

J M Goldson

community preservation
+ planning



HOUSING STUDY

DEDHAM, MA | 2019

PREPARED FOR:
THE TOWN OF DEDHAM
26 BRYANT STREET
DEDHAM, MA

SUBMITTED BY:
JM GOLDSON LLC
DECEMBER, 2019

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INTRODUCTION & EXECUTIVE SUMMARY

The Town of Dedham and Livable Dedham,¹ through a grant from the Tufts Health Plan Foundation and appropriated town funds, initiated this study to better understand Dedham's housing supply, demand, gaps, and needs.

In June 2019, the Town of Dedham contracted with consultants JM Goldson LLC to conduct a housing study and prepare an associated report that answers the following questions. This process and resulting report are intended to support the Town's update of its long-range Master Plan.

- *What are the current conditions of Dedham's housing stock?*
- *What are the current (and projected future) conditions of Dedham's population and community?*
- *Who does the current housing stock serve? Who does it not serve?*
- *Do the current housing stock and development trends provide adequate housing options to accommodate a variety of existing and prospective residents to maintain Dedham as a diverse, vibrant, and welcoming place to live?²*
- *What opportunities are available to fill current and potential gaps in housing options to meet housing needs?*

Project Team



Livable Dedham Housing Action Team:

Diane Barry Preston - Livable Dedham

Peter Smith - Livable Dedham

Jessica Porter - Dedham Planning Board

John Sisson, Community Development Director

Jeremy Rosenberger, Town Planner



Project Consultant: JM Goldson LLC

*Jennifer M. Goldson, AICP - Founder and
Managing Director*

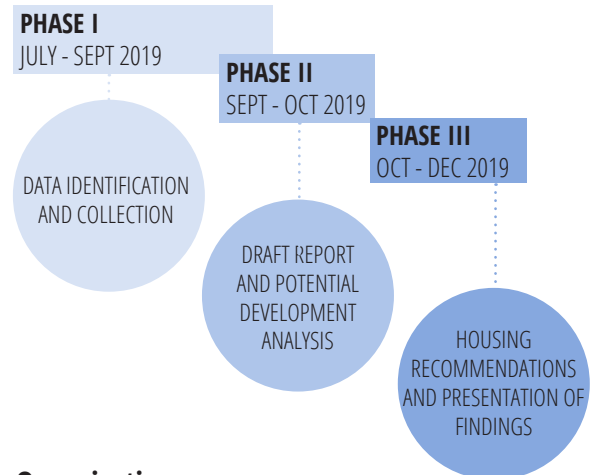
Avery Wolfe - Planning Assistant

Barry Fradkin - Planning Analyst

Anna Callahan - Community Planner

Project Timeline

Beginning in July 2019, project consultants worked closely with town staff and Livable Dedham to identify, collect, and assess key data to determine existing housing conditions in Dedham (Phase I). JM Goldson prepared a draft report in late October - presenting the data collected and analyzed, key takeaways, and an analysis of Dedham's current zoning and housing development opportunities and barriers (Phase II). The report was presented at a public meeting on December 2, 2019 (Phase III).



Plan Organization

This report, based on guidance from the project team, is organized primarily by Dedham's six neighborhoods (Map 1, page 6) as well as townwide data categorizations, such as demographics and conditions of the built environment. Both infographic and narrative sections are included in this report, as well as maps for visual interpretation. Additional supporting maps are provided in the appendix.

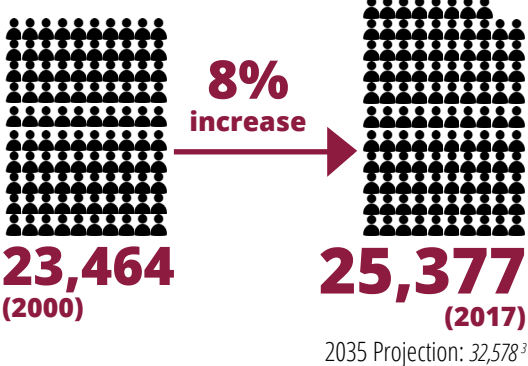
Dedham's neighborhoods are not consistently defined and residents may have varying experiences and opinions around the community's different geographic areas based on cultural and demographic characteristics, land forms, and development patterns. For the purposes of data collection and analysis in this study, we have used the neighborhood boundaries identified formally in the Town's 1996 (and subsequent) Master Plan(s), which are based primarily on population density and US Census Block Groups.

The report begins with an overall description of Dedham's community character, including comparisons of some key variances between Dedham's neighborhoods. This is followed by an analysis of Dedham's current housing policy and regulatory context and key opportunities and barriers to housing development. The sections that follow comprise more detailed profiles of Dedham's six neighborhoods.

¹Livable Dedham is a local advocacy non-profit focusing on quality of life and equal opportunity in the Dedham Community. Livable Dedham works to creatively and strategically improve services, access, accommodations, and engagement for people of all ages, including seniors.

²Excerpted from the Town's Request For Proposals (RFP) for this project.

KEY FINDINGS



Not only should the community consider how to accommodate the changing needs of aging residents, but how to attract, serve, and maintain younger populations.

Dedham's population is **growing** and **aging**. With an 8 percent increase in overall population from 2000 to 2017, and a 31 percent increase in the share of the population age 60 or older, Dedham's demographics are changing. With changing demographics comes changing housing needs. An influx of residents places more pressure on the housing market, not only **limiting the available supply** of housing options in the community, but also **increasing costs**. Seniors who want to stay in the community may need to downsize, or find housing that **better meets their needs**, including first-floor living, accessible accommodations, and access to daily services and needs (e.g. groceries, healthcare, social interaction, exercise/activity), often without the need to own or drive a car.

As the proportion of older residents grows in Dedham, and the proportion of younger families declines, there is also risk in a diminishing labor force to support the needs of the community; residents on fixed-incomes are most vulnerable to rising property taxes and other housing costs.

Housing Mismatches

SUPPLY



15%
one-bedroom units

\$\$ COST

Median Rent:
\$1,546

- Comparable to Norfolk County (\$1,450) and higher than the State (\$1,173).
- 33% increase (2000-2017; inflation adjusted)

Median Sales Price:

\$512,500⁵

- Single-detached: \$520,200; 28% increase (2000-2017)
- Condo: \$380,000; 40% increase (2000-2017)
- Comparable to Norfolk County (\$510,000) and significantly higher than the State (\$399,900).

DEMAND



34%
Single-person households

CAPACITY TO PAY \$

Dedham Median Income:
\$89,514

- Significantly lower than the Area Median Income (AMI) of \$113,300.⁴
- Owner-occupied = \$115,804
- Renter-occupied = \$51,627

-A median-income household could reasonably afford to purchase a home for **\$327,500⁶**

-A median-income renter household could reasonably afford to pay monthly rent of **\$1,291**

Dedham's current housing supply does not match housing demand, when considering household composition. For example, 34 percent of Dedham's households consist of one person, while just 15 percent of Dedham's housing stock consists of studio or one-bedroom units. In contrast, 37 percent of housing units have three bedrooms while just 14 percent of households have three people. These mismatches are not evenly distributed across Dedham's neighborhoods. West Dedham has the largest one-bedroom to one-person household mismatch, followed by Greenlodge/Sprague/Manor (GSM), Riverdale, and Oakdale, while Dedham Village actually has slightly more one-bedroom units than one-person households. Dedham Village, GSM, and Riverdale have the largest overage of three-bedroom units compared to three-person households.

There is also a mismatch between Dedham's housing costs and the incomes that Dedham households earn. With pressures on the housing market across the entire state, including high costs of land and construction, high demand, and other factors, Dedham is no exception. Looking at rental and sales data⁷ over the last few years, it is clear that housing costs are rising. Over the last two years, rentals ranged from \$1,100 to \$5,000, with a median of \$2,000. Over the last five years, the majority of home sales (single-detached and condos) had a final sale price between \$200,000 and \$600,000.

The impact of high housing costs is also not evenly distributed across Dedham's neighborhoods. For example, MLS data from the last two years indicates that a median income household in the West Dedham neighborhood paying the median rent would be spending more than 46 percent of their annual income on housing costs. In addition, the median sales price over the last five years in this neighborhood was just under \$1 million. Riverdale and East Dedham median income households paying median rent (based on MLS data) would be spending just over 30 percent of their income on housing costs.

Sources: 2013-2017 ACS; 2000, 2010 US Census; ³Umass Donahue Population Projections

⁴Department of Housing and Urban Development (HUD) 2019 AMI, for a family of four; Dedham is part of the Boston-Cambridge-Quincy, MA-NH Metro Fair Market Rate (FMR) Area, which includes various cities and towns within Essex, Middlesex, Norfolk, Plymouth, and Suffolk Counties, as well as several communities in eastern New Hampshire.

⁵Warren Group sales prices (2019); Households that spend 30 percent or more of their annual income on housing costs are considered housing cost burdened.

⁶DHCD Sales Price Calculator, JM Goldson calculations using FY2019 Dedham tax rate, assumes 30-year fixed mortgage, 10% downpayment, 3.93% interest rate, housing costs at 30% gross, 10% income window to calculate affordability

⁷Multiple Listing Service (MLS) data provided by local realtors Jay Donahue and John Bethoney. MLS is the central database used by brokers and real estate agents for rentals and sales.

Additional Takeaways

- Despite recent housing development, many of Dedham's housing units are older (69% built prior to 1970), outdated, and do not adequately serve the current and changing needs of the community.
- There are significant disparities in population and housing density among Dedham's neighborhoods, with Oakdale and East Dedham having higher densities than other areas of town.
- Of non-family households, about 91 percent live alone - 44 percent of which are seniors.
- Average household size decreased by 7 percent from 2000 to 2017 to just under 2.5 people per household. Less than a quarter (23%) of Dedham' households consist of four or more people.
- The composition of Dedham's housing stock has changed in recent years. Between 2000 and 2017, the share of single-detached⁸ homes decreased by 12 percent as new larger apartment complexes (20+ units) have been developed.

ZONING ANALYSIS & RECOMMENDATIONS

Impediments to Housing Production

(that meets the needs of current and future residents)

62% of properties do not conform to basic density provisions.
(smaller than the minimum lot size required by zoning)

How lots should be
according to zoning



Reality



Small homes, such as Accessory Dwelling Units (ADU's), and multifamily structures are only allowed under specified circumstances.

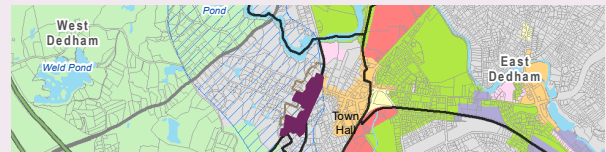
- ADU's are only allowed by special permit (and invalidated by ownership change), only on lots that exceed the minimum lot size by at least 10 percent (82 percent of parcels are non-eligible/viable), and the adaptive reuse of detached outbuildings is unclear/not allowed.
- Multifamily housing structures are only allowed on lots that are at least 6 acres (SRA district) or 2.3 acres (SRB district).

Stimulants and Opportunities for Housing Production

(that meets the needs of current and future residents)

Historic Preservation Overlay District (HPOD)

Encourages the re-use of historic buildings for multifamily residential use on lots of 20,000 square feet and buildings of 12,000 square feet (or more). Expanding this district and/or reducing the minimum lot/building size could provide further benefits for the creation of multifamily housing. The existing HPOD is illustrated to the right in **purple**.



Single-Detached Conversion

Allowed by special permit to create two-unit, multifamily, or mixed-use redevelopment. Allowing this type of conversion by-right (in strategic or appropriate areas) could provide further benefits for the creation of diversified housing options.



Reduce Minimum Lot Size

Reducing the minimum lot size requirements to reflect existing neighborhood character will provide more opportunities for property owners and developers to utilize provisions that promote the creation of more diverse housing options, including smaller units and multifamily housing.

Adopt Inclusionary Zoning

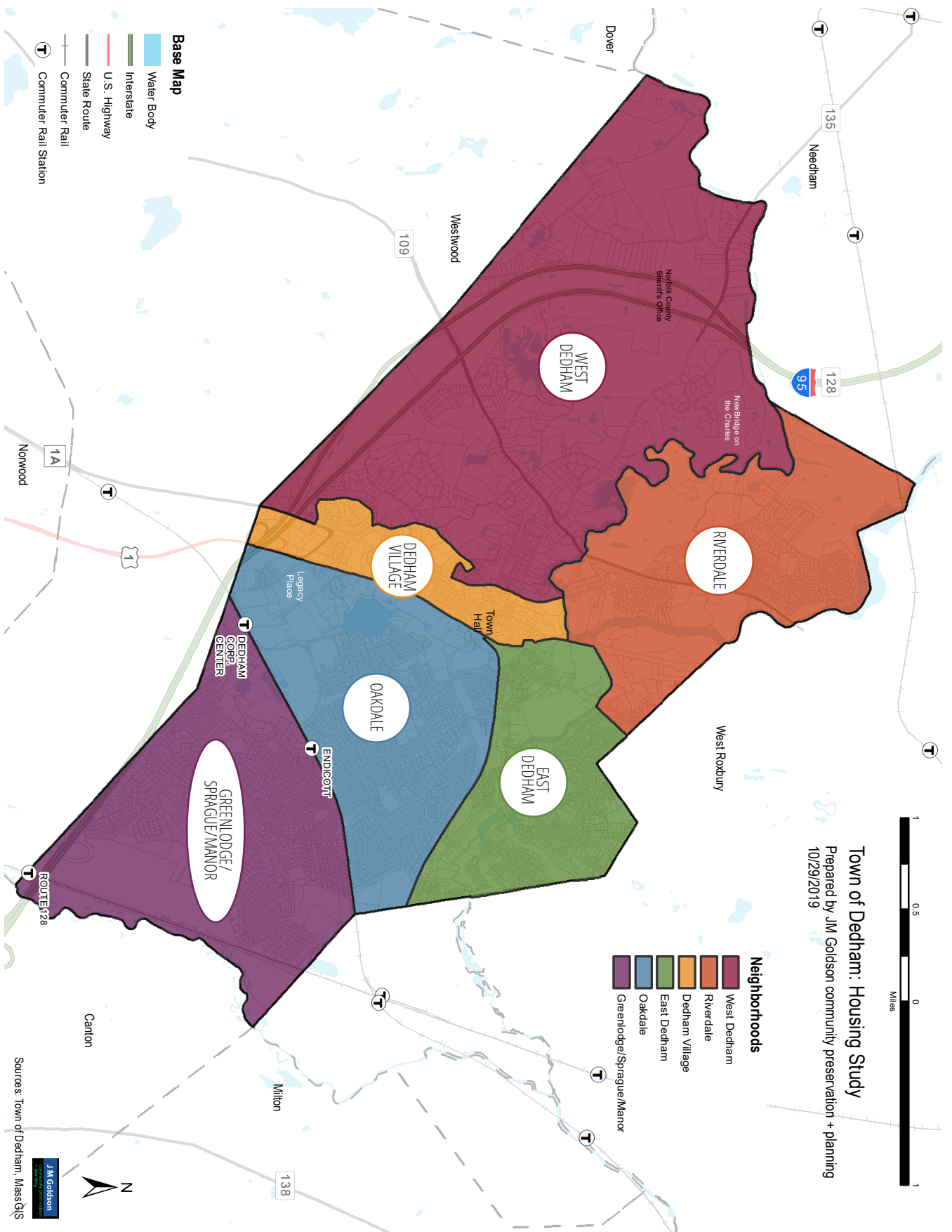
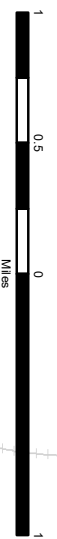
Requires that housing developments that meet a minimum unit threshold must include affordable units for low and/or moderate-income residents.

Create More Flexible Allowances for Small Units and Multifamily Structures

E.g. reduce the minimum lot size for multifamily housing; change ADU provisions to allow their creation by-right and on a wider inventory of properties, and in perpetuity; allow greater density of residential units permitted under mixed-use development.

⁸When referring to single-detached units in US Census and ACS data, this term may include semi-attached, semi-detached, or side-by-side units. All units within this category are a) separated by a ground-to-roof wall; b) have a separate heating system; c) have individual meters for utilities; and d) have no units located above or below them.

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 Prepared by JM Goldson community preservation + planning
 10/29/2019



Map1: Dedham's Six Neighborhoods

Sources: Town of Dedham, MassGIS



The Town of Dedham

COMMUNITY CHARACTER

Dedham is a suburban community of about 25,000 residents, located southwest of Boston in Norfolk County, just beyond the West Roxbury, Roslindale, Hyde Park and Readville neighborhoods of Boston. Dedham was one of the first “suburbs” of the early Boston settlement. Dedham’s industrial history and character are influenced significantly by its integrated waterways, including the Charles and Neponset Rivers and the first man-made canal - the Mother Brook. In addition, early transportation access, including rail service and major roads such as I-95/Route 128, have shaped Dedham’s character, growth, and development over time.

Dedham has six distinct neighborhoods (Map 1), first identified formally in the Town’s 1996 Master Plan and based primarily on population density and US Census Block Groups. However, these general geographic areas also have distinct characteristics and identities, shaped over years by development, investment, and settlement patterns:

- West Dedham¹
- Riverdale
- Dedham Village
- East Dedham
- Oakdale
- Greenlodge/Sprague/Manor

The specific characteristics of these neighborhoods are described in more detail in the subsequent profiles of this report. However, key variances, which include land use, socioeconomic characteristics, and housing options, are highlighted in this section.

Land Use and Infrastructure

Dedham has seen several cycles of economic and population growth, each driving new housing and development patterns. Dedham’s commercial development is concentrated primarily at Legacy Place (along the Town’s southern border and around the Dedham Corp. Center train station) and in Dedham Square/along the Boston Providence Highway/VFW Parkway, which runs north-south through Dedham Center (see zoning and land use maps, pages 12 and 25).

Sources: *Town of Dedham Open Space & Recreation Plan, 2019; Town of Dedham Master Plan, 2009; Demographic Trends and Housing in the Town of Dedham, MA by Chase Billingham and Barry Bluestone (Northeastern University), 2013; US Census (2000); American Community Survey (ACS) 2013-2017; MAPC and UMass Donahue Population Projections*

¹In some prior planning initiatives, this area of town (with slightly different boundaries) has been referred to as Precinct 1. This report uses the name West Dedham to be more descriptive and consistent with the other neighborhood titles.

²Anecdotal information provided by local realtor Amy Black, via Peter Smith.

Pockets of commercial and institutional development are also found in East Dedham, northern Dedham Village, along Route 109 and Pine Street in Riverdale, scattered in West Dedham, and by the Endicott train station on the Oakdale and Greenlodge/Sprague/Manor (GSM) border. Dedham has also retained significant manufacturing and office/warehouse development in peripheral southeastern areas of town.

Residential development and interspersed protected open space make up Dedham’s remaining landmass. I-95/Route 128, Providence Highway/VFW Parkway, Washington Street, High Street/Route 109, West Street/Common Street/Route 135, and Dedham/Enneking Parkways provide access to key destinations within Dedham and to/from nearby communities, including Boston.

There are two commuter rail T stations in Dedham, along the Franklin/Foxboro line - Dedham Corp. Center and Endicott, both in southwestern Dedham along the Oakdale and GSM border. In addition, the Acela Express and Northeast Regional Amtrak lines stop at Route 128/Park Station in the southernmost corner of Dedham.

The evolution of Dedham’s transportation networks and growth periods shape the development and identity characteristics of its neighborhoods. Dedham Village transects the community with both historic and modern commercial, governmental, institutional, and housing development that is more condensed than other areas of town. Older historic homes and neighborhoods dominate the northern areas of town while suburban, lower density neighborhoods characterize the south and west. Dedham’s industrial history is also apparent in the southeastern portion of town.

Resident Characteristics

Dedham’s overall population is growing and changing, up 8 percent from 2000 to 2017 to an estimated total of 25,377. Dedham’s population is aging, with fewer younger families. Twenty-six percent of residents in the community are 60 years of age or older, and 12 percent are ages 35-44. The population of older residents (age 60+) increased by more than 30 percent from 2000 to 2017 and is projected to continue to increase. Those moving to Dedham include older residents of nearby communities seeking smaller and more affordable units, as well as millennial from areas closer to Boston proper who are looking to settle in the suburbs.²

These changing demographics have significant indications for both housing and service needs in the community, as well as considerations regarding future labor force, taxes and financing, and the local economy.

Older adults often prefer or need to downsize to smaller and more manageable and accessible homes, including service-enriched housing, and benefit from close proximity to shops and services. Ensuring these opportunities and services requires strategic local housing policy and investment.

As the proportion of older residents grows in Dedham, and younger families and youth decline, there is a risk of a diminishing labor force to support the needs of the community. In addition, with more residents on fixed incomes, these households may struggle to afford rising property taxes and may have less discretionary cash to circulate within the local economy.

A diminishing population of young families and youth also threaten the sustainability and fiscal stability of schools. As school enrollments diminish (down about 10 percent since 2002),³ the cost per student increases, unless consolidations or other organizational adjustments are made, which can be costly in themselves.

Not only should the community consider how to accommodate the changing needs of aging residents, but it will also be critical to attract, serve, and maintain younger populations.

The majority of Dedham's age-restricted housing is located in West Dedham in the senior campus district - a large cluster of housing and service complexes off of Great Meadow Road and Common Street (see zoning and land use maps, pages 12 and 25). This correlates with West Dedham's higher and growing proportion of senior residents (see neighborhood comparisons, page 16). A few other age-restricted complexes are located in the Dedham Village neighborhood, closer to Dedham Center and public transit.

Dedham's neighborhoods also vary in population size and density, with Oakdale having the largest share of residents (25%) and Dedham Village having the lowest (4%). East Dedham has the highest density (8.9 people per acre) while West Dedham has the lowest (<1 person/acre).

It is important to note the location of a few large housing complexes that contribute significantly to these statistics. Two of these complexes, totaling 570 units, are located at Legacy Place, within the Oakdale neighborhood. While West Dedham has the second lowest population density and lowest housing density, this neighborhood is home to the NewBridge senior housing complex, totaling approximately 615 units, including assisted and independent living units, as well as a nursing home.⁴

While Dedham's population still primarily identifies as White (84%), the community is slowly diversifying, with a 12 percent increase in residents identifying as non-White from 2000 to 2017 and a 6 percent increase in the overall proportion of residents identifying as Hispanic/Latinx (of any race). Residents identifying as Black or African American (9%) and Asian (3%) are the largest groups of non-White residents in Dedham.

The East Dedham and Dedham Village neighborhoods are the most racially/ethnically diverse, with 27 percent and 18 percent of residents identifying as non-White, respectively (see neighborhood comparisons, page 16).

Seventy-nine percent of Dedham's workforce commute to work by car, 90 percent of which drive alone. While this is a lower rate of auto commuting than some other communities, with two rail stations on the Franklin/Foxboro commuter rail line and two primary MBTA bus routes (see Map 4, page 13), Dedham residents have significant potential to make greater use of public transit options available to them. Over the last decade, public transit ridership has increased slightly and car commuting has begun to decrease. Less than 5 percent of the population primarily bikes or walks.

Unsurprisingly, commuting patterns vary by neighborhood, based primarily on the location of Dedham's commuter rail stations along the Oakdale and GSM neighborhood lines, as well as more compact and mixed-use development and available bus service in Dedham Village.

Household Characteristics

Dedham's median household income is estimated at \$89,514 - more than \$23,000 lower than the Area Median Income (AMI) of \$113,300.⁵ Dedham's median income has decreased by about 2 percent since 2000, when adjusted for inflation. However, household income varies widely in Dedham, with about 45 percent of households earning more than \$100,000, approximately 29 percent earning between \$50,000 and \$100,000, and 28 percent earning less than \$50,000.

³Massachusetts Department of Elementary and Secondary Education

⁴Information provided via phone conversations with representatives of each housing complex.

⁵Department of Housing and Urban Development (HUD) 2019 AMI, for a family of four; Dedham is part of the Boston-Cambridge-Quincy, MA-NH Metro Fair Market Rate (FMR) Area, which includes various cities and towns within Essex, Middlesex, Norfolk, Plymouth, and Suffolk Counties, as well as several communities in eastern New Hampshire.

As illustrated in the Neighborhood Comparison section (page 16) and the subsequent neighborhood profiles, significant economic disparity exists between Dedham's neighborhoods, with residents of the East Dedham and Riverdale neighborhoods earning significantly lower incomes than other areas of town.

Almost two thirds of Dedham's households (63%) are family households⁶ - 44 percent of which have school-aged children, and 41 percent of which include at least one person age 60 or older. Of non-family households, about 91 percent live alone - 44 percent of which are seniors.

Again, at the neighborhood level these characteristics vary. The GSM neighborhood has the highest proportion of family households (75%) and, along with East Dedham and Oakdale, has the largest proportion of family households with children and/or seniors. West Dedham has the highest proportion of non-family households (53%), the majority of which are seniors living alone. However, the large assisted and communal living complexes concentrated off of West Street likely contribute significantly to this statistic.

Like many communities, the average household size in Dedham is decreasing, down 7 percent from 2000 to 2017 to just under 2.5 people per household. This decrease comes in different forms - families are having fewer children and, as the population ages, fewer households are multigenerational. The majority (63%) of households consist of one or two people and less than a quarter (23%) consist of four or more people. Less than 10 percent of households consist of roommates or other non-relative cohabitants.

Housing Stock

Dedham's housing stock consists of primarily single-detached homes⁷ (68%) that are owner-occupied (69%). Dedham has a relatively healthy estimated renter vacancy rate at 5.9 percent but a low estimated owner vacancy rate at just 0.7 percent (a 2 percent vacancy rate for owned homes is considered healthy).⁸ This means that, overall, the demand for rental housing is generally met by the supply of rental units. However, the supply of homes for sale does not meet the demand for new home purchases, which puts pressure on the housing market, leading not only to a shortage of homes for sale, but also to increased sales prices. Vacancy rates only provide indications of overall supply and demand based on tenure, and do not provide information regarding the supply and demand of various housing characteristics and housing needs, such as size, type, or accessibility, among others.

Greenlodge/Sprague/Manor and Riverdale have the highest proportion of owner-occupied units (94% and 74%, respectively), while the East and West Dedham neighborhoods have the highest proportion of renter-occupied units (42% and 41%, respectively). The large senior living complexes in West Dedham likely contribute significantly to this statistic.

