
Town of Billerica Housing Production Plan 2015 - 2019



Nicholas Common



Villas at Old Concord II

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Executive Summary

Billerica is the most populated suburban community in the Greater Lowell region with a land area of 26.38 square miles and a population of 40,243 according to the 2010 U.S. Census. The town is located approximately twenty miles northwest of Boston along Route 3. Route 128/Interstate 95 is located less than three miles to the south, while Interstate 495 is less than two miles to the north. Billerica has been developed with several small neighborhoods that include East Billerica, North Billerica, Nutting Lake, Pinehurst, Rio Vista, River Pines, Riverdale and Riverside. Despite suburban development patterns and continuing pressures for growth, Billerica has maintained some rural characteristics through the preservation of forested areas, a large open space network focused along the town's water bodies and waterways, and other distinctive landscape features, such as Gilson Hill and Fox Hill.

The Town of Billerica requested the assistance of the Northern Middlesex Council of Governments (NMCOG) in developing a Housing Production Plan (HPP) that met the Chapter 40B Comprehensive Permit requirements for affordable housing production in Massachusetts. Through funding provided under the District Local Technical Assistance (DLTA) program administered by the Department of Housing and Community Development (DHCD), NMCOG staff worked closely with the Billerica Affordable Housing Trust over the past year to complete this document. Building upon previous work undertaken as part of the *Greater Lowell Regional Strategic Plan*, NMCOG staff made presentations to the Billerica Planning Board and Billerica Board of Selectmen on the importance of this document to housing production in Billerica. The *Billerica Housing Production Plan for 2015-2019* outlines a housing production schedule that addresses the community's overall housing needs, while also meeting the state's requirements, as outlined under Chapter 40B, to produce more affordable housing for residents.

The following provides a summary of the primary components of the *Billerica Housing Production Plan*.

A. Comprehensive Needs Assessment

Billerica 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

- Between 2000 and 2010, Billerica's population grew by 3.2% resulting in a population of 40,243 in 2010. The Town's population represents 14% of the total population for the Greater Lowell region in 2010. By 2035 Billerica's population is expected to reach 42,560 residents.
- The number of households in Billerica grew by 8.6% between 2000 and 2010 to 14,034 households. Between 2010 and 2020 households are projected to increase by 2.3%. The growth rate will then increase to 4.2% between 2020 and 2030, and by 2035 it is

projected that there will be 15, 250 households in Billerica. This represents an overall increase of 1,216 households from 2010.

- In 2010 nearly 75% of Billerica's households were family households, with two-person family households the most prevalent (31.2%).
- Billerica's population is aging. The number of residents aged 60 and above is projected to increase by approximately 48% from 2010 to 2035. The changes in household composition and projected aging trends will impact housing demand in Billerica as needs and housing unit preferences are likely to change.
- Between 2001 and 2013 public school enrollments decreased by 16.2%. In the future, initial enrollment projections forecast an increase of 168 students or a 3.2% increase by 2021 in the public schools, principally through an increase in elementary school enrollments.

Income

- In 2012 the median household income in Billerica was \$89,957. This represented an increase of approximately 33% from 1999, which is comparable to increases in household income experienced across the region. When adjusted for inflation, this figure represents a 3.9% decrease in median household income from 1999.
- In contrast, when adjusted for inflation, median family income in Billerica rose by a modest 1.4% to \$100,852. This increase contrasts with the Greater Lowell region, Massachusetts and the United States, which all experienced declines in median family inflation adjusted income.
- Similar to the nation, state and region, per capita income in Billerica decreased when adjusted for inflation. In 2012 the median per capita income in Billerica was \$33,839.
- According to the American Community Survey (ACS), 43% of Billerica households earn \$100,000 or more, which represents the largest income earning category in the town.
- In 2012 it was estimated that 2,512 residents, or 6.2% of the town's population, was living in poverty. More than half of those living in poverty were between 18 and 64 years of age, while 46% were youth under the age of 18 and 4% were senior citizens.

Housing Production, Sales and Costs

- The overwhelming majority of housing units in Billerica are single-family, detached homes, comprising nearly 83% of the town's housing stock. Approximately 84% of all housing units are owner-occupied.
- Between 2002 and 2011 there were 959 residential building permits issued for 1,772 housing units in Billerica. Of the permitted units, 51% were for single-family homes and nearly 42% were issued for multi-family houses of five or more units, demonstrating that some progress has been made towards providing some housing diversity in the town.
- The number of residential building permits issued and housing units permitted peaked in 2005 and bottomed out in 2007-08 as the housing crisis took hold across the state. In

2009 and 2010 housing permits increased with a focus on single family houses and multi-unit housing.

- Since the end of 2012, the housing market in Billerica has begun to show signs of recovery with an upward sales trend. The number of home sales increased from 346 in 2011 to 552 in 2013, which almost matches the town’s pre-recession housing market.
- In 2012 nearly 35% of owner-occupied households in Billerica were considered moderately burdened by their housing costs because they paid more than 30% of their income on these costs. Approximately 36% of rental households were considered moderately burdened by their renting costs.
- Billerica has been proactive at increasing the number of affordable housing units within town through inclusionary zoning and other strategies, which resulted in doubling the town’s affordable housing supply between 2004 and 2014. As of August 13, 2014, the town’s Subsidized Housing Inventory (SHI) is 5.9% of the 2010 year-round housing units, or 857 affordable units. In order to exceed the State’s 10% affordable housing goal, 588 additional affordable housing units need to be added to the SHI.

B. Addressing Local and State Affordability Goals for Housing Production

Based on findings from the comprehensive needs assessment and previous affordable housing efforts, the Billerica Affordable Housing Trust developed the following goals. These goals are explained in Section II of the Plan:

1. Provide a variety of housing opportunities that serve all socio-economic groups within the community, especially those below 80% of the area median income.
2. Protect the quality of life and maintain the residential and historic character of the town through housing development.
3. Create diverse rental units, in terms of types of units (duplexes vs. multi-family) and number of bedrooms (three or more) for residents.
4. Support the creation of workforce¹ housing units and broaden the range of potential home-buyers and tenants.
5. Develop rental and ownership options for senior citizens, disabled residents and veterans that allow them to live independently.
6. Receive credit on the Subsidized Housing Inventory (SHI) for the affordable housing units developed under the inclusionary provisions within the Town’s Zoning Bylaw.
7. Update the zoning bylaws, development review processes and permitting policies so they are clear and consistent.
8. Ensure consistency in the interpretation and administration of affordable housing requirements by the Affordable Housing Trust, Affordable Housing Committee, Housing Authority, Board of Selectmen, Planning Board and Zoning Board of Appeals.

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/>

9. Ensure that affordable housing development in Billerica adheres to the Commonwealth's Sustainable Development Principles (see *Figure 9*).
10. Utilize the DHCD-approved Housing Production Plan as a management tool to develop new housing opportunities in meeting the Town's annual housing production goals. Update the Housing Goals on a regular basis.

C. Strategies to Address Housing Needs and Increase Production

In order to implement the goals identified previously, strategies to address the housing needs of the community have been developed. These strategies are designed to increase and improve housing opportunities in Billerica for all income groups. The strategies are outlined below and in Section II.

Maintain Existing Housing and Expand Housing Opportunities

1. Be proactive in monitoring and maintaining existing affordable housing units.
2. Develop more affordable rental housing (less than 30% of annual income) with the increased availability of 3- and 4-bedroom units.
3. Encourage re-use or redevelopment of underutilized property.
4. Document the specific needs of Billerica veterans and construct affordable veterans housing units that meet those needs. Organizations, such as the Veterans Northeast Outreach Center and the local Veteran's agent, can be consulted for housing assistance.
5. Consider Chapter 61 properties as potential affordable housing opportunities in the future.
6. Examine opportunities available under the Chapter 40R Smart Growth Overlay District.
7. Consider additional zoning changes to increase affordable housing production.
8. Monitor the level of affordable housing development created through the inclusionary requirements of the Town's Zoning Bylaw.
9. Incorporate the Housing Production Plan into future updates to the Billerica Master Plan and utilize the Affordable Housing Trust to implement the DHCD-approved Plan.
10. Work with State agencies and other stakeholders to develop group homes to provide supported, supervised living arrangements for citizens with mental and physical disabilities.

Policies, Programs and Services

1. Evaluate and revise existing development regulations and guidelines, including the Housing Partnership Guidelines, for fairness and efficiency through the development of an Affordable Housing Permitting Guide to assist applicants in navigating the review process.
2. Working in conjunction with the Planning Board, Board of Selectmen, Zoning Board of Appeals, Housing Partnership Committee, Affordable Housing Trust and other town committees and boards, build upon the approved zoning changes so as to provide more

affordable housing opportunities, such as through special permits for multi-family units, accessory apartments, assisted living facilities, and retirement communities.

3. Consider adopting the Community Preservation Act to support affordable housing development 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 acquired town tax lien properties;
 - Purchase of property for use as an affordable housing development;
 - Betterments for donated buildings and land for use as affordable housing; and
 - Partnerships with private developers and public agencies for affordable housing initiatives that address the housing needs of the community.
4. Support legislative and/or regulatory reforms at the state level that recognize the efforts of communities like Billerica to proactively provide "workforce housing" to serve households at 80-120% of the area median income (AMI), in addition to current efforts supporting households earning below 80% of the AMI.
5. Adopt local selection preferences that are consistent with the DHCD Affirmative Fair Housing Marketing Plan (AFHMP) Guidelines and all applicable State and Federal laws and regulations. The project will justify the extent of the local preference (the percentage of units proposed to be set aside for local preference), but in no event will the local preference exceed 70% of the (affordable) units in a project.
 - Allowable Preference Categories
 - (1) Current residents: A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing or voter registration listing.
 - (2) Municipal Employees: Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.
 - (3) Employees of Local Businesses: Employees of businesses located in the town.
 - (4) Households with children attending the locality's schools, such as METCO students.

Education

1. Provide affordable housing training and educational opportunities to local Board and Committee members and staff, including the Affordable Housing Trust. These training opportunities 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 so as to improve the quality of proposals and 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. Utilize the developer funds made available under the inclusionary provisions of the Town's Zoning Bylaw to build or purchase affordable housing units and/or provide a subsidized buy-down on the purchase price to qualified first-time homebuyers.
2. Develop local partnerships with developers to utilize the State's Local Initiative Program (LIP) as a means to develop "friendly 40B" development projects and to document the units developed under the Inclusionary Zoning Bylaw.
3. 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).

Regional Coordination

1. Participate in a Regional Housing Committee to create a Regional Housing Plan for the Greater Lowell region.
2. Work with non-profit entities, such as the Common Ground Development Corporation, a subsidiary of Community Teamwork, Inc., the Coalition for a Better Acre (CBA) and Habitat for Humanity to develop and manage affordable housing projects.
3. Collaborate with other communities to promote First-Time Homebuyer Program opportunities in the region and State to make existing homes more affordable.
4. Research and promote Foreclosure Assistance Programs through the State's Emergency Homeowners Loan Program (EHLP) or Community Teamwork, Inc. to help homeowners avoid foreclosure and maintain strong residential neighborhoods.

D. Housing Production Plan Implementation Requirements

Section III of the Housing Production Plan describes the preferred characteristics for affordable housing in Billerica, the zoning changes that would be needed to be made in order to generate more affordable housing opportunities 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. Five privately-owned and sixteen publically-owned sites were identified through this process. It is anticipated that between 75 and 150 new housing units could be developed on these sites. The list of potential housing sites will be utilized as a guide in implementing the Housing Production Plan.

Introduction

A. Overview of Housing Production Plan

The development of housing that is accessible and affordable to people 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, a.k.a. 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” (DHCD 2009). While many residents understand the need for more affordable housing options, housing developments proposed vis-à-vis the Comprehensive Permitting process are often controversial.

The development and approval of a local Housing Production Plan (HPP) is an integral component of achieving safe harbor status from Comprehensive Permit/Chapter 40B proposals in Massachusetts. The Massachusetts Department of Housing and Community Development (DHCD) defines a Housing Production Plan (HPP) as:

“A community’s proactive strategy for planning and developing affordable housing by: creating a strategy to enable it to meet its affordable housing needs in a manner consistent with the Chapter 40B statute and regulations; and producing housing units in accordance with the HPP.”

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

The Affordable Housing Goals and Strategies component determines the appropriate housing mix for the community, 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 the most recent decennial Census. According to 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.

Finally, the purpose of the Implementation Strategies section of the plan is to identify potential growth areas and zoning districts, target specific sites for the production of affordable housing, assess municipally-owned land to develop into mixed-income housing, and identify regional housing development collaboration opportunities.

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 housing units by at least 0.5%. Certification lasts for one year if the community has increased its Subsidized Housing Inventory (SHI) units by 0.5%, and two years if it has increased the 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 new residential development because a decision by the Zoning Board of Appeals to deny a Comprehensive Permit application will be considered “consistent with local need,” meaning that the ZBA’s decision would be upheld by DHCD’s Housing Appeals Committee (HAC).

B. Defining Affordable Housing

There are several definitions of affordable housing in the United States depending on whether one utilizes 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. For rental units this includes gross rent plus utilities, whereas for ownership units this includes the cost of mortgage, property taxes, and insurance. According to HUD’s affordability criteria, when a household pays more than 30% of its income on housing-related costs, it is considered burdened by housing, and households spending 50% or more of their income on housing are considered severely burdened.

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 characterizes households earning 30% or less of AMI; very low income households earn between 31% and 50% of AMI; low income households earn between 51% and 80% of AMI; and moderate income households earn between 81% and 100% of AMI.

At the state level, 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. Generally speaking, programs that subsidize rental units target households earning within 50% or 60% AMI, and first-time homebuyer programs apply income limits of up to 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;
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;

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.

If Billerica has achieved certification within 15 days of the opening of the local hearing for the Comprehensive Permit, the ZBA shall provide written notice to the Applicant, with a copy to DHCD, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes has been met, and the factual basis for that position, including any necessary supportive documentation.

If the Applicant wishes to challenge the ZBA's assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. DHCD shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

C. Data Sources and Definitions

The *Billerica Housing Production Plan for 2015-2019* relies on a variety of data sources from 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 hold 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 *Billerica Housing Production Plan for 2015 to 2019* utilizes population and household projections prepared by the Massachusetts Department of Transportation (MassDOT) with input from NMCOG. MassDOT developed these population and household projections for the Greater Lowell region from 2020 through 2035. These projections are 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. NMCOG staff provided comments on the draft projections and the final projections were adjusted accordingly.

I. Comprehensive Needs Assessment

The Comprehensive Needs Assessment includes a demographic analysis and a housing stock analysis. The demographic analysis involves a discussion of population, household types, age cohorts, school enrollment, race, ethnicity, disabled community and income. The housing stock analysis provides an analysis of unit types, tenure, new residential development and housing market conditions. This section also examines housing affordability, gaps between existing housing needs and current supply, and affordable housing efforts in Billerica.

A. Demographic Analysis

The Demographic Analysis provides an overview of the demographic changes that have occurred in Billerica since the publication of the *Billerica Affordable Housing Productivity Plan* in 2004. Using data from the U.S. Census on household, age, race, ethnicity, disability, and income, this section analyzes past, current and future demographics in Billerica in order to envision future population changes and to inform the Housing Needs section of this plan.

1. Population

According to the 2010 U.S. Census, Billerica had a population of 40,243 residents, which represented 14% of the Greater Lowell region's population. With a land area of 25.89 square miles, the population density is approximately 1,554 persons per square mile. Over the last few decades, the population in Billerica, as well as in the Greater Lowell region as a whole, has steadily increased. According to the *Regional Strategic Plan for Greater Lowell* (2011), between 1960 and 2010, the population in the region grew by 70% from 169,403 to 286,901 or an average of 14% per decade. In contrast, Billerica's population increased significantly between 1960 and 2010, from 17,867 to 40,243 (about 125%) with a growth rate of 3.2% in 2010 (see Table 1, next page).

Billerica has been the largest town in the Greater Lowell region since 1970, second only to the City of Lowell in total population. Its overall proportion of the region's population has declined from 15.6% in 1980 to 14% in 2010 due largely to growth in the outlying suburban towns of Pepperell, Tyngsborough and Westford, as well as the effects of the 2007-08 economic downturn. The population grew by 3.6% between 1990 and 2000 and by 3.2% between 2000 and 2010, as compared to the region's growth rate of 6.7% and 2% for the same time periods.

Table 1: Actual and Projected Population (2000-2035)

Year	Billerica	Growth Rate (%) ¹	Greater Lowell Region	Regional Growth Rate (%) ¹	Billerica as a Percent of Region
2000	38,981	3.6	281,225	6.7	13.9
2010	40,243	3.2	286,901	2.0	14.0
2020	40,690	1.1	297,000	3.5	13.7
2025	41,340	1.6	304,000	2.4	13.6
2030	41,810	1.1	312,000	2.6	13.4
2035	42,560	1.8	320,000	2.6	13.3

*Sources: U.S. Census Bureau, 2000 and 2010 Census;
Projections developed by Mass DOT in consultation with NMCOG
1. Growth rate applies to the periods: 1990-2000, 2000-2010, 2010-2020, 2020-2025, 2025-2030 and 2030-2035.*

Population projections for the Town of Billerica, as outlined in Table 1 above, reflect a lower future growth rate for the town compared to the region as a whole. Between 2010 and 2020 Billerica will experience a growth rate of 1.1%, which is anticipated to increase to 1.8% between 2030 and 2035 reaching a total projected population of 42,560 in 2035. The projections indicate that Billerica's population will consistently comprise around 13-14% of the Greater Lowell region's total population.

2. Households and Household Types

According to the U.S. Census Bureau, a household consists of all the people who occupy a housing unit (e.g. house, apartment, single room). A household includes the related family members and all the unrelated people, if any, such as lodgers, or foster children who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit, is also counted as a household. The household count excludes group quarters.

Household growth rates in both Billerica and the Greater Lowell region have experienced a slowdown since the turn of the century. However, Billerica's slowdown was not as dramatic as the region's. In 2000 there were 12,919 households in Billerica and by 2010 an additional 1,115 households (8.6%) had been added in the town. The region's household growth rate decreased from 10.2% in 2000 to 4.7% in 2010. This slowdown is due principally to the housing and economic downturn in 2007-2008.

Overall, household growth in Billerica is expected to decline from 8.6% in 2010 to 2% (15,250 households) in 2035 (see Table 2). This is similar to the regional household growth rates, which are also expected to decrease from 4.7% to 2.9% over the same timeframe. Over the next twenty-five years, Billerica's households are expected to comprise nearly 13% of the region's total households. However, Billerica's household growth rate after 2020 will be less than that of the region as a whole, leveling off at 2% in 2035. The Billerica household projections for 2020 to 2035 were prepared by the Massachusetts Department of Transportation (Mass DOT) prior to the release of the final 2010 U.S. Census. Therefore, the growth rate anticipated between 2010

and 2020 may be lower than the region due to the lower 2010 Billerica household estimates by MassDOT.

Table 2: Total Number of Households: 2000 through 2035

Year	Billerica		Greater Lowell Region		Billerica Households as a Percent of the Region
	Households	Growth Rate (%) ¹	Households	Growth Rate (%) ¹	
2000	12,919	10.5	99,342	10.2	13.0
2010	14,034	8.6	104,022	4.7	13.5
2020	14,350	2.3	108,800	4.6	13.2
2025	14,700	2.4	112,100	3.0	13.1
2030	14,950	1.7	115,500	3.0	12.9
2035	15,250	2.0	118,900	2.9	12.8

*Sources: U.S. Census Bureau, 2000 and 2010 Census
Projections developed by MassDOT in consultation with NMCOG.
Growth rate applies to the periods: 1990-2000, 2000-2010, 2010-2020, 2020-2025, 2025-2030 and 2030-2035.*

Household types are divided into two categories: family and non-family. 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, nearly three-quarters of the 14,034 households in Billerica are family households (Table 3 below).

