

Town of Tyngsborough

Housing Production Plan

2020-2024



Wyndbrook at Tyngsborough



Riley Road Townhouses



Tyngsboro Crossing

December 2019

**Prepared by:
Northern Middlesex Council of Governments
40 Church Street, Suite 200
Lowell, MA 01852**

The *Tyngsborough Housing Production Plan for 2020-2024* was prepared with District Local Technical Assistance (DLTA) funds administered by the Massachusetts Department of Housing and Community Development (DHCD) and with Community Preservation Act funds provided by the Town of Tyngsborough.



Northern Middlesex Council of Governments

December 31, 2019

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

A Multi-Disciplinary

Regional Planning

Agency Serving:

Re: Tyngsborough Housing Production Plan (HPP)

Billerica

Chelmsford

Dracut

Dunstable

Lowell

Pepperell

Tewksbury

Tyngsborough

Westford

Dear Undersecretary Chan,

The Northern Middlesex Council of Governments (NMCOG) worked closely with the Tyngsborough town staff to develop the enclosed *Town of Tyngsborough Housing Production Plan for 2020-2024 (HPP)*. The HPP summarizes the current housing market in the community and outlines a Five-Year Plan to increase the number of affordable housing units in order to ensure that the town's Subsidized Housing Inventory (SHI) remains above 10% after the release of the 2020 U.S. Census.

The Tyngsborough Planning Board adopted the draft HPP at its meeting on November 7, 2019, while the Tyngsborough Planning Board adopted the draft HPP at its meeting on December 9, 2019. Copies of the adoption letters have been included with this submission. The adoption of the draft HPP reflects the Town's willingness to work in partnership with your office to increase the availability of affordable housing in Tyngsborough.

The HPP addresses the requirements outlined under Chapter 40B of the Massachusetts General Laws, as well as the 2008 program regulations developed by your office. This document is consistent with the Commonwealth's Sustainable Development Principles and establishes goals and strategies that reflect Tyngsborough's specific community characteristics, consistent with the Town's updated Master Plan that is currently being completed. Once approved by DHCD, the HPP will serve as a guide for the Town's affordable housing program for the next five years.

The Town of Tyngsborough currently has forty-three (43) units of affordable housing in its "pipeline". Town staff also identified nineteen (19) privately-owned and five (5) publically-owned potential development sites that could generate 220-245 additional affordable housing units. These efforts reflect how seriously the Town of

Pat Wojtas
Chair

Beverly A. Woods
Executive Director

40 Church Street
Suite 200
Lowell, MA
01852-2686

TEL: (978) 454-8021

FAX: (978) 454-8023

www.nmcog.org

Tyngsborough is taking its responsibilities in supporting the development of affordable housing for the community.

If you have any questions or require any additional information, do not hesitate to contact Jay Donovan, Assistant Director, directly at (978) 454-8021 ext. 116 or at jdonovan@nmcog.org.

Sincerely,

A handwritten signature in cursive script, appearing to read "Beverly Woods".

Beverly Woods
Executive Director

cc: Matt Hanson, Town Administrator
Tyngsborough Board of Selectmen
Tyngsborough Planning Board
NMCOG Councilors
Eric Salerno , Town Planner/ Director, Economic Development
Philip DeMartino, DHCD



TOWN OF TYNGSBOROUGH

Office of the Board of Selectmen

Town Offices

25 Bryants Lane

Tyngsborough, MA 01879

Tel: (978) 649-2300 x100 | Fax: (978) 649-2320

December 9, 2019

Janelle Chan, Undersecretary
Department of Housing & Community Development
100 Cambridge Street, Suite 400
Boston, MA 02114

Dear Undersecretary Chan,

The Tyngsborough Board of Selectmen formally adopted the “*Tyngsborough Housing Production Plan for 2020-2024*” by a vote of 4-0-0 at its meeting on December 9, 2019. The Town of Tyngsborough staff worked with the Northern Middlesex Council of Governments (NMCOG) to complete this document.

We appreciate the opportunity to participate in this process and look forward to implementing the HPP over the next five years. The development of this document would not have been possible without the availability of District Local Technical Assistance (DLTA) funds from your office.

If you have any questions or need any additional information, please feel free to contact Eric Salerno, Town Planner/Director, Economic Development, at (978) 743-5361.

Sincerely,

Hillari I. Wennerstrom
Chairman

cc: Matt Hanson, Town Manager
Tyngsborough Planning Board
Beverly Woods, NMCOG
Phil DeMartino, DHCD



TOWN OF TYNGSBOROUGH

Planning Office

Town Offices

25 Bryants Lane

Tyngsborough, MA 01879

Tel: (978) 649-2300 x100 | Fax: (978) 649-2320

November 21, 2019

Janelle Chan, Undersecretary
Department of Housing & Community Development
100 Cambridge Street, Suite 400
Boston, MA 02114

Dear Undersecretary Chan,

The Tyngsborough Planning Board formally adopted the "*Tyngsborough Housing Production Plan for 2020-2024*" by a vote of 2 in Favor, 2 Abstained, 1 Absent at its meeting on November 7, 2019. The Town of Tyngsborough staff worked with the Northern Middlesex Council of Governments (NMCOG) to complete this document.

We appreciate the opportunity to participate in this process and look forward to implementing the HPP over the next five years. The development of this document would not have been possible without the availability of District Local Technical Assistance (DLTA) funds from your office.

If you have any questions or need any additional information, please feel free to contact Eric Salerno, Town Planner/Director, Economic Development, at (978) 743-5361.

Sincerely,

Kimberly D. O'Brien
Chairperson

cc: Matt Hanson, Town Administrator
Tyngsborough Board of Selectmen
Beverly Woods, NMCOG
Phil DeMartino, DHCD

Tyngsborough Housing Production Plan

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Draft

Executive Summary

The Town of Tyngsborough requested the assistance of the Northern Middlesex Council of Governments (NMCOG) in developing a Housing Production Plan (HPP) that meets the Chapter 40B Comprehensive Permit requirements for affordable housing production in Massachusetts. Through funding provided by the Department of Housing and Community Development (DHCD) under the District Local Technical Assistance (DLTA) program, NMCOG staff worked closely with Tyngsborough staff, including the Town Planner/Economic Development Director, to complete this document.

In meeting the Chapter 40B Comprehensive Permit requirements for affordable housing production, DHCD requires that a five-year Housing Production Plan (HPP) be developed that consists of a comprehensive housing needs assessment, Affordable Housing Goals, and Implementation Strategies to meet the 10% affordable housing goal. The *2013-2017 Tyngsborough Affordable Housing Production Plan (AHPP)* was submitted to DHCD in December 2012 and was approved on February 7, 2013. As of September 2019, Tyngsborough had 436 affordable units or 10.47% on its Subsidized Housing Inventory (SHI). The *Tyngsborough Housing Production Plan for 2020-2024* (HPP) addresses how the additional affordable units will be developed over the next five years to stay above the 10% goal after the 2020 U.S. Census is released. Under the proposed scenarios, 43 affordable units currently in the “pipeline” will be in place by 2020. According to the proposed construction schedules, Tyngsborough could reach 12.4% by 2024 under the “average growth scenario”, 12.8% by 2024 under the “0.5% growth scenario” and 14.6% under the “1.0% growth scenario”. It is important to note that based upon the 2020 U.S. Census, Tyngsborough will have a new target goal based upon the number of year-round housing units at that time. Current staff estimates indicate that the year-round housing units could be 4,523 units in 2020 with a 10% target of 452 affordable units.

Building upon the previous work related to the *Tyngsborough Affordable Housing Production Plan for 2013-2017*, NMCOG staff made two presentations on the draft *Dracut HPP for 2020-2024* to the Tyngsborough Planning Board on October 17, 2019 and November 7, 2019. A presentation was also made to the Tyngsborough Board of Selectmen on December 25, 2019. The *Dracut Housing Production Plan for 2020-2024* outlines a housing production schedule that addresses the community’s local housing needs, while also meeting State requirements, as outlined under Chapter 40B, to produce more affordable housing for residents. NMCOG staff will request the adoption of the HPP by the Planning Board and the Board of Selectmen. The adoption letters from the Planning Board and the Board of Selectmen are being forwarded to DHCD as part of this HPP submission.

The *Tyngsborough Housing Production Plan for 2020-2024* uses population and household projections for 2020 through 2040 prepared by the UMass Donahue Institute for the Massachusetts Department of Transportation (MassDOT). These projections were based upon a statewide model that assigns a specific share of population to each Metropolitan Planning Organization (MPO) region and then to the individual communities.

A. Comprehensive Needs Assessment

Tyngsborough residents have a range of housing needs based upon household size, income, household type and age. The following summarizes the primary findings from the Comprehensive Needs Assessment section:

Population and Households

- Tyngsborough's population increased by 242% from 3,302 in 1960 to 11,292 in 2010. Between 2000 and 2010, Tyngsborough's population only grew by 1.9 %. The Town's population represented 3.9% of the total population for the Greater Lowell region in 2010. By 2040 Tyngsborough's population is projected to increase to 12,487 residents.
- Tyngsborough's households increased from 3,731 households in 2000 to 3,999 households in 2010 or by 7.2%. Between 2010 and 2020, Tyngsborough households are projected to increase by 25.5%. The growth rate will decrease to 9.3% between 2020 and 2030 and to 2.1% between 2030 and 2040. By 2040 there are projected to be 5,622 Tyngsborough households.
- In 2010, more than eighty-one percent (81.2%) of Tyngsborough's households were family households. According to the 2013-2017 American Community Survey (ACS), the percentage of family households decreased to 72.7%. Two-person family households represented the most prevalent (30.9%) of family households in 2013-2017.
- Tyngsborough's population is aging. Residents aged 75+ and 60-74 are projected to increase by 445.7% and 108.1% respectively from 2010 to 2040.

Income

- According to the U.S. Census Bureau, median household income in Tyngsborough increased by 45.1% between 1999 (\$69,818) and 2013-2017 (\$101,303), which was 6.5% higher than the percentage increase in the region. When adjusted for inflation, the median household income in Tyngsborough increased by 1.1%.
- When adjusted for inflation, median family income in Tyngsborough increased by 9.2% between 1999 and 2013-2017, while per capita income increased by 11.6% during the same time period. The median family incomes for the Greater Lowell region and Massachusetts also increased when adjusted for inflation, while the per

capita incomes increased in the Greater Lowell region, Massachusetts, and the United States.

- According to the 2013-2017 American Community Survey, more than half (50.9%) of Tyngsborough households earned \$ 100,000 or more.
- In 2013-2017, 860 residents, or 7% of the town's population, were living in poverty. More seventy-three per cent of those living in poverty were between the ages of 18 and 64 (73.6%), 38.8% were youth under the age of 18, and 0.6% were 65 years and older.

Housing Production, Sales and Costs

- The majority of housing units in Tyngsborough are single-family, detached homes, which make up 72.6% of the housing stock, according to the 2013-2017 American Community Survey. Eighty-six percent (86%) of all housing units were owner-occupied.
- Between 2011 and 2018, 248 residential building permits were issued for 260 residential units. The highest number of permits issued was in 2018 when 69 residential permits were issued for 20 single-family houses and 49 condos.
- Residential home sales peaked in 2018 when 125 single-family, 55 condominiums and 60 Other residential properties were sold. Median sales prices peaked for single-family homes at \$425,000 in 2018 and for condominiums at \$232,000 in 2017.
- About 20.9% of owner-occupied households in Tyngsborough were considered moderately burdened by their housing costs, paying more than 30% of their income on housing costs. More than thirty-six per cent (36.6%) of the rental households in Tyngsborough were considered moderately burdened by their rental costs and cannot afford the current median gross rent.

B. Addressing Local and State Affordability Goals for Housing Production

In order to address the housing needs in Tyngsborough, the following goals were developed. These goals are outlined in Section II of the HPP:

1. Continue to create diverse rental units for existing and future Tyngsborough residents. This includes diversifying the types of units (duplexes vs. multi-family) in addition to providing units with three or more bedrooms.
2. Continue to pursue the creation of workforce¹ housing units and broaden the range of potential home-buyers and tenants.
3. Develop rental and ownership options for senior citizens that allow them to age in place.

¹ Workforce housing is a term commonly used to describe “housing for the occupations needed in every community, including teachers, nurses, police officers, fire fighters and many other critical workers.” This is typically defined as 80-120% AMI. *Source:* Center for Housing Policy, 2011 - <http://www.housingpolicy.org/>

4. Provide a diversity of housing types affordable to people with a wide range of socio-economic background, especially those below 80% of the area median income.
5. Maintain existing housing stock in good condition.
6. Encourage new housing development to fit into the existing design and character of the community.
7. Update the zoning bylaws, development review processes and permitting policies so they are clear, and consistent.
8. Coordinate the work of Town boards and departments with permitting responsibilities and the Tyngsborough Housing Authority in order to achieve consistency in the interpretation and administration of local affordable housing requirements.
9. Ensure that affordable housing development in Tyngsborough adheres to the Commonwealth's Sustainable Development Principles.
10. Monitor and chart the progress of affordable housing production to ensure that the Town is meeting annual production goals.
11. Ensure the DHCD-approved Housing Production is used as a tool for systematic growth and new housing opportunities.

C. Strategies to Address Housing Needs and Increase Production

In order to achieve these goals, the Town of Tyngsborough outlined implementation strategies to produce the level of low- and moderate-income housing needed to meet the housing needs of the community. The strategies are summarized below and in Section II.

Maintain Existing Housing and Expand Housing Opportunities

1. Continue to be proactive in monitoring and maintaining existing affordable housing units. Cultivate relationships with private and non-profit affordable housing developers to expand housing opportunities in Tyngsborough.
2. Encourage the development of more affordable rental housing with choices for 1, 2, 3 and 4 bedroom units, with the goal of keeping the percentage of their income spent on housing below 30%.
3. Document the specific needs for veterans living in and around Tyngsborough and construct affordable veterans housing units that meet those needs. Organizations like the [Veterans Northeast Outreach Center](#) and the [Tyngsborough Office of Veterans Services](#) can be consulted for housing assistance. Consider the development of affordable veterans housing.
4. Incorporate the Housing Production Plan into the updated Master Plan.
5. Work with the State and other stakeholders to develop group homes to provide supported, supervised living arrangements for citizens with mental and physical disorders.
6. Activate the Tyngsborough Affordable Housing Trust (AHT) and appoint board members to the Trust to oversee the implementation of the Housing Production Plan, as well as to maintain and create new affordable housing units.
7. Utilize the Town Planner to help staff the AHT for a portion of his time.

Policies, Programs and Services

1. Evaluate and revise existing development regulations and guidelines for fairness and efficiency. A result of this evaluation could be the development of an Affordable Housing Permitting Guide to assist applicants in navigating the review process.
2. Actively review zoning changes that will provide for more affordable opportunities including special permits for multi-family and open space residential subdivision incentive, accessory apartments, assisted living facilities, retirement communities, etc. This will be done in conjunction with the Planning Board, Board of Selectmen, Zoning Board of Appeals and other town committees and boards. In particular, focus on R-3 multi-family zones and work to expand the zone, as appropriate.
3. Continue to use Community Preservation Funds to support development of affordable housing, with a focus on the following programs and services:
 - a. Community education regarding affordable housing programs;
 - b. First time home buyer's assistance program;
 - c. Rental assistance;
 - d. Renovation and sale of properties as affordable unit(s) from town tax lien properties acquired;
 - e. Purchase of property for use of affordable housing development;
 - f. To provide betterment to donated buildings and or land for use of affordable housing;
 - g. To partner with private developers and public agencies for affordable housing initiatives that is in the best interest for the community.
4. Support legislative and/or regulatory reforms at the state level that recognize the efforts of communities like Tyngsborough to proactively provide "workforce housing" to serve households at 80-120% of the area median income (AMI). This is in addition to continued efforts to support households earning below 80% of the AMI.

Education

1. Provide training and educational opportunities on affordable housing for Town Board and Committee members and staff. This could include updates on current policies to support affordable housing (i.e., the Comprehensive Permit Guidelines) and any revisions to state law or regional opportunities. This will allow boards and committees to provide guidance to the development community to improve the quality of proposals and could result in a more expedited permitting process.
2. Upon the establishment of the AHT, provide training and educational opportunities for the Trustees to ensure that they are familiar with the resources available to address affordable housing issues in the community.
3. Increase public awareness of and support for affordable housing through increased outreach and public education. Provide an overview of the documented housing needs within the community and the strategies to address those housing needs.

Funding

1. Pursue the purchase of units and provide a subsidized buy-down on the purchase price to qualified first-time homebuyers.

2. Research federal and state grant opportunities for the enhancement of affordable housing including: HUD's Housing for the Elderly (Section 202) Program, [Community Economic Development Assistance Corporation](#) (CEDAC) and [Neighborworks Capital](#) (NWC).
3. Investigate opportunities available under a Regional HOME Consortium to generate additional funding for housing.²

Regional Coordination

1. Continue to work with programs like the [Common Ground Development Corporation](#), a subsidiary of Community Teamwork, Inc., to develop and manage affordable housing projects.
2. Research and promote First-Time Homebuyer Program opportunities in the region and State to make existing homes more affordable. While this is not something that Tyngsborough can invest in alone, the Town can connect households to resources like Community Teamwork, Inc. and Coalition for a Better Acre.
3. Research and communicate Foreclosure Assistance Programs in the region and State to help homeowners avoid foreclosure. While this is not something that Tyngsborough can invest in alone, they can connect households to resources like the State's Emergency Homeowners Loan Program (EHLA) and Community Teamwork, Inc.

D. Housing Production Plan Implementation Requirements

Section III of the Housing Production Plan describes the characteristics preferred for affordable housing in Dracut, the zoning changes that would need to be made in order to generate more affordable housing and the specific locations in the community that have been identified as potential subsidized housing sites.

To meet the State's requirements for developing a Housing Production Plan, the Town identified private and public parcels with the potential for future affordable housing development. Nineteen (19) privately-owned and five (5) publicly-owned sites were identified through this process. It is anticipated that between 220 and 245 new housing units could be developed on the identified sites. The list of potential housing sites will be utilized as a guide in implementing the Housing Production Plan. The potential housing sites are identified through the attached Map 2 and are shown through additional maps in the document related to zoning districts, zoning overlay districts, wetlands, floodplains and Rivers Protection Act Regulated Areas, and LRTA bus routes and commuter rail. Map 1 shows the current affordable housing units on the Subsidized Housing Inventory as of September 2019.

² Under the HOME program, local governments are able to join together to form a "consortium" in order to receive HOME funding for affordable housing. Forming a consortium enables local governments that would not otherwise qualify for HOME program funding under the formula criteria to join with other units of local government to receive a direct allocation of funds. This creates an opportunity for these jurisdictions to take a more regional, collaborative approach to meeting their affordable housing needs.

Introduction

The development of housing that is accessible and affordable to residents with a range of incomes, household characteristics, and demographic qualities is critical to successful and sustainable community planning. The Massachusetts Comprehensive Permit Law (Chapter 774 of the Acts of 1969, also known as Chapter 40B of the Massachusetts General Laws), enacted in 1969, is designed to “increase the supply and improve the regional distribution of low- or moderate-income housing by allowing a limited override of local requirements and regulations which are inconsistent with local and regional affordable housing needs”.¹ While many residents understand the need for more affordable housing options in Tyngsborough and across the region, housing developments proposed vis-à-vis the Comprehensive Permitting process are often controversial. Tyngsborough desires to continue its strong record of proactively planning for housing options.

The development and approval of a local Housing Production Plan (HPP) is an integral component of achieving safe harbor status from Comprehensive Permit/40B proposals in Massachusetts. The Massachusetts Department of Housing and Community Development (DHCD) defines a Housing Production Plan (HPP) as “a proactive strategy for planning and developing affordable housing”. According to DHCD, “the community should (1) develop a strategy which will be used to meeting its affordable housing needs in a manner consistent with the Chapter 40B statute and implementation requirements; and (2) produce housing units in accordance with the HPP.

A. Overview of the Housing Production Plan

To qualify for approval from DHCD, an HPP must contain three main components: 1) a Comprehensive Needs Assessment; 2) Affordable Housing Goals and Strategies; and 3) Implementation Strategies. The purpose of the Comprehensive Needs Assessment is to determine the community context, which relies on demographic, community development (zoning and infrastructure), and economic data to assess the extent to which the existing housing stock meets the housing needs of a community.

The Affordable Housing Goals section identifies the broad objectives for housing, paying special attention to local and regional needs. This section also sets the minimum affordable housing production goal, as determined by the total number of year-round housing units in

¹ Department of Housing and Community Development, 2016

the most recent decennial Census. According to the recent revisions to the Chapter 40B requirements, the minimum annual affordable housing production goal is greater or equal to 0.5% of the year-round housing stock.²

Finally, the Implementation Strategies section of the plan identifies specific sites for the development of affordable housing, assesses municipally-owned land which the community has targeted for mixed-income housing, and identifies regional housing development collaborations, including potential zoning changes to support housing production.

Once approved by DHCD, an HPP is valid for five years. Additionally, communities may apply to have their HPP certified by DHCD. A community will be certified in compliance with an approved HPP if, during a single calendar year, it has increased its number of low- and moderate-income year-round housing units. Certification lasts for one year if the community has increased its SHI units by 0.5% of year-round housing units and two years if it has increased its number of SHI units by 1.0%. According to Chapter 40B, once a plan has been certified, the local community has greater power in controlling future Comprehensive Permit projects because a decision by the Zoning Board of Appeals to deny an application will be considered “consistent with local need,” meaning that the ZBA’s decision would be upheld by DHCD’s Housing Appeals Committee (HAC).

The state’s subsidizing agencies have entered into an Interagency Agreement that provides more guidance to localities concerning housing opportunities for families with children. The agreement requires that at least 10% of the units in affordable production developments that are funded, assisted or approved by a state housing agency have three or more bedrooms with some exceptions (e.g. age-restricted housing, assisted living, supportive housing for individuals, SROs, etc.).

B. Defining Affordable Housing

There are several definitions of affordable housing in the United States depending on whether one uses Federal or State criteria. The United States Department of Housing and Urban Development (HUD) considers housing ‘affordable’ if housing costs do not exceed 30% of a household’s annual income.³ When a household pays more than 30% of its income on housing-related costs, it is considered “burdened” by housing; households

² DHCD Guidelines for MGL 40B Comprehensive Permit Projects, Subsidized Housing Inventory, updated December 2014, and based upon Regulatory Authority 760 CMR 56.00.

³ Rental units = gross rent plus associated utilities. Owner-occupied = cost of mortgage, property taxes, and insurance. Source: US Department of Housing and Urban Development.

spending 50% or more of their income on housing are considered “severely burdened” according to HUD affordability criteria.

Another measure of housing affordability is based on Area Median Income (AMI); AMI calculations are the most popular way of prioritizing households for affordable housing opportunities. According to HUD:

- “Extremely low income” housing is reserved for households earning 30% or less AMI;
- “Very low income” households earn between 31% and 50% AMI;
- “Low income” households earn between 51% and 60% AMI; and
- “Moderate income” households earn between 61% and 80% AMI.

In assessing a community’s progress toward the Commonwealth’s 10% affordability goal, DHCD counts a housing unit as affordable if it is subsidized by state or federal programs that support low- and moderate- income households at or below 80% AMI.

Under Chapter 40B, housing is considered “affordable” if it meets the following criteria:

1. The unit(s) must be part of a subsidized development built by a public agency, non-profit, or limited dividend corporation; and
2. At least 25% of the units in the development must be income-restricted to households earning $\leq 80\%$ AMI and have rent/sale prices restricted to affordable levels (determined by AMI). Affordability restrictions must run in perpetuity unless there is demonstrated justification for a shorter term or 20% of units are income restricted $< 50\%$ AMI; and
3. The development must be subject to a regulatory agreement and monitored by a public agency or non-profit organization; and
4. Project sponsors must meet affirmative marketing requirements.

Based on the 10% criteria established by DHCD, the Town of Tyngsborough needed to develop 417 affordable units in order to achieve its affordability goal based on the number of year-round housing units (4,166) recorded in the 2010 U.S. Census. Based upon DHCD’s latest SHI report (9/5/19), the Town of Tyngsborough had 436 affordable units or 10.47%.

C. Data Sources and Definitions

The *Tyngsborough Housing Production Plan for 2020-2024* relies on a variety of data sources, such as the U.S. Census Bureau, the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Health and Human Services (HHS), the Massachusetts Department of Transportation (MassDOT), the Department of Housing and Community Development (DHCD), and NMCOG. The two main survey tools used are the U.S. Census and the American Community Survey (ACS) from the U.S. Census Bureau.

It is important to note that differences in sampling methodology, terminology, and timeframe can make it difficult to compare one source to another. For instance, one key difference between the U.S. Census and the ACS is that the Census samples every individual in a community, whereas the ACS samples a subset of the community. This is because the Census strives to provide counts of people for the purpose of Congressional apportionment, whereas the ACS is designed to measure social and economic characteristics of the U.S. population, which can be achieved through estimates.

These differences in sampling methodology mean that some values, such as the number of households in a community, are reported differently in the ACS versus the Census. More accurate household numbers are available through the Census, because it samples everyone in a community. However, ACS numbers still have value because the survey asks a wider variety of questions. Information on household income, for instance, is only available in the ACS, and was not included as part of the 2010 U.S. Census.

Another key difference between the Census and the ACS is that the Census collects data once every ten years, whereas ACS data are collected continuously. Typically, data from the Census are collected between March and August in a single year, whereas data from the ACS are collected each month and reflect conditions throughout the year.

Furthermore, there are differences in questions and terminology across the Census and the ACS. For example, the Census Bureau introduced a new set of disability questions in the 2008 ACS Questionnaire, which makes comparisons of disability data from 2008 or later with prior years quite difficult. Within the HPP there will be an attempt to minimize any confusion about these data sources and to note where two different data sources are being used. Comparison across data sources is avoided whenever possible. When comparison is unavoidable, the HPP will describe any caution that should be taken.

In addition to these various data sources, it is important to clarify the definitions for terms, such as *housing unit*, *household* and *family*. The U.S. Census Bureau utilizes the following definitions:

Housing Unit – A house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall. For vacant units, the criteria of separateness and direct access are applied to the intended occupants whenever possible. In general, the term *housing units* refers to all the residential structures in the community.

Household – A household includes all the people who occupy a housing unit as their usual place of residence. The term “households” includes all family or nonfamily households.

Family – A group of two or more people who reside together and who are related by birth, marriage or adoption.

