

Town of Medfield Senior Housing Study Final Report



January 30, 2018

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Medfield Board of Selectman
459 Main Street
Medfield, MA 02052

Re: Senior Housing Study Final Report

Dear Medfield Board of Selectman:

The Medfield Senior Housing Study Committee hereby submits its Final Senior Housing Study Report. Our Committee has quantified the growing senior 50+ population in Town, collected Senior home assessments and income, conducted a Medfield Senior Housing Survey, evaluated the financial aspects of selling and buying Senior friendly housing, and made recommendations to address what we see as a major housing issue among Medfield Seniors.

Our Senior Housing Survey shows that a significant majority of Medfield Seniors have lived in Town for over 30 years and have a very strong attachment to friends and neighbors built up over the years. In addition Medfield Seniors overwhelmingly wish to stay in Medfield if they can find appropriate and reasonably priced - \$300,000 to \$450,000 Senior housing. Over two thirds of Seniors we surveyed envision a condominium or single family as their next home. In addition the high cost of land in Medfield and limited sites for housing projects hinders the development of reasonably priced units.

Our recommendations focus on solutions that can expediently make these wishes come true. While we see little opportunity for Seniors through the State's 40B Affordable Housing program, we suggest employing a 40B variant - Local Initiative Project (LIP). To accomplish this LIP we suggest that the Town consider a recommendation of the recently completed Housing Production Plan (HPP). This involves the Town placing Town owned vacant surplus land such as Lot 1 and 3 off Ice House Rd. near the Senior Center into the recently created Affordable Housing Trust (AHT). Placing these two lots into the AHT would insure that the affordable housing is the only use of this land and might allow the State to extend our "Safe Harbor" from unfriendly 40B's. The LIP project would be specifically for 65+ and consist of ranch style/townhouse homes or apartment housing. We believe that by making all or a portion of this land available in a LIP project appropriate Senior housing could be developed with price points between \$300,000 to \$450,000.

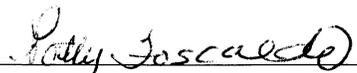
In preparing this Report, the Committee wishes to acknowledge the helpful support and guidance received from the Board of Selectman, staff at Town Hall and particularly the Council on Aging.

Very truly yours

The Medfield Senior Housing Study Committee

Tony Centore, Chair 

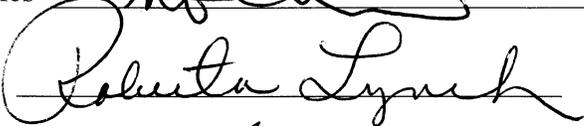
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Medfield Senior Housing Study

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1. EXECUTIVE SUMMARY

Demographics: From 1990 to 2016 the Town experienced significant growth within its older population. In 2016 the number of persons age 50 + increased to 38% of the Town's total population. Future projections indicate that the 50+ population will increase to 44% in 2020. In general, the Town's Senior population is becoming older primarily through a process of long-term Medfield residents aging in place.

The Downsizing Game in Medfield

1. What's My House Worth?

To gain a better understanding of Medfield Seniors and their housing a key metric is the assessed value of their current home. A Medfield Senior home owner wanting to downsize and stay in Medfield can easily determine the value of their home from the Town's property tax assessment or better still from a local realtor. A review of tax records indicates that the median value for those ages 55 to 64 is \$557,700 and for those age 65 to 74 \$500,150 and for those age 75 to 84 is \$464,600.

2. What's My Annual Income?

Most Seniors over 65 years old live on fixed income of Social Security augmented by MRD's from their 401ks. The recently completed Medfield Housing Production Plan notes that the median income for those 65 and older is approximately \$48,600.

3. Can I get a Mortgage for My New Home?

Based on incomes of around \$50,000 senior can not qualify for a mortgage. The recent banking reforms limit the mortgage monthly payment to 25% of your monthly income. Equity lines of credit are one way to have ready cash as a proof of a qualified offer. But again credit lines based on the above would only amount to \$200,000. Things like Bridge Loans exist but are risky because they assume an expedited sale of your house and a brief period of interest payments.

4. What are the Moving and Closing Expenses?

Typical moving and closing/realtor expenses range from \$25,000 to \$40,000.

5. What is the Medfield Housing Market Like?

Currently in Medfield new condos range from Medfield Village (\$1 million), Glover Place (\$700,000+) and Hospital Rd, (\$650,000 to \$800,000+). These are prohibitive prices for the Medfield Seniors we identified.

6. What is the Bottom Line?

Basically for Medfield Seniors it is to age in place or move to a less expensive town. For many seniors leaving town results in the emotional pain of lost friendships and social support networks.

What Now?

A number of prior planning efforts in Medfield have focused on the reuse of Medfield State Hospital site, which represents the town's most substantial opportunity to address reasonably priced and age appropriate senior housing needs in the near future. With 80 acres of land under discussion for redevelopment, this site could easily meet critical senior housing needs of Medfield residents. However, it may be five years or longer before housing is completed at this site, should the Town decide to reuse the site for housing development purposes.

Meanwhile, the town faces ongoing pressure to proactively address senior housing challenges. Increasing land values in Medfield have led to the development of increasingly higher-end housing and a lack of diversity in the variety of housing that exists within the Town. Smaller homes have been lost to "mansionization" which has reduced the inventory of homes that are needed for downsizing empty nesters or as starter homes, while historic single family homes have been demolished or repurposed to make way for high-end condos/apartments. The high cost of housing and lack of housing diversity also have fiscal consequences. The prevalence of high priced single family homes and the excellent reputation of Medfield's schools attract families with children, which can increase the burden on municipal services. Meanwhile Medfield Seniors cannot find the kind of housing that meets their needs or because of high real estate taxes cannot afford to stay in the community.

Recent controversial high end condo developments underscore the pressing need for Medfield to be proactive in planning and facilitating the creation of reasonably priced and appropriate Senior housing.

In essence long term Medfield Seniors are trapped in place between the desire to downsize in Town and the high price of available housing. Our review of available housing options leads us to believe that reasonably priced and appropriate Senior housing can only occur if the development is based on the use of Town owned land. Medfield has completed such development at Dale Street - Village in Medfield. This development includes individual ranch homes with price points ranging from \$400,000 to \$450,000. The land remains owned by the Town and owners can not realize capital gain on the resale of their unit. This is a model which could be used on Lots 1 and 3 off Ice House Rd. and the Medfield State Hospital.

It is suggested that the Town put such town owned property as Lots 1 and 3 into the recently enacted Affordable Housing Trust as suggested by the recently completed Town Housing Production Plan (HPP).

Key Study Findings in Brief

Demographics

- Over the next few decades, the number of seniors will increase to make up more than 40% of Medfield's population.
- 68% of survey respondents have lived in Medfield for 30 years or longer.

Housing and Living Situation

- Staying and aging in Medfield is a goal for 88% of survey respondents
- Over 67% of Seniors surveyed preferred condos or single family homes as their next home.
- Concerns about staying in Medfield include the high cost of living, property taxes, and home maintenance expenses.

Community

- 90% percent of respondents experience a strong sense of belonging in Medfield
- There is a strong desire to remain active in the community

Vision

- Provide sustained leadership that helps Medfield be a Livable & Senior Friendly Community for all who choose to live here;

Mission

- Optimize quality of life for seniors & their families through welcoming, respectful and meaningful opportunities that engage & value older people, and empower them to remain independent and to be important assets in our community.

2. INTRODUCTION TO STUDY

At the Annual Town Meeting held on April 25th 2016 Medfield voted to authorize the Board of Selectman to appoint a Senior Housing Study Committee to investigate ways to address the need for affordable housing for an aging population. This report describes collaborative efforts undertaken by the Town of Medfield Senior Housing Study Committee. Beginning in Fall 2016, this Committee prepared a study to investigate the demographics, home values, incomes, and housing preferences of Medfield's Seniors with respect to living and aging in their Town.

This Study focuses on two cohorts of Medfield residents—those aged 55 to 64 referred to as “Boomers” (Working Seniors), and individuals who are aged 65 and over (“Seniors”).

During this assessment, multiple research methods were utilized to create a multidimensional overview of the Town's older residents that could be used to plan and implement current and future age appropriate housing for older adults in Medfield. We began the process by examining public data from the U.S. Census Bureau to describe basic demographic characteristics. We also relied heavily on the data contained in the recently filed Housing Production Plan HPP. We also used information gathered from a targeted online senior resident survey.

3. MEDFIELD'S DEMOGRAPHIC PROFILE – SHOWS DRAMATIC RISE IN SENIOR POPULATION

In 1990 Medfield had a population of 10,531. Medfield's population in 2000 of 12,273 represented a 12.6% increase from 1990. Medfield's population in 2016 of 12,615 represents an increase from 1990 of nearly 20%.