Table 3: Household Types (2000 and 2010)

Household Type	2000		2010	
	Number	Percentage	Number	Percentage
Family households	10,245	79.3	10,511	74.9
Non-family households	2,674	20.7	3,523	25.1
Total Households	12,919	100.0	14,034	100.0

Source: U.S. Census Bureau, 2000 and 2010 Census

In 2000 family households (10,245) comprised 79.3% of all households, while non-family households (2,674) comprised 20.7% of all households. In 2010 the proportion of family households decreased to 74.9% and non-family households increased to 25.1%, reflecting nearly a 5% decrease share of family households.

a. Age Distribution

The U.S. Census also provides an indication of the age distribution in Billerica's households. In 2000 the majority of residents in both family and non-family households were between 35 and 64 years of age. Approximately 72% of residents in family households and 53% of residents in non-family households were in this age cohort (Table 4). In 2010 the proportion of household residents 35-64 years of age remained relatively consistent. Family and non-family households aged 65 years and older experienced increases, while the number of households in the youngest

age cohort (34 and younger) experienced a decrease in numbers. This reflects the aging population in Billerica.

Table 4: Age Distribution (2000 and 2010)

Household Type	2000		2010	
	Number	Percentage	Number	Percentage
Family households	10,245	79.3	10,511	74.9
34 Years and Under	1,713	16.7	1,192	11.3
35-64 Years Old	7,346	71.7	7,524	71.6
65 Years and Older	1,186	11.6	1,795	17.1
Non-family households	2,674	20.7	3,523	25.1
34 Years and Under	536	20.0	658	18.7
35-64 Years Old	1,422	53.2	1,763	50.0
65 Years and Older	716	26.8	1,102	31.3

Source: U.S. Census Bureau, 2000 and 2010 Census

b. Household Size

Another important factor when assessing the housing needs of a community is household size. According to the U.S. Census, the average household size in Billerica decreased from 2.92 persons per household in 2000 to 2.79 persons per household in 2010. In the Greater Lowell region, the average household size in 2000 was 2.77 persons per household in 2000 and 2.76 persons per household in 2010. In general, the average household size in Billerica is decreasing and as of 2010 remains slightly larger than that for the region as a whole.

The U.S. Census data generally shows that the size of Billerica's family households tends to be four persons or less. Family households typically contain two to four people, with two-person family households the most prevalent in the town. Only 16.7% of family households contain five or more people (Table 5, below).

Table 5: Household Size (2010)

Household Type	Household Size (Number of People)							Total
	1	2	3	4	5	6	7	
Family Households								
Number in each category	0	3,718	2,537	2,495	1,137	404	220	10,511
% in each category	0.0	35.4	24.1	23.7	10.8	3.8	2.1	74.9
Nonfamily Households								
Number in each category	2,770	667	67	14	1	1	3	3,523
% in each category	78.6	18.9	1.9	0.4	0.0	0.0	0.1	25.1
Total Households	2,770	4,385	2,604	2,509	1,138	405	45	14,034
Total % of all Households	19.7	31.2	18.6	17.9	8.1	2.9	0.3	100.0

Source: U.S. Census Bureau, 2010 Census
Totals may not sum due to rounding.

Similarly, non-family households most often contain one or two people with single-person households most dominant (78.6%). Only 2.4% of non-family households contain three or four

people, and there are only five non-family households in Billerica with more than four people in the home. These numbers clearly indicate a trend towards smaller households in Billerica.

c. Household Characteristics

Household characteristics can also be analyzed to provide insight into the diversity of the family unit. Data from the U.S. Census shows that over the past ten years, Billerica's family households are becoming increasingly diverse. Married couples with children under 18 comprised 36.2% of family households in 2010, whereas married couples without children and non-married family households comprised 63.8% in 2010 – an increase of 9.8% since 2000, as outlined below in Table 6.

Table 6: Household Characteristics (2010)

Household Type	2000		2010	
	Number	Percentage	Number	Percentage
Family households	10,245	79.3	10,511	74.9
Married - children under 18 years	4,137	40.4	3,806	36.2
Married - no children under 18 years	4,398	42.9	4,683	44.6
Non-married - male householder, no spouse	493	4.8	592	5.6
Non-married - female householder, no spouse	1,217	11.9	1,430	13.6
Non-family households	2,674	20.7	3,523	25.1
Householders living alone	2,113	79.0	2,800	79.5
Householders 65 and older living alone	679	32.1	942	33.6
Householders living with others	561	21.0	753	21.4

*Source: U.S. Census Bureau, 2000 and 2010 Census
Values have been rounded to the nearest percent, so totals may not sum due to rounding.
Indented text indicates a sub-category.*

The proportion of non-family households comprising people living alone has remained relatively consistent from 79% in 2000 to 79.5% in 2010. However, there has been an increase in non-family households, which may indicate an increase in the number of Billerica residents who choose to live with roommates due to economic necessity or other personal reasons. These trends indicate single-person, single-parent families and married couples without children are becoming more prominent in Billerica. This could be due to a variety of factors, including an aging population whose children have moved out of the home, increases in the divorce rate, or couples deciding to have children later in life.

3. Age Cohorts

In order to determine how best to meet future housing demand in Billerica, it is important to examine the current age of the population, as well as projected aging trends over time. Data from the U.S. Census Bureau indicates that in both 2000 and 2010, the majority of Billerica residents were between the ages of 25 and 59. In 2010 the median age in Billerica was 40.1 years. Over the past decade, the 60-74 age group grew by 50.6% and the 75+ age group grew by 43.9%, while the 0-9 years and 25-39 year age groups all experienced declines. At the same time,

there has been modest growth in the 10-19, 20-24 and 40-59 year cohorts (Table 7 and Figure 1, below).

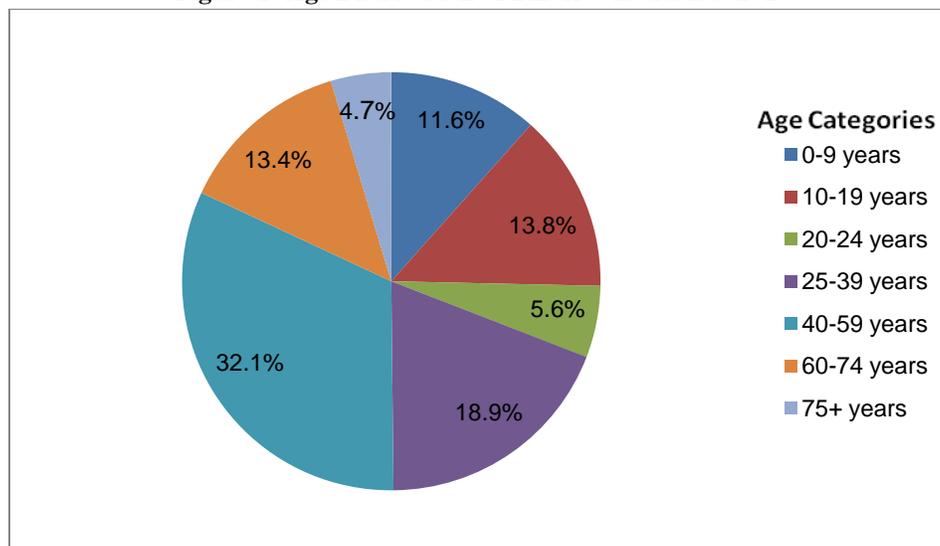
Table 7: Age Distribution of Billerica Residents (2000-2010)

Age Groups	2000		2010		Percent Change 2000-2010
	Number	Percent	Number	Percent	
0-9 years	5,601	14.4	4,659	11.6	-16.8
10-19 years	5,277	13.5	5,539	13.8	5.0
20-24 years	2,002	5.1	2,236	5.6	11.7
25-39 years	9,708	24.9	7,619	18.9	-21.5
40-59 years	11,512	29.5	12,928	32.1	12.3
60-74 years	3,575	9.2	5,383	13.4	50.6
75+ years	1,306	3.4	1,879	4.7	43.9
Total	38,981	100.0	40,243	100.0	

Sources: U.S. Census Bureau, 2000 and 2010 Census

Note: the 25-39 and 40-59 year old age cohorts have been estimated for 2000.

Figure 1: Age Distribution of Billerica Residents: 2010



To understand future population trends, MassDOT, with input from NMCOG, developed population projections for 2020 to 2035. Utilizing these projections, it is projected that Billerica's total population will increase by 5.8% between 2010 and 2035 (Table 1). To determine the projected age distribution of Billerica's future residents, NMCOG utilized available data from Metro Future age cohort breakdowns in Table 8, on the next page. The age cohort breakdowns have been applied to the MassDOT projections so that the numbers are consistent. This data provides a useful indication of the likely age distribution of residents expected in the future.

Table 8: Projected Age Distribution of Billerica Residents (2020-2035)

Age Groups	2020		2030		2035		Percent Change 2010 - 2035
	Number	Percent	Number	Percent	Number	Percent	
0-9 years	4,902	12.0	5,167	12.4	5,229	12.3	12.2
10-19 years	5,003	12.3	4,916	11.8	4,988	11.7	-9.9
20-24 years	2,242	5.5	2,044	4.9	2,049	4.8	-8.4
25-39 years	8,528	21.0	8,958	21.4	8,849	20.8	16.1
40-59 years	11,912	29.3	11,032	26.4	10,700	25.1	-17.2
60-74 years	6,630	16.3	7,521	18.0	7,900	18.6	46.8
75+ years	1,474	3.6	2,173	5.2	2,845	6.7	51.4
Total Population	40,690	100.0	41,810	100.1	42,560	100.0	5.8

Source: Projections developed by MassDOT in consultation with NMCOG utilizing MetroFuture age cohort breakouts. Totals may not sum due to rounding.



Billerica Senior Center

<http://www.town.billerica.ma.us/Facilities/Facility/Details/Billerica-Senior-Center-10>

The age groups that will increase the most are the 60 to 74 year olds and the 75+ age group, which are expected to increase 46.8% and 51.4% respectively by 2035. These trends indicate the population in Billerica is aging, and the need for starter homes is likely declining, while the need for elderly housing may be increasing. This increase is a logical consequence of an aging population in a society where most people, on average, will live into their eighties.²

The expected population growth in Billerica, especially the increase in the elderly population, has important implications for housing planning and development. In addition to a general need for more housing units, special attention will need to be paid to the housing needs of seniors and for housing stock that can adapt to the needs of an aging population. This Housing Production Plan will consider these unique housing needs as it develops a framework for housing production in Billerica over the next five years.

² <http://www.ssa.gov/planners/lifeexpectancy.htm>

4. School Enrollment and Projections

School enrollment trends are a crucial component of Billerica's town-wide growth and population trends. An analysis of school enrollment trends helps frame a discussion of the potential future impacts of population change on the school system and Town, and helps better plan for future local housing needs. The results of the analysis are useful in formulating an affordable housing strategy that is sensitive to these changes over time.

The Billerica Public School System is a comprehensive public school system serving 5,242 students in grades Pre-K to 12 in 2013. The district consists of six elementary schools, three middle schools, and one high school. The schools include Billerica Memorial High School, Eugene C. Vining School, Frederick J. Dutile School, Hajjar Elementary, Locke Middle School, Marshall Middle School, Parker Elementary School, Thomas Ditson School, and Project Support Preschool.



Parker Elementary School

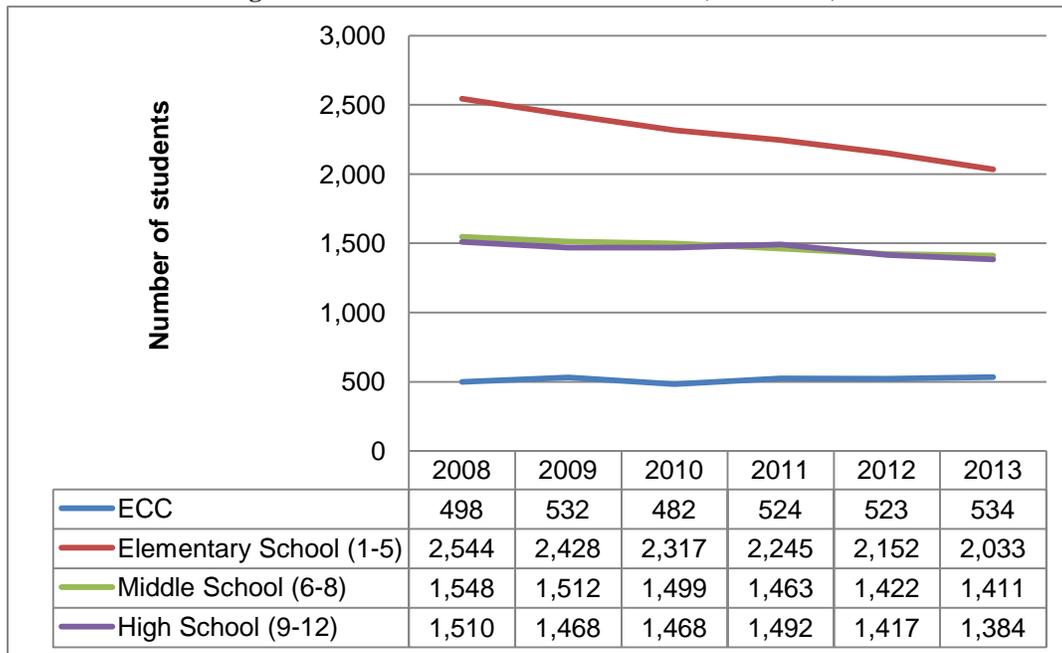
<http://www.massschoolbuildings.org/node/43563>

Billerica students also attend the vocational school at the Shawsheen Valley Technical High School in Billerica, as well as a variety of charter schools and parochial schools. Local Charter Schools in the region include the Innovation Academy (Tyngsborough), Lowell Middlesex Academy Charter School (Lowell), Lowell Community Charter School (Lowell), and the Advanced Math and Science Charter School (Marlborough). Billerica students also attend parochial schools, such as the Academy of Notre Dame (Tyngsborough), Middlesex Academy (Lowell), and Austin Preparatory School (Reading), as well as a number of other schools within the Greater Lowell and Greater Boston regions. According to 2013 data from the Massachusetts Department of Elementary and Secondary Education, within the Billerica school district 569 high school students attended vocational/technical regional schools, 32 students attended collaborative schools, 201 students attended Charter Schools, 43 students attended out-of-district public schools, 45 students are home schooled and 324 students attended private and parochial schools.

Dore and Whittier Architects recently completed the *Billerica Schools Facilities Study* on behalf of the Billerica Schools Department, which addresses both the educational and facility needs across the school district. According to the study and further data provided by the School Department, total public school enrollment decreased from 6,396 students to 5,362 students or about 16.2 percent from 2001 and 2013. Figure 2, on the next page, provides a detailed breakdown of public school enrollments over the past six years. The declining school enrollments could be the result of a several factors, including increased enrollment of students at vocational, charter and parochial schools. It is also noted that historically, approximately 100

middle school students transfer to the Shawsheen Vocational High School between grades eight and nine³. With proposed improvements to facilities at the elementary, middle and the high school levels, the Billerica School District hopes to recapture a portion of the students being lost to charter, parochial and vocational schools.

Figure 2: Total Public School Enrollment (2008- 2012) ⁴



Source: Town of Billerica, 2014

In the future, enrollment targets established in the *Billerica Schools Facilities Study* indicate that student enrollments are expected to continue to decline in Pre-K, Middle School and High School. Some growth is expected in elementary school student enrollments. Estimates indicate that overall, the Pre-K-12 student enrollment for 2021 will be 5,410, an increase of 168 students from 2013, as outlined in Table 9 below.

Table 9: Billerica School Enrolment Projections

School type	2013 student enrollment	2021-2022 student enrollment
Preschool and Kindergarten	219	160
Elementary School	2,179	2,500
Middle School	1,438	1,350
High School	1,406	1,400
Total	5,242	5,410

Source: *Billerica Schools Facilities Study*, 2012

³ Dore and Whittier Architects, Inc.

⁴ ECC = Early Childhood & Care

Based on recommendations outlined in the *Billerica Schools Facilities Study*, the Billerica School District made a decision to pursue construction of a new/renovated high school facility. In June 2014 the Massachusetts School Building Authority (MSBA) approved Billerica Memorial High School's request to undertake a feasibility study, thereby moving the high school project into the capital pipeline and committing MSBA funding. The feasibility study will identify the most cost-effective solutions to the deficiencies identified at Billerica Memorial High School, including determining whether or not to renovate the existing school or construct a new facility.

5. Race and Ethnicity

By and large, Billerica is a racially and linguistically homogenous community. In 2000, 94.7% of residents identified themselves as white, while 2.8% identified themselves as Asian and another 1.5% were part of the Hispanic and/or Latino community. The U.S. Census indicates that between 2000 and 2010 the white population in Billerica decreased by 1.7%, while the minority populations, other than Native Hawaiian and Pacific Islanders, increased significantly (Table 10 below). Black or African American residents increased by 96.5%, while Asian and Hispanic/Latino residents increased by 104.3% and 72.5% respectively. In addition, the American Indian and Alaska Native population increased by 51.3% between 2000 and 2010. However, it must be recognized that such increases are coming from a low population base, which is why the percentages are considerably high. The only minority population experiencing a decline was the Native Hawaiian and Other Pacific Islander, which decreased by 50%. Even with these increases in minority populations, the white population still represented 90.2% of the population in 2010. Although Billerica remains primarily homogeneous, it is slowly transitioning to an increasingly diverse community.

Table 10: Racial and Ethnic Diversity of Residents: 2000 - 2010

Racial/Ethnic Category	2000		2010		Percent Change 2000-2010
	Population	Percent	Population	Percent	
White	36,906	94.7	36,285	90.2	-1.7
Black or African American	432	1.1	849	2.1	96.5
American Indian and Alaska Native	39	0.1	59	0.1	51.3
Asian	1074	2.8	2,194	5.5	104.3
Native Hawaiian and Other Pacific Islander	16	0.0	8	0.02	-50.0
Some Other Race and Two or More Races	514	1.3	848	2.1	65.0
Total Population	38,981	100.0	40,243	100.0	3.2
Hispanic or Latino (All races)	600	1.5	1,035	2.6	72.5

Source: U.S. Census Bureau, 2000 and 2010 Census

6. Residents with Disabilities

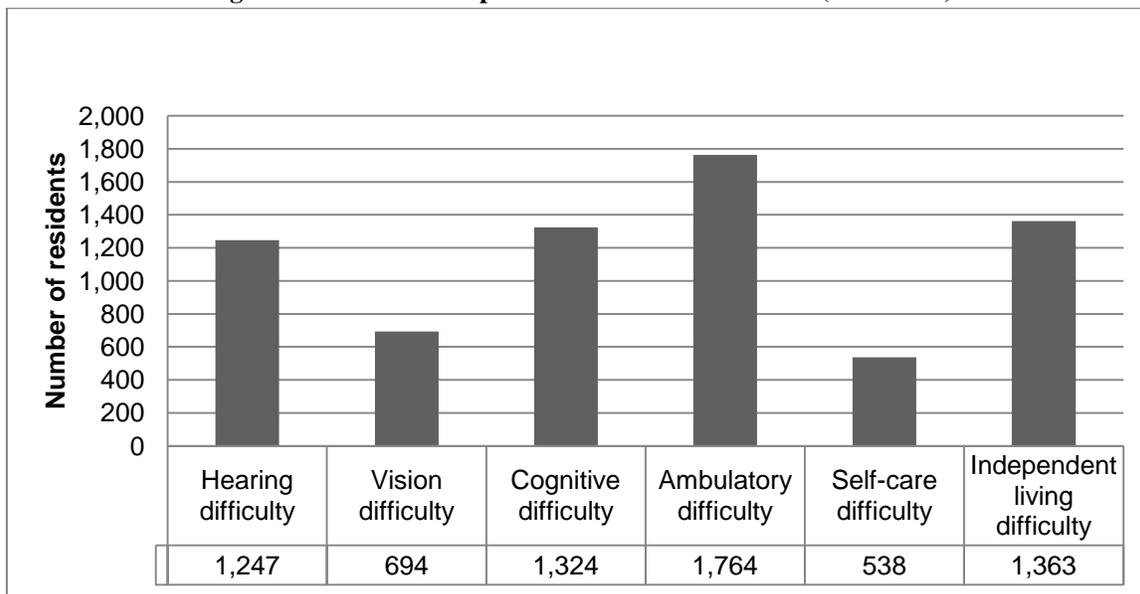
Understanding the needs of disabled Billerica residents is also a crucial aspect of planning for housing. Disability data for Billerica is available in the 2000 U.S. Census, but no disability data was collected for the 2010 U.S. Census. Therefore, disability data in the 2008-2012 American Community Survey (ACS) is the most recent data. According to the U.S. Census Bureau, shortly after the 2000 Census, there was growing agreement that survey questions on disability did not coincide with recent models of disability. An interagency group was formed to develop a new set of questions, and new questions were introduced in 2008. These questions categorize a disability as one having difficulty in one of the following: hearing, vision, cognition, walking or climbing stairs (ambulatory), self-care (difficulty bathing or dressing), and independent living (difficulty doing errands alone such as visiting a doctor's office or shopping).

