

RKG

Town of Milton, MA

Impact Analysis

November 2023

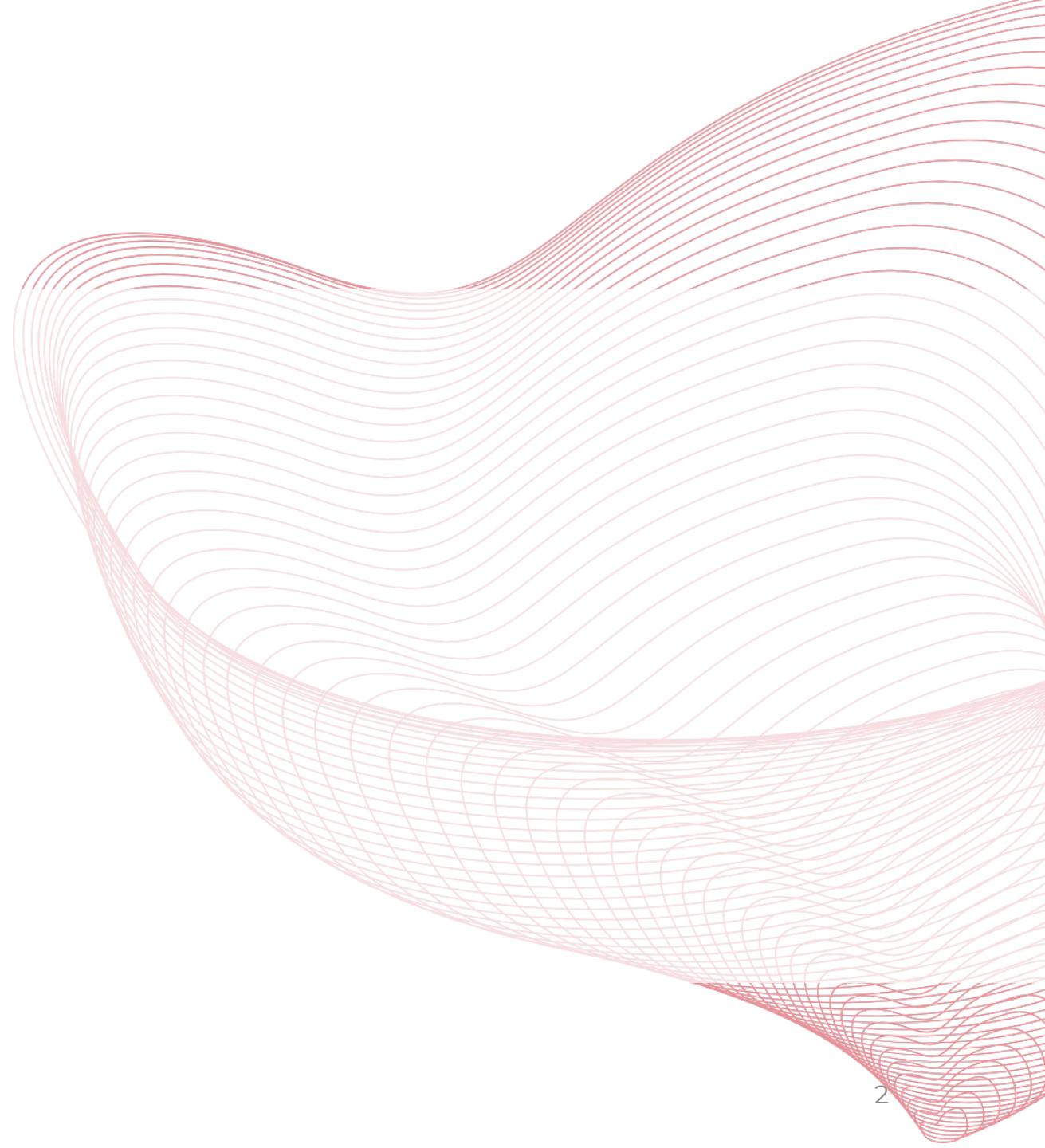


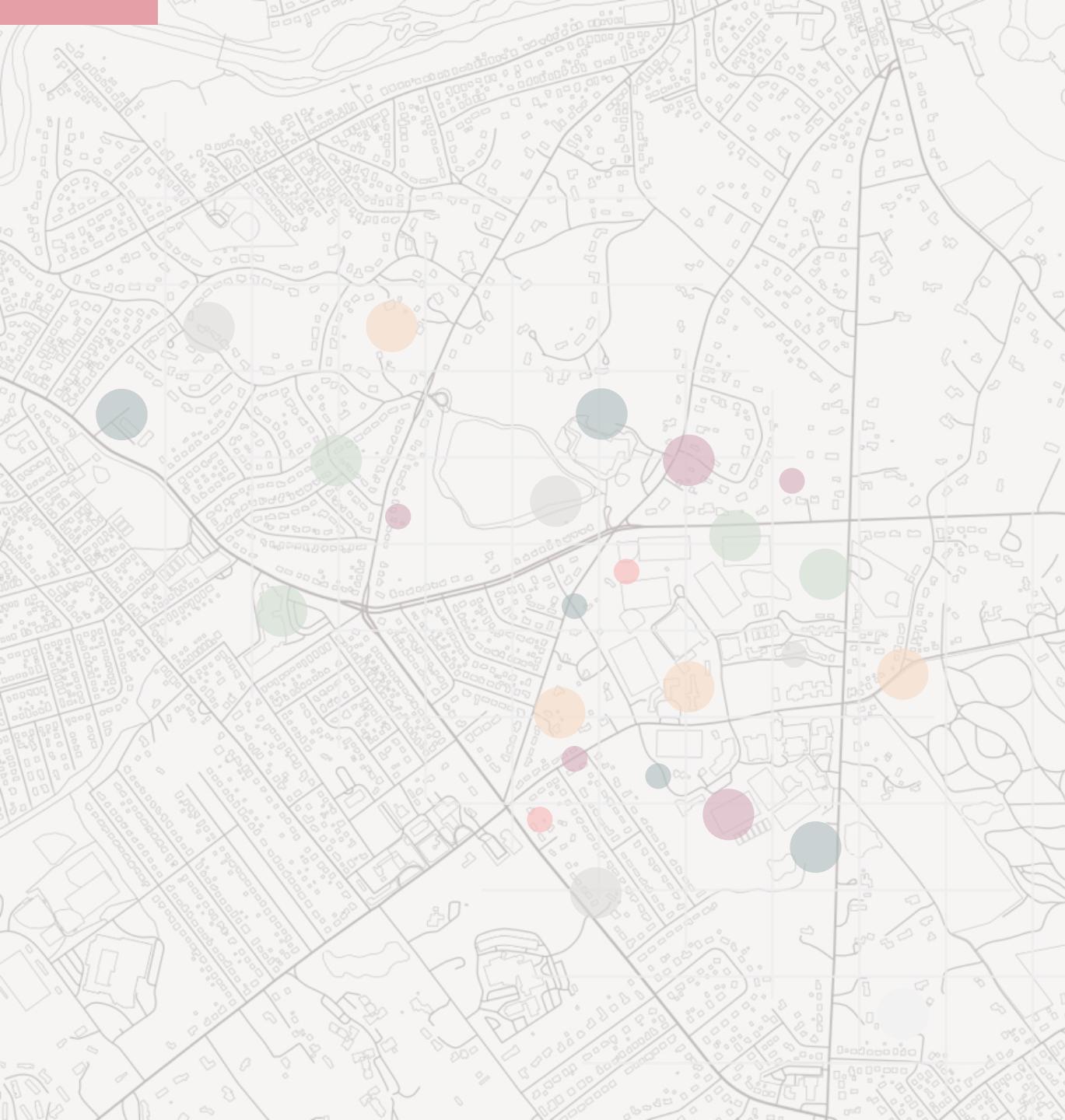
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Fiscal Impact Analysis Overview

FISCAL IMPACT MODEL ASSUMPTIONS

To test the fiscal impact of Milton's proposed MBTA Districts, RKG Associates constructed a fiscal impact model to understand the potential tax revenues from new development compared to the municipal and school costs to support that development.

