



# Town of West Boylston Housing Production Plan

Prepared by  
Community Opportunities Group, Inc.  
October, 2018





TOWN OF WEST BOYLSTON

BOARD OF SELECTMEN  
140 WORCESTER STREET  
WEST BOYLSTON, MASSACHUSETTS 01583

October 17, 2018

Janelle Chan, Undersecretary  
Department of Housing and Community Development  
100 Cambridge Street, Suite 300  
Boston, MA 02114-2524

RE: West Boylston Housing Production Plan

Dear Ms. Chan:

On behalf of the West Boylston Board of Selectmen and Planning Board, I am pleased to submit the attached West Boylston Housing Production Plan for your review and approval under the State's Housing Production Program.

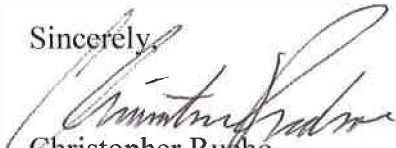
The Planning Board voted to adopt the Housing Production Plan on October 10, 2018 and the Board of Selectmen voted to adopt the Housing Production Plan on October 17, 2018.

This Housing Production Plan outlines how the Town will continue the progress it has made toward reaching and sustaining the goal of having 10% affordable housing, in addition to potentially meeting the 1.5% land area minimum. Through the Housing Needs Assessment, completed last year by William Scanlon, and updated by Community Opportunities Group, Inc., we have documented the extent of the local need for affordable housing and through the Housing Strategy we identified efforts already in progress, such as the expansion of 87 Maple Street property, and additional sites and actions that have potential to diversify West Boylston's housing stock and increase its supply of SHI-eligible Affordable Housing.

Our municipal contact is: Anita M. Scheipers, Town Administrator. Ms. Scheipers can be reached by telephone at (774) 261-4088 or by email at [AScheipers@westboylston-ma.gov](mailto:AScheipers@westboylston-ma.gov)

We look forward to your determination that the plan meets HPP Regulations and Guidelines.

Sincerely,



Christopher Rucho  
Chair, Board of Selectmen

cc: Paul R. Anderson, Chair, Planning Board  
West Boylston Affordable Housing Trust

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# West Boylston Housing Production Plan

## Executive Summary

Despite recent progress toward creating affordable housing West Boylston remains below the threshold of having 10 percent affordable housing, with a current ratio of 8.17 percent. Moreover, the development which has occurred over the past decade will result in an increased target to meet the 10 percent threshold for affordable housing. Although the Town claims to have reached the General Land Area Minimum threshold of having greater than 1.5 percent of its available land area dedicated to affordable housing, it may yet be vulnerable to “unfriendly” comprehensive permit proposals due to the lack of state certification of this standard. The purpose of this Housing Production Plan is to enable the town to maintain local control with respect to Chapter 40B, as well as to focus the development of housing that meets local needs, goals, and preferences. The recommendations of the Housing Production Plan are advisory in nature; the town is not required to carry out any of the actions recommended in the plan, however to ensure local control, the town will have to meet the state’s targets for the creation and retention of SHI-eligible units.

### *Chapter 40B Housing Goals:*

- Units needed to reach 10 % minimum threshold before 2020: **52**
- Units needed to reach 10% minimum threshold after 2020: **79**
- Target number of units for Annual Certification: **14-15**

### *West Boylston Housing Goals:*

- To provide a variety of housing options that meet the incomes, needs and lifestyles of a diverse population without taking away the appeal of West Boylston as a small town.
- To provide all of its citizens with the greatest possible spectrum of basic services, directed at publicly expressed community needs, at the least possible cost.
- To continually support a strong economic base for the community.

### *Priority Housing Needs:*

- Housing appropriate for senior/disabled residents
- Rental housing of all types and sizes
- Moderately priced housing for ownership (\$200-\$400k)
- Deeply affordable rental units (affordable to households earning less than \$50,000)

## *Housing Strategies*

(Affordable Units)

1. Develop local capacity to plan and advocate for, as well as to develop and manage affordable housing units.
  - Professional expertise
  - Sustainable funding
  - Explore potential partnerships with regional nonprofit housing developers
  - Educate/communicate with the public
2. Identify specific sites for creation of affordable housing through new development, redevelopment, or preservation.
  - Publicly-owned properties
    - Town is working on project at Orchard Knoll/Maple Street (~60 units)
    - Town- and County-owned sites on Paul X. Tivnan Dr. might have future potential for affordable housing development.
  - Privately-owned properties
    - Underutilized commercial sites
    - Small-scale multifamily conversions
3. Update zoning to create opportunities for development of affordable housing and to encourage diversity in housing options.
  - Encourage use of existing Incentive Zoning (~4-5 units per year)
  - Town will explore changes to facilitate:
    - Zoning to enable housing development at Maple Street site
    - Village center mixed use
    - More efficient dimensional requirements, site plan, and design review standards.
4. Define guidelines for affordable housing that would be preferred by the town:
  - Senior housing at mixed price points
  - Deeper levels of affordability (below 60% AMI)
  - Rental housing of all sizes and price points
  - Small scale scattered site approach
  - Conversion of existing units to SHI

## Introduction

From the time of its founding, West Boylston has always maintained some form of housing support for its poorest residents as dictated by custom and state law. Incorporated in 1808, Town records detail such arrangements as early as 1809.<sup>1</sup> For most of the 19<sup>th</sup> and early 20<sup>th</sup> centuries, West Boylston provided financial support to needy households and housed individuals at the Town Alms House or the West Boylston Town Farm. Prior to that, the poor were supported by the Town through the practice of “bidding out” individuals and families to board with other residents. Over the 20<sup>th</sup> century, social policies shifted with increasing reliance on funding from State and Federal governments and private sector institutions and developers.

The population served by subsidized housing in West Boylston has also shifted, as the cost of housing has become out of reach for many workforce households, as well as retirees and young adults. Historically, workforce housing was often provided directly by employers, or working individuals could commonly find rooms for rent as boarders.<sup>2</sup> The construction of Wachusett



Reservoir eliminated much of the historic worker housing and mill buildings which in many other communities provide opportunities for adaptation as affordable housing today. Later in the mid 20<sup>th</sup> Century, the Federal government generously subsidized loans for veterans and middle income households to become homeowners in suburban communities, sparking a proliferation of construction of modestly-sized homes in West Boylston. In recent decades, a variety of regulatory and market constraints and the scarcity of land have contracted the availability of housing for moderate income residents.

Reflecting the changing needs and standards for subsidized housing, a Massachusetts law went into effect in 1969 (widely known as the “Comprehensive Permit” law or “Chapter 40B”) that establishes a mandate for all communities in Massachusetts to have a minimum of 10 percent of their housing stock be affordable to middle- and lower- income households. To count toward this 10 percent, affordable housing units must have a permanent or long-term restriction

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<sup>1</sup> Duane Hamilton Hurd, *History of Worcester County, Massachusetts*, Volume 1, 1889

<sup>2</sup> Photo: Shanty settlement of reservoir laborers circa 1900; *Images of America West Boylston* by Frank Brown and Beverly Goodale, 2005, West Boylston Historical Society; website of Beaman Memorial Public Library

requiring the unit to be sold or rented to households earning less than 80 percent of the median income in the local area (Area Median Income or AMI). The 10 percent minimum is based on the total number of year-round housing units reported in the most recent decennial census; for West Boylston, this currently means that 273 units out of a total of 2,729 must be deed restricted as “affordable” (Census 2010).

The intent of Chapter 40B is to provide a fair-share distribution of affordable housing throughout the Commonwealth. In order to address zoning and permitting barriers that make it too expensive to build low and moderate income housing, Chapter 40B supersedes zoning and other local regulations. M.G.L. c. 40B, Sections 20-23 authorizes the Zoning Board of Appeals to grant a comprehensive permit to qualified affordable housing developers. A comprehensive permit is a single permit that replaces the approvals otherwise required from separate city or town permitting authorities. The Zoning Board of Appeals may approve, conditionally approve, or deny a comprehensive permit, but in communities that do not meet the 10 percent minimum, developers may appeal to the state Housing Appeals Committee (HAC). Although comprehensive permits may still be granted after a town achieves the 10 percent minimum, the HAC no longer has authority to overturn a local board's decision.

As revised in 2008, Chapter 40B encourages communities to be proactive in guiding the development of affordable housing to meet local needs through Housing Certification. To become Certified, communities must prepare a Housing Production Plan that promulgates proactive strategies toward meeting the 10 percent threshold, which may include affordable homeownership units and all rental units that are part of an eligible mixed income development. Where communities have Housing Production Plans approved by the Department of Housing and Community Development (DHCD), and implement strategies which result in the creation of affordable housing units equal to 0.5 percent of their year-round housing units in a calendar year, communities can deny unfavorable Comprehensive Permit projects for a period of one year. If the number of affordable units created in a year is equal to 1 percent of year-round housing units, the Certification lasts for 2 years.



West Boylston has made considerable progress over the past decade to meet its affordable housing obligation under Chapter 40B. Since 2004 the town has added more than 150 units to its subsidized housing inventory, with the addition of group homes licensed by DDS and DMH, and development of affordable ownership units at Afra Terrace and Angell Brook Village, as well as affordable and mixed income rental developments at

Freedom Village and 92 on North Main. Implementing recommendations of prior planning,

Town proactively facilitated these projects through granting of Comprehensive Permits for three of these development projects; adoption of the Community Preservation Act, which contributes funding to support affordable housing; and establishing an Affordable Housing Trust, which merged with the Town's prior Affordable Housing Partnership, which serves to provide advocacy and technical support, utilizing CPA funds. The Town is continuing to pursue the development of affordable housing through exploring the construction of new housing on land owned by the Housing Authority, and undertaking an update to its master plan (ongoing) which will identify a future land use vision and strategies such as zoning to foster new investment in underutilized properties.

While the town continues to have unmet housing needs, West Boylston claims to have met the requirement for achieving "Safe Harbor", i.e., maintaining local control over Comprehensive Permit decisions, by having met the General Land Area Minimum standard under Chapter 40B, as more than 1.5 percent of the land area available for development has been dedicated to affordable housing.<sup>3</sup> West Boylston meets the land area standard due to the quantity of state-owned land that is dedicated to regional water supply protection and interstate highway, as well as the presence of the Worcester County Jail. In all, half of the town's land area is publicly-owned. Combined with flood plain and water, the area that is unavailable for development comprises 62 percent of the Town's land area, while Subsidized Housing occupies 1.58 percent of the remaining available land area. Detailed analysis of the Minimum Land Area is provided in Appendix \_\_\_\_.

## Process

A Housing Production Plan must address local housing needs, goals, and preferences, along with proposed techniques for implementation. The plan must be adopted by the Board of Selectmen and the Planning Board before it is submitted to DHCD for approval.

This plan was prepared with assistance by a consultant, Community Opportunities Group, Inc., with funding from the state under the Town's Community Compact. A workshop and a public forum were held in September, 2018, to generate ideas and invite feedback on potential

### In Summary:

*Communities that fall short of having 10% of their housing being eligible for the Subsidized Housing Inventory (SHI) may have local land use and housing policies superseded by state law under Chapter 40B.*

*Housing Certification enables communities to retain local control while they make progress toward (or exceed) the 10% target.*

*Although West Boylston claims to have met the requirement for local control by achieving the General Land Area Minimum Standard, the Town can continue to work proactively to meet local housing needs through implementation of strategies to increase the supply of affordable housing.*

<sup>3</sup> DHCD does not certify communities for having met the General Land Area Minimum standard. The Town would need to defend its claim to have met the requirement for Safe Harbor if it were challenged by a developer who was denied a Comprehensive Permit.

opportunities for development and partnership, and other strategies to create and support affordable housing. Interviews were conducted with department heads, committee members, and stakeholder groups, including the Housing Trust, Town Manager, Council on Aging, Veteran's Agent, Housing Authority, local realtors, and members of the Affordable Housing Trust to learn anecdotally about housing needs and opportunities. Input was also received from members of the Planning Board, Board of Selectmen, and Community Preservation Committee.

## *Prior Planning*

Over the past decade, West Boylston has undertaken several planning efforts related to affordable housing. This Housing Production Plan builds on these efforts, and in accordance with requirements for Housing Certification, recommends more specific locations and characteristics of affordable housing that would be appropriate for West Boylston.

- The West Boylston Master Plan completed in 2005 provided a comprehensive vision for future land use in West Boylston, along with an assessment of existing housing conditions and goals and strategies to address future housing needs. Other master plan elements included land use, economic development, transportation network, open space and recreation, cultural and historic resources, municipal facilities and services, and financial strategies. The Housing element identified goals and strategies to increase local capacity and engage with regional partners to facilitate more diverse and affordable housing development while promoting high quality design, neighborhood compatibility, and environmental protection.
- A regional housing plan was prepared for Boylston, Sterling, and West Boylston by CMRPC in 2010. The plan identified opportunities for collaboration among neighboring communities to address housing needs. Recommendations for the Town of West Boylston focused around enhancing the capacity of Town boards and staff with respect to housing planning and development, and providing subsidies to facilitate the conversion of existing units to qualify for the SHI,
- The previous Housing Production Plan (2013) outlines strategies to be carried out by the Town in order to facilitate the creation of affordable housing units to meet the 10 percent minimum threshold under Chapter 40B. The plan identified town-owned sites to consider for the development of affordable housing, as well as zoning, local coordination, and partnership to encourage housing development.
- The Community Preservation Plan (2014) identifies priorities for the allocation of Community Preservation funds. The Community Preservation Committee prioritizes projects that entail adaptive reuse or redevelopment of previously developed sites, projects which meet local housing needs for a wide range of housing options, projects which meet community land use standards, and leveraging other public and private resources to the greatest extent possible.

- The Housing Needs Analysis (2017) evaluated critical housing needs in the community to guide the planning for an affordable housing project which would expand Orchard Knoll, under management of the West Boylston Housing Authority. Through a study of the housing inventory and demographic trends, the study identified a need for a variety of lower-cost housing to serve all types of households, but in particular seniors, people with very low incomes, smaller homeownership units, and housing suitable for people with disabilities.

# Needs Assessment

The needs assessment takes into consideration the current and projected demographic profile of the community, as well as existing housing supply, market trends, and projected housing growth over the next two years. A comparison of household incomes and housing costs provides an indication of the gap in affordability for different types of households and forms of housing.

Data for this analysis comes from public sources, including the US Census/American Community Survey (ACS), Town of West Boylston Assessor, the Massachusetts Department of Housing and Community Development (DHCD), the Executive Office of Labor and Workforce Development (EOLWD); as well as proprietary data sources such as The Warren Group.