For other definitions, consult the U.S. Census Bureau web page at www.census.gov.

The *Tyngsborough Housing Production Plan for 2020-2024* utilizes population and household projections prepared by the UMass Donahue Institute developed for the Massachusetts Department of Transportation (MassDOT). These population and household projections for the Greater Lowell region were developed for 2020, 2030 and 2040. These projections are based upon a statewide model that assigns a specific share of population and households to each Metropolitan Planning Organization (MPO) region and then to the individual communities.

I. Comprehensive Needs Assessment

A. Demographic Analysis

This section provides an overview of the demographic changes that have occurred in Tyngsborough since the publication of the *2013-2017 Tyngsborough Affordable Housing Production Plan*. The information includes analyses of population, households, age cohorts, race and ethnicity, disability status, and income. The purpose of these analyses is to understand how the population characteristics have changed over the past decade and project future growth rates. The data forms the foundation for the Housing Needs section, which will be used to frame the goals and strategies contained within the HPP.

1. Population

During the past fifty years, the population of Tyngsborough has grown faster than the region as a whole. According to the *Regional Strategic Plan for Greater Lowell (2011)*, the population in the Greater Lowell region grew by 70% between 1960 and 2010 from 169,403 to 286,901, or an average of 13.88% per decade. During the same time period, Tyngsborough's population increased from 3,302 residents in 1960 to 11,292 residents in 2010, or by 242%. As reflected in Table 1 below, Tyngsborough's growth rate decreased from 28.2% between 1990 and 2000 to 1.9% between 2000 and 2010. This growth rate was slightly behind the regional growth rate of 2%. Tyngsborough's population in 2000 and 2010 represented 3.9% of the Greater Lowell population. According to the 2013-2017 American Community Survey, there were 12,232 residents in Tyngsborough.

The population projections developed by the UMass Donahue Institute for MassDOT show an increase in Tyngsborough's population of 11,292 in 2010 to 12,487 in 2040, or by 10.6%. However, the projections between 2030 and 2040 show a 1.9% decrease in Tyngsborough's population and a 1.3% decrease in the Greater Lowell population. Projected growth rates suggest that Tyngsborough will grow by nearly three times the rate of the Greater Lowell region between 2010 and 2020. Tyngsborough's population is projected to grow slightly from 3.9% of the region's population in 2010 to 4.2% in 2040.

Table 1: Actual and Projected Population (2000–2040)

Year	Tyngsborough	Growth Rate	Greater Lowell region	Growth Rate	Percent of Region
2000	11,081	28.2%	281,225	6.7%	3.9
2010	11,292	1.9%	286,901	2.0%	3.9
2020	12,595	11.5%	299,617	4.4%	4.2
2030	12,731	1.1%	298,889	-0.2%	4.3
2040	12,487	-1.9%	295,061	-1.3%	4.2

Source: 2000 and 2010 US Census; Projections developed the UMass Donahue Institute for MassDOT in 2018

2. Households and Household Types

Similar to their population projections, the UMass Donahue Institute developed household projections for MassDOT as part of the long-range transportation planning process. As outlined in Table 2 below, the number of households in Tyngsborough is projected to increase from 3,999 households in 2010 to 5,622 households in 2040, or by 40.6%. For the same time period, the Greater Lowell household growth rate is projected to be 18%, which is less than half Tyngsborough's growth rate. The overall household growth rate has slowed considerably from the 1990-2000 period, yet the period from 2010-2020 shows the greatest projected household growth for Tyngsborough (25.5%) and the Greater Lowell region (11.8%). Tyngsborough's share of the region's households is projected to increase slightly from 3.8% in 2010 to 4.6% in 2040.

Table 2: Total Number of Households (2000-2040)

Year	Tyngsborough	Growth Rate	Greater Lowell region	Growth Rate	Tyngsborough Households as Percent of the Region
2000	3,731	31.2%	99,342	10.2%	3.8
2010	3,999	7.2%	104,022	4.7%	3.8
2020	5,020	25.5%	116,271	11.8%	4.3
2030	5,505	9.7%	121,559	4.5%	4.5
2040	5,622	2.1%	122,740	1.0%	4.6

Source: 2000 and 2010 US Census; Projections developed the UMass Donahue Institute for MassDOT in 2018

Household types are divided into two categories: family and nonfamily. In a family household, those who occupy a housing unit are related by birth, marriage or adoption, whereas in a non-family household, those who occupy a housing unit are not related (e.g. roommates). According to the 2010 U.S. Census, 81.2% of the 3,745 households in Tyngsborough were family households, as outlined in Table 3 below. The percentage of family households decreased by nearly ten percentage points to 72.7% according to the 2013-2017 American Community Survey.

Table 3: Household Types (2010 and 2013-2017)

Household Type	2010		2013-2017	
	Number	Percentage	Number	Percentage
Family households	3,041	81.2	3,171	72.7
Nonfamily households	704	18.8	1,189	27.3
Total	3,745	100.0	4,360	100.0

Source: 2010 U.S. Census and 2013-2017 American Community Survey

3. Age Distribution for Heads of Household

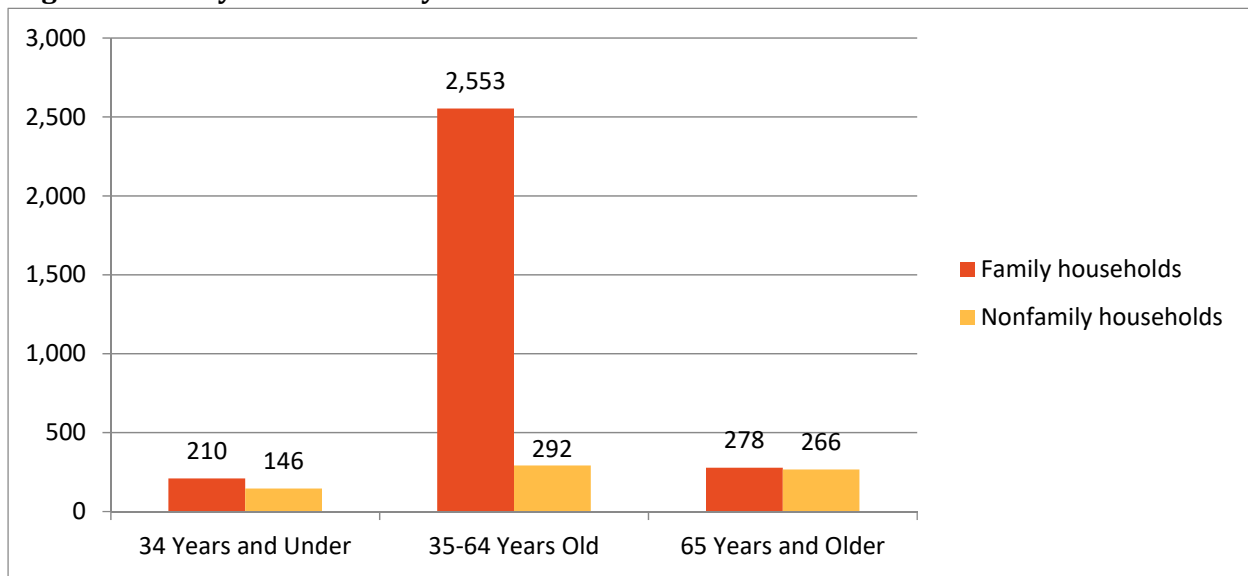
The U.S. Census also provides information on the age of head of households, broken out into three age categories: 15-34, 35-64 and 65 years and older. According to the 2000 and 2010 U.S. Census, the majority of head of households in both family and nonfamily households in Tyngsborough were between 35 and 64 years of age. As outlined in Table 4 below, 73% of head of households in family households and 51% of head of households in nonfamily households were 35-64 years of age in 2000. In 2010 the percentage for head of households in family households aged 35-64 increased to 84%, while the percentage of those in the 35-64 category for nonfamily households decreased to 41.5%, as shown in Table 4 below and Figure 1 on the next page. The 2013-2017 American Community Survey showed that the heads of households in this age group decreased to 80.6% for family households and increased to 41.6% for nonfamily households, as shown in Table 4 below and Figure 2 on the next page.

Table 4: Head of Household Age Distribution (2000, 2010 and 2013-2017)

Age of Head of Household	2000		2010		2013-2017	
	Number	Percentage	Number	Percentage	Number	Percentage
Family Households						
15-34 Years	551	18.7	210	6.9	264	8.3
35-64 Years	2,153	73.0	2,553	84.0	2,556	80.6
65 Years and Older	245	8.3	278	9.1	351	11.1
Total	2,949	100.0	3,041	100.0	3,171	100.0
Nonfamily households						
15-34 Years	190	24.3	146	20.7	241	20.3
35-64 Years	399	51.0	292	41.5	495	41.6
65 Years and Older	193	24.7	266	37.8	453	38.1
Total	782	100.0	704	100.0	1,189	100.0

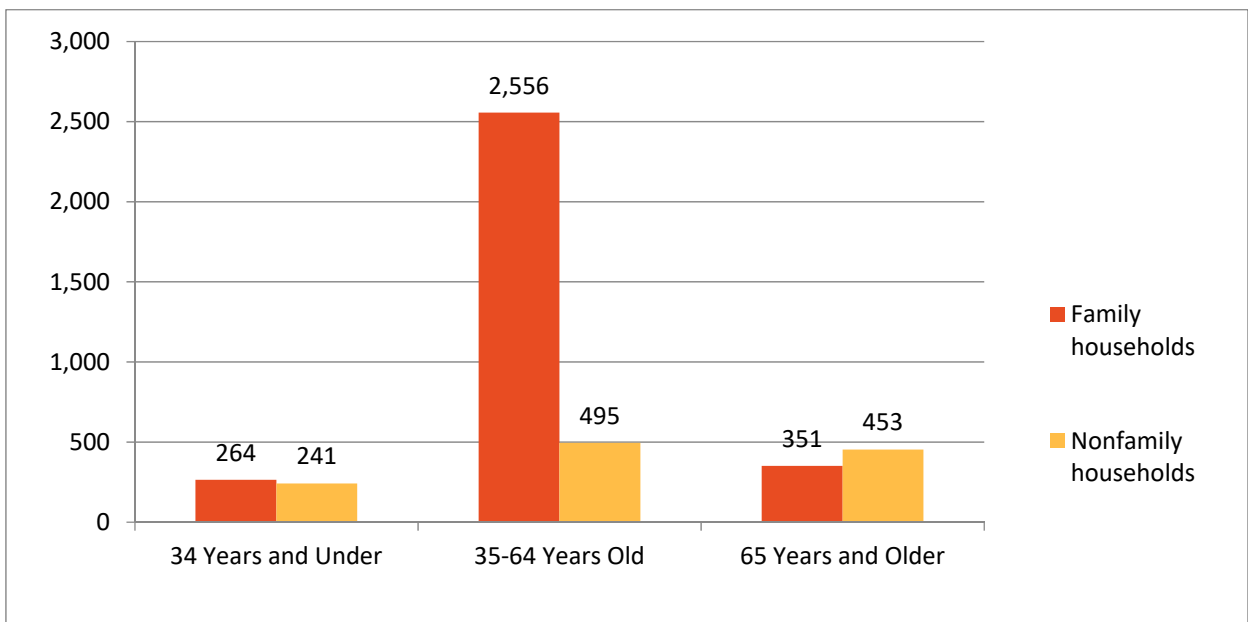
Source: 2000 and 2010 U.S. Census and 2013-2017 American Community Survey

Figure 1: Family and Nonfamily Households: 2010



Source: 2010 U.S. Census

Figure 2: Family and Nonfamily Households: 2013-2017



Source : 2013-2017 American Community Survey

4. Household Size

Household size is another important factor when assessing housing needs in a community. According to the 2010 U.S. Census, family households comprised 81.2% (3,041) of the total households, while non-family households comprised the remaining 18.8% (704). Two-person households comprised 31.5% of the total family households, while four-person

family households accounted for an additional 30.6%. Single-person households comprised 79.3% of the nonfamily households. The average household size in Tyngsborough in 2010 was 2.82 persons, while the average family size was 3.24 persons. These figures were less than the 2000 average household (2.97) and family (3.37) sizes.

According to the 2013-2017 American Community Survey, the percentage of family households decreased to 72.7% in 2013-2017. Two-person households comprised the majority of family households at 30.9%, followed closely by three-person households (30.1%) and four-person households (27.9%). The percentage of single-family households within nonfamily households decreased to 73.7%. The average household size in Tyngsborough in 2013-2017 was 2.80 persons, while the average family size was 3.27 persons. These figures were less than the 2000 average household (2.97) and family (3.37) sizes.

Table 5 below summarizes the information from the 2010 U.S. Census and the 2013-2017 American Community Survey.

Table 5: Household Size – Family and Nonfamily: 2010 and 2013-2017

Household Type	Household Size: 2010							Total
	1- Person	2- Person	3- Person	4- Person	5- Person	6- Person	7 + Person	
Family Households	0	959	683	930	353	47	69	3,041
Percentage	0.0	31.5	22.5	30.6	11.6	1.5	2.3	100.0 (81.2)
Nonfamily Households	558	138	10	0	0	0	0	704
Percentage	79.3	19.3	1.4	0.0	0.0	0.0	.0.0	100.0 (18.8)
TOTAL	558	1,095	693	930	353	47	69	3,745
Household Type	Household Size: 2013-2017							Total
	1- Person	2- Person	3- Person	4- Person	5- Person	6-Person	7 + Person	
Family Households	0	979	953	884	296	40	19	3,171
Percentage	0.0	30.9	30.1	27.9	9.3	1.3	0.6	100.1 (72.7)
Nonfamily Households	876	253	0	60	0	0	0	1,189
Percentage	73.7	21.3	0.0	5.0	0.0	0.0	0.0	100.0 (27.3)
TOTAL	876	1,232	953	944	296	40	19	4,360

Source: 2000 U.S. Census and 2013-2017 American Community Survey

5. Household Characteristics

Household characteristics provide insight into the diversity of households in a community. Data from the 2010 U.S. Census and the 2013–2017 American Community Survey reflect the changes that have taken place in Tyngsborough over the last two decades.

Notwithstanding the prevalence of traditional married households with children, household types have become increasingly diverse over the past 20 years. The increase in nonfamily households, single-parent households and married couples without children has contributed to this diversity.

Table 6 below shows the various household types in Tyngsborough in 2000, 2010 and 2013-2017. In 2010, the majority of households were family households (81.2%), which was greater than the percentage (79%) of family households in 2000. Within the family households, married couples comprised 81.7% of these households – 48.1% with related children under 18 and 51.9% with no related children. There has been an overall increase in married family households with no related children. More than one-fifth (21%) of the total households in 2010 were nonfamily households, with the majority living alone – 79.3% or 558 of 704 nonfamily households. Of the nonfamily households with a single occupant, 44.3% were residents 65 and older.

Table 6: Household Characteristics: 2000, 2010 and 2013-2017

Household Type	2000		2010		2013-2017	
	Number	Percent	Number	Percent	Number	Percent
Family Households	2,949	79.0	3,041	81.2	3,171	72.7
Married - couple	2,517	85.4	2,486	81.7	2,763	87.1
<i>With related children under 18 years</i>	1,455	57.8	1,195	48.1	1,263	45.7
<i>No related children under 18 years</i>	1,062	42.2	1,291	51.9	1,500	54.3
Male householder, no spouse	114	3.9	126	4.1	76	2.4
Female householder, no spouse	318	10.8	429	14.1	332	10.5
Nonfamily households	782	21.0	704	18.8	1,189	27.3
Householder living alone	602	77.0	558	79.3	876	73.7
<i>Householders 65 and older living alone</i>	183	30.4	247	44.3	404	46.1
Householder living with others	180	23.0	146	20.7	313	26.3
Total Households	3,731	100.0	3,745	100.0	4,360	100.0

Source: 2000 and 2010 U.S. Census and 2013-2017 American Community Survey

The data provided through the 2013-2017 American Community Survey shows a decrease in family households from 81.2% in 2010 to 72.7% in 2013-2017 and an increase in nonfamily households from 18.8% in 2010 to 27.3% in 2013-2017. Although it would appear that the housing is becoming more diverse, the difference in sampling techniques

between the U.S. Census and American Community Survey may be partially attributed for the differences. In order to make a real comparison, the 2020 U.S. Census data should be compared to the 2010 U.S. Census data. There has been an overall increase in nontraditional households (empty nesters, nonfamily households and people over 65 living alone) that need to be factored in with any housing strategy. Thus, in addition to a diverse supply of housing in terms of size and structure, a range of affordability options are needed for households and families who cannot afford to pay market rate prices. These options will be further explored in the Affordable Housing Goals and Implementation Strategies section.

6. Age Cohorts

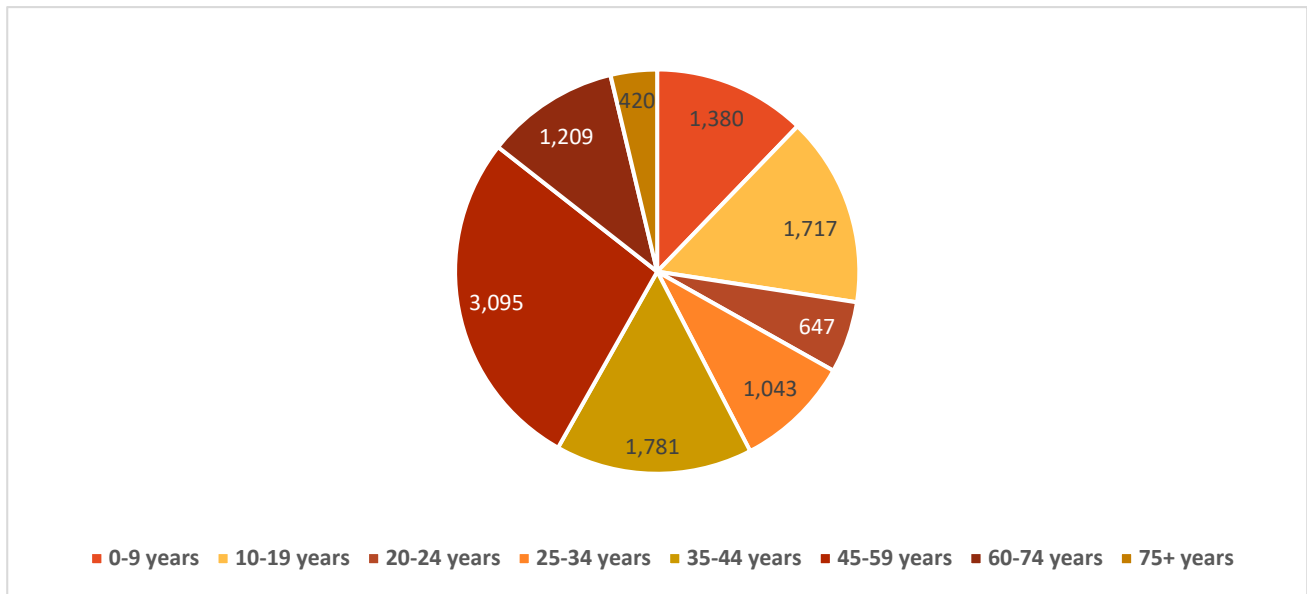
When Tyngsborough's population is broken down by age cohorts, certain patterns can be seen that help address the specific needs for housing in the community. Table 7 below compares the age distribution of Tyngsborough residents in 2000, 2010 and 2013-2017. When reviewing this data, the important factor to consider is the overall growth trend among age cohorts. This will help to determine the need for specific types of housing. With the overall decline in the 0-9 age cohort (-16.1%) and the increase in the 60-75+ age cohorts (26.2%) between 2010 and 2013-2017, particular attention needs to be paid to additional senior and handicapped housing. Tyngsborough has also attracted young families in the 25-34 age cohort since 2010, whose housing needs should be met, perhaps through the development of "starter homes" so that young couples can afford home ownership. Figure 3 on the next page provides the 2010 age cohort data in pie chart form and can be compared with Figure 4 on the same page that shows the 2013-2017 age cohort data in a similar format.

Table 7: Age Distribution of Tyngsborough Residents: 2000, 2010 and 2013-2017

Age Group	2000		2010		Percent change 2000- 2010	2013-2017		Percent change 2010- 2013/2017
	Number	Percent	Number	Percent		Number	Percent	
0-9 years	1,906	17.2	1,380	12.2	-27.6	1,158	9.5	-16.1
10-19 years	1,653	14.9	1,717	15.2	3.9	1,721	14.1	0.2
20-24 years	435	3.9	647	5.7	48.7	626	5.1	-3.2
25-34 years	1,608	14.5	1,043	9.2	-35.1	1,460	11.9	40.0
35-44 years	2,350	21.2	1,781	15.8	-24.2	1,717	14.0	-3.6
45-59 years	2,086	18.8	3,095	27.4	48.4	3,495	28.6	12.9
60-74 years	720	6.5	1,209	10.7	67.9	1,580	12.9	30.7
75+ years	323	2.9	420	3.7	30.0	475	3.9	13.1
Total	11,081	99.9	11,292	99.9	1.9	12,232	100.0	8.3

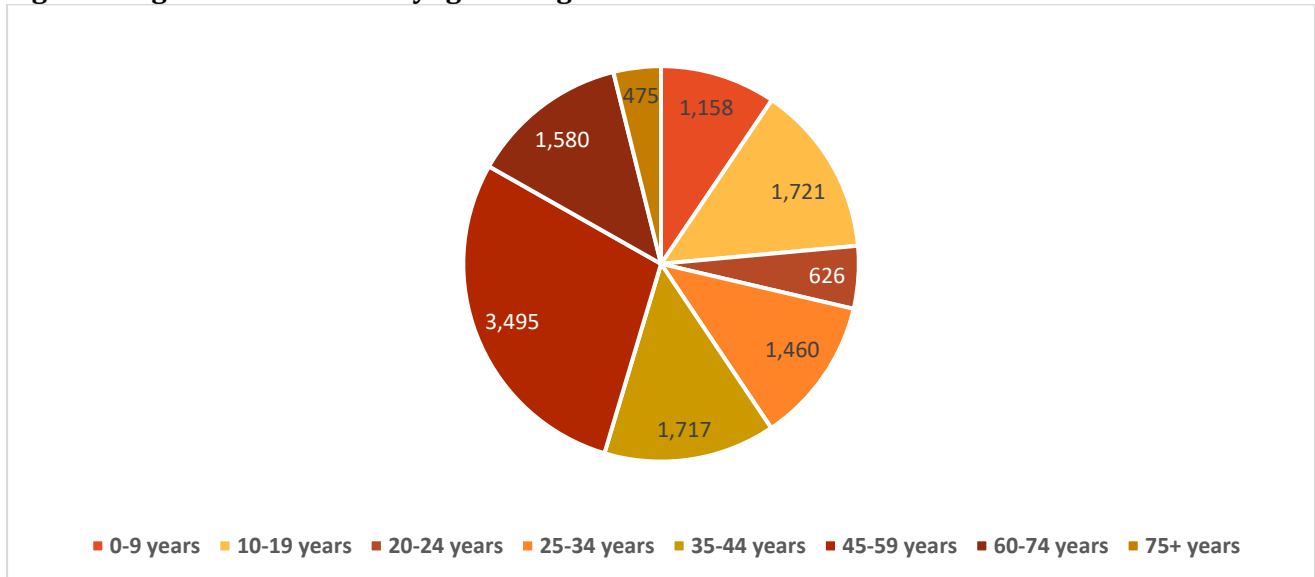
Source: 2000 and 2010 U.S. Census; 2013-2017 American Community Survey

Figure 3: Age Distribution of Tyngsborough Residents: 2010



Source: 2010 U.S. Census

Figure 4: Age Distribution of Tyngsborough Residents: 2013-2017



Source: 2013-2017 American Community Survey

The UMass Donahue Institute developed population projections for the Greater Lowell region for 2020-2040 on behalf of MassDOT. According to these projections, Tyngsborough's overall population is expected to increase by 10.6% between 2010 and 2040. Yet, every age cohort, except for the 60-74 and 75+ age cohorts, loses population during this time period. The population growth is therefore limited to these two age cohorts. Outlined in Table 8 on the next page are the specific age cohort projections for 2020-2040, as well as the percentage change between 2010 and 2040.

Table 8: Projected Age Distribution of Tyngsborough Residents (2020-2040)

Age Groups	2020		2030		2040		Percent Change 2010 -2040
	Number	Percent	Number	Percent	Number	Percent	
0-9 years	1,047	8.3	1,044	8.2	865	6.9	-37.1
10-19 years	1,428	11.3	1,025	8.1	1,047	8.4	-39.0
20-24 years	718	5.7	451	3.5	393	3.1	-39.3
25-34 years	1,563	12.4	1,490	11.7	1,005	8.0	-3.6
35-44 years	1,340	10.6	1,726	13.6	1,692	13.6	-5.0
45-59 years	3,264	25.9	2,324	18.3	2,677	21.4	-13.5
60-74 years	2,532	20.1	3,232	25.4	2,516	20.1	108.1
75+ years	703	5.6	1,439	11.3	2,292	18.4	445.7
Total Population	12,595	99.9	12,731	100.1	12,487	99.9	8.0

Source: Projections developed by the UMass Donahue Institute for MassDOT in 2018

These projected changes in the age cohorts will have an impact upon the housing needs of the community. The decline in the early age cohorts would seem to reduce the demand for family housing, yet there would still need to be a balance between ownership and rental properties. In addition to a need for more housing units to accommodate new and established families, special attention will need to be paid to the housing needs of seniors with almost forty per cent (38.5%) of the population projected to be 60 years or older in 2040. This document should address these unique needs as it lays out guidelines for housing production over the next five years.

