TOWN OF TEWKSBURY

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DIVISION OF HOUSING

AFFORDABLE HOUSING PLAN

AND

PLANNED PRODUCTION STRATEGY

Local Housing Partnership: November 9, 2005

Board of Selectmen: 12/6/05 (revised 6/6/06)

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SECTION 1: COMPREHENSIVE NEEDS ASSESSMENT

Introduction

Tewksbury is a mature suburb with single-family homes that range from modest to upper-end, and a higher percentage of condominiums and apartments than can be found in most towns nearby. Years ago, Tewksbury residents adopted zoning to allow a mix of housing types and as a result, the town offers housing choices that are unavailable in many Middlesex County suburbs. In addition, the town has historically been affordable to households that could not purchase or rent a home elsewhere in the region, yet its affordability appears to be acquiescing to the same market pressures that have pushed sale prices and rents out of reach for households everywhere, especially in Eastern Massachusetts. Like other communities that are trying to plan for their future, Tewksbury faces difficult housing policy choices that relate inextricably to all other elements of its master plan.

Population Characteristics

Tewksbury is a middle-income suburb of 28,851 people. Its reasonably affordable home prices, supply of family housing units and convenient highway access all make the town very attractive to working people in search of a place to raise their children. In fact, more than 75% of Tewksbury's 9,971 households are families: households of persons related by blood or marriage.[1] About 37% of all households in Tewksbury have children under 18, placing the town somewhat above the state as a whole (31%) but lower than many of the Commonwealth's high-growth communities along the I-495 corridor. Though the town's population is hardly homogenous, a majority of its residents live in traditional neighborhoods of single-family homes. Household size varies across the town and is somewhat higher in new neighborhoods, but community-wide, the average owner-occupant household includes 2.9 people – higher than the statewide norm – and the average renter-occupant household, 2.08 people, which is somewhat lower than the statewide norm. Table 1 compares basic household characteristics in Tewksbury, its surrounding region and the Commonwealth.[2]

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[1] In federal census terminology, "household" means one or more persons occupying *a separate housing unit*. By definition, the number of occupied housing units and the number of households in a community are the same. There are two classifications of "household." A "family" is a household of two or more persons related by blood or marriage, and a "non-family household" is a household of one or more *unrelated* persons. Non-family households do not include populations living in group quarters or shared housing facilities.

[2] Unless noted otherwise, "region" means the Lowell Primary Metropolitan Statistical Area (PMSA), which is nearly the same as the regional planning area covered by the Northern Middlesex Council of Governments (NMCOG). The Lowell PMSA includes one New Hampshire community (Pelham).

Table 1: Population and Household Characteristics

	Population	% Population <18	% Population 65+	Households	Family Households	% Family Households
Billerica	38,981	25.7%	8.4%	12,912	10,245	79.3%
Chelmsford	33,858	25.0%	13.0%	12,812	9,307	72.6%
Dracut	28,562	25.5%	11.6%	10,451	7,736	74.0%
Dunstable	2,829	31.1%	6.8%	923	798	86.5%
Lowell	105,167	26.9%	10.8%	37,887	23,982	63.3%
Pepperell	11,142	30.6%	7.5%	3,847	3,016	78.4%
TEWKSBURY	28,851	25.0%	11.5%	9,971	7,695	77.2%
Tyngsborough	11,081	30.3%	6.6%	3,731	2,949	79.0%
Westford	20,754	31.8%	7.2%	6,808	5,806	85.3%
Lowell PMSA	301,686	27.1%	10.1%	106,424	77,585	72.9%
Massachusetts	6,349,097	23.6%	17.3%	2,443,580	1,587,537	65.0%

Source: Bureau of the Census, Summary File 1, Table DP-1.

Population Growth

Tewksbury's population increased by 5.8% during the past decade, about the same as the state's rate of population growth but lower than that of several nearby towns. Tewksbury experienced rapid, sustained growth between 1950-1970, a period that coincides with the development of modern regional highways and a corresponding expansion of the Eastern Massachusetts economy. Nearly 34% of the town's present housing inventory and much of its suburban infrastructure were built during that era.[3] After 1970, Tewksbury witnessed a sharp decline in its decennial rate of population change even though the town continued to add a large number of new homes. The national trend toward smaller households and Tewksbury's remarkably low rate of housing unit turnover converged to keep population growth low. Table 2 compares Tewksbury's 1940-2000 population history to regional and state trends.

[3] Bureau of the Census, Census 2000 Summary File 3, Table DP-4, American FactFinder [database online], on INTERNET at <http://www.census.gov> [cited 11 December 2002].

Table 2: Population Growth, 1940-2000

Area	1940	1960	1980	2000	% Change 1980-2000
Billerica	7,933	17,867	36,727	38,981	6.1%
Chelmsford	8,077	15,130	31,174	33,858	8.6%
Dracut	7,339	13,674	21,249	28,562	34.4%
Dunstable	447	824	1,671	2,829	69.3%
Lowell	101,389	92,107	92,418	105,167	13.8%
Pepperell	3,114	4,336	8,061	11,142	38.2%
TEWKSBURY	6,261	15,902	24,635	28,851	17.1%
Tyngsborough	1,634	3,302	5,683	11,081	95.0%
Westford	3,830	6,261	13,434	20,754	54.5%
Massachusetts	4,316,721	5,148,578	5,737,037	6,349,097	10.7%

Source: Massachusetts Institute of Social and Economic Research (MISER).

Population Age

Tewksbury's population stability is evident in the age profile of its residents. Unlike the experience statewide, the elderly as a percentage of Tewksbury's population increased from 9.4% in 1990 to 11.5% in 2000. In absolute terms, the elderly population in Tewksbury increased by 746 people, or an unusually high 22.5% – mainly among persons between 75-84 years of age. However, the population of persons under 18 rose by 7.8% between 1990-2000, yet across the state, the under-18 population increased by 10.9%. Like the state as a whole, most of Tewksbury's under-18 population growth occurred among persons between 5-17 years of age while the pre-school population declined by 4.7%.[4] Table 3 presents a detailed breakdown of 1990-2000 population change by age group in Tewksbury.

[4] Census 2000, Summary File 2.

Table 3: Population Change by Age Group

Age Cohort	1990	2000	% Change	Age Cohort	1990	2000	% Change
Under 5	2,120	2,020	-4.72%	Age 45-54	2,999	4,285	42.9%
Age 5-17	4,568	5,193	13.7%	Age 55-64	2,352	2,801	19.1%
Age 18-24	2,764	1,787	-35.4%	Age 65-74	1,559	1,926	23.5%
Age 25-34	5,343	3,917	-26.7%	Over 75	1,006	1,385	37.7%
Age 35-44	4,555	5,537	21.6%				
Total Population	27,266	28,851	5.81%				
% Population <18				% Population >65			
Tewksbury	24.53%	25.00%		Tewksbury	9.41%	11.48%	
Massachusetts	22.50%	23.60%		Massachusetts	13.60%	13.50%	

Source: Bureau of the Census, 1990 Census of Population and Housing, Summary File 1, Table P-11; Census 2000, Summary File 2, Table PCT-1.

Labor Force, Education & Employment

Approximately 71% of Tewksbury's over-16 population is in the labor force. Despite the size of the town's employment base, most workers commute to jobs in Lowell, Lawrence and other large employment centers nearby, or Boston.[5] While Tewksbury's labor force profile is similar to that of the state as a whole, there are noteworthy differences. About 17% of all local workers depend on manufacturing employers for their livelihood, in contrast to 12% statewide, and a much lower percentage of Tewksbury residents work in education, health and social services – 18.6% – than the percentage of residents across the Commonwealth, 23.7%. In addition, self-employment is less prevalent in Tewksbury and a smaller share of the labor force holds a local, state or federal government job.