In parallel, GSM, Riverdale, and Dedham Village also have the largest proportions of single-detached homes, while West Dedham and Oakdale have the largest proportions of multi-family housing (see housing land use map on pages 11 and 12). Legacy Place, which is located within the Oakdale neighborhood has seen significant development in recent years, including multifamily housing.

The composition of Dedham's housing stock has changed in recent years. Between 2000 and 2017, the share of single-detached homes decreased by 12 percent as new larger apartment complexes (20+ units) have been developed. This has also slightly shifted the share of renter-occupied units (about a 3 percent increase).

The sizes of Dedham's housing units are also changing, reflecting changing lifestyle trends over time. For example, the proportion of units with five or more bedrooms decreased by 78 percent from 2000 to 2017, shifting towards more smaller units (one to three bedrooms). This reflects nationwide urbanization trends in which housing demand and limited land availability have created higher density development in urban and some suburban areas.

However, physical and financial limitations are not the only factors shaping these trends. Society is also moving away from the traditional suburban lifestyle with nuclear families and auto-dependence. Instead, more and more people (of all ages) desire more concentrated activity nodes that provide easy access (via walking or public transit) to job opportunities, social activities and events, among other daily needs. In addition, people are choosing to get married and have children later in life, which has created a new market for young professionals who wish to be near larger employment centers and require less residential space. While Dedham has a low proportion of young families, 19 percent of the population are between the ages of 20 and 34 and, as mentioned earlier, it is critical that the community continue to retain and attract this demographic.

⁶The US Census Bureau defines "family" as two or more people related by birth, marriage, or adoption and residing together; all such people, including related subfamily members, are considered as members of one family.

⁷When referring to single-detached units in US Census and ACS data, this term may include semi-attached, semi-detached, or side-by-side units. All units within this category are a) separated by a ground-to-roof wall; b) have a separate heating system; c) have individual meters for utilities; and d) have no units located above or below them.

⁸Greater Boston Housing Report Card, 2017

There is a mismatch between the size of Dedham's housing stock and the size of Dedham households. While 63 percent of households in Dedham are single-or-two-person households, just 39 percent of the housing stock are studios, one-bedroom or two-bedroom units. This means that, theoretically, there is more demand for smaller units than there are small units available in Dedham, forcing small households to live in larger homes, which can be more expensive and/or more difficult to maintain. This mismatch is particularly evident in West Dedham where 51 percent of households consist of one person living alone while just 12 percent of the housing stock are studio or one-bedroom units.

There is also a mismatch between the cost of housing in Dedham and the ability for many of Dedham's resident households to reasonably afford these costs. For example, a median income renter household in Dedham could reasonably afford to pay monthly rent of about \$1,291, while the median rent in Dedham is \$1,546. A median income household in Dedham could reasonably afford to purchase a home at \$327,500, while the median sales price is \$512,500.

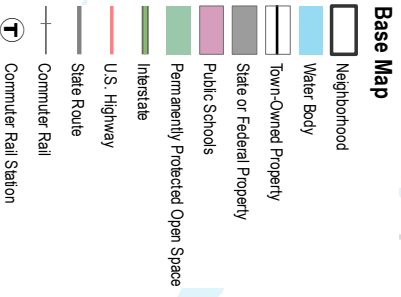
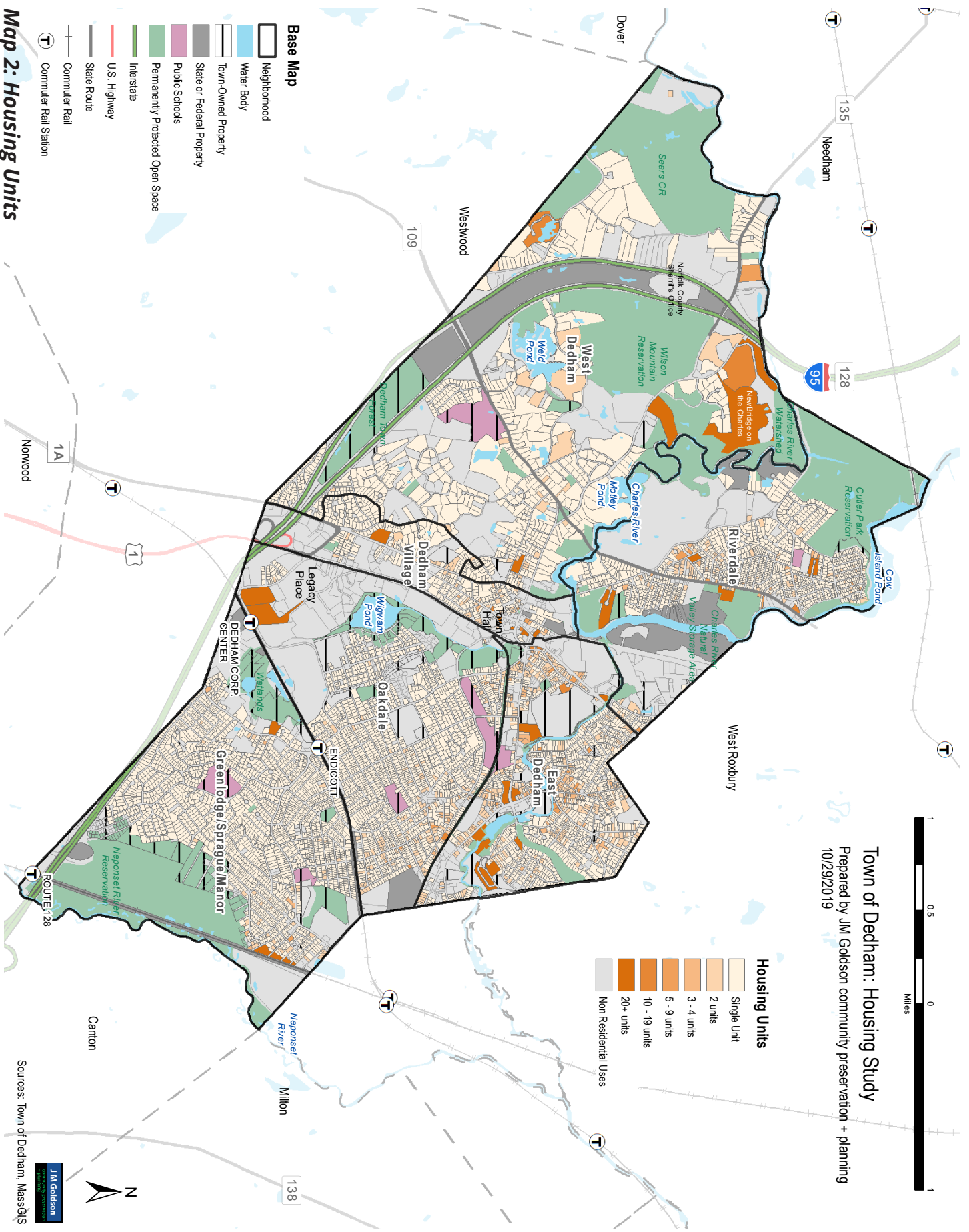
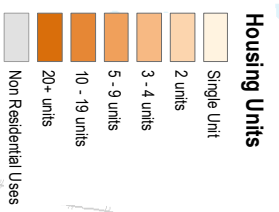
These challenges are only compounded by a pressured housing market which causes housing costs to rise. The market-rate costs of living in most, if not all, of Dedham's recent housing developments are vastly out of reach to many of Dedham's residents. For example, looking at a few new apartment complexes, the monthly rent for a one bedroom apartment ranges from \$1,675 to \$2,486.⁹

Despite recent housing development (16 percent of units were constructed within the last 18 years), many of Dedham's housing units are older or outdated (69 percent were built before 1970) and do not serve the current and changing needs of the community.

⁹Information provided by Peter Smith



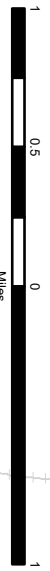
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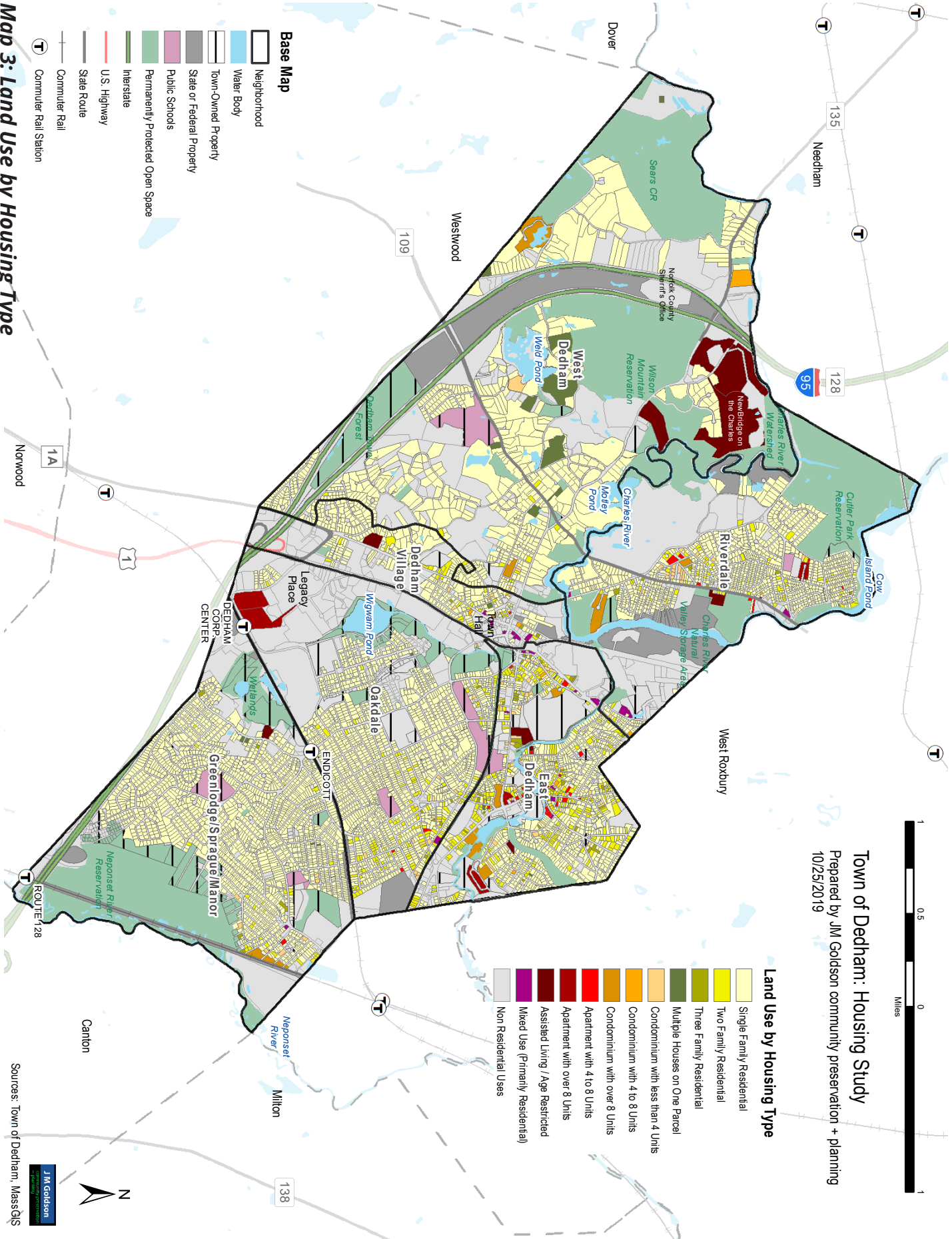
Map 2: Housing Units

Sources: Town of Dedham, MassGIS





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 10/25/2019



- Land Use by Housing Type**
- Single Family Residential
 - Two Family Residential
 - Three Family Residential
 - Multiple Houses on One Parcel
 - Condominium with less than 4 Units
 - Condominium with 4 to 8 Units
 - Condominium with over 8 Units
 - Apartment with 4 to 8 Units
 - Apartment with over 8 Units
 - Assisted Living /Age Restricted
 - Mixed Use (Primarily Residential)
 - Non Residential Uses

- Base Map**
- Neighborhood
 - Water Body
 - Town-Owned Property
 - State or Federal Property
 - Public Schools
 - Permanently Protected Open Space
 - Interstate
 - U.S. Highway
 - State Route
 - Commuter Rail
 - Commuter Rail Station

Map 3: Land Use by Housing Type



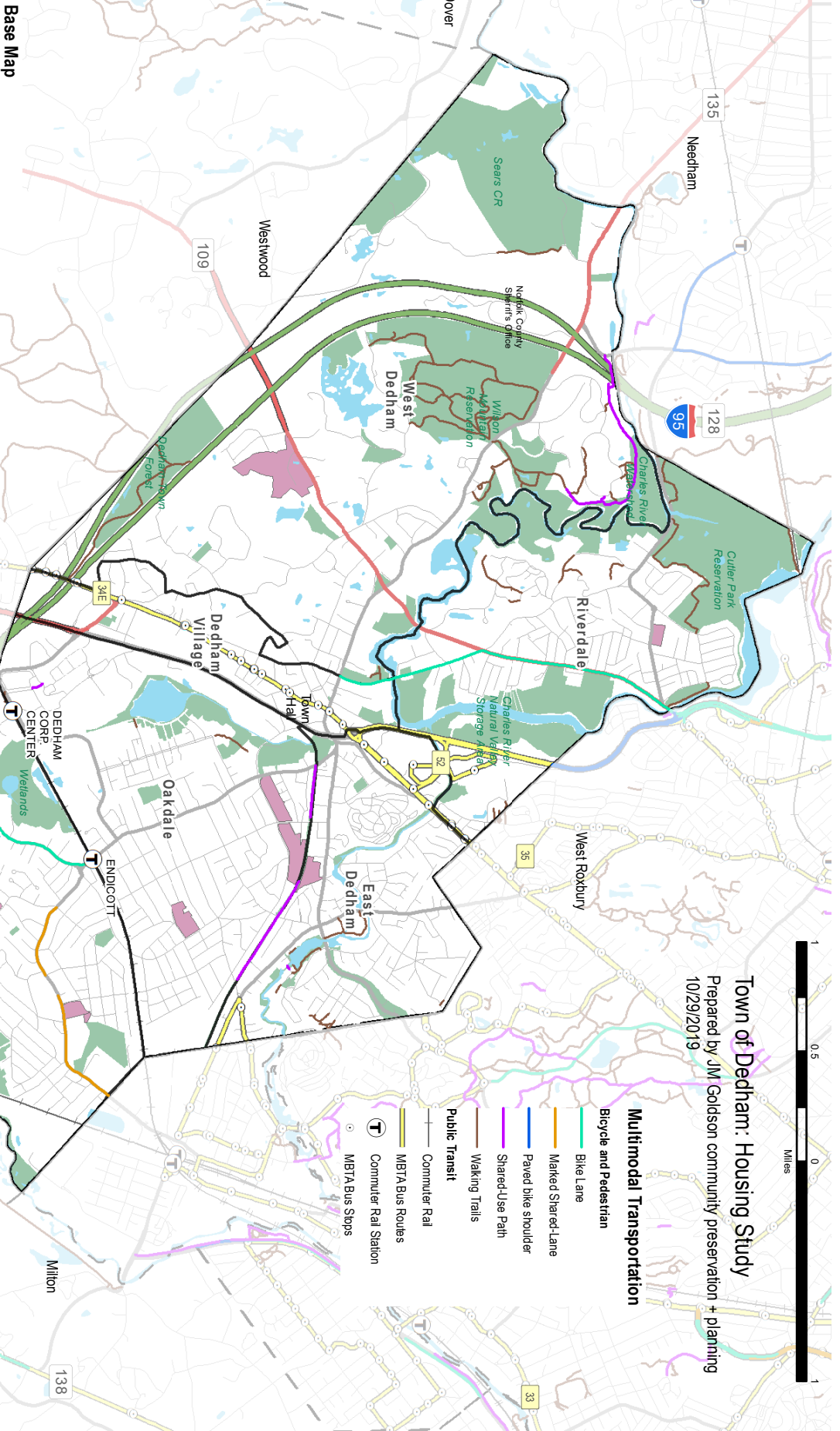
Sources: Town of Dedham, MassGIS

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Multimodal Transportation

- Bicycle and Pedestrian
 - Bike Lane
 - Marked Shared Lane
 - Paved bike shoulder
 - Shared-Use Path
 - Walking Trails
- Public Transit
 - Commuter Rail
 - MBTA Bus Routes
 - Commuter Rail Station
 - MBTA Bus Stops



Base Map

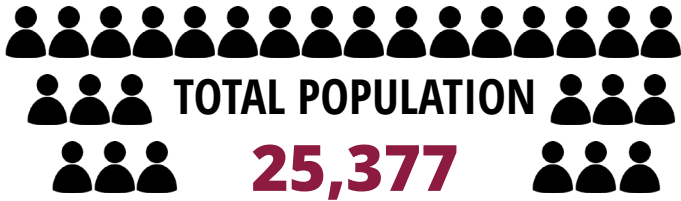
- Neighborhood
- Public Schools
- Water Body
- Protected Open Space
- Limited Access Highway
- Multi-lane Hwy, not limited access
- Other Numbered Highway
- Major Road, Collector
- Minor Road, Arterial

Map 4: Transportation Infrastructure and Services

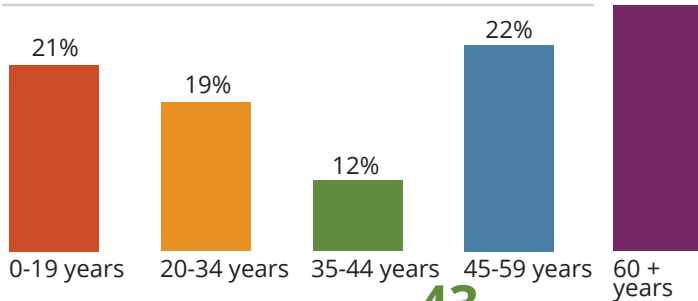
Sources: Town of Dedham, MassGIS
 MBTA, WAPC

DEMOGRAPHIC PROFILE

Population & Age



2035 Projection: 32,578¹



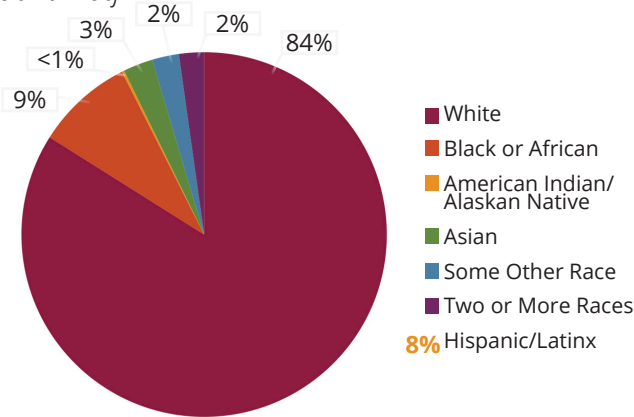
MEDIAN AGE: 43

Trends and Change (2000 - 2017)

- **8% population increase**
- **3% decrease in youth (under 20)**
- **31% increase in older adults/seniors (60+)**
- **Slight increase in median age (40-43)**

Projected to increase more than 60% (2010-2030)²

Race & Ethnicity



Trends and Change (2000 - 2017)

- **12% increase in racial diversity**
- **6% increase in Hispanic/Latinx population ratio**

Households



63% FAMILY³ HOUSEHOLDS

- **44%** with kids
- **77%** two-parent households
- **23%** single-parent households
- **41%** households with seniors⁴



37% NON-FAMILY HOUSEHOLDS

- **9%** roommates or other communal living
- **91%** living alone (State & County = 80%)
- **44%** senior living alone

Sources: 2013-2017 ACS; 2000, 2010 US Census; ¹Umass Donahue Population Projections

²MAPC Population Projections

³The US Census Bureau defines "family" as two or more people related by birth, marriage, or adoption and residing together; all such people, including related subfamily members, are considered as members of one family.

⁴Family households with at least one person age 60 or older

⁵MassDOT Commuter Rail Counts (2012-2018)

⁶Department of Housing and Urban Development (HUD) 2019 AMI (Boston- Cambridge-Quincy, MA-NH FMR Area) for a family of four.

Commuter Patterns



79% DRIVE A CAR
90% drive alone
10% carpool



11% TAKE PUBLIC TRANSIT



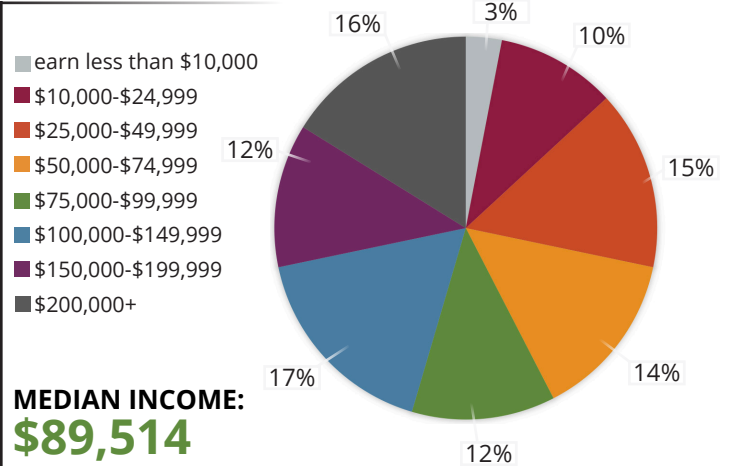
4% WALK

6% WORK FROM HOME

Trends and Change

- **6% reduction in car-commuting (2000 - 2017)**
- **115% increase in inbound commuter rail ridership (2012 - 2018)⁵**
- **119% increase in people working from home (2010 - 2018)**

Income



MEDIAN INCOME: \$89,514

Trends and Change

- **2% reduction in median income (inflation adjusted) (2000 - 2017)**
- **Area Median Income (AMI)⁶ is \$113,300 (2019)**

Trends and Change (2000 - 2017)

- **8% decrease in family households**
- **10% increase in single-person households**
- **2% increase in seniors living alone**
- **Average household size decreased by 7%**



34% One-person households



29% two-person households



14% three-person households



23% Four+ person households

AVERAGE HOUSEHOLD SIZE (2017): 2.43
(State = 2.53; County = 2.58)

HOUSING CONDITIONS

Occupancy & Tenure



96% Occupied | 4% Vacant

69% Owner-occupied | 0.7% Owner vacancy rate

31% Renter-occupied | 5.9% Rental vacancy rate

A 2% vacancy rate for ownership and 5.5% vacancy rate for rental units are considered "healthy."⁶

Trends and Change (2000 - 2017)

- 1% increase in housing units
- 1% decrease in overall occupancy
- 3% decrease in owner-occupied units; increase in renter-occupied units

Unit Types

68% Single-unit ↓12% (2000-2017)

9% 2 units

5% 3-4 units

2% 5-9 units

2% 10-19 units

14% 20+ units ↑13%

69% of housing units were built before 1970.

16% of units were built after 2000.

