
Rockland Housing Production Plan

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Prepared for

Town of Rockland
242 Union Street
Rockland, MA 02370

<http://rockland-ma.gov/>

Contact: Allan Chiocca, Town Administrator
Telephone: 781.871.1874
Email: achiocca@rockland-ma.gov

Prepared by

Metropolitan Area Planning Council
60 Temple Place, 6th Floor
Boston, MA 02111
Telephone: 617.451.2770
www.mapc.org



Table of Contents

Acknowledgements.....	5
Executive Summary.....	6
Introduction	8
Regulatory Context.....	10
Comprehensive Housing Needs Assessment.....	12
Demographics.....	13
Population	13
Household Composition	15
Race and Ethnicity	19
Education.....	20
Household Income	23
Housing Stock	25
Type and Age.....	25
Tenure	27
Housing Market.....	32
Recent and Future Development	36
Housing Affordability	38
Development Constraints.....	48
Natural & Physical Constraints.....	48
Regulatory Constraints	54
Affordable Housing Goals and Strategies.....	58
Appendix A	67
Appendix B.....	68
Rockland Housing Production Plan Health Addendum.....	70
Primary Data Source Description.....	80

Figure 1: Context Map: South Shore Coalition Municipalities.....	8
Figure 2: Context Map: Rockland and Surrounding Municipalities.....	9
Figure 3: Rockland Recent, Estimated, and Projected Population, 1990-2030	14
Figure 4: Rockland Population by Age, 1990-2030.....	15
Figure 5: Rockland Recent and Projected Households, 1990-2030.....	16
Figure 6: Rockland Average Household Size by Tenure, 2000-2010 and 2020-2030 Projections	16
Figure 7: Households by Type, South Shore Coalition, 2010	17
Figure 8: Rockland Households by Type, 2010.....	18
Figure 9: Head of Household by Age in Rockland, 2010-2030.....	19
Figure 10: Race and Ethnicity, 2010	20
Figure 11: Change in Race and Ethnicity, 2000-2010	20
Figure 12: Rockland Public School District Student Enrollment, by School Year 1994-2016	21
Figure 13: Rockland School Enrollment, 1994-2016.....	22
Figure 14: Educational Attainment Population 25 Years and Over, Rockland, Subregion, State, 2014.....	23
Figure 15: Median Household Income, South Shore Coalition, 2014	23
Figure 16: Rockland Household Income Distribution.....	24
Figure 17: Rockland Housing Type, 2010-2014.....	25
Figure 18: Housing Units by Type, South Shore Coalition.....	26
Figure 19: Housing Units by Year Built.....	27
Figure 20: Occupied Units by Tenure, South Shore Coalition	28
Figure 21: Housing Tenure by Age of Householder, Rockland	29
Figure 22: Proportion of Householders by Age in Rockland 2010-2030.....	30
Figure 23: Share of Population Living in Same House 1 Year Ago, South Shore Coalition.....	31
Figure 24: Rockland Net Migration 1990-2010.....	32
Figure 25: Rockland Median Housing Price 1995-2015	33
Figure 26: Rockland Yearly Housing Sales, 1995-2015.....	34
Figure 27: Median Gross Rent, Rockland and Other South Shore Coalition Municipalities	35
Figure 28: Rockland Housing Units in Rental Market, November 2015-May 2016.....	36
Figure 29: Net Housing Unit Demand by Age, Rockland, 2010-2020.....	37
Figure 30: Projected Housing Units Needed in 2020.....	38

Figure 31: FY2016 Affordable Housing Income Limits, Boston-Cambridge-Quincy Metropolitan Statistical Area (MSA)	39
Figure 32: Households by Type and Income as a Percent of AMI	40
Figure 33: FMR Rents by Unit Size, Boston-Cambridge-Quincy, MA-NH HUD Metro FMR	41
Figure 34: Rockland Foreclosures, 2007-2012	43
Figure 35: Foreclosure Deeds in South Shore Coalition, 2012	44
Figure 36: Cost-burdened Households, South Shore Coalition, 2014	45
Figure 37: Rockland Cost-Burdened Households by Tenure.....	45
Figure 38: Cost Burden by Household Type, All Households, Rockland.....	46
Figure 39: Low-Income Household Cost Burden by Household Type, Rockland	46
Figure 40: Cost-Burden for Low, Very Low, Extremely Low Income Households, by Household Type, Rockland.....	47
Figure 41: Housing Problems for Rockland Households at 80%-120% of AMI	47
Figure 42: Environmental Conservation and Protection Areas.....	50
Figure 43: Flooding and Hazard Areas.....	51
Figure 44: Protected Water Sources.....	52
Figure 45: Transportation in South Shore Coalition Municipalities.....	54
Figure 46: Zoning Map.....	57
Figure 47: Rockland Affordable Housing Production Goals, 2016-2021	61
Figure 48: Housing Development Opportunity Sites.....	64

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Executive Summary

The Town of Rockland engaged the Metropolitan Area Planning Council (MAPC) to develop a Housing Production Plan. MAPC began work in January 2016, engaging with Housing partnership Committee, Town Administrator Allan Chiocca, Project Coordinator Marcia Birmingham, the Planning Board, and the Board of Selectmen to produce this plan and in so doing, it gives Rockland an opportunity to achieve its housing production goals. Strategies referenced herein aim to preserve existing affordability and increase the housing stock accessible to low- and moderate-income households. Additionally through DLTA funding, this plan includes a health assessment as it relates to housing issues.

As part of the planning process, a public forum was held in March of 2016. There, the community learned about unmet housing needs, current housing demand, and health issues in Rockland and its surrounding municipalities. A second forum was held in June 2016 during which the health assessment was presented, potential strategies were discussed, and potential sites appropriate for housing development were identified. The results of the forums are summarized in the Affordable Housing Goals section of this plan.

Key findings from the comprehensive housing needs and demand assessment are summarized below.

Housing Needs and Demand Assessment

MAPC projects that between 2010 and 2030 Rockland's population be stable, but the number of households will increase. As a result, housing production will be needed. This assessment addresses the housing need and demand by age, income, household type, and household size. Overall, Rockland's population is projected to age, with the share of householders aged 60 years and older growing from 32% of total householders in 2010 to 45% of householders in 2030. As Rockland's share of seniors grows, the town will need to consider options for changing housing preferences among that cohort, as well of younger householders entering the market. MAPC projects that Rockland will need 165 new multifamily units and 156 new single family units between 2010 and 2020. In addition to considerations on type of units, Rockland will need to meet affordability needs in the town. According to the U.S. Census Bureau, 2 out of 5 Rockland households are cost-burdened, meaning they spend more than 30% of their income on housing, and 1 in 5 spend more than 50% on housing. Currently 6.3% of Rockland's housing is included in the Subsidized Housing Inventory, which is short of the 10% statutory minimum.

Goals and Strategies for Affordable Housing Production

Goal 1: Create opportunities to develop a diverse and affordable housing stock to meet the needs of a changing demographic profile in the town.

Goal 2: Encourage affordable housing development to achieve, exceed and maintain the Chapter 40B 10% goal.

Goal 3: Develop strategies to ensure that existing affordable housing units are preserved for long-term affordability.

Goal 4: Review and revise the Zoning Bylaw to remove barriers and create more incentives toward the production of affordable housing, including consideration of a 40R Smart Growth Overlay District.

Goal 5: Identify sites that are most appropriate to accommodate Rockland's projected growth in housing.

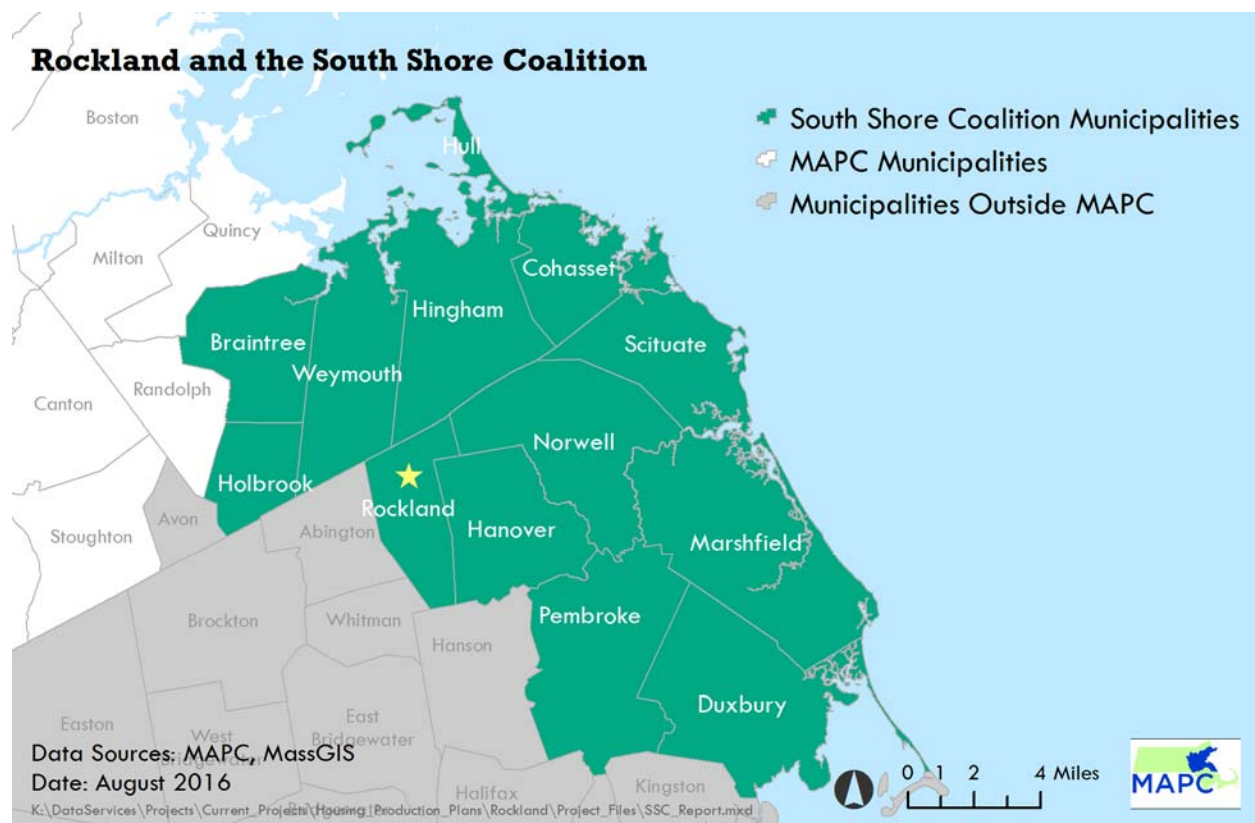
Goal 6: Leverage existing funding sources to meet existing and future housing needs.

Goal 7. Ensure that staffing and commissions have capacity to implement HPP.

Introduction

Located within the South Shore Coalition subregion,¹ the Town of Rockland is categorized by MAPC as a Mature New England Town. These communities are characterized by a mixed-use town center surrounded by compact neighborhoods, with conventional single family subdivisions elsewhere. They have a large amount of vacant developable land, and new growth comes in the form of new subdivisions; a few towns have experienced revitalization of their town center. Because a community's housing needs depend on both its community type and its regional context, throughout this report MAPC compares Rockland to surrounding and nearby municipalities that are part of the South Shore Coalition subregion.

Figure 1: Context Map: South Shore Coalition Municipalities



¹ This is one of MAPC's eight sub-regions and also includes Braintree, Cohasset, Duxbury, Hanover, Hingham, Holbrook, Hull, Marshfield, Norwell, Pembroke, Scituate and Weymouth.

Figure 2: Context Map: Rockland and Surrounding Municipalities



Regulatory Context

This Housing Production Plan (HPP) for Rockland was developed with input from Town of Rockland staff, the Housing Partnership Committee, the Rockland Housing Authority, the Planning Board, local community non-profits, developers, and the general public. The planning process included a public forum to share findings on housing needs and agree on housing goals, and a second public forum to discuss strategies to achieve those goals and to identify locations for potential housing development.

This plan was prepared to comply with the Massachusetts Department of Housing and Community Development's (DHCD) regulation 760 CMR 56.03(4), and to position Rockland to work towards compliance under M.G.L. Chapter 40B. This legislation encourages municipalities to achieve at least 10% of their total year-round housing units on the Subsidized Housing Inventory (SHI) in compliance with the statutory standard. Until that threshold is met, developers of 40B housing where at least 20-25% of units have long-term affordability restrictions can receive approval of a Comprehensive Permit from the local Zoning Board of Appeals even if the project is not in compliance with the underlying zoning.

For municipalities that are under the 10% threshold, a DHCD-approved HPP gives the municipality more control over Comprehensive Permit applications for a specified period of time if they make steady progress in producing affordable housing on an annual basis in accordance with the HPP. Municipalities with approved HPPs may request DHCD certification of their compliance with the plan if either their annual affordable housing production rate is 0.5% or for two years if the rate is 1%. In a municipality with a DHCD-certified HPP, a decision of a Zoning Board of Appeals (ZBA) to deny or approve pending certain conditions a Comprehensive Permit application will be deemed "consistent with local needs" pursuant to Chapter 40B. Based on past practices, such decisions will often be upheld by the Housing Appeals Committee (HAC). This control allows municipalities to manage growth and meet their affordable housing needs in accordance with the community's vision and Plan.

Once the HPP is certified, if the Rockland Zoning Board of Appeals finds that a denial of a permit or the imposition of certain conditions is consistent with local needs, then it must take the following steps. Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Board shall provide written notice to the applicant, with a copy to DHCD, stating that it considers a denial of the permit or the imposition of conditions consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation.

If the applicant wishes to challenge the Board's assertion, it must do so by providing written notice to DHCD, with a copy to the Board, within 15 days of its receipt of the Board's notice, including any documentation to support its position. DHCD will then review the materials provided by both parties and issue a decision within 30 days. The Board shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

For purposes of this subsection 760 CMR 56.03(8), the total number of SHI Eligible Housing units in a municipality as of the date of a project's application shall be deemed to include those in any prior project for which a Comprehensive Permit had been issued by the Board or by the Committee, and which was at the time of the application for the second project subject to legal appeal by a party other than the Board, subject however to the time limit for counting such units set forth at 760 CMR 56.03(2)(c).

If either the Board or the applicant wishes to appeal a decision issued by DHCD pursuant to 760 CMR 56.03(8)(a), including one resulting from failure of the DHCD to issue a timely decision, that party shall file an interlocutory appeal with the Committee on an expedited basis, pursuant to 760 CMR 56.05(9)(c) and 56.06(7)(e)(11), within 20 days of its receipt of the decision, with a copy to the other party and to the DHCD. The Board's hearing of the project shall thereupon be stayed until the conclusion of the appeal, at which time the Board's hearing shall proceed in accordance with 760 CMR 56.05. Any appeal to the courts of the Committee's ruling shall not be taken until after the Board has completed its hearing and the Committee has rendered a decision on any subsequent appeal.

Comprehensive Housing Needs Assessment

An analysis of local demographic data and housing stock reveals key characteristics and trends in Rockland that help explain housing need and demand. In order to understand how the Town compares to its neighbors, Rockland data is compared to the 12 other municipalities within the South Shore Coalition subregion (which is comprised of Braintree, Cohasset, Duxbury, Hanover, Hingham, Holbrook, Hull, Marshfield, Norwell, Pembroke, Scituate and Weymouth), as well as to Plymouth County and the Commonwealth. This section provides the framework for the housing production goals and strategies to address local housing concerns included later in this document.

MAPC projects that between 2010 and 2030 Rockland's total population will stay relatively stable, however the number of households will increase nearly 8%. As a result, housing production will be needed. This assessment addresses the housing need and demand by age, income, household type, and household size. Overall, Rockland's population is projected to age, with the share of householders aged 60 years and older growing from 32% of total householders in 2010 to 45% of householders in 2030. As Rockland's share of seniors grows, the town will need to consider options for changing housing preferences among that cohort, as well of younger householders entering the market. MAPC projects that Rockland will need 165 new multifamily units and 156 new single family units between 2010 and 2020. In addition to considerations on type of units, Rockland will need to meet affordability needs in the town. According to the U.S. Census Bureau, about 2 out of 5 Rockland households are cost-burdened, meaning they spend more than 30% of their income on housing, and approximately 1 in 5 spend more than 50% on housing. Currently 6.3% of Rockland's housing is included in the Subsidized Housing Inventory, which is short of 10% statutory minimum.

Data Sources

This comprehensive housing needs and demand assessment for Rockland includes a variety of data sources that reflect historic, current, and forecasted population trends. Data sources include the U.S. Census Bureau, the U.S. Department of Housing and Development (HUD), the Massachusetts Department of Education, the Warren Group, and the Metropolitan Area Planning Council (MAPC).

The decennial Census reflects a full count of the population on April 1 of the year in which the census is taken and reflects the most accurate population and widely available data in the United States. The Census Bureau's Population Estimates Program (PEP) utilizes current data on births, deaths, and migration to calculate population change since the most recent decennial census and produce a time series of estimates of population, demographic components of change, and housing units.²

The American Community Survey (ACS) is a national survey that uses continuous measurement methods. In this survey, a series of monthly samples produce annual estimates.³ ACS estimates are released as five-year averages. ACS estimates are considered appropriate when the margin of error is less than 10%.

The HUD Consolidated Planning/Comprehensive Housing Affordability Strategy (CHAS) dataset is a special tabulation of ACS data, most recently based on ACS 2008-2012 estimates. This dataset is utilized primarily to cross-tabulate household cost-burden status with household type and income status.

² <https://www.census.gov/popest/about/index.html>

³ <https://www.census.gov/programs-surveys/acs/methodology.html>

MAPC prepared population and housing demand projections for 164 cities and towns within the Metropolitan Boston area. Both sets of projections include two scenarios: a Status Quo scenario based on continuation of recent trends in migration, housing occupancy, and location preference; and a Stronger Region scenario that assumes increased attraction and retention of young workers and slightly increased preference for urban settings and multi-family housing. The Status Quo scenario found that continuation of current levels of in-migration and housing production would lead to a declining workforce and economic stagnation over the coming decades. In contrast, the increased migration rates of the Stronger Region scenario could fuel a job growth increase of 7% between 2010 and 2030. As a result, MAPC recommends use of the Stronger Region scenario as the basis for housing planning.

Demographics

This Housing Production Plan is grounded in a thorough examination of Rockland's demographic composition. An analysis of the current population, household composition, race and ethnicity, and educational attainment are some indicators that provide insight into existing housing need and demand. Projections of the Town's future residential composition are also used to inform housing planning efforts.

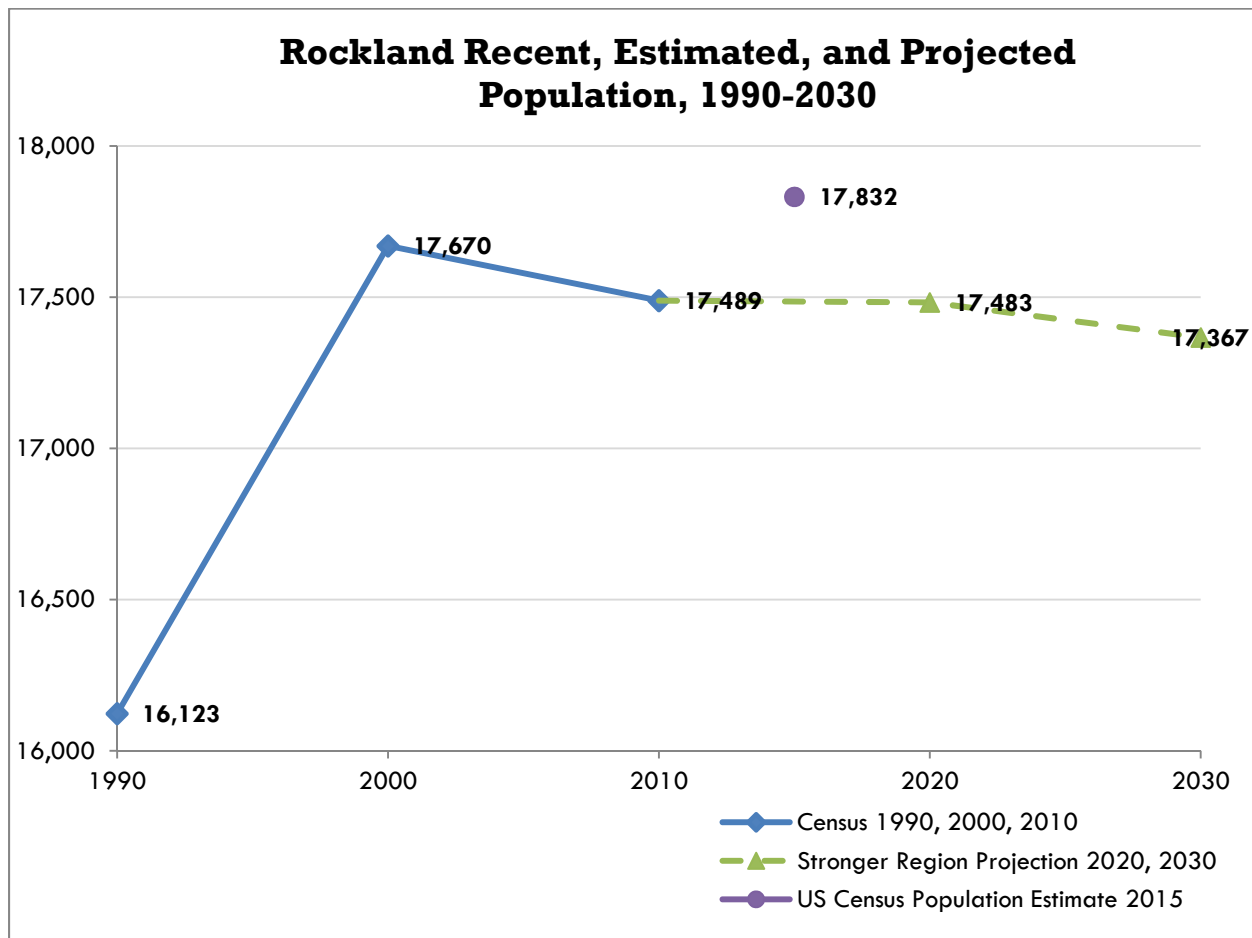
Population

Between 1990 and 2000, Rockland's population surged, increasing by close to 10% from 16,123 residents to 17,670 residents, as shown in Figure 3. Between 2000 and 2010, the population declined by about 1% to 17,489 residents.

Looking forward to 2030, MAPC's 2014 *Metro Boston Population and Housing Demand Projections* indicate that the town's population size will stay relatively stable, with a projected decline of about 0.7% or about 122 residents in the Stronger Region scenario.

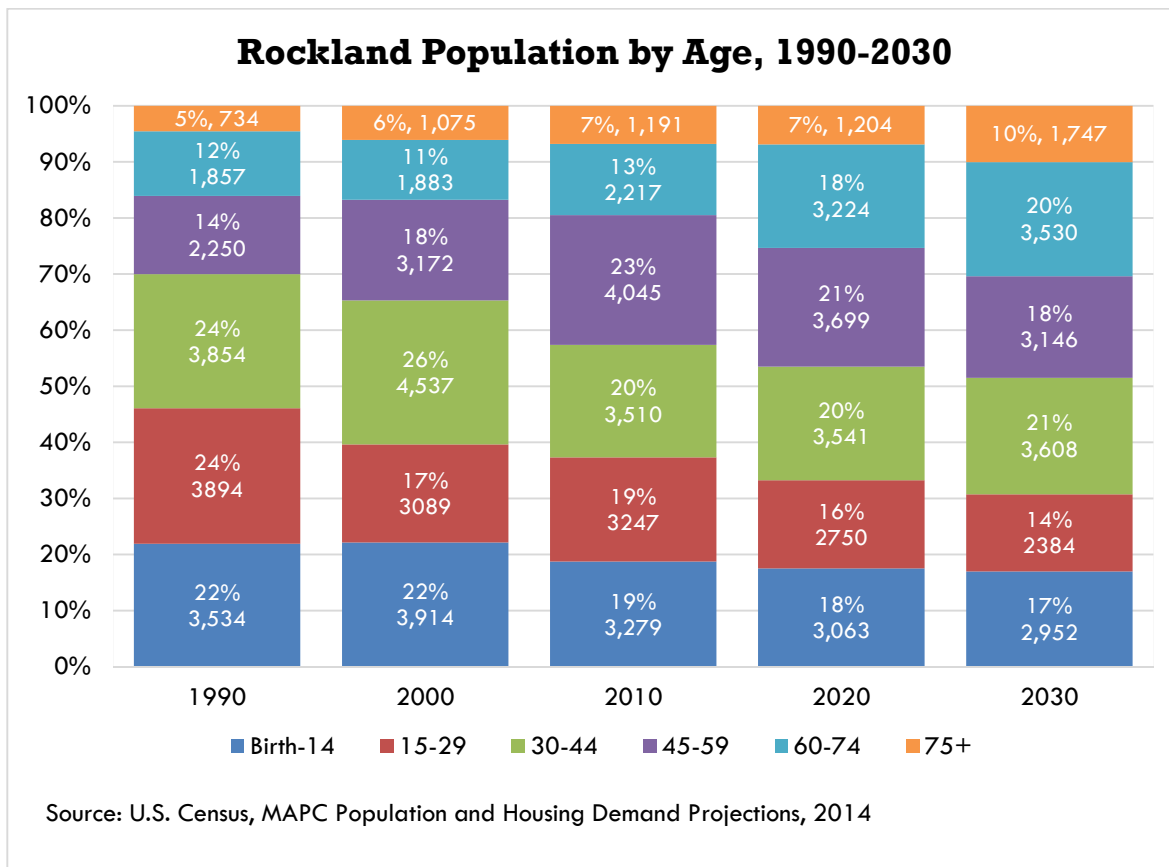
The U.S. Census Bureau's Population Estimates Program estimated Rockland's population in 2015 as 17,832 residents, which indicates that the population may actually be growing rather than declining. The difference between the Population Estimates Program population estimate and the MAPC projections are not large enough to result in different policies and recommendations as part of this Housing Production Plan.