Because of the changes to the questions, the U.S. Census Bureau recommends that the new ACS disability questions not be compared to the previous ACS disability questions or the 2000 U.S. Census disability data. As a result, this section focuses only on disability data available from the 2008-2012 ACS. According to the ACS, there were an estimated 3,682 disabled residents in Billerica, of which just over half were between the ages of 18 and 64 (Table 11).

Table 11: Age Characteristics of the Disabled Community in Billerica (2008-2012)

Age Characteristics	Estimate	Percent of Total
Under 5	11	0.3
5-17 years old	278	7.6
18-64 years old	1,886	51.2
65+ years old	1,507	40.9
Total Number of Disabled Residents	3,682	100.0
<i>U.S. Census Bureau, 2008-2012 American Community Survey</i>		
<i>Note: Totals may not sum due to rounding.</i>		

In Billerica, the most common disability reported in the 2008-2012 ACS was an ambulatory disability, which means that a person experienced serious difficulty walking or climbing stairs. Following that, the next most common disabilities are cognition, independent living, and hearing difficulty (Figure 3).

Figure 3: Disabilities Reported for Billerica Residents (2008-2012)

Source: U.S. Census Bureau, 2008-2012 American Community Survey

It is important to note that some residents experience more than one disability, which is why the values in Figure 3 sum to greater than the total number of disabled residents. In addition, this data is based on a survey sample and is therefore subject to sampling variability, which can result in a degree of uncertainty.

Billerica residents comprise approximately 12.3% of the reported disabled community in the Greater Lowell region. As shown below in Table 12, this figure is much lower than Lowell, which comprised 46.5% of the reported disabled community. Dunstable has the lowest percentage of disabled residents with 0.5%.

Table 12: Characteristics of the Disabled Community in the Greater Lowell region 2012

Age Characteristics	Billerica	Chelmsford	Dracut	Dunstable	Lowell	Pepperell	Tewksbury	Tyngsborough	Westford	Total
Under 5	11	0	0	0	103	0	0	16	10	140
5 to 17	278	169	219	27	1,260	136	231	135	182	2,637
18 to 64	1,886	1,091	1,390	69	8,586	627	1,358	579	436	16,022
65 over	1,507	1,632	1,291	67	3,943	256	1,419	434	546	11,095
Percent Regional Disabled Population	12.3	9.7	9.7	0.5	46.5	3.4	10.1	3.9	3.9	100.0
Total	3,682	2,892	2,900	163	13,892	1,019	3,008	1,164	1,174	29,894

Source: U.S. Census Bureau, 2008-2012 American Community Survey
Totals may not sum due to rounding.

Disabled residents often have unique housing needs, both in terms of the physical design/accessibility of their homes and the cost relative to a fixed or limited income. For this reason, 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. These issues will be addressed in the Affordable Housing Goals and Strategies and Housing Production Plan Implementation Requirements sections.

7. Household and Family Income

This section examines median household, family and per capita incomes in Billerica, and compares Billerica's income distribution to HUD eligibility thresholds and U.S. poverty thresholds. By examining these values, we can understand the proportion of Billerica residents who may be in poverty or living on a restricted income.

a. Median Household Income

According to the U.S. Census Bureau, median household income is calculated based on the income of the householder and all other individuals 15 years old and over in the household. Over the past twenty years Billerica has seen a significant increase in its median household income, which exceeds that of the Greater Lowell region as a whole.

The median household income in Billerica increased approximately 33% from \$67,799 in 1999 to \$89,957 in 2012 (Table 13). The increase in Billerica's median household income is at the higher end of increases in the region, which as a whole experienced a 24.4% growth in median household income. In 2012 Billerica's median household income was estimated to be 24% higher than the Greater Lowell region's median household income. This percentage reflects a considerable increase from the 1999 figures that showed Billerica's median household income being only 16% higher than the median household income in the Greater Lowell region.

Billerica and the Commonwealth of Massachusetts both experienced increases in median household income of around 32% between 1999 and 2012, whereas Greater Lowell and the United States saw incomes increase by around 25%.

Table 13: Median Household Income for Selected Geographies (1999 and 2012)

Geographic Area	1999	2012	% Increase 1999-2012	% Inflation Adjusted Increase
Billerica	\$67,799	\$89,957	32.7	-3.9
Greater Lowell Region	\$58,472	\$72,760	24.4	-9.8
Massachusetts	\$50,502	\$66,658	32.0	-4.4
United States	\$41,944	\$53,046	26.5	-8.4

Sources: U.S. Census Bureau, 2000 Census and 2008-2012 American Community Survey

It is important to adjust these values for inflation so an absolute comparison can be made. According to the Bureau of Labor Statistics (BLS) Inflation Rate Calculator, one dollar in 1999 has the same buying power as \$1.38 in 2012 dollars, which indicates a rate of inflation of 38% between 1999 and 2012. The inflation calculator uses the average Consumer Price Index (CPI) for a given calendar year, and the data represents changes in the prices of all goods and services

purchased for consumption by urban households. This value is confirmed by the Cumulative Inflation Rate Calculator on www.inflationdata.com, which indicates an inflation rate of 38.07% between June 1999 and June 2012.

When adjusted for inflation, Billerica and the Greater Lowell region both experienced negative growth in terms of median household income, with incomes decreasing by 3.9% and 9.8% respectively. Massachusetts and the nation also decreased by 4.4% and 8.4% respectively. This indicates that growth in median household incomes has not kept pace with inflation.

b. Median Family Income

Median family income is calculated based on the income of the householder and all other individuals 15 years old and over in the household who are related. Median family income is often greater than median household income because a household can consist of single individuals, whereas family income always consists of two or more individuals. Over the past decade, median family incomes have increased in Billerica, the Greater Lowell region, Massachusetts and the United States (Table 14).

Table 14: Median Family Income for Selected Geographies (1999-2012)

Geographic Area	1999	2012	% Increase 1999 - 2012	% Inflation Adjusted Increase
Billerica	\$72,102	\$100,852	39.9	1.4
Greater Lowell Region	\$67,583	\$89,927	33.1	-3.6
Massachusetts	\$61,664	\$84,380	36.8	-0.8
United States	\$50,046	\$64,585	29.1	-6.5
<i>Source: U.S. Census Bureau, 2000 Census and 2008-2012 American Community Survey</i>				
<i>Note: Totals may not sum due to rounding.</i>				

Billerica's median family income increased from \$72,102 in 1999 to \$100,852 in 2012 – an increase of 39.9%. Median family incomes also increased across the region, state and nation, albeit not at the same level of growth experienced in Billerica. When adjusted for inflation, Billerica has experienced marginal growth in median family income. In contrast, the Greater Lowell region, Massachusetts and the United States all experienced negative growth in inflation adjusted median family income, with incomes decreasing by 3.6%, 0.8% and 6.5% respectively.

c. Per Capita Income

The U.S. Census Bureau defines per capita income as the average income received in the past 12 months for every man, woman, and child in a geographic area. It is derived by dividing the total income of all people 15 years old and over in a geographic area by the total population in that area. Income is not collected for people under 15 years old even though those people are included in the denominator of per capita income. Between 1999 and 2012, Billerica's per capita income increased from \$24,953 to \$33,839, or an increase of 35.6%. This is slightly lower than the per capita income increase for both the region and state (36.7%), and moderately higher than the nation's per capita increase of 29.9%. See Table 15 below.

Table 15: Per Capita Income for Selected Geographies: 1999 and 2012

Geographically area	1999	2012	% Increase 1999 - 2012	% Inflation Adjusted Increase
Billerica	\$24,953	\$33,839	35.6	-1.7
Greater Lowell Region	\$24,081	\$32,914	36.7	-1.0
Massachusetts	\$25,952	\$35,485	36.7	-0.9
United States	\$21,587	\$28,051	29.9	-5.8

Sources: U.S. Census Bureau, 2000 Census and 2008-2012 American Community Survey

When adjusted for inflation, Billerica experienced negative per capita income growth of 1.7%. Similarly, the State of Massachusetts and the Greater Lowell region saw per capita incomes decrease by 0.9% and 1.0% respectively in real terms. A higher loss was felt at the national level with negative per capita income growth of 5.8%.

d. Income Distribution

While median household and median family incomes are valuable social and economic indicators, they do not account for the range, or distribution, of household incomes in a community. The median household income in Billerica is \$89,957, which is lower than the median family income of \$100,852. As previously mentioned, it is typical for household income to be less than family income because, by definition, a "family" includes at least two people, which often includes two income earners.

The distribution of income across Billerica households has changed significantly since 1999. In Billerica, more than 60% of households made \$75,000 or more in 2012 and 43% of households made \$100,000 or more (Table 16, next page). Since 1999, the number of households earning more than \$100,000 in Billerica has more than doubled, whereas all other income categories decreased as a percentage of the total household population.

Table 16: Income Distribution for Billerica Households in 1999 and 2012

Income category	1999		2012		Percent Change
	Number	Percent	Number	Percent	2000-2012
Less than \$15,000	754	5.8	539	3.9	-28.5
\$15,000-\$24,999	816	6.3	766	5.5	-6.1
\$25,000-\$34,999	875	6.8	788	5.7	-9.9
\$35,000-\$49,999	1720	13.3	1,232	8.8	-28.4
\$50,000-\$74,999	3324	25.6	2,193	15.7	-34.0
\$75,000-\$99,999	2,615	20.2	2,424	17.4	-7.3
\$100,000 or more	2,857	22.0	5,991	43.0	109.7
Total:	12,961	100.0	13,933	100.0	7.5

Sources: U.S. Census Bureau, 2000 Census and 2008-2012 American Community Survey

Income distribution by age in Billerica indicates that the highest median income, \$122,500, is earned by those residents aged less than 25 years (Table 17, below). However, it is acknowledged that according to the ACS, incomes in this age category have a very high degree of sampling error and is therefore subject to considerable inaccuracies. Billerica residents between 25 and 64 years of age are also high earners, receiving close to \$100,000 on average in 2012. For residents over the age of 64, the median income reduces dramatically, and is less than half of the other age cohorts (\$48,198), reflecting the retirement status of these residents.

Table 17: Median Income by Age in Billerica (2012)

Age	2012
Under 25 years	\$122,500
25 - 44 years	\$100,448
45-64 years	\$98,360
65 years and older	\$48,198
Median Household Income	\$89,957

Source: U.S. Census Bureau, 2008-2012 American Community Survey

e. Area Median Income

Affordable housing requirements base a household's eligibility for income restricted units on a series of income thresholds. The U.S. Department of Housing and Urban Development (HUD) defines these thresholds as percentages of Area Median Income (AMI) – a number determined by the median family income in a given Metropolitan Statistical Area (MSA). Income thresholds are often capped at 80%, 60%, 50%, and 30% of AMI, but vary depending on the number of individuals in the household.

In general, households earning 80% of AMI are considered “moderate income”, whereas those households earning 60% of AMI are considered “low income”. Those earning 50% of AMI and 30% of AMI are considered “very low income” and “extremely low income”, respectively. HUD income thresholds for the Greater Lowell Region are used to determine which households in the region are eligible for income-restricted units, including Chapter 40B, Section 8, and Low

Income Housing Tax Credit units. The values presented in Table 18 below are based on the AMI for the Lowell region, which HUD lists as \$90,700 for 2014.

Table 18: Adjusted Income Limits by Household Size, Lowell Metro FMR Area, FY 2014

Income Limit Area	Median Income	FY 2012 Income Limit Category	Household Size					
			1-Person	2-Person	3-Person	4-Person	5-Person	6-Person
Lowell, MA HUD Metro FMR Area	\$90,700	30% - Extremely Low	\$19,050	\$21,800	\$24,500	\$27,200	\$29,400	\$31,600
		50% - Very Low	\$31,750	\$36,300	\$40,850	\$45,350	\$49,000	\$52,650
		80% - Moderate	\$44,750	\$51,150	\$57,550	\$63,900	\$69,050	\$74,150

Source: <http://www.mass.gov/hed/docs/dhcd/hd/home/hudincome.pdf>
 Billerica is included in the Lowell Metropolitan Fair Market Rent (FMR) region.

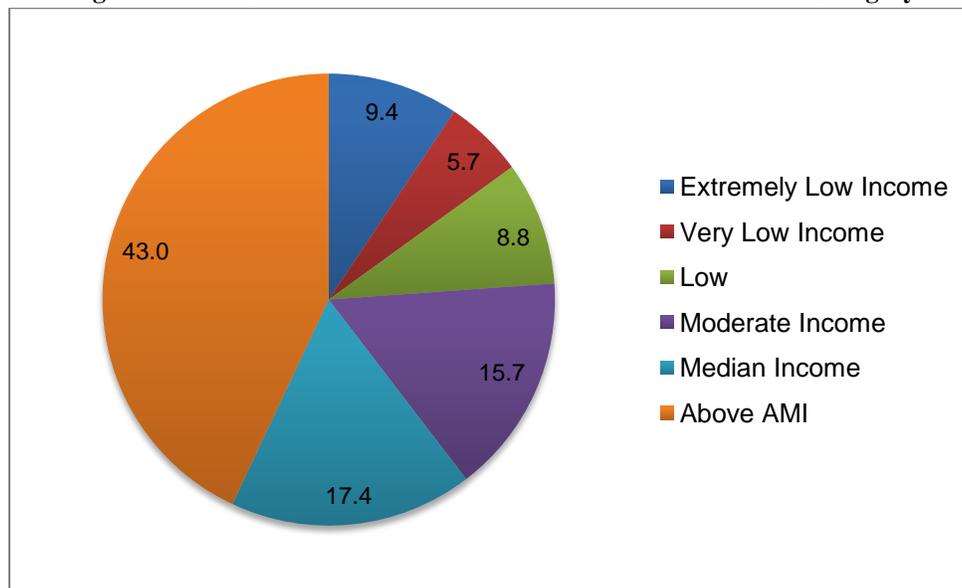
There is currently limited data available that categorizes Billerica's income by family size. However, using household income data and the HUD thresholds, it is possible to make some generalized assumptions about the number of Billerica residents who may be eligible for HUD assistance. Assuming a three person household, it is possible to estimate the percent of households that fall into each income category. This is done by matching each income category with the most appropriate HUD threshold (Table 19, below).

Table 19: Income Categories and Associated HUD thresholds

Income category	2012		HUD Threshold
	Number	Percent	
Less than \$15,000	539	3.9	Extremely Low Income
\$15,000-\$24,999	766	5.5	Extremely Low Income
\$25,000-\$34,999	788	5.7	Very Low Income
\$35,000-\$49,999	1,232	8.8	Low Income
\$50,000-\$74,999	2,193	15.7	Moderate Income
\$75,000-\$99,999	2,424	17.4	Median Income
\$100,000 or more	5,991	43.0	Above AMI
Total:	13,933	100.0	

Sources: US Census Bureau, 2008-2012 American Community Survey

After matching each income category to a HUD threshold, the percentage of households in Billerica that are associated with various income thresholds can be generally estimated. As shown in Figure 4, on the next page, an estimated 43% of Billerica households earn above the Lowell Metro AMI, and an estimated 17.4% earn an income that is generally in the range of the AMI. This indicates that over 60% of households in Billerica are average to high earning households, whereas an estimated 39.6% still earn less than the AMI and may be eligible for HUD assistance.

Figure 4: Estimated Percent of Billerica Households in each AMI Category

Source: NMCOC staff Analysis of ACS Data

8. Residents Living In Poverty

Every year, the U.S. Department of Health and Human Services (HHS) and the U.S. Census Bureau establish Federal Poverty Guidelines. These income thresholds vary by family size and composition to determine who is living in poverty (Table 20). If a family's total income is less than the family's 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). The official poverty definition uses income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps).

Table 20: Federal Poverty Guidelines (2014)

Number of Persons in Family	Poverty Guideline Income
1	\$11,670
2	\$15,730
3	\$19,790
4	\$23,850
5	\$27,910
6	\$31,970
7	\$36,030
8	\$40,090
For each additional person	\$4,060

Source: Department of Health & Human Services
<http://aspe.hhs.gov/Poverty/14poverty.cfm>

Table 21: Characteristics of the Billerica Population Living in Poverty in 2012

	Number Below Poverty Level	Percent of those in poverty
Age		
Under 18 Years	1,150	45.8
18 to 64 Years	1,261	50.2
65 Years and Older	101	4.0
Sex		
Male	1,264	50.3
Female	1,248	49.7
Total Individuals Living in Poverty	2,512	6.2
Total Billerica Population	40,479	

Source: U.S. Census Bureau, 2008-2012 American Community Survey

In 2012 approximately 6.2% (2,512 individuals) of Billerica's total population was classified as living in poverty.⁵ Of those residents, more than half are between the ages of 18 to 64, with 45.8% under the age of 18, and 4% over the age of 65 (Table 21, above). Of the total population in Billerica, 23,502 are considered to be in the labor force, which represents that part of the population 16 years and older and able to work. Of that group, 793 people, or 3.4% are below the poverty line. There are 7,807 Billerica residents who are over the age of 16, but do not work. Of these individuals, 726, or 9.3% are below the poverty line.

⁵ For more information about how the U.S. Census Bureau defines poverty thresholds, refer to: <http://www.census.gov/hhes/www/poverty/methods/measure.html>.

B. Existing Housing Stock Analysis

This section examines the characteristics and condition of the current housing stock and local housing market in Billerica. By analyzing housing types, home values, development and sales trends, and housing affordability, this examination provides a summary of affordable housing efforts in Billerica since the publication of the *2004 Affordable Housing Productivity Plan*.

1. Housing Unit Types

Billerica supports a variety of housing units from single-family homes to multi-unit dwellings. According to the 2000 U.S. Census, there were 13,058 housing units in Billerica of which 82.4% were single-family homes. Duplexes accounted for 4.2% of the housing stock, while multi-unit dwellings accounted for an additional 12.6%. In addition there were 97 (or 0.7%) nontraditional housing units (e.g. mobile homes) in 2000. In order to understand how Billerica's housing stock has changed over time, housing stock data from the 2000 US Census has been compared with estimates from the 2008-2012 ACS. Results indicate that while the amount of housing stock has increased over time, the proportional distribution of housing types within Billerica has remained relatively unchanged over the past twelve years (Table 22).

Table 22: Housing Units by Type (2000-2012)

Housing Units	2000 Housing Stock		2012 Housing Stock		Change 2000-2012	
	Number	Percent	Number	Percent	Number	Percent
Single Family	10,764	82.4	11,976	82.9	1,212	11.3
Duplex	548	4.2	259	1.8	-289	-52.7
3 - 4 Unit Multifamily	232	1.8	328	2.3	96	41.4
5 - 19 Unit Multifamily	437	3.3	694	4.8	257	58.8
20 + Unit Multifamily	980	7.5	1,066	7.4	86	8.8
Mobile Homes	97	0.7	124	0.9	27	27.8
Total	13,058	100.0	14,447	100.0	1,389	10.6

Source: U.S. Census Bureau, 2000 Census and 2008-2012 American Community Survey

In 2012 single-family homes continued to make up the majority of all homes, followed by larger multi-family units (5 to 20+) and then duplex units. Multi-family units containing 3-4 units, duplexes and mobile homes comprised the lowest percentage of the housing stock. These values may indicate the need to continue to expand multi-family units to provide affordable housing to those who cannot afford to purchase a single-family home. There appears to be a reduction in the number of duplexes recorded from 2000 to 2012, which may be due to the different survey methods used by the Census and American Community Survey. Additionally, the increased sampling error for the ACS makes it difficult to compare the information directly with the U.S. Census data.

