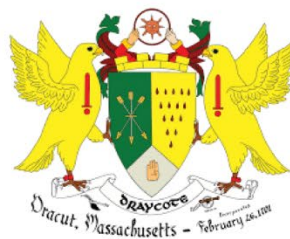




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District Local Technical Assistance Program
January 10, 2025



Town of Dracut

Housing Production Plan for 2024-29

Town of Dracut Housing Production Plan for 2024-2029

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Executive Summary

A. Why plan for housing?

1. What is a Housing Production Plan?

A Housing Production Plan is an opportunity for residents, developers, housing agencies, and government officials to come together to create a proactive vision to tackle the housing challenges a community faces. It can help guide the Town's policy decisions, investments, and partnerships, for example: considering Comprehensive Permit (40B) projects; zoning changes; Community Preservation Act (CPA) fund expenditures; housing programs funded through local, state, and federal funds; and other actions the Town can undertake to meet housing goals.

The plan isn't just for town staff! The plan advertises to developers the types of homes the Town needs and the places where it feels affordable housing is best situated. It also helps state and regional agencies understand the Town's goals and priorities so that they can work together with the Town to achieve shared goals.

This is a five-year plan, covering the years October 2024 to October 2029. The plan is a roadmap and doesn't actually change policy: the plan requires additional actions from the Affordable Housing Partnership, the Planning Board, the Board of Selectmen, and Town staff. These steps and the lead and partner departments, boards, or agencies are covered in an implementation guide.

A Housing Production Plan is an opportunity for residents, developers, housing agencies, and government officials to come together to create a proactive vision to tackle the housing challenges a community faces.

2. What is the regulatory benefit of a Housing Production Plan?

Housing Production Plans are rooted in the Massachusetts Regional Planning Law, *Chapter 774 of the Acts of 1969*, also known as Chapter 40B of the Massachusetts General Laws (M.G.L.). In meeting the Chapter 40B statute and regulation for affordable housing production, the Massachusetts Executive Office of Housing and Livable Communities (EOHLC) requires that each municipality develop a five-year plan consisting of a Comprehensive Housing Needs Assessment, Affordable Housing Goals, and Implementation Strategies. It must have a goal of reaching 10% of the Town's total year-round housing units on its Subsidized Housing Inventory (SHI). **As of 2020, the Town had 12,304 year-round housing units, meaning it has a goal of 1,230 SHI units at the time of writing.**

The development and approval of a local HPP is an integral component of achieving "safe harbor" status. Safe harbor refers to conditions under which a Zoning Board of Appeals (ZBA) has greater power in controlling future Comprehensive Permit projects because a decision by the ZBA to deny an application will be considered "consistent with local need," and upheld by EOHLC's Housing Appeals Committee (HAC).

Dracut's Subsidized Housing Goals

2020 Year-round

Housing Units:

12,304

SHI Goal:

1,230 Units

Current Number:

606 SHI Units

4.93% of total 2020 units

Annual 0.5% Goal:

62 SHI Units

One way of reaching "safe harbor" is reaching the 10% goal. **The Town's latest (April 2024) SHI count was 606 units, or 4.93% of the 2020 year-round housing units.** Because Dracut has not exceeded the 10% statutory minima, the state's Housing Appeals Committee (HAC) is not required to uphold decisions by the Zoning Board of Appeals on Comprehensive Permit projects as "consistent with local needs."

Dracut may also achieve Safe Harbor through having a "**Certified HPP.**" Communities may apply to have their HPP certified by EOHLIC. Certification lasts for one year if the community has increased its SHI units by 0.5% of year-round housing units and two years if it has increased its number of SHI units by 1.0%. **The 0.5% goal for Dracut is 62 units in a single calendar year, and the 1.0% goal is 123 units in a single calendar year.** These goals are integrated into this HPP.

3. How was this plan created?

The Dracut Affordable Housing Partnership, through Town staff, requested the assistance of the Northern Middlesex Council of Governments (NMCOG) to create a new five-year Housing Production Plan. NMCOG reviewed Dracut's Master Plan, previous HPP, demographic and housing data, and input received during recent planning processes such as the development of the MBTA Communities Zoning Overlay District. Over the course of four public meetings, the Affordable Housing Partnership utilized this information to create a vision and goals aligned with the previous plans and data. NMCOG then worked with the Committee in two additional meetings to develop the Implementation Strategies based on those goals.

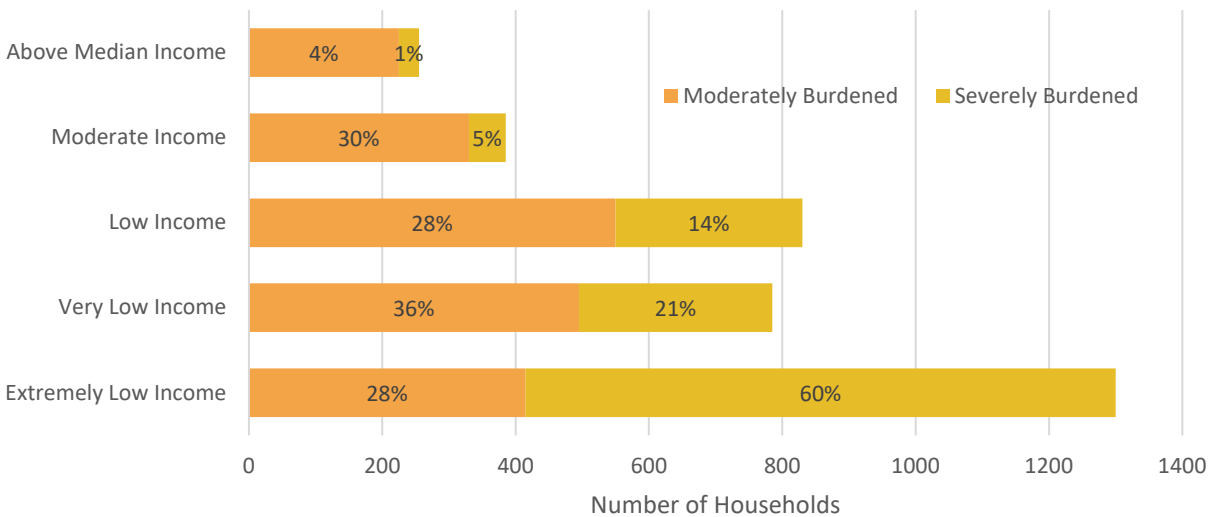
The plan was then presented to the Dracut Planning Board and the Dracut Board of Selectmen during their regular public meetings. These boards voted to adopt the plan and send it to the EOHLIC for review.

B. What is Affordable Housing?

1. What makes a home affordable?

There are several definitions of affordable housing in the United States and it means different things to different people. This plan uses the U.S. Department of Housing and Urban Development (HUD)'s definition: a home is affordable to a household if its costs do not exceed 30% of the household's annual income.¹ When a household pays more than 30% of its income on housing-related costs, HUD considers it **moderately burdened** by housing; households spending 50% or more of their income on housing are considered **severely burdened**.

Figure 1: Housing Cost Burden in Dracut by Income Level, 2018-2022



Source: CHAS Data

According to the most recent estimate, Dracut had 3,555 households that were at least moderately housing cost burdened, about 30% of total households. 1,540 of these were severely housing cost burdened, most of which were in the extremely low-income category. Renters tended to be more often cost-burdened than owners. The following pages explain what types of affordable housing there are and how planners categorize income, and full details including the types of households that are housing cost burdened are in the full Housing Production Plan.

¹ Rental units housing costs are gross rent plus associated utilities. Owner-occupied housing costs are cost of mortgage, property taxes, and insurance. Source: US Department of Housing and Urban Development.

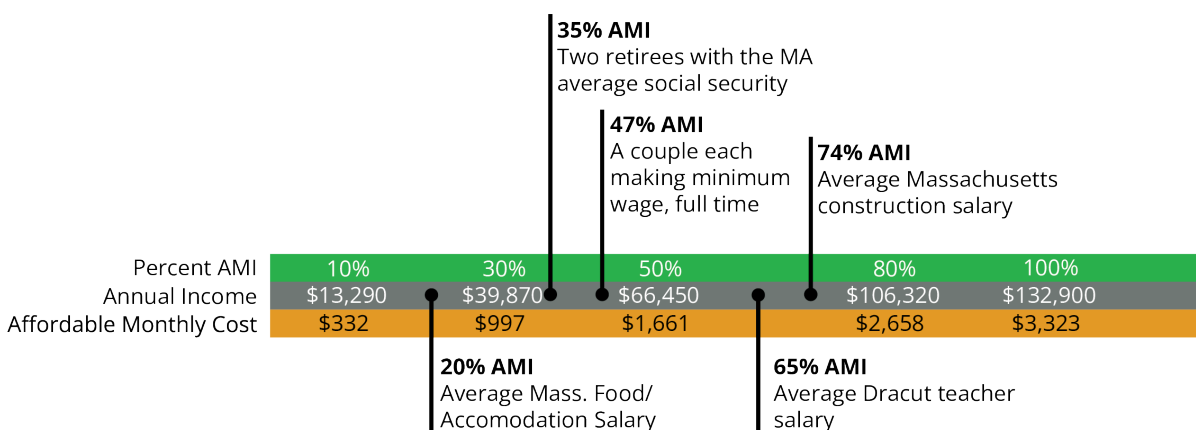
2. What is Area Median Income (AMI) and income categories?

An important measure in affordable housing is **Area Median Income (AMI)**. The categories in **Figure 1** on the previous page are based on Greater Lowell's AMI, and income as a percent of AMI is the most common way to determine affordable housing eligibility.² According to HUD:

- **"Extremely low income"** households earn 30% or less AMI;³
- **"Very low income"** households earn between 31% and 50% AMI;
- **"Low income"** households earn between 51% and 80% AMI; and
- **"Moderate income"** households earn between 81% and 100% AMI.

Examples of types of households at different levels are in the figure below.

Figure 2: Examples of income levels in Dracut, proportion AMI, and affordable monthly cost



Sources: 2024 HOME Income Limits, U.S. HUD; MA Labor Market Information (ES-202); 2021 MA School and District Profiles, Department of Education; 2023 Social Security Statistical Supplement. Salaries are shown at the percent AMI of the source year, i.e., 2021 data is a proportion of the 2021 AMI.