Metropolitan Area Planning Commission (MAPC) projects a slight decline in population and households over the coming decades. The shifting age distribution of Medfield's population also contrasts with expectations. The senior population has increased significantly over the past decades, following national trends as the "Baby Boomer" population ages (See Table 1 and Figure 1). The percent of seniors age 50 to 64 has grown from 14% in 1990 to 25% in 2016 and is projected to rise to approximately 17 -18% in both 2020 and 2030. **More significantly the data also indicates that the 65+ age cohort has grown from 8% in 1990 to 13% in 2016 and is projected to rise dramatically to 18% in 2020 and 25% in 2030.**

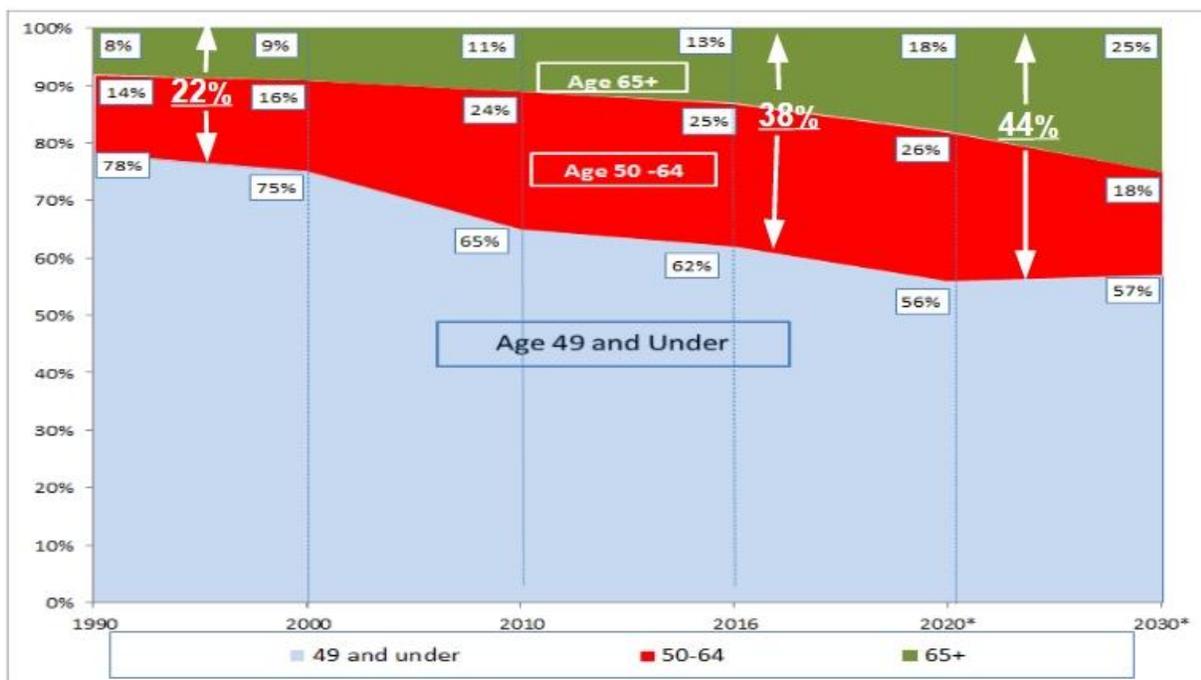
From 2000 to 2016 while Medfield's population remained flat, the Town has experienced significant growth within its older population. The number of persons age 50 and over increased to 38% of the Town's total population. In general, the Town's 2016 population is becoming older primarily through a process of long-term Medfield residents aging in place.

Table 1. Medfield Population Trends by Age Cohort

Age	1990	2000	2010	2016	2020*	2030*	% Change 1990 to 2030 (est)
49 and under	8,195	9,190	7,813	7,825	6,374	6,441	-27%
50-64	1,506	1,946	2,839	3,163	3,001	2,053	+36%
65+	866	1,137	1,372	1,627	2,001	2,842	+328%
Total	10,531	12,273	12,024	12,615	11,376	11,336	+7.6%
% Change per period		11.7%	-2.0%	+1.7%	-10.8%	-0.03%	

Source: US Census (1990, 2000, 2010), ACS (2010-2016), * MAPC "Strong Region Scenario" (2020, 2030)

Figure 1 Dramatically Demonstrates the Increase in Medfield’s Senior Population



Source: US Census (1990, 2000, 2010), ACS (2010-2016), MAPC “Strong Region Scenario” (2020, 2030)

As shown in Table 8, Medfield’s households are typically headed by older adults. More than 73 percent of Medfield’s heads of households are 45 and older, with most between 45 and 54 years old. Very few households are headed by individuals under 34, which is typical of suburbs with high property values and high taxes.

Table 2. Households by Age of Householder - 2010

Geography	Total	Households by Age of Householder					
		Under 25	25 to 34	35 to 44	45 to 54	55 to 64	Over 65
Massachusetts	2,512,552	3.5%	14.9%	19.8%	22.3%	17.7%	21.8%
Norfolk County	255,180	2.5%	13.2%	20.2%	23.2%	17.8%	23.2%
Boston Metro	1,626,564	3.7%	16.0%	20.2%	22.2%	19.7%	20.7%
MEDFIELD	3,954	0.0%	6.7%	19.9%	35.4%	18.1%	20.0%
Dover	1,773	0.0%	1.3%	25.1%	28.6%	21.3%	23.7%
Sherborn	1,468	0.6%	4.8%	18.0%	31.2%	19.8%	25.6%
Millis	3,003	1.2%	8.7%	20.2%	27.5%	22.9%	18.3%
Norfolk	2,913	0.4%	7.7%	22.7%	32.0%	20.6%	16.6%
Walpole	8,542	1.0%	7.2%	20.4%	25.1%	19.8%	26.5%

Source: ACS 2006-2010

Although Medfield’s overall population has declined between by 2% between 2000 and 2010 the number of **households** and **families** grew moderately, as shown in Table 9.¹ In absolute terms,

¹ The U.S. Census defines a family as two or more people (one of whom is the householder) related by birth, marriage, or adoption residing in the same housing unit

Medfield gained 115 households and 65 families over ten years, while losing 249 residents. Most of the surrounding communities also gained households and families, but some lost families. For example, the number of families in Sherborn decreased by 3.7 percent.

Over the next twenty years, the population aged 65 and over is expected to grow from 48 million to 79 million. Meanwhile, the number of households headed by someone in that age group will increase by 66 percent to almost 50 million – with the result that by 2035, an astounding one out of three American households will be headed by someone aged 65 or older.²

BY 2035, AN ASTOUNDING 1 OUT OF 3 AMERICAN HOUSEHOLDS WILL BE HEADED BY SOMEONE AGED 65 OR OLDER.

Based on Town 2016 Census information just over 21 percent of Medfield’s households contain persons over 65. This is a lower percentage than nearly all of the comparison communities. Table 3 presents characteristics of households with seniors. Medfield has 326 households, 8.2 percent, that are one-person households headed by elderly.

Table 3. Over-65 Population and Characteristics of Households with Over-65 Persons

Geography	65+ % of Total Population	Total All HH	Households with 65+ Member(s)	% of Total Households	One-Person Households/ Headed by 65+	% of Total Households
Massachusetts	13.8%	2,512,552	623,913	24.8%	265,438	10.6%
Norfolk County	14.5%	255,180	67,204	26.3%	28,187	11.0%
Boston Metro	13.1%	1,626,564	386,395	23.8%	163,196	10.0%
MEDFIELD	11.4%	3,954	845	21.4%	326	8.2%
Dover	13.6%	1,773	490	27.6%	130	7.3%
Sherborn	13.4%	1,468	446	30.4%	169	11.5%
Millis	11.9%	3,003	661	22.0%	224	7.5%
Norfolk	8.7%	2,913	608	20.9%	150	5.1%
Walpole	14.8%	8,542	2,544	29.8%	999	11.7%

Source: Census 2010, ACS 2006-2010

² Projections and Implications for Housing a Growing Population: Older Households 2015 - 2035
 Joint Center for Housing Studies of Harvard University

Seniors are an important demographic to consider when analyzing housing needs. Often living on fixed incomes, many seniors struggle to stay in their homes as property values and taxes rise. Seniors - and married empty nesters - often want to downsize to smaller homes or condominiums. If a community does not have a range of housing types, these households may be forced to leave the community to find their desired housing solution. During an interview for this assessment, Medfield's Council on Aging Director confirmed that Medfield seniors are moving out of town because they cannot find smaller homes in Medfield.

Table 4: Projected Change in Population by Age Between 2010-2020				
Town (Total Population in 2010 Age 60-85+)	Projected Change: Age 60-64 Between 2010-2020	Projected Change: Age 65-74 Between 2010-2020	Projected Change: Age 75-84 Between 2010-2020	Projected Change: Age 85+ Between 2010-2020
Medfield (2,010)	+45%	+67%	+32%	+60%
Source: UMASS Donohue Institute: Population Estimates Program				

4. HOUSEHOLD INCOME FOR MEDFIELD SENIORS LOWER THAN SURROUNDING TOWNS

The median household income in Medfield is over \$126,000, nearly double the statewide level. Of the comparison communities, only Dover and Sherborn have higher median household incomes. Medfield incomes are higher for families and even higher for families with children. A substantial percentage of Medfield households, 24 percent, earn over \$200,000.

