Affordable Housing Primer for Rockport, Massachusetts[i]

Updated August 17, 2026

The issue of affordable housing is complex, sensitive, and can be divisive. Few discount the importance of affordable housing or that the need exists, but typically a portion of the public does not want affordable housing to be near them or located in their community. This is partially due to misconceptions about how affordable housing may look, who the people may be that actually occupy affordable housing, or how property values may be affected. This primer is not intended to be a complete discussion of the subject but simply presents a few facts and issues that Rockport residents should understand before passing judgment, taking a stand for, against, or remaining indifferent regarding affordable housing.

Affordable housing provides housing opportunities for a wide range of people and households that currently cannot afford to live in Rockport, such as down-sizing seniors, first-time homebuyers, young professionals, Town employees, and local service workers at restaurants and inns, among others. Affordable housing may also provide additional tax revenue for the Town; for example, Harborlight Homes (formerly Harborlight Community Partners) voluntarily pays property taxes in all communities where it owns and manages property, including Rockport's Granite Street Crossing, Rockport High School Apartments and Pigeon Cove Ledges, even though it is a nonprofit and not subject to local taxation.

What is Affordable Housing?

For the purpose of Massachusetts's laws and programs, affordable housing is housing targeted to and affordable by households that meet income eligibility levels, specifically households earning 80% or less of the area's median income (or AMI). "Affordable housing" does not refer to the design, type, or method of construction of a housing unit or development, but to the cost of the housing to the consumer. Housing is generally considered affordable if it costs the household less than 30 percent of its monthly income. Rockport is in the Boston metropolitan statistical area related to area median income; as set by the U.S. Department of Housing and Urban Development (HUD) in 2023, 80% of Rockport's AMI ranges from $82,950 to $156,400, depending on family size. Clearly these are not destitute or problematic households from an income perspective; they are working individuals and families that earn a living but their incomes are not sufficient to afford appropriate housing in this geographical area. Boston and environs (including Rockport) is one of the least affordable markets in the United States.

Individuals and families with those or lower incomes likely include nearly every young family, graduating student, young teacher or firefighter, most town employees, social workers, some small business owners, academics, artists, retired seniors on limited incomes, retail workers, and many others that would be welcome additions to the Rockport community.

How does Massachusetts encourage the development of Affordable Housing?

Creating affordable housing in Massachusetts is partially addressed through Chapter 40B of Massachusetts General Law, referred to as the Comprehensive Permit Act (and sometimes referred to as the “anti-snob zoning law”). Chapter 40B can be a powerful force for “encouraging” affordable housing because unless communities have a minimum of 10% of their “year-round housing stock” as affordable to middle- and lower-income households, developers may be able to build housing that ignores most local zoning and bylaws.

To address zoning and permitting barriers that otherwise make it too expensive to build low and moderate-income housing, Chapter 40B supersedes zoning and other local regulations and authorizes the town’s Zoning Board of Appeals to grant a Comprehensive Permit to qualified affordable housing developers. A Comprehensive Permit is a single streamlined permit that replaces the approvals otherwise required from separate city or town permitting authorities. If a town does not meet the 10% goal or otherwise achieve “safe harbor” status (see below), it could be subject to a so-called "unfriendly 40B" developer that did not successfully obtain a Comprehensive Permit for a proposed development from the town but may petition the state for a mandated approval in spite of not conforming with all local zoning ordinances (e.g., building height, density, setbacks, parking, etc.). **When a municipality achieves "safe harbor" status, it is insulated against such "unfriendly 40B" projects as long as it maintains or exceeds this percentage of affordable units (Subsidized Housing Inventory or SHI).**

How much of Rockport’s Housing Stock is Affordable?

Rockport’s year-round housing stock as determined by the 2020 U.S. census is 3,565 units, thus requiring 356 units of affordable housing to meet the 10% threshold. The Town’s current affordable housing inventory is 192 units or 5.39%.

At 5.39%, Rockport’s affordable housing inventory is 4.61% below the 10% threshold, requiring an additional 164 units based on current total inventory of year-round housing stock. As new year-round market-rate housing continues to be built in Rockport, this will add to the overall housing inventory to which the 10% applies, thus ever increasing the target for affordable housing units. The goal of 10% affordable housing units in our town will thus continue to recede into the distance without creation of new affordable housing.