15% one-bedroom/studio ↑15% (2000-2017)

24% two-bedrooms ↑23%

37% three-bedrooms ↑32%

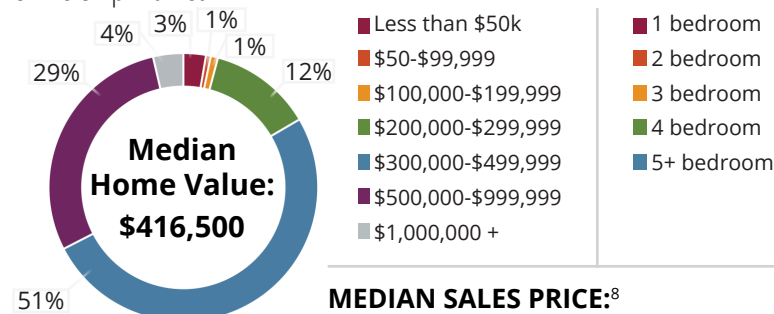
17% four-bedrooms ↑8%

6% five+ bedrooms ↓78%

HOUSING MISMATCH:

15% one-bedroom/studio units | 34% one-person households

Ownership Market

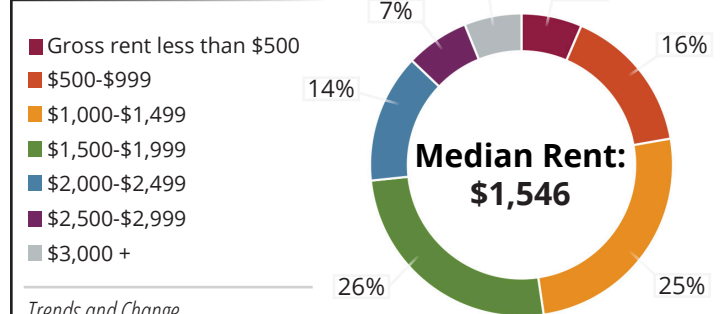


MEDIAN SALES PRICE:⁸

\$512,500 Single-detached: \$520,200
Condo: \$380,000

Sources: 2013-2017 ACS; 2000 US Census;
⁶Greater Boston Housing Report Card, 2017
⁷MLS data provided by local realtors Jay Donahue and John Bethoney
⁸Warren Group 2019 sales prices

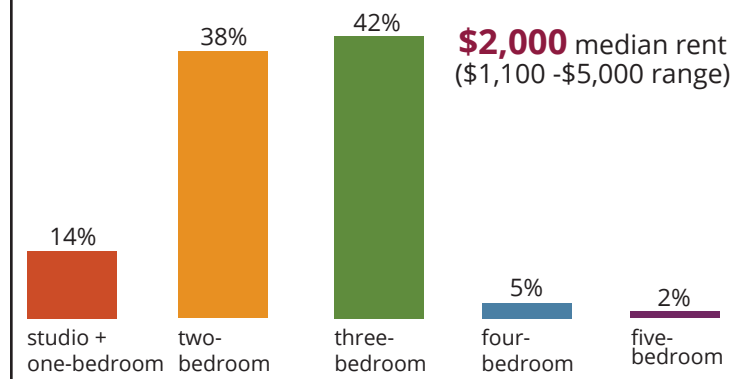
Rental Market



Trends and Change

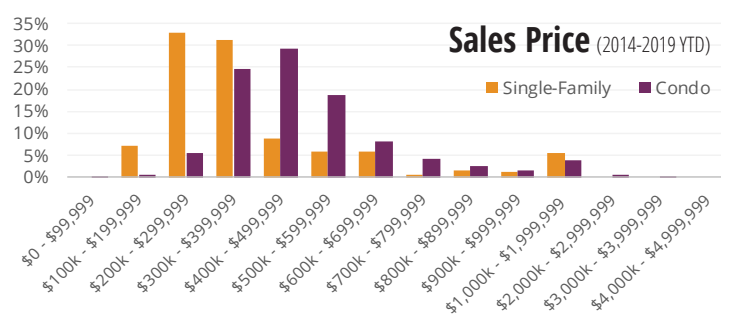
- 33% increase in median gross rent (inflation adjusted) (2000 - 2017)
- Norfolk County median rent = \$1,450 (2017)
- Massachusetts median rent = \$1,173 (2017)

TWO-YEAR MARKET SNAPSHOT (2017-2019):⁷

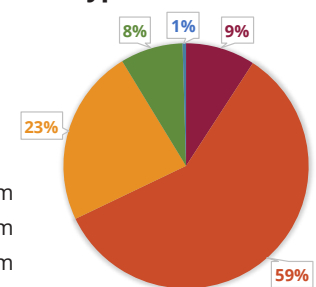


Ownership Market

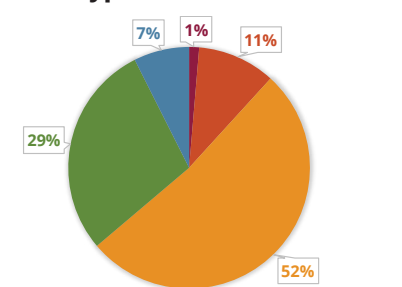
FIVE-YEAR MARKET SNAPSHOT (2014-2019):⁷



Unit Types (Condo; 2014-2019 YTD)



Unit Types (Single-Detached; 2014-2019 YTD)

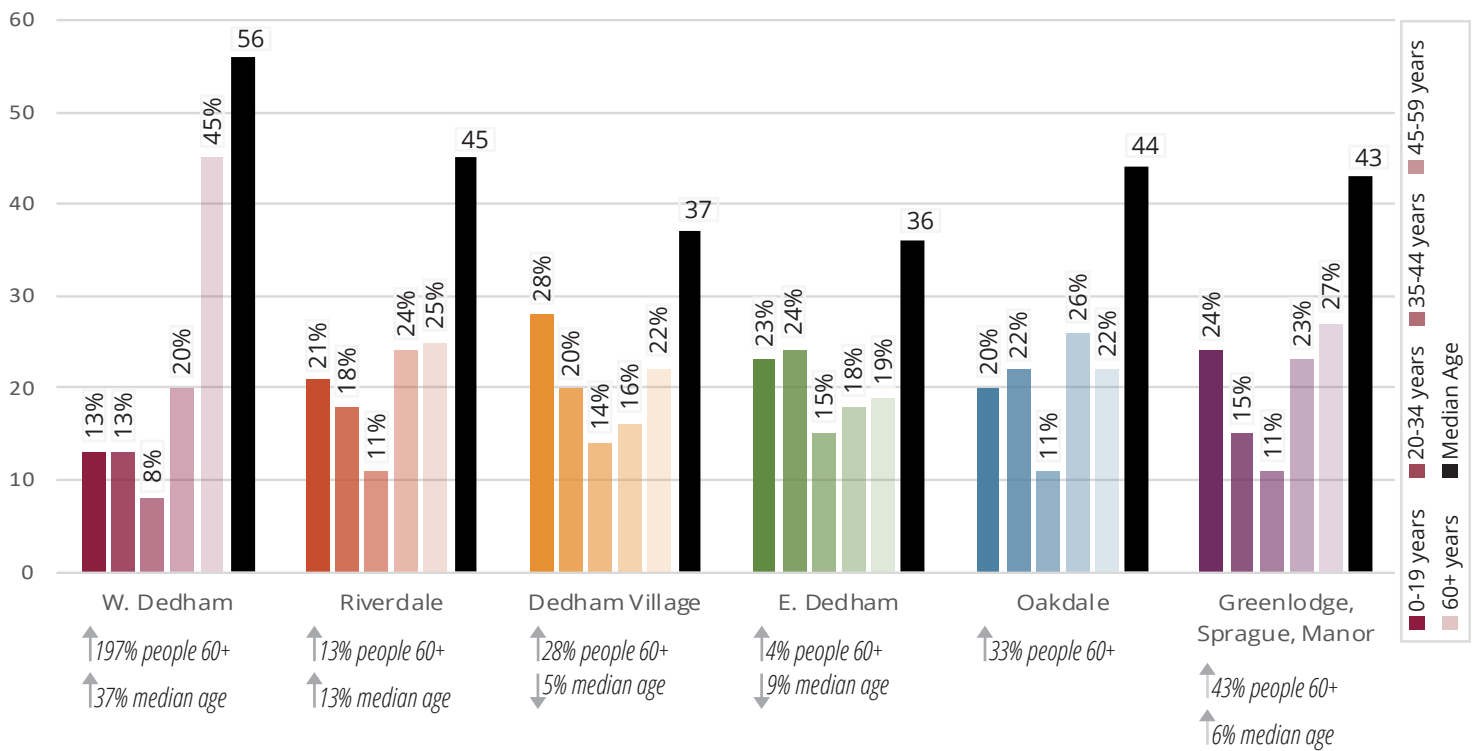
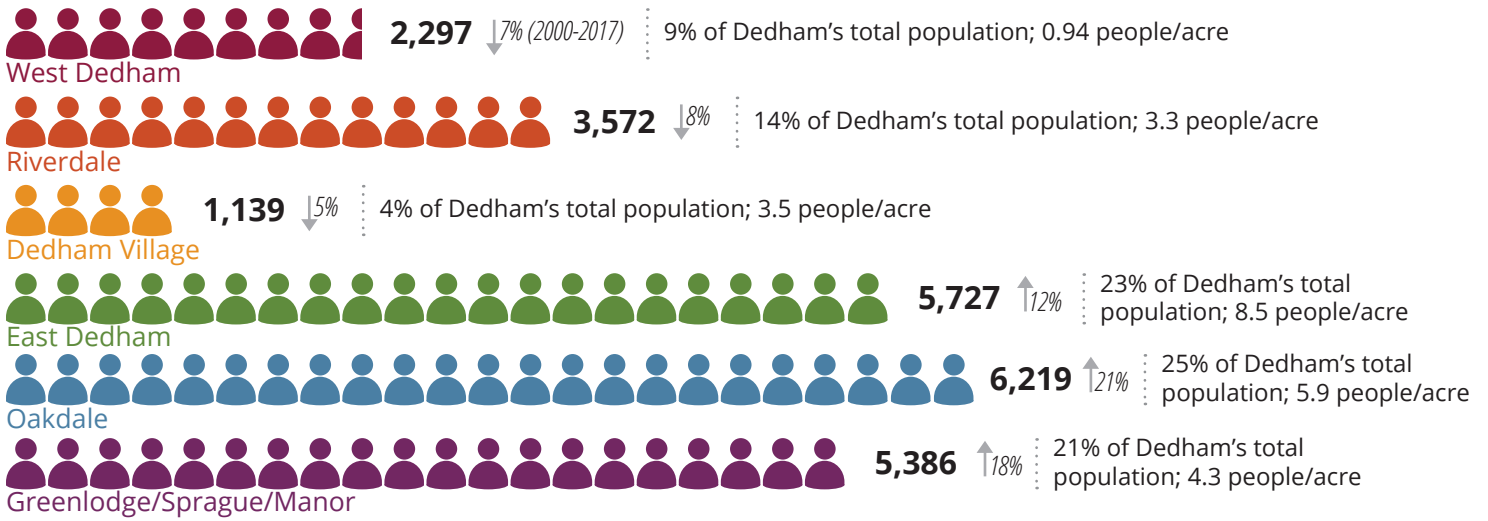


Trends and Change

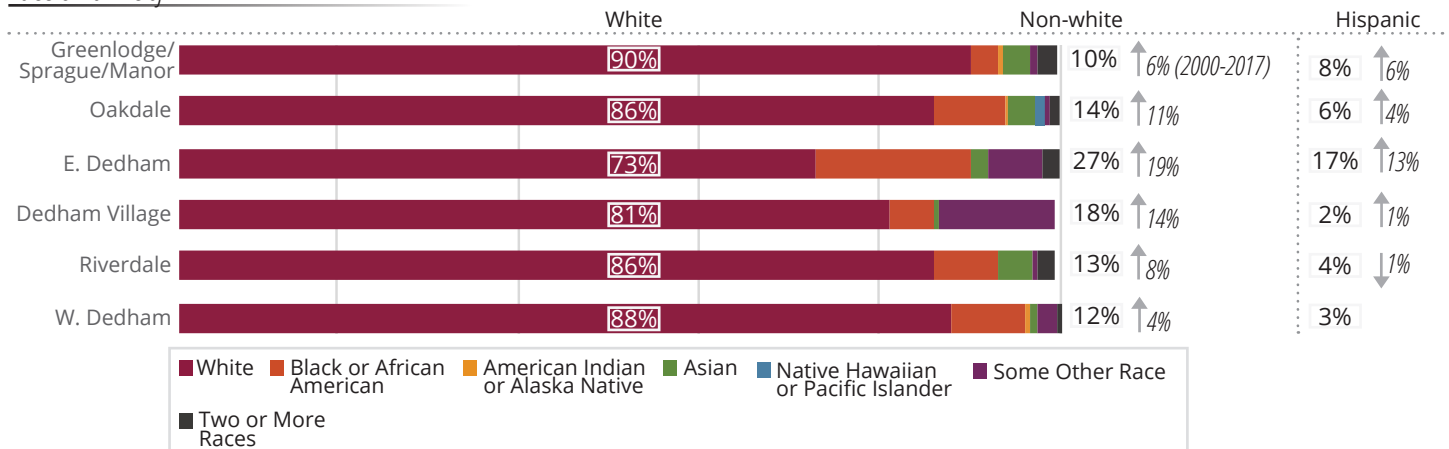
- 28% increase in median sales price (single-detached; inflation adjusted) (2010 - 2017)
- 40% increase in median sales price (condo; inflation adjusted) (2010 - 2017)
- Norfolk County median sales price = \$510,000
- Massachusetts median sales price = \$399,900

NEIGHBORHOOD COMPARISON

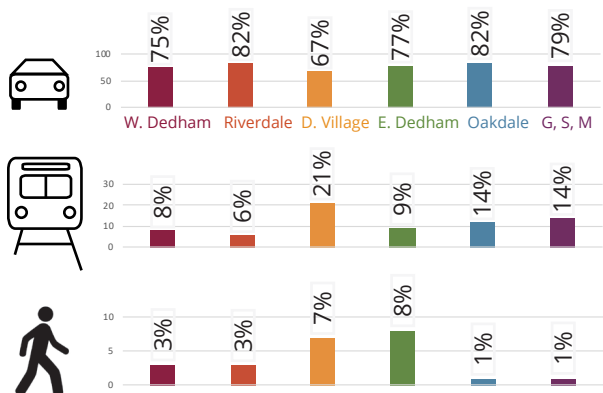
Population & Age



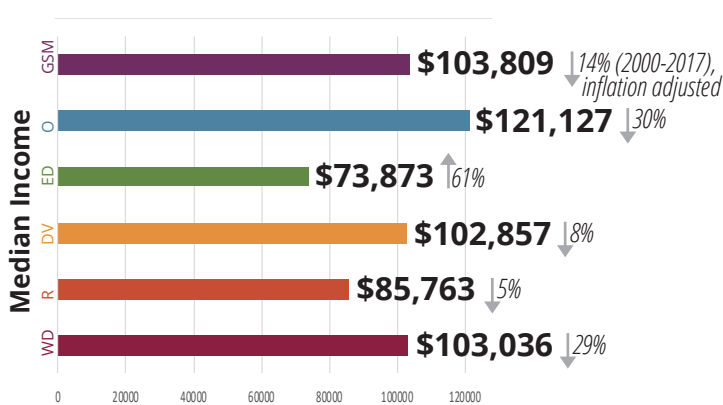
Race & Ethnicity



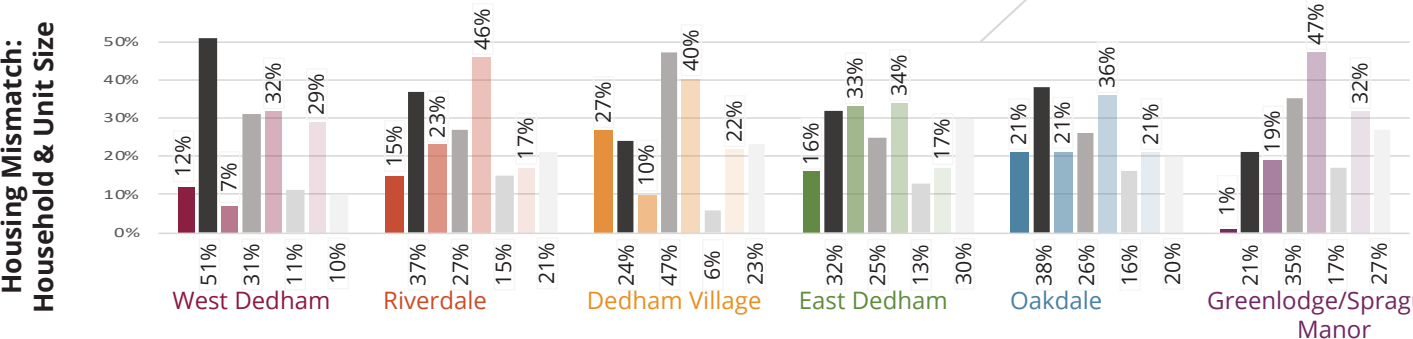
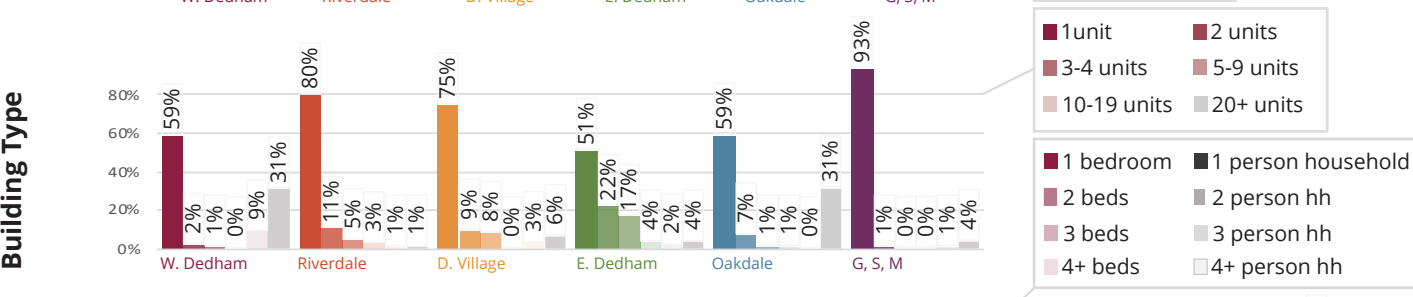
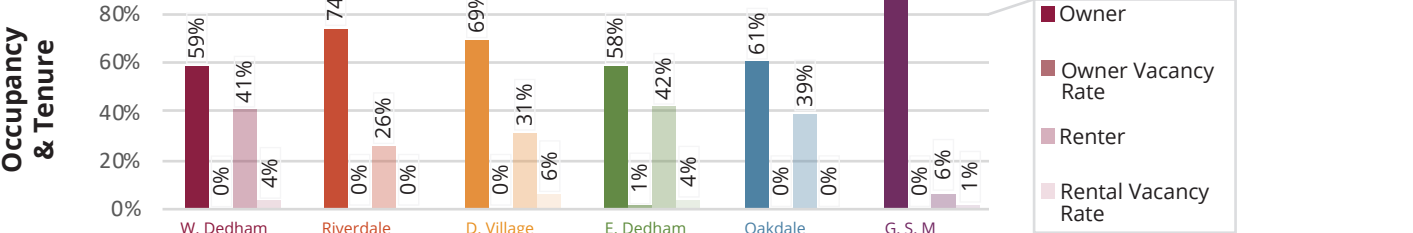
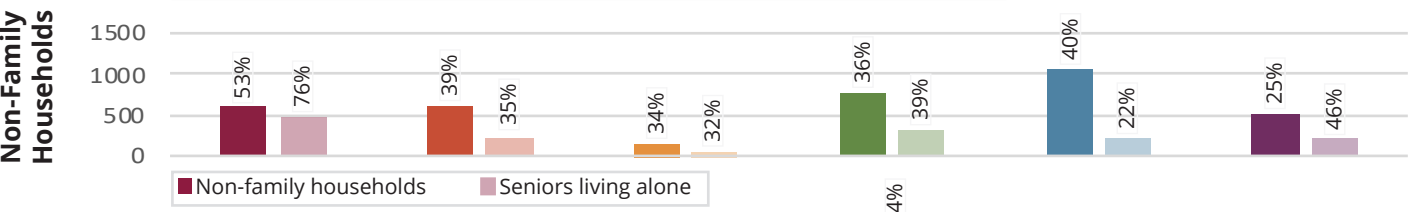
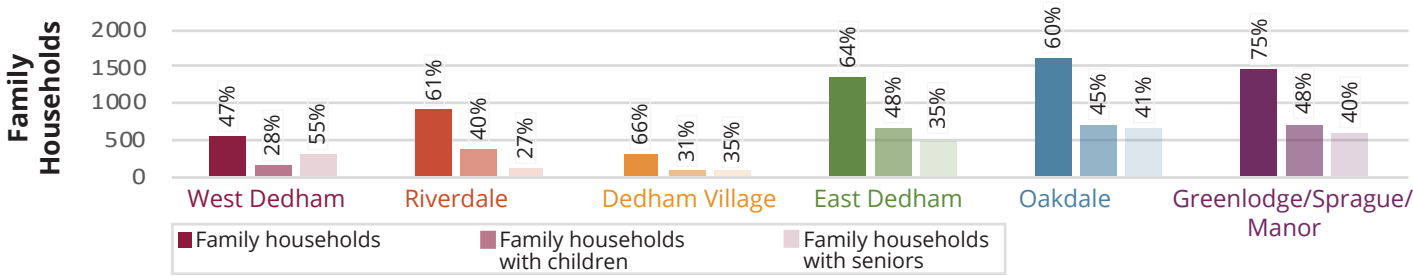
Commuter Patterns



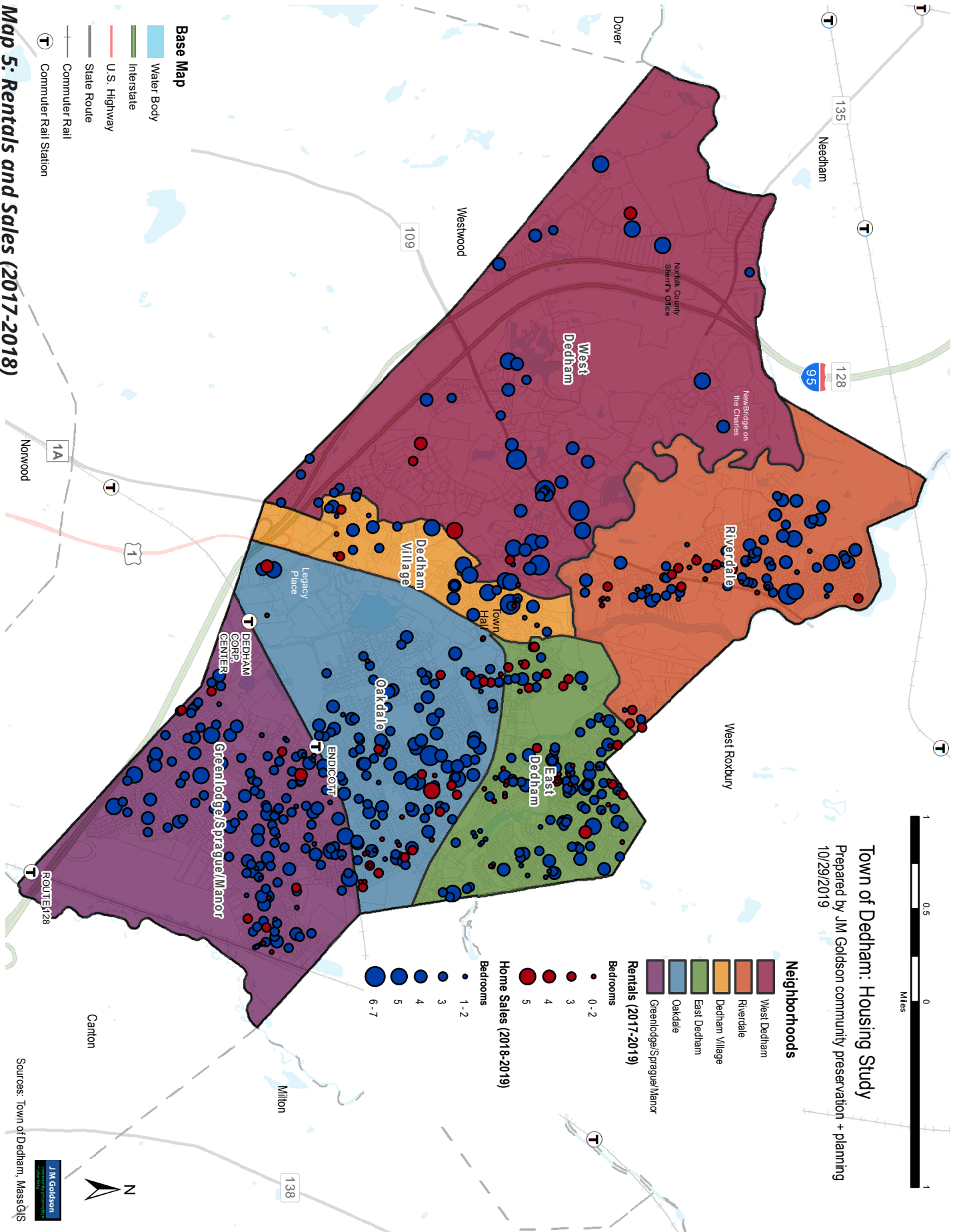
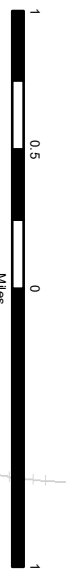
Household Income



Households & Housing Units



Town of Dedham: Housing Study
 Prepared by JIM Goldson community preservation + planning
 10/29/2019



Neighborhoods

- West Dedham
- Riverdale
- Dedham Village
- East Dedham
- Oakdale
- Greenlodge/Sprague/Manor

Rentals (2017-2019)

- 0-2
- 3
- 4
- 5

Home Sales (2018-2019)

- 1-2
- 3
- 4
- 5
- 6-7

Base Map

- Water Body
- Interstate
- U.S. Highway
- State Route
- Commuter Rail
- Commuter Rail Station

Map 5: Rentals and Sales (2017-2018)



Sources: Town of Dedham, MassGIS
 JIM Goldson
 community preservation + planning

Sources: MLS data provided by local realtors Jay Donahue and John Bethoney. Sale data includes 2018 through August 15, 2019; rental data is from September 2017 through September 2019. Rental data is a sample as approximately half of rentals are processed through a private company and do not appear on MLS.

ZONING BARRIERS AND OPPORTUNITIES

Zoning is a powerful local regulatory tool that controls the use of land in a municipality. Zoning can both hamper and encourage the creation of housing options to support local and regional housing needs. This analysis provides a cursory summary of Dedham's primary zoning provisions (see Map 6 on page 25) that could have an effect, intentional or unintentional, on the creation of housing options, considering the needs and findings of our analyses. As illustrated in the previous pages, and in the neighborhood sections that follow, Dedham's primary housing needs include:

- a greater diversity of housing options, including:
 - rental units
 - smaller units
 - single-story or otherwise accessible units
- units concentrated in strategic locations for easy access (including public transit, walking, or other modes of transportation) to daily needs such as healthcare, groceries, social activity, schools, and jobs.
- units with broader financial attainability and affordability (both rental and ownership).¹

Barriers

Many provisions of the Dedham Zoning Bylaw are hampering the creation of housing options and potentially negatively impacting the character of existing older residential neighborhoods.

- The majority (62%) of properties in Dedham do not conform to the **basic density provision** of their zoning district, meaning that they are below the minimum lot sizes required by zoning. This indicates that the zoning in place for Dedham's residential neighborhoods does not reflect the existing, often historic, neighborhood development pattern.
- **Accessory Dwelling Units (ADUs)** are allowed only under restricted circumstances in the SRA and SRB zoning districts. The following barriers are included in the existing bylaw:
 - ADUs are allowed in the SRA and SRB districts only by special permit through the Board of Appeals, not "by right."
 - The bylaw only permits ADUs on lots that exceed the minimum lot size by at least 10 percent. In the SRA, 45 percent of parcels would be eligible, and in the SRB, about 16 percent of parcels would be eligible, totaling just 18 percent of parcels across these two districts.²

- The special permit is extinguished upon sale of the property, meaning that any existing ADU is no longer legally permitted and must be decommissioned.
- Use of outbuildings (carriage houses, detached garages, etc) is unclear in the bylaw and may not be allowed, limiting the option to efficiently redevelop existing structures.
- **Multifamily houses**³ are only allowed on lots that are a minimum of six acres in the SRA district and 100,000 s.f. (2.30 acres) in the SRB district. Five percent (27 parcels) in the SRA district and 0.4 percent (22 parcels) in the SRB district meet these requirements. However, these eligible parcels include schools, the Dedham Health & Athletic Complex, an assisted living facility, and historic buildings. In addition, about 39 percent (19 parcels) are at least partially in either (or both) the Aquifer Protection Overlay district or Flood Plain Overlay district.
- The **Planned Residential Development Standards** of the Town's zoning bylaw are designed to allow higher density clustered residential development for specified "planned settings." However, this language around eligible areas is unclear. Any such development proposal is subject to stringent standards and careful review by the Planning Board as well as approval at Town Meeting. In addition, the increased density can be no more than 1.5 times the base zoning and at least 20 percent of the site must be retained for open space, which may significantly limit the viability of many sites.

Opportunities

The Dedham Zoning Bylaw also works to promote housing and mixed-use development with a variety of more flexible provisions and incentives.

- The **Historic Preservation Overlay District (HPOD)** is a thoughtful provision to encourage the re-use of historic buildings for multifamily residential use. The HPOD is currently limited to about 15 acres in West Dedham, but could have further benefits if expanded to other appropriate areas of the community.
- In certain circumstances, allowances are made for **conversion of single-detached houses** to two-family as well as multifamily and mixed-use developments, but only by special permit (there is no by-right option to create multifamily or mixed-use developments in any zoning district).

