

2021

HOUSING PRODUCTION PLAN

TOWN OF BOYLSTON

Produced by:

Boylston Housing Production Plan Sub-Committee
of the Master Plan Steering Committee

and the Central Massachusetts Regional
Planning Commission



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EXECUTIVE SUMMARY

INTRODUCTION

Massachusetts General Law Chapter 40B requires cities and towns in the Commonwealth to work towards ensuring that a minimum of 10% of their total housing stock qualifies as affordable to households earning at or below 80% of the Area Median Income (AMI). The State encourages municipalities to prepare a Housing Production Plan (HPP) to assist in achieving the 10 percent goal as well as take a proactive step in developing affordable housing. A Housing Production Plan is a plan authorized by M.G.L. Chapter 40B and administered by the Massachusetts Department of Housing and Community Development (DHCD). The Plan is organized into three principal components:

1. Housing Needs Assessment
2. Housing Challenges
3. Housing Production Goals and Strategies

BACKGROUND AND PURPOSE

At Boylston Annual Town Meeting on June 29, 2020, the Town voted to appropriate funds totaling \$44,725 to contract with the Central Massachusetts Regional Planning Commission (CMRPC) for the first year of a projected two-year phased approach Master Plan. As part of this agreement, a Housing Production Plan, which will also serve as the Population and Housing element of the Master Plan, was to be included. Following the approved funding allocation, a Master Plan Steering Committee (MPSC) was formed to guide the Master Plan process while a separate sub-committee of the MPSC was formed to guide the development of a Housing Production Plan. Both have utilized technical assistance from CMRPC.

The Boylston Housing Production Plan Sub-Committee is a group of six volunteers appointed by the Master Plan Steering Committee. Governance of the Sub-Committee is by two Co-Chairs and each member has full voting rights. Tasked with the responsibility of guiding the creation of Boylston's Housing Production Plan, the Sub-Committee met remotely on approximately a bi-weekly basis between October 2020 and June 2021. Meetings were open to the public, in accordance with Open Meeting Law, and video recordings of all meetings were posted on the official [Town of Boylston Vimeo webpage](#) and local cable channel. CMRPC staff worked collaboratively with the Housing Production Plan Sub-Committee to understand local housing conditions and needs, seek input from the community using multiple platforms, and develop strategies that will assist the town in meeting the housing needs of current and future residents.

The goal in developing a Housing Production Plan (HPP) for the Town of Boylston is to provide the town with a strong tool for implementing alternative and affordable housing options to meet Chapter 40B regulations. This Plan represents the culmination of baseline demographic and housing research, community outreach, zoning and regulatory review, plus an implementation plan for goals and objectives.

SUMMARY OF HOUSING PRODUCTION GOALS

As of 2021, Boylston's subsidized housing inventory (SHI) consists of 30 units, or 1.7% of its total housing stock. The Massachusetts SHI is the most comprehensive listing of deed-restricted affordable housing units compiled by the Massachusetts Department of Housing and Community Development (DHCD). To meet the M.G.L. Chapter 40B SHI target of 10% and not be vulnerable to comprehensive permitting, the town needs to have 176 total subsidized units. If the town increases its affordable housing stock by 0.5% per year, or 9 units, it will meet the 10% threshold by 2040. At this rate, in five years the town will have a SHI of 4.2%, or 75 units, and will need 101 additional units to achieve 10% affordable housing. When the results of the 2020 Census are released these goals will change slightly.

It should be noted that the State's subsidizing agencies have entered into an Interagency Agreement that provides additional guidance to localities regarding housing opportunities for families with children and are now requiring that at least 10% of the units in affordable production developments that are funded, assisted, or approved by a State housing agency have three or more bedrooms (with some exceptions including age-restricted housing, assisted living, supportive housing for individuals, etc.).

SUMMARY OF HOUSING STRATEGIES

The strategies outlined below were established based on prior planning efforts, regular meetings with the Boylston Housing Production Plan Sub-Committee, results of the Residential Housing Needs Community Survey, community input from the public workshop on April 8, 2021, and input from housing stakeholders. These specific strategies will help the town achieve its affordable housing production goals while creating more diverse housing options to meet changing needs of the community.

CAPACITY BUILDING STRATEGIES

1. Revive the Boylston Affordable Housing Committee to guide affordable housing initiatives in town and implement strategies from the Housing Production Plan
2. Conduct ongoing community outreach and education on housing issues and activities
3. Consider hiring a dedicated Affordable Housing Coordinator
4. Actively seek out and apply for funding and technical assistance to implement the HPP Action Plan
5. Maintain an active Board of Trustees for the Municipal Affordable Housing Trust Fund

ZONING AND POLICY STRATEGIES

1. Consider modifying the existing Accessory Dwelling Unit (ADU) bylaw to allow for more flexibility and offer greater opportunities for development
2. Explore adoption of a Workforce Housing Special Tax Assessment (WH-STA) Area in which developers can be offered a property tax incentive to build housing affordable to low-to middle-income residents
3. Explore adoption of a Cottage Housing Bylaw
4. Maintain designation as a Housing Choice Community
5. Promote adoption of the Community Preservation Act
6. Prepare design guidelines or standards for new multi-family housing developments
7. Explore the creation of a buy-down program whereby the Town uses funds to buy-down market-rate homes, deed restrict them as affordable in perpetuity, and sell them to income-qualified, first-time homebuyers at below-market prices

HOUSING DEVELOPMENT STRATEGIES

1. Create an inventory of Town-owned land suitable for new housing development
2. Advocate for a higher inclusion of accessible units in proposed affordable housing developments
3. Partner with private developers to create affordable housing
4. Create a down-payment/closing cost assistance program whereby the Town provides grants to income-eligible, first-time homebuyers willing to purchase affordable units listed on the Subsidized Housing Inventory
5. Investigate a partnership with local rental property owners, offering incentives in exchange for deed restricting certain units as affordable
6. Modify the Town's Inclusionary Zoning Bylaw to mandate residential developments set aside a minimum of 15% of total number of dwelling units as affordable housing for very- low, low, or moderate income residents

INTRODUCTION

COMMUNITY OVERVIEW

The Town of Boylston, settled in 1722 and incorporated in 1786, is a small, rural community that remained primarily agricultural until the 1950's. The town is governed by the open town meeting form of government and is led by an elected 3-member Board of Selectmen that establishes town policies and procedures on many issues, among other areas of authority. Located in Worcester County, approximately 35 miles west of Boston, Boylston is bordered by Sterling and Clinton in the north, Berlin and Northborough in the east, Shrewsbury in the south, and West Boylston in the west. The town covers an area of approximately 19.7 square miles, of which 16.0 square miles is land and 3.6 square miles is water. In addition to the town's elementary school, Boylston operates a junior-senior high school with the neighboring town of Berlin, called the Tahanto Regional Middle/High School. The major routes of travel in town are MA Route 70 and MA Route 140. Conveniently located proximate to an Interstate-290 interchange, Boylston is an attractive bedroom community for commuters working in Boston, Worcester, or other job centers. The town also attracts many visitors going to the Tower Hill Botanic Garden, which operates on 171 acres by the Worcester County Horticultural Society and is open to the public for garden viewing, trail walking, activities, events, classes, weddings, exhibitions, and more. Housing opportunities consist primarily of owner-occupied, single-family homes.

PLAN PROCESS

As a component of Phase I of the Master Plan process, the Town of Boylston contracted the Central Massachusetts Regional Planning Commission (CMRPC) to develop a Housing Production Plan consistent with the State of Massachusetts' requirements under 760 CMR 56.03(4). To adequately oversee all steps of the plan's development in a timely manner, a sub-committee of the Master Plan Steering Committee was created. The Housing Production Plan Sub-Committee consists of six volunteer members of the community. The Sub-committee met remotely approximately twice per month with staff from CMRPC between October 2020 and June 2021, using the Zoom platform in accordance with Open Meeting Law.

A Residential Housing Needs Community Survey was utilized as a tool for gathering widespread public input on affordability and availability of various types of housing in Boylston. The 17-question survey was available to take online and hardcopies were made available for pick-up and drop-off at the Boylston Public Library, Council on Aging, and Town Hall. The community survey was open from December 10, 2020 through January 15, 2021. Promotional postcards to encourage residents to complete the survey were mailed out and hand-delivered by Sub-committee volunteers to every household and post office box in town. In total, 447 surveys were completed by town residents, equaling more than 12% of the population over the age of 18. 29% of survey respondents were under the age of 45, 41% of those who completed the survey were between the ages of 45 and 64, and 30% of survey respondents were 65 years or older. The complete survey, survey results, and the promotional postcard can be viewed in Appendix A.

A remote public workshop via Zoom was held on April 8, 2021 from 6:30 – 8:30 p.m. Nearly 40 community members participated in the virtual event and engaged in discussions on the future of housing in Boylston. Attendees were introduced to the Housing Production Plan with a presentation by CMRPC, allocated time to ask questions, presented with the results from the community survey, and asked to participate in a breakout group activity on the potential design and placement of alternative housing options for the town. Prior to the workshop, a brief survey was sent to those that had pre-registered, asking residents to select which types of housing they would be comfortable seeing built in the five designated "study areas" of Boylston shown on an interactive map. The results of this survey were used to prompt discussions in the breakout groups of the workshop. The valuable public input gathered from the discussions and activities of this event has proven helpful in understanding who needs housing and the types and locations of housing that are in demand in Boylston. Materials from the public workshop can be seen in Appendix B.

PLAN METHODOLOGY

Data for this report was gathered from a number of reliable and available sources, including:

- 2000 and 2010 U.S. Decennial Census
- 2015-2019 American Community Survey
- Warren Group
- Massachusetts Association of Realtors
- ESRI Business Analyst
- Massachusetts Department of Revenue
- Massachusetts Department of Housing and Community Development
- Central Massachusetts Regional Planning Commission
- Boylston Assessor's Office
- Boylston Housing Production Plan Sub-Committee open meetings
- Community input from the April 8, 2021 Public Workshop
- Boylston Residential Housing Needs Community Survey

HOUSING PRODUCTION PLANS AND M.G.L. CHAPTER 40B

M.G.L. c. 40B, §§ 20-23 – known as Chapter 40B or the Comprehensive Permit Law – is a Massachusetts state law that was enacted in 1969 to facilitate construction of low- or moderate-income housing. It establishes a consolidated local review and approval process (known as a “comprehensive permit”) that empowers the zoning board of appeals (ZBA) in each city and town to hold hearings and make binding decisions that encompass all local ordinances or bylaws and regulations. In certain circumstances, that ZBA’s comprehensive permit decision may be appealed to the Massachusetts Housing Appeals Committee (HAC), which has the power to affirm, modify, or overturn local decisions. Under Law Chapter 40B, cities and towns must work to ensure that at least 10% of their total housing stock qualifies as “affordable” to households earning at or below 80% of the area median income (AMI). For communities that have not achieved the 10% affordable housing requirement, developers can override local regulations by receiving a comprehensive permit from local ZBA’s if they include affordable housing in their projects.

To help meet this 10% goal and take a proactive approach toward developing affordable housing, the State encourages communities to pursue preparing a Housing Production Plan (HPP). This is a plan authorized by M.G.L. Chapter 40B and administered by the Massachusetts Department of Housing and Community Development (DHCD) that can allow some relief from 40B pressures if the plan is approved by DHCD and the town meets the required number of affordable housing units that must be created in a year. Communities that have a DHCD approved HPP and that have produced units that are deemed “affordable” totaling at least 0.5% of the community’s year-round housing stock will be granted a “certification of compliance with the plan” and become temporarily “appeal-proof” from Chapter 40B for 12 months following certification, or 24 months following certification if 1.0% of its year-round housing units have been produced as affordable.

SAFE HARBORS

In regards to Chapter 40B, “safe harbor” refers to conditions under which a ZBA’s decision to deny a comprehensive permit will qualify as consistent with local needs and not be overturned by the HAC, provided the conditions were met prior to the date that the comprehensive permit was filed with the ZBA. Safe harbors include:

Statutory Minima

- The number of low- or moderate-income housing units in the city or town is more than 10 percent of the total number of housing units reported in the most recent decennial census;
- Low- or moderate-income housing exists on sites comprising 1.5 percent or more of the community’s total land area zoned for residential, commercial, or industrial use;

- The comprehensive permit before the ZBA would lead to construction of low- or moderate-income housing on sites comprising more than 0.3 of 1 percent of the community’s total land area zoned for residential, commercial or industrial use, or 10 acres, whichever is larger, in one calendar year.

Additional Safe Harbors Created by Regulation

DHCD has certified that the community complies with its affordable housing production goal under its approved Housing Production Plan.

- The community has met DHCD’s “recent progress” threshold (760 CMR 56.03(1)(c) and 56.03(5)). This implies that within the past 12 months, the community has created new SHI units equal to or greater than 2 percent of the total year-round housing units reported in the most recent decennial census. The recent progress threshold can be helpful to a community that does not have a DHCD-approved Housing Production Plan.
- The project before the ZBA is a project that exceeds DCHD’s definition of a “large” project under 760 CMR 56.03(1)(d), where the definition of “large” project varies by the size of the municipality (see 760 CMR 56.03(6)).

DEFINING AFFORDABLE HOUSING

In the United States, housing can be considered “affordable” if the household pays no more than 30% of its annual income on housing. Households who pay more than 30% of their income towards housing are considered ‘cost-burdened’ and may have difficulties affording necessities such as food, clothing, transportation, and medical care, as well as saving for their future. This definition typically operates under the following assumptions: (1) Housing costs for renters typically include gross rent plus utilities; (2) a calculation of total housing costs for owner-occupied households include a mortgage payment – consisting of principal, interest, taxes, and insurance. Households paying between 30% and 50% of their income on housing are considered moderately cost-burdened, while households paying greater than 50% of their income are considered to be severely cost-burdened.

This definition of housing affordability is used by the United States Department of Housing and Urban Development (HUD) and the Massachusetts Department of Housing and Community Development (DHCD) to calculate Area Median Income (AMI) and promote income-restricted housing. The AMI is the median family income for the Metropolitan Statistical Area (MSA). Boylston belongs to the Worcester, MA-CT MSA which includes communities in southern Worcester County. HUD calculates the AMI annually based on the U.S. Census Bureau’s American Community Survey’s (ACS) estimated median family income for the MSA. As of 2021, the AMI for the Worcester MSA is \$98,800.

Affordable housing in Massachusetts generally refers to housing that is reserved for households with incomes at or below 80% of the area median income. DHCD maintains a Subsidized Housing Inventory (SHI) that lists all subsidized housing developments in a community. This inventory includes units reserved for households with incomes at or below 80% of the median under long-term, legally-binding agreements and are subject to affirmative marketing requirements. In 2021, 80% of the area median income for the Worcester MSA was \$79,050 for a family of four. Municipalities and/or developers are responsible for updating their inventory directly with DHCD. When new subsidized units are occupied or permitted within a municipality, the municipality (or the developer) must make a written request for units to be added to the municipality’s inventory. This task is accomplished through the *SHI: Requesting New Units Form*, available on the Massachusetts Subsidized Housing Inventory website, which must be submitted to DHCD.

TABLE 1: AREA MEDIAN INCOME LIMITS FOR THE WORCESTER METROPOLITAN STATISTICAL AREA

Area Median Income	FY 2021 Area Median Income Limit Category	Persons in Household				
		1	2	3	4	5
\$98,800	Low (80%) Income	\$55,350	\$63,250	\$71,150	\$79,050	\$85,400
	Very Low (50%) Income	\$34,600	\$39,550	\$44,500	\$49,400	\$53,400
	Extremely Low (30%) Income	\$20,800	\$23,750	\$26,700	\$29,650	\$32,050

FAIR HOUSING AND HOUSING DISCRIMINATION

Title VIII of the Civil Right Act of 1968, also referred to as the Fair Housing Act, was enacted with the primary purpose of prohibiting discrimination in transactions involving the rental, sale, or financing of a home based on race, color, national origin, religion, sex, familial status, and mental or physical handicap. Massachusetts law included the following protected classes for tenants and homebuyers: marital status, children, sexual orientation, age, gender identity and expression, military or veteran status, ancestry, genetic information, retaliation, and receipt of public assistance or rental subsidies.

Under Federal law, state and local governments that receive federal housing funds are required not only to refrain from discriminatory practices, but they must also take initiative in promoting open and inclusive housing patterns, also known as “affirmatively furthering fair housing” or “AFFH”. As defined by HUD, this practice includes the following:

- Analyzing and eliminating discrimination in the jurisdiction;
- Promoting fair housing choice for all persons;
- Providing opportunities for inclusive patterns of housing occupancy regardless of race, color, religion, sex, familiar status, disability, and national origin;
- Promoting housing that is structurally accessible to, and usable by all persons, particularly persons with disabilities;
- Fostering compliance with the nondiscrimination provision of the Fair Housing Act.

In 2021, the White House issued a Memorandum to the Secretary of HUD, which declared that the affirmatively furthering fair housing provision in the Fair Housing Act, “...is not only a mandate to refrain from discrimination but a mandate to take actions that undo historic patterns of segregation and other types of discrimination and that afford access to long-denied opportunities.”¹ A number of Executive Order implicating HUD’s responsibility for implementing the mandate of AFFH were issued by the White House in 2021, including Executive Order 13895, “Advancing Racial Equity for Underserved Communities Through the Federal Government” and Executive Order 13988, “Preventing and Combating Discrimination on the Basis of Gender Identity or Sexual Orientation.”

Under Federal and State law, municipalities must also ensure that municipal policies and programs do not have a disparate impact on members of a protected class. Disparate impact is a significant legal theory in which liability based upon a finding of discrimination may be incurred even when the discrimination was not purposeful or intentional. The municipality should consider if the policy or practice at hand is necessary to achieve substantial, legitimate, non-discriminatory interests and if there is a less discriminatory alternative that would meet the same interest.

¹ U.S. Department of Housing and Urban Development Affirmatively Furthering Fair Housing (AFFH) Website

HOUSING NEEDS ASSESSMENT

COMMUNITY OVERVIEW

Boylston is a primarily rural/suburban, middle- to upper-income community in Central Massachusetts, bordered by Sterling and Clinton in the north, Berlin and Northborough in the east, Shrewsbury in the south, and West Boylston in the west. The town has a total area of 19.7 square miles, consisting of a land area of 16.0 square miles and a water area of 3.6 square miles. Boylston is located approximately 7 miles northeast of the city of Worcester, 35 miles west of Boston, and 45 miles northwest of Providence, RI.

The first settlers of Boylston arrived in 1717. When the town's population grew in 1742, the Colonial Governor agreed to create a quasi-independent area called the North Parish of Shrewsbury. In 1774, the area reached 500 residents, and later in 1786, the Town of Boylston was officially incorporated.

Boylston's landscape changed significantly in 1908 when 4,380 acres (17.5 km²) were flooded between Boylston, West Boylston, Clinton, and Sterling to create the second largest body of water in Massachusetts – the Wachusett Reservoir. The Reservoir is a primary feature of Boylston and its neighboring towns, and supports two-thirds of the Commonwealth's population with drinking water.

Besides the ample water resources, Boylston is also large forested with over 6.5 square miles of open space under various types of protection. Boylston residents appreciate the beauty of nature and the small-town atmosphere. The Town also has a thriving public school system. Other attractive destinations are the public library, the popular Tower Hill Botanic Garden that draws visitors from across the state, and two golf courses. Most residents commute outside the town to work. The proximity to several large cities near the town provides residents more employment opportunities.

DEMOGRAPHIC CHARACTERISTICS

POPULATION AND HOUSEHOLD TRENDS

Boylston is a small, rural-suburban community, located only about 10 miles from the second largest city in New England. Neighboring communities, which will be used for the purpose of comparison in this assessment, include Berlin, Clinton, Northborough, Shrewsbury, Sterling, West Boylston, and Worcester. In 2019, Boylston's population totaled 4,623 residents². According to the 2010 Census, the town has a population density of 220 inhabitants per square mile. Historically an agricultural community, the town has experienced a few periods of rapid population expansion, including the years following the end of the Second World War. Between 1940 and 1960, the town's population grew by 41%. During this time, Boylston's population grew from 1,388 residents to 2,367 residents. Since 2000, Boylston has grown by 12.5%, which is a greater increase than all of its surrounding neighbors, other than Berlin which grew by 25% in this time period. The population of Worcester County grew by 9% between 2000 and 2019.

Boylston is anticipated to gradually increase its population by approximately 4% by 2030 and an additional 5% by 2040. This anticipated growth is slightly higher than that of the town's surrounding communities, which are expected to increase overall population by an estimated 7% by 2040³. Future population change patterns will be determined by housing development patterns, local and regional economic conditions, and evolving living preferences of current and future generations.

² American Community Survey Estimates 2015-2019

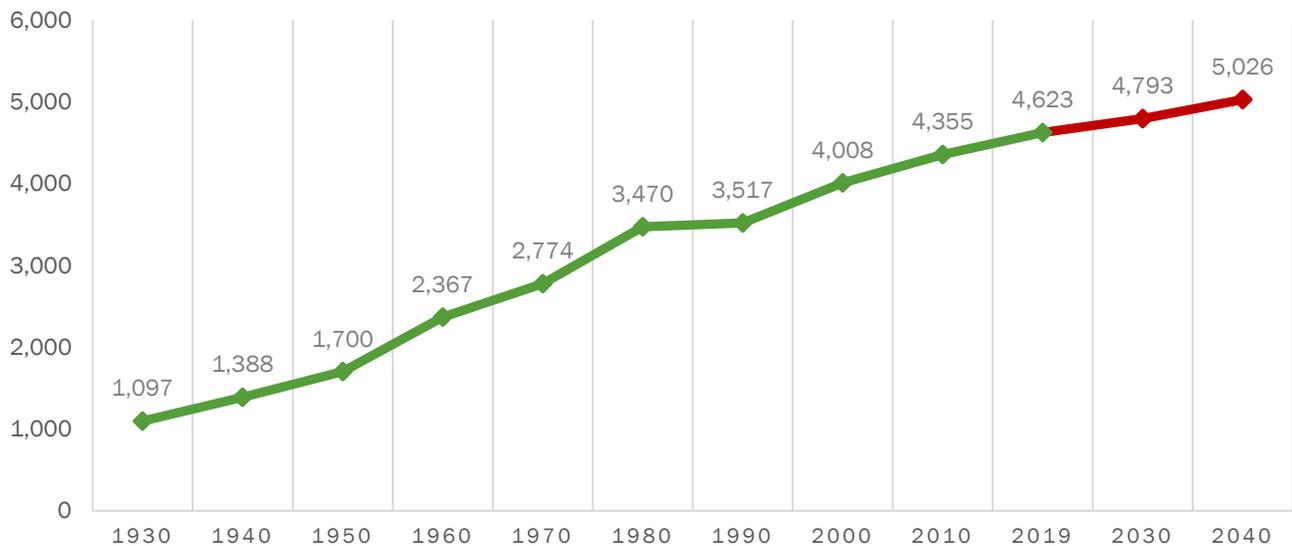
³ CMRPC Population Projections

As the COVID-19 pandemic and economic shutdown forced countless employees across the nation to work remotely from their homes for months in 2020, it is possible that people may continue working remotely and elect to relocate outside of employment centers such as the Boston region to attractive and more affordable suburban communities in Central Massachusetts, such as Boylston. Even as conditions gradually return to a state of normality, remote work is likely to increase in popularity and feasibility, with workers embracing more freedom and flexibility without needing to make lengthy commutes every day. Major companies have announced that employees working from home may continue to do so permanently. It is possible that Boylston could experience a high demand in housing in the coming years due to these factors. The town’s quality of life, clean air, excellent school system, and other attractive small-town features make it a prime location for families to gravitate towards. While it is challenging to anticipate how the pandemic will furthermore affect the economy and housing market in the long-term, there will undoubtedly be profound impacts.

FIGURE 1: BOYLSTON POPULATION GROWTH WITH PROJECTIONS, 1930 – 2040

SOURCE: U.S. CENSUS BUREAU 1930-2010; AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES 2015-2019; CMRPC POPULATION ESTIMATES

POPULATION GROWTH WITH PROJECTIONS



The U.S. Census Bureau states that a *household* consists of all the people who occupy a housing unit, including the related family members and all the unrelated people. A *family household* includes the family householder and all other people in the living quarters who are related to the householder by birth, marriage, or adoption⁴. Table 2 shows that Boylston’s household composition has increased by 13% in the last two decades. Out of the surrounding communities, this growth rate is second only to Berlin which has experienced a household increase of 26%, a rate that can be attributed to rapid multi-family housing construction in recent years (see Figure 2). West Boylston and Clinton were the only two communities surrounding Boylston that decreased in number of households since 2000. The number of families units grew at a faster pace in Boylston (10%) compared to the county (5%) and state (5%). Overall, family units have increased at a slower pace than household units in Boylston, Worcester County, and Massachusetts.

⁴ Same-sex couple households are included in the ‘family households’ category if there is at least one additional person related to the householder by birth or adoption.

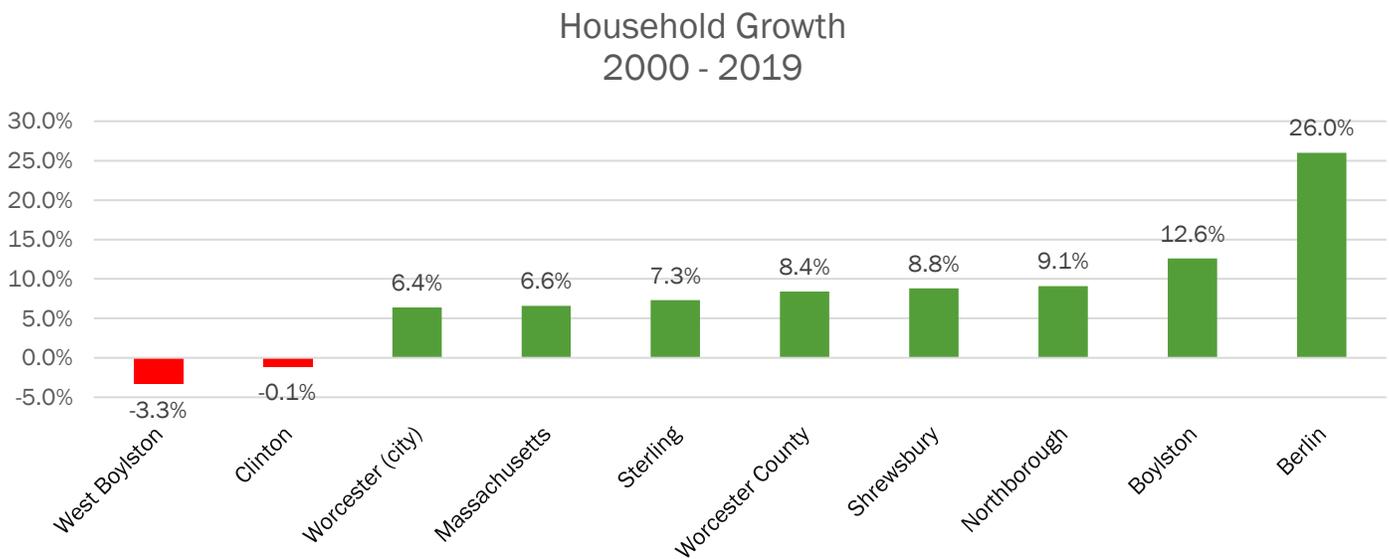
TABLE 2: HOUSEHOLDS AND FAMILIES, 2000 - 2019

	2000 Census		2010 Census		2019 ACS Estimate		Percent Change 2000-2019	
	Households	Families	Households	Families	Households	Families	Households	Families
Boylston	1,573	1,141	1,698	1,162	1,799	1,273	13%	10%
Worcester County	283,927	192,423	303,080	202,602	309,951	202,645	8%	5%
Massachusetts	2,443,580	1,576,696	2,547,075	1,603,591	2,617,497	1,659,300	7%	5%

Source: U.S. Census Bureau 2000, 2010; American Community Survey 5-Year Estimates 2015-2019

FIGURE 2: HOUSEHOLD GROWTH, BOYLSTON AND SURROUNDING COMMUNITIES, 2000 - 2019

SOURCE: AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES 2015-2019



HOUSEHOLD TYPES

In 2019, 1,273 households in Boylston were classified as family households (Table 3). 71% of all households are considered family households, while the remaining 29% consist of member who are not related to one another. Family households with their own children under the age of 18 make up 29% of all households in Boylston, which is higher than the state’s rate of 26%. An estimated 24% of all households in town are single-person households, and 10% of all households are elderly single-person households, which are both rates lower than Massachusetts 2019 averages of 29% and 12%, respectively.

For many communities in the region and state, the number of people living in a household has been declining as more people choose to live alone, delay having children, or have fewer or no children. Despite this trend, in Boylston the average household size has remained at 2.56 since 2000. The number of family households with their own children under the age of 18 living in Boylston has only slightly decreased from 553 in 2000 to 524 in 2019. Six percent (6%) of all households consisted of single-parent households (Table 3). Single-parent households may have more difficulty affording a safe and spacious home to live because of the reliance on one income to support the family. Proportionally, Boylston has fewer single-parent households than the state, which was at 8% in 2019. Families with children are a protected class under federal law, and Massachusetts has made it unlawful to discriminate based on marital status.

TABLE 3: BOYLSTON HOUSEHOLDS BY HOUSEHOLD TYPE, 2019

	Number	Percent of All Households
Total Households	1,799	100%
Family Households	1,273	71%
Family Households with own children under 18 years	524	29%
Male householder, no spouse present with own children under 18 years	19	1%
Female householder, no spouse present with own children under 18 years	97	5%
Non-family Households	526	29%
Householder living alone	429	24%
Elderly single-person households	183	10%

Source: U.S. Census Bureau, 2015-2019 American Community Survey 5-Year Estimates
Note: Sub-categories in this table have been selected and extracted from the full ACS dataset

AGE

It is important to examine age distribution in a community as different age groups may have various requirements and preferences for housing. Additionally, age is a protected class under State Law. U.S. Census Bureau American Community Survey 5-year Estimates show 25.0% of the Boylston population are under the age of 20; 11.4% between the age of 20 and 34; 13.2% from 35 to 44 years of age; 33.1% from 45 to 64 years; 14.5% from 65 to 84 years; and 2.8% over the age of 85 years (Table 4). Since 2000, Boylston has seen the greatest increase occur in the 85 years and over age category (+69%). Age brackets that have decreased since 2000 include the Under 5 years (-19%), 20-34 years (-14%), and 35-44 years (-28%). The decrease in residents under the age of 5 and those between the ages of 20 and 44 has significant implications on school enrollment, as these groups represent both future students of the public school system and parents of school age children. According to elementary school enrollment data from the Department of Elementary and Secondary Education as of 2019, Boylston has 0.17 elementary students per household, matching the Massachusetts average of 0.17 students per household.