The employment characteristics of Tewksbury workers seem to correlate with their educational backgrounds. One-fourth of the town's adult population holds a bachelor's degree or higher, but college-educated persons constitute 33% of the state's adult population.[6] This and other differences in educational attainment probably contribute to the somewhat lower percentages of Tewksbury residents in fields such as medicine, law, education, social services, engineering and related disciplines. Relative to the rest of the Commonwealth, Tewksbury residents tend to work in skilled or semi-skilled occupations for manufacturing, construction, wholesale trade and service industry employers. On average, men in Tewksbury with full-time jobs earn $50,296 per year, or about 1.17 times the mean earnings of employed men throughout Massachusetts, and women with full-time

[5] Nearly 78% of the town's labor force commutes more than 15 minutes to work each day, for an average of 29 minutes, and 86% travel by car.

[6] Census 2000, Summary File 3, Table DP-3: Massachusetts.

jobs, $33,918, or 1.06 times the mean earnings of employed women across the state.[7] However, these characteristics pertain to the town as a whole. In general, Tewksbury's younger employed adults tend to have higher levels of education and higher-paying jobs than many of the town's older workers and homeowners. Similar differences can be seen at the neighborhood level.

Race, Ethnicity and National Origin

Tewksbury residents are primarily white (96.4%) and of Irish, Italian and English descent. Among racial minority groups, the Asian population is Tewksbury's largest (1.6%) and it is comprised mainly of Asian Indian and Chinese persons. Slightly over one percent of the town's current population is Hispanic.[8]

Special Needs Population

According to the 2000 U.S. Census, Summary File 3, the special needs population of the Town of Tewksbury was estimated to be approximately 17.6% of the total population or 4,655 residents. In comparison, the Northern Middlesex Council of Government's region was 17.9% of the total population or 45,721. Table 3A is a breakdown of special needs residents by age and sex and Table 3B is Special Needs Population by Disability. It should be noted that some residents may multiple disabilities.

Table 3A Special Needs by Age and Sex

		5-15	16-64	65+	Total
Tewksbury	Male	201	1768	515	2484
	Female	54	1400	717	2171
	Total	255	3168	1232	4655
NMCOG Region	Male	1852	16196	4490	22542
	Female	1023	15502	6654	23179
	Total	2879	31698	11144	45721

[7] Census 2000, Summary File 3, Tables DP-2, DP-3, P-49, P-50 and P-51: Tewksbury, Lowell PMSA, Massachusetts. Note: median earnings by sex for all adult workers in Tewksbury are somewhat lower, in part because not all adults work full-time and in part because not all adults work year-round. For all men with earnings, the median is $44,382 and for women, $26.928. Source: Summary File 3, Table P-85.

[8] Census 2000, Summary File 1, Table DP-1: Tewksbury.

Table 3B Special Needs Population by Disability

Total Disabilities tallied:	Tewksbury	NMCOG
5-15 years old		
Sensory disability	38	489
Physical disability	0	412
Mental disability	186	23320
Self-care disability	7	441
16-64 years old		
Sensory disability	186	3660
Physical disability	285	9460
Mental disability	69	7271
Self-care disability	8	2760
Go-outside-home	79	11272
Employment	1292	20691
65+ years old		
Sensory disability	162	3938
Physical disability	311	7195
Mental disability	31	2776
Self-care disability	0	2472
Go-outside-home	96	5771

The Town of Tewksbury notes that a significant percentage of the population has special needs and disabilities. The Town works with the Tewksbury Housing Authority, Community Teamwork, Inc., local churches, and the Departments of Mental Health and Retardation to provide services to this segment of the population. As for housing individuals with special needs, a number of group homes have recently been opened in the Town of Tewksbury. The Tewksbury Local Housing Partnership is committed to ensuring that affordable housing projects include the maximum physical accessibility/adaptability as possible.

Household Income

Traditional measures of population wealth underscore Tewksbury's predominantly middle-class make-up. According to recent federal census data, Tewksbury's median household income of $68,800 ranks 77 out of 351 cities and towns in the Commonwealth.[9] Though its income rank is lower today than in 1980 (48), the difference reflects demographic changes within Tewksbury as

[9] Census 2000, Summary File 3, Table P-53: Massachusetts, Counties, and County Subdivisions (All), ranked by author.

well as the redistribution of income throughout Eastern Massachusetts, a trend caused by new, high-end suburban development along portions of I-495. A higher percentage of local households have incomes between $75,000-$150,000 than is the case statewide, but the percentage of households with incomes over $200,000 is much smaller in Tewksbury – 1.5% – and their aggregate income is a modest 8% of the town's aggregate income.[10] In short, there is somewhat less class differentiation in Tewksbury than in many communities across the state, urban or rural. Its residents tend to be middle-income, working people, and women contribute significantly to the earned income of their households. More than 64% of the town's women are in the labor force in contrast to 60% of women statewide.[11] Table 4 provides comparison data on several income indicators for Tewksbury and surrounding communities.

[10] Census 2000, Summary File 3, Table P-54: Massachusetts, Tewksbury.

[11] Census 2000, Summary File 3, Tables DP-3, P-49, P50, P51.

Table 4: Population and Household Wealth

Area	Median Household Income	Per Capita Income	Average Single-Family Home Value (FY03)	Equalized Valuation Per Capita (FY00)
Billerica	$ 67,799	$ 24,953	$ 261,370	$ 104,319
Chelmsford	$ 70,207	$ 30,465	$ 280,991	$ 115,249
Dracut	$ 57,676	$ 23,750	$ 225,425	$ 68,039
Dunstable	$ 86,633	$ 30,608	$ 300,422	$ 122,779
Lowell	$ 39,192	$ 17,557	$ 158,480	$ 39,254
Pepperell	$ 65,163	$ 25,722	$ 222,852	$ 77,567
TEWKSBURY	$ 68,800	$ 27,031	$ 215,482	$ 104,119
Tyngsborough	$ 69,818	$ 27,249	$ 227,865	$ 90,865
Westford	$ 98,272	$ 37,979	$ 347,271	$ 135,071
Lowell PMSA	$ 57,152	$ 24,430		
Massachusetts	$ 50,502	$ 25,952		

Sources: Bureau of the Census, Census 2000; Massachusetts Department of Revenue (DOR), Municipal Data Bank.

Household incomes vary by population age in Tewksbury, just as they do everywhere. Both senior citizens (often but not always retired) and young citizens starting out in their careers have considerably less income than middle-aged residents, in fact the town's highest-income age group, households headed by persons 45-54 years of age, have nearly four times the annual income as households headed by persons over 75. Similarly, family households tend to enjoy a higher standard of living than non-family households. In Tewksbury, the median family income of $76,443 is nearly twice the median income of non-family households. Figure 5 compares household incomes of Tewksbury residents by age of householder.

Neighborhood Demographics

The socio-economic position of Tewksbury households seems fairly consistent when viewed on a town-wide basis, yet noteworthy differences exist between neighborhoods. Household incomes vary by section of town, and these income distinctions correlate with other population characteristics: length of residency, household size and composition, education and employment, housing tenure and the age and value of residential property. Not surprisingly, areas with newer single-family homes tend to be more affluent than Tewksbury's mature neighborhoods. Measured by federal census geography, Census Tracts 3151, 3154.02 and portions of 3152 are home to most of Tewksbury's upper-middle-income households. Several neighborhoods in these sections of town exceed the community as a whole in four related indicators of population wealth: median household income, residential property values, percentage of family households, and percentage of single-family homes. During the past 15 years, the same areas also absorbed relatively high rates of single-family home development compared to the rest of Tewksbury, and high rates of housing unit turnover. Table 5

compares Census Tracts 3151, 3152 and 3154.02 to Tewksbury overall on several commonly considered demographic measures.