¹Affordable Housing is subsidized and offered only to households who meet one of several specified income thresholds based on Area Median Income (AMI); financially attainable housing refers to housing options that a variety of residents could reasonably afford without subsidy.

²Calculation excludes eligible parcels that are in the Flood or Aquifer Overlay Districts.

³Multifamily housing is defined as any housing structure with three or more units.

- Town staff have noted that developers are particularly interested in, and have worked with the Town in recent years to overcome barriers to create **mixed-use and cluster-style housing** development. Over the last ten years, one cluster development has been built, one is currently under construction, and another has been proposed; eight mixed-use developments have been built, three are under construction, and one has been permitted.⁴ Interest in cluster development is primarily concentrated in the West Dedham neighborhood where larger parcels are available. Interest in mixed-use development is primarily concentrated in the Dedham Village (Dedham Square) and East Dedham neighborhoods.

The Town recently undertook an impact study⁵ to better understand the major obstacles in processing mixed-use development proposals. With the recommendations of these two studies, the Town is well-equipped to improve opportunities for this kind of development.

Zoning Amendments to Consider as a Tool to Promote More Housing Options

- Reduce minimum lot sizes to reflect existing neighborhood character and historic residential density in the SRA, SRB, and GR districts.
- Adopt inclusionary zoning incentives so that new developments include some affordable units rather than only market-rate.
- Create more flexible allowance for multi-family housing development: lower the minimum lot size required and allow in other zoning districts, especially near transit and services (such as the HBD and RDO districts).
- Create more flexible allowance for ADUs, including by-right options, eligibility for more properties by lowering the minimum lot size required, permanency regardless of ownership changes, and allowance for use of outbuildings or perhaps newly constructed detached ADUs, such as tiny houses.
- Expand applicability of the Historic Preservation Overlay District to other geographical areas and neighborhoods and to properties with buildings or structures that are based on age or historic designation rather than a fixed calendar year (i.e., 1900). In addition, consider allowing the HPOD to apply to properties with smaller lots and buildings than now required (20,000 s.f. lot minimum and 12,000 s.f. building minimum).
- Allow greater and more predictable density of residential units permitted as mixed-use developments.

Summary of Zoning Provisions Related to Housing Options

The following zoning summary is intended for convenience only and is not intended to substitute for the official Dedham Zoning Bylaw, which is superior to this report.

The Town of Dedham is divided into the following types of base zoning districts that allow residential uses (including residential districts and commercial districts that allow residential) in addition to three overlay districts that restrict or encourage residential uses.

Residential Base Districts

Single Residence A (SRA)

About 30 percent (+/- 2,075 acres) of the total land area of parcels in Dedham are wholly or partially within the SRA district. This zoning district requires a minimum lot size of 40,000 s.f. (0.92 acres). Thirty-one percent (162 of 523) of the parcels in this district are below the minimum lot size. The average lot size of nonconforming parcels in this district is 21,093 s.f. The SRA district is located in three neighborhoods: Dedham Village, Riverdale, and West Dedham. Forty-nine percent of parcels in the SRA district are within 100 ft. of existing sewer and 79 percent are within 100 ft. of the water network; 11 percent have wells.

Neighborhood	% of Neighborhood within SRA District
West Dedham	84%
Riverdale	30%
Dedham Village	22%
East Dedham	0%
Oakdale	0%
Greenlodge/Sprague/Manor (GSM)	0%

Permitted Residential Uses:

- Single family (by right)
- Conversion of existing family to two family (by special permit)
- Assisted living residence (by special permit)
- Multi-family residential (by special permit)
- Dwelling Unit, transient occupant (by special permit)
- Renting of rooms to no more than three people (by right)
- Accessory dwelling unit (by special permit)

Residential Uses NOT Permitted:

- Two-family
- Mixed-use developments

⁴Information provided by Town Planner, Jeremy Rosenburger

⁵Mixed-Use Development Impact Study by Barret Planning Group LLC and McMahon Associates, Inc., 2019

Single Residence B (SRB)

About 32 percent (+/- 1,870 acres) of the total land area of parcels in the town are wholly or partially within the SRB district. This zoning district permits the same uses as SRA, but allows greater density with different dimensional standards including minimum lot area of 12,500 s.f. (0.29 acres). Sixty-nine percent (3,660 of 5,314) of the parcels in this district are below the minimum lot size. The average lot size of nonconforming parcels is 8,114 s.f. The SRB district is located in all of Dedham's neighborhoods. Ninety-five percent of parcels in the SRB district are within 100 ft. of existing sewer and 94 percent are within 100 ft. of the water network; 1 percent have wells.

Neighborhood	% of Neighborhood within SRB District
West Dedham	9%
Riverdale	30%
Dedham Village	59%
East Dedham	49%
Oakdale	55%
GSM	49%

General Residence (GR)

About 12 percent (+/- 700 acres) of the total land area of parcels in the town are wholly or partially within the GR district. This zoning district requires a minimum lot of 7,500 s.f. (0.17 acres) for a single-detached property and 11,000 s.f. (0.25 acres) for non-single-detached properties. Fifty-five percent (1,185 of 2,168) of the parcels in this district are below the minimum lot size for single-detached. The average lot size of nonconforming parcels is 5,234 s.f. Ninety-seven percent of parcels in the GR district are within 100 ft. of existing sewer and 95 percent are within 100 ft. of the water network; none have wells.

Neighborhood	% of Neighborhood within GR District
West Dedham	0%
Riverdale	36%
Dedham Village	1%
East Dedham	25%
Oakdale	13%
GSM	12%

Permitted Residential Uses:

- Single family (by right)
- Conversion of existing family to two family (by right)
- Two-family (by right)
- Assisted living residence (by special permit)
- Dwelling Unit, transient occupant (by special permit)
- Renting of rooms to no more than three people (by right)

Residential Uses NOT Permitted:

- Multi-family residential
- Mixed-use developments
- Accessory dwelling unit

Senior Campus (SC)

About 2.6 percent (+/- 152 acres) of the total land area of parcels in the town are wholly or partially within the SC district. This zoning district is within the West Dedham neighborhood and requires a minimum lot of four acres. Seventeen percent (one of six) of the parcels in this district are below the minimum lot (nonconforming). The average lot size of nonconforming parcels is 64,827 s.f. (or 2.8 acres). All properties in the SC district are within 100 ft. of existing sewer and the water network; none have wells.

The SC District is intended to promote the well-planned development of large parcels of land to serve the housing and health care needs of senior citizens, to serve the educational needs of children, and to foster intergenerational relationships and social interaction among different age groups. The SC district is constructed as a floating district that is permitted to be established by town meeting on parcels of land in the SRA district that are at least 100 acres of land.

Neighborhood	% of Neighborhood within SC District
West Dedham	7%
Riverdale	0%
Dedham Village	0%
East Dedham	0%
Oakdale	0%
GSM	0%

* Note: Lodging houses are not permitted in any district.

Non-Residential Base Districts that Permit Residential Uses

Research, Development & Office (RDO)

About 5 percent (+/- 309 acres) of the total land area of parcels in the town are wholly or partially within the RDO district. This zoning district requires a minimum lot of 43,560 s.f. (one acre). Twenty-five percent (17 of 67) of the parcels in this district are below the minimum lot size. The average lot size of nonconforming parcels is 20,665 s.f. Seventy-three percent of parcels in the RDO district are within 100 ft. of existing sewer and 54 percent are within 100 ft. of the water network; none have wells.

Neighborhood	% of Neighborhood within RDO District
West Dedham	0%
Riverdale	0%
Dedham Village	11%
East Dedham	0%
Oakdale	20%
GSM	10%

Permitted Residential Uses:

- Single family (by special permit)
- Mixed-use developments (by special permit)

Residential Uses NOT Permitted:

- Conversion of existing family to two family
- Two-family
- Multi-family residential
- Assisted living residence
- Dwelling Unit, transient occupant
- Renting of rooms to no more than three people
- Accessory dwelling unit

General Business (GB)

About 0.5 percent (+/- 26 acres) of the total land area of parcels in the town are wholly or partially within the GB district. This zoning district requires a minimum lot of 7,500 s.f. (0.17 acres) for a single-detached property and 11,000 s.f. (0.25 acres) for non-single-detached properties. Twenty-seven percent (16 of 59) of the parcels in this district are below the minimum lot size for single-detached. The average lot size of nonconforming parcels is 5,790 s.f. Ninety-three percent of parcels in the GB district are within 100 ft. of existing sewer and the water network; none have wells.

Neighborhood	% of Neighborhood within GB District
West Dedham	0%
Riverdale	<1%
Dedham Village	2%
East Dedham	2%
Oakdale	0%
GSM	0%

Permitted Residential Uses:

- Single family (by right)
- Conversion of existing family to two family (by right)
- Two-family (by right)
- Mixed-use developments (by special permit)
- Dwelling Unit, transient occupant (by special permit)

Residential Uses NOT Permitted:

- Assisted living residence
- Multi-family residential
- Renting of rooms to no more than three people
- Accessory dwelling unit

Highway Business (HB)

About 3 percent (+/- 170 acres) of the total land area of parcels in the town are wholly or partially within the HB district. This zoning district requires a minimum lot of 43,560 s.f. (one acre). Forty-nine percent (36 of 73) of the parcels in this district are below the minimum lot size, The average lot size of nonconforming parcels is 17,791 s.f. Ninety percent of parcels in the HB district are within 100 ft. of existing sewer and 74 percent are within 100 ft. of the water network; 3 percent have wells.

Neighborhood	% of Neighborhood within HB District
West Dedham	0%
Riverdale	3%
Dedham Village	8%
East Dedham	9%
Oakdale	9%
GSM	0%

Permitted Residential Uses:

- Mixed-use developments (by special permit)

Residential Uses NOT Permitted:

- Single family
- Conversion of existing family to two family
- Two-family
- Assisted living residence
- Multi-family residential
- Dwelling Unit, transient occupant
- Renting of rooms to no more than three people
- Accessory dwelling unit

Central Business (CB)

About 0.8 percent (+/- 45 acres) of the total land area of parcels in the town are wholly or partially within the CB district. This zoning district requires a minimum lot of 7,500 s.f. (0.17 acres) for a single-detached property and 11,000 s.f. (0.25 acres) for non-single-detached properties.). Fifty-five percent (74 of 134) of the parcels in this district are below the minimum lot size. The average lot size of non-conforming parcels is 4,181 s.f. Ninety-seven percent of parcels in the CB district are within 100 ft. of existing sewer and the water network; none have wells.

Neighborhood	% of Neighborhood within CB District
West Dedham	0%
Riverdale	0%
Dedham Village	9%
East Dedham	4%
Oakdale	0%
GSM	0%

Permitted Residential Uses:

- Conversion of existing family to two family (by special permit)
- Two-family (by special permit)
- Mixed-use developments (by special permit)

Residential Uses NOT Permitted:

- Single family
- Assisted living residence
- Multi-family residential
- Dwelling Unit, transient occupant
- Renting of rooms to no more than three people
- Accessory dwelling unit

Local Business (LB)

About 0.4 percent (+/- 23 acres) of the total land area of parcels in the town are wholly or partially within the LB district. This zoning district requires a minimum lot of 12,500 s.f. (0.29 acres). Seventy-seven percent (46 of 60) of the parcels in this district are below the minimum lot size. The average lot size of nonconforming parcels is 6,560 s.f. Ninety-eight percent of parcels in the LB district are within 100 ft. of existing sewer and the water network; None have wells.

Neighborhood	% of Neighborhood within LB District
West Dedham	0%
Riverdale	<1%
Dedham Village	1%
East Dedham	1%
Oakdale	2%
GSM	1%

Permitted Residential Uses:

- Single family (by right)
- Conversion of existing family to two family (by special permit)
- Two-family (by special permit)
- Mixed-use developments (by special permit)
- Dwelling Unit, transient occupant (by special permit)

Residential Uses NOT Permitted:

- Assisted living residence
- Multi-family residential
- Renting of rooms to no more than three people
- Accessory dwelling unit

* Note: Dwelling accessory to principal permitted use is allowed in nonresidential districts (conforming to dimensional requirements of the GR district).

Overlay Districts Affecting Residential Uses

Flood Plain Overlay District (FPOD)

The purpose of the FPOD is primarily to preserve and maintain the ground water table to protect the public health and safety of persons and property against the hazards of flood or ground water inundation, for the protection of the community against the cost which may be incurred when unsuitable development occurs in these areas. About 19 percent of the total land area of Dedham is within the FPOD, which is defined by the 100-year base flood elevations shown on the Federal Emergency Management Agency (FEMA) Norfolk County Flood Insurance Rate Map (FIRM), and further defined by the Norfolk County Flood Insurance Study report dated July 17, 2012. About 35 percent of the FPOD is located in the Riverdale neighborhood, 30 percent in the West Dedham neighborhood, and about 15 percent in the Greenlodge/Sprague/Manor (GSM) neighborhood. Residential use is not permitted in the FPOD.

Aquifer Protection Overlay District (APOD)

The purpose of the APOD district is to protect the town’s water resources by preserving and maintaining the quality and volume of existing and potential groundwater supply and groundwater recharge areas within the town. About 14 percent of the total land area of Dedham is within the APOD district, most of which (59% or +/- 465 acres) is in the GSM neighborhood and about 30 percent (+/- 237 acres) in the West Dedham neighborhood.

The provisions of this district include a maximum 25 percent impervious surface lot coverage and connection to the public sewer system (with some exceptions for single-detached properties).

Historic Preservation Overlay District

The purpose of the HPOD district is to encourage the preservation and continued use of buildings and structures of historic and architectural significance including adaptive re-use and applies to properties with buildings or structures that were constructed prior to 1900 on a lot with a minimum of 20,000 s.f. and minimum 12,000 s.f. building or structure. About 0.3 percent of the total land area of Dedham is within the HPOD district, all of which is in the West Dedham neighborhood.

Planned Residential Development Standards (Section 7.1)

Planned Residential Development is intended to be a well-defined area of higher development density than other residential developments. It is intended to accommodate dwelling units for small households in a variety of dwelling types, all in a planned setting. The provisions allow residential density of up to 1.5 times the base density allowed in applicable zoning district.

Conversion of Single-Detached to Two-Unit Dwellings (7.2)

SRA and SRB allow conversions of single-detached to two-unit houses on lots that have an area of at least 50 percent higher than the minimum lot size for a single-detached house in the applicable zoning district.

Group Housing Projects (4.4.)

Permits more than one house on a tract of land that is at least three acres if authorized by the Board of Appeals.

Multifamily Residential Complex (7.3)

Permits conversion of existing buildings to multifamily houses on lots with a minimum of six acres in the SRA district and 100,000 s.f. (2.30 acres) in the SRB district. The requirements limit density to the base minimum number of units for a subdivision per the underlying zoning, or six units in SRA and 25 units in SRB.

Mixed-Use Developments (7.4)

The purpose of this provision is primarily to encourage mixture of complementary land uses to create economic and social vitality and to address housing needs. Mixed-use development are permitted in the RDO, GB, HB, CB, and LB districts. Among provisions include requirement that dwelling unit size is between 400-1,500 s.f. The total number of residential units permitted is determined on a case-by-case basis by the Planning Board except in the LB district where a maximum of two units are permitted and RDO where 30 units are permitted. Any mixed-use development that includes 12 or more units is required to have a maximum lot coverage of 80 percent and maximum floor area ratio of 1.0.

Assisted Living Facilities (7.5)

Assisted living facilities are permitted on lots with a minimum area of four acres and density is limited to minimum lot area of 4,000 s.f. per unit (up to 115 units). Assisted living facilities are permitted in the SRA, SRB, and GR zoning districts only.

Accessory Dwelling Unit (7.7)

Accessory dwelling units (ADU) are allowed by special permit from the Board of Appeals in SRA and SRB districts. To be eligible, a lot must have at least 10 percent greater land area than required by the appropriate zoning district. The provisions require ADUs to be between 350 to 1,000 s.f. or 33 percent of total buildings size and have an occupancy restriction of no more than two persons. Note that this occupancy restriction may raise fair housing concerns as discriminatory to families with children. The zoning provisions also limit ADUs to existing buildings so that newly constructed single-families could not include an ADU. In addition, the special permit is not transferable if the property is sold. The provisions don't clearly prohibit use of a carriage house, garage, or other out building as an ADU, however require a maximum 33 percent of total building size, which would likely practically rule out use of any outbuilding.

Opportunity Areas

Considering the housing needs identified in this report, as well as the zoning barriers and potential opportunities to overcome these barriers, the Town can also think about specific sites that may have particular opportunity to catalyze the development of new housing or redevelopment to create new and diversified housing units. Certain geographic areas or sites may be more suitable for new housing than others.

The project consultants prepared a basic spatial analysis using GIS mapping as a first step in this process to identify sites with potential for housing development. This analysis does not dictate or necessitate housing development but considers a few factors that can indicate greater opportunity or potential for development or redevelopment. The Town can then conduct further research and speak with property owners and/or developers to better understand the potential and viability for housing development at each site.

The consultant's analysis identifies:

- a) parcels that are more than two times the minimum residential lot size, per Dedham's zoning.
- and-
- b) parcels that have a low (less than 1) improvement to land value ratio (meaning the assessed value of the building/structure on a lot is less valuable than the land itself).
- and considers-
- c) access and connectivity to existing water and sewer infrastructure.

The maps used in this analysis are provided in the appendices (Maps 7, 8, and 9).

Parcels that are more than two times the minimum residential lot size may be opportunity sites for residential development because the parcel could be subdivided or the current landowner could choose to develop or partner with another entity to develop housing on undeveloped portions of the property.

Parcels with low improvement to land value ratios (ILV) can indicate underutilization - maybe due to aging infrastructure, low-density, vacancy, or other factors that reduce the value of the existing structures while the land has higher value.

The consultant has provided Town staff with a list of parcels that meet either or both of these size and value thresholds for further analysis and consideration.

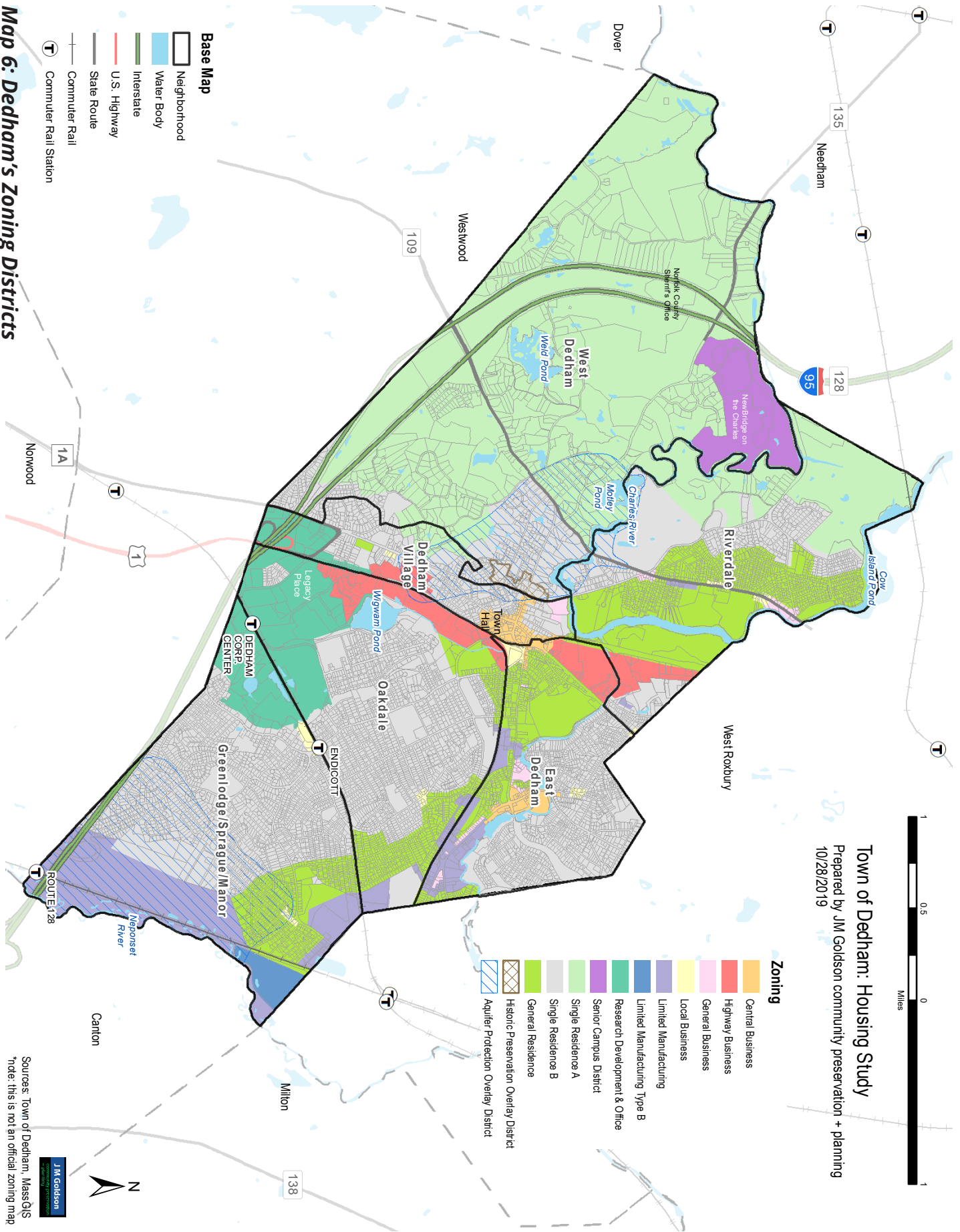
In addition, the Town is currently processing several planned and proposed housing development projects.

Town of Dedham: Housing Study
 Prepared by JM Goldson community preservation + planning
 10/28/2019



Zoning

- Central Business
- Highway Business
- General Business
- Local Business
- Limited Manufacturing
- Limited Manufacturing Type B
- Research Development & Office
- Senior Campus District
- Single Residence A
- Single Residence B
- General Residence
- Historic Preservation Overlay District
- Aquifer Protection Overlay District



Base Map

- Neighborhood
- Water Body
- Interstate
- U.S. Highway
- State Route
- Commuter Rail
- Commuter Rail Station

Map 6: Dedham's Zoning Districts



Sources: Town of Dedham, MassGIS
 note: this is not an official zoning map

West Dedham

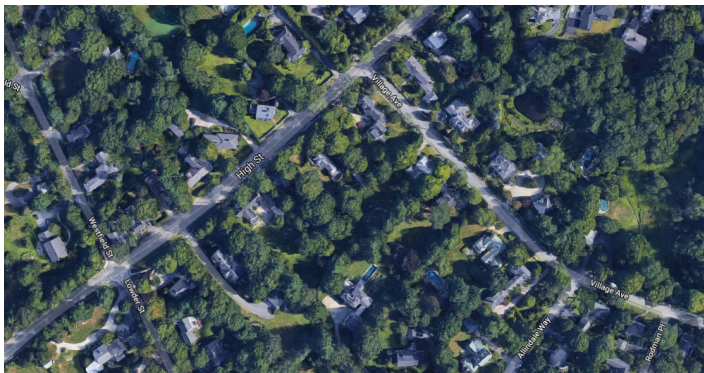
COMMUNITY CHARACTER

Land Use and Infrastructure

West Dedham borders Westwood to the west and Needham to the north, as well as Dedham's Riverdale neighborhood, separated by the Charles River. The West Dedham neighborhood is primarily residential, with interspersed commercial and institutional uses as well as a significant portion of Dedham's protected open space.

I-95/Route 128 and Route 109/High Street provide major access routes in and out of Dedham through the West Dedham neighborhood. West/Common Street also provides key access east-west from Needham into Dedham Center.

Much development in the West Dedham neighborhood is newer than other parts of town, reflecting suburban sprawl trends of the mid-to-late 20th century. Lot sizes are larger and mobility is auto-dependent. Narrow streets lined with trees and ample yard space characterize West Dedham's residential neighborhoods. West Dedham has several recreation facilities, including trails at Wilson Mountain and the Dedham Parks and Recreation Department's Dolan Center with trails and access to the Charles River. Northeastern and MIT also both have facilities in the West Dedham neighborhood.



Resident Characteristics

West Dedham has the lowest population density (0.94 people/acre) of Dedham's six neighborhoods and one of the lowest portions of Dedham's total population (2,297 people or 9 percent). West Dedham's total population is also decreasing, down 7 percent from 2000 to 2017. West Dedham has the largest and fastest growing proportion of seniors in the community, with 45 percent of its population 60 years of age or older - a 197 percent increase from 2000 to 2017. This influx in the senior population is largely due to the location of Dedham's Senior Campus District - zoning that has allowed for a complex of modern age-restricted and assisted living facilities in the northern corner of West Dedham. Just 34 percent of West Dedham's residents are younger than 45.

West Dedham is the second most homogeneous neighborhood in the Dedham community in regards to race and ethnicity. Eighty-seven percent of the population identifies as White, while just 12 percent identify as another race - the majority of which identify as Black or African American (8%). Three percent of the population (any race) identifies as Hispanic/Latinx. West Dedham is also the slowest diversifying neighborhood in the community, with racial diversity increasing by 4 percent from 2000 to 2017 and no identifiable change in ethnic diversity occurring during that timeframe.

The majority of West Dedham residents primarily commute in cars (75%), with approximately 8 percent taking public transit, and 3 percent who walk. Provided that the majority of Dedham's public transit activity is in the central and eastern parts of town, it is likely that West Dedham residents who take public transit drive to and park at local transit stations in other parts of town.

Household Characteristics

West Dedham households earn higher or comparable salaries, on average, than other Dedham neighborhoods. Oakdale is the only neighborhood in which households earn significantly higher incomes on average. West Dedham's median income is \$103,036, which is comparable to the Area Median Income but is higher than Dedham's community-wide median income. Interestingly, more than half (52%) of West Dedham residents earn \$100,000 or more, while about a third (32%) earn less than \$50,000. West Dedham has the highest proportion of households earning \$200,000 or more (30%).

West Dedham also has the lowest proportion of family households at just 47 percent - 28 percent of which have school-aged children and 55 percent of which include at least one person age 60 or older. Seventy-six percent of non-family households are seniors living alone. Just over half of West Dedham's households consist of single residents while only 21 percent of households consist of three or more people.

