TOWN OF ABINGTON

Housing Production Plan

FY2026-2030



PREPARED FOR:
Town of Abington
500 Gliniewicz Way
Abington, MA 02351

PREPARED BY:
Old Colony Planning Council (OCPC)
70 School St
Brockton, MA 02301

OLD COLONY
PLANNING COUNCIL

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Hold for EOHLC Approval Letter

Town of Abington
OFFICE OF
TOWN MANAGER
500 GLINIEWICZ WAY
ABINGTON, MA 02351
(781) 982-2100
FAX (781) 982-2138

November 4, 2025

Executive Office of Housing and Livable Communities
1 Ashburton Place
Boston, MA 02108

RE: Town of Abington, Housing Production Plan

To Whom It May Concern,

The Town of Abington (the "Town") is pleased to inform you that our Housing Production Plan ("HPP") was adopted by both our Planning Board and Select Board. This HPP constitutes the Town's affordable housing plan.

Our Affordable Housing Trust will be able to use this plan over the next few years as a roadmap to create more affordable housing.

On behalf of the Town, I am respectfully requesting approval of our HPP.

Please feel free to contact me at (781) 982-2100 or via email at SLambiase@abingtonma.gov with any questions.

Sincerely,

Scott J. Lambiase
Town Manager

Town of Abington
OFFICE OF
SELECT BOARD
500 GLINIEWICZ WAY
ABINGTON, MA 02351
(781) 982-2100
FAX (781) 982-2138

October 27, 2025

Executive Office of Livable Communities
Commonwealth of Massachusetts
100 Cambridge Street, Suite 300
Boston, MA 02114

RE: Town of Abington Housing Production Plan update, 2025

To Whom it May Concern,

On behalf of the Town of Abington Board of Selectmen, I am writing to express our strong support for the Town of Abington Housing Production Plan update, FY2026-FY2030.

Town Planner Liz Shea, Old Colony Planning Council (OCPC), the Abington Planning Board, and Abington's Affordable Housing Trust Committee are to be commended for their diligent work to complete this plan. Under the guidance of OCPC, the Town spent countless hours conducting surveys, planning sessions, and public meetings to solicit input for the updated Housing Production Plan. The engagement showed that rising housing costs, limited options for seniors to age in place, and limited affordable homes for first-time homebuyers are the top housing concerns for Abington residents. The engagement also showed strong resident support for accessible housing for people with disabilities and programs to improve housing for vulnerable populations such as veterans, the elderly, and families in crisis.

The Plan also identifies some strategies to create or preserve 611 housing units by 2035 including promoting the strategic reuse of public and private property and expanding areas zoned for multi-family and mixed-use development.

Please consider this support letter from the Abington Select Board for the Town's Housing Production Plan update. The Select Board is committed to helping ensure the creation of the updated plan and aiding as needed.

Sincerely,

Roger Woods
Chairman

Suzanne Djusberg
Vice-Chair

Kevin Donovan
Member

Paul Bunker
Member

Town of Abington

PLANNING BOARD
500 GLINIEWICZ WAY
ABINGTON, MA 02351
(781) 982-0069

November 3, 2025

Executive Office of Livable Communities
Commonwealth of Massachusetts
100 Cambridge Street, Suite 300
Boston, MA 02114

RE: Town of Abington Housing Production Plan Updated, 2025

To Whom it May Concern,

On behalf of the Town of Abington Planning Board, I am pleased to provide this letter of support for the 2025 Housing Production Plan update. This plan, in effect from FY2026 through FY2030, will be an update of the 2019 Housing Production Plan.

The Planning Department, Old Colony Planning Council (OCPC), and Abington's Affordable Housing Trust Committee are to be commended for their diligent work to complete this plan. The planning process consisted of a series of engagement methods, including a town-wide survey, focus groups and interviews, and tabling events.

Highlights of the survey results include that over 60% of respondents believe that their home does not meet their current living needs, over 50% of respondents would not be able to purchase a single-family home in today's housing market, and over 60% of respondents support building/supplying housing for seniors and young families in Abington.

Please consider this support letter from the Abington Planning Board for the Town's Housing Production Plan update. The Planning Board is committed to helping ensure the creation of the updated plan and aiding as needed.

Sincerely,

Bruce Hughes
Chairman

Jeffrey M. Rangel
Vice Chairman

Richard Shepherd
Clerk

Richard J. Collins, II
Member

Robert Soper
Member

Table of Contents

Chapter 1: Introduction……..…..9
Chapter 2: Talking About Housing. ……..……..15
Chapter 3: Five-Year Housing Goals & Strategies……21
Chapter 4: Comprehensive Housing Needs Assessment…….....…….….57
Chapter 5: Development Constraints……105

Appendix
Appendix A: Glossary of Terms
Appendix B: Abington Zoning Map
Appendix C: Abington Development Constraints Map
Appendix D: Available Housing Resources and Programs
Appendix E: EOHLC Affirmative Fair Housing Guidelines
Appendix F: Interagency Bedroom Mix Policy
Appendix G: Abington's Housing Survey Responses

Notices & Acknowledgements

Notices
The preparation of this Plan has been financed, in part, through the Massachusetts District Local Technical Assistance (DLTA) program.

Acknowledgements

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Michael Lavery, Member

Adopted by: The Town of Abington Select Board on 10/27/2025 and by the Town of Abington Planning Board on 11/3/2025

CHAPTER 1: INTRODUCTION

COMMUNITY OVERVIEW

Abington is a suburban town in Plymouth County, located approximately 21 miles south of downtown Boston. Covering 9.9 square miles, it is bordered by Holbrook to the northwest, Weymouth to the northeast, Rockland to the east, Whitman to the south, and Brockton to the west. As of the 2020 U.S. Census, the town had a population of 17,062 and 6,438 households.

Abington is well-connected regionally via state Routes 18, 58, 123, and 139. There's no freeway access to town. The town is situated between Routes 24 and 3. The former Old Colony Railroad line runs through the eastern part of town and is currently used as a part of the Plymouth/Kingston route of the MBTA's commuter rail line. There is a stop in Abington, just southwest of the intersection of routes 123 and 58.

Historically, a manufacturing and shoemaking hub, Abington's economy and community identity were shaped by small factories and skilled labor. From 1846–1865, the town also emerged as a center of the abolitionist movement, with residents actively engaged in social reform and advocacy for freedom.

The town contains significant areas zoned for commercial and industrial use, as well as protected open space, including Island Grove and Ames Nowell State Park, recreational fields, and a golf course.

Abington's transportation access, mix of land uses, and available infrastructure position the town to support future housing development while balancing economic growth and open space preservation.

Historical Context of Housing in Abington

Since its early settlement, Abington has reflected the evolution of housing in Massachusetts — from modest dwellings built for mill workers and craftsmen to the mid-century neighborhoods that shaped the town's suburban character. In the 19th and early 20th centuries, Abington's housing stock primarily served a growing shoe and manufacturing workforce, with many residents taking in boarders and extended family to make housing affordable.

Following World War II, Abington experienced a surge in homebuilding as returning veterans sought affordable ownership opportunities. The Green Street neighborhood in particular became known for its modest single-family homes built through federal VA loan programs, providing attainable housing for working-class families and contributing to a legacy of stable, long-term homeownership that continues today.

Over time, rising land and construction costs, coupled with modern zoning and infrastructure limitations, have reduced opportunities for new workforce-level housing. In response, Massachusetts adopted the Comprehensive Permit Law (Chapter 40B) in 1969, requiring all communities to ensure that at least 10 percent of their year-round housing is affordable to low- and moderate-income households. Abington's Housing Production Plan continues this long tradition of promoting affordability by planning for a balanced mix of housing types — including rental and ownership opportunities — that serve residents across all stages of life.

ABOUT THIS REPORT

The Town of Abington's Housing Production Plan (HPP) for Fiscal Years 2025-2030 is a strategic document designed to guide the community in meeting its current and future housing needs. Developed with input from community members, Town staff, and other town stakeholders, the HPP offers a comprehensive analysis of local housing conditions and presents targeted strategies to increase housing choice and affordability while preserving Abington's unique character and neighborhood fabric. It serves both as a policy framework and a practical guide for housing-related decision-making over the next five years. Abington's housing market is shaped by shifting demographics, limited housing diversity, and rising costs. This plan identifies key gaps between the housing supply and resident needs, providing a foundation for data-driven, equitable, and responsive actions.

Under Massachusetts General Laws Chapter 40B (Sections 20-23), the state's goal is for all municipalities to have at least 10 percent of year-round housing units deemed affordable to low- and moderate-income households, or for affordable housing to occupy at least 1.5 percent of a community's total land area. Most communities that have met this goal have done so by achieving the 10 percent threshold. **As of August 2025, Abington has exceeded this benchmark, with 697 units listed on the Subsidized Housing Inventory (SHI) out of 6,799 total year-round units – equating to 10.10 percent.** This reflects data from the 2025 inventory prepared by the Executive Office of Housing and Livable Communities (EOHLC).

Housing Terminology

Affordable Housing. For purposes of inclusion on the state's Subsidized Housing Inventory, this refers to housing available to households with incomes not exceeding 80 percent AMI, and at a cost that does not exceed 30 percent of their monthly gross income. For inclusion on the state's Subsidized Housing Inventory (SHI), affordable housing must also be subsidized, deed-restricted, and marketed according to a strict fair marketing and tenant selection plan.

Housing Production Plan. A Housing Production Plan (HPP) is a community's strategy for meeting its affordable housing needs in a manner consistent with the Chapter 40B statute and regulations. CMR 56.03 describes the required contents of an HPP, the local and state approval procedure, and the certification process. Communities can request state certification of their HPPs if they meet their annual production goal of adding either 0.5 percent or 1.0 percent of their total year-round housing count to the Subsidized Housing Inventory in a given year. Municipalities that meet the 0.5 percent target are eligible for a one-year certification, while those that meet the 1 percent target can receive a two-year certification. During this period, decisions of the local Board of Appeals regarding comprehensive permit (40B) applications will generally be upheld by the Housing Appeals Committee even if the municipality has not achieved the 10 percent statutory minimum under Chapter 40B.

Looking ahead, Abington's SHI percentage may decline if affordability restrictions at Mt. Laurel Lane (4 rental units) expire in 2028 and Chestnut Glen (130 rental units) expire in 2032.

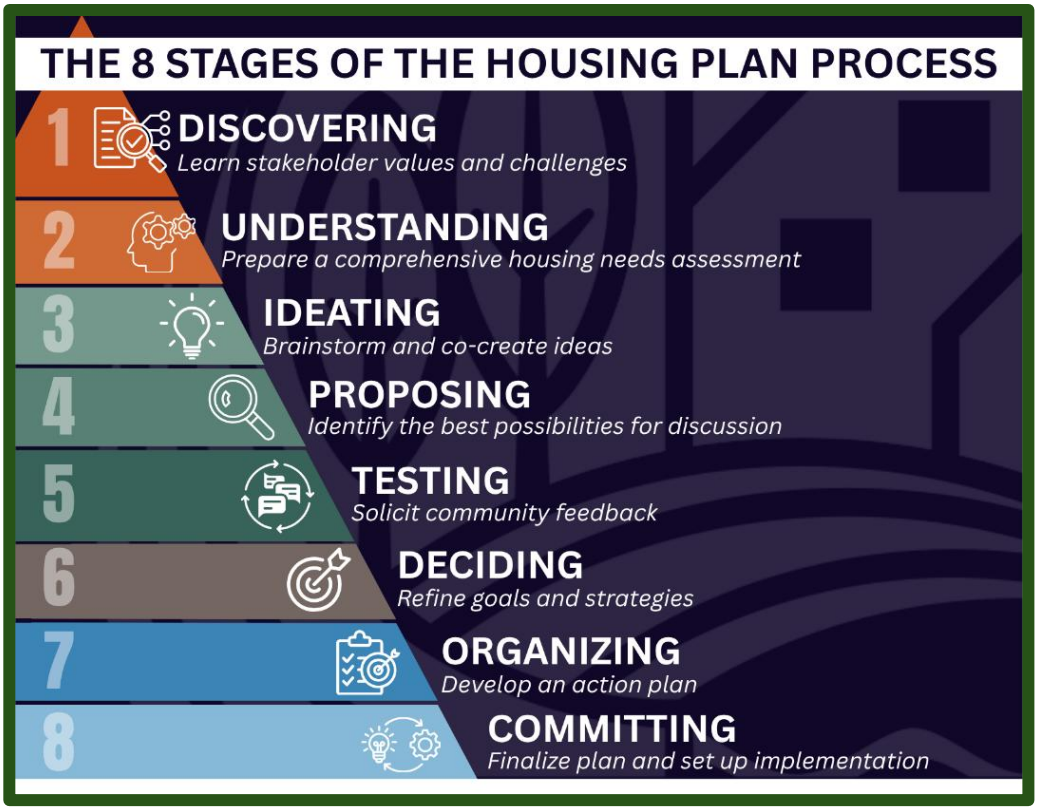
The Town seeks to create a diverse mix of housing options that support community vibrancy, address resident needs across income levels and life stages, and maintain the qualities that make Abington a desirable place to live.

This Housing Production Plan includes:

- **Chapter 1: Introduction –** A high-level overview of the plan's purpose, key findings, and directions.
- **Chapter 2: Talking About Housing –** an overview of the historic inequities within housing development/policy, which will lay the foundation for why we plan for housing.
- **Chapter 3: Five-Year Housing Goals and Strategies –** A forward-looking roadmap outlining goals and actionable strategies to guide local efforts and policy decisions.
- **Chapter 4: Housing Needs Assessment –** An in-depth analysis of demographic, economic, and housing trends to identify who lives in Abington, what housing is available, and where the greatest needs exist.
- **Chapter 5: Development Constraints and Opportunities –** An evaluation of zoning, infrastructure, environmental, and market conditions that influence where and how new housing can be developed.

PROCESS

This Housing Production Plan was prepared by Old Colony Planning Council (OCPC), the Abington Planning Department, and the Abington Affordable Housing Trust. It was funded with a Community Planning Grant and District Local Technical Assistance (DLTA). The Town has made some significant strides on several housing goals identified in the previous HPP produced in 2019. These include establishing an Affordable Housing Trust, leveraging its Community Preservation Act (CPA) funds for housing initiatives (including a partnership with Habitat for Humanity of Greater Plymouth), passing zoning amendments to allow multifamily housing and accessory dwelling units (ADUs) by right as required by state law, permitting affordable multifamily development projects (e.g. 412 Summer Street) and achieving more than 10 percent status on its Subsidized Housing Inventory (SHI). The Housing Production Plan was reviewed and endorsed by the Select Board on October 27, 2025, and the Planning Board on 11/3/2025.



WHY THIS MATTERS

- **Stable housing strengthens Abington.** Housing touches nearly every aspect of community well-being—from economic security and public health to environmental sustainability and social connection. When residents can afford to stay, they put down roots—supporting local businesses, engaging in civic life, and helping neighborhoods thrive. Housing stability leads to a more resilient, connected, and healthier community.
- **Housing is economic development.** Financially attainable housing options help attract and retain workers in critical sectors like healthcare, education, and public safety. Employers are more likely to invest in communities where employees can afford to live.
- **More affordable and accessible.** Addressing housing needs benefits everyone—from young professionals and growing families to older adults who wish to age in place.

BENEFITS OF AN HPP?

- **Achieve planning goals:** By taking a proactive approach in the adoption of an HPP, Abington is much more likely to achieve both its affordable housing and community planning goals, with action items and timelines enhancing coordination.
- **Access to grants:** By having an approved HPP, Abington gains access to state grant resources otherwise not available to the town.
- **Refresh previous goals and strategies:** Only some of the strategies outlined in the 2019 Housing Production Plan have been implemented. It is time to reassess those strategies and set future strategic goals and objectives.

ENGAGING THE ABINGTON COMMUNITY

Abington's Housing Production Plan process engaged the community in various ways, including interviews, focus groups, tabling events, and a community survey.

While the promotion of community engagement activities for the Housing Production Plan, including the community survey and public convenings, attempted to include all individuals with an interest in housing, participation was limited. The survey received 183 responses, which, while providing valuable insights, represents a small portion of Abington's overall population. This underscores the importance of interpreting results with caution.

Because the survey relied on self-selected sampling, participants engaged on their own accord, and willingness to participate was likely influenced by interest in the topic, available time, or capacity to fully engage. This type of sampling can amplify existing disparities in engagement, access, and privilege. Certain populations, particularly those with more free time or greater familiarity with civic processes, may be overrepresented, while other groups, including marginalized or underrepresented residents, may be underrepresented.

The Old Colony Planning Council acknowledges these limitations and has used the engagement results to inform but not define the recommended goals, strategies, and implementation actions. Input gathered from the 183 survey participants and meeting attendees has been considered alongside demographic data, housing market analysis, and state and regional best practices to ensure that the Housing Production Plan reflects both community feedback and broader housing needs.

SUMMARY OF HOUSING KEY FINDINGS

- **Changing Demographics** – Abington's population has experienced moderate growth (8% between 2010-2020), becoming more diverse and aging. Smaller households now make up the majority, yet much of the housing stock is still larger single-family homes built for earlier eras.
- **Affordability Challenges** – About one in four households earns less than half the area median income, and more than 1,000 households (about one in nine households) are severely cost burdened, especially extremely low-income households.
- **Limited Existing Multifamily Zoning** – While various forms of "multifamily" housing are allowed "by right" in certain zoning districts, these areas are limited in size and scattered throughout town. In addition, multifamily projects are likely to trigger other local review processes.
- **Development Potential and Constraints** – Abington has strong market interest and strategic opportunities in areas with supportive zoning and infrastructure, but base zoning restrictions, high parking requirements, and some environmental constraints limit where new housing can be built.
- **State Benchmark Met** – Abington currently meets the 10 percent affordable housing benchmark under Chapter 40B, and with consistent production can remain compliant with 40R affordability requirements. Despite many units expected to come off the Subsidized Housing Inventory in the next 6-7 years, Abington is not expected to fall below that threshold in the next Census.
- **Protecting Existing Character** - Many residents value Abington's character as a predominantly single-family home community. Concerns that multi-family developments might alter this legacy reflect broader community apprehension that new housing types could affect the built fabric of Abington and its neighborhoods.
- **Reaction to Proposed Zoning Changes** - To make incremental changes and channel residential development, Town officials have proposed zoning overlays on specific parcels rather than proposing broader zoning reform. However, this selective approach has led to concerns about "spot-zoning," which some residents view as a hasty or unsystematic way to introduce higher-density housing.

WHO NEEDS HOUSING IN ABINGTON?

- Low-and moderate-income families
- Seniors looking to downsize
- Local workers, especially in lower-wage sectors
- Young adults who want to stay or return home
- People with disabilities who need accessible or supportive housing

HOW MUCH HOUSING IS NEEDED?

- Approximately 500 new housing units are needed by 2035 to meet projected population growth, of which at least 100 (20%) should be affordable, while preserving its 111 existing public housing units and all deed-restricted affordable housing at risk of expiring.

WHAT TYPES OF HOUSING ARE NEEDED?

- Ownership units could be prioritized, but rentals are still important
- Smaller homes (studios and 1-bedrooms)
- Affordable to low- and moderate- incomes
- ADA accessible homes

WHERE SHOULD HOUSING BE PRIORITIZED?

- Near transit
- Near commercial
- With sewer infrastructure
- Consistent with prior planning efforts

LOOKING AHEAD

Achieving the community's five-year goals will require a variety of regulatory, programmatic, and policy strategies. Chapter 2 includes descriptions of local regulatory strategies, local initiatives, and other approaches that address implementation capacity, education, and outreach. **The intent is not to suggest that Abington implement all these strategies over five years, but rather to offer multiple ways the community can work to achieve its goals.** Many of these strategies are contingent on factors beyond the municipality's control, including market opportunities and funding availability. All strategies will require local approvals in accordance with applicable laws and regulations. They are not listed in order of priority.

GOALS

- **SUPPLY: Overall Production Goal**
  The Housing Production Plan will aim to create or preserve approximately 611 housing units, including smaller units, by 2035. 500 of these units will be new construction (20% SHI eligible), and the preservation of all 111 units managed by the Abington Housing Authority.
- **Goal 1. PRESERVE**
  Preserve Abington's suburban character while expanding housing options.
- **Goal 2. STABILITY**
  Assist in stabilizing Housing by providing services and resources for Seniors, those with disabilities, and low-income residents.
- **Goal 3. REVITALIZE**
  Promote strategic reuse of vacant and underutilized public and private property.
- **Goal 4. PROTECT**
  Maintain and protect existing affordable housing stock.
- **Goal 5. LOCATION**
  Encourage market-friendly development near transit, businesses, and infrastructure.
- **Goal 6. COLLABORATE**
  Strengthen local capacity and partnerships to deliver housing solutions.



CHAPTER 2: TALKING ABOUT HOUSING

Housing is one of the most important aspects of an individual's life and livelihood. Housing matters not just for what it IS, but for what it DOES. It goes far beyond physical structures. A home offers stability, safety, and a foundation for well-being. It's a place where young families can settle in and grow strong roots. It also offers older adults the opportunity to move into more suitable spaces while remaining near loved ones, everyday conveniences, and essential support that help them maintain familiar surroundings and a sense of connection as they age. It is also often an individual's primary financial responsibility. The quality, safety, and stability of an individual's home have a significant impact on their life and happiness.

UNPACKING AFFORDABILITY

Many families today struggle to find an affordable, safe home with access to nearby necessities, such as quality schools, groceries, hospitals, parks, transportation, and employment. This is due to a phenomenon referred to as **persistent unaffordability**, or the trend towards persistently high costs of living compared to incomes. But as a term with overlapping meanings in public discourse and housing policy, affordability warrants some explanation.

From a housing policy standpoint, **affordability refers to a household's ability to pay for housing without contributing more than one-third of their income toward rent or a mortgage and associated costs.** Approximately forty percent of renters and thirty percent of homeowners in Abington pay at least one-third of their income for housing. These households, in particular, are in need of affordable housing.

Affordable housing varies by household size and income. The U.S. Department of Housing and Urban Development (HUD) sets income levels for metropolitan areas (such as Abington) and determines income levels accordingly. In this sense, affordable housing can refer to any deed-restricted units catering to households earning less than 80 percent of Area Median Income (AMI), or $97,800 for a family of four in 2024. **Deeply affordable housing refers to housing units that are priced to be affordable to Extremely Low-Income Households, those earning less than 30 percent of Area Median Income, or $39,050 for a family of four in 2024.**

Affordability was one of the most frequently mentioned topics during the public engagement process for this plan. In the survey and interviews, participants continually articulated that affordability was a key concern.

Affordability is a central focus in this plan. In Chapters 4 and 5, which cover demographic trends and housing conditions in the community, affordability is considered from a data-driven perspective, looking at the ability for households in Abington to cover their housing costs, as well as the need for additional affordable housing. And, in Chapter 3: Goals and Strategies, the plan puts forth priorities to promote housing affordability in Abington.

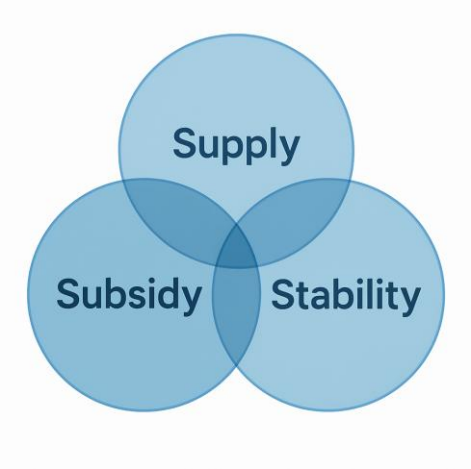
Traditionally, affordable housing has been provided through public subsidies and public housing—such as homes managed by the Abington Housing Authority—or developed by private nonprofit organizations like Habitat for Humanity and similar entities.

While comments about affordable housing can often refer to these types of units, they can also refer to the lack of affordable market-rate homes, which typically consist of older housing stock that has become more affordable over time. These are sometimes called Naturally Occurring Affordable Housing, or NOAH.

What's causing the trend toward persistent unaffordability? Many factors contribute to the issue, but – on a local level – the most common are low-density zoning, excessive parking requirements, high demand for certain locations, high land costs, and high costs of development. Additionally, existing barriers to

homeownership and growing racial disparities only exacerbate housing inequalities and prevent families, especially BIPOC and low-income families, from accumulating wealth, establishing income security, and having economic choice.

Promoting Lasting Housing Affordability



This plan emphasizes achieving widespread housing affordability through coordinated efforts across market-based, nonprofit, and public sectors. Lasting affordability depends on three interconnected strategies:

1. **Supply** – Increasing the overall production of housing to ensure adequate availability for current and future residents.
2. **Subsidy** – Targeting financial resources to support the development and preservation of subsidized units for households with lower incomes.
3. **Stability** – Implementing policies and programs that protect residents from displacement, including tenant protections, rent stabilization, and community support measures.

The intersection of these three strategies is essential. Expanding supply without subsidies may not help lower-income households; subsidies alone cannot ensure broad access if housing production is insufficient; and without stability measures, even affordable units may not remain accessible over time. By addressing supply, subsidy, and stability simultaneously, the community can create a sustainable housing ecosystem where affordability is preserved for the long term.

Defining Affordable Housing

A commonly accepted definition of affordable housing is housing that costs no more than 30% of a household's income; therefore, affordable housing can naturally occur or result from assistance. The State defines Affordable Housing as housing that costs 30% or less of household income for households making less than 80% of the state or Area Median Income (AMI), whichever is lower. Based on current income limits for the communities in Plymouth County, a family of four making up to $130,000 per year may qualify for certain affordable housing programs (rental and homeownership).

The U.S. Department of Housing and Urban Development (HUD) considers housing affordable if housing costs (including utilities) do not exceed 30% of a household's gross income. For renters, these housing costs generally include rent, plus estimated utilities. For homeowners, housing costs generally include mortgage payments, taxes, insurance, and estimated utilities. When a household pays more than 30% of its income on housing (including utilities), it is considered to be cost-burdened; when a household pays more than 50 percent of its income on housing (including utilities), it is considered to be severely cost-burdened. As a result, these households may have difficulty affording necessities such as food, clothing, transportation, and medical care.

Affordable housing is also defined according to the percentage of the median income of an area. According to HUD, "extremely low income" housing is reserved for households earning at or below 30 percent of the

Area Median Income (AMI); “very low income” households are households earning between 31 percent and 50 percent of the AMI; and “low income” households are households earning between 51 percent and 80 percent of the Area Median Income (AMI).

In assessing a community’s progress toward the Commonwealth’s 10 percent affordability goal, EOHLC counts a housing unit as affordable if it is subsidized by state or federal programs that support households earning less than 80 percent of the AMI. Specific metrics used by EOHLC to determine if a unit counts towards a municipality's Subsidized Housing Inventory:

- The units must be part of a subsidized development built by a public agency, non-profit, or limited dividend organization.
- At least 25 percent of the units in the development must be restricted to households earning less than 80 percent of the AMI and have rent or sale prices restricted to affordable levels. These restrictions must last at least 30 years.
- Approved by a housing subsidy agency as eligible for a comprehensive permit or as “Local Action Units” (developed without a comprehensive permit).
- The development must be subject to a regulatory agreement and monitored by a public agency or non-profit organization; and
- Project owners must meet affirmative marketing requirements.



What Does Affordable Housing “Look” Like?



A common myth about affordable housing is that it consists only of higher-density apartments. This is not true. Affordable housing is just like any other type of housing and comes in many shapes and sizes, ranging from single-family homes to duplexes and from townhomes to apartments. It can be privately owned or rented. It can house seniors, families with children, single individuals, or persons with disabilities. It can come in a range of architectural styles, scales, and densities.

Affordable housing is typically indistinguishable from market-rate housing in both design and quality. In Abington, affordable homes may be created through mixed-income developments, adaptive reuse of existing buildings, accessory dwelling units, or the inclusion of deed-restricted units within new subdivisions. These homes are built to the same building codes, design standards, and appearance requirements as surrounding properties, ensuring they blend seamlessly into the community. The key difference is that affordability is determined by income, meaning eligible households pay no more than 30% of their income on housing costs, making it possible for longtime residents, local workers, and young families to remain in Abington.

Single-Family Homes



Smaller single-family homes, commonly referred to as "starter homes," are an important part of a community's housing stock. These options provide opportunities for families seeking to own their first home, as well as for older residents looking to downsize.

However, over the last decade, the price for these “starter homes” has risen drastically, largely due to limited supply and increased demand. The shortage of starter homes keeps the median price of a single-family home in Massachusetts above $400,000. The 2024 median sales price for a single-family home in Abington was approximately $540,000.

Public Housing



Publicly owned and operated affordable housing developments are arguably the most recognizable type of affordable housing. Many municipalities in Massachusetts have a Housing Authority that owns and operates housing for low-income residents, including families and those who are elderly and/or disabled.

This housing can be provided at various densities or styles, ranging from apartments to duplexes, or even single-family homes.

This picture shows the Leavitt Terrace community, which is owned and managed by the Abington Housing Authority.

Mixed-Income Housing



Some affordable housing developments contain a mix of affordable and market-rate units. Mixed-income developments come in a range of densities and housing types, ranging from apartments to townhomes to single-family subdivisions. Most of these developments are privately owned and operated.

This image shows The McElwain School Apartments in Bridgewater, a renovated elementary school with 57 residential apartments, 90% of which are set aside as affordable units. The remaining 10% of units are at market rate.

Accessory Dwelling Units



Accessory dwelling units, sometimes referred to as "in-law apartments," are small dwellings that are on the same property as a regular single-family home. These can be attached to the main home or built as a separate building in the backyard, depending on local regulations. In Massachusetts, Governor Healy signed the Affordable Homes Act (8/6/24), which requires municipalities to adopt by-right permitting in single-family zoned districts, caps parking mandates at one spot per unit for ADUs further than ½ mile from public transit and bans owner occupancy requirements. Until the law was signed, cities and towns in Massachusetts regulated ADUs. Some municipalities allowed them, while others had complex zoning laws that could make it nearly impossible to build one.

Accessory dwelling units can provide affordable housing options for residents, family members, or caregivers. They can provide the homeowner with an additional income stream, which can reduce overall housing costs.

Private Rental Housing



Many low-income families rent private units and receive housing assistance through the federal Tenant-Based Rental Assistance program. Rental units that are at or below "fair market rent" may be eligible for this program. Eligible low-income households are required to pay 30 percent of their household income towards rent, while subsidies cover the remaining costs.

Households that receive rental assistance are free to rent any type of housing that is at or below fair market rent, including single-family homes, duplexes, triplexes, townhomes, and apartments.

Non-Profit Housing



Non-profit organizations may also build and manage affordable housing development. Often, these developments receive state and federal funding for construction. In return for financial support, the units must be deed-restricted and reserved for eligible low-income households.

This image shows the Sycamore On Main development in Brockton, which provides 48 apartments, 100% of which are affordable for low-income families. This project is owned by NeighborWorks Housing Solutions and managed by WinnResidential.



CHAPTER 3: FIVE-YEAR HOUSING GOALS & STRATEGIES

The HPP's goals and strategies are intended to guide local housing policies and initiatives for municipalities. However, they do not bind future actions or decisions of local officials or the local legislative body. This plan is centered upon addressing the housing needs in Abington today by working to protect existing residents, preserve Abington's naturally affordable housing stock, and add new housing opportunities that are affordable to low- and moderate-income community members, as well as to help them to build wealth. The following goals and strategies are the product of months of research, analysis, discussions with staff, and community engagement, including interviews, focus groups, and a survey.

EOHLC Regulations for HPP Goals

These preliminary draft goals are consistent with the Comprehensive Permit Regulations (760 CMR 56) as required by EOHLC for Housing Production Plans:

- *a mix of types of housing, consistent with local and regional needs and feasible within the housing market in which they will be situated, including rental, homeownership, and other occupancy arrangements, if any, for families, individuals, persons with special needs, and the elderly.*
- *a numerical goal for annual housing production, pursuant to which there is an increase in the municipality's number of SHI Eligible Housing units by at least 0.50 percent of its total units (as determined in accordance with 760 CMR 56.03(3)(a)) during every calendar year included in the HPP, until the overall percentage exceeds the Statutory Minimum set forth in 760 CMR 56.03(3)(a).*

Regulations (760 CMR 56) as required by EOHLC for Housing Production Plans:

a) *the identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating SHI Eligible Housing developments to meet its housing production goal.*
b) *the identification of specific sites for which the municipality will encourage the filing of Comprehensive Permit applications.*
c) *municipally owned parcels for potential RFP Issuance: Center School, 65 Thaxter Avenue*
d) *characteristics of proposed residential or mixed-use developments that would be preferred by the municipality (examples might include cluster developments, adaptive re-use, transit-oriented housing, mixed-use development, inclusionary housing, etc.).*
e) *municipally owned parcels for which the municipality commits to issue requests for proposals to develop SHI Eligible Housing; and/or*
f) *participation in regional collaborations addressing housing development.*

Goals & Strategies

Goal 1. PRESERVE: Abington's suburban character while expanding housing options.

- **Strategy 1.1:** Create a menu of pre-approved housing types that are economically feasible and can be built with minimal permitting approvals.
- **Strategy 1.2:** Explore incorporating design guidelines where mixed-use and multifamily developments are allowed to ensure cohesive and aesthetically pleasing outcomes.
- **Strategy 1.3:** Identify zoning amendments and other strategies to support missing middle and "living little" forms of housing, such as allowing single-family home conversions, starter homes, duplexes, co-housing, cottage-style cluster housing, and infill design consistent with locations identified as suitable in the Master Plan and Housing Production Plan.
- **Strategy 1.4:** Audit the Town's zoning to understand how discrepancies between dimensional requirements and existing lots might create unforeseen barriers to the production of Accessory Dwelling Units (ADUs) and other "missing middle" housing types. The Town will consult with the Executive Office of Housing and Livable Communities (EOHLC) to determine whether ADUs produced pursuant to local bylaws and state law can be structured to meet SHI guidelines and will only count units toward the SHI that are formally approved by EOHLC.
- **Strategy 1.5:** Consider a downpayment assistance program to promote first-time homeownership opportunities within the existing housing supply, potentially in combination with the MassHousing One Program.
- **Strategy 1.6:** Expand Inclusionary Zoning (IZ) Beyond the Multifamily Overlay District (MFOD).

Goal 2. STABILIZE: Assist in stabilizing housing by providing services and resources for Seniors, those with disabilities, and low-income residents.

- **Strategy 2.1:** Research programs that offer services for seniors who wish to age in place, such as a house-sharing program or senior cooperatives (co-housing). Consider a home-matching program similar to those on the Cape and Islands to pair seniors looking for potential housemates.
- **Strategy 2.2:** Consider the adoption of a Senior Affordable Housing Overlay District to promote affordable housing development for persons aged 55 and over.
- **Strategy 2.3:** If staff capacity allows, seek to establish a rehabilitation program with Community Development Block Grant (CDBG) or Community Preservation Act (CPA) funds to help low-income homeowners preserve their existing housing to live independently and fund home repairs for health and safety.
- **Strategy 2.4:** Study adopting zoning incentives or regulations to incorporate universal design and more barrier-free units into new developments.
- **Strategy 2.5:** Conduct a comprehensive capital needs assessment of Abington Housing Authority properties.
- **Strategy 2.6:** Coordinate and partner with organizations serving seniors to support creating and preserving low-income housing for seniors.

Goal 3. REVITALIZE: Promote strategic reuse of vacant and underutilized public and private property.

- **Strategy 3.1:** Explore future surplus town properties (e.g., school buildings) for mixed-income housing development. Work with the Department of Public Works and Building Department and pursue MassDevelopment grants to fund concept plans.
- **Strategy 3.2:** Develop a policy and strategy to encourage the redevelopment of vacant, underdeveloped lots and tax-title properties through tax incentives, streamlined permitting processes (e.g., 43D), or public-private partnerships.
  Strategy 3.3: Identify ways to leverage CPA funds and partnerships with historic preservation groups to support the adaptive reuse of vacant or underutilized historic buildings, with a priority on buildings near transit, for community housing.

Goal 4. PROTECT: Maintain and protect existing affordable housing stock.

- **Strategy 4.1**: Strive to preserve affordable units as needed to prevent a decrease in the Town's Subsidized Housing Inventory (SHI) and maintain Abington's achievement of the state's 10 percent minimum affordable housing stock mandate.
- **Strategy 4.2:** Study flexible zoning standards for affordable housing by allowing development of pre-existing, non-conforming lots through the special permit process to create affordable units.
- **Strategy 4.3:** Identify ways to coordinate with and continue to support Housing Authority unit preservation with CPA funds and advocate for more state-level housing authority funding.
- **Strategy 4.4:** Foster public-private partnerships with developers and nonprofits to create affordable units.
- **Strategy 4.5:** Consider accepting the provisions of Mass. General Law c.59 § 5O, enabling the Town to establish a property tax exemption for real property offered at an affordable rate, with the potential for these units to be listed on the Subsidized Housing Inventory (SHI), and applicable to Accessory Dwelling Units (ADUs). The Town will consult with EOHLC to determine whether units assisted under M.G.L. c. 59, §5O can be structured to qualify for SHI inclusion and will only count units toward the SHI upon EOHLC review and approval.

Goal 5: EDUCATE: Build Community Awareness and Engagement on Housing

- **Strategy 5.1:** Invite representatives from all Town Boards, Committees, and Commissions to a listening session to share questions, concerns, and/or ideas about housing as it relates to their work.
- **Strategy 5.2:** Provide an annual update in the Town's Annual Report.
- **Strategy 5.3:** As part of the Affordable Housing Trust's Public Education and Engagement efforts, organize a series of expert panel-led discussions on housing-related topics.
- **Strategy 5.4:** Conduct affordable housing outreach to dispel myths regarding affordable housing development.

Goal 6. COLLABORATE: Strengthen local capacity and partnerships to deliver housing solutions.

- **Strategy 6.1:** Continue to leverage Community Preservation Act (CPA) funds to support affordable housing and explore using CPA borrowing powers to finance a larger-scale development. Continue to position Abington's Affordable Housing Trust to manage local resources, pursue state and private grants, and coordinate targeted investments.
- **Strategy 6.2:** Establish part-time staff support for the Affordable Housing Trust.
- **Strategy 6.3:** Apply for programs such as PATH (Planning Assistance Towards Housing) and the Housing Innovation Fund under the Housing Bond Bill. Pursue Housing Choice Community status to improve eligibility for state funding tied to housing production and zoning reforms. Reinforce partnerships with advocacy organizations like MassHousing Partnership (MHP) and Citizens' Housing and Planning Association (CHAPA) to support community education and best practices.
- **Strategy 6.4:** Evaluate and seek to improve interdepartmental coordination and workflows for zoning, permitting, and development approvals—especially for ADUs, duplexes, and small multifamily housing. Consider pre-approved building templates or technical assistance to support smaller-scale, context-sensitive housing.
- **Strategy 6.5:** Strive to create a centralized notification system (e.g., newsletter, website, or email alert) to keep residents, local employees, and service providers informed about housing opportunities and assistance programs. Coordinate with community partners on targeted outreach, particularly for seniors, renters, and first-time homebuyers.

Goal 1. PRESERVE: Preserve Abington's suburban character while expanding housing options.

Abington aims to maintain its suburban identity while addressing the need for more diverse and affordable housing. With over 62 percent of homes being single-family, rising costs have made it difficult for low-, moderate-, and even middle-income households to find suitable housing.

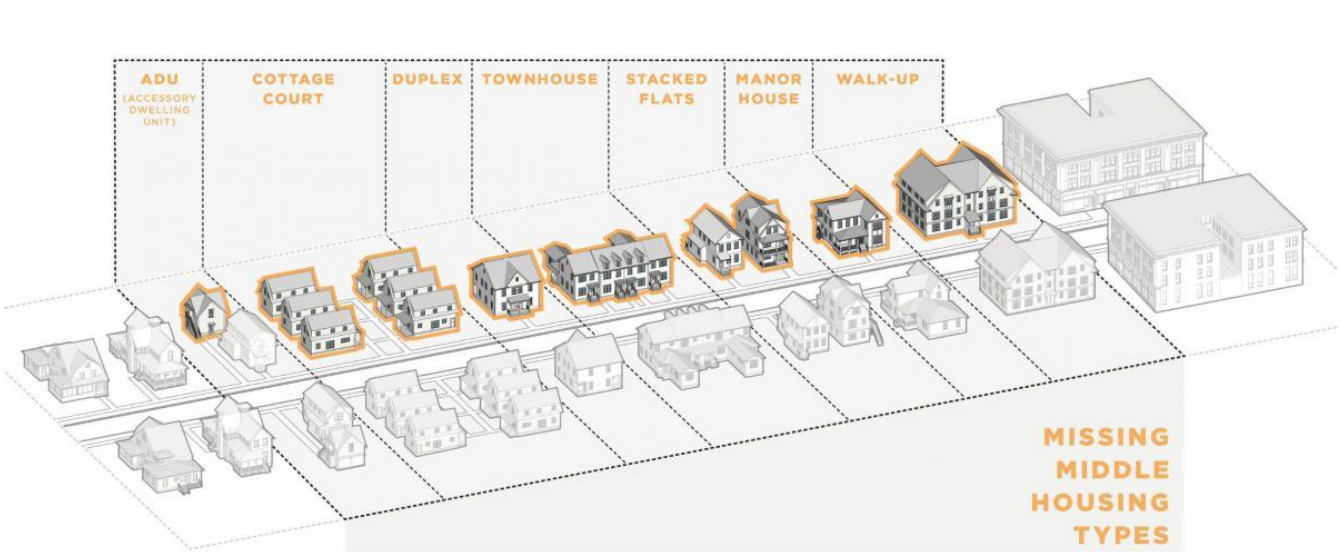
The town's character reflects a mix of traditional village centers, rural landscapes, and post-war suburban development. Preserving this character means maintaining public spaces, protecting the natural and historic environment, and ensuring new development fits existing scale and design.

To meet the needs of young families, older adults, local workers, and long-time residents, the Town supports a broader range of housing types, including:

- Starter homes
- Duplexes, triplexes, townhomes
- Small-scale multi-family buildings (<20 units)
- Mixed-use and live-work buildings
- Accessory Dwelling Units (ADUs)

New housing should align with smart growth principles and fit within existing neighborhoods through infill, reuse, or redevelopment. A key strategy is encouraging "Missing Middle Housing"—house-scale, multi-unit homes like duplexes and townhomes that are compatible with single-family areas and support walkable, diverse neighborhoods.

While not income-restricted, these housing types help meet demand for more attainable and flexible housing options. This approach ensures Abington remains a place where residents can stay, grow, and thrive—regardless of income or life stage.



Union Studio. Case Study: Housing on Cape Cod – Missing Middle: https://unionstudioarch.com/wp-content/uploads/2023/01/UNS_Missing-Middle_Web-View.pdf

Strategy 1.1: Create a menu of pre-approved housing types that are economically feasible and can be built with minimal permitting approvals.

Pre-approved housing types (and accompanying “Pattern Zones”) are an emerging solution for municipalities looking to spur housing development while retaining some community control over what is built. Pre-approved housing designs would be compliant with all applicable building requirements, including, but not limited to, the Specialized Stretch Code and relevant zoning requirements. Municipalities, such as Claremore, Oklahoma, and Overland Park, Kansas, have worked with consulting firms to conduct a community engagement process that results in a tailored catalogue of approved homes in a particular area. Because plans are already vetted according to local and state guidelines, project delivery is significantly faster; delays due to plan review and zoning relief are sharply reduced. These plans would still be subject to the typical building permit process but would be able to bypass site review requirements and be subject to administrative review only.

Pre-approved housing designs (such as a two-family or ADU, as well as larger multifamily and mixed-use structures) could help to speed housing development in the Town while enhancing a community-driven aesthetic.

Resources

- Congress for the New Urbanism, Cities Moving Forward With Pre-Approved House Plans
- Strong Towns, Pre-Approved Plans Help Kalamazoo Bring Housing Back



A house built using pre-approved plans in Kalamazoo, MI. (Source: Rebekah Kik.)

Strategy 1.2: Explore incorporating design guidelines where mixed-use and multifamily developments are allowed to ensure cohesive and aesthetically pleasing outcomes.