Figure 3: Rockland Recent, Estimated, and Projected Population, 1990-2030



Although the total population will remain stable, the population's projected compositional changes have implications for future housing needs. As Figure 4 shows, between 1990 and 2010 Rockland's population aged overall, with the population under 30 years old shrinking from 46% of the total population in 1990 to 38% in 2010. By 2030, the under 30 population is expected to decrease to 31% of the total population. Meanwhile, the proportion of Rockland's population 60 years and older, increased from 17% of the total in 1990 to 20% in 2010, and is expected to grow to 30% of the total in 2030.

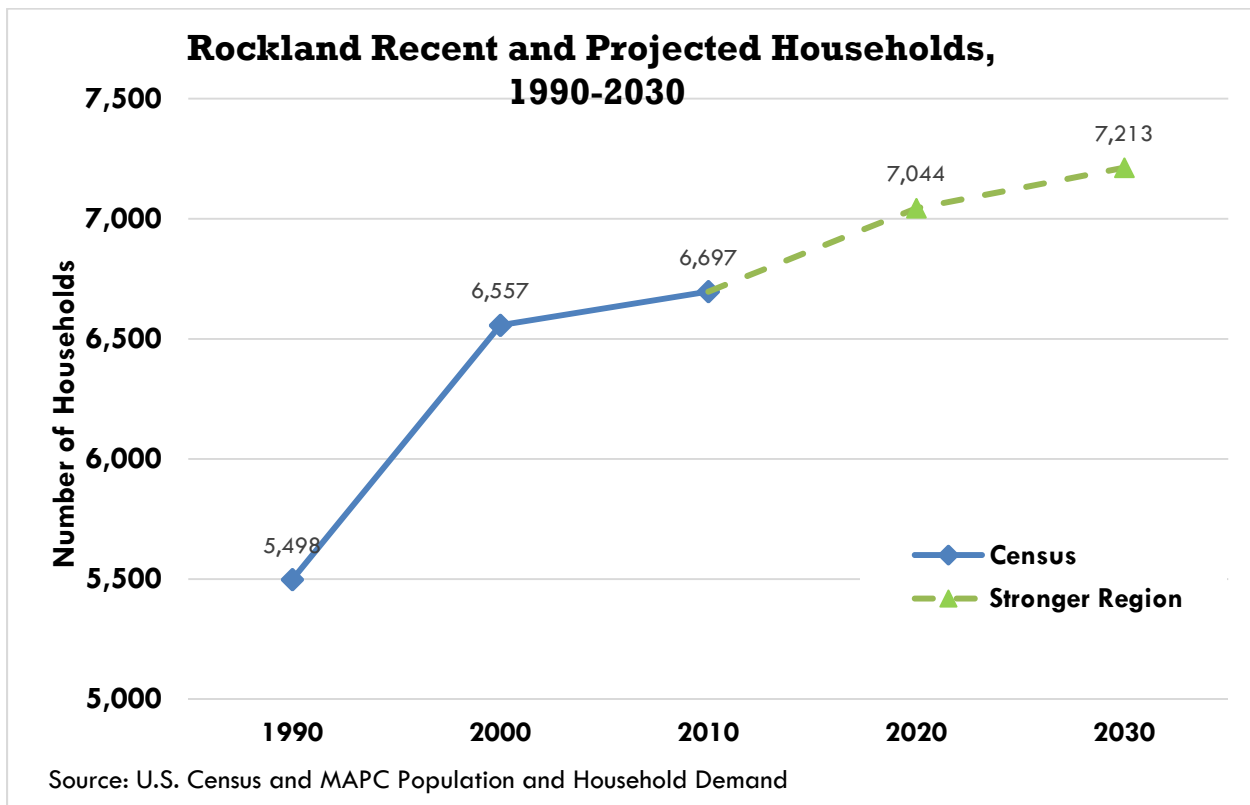
Figure 4: Rockland Population by Age, 1990-2030



Household Composition

More than population, the number and type of households within a community correlate to unit demand; each household resides in one dwelling unit, regardless of the number of household members. As of the 2010 Census, Rockland was home to 6,697 households, or an average of 2.58 persons per household. As Figure 5 shows, Rockland's total number of households increased by 19.3% from 1990 to 2000 and then by 2.1% from 2000 to 2010. Going forward, projections show a continued increase in households in the Stronger Region scenario. By 2030, Rockland is projected to add 516 households, a 7.7% increase from 2010. Due to continued declines in household size, the number of households is expected to grow faster than population. This corresponds to trends in the broader MAPC region and the Commonwealth between 2000 and 2010. Reasons for decreased household size range from families delaying having children, having fewer children, and smaller households in the oldest age cohorts as baby boomers age (as described below, 27% of the households in Rockland are single person households).

Figure 5: Rockland Recent and Projected Households, 1990-2030



Household Size

Recently, average Rockland household size decreased slightly from 2.67 persons per household in 2000 to 2.58 in 2010. Figure 6 indicates that owner-occupied households tend to be larger than renter-occupied households in Rockland. Going forward, average household size in Rockland is projected to continue decreasing to 2.37 in 2030.

Figure 6: Rockland Average Household Size by Tenure, 2000-2010 and 2020-2030 Projections

Year	Overall Household Size	Owner-Occupied Household Size	Renter-Occupied Household Size
2000	2.67	2.80	2.33
2010	2.58	2.68	2.31
2020	2.45	--	--
2030	2.37	--	--

Source: U.S. Census 2000, 2010 and MAPC Population and Housing Demand Projections, 2014

Family & Non-Family Households

Different household types typically have different housing needs or preferences. For example, a married couple with children would typically desire a larger home than a single person. Seniors may want to downsize from large single-family homes that require maintenance. Younger people may

want a small unit to live in or one with several bedrooms so that they can live with roommates. A municipality's composition of household types can indicate how well suited the existing housing inventory is to residents.

Rockland's 6,697 households can be divided into families and non-families. The former includes any household with two or more related (by blood or marriage) persons living together, and the latter includes single person households and pairs or groups of unrelated people living together.

Compared to its South Shore Coalition neighbors, Rockland has the third-highest proportion of non-family households, as shown in Figure 7. Of Rockland's households, two-thirds are family households and one-third are non-family households, most of which are people living alone as shown in Figure 7.

Figure 7: Households by Type, South Shore Coalition, 2010

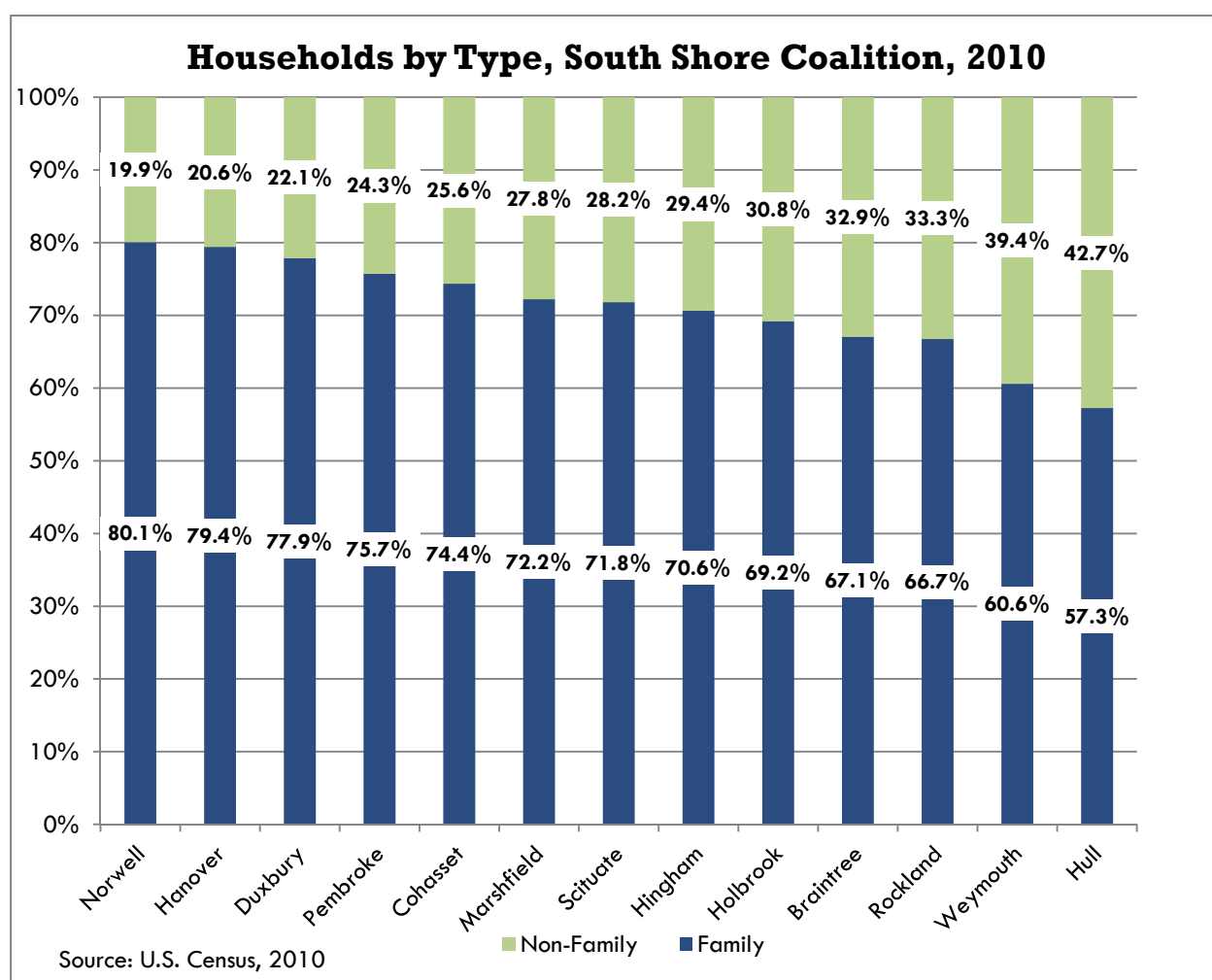


Figure 8 shows a further breakdown of household types. Among total households, nearly one-third have children: 22% are married couples with children and 10% are single parent households. The remainder of family households include married couple without children (28%) and other family households (7%). Householders who live alone make up 27% of all households and non-family households of two or more persons account for 7% of all households.

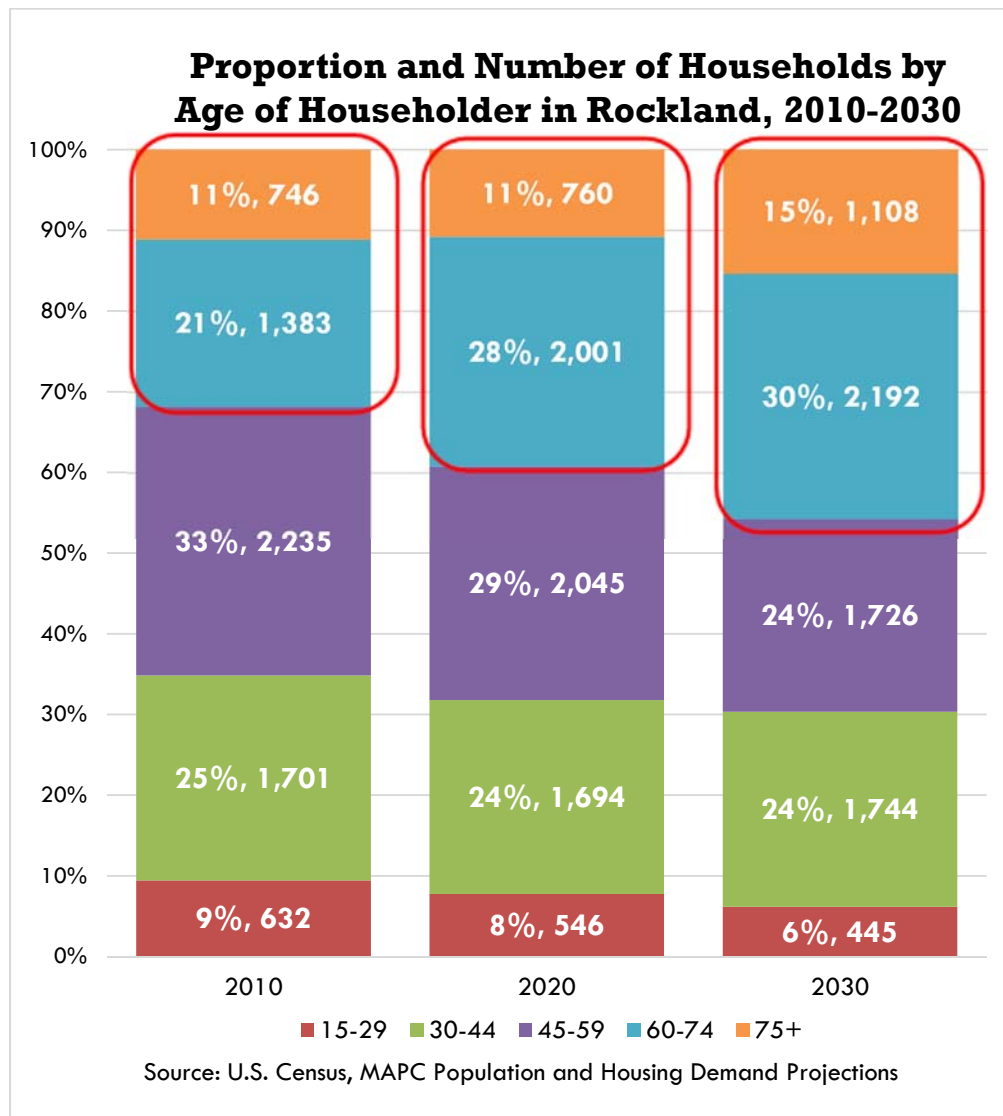
Figure 8: Rockland Households by Type, 2010

Household Type		Percent of Total Households
Family	Married Couples, without Children	28%
	Married Couples, with Children	22%
	Single Parent Households	10%
	Other Family Households	7%
Non-Family	Living Alone	27%
	Non-Family Households of 2+	7%
Source: U.S. Census, 2010		

Head of Householder by Age

In addition to household type, the age of head of households can indicate demand for particular unit types and sizes. As of the 2010 Census, one-third of the heads of households in Rockland were aged 45-59. MAPC's projections estimate that Rockland will see a decrease in that age cohort, as well as among younger heads of households. However, Rockland will see an increase in heads of households aged 60 and older, with this age cohort comprising 45% of heads of households by 2030 in a Stronger Region scenario, as shown in Figure 9.

Figure 9: Head of Household by Age in Rockland, 2010-2030



Race and Ethnicity

Rockland has become slightly more racially and ethnically diverse in recent years. At 90.8% of the 2010 population, the majority of the Rockland residents are White, Non-Hispanic. This majority decreased by 3.4% of the overall population from 2000, when 94.2% of Rockland residents were White, Non-Hispanic.

As shown in Figure 10 and Figure 11, although Rockland has become somewhat more racially and ethnically diverse over time, in comparison with the South Shore Subregion as a whole, a slightly larger share is White Non-Hispanic. Compared with the MAPC region and the state as a whole, the Town's racial composition is relatively more homogeneous.

Figure 10: Race and Ethnicity, 2010

Race and Ethnicity	Rockland	South Shore Coalition (SSC)	MAPC Region	Massachusetts
White Non-Hispanic	90.8%	91.7%	72.2%	76.1%
Black Non-Hispanic	2.5%	1.8%	7.9%	6.0%
Native American, Non-Hispanic	0.1%	0.1%	0.1%	0.2%
Asian/ Pacific Islander, Non-Hispanic	1.1%	2.5%	7.6%	5.3%
Other Race, Non-Hispanic	1.8%	0.8%	1.1%	0.9%
Multi-Race, Non-Hispanic	1.7%	1.3%	1.9%	1.9%
Hispanic/ Latino	2.0%	1.9%	9.1%	9.6%
Source: U.S. Census, 2010				

Figure 11: Change in Race and Ethnicity, 2000-2010

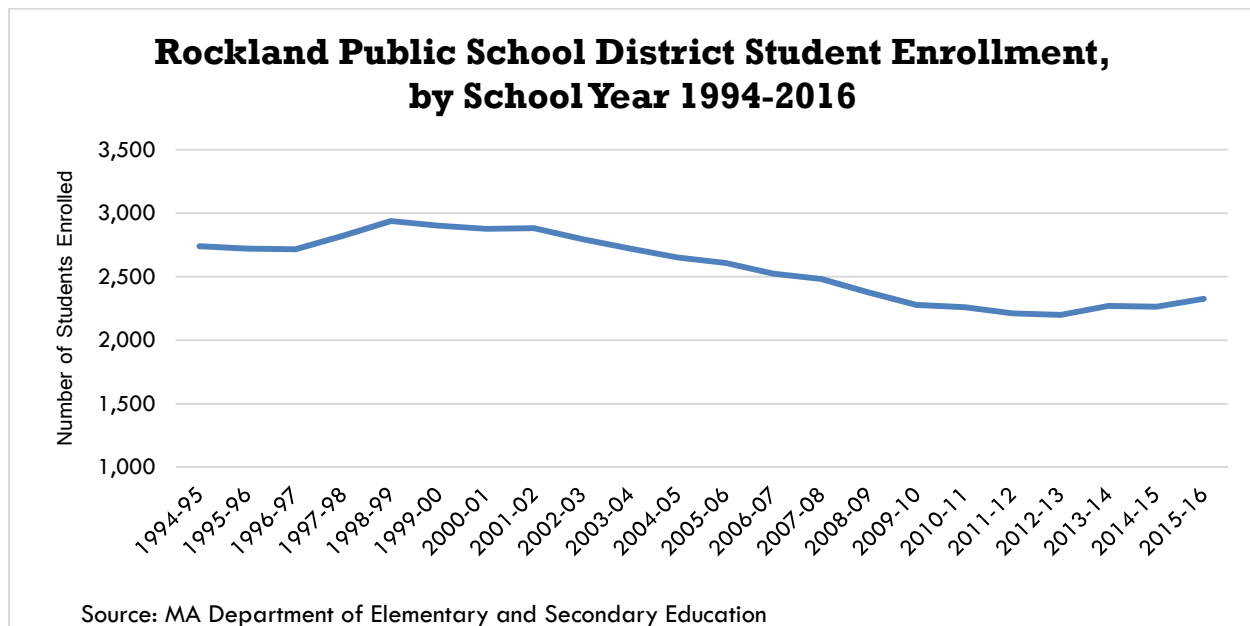
% Change by Race and Ethnicity, 2000-2010	Rockland	South Shore Coalition (SSC)	MAPC Region	Massachusetts
Non-Hispanic White	-4.6%	-1.0%	-5.2%	-4.1%
Non-Hispanic Black	47.6%	84.5%	15.8%	23.1%
Non-Hispanic Native American	-12.0%	28.7%	-4.5%	-4.3%
Non-Hispanic Asian	2.1%	104.8%	45.9%	46.8%
Non-Hispanic Pacific Islander	-1.0%	24.5%	-18.7%	-14.0%
Non-Hispanic Asian/Pacific Islander	4.8%	103.6%	45.5%	46.3%
Non-Hispanic Other one race	214.3%	114.2%	81.7%	41.2%
Non-Hispanic Multi-Race	23.6%	50.2%	6.3%	10.8%
Hispanic/Latino	93.3%	89.0%	47.8%	46.4%
Source: U.S. Census, 2000, 2010				

Education

Enrollment

Enrollment in Rockland's public schools has decreased over the last 20 years, as shown in Figure 12. In the 1994-95 school year, there were 2,739 students in Rockland schools, but in the 2015-16 school year there were 2,326 students, a total decline of 15.1%. However, 2013-14 was the first time in over a decade that Rockland's school enrollment increased over the previous year and 2015-16 showed an increase as well.

Figure 12: Rockland Public School District Student Enrollment, by School Year 1994-2016



The composition of Rockland's public schools was also changing during the last 20 years, as shown in Figure 13. The proportion of low-income students decreased in the 1990s, but rose from a low of 15.1% in 2001-02 to 42.3% in the 2013-14 school year. The Massachusetts Department of Elementary and Secondary Education removed the low-income designation in 2014 and introduced a new metric, Economically Disadvantaged, which cannot be directly compared to the previous low-income data. Low-income was defined by eligibility for free or reduced-price meals under the U.S. Department of Agriculture's (USDA) school nutrition program. The economically disadvantaged metric is based on a student's participation in one or more of the following state-administered programs: the Supplemental Nutrition Assistance Program (SNAP); the Transitional Assistance for Families with Dependent Children (TAFDC); the Department of Children and Families' (DCF) foster care program; and MassHealth (Medicaid).⁴ In the 2015-16 school year, Rockland's economically disadvantaged school population was 29.4%.

Rockland's proportion of students of color has increased steadily each year from 5.2% in 1994-95 to 19.8% in 2015-16.

⁴ Massachusetts Department of Elementary and Secondary Education. "Redefining Low Income - A New Metric for K-12 Education Data." <http://www.doe.mass.edu/infoservices/data/ed.html>

Figure 13: Rockland School Enrollment, 1994-2016

School Year	Enrolled	Change from previous	Percentage Students of Color ⁵	Percentage Low-Income Students
1994-95	2,739		5.2%	21.8%
1995-96	2,721	-0.7%	5.2%	21.1%
1996-97	2,715	-0.2%	5.7%	21.8%
1997-98	2,822	3.9%	6.0%	19.8%
1998-99	2,938	4.1%	6.4%	16.2%
1999-00	2,902	-1.2%	7.4%	17.3%
2000-01	2,876	-0.9%	7.3%	15.9%
2001-02	2,882	0.2%	7.8%	15.1%
2002-03	2,796	-3.0%	8.5%	15.5%
2003-04	2,722	-2.6%	8.6%	15.4%
2004-05	2,651	-2.6%	8.8%	17.6%
2005-06	2,609	-1.6%	9.7%	18.9%
2006-07	2,524	-3.3%	11.3%	19.8%
2007-08	2,483	-1.6%	12.1%	21.1%
2008-09	2,376	-4.3%	12.4%	25.6%
2009-10	2,278	-4.1%	12.5%	31.4%
2010-11	2,260	-0.8%	14.3%	35.9%
2011-12	2,212	-2.1%	15.6%	39.4%
2012-13	2,199	-0.6%	16.5%	39.9%
2013-14	2,270	3.2%	18.1%	42.3%
2014-15	2,263	-0.3%	18.7%	n/a
2015-16	2,326	2.8%	19.8%	n/a
Source: MA Department of Elementary and Secondary Education				

Educational Attainment

Among Rockland's population 25 years and older, approximately one-quarter have completed a bachelor's degree or higher, as shown in Figure 14. This population is lower compared to the subregion rate of 42.5% and state-wide rate of 40.0%.

⁵ Percentage students of color is a MAPC calculation from the total student population and students of African American, Asian, Hispanic, Native American, Native, Hawaiian Pacific Islander, Multi-Race Non-Hispanic student percentages provided by MADESE.

Figure 14: Educational Attainment Population 25 Years and Over, Rockland, Subregion, State, 2014

	% Less than High School	% High School Diploma	% Some College	% Associates Degree	% Bachelor's or More
Rockland	5.1%	39.4%	20.3%	10.8%	24.6%
Massachusetts	10.5%	25.6%	16.3%	7.7%	40.0%
South Shore Coalition	4.6%	25.7%	17.5%	9.6%	42.5%
Source: American Community Survey 5-Year Estimates, 2010-2014					

Household Income

Household income is an important determinant of how much a household can afford to pay for their dwelling unit, either to rent or own, and whether that household is eligible for housing assistance.