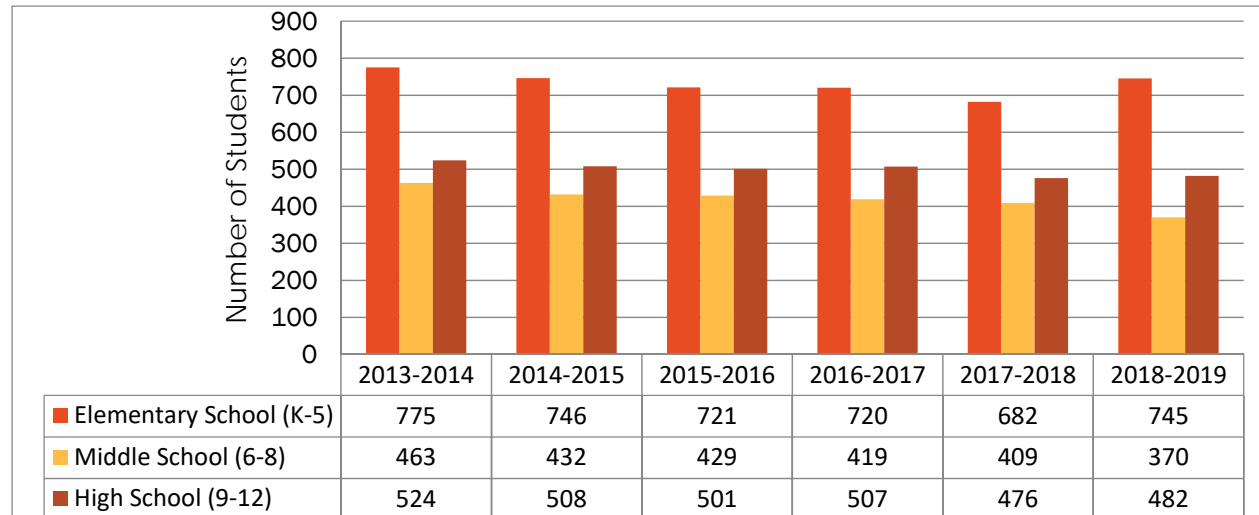
7. School Enrollment and Projections

The Tyngsborough public school system includes three elementary schools, a middle school and a high school. The schools have either been constructed or renovated within the last twenty years, with the most recent renovation occurring at the Middle School in 2010. The Greater Lowell Vocational Technical School, which is located in Tyngsborough, was renovated five years ago through a \$65 million construction and renovation project, which included a new cafeteria and science labs. The Massachusetts School Building Authority (MSBA) notified the School Department in 2018 that their “Statement of Interest” had been accepted and that the process of building and renovating the Tyngsborough Middle School could begin.

As outlined in Figure 5 on the following page, the overall public school enrollment decreased by 9.4% between 2013-2014 (1,762) and 2018-2019 (1,597), which is consistent with other Greater Lowell communities. Elementary students declined by 30 students, or 3.9%, between 2013-2014 and 2018-2019 (790), while Middle school students

declined by 20.1% during the same time period. High school students decreased from 524 in 2013-2014 to 482 in 2018-2019 or by 8%.

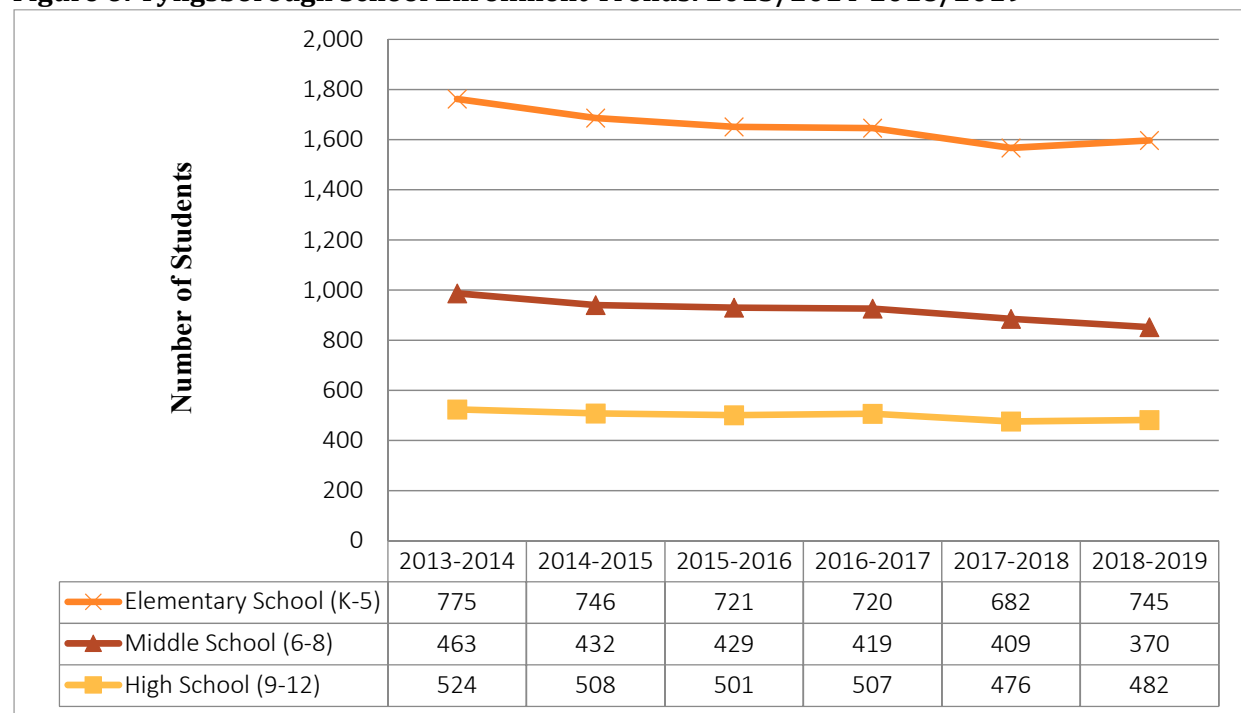
Figure 5: Total Public School Enrollment (2013/2014-2018/2019)



Source: Town of Tyngsborough, New England School Development Council

Figure 6 below reflect the trend lines for school enrollments between 2013-2014 and 2018-2019 for elementary, middle school and high school students in Tyngsborough.

Figure 6: Tyngsborough School Enrollment Trends: 2013/2014-2018/2019



Source: New England School Development Council

Based upon the declining enrollments in other school districts in the Merrimack Valley, it would be anticipated that future school enrollments in the Tyngsborough Public Schools would follow this pattern. The New England School Development Council (NESDC) completed some enrollment projections for the Tyngsborough school system between 2019-2020 and 2028-2029. Beginning with a total enrollment of 1,597 students in 2018-2019, NESDC projected a 6.8% enrollment growth to 1,706 students in 2028-2029. This overall enrollment growth was due largely to the growth in the number of Middle School students (18.6%) and Elementary students (6.2%). The enrollment in High School students actually decreased from 482 students in 2018-2019 to 476 students in 2028-2029 or by -1.2%. There are other options for High School students in Tyngsborough other than High School, which reduces the number of students. The projected school enrollments between 2019-2020 to 2028-2029 are shown in Figure 7 below.

Figure 7: Tyngsborough Public School Enrollment Forecast: 2019/2020-2028/2029



Source: New England School Development Council

8. Race and Ethnicity

In assessing changes to the racial and ethnic composition of Tyngsborough's population, Table 9 below breaks down the Town's population by race and Hispanic origin for 2000, 2010 and 2013-2017. While the overall population increased by 10.39% between 2000 and 2013-2017, there were slight changes to the community's racial and ethnic composition. Even though the share of the White population decreased from 95.6% in 2000 to 92.01% in 2010 and to 87.62% in 2013-2017, the White population actually increased by 1.14% between 2000 and 2013-2017. The major changes occurred with the Asian population increasing by 258.55% between 2000 and 2013-2017 and the Some Other Races and Two or More Races increasing by 264% during this time period. Residents identifying themselves as Black or African American only increased by 11 residents between 2000 and 2013, while the American Indian and Alaska Native population decreased by 52% during this time period. The Hispanic population increased from 123 residents in 2000 to 374 residents in 2013-2017, or by 204.07%.

Table 9: Racial and Ethnic Diversity of Residents (2000, 2010 and 2013-2017)

Racial/Ethnic Category	2000		2010		2013-2017		Percent Change 2000-2013/2017
	Population	Percent	Population	Percent	Population	Percent	
White	10,597	95.63	10,390	92.01	10,718	87.62	1.14
Black or African American	55	0.50	120	1.06	66	0.54	20.00
Native American and Alaska Native	25	0.23	14	0.12	12	0.10	-52.00
Asian	275	2.48	535	4.74	986	8.06	258.55
Native Hawaiian or Pacific Islander	4	0.04	0	0.00	0	0.00	NA
Other or Multiple Races	125	1.13	233	2.06	450	3.68	264.40
Total Population	11,081	100.01	11,292	99.99	12,232	100.0	10.39
Hispanic or Latino (All races)	123	1.11	265	2.35	374	3.06	204.07

Source: 2000 and 2010 U.S. Census and 2013-2017 American Community Survey

9. Residents with Disabilities

Tyngsborough residents with disabilities can be analyzed through information provided in the 2013-2017 American Community Survey. Table 10 and Figure 8 on the next page provide information on the age and disability breakdown for the Tyngsborough disabled

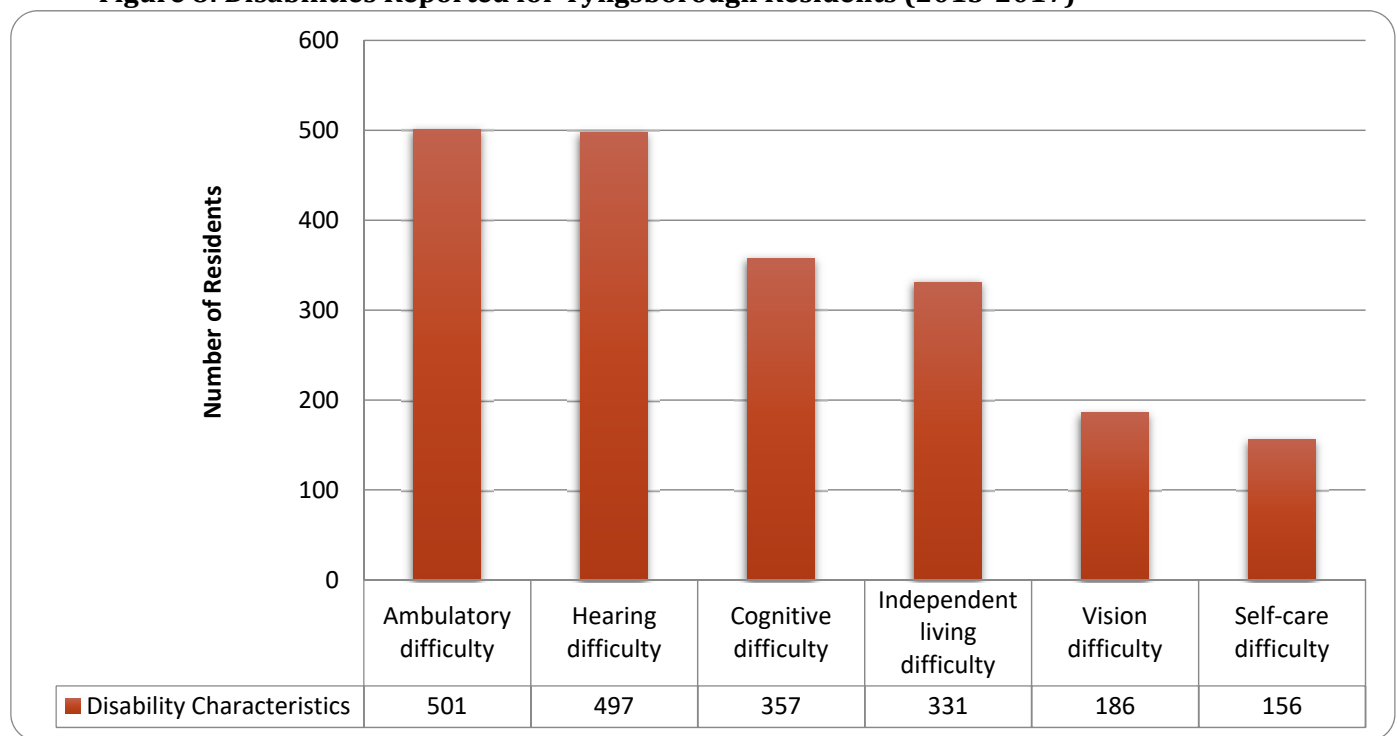
community. Approximately 3.6% (1,127 residents) of Tyngsborough's population in 2013-2017 were reported to have a disability. More than fifty-five percent (56.7%) of these residents were between the ages of 18 and 64, more than thirty-five percent (36.1%) were 65 years or older and 7.2% were between the ages of 5 and 17.

Table 10: Characteristics of the Disabled Community in Tyngsborough: 2013-2017

Age Group and Disability Status	Total Number	Percent of Residents with Disabilities
Under 5 years old	0	0.0
5-17 years old	81	7.2
18-64 years old	639	56.7
65+ years old	407	36.1
Total Number of Disabled Residents	1,127	(3.6%) 100.0
With an ambulatory difficulty (all ages)	501	44.5
With a hearing difficulty (all ages)	497	44.1
With a cognitive difficulty (all ages)	357	31.7
With an independent living difficulty (all ages)	331	29.4
With a vision difficulty (all ages)	186	16.5
With a self-care difficulty (all ages)	156	13.8

Source: 2013-2017 American Community Survey. Residents may report more than one disability.

Figure 8: Disabilities Reported for Tyngsborough Residents (2013-2017)



Source: 2013 - 2017 American Community Survey

Ambulatory difficulty was the most prevalent disability (44.5%), followed by hearing difficulty (44.1%), cognitive difficulty (31.7%), independent living difficulty (29.4%), vision difficulty (16.5%) and self-care difficulty (13.8%). Disabled residents often have unique housing needs in terms of the physical design and/or accessibility of their homes, access to services, and the cost relative to a fixed or limited income. For these reasons, a comprehensive affordable housing plan should be sensitive to the specific needs of the disabled community and incorporate their issues into the goals and strategies for future affordable housing production.

10. Household, Family and Per Capita Income

Over the past twenty years, Tyngsborough saw a significant increase in median household, median family, and per capita incomes. The 2000 U.S. Census provided income figures based upon 1999 data, however the most recent data came from the 2013-2017 American Community Survey. The 2013-2017 American Community Survey (ACS) data is based on a five- year average and has largely replaced the decennial Census data. It should be noted that there was no income data available in the 2010 U.S. Census. This data represents the best available from the U.S. Census Bureau since they began utilizing the ACS for income data. It is not expected that there will be additional income data in the 2020 U.S. Census.

a. Median Household Income

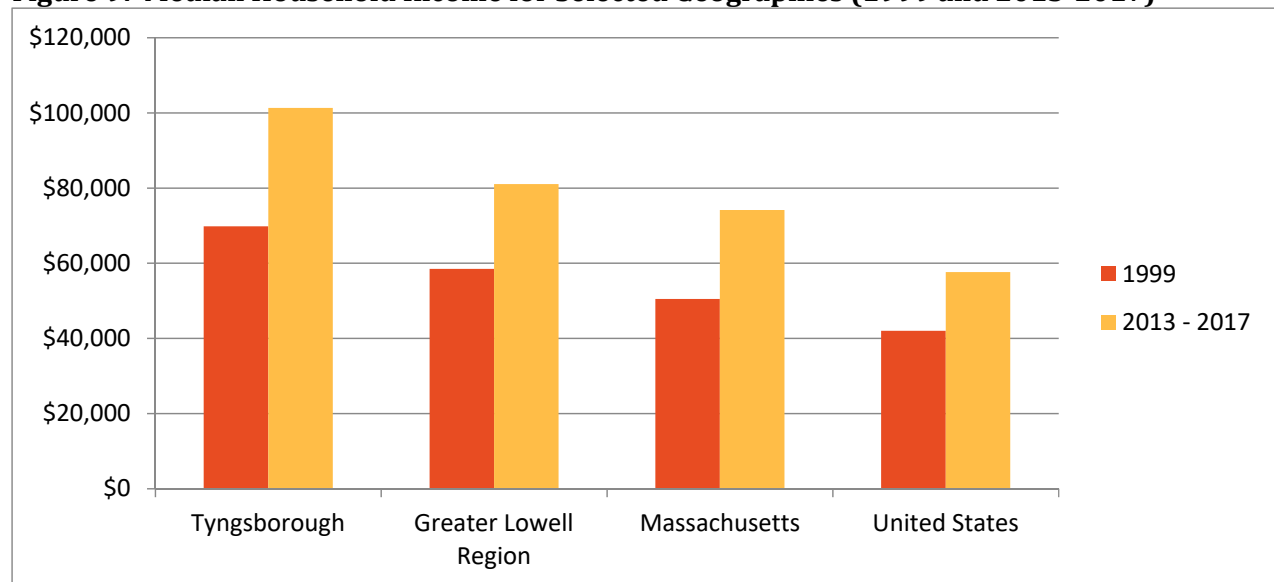
According to the U.S. Census Bureau, median household income is based on the income of the householder and all other individuals 15 years old and over in the household. Table 11 below and Figure 9 on the next page show the change in median household income between 1999 and 2013-2017 for Tyngsborough, the Greater Lowell region, the Commonwealth of Massachusetts and the United States. Based upon the data provided, Tyngsborough's median household income increased by 45.1% between 1999 and 2013-2017, which is much higher than the Greater Lowell region (38.6%) and the United States (37.4%), but lower than Massachusetts (46.9%). When one applies the inflation factor, whereby \$ 1 in 1999 equals \$ 1.44 in 2015, the median household income still increased by 1.1% in Tyngsborough and by 2% in Massachusetts. The median household income in the Greater Lowell region (-3.7%) and the United States (-4.7%) did not keep up with inflation.

Table 11: Median Household Income for Selected Geographies (1999 and 2013-2017)

Geographic Area	1999	2013-2017	Percent Increase	% Inflation Adjusted
Tyngsborough	\$69,818	\$101,303	45.1	1.1
Greater Lowell Region	\$58,472	\$81,061	38.6	-3.7
Massachusetts	\$50,502	\$74,167	46.9	2.0
United States	\$41,994	\$57,652	37.4	-4.7

Source: 2000 U.S. Census and 2013-2017 American Community Survey

Figure 9: Median Household Income for Selected Geographies (1999 and 2013-2017)



Source: 2000 U.S. Census and 2013-2017 American Community Survey

b. Median Family Income

When one reviews the Median Family Income figures for 1999 and 2013-2017, there are similarities with the median household income. As shown below in Table 12 and on the next page in Figure 10, Tyngsborough's median family income increased from \$76,680 in 1999 to \$120,579 in 2013-2017, or by 53.3%. Overall, the percentage increases in median family income were lower in Massachusetts (52.6%), the Greater Lowell region (48.8%) and the United States (41.6%). When adjusted for inflation, Tyngsborough's median family income increased by 9.2%, as did Massachusetts (6%) and the Greater Lowell region (3.4%). On the other hand, the median family income for the nation (-1.7%) declined when adjusted for inflation.

Table 12: Median Family Income for Selected Geographies (1999 and 2013-2017)

Geographic Area	1999	2013-2017	Percentage Increase	% Inflation Adjusted
Tyngsborough	\$76,680	\$120,579	53.3	9.2
Greater Lowell region	\$67,583	\$100,581	48.8	3.4
Massachusetts	\$61,664	\$94,110	52.6	6.0
United States	\$50,046	\$70,850	41.6	-1.7

Source: 2000 U.S. Census and 2013-2017 American Community Survey

Figure 10: Median Family Income for Selected Geographies (1999 and 2013-2017)



Source: 2000 U.S. Census and 2013-2017 American Community Survey

c. Per Capita Income

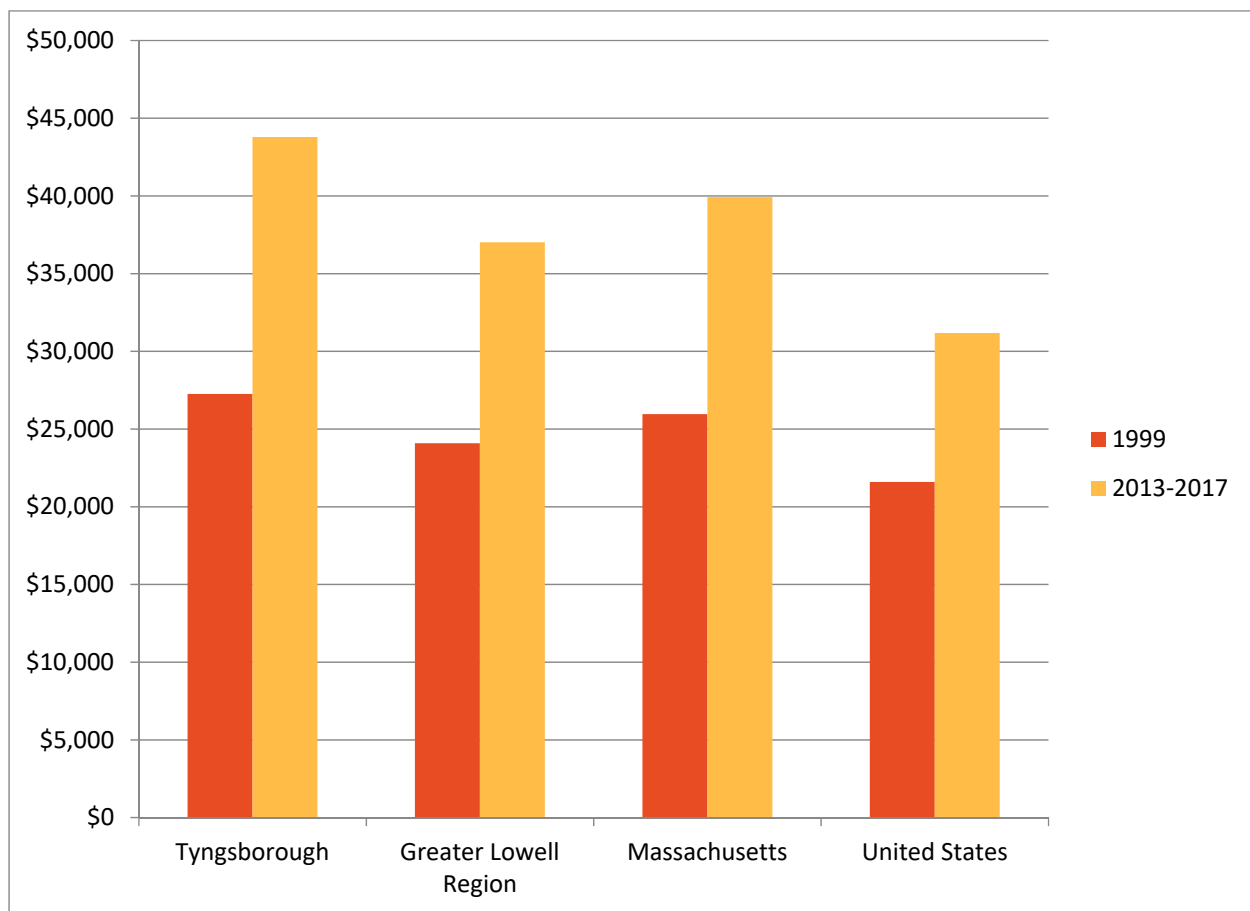
The changes in Per Capita Income between 1999 and 2013-2017 for Tyngsborough, the Greater Lowell region, Massachusetts and the United States are summarized below in Table 13 and on the next page in Figure 11. Tyngsborough's per capita income increased by 60.7% between 1999 (\$27,749) and 2013-2017 (\$43,787) and was higher than the other three areas. Per capita income increased in Massachusetts (53.8%), the Greater Lowell region (53.7%) and the United States (44.4%) during this timeframe as well. When adjusted for inflation, Tyngsborough's per capital income increased by 11.6%, as compared to the 6.8% increase for the State, the 6.7% for the Greater Lowell region and the 0.3% increase for the nation.

Table 13: Per Capita Income for Selected Geographies (1999 and 2013-2017)

Geographic Area	1999	2013-2017	Percent Increase	% Inflation Adjusted
Tyngsborough	\$27,249	\$43,787	60.7	11.6
Greater Lowell Region	\$24,081	\$37,016	53.7	6.7
Massachusetts	\$25,952	\$39,913	53.8	6.8
United States	\$21,587	\$31,177	44.4	0.3

Source: 2000 U.S. Census and 2013-2017 American Community Survey

Figure 11: Per Capita Income for Selected Geographies (1999 and 2013-2017)



Source: 2000 U.S. Census and 2013-2017 American Community Survey

d. Income Distribution

While comparing median household, median family, and per capita incomes are valuable indicators, they do not account for the distribution of household incomes within a community. Table 14 on the following page compares the household income distribution in Tyngsborough in 1999 and 2013-2017. In 1999, approximately 1,853 households (49.5%) earned less than the median household income of \$69,818, with 34.2% earning less than \$50,000 per year. Of the households earning more than the median household income, 20% earned between \$100,000 and \$199,999, and 3.5% earned \$200,000 or more. Between 1999 and 2013-2017, the median household income increased by 45.1% to \$101,303. Those households earning \$100,000 or more increased by 152.2% between 1999 and 2013-2017 with those earning \$200,000 or more increasing by 363.1%.

Table 14: Income Distribution for Tyngsborough Households in 1999 and 2013-2017

Household Income	1999		2013-2017		Percent Change 1999 - 2013-2017
	Number	Percent	Number	Percent	
Less than \$10,000	120	3.2	97	2.2	-19.2
\$10,000 - \$14,999	187	5.0	43	1.0	-77.0
\$15,000 - \$24,999	189	5.1	343	7.9	81.5
\$25,000 - \$34,999	194	5.2	103	2.4	-46.9
\$35,000 - \$49,999	589	15.7	304	7.0	-48.4
\$50,000 - \$74,999	724	19.4	625	14.3	-13.7
\$75,000 - \$99,999	859	23.0	628	14.4	-26.9
\$100,000 - \$149,999	580	15.5	822	18.9	41.7
\$150,000 - \$199,999	169	4.5	793	18.2	369.2
\$200,000 or more	130	3.5	602	13.8	363.1
Total	3,741	100.1	4,360	100.1	16.5

Source: 2000 U.S. Census and 2013-2017 American Community Survey

e. Area Median Income (AMI)

Affordable housing requirements base a household's eligibility for income restricted units on a series of income thresholds. HUD defines these thresholds as percentages of Area Median Income (AMI), which is defined in the Data Sources and Definitions section. Housing assistance payments are limited by Fair Market Rent (FMR) thresholds established by HUD for different areas. FMRs are gross rent estimates that include both shelter rent paid by the tenant to the landlord and the cost of utilities, excluding telephone. HUD sets FMRs to ensure that a sufficient supply of rental housing is available to program participants. Tyngsborough is included in the Lowell Metropolitan Fair Market Rent region.