To ensure that new mixed-use and multi-family developments integrate seamlessly with Abington's existing suburban character, the Town could consider developing and incorporating clear **design guidelines** for zoning districts that allow mixed-use and multifamily development (CBD and the TOD). These guidelines can address elements such as building height, massing, materials, and setbacks, ensuring that new construction complements the surrounding environment. Abington's Master Plan (2019) also emphasized the development of design guidelines for improvements and infill development to shape the overall image and quality of the downtown area (Action 2.4). **Pattern books** are another variation of design guidelines, typically consisting of a 'menu' of pre-selected housing types and designs. These books allow local builders to select a pre-approved structure and expedite permitting approvals. Whether through design guidelines or pattern books, the Town can use such tools to emphasize that new housing production can enhance Abington's charm, helping to bolster community support.

Resources:

- The Massachusetts Downtown Initiative (MDI) offers a range of services and assistance to communities seeking help on how to revitalize their downtowns. Their technical assistance program funds the Downton Design Guidelines at no cost.
- City of Kalamazoo, Michigan, Pre-Approved Buildings Catalog for Infill Housing
- City of Bryan, Texas, Midtown Pattern Zone
- Lebanon, New Hampshire, Pattern Zones
- City of South Bend, Indiana, South Bend, Indiana Neighborhood Infill pre-approved ready-to-build housing



City of South Bend, Indiana Neighborhood Infill pre-approved ready-to-build housing

Strategy 1.3: Identify zoning amendments and other strategies to support missing middle and "living little" forms of housing, such as allowing single-family home conversions, starter homes, duplexes, co-housing, cottage-style cluster housing, and infill design consistent with locations identified as suitable in the Master Plan and Housing Production Plan.

Consistent with the housing strategies in Abington's Master Plan, undertake a robust exploration and implementation of zoning amendments to expand the types of housing allowed by right in Abington. Ideas to explore are listed below.

1.3a: Explore amending the zoning code to allow mixed-use homes, single-family home conversions, and duplexes (two-family) as of right in certain districts.

Abington's housing stock is largely composed of single-family homes, which limits the range of housing choices available to residents of different ages, household sizes, and income levels. Allowing additional housing types—such as duplexes, conversions of existing single-family homes into multi-unit dwellings, and small-scale mixed-use homes—can help diversify Abington's housing options without changing the overall character of established neighborhoods.

Amending the zoning code to make these housing types *as of right* in select districts would streamline permitting for projects that align with the community's housing goals and design expectations. This approach reduces uncertainty for homeowners and small-scale developers, encourages reinvestment in existing properties, and supports local businesses when implemented in or near commercial areas.

1.3b: Amend the zoning code for cottage cluster (a.k.a, Flexible Development, Open Space Development) housing.

Unlike conventional subdivisions that divide land into large lots with fragmented open space, conservation subdivisions—also known as Flexible Development, Open Space Residential Development, or Natural Resource Protection Zoning—offer a more sustainable alternative. Homes are clustered together, preserving larger, more meaningful open spaces. Instead of large, underused private yards, residents benefit from shared open space that can include trails and other amenities. A related concept is cottage clusters—small homes grouped around shared spaces like gardens, garages, or common rooms. These can be age-targeted or open to all, offering a more affordable, community-oriented housing option that also conserves land.

Any Flexible Development/Open Space Development Zone(s) should incorporate the following recommendations:

- Reduce minimum parcel size to 5 acres
- Reduce front yard setbacks to 20'
- Increase allowed height to three stories (40 ft.)
- Increase building coverage to 30 percent
- Two-family homes allowed by right with site plan review
- Allow 3 units/acre and enable mixed-use and senior multifamily housing by Special Permit
- Permitted non-residential uses: professional offices, small-scale retail (e.g., cafés, neighborhood stores)
- Maintain parking at 2 spaces/unit
- Add density bonuses for community benefits (affordable housing, age-restricted units, public realm, open space)

1.3c: Amend the zoning code to create a Starter Home District (Ch. 40Y).

A “starter home” is a smaller single-family home suitable for first-time home buyers, downsizing, smaller households, and people needing a more affordable single-family housing option. Abington allows single-family homes but does not address starter homes in its bylaws.

Enacted in 2022, the Starter Home Zoning Districts Act (M.G.L. Chapter 40Y) encourages communities to create starter home districts that reduce barriers to creating smaller, more affordable starter homes. Massachusetts offers incentives and technical assistance for towns and cities to create these districts. The community is entitled to a one-time zoning incentive payment upon adopting a compliance Starter Home Zoning District and a second payment for each new housing unit built.

Resources:

- Starter Homes Program – *Chapter 40Y*
- Metropolitan Area Planning Council, *Living Little MAPC Living Little Toolkit*
- Cluster/Flexible zoning
- Cluster Residential Development/PRD Zoning Bylaws:
  - Concord, MA Planned Residential Development (PRD) Bylaw
  - Brewster, MA Cluster Residential Development

Strategy 1.4: Audit the Town’s zoning to understand how discrepancies between dimensional requirements and existing lots might create unforeseen barriers to the production of Accessory Dwelling Units (ADUs) and other “missing middle” housing types.



Abington has made progress in promoting Accessory Dwelling Units (ADUs), passing an ADU bylaw in 2025. Accessory Dwelling Units (ADUs) provide a flexible, lower-cost housing option that can benefit seniors aging in place, young professionals, and multigenerational families, while also expanding housing opportunities in Abington. However, zoning requirements, such as minimum lot sizes, setbacks, parking mandates, and unit size limitations, can unintentionally restrict ADU production, particularly on older or nonconforming lots. Conducting a zoning audit would help Abington identify and address regulatory barriers that prevent homeowners from adding ADUs, ensuring that zoning aligns with the Town’s housing goals. Additionally, the Town could offer guidance for property owners that may be interested in creating a restricted ADU, adding to the Town’s Subsidized Housing Inventory (SHI).

While Accessory Dwelling Units (ADUs) may provide opportunities to expand housing options and potentially contribute to the Town’s affordable housing supply, ADUs are not automatically eligible for inclusion on the Subsidized Housing Inventory (SHI). Any ADUs produced under this strategy that are intended to count toward the SHI must meet all applicable EOHLC SHI eligibility requirements, including affordability limits, income targeting, long-term deed restrictions, affirmative fair marketing, and regulatory oversight. The Town will consult with the Executive Office of Housing and Livable Communities (EOHLC) to determine whether ADUs produced pursuant to local bylaws and state law can be structured to meet SHI guidelines and will only count units toward the SHI that are formally approved by EOHLC.

Strategy 1.5: Consider a downpayment assistance program to promote first-time homeownership opportunities within the existing housing supply, potentially in combination with the MassHousing One Program.

Abington faces a homeownership affordability gap that limits opportunities for low- and moderate-income households. To address this, the Town will explore establishing a down payment assistance program—potentially in partnership with state-level initiatives such as the MassHousing ONE Mortgage Program—to help first-time/first-generation buyers access the existing housing stock.

Down payment assistance typically takes five forms:

- Grants
- Forgivable loans (zero-interest, forgiven after a set occupancy period)
- Deferred payment loans (zero-interest, repaid upon sale, refinancing, or move)
- Low-interest loans
- Matched savings programs (municipal match to homebuyer savings)

MassHousing currently offers up to $30,000 in down payment assistance statewide. Abington could promote this program locally and partner with lenders or allocate funds—such as CPA funds—to create a town-specific version. Abington can look to these models and resources below to develop a locally tailored program that expands homeownership access and helps retain residents and workers in the community.

Resources:

- MassHousing Downpayment Assistance
- City of Medford, First Time Homebuyer Program
- Town of Wellfleet, Closing Cost Assistance Program

Strategy 1.6: Expand Inclusionary Zoning (IZ) Beyond the Multifamily Overlay District (MFOD).

Abington currently requires inclusionary housing only within its Multifamily Overlay District (MFOD). Expanding inclusionary zoning townwide would help ensure that affordable housing production keeps pace with market-rate development across all residential districts. A broader Inclusionary Zoning bylaw would require that new developments above a certain size include a set percentage of affordable units or contribute an equivalent in-lieu fee to the Affordable Housing Trust. This approach provides a predictable, self-sustaining mechanism for increasing the town's affordable housing stock without substantial municipal expenditure, while maintaining compliance with the State's 10 percent affordability goal under Chapter 40B. Abington must craft a bylaw that is custom to their local context to ensure its success:

- Review the existing MFOD inclusionary provisions and evaluate opportunities to expand them to other zoning districts.
- Consider a requirement that residential projects of four or more units include a minimum 10–25 percent affordable housing component or make an equivalent in-lieu contribution.
- Work with the Planning Board and Affordable Housing Trust to develop a locally tailored IZ formula that reflects Abington's land costs, housing market, and development capacity.
- Present a draft townwide Inclusionary Zoning bylaw for consideration at an upcoming Annual Town Meeting following public outreach and analysis.

Goal 2. STABILIZE: Assist in stabilizing housing by providing services and resources for Seniors, those with disabilities, and low-income residents.

As Abington's population ages, there is increasing demand for smaller, accessible, and lower-maintenance homes, as well as housing that includes supportive services. Many seniors and residents with disabilities live on fixed incomes and face challenges related to affordability, accessibility, and home suitability.

This goal focuses on improving housing stability for vulnerable residents, including older adults, people with disabilities, and low-income households, by addressing health, safety, and accessibility needs.

Key actions include:

- Supporting alternatives to single-family homes for seniors wishing to age in place
- Assisting with housing rehabilitation to improve safety, energy efficiency, and livability
- Providing financial assistance for residents burdened by housing costs
- Prioritizing those living in inadequate conditions or at risk of homelessness
- Leveraging state, local, and private programs to expand support and services

By meeting these needs, Abington aims to ensure that all residents can remain safely, and affordably housed as their circumstances change.



Senior Housing, Unsplash.com

STRATEGIES:

Strategy 2.1: Research programs that offer services for seniors who wish to age in place, such as a house-sharing program or senior cooperatives (co-housing). Consider a home-matching program similar to those on the Cape and Islands to pair seniors looking for potential housemates.

As Abington's senior population grows, the Town will explore programs that help older adults remain in the community through shared and community-oriented housing models. However, existing town capacity doesn't allow for the management of these programs.

Options include:

- **House sharing:** Seniors or intergenerational households share a single-family home, with private bedrooms and shared common spaces. This model provides companionship, reduces costs, and can include informal support such as help with chores, shopping, or transportation.
- **Co-housing or senior cooperatives**: Private dwellings clustered around shared open space and community facilities. Co-housing promotes affordability, accessibility, and social connection. Examples in Massachusetts include NewView (Acton), Cherry Hill Cohousing (Amherst), and Treehouse (Easthampton).

The Town could also consider a home-matching program, similar to those on Cape Cod and the Islands, that pairs seniors seeking housemates. By leveraging state and private programs and amending zoning to allow these housing types, Abington can expand affordable, accessible, and service-enriched housing options that support aging in place.

Resources:

- AARP, Have a Spare Room?
- Boston's Homeshare pilot program (Nesterly)
- Acton, Massachusetts, NewView Cohousing
- Amherst, Massachusetts, Cherry Hill Cohousing
- Easthampton, Massachusetts, Treehouse Intergenerational Community
- Northampton, MA, Rocky Hill Cohousing



Intergenerational Home Sharing, Freepik.com

Strategy 2.2: Consider the adoption of a Senior Affordable Housing Overlay District to promote affordable housing development for persons aged 55 and over

Identify zoning districts or geographic areas where the municipality proposes to modify current regulations to create affordable housing developments for populations aged 55 or over to meet its production goal. Identify specific sites for which the municipality will encourage filing age-restricted friendly comprehensive permit projects. This Housing Production Plan includes several strategies to reform local zoning regulations and make them "friendlier" to producing age-restricted affordable housing. These strategies involve amending the Zoning Bylaw to promote affordable over 55 independent living developments using the "friendly 40B" process through the state's Local Initiative Program (LIP).

- Provide a type of housing that reduces residents' burdens of property maintenance and demands on municipal services.
- Provide alternative housing for a maturing population (all dwellings are limited to those 55 or older).
- Encourage affordable housing development for active adults with lower and moderate income, as defined in 760 CMR 45.02.
- Promote flexibility in site planning while protecting natural features, scenic views into the property, existing vegetation and landforms, and land utilization in harmony with neighboring properties

Paired with thoughtful design guidelines or a pattern book, such changes could catalyze the production of contextual senior housing in Abington. This could be accomplished with a mixed-use overlay district or by changing the underlying zoning and accompanying the change with design guidelines. **See also Strategy 1.2b**.

Strategy 2.3: If staff capacity allows, seek to establish a rehabilitation program with Community Development Block Grant (CDBG) or Community Preservation Act (CPA) funds to help low-income homeowners preserve their existing housing to live independently and fund home repairs for health and safety.

If staff capacity allows, Abington should pursue a rehabilitation program—using CDBG or other funds—to help low-income homeowners preserve their homes, live independently, and afford essential health and safety repairs. A small grants or emergency assistance program for income-qualified seniors and households could address accessibility, energy efficiency, and safety needs. These programs are not eligible for CPA funding but could be supported through state and federal programs or private donations.

Potential Funding & Partner Programs

- **Community Development Block Grants (CDBG):** Federal HUD funds available to municipalities for accessibility improvements, home modifications, and rehabilitation for low- and moderate-income households.
- **Massachusetts Rehabilitation Commission (MRC):** Provides funding and services for individuals with disabilities, including the Home Modification Loan Program (HMLP), which offers no-interest loans for accessibility improvements.
- **MassHousing:** Offers financing options for home improvements; municipalities can partner to provide low-interest loans or grants for eligible residents.
- **Assistive Technology Loan Program (ATLP):** Provides low-interest loans for adaptive technology and home modifications to support independent living.
- **Aging Services Access Points (ASAPs):** Regional providers that assist seniors and individuals with disabilities in remaining in their homes and communities.
-

Resources:

- U.S. Department of Housing and Urban Development, "Community Development Block Grants (CDBG),"
- Massachusetts Housing Finance Agency. "Home Modification Loan Program."
- Massachusetts Housing Finance Agency. "Homeowners."

Strategy 2.4: Study adopting zoning incentives or regulations to incorporate universal design and more barrier-free units into new developments. *Research shows that 60 percent of new single-family homes will house at least one resident with a physical disability during their lifetime, and 91 percent will host a visitor with a disability (Smith et al., 2008). Incorporating universal design into new or renovated housing can significantly improve accessibility for seniors, people with disabilities, and all residents.*

Universal Design creates homes that are usable by people of all ages and abilities without the need for costly adaptations. Features can include:

- Zero-step or gently sloped entrances
- Open floorplans with wide doorways
- Ground-floor bathrooms
- Curb-less/stepless/roll-in showers

Universal Design

The design and composition of an environment so that it can be accessed, understood, and used to the greatest extent possible by all people, regardless of their age, size, ability, or disability. *Definition from the National Disability Authority*

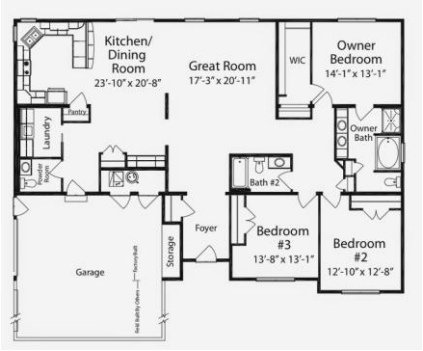
Abington should consider adopting zoning incentives or regulations to expand the number of barrier-free units in new developments, with a particular focus on affordable and mixed-income housing on town-owned land or projects supported with public funds. This approach would go beyond minimum state and federal accessibility requirements (e.g., Massachusetts 521 CMR, ADA, FHA) by applying visitability standards even to housing types not typically covered, such as townhouses or single-family homes.

Visitability requires:

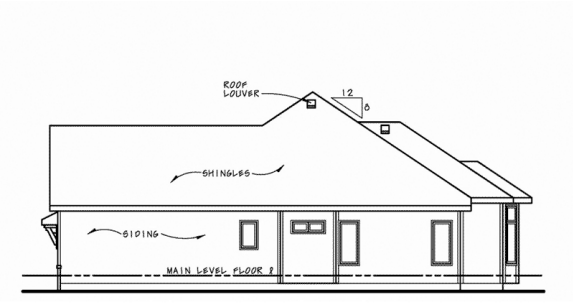
- A zero-step entrance
- Wider interior doors
- A half-bathroom on the ground floor

Resources:

- Institute for Human-Centered Design – Inclusive Design Principles
- Massachusetts Multi-Family New Construction Design Guidelines
- MAPC Visitability Toolkit
- Visitability: An Inclusive Design Approach for Housing (2010)



Floor Plan of a Visitable Home



Elevation of a Visitable Home

Strategy 2.5: Conduct a Comprehensive Needs Assessment of Abington Housing Authority Properties

A comprehensive capital needs assessment will provide the foundation for a long-term reinvestment and modernization strategy for Abington's public housing portfolio. The Abington Housing Authority's developments represent a vital source of deeply affordable housing for seniors, families, and persons with disabilities, but many properties face aging infrastructure and limited maintenance funding. Evaluating the physical condition of these assets, including building systems, site infrastructure, accessibility, and energy performance, will help identify the level of reinvestment needed to preserve these homes for future generations.

This assessment should serve as a first step toward participation in the Public Housing Innovations Demonstration Program (PHIDP) as enacted in various Housing Bond bills and the 2024 Affordable Homes Act. This program aims to provide capital funding for the transformation of state-aided public housing developments. The goal is to modernize and preserve public housing while producing new housing units and reducing future state subsidies.

Implementation Considerations:

- **Conduct the Assessment**: Engage a qualified housing consultant to perform a comprehensive inspection of all AHA properties and prepare a prioritized multi-year capital improvement plan.
- **Pursue PHDP Participation:** Within 12–24 months, apply to EOHLC's PHDP to align with state funding cycles and prepare for possible mixed-finance redevelopment or RAD-style conversion.
- **Develop a Redevelopment Plan**: Based on assessment findings, create a Public Housing Redevelopment Plan that identifies opportunities for preservation, infill, or replacement housing. Ensure robust tenant engagement throughout this process.
- **Establish Partnerships:** Form a nonprofit affiliate or joint venture with an experienced affordable housing developer to facilitate redevelopment and ensure continued local control.
- **Explore AHA Land Potential:** Conduct an inventory of AHA-owned parcels to assess potential for small-scale infill development or accessory housing that complement existing sites.
- **Reinvest in Resident Services:** Dedicate a portion of future PHDP proceeds to sustainability, energy efficiency, and enhanced resident support programs.

GOAL 3 REVITALIZE: Promote strategic reuse of vacant & underutilized public & private property.

Abington can expand affordable housing by reusing vacant and underutilized properties through adaptive reuse and infill development. This includes preserving historic buildings, redeveloping previously developed sites with existing infrastructure, and pursuing mixed-use projects where appropriate. Such efforts can advance multiple community goals, such as historic preservation, economic revitalization, and affordable housing.

Opportunities may include:

- Town-owned or municipal buildings that are abandoned, obsolete, or acquired through tax title.
- Privately owned properties, such as large homes or the vacant hospital, could be converted into multi-unit housing with affordable options through public-private partnerships and incentives.

By strategically reusing both public and private properties, Abington can address housing needs while strengthening neighborhood vitality.

Identification of Specific Sites for Comprehensive Permit Applications:

Consistent with EOHLC guidance, the Town of Abington identifies the following sites where it will encourage the filing of Comprehensive Permit applications for the development of SHI-eligible affordable housing. These sites are illustrative and not exclusive, and inclusion does not constitute a commitment to approve a specific project: 1015 Plymouth Street and 161 North Quincy Street.

The Town will support pre-application coordination with prospective developers and the Zoning Board of Appeals and will encourage proposals that advance the creation of long-term, deed-restricted affordable housing consistent with Chapter 40B and local planning objectives.

Municipally Owned Parcels for Potential RFP Issuance:

The Town of Abington also identifies municipally owned land where it will consider issuing a Request for Proposals (RFP), subject to further feasibility analysis, local approvals, and Town Meeting authorization where required, for the development of SHI-eligible affordable housing: Center School, 65 Thaxter Avenue.

The Town will evaluate redevelopment or disposition of this site and may issue an RFP seeking proposals from qualified affordable housing developers to create long-term affordable housing that meets SHI eligibility requirements.

Strategy 3.1: Explore future surplus town properties (e.g., school buildings) for mixed-income housing development. Pursue MassDevelopment grants to fund concept plans.

Redeveloping town-owned land offers strong community benefits, including local control over affordability levels, design, and long-term use.

Implementation approach:

- The Town could issue a Request for Proposals (RFP) requiring a set number or percentage of affordable units, with feasibility tested against funding program limits (e.g., CPA funds, state/federal subsidies).
- Housing could be permitted under a Comprehensive Permit (Friendly 40B).

Funding and Partnerships:

- Explore MassDevelopment grants for concept planning.
- Collaboration with the Building Department to prepare sites.

Case Studies:

- The Sharon Wilbur School was successfully redeveloped into 31 adaptive reuse housing units plus 44 new units, demonstrating how surplus schools can be repurposed for housing.
- The Canton Hemenway School was successfully redeveloped into a 58-unit senior and disabled affordable housing complex managed by the Housing Authority.

More Information:

- Massachusetts Housing Partnership, Developing Affordable Housing on Public Land



Center School at 65 Thaxter Avenue

Strategy 3.2: Develop a policy and strategy to encourage the redevelopment of vacant, underdeveloped lots and tax-title properties through tax incentives, streamlined permitting processes (e.g., 43D), or public-private partnerships.

Abington should develop a policy to redevelop vacant lots, underutilized properties, and tax-title parcels into affordable and mixed-income housing. Tools may include tax incentives, public-private partnerships, and streamlined permitting (Chapter 43D).

Approaches:
Property acquisition & rehabilitation: The Town could inventory vacant or condemned private properties and work with nonprofit or private developers (e.g., Habitat for Humanity) to rehabilitate and resell them as affordable homes with long-term deed restrictions. Units could count toward the Subsidized Housing Inventory (SHI) through EOHLC's Local Initiative Program.

- **Tax-title properties:** When owners fail to pay property taxes, foreclosed parcels may be reused for affordable housing. Following the Tyler v. Hennepin County Supreme Court decision (2023), towns must return excess value beyond the tax debt to owners—so legal counsel should guide any disposition process.
- **Tax incentives:** Abington could adopt local tax incentives, such as:
    - Urban Center Housing Tax Increment Financing (UCH-TIF): up to 20 years of exemptions on incremental property value for affordable housing.
    - Workforce Housing Special Tax Assessment (WH-STA): temporary tax relief for workforce housing, gradually reduced over five years.
- **Chapter 43D Expedited Permitting:** Designating priority development sites ensures permit decisions within 180 days, increases site visibility, and provides eligibility for state infrastructure and remediation funding.

Site Opportunities:
Conduct reuse and zoning studies for large, underutilized sites such as the former New England Art Factory, learning from successful acquisition and rehabilitation redevelopments in Northampton, Foxborough, Waltham, Lexington, and Medfield.

Benefits:
This strategy will return buildable vacant and tax-title parcels to productive use, expand affordable housing options, and leverage state/local incentives to improve feasibility and attract development partners.

More information:

- Habitat for Humanity Greater Boston and Comunidades Enraizadas Community Land Trust partner to bring affordable homeownership opportunities to Chelsea.
- The Trial Court of Massachusetts. Land Court Statement on Tyler v. Hennepin County, Minnesota.
- Chapter 43D: Expedited Local Permitting
- MHP: Public Land Guide

Strategy 3.3: Identify ways to leverage CPA funds and partnerships with historic preservation groups to support the adaptive reuse of vacant or underutilized historic buildings, with a priority on buildings near transit, for community housing.

Abington can expand affordable and mixed-income housing by reusing vacant or underutilized historic buildings. Adaptive reuse supports multiple goals: affordable housing creation, historic preservation, and downtown revitalization.

- **CPA Funds & Partnerships:** Combine Community Preservation Act funds with other sources to support multi-purpose projects that restore historic properties while adding housing. Collaboration with historic preservation groups and private developers will be essential.
- Financial Tools:
    - Bridge loans or low-interest loans/grants to help property owners convert buildings into year-round rental or mixed-use housing. Where deed-restricted affordable units are included, grants could be prioritized.
    - Historic Preservation Tax Credits (federal and state) to incentivize rehabilitation of eligible buildings.
    - CDBG Funds for targeted housing rehabilitation benefiting low- and moderate-income households.
- **Regulatory Support**: Create a database of historic structures with zoning, building information, and funding opportunities to connect property owners with qualified developers. Update local regulations as needed to facilitate redevelopment.

Case Study:

- Waltham Armory Housing Feasibility Study – Metro West Collaborative Development Revitalization Plan



Crossett Shoe Factory/New England Art Building at 10 Railroad Street

GOAL 4 PROTECT: Maintain & Protect Existing Affordable housing stock.

This goal emphasizes both creating new affordable housing and preserving existing units to meet state mandates and address local affordability needs. Abington currently exceeds the 10 percent Subsidized Housing Inventory (SHI) threshold, with 10.10 percent of year-round units deed-restricted as affordable. However, affordability gaps remain, and many residents, especially low- and moderate-income households, struggle to find suitable housing.

Under Massachusetts General Laws Chapter 40B (Sections 20–23), the state requires all municipalities to have at least 10 percent of year-round housing units affordable to low and moderate-income households, or affordable housing on at least 1.5 percent of total land area. Most communities that comply do so by meeting the 10 percent benchmark. As of August 2025, Abington exceeds this threshold, with 697 affordable units out of 6,799 total year-round units (10.10 percent), based on data from the Executive Office of Housing and Livable Communities (EOHLC).

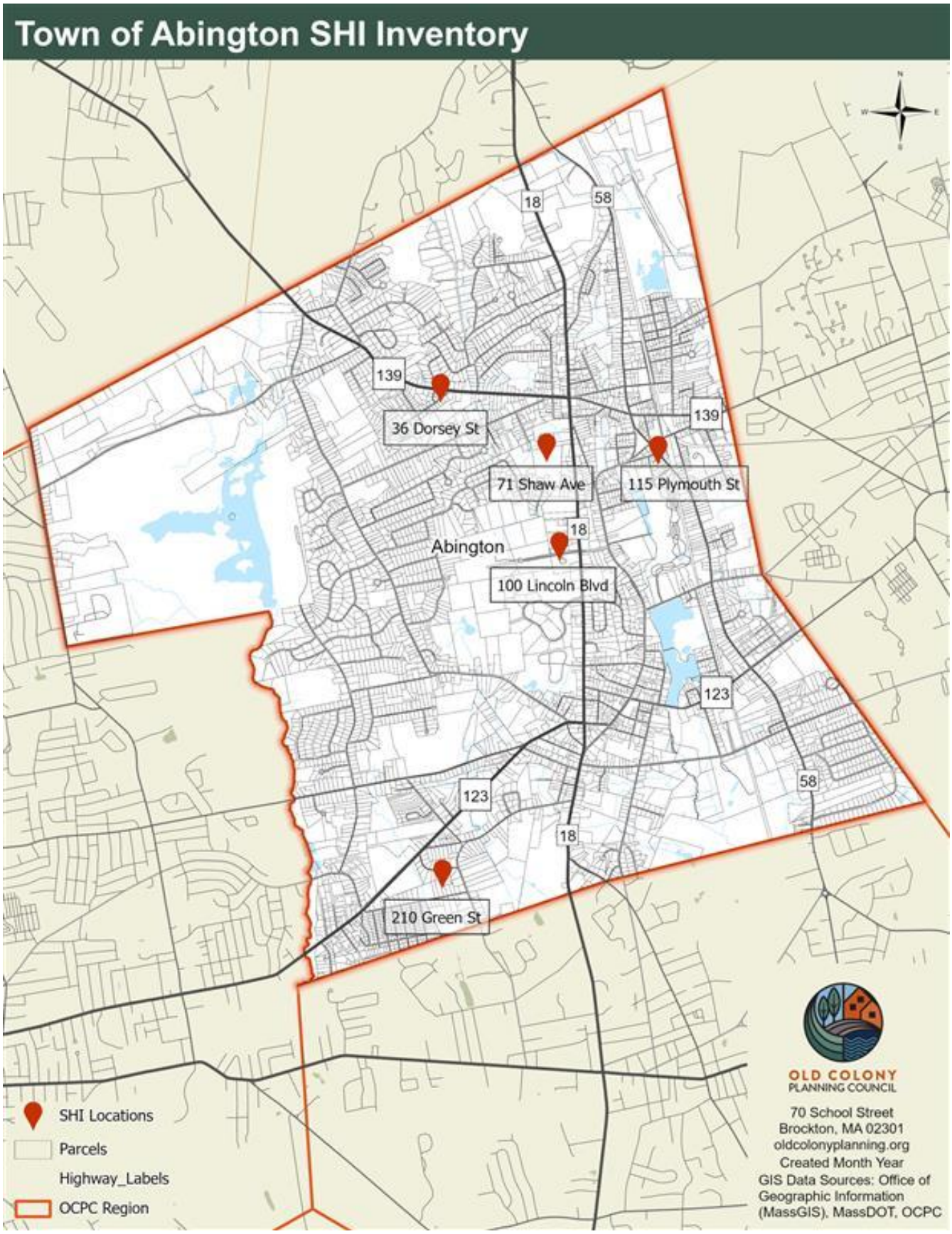
Looking ahead, Abington's SHI percentage may decline if affordability restrictions at Mt. Laurel Lane (4 rental units) and Chestnut Glen (130 rental units) expire in 2028 and 2032, respectively. To safeguard affordability, Abington must plan proactively to prevent unit losses from expiring deed restrictions or deferred maintenance among its public housing stock.

State Context: If a community falls below 10 percent affordable housing, Chapter 40B allows developers to override local zoning. Sustaining SHI compliance preserves Abington's local control.

Priorities:

- Preserve expiring affordable units to sustain SHI eligibility.
- Support development of:
    - Rental units affordable to households earning ≤30% AMI.
    - Homeownership units affordable to households earning ≤80% AMI, with emphasis on starter homes and family housing.
    - Housing options for seniors and residents with disabilities.
- Monitor all affordable developments to ensure compliance with deed restrictions, fair marketing, tenant eligibility, and property upkeep.

Why it matters: Without active preservation, affordable units may revert to market rate, reducing housing choice, displacing vulnerable households, and eroding Abington's SHI count.


Town of Abington SHI Inventory
18
58
139
36 Dorsey St
139
71 Shaw Ave
115 Plymouth St
18
Abington
100 Lincoln Blvd
123
123
58
18
210 Green St
SHI Locations
Parcels
Highway_Labels
OCPC Region
OLD COLONY
PLANNING COUNCIL
70 School Street
Brockton, MA 02301
oldcolonyplanning.org
Created Month Year
GIS Data Sources: Office of Geographic Information (MassGIS), MassDOT, OCPC

STRATEGIES:

Strategy 4.1 Strive to preserve affordable units as needed to prevent a decrease in the Town's Subsidized Housing Inventory (SHI) and maintain Abington's achievement of the state's 10 percent minimum affordable housing stock mandate.

While Abington exceeds the 10 percent SHI requirement, preserving existing affordable housing is just as critical as producing new units.

Action Steps:

- Identify and track at-risk units, such as the 4 units at Mt Laurel Lane expiring in 2028 and the 130 units at Chestnut Glen expiring in 2032.
- Use local tools (e.g., CPA funds, right of first refusal) to extend affordability for the longest period allowed.
- Monitor deed-restricted units through a qualified Monitoring Agent (third-party option available). Responsibilities include sales, resales, foreclosures, refinancing, capital improvements, enforcement, and annual compliance reporting.
- Leverage resources from CEDAC, which maintains a statewide database of privately developed affordable housing and provides technical assistance, predevelopment lending, and preservation support.

Case Studies:

- Canton emphasizes preserving expiring units as a key SHI compliance strategy.
- Revere anticipates 208 affordable units expiring in 2025 and is considering municipal funds to retain affordability.

Resources:

- MassHousing: Third-party affordability monitoring handbook
- Chapter 40T Guidance
- CEDAC Housing Preservation

Strategy 4.2: Study flexible zoning standards for affordable housing by allowing development of pre-existing, non-conforming lots through the special permit process to create affordable units.

Abington's current zoning, with its emphasis on single-family homes, limits housing choices. To facilitate the creation of affordable housing, the Town will develop flexible zoning standards. This could involve allowing density bonuses, reduced dimensional standards, or alternative housing typologies by right or through a special permit process for developments that include a significant percentage of affordable units. The goal is to make it economically feasible for developers to include affordable units without requiring significant public subsidy in every instance.

Case studies: Norfolk is investigating whether its existing inclusionary zoning bylaw is too strict to be economically viable for affordable unit creation. Salem also aims to use flexible zoning to create more smaller and diverse housing options.

Strategy 4.3: Identify ways to coordinate with and continue to support Housing Authority unit preservation with CPA funds and advocate for more state-level housing authority funding.

The Abington Housing Authority (AHA) manages 110 of the 697 units (~16 percent) on the town's Subsidized Housing Inventory (SHI). Although most of these units are permanently affordable, they require ongoing maintenance to ensure safe, quality living conditions. AHA is primarily state-funded and managed.

The Town could increase support to fund AHA improvements through CPC when eligible and advocate for increased state funding to maintain and upgrade these properties as needs arise. The Town could also commission a feasibility study to assess opportunities for expanding or redeveloping AHA properties. The study would examine environmental conditions, regulatory constraints, and market demand to determine whether specific sites are suitable for development or expansion. Such analysis would guide AHA and the Town in making informed decisions on future affordable housing opportunities. This strategy aligns with the goals of the CPC.

Expanded coordination and financial support help maintain AHA's affordable housing stock and supplement limited state funding. The Town should also advocate for programs such as the "Accessible Unit Initiative" (formerly under EOHLC), which funds accessibility upgrades to public housing in compliance with the Massachusetts Architectural Access Board (MAAB), ADA, Fair Housing Act, and related federal standards.

Resources:
Concord Housing Authority Preliminary Feasibility Study (Page 48)

Strategy 4.4: Foster public-private partnerships with developers and nonprofits to create affordable units.

The Town should continue leveraging Community Preservation Act (CPA) funds to increase affordability in privately developed housing projects. By subsidizing units to reach low- and moderate-income affordability thresholds, Abington can create new units that qualify for the Subsidized Housing Inventory (SHI).

The Town can also:

- Issue Requests for Proposals (RFPs) to express interest in funding affordable units within private developments.
- The Planning Board can negotiate deeper affordability in upcoming projects.
- Use CPA funds to "buy down" moderate-income units to SHI-eligible levels upon resale or provide gap financing through grants or loans to developers and non-profits.
- Local investment can strengthen applications for state, federal, and private funding.

Case Studies and Local Examples:

- Chelsea – The Neighborhood Developers: The Neighborhood Developers (TND), a nonprofit organization, acquired a mixed-use property at 28–40 Washington Avenue in Chelsea. TND preserved the naturally occurring affordable units within the building, supporting housing stability for low- and moderate-income residents. Similar partnerships can be replicated in other communities by identifying priority properties, allocating funding support, and facilitating acquisition or rehabilitation.
- Stoughton – Hebrew Senior Life Development: Locally, Stoughton partnered with Hebrew Senior Life to develop 96 affordable units for seniors and people with disabilities. This project was partially funded with CPA funds, exemplifying how public investment can drive impactful partnerships and increase affordable housing options.
- Stow, MA, Affordable Housing Deed Restriction Program: Uses CPA funds to purchase deed restrictions for existing housing in Stow in exchange for a contractual guarantee (deed restriction), making the housing affordable in perpetuity.

Strategy 4.5: Consider accepting the provisions of Mass. General Law c.59 § 5O, enabling the Town to establish a property tax exemption for real property offered at an affordable rate, with the potential for these units to be listed on the Subsidized Housing Inventory (SHI), and applicable to Accessory Dwelling Units (ADUs).

The federal government and municipalities across the country encourage the creation and preservation of affordable housing through foregone revenue from tax exemptions or abatements rather than direct subsidies. A tax abatement directly reduces the amount of tax owed (as opposed to a tax exemption, which changes the value of a property).

In various jurisdictions, tax discounts are granted for a flexible range of uses, including creation, rehabilitation, and preservation of affordable housing or participation in housing or voucher programs. The October 2023 approved tax bill increases the Low-Income Housing Tax Credit Program from $40 million to $60 million and permits municipalities to adopt local property tax exemptions for affordable real estate, among other measures. Abington can now consider, through a Town Meeting vote, approving a property tax abatement for rental property owners in Abington who rent to low- and moderate-income households. Rental property owners would receive reductions on their tax bill in exchange for keeping rents at or below a certain income threshold. The Town should carefully consider at what income level to set the threshold for the reduction to ensure the project would specifically target units whose rent would otherwise be increased without the program's existence.

Adoption of the local property tax exemption authorized under M.G.L. c. 59, §5O may support the preservation or creation of income-restricted housing; however, use of this program alone does not confer SHI eligibility. Any units supported through this exemption that are proposed for inclusion on the Subsidized Housing Inventory must also satisfy all SHI program requirements, including income limits, affordability duration, deed restrictions, monitoring, and affirmative fair marketing.

The Town will consult with EOHLC to determine whether units assisted under M.G.L. c. 59, §5O can be structured to qualify for SHI inclusion and will only count units toward the SHI upon EOHLC review and approval.

Case Studies:

- Town of Provincetown, FY 2024 Affordable Housing Property Tax Exemption for Owners of Affordable Year-Round Rental Housing

Resources:

Local Housing Solutions: Tax abatements or exemptions.
National Housing Conference: Tax abatements: The basics.

Goal 5: EDUCATE: Build community awareness and engagement on housing

Creating lasting progress toward Abington's housing goals requires not only policy changes but also broad public understanding and support. Building community awareness around housing needs, challenges, and opportunities helps residents make informed decisions and fosters a shared sense of responsibility for shaping the town's future. Many residents may not be aware of how housing affordability, zoning, infrastructure, and demographic shifts intersect with local priorities such as schools, economic development, and quality of life. By expanding access to information and creating opportunities for meaningful dialogue, the Town can build trust, dispel misconceptions, and strengthen collaboration among local boards, community organizations, and residents. A sustained education and engagement strategy will ensure that housing initiatives, whether preservation, production, or zoning reform, reflect Abington's values of inclusion, transparency, and long-term community resilience.

Strategy 5.1: Invite representatives from all Town Boards, Committees, and Commissions to a listening session to share questions, concerns, and/or ideas about housing as it relates to their work.

A coordinated, cross-departmental approach to housing is essential for consistent and effective implementation of Abington's goals. This strategy invites representatives from key local boards—including Planning, Zoning, Select Board, Affordable Housing Trust, Conservation Commission, Board of Health, and Council on Aging—to participate in a facilitated listening session focused on housing. The purpose is to build mutual understanding, identify overlapping priorities, and surface challenges or misconceptions that may hinder progress. These discussions can help align land use, infrastructure, and community development initiatives while promoting collaboration between volunteer boards and staff. Insights gathered through this session should inform policy updates, interdepartmental coordination, and public messaging around housing initiatives.

Where possible, explore opportunities for co-sponsored community events and/or projects. The work of nearly all Town departments, boards, and commissions connects to housing, either directly or because of the impacts housing (and housing needs) has on their area of focus. Holding a listening session will allow various Town bodies to learn from each other and may help with the Abington Affordable Housing Trust's continued affordable housing advocacy and development efforts.

This strategy could also be expanded to involve establishing a regular "Housing Roundtable" or similar forum, like in Concord, where representatives from the Planning Board, Housing Authority, and Community Preservation Committee, and Municipal Affordable Housing Trust convene to discuss issues, share progress, and align strategies. Such forums are essential for identifying shared priorities, streamlining processes, and ensuring a unified approach to housing challenges. Community engagement could also be a component of these meetings. For example, the Town could ask community members to help identify priority strategies to pursue over the next year. A guest speaker could also help to illuminate innovative practices or case studies related to a certain strategy or goal.

More information:

- Town of Concord, Housing Roundtable Agenda
- Town of Weston, Weston Housing Roundtable: A Community Housing Conversation

Strategy 5.2: Provide an annual update in the Town's Annual Report.

An annual update presented within the Town's Annual Report will promote transparency, accountability, and sustained public awareness of Abington's housing progress. The report should summarize key housing

metrics—such as the number of new units permitted, affordable housing inventory (SHI) updates, and major policy initiatives—along with highlights from the Affordable Housing Trust and Planning Board. This report could be generated by the Abington Affordable Housing Trust or the Planning Department, discussing the implementation of this plan. It would highlight the Town's accomplishments over the past year, reflect on areas for improvement in the next year, and identify strategies from this plan or other plans to prioritize moving forward.

Strategy 5.3: As part of the Affordable Housing Trust's Public Education and Engagement efforts, organize a series of expert panel-led discussions on housing-related topics.

Public understanding of housing policy can be strengthened through direct engagement with experts and practitioners. The Abington Affordable Housing Trust (AHT), in collaboration with the Planning Department and partners (such as OCPC), should host a recurring series of expert-led panels and community forums addressing timely topics such as affordable housing finance, zoning reform tools (e.g., Chapter 40R, 40Y, 40B, ADUs), aging in place, design guidelines, and sustainable design. These events would help demystify the complexities of housing development and create opportunities for residents to ask questions and voice concerns in a structured, informative setting. By featuring both local and regional experts, the series can build credibility and foster a more informed, solution-oriented dialogue within the community.

This will be most effective and powerful with an established theme and purpose. Consider partnering with neighboring towns or regional entities to broaden the reach and impact.

Strategy 5.4: Conduct affordable housing outreach to dispel myths regarding affordable housing development.

An educational campaign will help to dispel myths associated with providing, or anyone who might need to occupy affordable housing, the impact of affordable housing on local real estate values, as well as its impact on a community's character. A successful education campaign will also help build the local support that is needed to implement the goals and strategies associated with a Housing Production Plan. Local champions for affordable housing are critical to long-term, sustained implementation. The Town should consider engaging residents straightforwardly and transparently as it pursues local zoning changes and future development initiatives, such as the adoption of a mixed-use bylaw, a Chapter 40R Smart Growth Overlay District, and/or a multi-family housing zoning district that complies with section 3A of the Zoning Act.

Success Story:

Through CHAPA's MEI Program, the coalition "Housing for All Acton" successfully passed three key initiatives at their Spring Town Meeting, including expanding Accessory Dwelling Unit provisions and disposition of a town-owned parcel for affordable housing development.

GOAL 6: COLLABORATE: STRENGTHEN LOCAL CAPACITY & PARTNERSHIPS TO DELIVER HOUSING SOLUTIONS

Abington's Housing Needs Analysis identifies "Who can help get it done?" and highlights strong partnerships with non-profit developers and crisis support organizations, alongside funding from the Community Preservation Act (CPA) and the Affordable Homes Act (AHA), as a solid foundation for affordable housing. This goal focuses on building and leveraging these existing strengths, as well as addressing areas for improvement in coordination, funding, and staffing.

Increase Abington's capacity to implement housing initiatives through enhanced local and regional coordination, community outreach, increased access to funding and grants, and sharing resources with partner communities and entities. Increasing local capacity will assist the Town in successfully achieving local housing goals. Additional and ongoing support for professional housing staff and coordination among local entities will strengthen the Town's ability to continue its strong track record.

In addition to zoning, other regulatory hurdles may hamper the production of much-needed housing in the Town. A critical avenue of coordination will be to collaborate with other boards that review development proposals and work to ensure alignment on expediting the consideration of new housing, particularly smaller-scale development proposals.

STRATEGIES

Strategy 6.1: Continue to leverage Community Preservation Act (CPA) funds to support affordable housing and explore using CPA borrowing powers to finance a larger-scale development. Continue to position Abington's Affordable Housing Trust to manage local resources, pursue state and private grants, and coordinate targeted investments.

Abington should continue leveraging its Community Preservation Act (CPA) funds to support affordable housing and explore the use of CPA borrowing powers to help finance larger-scale projects.

Municipal Affordable Housing Trust's (MAHT):

- Can receive revenue from CPA, inclusionary zoning payments, developer negotiations, short-term rental taxes, general funds, property sales, bonding, and private donations.

Activities may include:

- Funding new affordable housing construction
- Preserving expiring deed-restricted properties
- Redeveloping surplus municipal land or buildings
- Supporting moderate-income homeownership, rental, or rehabilitation programs

Examples:

- Canton (2021) established its MAHT to preserve deed-restricted affordable housing.
- Concord has built up a fund exceeding $1 million for local affordable housing initiatives.
- Truro allocates 60 percent of CPA funds to its housing trust to strengthen its local housing program.

Resources:
Community Preservation Coalition: Bonding CPA Funds

Strategy 6.2: Establish part-time staff support for the Affordable Housing Trust.