MODEL ASSUMPTIONS

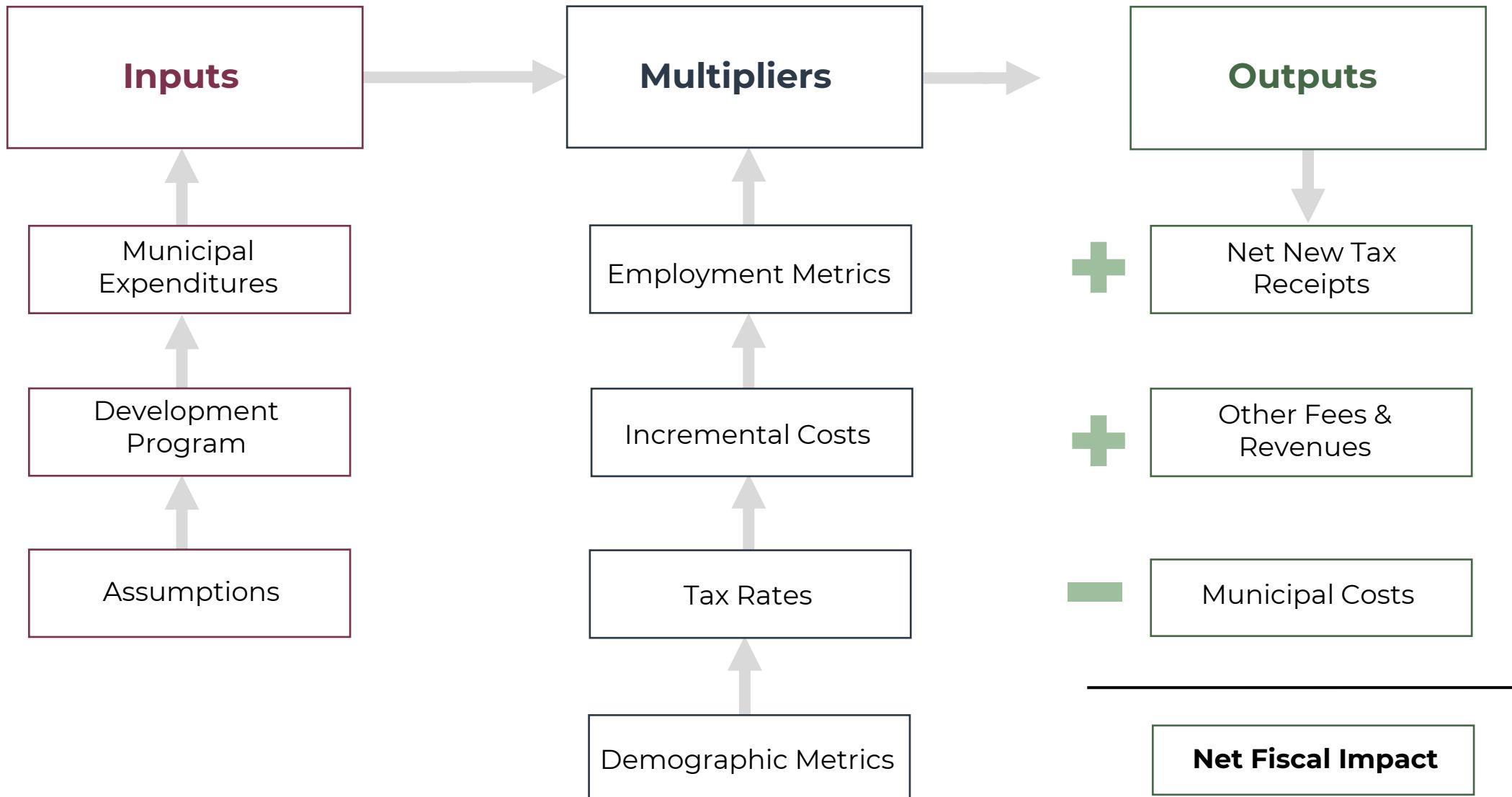
- Town tax rates
- Construction costs
 - Based on costs researched by RKG
- Existing property values and taxes
- Development program
- Incremental governmental expenditures
 - General government
 - Public safety (police and fire)
 - Public works
 - Schools
- Student generation rates per unit

CONSTRUCTION COST ASSUMPTIONS

Residential Type	Gross SQFT per Unit	Per SQFT Cost	Total Value per Unit
One Bed Apartments	750	\$250	\$187,500
Two Bed Apartments	1,050	\$250	\$262,500
Three Bed Apartments	1,250	\$250	\$312,500
For-Sale Condominium	1,250	\$400	\$500,000
For-Sale Townhome	1,600	\$400	\$640,000

Source: RS Means, RKG Associates 2023

FISCAL IMPACT MODEL FLOW



ESTIMATED MUNICIPAL COSTS

- To estimate municipal service costs, RKG reviewed the Town's FY24 line-item budget for each department.
- From there, RKG identified costs by department that are likely to increase with the addition of a new household in town. We anticipate costs such as police staff salaries, library expenditures, or maintenance of recreation fields to increase with new households while a department head's salary or hours for Town Counsel to experience little to no impact.
- RKG identified all costs that are likely to vary (incremental costs) with the addition of new households as a subset of the Town's total operational budget. Our variable costs account for 18% of the Town's departmental budgets as shown in the table to the right.
- Other Category accounts for debt service, unemployment, retirement, and insurance. Items not likely to increase substantially with the addition of a new housing unit.
- Once we establish the incremental budget, we must apportion that budget to residential and non-residential uses. For that we use a breakout of assessed value from Mass Department of Revenue (DOR) which shows 96% of Milton's assessed value driven by residential with 2% driven by commercial/industrial property.

Variable Expenses by Town Department (FY24)

Use Category	Variable Budget	Total Budget	% of Total
General Gov't	\$1,068,201	\$9,710,915	11%
Public Safety - Fire	\$4,236,753	\$6,230,519	68%
Public Safety - Police	\$4,409,885	\$8,166,454	54%
Public Works	\$767,339	\$5,480,993	14%
Other	\$0	\$27,745,354	0%
TOTALS	\$10,482,178	\$57,334,235	18%

Source: Town of Milton FY24 Budget, RKG Associates.

Assessed Value by Property Class (2022)

Class	Value	% of Total
Residential	\$7,786,822,687	96%
Commercial/Industrial	\$162,613,378	2%
Total	\$8,113,005,205	98%

Source: MA DOR 2022, RKG Associates.
Remaining 2% is personal property tax.

ESTIMATED MUNICIPAL COSTS

- After calculating the incremental costs by department and the share of that budget allocated to residential uses, we must calculate municipal costs on a per household (HH) basis. This forms our estimates for calculating future costs of the housing in MBTA Districts.
- The cost allocation by land use table to the right summarizes the calculations used to estimate the per HH cost. The incremental budget for each major category of town services is allocated to residential uses using the share of total assessed value on the prior page. Those allocations are then divided by the total number of occupied households in Milton. This calculation gives us an estimate of cost on a per HH or per FTE employee that we can apply to each scenario.

Total Households in Milton

Category	Totals
Total Households (HHs)	9,235

Source: US Census 2017-2021 Estimates.

Cost Allocation for Residential Units

Cost Category	Variable Budget	Cost per HH
General Gov't	\$1,025,473	\$111.04
Public Safety - Fire	\$4,067,283	\$440.42
Public Safety - Police	\$4,233,490	\$458.42
Public Works	\$736,645	\$79.77
Other	\$0	\$0.00
TOTALS	\$10,062,891	\$1,090

ESTIMATED EDUCATION COSTS

- RKG calculated the estimated number of school aged children that could result from the addition of each residential unit.
- RKG utilized school aged children (SAC) ratios from the 2017 Residential Demographic Multipliers report for Massachusetts, local Milton data from the school department, and RKG's proprietary list of residential development projects and SAC ratios from around the Greater Boston region.
- RKG then calculated an incremental education cost specific to Milton's school budget based on 2022 budget information provided by the Department of Elementary and Secondary Education (DESE). Using local costs only (net of state aid and grants), the estimated cost to educate a child in the Milton District was \$9,753. This accounts for 62% of the full cost to educate a child in Milton of \$14,952.
- By multiplying the local cost to educate a child by the number of school children in each scenario we can estimate total education cost. These costs, along with municipal costs, are then netted against the gross property tax revenue for each scenario later in this analysis.
- All future development is assumed to have a unit mix of 10% studios, 45% one beds, 35% two beds, and 10% three beds.

SCHOOL ASSUMPTIONS

Use Category	SAC Ratio per Unit
One Bedroom - MKT	0.00
Two Bedroom – MKT	0.05
Three Bedroom – MKT	0.80
Condo – MKT	0.12
Townhome – MKT	0.43
One Bedroom – AFF	0.00
Two Bedroom – AFF	0.05
Three Bedroom – AFF	1.20
Condo – AFF	0.12
Townhome – AFF	0.43

Source: DESE 2022, Residential Demographic Multipliers for Massachusetts, 2017, Town of Milton SAC Metrics, RKG Associates SAC Database.

Budget Category	FY22 General Fund	% of Total School Budget	Per Pupil Cost
Instructional Leadership	\$6,209,898	9%	\$1,416
Teachers	\$28,392,469	41%	\$6,473
Other Teaching Services	\$4,256,444	6%	\$970
Instructional Materials	\$496,456	1%	\$113
Transportation	\$1,227,514	2%	\$280
Pupil Services	\$2,192,751	3%	\$500
Totals	\$42,775,532	62%	\$9,753

ESTIMATING MBTA DISTRICT IMPACTS

Recognizing that development within the MBTA Districts may not all happen at once and some parcels may never redevelop, RKG analyzed the fiscal impacts of three different scenarios for change in each MBTA District.

1 FULL BUILD OUT

This scenario utilized the MBTA Compliance Model's unit capacity number for each MBTA District to calculate fiscal impacts.