2. Housing Tenure

Information on housing tenure and age of householders provides additional information to plan for the appropriate types of housing to accommodate current and future households. Housing tenure figures indicate that the majority of units are owner-occupied, which has been consistent for the past twelve years with about 84% of homes owner-occupied and 16% renter-occupied in 2000 and 2012 (Table 23).

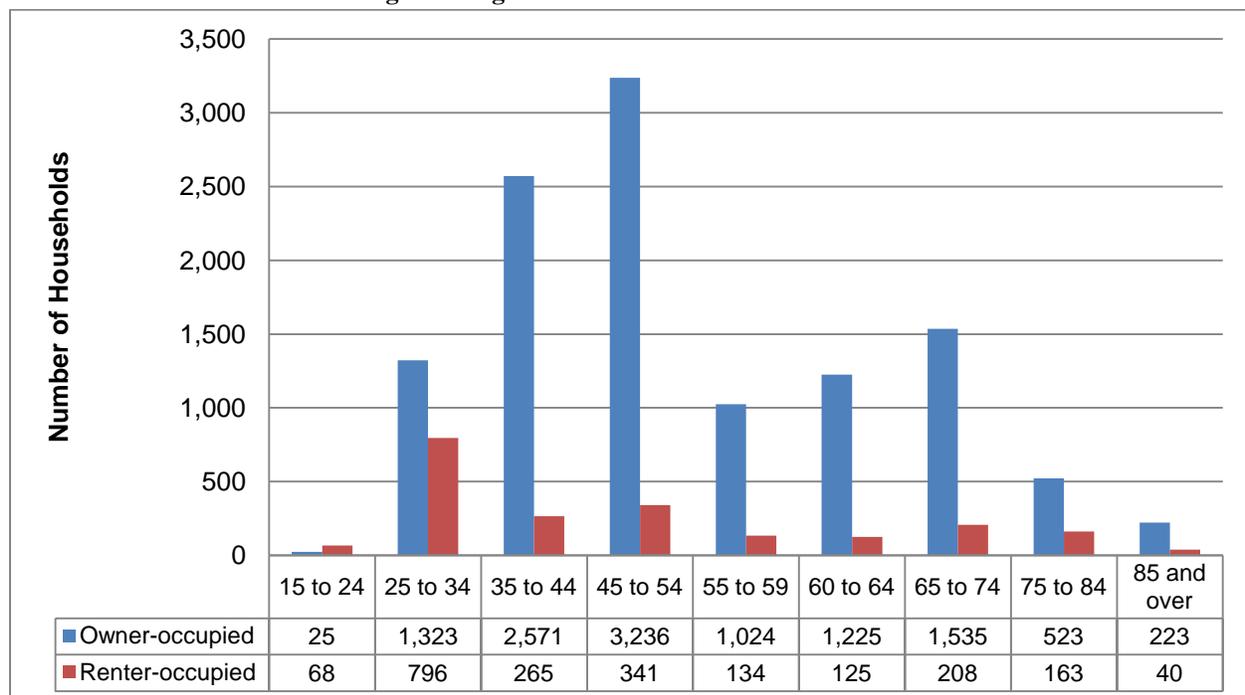
Table 23: Housing Tenure of Occupied Housing Units: 2000 - 2012

Characteristics	2000		2012		Percent Change 2000 - 2012
	Number	Percent	Number	Percent	
Owner- Occupied	10,889	84.4	11,685	83.9	7.3
Renter- Occupied	2,020	15.6	2,248	16.1	11.3
Occupied Housing Units	12,909	100.0	13,933	100.0	7.9

Source: U.S. Census Bureau, 2000 Census and 2008-2012 American Community Survey

The age of householders, both owner-occupied and renter-occupied, was also analyzed. Figure 5 below shows that home ownership is more common for every age group except for 15-24 year olds where renting is preferred. Ownership peaks at the 45 to 54 age group and then declines. However, even in the 85+ age group, home ownership is still more common than renting.

Figure 5: Age of homeowners and renters 2012



Source: U.S. Census Bureau, 2008-2012 American Community Survey

3. New Residential Development

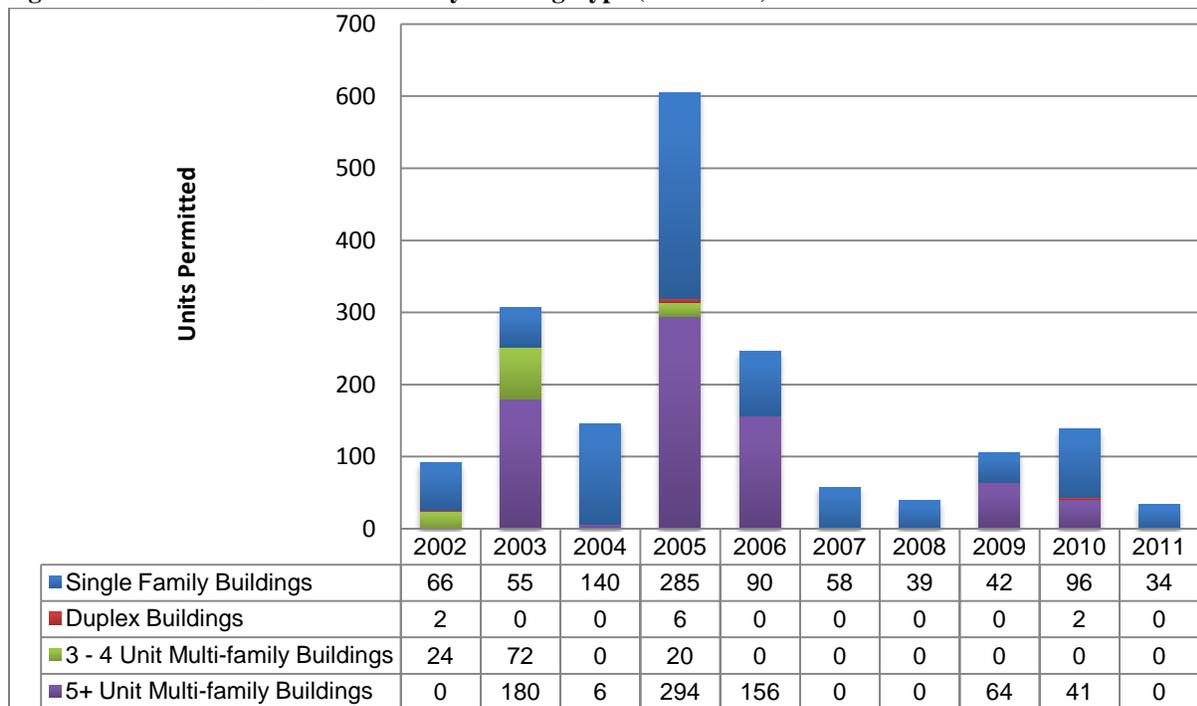
Examining available residential building permit data between 2002 and 2011 from Mass Benchmarks provides insight into the residential development that has occurred in Billerica since the 2000 U.S. Census. According to Mass Benchmarks, between 2002 and 2011 there were 959 residential permits issued for 1,772 residential units in Billerica (Table 24). The number of residential units permitted is greater than the number of permits because one permit can be issued for multiple units in the case of multi-family dwellings.

Table 24: Residential Units Permitted in Billerica: 2002 through 2011

Year	Total Building Permits Issued	Total Residential Units Permitted
2002	73	92
2003	77	307
2004	141	146
2005	300	605
2006	95	246
2007	58	58
2008	39	39
2009	44	106
2010	98	139
2011	34	34
Total	959	1,772

Source: 2002-2011 from Mass Benchmarks - <http://www.massbenchmarks.org/statedata/data.htm>

There has been a range of residential units permitted, varying from years when single family permits were predominant to other years when multi-family dwellings received the most permits. Notably, there were large numbers of multi-family units permitted in 2003, 2005 and 2006 (Figure 6, next page) with the number of permits peaking at 300 in 2005. In general, the number of units permitted has declined since 2005 with 2008 representing the lowest point for the issuance of permits. The decrease in the number of permits issued in the years following 2005 was largely the result of the downturn in the housing market and the national recession that began in December 2007. As of 2009 and 2010, permits appear to have spiked with a focus on single family houses and multi-unit housing of five or more dwellings. This trend did not continue into 2011 with only 34 permits issued that year.

Figure 6: Residential Units Permitted by Housing Type (2002-2011)

Source: 2002-2011 from Mass Benchmarks - <http://www.massbenchmarks.org/statedata/data.htm>

According to valuations data provided by Mass Benchmarks, the average valuation per residential unit in Billerica has fluctuated since 2002. The lowest valuation per unit occurred in 2005 when the highest number of permits was issued. Likewise, average unit valuations peaked in 2011 at \$155,401, at the time when the lowest number of permits were issued.

Table 25: Residential Units Permitted in Billerica: 2002 through 2011

Year	Total Building Permits Issued	Total Units Permitted	Total Valuation	Average Valuation Per Unit
2002	73	92	\$9,337,645	\$101,496
2003	77	307	\$25,948,679	\$84,523
2004	141	146	\$20,729,172	\$141,981
2005	300	605	\$44,131,796	\$72,945
2006	95	246	\$25,786,834	\$104,825
2007	58	58	\$8,872,706	\$152,978
2008	39	39	\$4,722,458	\$121,089
2009	44	106	\$10,566,236	\$99,681
2010	98	139	\$15,764,669	\$113,415
2011	34	34	\$5,283,646	\$155,401
Total	959	1,772	\$171,143,841	\$96,582

Source: 2002-2011 from Mass Benchmarks - <http://www.massbenchmarks.org/statedata/data.htm>

4. Housing Market Conditions

This section examines trends in Billerica's housing market since 2006 in order to assess local market conditions since the development of the *2004 Town of Billerica Affordable Housing Productivity Plan*. Special attention is needed to evaluate the extent to which the Town has been impacted by the economic recession and downturn of the housing market in 2007-08. This section concludes with a discussion of the housing burden in Billerica based on past and present housing market conditions.

a. Residential Sales

Since the end of 2012, the housing market in Billerica appears to be on a path of recovery. According to the Warren Group, the number of home sales in Billerica increased from 346 in 2011 to 552 in 2013. Data from the Warren Group also indicates that for the period from 2006 to 2013, Billerica experienced its highest number of sales in 2006, and its lowest sales figures in 2011. The proportion of sales for single-family homes, condominiums and other residential units has remained relatively consistent (See Figure 7: Residential Sales in Billerica (2006-2013) on the next page). However, in 2006 and 2007 the proportion of condominium sales was higher.

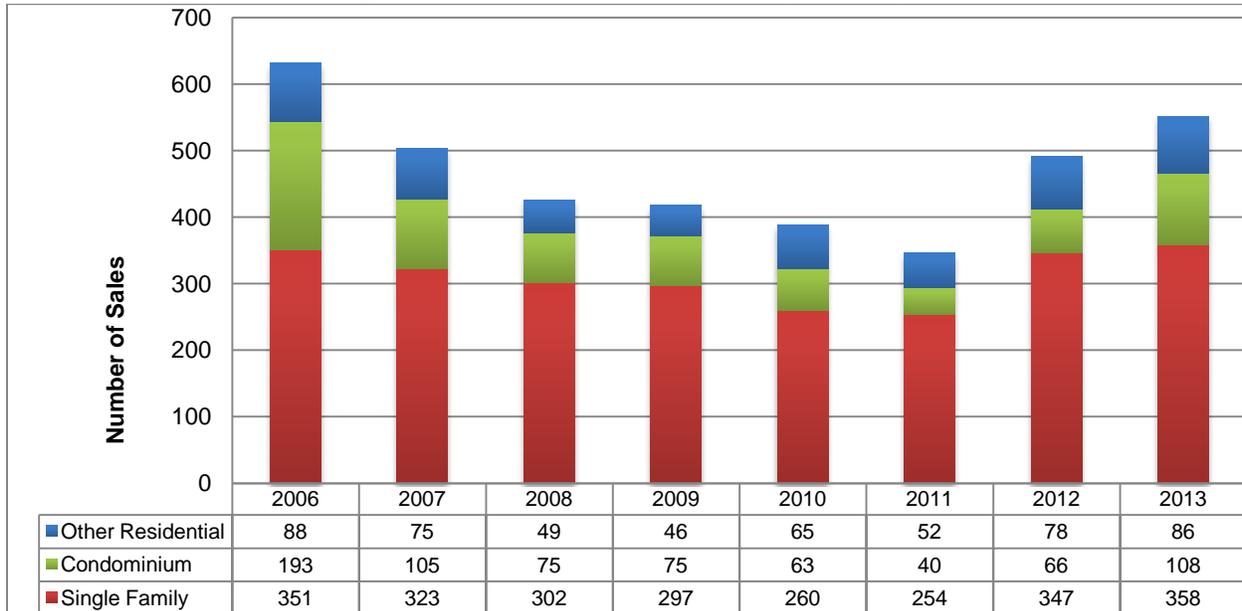
Table 26: Recorded Sales for Residential Properties in Billerica: 2006 - 2012

Period	Last Recorded Sale	Percent of All Recorded Sales
2006	632	19.7
2007	503	15.7
2008	426	13.3
2009	418	13.0
2010	388	12.1
2011	346	10.8
2012	492	15.3
2013	552	14.7
Total	3,204	100.0

Source: The Warren Group, 2013

Single-family homes represent the largest group of residential sales, comprising 66% of all sales between 2006 and 2013. This was followed by condominiums and other residential homes (including apartment complexes and multi-family houses), which comprised 19% and 14% of all sales recorded between 2006 and 2013. Over the seven year period from 2006 to 2013, annual condominium sales declined the most, decreasing by 44%. Other residential sales declined by 2%, while single-family have grown by a modest 2% since 2006, despite the downturn experienced between 2008 and 2011.

Figure 7: Residential Sales in Billerica (2006-2013)

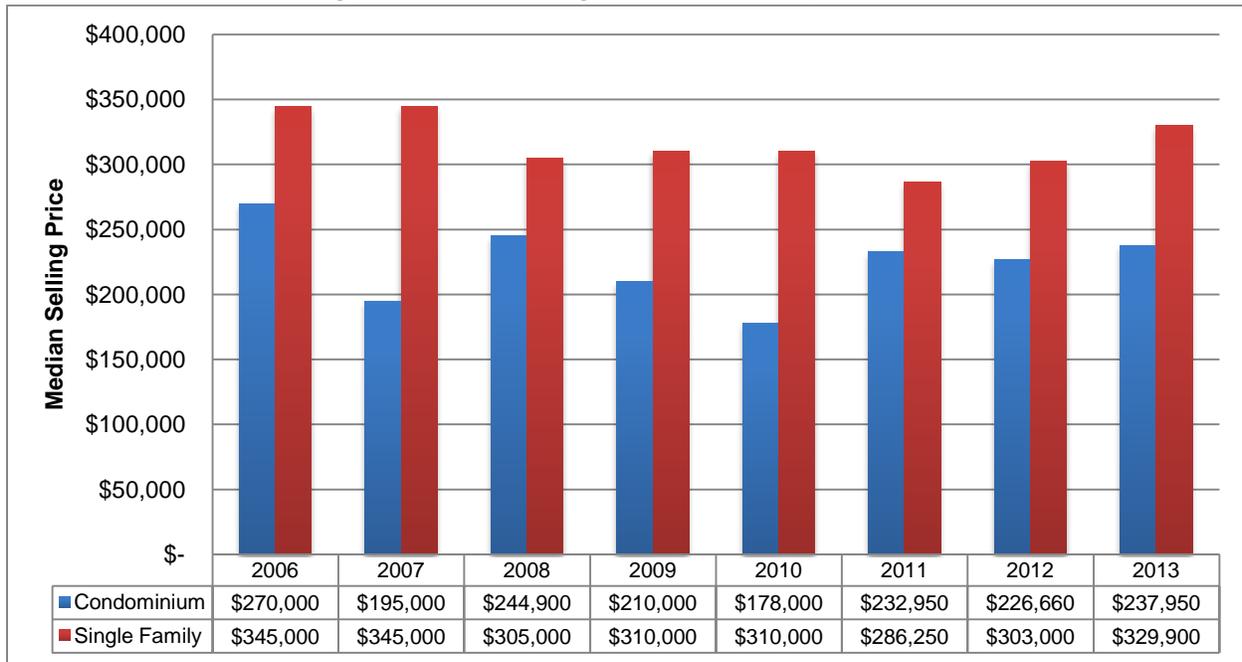


Source: The Warren Group, 2013

b. Median Selling Prices

The median selling price of single-family homes and condos in Billerica has decreased from 2006 to 2013 (Figure 8). Specifically, the median condominium sale price fell by 11.9% and the median single-family home sales price declined by 4.4% during this eight year period.

Figure 8: Median Selling Prices in Billerica (2006-2013)



Source: The Warren Group, 2013

Table 27: Comparison of Median Selling Prices in Billerica with the Greater Lowell region: 2012

Community	Single Family Median Sales	Number of Sales	Condos - Median Sales	Number of Sales	Total Median Sales	Total # of Sales
Billerica	\$303,000	347	\$226,660	66	\$296,500	491
Chelmsford	\$315,000	312	\$178,625	106	\$280,000	467
Dracut	\$230,000	238	\$135,000	113	\$210,500	426
Dunstable	\$406,469	32	\$0	0	\$400,450	36
Lowell	\$185,000	417	\$120,647	234	\$167,950	944
Pepperell	\$241,000	89	\$125,100	13	\$222,550	130
Tewksbury	\$292,500	254	\$225,000	139	\$275,500	452
Tyngsborough	\$285,000	89	\$172,500	54	\$235,000	175
Westford	\$433,250	212	\$280,000	115	\$382,500	389
Greater Lowell region	\$299,024	1,990	\$162,615	840	\$274,550	3,510
Massachusetts	\$290,000	46,932	\$277,000	19,065	\$283,000	85,818

Source: The Warren Group, 2013

For single-family homes in Billerica, the median sales price was \$303,000 in 2012. When compared to the region, this was higher than every community, except for Chelmsford, Dunstable and Westford (Table 27). For condominiums in Billerica, the 2012 median sales price of \$226,660 was higher than every community, except for Westford. In 2012 the total median sales price for all homes in Billerica was \$296,500. This figure was higher than the median sales price for the Greater Lowell region and the State, as well as every Greater Lowell community, except for Dunstable and Westford.

c. Foreclosures

Through information provided by the Warren Group, foreclosure petition data from 2007 through 2013 are summarized below in Table 28. The number of foreclosure petitions in Billerica decreased from 168 in 2007 to 32 in 2013, or by 81%, which is consistent with declining foreclosure trends across the state and nation. Given their higher cost and greater share of housing stock, single-family homes have consistency comprised around 90% of the foreclosures occurring in Billerica.

Table 28: Foreclosure petitions in Billerica (2007-2013)

Year	Number of Single-family Foreclosures	Number of Condominium Foreclosures	Total
2007	155	13	168
2008	92	10	102
2009	129	9	138
2010	130	9	139
2011	60	7	67
2012	85	4	89
2013	31	1	32
Total	682	53	735

Source: The Warren Group, 2013

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 incomes on housing and related costs (including basic utilities and fuels) are said to be moderately burdened, while those spending more than half of their incomes are considered severely burdened. This section analyzes the housing costs for homeowners and renters in Billerica and provides an overall analysis of the rental market.

a. Housing Burden

Viewing monthly housing costs for homeowners as a percentage of annual household costs can shed light onto the housing burden faced by Billerica residents. In Billerica, 39.7% of homeowners with a mortgage and 16.9% without a mortgage were considered at least moderately burdened by their housing costs as shown in Table 29.