The Affordable Housing Trust should hire a part-time administrative or housing specialist (10–15 hours per week) to provide continuity and administrative capacity. This position could take meeting minutes, manage Trust-sponsored programs (such as down-payment assistance, first-time homebuyer education, and coordination with the CPC and other funding partners), and prepare the annual housing report (see Goal 5, Strategy 5.2). Dedicated staffing would improve the Trust's ability to administer funds, track progress, and implement new initiatives.

Resources

- MHP's Municipal Affordable Housing Trust Guidebook (2020 update): This guide outlines how communities can structure and staff their local housing trusts. It includes sample job descriptions for part-time housing coordinators and outlines how CPA administrative funds can support staff time.
- Community Preservation Act (CPA) – Using CPA Administrative Funds: CPA allows up to 5% of annual revenues for administrative and staff support. Many towns (e.g., Amherst, Lexington, and Belmont) use CPA admin funds to pay for part-time housing trust or housing partnership coordinators.

Case Studies:

- Town of Medfield – Affordable Housing Trust Staff Role: Medfield uses CPA funds to fund a part-time Housing Specialist (~10 hrs/week) who manages trust projects, coordinates with the Planning Department, and supports housing education. Reference: Medfield Affordable Housing Trust Annual Report (2023).
- MassHousing's "Planning for Housing Production" and "PATH" Grants. These competitive grants can be used to fund part-time consultants or staff to implement HPP and AHT initiatives.

Strategy 6.3: Apply for programs such as PATH (Planning Assistance Towards Housing) and the Housing Innovation Fund under the Housing Bond Bill. Pursue Housing Choice Community status to improve eligibility for state funding tied to housing production and zoning reforms. Reinforce partnerships with advocacy organizations like MassHousing Partnership (MHP) and Citizens' Housing and Planning Association (CHAPA) to support community education and best practices.

To expand affordable housing opportunities, Abington must strengthen partnerships with state agencies, its local regional planning agency (OCPC), and advocacy organizations. These collaborations will improve access to funding, technical assistance, and policy tools beyond what the Town can provide locally.

Key State and Regional Partners:

- Executive Office of Housing and Livable Communities (EOHLC): funding programs, public housing oversight, and community planning grants.
- MassHousing Partnership (MHP): rental housing finance and homebuyer loan programs.
- MassDevelopment: predevelopment support, planning, and surplus property reuse.
- Old Colony Planning Council (OCPC): regional coordination, zoning reform, and technical assistance.
- Advocacy groups such as MHP and CHAPA: community education and best practice support.

Funding and Incentive Programs:

- PATH (Planning Assistance Towards Housing): technical assistance for planning and zoning reforms.
- Housing Innovation Fund: financing for affordable housing under the Housing Bond Bill
- HousingWorks Infrastructure Program: funds infrastructure upgrades to unlock housing production.

- Community Planning & Land Use Planning Grants: help communities identify growth areas and revise zoning.
- MassHousing's Workforce Housing Fund: up to $100,000 per unit subsidy for households earning 60–120 percent AMI.
- MassHousing's First-Time Homebuyer Program: up to $30,000 interest-free, deferred loans.
- Commonwealth Builder Program: grants and forgivable loans for moderate-income homeownership.
- Affordable Homes Act (2023): $4 billion in capital authorizations, new tax credits, and a local option to adopt a real estate transaction fee on high-value sales.
- Commercial conversion tax credit: CCTCI supports the repurposing of commercial buildings into housing (or housing within mixed-use).

Pursuing Housing Choice designation for Abington will:

- Unlock access to the Housing Choice Grant Program.
- Provide priority consideration for other state grants, including MassWorks, Complete Streets, PARC, LAND, and MassDOT capital projects.
- Require Abington to meet production thresholds for new year-round housing and adopt best-practice housing policies.

Resources:

- MassHousing Workforce Housing Initiative
- MassHousing First-Time Homebuyer Programs
- HousingWorks Infrastructure Program
- Community Planning Grant Program
- MassHousing Commonwealth Builder Program
- Housing Choice Designation & Grants
- Commercial Conversion Tax Credit

Strategy 6.4: Evaluate and seek to improve interdepartmental coordination and workflows for zoning, permitting, and development approvals—especially for ADUs, duplexes, and small multifamily housing. Consider pre-approved building templates or technical assistance to support smaller-scale, context-sensitive housing.

Complex and lengthy permitting processes can significantly increase housing development costs and deter potential developers. Abington will explore strategies to streamline its local housing development processes to increase efficiency and reduce barriers without compromising municipal oversight. This could include tactics like joint meetings of relevant boards (Planning Board, Conservation Commission, Board of Health, Zoning Board of Appeals) and establishing a joint land use and permitting staff review session early in the application process.

Resources:
The Massachusetts Association of Regional Planning Agencies (MARPA) provides a "Best Practices Model for Streamlined Local Permitting" that Abington can draw upon.

Strategy 6.5: Strive to create a centralized notification system (e.g., newsletter, website, or email alert) to keep residents, local employees, and service providers informed about housing opportunities and assistance programs. Coordinate with community partners on targeted outreach, particularly for seniors, renters, and first-time homebuyers.

To ensure that all residents are aware of and can access available housing resources and programs, Abington will explore enhancing its communication and outreach efforts. This involves making housing-related information clear, accessible, and available through multiple channels, potentially in various languages, to reach the Town's diverse population. Wakefield plans to expand outreach by distributing housing information at key community locations like the Senior Center, Food Pantry, schools, and libraries, and ensuring all materials are available in commonly spoken languages. A dedicated webpage or resource center could serve as a "one-stop shop" for information, as suggested in Salem's HPP.

More capacity is needed for the Town to undertake concerted efforts to provide ongoing outreach to increase awareness of existing affordable housing programs and assistance at local and state levels. Some possible methods for consideration, with additional staff, consultant, or volunteer help, include:

- Translate information on affordable housing programs and assistance in multiple languages.
- Faith-based organizations in Abington can provide leads on specific outreach and service programs they offer.
- Advertise through local and regional social media and newspapers
- School social workers and parent-teacher organizations are good sources for spreading information among parents.

Resources:
MAPC Affirmative Marketing, Metropolitan Area Planning Council

ACTION PLAN

The Abington Planning Department is the natural entity to monitor the HPP implementation and provide regular updates on progress to the Select Board and Planning Board. The matrix below provides suggestions of the responsible entity, supporting entity, and timeframe to implement each housing strategy.

PLANNING, POLICIES, AND ZONING: The Town's authority to update zoning regulations can have powerful effects to encourage private responses to address local housing needs with minimal local expenditure. These strategies incorporate recommendations for both local planning initiatives and zoning amendments.

LOCAL INITIATIVES AND PROGRAMS: Local initiative and programmatic strategies refer to recommendations that the Town can undertake to foster the creation of more housing options, especially affordable housing. These initiatives are not regulatory in nature—they deal with the allocation of Town resources, including staff time, funding, and property.

CAPACITY, EDUCATION, AND COORDINATION: These strategies are recommendations for expanding local capacity to implement housing initiatives, promote education, and coordinate housing initiatives with other local or regional entities.

PLANNING, POLICIES, AND ZONING

#	Strategy	FY26	FY27	FY28	FY29	FY30	Responsible Party
1.1	Create a menu of pre-approved housing types that are economically feasible and can be built with minimal permitting approvals	X	X				**Planning Dept/Town Planner**, Planning Board, Building Dept, AHT, Town Counsel
1.2	Explore incorporating design guidelines where mixed-use and multifamily developments are allowed.	X	X				**Planning Board,** Planning Dept
1.3	Identify zoning amendments and other strategies to support missing middle and "living little" forms of housing.		X	X	X		**Planning Board**, Planning Dept, AHT, ZBA, Town Counsel
1.4	Audit the Town's zoning to understand how discrepancies between dimensional requirements and existing lots might create unforeseen barriers to the production of Accessory Dwelling Units (ADUs) and other "missing middle" housing types.[1]	X	X				**Consultant, Planning Department,** Planning Board, Building Dept, ZBA
1.6	Expand Inclusionary Zoning (IZ) Beyond the Multifamily Overlay District (MFOD).		X	X			**Planning Board,** Select Board (sponsor), Town Counsel, Town Meeting
2.2	Consider the adoption of a Senior Affordable Housing Overlay District to promote affordable housing development for persons aged 55 and over			X	X	X	**Planning Board,** Planning Dept, COA, AHT, Town Counsel

[1] The Town will consult with the Executive Office of Housing and Livable Communities (EOHLC) to determine whether ADUs produced pursuant to local bylaws and state law can be structured to meet SHI guidelines and will only count units toward the SHI that are formally approved by EOHLC.

2.5	Conduct a Comprehensive Needs Assessment of Abington Housing Authority Properties		X	X	X		**Housing Authority, AHT,** Planning Department, Planning Board
3.2	Develop a policy and strategy to encourage the redevelopment of vacant, underdeveloped lots and tax-title properties.		X	X	X		**Select Board,** Treasurer/Collector, Planning Dept, AHT, Assessor
4.3	Identify ways to coordinate with and continue to support Housing Authority unit preservation with CPA funds and advocate for more state-level housing authority funding	X	X	X	X	X	**AHT**, Housing Authority, CPC, Select Board

LOCAL INITIATIVES AND PROGRAMS

#	Strategy	FY26	FY27	FY28	FY29	FY30	Responsible Parties
1.5	Consider a downpayment assistance program to promote first-time homeownership opportunities within the existing housing supply.			X	X	X	**AHT**, CPC, Town Treasurer, Partner Lenders/Nonprofits
2.1	Research programs that offer services for seniors who wish to age in place.	X	X	X	X	X	**COA**, AHT, Public Health, Partners/Nonprofits
2.3	If staff capacity allows, seek to establish a rehabilitation program with Community Development Block Grant (CDBG) or Community Preservation Act (CPA) funds to help low-income homeowners preserve their existing housing to live independently and fund home repairs for health and safety.		X	X	X	X	**Planning Dept,** AHT, CPC
2.4	Study adopting zoning incentives or regulations to incorporate universal design and more barrier-free units into new developments.		X	X	X		**Planning Board,** Planning Dept, Building Dept
3.1	Explore future surplus town properties (e.g., school buildings) for mixed-income housing development.	X	X	X	X	X	**Select Board,** Planning Board, Planning Dept, AHT
4.1	Strive to preserve affordable units as needed to prevent a decrease in the Town's Subsidized Housing Inventory (SHI).	X	X	X	X	X	**AHT**, Housing Authority, ZBA, CPC
4.5	Consider accepting the provisions of Mass. General Law c.59 § 5O, enabling the Town to establish a property tax exemption for real property offered at an affordable rate.[2]	X	X	X	X	X	**Select Board**, Assessor, AHT, Town Counsel, Town Meeting

CAPACITY, EDUCATION, AND COORDINATION

#	Strategy	FY26	FY27	FY28	FY29	FY30	Responsible Party
3.3	Identify ways to leverage CPA funds and partnerships with historic preservation groups to support the adaptive reuse of vacant or underutilized historic buildings, with a priority		X	X	X	X	**AHT**, CPC, Historical Commission

[2] The Town will consult with EOHLC to determine whether units assisted under M.G.L. c. 59, §5O can be structured to qualify for SHI inclusion and will only count units toward the SHI upon EOHLC review and approval.

	on buildings near transit, for community housing.						
4.3	Identify ways to coordinate with and continue to support Housing Authority unit preservation with CPA funds and advocate for more state-level housing authority funding.	X	X	X	X	X	**AHT**, Housing Authority, CPC
4.4	Foster public-private partnerships with developers and nonprofits to create affordable units.	X	X	X	X	X	**AHT, Planning Dept**, Planning Board
5.1	Invite representatives from all Town Boards, Committees, and Commissions to a listening session to share questions, concerns, and/or ideas about housing as it relates to their work.	X	X	X	X	X	**Planning Dept**, AHT, Town Administrator
5.2	Provide an annual update in the Town's Annual Report.	X	X	X	X	X	**AHT**, Planning Dept
5.3	As part of the Affordable Housing Trust's Public Education and Engagement efforts, organize a series of expert panel-led discussions on housing-related topics.	X	X	X	X	X	**AHT**, Partners (OCPC)
5.4	Conduct affordable housing outreach to dispel myths regarding affordable housing development.	X	X	X	X	X	**AHT**, Planning Department, IT/Comms
6.1	Continue to leverage Community Preservation Act (CPA) funds to support affordable housing and explore using CPA borrowing powers to finance a larger-scale development.	X	X	X	X	X	**AHT**, CPC, Town Treasurer
6.2	Establish part-time staff support for the Affordable Housing Trust	X					**AHT,** Town Administrator/Select Board, CPC
6.3	Apply for programs such as PATH (Planning Assistance Towards Housing) and the Housing Innovation Fund under the Housing Bond Bill. Pursue Housing Choice Community status to improve eligibility for state funding tied to housing production and zoning reforms.	X	X	X	X	X	**Planning Dept**, AHT, Town Administrator, Partner (OCPC)
6.4	Evaluate and seek to improve interdepartmental coordination and workflows for zoning, permitting, and development approvals—especially for ADUs, duplexes, and small multifamily housing.	X	X	X	X	X	**Town Administrator**, Planning Dept, Building Dept, Fire Dept, DPW
6.5	Strive to create a centralized notification system (e.g., newsletter, website, or email alert) to keep residents, local employees, and service providers informed about housing opportunities and assistance programs.	X	X	X	X	X	**AHT**, IT/Web, Planning Dept, COA

Legend

- **Leads/Primary Responsible Party**
- X = Active work that year (drafting, adoption, launch, or ongoing operations)
- Acronyms:
  - AHT = Abington Affordable Housing Trust
  - CPC = Community Preservation Committee
  - COA = Council on Aging
  - OCPC = Old Colony Planning Council

COMPREHENSIVE HOUSING NEEDS:
DEMOGRAPHICS SUMMARY

POPULATION GROWTH

- The total population increased by 8.27% from 15,704 in 2010 to 17,090 in 2020.
- Expected to increase by 19,000 people by 2040, or by an additional 12% between 2020 and 2040.

HOUSEHOLDS

- Abington has 6,438 households, 6% more than in 2010. This is expected to increase by 14.57% (909 households) between 2020 and 2040.
- The average household size is 2.6 persons and 68% of households consist of three or fewer people.

AGING

- The median age increased from 39 years in 2010 to 41 years in 2020.
- Populations aged 55+ are increasing in number, while younger age groups have generally declined.

RACE/ETHNICITY

- The racial and ethnic composition of Abington is largely homogenous, with 86 percent of residents identifying as white alone.

EDUCATION

- School enrollment rates in the Abington Public Schools have decreased by 2% in the last decade.
- 40% of the population aged 25+ has a bachelor's or higher degree.

DISABILITY

- Approximately 7.2% of residents have some disability.
- The most common disability types are ambulatory, cognitive, and independent living difficulties.

INCOME/EMPLOYMENT

- The median household income is $119,787.
- Approximately 11.8% of households have an annual income under $50,000.
- The 2023 annual unemployment rate was 3.5 percent.

HOUSING STOCK SUMMARY

HOUSING UNITS

- There are 6,812 housing units in Abington, a 6.8% increase since 2010.
- 62% of housing units are single-family detached structures.
- 35% of the housing stock was built after 1979.

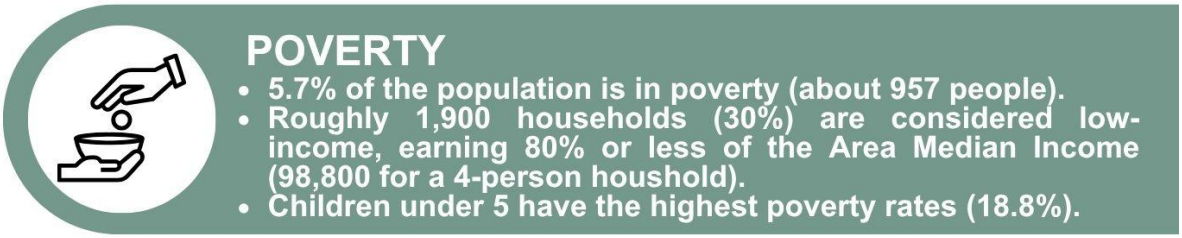
HOMEOWNERSHIP

- 74.2% of housing units are owner-occupied.
- Homeownership is more common than renting among all age groups.

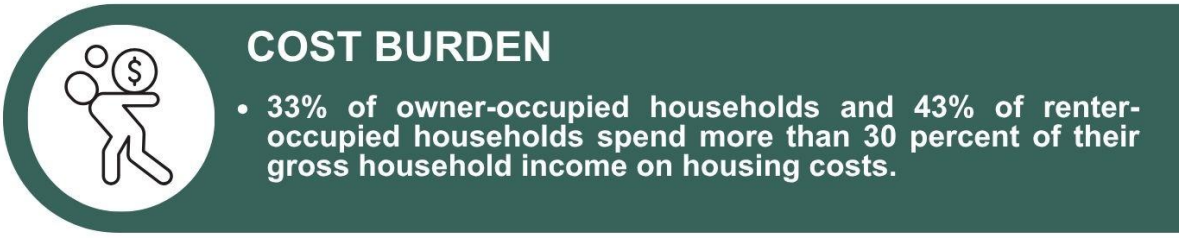
HOUSING MARKET

- In 2023, the homeowner vacancy rate was 0.6% while the rental vacancy rate was 2%.
- In 2023, the median sales price of a single-family home was $590,774. The median listing price of a single-family home was $615,000.

AFFORDABILITY SUMMARY







KEY FINDINGS
DEMOGRAPHICS

POPULATION GROWTH

The population of Abington increased 8.27 percent from 15,704 in 2010 to 17,090 in 2020. It is expected to increase to 19,000 people by 2040, or by 12 percent.



63.6 PERCENT

of Abington's households are family households.

HOUSEHOLD GROWTH

There are a total of 6,438 households in Abington, a 6 percent increase from 2010. This number is expected to increase another 14.57 percent by 2040.

2.62

PERSONS PER HOUSEHOLD
The average household size has decreased in the last decade.

PUBLIC SCHOOLS

In the past decade, public school enrollment has decreased by 2 percent. In the 2024-2025 school year, 2,133 students from grades PK-12 were enrolled in the public school system.

86%

of Abington's population identifies as white alone, slightly decreasing in the last decade.

DISABILITIES

Approximately 7.2 percent of residents reported having a disability in 2023. The most common types of disabilities among Abington's residents were ambulatory, cognitive, and independent living difficulties.



40 PERCENT

of Abington's population aged 25 and over holds a bachelor's or higher degree.

AGE

Between 2010 and 2020, the median age of residents increased from 39 to 41. In that same period of time, populations 55+ have grown, while younger age groups have generally declined.

3.5%

of Abington's population is unemployed.

EMPLOYERS

The industries that employ the most residents are educational services, healthcare, and social assistance (23.8%), professional, scientific, management, administrative and waste services (14.5%) and retail trade (13.3%)

$119,787

MEDIAN HOUSEHOLD INCOME
11.8% of households make less than $50,000 annually.

CHAPTER 4: HOUSING NEEDS ASSESSMENT

Every Housing Production Plan begins with a Comprehensive Needs Assessment. The needs assessment takes into consideration the current and projected demographic profile of the community, as well as existing housing supply, market trends, and projected housing growth over the next five years. A comparison of household incomes and housing costs provides an indication of the gap in affordability for different types of households and forms of housing.

DATA SOURCES

Information for the Abington Housing Production Plan comes from a variety of sources, including the Town, the community engagement process described above, previous plans and studies, state agencies, proprietary data, the U.S. Department of Housing and Urban Development (HUD), and the U.S. Bureau of the Census. The most frequently used sources of data are as follows:

- **The American Community Survey (ACS).** The ACS provides demographic and housing estimates for large and small geographic areas every year. Although the estimates are based on a small population sample, a new survey is collected each month, and the results are aggregated to provide a "rolling" dataset on a wide variety of topics. In most cases, data labeled "ACS" in this plan are taken from the most recent five-year tabulation: 2018-2023 inclusive.
- **State Data Center at UMass Donahue Institute.** The State Data Center (SDC) Program was established by the US Census Bureau in 1978 to partner with states to make data readily available at the state level through partnerships with state agencies, universities, libraries, and more. In Massachusetts, the State Data Center is housed at the University of Massachusetts Amherst Donahue Institute, which also produces the population projections used in this plan.
- **HUD Consolidated Planning/Comprehensive Housing Affordability Strategy (CHAS) Data**. Created through a combined effort of the U.S. Department of Housing and Urban Development (HUD) and the Census Bureau, this dataset is a "special tabulation" of ACS According to the HUD guidance, "these special tabulation data provide counts of the numbers of households that fit certain combinations of HUD-specified criteria such as housing needs, HUD-defined income limits (primarily 30, 50, and 80 percent of median income) and household types of particular interest to planners and policy-makers." The most recent CHAS Data are based on the ACS 2016-2021 estimates.
- **Town Plans**. Recent documents, including the Housing Production Plan (2019), Open Space and Recreation Plan (2025), Affordable Housing Trust Strategic Plan (2024), and Master Plan (2019), captured goals and strategies from recent planning efforts in town.

The Different Types of Median Incomes

There are two important income figures we will cite frequently throughout this plan:

The **Area Median Income**, which represents **100% AMI**. Area Median Income describes the midpoint of a specific region's household income. It is used to determine the income eligibility requirements for State and Federal housing programs. When discussing eligibility, HUD defines Income Limits, ranging from roughly 30% (and below) to roughly 80% of an AMI as eligible for subsidized housing. The two AMI figures we will reference are:

100% AMI, which is **$131,400**. This is the median household income for a family of four in the HUD region Abington belongs.

80% AMI, which is **$105,120**. This is approximately 80% of $131,400 and is the income limit at which a family of four becomes eligible for subsidized affordable housing.

- **Town Data.** Departments provided data upon request to support a review of local development patterns, market trends, and development constraints. In addition, many local and regional publications were reviewed during the development of this Housing Production Plan, and this plan references them throughout this document.

COMPARISON GEOGRAPHIES

Comparison geographies included the communities immediately adjacent to Abington – Brockton, Holbrook, Rockland, Whitman, and Weymouth – as well as Plymouth County and Massachusetts. Comparisons were also made between Abington and the Old Colony Planning Council region for broader regional context.

To guide this assessment, the chapter answers three key questions:

1. Who lives and works in Abington?
2. What are Abington's housing conditions and affordability?
3. How much housing and for who?

KEY FINDINGS: A SNAPSHOT OF HOUSING NEED IN ABINGTON

OVERVIEW

Abington is projected to grow steadily, with approximately 1,064 new households expected between 2020 and 2030. While the town has become more diverse in population and culture, it faces several housing challenges: shrinking household sizes, an aging population, and rising housing costs are pushing many residents, especially low- and moderate-income households—out of the market. Housing affordability is economic development.

When workers – teachers, nurses, retail staff, and first responders – can't afford to live in the communities they serve, businesses struggle to hire and retain talent, and the local economy suffers. Abington can shape how and where housing is built, so that people of all generations and income levels can find housing that meets their needs.

KEY HOUSING CHALLENGES

- Homeownership is increasingly out of reach for most existing and prospective residents
- Renting is still relatively affordable but becoming less so—more than half of renters are paying too much for housing
- Over one-fourth of households (1,520) are cost burdened (paying more than 30 percent of income towards housing costs), and 60 percent of them have low-to-moderate incomes
- Local jobs often do not pay enough to pay for market-rate housing

WHO NEEDS HOUSING?

To advance Abington's housing vision, housing is needed for:

- Low- and moderate-income families with children in local schools
- Seniors and veterans looking to downsize on fixed incomes, or "age-in-place" in their current homes
- Local workers, like teachers, nurses, retail staff, and first responders
- Young adults who want to stay or return to Abington
- People with disabilities needing accessible or supportive housing

HOW MUCH HOUSING IS NEEDED?

- Hundreds of new homes (500) are needed by 2030 to meet projected population growth, while not tightening the market. Specifically:
    - Unit Size
        - Studios/1 Bedroom: 250 units (*50%*)
        - 2 Bedroom: 150 units (*30%*)
        - 3+ Bedroom: 100 units (*20%)*
    - Tenure:
        - Rental Housing: 70 – 75%
        - Ownership (condos, town homes, small lot SF/40Y): 25 – 30%
- Not creating enough housing to meet demand may further drive-up local housing prices
- Preservation of current affordable, income-restricted housing should not be ignored. The Town of Abington should prioritize preserving the 111 units managed by the Abington Housing Authority.

WHAT TYPES OF HOUSING ARE MOST NEEDED?

- Smaller homes (studios and 1-bedrooms) are in the highest demand
- Financially attainable ownership options are especially needed for smaller households and seniors
- Larger homes (3–4 bedrooms) are undersupplied, with increasing demand due to low availability and a desire from families wishing to return to Abington
- Continued development of rental housing is still important, particularly for low-income and mobility-impaired residents

AFFORDABILITY MATTERS

- Thousands of working families are struggling to pay for housing in Abington
- Middle-income “workforce housing” keeps the local economy strong – helping retain talent, reducing traffic from long commutes, and keeping local dollars circulating in the
- community
- Abington would benefit from as many new (or newly deed-restricted) homes as can be built by 2030 that are affordable, with the greatest level of housing cost burden at the lowest-income levels

Bottom line: Abington needs more smaller, financially attainable, and ADA accessible housing choices, while maintaining a steady pace of development to meet future housing demand. Building more affordable and accessible housing is about giving people, including Abington’s seniors, veterans, and essential workers, a fair shot at staying in the community they helped build.

POPULATION TRENDS: WHO LIVES AND WORKS IN ABINGTON?

DEMOGRAPHICS

ABINGTON'S POPULATION IS EXPECTED TO GROW STEADILY

Between 1990 and 2020, the Town of Abington experienced steady population growth, reflecting ongoing residential development and its appeal as a suburban community within Plymouth County. Over the full 30-year period (1990–2020), Abington added a total of 3,245 residents, a cumulative population growth of approximately 23.49 percent. This moderate but consistent upward trend indicates a sustained demand for housing, likely driven by the town's quality of life, proximity to employment centers, and access to regional transportation.

Table 1: Population, 1990 – 2020 for OCPC Region

	Decennial Census Population				Change 1990-2000		Change 2000-2010		Change 2010-2020	
	1990	2000	2010	2020	Number	Percent	Number	Percent	Number	Percent
Abington	13,817	14,605	15,985	17,062	788	5.70%	1,380	9.45%	1,077	6.74%
Avon	4,558	4,443	4,356	4,777	-115	-2.52%	-87	-1.96%	421	9.66%
Bridgewater	21,249	25,185	26,563	28,633	3,936	18.52%	1,378	5.47%	2,070	7.79%
Brockton	92,788	94,304	93,810	105,643	1,516	1.63%	-494	-0.52%	11,833	12.61%
Duxbury	13,985	14,248	15,059	16,090	263	1.88%	811	5.69%	1,031	6.85%
East Bridgewater	11,104	12,974	13,794	14,440	1,870	16.84%	820	6.32%	646	4.68%
Easton	19,807	22,299	23,122	25,058	2,492	12.58%	813	3.65%	1,946	8.42%
Halifax	6,526	7,500	7,518	7,749	974	14.92%	18	0.24%	231	3.07%
Hanover	11,912	13,164	13,879	14,833	1,252	10.51%	715	5.43%	954	6.87%
Hanson	9,028	9,495	10,209	10,639	467	5.17%	714	7.52%	430	4.21%
Kingston	9,045	11,780	12,629	13,708	2,735	30.24%	849	7.21%	1,079	8.54%
Pembroke	14,544	16,927	17,837	18,361	2,383	16.38%	910	5.38%	524	2.94%
Plymouth	45,608	51,701	56,468	61,217	6,093	13.36%	4,767	9.22%	4,749	8.41%
Plympton	2,384	2,637	2,820	2,930	253	10.61%	183	6.94%	110	3.90%
Stoughton	26,777	27,149	26,962	29,281	372	1.39%	-187	-0.69%	2,319	8.60%
West Bridgewater	6,389	6,634	6,916	7,707	245	3.83%	282	4.25%	791	11.44%
Whitman	12,240	13,882	14,489	15,121	1,642	13.42%	607	4.37%	35,900	7.25%
Plymouth County	435,276	472,822	494,919	530,819	37,546	8.63%	22,097	4.67%	35,900	7.25%
Massachusetts	6,016,425	6,349,097	6,547,629	7,029,917	332,672	5.53%	198,532	3.13%	482,288	7.37%

Between 2000 and 2020, Abington saw solid growth (+6.3%), rising from 15,985 to 17,062 residents. However, recent estimates show a slight dip, from a 2021 peak (17,080) to 16,970 in 2023, a mild decline of about 0.6% over two years. Neighboring communities display mixed patterns: while Holbrook experienced a modest drop (0.16% decline from 2022–23), Whitman saw slight increases over the same period. Rockland has held steady at about 17,800 residents, while Weymouth continues robust growth, gaining roughly +4.7% from 2020 to 2024. These recent trends suggest that Abington's recent population plateau is typical of similarly sized South Shore towns, though its longer-term trajectory remains stronger than some. Understanding these patterns is crucial in anticipating demand for housing and aligning production targets with demographic realities.

The 2024 UMass Donahue Institute Vintage Population Projections suggest that Abington will grow from 17,062 residents in 2020 to about 17,500 by 2030, before declining slightly to around 17,200 by 2050, marking a net +2.6% increase over the next decade and a −1.7% loss over thirty years. Nearby towns present mixed trends: Holbrook anticipates a modest decline (2.8%), while Whitman is expected to grow (+1.0%) over the same period.

The continued population growth, not only in Abington but also across the region and the state, suggests a continued increase in housing demand. However, changes in household size and type will also impact the type of housing that will be needed.

Table 2: Projected Population, 2010 – 2050

ABINGTON HOUSEHOLD POPULATION PROJECTIONS					
	HH POP 2010	***HH POP 2020***	***HH POP 2030***	***HH POP 2040***	***HH POP 2050***
Abington	*15,914*	*17,339*	*17,574*	*17,769*	*17,701*

Households

According to the U.S. Census Bureau, a household includes all people who occupy a housing unit. In Abington, total households rose from 5,984 in 2010 to 6,438 in 2020, reflecting a 7.3 percent increase. This growth slightly outpaced Abington's population growth (*6.7% from 15,985 to 17,062*), underscoring a continuing decline in household size. Among comparable communities, household growth in Rockland (5%), Holbrook and Whitman (3-6%), and Weymouth (1-2%) varied regionally, with Abington's growth remaining moderate yet relatively robust.

Between 2020 and 2030, the number of households in Abington is projected to grow from 6,438 to 7,502, a 15 percent increase, before declining slightly to 7,356 households by 2050, marking a 1.9 percent difference over the next 30 years. This projected growth trails behind peer communities: Holbrook is expected to grow by 5 percent, Rockland by 6-7 percent, and Whitman by 3-5 percent over the same period. In contrast, Weymouth's household growth is forecast to be minimal (*1-2%*) in line with its stagnant population.

Table 3: Projected Households, 2010 – 2050

HOUSEHOLD POPULATION PROJECTIONS					
	2010	**2020**	**2030**	**2040**	**2050**
Total Household Population	5,984	6,438	7,502	7,448	7,356
Households with Children	798	805	820	812	786
2+ Adults with No Children	1,097	1,297	1,354	1,251	1,301
Living Alone	655	700	753	895	858

Abington's population is projected to undergo notable demographic shifts between 2020 and 2050, particularly in the age distribution of residents. These changes will have significant implications for housing demand, service needs, and long-term community planning.

Household Types

Different household types often have different housing needs. For example, a married couple with children typically would require a larger dwelling unit than a single person. A community's composition of household types can indicate how well-suited the existing housing inventory is to residents.

Abington's 6,438 households can be divided between family households and non-family households. Family households are defined as any household with two or more related persons living together, whereas non-family households are defined as one, or more than one, unrelated persons living together.

Between 2010 and 2020, the percentage of male and female householders with no spouse present, as well as households with individuals aged 65 years and older, increased. Meanwhile, married couples and single individuals with children under 18 decreased.

These numbers suggest a need for smaller living spaces and more housing options suited to older adults.

Table 4a: Household Types in Abington, 2010 – 2020

HOUSEHOLDS BY TYPE						
Source 2023 ACS DP02	***2010 Households***	***Percent***	***2023 Households***	***Percent***	***2010 – 2023 Change***	***Percent Change***
TOTAL HOUSEHOLDS	***5,984***		***6,438***	***100%***	***454***	***7.6%***
Family Households (families)	*4,199*	*70.20%*				
Married-couple household	*3,367*	*56.30%*	*3,205*	*49.80%*	*-162*	*-4.8%*
With children of the householders under 18 years	*1,600*	*26.70%*	*1,574*	*24.40%*	*-26*	*-1.6%*
Cohabiting couple household			*543*	*8.40%*		
With children of the householders under 18 years	*2,075*	*34.70%*	*195*	*3.00%*	*-1,880*	*-90.6%*
Male householder, no spouse/partner present	*205*	*3.40%*	*1,271*	*19.70%*	*1,066*	*520.0%*
With children of the householders under 18 years	*59*	*1.00%*	*16*	*0.20%*	*-43*	*-72.9%*
A householder living alone			*966*	*15.00%*		
65 years and over			*218*	*3.40%*		
Female householder, no spouse/partner present	*627*	*10.50%*	*1,419*	*22.00%*	*792*	*126.3%*
With children of the householders under 18 years	*416*	*7.00%*	*58*	*0.90%*	*-358*	*-86.1%*
Nonfamily Households	*1,785*	*29.80%*				
A householder living alone	*1,591*	*26.60%*	*912*	*14.20%*	*-679*	*-42.7%*
65 years and over	*546*	*9.10%*	*307*	*4.80%*	*-239*	*-43.8%*
Households with one or more people under 18 years	*2,169*	*36.20%*	*2,013*	*31.30%*	*-156*	*-7.2%*
Households with one or more people 65 years +	*1,394*		*1,622*	*25.20%*		
Average household size	*2.6*		***2.62***	***(X)***		
Average family size	*3.16*		***3.26***	***(X)***		

Table 4b: Household Types in Abington, 2023

ABINGTON, MA HOUSEHOLDS BY TYPE		
Source 2023 ACS DP02	Households	Percent
TOTAL HOUSEHOLDS	**6,438**	**100%**
Married-couple household	3,205	49.80%
With children of the householder**s** under 18 years	1,574	24.40%
Cohabiting couple household	543	8.40%
With children of the householder**s** under 18 years	195	3.00%
Male householder, no spouse/partner present	1,271	19.70%
With children of the householder**s** under 18 years	16	0.20%
Householder living alone	966	15.00%
65 years and over	218	3.40%
Female householder, no spouse/partner present	1,419	22.00%
With children of the householder**s** under 18 years	58	0.90%
Householder living alone	912	14.20%
65 years and over	307	4.80%
Households with one or more people under 18 years	2,013	31.30%
Households with one or more people 65 years and over	1,622	25.20%
Average household size	**2.62**	**(X)**
Average family size	**3.26**	**(X)**

Household Size

MIXED HOUSEHOLDS ARE BECOMING MORE COMMON

Another important factor when assessing the housing needs of a community is household size, as it directly influences the types and sizes of housing units required. According to the U.S. Census Bureau, the average household size in Abington increased from 2.54 persons per household in 2010 to 2.67 persons per household in 2021. This growth contrasts with broader regional trends, where many neighboring communities and much of Plymouth County have seen either stable or slightly declining household sizes.

Between 2010 and 2020, the most significant increase in Abington occurred among households with six or more people. This trend suggests a shift toward larger or more complex household compositions, which may include multigenerational families, blended families, or shared living arrangements, a pattern that differs from surrounding towns where smaller households are becoming more common.

For owner-occupied households, the largest increases from 2010 to 2020 were seen in households with one, two, or three people. In contrast, households of four to six people remained stable or declined, indicating a shift toward smaller family units or individuals aging in place. This supports the growing need for smaller housing types, such as condominiums, townhomes, and accessible single-family homes suitable for couples, singles, and aging adults.

Among renter-occupied households, however, the most notable increases occurred in larger households, suggesting a demand for larger rental units and potentially reflecting economic pressures leading to shared housing, or cultural preferences for multi-generational living.

Overall, these trends point to a diversifying set of housing needs in Abington, requiring a range of housing types and sizes to serve both smaller owner households and larger renter households. A balanced housing strategy should consider the needs of both groups in order to support the town's changing demographics.

Figure 5: Household Size in Abington, 2010 – 2023

ABINGTON HOUSEHOLD AND FAMILY SIZE			
DP02	**2010 Households**	**2020 Households**	**2023 Households**
Households by Type	5,984	6,081	**6,438**
Average Household Size	2.6	2.7	2.62
Average Family Size	3.16	3.18	3.26

The 2023 ACS data provides a detailed picture of Abington's occupied housing units, household sizes, and household tenure patterns. Of the 6,438 occupied housing units in town, a strong majority, 4,777 units or roughly 74 percent, are owner-occupied, while 1,661 units (*26%*) are renter-occupied. Household sizes vary, with single-person households representing the largest share overall at 29.2 percent, though the majority of these (*60.4%*) are renter households. Two-person households are nearly as common, making up 28.9 percent of all households, and are more heavily concentrated among owners (*31.7%*). Larger households of four or more people comprise about one-quarter of all occupied units, with a significant majority (*31.3%*) in owner-occupied housing.

Age Distribution

RESIDENTS ARE AGING AND MOBILITY CHALLENGES ARE GROWING

To determine how to meet future housing needs in Abington, it is essential to examine the current age of the population, as well as aging trends over time. **Table 5** shows the population by age for the Town of Abington from 2000 to 2022. The data shows significant population growth in the majority of age groups above age 55, with the highest population growth occurring in the 75-84 age group (*64%*). This trend reflects the growth and maturing of the "Baby Boom" generation (those born between 1946 and 1964) as they move across the age ranges. This aging trend is reflected in the increase in the median age, which rose from 39.5 years in 2010 to 40.6 years in 2022. However, there also seems to be significant growth among populations aged 5-9 (*36%*) and 55-59 years (*35%*).

Table 6: Age Distribution in Abington, 2000 - 2022

ABINGTON AGE DISTRIBUTION, 2000 to 2022								
	2000 Census SF1		2010 ACS DP05		2022 ACS DP05		Change 2010 - 2022	
Age	Number	Percent of Population	Estimate	Percent of Population	Estimate	Percent of Population	Estimate	Percent of Population
Under 5 years	1045	7.2%	1018	6.5%	1,036	6.1%	18	1.77%
5 to 9 years	994	6.8%	675	4.3%	919	5.4%	244	36.15%
10 to 14 years	1118	7.7%	1319	8.4%	1,311	7.7%	-8	-0.61%
15 to 19 years	938	6.4%	1067	6.8%	915	5.4%	-152	-14.25%
20 to 24 years	646	4.4%	769	4.9%	805	4.7%	36	4.68%
25 to 34 years	2109	14.4%	1814	11.6%	1,619	9.5%	-195	-10.75%
35 to 44 years	2556	17.5%	2493	15.9%	2,685	15.8%	192	7.70%
45 to 54 years	2109	14.4%	2649	16.9%	3,066	18.1%	417	15.74%
55 to 59 years	792	5.4%	878	5.6%	1,187	7.0%	309	35.19%
60 to 64 years	532	3.6%	1067	6.8%	1,314	7.7%	247	23.15%
65 to 74 years	863	5.9%	1177	7.5%	1,084	6.3%	-93	-7.90%
75 to 84 years	637	4.4%	452	2.9%	741	4.4%	289	63.94%
85 years+	266	1.8%	326	2.1%	321	1.9%	-5	-1.53%

Disability Status

Understanding the needs of disabled residents of Abington is a crucial aspect of housing planning. Disabled residents often have unique housing needs regarding the physical design/accessibility of their homes and the cost relative to a fixed or limited income. For those reasons, an affordable housing plan should be sensitive to the needs of the disabled community and incorporate these accommodations into the goals and strategies of all housing plans.

There are 1,358 residents, or 6.9 percent of the population in Abington, who experience some type of disability. While disability rates are very low among children and young adults, they increase significantly with age. Among the town's 933 children under 5 years old, no disabilities were reported, and only 2.9 percent of children aged 5 to 17 have a disability. For young adults (18–34 years), the rate rises slightly to 3.7 percent. Mature adults ages 35–64 have a disability rate of 7.5 percent, while 12.2 percent of residents ages 65–74 report a disability. The highest prevalence is among elderly seniors (75 years and older), with nearly half (*46.3%*) reporting at least one disability. It is important to note that some residents experience more than one disability, which is why the values in **Table 8** are greater than the total number of disabled residents.

When examining specific disability types, hearing difficulties affect 1.8 percent of the total population, with rates rising sharply to 10.7 percent for residents 65 and older. Vision difficulties are relatively rare overall (*0.5%*) but are most common among older adults. Cognitive difficulties are more prevalent, affecting 4 percent of the population overall, with the highest rate (*13.3%*) among those 65 and older. Ambulatory difficulties, those involving walking or climbing stairs, impact 3.9 percent of all residents and are reported by

17.3 percent of seniors 65 and older. Self-care difficulties are least common (*1.2% overall*) but still increase with age.

Table 7: Disabled residents by Age in Abington, 2023

DISABLED RESIDENTS BY AGE IN ABINGTON, 2023			
2023 ACS S1810	**Total Number of Residents**	**Disabled Residents**	
		Estimate	**Percentage**
Young Children (Under 5 Years)	933	0	0.00%
Children (5 to 17 Years)	2,917	86	2.90%
Young Adults (18 to 34 Years)	2,734	101	3.70%
Mature Adults (35 to 64 Years)	8,273	621	7.50%
Seniors (65 to 74 Years)	1,135	138	12.20%
Elderly Seniors (75 Years and Over	889	412	46.30%

Table 8: Disabilities Reported by Abington Residents, 2023

DISABLED RESIDENTS BY DISABILITY TYPE BY AGE			
2023 ACS S1810	**Total Number of Residents**	**Disabled Residents**	
		Estimate	**Percentage**
HEARING DIFFICULTY			
With Hearing Difficulty		312	1.80%
Population under 18 Years	3,850	0	0.00%
Population 18 to 64 Years	11,007	95	0.90%
Population 65 Years and Over	2,024	217	10.70%
VISION DIFFICULTY			
With Vision Difficulty		87	0.50%
Population under 18 Years	3,850	0	0.00%
Population 18 to 64 Years	11,007	65	0.60%
Population 65 Years and Over	2,024	22	1.10%
COGNITIVE DIFFICULTY			
With Cognitive Difficulty		631	4.00%
Population under 18 Years	2,917	86	2.90%
Population 18 to 64 Years	8,273	334	4.00%
Population 65 Years and Over	889	118	13.30%
AMBULATORY DIFFICULTY			
With Ambulatory Difficulty		619	3.90%
Population under 18 Years	2,917	0	0.00%
Population 18 to 64 Years	11,007	268	2.40%
Population 65 Years and Over	2,024	351	17.30%
SELF-CARE DIFFICULTY			
With Self-Care Difficulty		194	1.20%
Population under 18 Years	2,917	0	0.00%

Population 18 to 64 Years	11,007	146	1.30%
Population 65 Years and Over	2,024	48	2.40%

Disabled residents often have unique housing needs, both in terms of physical design/accessibility of their homes as well as the cost relative to a fixed or limited income. For those reasons, an affordable housing plan should be sensitive to the needs of the disabled community and should incorporate their issues into the goals and strategies of all housing plans.

Race & Ethnicity

ABINGTON HAS BECOME MORE ETHNICALLY DIVERSE

From 2010 to 2020, the racial and ethnic composition of Abington experienced modest but notable shifts, indicating a gradual trend toward greater diversity. While Abington remains a predominantly White and linguistically homogeneous community, Census data shows growing representation among several racial and ethnic groups.

Between 2010 and 2023, Abington's population grew modestly from 15,704 to 17,008 residents, with notable shifts in racial composition. White residents remained the large majority but declined proportionally, from 95.4 percent in 2010 to 86.1 percent in 2023. The share of Asian residents nearly doubled, increasing from 2.1 percent to 3.4 percent. The proportion of residents identifying as Black or African American rose slightly between 2010 and 2020 (*1.9% to 2.5%*) before dropping to 0.8 percent in 2023. Residents identifying as Some Other Race increased from a negligible 0.1 percent in 2010 to 3.0 percent in 2023, while the share of residents identifying as Two or More Races grew significantly, from 0.4 percent to 6.7 percent. Overall, while Abington remains predominantly White, it has become more racially diverse over the past decade, particularly through growth in multiracial, Asian, and Some Other Race populations.