AMI thresholds are often capped at 80%, 60%, 50%, and 30% of AMI, but vary depending on the number of individuals in the household. Policymakers often refer to households earning below 80%, 60%, 50%, and 30% of AMI as "moderate income", "low income", "very low income", and "extremely low income", respectively. These percentages are used to determine who can access income-restricted units, including Chapter 40B, Section 8, and Low Income Housing Tax Credit units. As shown in Table 15 on the following page, the AMI for the Lowell Metro FMR Area for FY 2018 as of October 1, 2018 was \$105,400.

Table 15: Adjusted Income Limits by Household Size, Lowell Metro FMR Area, FY 2018

Income Limit Area	Area Median Income	FY 2018 Income Limit Category	Household Size							
			1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
Lowell, MA HUD Metro FMR Area	\$105,400	30% - Extremely Low	\$22,150	\$25,300	\$28,450	\$31,600	\$34,150	\$36,700	\$39,200	\$41,750
		50% - Very Low	\$36,900	\$42,200	\$47,450	\$52,700	\$56,950	\$61,150	\$65,350	\$69,600
		80% - Low	\$50,350	\$57,550	\$64,750	\$71,900	\$77,700	\$83,450	\$89,200	\$94,950

Source: U.S. Housing and Urban Development -Tyngsborough is included in the Lowell Metropolitan Fair Market Rent (FMR) region

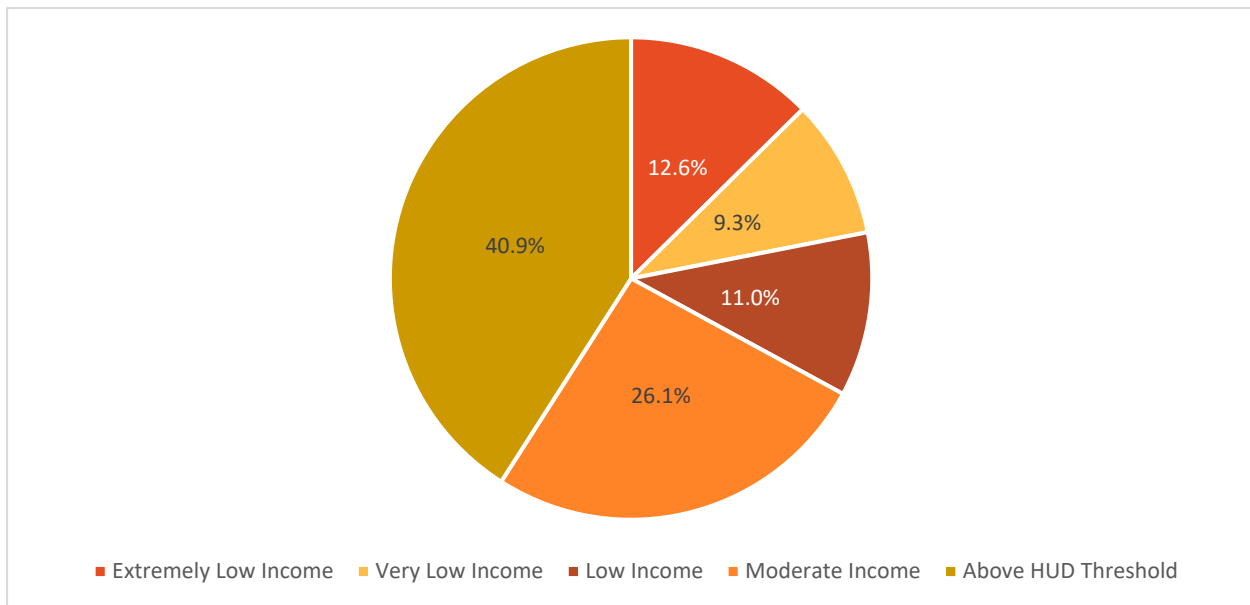
Using the income limits for a family of four compared to the Income Distribution for Tyngsborough households, the income categories and associated HUD Lowell Metro FMR thresholds are reflected in Table 16 below and in Figure 12 on the next page.

Table 16: HUD Thresholds for Household Income Distribution (1999 and 2013-2017)

Income	1999		2013-2017		Percent Change 1999-2013/2017	HUD Threshold
	Households	%	Households	%		
Less than \$10,000	120	3.2	97	2.2	-19.2	Extremely Low Income
\$10,000 - \$14,999	187	5.0	43	1.0	-77.0	Extremely Low Income
\$15,000 - \$24,999	189	5.1	343	7.9	81.5	Extremely Low Income
\$25,000 - \$34,999	194	5.2	103	2.4	-46.9	Extremely Low Income to Very Low Income
\$35,000 - \$49,999	589	15.7	304	7.0	-48.4	Very Low Income
\$50,000 - \$74,999	724	19.4	625	14.3	-13.7	Very Low Income to Low Income to Moderate Income
\$75,000 - \$99,999	859	23.0	628	14.4	-26.9	Moderate Income
\$100,000 - \$149,999	580	15.5	822	18.9	41.7	Moderate Income and Above HUD Threshold
\$150,000 - \$199,999	169	4.5	793	18.2	369.2	Above HUD Threshold
\$200,000 or more	130	3.5	602	13.8	363.1	Above HUD Threshold
Total	3,741	100.1	4,360	100.1	16.5	

Source: 2000 U.S. Census and 2013-2017 American Community Survey

Figure 12: Estimated Tyngsborough Households in each AMI Category (2013-2017)



Source: 2013-2017 American Community Survey

11. Residents Living in Poverty

Every year, the U.S. Department of Health and Human Resources and the Census Bureau establish Federal Poverty Guidelines. They use a set of income thresholds that vary by family size and composition to determine who is living in poverty.

If a family's total income is less than the threshold, then that family and every individual in it is considered to be living in poverty. The official poverty thresholds do not vary geographically, but they are updated for inflation using the Consumer Price Index (CPI-U). The official poverty definition uses money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps). Table 17 shows the Federal Poverty Guidelines for 2019.

Table 17: Federal Poverty Level Guidelines for 2019

Number of Persons in Family	Poverty Guideline
1	\$12,490
2	\$16,910
3	\$21,330
4	\$25,750
5	\$30,170
6	\$34,590
7	\$39,010
8	\$43,430
For each additional person	\$4,420

Source: Department of Health and Human Resources, Federal Register, Vol. 84, No. 22, February 1, 2019, 6834-6835

Based upon the 2013-2017 American Community Survey, 860 Tyngsborough residents, or 7% of the population were living in poverty according to the Federal Poverty Guidelines.

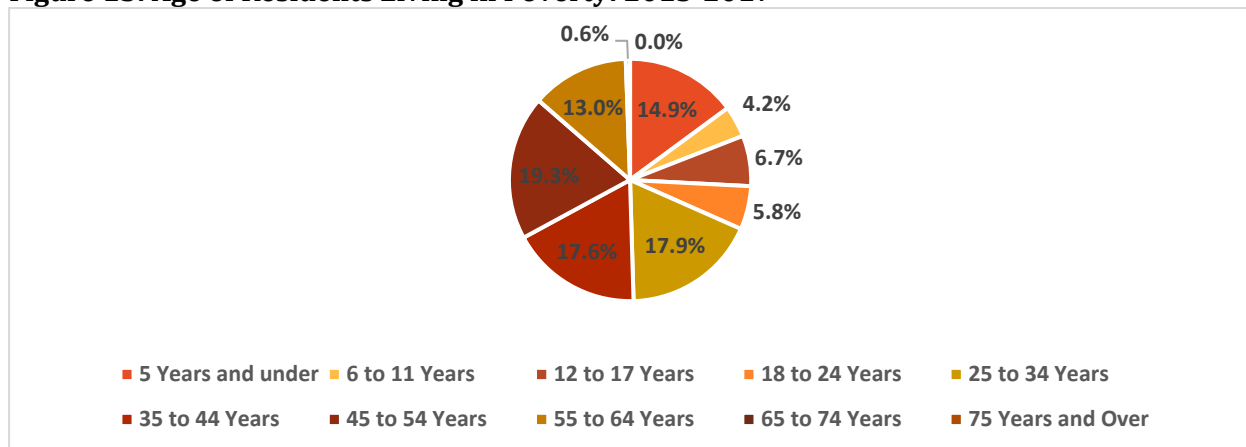
As shown in Table 18 and Figure 13 below, there were 222 individuals under the age of 17 (27.6%) living in poverty. Those individuals between 25 and 64 years of age comprised 67.8% of the poverty population. There were only five individuals in the 65+ category in poverty. In terms of a gender break out, 65.8% of these residents living in poverty were female and 34.2% were male. It will be important to consider this population group when prioritizing housing types that will meet the diverse needs of an aging population.

Table 18: Characteristics of the Population Living in Poverty (2013-2017)

Age	Number Below Poverty Level	Percent of those in poverty
5 Years and under	128	14.9
6 to 11 Years	36	4.2
12 to 17 Years	58	6.7
18 to 24 Years	50	5.8
25 to 34 Years	154	17.9
35 to 44 Years	151	17.6
45 to 54 Years	166	19.3
55 to 64 Years	112	13.0
65 to 74 Years	5	0.6
75 Years and Over	0	0.0
Total Individuals Living in Poverty (7% of total population)	860	100.0
Gender		
Male	294	34.2
Female	566	65.8
Total Individuals Living in Poverty	860	100.0
Population for Whom Poverty Status is Determined	12,232	

Source: 2013-2017 American Community Survey

Figure 13: Age of Residents Living in Poverty: 2013-2017



Source: 2013-2017 American Community Survey

B. Existing Housing Stock Analysis

This section examines the characteristics of the current housing stock and local housing market in Tyngsborough. An analysis of housing types and home values is provided, followed by an examination of housing development and sales trends in Tyngsborough and the Greater Lowell region. A housing affordability analysis is then provided, which addresses the ability of homeowners and renters to live affordably in Tyngsborough, the Subsidized Housing Inventory (SHI) for Tyngsborough and the region and a timeline for the development of affordable housing units to help the Town maintain its 10% affordability goal even after the release of the 2020 U.S. Census. The section concludes with a summary of the affordable housing efforts in Tyngsborough since the adoption and approval of the *Town of Tyngsborough Affordable Housing Production Plan for 2013-2017*.

1. Housing Units by Type

The total number of housing units, by housing type, for 2000 and 2013-2017 are outlined below in Table 19. There were 3,806 housing units in Tyngsborough in 2000 according to the 2000 U.S. Census. Traditional single-family houses represented the largest percentage of houses, accounting for 76.5% of all housing units. Single-family, detached housing units were the third largest housing type at 5.9% of the total housing stock, following those housing units of 20 or more units at 7%. Multi-family units (3-19 units) accounted for 250 units or 6.5% of total housing units in 2000.

Table 19: Housing Units by Type: 2000 and 2013-2017

Housing Units per Structure	2000		2013-2017		Percent Change 2000-2013/2017
	Number	Percent	Number	Percent	
1-unit, detached	2,913	76.5	3,215	72.6	10.4
1-unit, attached	224	5.9	517	11.7	130.8
2 units	101	2.7	172	3.9	70.3
3-4 units	104	2.7	90	2.0	-13.5
5-9 units	61	1.6	140	3.2	129.5
10-19 units	85	2.2	57	1.3	-56.5
20 or more units	267	7.0	240	5.4	-10.1
Mobile home	42	1.1	0	0.0	NA
Boat, RV, van, etc.	9	0.2	0	0.0	NA
Total Housing Units	3,806	99.9	4,431	100.1	16.4

Source: 2000 U.S. Census; 2013-2017 American Community Survey

According to the 2013-2017 American Community Survey, the distribution of housing units by type had shifted slightly. Single-family homes accounted for only 72.6% of the housing

stock, while single-family, detached housing units increased by 130.8% to 11.7% of the total housing stock. Housing units with 20 or more units decreased by 10.1%, while multi-family units (3-19 units) increased by 14.8% and shifted from 10-19 units to 5-9 units. The change in the single-family, detached housing units reflected the increase in town houses and condominiums since 2000.

2. Housing Tenure

This section summarizes housing tenure in the community and compares it to the Greater Lowell region. Tyngsborough has historically had owner-occupied housing given the predominance of single-family homes. As outlined in Table 20 below, owner-occupied housing units actually increased from 3,455 households in 2010 to 3,748 households in 2013-2017, or by 8.5%. Renter-occupied units increased from 544 households in 2010 to 612 households in 2013-2017, or by 12.5%. Overall, occupied housing units increased by 9%, while the vacancy rate decreased from 4.9% to 1.6%.

Table 20: Housing Tenure (2010 and 2013-2017)

Tenure Status	2010		2013-2017		Percent Change 2010 -2013/ 2017
	Number	Percent	Number	Percent	
Owner-occupied	3,455	86.4	3,748	86.0	8.5
Renter-occupied	544	13.6	612	14.0	12.5
Occupied Housing Units	3,999	100.0	4,360	100.0	9.0
Vacant Units	207	4.9	71	1.6	-65.7
Total Housing Units	4,206	100.0	4,431	100.0	5.3

Source: 2010 U.S. Census and 2013-2017 American Community Survey

When one compares the owner occupancy levels in Tyngsborough with the Greater Lowell region in 2013-2017, there are significant differences. As shown in Table 21 on the next page, the owner occupancy rate in the Greater Lowell region in 2013-2017 was 66.5% as compared to the Tyngsborough owner occupancy rate of 86%. Similarly, while Tyngsborough had a renter occupancy rate of 14% in 2013-2017, the Greater Lowell region's renter occupancy rate was much higher at 29.2%. The vacancy rates were also significantly different with Tyngsborough at 1.6% and the Greater Lowell region at 4.3%, reflecting a tighter housing market in Tyngsborough. These differences are larger due to the inclusion of the City of Lowell housing stock in the Greater Lowell data.

Table 21: Housing Tenure in the Greater Lowell Region (2013-2017)

Tenure Status	Number of Units	Percent of Total
Ownership	85,074	66.5
Renter-occupied	37,320	29.2
Vacant	5,544	4.3
Total Occupied Housing Units	127,938	100.0

Source: 2013-2017 American Community Survey

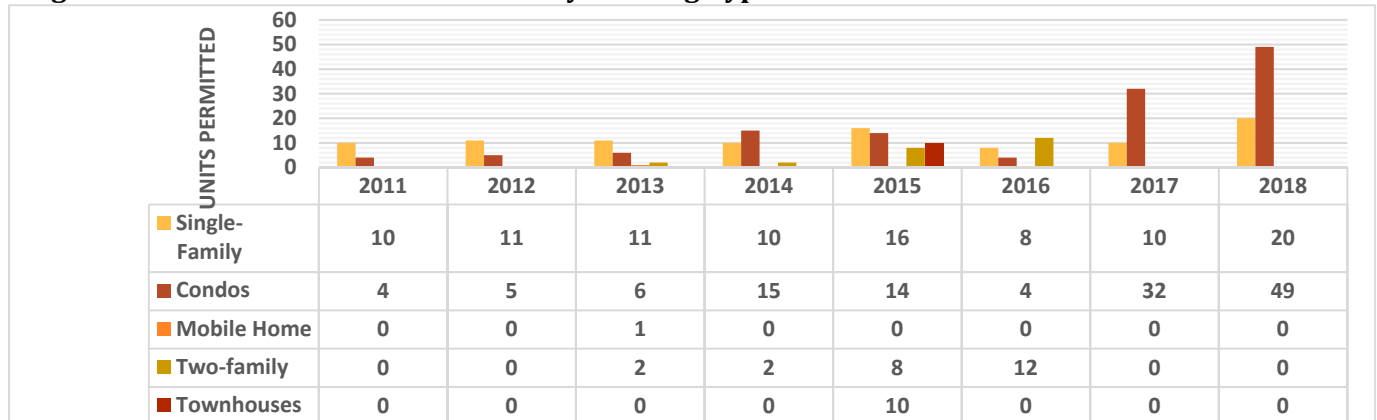
3. New Residential Development

Table 22 and Figure 14 below show that 248 residential permits were issued for 260 housing units between 2011 and 2018. The number of permits issued remained steady over the nine years, with an increase to 44 building permits and 48 units in 2015. The breakout of the housing units by housing type is shown in Figure 14. The Town documented an increase in residential units between 2013 and 2017 in excess of 3% of its 2010 year-round housing stock, as well as four Housing Best Practices, and was designated by DHCD as a Housing Choice community in 2018.

Table 22: Residential Permits Issued and Units Approved in Tyngsborough: 2011-2018

Year	Total Building Permits	Total Units Approved	Estimated Construction Cost	Average Est. Construction Cost Per Unit
2011	14	14	\$2,722,000	\$194,429
2012	16	16	\$3,234,500	\$202,156
2013	19	20	\$3,482,675	\$174,134
2014	26	27	\$5,552,483	\$205,648
2015	44	48	\$6,752,360	\$140,674
2016	18	24	\$3,266,600	\$221,254
2017	42	42	\$6,428,689	\$153,064
2018	69	69	\$10,388,000	\$150,351
Total	248	260	\$41,836,298	\$160,909

Source: Tyngsborough Building Department (2011-2018)

Figure 14: Residential Units Permitted by Housing Type: 2011-2018

Source: Tyngsborough Building Department (2011-2018)

4. Housing Market Conditions

This section reviews trends in the Tyngsborough housing market since the development of the *2013-2017 Tyngsborough Affordable Housing Production Plan*. The trends in home sales and median selling prices in Tyngsborough are compared with those in the Greater Lowell region, as well as adjacent communities. This section concludes with a discussion of the housing burden faced by Tyngsborough residents based on local housing conditions.

a. Number of Home Sales

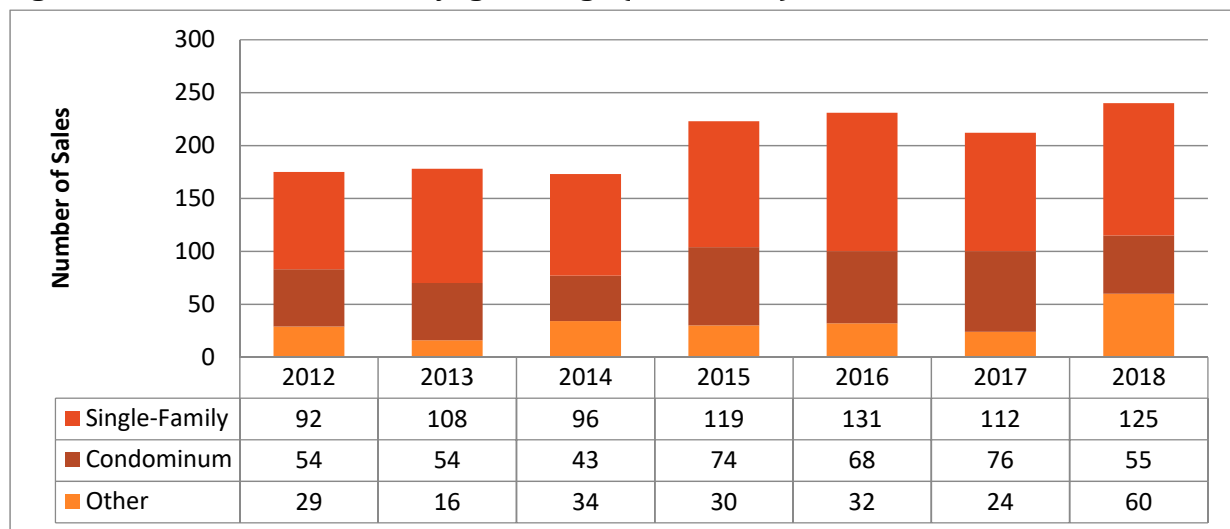
Table 23 below and Figure 15 on the next page show the number of residential sales in Tyngsborough between 2012 and 2018. Single-family home sales comprised 54.7% of total residential sales, while condominium sales comprised 29.6% of total residential sales between 2012 and 2018. Single-family home sales increased by 42.4% between 2012 and 2016 and then decreased by 4.6% in 2018. Condominium sales showed a 40.7% increase between 2012 and 2017 and a 14.5% decrease between 2017 and 2018. The sale of condominium units was noticeable, as compared to the other communities in the Greater Lowell region.

Table 23: Residential Sales in Tyngsborough (2012–2018)

Period	Single-Family	Condominium	Other	All
2012	92	54	29	175
2013	108	54	16	178
2014	96	43	34	173
2015	119	74	30	223
2016	131	68	32	231
2017	112	76	24	212
2018	125	55	60	240
Total	783	424	225	1,432

Source: The Warren Group, 2019

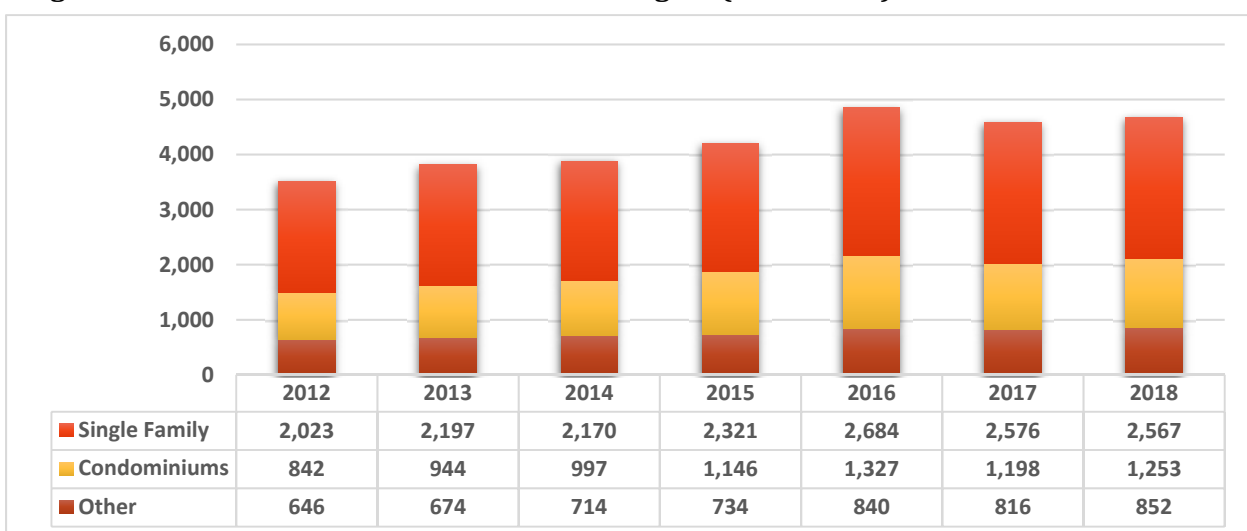
Figure 15: Residential Sales in Tyngsborough (2012-2018)



Source: The Warren Group, 2019

The total residential sales in the Greater Lowell region for 2012-2018 are outlined in Figure 16 below. Housing sales in the region reflected an increase of 38.2% from 2012 to 2016 and then experienced a slight decrease of 3.7%. Single-family home sales in the region comprised 56% of total residential sales, while condominiums comprised 26.1% of total home sales. Single-family home sales increased by 32.7% between 2012 and 2016 and then decreased by 4.4% between 2016 and 2018. Condominium sales showed a 56.6% increase between 2012 and 2016 and a 5.6% decrease between 2016 and 2018. The overall housing sales experienced a lull in 2017, due to a cooling in the housing market, and then bounced back closer to the 2016 figures.

Figure 16: Home Sales in the Greater Lowell Region (2012-2018)



Source: The Warren Group, 2018

b. Median Sales Prices

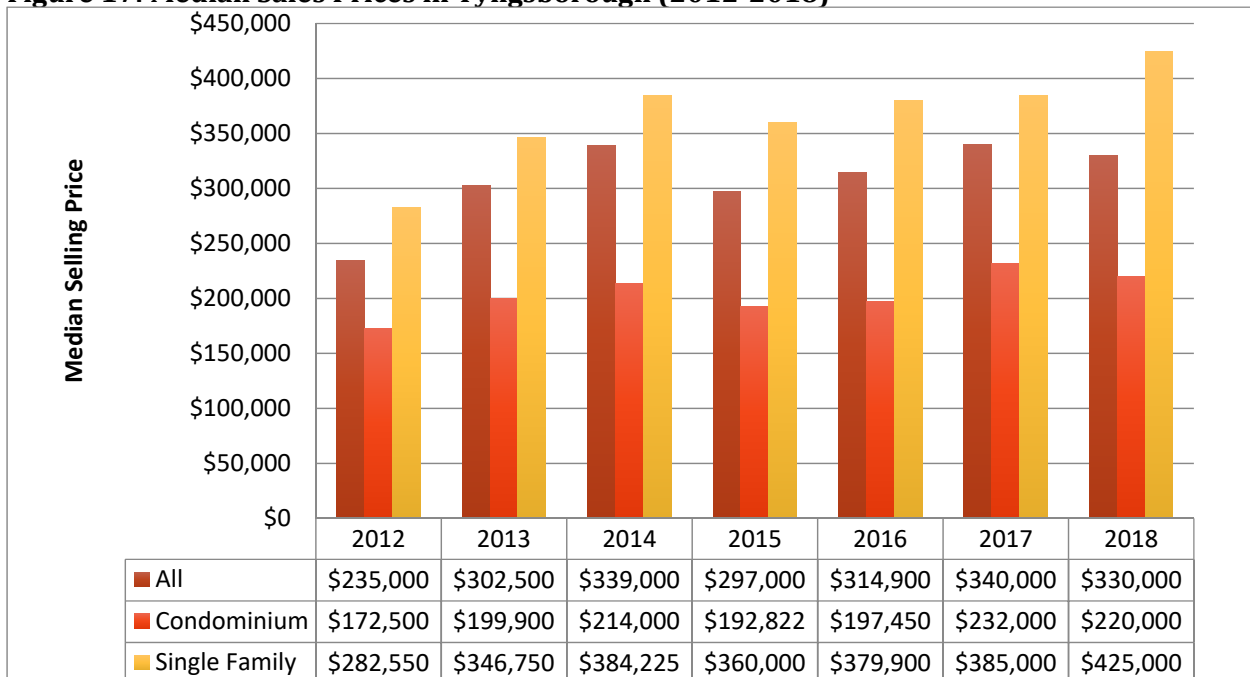
Table 24 and Figure 17 below show the change in median sales prices in Tyngsborough for single-family, condominiums and all housing sales between 2012 and 2018 based upon data from the Warren Group. The median sales price for single-family homes in Tyngsborough increased from \$282,550 in 2012 to \$425,000 in 2018 or by 50.4%. Similarly, but at a lesser rate, condominium median sales prices increased from \$172,500 in 2012 to \$220,000 in 2018 or by 27.5%. Median sales for all residential units increased from \$235,000 in 2012 to \$330,000 in 2018 or by 40.4%. These median sales prices reflect the relative affordable nature of the Tyngsborough housing market.