2 RATE OF CHANGE – NO PARKING REQUIRED

This scenario utilized RKG's Rate of Change model as applied to each MBTA District. The rate of change was applied to each parcel in each MBTA District from which we estimated the number of units Milton could anticipate being built in each District over time. This scenario did not require parking as part of the Rate of Change modeling.

3 RATE OF CHANGE – PARKING REQUIRED

This scenario utilized RKG's Rate of Change model as applied to each MBTA District. The rate of change was applied to each parcel in each MBTA District from which we estimated the number of units Milton could anticipate being built in each District over time. This scenario required parking as part of the Rate of Change modeling.

METHODOLOGY

The Rate of Change Analysis uses a financial feasibility model for multifamily development that derives land value utilizing market return metrics, asking rents, and construction costs.

The analytical approach can be simplified into the following steps:

- Identify development scenarios based on height, unit, parking, and affordability requirements.
- Run a financial feasibility model for each scenario based on market factors (e.g., rents, rates, construction costs, return expectations).
- Using target return metrics from the following step, derive land values required to meet an Internal Rate of Return (IRR) of 15%.
- Identify parcels that currently have land values below the established threshold. These are parcels with the highest probability for turnover and redevelopment if the zoning is changed.

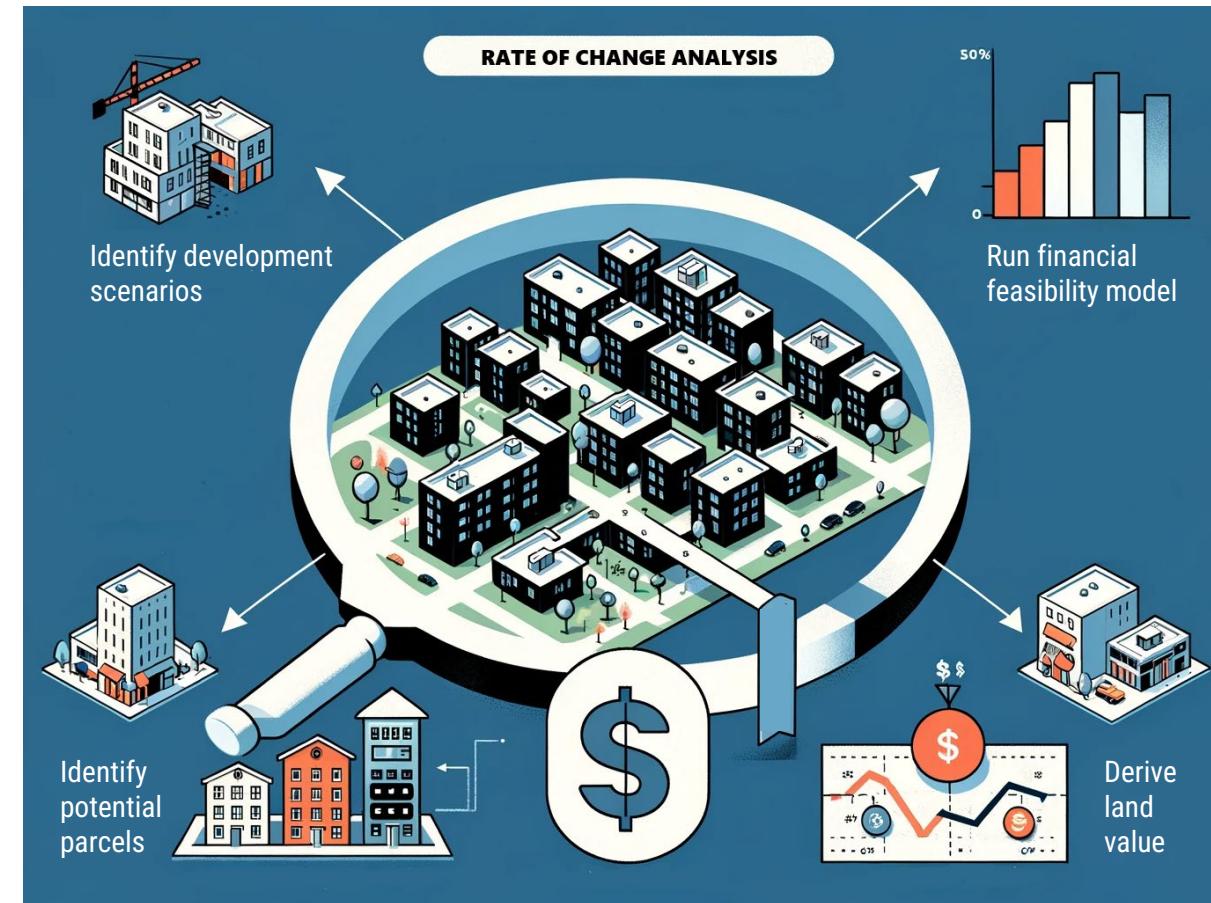


Image Source: RKG Associates, Inc.

SCENARIOS FOR FISCAL MODELING

1 FULL BUILD OUT

District Name	Full Build Out			Estimated School Aged Children
	Total Units	Market Units	Affordable Units	
Granite Ave North	171	154	17	18
Granite Ave South	530	477	53	54
Mattapan Station	183	165	18	19
Milton Station Bridge	185	167	19	20
East Milton Square	423	381	42	43
Blue Hills Parkway Corridor	175	175	0	18
Eliot St Corridor Tier 1	219	219	0	22
Eliot St Corridor Tier 2	177	177	0	18
Eliot St Corridor Tier 3	84	84	0	8
Milton Station West	114	103	11	12
Milton Station East	325	293	33	33
TOTALS	2,586	2,393	193	265

RKG assumed 10% affordability across all districts with the exception of Blue Hills and Eliot Street where parcels are likely not large enough to create more than 10 units and trigger Inclusionary Zoning requirements.

This scenario represents the full unit capacity as modeled and presented in the Town's most recent MBTA Compliance Models by District. If all parcels were built on as modeled, it could result in a total of 2,586 units. RKG estimates this scenario could generate as many as 265 school aged children from the newly constructed units only.

SCENARIOS FOR FISCAL MODELING

2 RATE OF CHANGE – NO PARKING REQUIRED

Change Model – No Parking				
District Name	Total Units	Market Units	Affordable Units	Estimated School Aged Children
Granite Ave North	0	0	0	0
Granite Ave South	530	477	53	54
Mattapan Station	12	11	1	1
Milton Station Bridge	0	0	0	0
East Milton Square	66	59	7	8
Blue Hills Parkway Corridor	96	96	0	10
Eliot St Corridor Tier 1	0	0	0	0
Eliot St Corridor Tier 2	0	0	0	0
Eliot St Corridor Tier 3	0	0	0	0
Milton Station West	51	46	5	6
Milton Station East	216	194	22	22
TOTALS	971	884	88	101

RKG assumed 10% affordability across all districts with the exception of Blue Hills and Eliot Street where parcels are likely not large enough to create more than 10 units and trigger Inclusionary Zoning requirements.

Districts with 0 in the unit columns reflect no projected redevelopment potential based on current vs. modeled land values.

The Rate of Change model results were filtered for those parcels where projected land values were more than 25% higher than current values. This indicates the potential to create value through new development/redevelopment and a higher likelihood of change in the future. RKG estimates this scenario could generate as many as 101 school aged children from the newly constructed units only.