Table 9: Race and Ethnicity in Abington, 2010 - 2020

ABINGTON, MA RACIAL COMPOSITION			
Source: 2023 ACS B02001	**2010 Estimate**	**2020 Estimate**	**2023 Estimate**
TOTAL POPULATION	**15,704**	**16,557**	**17,008**
White alone	14,978	14,455	14,647
Black or African American alone	311	416	133
American Indian and Alaska Native alone	0	0	0
Asian alone	335	528	572
Native Hawaiians and Other Pacific Islanders alone	0	0	0
Some Other Race alone	22	194	513
Two or More Races:	58	964	1,143
Two races, including Some Other Race	12	541	901
Two races, excluding Some Other Race, and three or more races	46	423	242

In Abington, poverty rates vary significantly across racial and ethnic groups, underscoring the importance of addressing equity in housing planning. According to the 2023 ACS, 5.7 percent of residents live below the federal poverty level. While this overall rate is lower than county and statewide averages, the burden is not shared equally. White residents experience poverty at a rate of 4.1%, while Black or African American residents face nearly triple that rate at 12.2 percent. The most pronounced disparity is among residents

identifying as Two or More Races, nearly one in three (*29%*) of whom live in poverty. Hispanic or Latino residents also experience a slightly higher poverty rate (*5.9%*) than the townwide average, while Asian residents reported no individuals living in poverty in the 2023 sample.

These disparities demonstrate that while Abington's overall poverty rate may appear modest, certain groups face disproportionate challenges in meeting basic needs and securing affordable housing. **For the Housing Production Plan, this means that strategies should not only focus on increasing the overall supply of affordable units but also on ensuring that housing opportunities are inclusive and responsive to the needs of populations most affected by economic instability.** Incorporating equity considerations into the HPP, such as expanding affordable rental options, supporting first-time homebuyers from underrepresented groups, and ensuring fair housing protections, will help Abington meet its housing needs in a way that promotes stability, inclusivity, and opportunity for all residents.

Table 10: Poverty and Race in Abington, 2023

2023 POVERTY AND RACE			
Source: 2023 ACS S1701	**Estimate**	**Below Poverty Level**	**Percent Below Poverty Level**
Population for whom poverty status is determined	**16,881**	**957**	**5.70%**
RACE			
White alone	14,530	594	4.10%
Black or African American alone	123	15	12.20%
American Indians and Alaska Natives alone	0	0	-
Asian alone	572	0	0.00%
Native Hawaiians and Other Pacific Islanders alone	0	0	-
Some other races alone	513	17	3.30%
Two or more races	1,143	331	29.00%
Hispanic or Latino origin (of any race)	591	35	5.90%
White alone, not Hispanic or Latino	14,378	594	4.10%

School Enrollment

School enrollment trends are a critical component of Abington's growth and population trends. An analysis of school enrollment helps to frame a discussion of the potential future impacts of population change on both the school system and the community and helps better plan for future local housing needs.

For this plan, we examined the public-school enrollment numbers in the Abington School District available on the Massachusetts Department of Elementary and Secondary Education (DESE) Website. This district consists of the Abington Early Education Program (Pre-K), two elementary schools, one middle school, and one high school.



Between the 2005–2006 and 2024–2025 school years, Abington Public Schools experienced fluctuating student enrollment patterns, reflecting broader demographic changes in the town, housing development trends, and regional population shifts.

Between the 2005–2006 and 2024–2025 school years, Abington Public Schools have experienced modest long-term stability with periods of both decline and recovery. Total enrollment stood at approximately 2,045 students in 2005–2006 but gradually decreased over the next decade, reaching a low of about 1,934 students in 2014–2015. Since then, enrollment has rebounded steadily, climbing to 2,073 students in 2024–2025. This represents a net gain of 28 students, or roughly 1.4 percent over 20 years. The initial decline reflected regional trends of lower birth rates and smaller kindergarten cohorts, while the subsequent recovery corresponds with new residential development, particularly family-oriented housing, and an influx of younger families relocating to Abington.

At the grade level, elementary enrollment (K–4) has remained the most stable, suggesting a resurgence of younger households in recent years. Middle school enrollment (grades 5–8) followed a similar trajectory to the district overall, declining slightly before beginning a gradual recovery. High school enrollment (grades 9–12) has shown greater year-to-year fluctuation, influenced by the size of graduating classes and by students opting for alternative pathways such as vocational or school choice programs. Overall, the data indicate that Abington's school system has returned to a steady footing, supported by modest growth in young families and continued residential development.

Implications for Housing and Planning:
While total student enrollment has remained relatively stable over the past two decades, the recent upward trend from 2015 onward suggests renewed interest in Abington among young families, likely tied to new construction and proximity to employment centers.

These trends indicate:

- A continued need for family-sized housing units, especially single-family homes and affordable multi-bedroom apartments or townhouses.
- The importance of maintaining and investing in school infrastructure, as school enrollment could increase further with new housing development.
- The need for ongoing collaboration between school officials, town planners, and housing developers to monitor future enrollment growth and align residential growth with school capacity.

Figure 2a: Abington Public School Enrollment by Grade (2005-2024)

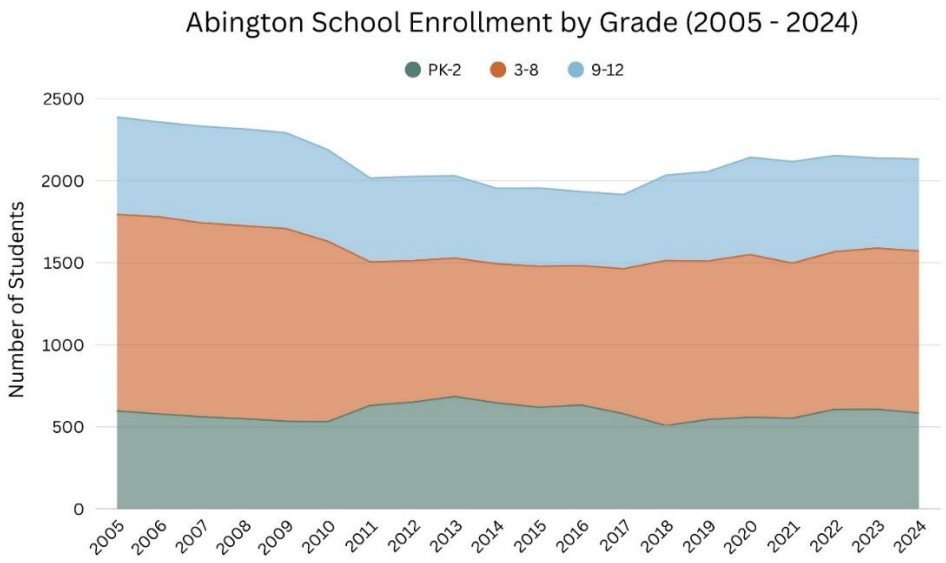
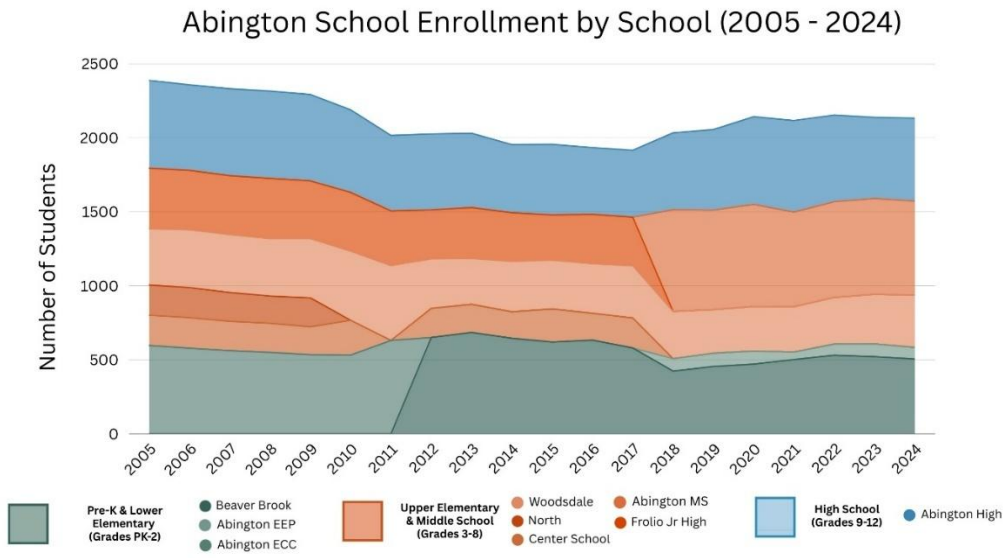


Figure 2b: Abington Public School Enrollment by School (2005-2024)



There are 3,699 Abington residents aged three and older enrolled in school. The majority of students (*80.5%*) attend public schools, while 19.5 percent are enrolled in private institutions. These enrollment patterns offer insight into local family demographics and help inform planning for educational and housing needs.

Early childhood education is nearly evenly split between public and private options. Of the 205 children enrolled in nursery or preschool, 47.3 percent attend public programs and 52.7 percent attend private ones, indicating a relatively strong presence of both types of early education offerings in the community.

Enrollment in Kindergarten through 12th grade is strong, with 2,740 students, roughly 74.1 percent of all those enrolled, falling within this category. The vast majority (*91.8%*) of K–12 students attend public schools, reflecting the importance and utilization of the local public school system. Public school attendance is particularly high in Kindergarten, where 100 percent of enrolled students attend public school. Slightly lower rates of public enrollment are observed in early elementary grades (Grades 1–4), where 89.5 percent attend public schools, and the remaining 10.5 percent are in private schools. Public school enrollment remains high through middle (*92.4%*) and high school (*91.6%*) years.

Higher education enrollment includes 754 individuals, or 20.4 percent of the school-enrolled population. Of these, 536 are undergraduates and 218 are graduate or professional school students. Unlike K–12 trends, private institutions enroll a slight majority of these students (*51.3%*), with 48.7 percent attending public colleges or universities. Female students make up a larger share of postsecondary enrollment (24.7% of females over age 3 are enrolled) compared to males (*15.9%*).

These figures underscore the critical role of public education in Abington and point to the need for continued support for local schools, as well as consideration of housing needs for families with school-age children and young adults pursuing higher education.

Educational Attainment

EDUCATIONAL ATTAINMENT IS SLIGHTLY HIGHER THAN SURROUNDING COMMUNITIES

Table 11 shows the educational profile of adults aged 25 years and older in the region. In Abington in 2023, 96 percent of those aged 25 years and older had a high school diploma or higher. These figures are similar to most of its neighboring communities, and slightly above both the Plymouth County and the Commonwealth.

Table 11: Educational Attainment (Ages 25+),2023

EDUCATIONAL ATTAINMENT OF THE POPULATION AGED 25 YEARS AND OLDER						
Source: 2023 ACS S1501	**Total**	**Percent**	**Female**	**Percent**	**Male**	**Percent**
Population 25 Years and Older	12,202	(X)	6,044	(X)	6,158	(X)
Less than 9th Grade	161	1.30%	105	1.70%	56	0.90%
9th Grade to 12th Grade, no diploma	336	2.80%	149	2.50%	187	3.00%
High School or Equivalent	3,755	30.80%	1,664	27.50%	2,091	34.00%
Some College, no degree	1,808	14.80%	878	14.50%	930	15.10%
Associate's Degree	1,283	10.50%	666	11.00%	617	10.00%
Bachelor's Degree	3,215	26.30%	1,701	28.10%	1,514	24.60%
Graduate or Professional Degree	1,644	13.50%	881	14.60%	763	12.40%
High School Graduate or Higher	11,705	95.90%	5,790	95.80%	5,915	96.10%
Bachelor's Degree or Higher	4,859	39.80%	2,582	42.70%	2,277	37.00%

Lower educational attainment limits job opportunities and wages, making it harder for individuals to afford stable, quality housing.

Table 12: Educational Attainment for OCPC Region, 2010 - 2023

OCPC REGION EDUCATIONAL ATTAINMENT						
	High School Diploma or Higher			Bachelor's Degree or Higher		
OCPC Community	**2010**	**2020**	**2023**	**2010**	**2020**	**2023**
ABINGTON	94.4%	95.1%	95.9%	25.7%	38.2%	39.8%
AVON	90.5%	92.6%	86.4%	18.6%	27.1%	31.0%
BRIDGEWATER	90.6%	94.8%	94.2%	32.9%	38.6%	39.7%
BROCKTON	81.2%	81.8%	83.6%	18.3%	21.3%	20.1%
DUXBURY	99.0%	95.3%	96.3%	68.2%	68.8%	73.5%
EAST BRIDGEWATER	93.2%	95.8%	95.7%	25.4%	28.8%	34.3%
EASTON	94.9%	95.9%	96.6%	47.4%	49.1%	52.1%
HALIFAX	94.3%	96.1%	96.2%	23.0%	33.1%	32.9%
HANOVER	96.0%	96.4%	96.2%	42.1%	48.2%	56.5%
HANSON	93.6%	93.7%	93.4%	28.7%	33.7%	39.0%
KINGSTON	94.0%	97.2%	98.7%	38.6%	42.8%	48.7%
PEMBROKE	94.6%	97.5%	96.7%	33.6%	40.0%	45.7%
PLYMOUTH	92.3%	95.9%	96.7%	38.4%	45.0%	43.1%
PLYMPTON	88.4%	94.8%	92.4%	31.1%	34.4%	35.6%
STOUGHTON	87.8%	91.2%	90.9%	32.1%	40.3%	41.0%
WEST BRIDGEWATER	91.2%	97.0%	95.9%	28.5%	38.2%	42.6%
WHITMAN	93.8%	95.0%	94.7%	24.4%	27.8%	29.2%
DISTRICT AVERAGE	92.3%	94.5%	94.1%	32.8%	38.6%	41.5%
PLYMOUTH COUNTY AVERAGE	91.8%	93.0%	93.4%	34.0%	38.2%	41.1%
STATE AVERAGE	89.1%	91.3%	91.4%	39.0%	45.0%	47.8%

Employment

ABINGTON'S ECONOMY IS BOTH DIVERSE AND RESILIENT, anchored by a strong base in education, health care, and professional services; these sectors together employ nearly half of residents and continue to drive stable job growth even as traditional industries like retail and construction fluctuate.

In 2023, Abington residents worked across a wide range of industries. The largest employer sectors for people who live in town were Retail trade (*1,288 workers, 13.3% of the employed population*), educational services, health care, and social assistance (*2,305 workers, 23.8%*), and professional, scientific, and technical services (*893 workers, 9.2%*) are among the largest employment sectors in Abington. Within this group, health care and social assistance alone employ 1,400 residents, accounting for 14.5 percent of the civilian workforce, underscoring its role as a cornerstone of local employment and community stability (see **Table 13** for the full sector breakdown).

This industry mix matters because it reflects the balance between higher-paying professional sectors (for example, information, manufacturing, and public administration tend to show higher median earnings in the area) and lower-paying, higher-turnover sectors (for example, retail and accommodation/food services). That balance affects housing demand, income stability, and affordability in town: policies that expand housing options near major employment centers and that preserve lower-cost units will help households working in lower-wage sectors stay in Abington, while strategies that support higher-wage job growth and local career pathways will strengthen long-term economic resilience.

Table 13: Occupation of Residents by Industry

Source: 2023 ACS S2403	**Total**
Civilian employed population 16 years and over	9,665
Agriculture, forestry, fishing, and hunting, and mining:	0
Agriculture, forestry, fishing, and hunting	0
Mining, quarrying, and oil and gas extraction	0
Construction	821
Manufacturing	554
Wholesale trade	103
Retail trade	1,288
Transportation, warehousing, and utilities:	373
Transportation and warehousing	345
Utilities	28
Information	196
Finance and insurance, and real estate and rental and leasing:	820
Finance and insurance	679
Real estate, rental, and leasing	141
Professional, scientific, management, and administrative and waste management services:	1,397
Professional, scientific, and technical services	893
Management of companies and enterprises	20
Administrative and support and waste management services	484
Educational services, health care, and social assistance:	2,305
Educational services	905
Health care and social assistance	1,400
Arts, entertainment, recreation, and accommodation and food services:	657
Arts, entertainment, and recreation	273
Accommodation and food services	384
Other services, except public administration	504
Public administration	647

Table 14: Occupation of Residents by Industry, (Projections) 2010 - 2050

EMPLOYMENT PLACE OF WORK[3]					
	2010	2020	2030	2040	2050
Abington, MA	**4,032**	**5,567**	**5,585**	**5,574**	**5,571**
Construction	347	728	707	692	661
Education and Health Services	568	1,235	1,367	1,522	1,713
Financial Activities	260	194	191	191	189
Government	141	96	86	80	78
Information	25	21	31	41	59
Leisure and Hospitality	1,667	1,964	1,879	1,752	1,595
Manufacturing	314	356	342	317	295
Mining and Logging / Other Services	244	366	354	350	330
Professional and Business Services	261	349	377	381	403
Trade, Transportation, Utilities	205	258	251	248	248

Between 2010 and 2020, Abington experienced significant employment growth, with the number of jobs located in town rising from 4,032 to 5,567—an increase of nearly 38 percent. Projections indicate that total employment will remain relatively stable through 2050, fluctuating only slightly between 5,571 and 5,585 jobs.

Industry-level data shows shifting sector dynamics over time. Education and Health Services is projected to see the most sustained growth, increasing from 568 jobs in 2010 to 1,713 jobs in 2050, reflecting regional trends toward healthcare expansion and educational service demand. Construction employment nearly doubled between 2010 and 2020 (347 to 728 jobs) but is projected to gradually decline to 661 jobs by 2050.

Conversely, sectors such as Leisure and Hospitality, a major employer in 2010 with 1,667 jobs, grew to nearly 2,000 jobs in 2020 but is expected to steadily contract to 1,595 jobs by 2050, potentially reflecting market shifts, automation, and changing consumer patterns. Financial Activities and Government employment are projected to remain small and decline modestly over time. Professional and Business Services is forecasted to grow slowly but steadily, while Trade, Transportation, and Utilities will hold stable employment levels.

Overall, Abington's job base is expected to remain balanced but shift toward greater reliance on education, health, and professional services, with modest declines in some traditional sectors such as manufacturing and retail. These trends will have implications for workforce skills, commuting patterns, and local economic development strategies.

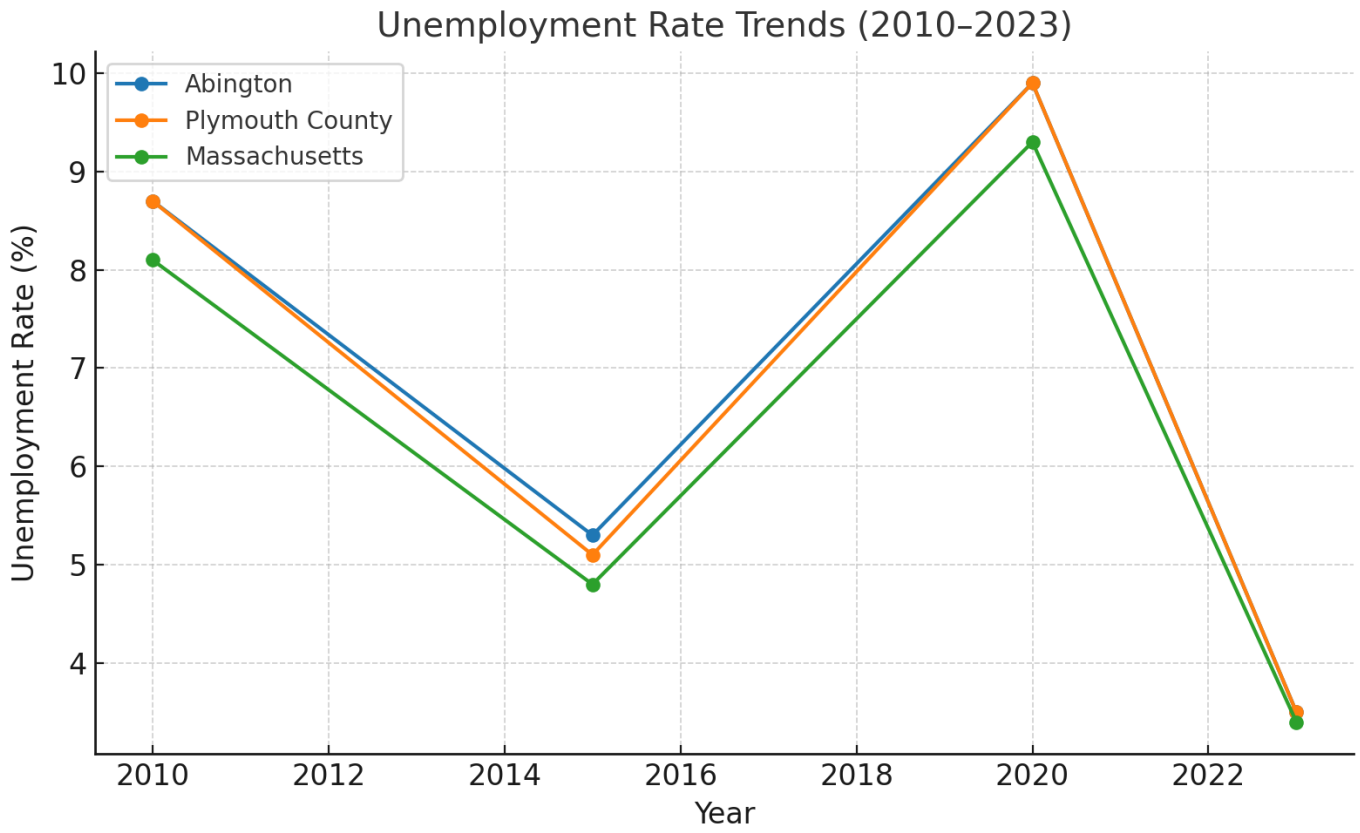
A related concern to employment and income is unemployment. Unemployment rates in Abington and across its neighboring communities, Plymouth County, and the Commonwealth have steadily declined since mid-2021 as the regional economy recovered from the COVID-19 downturn. Low unemployment is a key factor in preventing foreclosures and maintaining overall housing market stability.

As of February 2025, the unemployment rate in Abington was 4.9 percent, a modest rise from the 3.6 percent rate recorded at the end of 2023 but still below the town's long-term average of approximately 5.6 percent. This level aligns closely with trends across the county and state. Notably, the broader regional

[3] MAPC Socioeconomic Projections Committee 05/2023

average, including Abington and adjacent communities, stands at about 5.2 percent over the 2021–2023 period, using the national average as a benchmark.

Figure 3: Unemployment Trends, 2010 - 2023



Income

ABINGTON STANDS OUT AS ONE OF THE REGION'S MOST ECONOMICALLY SECURE COMMUNITIES

Household income is defined as the total income of all people 15 years of age and older living in a household. The median household income of a community is determined by dividing the income distribution into two equal groups, one having incomes above the median, and the other having incomes below the median. Based on the 2019–2023 American Community Survey (ACS 5-year), the median household income in Abington is $119,787. Abington's median exceeds those of nearby communities, Rockland (*$101,475*), Whitman (*$107,794*), Weymouth ($100,077), Holbrook (*$107,768*), and Brockton (*$79,990*), as well as Plymouth County overall (*$108,742*) and the Commonwealth of Massachusetts (*$99,858*).

Table 15a: Household and Family Income in Region, 2010-2023

ABINGTON HOUSEHOLD AND FAMILY INCOME								
Source: 2023 ACS S1901	**2010**				**2023**			
	Households	**Families**	**Married-couple Families**	**Nonfamily Households**	**Households**	**Families**	**Married-couple Families**	**Nonfamily Households**
Total Households	5,984	4,199	3,367	1,785	6,438	4,095	3,205	2,343
Less than $10,000	4.50%	2.20%	0.70%	12.60%	3.00%	0.60%	0.00%	7.30%
$10,000 to $14,999	3.70%	1.60%	0.00%	11.00%	3.10%	0.00%	0.00%	8.40%
$15,000 to $24,999	7.30%	4.60%	4.40%	14.60%	3.60%	4.20%	3.10%	4.60%
$25,000 to $34,999	5.50%	3.10%	2.30%	8.20%	5.00%	2.60%	1.10%	9.10%
$35,000 to $49,999	10.20%	9.00%	6.60%	13.20%	7.50%	4.40%	2.50%	13.40%
$50,000 to $74,999	19.20%	19.40%	18.40%	18.80%	6.50%	8.70%	7.60%	7.10%
$75,000 to $99,999	13.70%	15.10%	16.60%	12.80%	10.10%	9.80%	7.10%	11.30%
$100,000 to $149,999	24.20%	29.30%	32.30%	6.30%	23.80%	24.60%	24.40%	21.00%
$150,000 to $199,999	8.40%	11.50%	14.30%	1.00%	17.80%	20.70%	23.30%	12.40%
$200,000 or more	3.30%	4.10%	4.40%	1.60%	19.60%	24.30%	30.90%	5.40%
Median income (dollars)	74,589	89,554	100,979	42,635	119,787	135,224	157,290	75,179
Mean Income	83,735	95,685	N	50,500	135,451	152,058	N	94,523

Table 15b: Median Household Income in OCPC Region, 2010 - 2023

MEDIAN HOUSEHOLD & PER CAPITA INCOME						
	Median Household Income			Per Capita Income		
Community	2010	2020	2023	2010	2020	2023
ABINGTON	$74,589	$106,001	$119,787	$32,208	$41,446	$52,259
AVON	$67,313	$97,353	$129,487	$30,287	$38,312	$47,100
BRIDGEWATER	$89,000	$100,747	$112,482	$27,645	$39,000	$46,783
BROCKTON	$47,472	$62,000	$79,990	$21,079	$27,572	$34,057
DUXBURY	$114,565	$126,889	$171,471	$33,390	$43,994	$71,014
EAST BRIDGEWATER	$78,492	$102,669	$128,679	$30,965	$46,630	$58,078
EASTON	$86,050	$106,900	$121,458	$37,504	$51,585	$60,634
HALIFAX	$81,855	$97,844	$106,851	$33,839	$41,189	$48,218
HANOVER	$100,233	$133,922	$174,821	$41,043	$54,051	$70,366
HANSON	$81,964	$100,455	$111,897	$31,040	$44,838	$57,506
KINGSTON	$77,656	$95,197	$115,863	$36,136	$44,305	$61,811
PEMBROKE	$80,694	$119,827	$141,332	$33,942	$49,105	$60,532
PLYMOUTH	$82,000	$106,626	$109,968	$32,939	$50,307	$55,037
PLYMPTON	$87,917	$107,734	$119,750	$33,265	$44,861	$53,289
STOUGHTON	$67,175	$90,201	$104,164	$30,669	$41,899	$49,598
WEST BRIDGEWATER	$76,277	$105,377	$124,483	$32,111	$40,849	$52,738
WHITMAN	$76,277	$88,932	$107,794	$30,082	$38,117	$46,233
DISTRICT AVERAGE	$76,197	$97,261	$115,683	$32,244	$43,415	$54,427
PLYMOUTH COUNTY AVERAGE	$72,076	$90,880	$108,742	$32,939	$50,307	$55,037
STATE AVERAGE	$62,072	$84,385	$99,858	$33,203	$45,555	$55,897

While median household income is a valuable indicator, it doesn't capture the full spread of incomes in Abington. According to the American Community Survey (ACS) 2019–2023 5-year estimates, Abington has 6,438 households and a median household income of $119,787, higher than the statewide median. Yet a meaningful share of households fall at the lower end of the income distribution. HUD-aligned estimates show that about 30.9 percent of Abington households qualify as low- or moderate-income (≤80% of area median income), underscoring the importance of addressing affordability for residents most at risk of housing cost burden. **This Housing Production Plan therefore focuses deliberate attention on the needs of Abington's low- and moderate-income households, those most likely to be constrained in the private market, even as overall earnings levels appear strong.**

The distribution of household income in Abington is projected to shift gradually over the coming decades, with implications for housing demand and affordability.

Table 16: Household Income Distribution in Abington, 2010 - 2023

ABINGTON HOUSEHOLD AND FAMILY INCOME								
Source: 2023 ACS S1901	**2010**				**2023**			
	Households	**Families**	**Married-couple Families**	**Nonfamily Households**	**Households**	**Families**	**Married-couple Families**	**Nonfamily Households**
Total Households	5,984	4,199	3,367	1,785	6,438	4,095	3,205	2,343
Less than $10,000	4.50%	2.20%	0.70%	12.60%	3.00%	0.60%	0.00%	7.30%
$10,000 to $14,999	3.70%	1.60%	0.00%	11.00%	3.10%	0.00%	0.00%	8.40%
$15,000 to $24,999	7.30%	4.60%	4.40%	14.60%	3.60%	4.20%	3.10%	4.60%
$25,000 to $34,999	5.50%	3.10%	2.30%	8.20%	5.00%	2.60%	1.10%	9.10%
$35,000 to $49,999	10.20%	9.00%	6.60%	13.20%	7.50%	4.40%	2.50%	13.40%
$50,000 to $74,999	19.20%	19.40%	18.40%	18.80%	6.50%	8.70%	7.60%	7.10%
$75,000 to $99,999	13.70%	15.10%	16.60%	12.80%	10.10%	9.80%	7.10%	11.30%
$100,000 to $149,999	24.20%	29.30%	32.30%	6.30%	23.80%	24.60%	24.40%	21.00%
$150,000 to $199,999	8.40%	11.50%	14.30%	1.00%	17.80%	20.70%	23.30%	12.40%
$200,000 or more	3.30%	4.10%	4.40%	1.60%	19.60%	24.30%	30.90%	5.40%
Median income (dollars)	**74,589**	**89,554**	**100,979**	**42,635**	**119,787**	**135,224**	**157,290**	**75,179**
Mean Income	83,735	95,685	N	50,500	135,451	152,058	N	94,523

Abington's household income distribution is expected to remain largely stable through 2050, with most households concentrated in the $35,000–$125,000 range. The number of lower-income households earning under $35,000 is projected to grow from 575 in 2010 to 764 in 2050, indicating sustained demand for affordable and subsidized housing. Higher-income households earning above $225,000 will remain a small but steady share of the population. Overall, this pattern underscores persistent affordability challenges and the need for a balanced housing strategy that expands affordable rental options, supports first-time homebuyers, and provides attainable housing choices for middle-income families.

HOUSING TRENDS: CONDITIONS AND TRENDS

This section examines the characteristics and condition of the current housing stock and local housing market in Abington as well as the region. Included is an examination of the number of housing units, housing types, the age and condition of housing, household tenure, home sales trends, recent housing development, and projected housing demand.



KEY FINDINGS

HOUSING STOCK

HOUSING UNIT GROWTH

The number of housing units in Abington increased 13.1 percent from 25,058 in 2010 to 28,353 in 2021.



62 PERCENT

of housing units are single-family detached structures.

HOUSING STRUCTURE AGE

8.4% (557) of Abington's housing structures were built between 2010 and 2023. Overall, the housing stock demonstrates a high degree of aging, with nearly half (44%) built prior to 1960.

745

HOUSEHOLD GROWTH 2020-2050
In the next thirty years, Abington's total number of households are expected to increase by 4.4%.

MEDIAN GROSS RENT

The median cost of rent in Abington is $1,547, which is above that of the County, the Commonwealth, and most of the surrounding towns.

0.6%

HOMEOWNER VACANCY RATE
This is indicative of a tight housing market.

TENURE BY AGE GROUP

Homeownership is more common than renting among all age groups in Abington. Approximately three quarters (74.2%) of units are owner-occupied.



74.2 PERCENT

of housing units are owner-occupied.

TENURE BY HOUSEHOLD SIZE

Larger households are more likely to purchase their home. The average household size of owner-occupied units is 2.90, as compared to 1.8 in renter-occupied households.

2.0%

RENTAL VACANCY RATE
This is indicative of a tight housing market.

GEOGRAPHIC MOBILITY

From 2019-2023, 86.5% of Abington's residents remained in their same residence from the year prior.

$590,774

MEDIAN SINGLE FAMILY HOME
Sales prices dipped during the Great Recession but have consistently climbed since 2014

Housing Units

ABINGTON'S HOUSING GROWTH OUTPACED REGION

The number of housing units in Abington increased by 435 units between 2010 to 2020. Abington's 6.8 percent increase in the number of housing units outpaced comparable nearby communities, Plymouth County, and Massachusetts overall. Plymouth County recorded only modest housing growth in the 2010–2020 period (*typically 3–5%*) according to county-level housing trend reports. The Commonwealth of Massachusetts saw about 4 percent statewide growth in housing units over the same timeframe.

Table 17: Total Housing Units, 2010 - 2020

ABINGTON HOUSING VACANCY BY TYPE						
2010 & 2023 DP04	2010 ACS DP04		2023 ACS DP04		Change 2010 - 2023	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total Housing Units	**6,309**	**6,309**	**6,576**	**6,576**	**267**	**4.2%**
Occupied Housing Units	**5,984**	**94.80%**	**6,438**	**97.90%**	**454**	**7.6%**
	325	5.20%	138	2.10%	-187	-57.5%
	2.1	(X)	0.6	(X)	-2	-71.4%
	6.2	(X)	2.0	(X)	-4	-67.7%

Housing Unit Types

MOST OF ABINGTON'S HOMES ARE SINGLE-FAMILY AND OWNER OCCUPIED

Abington's housing stock is dominated by single-family detached homes, which make up 62 percent of all units—higher than both Plymouth County (*59%*) and Massachusetts overall (*48%*). The remaining 38 percent include a mix of smaller-scale and multifamily housing such as townhouses, duplexes, and apartment buildings, each under 10 percent of the total. This limited diversity reflects Abington's suburban character and low-density zoning but also constrains housing choice and affordability, especially for renters, downsizing homeowners, or residents with lower incomes. Expanding options like townhomes, duplexes, and small multifamily developments through targeted zoning and incentives would help the town meet changing demographic and economic needs while aligning more closely with regional and statewide housing patterns.

Table 18: Housing Units by Type

HOUSEHOLDS BY TYPE						
Source 2023 ACS DP02	**2010 Households**	**Percent**	**2023 Households**	**Percent**	**2010 – 2023 Change**	**Percent Change**
TOTAL HOUSEHOLDS	**5,984**		**6,438**	**100%**	**454**	**7.6%**
Family Households (families)	4,199	70.20%				
Married-couple household	3,367	56.30%	3,205	49.80%	-162	-4.8%
With children of the householders under 18 years	1,600	26.70%	1,574	24.40%	-26	-1.6%
Cohabiting couple household			543	8.40%		
With children of the householders under 18 years	2,075	34.70%	195	3.00%	-1,880	-90.6%
Male householder, no spouse/partner present	205	3.40%	1,271	19.70%	1,066	520.0%
With children of the householders under 18 years	59	1.00%	16	0.20%	-43	-72.9%
A householder living alone			966	15.00%		
65 years and over			218	3.40%		
Female householder, no spouse/partner present	627	10.50%	1,419	22.00%	792	126.3%
With children of the householders under 18 years	416	7.00%	58	0.90%	-358	-86.1%
Nonfamily Households	1,785	29.80%				
A householder living alone	1,591	26.60%	912	14.20%	-679	-42.7%
65 years and over	546	9.10%	307	4.80%	-239	-43.8%
Households with one or more people under 18 years	2,169	36.20%	2,013	31.30%	-156	-7.2%
Households with one or more people 65 years or older	1,394		1,622	25.20%		
Average household size	2.6		**2.62**	**(X)**		
Average family size	3.16		**3.26**	**(X)**		

Age & Condition of Housing

THERE IS A LIMITED SUPPLY OF MODERN HOUSING

Approximately 55 percent of Abington's housing stock was built after 1969, with 27 percent built after 1989 and 14% built prior to 1960. This distribution reflects a relatively modern housing inventory compared to many older Massachusetts communities, yet it still includes a significant portion of aging structures that may require maintenance, rehabilitation, or modernization.

Those homes built before 1960 often lack the energy efficiency standards, accessibility features, and modern amenities found in newer construction. These older homes may also contain outdated electrical, plumbing, and heating systems, and some may still include hazardous materials like lead paint or asbestos. As these structures continue to age, the cost of upkeep can be burdensome for homeowners, especially low- and moderate-income households, potentially exacerbating housing affordability issues.

Conversely, homes built between 1969 and 1989, while newer than the pre-1960 stock, are now reaching an age (*35 to 55 years old*) where significant capital improvements are often needed, including roof replacements, HVAC system upgrades, and energy efficiency retrofits. Without regular investment, this middle-aged segment of the housing stock may also become a source of deferred maintenance and declining housing quality.

Understanding the age and condition of Abington's housing stock is essential for planning future housing investments, preservation strategies, and housing affordability initiatives. Rehabilitation of aging homes can support sustainability goals and extend the useful life of existing housing while helping maintain neighborhood character and affordability.

Table 19: Year Built of Residential Structures in Abington, 2023

ABINGTON YEAR STRUCTURE BUILT				
2010 & 2023 DP04	**2010 ACS DP04**		**2023 ACS DP04**	
	Estimate	**Percent**	**Estimate**	**Percent**
Total Housing Units	**6,309**	**6,309**	**6,576**	**6,576**
Occupied Housing Units	**5,984**	**94.80%**	**6,438**	**97.90%**
Built in 2020 or later			16	0.20%
Built 2010 to 2019			541	8.20%
Built 2000 to 2009			762	11.60%
Built in 2005 or later	187	3.00%	474	7.20%
Built 2000 to 2004	549	8.70%	544	8.30%
Built 1990 to 1999	588	9.30%	888	13.50%
Built 1980 to 1989	666	10.60%	455	6.90%
Built 1970 to 1979	700	11.10%	1,088	16.50%
Built 1960 to 1969	485	7.70%	409	6.20%
Built 1950 to 1959	1,043	16.50%	1,399	21.30%
Built 1940 to 1949	333	5.30%	16	0.20%
Built 1939 or earlier	1,758	27.90%	541	8.20%

Household Tenure

ABINGTON MAINTAINS A STRONG HOMEOWNERSHIP BASE

Data on housing tenure provides information as to the appropriate types of housing that is needed to accommodate current and future households. **Table 20** compares Abington's housing occupancy and tenure with those of neighboring communities, Plymouth County, and Massachusetts as a whole. As of 2023, 74 percent of occupied housing in Abington was owner-occupied—lower than in Holbrook (*83%*), Rockland (*78%*), and Plymouth County (*77.6%*), but higher than in Weymouth (*68%*), Brockton (*57%*), and the Commonwealth overall (*62%*).

Table 20: Housing Tenure of Occupied Housing Units

ABINGTON HOUSING TENURE OF OCCUPIED HOUSING UNITS						
2010 & 2023 DP04	2010 ACS DP04		2023 ACS DP04		Change 2010 - 2023	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total Housing Units	**6,309**	**6,309**	**6,576**	**6,576**	**267**	**4.2%**
Occupied Housing Units	**5,984**	**94.80%**	**6,438**	**97.90%**	**454**	**7.6%**
Owner-Occupied	4,378	5,984	4,777	74.20%	399	9.11%
Renter-Occupied	1,606	73.20%	1,661	25.80%	55	3.42%
Average household size of owner-occupied units	2.82	26.80%	2.9	(X)	0	2.84%
Average household size of renter-occupied units	1.99	(X)	1.8	(X)	-0.19	-9.55%

Vacancy

ABINGTON'S VACANCY RATE HAS FALLEN TO 2.1%[4], as housing growth has not kept pace with demand, leaving limited options for both buyers and renters and putting upward pressure on housing costs.

Between 2010 and 2023, Abington's housing stock experienced modest growth while vacancy rates declined significantly, reflecting strong housing demand. The total number of housing units increased by 267, or 4.2 percent, from 6,309 in 2010 to 6,576 in 2023. Occupied housing units grew at a faster pace, rising 7.6 percent to 6,438 units, while the number of vacant units dropped by more than half, from 325 in 2010 to 138 in 2023. This shift reduced the overall vacancy rate from 5.2 percent to 2.1 percent.

The decline is especially notable in both ownership and rental markets. The homeowner vacancy rate decreased from 2.1 percent in 2010 to just 0.6 percent in 2023, while the rental vacancy rate fell from 6.2 percent to 2.0 percent over the same period. These changes indicate that Abington's housing supply has not kept pace with demand, resulting in fewer options for both buyers and renters.

These findings underscore the importance of expanding housing opportunities across tenure types. Persistently low vacancy rates signal limited availability, which can drive up housing costs and restrict mobility for households seeking to move within or into Abington. Addressing this imbalance through new housing development, preservation of affordable units, and strategies to diversify housing options will be critical to ensuring long-term affordability and meeting the needs of a growing and changing population.

[4] A healthy vacancy rate typically falls between 4% and 6%, depending on the housing type and market conditions. An overall vacancy rate of 5% is considered balanced. For owner-occupied housing is 2-3% is considered stable and for rental housing a 6-7% vacancy is considered to be healthy.

Table 21: Housing Vacancy by Tenure, 2010 - 2023

ABINGTON HOUSING VACANCY BY TYPE						
2010 & 2023 DP04	**2010 ACS DP04**		**2023 ACS DP04**		**Change 2010 - 2023**	
	Estimate	**Percent**	**Estimate**	**Percent**	**Estimate**	**Percent**
Total Housing Units	**6,309**	**100%**	**6,576**	**100%**	**267**	**4.2%**
Occupied Housing Units	**5,984**	**94.80%**	**6,438**	**97.90%**	**454**	**7.6%**
Vacant Housing Units	325	5.20%	138	2.10%	-187	-57.5%
Homeowner Vacancy Rate	2.1	(X)	0.6	(X)	-2	-71.4%
Rental Vacancy Rate	6.2	(X)	2.0	(X)	-4	-67.7%

Between 2010 and 2023, Abington's housing stock grew modestly while experiencing notable shifts in housing type and vacancy patterns. The total number of housing units increased from 6,309 in 2010 to 6,576 in 2023. Occupancy also strengthened during this period: the share of occupied units rose from 94.8 percent to 97.9 percent, while the number of vacant units declined from 325 (*5.2%*) to 138 (*2.1%*). Both the homeowner and rental vacancy rates dropped sharply, with ownership vacancies falling from 2.1 percent to 0.6 percent and rental vacancies from 6.2 percent to 2.0 percent. These figures point to a tightening housing market and sustained demand across tenure types.

The composition of Abington's housing stock also shifted. Single-family detached homes remain the dominant housing type, accounting for nearly 60% of units in 2010 and continuing to represent the majority in 2023. However, growth in other housing forms has been significant. The share of single-family attached units (such as townhouses or duplex-style condominiums) increased notably, rising to 6.7 percent in 2010 and 61.9 percent in 2023. Meanwhile, smaller multifamily buildings declined in share, with two-family homes dropping from 10 percent to 7.7 percent of the housing stock, and three- and four-unit structures declining from 6.4 percent to 4.9 percent. By contrast, larger multifamily buildings (five or more units) saw slight gains, with units in buildings of 5–9 increasing to 8.0 percent and those in 10–19 units holding steady at around 7.6 percent. Mobile homes, while representing a very small share in 2010 (*0.2%*), expanded to 5.4 percent of the housing stock by 2023, adding another layer of diversity to Abington's housing options.

Table 22: Housing Vacancy by Type in Abington, 2010 - 2023

ABINGTON HOUSING VACANCY BY TYPE				
2010 & 2023 DP04	2010 ACS DP04		2023 ACS DP04	
	Estimate	Percent	Estimate	Percent
Total Housing Units	6,309	6,309	6,576	6,576
Occupied Housing Units	5,984	94.80%	6,438	97.90%
Vacant Housing Units	325	5.20%	138	2.10%
Homeowner Vacancy Rate	2.1	(X)	0.6	(X)
Rental Vacancy Rate	6.2	(X)	2	(X)
UNITS IN STRUCTURE				
1-unit, detached	3,760	59.60%	6,576	6,576
1-unit, attached	421	6.70%	4,071	61.90%
2-units	628	10.00%	508	7.70%
3 or 4 units	406	6.40%	321	4.90%
5 to 9 units	346	5.50%	523	8.00%
10 to 19 units	463	7.30%	498	7.60%
20 or more units	271	4.30%	298	4.50%
Mobile Home	14	0.20%	357	5.40%

These trends emphasize both strengths and challenges. The declining vacancy rates suggest strong demand, while shifts toward attached and mobile housing indicate growing diversity in unit types. However, the decline in smaller multifamily buildings reduces options for moderate-income households and renters, highlighting the need for a balanced housing strategy that maintains single-family homes while also promoting multifamily and affordable housing development. Expanding the range of housing choices will be essential to supporting Abington's residents and ensuring housing opportunities for people across income levels and household types.