Table 24: Median Sales Prices in Tyngsborough (2012-2018)

Year	Single-Family	Condominium	All
2012	\$282,550	\$172,500	\$235,000
2013	\$346,750	\$199,900	\$302,500
2014	\$384,225	\$214,000	\$339,000
2015	\$360,000	\$192,822	\$297,000
2016	\$379,900	\$197,450	\$314,900
2017	\$385,000	\$232,000	\$340,000
2018	\$425,000	\$220,000	\$330,000

Source: The Warren Group, 2019

Figure 17: Median Sales Prices in Tyngsborough (2012-2018)



Source: The Warren Group, 2019

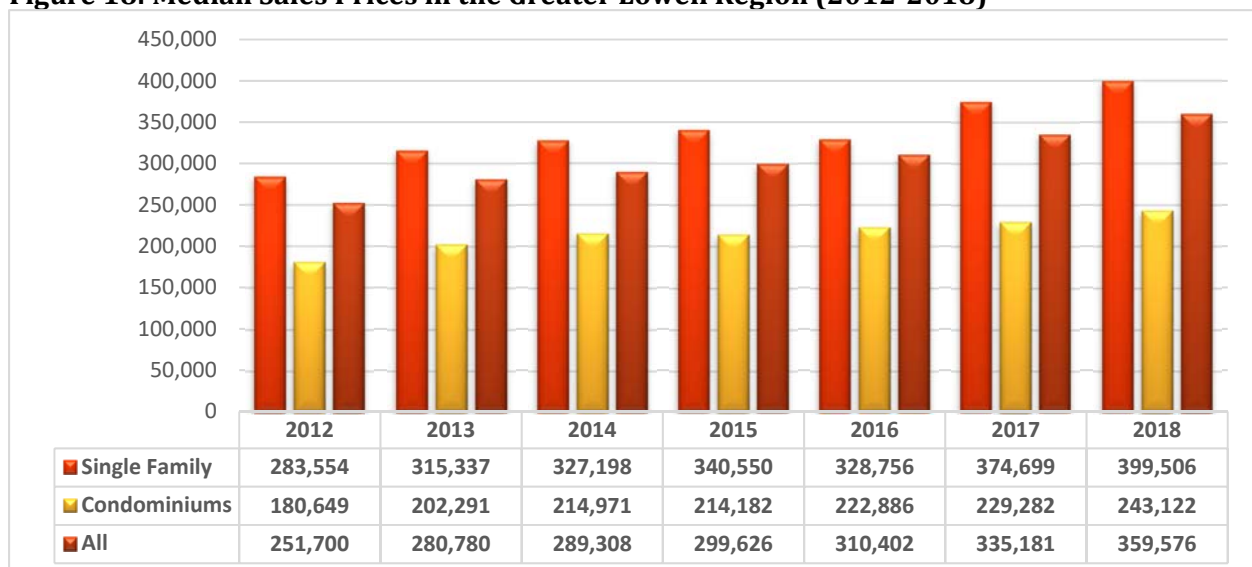
For comparison purposes, the median sales prices for the Greater Lowell region are shown in Table 25 and Figure 18 below. In addition to this information, the median sales prices for the Greater Lowell communities from 2015-2018 are provided in Table 26 on the next page. This data shows that Tyngsborough has slightly higher than the median selling prices for single-family homes and average median selling prices for condominiums as compared to the region.

Table 25: Median Sales Prices in the Greater Lowell Region (2012-2018)

Year	Single-Family	Condominium	All
2012	\$283,554	\$180,649	\$251,700
2013	\$315,337	\$202,291	\$280,780
2014	\$327,198	\$214,971	\$289,308
2015	\$340,550	\$214,182	\$299,626
2016	\$328,756	\$222,886	\$310,402
2017	\$374,699	\$229,282	\$335,181
2018	\$399,506	\$243,122	\$359,576

Source: The Warren Group, 2019

Figure 18: Median Sales Prices in the Greater Lowell Region (2012-2018)



Source: The Warren Group, 2019

Table 26: Median Sales Prices in Tyngsborough and the Greater Lowell Region (2015-2018)

Community	2015		2016		2017		2018	
	Single-Family	Condos	Single-Family	Condos	Single-Family	Condos	Single-Family	Condos
Billerica	\$358,000	\$259,000	\$385,000	\$270,000	\$418,000	\$220,950	\$429,000	\$237,450
Chelmsford	\$373,000	\$226,500	\$385,000	\$236,000	\$410,500	\$257,000	\$432,000	\$280,000
Dracut	\$286,500	\$172,000	\$301,000	\$169,550	\$324,950	\$185,000	\$352,000	\$210,000
Dunstable	\$474,000	\$0	\$449,900	\$0	\$439,950	\$0	\$525,000	\$0
Lowell	\$241,750	\$160,000	\$252,400	\$160,000	\$267,650	\$180,039	\$295,000	\$186,000
Pepperell	\$310,000	\$189,000	\$320,000	\$191,000	\$335,900	\$241,500	\$343,700	\$248,750
Tewksbury	\$365,000	\$270,000	\$382,000	\$290,000	\$404,900	\$307,750	\$429,900	\$327,000
Tyngsborough	\$360,000	\$192,822	\$379,900	\$197,450	\$385,000	\$232,000	\$425,000	\$220,000
Westford	\$482,500	\$295,000	\$489,000	\$363,250	\$532,000	\$361,500	\$575,000	\$385,000
Greater Lowell Region	\$340,550	\$214,182	\$328,756	\$222,886	\$374,699	\$229,282	\$399,506	\$243,122

Source: The Warren Group, 2019

5. Housing Affordability Analysis

Public officials generally agree on a definition of affordable housing as that which costs no more than 30% of a household's total annual income. Households that spend between 30% and 50% of their annual income on housing and related costs (including basic utilities and fuels) are described as "moderately burdened, while those spending more than half of their incomes are considered to be "severely burdened". This section analyzes the housing costs for homeowners and renters in Tyngsborough in terms of their housing burden.

a. Housing Burden for Homeowners

Analyzing monthly housing costs for homeowners as a percentage of household income can identify the housing burdens for Tyngsborough residents. Homeowners with a mortgage (23.2%) and those without a mortgage (14.6%) were considered at least moderately burdened as shown in Table 27 below. In total, 784 households, or 20.9% of Tyngsborough households, were moderately burdened by their housing costs.

Table 27: Monthly Housing Costs as a Percentage of Household Income for Homeowners (2013-2017)

Characteristics	Tyngsborough Households	No Burden (< 20)%		Possibly Burdened (20%-29%)		Moderately Burdened (30% or more)	
		Number	Percent	Number	Percent	Number	Percent
Households with a mortgage	2,773	1,202	43.3	929	33.5	642	23.2
Households without a mortgage	975*	639	65.5	176	18.1	142	14.6

Source: 2013-2017 American Community Survey; does not include 18 households* with zero or negative income.

The Warren Group reported that the 2018 median selling price for single-family homes and condominiums in Tyngsborough was \$425,000 and \$220,000, respectively. Based on the median single-family sales price, a household would need to earn at least \$127,500 per year for a single-family mortgage to be affordable (less than 30% of annual household income), and a household earning at least \$66,607 is needed for the median condominium mortgage to be affordable. As of 2013-2017, the annual median household income was \$101,323, which, when compared to the median selling prices, would increase the cost burden on Tyngsborough households.

b. Rental Market

Renters are also burdened by monthly housing payments. According to data in the 2013-2017 American Community Survey, 224 rental households in Tyngsborough, or 36.6% of Tyngsborough rental properties, have a rent payment that creates a moderate burden because it is 30% or more of their income. Table 28 below summarizes the gross rent as a percentage of household income.

Table 28: Gross Rent as a Percentage of Household Income (2013-2017)

Rent as a Percent of Income	Number of Rental Households	Percent of Rental Households
Less than 15%	84	13.7
15% to 19%	39	6.4
20% to 29%	202	33.0
30% to 34%	64	10.5
35% or more	160	26.1
Not computed	63	10.3
Total	612	100.0

Source: U.S. Census Bureau, 2013-2017 American Community Survey

Fair Market Rents (FMRs) are primarily used to determine payment standard amounts for the Housing Choice Voucher program, initial renewal rents for some expiring project-based Section 8 contracts, initial rents for housing assistance payment (HAP), contracts in the Moderate Rehabilitation Single Room Occupancy program (Mod Rehab), and to serve as a rent ceiling in the HOME rental assistance program.⁴ The U.S. Department of Housing and Urban Development (HUD) annually establishes FMRs for 530 metropolitan areas and 2,045 nonmetropolitan county FMR areas by October 1st. Tyngsborough falls within the

⁴ HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households. States and localities use HOME grant to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people.

Lowell MA HUD Metro FMR Area. The 2019 FMR for a single bedroom apartment in the Lowell MA HUD Metro FMR area was \$ 1,179 per month as shown in Table 29.

Table 29: Fair Market Rent for Lowell, MA HUD Metro FMR Area (FY 2019)

	Efficiency	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
Fair Market Rent	\$ 1,026	\$ 1,179	\$ 1,514	\$ 1,897	\$ 2,047

Source: FY 2019 Lowell, MA HUD Metro FMR Area, HUD Fair Market Rent Documentation System, effective October 1, 2018

According to the 2013-2017 American Community Survey, Tyngsborough had a median gross rent of \$1,266. As shown in Table 30 below, this median gross rent is higher than Lowell and Pepperell, but lower than Billerica, Chelmsford, Dracut, Dunstable, Tewksbury and Westford.

Table 30: Median Gross Rent in the Greater Lowell Region (2013-2017)

Community	Median Gross Rent
Billerica	\$ 1,340
Chelmsford	\$ 1,306
Dracut	\$ 1,281
Dunstable	\$ 1,682
Lowell	\$1,089
Pepperell	\$ 1,118
Tewksbury	\$ 1,647
Tyngsborough	\$ 1,266
Westford	\$ 1,841

Source: 2013-2017 American Community Survey

At this rate, an average rental unit in Tyngsborough would be ‘affordable’ to households making at least \$61,480 per year. While this income level is well below the Town’s median household income (\$101,303) in 2013-2017, approximately 27.1% of households earned incomes of less than \$61,480 per year. In other words, the current median gross rent in Tyngsborough is unaffordable for 27.1% of the households living in town. Although these affordability thresholds are low, it is important to remember they do not incorporate the cost of housing-related expenses, such as heat and utilities, into total housing costs.

c. Existing Subsidized Housing Stock

The Department of Housing and Community Development (DHCD) regularly reports the housing developments in a community that count toward its 10% affordability goal through the issuance of a Subsidized Housing Inventory (SHI) report. This information summarizes individual projects by project names, housing type (rental versus

homeownership), total subsidized housing units, affordability expiration, subsidizing agency, and whether or not the development was built using a Comprehensive Permit.

Units are added and subtracted from the SHI throughout the cycle of their approval and construction. A unit is added to the SHI once it has received a Comprehensive Permit. The town must then document that a building permit has been issued within one year and a certificate of occupancy has been granted within eighteen months to remain on the inventory. Table 31 below reflects the housing developments included in Tyngsborough's Chapter 40B SHI Report as of September 5, 2019:

Table 31: Tyngsborough Subsidized Housing Inventory (SHI) as of September 2019

Project Name	Address	Type	Total SHI Units	Affordability Expires	Built with a Comp Permit?	Subsidizing Agency
Brinley Terrace	198 Middlesex Road	Rental	58	Perpetuity	No	DHCD
Red Pine Terrace	186 Frost Road	Rental	36	Perpetuity	No	DHCD
Live Oak Terrace	130 Coburn Road	Rental	8	Perpetuity	No	DHCD
Red Pine Terrace	186 Frost Road	Rental	18	Perpetuity	No	DHCD
Merrimac Landing	Middlesex Road	Mix	76	Perpetuity	Yes	MassHousing/ FHLBB
Maple Ridge	Off Old Tyng Road	Mix	127	Perpetuity	Yes	MassHousing/ FHLBB
DDS Group Homes	Confidential	Rental	21	N/A	No	DDS
Whispering Pines	Off Lakeview Avenue	Ownership	4	Perpetuity	Yes	MassHousing
Wyndbrook at Tyngsboro	Off Westford Road	Ownership	20	Perpetuity	Yes	FHLBB
Merrimac Commons	Off Middlesex Road	Rental	32	Perpetuity	Yes	MassHousing
Tyng Village	65 Tyng Road	Ownership	6	Perpetuity	Yes	MassHousing
Tyngsboro Crossing	111 & 115 Middlesex Rd	Ownership	30	Perpetuity	Yes	MassHousing
Total			436			

Source: Department of Housing and Community Development CH 40B Subsidized Housing Inventory (SHI) as of September 5, 2019

In addition to the affordable housing units identified in the DHCD SHI report, there are additional affordable housing units in the "pipeline". The Town could issue additional building permits for affordable housing units at Merrimac Commons, which would increase the subsidized housing units by 32 units. There was also an additional unit at Tyng Village that would be included in the housing "pipeline". The Town has also identified a project at 150-160 Westford Road that could add ten (10) apartments to the Subsidized Housing Inventory. These additional forty-three (43) units would increase the Town's SHI to 479

affordable units or 11.5%. Table 32 below provides information on these “pipeline” projects.

Table 32: Pipeline of Subsidized Housing Inventory Projects as of September 2019

Project Name	Type	Affordability Expires	Built with a Comprehensive Permit?	Total SHI Units
Merrimac Commons	Rental	Perpetuity	Yes	32
Tyng Village	Ownership	Perpetuity	Yes	1
Flints Corner	Rental	Perpetuity	Yes	10
Total				43

Source: Town of Tyngsborough – Planner/Economic Development Director – September 2019

d. SHI Changes in the Greater Lowell region

In January 2014, there were 340 subsidized housing units in Tyngsborough, representing 8.2% of the 2010 year-round housing stock in Town. Compared to the region, as seen in Table 27 on the next page, Tyngsborough had the fourth highest percentage of affordable units. At that time, only the City of Lowell had a subsidized housing stock that exceeded 10% at 12.6%. The remaining communities had SHI rates ranging between 0% (Dunstable) and 9.5% (Tewksbury). Overall, 8.9% of the Greater Lowell region’s housing stock was affordable.

As of September 2019, 10.47% (436 units) of Tyngsborough’s 2010 year round housing units were subsidized, affordable units. Compared to the Greater Lowell region, the Town’s subsidized housing rate is the fifth highest, just ahead of Dracut (5.2%), Pepperell (3%) and Dunstable (0%). Tyngsborough’s affordable housing units increased by 28.2% or by 96 units between January 2014 and September 2019. The percentage of affordable housing units in the region increased by 17.7%. Based on this progress and the number of affordable housing units in the “pipeline”, Tyngsborough is well positioned to maintain their greater than 10% SHI figure. Table 33 on the next page summarizes the January 2014 and September 2019 SHI units for the nine communities in the Greater Lowell region, as well as for the region as a whole.

Table 33: SHI Reports for the Greater Lowell Region: January 2014 and September 2019

Community	Year - Round Housing Units 2010	Total Subsidized Housing Inventory (SHI) Units			Percent SHI Units	
		January 2014	August 2019	Percent Change	January 2014	August 2019
Billerica	14,442	857	1,519	77.2	5.9	10.5
Chelmsford	13,741	1,064	1,479	39.0	7.7	10.8
Dracut	11,318	719	590	-17.9	6.4	5.2
Dunstable	1,085	0	0	0	0	0
Lowell	41,308	5,215	5,154	-1.2	12.6	12.5
Pepperell	4,335	129	130	0.8	3.0	3.0
Tewksbury	10,803	1,030	1,053	2.2	9.5	9.7
Tyngsborough	4,166	340	436	28.2	8.2	10.5
Westford	7,671	351	1,057	201.1	4.6	13.8
Greater Lowell Region	108,869	9,705	11,418	17.7	8.9	10.5

Source: Massachusetts DHCD, Chapter 40B SHI, January 2014 and September 2019

e. Affordable Housing Development in Tyngsborough

When the 2013-2017 Town of Tyngsborough Affordable Housing Production Plan (AHPP) was submitted to DHCD in December 2012, the Town was credited with 320 affordable housing units. Within the AHPP the Town identified an additional 59 affordable housing units in the “pipeline” that would increase the total SHI units to 379. The Town was able to add 24 units at Merrimack Landing to reach a total of 76 units, 4 units at Red Pine Terrace to reach a total of 18 units, 11 units at Wyndbrook at Tyngsborough to reach a total of 20 units and add 20 units at Merrimack Landing Extension. In addition the Town has developed projects at Merrimack Commons, Tyng Village, Tyngsboro Crossing and Flints Corner, which have added 57 affordable units to date and have the potential to add another 43 units in the next year. The Town has been quite active in meeting its obligations under Chapter 40B, as demonstrated by the increase in subsidized housing units between December 2012 and September 2019.

Based upon the year-round housing units in the 2010 U.S. Census, Tyngsborough has exceeded its 10% affordable housing goal at 10.5%. The Town has identified forty-three (43) additional affordable housing units in the “pipeline” that will enable the Town to increase its SHI percentage to 11.5%. In projecting the affordable housing production timeline over the next five years, there are three scenarios to be addressed: average housing growth, 0.5% and 1.0%. These calculations are further complicated by the fact that the 2020 U.S. Census will establish a new year-round housing unit figure for

Tyngsborough, which is estimated to be 357 units higher than the 2010 U.S Census year-round housing unit figure of 4,166 units. Tyngsborough planning staff estimated that this figure could be 4,523 units based upon the current housing stock and potential development projects to be completed by 2020. The staff estimated that there would be 4,713 housing units in 2022 and 4,807 units by 2024.

Using the average annual growth rate for housing units during the past ten years (0.93%), an additional 205 housing units could potentially be added to the Town between 2020 and 2024 to reach 4,728 total units. This would be an average growth of 40.5 total units per year. In order to maintain the 10% affordable housing unit goal (417 units as of 2020 and 452 units as of 2021), 20 of the 40.5 units per year would need to be affordable. Table 34 below outlines a timeframe for the development of those units.

Table 34: Affordable Housing Production Timeline for Tyngsborough: Average Growth Rate

Year	Number of Market Rate Units	Number of Affordable Units	Additional Affordable Units	Total Units	Percent Affordable
2020	4,087	436	63	4,523	10.5
2021*	4,107	499	20	4,606	11.0
2022*	4,127	519	20	4,646	11.5
2023*	4,147	539	20	4,686	11.9
2024*	4,167	559	20	4,728	12.4

Source: 2010 U.S. Census and NMCOC estimates from SHI Inventory from DHCD, September 5, 2019

*Based on year-round housing unit estimate of 4,523 units.

Since the housing market is not always predictable and the private housing market may fluctuate from year to year in the quantity of market-rate and affordable housing units developed, two alternative scenarios have been developed. Table 35 on the next page outlines two additional scenarios for Tyngsborough which projects growth in subsidized housing units at 0.5% and 1.0% increases per year. A community will be certified to be in compliance with an approved Housing Production Plan (HPP) if, during a single calendar year, it has increased the number of subsidized units in accordance with the production schedule approved by DHCD. Certification lasts for one year if the community has produced the equivalent of 0.5% of year-round housing units as SHI units, and two years if it has produced 1.0%. According to M.G.L. Chapter 40B, once a plan has been certified, the local community has greater power in controlling Chapter 40B developments because a decision by the Zoning Board of Appeals (ZBA) to deny a Comprehensive Permit application will be considered “consistent with local need,” and would be upheld by the Housing Appeals Committee (HAC). Based on the 2010 U.S. Census, Tyngsborough needed to produce 21 affordable units annually to achieve 0.5% development certification and 42 units per year to achieve 1.0% development certification. Based on an estimated year-

round housing figure of 4,523 for 2020, those figures increase to 22 units to achieve 0.5% and 45 units to achieve 1.0% in 2021.

As with the previous scenario, Table 35 assumes an annual growth rate of 0.93% in housing units over five years. In 2020 the timeline includes 43 additional units which are those included in the current pipeline (see Table 32). Under the 0.5% scenario, the Town would reach 11.3% subsidized housing units by 2021 even though the year-round housing units figure had increased. Under the 1.0% increase in units per year, the Town would surpass its goal and achieve 11.8% by 2021. Under these three scenarios, Tyngsborough would exceed its 10% affordable housing goal in 2021 and continue to exceed its 10% through 2024 notwithstanding the increase in year-round housing units in the 2020 U.S. Census.

Table 35: Affordable Housing Production Timeline for Tyngsborough – 0.5% or 1% Annually

Year	# of Market Rate Units	0.5% Increase				1.0% Increase			
		Additional Units - 0.5%	# of Affordable Units	Total Units	Percent Affordable	Additional Units - 1.0%	# of Affordable Units	Total Units	Percent Affordable
2020	4,087	65	436	4,523	9.7	88	436	4,523	10.5
2021*	4,107	22	501	4,608	11.3	45	524	4,611	11.6
2022*	4,127	22	523	4,650	11.8	45	569	4,656	12.6
2023*	4,147	22	545	4,692	12.3	45	614	4,701	13.6
2024*	4,167	22	567	4,734	12.8	45	659	4,746	14.6

Source: 2010 U.S. Census and NMCOC estimates from SHI Inventory from DHCD, September 5, 2019

*Based on year-round housing unit estimate of 4,523 units.

6. Gaps Between Existing Housing Needs and Current Supply

a. Small Households and Families

In 2010 most of the head of households in Tyngsborough were between the ages of 35 and 64. Nearly eighty-four percent (84%) of family households and 41.5% of non-family households were in this age group. Two-person households were the most common family household comprising 959 units, or 31.5% of all households. One-person non-family households were the second most common group, comprising 558 households or 14.9% of total households in Tyngsborough. These trends indicate single-person and married couples without children are becoming more prominent. This could be due to a variety of factors, including an aging population whose children have moved out of the home, as well as increases in the divorce rate. In 2010, 79.3% of non-family householders lived alone, of which 44.3% were over the age of 65. This trend may indicate an increase in the number of

Tyngsborough residents who choose to live with roommates, which may be due to economic necessity.

Between 2010 and 2013-2017, there was an increase in the number of single family homes – both detached (10.4%) and attached (130.8%). Most of the increases were in the single-family attached (130.8%) and the 5-9 units (129.5%). These multi-family units will accommodate the smaller households that are increasing in number, such as the one-person households, 65+ householders, and the two-person family households. However, the two-person family households may not invest in smaller units if they plan to have children.

b. Aging Population

Overall, the population is getting older in Tyngsborough. In 2010, 41.8% of the population was 45 years of age or older. Between 2010 and 2013-2017, the largest increase in age cohorts was between the ages of 25-34 and 60-74, which increased by 40% and 30.7% respectively. Between 2010 and 2040, the 75+ age group is expected to grow the most – increasing by 445.7%, while the 60-74 age cohort is projected to increase by 108.1%.

Younger age cohorts in Tyngsborough are still expected to increase, but the increases are much less than the older cohorts. Considering the current trend of people get married and settling down later in their 30s and the dramatic increase in residents 65 and older, the Housing Production Plan needs to embrace housing that's affordable and flexible to meet the diverse lifestyles of these two groups. Access to services, public transit, open space, and amenities are in demand and for its senior citizens, the Town will need to consider not just what's inside the unit, but what is available outside of it as well.

c. Household Incomes and Poverty

The median household income in Tyngsborough increased by 45.1% between 1999 and 2013-2017, which surpassed that for the Greater Lowell region and the nation. The income cohort earning more than \$ 100,000 per year increased by 152.2% during the same time period. When adjusted for inflation, Tyngsborough experienced a 1.1% increase in household income, while the Greater Lowell region (-3.7%) and the United States (-4.7%) experienced negative growth in median household income. Although Tyngsborough residents have fared better than their counterparts in the other regions, the slight increase in median household income will not match the rising housing costs in Tyngsborough.

In Tyngsborough, 860 residents, or 7% of the total population, were living in poverty according to the 2013-2017 American Community Survey. More than seventy-three per cent (73.6%) of the impoverished community in town were adults ages 18-64, while 38.8%

were youth under the age of 18. Senior citizens represented only 0.6% of this group. Nearly fifty percent (49.2%) of households were categorized as extremely low, very low, low and moderate to median income. This indicates that while there are some very high earning households in Tyngsborough, nearly half the households still earn less than the AMI and may be eligible for HUD assistance.

d. Households with Housing Costs that Exceed Affordability Thresholds

In addition to looking at income, it is important to compare how much of that income is being spent on housing to determine their housing burden. According to the 2013-2017 American Community Survey, 23.2% of Tyngsborough households with a mortgage pay more than 30% of their income for housing. For renters, 36.6% of rental households pay more than 30% of their income on housing.

While rental households in Tyngsborough have more moderate burden than homeowners, the Harvard Joint Center for Housing Studies provided important and crucial information regarding rental properties. Their report entitled *America's Rental Housing: Meeting Challenges, Building on Opportunities*, finds “long-term increases in rents and utility costs combined with falling renter incomes put strain on many renters' budgets. The Great Recession made matters worse, increasing the cost burden on once-secure working and middle class Americans.”⁵ Between falling incomes and rising rent prices, rental properties that are affordable for all ages needs to continue to be encouraged to maintain affordability.

7. Affordable Housing Efforts in Tyngsborough

a. Summary of Affordable Housing Production Plan for 2013-2017

The *Tyngsborough Affordable Housing Production Plan for 2013-2017* was completed in December 2012. Within that plan, the Town outlined the community efforts that would increase the supply and improve the regional distribution of low- and moderate-income housing in the community for a variety of households. The *Tyngsborough Affordable Housing Production Plan for 2013-2017* outlined the following goals to assist Tyngsborough in achieving its 10% affordable housing goal:

1. Continue to create diverse rental units for existing and future Tyngsborough residents. This includes diversifying the types of units (duplexes vs. multi-family) in addition to providing units with three or more bedrooms.