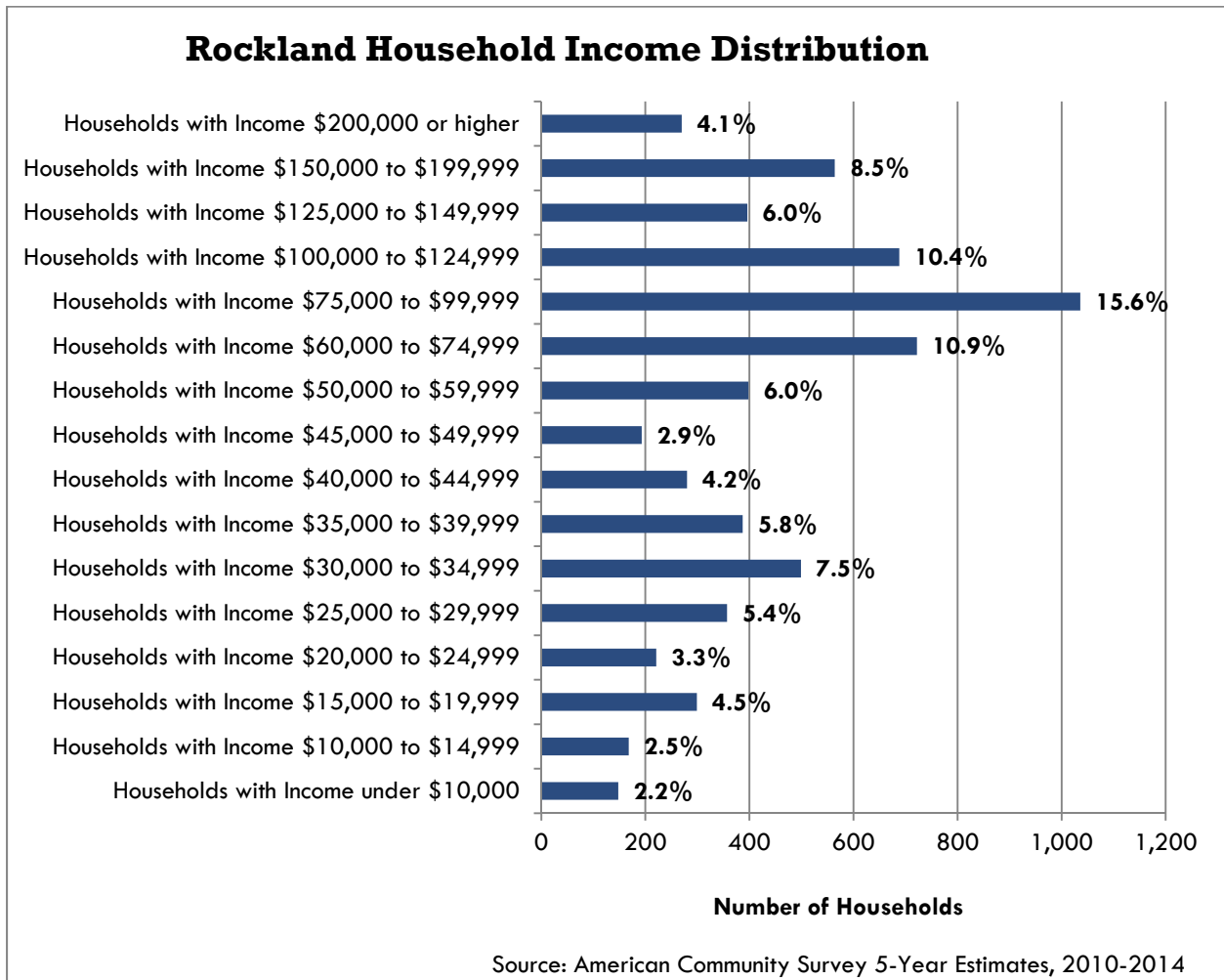
According to the ACS 5-Year Estimates 2010-2014, median household income in Rockland is \$66,860. The median family income is higher at \$83,101 and the median non-family income is significantly lower at \$39,902. As shown in Figure 6, Rockland's non-family households are primarily individuals living alone. Median Household Income in Rockland is the second-lowest in the South Shore Coalition, as shown in Figure

Figure 15: Median Household Income, South Shore Coalition, 2014

South Shore Coalition	Median Household Income
Duxbury	\$120,253
Cohasset	\$117,679
Norwell	\$110,671
Hingham	\$103,350
Scituate	\$102,577
Hanover	\$98,750
Pembroke	\$89,954
Marshfield	\$89,702
Braintree	\$87,500
Hull	\$77,440
Weymouth	\$69,099
Rockland	\$66,860
Holbrook	\$63,297
Source: American Community Survey 5-Year Estimates, 2010-2014	

As Figure 16 shows, approximately 31% of Rockland's households earn less than \$40,000 in income, with 9.2% earning less than \$20,000. Rockland households earning between \$40,000 and \$74,999 accounts for 24% of households while, 44.6% of households earn \$75,000 or more.

Figure 16: Rockland Household Income Distribution



Housing Stock

Type and Age

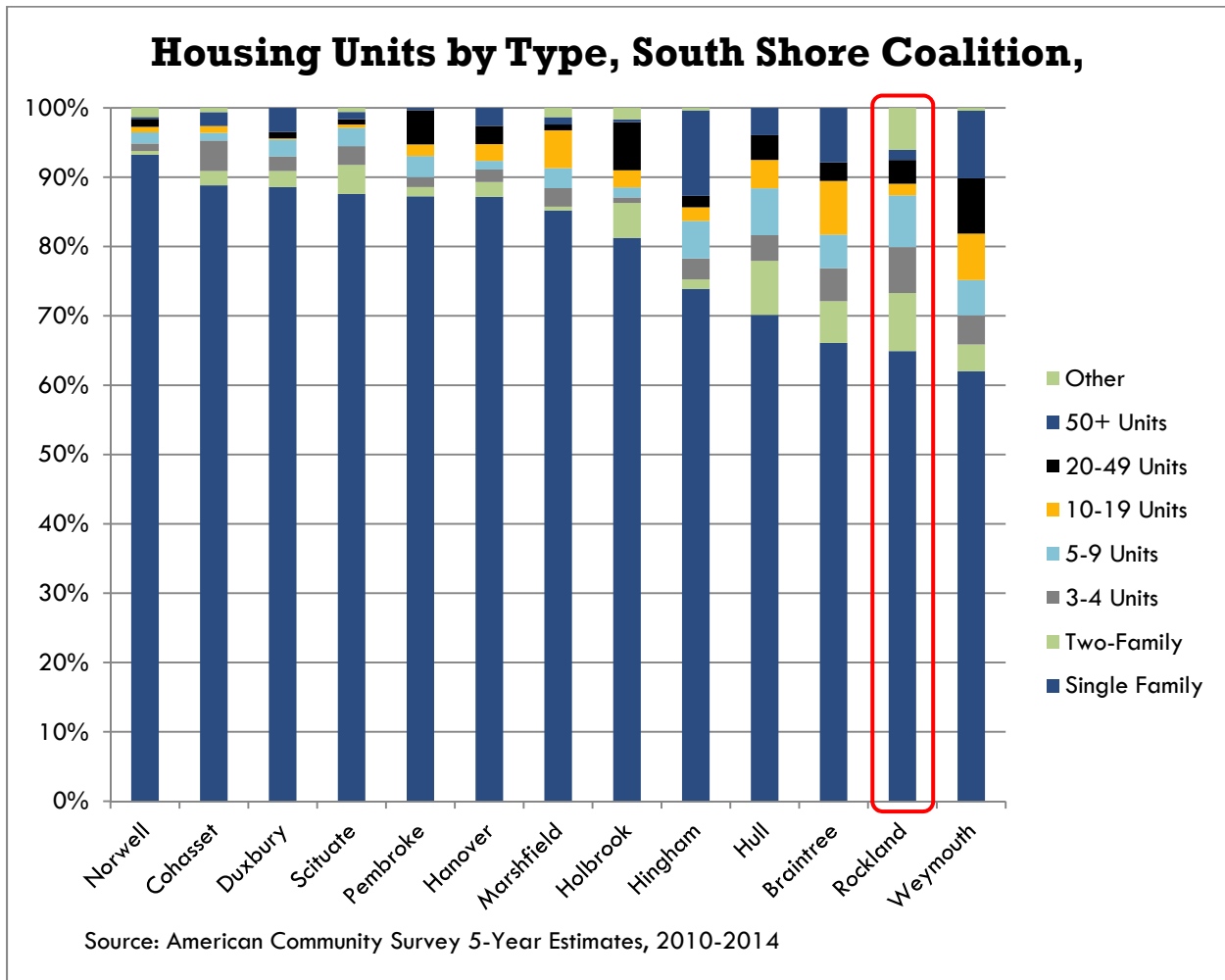
The majority of Rockland housing units are single-family homes, with multi-family and other housing comprising only 35% of the housing as shown in Figure 17. Of the multi-family and other housing, the majority is comprised by smaller structures with nine units or less.

Figure 17: Rockland Housing Type, 2010-2014

Type	Housing Units	Percent
Single-Family	4,549	64.9%
Two-Family	586	8.4%
3-4 Units	465	6.6%
5-9 Units	522	7.4%
10-19 Units	118	1.7%
20-49 Units	241	3.4%
50+ Units	102	1.5%
Other	424	6.1%
Total	7,007	100%
Source: American Community Survey 5-Year Estimates, 2010-2014		

Although single-family housing comprises the majority of housing in all South Shore Coalition municipalities, the proportion of single-family homes is lower in Rockland in comparison with most of the other South Shore Coalition municipalities except Weymouth. Among these municipalities, single-family homes make up from 62% to 93% of the housing units in each municipality. Rockland's housing stock is more diverse compared to its South Shore neighbors.

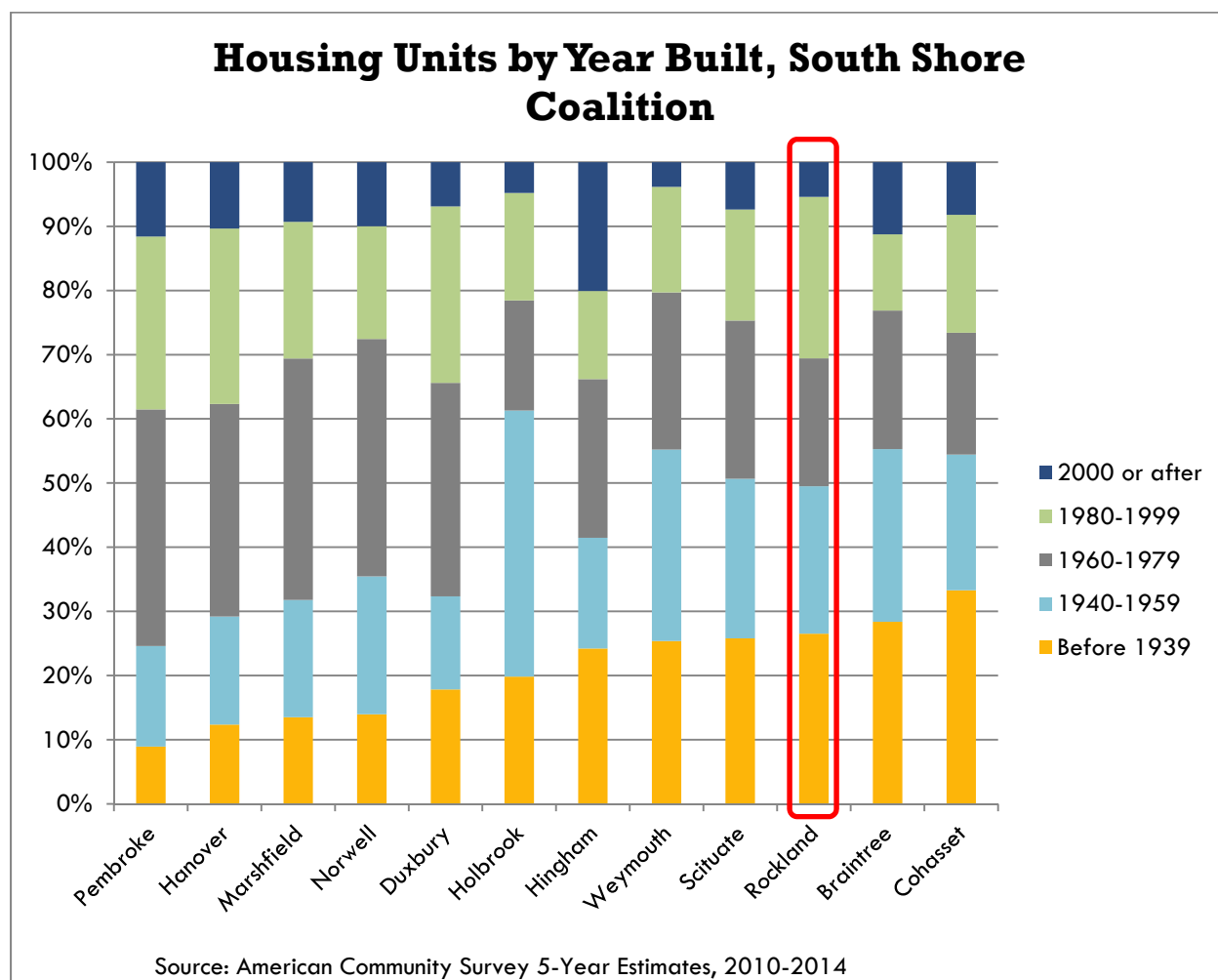
Figure 18: Housing Units by Type, South Shore Coalition



Rockland has witnessed little housing development since 2000, with only 5% of the housing stock built since then. In the preceding decades (1980-1999) however, Rockland gained approximately one quarter of its current housing stock. During those two decades, Rockland's population grew by about 12%.⁶ Rockland's share of housing units built since 1980 is on par with the South Shore Coalition neighbors.

⁶ Historical US Census population data from https://en.wikipedia.org/wiki/Rockland,_Massachusetts

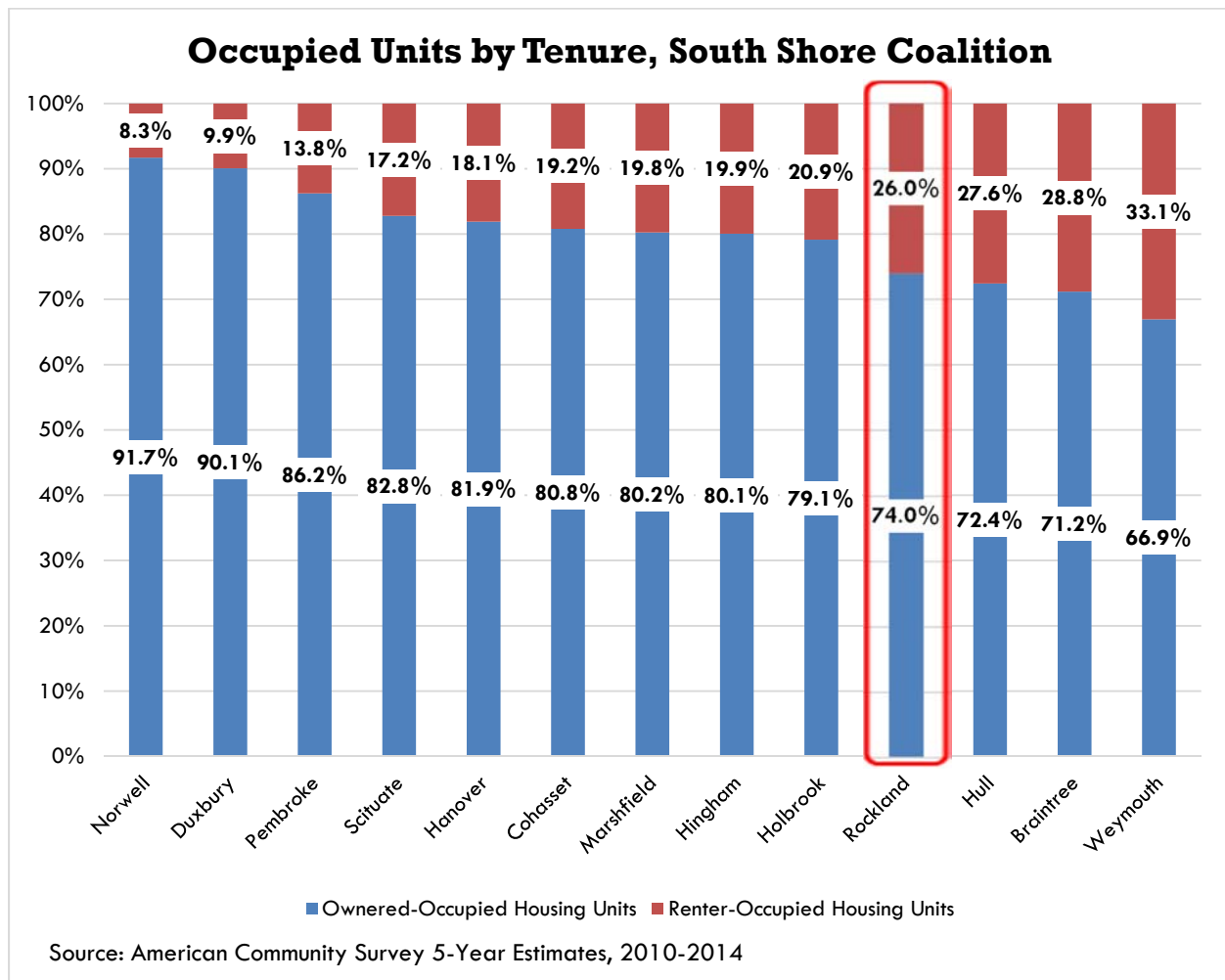
Figure 19: Housing Units by Year Built



Tenure

Nearly three-quarters of Rockland's housing units are owner-occupied. Most of its neighboring municipalities have higher rates of owner-occupied units, with Hull, Braintree, and Weymouth having slightly lower rates of homeownership.

Figure 20: Occupied Units by Tenure, South Shore Coalition



In Rockland, the likelihood of homeownership generally increases with age. However, among residents 75 years and older, homeownership rates begin to fall. As Rockland's population ages, as indicated in the projections in Figure 21 and Figure 22 the town will need appropriate rental stock available to meet that projected demand.

Figure 21: Housing Tenure by Age of Householder, Rockland

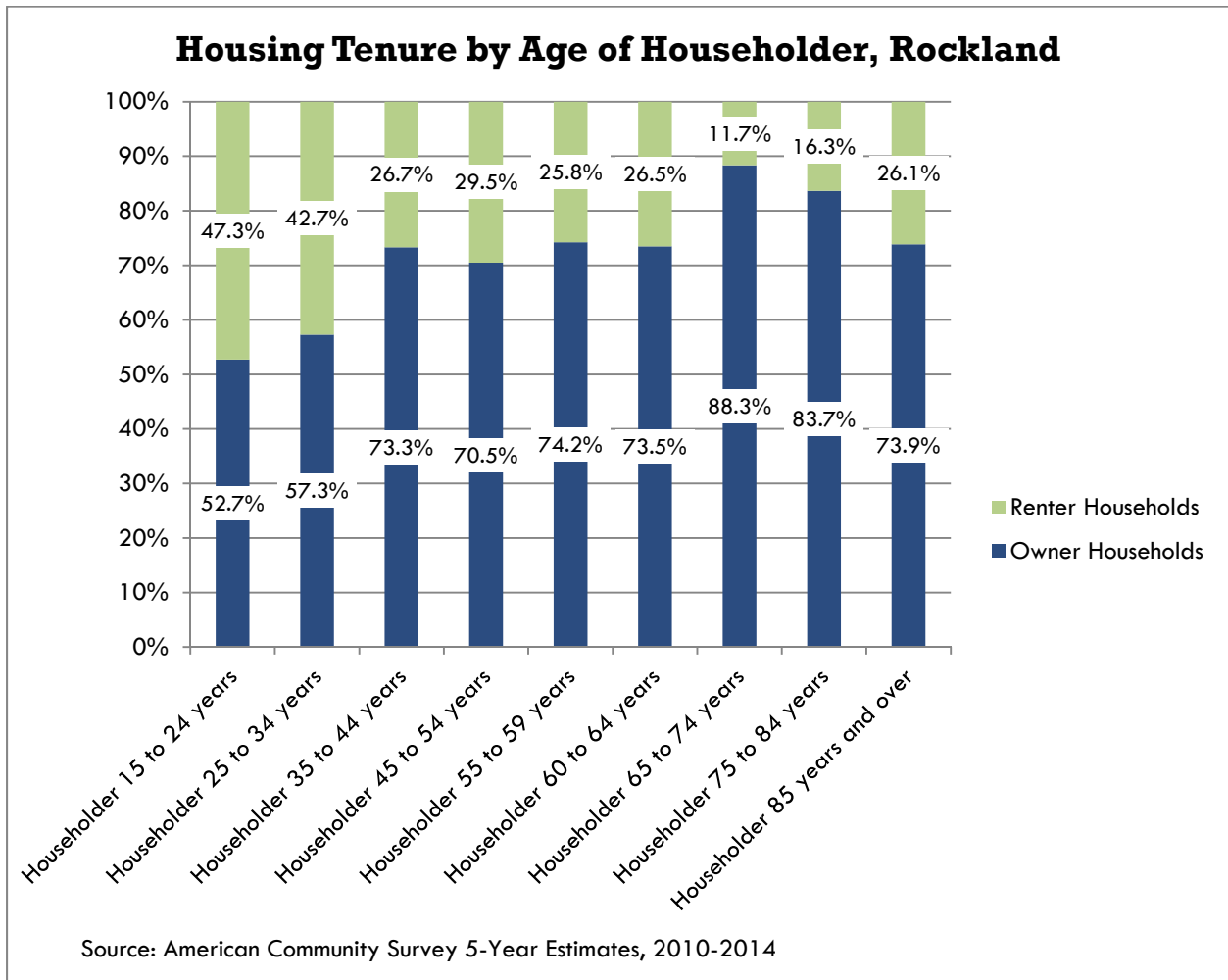
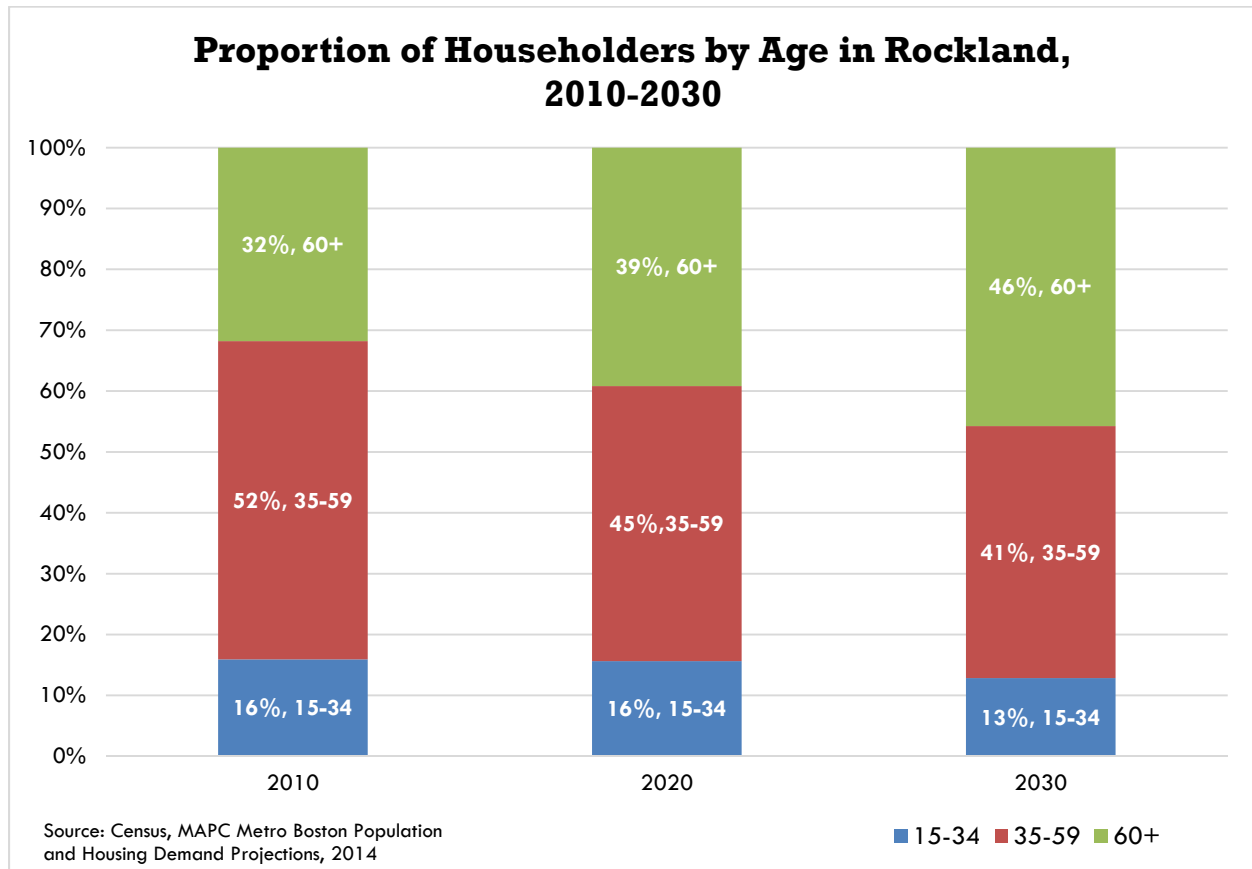