SCENARIOS FOR FISCAL MODELING

3 RATE OF CHANGE – PARKING REQUIRED

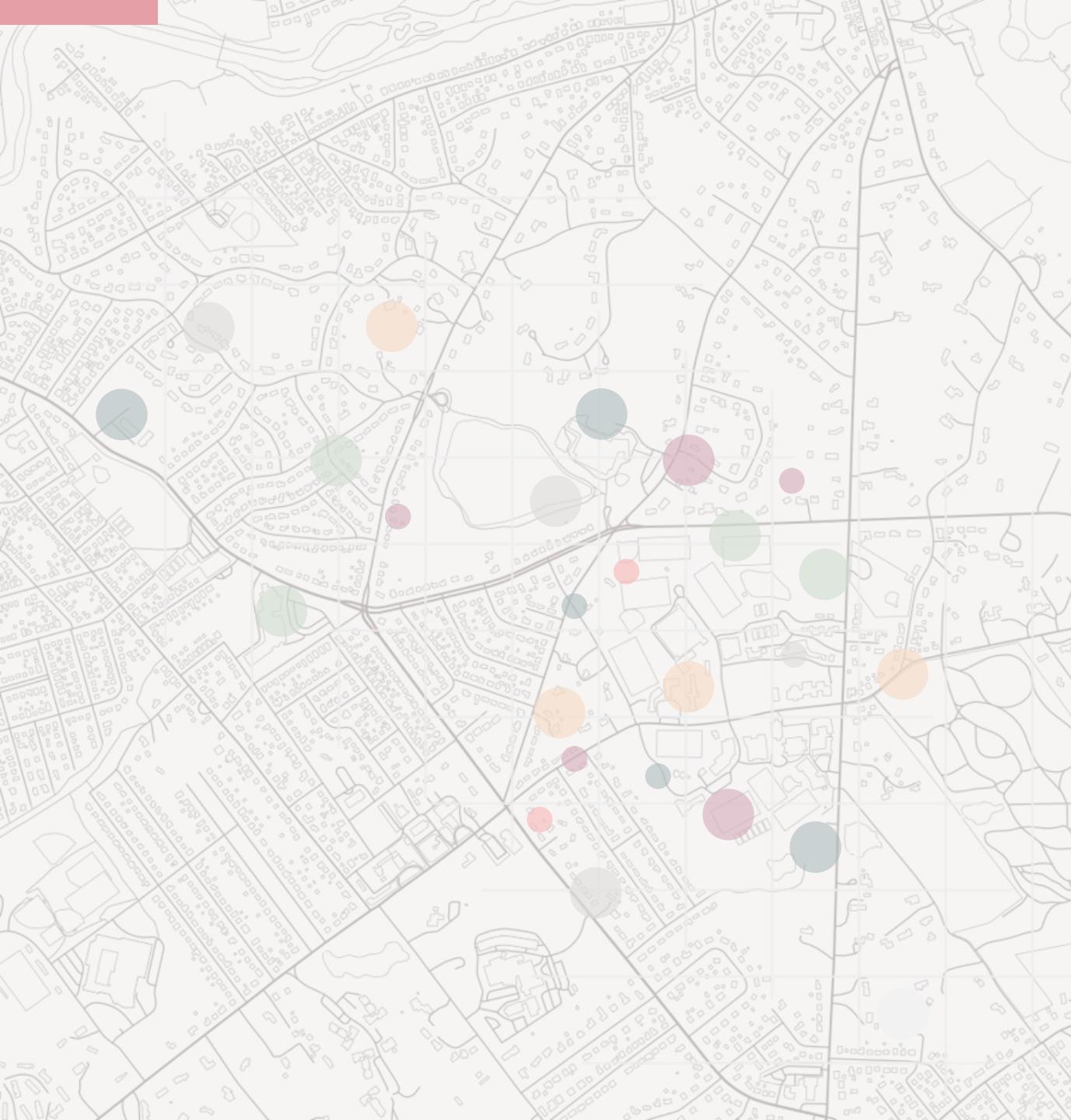
Change Model - Parking				
District Name	Total Units	Market Units	Affordable Units	Estimated School Aged Children
Granite Ave North	0	0	0	0
Granite Ave South	530	477	53	54
Mattapan Station	12	11	1	1
Milton Station Bridge	0	0	0	0
East Milton Square	66	59	7	8
Blue Hills Parkway Corridor	96	96	0	10
Eliot St Corridor Tier 1	0	0	0	0
Eliot St Corridor Tier 2	0	0	0	0
Eliot St Corridor Tier 3	0	0	0	0
Milton Station West	51	46	5	6
Milton Station East	134	121	13	14
TOTALS	889	810	79	93

RKG assumed 10% affordability across all districts with the exception of Blue Hills and Eliot Street where parcels are likely not large enough to create more than 10 units and trigger Inclusionary Zoning requirements.

Districts with 0 in the unit columns reflect no projected redevelopment potential based on current vs. modeled land values.

The Rate of Change model results were filtered for those parcels where projected land values were more than 25% higher than current values. This indicates the potential to create value through new development/redevelopment and a higher likelihood of change in the future. RKG estimates this scenario could generate as many as 93 school aged children from the newly constructed units only.

Since providing parking on-site increases the total development costs, land values come down yielding slightly fewer parcels that may turnover for new development/redevelopment.



Fiscal Impact Results by District

FISCAL MODEL RESULTS BY SCENARIO

District Name	Full Build Out		Change Model - No Parking		Change Model - Parking	
	Units	Net Fiscal Impact	Units	Net Fiscal Impact	Units	Net Fiscal Impact
Granite Ave North	171	\$66,191	0	\$0	0	\$0
Granite Ave South	530	\$224,651	530	\$224,651	530	\$224,651
Mattapan Station	183	\$74,000	12	\$6,954	12	\$6,954
Milton Station Bridge	185	\$67,055	0	\$0	0	\$0
East Milton Square	423	\$180,339	66	\$14,934	66	\$14,934
Blue Hills Parkway Corridor	175	\$71,950	96	\$38,406	96	\$38,406
Eliot St Corridor Tier 1	219	\$95,574	0	\$0	0	\$0
Eliot St Corridor Tier 2	177	\$72,998	0	\$0	0	\$0
Eliot St Corridor Tier 3	84	\$40,493	0	\$0	0	\$0
Milton Station West	114	\$44,460	51	\$12,879	51	\$12,879
Milton Station East	325	\$138,127	216	\$91,718	134	\$53,321
TOTALS	2,586	\$1,075,838	971	\$389,542	889	\$351,145

The Full Build Out scenario assumes all modeled parcels are subject to redevelopment/new development over time resulting in a total of 2,586 newly built units across the Districts. The Change Model scenarios assume only a portion of those new units are built resulting in a lower net fiscal impact to the town. It is worth noting that in the Change Model scenarios, some existing development will remain and continue to generate property taxes and municipal costs as they do today. These scenarios are intended to show the fiscal impact of all new development in each District under these three scenarios.

OVERVIEW SLIDE

District Requirements

Height	District requirements from MBTA Compliance Model
Max DU / AC	
FAR	
Minimum Lot Size	

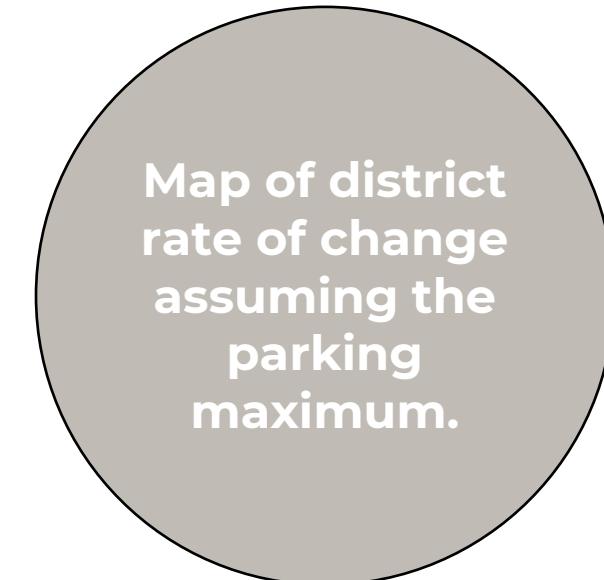
Model Scenario

Construction Type	Development Scenario Assumptions (Representative of average project type in district)
Units	
Parking Max	
Parking Type	

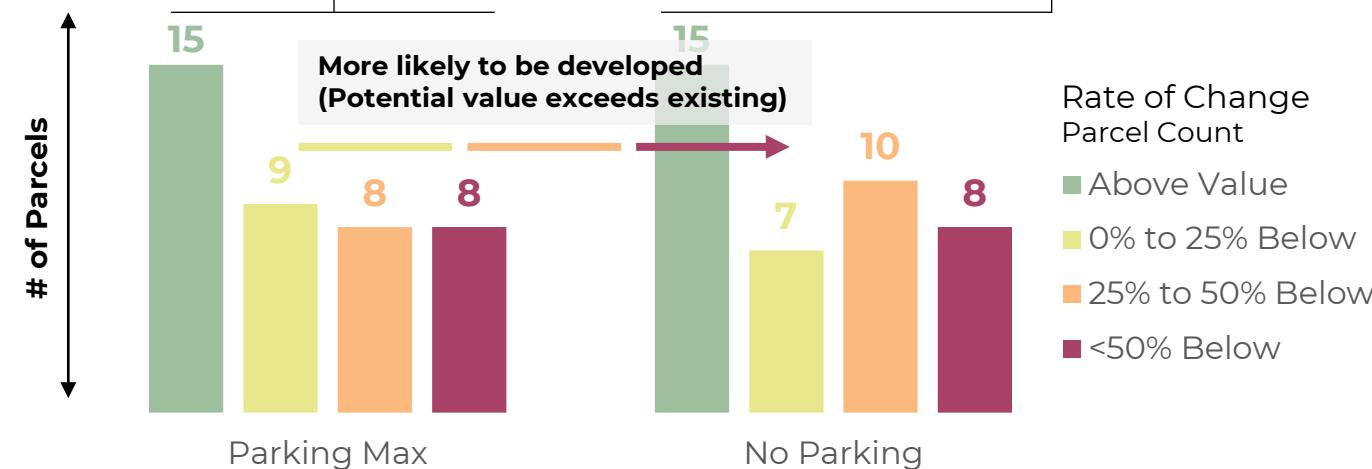
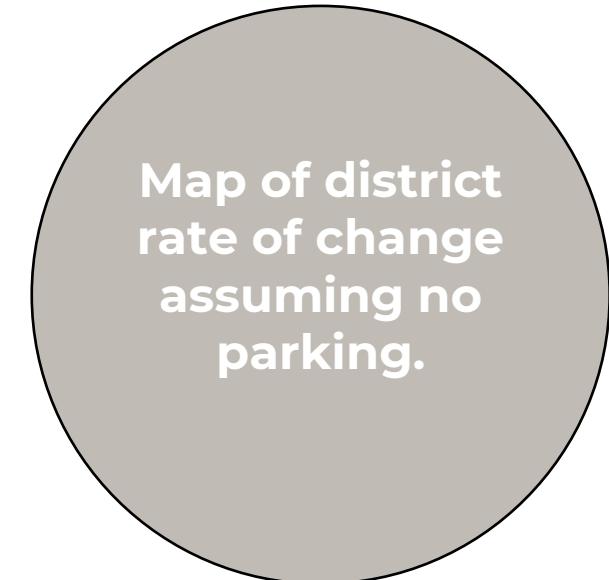
Fiscal Impact Analysis