However households headed by seniors have significantly lower incomes, only \$48,646. (See Fig 23) This is the second lowest household income for seniors in all of the comparison towns and significantly less than neighboring Dover and Sherborn. Given the high cost of housing and limited affordable options in Medfield it is often difficult for seniors on limited incomes to remain in the community, and affordable housing options for seniors is an important housing need in town. This need was corroborated during interviews with stakeholders and service providers, who also noted that there are few options in town for empty nesters and seniors looking to downsize. Medfield’s Council on Aging Director noted that many older Medfield residents have moved to a development in Norfolk, dubbed “Little Medfield” by residents, that has smaller one-story homes.¹

Table 5. Median Household Income of Selected Household Types by Age

Geography	All Households	Householder <25 yrs.	Householder 25-44 yrs.	Householder 45-64 yrs.	Householder >65 yrs.
Massachusetts	\$64,509	\$30,830	\$72,850	\$80,150	\$34,873
Norfolk County	\$81,027	\$38,693	\$91,708	\$100,233	\$40,676
Boston Metro	\$70,254	\$32,139	\$78,903	\$86,583	\$36,847
MEDFIELD	\$126,048	-	\$148,125	\$150,833	\$48,646
Dover	\$164,583	-	\$183,125	\$210,208	\$78,095
Sherborn	\$145,250	-	\$175,938	\$162,000	\$85,750
Millis	\$85,472	\$15,188	\$89,479	\$98,594	\$44,464
Norfolk	\$113,266	-	\$131,688	\$117,256	\$64,821
Walpole	\$89,697	\$62,188	\$110,417	\$113,409	\$53,045

Source: ACS 2006-2010

Table 6. Household Incomes

	Median Income All Households	Change in Household Income since 2010	Median Family Income	Median Nonfamily Income	Median Income Senior Households
<i>Medfield</i>	\$143,641	23.30%	\$155,417	\$56,528	\$74,423
Norfolk County	\$86,469	6.71%	\$110,755	\$46,314	\$47,665
Massachusetts	\$67,846	5.20%	\$86,132	\$39,227	\$39,550

Source: ACS 2010-2014

¹ Roberta Lynch (Director, Medfield Council on Aging), Interview with Community Opportunities Group, Inc., August 29, 2012.

At \$143,641, Medfield’s median household income is very high compared with the county or state. However, incomes vary widely depending on household characteristics. While the median for families is over \$150,000, households headed by people over the age of 65 have a median income that is just under \$75,000. Nonfamily households (most of whom are individuals living alone) have considerably lower incomes.

The majority of seniors, individuals living alone, and people who work in Medfield have “Low Incomes” by HUD definitions. Relatively few of these population groups find housing in Medfield.

INCOME AND POVERTY

Living in poverty is not the same as being a **low-income** household or family, though people sometimes use these terms interchangeably. The incomes that define Low Income are based on ratios of median family income for a given area. As a result, they serve as a barometer of household wealth on a regional scale, accounting for differences in wages, the cost of living and indirectly, the cost of housing, in different parts of a state and different sections of the country. Each year, the **US Department of Housing and Urban Development (HUD)** publishes updated low- and moderate-income limits, adjusted for household size, for economic areas defined by the federal Office of Management and Budget (OMB). The income limits are used primarily to determine eligibility for various housing assistance programs. The establishment of regional income thresholds is important, for “low and moderate income” reflects assumptions about a threshold below which households have too little income to afford the cost of housing where they live.

Table 7. Income Limits for Medfield, 2013

Geography	Median Income	Income Level	1 Person	2 Person	3 Person	4 Person	5 Person
Boston-Cambridge-Quincy HMFA	\$98,100	Extra Low Income	\$20,650	\$23,600	\$26,550	\$29,450	\$31,850
		Very Low Income	\$34,350	\$39,250	\$44,150	\$49,050	\$53,000
		Low Income	\$51,150	\$58,450	\$65,750	\$73,050	\$78,900

Source: HUD, 2016

Note in above table that a married couple with income below \$58,450 would be classified as Low Income. In common-sense terms, poverty means having an extremely low household income, but it is not measured the same way. Poverty thresholds are determined annually by the Census Bureau, not by HUD. In addition, the thresholds are national, not tied to economic regions, and they differ not only by household size but also by household composition. For example, when HUD establishes an income limit for a household of three, the same income limit applies to all three-person households: a married couple with a dependent child, a single parent with two dependent children, an older couple with an adult child living at home, or three unrelated individuals in a household. When the Census Bureau publishes poverty thresholds, however, the threshold for a three-person household with no dependent children differs from the threshold for a household with dependent children. The formula for setting poverty thresholds is based on assumptions about the cost of basic food as a percentage of

household income, and the purposes served by federal poverty thresholds are quite different from the purposes served by income limits for subsidized housing. Suffice it to say that households and families living at or below the federal poverty threshold are *very* poor, and their needs extend far beyond housing.

Nationally and in Massachusetts, children under 18 comprise a disproportionately large percentage of the population in poverty, and single-parent families with dependent children are far more likely to be in poverty than married couples, with or without children. Table 26 shows the incidence of poverty for different populations in Medfield. A very small percentage of children, seniors, and families in Medfield live in poverty. For each of these groups, Medfield has the lowest or second lowest rate of poverty of all the comparison towns. However, a sizeable percentages (17.5 percent) of Medfield's renters live in poverty. This percentage is higher than many surrounding communities and the county overall. Again, this finding reinforces the economic divide between renters and homeowners in town.

It is interesting to note that our typical Senior couple with an income of \$58,450 would earn too much to qualify for the recently built PARC apartments on West Street. In addition if the Senior couple has income below \$58,450 and owns a house assessed at over \$275,000 they would also not qualify for the PARC.

5. AVERAGE COSTS OF SELLING HOME (\$500K) AND BUYING HOME (\$500K)

Table 8 Costs of Buying and Selling a House

Selling

Real Estate Broker Fee 5%	\$25,000
Encumbrances	\$500
Closing Costs	-
Prep of Deed	\$150
Documentary Stamps	\$2,280
Smoke and carbon monoxide	\$75
Repairs	\$2,000
Total	\$30,000

Buying

Real Estate Tax	\$1,100
Admin Fee	\$950
Credit Report	-
Flood Cert	\$8
Processing Fee	\$125
Tax Service	\$90
Home Insp	\$1,100
3 Mons Home Ins Escrow	\$250
3 Mons Tax Escrow	\$2,100
Settlement Fee	\$350
Courier Fee	\$25
Plot Plan	\$125
Lender Title Ins	\$1,150
Misc	\$65
Title Exam	\$225
Owner Title Ins	\$1,300
Recording Fee	\$475
Total	\$9,438

Grand Total approx \$39,500 (Does not incl moving costs)

6. MEDFIELD SENIOR SURVEY RESULTS

The Committee developed a survey form for Medfield Seniors 50+ in paper form and online (Google Forms). See Appendix A. The Results Summary from 142 respondents is included in Appendix B.

Medfield Senior Survey Key Findings: 141 Responses

- **Senior Population is increasing dramatically. In 2016 age 50+ represented 38 % of total population rising to 44% in 2020.**
- **Seniors want to stay in Medfield (90%)**
- **68% have lived in Medfield for over 30 years**
- **Senior Home assessments vary from \$455K - \$ 560K**
- **Seniors 65+ have limited incomes**
- **Favor single level homes - Single Family/Apartment/Condo**
- **> 70% seek next home price of \$300k to \$450K**

- **Note: The 141 responses represent 141 households which represents 271 Medfield Seniors. The Town's 2016 Census shows 2,240 Senior households and 3,628 individual Seniors.**

7. LIMITED SENIOR HOUSING OPTIONS

For typical Senior households downsizing to a new home, their current home value is the key asset in buying a new home. Retirement funds ie IRA's, annuities, and pensions are what Seniors use together with Social Security to live on day to day and typically are not easily converted to ready cash without serious tax consequences.

According to Town 2016 Census records of property assessments and age breakdown, the median property assessment ranged from \$557,700 for those aged 55 to 64, \$500,150 for those aged 65 to 74, \$464,600 for those aged 75 to 84 and \$455,100 for those age 85 and older. See table below.

Table 9 No. of Households and Property Assessments by Age Cohorts

	Age 55-64	Age 65-74	Age 75-84	Age 85+
<u>Households</u>				
# of Households	1,049	560	310	155
# of Individuals	1,934	880	434	185
Avg. # of Individuals per Household	1.84	1.57	1.40	1.19
<u>2016 Property Assessments</u>				
Average	\$620,629	\$556,724	\$493,520	\$478,472
Median	\$557,700	\$500,150	\$464,600	\$455,100

From above the median property value of Medfield Seniors ranges from \$558,000 to \$455,000.

To put these facts into perspective for a typical Senior household selling their existing home for \$500,000 and assuming moving/real estate fees/tax costs of \$40,000:

Table 10 Net Proceeds from Selling \$500K Home

Home Sale Price	\$ 500,000
Less costs, fees, taxes etc.	\$ - 40,000
Net available for new housing in Medfield	\$ 460,000

Rudimentary Interpretation of Demand
Based on Results of Senior Housing Survey and
2016 Town Census for 65+ Households

Total No of Medfield Households = 3,954 (HPP page 11)

No of actual 55 - 64 households = 18.1% x 3,964 = 717

No of actual 65+ households = 21.4% x 3,964 = 848

Assume 54.6 % of surveyed Seniors planning to move within next 5 years

Table 10 Housing Demands by Type Bases on Senior Housing Survey

	A % of Senior Responses	B X .546 = % Planning to to Move	Say Majority of Seniors Planning to Move are 65+ ie 848 Units	Demand # of Households/Units Required = B x 848
Single Family Home	32.60%	17.80%	Single Family Home	151
Apartment (Rent)	4.40%	2.40%	Apartment (Rent)	25
Condominium	36.90%	20.15%	Condominium	208
Sr Independent Living	19.10%	10.43%	Sr Independent Living	108
Assisted Living	6.00%	3.28%	Assisted Living	34
Accessory Building	1.00%	0.55%	Accessory Building	5

100.00%

For a Senior Medfield household with \$460,000 in hand what are the available housing options in Medfield? **There are none.**

Table 11 Available Medfield Housing Stock



Available Medfield Housing Stock

Housing Costs	Under \$500,000	\$600,000 to \$800,000+	\$1M +
Senior Options	NA	 North St./ Hospital Rd. <i>Sorry Not Affordable!</i>	 Medfield Village <i>Out of The Question</i>

* Note typical Senior income levels of \$55,000 alone would prevent them getting an apartment at PARC on West St.