TABLE 4: BOYLSTON POPULATION BY AGE, 2000 - 2019

	2000		2010		2019		2030 (Projection)		2040 (Projection)	
	Total	Percent	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Total population	4,008	100%	4,355	100%	4,623	100%	4,792	100%	5,028	100%
Under 5 years	238	5.9%	221	5.1%	200	4.3%	226	4.7%	223	4.4%
5 to 19 years	787	19.6%	875	20.1%	958	20.7%	855	17.8%	891	17.7%
20 to 34 years	600	15.0%	512	11.8%	528	11.4%	622	13.0%	703	14.0%
35 to 44 years	779	19.4%	618	14.2%	610	13.2%	588	12.3%	566	11.3%
45 to 64 years	1,113	27.8%	1,534	35.2%	1,528	33.1%	1,300	27.1%	1,361	27.1%
65 to 84 years	452	11.3%	519	11.9%	672	14.5%	1,092	22.8%	1,104	22.0%
85 years and over	39	1.0%	76	1.7%	127	2.8%	109	2.3%	180	3.6%
Median age	39.8	(X)	41.6	(X)	45.2	(X)	(X)	(X)	(X)	(X)

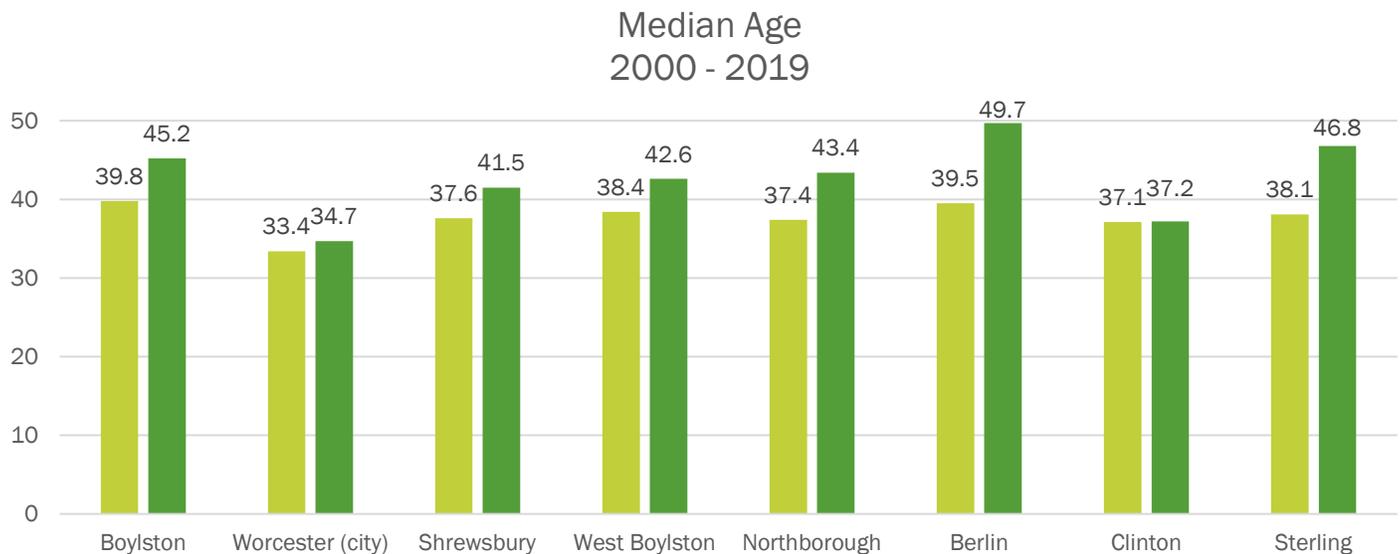
Source: U.S. Census Bureau 2000, 2010; American Community Survey 5-Year Estimates 2015-2019

While residents ages 20-44 made up approximately 34% of Boylston’s population in 2000, this age bracket now constitutes just under 25% of the total population. This group typically consists of first-time homebuyers, implying barriers to homeownership could be one cause for the decrease of the 20-44 age bracket. This can also suggest there is an insufficient supply of housing options in Boylston such as rental units, starter homes, condominiums, apartments, or accessory dwelling units.

Boylston’s median age (45.2 years) has increased by close to 6 years since 2000, an increase only behind Berlin and Sterling out of the surrounding communities (Figure 3). The town’s median age remains well above the county (40.2 years) and state’s (39.5 years) median age, indicating an older population⁵. Currently, less than 20% of the population is over the age of 65 and by 2040 it is anticipated to grow closer to 25% of the town’s population, a noteworthy trend but slightly less pronounced than other communities in the region.

It is anticipated that the changing age composition of Boylston will result in a greater demand for housing better suited for aging households as well as households with fewer members. The steadily increasing median age and proportion of aged 65+ population in Boylston is reflective of national trends, as the Baby Boomer generation approaches and surpasses retirement age. The number of householders living alone in Boylston has been on the incline in recent decades, and the average household size has not increased. It is a necessity for Boylston to carefully plan for and create viable housing options for these community members.

FIGURE 3: MEDIAN AGE, 2000-2019



GROUP QUARTERS

People not living in a family or non-family household are classified by the U.S. Census Bureau as living in group quarters. Group quarters include facilities such as correctional facilities, nursing homes, and hospitals as well as college dormitories, military barracks, group homes, missions, and shelters. According to the U.S. Census Bureau 2010 Decennial Census, there are no Boylston residents living in group quarters. The town formerly hosted a YOU, Inc. group home to provide a stable living home for at-risk youth, however the agency operating this residence has since left the town.

⁵ U.S. Census Bureau Estimates 2015-2019

RACE AND ETHNICITY

The population of Boylston is primarily White, at 96.1% of the town's total population, according to the most recent ACS estimates (Table 5). Since 2000, the White alone population gained the most number of residents, increasing from 3,876 in 2000 to 4,443 residents in 2019. Black/African-American and American Indian/Alaska Native residents of Boylston decreased in population, plus Native Hawaiian/Other Pacific Island residents remained at 0.0%. Populations that saw an increase since 2000 include Asian and Hispanic or Latino (of any race). The major ancestries of Boylston include Irish, Italian, English, French, German, Polish, Scottish, French Canadian, and Swedish. Additionally, an estimated 10% of the population over the age of 5 speaks a language other than English at home. In comparison, 20% of Worcester County's population speaks a language other than English at home.

TABLE 5: BOYLSTON POPULATION BY RACE/ETHNICITY, 2000 - 2019

	2000		2010		2019	
	Number	Percent	Number	Percent	Number	Percent
Total Population	4,008	100%	4,355	100%	4,623	100%
White alone	3,876	96.70%	4,061	93.20%	4,443	96.10%
Black or African-American alone	27	0.50%	30	1.00%	9	0.20%
American Indian and Alaska Native alone	9	0.10%	9	0.20%	0	0.00%
Asian alone	55	0.90%	159	3.70%	122	2.60%
Native Hawaiian and Other Pacific Islander	0	0.00%	0	0.00%	0	0.00%
Some other race alone	10	0.10%	29	0.20%	6	0.10%
Two or more races	31	0.30%	67	1.50%	43	0.90%
Hispanic or Latino (of any race)	26	0.60%	68	1.60%	191	4.10%

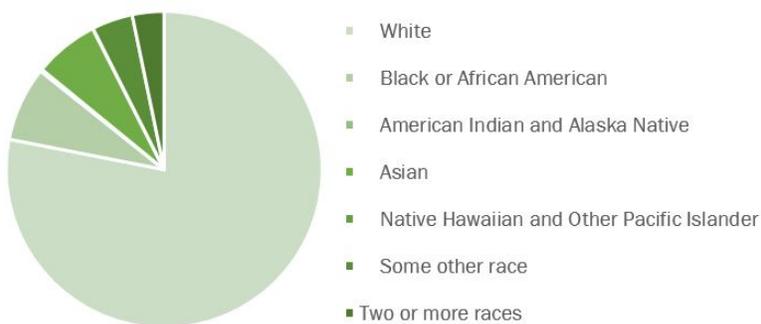
Source: U.S. Decennial Census 2000, 2010; 2015-2019 American Community Survey 5-Year Estimates

Note: Hispanic origin can be viewed as the heritage, nationality, lineage, or country of birth of the person or the person's parents or ancestors before arriving in the United States. People who identify as Hispanic, Latino, or Spanish may be any race.

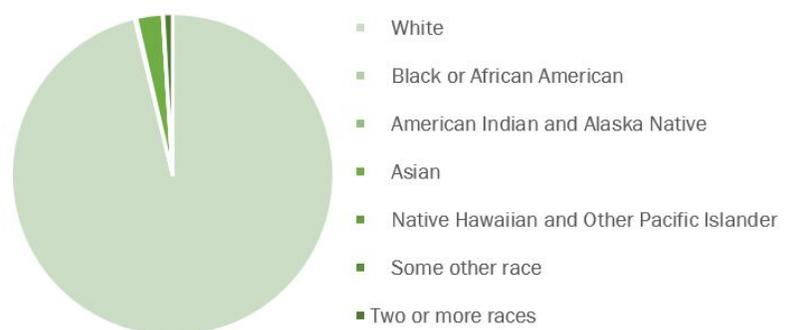
FIGURE 4: RACIAL DISTRIBUTION OF BOYLSTON AND MASSACHUSETTS, 2019

SOURCE: 2015-2019 AMERICAN COMMUNITY SURVEY ESTIMATES

Massachusetts Racial Distribution, 2019



Boylston Racial Distribution, 2019



DISABILITY

Disability is a protected class under Federal Law. A disability is defined by the U.S. Census Bureau as a long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job. Many residents with one or more disabilities face housing challenges due to a lack of housing that is affordable and physically accessible. Table 6 shows that an estimated 5.7% of Boylston’s population (159 residents) ages 18 to 64, also known as “working-age residents,” reported having one or more disability. An estimated 32% (256 people) of residents ages 65 and over in town reported having one or more disability. Ambulatory difficulties are currently the most common disability faced by the elderly population in Boylston, followed by difficulties with hearing. With projections of an increasing elderly population in Boylston, the demand for affordable and barrier-free/accessible housing may be on the rise. The range of disabilities present in the town’s population requires different types of accessible housing to serve the needs of persons with disabilities. Some communities in Massachusetts have put more effort and resources into integrating accessible housing and housing with supportive services into planning for market-rate and affordable housing development.

TABLE 6: POPULATION BY ESTIMATED DISABILITY STATUS

	Boylston		Worcester County		Massachusetts	
	Estimate	Percent of total population with a disability	Estimate	Percent of total population with a disability	Estimate	Percent of total population with a disability
Total civilian non-institutionalized population	4,623	(X)	813,041	(X)	6,777,468	(X)
<i>With a disability</i>	454	9.80%	98,164	12.10%	784,593	11.60%
Population 18 to 64 years	2,806	(X)	516,708	(X)	4,338,119	(X)
<i>With a disability</i>	159	5.70%	51,754	10.00%	383,233	8.80%
With a hearing difficulty	37	1.30%	9,047	1.80%	65,595	1.50%
With a vision difficulty	38	1.40%	7,560	1.50%	60,336	1.40%
With a cognitive difficulty	57	2.00%	26,793	5.20%	188,779	4.40%
With an ambulatory difficulty	39	1.40%	21,532	4.20%	161,323	3.70%
With a self-care difficulty	20	0.70%	9,186	1.80%	65,245	1.50%
With an independent living difficulty	33	1.20%	20,939	4.10%	142,648	3.30%
Population 65 years and over	799	(X)	121,318	(X)	1,070,970	(X)
<i>With a disability</i>	256	32.00%	38,514	31.70%	340,368	31.80%
With a hearing difficulty	120	15.00%	16,605	13.70%	144,455	13.50%
With a vision difficulty	9	1.10%	6,228	5.10%	55,114	5.10%
With a cognitive difficulty	60	7.50%	9,994	8.20%	82,664	7.70%
With an ambulatory difficulty	143	17.90%	23,783	19.60%	206,939	19.30%
With a self-care difficulty	39	4.90%	9,421	7.80%	80,740	7.50%
With an independent living difficulty	80	10.00%	15,829	13.00%	144,816	13.50%

Source: 2015-2019 American Community Survey 5-Year Estimates

POPULATION WITH SPECIAL NEEDS

Populations with special needs are considered to be residents who require specialized housing and/or support services. Included in this category, in no particular order, are:

- People with physical disabilities
- Elderly and frail elderly
- Veterans
- Survivors of domestic violence
- Youth aging out of foster care and at-risk youth
- People with psychiatric and cognitive disabilities
- People with substance abuse issues
- Ex-offenders
- People living with HIV or AIDS
- People who are homeless

The needs of these sub-populations may overlap in many cases, as well as the institutions that serve them. Special needs populations are more likely than the general population to encounter difficulties securing and retaining adequate and affordable housing, due to lower incomes and other obstacles, and often require enhanced support services. While members of these populations often move through temporary housing placements, they often seek permanent and stable housing options. Unfortunately, due to the small size of Boylston, municipal level data is not available on these specialized populations.

There are numerous organizations that provide support services and group homes in Worcester County. There are likely individuals with developmental disabilities who live independently in town with support from the Department of Developmental Services (DDS).

INCOME

Income of households is directly related to the amount of money that individuals and families are able to allocate for housing. Housing that is affordable for lower-income households is significant for creating household stability and economic self-sufficiency. In order to build and retain a strong and talented workforce to improve the region and state's economic competitiveness, housing that is affordable to working class and middle class households needs to be readily available.

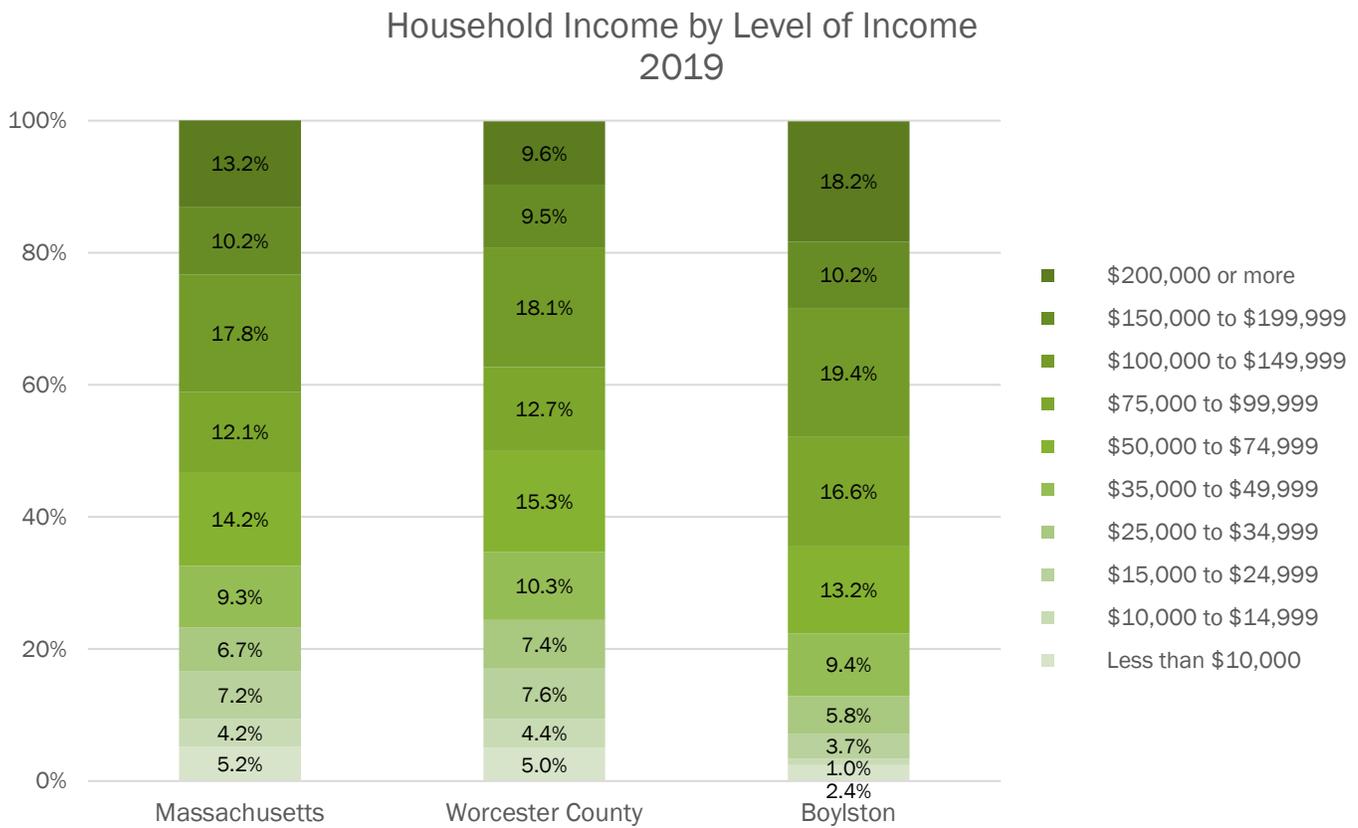
Household and family income in Boylston were both significantly higher than Worcester County and Massachusetts in 2019, based on ACS estimates (Table 7). Since 2000, Boylston's median household income has increased by over 30% from \$67,703 to the 2019 estimate of \$97,591. In comparison, both Worcester County and the state of Massachusetts also experienced increases in median household income and median family income between 2000 and 2019. In terms of household income distribution among residents, Figure 5 shows that there is a higher percentage of households earning more than \$100,000 per year versus the state and county.

TABLE 7: MEDIAN HOUSEHOLD AND FAMILY INCOME, 2019

	Median Household Income	Median Family Income
Boylston	\$97,591	\$117,310
Worcester County	\$74,679	\$96,393
Massachusetts	\$81,215	\$103,126

Source: 2015-2019 American Community Survey 5-Year Estimates

FIGURE 5: HOUSEHOLD INCOME BY LEVEL OF INCOME, 2019
 SOURCE: 2015-2019 AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES



EDUCATION

Educational attainment is one of the greatest factors that determine employment and wealth, particularly now that a high school education is the minimum requirement to obtain a job in most industries. The most recent American Community Survey estimate that 97% of Boylston residents hold a high school degree or higher, whereas the state and county have educational attainment rates closer to 91% (Table 8). Boylston residents with a Bachelor’s Degree or greater is higher than both Worcester County (22%) and Massachusetts (44%). Of the working age population totaling 3,756 Boylston residents in 2019, 66% were participating in the labor force, a rate on par with the county but slightly lower than the state. Based on high educational attainment rates in the town, many Boylston residents are well-positioned to hold high-paying, professional jobs⁶.

⁶ According to the U.S. Equal Employment Opportunity Commission (EEOC), a professional job is one that requires a specific level of college education, typically a bachelor’s degree or higher, for someone to perform its duties and responsibilities. Examples include doctors, teachers, accountants, lawyers, scientists, and authors. Non-professional jobs classified by the EEOC include craftspeople, plumbers, electricians, installers, and food service workers or, in general, positions that primarily entail manual labor duties and trade skills learned through an apprenticeship or training program.

TABLE 8: LABOR FORCE AND EDUCATION LEVELS

	Population 16 and Over		Educational Attainment of Population 25 Years and Over				
	Total	In Labor Force	Population 25 Years and Over	Less than High School	High School Graduate or Higher	Some College	Bachelor's Degree or Higher
Massachusetts	5,648,105	67.3%	4,781,683	9.3%	90.8%	15.4%	43.7%
Worcester County	671,415	66.2%	568,517	9.3%	90.7%	17.5%	22.0%
Boylston	3,756	66.2%	3,227	2.6%	97.4%	16.2%	57.5%

Source: 2015-2019 American Community Survey 5-Year Estimates

UNEMPLOYMENT

Between 2010 and 2020, annual unemployment in town fluctuated but consistently remained well below the rates of Worcester County and Massachusetts, even in the years following the 2008 Recession (Figure 6). Despite historically low unemployment rates, the labor force actually shrank by approximately 23%. Factors contributing to this discrepancy are likely the combination of slow population growth and an increase in the number of retirees in town.

The economic shutdown due to COVID-19 resulted in a national surge of unemployment as businesses were forced to close their doors to prevent the spread of the virus. Prior to the COVID-19 pandemic, Boylston’s unemployment rate in March 2020 was at a low rate of 3.1%, or 75 unemployed residents. In just the following month of April 2020, the town’s unemployment rate shot up to 16.3%, with 327 residents out of the workforce and filing for unemployment⁷ (Figure 8). The previous high of unemployment in Boylston was 8.6% in December 2009, following the Recession. While some communities in Massachusetts saw upwards of a quarter of their residents out of the workforce in the initial months following the COVID-19 outbreak, it is likely that many Boylston residents are employed in sectors of the economy which were more easily able to adapt to remote work. Even prior to the pandemic, 10% of residents were already working from home, giving these workers greater job security during a time when thousands were unexpectedly furloughed or laid off across the country. Since April 2020, the unemployment rate has steadily decreased to a more stable proportion but has yet to return the rate of pre-pandemic years (Figure 7).

⁷ Massachusetts Labor Market Information

FIGURE 6: ANNUAL UNEMPLOYMENT RATES, 2010-2019

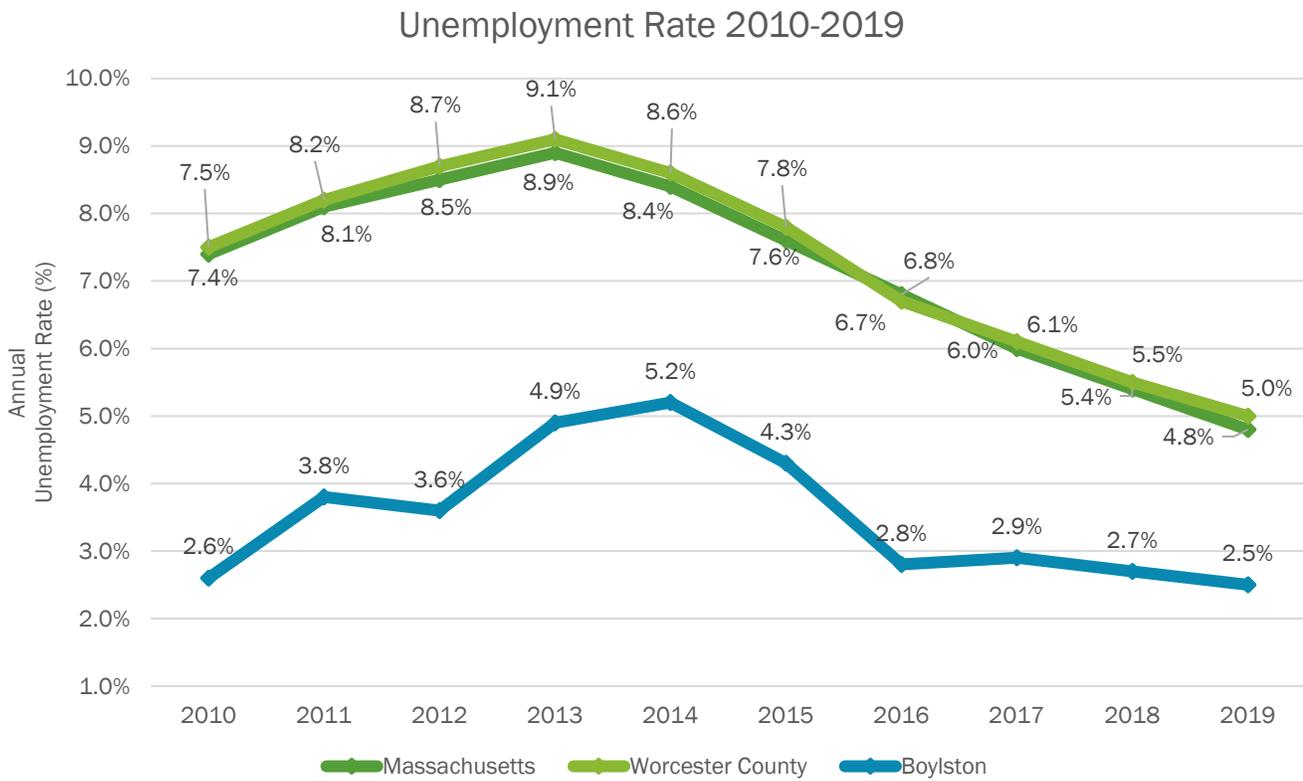
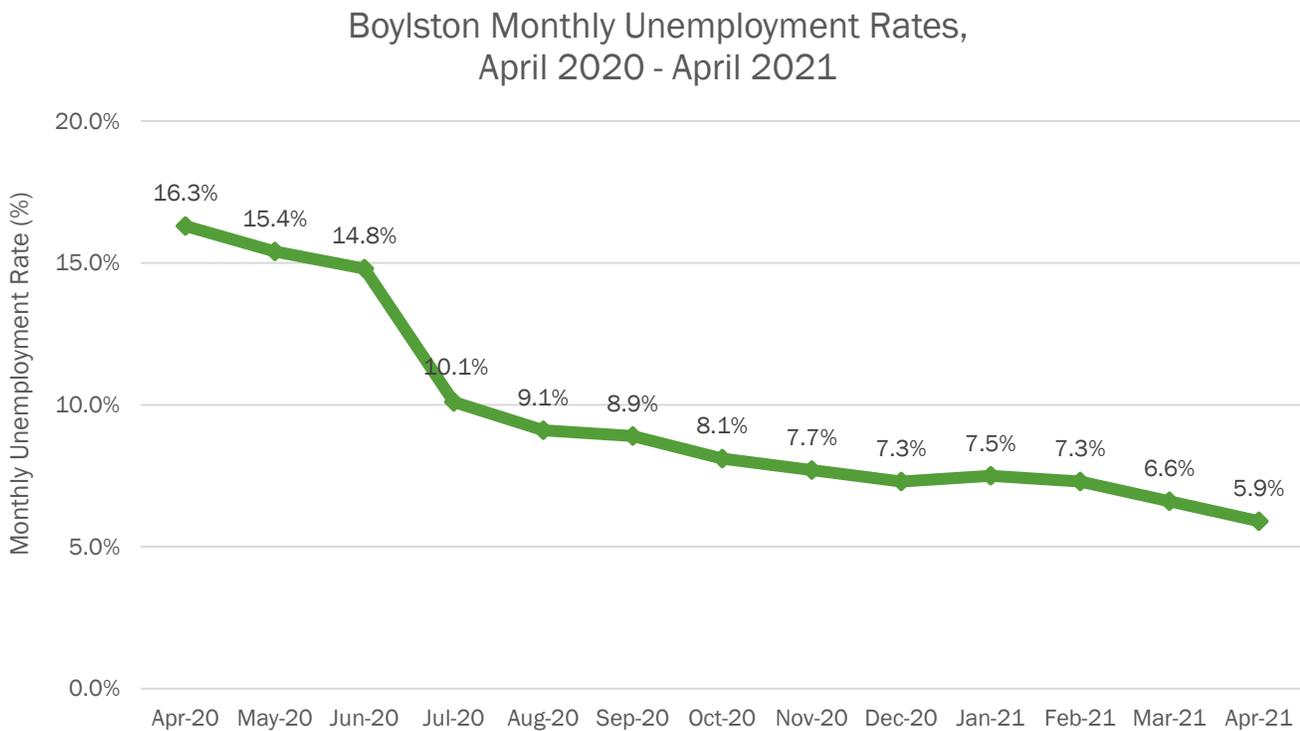


FIGURE 7: MONTHLY UNEMPLOYMENT RATES, APRIL 2020 – APRIL 2021



INDUSTRIES

Table 9 shows that the majority of Boylston residents (56%) are employed in management, business, science, and arts occupations. The greatest increases in Boylston employment since 2000 have been in the industries of Arts, entertainment, and recreation, and accommodation and food services (+202%), Professional, scientific, and management, and administrative and waste management services (+156%), and Educational services, health care and social assistance (+36%). American Community Survey estimates show that since 2000, considerable job loss has occurred in the industries of Manufacturing, Retail trade, Transportation and warehousing, Information, Construction, and Wholesale Trade. These employment industries lost a total of 264 jobs.

TABLE 9: BOYLSTON BUSINESS ESTABLISHMENTS BY INDUSTRY CLASS, 2019

	2000		2010		2019		Change 2000-2019	
	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Civilian employed population 16 years and over	3,142	100%	2,438	100%	2,425	100%	-717	-23%
Agriculture, forestry, fishing and hunting, and mining	26	1%	12	0%	25	1%	-1	-4%
Construction	147	7%	146	6%	113	5%	-34	-23%
Manufacturing	405	19%	183	8%	308	13%	-97	-24%
Wholesale trade	60	3%	97	4%	50	2%	-10	-17%
Retail trade	188	9%	203	8%	136	6%	-52	-28%
Transportation and warehousing, and utilities	78	4%	82	3%	32	1%	-46	-59%
Information	55	3%	70	3%	30	1%	-25	-45%
Finance and insurance, and real estate and rental and leasing	173	8%	327	13%	177	7%	4	2%
Professional, scientific, and management, and administrative and waste management services	156	8%	311	13%	400	16%	244	156%
Educational services, and health care and social assistance	518	25%	557	23%	705	29%	187	36%
Arts, entertainment, and recreation, and accommodation and food services	85	4%	179	7%	257	11%	172	202%
Other services, except public administration	86	4%	202	8%	80	3%	-6	-7%
Public administration	109	5%	69	3%	112	5%	3	3%

Source: 2015-2019 American Community Survey 5-Year Estimates

COMMUTING CHARACTERISTICS

Boylston is conveniently located proximate to several major centers of employment which offer a variety of jobs, including Worcester, Boston, and Providence. Often referred to as a bedroom community, many residents live in Boylston and commute to their jobs outside of town. As of 2019, 10% of residents work from home, however this statistic has likely ballooned since the COVID-19 pandemic. The average commute time to work is 29 minutes and almost 20% of residents have commutes longer than 45 minutes. One third of residents work outside Worcester County, and the majority of commuters are either driving alone (77.9%) or carpooling (5.1%). Commuting plays an important role in the economy and where people decide to live, particularly since the automobile became widely available in the 20th century. As remote work becomes more feasible for many professions, attractive small towns such as Boylston may see a migration of families looking to relocate outside of the pricey Boston metro area.

HOUSING SUPPLY CHARACTERISTICS

HOUSING OCCUPANCY

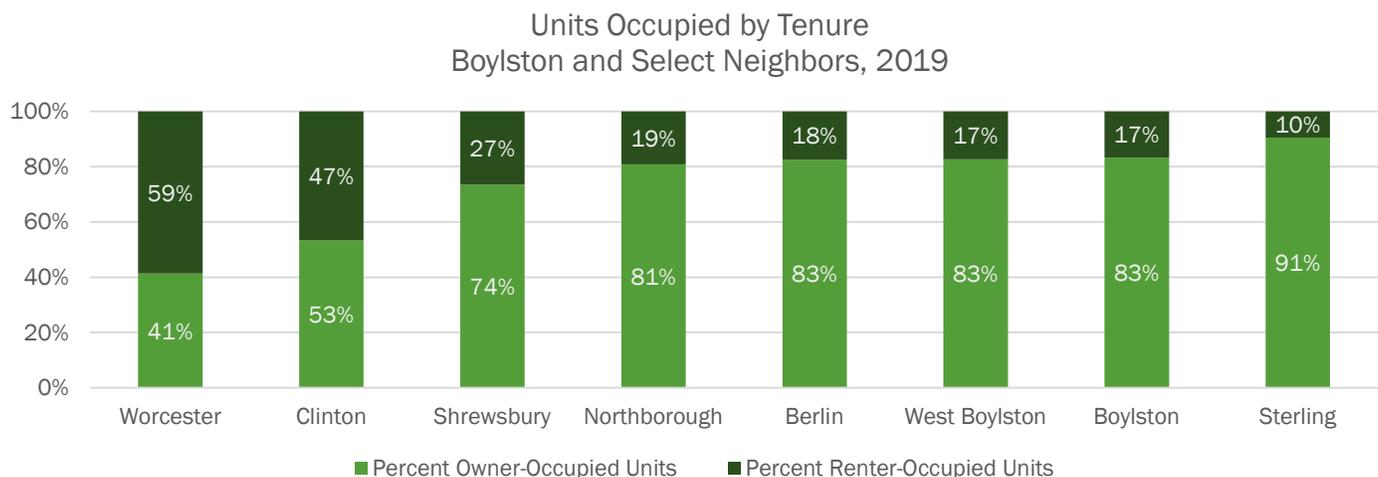
The 2000 U.S. Census showed that there were 1,573 occupied housing units in Boylston. Between 2000 and 2019, the number of housing units in town grew at a rate of 12%, increasing the housing supply by an estimated 226 units (Table 10). Worcester County's total housing units grew by 8% during this same time period and Massachusetts' total units increased by nearly 7%. Occupancy of Boylston housing units increased slightly from 98% occupied in 2000 to 99% occupied in 2019. Owner-occupancy in Boylston has only increased by a fraction of a percentage since 2000, remaining at approximately 83% the last two decades. This rate is still significantly higher than the county or state, which have greater availability of rental housing and rates of owner-occupied units not exceeding two-thirds of the overall housing supply. In addition to having a lower rate of rental housing than the county or state, Boylston has a lower rate than all of its neighboring communities other than Sterling, with 17% of units occupied by renters as of 2019 (Figure 8).

TABLE 10: HOUSEHOLDS BY TENURE, 2000-2019

	2000						2019					
	Boylston		Worcester County		Massachusetts		Boylston		Worcester County		Massachusetts	
	#	%	#	%	#	%	#	%	#	%	#	%
Total occupied housing units	1,573	100%	283,927	100%	2,443,580	100%	1,799	100%	309,951	100%	2,617,497	100%
Owner-occupied	1,317	83.70%	182,104	64.10%	1,508,052	61.70%	1,499	83.30%	201,806	65.10%	1,632,765	62.30%
Renter-occupied	256	16.30%	101,823	35.90%	935,528	38.30%	300	16.70%	108,145	34.90%	984,732	37.70%
Average household size of owner-occupied unit	2.67	(X)	2.76	(X)	2.72	(X)	2.67	(X)	2.75	(X)	2.69	(X)
Average household size of renter-occupied unit	1.9	(X)	2.19	(X)	2.17	(X)	2.03	(X)	2.22	(X)	2.25	(X)

Source: U.S. Census Bureau 2000; American Community Survey 5-Year Estimates 2015-2019

FIGURE 8: UNITS OCCUPIED BY TENURE, BOYLSTON AND SELECT NEIGHBORS, 2019



Vacancy status is used as a basic indicator of the strength or weakness of a housing market and its stability. It shows demand for housing, identifies housing turnover, and suggests the quality of housing for certain areas. There are five reasons a house can be classified as vacant by the United States Census Bureau, including: the house is (1) for seasonal, recreational, or occasional use; (2) for rent; (3) for sale; (4) rented or sold, but not occupied; or (5) all other vacant units. Rental vacancy rates have steadily been declining across the U.S., in both urban, suburban, and rural areas.