This means that a typical unit restricted to households with incomes of 80% AMI is affordable to a household with an average construction or teacher salary. A unit with a less-common limit of 50% AMI would be affordable to a couple each making minimum wage. A household with income limited to the average social security payment or an average food/accommodation salary would likely need a voucher-based subsidy to attain housing that is affordable to them—see the next page for more information on types of affordable housing. For reference, **Dracut's median rent is \$1,672** and Dracut's 2023 **median sales price is \$515,000, which would result in a monthly cost of \$3,878.**⁴

² HUD has a formula for determining income thresholds based on a special measure of AMI it takes called the HUD Area Median Family Income (HAMFI). This HPP will use the terms HAMFI and AMI interchangeably unless otherwise noted.

³ Defined as the greater of 30/50ths (60%) of the Section 8 very low-income limit (in other words, 30% AMI) or the poverty guideline as established by the Department of Health and Human Services (HHS), provided that this amount is not greater than the 50% very low-income limit. (FY 2014 Consolidated Appropriations Act).

⁴ Median rent is based on 2018-22 American Community Survey. Sales price utilizes Google mortgage loan calculator, assuming 10% down, 7% interest rate, and \$2,000 annual home and mortgage insurance costs.

3. What types of affordable housing are there?

There are many types of affordable housing. Firstly, homes can be what planners call **naturally affordable**. These homes may be older or smaller than more expensive homes, but they cost less than 30% of their owners' or renters' income. The development of newer homes is important to maintaining the number of these "naturally affordable" homes, because as the newer homes age, they become naturally affordable.

Homes can also be affordable because they are **subsidized**. Subsidized units are generally restricted to a certain **Area Median Income (AMI)** and public or private funds make up the difference between the market rate and an affordable rent or sales price.

The subsidies don't go to the individual households – they go to developers or property owners in return for making the homes affordable. There are several different types of subsidized housing which is explained below. If it meets certain conditions, subsidized housing can be put on the state's Subsidized Housing Inventory and count toward Dracut's 10% goal.

To avoid confusion, this plan will call both types of affordable housing--naturally affordable market-rate and subsidized--"achievable". Because Dracut has many housing challenges, this plan considers actions related to all achievable housing, whether it is market-rate or subsidized. In summary, the types of achievable housing include:

Figure 3: All Achievable Housing



Public/Voucher-based: To assist the lowest income categories, state or federal programs usually provide vouchers to housing authorities, who then can distribute them to qualifying households as "mobile vouchers" or to specific units in projects as "project-based vouchers." These vouchers cover the difference between 30% income and fair market rent for incomes 0%-80% AMI.

Mobile vouchers can be used by a household to help pay for any unit that meets federal criteria. They can't have a higher rent than the fair market rent calculated by HUD.

Project-based vouchers pay the difference between 30% income and fair market rent for any qualifying household that lives in that unit.

Other subsidized: Units that utilize state funds from agencies such as Masshousing or low-income housing tax credits tend to have an income limit between 50%-80% AMI.

Local Initiative: Units that are offset by market-rate rents in the same project are called Local Initiative Program units. They usually, but not always, have an income limit of 80% AMI.

Naturally affordable: Smaller housing types, starter homes, or older housing. In a well-functioning market, these should ideally be affordable to 80%-120% AMI.

4. What is the Subsidized Housing Inventory?

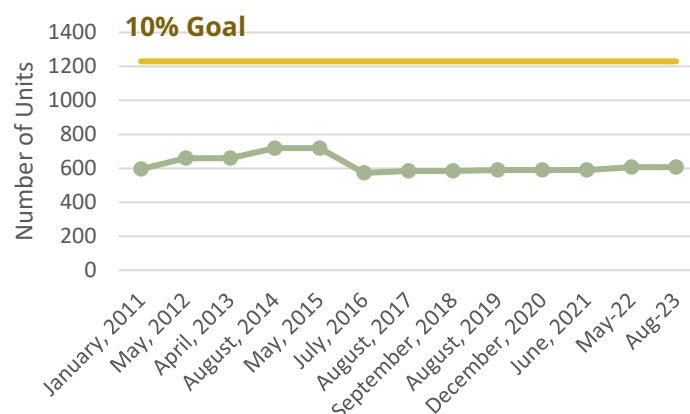
In assessing a community's progress toward the 10% affordability goal, EOHLC counts all housing units that are subsidized by state or federal programs that support low- and moderate- income households at or below 80% AMI. If a new unit is permitted or built that meets this criteria, the Town may apply for it to be on the Subsidized Housing Inventory (SHI), counting toward the 10% goal and the 0.5% annual safe harbor goal. Unit(s) are considered eligible for the SHI if they meet the following criteria:

1. The unit is administered by an approved housing program listed in the *Department of Housing and Community Development (DHCD) [now EOHLC] M.G.L. Chapter 40B Guidelines*⁵ or receive Local Initiative Program "LIP" approval;
2. The unit is restricted to households with income not exceeding 80% of the AMI and subject to certain asset limitations;
3. The unit cost, inclusive of utilities, must not exceed 30% of monthly income for households not exceeding 80% AMI adjusted for household size for rental units, and housing costs inclusive of principal, interest, property taxes, and other selected costs must not exceed 38% of monthly income for homeownership units (subject to other restrictions);
4. The unit includes a use restriction that runs with the land for 15-30 years minimum and has several minimum standards; and
5. The unit meets fair housing laws and EOHLC requirements through an approved Affirmative Fair Housing Marketing Plan.

In a rental development, if at least 25% of units are to be occupied by Income Eligible Households earning 80% AMI or less, or alternatively, if at least 20% of units are to be occupied by households earning 50% AMI or less, then all of the units in the rental development are eligible for the SHI. This provision is intended to promote rental units, which are under-provided in many towns.⁶

The figure to the right illustrates the change in Dracut's SHI. In 2014, Dracut had 719 units, but a 144-unit development was removed from the SHI because it was permitted but never built. DDS Group Homes and a development with 9 SHI units have been added since that time, bringing Dracut's SHI total to 606 units or 4.93%.

Figure 4: Dracut's Subsidized Housing Inventory (SHI), 2011 - 2023



⁵ DHCD became EOLHC in 2023. This report will use whichever name is printed on the cover page of any publication for clarity.

⁶ DHCD Guidelines for MGL 40B Comprehensive Permit Projects, Subsidized Housing Inventory, DHCD (now EOLHC), updated December 2014, and based upon Regulatory Authority 760 CMR 56.00.

5. Number of Bedrooms and Age Restrictions

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

Furthermore, **EOHLC will not add any units that do not allow persons 18 years of age or younger to the SHI**. DHCD (now EOHLC) has stated, "It has long been DHCD [now EOLHC]'s policy and practice not to approve affordable units under the Local Initiative Program ("LIP"), including Local Action Units ("LAUs"), in age-restricted housing for persons 55 years of age or older ("55+ housing") if selection or occupancy policies, special permits or other zoning approvals, or underlying zoning would exclude persons 18 years of age or younger from occupying those affordable units."⁷

According to the Comprehensive Permit Guidelines, "At the discretion of DHCD [now EOLHC], such approval may be withheld (i) if other age-restricted housing units in the community, which have been issued a Determination of Project Eligibility or which have been otherwise approved by the community remain unbuilt or unsold, or (ii) if the proposed age-restricted units, in context with the municipality's other recent housing efforts, are unresponsive to needs for family housing."⁸

⁷ Local Initiative Program Policy Regarding Restrictions on Children in Age-Restricted 55+ Housing, DHCD memo, 2018.

⁸ DHCD Guidelines for MGL 40B Comprehensive Permit Projects, Subsidized Housing Inventory, DHCD (now EOLHC), updated December 2014, and based upon Regulatory Authority 760 CMR 56.00.

C. Housing Demand and Supply, Previous Progress, and Resources: Key Findings

The Comprehensive Housing Needs Assessment is meant to analyze existing and projected housing demand against existing and projected housing supply, including the resources available to the town and the constraints facing the town. It guides the creation of vision, goals, and strategies.

Assuming Dracut's zoning does not change, it is projected to grow **by roughly 500 households between 2020 and 2030, and 300 more households between 2030 and 2040**. So far, it has grown by an estimated 119 since 2020. This includes young people from Dracut forming their own households and new households moving to (or back to) Dracut. This plan aims to determine the best types and locations of homes to accommodate that growth and to overcome the housing challenges faced by Dracut's existing residents. Within this framework, the Comprehensive Needs Assessment has three major findings:

1. Dracut has had many successes in housing in the last five years.

- The Affordable Housing Partnership has been revitalized, and now evaluates affordable housing proposals along with assisting in the implementation of the Housing Production Plan.
- Dracut created or expanded partnerships with Coalition for a Better Acre (CBA) and Common Ground Development Corporation to develop affordable housing, and these partnerships could be built upon for additional services.
- The Town has begun innovative outreach and education techniques as part of Housing Production Plan implementation and compliance with M.G.L. c. 40A § 3A, the Multi-Family Zoning Requirement for MBTA Communities. These unique formats have reached new audiences.
- As a community, Town boards, committees, and residents worked together to identify potential areas and standards for the new MBTA Communities Overlay District, which has been submitted to EOEEA for preliminary assessment of compliance with M.G.L. c. 40A § 3A.
- As a result of town investment and partnerships, the Dracut Centre School was completed, adding nine affordable units for Veterans.
- The Department of Development Services expanded the number of beds in group homes in Dracut by 21.
- These actions may have contributed to housing cost burden dropping as of the last available data (2018-22). They may also account for Dracut having the second-highest proportion of residents with disabilities in the region: Dracut has been successful at providing appropriate homes for people with disabilities.

2. Despite its successes in the last five years, housing data shows Dracut has critical challenges.

- Buying a home is increasingly out of reach for the median earner, and most people living in Dracut today would not be able to buy at today's prices.

- There are limited rental opportunities in Dracut for those who prefer to rent or are priced out of the ownership market.
- Much like the rest of the region, Dracut's demographics are changing, with a growing number of households with members 65 and older and smaller family households of 2-3 people.
- Although the number of residents aged 20-34 years increased by nearly 700 between 2010-2020, the number of households headed by residents aged 15-34 years decreased by nearly 170 during that time, indicating young people are more often staying with their family, unable to form new households.
- Most of the homes in the pipeline will not be affordable to the median Dracut resident, and the types of homes being built often take up more space than necessary that could have been preserved for agriculture or open space. Dracut's proportion of single-family homes has increased from the timeframe of the data studied for the previous HPP to this HPP.
- The cost of maintenance of both new and older homes is a concern.
- Dracut is still far from its 10% SHI goal, having only added the group home beds and Dracut Centre School units to its SHI in the last five years.