⁵ *America's Rental Housing: Meeting Challenges, Building on Opportunities*, Harvard Joint Center for Housing Studies, 2011. <http://www.worldpropertychannel.com/>

2. Continue to pursue the creation of workforce⁶ housing units and broaden the range of potential home-buyers and tenants.
3. Develop rental and ownership options for senior citizens that allow them to age in place.
4. Provide a diversity of housing types affordable to people with a wide range of socio-economic background, especially those below 80% of the area median income.
5. Maintain existing housing stock in good condition.
6. Encourage new housing development to fit into the existing design and character of the community.
7. Update the zoning bylaws, development review processes and permitting policies so they are clear, and consistent.
8. Coordinate the work of Town boards and departments with permitting responsibilities and the Tyngsborough Housing Authority in order to achieve consistency in the interpretation and administration of local affordable housing requirements.
9. Ensure that affordable housing development in Tyngsborough adheres to the Commonwealth's Sustainable Development Principles.
10. Monitor and chart the progress of affordable housing production to ensure that the Town is meeting annual production goals.
11. Ensure the DHCD-approved Housing Production is used as a tool for systematic growth and new housing opportunities.
12. Investigate opportunities available under the Regional HOME Consortium to generate additional funding for housing.⁷

In order to achieve these goals, the Town of Tyngsborough outlined implementation strategies to produce the level of affordable housing needed to meet the housing needs of the community. The following strategies were identified:

Maintain Existing Housing and Expand Housing Opportunities

1. Continue to be proactive in monitoring and maintaining existing affordable housing units.
2. Encourage development of more affordable rental housing with choices for 1, 2, 3 and 4 bedroom units, with the goal of keeping the percentage of their income spent on housing below 30%.
3. Document the specific needs for veterans living in and around Tyngsborough and construct affordable veterans housing units that meet those needs. Organizations like the [Veterans Northeast Outreach Center](#) and the [Tyngsborough Office of Veterans Services](#) can be consulted for housing assistance.

⁶ Workforce housing is a term commonly used to describe “housing for the occupations needed in every community, including teachers, nurses, police officers, fire fighters and many other critical workers.” This is typically defined as 80-120% AMI. *Source:* Center for Housing Policy, 2011 - <http://www.housingpolicy.org/>

⁷ Under the HOME program, local governments are able to join together to form a "consortium" in order to receive HOME funding for affordable housing. Forming a consortium enables local governments that would not otherwise qualify for HOME program funding under the formula criteria to join with other units of local government to receive a direct allocation of funds. This creates an opportunity for these jurisdictions to take a more regional, collaborative approach to meeting their affordable housing needs.

4. Consider Chapter 61 properties as potential affordable housing opportunities in relationship to present inventories and future growth.
5. Incorporate the Housing Production Plan into future updates to the Tyngsborough Master Plan.
6. Work with the State and other stakeholders to develop group homes to provide supported, supervised living arrangements for citizens with mental and physical disorders.
7. Investigate applicable models for creating an entity that would be responsible for overseeing the implementation of this Housing Production Plan as well as maintaining existing and creating new affordable housing units in Tyngsborough. Potential models could include private, non-profit organizations and appointed local government Housing Committees.

Policies, Programs and Services

1. Evaluate and revise existing development regulations and guidelines for fairness and efficiency. A result of this evaluation could be the development of an Affordable Housing Permitting Guide to assist applicants in navigating the review process.
2. Actively review zoning changes that will provide for more affordable opportunities including special permits for multi-family and open space residential subdivision incentive, accessory apartments, assisted living facilities, retirement communities, etc. This will be done in conjunction with the Planning Board, Board of Selectmen, Zoning Board of Appeals and other town committees and boards.
3. Investigate developing an Inclusionary Housing Bylaw to further encourage development of new housing that is affordable to low and moderate-income households. Model Inclusionary Housing Bylaws can be found: http://www.mass.gov/envir/smart_growth_toolkit/bylaws/IZ-Bylaw.pdf.
4. Continue to use Community Preservation Funds to support development of affordable housing, with a focus on the following programs and services:
 - Community education regarding affordable housing programs;
 - First time home buyer's assistance program;
 - Rental assistance;
 - Renovation and sale of properties as affordable unit(s) from town tax lien properties acquired;
 - Purchase of property for use of affordable housing development;
 - To provide betterment to donated buildings and or land for use of affordable housing;
 - To partner with private developers and public agencies for affordable housing initiatives that is in the best interest for the community.
5. Support legislative and/or regulatory reforms at the state level that recognize the efforts of communities like Tyngsborough to proactively provide "workforce housing" to serve households at 80-120% of the area median income (AMI). This is in addition to continued efforts to support households earning below 80% of the AMI.
6. Adopt local selection preferences which will include existing Tyngsborough residents and municipal employees. Developers of rental and homeownership units

constructed without state or federal subsidies that count as “affordable units” for purposes of Tyngsborough’s affordable housing inventory under Chapter 40B are permitted to adopt local selection preferences for up to 70% of the affordable units, if the preferences are consistent with local housing needs.

Education

1. Provide training and educational opportunities on affordable housing for Town Board and Committee members and staff. This could include updates on current policies to support affordable housing (i.e., the Comprehensive Permit Guidelines) and any revisions to state law or regional opportunities. This will allow boards and committees to provide guidance to the development community to improve the quality of proposals and could result in a more expedited permitting process.
2. Increase public awareness of and support for affordable housing through increased outreach and public education.

Funding

1. Pursue the purchase of units and provide a subsidized buy-down on the purchase price to qualified first-time homebuyers.
2. Research federal and state grant opportunities for the enhancement of affordable housing including: HUD’s Housing for the Elderly (Section 202) Program, [Community Economic Development Assistance Corporation](#) (CEDAC) and [Neighborworks Capital](#) (NWC).
3. Investigate opportunities available under a Regional HOME Consortium to generate additional funding for housing.⁸

Regional Coordination

1. Participate in a Regional Housing Committee to create a Regional Housing Plan for the Greater Lowell Region.
2. Continue to work with programs like the [Common Ground Development Corporation](#), a subsidiary of Community Teamwork, Inc., to develop and manage affordable housing projects.
3. Research and promote First-Time Homebuyer Program opportunities in the region and State to make existing homes more affordable. While this is not something that Tyngsborough can invest in alone, the Town can connect households to resources like Community Teamwork, Inc. and Coalition for a Better Acre.
4. Research and communicate Foreclosure Assistance Programs in the region and State to help homeowners avoid foreclosure. While this is not something that Tyngsborough can invest in alone, they can connect households to resources like the State’s Emergency Homeowners Loan Program (EHLPP) and Community Teamwork, Inc.

⁸ Under the HOME program, local governments are able to join together to form a "consortium" in order to receive HOME funding for affordable housing. Forming a consortium enables local governments that would not otherwise qualify for HOME program funding under the formula criteria to join with other units of local government to receive a direct allocation of funds. This creates an opportunity for these jurisdictions to take a more regional, collaborative approach to meeting their affordable housing needs.

b. Affordable Housing Entities

i. Community Preservation Committee

In May 2001 Tyngsborough became the 25th town in Massachusetts to adopt the Community Preservation Act (CPA). Under the CPA, municipalities can levy a property tax surcharge of up to 3% to pay for affordable housing, open space, recreation and historical preservation projects. To date, 148 communities in Massachusetts have adopted the program. In Tyngsborough, the Community Preservation Committee (CPC) is comprised of representatives from the town's Recreation Committee, Conservation Commission, Planning Board, Housing Authority, and Historic Committee, as well as four citizens-at-large.

Since 2002, the CPA program has generated \$5,185,362 in local surcharges with at least \$678,924 (10% of annual net) dedicated to affordable housing initiatives, as outlined in Table 36 below. While the local surcharge continues to grow each year, the matching funds from the state have decreased principally due to budget issues and the increased number of participating communities. The Town is on track to hit \$1 million in five years to spend on affordable housing, which could help fund the Affordable Housing Trust.

Table 36: Community Preservation Act Funds Generated: FY 2002- FY 2019

Fiscal Year	Local Surcharge	Trust Fund Distribution	Total Revenue	Amount Set Aside for Affordable Housing Initiatives
2002	\$ 225,019	0	\$ 225,019	\$ 22,502
2003	\$ 260,994	\$ 225,019	\$ 486,013	\$ 48,601
2004	\$ 310,487	\$ 260,994	\$ 571,481	\$ 57,148
2005	\$ 328,691	\$ 310,486	\$ 639,178	\$ 63,918
2006	\$ 357,681	\$ 328,691	\$ 686,372	\$ 68,637
2007	\$ 375,208	\$ 357,681	\$ 732,889	\$ 73,289
2008	\$ 382,484	\$ 375,208	\$ 757,692	\$ 75,769
2009	\$ 391,637	\$ 357,231	\$ 748,868	\$ 74,887
2010	\$ 389,922	\$ 223,756	\$ 613,678	\$ 61,368
2011	\$ 391,934	\$ 174,457	\$ 566,391	\$ 56,639
2012	\$ 418,871	\$ 173,450	\$ 592,321	\$ 59,232
2013	\$ 435,091	\$ 182,982	\$ 618,073	\$ 61,807
2014	\$ 447,014	\$ 360,475	\$ 807,489	\$ 80,749
2015	\$ 470,329	\$ 223,585	\$ 693,914	\$ 69,391

Table 36 (cont'd): Community Preservation Act Funds Generated: FY 2002- FY 2019

Fiscal Year	Local Surcharge	Trust Fund Distribution	Total Revenue	Amount Set Aside for Affordable Housing Initiatives
2016	\$ 505,973	\$ 227,343	\$ 733,316	\$ 73,332
2017	\$ 534,279	\$ 168,913	\$ 703,192	\$ 70,319
2018	\$ 563,640	\$ 148,291	\$ 711,931	\$ 71,193
2019	0	\$ 186,825	\$ 186,825	\$ 18,682
Total	\$ 5,185,362	\$ 3,554,015		\$ 678,924

Source: MA DOR, Division of Local Services - Community Preservation Surcharge Reports, 2019

ii. Tyngsborough Housing Authority

The Tyngsborough Housing Authority (THA), established in 1979, is responsible for all public housing programs and oversight in the town. The Authority currently owns and/or manages one hundred eighteen (118) units of housing, including eighty-eight (88) senior units, four (4) congregate units, eighteen (18) family housing units, and eight (8) units for the Massachusetts Department of Mental Retardation (DMR). The mission of the Authority is to “provide stable, quality, affordable housing for low income persons”.

The Housing Authority is comprised of a five-member, non-salaried Board of Commissioners, who serve staggered five-year terms. Four members are elected by town voters and one member is appointed by the Governor. The Board of Commissioners is responsible for setting and adhering to all federal and state policies, pertinent to the “proper and efficient” operation of the Authority. The Executive Director is appointed by the Board and is responsible for the daily operations and oversight of the Authority.

Eligibility for housing is restricted to seniors 60 years or older, people with disabilities under the age of 60, and persons 18 years of age with a need for family housing. Veterans, emergencies and Tyngsborough residents receive preference for housing.

iii. Affordable Housing Trust Fund

At the Tyngsborough Special Town Meeting on February 10, 2015, voters approved the Tyngsborough Affordable Housing Trust Fund. The purpose of the trust was “to provide for the preservation and creation of affordable housing in the Town of Tyngsborough for the benefit of low and moderate-income households”. A Board of Trustees, consisting of not less than five nor more than seven trustees appointed by the Board of Selectmen, was authorized to oversee the Affordable Housing Trust Fund. At least one member of the Trustees shall be a representative of the Board of Selectmen, one member was to be the Town Administrator, or his designee, and the other Trustees were required to be

Tyngsborough residents. The terms of the Trustees was to be two years, although initially two of the Trustees would serve one year. Currently, the Town's legal counsel is drafting the Declaration of Trust so that the Affordable Housing Trust Fund may be established. The Affordable Housing Trust Fund will provide additional focus on the development of affordable housing in the community.

C. Development Constraints and Limitations

This section examines land constraints and limitations that have an impact on the development of new housing opportunities in Tyngsborough. It includes a land use, zoning and infrastructure analysis, and concludes with a summary of the plans that the town has to address these limitations.

1. Land Use Development Patterns and Potential

The land use development patterns have changed in Tyngsborough from 1971 to 2018. As shown in Table 37 on the following page, in 1971 only 8.6% of the total land was developed and residential uses comprised 82.5% of all developed land and represented 7.1% of all land in Tyngsborough. By 2018 the amount of developed land had increased to 4,353 acres or 39.8% of the total land, while residential uses increased to 3,561.95 acres, comprising 77.4% of all developed land and 30.9% of the town's total acreage. While the amount of land developed for commercial uses increased by 362.3% between 1971 and 2018, industrial land uses increased by only 23.6% over the same time period. As of 2018, more than 55.7% (6,453 acres) of Tyngsborough's total acreage was yet undeveloped. It is anticipated that the remaining developable land will be utilized principally for commercial or residential purposes.

Table 37: Land Use Development Patterns in Tyngsborough: 1971-2018

Land Use	1971	1985	1999	2005	2018	% Change 1971 -2018	% of Total 2018
<i>Residential</i>	1,061	1,771	3,069	3,299	3,440	224.2%	29.7%
<i>Commercial</i>	53	115	199	207	245	362.3%	2.1%
<i>Industrial</i>	424	613	460	489	524	23.6%	4.5%
<i>Government/ Institutional</i>	78	237	143	136	144	84.6%	1.2%
Developed	1,616	2,736	3,871	4,131	4,353	169.4%	37.6%
<i>Agricultural</i>	710	581	435	371	317	-55.4%	2.7%
<i>Other Undeveloped</i>	8,505	7,495	6,502	6,298	6,136	-27.9%	53.0%
Undeveloped	9,215	8,076	6,937	6,669	6,453	-30.0%	55.7%
<i>Water</i>	750	768	774	781	774	3.2%	6.7%
Total	11,581	11,580	11,582	11,581	11,580	N/A	100.0%

Source: University of Massachusetts, MacConnell Land Use Data updated using 2018 Google aerial imagery

2. Land Use Characteristics of Existing Parcels

Land use coverage information derived from aerial photo interpretation data differs significantly from parcel-based land use statistics derived from Tax Assessor records. Since land use coverage maps account for the town's entire geography, they include features such as open water and roadways. By contrast, Tax Assessor parcel maps represent land in recorded plans used to determine the appraised value of taxable property. Given the different characteristics of these two data sources, it is not possible to directly compare one with the other. However, both sources provide useful insights into the Town's development patterns and identify similar trends. Table 38 summarizes parcel-based land use statistics from the Tax Assessor's database as of June 2018.

Table 38: Current Use of Parcels in Tyngsborough (2018)

Land Use	No. of Parcels	Total Acres	% of Land Area
Residential - Single Family Dwellings	3,208	4,068.74	40.77%
Residential - Two Family Dwellings	62	62.30	0.62%
Residential - Multi-Family Dwellings	81	482.95	4.84%
Mixed Residential and Agricultural	8	244.04	2.45%
Mixed Residential and Commercial	27	33.77	0.34%
Commercial	83	287.90	2.88%
Industrial	33	144.64	1.45%
Utilities	18	116.30	1.17%
Institutional	22	863.11	8.65%
Agricultural	7	106.62	1.07%
Cemetery	8	28.15	0.28%
Private Outdoor Recreation	5	339.92	3.41%
Municipal Land (excluding conservation)	106	377.74	3.79%
Conservation: State, Municipal, and Private	54	1,090.45	10.93%
Limited Protection Conservation/Open Space	27	691.87	6.93%
Vacant	374	1,041.06	10.43%
Total	4,123	9,979.55	100.00%

Source: Tyngsborough Assessor's Parcel Data and Land Use Codes, June 2018

As illustrated in Table 38 above, 46.2% of the Town's land is classified as residential according to the Assessor's parcel data. Single-family residences, by far the largest residential use, account for 40.8% of the total acreage in Tyngsborough and 88.2% of Tyngsborough's residential acreage. Two family dwellings account for just 0.6% of Tyngsborough's land area, and multi-family dwellings account for 4.8% of total land area.

There are several parcels that the Tax Assessor classifies as residential mixed with commercial or residential mixed with agricultural. These parcels comprise approximately

277.8 acres, or 2.8% of the Town's land area, with 244 acres being residential mixed with agricultural, and the remaining 33.8 acres being residential mixed with commercial.

3. Zoning

This section summarizes the local zoning regulations that are pertinent to the development of housing, and affordable housing in particular, in Tyngsborough. It includes a discussion of the density and dimensional requirements for regular residential subdivision, as well as a summary of the special permits that are available for a typical housing development. Where appropriate, affordability requirements for Special Permit projects are also offered.

Table 39 presents the total acreage for each zoning district within Tyngsborough. Approximately 80.9% of the Town is zoned for residential use, with over 76% of the Town land area located in the R-1 district. Combined, the Business Districts cover only 6.6% of the Town's land area, while the Industrial zoning district covers 12.5%.

Table 39: Acreage by Zoning District

Zoning District	Acres	Percentage
Business 1 Neighborhood (B-1)	57.90	0.52%
Business 2 Office/Professional (B-2)	279.95	2.50%
Business 3 General Shopping (B-3)	392.68	3.50%
Business 4 Adult Zone (B-4)	10.11	0.09%
Industrial 1 Light (I-1)	1,396.43	12.45%
Residential 1 Low Density (R-1)	8,569.24	76.40%
Residential 2 Moderate Density (R-2)	289.68	2.58%
Residential 3 Multi-Family (R-3)	219.65	1.96%
Total	11,215.65	100.00%

Source: Town of Tyngsborough GIS data as of September 20, 2018

4. Residential Zoning

Tyngsborough's three (3) residential zoning districts include the following and account for 80.9% of the town's land area: Residential 1 Low Density (R-1), Residential 2 Moderate Density (R-2) and Residential 3 Multi-Family (R-3). These three zoning districts are the only areas where stand-alone single-family dwellings are allowed within all three districts. Single-family and two-family dwellings are allowed within mixed-use buildings in the Business 1 (B-1) and Business 2 (B-2) districts. Stand-alone two-family dwellings are only allowed in the R-3 district, and multi-family dwellings are only allowed in the R-3 district and in the Mixed Use Overlay District (MUVOD). Temporary independent living quarters, which are attached temporary accessory dwelling units specifically for family members, are allowed in all of Tyngsborough's zoning districts.

The uses allowed by right within the R-1 and R-2 are nearly identical, including most of the uses allowed by Special Permit. The only commercial uses allowed by special permit in the R-1 and R-2 districts are daycare facilities, educational facilities and marinas. In addition, lodges or clubs are allowed by Special Permit in the R-2 district. The principal differences between R-1 and R-2 districts are the dimensional requirements. R-1 requires a minimum lot size of 65,000 square feet (SF), compared to 20,000 SF in the R-2 district. Similarly, the minimum lot frontage in the R-1 district is 200 feet, while the minimum frontage is 75 feet in the R-2 district.

In the R-3 district single-family dwellings are allowed by-right, and it is the only conventional district in Tyngsborough where two-family and multi-family dwellings are allowed. Two-family dwellings are allowed by right, while multi-family dwellings require a Special Permit and a Site Plan Review. Multi-family dwellings are also allowed in the MUVOD district. The minimum lot area in the R-3 district is 20,000 SF, and the minimum lot frontage is 75 feet. Table 40 on the following page outlines the allowed residential uses in each zoning district and Table 41 provides a summary of the dimensional and density requirements within the residential districts.

Table 40: Permitted Residential Uses by Zoning District

Residential Use	Zoning District							
	R-1	R-2	R-3	B-1	B-2	B-3	B-4	I-1
Single-Family Dwelling	P	P	P	O	O	O	O	O
Two-Family Dwelling	O	O	P	O	O	O	O	O
Multi-Family Dwelling	O	O	SPB-R	O	O	O	O	O
Temporary Independent Living Quarters	SPB	SPB	SPB	SPB	SPB	SPB	SPB	SPB
Combined Business and Dwelling	O	O	SPB	SPB	P	O	O	O
Boarding Houses	O	O	SPB	O	O	O	O	O
P = Permitted Use O = Prohibited Use SPB = Special Permit-Planning Board -R = Denotes Site Plan Review (Also a Special Permit); for example SS-R denotes a Special Permit by the Board of Selectmen Plus a Site Plan Review Pursuant to Section 1.16.20								

Source: Town of Tyngsborough Zoning Bylaw, May 2018

Table 41: Dimensional and Density Requirements for Districts Allowing Residential Dwellings

	Zoning District						
	R-1	R-2	R-3*	B-1	B-2	B-3	MUVOD
Minimum Lot Area (sf)	65,000	20,000	20,000*	20,000	20,000	80,000	87,120
Minimum Frontage (ft)	200	75	75*	100	50	150	200
Minimum Lot Width (ft)	50	50	50	50	50	50	-

Table 41 (cont'd): Dimensional and Density Requirements for Districts Allowing Residential Dwellings

	Zoning District						
	R-1	R-2	R-3*	B-1	B-2	B-3	MUVOD
Minimum Front Yard (ft)	30	30	30	30	30	75	30
Minimum Side Yard (ft)	30	20	15	15	15	30	20
Minimum Rear Yard (ft)	30	20	15	15	15	40	20
Maximum Building Height (stories/ft)	2.5/36	2.5/36	2.5/36	2.5/36	2.5/36	3/40	3.5/45

* Single-family homes in the R-3 district require 44,000 square feet of area and 200 feet of frontage, and duplexes in the R-3 district require 88,000 square feet of area and 400 feet of frontage.

Source: Town of Tyngsborough Zoning Bylaw, May 2018

a. Open Space Residential Development

Tyngsborough's Open Space and Residential Development (OSRD) bylaw was created to encourage the preservation of open space and historical resources, protect water supplies, promote better site planning, and allow for the more efficient provision of municipal services. The OSRD regulation allows for flexible site design with reduced lot sizes and dimensional requirements in the R-1 district. Projects in the OSRD district must be sited on at least nine (9) and the number of building lots can be no greater than what would be allowed under a conventional subdivision plan. While reduced lot size is allowed compared to a conventional subdivision, any reduction must be set aside as an area of common land held by a homeowner's association. The bylaw also states that a Conservation Restriction must be granted to the Town. Town Meeting approval of an Open Space Residential Plan is required prior to the granting of the Special Permit.

Although not part of an OSRD bylaw, the Town's Subdivision Rules and Regulations state that 10% of the total land area in subdivisions of greater than fifteen (15) acres in size be devoted to a park or set aside for open space. This open space or park area can contain no more than 50% wetland area, unless it is in the best interest of the Town. This area must have a minimum width of fifty (50) feet with a minimum of fifty (50) feet access to a public roadway.

b. Affordable Housing Provisions within Multi-family developments

Multi-family development is allowed in the R-3 district, by Special Permit from the Planning Board, and with Town Meeting approval. The special permit requires that the site be five acres in size and that public water and sewer be available, or that developer fund the sewer improvements needed, or that he or she prove that on-site systems will be adequate. The number of dwelling units in a multi-family development may be increased by 25% above the standard one (1) unit per 20,000 square feet of parcel area if affordable housing is provided by: 1) offering no less than 50% of the additional units for "affordable"

sale or rent, or 2) transferring no less than 20% of the additional units to the Tyngsborough Housing Authority.

c. Inclusionary Zoning

In May 2018, the Town adopted an Inclusionary Zoning bylaw to provide additional housing choices for all income levels, and to increase and maintain the housing stock included in the Subsidized Housing Inventory (SHI) on file with the Department of Housing and Community Development (DHCD). Under the bylaw, any project, other than a conventional subdivision, that results in the creation of seven (7) or more new residential dwelling units is required to also provide affordable housing. For age-restricted housing, at least 15% of the new housing must be designated as affordable in perpetuity. For all other housing types, at least 12% of the new units must be affordable in perpetuity. For projects with sixteen (16) or fewer units, a cash fee or a donation of developable land may be made in-lieu of providing on-site affordable units. A donation of developable land in the Town of Tyngsborough can be provided to the Tyngsborough Housing Authority, the Town Affordable Housing Trust Fund, or a comparable entity.

d. Mixed Use Overlay District (MUVOD)

Tyngsborough's Mixed Use Overlay District (MUVOD) permits multi-family dwellings to be commingled with other uses into a single structure or structures, or located in separate structures on the same lot. All uses permitted in the underlying zoning district are also permitted in the MUVOD, and property owners have the option to apply for a Special Permit for a Mixed-Use Development with residential and non-residential uses that are not allowed in the underlying district.

e. Mobile Homes

A mobile home may only be placed on the site of a residence which has been rendered uninhabitable by accident for a period not to exceed 12 months. Mobile home communities are not allowed under the Zoning Bylaw

f. Temporary Independent Living Quarters

In order to allow residents to help house and care for other members of their extended families and to preserve the character of existing neighborhoods, property owners may apply for a Special Permit to build temporary independent living quarters connected to an existing residential unit. In most communities, these units are referred to as "in-law apartments or accessory dwelling units". The total area of the quarters may not exceed 1,200 square feet, and only one additional bedroom may be constructed. The living quarters must be designed to be easily assimilated into the primary structure once the temporary need ends, and only non-substantial changes to the exterior will be approved.

According to the property tax assessment records, there are ninety-four (94) independent living quarters located throughout town. The houses to which they are attached date back as far as 1733 and continue through 2006. The homes are assessed in a range from \$238,300 to \$671,800 and have a combined assessed value of \$39.5 million.

5. Infrastructure

This section provides information in the existing sewer and water and infrastructure and identifies the gaps in the infrastructure that present barriers to new residential development. This summary is updated from the information previously provided in the *2013-2017 Town of Tyngsborough Affordable Housing Production Plan*.

a. Sewer Infrastructure

The Town of Tyngsborough's public sewer system serves one-third of the town, while the remainder of the town is supported by on-site septic systems. The entire wastewater system consists of approximately 25 miles (132,100 linear feet) of sewer line, the majority of which is located around Lake Mascuppig on the east side of the Merrimack River, along Dunstable Road on the west side of Town, and in the Middlesex, Kendall and Westford Roads area. Wastewater treatment is provided through the Lowell Regional Wastewater Utility (LRWU) through Intermunicipal Agreements (IMA) established with the Towns of Dracut and Chelmsford and the City of Lowell. These agreements were renegotiated in order to reflect the additional capacity at the LRWU facility and the increased demand for wastewater services in the Town of Tyngsborough.

The Town had not undertaken a new, major sewer project in a number of years due to the mandate from the Commonwealth of Massachusetts that the Town complete a Comprehensive Wastewater Management Plan (CWMP) before applying for any municipal sewer extensions. The final design phases of the CWMP were completed in 2008, and the Final Environmental Report was approved by the Massachusetts Environmental Policy Act agency (MEPA) on January 30, 2009.