In Boylston, vacant housing units decreased from 33 units to 24 units between 2000 and 2018 (Table 11). Both the homeowner vacancy rate and the rental vacancy rate were most recently estimated to be at 0.0%. Vacancy on some level is necessary for a sustainable market and economy, and a vacancy rate between 4% and 6% is typically considered healthy in that supply is close enough to demand to keep prices relatively stable. A vacancy rate this low suggests that demand is greatly outpacing supply and generally results in rising costs of housing. This presents a challenge when trying to establish greater affordability in the town, however increased production of rental units and multi-family units can help offset the impacts of these low vacancy rates.

TABLE 11: BOYLSTON VACANCY RATES, 2000-2019

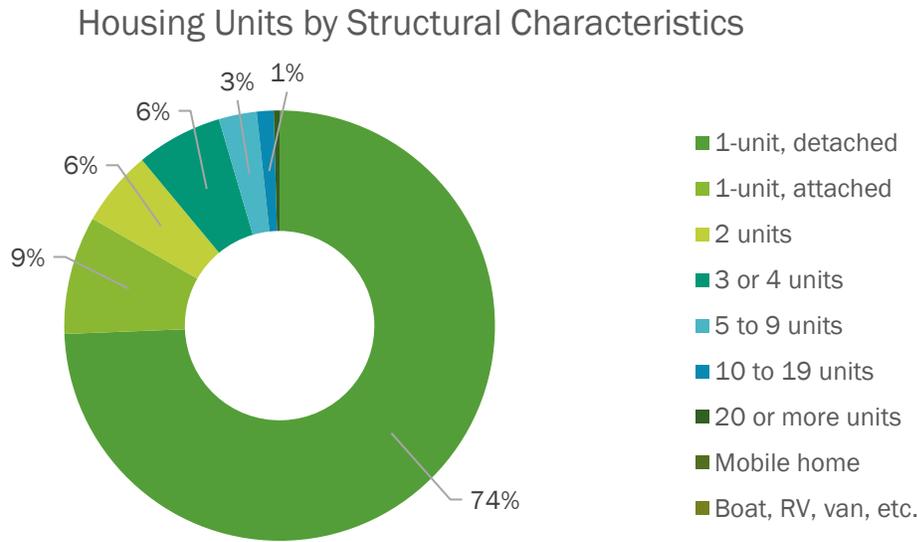
	2000	2019
Total housing units	1,606	1,823
Occupied housing units	1,573	1,799
Vacant housing units	33	24
For rent	16	0
For sale only	0	0
Rented or sold, not occupied	3	0
For seasonal, recreational, or occasional use	4	0
Other vacant	10	24
Homeowner vacancy rate	1.00%	0.00%
Rental vacancy rate	1.00%	0.00%

Source: U.S. Census Bureau 2010; American Community Survey Estimates 2015-2019

HOUSING BY STRUCTURAL TYPE

The ACS estimates that 74% of homes in Boylston are single-family detached homes, which far exceeds the ratios within Worcester County and the State, both of which remain under 60% of total homes (Figure 9). In terms of infrastructure needs and land use, this type of housing is the least efficient in terms of supplying homes to current and future residents. Boylston has a very low proportion of housing types denser than 2 units. *It should be noted that the American Community Survey Estimates are useful for comparison purposes but the numbers may over report or under report the types of residential uses in town.* Boylston Assessor’s Office has local data that can provide a more accurate description of the types of uses in town, however this dataset is not used to track tenure so the American Community Survey is used to estimate the number of rental units by structural type.

FIGURE 9: BOYLSTON HOUSING UNITS BY STRUCTURAL TYPE, 2019
 SOURCE: 2015-2019 AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES



HOUSING BY NUMBER OF BEDROOMS

Analyzing the town’s housing stock by number of bedrooms is useful in determining if there are housing deficiencies such as availability of one to two bedroom homes for smaller households or three bedroom units for larger families. According to Table 12, the town could use more rental housing with 0 bedrooms, 1 bedroom, and 4 or more bedrooms. By the most recent ACS estimates, there are zero rental housing options that have no bedroom, such as studio apartments, or 4 or more bedrooms, which could be single-family houses for rent. Studio apartments are often the cheapest options for individuals living alone. The town is also lacking in housing for owner occupancy with 1 bedroom, which often comes in the form of condominiums and apartments for sale. Overall, the majority of housing options, both ownership and rental units, have between 2 and 3 bedrooms. It is important for communities to offer a variety of bedroom options within their housing stock in order to accommodate individuals and families of all sizes and budgets.

TABLE 12: BOYLSTON HOUSING BY NUMBER OF BEDROOMS, 2019

	Owner-occupied	Renter-occupied
Total occupied housing units	1,499	300
No bedroom	15	0
1 bedroom	49	59
2 or 3 bedrooms	952	241
4 or more bedrooms	483	0

Source: American Community Survey 5-Year Estimates 2015-2019

AGE OF HOUSING

Most (51%) of Boylston’s housing stock was built between 1960 and 2000 (Table 13). Since Boylston was historically an agricultural community, its boom of housing development occurred later than some other Massachusetts communities. Only 15% of the town’s homes were built before 1940, indicating a relatively new housing stock compared to the state, county, and surrounding communities. Local Historic Districts, such as Boylston Center Historic District, can help preserve important historic homes that add to Boylston’s charming small-town New England character. Since 2010, the Town has not added as many new homes to its housing stock compared to previous decades in Boylston’s history. Homes built in the past two decades only make up 5% of the town’s existing housing stock.

Older homes can have implications for numerous structural, accessibility, safety, and energy issues. Examples of potential challenges include: a high demand for maintenance and repairs, home design that is inaccessible for people with disabilities and mobility impairments, inefficient heating/cooling/insulation systems, outdated materials that present health risks such as lead paint, asbestos, and lead pipes.

TABLE 13: BOYLSTON HOMES BY AGE

Age of Home	Number of Homes	Percentage of Homes
Total Homes	1,823	100%
Built 1939 or earlier	275	15%
Built 1940 to 1959	331	18%
Built 1960 to 1979	475	26%
Built 1980 to 1999	457	25%
Built 2000 to 2009	201	11%
Built 2010 or later	84	5%

Source: American Community Survey 5-Year Estimates 2015-2019

SENIOR HOUSING

Seniors are a growing sector of the Boylston population and housing should reflect their needs. Most seniors require smaller, affordable, and accessible housing, of which the town is currently lacking. There are very limited senior housing options in town, making it a challenge for those who have established roots here to remain in the community. Elderly residents require a range of options for levels a care, as some can age in place while other are more dependent and need assistance with daily tasks.

Compass Pointe is a recent housing development in town, constructed in 2018, that is primarily single-family homes but has a section of condominiums dedicated for age 55+ residents. These duplex homes are not income-restricted, only age-restricted, and units were sold at market rate. Lilymere Estates, a development located on Morgan Circle, is also a new over-55 adult community consisting of 30 single-story ranch condominium homes sold at market-rate prices.

The Boylston Council on Aging is a strong asset to the senior community, as they offer many resources, activities, and amenities to assist with the aging process. However the office is housed within Town Hall and does not have its own building, which limits the COA’s range of services. The Town is encouraged to take further actions to invest in ways to provide more suitable housing options and associated services for senior residents.

INCOME RESTRICTED HOUSING (SUBSIDIZED HOUSING)

There are currently 30 units in Boylston that are restricted for occupancy by lower-income households. Boylston does not have its own housing authority that manages public income-restricted housing for households earning less than 80% of the Area Median Income (AMI). The town's private income-restricted housing is owned and operated by both for-profit and non-profit owners who receive subsidies in exchange for renting to low- and moderate-income individuals and families.

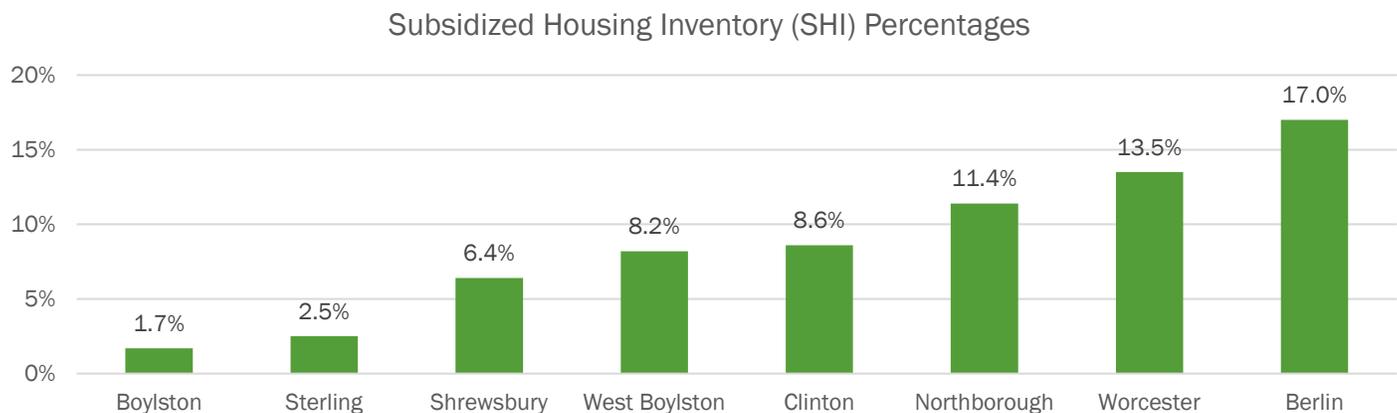
TABLE 14: DHCD CHAPTER 40B SUBSIDIZED HOUSING INVENTORY (SHI) FOR BOYLSTON

SOURCE: MASSACHUSETTS DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT, 2021

Name	Address	Type (Rental/Ownership)	SHI Units	Affordability Expires	Built w/ Comp. Permit	Subsidizing Agency
Sun Bank Village	Heritage Ln	Rental	24	2021	No	RHS
DDS Group Homes	Confidential	Rental	4	N/A	No	DDS
Mill Road Circle	Mill Road Circle	Ownership	2	Perpetuity	Yes	DHCD
Total Boylston SHI Units						30
Census 2010 Year-Round Housing Units						1,765
Percent Subsidized						1.70%

FIGURE 10: CHAPTER 40B SUBSIDIZED HOUSING INVENTORY (SHI) PERCENTAGES AS OF DECEMBER 21, 2020 FOR BOYLSTON AND SURROUNDING COMMUNITIES

SOURCE: MASSACHUSETTS DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT



At only 1.7%, Boylston falls far below the State-mandated 10% affordable housing requirement and has the least amount of affordable housing compared to its neighbors. Figure 10 shows where Boylston and its surrounding communities currently stand in terms of their Subsidized Housing Inventories (SHI). Out of all communities in the Commonwealth, Boylston falls in the bottom 75% for subsidized housing provision. The neighbors of Boylston that have met the 10% mandate are Northborough, Worcester, and Berlin. Communities that do not meet the goal of 10% affordable housing designated for those earning 80% or less of the Area Median Income (AMI) risk the vulnerability of developers being granted comprehensive permits to forego existing zoning restrictions. These permits are granted to developers if they reserve at least 25% (or 20% in some cases) of proposed units as affordable. In order to mitigate this risk, towns falling under the 10% requirement must increase their housing stock by at least 0.5% each year, or 1.0% over two years, and have an approved Housing Production Plan, showing that the community is making strides to address its housing needs.

HOUSING MARKET

SINGLE-FAMILY HOME MARKET

In 2020, the median sales price for a single-family home in Boylston was \$475,000, the highest it had been since the 2006 median sales price of \$570,000 (Table 15). Following the 2008 Recession, housing prices dropped off significantly, however in Boylston and across the region they have been gradually on the rise to prices at or exceeding those prior the Recession. The most recent sales prices of single-family homes in Boylston are higher than most of its neighboring communities. Figure 11 shows the single-family home median sale price compared to the total sales volume for Boylston from 2006 to 2020. Generally, increases in sales price have simultaneously occurred with increases in number of sales. 2020 showed a significant drop in sales volume for Boylston compared to previous years, with only 17 reported sales of single-family homes, but not a drastic reduction in average sales price.

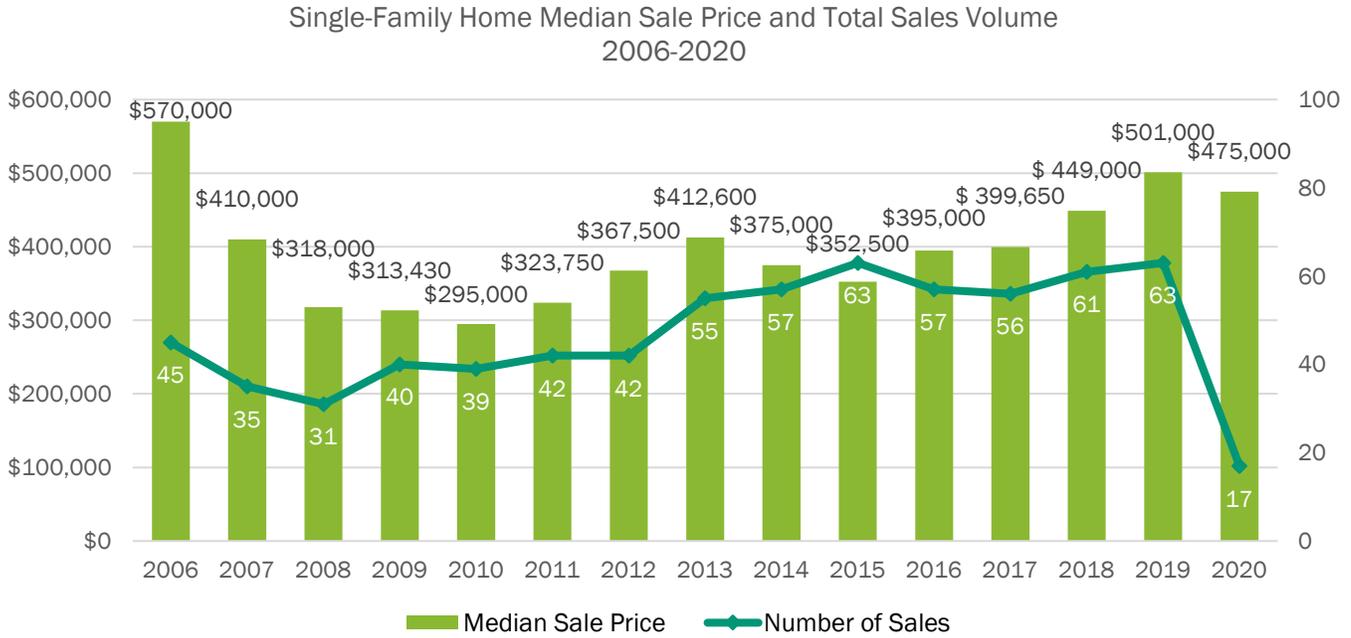
In Boylston, over a quarter of owner-occupied homes are valued over \$500,000 (Table 16). Only 11% of owner-occupied homes in Boylston are valued under \$200,000. The majority of the housing stock (61%) is valued between \$200,000 and \$500,000.

TABLE 15: MEDIAN SINGLE FAMILY HOME VALUE FOR BOYLSTON AND SURROUNDING COMMUNITIES

Median Single-Family Home Value by Year						
Year	Boylston	Worcester	Shrewsbury	Northborough	West Boylston	Berlin
2006	\$570,000	\$240,000	\$404,375	\$420,000	\$260,000	\$495,000
2007	\$410,000	\$227,100	\$400,000	\$392,500	\$266,000	\$425,000
2008	\$318,000	\$194,000	\$368,500	\$340,000	\$235,000	\$365,000
2009	\$313,430	\$175,000	\$321,975	\$356,000	\$223,550	\$445,000
2010	\$295,000	\$172,000	\$380,000	\$353,000	\$232,000	\$344,000
2011	\$323,750	\$155,000	\$338,800	\$365,000	\$225,000	\$397,500
2012	\$367,500	\$160,200	\$329,000	\$340,000	\$213,500	\$408,500
2013	\$412,600	\$179,900	\$370,000	\$357,500	\$235,250	\$370,000
2014	\$375,000	\$182,250	\$400,500	\$380,000	\$242,500	\$370,000
2015	\$352,500	\$190,000	\$401,000	\$387,000	\$258,750	\$325,000
2016	\$395,000	\$205,000	\$394,000	\$416,900	\$257,500	\$400,000
2017	\$399,650	\$224,976	\$400,000	\$447,500	\$268,997	\$429,900
2018	\$449,000	\$238,000	\$417,750	\$450,000	\$306,950	\$424,000
2019	\$501,000	\$263,750	\$459,900	\$462,500	\$315,000	\$477,500
2020	\$475,000	\$271,000	\$449,000	\$439,950	\$360,000	\$499,000

Source: The Warren Group, 2006-2018, Massachusetts Association of Realtors 2019-2020

FIGURE 11: BOYLSTON SINGLE-FAMILY HOME MEDIAN SALE PRICE AND TOTAL SALES BY YEAR
 SOURCE: THE WARREN GROUP, 2006-2018; MASSACHUSETTS ASSOCIATION OF REALTORS 2019-2020



Boylston’s residential tax rates have historically been lower than many of its neighbors including West Boylston, Worcester, and Sterling. However with recent increases since 2019, the town is now on the higher-end of tax rates compared to its neighbors. Property taxes are an important factor that shape local housing markets as they influence the costs of buying, renting, or investing in homes. Many Boylston residents who completed the community housing survey wrote about the challenge of paying increasing taxes but wanting to remain in their homes. High property taxes may exclude many renters who aspire to purchase a home but are unable to afford the high tax bills along with a mortgage, utilities, and other associated costs.

FIGURE 12: RESIDENTIAL TAX RATES OF BOYLSTON AND SURROUNDING COMMUNITIES, 2015-2021
 SOURCE: TOWN WEBSITES

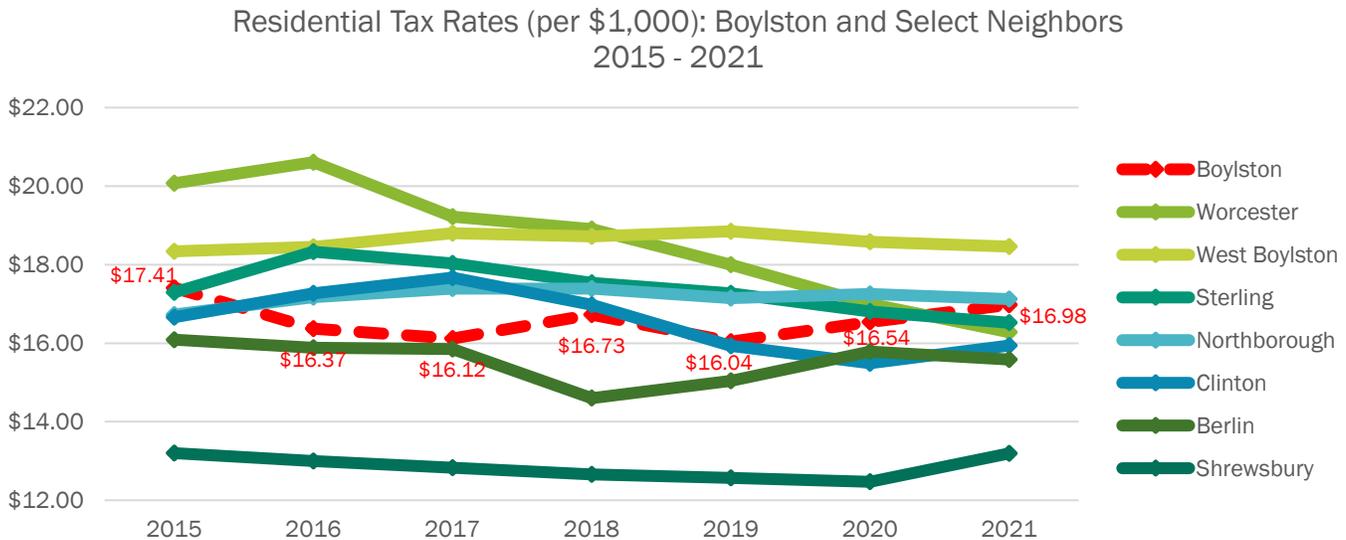


TABLE 16: HOME VALUE OF OWNER-OCCUPIED UNITS IN BOYLSTON, 2019

Value	Estimate
Owner-occupied units	1,499
Less than \$50,000	0
\$50,000 to \$99,999	33
\$100,000 to \$149,999	28
\$150,000 to \$199,999	110
\$200,000 to \$299,999	296
\$300,000 to \$499,999	619
\$500,000 to \$999,999	403
\$1,000,000 or more	10
Median (dollars)	385,900
<i>Source: American Community Survey 5-Year Estimates 2015-2019</i>	

IMPACT OF COVID-19 ON THE HOUSING MARKET

The crisis created by the COVID-19 pandemic has had profound impacts on communities throughout the Commonwealth, and the road to recovery will not be easy for those who suffered great losses. The crisis has had various effects on the housing market and will continue to have lasting impacts in the coming years. The termination of federal financial assistance is expected to disproportionately affect renters, especially low-income households. The U.S. Department of Labor found that households earning an income of less than \$40,000 per year were more likely to suffer economic damage from the pandemic than other households. The Biden administration extended the moratorium on evictions to June 30, 2021, but there is little known about how much in arrears low-income households have become. It may take many months or possibly even years to sort out the accumulating debt some households will face when the moratorium is lifted. At the same time, demand for housing in lower density communities where social distancing is easier is expected to continue to rise. Work from home options will make suburban and village units more attractive to professional households. This is likely to further bolster demand and keep price inflation stable in the long run absent creation of new units. Because of this confluence of factors, it is likely that renting households with incomes of less than \$40,000 will be especially vulnerable to eviction and homelessness. Towns across the Commonwealth will need to continue to provide more relief, including creating additional subsidized housing units, to help support these vulnerable households.

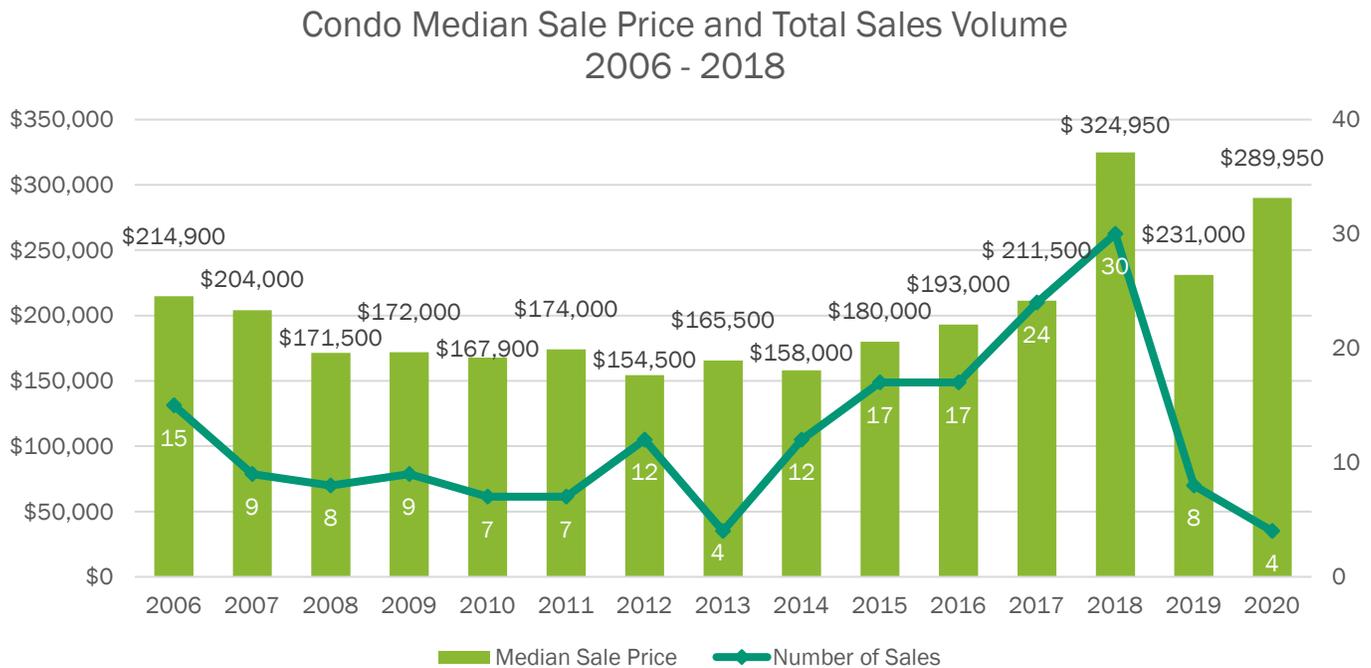
CONDOMINIUM MARKET

Condominiums are often regarded as a type of middle ground between apartments and single-family home ownership and can help indicate demand from households in transition. A transitional household in this context is a household that is moving between rental housing and single-family housing. This could be exemplified by a young family purchasing a starter home or a senior long-time resident seeking to downsize, for example. A high level of activity in the condominium market suggests that Boylston is attracting demand from a wider range of households than just traditional single-family households. Figure 13 shows that both the volume of transactions in condominiums and the median price they command has been rising through the study period. Price inflation among condominium units has accelerated over time to the point where the median price of a condominium is close to that of a single-family home. This indicates very strong demand compared to unit supply.

Condominium sales in Boylston have showed signs of increasingly robust market activity during the 2006 to 2020 period. Between 2014 and 2018, sales prices increased more than 50% for this market and number of sales in 2018 were more than seven times what they were in 2014. This is likely attributed to the sales of Compass Pointe condominiums in 2018. In 2019 and 2020, prices for condos dipped back down slightly and the number of sales dropped considerably.

FIGURE 13: BOYLSTON CONDOMINIUM MEDIAN SALE PRICE AND TOTAL SALES BY YEAR

SOURCE: THE WARREN GROUP, 2006-2018; MASSACHUSETTS ASSOCIATION OF REALTORS 2019-2020



RENTAL MARKET

As of 2019, Boylston has an estimated 276 units of occupied rental housing, or around 15% of the total occupied housing stock (Table 17). The 2015-2019 American Community Survey estimated the median gross rent for Boylston at \$947, which is lower than the state and the county. The most recent local data on asking rents collected from Zillow, Trulia, and Craigslist in 2021 shows a very limited range of rental options. A one-bedroom apartment was listed on these sites for \$1,850 per month while a two-bedroom home was listed for \$2,400 per month. Rental units for any other number of bedrooms were not listed. This minimal availability is indicative of the extremely low vacancy rate. Handicapped accessible units were not listed.

Low vacancy rates paired with high asking rents pose challenges for low-income families that participate in the Section 8 Program. Once individuals and families make it off the years-long waiting list for this program, eligible households are issued a Section 8/HCVP Voucher and given only 120 days to locate their own rental housing. If no rental housing options within their price range come on the market, then the families lose the voucher opportunity.

Initial costs of renting an apartment (first and last month's rent, security deposit, and sometimes broker fees) can be costly and preclude some lower-income households from affording to rent a home that meets their needs. While home sales prices are on the rise, so too have rents risen in the region. Reasons for this increase may be attributed to financial uncertainty of owning a home, an expensive housing market that excludes first-time homebuyers from entering the homeownership market and forcing them to rent for longer periods of time, significant individual debt (such as emerging college-graduates) preventing entrance into the homeownership market.

TABLE 17: BOYLSTON MONTHLY RENT, 2019

Gross Rent	Estimate	Percent
Occupied units paying rent	276	100%
Less than \$500	17	6%
\$500 to \$999	144	52%
\$1,000 to \$1,499	71	26%
\$1,500 to \$1,999	18	7%
\$2,000 to \$2,499	19	7%
\$2,500 to \$2,999	7	2%
\$3,000 or more	0	0%
Median Gross Rent (\$)	947	(X)
<i>Source: American Community Survey 5-Year Estimates 2015-2019</i>		

FORECLOSURES

The rate of foreclosure in Boylston has been fairly low since approximately 2013, following the Recession and Housing Crisis. Foreclosures are a useful indicator of the health of a housing market. Unusual spikes in foreclosure rates can indicate instability in the market. Table 18 shows both petitions to foreclose and foreclosure sales for all home types, which Table 19 is for single-family homes. Comparing the two tables indicates that a majority of the properties petitioning to foreclose have been single-family homes, which constitute most of the town’s housing stock.

Petitions to foreclose indicate foreclosure action has been initiated by the mortgage holder. Such action does not necessarily lead to a resident losing their home, however. Rather, it suggests some hardship or instability that affected the homeowners’ ability to keep up their payments. The number of foreclosure sales tells us the volume of mortgages that have completed the foreclosure process and the mortgage holder is attempting to recoup their losses. Comparing these two numbers gives a sense of how much instability there is in the Boylston market. As the table below shows, after 2012 few of the foreclosure petitions have made it to the sale stage, indicating that homeowners in most cases were able to come to some sort of arrangement. This indicates a comparatively healthy base of homeowners in Boylston.

TABLE 18: BOYLSTON FORECLOSURES FOR ALL HOME TYPES, 2006-2018

	Petitions to Foreclose	Foreclosure Sales
2006	6	8
2007	9	3
2008	15	5
2009	8	10
2010	11	8
2011	16	12
2012	8	7
2013	10	3
2014	5	3
2015	1	5
2016	6	4
2017	5	1
2018	7	2
<i>Source: The Warren Group, 2019</i>		

TABLE 19: BOYLSTON FORECLOSURES FOR SINGLE-FAMILY HOMES, 2006-2018

	Petitions to Foreclose	Foreclosure Sales
2006	6	6
2007	8	3
2008	15	4
2009	8	10
2010	11	8
2011	13	12
2012	6	5
2013	9	2
2014	3	3
2015	0	4
2016	6	1
2017	3	1
2018	6	2
<i>Source: The Warren Group, 2019</i>		

DEVELOPMENT AND BUILDING ACTIVITY

Like other commodities, the value of a home is greatly influenced by supply and demand. While there are many factors in play in determining home value, high demand intersecting with constrained supply will inevitably result in higher prices. Table 20 shows the number of building permits for new housing units issued annually between 2006 and 2020. The table shows that, from a peak of 27 units in 2006, followed by a dip in production between 2007 and 2010, housing production in Boylston has leveled out to approximately 20 or so new units per year. Most building permits issued in this time have been for single-family homes, with only a couple years in which multi-family structure permits were issued. This low rate of production is likely one contributing factor to price inflation observed in Boylston the past few years.

TABLE 20: BOYLSTON HOUSING UNIT BUILDING PERMITS BY YEAR, 2006-2020

Year	Total Building Permits	Single-Family Structures	2-Family Structures	3+ Unit Multi-Family Structures
2006	27	21	6	0
2007	9	9	0	0
2008	8	8	0	0
2009	1	1	0	0
2010	1	1	0	0
2011	13	11	2	0
2012	14	14	0	0
2013	17	17	0	0
2014	24	24	0	0
2015	20	20	0	0
2016	21	21	0	0
2017	20	20	0	0
2018	20	20	0	0
2019	20	20	0	0
2020	21	21	0	0

Source: Department of Housing and Urban Development SOCDs Building Permits Database, 2020

HOUSING CHALLENGES

REGULATORY CONSTRAINTS

Zoning authority in Massachusetts is devolved to local governments by M.G.L. Chapter 40A. Boylston is divided into fifteen different Zoning districts, including three density levels of residential-only districts, three density levels of business districts, one heritage district, and one industrial district. Additionally, there are specialty business districts including mixed use industrial, neighborhood business, and Route 140 business. The Planning Board primarily acts as the special permit granting authority (SPGA) for different types of uses, along with the ZBA in some cases. The ZBA also holds the power to grant variances. Table 21 below describes the existing base zones and overlay districts along with their abbreviations as used in the zoning code.