Table 5: Comparison Demographic Data by Selected Census Tracts

	Census Tracts		
Item	3151	3152*	3154.02
Median Household Income	$ 78,724	$ 82,949	$ 81,024
Median Home Value	$ 221,300	$ 236,900	$ 207,600
% Family Households	84.2%	79.0%	88.3%
% Single-Family Homes	81.9%	65.6%	95.8%
% New Owner-Occupants Since 1990	47.6%	50.0%	42.5%
% Households w/ Children <18	40.8%	33.7%	44.7%
Average Household Size	2.96	2.70	3.00

Source: Census 2000, Summary File 3, Tables P-10, P-24, P-53, H-38: Middlesex County Census Tracts 3151, 3154.02, and *3152, Block Group 9 only.

Despite their many similarities, households in these three census tracts differ in some important ways. For example, among married-couple families, the percentage of working wives is much higher in Census Tract 3154.02 than in other tracts. In contrast, Census Tract 3151 has the highest percentage of households with annual incomes over $200,000 (4.6%), and their share of aggregate household income is significantly higher (20.2%) than any other section of Tewksbury.

A majority of Tewksbury's recent housing unit growth has occurred in portions of North Tewksbury and areas east and south of Tewksbury Hospital. Many of the newer homes are common-wall or multi-family housing units, offering homebuyers an alternative to single-family homes on one hand and increasing the town's rental housing inventory on the other. The significant number of multi-family condominiums built in Tract 3141.01 during the past 10-12 years sheds light on why over half of the homeowners in that part of town moved into their current residence after 1995, a condition that differs markedly from the pattern of long-term homeownership in many neighborhoods throughout Tewksbury. Similarly, 43% of all occupied dwelling units in Tract 3152 were built between 1990-2000, many in rental or condominium developments. The sizeable inventory of attached housing units in these sections of Tewksbury, including many age-restricted apartments and units at Tewksbury Hospital,[12] contributes to the comparatively smaller average household sizes in Census Tracts 3152 and 3154.01, as suggested in Table 6.

[12] The Tewksbury Hospital compound includes institutional "group quarters" or shared living facilities, and 132 housing units that the Census Bureau classifies as renter-occupied housing. Population statistics for Census Tract 3154.01 include all persons residing at Tewksbury Hospital, but housing unit and income statistics include only those persons living in the 132 renter-occupied units.

Table 6: Comparison Demographic Data by Selected Census Tracts

Item	Census Tract 3152 Block Group 1	Block Group 3	3154.01
Median Household Income	$ 65,313	$ 50,417	$ 62,171
Median Home Value	$ 210,100	$ 195,500	$ 173,600
% Family Households	69.0%	66.1%	60.9%
% Single-Family Homes	74.8%	52.2%	48.0%
% New Owner-Occupants Since 1990	44.9%	50.6%	66.9%
% Households w/ Children <18	39.2%	26.3%	24.0%
Average Household Size	2.72	2.42	2.34

Source: Census 2000, Summary File 3, Tables P-10, P-24, P-53, H-38:
Middlesex County Census Tracts 3154.01 and 3152, Block Groups 1 and 3.

Most of Tewksbury's mature neighborhoods are in Census Tracts 3154.03 and 3155, which include the area known locally as South Tewksbury. Of all neighborhoods in town, South Tewksbury's have the highest percentage of elderly homeowners, a significantly higher percentage of long-time residents and not surprisingly, a substantial share of the town's older housing stock. For example, Census Tract 3155 contains 44% of all Tewksbury homes that pre-date 1960. In addition, households in South Tewksbury have a higher percentage of grandparents living in the same home with grandchildren under 18 – 5.6% of the over-30 population – than in any other section of Tewksbury.[13] South Tewksbury is more densely developed and populated than other parts of town, and many of its homes are modest and somewhat smaller. The age of its residents and relatively accessible home prices most likely account for the lower household and family incomes that distinguish portions of Census Tracts 3154.03 and 3155 from the town as a whole. During the past decade, the rate of turnover in housing ownership began to climb in some South Tewksbury neighborhoods. Though its population is comparatively stable about 35% of South Tewksbury's homeowners moved into their present home between 1990-2000.

[13] Town-wide, grandparents living the same home with grandchildren are 3.4% of the total population over 30 years of age. Tewksbury's experience matches that of the region (3.4%), but for the Commonwealth as a whole, the statistic is 2.6%. Source: Census 2000, Table PCT-8.

Table 6: Comparison Demographic Data by Selected Census Tracts

Item	Census Tract 3154.03	Census Tract 3155
Median Household Income	$ 70,721	$ 63,068
Median Home Value	$ 210,800	$ 182,800
% Family Households	83.0%	83.8%
% Single-Family Homes	83.9%	90.1%
% New Owner-Occupants Since 1990	35.1%	38.5%
% Households w/ Children <18	39.4%	42.4%
Average Household Size	2.99	3.04

Source: Census 2000, Summary File 3, Tables P-10, P-24, P-53, H-38: Middlesex County Census Tracts 3154.03 and 3155.

Housing Characteristics

Housing Stock

The styles, age, quality and location of homes say a great deal about the physical evolution of cities and towns while providing insight into the economic position of present-day households. The 10,158 housing units in Tewksbury today represent a 94% increase over the number of homes that existed when the first master plan was written in the early 1970s. Though the town absorbed a large amount of residential development over the past 30 years, the changes that occurred in the composition of Tewksbury's housing stock are as significant as its overall volume of residential growth. A number of apartment complexes and condominiums have been developed in Tewksbury since the early 1970s, providing housing choices that previously did not exist. They changed the town's housing stock in important ways and distinguish Tewksbury from many suburbs that all but banned multi-family housing during the last decades of the 20th century. About 22% of all housing units in Tewksbury today are in two-, three- or multi-family buildings, and 1% consists of mobile homes. These types of housing, together with the town's supply of modest, older single-family homes, help to make Tewksbury affordable to many people for whom Middlesex County housing costs are a significant barrier.

Compared to most communities in the region, Tewksbury's housing stock is fairly new. Only 9% of the town's existing dwelling units pre-date 1939 and nearly 13% were built during the 1990s. Over half of the entire housing inventory was developed between 1950-1970, Tewksbury's peak population growth era. In contrast, Tyngsboro and Westford experienced much higher rates of new-home construction in the past decade, as shown in Table 8. However, the vast majority of these new units are single-family homes. Tewksbury absorbed a considerable share of the region's demand for multi-family housing, second only to Chelmsford and Lowell.

Table 8: Household and Housing Unit Growth in Tewksbury Region

	Households		%	Housing Units		%
	1990	2000	Change	1990	2000	Change
Billerica	11,695	12,912	10.4%	12,005	13,071	8.9%
Chelmsford	11,453	12,812	11.9%	11,815	13,025	10.2%
Dracut	8,992	10,451	16.2%	9,279	10,643	14.7%
Dunstable	692	923	33.4%	737	944	28.1%
Lowell	37,019	37,887	2.3%	40,302	39,468	-2.1%
Pepperell	3,385	3,847	13.6%	3,505	3,917	11.8%
TEWKSBURY	8,711	9,971	14.5%	8,950	10,158	13.5%
Tyngsborough	2,823	3,731	32.2%	3,033	3,806	25.5%
Westford	5,316	6,808	28.1%	5,530	6,941	25.5%
Region	90,086	99,342	10.3%	95,156	101,973	7.2%
Massachusetts	2,247,110	2,443,580	8.7%	2,472,711	2,621,989	6.0%

Source: 1990 Census of Population and Housing, Census 2000, Summary File 3, Tables DP-1 and DP-3.