Full Build	Results of the Fiscal Impact Analysis for District
No Parking	
Parking	

Parking Max Scenario



No Parking Max Scenario



GRANITE AVE NORTH

District Requirements

Height	6
Max DU / AC	45
FAR	1.1
Minimum Lot Size	-

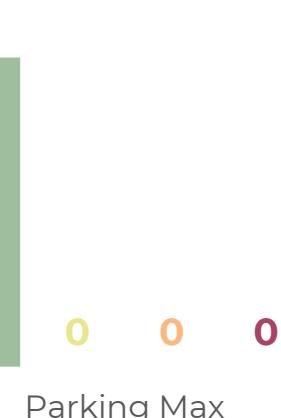
Model Scenario

Construction Type	Stick over Podium
Units	200
Parking Max	1.5
Parking Type	Structured

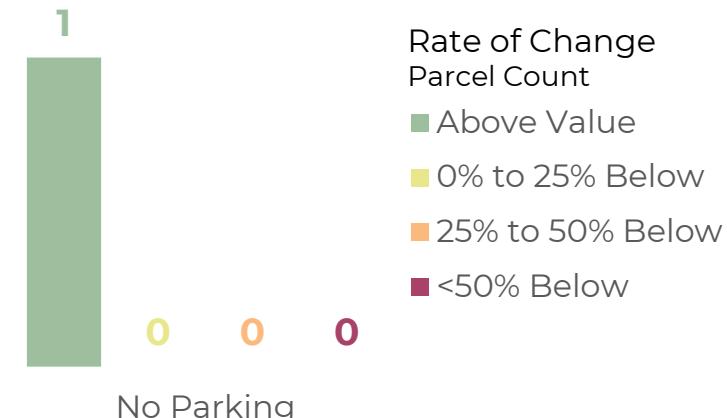
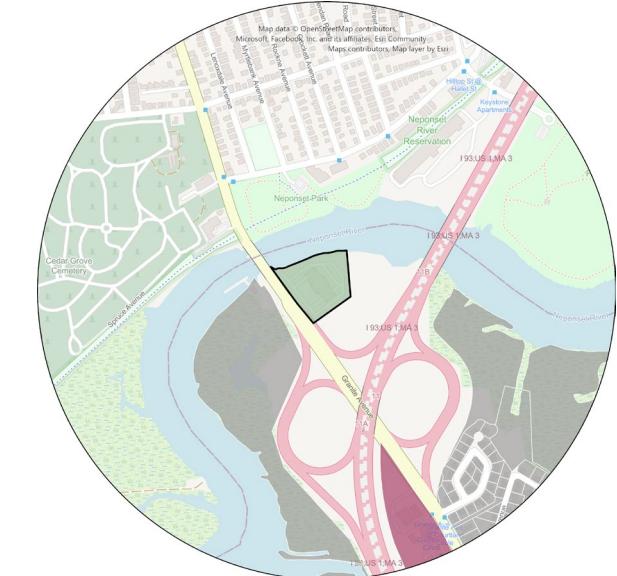
Fiscal Impact Analysis

Full Build	\$66,191
No Parking	\$0
Parking	\$0

Parking Max Scenario



No Parking Max Scenario



Source: MassGIS, Town of Milton, CoStar, EOHLG, RSMeans

GRANITE AVE SOUTH

District Requirements

Height	4.5
Max DU / AC	45
FAR	1.1
Minimum Lot Size	-

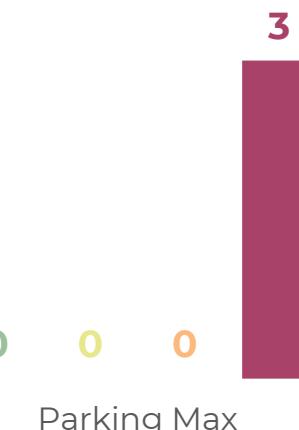
Model Scenario

Construction Type	Stick over Podium
Units	150
Parking Max	1.5
Parking Type	Structured

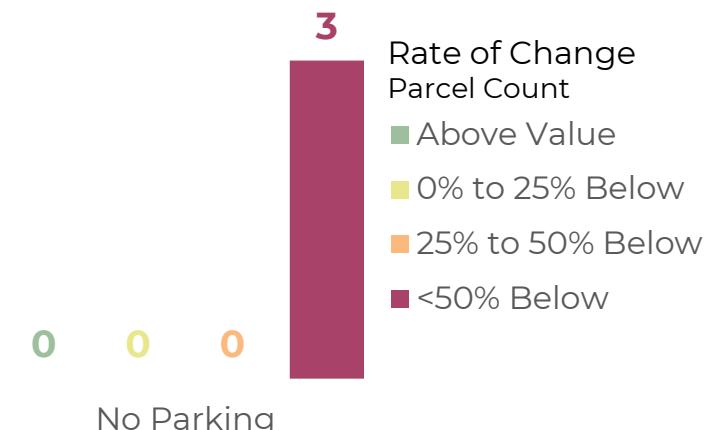
Fiscal Impact Analysis

Full Build	\$224,651
No Parking	\$224,651
Parking	\$224,651

Parking Max Scenario



No Parking Max Scenario



- Rate of Change
- Parcel Count
- Above Value
- 0% to 25% Below
- 25% to 50% Below
- <50% Below

MATTAPAN STATION

District Requirements

Height	6
Max DU / AC	45
FAR	1.1
Minimum Lot Size	-

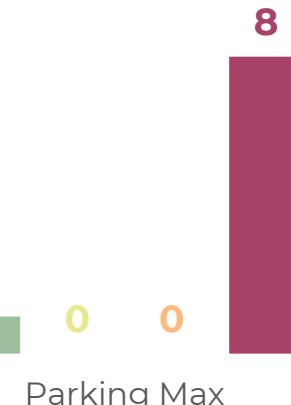
Model Scenario

Construction Type	Stick over Podium
Units	150
Parking Max	1
Parking Type	Structured

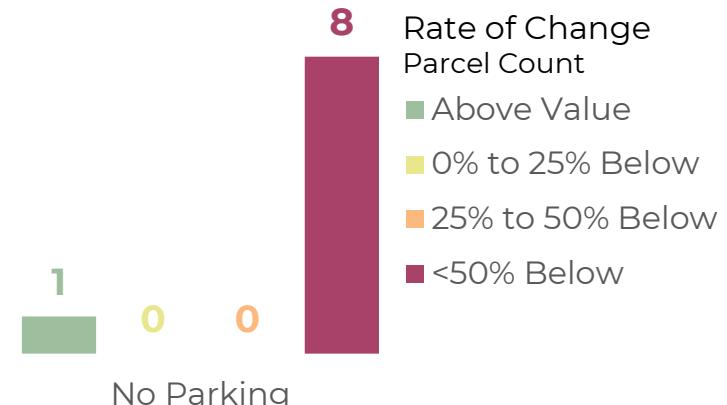
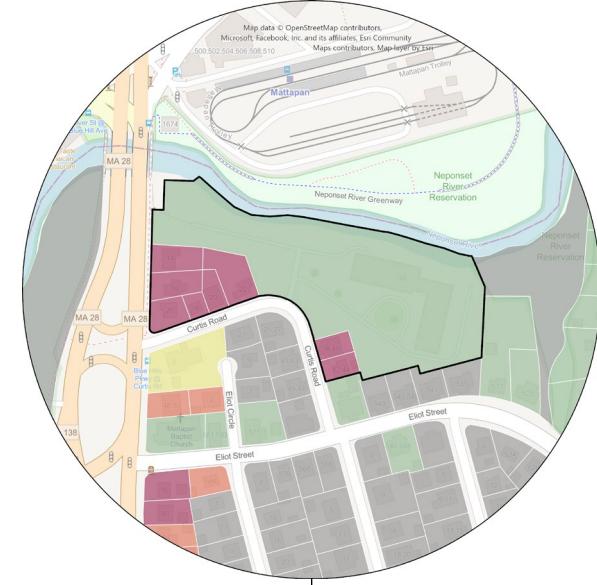
Fiscal Impact Analysis