While the analysis focuses on the Town of West Boylston, data for larger geographical areas is provided for context. West Boylston is a suburban community located in the central region of Massachusetts, just north of Worcester. The federal Department of Housing and Urban Development (HUD) establishes income guidelines that are used to define housing affordability and defines median incomes on a regional basis in order to identify households with low and moderate incomes in relation to the communities in which they live. The town of West Boylston is located in the Worcester Fair Market Rent Area (HMFA).

## Demographic Profile

West Boylston is a small suburban community, with a total population of less than 9,000 residents. The presence of the Worcester County Jail distorts overall population data, as inmates are included in population totals. In 2010 there were an estimated 2,616 households in West Boylston, while the population of persons living in households was 6,361. The population living in households grew by 3 percent between 2000 and 2010, while the number of households grew by 8.4 percent, reflecting a decrease in the average number of persons per household.

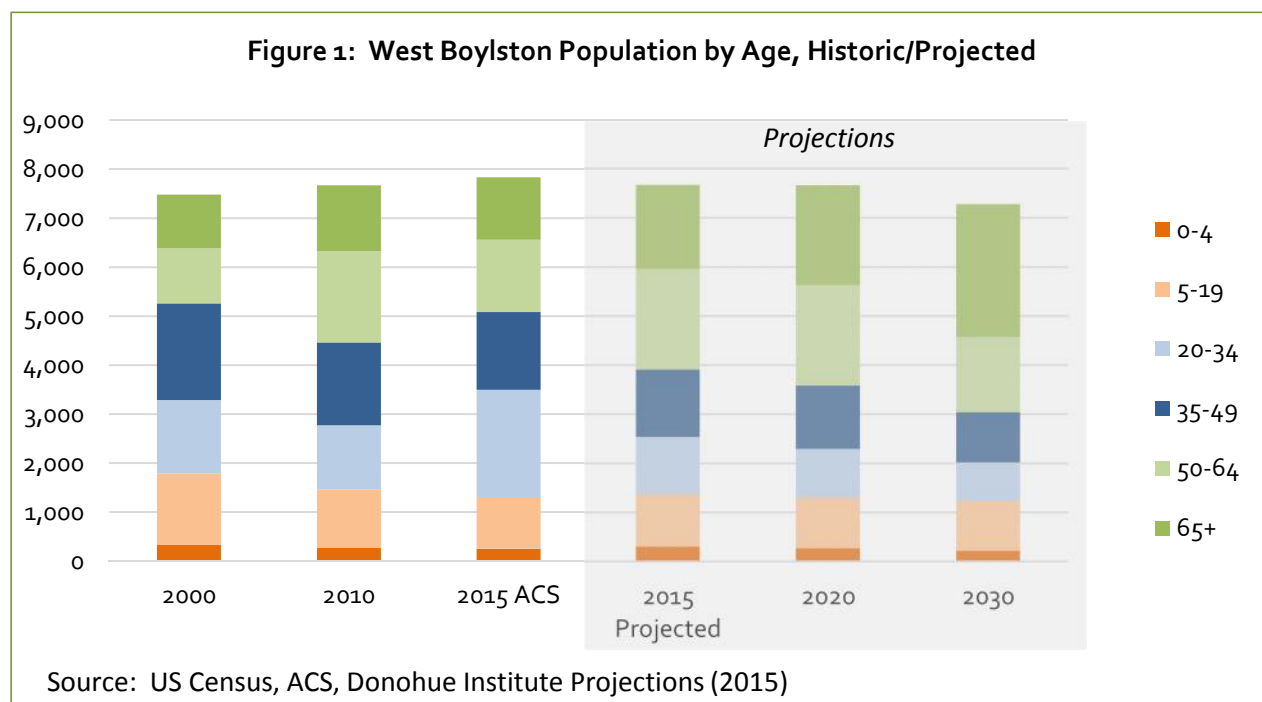
| <b>Table 2: Household and Group Quarters Population<sup>4</sup></b> |             |             |             |
|---------------------------------------------------------------------|-------------|-------------|-------------|
|                                                                     | <b>2000</b> | <b>2010</b> | <b>2016</b> |
| Households                                                          | 2,413       | 2,616       | 2,056       |
| % Change                                                            |             | 8.4%        | -21.4%      |
| Population in Households                                            | 6,174       | 6,361       | 5,125       |
| % Change                                                            |             | 3.0%        | -19.4%      |
| Average Household Size                                              | 2.56        | 2.43        | 2.49        |
| Group Quarters Population                                           | 1,307       | 1,308       | 2,719       |
| Total Population                                                    | 7,481       | 7,669       | 7,834       |
| GQ Pop. % of Total Pop.                                             | 17%         | 17%         | 35%         |
| Source: US Census 2000 and 2010; ACS 2012-2016                      |             |             |             |

West Boylston's "group quarters" population includes people living in the Worcester County Jail, as well as nursing homes or group homes. In 2010, the Census identified 170 residents of

<sup>4</sup> Note that the ACS shows an apparent undercount of housing units in 2016, which suggests that population counts for 2016 are likely understated.

group homes and nursing homes, and 1,138 people residing in the prison. Since 2010 the group quarters population has more than doubled, comprising 35 percent of West Boylston's total population, compared with 17 percent in 2000 and 2010.

The incarcerated population is included in West Boylston's age profile, contributing a disproportionate increase in young adults between 2010 and 2015. The only other age cohort to have gained population since 2010 is seniors over the age of 65. According to projections by the University of Massachusetts Donohue Institute, the proportion of seniors is expected to grow significantly over the coming decades.



The effect of the shift in the age profile of West Boylston's population is also reflected in school enrollment trends. Between 2005 and 2018, the number of students enrolled in the West Boylston school system declined by 20 percent. The proportion of households with children under the age of 18 fell from 29 percent in the 2010 Census to 26 percent in the ACS estimate for 2016. At the same time, the proportion of households with seniors over the age of 60 increased from 32 percent in 2010 to 38 percent in 2016.

| Table 3: Historic School Enrollment |                 |          |
|-------------------------------------|-----------------|----------|
|                                     | K-12 Enrollment | % change |
| 1999/2000                           | 1,168           |          |
| 2004/2005                           | 1,140           | -2.4%    |
| 2009/2010                           | 1,023           | -10.3%   |
| 2014/2015                           | 933             | -8.8%    |
| 2017/2018                           | 907             | -2.8%    |
| Source: MA DESE                     |                 |          |

In comparison with the county and state, the predominance of older households in West Boylston is clear. West Boylston has a relatively high proportion of households with seniors, and smaller proportion of households with children. On the other hand, a higher proportion of West Boylston's households are related families. A smaller share of West Boylston households

are “non-families”, defined as individuals living alone and unrelated people living together. About one quarter of West Boylston households are individuals living alone.

**Table 4: Household Composition**

|                      | Households   | Average Household Size | Families     | Nonfamily Households | Individuals Living Alone | With Children under 18 | With Seniors over 60 |
|----------------------|--------------|------------------------|--------------|----------------------|--------------------------|------------------------|----------------------|
| <b>West Boylston</b> | <b>2,056</b> | <b>2.49</b>            | <b>68.8%</b> | <b>31.2%</b>         | <b>25.7%</b>             | <b>25.8%</b>           | <b>37.8%</b>         |
| Worcester County     | 302,794      | 2.59                   | 66.1%        | 33.9%                | 27.1%                    | 31.8%                  | 26.5%                |
| Massachusetts        | 2,558,889    | 2.54                   | 63.6%        | 36.4%                | 28.6%                    | 30.1%                  | 28.1%                |

Source: ACS 2012-2016

**Table 5: Disability Status**

|                                          | Total Population | With a Disability | % with Disability |
|------------------------------------------|------------------|-------------------|-------------------|
| Civilian Noninstitutionalized Population | 5,159            | 599               | 11.6%             |
| Under 18 years                           | 980              | 28                | 2.9%              |
| 18 to 64 years                           | 3,076            | 245               | 8.0%              |
| 65 years and over                        | 1,103            | 326               | 29.6%             |

Source: ACS 2012-2016

About 12 percent of West Boylston residents have disabilities, according to ACS estimates. The proportion is much higher for seniors; nearly one in three residents over the age of 65 report a disability, which may include difficulties with hearing, vision, physical mobility, and/or self-care.

As the number of older residents grows, the need for housing to accommodate people with disabilities will increase as well.

**Table 6: Median Household Incomes**

|                      | Median Income All Households | Median Family Income | Median Nonfamily Income | Change in Household Income since 2010 |
|----------------------|------------------------------|----------------------|-------------------------|---------------------------------------|
| <b>West Boylston</b> | <b>\$74,005</b>              | <b>\$92,083</b>      | <b>\$48,869</b>         | <b>-7.38%</b>                         |
| Worcester County     | \$67,005                     | \$85,560             | \$35,385                | 4.45%                                 |
| Massachusetts        | \$70,954                     | \$90,180             | \$40,726                | 9.99%                                 |

Source: ACS 2012-2016

West Boylston households have higher than average incomes relative to Worcester County or the state as a whole. Family households have the highest incomes, with an estimated median of approximately \$92,083 in 2016. Nonfamily households have much lower median incomes, but still higher than the median income for non-family households throughout the state.

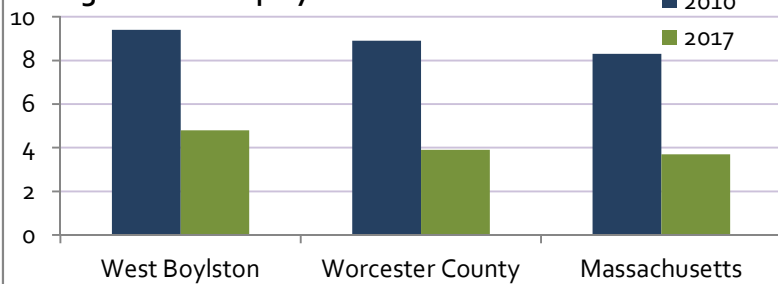
**Table 7: Household Income by Age of Householder**

|                 | West Boylston |       |               | Massachusetts |               |
|-----------------|---------------|-------|---------------|---------------|---------------|
|                 | Households    | %     | Median Income | Households    | Median Income |
| 15 to 24 years  | 8             | 0.4%  | -             | 2.7%          | \$32,321      |
| 25 to 44 years  | 526           | 25.6% | \$82,931      | 31.6%         | \$80,263      |
| 45 to 64 years  | 824           | 40.1% | \$88,500      | 41.2%         | \$87,533      |
| 65 years & over | 697           | 33.9% | \$49,453      | 24.5%         | \$42,707      |

Source: ACS 2012-2016

A decline in median household incomes (despite rising incomes in Worcester County and Massachusetts) may in part be due to the increase in older households. Table 7 shows how incomes vary by the age of heads of household.

Those aged 45-64 have the highest incomes, with a median of over \$88,000. By contrast, the median for senior households in West Boylston is less than \$50,000, although still higher than average for Massachusetts. There are very few households in West Boylston headed by people under the age of 25 (thus income data is suppressed). State-wide, this age group has the lowest median income, around \$32,000.

**Figure 2: Unemployment Rates**

Source: MA Executive Office of Workforce & Labor Development

Difficulty finding employment does not explain the decline in West Boylston's median household income. The rate of employment has improved considerably, from 9.4 percent unemployed in 2010 to 4.8 percent in 2017. Unemployment has remained consistently higher in West Boylston than for Worcester County or the state as a whole.

In addition to the population who currently live in West Boylston, the town's housing needs are also driven by those who work in the town, and by local employers seeking to attract a quality workforce. West Boylston has a sizable economic base relative to its population, with 1.22 jobs for every member of the workforce. As of 2016, there are 271 businesses employing 2,725 workers (year round average). In addition, there are 1,045 people employed by the public sector in West

**Table 8: 2016 Employment and Wages in West Boylston**

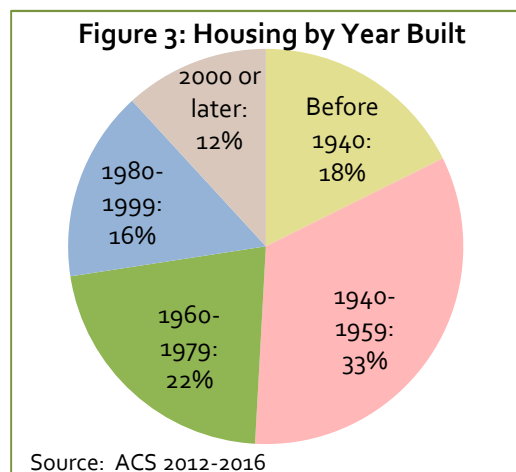
| Major Industries                   | Employers  | Jobs         | % of Jobs | Average Wages   |
|------------------------------------|------------|--------------|-----------|-----------------|
| Private Sector                     | 271        | 2,725        | 72%       | \$38,275        |
| Construction & manufacturing       | 43         | 412          | 11%       | \$51,239        |
| Retail, restaurants, & hospitality | 59         | 792          | 21%       | \$23,445        |
| Wholesale, transp., & warehousing  | 23         | 360          | 10%       | \$63,262        |
| Education & health care            | 56         | 569          | 15%       | \$33,359        |
| Public Sector                      | 16         | 1,045        | 28%       | \$58,336        |
| <b>Total All Sectors</b>           | <b>287</b> | <b>3,770</b> |           | <b>\$43,836</b> |

Source: MA EOWLD, ES-202, 2016

Boylston, including the prison, schools, public safety, public works, and other government services. Average wages for jobs located in West Boylston are considerably lower than median household incomes. Of the industries that employ the largest share of workers in town, wholesale, construction & manufacturing, and public sector jobs offer the highest wages, averaging over \$50,000. The average wage for retail and hospitality services, which comprise 21 percent of West Boylston's employment base, is below \$25,000, while the next largest category, education and health care, pays an average of approximately \$33,000. At these wage levels, people who work in West Boylston cannot afford to live in the community.