The final recommended CWMP plan anticipated a \$ 39.1 million sewer expansion to address the individual needs areas within the plan. After examining twenty-three (23) study areas in the report, the final plan prioritized six (6) areas of need, as identified below:

- Sewer Phase I East – East of the Merrimack River close to the Hudson, NH border (Sunset Park area);
- Sewer Phase 1 West – West of the Merrimack River in the center of Town;

- Sewer Phase 2 – West of the Merrimack River along Middlesex Road
- Sewer Phase 3 – East of the Merrimack River along Frost Road from Lake View Avenue to Sherburne Avenue;
- Sewer Phase 4 – East of the Merrimack River along Pawtucket Boulevard and Sherburne Avenue;
- Sewer Phase 5 – East of the Merrimack River along Althea Avenue and the Dracut town line and along Pawtucket Boulevard south of Phase 3 and north of Phase 4; and
- Sewer Phase 6 – West of the Merrimack River off of Middlesex and Farwell Roads.

The Sewer Commission has continued to move forward to implement the CWMP and its activities since 2012 were summarized in the Annual Town Reports as follows:

- In 2012 the Sewer Design and Construction Committee was formed to identify costs, set priorities and determine the best method to finance the construction of the new sewer capacity. Inflow and Infiltration (I/I) continued to be the most costly problem for ratepayers along the sewer network.
- In 2013 the Phase I West project was approved for funding under the State's Revolving Loan fund (SRF) program.
- In 2014 the Town of Tyngsborough received a grant from the Massachusetts Department of Energy Resources (DOER) under its Green Communities program for \$89,100 to replace the sewer pumps at the Mascuppic Pump Station. The Phase I West project was presented for approval at Town Meeting (denied) and the preliminary planning for Phase II of the CWMP began.
- In 2015 three new energy efficient pumps were installed at the Mascuppic Pump Station at a savings of \$2,000 per year in energy costs. The Phase I West project was approved at the June 2015 Town Meeting with the construction start date established for April 2016.
- In 2016 twenty-one (21) new residential sewer connections were added. Construction of the Phase I West Sewer Project began in the Spring of 2016 with an anticipated completion date of Spring 2018. The project would service 149 parcels and be funded by an SRF loan through the Massachusetts Clean Water Trust. Design for the Phase 2- Middlesex Road North Sewer Project began.

- In 2017 eleven (11) new residential sewer connections and three (3) new commercial sewer connections were added. Construction of the Phase I West Sewer Project continued. The design for the Phase 2-Middlesex Road Sewer Project proceeded and was included on the 2018 Massachusetts Clean Water Trust SRF Draft Intended Use Plan. The Sewer Department scheduled the implementation of a town-wide sewer system metering program in Spring 2018 to address the infiltration problems caused by leaking pipes. The Sewer Commission began the Flint Corner Wet Well Upgrade Project to increase the emergency storage capacity.
- In 2018 forty-seven (47) new residential sewer connections and three (3) new commercial sewer connections were added. The Phase 2-Middlesex Road Sewer Project was approved at the Annual Town Meeting in May 2018 and will service 64 parcels concentrated in the Town's largest commercial/industrial zoned area along Middlesex Road. Funded through an SRF loan through the Massachusetts Clean Water Trust, the Town also received a MassWorks grant to help offset a portion of the construction costs, for both the sewer and water line portions of the project. The project was expected to be completed by September 2020. Construction of the Phase I West Sewer Project was completed in the Fall 2018. The Flint Corner Wet Well Upgrade Project was completed in 2018.

The completion of the Phase 2-Middlesex Road Sewer Project will add 5,400 linear feet to the sewer system, thus increasing the overall sewer system to 137,500 linear feet or 26.04 miles. This will reduce the reliance on Title V on-site septic systems and increase the Town's capacity to handle increased residential and commercial development.

b. Water Supply

Approximately 70% of Tyngsborough's residents draw their drinking water from private on-site wells accessing aquifers. The remaining 30% of residents receive their drinking water from one of three (3) water districts – the Tyngsborough Water District (TWD), Dracut Water Supply District (DWSD) and North Chelmsford Water District (NCWD), which draw their water from local aquifers, the Merrimack River and Pennichuck Brook in NH. Together, these water districts operate a total of six (6) different municipal water systems or service zones. Management of the water supply infrastructure and the related contractual agreements is relatively complex.

The **Tyngsborough Water District** was formed in 1983 by the Environmental Protection Agency (EPA) when the Charles George landfill polluted the wells - a major source of drinking water for the town. The Charles George landfill is now an EPA Superfund site due to the toxic waste. The EPA ran an above ground water line from the Lowell water system

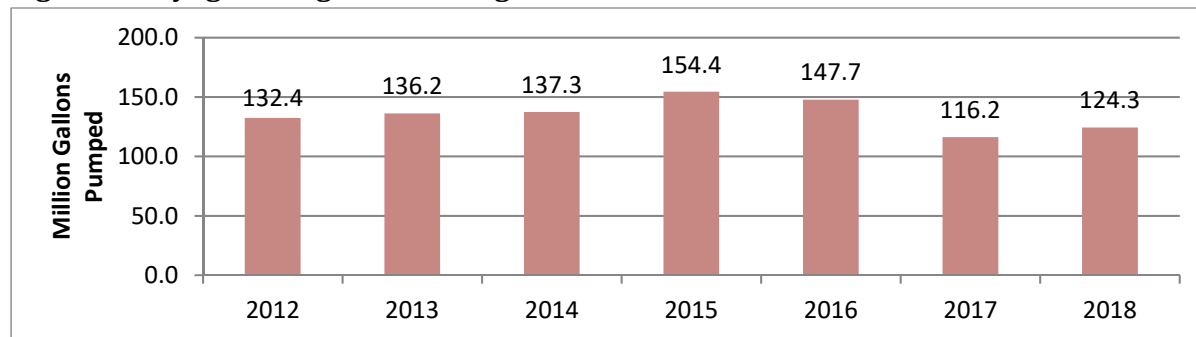
to provide an alternative water supply. The TWD is the Town's largest water distribution network, and is comprised of three (3) separate water systems. In 2018, the TWD received approximately 110.6 million gallons from the Pennichuck Water Works Corporation of Nashua and approximately 13.6 million gallons from the City of Lowell's water treatment facility. The Pennichuck Water Works treats and filters water from the Merrimack River and Pennichuck Brook, while the Lowell water treatment facility treats and filters water from the Merrimack River. The TWD serves approximately 1,100 hookups in Tyngsborough. TWD recently submitted an Environmental Notification Form (ENF) for the proposed installation of a million gpd public drinking supply well. This project will also include the construction of a new 15' wide access road to a new 20' by 30' pumping station, as well as the installation of new three-phase power lines to the pumping station building and 1.25 miles of water main to connect the pumping station building to the existing water supply infrastructure.

The **Dracut Water Supply District** services approximately 900 households in Tyngsborough and provided approximately 57 million gallons of water in 2018. The DWSD is supplied by well fields in Dracut (one well field with two wells) and Tyngsborough (one well field with five wells, located off of Frost Road), as well as supplemental water from a connection to the Lowell Regional Water Facility.

The **North Chelmsford Water District** services approximately 80 households in Tyngsborough. The North Chelmsford Water District receives their water from six wells withdrawing water from the Merrimack River Basin and recharging from Cold Spring Brook and Stony Brook.

The District's distribution system contains more than twenty-eight (28 miles) of water mains ranging in size from 6-inch to 16-inch. Water usage has grown due to increased development and the ability to hook into the water district's infrastructure. Due to conservation initiatives, the water usage actually declined in 2017 and 2018. Figure 19 below outlines the water usage over the past seven years.

Figure 19: Tyngsborough Water Usage: 2012-2018



Source: Tyngsborough Water District

c. Transportation Network and Public Transit

Tyngsborough is served by a regional transportation network comprised of several modes of transportation, including automobiles, trains, buses, bicycles and pedestrians.

Tyngsborough is bi-sected by Route 3, which runs north-south, and is approximately five miles north of Interstate Route 495. The town enjoys outstanding highway access with three interchanges on Route 3. Route 3A and Route 113 parallel the Merrimack River with the former route connecting Tyngsborough with Lowell and the latter route crossing the Merrimack River and continuing west into Dunstable. There is a regional park and ride lot located on Route 113 near Exit 35 on Route 3. The Tyngsborough Bridge provides the only river crossing for five miles to the north and six miles to the south and carries nearly 25,000 vehicles per day.

Tyngsborough residents have access to the commuter rail service in the region operated by the Massachusetts Bay Transportation Authority (MBTA) between the Gallagher Intermodal Transportation Center in Lowell and North Station in Boston. The service consists of twenty-two daily inbound trains operating between 5:35 A.M. and 12:10 A.M. Headways are 30 minutes during the peak travel periods, and approximately hourly during other times of the day. In addition to Lowell, the train stops at North Billerica, Wilmington, Anderson, Mishawum, Winchester, Wedgemere and Medford. Weekend and holiday commuter rail service consists of eight daily trips between Lowell and Boston. The New Hampshire Department of Transportation (NHDOT) is conducting a feasibility study to extend commuter rail service from Lowell to Manchester, New Hampshire, which could have a passenger stop in Tyngsborough.

Fixed route bus service in Tyngsborough is provided by the Lowell Regional Transit Authority (LRTA). There are two (2) bus routes that currently serve Tyngsborough – Dracut/ Tyngsborough (Route 10) and North Chelmsford (Route 17). Bus service is available Monday through Friday from approximately 6:00 A.M. to 8:30 P.M., and on Saturdays from 7:30 A.M. to 6:00 P.M. There is a Saturday service level operated on the following five holidays: Martin Luther King Day, Presidents' Day, Patriot's Day, Columbus Day and Veterans' Day. No bus service is available on Sundays and other holidays. The full fare price for a ride on a fixed route bus is \$1.25 in-town and \$1.85 between two or more communities. For those over the age of 60 or for individuals with a disability, the fare is 60 cents and 90 cents respectively. A transfer fare of 25 cents is charged for in-town connections at the Gallagher Intermodal Transportation Center, while 50 cents is charged between communities.

The LRTA was recently awarded a state grant for a nine-month Sunday service pilot program for ten routes within the LRTA system. The Dracut/Tyngsborough Route 10 bus

line will be one of the ten routes to begin Sunday service on June 23, 2019. At the end of the pilot program, it will be determined whether to extend or cancel the Sunday service, based upon the utilization of the service.

The LRTA also offers paratransit service under the title “Road Runner” through two distinct programs: the primary service is the American with Disabilities Act (ADA) complementary service provided directly by the LRTA, while the second demand response service is that operated by the Tyngsborough Council on Aging (COA) with funds provided by the LRTA. Additionally, the Road Runner program offers transportation to the Bedford Veterans Affairs (VA) Clinic and Boston-area hospitals every Wednesday. The fare for Road Runner services is \$2 each way in-town and \$3 each way between communities. The fare for the Wednesday Road Runner service is \$12.50 round trip to the Bedford VA Clinic and \$25 round trip to the Boston-area hospitals.

The Road Runner ADA paratransit service in Tyngsborough consists of one or more wheelchair lift-equipped minibuses, operating throughout the LRTA fixed-route ADA service area (three-quarter mile radius surrounding existing LRTA fixed routes), Monday through Friday, from 6:00 A.M. to 6:00 P.M., and from 7:30 A.M. to 6:00 P.M. on Saturdays. These trips are reserved for disabled passengers who cannot access a fixed route bus and can be scheduled a day in advance by calling the LRTA Road Runner Office in Lowell. In Fiscal Year 2018, Tyngsborough residents generated approximately 500 ADA passenger trips.

The Road Runner Council on Aging (COA) service consists of one wheelchair lift-equipped minibus operating within the Town of Tyngsborough, and between Tyngsborough and surrounding communities. The Tyngsborough Council on Aging utilizes two additional wheelchair lift-equipped minibuses and one accessible minivan for medical transportation locally and regionally. Services are provided from 8:00 A.M. to 4:00 P.M., Monday through Friday, and require a 48 hour advanced booking. Residents schedule trips by calling the Tyngsborough Senior Center, whose staff schedules, dispatches and drives the minibus. The Road Runner COA program reported 3,969 passenger trips in Fiscal Year 2018.

Map 7 in the Appendix shows the LRTA routes in relation to the potential development sites.

II. Affordable Housing Goals and Strategies

The Affordable Housing Goals and Strategies have been updated to reflect the progress that the Town has made in exceeding its 10% affordable housing goal. These Goals and Strategies will assist the Town in staying above the 10% affordable housing goals even after the 2020 U.S. Census is released. These Goals and Strategies will also be reflected in the Housing Chapter of the updated Master Plan to ensure that they are implemented. The goals are in no particular order of priority.

A. Housing Goals

1. Continue to create diverse rental units for existing and future Tyngsborough residents. This includes diversifying the types of units (duplexes vs. multi-family) in addition to providing units with three or more bedrooms.
2. Continue to pursue the creation of workforce⁹ housing units and broaden the range of potential home-buyers and tenants.
3. Develop rental and ownership options for senior citizens that allow them to age in place.
4. Provide a diversity of housing types affordable to people with a wide range of socio-economic background, especially those below 80% of the area median income.
5. Maintain existing housing stock in good condition.
6. Encourage new housing development to fit into the existing design and character of the community.
7. Update the zoning bylaws, development review processes and permitting policies so they are clear, and consistent.
8. Coordinate the work of Town boards and departments with permitting responsibilities and the Tyngsborough Housing Authority in order to achieve consistency in the interpretation and administration of local affordable housing requirements.
9. Ensure that affordable housing development in Tyngsborough adheres to the Commonwealth's Sustainable Development Principles (see *Figure 20*).
10. Monitor and chart the progress of affordable housing production to ensure that the Town is meeting annual production goals.
11. Ensure the DHCD-approved Housing Production is used as a tool for systematic growth and new housing opportunities.

Figure 20: Commonwealth of Massachusetts' Sustainable Development Principles

- 1. Concentrate Development and Mix Uses***
- 2. Advance Equity***
- 3. Make Efficient Decisions***
- 4. Protect Land and Ecosystems***
- 5. Use Natural Resources Wisely***
- 6. Expand Housing Opportunities***
- 7. Provide Transportation Choice***
- 8. Increase Job and Business Opportunities***
- 9. Promote Clean Energy***
- 10. Plan Regionally***

⁹ Workforce housing is a term commonly used to describe “housing for the occupations needed in every community, including teachers, nurses, police officers, fire fighters and many other critical workers.” This is typically defined as 80-120% AMI. *Source:* Center for Housing Policy, 2011 - <http://www.housingpolicy.org/>

B. Housing Strategies

Maintain Existing Housing and Expand Housing Opportunities

1. Continue to be proactive in monitoring and maintaining existing affordable housing units. Cultivate relationships with private and non-profit affordable housing developers to expand housing opportunities in Tyngsborough.
2. Encourage the development of more affordable rental housing with choices for 1, 2, 3 and 4 bedroom units, with the goal of keeping the percentage of their income spent on housing below 30%.
3. Document the specific needs for veterans living in and around Tyngsborough and construct affordable veterans housing units that meet those needs. Organizations like the [Veterans Northeast Outreach Center](#) and the [Tyngsborough Office of Veterans Services](#) can be consulted for housing assistance. Consider the development of affordable veterans housing.
4. Incorporate the Housing Production Plan into the updated Master Plan.
5. Work with the State and other stakeholders to develop group homes to provide supported, supervised living arrangements for citizens with mental and physical disorders.
6. Activate the Tyngsborough Affordable Housing Trust (AHT) and appoint board members to the Trust to oversee the implementation of the Housing Production Plan, as well as to maintain and create new affordable housing units.
7. Utilize the Town Planner to help staff the AHT for a portion of his time.

Policies, Programs and Services

1. Evaluate and revise existing development regulations and guidelines for fairness and efficiency. A result of this evaluation could be the development of an Affordable Housing Permitting Guide to assist applicants in navigating the review process.
2. Actively review zoning changes that will provide for more affordable opportunities including special permits for multi-family and open space residential subdivision incentive, accessory apartments, assisted living facilities, retirement communities, etc. This will be done in conjunction with the Planning Board, Board of Selectmen, Zoning Board of Appeals and other town committees and boards. In particular, focus on R-3 multi-family zones and work to expand the zone, as appropriate.
3. Continue to use Community Preservation Funds to support development of affordable housing, with a focus on the following programs and services:
 - a. Community education regarding affordable housing programs;
 - b. First time home buyer's assistance program;
 - c. Rental assistance;
 - d. Renovation and sale of properties as affordable unit(s) from town tax lien properties acquired;
 - e. Purchase of property for use of affordable housing development;
 - f. To provide betterment to donated buildings and or land for use of affordable housing;
 - g. To partner with private developers and public agencies for affordable housing initiatives that is in the best interest for the community.

4. Support legislative and/or regulatory reforms at the state level that recognize the efforts of communities like Tyngsborough to proactively provide “workforce housing” to serve households at 80-120% of the area median income (AMI). This is in addition to continued efforts to support households earning below 80% of the AMI.

Education

1. Provide training and educational opportunities on affordable housing for Town Board and Committee members and staff. This could include updates on current policies to support affordable housing (i.e., the Comprehensive Permit Guidelines) and any revisions to state law or regional opportunities. This will allow boards and committees to provide guidance to the development community to improve the quality of proposals and could result in a more expedited permitting process.
2. Upon the establishment of the AHT, provide training and educational opportunities for the Trustees to ensure that they are familiar with the resources available to address affordable housing issues in the community.
3. Increase public awareness of and support for affordable housing through increased outreach and public education. Provide an overview of the documented housing needs within the community and the strategies to address those housing needs.

Funding

1. Pursue the purchase of units and provide a subsidized buy-down on the purchase price to qualified first-time homebuyers.
2. Research federal and state grant opportunities for the enhancement of affordable housing including: HUD’s Housing for the Elderly (Section 202) Program, [Community Economic Development Assistance Corporation](#) (CEDAC) and [Neighborworks Capital](#) (NWC).
3. Investigate opportunities available under a Regional HOME Consortium to generate additional funding for housing.¹⁰

Regional Coordination

1. Continue to work with programs like the [Common Ground Development Corporation](#), a subsidiary of Community Teamwork, Inc., to develop and manage affordable housing projects.
2. Research and promote First-Time Homebuyer Program opportunities in the region and State to make existing homes more affordable. While this is not something that Tyngsborough can invest in alone, the Town can connect households to resources like Community Teamwork, Inc. and Coalition for a Better Acre.
3. Research and communicate Foreclosure Assistance Programs in the region and State to help homeowners avoid foreclosure. While this is not something that

¹⁰ Under the HOME program, local governments are able to join together to form a "consortium" in order to receive HOME funding for affordable housing. Forming a consortium enables local governments that would not otherwise qualify for HOME program funding under the formula criteria to join with other units of local government to receive a direct allocation of funds. This creates an opportunity for these jurisdictions to take a more regional, collaborative approach to meeting their affordable housing needs.

Tyngsborough can invest in alone, they can connect households to resources like the State's Emergency Homeowners Loan Program (EHLPP) and Community Teamwork, Inc.

III. Housing Production Plan Implementation Requirements

A. Characteristics of Proposed Residential or Mixed-Use Developments Preferred by Tyngsborough

The Board of Selectmen and the Zoning Board of Appeals will consider the adoption of a Comprehensive Permit Policy that reflects the expectations of the Town for housing developed under Chapter 40B. By outlining our expectations through the adoption of a Comprehensive Permit policy, the Town believes that the development community will be able to produce the affordable housing that meets the needs of our community. The components of a Comprehensive Permit Policy will include the following elements:

- The Town will not limit a comprehensive permit submittal process for reasons of zoning districts or geographic location.
- The Town will be proactive, rather than reactive, in supporting affordable housing developments, however, the review will include documentation of the potential impacts upon schools, water, sewer, traffic, recreation, open space, and community character, and will demonstrate consistency with the recommendations in the Master Plan.
- The Town will consider the future growth impacts on the community as identified in the Housing Production Plan (HPP) and will work in partnership with private developers and public agencies to ensure that the affordable housing initiatives are in the best interest of the community.
- The Town will utilize its affordable housing resources under the Community Preservation Program to support the development of affordable housing, and will identify other federal and state resources to support this effort.
- The Town will consider a variety of affordable housing initiatives, including multi-family and open space residential subdivisions, accessory apartments, assisted living facilities, retirement communities, and other opportunities.
- Tyngsborough residents and municipal employees will have preference on available affordable housing program opportunities. Meeting the needs of our community is primary in our vision and plan for future housing growth and opportunities.
- The Town will comply with all applicable federal and state housing policies and will continue to meet the requirements of the Chapter 40B program.

B. Opportunities for Modified Regulations in Zoning Districts or Geographic Areas to Encourage SHI Eligible Housing Units to Meet Housing Production Goals

As outlined in Table 39 on page 38, single-family development is permitted by right in all residential zoning districts (R1, R2 and R3), while two-family developments are permitted by right in the R-3 zoning district. Multi-family developments are allowed in R-3 zoning districts through a Special Permit and with Town Meeting approval. Residential uses are generally prohibited in all Commercial and Industrial zoning districts. The Town has identified a number of privately-owned and publicly-owned parcels in Tables 41 and 42 that would require zoning bylaw changes to permit any development that is not single-family.

The Tyngsborough Planning Board will be reviewing the entire zoning bylaw during the next year to address these residential zoning issues and will hopefully make recommendations to the Town Meeting for adoption. Based upon the recommendations of the Tyngsborough Planning Board, the Town will modify the zoning regulations to support the creation of affordable housing units as part of its housing production goals. In addition, the Town should be working with developers and non-profit partners on potential LIP projects that would address the specific needs of the Town and the developer.

The Tyngsborough Planning Board should also research other areas that could increase the number of affordable housing units in the community as follows:

- Overlay Zoning Districts along portions of the B-2, B-3 and I-1 zones;
- Compact Neighborhood or Chapter 40R Districts near commercial areas;
- Amend 4.12.00 to remove Town Meeting approval for Multifamily Development;
- Create Senior Residential Housing Bylaw that encourages denser age-in-place development;
- Infill Development Zoning Bylaw that utilizes undersized and irregular lots to build smaller homes; and
- Amend the Temporary Independent Living Quarters bylaw to consider allowing non-family members, detached units on larger lots or different types of deed restrictions.

C. Privately-Owned Land with Potential for Affordable Housing

In meeting the DHCD requirement to identify potential affordable housing sites, the Town identified privately- and publicly-owned parcels throughout the community that could be conceivably developed for affordable housing. Several parcels were identified and studied

for current use, zoning, location and site characteristics. The development limitations for each site and the potential affordable housing units per site were identified as well. Town staff used the potential development sites from the 2013-2017 Affordable Housing Production Plan and determined whether they had been developed or designated for another public purpose. Five of the thirteen original sites were carried over, while additional sites that had been discussed publicly and small wood lots were identified consistent with what was done in 2012.

As shown in Table 42 below, nineteen (19) privately-owned sites were identified, which could generate 210-225 additional affordable housing units, depending upon the development constraints on each property. This list of privately-owned sites with potential for affordable housing will help guide the Town as it moves forward in addressing its affordable housing needs over the next five years. As stated in the Policy and Regulatory Reform strategies section, the Town is committed to coordinating among boards and committees on the development of these parcels to achieve open space and historic preservation goals of the Town. Map 2 in the Appendix shows the location and distribution of these parcels in the community. The other maps in the Appendix show these potential development sites in relation to zoning (Map 3), water (Map 4), sewer (Map 5), wetlands (Map 6) and public transit (Map 7).

Table 42: Privately-Owned Parcels with Potential for Affordable Housing

Site/Address	Acres	Current Use	Map/Block/Lot			Characteristics/Site Constraints	Zoning District	Zoning Bylaw Amend-ment? (Y/N)
0 Danforth Road	27.00	Landlocked vacant parcel	11	30	0	Somewhat hilly and access remains an issue	R 1	Y
0 Danforth Road	22.00	Landlocked vacant parcel	11	9	0	Wooded lot with some elevations. Access remains an issue.	R 1	Y
21 Danforth Road	93.96	Multifamily housing with antique building.	6	2	0	Extensive wetlands, steep slopes and limited access through Dunstable. Existing road is one lane with poor site lines.	R 1	Y
400 Dunstable Road	2.00	Existing	22	9	0	Add to existing apartment building	B3	Y

Table 42 (cont'd): Privately-Owned Parcels with Potential for Affordable Housing

Site/Address	Acres	Current Use	Map/Block/Lot			Characteristics/ Site Constraints	Zoning District	Zoning Bylaw Amend-ment (Y/N)
9 Farwell Road	1.93	Vacant parcel	20	56A	0	Limited access due to sight lines. Wetlands, flood plain and river buffer issues.	R1	Y
2 Jocelyn Avenue	2.00	Undeveloped wood lot	26A	189	0	Wooded with no street frontage, elevation issues	R1/R2	Y
84 Kendall Road	26.96	Vacant parcel	20	16	0	Mostly level but wet.	B2	Y
86 Kendall Road	1.00	Single family home	20	17	0	Developable property that can be combined with other Kendall Road properties	B2	Y
88 Kendall Road	1.00	Single family home	20	18	0	Developable property that can be combined with other Kendall Road properties	B2	Y
93 Kendall Road	61.71	Sand and gravel parcel	13	30	0	Wetland constraints on most of site	I 1	Y
98 Kendall Road	36.16	Undeveloped wood lot	13	2	0	Elevation and wetland issues	I 1	Y
116 Kendall Road	17.97	Undeveloped wood lot	13	3	0	Elevation and wetland issues	I 1	Y
0 Locust Avenue	62.18	Undeveloped wood lot with small clearing next to pond	12	43	0	Most of the land area is wooded with elevation issues and no street frontage.	I 1	Y
352 Middlesex Road	6.72	Undeveloped parcel	19	7	0	Partially leveled and cleared with some elevation issues	I1	Y
406 Middlesex Road	25.00	Vacant parcel	11	2	0	Elevation issues, but no wetland issues	I 1	Y
0 Norris Road	9.34	Vacant parcel	24	4A	0	Wetlands issues limit development potential.	R 1	Y
0 Pawtucket Boulevard	25.24	Level vacant lot	27	56B	0	Level vacant lot with some wetland issues	R3	Y

Table 42 (cont'd): Privately-Owned Parcels with Potential for Affordable Housing

Site/Address	Acres	Current Use	Map/Block/Lot			Characteristics/ Site Constraints	Zoning District	Zoning Bylaw Amendment (Y/N)
0 Route 3	54.92	Vacant parcel	12	29A	0	Significant wetlands adjacent to Route 3 and on site; steep slopes and limited access.	I 1	Y
163 Westford Road	1.90	Cleared vacant lot	15	14	0	No identified development issues	B3	Y

Zoning Districts: R1- Low Density Residential; R2 – Moderate Density Residential; R3 – Multi-Family Residential; B1 – Neighborhood Business; B3 – General Shopping Business; I1 - Industrial

D. Publicly-Owned Land with Potential for Affordable Housing

The Town has been able to identify five (5) potential housing sites that could add 10-20 affordable units to the SHI Inventory. These publicly-owned parcels include sites controlled by the Town of Tyngsborough, the Tyngsborough Housing Authority and MassDOT. These sites are in addition to the projects identified in the “pipeline” section of the report. Town staff carried over five of the original seven potential development sites from the 2013-2017 Affordable Housing Production Plan. No additional publicly-owned sites were identified. The sites below in Table 43 have various constraints to being developed, including wetlands, slope issues and other environmental issues, as well as the infrastructure issues identified previously. The Town is committed to evaluating tax possession parcels and any future land use changes on Town-owned land to assess the potential for affordable housing development. Map 2 in the Appendix shows the location and distribution of these parcels in the community. The other maps in the Appendix show these potential development sites in relation to zoning (Map 3), water (Map 4), sewer (Map 5), wetlands (Map 6) and public transit (Map 7).

