# Table of Contents

**Executive Summary** .......................................................................................................................... 1  
A. Key Findings from Comprehensive Needs Assessment ................................................................. 1  
B. Addressing Local and State Affordability Goals for Housing Production ................................. 2  
C. Strategies to Address Housing Needs and Increase Production ................................................ 3  
D. Housing Production Plan Implementation Requirements ............................................................ 5  
E. Producing Affordable Housing Units and Next Steps for the Plan ............................................ 5  

**Introduction** ........................................................................................................................................ 6  
A. Overview of a Housing Production Plan ...................................................................................... 6  
B. Defining Affordable Housing ....................................................................................................... 7  

I. **Comprehensive Needs Assessment** ............................................................................................ 9  
A. Demographic Analysis .................................................................................................................. 9  
   1. Population .................................................................................................................................... 9  
   2. Households and Household Types ............................................................................................ 10  
   3. Age Cohorts .................................................................................................................................. 11  
   4. School Enrollment and Projections ............................................................................................ 13  
   5. Race and Ethnicity ....................................................................................................................... 14  
   6. Residents with Disabilities ........................................................................................................... 15  
   7. Household Income ....................................................................................................................... 15  
      a) Income Distribution ................................................................................................................... 18  
      b) Area Median Income ................................................................................................................ 20  
   8. Residents Living In Poverty ......................................................................................................... 21  
B. Existing Housing Stock Analysis .................................................................................................... 22  
   1. Housing Unit Types ..................................................................................................................... 22  
   2. Housing Tenure ........................................................................................................................... 23  
   3. New Residential Development .................................................................................................. 24  
      1. Housing Market Conditions ................................................................................................... 25  
      a) Residential Sales .................................................................................................................... 25  
      b) Median Selling Prices ............................................................................................................ 27
2. Housing Affordability Analysis ................................................................. 28
   a) Housing Burden .................................................................................. 28
   b) Existing Subsidized Housing Stock ..................................................... 30
   c) Subsidized Housing Inventory Changes in the Region ......................... 32
   d) Affordable Housing Development in Tewksbury ............................... 32
   a) Small Family and Non-Family Households ....................................... 35
   b) Mature, Aging and Special Needs Populations ................................... 35
   c) Low, Moderate and Median Income Households ............................... 36
   d) Households with Housing Costs that Exceed Affordability Thresholds ................................................................................. 36
B. Affordable Housing Efforts in Tewksbury ............................................. 37
2. Affordable Housing Entities and Services ............................................. 39
   a) Tewksbury Local Housing Partnership ............................................. 39
   b) Tewksbury Housing Authority ......................................................... 39
   c) Tewksbury Affordable Housing Trust Fund ..................................... 40
   d) Community Preservation Committee .............................................. 41
   e) Tewksbury Hospital ......................................................................... 41
   f) Community Teamwork – Veteran Peer Specialist .............................. 42
3. Development Constraints and Limitations ............................................. 42
   a) Land Use Development Patterns and Potential .................................. 42
   b) Zoning ............................................................................................. 42
   1) Affordable Housing Requirement ................................................... 43
   2) Cluster Development ...................................................................... 44
   3) Community Development District .................................................. 44
   4) Open Space Residential Design ....................................................... 44
   5) Multiple Family Dwellings in the Senior Village District/55 (SVD/55) ........................................................................... 45
   c) Community Infrastructure and Services ........................................... 45
   1) Sewer Capacity ............................................................................... 45
II. Affordable Housing Goals and Strategies ............................................. 49
   A. Introduction and Process ........................................................................ 49
      1. Housing Goals .................................................................................. 49
      2. Housing Strategies ........................................................................... 50

III. Housing Production Plan Implementation Requirements .................. 52
   A. Characteristics of Proposed Residential or Mixed-Use Developments Preferred by Tewksbury ................................................................. 52
   B. Zoning Districts or Geographic Areas where Tewksbury Proposes to Modify Regulations to Create SHI Eligible Housing Units to Meet Housing Production Goals .............. 54
   C. Privately-Owned Land with Potential for Affordable Housing ............ 54
   D. Municipally-Owned Land with Potential for Affordable Housing .......... 56
   E. Participation in Regional Collaborations that Address Housing Development ................................................................. 56

Appendix I: Maps ....................................................................................... 57
   Map 1: Tewksbury Zoning ....................................................................... 58
   Map 2: LRTA – Route 12 ......................................................................... 59
   Map 3: Existing and Potential Future Affordable Housing Sites ............... 60

Appendix II: Comprehensive Permit Policy ............................................... 62
List of Tables

Table 1: Total and Projected Population: 2000 through 2035 .......................................................... 8
Table 2: Total Number of Households: 2000 through 2035 ............................................................ 9
Table 3: Household Types: 2010 .................................................................................................. 9
Table 4: Household Size – Family and Non-family: 2010 .................................................................. 10
Table 5: Age Distribution of Tewksbury Residents: 2000 through 2020 ........................................... 11
Table 6: Racial and Ethnic Diversity of Residents: 2000 and 2010 .................................................. 13
Table 7: Characteristics of the Disabled Community in Tewksbury: 2010 ........................................... 14
Table 8: Median Household Income for Selected Geographies: 1999 and 2010 .............................. 15
Table 9: Median Family Income for Selected Geographies: 1999 and 2010 ................................. 16
Table 10: Per Capita Income for Selected Geographies: 1999 and 2010 ........................................... 17
Table 11: Income Distribution for Households: 1999 and 2010 ..................................................... 18
Table 12: Median Income by Age: 2010 ...................................................................................... 18
Table 13: Adjusted Income Limits by Household Size, Lowell Metro FMR Area, FY 2012 ............... 19
Table 14: Federal Poverty Level Guidelines for 2012 ................................................................. 20
Table 15: Characteristics of the Population Living Poverty: 2010 .................................................... 20
Table 16: Housing Units by Type: 2000 and 2010 ....................................................................... 22
Table 17: Housing Tenure: 2000 and 2010 .................................................................................. 22
Table 18: Residential Building Permits Issued and Units Built: 2002 and 2011 .............................. 23
Table 19: Recorded Sales for All Residential Properties in Tewksbury: 2005-2011 ....................... 24
Table 20: Comparison of Median Selling Prices: 2010 ................................................................. 27
Table 21: Monthly Housing Costs as a Percentage of Annual Household Income: 2010 ............ 28
Table 22: Gross Rent as a Percentage of Household Income: 2010 ............................................... 28
Table 23: Fair Market Rent for Lowell, MA HUD Metro FMR Area for 2010 ................................. 29
Table 24: Median Gross Rent in NMCOG Region for 2010 ............................................................. 29
Table 25: Tewksbury Subsidized Housing Inventory as of April 2012 ........................................... 30
Table 26: Subsidized Housing Inventories in NMCOG Region: March 2004 – April 2012 ............ 31
Table 27: Projected vs. Actual Growth in Tewksbury’s SHI – 2006 through 2011 ......................... 32
Table 28: Proposed Affordable Housing Production Timeline: 10% in 5 years .............................. 33
Table 29: Proposed Affordable Housing Production Timeline: 0.5% or 1% Annually .................... 33
Table 30: Permitted Residential Uses by Zoning District: 2010 .................................................... 42
Table 31: Privately-Owned Parcels with Potential for Affordable Housing ................................. 54
Table 32: Municipally-Owned Parcels with Potential for Affordable Housing ............................. 55
List of Figures

Figure 1: Age Distribution of Tewksbury Residents: 2010 and 2020.................................................11
Figure 2: Total Public School Enrollment: 2006 through 2011.........................................................12
Figure 3: Projected School Enrollment: 2020..................................................................................13
Figure 4: Median Household Income for Selected Geographies: 1999 and 2010.........................16
Figure 5: Median Family Income for Selected Geographies: 1999 and 2010...............................17
Figure 6: Age of Residents Living in Poverty: 2010.......................................................................21
Figure 7: Residential Building Units Built by Housing Type: 2005 through 2011.......................23
Figure 8: Residential Sales in Tewksbury: 2005 through 2011.......................................................25
Figure 9: Median Selling Prices in Tewksbury: 2005 through 2011.................................................26
Figure 10: Public Water Consumption in Tewksbury: 2002 through 2010......................................45
Figure 11: School Enrollment Trends: 2006-2011.......................................................................47
Figure 12: Commonwealth of Massachusetts’ Sustainable Development Principles..................48
Executive Summary

In 2011 the Town of Tewksbury approached the Northern Middlesex Council of Governments (NMCOG) about developing a Housing Production Plan that meets the Chapter 40B Comprehensive Permit requirements for affordable housing production in Massachusetts. Funding for the development of this Plan was provided by the Town of Tewksbury. NMCOG worked with the Tewksbury Local Housing Partnership since November 2011 to review demographics and housing data, identify the needs of the community based on current data on low and moderate-income households, and develop goals and strategies that meet the existing and projected needs of the community.

A. Key Findings from Comprehensive Needs Assessment

The key findings in this report show that Tewksbury residents have diverse housing needs based on household size, income, household type, and age. The following summarizes the primary findings from the needs assessment:

Population and Households

- The Town’s population in 2010 was 28,961. Between 2000 and 2010, Tewksbury grew by an additional 0.4%, or 110 people. Tewksbury’s population represents 10.1% of the total population for the NMCOG region, slightly down from 10.3% in 2000.
- Over the past ten years, households also increased at a much slower rate – increasing 5.3% from 9,964 households in 2000 to 10,492 in 2010. Growth rates are predicted to continue to follow this slower pace, with rates declining each year through 2035.
- Almost three-quarters, or 73.8%, of Tewksbury’s 10,492 households were families. This is down slightly from 2000, when 77.2% of Tewksbury’s households were families.
- Forty-six percent of households in Tewksbury have three or more people, with the largest percentage (35%) of households having three or four. Two-person households come in a close second at 32.4% of the total households in Tewksbury, and one-person households comprise 26.2%.
- People aged 60+ (currently 21.1% of the population) are projected to increase by 2,000 residents to comprise 27.1% of the population in 2020. While the Town has been increasingly focused on developing elderly housing, there is still a shortage: the waitlist includes 434 people with a 1-2 year wait for local preference and 20 years for non-locals.
- Between 2006 and 2012 public school enrollment declined by -15%. A future school enrollment study commissioned by the Tewksbury School District predicts that enrollment will continue to decline over the next eight years by -16%.

Income

- Median household, family and per capita incomes have increased over the past 10 years: 20.5% for median household income; 25.4% for median family income; and 27.3% for per capita incomes.
- Approximately 45% of the households in Tewksbury are not making the median household income of $84,149, with 33% of 3-person households at, or below, moderate income levels (80% of the area median income).
- Poverty levels were at about 2.9% of the population, or 801 residents in Tewksbury in 2010. People ages 35-54 year olds represented the largest age group at 31.2%, however 22% of the
residents in poverty are ages 75 and older. Overall, this represents 9.2% of the total seniors living in Tewksbury.

**Housing Production, Sales and Costs**

- The majority (73.1%) of housing units in Tewksbury are single-family, detached homes which increased between 2000 and 2010 by only 80 units. However, there was a sharp increase in multi-family units during the last decade, especially 20 or more unit complexes, which grew 82.9% to 598 units in 2010.
- Eighty-seven percent of the housing in Town is owner-occupied, which increased by 3.5% in the past ten years. As with the growth in multi-family units, however, there was a more significant growth in renter-occupied which increased 19.7%, from 1,087 to 1,301 units in 2010.
- The number of building permits issued between 2004 and 2011 fluctuated. While there was some growth in single family (31.2% increase), the majority of the growth was in 5+ family structures. In eight years, 680 of the 1,052 permits were issued for 5+ family structures – a 64.6% increase.
- Residential sales in Tewksbury experienced a -35% decrease since 2005. Single-family homes decreased -24.7% and condominiums decreased -59%. However, there was an increase in other residential units (duplexes and multi-family) – between 2005 and 2011 there was a 1.8% increase in sales for these units.
- Overall, there is a shortage of affordable rental units relative to need in Tewksbury. According to the Tewksbury Housing Authority, the waitlist for families is 509 with 61 of those dedicated to local preference applicants. The Housing Authority experiences 1-2 turnovers per year, which means that the local preference wait-time is at best 30 years, while the non-locals are unlikely ever to get this housing.
- In 2010, 3,010 households in Tewksbury (28.7% of the total households) were considered at least moderately burdened by their housing costs – paying more than 30% of their income on mortgage or their rent. Renters are affected even more: 48.8% of renting households were burdened by their housing costs in 2010.

**B. Addressing Local and State Affordability Goals for Housing Production**

In order to address the housing needs in Tewksbury, as outlined in the Needs Assessment, the following goals were developed by the Local Housing Partnership, and are not listed in any particular order:

a) Preserve Tewksbury’s existing housing affordability by providing a mix of residential types and home prices. This includes rentals for existing and future Tewksbury residents.

b) Pursue workforce\(^1\) housing units and for a range of potential home-buyers and tenants.

c) Encourage reuse and redevelopment of existing structures and infill development.

d) Respect the architectural integrity of historic buildings and provide good access to community services and Town infrastructure.

e) Update development review and permitting policies so they are fair, clear, and consistent.

f) Coordinate the work of Town boards and departments with permitting responsibilities and the Tewksbury Housing Authority.

---

\(^1\) 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/](http://www.housingpolicy.org/)*
g) Develop affordable housing that adheres to the State’s Sustainable Development Principles.

h) Monitor progress of affordable housing production to meet annual production goals.

i) Address the housing needs of veterans in the community and partner with local veterans’ organizations to identify possible housing sites.

As of June 2012, Tewksbury had 1,011 units of affordable housing listed on the Town’s Subsidized Housing Inventory (SHI), which is 9.36% of the Town’s year-round housing stock (10,803 units) as defined by the 2010 U.S. Census. The Town would need approximately 70 additional units of affordable housing to achieve the 10% affordability goal of 1,081 total units. A timeline was developed that estimates an additional 14 units per year would be required to achieve the 10% affordability goal by 2016. This would bring the total number of affordable housing units to 1,081.

The Massachusetts Department of Housing and Community Development (DHCD) also set an annual affordable housing production target of 0.5% or 1.0% growth in eligible units per year in order to be eligible for a temporary moratorium. NMCOG worked with the Town to create a timeline for achieving both 0.5% annual growth and 1.0% growth based on the existing 1,011 units. A 0.5% increase would mean an additional 54 units per year, while a 1.0% increase is 108 additional units per year. For 2012, only half of the units were calculated given the timing for submittal of this Housing Production Plan to DHCD. Therefore 27 units were projected to be created, which would result in 9.6%, or 1,038 affordable housing units. In 2013, with an additional 54 units, the Town would exceed its 10% goal with 10.1%, or 1,092 affordable housing units.

When calculating 1.0% annual growth, only half of the units were calculated for 2012. An additional 54 units would help Tewksbury achieve 9.9% affordability by the end of 2012. In 2013, the Town would be able to attain its 10% affordability goal after an additional 108 units are constructed, bringing the number of affordable units to 1,173 units, or 10.9% of the total units in Tewksbury. Although the housing market is somewhat uncertain, the following section outlines the goals and strategies that can help the Town achieve their 10% affordability goal.

C. Strategies to Address Housing Needs and Increase Production

Based on the work of the Tewksbury Local Housing Partnership, with assistance from NMCOG, this housing production plan lays out goals and strategies that can be implemented by the Town, and by community and regional organizations, to increase and improve housing opportunities in Tewksbury. The strategies were separated into four distinct categories based on the needs identified in this Plan: Preserve and Reuse Existing Buildings; Policy, Programs and Services; Expand Housing Opportunities; Education; Funding; and Regional Coordination. The recommended strategies are summarized below and explained in greater detail in Section II of the Plan. The strategies are not listed in any particular order.

Preserve and Reuse Existing Buildings

1. Partner with other organizations for infill on Town-owned parcels upon completion of a comprehensive parcel inventory.
2. Reuse Town-owned residential buildings.
3. Encourage development of infill of private sector affordable housing.
4. Continue to be proactive in maintaining and protecting existing affordable housing units.
5. Consider preserving historic structures by taking advantage of the Town’s Demolition Delay Bylaw to convert historic structures into affordable housing.
6. Promote programs that allow residents, especially those that are elderly and disabled, to remain in their homes.

Policies, Programs and Services
1. Evaluate and revise existing development regulations and Comprehensive Permit Policy for fairness and efficiency.
2. Take advantage of Tewksbury Hospital services for residents with subacute and chronic medical diseases, traumatic brain injuries and other neurologic conditions.
3. Work cooperatively with developers and the state to establish some level of local preference in new affordable housing developments for persons living or working in Town.
4. Investigate the potential for adopting a Chapter 40R Overlay District.

Expand Housing Opportunities
1. Encourage development of more affordable rental housing.
2. Document the specific needs for veterans living in and around Tewksbury and construct affordable veterans housing units that meet those needs.

Education
1. Make training and educational opportunities on affordable housing available for Town Board and Committee members and staff.
2. Increase public awareness of and support for affordable housing through increased outreach and public education.

Funding
1. Pursue the purchase of units and provide a subsidized buy-down on the purchase price to qualified first-time homebuyers.
2. Research additional alternative funding sources to subsidize new affordable housing units.
3. Investigate opportunities available under a Regional HOME Consortium to generate additional funding for housing.²

Regional Coordination
1. Work with the Northern Middlesex Council of Governments to develop a Regional Housing Plan for the Greater Lowell Region.
2. Research and promote First-Time Homebuyer Program opportunities in the region and State to make existing homes more affordable.
3. Research and communicate Foreclosure Assistance Programs in the region and State to help homeowners avoid foreclosure.
4. Work with programs like the Common Ground Development Corporation, a subsidiary of Community Teamwork, Inc., to develop affordable housing projects.
5. Refer families who are, or in jeopardy of becoming, homeless to the HomeBASE Household Assistance program.

² Under the HOME program, local governments are able to join together to form a "consortium" in order to receive HOME funding for affordable housing. Forming a consortium enables local governments that would not otherwise qualify for HOME program funding under the formula criteria to join with other units of local government to receive a direct allocation of funds. This creates an opportunity for these jurisdictions to take a more regional, collaborative approach to meeting their affordable housing needs.
D. Housing Production Plan Implementation Requirements
Section III of the Housing Production Plan describes the characteristics preferred for affordable housing in Tewksbury, as well as the specific locations throughout the community where this housing could most likely be built based on those characteristics and preferences. The characteristics and preferences are consistent with the Town's Comprehensive Permit Policy, which was adopted by the Tewksbury Board of Selectmen in 2008. The characteristics outlined in that policy include:

- The suitability and affordability of homes for many types of households;
- Diversity in housing types;
- Neighborhood stabilization and reinvestment;
- Developments designed for the use and enjoyment of neighborhood residents;
- Developments designed for those who live and work in Tewksbury;
- Provision of open space, parks and neighborhood facilities; and
- Adjacency to existing multi-family and proposed mixed-use areas.

To meet the State’s requirements for developing a Housing Production Plan, the Tewksbury Local Housing Partnership identified privately- and public-owned parcels with the potential for future affordable housing development. A number of parcels were identified and investigated for current use, zoning, size, location, and site characteristics. Many of these sites have previously been explored as potential affordable housing developments. As shown in Tables 31 and 32 in the Plan, five sites were chosen consisting of twelve parcels: eleven privately-owned and one municipally-owned. These parcels could accommodate an additional 147 new units in the Town. This list of sites will guide the Local Housing Partnership over the next five years in prioritizing their efforts for developing affordable units in Tewksbury.