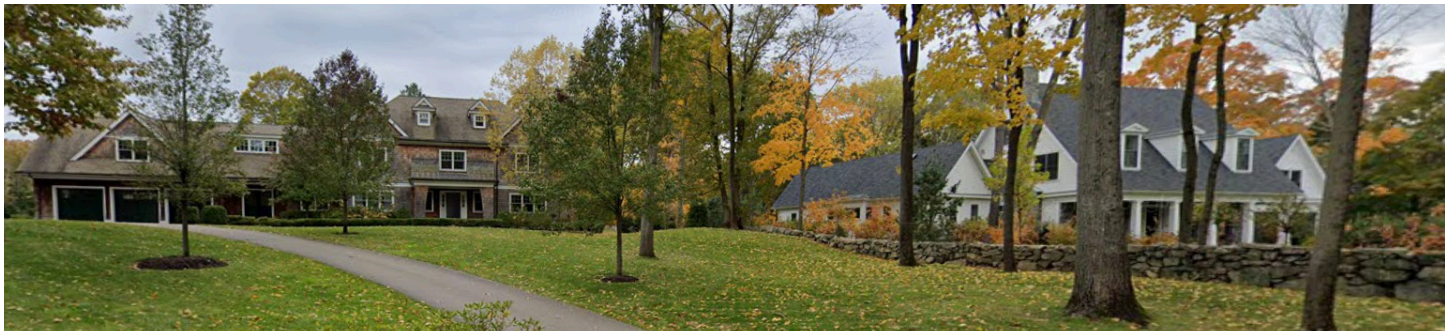
West Dedham also has the second lowest proportion of homeowners at 59 percent. West Dedham's age-restricted and assisted living facilities likely contribute to these trends.

Housing Stock

Unsurprisingly, West Dedham's housing stock primarily consists of single-detached homes (59%) and complexes with twenty or more units (31%). Again, West Dedham's senior housing complexes are the primary contributing factor to these ratios. The proportion of housing structures with ten or more units increased by 37 percent from 2000 to 2017. West Dedham also has a handful of two family residences and condominiums, but has the second lowest proportion of small-scale multifamily housing in the community.

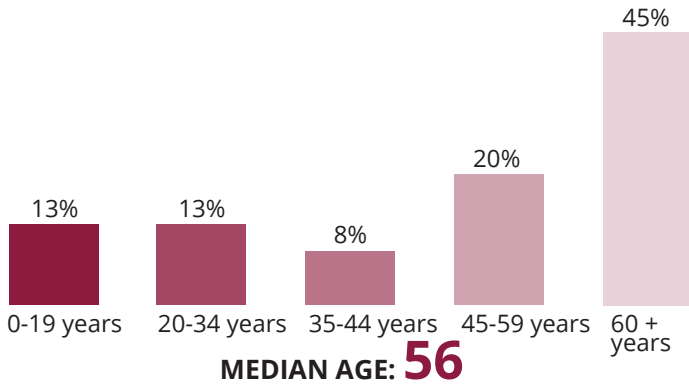
The majority (61%) of West Dedham's housing units have three bedrooms or more, while just 19 percent have one or two bedrooms, the proportion of which increased 44 percent from 2000 to 2017. However, the proportion of three and four bedroom units also increased in that timeframe, even though 51 percent of West Dedham's households are one-person households. Despite having the highest proportion of single-person households, West Dedham has one of the lowest proportions of one or two bedroom units.

Forty percent of West Dedham's housing stock was built after 2000, while just under 40 percent was built before 1970, including many homes that are part of Dedham's three local historic districts as well as the Dedham Village Historic District, listed on the National Register.



DEMOGRAPHIC PROFILE

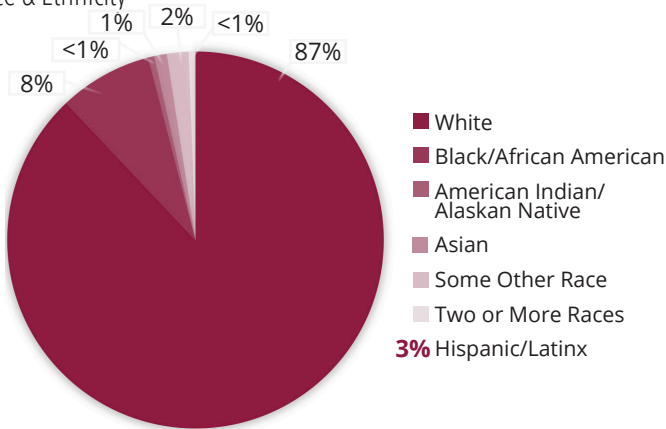
Population & Age



Trends and Change (2000 - 2017)

- **7% population decrease**
- **197% increase in older adults/seniors (60+)**
- **Increase in median age (41-56)**

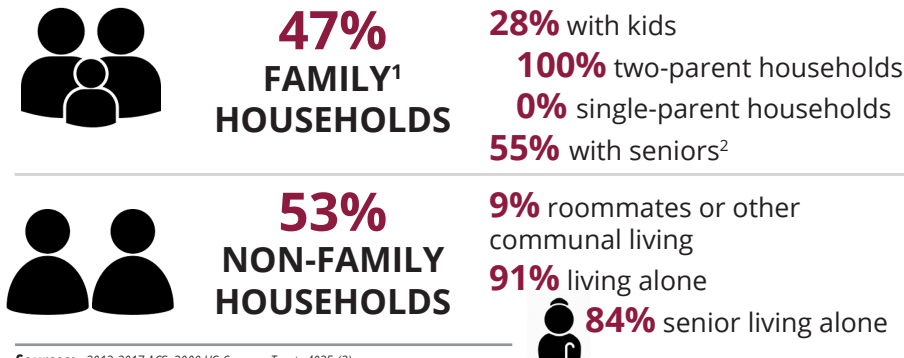
Race & Ethnicity



Trends and Change (2000 - 2017)

- **4% increase in racial diversity**

Households



Sources: 2013-2017 ACS; 2000 US Census - Tracts 4025 (2)

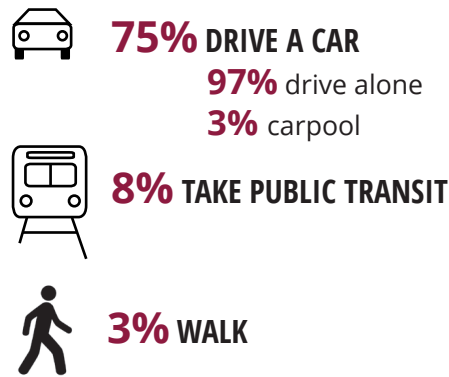
¹ The US Census Bureau defines "family" as two or more people related by birth, marriage, or adoption and residing together; all such people, including related subfamily members, are considered as members of one family.

² Family households with at least one person age 60 or older

³ MassDOT Commuter Rail Counts (2012-2018)

⁴ Department of Housing and Urban Development (HUD) 2019 AMI (Boston- Cambridge-Quincy, MA-NH FMR Area) for a family of four.

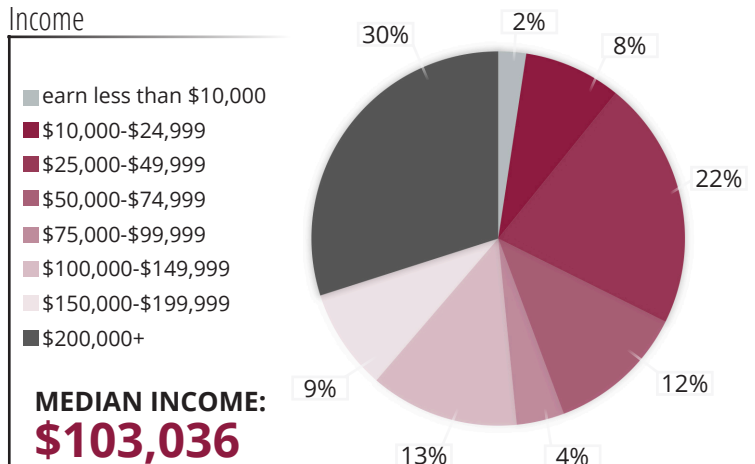
Commuter Patterns



Trends and Change (2000 - 2017)

- **5% increase in car-commuting**
- **7% decrease in public transit use³**

Income

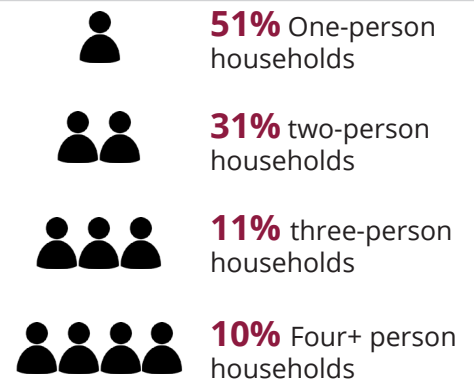


Trends and Change

- **27% reduction in median income (inflation adjusted) (2000 - 2017)**
- **Area Median Income (AMI)⁴ is \$113,300 (2019)**
- **Community-wide Median Income is \$89,514 (2017)**

Trends and Change (2000 - 2017)

- **30% decrease in family households; 18% decrease with kids**
- **17% increase in two-parent households**
- **32% increase in single-person households**
- **27% increase in seniors living alone**
- **16% increase in two-person households**
- **Average household size decreased by 11%**



AVERAGE HOUSEHOLD SIZE (2017): 1.98
(Community-wide = 2.43; State = 2.53; County = 2.58)

HOUSING CONDITIONS

Occupancy & Tenure



91% Occupied | **9%** Vacant

59% Owner-occupied

41% Renter-occupied

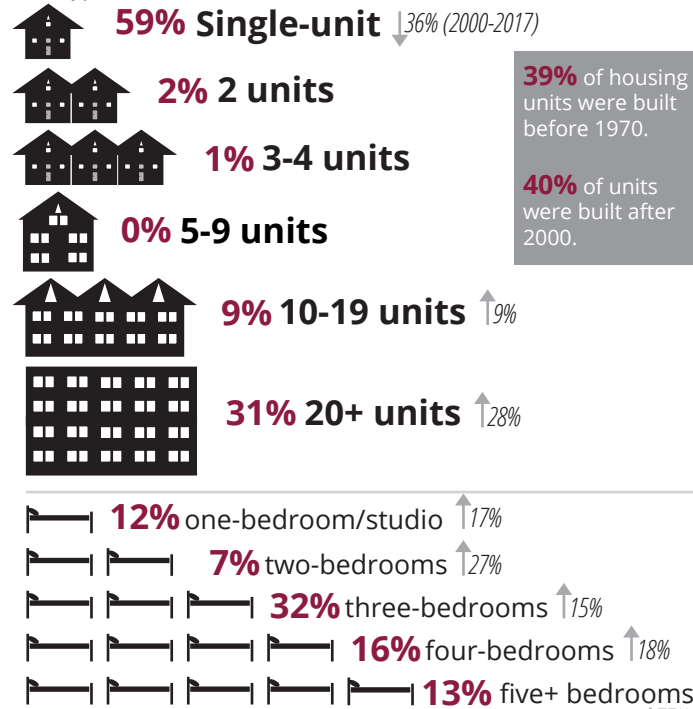
Vacancy rates by tenure not available at the neighborhood level.

A 2% vacancy rate for ownership and 5.5% vacancy rate for rental units are considered "healthy."⁵

Trends and Change (2000 - 2017)

- **70%** increase in housing units
- **6%** decrease in overall occupancy
- **5%** decrease in ratio of owner-occupied units; increase in renter-occupied units

Unit Types

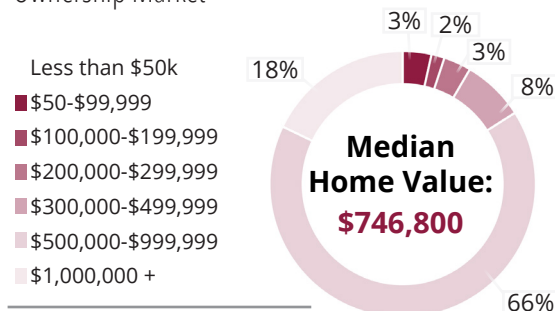


39% of housing units were built before 1970.

40% of units were built after 2000.

HOUSING MISMATCH:
12% one-bedroom/studio units | **51%** one-person households

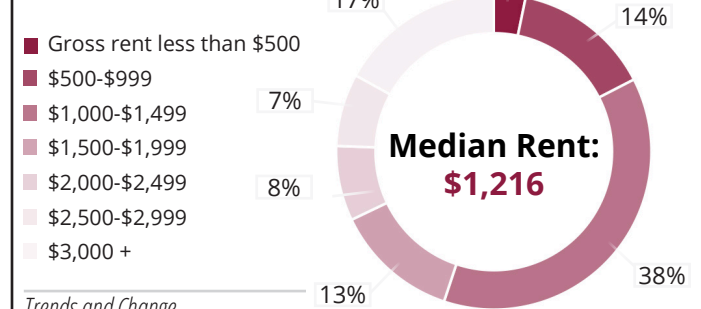
Ownership Market



Trends and Change

- **Norfolk County median sales price = \$510,000 (2019)**
- **Massachusetts median sales price = \$399,900 (2019)**
- **Dedham community-wide median sales price = \$416,500 (2017)**

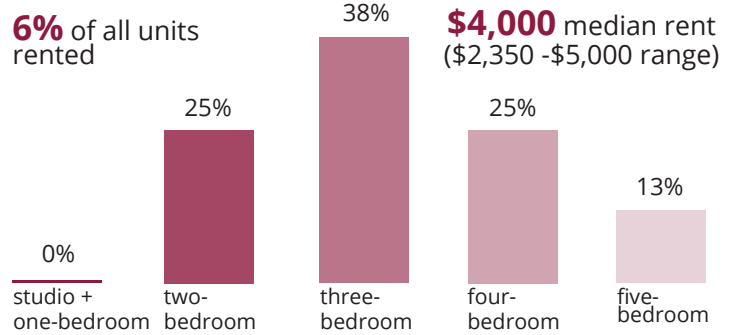
Rental Market



Trends and Change

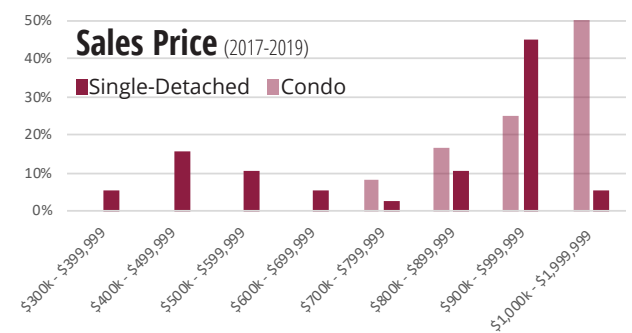
- **29%** decrease in median gross rent (inflation adjusted) (2000 - 2017)
- **Norfolk County median rent = \$1,450 (2017)**
- **Massachusetts median rent = \$1,173 (2017)**
- **Dedham community-wide median rent = \$1,546 (2017)**

TWO-YEAR MARKET SNAPSHOT (2017-2019):⁷

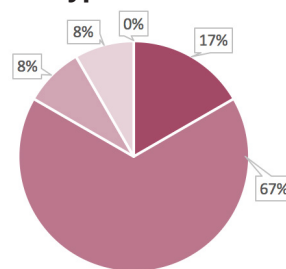


Ownership Market

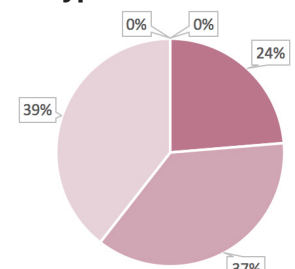
TWO-YEAR MARKET SNAPSHOT (2017-2019):⁶



Unit Types (Condo; 2017-2019)



Unit Types (Single-Detached; 2017-2019)



Sources: 2013-2017 ACS; 2000 US Census - Tracts 4025 (2)

⁵Greater Boston Housing Report Card, 2017

⁶MLS data provided by local realtors Jay Donahue and John Bethoney

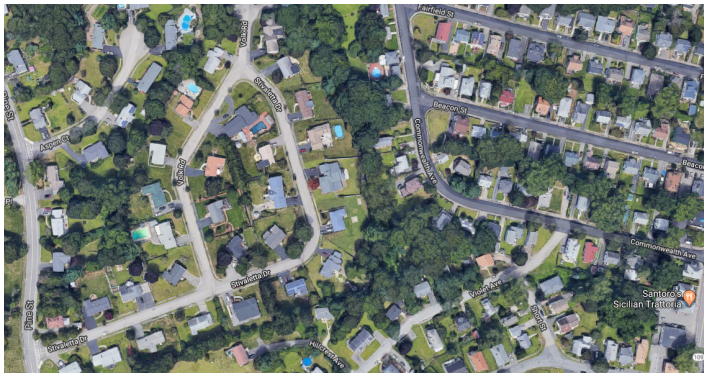
COMMUNITY CHARACTER

Land Use and Infrastructure

Riverdale borders Needham to the north and West Roxbury to the northeast as well as the West Dedham neighborhood to the southwest, Dedham Village to the south, and East Dedham to the southeast. The Riverdale neighborhood is primarily residential, with commercial development in the eastern corner along the VFW Parkway and the Noble and Greenough School campus in the southwest. The Charles River loops through Riverdale, distinguishing the border between Riverdale and West Dedham. Protected green space is interspersed, especially along the Charles and to the north - the Charles River Natural Valley Storage Area and Cutler Park Reservation, respectively.

Route 109/High Street/Bridge Street provides a major access route in and out of Dedham to the north and south, and Needham/Pine Street provides access to/ from Needham and Dedham Center.

Riverdale is a longstanding neighborhood in Dedham, with historic and aging infrastructure and development patterns. Lots are smaller and many homes are characterized by suburban-style single or two story homes, many of which are split-level. A portion of Dedham's public housing is located in Riverdale.



Resident Characteristics

Riverdale has the second lowest population density (3.3 people per acre) of Dedham's six neighborhoods, and the third lowest portion of Dedham's total population (3,572 people or 14 percent). Similar to West Dedham, Riverdale's total population is also decreasing, down 8 percent from 2000 to 2017. Just under half (49%) of Riverdale's residents are 45 or older, half of which are seniors.

Riverdale is also mostly White (86%), with an 8 percent increase in racial diversity between 2000 and 2017 - most of which are Black or African American and Asian. Riverdale's Hispanic/Latinx population (3%) decreased slightly between 2000 and 2017.

Riverdale has the highest proportion of car-commuting residents (along with Oakdale) at 82 percent, and the lowest proportion of transit users at 6 percent. Just 3 percent of residents primarily walk. Similar to West Dedham, Riverdale's lack of nearby public transit opportunities compared to other parts of town is a likely driver of these travel patterns.

Household Characteristics

On average, Riverdale is one of the less affluent neighborhoods in Dedham, with the second lowest median income at \$85,763. However, more than a third (38%) of Riverdale households earn more than \$100,000 annually and 16 percent earn more than \$200,000. About a third (31%) make less than \$50,000 annually.

Approximately two-thirds of Riverdale households are families - 40 percent of which have school-age children and 27 percent of which have at least one person age 60 or older. Of non-family households, 35 percent are seniors living alone - one of the lower proportions among Dedham neighborhoods. About two-thirds of Riverdale households (64%) consist of one or two people, while the remaining third consist of three or more.

Riverdale also has the second highest proportion of homeowners in Dedham (74%) and a zero percent vacancy rate, indicating that there is high demand for housing in Riverdale, both rental and ownership.

Housing Stock

From 2000 to 2017, Riverdale's total housing stock decreased by 2 percent, placing higher pressures on the housing market in this neighborhood (0 percent vacancy rate). Like most of Dedham, Riverdale's housing stock primarily consists of single-detached homes (80%) - the second highest proportion in Dedham. Riverdale also has a few intermixed two and three family housing structures, condominiums, smaller-scale apartment buildings, and primarily residential mixed-use developments. Riverdale has one assisted living facility.

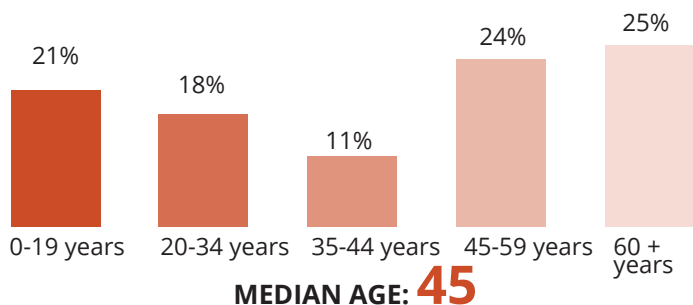
More than two-thirds of Riverdale's housing units have two or three bedrooms, while just 42 percent of households consist of two or three people. While 37 percent of households are single residents, just 15 percent of Riverdale's housing stock are studios or one bedroom units.

Approximately three-quarters of Riverdale's housing stock was built before 1970 and just 8 percent was built after 2000.



DEMOGRAPHIC PROFILE

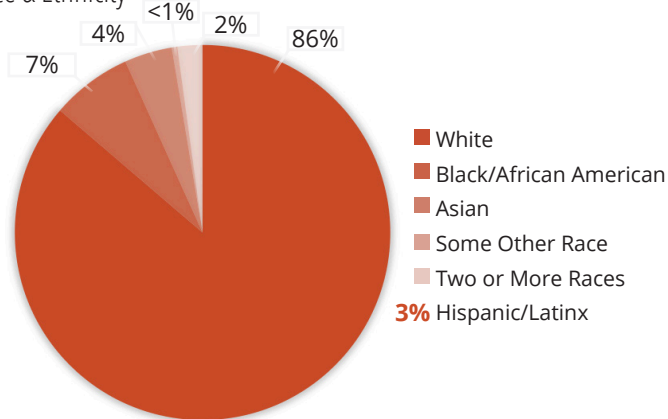
Population & Age



Trends and Change (2000 - 2017)

- **8% population decrease**
- **13% increase in older adults/seniors (60+)**
- **Slight increase in median age (40-45)**

Race & Ethnicity



Trends and Change (2000 - 2017)

- **8% increase in racial diversity**
- **1% decrease in Hispanic/Latinx population ratio**

Households



61% FAMILY¹ HOUSEHOLDS

- 40% with kids
- 75% two-parent households
- 25% single-parent households
- 27% with seniors²



39% NON-FAMILY HOUSEHOLDS

- 6% roommates or other communal living
- 94% living alone
- 37% senior living alone

Sources: 2013-2017 ACS; 2000 US Census - Tracts 4021.01 (1-4)

¹The US Census Bureau defines "family" as two or more people related by birth, marriage, or adoption and residing together; all such people, including related subfamily members, are considered as members of one family.

²Family households with at least one person age 60 or older

³Department of Housing and Urban Development (HUD) 2019 AMI (Boston-Cambridge-Quincy, MA-NH FMR Area) for a family of four.

Commuter Patterns



82% DRIVE A CAR
93% drive alone
7% carpool



6% TAKE PUBLIC TRANSIT

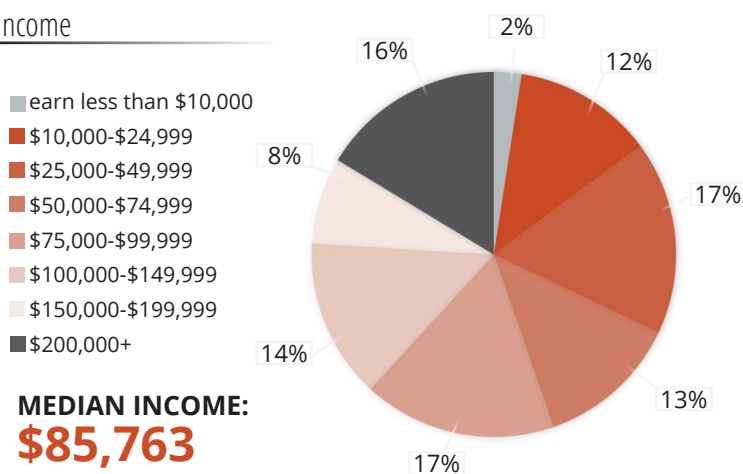


3% WALK

Trends and Change (2000 - 2017)

- **4% increase in people who walk**

Income



Trends and Change

- **5% reduction in median income (inflation adjusted) (2000 - 2017)**
- **Area Median Income (AMI)³ is \$113,300 (2019)**
- **Community-wide Median Income is \$89,514 (2017)**

Trends and Change (2000 - 2017)

- **8% decrease in family households**
- **10% increase in single-person households**
- **9% increase in single-parent households**
- **Average household size decreased by 3%**



37% One-person households



27% two-person households



15% three-person households



21% Four+ person households

AVERAGE HOUSEHOLD SIZE (2017): 2.3
(Community-wide = 2.43; State = 2.53; County = 2.58)

HOUSING CONDITIONS

Occupancy & Tenure



100% Occupied | **0%** Vacant

74% Owner-occupied

26% Renter-occupied

Vacancy rates by tenure not available at the neighborhood level.

A 2% vacancy rate for ownership and 5.5% vacancy rate for rental units are considered "healthy."⁴

Trends and Change (2000 - 2017)

- **2% decrease in housing units**
- **2% decrease in overall occupancy**
- **4% decrease in ratio of owner-occupied units; increase in renter-occupied units**

Unit Types

80% Single-unit ↓10% (2000-2017)

11% 2 units

5% 3-4 units ↑5%

3% 5-9 units ↓4%

1% 10-19 units

1% 20+ units

76% of housing units were built before 1970.

8% of units were built after 2000.