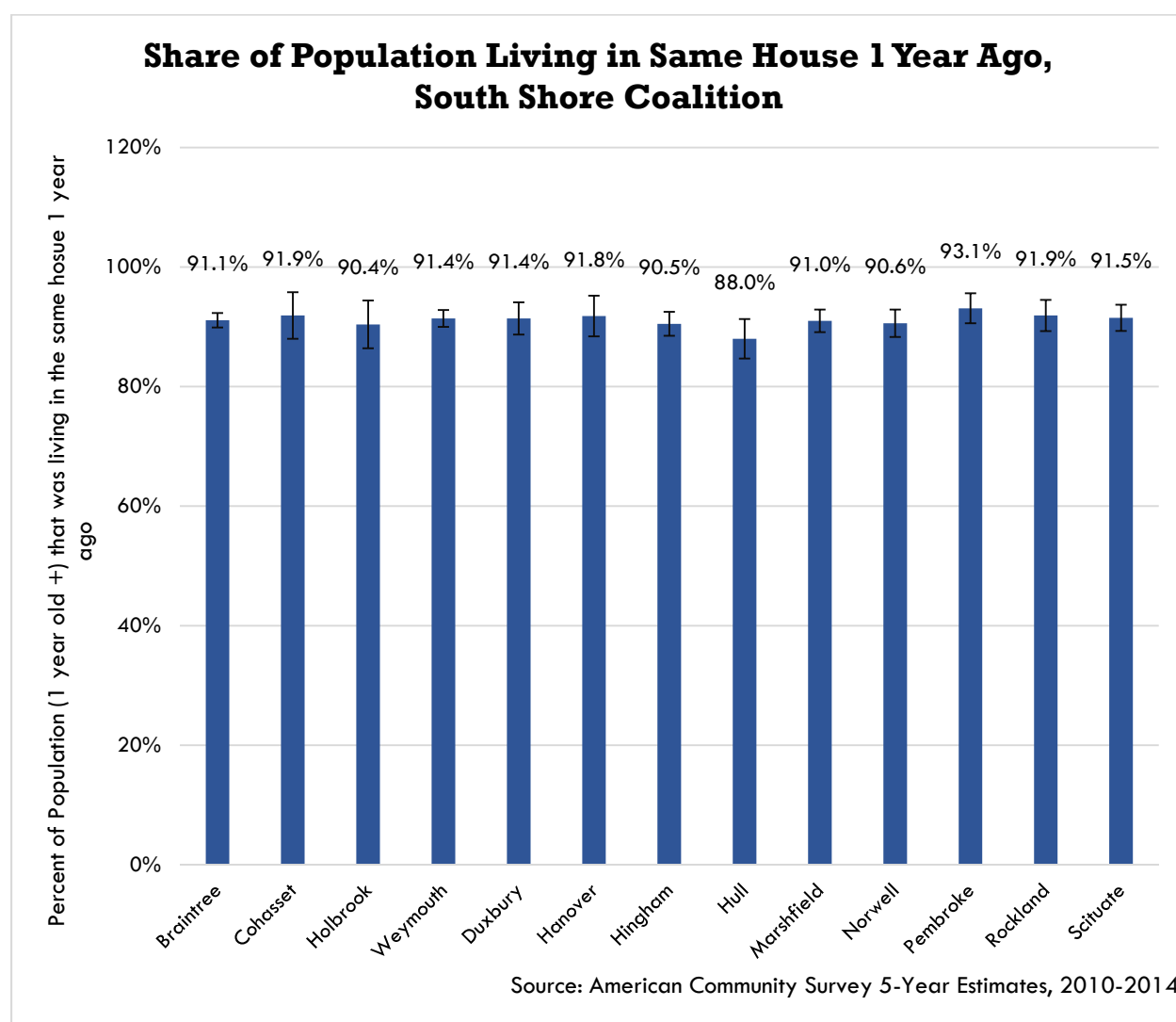
Figure 22: Proportion of Householders by Age in Rockland 2010-2030



According to the ACS 5-Year Estimates for 2010-2014, 92% of Rockland's population lived in the same house one year ago, or approximately 1 out of 10 residents moved in the previous year.⁷ This is characteristic across most South Shore Coalition municipalities, as shown in

Figure 23 indicates that there may be limited opportunities in the housing market. Across the Commonwealth 86.8% of residents lived in the same house one year ago, showing that there are slightly more people moving in the state on average compared to within the South Shore Coalition and Rockland.

Figure 23: Share of Population Living in Same House 1 Year Ago, South Shore Coalition

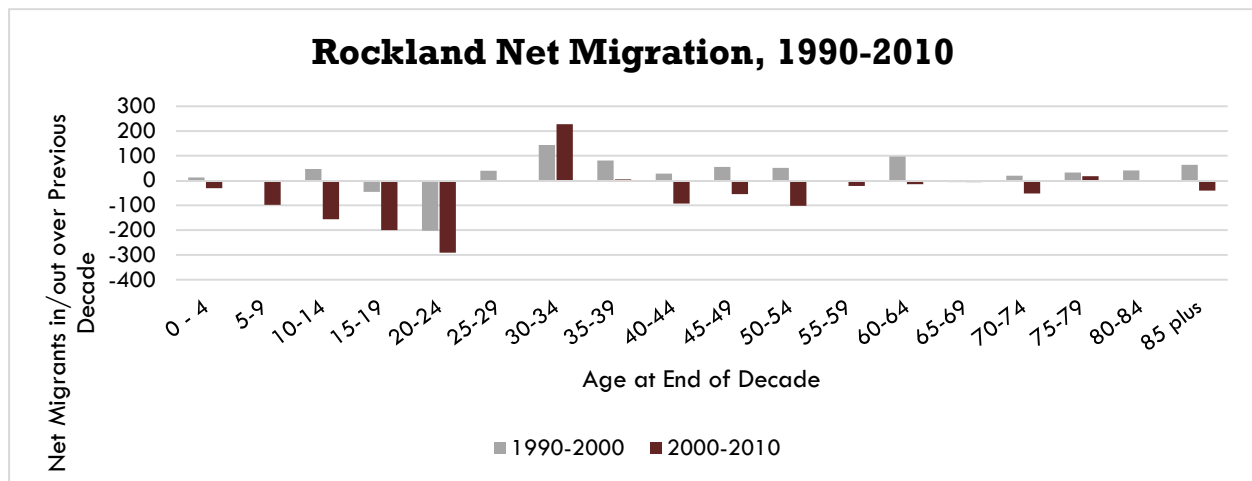


As shown in Figure 24, between 2000 and 2010, Rockland lost population for every cohort age 29 and under, as well as for ages 40-74 and 80+. The rate of out migration is particularly high for those age 29 and under. The population loss in those age cohorts was offset by an increase in the 30-34 year-old cohort, as well as by a nominal increase in the 75-79 cohort. The 35 to 39 cohort had no net change. In the 1990s, when the town saw an increase in population, there were small increases for all cohorts over age 25 and a small increase in the 0-4 and the 10-14 year-old cohort – even during that decade of growth in

⁷ Estimate is calculated from population aged 1 year and older.

population, there were losses in the population between ages 15-24. These migration patterns reinforce the trend of an overall aging population.

Figure 24: Rockland Net Migration 1990-2010



Vacancy

According to the 2010-2014 American Community Survey 5-Year estimates, 94.6% of housing units in Rockland are occupied. Rockland's vacancy rate is 5.4%. This is lower than the estimated 9.9% vacancy rate for the Commonwealth.

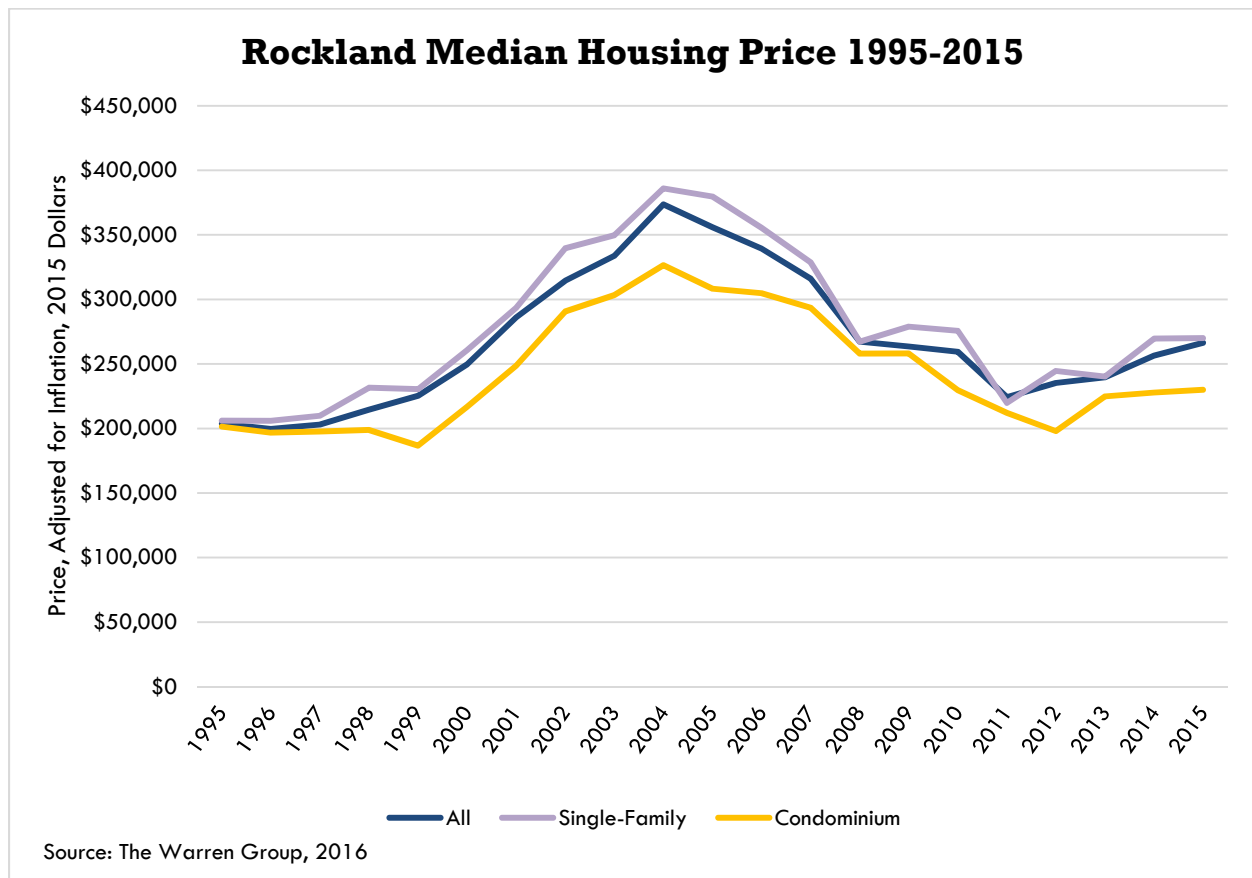
Housing Market

Housing costs within a community reflect numerous factors, including supply and demand. If the latter exceeds the former, then prices and rents tend to rise. Depending on the income levels of the population, these factors can significantly reduce affordability for both existing residents and those seeking to move in.

Sales Prices and Volumes

Rockland's housing sale prices were on the rise in the early 2000s, with single-family home prices peaking at \$385,992 in 2004 before the Great Recession (December 2007-June 2009), as shown in Figure. Median sales prices continued to decrease through and after the recession, with a slow rebound following post-recession low prices in 2011 for single-family homes (\$219,735) and 2012 for condos (\$197,925). At the end of 2015, the median price for a single-family home in Rockland was \$270,000 and the median condo price was \$230,000.

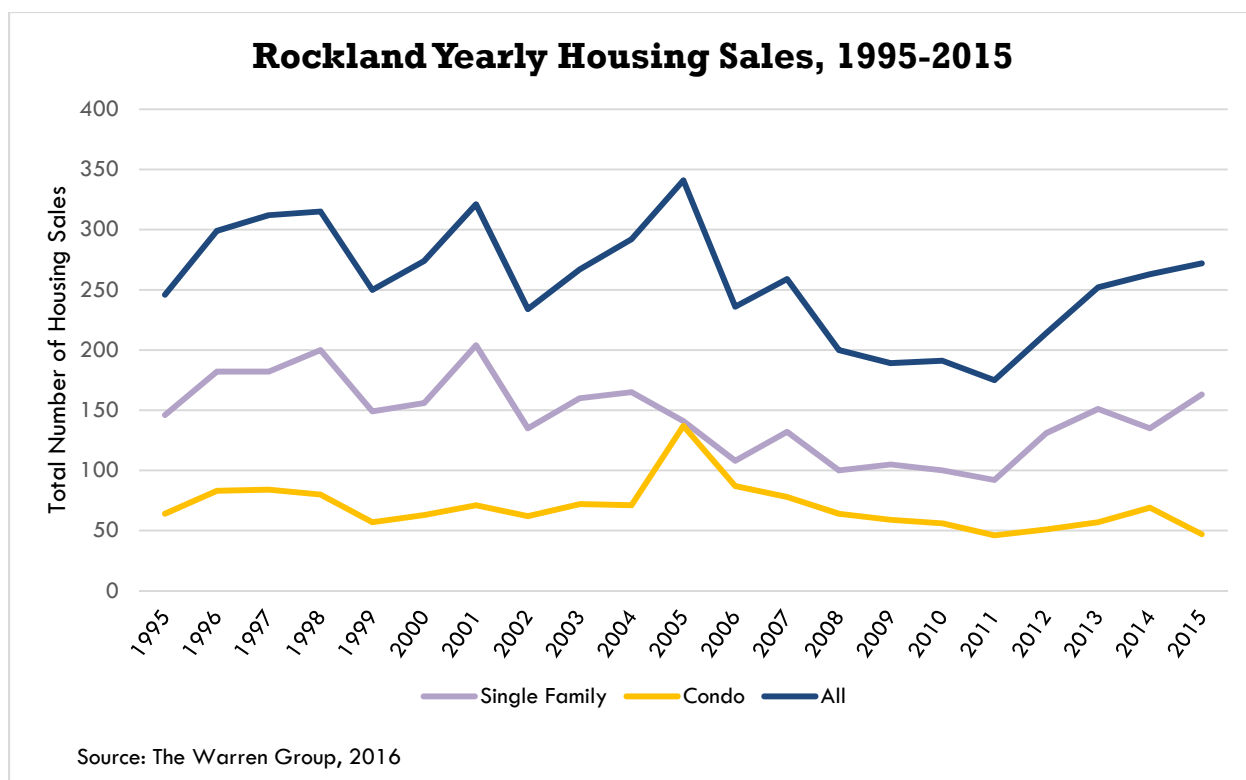
Figure 25: Rockland Median Housing Price 1995-2015



There were 163 single-family home sales and 47 condo sales in Rockland in 2015. As

Figure shows, sales have increased since the low volumes 2008 to 2011, but have not quite reached the levels of the peak years prior to the recession.

Figure 26: Rockland Yearly Housing Sales, 1995-2015

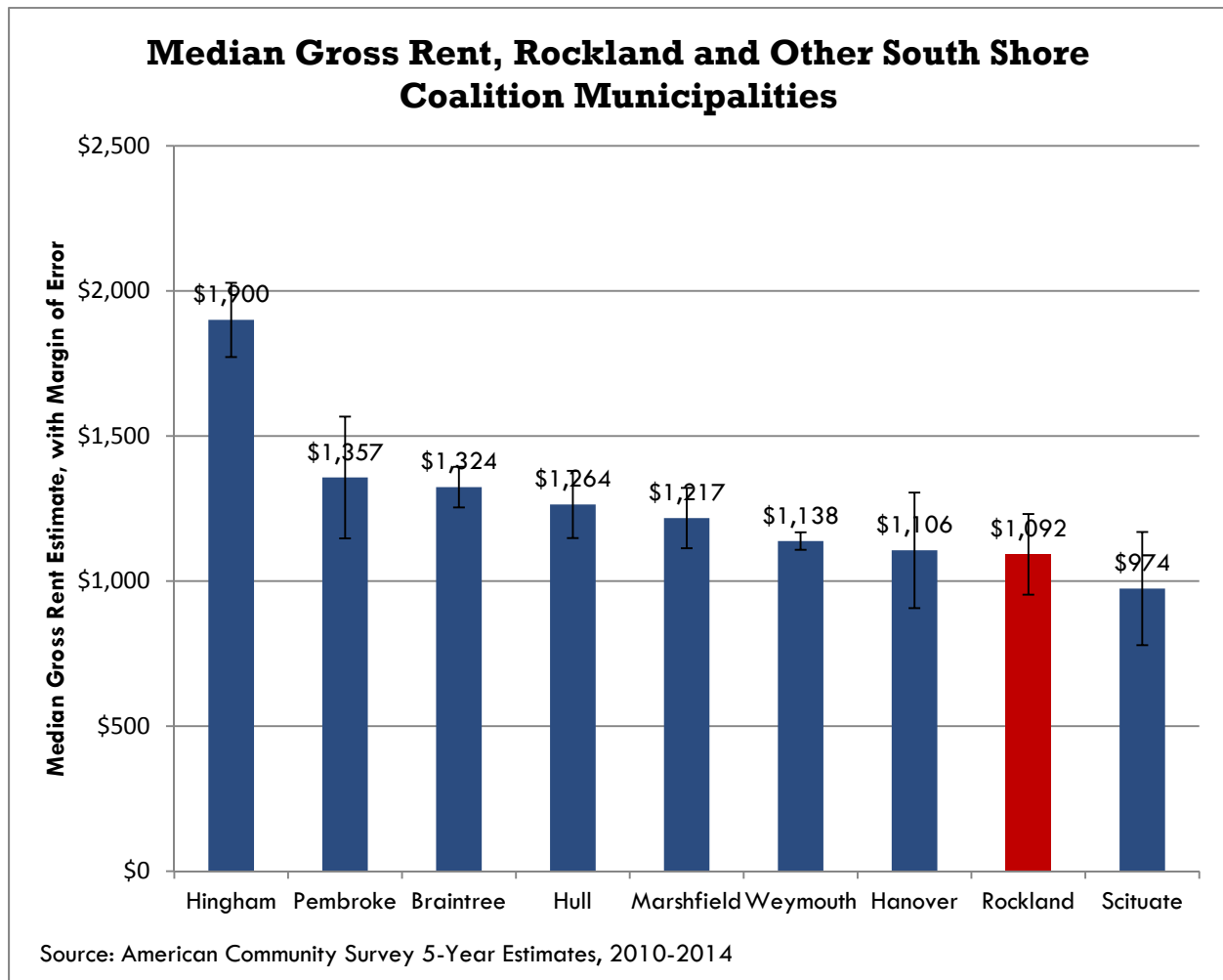


Rent

According to the American Community Survey 5-Year Estimates 2010-2014, median gross rent in Rockland is \$1,092 $\pm$ \$139. The gross rent estimate for Rockland and the South Shore Coalition, shown in Figure, represent the monthly cost of contract rent and utilities and fuels if paid by the renter.⁸ ACS estimates are the result of monthly sampling and represent the median of rent costs across the spectrum of housing types – and are not necessarily reflective of current market rents.

⁸ Estimates for Duxbury, Norwell, Cohasset, and Holbrook were excluded as a result of high margins of error. The estimates for Hanover and Scituate should be viewed with caution.

Figure 27: Median Gross Rent, Rockland and Other South Shore Coalition Municipalities



To better understand the rental market in Rockland, MAPC analyzed rental data from the MAPC Rental Listings Database.⁹ During the six-month period between November 2015 and May 2016, the median list price of all Rockland rental units was \$1,350. For one-bedroom units, the median rent was \$1,009 and for two-bedroom units the rent was \$1,450.

Figure shows the range of rental prices, adjusted for bi-monthly changes in the Consumer Price Index, by size of unit. Data in the MAPC Rental Listings Database are pulled from online rental listings sites

⁹ The MAPC Rental Listings Database is in development. It provides a snapshot of the rental market at a particular time.

Padmapper and Craigslist. Listing data may or may not include utilities and do not represent rental units shared by word of mouth or the final rent in the lease.

Figure 28: Rockland Housing Units in Rental Market, November 2015-May 2016¹⁰

Number of Bedrooms	Price Range (Adjusted for CPI)
0	\$807- \$958
1	\$833- \$1,369
2	\$1,211- \$2,118
3	\$1,867- \$1,977
4	\$1,918
Source: MAPC Rental Listings Database, 2016	

Housing Units Permitted

According the Census Building Permit Survey, approximately 23 single-family building permits and 8 multi-family building permits were issued in Rockland in 2014. Compared to other South Shore municipalities, Rockland's 31 permits fell in the middle of range (7 permits in Hull and 75 permits in Weymouth). For the five-year period between 2010 and 2014, Rockland issued 128 permits, which is just below the median of 131 permits for the SSC.

Recent and Future Development

Development Pipeline

According the Rockland Building Department, a mixed-use commercial and residential building is currently under construction at 324 Union Street. The project already houses two retail tenants on its ground floor, and is awaiting approval for 8 market-rate units above the commercial space. None of the units will be designated as deed-restricted affordable. A future housing project, which has not yet been finalized, will be located on Albion Street, and will consist of approximately 50 units of senior housing.

Projected Housing Demand

Figure shows how many new housing units will be needed and how many units will be vacated in Rockland between 2010 and 2020, broken down by age cohort and based on each cohort's age in 2010. Increases in demand are the result of new households forming, people moving into the community, or increasing preference for certain types of housing. Decreases in demand are the result people moving out of the community, mortality, or decreased preference for a given housing unit type.

Figure shows four unit types: multi-family ownership, multi-family rental, single-family ownership, and single-family rental. The projected change in demand by unit type and age cohort is shown on the chart. Those who were ages 15-34 in 2010 will demand housing for all unit types in 2020, when they will be ages 25-44. Those who were 35-44 in 2010 will demand both single and multi-family units for

¹⁰ <http://sf.curbed.com/2015/6/9/9951958/is-san-franciscos-median-rent-of-4225-for-real-yes-and-no>

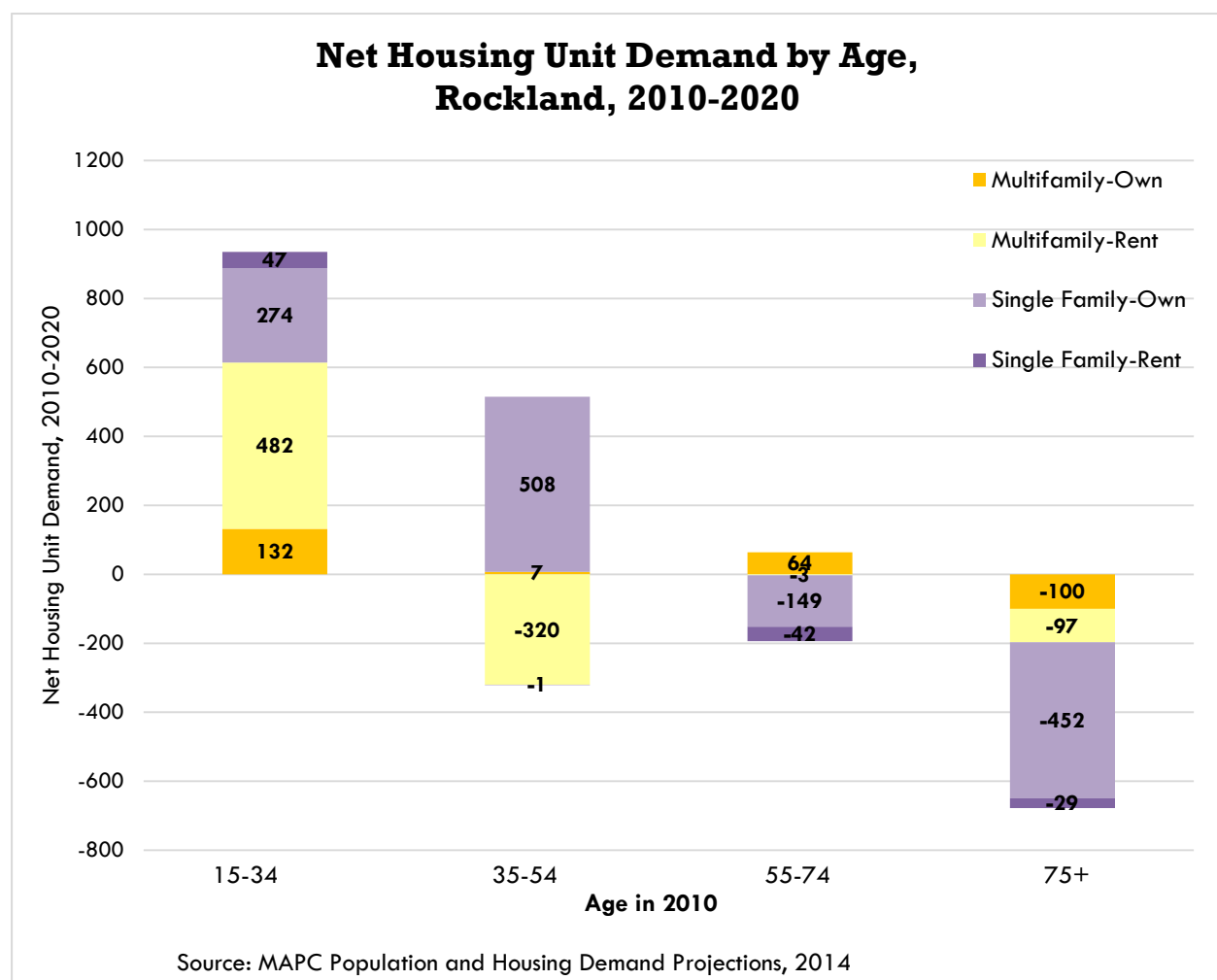
homeownership in 2020 when they are 45-64, and they will be releasing rental units back into the housing supply. Those who were 55-74 will primarily be releasing units back into the housing supply in 2020 when they are 65-84, except for multi-family homeownership units which some households in this cohort will be demanding. Those who were 75 and over in 2010 will be 85 and over in 2020 and will be releasing units of all types back into the market, due to mortality, moving out, or change in status from householder to dependent.