E. Next Steps for the Plan
Upon completion of a Public Meeting to gather citizen input on the plan, and adoption of the final plan by the Tewksbury Planning Board and Board of Selectmen, the final Housing Production Plan will be sent to the Department of Housing and Community Development for final approval.
Introduction

A. Overview of a 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 in Tewksbury and across the region, 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/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, a Housing Production Plan must contain three main components: a Comprehensive Needs Assessment, Affordable Housing Goals and Strategies, and Implementation Strategies. The purpose of the Comprehensive Needs Assessment is to determine the community context; it 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 Town.

The purpose of the Affordable Housing Goals and Strategies component is to determine 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 published in the most recent decennial Census. According to recent revisions to MGL 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 to encourage for the production of affordable housing, assess municipally-owned land where the community would be willing to commit to developing into mixed-income housing, and identify regional housing development collaborations.

Once approved by the DHCD, a Housing Production Plan is valid for five years. Additionally, communities may apply to have their Housing Production Plan certified by DHCD. A community will be certified in compliance with an approved Housing Production Plan if, during a single calendar year, it has increased its number of low- and moderate-income year round housing units, also known as the Subsidized Housing Inventory (SHI). Certification lasts for one year if the...
community has increased its SHI units by 0.5% of its year-round housing units, 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).

If the Tewksbury ZBA considers that, in connection with an Application, a denial of the permit or the imposition of conditions or requirements would be consistent with local needs on the grounds that the Housing Production Plan has been certified it must do so according to the following procedures. Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Board shall provide written notice to the Applicant, with a copy to the Department, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. If the Applicant wishes to challenge the Board’s assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the Board’s notice, including any documentation to support its position. The Department shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The Board shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the Department to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

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 (in the case of rental units, gross rent plus associated utilities, and for ownership units, the cost of mortgage, property taxes, and insurance) do not exceed 30% of a household’s annual income. When a household pays more than 30% of its income on housing-related costs, it is considered “burdened” by housing; households spending 50% or more of their income on housing are considered “severely burdened” according to HUD affordability criteria.

Another measure of housing affordability is based on Area Median Income (AMI); AMI calculations are the most popular way of prioritizing households for affordable housing opportunities. According to HUD, “extremely low income” housing is reserved for households earning 30% or less AMI; “very low income” households earn between 31% and 50% AMI; “low income” households earn between 51% and 80% AMI; and “moderate income” households earn between 81% and 100% AMI.

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

Based on 10,803 year-round housing units, Tewksbury needs a total of 1,081 affordable units to achieve its 10% affordability goal. Therefore, using the criteria established by DHCD, the Town of Tewksbury must develop 70 additional units of subsidized, affordable housing in order to achieve its affordability goal.
I. Comprehensive Needs Assessment

A. Demographic Analysis

This section provides an overview of the demographic changes that have occurred in Tewksbury since the publication of the Tewksbury Affordable Housing Plan and Planned Production Strategy (2006) and Master Plan (2002). It includes analyses of population, households, age cohorts, race and ethnicity, disability status, and income. The purpose of this analysis is to get a sense of how the population has changed over the past decade, who is living in town now, and how the population might change in the future. This analysis forms the foundation for the Housing Needs section of this plan.

1. Population

Over the past fifty years, the Town of Tewksbury has steadily grown in population. The four decades between 1960 and 2000 saw the greatest increases in residents, with the total population increasing more than eight-fold during this period from 3,302 residents to 28,851, respectively. Over the past ten years, however, population growth has been slower. Between 1990 and 2000 the growth rate was 5.8%, with the population increasing from 27,266 in 1990 to 28,851 in 2000. However, as reflected in Table 1, the U.S. Census shows that the Town’s population grew by an additional 0.4%, or 110 people between 2000 and 2010. Tewksbury’s population represents 10.1% of the total population for the NMCOG region, slightly down from 10.3% in 2000.

The projections for the future population of Tewksbury show an increase for both the Town and region, with Tewksbury’s population climbing to 32,640, or 10.2% of the region’s total population, by 2035. Projected growth rates for Tewksbury will mirror those in the NMCOG region between 2010 and 2035 with modest increases over the next 25 years.

Table 1: Total and Projected Population: 2000 through 2035

<table>
<thead>
<tr>
<th>Year</th>
<th>Tewksbury Population</th>
<th>Town Growth Rate</th>
<th>NMCOG Region Population</th>
<th>Regional Growth Rate</th>
<th>Tewksbury as a Percent of Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>1990</td>
<td>27,266</td>
<td>-</td>
<td>263,656</td>
<td>-</td>
<td>10.3%</td>
</tr>
<tr>
<td>2000</td>
<td>28,851</td>
<td>5.8%</td>
<td>281,225</td>
<td>6.7%</td>
<td>10.3%</td>
</tr>
<tr>
<td>2010</td>
<td>28,961</td>
<td>0.4%</td>
<td>286,901</td>
<td>2.0%</td>
<td>10.1%</td>
</tr>
<tr>
<td>2020</td>
<td>30,000</td>
<td>3.6%</td>
<td>297,000</td>
<td>3.5%</td>
<td>10.1%</td>
</tr>
<tr>
<td>2025</td>
<td>31,020</td>
<td>3.4%</td>
<td>304,000</td>
<td>2.4%</td>
<td>10.2%</td>
</tr>
<tr>
<td>2030</td>
<td>31,820</td>
<td>2.6%</td>
<td>312,000</td>
<td>2.6%</td>
<td>10.2%</td>
</tr>
<tr>
<td>2035</td>
<td>32,640</td>
<td>2.6%</td>
<td>320,000</td>
<td>2.6%</td>
<td>10.2%</td>
</tr>
</tbody>
</table>

Sources: 1990, 2000 and 2010 U.S. Census; Projections developed by MassDOT in consultation with NMCOG
2. Households and Household Types
The real and projected changes in the total households follow a similar trend as population growth in Tewksbury over the next twenty years. Table 2 illustrates the projected change in the number of households through 2035. Between 1990 and 2000, the total number of households in Tewksbury increased by 14.2% - from 8,744 households in 1990 to 9,964 in 2000. Over the past 10 years, however, households increased at a much slower rate – 5.3% growth between 2000 and 2010. Growth rates are predicted to continue to follow this slower growth rate, with rates declining each year through 2035.

<table>
<thead>
<tr>
<th>Year</th>
<th>Tewksbury</th>
<th>Percent Change - Town</th>
<th>NMCOG Region</th>
<th>Percent Change - Region</th>
<th>Tewksbury Households as a Percent of the Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>1990</td>
<td>8,744</td>
<td>-</td>
<td>90,118</td>
<td>-</td>
<td>9.7%</td>
</tr>
<tr>
<td>2000</td>
<td>9,964</td>
<td>14.0%</td>
<td>99,342</td>
<td>10.2%</td>
<td>10.0%</td>
</tr>
<tr>
<td>2010</td>
<td>10,492</td>
<td>5.3%</td>
<td>104,022</td>
<td>4.7%</td>
<td>10.1%</td>
</tr>
<tr>
<td>2020</td>
<td>10,980</td>
<td>4.7%</td>
<td>108,800</td>
<td>4.6%</td>
<td>10.1%</td>
</tr>
<tr>
<td>2025</td>
<td>11,450</td>
<td>4.3%</td>
<td>112,100</td>
<td>3.0%</td>
<td>10.2%</td>
</tr>
<tr>
<td>2030</td>
<td>11,800</td>
<td>3.1%</td>
<td>115,500</td>
<td>3.0%</td>
<td>10.2%</td>
</tr>
<tr>
<td>2035</td>
<td>12,150</td>
<td>3.0%</td>
<td>118,900</td>
<td>2.9%</td>
<td>10.2%</td>
</tr>
</tbody>
</table>

When compared to regional growth rates, Tewksbury is expected to increase at a slightly higher rate than the region as a whole until 2030 when they are both anticipated to grow by 3%. The household growth rate prediction between 2010 and 2035 in Town parallels regional household growth rates – 13.1% increase in households in Tewksbury versus a 13.7% increase in the NMCOG region.

As shown in Table 3, in 2010, almost three-quarters, or 73.8%, of Tewksbury’s 10,492 households were families. This is down slightly from 2000, when 77.2% of Tewksbury’s households were families. Of the 7,744 family households, the majority of them are married with children under 18 years of age. Married couples without children make up the second highest category of households in Tewksbury, at nearly 30%.

Over the past ten years, there has been an increase in the number of nonfamily households in Tewksbury. In 2000, the nonfamily households

<table>
<thead>
<tr>
<th>Household Type</th>
<th>2010</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Family households</td>
<td>7,744</td>
<td>73.8%</td>
</tr>
<tr>
<td>Married-couple:</td>
<td>6,361</td>
<td>60.6%</td>
</tr>
<tr>
<td>With own children under 18 years</td>
<td>3,256</td>
<td>31.0%</td>
</tr>
<tr>
<td>No children under 18 years</td>
<td>3,105</td>
<td>29.6%</td>
</tr>
<tr>
<td>Male householder, no spouse</td>
<td>349</td>
<td>3.3%</td>
</tr>
<tr>
<td>Female householder, no spouse</td>
<td>1,034</td>
<td>9.9%</td>
</tr>
<tr>
<td>Nonfamily households</td>
<td>2,748</td>
<td>26.2%</td>
</tr>
<tr>
<td>Total householders living alone</td>
<td>2,256</td>
<td>82.1%</td>
</tr>
<tr>
<td>Householders 65 and older living alone</td>
<td>982</td>
<td>35.7%</td>
</tr>
<tr>
<td><strong>Total Households</strong></td>
<td><strong>10,492</strong></td>
<td><strong>100%</strong></td>
</tr>
</tbody>
</table>

Source: 2010 U.S. Census
represented about 22% of the total households in Town. In 2010, that number increased to 26.2% of the total households in Tewksbury, with the majority (82.1%) of those residents living alone. Of the total households in town, 9.3% are 65 or older and live alone. This will be discussed again in more detail in the section on current and projected age categories in Tewksbury.

Another important factor when assessing housing needs is household size. Table 4 shows the number of people per household in 2010. Of the 10,492 households in Tewksbury, the largest group was comprised of 2-person families, at 28.2% or 2,968 households. The second largest household size is the 1-person nonfamily household family at 2,256 households or 21.5% of the total households in Town. Three- and 4-person family households are the next largest household sizes, but represent smaller percentages at 17.3% and 17.1% respectively. According to the U.S. Census, the average household size in 2010 was 2.7 persons, while the average family size was 3.18. These averages are slightly down from the average household and family sizes in 2000 – 3.03 and 3.31, respectively.

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Household Size</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>1-Person</td>
<td>2-Person</td>
</tr>
<tr>
<td>Family Household</td>
<td>0</td>
<td>2,968</td>
</tr>
<tr>
<td>Percentage</td>
<td>0.0%</td>
<td>38.3%</td>
</tr>
<tr>
<td>Non-Family Household</td>
<td>2,256</td>
<td>437</td>
</tr>
<tr>
<td>Percentage</td>
<td>82.1%</td>
<td>15.9%</td>
</tr>
<tr>
<td>Total</td>
<td>2,256</td>
<td>3,405</td>
</tr>
</tbody>
</table>

Source: 2010 U.S. Census, Summary File 1

3. Age Cohorts
In 2005, the Massachusetts Institute for Social and Economic Research (MISER) developed population estimates that broke down the total population by age cohort. These estimates are important because they speak to changes in the number of youth, working-age adults, and senior citizens living in a community over time. Changes in the age composition of a community have significant implications for housing planning, since households with young children, for example, have different housing needs than empty nest households, and empty nest households may have different needs than households with someone over 65 living alone.

According to the 2010 U.S. Census, the largest percentage of Tewksbury residents, 33.2%, was between the ages of 40 and 59 years old. This is a slight increase from 2000 which was previously only 29.6%, but is expected to decrease again in 2020 to 27.3%. While this age group has fluctuated, it consistently represents the largest age category in Tewksbury between 2000 and 2020.

The second largest age cohort is the 25-39 year old group. This age group experienced a rather large decline between 2000 and 2010, jumping from 23.6%, or 6,816 residents, to 16.3%, or 4,709 residents, in 2010. MISER projects that this age category will increase slightly to about 5,606 residents in 2020, but it will be the third largest category, just after the 60-74 year olds.
Although most of the age groups are predicted to experience a decline by 2020, the population is getting older in Tewksbury. With the exception of the 20-24 age group, the only other age groups that are predicted to increase are between 60-74 and 75+ years and older. In fact, as seen in Figure 1, MISER predicts that in 2020 over 25% of Tewksbury’s population will be over 60 years old and the majority of residents (53.4%) will be over 40. Essentially the population older than 60 years of age is projected to increase by nearly 2,000 to over 8,000 between 2010 and 2020. This shift in age groups will be discussed in the “gap analysis” section.

Table 5: Age Distribution of Tewksbury Residents: 2000 through 2020

<table>
<thead>
<tr>
<th>Age Groups</th>
<th>2000</th>
<th>2010</th>
<th>2020 (Projected)</th>
<th>Percent Change</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percent</td>
<td>Number</td>
<td>Percent</td>
</tr>
<tr>
<td>0-9 years</td>
<td>4,183</td>
<td>14.5%</td>
<td>3,222</td>
<td>11.1%</td>
</tr>
<tr>
<td>10-19 years</td>
<td>3,599</td>
<td>12.5%</td>
<td>3,902</td>
<td>13.5%</td>
</tr>
<tr>
<td>20-24 years</td>
<td>1,218</td>
<td>4.2%</td>
<td>1,396</td>
<td>4.8%</td>
</tr>
<tr>
<td>25-39 years</td>
<td>6,816</td>
<td>23.6%</td>
<td>4,709</td>
<td>16.3%</td>
</tr>
<tr>
<td>40-59 years</td>
<td>8,544</td>
<td>29.6%</td>
<td>9,604</td>
<td>33.2%</td>
</tr>
<tr>
<td>60-74 years</td>
<td>3,106</td>
<td>10.8%</td>
<td>4,205</td>
<td>14.5%</td>
</tr>
<tr>
<td>75+ years</td>
<td>1,385</td>
<td>4.8%</td>
<td>1,923</td>
<td>6.6%</td>
</tr>
<tr>
<td>Total Population</td>
<td>28,851</td>
<td>100%</td>
<td>28,961</td>
<td>100%</td>
</tr>
</tbody>
</table>

Sources: 2000 and 2010 U.S. Census; Estimates from Massachusetts Institute for Social and Economic Research (MISER), 2005

Figure 1: Age Distribution of Tewksbury Residents: 2010 and 2020

Source: 2010 U.S. Census and Miser, 2005
4. School Enrollment and Projections

Figure 2 illustrates total public school enrollment between 2006 and 2011. The majority of preschool and school-aged children (0-19 years old) are enrolled in the public school system in Tewksbury. However, there are several other options, including private, parochial, and charter schools, where other students residing in the Town attend. This includes the Shawsheen Valley Technical High School which, as of 2012, enrolls about 150 students a year from Tewksbury.

Analysis of past and current enrollment helps frame a discussion of the potential future impacts of population change on the school system and town. The results of the analysis are useful in formulating an affordable housing strategy that is sensitive to these changes over time. Figure 2 shows that public school enrollment has declined by -15% between 2006 and 2011. The greatest declines were in elementary (K-4) and high school students with a loss of over 550 students in the five year period. Enrollment levels have stayed somewhat consistent at Ryan Elementary (5-6) and Wynn Middle School (7-8) during the same time period.

Figure 2: Total Public School Enrollment: 2006 through 2011

![Bar chart showing school enrollments from 2006-2011](chart.png)

Source: Tewksbury Public Schools, Data Processing, February 2012

Figure 3 reports projected school enrollments from Tewksbury Public Schools through 2020. As discussed previously and indicated in Figure 3 and Table 5, the number of school-aged children are predicted to decline. In fact, predictions indicate that an additional -16% decline will occur over the next eight years, with only 3,162 students enrolled in Tewksbury Public Schools in 2020, compared to 4,049 students enrolled in 2011. The largest decline is predicted for high school students. This may be due to the increased numbers of students who are attending Shawsheen Valley Technical High School. However, it also coincides with the predicted decline in high school aged populations for 2020 as shown in Table 5: 10-19 year olds are predicted to decline by -8.3%. Completion of the new high school may increase these numbers, however, if students begin choosing Memorial High over Shawsheen Valley Technical School.
5. Race and Ethnicity

Table 6 breaks down the Town’s population by race and ethnic diversity for 2000 and 2010. According to the 2010 U.S. Census, the White population decreased by -1.8%, now comprising 94.4%. Despite the decline, it is still the predominate race in Tewksbury. In addition to the White population, the Native Hawaiian and Other Pacific Islander and American Indian and Alaska Native communities decreased, but did not significantly impact the overall ratio. The Asian community, which is the second largest race in Town at 2.7%, increased by 70.9% between 2000 and 2010. The Black or African American, Some Other Race and Two or More Races, and Hispanic populations also increased over the last decade, with the Hispanic population increasing the most at 71%. The Hispanic community is currently the third largest group in the Town at 602 residents, or 2.1% of the Town’s population.

Table 6: Racial and Ethnic Diversity of Residents: 2000 and 2010

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Population</td>
<td>Percent</td>
<td>Population</td>
</tr>
<tr>
<td>White</td>
<td>27,824</td>
<td>96.4%</td>
<td>27,327</td>
</tr>
<tr>
<td>Black or African American</td>
<td>194</td>
<td>0.7%</td>
<td>321</td>
</tr>
<tr>
<td>American Indian &amp; Alaska Native</td>
<td>36</td>
<td>0.1%</td>
<td>32</td>
</tr>
<tr>
<td>Asian</td>
<td>460</td>
<td>1.6%</td>
<td>786</td>
</tr>
<tr>
<td>Native Hawaiian &amp; Other Pacific Islander</td>
<td>2</td>
<td>0.01%</td>
<td>1</td>
</tr>
<tr>
<td>Some Other Race &amp; Two or More Races</td>
<td>335</td>
<td>1.2%</td>
<td>494</td>
</tr>
<tr>
<td><strong>Total Population</strong></td>
<td><strong>28,851</strong></td>
<td><strong>100.0%</strong></td>
<td><strong>28,961</strong></td>
</tr>
<tr>
<td>Hispanic or Latino (All races)</td>
<td>352</td>
<td>1.2%</td>
<td>602</td>
</tr>
</tbody>
</table>

Source: 2000 and 2010 U.S. Census
6. Residents with Disabilities

Table 7 provides information about the disabled community in Tewksbury as of 2010. Approximately 11.5% of Tewksbury’s population (3,331 residents) reported having one or more disabilities. Half (50.5%) of these residents were 65 years and older, and over a third were between 35-64 years of age. Independent living difficulties (61.5%) and ambulatory difficulties (53.8%) were among the most common disabilities reported.

The 2008-2010 American Community Survey also reported that of the 3,331 residents that were disabled, 2,066, or 62%, were female and 1,265 (38%) were male.

Disabled residents often have unique housing needs, in terms of the physical design and accessibility of their homes, access to services and transportation, 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.