The types of homes in Tewksbury today provide variety that is noticeably absent in many of the Commonwealth's suburbs. Consistent with local zoning policies, single-family homes constitute a significant majority of all housing units in Tewksbury and 84% of the units occupied by homeowners. The remaining ownership units represent a mix of attached housing types, from duplexes to garden-style condominiums. Though Tewksbury has a number of modest homes, many of which were built just before and after World War II, there is little evidence of distressed or substandard housing stock – units that are in serious disrepair, overcrowded, or lacking in such basic features as modern plumbing and heating systems. New single-family homes in Tewksbury contain an average of 2,205 ft^2 of living area: larger than homes built 30 years ago (1,503 ft^2), and nearly twice the size of houses typically found in subdivisions developed during the 1950s.[14] Predictably, Tewksbury's newer housing stock offers more amenities and rooms. For example, the median number of rooms in recently built homes is 7.3 and in homes built 50 years ago, 5.8. More than 26% of all housing units in Tewksbury have eight or more rooms, as would be expected for a town with a large inventory of fairly new homes.[15]

Neighborhood Housing

Just as Tewksbury's population and household characteristics vary by neighborhood, so do its housing and residential development characteristics. For example, the density of residential land use

[14] Tewksbury Assessor's Office, "FY02 Parcel Report List," in EXCEL format [rptListByMLU.xls], 17 October 2002.

[15] Census 2000, Summary File 3, Tables H23-H24.

in Tewksbury is about .77 units per acre for the town as a whole, but older neighborhoods tend toward higher-density development largely because they pre-date the zoning bylaw. In other cases the density varies because whether through zoning or comprehensive permits, some neighborhoods have more small-lot single-family development or multi-family housing. Table 9 summarizes pertinent comparison data for the five federal census tracts in Tewksbury.

Table 9: Comparison Housing Data by Census Tract

	Census Tract					
	3151	3152	3154.01	3154.02	3154.03	3155
Land Area (Mi2)	5.7	5.9	1.9	3.0	1.0	3.2
Population Density	929.2	1,229.8	1,897.6	963.0	1,872.9	2,491.0
Housing Units	1,784	2,708	1,312	955	601	2,611
Owner-Occupied	1,669	2,211	1,099	894	544	2,485
% Built 1990-2000	10.7%	13.9%	23.8%	7.5%	3.1%	5.5%
Renter-Occupied	115	497	213	61	57	126
% Built 1990-2000	0.0%	45.3%	19.2%	0.0%	36.8%	27.0%
Median Number of Rooms						
Owner-Occupied	7	6.5	5.4	6.8	6.3	6.3
Renter-Occupied	5	4.1	3.3	5.3	2.8	5.3
Median Year Built						
Owner-Occupied	1974	1975	1983	1966	1959	1958
Renter-Occupied	1955	1984	1982	1955	1987	1970

Source: Census 2000, Summary File 3, Tables H-1, H-24, H-35, H-36. Land area calculations from Census 2000 geographic data sets, Geography Network.

Housing Market

For many Tewksbury residents, their home is a cherished and valuable asset. More than 30% of the town's present households moved into their current home after the market rebounded from the recession of the early 1990s, and those who bought a new house after 1995 paid an average of $298,000 for it. Although Tewksbury's housing market is competitive, its home prices did not escalate at the pace experienced by many communities in Eastern Massachusetts during the 1990s, yet the purchase price of both single-family homes and condominiums has climbed significantly since then. Between 1990-2000, the median single-family sale price in Tewksbury rose by 49%, only to increase by another 20% in the past two years. Condominium prices have been similarly affected. After four years of decline in the early 1990s, condominium sales began to recover in 1994. By 1999, the median price of a condominium in Tewksbury had increased by 52% over the course of the decade – and by another 23% between 2000-2002.[16]

[16] Banker and Tradesman [database online], "Free Market Statistics," in HTML format, INTERNET at <http//:www.thewarrengroup.com> [cited 5 December 2002].

Given the range of housing opportunities in Tewksbury and its reasonably accessible sale prices, it is little wonder that homes for sale move quickly, as evidenced by the town's low owner-occupied vacancy rate of .4%. In 2000, the year of the most recent decennial census, 615 single-family homes and condominiums were sold in Tewksbury – about 6.8% of the town's homeownership inventory – for an average sale price of $202,000. Of the 200 vacant housing units identified by the Census Bureau on April 1, 2000, only 107 were for sale or rent, or 1% of Tewksbury's entire housing stock. The remaining homes were already sold or rented but not yet occupied, or seasonal dwelling units. There is a seemingly relentless demand for a place to live, whether in Tewksbury or the immediate region. Owing to the town's long-standing affordability, Tewksbury appears to have supplied one of the few pathways to suburban homeownership in a state where the rate of housing production has not kept pace with the rate of household growth. While some of the town's upper-end housing may entice home-seekers wishing to "buy up" from their first home, many single-family homes and condominiums in Tewksbury have been within reach for first-time and below-middle-income homebuyers. However, sale price trends over the past two years suggest that Tewksbury's tradition of market affordability may be acquiescing to the same pressures that have caused housing costs elsewhere to skyrocket. Table 10 summarizes a series of housing demand, market and cost indicators for Northern Middlesex communities.

Table 10: Comparison Housing Cost and Market Demand Data

	Median Single-Family Sale Price (2001)	Sale Price % Change, 1990-2000	Ratio New Homeowners to New Owner-Occupied Units, 1970-1980	Ratio New Homeowners to New Owner-Occupied Units, 1990-2000
Billerica	$ 249,500	48.6%	0.96	3.94
Chelmsford	$ 270,000	51.9%	1.13	5.23
Dracut	$ 214,700	43.7%	0.91	3.08
Dunstable	$ 361,000	106.9%	0.98	1.54
Lowell	$ 168,500	29.1%	2.18	10.19
Pepperell	$ 269,900	51.6%	0.59	2.86
TEWKSBURY	$ 263,000	48.9%	1.08	4.26
Tyngsborough	$ 250,000	49.7%	0.90	2.04
Westford	$ 332,950	65.5%	0.78	2.07

Sources: Banker and Tradesman; Census 2000, Summary File 3, Tables H-36, H-38.

Housing Affordability

Chapter 40B

Tewksbury has a number of homes assessed at relatively modest values, but they do not meet the definition of an affordable housing unit under state law. In Massachusetts and most states across the country, the term "affordable housing" means homes made affordable to lower-income households by a deed restriction or covenant that restricts sale prices and rents as the units are vacated, sold or leased to new tenants. Tewksbury has 498 units of housing that qualify as "affordable" under

Chapter 40B, a law that is highly controversial in most communities because it overrides local zoning regulations that make low- and moderate-income housing economically infeasible to build. The device that overrides local zoning regulations is known as a comprehensive permit.

Tewksbury's inventory of low- and moderate-income housing includes 328 apartments, about half of which are age- or disability-restricted, 121 homeownership units, and the balance of units are DMR units. These 498 units equal 4.9% of Tewksbury's year-round homes. Across the Commonwealth, 9.6% of all houses and apartments meet the statutory definition of "low- and moderate-income housing units," yet only 47 of the state's 351 communities have produced enough subsidized housing to satisfy the 10% goal. Though cities top the list for affordable housing production (including Lowell), a few towns also exceed 10%. Table 11 shows that Tewksbury and other communities in the region have a modest inventory of low-income housing: 8.4% for the nine communities combined. Since the 11/1/05 Subsidized Housing Inventory, the combined nine communities have added 536 qualified Chapter 40B units.