Median Sales Price

HOME PRICES ARE RISING FASTER THAN INCOMES

Abington's median home price has soared 34% in just four years, putting homeownership increasingly out of reach for many local families.

In Abington, the median home price increased from $401,483 in 2020 to $537,104 in 2024, a 33.8 percent increase. While this growth rate is slightly below both the OCPC regional average *(+46.6%*) and the statewide average (*+36.4%*), it still represents a significant escalation in housing costs. With the 2024 median price more than $135,000 higher than just four years earlier, many moderate-income households face growing barriers to homeownership.

This underscores the need to expand affordable and entry-level housing opportunities so that Abington remains accessible to first-time buyers, younger families, and long-term residents seeking to stay in the community.

Table 23: Regional Average Annual Sales Price (By Community)

OCPC REGION AVERAGE ANNUAL MEDIAN SALE PRICE BY COMMUNITY				
OCPC Community	**2020**	**2022**	**2024**	**% Change 20-24**
ABINGTON	$401,483	$509,750	$537,104	33.8%
AVON	$312,587	$484,604	$539,800	72.7%
BRIDGEWATER	$314,908	$401,232	$460,025	46.1%
BROCKTON	$349,192	$443,210	$487,492	39.6%
DUXBURY	$1,014,917	$1,637,806	$1,723,300	69.8%
EAST BRIDGEWATER	$393,183	$473,304	$537,125	36.6%
EASTON	$466,188	$589,783	$628,798	34.9%
HALIFAX	$381,517	$484,732	$540,283	41.6%
HANOVER	$542,481	$701,746	$778,004	43.4%
HANSON	$407,379	$493,521	$594,098	45.8%
KINGSTON	$418,814	$488,008	$588,349	40.5%
PEMBROKE	$431,121	$524,958	$608,450	41.1%
PLYMOUTH	$440,857	$550,779	$622,513	41.2%
PLYMPTON	$448,133	$559,429	$658,450	46.9%
STOUGHTON	$406,168	$496,113	$567,439	39.7%
WEST BRIDGEWATER	$392,017	$517,875	$585,259	49.3%
WHITMAN	$370,471	$462,029	$527,496	42.4%
DISTRICT AVERAGE MEDIAN	$440,671	$577,581	$646,117	46.6%
STATE MEDIAN	$461,508	$565,808	$629,275	36.4%

Value of Owner-Occupied Units

ABINGTON HOME VALUES HAVE JUMPED 49% SINCE 2010, with half of all homes now worth between $500,000 and $1 million

Between 2010 and 2023, Abington's housing market experienced substantial appreciation in home values, reflecting broader regional and statewide trends of rising housing costs. The number of owner-occupied units grew modestly, from 4,378 in 2010 to 4,777 in 2023, an increase of 9.1 percent. Over this same period, the median value of owner-occupied homes rose from $346,300 to $516,300, a 49.1 percent increase.

The distribution of home values shows a clear shift toward higher price categories. In 2010, more than half (*54.1%*) of owner-occupied homes were valued between $300,000 and $499,999, and over a quarter (27.8%) were valued between $200,000 and $299,999. By 2023, only 39.8 percent of homes fell into the $300,000–$499,999 range, and just 4.2 percent were valued below $300,000. Instead, the largest share of homes (*50.5%*) were valued between $500,000 and $999,999, representing a 371 percent increase in units at this price point. High-value homes of $1 million or more, once negligible in Abington, grew from fewer than a dozen in 2010 to more than 100 in 2023.

Mortgage status has remained relatively stable, with about three-quarters of homeowners carrying a mortgage (*76.4% in 2010 compared to 77.6% in 2023*). The share of homes owned outright declined slightly, from 23.6 percent to 22.4 percent.

Table 24: Value of Owner-Occupied Housing Units in Abington, 2010 - 2023

HOUSING CHARACTERISTICS						
Source: 2023 ACS DP04	2010		2023		2010 - 2023	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
VALUE of OWNER-OCCUPIED HOUSING UNITS						
Owner-occupied units	**4,378**	**4,378**	**4,777**	**4,777**	**399**	**9.1%**
Less than $50,000	68	1.60%	45	0.90%	-23	-33.8%
$50,000 to $99,999	0	0.00%	45	0.90%	45	
$100,000 to $149,999	73	1.70%	0	0.00%	-73	-100.0%
$150,000 to $199,999	129	2.90%	69	1.40%	-60	-46.5%
$200,000 to $299,999	1,218	27.80%	200	4.20%	-1,018	-83.6%
$300,000 to $499,999	2,369	54.10%	1,903	39.80%	-466	-19.7%
$500,000 to $999,999	512	11.70%	2,412	50.50%	1,900	371.1%
$1,000,000 or more	9	0.20%	103	2.20%	94	1,044.4%
Median (dollars)	346,300	(X)	516,300	(X)	170,000	49.1%
MORTGAGE STATUS						
Owner-occupied units	4,378	4,378	4,777	4,777	399	9.1%
Housing units with a mortgage	3,345	76.40%	3,706	77.60%	361	10.8%
Housing units without a mortgage	1,033	23.60%	1,071	22.40%	38	3.7%

These trends highlight the mounting challenges of affordability for both current and prospective residents. The rapid decline in lower-value housing stock and the concentration of homes in higher price ranges make it increasingly difficult for first-time buyers and moderate-income households to enter the market. These dynamics underscore the need for strategies that expand affordable ownership opportunities, diversify the housing stock, and support long-term housing stability for Abington residents.

Number of Residential Sales

In 2025, there were 17 homes sold in Abington, an increase over the previous year, when 12 homes were sold. Typically, a higher number of homes are sold during the summer months than in the winter months.

Median Gross Rent

ABINGTON'S AVERAGE RENT OF $2,708 RANKS AMONG THE HIGHEST IN THE REGION

There is a wide range of rental rates within the region. At $1,995, Holbrook records one of the lowest median rents, while Weymouth stands at the higher end with a median of $2,222. Abington's rental market sits below that benchmark, with an average rent of $2,708 (Zillow). These differences could be influenced by factors such as housing stock, desirability, proximity to amenities or transit—and may also reflect the limited sample size or rental inventory in smaller towns like Abington, as relatively few residents rent in these communities, which can lead to greater volatility in average rent estimates.

Table 25: Median Gross Rent As a Percentage of Income

ABINGTON GROSS RENT AS A PERCENTAGE OF HOUSEHOLD INCOME				
Source 2023 ACS B25070	**2010 Renter-Occupied**	**2023 Renter-Occupied**	**2010 - 2023**	
			Change	**Percent Change**
Renter-Occupied Housing Units	**1,606**	**1,661**	**55**	**3.4%**
Less than 10.0 percent	7	88	81	1157.1%
10.0 to 14.9 percent	101	80	-21	-20.8%
15.0 to 19.9 percent	301	201	-100	-33.2%
20.0 to 24.9 percent	136	168	32	23.5%
25.0 to 29.9 percent	198	308	110	55.6%
30.0 to 34.9 percent	222	159	-63	-28.4%
35.0 to 39.9 percent	184	130	-54	-29.3%
40.0 to 49.9 percent	121	33	-88	-72.7%
50.0 percent or more	261	398	137	52.5%
Not computed	75	96	21	28.0%

From 2010 to 2023, the number of renter-occupied housing units in Abington grew modestly, increasing by just 55 households (*3.4%*). While the overall renter population remained relatively stable, the distribution of rent burdens shifted significantly over this period, reflecting widening affordability challenges.

One notable trend is the sharp increase in the number of renters paying less than 10 percent of their income toward rent, which grew from just 7 households in 2010 to 88 in 2023 (a more than tenfold increase). This shift may reflect the introduction of new subsidized units, changes in household composition, or demographic shifts. However, this gain was offset by declines in the most moderate rent burden categories. For example, the number of households paying between 15% and 19.9 percent of income toward rent fell by 100 (*–33.2%*), and those paying between 30 percent and 34.9 percent declined by 63 (*–28.4%*). These reductions suggest that fewer renters can secure housing within traditionally affordable ranges.

The most striking change occurred at the high end of the rent burden spectrum. The share of households spending 50 percent or more of their income on rent, considered severely cost-burdened, increased from 261 in 2010 to 398 in 2023, a 52.5 percent jump. This means that nearly one in four renter households in Abington is now dedicating more than half of their income to housing. This level places them at significant risk of housing instability, eviction, or displacement. At the same time, the number of renters paying 40–49.9 percent of income dropped sharply (*–72.7%*), indicating that many households may have shifted into the “severe” cost burden category over time.

Taken together, these changes suggest that while a small segment of Abington renters benefit from very low housing costs, a growing share is struggling under extreme rent burdens. The decline in moderate-cost rental options points to an erosion of the middle of the rental market, leaving many households with only two extremes: deeply affordable units (likely subsidized) or unaffordable housing that consumes half or more of their income. This trend underscores the urgency of expanding affordable housing options in Abington to support economic stability and prevent displacement among renter households.

Table 26: Monthly Housing Costs, 2023

2023 ABINGTON MONTHLY HOUSING COSTS						
Source: 2023 ACS S2503	Occupied Housing Units	% Occupied Housing Units	Owner-Occupied Housing Units	% Owner-Occupied Housing Units	Renter-Occupied Housing Units	% Renter-Occupied Housing Units
Occupied Housing Units	**6,438**	**6,438**	**4,777**	**4,777**	**1,661**	**1,661**
MONTHLY HOUSING COSTS						
Less than $300	125	1.90%	0	0.00%	125	7.50%
$300 to $499	196	3.00%	148	3.10%	48	2.90%
$500 to $799	252	3.90%	145	3.00%	107	6.40%
$800 to $999	145	2.30%	108	2.30%	37	2.20%
$1,000 to $1,499	1,207	18.70%	747	15.60%	460	27.70%
$1,500 to $1,999	860	13.40%	485	10.20%	375	22.60%
$2,000 to $2,499	953	14.80%	788	16.50%	165	9.90%
$2,500 to $2,999	921	14.30%	764	16.00%	157	9.50%
$3,000 or more	1,743	27.10%	1,592	33.30%	151	9.10%
No cash rent	36	0.60%	(X)	(X)	36	2.20%
Median (dollars)	2,218	2,218	2,479	2,479	1,547	1,547

In 2023, Abington had 6,438 occupied housing units, with 4,777 owner-occupied and 1,661 renter-occupied households. Monthly housing costs vary significantly between these two groups, reflecting broader affordability patterns in the town.

Among owner-households, housing costs are skewed toward the higher end of the spectrum. About one-third (*33.3%*) of owners pay $3,000 or more per month, and the median monthly cost for owners is $2,479. Only a small share of owners, less than 6 percent combined, pay under $1,000 per month. These figures suggest that homeownership in Abington is increasingly associated with higher-cost housing, reflecting both rising property values and mortgage costs.

Renters, by contrast, are more concentrated in lower and mid-range cost categories, but affordability pressures remain evident. The largest share of renters (*27.7%*) pay between $1,000 and $1,499 monthly, while another 22.6 percent pay between $1,500 and $1,999. Although only 9.1 percent of renters face monthly housing costs of $3,000 or more, the renter median of $1,547 indicates that many households are still vulnerable to cost burdens when compared to typical renter incomes. Importantly, a small but notable share of renters (*7.5%*) pay less than $300 per month, likely reflecting subsidized or deeply affordable units, while 2.2% report living with no cash rent.

Across all households, the overall median monthly housing cost in Abington is $2,218. Nearly 42 percent of households pay $2,500 or more each month, underscoring the high cost of housing in the community. This dynamic highlights a widening affordability gap: while a limited number of households benefit from very low housing costs, the majority, particularly owners, face housing expenses that are out of reach for many moderate- and low-income families.

Geographic Mobility

ABINGTON SHOWS STRONG RESIDENTIAL STABILITY

Geographic mobility reflects how often households move, signaling housing-market stability. In 2019–2023, an estimated 86.4 percent of Abington's residents remained in the same residence as the year before, 4.5 percent moved to a home in Abington from elsewhere within the county, 8.2 percent moved in from another town in Massachusetts outside the county, and 0.7 percent moved in from another state or country.

Table 27: Geographic Mobility of Residents, 2023

GEOGRAPHIC MOBILITY OF RESIDENTS					
2023 ACS S0701	**Total**	**Moved within the same county**	**Moved from a different county, same state**	**Moved from a different state**	**Moved from abroad**
Population 1 year and over	16,712	4.50%	8.10%	0.70%	0.20%
AGE					
1 to 4 years	637	3.10%	9.90%	0.00%	1.40%
5 to 17 years	2,917	2.80%	6.10%	0.00%	0.00%
18 to 24 years	956	4.80%	9.10%	4.40%	0.00%
25 to 34 years	1,778	8.90%	11.10%	2.10%	0.60%
35 to 44 years	2,975	12.10%	17.30%	0.80%	0.30%
45 to 54 years	2,760	2.00%	5.10%	0.00%	0.00%
55 to 64 years	2,556	0.50%	2.70%	0.80%	0.00%
65 to 74 years	1,144	0.30%	1.50%	0.00%	0.00%
75 years and over	989	1.60%	9.50%	0.00%	0.00%
Median age (years)	41	37.4	39.4	25.8	30.6

Housing Affordability

This section of the Plan examines the affordability of Abington's housing stock to its residents. Included is an analysis of the town's poverty rate, the number of households eligible for assistance, rent prices, its current subsidized housing inventory, housing burdens by household type, and the number of foreclosures.



KEY FINDINGS

AFFORDABILITY

SECTION 8 AVAILABILITY

Abington Housing Authority offers a total of 81 Section 8 Housing vouchers to help very low-income families, the elderly, and the disabled to afford housing in the private market.



43 PERCENT

of renter-occupied households are cost burdened.

FAIR MARKET RENTS

Rent continues to rise. Abington is part of the Brockton, MA FMR Area, where the fair market rent for a studio apartment is $1,607 and a 4 bedroom is $2,953.

1,900

households (30%) live below the Area Median Income (AMI).

FOOD ASSISTANCE

A total of 8.5% (546) of Abington households have received SNAP benefits in the last year.

5.7%

of the population (about 957 people) fall below the federal poverty level.

OWNERSHIP OF SHI UNITS

Nearly all of Abington's affordable units included in the Subsidized Housing Inventory (SHI) are rental units.



33 PERCENT

of owner-occupied households are cost burdened.

POVERTY BY AGE

The age group most at risk of poverty is individuals under 5 years old (18.8%). The age group least at risk is individuals between the ages of 5 and 17 (2.7%).

7.19%

of Abington's housing units are included in the Subsidized Housing Inventory (489 units).

SECTION 8 WAITLIST

Abington has a total of 23,761 applicants on its Section 8 waitlist, 339 of which are current Abington residents.

$29,000

Gap between the cost of the average single-family home and what a family earning the AMI can afford.

Abington continues to maintain a relatively low overall poverty rate; 5.7 percent of residents live below the federal poverty level, according to 2023 U.S. Census Bureau data, considerably lower than the broader rates for both Plymouth County and the Commonwealth of Massachusetts, at approximately 8.0 percent and 10.4 percent respectively; Abington's rate remains notably lower.

At the state level, older adults (65+) experience a poverty rate of 10.8 percent, making this age group among the most economically vulnerable, second only to children, consistent with broader demographic trends.

Regarding families, Abington's family poverty rate stands at 2.1 percent, lower than both Plymouth County's and Massachusetts' rates in recent years. Among family types, female-headed households with no husband present remain the demographic most likely to experience poverty, a pattern aligned with state-level data

Table 28: Poverty and Age, 2012 – 2023

POVERTY AND AGE								
Source: 2012, 2023 ACS S1701	**2012 Estimate**	**2012 Below Poverty Level**	**2012 Percent Below Poverty Level**	**2023 Estimate**	**2023 Below Poverty Level**	**2023 Percent Below Poverty Level**	**2012 – 2023 Change**	**2012 – 2023 % Change**
The population for whom poverty status is determined	15,780	599	3.8%	16,881	957	5.70%	1,101	7.0%
AGE								
Under 18 years	3,724	130	3.5%	3,850	254	6.60%	126	3.4%
Under 5 years				933	175	18.80%		
5 to 17 years				2,917	79	2.70%		
Related children of householders under 18 years		130	3.5%	3,850	254	6.60%		
18 to 64 years	10,156	370	3.6%	11,007	606	5.50%	851	8.4%
18 to 34 years				2,734	133	4.90%		
35 to 64 years				8,273	473	5.70%		
60 years and over				3,305	263	8.00%		
65 years and over	1,900	99	5.2%	2,024	97	4.80%	124	6.5%
SEX								
Male	7,491	229	3.1%	8,650	468	5.40%	1,159	15.5%
Female	8,289	370	4.5%	8,231	489	5.90%	-58	-0.7%

From 2012 to 2023, the share of Abington residents living in poverty increased from 3.8 percent to 5.7 percent. This upward trend suggests growing economic hardship in the community, even as the overall population increased only modestly. Poverty rose notably among children under 18 (*3.5% to 6.6%*) and working-age adults (*3.6% to 5.5%*), while older adults remained relatively stable. Male residents experienced a larger increase in poverty than females.

Age patterns highlight where poverty is most concentrated. Children under 18 experienced one of the largest increases: in 2012, 130 children (*3.5%*) were living in poverty; by 2023, the number had nearly doubled to 254 children (*6.6%*). Within this group, the youngest residents are the most affected—nearly one in five children under age 5 (*18.8%*) were living in poverty in 2023. This indicates a concerning vulnerability among families with very young children.

Among working-age adults (18 to 64), poverty also increased notably. In 2012, 370 individuals (*3.6%*) were below the poverty line. By 2023, that number had grown to 606 (*5.5%*), reflecting both rising living costs and limited income growth. Within this group, adults aged 35–64 saw the highest poverty rate (*5.7%*), while young adults ages 18–34 were slightly lower at 4.9 percent.

Older adults (65 and over) saw a smaller shift. In 2012, 99 seniors (*5.2%*) were living in poverty; by 2023, the figure was 97 (*4.8%*), showing relative stability. However, poverty among residents aged 60 and over as a whole was somewhat higher at 8.0 percent, suggesting that some older households face significant financial strain, particularly those not yet eligible for full retirement benefits.

Gender differences are also apparent. Poverty rates among males rose from 3.1 percent in 2012 to 5.4 percent in 2023, a notable increase. For females, the poverty rate also rose, from 4.5 percent to 5.9 percent, though the absolute change was smaller. This pattern indicates that while poverty continues to affect women slightly more than men, both groups experienced increases over the decade.

These trends highlight growing economic challenges, particularly for families with young children, which can affect housing stability in the community.

Table 29: Poverty and Families

POVERTY AND FAMILIES						
	All Families		**Married-Couple Families**		**Female householder, no spouse present**	
Source: 2012, 2023 ACS S1701	**2023 Estimate**	**Percent below poverty level**	**2023 Estimate**	**Percent below poverty level**	**2023 Estimate**	**Percent below poverty level**
Families	4,095	4.20%	3,205	2.10%	692	10.10%
Under 18 years	2,013	4.00%	1,663	0.00%	298	23.50%
With related children of the householder under 18 years	421	0.00%	384	0.00%	32	0.00%
With related children of the householder under 5 years	300	26.70%	144	0.00%	146	47.90%
With related children of the householder under 5 years and 5 to 17 years	1,292	0.00%	1,135	0.00%	120	0.00%
With related children of the householder, 5 to 17 years	4,095	4.20%	3,205	2.10%	692	10.10%

In 2023, approximately 4.2 percent of all families in Abington lived below the poverty level. Poverty was concentrated among female-headed households without a spouse, where 10.1 percent of families were below the poverty line, compared with 2.1 percent of married-couple families.
Children under 18 were particularly affected in female-headed households, with 23.5 percent living in poverty. The impact was even greater for the youngest children: among children under 5 in female-headed

households, nearly 48 percent lived below the poverty level, compared with no children under 5 in married-couple households experiencing poverty.

Overall, this indicates that single-mother households in Abington face the highest risk of economic hardship, highlighting the importance of targeted supports for these families to improve housing stability and overall well-being.

Households Eligible for Housing Assistance

HOUSEHOLDS EARNING BELOW 80% OF AREA MEDIAN INCOME—THE THRESHOLD FOR HOUSING ASSISTANCE—REPRESENT A KEY MEASURE OF ABINGTON'S NEED FOR AFFORDABLE HOUSING.

One measure of the need for affordable housing in a community is the number of households eligible for housing assistance. Federal and state programs use Area Median Income (AMI), along with household size, to identify these households. **Table 30** shows the U.S. Department of Housing and Urban Development (HUD) income limits for extremely low-income (*below 30% of AMI*), very low-income (*30-50% of AMI*), and low-income (*50-80 percent of AMI*) households by household size for the Brockton, MA HUD Metro FMR Area, which includes Abington. Households at 80 percent of AMI and below are eligible for housing assistance, adjusted for household size.

Table 30: FY2025 Affordable Housing Income Limits, Brockton, MA HUD Metro FMR Area

Persons in Family	Extremely Low Income (30% of AMI)	Very Low Income (50% of AMI)	Low Income (80% of AMI)
1	$27,600	$46,000	$72,950
2	$31,550	$52,600	$83,400
3	$35,500	$59,150	$93,800
4	$39,400	$65,700	$104,200
5	$42,600	$71,000	$112,550
6	$45,750	$76,250	$120,900
7	$48,900	$81,500	$129,250
8	$52,050	$86,750	$137,550

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

According to the most recent CHAS (Comprehensive Housing Affordability Strategy) data available (2017-2021 estimates), 1,925 households or 31.6 percent of the 6,085 households in Abington are low-income households with a household income <=80 percent HUD Average Median Family Income (HAMFI). Of that population, 740 (*or 38.3%*) of households are extremely low-income (<30 percent AMI), and 485 (*or 25.1%*) of households are very low-income (between 30 percent - 50 percent AMI).

Table 31 Household Income Distribution by HAMFI in Abington

	Owner		Renter		Total Households	
	Number	**Percent**	**Number**	**Percent**	**Number**	**Percent**
Income less than or equal to 30% of the HAMFI	340	17.6%	400	20.7%	740	38.3%
Income >30% to <= 50% of HAMFI	280	14.5%	205	10.6%	485	25.1%
Income >50% to <=80% of HAMFI	370	19.2%	330	17.1%	700	36.3%
Income >80% to >=100% of HAMFI	240	12.4%	65	3.3%	305	15.7%
Income >100% HAMFI	3,565	36.3%	285	14.8%	3,850	51.1%
TOTAL		100.0%		100.0%		100.0%

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2017-2021

Income distribution by HAMFI shows a clear divide between renters and owners. About 32 percent of households earn below 50 percent of HAMFI, including 740 extremely low-income households *(≤30% HAMFI*), most of whom are renters. Another 700 households (*36.3%*) fall between 50–80 percent HAMFI, meaning that nearly two-thirds of renters have incomes below 80% HAMFI compared to about half of owners.

At the other end, over half of households (*51.1%*) earn above 100 percent HAMFI, with the vast majority being homeowners. These patterns highlight the need for deeply affordable rental housing and affordable homeownership opportunities to support Abington's lower-income households.

Fair Market Rents

MARKET RENTS IN ABINGTON NOW FAR EXCEED FEDERAL AFFORDABILITY BENCHMARKS.
According to the U.S. Department of Housing and Urban Development (HUD), the 2025 Fair Market Rents (FMRs) for the Brockton, MA HUD Metro Area—which includes Abington—are $1,607 for a studio, $1,652 for a one-bedroom, $2,155 for a two-bedroom, $2,730 for a three-bedroom, and $2,953 for a four-bedroom. However, recent listings show local rents well above these thresholds, with one-bedroom apartments in Abington commonly advertised between $2,100 and $2,200, and two-bedrooms between $2,400 and $2,500. This gap underscores the growing mismatch between market rents and federally defined affordability standards, making it increasingly difficult for lower- and moderate-income households to secure housing without cost burden.

Housing Cost Burden

NEARLY HALF OF ABINGTON RENTERS SPEND MORE THAN 30 PERCENT OF THEIR INCOME ON HOUSING, UNDERSCORING A GROWING NEED FOR MORE AFFORDABLE RENTAL OPTIONS.

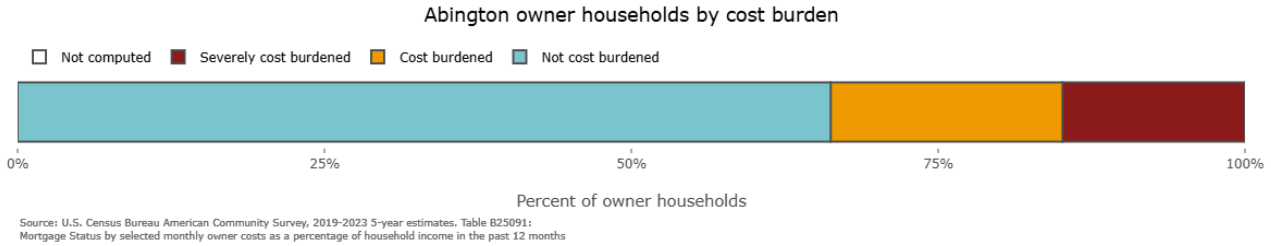
Another way to determine if housing is affordable in a community is to analyze monthly housing costs as a percentage of household income. The U.S. Department of Housing and Urban Development (HUD) defines:

- **Cost-burdened households** as those spending **more than 30 percent** of gross income on housing (plus utilities for renters).
- **Severely cost-burdened households** as those spending **more than 50 percent** of gross income on housing.

For owners, housing costs include the mortgage payment, property taxes and insurance, utilities, HOA fees (if applicable), and routine maintenance and repairs. For renters, housing costs include rent payments plus utilities. As can be seen in Figure 4, 715 of Abington's renting households (*38.54%*) are cost burdened, and 310 renting households (*16.71%)* are severely cost burdened.

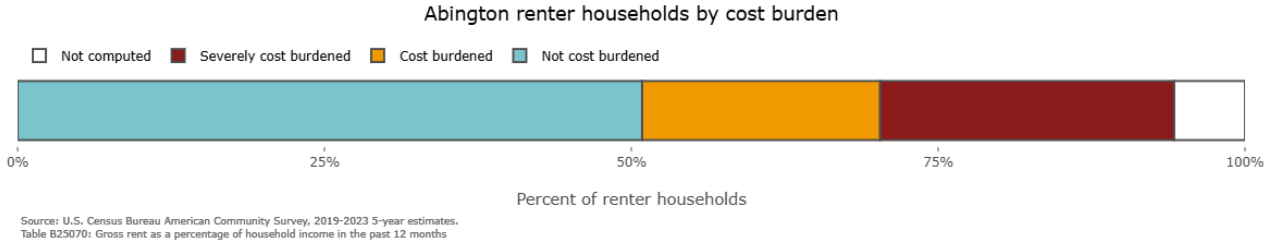
When analyzing the percentage of owner-occupied households that are cost-burdened among its neighboring communities, approximately 35 percent of homeowner households are cost-burdened, meaning they spend more than 30 percent of their income on housing, while 8 percent face severe cost burdens. These rates are comparable to, or slightly below, rates seen in nearby communities like Brockton (*40% cost-burdened; 16% severely cost-burdened*) and Bridgewater (*28% cost-burdened; 10% severely*). On a broader scale, Massachusetts averages around 27.3 percent of owner households being cost-burdened in 2023.

Figure 4: Owner Household Cost-Burden



When analyzing the percentage of renter-occupied households that are cost-burdened,43.4 percent of renter households are cost-burdened, with 19.4 percent (*paying over 30% of income on rent)* and 24 percent severely cost-burdened, (*paying over 50%*). While this share is somewhat lower than in most neighboring towns, Plymouth County, and Massachusetts overall, it still means nearly half of all renters face affordability challenges. As is common across the region, renter households in Abington experience higher rates of housing cost burden than homeowners, underscoring the need for strategies that expand affordable rental options.

Figure 5: Renter Household Cost-Burden



Rental Affordability for Current Households

ABINGTON'S RENTS HAVE SOARED BEYOND REACH FOR MANY RESIDENTS, OUTPACING WAGES AND FEDERAL AFFORDABILITY STANDARDS.

The median gross rent for Abington at the time of this Housing Production Plan was $1,547 (2019-2023 ACS), a 32 percent increase from the last Housing Production Plan. The average rent for all bedrooms and all property types in Abington for 2025 is $2,916**.** The price range for all bedrooms and all property types is $1,500 to $4,237. This represents a month-over-month increase of $517 and a year-over-year change of $716 (Zillow).

The average rent for all bedrooms and all property types in Abington exceeds that of the surrounding communities, which trailed the neighboring community of Weymouth, the County, and the Commonwealth. The median gross rent in Plymouth County was $1,185.

- Holbrook: $2,916 (23% higher)
- Rockland: $2,550 (14% higher)
- Weymouth: $2,600 (12% higher)
- Whitman: $2,300 (27% higher)

The cost of rental housing in Abington has continued to climb in recent years, placing increased pressure on lower- and moderate-income households. As of April 27, 2025, the estimated Housing Wage, the hourly rate a household must earn to afford rent without spending more than 30 percent of income, is $29.42 per hour for a one-bedroom unit and $38.65 per hour for a two-bedroom unit. This translates to monthly housing costs of $1,530 for a one-bedroom and $2,010 for a two-bedroom at the Housing Wage threshold. HUD's updated FY 2025 Fair Market Rents for the area show similar affordability challenges, with a studio averaging $1,607, a one-bedroom at $1,652, a two-bedroom at $2,155, a three-bedroom at $2,730, and a four-bedroom at $2,953. These figures reflect substantial year-over-year increases compared to FY 2024, with rents rising 15 percent for studios, 11 percent for one-bedrooms, 10 percent for two- and three-bedrooms, and 6 percent for four-bedrooms. **This consistent upward trend in rental prices underscores the widening gap between wages and housing costs, highlighting the ongoing need for strategies that expand affordable housing options in Abington.**

In 2024, the Fair Market Rent for a two-bedroom apartment in Abington is $1,955 per month, requiring an annual income of $78,200 ($37.60/hour) to avoid being cost-burdened. With Massachusetts' $15.00 minimum wage, a worker would need 104 hours per week—2.6 full-time jobs—to afford this rent. The mean renter wage in the Brockton area is just $15.63/hour, allowing for only $813 in monthly rent, less than half the FMR. Households at 30% of Area Median Income ($32,970) can afford just $824, highlighting a growing gap between wages and housing costs that puts safe, stable housing out of reach for many residents.

Housing Affordability for SSI Recipients

SSI RECIPIENTS IN ABINGTON CAN AFFORD ONLY $266 IN MONTHLY RENT—OVER $1,600 LESS THAN THE COST OF A MODEST TWO-BEDROOM APARTMENT—LEAVING MANY AT RISK OF HOUSING INSTABILITY OR HOMELESSNESS.

In Massachusetts, including the Brockton HMFA, the monthly Supplemental Security Income (SSI) payment in 2024 is $885 for an individual. Following the generally accepted standard that no more than 30% of income should be spent on housing, an SSI recipient can afford to pay approximately $266 per month in rent.

This amount is $1,689 less than the 2024 Fair Market Rent (FMR) for a modest two-bedroom apartment in the area, which is $1,955 per month. Even the FMR for a studio apartment, which is $1,354 per month, is well beyond what an SSI recipient can afford.

This amount falls dramatically short of the 2024 Fair Market Rent (FMR) for all apartment sizes in the region:

Bedroom FMR	Rent	Amount Higher than SSI Affordable Rent
Studio FMR	$1,354/month	$1,088 more
1 Bedroom FMR	$1,594/month	$1,328 more
2 bedroom FMR	$1,955/month	$1,689 more

Even subsidized housing, which is generally more affordable, often remains out of reach due to long waiting lists, eligibility criteria, and limited availability. As of 2024:

- The Massachusetts Rental Voucher Program (MRVP) sets tenant rent at 30-40 percent of income, but the waitlist for a mobile MRVP voucher can span several years.
- State-funded public housing for elderly and disabled individuals, where rent is typically capped at 30 percent of income, offers the most realistic option for an SSI recipient. However, wait times in Abington and the Brockton area can range from 1 to 5+ years, depending on unit turnover and priority status.
- Project-based Section 8 housing also offers affordability aligned with SSI-level incomes, but these units are limited in supply, and applications are often closed or restricted to centralized state waiting lists like CHAMP (Common Housing Application for Massachusetts Programs).

This stark disparity underscores the extreme housing insecurity faced by residents who rely solely on SSI, making clear the critical need for deeply affordable housing options and housing subsidies to meet the needs of extremely low-income individuals in Abington and the broader region.

While subsidized housing options exist that could accommodate someone living on SSI, the extreme shortage of available units and long wait times mean that most SSI recipients must compete for scarce resources, often resulting in cost burden, housing instability, or homelessness. Without an increase in deeply affordable housing units, particularly those designated for extremely low-income households, Abington and the surrounding region will continue to struggle to meet the housing needs of its most vulnerable residents.

Wait Lists for Affordable Housing

DEMAND FOR AFFORDABLE HOUSING IN ABINGTON HAS SKYROCKETED, WITH WAITLISTS SURGING MORE THAN 1,000% SINCE 2019.

The significant need for affordable housing in Abington is evident from the Abington Housing Authority's waiting lists. As of 2025, over 23,000 households are waiting for just 111 public housing units, highlighting the severe imbalance between demand and supply. This shortage is particularly acute for family units.

Table 32: Abington Housing Authority Capacity

Type of Unit	Current Number of Units	Number of Households on Waitlist	Wait List Ratio
Elderly/Disabled	109	8,066	74:1
Family	2	15,695	7,848:1
Total	111	23,761	—

*Wait list ratio = Number of households on wait list ÷ Number of existing units.
Source: Abington Housing Authority

The Abington Housing Authority operates 111 public housing units—109 for elderly and disabled residents and 2 for families—but demand has surged far beyond available supply. The elderly/disabled waitlist now includes 8,066 applicants (*a 720% increase since 2019*), with 160 from Abington, while the family waitlist has grown to 15,695 applicants (*a 1,663% increase*), including 179 local households. Currently, 81 Housing Choice (Section 8) vouchers are in use in Abington, representing a slight 5.8 percent decline.

These figures highlight the acute shortage of affordable housing options for low-income, elderly, and disabled residents. The Housing Choice Voucher Program, administered locally by public housing authorities with HUD funding, helps very low-income households—most earning below 30 percent of the median income—rent homes that meet federal standards.

Many affordable housing programs, including Chapter 40B developments, allow up to 70 percent local preference for applicants with ties to the community, such as residents, municipal employees, or families with children in local schools. Some programs also include veterans' preferences and specialized housing resources for disabled veterans through the Massachusetts Accessible Housing Registry.

Housing Affordability: Current Conditions, Implications, and Planning Priorities

Housing affordability in Abington remains a pressing concern for both renters and homeowners. Rising rents, escalating home prices, and stagnant wage growth have widened the gap between housing costs and household incomes, placing increasing pressure on lower- and moderate-income residents. Renters face some of the most acute challenges: nearly half spend more than 30 percent of their income on housing, and one in six are severely cost-burdened, paying more than half their income toward rent. This instability often forces households to make difficult tradeoffs—such as cutting back on food, healthcare, or transportation—or to accept substandard, overcrowded, or unsafe housing conditions.

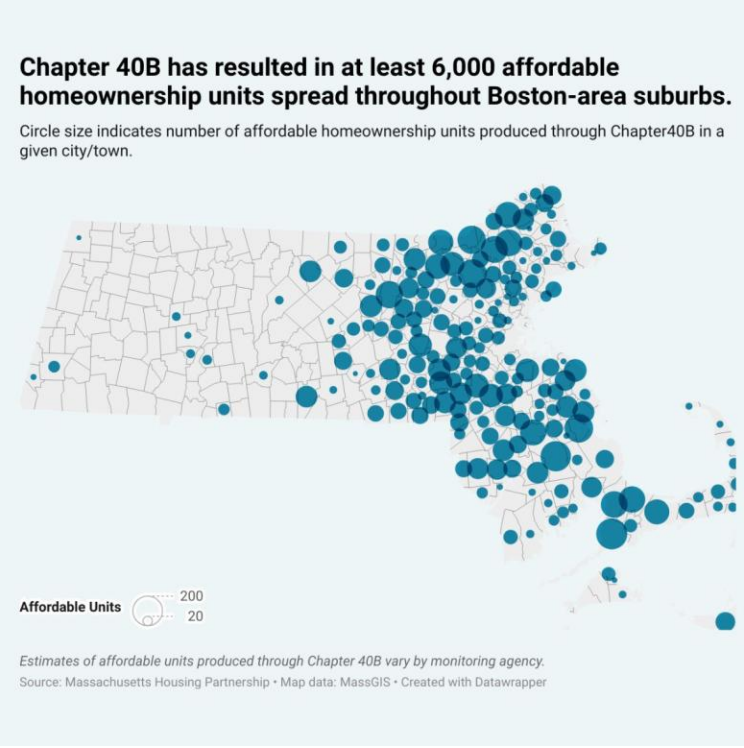
Homeowners are not immune to affordability challenges. Roughly one in three owner-occupied households (33.8%) are cost-burdened, with 14.9 percent severely so. Rising property values, higher taxes, increasing insurance premiums, and the climbing costs of maintenance and utilities have made it more difficult for many, particularly seniors on fixed incomes, to sustain homeownership. The median home price in Abington, approximately $537,000, far exceeds what moderate-income households can afford. A family earning the regional Area Median Income of $104,200 can afford a home valued around $375,000, leaving an affordability gap of roughly $190,000. This widening gap has priced out many first-time homebuyers, younger families, and essential workers, undermining the town's long-term socioeconomic diversity.

These patterns have direct implications for local planning. A shrinking pool of affordable homes limits opportunities for existing residents to remain in Abington and constrains new households from moving in, ultimately affecting the community's demographic balance, workforce stability, and local economy. Cost-burdened owners may delay necessary home repairs, while renters face growing risks of eviction or displacement as vacancy rates remain near historic lows. Without intervention, these trends will deepen inequities and erode housing choice across income levels.
To address these challenges, this Housing Production Plan prioritizes a balanced, inclusive approach to affordability. Key strategies include:

- **Expanding the supply of affordable rental housing**—particularly for households earning below 60% of Area Median Income (AMI).
- **Creating modestly priced ownership opportunities** through smaller-scale housing types such as townhomes, duplexes, and condominiums.
- **Implementing inclusionary zoning policies** to ensure new development includes affordable units.
- **Supporting first-time homebuyer and down payment assistance programs** to help moderate-income families access the housing market.
- **Preserving and rehabilitating existing affordable housing**, including anti-displacement measures and support for aging homeowners.
- **Encouraging mixed-income and accessible housing** to ensure long-term affordability, diversity, and neighborhood stability.

Current M.G.L. Chapter 40B Subsidized Rental Inventory (SHI)

What is the Subsidized Rental Inventory?



According to M.G.L. Chapter 40B, affordable housing is defined as housing that is developed or operated by a public or private entity and is reserved by deed restriction for income-eligible households at or below 80 percent of the Area Median Income (AMI). The regulation encourages communities to achieve the statutory minimum of 10 percent of their total year-round housing units on the Subsidized Housing Inventory (SHI).

Housing that meets these requirements, if approved by EOHLC, is added to the SHI. A community's SHI fluctuates with the new development of both affordable and market-rate housing. The SHI percentage is determined by dividing the number of affordable units by the total number of year-round housing units in the most recent decennial Census.

Summary of Abington's Subsidized Housing Inventory- Existing

ABINGTON SURPASSES 10 PERCENT SHI BENCHMARK

EOHLC ID#	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/Comp Permit?	Subsidizing Agency
2	71 Shaw Ave	71 Shaw Ave	Rental	70	Perp	Yes	EOHLC
3	N/A	Green Street	Rental	1	Perp	No	EOHLC
4	N/A	Dorsey Street	Rental	1	Perp	No	EOHLC
5	Beaver Brook	Linwood Street	Ownership	4	Perp	Yes	EOHLC
6	Chestnut Glen	585 Chestnut St.	Rental	130	2032*	No	MassHousing
7	Mt. Laurel Lane	Mt. Laurel Lane	Rental	4	2028	No	MHP EOHLC
8	Woodlands at Abington Station	303 Summer Street	Rental	192	Perp	Yes	MassHousing EOHLC
4183	DDS Group Homes	Confidential	Rental	40	N/A	No	DDS
4526	DDS Group Homes	Confidential	Rental	0	N/A	No	DDS
9096	Meadowbrook Estates	George F. Gillespie Way	Ownership	7	Perp	No	HUD EOHLC
9664	Leavitt Terrace	100 Lincoln Boulevard	Rental	40	Perp	No	HUD EOHLC
10377	Abington Senior Housing	115 Plymouth St.	Rental	0	Perp	Yes	MassHousing
1108	Abington Crossing	412 Summer St.	Rental	198	Perp	Yes	MassHousing
Totals			697		Census 2020 Year Round Housing Units Percent Subsidized		6,799 10.10

Figure4: Abington's Subsidized Housing Inventory (SHI)

Abington has achieved a major milestone in housing affordability, with 687 units on its Subsidized Housing Inventory (SHI), or 10.1 percent of its year-round housing stock. This accomplishment surpasses the state's Chapter 40B 10 percent threshold, granting the Town "safe harbor" from unfriendly 40B developments as long as its Housing Production Plan remains current.

However, meeting the numerical target does not eliminate the community's housing challenges. Rising home prices, limited options for smaller households, and barriers to homeownership for younger and lower-income residents continue to strain local affordability. An estimated 1,520 cost-burdened households—more than double the number of SHI units—illustrate the persistent gap between need and available affordable housing.

NEARLY HALF OF ABINGTON'S AFFORDABLE HOUSING UNITS SERVE SENIORS OR GROUP HOMES, REFLECTING A STRONG COMMITMENT TO SUPPORTIVE HOUSING AND A NEED TO DIVERSIFY FUTURE AFFORDABLE OPTIONS

Elderly and/or group homes account for almost 50 percent of the units currently included on the SHI. The Massachusetts Department of Developmental Services (DDS) operates 40 units of housing. These units represent one bedroom in a group home. Although the majority of units included on the SHI are deed-restricted to being affordable into perpetuity, 134 units may be subject to expiration (2028 and 2032, respectively). The Town's most recent SHI is included within this report (**Figure 4**). When compared to its neighboring communities, Abington exceeds them all in the creation of affordable housing:

- Holbrook (*9.9%)*
- Rockland (*6.26%)*
- Weymouth (*6.44%*)
- Whitman (*3.48%*)

In the future, the town should ensure that new housing developments include units that can be added to the SHI, so the Town can keep pace with the Commonwealth's Chapter 40B requirement. If Abington's total year-round housing stock grows over the next five years, the 10percent threshold will also increase, meaning more SHI units will be needed to stay at 10 percent.



CHAPTER 5: DEVELOPMENT CONSTRAINTS

The following section discusses the most significant constraints that may affect Abington's ability to address its housing needs. In housing plans, terms such as "barriers" or "constraints" are typically used as a value-neutral way to describe factors that objectively limit housing development. While some "barriers" such as sensitive environmental areas or historic resources can limit development, they are also **community assets** — moreover, these barriers are unlikely to change if under special protections. Other "barriers" can be remedied if desired, particularly those stemming from local regulations and policies under the community's direct control. This analysis focuses on development constraints relating to the natural environment, infrastructure capacity, regulatory framework, and available resources. By understanding these interconnected factors, policymakers can make informed decisions about Abington's future development while maintaining the quality of life for its residents and protecting features the community values.