In sum, in 2020 there will be demand for an estimated:

- 103 more multi-family homeownership units and 62 more multi-family rental units, for a net demand of 165 multi-family homes.
- 181 more single-family homeownership units and 25 fewer single family rentals, for a net demand of 156 single-family homes.

The total number of new units demanded will be about 321 units. As the town encourages housing production, it should also encourage an appropriate mix of both single-family and multi-family units – particularly units that will serve households headed by those who will be 25-64 in 2020.

Figure 29: Net Housing Unit Demand by Age, Rockland, 2010-2020



The above figures indicate the net changes in housing demand and households, which is critical to understanding housing production needs. Also important is understanding the big picture; the total number housing units by type as projected for 2020. Maintenance of the existing housing stock is important in addition to new housing production.

Figure 30: Projected Housing Units Needed in 2020

Type	Total Projected Housing Units, 2020 (Rockland, MA)	Net Projected Housing Unit Demand, 2020 (Rockland, MA)
Multi-Family-Homeownership	978	103
Multi-Family Rental	1,692	62
Single-Family Homeownership	3,907	181
Single-Family Rental	225	-25
Total	6,802	321
Source: MAPC Population and Housing Demand Projections, 2014		

Housing Affordability

Households Eligible for Housing Assistance

One measure of affordable housing need is the number of households eligible for housing assistance in a community. Federal and state programs use AMI, along with household size, to identify these households.

Figure below shows U.S. Department of Housing and Urban Development (HUD) income limits for extremely-low- (below 30% of AMI), very-low- (30-50% of AMI), and low-income (50-80% of AMI) households by household size for the Boston-Cambridge-Quincy Metropolitan Statistical Area (MSA), which includes Rockland. Typically, households at 80% of AMI and below qualify for housing assistance, though there are some exceptions based on household size and program funding.

Because HUD's regulations are in part based on household size, it is important to understand how Rockland's income distribution as a percent of AMI corresponds with this variable. Even though the metropolitan AMI for a family of four people is \$98,100 in FY16, the low income limit is set below 80% of AMI because of high housing costs.

Figure 31: FY2016 Affordable Housing Income Limits, Boston-Cambridge-Quincy Metropolitan Statistical Area (MSA)

FY2016 Income Limit Category	Extremely Low (30%) Income	Very Low (50%) Income	Low (80%) Income
1 Person	\$20,650	\$34,350	\$51,150
2 Person	\$23,600	\$39,250	\$58,450
3 Person	\$26,550	\$44,150	\$65,750
4 Person	\$29,450	\$49,050	\$73,050
5 Person	\$31,850	\$53,000	\$78,900
6 Person	\$34,200	\$56,900	\$84,750
7 Person	\$36,730	\$60,850	\$90,600
8 Person	\$40,890	\$64,750	\$96,450

The most relevant and current information available to understand housing affordability in a municipality is HUD's Comprehensive Housing Affordability Strategy (CHAS) data. CHAS data allows cross tabulation between household type and income status, as well as housing cost burden which is addressed later in this chapter. Household type is determined by the number of persons occupying a unit, family status, and age:

- 62 years and older, family households old + (2 or more related persons, with either or both ages 62 or over)¹¹
- 62 years and older, non-family households (1 or 2 persons, non-related, ages 62 or over)
- small family households (2 related persons, neither 62 years of age or over, or 3 or 4 related persons)
- large family households (5 or more related persons)
- all other households (singles, non-related living together, neither 62 years of age or over)

According to this data, 40.9% of all Rockland households are categorized as low income. Moreover, among the low-income households, 40% are considered very-low income.

¹¹ The HUD terminology for households 62 years of age and older is "Elderly Family" and "Elderly Non-Family"

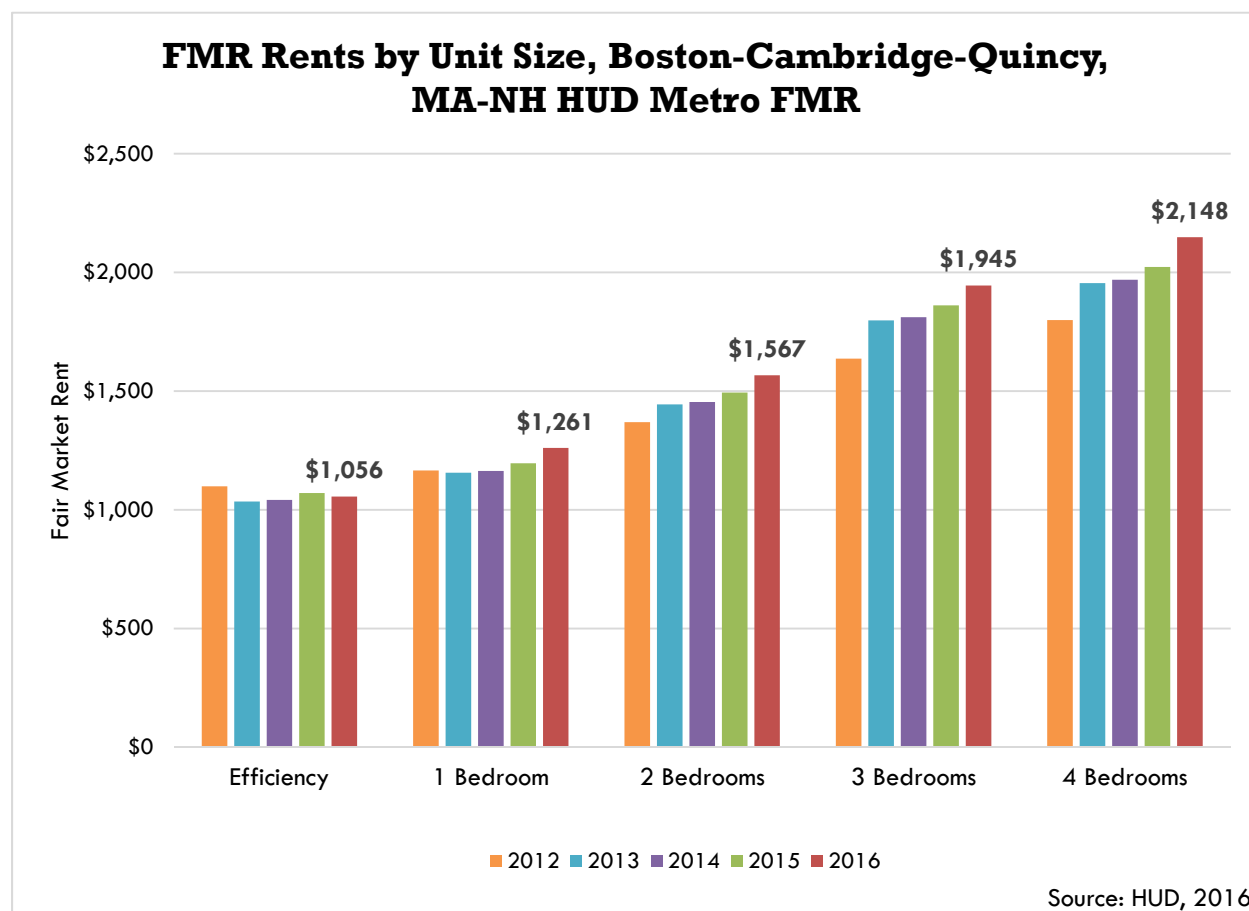
Figure 32: Households by Type and Income as a Percent of AMI

	Total	<30% AMI (Extremely Low)	30%-50% AMI (Very Low)	50%-80% AMI (Low)	>80% AMI
62 Years +, Family	825	45	285	115	380
62 Years +, Non- Family	855	415	170	100	170
Large Family	5,60	60	35	40	425
Small Family	3,090	175	430	320	2,165
Other	1,410	200	200	170	840
Total	6,740	895	1,120	745	3,980
Source: CHAS 2008-2012					

Fair Market Rents

Figure below illustrates Fair Market Rents, or maximum allowable rents (not including utility and other allowances) determined by HUD for subsidized units in the Boston Metropolitan Statistical Area, which includes Rockland. The upward trend reflects the annual adjustment factor intended to account for rental housing demand. Given the constraints on the Greater Boston rental housing market, rising rent is unsurprising and points to the need for more rental housing at multiple price points. Rockland's median gross rent, according to the 2010-2014 estimates (\$1,092 $\pm$ \$139), is less than the Fair Market Rents, except for an efficiency.

Figure 33: FMR Rents by Unit Size, Boston-Cambridge-Quincy, MA-NH HUD Metro FMR



Current MGL Chapter 40B Subsidized Housing Inventory

Under M.G.L. Chapter 40B, affordable housing units are defined as housing that is developed or operated by a public or private entity and reserved for income-eligible households earning at or below 80% of AMI. Units are secured by deed restriction to ensure affordability terms and rules. All marketing and placement efforts follow Affirmative Fair Housing Marketing guidelines per the Massachusetts Department of Housing and Community Development (DHCD).

Housing that meets these requirements, if approved by DHCD, is added to the Subsidized Housing Inventory (SHI). Chapter 40B allows developers of low- and moderate-income housing to obtain a Comprehensive Permit to override local zoning and other restrictions if less than 10% of a community's housing is included on the SHI or if less than 1.5% of the municipality's land area is dedicated to affordable housing.

With 449 affordable units out of 7,030 total units, Rockland's SHI is 6.39% as of November 2016. Rockland's SHI has decreased in recent years. The SHI rate remained above 6% from 2002 to 2010. To meet the 10% threshold needed to be exempt from the Chapter 40B comprehensive permit process, the

Town requires an additional 254 units that qualify to be added to the SHI. Comparisons between Rockland and South Shore Coalition communities show that Cohasset, Holbrook, and Hanover are currently above 10%.

Subsidized Housing Inventory (SHI)

According to DHCD, Rockland's SHI rate as of November 2016 is 6.39% (449 total units). Rockland is home to ten properties that include a total of 221 units that are affordable in perpetuity. Among the units affordable in perpetuity, 53 units are available for ownership. Four additional ownership units expire between 2022 and 2048. An additional property provides 204 units with affordability restrictions that are set to expire in 2057, all of which are rentals. Finally, there are 20 Department of Developmental Services (DDS) units in group homes.

Because the SHI is determined using the total number of housing units from the most recent decennial Census (the denominator), the number of SHI units (the numerator) must increase as the number of market rate units increases in order to preserve—never mind exceed—the current proportion. Of course, if affordable units are lost, then the SHI drops.

Further, because M.G.L. Chapter 40B allows 100% of units in rental projects developed by a comprehensive permit, where at least 20-25% of units are deed-restricted for households earning at or below 80% of AMI, to count towards the SHI (including the 75% that are market rate), the actual number of affordable units in a given community is lower than the inventory indicates.

Foreclosure

Foreclosures in Rockland and the region surged over the last decade. In Rockland, foreclosures peaked at 104 in 2007 and decreased over the subsequent years to nine in 2012. Compared to other communities in the South Shore Coalition, Rockland falls in the middle for foreclosures in 2012. It is important to track this information because as homes become foreclosed, households are forced to relocate, often increasing demand for affordable housing options.

Figure 34: Rockland Foreclosures, 2007-2012

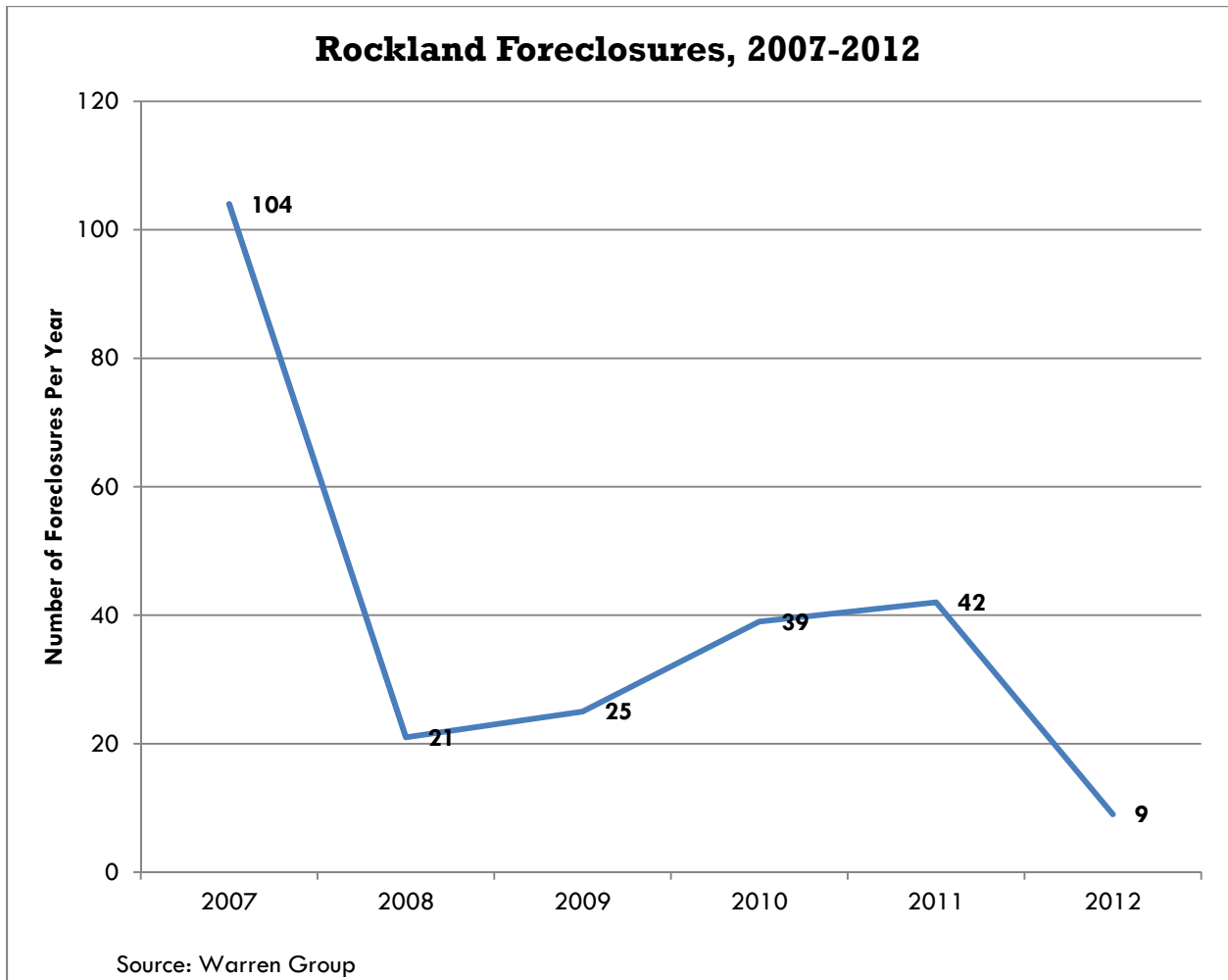
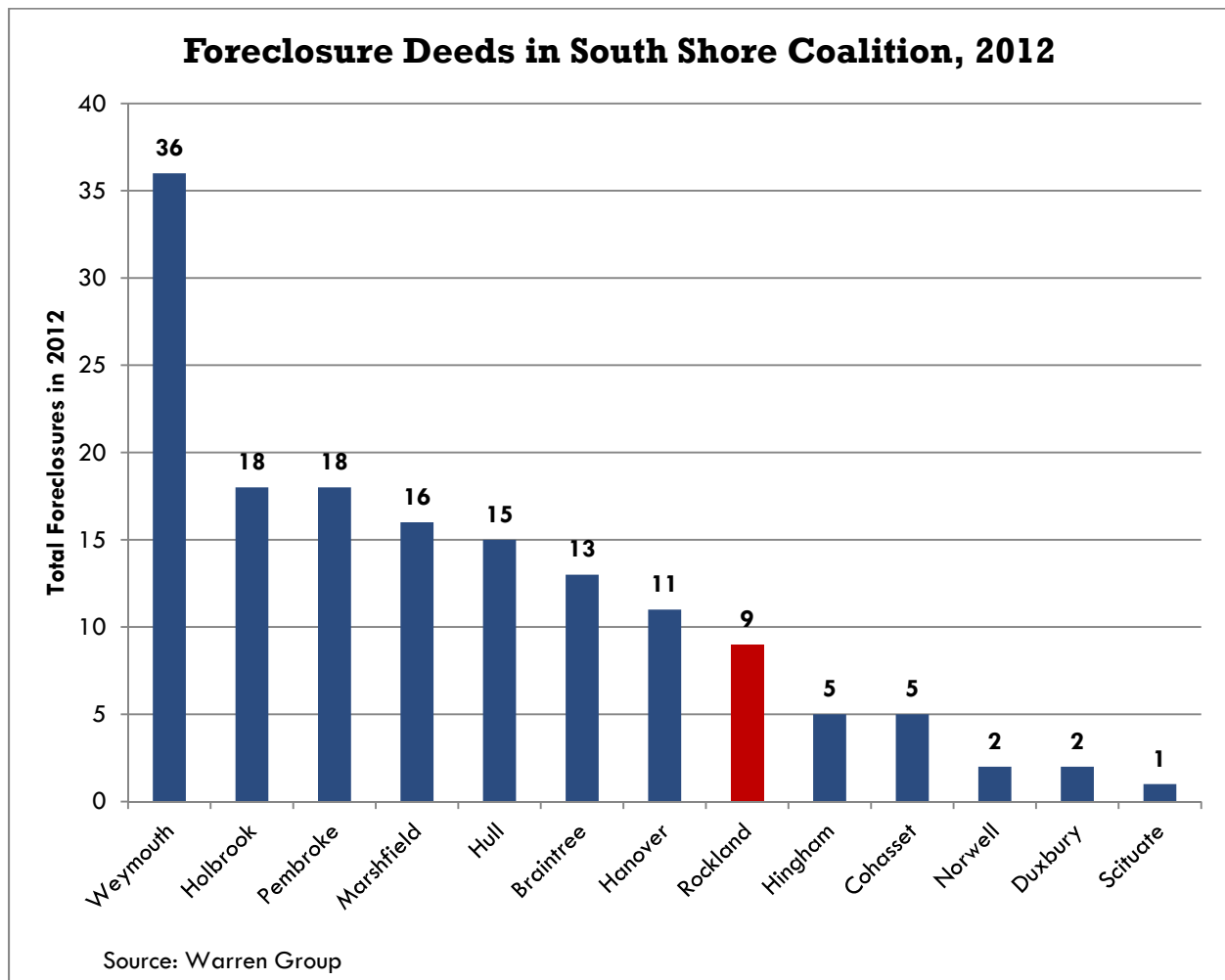


Figure 35: Foreclosure Deeds in South Shore Coalition, 2012

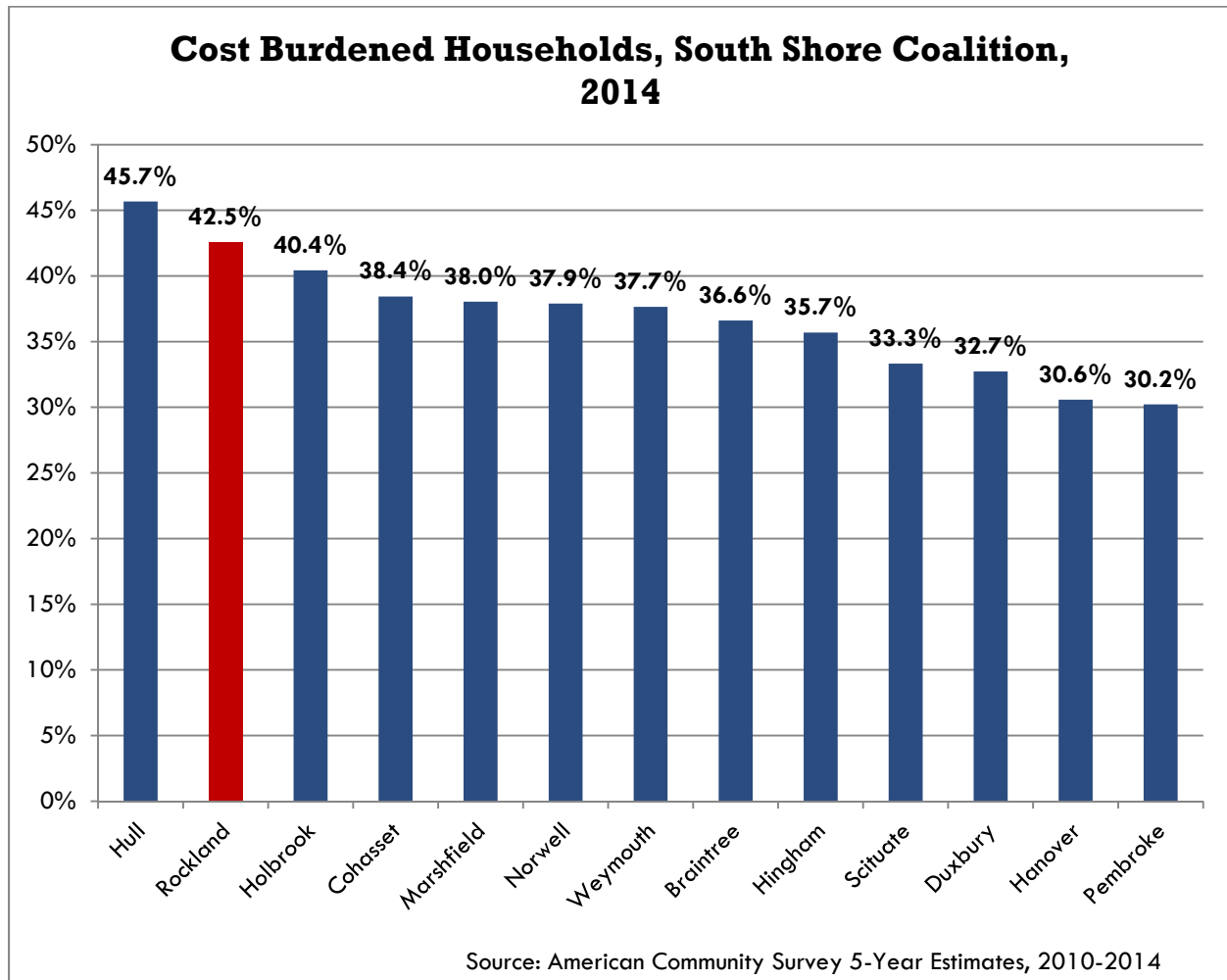


Housing Cost Burden

Another method to determine whether housing is affordable to a community's population is to evaluate households' ability to pay their mortgage or rent based on their reported gross household income. Households that spend more than 30% of their gross income on housing are considered to be housing cost burdened, and those that spend more than 50% are considered to be severely cost burdened.

HUD considers a rate of 30% or higher cost-burdened households and 15% severely cost-burdened households to pose a significant issue for a community. Rockland has the second-highest rate of cost burden in the South Shore Coalition, with an estimated 42.5% of all households experiencing cost-burden.

Figure 36: Cost-burdened Households, South Shore Coalition, 2014



Cost burden is not equal by housing tenure. As Figure shows, more than half of renter-occupied households are estimated to be cost burdened, while 39.8% of owner-occupied households are cost burdened.

Figure 37: Rockland Cost-Burdened Households by Tenure

	Cost Burden	Severely Cost Burden
Owner-Occupied	39.8%	15.4%
Renter-Occupied	55.3%	28.2%

Source: CHAS 2008-2012

CHAS data offers further information on affordable housing need by household type by income level (low, very low, extremely low, and middle income, or those earning between 80-120% of AMI). As Figure

shows, Rockland households experience a high percentage of cost burden across all types. Over half of 62 Years +, non-family households and one-third of 62 Years +, family households are cost burdened. Large (5+ related persons) and small families (2-4 related persons) are 43.8% and 41.3% cost burdened respectively.

Figure 38: Cost Burden by Household Type, All Households, Rockland

Household Type	Households	Cost Burden		Severe Cost Burden	
		Count	Percent	Count	Percent
62 Years +, Family	825	280	33.9%	165	20.0%
62 Years +, Non-Family	855	485	56.7%	290	33.9%
Large Family	560	245	43.8%	95	17.0%
Small Family	3090	1275	41.3%	375	12.1%
Other	1410	685	48.6%	350	24.8%
Total	6740	2970	44.1%	1275	18.9%
Source: CHAS 2008-2012					

Because households of any income level can become cost burdened for any number of reasons, it is important to consider rates of cost burden among low-income households specifically. These households experience high rates of cost burden in Rockland. Large and small families, and households designated as other, have the highest rate of cost burden and severe cost burden in Rockland.