Full Build	\$74,000
No Parking	\$6,954
Parking	\$6,954

Parking Max Scenario



No Parking Max Scenario



Source: MassGIS, Town of Milton, CoStar, EOHLG, RSMeans

MILTON STATION BRIDGE

District Requirements

Height	4.5
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Max DU / AC	40
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FAR	1
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Minimum Lot Size	-
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Model Scenario

Construction Type	Stick over Podium
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Units	100
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Parking Max	1
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Parking Type	Structured
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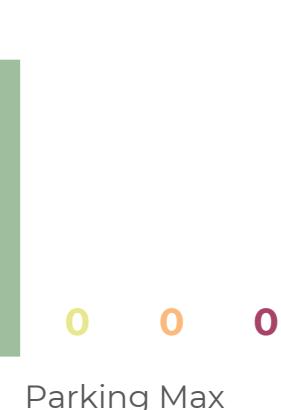
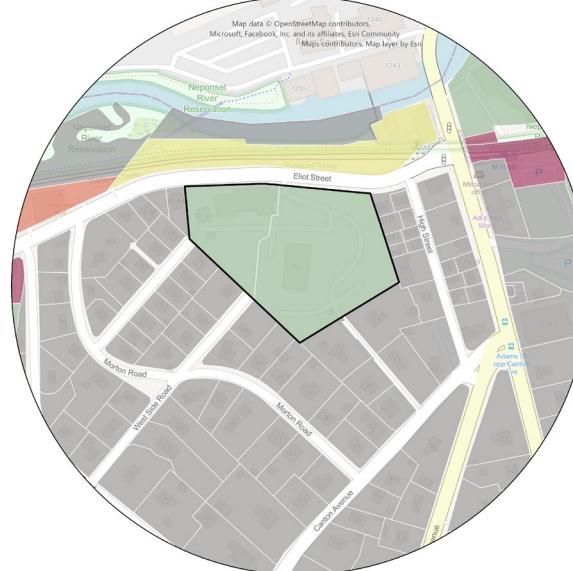
Fiscal Impact Analysis

Full Build	\$67,055
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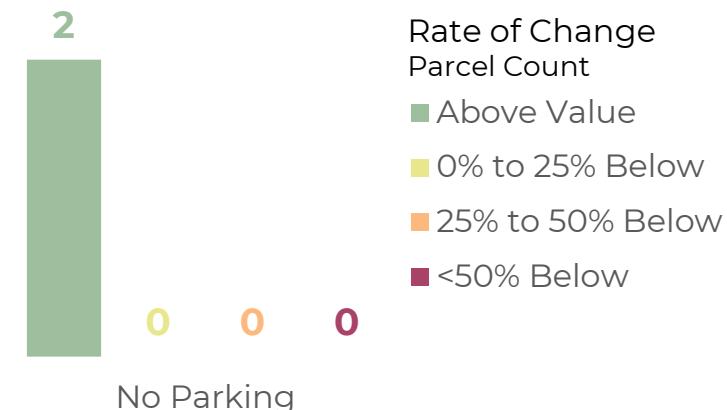
No Parking	\$0
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Parking	\$0
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Parking Max Scenario



No Parking Max Scenario



Source: MassGIS, Town of Milton, CoStar, EOHLG, RSMeans

EAST MILTON SQUARE

District Requirements

Height	2.5
Max DU / AC	30
FAR	-
Minimum Lot Size	-

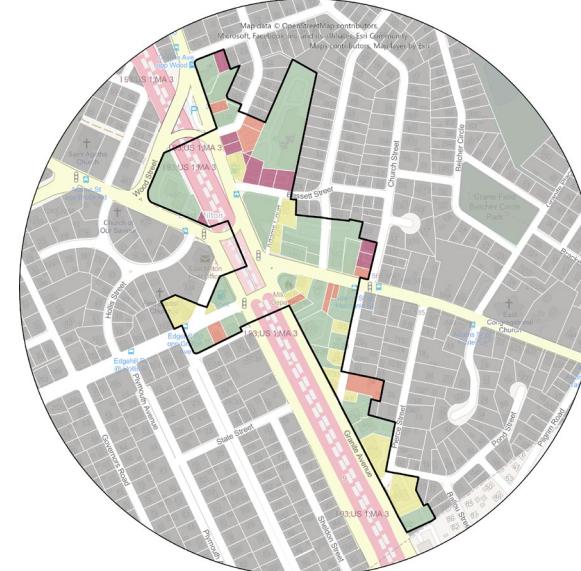
Model Scenario

Construction Type	Stick
Units	10
Parking Max	1
Parking Type	Surface

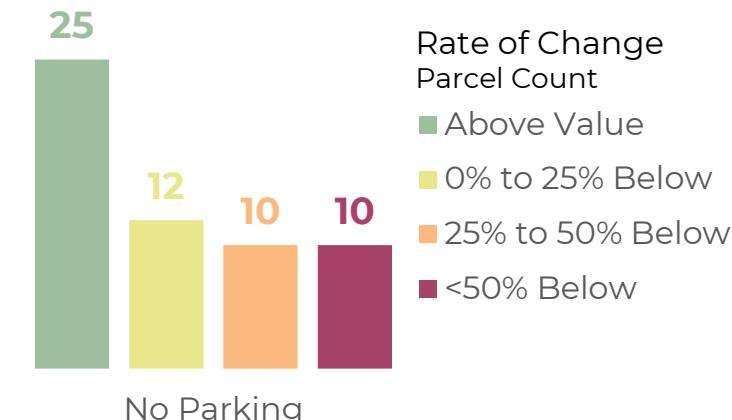
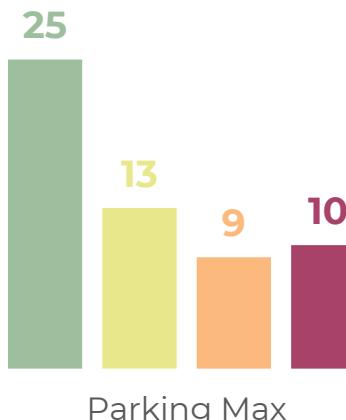
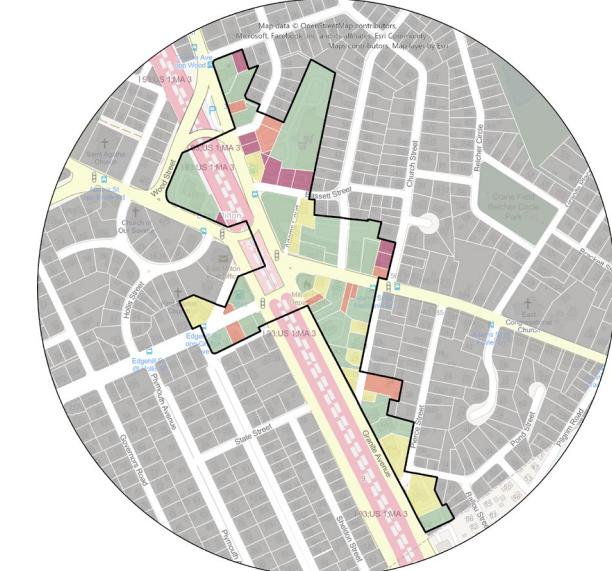
Fiscal Impact Analysis

Full Build	\$180,339
No Parking	\$14,934
Parking	\$14,934

Parking Max Scenario



No Parking Max Scenario



Source: MassGIS, Town of Milton, CoStar, EOHLG, RSMeans

BLUE HILLS PKWY CORRIDOR

District Requirements

Height	2.5
Max DU / AC	30
FAR	0.7
Minimum Lot Size	7,500 SF

Model Scenario

Construction Type	Stick
Units	15
Parking Max	1
Parking Type	Surface

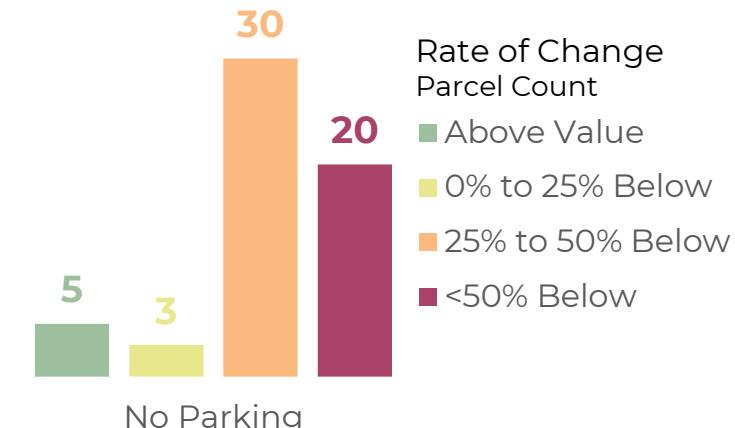
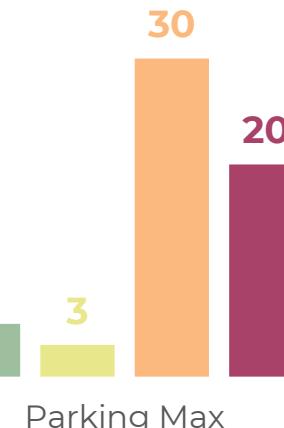
Fiscal Impact Analysis