3. Previous plans have included excellent steps to advance housing equity, but a lack of project capacity slows their implementation.

- Dracut has undertaken initial studies on several techniques to create more SHI units such as 40R and Inclusionary Zoning, but next steps on evaluating those techniques stalled because of a lack of capacity to study the tools' applicability to Dracut, create the necessary bylaw amendments, and build support for passage at Town Meeting.
- A critical element of capacity-building is public education about housing, both about Dracut's housing needs and the tools that can be used, their benefits, and their implications. The public also needs to be engaged in shaping these methods and tools.
- Dracut's only funding mechanism is the Community Preservation Act fund, which has appropriated more than \$5 million for housing projects, but its logistical limitations have resulted in only two projects in its twenty-year history being funded, one of which has not yet been built. Utilizing other tools in conjunction with the CPA may result in better returns on this investment.
- Volunteers, especially those on the Affordable Housing Partnership, have been integral to advance housing policies and programs. However, it is a challenge to recruit and retain a full committee.

D. The “What” and the “How”: Goals and Strategies

The Community Needs Assessment process identified not only the needs outlined in the key findings, but also a positive vision articulated by the Affordable Housing Partnership and incorporating the many voices that went into previous planning efforts such as the *Dracut 2020 Master Plan*. Although a vision cannot include every opinion, it can represent a melding of input into common themes and ideals. Each of the HPP's goals are steps toward this vision.

The Dracut Housing Production Plan for 2024-2029 envisions a town that...

- Maintains a high quality of housing for all,
- Encourages universally accessible units for community members that may have a wide variety of disabilities,
- Reaches folks who face risk of eviction or foreclosure to let them know of regional resources that can help,
- Connects homes with services, shopping, recreation, and jobs through a variety of modes of transportation including transit, walking, rolling, and biking,
- Expands choice through a mix of housing types that community members need and can afford, and
- Supports and nurtures Dracut's rich community and agricultural heritage.

The vision and findings were both used to develop five goals and 19 specific, actionable strategies the Town or its partners may undertake over the next five years organized into an action plan. These goals are intended to build upon one another. Much like building a house, the goals start with a foundation—growing capacity for planning and implementation. Goal 2 builds from that foundation to develop education and consensus that will support Goals 3 and 4. Finally, all goals work toward Goal 5, reaching Dracut's 10% SHI goal. That said, the goals are not intended to be purely sequential. Each one is a continuing, aspirational goal that should be worked toward throughout the five-year period covered by this plan.

Goals and Actions

No	Strategy	Lead	Partners	Target Completion
Goal 1: Build capacity for accessible and affordable housing planning and implementation				
1.1	Strengthen the Affordable Housing Partnership through targeted recruitment	AHP	Board of Selectmen	Ongoing Starting 2024
1.2	Create a work plan for the Affordable Housing Partnership that focuses on public education	AHP	DCD	Ongoing Starting 2025
1.3	Invite developers with affordable housing proposals to speak with the Affordable Housing Partnership at early stages prior to beginning permit processes and work with boards and committees to integrate reports and recommendations from the AHP	DCD	AHP	Ongoing Starting 2024
1.4	Strengthen partnerships with local and regional agencies and organizations through regular meetings with clear agendas	AHP	DCD	Ongoing Starting 2025
1.5	Coordinate with LRTA and NMCOG to explore and prepare for transit and transportation improvements to move in tandem with housing development	DCD	AHP	2025
1.6	Create and fund an Affordable Housing Trust with a five-year plan, considering the Affordable Housing Partnership in a dual role as trustees	DCD	Manager's Office, Board of Selectmen, AHP	2027
1.7	Consider additional staff support for the Department of Community Development	Manager's Office	Board of Selectmen	TBD
Goal 2: Educate and engage Dracut residents to inform about state and regional assistance programs and build consensus on tackling housing challenges				
2.1	Participate in the At Home in Greater Lowell Regional Housing Strategy, building upon its storytelling campaign	DCD	AHP	Ongoing Starting 2024
2.2	Undertake educational initiatives in partnership with regional partners, customizing materials for Dracut and amplifying messaging	AHP	DCD	Ongoing Starting 2025
2.3	Schedule regular forums or workshops to discuss and build consensus on housing	AHP	DCD	Ongoing Starting 2024
2.4	Seek opportunities to educate and train board and committee members	Manager's Office	DCD, AHP, PB, ZBA, ZBRC	Ongoing Starting 2024
Goal 3: Seek and capitalize on opportunities to provide and maintain a wide range of housing options that are accessible to a range of incomes				
3.1	Share preferred attributes of affordable housing and the HPP vision with the development community	DCD		Ongoing Starting 2024

Goals and Actions

No	Strategy	Lead	Partners	Target Completion
3.2	Complete the analysis of the Subsidized Housing Inventory and participate in efforts to regionalize the administration and monitoring of affordable housing, including utilization of Housing Navigator	NMCOG	DCD	2024
3.3	Support projects in the housing pipeline to regain Housing Choice status.	DCD	PB, ZBA	Ongoing Starting 2024
3.4	Select and market key sites identified in this HPP for mixed income rental housing	DCD		2025
Goal 4: Complete in-progress zoning amendments and evaluate other initiatives that will make development more predictable and aligned with Dracut's housing vision				
4.1	Establish the MBTA Communities Overlay District	DCD	Manager's Office, BoS, PB, ZBRC	2024
4.2	Finalize and approve improvements that clarify, modernize, and streamline the zoning bylaw	DCD	Manager's Office, BoS, PB, ZBRC	2025
4.3.	Evaluate Dracut's existing Accessory Dwelling Unit bylaw in consideration of the Affordable Homes Act and make adjustments as appropriate	DCD	Manager's Office, Select Board, PB, ZBRC	2025
4.4	Evaluate potential for zoning or policy tools to pursue during the period covered by this or a future Housing Production Plan	DCD	Manager's Office, AHP	2028
Goal 5: Work toward reaching 10% or more of the Town's total year-round housing units on the Subsidized Housing Inventory (SHI)				

The Housing Production Plan also includes a description of the desired attributes of proposed residential and mixed-use developments. These attributes provide guidance for identification of specific sites listed in the plan for which Dracut will encourage affordable housing, including the filing of Comprehensive Permit applications when applicable. The attributes also explain expectations to prospective developers, although not all attributes can be met in all circumstances due to funding restrictions, site constraints, or other issues. Desired attributes include the following key factors whenever possible, with a full list in the final chapter of the HPP:

- Units that are appropriate for the changing demographics of Dracut and the region as reflected in the most recent data available and observed trends
- Developments with a mix of housing types arranged in a village style incorporating open or recreational spaces reflecting immediately neighboring context.
- Developments located near existing infrastructure and amenities.
- Developments exceeding any required numbers of fully-accessible units, with affordable units integrated with and identical to market-rate units.
- Groups of multiple smaller-scaled buildings rather than larger, single buildings.
- A mix of affordability, including units affordable to people with extremely low incomes.

CHAPTER 1

Introduction

A. Statement of Purpose

The development of housing that is accessible and affordable to community members with a range of incomes, household characteristics, and demographic qualities is critical to successful and sustainable community planning. Accordingly, the Town of Dracut aspires to continue its strong record of proactively planning for housing options. The *Dracut Housing Production Plan for 2024-2029* aims to advance that goal, complimenting and building upon the previous *Housing Production Plan for 2020-2024* and the *2020 Dracut Master Plan*. It serves as a framework for considering Comprehensive Permit projects, zoning changes, Affordable Housing Trust Fund (AHTF) expenditures, Community Preservation Act (CPA) fund expenditures, and other actions the Town and its partners can undertake to increase the supply of affordable housing.

The format of a Housing Production Plan (HPP) is rooted in the Massachusetts Regional Planning Law (Chapter 774 of the Acts of 1969, also known as Chapter 40B of the Massachusetts General Laws), enacted in 1969. This law is designed to “increase the supply and improve the regional distribution of low- or moderate-income housing by allowing a limited override of local requirements and regulations which are inconsistent with local and regional affordable housing needs”.⁹ The law allows a Zoning Board of Appeals to grant a “**Comprehensive Permit**” which integrates all local approvals into a single permit, typically permitting additional density than the zoning would normally allow. In some cases, the state has the power to override a local decision on a Comprehensive Permit project.

While many residents understand the critical need for more affordable housing options in Dracut and across the region, housing developments proposed via the Comprehensive Permitting process are sometimes controversial.

Consequently, this HPP seeks to build consensus and create an agreed-upon strategy adopted by the local Planning Board and Board of Selectmen for promoting affordable and accessible housing in areas and forms that will enhance the community.

The HPP also serves an important regulatory function: the development and approval of a local HPP is an integral component of achieving “**safe harbor**” status. Safe harbor refers to conditions under which a Zoning Board of Appeals (ZBA) has greater power in controlling future Comprehensive Permit projects because a decision by the ZBA to deny an application will be considered “consistent

HOW DOES EOHLC DEFINE AN HPP?

The Massachusetts Executive Office of Housing and Livable Communities (EOHLC) defines an HPP as “a proactive strategy for planning and developing affordable housing”. According to EOHLC, “the community should: (1) develop a strategy which will be used to meet its affordable housing needs in a manner consistent with the Chapter 40B statute and implementation requirements; and (2) produce housing units in accordance with its HPP.” Once approved by EOHLC, an HPP is valid for five years.

⁹ Department of Housing and Community Development (DHCD) (Now Executive Office of Housing and Livable Communities (EOHLC)), 2016

with local need,” and upheld by EOHLC’s Housing Appeals Committee (HAC). Safe Harbor status includes both *statutory minima* and *regulatory safe harbors*.