Table 11: Chapter 40B Inventory, Tewksbury Region

	Year-Round Homes	Chapter 40B Units	Chapter 40B %
Billerica	13,055	796	6.1%
Chelmsford	12,981	751	5.8%
Dracut	10,597	586	5.5%
Dunstable	933	30	3.2%
Lowell	39,381	5244	13.3%
Pepperell	3,905	122	3.1%
TEWKSBURY	10,125	498	4.9%
Tyngsborough	3,784	276	7.3%
Westford	6,877	244	3.5%
Nine-Town Region	101,638	8547	8.4%
Massachusetts	2,526,963	236,297	9.6%

Source: DHCD, Chapter 40B Inventory (4/1/06).

Other Measures of Affordability

The legislature's intent in enacting Chapter 40B was to assure a "fair-share" distribution of low-income housing across the state, but housing policy analysts do not define affordable housing need on the basis of a fixed 10% standard. The national definition of housing affordability assumes that a home is affordable to its owners if their monthly housing costs – a mortgage payment, property taxes, and house insurance – are equal to or less than 30% of their monthly gross income. Similarly, an apartment is considered affordable to tenants if they pay 30% of their gross monthly income, or less, for rent and utilities. Under these criteria, "affordable housing need" exists when households pay more than 30% of their gross income for housing costs. In housing industry parlance, they are classified as "housing-cost burdened." According to recent federal census data, 21.7% of all homeowners in the Lowell metropolitan area and 24.2% in Tewksbury qualify as housing-cost burdened. Among Lowell-area renters, however, 34.1% pay more than 30% of their monthly income for rent and utilities. The condition is more pronounced in Tewksbury, for 36.3% of the town's renters meet the federal definition of cost burdened households.

In a competitive real estate market like Tewksbury's, the cost of housing is a major barrier for moderate-income households. The measure of "moderate-income" varies by household size and region, but by federal definition, a household with annual income equal to or less than 80% of the regional median is moderate-income. Each year, the U.S. Department of Housing and Urban Development (HUD) publishes income eligibility guidelines for various housing assistance programs. In April 2000 (the effective date of Census 2000), a one-person household earning $35,150 or a four-person family earning $50,200 qualified as moderate-income in the Lowell metro area, including Tewksbury. HUD will eventually release statistics on the number and percentage of lower-income households based on Census 2000, but data already available from the Census Bureau suggest that about 19% of Tewksbury's households had annual incomes at or below HUD guidelines in April 2000. This estimate is slightly higher than HUD's analysis of low- and moderate-income persons living in Tewksbury a decade ago: 17.34%.[17]

Affordability Gap

Almost everyone in the United States aspires to own a home, and since the 1930s federal housing policies have effectively subsidized homeownership – through income tax deductions for mortgage interest and real estate taxes, federal home mortgage insurance, and more recently, low-interest loans and downpayment grants that help credit-worthy moderate-income people make the transition from renter to homeowner. Often, home-seekers have more resources than a mortgage lender requires, such as a larger downpayment because they have equity to invest from the sale of their previous home, or because they received a gift or loan from family members. For at least two reasons, however, households with only their savings to put toward a downpayment find it more difficult to become homebuyers. First, while saving to purchase a house or condominium they must also pay rent, and because apartments are so scarce, market rents have become very expensive. Second, since the purchase price of a house usually determines how much the downpayment will be, first-time homebuyers end up saving toward a moving target: the sale price of homes in a very tight real estate market.

Under conventional loan underwriting standards, homebuyers at Tewksbury's median household income of $68,800 can afford a purchase price of about $214,285.[18] For them, the town's median single-family home sale price translates into an "affordability gap" of $75,615 – meaning the

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[17] It is not possible to compute the number of low- and moderate-income households from the data available in standard Census 2000 tables. HUD works with the Census Bureau to estimate each community's low- and moderate-income population by creating special cross-tabulated household size and income data sets. Nonetheless, a conservative estimate can be derived today by tallying the Census 2000 number of households with incomes below $35,150, or the one-person household tier (meaning the lowest tier) in HUD's income guidelines for 2000. In the Lowell metro area, 23.9% of all households earned $35,000 or less, and in Tewksbury, 19.3%. According to Census 2000, Tewksbury's average household size is 2.9 persons and its average family size, 3.24 persons.

[18] Purchase price assumes a 10% downpayment and a 30-year mortgage at 7.5% interest, with a mortgage payment, property taxes and house insurance equal to 28% of the household's monthly gross income.

difference between the sale price and the purchase price they can afford. A sale price of $214,285 is also high enough to preclude 43% of Tewksbury's present households from purchasing a house in town if they were first-time homebuyers today.[19] In contrast, the 2002 median condominium sale price of $218,000 suggests that Tewksbury's condominium inventory *is* largely affordable to many homebuyers entering the market. Since Tewksbury has fewer condominiums than single-family homes, the issue is whether the supply of affordably priced homeownership units is sufficient to meet local needs. During the 1990s, single-family homes sales in Tewksbury occurred at a rate of 1.5 to 2 per condominium unit sold.[20] Significantly, of the 82 homes or condominiums that were on the market in Tewksbury when the last census was conducted in April 2000, only 23% carried an asking price of less than $250,000.[21]

Rental affordability is also a challenge for Tewksbury. In virtually all communities, renters have somewhat lower incomes than homeowners and Tewksbury is no exception. For the town as a whole, the median household income among tenants is $41,445, an income that can support a first-time homebuyer purchase price of about $129,085 or a monthly rent of $1,036.[22] Considering that the median gross rent paid by tenants today is $936 per month, it would seem that Tewksbury rents are affordable to renter households. However, median "gross rent" is the mid-point of rents paid by all apartment occupants, whether they live in market-rate or subsidized units. A more telling indicator of rental affordability, similar to that of homeownership affordability, is whether the rent asked for the supply of available units fits the demographic characteristics of the rental market. Of the 35 units that were vacant and available for rent in April 2000, all carried a rent of more than $1,250 per month and the median rent asked by landlords at the time was $1,349.[23]

Residential Development Trends

A majority of Tewksbury's land is zoned for single-family homes on one-acre lots, a fairly standard feature of most suburban zoning bylaws. In addition, Tewksbury provides for a mix of housing types in three zoning districts: age-restricted and multi-family development at a density of up to seven units per acre, and planned housing developments for elderly residents, including assisted and independent living units. Multi-family housing requires a special permit and it is allowed on parcels of four or more acres, up to 100 units per development. Though governed by comparable density rules, elderly housing requires a site of 12 or more acres. Together, the districts intended for

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[19] The percentage includes all householders with incomes at or below Tewksbury's median household income, without regard to age or other differences.

[20] The most recent median sale price statistics available for Tewksbury cover the period of January-August 2002. As of that time, the median single-family home sale price in Tewksbury was $289,900 and the median condominium sale price, $218,000. Source: Banker and Tradesman [database online].

[21] Census 2000, Summary File 3, Table H-87.

[22] Here, "rent" means gross rent, or rent plus utilities.