Table 29: Monthly Housing Costs as a Percentage of Annual Household Income: 2012

Characteristics	Households in Billerica	No Burden (less than 20)%		Possibly Burdened (between 20%-29%)		Moderately Burdened (30% or more)	
		Number	Percent	Number	Percent	Number	Percent
Households with a mortgage	9,235	2,462	26.7%	3,044	33.0%	3,664	39.7%
Households without a mortgage	2,450	1,706	69.6%	279	11.4%	413	16.9%

Source: 2008-2012 American Community Survey. Note: This does not include households with zero or negative income.

In total, 4,077 households, or 34.9%, are spending more than 30% of their annual household income on housing costs and are therefore considered 'moderately burdened'. Not surprisingly, homeowners with a mortgage are more likely to be burdened than those without a mortgage.

b. Rental Market

Renters are also burdened by monthly rental payments. According to data collected in the 2008-2012 ACS, 854 rental households in Billerica or 36.5%, have a rent payment that creates a moderate burden because it is greater than or equal to 30% of their income (Table 30).

Table 30: Gross Rent as a Percentage of Household Income for Renters 2012

Rent as a Percent of Income	Number of Rental Households	Percent of Rental Households
Less than 15%	408	18.8%
15% to 19.9%	406	18.7%
20% to 29%	499	23.0%
30% to 34.9%	148	6.8%
35% or more	706	32.6%
Not computed	81	3.7%
Total (excl. not computed)	2,167	103.7%

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Fair Market Rents (FMRs) are primarily used to determine standard payment 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.⁶ HUD annually establishes FMRs for 530 metropolitan areas and 2,045 nonmetropolitan county FMR areas. The final FMRs for use in any fiscal year must be published and available for use on the first of October. The 2014 FMR for a single bedroom apartment in the Lowell, MA HUD Metro FMR area was \$901 per month (Table 31).

Table 31: Fair Market Rent for Lowell, MA HUD Metro FMR Area (2014)

	Efficiency	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
Fair Market Rent	\$783	\$901	\$1,157	\$1,441	\$1,697
<i>Source: FY 2014 Lowell, MA HUD Metro FMR Area, Fair Market Rent Documentation System, effective October 1, 2013</i>					

According to the ACS data, Billerica had a median gross rent of \$1,266 in 2012 (Table 32). This figure is higher than all of the Greater Lowell region communities, except for Tewksbury and Westford. Upon analyzing available rental listings in January 2014 for Billerica, the median rent for a two-bedroom unit was \$1,300 (Table 33).⁷ This figure does not include utilities or other housing costs. While there seemed to be several options for two- and three-bedroom units, searches for vacant studio, one-bedroom and four-bedroom rental apartments came back with only limited availability.

Table 32: Median Gross Rent in the Greater Lowell Region 2012

Community	Median Gross Rent
Billerica	\$1,266
Chelmsford	\$1,136
Dracut	\$1,141
Dunstable	\$ 900
Lowell	\$ 952
Pepperell	\$1,133
Tewksbury	\$1,386
Tyngsborough	\$1,008
Westford	\$1,274
<i>Source: U.S. Census Bureau, 2008-2012 American Community Survey</i>	

⁶ 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.

⁷Source: Realtor.com, http://www.realtor.com/homesforrent/Billerica_MA

Table 33: Median Gross Rent for Vacant Apartments, January 2014

Unit Size	Median Gross Rent
Studio	\$ 922
1 Bedroom	\$1,170
2-Bedroom	\$1,300
3-Bedroom	\$1,400
4-Bedroom	\$1,700

Source: http://www.realtor.com/homesforrent/Billerica_MA

c. Subsidized Housing Inventory (SHI)

The Department of Housing and Community Development (DHCD) regularly reports on 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. Based upon the 2010 U.S. Census, Billerica had 14,442 year-round housing units and therefore, its 10% goal would be 1,444 units. Billerica's current SHI totals 857 units or 5.93%. Table 34 on the next page reflects the housing developments included in Billerica's Chapter 40B SHI Report as of August 2014.



Barrett Farms

Subsidized housing on Boston Rd, Billerica

http://mahr.chapa.org/index.php/saved_developments/view/8384

Units are added and subtracted from the SHI throughout the cycle of their initial approval and occupancy. 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 a year and a half from the issuance of a building permit to remain on the inventory. The Town has determined that there are 27 units to be added to the SHI, which are also shown in Table 34.

It should be noted that group quarters are also part of the SHI. Group quarters are institutional (e.g. nursing homes, mental hospitals, and prison wards) and non-institutional (e.g. university dormitories, military barracks, and shelters) residences. As outlined in the SHI, there are 60 DDS and DMH Group Home units on the Billerica SHI.

Table 34: Billerica Subsidized Housing Inventory (SHI) as of August 2014

Project Name	Address	Type	Total SHI Units	Affordability Expires	Built with a Comp Permit?	Subsidizing Agency
Parker House	16A River Street	Rental	8	Perpetuity	No	DHCD
Talbot Ave	33 Talbot Avenue	Rental	33	Perpetuity	Yes	DHCD
River Street Apts	13 River Street	Rental	64	Perpetuity	No	DHCD
River Street Apts	16 River Street	Rental	80	Perpetuity	No	DHCD
McCullough House	609 Boston Road	Rental	8	Perpetuity	No	DHCD
BHA Family – Scattered Sites	78 Lexington Road 30 Harjean Road 116 Boston Road 104 Pollard Street 27 Chelmsford Road 16 Dartmouth Street 29-31 Treble Cove Road (2 units) 1 Plenty Street 829 Boston Road (3 units)	Rental	12	Perpetuity	No	DHCD
Hesed House	34 Andover Road	Rental	8	2031	No	DHCD
Salisbury Hill	81 Salem Road	Ownership	11	2101	Yes	FHLBB
Villas at Old Concord I	Riverhurst Road	Rental	180	2102	Yes	FHLBB
DDS Group Homes	Confidential	Rental	52	N/A	No	DDS
DMH Group Homes	Confidential	Rental	8	N/A	No	DMH
Barrett Farms	41 Boston Road	Ownership	15	Perpetuity	Yes	FHLBB
Villages at Pinehurst	Pinehurst Avenue	Ownership	15	Perpetuity	Yes	FHLBB
Habitat for Humanity	Austin Road	Ownership	1	Perpetuity	No	DHCD
Villas at Old Concord II	Riverhurst Road	Rental	144	2104	Yes	FHLBB
McKenna Woods	McKenna Drive & Mellon Road	Ownership	5	Perpetuity	Yes	FLHBB /Mass Housing
Mount Pleasant Place	Mount Pleasant Street	Ownership	4	Perpetuity	Yes	FHLBB
Princeton at Boston Road	795R Boston Road	Rental	156	Perpetuity	Yes	MassHousing
Nicholas Common	159 Allen Street	Ownership	5	Perpetuity	No	DHCD
Village at Fox Run	51 Baldwin Road	Ownership	4	Perpetuity	No	DHCD
Oak Hill Village	Cunningham Lane	Ownership	2	Perpetuity	No	DHCD
Aspen Apartments	Rangeway Road	Rental	0	Perpetuity	Yes	MHP
Charnstaffe Village	10 Charnstaffe Lane	Ownership	2	Perpetuity	No	DHCD
Rose Hill Manor	1 Grace Avenue	Rental	41	Perpetuity	Yes	MassHousing /HUD
TOTAL			857			
Units to be added						
BHA Glenside	22 Glenside Avenue	Rental	1	Perpetuity	No	BHA
Barrett Farms	41 Boston Road	Ownership	18	Perpetuity	Yes	FHLBB
Ava Estates (Arakalian Farms)	90 Rangeway Road	Ownership	4	Perpetuity	No	(LAU/LIP)
Stonewall Farm	215 Rangeway Road	Ownership	1	Perpetuity	No	(LAU/LIP)
Village at Fox Run II	53 Baldwin Road	Ownership	3	Perpetuity	No	(LAU/LIP)
GRAND TOTAL			884			
<i>Source: Department of Housing & Community Development CH40B SHI August 2014 and Billerica Affordable Housing Trust</i>						

In terms of the units to be added to the SHI, the Town has copies of letters from DHCD approving the LIPs for Ava Estates and Village at Fox Run Phase II. The Town will need to locate a similar letter for Stonewall Farm and submit the necessary paperwork for the BHA Glenside and Barrett Farms units as well.

In addition to the projects listed on the August 2014 SHI and those units to be added to the SHI, there are four additional projects in the “pipeline” that have been issued building permits or are in the process of finalizing their material to be approved by the Town. Once built, these projects would add 397 subsidized housing units to Billerica’s SHI bringing the total to 1,281 units or 8.87% (including the units to be added to the SHI shown in Table 34 on the previous page).

Table 35: Pipeline of Subsidized Housing Inventory Projects

Project Name	Address	Type	Affordability Expires	Built with a Comprehensive Permit	Total SHI Units
Alexander Estates	38 Alexander Road	Ownership	Perpetuity	Yes	4
Aspen Apartments	Rangeway Road	Rental	Perpetuity	Yes	384
Village Crossing	Treble Cove Road and Bridge Street	Ownership	Perpetuity	No	8
Habitat for Humanity	Friendship Street	Ownership	Perpetuity	No	1
Total					397

Source: Town of Billerica, August 2014

d. Subsidized Housing Inventory Changes in the Region

In March 2004 there were 421 subsidized units in Billerica, representing 2.9% of the 2000 U.S. Census year-round housing stock in the community. Compared to the region at the time, as seen in Table 36, Billerica had a similar affordable housing supply as Dracut and Pepperell. Only the City of Lowell and Tyngsborough had a subsidized housing stock that exceeded the 10% target level. The remaining Greater Lowell region communities had SHI rates ranging between zero in Dunstable and 5.3% in Chelmsford.

According to the 2010 U.S. Census, the number of year-round housing units in Billerica increased to 14,442 units. As of August 13, 2014, the number of subsidized housing units in Billerica had more than doubled, reaching 857 units. Based upon the increase in subsidized housing units, Billerica’s SHI percentage increased from 2.9% in March 2004 to 5.93% in August 2014. Within the Greater Lowell region, Billerica currently ranks below Lowell (12.6%), Tewksbury (9.5%), Chelmsford (8.5%), Tyngsborough (8.2%), Westford (7.5%) and Dracut (6.4%) in terms of percentage of subsidized housing. Billerica ranks higher than Pepperell (3%) and Dunstable (0%) in terms of the proportion of year-round housing units that are subsidized.

Table 36: SHI Reports for the Greater Lowell Region: March 2004 and August 2014

Community	Year -Round Housing Units	Total Subsidized Housing Inventory (SHI) Units			Percent SHI Units	
	2010	March 2004	August 2014	Percent Change	March 2004*	August 2014
Billerica	14,442	421	857	103.6	2.9	5.9
Chelmsford	13,741	730	1,169	60.1	5.3	8.5
Dracut	11,318	290	719	147.9	2.6	6.4
Dunstable	1,085	0	0	0	0	0
Lowell	41,308	5,293	5,215	-1.5	12.8	12.6
Pepperell	4,335	117	129	10.3	2.7	3.0
Tewksbury	10,803	429	1,030	140.1	4.0	9.5
Tyngsborough	4,166	382	340	-11.0	10.1	8.2
Westford	7,671	143	575	302.1	1.9	7.5
Greater Lowell Region	108,869	7,805	10,034	28.6	7.2	9.2

Source: Massachusetts DHCD, Chapter 40B SHI, March 2004 and August 2014
**Based upon 2000 Year-Round Housing Units*

e. Future Affordable Housing Development in Billerica

The Town of Billerica has made some progress towards addressing the housing needs of the community since the submission of the *Billerica Affordable Housing Productivity Plan* in 2004. However, the development of affordable housing units was not as extensive as outlined in the Plan (502-818 units), largely due to the fact that the private sector was not able to produce the number of affordable units envisioned. As of August 2014, the Town has been credited with 857 subsidized housing units, which reflects the net addition of 436 subsidized housing units over the past ten years. In establishing the *Billerica Housing Production Plan* this time, the Billerica Affordable Housing Trust wants to be more realistic in its subsidized housing schedule for the next five years.

Based upon the 2010 U.S. Census, Billerica had 14,442 year-round housing units and, therefore, needs to have 1,444 subsidized housing units to meet its 10% goal. With the Town being credited with 857 units of subsidized housing as of August 13, 2014, the Town needs an additional 587 affordable units to attain its 10% goal. With the 27 units to be added to the SHI, that number is reduced to 560 units. Therefore, the Town would need an additional 112 subsidized units per year over the next five years to meet its 10% goal. If the 397 projected “pipeline” subsidized units, as outlined in Table 35, are included in this analysis, the Town would only need to develop 163 additional subsidized units over this five year period. These additional subsidized housing units would likely be targeted for the potential affordable housing sites outlined in Section III.

If you utilize the average growth rate in total housing units in Billerica between 2000 and 2010, or 10.6%, and apply it to the year-round housing units in 2010 (14,442), an average of 153 housing units per year would be produced. Therefore, an additional 765 housing units could

potentially be added to the Town’s total housing stock between 2015 and 2019 to reach 15,713 total units. In order to attain affordable housing unit “gap” of 560 units (assuming 27 units are added to the SHI), 112 of the 153 units per year would need to be affordable. Table 37 below outlines a timeframe for the development of those units.

Table 37: Affordable Housing Production Timeline for Billerica: 10% in 5 years

Year	Number of Market Rate Units	Number of Affordable Units	Additional Affordable Units	Total Units ¹	Percent Affordable ²
2015	14,211	884	112	15,207	6.9%
2016	14,252	996	112	15,360	7.7%
2017	14,293	1,108	112	15,513	8.4%
2018	14,335	1,220	112	15,667	9.2%
2019	14,376	1,332	112	15,820	10.0%

Source: U.S. Census Bureau, 2010 U.S. Census; NMCOG estimates from DHCD SHI Report, August 13, 2014
¹ Estimate of 2014 total housing units based upon growth rate between 2000 and 2010
² Based upon percentage of year-round housing units (14,442) in the 2010 U.S. Census.

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 38 on the next page outlines two additional scenarios for Billerica, which projects the 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, Billerica needs to produce 73 affordable units annually to achieve 0.5% development certification and 144 units per year to achieve 1.0% development certification.

If Billerica has achieved certification within 15 days of the opening of the local hearing for the Comprehensive Permit, the ZBA shall provide written notice to the Applicant, with a copy to DHCD, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes has been met, and the factual basis for that position, including any necessary supportive documentation.

If the Applicant wishes to challenge the ZBA’s assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of the receipt of the ZBA’s notice, including any documentation to support its position. DHCD shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

As with the previous scenario, Table 38 assumes a 1.06% annual growth rate in housing units over five years. The timeline includes the additional 437 “pipeline” units (see Table 35) distributed in the same manner as the previous scenario: 2015 – 85 units; 2016 – 88 units; 2017 – 88 units; 2018 – 88 units and 2019 – 88 units. Under the 0.5% scenario, the Town would fall short of its 10% goal and only reach 9.1% by the end of 2019. Under the 1.0% increase in units per year, the Town would surpass its 10% goal in 2018 and reach 11.1% by the end of 2019.

Table 38: Affordable Housing Production Timeline for Billerica– 0.5% or 1% Annually

Year	# of Market Rate Units	0.5% Increase				1.0% Increase			
		# of Affordable Units	Additional Units - 0.5%	Total Units	% Affordable*	# of Affordable Units	Additional Units - 1.0%	Total Units	Percent Affordable*
2015	14,238	884	85**	15,207	6.7%	884	145	15,207	7.1%
2016	14,303	969	88**	15,360	7.3%	1,029	145	15,360	8.1%
2017	14,368	1,057	88**	15,513	7.9%	1,174	145	15,513	9.1%
2018	14,434	1,145	88**	15,667	8.5%	1,319	145	15,667	10.1%
2019	14,499	1,233	88**	15,820	9.1%	1,464	145	15,820	11.1%

Source: U.S. Census Bureau, 2010 U.S. Census; NMCOC estimates from DHCD SHI Report, January 28, 2014

*Based upon percentage of year-round housing units (14,442) in the 2010 U.S. Census.

**"Pipeline" projects figures exceed the 73 unit figure under 0.5%.

6. Gaps between Existing Housing Needs and Current Supply

a. *Small Households and Families*

In 2010 most residents in Billerica were between the ages of 35 and 64. Seventy-one percent of family households and 50% of non-family households were in this age group. Two-person households are the most common comprising 4,385 people, or 31.2% of all households in Billerica. One-person non-family households are the second most common comprising 2,770 households or 19.7% of total households in Billerica. Around 79% of non-family householders lived alone, with 33.6% (942) over the age of 65.

Between 2000 and 2012, there was a large growth in single family homes – 1,212 single-family units were added, comprising 82.9% of the housing stock in 2011. The next largest increase was in 5-19 unit multi-family developments, which added 257 units. Three-four and 20+ multi-family developments grew by 96 and 86 units respectively. These multi-family units will accommodate some of the smaller households that are increasing in number, such as the one-person households, 65+ householders, and the two-person family households. However, the total provision of smaller housing units in the town, of 2,347 units, falls well short of the number of one and two-person households in Billerica, despite the fact that some two-person family households may not choose to live in smaller units if, for example, they plan to have children.

As with many suburban communities in the Greater Lowell region, most of the housing is owner-occupied. In Billerica, 83.9% is owner occupied with the majority of the housing units occupied by residents in the 45-54 age cohort. Renter-occupied housing mainly consists of householders aged 25 -34 and 45-54. This shows that rental housing needs to be somewhat diverse considering the variety of ages that occupy these units, with a focus on not just one or two-bedroom units, but three and four-bedrooms being available for growing families. From 2000 to 2012, owner-occupied units increased by 7.3% and renter-occupied units increased by 11.3%. While renter housing has increased, with just over 16% of Billerica's housing stock constituting rental housing there is a need to provide more affordable and flexible housing opportunities in the community.

The growth and prevalence of non-traditional households justifies the need to provide a variety of housing types that do not fit within the traditional, market rate, detached single-family home model. In particular, this data indicates the importance of providing smaller, affordable dwelling units – especially for those residents who need to live with a roommate due to economic necessity. Future housing types will also need to accommodate a growing proportion of residents over the age of 65 who may want to “age in place.” 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.

b. Aging Population

Overall, the population is getting older in Billerica. Between 2000 and 2010 the largest increase in age groups was between the ages of 60-74 and 75 plus, which increased by 50.6% and 43.9% respectively. Between 2010 and 2035, the 75+ age group is expected to grow the most – increasing by an additional 51.4%. Large increases are also expected for the 60-74 age cohort, which will grow by 46.8%. By 2035 residents aged 60 and older are projected to comprise more than one quarter of Billerica’s population.

In 2010, 50% of Billerica’s population was 40 years of age or older, with the 40-59 age cohort representing 32% of the overall total population. While the proportion of the population more than 40 years of age is expected to remain at around 50%, the 40-59 year old cohort is expected to decline by 17.5%. In contrast, by 2035 the 25-39 age cohort is expected to increase by 16.1%. Younger age cohorts in Billerica are expected to decrease between 2010 and 2035. The 10-19 age group is expected to decrease by 9.9%, and the 20-24 age group is expected to decrease by 8.4%. In contrast, some growth is expected in the 0-9 age cohort, which will increase by 12.2% over the next 25 years.

Considering the current trend of people get married and settling down later in life and the substantial increase in residents 65 and older, the *Housing Production Plan* needs to promote housing that is affordable and flexible to meet the diverse lifestyles and income earning capacities of these two groups. Convenient and amenable access to services, public transit, open space, and amenities are in demand. For its senior citizens, the Town will need to consider not just what is inside the unit, but what is available outside of it as well. This requires thoughtful siting and planning of housing for all age groups.

c. Incomes and Poverty

The median household income in Billerica increased by 32.7% between 1999 and 2012, which surpassed increases experienced across the region, state and nation. Billerica’s median household income in 2012 was \$89,957, which was well above the region, state and nation. Residents earning more than \$100,000 per year increased by 109.7% during the same period. Residents aged 25-44 in 2012 had per capita incomes of \$100,448, which represented the highest income earning age group in Billerica. However, when adjusted for inflation, Billerica and the Greater Lowell region both experienced negative growth in median household income, with incomes decreasing by 3.9% and 9.8% respectively. The State and nation also experienced decreases of 4.4% and 8.4%. As a result, many Billerica residents have seen a gradual decrease in household incomes, when adjusted for inflation.