Statutory Minima

Safe Harbor status includes three statutory minima:

- **Housing Unit Minimum:** more than 10% of a community’s total housing units are on the Subsidized Housing Inventory (SHI)
- **General Land Area Minimum:** Sites of SHI-eligible units (pro-rated for partial sites) comprise more than 1.5% of the total land area zoned for residential or commercial or industrial use
- **Annual Land Area Minimum:** Project would result in Low- or Moderate-Income Housing on sites comprising more than 0.3% of the town’s land area or ten acres, whichever is larger, being constructed in one calendar year

DRACUT’S SUBSIDIZED HOUSING GOALS

2020 Year-round Housing Units:
12,304

SHI Goal:
1,230 Units

Annual 0.5% Goal:
62 Units

Current Number:
606 SHI Units
4.93% of total 2020 units

The land area minimum is very hard to meet. In 2023, Dracut completed an analysis and found that the sites of SHI units comprised 0.6951% of total land area, well below the 1.5% threshold. Dracut’s goal of 10% of the 12,304 year-round housing units recorded in the 2020 U.S. Decennial Census is 1,230 affordable units. The Town’s latest (April 2024) SHI count was 606 affordable units, or 4.93% of the 2020 year-round housing units. Because Dracut has not exceeded the 10% statutory minimum, the state’s Housing Appeals Committee may overturn decisions by the Zoning Board of Appeals on Comprehensive Permit projects. Every ten years, this goal will be revised upward as the town adds more market rate year-round housing units.

Regulatory Safe Harbors

Dracut may also achieve Safe Harbor through having a “**Certified HPP.**” Communities may apply to have their HPP certified by EOHLC. A community will be certified in compliance with an approved HPP if, during a single calendar year, it has increased its number of low- and moderate-income year-round housing units by a certain amount. Certification lasts for one year if the community has increased its SHI units by 0.5% of year-round housing units and two years if it has increased its number of SHI units by 1.0%. The 0.5% goal for Dracut is 62 units in a single calendar year, and the 1.0% goal is 123 units in a single calendar year. These goals are integrated into this HPP.

If Dracut has achieved a safe harbor provision within 15 days of the opening of the local hearing for a Comprehensive Permit, the ZBA must provide written notice and supporting materials to the Applicant (with a copy to EOHLC) that it believes it can deny the comprehensive permit because Dracut has met a statutory minimum or qualifies under another safe harbor provision. If the Applicant wishes to challenge the ZBA’s assertion, it must do so by providing written notice and

supportive documentation to EOHLC (with a copy to the ZBA). EOHLC shall thereupon review the materials provided by both parties and issue a decision which may be appealed by either party to the HAC. These steps all have strict deadlines and the ZBA should make sure to fully understand Chapter 40B and the EOHLC 40B Guidelines. Massachusetts Housing Partnership (MHP) developed a guidebook for this purpose in 2017.¹⁰

B. Overview of the Dracut Housing Production Plan

To qualify for approval from EOHLC, an HPP must contain three main components: 1) a Comprehensive Housing Needs Assessment; 2) Affordable Housing Goals; and 3) Implementation Strategies.

1. The purpose of the **Comprehensive Housing Needs Assessment** is to determine the community context, which relies on demographic, economic, and community development (affordable housing entities, zoning, and infrastructure) data to assess the extent to which the existing housing stock meets the housing needs of a community and the capacity of the community's infrastructure to serve the housing need.
2. The **Affordable Housing Goals** section identifies the community's broad objectives for housing, paying special attention to local and regional needs. This section also sets the minimum affordable housing production goal, as determined by the total number of year-round housing units in the most recent Decennial Census. According to the recent revisions to the Chapter 40B requirements, the minimum annual affordable housing production goal is greater than or equal to 0.5% of the year-round housing stock.¹¹
3. Finally, the **Implementation Strategies** section of the plan builds upon the Affordable Housing Goals section by identifying the desired characteristics of affordable housing, specific sites for the development of affordable housing, municipally owned land which the community has targeted for mixed-income housing, potential zoning changes to support housing production, and regional housing development collaborations.

¹⁰ Chapter 40B Handbook for Zoning Boards of Appeals, Massachusetts Housing Partnership, March 2017

¹¹ DHCD Guidelines for MGL 40B Comprehensive Permit Projects, Subsidized Housing Inventory, DHCD (now EOLHC), updated December 2014, and based upon Regulatory Authority 760 CMR 56.00.

C. How Do we Define Affordable Housing and Income Categories?

There are several definitions of affordable housing in the United States depending on whether one uses Federal or State criteria.

1. Defining Affordability through Housing Cost Burden

The United States Department of Housing and Urban Development (HUD) considers housing “affordable” if housing costs do not exceed 30% of a household’s annual income.¹² When a household pays more than 30% of its income on housing-related costs, HUD considers it “**moderately burdened**” by housing; households spending 50% or more of their income on housing are considered “**severely burdened**”.

2. Defining Income Categories through Percentage of AMI

An important measure in affordable housing is **Area Median Income (AMI)**. AMI calculations are the most common way of prioritizing households for affordable housing opportunities. HUD has a formula for determining income thresholds based on a special measure of AMI it takes called the HUD Area Median Family Income (HAMFI). This HPP will use the terms HAMFI and AMI interchangeably unless otherwise noted. HUD uses these thresholds for Section 8 and other programs, and EOHLC has adopted these thresholds for many of its programs. According to HUD:

- “**Extremely low income**” households earn 30% or less AMI;¹³
- “**Very low income**” households earn between 31% and 50% AMI;
- “**Low income**” households earn between 51% and 80% AMI; and
- “**Moderate income**” households earn between 81% and 100% AMI.

3. Defining Affordable Housing through the Subsidized Housing Inventory

In assessing a community’s progress toward the Commonwealth’s 10% affordability goal, EOHLC counts a housing unit as affordable if it is subsidized by state or federal programs that support low- and moderate- income households at or below 80% AMI. Under Chapter 40B, subsidized unit(s) are considered “affordable” and eligible for the SHI if they meet the following criteria:

1. The unit is administered by an approved housing program listed in the *Department of Housing and Community Development (DHCD) [now EOHLC] M.G.L. Chapter 40B Guidelines*¹⁴ or receive Local Initiative Program “LIP” approval;

¹² Rental units housing costs are gross rent plus associated utilities. Owner-occupied housing costs are cost of mortgage, property taxes, and insurance. Source: US Department of Housing and Urban Development.

¹³ Defined as the greater of 30/50ths (60%) of the Section 8 very low-income limit (in other words, 30% AMI) or the poverty guideline as established by the Department of Health and Human Services (HHS), provided that this amount is not greater than the 50% very low-income limit. (FY 2014 Consolidated Appropriations Act).

¹⁴ DHCD became EOLHC in 2023. This report will use whichever name is printed on the cover page of any publication for clarity.

HOW DOES THIS HPP DEFINE AFFORDABLE UNITS?

For the purposes of this HPP, “**affordable units**” or “**affordable housing**” will refer to any units that are income-restricted and regulated to cost not more than 30% of the residents’ income. “**SHI units**” will refer to units that meet all the requirements to be listed on the SHI.

2. The unit is restricted to households with income not exceeding 80% of the AMI and subject to certain asset limitations;
3. The unit cost, inclusive of utilities, must not exceed 30% of monthly income for households not exceeding 80% AMI adjusted for household size for rental units, and housing costs inclusive of principal, interest, property taxes, and other selected costs must not exceed 38% of monthly income for homeownership units (subject to other restrictions);
4. The unit includes a use restriction that runs with the land for 15-30 years minimum and has several minimum standards; and
5. The unit meets fair housing laws and EOHLC requirements through an approved Affirmative Fair Housing Marketing Plan.

In addition, in a rental development, if at least 25% of units are to be occupied by Income Eligible Households earning 80% AMI or less, or alternatively, if at least 20% of units are to be occupied by households earning 50% AMI or less, then all of the units in the rental development are eligible for the SHI. This provision is intended to promote rental units, which are under-provided in many towns.¹⁵

4. Number of Bedrooms and Age Restrictions

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

Furthermore, EOHLC will not add any units that do not allow persons 18 years of age or younger to the SHI. DHCD (now EOHLC) has stated, “It has long been DHCD [now EOLHC]’s policy and practice not to approve affordable units under the Local Initiative Program (“LIP”), including Local Action Units (“LAUs”), in age-restricted housing for persons 55 years of age or older (“55+ housing”) if

¹⁵ DHCD Guidelines for MGL 40B Comprehensive Permit Projects, Subsidized Housing Inventory, DHCD (now EOLHC), updated December 2014, and based upon Regulatory Authority 760 CMR 56.00.

selection or occupancy policies, special permits or other zoning approvals, or underlying zoning would exclude persons 18 years of age or younger from occupying those affordable units.”¹⁶

According to the Comprehensive Permit Guidelines, “At the discretion of DHCD [now EOLHC], such approval may be withheld (i) if other age-restricted housing units in the community, which have been issued a Determination of Project Eligibility or which have been otherwise approved by the community remain unbuilt or unsold, or (ii) if the proposed age-restricted units, in context with the municipality’s other recent housing efforts, are unresponsive to needs for family housing.”¹⁷

D. Our Methodology, Data Sources, and Demographic Definitions.

1. Data Sources

The *Dracut Housing Production Plan for 2024-2029* relies on a variety of data sources, such as:

- the U.S. Census Bureau,
- the U.S. Department of Housing and Urban Development (HUD),
- the U.S. Department of Health and Human Services (HHS),
- the Massachusetts Department of Transportation (MassDOT),
- the Executive Office of Housing and Livable Communities (EOHLC), and
- the Northern Middlesex Council of Governments (NMCOG).

The two main surveys referenced are the **U.S. Decennial Census** and the **American Community Survey (ACS)** from the U.S. Census Bureau. It is important to note that differences in sampling methodology, terminology, and timeframe can make it difficult to compare one source to another. For instance, one key difference between the U.S. Decennial Census and the ACS is that the Decennial Census surveys every individual in a community, whereas the ACS samples a subset of the community. This is because the Decennial Census strives to provide precise counts of people for the purpose of Congressional apportionment, whereas the ACS is designed to estimate social and economic characteristics.

These differences in sampling methodology mean that some values, such as the number of households in a community, are reported differently in the ACS versus the Decennial Census. More accurate household numbers are available through the Decennial Census, because it samples everyone in a community. However, ACS numbers still have value because the survey asks a wider variety of questions. Information on household income, for instance, is only available in the ACS, and was not included as part of the 2010 or 2020 Decennial Census.