Table 43: Publicly-Owned Parcels with Potential for Affordable Housing

Site/Address	Acres	Current Use	Map/Block/Lot			Characteristics/ Site Constraints	Zoning District	Zoning Bylaw Amendment (Y/N)
130 Coburn Road	7.92	Vacant land behind Housing Authority units	25	44	1	Tyngsborough Housing Authority Site with housing expansion possibilities in the rear.	R 1	Y

Table 43 (cont'd): Publicly-Owned Parcels with Potential for Affordable Housing

Site/Address	Acres	Current Use	Map/Block/Lot			Characteristics/ Site Constraints	Zoning District	Zoning Bylaw Amendment (Y/N)
15 Descheneaux Lane	1.57	Vacant parcel	24	19	3	Steep slopes, but no wetlands issues	R 1	Y
21 Descheneaux Lane	1.73	Vacant parcel	24	19	1	No slope or wetlands issues	R 1	Y
11 Indian Lane	0.72	MassDOT Construction office	20	110	0	Triangular-shaped lot with some slope issues. House and other buildings currently one site.	R 3	N
Longwood Road	0.82	Vacant parcel	32A	141	0	Long, narrow lot on paper street; within the wetlands. Parcel is considered to be an isolated land subject to flooding (ILSF), protected under the town's wetlands by-law.	R 1	Y

Zoning Districts: R1- Low Density Residential; R2 – Moderate Density Residential; R3 – Multi-Family Residential; B1 – Neighborhood Business; B3 – General Shopping Business; I1 – Industrial

E. Participation in Regional Collaborations that Address Housing Development

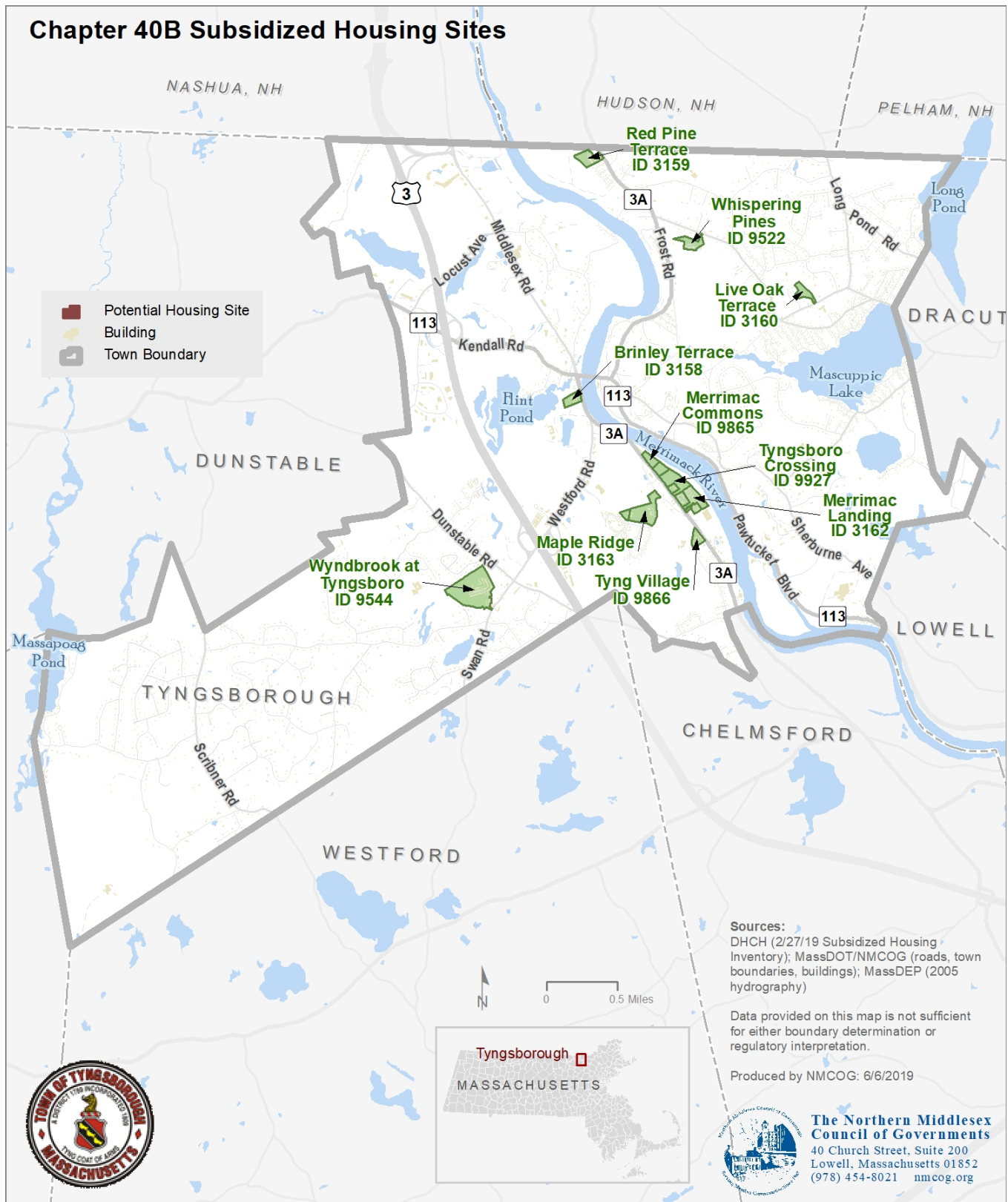
Tyngsborough will investigate the following opportunities to participate in regional initiatives to develop affordable housing in the Greater Lowell region:

- Investigate the resources available through the Common Ground Development Corporation, Inc. the non-profit development arm of Community Teamwork, Inc. (CTI), Coalition for a Better Acre (CBA) and Habitat for Humanity;
- Participate in the Merrimack Valley Regional Network to End Homelessness, which includes several towns in the region;
- Work with the Northern Middlesex Council of Governments (NMCOG), local communities and housing entities in the Greater Lowell region to develop a Regional Housing Plan; and

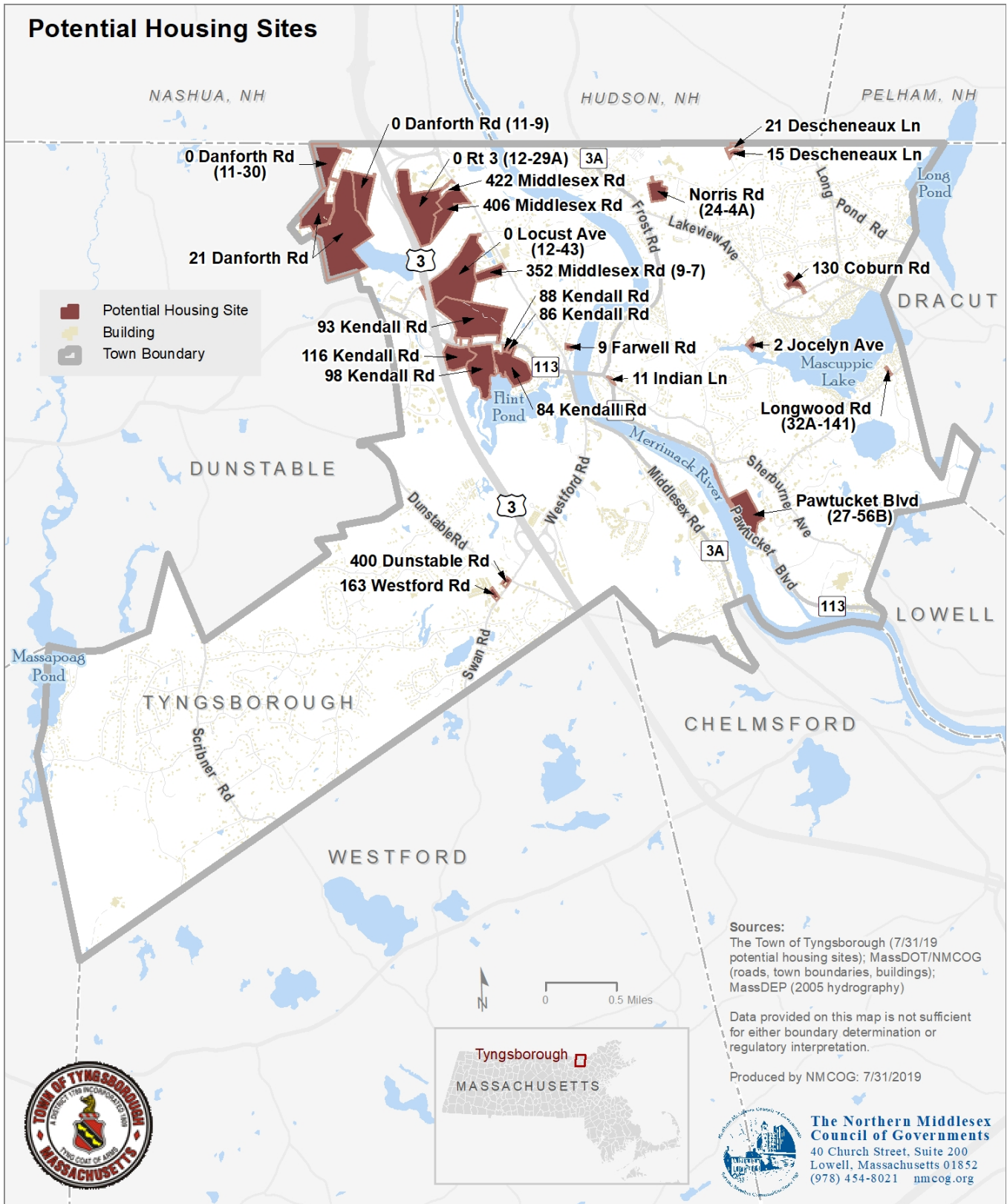
- Research opportunities to implement development strategies outlined in the *Greater Lowell Regional Strategic Plan*.

Appendix: Maps

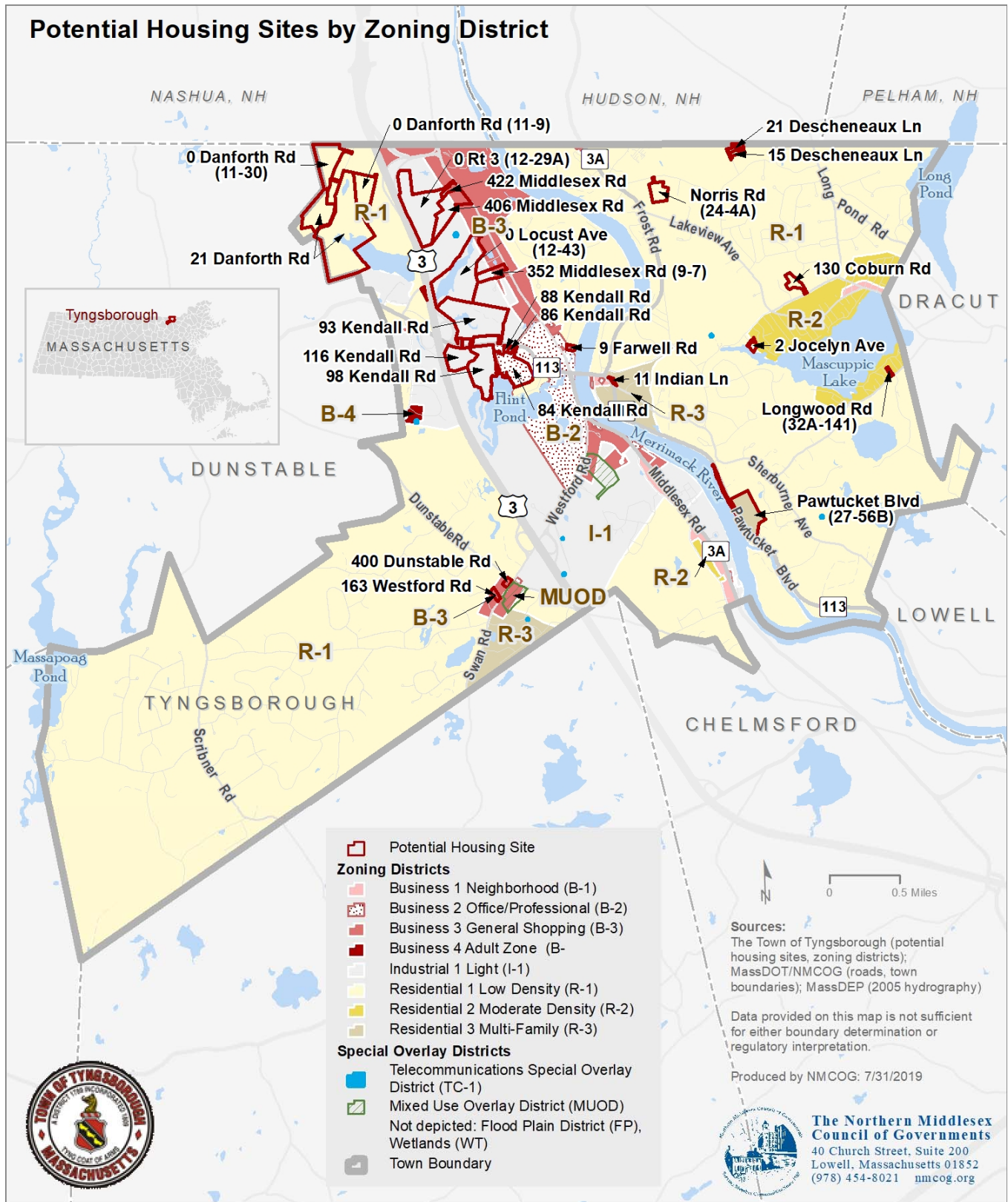
Map 1: Chapter 40B Subsidized Housing Sites



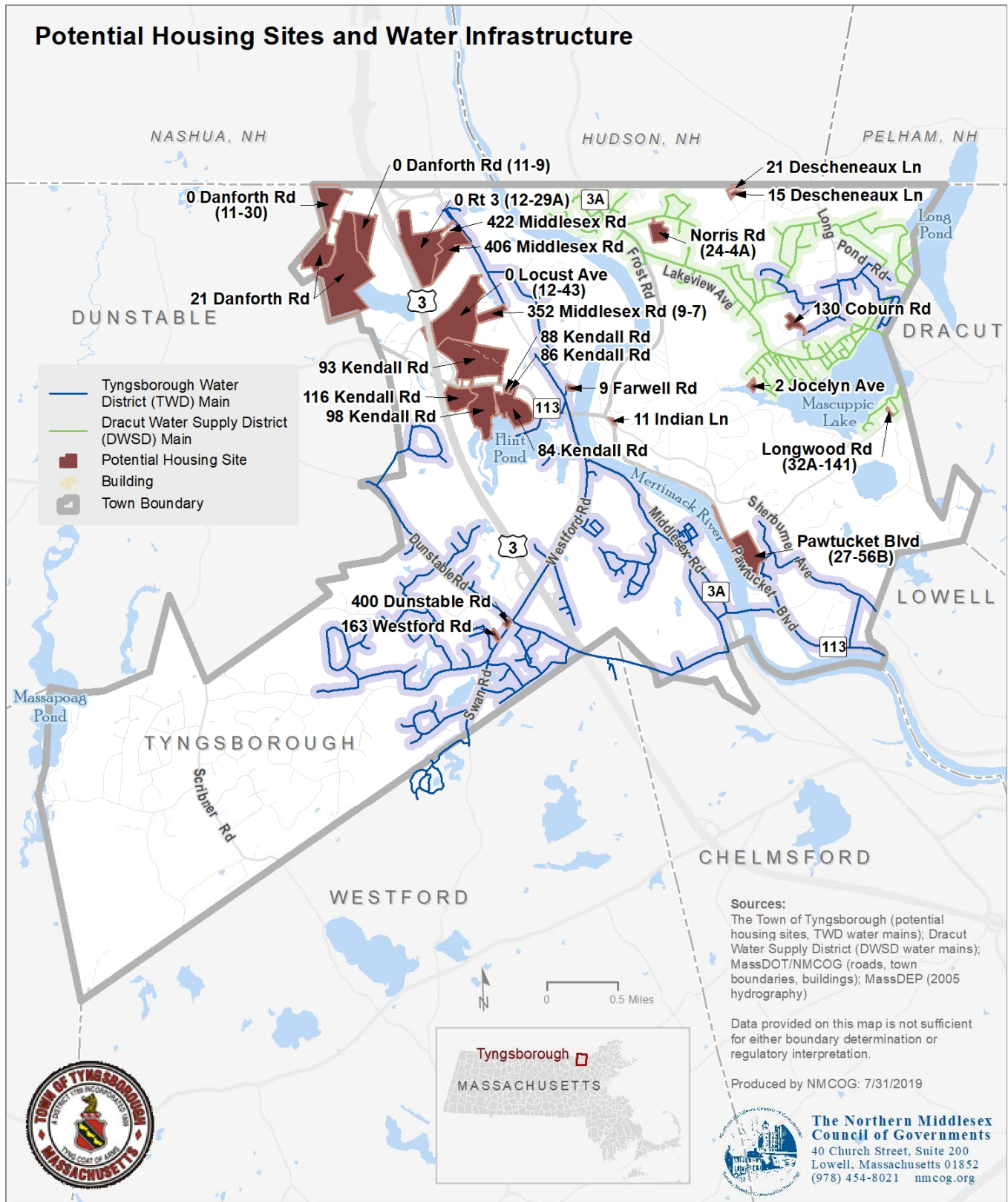
Map 2: Potential Development Sites



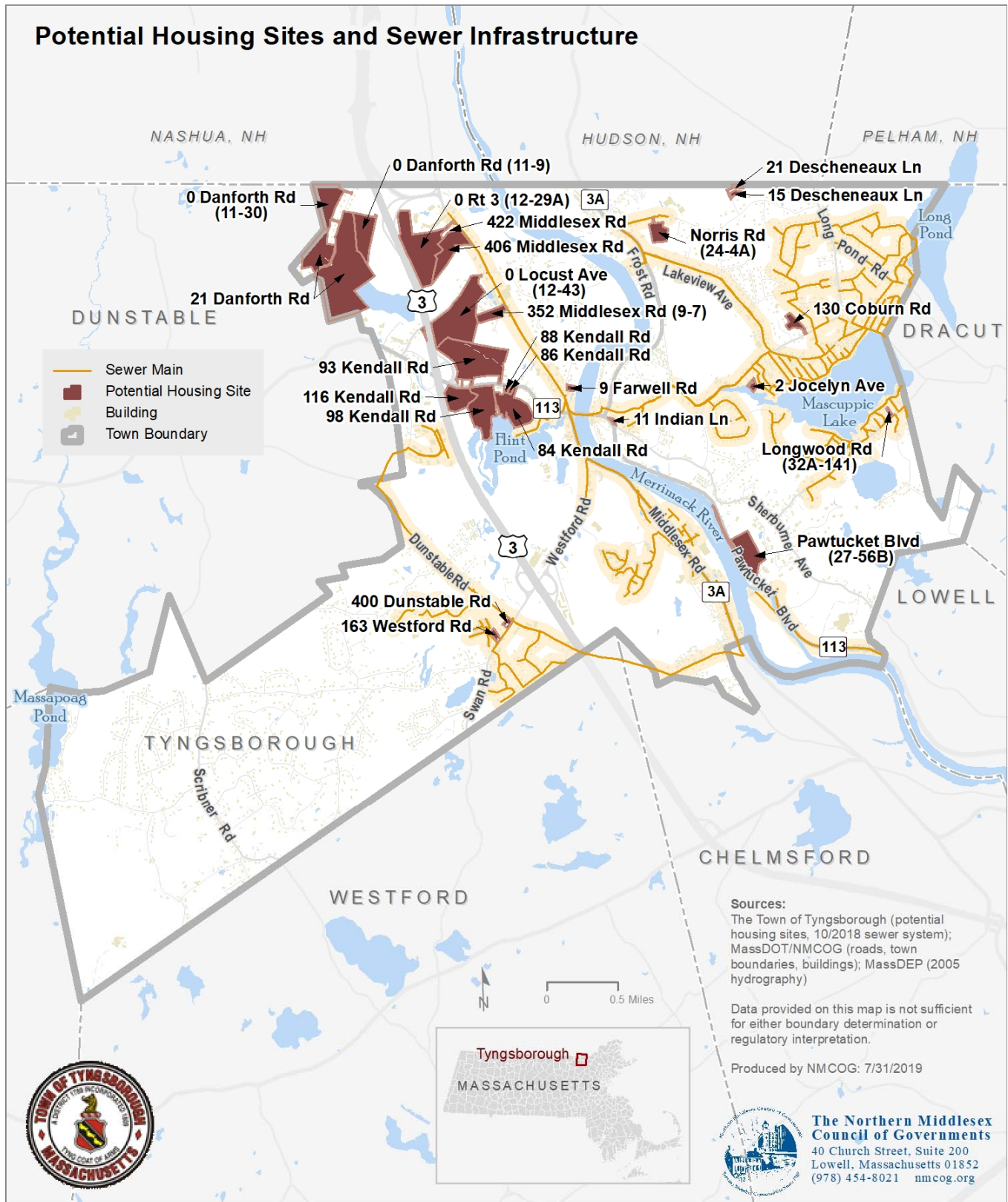
Map 3: Potential Development Sites by Zoning District



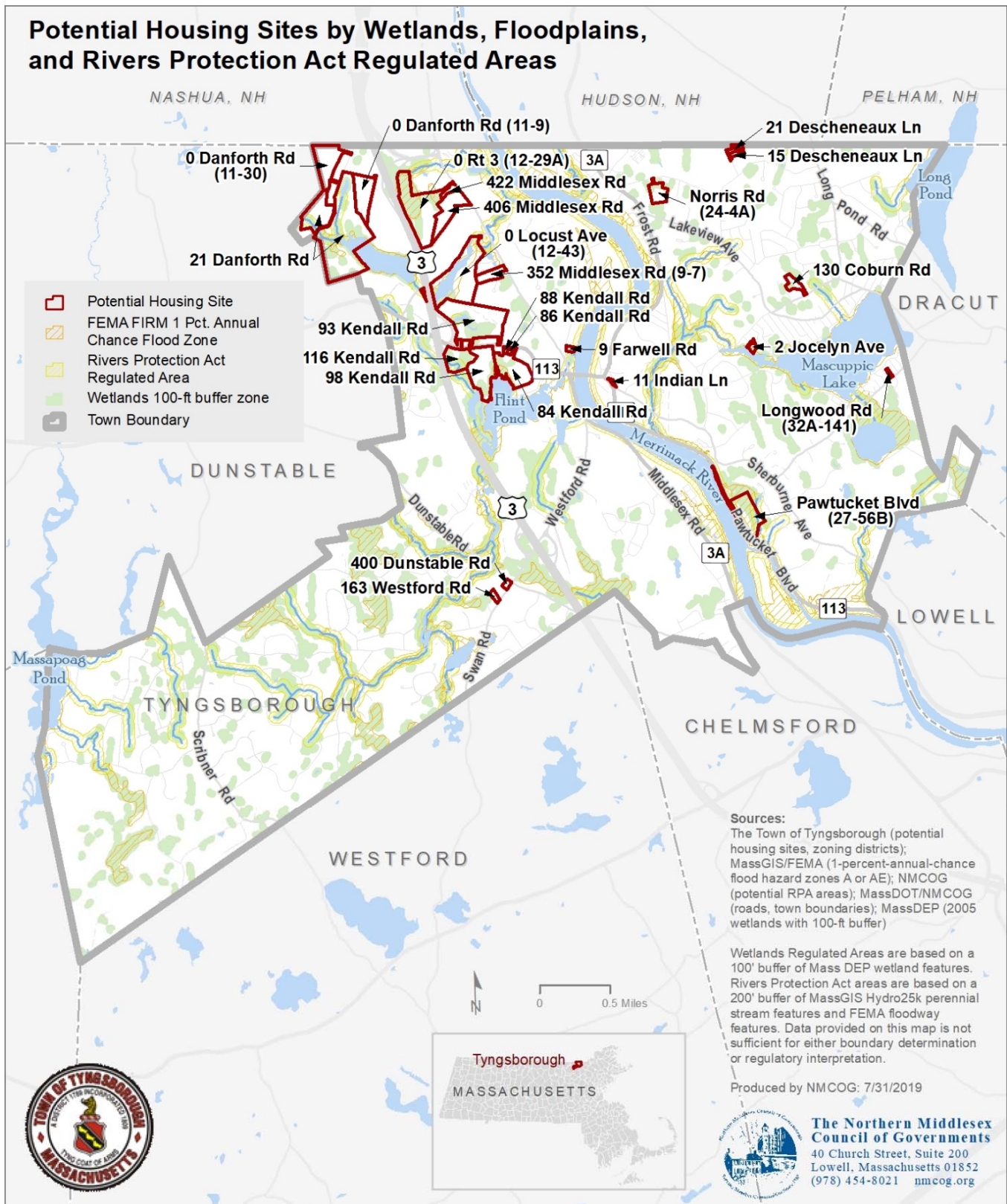
Map 4: Potential Development Sites and Water Infrastructure



Map 5: Potential Development Sites and Sewer Infrastructure



Map 6: Potential Development Sites and Wetlands, Floodplains, and Tyngsborough Rivers Protection Act Regulated Areas



Map 7: Potential Development Sites and Bus Routes