Figure 39: Low-Income Household Cost Burden by Household Type, Rockland

Household Type	Households	Cost Burden		Severe	
		Count	Percent	Count	Percent
62 Years +, Family	445	230	51.7%	165	37.1%
62 Years +, Non-Family	685	430	62.8%	275	40.1%
Large Family	135	120	88.9%	95	70.4%
Small Family	925	755	81.6%	355	38.4%
Other	570	460	80.7%	325	57.0%
Total	2760	1995	72.3%	1215	44.0%
Source: CHAS 2008-2012					

An analysis of cost burden among low-, very-low-, and extremely-low-income households provides further insight. Notably, severe cost burden is most serious among extremely-low-income households, as might be expected; Large family households at the extremely- and very-low income level are 100% cost burdened, with high rates of severe cost burden. 62 Years +, family and other households are also 100% cost burden at the extremely-low income level.

Figure 40: Cost-Burden for Low, Very Low, Extremely Low Income Households, by Household Type, Rockland

	Extremely Low Income (30%)			Very Low Income (50%)			Low Income (80%)		
	Total	Cost Burden	Severe Cost Burden	Total	Cost Burden	Severe Cost Burden	Total	Cost Burden	Severe Cost Burden
62 Years +, Family	45	100.0%	77.8%	285	50.9%	36.8%	115	34.8%	21.7%
62 Years +, Non-Family	415	69.9%	62.7%	170	73.5%	8.8%	100	15.0%	0.0%
Large Family	60	100.0%	75.0%	35	100.0%	100.0%	40	62.5%	37.5%
Small Family	175	77.1%	77.1%	430	84.9%	39.5%	320	79.7%	15.6%
Other	200	100.0%	82.5%	200	82.5%	67.5%	170	55.9%	14.7%
Total	895	81.6%	71.5%	1120	74.6%	41.1%	745	57.7%	15.4%
Source: CHAS 2008-2012									

Middle-Income Housing Problems

CHAS data also indicates the extent to which middle-income households (those earning 80-120% of AMI) suffer from housing problems. A household is said to have a housing problem if it has one or more of the following problems:

1. housing unit lacks complete kitchen facilities,
2. housing unit lacks complete plumbing facilities,
3. household is overcrowded (more than one person per room), and/or
4. household is cost burdened.

For Rockland's middle-income households, 39.7% experience one of more housing problems.

Figure 41: Housing Problems for Rockland Households at 80%-120% of AMI

	Total Middle Income Households	With 1 or more Housing Problems	
		Count	Percent
Households at 80%-120% AMI	1560	620	39.7%
Source: CHAS 2008-2012			

Development Constraints

In Rockland, residential development is influenced by various factors pertaining to the natural and built environments; regulatory and municipal barriers; capacity limitations; and the broader planning context. At public forums hosted for the purposes of advancing this HPP, attendees identified the following potential barriers to housing development and affordability:

- Natural & Built Environment
 - Limited amount of land available for development
 - Car-dependent town with lack of alternate transit modes
 - Limited water and sewer capacity
- Regulatory & Municipal Barriers
 - Outdated zoning
- Capacity Limitations
 - Limited financial resources for affordable housing creation
 - No Town Planner
 - Public safety limitations
 - Insufficient communication with development community
 - Lack of public awareness of housing needs and issues
- Broader Planning Context
 - Community desire to maintain town character and preserve open space
 - Southfield (former South Weymouth Naval Air Station)
 - NIMBYism

Building on these concerns, this section provides an overview of Rockland's land use development patterns, environmental constraints, and municipal infrastructure limitations that may impact the creation of affordable housing.

Natural & Physical Constraints

Watershed Areas, Wetlands and Flood Hazards

Rockland comprises a total of 6,476.5 acres including water, or 6,359.9 acres of land area. There are 1,404 acres of wetlands (21.7% of the total land area) and 116 acres of water, which includes the Rockland Abington reservoir, which is the surface water supply for the two towns. Approximately, 1,189.8 acres of land (18.4% of the total) falls within the 100-year floodplain, while 21.4 acres falls within the 500-year floodplain.

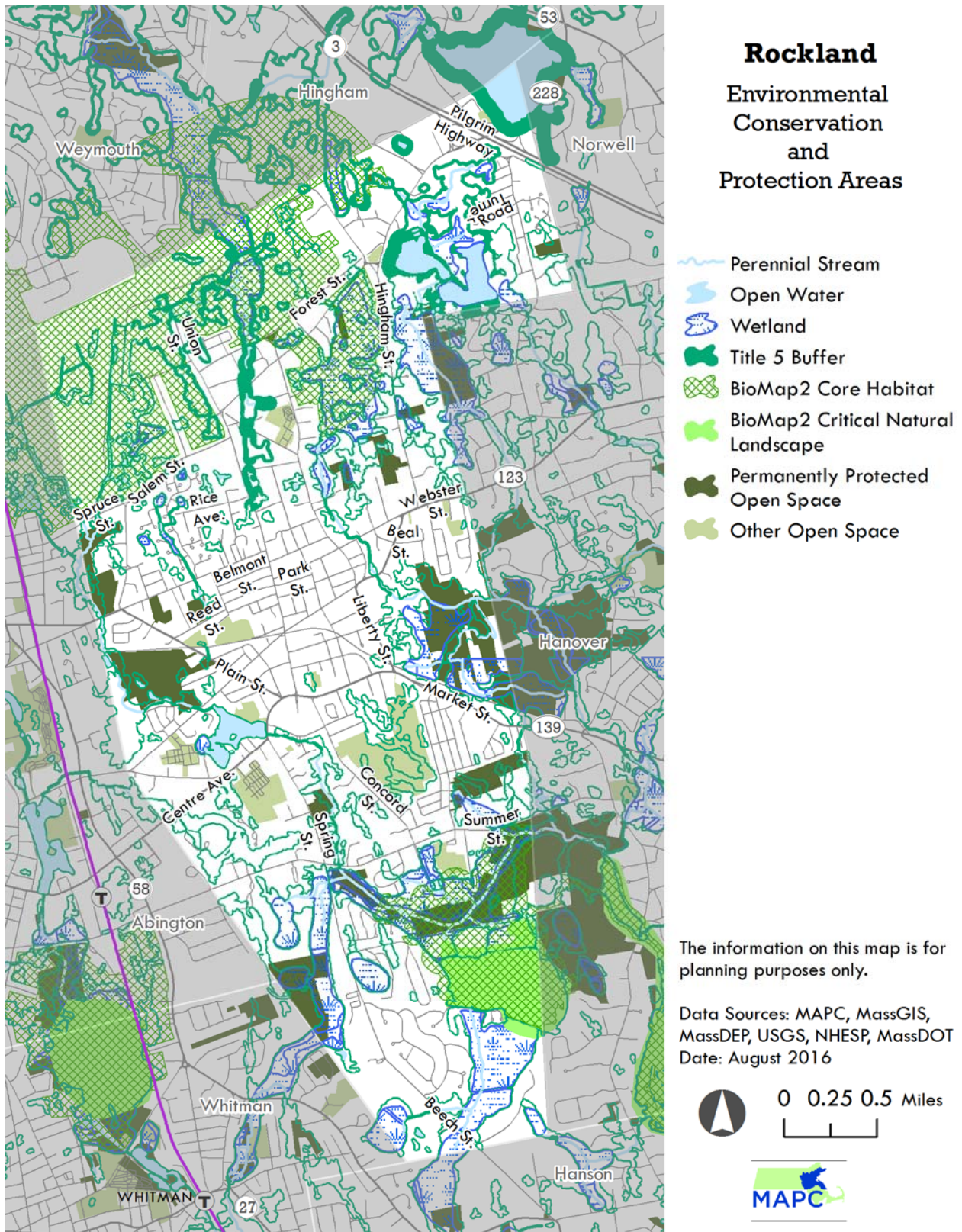
Figures 42 (Environmental Conservation and Protection Areas), 43 (Flooding and Hazard Areas), and 44 (Protected Water Sources) illustrate the extent of these natural resource areas in Rockland.

Protected Open Space & Habitats

Permanently protected open space covers 355.6 acres (5.5% of the total land area). Rockland has two biodiverse areas identified by the State's BioMap2 Project totaling 1,355 acres and one Critical Natural Landscape area (146 acres). Rockland comprises habitats for six State-listed rare plant or animal species.

One of the Abington/Rockland Joint Waterworks reservoirs (Hingham Street Reservoir) is located in the northeastern section of Rockland.

Figure 42: Environmental Conservation and Protection Areas



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Figure 43: Flooding and Hazard Areas

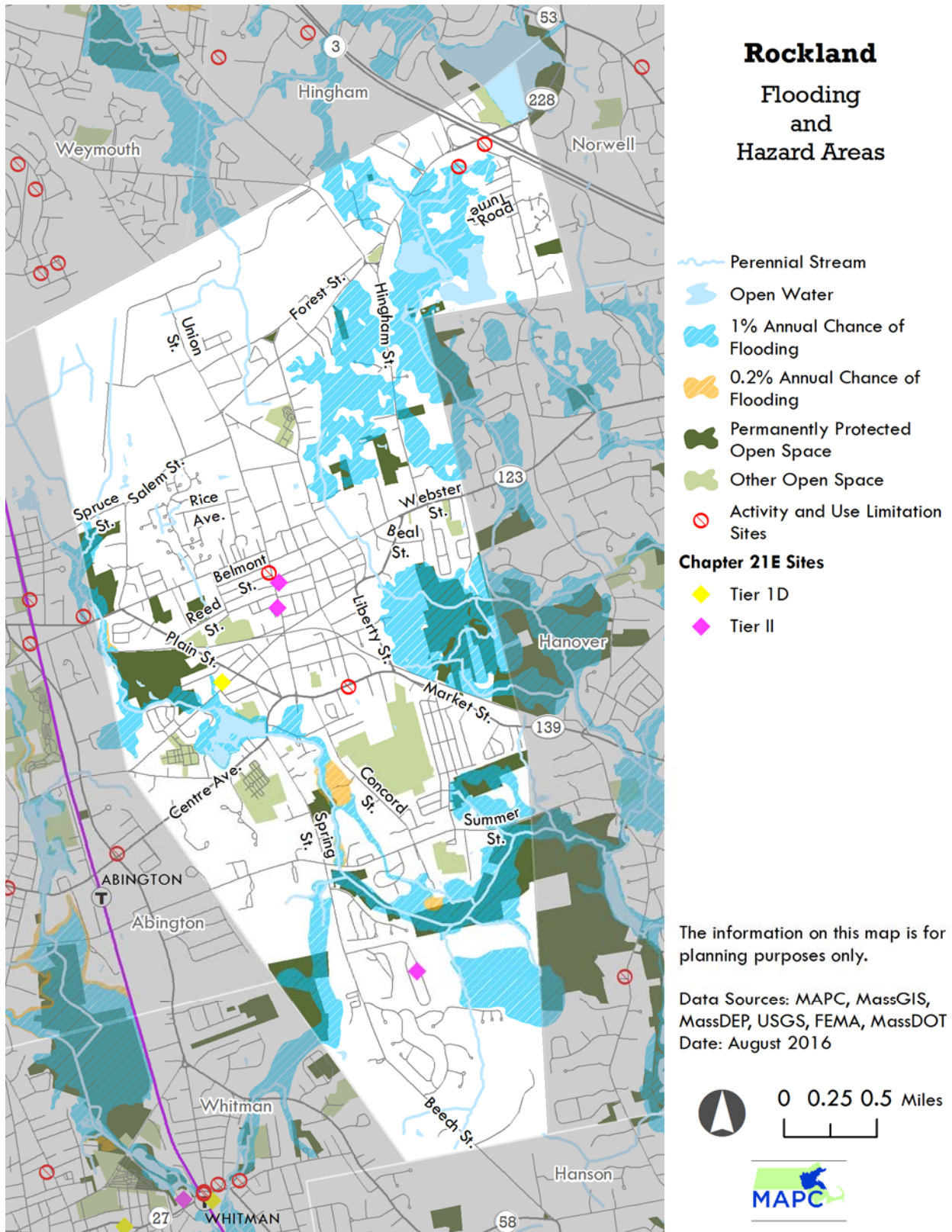
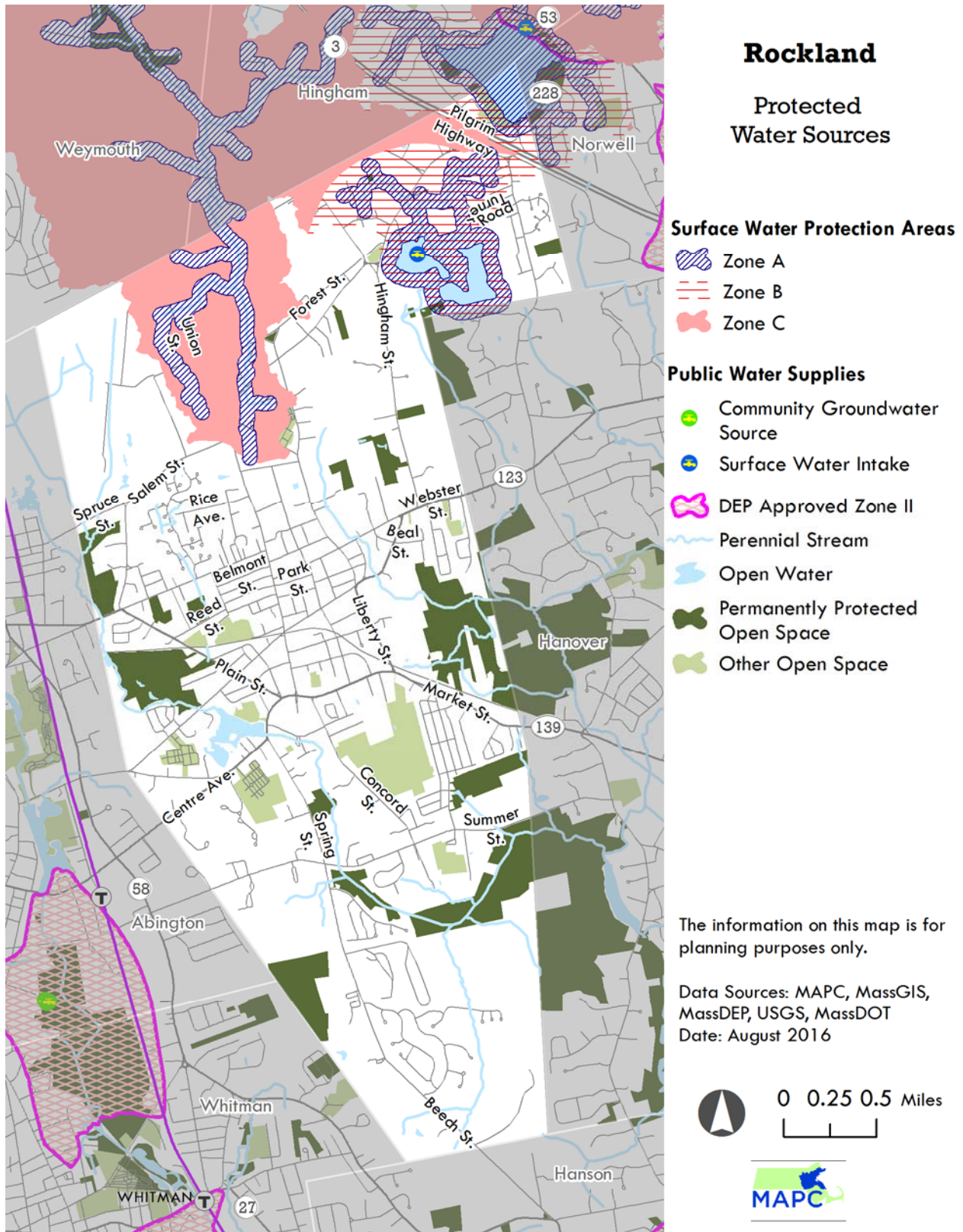


Figure 44: Protected Water Sources



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Municipal Infrastructure

Water & Sewer

Rockland shares its water supply with Abington. The Abington/Rockland Joint Waterworks has six drinking water sources, four ground water wells and two reservoirs. These sources serve residents and businesses in Abington and Rockland, as well as small areas of Hingham, Hanson, Pembroke and Weymouth.

The four Myers Street wells are located in Abington. Their Zone II extends into Abington and Whitman. Great Sandy Bottom Pond and its watershed are located in Pembroke. Hingham Street Reservoir is located in Rockland. The watershed lies mostly within Rockland and Hingham, with a very small section extending into Hanover. The Waterworks recently expanded the volume of the Hingham Street Reservoir to meet the future water needs of the towns.¹²

The sewer infrastructure has been problematic in Rockland. The Town is under an administrative order from the Environmental Protection Agency to address infiltration and inflow issues, as well as to control flow, biological oxygen demand and total suspended solids in compliance with its discharge permit. A provision of the order restricts the Town from receiving additional wastewater outside its municipal borders.

One measure taken by the Town to comply with the order was the adoption of a Sewer Use Ordinance in 2011. Rigorous permitting requirements were established for connections and discharges to the wastewater system, including individual connections. Developers must buy sewer capacity on a per unit basis.

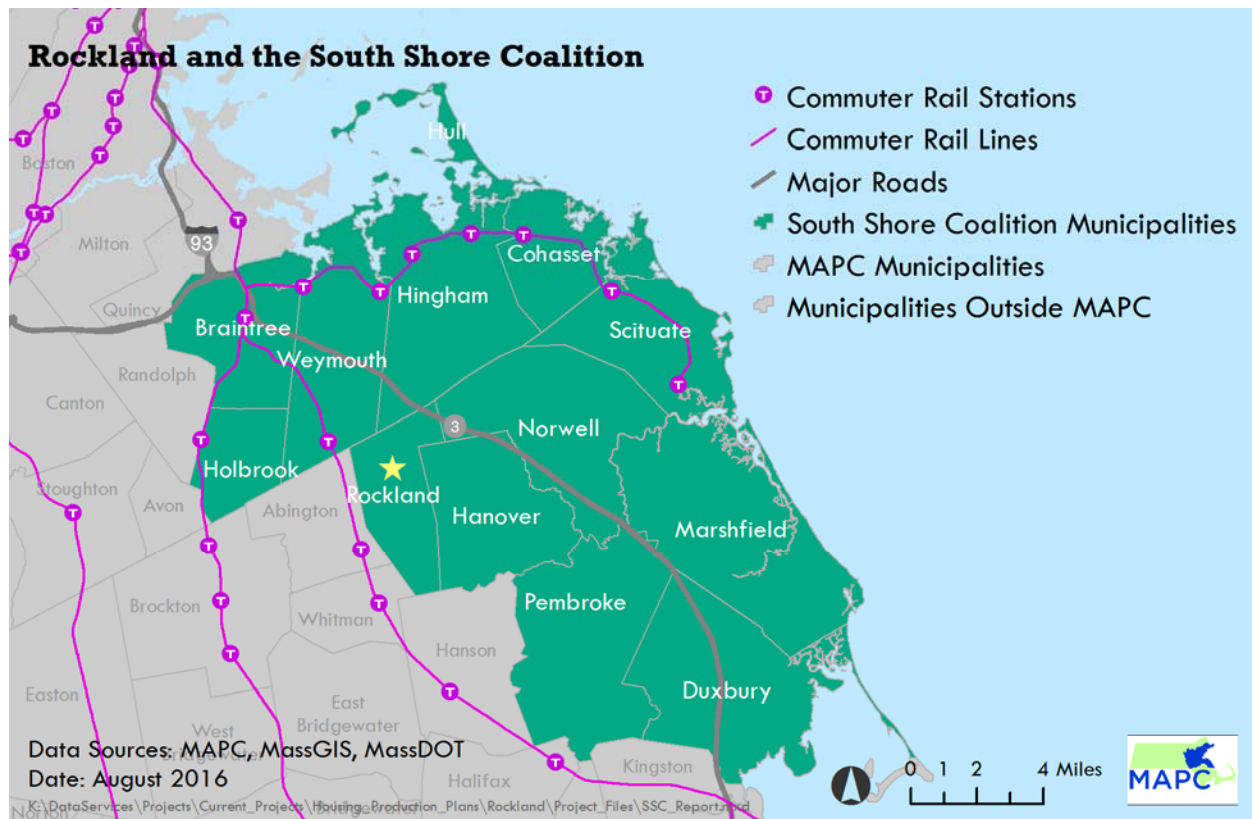
Roads & Transportation

Rockland has good road access and supportive infrastructure that makes the town easily accessible by car. Route 3 cuts through the northeast corner of the town and there is an exit for Route 228 that provides access to some of Rockland's residential neighborhoods and industrial areas. It connects with Route 123 that bisects the town and connects to the Town Center. Route 139 cuts through several residential neighborhoods and provides access to the adjacent Town of Hanover.

However, there is very little mass transit serving Rockland. The nearest commuter rail station is two miles to the west in Abington, as shown in Figure 45 below. There is no MBTA bus service, but there is some limited service via the Brockton Area Transit (BAT) bus from Brockton.

¹² <http://www.mass.gov/eea/docs/dep/water/drinking/swap/sero/4001000.pdf> (February 2003)

Figure 45: Transportation in South Shore Coalition Municipalities



Schools

After a number of years of declining enrollment, there has been a recent increase since 2012. However, it is not anticipated that there will be any capacity issues in the near term.

Regulatory Constraints

Residential Zoning

Zoning bylaws regulate the type and location of development within a community. For the purposes of a HPP, zoning can be considered a constraint if the bylaw significantly limits expanding the housing supply to meet demand. Rockland's zoning bylaw allows a wide range of residential uses, variable densities, and some alternative development opportunities such as Planned Unit Development and Planned Residential Development for Seniors.

The Town has five residential zoning districts (one of which is the Residential Senior Housing District), two business districts and five industrial districts. All residential districts allow single-family residences. Two-family residences are allowed by right in the R-2, R-3 and R-4 districts. Multi-family developments are only allowed by right in the R-4 district, and only 66 acres or 1% of the Town falls within that zoning designation. Two- and multi-family developments are allowed by special permit in the Business I zoning district, and multi-family development in the Business II district.

Article V (§415-22) governs the building, lot and general district regulations. The minimum lot size in each of the residential districts is 32,670 square feet ($\frac{3}{4}$ of an acre), and there is no minimum lot size for the non-residential districts. One dwelling unit is permitted per 32,670 square feet in the R-1 and R-2 districts; two dwelling units in the R-3 district; and four dwelling units in the R-4 and Residential Senior Housing districts. Up to eight units are allowed in the in the two business districts per 32,670 square feet. The maximum building height ranges from 2½ stories/30 feet to 3 stories/36 feet. The minimum frontage for all districts is 110 feet.

There are specific regulations governing multi-family developments (§415-22F), which are also subject to Site Plan Review Requirements (Article VIII). Multi-family development projects require a minimum of five acres of contiguous land, of which 20% is to be set aside as public open space. Some general design standards are included in this section including one that dictates a minimum floor area per dwelling unit of 650 square feet. Developments that contain more than 25 residential dwelling units also require a traffic impact report.

The Town established a minimum required upland standard (§415-30) of 22,000 square feet per lot.

Accessory apartments (§415-32) may be authorized by special permit issued by the Zoning Board of Appeals for single-family homes within any residential or business district¹³ if certain criteria are met:

- The dwelling had to have been in existence for at least two years without substantial alteration for two years prior to the application for the accessory apartment special permit.
- The owner/applicant must have lived in the main dwelling for at least two years continuously prior to submitting the special permit application.
- Only one accessory apartment per single-family home.
- No exterior alteration can be made that changes the appearance of the house.
- Parking needs to be accessed by the driveway.
- The size of the accessory apartment must be at least 400 square feet, but no more than 650 square feet.
- The occupants must be related to the owner/applicant.

The special permit becomes invalid when the home is sold, if someone not named in the special permit is found to be living in the accessory apartment, if there is a boarder or lodger in either the home or the apartment, or upon the death of a single tenant as named in the special permit.

Off-street parking is regulated in §415-35. The residential use minimum parking requirements are out-of-date and could be viewed as a significant impediment for multi-family housing. The zoning provision establishes a three space per dwelling unit minimum parking standard for two- and multi-family dwellings.