[23] Census 2000, Summary File 3, Tables H-59, H-60.

residential uses constitute nearly 80% of the town's total area (see Table 12). They also contain 82% of the town's remaining developable land.[24]

Table 12: Future Development Potential by Census Tract

	3151	3152	3154.01	3154.02	3154.03	3155	Total
Land Area (Acres)	3,634.5	3,780.8	1,245.9	1,910.7	614.7	2,049.5	13,236.0
Existing Conditions							
Open Space (Acres)	262.2	464.4	544.2	260.2	77.1	291.9	1900.1
Housing Units	1,818	2,810	1,339	959	615	2,630	10,171
Population	5,277	7,151	3,654	2,875	1,799	7,949	28,705
Density mi2	929.2	1,210.5	1,877.1	963.0	1,872.9	2,482.3	
Developable Land							
R-40	469.2	445.6	29.5	242.1	26.0	123.3	1,335.7
MFD/MFD-55	0.0	7.4	13.5	0.0	0.0	1.5	22.4
CDD	0.0	22.3	0.0	0.0	0.0	0.0	22.3
COM	3.9	0.6	0.0	0.0	0.0	16.2	20.7
HI	116.1	94.0	0.0	73.3	0.0	0.0	283.4
FA	0.0	0.0	18.3	0.0	0.0	0.0	18.3
TR	0.0	0.0	0.0	0.0	0.0	3.6	3.6
LB	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Total	589.2	569.8	61.3	315.4	26.0	144.5	1,706.3

Sources: Tewksbury Build-Out Study (EOEA); census geography data sets from Geography Network.

During the 1990s, the Tewksbury Planning Board approved 26 subdivisions with a total of 368 lots. Although only 25% of the lots were actually built by the close of 2000, housing starts escalated at the end of the decade. Between 2000 and 2002, the Tewksbury Building Department had issued 244 residential construction permits – equal to 20% of all new homes built in town between 1990 and April 1, 2000.[25] This is a significant increase in new-unit construction and it appears to correlate with the post-1990s spike in Tewksbury home prices.

[24] Northern Middlesex Council of Governments, "Tewksbury Build-Out Study," in EXCEL format [Tewksbury_buildout-final.xls], 2001.

[25] Massachusetts Institute of Social and Economic Research (MISER), [database online], "Annual Residential Building Permit Data for Massachusetts Communities," in EXCEL format, [ann95-98.xls sequentially through ytd2002_11.xls], INTERNET at <http://www.umass.edu/miser/> [updated 28 December 2002; cited 8 January 2003].

Residential Build-Out and Housing Affordability

In 2000, the Northern Middlesex Council of Governments (NMCOG) evaluated Tewksbury's future development potential as part of a statewide build-out study. NMCOG predicted that under current zoning, Tewksbury could potentially create another 1,268 housing units, however this did not take into account all constraints on the municipality. Adhering to the build-out methodology that was used across the Commonwealth, NMCOG did not include any projections for new homes developed under Chapter 40B. As Tewksbury continues to approve market-rate homes in conventional subdivisions and cluster developments, the town accrues an unmet liability for Chapter 40B units. In 2005, Tewksbury's low-income housing inventory is 594 units short of the 10% threshold set by Chapter 40B. If the town were to "build out" according to this study to an additional 1,268 homes with no provision for affordable housing development, the shortfall would increase to 690 units.

To accommodate these 690 units, however, Tewksbury would have to create as many as 2,761 additional homes according to the NMCOG study – that is, separate from the town's projected build-out under current zoning. Chapter 40B requires developments to include at least 25% low- and moderate-income housing units, or at least one affordable unit for every three market-rate units. In an effort to encourage rental production, the state allows communities to "count" as Chapter 40B units all of the apartments in a comprehensive permit rental development regardless of whether the apartments rent at low-, moderate- or market-rate levels. For first-time homebuyer developments, Chapter 40B recognizes only the affordable units. Since market-rate homes in a comprehensive permit development do not count as Chapter 40B units, they effectively expand the year-round housing base that is used to calculate a community's percentage of Chapter 40B units.

Tewksbury has made an effort to increase its affordable housing inventory by adopting a zoning bylaw that requires development in the MFD and MFD-55 zoning districts to include low- and moderate-income units. The new bylaw calls on special permit applicants to provide 15% of the units in a multi-family development as deed-restricted affordable homes that qualify for listing in the Chapter 40B Subsidized Housing Inventory. In turn, applicants will be able to propose a density of up to seven units per acre instead of the six that local regulations previously allowed. For land that NMCOG determined to be developable in the MFD and MFD-55 districts, the inclusionary bylaw effectively increases the development yield from a maximum of 120 to 140 housing units. Possibly Tewksbury could qualify all of these units for listing on the Chapter 40B Inventory if the developments produced rental rather than ownership housing. Still, even with 140 additional rental units, the town will not meet the state's 10% threshold.

Capacity of Municipal Infrastructure

Transportation System

Tewksbury is committed to expand transportation choices to its residents by increasing access for walking, bicycling and safe efficient traffic management. As of 2001, the Town had 98,000 linear feet of sidewalks. The Town's Sidewalk Committee has developed a 10-year plan that is included in the Master Plan. The total budget of the 10 year program as identified in the Capital Improvement Plan is $2,450,000. Through a combination of Town Meeting appropriations and Planning Board donations from its Sidewalk Fund, the sidewalk plan is being implemented on existing public roads.

The Route 38 Corridor Study will recommend a number of improvements along Main Street in Tewksbury upon completion by the Northern Middlesex Council of Governments. This corridor is currently served by public transportation out of Lowell. Any work to increase transportation management on this roadway will assist the Town in meeting the Sustainable Development Principles of redevelop first, concentrate development and provide transportation choice. The recommended improvements may even foster sustainable businesses and increase job opportunities as Main Street transportation becomes more efficient. This is best exemplified by the redevelopment of Oakdale Plaza which underwent a major renovation and upgrade at the intersection of Main and Shawsheen Streets. This intersection is currently be reconstructed by MassHighway at a cost of $1.6 million, meeting the requirements of "fix it first". The upgraded Oakdale Plaza fostered the opening of a new small business and provided a number of jobs in the reutilized facility.

Village Green is a new mixed use development on Route 38 that will rehabilitate an existing 24,500 square feet office building, construct 10,000 square feet of daycare space, construct 19,600 square feet of retail space, construct 3,500 square feet for a bank, and construct 60 units in a proposed comprehensive permit project. This development is enhancing transportation on Route 38 by creating a new signalized drive that will service the project, a 75 unit condominium project behind Village Green. The signalized drive will line up with Victor Drive which is the main access to the Wynn Middle School, thereby increasing safety and efficiencies at this busy intersection.

Other traffic improvements include the recent signalization of Chandler Street and East Street, the design for the signalization of East Street and Livingston Street, and developers' commitments and contributions to the signalization of East Street and Shawsheen Street. There are also two privately funded signalization projects in process for Rt. 133.

Sewer Upgrade Project
(Complete by 2011 – $80.6 million user fees & betterment assessments)
The Sewer Upgrade project is in the process of replacing existing infrastructure as well as providing sanitary service to existing properties that are on septic systems. It is anticipated that upon completion of this multi-year, $80 million dollar project, the environment will be enhanced through a reduction of septic systems. Fill will no longer be brought in to support septic systems. This will prevent any further alteration of native soils which has an impact on both groundwater and storm water. It is anticipated that there will also be a reduction in contaminated streams and waterways as septic systems are slowly phased out.

This project meets the Sustainable Development principle of redevelop first in that the existing infrastructure is be upgraded. The intent of the project is not to increase infrastructure in undeveloped areas of Town. The project will provide sewer service to the 55% of the Town that is currently without sewer which is approximately 4,600 homes and businesses. The final EIR that was submitted included a water demand management and water conservation plan which addresses the concerns of the Sustainable Development Principle of conserving natural resources.