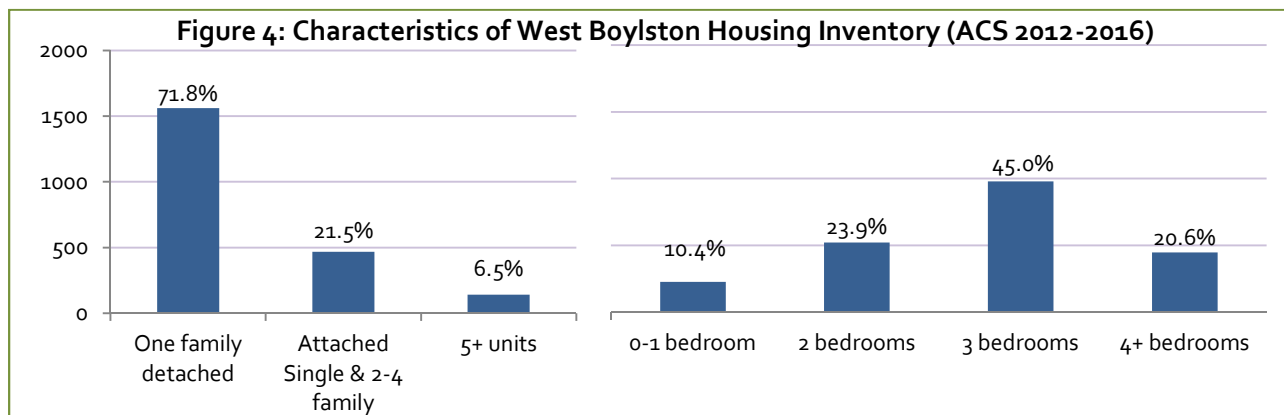
## Housing Inventory

The Decennial Census in 2010 counted 2,746 housing units, of which 2,729 (99 percent) were occupied year round. Although West Boylston has a notable stock of historic residential properties dating as early as 1700, the majority were built in the 20<sup>th</sup> Century. (Many of the town's older homes were demolished for the building of Wachusett Reservoir at the turn of the 20<sup>th</sup> century.) The greatest amount of growth occurred in the period after World War II when the federal government subsidized suburban homeownership and infrastructure was developed to support housing and economic growth.



The decade of construction, particularly for houses built in the 20<sup>th</sup> Century or later, provides an indication of the condition of the structures and the quality of materials that may have been used in construction. For example, lead paint, which was banned for residential use in 1978, is not a concern for houses constructed after 1980, but may be present in structures built prior to this time.

West Boylston has a limited supply of housing that would be suitable for households seeking smaller housing options, such as young households or seniors wishing to downsize. There are also limited housing units that would be suitable for residents with impaired physical mobility, for people who want to have less property to maintain and/or those who are seeking to rent. The majority of homes in West Boylston are detached single family houses (72 percent). Most are owner-occupied, and nearly two-thirds have 3 or more bedrooms.



Various available data sources differ on the actual number of housing units in West Boylston due to their methodology and purpose. Assessor's data provides the most current profile of the housing supply. The Assessor's database identifies 2,498 residential properties in West Boylston, of which 79 percent are single family houses, 16 percent are condominiums, and 5 percent are other forms of structures, including multifamily, 2-3 family, etc. Smaller houses on smaller lots were typical of the mid-20<sup>th</sup> century, while lot sizes and home sizes have increased

steadily over recent decades, which is reflected in average home values for each era of construction. Prior to the 20<sup>th</sup> century diverse housing forms were more common, including small multifamily structures (2-8 units), multiple houses on one lot, and residences in mixed use properties. Few of these types of housing have been built in the past century, with the exception of condominiums, all of which were constructed after 1975.

| Table 9: Residential Properties by Land Use                                                     |            |                          |               |                                   |
|-------------------------------------------------------------------------------------------------|------------|--------------------------|---------------|-----------------------------------|
| Use/Year Built                                                                                  | Properties | Average Lot Size (Acres) | Average Value | Average Living Area (Square Feet) |
| Single Family                                                                                   | 1,974      | 0.93                     | \$287,750     | 1,773                             |
| 1700-1899                                                                                       | 108        | 1.27                     | \$285,779     | 2,184                             |
| 1900-1919                                                                                       | 74         | 1.20                     | \$276,455     | 2,103                             |
| 1920-1939                                                                                       | 137        | 0.81                     | \$236,489     | 1,620                             |
| 1940-1959                                                                                       | 861        | 0.52                     | \$238,005     | 1,408                             |
| 1960-1979                                                                                       | 354        | 0.88                     | \$288,589     | 1,659                             |
| 1980-1999                                                                                       | 308        | 1.65                     | \$386,842     | 2,423                             |
| 2000-2018                                                                                       | 132        | 1.70                     | \$439,905     | 2,591                             |
| Condominiums                                                                                    | 397        | -                        | \$211,592     | Average Bedrooms 2.21             |
| 1960-1979                                                                                       | 72         | -                        | \$135,478     | 2.11                              |
| 1980-1999                                                                                       | 45         | -                        | \$175,991     | 2.44                              |
| 2000-2018                                                                                       | 280        | -                        | \$267,351     | 2.17                              |
| Other Residential                                                                               |            | Properties               |               | Average Year Built                |
| Two Family                                                                                      |            | 56                       |               | 1892                              |
| Three Family                                                                                    |            | 13                       |               | 1896                              |
| Multi-family Apartments (4-8 Units)                                                             |            | 8                        |               | 1908                              |
| Multi-family Apartments (9+ Units)                                                              |            | 3                        |               | 1995                              |
| Mixed use, predominantly residential                                                            |            | 28                       |               | 1910                              |
| Multiple Houses on Single Lot                                                                   |            | 7                        |               | 1915                              |
| Specialized Housing <sup>1</sup>                                                                |            | 12                       |               | 1974                              |
| Source: <i>Regional Resource Group Inc.</i> , Town of West Boylston Assessor’s Database, FY2018 |            |                          |               |                                   |
| <sup>1</sup> Includes group homes, public housing, other institution-affiliated homes           |            |                          |               |                                   |



2 family circa 1890

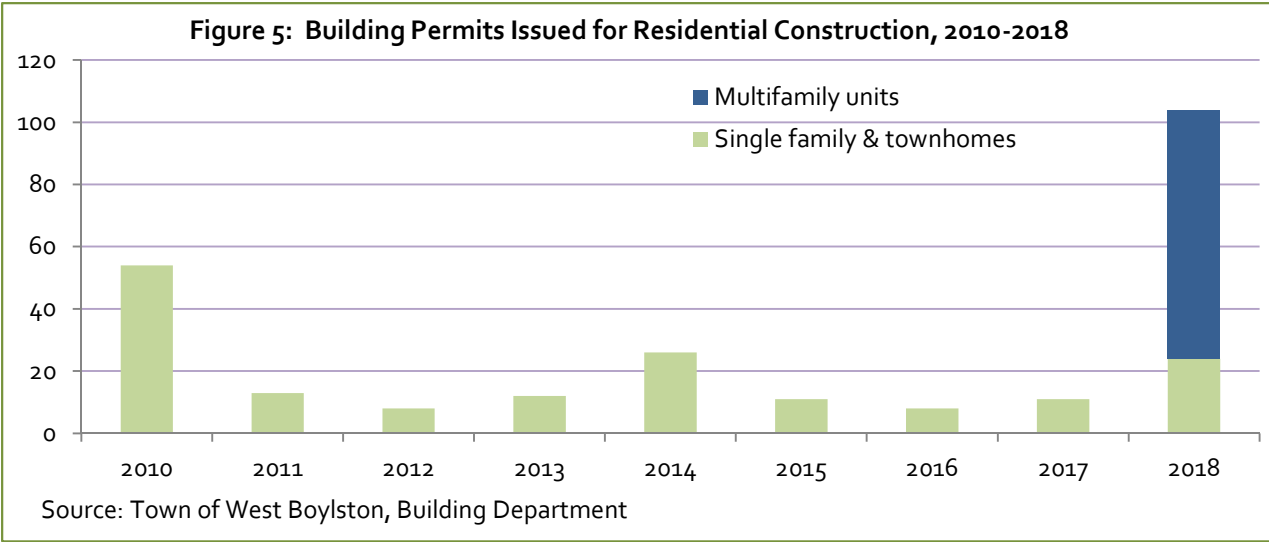


condominium circa 1980



single family circa 2015

Construction activity in West Boylston has been relatively slow over recent decades. The Assessor’s database includes 90 single family homes, 96 condominium units, and two two-family homes constructed between 2000 and 2009. According to building permit data from 2010 through 2018, there have been a total of 167 single family and townhomes permitted, along with one multifamily development, 92 on North Main, which will result in the addition of 80 multifamily units when completed. A spike in 2010 reflected the construction of the Afra Terrace and Jasmine Drive development. On the horizon there are five single family residences currently in the permitting process, and a potential 8 additional lots in the Westland Circle Subdivision.



The share of renter-occupied housing diminished over the past decades, as single family home construction out-paced multifamily development. A higher number of vacant units in 2010 may reflect temporary market conditions.

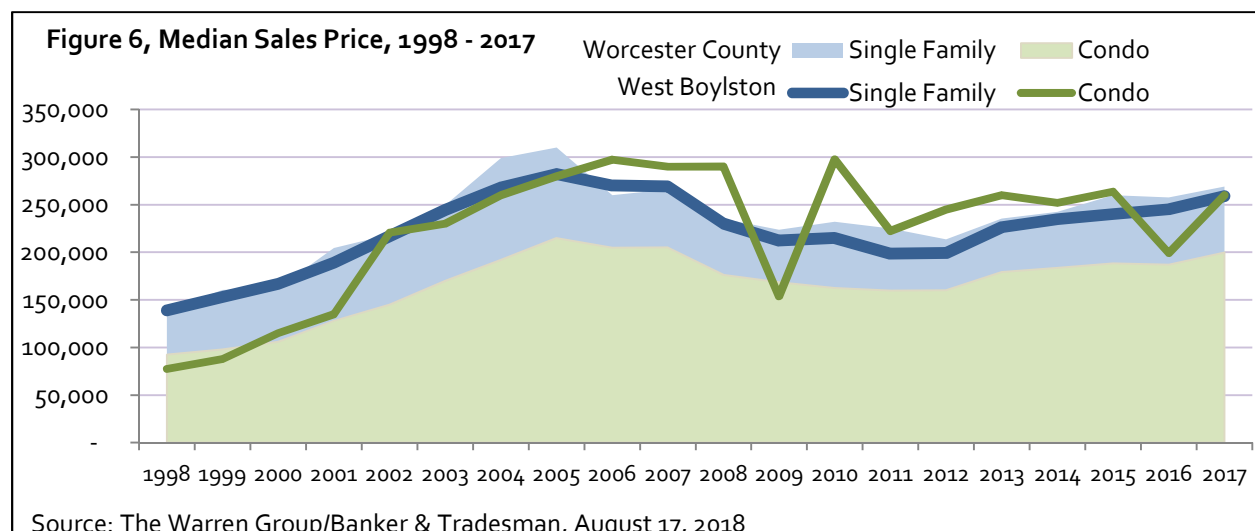
|                     | 2000  | %   | 2010  | %   | % Change |
|---------------------|-------|-----|-------|-----|----------|
| Renter-Occupied     | 450   | 18% | 475   | 17% | 6%       |
| Owner-Occupied      | 1,963 | 80% | 2,141 | 78% | 9%       |
| Vacant              | 45    | 2%  | 130   | 4%  | 167%     |
| Source: U.S. Census |       |     |       |     |          |

## Housing Cost and Affordability

### *Housing Cost*

Housing prices in West Boylston have fluctuated over the past twenty years, reflecting overall housing market conditions in the region. Median sales prices for single family houses doubled from the late 1990's to their peak in 2005 (from less than \$150,000 to nearly \$300,000), then dropped over subsequent years to \$200,000 in 2011. Since 2011, prices have fluctuated upward again, with a median price of \$259,000 for 2017. As a snapshot of current market conditions, the asking price for homes on the market in August, 2016, ranged from \$245,000 to \$585,000, with three homes priced under \$300,000 and four homes priced over \$500,000.<sup>5</sup>

Sales prices for condominiums in West Boylston have fluctuated considerably over the past decade, often exceeding average sales prices for single family homes. The higher average price for condominiums reflects their relatively recent construction compared with the overall supply of single family homes, as newer homes of all types are more expensive than older units. Condos currently on the market are comparable in price to single family homes, ranging from \$270,000 to \$335,000.<sup>6</sup>



Given the small supply of rental housing in West Boylston, there is little available on the market. A survey of rental units advertised in August, 2018, shows listings at only one apartment building, 92 on North Main, as well as a handful of independent listings for in-law apartments, two-family units, or single family homes. Individually-owned rentals range from \$1000-\$2100 for 1-4 bedrooms, while apartments at 92 on North Main range from \$1,550-\$2,200 for 1-3 bedrooms.<sup>7</sup>

<sup>5</sup> Zillow, August 31, 2018.

<sup>6</sup> Zillow, August 31, 2018.

<sup>7</sup> COG survey of rental units advertised on Craigslist, Zillow, and Rent.com, as observed August 31, 2018.

While sales and advertised rent prices reflect the cost for people seeking housing today, ACS estimates median housing values and median rent based on a sample of all units in the community. The ACS estimate for median gross monthly rent in West Boylston from 2012-2016 was \$853, which includes affordable units along with market rate units.<sup>8</sup>

Housing prices in West Boylston have risen considerably faster over the past decade than household incomes. According to ACS (2012-2016), the median value for owner-occupied single family houses in West Boylston is 73 percent higher than the median value reported in the 2000 US Census; by contrast, the median household income rose over the same period by just 32 percent. ACS estimates that median gross rent rose by 39 percent over this period.

| <b>Table 11: Change in Median Housing Costs and Median Income</b> |           |           |                     |             |
|-------------------------------------------------------------------|-----------|-----------|---------------------|-------------|
|                                                                   | 2000      | 2016      | Change<br>2000-2016 | %<br>Change |
| Median Value Single Family Owner-Occupied Units                   | \$155,100 | \$267,700 | \$112,600           | 73%         |
| Median Gross Rent                                                 | \$612     | \$853     | \$241               | 39%         |
| Median Household Income Homeowners                                | \$64,696  | \$85,417  | \$20,721            | 32%         |
| Median Income All Households                                      | \$54,125  | \$74,005  | \$19,880            | 37%         |
| Source: Census 2000, ACS 2012-2016                                |           |           |                     |             |

According to ACS 2016 estimate, the median income for households in West Boylston is \$74,005. About 27 percent of residents earn below \$50,000, while 36 percent earn more than \$100,000. Table 16 provides a comparison of household income distribution and the supply of homes affordable at each income range, assuming that the assessed value would equate to the price if units were available for sale. A majority of the town's housing stock is moderately valued, so that it would be affordable to households earning \$50,000-\$75,000. Just 10 percent of housing in West Boylston is valued at or under \$190,000, which is estimated to be the maximum affordable price affordable for households earning up to \$50,000. In many cases, such low value houses require substantial improvements to maintain safe, habitable condition, which exceeds what low income households can afford.

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<sup>8</sup> Affordable rental units in SHI-eligible developments comprise approximately 25% of the town's rental housing stock.