To count toward the 10%, an affordable housing unit must have permanent or long-term restrictions requiring the unit to be sold or rented to households earning 80% or less of the median income in the local area (AMI).

With the exception of the 23 units created by the Harborlight Homes[ii] Granite Street Crossing project, there have been few additions to our affordable housing inventory in recent years, and it is clear that Rockport must be proactive in developing a plan for meeting its affordable housing needs, and do it soon.

How can Rockport do this?

Rockport's **Housing Production Plan** (HPP) has been completed and approved. The HPP analyzes and documents the extent of local needs for affordable housing, identifies desired local housing preferences and locations, establishes goals and strategies to help increase the Town's supply of affordable housing, and develops an implementation plan to reach and sustain the goal of having 10% affordable housing.

An HPP approved by the state's Executive Office of Housing and Livable Communities (EOHLC) combined with a sustained annual increase in affordable housing inventory of at least 0.5% of year-round housing stock (currently 18 units for Rockport) will also ensure safe harbor status for the Town.

The **Rockport Affordable Housing Trust** (**RAFHT**) can now go forward with the following activities:

- Develop a long-term strategic plan for creating and maintaining affordable housing
- Provide support for creation of affordable homes by non-profit or for-profit developers
- Rehabilitate existing homes to convert to affordable housing
- Develop surplus town land or buildings
- Create programs to assist low-and moderate-income homebuyers and renters
- Hire consultants and experts to evaluate feasibility of projects, etc.
- Apply for state and federal grants for affordable housing
- Accept donations from individuals and other entities
- Coordinate and execute the policies and strategies as established in the Town's HPP

Community Preservation Committee and Funds for Creation of Housing

With the approval of Town Meeting, the RAFHT may apply for and receive funding from Rockport's **Community Preservation Committee**.

A town's Community Preservation Committee applies different definitions to moderate- and low-income housing than does the EOHLC. The Community Preservation Act (CPA) statute (Chapter 44B of Massachusetts General Laws), allows use of funds for housing that is affordable to households with incomes up to 100 percent AMI. The CPA statute defines “low-income housing” as housing for households with 80 percent or less of HUD AMI and “moderate-income housing” as housing for households with 100 percent or less of HUD AMI. **This means that “moderate-income housing” (by the CPA’s definition) created with CPC funds is NOT eligible for inclusion in a town’s affordable housing inventory.** This is a very important distinction that must be kept in mind as Rockport works to use CPC funding to make progress towards its 10% goal. In April of 2024 Rockport’s annual town meeting approved $420,000 of CPC funds for the RAFHT.

In Summary

Rockport has many unsatisfied housing needs that will become more acute as the population continues to age and housing becomes more expensive. It is urgent that the Town begin work in earnest on a well-developed, cohesive strategy to meet the needs of our current and would-be residents. In doing so, we can also reduce our vulnerability to “unfriendly 40B” developments that may not necessarily be in keeping with the Town’s actual needs or the architectural character of the Town.

Links to Useful Resources

Chapter 40B: Planning and Information
mass.gov/chapter-40-b-planning-and-information

Chapter 40B Housing Production Plan (HPP)
mass.gov/service-details/chapter-40-b-housing-production-plan

Housing Production Plan for Rockport
rockportma.gov/DocumentCenter/View/3452/Anser-Rockport-HPP-draft-edits-5_14_24

Massachusetts Executive Office of Housing and Livable Communities (EOHLC)
mass.gov/orgs/executive-office-of-housing-and-livable-communities

Community Preservation Act Guidebook
housingtoolbox.org/assets/files/resources/CPA-guidebook-2016_lowres.pdf

Rockport Affordable Housing Trust
rockportma.gov/537/Affordable-Housing-Trust

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[i] Compiled by K. Kaiser from various sources with assistance from C. Chirico, D. Vella. J. Creamer and T. Mikus. Special thanks to C. Ryan for permission to use his own Primer as a template.
[ii] Please note that although Harborlight Homes is a 40B developer, it follows all Rockport zoning and design rules and is considered a “friendly” 40B developer.