Full Build	\$71,950
No Parking	\$38,406
Parking	\$38,406

Parking Max Scenario



No Parking Max Scenario



Rate of Change
Parcel Count
■ Above Value
■ 0% to 25% Below
■ 25% to 50% Below
■ <50% Below

ELIOT STREET CORRIDOR TIER I

District Requirements

Height	2.5
Max DU / AC	-
FAR	0.7
Minimum Lot Size	7,500 SF

Model Scenario

Construction Type	Stick
Units	3
Parking Max	1
Parking Type	Surface

Fiscal Impact Analysis

Full Build	\$95,574
No Parking	\$0
Parking	\$0

Parking Max Scenario



147

0 1 0

Parking Max

No Parking Max Scenario



147

0 1 0

No Parking

Rate of Change
Parcel Count
■ Above Value
■ 0% to 25% Below
■ 25% to 50% Below
■ <50% Below

ELIOT STREET CORRIDOR TIER 2

District Requirements

Height	2.5
Max DU / AC	-
FAR	0.52
Minimum Lot Size	10,000 SF

Model Scenario

Construction Type	Stick
Units	3
Parking Max	1
Parking Type	Surface

Fiscal Impact Analysis

Full Build	\$72,998
No Parking	\$0
Parking	\$0

Parking Max Scenario



92

0

0

0

Parking Max

No Parking Max Scenario



92

0

0

0

No Parking

Rate of Change
Parcel Count

- Above Value
- 0% to 25% Below
- 25% to 50% Below
- <50% Below

ELIOT STREET CORRIDOR TIER 3

District Requirements

Height	2.5
Max DU / AC	-
FAR	0.35
Minimum Lot Size	15,000 SF

Model Scenario

Construction Type	Stick
Units	3
Parking Max	1
Parking Type	Surface

Fiscal Impact Analysis

Full Build	\$40,493
No Parking	\$0
Parking	\$0

Parking Max Scenario



23

0 0 0

Parking Max

No Parking Max Scenario



23

0 0 0

No Parking

Rate of Change
Parcel Count

- Above Value
- 0% to 25% Below
- 25% to 50% Below
- <50% Below

MILTON STATION WEST

District Requirements

Height	3.5
Max DU / AC	40
FAR	1
Minimum Lot Size	-

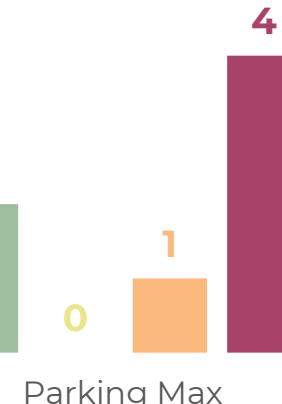
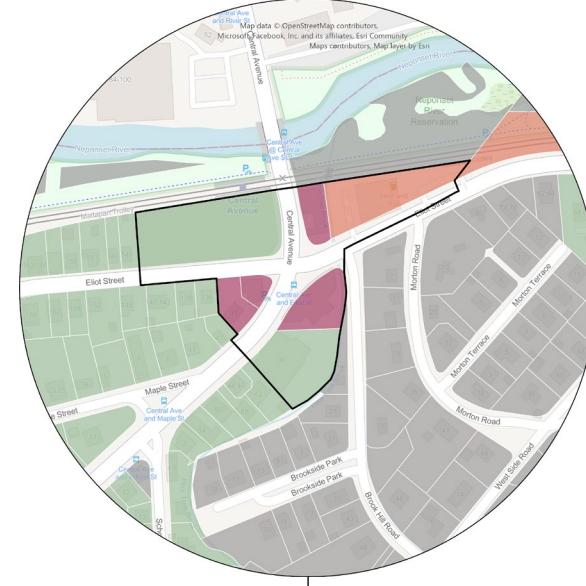
Model Scenario

Construction Type	Stick
Units	40
Parking Max	1
Parking Type	Surface

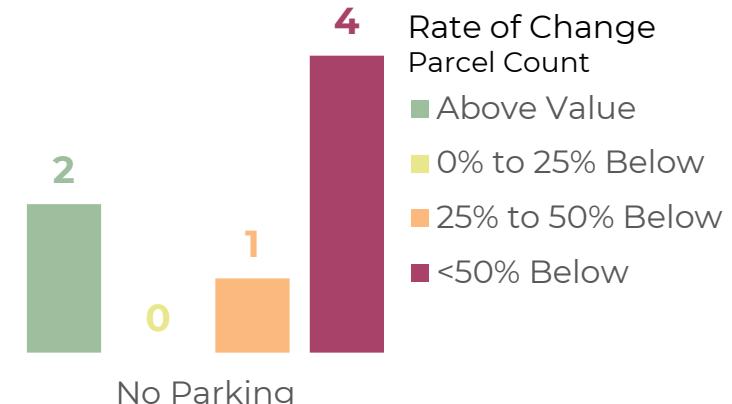
Fiscal Impact Analysis

Full Build	\$44,460
No Parking	\$12,879
Parking	\$12,879

Parking Max Scenario



No Parking Max Scenario



Source: MassGIS, Town of Milton, CoStar, EOHLG, RSMeans

MILTON STATION EAST

District Requirements

Height	5
Max DU / AC	40
FAR	1
Minimum Lot Size	-

Model Scenario

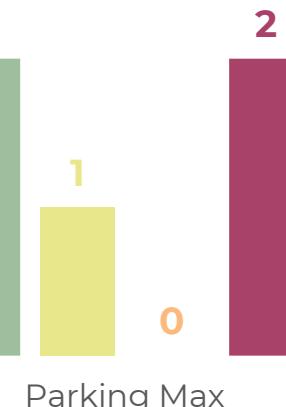
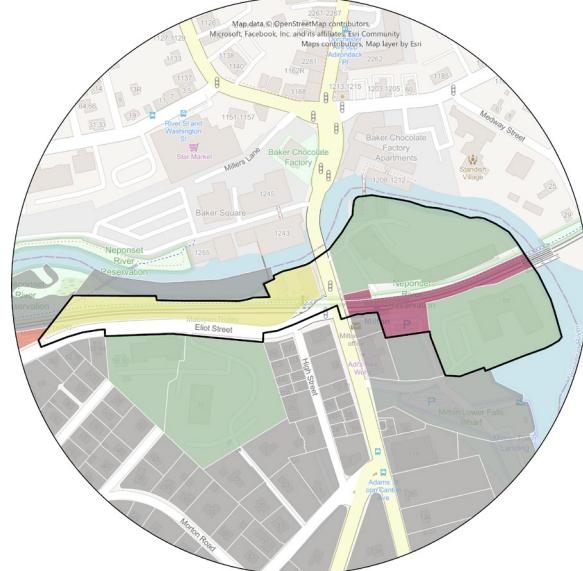
Construction Type	Stick over Podium
Units	100
Parking Max	1

Parking Type	Structured
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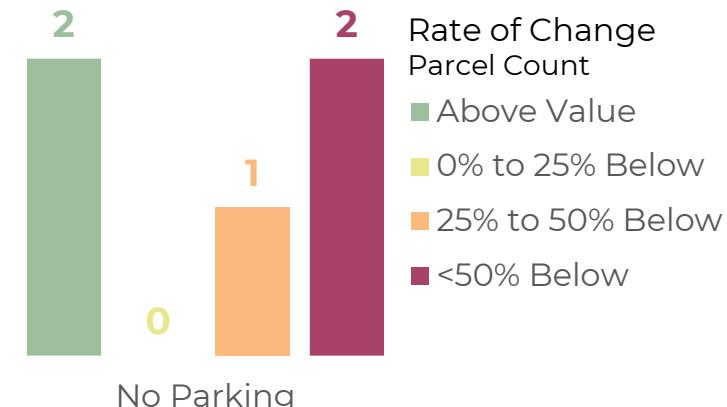
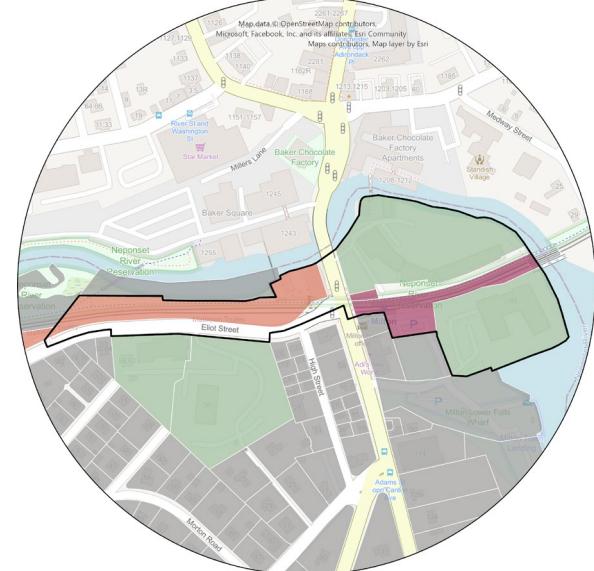
Fiscal Impact Analysis