**Table 12: Housing Demand and Supply by Income Threshold**

| Income (ACS )       | Households | % of all Households | Affordable Purchase Price* | Housing by Value | % of Housing |
|---------------------|------------|---------------------|----------------------------|------------------|--------------|
| <\$25,000           | 255        | 12%                 | up to \$80,000             | 0                | 0%           |
| \$25,000-\$49,999   | 313        | 15%                 | \$80,000 - \$189,999       | 231              | 10%          |
| \$50,000-\$74,999   | 498        | 24%                 | \$190,000 - \$299,999      | 1,347            | 58%          |
| \$75,000-\$99,999   | 257        | 13%                 | \$300,000 - \$399,999      | 462              | 20%          |
| \$100,000-\$149,999 | 368        | 18%                 | \$400,000 - \$579,999      | 232              | 10%          |
| >\$150,000          | 368        | 18%                 | \$579,000+                 | 32               | 1%           |

Sources: ACS 2012-2016, West Boylston Assessor 2018, COG; Affordability range by HUD AMI category matched to closest household income cohorts provided by ACS; value range calculated by COG.

\* Assumes mortgage + property tax + insurance payment = 30% of monthly income with 10-15% down payment, 5% interest rate, and estimated tax and insurance.

## Affordability

To a housing policy analyst, a dwelling unit is unaffordable to low- and moderate-income people if their monthly payments for housing – mortgage, property taxes, and home owners insurance for owners; or rent and utilities for tenants – exceeds 30 percent of their monthly gross income. By definition, when this occurs they are *housing-cost burdened*. Those whose housing costs exceed 50 percent of their income are considered to be *severely cost burdened*.

The majority of households in West Boylston are homeowners with a mortgage. ACS estimates that nearly one third of these households pay more than 30 percent of their income on housing, with 14 percent bearing a severe housing cost burden. A much smaller proportion of those who own their properties without a mortgage are burdened with housing costs. Among renters, 39 percent of households are cost burdened, with 19 percent paying more than half of their income on rent.

**Table 13: Households by Cost Burden by Tenure**

| Housing Costs as % of Income | Renters    | %     | Owners w/ Mortgage | %     | Owners w/out Mortgage | %     |
|------------------------------|------------|-------|--------------------|-------|-----------------------|-------|
| Less than 20.0 %             | 109        | 33.7% | 470                | 41.3% | 404                   | 68.0% |
| 20.0 to 29.9%                | 51         | 15.8% | 305                | 26.8% | 80                    | 13.5% |
| 30.0 to 34.9%                | 18         | 5.6%  | 122                | 10.7% | 16                    | 2.7%  |
| 35.0 to 49.9%                | 49         | 15.2% | 86                 | 7.6%  | 47                    | 7.9%  |
| 50.0% or more                | 60         | 18.6% | 156                | 13.7% | 33                    | 5.6%  |
| Not calculated               | 36         | 11.1% | 0                  | 0.0%  | 14                    | 2.4%  |
| <b>Total</b>                 | <b>323</b> |       | <b>1,139</b>       |       | <b>594</b>            |       |
| Cost-burdened Households     | 67         | 20.7% | 208                | 18.3% | 63                    | 10.6% |
| Severely Cost-burdened       | 60         | 18.6% | 156                | 13.7% | 33                    | 5.6%  |

Source: ACS, 2012-2016

Households who earn less than \$50,000 per year are far more likely to be cost-burdened by housing costs than those earning more. About 24 percent of households earning between \$50,000 and \$100,000 pay more than 30 percent of their income on housing, while 64 percent of those earning less than \$50,000 pay more than they can afford for housing. Seniors are disproportionately cost-burdened compared with younger households.

| <b>Table 14, Cost Burden by Income, Age Householder</b> |                          |                       |                |                          |                 |
|---------------------------------------------------------|--------------------------|-----------------------|----------------|--------------------------|-----------------|
| Household Income                                        | Cost-Burdened Households | Total % Cost Burdened | Age            | Cost-Burdened Households | % Cost Burdened |
| Less than \$50,000                                      | 363                      | 64%                   | Under 35 years | 57                       | 28%             |
| \$50,000-\$100,000                                      | 178                      | 24%                   | 35-64 years    | 295                      | 26%             |
| More than \$100,000                                     | 46                       | 6%                    | 65+ years      | 235                      | 34%             |
| <b>Total</b>                                            | <b>587</b>               | <b>29%</b>            |                | <b>587</b>               | <b>29%</b>      |
| Source: ACS 2012-2016                                   |                          |                       |                |                          |                 |

As housing costs have risen over the past decade faster than household incomes, the proportion of cost burdened households has also increased. Most of the increase has been in the proportion of those paying more than half of their income on housing.

Another indicator of households struggling with housing affordability is foreclosure activity. In the past two years there has been a significant uptick in the number of foreclosures in West Boylston, comparable to the rates of foreclosure during the recession of 2009-2011.

| <b>Table 15: Change in Cost Burden 2000-2016</b> |       |       |
|--------------------------------------------------|-------|-------|
|                                                  | 2000  | 2016  |
| Pay More than 30%                                | 24.0% | 28.6% |
| Pay 30-49%                                       | 16.1% | 16.4% |
| Pay 50% or more                                  | 7.9%  | 12.1% |
| Sources: Census 2000, ACS 2012-2016              |       |       |

| <b>Table 16: Foreclosures in West Boylston</b>               |          |       |     |
|--------------------------------------------------------------|----------|-------|-----|
| Year                                                         | 1-Family | Condo | All |
| 2017                                                         | 11       | 2     | 13  |
| 2016                                                         | 13       | 3     | 18  |
| 2015                                                         | 6        | 0     | 8   |
| 2014                                                         | 5        | 0     | 6   |
| 2013                                                         | 4        | 0     | 4   |
| 2012                                                         | 6        | 1     | 9   |
| 2011                                                         | 7        | 2     | 14  |
| 2010                                                         | 11       | 1     | 13  |
| 2009                                                         | 15       | 1     | 18  |
| 2008                                                         | 8        | 0     | 8   |
| Source: The Warren Group/Banker & Tradesman, August 17, 2018 |          |       |     |

## Affordable Housing Inventory

To be considered affordable under Chapter 40B, housing must be deed-restricted to be sold or rented for an amount that is affordable to households earning up to 80 percent of Area Median Income (AMI), and a Fair Housing Marketing Plan must guide tenant or homebuyer selection. In practice, income limits for subsidized housing typically follow the HUD definition for “Low Income” households.<sup>9</sup> The town of West Boylston is located in the Worcester Fair Market Rent Area (HMFA), for which the median family income was \$85,800 in 2018. The “Low Income” definition for a household of four is \$68,650.

| <b>Table 17: Income Eligibility Guidelines</b> |                  |          |          |          |          |          |          |          |
|------------------------------------------------|------------------|----------|----------|----------|----------|----------|----------|----------|
| Worcester, MA<br>HMFA<br><br>MFI: \$85,800     | Level            | 1 Person | 2 Person | 3 Person | 4 Person | 5 Person | 6 Person | 7 Person |
|                                                | Extra Low Income | \$18,050 | \$20,600 | \$23,200 | \$25,750 | \$29,420 | \$33,740 | \$38,060 |
|                                                | Very Low Income  | \$30,050 | \$34,350 | \$38,650 | \$46,350 | \$46,350 | \$49,800 | \$53,200 |
|                                                | Low Income       | \$48,100 | \$54,950 | \$61,800 | \$68,650 | \$74,150 | \$79,650 | \$85,150 |
| Source: HUD 2018, Section 8 Income Limits      |                  |          |          |          |          |          |          |          |

The Massachusetts Department of Housing and Community Development (DHCD) maintains a list of the deed restricted affordable units in each city and town. Known as the Chapter 40B Subsidized Housing Inventory (SHI),<sup>10</sup> the list determines whether a community meets the 10 percent minimum. It is also used to track expiring use restrictions, i.e., when non-perpetual affordable housing deed restrictions will lapse. West Boylston has a higher share of subsidized housing units than most neighboring communities, although only the city of Worcester achieves the 10 percent minimum threshold. Among nearby towns, the largest quantity of affordable units are located in Shrewsbury, Clinton, and Holden.

| <b>Table 18: SHI Comparison</b> |            |             |
|---------------------------------|------------|-------------|
|                                 | SHI Units  | % SHI       |
| Boylston                        | 26         | 1.5%        |
| Clinton                         | 549        | 8.6%        |
| Holden                          | 407        | 6.1%        |
| Princeton                       | 26         | 2.0%        |
| Shrewsbury                      | 860        | 6.2%        |
| Sterling                        | 68         | 2.3%        |
| <b>West Boylston</b>            | <b>223</b> | <b>8.2%</b> |
| Worcester                       | 9,977      | 13.4%       |
| Source: DHCD, September 2017    |            |             |

Table 19 reports West Boylston's Subsidized Housing Inventory as of August, 2018. Of the 225 housing units on the SHI there are 80 units set aside for elderly and disabled residents, while 143 units are unrestricted with respect to age or special needs.

<sup>9</sup> The income and asset limits for specific affordable housing developments may vary, depending on the requirements of the subsidizing program

<sup>10</sup> “Subsidized” does not always mean the project receives direct financial assistance, such as a low-interest loan or grants from public agencies. Often the “subsidy” is in the form of technical assistance or regulatory oversight by a public or quasi-public agency. A mixed-income development may be “privately” subsidized by a density bonus because the additional income from market-rate sales or rents helps to offset the cost of the affordable units. Regardless of whether the subsidy is public or private, affordable units eligible for the Subsidized Housing Inventory must be protected by a long-term deed restriction and be offered for sale or rent through a fair and open process that complies with the federal Fair Housing Act of 1968, as amended.

| <b>Table 19: West Boylston Subsidized Housing Inventory</b> |                   |              |                   |              |                              |
|-------------------------------------------------------------|-------------------|--------------|-------------------|--------------|------------------------------|
| <b>Name</b>                                                 | <b>Address</b>    | <b>Total</b> | <b>Affordable</b> | <b>SHI</b>   | <b>Affordability Expires</b> |
| <b>Rental</b>                                               |                   | <b>202</b>   | <b>134</b>        | <b>202</b>   |                              |
| Orchard Knolls (Housing Authority)                          | 87 Maple St.      | 54           | 54                | 54           | Perp                         |
| (Housing Authority)                                         | 14-16 Foster St.  | 8            | 8                 | 8            | Perp                         |
| Freedom Village                                             | 11 Franklin St.   | 26           | 26                | 26           | Perp                         |
| 92 on North Main                                            | 92 North Main St. | 80           | 20                | 80           | 2046                         |
| DDS Group Homes                                             | Confidential      | 26           | 26                | 26           | N/A                          |
| DMH Group Homes                                             | Confidential      | 8            |                   | 8            | N/A                          |
| <b>Ownership</b>                                            |                   | <b>216</b>   | <b>23</b>         | <b>21</b>    |                              |
| Lancaster Commons                                           | Lancaster St.     | 32           | 6                 | 6            | Perp                         |
| Afra Terrace                                                | Shrewsbury St.    | 52           | 13                | 13           | Perp                         |
| Angell Brook Village CCRC                                   | Angell Brook Dr.  | 132          | 2                 | 2            | Perp                         |
| <b>Total</b>                                                |                   | <b>418</b>   | <b>157</b>        | <b>223</b>   |                              |
| <b>2010 Year Round Units</b>                                |                   |              |                   | <b>2,729</b> | <b>8.17%</b>                 |
| Source: DHCD (8-16-18)                                      |                   |              |                   |              |                              |

The units listed on the SHI include those owned by the Housing Authority and nonprofit and state agencies, as well as privately-owned affordable ownership or rental units, and all rental units in mixed income 40B developments (101 units, of which 41 are affordable and 60 are market rate).

The **West Boylston Housing Authority** owns Orchard Knoll, a state-aided development which includes a mix of elderly/disabled and family units. It provides 36 one bedroom elderly/disabled rental units for seniors, two of which are handicapped accessible. In addition there are 18 family units, including five two-bedroom and 13 three-bedroom townhouses. Two of the family units are also accessible. No more than 13.5% (5) of the 36 age-restricted units can be for disabled persons under the age of 60 years. All of the elderly/disabled residents at Orchard Knoll pay 30% of their adjusted income for rent, including utilities. Orchard Knoll families pay 27% of their adjusted income for rent, not including utilities.



Wait times for West Boylston Housing Authority units vary, with longer wait times for under-60 disabled residents, as well as for accessible first floor units. As of September, 2018, there are 243 applicants on the waiting list for family units and 99 applicants for

elderly/disabled units. There is a preference for local residents, veterans, and for persons experiencing homelessness.

The second Housing Authority property is a Group Home for adults with special needs developed with Chapter 689 funds.

There are 34 units of scattered site housing for people with disabilities licensed under the state's **Department of Developmental Services** and **Department of Mental Health**.

**Freedom Village** was completed in 2011 by the Southern Middlesex Opportunity Council (SMOC), under a Comprehensive Permit. All of the units in the development are affordable, providing six units affordable at 30 percent of area median income (AMI) and 20 units affordable at 60 percent of AMI. Eight of the units have two bedrooms, while the remaining 18 have three bedrooms.



**Lancaster Commons** was a LIP project which received a Comprehensive Permit in 1990 for a total of 34 units, of which 8 were affordable. At least two of the original affordable units have been lost due to issues with the deed restriction, resulting in their conversion to market rate units.

**Angell Brook** is a Continuing Care Retirement Community, for residents aged 55+. Two affordable units were created in this development as a condition of a special permit granted in 2010.

**Afra Terrace** is a Comprehensive Permit development with 13 affordable units out of a total of 52 townhouses (25 percent).



**92 on North Main** is an 80 unit mixed income apartment complex. Nearing completion, 20 units (20 percent) will be affordable, while the remaining units are market rate. As a rental development, all of the units count toward the Town's SHI. While this development has helped the Town to close the gap toward meeting the SHI minimum threshold, the units have not initially served to meet local housing

needs as West Boylston residents have reportedly not been able to qualify based on their incomes, and/or have been priced out of both affordable and market rate units.

In addition to SHI-affordable housing units, low income households living in West Boylston may be assisted by federal or state housing vouchers, such as Section 8, Mass Rental Voucher Program (MRVP), or Veterans Administration Supportive Housing (VASH) which directly assist households by paying the difference between 30 percent of household income and the asking rent. In most cases units rented with the assistance of housing vouchers do not qualify for the SHI because they do not guarantee long-term affordability of the housing unit being occupied. The West Boylston Housing Authority does not administer any Section 8 vouchers directly, but there are a number of regional entities through which West Boylston residents could apply for housing assistance vouchers, including the regional Housing Authority Consortium to which West Boylston’s Housing Authority belongs, North Central Massachusetts Housing Authorities based in Leominster, as well as RCAP or SMOC. People may also live in West Boylston utilizing federal housing vouchers from anywhere in the country, or state housing vouchers from anywhere in Massachusetts. The Worcester Housing Authority, for example, administers vouchers to 11 households who reside in West Boylston; the Leominster Housing Authority, which has 399 vouchers available to the North Central MA region, has no recipients residing in West Boylston.