Table 7: Characteristics of the Disabled Community Tewksbury: 2010

<table>
<thead>
<tr>
<th>Disability Status</th>
<th>Total Number</th>
<th>Percent of All Disabled Residents</th>
</tr>
</thead>
<tbody>
<tr>
<td>5-17 year olds</td>
<td>258</td>
<td>7.7%</td>
</tr>
<tr>
<td>18-34 year olds</td>
<td>161</td>
<td>4.8%</td>
</tr>
<tr>
<td>35-64 year olds</td>
<td>1,228</td>
<td>36.9%</td>
</tr>
<tr>
<td>65-74 year olds</td>
<td>413</td>
<td>12.4%</td>
</tr>
<tr>
<td>75 years and older</td>
<td>1,271</td>
<td>38.2%</td>
</tr>
<tr>
<td><strong>Total Number of Disabled Residents</strong></td>
<td><strong>3,331</strong></td>
<td><strong>100.0%</strong></td>
</tr>
</tbody>
</table>

Other Characteristics of Disabled Residents

- With a Hearing Difficulty: 1,195 (35.9%)
- With a Vision Difficulty: 381 (11.4%)
- With a Cognitive Difficulty: 1,096 (32.9%)
- With an Ambulatory Difficulty: 1,791 (53.8%)
- With a Self-Care Difficulty: 690 (20.7%)
- With an Independent Living Difficulty: 1,229 (61.5%)

Source: 2008-2010 American Community Survey

7. Household Income

Over the past decade, the socio-economic situation in Tewksbury has changed, with increases in its median household, median family, and per capita incomes. Table 8 shows the change in median household income between 1999 and 2010, while Tables 9 and 10 show changes in the median family and per capita incomes, respectively. These changes are compared to the rates of change on the Primary Metropolitan Statistical Area (PMSA/NECTA), state, and national levels.

In 2005 the Office of Management and Budget (OMB) revised or created new statistical labor market areas based upon the commuting patterns and economic dependence upon communities in Massachusetts. Within New England, a special category called New England
Cities and Town Areas (NECTAs) was created to reflect existing labor markets as determined by the commuting patterns identified in the 2000 U.S. Census. Instead of dealing with the previous Metropolitan Statistical Areas (MSAs) or Primary Metropolitan Statistical Areas (PMSAs), the new labor market areas are defined as Metropolitan or Micropolitan NECTAs, as well as NECTA Divisions.

The American Community Survey (ACS) provides local and regional income data for 2010. The ACS is an ongoing survey that provides data every year - giving communities the current information they need to plan investments and services. Data is published in periods of 1-, 3-, and 5-year estimates representing the characteristics of the population and housing over a specific data collection period. Data are combined to produce 12 months, 36 months or 60 months of data. For this plan, 5-year ACS data was used because it was more precise and reliable than the 1-year and the 3-year data.

Table 8 and Figure 4 show changes in Tewksbury’s median household income between 1999\(^3\) ($69,818) and 2010 ($84,149). In both 1999 and 2010, the Town’s median household income was significantly higher than the median household incomes for the PMSA/NECTA region, state, and nation. Although the median household income in Tewksbury increased by 20.5%, or $14,331, over ten years, the Town’s rate of increase was just under the PMSA/NECTA region but smaller than the state and the nation.

Table 8: Median Household Income for Selected Geographies: 1999 and 2010

<table>
<thead>
<tr>
<th>Geographic Area</th>
<th>1999</th>
<th>2010</th>
<th>% Increase 1999-2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tewksbury</td>
<td>$69,818</td>
<td>$84,149</td>
<td>20.5%</td>
</tr>
<tr>
<td>Greater Lowell Region PMSA/Lowell-Billerica-Chelmsford, MA-NH NECTA</td>
<td>$58,472</td>
<td>$69,707</td>
<td>19.2%</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>$50,502</td>
<td>$64,509</td>
<td>27.7%</td>
</tr>
<tr>
<td>United States</td>
<td>$41,944</td>
<td>$51,914</td>
<td>23.8%</td>
</tr>
</tbody>
</table>

Sources: 2000 U.S. Census; 2006-2010 American Community Survey

\(^3\) The 2000 U.S. Census collected data on income for calendar year 1999.
Figure 4: Median Household Income for Selected Geographies: 1999 and 2010

Sources: 2000 U.S. Census; 2006-2010 American Community Survey

Similar to the change in median household income is the change in median family income between 1999 and 2010, which is represented in Table 9. In 1999, the median family income in Tewksbury was $78,680—higher than the region, state and the nation’s median family income. By 2010, the Town’s median family income ($98,662) was still the highest for these three geographic areas, and was over $35,000 more than nation’s median family income. Figure 5 visually depicts the median family incomes for the four geographic areas in 1999 and 2010.

Table 9: Median Family Income for Selected Geographies: 1999 and 2010

<table>
<thead>
<tr>
<th>Geographic Area</th>
<th>1999</th>
<th>2010</th>
<th>% Increase 1999-2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tewksbury</td>
<td>$78,680</td>
<td>$98,662</td>
<td>25.4%</td>
</tr>
<tr>
<td>Greater Lowell Region PMSA/Lowell-Billerica-Chelmsford, MA-NH NECTA</td>
<td>$67,583</td>
<td>$85,001</td>
<td>25.8%</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>$61,664</td>
<td>$81,165</td>
<td>31.6%</td>
</tr>
<tr>
<td>United States</td>
<td>$50,046</td>
<td>$62,982</td>
<td>25.8%</td>
</tr>
</tbody>
</table>

Sources: 2000 U.S. Census; 2006-2010 American Community Survey
Table 10 shows changes in per capita income between 1999 and 2010. In 1999, Tewksbury’s per capita income was $27,249 – higher than the region, state and country. Eleven years later, the Town’s per capita income increased to $34,684, which continued to be highest of these geographies. The rate of increase was above the nation, but slower than that of the PMSA/NECTA and state, at only 27.3% compared to the NECTA at almost a 30.4% increase and the state at 30.9%.

Table 10: Per Capita Income for Selected Geographies: 1999 and 2010

<table>
<thead>
<tr>
<th>Geographic Area</th>
<th>1999</th>
<th>2010</th>
<th>% Increase 1999-2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tewksbury</td>
<td>$27,249</td>
<td>$34,684</td>
<td>27.3%</td>
</tr>
<tr>
<td>Greater Lowell Region PMSA/Lowell-Billerica-Chelmsford, MA-NH NECTA</td>
<td>$24,081</td>
<td>$31,394</td>
<td>30.4%</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>$25,952</td>
<td>$33,966</td>
<td>30.9%</td>
</tr>
<tr>
<td>United States</td>
<td>$21,587</td>
<td>$27,334</td>
<td>26.6%</td>
</tr>
</tbody>
</table>

Sources: 2000 U.S. Census; 2006-2010 American Community Survey

a) Income Distribution

While median household and median family incomes are valuable indicators, they do not account for the distribution of household incomes in a community. Table 11 compares household income distributions in Tewksbury in 1999 and 2010. In 1999, approximately 4,343, or 44%, earned less than the median household income of $69,818, with 32.1% earning less than $50,000 per year. The largest group of the Town’s households, 23.1%, earned between $50,000 and $74,999.
In 2010, the median household income was $84,149. The number of households making above the median household income slightly decreased in the last decade. Approximately 52.5%, or 5,432, made below the median of $84,149. Alternatively, between 1999 and 2010, Tewksbury also experienced a significant increase in households making over $100,000, with nearly 40%, or 4,123 households, at or above $100,000 per year. The most significant increase was in households making above $150,000, which increased 280.6%. Household income across all other categories decreased except for those making between $15,000-$24,999, which experienced a 31.6% increase.

Table 11: Income Distribution for Households: 1999 and 2010

<table>
<thead>
<tr>
<th>Income Category</th>
<th>1999</th>
<th>2010</th>
<th>Percent Change 2000-2010</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td># of Households</td>
<td>Percent</td>
<td># of Households</td>
</tr>
<tr>
<td>Less than $15,000</td>
<td>576</td>
<td>5.8%</td>
<td>552</td>
</tr>
<tr>
<td>$15,000-$24,999</td>
<td>613</td>
<td>6.2%</td>
<td>807</td>
</tr>
<tr>
<td>$25,000-$34,999</td>
<td>728</td>
<td>7.3%</td>
<td>609</td>
</tr>
<tr>
<td>$35,000-$49,999</td>
<td>1,276</td>
<td>12.8%</td>
<td>918</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>2,299</td>
<td>23.1%</td>
<td>1,761</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>1,987</td>
<td>20.0%</td>
<td>1,571</td>
</tr>
<tr>
<td>$100,000-$149,999</td>
<td>2,037</td>
<td>20.5%</td>
<td>2,452</td>
</tr>
<tr>
<td>$150,000 or more</td>
<td>439</td>
<td>4.4%</td>
<td>1,671</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>9,955</td>
<td>100%</td>
<td><strong>10,341</strong></td>
</tr>
</tbody>
</table>

Source: 2000 U.S. Census; 2006-2010 American Community Survey

When comparing median income to age categories, one can see that 24-44 year old group is making well over the median household income by about $16,000, and increased about $24,000, or 33.3%, over the past decade. However, the 15-25 year old category has experienced the largest increase in income since 1999, with 60.5% growth and an increase of $24,000. Overall, there were increases in median income across all age categories in Tewksbury, including a 4.5% increase for residents over 65 years of age. Unfortunately, as shown in the next section, the elderly residents remain in very low-income categories.

Table 12: Median Income by Age: 2010

<table>
<thead>
<tr>
<th>Age</th>
<th>1999</th>
<th>2010</th>
<th>Percent Change 2000-2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>15 – 24 years</td>
<td>$40,227</td>
<td>$64,559</td>
<td>60.5%</td>
</tr>
<tr>
<td>25 – 44 years</td>
<td>$75,784</td>
<td>$100,987</td>
<td>33.3%</td>
</tr>
<tr>
<td>45 – 64 years</td>
<td>$77,137</td>
<td>$96,409</td>
<td>25.0%</td>
</tr>
<tr>
<td>65+ years</td>
<td>$29,740</td>
<td>$31,079</td>
<td>4.5%</td>
</tr>
<tr>
<td><strong>Median Income</strong></td>
<td><strong>$69,818</strong></td>
<td><strong>$84,149</strong></td>
<td><strong>22.3%</strong></td>
</tr>
</tbody>
</table>

Source: 2000 U.S. Census; 2006-2010 American Community Survey
b) 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 that is determined by the median family income in a given Metropolitan Statistical Area (MSA). Section 8 of the United States Housing Act of 1937 (42 U.S.C. 1437f) authorizes housing assistance to aid lower income families in renting safe and decent housing. Housing assistance payments are limited by Fair Market Rent (FMR) thresholds established by HUD for different areas. FMRs are gross rent estimates that include both shelter rent paid by the tenant to the landlord and the cost of utilities, excluding telephone. HUD sets FMRs to ensure that a sufficient supply of rental housing is available to program participants. Tewksbury is included in the Lowell Metropolitan Fair Market Rent region.

Area median income thresholds are often capped at 80%, 60%, 50%, and 30% of AMI, but vary depending on the number of individuals in the household. Policymakers often refer to households earning below 80%, 60%, 50%, and 30% of AMI as “moderate income”, “low income”, “very low income”, and “extremely low”, respectively. These percentages are used to determine who can access income-restricted units, including Chapter 40B, Section 8, and Low Income Housing Tax Credit units. As shown in Table 13, the AMI for the Lowell Metro FMR Area in FY 2012 was $91,700.

<table>
<thead>
<tr>
<th>Income Limit Area</th>
<th>Median Income for FMR Area</th>
<th>FY 2012 Income Limit Category</th>
<th>Household Size</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lowell, MA HUD Metro FMR Area</td>
<td>$91,700</td>
<td>30% - Extremely Low</td>
<td>1-Person: $19,500, 2-Person: $22,300, 3-Person: $25,100, 4-Person: $27,850, 5-Person: $30,100, 6-Person: $32,350</td>
</tr>
<tr>
<td></td>
<td></td>
<td>50% - Very Low</td>
<td>1-Person: $32,550, 2-Person: $37,200, 3-Person: $41,850, 4-Person: $46,450, 5-Person: $50,200, 6-Person: $53,900</td>
</tr>
<tr>
<td></td>
<td></td>
<td>60% - Low</td>
<td>1-Person: $39,060, 2-Person: $44,640, 3-Person: $50,220, 4-Person: $55,740, 5-Person: $60,240, 6-Person: $64,680</td>
</tr>
<tr>
<td></td>
<td></td>
<td>80% - Moderate</td>
<td>1-Person: $45,500, 2-Person: $52,000, 3-Person: $58,500, 4-Person: $65,000, 5-Person: $70,200, 6-Person: $75,400</td>
</tr>
</tbody>
</table>


Although no data set exists which breaks family income down by household size, some general conclusions can be made about Tewksbury households’ eligibility for affordable housing. According to the 2012 Adjusted Income Limits in the Lowell Metro FMR Area the income thresholds for the average 3-person household in Tewksbury were set at $25,100 (30% AMI), $41,850 (50% AMI), $50,200 (60% AMI), and $58,500 (80% AMI). At these rates, approximately 1,360 households (13.1%) are considered “extremely low income”, 2,427 (23.5%) are deemed “very low income,” 2,886 households (28%) are considered “low income,” and 3,473 households (33.6%) are considered “moderate income”. In other words, with an area median income of $91,700, nearly 5,700 or 55% of Tewksbury’s total households, would be eligible for subsidized housing according to HUD income criteria.
8. Residents Living In Poverty

Every year, the U.S. Department of Health and Human Resources and the Census Bureau establish Federal Poverty Guidelines. They use income thresholds that vary by family size and composition to determine who is living in poverty. If a family’s total income is less than the threshold, then that family and every individual in it is considered to be living in poverty. The official poverty thresholds do not vary geographically, but they are updated for inflation using the Consumer Price Index. 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 14 shows the Federal Poverty Guidelines for 2012.

Table 15 and Figure 6 break down the population living in poverty in Tewksbury by several demographic characteristics. In 2010, 801 Tewksbury residents, 2.9% of the Town’s population, lived in poverty according to the Federal Poverty Guidelines. Residents aged 35-44 represented the largest group of impoverished individuals at 31.2% and 22% were over 75 years of age. Residents under 18 represented 20.8% of the population living in poverty. Females represented the highest percentage of those living in poverty at 55.8% compared to males at 44.2%. If these trends continue many impoverished residents may be over 75 years of age and female.

Table 14: Federal Poverty Level Guidelines for 2012

<table>
<thead>
<tr>
<th>Number of Persons in Family</th>
<th>Poverty Guideline</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>$11,170</td>
</tr>
<tr>
<td>2</td>
<td>$15,130</td>
</tr>
<tr>
<td>3</td>
<td>$19,090</td>
</tr>
<tr>
<td>4</td>
<td>$23,050</td>
</tr>
<tr>
<td>5</td>
<td>$27,010</td>
</tr>
<tr>
<td>6</td>
<td>$30,970</td>
</tr>
<tr>
<td>7</td>
<td>$34,930</td>
</tr>
<tr>
<td>8</td>
<td>$38,890</td>
</tr>
<tr>
<td>For each additional person</td>
<td>$3,960</td>
</tr>
</tbody>
</table>

Source: Source: Department of Health and Human Resources as posted in the Federal Register, Vol. 77, No. 17, January 26, 2012, pp. 4034-4035

Table 15: Characteristics of the Population Living in Poverty: 2010

<table>
<thead>
<tr>
<th>Characteristics</th>
<th>Number Living in Poverty</th>
<th>Percent of Residents Living in Poverty</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age Characteristics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>18 Years and Under</td>
<td>167</td>
<td>20.8%</td>
</tr>
<tr>
<td>18 to 34 Years</td>
<td>137</td>
<td>17.1%</td>
</tr>
<tr>
<td>35 to 54 Years</td>
<td>250</td>
<td>31.2%</td>
</tr>
<tr>
<td>55 to 74 Years</td>
<td>71</td>
<td>8.9%</td>
</tr>
<tr>
<td>75 Years and Over</td>
<td>176</td>
<td>22.0%</td>
</tr>
<tr>
<td>Additional Characteristics</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>354</td>
<td>44.2%</td>
</tr>
<tr>
<td>Female</td>
<td>447</td>
<td>55.8%</td>
</tr>
<tr>
<td><strong>Total Individuals Living in Poverty</strong></td>
<td><strong>801</strong></td>
<td><strong>2.9%</strong></td>
</tr>
</tbody>
</table>

Source: 2006-2010 American Community Survey

---

4 The 2006-2010 American Community Survey estimated Tewksbury’s 2010 population to be 28,019.
B. Existing Housing Stock Analysis

This section examines the characteristics of the current housing stock and local housing market in Tewksbury. An analysis of housing types and home values is offered, followed by an examination of development and sales trends. Finally, a housing affordability analysis is offered, which includes a survey of current affordable housing units in Tewksbury and a timeline for the development of units to help the Town achieve their 10% affordability goal.

1. Housing Unit Types

Table 16 illustrates the total number of housing units, by housing type, for 2000 and 2010. In 2000, there were 10,171 housing units in Tewksbury. Single-family homes represented the largest percentage of homes, accounting for 76.5% of all housing units. Single unit, attached homes were the second most prevalent at 9.8% of the housing stock, followed by 3 to 19 unit complexes at 6.7%.

By 2010, the Town’s housing stock continued to diversify and grew by 588 units, or 5.8% overall. While single-family homes remain the most prevalent housing type, at 73.1%, the increase in the number of multi-family housing complexes of 20 units or more from 3.2% to 5.6% was greater than that of single family homes over the ten year period – 1% increase for 1-unit attached units versus an 82.9% increase for 20 or more units. Multi-family dwellings (3+ units) increased across the board with an additional 353 units over the ten year time period. Many of the mobile homes in Tewksbury are located adjacent to Long Pond and were counted by the 2010 U.S. Census. The units in this development are accessible from the Town of Billerica off of Oak Street.
Table 16: Housing Units by Type: 2000 and 2010

<table>
<thead>
<tr>
<th>Number of Units per Structure</th>
<th>2000</th>
<th>2010</th>
<th>Percent Change 2000-2010</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percent</td>
<td>Number</td>
</tr>
<tr>
<td>1-unit, detached</td>
<td>7,780</td>
<td>76.5%</td>
<td>7,860</td>
</tr>
<tr>
<td>1-unit, attached</td>
<td>998</td>
<td>9.8%</td>
<td>1,034</td>
</tr>
<tr>
<td>2 units</td>
<td>232</td>
<td>2.3%</td>
<td>272</td>
</tr>
<tr>
<td>3 to 19 units</td>
<td>681</td>
<td>6.7%</td>
<td>763</td>
</tr>
<tr>
<td>20 or more units</td>
<td>327</td>
<td>3.2%</td>
<td>598</td>
</tr>
<tr>
<td>Mobile home</td>
<td>153</td>
<td>1.5%</td>
<td>232</td>
</tr>
<tr>
<td><strong>Total Housing Units</strong></td>
<td><strong>10,171</strong></td>
<td><strong>100.0%</strong></td>
<td><strong>10,759</strong></td>
</tr>
</tbody>
</table>

Sources: 2000 U.S. Census; 2006-2010 American Community Survey

2. Housing Tenure

Table 17 compares housing tenure figures in 2000 and 2010. In 2000, 8,877 housing units in Tewksbury were owner-occupied (89.1%) and 1,087 (10.9%) were renter-occupied. Ten years later, Tewksbury had an additional 314 owner-occupied units for a total of 9,191 units. This represents a 3.5% growth. Additionally, 214 renter-occupied units were added to the market for a total of 1,301 units. This change represents an increase of 19.7% in renter-occupied units and boosts the ratio of renter versus ownership units. Although the Town is primarily comprised of owner-occupied units, growth in renter occupied units outpaced units that are owned outright for the 10 year period. This trend is important as there is a demand for rental units to accommodate the projected growth in people aged 20-24 and 60+ as shown in Table 5, and the large number of non-family, single person households in Tewksbury, shown in Table 4.