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

¹⁶ *Local Initiative Program Policy Regarding Restrictions on Children in Age-Restricted 55+ Housing, DHCD memo, 2018.*

¹⁷ DHCD Guidelines for MGL 40B Comprehensive Permit Projects, Subsidized Housing Inventory, DHCD (now EOLHC), updated December 2014, and based upon Regulatory Authority 760 CMR 56.00.

the ACS are collected each month and reflect conditions throughout the year. This report uses “five-year” ACS data, which are essentially averages of conditions over five years, because “one-year” data on most measures is not available for the Town of Dracut.

Furthermore, there are differences in questions and terminology across Decennial Censuses and ACS Questionnaires. For example, the Census Bureau introduced a new set of disability questions in the 2008 ACS Questionnaire, which makes comparisons of disability data from 2008 or later with prior years difficult. Within the HPP, there will be an attempt to minimize any confusion about these data sources and to note where two different data sources are being used.

2. Methodology of Selecting Data Sources

In general, the *Dracut Housing Production Plan for 2024-2029* uses proprietary or local data whenever possible, as this is usually the most accurate and recent data. However, when that data is not available, this plan uses 2020 Decennial Census data. In cases in which relevant data was not included in the 2020 Decennial Census, 2018-22 American Community Survey data is used instead.

This plan also utilizes population and household projections prepared by the Massachusetts Department of Transportation (MassDOT), the UMass Donahue Institute, and the Metropolitan Area Planning Commission (MAPC) with input from NMCOG. This team developed projections for every community in Massachusetts for 2030, 2040, and 2050. They are based upon a statewide model that uses the prior five years of data to estimate birthrates, deathrates, and migration rates for each Metropolitan Planning Organization (MPO) region (*see sidebar for the definition of Dracut's region*), to project population and household change, including age, household type, and income categories.

Analysts then assigned that growth to census block groups through a computer model based on the block groups' attractiveness and zoning capacity. The growth would be assigned to the most attractive block group, and once the existing zoning capacity was reached, it would assign it to the next most attractive block group. This means these projections should be considered a “best guess” based on recent historical and existing conditions.

WHAT IS GREATER LOWELL?

It is important to compare Dracut to and analyze the larger region, but different agencies define the “Greater Lowell” region differently, and therefore Greater Lowell statistics will differ depending on the agency producing those statistics.

For the purposes of this HPP, “**Greater Lowell**” will refer to the 9-community region of the Towns of Billerica, Chelmsford, Dracut, Dunstable, Pepperell, Tewksbury, Tyngsborough, Westford, and the City of Lowell. The “**Lowell Metro FMR Area**” is a region delineated by the U.S. Department of Housing and Urban Development (HUD) and includes Greater Lowell as defined above plus the Town of Groton.

3. Definitions of Demographic Terms

It is important to clarify the definitions for terms, such as *housing unit*, *household*, and *family*. The HPP will use the U.S. Census Bureau definitions for each:¹⁸

Housing Unit – A housing unit may be a house, an apartment, a mobile home, a group of rooms or a single room that is occupied (or, if vacant, intended for occupancy) as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building, and which have direct access from outside the building or through a common hall. For vacant units, the criteria of separateness and direct access are applied to the intended occupants whenever possible. If that information cannot be obtained, the criteria are applied to the previous occupants.

Household – A household includes all the persons who occupy a housing unit as their usual place of residence. [...] The occupants may be a single family, one person living alone, two or more families living together, or any other group of related or unrelated persons who share living arrangements. (People not living in households are classified as living in group quarters.)

Family – A family consists of a householder and one or more other people living in the same household who are related to the householder by birth, marriage, or adoption. All people in a household who are related to the householder are regarded as members of his or her family. A family household may contain people not related to the householder, but those people are not included as part of the householder's family in tabulations.

Nonfamily – A nonfamily household consists of a householder living alone (a one-person household) or where the householder shares the home only with people to whom he/she is not related (e.g., a roommate).

To simplify these definitions, "**housing units**" refers to all residential structures in the community. "**Households**" are all the people who occupy a housing unit, including all family or nonfamily groups. "**Families**" are defined as a group who reside together and are related, whereas "**nonfamily households**" are unrelated, for example, roommates, unmarried couples, or people living alone. For other definitions, consult the U.S. Census Bureau web page at www.census.gov.

¹⁸ "American Community Survey and Puerto Rico Community Survey 2019 Subject Definitions," U.S. Census Bureau, 2019.

CHAPTER 2

Comprehensive Needs Assessment

The Comprehensive Housing Needs Assessment is meant to analyze existing and projected housing demand against existing and projected housing supply, including the resources available to the town and the constraints facing the town. It guides the creation of the rest of the plan and includes the following:

- A. The **Demographic Analysis** illuminates the current and projected housing needs of the population taking into account regional growth factors and includes information on household type and size, age of the population, income, and other demographic factors.
- B. A description of the amount, type, and cost of the **Existing Housing Inventory** includes the existing and projected market-rate and affordable housing.
- C. The **Housing Cost Burden Analysis** compares the income of residents and the cost of housing to determine the affordability gap of the community—in other words, analyzing whether the supply meets the demand. It also includes other housing challenges such as evaluation of fair housing and the physical condition of housing.
- D. The description of existing **Affordable Housing Efforts** includes a list of resources that may be called upon for housing development, setting a baseline for improvement if necessary.
- E. The **Development Constraints and Limitations** section analyzes what may limit housing production in order to identify issues that can and should be mitigated.
- F. Finally, the **Comprehensive Needs Assessment Conclusions** section ties everything together, summarizing the challenges and opportunities the HPP should address.

A. Demographic Analysis

This section provides an overview of the demographic changes that have occurred in Dracut since the publication of the *Dracut Housing Production Plan for 2020-2025*. It includes analyses of population, households, age cohorts, race and ethnicity, disability status, and income. The purpose of these analyses is to understand how the population characteristics have changed over the past decade and project future growth rates. The data creates a foundation for the goals contained within the HPP.

FAST FACTS: DEMOGRAPHIC ANALYSIS

- If current trends continue, Dracut's number of households is anticipated to increase by 500 between 2020 and 2030.
- Although the average household size of 2.7 has stayed roughly consistent, there are growing numbers of two adults living together without children under 18 and of elders living alone.
- Although the number of residents aged 20-34 years increased by nearly 700 between 2010-2020, the number of households headed by 15-34 decreased by nearly 170 during that time.
- Dracut's proportion of the population with disabilities is the second highest in the region at 13.8%.

1. Household and Population Growth

Since 1950, the population of the Town of Dracut has consistently increased. Dracut's most rapid period of growth was between 1950 and 1970, when it grew by 45% and 33% in population respectively. Between 1970 and 1990, growth was closer to 20% per decade, and since 1990, growth was between 3% and 12% per decade. Dracut had 32,617 residents as of 2020 according to the Decennial Census.

Perhaps more important to Housing Production Plans are the growth in the number of households. The number of households in Dracut grew by 505 households between 2000 and 2010, or 4.8%. This growth increased to 1,089 households between 2010 and 2020, or 9.9%. As a result, the 2020 Decennial Census counted 12,045 households in Dracut. Notably, Dracut's 2010-2020 household growth was smaller than the growth the previous Housing Production Plan projected. Current projections¹⁹ predict that Dracut's growth will continue to slow, adding roughly 500 households between 2020 and 2030, and 300 between 2030 and 2040.

Table 1: Total Number of Households, Greater Lowell and Dracut (2000-2040)

Year	Dracut	Growth Rate	Greater Lowell region	Growth Rate	Dracut Households as a Percent of the Region
2000	10,451	15.9%	99,342	10.2%	10.5%
2010	10,956	4.8%	104,022	4.7%	10.5%
2020	12,045	9.9%	116,271	11.8%	10.4%
2030*	12,526	4.0%	122,509	5.4%	10.2%
2040*	12,822	2.4%	125,842	2.7%	10.2%
2050*	12,714	-0.8%	125,065	-0.6%	10.2%

Source: U.S. Census Bureau, 2000, 2010, and 2020 Decennial Census.

* Indicates projections developed by MassDOT and UMass Donahue Institute with input from NMCOG.

2. Household Size

Projected number of households suggest how many housing units a community may need to create if current conditions continue. Analyzing household types and sizes suggests what types of housing units may be needed. According to the U.S. Decennial Census, the average household size has been shrinking in Greater Lowell since 2000 but has stayed relatively steady in Dracut. In 2000, the average household size in Dracut was 2.73 persons, and it was 2.70 in 2020.

Table 2: Average Household Size in Dracut and Greater Lowell (2000, 2010, and 2020)

Year	Dracut	Greater Lowell
2000	2.73	2.77
2010	2.69	2.70
2020	2.70	2.67

Source: U.S. Census Bureau, 2000 and 2010 Decennial Census SF1, and 2020 Decennial Census PL 94-171.

¹⁹ See introduction for more details on the projection methodology.

Table 3 further outlines the household sizes of family and nonfamily households.²⁰ There was very little change in the distribution of household sizes even as Dracut grew from 2013-17 to 2020. 73% of households have 1, 2, or 3 people, with nearly a quarter having only one person.

Table 3: Household Size by Type, Dracut (2013-2017 and 2020)

Household Type	Household Size by Number of People: 2013-2017							Total
	1	2	3	4	5	6	7 +	
Family Household	0	3,072	2,094	1,593	855	206	203	8,023
Percentage	0%	38%	26%	20%	11%	3%	3%	100%
Nonfamily Household	2,587	548	35	0	15	26	0	3,211
Percentage	81%	17%	1%	0%	0%	1%	0%	100%
TOTAL	2,587	3,620	2,129	1,593	870	232	203	11,234
Percentage	23%	32%	19%	14%	8%	2%	2%	100%

Household Type	Household Size by Number of People: 2020							Total
	1	2	3	4	5	6	7 +	
Family Household	0	3,249	2,089	1,886	834	351	168	8,577
Percentage	0%	38%	24%	22%	10%	4%	2%	100%
Nonfamily Household	2,724	598	86	29	15	7	9	3,468
Percentage	79%	17%	2%	1%	0%	0%	0%	100%
TOTAL	2,724	3,847	2,175	1,915	849	358	177	12,045
Percentage	23%	32%	18%	16%	7%	3%	1%	100%

Source: U.S. Census Bureau, 2020 Decennial Census Table P28 and 2013-2017 American Community Survey Table B11016.