While some vouchers are “fixed”, i.e., assigned to specific sites, most are mobile vouchers which may be used by the recipient to live in any community within the US (or Massachusetts for state vouchers). HUD’s Fair Market Rent (FMR) guidelines establish the maximum rent that vouchers can pay for. It is challenging to find apartments that can be rented using mobile vouchers in West Boylston due to the scarcity of apartments for rent in West Boylston, as well as the disparity between Fair Market Rent and the cost of apartments. SHI units affordable at 80 percent of Area Median Income are typically priced above what Section 8 vouchers will pay.

| <b>Table 20, HUD Fair Market Rent vs SHI</b>                               |                               |                                      |
|----------------------------------------------------------------------------|-------------------------------|--------------------------------------|
|                                                                            | <b>Fair Market Rent, 2018</b> | <b>92 North Main Affordable Rent</b> |
| Studio                                                                     | \$850                         |                                      |
| 1 Bedroom                                                                  | \$942                         | \$1,164                              |
| 2 Bedroom                                                                  | \$1,192                       | \$1,388                              |
| 3 Bedroom                                                                  | \$1,494                       | \$1,594                              |
| 4 Bedroom                                                                  | \$1,654                       |                                      |
| Source: HUD Worcester HMFA, October 2017 Housing Lottery for 92 North Main |                               |                                      |

## Projection of Future Housing Needs

To summarize the preceding analysis, West Boylston’s housing stock is predominantly owner-occupied single family homes, with three or more bedrooms and an average lot size of close to one acre. While new homes are increasingly more expensive, West Boylston has an ample supply of modestly-priced mid-century houses, which (when they come on the market) frequently sell for market rate prices that could be affordable to households earning between \$50,000-\$75,000.

Despite the availability of modestly-priced houses, types of housing available can limit the ability of some residents to find housing to meet their needs and allow them to continue to reside in the community. In particular, West Boylston has a growing senior population, with

nearly half of households in 2016 having persons over the age of 60. (Table 6) There are few housing options for those who wish to downsize, to reduce the need for property maintenance or to accommodate increasing problems with mobility. Smaller units and rental housing is also needed by young adults and individuals living alone. Most condominiums and multifamily rental units are in newer developments which are priced out of reach for seniors, whose median income is less than \$50,000. (Table 8)

Housing cost is also a barrier for many West Boylston residents. An estimated 127 renters and 460 homeowners are paying more than they can afford on housing, including 60 renters and 189 homeowners who are paying more than half of their income on housing costs. An uptick in foreclosures reflects that the cost of homeownership is unsustainable for an increasing number of residents. There are 568 households in West Boylston with incomes below \$50,000, who are experiencing the highest rate of cost burden. At 80 percent AMI, subsidized housing units are comparable in price to market rate homes available in the community, and are not affordable to the households who are struggling to afford housing in West Boylston.

Based on the preceding analysis, as well as the 2017 Housing Needs Study, West Boylston's housing priorities include:

- Housing appropriate for seniors and people with disabilities
- Housing for smaller households (studio, 1, and 2-bedrooms)
- Rental housing of all sizes, for all household types
- Subsidized housing targeted to households earning 30-50 percent of AMI
- Support for first-time homebuyers and for seniors to age safely in place

## Development Constraints

Land development in West Boylston is becoming increasingly difficult due to a lack of large tracts of available land that are not significantly encumbered by environmental and regulatory constraints, in large part due to presence of the Wachusett Reservoir. The Wachusett Reservoir covers 108 square miles with 37 miles of shoreline, and is part of the Massachusetts Water Resources Authority's (MWRA) public water supply, which serves 2.5 million people in Massachusetts. The clear public interest in protecting the water supply, watershed, and ground water resources limit development opportunities in the entire region; however, these limitations are felt very acutely within West Boylston due to its proximity to the reservoir.

The opportunities for housing development, at any scale, are diminishing and the construction of future housing is more likely to occur as infill development and the redevelopment of underutilized sites rather than as large stand-alone subdivisions and apartment complexes. In addition to the numerous areas constrained by water supply protection (overseen by the Massachusetts Department of Conservation and Recreation), the town is traversed by wetlands, streams, creeks, and other bodies of water that are protected under the state and local Wetlands Protection Act and Bylaws and in some cases, also by the Flood Plain and Aquifer Protection

Zoning Overlay Districts. Factoring in steep slopes, stony and ledgy hillside soils, existing zoning, and competing needs for the remaining undeveloped lands, much of West Boylston is simply closed off to new development opportunities.

However, in order to unlock development potential within West Boylston's village centers and underutilized parcels, zoning changes will need to be made to facilitate complementary and productive development. While the Town has made great strides in the past five years to bolster and improve the local Wetlands Bylaws, the Zoning Bylaws have seen few changes beyond a minor alteration to parking regulations regarding commercial vehicles, medical marijuana regulations, and changes to the bylaws pertaining to commercial and digital signage. However, there have been many long-term discussions regarding the development of a Village Center Zoning Bylaw (for Oakdale, Pinecroft, and the Town Center), open space cluster development zoning to preserve natural resources (adopted in 2010), gateway zoning for the Route 12 corridor, and the creation of an Accessory Dwelling Unit Bylaw (adopted in 2006). All of which could potentially increase housing opportunities in specific areas of West Boylston.

With nearly 83% of the Town zoned for Single Residence<sup>11</sup>, the vast majority of West Boylston can only be developed with one residential unit per 40,000 square foot lot (0.92 acres) that also has 120' of frontage on a way. This zoning was adopted to fulfill the vision of a low-density bedroom community that provided "comfortable neighborhoods for families" during the Post-War period. Unfortunately, these comfortable neighborhoods for families with single family homes on large lots has precluded the provision of homes appropriate for single-person households, seniors, disabled residents, renters, single parents, and young families seeking starter homes. This inefficient land use pattern, combined with the sequestration of multi-family residential uses (with a minimum lot size of 40,000 square feet, and a density of 10,000 square feet per unit on sewer or 20,000 s.f. per unit with private septic, and a special permit requirement for any building with more than 4 units), to narrow strips along major routes in the General Residence district that comprises less than 5% of the Town's overall land area and as of 2005 had only 11 remaining potentially developable acres, makes it difficult to generate financially viable redevelopment proposals that fit within the confines of the Zoning Bylaw. Further complicating and limiting matters, are requirements under the Multi-Story Overlay District regulations, which are the only areas in town that residential buildings can exceed 35' in height (by special permit), limits the overall size of the development by establishing a Floor Area Ratio maximum, which limits the size of a building based on the size of a lot. West Boylston's multi-story FAR is 1.2, meaning that on a 10,000 square foot lot, no more than 12,000 square feet of floor area could be constructed on that lot.

That said, it should be noted that the Town had adopted more generous densities and affordability requirements (one affordable unit per every five market rate units) for Continuing Care Retirement Communities provided that they are located on lots that are ten acres minimum in size, and the Town also adopted a density bonus for projects that include at least

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<sup>11</sup> West Boylston Master Plan, 2005

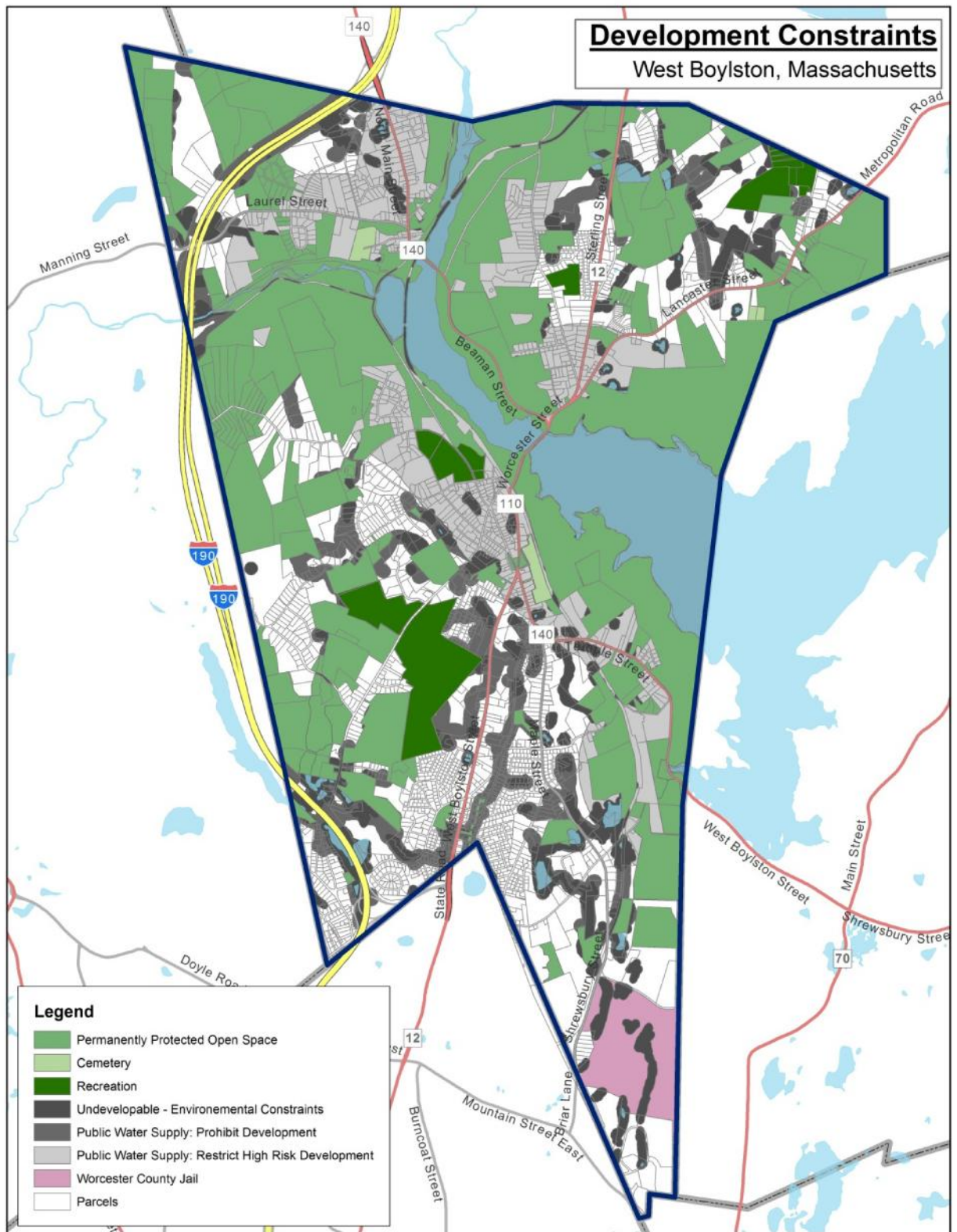
15% of all housing units set aside as affordable housing units that are eligible for inclusion on the Subsidized Housing Inventory. The density bonus allows for 1.5 units to be constructed for each housing unit that is currently allowed for single family homes, and 2 units per each housing unit currently allowed for multi-family buildings. In other words, if 10 single family homes could be built under the base zoning, then 15 homes could be built instead if 15% of those homes are deed restricted affordable housing units. The Town also has an Accessory Apartment bylaw that allows for a 700 s.f. accessory apartment on lots within the SR, GR, and B districts by special permit. The bylaw does not appear to be well utilized, but does not contain any particularly onerous restrictions.

## *Infrastructure*

The issue of sewerage has been a limiting factor in development in West Boylston. Approximately 60% of residential properties are served by public service, and all lots have been subject to the Mandatory Sewer Connection Regulation since 2002. With the construction of additional sewerage in the early 2000s through the joint Holden—West Boylston sewer project, concerns regarding poor soil conditions for septic, particularly in the General Residence District were significantly alleviated. There appears to be some disagreement regarding the overall capacity of the Town's sewer system, which is generally considered to have additional capacity but may be subject to rate increases due to facility needs, however, the capacity of the sewer mains in Holden and Worcester that carry Town flows to the Upper Blackstone Water Pollution Abatement District treatment plant appears to be the more limiting factor due to the presence of undersized mains.

Public water is provided through the West Boylston Water District, which oversees the operation and maintenance of the Town's system, which includes four wellheads with a combined pumping capacity of 1,475 gallons per minute. Most of West Boylston's residential properties are served by public water, and much of the water supply is adequately protected; however, two wells are at risk for contamination due to the presence of a railroad corridor, which is considered a high-threat activity.

Transportation can also be a somewhat limiting factor in the development of housing as it directly relates to the ability to access employment, goods, and services. West Boylston is situated upon several state routes and also an I-190 interchange, and has excellent access to surface transportation. Within West Boylston are three state routes: 12, 110, and 140, and the Town is adjacent to I-190 and easily accessed by I-290, I-90, and I-495 as well. Further, with its close proximity to Worcester, West Boylston also has easy proximity to the Worcester Regional Transportation Hub, providing bus and commuter rail transportation. Much of the roadway in town consists of collector and residential streets with limited capacity; traffic heading outside of West Boylston can be a barrier depending upon destination.



## *Schools and Other Services*

New residential growth could generate the need for capital improvements in Town facilities in order to maintain the level of service that the Town currently provides. In some cases, such as within the school system, this new growth would be especially welcome to help offset fixed costs with increased per-student reimbursement from the state. Presently, the schools are struggling to provide additional enrichment program because there are simply not enough students to maintain level funding for these programs. However, a large influx of new students could also be problematic, should the schools then be found deficient in following the per-capita space guidelines prepared by the Massachusetts School Building Authority. Currently all West Boylston schools have capacity for additional school children, but the Elementary School and the Middle/High School will both require renovations, additions, or replacement in upcoming years.

Aside from the positive impact on schools new development could bring, diversifying West Boylston's housing stock can also shift the balance of services in other areas. The presence of the Worcester County Jail, which houses approximately 2,917 individuals, is a large generator of emergency calls, for which the Town is responsible. Increasing the non-incarcerated population could help offset those costs. Additionally, senior housing also may generate a higher rate of emergency calls for medical services. However, new multifamily structures tend to have lower risk of fire than older housing types due to the presence of fire suppression systems which reduces that type of emergency calls. Not all impacts are positive or negative, but as development occurs, the Town may need time to adjust to the change generated by this influx in order to assess the capacity of municipal services to accommodate future growth.

## **Affordable Housing Resources**

### **Affordable Housing Trust**

The Town of West Boylston created an Affordable Housing Trust in 2009, in order to plan for the subsidized housing needs of the community. It was preceded by an Affordable Housing Partnership, established in 2005, which was merged into the Trust when it was established. The Trust requests funding annually from the Community Preservation Trust Fund for professional services to assist with planning, administration, and preservation of affordable housing. With the support of the Housing Specialist, the Trust is coordinating efforts to develop affordable housing on the surplus property owned by the Housing Authority adjacent to Orchard Knoll on Maple Street.