MAKING PROGRESS

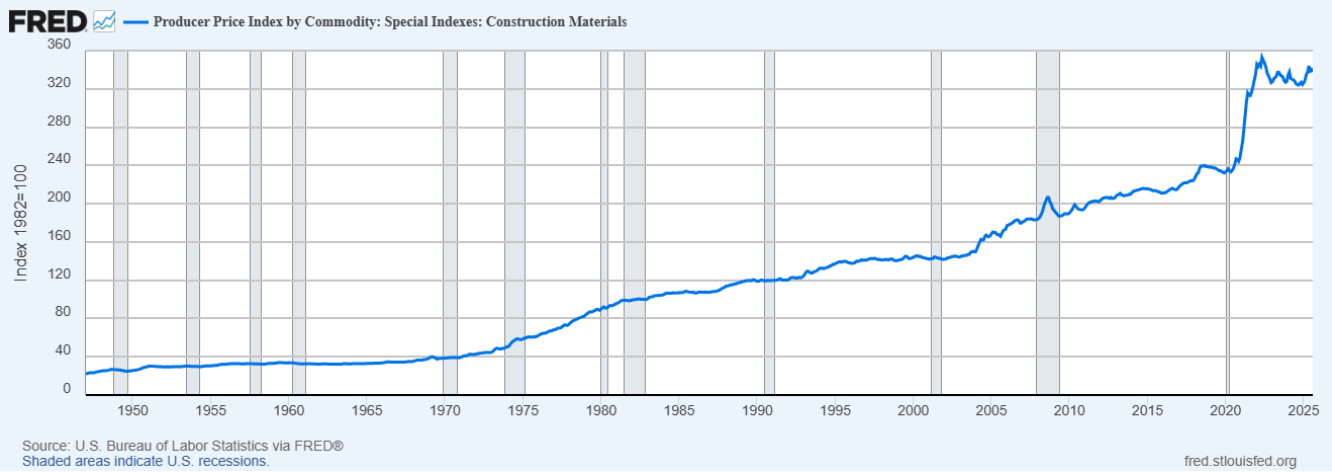
- Abington now has 697 units on its Subsidized Housing Inventory (SHI), or 10.1 percent of its total year-round housing stock – just over the 10 percent benchmark set by the Massachusetts Chapter 40B law.
- Key challenges include high development costs, regulatory hurdles, and limited funding

WHAT THIS CHAPTER COVERS

- Existing barriers to housing development
- Local and regional infrastructure capacity to support expected growth

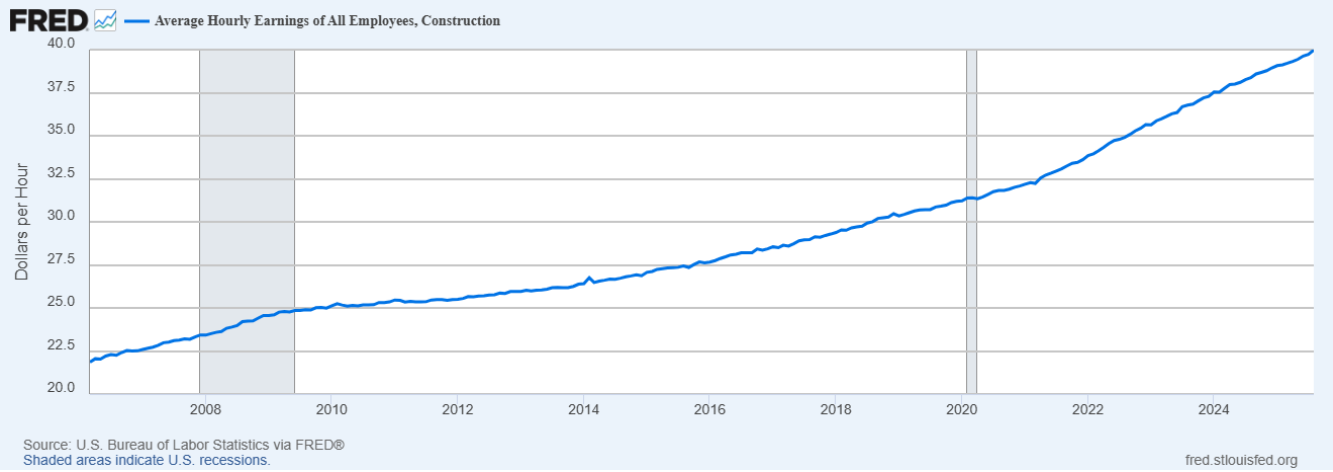
KEY NATIONAL INFLUENCES

Even though many housing challenges are local, it's important to understand the broader national trends that make new homes more expensive across the Greater Boston area – including Abington.



HIGHER LABOR COSTS

Wages for construction workers have also climbed sharply. In just ten years, average hourly earnings in the industry rose 44 percent – from $26.86 in 2024 to $38.72 in 2024 (adjusted for inflation). Since 2006, labor costs have increased by 68 percent.



EXPENSIVE AND LIMITED LAND

Land prices in the Northeast, including Massachusetts, are the highest in the nation and sell faster than anywhere else – often within just 30 days. Limited supply and zoning rules like large minimum lot sizes make land even harder to come by and drive up costs.

RISING INTEREST RATES AND LENDING CHALLENGES

Higher interest rates make it more expensive to borrow money. As borrowing gets costlier, fewer developers take out loans for new projects. While recent years saw unusually low rates, the current trend reflects a return to long-term averages.



Land Availability and Development Constraints

Abington's physical capacity for new housing development is significantly limited by environmental conditions, land use regulations, and its nearly built-out character. The town contains approximately 1,462 acres of wetlands, 168 acres of open water, and 579 acres within the 100-year flood zone, all constrained by state and local wetland protections and floodplain regulations. In addition, 880 acres of permanently protected open space and 127 acres of other open space managed by the Conservation Commission and Parks & Recreation Department further reduce the amount of developable land. Only about 110 acres remain potentially available for development, much of which faces challenges such as fragmented ownership, inadequate infrastructure, or restrictive zoning that prohibits higher-density uses.

Abington's land use pattern is dominated by single-family neighborhoods, with limited zoning districts that allow multifamily or mixed-use development by-right. This restricts opportunities to create affordable housing and limits the diversity of housing choices available to residents. Proximity to Boston has intensified development pressure and increased land values. The scarcity of large, developable parcels further drives up land prices, while the costs of demolition, site remediation, and construction have risen sharply. These economic barriers make new housing—particularly affordable housing—difficult to produce without significant subsidies or density incentives.

Small-scale developers often face additional obstacles securing financing or locating buildable lots that conform to zoning requirements, which tend to favor higher-end market-rate projects over smaller infill developments. Given these constraints, strategic redevelopment of underutilized commercial sites, surplus municipal properties, and parcels near the MBTA station will be essential to meeting the Town's housing production goals in the coming years.

Environmental Constraints

Abington lies within the Taunton River Watershed, part of the larger Narragansett Bay system that provides important natural habitats and flood mitigation. Environmental constraints—including wetlands, riverfront buffers, and flood-prone areas along the Shumatuscacant River—significantly limit development potential. Soil limitations, topographic challenges, and stringent environmental regulations further reduce buildable land and increase permitting complexity.

State and local wetland bylaws, stormwater management requirements, and Conservation Commission oversight ensure environmental protection but can also lengthen approval timelines and raise development costs. These environmental conditions make it more challenging to identify feasible, cost-effective locations for new housing construction.

Zoning and Regulatory Barriers

Zoning is the local regulatory system that determines how land can be used, what building types are permitted, and what density and dimensional standards apply. In Abington, development that is allowed "as of right" requires only a building permit, while uses subject to a special permit must undergo a public hearing and formal approval by a designated Town board. Large projects often require multiple special permits from different authorities, adding time, cost, and uncertainty to the process.

Abington's zoning framework presents several barriers to housing diversity and affordability. The town's base residential districts (R-20, R-30, R-40) are largely limited to single-family homes on large lots—ranging from 20,000 to 40,000 square feet—making smaller or "missing middle" housing types financially infeasible. While recent updates have allowed Accessory Dwelling Units (ADUs) and supported multifamily zoning through MBTA Communities compliance, the bylaw still confines most higher-density housing to Route 18 and limited overlay districts.

Permitting for two-family homes, conversions, and mixed-use buildings generally requires a special permit, and parking minimums of two spaces per unit further constrain project viability and site design. Abington also lacks an inclusionary zoning bylaw, meaning that new market-rate developments are not required to include affordable units. The absence of design guidelines or form-based zoning adds additional uncertainty for developers and can discourage investment.

To expand affordable and diverse housing opportunities, comprehensive zoning reform will be essential—focusing on dimensional flexibility, inclusionary requirements, and predictable as-of-right pathways for multifamily, missing middle, and mixed-use development.

Infrastructure and Transportation Limitations

Infrastructure capacity represents another major constraint to housing production. Although Abington benefits from access to public water and sewer systems, water capacity is operating near its limit.

The Abington/Rockland Joint Water Works, which provides the community's water supply, is under strain. While a $150,000 grant in 2018 funded design work to increase capacity by 160,000 gallons per day, new PFAS treatment requirements (updated in April 2024) have diverted much of the system's capital funding toward compliance efforts, restricting expansion and limiting capacity for future growth. Connecting to the MWRA, or increasing capacity from the Town's own wells, is not likely to happen in the next few years, during the duration of this Housing Production Plan (2025-2030).

Transportation infrastructure presents additional challenges. Abington maintains 61 miles of roads, including Routes 18, 58, 123, and 139, with regional access provided by Route 24 and Route 3 in adjacent communities. The MBTA Commuter Rail station offers regional connectivity, but surrounding sidewalks, lighting, and pedestrian amenities remain limited. While DIAL-A-BAT provides on-demand service for seniors and people with disabilities, there are no dedicated bike lanes or a comprehensive bicycle network, and walkability remains inconsistent outside main corridors.

Traffic congestion along Route 18 and limited multimodal infrastructure reduce the appeal of transit-oriented development and reinforce car dependence. Targeted investments in sidewalk connectivity, pedestrian safety, and station-area improvements will be crucial to supporting higher-density, transit-friendly housing in the years ahead.

Community Perceptions and Local Support

Public attitudes toward affordable and diverse housing in Abington are generally positive. Results from the Housing Production Plan Public Survey showed strong support for housing that meets the needs of seniors, families, people with disabilities, and young professionals. The creation of the Abington Affordable Housing Trust further institutionalized local leadership on affordable housing education and advocacy.

However, as in many suburban communities, proposals for multifamily or affordable developments can still face neighborhood opposition over perceived traffic, school, or property value impacts. Persistent misconceptions about affordable housing can slow or derail permitting processes. To sustain progress, Abington must continue robust public education and engagement efforts to dispel myths and highlight the benefits of inclusive growth.

Funding and Implementation Capacity

Abington's ability to advance housing goals is limited by staffing, funding, and administrative capacity. The Town's Affordable Housing Trust and Planning Board depend heavily on volunteers and technical assistance from the Old Colony Planning Council (OCPC). Securing and managing external funding—such

as One Stop for Growth, Housing Choice Initiative, or MassDevelopment grants—requires dedicated administrative capacity.

Affordable housing development also depends on competitive state and federal funding sources, such as Low-Income Housing Tax Credits, Community Preservation Act (CPA) funds, and EOHLC subsidies, which require specialized expertise to pursue. To increase implementation capacity, Abington should continue to strengthen regional partnerships, build local technical expertise, and explore dedicated funding mechanisms to advance its housing initiatives effectively.

Moving Forward

Addressing these complex and overlapping challenges will require a multi-pronged approach. Through its Housing Production Plan, Abington can:

- Expand areas zoned for multi-family and mixed-use development, particularly near transit and commercial corridors.
- Create overlay districts to support infill and adaptive reuse of underutilized sites.
- Introduce incentives such as density bonuses, expedited permitting, and tax relief for affordable housing projects.

By proactively addressing land use, infrastructure, and regulatory barriers, Abington can create the conditions necessary to continually meet its 10% SHI goal and ensure that all residents, across all income levels and ages, have access to safe and healthy homes they can afford.



Appendix A: Glossary of Terms

HPP GLOSSARY

OLD COLONY PLANNING COUNCIL

The purpose of this glossary is to provide an accessible dictionary of housing-related terms that may be used throughout the HPP process and plan.

- **Accessory Dwelling Unit (ADU):** An accessory dwelling unit (ADU) is a smaller, independent residential dwelling unit located on the same lot as a stand-alone (i.e., detached) single-family home.
- **Affordable Housing:** Deed-restricted housing for low- (at or below 80% AMI) or moderate- (between 80% to 100% AMI) income households at a cost that does not exceed 30% of their monthly gross income.
- **Area Median Income (AMI):** The median family income within a given metropolitan area as determined by the U.S. Department of Housing and Urban Development. AMI is used to determine household eligibility for most housing assistance programs.
- **Chapter 40B:** M.G.L. Ch. 40B, § 20-23, is a Massachusetts State law administered locally by the Board of Appeals in order to create affordable housing. In communities below the 10% statutory minimum, it provides eligible developers the ability to supersede local zoning if 20% to 25% of units are Affordable.
- **Chapter 40R:** M.GL. Ch. 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 have to be Affordable Housing for low- or moderate-income households. 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 with writing 40R zoning and adopting design standards. Additional funding to address any increases in school enrollment that result from adoption of the SGOD can be accessed through Chapter 40S.
- **Chapter 40S:** M.G.L. Ch. 40S, § 1-4, provides funding to municipalities that establish a 40R district to cover the costs of educating any school-age children who move into such districts.
- **Community Preservation Act (CPA):** M.GL. Ch. 44B, § 1-17, allows communities to establish a Community Preservation Fund for open space, historic preservation, and Affordable Housing by imposing a surcharge of up to 3% on local property tax bills. Certain households can be exempted from this surcharge, including income-eligible households. The State provides a partial match to these local funds from the Community Preservation Trust Fund, generated from Registry of Deeds fees.
- **Comprehensive Permit:** The permit authorized by Chapter 40B for Affordable Housing development.
- **Cost Burden:** A household is considered cost burdened if more than 30% of monthly income is spent on housing costs.
- **Executive Office of Housing and Livable Communities (EOHLC):** The State's housing cabinet (*formerly the Dept. of Housing and Community Development/DHCD*). EOHLC oversees state-funded public housing and administers rental assistance programs, Affordable Housing funds, and the administration of Chapter 40B and 3A (MBTA Communities).
- **Extremely-Low-Income Household:** Household with an income less than 30% of AMI.

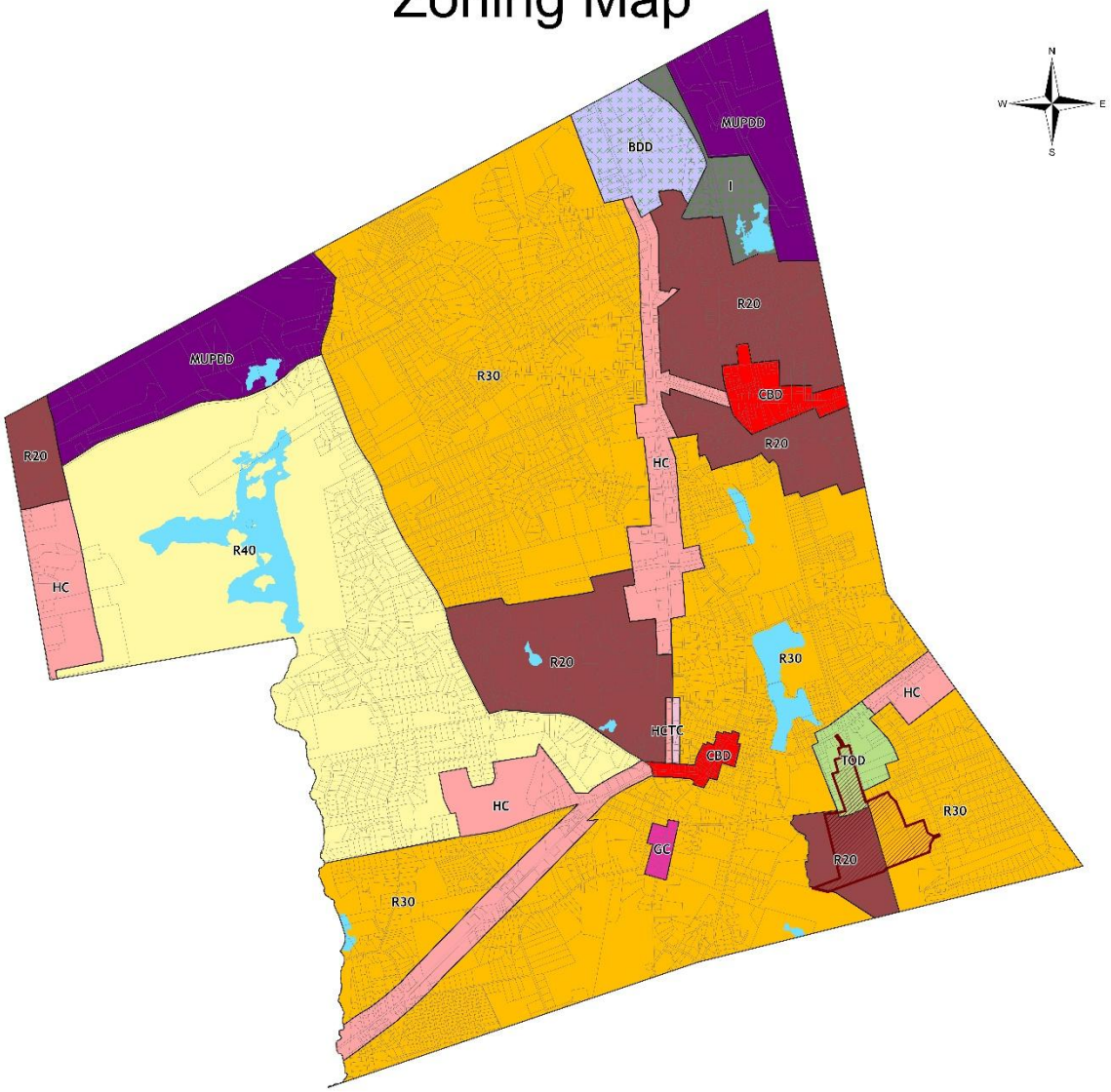
- **Fair Housing Act:** Established under Title VII of the 1968 Civil Rights Act, the federal Fair Housing Act prohibits discrimination in the sale, rental, and financing of dwellings, and in other housing-related transactions, based on race, color, national origin, religion, sex, familial status (including children under the age of 18 living with parents or legal custodians, pregnant women, and people securing custody of children under the age of 18), sexual orientation, gender identity, and disability.
- **Fair Housing Law:** M.G.L. Ch. 151B, the State Fair Housing Act, prohibits housing discrimination on the basis of race, color religious creed, national origin, sex, sexual orientation, age, children, ancestry, marital status, veteran history, public assistance, or physical or mental disability.
- **Fair Market Rent (FMR):** A mechanism used by HUD to control costs in the Section 8 rental assistance program. HUD sets FMRs annually for metropolitan and non-metropolitan housing market areas. The FMR is the 40th percentile of gross rents for typical, non-substandard rental units occupied by recent movers in a local housing market.
- **Gross Rent:** Gross rent is the sum of the rent paid to the unit's owner plus any utility costs incurred by the tenant. Utilities include electricity, gas, water and sewer, and trash removal services, but not telephone service.
- **Group Home:** A type of congregate housing for people with disabilities.
- **Household:** One or more people occupying a single housing unit.
- **Housing Choice Voucher Program:** Federal housing assistance vouchers subsidize the cost of rental housing, but high demand and long waiting lists mean many low-income families wait for years to access affordable housing.
- **Housing Subsidies:** Housing subsidies can work in numerous ways, all with the common cause of easing the cost burdens of housing.
- **Inclusionary Zoning:** A zoning ordinance or bylaw that encourages or requires developers to build Affordable Housing in their developments or provide a comparable public benefit, such as providing Affordable Housing in other locations ("off-site units") or paying fees in lieu of units to an Affordable Housing trust fund.
- **Infill Development:** Construction on vacant lots or underutilized land in established neighborhoods and commercial centers.
- **Local Initiative Program (LIP):** Massachusetts housing program created by DHCD. LIP allows developers to work with municipal officials to build mixed-income housing with deed-restricted Affordable Housing units. This differs from typical 40B developments where developers oftentimes override local approvals if a community has less than 10% of housing stock on the Subsidized Housing Inventory (SHI). LIP allows financing, design, and construction decisions to be made by the municipality, with technical support from state agencies.
- **Low Income Housing Tax Credit (LIHTC):** The Low-Income Housing Tax Credit (LIHTC) subsidizes the acquisition, construction, and rehabilitation of affordable rental housing for low- and moderate-income tenants. The LIHTC was enacted as part of the 1986 Tax Reform Act and has been modified numerous times.
- **MassHousing:** A quasi-public state agency that provides financing for subsidized rental and for-sale housing.
- **Low-Income Household:** Household with an income at or below 80% of AMI.
- **Massachusetts Housing Partnership (MHP):** A public non-profit Affordable Housing organization established by the legislature in 1985. MHP provides technical assistance to cities and towns, permanent financing for rental housing, and mortgage assistance for first-time homebuyers.
- **MassDevelopment:** A quasi-public agency that provides financing for subsidized rental housing developments.

- **Missing Middle Housing:** One of the newest terms in the world of urban planning, Missing Middle Housing has generated a lot of attention in recent years as cities around the United States look for ways to create more housing options in a vast sea of single-family homes.
- **Mixed-Income Development:** A residential development that includes market-rate and Affordable Housing.
- **Mixed-Use Development:** A development with more than one use on a single lot. The uses may be contained within a single building or divided among two or more buildings. Typically includes residential above other land uses, like ground-floor retail.
- **Moderate–Income Household:** Household with an income at 80% to 100% of AMI.
- **Multi-Family Housing:** Often discussed in contrast with single-family zoning, multi-family housing includes buildings and complexes that house more than one household in the same property.
- **Municipal Affordable Housing Trust (AHT):** Under M.G.L. Ch. 44, § 55C, an AHT is an entity created to provide for the creation and preservation of Affordable Housing in municipalities for the benefit of low-and moderate-income households. Any community can establish an AHT following adoption of M.G.L. Ch. 44, § 55C, by simple majority vote of the local legislative body.
- **Overlay District:** A zoning district that covers all or portions of basic use districts and imposes additional requirements or offers additional opportunities for the use of land.
- **Public Housing:** Born out of the progressive ideals of the New Deal and a desire to improve the standard of living in poor urban neighborhoods, American public housing has taken several forms as political opinion about subsidized housing shifts.
- **Regional Planning:** Regional planning addresses planning issues that cross local jurisdictional boundaries, like transportation or watershed protection. In other examples, regional planning offers a holistic approach to the interconnected systems and dynamics that shape physical and cultural landscapes.
- **Section 8:** A HUD-administered rental assistance program that subsidizes “mobile” certificates and vouchers to help very-low and low-income households pay for market-rate housing. Tenants pay 30% of income for rent and basic utilities, and the Section 8 subsidy covers the balance of the rent. Section 8 also can be used as a subsidy for eligible rental developments, known as Section 8 Project-Based Vouchers (PBV), which are not “mobile” because they are attached to specific units.
- **Single-Family Zoning:** Single-family zoning is by far the most common form of zoning in the United States, but it's facing increasing criticisms both for its discriminatory origins and its sprawling effects.
- **Smart Growth:** Smart growth is development that protects natural resources, enhances quality of life, offers housing choices, reduces energy consumption, and improves municipal finances by considering the location, design, and long-term costs of development. The Commonwealth has adopted Smart Growth through the State’s ten Sustainable Development Principles.
- **Subsidized Housing Inventory (SHI):** A list of deed-restricted Affordable Housing units in each municipality in Massachusetts documenting progress towards their 10% statutory minimum under Chapter 40B.

- **SHI-Eligible Unit:** A housing unit that EOHLC finds eligible for the Subsidized Housing Inventory because its affordability is secured by a long-term use restriction and the unit is made available to low- or moderate-income households through an approved affirmative marketing plan.
- **Severe Cost Burden:** A household is considered severely cost burdened if more than 50% of monthly income is spent on housing costs.
- **Subsidized Housing:** Housing made affordable to low- or moderate-income people through public financing or other assistance.
- **Supportive Housing:** Supportive housing combines affordable housing with social services providers to help people experiencing homelessness, disability, or other hardships transition to permanent housing.
- **U.S. Department of Housing and Urban Development (HUD):** America's lead federal agency for financing Affordable Housing development and administering the Fair Housing Act.
- **Very-Low-Income Household:** Household with an income at 30% to 50% of AMI.
- **Walkability:** Walkability refers to the ability to safely walk to services and amenities within a reasonable distance, usually defined as a walk of 30 minutes or less.

Appendix B: Abington Zoning Map

Town of Abington, Massachusetts
Zoning Map



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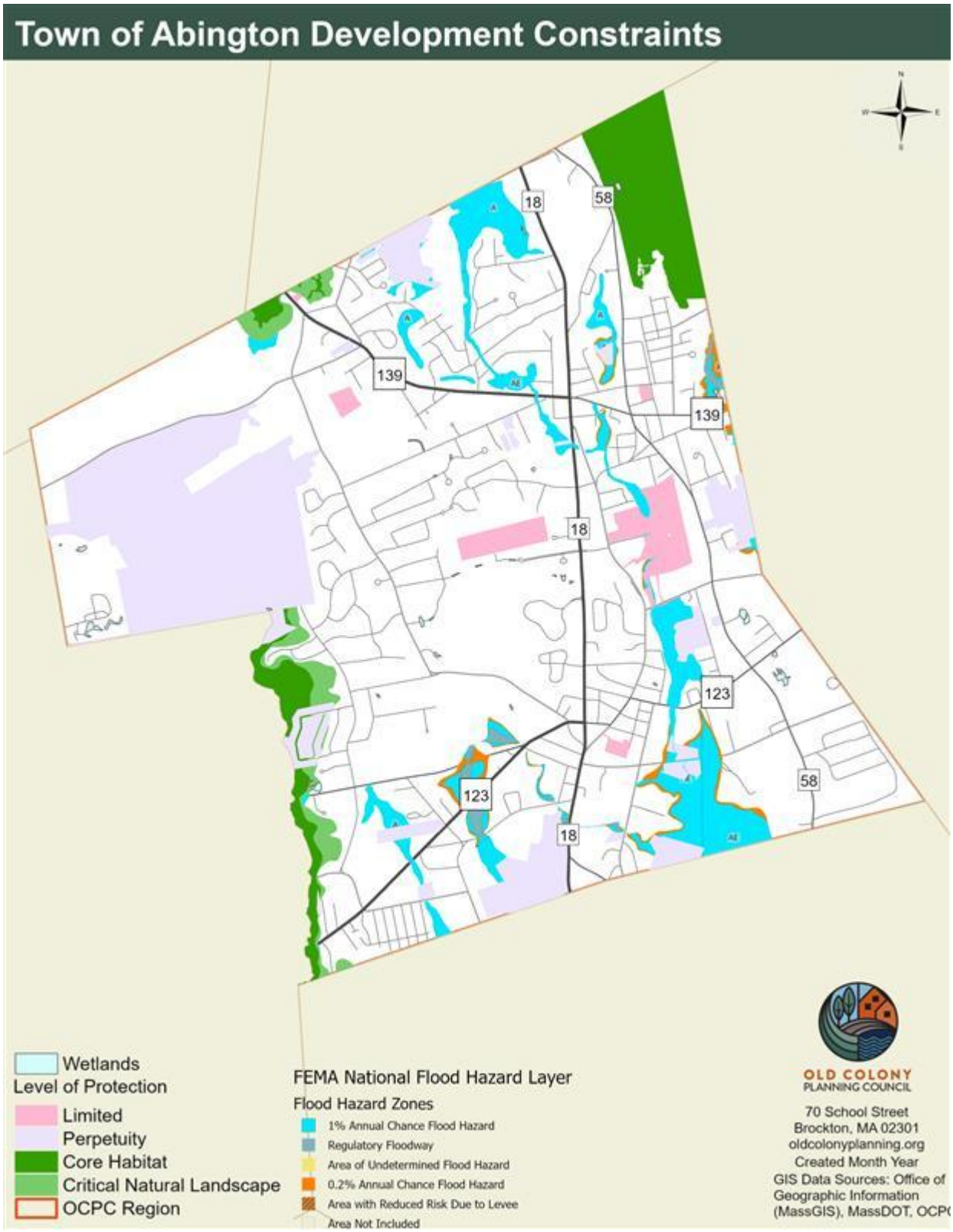
- R20 - High Density Residential (20,000 sq. ft.)
- R30 - Medium Density Residential (30,000 sq. ft.)
- R40 - Low Density Residential (40,000 sq. ft.)
- CBD - Central Business District
- GC - General Commercial
- HC - Highway Commercial
- TC - Transitional Commercial
- BDD - Business Development District
- TOD - Transit Oriented Development
- I - Industrial
- MUPDD - Multi-Use Planned Development District
- Multi-Family Overlay District
- Marijuana Retail Overlay District

Prepared by:
Old Colony Planning Council
70 School Street
Brockton, MA 02301

GIS Data Sources: Town of Abington, MassDOT, Office of Geographic Information (MassGIS)

Created: February 3, 2003
Amended: April 6, 2005; April 25, 2007; April 4, 2011; June 6, 2016, May 21, 2018

Appendix C: Abington Development Constraints Map



Appendix D: Available Housing Resources and Programs

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

HUD aims to create strong, sustainable, inclusive communities and quality affordable homes. It is strengthening the housing market to bolster the economy and protect consumers, meet the need for quality affordable rental homes, utilize housing as a platform for improving quality of life, build inclusive and sustainable communities free from discrimination, and transform how HUD does business. Additional information can be found at https://portal.hud.gov/hudportal/HUD.

Massachusetts Executive Office of Housing and Livable Communities (EOHLC)

EOHLC's mission is to strengthen cities, towns, and neighborhoods to enhance the quality of life in Massachusetts. EOHLC provides leadership, professional assistance, and financial resources to promote safe, decent, affordable housing opportunities, the economic vitality of communities, and sound municipal management. Additional information can be found at http://www.mass.gov/hed/housing/

Citizens' Housing and Planning Association (CHAPA)

The Citizens' Housing and Planning Association (CHAPA) is a non-profit umbrella organization for Massachusetts's affordable housing and community development activities. Established in 1967, CHAPA's mission is to encourage producing and preserving affordable housing for low—and moderate-income families and individuals and foster diverse and sustainable communities through planning and community development.

CHAPA pursues its goals through advocacy with local, state, and federal officials; research on affordable housing issues; education and training for organizations and individuals; programs to expand rental and homeownership opportunities; and coalition building among various housing and community development interests. Additional information can be found on the CHAPA's website at https://www.chapa.org/

Massachusetts Housing Partnership (MHP)

The Massachusetts Housing Partnership (MHP) is a statewide public, non-profit affordable housing organization that works in concert with the Governor and the state Department of Housing and Community Development (DHCD) to help increase the supply of affordable housing in Massachusetts.

MHP was established in 1985 to increase the state's overall rate of housing production and work with cities and towns to demonstrate new and better ways of meeting affordable housing needs. The MHP focuses on three main areas: community assistance, rental development, and homeownership. Additional information can be found on the MHP website at http://www.mhp.net/

Habitat for Humanity of Greater Plymouth

Habitat for Humanity is a global nonprofit housing organization operating in all 50 U.S. states and in more than 70 countries worldwide. Its vision is a world where everyone has a decent place to live. Habitat works toward that goal by partnering with families in need of affordable homes, and by building strength, stability, and self-reliance through safe, decent housing.

Locally, Habitat for Humanity of Greater Plymouth is the regional affiliate serving Plymouth County and its surrounding communities. The organization has dedicated more than 15 homes and mobilized over 450 volunteers to date. Through its ReStore in Carver, MA, Habitat also raises funds for home-building and diverts usable materials from the landfill. For more information, see the affiliate website at: www.hfhplymouth.org.

NeighborWorks Housing Solutions

NeighborWorks Housing Solutions, formerly South Shore Housing, is a regional nonprofit organization focused on providing housing services and developing affordable housing in Plymouth and Bristol counties. Its mission is to help low-and moderate-income families and individuals secure affordable housing and use it as a foundation for improving their economic stability and well-being.

Their services include rental assistance, emergency financial help, shelter and homelessness prevention, first-time homebuyer education and counseling, financial coaching, foreclosure prevention, affordable residential and small business loans, and construction and management of high-quality rental housing across Southern Massachusetts. Additional information can be found at https://nhsmass.org/.

MassHousing

MassHousing is an independent public authority that provides financing for constructing and preserving affordable rental housing and first and second mortgages for homebuyers and homeowners. It is a self-supporting not-for-profit public agency that raises capital by selling bonds and lending the proceeds to low—and moderate-income homebuyers, homeowners, and developers who build or preserve affordable and mixed-income rental housing. Additional information can be found at http://masshousing.com.

Local Initiative Program

The Local Initiative Program (LIP) is a state program that encourages the creation of affordable housing by providing technical assistance to communities and developers working together to create affordable rental opportunities for low- and moderate-income households. Unlike conventional housing subsidy programs, in which a state or federal agency must approve every aspect of financing, design, and construction, the LIP allows most of these decisions to be made by the municipality. LIP regulations and guidelines address those program components that must be reviewed and approved by EOHLC. For example, household incomes served, fair marketing, profit limitation, and establishing long-term affordability for the units built. Eligible applicants include for-profit and non-profit developers working in concert with a city or town, as the municipality and developer jointly apply. Further information can be found at http://www.mass.gov/hed/housing/affordable-own/local-initiative-program-lip.html.

HOME Investment Partnerships Program (HOME)

HOME is a federally funded program that assists in producing and preserving affordable housing for low and moderate-income families and individuals. HOME funds can be used to acquire and rehabilitate existing structures for sale to income-eligible first-time homebuyers, including distressed or failed properties or the new construction of homeownership projects. Projects seeking HOME funds must include a minimum of 3 HOME-assisted ownership units, the sites for which must be secured with a signed Purchase & Sale Agreement at the time of application. Eligible applicants include for-profit developers, non-profit developers, non-profit organizations designated as Community Housing Development Organizations (CHDOs), and municipalities in cooperation with

any of the above. Additional information can be found at http://www.mass.gov/hed/housing/affordable-own/home-investment-partnerships-program.html.

Housing Stabilization Fund

The Housing Stabilization Fund (HSF) is a state-funded bond program that assists in producing and preserving affordable housing for low-income families and individuals. HSF monies may be used to acquire and rehabilitate existing structures for sale to income-eligible first-time homebuyers, including distressed or failed properties or the new construction of homeownership projects. Projects seeking HSF must have a minimum of 3 HSF-assisted ownership units, which must be secured with, at a minimum, a signed Purchase & Sale Agreement at the time of application. Eligible applicants include for-profit developers, non-profit developers, local housing authorities, and municipalities cooperating with for-profit or non-profit developers. Additional information can be found at http://www.mass.gov/hed/housing/affordable-own/housingstabilization-fund.html

The Massachusetts Affordable Housing Trust Fund (AHTF)

The AHTF is designed to provide resources to create or preserve affordable housing throughout the state for households above 110% of the median income. AHTF funds are focused on those activities that create, maintain, or acquire housing throughout the state to benefit those households. AHTF funds may also be used for permanent or transitional housing for homeless families and individuals and the modernization, rehabilitation, and repair of public housing. Eligible applicants include governmental subdivisions, community development corporations, local housing authorities, community action agencies, community-based or neighborhood-based non-profit housing organizations, other nonprofit organizations, for-profit entities, and private employers. Additional information can be found on the AHTF's website at http://www.mass.gov/hed/housing/affordable-rent/ahtf.html.

Community Development Block Grants (CDBG)

The Massachusetts Community Development Block Grant Program is a federally funded, competitive grant program designed to help small cities and towns meet various community development needs. 90 Assistance is provided to qualifying cities and towns for housing, community, and economic development projects that assist low—and moderate-income residents or revitalize areas of slum or blight. Municipalities with a population of under 50,000 that do not receive CDBG funds directly from the federal Department of Housing and Urban Development (HUD) are eligible for CDBG funding.

Eligible CDBG projects include but are not limited to housing rehabilitation or development, micro-enterprise or other business assistance, infrastructure, community/public facilities, public social services, planning, removal of architectural barriers to allow access by persons with disabilities, and downtown or area revitalization. Additional information can be found at http://www.mass.gov/hed/community/funding/community-development-blockgrant-cdbg.html.

Federal Low-Income Housing Tax Credit (LIHTC)

The Low-Income Housing Tax Credit (LIHTC) was created by Congress in 1986 to promote the construction and rehabilitation of housing for low-income persons. The tax credit provides a means by which developers may raise capital for the construction or acquisition and substantial housing rehabilitation for low-income persons. Both for-profit and nonprofit developers can take advantage of the tax credit. At least 20% of the units must be reserved for persons with incomes at/or below 50% of the area median income adjusted for family size, or at least 40% of the units must be made affordable for persons with incomes at/or below 60% of the area median income adjusted for family

size. In addition, the project must be retained as low-income housing for at least 30 years. Additional information can be found at
http://www.mass.gov/hed/housing/affordable-rent/low-incomehousing-tax-credit-lihtc.html

Community Economic Development Assistance Corporation (CEDAC)

CEDAC is a public-private community development finance institution that provides financial resources and technical expertise for community-based and other non-profit organizations engaged in effective community development in Massachusetts. CEDAC's work supports three key building blocks of community development: affordable housing, workforce development, and early care and education. Regarding housing programs, CEDAC helps community development corporations and other non-profit developers by providing them with early-stage capital financing and technical assistance throughout the development process. CEDAC Housing's financing options include predevelopment, acquisition, and bridge lending, providing developers with the patient capital to acquire property, hiring a team of professional consultants to move a development forward, and assembling financing packages to complete the projects. Additional information can be found at https://cedac.org/

MassWorks Infrastructure Program

The MassWorks Infrastructure Program provides a one-stop shop for municipalities and other eligible public entities seeking public infrastructure funding to support economic development, multi-family housing opportunities, community revitalization, and job creation. The Program represents an administrative consolidation of the following six former grant programs: Public Works Economic Development (PWED), Community Action Development Grant (CDAG), Growth Districts Initiative (GDI), Massachusetts Opportunity Relocation and Expansion Program (MORE), Small Town Rural Assistance Program (STRAP), and the Transit Oriented Development (TOD) Program. Additional information can be found at
http://www.mass.gov/hed/economic/eohed/pro/infrastructure/massworks/

Appendix E: EOHLC Affirmative Fair Housing Guidelines

The Commonwealth of Massachusetts has a compelling interest in creating fair and open access to affordable housing and promoting compliance with state and federal civil rights obligations. Therefore, all housing with state subsidy or housing for inclusion on the SHI shall have an Affirmative Fair Housing Marketing Plan. To that end, EOHLC has prepared and published comprehensive guidelines that all agencies follow in resident selection for affordable housing units.

In particular, the local preference allowable categories are specified:

- **Current Residents.** A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing, or voter registration listing.
- **Municipal Employees.** Employees of the municipality, such as teachers, janitors,
- firefighters, police officers, librarians, or town hall employees.
- **Employees of Local Businesses.** Employees of businesses located in the municipality.
- **Households with Children.** Households with children attending the locality's schools.
- **Veterans.** Any person honorably discharged from the Army, Navy, Marine Corps, Air Force Force, Coast Guard, or National Guard of the United States.

The latest revisions to the guidelines were in May 2013. A further update per the 2024 Affordable Homes Act is expected to be forthcoming. The full guidelines can be found here: https://www.mass.gov/doc/ma-fair-housing-marketing-and-resident-selection-plan-guidelines-1/download

Appendix F: Interagency Bedroom Mix Policy

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 collectively referred to 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 under fair housing laws, including the federal Fair Housing Act, as amended (42 U.S.C. §§ 3601 et seq.) and Massachusetts General Laws Chapter 151B. 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 using the action steps outlined in the AI.

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

Definitions

1) "Affordable" - For 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 it has been condemned or made uninhabitable by fire or other casualty.

Agreements

NOW, THEREFORE, DHCD, MHP, MassHousing, MassDevelopment, and CEDAC agree as follows:

Bedroom Mix Policy

1) Consistent with the AI, the State Housing Agencies intend that at least ten percent (10%) of the units in Affordable Production Developments funded, assisted, or approved by a State Housing Agency shall have three (3) or more bedrooms except as provided herein. To the extent practicable, the three-bedroom or larger units shall be distributed proportionately among affordable and market-rate units.

2) The State Housing Agency shall apply the Bedroom Mix Policy, which imposes an affordability restriction that complies with the SHI requirements.

3) The Bedroom Mix Policy shall not apply to Affordable Production Developments for age-restricted housing, assisted living, supportive housing for individuals, single-room occupancy, or other developments in which the policy is not appropriate for the intended residents. In addition, the Bedroom Mix Policy shall not apply to a Production Development where such units:

(i) are in a location where there is insufficient market demand for such units, as determined in the reasonable discretion of the applicable State Housing Agency; or
(ii) will render a development infeasible, as determined in the reasonable discretion of the applicable State Housing Agency.

4) Additionally, a State Housing Agency shall have the discretion to waive this policy (a) for small projects that have less than ten (10) units and (b) in limited instances when, in the applicable State Housing Agency's judgment, specific factors applicable to a project and considered given the regional need for family housing, make a waiver reasonable.

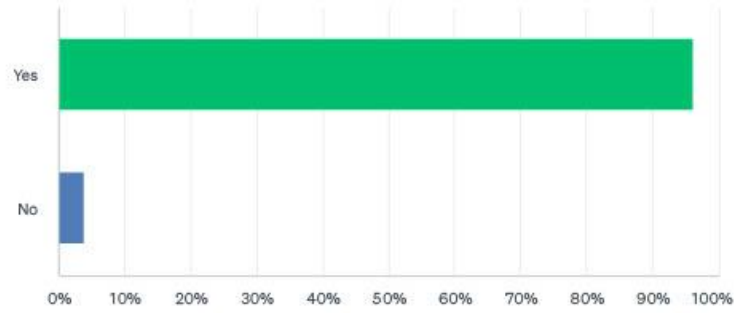
5) The Bedroom Mix Policy shall apply to all Production Developments provided a Subsidy as defined under 760 CMR 56.02 or otherwise subsidized, financed, and overseen by a State Housing Agency under the M.G.L. Chapter 40B comprehensive permit rules for which a Chapter 40B Project Eligibility letter is issued on or after March 1, 2014. The policy shall apply to all other Affordable Production Developments funded, assisted, or approved by a State Housing Agency on or after May 1, 2014.

Appendix G: Abington's Housing Survey Responses

Abington Housing Production Plan (HPP) 2025 Update Survey

Q1 Are you a resident of the Town of Abington?

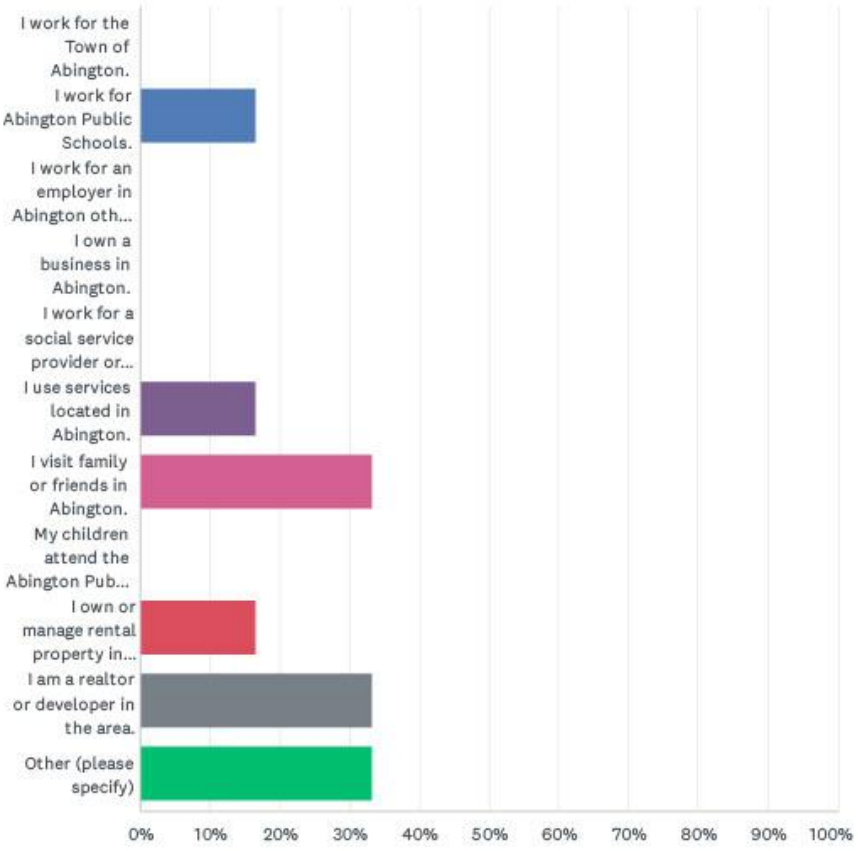
Answered: 183 Skipped: 0



ANSWER CHOICES	RESPONSES	
Yes	96.17%	176
No	3.83%	7
TOTAL		183

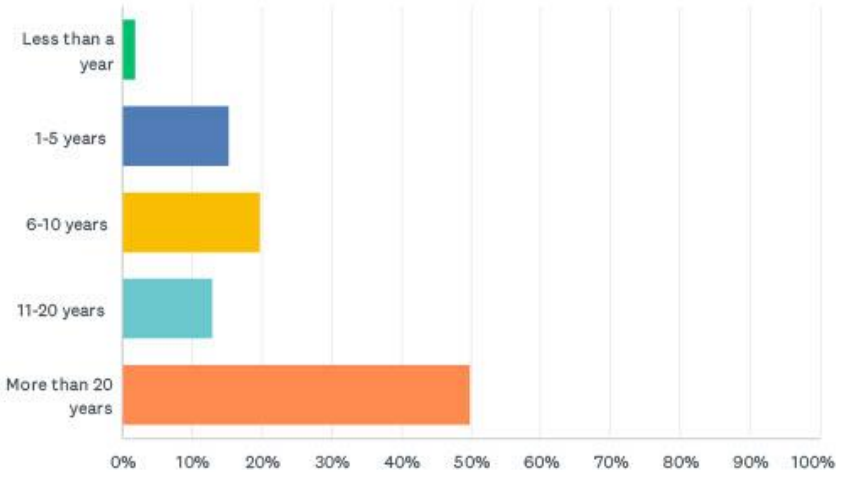
Q2 What is your connection to the Town of Abington? (Select all that apply)

Answered: 6 Skipped: 177



Q4 How long have you lived in Abington?