TABLE 21: BOYLSTON ZONING DISTRICTS

Full Name	Short Name	Acres
Rural Residential	RR	8,072.6
Residential	R	727.0
General Residential	GR	223.7
Village Business	VB	49.4
Highway Business	HB	9.1
Commercial	C	11.0
Heritage	H	221.6
Industrial Park	IP	542.1
Flood Plain District	FP	(overlay)
Wellhead Protection	WH	(overlay)
Residential Office Overlay	RO	(overlay)
Flexible Business Development District	FBD	263.5
Mixed Use Industrial District	MUI	42.7
Neighborhood Business District	NB	22.0
Route 140 Business District	RB	52.4

Regulatory constraints are zoning bylaws, policies, and regulations which may be impeding the development of affordable housing. Regulations and ordinances set by local and state authorities in Massachusetts are often exclusionary and are designed to favor single-family homes. The various regulatory constraints to Boylston's affordable housing market are described in this section.

MULTI-FAMILY DWELLINGS

Allowing for the easy development of multi-family dwellings in some location in a community is considered a key strategy for increasing affordable housing options. While multi-family dwellings are allowed in Boylston, they are only allowed under specific and relatively restrictive conditions. Boylston's zoning defines multi-family dwellings as a building containing more than two (2) dwelling units. Multi-family dwellings are not allowed by right in any district, nor are they allowed by special permit in any other base zone. Only within the Mixed Use Industrial District and with a Special Permit are multi-family dwellings allowed to be constructed. Two-family dwellings are allowed by-right in each district that single-family units are allowed. An amendment to the zoning bylaw to change the definition of multi-family units to four (4) or more dwelling units, plus allowing three-family dwelling units by-right in one or more districts, could improve housing diversity in town.

ZONING PROVISIONS THAT ADDRESS AFFORDABLE HOUSING AND SMART GROWTH

Boylston's Zoning Bylaws include several provisions that promote some affordable housing, smart growth development, and overall greater diversity of housing choices.

ACCESSORY DWELLING UNITS (ADU)

The Accessory Apartment bylaw allows accessory dwelling units (ADUs) to be built under specific conditions in all existing residential districts. An accessory apartment is defined by Boylston's Zoning Bylaws as a self-contained housing unit incorporated within a detached, accessory structure to a single-family dwelling that is clearly subordinate to the single-family dwelling and has received a special permit. Currently, these units are only allowed through a Special Permit of the Planning Board based on certain requirements. The purpose of this bylaw is as follows:

- Provide older homeowners with a means of obtaining rental income, companionship, security, and services, thereby enabling them to stay more comfortably in homes and neighborhoods they might otherwise be forced to leave;
- Add moderately priced rental units to the housing stock to meet the needs of smaller households;
- Develop housing units in single-family neighborhoods that are appropriate for households at a variety of stages in their life cycle; and
- Protect stability, property values, and the residential character of a neighborhood.

Accessory apartments cannot exceed 1,000 square feet or contain more than two bedrooms. The accessory structure must be located on the same lot, no further than 75 feet from the principal structure. There must be at least one off street parking space to serve the accessory apartment, along with access to the driveway serving the single-family dwelling.

While this is generally a strong bylaw that allows for diverse housing options, particularly for Boylston's special needs populations such as seniors, the Town might consider allowing accessory to be constructed by-right (provided they meet all necessary criteria) in one or more districts in town.

INCLUSIONARY ZONING

The Town's Zoning Bylaws include a section on Inclusionary Zoning. Through inclusionary zoning, the number of affordable units in town can increase when developments of any kind consisting of eight (8) or more units are required to set aside units for income-qualified individuals. The purpose of this bylaw is as follows:

- Encourage the supply of rental and ownership housing in the Town of Boylston that is available to and affordable to low and moderate income households;
- Exceed the 10% affordable housing trend established by the Commonwealth in M.G.L. Chapter 40B, Section 20; and
- Encourage a greater diversity and distribution of housing to meet the families and individuals of all income levels.

Section 16.04 of the Town's zoning bylaws previously incorrectly stated: *All developments including a residential component which are subject to this Section shall be required to set aside a minimum of fifteen percent (10%) of the total number of dwelling units, and a minimum of fifteen percent (10%) of the total number of bedrooms, provided as affordable housing.* However, at the Boylston Annual Town Meeting on June 7, 2021 the Town voted to approve Article 38, an amendment to Section 16 to require ten percent (10%) affordable units be set aside for developments with more than eight (8) housing units.

GROWTH MANAGEMENT BYLAW

Section 12 of Boylston's Zoning Bylaws details the town's Growth Management provision. This bylaw limits residential development in order "to provide sufficient time for the town to expand its infrastructure, accommodate growth, including fire protection, water, sewer, schools, transportation, roads, recreation, and/or police protection". Its purpose is to ensure that growth happens in a more orderly and planned manner, preserving the community character, and ensuring that the town's resources are adequately prepared to take on additional units. The provision limits the rate of new development in the community to 20 permits per year.

Enacted in 2000, the bylaw provides for periodic review, and was set to expire in 2005 unless extended via vote of the Town Meeting before the set date. Bylaws such as this are not permitted by M.G.L. Chapter 40A, except for a limited time and only for legitimate planning purposes and concerns. The Town should remove this bylaw if it is no longer being enforced.

DIMENSIONAL REQUIREMENTS

Section 9 of Boylston's Zoning Bylaws explains Boylston's dimensional requirements and provides a schedule showing the required minimum lot size, minimum lot frontage, minimum setback, lot width, and lot depth for each zoning district. In terms of layout, this section is not well-placed within the bylaws as it comes several sections after the General Use Provisions, which is likely to lead to unnecessary confusion.

While the Rural Residential and Residential districts have minimum lot sizes of 40,000 square feet and 30,000 square feet, respectively, the General Residential district drops the minimum lot size to 15,000 square feet. It is unclear why the minimum lot frontage for single-family development is reduced, and not for two-family developments as well. Similarly, the Heritage district requires a minimum lot frontage of 125 feet for single-family homes while increasing the minimum to 150 feet for two-family homes. There is no standard stating that two-family homes need an additional 25 or 50 feet of frontage to be habitable. This standard can make it more challenging for developers to create two-family homes, which is the easiest way to create more units without changing Boylston's small-town character.

This bylaw does not contain any specific requirements regarding multi-family units. It is assumed that since multi-family housing is only allowed in the MUI district, then the requirements of this zone apply to all multi-family developments. The standards would thus be a minimum lot size of 40,000 square feet, minimum lot frontage of 150 feet, and minimum setbacks of 50 feet. These requirements would not be considered good practices for a mixed use district, but rather are more appropriate for an office park or planned unit development district. Reducing the minimums for lot size, frontage, and setbacks for the MUI district could have many beneficial impacts and attract developers willing to work with the Town to create a mixed use environment that is cohesive, walkable, and fits the character of Boylston.

TABLE 22: DIMENSIONAL REGULATIONS

	Minimum Lot Size (sq. ft.)	Minimum Lot Frontage (ft.)	Minimum Setback (ft.)			Lot Width (ft.)	Lot Depth (ft.)
			Front	Side	Rear		
Rural Residential 1-Family/ 2-Family	40,000	200	25	20	20	200	200
Residential 1-Family/ 2-Family	30,000	150	25	20	20	150	200
General Residential 1-Family Detached	15,000	100	25	20	20	100	150
General Residential 2-Family	15,000	150	25	20	20	125	150
Heritage 1-Family	25,000	125	25	20	20	125	200
Heritage 2-Family	30,000	150	25	20	20	125	200
Village Business 1-Family	15,000	100	20	20	25	100	100
Village Business 2-Family	20,000	125	20	20	25	125	100
Neighborhood Business	30,000	125	25	20	20	125	150
Route 140 Business	40,000	125	25	25	25	125	150
Mixed Use Industrial	40,000	150	50	50	50	150	200

PARKING PROVISIONS

Section 10.02 of the Town Zoning Bylaws dictate off-street parking and loading regulations. The section provides limited guidance on what constitutes “adequate” off-street parking for residential purposes. Only parking for upper-story dwellings in a commercial building are regulated specifically by this section. For this use, one space per one-bedroom and two spaces for units with two or more bedrooms is required, which is excessive. It is highly likely that this regulation is a deterrent for developing these types of residences. Section 10.02 also states that any other uses not specified within the bylaw requiring off-street parking are to be determined by the Planning Board. This places a considerable amount of decision-making authority with the Planning Board without providing adequate guidance. To mitigate any confusion, it is recommended that Section 10.02 be updated, or a provision be added that the Planning Board create a set of parking regulations to be made available for public review.

ENVIRONMENTAL CONSTRAINTS

SOILS, LANDSCAPE, AND TOPOGRAPHY

The majority of land across Boylston is till, bedrock, or some combination of both. The areas north of Central Street beyond the Mount Pleasant Country Club tend to be rough and stony terrain with rock outcrops. Since till-based soils tend to transmit water slowly, they are often unsuitable for septic systems and water supplies. Swamp deposits are also found in town, which occur in low-lying areas and usually coincide with wetlands. These soils tend to be dense, poorly drained, and wet.

However, there are still many sand and gravel deposits within Boylston's land area that are better suited for development. The largest areas of sand and gravel deposits are located between Main Street and Sewall Street, extending east of Sewall Street and south to the town line. Other sand and gravel locations can be found near Tahanto Regional Middle/High School and running north toward the town of Clinton, including Sawyers Bluff and the area around Pine Grove Cemetery and Tahanto Point, just west of the Wachusett Reservoir. In terms of soil, these areas are the most ideal for future development, particularly dense multi-family housing. Currently, multi-family housing is only zoned for special permit in the Mixed Use Industrial zone just outside this concentration of sand and gravel deposits.

Historically, large scale development in the northeast section of Boylston has been rare due mainly to the physical restraints of the land such as rock outcroppings, high water tables, slopes and poor soils, coupled with the lack of municipal water or sewers. However, changes in Title 5 allowing mounded septic systems and increased percolation rates, along with increased demand for land which has raised raw lot prices, have contributed to making it economically feasible to develop land in this area of town.

The Boylston landscape is characterized by mostly rolling hills with many scenic views. The town has large undisturbed tracts of forestland, making up almost 60% of the remaining undeveloped land. Boylston has a mix of forest communities, including a white pine/oak forest and mixed oak forests. The land north of Route 140 is about 80% covered with second growth mixed pine and hardwood forest. Most of this land was farmed in the past and the previous agricultural land has returned to woods. Residential development is one of the greatest threats to forests and woodlands. Forest fragmentation results in small, scattered tracts of forest land which harms important plant and animal species relying on the forest-interior habitats. Suburban areas that are subdivided into single-family homes on large lots are a primary cause of forest fragmentation. Deforestation can also lead to soil erosion. The Conservation Commission is responsible for addressing erosion control issues as they arise, and the local Stormwater Control Bylaw is in place to control the adverse effects of erosion and sedimentation associated with development (among other purposes). Chronic sedimentation or deforestation issues are not currently considered significant problems in Boylston.

The prevalence of hills and steep slopes make some parcels difficult and costly to develop. Developing these areas also present several health, safety, and environmental challenges such as increased erosion, landslides, and sedimentation. Septic systems on steep slopes are highly unreliable due to the slope and shallow soils.

FLOODPLAINS, WETLANDS, AND WATER RESOURCES

Flood hazard areas can be found in several locations throughout Boylston, particularly near its streams and wetlands such as the Wachusett Reservoir, Sewall Pond, Spruce Pond, Pout Pond, Newton Pond, Rocky Pond, Mile Hill Road conservation area, and land at the southern end of Cross Street. Boylston's floodplains pose challenges for development as a permit is needed before construction can begin within any Special Flood Hazard Area. Three percent of Boylston's total land area (300 acres) fall within the 100-year floodplain.

Almost 19% of Boylston's coverage is surface water (2,421 acres) and 10% (1,312 acres) is classified as wetlands. The community's dominant feature is the Wachusett Reservoir, which is part of the water supply system for 61 communities of metropolitan Boston and is maintained by the Massachusetts Water Resources Authority (MWRA). Approximately one-third of the town is owned by the Commonwealth and managed by the Department of Conservation and Recreation (DCR) Division of Water Supply Protection, due to Boylston hosting a large portion of the Wachusett Reservoir.

Wetlands are dispersed throughout the town and some notable areas include near the Wachusett Reservoir, Mile Hill Road conservation area, the Heritage District, Sewall Pond, Spruce Pond, School Street, and Cross Street. The Town's local wetlands ordinance requires a permit for any development activities within 100 feet of a wetland or 200 feet of a perennial stream. Watershed Preservation Restrictions under the Division of Water Supply Protection (DWSP) apply to certain areas in town. More than two-thirds of the town is subject to the Watershed Protection Act (WsPA), which regulates land disturbance and land use around the primary water supplies serving Greater Boston – the Quabbin Reservoir, the Wachusett Reservoir, and the Ware River – and their tributaries. The state's ownership of so much land in Boylston, coupled with WsPA restrictions to preserve water quality, contributes to the limited amount of development that can occur here and the areas that development is restricted to.

There are nine certified Vernal Pools and many Potential Vernal Pools, according to the Natural Heritage and Endangered Species Program of the Massachusetts Division of Fisheries and Wildlife. Certified vernal pools are protected if they fall under the jurisdiction of the Massachusetts Wetlands Protection Act Regulations (310 CMR 10.00), however certification only establishes that it functions as a vernal pool and does not determine that the pool is within a resource area protected by the Wetlands Protection Act. Certified vernal pools are also afforded protection under the state Water Quality Certification regulations (401 Program), the state Title 5 regulations, and the Forest Cutting Practices Act regulations.

VEGETATION, FISHERIES, AND WILDLIFE

Four areas of estimated habitat for rare wildlife have been designated by the Natural Heritage and Endangered Species Program (NHESP) of the Massachusetts Division of Fisheries and Wildlife. The first area is around Sewall Pond, which includes a portion of the Sewall Brook area, and the second area is just south of Route 140, which includes Spruce Pond, Flagg Pond, and the pond and wetland area south of Elmwood Place. A third area is at Stiles Hill extending down to Barnard Hill, and the fourth area includes Rocky Pond and the wetlands nearby and it also includes portions of East Woods. NHESP has identified several rare animal species in Boylston, including the blue-spotted salamander, marbled salamander, common loon, pied-billed grebe, bald eagle, bridle shiner, wood turtle, orange sallow moth, New England blazing star, broad waterleaf, and adder's tongue fern.

HAZARDOUS WASTE, POLLUTION, AND STORMWATER

There are no Brownfield sites reported in Boylston. Brownfield sites are not required to "self-identify" or register with the Department of Environmental Protection, therefore there may be sites in town that would qualify as a Brownfield property⁸.

There are fourteen underground storage tanks located within town boundaries, which are important to monitor due to their potential adverse environmental effects should there be a leak, spill, or other issue. A solid waste facility exists in Boylston on Mile Hill Road, just north of its intersection with Green Street. The landfill has been closed and capped. Additionally, an inactive dump site is located on Route 140 and an illegal disposal site which has been closed is located on Route 70. DEP indicates that 40 sites in Boylston have reported releases of hazardous waste that are in various stages of remediation, most of which took place at gas and service stations and have been properly cleaned up.

⁸ MassDEP Find Brownfield Sites websites: <https://www.mass.gov/service-details/find-brownfields-sites>

Non-point source pollution is a major concern for water quality and can threaten the health of residents and wildlife if it reaches local water and groundwater resources. Contamination from salt and sand on roadways, failing septic systems, underground storage tanks, landfills, gas stations, agricultural runoff, lawn fertilizer, and erosion pollute local water bodies due to stormwater runoff caused by snowfall and rainfall. The Town of Boylston has a Stormwater Control Bylaw in place to establish minimum requirements and procedures to control the adverse effects of increased post-development stormwater runoff, non-point pollution associated with new development and redevelopment, and erosion and sedimentation associated with construction. Those who meet the applicability of the bylaw must obtain a Stormwater Control Permit before beginning construction.

This Housing Production Plan includes strategies for better promoting redevelopment, infill development, accessory dwelling units, balancing development and natural resource preservation, and housing preservation to limit disruption to the surrounding environment.

LIMITED COMMUNITY INFRASTRUCTURE

Boylston has no public sewer and currently has no plans to provide sewer in the future. The entire town is served by private septic systems, many of which are in failing condition. The Town of Boylston's water supply consists of five gravel packed groundwater wells, all of which are 90 feet deep and draw water from deposits of gravel and sand. Four of the wells are in proximity of Route 140 and Route 70. Additionally, there are five pumping stations, three storage tanks, and two booster stations that service the customers of the Boylston Water District. The remainder of the town, particularly the area north of the Town Center, is served by private wells. Various individual housing projects are hooked up to the public water supply and/or common septic systems.

The lack of adequate sewer and water infrastructure poses severe challenges to future developers interested in creating single-family housing (cluster/open space residential development) or multi-family housing. There may be various options in utilizing alternative waste treatment technologies, but those will have to be addressed on a site-specific basis.

Public transportation options in Boylston are extremely limited. The region is not connected by rail or bus service, although the Town of Boylston is a member of the Worcester Regional Transit Authority and is within the Americans with Disabilities Act (ADA) Paratransit buffer. The closest fixed route bus service is in the neighboring town of West Boylston. The nearest commuter rail stations are in the neighboring communities of Worcester, Grafton, or Westborough on the Framingham/Worcester line. Travel in Boylston is primarily by car, and the town also has a limited sidewalk network.

The town is lacking in many retail stores and services that residents have to travel outside of town to access. There are little to no grocery stores, restaurants or cafes, clothing stores, doctor's offices/health clinics, pharmacies, veterinary offices, pre-schools/daycare centers, etc. Residents without easy access to a car to travel outside Boylston face the challenge of meeting basic daily needs, an important factor to consider before creating additional housing. Particularly for senior populations, Boylston does not currently have adequate supportive services to meet the needs of vulnerable elderly residents.

LIMITED SUBSIDIES AND STAFF CAPACITY

State and Federal financial resources to subsidize affordable housing production is very limited and competitive across Massachusetts. As housing prices continue to rise, deeper subsidies are required to fill the gaps between what housing costs to develop and what residents can realistically afford. Record-high housing sale prices and buyers willing to pay tens of thousands of dollars over asking prices are part of a highly competitive housing market. The need for deed-restricted affordable housing has only become more crucial as subsidies become less available.

Boylston has not voted to approve the Community Preservation Act (CPA) to establish a Community Preservation Fund. Under CPA, at least 10% of the funding raised through a local property surcharge paired with additional

funding through the statewide CPA Trust Fund, must be dedicated to local housing efforts to preserve and produce affordable housing. The other two categories for funding allocation are open space preservation and recreation as well as historic preservation. This resource could be immensely beneficial in supporting these activities in town, allowing Boylston to have a reliable source of funding for all items related to affordable housing.

The Town of Boylston lacks adequate staffing capacity to prioritize affordable housing efforts. The Town recently hired a Town Planner in 2020 but the position is shared with another community, therefore their hours are limited and capacity is stretched. There is a volunteer Affordable Housing Committee that was established, but it is not currently active. Limited Town resources to fund a part-time, full-time, or shared position to adequately address affordable housing initiatives is a barrier to Boylston achieving the goals of this HPP.

LAND AVAILABILITY

Although there are large tracts of undeveloped land in Boylston, much of the land has major restrictions on it that restrict feasible development for housing. About 4,200 acres of open space in town is under some form of regulatory protection to keep it from being developed. As previously described, approximately one-third of the town is owned by the Commonwealth and managed by the DCR, due to the presence of the Wachusett Reservoir. Development is restricted in this area and anything being developed nearby proves challenging due to potential negative impacts on the water quality of the reservoir, such as stormwater runoff or erosion. However, the Town owns a number of sites that have some potential for the creation of new housing. The Town's greatest opportunity for building new affordable housing is through the land that it owns.

COMMUNITY PERCEPTIONS

Proposed new housing development in rural and suburban towns such as Boylston can easily raise concerns and apprehensions by residents. Wariness about the impact that new units will have on local services, capacity of schools, property values, quality of life, and more are common, and impressions of what "affordable housing" looks like often hold negative connotations. Misunderstandings about affordable housing and the people living in these units result in their stigmatization, and development proposals are consistently faced with local opposition.

Throughout the public outreach process, Boylston residents have expressed a mix of reactions to discussions regarding new housing development. In general, residents were extremely hesitant to the proposal of new housing units in town, particularly developments with any amount of density. The activity during the April 8th public workshop had residents identify areas of town where new housing would be tolerated and the preferred types of housing for each study area. While many participants spoke highly of the idea of cottage housing communities in Boylston, anything with greater density than 4 units was not favored. While multi-family housing is the fastest way to increase Boylston's subsidized housing stock, this type of development will prove to be challenging and will almost certainly receive pushback from community members.

Utilizing this Plan, it is important to continue community outreach and education about the importance of affordable housing in the community. Informing local leaders and residents on these issues will help dispel negative stereotypes and garner political support. Providing up to date, accurate information on this topic will be a key strategy to gathering support. Community concerns should be addressed with sensitivity.

HOUSING PRODUCTION GOALS

Upon approval of this Housing Production Plan, it will be in effect for five (5) years, from 2021 to 2026. The production goals outlined below are derived from market gaps and Town needs based on input from Town leaders and residents. Table 23 is a schedule that clearly defines the goals for housing production in Boylston for the next five years.

TABLE 23: FIVE- YEAR HOUSING PRODUCTION SCHEDULE FOR BOYLSTON

Year	Annual Additional Units	Total Affordable Units	Total Housing Units	Percent Affordable	Gap (# Units needed to achieve 10%)
Current (2010 Census)		30	1,765	1.7%	146
2021	9	39	1,774	2.2%	137
2022	9	48	1,783	2.7%	128
2023	9	57	1,792	3.2%	119
2024	9	66	1,801	3.7%	110
2025	9	75	1,810	4.2%	101

Using the current DHCD baseline of 1,765 year-round housing units (based on data from the 2010 U.S. Decennial Census), Boylston currently has 30 units on the Subsidized Housing Inventory (SHI) and needs 146 more units of affordable housing to achieve 10% on the SHI. It can be challenging for a town such as Boylston to add this many units in a short amount of time, therefore having a certified HPP and consistently producing affordable units gives the municipality the power to deny Comprehensive Permits, even if the town remains under the 10% threshold. Reaching the annual numeric goals of 0.5% or 1.0% of the total housing units according the most recent Census will allow the HPP to be certified by DHCD for one year (0.5%) or two years (1.0%). To produce 0.5% of its total units annually as SHI units, Boylston will need to add 9 SHI-eligible housing units each year. Table 23 above is a schedule that shows the progress that the town would make if 9 eligible units were added each year to the SHI. In five years, the town would reach 4.2%. At this gradual pace, the town would meet the 10% threshold by 2040. It should be noted that the town will continue to add both affordable and market rate units to its housing stock in the coming years, therefore the housing production schedule is only based on current data and will need to be updated as needed.

When the results of the 2020 Census are released, the DHCD baseline will be updated and the percent of affordable housing will change along with the number of units needed to achieve the 10% threshold. Data provided by HUD shows the town added approximately 191 new housing units between 2010 and 2020, a rate of about 19 per year. This leaves the Town with an estimated 1,956 total housing units in 2020. Assuming the Town continues to grow at a rate of 19 units per year, the baseline could increase to 1,975 housing units by the end of 2021.

HOUSING STRATEGIES

To achieve the housing production goals efficiently, the following strategies have been developed based on a wide variety of sources including:

- Prior planning efforts
- Priority housing needs identified in the Housing Needs Assessment
- Housing Production Plan Public Workshop on April 8, 2021
- Discussions of the Master Plan Steering Committee on Housing
- Discussions and guidance of the Housing Production Plan Sub-Committee
- Successful case studies of Housing activities in other localities in the region and throughout the Commonwealth

The Boylston Planning Board voted unanimously to approve the Housing Production Plan at their meeting on June 15, 2021. The Boylston Board of Selectmen voted unanimously to approve the Housing Production Plan at their meeting on June 21, 2021.

While the primary goal of this Plan is to attempt to meet the 10% affordability threshold under Chapter 40B, it should be noted that the Town also strives to serve a wide range of local housing needs. Therefore, there are instances within this Plan in which housing initiatives may be promoted to meet such needs that will not necessarily directly result in the inclusion of units on the Subsidized Housing Inventory.

CAPACITY BUILDING STRATEGIES

The Town of Boylston is a relatively small community and, unlike many cities such as neighboring Worcester, lacks substantial annual State or Federal funding available to support local housing initiatives. Boylston has some local structure in place to coordinate housing efforts. These components include:

- **Town Planner:** The Town Planner serves as a visionary and subject matter expert in potential land use concept, ideas, and plans, providing professional, management, and technical work assisting a wide range of Town Boards/Committees/Departments with all aspects of land use planning including zoning, site plan, growth management, and subdivision control law matters as delineated by state statute, local by-laws, local subdivision rules, and regulations.
- **Affordable Housing Trust Fund and Board of Trustees:** The purpose of the trust is to provide for the creation and preservation of affordable housing in Boylston for the benefit of low- and moderate- income households and for the funding of community housing, as defined in and in accordance with the provisions of Chapter 44B. The Trust Fund is administered by a Board of Trustees, which includes all members of the Board of Selectmen, with the remaining members appointed by the Board of Selectmen.
- **Affordable Housing Committee:** The Affordable Housing Committee is appointed by the Board of Selectmen. The Committee provides assistance to the Board of Selectmen in its efforts to provide a range of housing options for residents of all ages, incomes, and abilities.
- **Housing Production Plan:** A Chapter 40B Housing Production Plan is the municipality's guiding document to help the town better understand local housing needs and demand, development constraints and opportunities, and strategies for providing additional affordable housing options in order to meet the town's 10% goal. This plan is authorized by M.G.L. Chapter 40B and administered by the Massachusetts Department of Housing and Community Development (DHCD).

The following capacity building strategies will position Boylston to implement the Housing Production Plan components through necessary resources and effective coordination of housing activities in town.

1. REVIVE THE BOYLSTON AFFORDABLE HOUSING COMMITTEE TO GUIDE AFFORDABLE HOUSING INITIATIVES IN TOWN AND IMPLEMENT STRATEGIES FROM THE HOUSING PRODUCTION PLAN

The Affordable Housing Committee (AHC) has been established by the Board of Selectmen, however it currently remains inactive. There are five (5) vacant seats on the Committee. The AHC is intended to be the Town entity tasked with many of the implementation items of this Housing Production Plan. As the guiding force for providing a full range of housing options for Boylston households of all incomes, ages, and abilities, the AHC will work to identify specific housing needs and lead initiatives for creating affordable housing.

Once members have been nominated and confirmed by the Board of Selectmen, the AHC should meet on a regular basis. It is recommended that the Committee take on the following tasks:

- Work cohesively with, and provide input to, the Town's Board of Selectmen, Planning Board, Town Administrator, Town Planner, and other boards or committees that tackle housing issues
- Participate in discussions and negotiations with developers proposing affordable units
- Advocate for funding that supports affordable housing initiatives
- Make information on affordable housing readily available to current and prospective town residents
- Solicit input and feedback from residents on affordable housing initiatives
- Pursue affordable housing opportunities for specific populations including, but not limited to, seniors living on fixed incomes, those with disabilities, Town employees, etc.

2. CONDUCT ONGOING COMMUNITY OUTREACH AND EDUCATION ON HOUSING ISSUES AND ACTIVITIES

Boylston town staff, boards, committees, and volunteers should build off the momentum of the Housing Production Plan and the Master Plan, continuing the valuable work to educate the community about the need and benefits of affordable housing, plus keeping residents informed of new housing initiatives. Lack of community support is oftentimes one of the greatest obstacles to creating affordable housing. Local approval, including Town Meeting, is required for many of these housing strategies, hence support from the community is essential to pass new initiatives. It is important to educate the community on the significance of affordable housing using a holistic approach, emphasizing how it impacts all aspects of the town. Community education focused on changing the historically negative perception of *who* qualifies for and lives in affordable units should be pursued by town leaders to remove barriers to creating affordable housing.

Outreach and education efforts can include, but are not limited to, hosting community meetings or special forums on specific housing initiatives, offering town officials the opportunity to present various proposals and solicit feedback from the public, providing the public with information on existing housing-related programs and services, enhanced use of the town's public access television and Vimeo page, expanding the Town website to include a housing section, and making general information on housing easily accessible to the public. Housing developers interested in including affordable units in future developments should be included in the town's outreach efforts as well. Hosting roundtable discussions or meetings between developers and town officials would be a proactive way to find an appropriate fit for the town's housing needs.

3. CONSIDER HIRING A DEDICATED AFFORDABLE HOUSING COORDINATOR

If the Town of Boylston intends to assume a more proactive role in promoting affordable housing and effectively implementing the goals of this HPP, a dedicated Affordable Housing Coordinator should be hired to coordinate these activities. The Town Planner is part-time in Boylston and based on current job responsibilities, has limited capacity to assume additional duties. It is recommended that the Town pursue hiring a part-time, full-time, or shared Affordable Housing Coordinator to take a leading role in tackling housing initiatives. Options may include issuing a Request for Proposals for a Housing Coordinator position, hiring a part-time consultant, hiring an additional Assistant to the Town Planner, or collaborating with a nearby community to employ a shared Housing Coordinator or consultant.

Many communities in Massachusetts are accessing CPA funding to support these positions, which could be a source of funding for a part-time or full-time affordable housing staff person or consultant. Depending on Boylston's needs, the Housing Coordinator could provide services such as:

- Public education and outreach
- Grant Writing
- Maintaining the Subsidized Housing Inventory (SHI)
- Outreach to establish relationships with developers, lenders, funders, service providers, etc. to promote community housing efforts
- Overall coordination of the strategies outlined in this Plan and providing necessary professional support as needed

Professional support can be helpful in ensuring that affordable units produced are counted as part of the Subsidized Housing Inventory, applied through the Local Initiative Program (LIP) administered by the Massachusetts Department of Housing and Community Development (DHCD). LIP is the vehicle for counting affordable units as part of a Town's SHI that are being developed through some local action. Some of the important tasks for ensuring that the affordable units, or Local Action Units (LAU's), meet the Chapter 40B/LIP requirements can be time-consuming and require technical knowledge and experience. While affordability restrictions for units produced through LIP are monitored by DHCD, the municipality and DHCD are expected to work cohesively to create affordable housing and fulfill the obligations of the affordability restrictions.

Should the Town decide to pursue a dedicated Affordable housing Coordinator, the Town Administrator is recommended to write a Scope of Services for the position and issue a Request for Proposals (RFP) to solicit interest from qualifying professionals or organizations to undertake these services. Outreach to CMRPC or neighboring communities to explore the possibility of a shared coordinator is highly suggested. Additionally, an option is to hire a part-time staff person who has affordable housing knowledge and experience.

4. ACTIVELY SEEK OUT AND APPLY FOR FUNDING AND TECHNICAL ASSISTANCE TO IMPLEMENT THE HPP ACTION PLAN

Implementation of the strategies of this Housing Production Plan will require funding and technical assistance to create more affordable housing and pursue associated initiatives. There are a variety of avenues of funding and support the Town can follow to achieve its housing production goals. Organizations such as [Massachusetts Housing Partnership \(MHP\)](#), [Citizens' Housing and Planning Association \(CHAPA\)](#), [MassHousing](#), [Central Massachusetts Housing Alliance \(CMHA\)](#), and the [Department of Housing and Community Development \(DHCD\)](#) offer resources and services including, but not limited to: rental assistance, homelessness prevention, emergency shelter placement, home repair and maintenance for seniors, public education and advocacy, data and research, financing programs, homebuyer resources, trainings and events, model bylaws, funding opportunities, and much more. Planning assistance grants are made available each year through the [Executive Office of Energy and Environmental Affairs \(EOEEA\)](#), offering municipalities in the Commonwealth technical help to improve their land use practices. The EOEEA planning assistance grants are part of an effort to encourage municipalities to implement land use regulations that are consistent with the Baker-Polito Administration's land conservation and development objectives, which includes the provision of sufficient and diverse housing.

The District Local Technical Assistance Program (DLTA) is funded annually by the Legislature and the Governor through a state appropriation. CMRPC is one of the 13 regional planning agencies that administer the program, and Towns are encouraged to apply for technical assistance funding to complete projects related to planning for housing, growth, Community Compact Cabinet activities, or support of regional efficiency. DLTA projects run through the calendar year (January through December).

5. MAINTAIN AN ACTIVE BOARD OF TRUSTEES FOR THE MUNICIPAL AFFORDABLE HOUSING TRUST FUND

The Affordable Housing Trust Fund is an excellent opportunity for Boylston to have readily accessible funds available to respond efficiently to housing opportunities as needed. Oftentimes, State subsidy sources require local contribution by means of either local funds, municipally-owned property donation, or private donations. Having a dedicated housing fund makes it useful for communities to be able to receive donations and avoid paying taxes.