### **Housing Authority**

West Boylston has a Housing Authority that owns and/or manages 62 units of housing for elderly/disabled, family, and special needs residents. The majority of these units (54) are located at Orchard Knoll. The West Boylston Housing Authority is overseen by a local board of

directors, and contracts with a regional consortium, North Central Massachusetts Housing Authorities, for administration services.

### **Community Preservation Commission**

West Boylston passed the Community Preservation Act (CPA) in 2007. Through CPA, the Town raises revenues via a 2 percent property tax surcharge, partially matched with state funding. A minimum of 10 percent of each year's funds must be set aside for each of three program areas, including affordable housing, open space, and historic preservation, while 70 percent of funds may be used in any eligible program area. To date, West Boylston has generated over \$2.3 million in Community Preservation Funds, averaging \$230,000 per year over the 10 years that CPA has been in effect.

A Community Preservation Committee, consisting of nine members including representatives of Planning Board, Conservation Commission, Housing Authority, Historical Commission, and Parks Commission, along with four citizen representatives, is tasked with evaluating community needs and making annual recommendations for use of CPA funds. All funding requests must be approved by Town Meeting. Over the first decade of its adoption, the Town has primarily used CPA to fund support services through the Affordable Housing Trust, as well as a preservation project for the West Boylston Housing Authority. These activities have consumed roughly half of the minimum funds that are required to have been used or set aside for affordable housing, leaving approximately \$100,000 in reserve.

### **Additional Service Providers**

Several public and nonprofit entities in the region provide a range of services to low income households in West Boylston and the region. RCAP Solutions (Resources for Communities and People) provides numerous housing programs including rental assistance and housing development throughout central Massachusetts. The Southern Middlesex Opportunity Council (SMOC) similarly provides for a wide range of housing and social needs, collaborating locally through the Greater Worcester Housing Connection. SMOC served as a development partner in completing the Freedom's Way housing development in West Boylston. Habitat for Humanity MetroWest/Greater Worcester also undertakes small-scale affordable housing development and rehabilitation within the surrounding region.

In addition to regional housing and social service agencies, there are also Town-based social programs such as the Council on Aging and the Veterans Services Department which are not directly housing-related, but help to connect West Boylston residents with resources – including affordable housing. Coordination between these social program offices and affordable housing providers can ensure sharing of information to match residents with available resources.

## Affordable Housing Goals

West Boylston is in a unique position, having nearly half of its land area dedicated to regional public purposes. Over the last decade the town has also made considerable progress toward expanding its supply of affordable housing units through the construction of 40B ownership and rental projects and incentive zoning. Although very limited land is available for new development, there are opportunities for revitalization or redevelopment of many underutilized properties that could support additional housing, as well as a mix of uses which can enhance the town's character and provide amenities that serve local residents.

Despite the progress the Town has made toward meeting local housing needs and fulfilling the 10 percent affordability requirement under Chapter 40B, there are still outstanding needs for the town to address over the next five years.

### *Chapter 40B Numerical Goals*

As shown in Table 20, West Boylston currently has 223 units that qualify to be included on its Subsidized Housing Inventory. There is likelihood that the town will lose a few of its SHI units over next five years due to problems with the long-term deed restrictions. In 2020 the number of units needed to remain at 10% will increase, as the SHI will be compared to the 2020 decennial Census. Over the past eight years the town has added an average of 19 single family units per year, in addition to 92 on North Main. Given this activity, the town can expect to add an estimated 267 housing units between 2010 and 2020. Based on a projected 2020 housing stock of 2,995 units, the town will then need 300 units on its SHI in order to reach the 10% minimum. West Boylston thus needs to add an estimated 79 units to its SHI by 2023.

Under Chapter 40B, a town can protect itself from unwanted Comprehensive Permit proposals by requesting Housing Certification. To be certified, the town must have an approved Housing Production Plan, and create SHI units equal to 0.5% of its housing stock, granting one year of "safe harbor" or 1%, granting two years. Prior to 2020, this equates to 14 for one year or 28 units for two years. After 2020, the projected annual target would be approximately 15 units.

| <b>Table 1, Chapter 40B Housing Goals</b>                                     |           |
|-------------------------------------------------------------------------------|-----------|
| Total Year Round Housing Units (2010 Census)                                  | 2,729     |
| Units required for local discretion (10% of 2,729)                            | 273       |
| Current SHI Units                                                             | 223       |
| Units likely to fall off SHI within 5 Years <sup>1</sup>                      | 2         |
| Existing SHI units not vulnerable to loss                                     | 221       |
| <b>Units potentially needed to reach 40B minimum goal through 2020</b>        | <b>52</b> |
| Annual production target for Housing Certification                            | 14        |
| Projected new home construction 2010-2020                                     | 266       |
| Projected Year Round Housing Units (2020 Census)                              | 2,995     |
| Projected units required to enable local discretion after 2020 (10% of 2,936) | 300       |
| <b>Projected units needed to reach 40B minimum goal beyond 2020</b>           | <b>79</b> |
| Annual production target for Housing Certification after 2020                 | 15        |
| <sup>1</sup> Units which may be lost due to unrecorded deed restrictions.     |           |

Chapter 40B provides an alternative for communities to fulfill the minimum requirement for affordable housing if at least 1.5% of developable land area is occupied by affordable housing. DHCD does not maintain a list of communities which have met this standard, and to date no communities have successfully applied the land area minimum to deny a comprehensive permit, although West Boylston is one of a handful of towns claim to have reached this threshold as of January 2017.<sup>12</sup>

West Boylston meets the land area standard due to the quantity of state-owned land that is dedicated to regional water supply protection and interstate highway, as well as the presence of the Worcester County Jail. In all, half of the town's land area is publicly-owned. Combined with flood plain and water, the area that is unavailable for development comprises 62 percent of the Town's land area, while Subsidized Housing occupies 1.58 percent of the remaining available land area. Detailed analysis of the Minimum Land Area is provided in Appendix 1.

## Local Needs and Preferences

Through prior planning efforts the Town has defined an overall land use vision that reflects its character as a "charming small New England Town", respecting the following goals:

- To provide a variety of housing options that meet the incomes, needs and lifestyles of a diverse population without taking away the appeal of West Boylston as a small town.
- To provide all of its citizens with the greatest possible spectrum of basic services, directed at publicly expressed community needs, at the least possible cost.
- To continually support a strong economic base for the community.

The prevalence of single family homes and rising home prices can have a negative fiscal and social impact on the community, as residents' housing needs change and incomes fluctuate at different stages of their lives. Maintaining a balance of housing options and price points helps to ensure a sustained level of participation and support needed to maintain quality schools, recreation, social programming, and public safety to serve residents of all ages.

Housing that would be most appropriate with respect to the town's land use goals and environmental considerations is small-scale development that fits in the context of existing neighborhoods or revitalized village centers. This might include redevelopment of underutilized properties, adaptive reuse of historic buildings, and conversion of existing homes to create affordable units.

As indicated in the Projection of Future Housing Needs, more senior housing and handicapped accessible housing are priorities, in all ownership and building types. Seniors often seek ground floor or single floor living, access to outdoor space, and space to accommodate family members,

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<sup>12</sup> William Scanlan, Minimum Land Analysis Memorandum, January 17, 2017

guests, or care providers. There is also a need for additional rental housing for all types of households.

In terms of affordable housing, the greatest need is to serve households earning less than 50% of area median income, which is the income level of the majority of senior households and employees who work in West Boylston. Although there are a substantial number of cost-burdened households who earn between 50-80 percent of area median income, there is also more market-rate housing available for households at this range.

# Implementation Strategies

## Housing Production Plan Requirements

The following strategies would address DHCD's current Housing Production Plan requirements, relying on a combination of local, state, and private resources:

### 1 Zoning Amendments.

Identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating affordable housing developments to meet its housing production goal [760 CMR 56.03(4)(d)(1)];

### 2 Comprehensive Permits.

Identification of specific sites for which the municipality will encourage the filing of comprehensive permit projects [760 CMR 56.03(4)(d)(2)];

### 3 Housing Preferences.

Characteristics of proposed residential or mixed-use developments that would be preferred by the municipality [760 CMR 56.03(4)(d)(3)];

### 4 Town-Owned Land.

Municipally owned parcels for which the municipality commits to issue requests for proposals to develop affordable housing [760 CMR 56.03(4)(d)(4)];

### 5 Regional Collaboration.

Participation in regional collaborations to address housing development [760 CMR 56.03(4)(d)(5)]

## 1. Develop local capacity to plan and advocate for, as well as to develop and manage affordable housing units.

### *Increase Technical Capacity*

In CMRPC'S 2010 regional *Housing Planning and Development Report* for West Boylston, Boylston and Sterling, the plan cited: "Typical issues that the Administrators articulated were: a lack of information coordination; a lack of expertise in project review (particularly Chapter 40B); a need for more training and education for volunteer regulatory boards; and an overall lack of understanding of the opportunities available." These issues remain today.

It is imperative to continue to work to build local capacity to address complex housing issues. Due to the complex regulatory nature of housing issues, which include development codes and legal constraints, financial instruments and regulations, and compliance are real barriers to the provision of affordable housing. The ability to rely on volunteers to oversee these matters without professional expertise is unrealistic.

Support services (i.e., registering and monitoring deed restrictions, marketing, monitoring, lotteries, maintaining the SHI, and other regulatory compliance tasks, as well as legal and development review services) are necessary to facilitate appropriate new development, as well as to maintain and expand the Town's existing affordable housing supply.

The Town has traditionally hired consultants to provide essential housing services necessary for regulatory compliance, and occasionally has obtained additional professional services from attorneys, engineers, accountants, and other such professionals as needed. Increasing capacity beyond the periodic use of consultants would likely require the creation of a staff position to oversee these kinds of activities.

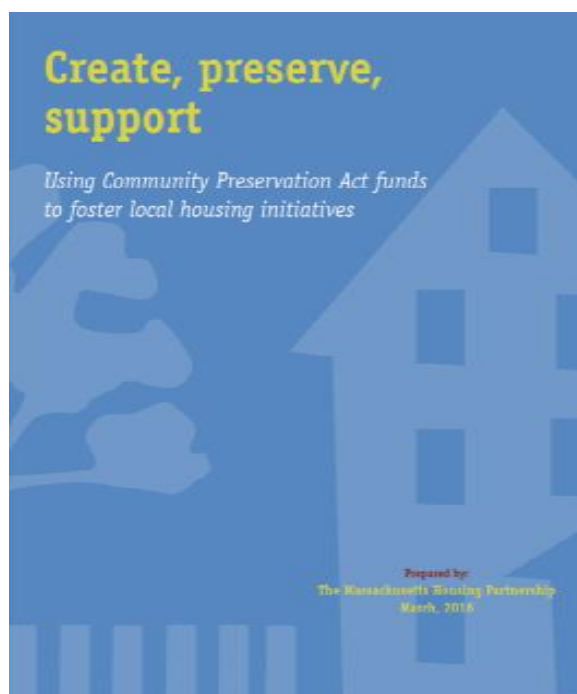
In order to create such a position, some communities partner with neighboring cities and towns to fund a regional housing coordinator position. Alternatively, such roles could also be performed by a Town Planner in addition to their typical duties to provide routine professional support to the general public, the Planning Board, and the Zoning Board of Appeals on development matters. The creation of such of a position would also dramatically increase West Boylston's ability to perform basic project review, draft zoning, manage new development proposals so they are "friendly", and perform proactive planning tasks like inventorying underutilized parcels and contacting property owners to discuss their future plans, and serve as an intermediary to connect the public with housing opportunities and resources. Still, there are other towns choose to hire planners to oversee development services, but retain consultants for housing services. There are a range of options available to the Town with respect to maintaining or increasing the existing professional planning capacity.

In addition to increasing professional capacity, a number of educational and training resources are also available to strengthen the capacity of municipal staff and committee members to address housing concerns, including seminars and conferences offered by DHCD, Citizens' Housing and Planning Association (CHAPA), and the Massachusetts Housing Partnership (MHP). Direct technical assistance and grants are also provided by MHP and DHCD. In

addition to the Affordable Housing Trust, planning related committees such as the Community Preservation Committee should continue to include members who are knowledgeable about affordable housing needs and policies.

### *Identify Sustainable Funding Sources To Support Housing Activities*

The critical affordable housing support services described above are currently provided by consultants to the Affordable Housing Trust (AHT), which seeks funding on an annual basis at Town Meeting. Every year, the Trust makes an application to the Community Preservation



*A guidebook provided by the Massachusetts Housing Partnership offers best practices for CPA housing initiatives.*

Committee (CPC) for Community Preservation Act (CPA) funds, and the CPC makes a recommendation for the use of CPA funds which must be approved by Town Meeting. Unreliable funding for professional support services can put the Town at a liability on issues of compliance, and in some cases may jeopardize existing affordable units. The AHT would be in a better position if the public were better informed regarding the need for continuing professional support, and if the Trust had reasonable expectation of an annual appropriation of a predictable amount of funding to enable proactive planning.

Moving forward, the Trust can be a critical partner in implementing the Housing Production Plan to facilitate the creation of affordable housing and address the housing needs of West Boylston residents. Beyond professional support, an increased level of funding (either through a larger annual contribution or occasional requests from CPA, or from other funding sources) could enable the AHT to financially assist a range of housing initiatives.

Affordable housing development is a costly and complex endeavor – particularly projects which entail new multifamily construction or adaptive reuse of historic properties. Projects such as these typically require partnerships and funding from multiple sources, which can take years to bring to fruition. Through the Trust, the Town can put up seed money at earlier points in the development process when other sources of funding may not be available. Examples of predevelopment activities might include environmental or financial feasibility analysis, brownfields mitigation, legal or permitting fees, and other technical assistance. Activities such as these could be extremely helpful in assisting the 87 Maple Street expansion to move forward.

The Trust could also contribute funding to smaller projects that create affordable housing, such as the preservation of existing affordable units or conversion of market rate homes to become affordable units. Smaller-scale, scattered-site affordable units can contribute toward meeting the town's housing needs, consistent with land use goals and development constraints. Such projects may be completed more quickly than larger development projects, but are likely to yield a smaller number of units at a higher expenditure of Trust funds per unit, unless additional funds can be leveraged from other sources. The Trust may also be able to support housing preservation activities or financial assistance to qualifying households,<sup>13</sup> although this may not result in the addition of units to the Town's Subsidized Housing Inventory.

In order to discern how the Trust can best leverage its resources to address the town's affordable housing needs, the development of an Affordable Housing Trust Action Plan could identify priorities and funding requirements for the types of projects and activities they are interested in pursuing beyond the ongoing Maple Street project.