Water Storage and Distribution Project
(Storage Complete by 2006- $7.25 million state loan supported by user fees, Distribution 2010 – via appropriations)
The Water Storage project is addressing the sustainable development principles of "redevelop first", "concentrate development" and "conserve natural resources". Existing infrastructure will be upgraded and a new storage facility will be constructed to meet peak demands. This project will enhance public safety and public health. The intent is not to bring service to areas that are not currently served. In upgrading existing distribution lines, older lines that are susceptible to leaks may be detected, thereby conserving water.

The location of the new Water Storage facility is in a built-out section of Town. The Town chose the location because of its proximity to existing infrastructure and the Town already has site control.

The storage portion of this project was approved at the October 2004 Town meeting authorizing the borrowing of $7.2 million at a reduced interest rate from the Massachusetts Pollution Abatement Trust. Site work began in November 2005 for this project. The Capital Improvement Plan (CIP) includes $346,000 that has been spent in conjunction with Phase 6 of the Sewer program to upgrade existing water lines, and projects $1,023,160 for upgrades during Phase 7 of the Sewer program and $620,000 in conjunction with Phase 8. In total the CIP projects $31 million in water distribution upgrades over a five year period.

SECTION 2: AFFORDABLE HOUSING GOALS

The Tewksbury Local Housing Partnership has reviewed the needs and demographics of the Town of Tewksbury and has come to the following conclusions:

1) The Town needs to provide affordable single-family home ownership opportunities.

2) Affordable rental units need to be provided.

3) Affordable elderly housing choices (including assisted living) need to be provided for seniors that are downsizing and changing life styles.

4) The Town needs to strive to maintain its affordability in the housing market.

Two goals emerged from the Master Plan Committee's 2002 visioning process relate directly to housing in Tewksbury. They include:

- **Preservation** of Tewksbury's existing housing affordability by providing a mix of residential use types and home prices.
- **Preference to reuse and redevelopment** of existing structures and infill development over new growth, assuring that reuse activities respect the architectural integrity of historic buildings.

In addition, the Tewksbury Local Housing Partnership has identified the goal of working with private developers to create affordable housing.

PRESERVATION STRATEGIES: (On-going effort)

To preserve existing housing affordability, the Tewksbury Housing Partnership is recommending the following action:

1. Maintain the existing subsidized housing inventory through the exercising of the right of first refusal on resales of existing affordable units.

2. Pursue the purchase of units and provide a subsidized buy-down on the purchase price to qualified first-time home-buyers.

3. Pursue tax benefits for affordable deed restrictions.

Due to the limited number of units the Town can potentially create, it is important to capitalize on the established base wherever possible.

REUSE, REDEVELOP AND INFILL STRATEGIES:

1. Infill at Tewksbury Housing Authority with an affordable senior assisted living project.(Long-term 5 years)
2. Reuse Town owned residential buildings.(As available)
3. Partner with other organizations for infill on Town owned parcels upon completion of inventory update.(Long-term 5 years)
4. Encourage development of infill private sector affordable housing. (Ongoing, as appropriate)

(Note: Successful infill development refers to projects that occur on vacant property in existing neighborhoods or sites that take advantage of existing infrastructure and whose design and scale attributes are in harmony with their surroundings.)

MASTER PLAN IMPLEMENTATION STRATEGIES:

1. Zoning to allow mixed-use development (residential and commercial) by special permit in portions of the Commercial District, provided that the residential component of a mixed-use development includes deed-restricted affordable housing units.(Intermediate goal 3-4 years)
2. Recommendations for targeted (area-specific) development, redevelopment and reuse strategies that include higher-density housing, where implementation involves a combination of zoning, public and private investment.(On-going)
3. "Local initiative" housing development.(Intermediate goal 3-4 years)
4. Modifications to Tewksbury's existing inclusionary zoning requirement to include cluster and single family developments. The bylaw requirements currently apply to multi-family projects and open space residential developments. This is currently under consideration of the Planning Board's Zoning Bylaw Subcommittee-(Intermediate goal of 3 years)
5. Amend Zoning Bylaw to allow accessory apartments subject to an affordable housing deed restriction.(Short-term goal 1-2 years)

The May 2005 Annual Town Meeting approved the Community Preservation Act (CPA) and the CPA ballot question was approved at the April 2006 elections. A Community Preservation Committee is in the process of being established. This action by the Town of Tewksbury has created an additional funding source for community-sponsored housing initiatives.

The Town has already adopted a comprehensive permit policy which provides developers with guidance on the following:

- Community housing needs.
- Development preferences, e.g., preferred types of housing and locations, and acceptable trade-offs.
- Performance standards, e.g., desired percentage(s) and term of affordability.
- Expectations concerning "local preference" allocation of affordable housing units.

The Town of Tewksbury's Comprehensive Permit Policy is attached as Appendix 1 and includes Future Affordable Housing Map from the 2003 Tewksbury Master Plan/ Community Development Plan.

SECTION 3: AFFORDABLE HOUSING STRATEGY

The following is the 5 year Planned Production Schedule for Affordable Housing:

Near Term Goals: (1-2 years):

- Livingston Place (ownership): Total units: 16; 4 affordable; comp. permit approved; under construction.
- Robert's Reach (ownership): Total units: 16; 4 affordable; comp. permit approved; under construction.
- Andover Estates (ownership): Total units: 22; 5 affordable; Approval currently being drafted.
- Shawsheen Woods- (ownership) Total units: 16; 4 affordable. Comp. Permit approved; awaiting final plans.
- Tewksbury Gateway- (ownership) Total units: 57; 9 affordable. Currently before Planning Board will be Local Initiative Units in accordance with inclusionary bylaw.
- Village Green (ownership): Total units: 60; 15 affordable units; Awaiting site eligibility letter.
- Tewksbury Housing Authority (rental): House donation from Village Green.
- Ames Lodge Phase I- Rental Comprehensive Permit- 34 units.

NEAR-TERM TOTAL MINIMUM YIELD: 76 UNITS

Intermediate Goals (3-4 years):

- Ames Lodge Phase II- Rental Comprehensive Permit- 160 units.

INTERMEDIATE TOTAL MINIMUM YIELD: 160 UNITS

Long Term Goals (5+ years):

- Affordable Assisted Living at Tewksbury Housing Authority- Yield: 10 units.
- Ames Lodge Phase III- Rental Comprehensive Permit 160 units.

LONG TERM TOTAL MINIMUM YIELD: 170 UNITS

TOTAL PLANNED PRODUCTION FOR 5 YEAR PERIOD= 406 UNITS

Current Projects in the Comprehensive Permit Pipeline but not accounted for above (as of 5/31/06):

1. Deerhaven Estates (rental): Total units: 288; 288 count on inventory; currently at Land Court and Housing Appeals Committee
2. Southwood Estates (ownership); Total units: 8; 2 affordable; currently at Superior Court on appeal
3. Jasmine Estates (ownership): Total units: 4; 1 affordable; currently at Housing Appeals Committee
4. Fahey Place (rental): Total units: 29; 29 count on inventory; currently before the Zoning Board of Appeals.
5. Silver Estates (ownership): Total units: 8; 2 affordable; awaiting site eligibility letter.

While the above referenced projects are not included in the planned production strategy they could provide significant yields in affordable housing projects. Projects 1, 2 and 3 listed above could make their way out of the court system within the next 5 years and if the yields remain the same the Town would see an additional 291 units on the subsidized housing inventory. Project 4 will most likely finish the Comprehensive Permit haring process witht he Zoning Board of Appeals by the end of August 2006. Project 5 is located on Main Street and appears to meet the Town's comprehensive permit policy of locating projects near town center or public transportation. This project could yield an additional 2 units on the subsidized housing inventory.