The state enacted the Municipal Affordable Housing Trust Fund Act on June 7, 2005, which simplified the process of establishing housing funds that are dedicated to subsidizing affordable housing. At the 2005 Boylston Annual Town Meeting, the Town voted to accept the provisions of M.G.L. Chapter 44, Section 55C to establish a Municipal Affordable Housing Trust Fund with the purpose of providing for the creation and preservation of affordable housing in the Town for the benefit of low- and moderate-income households. The Trust Fund is administered by a Board of Trustees, which includes five (5) trustees, including all members of the Board of Selectmen, with the two remaining members to be appointed by the Board of Selectmen. As of 2021, all members of the Board of Trustees have been appointed.

The law enables communities to collect funds for housing, segregate them out of the general budget into an affordable housing trust fund, and subsequently use these funds without returning to Town Meeting for approval. Additionally, trusts can own and manage real-estate, though most trusts choose to dispose of property through a sale or long-term lease to a developer to clearly differentiate any affordable housing development from a public construction project to be in compliance with Chapter 30B.

Funds from the Affordable Housing Trust Fund may be used to support the acquisition, development, or preservation of affordable housing units. Possible types of assistance through the affordable housing trust fund include:

- Deferred payment loans
- Low or no interest amortizing loans
- Down payment and closing cost assistance for first-time homebuyers
- Credit enhancements and mortgage insurance guarantees
- Matching funds for municipalities that sponsor affordable housing projects
- Section 8 Project Based Vouchers

The Board of Trustees should explore ways to capitalize the fund. Some communities that have passed the Community Preservation Act (CPA) choose to annually commit a percentage of CPA funds to their local housing trust, without targeting the funding to any specific initiative. Towns with inclusionary zoning bylaws that allow cash in-lieu of affordable units have also chosen to commit these funds to their housing trusts. Some communities have received funding from developers through negotiations on proposed developments. In addition to these methods, other opportunities to capitalize the housing trusts could include potential inclusionary zoning fees, donated funding or property, special fundraisers, or grants.

Along with managing the trust fund, the Affordable Housing Trust Fund Board of Trustees can also become the entity in Boylston that oversees affordable housing issues, utilizing this HPP as a guiding document and implementing the strategies. Now that the Board of Trustees is established, the Trust should determine its meeting schedule, designate officers, and review procedures. The Housing Trust may also decide to prepare housing guidelines regarding specific terms and conditions for allocating trust funds, including a summary of eligible activities, funding requirements, selection criteria, etc.

Town leaders should ensure that the Board remains involved in community housing activities and makes every effort to address housing issues as they arise. More information on affordable housing trust funds can be accessed at the [Massachusetts Affordable Housing Trust Fund Guidelines](#).

The Town of Boylston is highly recommended to consider the following zoning and policy related strategies to promote the production of additional affordable and direct new housing developments to the most appropriate locations. Currently, the Town's Zoning Bylaws constrain the development of affordable housing, which has contributed to the town's lack of diverse and affordable housing options. These strategies offer pathways for the town to actively create affordable housing without compromising the small-town character and valuable open space that are important aspects of Boylston.

1. CONSIDER MODIFYING THE EXISTING ACCESSORY DWELLING UNIT (ADU) BYLAW TO ALLOW FOR MORE FLEXIBILITY AND OFFER GREATER OPPORTUNITIES FOR DEVELOPMENT

The Town of Boylston's Bylaws allow accessory apartments by special permit in eight of the town's zoning districts (RR, R, GR, VB, NB, C, H, MUI). Accessory apartments are described as "a self-contained housing unit incorporated within a detached, accessory structure to a single-family dwelling that is clearly subordinate to the single-family dwelling and has received a special permit pursuant to the criteria below". As previously noted in the Housing Challenges section, the bylaw is generally strong and meets some Smart Growth principles, however the town should consider some modifications to allow this favorable type of housing to be constructed more easily. Applying for a special permit is often a barrier for community members who would like to create an accessory apartment on their property. The Town is encouraged to consider permitting this use to be allowed by-right in one or more districts in town, provided they meet all necessary criteria. The Town should consider waiving the parking requirement, as ADU's being built for an elderly relative who no longer drives should be able to avoid this requirement without seeking a variance, particularly if options like the WRTA Paratransit service are available.

2. EXPLORE ADOPTION OF A WORKFORCE HOUSING SPECIAL TAX ASSESSMENT (WH-STA) AREA IN WHICH DEVELOPERS CAN BE OFFERED A PROPERTY TAX INCENTIVE TO BUILD HOUSING AFFORDABLE TO LOW-TO MIDDLE-INCOME RESIDENTS

Created by legislative action in 2016 ([M.G.L. Ch. 40, sec. 60B](#)) a Workforce Housing Special Tax Assessment (WH-STA) area is a potentially powerful tool for encouraging the development of affordable housing in a community. Similar to Tax Increment Financing (TIF) or District Improvement Financing (DIF), wherein a developer is allowed a reduction in their property taxes for a set period in exchange for adding affordable units to their development, the WH-STA allows communities to establish a district. The law gives towns a certain amount of control over placement of the district, the minimum level of affordability to qualify, along with any other tools the Town would need to negotiate with a potential developer. WH-STA can also be used in conjunction with other tools, such as affordable housing density bonuses, parking minimum reductions, or any other tool the community may see fit to implement.

For a town to implement a WH-STA area, they must first develop a WH-STA Plan. This plan outlines the geographic boundaries of the district and the characteristics that make it particularly suitable for affordable housing. Much like the TIF or DIF mechanism, a WH-STA needs to have a developer lined up to complete the plan. However, if there are no projects in suitable areas in the development pipeline, it is still recommended that the Town proceed with developing a draft plan as a first step. Such a process will allow the Town to identify potentially suitable areas, start discussions with existing property owners where appropriate and raise awareness of the development potential of certain areas of town. Once a developer is identified and the project area is established, the Town may then complete the plan and present it to Town Meeting for adoption.

3. EXPLORE ADOPTION OF A COTTAGE HOUSING BYLAW

A Cottage Housing Bylaw is like an open space bylaw in that it provides density bonuses in exchange for a common open space set-aside but focuses on houses on smaller lots with pedestrian oriented layout. In a cottage development, housing units (typically single-family) are clustered with smaller than typical frontages along shared spaces, walkways or other amenities. Infrastructure and parking are relegated away from lot frontages and amenities, usually towards the back of the lot.



Concord Riverwalk in Concord, MA is an example of a cottage housing development

Cottage houses tend to be smaller in living area and are thus less expensive to produce. At the same time, their clustered design allows for more efficient placement of water, wastewater, utilities, and other infrastructure, further reducing development costs. The focus on shared common space allows the developer to off-set some of the loss of private space by creating shared amenities in the common area such outdoor seating and grilling areas. Similar to condominiums, buyers need to be comfortable with less private space in exchange for lower costs and a more communal atmosphere.

CMRPC or local housing organizations can provide the town with a model bylaw as well as provide technical assistance to the town to develop a bylaw that is appropriate for Boylston.

4. MAINTAIN DESIGNATION AS A HOUSING CHOICE COMMUNITY

The Housing Choice Initiative was put into action by the Baker-Polito Administration following an identification of inadequate housing production across the Commonwealth. The Administration has set a goal of 135,000 new housing units statewide by the year 2025. One crucial part of this multi-pronged effort to increasing the state's housing supply is the Housing Choice Designation and Grant Program. A Housing Choice Designation rewards communities that are producing new housing and have adopted best practices to promote sustainable housing development. A community that achieves this designation receives both exclusive admission to Housing Choice Capital Grants and priority access to many other Commonwealth grant and capital funding programs (i.e. MassWorks, Complete Streets, LAND and PARC grants).

Housing Choice Communities are designated in two ways: 1) At least 5% increase or 500 increase in new units over the previous 5 years; or 2) At least a 3% increase or 300 unit increase in new units over the previous 5 years *and* demonstrate 7 of 14 best practices, two of which must be affordable. As of 2021, there are a total of 78 communities that have achieved designation. Boylston was most recently designated in 2020, following a 5% increase in housing units. The Town has received a grant of \$83,500 through the Housing Choice program to fund a traffic engineering study for the Route 140/Sewall Street intersection to improve traffic flow following an influx of housing development in that area.

It is recommended that the Town continue to reapply for designation when their current designation expires. Designation will ensure the Town has priority access to the Commonwealth's financial resources that will assist the municipality with future housing developments. Examples of potential projects include feasibility studies, pedestrian infrastructure enhancements, upgrades to water and sewer infrastructure, conversion of Town-owned property into affordable units, land acquisition, and much more. CMRPC staff are available to provide technical assistance with designation and grant applications.

For more information, visit the [Mass.gov Housing Choice Designation and Grants website](https://www.mass.gov/housing-choice-designation-and-grants).

5. PROMOTE ADOPTION OF THE COMMUNITY PRESERVATION ACT (CPA)

Boylston's lack of local subsidy funds is a major constraint to pursuing greater housing affordability, diversity, and sustainability. Many towns that have made significant strides with respect to affordable housing have had Community Preservation Act (CPA) funding available to subsidize locally sponsored housing initiatives.

Cities and towns that adopt CPA obtain community preservation funds from two sources - a local property tax surcharge and a yearly distribution from the statewide CPA Trust Fund. Trust fund revenues are derived from a surcharge placed on all real estate transactions at the state's Registries of Deeds. The surcharge for most documents filed at the Registries is \$50, which is immediately deposited in the CPA Trust Fund held at the Department of Revenue (DOR), plus municipal lien certificates are subject to a \$25 surcharge. Depending upon how the real estate market is doing, the \$50/\$25 fees add up to approximately \$60 million per year. Each spring, every CPA community receives a distribution from the trust fund at a formula-based percentage of what they raised locally.

The Community Preservation Act (CPA) establishes the authority for municipalities in the Commonwealth to create a Community Preservation Fund derived from a surcharge of 1% to 3% of the property tax, to be matched by the state based on a funding commitment of approximately \$36 million annually. Once adopted, the Act requires that at least 10% of the funding raised through taxes be distributed to each of the three categories - open space/recreation, historic preservation, and affordable housing - allowing flexibility in distributing the majority of the money to any of these uses as determined by the community. CPA also allows communities to target funds to those earning up to 100% of the area median income.

ADOPTING CPA DOES NOT HAVE TO PLACE SIGNIFICANT FINANCIAL BURDENS ON BOYLSTON HOMEOWNERS. FOR EXAMPLE, IF THE TOWN ADOPTED THE EXEMPTION OF THE FIRST \$100,000 OF PROPERTY VALUE AND THE 1.5% SURCHARGE ON THE MEDIAN SINGLE-FAMILY PROPERTY OF ABOUT \$350,000, WITH A TOWN TAX RATE OF \$16.98 PER \$1,000 THE ANNUAL COST WOULD BE \$89, THE EQUIVALENT OF \$7 PER MONTH.

Communities in Central Massachusetts that have adopted CPA include the towns of Berlin, Grafton, Hopedale, Mendon, Northbridge, Northborough, Sturbridge, Shrewsbury, Upton, and West Boylston, among the 187 CPA communities across the Commonwealth (53% of the state's municipalities).

There are many ways that the Town could utilize CPA funding to enhance affordable housing efforts in Boylston, including the following:

- Acquire land for the purpose of creating affordable housing
- Adaptive re-use of existing buildings through the conversion of nonresidential properties into affordable housing
- Purchase of existing market-rate homes and conversion to affordable homes to create permanent deed-restricted affordable rental housing
- Buy-down the cost of homes to create affordable mortgage costs for first-time homebuyers with qualifying incomes
- Support the development of affordable housing on publicly-owned land
- Support the construction of new housing on small, non-complying lots in existing neighborhoods
- Support the costs of improvements necessary to develop accessory dwelling units, with the provision that the units be permanently deed-restricted to preserve affordability
- Finance predevelopment activities (soft costs) to promote better project planning
- Provide financial support to help cover down-payment and closing costs for first-time homebuyers
- Offer direct assistance in the form of rental vouchers that subsidize the difference between market rents and what a household can afford to pay

- Fund a professional to support the implementation of local affordable housing plans

To learn more about the Community Preservation Act and see examples of housing projects funded by CPA in other communities, visit the [Community Preservation Coalition official website](#).

6. PREPARE DESIGN GUIDELINES OR STANDARDS FOR NEW MULTI-FAMILY HOUSING DEVELOPMENTS

Design guidelines and standards are mechanisms to ensure that new development compliments a community's character. In a community that primarily consists of low-density, single-family dwellings, residents often worry that dense, multi-family housing developments will alter the small-town feeling. To give residents more input on the design of new developments, design guidelines can be prepared and included in the Town Zoning Bylaws which inform the proposals of multi-family housing proposals. Taking into consideration the aesthetic character of the town, plus Smart Growth and sustainability principles, design guidelines encourage the existing housing stock to be used as a reference point for the character and architecture of new housing development.

Design guidelines are a document outlining various aspects of residential developments that are encouraged and discouraged. These aspects can include, but are not limited to, style and materials, bulk masking and scale, sidewalks and pathways, driveways and parking, landscaping, utility and waste storage areas, lighting, and drainage and stormwater. In Boylston's case, design guidelines would be applied to any location that multi-family housing is permitted. Design guidelines are recommended suggestions while design standards are legal and mandatory requirements.

By utilizing design guidelines or standards, affordable housing development can be pursued in a manner that is consistent with, and complimentary to, what came before.

7. EXPLORE THE CREATION OF A BUY-DOWN PROGRAM WHEREBY THE TOWN USES FUNDS TO BUY-DOWN MARKET-RATE HOMES, DEED RESTRICT THEM AS AFFORDABLE IN PERPETUITY, AND SELL THEM TO INCOME-QUALIFIED, FIRST-TIME HOMEBUYERS AT BELOW-MARKET PRICES

The underlying goal of a buy-down program is to assist income qualified households in purchasing an existing home in the community. Each community's buy-down program will vary in structure. Utilizing Affordable Housing Trust Funds or Community Preservation Act funds (if passed), this program could assist the town in bridging the gap between what is available in the open market and what is affordable to a low- to moderate-income household by offering grants to homebuyers to help them "buy down" or reduce the purchase price of the home. The community can set what the qualifications of the homebuyer are, such as annual household income limits or amount of assets. The community will also choose the amount of the subsidy awarded per unit. By deed restricting the homes as affordable in perpetuity, this program would help increase to town's units on the Subsidized Housing Inventory (SHI).

HOUSING DEVELOPMENT STRATEGIES

The following Housing Development Strategies offer a guide for Boylston to produce new affordable housing at an increased pace. Boylston has limited Town resources for building its affordable housing stock, therefore it is important for the Town to reach out and partner with developers, both non-profit and for profit, which will be able to access other sources of financing. The Town should explore the availability of state subsidy programs such as the “Friendly 40B” process through the Local Initiative Program (LIP) as a means of creating new affordable units.

1. CREATE AN INVENTORY OF TOWN-OWNED LAND SUITABLE FOR NEW HOUSING DEVELOPMENT

To proactively create affordable housing and avoid unwanted comprehensive permits, the Town should take all the necessary steps to prepare for new housing development. By developing an inventory of Town-owned properties and assessing each parcel of land based on constraints and factors such as zoning restrictions, topography and soils, infrastructure, traffic patterns, existing residences and businesses, presence of wetlands or endangered species, wildlife corridors, historic resources, open space conservation restrictions, etc. the Town will position itself for successful future development. This inventory should be utilized when developers want to submit proposals to the town for residential developments, so the town can determine and prioritize the properties that are most appropriate.

A number of Town-owned sites that could potentially be suitable for the development of housing were discussed by residents at the public workshop. The benefits and drawbacks of each site plus the types of housing that would be most appropriate in each area were the foundations of the discussions in each breakout group at the workshop. These are areas in which the filing of comprehensive applications would also be encouraged. The study area sites, which are general areas but contain Town-owned land within them, included:

- **Hillside:** The Hillside study area is bounded by the southern border of Route 140 and the western border of Route 70. It contains Hillside Park, Police Department, Town Hall, Gough House, Electric Light Department, open space, and Town-owned land.
- **Route 140 / Sewall Street:** This study area is bounded by the southern border of Route 140 and the western border of South Sewall Street. This area of town includes Town-owned land, Sewall Brook, Worcester Pistol & Rifle Club, residences, commercial businesses, gas station, bank, and is close to the I-290 interchange.
- **Central Street / Rocky Pond Road:** This area is bounded by Central Street, Rocky Pond Road, and the town border. It is directly south of Rocky Pond and southeast of the Haven Country Club. The area contains Town-owned land, single-family residences, and some wetlands.
- **Linden Street / Mile Hill Road / Green Street:** This area is in the northeast section of Boylston and is bounded by Green Street, Mile Hill Road, and Linden Street. Notable features of the study area include Wrack Meadow, Summer Star Wildlife Sanctuary, single-family residences, and Town-owned land.
- **Main Street/Cross Street:** The Main St / Cross St study area boundaries include the east side of Route 70 (Main St) and the mid-point between Cross St and Linden St. It is northeast of Tower Hill Botanic Garden. The area includes residences, a section of French Brook, Pine Ridge Farm, open space, and Town-owned land.

A basic map outlining each of these study areas that could serve as sites for new affordable housing can be found in Appendix B. When creating an inventory of Town-owned land suitable for housing development, these areas of town should be considered. Additionally, while these areas may be appropriate for new housing development, there are certainly other properties in Boylston that could serve as good locations for new affordable housing. The Town will remain open to all opportunities as they arise to determine what is most appropriate for the community’s needs.

Housing development in town in recent years has been concentrated in the Route 140 / Sewall Street area. A proposed “Friendly 40B” multi-family housing development will likely be developed on the corner of Route 140 and Sewall St, following a successful permitting process. Compass Pointe, a new development of single-family homes and two-family condominiums, is located off Sewall St and south of Route 140. A market-rate 55+ housing development consisting of single-family homes was recently completed and is located on Morgan Circle, off of Sewall Street. Additionally, two Habitat for Humanity homes were recently constructed on Mill Road Circle, which is also off of Sewall Street.

Rapid housing growth in the area has occurred due to factors such as availability of land, prime soils, and town water connections, however some town residents have expressed concern that development has been concentrated in this region and not in other areas of Boylston that are also suitable. Future housing development should allow for and encourage input from residents.

2. ADVOCATE FOR A HIGHER INCLUSION OF ACCESSIBLE UNITS IN PROPOSED AFFORDABLE HOUSING DEVELOPMENTS

It is crucial to accommodate people with disabilities and seniors who have limited mobility or special needs, particularly those that are low-income. While there may be accessible units that are market rate, oftentimes people with disabilities or those with limited mobility cannot afford to live in them. It is crucial that this population is advocated for and that there is enough availability of affordable units that are also accessible. Boylston Town staff, boards, and committees, and Council on Aging should advocate for additional accessible units that are deed-restricted as affordable when developers submit proposals.

3. PARTNER WITH PRIVATE DEVELOPERS TO CREATE AFFORDABLE HOUSING

As a means of creating new affordable housing units, the Town should explore the availability of state subsidy programs such as the “Friendly 40B” process through the Local Initiative Program (LIP). Actively seeking out developers that are willing to create affordable housing, establishing a working relationship with them, and ensuring the development process is clear and fluid are significant steps. Working cohesively with private developers to facilitate the construction of affordable housing for households earning below 80% of the Area Median Income (AMI) is preferable to being subject to Comprehensive Permitting from developers who will not necessarily seek out community input. Collaborating with developers can also help the Town better understand and mitigate challenges associated with developing affordable housing. It is suggested that the Town host round-table discussions in which one or more developers are invited to talk with representatives of the Town including the Town Administrator, Town Planner, Select Board, Planning Board, Zoning Board of Appeals, Affordable Housing Committee, Affordable Housing Trust Fund Board of Trustees, Resident Advisory Board, and any others wishing to be involved in the process.

4. CREATE A DOWN-PAYMENT/CLOSING COST ASSISTANCE PROGRAM WHEREBY THE TOWN PROVIDES GRANTS TO INCOME-ELIGIBLE, FIRST-TIME HOMEBUYERS WILLING TO PURCHASE AFFORDABLE UNITS LISTED ON THE SUBSIDIZED HOUSING INVENTORY

In Boylston and many other communities in the Commonwealth, housing is too expensive and the market is not inclusive to first-time homebuyers. To break down barriers for this population to enter the housing market, a down-payment/closing cost assistance program could help diversify homeownership in Boylston. This program would help low- to moderate-income households become homebuyers by advancing the cash assistance needed to be able to complete the closing of the home’s mortgage. Oftentimes, people have the means of paying a mortgage and associated homeowner costs, however they do not have enough to pay the initial home purchase costs.

Assistance could be offered in a variety of ways, including a grant, a no- or low-interest amortizing loan, or a deferred loan in which repayment is not required unless the property is refinanced or sold within a defined period of time (i.e. 10 years). Funds for this program could be designated from the Affordable Housing Trust Fund.

Programs may also place limits on the home purchases, for example by limiting the sales price, requiring the home to be a single-family unit, requiring the loan to meet certain requirements (such as a fixed-price loan), or requiring the home to be in a particular target area. Under Chapter 40B restrictions, the sale of a unit listed on the Subsidized Housing Inventory to an eligible buyer at the maximum resale price must be completed typically within 90 days or else the affordability restriction could be lost and a non-income eligible buyer may purchase the unit. Since the Town intends to maintain existing units on the SHI and have the ownership units readily available to income-eligible buyers, the Town could restrict this program to first-time homebuyers that meet income-eligibility requirements and are willing to purchase a resale unit with affordability restrictions.

The Town should seek out models from communities that currently operate successful down-payment/closing cost assistance programs and create a program that works for Boylston.

5. INVESTIGATE A PARTNERSHIP WITH LOCAL RENTAL PROPERTY OWNERS, OFFERING INCENTIVES IN EXCHANGE FOR DEED RESTRICTING CERTAIN UNITS AS AFFORDABLE

Boylston has much housing that is considered affordable by HUD standards, however these individual rental units managed by local property owners have not been registered to the Subsidized Housing Authority. The Town should consider a method by which incentives can be offered to local property owners in exchange for their cooperation in deed-restricting their rental units as affordable. As Boylston already has an Affordable Housing Trust Fund, the Town can leverage this resource to add more affordable housing units to the SHI. The Town can also partner with local non-profits specializing in affordable housing to initiate this type of program. If it is possible for the town to establish a partnership with local rental property owners without burdening existing residents, it is an endeavor worth exploring. Housing professionals at Mass Housing Partnership or DHCD are available to offer advice and insight.

6. MODIFY THE TOWN'S INCLUSIONARY ZONING BYLAW TO MANDATE RESIDENTIAL DEVELOPMENTS SET ASIDE A MINIMUM OF 15% OF TOTAL NUMBER OF DWELLING UNITS AS AFFORDABLE HOUSING FOR VERY- LOW, LOW-, OR MODERATE- INCOME RESIDENTS

The Town of Boylston maintains an Inclusionary Zoning Bylaw that requires new, converted, or renovated units to include a proportion of housing units as affordable to people meeting very-low, low, or moderate income standards. This bylaw is designed to help the town increase its affordable housing stock to meet the Chapter 40B 10% affordability threshold and encourage greater diversity of housing options for families and individuals of all income levels. The provisions apply to all residential developments of eight (8) or more units, whether they are rental or ownership, including assisted living units in a life care facility.

The Town should modify the existing inclusionary zoning bylaw, increasing the mandated percentage of affordable units set aside from the current 10% up to 15%. Boylston's affordable housing rate is far behind other Massachusetts communities, therefore it needs to enhance all opportunities to create new affordable units.

GOALS AND STRATEGIES		Short-Term Actions (0-12 Mo.)	Medium-Term Actions (1-5 yrs.)	Long-Term Actions (5-10 yrs.)	Ongoing Actions	Responsible Parties
1. Capacity Buildings Strategies						
1.1	Revive the Boylston Affordable Housing Committee to guide affordable housing initiatives in town and implement strategies from the HPP	X				BOS
1.2	Conduct ongoing community outreach and education on housing issues and activities				X	AHC
1.3	Consider hiring a dedicated Affordable Housing Coordinator		X	X		BOS; AHC; TA
1.4	Actively seek out and apply for funding and technical assistance to implement the HPP Action Plan				X	AHC; TP; TA
1.5	Maintain an active Board of Trustees for the Municipal Affordable Housing Trust Fund				X	BOS; AHT
2. Zoning and Policy Strategies						
2.1	Consider modifying the existing Accessory Dwelling Unit (ADU) bylaw to allow for more flexibility and offer greater opportunities for development		X			PB; AHC
2.2	Explore adoption of a Workforce Housing Special Tax Assessment (WH-STA) Area in which developers can be offered a property tax incentive to build housing affordable to low-to middle-income residents		X	X		PB; AHC; BOS; Planning Consultant, CMRPC, or equivalent
2.3	Explore adoption of a Cottage Housing Bylaw		X			PB; AHC
2.4	Maintain designation as a Housing Choice Community				X	PB; TP
2.5	Promote adoption of the Community Preservation Act		X	X		PB; BOS; all

2.6	Prepare design guidelines or standards for new multi-family housing developments		X			PB; BOS
2.7	Explore the creation of a buy-down program whereby the Town uses funds to buy-down market-rate homes, deed restrict them as affordable in perpetuity, and sell them to income-qualified, first-time homebuyers at below-market prices		X	X		AHC; AHT; BOS;
3. Housing Development Strategies						
3.1	Create an inventory of Town-owned land suitable for new housing development	X			X	AHC; TP; Assessor
3.2	Advocate for a higher inclusion of accessible units in proposed affordable housing developments	X				ADA Board/Comm.; AHC; PB; COA
3.3	Partner with private developers to create affordable housing				X	PB; AHC; BOS; TA; ZBA
3.4	Create a down-payment/closing cost assistance program whereby the Town provides grants to income-eligible, first-time homebuyers willing to purchase affordable units listed on the Subsidized Housing Inventory			X		AHC; AHT
3.5	Investigate a partnership with local rental property owners, offering incentives in exchange for deed restricting certain units as affordable	X	X		X	AHT; BOS
3.6	Modify the Town's Inclusionary Zoning Bylaw to mandate residential developments set aside a minimum of 15% of total number of dwelling units as affordable housing for very-low, low, or moderate income residents.	X				PB; AHC; BOS;

Responsible Parties

BOS – Board of Selectmen AHC – Affordable Housing Committee COA – Council on Aging
 PB – Planning Board AHT – Affordable Housing Trust TP – Town Planner
 TA – Town Administrator ZBA – Zoning Boards of Appeals

APPENDIX A

1. Community Housing Survey
2. Full Results from the Community Survey
3. Promotional Postcard for the Community Survey



Survey on Housing Needs in Boylston

1. Introduction

Dear Resident,

Thank you for taking this survey! This is your opportunity to tell us about your experience in Boylston. It is a very exciting time for the Boylston community. After 20 years, the Town is embarking on an initiative to create a **Master Plan** that identifies the community's needs and establishes a long-term "road map" to guide the town's future. To learn more about the Boylston Master Plan, visit the website:

www.boylstonmasterplan.com.

As a component of the Master Plan, the Town is also in the process of creating a **Housing Production Plan**. A Housing Production Plan is an in-depth study of housing conditions that aims to determine the best paths for providing more affordable and diverse housing options for current and future residents. This survey will only be asking for your input on housing and affordability in Boylston, however a more comprehensive Master Plan survey will also be released soon where you will have the chance to provide feedback on the town's practices regarding land use, economic development, transportation and circulation, and facilities and services.

What is a Housing Production Plan?

A Housing Production Plan combines housing and market data, community input, production goals, and a set of strategies to establish a 5-year plan for the future of housing in the community. By producing this plan, the Town aims to create housing that fits with the town character and meets the needs of current and future residents, as well as gain greater control over Chapter 40B housing development. This survey will help the project team understand what types of housing are desired in Boylston and who is in need.

Why does Boylston need a Housing Production Plan?

Chapter 40B is a Massachusetts state statute which allows developers to override local zoning bylaws in order to increase the stock of affordable housing in municipalities where less than 10% of the housing stock is defined as affordable. The goal of Chapter 40B is to allow families and seniors to remain in their communities when they might otherwise be priced out of the conventional housing market. Currently, only 1.5% of Boylston's housing stock qualifies as affordable. For more information on Housing Production Plans and Chapter 40B, please visit: <https://www.mass.gov/service-details/chapter-40-b-housing-production-plan>

All responses to this survey will be completely anonymous.

Responses cannot be traced back to the respondent. If you choose to include your name and email address (see Question 18) to stay involved in the Boylston Master Plan or Housing Production Plan process, those conducting the survey will not be informed of your answers.

If you have further questions or comments, please contact:

Emily Glaubitz, Associate Planner at CMRPC eglaubitz@cmrpc.org

The deadline for completing this survey is Friday, January 15, 2021



Survey on Housing Needs in Boylston

2. Current Residence

1. Please indicate the age range you belong to:

- | | | |
|---|--------------------------------------|--|
| <input type="radio"/> 19 years or under | <input type="radio"/> 40 to 44 years | <input type="radio"/> 65 to 69 years |
| <input type="radio"/> 20 to 24 years | <input type="radio"/> 45 to 49 years | <input type="radio"/> 70 to 74 years |
| <input type="radio"/> 25 to 29 years | <input type="radio"/> 50 to 54 years | <input type="radio"/> 75 to 79 years |
| <input type="radio"/> 30 to 34 years | <input type="radio"/> 55 to 59 years | <input type="radio"/> 80 to 84 years |
| <input type="radio"/> 35 to 39 years | <input type="radio"/> 60 to 64 years | <input type="radio"/> 85 years or over |

2. How long have you lived in Boylston?

- Less than a year
- 1-4 years
- 5-10 years
- 10-15 years
- 15-20 years
- 20+ years
- I do not live in Boylston but I am interested in moving here

3. Which of the following best describes your current housing situation?

- Homeowner
- Renter
- Living with others and assisting with paying rent or mortgage
- Living with others but not paying rent or mortgage

4. Which of the following attributes were most influential in your decision to reside in Boylston?

- | | |
|--|---|
| <input type="checkbox"/> I grew up here | <input type="checkbox"/> Schools |
| <input type="checkbox"/> My family is here | <input type="checkbox"/> Small-town way of life |
| <input type="checkbox"/> Close to work | <input type="checkbox"/> Neighborhoods |
| <input type="checkbox"/> Community | <input type="checkbox"/> Safety |
| <input type="checkbox"/> Natural beauty | <input type="checkbox"/> Government |
| <input type="checkbox"/> Location | <input type="checkbox"/> Recreational opportunities |

Other (please specify)

5. Do you plan to live in your current residence as you age into retirement?

- Yes
- No
- Maybe

Comments

6. If you answered "Yes" to the previous question, do you anticipate being able to afford your home and associated costs as you age into retirement?

- Yes, I will be able to afford my home as I age into retirement
- No, I will not be able to afford my home as I age into retirement
- I am unsure if I will be able to afford my home as I age into retirement
- N/A

Comments

7. How important is it for you to remain in your community as you age?

Extremely important	Very important	Somewhat important	Not so important	Not at all important
<input type="radio"/>				

8. If you were to consider moving out of your community, which of the following factors would drive your decision to move?

- Looking for a different home size that meets your needs
- Maintaining your current home will be too expensive
- Looking for a home that will help you live independently as you age
- Wanting to move to an area that has better health care facilities
- Wanting to be closer to family
- Needing more access to public transportation
- Wanting to live in a different climate
- Looking for an area that has a lower cost of living
- Other (please specify)



Survey on Housing Needs in Boylston

3. Housing Affordability

9. Is housing affordability an issue for you or anyone you know who lives in Boylston?

- Yes
- No
- No opinion

10. Please indicate which annual household income range you currently fall under:

Note: Household income measures the combined incomes of all people sharing a particular household or place of residence. It includes every form of income, e.g., salaries and wages, retirement income, near cash government transfers like food stamps, and investment gains. It is defined as income received on a regular basis (exclusive of certain money receipts such as capital gains) before payments for personal income taxes, social security, union dues, Medicare deductions, etc.

- | | |
|--|--|
| <input type="radio"/> Less than \$20,000 | <input type="radio"/> \$50,000 to \$74,999 |
| <input type="radio"/> \$20,000 to \$34,999 | <input type="radio"/> \$75,000 to \$99,999 |
| <input type="radio"/> \$35,000 to \$49,999 | <input type="radio"/> \$100,000 or more |

11. Is **more than 30%** of your monthly income dedicated to paying for housing (including mortgage, rent, property taxes, utilities) each month?

- Yes, more than 30% of my monthly income is dedicated to paying for housing
- No, less than 30% of my monthly income is dedicated to paying for housing
- N/A

12. Hypothetically, if there was an emergency expense requiring you to immediately come up with \$400, how much of a challenge would it be to pay that expense?