²⁰ See introduction for the definition of family and nonfamily households.

3. Head of Household Age and Characteristics

The age of head of household and household characteristics are the final lenses through which this HPP will evaluate the changing nature of Dracut Households. **Table 4** shows that the proportion of heads of household under 35 have been shrinking and the proportion of those 65 and older have been growing. As of 2020, only 1,452 (12%) of Dracut heads of household are under 35, down from 2,094 (20%). Middle-aged households between 35 and 64 years have remained relatively steady at 60%-64% of total households. Households headed by someone 65 or older have increased during that time.

Table 4: Head of Household Age Distribution (2000, 2010, 2011-2015, and 2016-2020)

Household Type	2000		2010		2020	
	Number	%	Number	%	Number	%
Family households						
15-34 Years Old	1,503	19%	1,081	14%	951	11%
35-64 Years Old	5,042	65%	5,476	70%	5,727	67%
65 Years and Older	1,191	15%	1,307	17%	1,899	22%
Total Family	7,736	100%	7,864	100%	8,577	100%
Nonfamily households						
15-34 Years Old	591	22%	538	17%	501	14%
35-64 Years Old	1,250	46%	1,569	51%	1,504	43%
65 Years and Older	874	32%	985	32%	1,463	42%
Total Nonfamily	2,715	100%	3,092	100%	3,468	100%
Total Households						
15-34 Years Old	2,094	20%	1,619	15%	1,452	12%
35-64 Years Old	6,292	60%	7,045	64%	7,231	60%
65 Years and Older	2,065	20%	2,292	21%	3,362	28%
Total Households	10,451	100%	10,956	100%	12,045	100%

Source: U.S. Census Bureau, 2000, 2010, 2020 Decennial Census.

Breaking households further down into subtypes provides insight into the diversity of households in a community. Household types in Dracut have become increasingly diverse over the past 20 years, with some of the largest changes being the increase in householders living alone and the increase of married-couple families without children under 18 years.

Table 5 shows the change in nonfamily households growing from 2,715 (26%) to 3,468 (29%) households. In 2020, nearly 80% of nonfamily households were householders living alone. In addition, married-couple households without children has increased from 2,345 households (22% of total households) to 3,944 households (33% of total households). These may include “empty

nesters”, couples with adult children living with them, or younger couples without children. Regardless, these married are now the largest category of household in Dracut.

Table 5: Household Characteristics, Dracut (2000, 2010, and 2020)

Household Type	2000		2010		2020	
	Number	%	Number	%	Number	%
Family Households						
Married - couple	6,094	79%	6,066	77%	6,277	73%
With related children under 18 years	3,749	62%	2,641	44%	2,333	37%
No related children under 18 years	2,345	38%	3,425	56%	3,944	63%
Male householder, no spouse	434	6%	486	6%	712	8%
Female householder, no spouse	1,208	16%	1,312	17%	1,588	19%
Total Family Households	7,736	74%	7,864	72%	8,577	71%
Nonfamily Households						
Householder living alone	2,185	80%	2,446	79%	2,724	79%
Householders 65 and older living alone	834	38%	931	38%	1,359	50%
Householder living with others	530	20%	646	21%	744	21%
Total Nonfamily Households	2,715	26%	3,092	28%	3,468	29%
Total Households	10,451	100%	10,956	100%	12,045	100%

Source: U.S. Census Bureau, 2000 Decennial Census Summary File 3 Table 012, 2010 Decennial Census Summary File 1 Table P21, and 2011-2015 and 2016-2020 American Community Survey Table B25010. *2000 SF3 data is based on a sample and may vary from 2000 SF1 data elsewhere. Line chart graphs ACS results in their middle year, i.e., 2011-15 ACS is charted at 2013.

4. Age Cohorts

To determine how best to meet future housing demand in Dracut, it is important to examine the age of the population beyond the head of household, both currently and over time. Changes in the age composition of a community have significant implications for housing planning. For example, households with young children have different housing needs than empty nest households, and empty nest households may have different needs than those with someone over 65 living alone. The size of cohorts can also be used to predict future housing needs, as children or young adults will grow older and may wish to form households of their own in Dracut, while older adults may need to downsize as they retire. **Table 6** below illustrates the breakdown of Dracut's population by age cohort between 2000 and 2020.

Table 6: Age Distribution of Dracut Residents (2000, 2010, and 2020)

	2000		2010		2020		Percent Change
	Number	Percent	Number	Percent	Number	Percent	2000-2020
0-9 years	4,089	14%	2,898	10%	3,556	11%	-13%
10-19 years	3,829	13%	3,990	13%	3,992	12%	4%
20-24 years	1,447	5%	1,583	5%	1,875	6%	30%
25-34 years	4,347	15%	3,671	12%	4,057	12%	-7%
35-44 years	5,215	18%	3,547	12%	4,127	13%	-21%
45 - 59 years	5,309	19%	7,650	25%	7,185	22%	35%
60-74 years	2,873	10%	4,697	16%	5,685	17%	98%
75+ years	1,453	5%	2,079	7%	2,140	7%	47%
Total Population	28,562	100%	30,115	100%	32,617	100%	14%

Source: U.S. Census Bureau, 2000, 2010, 2020 Decennial Census.

The population under 10 years old declined by roughly 1,100 individuals between 2000 and 2010. It grew between 2010 and 2020, but did not reach its former level. Between 2010 and 2020, the population between 10 and 19 years old stayed relatively steady, growing only slightly. Conversely, the population between 20-34 years old grew by nearly 700 in the last decade. This is very notable, because during the same period, households headed by a resident between 15-34 years old decreased by nearly 120. This may indicate that many households now are seeing older children living at home without being able to form new households of their own.

Taking a longer view, between 2000 and 2020, the prime working age population aged. Although the population between 25 and 59 grew by roughly 500, it shifted from the younger cohorts to the 45-59 year cohort. Older groups age 60 years and older have increased the most, both as a share of the population and in absolute terms.

Projections of age cohorts from 2020 to 2040 are shown in **Table 7**. The under-10 population is anticipated to peak in 2030 with 4,022 individuals, and then shrink. Other under-35 age groups are

projected to shrink between 2020 and 2030. The largest amount of growth is projected to be individuals over 75, with 1,486 individuals. As noted in the methodology, this projection assumes that current conditions continue, but local policy changes and changes in national conditions both can impact these projections.

Table 7: Projected Age Distribution of Dracut Residents (2020-2040)

Age Groups	2020	2020 %	2030	2030 %	2040	2040 %	Change 2020 - 2040	Change %
0-9 years	3,688	12%	4,022	12%	3,595	11%	-93	-3%
10-19 years	3,519	11%	3,134	10%	3,468	11%	-51	-1%
20-24 years	1,901	6%	1,404	4%	1,416	4%	-485	-26%
25-34 years	4,467	14%	4,226	13%	3,595	11%	-872	-20%
35-44 years	4,069	13%	4,964	15%	4,611	14%	542	13%
45 - 59 years	6,376	20%	5,791	18%	6,796	21%	420	7%
60-74 years	5,066	16%	5,921	18%	5,275	16%	209	4%
75+ years	2,084	7%	2,776	9%	3,570	11%	1,486	71%
Total	31,170	100%	32,238	100%	32,326	100%	1,156	4%

Source: UMass Lowell Donahue Institute

5. People with Disabilities

Table 8 provides information about the community with disabilities in Dracut. An estimated 4,451 residents, approximately 14% of total estimated population, have a disability. This is slightly more than the region as a whole, which was 12% of the total population, and the second-highest proportion after the City of Lowell. Roughly half were 65 or older. Ambulatory difficulty, hearing difficulty, cognitive difficulty, and independent living difficulty all are roughly similar in proportion.

Residents with disabilities often have unique housing needs in terms of the physical design and/or accessibility of their homes, access to services, and the cost relative to a fixed or limited income. For these reasons, a comprehensive affordable housing plan should be sensitive to the specific needs of the community with disabilities and incorporate their needs into the goals and strategies for future affordable housing production.

Table 8: Characteristics of the Community with Disabilities in Dracut (2018-2022)

Age Group and Disability Status	Number	Percent of Total Residents
Under 5 years old	24	0.1%
5-17 years old	212	0.7%
18-64 years old	2,061	6.4%
65+ years old	2,154	6.7%
Total Number of Residents with a Disability	4,451	13.8%
With a hearing difficulty (all ages)	1,488	4.6%
With a vision difficulty (all ages)	701	2.2%
With a cognitive difficulty (all ages)	1,562	4.8%
With an ambulatory difficulty (all ages)	1,660	5.1%
With a self-care difficulty (all ages)	952	3.0%
With an independent living difficulty (all ages)	1,487	4.6%

Source: U.S. Census Bureau, 2018-2022 American Community Survey. Residents may report more than one disability.

FAST FACTS: INCOME ANALYSIS

6. Income Analysis

6.1. Median Household Income

The U.S. Census Bureau calculates median household income based on the income of the householder and all other individuals 15 years old and over in the household. Table 9 shows the change in median household income between 1999 and 2016-20 for Dracut, the Commonwealth of Massachusetts, and the United States, after adjusting for inflation to 2022 dollars.²¹

Dracut's median household income, after adjusting for inflation, has fluctuated between \$98,000 and \$110,000 in the last ten years. It overall grew an inflation-adjusted 3.3%, which was less than Massachusetts or the United States as a whole. That said, its 2018-22 estimated median income remained higher than either of those measures.

- The region's 2024 AMI is \$132,900 and a family of 3 making \$88,050 could be eligible for a SHI unit (80% AMI)
- Dracut's inflation-adjusted median household income of \$105,544 in 2022 dollars has only grown by 3% since 1999 even as the Massachusetts average has grown by 14%.
- The population under the poverty level is very diverse in age, with large groups at all ages, especially 18 to 24 and 55 to 64.