Table 17: Housing Tenure: 2000 and 2010

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Percent</td>
<td>Number</td>
</tr>
<tr>
<td>Owner-Occupied</td>
<td>8,877</td>
<td>89.1%</td>
<td>9,191</td>
</tr>
<tr>
<td>Renter-Occupied</td>
<td>1,087</td>
<td>10.9%</td>
<td>1,301</td>
</tr>
<tr>
<td><strong>Occupied Housing Units</strong></td>
<td><strong>9,964</strong></td>
<td><strong>100.0%</strong></td>
<td><strong>10,492</strong></td>
</tr>
</tbody>
</table>

Source: 2010 U.S. Census
3. New Residential Development

Figure 7 breaks down the number of residential units built for a variety of housing types between 2004 and 2011. In this time period, there were 1,052 residential units built. The number of units built between 2006 and 2008 declined annually but rose again and peaked in 2008, when 417 units were built. Over the past three years, the number of issued permits slowly declined again, rising only slightly (by one unit) in 2011 with 42 units. As expected, the number of units built in 2009 was significantly lower than in previous years – a trend that corresponds to the economic recession and decline in the real estate market. It is important to note the variety in units built over the past eight years – while there was steady growth in 2 family units, the growth was really in the 5+ family structures. Over the past eight years, 680 of the 1,052 buildings constructed were 5+ family structures, or 64.6%. This is compared to 329 single family units, or 31.2% of the total.

![Figure 7: Residential Units Built by Housing Type: 2004 through 2011](image)

Table 18 also includes the average valuation per unit for the time period between 2002 and 2011. There have been significant fluctuations, as seen in 2005 and 2008, but after 2008, the average valuation began increasing again and has remained somewhat steady despite continued growth in multi-family building permits being issued.

Table 18: Residential Permits Issued and Units Built in Tewksbury: 2002 through 2011

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Building Permits</th>
<th>Total Units Built</th>
<th>Total Valuation</th>
<th>Average Valuation Per Unit</th>
</tr>
</thead>
<tbody>
<tr>
<td>2002</td>
<td>43</td>
<td>43</td>
<td>$6,058,456</td>
<td>$140,894</td>
</tr>
<tr>
<td>2003</td>
<td>64</td>
<td>64</td>
<td>$8,588,104</td>
<td>$134,189</td>
</tr>
<tr>
<td>2004</td>
<td>74</td>
<td>74</td>
<td>$11,280,846</td>
<td>$152,444</td>
</tr>
<tr>
<td>2005</td>
<td>29</td>
<td>207</td>
<td>$19,462,363</td>
<td>$94,021</td>
</tr>
<tr>
<td>2006</td>
<td>45</td>
<td>79</td>
<td>$11,473,835</td>
<td>$145,238</td>
</tr>
<tr>
<td>2007</td>
<td>44</td>
<td>48</td>
<td>$7,800,202</td>
<td>$162,504</td>
</tr>
<tr>
<td>2008</td>
<td>65</td>
<td>417</td>
<td>$40,101,737</td>
<td>$96,167</td>
</tr>
<tr>
<td>2009</td>
<td>67</td>
<td>144</td>
<td>$18,840,045</td>
<td>$130,834</td>
</tr>
<tr>
<td>2010</td>
<td>41</td>
<td>41</td>
<td>$7,082,080</td>
<td>$172,734</td>
</tr>
<tr>
<td>2011</td>
<td>42</td>
<td>42</td>
<td>$6,958,040</td>
<td>$165,668</td>
</tr>
</tbody>
</table>


1. Housing Market Conditions
This section examines trends in the local housing market in Tewksbury since 2005 in order to assess how the Town has been impacted by the current economic recession and bursting of the housing bubble, and report on the progress since the 2006 Housing Production Plan. Trends in the number of residential sales are followed by changes in the median selling price in Tewksbury as well as a comparison to median sales in the rest of the region and the state for 2011. The information in this section was analyzed using The Warren Group data.

a) Residential Sales
Residential sales in Tewksbury over the past seven years have declined. As shown in Table 19 and Figure 8, the total recorded sales peaked in 2005 and slowly decreased until 2009 when it increased and then began declining again. Overall, Tewksbury experienced a -35% decrease in sales since 2005.

When taking a closer look at the categories of residential sales, there were some interesting results over the past seven years. The majority of the sales, not surprisingly, were single family homes, at 59.4% of total sales. Overall, there has been a -24.7% decline in single family sales since 2005, despite a slight recovery in 2009.

Table 19: Recorded Sales for All Residential Properties in Tewksbury: 2005-2011

<table>
<thead>
<tr>
<th>Period</th>
<th>Total Recorded Sales</th>
<th>Percent of All Recorded Sales</th>
</tr>
</thead>
<tbody>
<tr>
<td>2005</td>
<td>507</td>
<td>18.8%</td>
</tr>
<tr>
<td>2006</td>
<td>402</td>
<td>14.9%</td>
</tr>
<tr>
<td>2007</td>
<td>410</td>
<td>15.2%</td>
</tr>
<tr>
<td>2008</td>
<td>336</td>
<td>12.5%</td>
</tr>
<tr>
<td>2009</td>
<td>376</td>
<td>13.9%</td>
</tr>
<tr>
<td>2010</td>
<td>340</td>
<td>12.6%</td>
</tr>
<tr>
<td>2011</td>
<td>327</td>
<td>12.1%</td>
</tr>
<tr>
<td>Total</td>
<td>2,698</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

Source: The Warren Group, 2012
Condominiums are a close second in percentage of sales, at 39% of the total sales in Town. This is a higher percentage than other communities in the State – on average, in Massachusetts single family sales are around 52% and condominiums are around 21% of total sales. 6 Condominium sales were affected by this most recent recession, however, with a -59% decline in sales since 2005.

Other residential sales, indicated in blue in Figure 8, include duplexes, multi-family, apartment buildings. At 14% of total sales for this time period, other residential sales did not experience the same decline that single family homes and condominiums; in fact, they experienced a growth of 1.8% since 2005. This figure syncs nicely with the growth indicated in number of renter-occupied units (especially 20+ housing units indicated in Table 16), and the increase in number of residential permits for multi-family dwellings over the past seven years.

Figure 8: Residential Sales in Tewksbury: 2005 through 2011

Source: The Warren Group, 2012

---

6 NMCOG Analysis of statewide Warren Group data from 2012.
b) Median Selling Prices

Figure 9 displays the changes in the median selling price of single-family homes and condos in Tewksbury between 2005 and 2011. The median selling prices mirrored the decrease in single-family homes sales (as indicated in Figure 8) between 2005 and 2009, and even extended beyond 2009. Prices did not increase until 2011 and only increased by 0.04%, from $294,000 to $295,450. Overall, during this time period, single-family median selling prices decreased by -22.2%.

Median selling prices for condominiums also decreased similar to single-family homes -21.5% since 2005. However, sales prices actually increased in 2008 from $265,000 to $280,000 but then dropped -12.9% to $243,000. According to the Warren Group data, median sale prices for condominiums have continued to drop since 2009.

Figure 9: Median Selling Prices in Tewksbury: 2005 through 2011

Table 20 compares the median selling prices of homes in Tewksbury to the other eight communities in the NMCOG region. According to the results of this analysis, Tewksbury’s total median sales figure for 2011 ($275,000) is the closest to the state average of $273,500. It rivals Chelmsford, Billerica and Tyngsborough, but is still well above the NMCOG average of $204,434.

Upon analyzing the types of residential sales, single-family home median sales in Tewksbury ($295,450) are slightly above most communities in the region except for Chelmsford ($310,000), Dunstable ($407,500) and Westford ($434,400). Condominium median sales prices in Tewksbury ($229,000) follow the same trend and are actually
higher than all but two communities – Billerica ($232,000) and Westford ($282,500). Median sale prices for condominiums across the region are significantly lower at $179,602.

Table 20: Comparison of Median Selling Prices in Tewksbury to the NMCOG Region: 2011

<table>
<thead>
<tr>
<th>Community</th>
<th>Single Family - Median Sales</th>
<th>Number of SF Sales</th>
<th>Condos - Median Sales</th>
<th>Number of Condo Sales</th>
<th>Total Median Sales</th>
<th>Total Number of Sales</th>
</tr>
</thead>
<tbody>
<tr>
<td>Billerica</td>
<td>$286,000</td>
<td>253</td>
<td>$232,950</td>
<td>40</td>
<td>$279,600</td>
<td>346</td>
</tr>
<tr>
<td>Chelmsford</td>
<td>$310,950</td>
<td>256</td>
<td>$195,000</td>
<td>113</td>
<td>$275,500</td>
<td>415</td>
</tr>
<tr>
<td>Dracut</td>
<td>$223,000</td>
<td>204</td>
<td>$148,900</td>
<td>71</td>
<td>$210,000</td>
<td>335</td>
</tr>
<tr>
<td>Dunstable</td>
<td>$407,500</td>
<td>19</td>
<td>$0</td>
<td>0</td>
<td>$340,000</td>
<td>27</td>
</tr>
<tr>
<td>Lowell</td>
<td>$182,750</td>
<td>400</td>
<td>$115,000</td>
<td>221</td>
<td>$165,000</td>
<td>939</td>
</tr>
<tr>
<td>Pepperell</td>
<td>$278,000</td>
<td>66</td>
<td>$97,000</td>
<td>7</td>
<td>$255,500</td>
<td>93</td>
</tr>
<tr>
<td>Tewksbury</td>
<td>$295,450</td>
<td>192</td>
<td>$229,000</td>
<td>81</td>
<td>$275,000</td>
<td>327</td>
</tr>
<tr>
<td>Tyngsborough</td>
<td>$295,000</td>
<td>76</td>
<td>$209,900</td>
<td>51</td>
<td>$263,750</td>
<td>150</td>
</tr>
<tr>
<td>Westford</td>
<td>$434,400</td>
<td>168</td>
<td>$282,500</td>
<td>74</td>
<td>$375,000</td>
<td>297</td>
</tr>
<tr>
<td>NMCOG</td>
<td>$274,603</td>
<td>1,634</td>
<td>$179,602</td>
<td>658</td>
<td>$204,434</td>
<td>2,929</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>$286,000</td>
<td>39,103</td>
<td>$270,000</td>
<td>15,119</td>
<td>$273,500</td>
<td>72,430</td>
</tr>
</tbody>
</table>

Source: The Warren Group, 2012

2. 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 Tewksbury and conducts an analysis of the rental situation.

a) Housing Burden

Table 21 shows monthly housing costs for homeowners as a percentage of annual household income in 2010. Approximately 26.9% of households with a mortgage and 65.6% without a mortgage paid less than 20% of their annual household incomes on housing-related costs. Those paying between 20% and 29% of their income accounted for 34.4% of households with a mortgage and 14.5% of households without a mortgage, respectively. In other words, 61.3% of households with a mortgage and 80% without a mortgage were not considered to be burdened by their housing costs because they accounted for less than 30% of their annual household income. However 3,010 households in Tewksbury, almost one-third (28.7%) of the total households in Town, were considered at least moderately burdened by their housing costs, paying more than 30% of their income to pay their mortgage. This increased from 2000 when 24.2% of homeowners were considered burdened by their housing costs.
Table 21: Monthly Housing Costs as a Percentage of Annual Household Income: 2010

<table>
<thead>
<tr>
<th>Households in Tewksbury</th>
<th>Less than 20%</th>
<th>20%-29%</th>
<th>30% or more</th>
<th>Not Computed</th>
</tr>
</thead>
<tbody>
<tr>
<td>#</td>
<td>Percent</td>
<td>#</td>
<td>Percent</td>
<td>#</td>
</tr>
<tr>
<td>Households with a mortgage</td>
<td>6,701</td>
<td>1,802</td>
<td>26.9%</td>
<td>2,306</td>
</tr>
<tr>
<td>Households without a mortgage</td>
<td>2,345</td>
<td>1,538</td>
<td>65.6%</td>
<td>340</td>
</tr>
</tbody>
</table>

Source: 2006-2010 American Community Survey

For renters, the scenario in Tewksbury is a bit more severe. In 2000, 36.3% of renters were burdened by their housing costs. However, in 2010, 48.8% - almost half of the renting households in Town – are paying 30% or more of their income on housing costs. Table 22 reports the rent as a percentage of income in Tewksbury. In total, 3,642 households (homeowners and renters), or 34.7%, reported that in 2010 they were burdened by their housing costs.

Table 22: Gross Rent as a Percentage of Household Income: 2010

<table>
<thead>
<tr>
<th>Rent as a Percent of Income</th>
<th>Number of Renting Households</th>
<th>Percent of Renting Households</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 10%</td>
<td>9</td>
<td>0.7%</td>
</tr>
<tr>
<td>10% to 19%</td>
<td>247</td>
<td>19.1%</td>
</tr>
<tr>
<td>20% to 29%</td>
<td>350</td>
<td>27.0%</td>
</tr>
<tr>
<td>30% to 49%</td>
<td>231</td>
<td>17.8%</td>
</tr>
<tr>
<td>50% or more</td>
<td>401</td>
<td>31.0%</td>
</tr>
<tr>
<td>Not computed</td>
<td>57</td>
<td>4.4%</td>
</tr>
<tr>
<td>Total</td>
<td>1,295</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

Source: 2006-2010 American Community Survey

Fair Market Rents (FMRs) are primarily used to determine payment standard amounts for the Housing Choice Voucher program, to determine initial renewal rents for some expiring project-based Section 8 contracts, to determine 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. HUD annually estimates FMRs for 530 metropolitan areas and 2,045 nonmetropolitan county FMR areas. By law the final FMRs for use in any fiscal year must be published and available for use at the start of that fiscal year, on October 1.

As shown in Table 23, the fair market rent for a 1-bedroom apartment in the Lowell, MA HUD Metro Fair Market Rent Area (which Tewksbury is a part of) was $861 per month. Unfortunately, this number actually decreased, causing problems with some of the Chapter 40B developments in Tewksbury. When the FMR is reduced, but the Section 8 voucher stipend remains constant, renters need to find a way to fill the gap. For instance, in 2012, the current

7 Fair Market Rents for the Section 8 Housing Assistance Payments Program - http://www.huduser.org/portal/datasets/fmr.html
rent at Lodge at Ames Pond for a one-bedroom apartment was $1,099. However, the FMR is $861. The tenant would have to find a way to cover the difference in what they receive from their Section 8 voucher to remain in their apartment or be forced to move.

Table 23: Fair Market Rent for Lowell, MA HUD Metro FMR Area for 2012

<table>
<thead>
<tr>
<th></th>
<th>Efficiency</th>
<th>1-Bedroom</th>
<th>2-Bedroom</th>
<th>3-Bedroom</th>
<th>4-Bedroom</th>
</tr>
</thead>
<tbody>
<tr>
<td>Final FY 2012 Fair Market Rent</td>
<td>$720</td>
<td>$861</td>
<td>$1,107</td>
<td>$1,322</td>
<td>$1,450</td>
</tr>
</tbody>
</table>

Source: FY2012 Lowell, MA HUD Metro FMR Area, HUD Fair Market Rent Documentation System, effective October, 1, 2011

As shown in Table 24, this situation is not limited to Lodge at Ames Pond, or to the Town of Tewksbury. The median gross rent in Tewksbury, according to the most recent American Community Survey, is $1,240. That is $379 more than the FMR for a 1-bedroom apartment and $133 more than the FMR for a 2-bedroom. This has created a difficult situation across the region for residents to find adequate, affordable housing. Fortunately, MassHousing and Housing Authorities around the state are keeping track of this and can assist individuals and families in finding the resources to remain in their homes through programs like HomeBASE (see Section II: Affordable Housing Goals and Strategies).

Table 24: Median Gross Rent in NMCOG Region for 2010

<table>
<thead>
<tr>
<th>Community</th>
<th>Median Gross Rent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Billerica</td>
<td>$1,227</td>
</tr>
<tr>
<td>Chelmsford</td>
<td>$1,113</td>
</tr>
<tr>
<td>Dracut</td>
<td>$1,086</td>
</tr>
<tr>
<td>Dunstable</td>
<td>$772</td>
</tr>
<tr>
<td>Lowell</td>
<td>$918</td>
</tr>
<tr>
<td>Pepperell</td>
<td>$960</td>
</tr>
<tr>
<td>Tewksbury</td>
<td>$1,240</td>
</tr>
<tr>
<td>Tyngsborough</td>
<td>$1,086</td>
</tr>
<tr>
<td>Westford</td>
<td>$1,127</td>
</tr>
</tbody>
</table>

Source: 2006-2010 American Community Survey

b) Existing Subsidized Housing Stock

The Department of Housing and Community Development (DHCD) regularly reports the housing developments in a community that count toward its 10% affordability goal. This information summarizes individual projects and includes project names, housing type (rental versus homeownership), total subsidized housing inventory (SHI) units, affordability expiration, subsidizing agency, and whether or not the development was built using a Comprehensive Permit. Table 25 represents housing developments included in Tewksbury’s Chapter 40B SHI Report as of April 3, 2012.