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<sup>13</sup> To the extent allowable under State statutes governing Housing Trusts [MGL Chapter 44, Section 55C] or funds provided by the Community Preservation Trust Fund [MGL Chapter 44B].

## *Explore Potential Partnerships*

Compared with for-profit developers, public agencies and private non-profit housing organizations almost always provide a larger percentage of affordable units in their developments as well as more deeply affordable units. Access to a variety of housing subsidies is the key to high levels of affordability. Since the mid-1980s, private nonprofit housing developers and community development corporations (CDCs) have become the preferred recipients of most of these subsidies.

In addition to the West Boylston Housing Authority, there are several successful non-profit developers that seek opportunities to develop affordable housing in suburban and rural communities. An example of a recent successful partnership in West Boylston is Freedom Village, which was developed in partnership with SMOC (Greater Worcester Housing Connection). Another non-profit, Worcester Community Housing Resources, provides an extensive range of housing services in the region, including the development and management of affordable housing, rental and financial lending for consumers, and development technical assistance in choice neighborhoods. There are also nonprofit housing organizations such as Habitat for Humanity (MetroWest-Worcester office), Neighborhood of Affordable Housing, Inc. (NOAH), and The Community Builders (TCB) that carry out projects throughout Massachusetts and beyond. The Town should connect with these organizations to identify opportunities to collaborate.

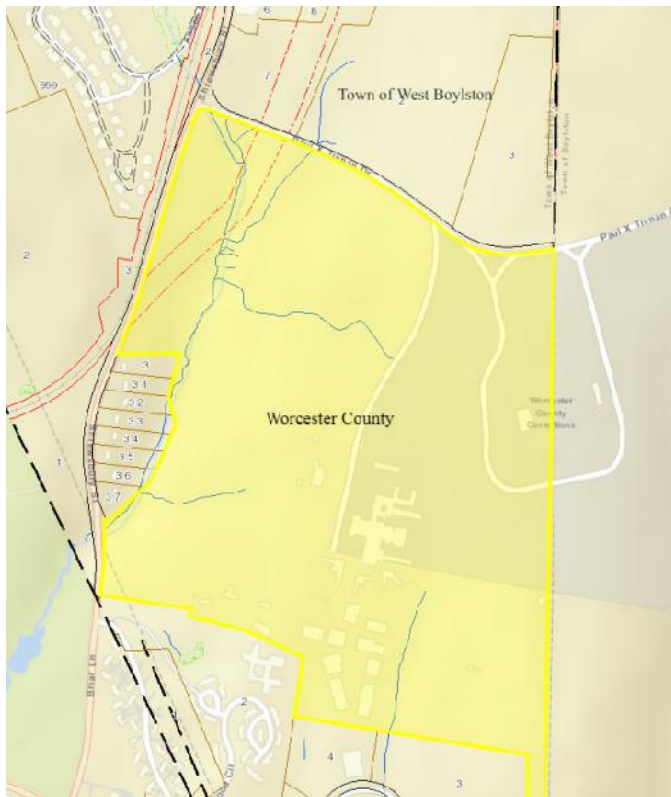
## *Educate/Communicate With the Public.*

It is important for the public to be well informed about local housing needs, initiatives and challenges. Not only do housing initiatives – such as zoning bylaw changes – often require local support, an informed public is more likely to participate in the process and provide pertinent information, feedback and suggestions. Education can also dispel myths associated with affordable housing about people who need and occupy affordable housing, the impact of affordable housing on real estate values, and local housing needs. With increased involvement, the Town's ability to reach households that would be eligible for affordable housing but do not seek it for a variety of reasons – they may not know it exists or think they would be eligible, for example – would also increase. This is particularly important as the Town seeks to meet the growing need for more deeply affordable units at 87 Maple Street, more affordable family units, and senior housing of all types. The need to reach different types of households, particularly those that do not traditionally participate in local government, is a perennial challenge in local government but one, that nevertheless, can be overcome with good community relationships and inter-organizational cooperation. These conditions help create an environment whereby the community becomes a partner in the Town's housing initiatives.

## *2. Identify sites for creation of affordable housing through new development, redevelopment, or preservation.*

### *Publicly-Owned Properties*

West Boylston has very few Town-owned properties that could potentially be converted, subdivided, or otherwise used for housing purposes. The vast majority of undeveloped Town land is either used for water quality protection or recreation. The Town does not possess surplus properties such as decommissioned schools, outdated garages, or other such underutilized parcels that might typically be considered. Of undeveloped Town-owned parcels, the only one that is not in current use is located on the north side of Paul X. Tivnan Drive. This would be an expensive site to develop due to its topography and is currently zoned conservation, but might nevertheless be suitable for affordable housing development.



Also on Paul X. Tivnan Drive, Worcester County owns a 169 acre parcel where the Worcester County Jail is located. While the jail and associated activities occupy a large portion of the site, there may be surplus buildings or land around the perimeter of the property – in particular, buildings that were part of the former tuberculosis hospital on the West Boylston/Boylston line – which could be appropriate locations for affordable housing development to meet local needs, particularly transitional housing.

Finally, vacant land owned by the Town of West Boylston Housing Authority adjacent to Orchard Knoll at 87 Maple Street is the Town's best and most realistic option for new affordable housing development on publicly-owned land.

The West Boylston Housing Authority has been working with the Affordable Housing Trust to pursue an expansion project to construct additional affordable rental senior housing, and is in the process of beginning to develop a Request For Proposals (RFP) to seek a development partner. As the project will likely require the use of Low-Income Housing Tax Credits (LIHTC), it may require applications for multiple funding rounds before the application is approved.

## Privately-Owned Properties

There is significantly more development potential to be found in privately-owned properties. Although very little land remains in West Boylston for “greenfield development” (i.e., the development land that is in natural, agricultural, or otherwise unimproved state), properties that are currently developed but underutilized present many opportunity sites. For example, on West Boylston Street, numerous marginally utilized commercial properties feature small buildings placed at the center of fairly large lots (due to a one-acre minimum lot size) with an excessive amount of parking on every side of the building.



*More efficient use of existing land could open up additional development potential and create a more cohesive streetscape.*

Further, sites like the Wachusett Plaza and Fair Plaza are beginning to reach the end of their usable lives as currently configured. These properties will be impacted by diminishing demand for large retail spaces, as “big box” and department stores continue to lose their footing to online retail. Remaining brick and mortar retailers tend to be grocers or smaller and more specialized convenience retail likes pharmacies and package stores. Owners of older retail plaza properties may be willing to engage with the Town in discussions regarding their future plans for improvement or possible redevelopment. The Town could play a pivotal role in helping guide discussions about future reuse and establishing the conditions for complementary redevelopment to occur – such as by drafting and adopting necessary zoning changes – as opportunities occur.



*The structure (above) is long abandoned and could be redeveloped into architecturally appropriate multi-family housing (below) with little change to the streetscape.*



There are also a number of smaller properties and buildings that are currently underutilized or even abandoned, but with a small amount of vision could be converted or redeveloped into housing that would be a valuable contribution to West Boylston’s housing stock. In particular, once-residential properties located along major roads or adjacent to commercial areas could be appropriate for conversion to small-scale multifamily without substantially changing the historic streetscape. In some cases, religious, fraternal, or social organizations have surplus land which might become available for redevelopment. For example, the former VFW Hall has for several years remained available for rent as a retail/restaurant space without finding a long-term tenant.

Approaching the owners of underutilized buildings might help shed some light on why properties are being left vacant instead of repurposed to meet current and future needs (for residential or other purposes). Identifying, inventorying, and prioritizing of underutilized sites for redevelopment would give the Town significantly more ability to incentivize and direct redevelopment to sites that not only would be good for housing, but also are simply in need of revitalization for aesthetic and fiscal reasons.

### ***3. Update zoning to create opportunities for development of affordable housing, and to encourage diversity in housing options.***

#### ***Maple Street Zoning***

The expansion at 87 Maple Street, as currently conceived does not meet zoning and would likely require the granting of a variance from the Zoning Bylaw to proceed. M.G.L. Ch. 40A establishes that a variance can only be granted by the Zoning Board of Appeals if it is found that there is a hardship on the lot owing to the shape, soil condition, or topography of the lot that is unique to the zoning district and such relief from zoning is necessary to make reasonable use of the property. Meeting this standard is virtually impossible and leaves the Town and the project extremely vulnerable to successful legal challenges. Most developers will recognize the lack of surety in permitting due to the need to obtain a zoning variance and decline to respond to the RFP when issued. This problem should not be overlooked. Drafting new zoning for this project or permitting it through a Comprehensive Permit, where an appeal would be significantly less successful, are better options.

#### ***Other Zoning Amendments***



*Not all commercial uses are benefited by large one-acre lots.*

West Boylston's Zoning Bylaw has provisions that allow for multifamily development and incentivize the development of affordable housing. However, some revisions to this zoning could help to attract more affordable housing development that is consistent with community character and housing needs.

A reduction of minimum lot sizes, particularly for multifamily housing would bring the density on smaller sites to a point where the Town could attract smaller scale multifamily housing with affordable units. The scattered site approach hinges on the ability to construct smaller scale buildings (4-12 units) on relatively small lots with relative ease. The current Incentive Zoning allows for twice base density of the underlying district if served by sewer, provided that the development contains a minimum of 20 percent affordable units. For

any site served by sewer, the density bonus would allow for density of roughly four units per acre. In order for a small scale multifamily development to be built, a minimum of one to three acres is required, and there simply is not sufficient density or adequately sized parcels to use this bonus effectively for small- and moderate- scale developments.

For single family homes, the Town's zoning requires just under one acre as a minimum lot size. Reducing the minimum lot size and frontage for single family homes should also be considered, as it produces a wasteful and inefficient land use pattern and increases overall housing costs because it creates an artificial scarcity of land. Further, the one acre minimum for commercial lots also seems to be subject to some debate as to its necessity as well. These regulations yield swaths of underutilized property with single use buildings surrounded by pavement. Not only does this type of development contribute to a fairly unattractive streetscape, it also presents significant missed opportunities to maximize both the value of the land for taxable purposes, and the use of the land for human occupation. These underutilized commercial properties in West Boylston are located largely within the Multi-Story Overlay District (which covers the Wachusett Country Club, but could perhaps be extended and modified for residential purposes in the General Residence District), the Business District, and the General Residence District (which are the only district that allow multi-family housing to be constructed). Village Center Zoning or some similar mechanism to allow for the mixing of uses and reduction in lot sizes and frontage requirements would be significantly helpful. Also, given that the town requires a special permit for all multi-family housing containing more than four units, the Town could consider raising the special permit threshold to a higher number of units (more than 8, for example) to encourage the production of more small- and moderate-scale multifamily housing and mixed use development.

Another zoning tool for meeting local needs is through enabling Accessory Apartments, which West Boylston does allow. The Town could consider greater promotion of this alternative, which is intended to make a wider range of lower cost housing available while providing an opportunity for homeowners to obtain financial or physical support to maintain their housing. Although accessory units frequently are not eligible for inclusion on the SHI due to the difficulty of applying fair housing marketing and tenant selection processes for these types of properties, they do serve legitimate housing needs and diversify the housing stock. It is likely more households would take advantage of this bylaw were they aware of its existence.

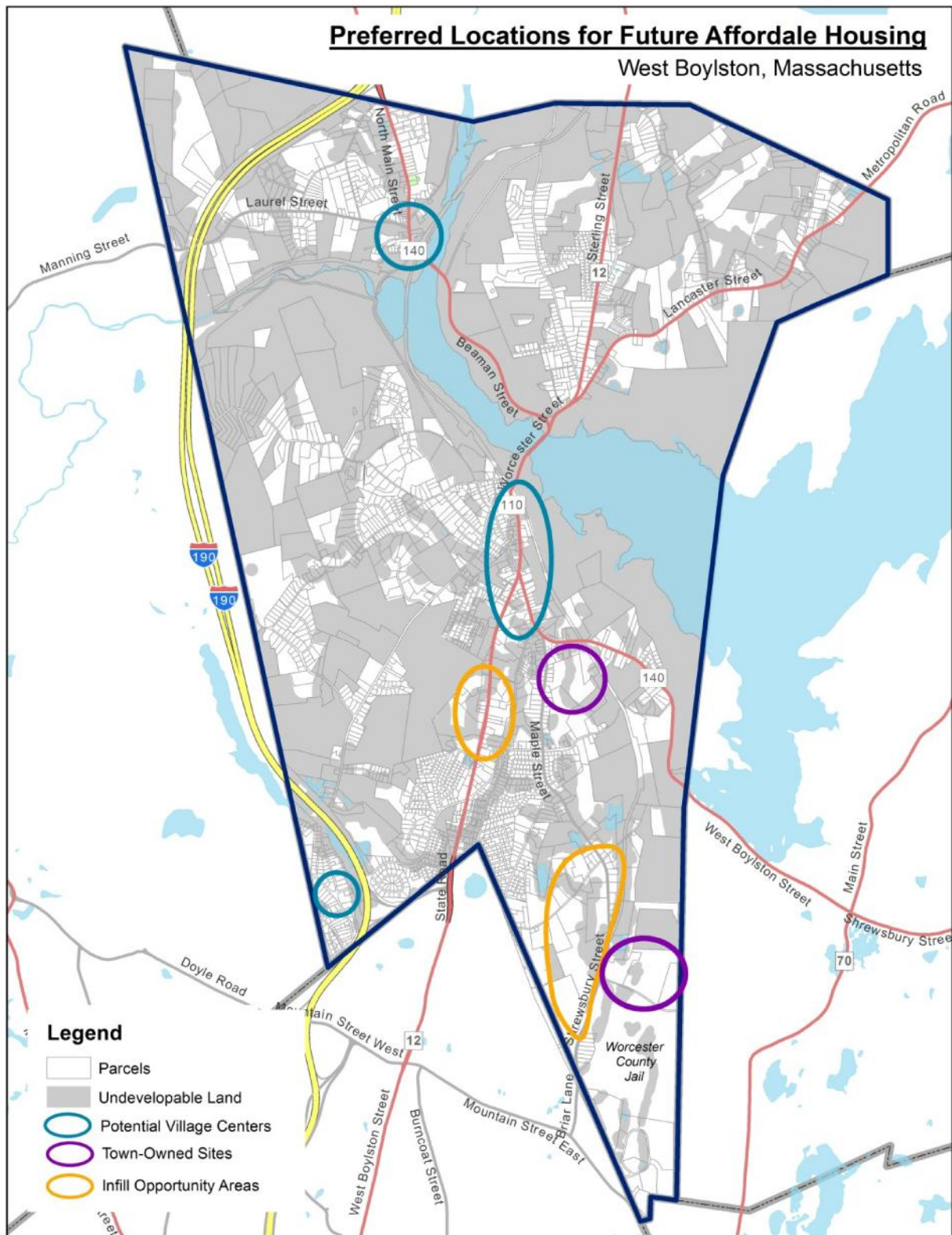
Finally, the Zoning Bylaw would benefit from increased attention to Site Plan Review standards and Design Review Standards. It is critical that the Town establish clear standards for what they are looking for from development. There seems to be a perception that developers only foist projects upon towns, but just as frequently if a town is clear about what they would support and would like to attract, a developer will generally gladly build what is desired if it is financially feasible. Again, the issue of surety in permitting is so extreme that clarity and friendly process is desirable enough that the Town can achieve some of its objectives simply by

identifying what would be acceptable, incorporating those elements into site plan and design review standards, and allowing the private market to respond.