Article IX of the bylaw governs Planned Residential Development for Seniors (PRDS), which is applicable to housing for people over 55 years of age. Such development may be allowed by a special permit from the Planning Board in any of the four residential districts as long as there are at least ten acres of contiguous or adjoining upland land having access to town or state roadways. Design of the PRDS is somewhat flexible, subject to the review and approval by the Planning Board, although there are some dimensional standards that apply. The maximum height is three stories or 36 feet and the maximum density is four units

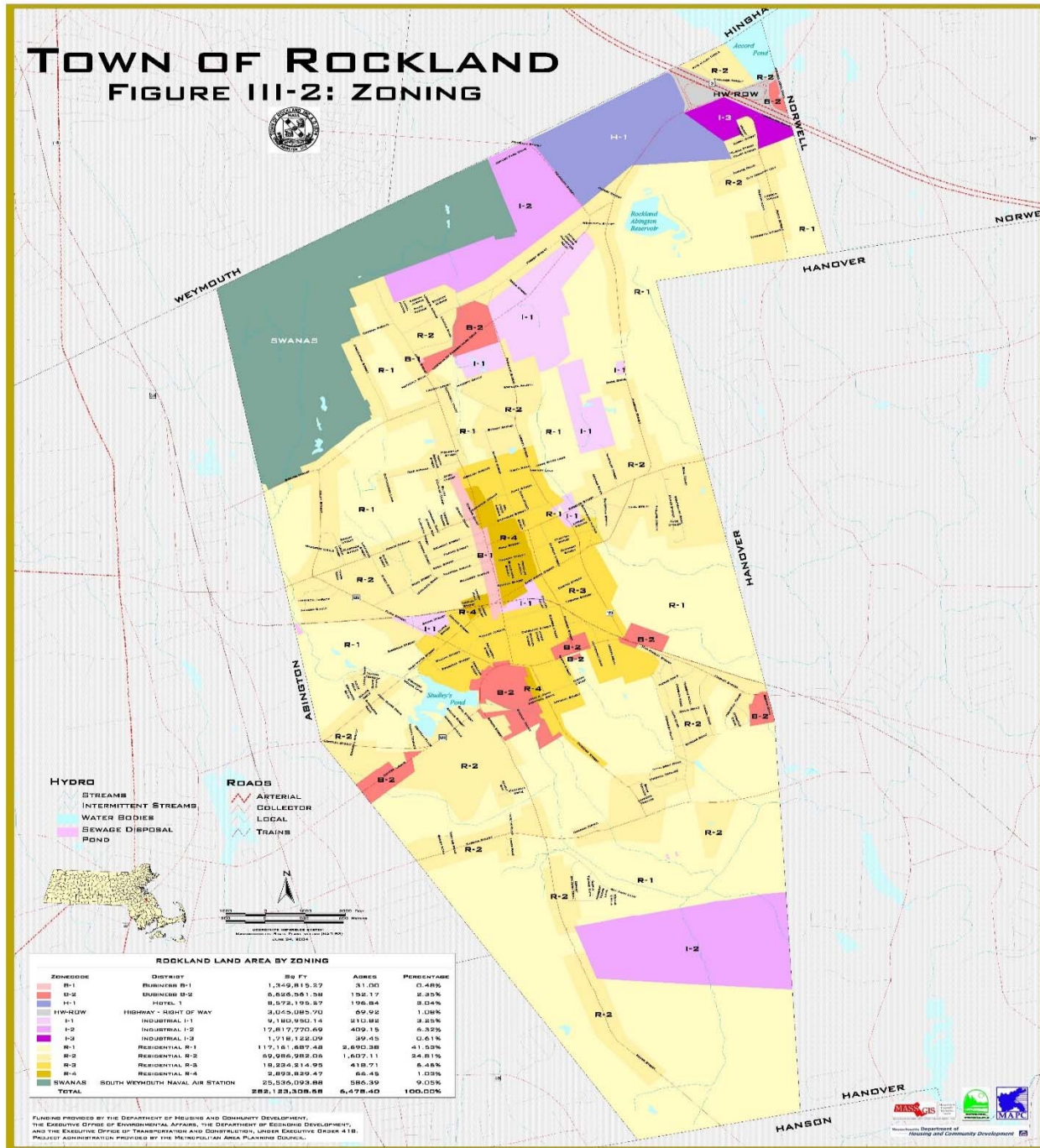
¹³ However, single-family residences are not listed as an allowed use (by right or special permit) in either of the two business districts.

per upland acre. The dwelling units cannot contain more than two bedrooms; must either be attached or townhouse style attached along the sidewalls; and cannot have more than four units per building. Multiple buildings are allowed on the parcel. At least 10% of the total number of units are to be set aside as affordable. The maximum number of units produced in Rockland pursuant to this Article is 500 units.

Approximately 586 acres of Rockland (which totals about 1,400 acres) fall within Southfield, the former South Weymouth Naval Air Station. Governance over this area is shared by Rockland, Weymouth and Abington and development is regulated by the Southfield Redevelopment Authority.

Although the zoning bylaw includes a Watershed Protection District, it does not impact residential development through prohibition or a requirement to obtain a special permit.

Figure 46: Zoning Map



Affordable Housing Goals and Strategies

The ideas shared at the public meetings, as well as the analyses of housing needs and of development constraints, indicate the need for more affordable and deed-restricted housing in Rockland to meet the identified needs of low- and middle-income and cost-burdened populations. Towards that end, the town will need to think creatively about how to maximize development potential. Given this, MAPC worked with the town to develop a set of housing goals and strategies that will serve as a proactive guide for building a more diverse and affordable housing stock that will meet current and future demand.

Goal 1: Create opportunities to develop a diverse and affordable housing stock to meet the needs of a changing demographic profile in the town.

Goal 2: Encourage affordable housing development to achieve, exceed and maintain the Chapter 40B 10% goal.

Goal 3: Develop strategies to ensure that existing affordable housing units are preserved for long-term affordability.

Goal 4: Review and revise the Zoning Bylaw to remove barriers and create more incentives toward the production of affordable housing, including consideration of a 40R Smart Growth Overlay District.

Goal 5: Identify sites that are most appropriate to accommodate Rockland's projected growth in housing.

Goal 6: Leverage existing funding sources to meet existing and future housing needs.

Goal 7. Ensure that staffing and commissions have capacity to implement HPP.

Goal 1: Create opportunities to develop a more diverse housing stock to meet the needs of a changing demographic profile in the town.

The Town should encourage and proactively plan for affordable housing development to achieve, and maintain the Chapter 40B 10% goal including promotion of a mix of housing types to accommodate smaller households for all age groups, full-accessibility, and lower-cost rental and ownership housing that is consistent with local and regional needs and feasible within the local housing market. The Town has established a Housing Partnership Committee which could oversee the creation of an Affordable Housing Trust Fund.

Strategies:

- **Create a Municipal Affordable Housing Trust Fund (M.G.L. c. 44 §55C) to proactively plan and fund new affordable housing in Rockland.**

By establishing an Affordable Housing Trust Fund, the Town would have the capability to collect funds that can be used to promote, develop and preserve affordable housing. A trust fund can be established that is separate from the general municipal budget and can be dedicated specifically

to affordable housing. It is a practical mechanism for accepting, managing and spending funds specifically designated to support the creation and preservation of affordable housing.

Affordable Housing Trust activities can include the following:

- Provide financial support for the construction of affordable homes by private developers (non-profit or for-profit);
- Rehabilitate existing homes to convert to affordable housing;
- Increase affordability in new housing development projects;
- Develop surplus municipal land or buildings;
- Preserve properties faced with expiring affordability restrictions;
- Create programs to assist low- and moderate-income homebuyers;
- Create programs to help low- and moderate-income families make health and safety repairs;
- Educate and advocate to further affordable housing initiatives.¹⁴

Action Plan

- Establish an Affordable Housing Trust Fund through a local bylaw as a standing committee in Rockland and appoint members.

- **Provide seniors and persons with disabilities with greater housing options in Rockland.**

The housing needs and demand assessment identified a significant number of senior households in need of potential housing assistance due to cost burdens and related issues with maintaining their homes. There is an extensive waiting list for senior housing and there are only 84 units of senior housing available. The Town should encourage the development of new housing that is adaptable or fully accessible to people with disabilities, including seniors, and integrate or connect community supportive housing services into new development. The Town should coordinate with the Council on Aging, the Rockland Housing Authority, and other local senior advocates to help households in need get the support they deserve through local programs or improved living conditions. This should include fuel assistance, weatherization, and related programs, listed in full here:

http://www.massresources.org/massachusetts_energy_assistance_d.html.

Additional information on these issues can be found in the health addendum to this plan.

- **Encourage retrofits and conversions of the existing housing stock to support and assist with aging in place, as well as the development of accessible and adaptable units in new developments.**

The Community Development Office is responsible for managing the Community Development Block Grants (CDBG) received by the Town. The grant funds are awarded on a competitive basis by the Commonwealth of Massachusetts' Department of Housing and Community Development (DHCD). The Town currently has funding to support two programs: a housing rehabilitation program and a commercial rehabilitation program.

¹⁴ Massachusetts Housing Partnership, Municipal Affordable Housing Trusts, July 2013

The housing rehabilitation program can help low- and moderate- income homeowners in the town make repairs to their homes. Program funds can be used to repair or upgrade heating, plumbing, septic and electrical systems; make accessibility modifications, increase energy efficiency and more.

Homeowners can receive up to \$35,000 per housing unit in the form of a 0% interest deferred payment loan (DPL). No interest is charged and no payments are required as long as the owner continues to own and occupy the property. At the end of fifteen years, the loan is forgiven and becomes a grant if the property has not been sold.¹⁵

Action Plan

- Continue to publicize the Rockland Center Housing Rehabilitation Program and expand beyond Rockland Center if possible.
 - Review the zoning bylaw and subdivision regulations to ensure that they can accommodate the needs of senior citizens and persons with disabilities.
- **Support aging in place/community initiatives.**
 - Promote existing State and regional programs that will assist with weatherization, rehabilitation, modifications and other home repairs.
 - Improve walkability through the adoption of a Complete Streets Policy in mixed-use areas that offer retail and transportation amenities and access to recreation.
 - Build and maintain working partnerships with human and health care service providers to better integrate linkages with older-adult housing developments as they are constructed.

Action Plan

- Adopt a Complete Streets Policy.
- Coordinate services between the Rockland Housing Authority, the Council on Aging and the Office of Community Development on a regular basis to address the needs of the Town's elderly and disabled residents.

Goal 2: Encourage affordable housing development to achieve, exceed and maintain the Chapter 40B 10% goal.

In order to address unmet housing need and be compliant with Chapter 40B, Rockland officials must establish and work to achieve production targets. The goals listed in the table below are based upon the total number of year-round homes as listed in the 2010 decennial Census (7,030) and MAPC's projection for the year 2020 of 321 additional units (7,351). The "cumulative state-certified affordable units" row is based upon the SHI as of January 2016 and a rate of increase of 0.5% and 1% of total units, which is required for municipalities to have their plan certified by DHCD, and could provide the Town with more

¹⁵ <http://rockland-ma.gov/all-boards-committees/community-development-office/>

leverage in its review of any future comprehensive permits for Chapter 40B development. For Rockland, the 0.5% and 1% goals are 35 and 70 respectively.

The Town seeks to increase its inventory of State-certified affordable units at a pace generally consistent with the following production schedule. If the Town continues at the pace outlined in the schedule, it will reach 8.3% by 2021.

Figure 47: Rockland Affordable Housing Production Goals, 2016-2021

	2016	2017	2018	2019	2020	2021
Total year-round homes	7,030	7,094	7,158	7,222	7,286	7,350
Cumulative state-certified affordable units*	437	472	507	543	579	615
10% requirement	703	709	716	722	728	735
Chapter 40B gap	266	237	209	179	149	120
Required units for relief at 0.5% of total units	35	35	36	36	36	37
Required units for relief at 1.0% of total units	70	70	72	72	72	74

*Based on 2015 SHI plus 0.5% rate of increase. Source: US Census Bureau, 2010 Census and MAPC MetroFuture projections for 2020.

Action Plan

- Affirm commitment to housing production goals as stated in the Housing Production Plan
- Annually review HPP goals and strategies through its expiration
- Regularly measure housing production, identify areas for continued improvement and celebrate achievements¹⁶

Goal 3: Develop strategies to ensure that existing affordable housing units are preserved for long-term affordability.

The Town is at risk of losing up to 204 units that will expire in 2018 at Rockland Place. The Town should closely monitor these and other units that could expire in the future. Moreover, the Town should take steps to preserve affordable units so that they remain on the SHI and Rockland continues to make progress towards the 10% target.

Action Plan

- Work with owners of expiring SHI units to recertify them

¹⁶ UMass Donahue Institute Population Estimates Program (UMDI-PEP) has a program called the Housing Unit Review. The Institute can annually review the housing components used by the Census Bureau for their estimates, and to replace incorrect or estimated data for each municipality with updated, corrected, or actual data through the HUR Survey. MAPC also updates its projections on a regular basis.

- Ensure that existing deed-restricted housing is monitored for compliance with restrictions

Goal 4: Review and revise the Zoning Bylaw to remove barriers and create more incentives toward the production of affordable housing, including consideration of a 40R Smart Growth Overlay District.

Strategies:

- **Review the Zoning Bylaw to identify barriers to mixed use development and multi-family residential.**

Generally speaking, local zoning bylaws can create barriers to fair access to housing, often unintended. Typically, this happens through policies that do not encourage certain types of residential development or by creating a complicated permitting process through site plan review and special permits. By reviewing and revising the Zoning Bylaw, an opportunity exists where the Town can proactively facilitate a more integrated and diverse housing stock. The Town should identify where by-right development of a diverse housing stock can be encouraged in areas that are transit-accessible, including mixed commercial and multi-family housing uses that allows for higher density housing in areas where the infrastructure can support such density.

Action Plan

- Review zoning regulations and explore changes that would encourage redevelopment and infill as a result of the lack of undeveloped residentially zoned land.
 - Adopt an inclusionary zoning bylaw that would require a percentage of units to be deed-restricted affordable in developments above an established threshold.
 - Amend the Accessory Apartment provisions of the zoning by-law to allow them by right where appropriate, consider allowing people not related to the homeowner to reside in the apartment, and eliminate the requirement for new owners of a home with an accessory apartment to file an application for a new special permit.
 - Reduce the minimum parking requirement for two- and multi-family developments.
- **Pursue a 40R Smart Growth Overlay District in the Town Center including Park Street lots, the Sandpaper Factory, the old warehouse on Webster Street and along Union Street.**

The Town applied for and received a Planning Assistance Toward Housing (PATH) grant, supplemented by technical assistance funding from MAPC, to create a 40R district in the Town Center. The proposed Town Center Smart Growth Overlay Zoning District (SGOD) seeks to create more affordable housing options in the Town Center, which currently has three zoning designations. The proposed district, including Park and East Water Street(s), has the capacity to create 100 or more housing units of which at least 20 to 25% will be affordable rentals. Implementing 40R SGOD in this district would also simplify the current zoning process and be an effective tool to rejuvenate the Rockland Town Center, which is currently struggling to keep businesses.

There is already interest in one of the mill redevelopment opportunities. A proposal has been discussed for a 39 unit rental project on Park Street, 10 of which will be affordable, pursuant to Chapter 40B.

A smaller 40R district could be considered at the Emerson Shoe Loft site at Plain and Maple Streets as a means toward expansion of the that housing development.

This effort will commence in the fall of 2016 with a goal of bringing it to Town Meeting in May 2017.

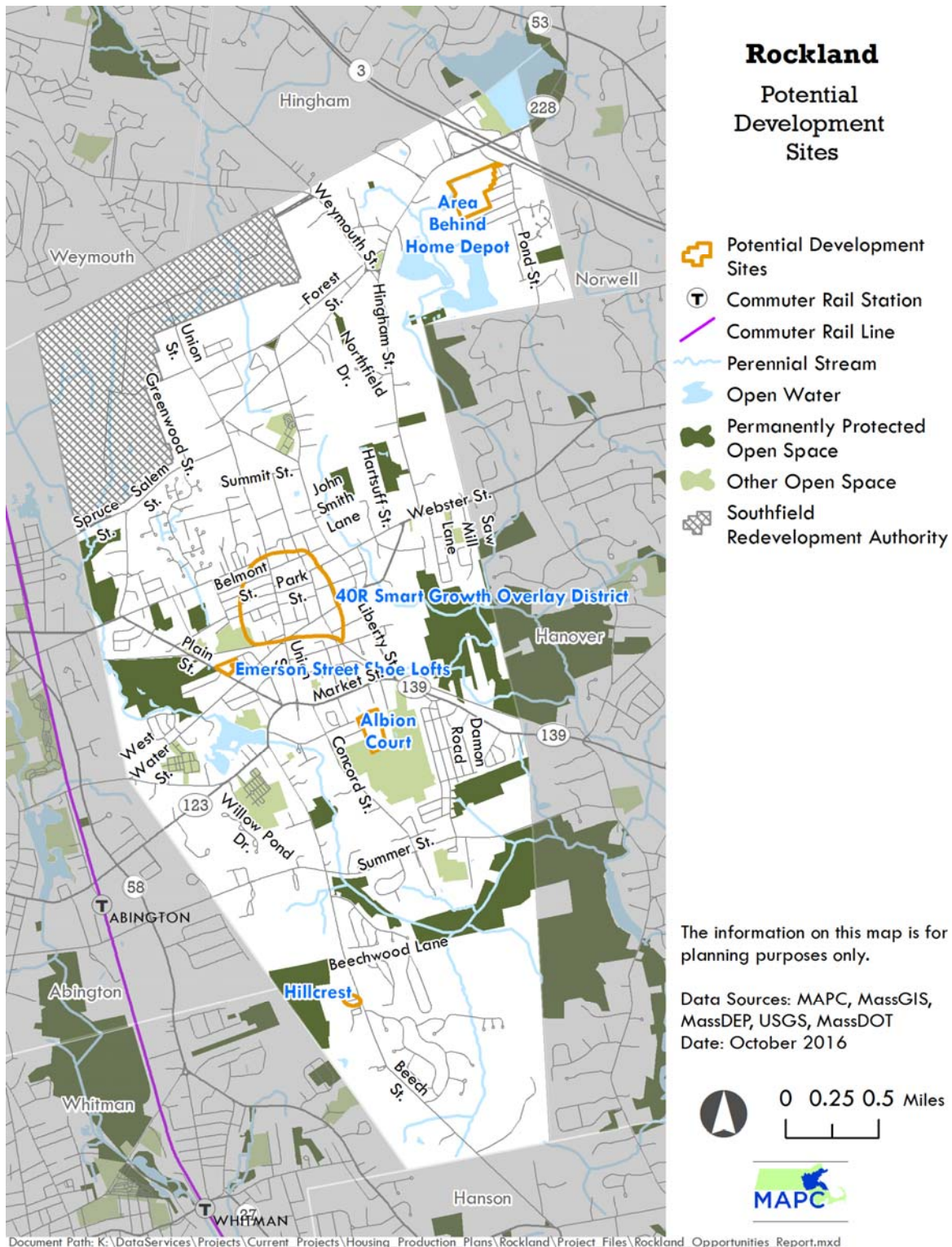
Goal 5: Identify sites that are most appropriate to accommodate Rockland's projected growth in housing.

During the public process and in consultation with the Housing Partnership Committee, a number of potential sites have been identified, some of which could be located within the soon to be drafted 40R Smart Growth Overlay District. Included in the list of sites are former mill buildings and former school buildings. See Figure 47 below for specific locations.

A number of these sites are currently occupied but underutilized. Thus, the Town could consider expansion or redevelopment of these building sites, some of which are included in the recommended 40R overlay district. They include:

- Redevelop the mill sites on Park Street
- Redevelop the back of the Sandpaper Factory
- Redevelop the mill site on Webster Street
- Redevelop the Lincoln School and/or McKinley Buildings
- Work with owner ELS to develop rental property at Hillcrest (while ensuring that current residents have first preference at another affordable housing community)
- Expand affordable housing rentals at the Emerson Shoe Loft Apartments
- Land behind Home Depot
- Land on Summer Street
- Land on Albion Court

Figure 48: Housing Development Opportunity Sites



Strategies:

- **Address infrastructure issues that currently create potential obstacles to housing development.**

Action Plan

- Prepare a plan to address sewer capacity concerns
- Assess and identify alternatives to enhance water pressure where needed

Goal 6: Leverage existing funding sources to meet existing and future housing needs.

Strategies:

- **Adopt the Community Preservation Act to support affordable housing creation (and Open Space and Recreation and Historic Preservation) at the November 2016 election.**

The Massachusetts Community Preservation Act (CPA) is a smart growth tool that allows communities to create a local Community Preservation Fund for affordable housing, open space protection, and historic preservation. Community preservation funds are raised through a tax surcharge no more than 3% of the tax levy against real property, which can only be adopted through a town or citywide ballot referendum. Of monies raised, at least 10% must go to affordable housing initiatives. More than 155 municipalities in the Commonwealth have adopted CPA. Successfully advocating for and adopting CPA would provide Rockland with additional revenue to help achieve more affordable housing through property acquisition, rehabilitation, preservation, and other strategies.

Action Plan

- Develop and distribute materials about the benefits of CPA and successes in other communities (see <http://communitypreservation.org/success-stories-type/7/Community%20Housing> for examples of successful housing projects around Massachusetts).
- Once adequate support has been raised, vote to adopt CPA in Rockland.

Goal 7: Ensure that staffing and commissions have capacity to implement HPP.

Strategies:

- **Encourage coordination between Town Boards and Committees to ensure housing needs are met.**

In order to raise awareness of Rockland's housing needs and garner the necessary support to address them, the Town should hold regular informational forums with local board and commission members about potential housing development projects and strategies to advance housing goals. Such educational opportunities will increase understanding of what's involved in diversifying Rockland's housing stock to meet the demonstrated needs for affordable housing. Moreover, these sessions will increase communication, build consensus around action plans, and help in coordinating permit reviews for proposed projects.

Action Plan

- Disseminate information to all town boards, commissions, departments, and elected officials about housing needs and demand in Rockland, housing goals, strategies to achieve them, and the housing development process.
 - Hold quarterly all land-use board meetings.
 - Work with partners to schedule training sessions and workshops on fair housing and financing.
- **Educate and bring community awareness to housing issues and activities to better coordinate and gain support for new housing development in areas best suited for new unit creation.**
 It is important to ensure that Rockland residents are aware of various programs on home financing and rehabilitation, as well as any changes or updates to them, eligibility, and how people can take advantage of those resources. The Town should clearly articulate the unmet housing needs and demand for new housing outlined in this plan to public and private partners and to the general public. Issues related to the needs of lower-income residents, housing density and design, the preservation of Rockland's character, and other real or perceived community impacts must be recognized and addressed. For additional information on strategies that can be applied in Rockland, the Housing Policy Massachusetts Toolbox provides clear steps to gaining support and addressing fears of new development, specifically around affordable housing initiatives, including strategies for community engagement and dispelling misperceptions: http://www.housingpolicy.org/toolbox/index_MA.html. The Town might utilize the local media to conduct outreach and make residents aware of housing-related issues, educational materials, and upcoming learning and discussion opportunities.

Action Plan

- Work with community partners and provide educational materials via local media to raise awareness about affordable housing facts and activities.
- Disseminate information to all Town boards, commissions, departments, and elected officials about fair housing laws.
- Hold trainings for town staff and board members on M.G.L. Chapter 40B and fair housing laws.
- Promote workshops for residents on existing housing rehabilitation, financing, and financial assistance programs.
- Hold an annual housing forum to discuss progress towards housing goals and to celebrate successes.

Appendices

Appendix A

DHCD Affirmative Fair Housing Marketing 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, DHCD has prepared and published comprehensive guidelines, revised in May 2013, which 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 attending the locality's schools, such as METCO students.

The full guidelines can be found here: <http://www.mass.gov/hed/docs/dhcd/hd/fair/afhmp.pdf>.

Appendix B

DHCD, MHP, MassHousing, MassDevelopment, and CEDAC 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 each referred to herein as a "State Housing Agency" and collectively as the "State Housing Agencies".

Background

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

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

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

Definitions

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

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



Agreements

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

Bedroom Mix Policy

- 1) Consistent with the AI, it is the intention of the State Housing Agencies 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 Bedroom Mix Policy shall be applied by the State Housing Agency that imposes the affordability restriction that complies with the requirements of the SHI.
- 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 in view of the regional need for family housing, make a waiver reasonable.
- 5) The Bedroom Mix Policy shall be applicable to all Production Developments provided a Subsidy as defined under 760 CMR 56.02 or otherwise subsidized, financed and/or 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 be applicable to all other Affordable Production Developments funded, assisted, or approved by a State Housing Agency on or after May 1, 2014.



Rockland Housing Production Plan Health Addendum

**Prepared for the Town of Rockland
September 2016**

Rockland Housing Production Plan Health Addendum

The goal of this document is to strengthen the recommendations in the Rockland Housing Production Plan by providing evidence of how housing impacts health and supplemental recommendations that will have a positive impact on health indicators in Rockland. The Health Addendum is divided into three parts: the evidence based links between housing and health, the Town's health profile, and recommendations to address any issues that are highlighted in the data or through stakeholder engagement.

The links between Housing & Health



Quality & Universal Design

Housing that is not clean, safe, adequately maintained, ventilated, or free from pests and contaminants, such as mold, lead, and carbon monoxide, is an important contributor to rates of injury, asthma symptoms, cancer, neurotoxicity, cardiovascular disease, depression, and poor mental health. Poor housing quality is also the strongest predictor of emotional and behavioral problems in low income children, resulting primarily from parental stress. Lack of universal design may lead to injury amongst the elderly in addition to preventing aging in place.¹⁷



Location

Easy access to public transportation, green space, quality schools, good jobs, healthy foods, and medical care can help reduce the incidence and/or severity of chronic disease, injury, respiratory disease, poor mental health, and even mortality.¹



Stability & Affordability

When householders pay more than 30% of their gross income on housing, they become "cost burdened". Choosing between housing payments and other expenses is linked to cutbacks on basic essentials such as food, medical care, and utilities and increased stress. It is a well-established cause of biochemical changes to the brain and body that decrease resilience, age people more rapidly, and decrease resistance to disease. Children in unstable housing are also at risk of malnutrition and developmental delays that can have lifelong health consequences. When householders spend more than 50% of their income on housing, the severe cost burden can lead to overcrowded, substandard, or unsanitary housing environments, and eventually eviction or homelessness.¹⁸

Sources: Adapted from Megan Sandel, Pew Charitable Trusts Healthy Housing Indicators, and Human Impact Partners, 29th street/San Pedro Street Area Health Impact Assessment (2009).