In Billerica, 2,512 residents, or 6.2% of the total population, were living in poverty in 2012. Just over half (50.2%) of the impoverished community in town were adults ages 18-64, while 45.8% were youth under the age of 18. Senior citizens represented 4% of this group. Approximately 40% of households in Billerica are estimated as having moderate, low, very low, or extremely low income in 2012. Therefore, while there are some very high income households in Billerica,

nearly 40% of 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 the extent of housing burden in the town. In Billerica, 39.7% of households with a mortgage pay more than 30% of their income towards housing costs. For renters, 39.4% of rental households pay more than 30% of their income on housing. It is also noted that these figures do not take into consideration the cost of transportation in Billerica, which is likely to be the second highest cost facing households in suburban locations.

While renters in Billerica are less burdened than homeowners, the Harvard Joint Center for Housing Studies recently 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.”⁸ Between falling “real-value” incomes and rising rent prices, housing and rental properties that are affordable for all ages need to continue to be encouraged to maintain affordability in Billerica.

7. Affordable Housing Efforts in Billerica

The Town of Billerica outlined its previous housing goals through the development of the *Town of Billerica Master Plan* in 2002 and the *Town of Billerica Affordable Housing Productivity Plan* in 2004.

a. Town of Billerica Master Plan, 2002

Mullin Associates, Inc. completed the *Town of Billerica Master Plan* in October 2002, which included an analysis of the current housing situation and recommendations to increase the number of affordable housing units in the community. The consultants noted that there had been “little diversity in the type of construction” that occurred between 1990 and 2000 with the focus upon “large and expensive single-family homes”. Local realtors described the housing market as “tight” and there was little housing available for sale or rent. The Master Plan found that a major weakness in the community was a lack of affordable housing (only 1.6% of the Town’s year-round housing units), particularly for young people who wanted to settle in Billerica, and there was an opportunity for the Town to provide affordable housing.

Accordingly, it was determined that the most significant housing issue facing the community was the affordable housing shortage and that the Town needed “to be able to control its future development growth and maintain affordable numbers in perpetuity”. Based upon these issues,

⁸ *America's Rental Housing: Meeting Challenges, Building on Opportunities*, Harvard Joint Center for Housing Studies, 2011. <http://www.worldpropertychannel.com/>

the following housing goals and objectives were developed by the Housing Sub-Committee as part of the *Town of Billerica Master Plan, 2002*:

Goal 1: *The Town should review and update (as needed) the housing goals on a regular basis.*

Objective A: The Long Range Master Planning Committee, in coordination with the Housing Authority and the Housing Partnership Committee will be charged with the periodic oversight of the goals set forth.

Goal 2: *Provide for the housing needs of the existing and projected Billerica population (including all socio-economic groups).*

Objective A: Planning Board and Director of Planning to draft and propose zoning bylaw changes to allow mixed use affordable developments/housing units over or within commercial property in certain areas. This would be by special permit of the Planning Board.

Objective B: Planning Board and Director of Planning to draft and propose zoning bylaw changes allowing subsidized housing units to be built by the Billerica Housing Authority or by private partnerships with Housing Authority oversight.

Objective C: Planning Board and Director of Planning to draft and propose zoning bylaw changes to allow non-family renting of in-law apartments when for state approved affordable use. Qualification would be regulated by state standards.

Objective D: Planning Board and Director of Planning to draft and propose zoning bylaw to establish linkage fees from large commercial and industrial developments to fund affordable housing.

Objective E: Planning Board and Director of Planning to draft and propose zoning bylaw to establish fee waivers or reductions to encourage affordable housing.

Objective F: Planning Board and Director of Planning to draft and propose zoning bylaw to require that single-family developments have the same 10% affordable component as multifamily projects.

Objective G: Planning Board and Director of Planning to draft and propose zoning bylaw changes to promote density bonuses for developments that provide more than 10% affordable requirements.

Objective H: Ensure that affordable housing units remain affordable in perpetuity.

Goal 3: *Protect the residential living environment of existing and proposed residential areas.*

Objective A: Allow development only if the infrastructure is adequate and available to serve it. The Town shall be responsible for establishing plans that will make explicit what standards must be met prior to development approval. Infrastructure in this sense includes water, sewer, roads and public services such as schools and fire protection.

Objective B: Require industrial and commercial uses to be buffered from residential and other sensitive land uses.

Objective C: Utilize wetlands and other lands that are unsuitable for development as buffers between residential areas and other uses and to provide passive recreation opportunities and an open space setting for residential development.

Objective D: Protect wetlands, steep slopes and other environmentally sensitive areas by prohibiting development of housing sites in these areas.

Goal 4: Locate housing of varying densities on sites, which are appropriate for such densities.

Objective A: Continue to keep lower density single-family residential uses on medium to large lots (40-50,000 square feet) in areas of the Town where the level of activity is less intensive.

Objective B: Sites near highways and business areas that can be effectively served by public services and facilities should be considered for multi-family housing.

Objective C: Use rational location criteria as a tool for evaluating sites that are appropriate for multi-family use.

Goal 5: Provide affordable housing opportunities at locations that are compatible with surrounding land use and are conducive to the well-being of Town residents.

Objective A: Billerica will address the state standard of making 10% of housing stock available for persons and families of low and/or moderate income by actively pursuing the production of affordable housing units, working with local developers to encourage that each new project has at least 10% affordable housing included, and to work with Habitat for Humanity or other non-profit agencies.

Objective B: Encourage and assist the development of affordable housing for families of various sizes, incomes and ages by the following means:

- Establish a revolving fund to purchase existing units for resale as affordable under the state required restrictions.
- Explore the possibility of an ecumenical or other cooperation to build affordable housing (Habitat for Humanity model).
- Provide incentives to developers to give back pro bono labor.

- Encourage the development of a non-profit Community Development Corporation (CDC) to develop Town-owned or private property.
- Seek private donations of land for affordable housing development via a CDC.

Objective C: Continue to actively participate in the state’s Housing Partnership Program.

Objective D: Dedicate personnel to work with the Planning Board and Director of Planning to research state funding sources/grants for and to otherwise promote private/public development of affordable housing.

Objective E: Encourage the location of affordable housing in appropriate areas with no undue concentrations of low and moderate-income families.

Objective F: Encourage the location of affordable housing in small-scale developments scattered in all areas of the Town.

b. Town of Billerica Affordable Housing Productivity Plan, 2004

The Productivity Plan provides a more detailed and quantified approach towards helping Billerica achieve its 10% subsidized housing goal. Building upon the goals, objectives and actions of the *Billerica Master Plan, 2002* the Town outlined the following short-term, intermediate and long-term strategies in its *Town of Billerica Affordable Housing Productivity Plan* in 2004. In addition, minimum and maximum quantitative affordable housing goals were established for each initiative.

1. Short-Term (1st Year):

- **Establish non-profit Affordable Housing entity.**
(provides flexibility in implementing housing projects and receiving outside funds);
- **Move 40B projects in pipeline forward.**
(could provide up to 385 additional affordable housing units);
- **Encourage “friendly” 40Bs through the utilization of the LIP Program.**
(provides new opportunities for a partnership between developers and the Town);
- **Establish partnership with Common Ground.**
(Common Ground can provide housing capacity as the non-profit Affordable Housing entity is being organized);
- **Identify funding for rehab projects.**
(Rehab projects can qualify as affordable housing units for 15 years and funds are available at DHCD); and
- **Identify industrial land suitable for housing.**
(identify 3-5 sites for potential housing development).

Short- Term (First Year)	Affordable Units	
	Minimum	Maximum
Non-profit Affordable Housing Partnership	NA	NA
40B Projects in pipeline	50	70
“Friendly” 40Bs/LIP Program funding	5	10
Partnership with Common Ground	2	5
Funding for rehab projects	10	15
Identify industrial land suitable for housing	NA	NA

2. Intermediate-term (2nd and 3rd Years)

- **Identify funding for support staff for non-profit Affordable Housing entity.**
(Build local housing capacity through seed funds and other resources);
- **Implement projects through non-profit entities.**
(Identify initial projects to be implemented by the non-profit entity through staff or contractors, such as Common Ground);
- **Implement 40B projects in pipeline.**
- **Develop new 40B project partnerships.**
(Utilize LIP funding to establish new 40B projects);
- **Build senior housing, such as through Chapter 202 funds.**
(Implement Chapter 202 project);
- **Apply for rehab funds from DHCD.**
(Target 10-20 houses for DHCD housing rehab funds, which can then be included as affordable housing units for 15 years);
- **Establish funding pool for rental “buy downs”.**
(Work with NMCOG to identify funding sources including existing housing funds for rental “buy downs”);
- **Initiate Chapter 40R or mixed-use overlay under 40A – Smart Growth- proposal;**
(Develop conceptual proposal for North Billerica and Boston Road areas);
- **Regional Cooperative Housing Initiative; and**
(Work with communities in the region to implement a regional affordable housing project); and
- **Rezone industrial land for housing or use Chapter 40B exemption.**
(Bring 1-2 rezoning proposals to Town Meeting)

Intermediate- Term (Second and Third Years)	Affordable Units	
	Minimum	Maximum
Support staff for non-profit	NA	NA
Initial non-profit projects/Common Ground	5	10
40B Projects in pipeline	100	140
New 40B Partnership Projects	10	20
Senior housing, such as Chap. 202	50	100
Rehab projects	5	10
Rental buy-downs	10	20
Chapter 40R- smart growth	10	20
Regional Cooperative Housing Initiative	5	10
Rezone industrial land for housing	10	20

3) Long-term (4th and 5th Years)

- **Achieve self-sustaining non-profit Affordable Housing entity.**

- (Access local and outside funding sources to provide staff for the non-profit entity);
- **Complete implementation of 40B projects in pipeline.**
 - **Implement new 40B projects through partnerships.**
(Utilizing LIP funds and other resources, work with developers to implement “friendly” affordable housing projects);
 - **Build senior housing, such as through Chapter 202 funds or other possible funding sources.**
(Complete Chapter 202 project);
 - **Continue rehab program and target areas for public investments.**
(Identify 10-15 houses for rehabilitation under DHCD’s program that can be designated a affordable housing units for 15 years. Also target public investments to these same areas to improve the overall quality of life);
 - **Establish agreements with property owners on rental “buy downs”.**
 - **Implement Chapter 40R- “smart growth”- proposal or mixed-use overlay under Chapter 40A.** (Implement North Billerica or Boston Road project);
 - **Rezone industrial land for housing.**
(Work with developer(s) to build housing on former industrial land);
 - **Re-assess Housing Productivity Plan**
(Begin process for the development of new five-year Housing Productivity Plan.)

Long-Term (Fourth and Fifth Years)	Affordable Units	
	Minimum	Maximum
Non-profit projects	10	15
40B Projects in pipeline	100	133
New 40B Partnership Projects	15	20
Senior housing, such as Chap. 202	50	100
Rehab projects	10	20
Rental buy downs	15	20
Chapter 40R- smart growth	10	20
Rezone industrial land for housing	20	40
New Productivity Plan	NA	NA

The Town of Billerica has implemented some of these strategies, which has resulted in an increase in the number of subsidized housing units in the community. Notably, the Town established the Billerica Affordable Housing Trust with the purpose of creating and preserving affordable housing in 2011. In May 2014, Town Meeting approved the rezoning of 127 acres of industrial and rural-residential land on Treble Cove Road and Nashua Road to the Neighborhood Residential Zone.

8. Affordable Housing Entities

a. Billerica Housing Authority (BHA)

The Billerica Housing Authority was established in 1963 and is responsible for administering all state and federal public housing programs in town. The mission of BHA is "providing safe, decent and sanitary housing for current BHA tenants and creating affordable housing opportunities for qualified and eligible Billerica residents". BHA is comprised of a five member

Board of Commissioners; four of whom are elected for staggered five-year terms and one member appointed by the Governor, who also serves a five-year term . The Board meets monthly and is responsible for setting policy.

The BHA currently administers state and federal programs totaling 270 units and also owns a single-family home. BHA units include;

- State Aided Elderly/Disabled 1 bedroom apartments - 97 units
- Federally subsidized 1 bedroom elderly/disabled apartments - 80 units
- State Aided Family Housing (scattered sites) - 12 units
- State Aided Special Population Housing - 16 units
- BHA owned single-family home - 1 unit

The BHA is also authorized and funded by HUD to administer 65 Section 8 Housing Choice Vouchers. Due to a lengthy wait time, BHA is not currently accepting applications for this program.

b. Billerica Affordable Housing Trust (BAHT)

The Billerica Affordable Housing Trust was established in 2012 and is comprised of a seven member Board appointed by the Board of Selectman for staggered two year terms. Members include two Selectmen, two BHA Commissioners and three members from the community. The Executive Director of the Housing Authority and the Town Manager serve as ex-officio members. The mission of the BAHT is to "create and preserve affordable housing for qualified and eligible Billerica residents".

The BAHT meets on a quarterly basis (or as necessary) and works closely with the BHA and other town officials and Boards to carry out its mission.

C. Development Constraints and Limitations

This section examines land constraints and limitations that have an impact on the development of new housing opportunities in Billerica. It includes a land use, natural and physical constraints assessment, zoning and infrastructure analyses, 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 Billerica from 1971 to 2005. In 1971 there were 5,290 acres of land developed (31.3% of total land). Of that land, residential uses comprised nearly 90%. By 2005 the amount of developed land had increased to 9,832 acres or 59% of the Town's total land, with residential uses comprising 73.9% (Table 39).

From 1971-2005 the amount of land developed for commercial and industrial uses increased significantly. Commercial land nearly doubled, while industrial land use more than tripled resulting in the Town of Billerica having the most land used for industry the Greater Lowell region. Residential land use also increased, albeit there was only 53% growth between 1971 and 2005. As a result of such development, Billerica's supply of undeveloped land declined by nearly 40% over this timeframe. As of 2005, about 41.5% (6,983.72 acres) of Billerica's total acreage remained undeveloped. It is anticipated that the remaining developable land will be utilized principally for commercial or residential purposes.

Table 39: Land Use Development Patterns in Billerica: 1971 – 2005

Land Use	Acres				Percent Change 1971 - 2005	Percent of Greater Lowell Region 2005
	1971	1985	1991	2005		
Developed	5,288.78	6,646.10	8,145.91	9,831.96	85.9	16.7
<i>Commercial</i>	216.6	283.80	397.00	419.81	93.8	17.0
<i>Industrial</i>	324.6	692.28	1,083.57	1,071.70	230.2	29.7
<i>Residential</i>	4,747.58	5,670.02	6,665.34	7,265.28	53.0	16.5
Undeveloped	11,608.93	10,251.61	8,751.80	6,983.72	-39.8	10.6
Total	16,897.71	16,897.71	16,897.71	16,815.68	N/A	13.4

Source: McConnell Land Use Data, University of Massachusetts' Regional Strategic Plan for Greater Lowell, Table 13, NMCOG.

2. Natural and Physical Constraints

When considering the development potential of land, natural and physical constraints, such as protected open space, wetlands, surface water, and endangered species habitats may be considered limitations. These development constraints, as they affect Billerica, are briefly summarized on the next few pages and are identified on Map 5 in the Appendix. Their presence may result in portions of a property being unbuildable. The *Town of Billerica Master Plan, October 2002* provides a more comprehensive analysis of development limitations and constraints across the town.

a. Wetlands

Wetlands help prevent flooding and storm damage, purify drinking water supplies and support a variety of wildlife. The *Wetlands Protection Act* [Massachusetts General Laws (MGL) Chapter 131, Section 40] protects wetlands and the public interests they serve, while Billerica's Wetland Protection Bylaw regulates all proposed activities and alternatives within wetland resource areas and within 100 feet of all such resource areas. These public interests are protected by requiring a careful review of proposed work that may alter wetlands. The Wetlands Act protects not only wetlands, but other resource areas, such as land subject to flooding (100-year floodplains), the riverfront area (added by the *Rivers Protection Act*), and land under water bodies and waterways. Given the limitations on development activity within wetland areas, they often cannot be developed.

Approximately 600 acres or 3.6% of Billerica's land area is covered by wetlands, which form a distinctive feature of the town's landscape character. Wetlands are scattered throughout the town, with the majority located on land adjacent to the Shawsheen River, Concord River and Nutting Lake. Given the extent of wetland areas in Billerica, they are considered a significant constraint to residential development. In addition, 100 foot buffer zones, which extend from the edges of bordering vegetated wetlands, are strictly regulated areas, and a permit must be obtained from the Billerica Conservation Commission before any work is undertaken in these areas. These buffer zones may therefore limit future development.

b. Floodplains

The majority of floodplain affected land in Billerica is found along the Concord River, Shawsheen River, Jones Brook and Content Brook, and associated tributaries. Flooding occurs along both rivers and their tributaries, typically in the spring, as a result of melting snow and ice, and in the late summer due to storms⁹.

Billerica has instituted regulations to protect floodplains from new development. The first 200 feet from the edge of a perennial stream are regulated as "riverfront area", and the first 100 feet from a vegetated wetland or stream bank are regulated as "buffer zone." Many existing buildings were constructed in the floodplain before the new regulations were in place, and thus, some developed riverfront areas are vulnerable to flooding.

c. Rare and Endangered Species Habitat

Estimated Habitats for Rare Wildlife are regulated under the *Massachusetts Wetlands Protection Act*, and any developments within the Habitat area must be reviewed under the state Natural Heritage and Endangered Species Program (NHESP). Within Billerica, the NHESP lists one amphibian, two reptiles, and one fish. The blue-spotted salamander (*Ambystoma laterale*),

⁹ 2001 Town of Billerica Open Space and Recreation Plan Update

spotted turtle (*Clemmys guttata*), and bridle shiner (*Notropis bifrenatus*), a fish, are listed as species of special concern. Blanding's turtle (*Emydoidea blandingii*) is listed as threatened¹⁰.

3. Zoning

This section summarizes the local zoning regulations that are pertinent to the development of housing, particularly affordable housing, in Billerica. It includes a discussion of the density and dimensional requirements for residential subdivision and development, as well as a summary of affordable housing opportunities provided in the current Zoning Bylaw.

a. Residential Development

Approximately 74% of Billerica's developed land is used for residential purposes and single-family homes are the most common residential use. Table 40 below summarizes the allowed uses by residential zoning district –Village Residence (VR), Neighborhood Residence (NR), Rural Residence (RR) and Multi-family Residence (MF) -according to the current Zoning Bylaw.

Table 40: Permitted Residential Uses by Residential Zoning District

Residential Use	Residential Zoning District			
	VR-Village Residence	NR-Neighborhood Residence	RR-Rural Residence	MF-Multi-Family Residence
Single Family Dwelling	Yes	Yes	Yes	Yes
Two- Family Dwellings	No	No	No	SP
Multifamily Dwellings	No	No	No	SP
Townhouse	No	No	No	No
Cluster Development	No	No	No	No
In-law apartment	SP	SP	SP	SP
Group home for six or less unrelated persons	Yes	Yes	Yes	Yes
Rental of five or less rooms	Yes	Yes	Yes	Yes
Rental of more than five rooms	SP	SP	SP	SP
Affordable housing unit on an undersized lot	SP	SP	SP	SP
Assisted living residence	SP	SP	SP	SP
Elderly Housing	No	No	No	No

Source: Town of Billerica Zoning Bylaws, 2011
SP: Special Permit with the Zoning Board of Appeals designated as the Special Permit Granting Authority (SPGA)

Single-family development is permitted by right in all residential zoning districts, while two-family and multi-family dwellings are only permitted in the Multi-family Residence Zone by

¹⁰ Ibid.

special permit from the Zoning Board of Appeals. In-law apartments are permitted by special permit in all four residential zoning districts. Group homes for six or less persons and rental of five or less rooms are also permitted by-right in all residential zones. Rental of more than five rooms, affordable housing units on undersized lots and assisted living residences are permitted in each residential zone by special permit.