Options for Medfield Seniors: Age in Place or move out of Town

40B Housing is Not for Seniors

The State of Massachusetts has passed 40B legislation requiring all communities to have at least 10% of their housing stock qualify as Affordable. Currently Medfield is below that threshold and is subject to unfriendly housing developments that are not restrained by Town zoning bylaws. This means the developer can find or buy land in Town and locate as many units as possible into their project. Usually this means 6+ units per acre and to reduce costs most are two level homes that are not Senior Friendly. Until Medfield reaches the State mandate of 10% affordable units these types of housing developments will continue and most assuredly at the Medfield State Hospital Site.

With projected selling prices of more than \$550,000 per market rate housing , most Medfield Senior will be out of luck. These 40B projects must have at least 10% units at Affordable prices. Certainly Medfield Seniors could buy one of these subsidized units. Ah but there's a catch. The state in their wisdom is not thinking of Seniors. They are thinking of first time home buyers/ families with income below 80% of area median incomes (\$52,000) and assets under \$275,000. It is unlikely that there are many Medfield Seniors with home values under \$275,000. With these restrictions our typical Medfield Senior would not qualify, so beware of the Term Affordable Housing.

Compounding the issue is that most 40b housing is available only through a lottery system. Another hidden cost of 40B housing is that developers of necessity have to increase the cost of market rate housing to pay for the so called "affordable units". So Medfield Seniors have incomes or assets above State limits and market rate unit units have prices beyond their current home values. Another troublesome issue for Medfield Seniors is that coming up with a down payment to buy a new home is almost impossible. Thanks to new banking laws Seniors living on social security and 401k incomes cannot qualify for a mortgage.

A recent Medfield Town review of a 40B project now under construction on Hospital Rd. included there salient comments which parallel findings of this Report.

“Recent housing surveys have indicated a strong demand for affordable housing for older individuals, whose children have left home, who would like to downsize and would like to stay in the town where they have lived for all or most of their lives. Presently, we have seen an outflow of older residents to surrounding communities because the type of housing they would like to purchase or rent is not priced within their means.”

“We do not consider the purpose of a 40B development is maximize a developer’s profit margin”

“Finally, we are concerned that the building designs seem to be based more on how many units can be configured than on how the development will look and function as a neighborhood.”

8. INNOVATIVE HOUSING SOLUTIONS FOR MEDFIELD SENIORS

Using Town owned land as part of a “Local Initiative Project” LIP

Much needed reasonably priced and senior appropriate housing in Medfield is currently hampered by the high cost of land and the hindrance of the 40b mandate. One solution is to take the cost of land out of the equation. The Town owns several parcels of land including Lot 1 AKA Hinkley Property adjacent to the Senior Center, a logical place to construct Senior housing. One option would be for the Town to make land it owns available for Senior housing. In such an arrangement the Town would designate a parcel of land (Lot 1- Hinkley Property and Lot 3) for Senior Housing and request proposals for developers to construct appropriate and reasonably priced housing units with prescribed floor plans and guide - senior friendly specifications and specified price points. The Town would retain ownership of the land.

Conversations with local builders indicate that under such a scheme one and two garage ranch units could be built for between \$300,000 and \$400,000 - ideal for Seniors. Since we are still under the yoke of 40b, a portion of such units would have to be 40b “Affordable”. If the town could convince the State that Medfield has a serious reasonably priced and senior appropriate senior housing shortage and using the price points above the entire development might qualify as 40b Affordable”.

The same mechanism could be used at Medfield State Hospital where there is much more available land.

Starting a LIP Process at Lot 1 and Lot 3 off Ice House Road

In the recent past before Lot 3 and Lot 1 -Hinkley Property were added to the Medfield State Hospital Master Planning Committee there were discussions at the Senior Center that Lot 1 AKA Hinkley Property would be ideal for Senior Housing. (See Fig 10) One of the unknowns is the limits of possible wetlands on Lot 1- Hinkley Property as currently indicated on State GIS mapping. Recently the Town hired an Environmental Engineer to map wetlands on Parcels 1 and 3. See Fig 12. The results show an increase in defined wetland on both parcels resulting in buildable acreage on Lot 1 of 3.9 acres and 4.8 acres on Lot 3. For a total of 8.7 acres. Assume 7 acres total buildable. Assuming 6.0 units per acre would yield 6.0 x 7 acres = 42 units. In addition the northerly portion of the current Senior Center lot could be carved out and add 1 to 2 additional acres to the development or 10 additional or 52 units total.

Another alternative would be to donate Town owned land into the recently TM approved Affordable Housing Trust.

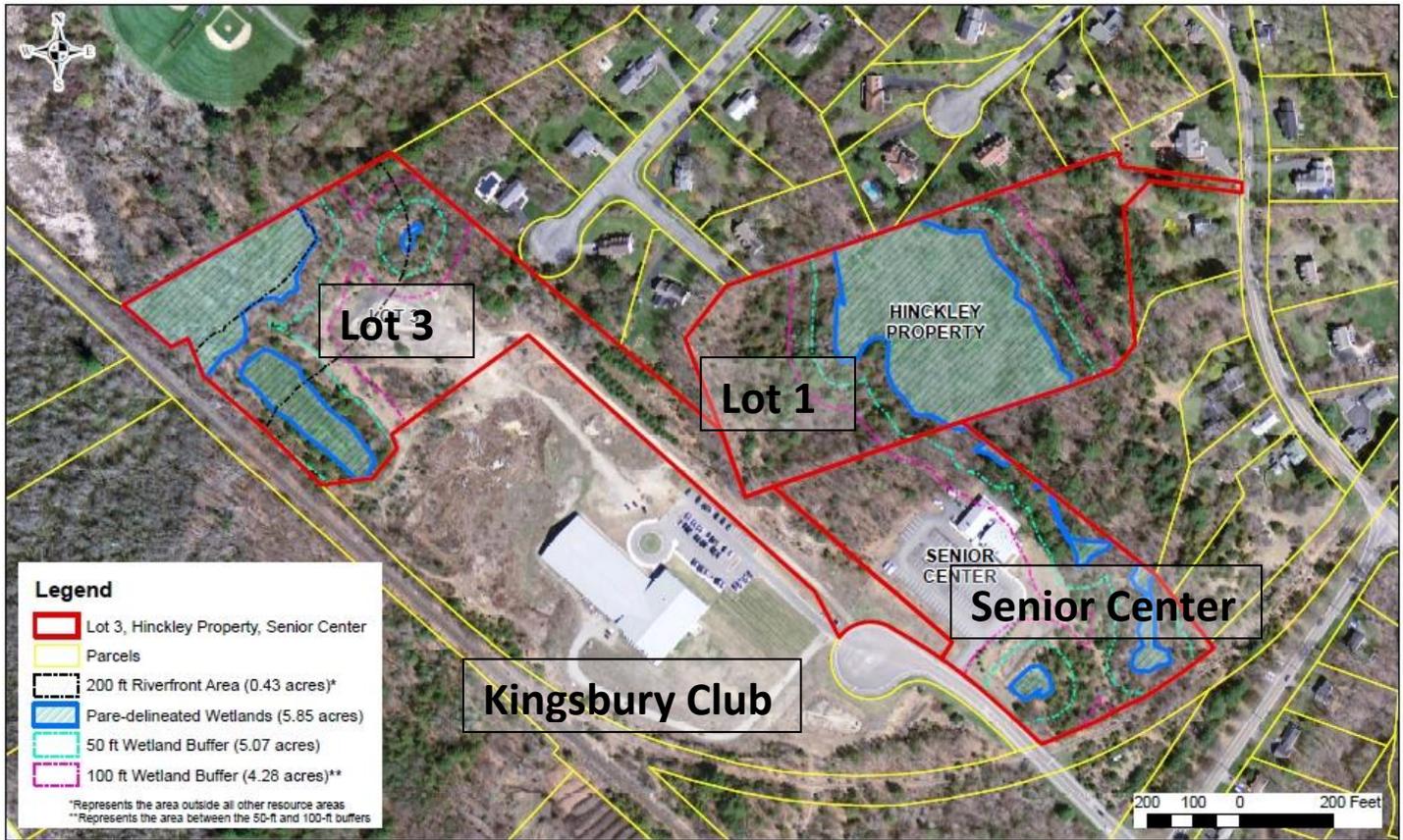


Figure 12 Defined Wetlands Lots 1 and 3 Icehouse Rd. April 2017

Appendix A

Sample Medfield Senior Housing Survey Form

Appendix A

Medfield Senior Housing Survey

The Medfield Senior Housing Committee has been appointed by the Board of Selectmen to examine the needs of seniors who wish to downsize and still remain in Medfield. This survey is intended to better understand the characteristics of seniors by age, longevity living in Medfield, unmet housing needs, and features of their desired senior housing. Using this information the Committee plans to present our findings to the Board of Selectmen/Town along with recommendations for senior housing locations, general housing features, price points, typical floor plans, and implementation strategies.