15% one-bedroom/studio ↑14%

23% two-bedrooms ↑23%

46% three-bedrooms ↑38%

13% four-bedrooms

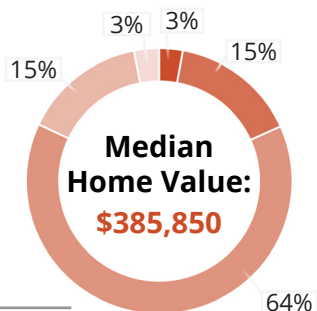
4% five+ bedrooms ↓75%

HOUSING MISMATCH:

15% one-bedroom/studio units | **37%** one-person households

Ownership Market

- Less than \$50k
- \$50-\$99,999
- \$100,000-\$199,999
- \$200,000-\$299,999
- \$300,000-\$499,999
- \$500,000-\$999,999
- \$1,000,000 +

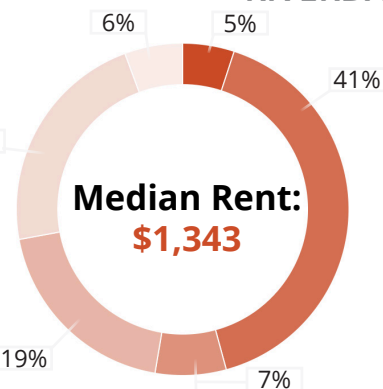


Trends and Change

- **Norfolk County median sales price = \$510,000 (2019)**
- **Massachusetts median sales price = \$399,900 (2019)**
- **Dedham community-wide median sales price = \$416,500 (2017)**

Rental Market

- Gross rent less than \$500
- \$500-\$999
- \$1,000-\$1,499
- \$1,500-\$1,999
- \$2,000-\$2,499
- \$2,500-\$2,999
- \$3,000 +



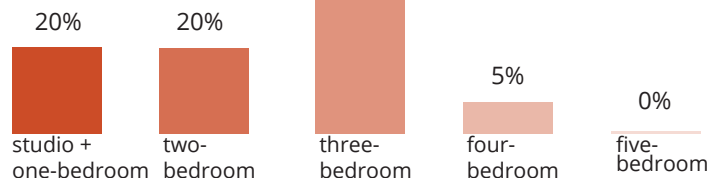
Trends and Change

- **20% increase in median gross rent (inflation adjusted) (2000 - 2017)**
- **Norfolk County median rent = \$1,450 (2017)**
- **Massachusetts median rent = \$1,173 (2017)**
- **Dedham community-wide median rent = \$1,546 (2017)**

TWO-YEAR MARKET SNAPSHOT (2017-2019):⁷

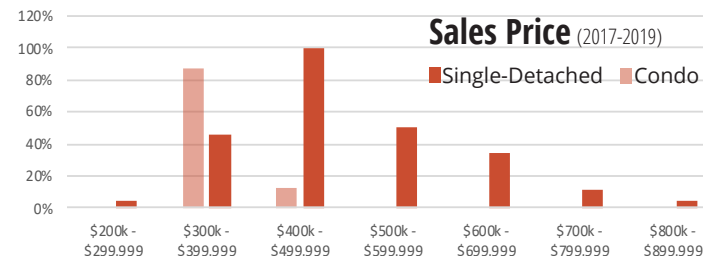
16% of all units rented

\$2,200 median rent (\$1,000 - \$3,200 range)

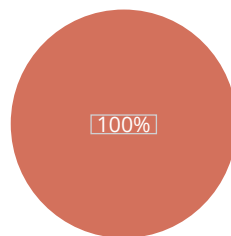


Ownership Market

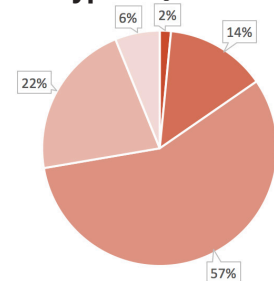
TWO-YEAR MARKET SNAPSHOT (2017-2019):⁵



Unit Types (Condo; 2017-2019)



Unit Types (Single-Detached; 2017-2019)



Sources: 2013-2017 ACS; 2000 US Census - Tracts 4021.01 (1-4)

33 Greater Boston Housing Report Card, 2017

⁵MLS data provided by local realtors Jay Donahue and John Bethoney

Dedham Village

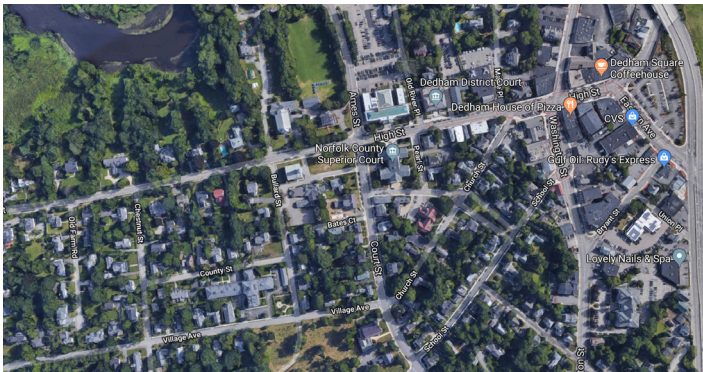
COMMUNITY CHARACTER

Land Use and Infrastructure

Dedham Village is bordered by Westwood to the south and is otherwise surrounded by four of Dedham's other neighborhoods. The Dedham Village neighborhood is centrally located and is the smallest geographically and in population. It is a mix of primarily commercial development, professional offices and warehouses, municipal uses, and residential units. Dedham Village is highly developed and fairly compact, with almost no designated open space. Northern Dedham Village comprises most of Dedham Square, the town's center, and southern Dedham Village comprises part of Legacy Place commercial center. Commercial development primarily lines Providence Highway with residential development surrounding to the east and north.

Providence Highway and Washington Street provide key access in and out of Dedham Center, and I-95 transects the southern corner of the Dedham Village Neighborhood.

Encompassing Dedham's central municipal and commercial hub, Dedham Village development displays a mix of older historic and newer development, reflecting iterative development investment in the area over time. Lots and homes are generally smaller with a variety of architectural styles.



Sources: Town of Dedham Open Space & Recreation Plan, 2019; Town of Dedham Master Plan, 2009; US Census (2000); American Community Survey (ACS) 2013-2017; Google Maps (photos)

Resident Characteristics

Despite the relatively high density of development in Dedham Village, the neighborhood has the third lowest density (3.5 people per acre) of Dedham's six neighborhoods. The higher level of commercial uses and road space, contributes to this lower density of people. As previously discussed, Dedham Village residents make up the smallest proportion of the entire community at 1,139 residents or just 4 percent of the total population. Similar to West Dedham and Riverdale, Dedham Village saw a decline in total population between 2000 and 2017 - down 5 percent. Dedham Village has the highest proportion of youth at 28 percent and a lower proportion of older adults and seniors (age 45 and older) than other Dedham neighborhoods.

Dedham Village is the second most diverse neighborhood in the community with 81 percent of its population identifying as White and 18 percent identifying as other races - primarily Black or African American and mixed race. Diversity in Dedham Village is also increasing, with the non-White population increasing by 14 percent from 2000 to 2017 and the Hispanic/Latinx population (2%) also increasing slightly in that timeframe.

Dedham Village has the highest rate of public transit use (21%) and the second highest rate of pedestrian commuting (7%). This is explained largely by the availability and close proximity of public transit options, pedestrian infrastructure and mix of residential and commercial uses. Residents who live in such areas are more likely to walk or use public transit than to drive their cars, or in some cases even own a car.

Household Characteristics

Dedham Village households make similar incomes, on average, as those in West Dedham and Greenlodge/Sprague/Manor (GSM), with a median income of \$102,857. Half (50%) of households earn \$100,000 or more and 21 percent earn \$200,000 or more. In contrast, 30 percent earn less than \$50,000 and 8 percent earn less than \$10,000 - the largest proportion among Dedham's neighborhoods.

Dedham Village has the second highest proportion of family households at 66 percent - 31 percent of which have school-age children and 35 percent of which have at least one person age 60 or older. Of non-family households, 32 percent are seniors living alone - the second lowest proportion in the community. Seventy-one percent of Dedham Village households consist of one or two people - one of the highest proportions among Dedham's neighborhoods.

Sixty-nine percent of householders own their home in Dedham Village - the third highest proportion in the community. This proportion is changing slightly, with a 5 percent increase in rental households from 2000 to 2017.

Housing Stock

From 2000 to 2017, the total housing stock in Dedham Village increased by 2 percent. Like most of Dedham, the housing stock in Dedham Village primarily consists of single-detached homes (75%). This neighborhood also has several two and three family structures (17%) and a small number of larger mixed-use housing complexes. Dedham Village has one assisted living facility in the southern part of the neighborhood along Washington Street.

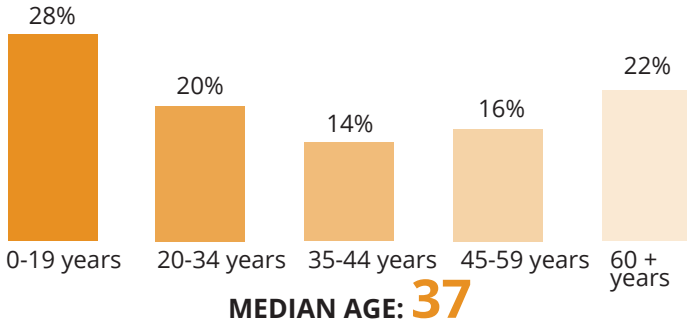
In contrast to Dedham's other neighborhoods, Dedham Village has a surplus of one bedroom units (27%) but a shortage of two bedroom units (10%) while 47 percent of households consist of two people.

Approximately three-quarters of the housing stock in Dedham Village was built before 1970 while about 16 percent was built after 2000.



DEMOGRAPHIC PROFILE

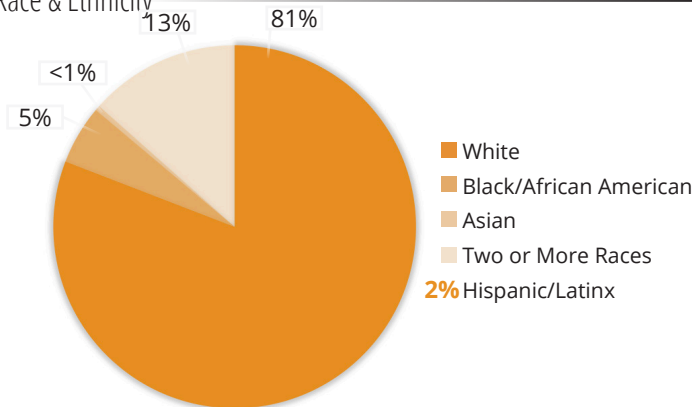
Population & Age



Trends and Change (2000 - 2017)

- **5% population decrease**
- **28% increase in older adults/seniors (60+)**
- **Slight decrease in median age (39-37)**

Race & Ethnicity



Trends and Change (2000 - 2017)

- **14% increase in racial diversity**
- **1% increase in Hispanic/Latinx population ratio**

Households



66% FAMILY¹ HOUSEHOLDS

31% with kids
70% two-parent households
30% single-parent households
35% with seniors²



34% NON-FAMILY HOUSEHOLDS

27% roommates or other communal living
73% living alone
44% senior living alone

Sources: 2013-2017 ACS; 2000 US Census - Tracts 4025 (1)

¹The US Census Bureau defines "family" as two or more people related by birth, marriage, or adoption and residing together; all such people, including related subfamily members, are considered as members of one family.

²Family households with at least one person age 60 or older

³MassDOT Commuter Rail Counts (2012-2018)

⁴Department of Housing and Urban Development (HUD) 2019 AMI (Boston- Cambridge-Quincy, MA-NH FMR Area) for a family of four.

Commuter Patterns



67% DRIVE A CAR
100% drive alone
0% carpool



21% TAKE PUBLIC TRANSIT

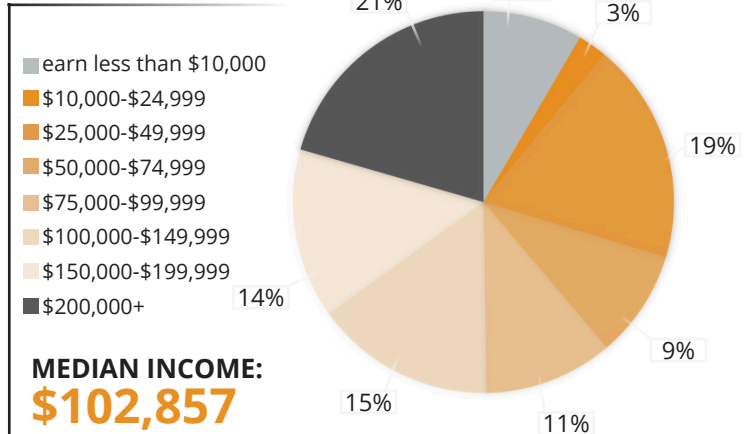


7% WALK

Trends and Change (2000 - 2017)

- **16% decrease in car-commuting**
- **14% decrease in carpooling**
- **10% increase in public transit use³**

Income



Trends and Change

- **8% reduction in median income (inflation adjusted) (2000 - 2017)**
- **Area Median Income (AMI)⁴ is \$113,300 (2019)**
- **Community-wide Median Income is \$89,514 (2017)**

Trends and Change (2000 - 2017)

- **17% decrease in households with kids**
- **19% increase in single-parent households**
- **16% increase in two-person households**
- **Average household size increased by 18%**



24% One-person households



47% two-person households



6% three-person households



23% Four+ person households

AVERAGE HOUSEHOLD SIZE (2017): 2.6
(Community-wide = 2.43; State = 2.53; County = 2.58)

HOUSING CONDITIONS

Occupancy & Tenure



88% Occupied | **12%** Vacant

69% Owner-occupied

Vacancy rates by tenure not available at the neighborhood level.

31% Renter-occupied

A 2% vacancy rate for ownership and 5.5% vacancy rate for rental units are considered "healthy."⁵

Trends and Change (2000 - 2017)

- **2%** increase in housing units
- **8%** decrease in overall occupancy
- **5%** decrease in ratio of owner-occupied units; increase in renter-occupied units

Unit Types

75% Single-unit ↓4% (2000-2017)

9% 2 units

8% 3-4 units ↑5%

0% 5-9 units

3% 10-19 units ↑3%

6% 20+ units

74% of housing units were built before 1970.

16% of units were built after 2000.

27% one-bedroom/studio ↑27%

10% two-bedrooms ↑9%

40% three-bedrooms ↑33%

11% four-bedrooms ↑10%

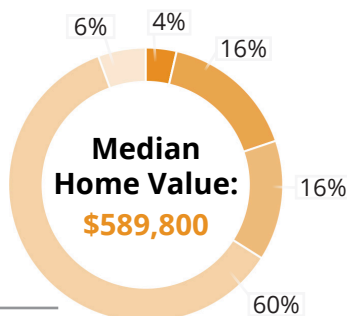
12% five+ bedrooms ↓79%

HOUSING MISMATCH:

10% two-bedroom units | **47%** two-person households

Ownership Market

- Less than \$50k
- \$50-\$99,999
- \$100,000-\$199,999
- \$200,000-\$299,999
- \$300,000-\$499,999
- \$500,000-\$999,999
- \$1,000,000 +



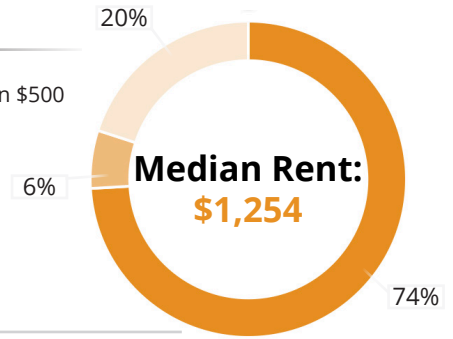
Trends and Change

- **Norfolk County median sales price = \$510,000 (2019)**
- **Massachusetts median sales price = \$399,900 (2019)**
- **Dedham community-wide median sales price = \$416,500 (2017)**

- 1 bedroom
- 2 bedroom
- 3 bedroom
- 4 bedroom
- 5+ bedroom

Rental Market

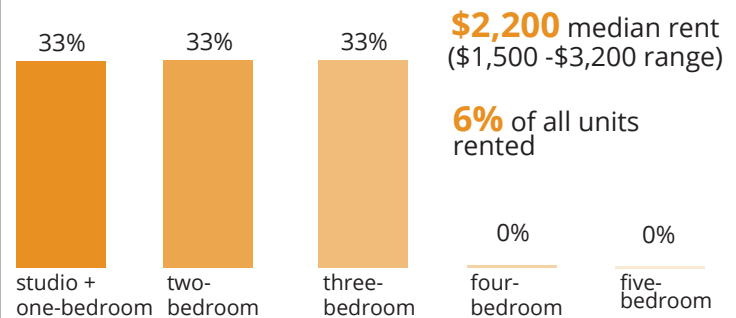
- Gross rent less than \$500
- \$500-\$999
- \$1,000-\$1,499
- \$1,500-\$1,999
- \$2,000-\$2,499
- \$2,500-\$2,999
- \$3,000 +



Trends and Change

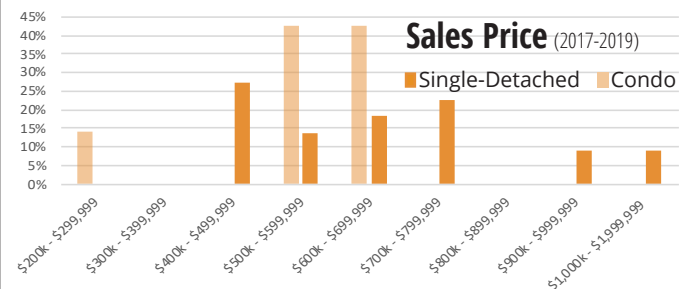
- **15%** decrease in median gross rent (inflation adjusted) (2000 - 2017)
- **Norfolk County median rent = \$1,450 (2017)**
- **Massachusetts median rent = \$1,173 (2017)**
- **Dedham community-wide median rent = \$1,546 (2017)**

TWO-YEAR MARKET SNAPSHOT (2017-2019):⁷

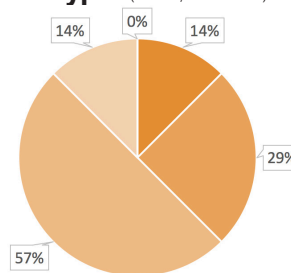


Ownership Market

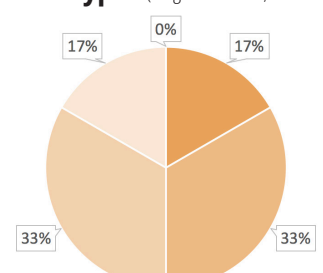
TWO-YEAR MARKET SNAPSHOT (2017-2019):⁶



Unit Types (Condo; 2017-2019)



Unit Types (Single-Detached; 2017-2019)



East Dedham

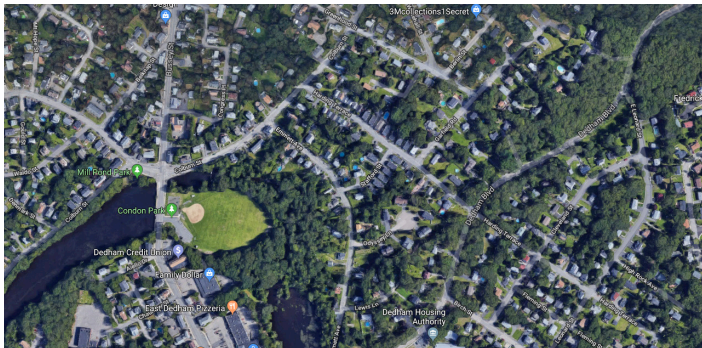
COMMUNITY CHARACTER

Land Use and Infrastructure

East Dedham is bordered by West Roxbury and Hyde Park/Readville to the east and north, by the Riverside and Dedham Village neighborhoods to the west, and by Oakdale to the south. East Dedham is primarily residential with some commercial development in its central area and the Dedham mall to the west, municipal property in its western area, and industrial development in its southeastern areas. The Charles River flows east-west through the center of East Dedham - a driving asset for Dedham's current and historic manufacturing and industrial economy. East Dedham is highly developed and fairly compact, with almost no designated open space.

High Street, Washington Street, and the Providence Highway provide major access routes to/from Dedham Center to the north.

East Dedham's infrastructure is older and reflects the area's industrial roots. With intermixed commercial development and more multifamily housing units, Dedham's built environment has mixed architectural character. Residential areas vary from some more modern single-detached homes to small-scale multifamily walkups, and mid-to-larger size apartment complexes, cluster housing and condominium complexes. The majority of Dedham's public housing is located in East Dedham.



Sources: Town of Dedham Open Space & Recreation Plan, 2019; Town of Dedham Master Plan, 2009; US Census (2000); American Community Survey (ACS) 2013-2017; Google Maps (photos)

38 ¹Department of Housing and Urban Development (HUD) 2019 AMI, for a family of four; Dedham is part of the Boston-Cambridge-Quincy, MA-NH Metro Fair Market Rate (FMR) Area, which includes various cities and towns within Essex, Middlesex, Norfolk, Plymouth, and Suffolk Counties, as well as several communities in eastern New Hampshire.

Resident Characteristics

East Dedham has the second highest total population of Dedham's neighborhoods at 5,727 or 23 percent of the population. East Dedham also has the highest population density at 8.5 people per acre. East Dedham's population is growing quickly - up 12 percent between 2000 and 2017. East Dedham has the youngest median age and the closest relative age distribution among the other five neighborhoods, with just 37 percent of the population age 45 or older and 47 percent of the population under age 35. However, like the rest of Dedham, the proportion of seniors is increasing - up 4 percent between 2000 and 2017.

Dedham Village is the most diverse and most quickly diversifying neighborhood in the community with 73 percent of its population identifying as White and 27 percent identifying as another race - primarily Black or African American (17%) and mixed/other races. The non-White population grew 19 percent between 2000 and 2017. East Dedham also has the highest proportion of Hispanic/Latinx residents at 17 percent - up 13 percent from 2000 to 2017.

While not the highest proportional users of public transit, approximately 9 percent of East Dedham residents commute via public transit and 8 percent walk, with the 77 percent majority driving cars. This is the highest rate of pedestrian activity among Dedham's neighborhoods, just above Dedham Village. The high density and mix of uses in East Dedham may contribute to this trend.

Household Characteristics

East Dedham is currently and historically the least affluent neighborhood in Dedham with a median income of \$73,873 - significantly lower than the Area Median Income (AMI)¹ of \$113,300. Twenty-seven percent of East Dedham households earn less than \$50,000, with 23 percent making less than \$25,000. However, East Dedham also has higher earning residents as well. Thirty-five percent of households earn more than \$100,000 and 11 percent earn more than \$200,000. In contrast to every other neighborhood, East Dedham's median income increased (61%) between 2000 and 2017. While this trend is often seen as a positive indicator of financial improvement and better quality of life, it may also be an indicator that past and current residents of East Dedham are being replaced by higher income residents.

East Dedham has the second highest proportion of family households in the community at 64 percent - 48 percent of which have school-age children and 35 percent of which have at least one person age 60 or older. This is the highest proportion of families with children, along with Greenlodge/Sprague/Manor (GSM). Of non-family households, 39 percent are seniors living alone - one of the higher proportions among Dedham's neighborhoods.

East Dedham also has the highest proportion of renter households in the community at 42 percent.



Housing Stock

East Dedham's housing stock is proportionately lower in single-detached homes (51%) and higher in multifamily housing (49%) compared to other Dedham neighborhoods. Most of the multifamily housing in East Dedham is smaller-scale two or three unit structures (39%; both apartments and condos) with a few larger apartment complexes as well.

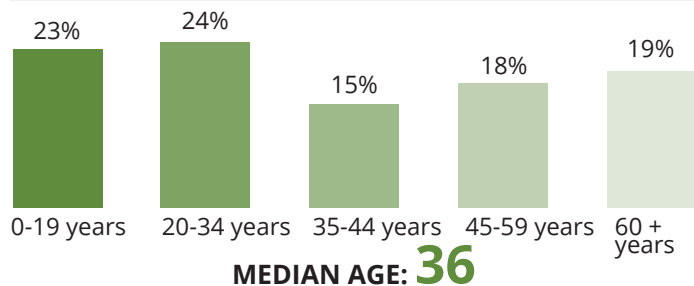
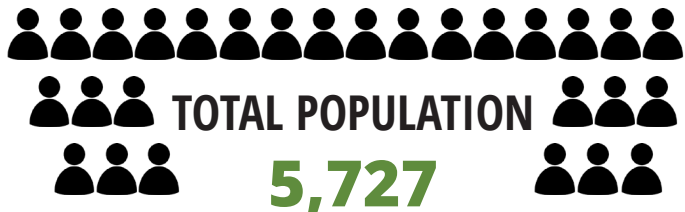
The majority (67%) of East Dedham's housing units have two or three bedrooms. Just 19 percent of East Dedham's units have one bedroom, while 32 percent of households are single residents. In addition, only 17 percent of East Dedham's units have four or more bedrooms while 30 percent of households consist of four or more people. East Dedham has one of the lowest proportions of larger housing units (four or more bedrooms).

Very little new housing development has occurred in the East Dedham neighborhood, with just 3 percent of the housing stock built after 2000 and 77 percent built before 1970. Trends of aging infrastructure and lower investment indicators are not atypical for low-income and more diverse neighborhoods. However, East Dedham has seen new mixed-use development in recent years and the community adopted new design guidelines for the East Dedham Square area in 2017.



DEMOGRAPHIC PROFILE

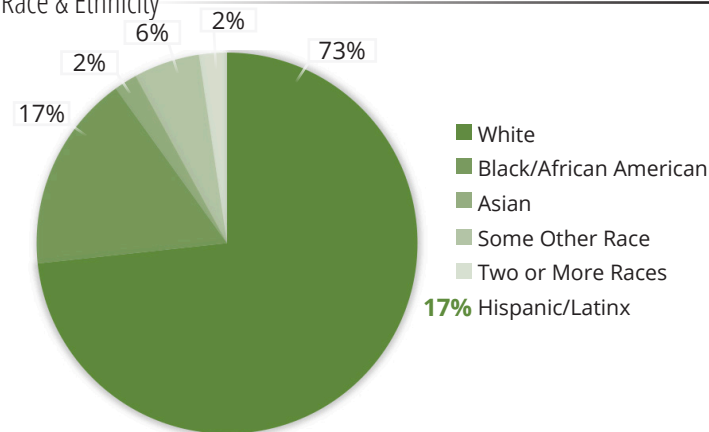
Population & Age



Trends and Change (2000 - 2017)

- **12% population increase**
- **4% increase in older adults/seniors (60+)**
- **Slight decrease in median age (39-36)**

Race & Ethnicity



Trends and Change (2000 - 2017)

- **19% increase in racial diversity**
- **13% increase in Hispanic/Latinx population ratio**

Households



64% FAMILY¹ HOUSEHOLDS

48% with kids
52% two-parent households
48% single-parent households
35% with seniors²



36% NON-FAMILY HOUSEHOLDS

11% roommates or other communal living
89% living alone
44% senior living alone

Sources: 2013-2017 ACS; 2000 US Census - Tracts 4021.02 (1-4); 4024 (1)

¹The US Census Bureau defines "family" as two or more people related by birth, marriage, or adoption and residing together; all such people, including related subfamily members, are considered as members of one family.

²Family households with at least one person age 60 or older

³Department of Housing and Urban Development (HUD) 2019 AMI (Boston- Cambridge-Quincy, MA-NH FMR Area) for a family of four.