Table 9: Median Household Income in 2022 Dollars, Dracut, Massachusetts, and United States (2008-12 - 2018-22)

Year	Dracut	Massachusetts	United States
2009 - 2013	\$102,143	\$87,373	\$69,315
2010 - 2014	\$98,296	\$86,851	\$68,464
2011 - 2015	\$99,535	\$87,663	\$68,901
2012 - 2016	\$109,775	\$89,822	\$70,033
2013 - 2017	\$107,992	\$92,384	\$71,813
2014 - 2018	\$107,225	\$93,691	\$73,004
2015 - 2019	\$107,529	\$96,740	\$74,856
2016 - 2020	\$109,696	\$99,873	\$76,923
2017 - 2021	\$106,941	\$99,975	\$77,510
2018 - 2022	\$105,544	\$99,371	\$77,381
10-year change	3.3%	13.7%	11.6%

Source: U.S. Census Bureau, 2000 Decennial Census and 2011-2015 and 2016-2020 American Community Survey.

6.2. Income Distribution

While median household income is a valuable indicator, it does not account for the distribution of household incomes in a community. It is more difficult to calculate inflation for measures of

²¹ Adjustments were made with the Bureau of Labor Statistics (BLS) Inflation Rate Calculator, which uses the average Consumer Price Index (CPI) for a given calendar year.

distribution using available census data, however. Both figures should be considered when developing plans for housing. Table 10 describes the changes in household income distribution in Dracut between 1999 and 2018-22. The number of households with incomes of \$200,000 or more has increased significantly, both proportionally and in absolute terms. Those with incomes of less than \$100,000 have declined. That said, there are still an estimated 2,056 households with incomes less than \$35,000. An affordable unit for a household making \$35,000 should be \$875 a month or less, which is much less than the median rent or mortgage in Dracut.

Table 10: Household Income Distribution, Dracut Households (1999, 2013-17, and 2018-22)

	1999 Households		2013-2017		2018-2022		Percent Change 1999-2018/22
	Number	Percent	Number	Percent	Number	Percent	
Less than \$15,000	882	8%	773	7%	632	5%	-28%
\$15,000-\$24,999	773	7%	643	6%	410	3%	-47%
\$25,000-\$34,999	937	9%	807	7%	1,014	8%	8%
\$35,000-\$49,999	1,657	16%	1,002	9%	956	8%	-42%
\$50,000-\$74,999	2,889	28%	1,735	15%	1,349	11%	-53%
\$75,000-\$99,999	1,593	15%	1,515	13%	1,556	13%	-2%
\$100,000-\$124,999	919	9%	1,408	13%	1,477	12%	61%
\$125,000-\$149,999	353	3%	1,041	9%	1,101	9%	212%
\$150,000-\$199,999	308	3%	1,425	13%	2,183	18%	609%
\$200,000 or more	139	1%	885	8%	1,534	13%	1004%
Total	10,450	100%	11,234	100%	12,212	100%	17%

Source: U.S. Census Bureau, 2000 Decennial Census and 2011-2015 and 2016-2020 American Community Survey Table B19001

The U.S. Census Bureau also provides tabulations based on tenure (rental occupied vs. owner occupied.) This shows that as of 2018-2022, more than half (58%, or 5,681 households) of homeowner households who owned their housing unit made more than \$100,000, while only about a quarter (26%, or 614 households) of rental occupied households fell into that income category.

Table 11: Tenure by Income Category, Dracut Households, 2018-2022

	Owner Occupied		Renter Occupied	
	Number	Percent	Number	Percent
Less than \$5,000	160	2%	148	6%
\$5,000 to \$9,999	27	0%	29	1%
\$10,000 to \$14,999	89	1%	179	7%
\$15,000 to \$19,999	131	1%	79	3%
\$20,000 to \$24,999	164	2%	36	1%
\$25,000 to \$34,999	761	8%	253	11%
\$35,000 to \$49,999	606	6%	350	15%
\$50,000 to \$74,999	1,056	11%	293	12%
\$75,000 to \$99,999	1,134	12%	422	18%
\$100,000 to \$149,999	2,256	23%	322	13%
\$150,000 or more	3,425	35%	292	12%
Total	9,809	100%	2,403	100%

Source: U.S. Census Bureau, 2018-2022 American Community Survey Table B25118

6.3. HUD Area Median Family Income (HAMFI)

As discussed in the HPP's introduction, the U.S. Department of Housing and Urban Development (HUD) bases a household's eligibility for affordable units on a series of income thresholds. HUD defines these thresholds via a formula based on the HUD Area Median Family Income (HAMFI), which is the median family income calculated by HUD for each Fair Market Rent (FMR) Area. HUD includes Dracut in the Lowell Metro FMR Area, a ten-community region including the NMCOG region plus the Town of Groton. The Executive Office of Housing and Livable Communities (EOHLC) uses these measures as well. As shown in Table 12, the HAMFI for the Lowell Metro FMR Area for FY 2024 was \$132,900.

HUD and EOHLC categorize households earning 80%-100% of HAMFI as "moderate income", households earning 51%-80% as "low income", 31-50% as "very low income," and at or below 30% as "extremely low income²²". HUD uses a special formula to adjust these based on the number of individuals in the household, which is reflected in **Table 12**. HUD and EOHLC use these adjusted thresholds to determine eligibility for income-restricted units, including Chapter 40B, Section 8, and Low-Income Housing Tax Credit units.

²² The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as established by the Department of Health and Human Services (HHS), provided that this amount is not greater than the 50% very low-income limit.

Table 12: Adjusted Income Limits by Household Size, Lowell Metro FMR Area, FY 2022

Area Median Income	FY 2024 Income Limit Category	Household Size (Number of People)							
		1	2	3	4	5	6	7	8
\$132,900	Extremely Low	\$28,900	\$33,000	\$37,150	\$41,250	\$44,550	\$47,850	\$51,150	\$54,450
	50% - Very Low	\$48,150	\$55,000	\$61,900	\$68,750	\$74,250	\$79,750	\$85,250	\$90,750
	80% - Low	\$68,500	\$78,250	\$88,050	\$97,800	\$105,650	\$113,450	\$121,300	\$129,100

Source: U.S. Department of Housing and Urban Development, May 2022. Dracut is included in the Lowell Metropolitan Fair Market Rent (FMR) region.

The ACS does not report income by household size at HAMFI thresholds, so this HPP uses Comprehensive Housing Affordability Strategy (CHAS) Data. HUD provides CHAS data for planning purposes. The most recent CHAS data utilizes the 2016-20 American Community Survey. CHAS estimates that 1,465 households (12% of total households) had incomes at 30% HAMFI or less, 1,385 households (12%) had incomes at 31%-50% HAMFI, and 1,970 households (17%) had incomes at 50%-80% HAMFI.

Table 13: CHAS Income Distribution Overview, Dracut, 2015-2019

Income Category	Owner Households		Renter Households		Total	
	Number	Percent	Number	Percent	Number	Percent
Household Income <= 30% HAMFI (Extremely Low Income)	875	9%	590	26%	1,465	12%
Household Income >30% to <=50% HAMFI (Very Low Income)	1,040	11%	345	15%	1,385	12%
Household Income >50% to <=80% HAMFI (Low Income)	1,520	16%	450	20%	1,970	17%
Household Income >80% to <=100% HAMFI (Moderate Income)	780	8%	315	14%	1,095	9%
Household Income >100% HAMFI	5,205	55%	605	26%	5,811	50%
Total	9,420	100%	2,305	100%	11,726	100%

Source: U.S. Department of Housing and Urban Development, 2015-2019 CHAS Data.

6.4. Poverty Indicators in Dracut

Every year, the U.S. Census Bureau establishes a set of “Poverty Thresholds” to estimate the population’s poverty levels. They use a complex formula varying by family size and composition to determine who is living in poverty as part of the ACS. The U.S. Department of Health and Human Services (HHS) uses a simplified version of these census thresholds called the “Federal Poverty Guidelines” to determine eligibility for programs such as food assistance.

For the ACS, if a family's total income is less than the threshold, then that family and every individual in it is living under poverty. The official poverty thresholds do not vary geographically, but they are updated for inflation using the Consumer Price Index (CPI-U). The official poverty definition uses money income before taxes and does not include capital gains or benefits such as public housing, Medicaid, and food assistance.

Table 14 displays the 2024 poverty guidelines, but the ACS data displayed in **Table 15** uses the more complex "Poverty Threshold" calculation. 2,160 Dracut residents (approximately 7% of total population) are classified as living under poverty. Residents under age 18 represented 18% of the population living under the poverty threshold, and individuals aged 65 and older represented 16%. The largest group under the threshold was 18 to 24 years, although there are other large cohorts between 25 and 65 as well. It will be important to recognize these age cohorts living under the poverty threshold when prioritizing housing types that will meet the diverse needs of this diverse population.

Table 14: 2024 Poverty Guidelines for the 48 Contiguous States and the District of Columbia

Number of Persons in Family	Poverty Guideline
1	\$15,060
2	\$20,440
3	\$25,820
4	\$31,200
5	\$36,580
6	\$41,960
7	\$47,340
8	\$52,720
For each additional person	\$5,380

Source: Poverty guidelines updated periodically in the Federal Register by the U.S. Department of Health and Human Services under the authority of 42 U.S.C. 9902(2),

Table 15: Characteristics of Those Living under the Poverty Threshold, Dracut (2018-2022)

	Number Below Poverty Level	Percent of those in poverty
Age		
5 Years and under	228	11%
6 to 11 Years	80	4%
12 to 17 Years	66	3%
18 to 24 Years	429	20%
25 to 34 Years	287	13%
35 to 44 Years	121	6%
45 to 54 Years	234	11%
55 to 64 Years	384	18%
65 to 74 Years	98	5%
75 Years and Over	233	11%
Total Individuals Living under Poverty Threshold	2,160	100%
Sex		
Male	1,084	50.2%
Female	1,076	49.8%
Totals		
Total Individuals Living under Poverty Threshold	2,160	7%
Total Dracut Population of which Poverty Status is Known		32,161

Source: U.S. Census Bureau, 2016-2020 American Community Survey.

7. Race and Ethnicity

Examining race and ethnicity is very important not only because of Dracut's goal of providing affordable, appropriate housing fairly for people of all backgrounds and types, but also because there is not an equitable distribution of income across race and ethnicity in Dracut, the region, or the United States. This shows the impact housing policy has on equitable access for all people.