¹⁷ Krieger, James, and Donna L. Higgins. "Housing and health: time again for public health action." American journal of public health 92.5 (2002): 758-768.

¹⁸ Cutts, Diana Becker, et al. "US housing insecurity and the health of very young children." American Journal of Public Health 101.8 (2011): 1508-1514.

Rockland Profile

Due to the high rates of hospitalizations of chronic cardiovascular, respiratory, and mental health conditions, the Town should focus on all dimensions of housing.

The Top 4 Housing and Health Priority Areas:

1. **Hospitalizations for chronic cardiovascular disease and related indicators**
2. **Hospitalizations for respiratory diseases**
3. **Hospitalizations for Mental Health and Substance Use**
4. **Aging Senior Population**

Key Summary:

Current rates of chronic diseases, hospitalizations, and health behaviors overwhelmingly show significant potential for health improvement in Rockland. Surprisingly the senior population appears slightly healthier than the overall adult population, but based on risk factors for poor health outcomes amongst students (absenteeism, poor school performance, poor economic conditions), this population may be at greater risk.

Key Demographic Factors

Income, race and education are amongst the most important demographic predictors of lifetime health outcomes; all of which paint a mixed risk profile in Rockland. According to 2010 Census data, Rockland is primarily white (90.8%) with small Hispanic/Latino (2.0%) and African American (2.5%) and other/multi race (3.5%) populations. At \$66,860, the Town's median household income is one of the lowest in the South Shore and a substantial proportion of families are cost-burdened according to data from the Comprehensive Housing Assessment Survey (CHAS). The Town has a very low poverty rate overall (2.2%) and amongst seniors (1.5%) but a disproportionate number of these families are single parent female led householders with children under 5 (33.8%).

Vulnerable populations

Vulnerable populations include those who are low-income, linguistically or otherwise isolated, populations with disabilities, the very young, and the elderly. As summarized above, Rockland is overwhelmingly white and middle income with little poverty and according to 2010-2014 ACS data, 17.5% (106) of all non-English speaking households (605) of the total 6,626 households in Rockland are linguistically isolated. While this is a large proportion of non-English speaking households, only 9.1% of Rockland's households are non-English speakers, meaning that only 1.6% of the total number of households are linguistically isolated, which is relatively low. While school-age populations have been steadily declining since the 1990s and are projected to continue, the high needs¹⁹ and economically disadvantaged²⁰ student population has been increasing. According to 2015-2016 academic year reports from the Department of Elementary and Secondary Education

¹⁹ Calculated based on the number of high needs students, divided by the adjusted enrollment. A student is high needs if he or she is designated as either low income (prior to School Year 2015), economically disadvantaged (starting in School Year 2015), or ELL, or former ELL, or a student with disabilities. A former ELL student is a student not currently an ELL, but had been at some point in the two previous academic years.

²⁰ Calculated based on a student's participation in one or more of the following state-administered programs: the Supplemental Nutrition Assistance Program (SNAP); the Transitional Assistance for Families with Dependent Children (TAFDC); the Department of Children and Families' (DCF) foster care program; and MassHealth (Medicaid). For more information visit: <http://www.doe.mass.edu/infoservices/data/ed.html>

(DESE).42.4% (996) of Rockland's high school students are considered high need and 29.4% (685) are considered economically disadvantaged.

According to MAPC's population projections, the senior population over the age of 60 is projected to increase to 30% of the town's total population by 2030, or almost 5,300 people.

Health Metrics

Hospitalizations, prevalence of chronic diseases, and health behaviors illustrate the current health status of Rockland residents. These data are primarily useful for establishing a baseline of how the Town is doing with respect to housing-related health issues while demographic and health-related housing indicators such as housing quality will help project out what the health of residents may look like in the future.

Summary

Overall, Rockland is a community who's health and economic vulnerability profiles suggests that it these issues could significantly benefit from comprehensive healthy and affordable housing strategies. The overall age-adjusted²¹ hospitalization and emergency room visit rates for the majority of housing-related health indicators are statistically significantly worse in Rockland than in the State according to the 2016 Community Health Needs Assessment conducted by the South Shore Hospital System. This includes the following:

Respiratory Conditions:

- Rate of Emergency Room visits for Asthma
- Rate of Emergency Room visits for Bacterial Pneumonia

Cardiovascular Disease:

- Diabetes hospitalizations, ER visits, and death rates

- Heart Disease, Stroke, and Heart Attack

Mental Health:

- Rate of Emergency Room visits and Hospitalizations for Mental Disorders
- Death rate due to Mental Disorders
- Suicide death rate

Other:

- Substance abuse Emergency Room visits and hospitalizations

Although it's not as directly related to housing, cancer hospitalization and death rates are also higher in Rockland when compared to the South Shore and Massachusetts as a whole. This may be important when it comes to affordability and stability of housing, as cancer patients often need more care and expensive medications. Housing that is too costly can interfere with a patient's ability to receive proper treatment or seek physician care as frequently as would be necessary.

Senior Health

Given the projected increase in seniors, understanding the current and projected health needs of this population is a priority of this report. Surprisingly the overall hospitalization rate for the elderly is lower at 62.3 per 10,000 people compared to 64.6 per 10,000 however.

²¹ Age adjustment normalizes population age distributions so that communities with different median ages are comparable. Without age adjustment, aging communities like Rockland look worse than they would otherwise simply because older individuals are more likely to have chronic diseases and be heavier users of the health care system.

Interpreting Data in This Document

All data shown here are meant to supplement the data presented in the main housing production plan.

Rockland Numbers

Due to the way that health data are collected, all data for Rockland are estimates generated through statistical modeling for the Town itself. The only exception is data for health care utilization amongst seniors, which are directly measured by the health insurance source.

School Performance

Housing instability and lack of affordability have been linked to school performance and behavioral problems primarily in small children, but also amongst adolescents. Although these data are still only preliminarily linked and not directly associated with MCAS scores, they are the only source of publicly available data for school performance across school districts, which is why we are using these figures here.²² They should be interpreted only as a possible monitoring tool rather than clear causal evidence.

Performance

All interpretations about whether or not the Town is performing better, worse, or no differently than the state average are based on statistical significance. Statistical significance in this case was derived by either the Massachusetts Department of Public Health or the Massachusetts Healthy Aging Collaborative, and is based on 95% confidence intervals. This approach is used because the Town numbers represented below are the midpoint of a statistically-derived range estimated from larger geographies. For specific information on how these were calculated, please visit:

<https://mahealthyagingcollaborative.org/data-report/explore-the-profiles/data-sources-and-methods/#data>

Data Sources

Descriptions and links to data sources are included as Appendices to this document. The full comprehensive housing metrics from the Massachusetts Healthy Aging Collaborative, Mt. Auburn's Community Health Needs Assessment and Environmental Public Health Tracking Data Reports are included as appendices.

²² Mueller, Elizabeth J., and J. Rosie Tighe. "Making the case for affordable housing: Connecting housing with

health and education outcomes." *Journal of Planning Literature* 21.4 (2007): 371-385.

Housing Related Health Metrics in Rockland

Overall, data on the prevalence of chronic diseases, health behaviors, and hospitalizations show that Rockland could benefit from initiatives geared to improving health. This particularly applies to behaviors and conditions relating to respiratory, cardiovascular disease, and mental health.

Adults

	<i>Health Metric</i>	<i>Rockland</i>	<i>State</i>	<i>Performance</i>
Quality Quality & Location	Current Tobacco Smokers ⁱ	18.9%	9.1%	Worse
	Lung Cancer Incidence Rate per 10,000 people ²³	5.8	6.8	Better
	Age Adjusted Asthma Emergency Department Visits per 10,000 people ⁱⁱ	68.3	73.9	No difference
	Age-Adjusted Adult Asthma Hospitalization Rate per 10,000 people	17.0	13.3	Worse
Affordability & Stability	Bacterial Pneumonia Hospitalization Rate per 10,000 people	29.6	25.4	Worse
	Age Adjusted COPD ²⁴ Hospitalizations per 10,000 people ^{iiiiv}	51.5	31.3	Worse
	Self-Reported Poor Mental Health ⁱⁱⁱ	11.2%	11.1%	No difference
	Age Adjusted Mental Health Emergency Department Visits per 10,000 people ^{iv}	293.1	239.8	Worse
All	Age-Adjusted Mental Disorders Hospitalization Rate	89.9	84.5	Worse
	Mental Disorders Death Rate	65.0	55.2	Worse
	Consume 5 or more vegetables a 5 day ^v	26.7%	24.9%	No difference
	Obesity Prevalence ^{vi}	21.4%	22.6%	No difference
	Adults with Hypertension ²⁵	26.4%	25.7%	No difference
	Age Adjusted Substance Abuse Emergency Department Visits per 10,000 people ^{vii}	118.9	66.8	Worse
	Heart Disease Hospitalizations per 10,000 people	30.7	26.5	Worse
	Heart Disease Death Rate per 10,000 patients with Heart Disease	15.0	8.5	Worse
	Diabetes prevalence ⁱⁱⁱ	5.8%	32.1%	Better

Children and Youth

	<i>Health Metric</i>	<i>Rockland</i>	<i>State</i>	<i>Performance</i>
Quality Quality & Location	Blood Lead Levels	Lower	3.7	Better
	Asthma Prevalence in K-8 kids	9.3%	12.4%	Better
Affordability & Stability	Science and Tech/Eng MCAS 2015, proficient or higher, all grades	48%	54%	Monitor

²³ Incidence rates refer to the number of *new* cases of a condition in that time frame, rather than the overall quantity, which is prevalence.

²⁴ Chronic Obstructive Pulmonary Disease; a respiratory disease that is often co-morbid with various other chronic diseases and is therefore a good proxy of co-morbidity.

²⁵Recent research from the World Health Organization suggests that hypertension is the most important predictor of premature mortality: http://www.who.int/healthinfo/global_burden_disease/GlobalHealthRisks_report_full.pdf

	Science and Tech/Eng 2015 MCAS, needs improvement or warning/failing, all grades	52%	45%	Monitor
	% attending college or university	69.7%	76.2%	Monitor
	High school dropout rate	1.6%	1.9%	Better
	High needs students drop out rate	2.6%		
	Chronically Absent (10% or more)	12.6%	12.3%	Monitor
	Absent 10 days or more	31.9%	30.5%	Monitor

Senior health^{viii}

	Health Metric	Rockland	State	Performance
Health Behaviors	Excessive Drinking ^v	9.5%	9.2%	No difference
Chronic Disease	Consume 5 or more vegetables a 5 day ^{ix}	18.9%	24.9%	No difference
	Alzheimer's disease or related dementias	15.2%	14.4%	No difference
	Ever had a heart attack	5.3%	5.0%	No difference
	Congestive heart failure	30.6%	24.8%	Worse
	Ischemic heart disease	47.7%	44.1%	Worse
	Osteoporosis	18.3%	21.7%	Better
	COPD ³	29.6%	23.3%	Worse
	4+ chronic conditions	63.1%	61.5%	No difference
	0 chronic conditions	7.6%	7.8%	No difference
Living with Disability	% disabled for a year or more	32.8%	31.0%	No difference
	65-74 with hearing difficult	10.8%	7.4%	No difference
	75+ with hearing difficulty	16.2%	21.2%	No difference
	65-74 with vision difficulty	0.0%	3.2%	No difference
	75+ with vision difficulty	10.8%	9.3%	No difference
	65-74 with cognition difficulty	0.4%	4.7%	No difference
	75+ with cognition difficulty	5.9%	12.1%	No difference
	65-74 with ambulatory difficulty	13.6%	12.9%	No difference
	75+ with ambulatory difficulty	31.1%	29.4%	No difference
	65-74 with self-care difficulty	3.1%	3.7%	No difference
	75+ with self-care difficulty	4.0%	12.2%	No difference
	65-74 with independent living difficulty	4.5%	7.2%	No difference
	75+ with independent living difficulty	20.7%	24.3%	No difference
Access to Care	Medicare managed care enrollees	18.0%	21.2%	No difference
	% over 65 who did not see a doctor due to cost ^x	4.9%	3.7%	No difference
	Physical visits per year	8.2	7.6	Worse
Service Utilization	Emergency room visits/1000 persons (65+)	626	646	No difference
	Inpatient hospital stays/1000 persons (65+)	406	354	Worse
	Inpatient Hospital Readmissions	23.1%	17.8%	Worse
	Skilled nursing facility stays/1000 persons (65+)	124	117	No difference
Overall	Satisfied with Life ^v	95.3%	95.8%	No difference
	Ever Diagnosed with Depression ^v	30.1%	28.6%	No difference
	Age Adjusted 1 year Mortality Rate ^v	4.9%	4.7%	No difference
	Excessive Drinking ^v	9.5%	9.2%	No difference

Housing Determinants



Lead, Pests, Mold, Mildew, Allergens, and Indoor Pollutants.

Lead: Although blood lead levels remain below the state average and screening rates are high at 76%, 69% of Rockland's housing stock contains lead compared to 71% in Massachusetts as a whole²⁶ so this continues to be a risk factor that the town should monitor over time.

Lack of compliance with basic housing safety code and infrastructure were highlighted as issues by Town officials.



Cost Burdened Households, % Renters, Food Insecurity, Cost Barriers to Health Care

Food Insecurity: to the best of our knowledge, no local USDA measure of food insecurity exists as of yet. The number of students with free or reduced lunch is not available for Rockland, but the number of economically disadvantaged²⁷ students is 29.4% of Rockland's students are considered economically disadvantaged, which is similar to the 27.4% who receive benefits at the state level.

Access to Healthcare: Amongst Rockland's Elderly, only 4.9% reported not seeing a doctor when they needed to due to the cost, which is the statistically no different than the state's very low rate of 3.7% (3.3% - 4.0% CI).

²⁶ MA Bureau of Environmental Health (BEH) Environmental Public Health Tracking (EPHT) Rockland Community Profile. <https://matracking.ehs.state.ma.us/> then click "community profile".

²⁷ Source: Department of elementary and Secondary Education (DESE). Calculated based on a student's participation in one or more of the following state-administered programs: the Supplemental Nutrition

Data on the proportion of renters vs. homeowners and cost burdened households are included in the main HPP. Overall Rockland does not have as significant a cost burden as other communities in its region.



Transportation, Healthy Food, Walkability, Crime, Pollution, Jobs

Transportation: Rockland is served by the Brockton Area Transit Authority with an on call ride service that picks residents up at a couple of key locations in the town to take them to Signature Healthcare in Brockton.²⁸ The school also has a bus service for students who are 2 miles or further away from the school (1.5 for grades 1-4) for a fee of \$275 for the first and \$200 for subsequent students, capping out at \$475.²⁹ Otherwise the Town not very well served by transit, which could increase the risk of social isolation for less mobile populations, such as the elderly or disabled.

Walkability: The town is considered a "somewhat walkable" community according to Walkscore, scoring only a 67 out of 100. Although this is a reasonable score, stakeholder feedback suggested that elderly housing was not in locations that were walkable, which without adequate transportation increases the risk that elderly, disabled, or other residents with limited mobility become socially isolated. This may increase their risk of depression and at greater risk of heat

Assistance Program (SNAP); the Transitional Assistance for Families with Dependent Children (TAFDC); the Department of Children and Families' (DCF) foster care program; and MassHealth (Medicaid).

²⁸ <http://www.ridebat.com/schedulemaps/rockland/>

²⁹ <http://www.rocklandschools.org/transportation.html>

related or other emergency impacts of climate change.

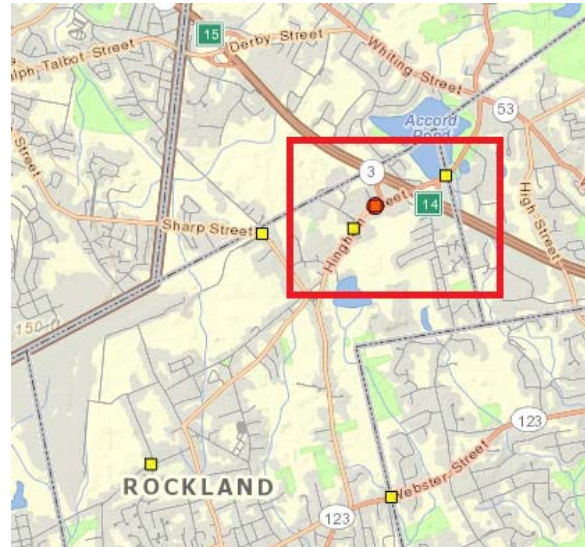
Healthy Food Access: There is one full service grocery store, Roche Bros., in the center of Rockland. All others are more than 5 miles outside of town can be reached only by car.

Green Space: Rockland is very green according to data from the Bureau of Environmental Health at DPH. 52% of its land mass is dedicated to agriculture, forest, recreation, and open space which may help protect the town against extreme heat and other climate change related events while also providing important mental health benefits for the residents of the Town. This is particularly important for

Climate change also means that this large amount of greenery could expose Rockland residents to a greater risk of tick- and certain mosquito-borne infectious diseases such as Lyme disease more over time however, and should therefore be carefully monitored.

Pollution: According to the Bureau of Environmental Health at DPH there is currently no monitoring station for regional pollutants such as PM2.5 and Ozone in Plymouth County. According to Central Transportation Staff (CTPS) Data³⁰ measuring average daily traffic counts, Hingham Street adjacent to route 3 is the only road with nearly 30,000 vehicles per day. Near roadway pollutants called ultrafine particles may be a health hazard above 30,000 vehicles per day, but given the low traffic counts, this is only a consideration that should be taken into

account for development within roughly 500 feet of Route 3 and the northern most portion of Hingham street adjacent to Route 3 (see map below).



Source: CTPS ADT data, 2006

Social Cohesion and Crime: The Town's high emotional support and voter participation rates similar to that of the Commonwealth, and nearly non-existent crime rates suggest Rockland has a reasonably health promoting social environmental. At 70.6% a similar proportion of Rockland voters (≥ 18) participated in the 2012 presidential election as the 73.3% across the Commonwealth.³¹ 81.9% of Rockland's elderly residents say they receive adequate emotional support which is again similar to the state rate of 80.7%.³²

Where Rockland truly outperforms the State is in its negligibly low violent (29) and property crime (179) rates per 100,000 residents which are between 12 and 17 times less than the rates across the State (428 and 2,259 respectively).

³⁰ CTPS count data for Rockland:
<http://www.ctps.org/geoserver/www/apps/adtApp/index.html>

³¹ Voter participation is a typically used as a proxy for the level of social engagement.

³² Mt. Auburn Hospital 2015 Community Health Needs Assessment.
<https://www.mountauburnhospital.org/app/files/public/746/mount-auburn-hospital-community-health-needs-assessment-2015.pdf>

DRAFT Recommendations

1. Ensure the maintained quality and safety of older housing stock

- 1.1 Consider new enforcement mechanisms for delinquent landlords that are not compliant with housing safety and quality based on the building code
- 1.2 Prioritize the rehabilitation of older housing stock in addition to the creation of new housing as part of this plan
- 1.3 Consider the removal of lead paint in housing during its remediation, if possible.
- 1.4 Consider incentives for private landlords to make their housing smoke free.
- 1.5 Consider banning smoking in public housing

2. Identify causes of high respiratory disease emergency room visits and hospitalizations

- 2.1 Collaborate with South Shore Hospital to identify and inventory possible triggers for asthma and sources for bacterial pneumonia, which can be found in housing. For resources, visit:
 - <http://www.who.int/mediacentre/factsheets/fs331/en/>
 - http://portal.hud.gov/hudportal/HUD?src=/program_offices/healthy_homes/healthyhomes/asthma
 - <http://www.nchh.org/Portals/0/Contents/Addressing%20Asthma%20Triggers%20in%20Housing.pdf>
- 2.2 Collaborate with local schools and/or the South Shore Hospital system to identify cigarette smoking populations in Rockland in order to target initiatives to those groups specifically, particularly with respect to strategies 1.4 and 1.5 listed above. Conduct tobacco free education initiatives at the Rockland schools and Senior Center.

3. Identify causes of high heart disease hospitalizations and related deaths

- 3.1 Collaborate with South Shore Hospital to identify priority interventions to help reduce cardiovascular disease hospitalizations and deaths. Note that there are many potential causes, such as lack of healthy food access, high levels of air pollution, lack of physical activity etc. that can be impacted through preventive measures related to housing quality, its location, and what services it is associated with.

4. To promote mental health, retain and expand existing trees and greenery, but monitor any potential changes in infectious disease

- 4.1 Preserve greenery around new and rehabilitated housing—particularly affordable and senior housing—to continue to preserve any potential benefits to mental health and Rockland’s resilience against climate change. The latter

is particularly important for potential impacts of extreme heat events on seniors.

- 4.2 Coordinate with the Health Agent to monitor changes in climate change related infectious diseases transmitted through ticks and mosquitoes.
- 4.3 Collaborate with South Shore Hospital on possible resources to educate the Town's residents about these infectious diseases to help prevent consequences of infection.

5. Address risks of social isolation amongst elderly living alone

- 5.1 Jointly develop plan with health care system, if it does not already exist, to manage outreach and care during extreme heat events.
 - 5.2 Provide information at key locations, such as the Council on Aging and Town Hall, on how all residents can be prepared for extreme heat events using these resources from the Centers for Disease Control.
 - Elderly Residents 65 and over:
 - o https://emergency.cdc.gov/disasters/extremeheat/pdf/ber_eady_extreme_heat.pdf
 - General Resources for all residents:
 - o <https://emergency.cdc.gov/disasters/extremeheat/>
 - o <http://www.cdc.gov/extremeheat/>
 - 5.3 Prioritize the development of housing for the elderly near services and amenities they would use and be able to access physically on their own, rather than relying on vehicles.
 - 5.4 Consider a periodic survey of elderly residents to evaluate what assets are valued by residents and what elements could be improved related to basic amenities, health care, and social events in senior housing
 - 5.5 For existing housing, consider partnering with health care and aging service providers to transport or provide social interactions for elderly residents with each other and surrounding community members.
 - 5.6 Prioritize the construction of new housing for the elderly in walkable areas with even and safe sidewalk networks that could connect residents to each other and basic amenities, where possible
- 6. Continue to be proactive with regards to promoting affordable, inclusive, community integrated, and aging supportive housing in order to continue to promote population health and prevent any future problems**
- 7. Research the possibility of encouraging a health care facility/walk-in clinic to open in Rockland**
- 8. Pursue better walkability initiatives via the Complete Streets Program**

Primary Data Source Description

South Shore Hospital Community Health Needs Assessment

Under the Affordable Care Act all non-profit hospitals are required to conduct a Community Health Needs Assessment (CHNA) every 3 years in order to identify the most pressing health issues in the community to then invest in preventing them. These geographies are based on a hospital's self-defined primary service area. Rockland falls under South Shore Hospital's designated service area, which includes 34 communities. For more information, visit <http://www.southshorehealthcompass.org/>.

Massachusetts Environmental Public Health Tracking Data

This data source is managed by the Bureau of Environmental Health at the Massachusetts Department of Public Health and is funded by a National Effort from the Centers for Disease Control (CDC) to increase the tracking of environmental health determinants. The data portal includes air quality, blood lead, cancer, asthma, and other data related to health. The data pulled for this report is under the "community profile" link.

Massachusetts Healthy Aging Collaborative Data

The Massachusetts Healthy Aging Collaborative is a network of leaders in community, health and wellness, government, advocacy, research, business, education, and philanthropy who have come together to advance healthy aging. These data, funded by Tufts Health Connector, details individual town data alongside of state averages, allowing for a comparison of how a town is doing relative to the rest of the state by each variable. Multi-dimensional indicators of healthy aging and healthy aging programs are identified along with GIS analyses that will enable communities to address local challenges and better allocate resources to those areas (physical, social and health) of greater need. Learn more about the [Healthy Aging Data Report](#).

Community Health Needs Assessment Draft Data Release from MDPH

These data will be released fully soon, but are an initial attempt at replacing MassCHIP with critical hospitalization, prevalence, health behavior, and other health-related data to partners who need them for data analyses. The full data release is forthcoming, but DPH provided this report with an advanced version to facilitate the creation of this report.

ⁱ BRFSS small area estimates, 3 year average 2012-2014 from DPH draft data release

ⁱⁱ Massachusetts Environmental Public Health Tracking Community Profile for Rockland

ⁱⁱⁱ South Shore Hospital Community Health Needs Assessment, 2016

^{iv} All hospital admissions database, calendar year 2013

^v BRFSS small area estimates, 3 year average: 2005, 2007, 2009

^{vi} BRFSS small area estimates, 3 year average 2008-2010

^{vii} All hospital emergency discharge database, calendar year 2013

^{viii} All Senior health metrics come from the Massachusetts Healthy Aging Collaborative Rockland Community Profile, with the exception of unintentional falls data, which comes from the all hospital admissions database for calendar year 2013

^{ix} BRFSS small area estimates, 3 year average: 2005, 2007, 2009

^x Massachusetts Healthy Aging Collaborative Rockland Community Profile