Table 41: Permitted Residential Uses by Commercial and Industrial Zoning District

Residential Use	Business Zoning District			
	NB-Neighborhood Business	GB-General Business	C-Commercial	I-Industrial
Single-Family Dwelling	Yes	Yes	No	No
Two-Family Dwellings	No	No	No	No
Multifamily Dwellings	No	No	No	No
Townhouse	No	No	No	No
Cluster Development	No	No	No	No
In-law apartment	SP	SP	No	No
Group home for six or less unrelated persons	Yes	Yes	No	No
Rental of five or less rooms	Yes	Yes	No	No
Rental of more than five rooms	SP	SP	No	No
Affordable housing unit on an undersized lot	Yes	No	No	No
Assisted living residence	SP	SP	SP	SP
Elderly Housing	No	No	No	No

Source: Town of Billerica Zoning Bylaws, 2011

As shown in Table 41 above, the Town's Zoning Bylaw also allows for some residential uses in Billerica's Commercial Zoning Districts. Single-family development, group homes for six or less persons and rental of less than five rooms is permitted by right in the Neighborhood and General Business Zones. Affordable housing units on undersized lots are permitted by right in the Neighborhood Business Zone, while in-law apartments, rental of more than five rooms and assisted living residences are allowed by special permit. All residential uses are prohibited in the Commercial and Industrial Districts, except for assisted living residences, which require a special permit.

Dimensional and Density Requirements

The dimensional and density requirements for standard residential lot subdivisions / development vary in each residential and commercial zoning district (Table 42). Within the Village Residence district, the minimum lot area required for subdivision is 30,000 square feet, with a 150-foot minimum frontage, 15-foot side yards, 20-foot rear yards, 25% lot coverage and a maximum building height of 35 feet.

Table 42: Dimensional and Density Requirements for Residential Subdivisions or Development (Zoning)

Requirements	Zoning District						
	VR	NR	RR	MF	NB	GB	C
Min. Lot Area (ft ²)	30,000	40,000	50,000	1.5 acres (site) and at least 6,800 ft ² /dwelling	25,000	25,000	25,000
Min. Frontage (ft)	150	175	200	150	125	125	125
Min. Front Yard (ft)	35	35	35	35	50	50	50
Min. Side Yard (ft)	15	15	15	35	25	25	25
Min. Rear Yard (ft)	20	20	20	30	35	35	35
Max. Lot coverage (%)	25	25	25	30	25	25	25
Max. Building Height (ft)	35	35	35	35	35	45	45

Source: Town of Billerica Zoning Bylaws, 2011.

Within the Multi-family Residence District, the minimum site area is 1.5 acres with at least 6,800 square feet provided for each dwelling. The requirements for the frontage, front yard and building height are the same as the Village Residence Zone: a 35-foot minimum front yard, 150-foot frontage and a 35-foot building height. However, side and rear yards, as well as maximum lot coverage, are higher in the Multi-family Residence Zone. Additionally, the Town Bylaw mandates that at least two off-street parking spaces be designated for any single family, two family and multi-family dwelling unit.

b. Affordable Housing Opportunities

The Town's Zoning Bylaw includes a number of specific allowances intended to encourage the development of housing for special needs populations, including low and moderate-income families, smaller households, and senior citizens. The following subsection summarizes each of these options in Billerica.

Multi-family Residence District

The Multi-family Residence District is designed to provide opportunities for more affordable housing and smaller housing units in Billerica. In the three other residential zones, only single-family dwellings are permitted. Thus, the multi-family residence zone provides the only opportunity for the development of two or more residential units in the Town. A special permit is required for any development proposal for two or more residential units. Special permits are issued for multi-family dwellings by the Planning Board subject to site plan approval. Special permits are issued for two-family dwellings by the Zoning Board of Appeals.

The following requirements for use are specified:

- Area and Frontage (as specified in Table 42 on the previous page)
- Density
- Yards
- Green strips
- Height
- Parking
- Infrastructure
- Access

The Multi-family Residence District also includes the following relevant required findings:

- The requested use is desirable to the public convenience or welfare.
- The requested use will not create or add to undue traffic congestion, or unduly impair pedestrian safety.
- The requested use provides for the convenience and safety of vehicular and pedestrian movement.
- The requested use will not overload any public water, drainage or sewer system or any other municipal system.
- The requested use will not impair the integrity or character of the district or adjoining districts, nor be detrimental to the public health, convenience or welfare.
- The requested use will not, by its addition to a neighborhood, cause an excess of that particular use that could be detrimental to the character of said neighborhood.
- The design and architectural treatment of the use is not incongruous or inappropriate to the character of the neighborhood in which it is proposed to be constructed.
- There is an adequate landscape buffer strip provided to protect adjoining properties from the effects of noise, lights, air, or visual impact.

In addition, there is an inclusionary housing component requiring that at least 15% of the units created under these provisions are affordable to low- or moderate-income persons or families, whose income is at or below 80% of the AMI. Alternatively, an applicant may contribute a fee per unit to the Town of Billerica to be used for the development of affordable housing in lieu of, or in conjunction with, constructing and offering affordable units on site.

A density incentive is also offered for affordable housing units. Pursuant to the Town of Billerica Zoning Bylaw, densities may be increased by 20% if at least half of all additional units created are affordable.

Overlay Districts

The Town's Zoning Bylaw includes a number of overlay districts designed to promote housing production. The relevant overlay zoning districts are the Residential Cluster (RC), Townhouse (T), Elderly Housing (EH) and Mill Conversion and Reuse (MC) Districts. Under each overlay district, the uses that are permitted by right or by special permit are the same as those in the underlying zoning, except for cluster developments in the RC overlay district, multi-family development in the MC overlay district, elderly housing in the EH overlay district and townhouses in the T overlay district, which all require a special permit from the Planning Board as the Special Permit Granting Authority, subject to site plan approval.

Like the Multi-family Residence Zone, each overlay district includes a series of requirements and required findings. A 15% affordable housing component is required in the Townhouse and Elderly Housing districts. The Mill Conversion and Reuse District has a 25% affordable housing requirement for persons or families qualifying as low or moderate-income residents, whose income is at or below 80% of the AMI. Density bonuses for affordable housing provision are also offered in these overlay districts. Densities may be increased by 20% in the Townhouse and Elderly Housing Districts if at least half of all additional units created are affordable.

Dimensional and Density Requirements

The dimensional and density requirements for residential development vary in each residential overlay district (Table 43). Within the Residential Cluster, Townhouse and Elderly Housing district, a minimum of 6,800 square feet of land is required for each dwelling unit.

Table 43: Dimensional and Density Requirements for Residential Subdivisions or Development

Requirements	Overlay District			
	RC	T	EH	MC
Min. Lot Area (ft ²)	10 acres VR, NR and RR. May be reduced to 20,000 ft ² in NR and RR, or 15,000 ft ² in VR At least 6,800 ft ² /dwelling	200,000 ft ² (site) At least 6,800 ft ² /dwelling	5 acres (site) At least 6,800 ft ² /dwelling	n/a applies to existing mill buildings
Min. Frontage (ft)	100 ft 75 ft on cul-de-sacs	150	150	n/a
Min. Front Yard (ft)	Comply with Zoning District	35	35 85 if abutting SF	n/a
Min. Side Yard (ft)	Comply with Zoning District	50	30 85 if abutting SF	n/a
Min. Rear Yard (ft)	Comply with Zoning District	25	30 85 if abutting SF	n/a
Max. Lot coverage (%)	Comply with Zoning District	30	30	n/a
Max. Building Height (ft)	Comply with Zoning District	35	35	n/a

Source: Town of Billerica Zoning Bylaw, 2011.

In-Law Dwelling Unit

In an effort to allow families to care for their elderly relatives, the Town allows an “In-law apartment” by special permit in all residential and business zones. In-law apartments are designed to provide complete and separate living facilities for occupancy by a maximum of two individuals who are related to the occupants of the principal residence. The following required findings are applicable in all zones:

- The living quarters are separate, but located in the principal building.
- The living quarters do not exceed 800 square feet.
- There are no more than two related persons as occupants.
- There is sufficient off-street parking for the use.
- The principal building in which the use is located retains its single family dwelling appearance.
- The use shall not continue upon vacation of the premises by the occupants.

4. Infrastructure

This section summarizes the existing sewer, water and transportation infrastructure and identifies the infrastructure gaps that present barriers to new residential development. This summary is based upon a review of previous documents, including the *Greater Lowell Comprehensive Economic Development Strategy (CEDS) for 2009-2013* and the *Regional Strategic Plan for Greater Lowell, 2011*.

a. Sewer Capacity

The Town is in the process of completing an aggressive \$15 million dollar sewer expansion program. As of 2014, the Town’s public sewer system currently covers approximately 80% of the community, up from 70% in 2004. The Town operates a Grade 7 Wastewater Treatment Plant located at 70 Letchworth Avenue, with a design capacity of 5.5 million gallons of wastewater per day. Based on the Town of Billerica’s Comprehensive Wastewater Management Plan, future expansion of the wastewater treatment plant will provide capacity for approximately 6.1 million gallons per day, an increase of nearly 11%.

Currently, there are twenty-five pump stations located throughout the town. There is a current pump station elimination project underway, which will eliminate three problematic wastewater pumping stations located on Bertha Circle, Webb Brook Road (a private station) and Poe Road. The project includes installation of approximately 4,000 feet of new 10-inch gravity sewer. Upon completion of this project, these three troublesome sewage pump stations will be demolished and the sewage in the area will flow entirely by gravity. It is anticipated that the project will significantly decrease the potential for sewage overflows into Webb Brook, while reducing operation and maintenance costs.

The East Billerica Sewer Extension Project is also underway. This project includes the construction of approximately 30,000 linear feet of 8” and 12” PVC gravity sewer, 900 linear

feet of low pressure sewer mains, and 6,000 linear feet of ductile iron water mains, including valves, hydrants, service connections and appurtenances. This project is scheduled for completion in February, 2015.

b. Water Supply

The Concord River is the sole source of drinking water for the Town of Billerica, with public water available to the entire Town. The first Water Treatment Plant was built in 1955 with a capacity of 3.5 million gallons per day (MGD) and expansion potential up to 7 MGD. In 1967 the plant was expanded to its intended maximum capacity. As growth in Billerica continued, the plant's capacity was increased in 1976 to 14 MGD. In 2006 the old Water Treatment Plant on Boston Road was taken off line and the new Water Treatment Plant, located off Treble Cove Road, was brought on line. The new Water Treatment Plant has the same capacity as the old plant.

The Town currently has MassDEP approval to withdraw 5.34MGD on an annual average. In 2012 the Billerica Water Division treated and delivered 1.66 billion gallons with the town using on average 4.5 million gallons of water consumed each day. As such, there is 0.84MGD of capacity in the current water supply.

c. Transportation Network and Public Transit

Billerica is served by a regional transportation network comprised of several modes, including automobiles, commuter rail, buses and bicycles. Commuter rail service to Lowell and Boston is available at the North Billerica commuter rail station, which contains 541 surface parking spaces. Twenty-two inbound and outbound trains services to and from North Station are provided on a daily basis. The cost of a one-way ticket to Boston from North Billerica is \$8.00.

Local public transit services are currently available to Billerica residents through the Lowell Regional Transit Authority (LRTA). The LRTA provides a fixed route bus service - Route 13, along Route 3A (Refer to Map 6 in the Appendix). The bus service generally operates on one-hour headways (with half hour peak services) during the week starting at 6.30a.m. from Kennedy Centre, Lowell and running through 6.30 p.m. On Saturday there is a more limited schedule and no services are provided on Sunday. The LRTA also provides a fixed route service to the Lahey Clinic/Burlington Mall/Sun Microsystems area of Burlington and Bedford via the Middlesex Turnpike. On weekdays, this bus operates on one-hour headways during peak hours. No weekend service is available. A full fare within Billerica is \$1.00 and a full fare to or from Lowell it is \$1.50. Senior citizens and disabled passengers ride for a reduced rate which is 50 cents within Billerica and 75 cents to or from Lowell.

In addition to these fixed route services, the LRTA also provides a demand responsive paratransit service known as the "Road Runner". This service consists of dial-a-ride and pre-scheduled paratransit services that are available to Billerica residents sixty years old and over, or to residents who have a disability. This service is provided by the LRTA central dispatch in

Lowell and is available with a 48 hour advanced reservation or a 24 hour advanced reservation for ADA clients. Road Runner clients must be registered with the Road Runner prior to their first trip reservation. An in-town service is available Monday through Saturday, 8am to 3pm. Out-of-town services are available to Chelmsford on Mondays, Lowell on Tuesdays, Tewksbury on Wednesdays, and Burlington Mall and Lahey Clinic on Fridays. Road Runner costs \$1.00 in-town and \$1.50 out-of-town each-way.

There are 223.36 centerline miles (442.93 lane miles) of roadway, ranging from numbered state roads such as Routes 3, 3A , 4 and 129 to local roads. The majority of the roads in Billerica are local, urban roads.

II Affordable Housing Goals and Strategies

The Billerica Affordable Housing Trust developed a set of goals and strategies that will assist the Town in its efforts to develop affordable housing units. Building upon the Housing Goals and Strategies developed previously, these updated Housing Goals and Strategies should also serve as the framework for the new Master Plan. These goals are in no particular order of priority.

A. Housing Goals

1. Provide a variety of housing opportunities that serve all socio-economic groups within the community, especially those below 80% of the area median income.
2. Protect the quality of life and maintain the residential and historic character of the town through housing development.
3. Create diverse rental units, in terms of types of units (duplexes vs. multi-family) and number of bedrooms (three or more), for residents.
4. Support the creation of workforce¹¹ housing units and broaden the range of potential home-buyers and tenants.
5. Develop rental and ownership options for senior citizens, disabled residents and veterans that allow them to live independently.
6. Receive credit on the Subsidized Housing Inventory (SHI) for the affordable housing units developed under the inclusionary provisions of the Town's Zoning Bylaw.
7. Update the zoning bylaw, development review processes and permitting policies so they are clear and consistent.
8. Ensure consistency in the interpretation and administration of affordable housing requirements by the Affordable Housing Trust, Affordable Housing Committee, Housing Authority, Board of Selectmen, Planning Board and Zoning Board of Appeals.
9. Ensure that affordable housing development in Billerica adheres to the Commonwealth's Sustainable Development Principles (see *Figure 9*).

Figure 9: 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*

¹¹ 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/>

10. Utilize the DHCD-approved Housing Production Plan as a management tool to develop new housing opportunities in meeting the Town's annual housing production goals. Update the Housing Goals on a regular basis.

B. Housing Strategies

Maintain Existing Housing and Expand Housing Opportunities

1. Be proactive in monitoring and maintaining existing affordable housing units.
2. Develop more affordable rental housing (less than 30% of annual income) with the increased availability of 3- and 4-bedroom units.
3. Encourage re-use or redevelopment of underutilized property.
4. Document the specific needs of Billerica veterans and construct affordable veterans housing units that meet those needs. Organizations, such as the Veterans Northeast Outreach Center and the local Veteran's agent, can be consulted for housing assistance.
5. Consider Chapter 61 properties as potential affordable housing opportunities.
6. Examine opportunities available under the Chapter 40R Smart Growth Overlay District.
7. Consider additional zoning changes to increase affordable housing production.
8. Monitor the level of affordable housing development created through the inclusionary requirements of the Town's Zoning Bylaw.
9. Incorporate the Housing Production Plan into future updates to the Billerica Master Plan and utilize the Affordable Housing Trust to implement the DHCD-approved Plan.
10. Work with State agencies and other stakeholders to develop group homes to provide supported, supervised living arrangements for citizens with mental and physical disabilities.

Policies, Programs and Services

1. Evaluate and revise existing development regulations and guidelines, including the Housing Partnership Guidelines, for fairness and efficiency through the development of an Affordable Housing Permitting Guide to assist applicants in navigating the review process.
2. Working in conjunction with the Planning Board, Board of Selectmen, Zoning Board of Appeals, Housing Partnership Committee, Affordable Housing Trust and other town committees and boards, build upon the approved zoning changes so as to provide more affordable housing opportunities, such as through special permits for multi-family units, accessory apartments, assisted living facilities, and retirement communities.
3. Consider adopting the Community Preservation Act to support affordable housing development 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 acquired town tax lien properties;
 - Purchase of property for use as an affordable housing development;
 - Betterments for donated buildings and/or land for use of affordable housing; and
 - Partnerships with private developers and public agencies for affordable housing initiatives that address the housing needs of the community.
4. Support legislative and/or regulatory reforms at the state level that recognize the efforts of communities like Billerica to proactively provide “workforce housing” to serve households at 80-120% of the area median income (AMI), in addition to current efforts supporting households earning below 80% of the AMI.
 5. Adopt local selection preferences that are consistent with the DHCD Affirmative Fair Housing Marketing Plan (AFHMP) Guidelines and all applicable State and Federal laws and regulations. The project will justify the extent of the local preference (the percentage of units proposed to be set aside for local preference), but in no event will the local preference exceed 70% of the (affordable) units in a project.
 - Allowable Preference Categories
 - (1) Current residents: A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing or voter registration listing.
 - (2) Municipal Employees: Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.
 - (3) Employees of Local Businesses: Employees of businesses located in the town.
 - (4) Households with children attending the locality’s schools, such as METCO students.

Education

1. Provide affordable housing training and educational opportunities to local Board and Committee members and staff, including the Affordable Housing Trust. These training opportunities 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 so as to improve the quality of proposals and 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. Utilize the developer funds made available under the inclusionary provisions of the Town’s Zoning Bylaw to build or purchase affordable housing units and/or provide a subsidized buy-down on the purchase price to qualified first-time homebuyers.

2. Develop local partnerships with developers to utilize the State's Local Initiative Program (LIP) as a means to develop "friendly 40B" development projects and to document the units developed under the Inclusionary Zoning Bylaw.
3. 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).

Regional Coordination

1. Participate in a Regional Housing Committee to create a Regional Housing Plan for the Greater Lowell region.
2. Work with non-profit entities, such as the Common Ground Development Corporation, a subsidiary of Community Teamwork, Inc., the Coalition for a Better Acre (CBA) and Habitat for Humanity to develop and manage affordable housing projects.
3. Collaborate with other communities to promote First-Time Homebuyer Program opportunities in the region and State to make existing homes more affordable.
4. Research and promote Foreclosure Assistance Programs through the State's Emergency Homeowners Loan Program (EHLP) or Community Teamwork, Inc. to help homeowners avoid foreclosure and maintain strong residential neighborhoods.

III. Housing Production Plan Implementation Requirements

A. Characteristics of Proposed Residential or Mixed-Use Developments

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 what our expectations are through the adoption of a Comprehensive Permit policy, we believe that the development community would 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 in supporting affordable housing developments and the review of such developments will include documentation of the potential impacts upon schools, water, sewer, traffic, recreation, open space, natural resources, community character and the recommendations in the updated 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 consider a variety of affordable housing initiatives, including multifamily and open space residential subdivisions (OSRD), accessory apartments, assisted living facilities, retirement communities, and other opportunities.
- Preference for available affordable housing program opportunities will be given to Billerica residents and municipal employees. 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. Proposed Modifications to Zoning Districts to Create SHI Housing Units

In Billerica single-family development is permitted by right in all residential zoning districts (VR, RR, NR and MF). Two-family dwellings and multi-family dwellings are only permitted with a special permit from the Planning Board in the MF District. Multi-family dwellings are also permitted in the Mill Conversion and Reuse Overlay District (MCROD) with a special permit from the Planning Board. Similarly, townhouses are permitted in the Townhouse Overlay District (T) with a special permit from the Planning Board. Requiring a special permit for all multi-family housing may be a deterrent to the future development of this style of housing and limit affordable housing opportunities in Billerica. Allowing multi-family dwellings by right with site plan review would increase opportunities for creating additional condominium and rental units. Consideration should be given to allowing multi-family housing, two-family

housing and townhouses of up to four units, by right with site plan review, in the MF, MCROD and Townhouse Overlay Districts.