For current Medfield Seniors only

* Required

1. Email address *

.....

2. How many persons live in your residence?

Mark only one oval.

- One
- Two
- Three
- Four or more

3. Members of your residence by age?

Mark only one oval per row.

	Under Age 54	Between 55 and 64	Between 65 and 74	Between 75 and 80	Over 80
Oldest	<input type="radio"/>				
Next younger	<input type="radio"/>				
Second Next younger	<input type="radio"/>				
Third Next younger	<input type="radio"/>				
Fourth Next younger	<input type="radio"/>				

4. How many females live at your residence? *

Mark only one oval.

- None
- One
- Two
- Three
- Four or more

5. How many males live at your current residence ? *

Mark only one oval.

- None
- One
- Two
- Three
- Four or more

6. How long have you lived in Medfield? *

Mark only one oval.

- Less than 5 - years
- 6 to 10 years
- 11 to 20 years
- 21 to 30 years
- 31 to 40 years
- More than 40 years

7. How Long have you lived in your current residence? *

Mark only one oval.

- Less than 5 years
- 6 to 10 years
- 11 to 20 years
- 21 to 30 years
- 31 to 40 years
- More than 40 years

8. Your Residence Do You ? *

Mark only one oval.

- Own your own home
- Rent
- Live with others

9. If you own your home what is the latest 2016 Tax Assessment? *

Mark only one oval.

- Less than \$400,000
- \$400,000 to \$450,000
- \$450,00 to \$500,000
- \$500,00 to \$550,000
- \$550,000 to \$600,000
- \$600,00 to \$650,000
- \$650,00 to \$700,00
- More than \$700,00

10. How would you rate the importance of living in Medfield as long as possible? *

Mark only one oval.

- Very Important
- Somewhat Important
- Slightly Important
- Not at all important

11. How would you rate the importance of living within walking distance to the Senior Center? *

Mark only one oval.

- Very Important
- Somewhat Important
- Slightly Important
- Not at all important

12. If you plan to move would it be within the? *

Mark only one oval.

- Next 6 months
- 6 months to a year
- One ot two years Not
- planning to move

13. If you were to move from your current residence what would your housing preference be? *

Mark only one oval.

- Single family home
- Apartment building
- Condominium
- Senior Independent Living
- Assisted Living Facility

14. How would you rate your preference for the following residence related features in your home of choice? Choose A Highly preferred, B Moderately preferred, C Less preferred, or D Don'tknow/not applicable *

Mark only one oval per row.

	A Highly Preferred	B Moderately preferred	C Not preferred	D Don't Know/not applicable
Ranch style single level	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Town House 2 levels	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
One car garage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Two car garage	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Town water/sewer	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Outdoor Space: unit patio, or green	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Storage space	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Washer/dryer in unit	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

15. If you plan to move in the near future what would be your preferred purchase price points? *

Mark only one oval.

- \$300, 000 to \$350,000
- \$350,000 to \$400,000
- \$400,00 to \$450,000
- \$450,000 to \$500,000
- \$500,000 to \$550,000
- \$550,000 to \$600,000

16. Thank you for completing this survey. Please leave any comments here

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.....

.....

Appendix B

Medfield Senior Housing Study

Summary Survey Form Responses

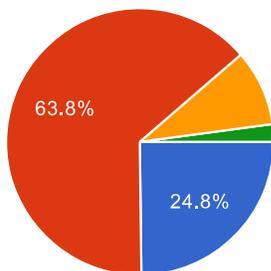
[Edit this form](#)

141 responses

[View all responses](#) [Publish analytics](#)

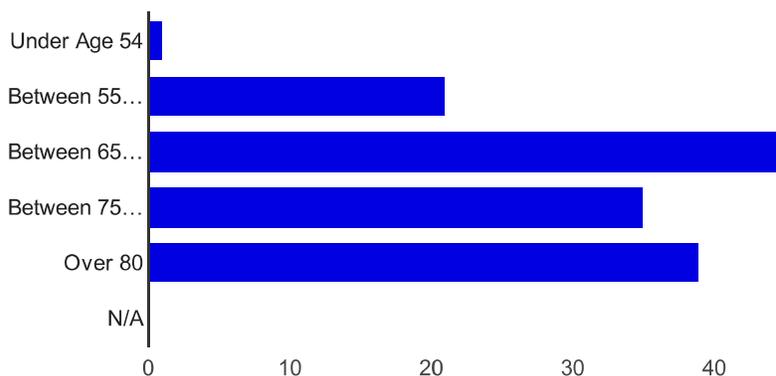
Summary

How many persons live in your residence?



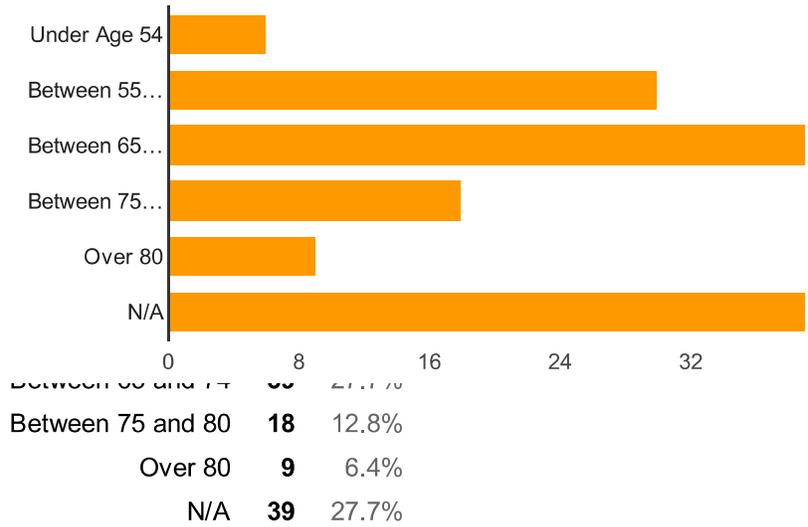
One	35	24.8%
Two	90	63.8%
Three	13	9.2%
Four or more	3	2.1%

Oldest [Members of your residence by age?]

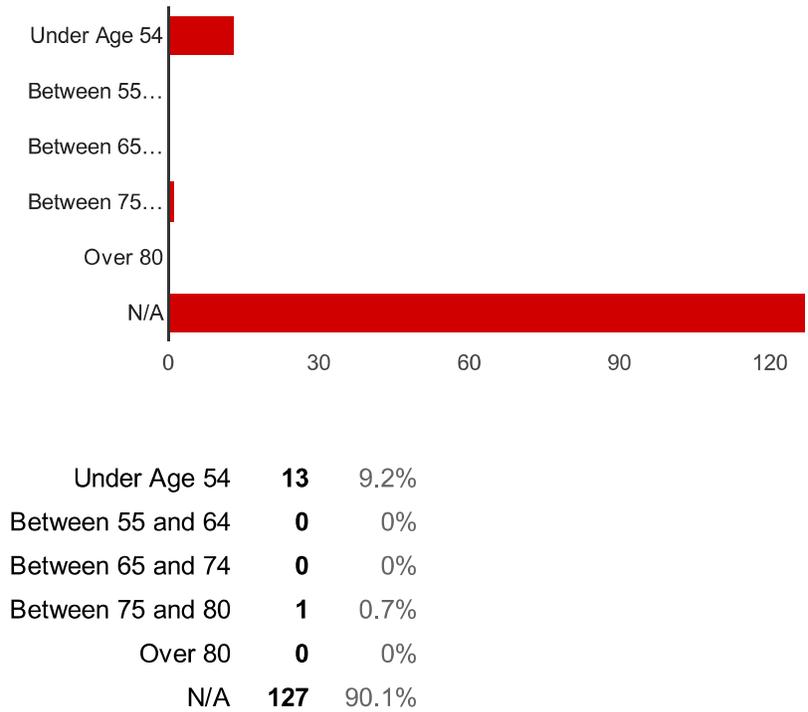


Under Age 54	1	0.7%
Between 55 and 64	21	14.9%
Between 65 and 74	45	31.9%
Between 75 and 80	35	24.8%
Over 80	39	27.7%
N/A	0	0%

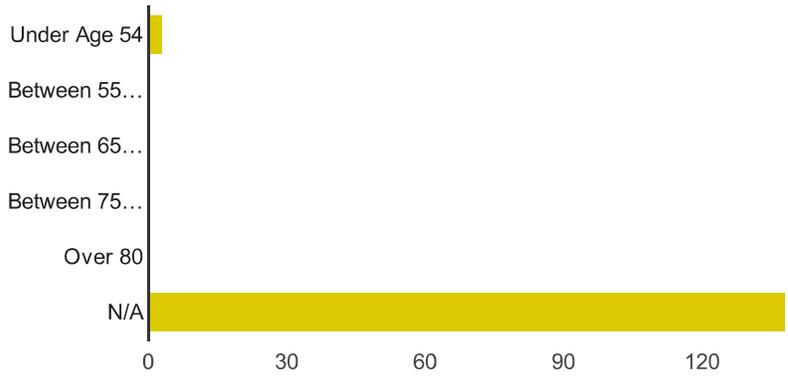
Next younger [Members of your residence by age?]