- It would not be a challenge to pay the expense
- I could fairly easily pay the expense using cash, money currently in my savings/checking account, or on a credit card that I can pay in full at the next statement
- I could put it on my credit card and pay off the expense over time
- I would have to borrow money from a friend or family, or sell something in order to pay the expense
- I would not be able to pay the expense
- Other (please specify)

13. What financial and/or support services might you need to remain in your home?

- Tax relief
- Home repair/modification
- Home/health care
- Transportation help
- Home maintenance help
- N/A
- Other (please specify)

14. Realizing that there is a State statute requiring Boylston to maintain 10% of the community's housing as affordable for current and future residents, which of the following types of housing do you think is most needed in Boylston? Check all that apply.

Note: Affordable units are available to those making less than 80% of the median household income for the area. As of 2020, Worcester County has a median household income of \$98,200, so the income limit for a family of four (4) is \$78,500 in order to qualify for affordable housing. Units can be for rent or for sale to qualifying individuals or families. More information on the State statute can be found here:

<https://www.mass.gov/chapter-40-b-planning-and-information>

- Housing for young professionals
- Housing for families
- Housing for seniors
- Housing for single adults in need (recovery, veterans, survivors of domestic abuse, etc.)



Survey on Housing Needs in Boylston

4. Future Housing Needs

15. How important do you think the following housing types are to Boylston's future housing needs (over the next 10-20 years)?

	Very Important	Important	Somewhat Important	Not Important
Small single-family market-rate homes geared towards first time buyers	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Medium-sized single-family homes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Luxury single-family homes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Small market-rate homes geared towards seniors	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Cottages - One bedroom	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Condominiums (up to 4 units attached)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Apartments (Up to 10 units)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Apartments (10 to 20 units)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Townhouses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Housing units that qualify as affordable per state regulations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mixed-used development (e.g. retail/office on first floor and residential units above)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Conversion of larger homes into apartments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Housing for specialized populations (e.g. youth recovery, adult group home, etc.)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Accessory dwelling units or "in-law apartments"	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tiny homes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

16. In your opinion, what are Boylston's most pressing needs related to housing and development?

- | | |
|--|---|
| <input type="checkbox"/> Improving roads/traffic/sidewalks | <input type="checkbox"/> Creating more housing that is affordable |
| <input type="checkbox"/> Growing existing local businesses | <input type="checkbox"/> Decreasing taxes |
| <input type="checkbox"/> Attracting new businesses | <input type="checkbox"/> Availability of sewer |
| <input type="checkbox"/> Managing housing growth | <input type="checkbox"/> Availability of water |
| <input type="checkbox"/> Other (please specify) | |



Survey on Housing Needs in Boylston

5. Final Thoughts

17. Is there anything else you would like to add regarding residential housing needs in Boylston?

18. OPTIONAL: If you would like to stay involved in the **Boylston Housing Production Plan process** or the **Boylston Master Plan process**, please add your name and email below. We will only use your contact information to keep you updated throughout these planning processes.

Name:

Email address:



Survey on Housing Needs in Boylston

6. Conclusion

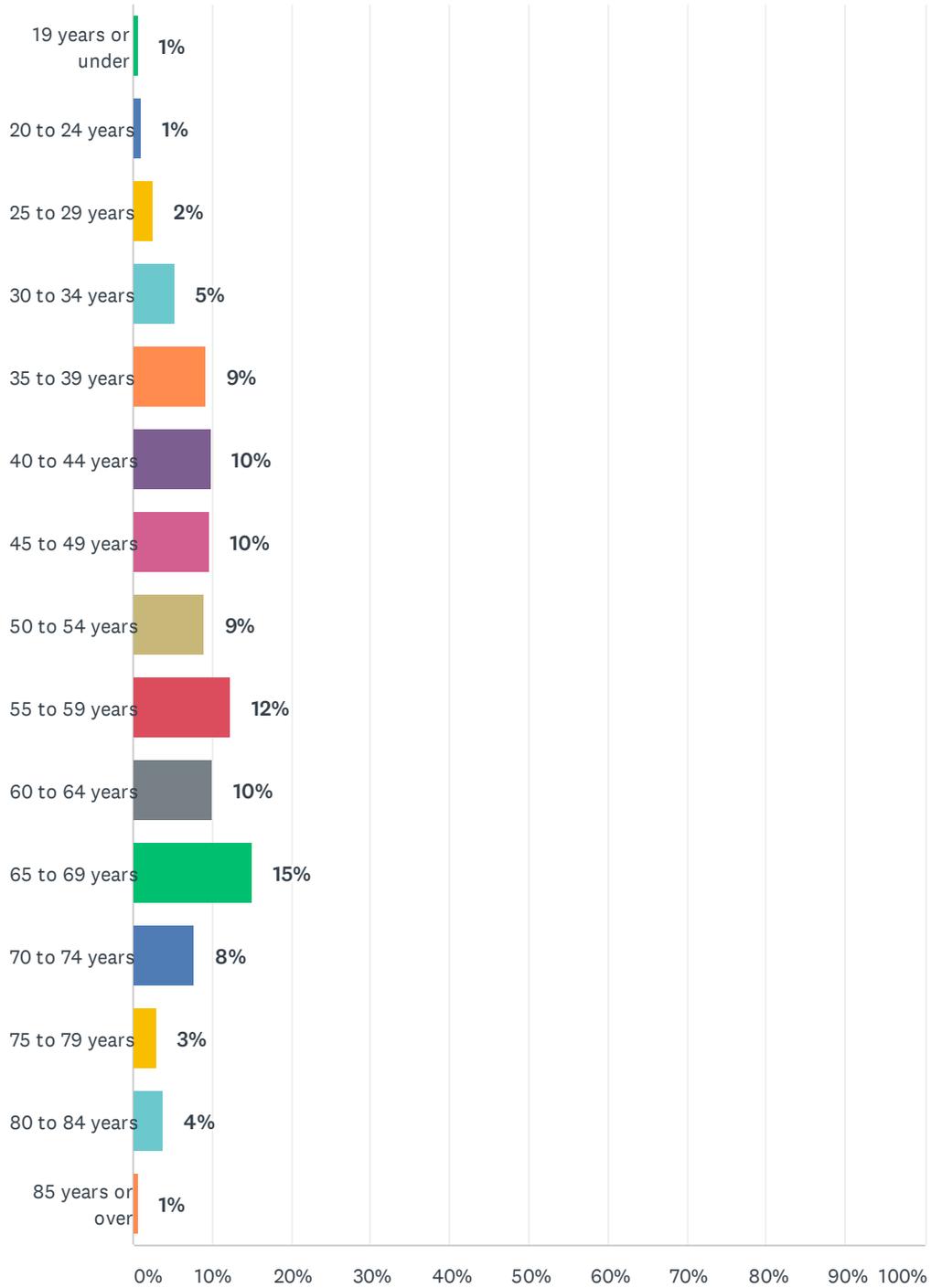
Thank you for taking this survey! Community input is essential to planning for Boylston's future.

This survey is an important component of the Housing Production Plan and your responses will also be included in the Master Plan. A more comprehensive Master Plan survey will be released at the end of January, which all residents are highly encouraged to complete.

The Master Plan survey will be posted on the Master Plan website: www.boylstonmasterplan.com and the Town of Boylston website: www.boylston-ma.gov

Q1 Please indicate the age range you belong to:

Answered: 444 Skipped: 3

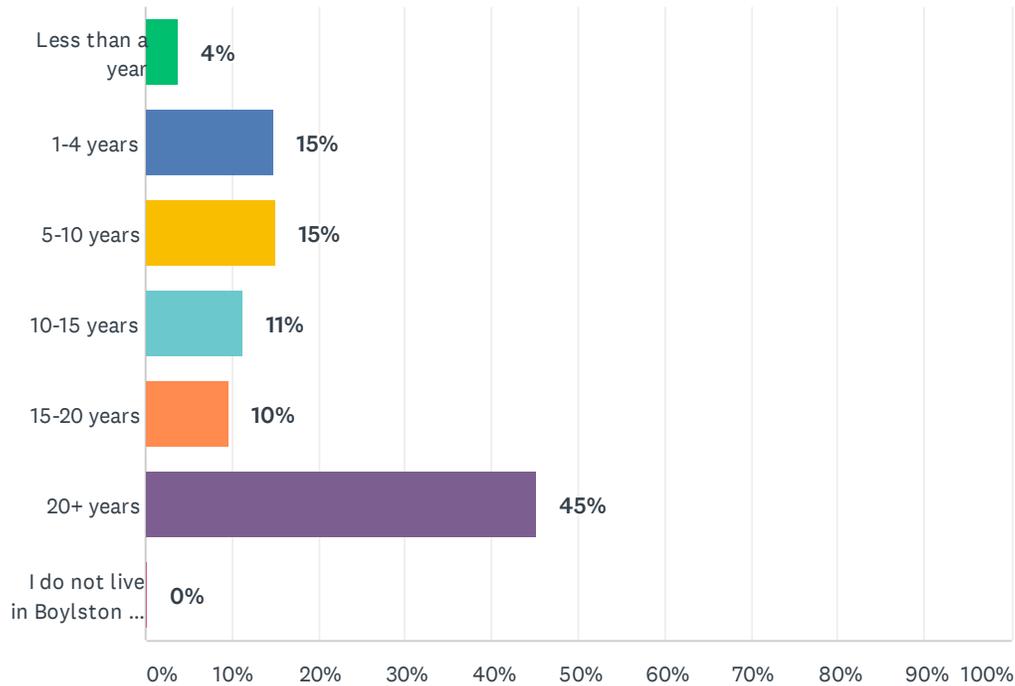


Survey on Housing Needs in Boylston

ANSWER CHOICES	RESPONSES	
19 years or under	1%	3
20 to 24 years	1%	5
25 to 29 years	2%	11
30 to 34 years	5%	23
35 to 39 years	9%	41
40 to 44 years	10%	44
45 to 49 years	10%	43
50 to 54 years	9%	40
55 to 59 years	12%	55
60 to 64 years	10%	45
65 to 69 years	15%	67
70 to 74 years	8%	34
75 to 79 years	3%	13
80 to 84 years	4%	17
85 years or over	1%	3
TOTAL		444

Q2 How long have you lived in Boylston?

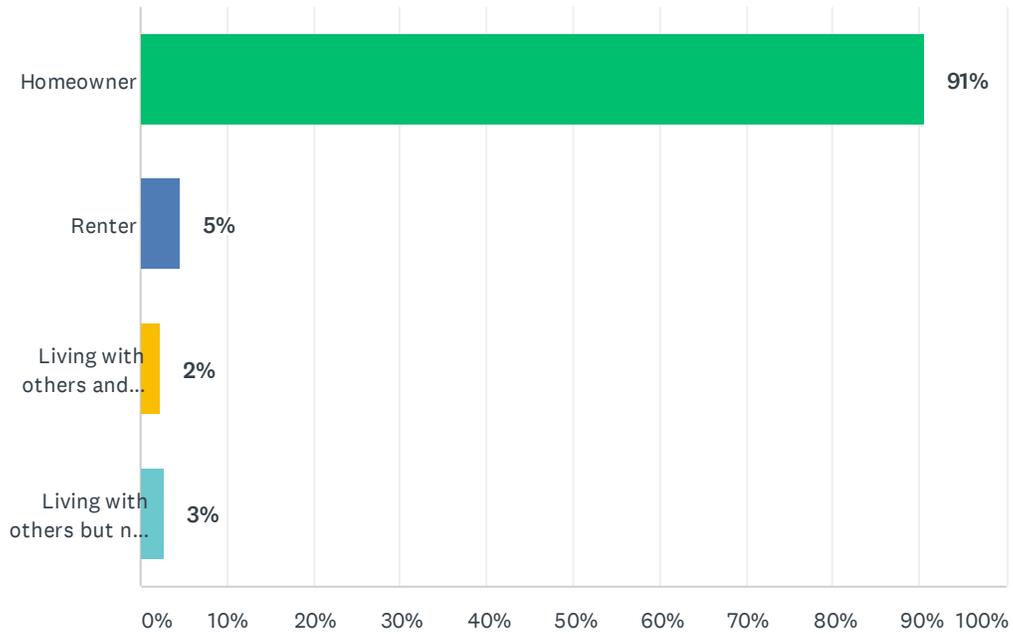
Answered: 445 Skipped: 2



ANSWER CHOICES	RESPONSES	
Less than a year	4%	17
1-4 years	15%	66
5-10 years	15%	67
10-15 years	11%	50
15-20 years	10%	43
20+ years	45%	201
I do not live in Boylston but I am interested in moving here	0%	1
TOTAL		445

Q3 Which of the following best describes your current housing situation?

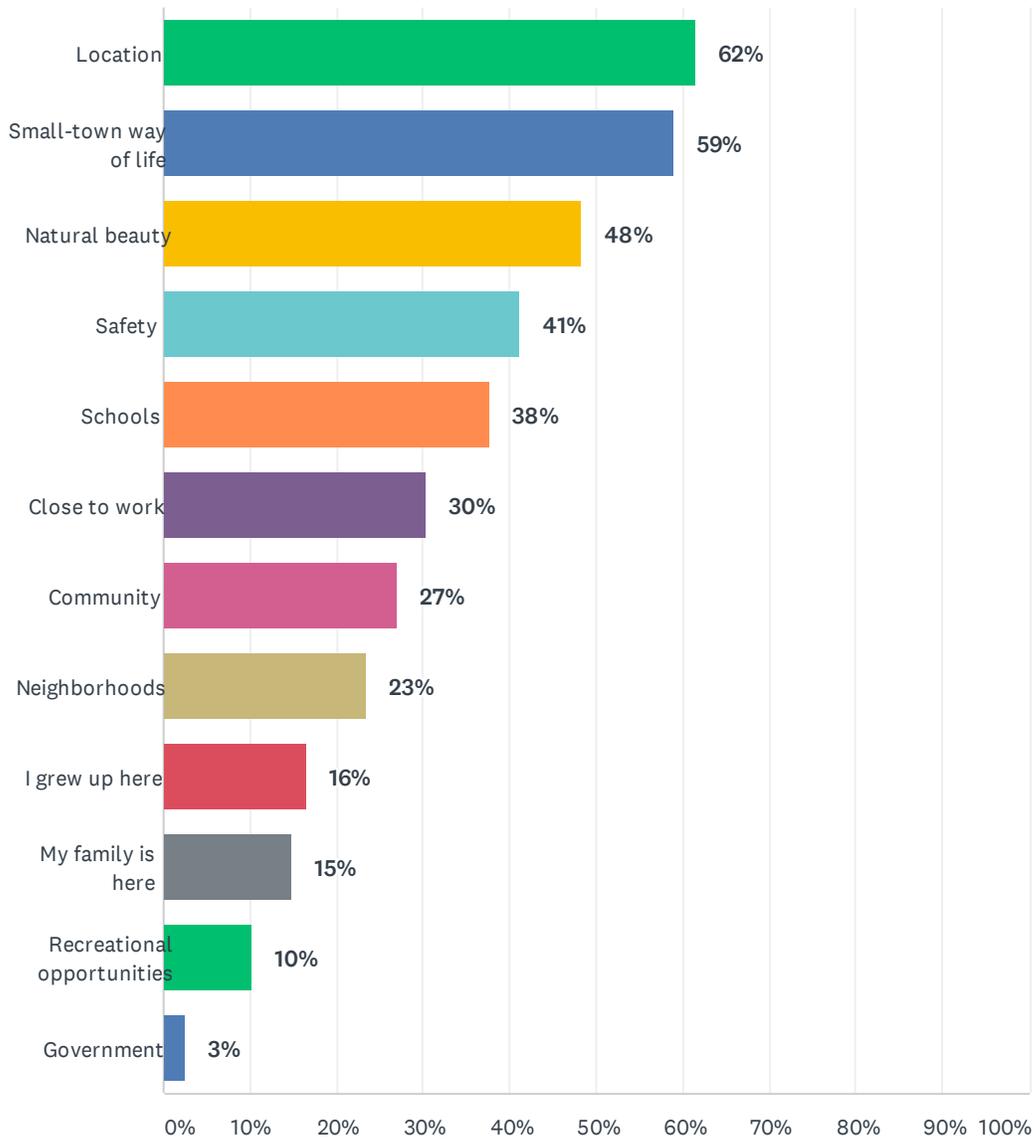
Answered: 444 Skipped: 3



ANSWER CHOICES	RESPONSES	
Homeowner	91%	402
Renter	5%	20
Living with others and assisting with paying rent or mortgage	2%	10
Living with others but not paying rent or mortgage	3%	12
TOTAL		444

Q4 Which of the following attributes were most influential in your decision to reside in Boylston?

Answered: 437 Skipped: 10

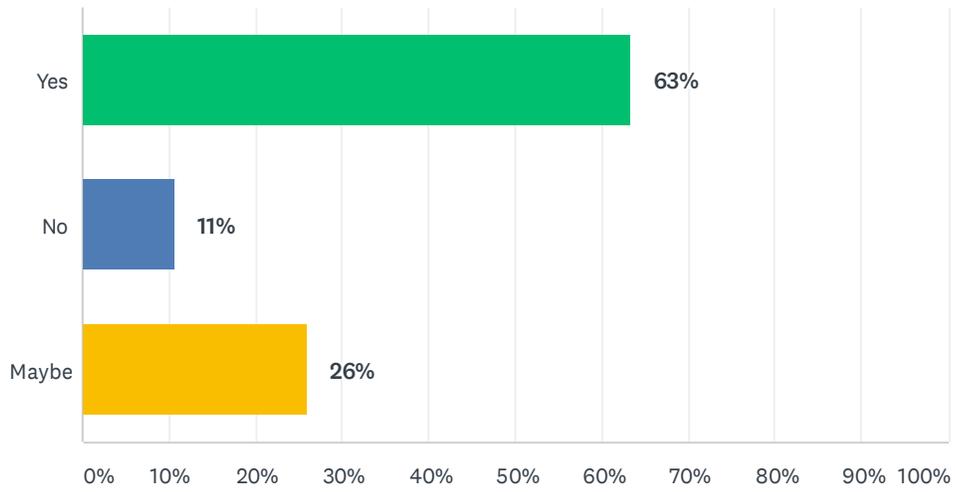


Survey on Housing Needs in Boylston

ANSWER CHOICES	RESPONSES	
Location	62%	269
Small-town way of life	59%	258
Natural beauty	48%	211
Safety	41%	180
Schools	38%	165
Close to work	30%	133
Community	27%	118
Neighborhoods	23%	102
I grew up here	16%	72
My family is here	15%	65
Recreational opportunities	10%	45
Government	3%	11
Total Respondents: 437		

Q5 Do you plan to live in your current residence as you age into retirement?

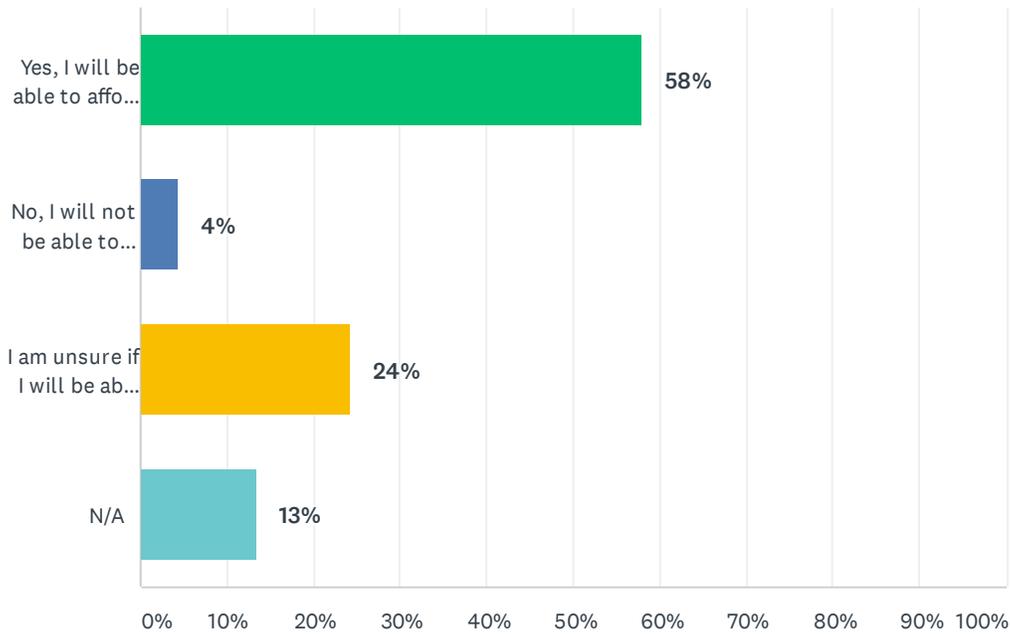
Answered: 443 Skipped: 4



ANSWER CHOICES		RESPONSES	
Yes		63%	281
No		11%	47
Maybe		26%	115
TOTAL			443

Q6 If you answered "Yes" to the previous question, do you anticipate being able to afford your home and associated costs as you age into retirement?

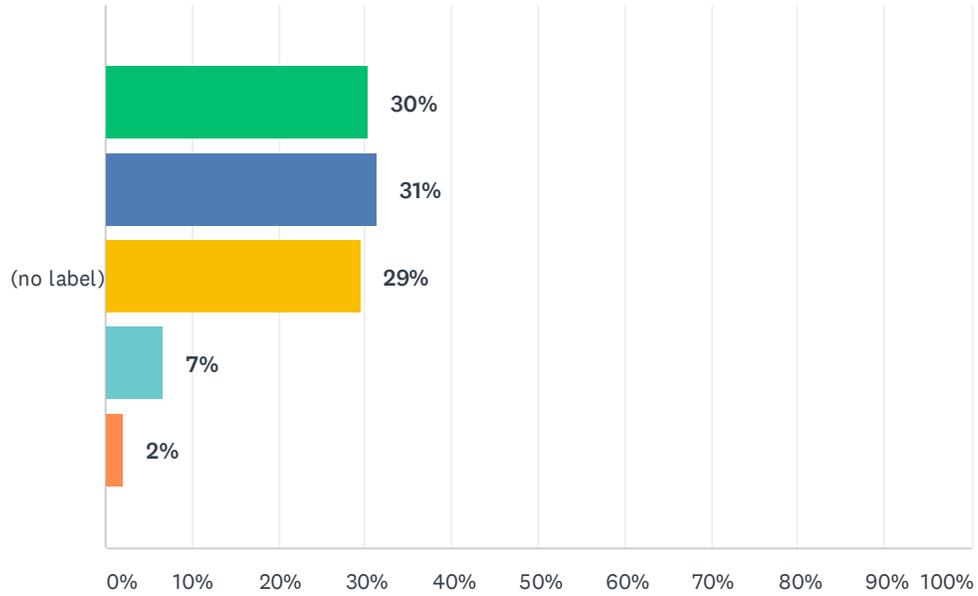
Answered: 395 Skipped: 52



ANSWER CHOICES	RESPONSES	
Yes, I will be able to afford my home as I age into retirement	58%	229
No, I will not be able to afford my home as I age into retirement	4%	17
I am unsure if I will be able to afford my home as I age into retirement	24%	96
N/A	13%	53
TOTAL		395

Q7 How important is it for you to remain in your community as you age?

Answered: 445 Skipped: 2

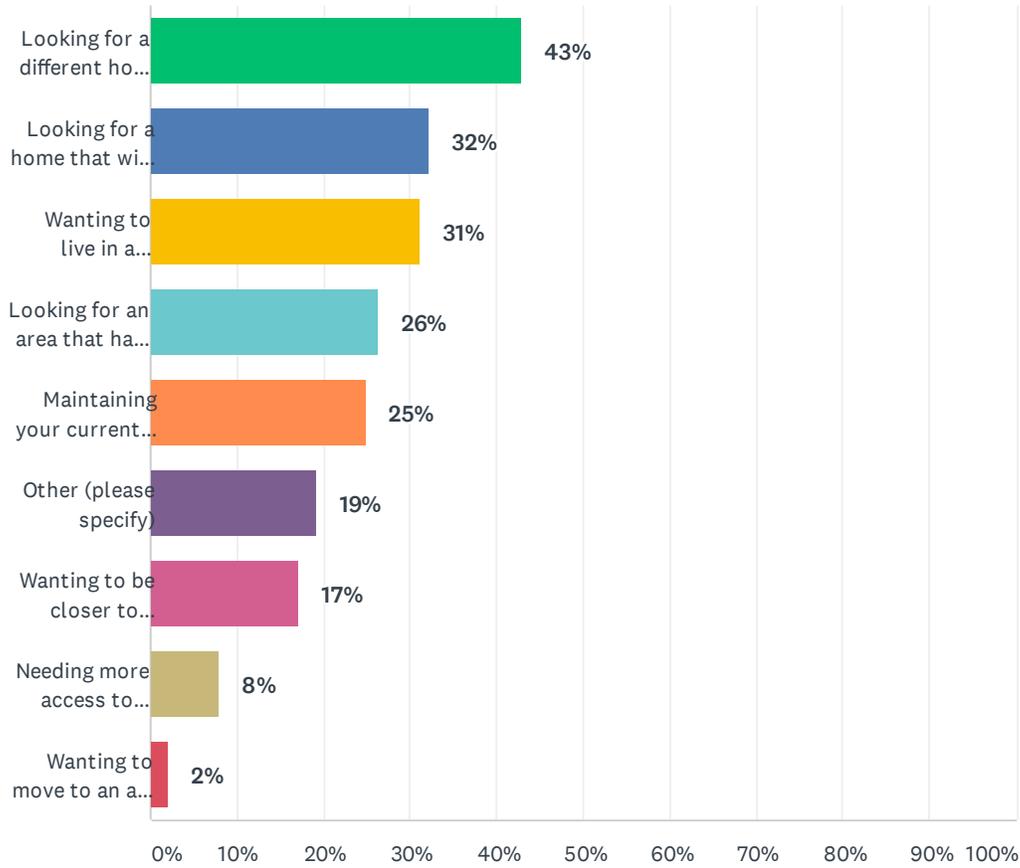


■ Extremely important
 ■ Very important
 ■ Somewhat important
■ Not so important
 ■ Not at all important

	EXTREMELY IMPORTANT	VERY IMPORTANT	SOMEWHAT IMPORTANT	NOT SO IMPORTANT	NOT AT ALL IMPORTANT	TOTAL	WEIGHTED AVERAGE
(no label)	30% 135	31% 140	29% 131	7% 30	2% 9	445	2.19

Q8 If you were to consider moving out of your community, which of the following factors would drive your decision to move?

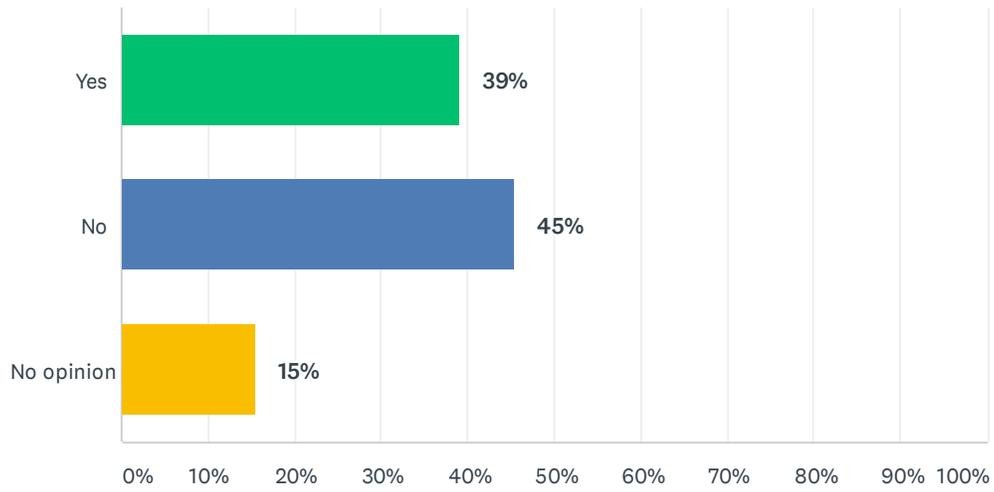
Answered: 431 Skipped: 16



ANSWER CHOICES	RESPONSES	
Looking for a different home size that meets your needs	43%	185
Looking for a home that will help you live independently as you age	32%	139
Wanting to live in a different climate	31%	134
Looking for an area that has a lower cost of living	26%	114
Maintaining your current home will be too expensive	25%	107
Other (please specify)	19%	83
Wanting to be closer to family	17%	74
Needing more access to public transportation	8%	34
Wanting to move to an area that has better health care facilities	2%	9
Total Respondents: 431		

Q9 Is housing affordability an issue for you or anyone you know who lives in Boylston?

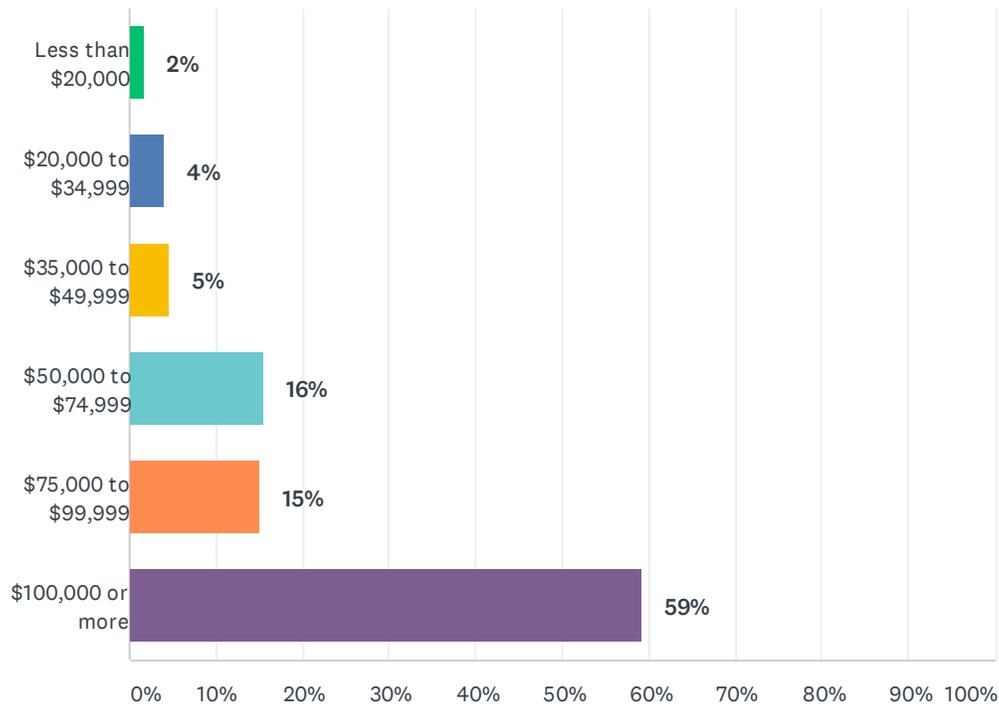
Answered: 426 Skipped: 21



ANSWER CHOICES	RESPONSES	
Yes	39%	167
No	45%	193
No opinion	15%	66
TOTAL		426

Q10 Please indicate which annual household income range you currently fall under: Note: Household income measures the combined incomes of all people sharing a particular household or place of residence. It includes every form of income, e.g., salaries and wages, retirement income, near cash government transfers like food stamps, and investment gains. It is defined as income received on a regular basis (exclusive of certain money receipts such as capital gains) before payments for personal income taxes, social security, union dues, Medicare deductions, etc.