Units are added and subtracted from an SHI throughout the cycle of their approval and construction. A unit is added to an SHI once it has received a Comprehensive Permit. At that point, the town must document that a building permit has been issued and then that certificate of occupancy has been received for that unit to remain (or be added back onto) the SHI. As shown in Table 25, there are three developments that received a Comprehensive Permit and were issued building permits, but have not received certificates of occupancy. The units in Andover Estates (5 units), Southwood Estates (2 units) and Maple Court (1 unit) will be placed back on the SHI once those certificates have been received and documented with DHCD.
<table>
<thead>
<tr>
<th>Project Name</th>
<th>Address</th>
<th>Type</th>
<th>Total SHI Units</th>
<th>Affordability Expires</th>
<th>Built with a Comp Permit?</th>
<th>Subsidizing Agency</th>
</tr>
</thead>
<tbody>
<tr>
<td>Robert Flucker Heights</td>
<td>Delaney Drive</td>
<td>Rental</td>
<td>50</td>
<td>Perpetuity</td>
<td>No</td>
<td>HUD</td>
</tr>
<tr>
<td>Pondview Lane</td>
<td>Rental</td>
<td>8</td>
<td>Perpetuity</td>
<td>No</td>
<td>DHCD</td>
<td></td>
</tr>
<tr>
<td>Carnation Drive</td>
<td>Rental</td>
<td>40</td>
<td>Perpetuity</td>
<td>No</td>
<td>DHCD</td>
<td></td>
</tr>
<tr>
<td>Carnation Drive</td>
<td>Rental</td>
<td>40</td>
<td>Perpetuity</td>
<td>No</td>
<td>DHCD</td>
<td></td>
</tr>
<tr>
<td>Saunders Circle</td>
<td>Rental</td>
<td>60</td>
<td>Perpetuity</td>
<td>No</td>
<td>DHCD</td>
<td></td>
</tr>
<tr>
<td>Roy Way</td>
<td>Rental</td>
<td>8</td>
<td>Perpetuity</td>
<td>No</td>
<td>DHCD</td>
<td></td>
</tr>
<tr>
<td>Pondview Lane</td>
<td>Rental</td>
<td>8</td>
<td>Perpetuity</td>
<td>No</td>
<td>DHCD</td>
<td></td>
</tr>
<tr>
<td>Water St. and Patriot Road</td>
<td>Rental</td>
<td>2</td>
<td>Perpetuity</td>
<td>No</td>
<td>DHCD</td>
<td></td>
</tr>
<tr>
<td>23 Dirlam Lane/6 Independence Avenue</td>
<td>Rental</td>
<td>2</td>
<td>Perpetuity</td>
<td>No</td>
<td>DHCD</td>
<td></td>
</tr>
<tr>
<td>Pondview Lane</td>
<td>Rental</td>
<td>13</td>
<td>Perpetuity</td>
<td>No</td>
<td>DHCD</td>
<td></td>
</tr>
<tr>
<td>Gettysburg Common</td>
<td>Ownership</td>
<td>10</td>
<td>Perpetuity</td>
<td>No</td>
<td>DHCD</td>
<td></td>
</tr>
<tr>
<td>Merrimac Meadows</td>
<td>Merrimac Drive</td>
<td>Ownership</td>
<td>86</td>
<td>Perpetuity</td>
<td>No</td>
<td>DHCD</td>
</tr>
<tr>
<td>Orchard Park</td>
<td>Orchard Street</td>
<td>Ownership/Rental</td>
<td>6/2</td>
<td>2043</td>
<td>No</td>
<td>DHCD</td>
</tr>
<tr>
<td>Sullivan Place</td>
<td>11 Old Boston Road</td>
<td>Rental</td>
<td>77</td>
<td>Perpetuity</td>
<td>Yes</td>
<td>DHCD</td>
</tr>
<tr>
<td>Sheridan Development</td>
<td>Cinnamon Circle</td>
<td>Ownership</td>
<td>8</td>
<td>Perpetuity</td>
<td>No</td>
<td>DHCD</td>
</tr>
<tr>
<td>Wamesit Villages Limited Partnership</td>
<td>540 Main Street</td>
<td>Ownership</td>
<td>6</td>
<td>2051</td>
<td>No</td>
<td>DHCD</td>
</tr>
<tr>
<td>DMR Group Home</td>
<td>Confidential</td>
<td>Rental</td>
<td>67</td>
<td>N/A</td>
<td>No</td>
<td>DDS</td>
</tr>
<tr>
<td>Rogers Common</td>
<td>42 Rogers Street</td>
<td>Rental</td>
<td>20</td>
<td>2036</td>
<td>Yes</td>
<td>DHCD</td>
</tr>
<tr>
<td>DMH Group Home</td>
<td>Confidential</td>
<td>Rental</td>
<td>8</td>
<td>N/A</td>
<td>No</td>
<td>DMH</td>
</tr>
<tr>
<td>Andover Estates</td>
<td>1582 and 1596 Andover Street</td>
<td>Ownership</td>
<td>0*</td>
<td>Perpetuity</td>
<td>Yes</td>
<td>MassHousing</td>
</tr>
<tr>
<td>Shawsheen Woods</td>
<td>1177 Shawsheen Road</td>
<td>Ownership</td>
<td>4</td>
<td>Perpetuity</td>
<td>Yes</td>
<td>MassHousing</td>
</tr>
<tr>
<td>Lodge at Ames Pond</td>
<td>Ames Pond Drive</td>
<td>Rental</td>
<td>364</td>
<td>Perpetuity</td>
<td>Yes</td>
<td>MassHousing</td>
</tr>
<tr>
<td>Southwood Estates</td>
<td>214 South Street</td>
<td>Ownership</td>
<td>0*</td>
<td>Perpetuity</td>
<td>Yes</td>
<td>MassHousing</td>
</tr>
<tr>
<td>Village Green</td>
<td>Villa Roma Drive</td>
<td>Rental</td>
<td>56</td>
<td>Perpetuity</td>
<td>Yes</td>
<td>MassHousing</td>
</tr>
<tr>
<td>Maple Court</td>
<td>79 Maple Road</td>
<td>Ownership</td>
<td>0*</td>
<td>Perpetuity</td>
<td>Yes</td>
<td>MassHousing</td>
</tr>
<tr>
<td>Fahey Place</td>
<td>1360 Main Street</td>
<td>Rental</td>
<td>26</td>
<td>Perpetuity</td>
<td>Yes</td>
<td>MassHousing</td>
</tr>
<tr>
<td>Highland Avenue</td>
<td>Highland Avenue and Lowell Street</td>
<td>Ownership</td>
<td>2</td>
<td>Perpetuity</td>
<td>Yes</td>
<td>DHCD</td>
</tr>
<tr>
<td>Livingston Place</td>
<td>788 Livingston Street</td>
<td>Ownership</td>
<td>2</td>
<td>Perpetuity</td>
<td>Yes</td>
<td>MassHousing</td>
</tr>
<tr>
<td>Roberts Reach</td>
<td>770 Livingston Street</td>
<td>Ownership</td>
<td>4</td>
<td>Perpetuity</td>
<td>Yes</td>
<td>MassHousing</td>
</tr>
<tr>
<td>Tewksbury Housing Authority</td>
<td>Saunders Circle</td>
<td>Rental</td>
<td>32</td>
<td>2042</td>
<td>No</td>
<td>HUD 202</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td><strong>1,011</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: Massachusetts Department of Housing and Community Development, Chapter 40B SHI, April 3, 2012
c) Subsidized Housing Inventory Changes in the Region
In March 2004, there were 429 subsidized units in Tewksbury, representing 4.24% of the 2000 year-round housing stock in Town. Compared to the region, as seen in Table 26, Tewksbury had the fourth highest percentage of affordable units. At that time, only two of the nine communities in the region had a subsidized housing stock that exceeded 10%: Lowell (13.44%) and Tyngsborough (10.10%). The remaining communities had SHI rates ranging between 0% (Dunstable) and 5.62% (Chelmsford).

Seven years later, 9.36% (1,011 units) of Tewksbury’s 2010 year round housing units are subsidized, affordable units. Compared to the NMCOG region, the Town’s April 3, 2012 subsidized housing rate is the second highest, just after Lowell. Tewksbury’s progress (percentage increase) over the last seven years is also substantial, with its SHI increasing by 135.66%, ranking second (just after Billerica). The communities of Billerica, Dracut and Westford have also increased their SHI units by more than one hundred percent, while the remaining Towns have decreased: 0% for Dunstable, -1.53% in Lowell, and -27.23% in Tyngsborough. Based on this progress, Tewksbury is well positioned to meet their 10% affordability goal, which totals 1,080 units, within the next five years.

Table 26: Subsidized Housing Inventories in NMCOG Region: March 2004 – April 2012

<table>
<thead>
<tr>
<th>Community</th>
<th>Year Round Housing Units</th>
<th>Total Subsidized Housing Inventory (SHI) Units</th>
<th>Percent SHI Units</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>2010</td>
<td>March 2004</td>
<td>April 2012</td>
</tr>
<tr>
<td>Billerica</td>
<td>14,442</td>
<td>421</td>
<td>1,186</td>
</tr>
<tr>
<td>Chelmsford</td>
<td>13,741</td>
<td>730</td>
<td>966</td>
</tr>
<tr>
<td>Dracut</td>
<td>11,318</td>
<td>290</td>
<td>595</td>
</tr>
<tr>
<td>Dunstable</td>
<td>1,085</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Lowell</td>
<td>41,308</td>
<td>5,293</td>
<td>5,212</td>
</tr>
<tr>
<td>Pepperell</td>
<td>4,335</td>
<td>117</td>
<td>122</td>
</tr>
<tr>
<td>Tewksbury</td>
<td>10,803</td>
<td>429</td>
<td>1,011</td>
</tr>
<tr>
<td>Tyngsborough</td>
<td>4,166</td>
<td>382</td>
<td>283</td>
</tr>
<tr>
<td>Westford</td>
<td>7,671</td>
<td>143</td>
<td>337</td>
</tr>
<tr>
<td>NMCOG Region</td>
<td>108,869</td>
<td>7,805</td>
<td>9,712</td>
</tr>
</tbody>
</table>


d) Affordable Housing Development in Tewksbury
The 2006 Affordable Housing Plan and Planned Production Strategy anticipated affordable housing development to significantly increase in Tewksbury following the approval of the plan by DHCD in 2006. Overall, a total of 790 units were anticipated to be produced over a five-year period in Tewksbury. As outlined in Table 27, the first few years (2006-2010) focused on a combination of ownership and rental projects, with as many as 276 units proposed. The long-term goal was focused on the completion of a significant rental project,
some ownership units and assisted living rentals, totaling 514 units. Overall production (both homeownership and rental units), was mostly on target with the timeline articulated in the 2006 plan. Although a couple of projects are still awaiting final certificates of occupancy, 478 units, or 60% of the total planned projects, are either completed or have received approval to be included on the Subsidized Housing Inventory. An additional nine units are waiting for final certificates of occupancy.

**Table 27: Projected vs. Actual Growth in Tewksbury’s SHI – 2006 through 2011**

<table>
<thead>
<tr>
<th>Goal</th>
<th>Projects</th>
<th># Affordable Units</th>
<th>Ownership/Rental</th>
<th># Completed or Approved for SHI</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Near Term Goal: 1-2 Years</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Livingston Place</td>
<td>4</td>
<td>Ownership</td>
<td>2</td>
<td>2 units remaining</td>
<td></td>
</tr>
<tr>
<td>Robert’s Reach</td>
<td>4</td>
<td>Ownership</td>
<td>4</td>
<td>completed</td>
<td></td>
</tr>
<tr>
<td>Andover Estates</td>
<td>5</td>
<td>Ownership</td>
<td>0</td>
<td>Needs CO</td>
<td></td>
</tr>
<tr>
<td>Shawsheen Woods</td>
<td>4</td>
<td>Ownership</td>
<td>4</td>
<td>Completed</td>
<td></td>
</tr>
<tr>
<td>Tewksbury Gate</td>
<td>9</td>
<td>Ownership</td>
<td>0</td>
<td>Not approved</td>
<td></td>
</tr>
<tr>
<td>Village Green</td>
<td>56</td>
<td>Rental</td>
<td>56</td>
<td>Completed</td>
<td></td>
</tr>
<tr>
<td>Lodge at Ames Pond (I)</td>
<td>34</td>
<td>Rental</td>
<td>34</td>
<td>Completed</td>
<td></td>
</tr>
<tr>
<td><strong>Intermediate Goal: 3-4 Years</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lodge at Ames Pond (II)</td>
<td>160</td>
<td>Rental</td>
<td>160</td>
<td>Completed</td>
<td></td>
</tr>
<tr>
<td><strong>Long Term Goal: 5+ Years</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tewksbury Housing Authority (Elderly)</td>
<td>32</td>
<td>Rental</td>
<td>32</td>
<td>HUD Grant received</td>
<td></td>
</tr>
<tr>
<td>Lodge at Ames Pond (III)</td>
<td>160</td>
<td>Rental</td>
<td>160</td>
<td>Completed</td>
<td></td>
</tr>
<tr>
<td>Deerhaven Estates</td>
<td>288</td>
<td>Rental</td>
<td>0</td>
<td>Not approved</td>
<td></td>
</tr>
<tr>
<td>Southwood Estates</td>
<td>2</td>
<td>Ownership</td>
<td>0</td>
<td>Pending</td>
<td></td>
</tr>
<tr>
<td>Jasmine Estates</td>
<td>1</td>
<td>Ownership</td>
<td>0</td>
<td>Not approved</td>
<td></td>
</tr>
<tr>
<td>Fahey Place</td>
<td>29</td>
<td>Rental</td>
<td>26</td>
<td>Completed</td>
<td></td>
</tr>
<tr>
<td>Silver Estates</td>
<td>2</td>
<td>Ownership</td>
<td>0</td>
<td>Not approved</td>
<td></td>
</tr>
<tr>
<td><strong>Totals</strong></td>
<td><strong>790</strong></td>
<td></td>
<td><strong>478</strong></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Source: 2006 Tewksbury Affordable Housing Plan and Planned Production Strategy and Community Development Director

As of April 2012, approximately 70 affordable housing units are still needed to reach the 10% affordability goal of 1,081 SHI units. Table 28 outlines a five year production strategy for achieving the 10% goal. Assuming 5.8% growth in total housing units, which is the average growth experienced in Tewksbury since 2000, an estimated 562 units would be added to the housing stock in the next five years, or a total of 11,368 units by 2016. Beginning with 10,803 year-round housing units, that would assume about 113 total housing units per year. For this timeline, planners assumed an annual growth rate of 16 units of affordable units and 99 units of market rate housing to successfully complete a five-year strategy to achieve 10% affordable housing by 2016 in Tewksbury.
Admittedly, Table 28 outlines what a production schedule would be if housing production was consistent year to year. Table 29 outlines two additional scenarios for Tewksbury which projects growth in subsidized housing units at 0.5% and 1.0% increases per year. A community will be certified to be in compliance with an approved Housing Production Plan 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 development 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, Tewksbury needs to produce 54 affordable units annually to achieve 0.5% development certification and 108 units per year to achieve 1.0% development certification.

Table 29 assumed a growth in market rate units of 5.8% over the five years. Under a scenario of 0.5% increase per year, the Town would surpass 10% and achieve 14.4% affordability by 2013. Using a 1.0% increase per year, the Town would surpass 10% and achieve 14.4% by the end of 2012.

Table 28: Proposed Affordable Housing Production Timeline for Tewksbury – 10% in 5 years

<table>
<thead>
<tr>
<th>Year</th>
<th>Number of Market Rate Units</th>
<th>Number of Affordable Units</th>
<th>Additional Affordable Units</th>
<th>Total Units</th>
<th>Percent Affordable</th>
</tr>
</thead>
<tbody>
<tr>
<td>2012</td>
<td>9,903</td>
<td>1,025</td>
<td>14</td>
<td>10,928</td>
<td>9.5%</td>
</tr>
<tr>
<td>2013</td>
<td>10,002</td>
<td>1,039</td>
<td>14</td>
<td>11,041</td>
<td>9.6%</td>
</tr>
<tr>
<td>2014</td>
<td>10,101</td>
<td>1,053</td>
<td>14</td>
<td>11,154</td>
<td>9.7%</td>
</tr>
<tr>
<td>2015</td>
<td>10,200</td>
<td>1,067</td>
<td>14</td>
<td>11,267</td>
<td>9.9%</td>
</tr>
<tr>
<td>2016</td>
<td>10,299</td>
<td>1,081</td>
<td>14</td>
<td>11,380</td>
<td>10.0%</td>
</tr>
</tbody>
</table>

Source: DHCD’s Subsidized Housing Inventory from April 3, 2012 and compiled by NMCOG

*Only half of the anticipated growth in SHI eligible units were counted in 2012 because the Housing Production Plan was submitted mid-year.

**Percent Affordable is calculated using the 2010 U.S. Census figure for total year-round housing units of 10,803

Table 29: Proposed Affordable Housing Production Timeline for Tewksbury – 0.5% or 1% Annually

<table>
<thead>
<tr>
<th>Year</th>
<th># of Market Rate Units</th>
<th>0.5% Increase</th>
<th>1.0% Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Additional Units - 0.5%</td>
<td>Number of Total Affordable Units</td>
</tr>
<tr>
<td>2012</td>
<td>9,903</td>
<td>27*</td>
<td>1,038</td>
</tr>
<tr>
<td>2013</td>
<td>10,002</td>
<td>54</td>
<td>1,092</td>
</tr>
<tr>
<td>2014</td>
<td>10,101</td>
<td>54</td>
<td>1,146</td>
</tr>
<tr>
<td>2015</td>
<td>10,200</td>
<td>54</td>
<td>1,200</td>
</tr>
<tr>
<td>2016</td>
<td>10,299</td>
<td>54</td>
<td>1,254</td>
</tr>
</tbody>
</table>

Source: DHCD’s Subsidized Housing Inventory from April 3, 2012 and compiled by NMCOG
3. Gaps Between Existing Housing Needs and Current Supply

The following section summarizes the four emerging issues in Tewksbury related to affordable housing: 1) Small Family and Non-Family Households; 2) Mature, Aging and Special Needs Populations; 3) Low, Moderate and Median Income Households; and 4) Households with Housing Costs That Exceed Affordability Thresholds. A review of the data is presented as well as some of the gaps in the current supply to address these emerging issues.

a) Small Family and Non-Family Households

Married couples continue to be the largest household type in Tewksbury, with 6,361 or 60.6% of the total. However, not all of these couples have children. Married-couple households with and without children under 18 are almost equal, with 3,256 (31%) of households with children and 3,105 (29.6%) without children under 18. Of the married families with children, the average family size is 3.13 people.

Forty-six percent of households in Tewksbury have 3 or more people, with the majority (35%) of the households in Tewksbury having 3 or 4 people. Average household size is 3.03. A two-person household is the second most common in Tewksbury, with 32.4% or 3,405 households in 2010. This includes both family and non-family households.

One-person households are still prevalent, and actually increasing. Since 2000, non-family, one-person households have increased 4.2% and are at 26.2%. This is up from 2000, when it was 22%.

While there are 2-, 3-, and 4-bedroom options in Tewksbury on the subsidized housing inventory to accommodate the growing households as well as the one-person households that still comprise a good majority of the population, immediate or even near-term availability is almost non-existent. According to the Tewksbury Housing Authority, the wait list for families is 509 with 61 of those dedicated to locals. They experience between 1 and 2 turnovers per year, which means that the local preference wait time is at best 30 years and the non-locals will not likely ever get this housing.

b) Mature, Aging and Special Needs Populations

Households in Tewksbury are more established and projected to continue to increase in numbers over the next 10 years. People aged 40-59 years of age will continue to comprise the majority of the population in Tewksbury. This trend has remained stable since 2000. Currently at 33.2%, it is projected they will decrease slightly to 27.3%, but will remain the dominant age group.

People aged 60+ (currently at 21.1% of the population) are projected to increase by another 2,000 people and comprise 27.1% of the population in 2020. Residents aged 60-74 years comprised the third highest population category in 2010 (14.5%), just after 25-39 year olds (16.3%). However they are projected to be the second highest population category by 2020 at 18.8%.