The combined total yield for the subsidized housing inventory from projects likely to be built in the Tewksbury Comprehensive Permit Pipeline is approximately 322 units. These projects have not been included in the strategy for various reasons, but it is not out of the realm of possibilities that a significant amount will be built.

Combining the Town's 5 year Planned Production Schedule for Affordable Housing with projects in the Town's Comprehensive Permit Pipeline the total number of additional units on the Subsidized Housing Inventory could increase by 728 units. This would exceed the statutory requirements of 10% of the Town's total housing stock under Mass. General Law Chapter 40B using 2000 U.S. Census data. This excess will be reduced by any expiring use restrictions on existing affordable units and the 2010 Census recalculation of total housing units for the community.

SECTION 4: USE RESTRICTIONS

The Town of Tewksbury is making a commitment to the provision of affordable housing through its actions of a planned production strategy. In honoring on the ongoing need for affordable housing over the last three decades, the Town will make every effort to ensure that use restrictions are in perpetuity. With limited land resources, competing and some times conflicting needs, the Town can not afford for these units to be removed from the affordable housing inventory.

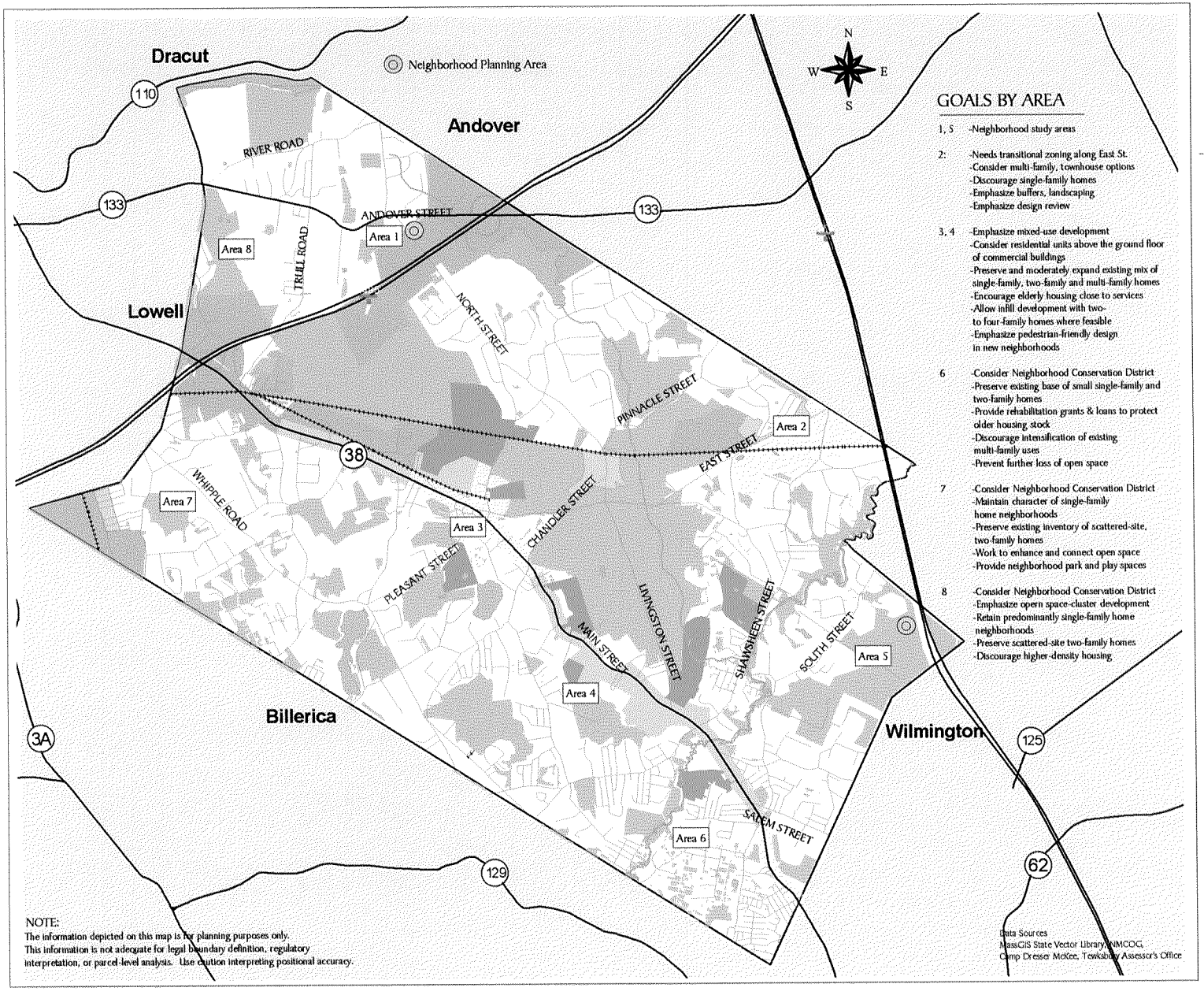
Affordable units must serve households with incomes no greater than 80% of the area median income in which the unit is located. Units must be subject to restrictions or re-sale controls to preserve their affordability for as long as the housing is not in compliance with zoning requirements.(in perpetuity)

Units are or will be subject to an executed Regulatory Agreement between the developer and the subsidizing agency unless the subsidy program does not require such an agreement. The units have been, or will be marketed in a fair and open process consistent with state and federal fair housing laws.

Tewksbury Master Plan

MAP 1

Future Housing Areas



GOALS BY AREA

1, 5 -Neighborhood study areas

2: -Needs transitional zoning along East St.
-Consider multi-family, townhouse options
-Discourage single-family homes
-Emphasize buffers, landscaping
-Emphasize design review

3, 4 -Emphasize mixed-use development
-Consider residential units above the ground floor of commercial buildings
-Preserve and moderately expand existing mix of single-family, two-family and multi-family homes
-Encourage elderly housing close to services
-Allow infill development with two- to four-family homes where feasible
-Emphasize pedestrian-friendly design in new neighborhoods

6 -Consider Neighborhood Conservation District
-Preserve existing base of small single-family and two-family homes
-Provide rehabilitation grants & loans to protect older housing stock
-Discourage intensification of existing multi-family uses
-Prevent further loss of open space

7 -Consider Neighborhood Conservation District
-Maintain character of single-family home neighborhoods
-Preserve existing inventory of scattered-site, two-family homes
-Work to enhance and connect open space
-Provide neighborhood park and play spaces

8 -Consider Neighborhood Conservation District
-Emphasize opern space-cluster development
-Retain predominantly single-family home neighborhoods
-Preserve scattered-site two-family homes
-Discourage higher-density housing

LEGEND

- Highways
- Streets
- Railroad
- Open Water
- Higher Density
- Moderate Density
- Moderate Density & Mixed-Use
- Single-Family Home Neighborhoods
- Not Suitable: Open Space
- Not Suitable: Use Conflicts

3000 0 3000 Feet

NOTE:
The information depicted on this map is for planning purposes only.
This information is not adequate for legal boundary definition, regulatory interpretation, or parcel-level analysis. Use caution interpreting positional accuracy.

Data Sources
MassGIS State Vector Library, NMCOG,
Camp Dresser McKee, Tewksbury Assessor's Office

Community Opportunities Group, Inc
Boston, Massachusetts

Community Planning Solutions
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