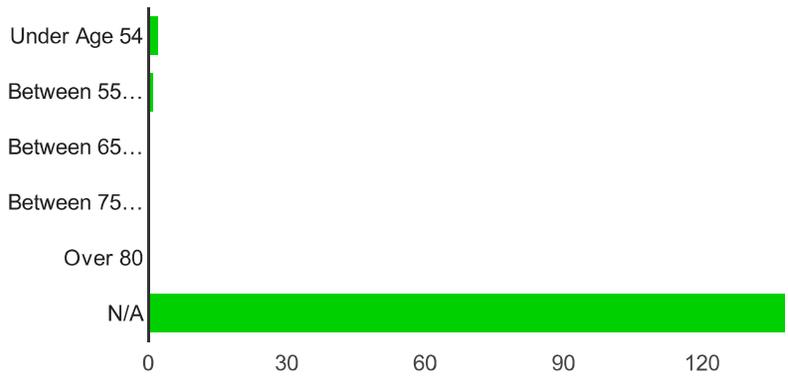
Second Next younger [Members of your residence by age?]



Third Next younger [Members of your residence by age?]

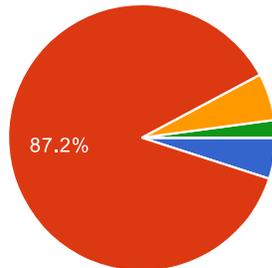


Fourth Next younger [Members of your residence by age?]



Under Age 54	2	1.4%
Between 55 and 64	1	0.7%
Between 65 and 74	0	0%
Between 75 and 80	0	0%
Over 80	0	0%
N/A	138	97.9%

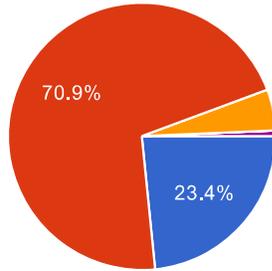
How many females live at your residence?



None	7	5%
One	123	87.2%
Two	8	5.7%
Three	3	2.1%
Four or more	0	0%

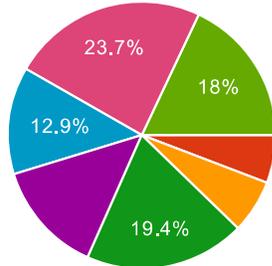
How many males live at your current residence ?

None	33	23.4%
One	100	70.9%



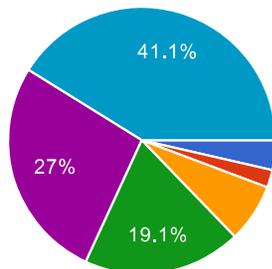
Two	7	5%
Three	0	0%
Four or more	1	0.7%

What is your estimated household income



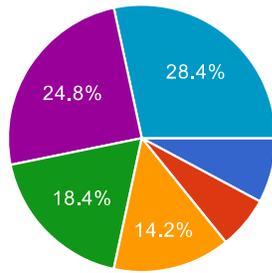
Less than \$15,000	0	0%
\$15,000 to \$24,999	8	5.8%
\$25,000 to \$34,999	9	6.5%
\$35,000 to \$49,999	27	19.4%
\$50,000 to \$74,999	19	13.7%
\$75,000 to \$99,999	18	12.9%
\$100,000 or more	33	23.7%
I prefer not to answer	25	18%

How long have you lived in Medfield?



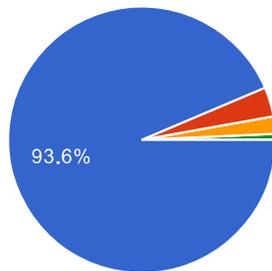
Less than 5 - years	5	3.5%
6 to 10 years	3	2.1%
11 to 20 years	10	7.1%
21 to 30 years	27	19.1%
31 to 40 years	38	27%
More than 40 years	58	41.1%

How Long have you lived in your current residence?



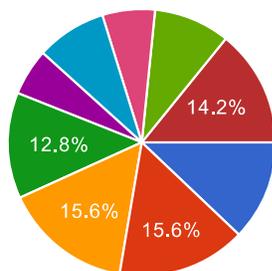
Less than 5 years	11	7.8%
6 to 10 years	9	6.4%
11 to 20 years	20	14.2%
21 to 30 years	26	18.4%
31 to 40 years	35	24.8%
More than 40 years	40	28.4%

Your Residence Do You ?



Own your own home	132	93.6%
Rent (Market Rate)	5	3.5%
Rent (Subsidized)	3	2.1%
Live with others	1	0.7%

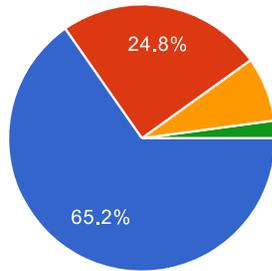
If you own your home what is the latest 2016 Tax Assessment?



Less than \$400,000	17	12.1%
\$400,000 to \$450,000	22	15.6%
\$450,000 to \$500,000	22	15.6%

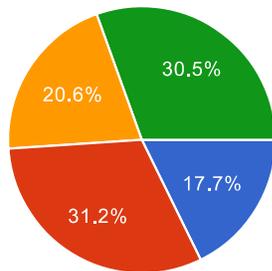
\$500,000 to \$550,000	18	12.8%
\$550,000 to \$600,000	8	5.7%
\$600,000 to \$650,000	12	8.5%
\$650,000 to \$700,000	9	6.4%
More than \$700,000	13	9.2%
Not Applicable/I prefer not to answer	20	14.2%

How would you rate the importance of living in Medfield as long as possible?



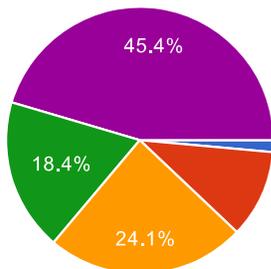
Very Important	92	65.2%
Somewhat Important	35	24.8%
Slightly Important	11	7.8%
Not at all important	3	2.1%

How would you rate the importance of living within walking distance to the Senior Center?



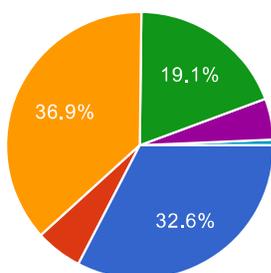
Very Important	25	17.7%
Somewhat Important	44	31.2%
Slightly Important	29	20.6%
Not at all important	43	30.5%

If you plan to move would it be within the?



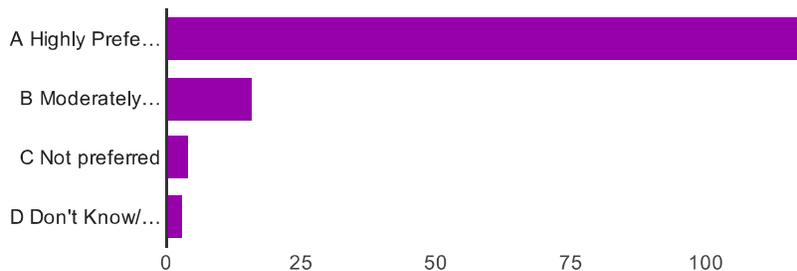
One or two years	34	24.1%
Three to five years	26	18.4%
Not planning to move	64	45.4%

If you were to move what would your housing preference be?



Single family home	46	32.6%
Apartment (rent)	8	5.7%
Condominium	52	36.9%
Senior Independent Living	27	19.1%
Assisted Living Facility	7	5%
Accessory Building (In law Apartment)	1	0.7%

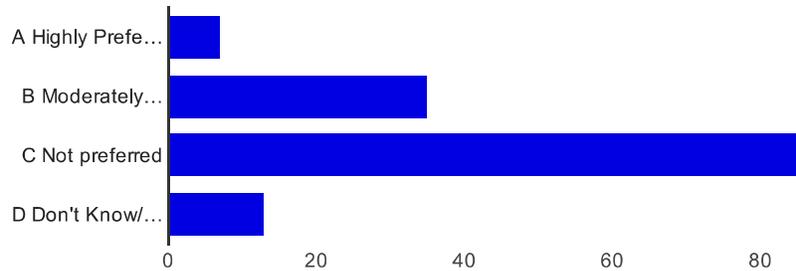
Single level [How would you rate your preference for the following residence related features in your home of choice? Choose A Highly preferred, B Moderately preferred, C Less preferred, or D Don'tknow/not applicable]



A Highly Preferred	118	83.7%
B Moderately preferred	16	11.3%
C Not preferred	4	2.8%

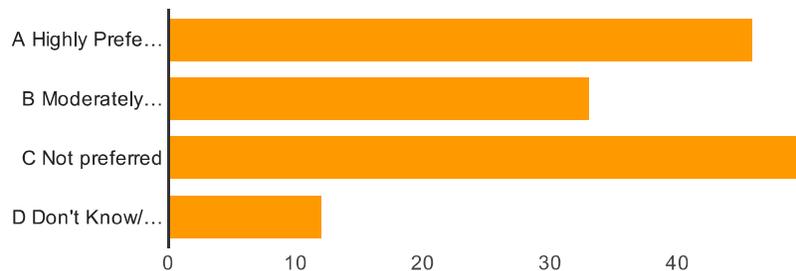
D Don't Know/not applicable **3** 2.1%

Two levels [How would you rate your preference for the following residence related features in your home of choice? Choose A Highly preferred, B Moderately preferred, C Less preferred, or D Don'tknow/not applicable]