The Town has been increasingly focused on developing elderly housing, with the most recent success including securing funding from the U.S. Department of Housing and Urban Development for the 32 additional units of elderly housing at Saunders Circle. However,
according to the Tewksbury Housing Authority, the elderly public housing waitlist is still at 434 with a 1-2 year wait for local preference and a 20-year wait for nonlocals. In 2010, there were only 1,361 units for nearly 2,000 seniors and 3,893 disabled residents (13.4% of the population). In addition to placing elderly residents in accommodations with the appropriate amenities in place, however, there should be a focus on assisting these residents with the resources to “age in place.” Resources like the Home Modification Program can help elderly residents remain in their home by providing them funds to modify their existing homes with ramps, guardrails, and other amenities.

c) Low, Moderate and Median Income Households
In 2010, 2.9% of the population, or 801 residents, in Tewksbury were in poverty. The working population in town (35-54 year olds) represent the largest group with 31.2% reporting to be living in poverty. However, 22% of the residents are 75 years and older, making them the second largest group living in poverty. Overall, this represents 9.2% of seniors living in poverty in Tewksbury; a number which could increase based on population projections for the elderly in the next 10 years. Since this age group requires a different type of living situation and benefits from denser, specialized, smaller units, Tewksbury should continue focusing on developing 3-19 and 20+ units as in 2008 and 2009 (see Table 7).

Approximately 45% of households in Tewksbury are not making the median household income of $84,149. Thirty-three percent of 3-person households are at, or below, moderate income levels (80% area median income). As to be expected due to retirement, there is a significant decrease in income after age 65. Unfortunately, this age group is making less than half of the median income, at 50% of the median income limit category (very low) and many cannot secure another job to supplement their income.

d) Households with Housing Costs that Exceed Affordability Thresholds
The number of households that have housing costs that exceed acceptable affordability thresholds is a problem in Tewksbury. In 2010, 3,010 households in Tewksbury, almost one-third (28.7%) of the total households in Town, were considered at least moderately burdened by their housing costs, paying more than 30% of their income on their mortgage or their rent. This number has increased since 2000 when 24.2% of homeowners were considered burdened by their housing costs. For renters, the scenario in Tewksbury is a bit more severe: in 2000, 36.3% of renters were burdened by their housing costs, while in 2010, 48.8% - almost half of the renting households in Town – are paying 30% or more of their income on housing costs. In total, 3,642 households (homeowners and renters), or 34.7%, reported that in 2010 they were burdened by their housing costs.

HUD establishes a Fair Market rent for apartments based on Metro areas. For a 2-bedroom apartment in 2012 the Lowell, MA Metro Fair Market Rent is $1,107. The gross median rents for an apartment in Tewksbury in 2010 was $1,240. While there aren’t similar

---

8 Aging in place is the ability to live in one’s own home for as long as possible. While this is often associated with access to services and healthcare, constructing housing units that allow seniors to remain in their home as they age is of critical importance to maintaining their independence and mobility. For additional information consult [http://www.seniorresource.com/ageinpl.htm](http://www.seniorresource.com/ageinpl.htm)
comparisons for homeowners, these numbers do indicate the residents in Tewksbury are burdened by their housing costs.

B. Affordable Housing Efforts in Tewksbury


In 2005, Tewksbury adopted the Affordable Housing Plan and Planned Production Strategy. The 2005 plan outlined several goals and strategies to address the affordable housing needs in the Town. Many of the goals and strategies in the previous plan have a direct correlation with the 2002 Master Plan, which was developed after an in depth visioning process. The two primary housing goals that came out of that visioning process include:

- **Preservation** of Tewksbury’s existing housing affordability by providing a mix of residential use types and home prices.

- **Preference to reuse and redevelopment** of existing structures and infill development over new growth, assuring that reuse activities respect the architectural integrity of historic buildings.

As indicated in this section, the Town has made significant progress in achieving its goals and implementing strategies develop affordable Housing. Where appropriate, the goals and strategies that are still relevant will be included in this Plan in Section II – Affordable Housing Goals and Strategies.

Previous Affordable Housing Goals:

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

   *Status in Achieving the Goal*: The Town continued to provide a broad spectrum of single-family home ownership opportunities across a broad income range as well as housing types (condominiums and single family detached homes).

2) Affordable rental units need to be provided.

   *Status in Achieving the Goal*: Affordable rental units were provided through the Lodge at Ames Pond (364 units), Fahey Place (26 units) and Village Green (56 units) projects.

3) Continue to provide affordable elderly housing choices (including assisted living) for seniors that are downsizing and changing life styles.

   *Status in Achieving the Goal*: In December 2011, the Town was notified that the third application for a HUD 202 project was accepted for funding. This funding will result in 32 additional affordable housing units for elderly residents.

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

   *Status in Achieving the Goal*: Given the turbulent housing market since 2006, affordability has been maintained through market forces.
**Previous Affordable Housing Strategies:**

1) Preserve Tewksbury’s existing housing affordability by providing a mix of residential use types and home prices.

   *Status in Implementing the Strategy:* Where the Town had the ability to influence a mix of residential uses, types and prices, it did.

2) Preference should be given to reuse and redevelopment of existing structures and infill development over new growth, assuring that reuse activities respect the architectural integrity of historic buildings.

   *Status in Implementing the Strategy:* Infill projects were completed at two locations in Tewksbury, including The Village Green and Fahey Place. The Village Green is a six building, 145,000 square foot development that features four new buildings with residential and commercial uses. The apartments, which are located at 1535 Main Street, are subsidized by the Town and the Tewksbury Housing Authority, enabling residents of all backgrounds to live in this facility.

Fahey Place is a 26-unit complex of three buildings including 18 new units and renovation of a two-story building and also a split family home. The development is located on Main Street with easy access to I-495 and I-93. The units include off-street parking, individual porches, open floor plan, central air conditioning and master bath.

3) Work with private developers to create affordable housing.

   One successful project with private developers in Tewksbury was the 32 Highland Local Initiative Project. This one-acre infill project was originally proposed by the developer for commercial use in a Heavy Industrial Zone. However, the neighborhood was comprised of primarily single-family homes. The residents were opposed to the commercial use and the project was denied. However, the Town worked with the developer to submit a Comprehensive Permit for eight units of affordable housing.

4) Maintain the existing subsidized housing inventory by exercising the right of first refusal on resales of existing affordable units.

   *Status in Implementing the Strategy:* The Affordable Housing Trust Fund provided the resources to act quickly on right of first refusals and subsidized the purchase of two units at Merrimack Meadows.

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

   *Status in Implementing the Strategy:* Buy downs were only used for resales of pre-existing affordable units.
6) Encourage development of infill of private sector affordable housing. (Ongoing, as appropriate)

Status in Implementing the Strategy: The Local Housing Partnership supported every Chapter 40B project that appeared before the ZBA. Most were infill projects.

2. Affordable Housing Entities and Services

a) Tewksbury Local Housing Partnership
The Tewksbury Local Housing Partnership (Partnership) was incorporated by the Board of Selectmen to study the need for affordable housing and to recommend procedures for the implementation of Tewksbury’s Affordable Housing policy. The general affordable housing objectives of the Partnership have the approval of the Board of Selectmen, Town Manager, Zoning Board of Appeals, Planning Board, Conservation Commission, and other applicable Town Boards, Committees, and Agencies.

The Board of Selectmen and Town Manager, with the concurrence of other Town Boards, Committees, and Commissions, have delegated certain responsibilities and functions to the Partnership. These functions include, but are not necessarily limited to, the following:

- Develop affordable housing action plans based on housing needs studies;
- Establish criteria to evaluate affordable housing proposals;
- Make recommendations on the pros and cons of particular housing proposals;
- Identify local, state, and federal housing resources to further development;
- Locate available land suitable for development;
- Review land use regulations and zoning bylaws;
- Work with developers of affordable housing;
- Increase public awareness through forums and other public events; and
- Work in cooperation with Town Boards.

The Partnership acts as the Town’s initial contact with developers of proposed affordable residential housing projects which are site-specific and for which the developer has indicated an intention to request an increase in allowed density or other variances in return for said provision of affordable housing. In this context, the partnership will serve as a preliminary negotiating agency.

The Partnership may also initiate affordable residential housing projects. In this context, the Partnership will work to create a specific project consistent with Town policy and that achieves the affordable housing needs of the community.

b) Tewksbury Housing Authority
The Tewksbury Housing Authority (THA), established in 1967, is the local body responsible for the expenditure of State and Federal housing grants. The Authority currently owns and manages 190 units of housing for the elderly and disabled, 18 units of family rental housing and 24 units of housing for people with special needs. An additional 110 family units are administrated in partnership with local landlords and THA. The THA’s housing programs are subsidized and regulated by the Commonwealth and HUD. A Board of Commissioners, four of whom are elected by the Town for five-year terms and one who is appointed by the
Governor, set policy and oversee THA’s operations. The Executive Director and his staff carry out the day-to-day activities.

The THA is a MassHousing certified Chapter 40B monitoring agent and serves Tewksbury and surrounding communities in managing and tracking their affordable housing units. The THA is located at Saunders Circle and provides the following services:

- Manage housing units and maintain relationships with DHCD and HUD;
- Plans and manages affordable housing lotteries, and in the development of public education, advocacy and outreach programs related to affordable housing;
- Establishes and maintains a master list of private and public affordable housing units in the Town in connection with the Town’s subsidized housing inventory;
- Receives requests for assistance and approvals made by owners of affordable housing units, including requests for refinancing and notices of intent to sell;
- Verifies information, annually, concerning all rental and homeowner affordable units in the Town, including compliance with applicable affordable housing restrictions;
- Verifies with Town Assessor’s Office that the assessed value of affordable units in the Town reflect the applicable deed restrictions; and
- Participates on to Local Housing Partnership and Affordable Housing Trust Fund.

c) Tewksbury Affordable Housing Trust Fund

Chapter 105 of the Acts of 2003 established a separate fund known as the Affordable Housing Trust Fund for the purpose of creating or preserving affordable housing by the Town of Tewksbury, the Tewksbury Housing Authority, community development corporation or other entity created under the laws of the Commonwealth for the purpose of creating, maintaining or operating affordable housing.

All the expenditures from the fund shall be used for low or moderate income housing as defined in section 20 of Chapter 40B of the General Laws. The funds may be used to:
(a) purchase and improve land;
(b) purchase dwelling units;
(c) develop new or rehabilitate existing dwelling units for purchase or rental by low and moderate income housing purchasers or tenants; and
(d) preserve existing subsidized housing inventory as maintained by the department of housing and community development pursuant to said chapter 40B.

Expenditures are made by creating an allocation plan which is submitted by the Board of Selectmen annually at town meeting where it is voted on. The allocation plan shall be a general plan of how funds from the fund will be expended over the next fiscal year, and a report on how funds were spent during the previous fiscal year. The allocation plan may be amended at any special town meeting. The Board of Selectmen may request the advice of the Tewksbury Housing Authority, the planning board and others in developing any allocation plan.

All expenditures from the fund, including funds for capital purchases of land or buildings, shall be in accordance with the allocation plan and approved by a majority vote of the membership of the board of selectmen. There is currently $2,086,208 in the Affordable Housing Trust Fund. These funds are earmarked for possible future initiatives, such as a...
home buy-down program, Veterans housing and other efforts to preserve and promote affordable housing in Tewksbury.

d) Community Preservation Committee
In 2006, Tewksbury passed Chapter 14.04 to adopt the Community Preservation Act. This legislation allows communities to impose a surcharge on annual property tax bills and use the funds to preserve open space and historic resources, and create affordable housing. Like all communities that have adopted the CPA, Tewksbury’s Community Preservation Committee (CPC) allocates a minimum of 10% of the estimated revenue each year towards Affordable Housing initiatives.

The CPC is comprised of seven members and is charged with studying the needs, possibilities and resources of the Town regarding community preservation. To conduct these studies, the Committee consults with existing municipal boards, including the Conservation Commission, Historical Commission, Planning Board, Parks and Recreation, and the Housing Authority. The Committee holds one or more public information hearings to conduct these studies. Recommendations are presented at town meeting for:

- Acquisition, creation and preservation of open spaces and land for recreational uses;
- Acquisition, preservation, rehabilitation and restoration of historic resources; and
- Creation, preservation and support of community housing.

With respect to community housing, the Committee shall recommend, wherever possible, the reuse of existing buildings or construction of new buildings on previously developed sites.

Members of the Committee are appointed for a three-year term from amongst their members or staff unless designated otherwise below. Members include:

- One member from the Conservation Commission
- One member from the Historical Commission
- One member from the Planning Board
- One member from the Parks and Recreation Department, appointed by the Town Manager
- One member of the Housing Authority
- One member from the Board of Selectmen
- One resident, appointed by the Board of Selectmen

e) Tewksbury Hospital
Tewksbury Hospital is a large, multi-service, inpatient facility operated by the Massachusetts Department of Public Health. The hospital contains a 339-bed public health hospital for subacute and chronic medical diseases, traumatic brain injuries, and other neurological conditions. The hospital also contains the Hathorne Mental Health Units, a 116-bed inpatient psychiatric hospital for intermediate and long term care and treatment of seriously and persistently mentally ill adults operated by the Department of Mental Health. Both facilities are physically located in the Thomas J. Saunders Building on the Tewksbury Hospital campus. The 800+ acre campus contains a wide spectrum of health care programs including a homeless shelter with a substance abuse program for males, a substance abuse program for females, a locked unit for seriously mentally ill adolescent
males, and a therapeutic horseback riding center. This campus includes 426 acres of permanently protected conservation land.

f) Community Teamwork – Veteran Peer Specialist
Community Teamwork, Inc. (CTI) works with in conjunction with the U.S. Department of Housing and Urban Development (HUD), the Veterans Outreach Center, the Merrimack Valley Regional Network to End Homelessness, the SHIFT Coalition, the Veterans Administration and VA Hospital in Bedford, MA to both provide and coordinate services to very low-income and homeless veterans. Through their experience with the Merrimack Valley Regional Network to End Homelessness, they also identified the need for a Veteran to Veteran Peer Specialist to assist in the coordination of services among multiple organizations. The Veteran Peer Specialist was brought into the service continuum through Community Teamwork’s Resource Center in May of 2011. The CTI Resource Center screens approximately 5,000 households annually for housing and counseling services. Each household that physically presents or phones in for service, is screened for Veteran status. If a household is identified as having Veteran status, they are immediately referred to our Veterans Peer Specialist who assesses the veterans’ needs and coordinates services with other providers, such as municipal Veterans Service Agents, the Veterans Administration, the Massachusetts Veterans Affairs Office, as well as local community service providers to access all needed supportive services and benefits. CTI has a system of assessment and referrals for all of its clients who seek services and conduct a pre-assessment and make appropriate referrals to internal agency program as well as external programs across the state.

3. Development Constraints and Limitations

a) Land Use Development Patterns and Potential
Tewksbury is largely a residential community – the zoning districts allowing residential uses constitute almost 80% of the town’s total area. As of 2005, the Town of Tewksbury had developed nearly 53.8% of its land area. The amount of developed land increased by 207.6% between 1971 and 2005. The composition of the developed land includes residential (75.3%), industrial (8.1%) and commercial (4.7%) uses. A build-out analysis has not been conducted since 2000, so a deeper analysis of the potential for additional housing units should be conducted to determine the possibilities for increased growth in the residential sector in general, and the affordable housing potential specifically.

b) Zoning
The majority of the Town of Tewksbury is zoned for single family residential homes on one-acre lots. However, Tewksbury does provide a mix of housing types in three zoning districts:
- Age-restricted developments;
- Multi-family development; and
- Planned housing developments for elderly residents, which include assisted and independent living units.
The Town has made a concerted effort to increase affordable housing options by adopting a zoning bylaw that requires developments in the Multi-Family Dwelling and Multi-Family Dwelling/55+ districts to include low- and moderate-income units. Multi-family housing needs a special permit (as indicated in Table 30) and allows up to 100 units on lots which are four acres or more. Elderly housing requires a site of 12 acres or more and also requires a special permit. More information on a variety of other zoning tools that Town uses to increase affordable housing production is described in this section.

### Table 30: Permitted Residential Uses by Zoning District: 2010

<table>
<thead>
<tr>
<th>Residential Uses</th>
<th>R40</th>
<th>FA</th>
<th>LB</th>
<th>COM</th>
<th>TR</th>
<th>P</th>
<th>MN</th>
<th>MFD</th>
<th>MFD /55</th>
<th>CDD</th>
<th>HI</th>
<th>OR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single-Family Dwelling</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>PB</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td>PB</td>
<td>PB</td>
</tr>
<tr>
<td>Two-Family Dwelling</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>PB</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
</tr>
<tr>
<td>Multi-Family Dwelling</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>PB</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
</tr>
<tr>
<td>Multi-Family Dwelling/55+</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>PB</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>PB</td>
<td>PB</td>
<td>N</td>
<td>N</td>
<td>N</td>
</tr>
<tr>
<td>Community Development Project</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>N</td>
</tr>
<tr>
<td>Cluster Development</td>
<td>PB</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
</tr>
<tr>
<td>Open Space Residential Design</td>
<td>PB</td>
<td>PB</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
</tr>
<tr>
<td>Family Suite By Right</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>N</td>
<td>Y</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
</tr>
<tr>
<td>Family Suite By Special Permit</td>
<td>PB</td>
<td>PB</td>
<td>PB</td>
<td>N</td>
<td>PB</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
<td>N</td>
</tr>
</tbody>
</table>

Source: Town of Tewksbury Zoning By-Laws, 2010

1) **Affordable Housing Requirement**

The Affordable Housing bylaw was developed to outline and implement a set of policies and objectives for the development of affordable housing in compliance with M.G.L Chapter 40B, section 20-23 and various initiative programs developed by the state, county and local government. The housing units that are developed as a result of the Affordable Housing bylaw should be considered Local Initiative Units in compliance with the requirements established by the Department of Housing and Community Development (DHCD).

This bylaw requires that a special permit be issued to construct dwelling units within a Multiple Family District or a Multiple Family District/55. Key components of the bylaw include:

- Applications for Multiple Unit Development special permits must create at least 15% of the total units as affordable housing units.
- Applications for an Open Space Residential Design Special Permit requires that at least 10% of the total units be established in perpetuity as affordable.
- Siting and timing of construction of affordable units shall coincide and be comparable with market rate units in a mixed development.
• Applicants must submit a marketing plan for approval which describes how the affordable units will be marketed to potential homebuyers or tenants. The plan must give priority to Tewksbury residents and include a description of the lottery or other process for selecting occupants.

2) **Cluster Development**
This bylaw is intended to encourage the preservation of open space for conservation and recreation, promote the better utilization of land in harmony with its natural features through flexibility in design, and allow for a more efficient provision of municipal services.

3) **Community Development District**
The purpose of this district is to provide an alternative and supplement to residential, institutional and public elderly housing in Tewksbury in a manner that encourages the preservation of open space and is consistent with the scale of residential development in the Town. Community Development projects are only permitted in the District and must adhere to several development requirements such as: 12 acre minimum lot area; restrictions on development capacity based on the type of facility (i.e., Independent Living Facility requires 65% of development area with the remainder dedicated to Assisted Living/Long Term Care Facility); fifty foot side and rear setbacks with a required fence around the perimeter of the development; and the maximum lot development (buildings, structures, etc.) is no more than 30% of the total lot area. In addition, a minimum of 25% of the total site area shall be set aside for open space.

4) **Open Space Residential Design**
Under this bylaw, the Planning Board has the authority to issue a Special Permit for the Open Space Residential Design (OSRD) in the Residential Districts (R40 and Farming). The purposes of the OSRD include the following:

• Allow for greater flexibility and creativity in the design of residential developments;
• Encourage permanent preservation of open space, agricultural land, forestry land, wildlife habitat, waterbodies and historical resources;
• Create more efficient forms of development that decreases burden on municipal economy, consumes less open land, and confirms to existing topography and natural features better than conventional subdivisions;
• Further the goals and policies of the Master Plan;
• Increase environmental protection, by conserving open space, scenic areas, views, streams, recreational opportunities and other community assets;
• Promote efficiency and economy of streets and utility layout, reduce stormwater runoff, retain natural drainage, and protect the health, safety, convenience and welfare of residential areas in the Town; and
• Promote alternatives to strip residential development lining roadsides in the Town.