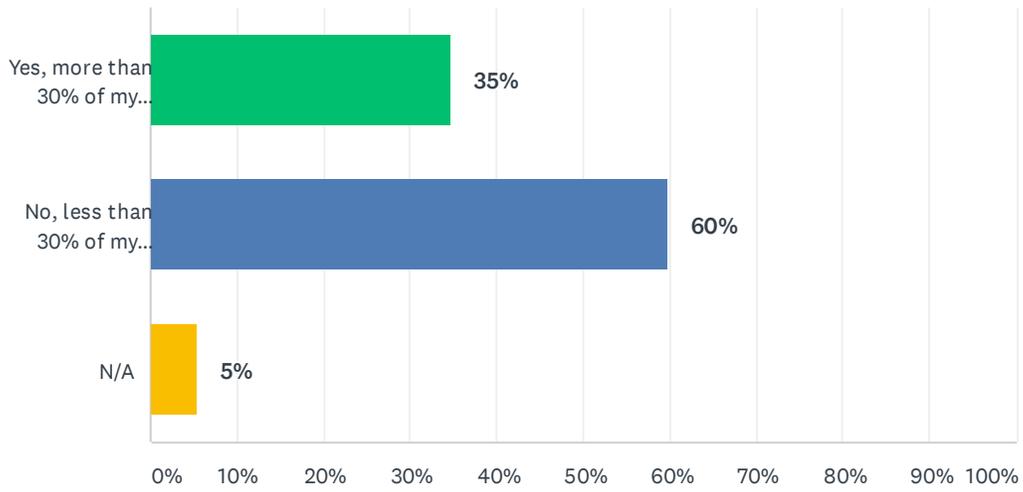
Answered: 411 Skipped: 36



ANSWER CHOICES	RESPONSES
Less than \$20,000	2% 7
\$20,000 to \$34,999	4% 16
\$35,000 to \$49,999	5% 19
\$50,000 to \$74,999	16% 64
\$75,000 to \$99,999	15% 62
\$100,000 or more	59% 243
TOTAL	411

Q11 Is more than 30% of your monthly income dedicated to paying for housing (including mortgage, rent, property taxes, utilities) each month?

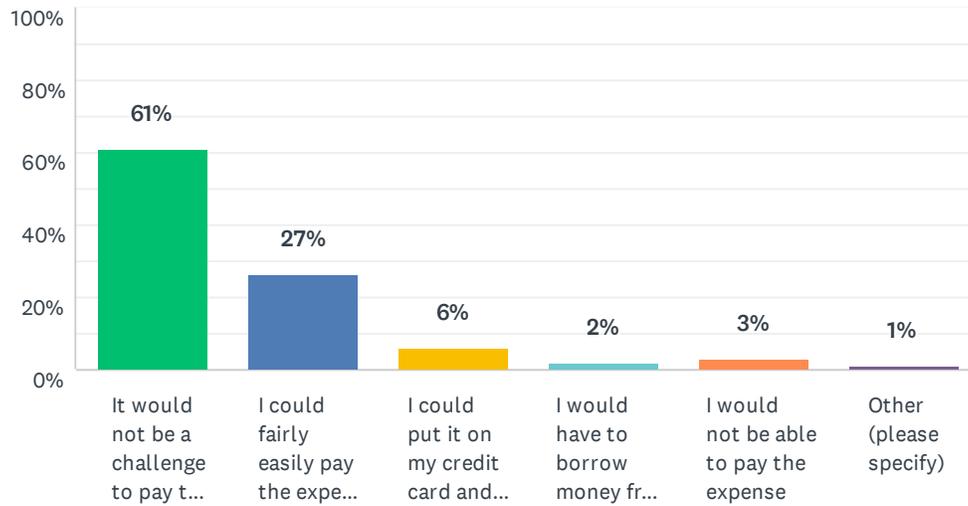
Answered: 421 Skipped: 26



ANSWER CHOICES	RESPONSES	
Yes, more than 30% of my monthly income is dedicated to paying for housing	35%	146
No, less than 30% of my monthly income is dedicated to paying for housing	60%	252
N/A	5%	23
TOTAL		421

Q12 Hypothetically, if there was an emergency expense requiring you to immediately come up with \$400, how much of a challenge would it be to pay that expense?

Answered: 423 Skipped: 24

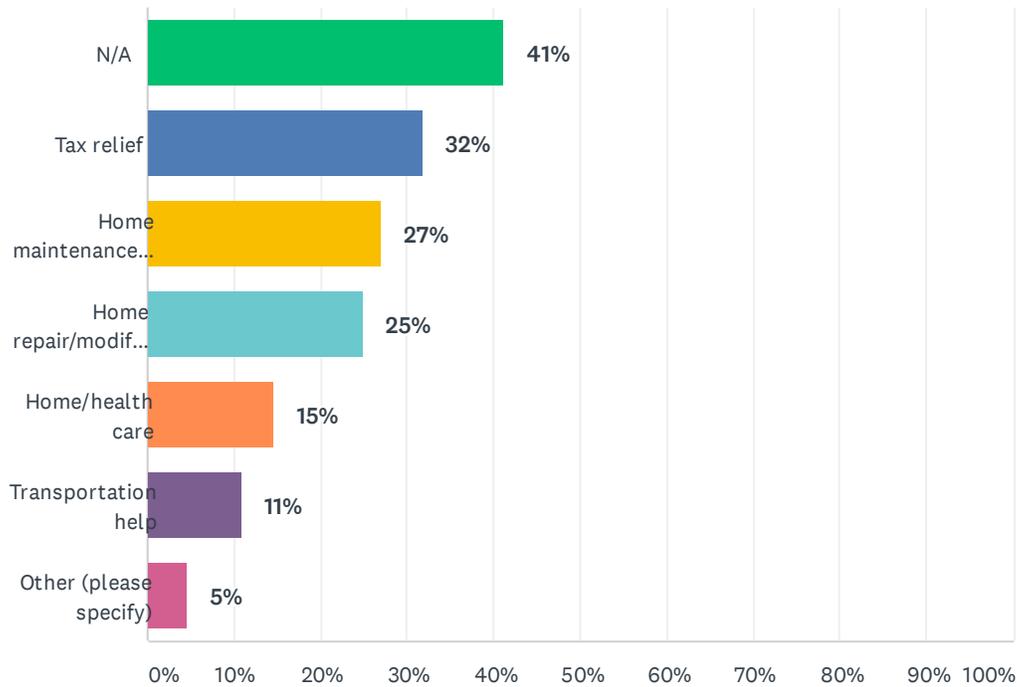


ANSWER CHOICES	RESPONSES	
It would not be a challenge to pay the expense	61%	259
I could fairly easily pay the expense using cash, money currently in my savings/checking account, or on a credit card that I can pay in full at the next statement	27%	113
I could put it on my credit card and pay off the expense over time	6%	25
I would have to borrow money from a friend or family, or sell something in order to pay the expense	2%	9
I would not be able to pay the expense	3%	12
Other (please specify)	1%	5
TOTAL		423

#	OTHER (PLEASE SPECIFY)	DATE
1	Dip into savings.	1/15/2021 12:28 PM
2	NOYB	1/14/2021 2:42 PM
3	I could do it but it would not leave me with much and I would need time to recover.	12/16/2020 8:03 PM
4	By	12/12/2020 6:59 PM
5	8	12/11/2020 11:35 PM

Q13 What financial and/or support services might you need to remain in your home?

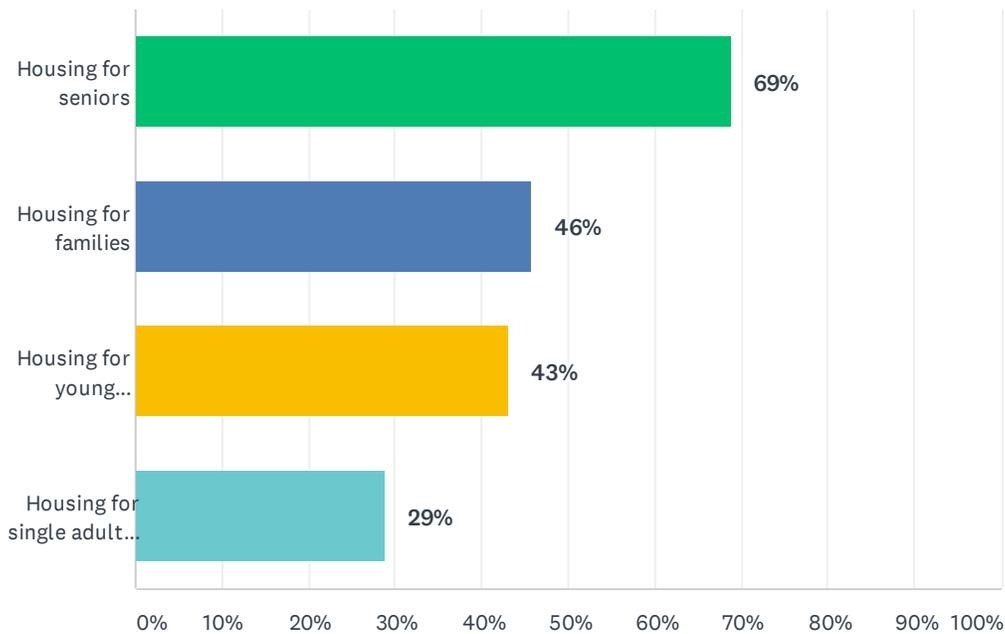
Answered: 415 Skipped: 32



ANSWER CHOICES	RESPONSES	
N/A	41%	171
Tax relief	32%	132
Home maintenance help	27%	112
Home repair/modification	25%	103
Home/health care	15%	61
Transportation help	11%	45
Other (please specify)	5%	19
Total Respondents: 415		

Q14 Realizing that there is a State statute requiring Boylston to maintain 10% of the community's housing as affordable for current and future residents, which of the following types of housing do you think is most needed in Boylston? Check all that apply. Note: Affordable units are available to those making less than 80% of the median household income for the area. As of 2020, Worcester County has a median household income of \$98,200, so the income limit for a family of four (4) is \$78,500 in order to qualify for affordable housing. Units can be for rent or for sale to qualifying individuals or families. More information on the State statute can be found here: <https://www.mass.gov/chapter-40-b-planning-and-information>

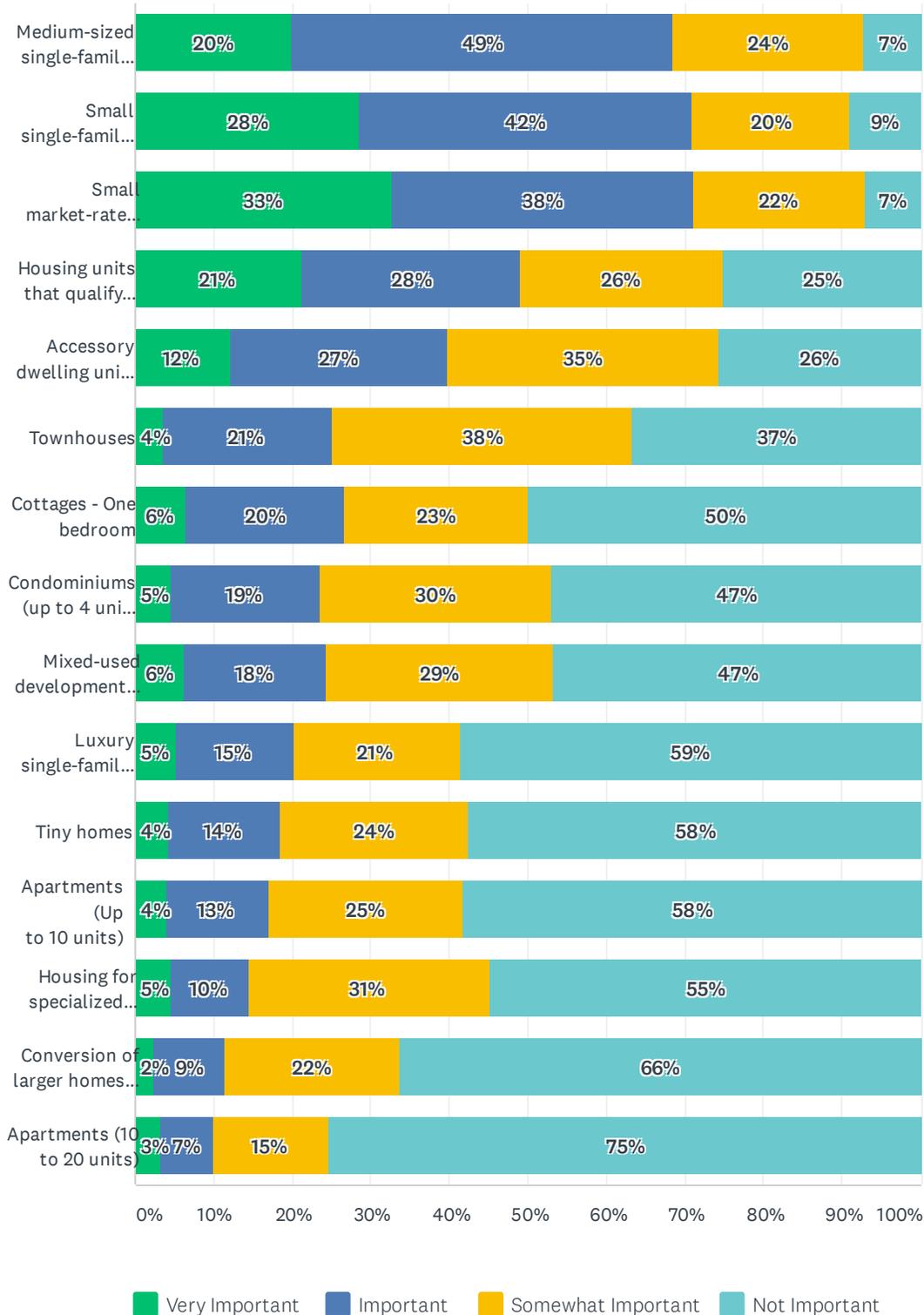
Answered: 413 Skipped: 34



ANSWER CHOICES	RESPONSES	
Housing for seniors	69%	284
Housing for families	46%	189
Housing for young professionals	43%	178
Housing for single adults in need (recovery, veterans, survivors of domestic abuse, etc.)	29%	119
Total Respondents: 413		

Q15 How important do you think the following housing types are to Boylston's future housing needs (over the next 10-20 years)?

Answered: 406 Skipped: 41

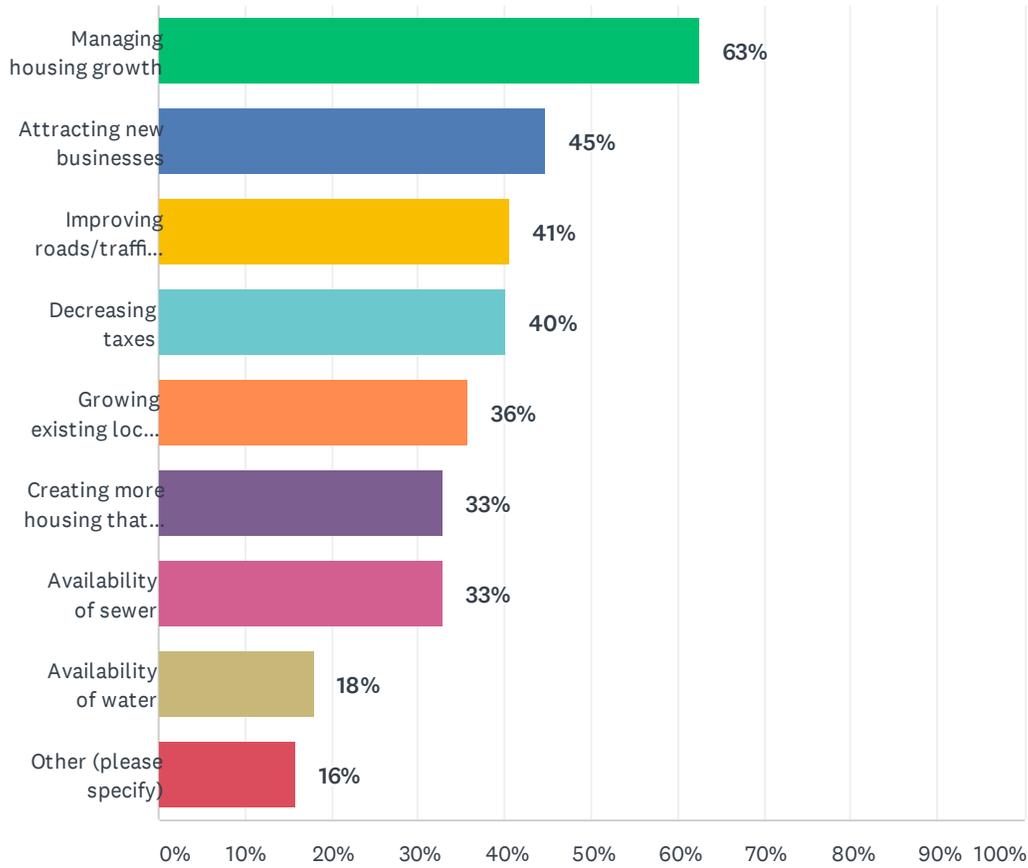


Survey on Housing Needs in Boylston

	VERY IMPORTANT	IMPORTANT	SOMEWHAT IMPORTANT	NOT IMPORTANT	TOTAL	WEIGHTED AVERAGE
Medium-sized single-family homes	20% 77	49% 189	24% 95	7% 28	389	2.19
Small single-family market-rate homes geared towards first time buyers	28% 110	42% 164	20% 78	9% 35	387	2.10
Small market-rate homes geared towards seniors	33% 129	38% 151	22% 86	7% 28	394	2.03
Housing units that qualify as affordable per state regulations	21% 83	28% 108	26% 101	25% 98	390	2.55
Accessory dwelling units or "in-law apartments"	12% 48	27% 107	35% 135	26% 100	390	2.74
Townhouses	4% 14	21% 82	38% 146	37% 140	382	3.08
Cottages - One bedroom	6% 24	20% 76	23% 87	50% 187	374	3.17
Condominiums (up to 4 units attached)	5% 18	19% 72	30% 113	47% 180	383	3.19
Mixed-used development (e.g. retail/office on first floor and residential units above)	6% 24	18% 69	29% 110	47% 179	382	3.16
Luxury single-family homes	5% 20	15% 58	21% 81	59% 225	384	3.33
Tiny homes	4% 16	14% 55	24% 92	58% 221	384	3.35
Apartments (Up to 10 units)	4% 15	13% 50	25% 93	58% 221	379	3.37
Housing for specialized populations (e.g. youth recovery, adult group home, etc.)	5% 17	10% 37	31% 116	55% 206	376	3.36
Conversion of larger homes into apartments	2% 9	9% 34	22% 85	66% 251	379	3.53
Apartments (10 to 20 units)	3% 12	7% 26	15% 55	75% 283	376	3.62

Q16 In your opinion, what are Boylston's most pressing needs related to housing and development?

Answered: 411 Skipped: 36



ANSWER CHOICES	RESPONSES	
Managing housing growth	63%	257
Attracting new businesses	45%	184
Improving roads/traffic/sidewalks	41%	167
Decreasing taxes	40%	165
Growing existing local businesses	36%	147
Creating more housing that is affordable	33%	135
Availability of sewer	33%	135
Availability of water	18%	74
Other (please specify)	16%	65
Total Respondents: 411		



How do you envision Boylston's future?

<https://www.surveymonkey.com/r/BoylstonHousing>

Please take a few minutes to consider Boylston's housing needs by filling out the community survey using the link above or by scanning the QR code with your smartphone!



Complete your survey by Friday, January 15!

After 20 years, the Town of Boylston is updating its Master Plan! As a part of the update, the Town is also creating a Housing Production Plan! This housing survey is the first within a short series of surveys that will be used to gather input from residents. A more comprehensive Master Plan survey will be available in late January.

If you would like to make arrangements to pick up a paper copy of the survey at Town Hall, please call the Town Clerk:
(508) 869-2234

To take the survey online, please visit the Master Plan website or the Town website:

www.boylstonmasterplan.com

www.boylston-ma.gov



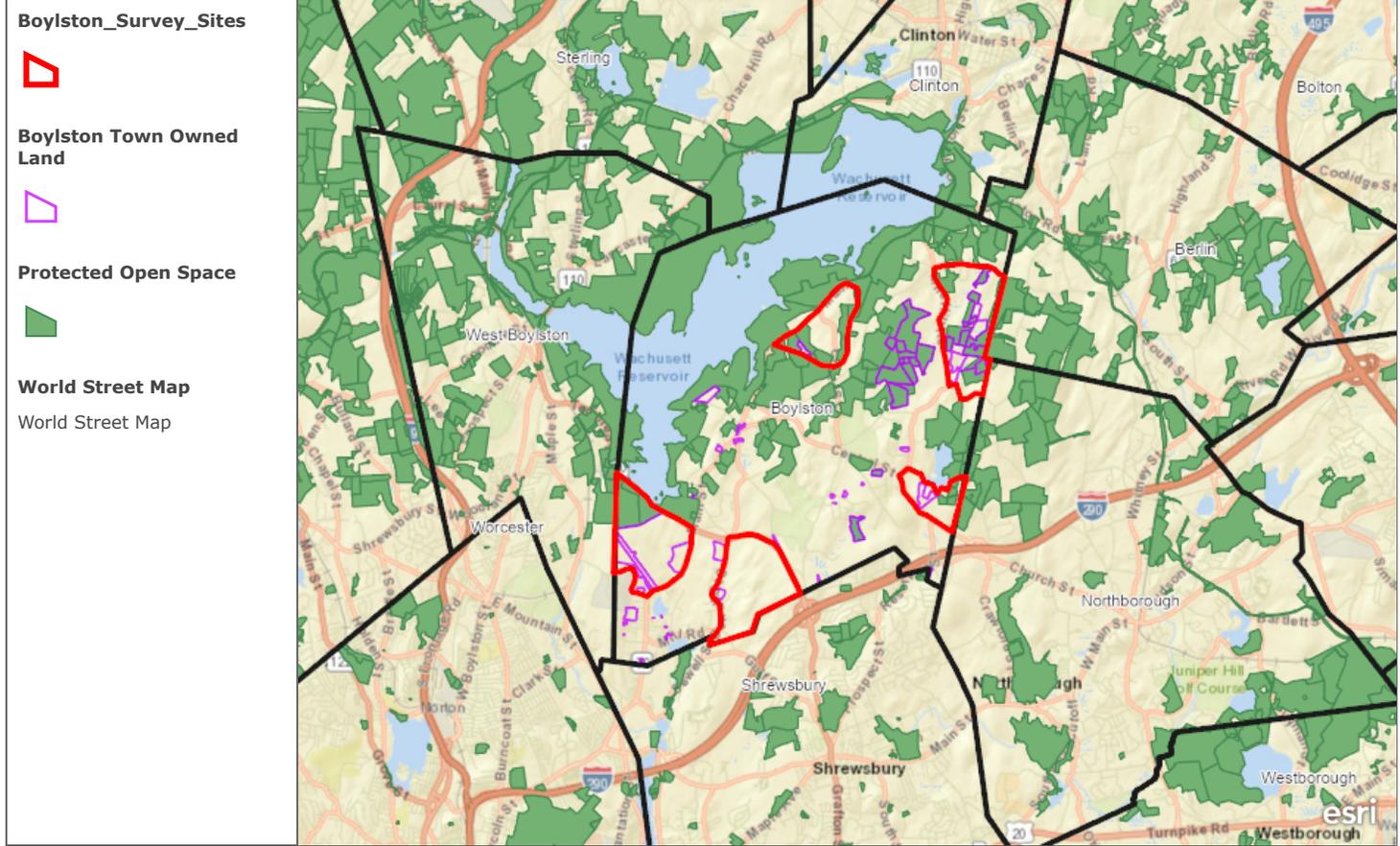
**PRSRRT STD
ECRWSS
U.S.POSTAGE
PAID
EDDM Retail**

**LOCAL POSTAL
CUSTOMER**

APPENDIX B

1. Housing Preference Survey - Study Areas Map
2. Online Housing Preference Survey for Public Forum Breakout Discussions
3. Descriptions and Boundaries of Study Areas
4. Results of the Housing Preference Survey

Boylston Housing Preference Survey - Study Areas

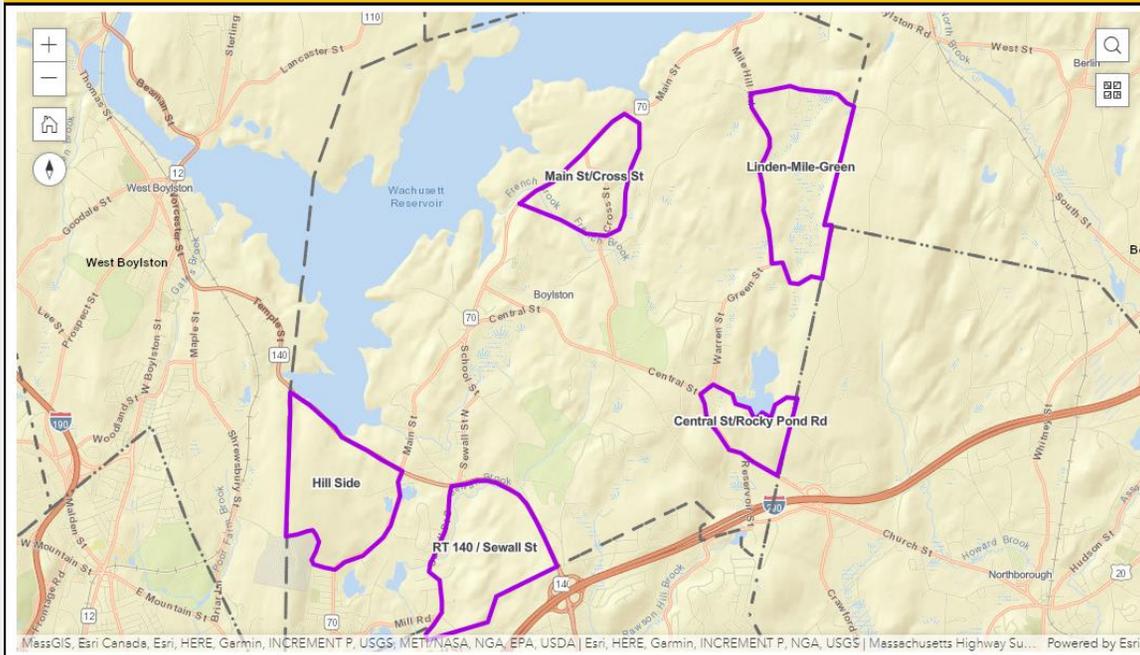


Map for use by Ron to create sites for the boylston survey

MassGIS, Esri Canada, Esri, HERE, Garmin, USGS, NGA, EPA, USDA, NPS | Esri, HERE, Garmin, NGA, USGS, NPS | FEMA, MassGIS | MassGIS, Executive Office of Energy and Environmental Affairs | Commonwealth of Massachusetts Office of Geographic Information (MassGIS) | Massachusetts Highway Survey Section, MassGIS

Survey on design and appropriate location for future affordable housing in Boylston that was sent to all registrants prior to the virtual Housing Public Forum on April 8, 2021. Five study areas in town were presented (each of which included town-owned land), and participants were encouraged to select the housing types that they believe would be a good fit within each study area. The results of this survey were used to initiate discussions during the breakout group activity at the public forum.

Boylston Housing Production Plan
Survey on Design and Location for Affordable Housing



Hillside

The Hillside study area is bounded by the southern border of Route 140 and the western border of Route 70. It contains Hillside Park, Police Department, Town Hall, Gough House, Electric Light Department, open space, and Town-owned land.

– [Click Here to see Examples of Housing Types](#)

1. Which of the following alternative housing types do you think would be a good fit within this study area?*

<input type="checkbox"/> Pocket Neighborhood	<input type="checkbox"/> Cottage Houses	<input type="checkbox"/> Townhouses
<input type="checkbox"/> Condominiums	<input type="checkbox"/> Mixed Use Residential/Commercial	
<input type="checkbox"/> Accessory Dwelling Units	<input type="checkbox"/> Small-scale Apartments	
<input type="checkbox"/> Large-scale Apartments/Condominiums	<input type="checkbox"/> None of the above	

2. Are there any other housing types not listed above that you think would be a good fit within the study area?



[Click Here to see Examples of Housing Types](#) ▼

1) Pocket Neighborhood

A clustered group of neighboring houses or apartments gathered around a shared open space, all of which have a clear sense of territory and shared stewardship.



2) Cottage Houses

A group of small, single-family dwelling units (generally 800-1,200 square feet) clustered around a common area, often providing connected backyards and a pedestrian friendly environment.



Descriptions and pictures of the housing types that participants were encouraged to select from. Participants also had the opportunity to write in any additional housing types they would like to see built in the study areas.

3) Townhouses

Small-to medium-sized attached structure that consists of 2-16 multi-story dwelling units placed side-by-side.



4) Condominiums

A group of detached or attached structures divided into several units that are each separately owned, surrounded by common areas (i.e. yards, streets, recreational facilities) which are jointly owned and maintained by a community association.



5) Mixed Use Residential/Commercial

A small- to medium-sized attached or detached structure consisting of two or more types of uses (residential, commercial, office, retail, medical, recreational, etc.) which are integrated vertically into a single building. This form creates unique places where people can live, work, play and meet everyday shopping and lifestyle needs within a single neighborhood.



6) Accessory Dwelling Units

Smaller, independent residential dwelling unit located in the same lot as a stand-alone single-family home. ADUs can be converted portions of existing homes, additions to new or existing homes, new stand-alone accessory structures, or converted portions of existing stand-alone accessory structures.



7) Small-scale Apartments

Small-to medium-sized structure, with 2-5 rental units arranged side-by-side and/or stacked.



8) Large-scale Apartments/Condominiums

One large structure or a group of multiple medium-to-large structures divided into numerous units that are each separately rented or owned, surrounded by common areas.



Descriptions and mapped outlines of the five study areas that participants were presented with as potential locations for new affordable housing.

Main Street/Cross Street

The Main St / Cross St study area boundaries include the east side of Route 70 (Main St) and the mid-point between Cross St and Linden St. It is northeast of Tower Hill Botanic Garden. The area includes residences, a section of French Brook, Pine Ridge Farm, open space, and Town-owned land.



Linden Street / Mile Hill Road / Green Street

This area is located in the northeast section of Boylston and is bounded by Green Street, Mile Hill Road, and Linden Street. Notable features of the study area include Wrack Meadow, Summer Star Wildlife Sanctuary, single-family residences, and Town-owned land.



Hillside

The Hillside study area is bounded by the southern border of Route 140 and the western border of Route 70. It contains Hillside Park, Police Department, Town Hall, Gough House, Electric Light Department, open space, and Town-owned land.



Route 140 / Sewall Street

This study area is bounded by the southern border of Route 140 and the western border of South Sewall Street. This area of town includes Town-owned land, Sewall Brook, Worcester Pistol & Rifle Club, residences, commercial businesses, gas station, bank, and is close to the I-290 interchange.



Central Street / Rocky Pond Road

This area is bounded by Central Street, Rocky Pond Road, and the town border. It is directly south of Rocky Pond and southeast of the Haven Country Club. The area contains Town-owned land, single-family residences, and some wetlands.



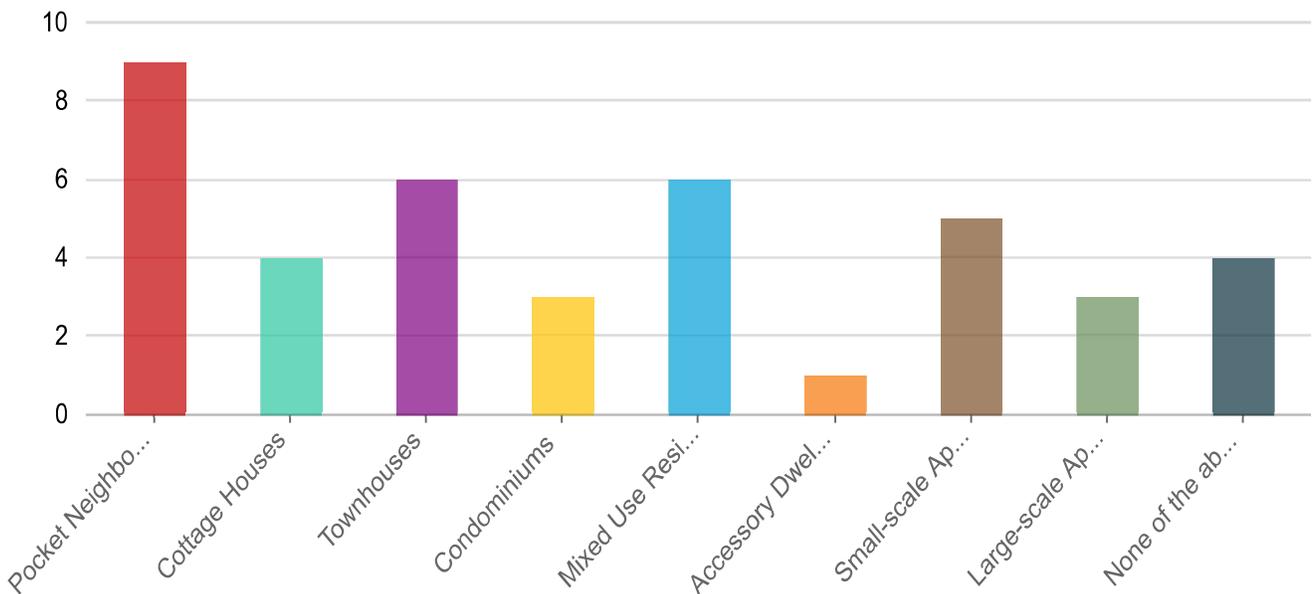
Boylston_HPP_Survey

Welcome to the Boylston Affordable Housing Survey.