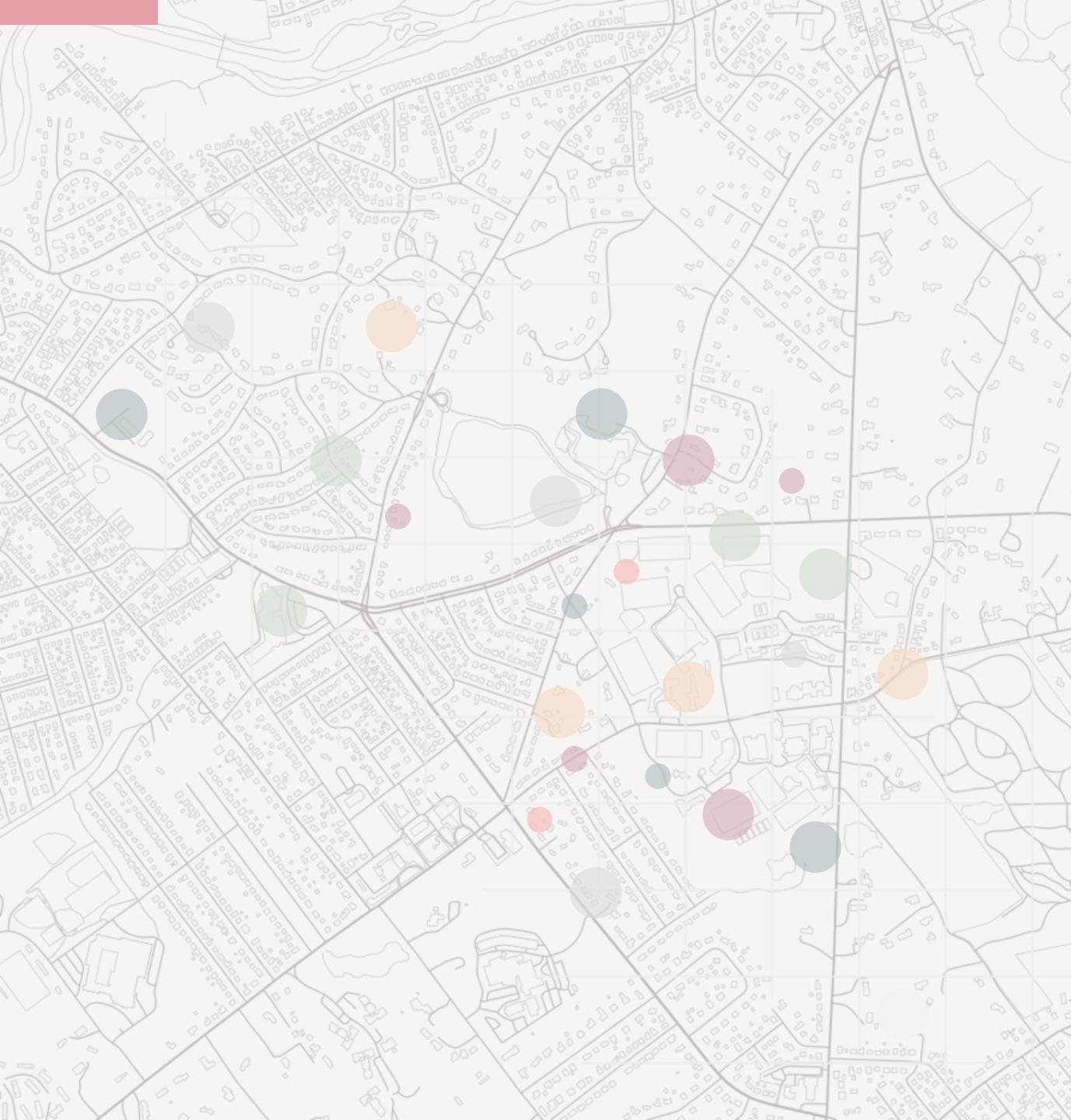
Full Build	\$138,127
No Parking	\$91,718
Parking	\$53,321

Parking Max Scenario



No Parking Max Scenario





Other Impacts

OTHER IMPACTS

AFFORDABLE HOUSING PRODUCTION

Currently there are 231 affordable housing units within the proposed MBTA Districts as identified on the Town's Subsidized Housing Inventory (SHI). By applying a 10% Inclusionary Zoning threshold to all projected development in the Districts, the Town could see an additional 193 affordable units so long as the two developments in Mattapan Station and East Milton Square remained as they are today. The total number of affordable units shrinks considerably under the rate of change analysis for the no parking and parking scenarios at 88 units and 79 units, respectively.

District Name	Existing Affordable Units	Full Build Affordable Units	No Parking Affordable Units	Parking Affordable Units
Granite Ave North	0	17	0	0
Granite Ave South	0	53	53	53
Mattapan Station	139	18	1	1
Milton Station Bridge	0	19	0	0
East Milton Square	92	42	7	7
Blue Hills Parkway Corridor	0	0	0	0
Eliot St Corridor Tier 1	0	0	0	0
Eliot St Corridor Tier 2	0	0	0	0
Eliot St Corridor Tier 3	0	0	0	0
Milton Station West	0	11	5	5
Milton Station East	0	33	22	13
TOTALS	231	193	88	79

Existing affordable units within the proposed MBTA Districts were identified using the Town's Subsidized Housing Inventory (SHI) as provided by the Executive Office of Housing and Livable Communities (EOHLC). RKG mapped the location of each SHI development to determine overlap with proposed MBTA Districts.

OTHER IMPACTS

ON-SITE PARKING PROVIDED

Existing parking requirements in Milton's Zoning Bylaw range from 1 space per unit for single family and duplexes to 2 spaces per unit for multifamily housing. Under the proposed MBTA Communities zoning, there would be established parking maximums, effectively making it possible for developer to provide no parking on-site.

To compare existing parking availability today to parking that could be provided under the full build-out of the MBTA Districts, RKG used a parking ratio of 1.5 spaces per unit to generate the existing parking and either 0 parking for the "Future Low Parking" scenario or between 1 and 1.5 spaces per unit for the "Future High Parking" scenario depending on the district.

District Name	Estimated Existing Parking	Estimated Future Parking - Low	Delta Low Scenario	Estimated Future Parking - High	Delta High Scenario
Granite Ave North	0	0	0	257	257
Granite Ave South	2	0	-2	795	794
Mattapan Station	224	0	-224	183	-41
Milton Station Bridge	102	0	-102	185	83
East Milton Square	146	0	-146	423	278
Blue Hills Parkway Corridor	110	0	-110	175	66
Eliot St Corridor Tier 1		0			
Eliot St Corridor Tier 2	614	0	-614	480	-134
Eliot St Corridor Tier 3		0			
Milton Station West	117	0	-117	114	-3
Milton Station East	138	0	-138	325	187
TOTALS	1,451	0	-1,451	2,937	1,486

High Parking Scenario – utilizes 1.5 spaces per unit for Granite Ave Districts and 1.0 spaces per unit for all others.

OTHER IMPACTS

DEDICATED OPEN SPACE PER UNIT

Within the proposed MBTA Districts today there are just over 3 acres of publicly owned protected open spaces. To understand the impact new multifamily housing could have on these open spaces and access to these spaces, RKG created a ratio of acres per unit of housing measuring both existing units in the Districts today and the ratio if the Districts were to build out according to the proposed zoning.

Overall, there is very little existing open space in the Districts today resulting in a ratio of 0.003 acres of open space per existing housing unit. That ratio drops to 0.001 acres per housing unit under the full build out scenario.

District Name	Existing Open Space	Unit Count Existing	Existing Open Space	Unit Count Full Build	Per Unit Current	Per Unit Full Build
Granite Ave North	0.00	0	0	171	0.000	0.000
Granite Ave South	0.00	1	0	530	0.000	0.000
Mattapan Station	0.72	149	1	183	0.005	0.004
Milton Station Bridge	0.00	68	0	185	0.000	0.000
East Milton Square	0.00	97	0	423	0.000	0.000
Blue Hills Parkway Corridor	0.60	73	1	175	0.008	0.003
Eliot St Corridor Tier 1	0.00	409	0	219	0.000	0.000
Eliot St Corridor Tier 2	0.00	0	0	117	0.000	0.000
Eliot St Corridor Tier 3	0.00	0	0	84	0.000	0.000
Milton Station West	0.00	78	0	114	0.000	0.000
Milton Station East	1.80	92	2	325	0.020	0.006
TOTALS	3.12	967	3.12	2,586	0.003	0.001

This definition of open space does not consider setbacks or private open space on parcels of land as a comparison to existing conditions is very challenging to calculate. Therefore, the focus of this metric is on publicly accessible and owned open space that serves as an asset to all who live in Milton.



MBTA Communities Impact Assessment

Milton, MA

November 2023