An application for an OSRD is subject to the Affordable Housing Requirements listed above and 10% of the dwelling units must be established as affordable housing units in perpetuity.
5) **Multiple Family Dwellings in the Senior Village District/55 (SVD/55)**

Tewksbury developed the Multiple Family Dwellings in the Senior Village District/55 (SVD/55) bylaw to encourage development of communities for people over the age of 55 and to allow for more variety in multi-family buildings at a higher density than normally allowed. This bylaw was also created to develop a wider range of multi-family housing types and facilities that respond to the socio-cultural needs of seniors; to protect the environment; and to integrate the design elements with the use of the land.

The bylaw was developed to be used in conjunction with other regulations, including the Affordable Housing Requirement. In an SVD/55 development:

- Any application that proposes a density of 7 units per acre is required to develop at least 15% of the units as affordable. Applications with a density of 6 units per acre require at least 5% of the total units to be affordable. Any development with 5 units per acre is required to build at least 2% affordable.
- Affordable units must be situated within the development so as not to be in less desirable locations than the comparable market-rate units, shall have equal access to public amenities, and be similar in appearance and design.
- A marketing plan will be submitted for these units stating how they will be promoted to potential homebuyers.

c) **Community Infrastructure and Services**

1) **Sewer Capacity**

Almost every house and commercial structure in Tewksbury is connected to the Town’s sewer system. This helps to protect the Town’s groundwater resources from nutrient loading caused by malfunctioning septic systems. The majority of the system’s build-out has been completed as of November 2009 exclusive of roadway paving. In 2004, the Town had only eleven pumping stations and now miles of forced and gravity main and lateral services have been added. As of November 2009, the Town now has 46 pumping stations, adding 35 additional pump stations around town. Tewksbury’s wastewater is conveyed to the Lowell Regional Wastewater Utility by interceptors.

2) **Water Supply and Protection**

Tewksbury is located in the uplands between the Concord and Merrimack Rivers, and the town’s total area is covered by approximately 730 acres of open water, rivers and streams. Among these waterbodies, the Merrimack and Shawsheen Rivers play a regionally significant role, providing drinking water, wildlife habitat, recreational opportunities and scenic views. All three of these rivers are categorized as Class B on the 2010 Massachusetts Section 303(d) list of impaired waters.

Of the three rivers, the Merrimack plays the most important role in Tewksbury. Functioning as a critical resource for wildlife and people, the 180-mile Merrimack River winds through central and southern New Hampshire and northeastern Massachusetts. The river has a watershed covering an area of 5,010 square miles, which includes over 200 cities and towns, and it is New England’s second largest surface drinking water supply, serving over 400,000 people in Massachusetts and New Hampshire. In addition to being a receiving body for wastewater, the river also provides Tewksbury with its
entire water supply, and the Town operates a water treatment plant along the river with a capacity of seven million gallons per day (gpd). As seen in Figure 10, the town consumed an average of 2.3 million gpd in 2010 for a total of 879.5 million gallons. Water from the river is stored by the town in a new 5 million gallon tank, a one million gallon tank and two 500,000 gallon tanks. Over 10,000 residential and commercial facilities, or 98% of the town, use the public water system.

**Figure 10: Public Water Consumption in Tewksbury: 2002 through 2010**

![Bar chart showing public water consumption in Tewksbury from 2002 to 2010](chart.png)

The Merrimack River's water quality and flow are monitored by the Environmental Protection Agency (EPA) and the Merrimack River Watershed Council. According to these agencies’ reports, water quality in the portion of the river south of Manchester, N.H. faces several environmental threats: an increase in surrounding impervious surfaces, non-point source pollution from run-off, toxics in runoff and combined sewer overflows (CSOs). Many communities are taking steps to address these threats, mostly due to regulatory requirements, such as the National Pollution Discharge Elimination System program. However, this problem continues to plague our waterways and remains the largest threat to the Town's water supply. New housing developments should incorporate low impact development techniques to reduce run-off and future degradation of our waterways.
3) Roads and Transportation Network

Tewksbury is served by a regional transportation network comprised of several modes, including automobiles, bicycles and pedestrians, commuter rail, buses, and freight rail service. The Town has a total of 151.86 centerline miles (311.22 lane miles) of roadway, ranging from interstate highways like I-495 and I-93, state roads like Route 38, and local roads. It is ideally situated between the two interstate highways with several exits to allow easy on and off access for residents commuting into Boston, the Merrimack Valley or even Lowell.

Tewksbury’s roadway system includes a blend of historic local roads and regional highways. Old roads were established as the Town transitioned from a farming community to a mill town in the eighteenth and nineteenth centuries. As growth continued into the twentieth century, Tewksbury developed as a suburb. The growth of industrial and commercial activity in Lowell and along Route 128 and I-495 brought further development to Tewksbury, which has now become the home of major technology firms in numerous office parks along I-495 and the Route 110 corridor.

Transit for the Town of Tewksbury is provided by the Lowell Regional Transit Authority (LRTA) Monday through Saturday. The route runs from the Gallagher Terminal in downtown Lowell along the entire length of Route 38 in Tewksbury. A full fare within Tewksbury is $1.00, and to or from Lowell it is $1.50. On weekdays the route starts at 6:45am and runs through 6:00pm. On Saturdays, the route begins at 7:00am and ends at 4:30pm. Appendix I, Map 2 displays the LRTA bus route for Tewksbury.

Through agreements with private transportation carriers, the LRTA currently provides paratransit services for the elderly and disabled in ten communities. The LRTA furnishes demand responsive and prescheduled van service, known as “Road Runner”, to eligible clients in Acton, Billerica, Chelmsford, Dracut, Groton, Lowell, Pepperell and Tewksbury under a contract with Paratransit Management of Lowell, Inc. This contract also includes a program with extended service hours funded by Massachusetts Department of Transportation and a special transportation service for area nursing homes. Additionally, the LRTA offers an expanded paratransit service as part of its Americans with Disabilities Act compliance program.

Tewksbury also provides recreational alternative transportation options. One is the Bay Circuit Trail. Bay Circuit Trail segments are either completed or proposed in the communities of Billerica, Tewksbury, Westford, Chelmsford and Lowell. When complete, the trail will link many of the outlying suburbs of Boston, extending from Plum Island in Newburyport to Kingston Bay in Duxbury, a distance of 200 miles. The trail, first proposed in 1929, connects conservation land, nature sanctuaries, national historic parks, state parks and other public green space. North of Concord, the Bay Circuit splits into two tracks. The eastern track passes through the towns of Bedford, Billerica and Tewksbury, while the western track passes through Acton, Carlisle, Westford, Chelmsford, Lowell and Tewksbury. The two branches converge in Andover and continue through North Andover, Boxford, Georgetown, Rowley and Ipswich before splitting again into two terminal routes.
4) Schools

Tewksbury has seven schools in the public school system: one Pre-Kindergarten, three elementary schools (grades K-4), one upper elementary school (grades 5-6), one middle school (grades 7-8), and one high school (grades 9-12). The high school was completed in 2010. Shawsheen Valley Technical High School is also an option for grades 9-12, with 150 spaces dedicated to students in Tewksbury.

As described Figures 2 and 3 and shown in Figure 11, the number of school children in Tewksbury is declining and is projected to continue to decline. Although families will continue to move into and be raised in Tewksbury, it is important to continue focusing affordable housing developments on a wide variety of needs, while still accommodating growing families.

**Figure 11: School Enrollment Trends: 2006-2011**

![Graph showing school enrollment trends from 2006-2011]

**Source:** Tewksbury Public Schools, Data Processing, February 2012
II. Affordable Housing Goals and Strategies

A. Introduction and Process
Between November 2011 and April 2012, the Tewksbury Local Housing Partnership developed a set of goals and strategies that will assist them in their efforts to develop 10% affordable housing units in Tewksbury. In order to ensure that these goals and strategies are implemented, they will also serve as the framework for the Housing Chapter in the updated Master Plan. The goals and strategies are not listed in any particular order.

1. Housing Goals

a) Preserve Tewksbury’s existing housing affordability by providing a mix of residential types and home prices that meet the needs of a wide variety of tenants and owners, including families and aging seniors. This includes creating units that are available at a wide range of income levels, especially those below 80% of the area median income.

b) Continue to pursue the creation of workforce\(^9\) housing units and broaden the range of potential home-buyers and tenants.

c) Continue to create rental units for existing and future Tewksbury residents.

d) Encourage the reuse and redevelopment of existing structures and infill development over new growth.

e) Ensure that reuse activities respect the architectural integrity of historic buildings and provide good access to community services and Town infrastructure.

f) Update the development review and permitting policies so they are fair, clear, and consistent.

g) Coordinate the work of Town boards and departments with permitting responsibilities and the Tewksbury Housing Authority in order to achieve consistency in the interpretation and administration of local affordable housing requirements.

h) Ensure that affordable housing development in Tewksbury adheres to the Commonwealth’s Sustainable Development Principles (see Figure 12).

i) Monitor and chart the progress of affordable housing production to ensure that the Town is meeting annual production goals.

j) Investigate opportunities to generate additional funding for housing.

k) Address the housing needs of veterans in the community and partner with local veterans’ organizations to identify possible housing sites.

---

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

Preserve and Reuse Existing Buildings
1. Partner with other organizations for infill on Town-owned parcels upon completion of a comprehensive parcel inventory.
2. Reuse Town-owned residential buildings.
3. Encourage development of infill of private sector affordable housing.
4. Continue to be proactive in maintaining and protecting existing affordable housing units.
5. Consider preserving historic structures by taking advantage of the Town’s Demolition Delay Bylaw to convert historic structures into affordable housing.
6. Promote programs that allow residents, especially those that are elderly and disabled, to remain in their homes. The Home Modification Loan Program, administered by the Community Economic Development Assistance Corporation works with the Massachusetts Rehabilitation Commission to provide loans of up to $30,000 for eligible homeowners make modifications (such as ramps, lifts, widening of doorways, etc.) to their existing homes. Also, Community Teamwork has Veteran and Elderly Peer Specialists that can connect veterans and elderly residents with services and programs that can keep them in their homes.

Policies, Programs and Services
1. Evaluate and revise existing development regulations and Comprehensive Permit Policy for fairness and efficiency. This could include updating the permitting guide to assist applicants in navigating the review process. The updated policy may also consider a section that outlines a Local Initiative Program (LIP) Permitting Process for developers.
2. Take advantage of Tewksbury Hospital services for residents with subacute and chronic medical diseases, traumatic brain injuries and other neurologic conditions.
3. Work cooperatively with developers and the state to establish some level of local preference in new affordable housing developments for persons living or working in Tewksbury.
4. Investigate the potential for adopting a Chapter 40R Overlay District. Chapter 40R encourages communities to create dense residential or mixed-use smart growth zoning districts, including a high percentage of affordable housing units, to be located near transit stations, in areas of concentrated development such as existing city and town centers, and in other highly suitable areas. Adoption of a 40R district makes the Town eligible for payments from the Smart Growth Housing Trust Fund.

Expand Housing Opportunities
1. Encourage development of more affordable rental housing. Overall, there is a shortage of affordable rental units relative to need in Tewksbury and this would meet the needs of young adults and families working in the community.
2. Document the specific needs for veterans living in and around Tewksbury and construct affordable veterans housing units that meet those needs.

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

2. Increase public awareness of and support for affordable housing through increased outreach and public education.

**Funding**

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

2. Research additional funding sources, including: Community Economic Development Assistance Corporation (CEDAC) and Neighborworks Capital (NWC) as alternative funding sources to subsidizing new affordable housing units.

3. Investigate opportunities available under a Regional HOME Consortium to generate additional funding for housing.\(^{10}\)

**Regional Coordination**

1. Work with the Northern Middlesex Council of Governments to develop a Regional Housing Plan for the Greater Lowell Region.

2. Research and promote First-Time Homebuyer Program opportunities in the region and State to make existing homes more affordable. While this is not something that Tewksbury can invest in alone, they can connect households to resources like Community Teamwork, Inc.

3. Research and communicate Foreclosure Assistance Programs in the region and State to help homeowners avoid foreclosure. While this is not something that Tewksbury can invest in alone, they can connect households to resources like the State’s Emergency Homeowners Loan Program (EHLP) and Community Teamwork, Inc.

4. Work with programs like the Common Ground Development Corporation, a subsidiary of Community Teamwork, Inc., to develop affordable housing projects.

5. Refer families who are, or in jeopardy of becoming, homeless to the HomeBASE Household Assistance program. HomeBASE is a program administered through CTI to temporarily house homeless families rather than place them in Emergency Assistance shelters. Beginning in August 2011 as the first-of-its kind, this program placed nearly 1,000 families in homes in the first eight months. The program helps pay rent or other housing costs for up to three years.

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

Section III describes the characteristics preferred for affordable housing in Tewksbury, as well as the specific locations throughout the community where this housing could most likely be built based on those characteristics and preferences.

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

In 2008, the Tewksbury Board of Selectmen adopted a Comprehensive Permit Policy that conveys the town’s expectations for housing developed under Chapter 40B. The policy explains desired outcomes, sets minimum performance standards for all affordable housing developments, and describes the trade-offs that Tewksbury is willing to explore with applicants for a comprehensive permit. The following is a synopsis of that policy. The full policy, which is proposed to be updated, is provided in Appendix II.

General Guidelines

- The suitability and affordability of homes for many types of households;
- Diversity in housing types;
- Neighborhood stabilization and reinvestment;
- Developments designed for the use and enjoyment of neighborhood residents;
- Developments designed for those who live and work in Tewksbury;
- Provision of open space, parks and neighborhood facilities; and
- Adjacency to existing multi-family and proposed mixed-use areas.

Development Preferences

- **Design.** Attached housing units should be designed to blend compatibly with surrounding single-family neighborhoods. Clusters of two, three, and four to eight-unit buildings that closely approximate traditional single-family residences and farmhouses will generally be consistent with the goals of the master plan; new construction of large, three-story garden apartment-style buildings will generally be inconsistent. Density achieved by compatible building design will be viewed more favorably than density achieved by substantial variations from the Town’s height requirements for homes in the zoning district where the site is located.
- **Reuse.** The town encourages comprehensive permits that promote appropriately designed conversion and reuse of existing structures to affordable multi-family, senior housing or single-room occupancy units.
- **Mixed Use Development Neighborhoods.** The Mixed Use Development neighborhood concept is an important part of Tewksbury’s Master Plan. Tewksbury strongly encourages affordable housing development in established mixed use development neighborhoods. Development outside of an existing mixed use area is not encouraged.
- **Local Initiative Program (LIP).** The town prefers to have project applications for developments utilizing the Comprehensive Permit Law to submit under the Local Initiative Program.
- **Types of housing.** In addition to a preference for affordable rental units, the town wants a mix of unit sizes to accommodate individuals and families. A development that includes
studio, one- and two-bedroom apartments is preferable to one with no small units and a large number of three-bedroom units.

- **Location.** Tewksbury will give preference to comprehensive permits in areas identified on the attached “Future Housing Map”. While encouraging mixed use developments as defined in Mixed Use Development Neighborhoods, Tewksbury prefers that areas zoned for non-residential uses, remain in our industrial/ commercial base. With less than 20% of Tewksbury’s land zoned for commercial or industrial use, a need remains to keep the tax base diversified. Therefore, Tewksbury needs to reserve industrial/ commercial sites that have good transportation access for industrial uses.

- **Developments are discouraged from areas defined as Riverfront Area according to the Massachusetts Wetlands Protection Act and its implementing regulations at 310 CMR 10.00.**

- **Density and Scale.** The town recognizes that density is important to the feasibility of an affordable housing development. At the same time, the town has a public interest in promoting small-scale development. Generally, Tewksbury will give preference to a small-scale affordable housing development over one of a larger scale, even if its density is lower. An application for fewer than 24 units is strongly preferred, subject to the following dimensional guidelines.

- **Density.** Requests to waive the density requirements of the Zoning Bylaw shall in all cases be accompanied by evidence of economic necessity. The town prefers the following densities (per buildable acre) not be exceeded: 1) 4 units per acre; 2) 12 bedrooms per acre; and 3) 6,000 square feet of gross living area. Buildable acres exclude such things as roadways, easements and wetlands. The town may accept increased densities on land that is close to public transportation and community services.

- **Phasing.** Tewksbury encourages phasing of comprehensive permit developments not exceeding 0.5% affordable units of the Town’s total housing units listed on the latest decennial US Census per year (interpretation of DHCD Planned Production Regulation (760 CMR 56)) so as not to over burden Town resources. [2008 0.5% of 10,125 from 2000 Census is 51 affordable units per year].

- **Height.** Tewksbury prefers that the height of buildings meet the requirements of the underlying zoning district. It is important to mitigate the height and scale of the buildings to adjoining sites. In this context, it is particularly important to consider the predominant building types, setback, and roof lines of the existing context.

- **Intensity of use.** The Zoning Bylaw parameters of maximum building coverage should be generally met. For multi-family developments Section 7100 of the Zoning Bylaw sets forth reasonable regulations for these types of developments.

- **Architectural and site plan standards.** Buildings should be harmonious with and enhance the neighborhood. Some architectural features should be included such as an articulated façade at a residential scale. Projects shall acquire a design review approval from the Planning Board prior to approval from the Zoning Board of Appeals for the project. Said approval shall only review the architectural features and relation of the project to the surrounding areas, in keeping with Tewksbury’s New England character.

- **Other public benefits.** Developments that provide public benefits in addition to the required percentage of affordable housing units are preferable to developments that provide no other public benefits. Specifically, the town encourages applicants to provide facilities that will add to the communal experience in Tewksbury. Examples include a senior center or teen center, a public swimming pool, a recreation field, open space linkages, a transportation enhancement such as a shuttle service or an intersection
improvement, or a commercial establishment that meets the needs of local residents. If able to choose between two concurrently filed Comprehensive Permit applications that will result in similar impacts, the town may give preference to one that provides a community facility usable by the public. Other significant public benefits would be a higher percentage of affordable units, the inclusion of middle-income housing units, the preservation of a historically significant building, or the provision of a utility function available to others in the town, such as public water or sewer enhancements.

B. Zoning Districts or Geographic Areas where Tewksbury Proposes to Modify Regulations to Create SHI Eligible Housing Units to Meet Housing Production Goals

As outlined in Table 30, the majority of Tewksbury’s districts allow single-family dwellings by-right or with a special permit with the exception of the Park District (P), Municipal District (MN) and the Community Development District (CDD). However, two-family, multi-family and elderly housing require a special permit. In order to accomplish the goals of creating a mix of housing types that are adjacent to existing multi-family and proposed mixed-use areas, the Town has identified a number of locations (see Tables 31 and 32) to promote affordable housing dispersed throughout the Town. Two of those areas (395 Woburn Street and 365 East Street) would require zoning bylaw changes to allow for any development that is not single-family. Therefore, the Town would need to pursue the following bylaw changes to accommodate more diverse types of affordable housing:

- Allow for Two-Family, Multi-Family, Multi-Family 55+ and Family Suite to be constructed by Special Permit in the Heavy Industrial District.
- Allow for Two-Family, Multi-Family, Multi-Family 55+by Special Permit in the Farming District.