Hillside

Hillside > [Click Here to see Examples of Housing Types](#)

1. Which of the following alternative housing types do you think would be a good fit within this study...



Answers

Count

Percentage

Answers	Count	Percentage
Pocket Neighborhood	9	40.91%
Cottage Houses	4	18.18%
Townhouses	6	27.27%
Condominiums	3	13.64%
Mixed Use Residential/Commercial	6	27.27%
Accessory Dwelling Units	1	4.55%

Small-scale Apartments	5	22.73%
Large-scale Apartments/Condominiums	3	13.64%
None of the above	4	18.18%

Answered: 22 Skipped: 0

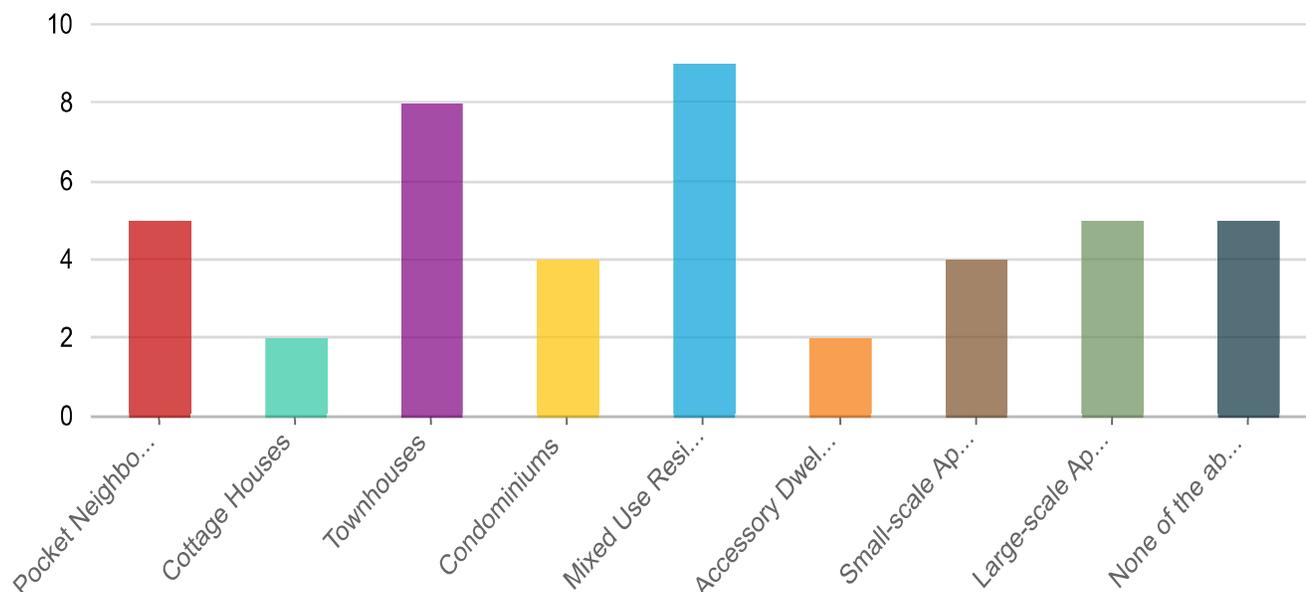
o 2. Are there any other housing types not listed above that you think would be a good fit within the st...

The word cloud requires at least 20 answers to show.

Response	Count
Why were these different areas selected and not others? There has been discussion about purchasing land north of Sewell that was proposed for a 17 unit duplex subdivision behind Brookside apartments.	1
possibly cottage houses	1
No. I think neighborhoods for families that want to raise kids in an affordable area is what Boylston needs to focus on	1
n/a	1
Matt F	1
Large-scale, mid-rise (8-10 story) age 62+ and low income restricted apartments.	1
Cottage houses, single story, handicap accessible, abundant woodland, food garden. No lawn. Solar/wind/heat pump for all homes. Each pocket neighborhood must include charging station for electric vehicles.	1
A senior citizen center	1
	0

Answered: 8 Skipped: 14

1. Which of the following alternative housing types do you think would be a good fit within this study...



Answers	Count	Percentage
---------	-------	------------

Answers	Count	Percentage
Pocket Neighborhood	5	22.73%
Cottage Houses	2	9.09%
Townhouses	8	36.36%
Condominiums	4	18.18%
Mixed Use Residential/Commercial	9	40.91%
Accessory Dwelling Units	2	9.09%
Small-scale Apartments	4	18.18%
Large-scale Apartments/Condominiums	5	22.73%
None of the above	5	22.73%

Answered: 22 Skipped: 0

○ 2. Are there any other housing types not listed above that you think would be a good fit within the st...

The word cloud requires at least 20 answers to show.

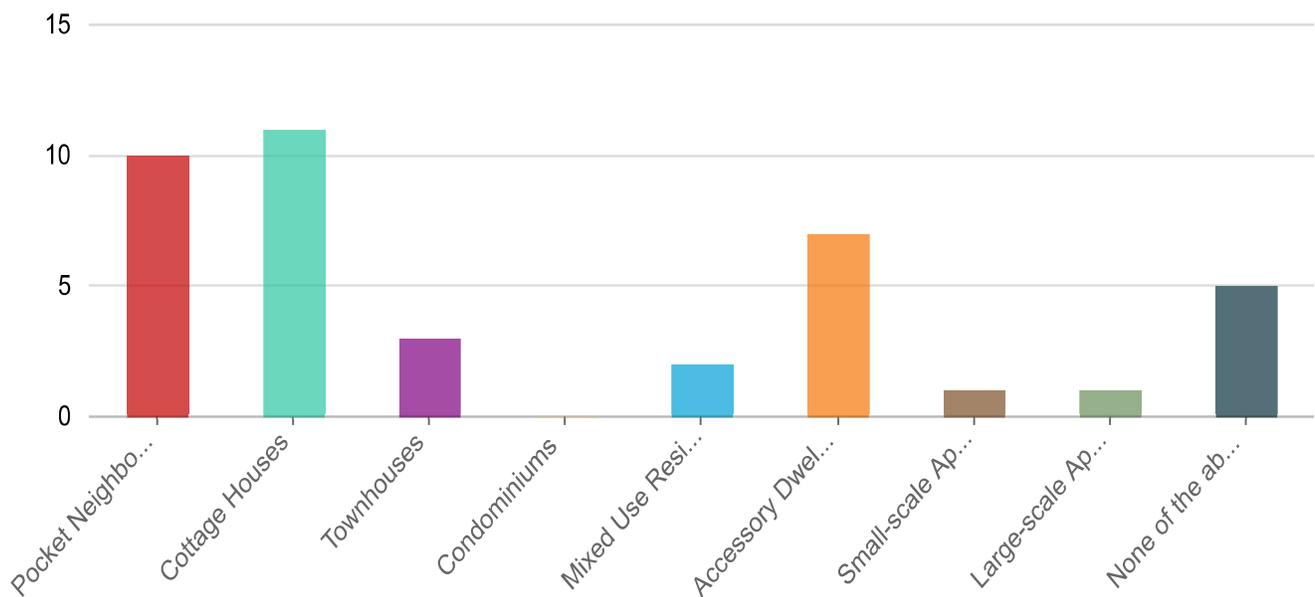
Response	Count
This area is already overbuilt. No more housing should be planned for this area.	1
Rt 140 and Sewell St are 2 totally different answers since speed limits and road conditions are drastically different so I can't answer the question directly. RT 140 could be larger size like Condominiums, Large Scale Apartment and Mixed use. Sewell would be more like ADU, Pocket, cottage houses and maybe small scale apartments.	1
Pocket neighborhoods, single story, solar/wind/heat pump energy. Charging station for all businesses and minimum of one/pocket neighborhood.	1
Over built as is. No more building needed or warranted.	1
no	1
Matt F	1
Large-scale, mid-rise (8-10 story) age 62+ and low income restricted apartments.	1
	0

Answered: 7 Skipped: 15

Central Street / Rocky Pond Road

Central Street / Rocky Pond Road > [Click Here to see Examples of Housing Types](#)

○ 1. Which of the following alternative housing types do you think would be a good fit within this study...



Answers **Count** **Percentage**

Answers	Count	Percentage
Pocket Neighborhood	10	45.45%
Cottage Houses	11	50%
Townhouses	3	13.64%
Condominiums	0	0%
Mixed Use Residential/Commercial	2	9.09%
Accessory Dwelling Units	7	31.82%
Small-scale Apartments	1	4.55%
Large-scale Apartments/Condominiums	1	4.55%
None of the above	5	22.73%

Answered: 22 Skipped: 0

○ 2. Are there any other housing types not listed above that you think would be a good fit within the st...

The word cloud requires at least 20 answers to show.

Response

Count

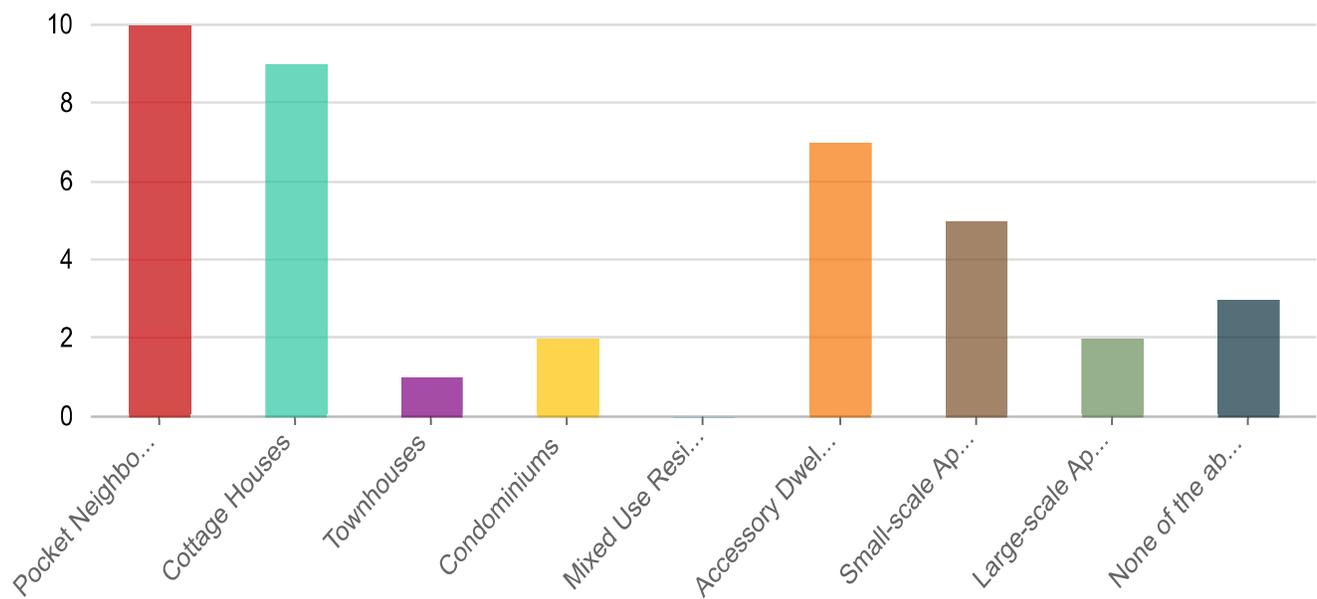
tiny homes	1
small scale apts.	1
Retain as much mature woodland in this area to minimize runoff into Rocky Pond. Mature forest sequ esters carbon, cools the neighborhood, and provides recreation.	1
No.	1
No sewer, need largish lot for disposal fields, best use would be 2A+ lot size.	1
Matt F	1
Larger scale houses on 1 acre+ lots that are representative of the town's overall rural/residential natur e. This area is environmentally sensitive and includes some difficult to develop rocky terrain as well as marshes along the Rocky Pond outlet and the shore of Rocky Pond. Development should be limited.	1
Does the terrain in this area allow for larger scale developments? Central street is a main thorough far e so larger units might be more acceptable than Rocky Pond Road.	1
	0

Answered: 8 Skipped: 14

Linden Street / Mile Hill Road / Green Street

Linden Street / Mile Hill Road / Green Street > [Click Here to see Examples of Housing Types](#)

○ 1. Which of the following alternative housing types do you think would be a good fit within this study...



Answers **Count** **Percentage**

Answers	Count	Percentage
Pocket Neighborhood	10	45.45%
Cottage Houses	9	40.91%
Townhouses	1	4.55%
Condominiums	2	9.09%
Mixed Use Residential/Commercial	0	0%
Accessory Dwelling Units	7	31.82%
Small-scale Apartments	5	22.73%
Large-scale Apartments/Condominiums	2	9.09%
None of the above	3	13.64%

Answered: 22 Skipped: 0

○ 2. Are there any other housing types not listed above that you think would be a good fit within the st...

The word cloud requires at least 20 answers to show.

Response

Count

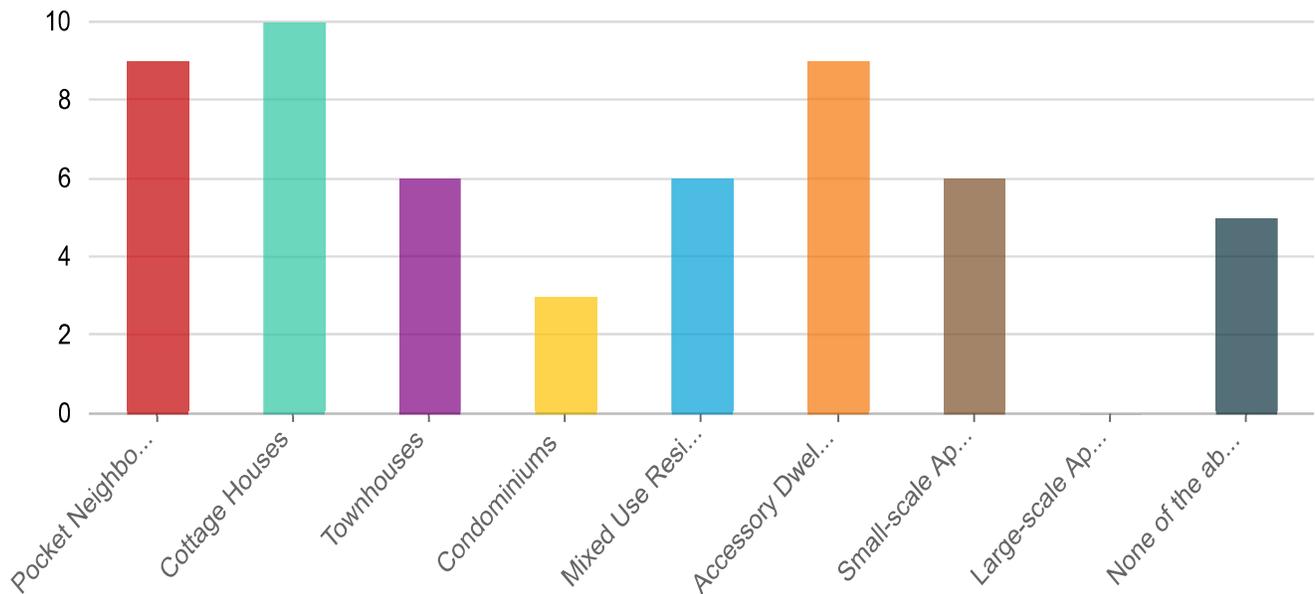
townshouses	1
Townhouses	1
tiny homes	1
This part of our town should definitely be low density housing.	1
Small houses (600-800 sq. ft.).	1
Matt F	1
largish lots to allow disposal fields and required backup field, largish house to meet house/lot price ratio.	1
Boylston must aim for a minimum of 30% forested land, town owned and private to sequester carbon, cool the neighborhood, provide recreation. Lawns are wildlife deserts - obsolete and source of pesticide and herbicide pollution. New construction for business and homes must have charging stations for electric vehicles, solar/wind/heat pump electric supply rather than fossil fuel. Large single family houses are scourge. Boylston is extremely short of well-built, small, single story residences for seniors.	1
	0

Answered: 8 Skipped: 14

Main Street/Cross Street

Main Street/Cross Street > [Click Here to see Examples of Housing Types](#)

o 1. Which of the following alternative housing types do you think would be a good fit within this study...



Answers **Count** **Percentage**

Answers	Count	Percentage
Pocket Neighborhood	9	40.91%
Cottage Houses	10	45.45%
Townhouses	6	27.27%
Condominiums	3	13.64%
Mixed Use Residential/Commercial	6	27.27%
Accessory Dwelling Units	9	40.91%
Small-scale Apartments	6	27.27%
Large-scale Apartments/Condominiums	0	0%
None of the above	5	22.73%

Answered: 22 Skipped: 0

○ 2. Are there any other housing types not listed above that you think would be a good fit within the st...

The word cloud requires at least 20 answers to show.

Response

Count

This area is a very scenic part of our town which (with the exception of the high school) has a bucolic feel in parts and a northern mountains feel in other parts along route 70 and the beautiful (and expanding) gardens at Tower Hill. Allowing intense development here would diminish Boylston's overarching rural residential nature and would not be consistent with the and would detract from the beauty of the surrounding area.

No. 1

no 1

Matt F 1

drainage doesn't look great from map, might need large lots for disposal fields 1

Accessory dwelling units in underutilized single family homes could provide affordable homes for seniors, possibly with opportunities for gardening and within walking distance of our library and some of the trails around our reservoir. 1

0

Answered: 6 Skipped: 16

APPENDIX C

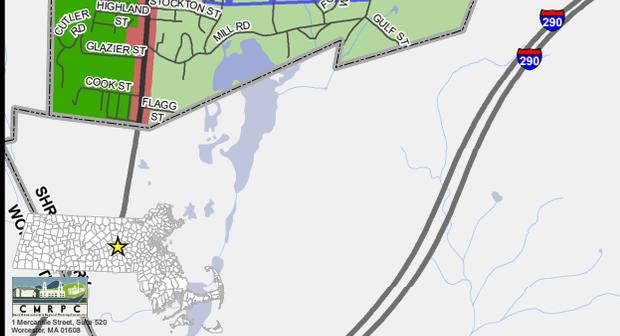
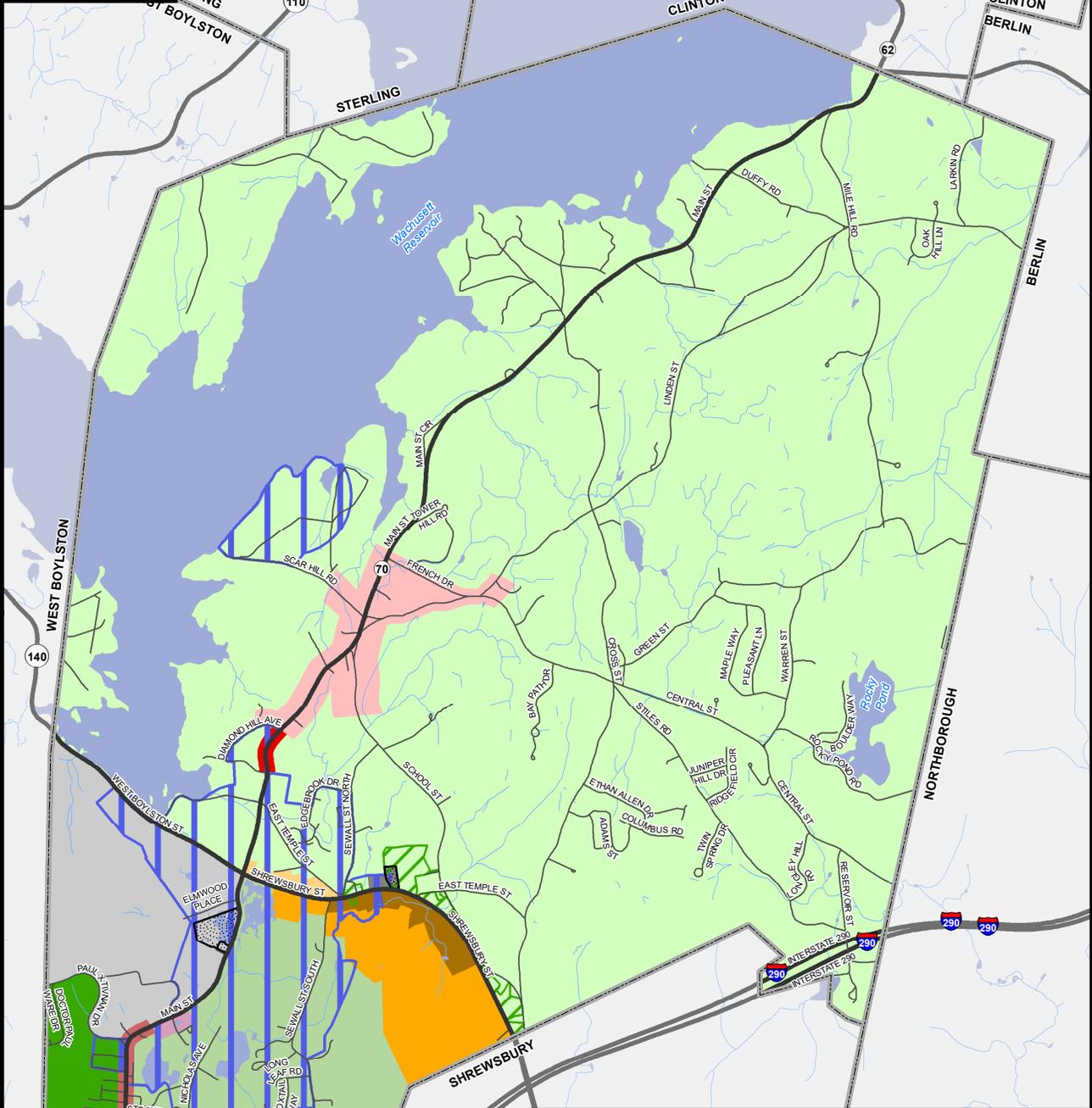
1. Boylston Town Zoning Map
2. Open Space Inventory Map
3. Boylston Soils and Geologic Features Map

ZONING DISTRICTS & OVERLAYS

HOUSING PRODUCTION PLAN

Source: Data provided by the Town of Boylston, CMRPC, MassDOT and the Office of Geographic Information (MassGIS), Commonwealth of Massachusetts, Information Technology Division.

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



LEGEND

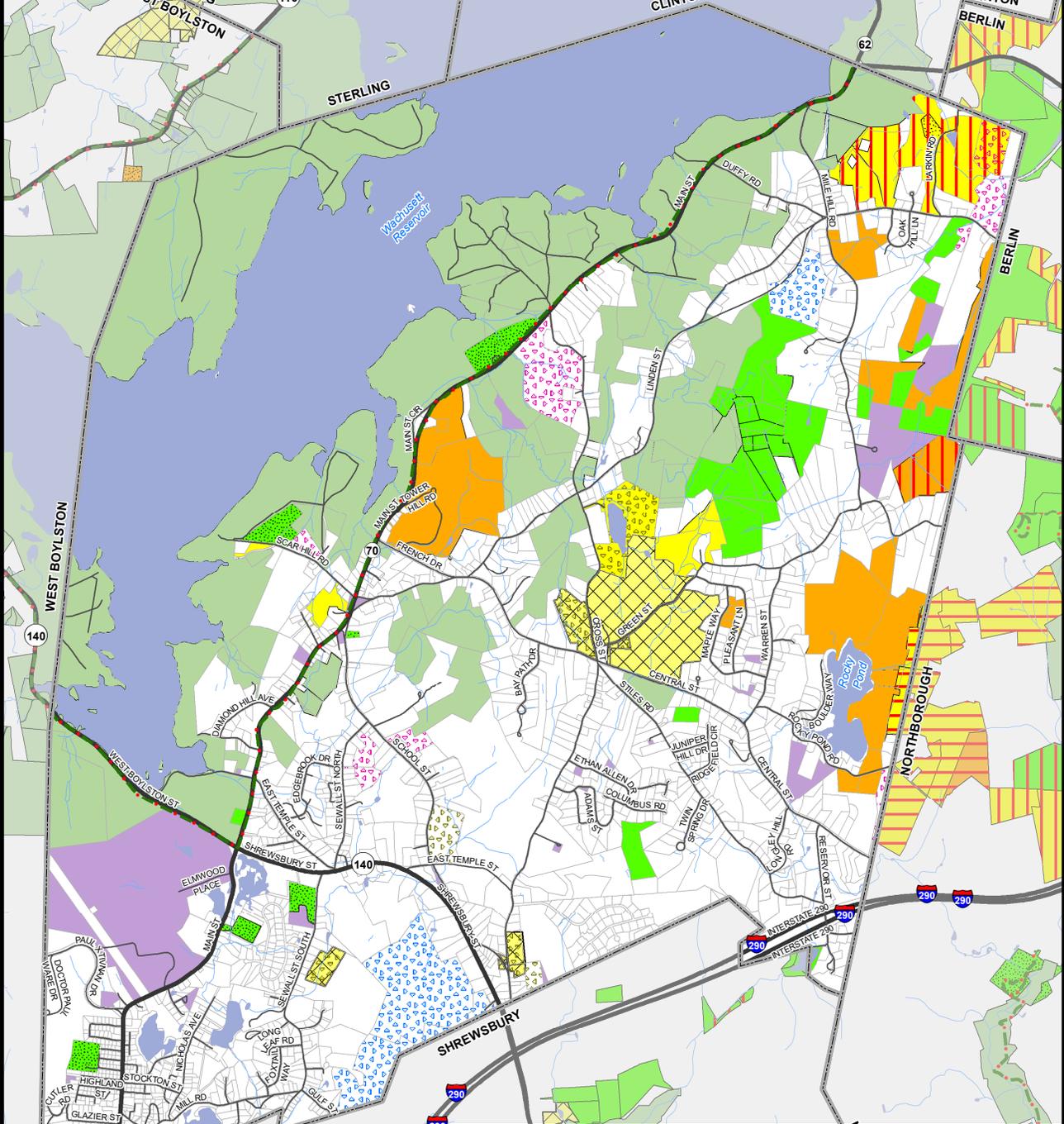
Town Boundaries	Streams	Major Road
Water Bodies	Local Road	
Overlay Districts		
Priority Development Site	Residential Office Overlay	Wellhead Protection Overlay
Zoning Districts		
Commercial	Village Business	Highway Business
Heritage District	Neighborhood Business	Flexible Business Development
Route 140 Business	Industrial Park	Mixed Use Industrial
General Residential	Residential	Rural Residential

Town of Boylston, Massachusetts

OPEN SPACE INVENTORY HOUSING PRODUCTION PLAN

Source: Data provided by the Town of Boylston, CMRPC, MassDOT and the Office of Geographic Information (MassGIS), Commonwealth of Massachusetts, Information Technology Division.

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LEGEND		Open Space Ownership Level of Protection	
	Town Boundaries		Federal
	Water Bodies		State
	Streams		Municipal
	Chapter 61 Land		Private
	Chapter 61A Land		Non-Profit
	Chapter 61B Land		Town Owned Land
	Major Road		Agricultural Preservation Restriction
	Local Road		Conservation Restriction
	Trails		Perpetuity*
	None		Limited
			None

Open Space data from MassGIS, current as of 08/2019

* Open Space listed as "Perpetuity" will only show a solid Ownership color.

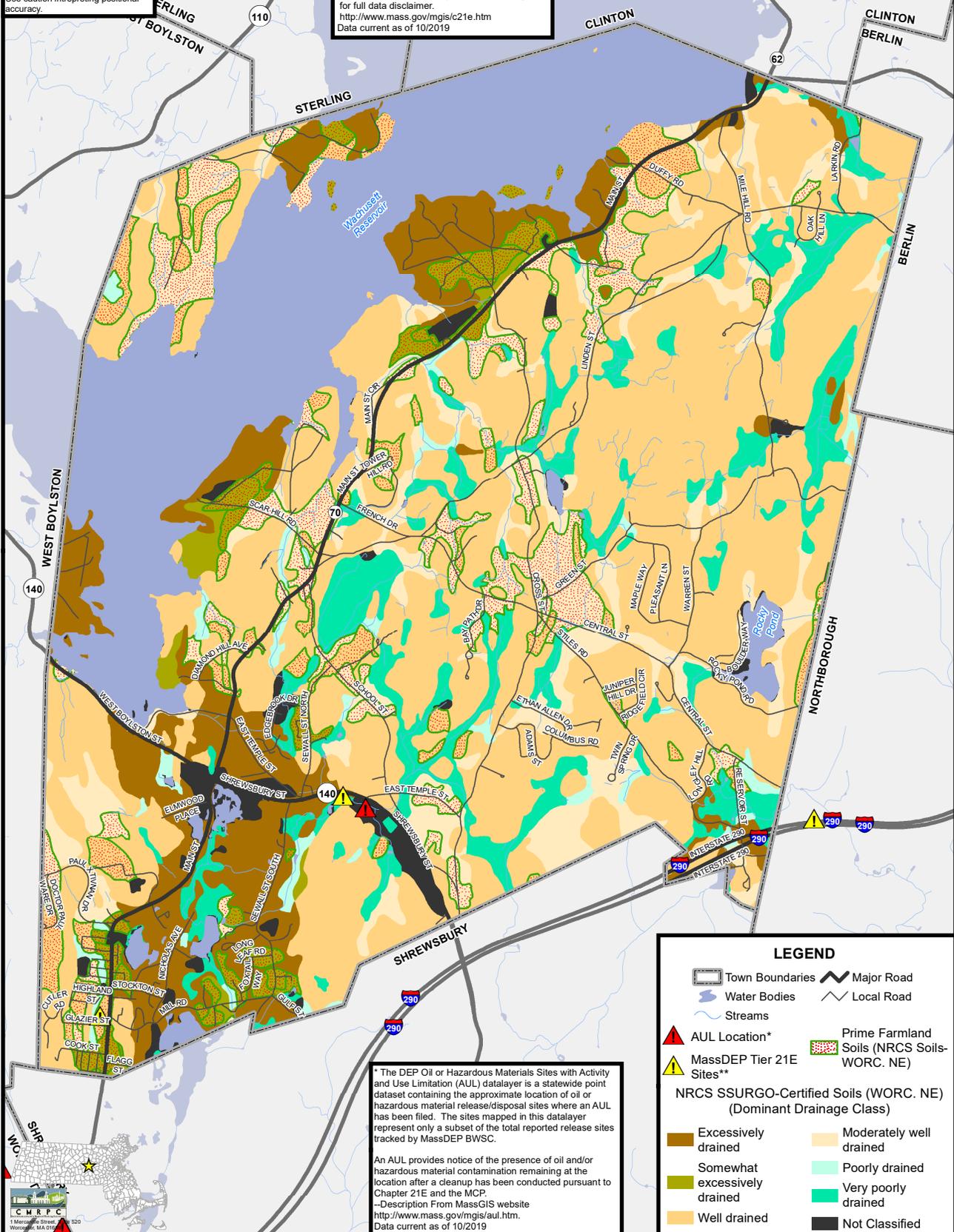
SOILS & GEOLOGIC FEATURES

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**Location data contained in this datalayer are based on MassDEP staff interpretation of information provided by PRPs and their LSPs. Point features in this datalayer should ONLY be considered as an "approximation" or "best estimate" of site locations based on the information submitted to the MassDEP BWSC. The accuracy and completeness of the information submitted has not been verified by MassDEP.

----Description From MassGIS website
See the MassGIS data layer description page for full data disclaimer.
<http://www.mass.gov/mgis/c21e.htm>
Data current as of 10/2019



LEGEND

- Town Boundaries
- Major Road
- Water Bodies
- Local Road
- Streams
- AUL Location*
- MassDEP Tier 21E Sites**
- Prime Farmland Soils (NRCS Soils-WORC, NE)
- NRCS SSURGO-Certified Soils (WORC, NE) (Dominant Drainage Class)**
- Excessively drained
- Somewhat excessively drained
- Well drained
- Moderately well drained
- Poorly drained
- Very poorly drained
- Not Classified

*The DEP Oil or Hazardous Materials Sites with Activity and Use Limitation (AUL) datalayer is a statewide point dataset containing the approximate location of oil or hazardous material release/disposal sites where an AUL has been filed. The sites mapped in this datalayer represent only a subset of the total reported release sites tracked by MassDEP BWSC.

An AUL provides notice of the presence of oil and/or hazardous material contamination remaining at the location after a cleanup has been conducted pursuant to Chapter 21E and the MCP.

----Description From MassGIS website
<http://www.mass.gov/mgis/aul.htm>
Data current as of 10/2019



Town of Boylston, Massachusetts