Commuter Patterns



77% DRIVE A CAR
87% drive alone
13% carpool



9% TAKE PUBLIC TRANSIT

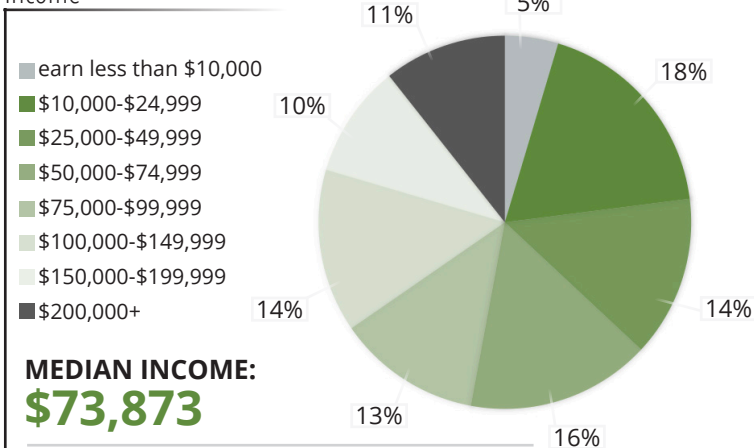


8% WALK

Trends and Change (2000 - 2017)

- **9% reduction in car-commuting**
- **7% increase in carpooling**
- **7% increase in people who walk**

Income



Trends and Change

- **61% increase in median income (inflation adjusted) (2000 - 2017)**
- **Area Median Income (AMI)³ is \$113,300 (2019)**
- **Community-wide Median Income is \$89,514 (2017)**

Trends and Change (2000 - 2017)

- **5% decrease in two-person households**
- **8% increase in four+ person households**
- **14% increase in single-parent households**
- **Average household size decreased by 13%**



32% One-person households



25% two-person households



13% three-person households



30% Four+ person households

AVERAGE HOUSEHOLD SIZE (2017): 2.7
 (Community-wide = 2.43; State = 2.53; County = 2.58)

HOUSING CONDITIONS

Occupancy & Tenure



94% Occupied | **6%** Vacant

58% Owner-occupied

42% Renter-occupied

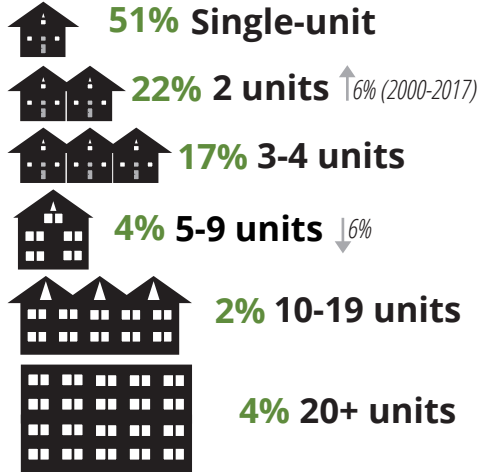
Vacancy rates by tenure not available at the neighborhood level.

A 2% vacancy rate for ownership and 5.5% vacancy rate for rental units are considered "healthy."⁴

Trends and Change (2000 - 2017)

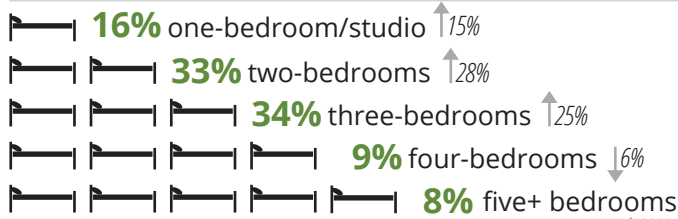
- **4%** increase in housing units
- **1%** decrease in overall occupancy

Unit Types



77% of housing units were built before 1970.

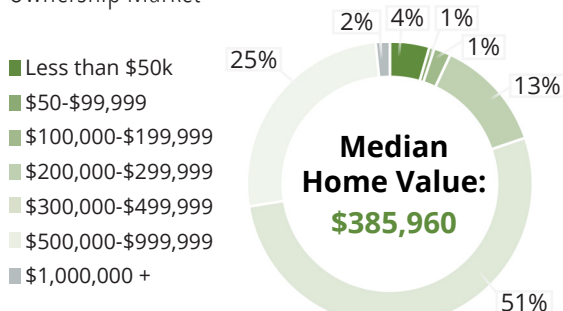
3% of units were built after 2000.



HOUSING MISMATCH:

16% one-bedroom/studio units | **32%** one-person households
17% 4+ bedroom units | **30%** 4+ person households

Ownership Market

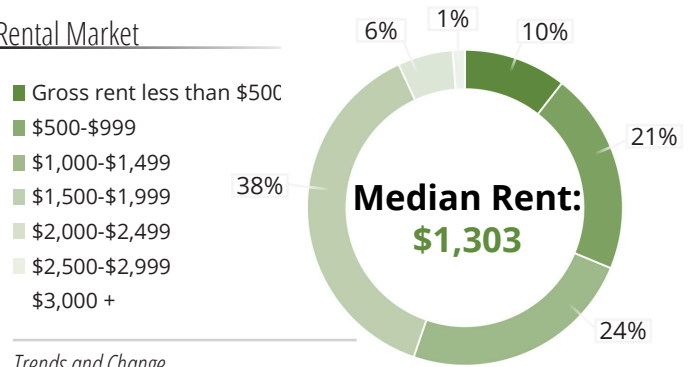


Trends and Change

- **Norfolk County median sales price = \$510,000 (2019)**
- **Massachusetts median sales price = \$399,900 (2019)**
- **Dedham community-wide median sales price = \$416,500 (2017)**

EAST DEDHAM

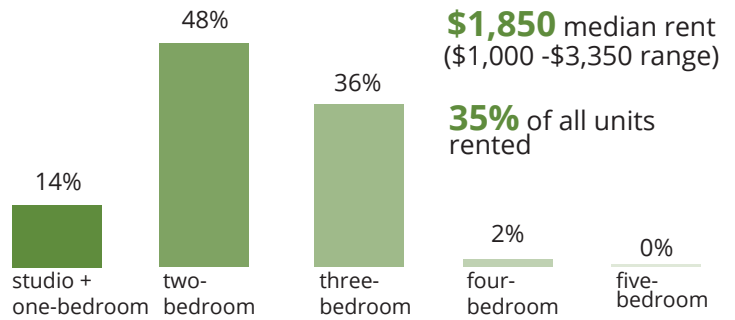
Rental Market



Trends and Change

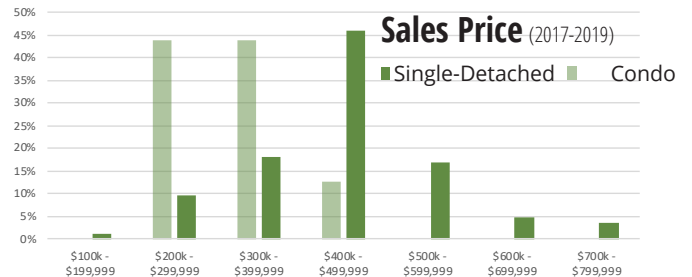
- **31%** increase in median gross rent (inflation adjusted) (2000 - 2017)
- **Norfolk County median rent = \$1,450 (2017)**
- **Massachusetts median rent = \$1,173 (2017)**
- **Dedham community-wide median rent = \$1,546 (2017)**

TWO-YEAR MARKET SNAPSHOT (2017-2019):⁷

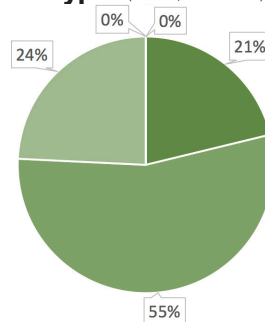


Ownership Market

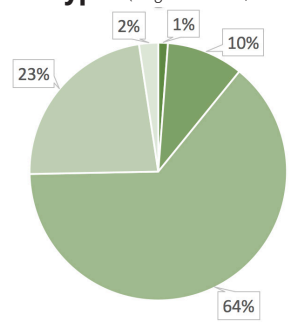
TWO-YEAR MARKET SNAPSHOT (2017-2019):⁵



Unit Types (Condo; 2017-2019)



Unit Types (Single-Detached; 2017-2019)



Oakdale

COMMUNITY CHARACTER

Land Use and Infrastructure

Oakdale is bordered by West Roxbury and the Greenlodge/Sprague/Manor (GSM) neighborhood to the south, Readville to the east, and the East Dedham and Dedham Village neighborhoods to the north and west. The Oakdale neighborhood is primarily residential with significant commercial development and professional offices and warehouses in its eastern and southeastern areas as well as some industrial development to the north and east along the East Dedham and GSM borders. Oakdale has a small greenbelt separating the primary commercial area along the Providence Highway and the neighborhood's residential areas.

The Providence Highway and rail tracks designate Oakdale's borders with Dedham Village and GSM, respectively. East Street provides access northwest to southeast between Dedham Center and the GSM neighborhood. Both of Dedham's commuter rail T stations lie along the border between Oakdale and GSM in the southern portion of the neighborhood.

Oakdale's land uses are segregated, with residential development primarily in central areas and commercial, office/professional, and industrial uses along the borders, except around the Endicott Train Station where residential development spills over into the GSM neighborhood. Oakdale's residential areas surround the Endicott Estate with interspersed recreation fields and more green canopy than some other neighborhoods. These areas are characterized primarily by small and mid-scale single-detached homes on smaller or mid-size lots. The architectural character varies significantly, with some newer development with gabled roofs and Ranch-style homes while others represent older styles, such as Dutch Colonial, Cape Cod, Colonial, and others.



Resident Characteristics

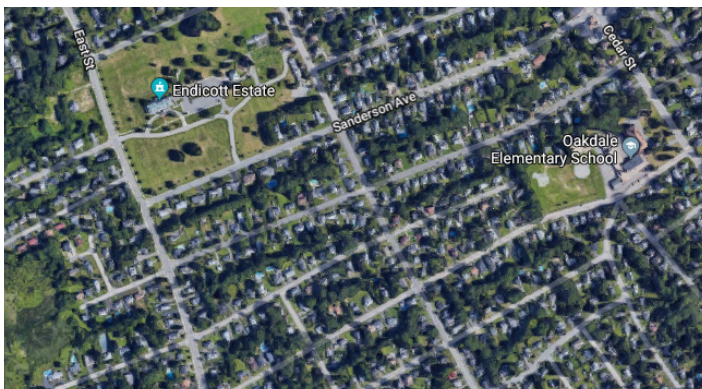
Oakdale has the highest proportion of Dedham's residents at 6,219 or 25 percent of the total population. Oakdale also has the second highest population density at 5.9 people per acre. Oakdale's population has seen significant growth over the last two decades, with a 21 percent increase between 2000 and 2017. Oakdale's population is fairly evenly split in age distribution, with just under half age 45 or older and just over half age 44 or younger. Like most of Dedham, the proportion of residents 60 years or older is increasing - up 33 percent between 2000 and 2017.

Eighty-six percent of Oakdale's residents identify as White, with the majority of non-White residents identifying as Black or African American and Asian. While Oakdale's overall racial makeup is not very diverse, a broader range of races are represented in Oakdale's non-White population than other neighborhoods in Dedham. Oakdale's population diversity increased by 11 percent between 2000 and 2017 and the proportion of Hispanic/Latinx residents (6%) increased 4 percent in this same timeframe.

Oakdale and GSM both have the highest proportion of public transit commuters in Dedham at 14 percent, which is relatively unsurprising given the location of Dedham's commuter rail stations along the border between these two neighborhoods. While some homes are near enough to Dedham's commuter rail stations to walk, it is possible that many transit commuters also drive from their homes to one of the two stations or other transit options in town. Only 1 percent of Oakdale residents walk to work while 82 percent drive.

Household Characteristics

Oakdale residents have the highest incomes, on average, among other Dedham neighborhoods. The median income in Oakdale is \$121,127. Fifty-eight percent of households earn \$100,000 or more annually and 26 percent earn \$200,000 or more. Twenty percent of households earn less than \$50,000 annually.



Sixty percent of Oakdale households are families - 45 percent of which have school-age children and 41 percent of which have at least one person age 60 or older. Both of these family characteristics are among the highest in the community. Of non-family households, 22 percent are seniors living alone - the lowest proportion among Dedham neighborhoods.

Oakdale has the third highest proportion of rental households in Dedham at 39 percent (61 percent ownership). Oakdale has a very low vacancy rate, indicating high demand for both housing types in this neighborhood and strain on the housing market, which is not surprising given the level of recent growth.

Housing Stock

Oakdale and West Dedham both have the second lowest proportion of single-detached housing stock in Dedham at 59 percent, and the highest proportion of large (20+ units) housing complexes (around 30 percent). Oakdale also has several two family housing structures (7%) and a handful of other mid-size multifamily apartments and condominiums. Oakdale's large apartment complexes are almost entirely concentrated near Legacy Place and Dedham Corp. Station.

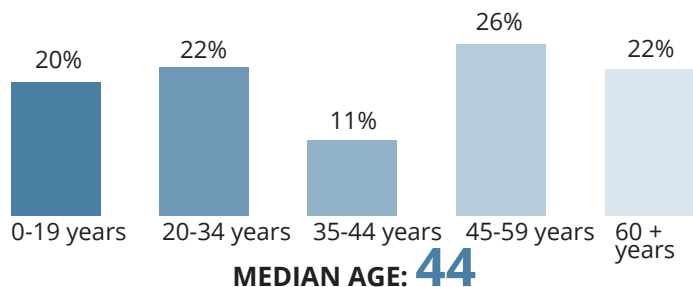
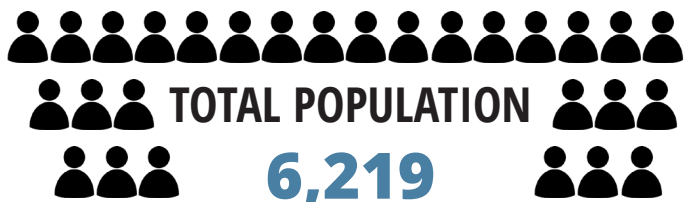
The majority (78%) of Oakdale's housing units have one to three bedrooms. However, Oakdale also has a mismatch between single resident households and one bedroom units. Twenty-one percent of Oakdale units are studios or one bedrooms while 38 percent of households consist of just one person. While the proportions of one, two, and three bedroom units have all increased significantly over the last two decades, three bedroom units grew the most at 29 percent (2000-2017).

Oakdale has received significant recent housing development investment as 30 percent of the housing stock was built after 2000. The majority (60%), however, was built before 1970.



DEMOGRAPHIC PROFILE

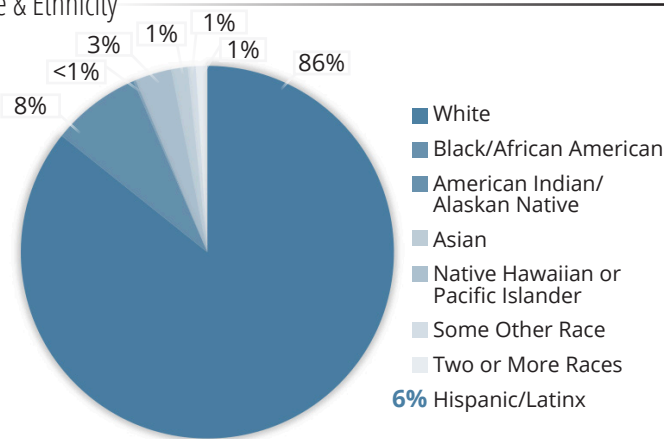
Population & Age



Trends and Change (2000 - 2017)

- **21% population increase**
- **33% increase in older adults/seniors (60+)**
- **Slight increase in median age (39-44)**

Race & Ethnicity



Trends and Change (2000 - 2017)

- **11% increase in racial diversity**
- **4% increase in Hispanic/Latinx population ratio**

Households



60% FAMILY¹ HOUSEHOLDS

45% with kids
89% two-parent households
11% single-parent households
41% with seniors²



40% NON-FAMILY HOUSEHOLDS

5% roommates or other communal living
95% living alone
23% senior living alone

Sources: 2013-2017 ACS; 2000 US Census - Tracts 4022 (1); 4024 (2-6)

¹The US Census Bureau defines "family" as two or more people related by birth, marriage, or adoption and residing together; all such people, including related subfamily members, are considered as members of one family.

²Family households with at least one person age 60 or older

³Department of Housing and Urban Development (HUD) 2019 AMI (Boston- Cambridge-Quincy, MA-NH FMR Area) for a family of four.

Commuter Patterns



82% DRIVE A CAR
84% drive alone
16% carpool



12% TAKE PUBLIC TRANSIT

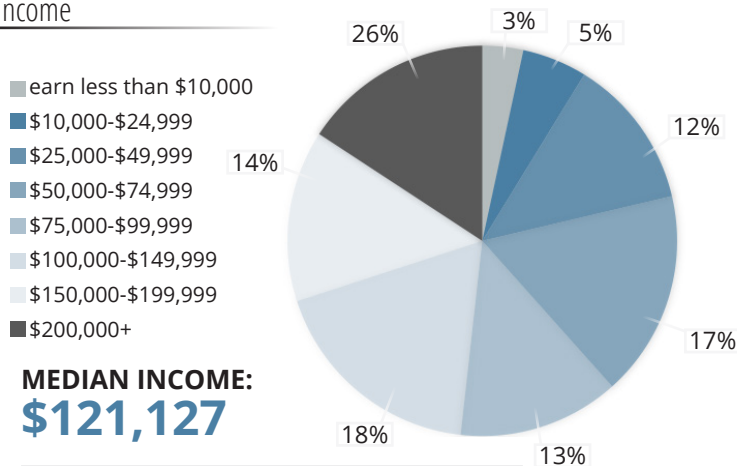


1% WALK

Trends and Change (2000 - 2017)

- **5% reduction in car-commuting**
- **11% increase in carpooling**

Income



Trends and Change

- **30% reduction in median income (inflation adjusted) (2000 - 2017)**
- **Area Median Income (AMI)³ is \$113,300 (2019)**
- **Community-wide Median Income is \$89,514 (2017)**

Trends and Change (2000 - 2017)

- **16% decrease in family households**
- **18% increase in single-person households**



38% One-person households



26% two-person households



16% three-person households



20% Four+ person households

AVERAGE HOUSEHOLD SIZE (2017): 2.6
(Community-wide = 2.43; State = 2.53; County = 2.58)

HOUSING CONDITIONS

Occupancy & Tenure



99% Occupied | 1% Vacant

61% Owner-occupied

39% Renter-occupied

Vacancy rates by tenure not available at the neighborhood level.

A 2% vacancy rate for ownership and 5.5% vacancy rate for rental units are considered "healthy."⁴

Trends and Change (2000 - 2017)

- 37% increase in housing units
- 1% decrease in overall occupancy
- 28% decrease in ratio of owner-occupied units; increase in renter-occupied units

Unit Types

59% Single-unit ↓26% (2000-2017)

7% 2 units ↓5%

1% 3-4 units

1% 5-9 units

0% 10-19 units

31% 20+ units ↑31%

60% of housing units were built before 1970.

30% of units were built after 2000.

21% one-bedroom/studio ↑21%

21% two-bedrooms ↑20%

36% three-bedrooms ↑29%

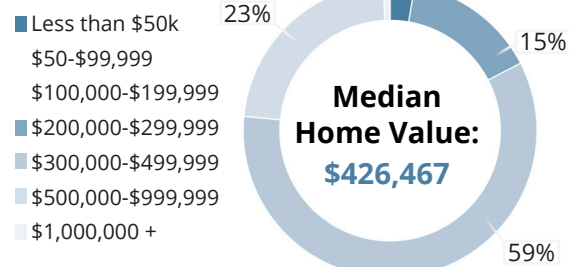
16% four-bedrooms ↓75%

5% five+ bedrooms ↓5%

HOUSING MISMATCH:

21% one-bedroom/studio units | 38% one-person households

Ownership Market

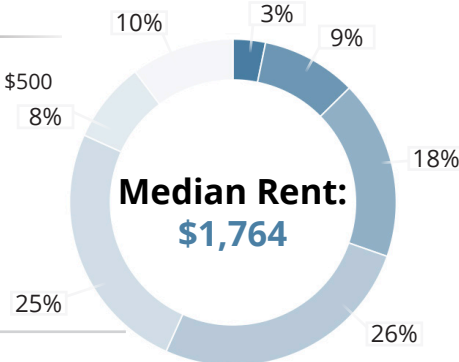


Trends and Change

- Norfolk County median sales price = \$510,000 (2019)
- Massachusetts median sales price = \$399,900 (2019)
- Dedham community-wide median sales price = \$416,500 (2017)

Rental Market

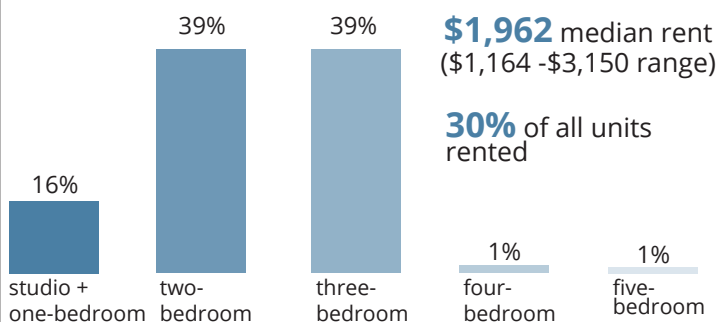
- Gross rent less than \$500
- \$500-\$999
- \$1,000-\$1,499
- \$1,500-\$1,999
- \$2,000-\$2,499
- \$2,500-\$2,999
- \$3,000 +



Trends and Change

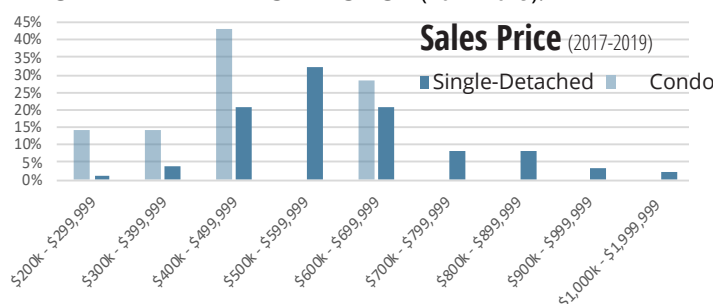
- 38% increase in median gross rent (inflation adjusted) (2000 - 2017)
- Norfolk County median rent = \$1,450 (2017)
- Massachusetts median rent = \$1,173 (2017)
- Dedham community-wide median rent = \$1,546 (2017)

TWO-YEAR MARKET SNAPSHOT (2017-2019):⁷

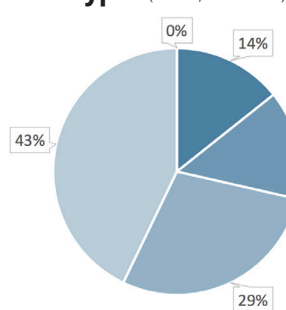


Ownership Market

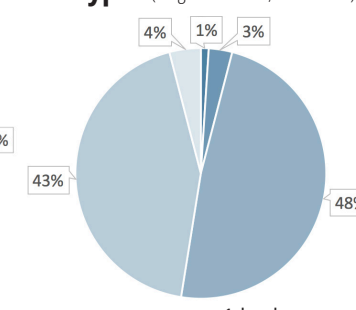
TWO-YEAR MARKET SNAPSHOT (2017-2019):⁵



Unit Types (Condo; 2017-2019)



Unit Types (Single-Detached; 2017-2019)



Greenlodge/Sprague/Manor

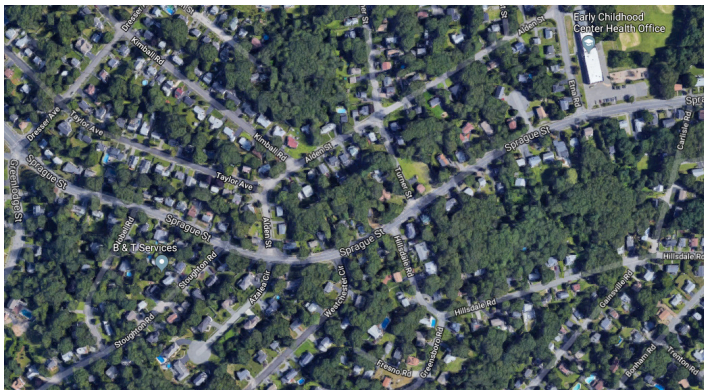
COMMUNITY CHARACTER

Land Use and Infrastructure

The Greenlodge/Sprague/Manor (GSM) neighborhood is bordered by West Roxbury to the south, Canton and Milton to the southeast, Readville to the north and the East Dedham and Oakville neighborhoods to the northwest. The Neponset River distinguishes the border between GSM and Canton/Milton, along which is a significant portion of protected open space. The commuter rail tracks distinguish the border between GSM and Oakdale. GSM is primarily residential, with some commercial development and professional offices and warehouses in the southwestern corner near the Dedham Corp. Station, and industrial and manufacturing development along the northern borders with Readville and Oakdale.

Route I-95 transects the southeastern corner of the GSM neighborhood but access is provided via East Street in the western part of the GSM neighborhood. Sprague Street also provides access northeast to Readville. Both of Dedham's commuter rail T stations lie along the border between GSM and Oakdale in the western portion of the neighborhood, and the Northeast Regional Amtrak line runs north-south through the eastern portion of the neighborhood along the Neponset River.

Similar to Oakdale, GSM's land uses are segregated, surrounding the central residential neighborhoods. The GSM neighborhood is a little less dense than Oakdale with more interspersed green space and larger lots in some areas. The architectural character of the GSM neighborhood varies but is generally simpler than Oakdale, Dedham Village and West Dedham, with many split-level and single-story homes.



Resident Characteristics

GSM has the third largest proportion of Dedham's population at 5,386 or 21 percent, and has a lower density than East Dedham and Oakdale at 4.3 people per acre. GSM has also seen significant growth in recent years - up 18 percent between 2000 and 2017. GSM has the second highest proportion of senior residents (27%) - up 43 percent from 2000 to 2017. GSM also has one of the highest proportions of youth (24%) and one of the lowest proportions of young adults (15%), second only to West Dedham.

GSM is the least racially diverse neighborhood in Dedham (90 percent White) but has a fairly large proportion of Hispanic/Latinx residents (8%) compared to some of Dedham's other neighborhoods. The majority of GSM's non-White population identify primarily as Black or African American, Asian, and mixed-race. GSM's racial and ethnic diversity is growing, with a 6 percent increase between 2000 and 2017.