The following section outlines the details for each of the proposed privately-owned and public parcels where affordable housing will be encouraged. Please note that these sites may not be developed for affordable housing, but represent private and publically-owned properties where there is potential.

C. Privately-Owned Land with Potential for Affordable Housing

The Tewksbury Local Housing Partnership took great care in identifying potential privately- and public-owned parcels for affordable housing development. Numerous parcels were identified and investigated for current use, zoning, size, location, and site characteristics. Many of these sites have previously been explored as potential affordable housing developments. As shown in Table 31, five sites were chosen that consist of eleven privately-owned parcels. In total, these five sites could accommodate 147 new units. This list of sites will guide the Local Housing Partnership over the next five years in prioritizing their efforts for developing affordable units in Tewksbury. As stated in the Policy and Regulatory Reform strategies section, the Town is committed to coordinating among boards and committees on the development of these parcels to achieve open space and historic preservation goals of the Town. It should be noted that zoning bylaw amendments are needed to develop affordable housing units on a couple of these parcels (395 Woburn Street and 365 East Street), and that several of the parcels below would require a special permit to construct single-family or multi-family dwellings. Map 3 shows the location and distribution of these parcels throughout the Town.
Table 3: Privately-Owned Parcels with Potential for Affordable Housing

<table>
<thead>
<tr>
<th>Site/Address</th>
<th>Acres</th>
<th>Current Use</th>
<th>Map/Lot</th>
<th>Characteristics/ Site Constraints</th>
<th>Zoning District*</th>
<th>Zoning Bylaw Amendment Needed? (Y/N)</th>
<th>Previously Explored or Proposed for Affordable Housing (Y/N)</th>
<th>Proposed # of Units and Type of Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>395 Woburn Street</td>
<td>3.7</td>
<td>Vacant</td>
<td>Map 4, Lots 61/62</td>
<td>• Small wetland complex near at back of site</td>
<td>HI</td>
<td>Yes for anything except Single Family (SP)</td>
<td>Y</td>
<td>64 Rental units</td>
</tr>
<tr>
<td>Silver Woods 2400 Main Street</td>
<td>12.06</td>
<td>Vacant</td>
<td>Map 95, Lots 101, 102, 103, 105, 106, 107</td>
<td>• Wetlands on site</td>
<td>COM</td>
<td>No – Single and multi-family allowed by Special Permit</td>
<td>Y</td>
<td>2 Ownership units</td>
</tr>
<tr>
<td>365 East Street</td>
<td>5</td>
<td>Vacant land owned by DPH</td>
<td>Map 74, Lot 2</td>
<td>• Relatively flat with a stream bisecting the parcel</td>
<td>FA</td>
<td>Yes for anything except Single Family, OSRD (SP) and Family Suite (SP)</td>
<td>Y</td>
<td>30 Units of Veteran’s Housing</td>
</tr>
<tr>
<td>2230 Main Street</td>
<td>1.67</td>
<td>Office Building</td>
<td>Map 96, Lot 104</td>
<td>• Vacant, flat parcel adjacent to active commercial sites</td>
<td>COM</td>
<td>No – Single and multi-family allowed by Special Permit</td>
<td>Y</td>
<td>32 Rental Units in a mixed use development</td>
</tr>
<tr>
<td>Main Street/Victor Drive</td>
<td>43</td>
<td>Vacant</td>
<td>Map 73, Lot 20</td>
<td>• Stream bisecting western corner, large wetland complex to the east</td>
<td>MFD</td>
<td>No – Single allowed by right and multi-family allowed by Special Permit</td>
<td>Y</td>
<td>19 Rental units</td>
</tr>
</tbody>
</table>

Total Potential Units 147

Source: Tewksbury Local Housing Partnership Priority Parcel Work, February 2012

* Zoning Districts Key: COM – Commercial, FA – Farming, HI – Heavy Industrial, MFD – Multi-Family Dwelling
D. Municipally-Owned Land with Potential for Affordable Housing
The Town has made great strides in identifying Town-owned parcels with the potential for affordable housing units. There are not many Town parcels remaining that fit the affordable housing needs. Table 32 lists an ideal parcel with the highest potential for development, which also happens to be adjacent to a privately-owned parcel (see Table 31) identified for affordable housing. 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 3 shows the location and distribution of this parcel in Tewksbury.

Table 32: Municipally-Owned Parcels with Potential for Affordable Housing

<table>
<thead>
<tr>
<th>Site/Address</th>
<th>Acres</th>
<th>Current Use</th>
<th>Map/Lot</th>
<th>Characteristics / Site Constraints</th>
<th>Zoning District*</th>
<th>Zoning Bylaw Amendment Needed? (Y/N)</th>
<th>Previously Explored or Proposed for Affordable Housing (Y/N)</th>
<th>Proposed # of Units and Type of Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adjacent Silver Woods lots listed in Table 31</td>
<td>2.01</td>
<td>Vacant</td>
<td>Map 95, Lot 104</td>
<td>• Wetlands on site</td>
<td>COM</td>
<td>No – Single and multi-family allowed by Special Permit</td>
<td>Y</td>
<td>2**</td>
</tr>
</tbody>
</table>

Total Potential Units 2

* Zoning Districts Key: COM – Commercial
** These units are part of the development adjacent to Silver Woods and should not be double counted

E. Participation in Regional Collaborations that Address Housing Development
Tewksbury is proposing to investigate the following avenues to participate in regional efforts to develop affordable housing in the Greater Lowell Region:

- Revitalize the Merrimack Valley Regional HOME Consortium
- Tap the resources of the Common Ground Development Corporation (non-profit development arm of Community Teamwork, Inc.)
- Participate in the Merrimack Valley Regional Network to End Homelessness which includes several towns in the region
- Participate in the Greater Lowell Regional Housing Committee to develop a Regional Housing Plan
- Continue to research opportunities to implement strategies in the Greater Lowell Regional Strategic Plan
Appendix I: Maps
Map 1: Tewksbury Zoning
Map 2: LRTA – Route 12

Legend

- Departures from: The Kennedy Center
- Returning to: Transit hub & commuter rail.
- Buses using the same roads for departure & return are indicated by:

For your convenience, making all these stops along the way:

1. The Kennedy Center
2. High & Andover Streets
3. Shedd Park
4. Stadium Plaza
5. Walmart
6. Tewksbury Town Hall
7. Tewksbury State Hospital
8. Market Basket Plaza
9. Silver Lake Pharmacy
10. Wilmington Station Commmuter Rail

See back for scheduled times at the above locations.
Map 3: Existing and Potential Future Affordable Housing Sites
Appendix II: Comprehensive Permit Policy

Town of Tewksbury Comprehensive Permit Policy
In light of the Massachusetts Department of Housing and Community Development’s February, 2008 revisions to Chapter 40B Regulations, Tewksbury’s Certified Housing Plan and 2 year reprieve (2/18/08 to 2/18/10), on October 21, 2008 the Tewksbury Board of Selectmen adopted the following Comprehensive Permit Policy, which conveys our town’s expectations for housing developed under Chapter 40B. The policy explains desired outcomes, sets minimum performance standards for all affordable housing developments, and describes the trade-offs that Tewksbury is willing to explore with applicants for a comprehensive permit.

Synopsis
The Town of Tewksbury maintains a tradition of working cooperatively and negotiating with affordable housing developers. We encourage comprehensive permit applications for rental developments that serve low-, moderate- and middle-income households. In addition, we prefer developments that conform to the rural residential character of our town and, whenever possible, make use of existing structures. We also prefer developments that are located close to Tewksbury’s existing multi-family districts and proposed mixed-use areas. By guiding attractive, small-scale affordable housing development toward these areas, we want to create and sustain an inventory of low and moderate-income housing units at a minimum of 10% of all homes in our community, or what is required by State statute.
Tewksbury seeks to provide permanently affordable housing that benefits as many local residents as possible. Since our town is a mixed-density community, we prefer affordable housing developments that are compatible with and located within proposed mixed use areas. Buildings in an affordable housing development need to meet current zoning height limits with respect to the surrounding neighborhood. A development located outside of our established multi-family districts should reflect the principles of traditional residential neighborhood design. In some instances, Tewksbury may want to participate in a development in order to reduce density or increase the level of affordability.

Contents
1. Community housing needs and priorities
2. Relationship of policy to community planning goals
3. Development preferences
   • Local Initiative Program
   • Types of housing
   • Location
   • Density and scale
   • Phasing
   • Height
   • Intensity of use
   • Architectural design and site plan standards
   • Other public benefits
4. Performance standards
   • Desired percentage(s) of affordability
Income targets
Term of affordability
Accessibility
Minimization of land use conflicts
Affirmative Action

5. Expectations concerning "local preference" allocation of affordable housing units
6. Community participation, conditions under which Tewksbury may choose to invest local resources or act as co-applicant for non-local resources to subsidize affordable housing units

Comprehensive Permit Policy
1. Community housing needs and priorities.
Currently 921 units, or 9.1% of Tewksbury’s year-round homes, qualify as low- and moderate-income housing units for purposes of Chapter 40B. Measured by the statutory threshold of 10%, the town presently has a shortage of 92 Chapter 40B units. (DHCD 40B Subsidized Housing Inventory Listing Revised July 3, 2008.) The Tewksbury Master Plan and Affordable Housing Plan identify needs by demographic categories.

Affordable Rental Units. The shortage exists most acutely among rental units for all income groups. The town encourages development that addresses this need. If able to choose between two concurrently filed Comprehensive Permit applications, the town will give preference to the application that increases the supply of rental units affordable to low and moderate-income households and substantially meets other local objectives outlined in this policy.

Mixed-Income Development. There is a significant gap between affordable units and the high-end units that the housing market is producing. Many in Tewksbury were once middle-income housing consumers, having gotten their start in that niche. Therefore, to provide a range of housing alternatives for people in Tewksbury, the town encourages mixed-income developments that include housing affordable to low (0-50% of median income), moderate (51-80% of median income) and middle (81-110% of median income) income households.

2. Relationship of policy to community planning goals.
The 2003 Tewksbury Master Plan specifies several housing and residential development goals. Objectives from the Housing Element of the Master Plan include: 1) Housing preservation, 2) Neighborhood stabilization and reinvestment, 3) Developments designed for the use and enjoyment of neighborhood residents, 4) Developments designed for those who live and work in Tewksbury, 5) Provision of open space, parks and neighborhood facilities, and 6) The suitability and affordability of homes for many types of households. In addition the Housing Element calls out Housing Policies that the Town should pursue including: 1) Housing Preservation, 2) Mixed-use development as described below in “Mixed Use Development Neighborhoods”, 3) Local housing capacity, 4) Inclusionary zoning, 5) Zoning Incentives and 6) Local Initiatives. Capitalizing on the established base of development is more prudent than encouraging new construction wherever possible, including for the creation of permanently affordable, decent housing. These objectives were further refined in the 2006 Tewksbury Affordable Housing Plan.

This policy statement reflects those goals. A comprehensive permit development with the following characteristics will be deemed consistent with these goals:
• **Design.** Attached housing units should be designed to blend compatibly with surrounding single-family neighborhoods. Clusters of two, three, and four to eight-unit buildings that closely approximate traditional single-family residences and farmhouses will generally be consistent with the goals of the master plan; new construction of large, three-story garden apartment-style buildings will generally be inconsistent. Density achieved by compatible building design will be viewed more favorably than density achieved by substantial variations from the town’s height requirements for homes in the zoning district where the site is located.

• **Reuse.** The town encourages comprehensive permits that promote appropriately designed conversion and reuse of existing structures to affordable multi-family, senior housing or single-room occupancy units.

• **Mixed Use Development Neighborhoods.** The Mixed Use Development neighborhood concept is an important part of Tewksbury’s Master Plan. Tewksbury strongly encourages affordable housing development in established mixed use development neighborhoods. Development outside of an existing mixed use area is not encouraged.

• **A Mixed Use Project may occur, as defined in the revised Regulations below, in zoning districts which allow for commercial types of use.**

760 CMR 56.00: COMPREHENSIVE PERMIT; LOW OR MODERATE INCOME HOUSING

56.02 Definitions:

Project - means a development involving the construction or substantial rehabilitation of units of Low or Moderate Income Housing that is the subject of an application to a Board for a Comprehensive Permit or for an appeal before the Committee. See 760 CMR 56.04 for eligibility requirements. A Project may contain ancillary commercial, institutional, or other non-residential uses, so long as the non-residential elements of the Project are planned and designed to: (a) complement the primary residential uses, and (b) help foster vibrant, workable, livable, and attractive neighborhoods consistent with applicable local land use plans and state sustainable development principles.

3. **Development preferences.** The town will generally give preference to comprehensive permits with the following characteristics:

- **Local Initiative Program (LIP).** The town prefers to have project applications for developments utilizing the Comprehensive Permit Law to submit under the Local Initiative Program.

- **Types of housing.** In addition to a preference for affordable rental units, the town wants a mix of unit sizes to accommodate individuals and families. A development that includes studio, one- and two-bedroom apartments is preferable to one with no small units and a large number of three-bedroom units.

- **Location.** Tewksbury will give preference to comprehensive permits in areas identified on the attached “Future Housing Map”. While encouraging mixed use developments as defined in Mixed Use Development Neighborhoods, Tewksbury prefers that areas zoned for non-residential uses, remain in our industrial/ commercial base. With less than 20% of Tewksbury’s land zoned for commercial or industrial use, a need remains to keep the tax base diversified. Therefore, Tewksbury needs to reserve industrial/ commercial sites that have good transportation access for industrial uses.
- Developments are discouraged from areas defined as Riverfront Area according to the Massachusetts Wetlands Protection Act and its implementing regulations at 310 CMR 10.00.

- **Density and Scale.** The town recognizes that density is important to the feasibility of an affordable housing development. At the same time, the town has a public interest in promoting small-scale development. Generally, Tewksbury will give preference to a small-scale affordable housing development over one of a larger scale, even if its density is lower. An application for fewer than 24 units is strongly preferred, subject to the following dimensional guidelines.

- **Density.** Requests to waive the density requirements of the Zoning Bylaw shall in all cases be accompanied by evidence of economic necessity. The town prefers the following densities (per buildable acre) not be exceeded: 1) 4 units per acre; 2) 12 bedrooms per acre; and 3) 6,000 square feet of gross living area. Buildable acres exclude such things as roadways, easements and wetlands. The town may accept increased densities on land that is close to public transportation and community services.

- **Phasing.** Tewksbury encourages phasing of comprehensive permit developments not exceeding 0.5% affordable units of the Town’s total housing units listed on the latest decennial US Census per year (interpretation of DHCD Planned Production Regulation (760 CMR 56)) so as to not over burden Town resources. [2008 0.5% of 10,125 from 2000 Census is 51 affordable units per year].

- **Height.** Tewksbury prefers that the height of buildings meet the requirements of the underlying zoning district. It is important to mitigate the height and scale of the buildings to adjoining sites. In this context, it is particularly important to consider the predominant building types, setback, and roof lines of the existing context.

- **Intensity of use.** The Zoning Bylaw parameters of maximum building coverage should be generally met. For multi-family developments Section 7100 of the Zoning Bylaw sets forth reasonable regulations for these types of developments.

- **Architectural and site plan standards.** Buildings should be harmonious with and enhance the neighborhood. Some architectural features should be included such as an articulated façade at a residential scale. Projects shall acquire a design review approval from the Planning Board prior to approval from the Zoning Board of Appeals for the project. Said approval shall only review the architectural features and relation of the project to the surrounding areas, in keeping with Tewksbury’s New England character. The Planning Board may use Design Criteria Guidelines as set forth in the underlying zoning district for guidance. The massing of the Project should be modulated and/or stepped in perceived height, bulk and scale to create an appropriate transition to adjoining sites. Where possible, the site plan should take advantage of the nature topography and site features, or the addition of landscaping, to help buffer massing. Design may use architectural details, color and materials taken from the existing context as a means of addressing the perception of mass and height. The manner in which the buildings relate to adjacent streets is critically important. Massing should take into account the pattern of the existing street frontage as well as maintain a human scale by reasonably relating the height of buildings to the width of the public way.

- **Other public benefits.** Developments that provide public benefits in addition to the required percentage of affordable housing units are preferable to developments that provide no other public benefits. Specifically, the town encourages applicants to provide facilities that will add to the communal experience in Tewksbury. Examples include a senior center or teen center, a public swimming pool, a recreation field, open space
linkages, a transportation enhancement such as a shuttle service or an intersection improvement, or a commercial establishment that meets the needs of local residents. If able to choose between two concurrently filed Comprehensive Permit applications that will result in similar impacts, the town may give preference to one that provides a community facility usable by the public. Other significant public benefits would be a higher percentage of affordable units, the inclusion of middle-income housing units, the preservation of a historically significant building, or the provision of a utility function available to others in the town, such as public water or sewer enhancements.

The town expects all affordable housing proposals to meet the following minimum standards:

- **Desired Percentage(s) of affordability**: 25-40% for rental and homeownership developments, 50% for single-room occupancy and elderly housing developments. In homeownership developments, a higher percentage of units eligible for inclusion in the Chapter 40B Subsidized Housing Inventory may be considered a reasonable trade-off, when necessary, for a modest increase in density.

- **Income targets**: rental developments should provide a continuum of affordability, meaning units priced for households at 50%, 80%, and 110% of median family income. Depth of affordability may be considered a reasonable trade-off, when necessary, for a modest increase in density or a commitment by the town to seek or support additional subsidies for the development.

- **Term of affordability**: affordable units shall be permanently affordable. All comprehensive permit decisions will be conditioned upon the perpetual affordability of the Chapter 40B units.

- **Minimization of land use conflicts**: The Town of Tewksbury prefers development that meets all criteria of this policy and is compatible with surrounding neighborhoods. Developments located in or adjacent to a commercial or industrial zoning district should be mixed-use, not exclusively residential, and may provide a 50' landscaped buffer along the perimeter of the site.

- **Affirmative Action**: Comprehensive permit developments must have an affirmative action marketing plan.

5. Expectations concerning "local preference" allocation of affordable housing units. To the maximum extent allowed by law, comprehensive permit developments shall provide for local preference tenant or homeowner selection procedures. “Local preference” tenants or homeowners are defined as:

1. Current residents of the Town of Tewksbury
2. Municipal employees of the Town of Tewksbury
3. Employees of businesses within the Town of Tewksbury

6. Community participation. The town may elect to invest local resources or seek additional subsidies for a comprehensive permit development. This participation could take one or more of the following forms:

- An infusion of capital in the form of permanent, deferred-payment debt.
- Low-interest loans or financial assistance to reduce the cost of debt service for communal water supply and wastewater disposal facilities.
- Acquisition of one or more units.
• Acquisition of a portion of the site deemed significant to the town’s open space goals.
• Provision of land or buildings owned or acquired by the Town.

The town may want to participate for the following reasons:
• To reduce the density in order to increase open space, protect natural resources or control development impacts on municipal and school services.
• To increase the percentage of low-income affordable rental units without increasing the overall density of the development.
• To provide rental housing for very-low-income or elderly households and persons with disabilities.
• To secure units for a rent-to-own program.
• To increase the number of units affordable to middle-income households.