Currently, only single-family dwellings are permitted in the Town's Commercial Zoning Districts. Allowing for multi-family and two-family housing, including the development of upper story floors in commercial buildings, would create additional housing choices and enhance affordability. Much of this type of development would occur through infill development, and would promote housing in locations near employment centers and essential services.

In addition, the Town has identified a number of privately-owned and publicly-owned parcels of land (Tables 44 and 45) that might require zoning bylaw changes to permit any residential development other than single-family. Any changes to the zoning bylaw will need to be presented to Town Meeting for adoption. Where appropriate, it is anticipated the Town will modify the zoning bylaw to support the creation of affordable housing units in order to meet its housing production goals.

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. Numerous parcels were identified and studied for current use, zoning, location and site characteristics. NMCOG staff conducted site visits to those sites that were accessible to identify the development limitations.

As shown on the following page in Table 44, five (5) private sites were identified, which could generate approximately 20-40 additional affordable housing units, depending upon the development constraints on each property. This list of privately-owned land 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 the actions of the various boards and committees on the development of these parcels to meet the open space and conservation goals of the Town as well. Map 1 in the Appendix shows the location and distribution of these parcels throughout the community, while Maps 2, 3, 4, 5 and 6 show the location of these parcels in relation to the current zoning and overlay districts, water and sewer infrastructure, wetland areas and the LRTA Bus Routes.

Table 44: Privately-owned Parcels with Potential for Affordable Housing

Name	Address	Map/ Parcel/Lot	Area (acres)	Characteristics/ Site Constraints	Zoning Overlay District	Zoning Bylaw Amendment Y/N
Airport land	Off Alexander	Map 65 Parcel 83-11	48.98	Large tract of land nestled between two industrial parks located on Alexander Road. The land drops in elevation from the road and towards the interior of the property gets very swampy. The business at 71 and 83 Alexander Road appears to have encroached on the land. Construction would have to be concentrated towards the portion of the property closer to the road and upland from the wetlands and floodplain.	I/FP	Y
Private land abutting airport.	Cook Street & Muddy Road	Map 74 Parcel 57	15.91	Property is flat, and thickly covered with vegetation, and wetlands. Swamps, pools of standing water, a pond and a brook can be found throughout the property. The wetlands and floodplain are constraints to future development.	VR/FP	Y
Chapt. 61A farmland bordering Chelmsford & Carlisle	9 Nashua Road	Map 37 Parcel 1	78.12	Property could not be accessed due to private property concerns. From aerial photography portions of the property along Nashua Road are cleared of vegetation. The rear is thickly covered with vegetation. Some wetlands are also present on the property.	RR	Y
Chapt. 61A farmland bordering Chelmsford & Carlisle	9 Nashua Road	Map 46 Parcel 3	15.17	Property could not be accessed due to private property concerns. Based on aerial photography, the parcel appears heavily wooded.	RR	Y
Holland's I & II	1 Winning Road	5 parcels	77.00	Property not inspected.	RR/TH&FP	N

Zoning Districts: NR – Neighborhood Residence; MF- Multi-family Residence; RR-Rural Residence; VR – Village Residence; and I – Industrial. **Overlay Districts:** FP – Floodplain; TH - Townhouse

D. Publicly-Owned Land with Potential for Affordable Housing

The Affordable Housing Committee has been able to identify sixteen (16) publicly-owned potential housing sites that could provide 55-110 additional affordable units to the SHI Inventory, depending upon the development constraints on each property. The sites outlined in Table 45, on the next two pages, have various constraints to being developed, including wetlands, size constraints and limited access. 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 1 in the Appendix shows the location and distribution

of these parcels in the community, while Maps 2, 3, 4 and 5 show the location of the parcels in relation to current zoning and overlay districts, water and sewer infrastructure, wetland areas and the LRTA Bus Routes.

Table 45: Publicly-owned Parcels with Potential for Affordable Housing

Name	Address	Map/ Parcel/Lot	Area (acres)	Characteristics/ Site Constraints	Zoning District	Zoning Bylaw Amend't Y/N
BHA property	Albert Street	83-42-0 83-43-0	.951 1.00	Wooded lot that appears to be developable.	RR	Y
Land adjacent to Fox Hill Cons. Area	Andover Street & Old Salem Road	Map 34 Parcels 68-5-1, 145, & 69-3	30.75	Mostly vacant land with one house. Property not inspected.	RR	Y
Ditson School	793 Boston Road	Map 99 Parcel 96	3.47	Former school now currently being utilized as a training academy and offices for the Middlesex Sheriff. Parcel houses the school, parking lots and basketball courts.	VR	Y
Cabot land	Between Richardson Street and River Street	Map 60 Parcel 80-1	39.68	Vacant land adjacent to the Concord River. Parts of the parcel are encumbered by wetlands and floodplain. The property is also thickly covered with vegetation.	NR/FP	Y
Tax Title Properties						
	Arey Street	Map 96 Parcel 34	0.23	Vacant land located in a densely populated residential neighborhood. A cleared, flat and compacted section of the property is used for parking by neighborhood residents. Beyond the vegetation and impromptu car park the land drops forming a bowl that collects water and looks seasonably swampy.	VR	Y
	17 Colby Street	Map 76 Parcel 276	0.55	Vacant land, which is currently landlocked as street is unmade. The property was not explored for that reason. From aerial photography, the parcel is surrounded by occupied single family homes and appears to be covered with thick vegetation.	VR	Y
	Cook Street	Map 74 Parcel 40	4.05	Property is flat with thick vegetation, and wetlands.	VR/FP	Y
	Dustin Young Lane	Map 82 Parcel 126	0.11	Existing single family house.	RR	Y

Name	Address	Map/ Parcel/Lot	Area (acres)	Characteristics/ Site Constraints	Zoning District	Zoning Bylaw Amend't Y/N
	Highview Street	Map 100 Parcel 122	0.34	Small corner lot at Highview and Pinedale Ave. The land drops rapidly as you travel down High View from Pinedale and the property in question does the same a few feet in from the roadway. Due to the steep drop and vegetation, potential development may be limited. Part of the property is also within 100 feet of the wetlands to the west.	VR	Y
	Irene Avenue	Map 83 Parcel 152-2	1.79	Site not inspected. Parcel is encumbered by wetlands according to MassGIS.	RR	Y
	13 Pines Road	Map 82 Parcel 40	0.25	Existing single family house.	RR	Y
	Ridgeway Ave	Map 16 Parcel 53	0.74	Vacant land located next to Iron Mountain Industries and a portion of the historic Middlesex Canal. The property is level but two small bodies of water and wetlands dominate the parcel.	NR/FP	Y
	Riverbank Terrace	Map 106 Parcel 118	2.84	Vacant land, which is almost entirely comprised of wetlands and floodplain associated with a tributary of the Shawsheen River. The land is flat and level.	VR/FP	Y
	Tomahawk Drive	Map 18 Parcel 16	0.34	Vacant land, which appears to be used for the dumping of grass clippings and other yard debris. A culvert runs under Tomahawk Dr and empties onto the western edge of the property. The water then flows through and around the property with wetlands and standing water seen throughout.	RR	Y
	Tow Path Drive	Map 35 Parcels 20 & 21	0.34	Vacant, flat, rectangular shaped parcel that is devoid of wetlands and is nestled in a quiet neighborhood. The small size and rectangular shape may limit sizeable development and construction may impact the residence at 58 Tow Path Dr.	VR	Y
Future Tax Title Property						
	Saville Street	Map 12 Parcel 36	0.46	This property is located on a narrow dirt road in northeastern Billerica. Overall the lot is flat, vegetated and devoid of wetlands. A trail has been blazed through the property and runs in a North/South orientation. It appears that this trail is for an underground gas line. The property appears to be currently used for dumping trash and as a track for outdoor recreational vehicles.	RR	Y

Zoning Districts: NR – Neighborhood Residence; MF- Multi-family Residence; RR-Rural Residence; VR – Village Residence; and I – Industrial. **Overlay Districts:** FP - Floodplain

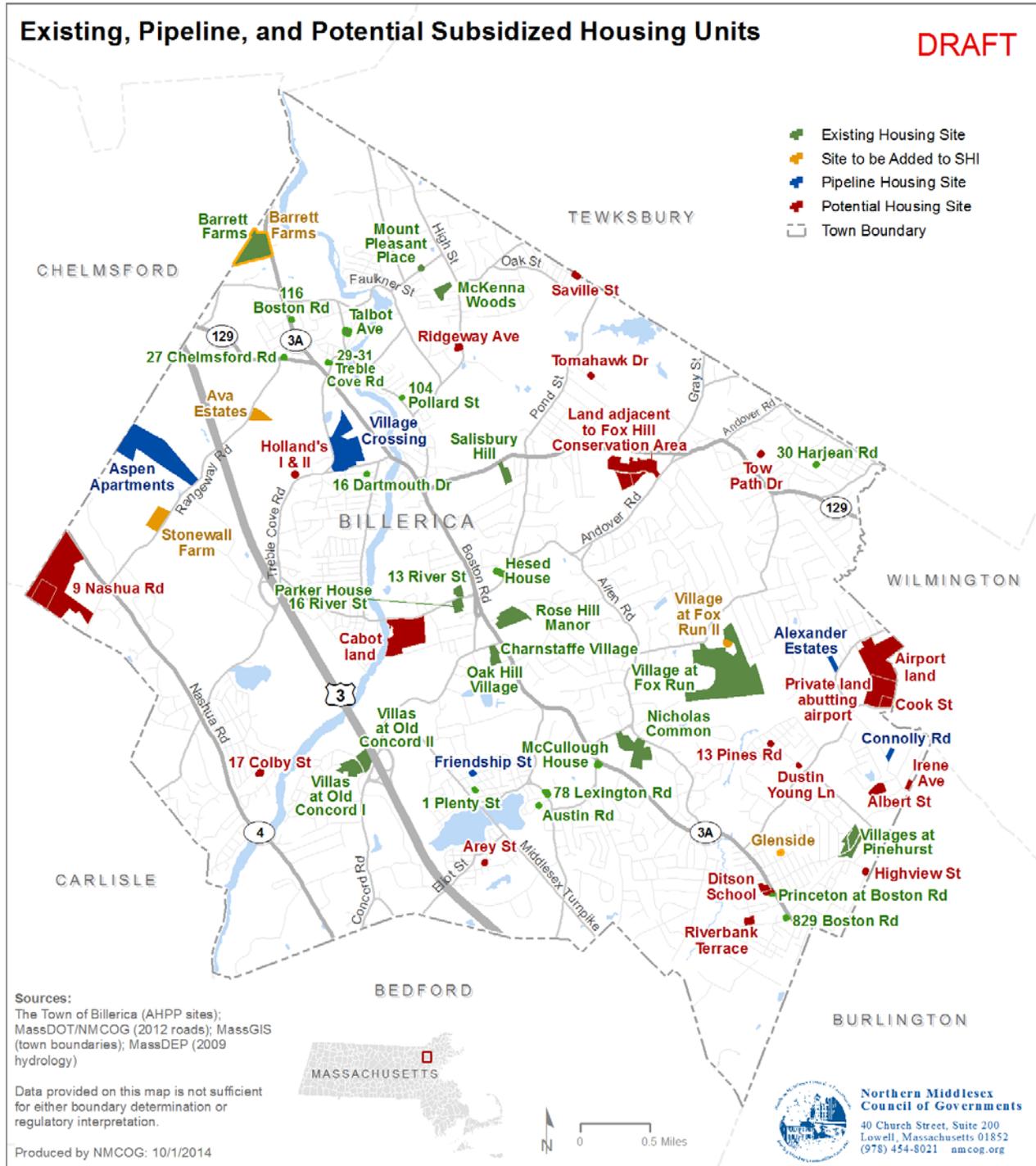
E. Participation in Regional Collaborations that Address Housing Development

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

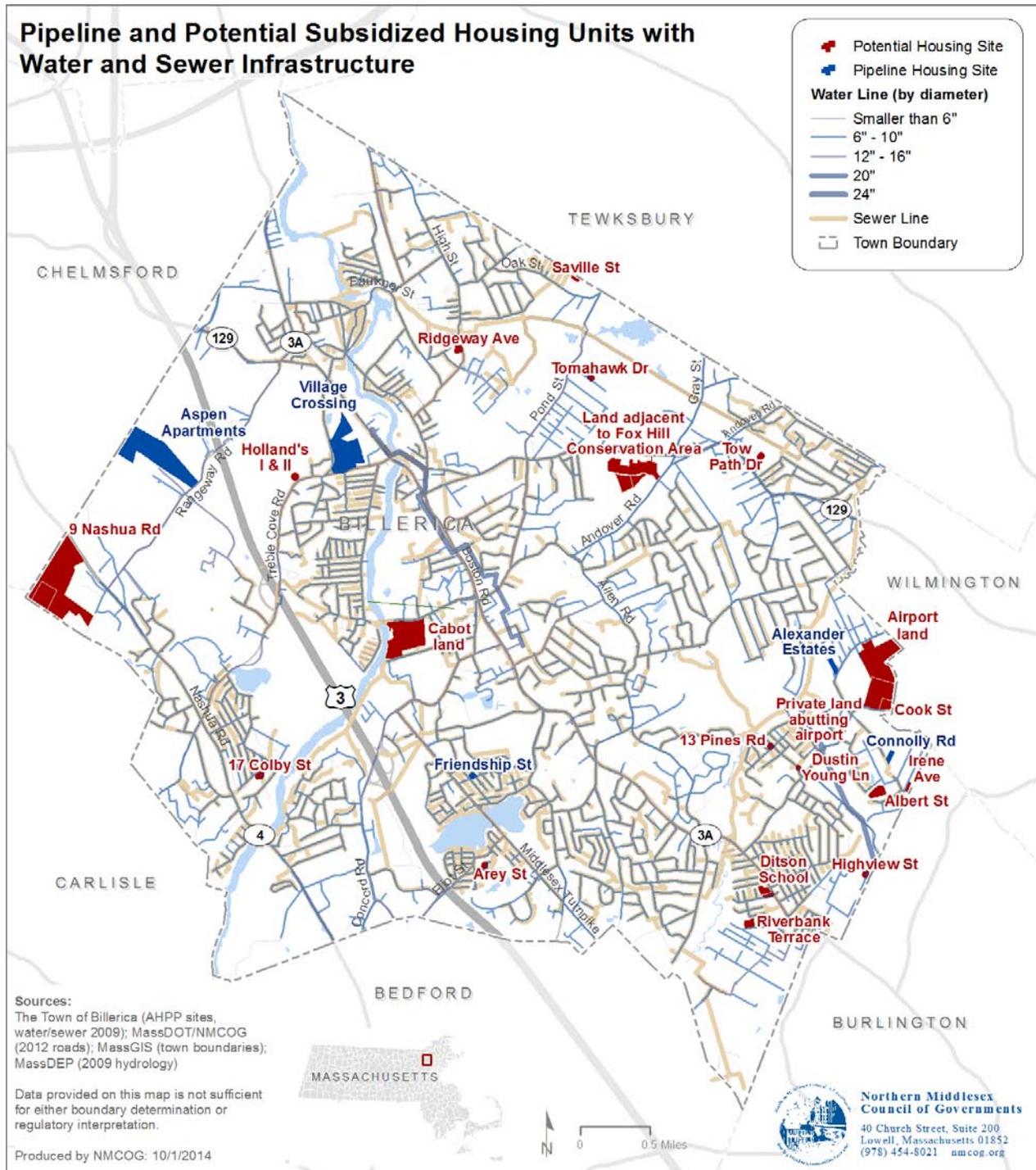
- Work with non-profit entities, such as the Common Ground Development Corporation, a subsidiary of Community Teamwork, Inc., the Coalition for a Better Acre (CBA) and Habitat for Humanity to develop and manage affordable housing projects.
- Participate in the Merrimack Valley Regional Network to End 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
- Continue to research opportunities to implement development strategies outlined in the *Greater Lowell Regional Strategic Plan*.

Appendix A: Maps

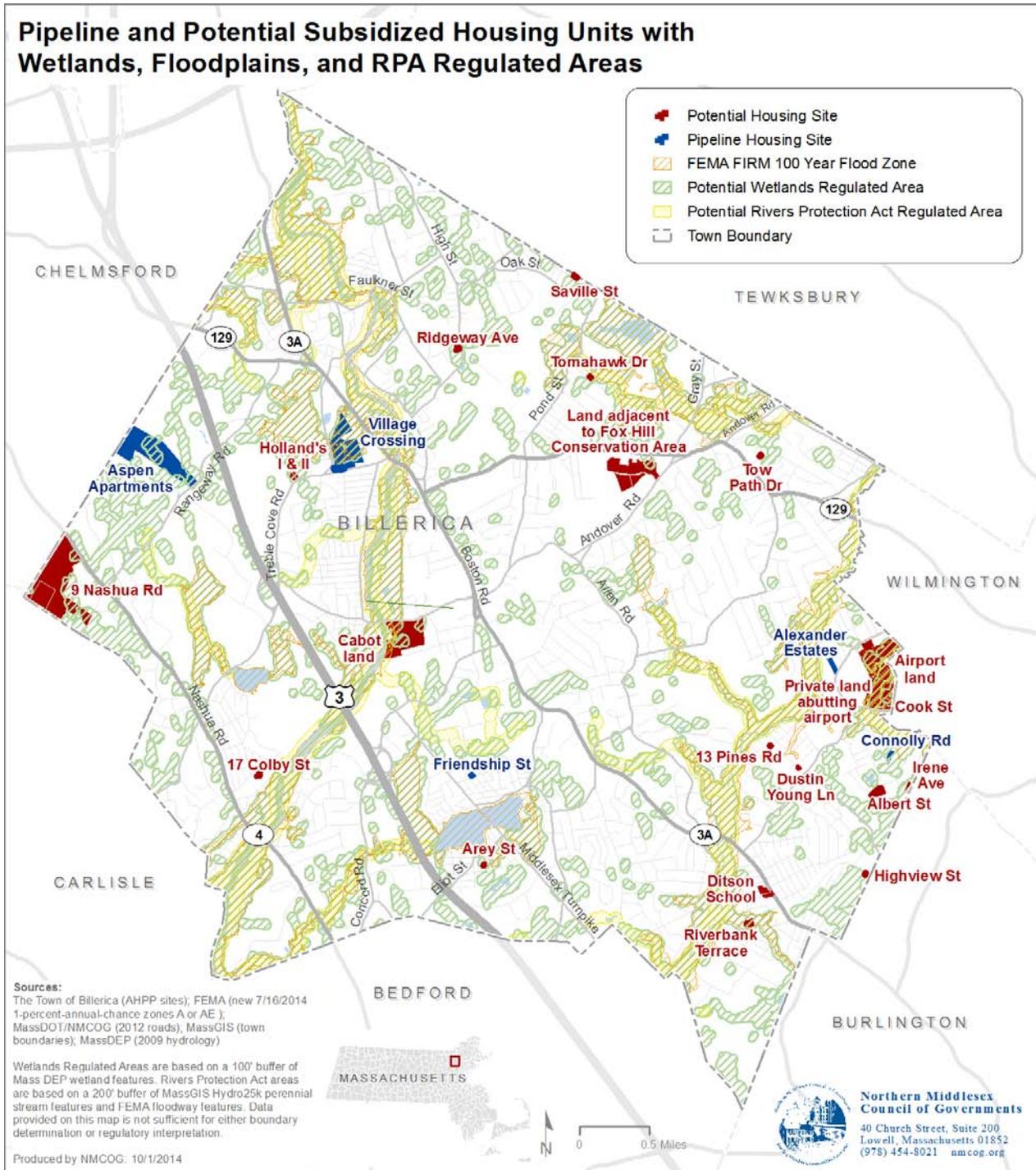
Map 1: Existing, Pipeline, and Potential Subsidized Housing Units



Map 4: Pipeline and Potential Subsidized Housing Units with Water and Sewer Infrastructure



Map 5: Pipeline and Potential Subsidized Housing Units with Wetlands, Floodplains, and RPA Regulated Areas



Map 6: Pipeline and Potential Subsidized Housing Units by LRTA Bus Routes