Along with Oakdale, GSM has the highest proportion of public transit commuters in Dedham at 14 percent, which is relatively unsurprising given the location of Dedham's commuter rail station along the border between these two neighborhoods. While some homes (fewer than in Oakdale) are near enough to Dedham's Endicott commuter rail station to walk, it is likely that many transit commuters also drive from their homes to one of the two stations or other transit options in town. Only 1 percent of Oakdale residents walk while 79 percent drive.

Household Characteristics

GSM households have comparable incomes, on average, to Dedham Village, West Dedham and Area Median Income (AMI)¹ households, with a median income of \$103,809. Just over half (51%) of GSM households earn \$100,000 or more annually, with 12 percent earning \$200,000 or more. Twenty-three percent of GSM households earn less than \$50,000, with just 1 percent earning less than \$10,000 - the lowest proportion among Dedham's neighborhoods.

GSM has the highest proportion of family households at 75 percent - 48 percent of which have school-age children and 40 percent of which have at least one person age 60 or older. This is the highest proportion of family households with children in Dedham, along with East Dedham. Of non-family households, 46 percent are seniors living alone - the second highest proportion after West Dedham.

GSM also has the highest proportion of owned homes in Dedham at 94 percent. With a relatively low vacancy rate (3%), there is a higher demand for housing in this neighborhood than some of Dedham's other neighborhoods.



Housing Stock

In parallel with GSM's tenure trends, 93 percent of housing units are single-detached - again the highest proportion of Dedham's neighborhoods. There are a handful of two family structures and mid-size complexes, including several condominium and apartment complexes. GSM has one assisted living facility on East Street.

The majority (79%) of housing units in the GSM neighborhood have three or more bedrooms, which generally reflects the higher proportion of family households and slightly larger households. However, GSM has one of the most significant housing mismatches between single person households and one bedroom units. Just 1 percent of housing units are studios or one bedrooms, while 21 percent of households are single residents. While two, three, and four bedroom units have increased in recent years, the proportion of one bedroom units has not grown.

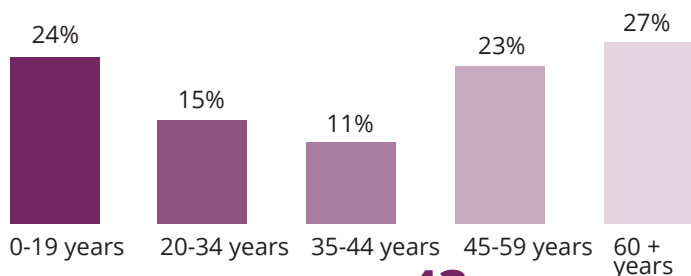
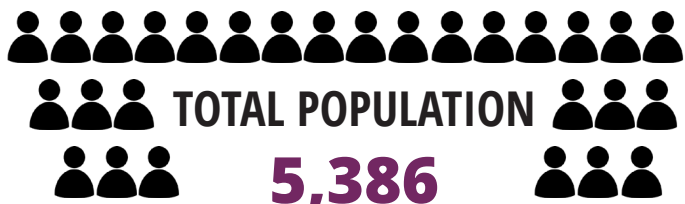
The GSM neighborhood has seen little housing development in the last two decades, with just 6 percent of the housing stock built after 2000 and 82 percent built before 1970.



¹Department of Housing and Urban Development (HUD) 2019 AMI, for a family of four; Dedham is part of the Boston-Cambridge-Quincy, MA-NH Metro Fair Market Rate (FMR) Area, which includes various cities and towns within Essex, Middlesex, Norfolk, Plymouth, and Suffolk Counties, as well as several communities in eastern New Hampshire.

DEMOGRAPHIC PROFILE

Population & Age

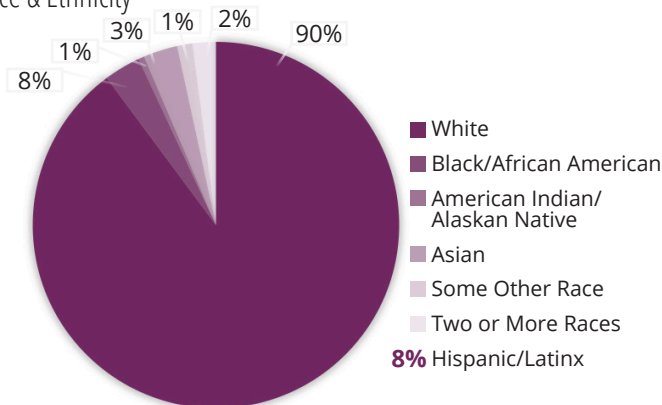


MEDIAN AGE: 43

Trends and Change (2000 - 2017)

- **18% population increase**
- **43% increase in older adults/seniors (60+)**
- **Slight increase in median age (40-43)**

Race & Ethnicity



Trends and Change (2000 - 2017)

- **6% increase in racial diversity**
- **6% increase in Hispanic/Latinx population ratio**

Households



75% FAMILY¹ HOUSEHOLDS

- **48% with kids**
- **84% two-parent households**
- **16% single-parent households**
- **40% with seniors²**



25% NON-FAMILY HOUSEHOLDS

- **16% roommates or other communal living**
- **84% living alone**
- **54% senior living alone**

Sources: 2013-2017 ACS; 2000 US Census - Tracts 4022 (2); 4023 (1-3)

¹The US Census Bureau defines "family" as two or more people related by birth, marriage, or adoption and residing together; all such people, including related subfamily members, are considered as members of one family.

²Family households with at least one person age 60 or older

³Department of Housing and Urban Development (HUD) 2019 AMI (Boston-Cambridge-Quincy, MA-NH FMR Area) for a family of four.

Commuter Patterns



79% DRIVE A CAR
94% drive alone
6% carpool



14% TAKE PUBLIC TRANSIT

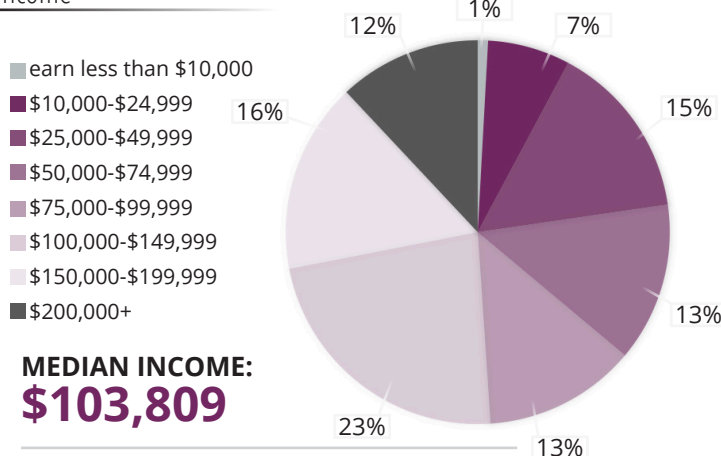


1% WALK

Trends and Change (2000 - 2017)

- **8% reduction in car-commuting**

Income



MEDIAN INCOME: \$103,809

Trends and Change

- **14% reduction in median income (inflation adjusted) (2000 - 2017)**
- **Area Median Income (AMI)³ is \$113,300 (2019)**
- **Community-wide Median Income is \$89,514 (2017)**

Trends and Change (2000 - 2017)

- **4% decrease in family households**
- **10% increase in families with kids**
- **Average household size decreased by 3%**



21% One-person households



35% two-person households



17% three-person households



27% Four+ person households

AVERAGE HOUSEHOLD SIZE (2017): 2.7
(Community-wide = 2.43; State = 2.53; County = 2.58)

HOUSING CONDITIONS

Occupancy & Tenure



97% Occupied | 3% Vacant

94% Owner-occupied

6% Renter-occupied

Vacancy rates by tenure not available at the neighborhood level.

A 2% vacancy rate for ownership and 5.5% vacancy rate for rental units are considered "healthy."⁴

Trends and Change (2000 - 2017)

- 20% increase in housing units
- 2% decrease in overall occupancy

Unit Types

93% Single-unit ↓3% (2000-2017)

1% 2 units

0% 3-4 units

0% 5-9 units

1% 10-19 units

4% 20+ units ↑4%

82% of housing units were built before 1970.

6% of units were built after 2000.

1% one-bedroom/studio

19% two-bedrooms ↑19%

47% three-bedrooms ↑46%

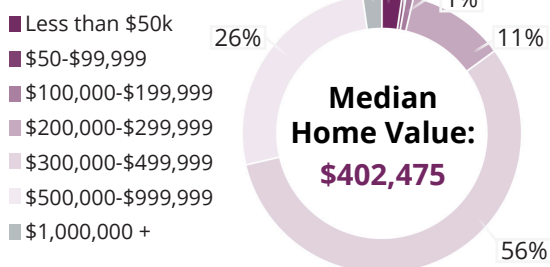
28% four-bedrooms ↑23%

4% five+ bedrooms ↓90%

HOUSING MISMATCH:

1% one-bedroom/studio units | 21% one-person households

Ownership Market

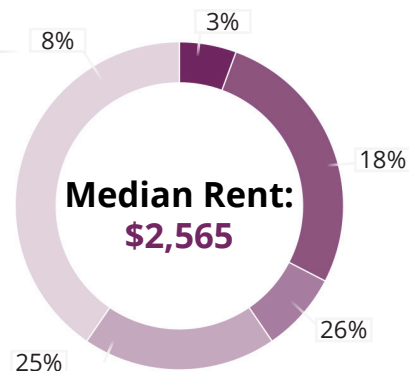


Trends and Change

- Norfolk County median sales price = \$510,000 (2019)
- Massachusetts median sales price = \$399,900 (2019)
- Dedham community-wide median sales price = \$416,500 (2017)

Rental Market

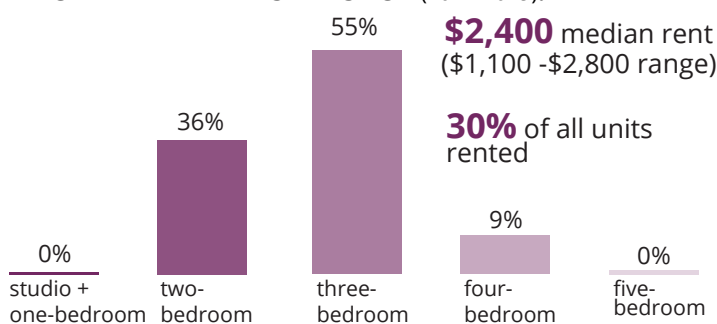
- Gross rent less than \$500
- \$500-\$999
- \$1,000-\$1,499
- \$1,500-\$1,999
- \$2,000-\$2,499
- \$2,500-\$2,999
- \$3,000 +



Trends and Change

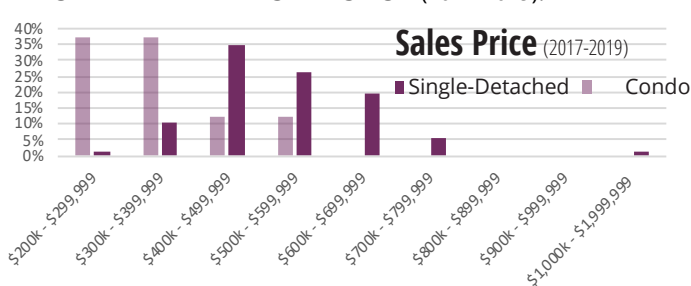
- 87% increase in median gross rent (inflation adjusted) (2000 - 2017)
- Norfolk County median rent = \$1,450 (2017)
- Massachusetts median rent = \$1,173 (2017)
- Dedham community-wide median rent = \$1,546 (2017)

TWO-YEAR MARKET SNAPSHOT (2017-2019):

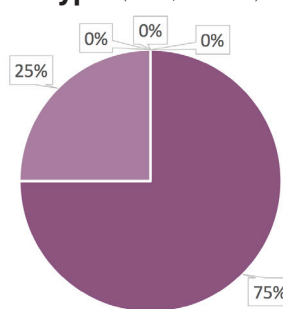


Ownership Market

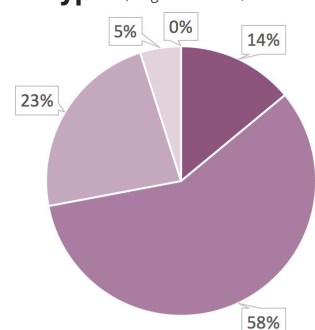
TWO-YEAR MARKET SNAPSHOT (2017-2019):⁵



Unit Types (Condo; 2017-2019)



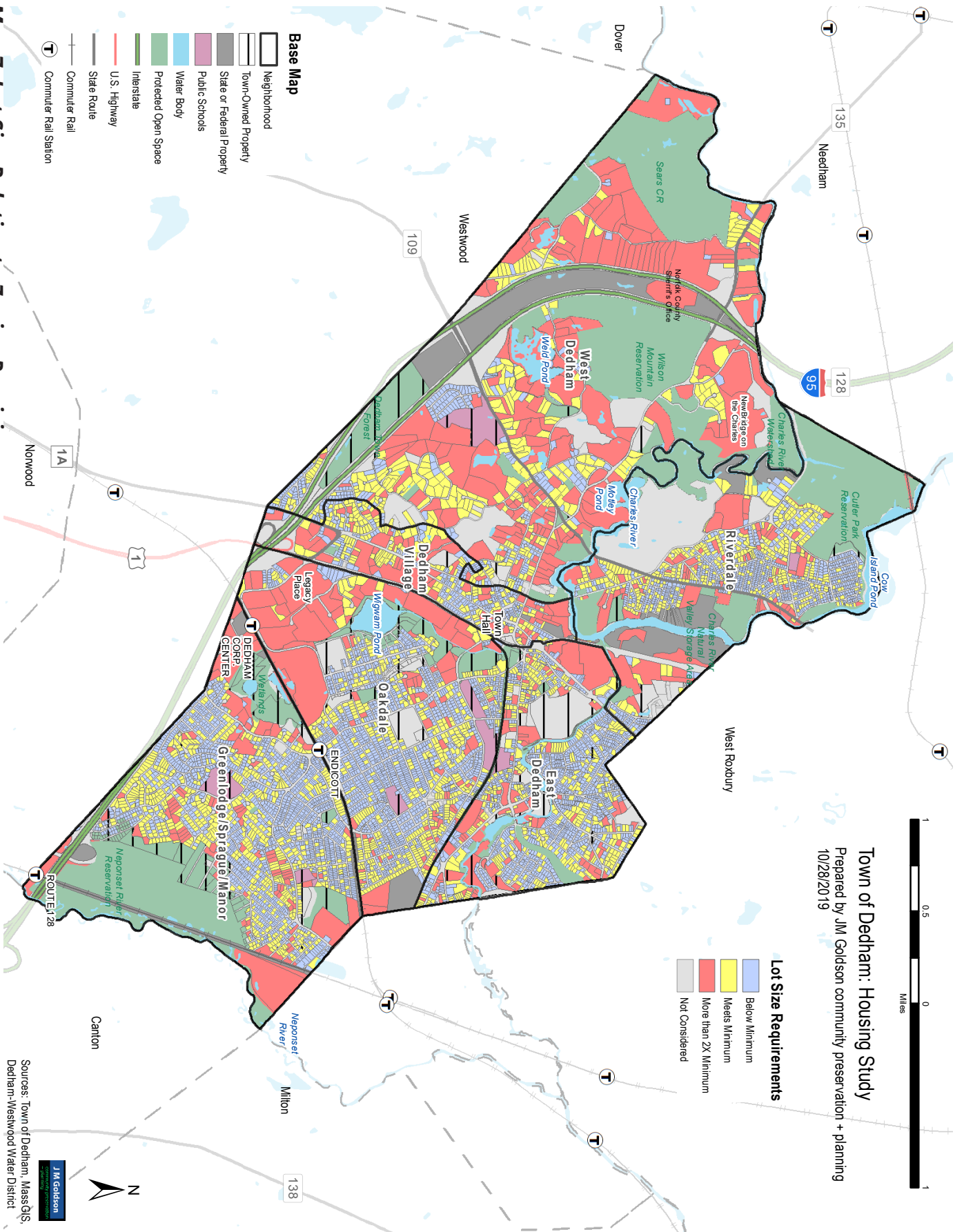
Unit Types (Single-Detached; 2017-2019)



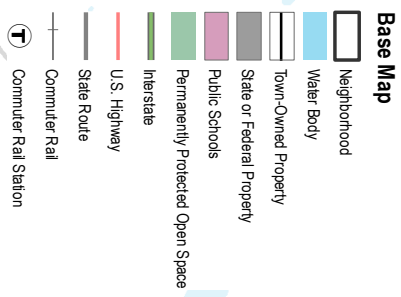
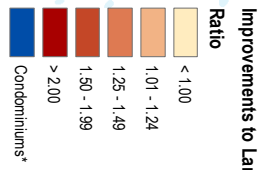
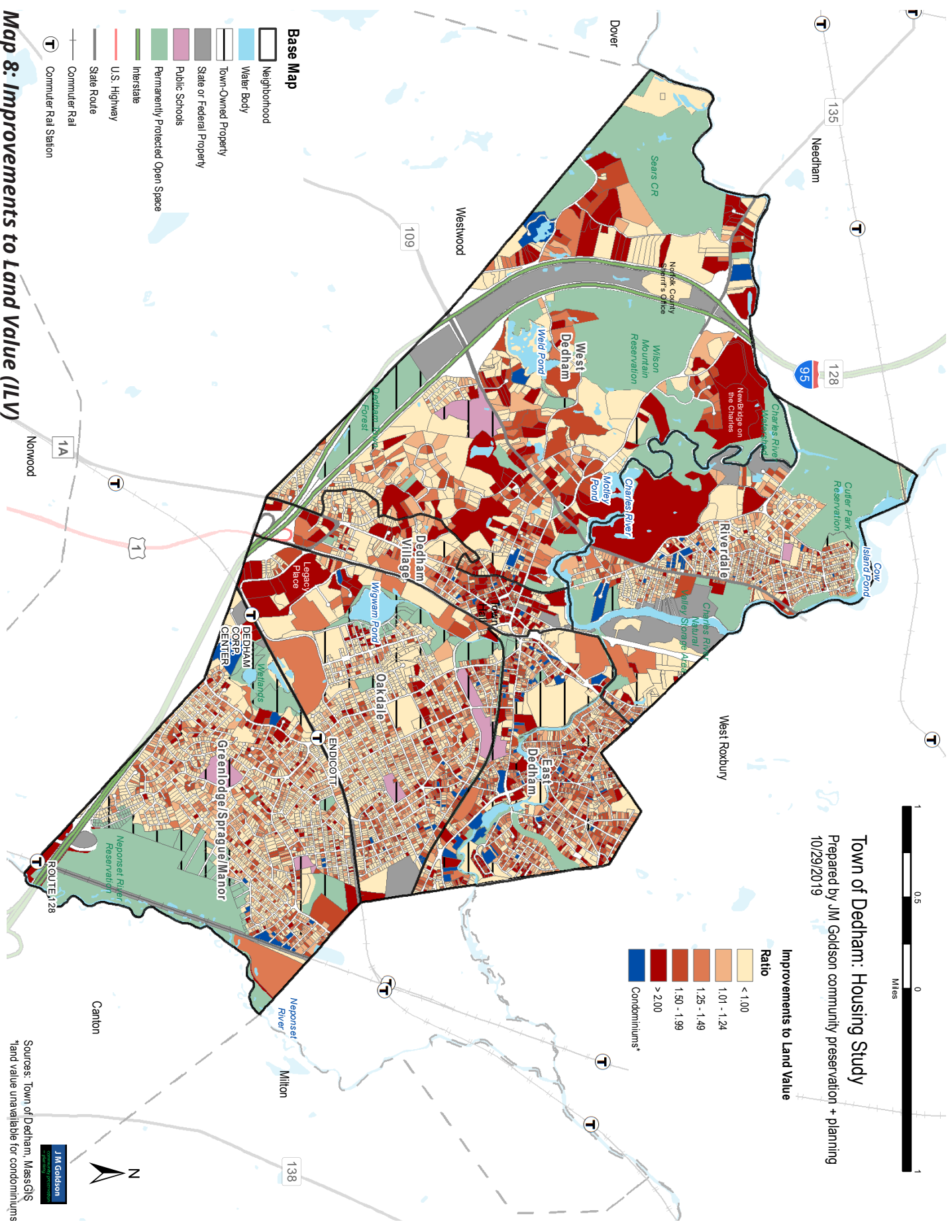
APPENDIX

Supporting Maps

Map 7: Lot Size Relative to Zoning Provisions



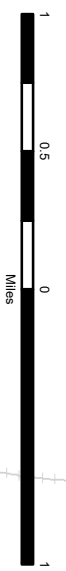
Town of Dedham: Housing Study
 Prepared by JM Goldson community preservation + planning
 10/29/2019



Map 8: Improvements to Land Value (ILV)

Sources: Town of Dedham, MassGIS
 *land value unavailable for condominiums

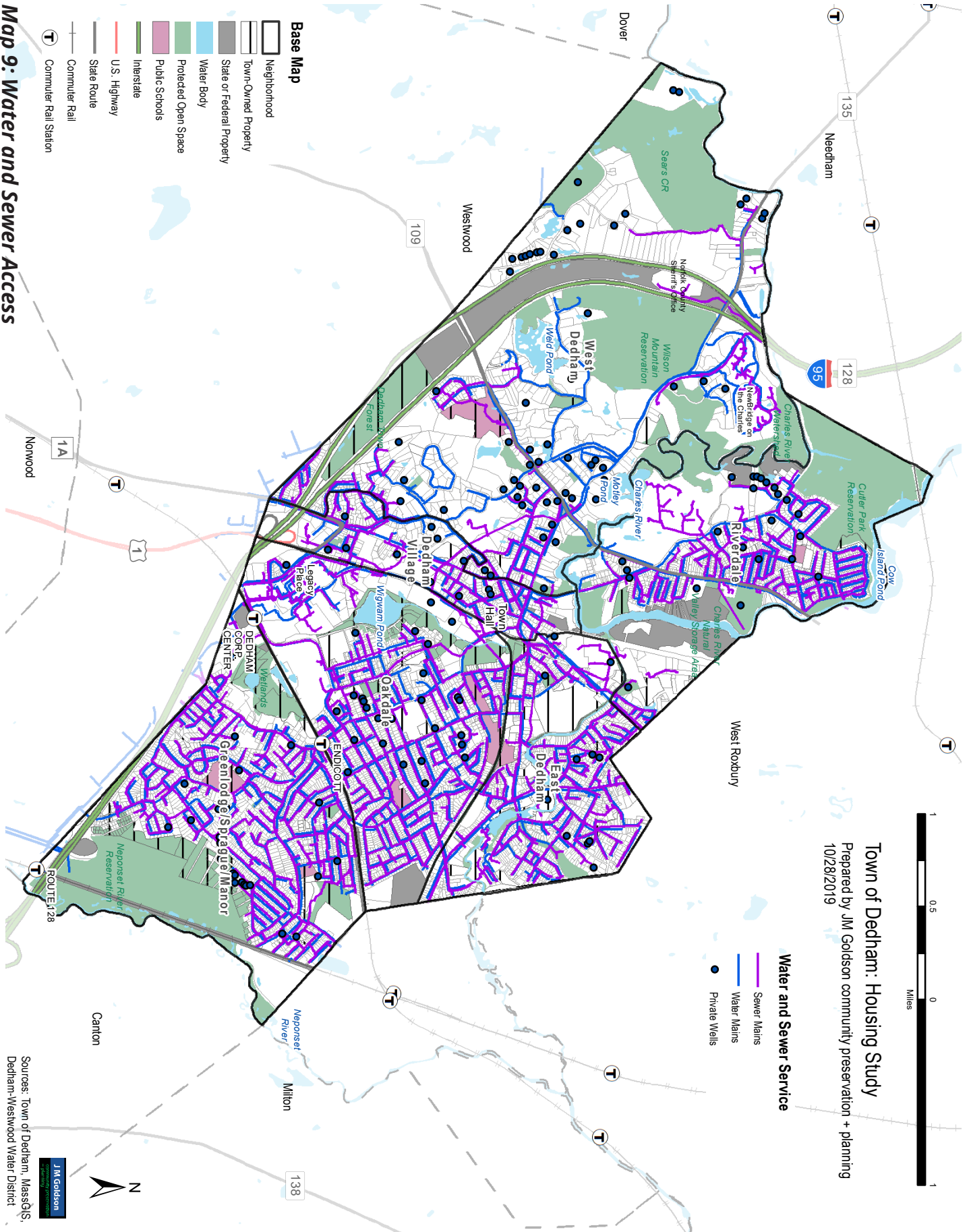




Town of Dedham: Housing Study
 Prepared by JM Goldson community preservation + planning
 10/28/2019

Water and Sewer Service

- Sewer Mains
- Water Mains
- Private Wells



Base Map

- Neighborhood
- Town-Owned Property
- State or Federal Property
- Water Body
- Protected Open Space
- Public Schools
- Interstate
- U.S. Highway
- State Route
- Commuter Rail
- Commuter Rail Station

Map 9: Water and Sewer Access

Sources: Town of Dedham, MassGIS,
 Dedham-Westwood Water District



Project Methodologies & Data Sources

Methodologies

The project team used quantitative data from various sources to conduct statistical as well as spatial analysis via GIS mapping. Project consultants worked closely with town staff and representatives of Livable Dedham to determine, locate, and double check the quality and accuracy of data used.

Data Sources

This project included data from various sources. The primary sources of data include:

- U.S. Census data (2000; 2010)*
- American Community Survey (ACS) five year estimates, 2013-2017*
- UMass Donahue
- Metropolitan Area Planning Council (MAPC)
- Department of Housing and Urban Development (HUD)
- Warren Group
- Multiple Listing Service (MLS) - provided by local realtors Jay Donahue and John Bethoney.
- Town of Dedham Assessor's Department and GIS data
- Dedham-Westwood Water District
- Representatives of local housing complexes, including NewBridge, Avalon, and Jefferson at Dedham Station.
- Anecdotal information from local realtor Amy Black.

* Note about Census data: The U.S. Census counts every resident in the United States by asking ten questions, whereas the ACS provides estimates based on a sample of the population for more detailed information. It is important to be aware of the margins of error (MOE) attached to the ACS estimates, because the the estimates are based on a sample and not complete counts. This is particularly important with regard to the neighborhood-level analysis because smaller geographies have larger MOE due to sample sizes of the estimates.