## **Rate of Affordable Housing Creation**

The Town of West Boylston continues to facilitate and encourage the creation and preservation of affordable housing units in order to ensure that the proportion of subsidized housing units reaches and remains over 10 percent into the next decade. West Boylston's SHI is currently just above 8 percent. Anticipating the potential loss of units that may expire from the SHI, and an increase in the total number of year-round housing units that will be counted in the 2020 US Census, West Boylston aims to facilitate the addition of at least 79 units to the Subsidized Housing Inventory over the next five years through the strategies described above. In order to ensure "safe harbor" in the short term, the Town needs to add 14-15 units to its SHI on an annual basis.

The Town anticipates the construction of approximately 60 SHI-contributing units at 87 Maple Street as part of its expansion. The Town is in the process of preparing an RFP to identify a developer for the site, and will likely issue permits for the development within two years. Meanwhile, the Town can realistically generate an average of 4-5 affordable units per year through existing incentive zoning and/or through proactive efforts to facilitate the redevelopment or conversion of existing privately-owned properties. The strategies described in this plan would enable the town to reach its 10 percent minimum threshold and achieve permanent safe harbor status.



# Appendix

## Appendix 1: General Land Area Minimum Analysis

The Town acknowledges that approval of a Housing Production Plan does not mean that DHCD is in agreement with the Town's claim that it has achieved the 1.5% of total land area statutory minimum defined at 760 CMR 56.03(3)(b). Determination as to whether the Town has achieved the 1.5% statutory minimum can only occur following the opening of the local hearing for a Comprehensive Permit, in accordance with 760 CMR 56.03(8) and DHCD's Guidelines for Calculating General Land Area Minimum.

## MEMO

**To:** The West Boylston Affordable Housing Trust  
**From:** Bill Scanlan  
**Date:** January 17, 2017  
**Subject:** Minimum Land Analysis

This Memo updates a previous analysis prepared by H&H Associates, LLP regarding the Town's standing relative to MGL c. 40B. In reviewing comprehensive permit applications for affordable housing developments, the Board of Appeals will make a finding whether the project is "consistent with local needs" as that term is defined in Chapter 40B, §20, which states in part:

"Requirements or regulations shall be consistent with local needs when imposed by a board of zoning appeals after comprehensive hearing in a city or town where (1) low or moderate income housing exists which is in excess of ten per cent of the housing units reported in the latest federal decennial census of the city or town *or on sites comprising one and one half per cent or more of the total land area zoned for residential, commercial or industrial use ...* (emphasis added).

If a Board of Appeals believes that the community has met the 1½% standard, it may deny a comprehensive permit application or impose conditions. If the decision is appealed to the HAC, the Department of Housing and Community Development (DHCD) will review the supporting documentation and rule whether the Town has met the 1½% standard. If found to be in compliance, the Board's decision may not be overturned by the Housing Appeals Committee (HAC), who shall deem the decision to be consistent with local needs. See Appendix 1 for proper regulatory procedures.

DHCD Regulations at 760 CMR 56.03(b), *General Land Area Minimum*, contain the guidelines for determining whether a community has met the 1½% standard.

- (b) General Land Area Minimum. For the purposes of calculating whether SHI<sup>1</sup> Eligible Housing exists in the city or town on sites comprising more than 1½% of the total land area zoned for residential, commercial, or industrial use, pursuant to M.G.L. c. 40B, § 20:
1. Total land area shall include all districts in which any residential, commercial, or industrial use is permitted, regardless of how such district is designated by name in the city or town's zoning by law;
  2. Total land area shall include all un-zoned land in which any residential, commercial, or industrial use is permitted;
  3. Total land area shall exclude land owned by the United States, the Commonwealth or any political subdivision thereof, the Department of Conservation and Recreation or any state

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<sup>1</sup> SHI: Subsidized Housing Inventory

public authority, but it shall include any land owned by a housing authority and containing SHI Eligible Housing;

4. Total land area shall exclude any land area where all residential, commercial, and industrial development has been prohibited by restrictive order of the Department of Environmental Protection pursuant to M.G.L. c. 131, § 40A. No other swamps, marshes, or other wetlands shall be excluded;
5. Total land area shall exclude any water bodies;
6. Total land area shall exclude any flood plain, conservation or open space zone if said zone completely prohibits residential, commercial and industrial use, or any similar zone where residential, commercial or industrial use are completely prohibited.
7. No excluded land area shall be counted more than once under the above criteria.

Only sites of SHI Eligible Housing units inventoried by the Department or established according to 760 CMR 56.03(3)(a) as occupied, available for occupancy, or under permit as of the date of the Applicant's initial submission to the Board, shall be included toward the 1½% minimum. For such sites, that proportion of the site area shall count that is occupied by SHI Eligible Housing units (including impervious and landscaped areas directly associated with such units).

Table 1 below shows the sites that contain affordable housing units on the SHI. Afra Terrace is an ownership projects where 25% of the units are affordable. Under DHCD regulations only the affordable units are eligible for the SHI; thus, 25% of the land area is counted as affordable. Five lots at Lancaster Commons are affordable, and just the area of these lots are shown in the Table. Afra Terrace is an ownership project that has two units on the SHI, which comprises 1.5% of all units, and 1.5% of the land area is counted as affordable. The other projects are rentals where all of the units are on the SHI. In total, West Boylston has 55.7 acres devoted to affordable housing.

**Table 1**  
**Units on the Subsidized Housing Inventory**

| <b>Name</b>                                  | <b>Total Units</b> | <b>Number of Affordable Units</b> | <b>Lot Size (Acres)</b> | <b>Percentage of Units on the SHI</b> | <b>Acres Affordable</b> |
|----------------------------------------------|--------------------|-----------------------------------|-------------------------|---------------------------------------|-------------------------|
| 14 Foster Street                             | 8                  | 8                                 | 1.8                     | 100%                                  | 1.8                     |
| Freedom Village                              | 26                 | 26                                | 3.5                     | 100%                                  | 3.5                     |
| Orchard Knoll                                | 54                 | 54                                | 26.3                    | 100%                                  | 26.3                    |
| Afra Terrace                                 | 52                 | 13                                | 35.5                    | 25%                                   | 8.9                     |
| Angell Brook                                 | 132                | 2                                 | 38.6                    | 1.5%                                  | 0.6                     |
| Sajda Gardens                                | 80                 | 80                                | 6.9                     | 100%                                  | 6.9                     |
| DDS Group Home (1)                           | 8                  | 8                                 | 2.6                     | 100%                                  | 2.6                     |
| DMH Group Home (1)                           | 8                  | 8                                 | 1.4                     | 100%                                  | 1.4                     |
| Lancaster Commons (1)                        | 27                 | 5                                 |                         |                                       | 1.4                     |
| <b>Total</b>                                 | <b>395</b>         | <b>204</b>                        |                         |                                       | <b>53.4</b>             |
| 1. Source: H&H Associates, LLP, July 7, 2013 |                    |                                   |                         |                                       |                         |

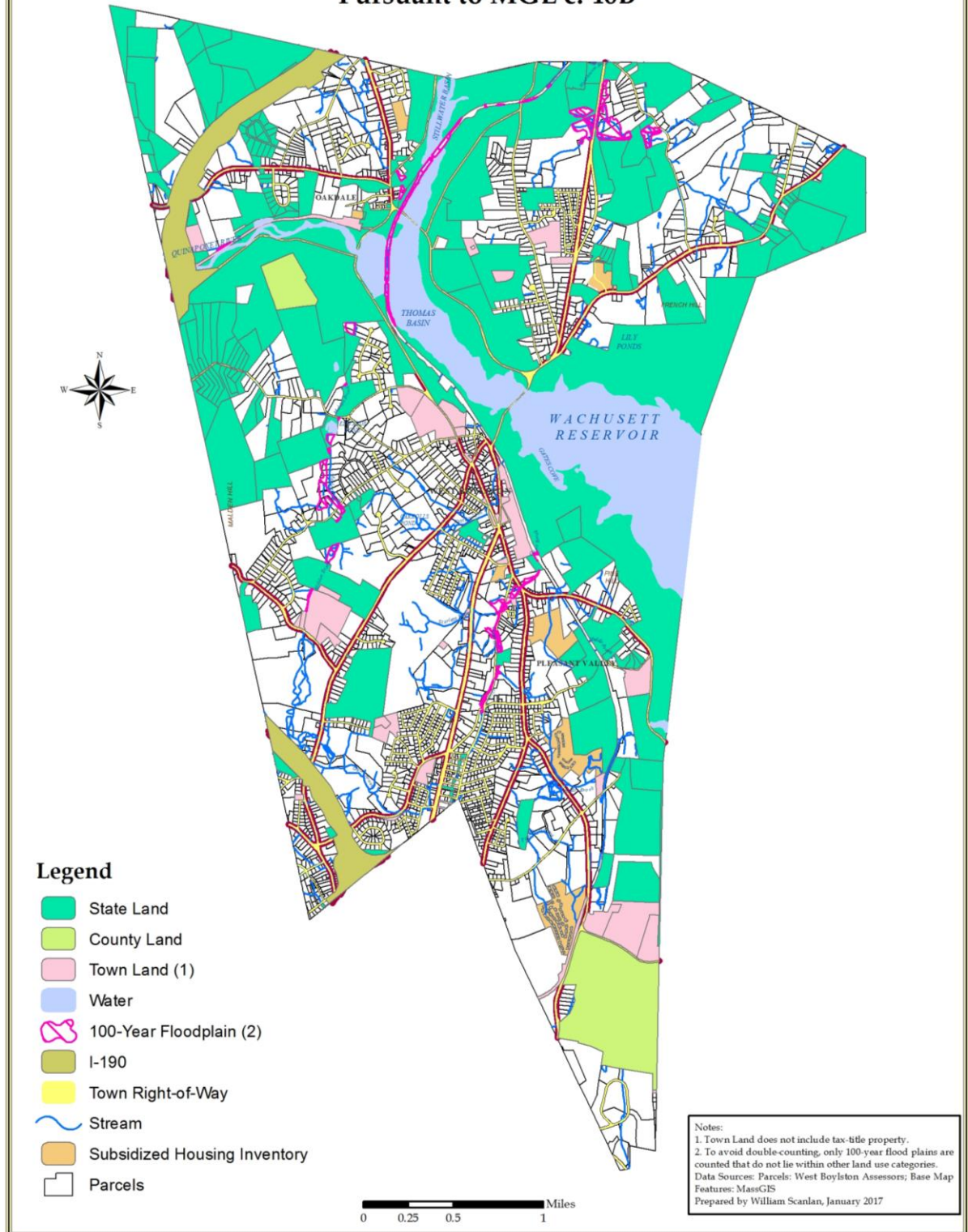
Map 1 displays the land use categories where all residential, commercial, and industrial development is prohibited, and Table 2 presents the acreage for each category. The 2016 GIS parcel coverage and Assessors' database are the source of information for the analysis. In accordance with the criteria specified in 760 CMR 56.03(b) presented above, land owned by the State, County, and Town is not available for development. (Tax title property owned by the Town is not included here since the Town may decide to sell it to return it to the tax rolls.) Roadways (I-190 and Town road right-of-ways) are publicly-owned and do not permit development. Open water bodies and 100-year flood plain (but not wetlands) are counted as undevelopable; only the flood plains not present in another land use category are tabulated here. Interestingly, West Boylston does have a Conservation District, but it is not shown here because all of the land in the district is in Town or County ownership. Finally, the data does not include privately owned land with a Conservation Restriction, Watershed Preservation Restriction, or Agricultural Preservation Restriction. While such land is not available for development, the criteria above do not allow private land to be taken into account in the analysis. DHCD may wish to re-consider this matter.

Table 2 reveals that 5,459.3 acres are not available for development, which comprises 61.8% of the Town. The remaining land, 3,379.5 acres, is in a residential, commercial, or industrial district and is available for purposes of this analysis. From Table 1, 53.4 acres are developed for affordable housing, which comprises 1.58 % of the land that is available for development. As a result, the Town meets the "consistent with local needs" standard in Chapter 40B, §20 since more than 1½% of the land available for development is devoted to affordable housing.

**Table 2**  
**Summary of Data Analysis**

| <b>Land Use</b>                        | <b>Area<br/>(acres)</b> |
|----------------------------------------|-------------------------|
| State Land: (DCR, DFG, DCAM)           | 3,691.8                 |
| State: I-190                           | 237.9                   |
| County Land                            | 241.4                   |
| Town Land                              | 262.5                   |
| Town: Right-of-Way                     | 339.2                   |
| Stand-Alone Flood Plain                | 63.8                    |
| Open Water (excluding wetlands)        | 622.7                   |
| Subtotal Excluded Land                 | 5,459.3                 |
| Area of Town                           | 8,838.8                 |
| Area Not Excluded                      | 3,379.5                 |
| % Excluded                             | 61.8%                   |
| Land for Subsidized Housing            | 53.4                    |
| <b>% of Town in Subsidized Housing</b> | <b>1.58%</b>            |

## Minimum Land Area Analysis Pursuant to MGL c. 40B



## **Appendix 2**

### **Regulatory Procedure**

If the Board of Appeals denies a comprehensive permit or imposes conditions on the grounds that the application is not consistent with local needs on the basis that the Town has met the 1½% standard, it must follow the procedures contained in 760 CMR 56.03 (8) (a):

#### **(8) Procedure for Board Decision.**

(a) If a Board considers that, in connection with an Application, a denial of the permit or the imposition of conditions or requirements would be consistent with local needs on the grounds that the Statutory Minima defined at 760 CMR 56.03(3)(b or c) have been satisfied or that one or more of the grounds set forth in 760 CMR 56.03(1) have been met, it must do so according to the following procedures. Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Board shall provide written notice to the Applicant, with a copy to the Department, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. If the Applicant wishes to challenge the Board's assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the Board's notice, including any documentation to support its position. The Department shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The Board shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the Department to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.