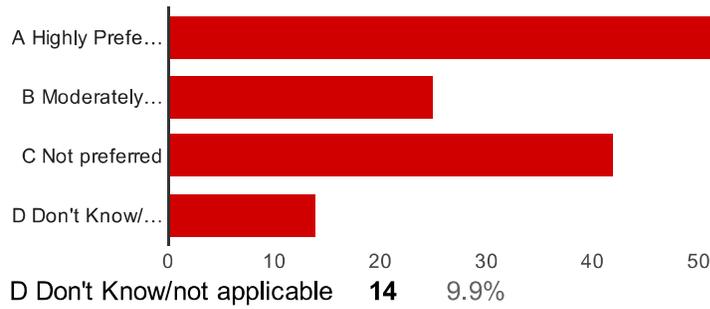
A Highly Preferred	7	5%
B Moderately preferred	35	24.8%
C Not preferred	86	61%
D Don't Know/not applicable	13	9.2%

One car garage [How would you rate your preference for the following residence related features in your home of choice? Choose A Highly preferred, B Moderately preferred, C Less preferred, or D Don'tknow/not applicable]

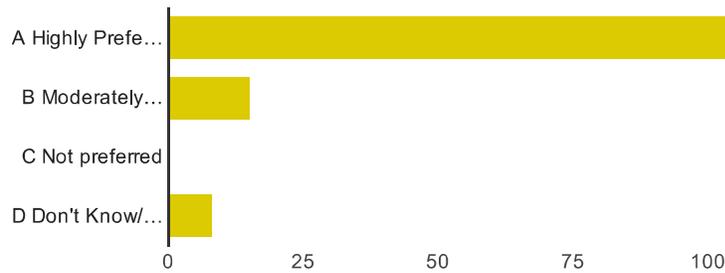


A Highly Preferred	46	32.6%
B Moderately preferred	33	23.4%
C Not preferred	50	35.5%
D Don't Know/not applicable	12	8.5%

Two car garage [How would you rate your preference for the following residence related features in your home of choice? Choose A Highly preferred, B Moderately preferred, C Less preferred, or D Don'tknow/not applicable]

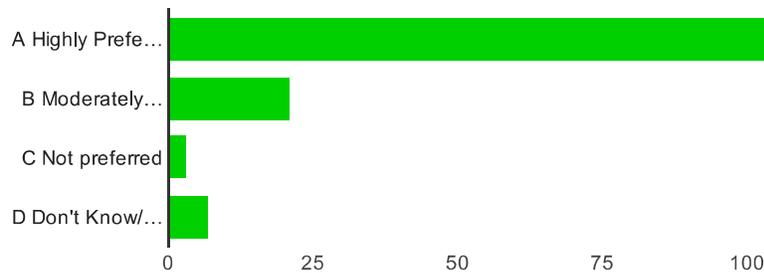


Town water/sewer [How would you rate your preference for the following residence related features in your home of choice? Choose A Highly preferred, B Moderately preferred, C Less preferred, or D Don'tknow/not applicable]



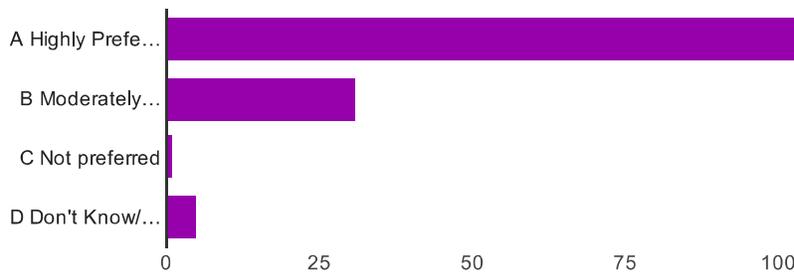
A Highly Preferred	118	83.7%
B Moderately preferred	15	10.6%
C Not preferred	0	0%
D Don't Know/not applicable	8	5.7%

Outdoor Space: unit patio, or green [How would you rate your preference for the following residence related features in your home of choice? Choose A Highly preferred, B Moderately preferred, C Less preferred, or D Don'tknow/not applicable]



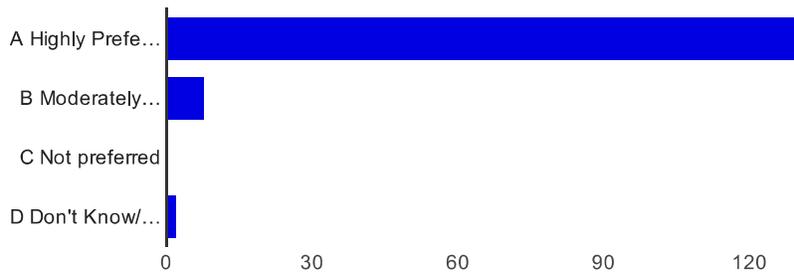
A Highly Preferred	110	78%
B Moderately preferred	21	14.9%
C Not preferred	3	2.1%
D Don't Know/not applicable	7	5%

Storage space [How would you rate your preference for the following residence related features in your home of choice? Choose A Highly preferred, B Moderately preferred, C Less preferred, or D Don'tknow/not applicable]



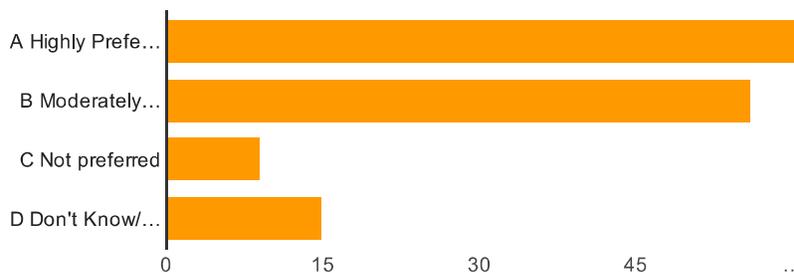
A Highly Preferred	104	73.8%
B Moderately preferred	31	22%
C Not preferred	1	0.7%
D Don't Know/not applicable	5	3.5%

Washer/dryer in unit [How would you rate your preference for the following residence related features in your home of choice? Choose A Highly preferred, B Moderately preferred, C Less preferred, or D Don'tknow/not applicable]



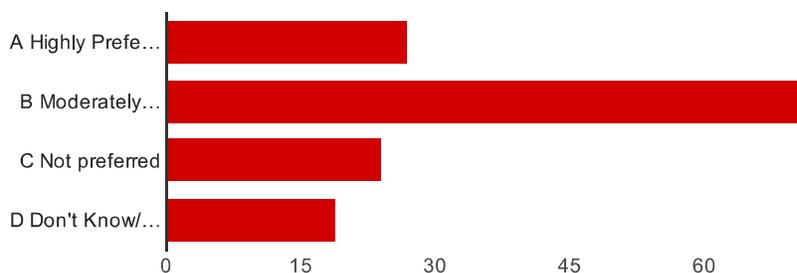
A Highly Preferred	131	92.9%
B Moderately preferred	8	5.7%
C Not preferred	0	0%
D Don't Know/not applicable	2	1.4%

Handicapped accessible [How would you rate your preference for the following residence related features in your home of choice? Choose A Highly preferred, B Moderately preferred, C Less preferred, or D Don'tknow/not applicable]



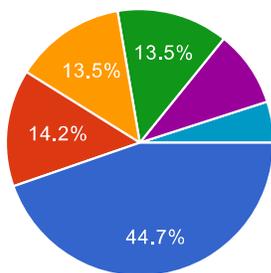
A Highly Preferred	61	43.3%
B Moderately preferred	56	39.7%
C Not preferred	9	6.4%
D Don't Know/not applicable	15	10.6%

Downtown location [How would you rate your preference for the following residence related features in your home of choice? Choose A Highly preferred, B Moderately preferred, C Less preferred, or D Don'tknow/not applicable]



A Highly Preferred	27	19.1%
B Moderately preferred	71	50.4%
C Not preferred	24	17%
D Don't Know/not applicable	19	13.5%

If you plan to move in the near future what would be your preferred purchase price points?



\$300,000 to \$350,000	63	44.7%
\$350,000 to \$400,000	20	14.2%
\$400,000 to \$450,000	19	13.5%
\$450,000 to \$500,000	19	13.5%
\$500,000 to \$550,000	13	9.2%
\$550,000 to \$600,000	7	5%

To get on our Senior Mailing List please enter your e mail address below

Kspender29@gmail.com
neilmdfld@aol.com
Bp1065@yahoo.com
mlyons4057@aol.com
Annettemwells@gmail.com
Barbaratgips@gmail.com
lindawp10@gmail.com
mcnicfam@gmail.com
childs36@aol.com
rstarr@wellesley.edu
nhall@wellesley.edu
bwb217@comcast.net
sdaniel0291@gmail.com
Dondonhayes@gmail.com
exit27@verizon.net
nato31@verizon.net
jogeezer@verizon.net
louise.kazanian@gmail.com
cliff@verizon.net
baduba54@aol.com
elizabethandicco@gmail.com
nbarr@hotmail.com
MEDREN96
paconstas@comcast.net
DorothyHill@comcast.net
marydolan@usa.net
ryanpat4@yahoo.com
virwhy@yahoo.com
tmramlow@gmail.com
Caban100@gmail.com
bobneider@aol.com
Martha.m.moon@gmail.com
cenmed359@gmail.com
harleybobh@verizon.net
mimi.medfield@gmail.com
charlie_marge@verizon.net
jecann2@gmail.com
pisces6370@verizon.net
dragotakes@verizon.net

panicattack@comcast.net

kheavy17@verizon.net

marthahhem@gmail.com

jeanstravel@msn.com

danosuzy@verizon.net

Dksmdkiel@comcast.net

jrvt@comcast.net

seashellz2@verizon.net`

ptangtan@aol.com

rossc4042@comcast.net

Already on the list

Kbelmont3@verizon.net

mcetmc@Verizon.net

cleong28@gmail.com

marybarten@comcast.net

kos63@verizon.net

frank.medeiros1@verizon.net

jcalo@verizon.net

mrsdunlea@yahoo.com

tombarten@comcast.net

pwhooley@comcast.net

Thank you for completing this survey. Please leave any comments here

Should have had a higher price limit for downsizing. We would pay more than \$600k. Can you change the questionnaire?

prefer first floor master and washer dryer on first floor

So glad to see that the town has begun some initial steps in addressing how to keep its senior population here, which is so important. We have lived in two different homes in Medfield for almost 20 years and would like to remain here if we can downsize. We would like to live in a community of one-level, 2 bedroom, 2 bath homes with a 2 car garage. I think this would be a wonderful addition to our town. This kind of housing would meet the needs of most seniors who don't want condo living or independent or assisted living arrangements.