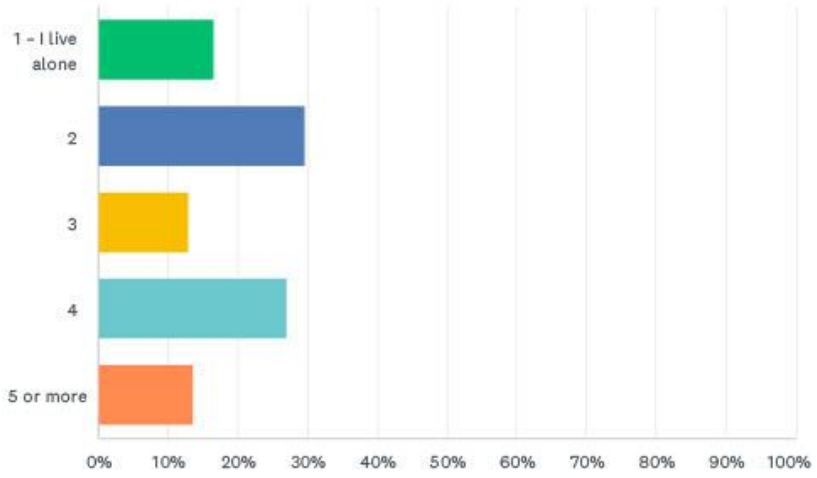
Answered: 162 Skipped: 21



ANSWER CHOICES	RESPONSES	
Less than a year	1.85%	3
1-5 years	15.43%	25
6-10 years	19.75%	32
11-20 years	12.96%	21
More than 20 years	50.00%	81
TOTAL		162

Q5 Including yourself, how many people live in your home?

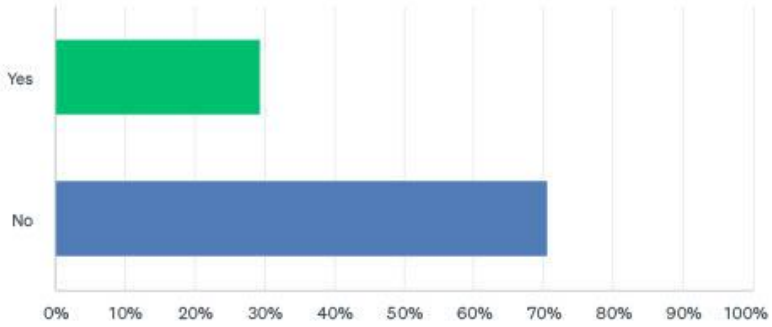
Answered: 162 Skipped: 21



ANSWER CHOICES	RESPONSES	
1 – I live alone	16.67%	27
2	29.63%	48
3	12.96%	21
4	27.16%	44
5 or more	13.58%	22
TOTAL		162

Q6 Do any adults aged 65 or older live in your home (not including yourself)?

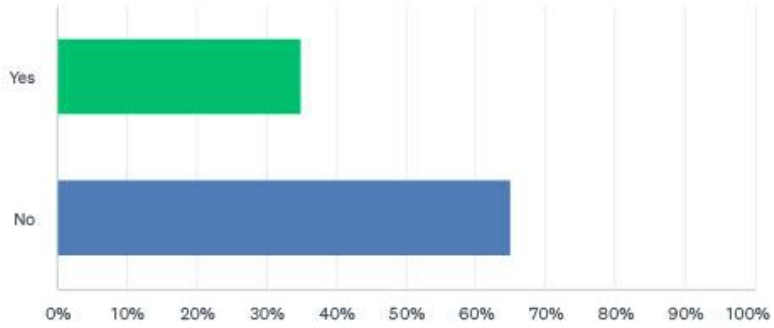
Answered: 163 Skipped: 20



ANSWER CHOICES	RESPONSES	
Yes	29.45%	48
No	70.55%	115
TOTAL		163

Q7 Do any children (under 18) live in your home?

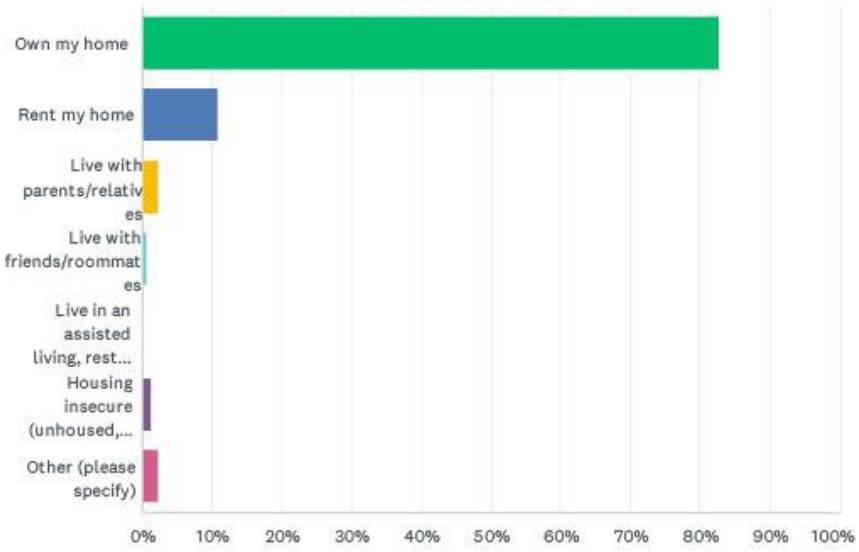
Answered: 163 Skipped: 20



ANSWER CHOICES	RESPONSES	
Yes	34.97%	57
No	65.03%	106
TOTAL		163

Q8 Which best describes your current living situation? (Choose one)

Answered: 167 Skipped: 16

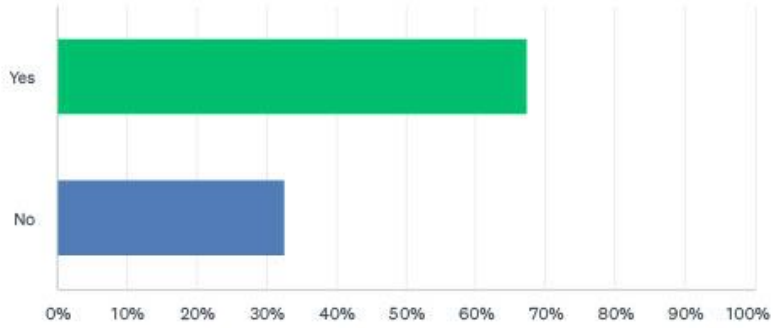


ANSWER CHOICES	RESPONSES	
Own my home	82.63%	138
Rent my home	10.78%	18
Live with parents/relatives	2.40%	4
Live with friends/roommates	0.60%	1
Live in an assisted living, rest, or nursing home	0.00%	0
Housing insecure (unhoused, frequent moving)	1.20%	2
Other (please specify)	2.40%	4
TOTAL		167

#	OTHER (PLEASE SPECIFY)	DATE
1	Rent an apartment	7/14/2025 4:21 PM
2	Senior and Disability Housing	6/26/2025 2:55 PM
3	N/A	5/28/2025 10:23 AM
4	Abington Housing Authority	5/28/2025 10:17 AM

Q9 Does your home meet your current living needs?

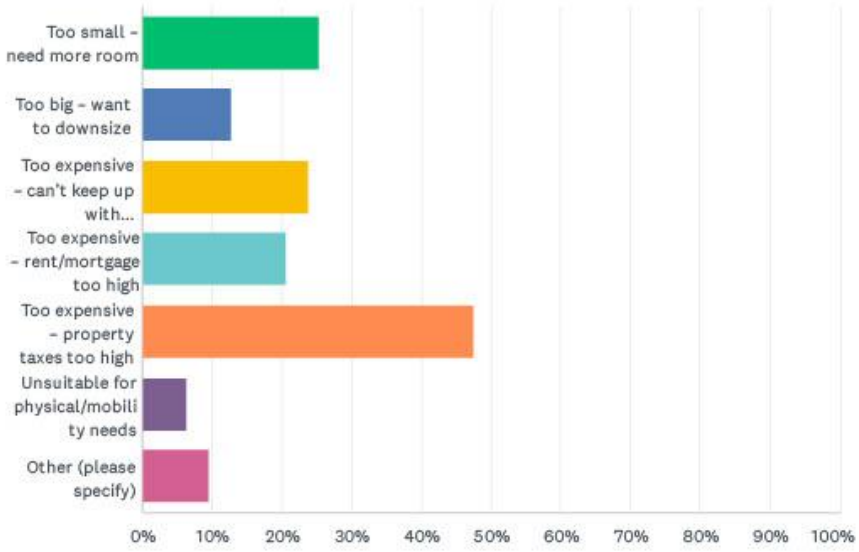
Answered: 165 Skipped: 18



ANSWER CHOICES	RESPONSES	
Yes	67.27%	111
No	32.73%	54
TOTAL		165

Q10 If no, why? (select all that apply)

Answered: 63 Skipped: 120

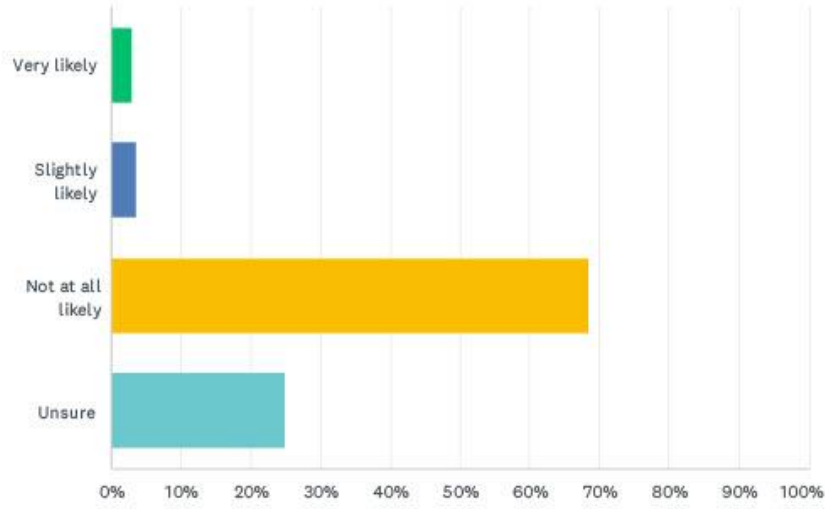


ANSWER CHOICES	RESPONSES	
Too small – need more room	25.40%	16
Too big – want to downsize	12.70%	8
Too expensive – can't keep up with maintenance and repairs	23.81%	15
Too expensive – rent/mortgage too high	20.63%	13
Too expensive – property taxes too high	47.62%	30
Unsuitable for physical/mobility needs	6.35%	4
Other (please specify)	9.52%	6
Total Respondents: 63		

#	OTHER (PLEASE SPECIFY)	DATE
1	Utilities too high	7/15/2025 9:04 PM
2	The living space is big enough but we need a garage.	7/14/2025 4:49 PM
3	Utilities too expensive	5/4/2025 5:47 PM
4	Need more land for bigger garden/orchard space	4/26/2025 9:42 AM
5	Bad water	4/25/2025 4:34 PM
6	I live in a very old home and it is getting difficult to keep up with maintenance needs	4/24/2025 8:15 PM

Q11 How likely is it that you will buy a home in Abington within the next five years?

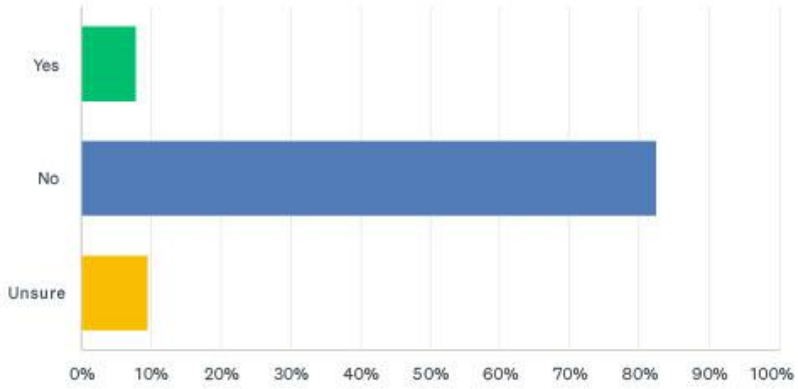
Answered: 165 Skipped: 18



ANSWER CHOICES	RESPONSES	
Very likely	3.03%	5
Slightly likely	3.64%	6
Not at all likely	68.48%	113
Unsure	24.85%	41
TOTAL		165

Q12 Are you currently looking or do you anticipate looking for rental housing in Abington within the next five years?

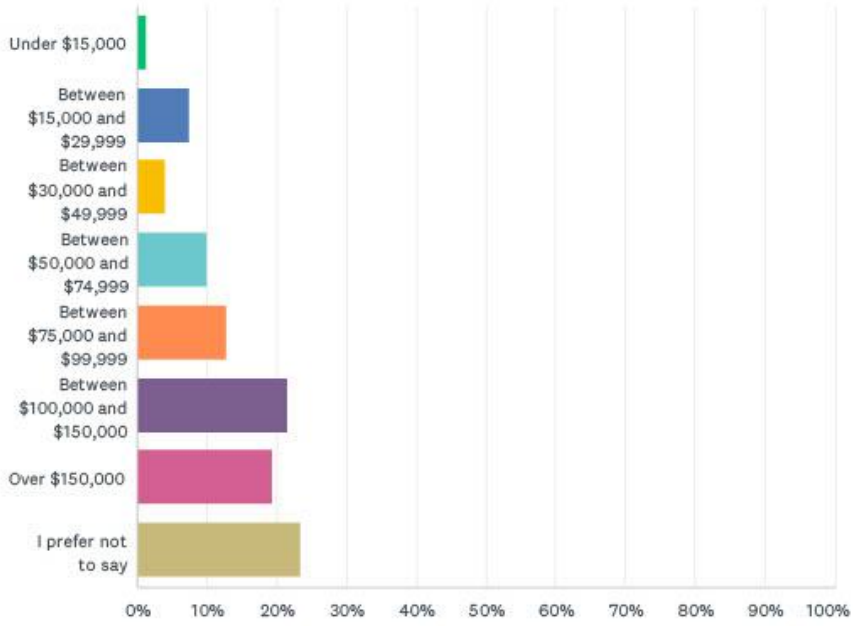
Answered: 165 Skipped: 18



ANSWER CHOICES	RESPONSES	
Yes	7.88%	13
No	82.42%	136
Unsure	9.70%	16
TOTAL		165

Q13 What is your annual household income before taxes?

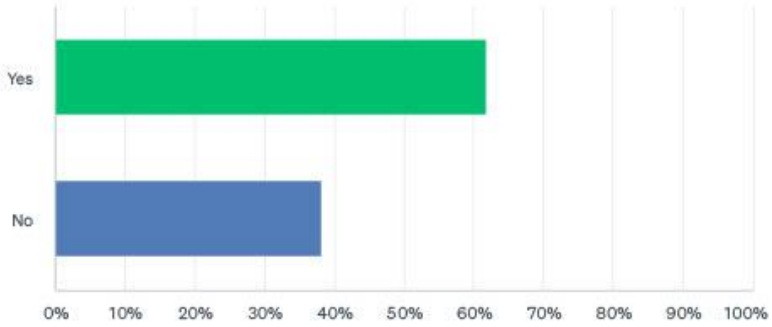
Answered: 149 Skipped: 34



ANSWER CHOICES	RESPONSES	
Under $15,000	1.34%	2
Between $15,000 and $29,999	7.38%	11
Between $30,000 and $49,999	4.03%	6
Between $50,000 and $74,999	10.07%	15
Between $75,000 and $99,999	12.75%	19
Between $100,000 and $150,000	21.48%	32
Over $150,000	19.46%	29
I prefer not to say	23.49%	35
TOTAL		149

Q14 Is housing affordability an issue for you or anyone you know who lives in Abington?

Answered: 149 Skipped: 34

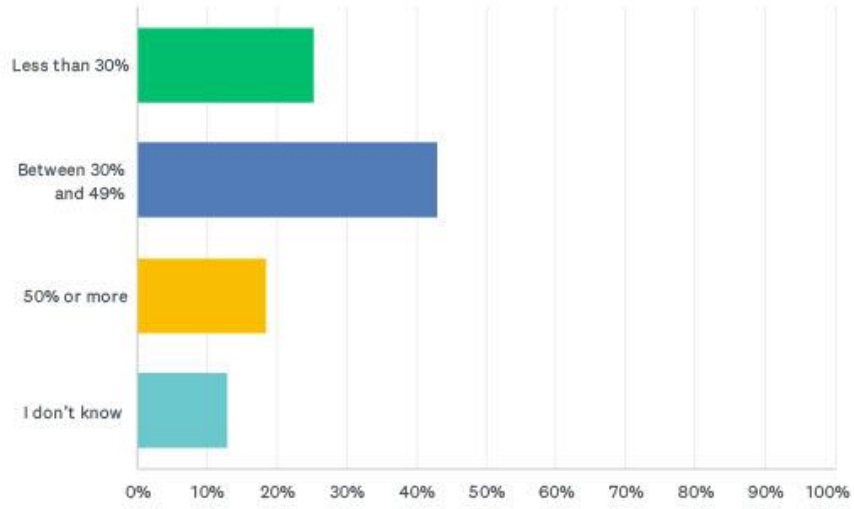


ANSWER CHOICES	RESPONSES	
Yes	61.74%	92
No	38.26%	57
TOTAL		149

#	IF YES, PLEASE EXPLAIN	DATE
1	I'm fortunate to have a very good landlord who has very low rent otherwise I don't know if I would have been able to afford to stay in Abington.	7/17/2025 5:11 PM
2	Rent for 1 bedroom is at least $2000 never mind a 2 bedroom for 2 people & 1 child with daycare!	7/16/2025 5:57 PM
3	My mother needs senior housing	7/16/2025 3:21 PM
4	I have friends that rent and Rental property is a premium	7/16/2025 11:10 AM
5	Taxes have doubled since we moved here. Takes every penny of retirement income to pay fixed expenses.	7/16/2025 11:10 AM
6	Housing prices, property taxes and utilities are extremely high	7/15/2025 9:09 PM
7	Taxes and costs of town services are too high for most residents I know.	7/15/2025 12:22 AM
8	Housing prices are out of whack due to COVID and US economic failures	7/14/2025 8:46 PM
9	Rent prices, housing prices, neighborhoods that are walkable	7/14/2025 8:42 PM
10	Rental too expensive	7/14/2025 8:32 PM
11	Taxes are to high	7/14/2025 7:32 PM
12	Rents too high	7/14/2025 6:06 PM
13	Too many friends being priced out of town being on SS and too many young families I know want grew up here but can't afford to buy here.	7/14/2025 6:03 PM
14	The taxes are too expensive. How do older people manage to stay in their homes	7/14/2025 5:57 PM
15	The prices are very expensive and so are the taxes.	7/14/2025 5:44 PM

Q15 What percent of your household's income is spent on housing costs (rent or mortgage plus property tax, insurance, and utilities)?

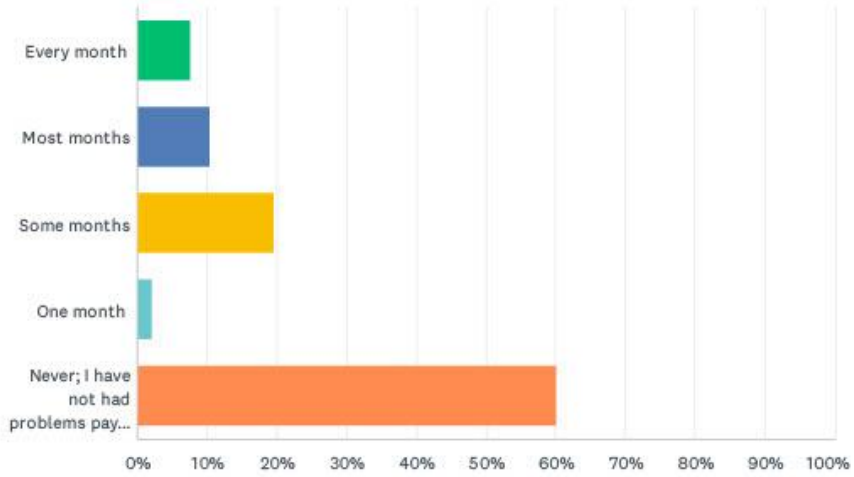
Answered: 146 Skipped: 37



ANSWER CHOICES	RESPONSES	
Less than 30%	25.34%	37
Between 30% and 49%	43.15%	63
50% or more	18.49%	27
I don't know	13.01%	19
TOTAL		146

Q16 How often in the last 12 months did you find it hard to pay your rent, mortgage, or other housing costs?

Answered: 143 Skipped: 40

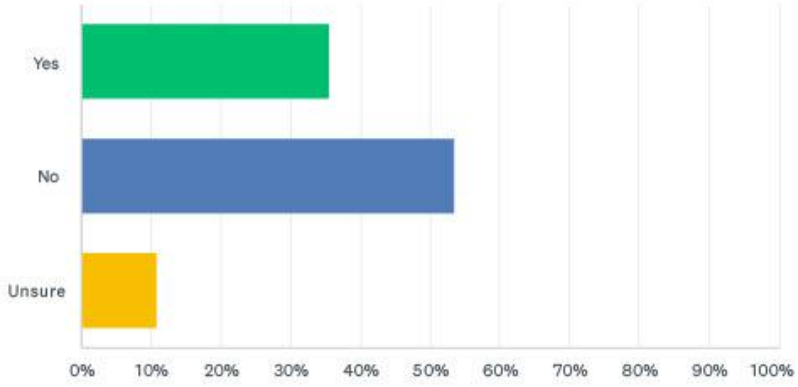


ANSWER CHOICES	RESPONSES	
Every month	7.69%	11
Most months	10.49%	15
Some months	19.58%	28
One month	2.10%	3
Never; I have not had problems paying for housing costs	60.14%	86
TOTAL		143

#	PLEASE FEEL FREE TO EXPLAIN YOUR ANSWER.	DATE
1	My monthly taxes are higher than the mortgage.	7/16/2025 11:10 AM
2	Not to say I never found it hard in the many years I've lived in Abington.	7/12/2025 7:26 PM
3	Utility bills are increasingly impactful; property taxes concerning.	6/26/2025 5:17 PM
4	Winter months are terrible. At age 75, I am back to working part time	5/4/2025 5:51 PM
5	Real estate taxes are always increasing with no fears of increasing the tax payer burden. Cuts must be made in order to keep necessary items like trash.	5/3/2025 7:39 AM
6	I live within my means.	4/30/2025 9:04 AM
7	Constant fixing of water or sewer pipes or electrical wires, leaking roof, plowing in the winter, etc.	4/29/2025 9:48 AM
8	My father can afford the home he bought in the 70's for 20k I can not afford to now buy the same home now for 700k	4/26/2025 10:39 AM

Q17 The 2024 median sales price for a single-family home in Abington was approximately $540,000. If you were to buy today, would you be able to afford to purchase a single-family home in Abington at this price?

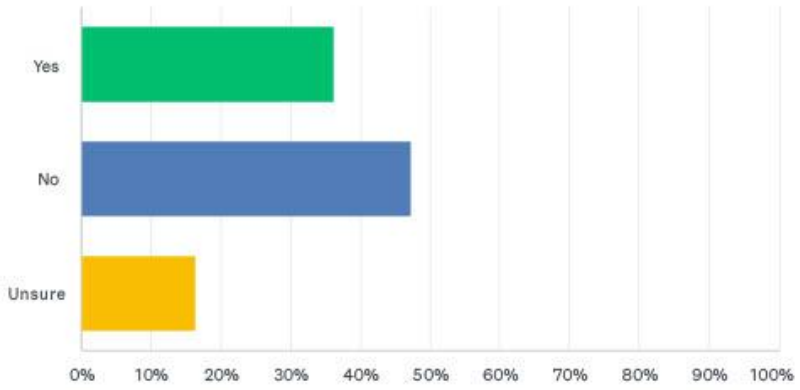
Answered: 146 Skipped: 37



ANSWER CHOICES	RESPONSES	
Yes	35.62%	52
No	53.42%	78
Unsure	10.96%	16
TOTAL		146

Q18 According to the U.S. Department of Housing and Urban Development, the approximate 2025 fair market rents for Abington based on zip code are as follows: 1-bedroom: $1,652.00; 2-bedroom: $2,155.00; 3-bedroom: $2,730.00; 4-bedroom: $2,953.00. If you needed to seek rental housing today, would you be able to afford rent at these prices based on your household size?

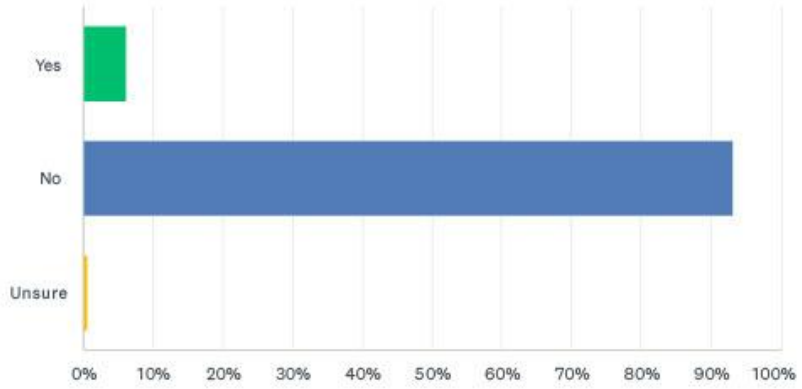
Answered: 146 Skipped: 37



ANSWER CHOICES	RESPONSES	
Yes	36.30%	53
No	47.26%	69
Unsure	16.44%	24
TOTAL		146

Q19 Do you receive any income-based housing assistance or live in a housing unit with income restrictions?

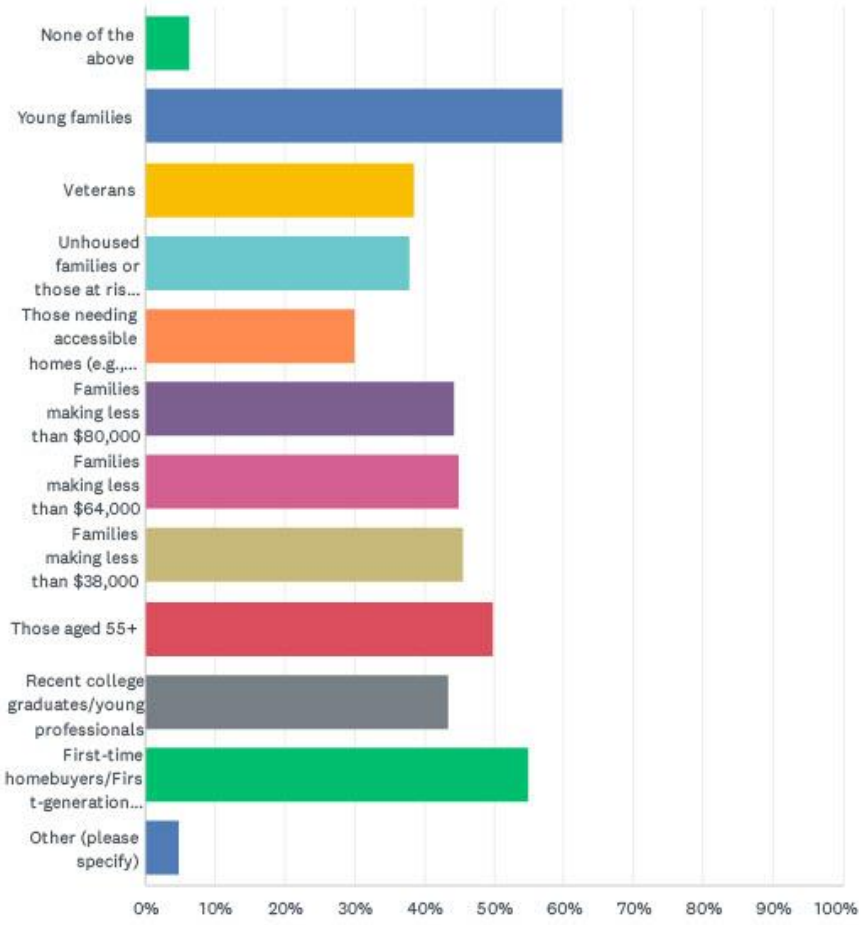
Answered: 148 Skipped: 35



ANSWER CHOICES	RESPONSES	
Yes	6.08%	9
No	93.24%	138
Unsure	0.68%	1
TOTAL		148

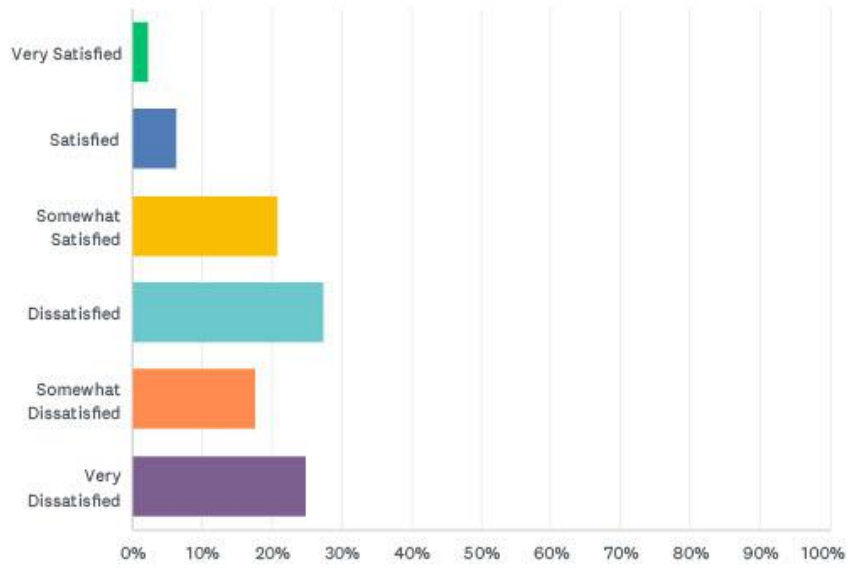
Q20 Who in our community, if anyone, is not served by the current housing market in Abington? (select all that apply)

Answered: 140 Skipped: 43



Q21 Overall, how satisfied or dissatisfied are you with the direction our community is headed in providing quality housing to a broad spectrum of residents?

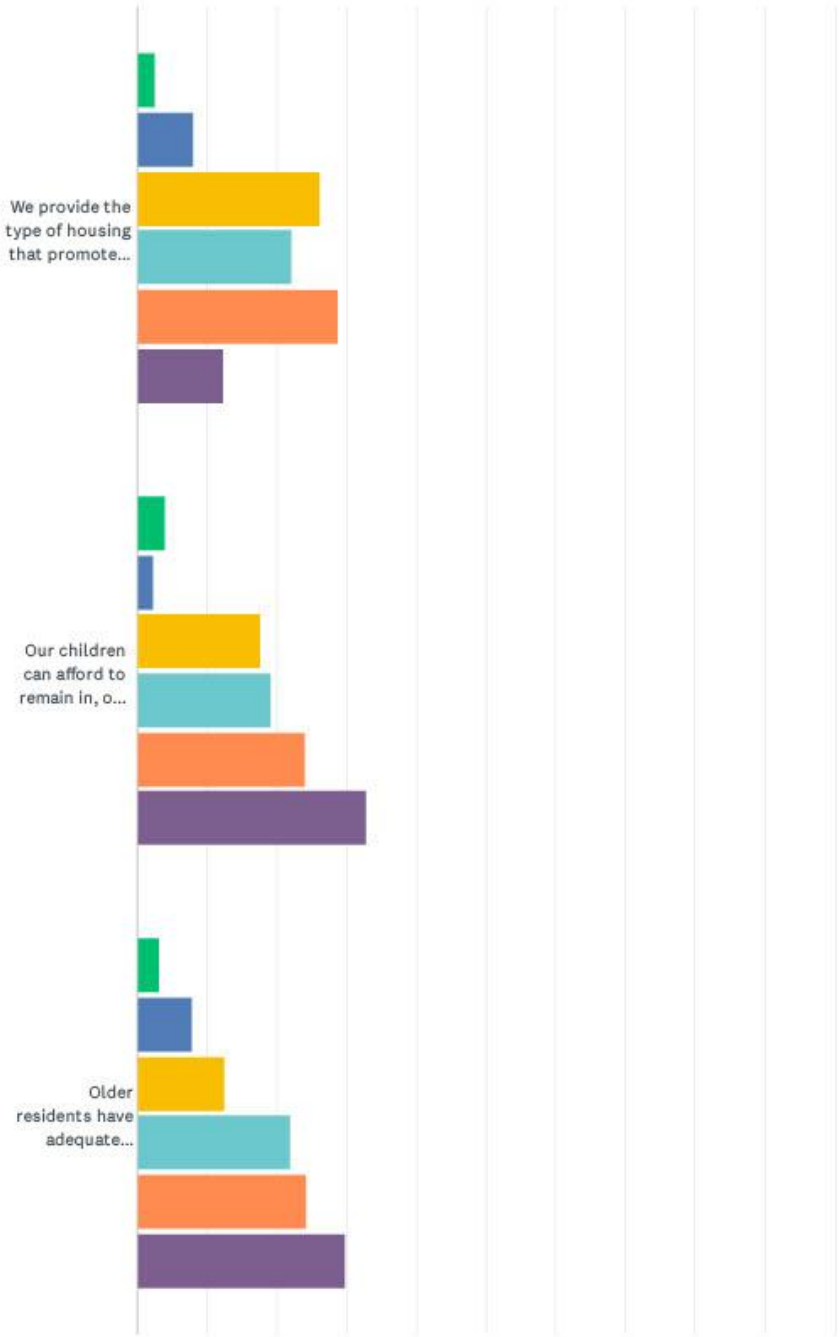
Answered: 124 Skipped: 59

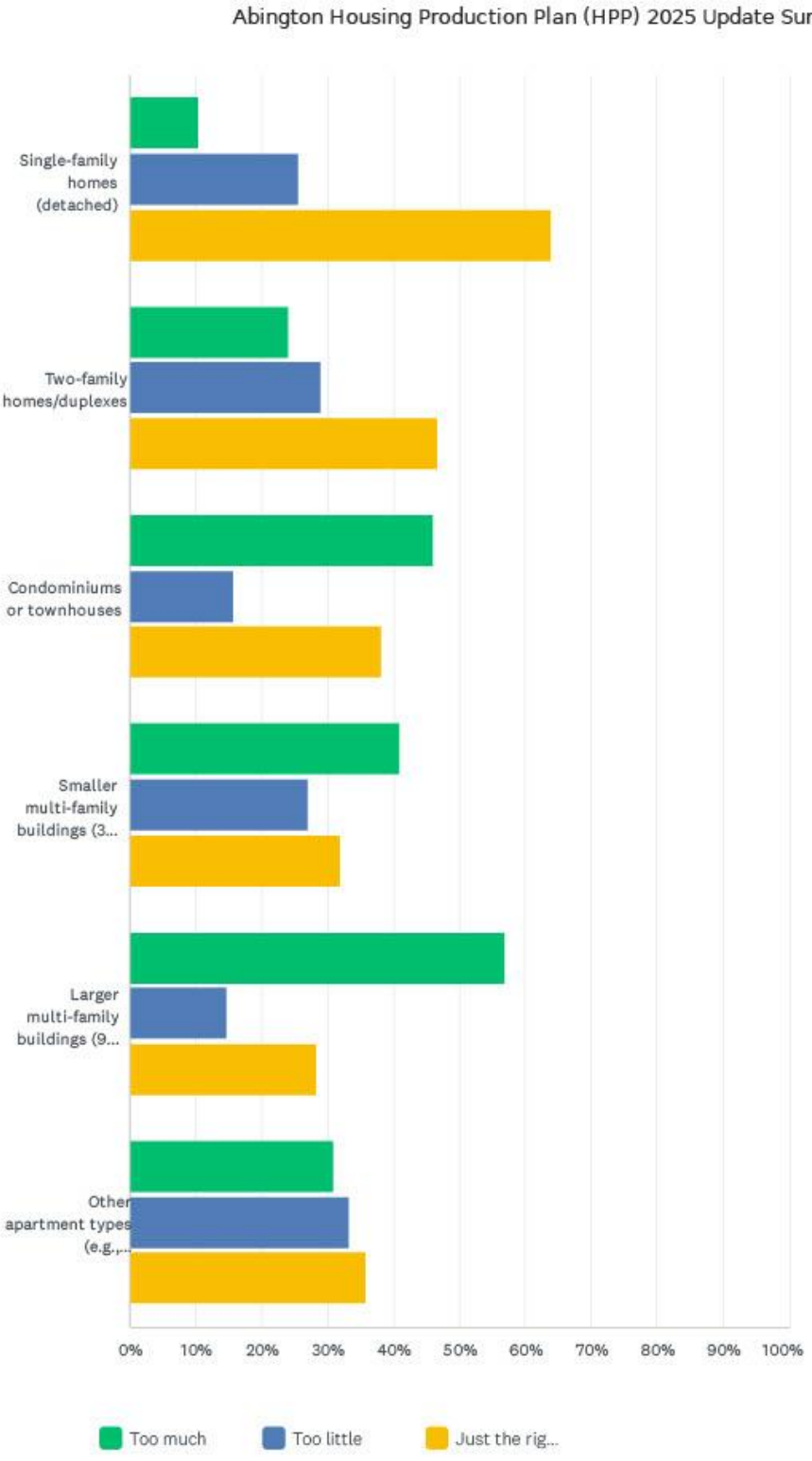


ANSWER CHOICES	RESPONSES	
Very Satisfied	2.42%	3
Satisfied	6.45%	8
Somewhat Satisfied	20.97%	26
Dissatisfied	27.42%	34
Somewhat Dissatisfied	17.74%	22
Very Dissatisfied	25.00%	31
TOTAL		124

Q24 To what extent do you agree, or disagree, with the following statements? Please select one answer for each row.

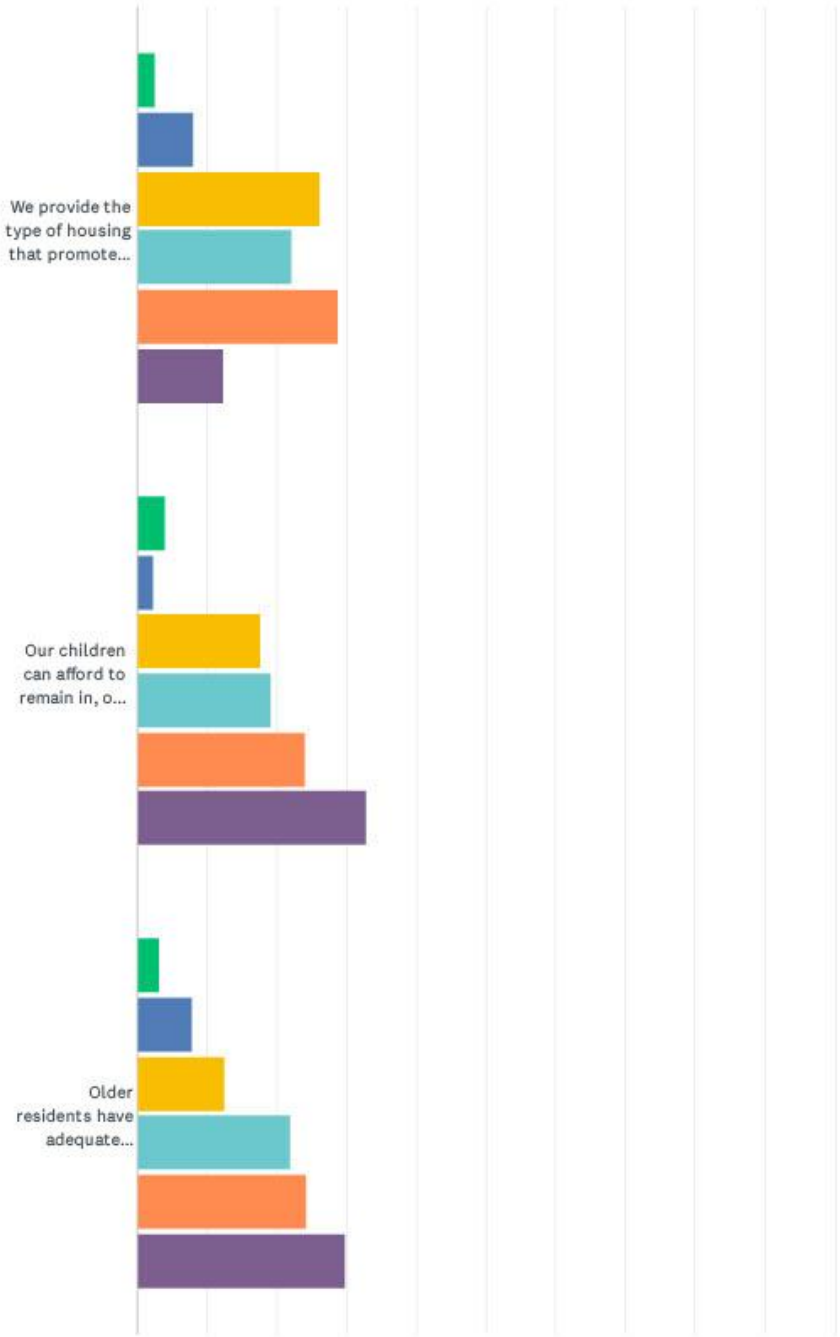
Answered: 127 Skipped: 56

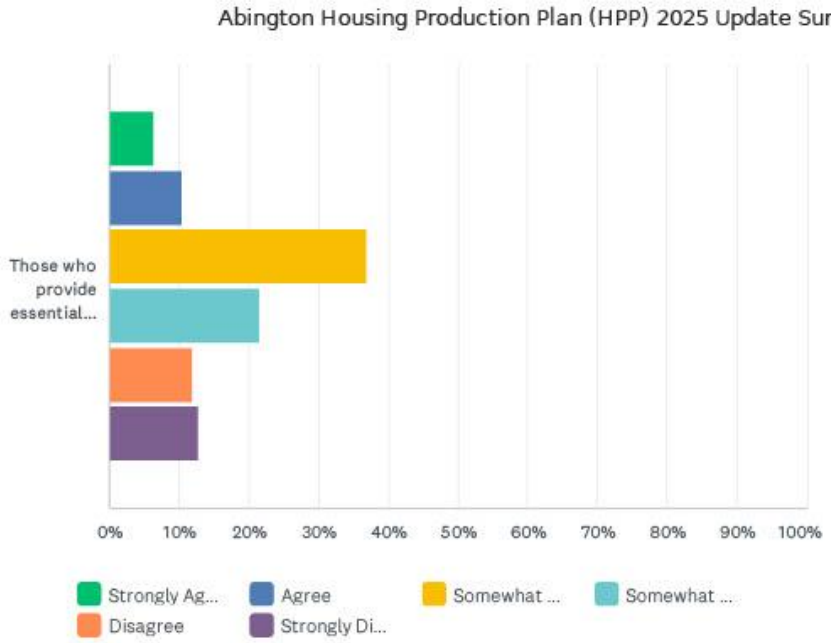



Abington Housing Production Plan (HPP) 2025 Update Survey
Single-family homes (detached)
Two-family homes/duplexes
Condominiums or townhouses
Smaller multi-family buildings (3...
Larger multi-family buildings (9...
Other apartment types (e.g.,...
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%
Too much
Too little
Just the rig...