New construction for seniors in Medfield would be most welcome. Thank you for working on this and making reasonably-priced, quality units available as soon as possible.

I am surprised that you asked about preference for being within walking distance of the senior center, but not preference for being within walking distance of downtown. I am also surprised that you didn't ask any questions related to seniors preferences for housing at the State Hospital property, seeing as that was one of the important arguments for having the town buy the land.

What is row 11?!

Hate that we need to sell our home thought we would live in Medfield for the rest of our lives Taxes are too high Medfield offers nothing for us its really sad 50 plus years here and we are being forced out of the home my husband built for our family in 1962 Funny how survey ask about preferred home price new home started at 300,000 for the lowest other town offer housing lower so its out of Medfield we go

I am the third generation of my family to live here and, like my parents, I am not going to be able to afford to continue to live here. We are part of what made this town a wonderful place to live and, as a result, are being forced out. This is disgraceful.

Thanks for this effort. I am willing to join in analyzing this survey or serving in any capacity. I am not sure I qualified to participate in this survey because I had faced this dilemma years ago and I am now resident in Tilden Village. But I am ready to do something to help solve the housing problem for elderly long time Medfield residents facing the same challenges. Call me up anytime @ 508-208-7032

Would like 1st floor bedroom, washer/dryer 2nd bedroom 2nd floor

There is really no way as retired seniors that we can afford the taxes in this town now, Our income does not go up, but everything else does in this town,

Being retired, the real estate taxes are a burden and continue to increase year over year which may ultimately force us to downsize. Downsizing will likely trigger a sizeable capital gains tax liability which we would have to pay.

I had applied for senior housing but was turn down because I had a part time job and my income was toohigh and toquit my job

Easy to imagine living in a smaller single family home, or possibly even a condo, but with many of the advantages we now have of covered parking, own washer/dryer/dishwasher/furnace/A/C, a basement for storage and land that offers some privacy, a garden area, freedom to do plantings to personalize it. Much harder to move and give these up.

Have waited many years for the Town to take an interest in senior housing

Our ideal move is where we can walk downtown from a newer single family house that has a Main Floor MBR with a couple bedrooms upstairs that can be shut off via door to save on heating & a/c costs when kids/grandkids are not visiting.

I hope your effort leads to a dramatic change in Medfield's attitude towards the need for Senior Housing.

Great to see the town focused on the aging of the baby boomers. We will change the face of retirement as we have changed from previous age era,

The most important problem for our Senior citizens is the increase in Real Estate Taxes and no increase in Social Security Benefits in the last three years out of the past 8 years. Income shrink and taxes go up

I would like to live near senior center so I can walk and pay some rent as I do now.

Excellent idea on survey to establish priorities and values

As soon as possible please! Do not procrastinate!!!

The sooner the better! Thank you for your efforts and work on this Committee.

After years of paying high high property taxes for our schools, with no one in the family attending, it is fantastic our town is also looking at the older generation. Thank you!!!

Taxes are too high. We need some senior reductions. Medfield is growing toooo fast. Hopefully, we don't lose the small-town feeling.

1.5 baths per unit

There is a tremendous need for low cost senior housing in Medfield

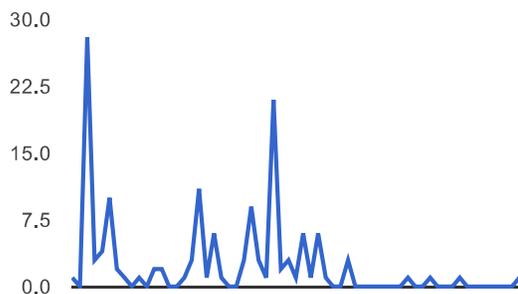
Could be interested in 55+ - Taxes are very high on condos

Thank you very much for having this survey and your work on Senior Housing in Medfield. For the Housing preference question, I have a few choices (single family home, apartment, or condo) because it'd all depend on what available and what we could afford at that time. Thank you again.

Public transportation would be highly desirable to stay in Medfield, including a bus to, for example, the Walpole train station &/or Norwood center &/or Needham center (both of which gets you to a train station there, and the hospital (dr appts)). Having a facility near the Senior Center (or a centrally located activity/services center) could be nice if it included both non- and assisted living options providing flexibility as requirements change. A huge apartment complex seems completely out of character for Medfield. An adjustment to the "Mega Complex" proposed might be a completely different location with much lower buildings with attached garages and incorporating a lot of nature, plants/landscaping (which seniors might participate in designing/maintaining as desired), individual gardening plots, walking paths, a park like setting, perhaps a pond (a healthy one) that can be used as a skating "pond" to attract town residents in winter. It would be a place to encourage and enable interactions between the town residents and the facility residents throughout the year.

downtown, walking distance, nearby food options, part of community, access to transportation, , neighborhood feel, independent / assisted living cottage home, condo ok single home no maintenance snow shoveling, lawns etc.

Number of daily responses



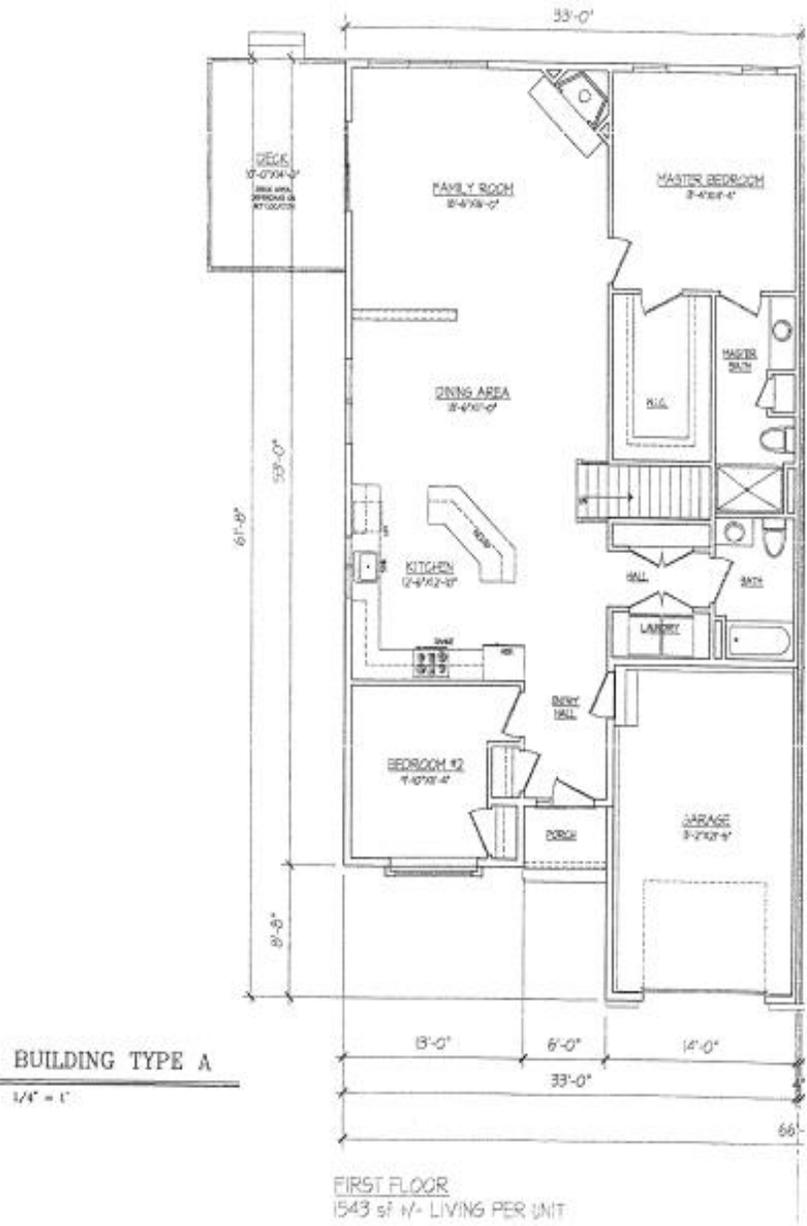
Appendix C

Ranch Model Senior Homes

Appendix C

Popular Ranch Model Senior Housing

1-CAR GARAGE RANCH MODEL



Appendix C

2-CAR GARAGE RANCH MODEL