Q24 To what extent do you agree, or disagree, with the following statements? Please select one answer for each row.

Answered: 127 Skipped: 56

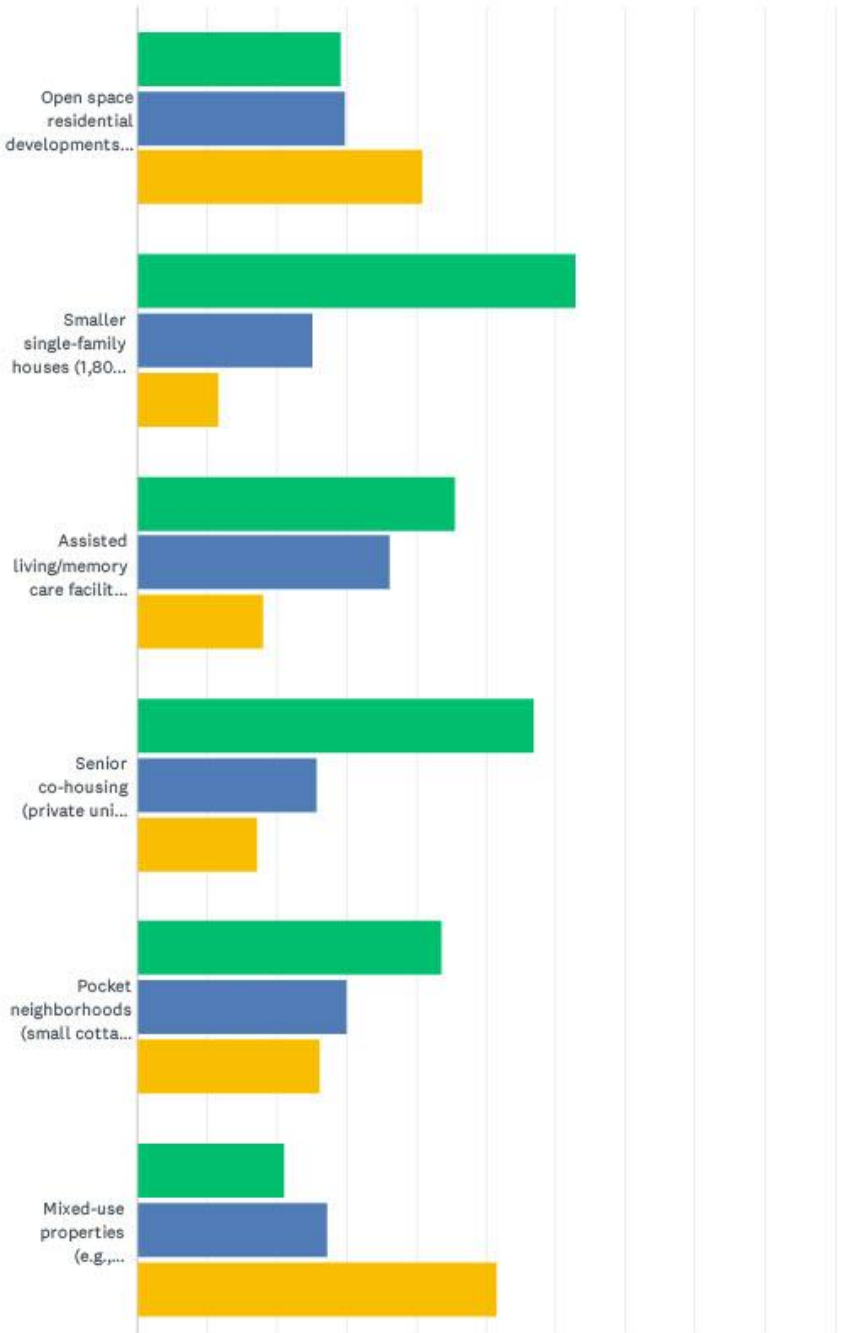


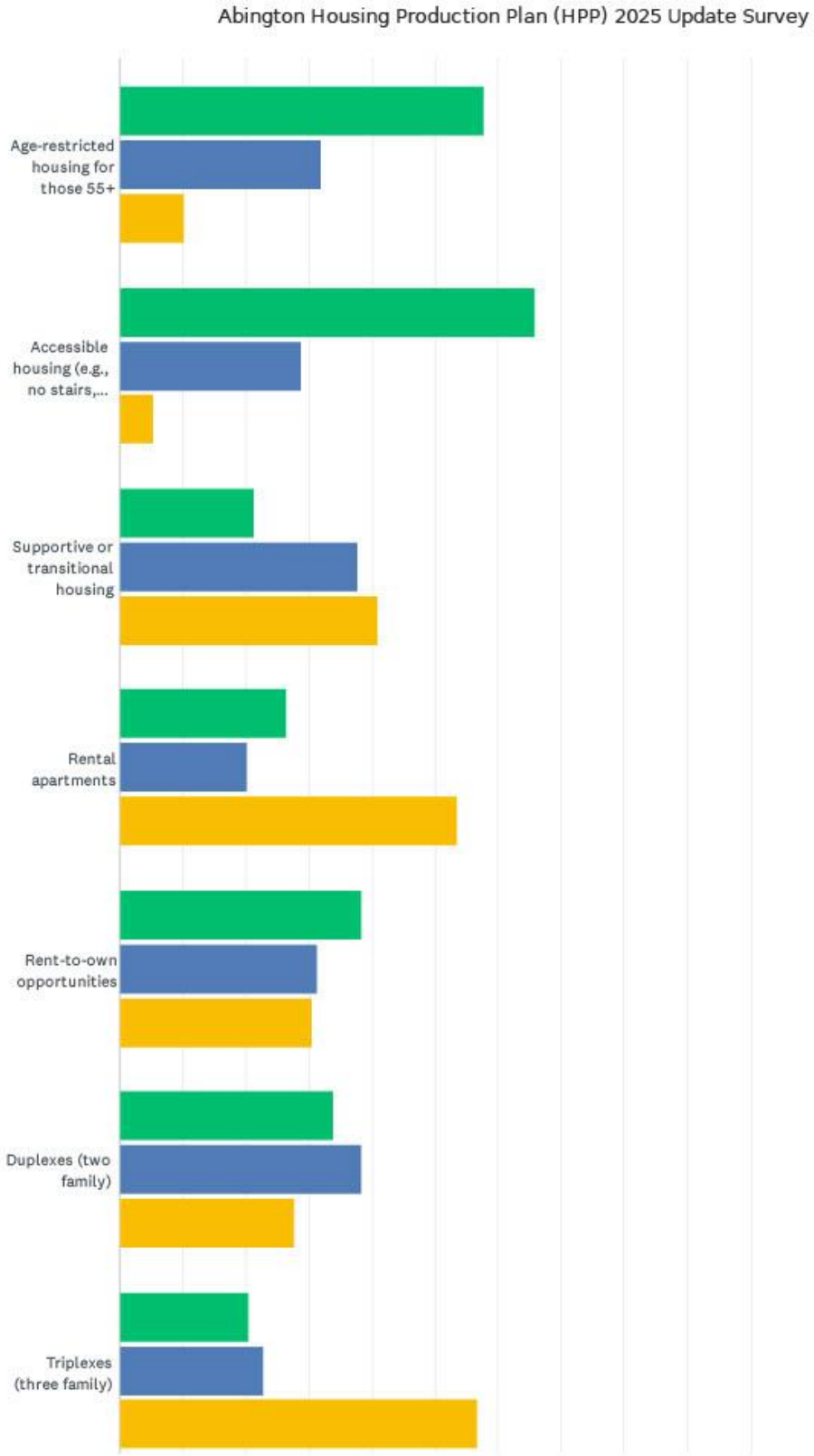


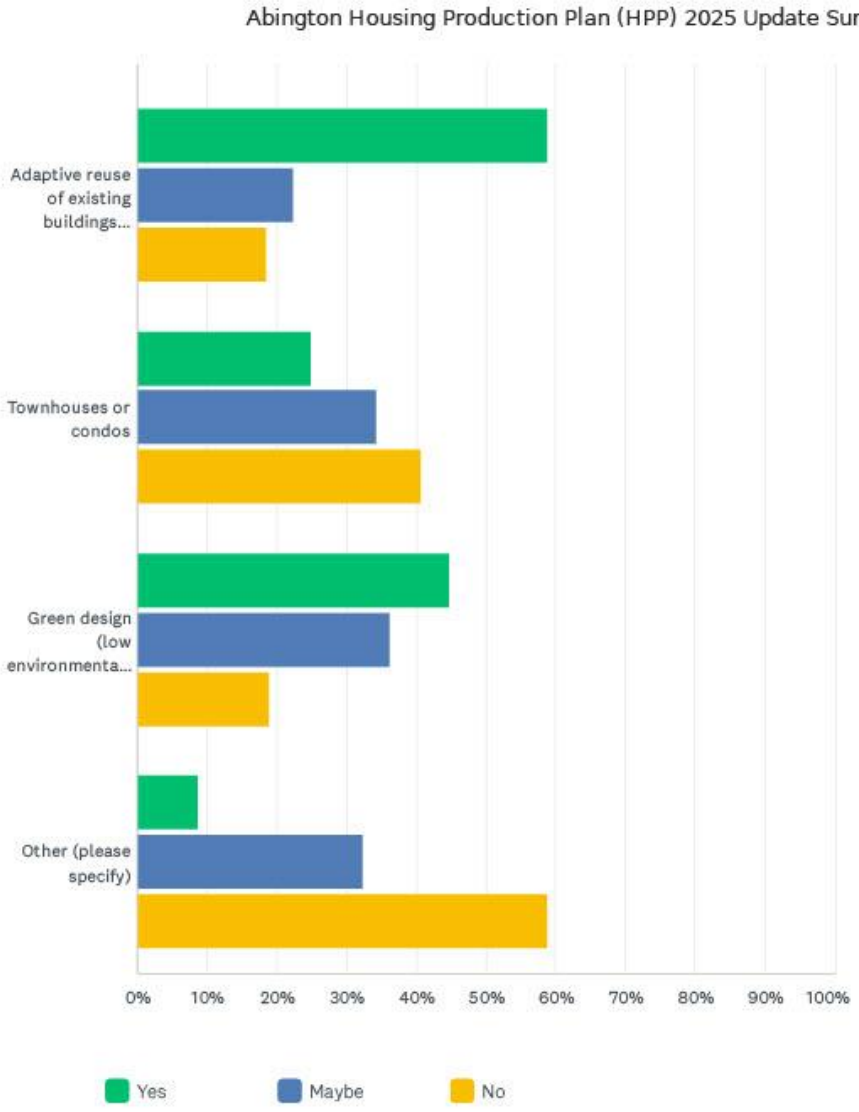
	STRONGLY AGREE	AGREE	SOMEWHAT AGREE	SOMEWHAT DISAGREE	DISAGREE	STRONGLY DISAGREE	TOTAL	WEIGHTED AVERAGE
We provide the type of housing that promotes local job growth	2.46% 3	8.20% 10	26.23% 32	22.13% 27	28.69% 35	12.30% 15	122	4.03
Our children can afford to remain in, or return to, Abington as they start their own households	4.00% 5	2.40% 3	17.60% 22	19.20% 24	24.00% 30	32.80% 41	125	4.55
Older residents have adequate alternatives for remaining in their communities as they age	3.15% 4	7.87% 10	12.60% 16	22.05% 28	24.41% 31	29.92% 38	127	4.46
Those who provide essential services in our community can afford to live here	6.40% 8	10.40% 13	36.80% 46	21.60% 27	12.00% 15	12.80% 16	125	3.61

Q25 Which of the following types of housing would you support, or not, in Abington? Please choose one answer for each row.

Answered: 130 Skipped: 53

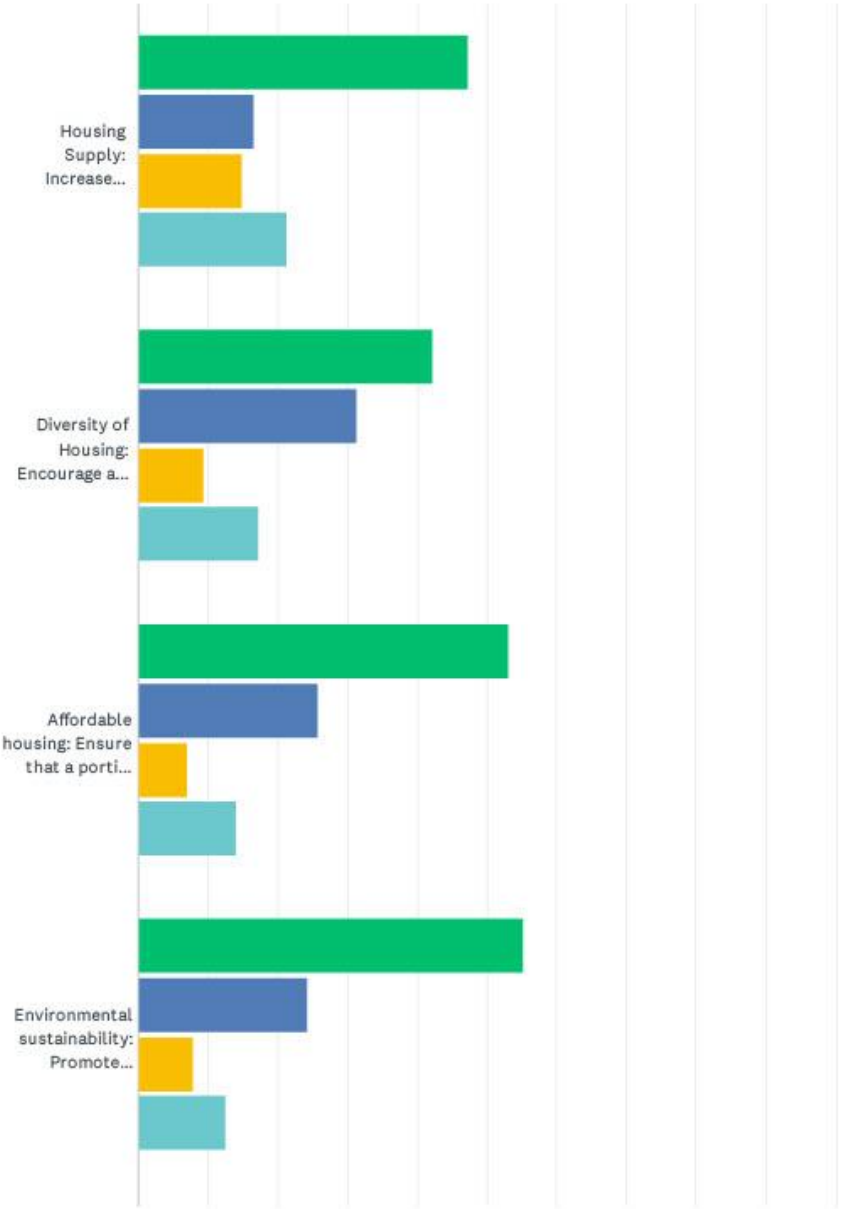



Abington Housing Production Plan (HPP) 2025 Update Survey
Age-restricted housing for those 55+
Accessible housing (e.g., no stairs,...
Supportive or transitional housing
Rental apartments
Rent-to-own opportunities
Duplexes (two family)
Triplexes (three family)
39 / 60

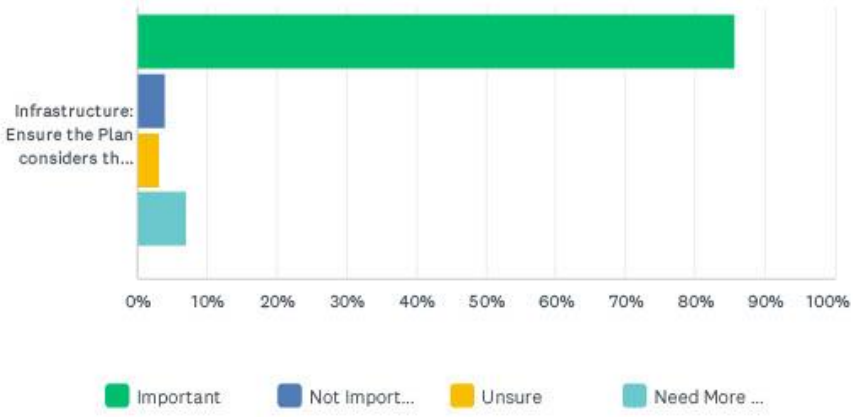

Abington Housing Production Plan (HPP) 2025 Update Survey
Adaptive reuse of existing buildings...
Townhouses or condos
Green design (low environmenta...
Other (please specify)
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%
Yes
Maybe
No

Q26 Below are several topics of interest identified by the Affordable Housing Trust for consideration in this Housing Plan. How important are these topics to you? Please select one answer for each row. *Note: these are broad topics. The next section of this survey will ask about specific strategies and actions.

Answered: 128 Skipped: 55



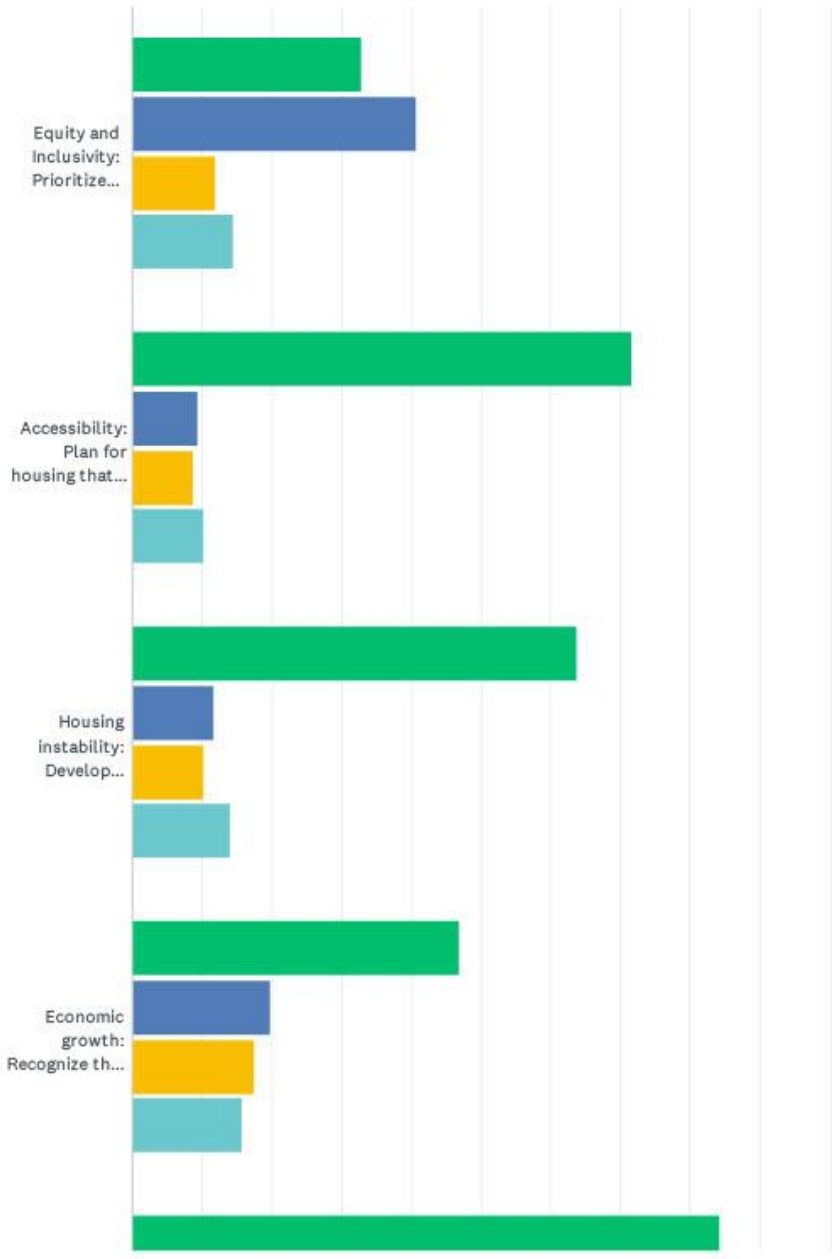
Abington Housing Production Plan (HPP) 2025 Update Survey



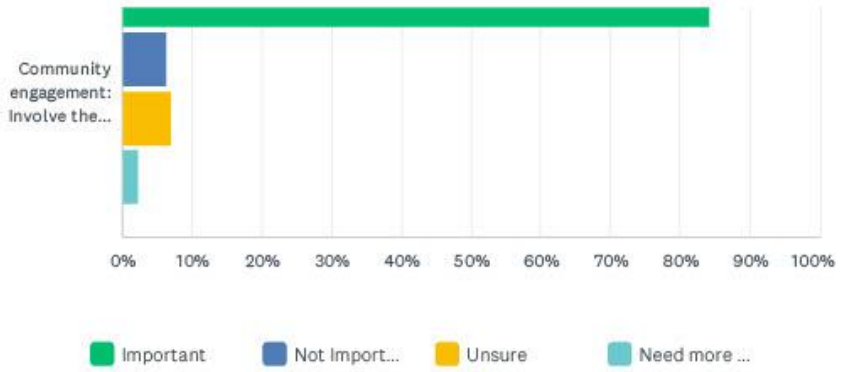
	IMPORTANT	NOT IMPORTANT	UNSURE	NEED MORE INFORMATION	TOTAL	WEIGHTED AVERAGE
Housing Supply: Increase housing stock to meet current and future demand across income levels.	47.24% 60	16.54% 21	14.96% 19	21.26% 27	127	2.10
Diversity of Housing: Encourage a broader range of housing types, including single-family homes, smaller multi-family units, rental apartments, and supportive housing.	42.19% 54	31.25% 40	9.38% 12	17.19% 22	128	2.02
Affordable housing: Ensure that a portion of new housing units are affordable to low- and moderate-income and workforce households.	53.13% 68	25.78% 33	7.03% 9	14.06% 18	128	1.82
Environmental sustainability: Promote environmentally friendly building practices and the development of energy-efficient housing to reduce the environmental impact of new construction.	55.12% 70	24.41% 31	7.87% 10	12.60% 16	127	1.78
Infrastructure: Ensure the Plan considers the necessary infrastructure improvements such as roads, utilities, public transportation, walkability, and bikeability to support new housing developments.	85.71% 108	3.97% 5	3.17% 4	7.14% 9	126	1.32

Q27 Below are several more topics of interest for consideration in this Housing Plan. How important are these topics to you? Please select one answer for each row.*Note: these are broad topics. The next section of this survey will ask about specific strategies and actions.

Answered: 127 Skipped: 56



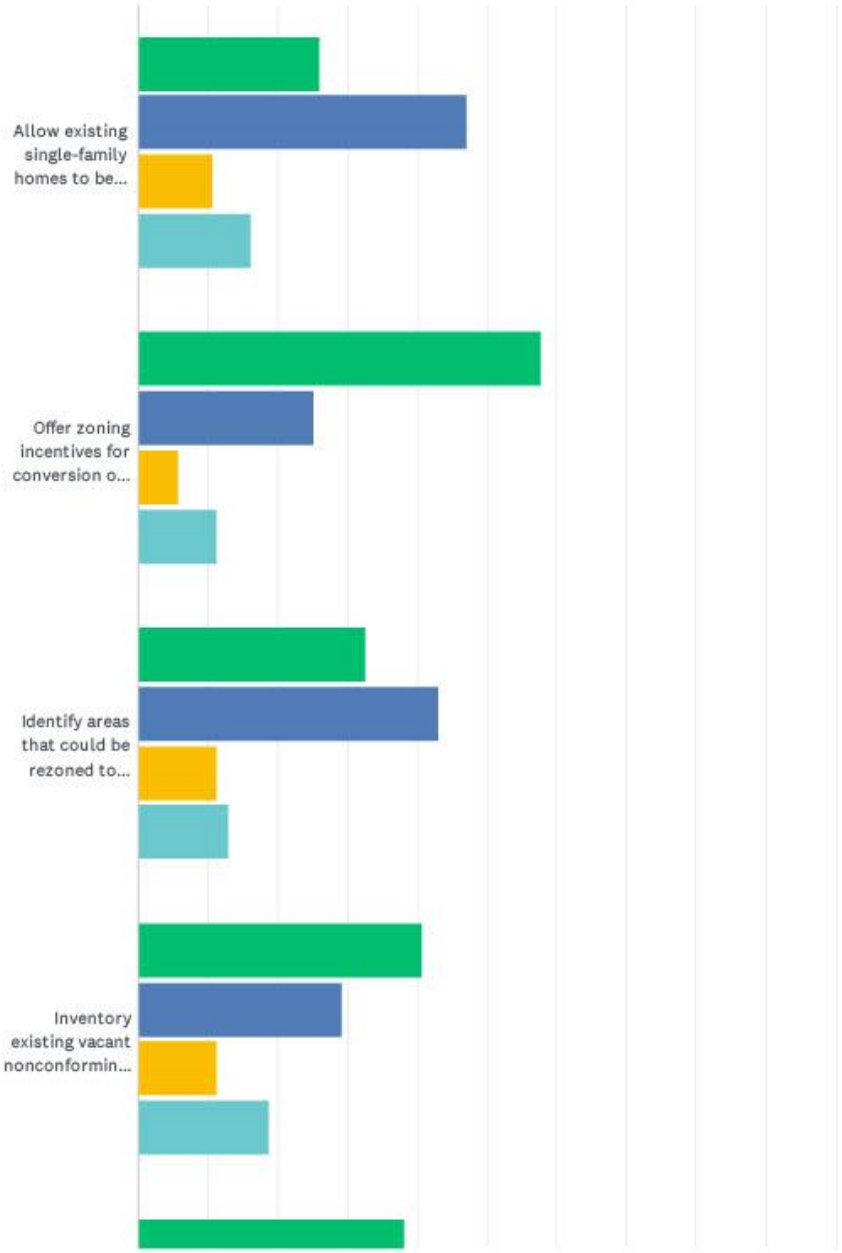
Abington Housing Production Plan (HPP) 2025 Update Survey

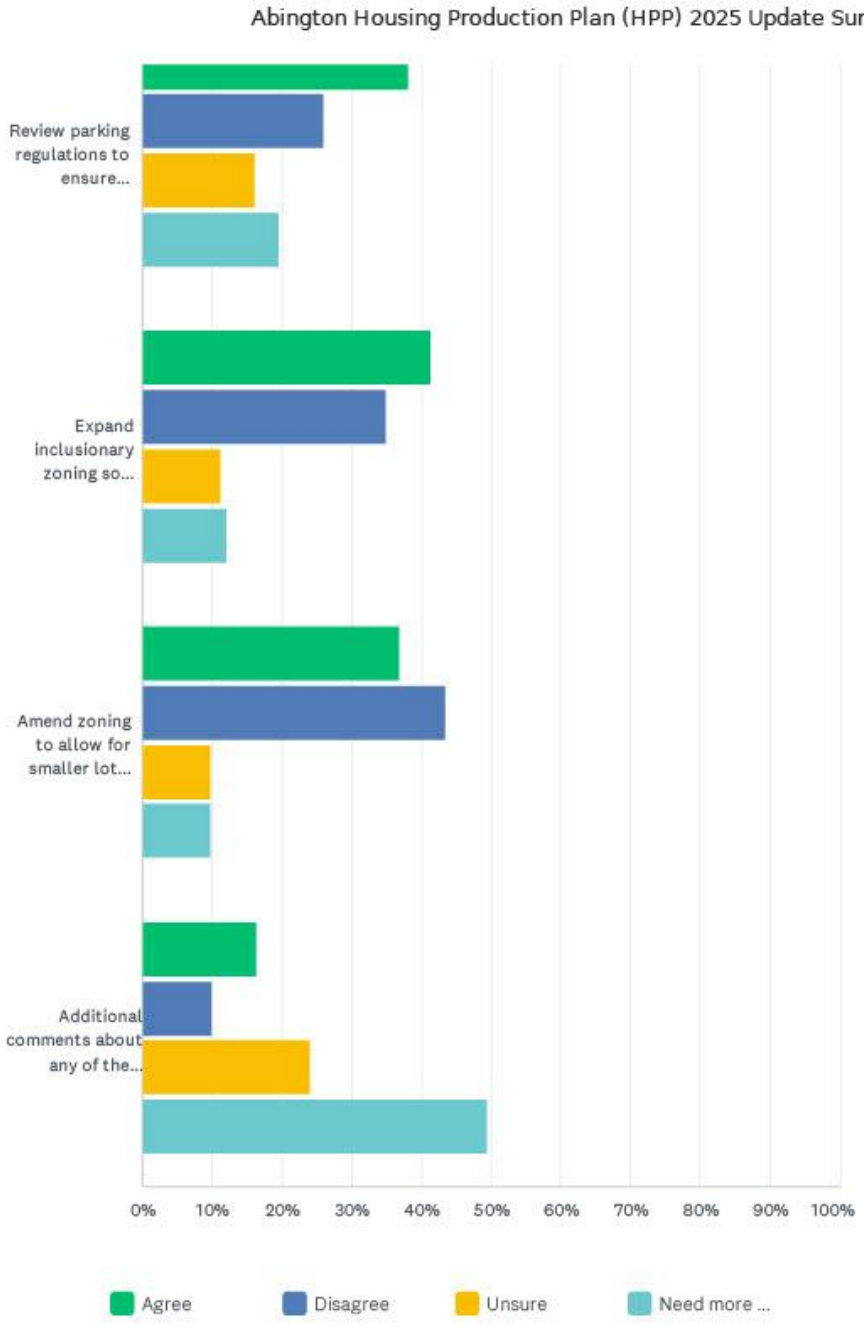


	IMPORTANT	NOT IMPORTANT	UNSURE	NEED MORE INFORMATION	TOTAL	WEIGHTED AVERAGE
Equity and Inclusivity: Prioritize equitable distribution of housing opportunities throughout the community and address historical disparities in housing access and affordability.	32.80% 41	40.80% 51	12.00% 15	14.40% 18	125	2.08
Accessibility: Plan for housing that is accessible to people with disabilities and is adaptable to changing needs as residents age.	71.65% 91	9.45% 12	8.66% 11	10.24% 13	127	1.57
Housing instability: Develop policies and programs to improve housing for vulnerable populations, such as veterans, the elderly, and families in crisis.	63.78% 81	11.81% 15	10.24% 13	14.17% 18	127	1.75
Economic growth: Recognize the role of housing in economic development and job creation and align housing production goals with broader economic development strategies.	46.83% 59	19.84% 25	17.46% 22	15.87% 20	126	2.02
Community engagement: Involve the community in planning processes to gather input, address concerns, identify needs and opportunities, and find commonalities.	84.13% 106	6.35% 8	7.14% 9	2.38% 3	126	1.28

Q28 Below are specific zoning strategies that could support housing choices in Abington. Please indicate your level of agreement with any of these ideas or let us know if you need more information. Please select one answer for each row.

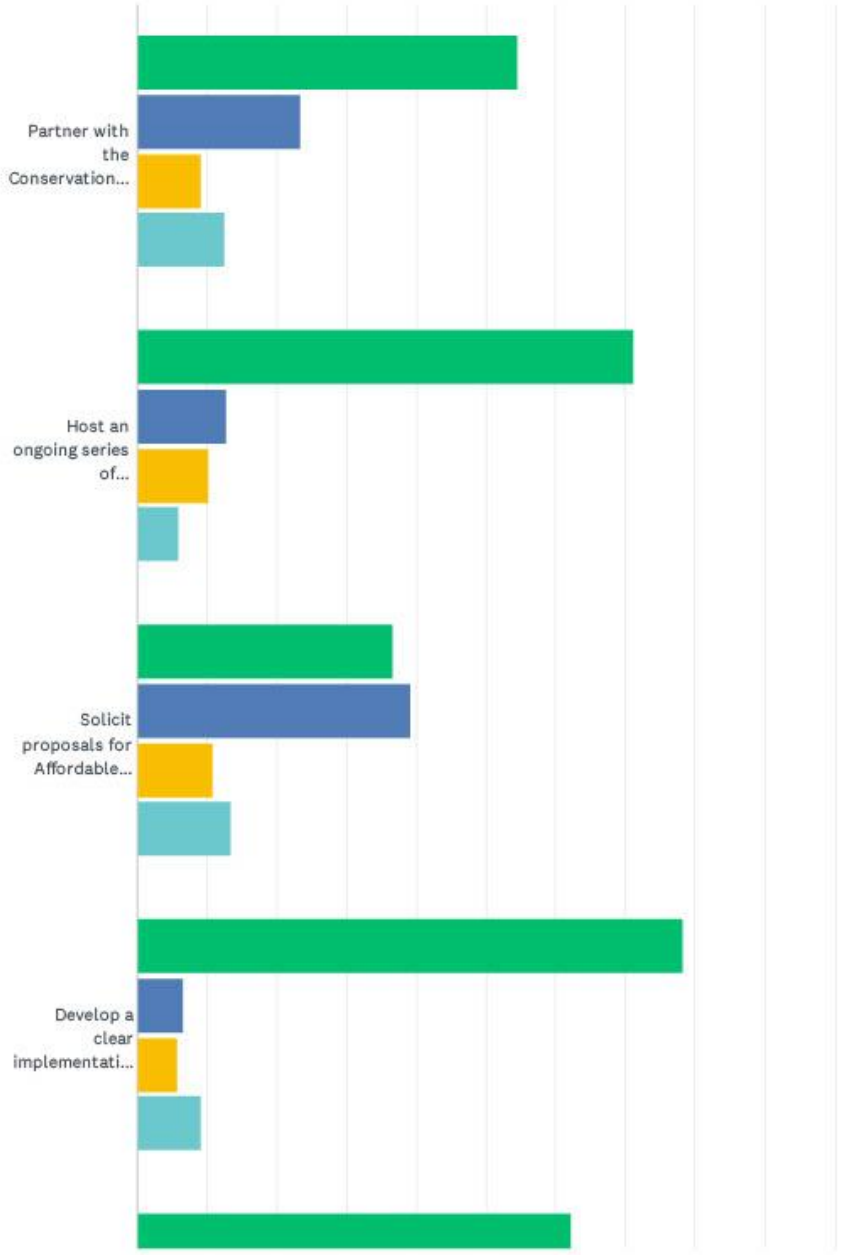
Answered: 123 Skipped: 60



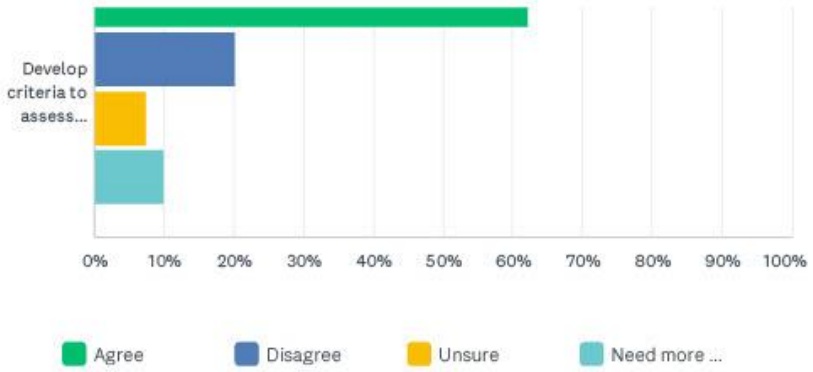

Abington Housing Production Plan (HPP) 2025 Update Survey
Review parking regulations to ensure...
Expand inclusionary zoning so...
Amend zoning to allow for smaller lot...
Additional comments about any of the...
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%
Agree
Disagree
Unsure
Need more ...

Q29 Below are specific strategies relating to planning and collaboration that could support housing choice in Abington. Please indicate your level of agreement with any of these ideas or let us know if you need more information. Please select one answer for each row.

Answered: 120 Skipped: 63



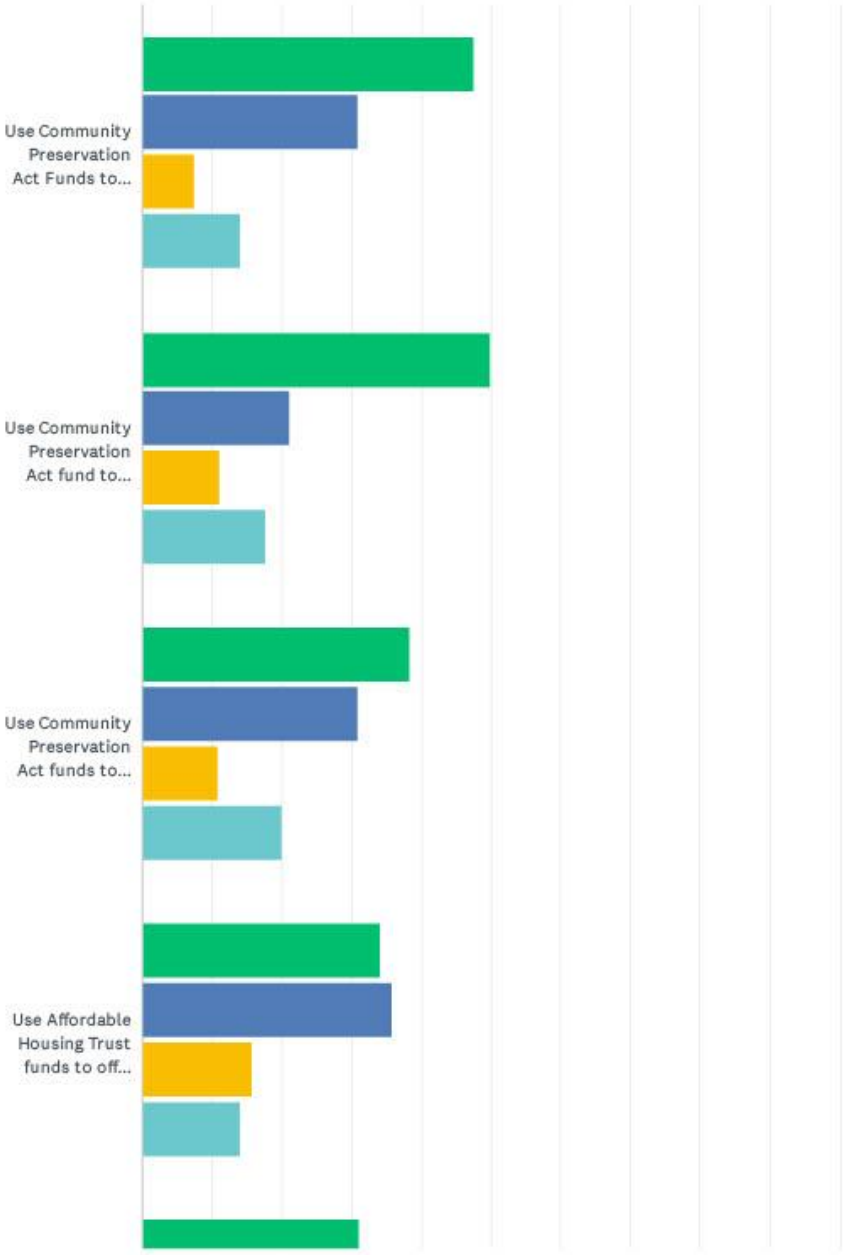
Abington Housing Production Plan (HPP) 2025 Update Survey

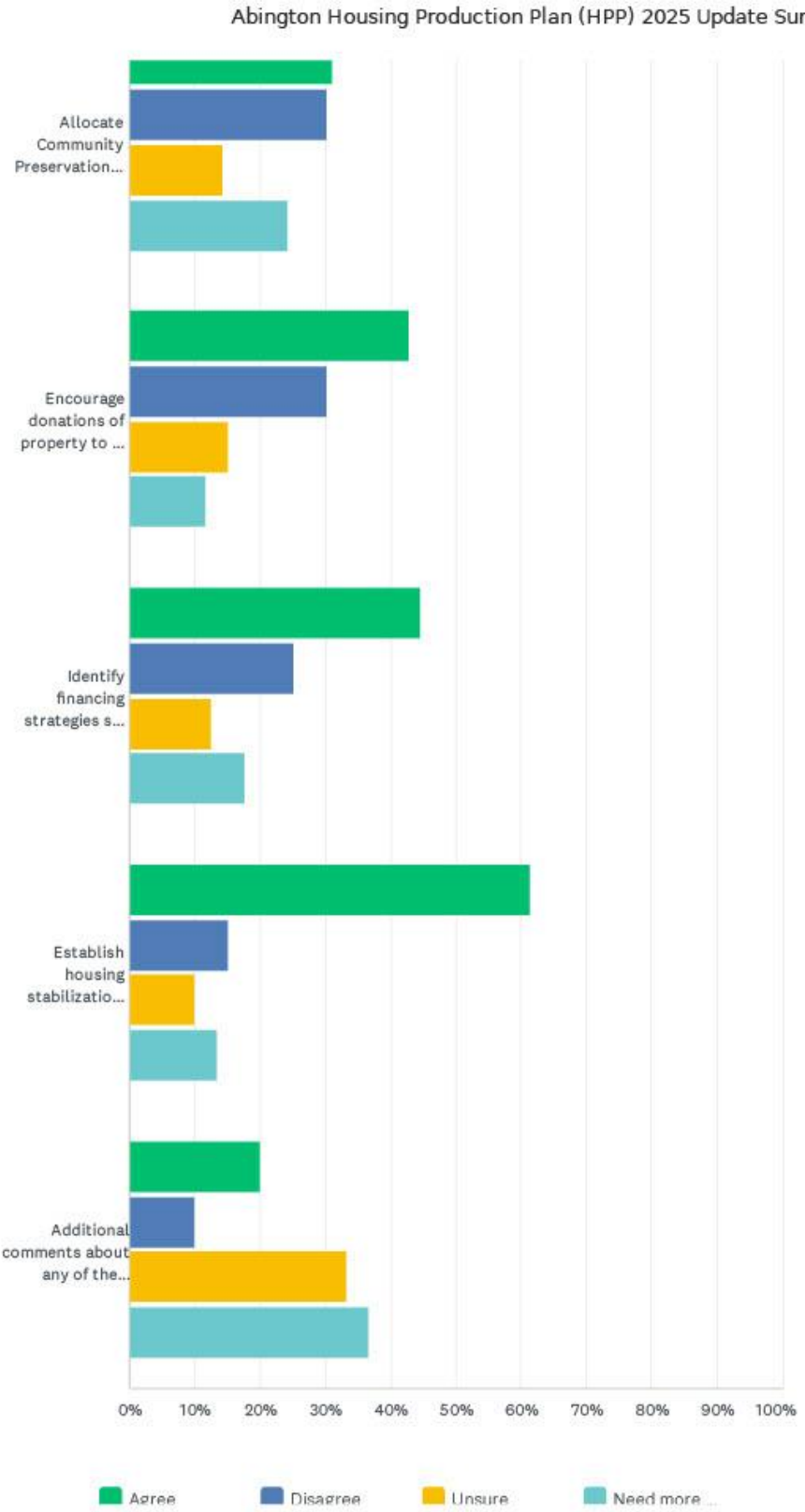


	AGREE	DISAGREE	UNSURE	NEED MORE INFORMATION	TOTAL	WEIGHTED AVERAGE
Partner with the Conservation Commission to identify potential parcels for joint housing projects/open space that provide affordable housing and preserve undisturbed open space.	54.62% 65	23.53% 28	9.24% 11	12.61% 15	119	1.80
Host an ongoing series of community-wide facilitated discussions regarding housing in Abington.	71.19% 84	12.71% 15	10.17% 12	5.93% 7	118	1.51
Solicit proposals for Affordable Housing Trust purchase of private property specifically for the purpose of affordable or mixed-income housing development.	36.67% 44	39.17% 47	10.83% 13	13.33% 16	120	2.01
Develop a clear implementation roadmap that lays out how the Town will achieve and evaluate progress toward the Plan's strategies.	78.33% 94	6.67% 8	5.83% 7	9.17% 11	120	1.46
Develop criteria to assess Town-owned property for potential residential development, considering factors such as surrounding amenities, walkability, transportation, infrastructure, potential for natural resource protection, etc.	62.18% 74	20.17% 24	7.56% 9	10.08% 12	119	1.66

Q30 Below are specific strategies relating to resources that could support housing choice in Abington. Please indicate your level of agreement with any of these ideas or let us know if you need more information. Please select one answer for each row.

Answered: 120 Skipped: 63




Abington Housing Production Plan (HPP) 2025 Update Survey
Allocate Community Preservation...
Encourage donations of property to ...
Identify financing strategies s...
Establish housing stabilizatio...
Additional comments about any of the...
0%
10%
20%
30%
40%
50%
60%
70%
80%
90%
100%
Agree
Disagree
Unsure
Need more ...

52 / 60