7.1. Racial and Ethnic Diversity

Table 16 breaks down the Town's population by race and ethnicity for 2000, 2010, and 2020. According to the 2020 U.S. Decennial Census, the population identifying as white decreased by 6% over the last 20 years, while nearly every other racial/ethnic category increased. The population identifying as African American increased by 756%; the population identifying as some other race alone increased by 872%; and the population identifying as Hispanic or Latino/a of any race increased by 455%. These changes could be driven by a combination of changes in the way existing residents self-identify, small changes in the way Census and ACS questions are asked to prompt more detailed answers and the way those answers coded to more accurately capture responses, and actual diversification of race and ethnicity in Dracut.

FAST FACTS: RACE AND ETHNICITY

- Nonwhite or Hispanic or Latino/Latina populations comprise 7.5% of the total population and is growing rapidly.
- Hispanic or Latino/a households of any race (13% of those households) and races other than White, Black or African American, or Asian and Hispanic or Latino/a (13%) households have incomes less than \$10,000, less than White Alone, not Hispanic or Latino/a (3%).
- Although regionally, nonwhite or Hispanic or Latino/a households tend to be more often be renters than White, non-Hispanic or Latino/a households, this pattern does not hold true in Dracut, at 14% and 19% respectively.
- Black or African American mortgage applicants are more than three times as likely to be denied and almost twice as likely to withdraw their applications than applicants identifying as White.

Table 16: Racial and Ethnic Diversity of Residents, Dracut, 2000, 2010, and 2020

Racial/Ethnic Category	2000		2010		2020		Percent Change 2000-2020
	Population	Percent	Population	Percent	Population	Percent	
White Alone	27,170	95.13%	26,610	90.34%	25,497	78.17%	-6%
Black or African American Alone	222	0.78%	737	2.50%	1,901	5.83%	756%
American Indian and Alaska Native Alone	27	0.09%	40	0.14%	39	0.12%	44%
Asian Alone	737	2.58%	1,186	4.03%	2,003	6.14%	172%
Native Hawaiian and Other Pacific Islander Alone	9	0.03%	7	0.02%	4	0.01%	-56%
Some Other Race Alone	123	0.43%	400	1.36%	1,195	3.66%	872%
Two or More Races	274	0.96%	477	1.62%	1,978	6.06%	622%
Total Population	28,562	100%	29,457	100%	32,617	100%	14%
Hispanic or Latino (All races)	443	1.55%	1,149	3.90%	2,457	7.53%	455%

Source: U.S. Census Bureau, 2000, 2010, and 2020 Decennial Census.

7.2. Income by Race and Ethnicity

Table 17 shows the income distribution estimated by the 2018-2022 ACS of certain race and ethnicity categories in Dracut. Note that these are sorted by the race and ethnicity of the “householder,” or the first person who filled out their information on the census form, and therefore does not capture mixed-race or ethnicity households. The ACS estimated that there were not similar proportions of Black or African American, Asian, Some Other Race or Two or More Races, or Hispanic or Latino/a of any race households with incomes above \$200,000 than White, not Hispanic or Latino/a households. There were also disproportionately high percentages of Some Other Race or Two or More Races and Hispanic or Latino/a of any Race at the lowest income bracket, under \$10,000. That said, due to the relatively small numbers in each category, margins of error should be considered.

Table 17: Head of Household Race/Ethnicity by Income Category, Dracut Households, 2018-2022

	White Alone, Not Hispanic or Latino		Black or African American Alone		Asian Alone		Some Other Race or Two or More Races		Hispanic or Latino, All Races	
	#	%	#	%	#	%	#	%	#	%
Less than \$10,000	272	2.5%	0	0.0%	17	4.3%	75	13.1%	75	12.6%
\$10,000 to \$14,999	237	2.2%	31	7.8%	0	0.0%	0	0.0%	0	0.0%
\$15,000 to \$19,999	210	1.9%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$20,000 to \$24,999	200	1.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$25,000 to \$29,999	399	3.7%	0	0.0%	0	0.0%	0	0.0%	15	2.5%
\$30,000 to \$34,999	604	5.6%	0	0.0%	11	2.8%	0	0.0%	0	0.0%
\$35,000 to \$39,999	181	1.7%	0	0.0%	25	6.3%	17	3.0%	11	1.8%
\$40,000 to \$44,999	534	4.9%	0	0.0%	7	1.8%	0	0.0%	0	0.0%
\$45,000 to \$49,999	192	1.8%	0	0.0%	0	0.0%	0	0.0%	0	0.0%
\$50,000 to \$59,999	412	3.8%	17	4.3%	34	8.5%	7	1.2%	17	2.8%
\$60,000 to \$74,999	749	6.9%	65	16.3%	0	0.0%	65	11.4%	65	10.9%
\$75,000 to \$99,999	1,195	11.0%	160	40.1%	44	11.0%	157	27.4%	56	9.4%
\$100,000 to \$124,999	1,328	12.2%	0	0.0%	115	28.8%	34	5.9%	83	13.9%
\$125,000 to \$149,999	980	9.0%	40	10.0%	72	18.0%	9	1.6%	68	11.4%
\$150,000 to \$199,999	1,887	17.4%	82	20.6%	52	13.0%	162	28.3%	207	34.7%
\$200,000 or more	1,462	13.5%	4	1.0%	22	5.5%	46	8.0%	0	0.0%
Total	10,842	100%	399	100%	399	100%	572	100%	597	100%

Source: U.S. Census Bureau, 2018-2022 American Community Survey Table B25118

7.3. Poverty Status by Race and Ethnicity

Table 18 outlines poverty status by Race and Ethnicity in the United States, Massachusetts, Dracut, and Greater Lowell. For each area, “Population under poverty” is the estimated number of people living under the poverty threshold in that area identifying as that race or ethnicity, and the “Percent under poverty” is the proportion under the poverty threshold of the total number of people identifying as that race or ethnicity whose poverty status is known.

Table 18: Population by Poverty Status and Race and Ethnicity, Selected Geographies, 2018-2022

	United States		Massachusetts		Dracut		Greater Lowell	
	Population Under Poverty	Percent Under Poverty	Population Under Poverty	Percent Under Poverty	Population Under Poverty	Percent Under Poverty	Population Under Poverty	Percent Under Poverty
White Alone, Not Hispanic or Latino	17,620,793	9%	328,635	7%	1678	6%	14,438	7%
Black or African American Alone	8,519,391	21%	81,063	17%	35	3%	1,819	11%
Asian Alone	1,897,150	10%	50,538	11%	85	5%	3,546	8%
Some Other Race or Two or More Races	8,579,466	17%	158,744	18%	266	11%	3,972	15%
Hispanic or Latino, All Races	10,447,540	17%	182,449	21%	206	8%	5,918	20%
Total Under Federal Poverty Level	40,521,584	13%	672,361	10%	2,160	7%	26,749	9%
Total Population with Poverty Status Known	323,275,448		6,772,292		32,161		301,590	

Source: U.S. Census Bureau, 2019-2022 American Community Survey, Table B17001A-B17001I.

Although the overall poverty rate using the U.S. Census definition in Dracut is 7%, 11% of people who identify as a two or more races or a race other than Black or African American, Asian, or White were under the poverty threshold. In general, poverty rates were lower than the rate of Massachusetts or Greater Lowell.

7.4. Tenure by Race and Ethnicity

The income status of people of different races and ethnicities also impacts the type of housing they live in. **Table 19** outlines tenure (ownership vs. rental) by Race and Ethnicity in the United States, Massachusetts, Dracut, and Greater Lowell. Tenure in general and how it has changed over time will be explored in the next subsection, "Housing Inventory Analysis."

Table 19: Occupied Households by Tenure and Race and Ethnicity, Selected Geographies, 2018-22

	United States		Massachusetts		Dracut		Greater Lowell	
	Owner Occupied Households	Renter Occupied Households	Owner Occupied Households	Renter Occupied Households	Owner Occupied Households	Renter Occupied Households	Owner Occupied Households	Renter Occupied Households
White Alone, Not Hispanic or Latino	73%	27%	70%	30%	81%	19%	74%	26%
Black or African American Alone	43%	57%	36%	64%	37%	63%	37%	63%
Asian Alone	62%	38%	56%	44%	96%	4%	63%	37%
Some Other Race or Two or More Races	51%	49%	36%	64%	85%	15%	42%	58%
Hispanic or Latino, All Races	50%	50%	31%	69%	86%	14%	40%	60%
Total	65%	35%	62%	38%	80%	20%	68%	32%

Source: U.S. Census Bureau, 2018-2022 American Community Survey, Table B25003A-B25003I.

White, not Hispanic or Latino/a households tend to own at higher rates than other races and ethnicities. Most other races and ethnicities—besides Asian alone—tend to rent more often than own a home, potentially due to differing incomes. This is true of Black or African American households in Dracut, but all other races and ethnicities tend to own at much higher rates than rent—higher than White, not Hispanic or Latino/a.

7.5. Mortgage Applicants by Race and Ethnicity

Protected classes should have access to housing and not experience inequitable housing costs, unsafe living conditions, and unequal access to opportunity. Fair housing laws address discrimination based on characteristics that are often (though not always) personal and immutable. These characteristics are called “protected classes” in fair housing law and include the following: race; color; national origin; religion; sex; familial status (families with children); disability; age (40 and older); marital status; genetic information; sexual orientation; gender identity; military service; arrest record; and public assistance.

According to the Consumer Financial Protection Bureau, the “Home Mortgage Disclosure Act (HMDA) requires many financial institutions to maintain, report, and publicly disclose loan-level information about mortgages. This data helps show whether lenders are serving the housing needs of their communities; they give public officials information that helps them make decisions and policies; and they shed light on lending patterns that could be discriminatory. The public data are modified to protect applicant and borrower privacy.”²³ The data were analyzed to determine whether there were racial or ethnic disparities in home lending in Dracut.

²³ “Mortgage data (HMDA)”, Consumer Financial Protection Bureau, retrieved May 31, 2023, <https://www.consumerfinance.gov/data-research/hmda/>

As **Table 20** illustrates, 748 applied for a mortgage to purchase a home in Dracut in 2021, 680 in 2022, and 447 in 2023. Each year, roughly 10-11% of applicants identify as Asian, 6-10% identify as Black or African American, 36-39% identify as White, and 12-14% identify as Hispanic or Latino. The rest are joint applicants, two or more races, other races, or an unknown race or ethnicity.

Table 20: Mortgage Applications for Purchase of Home in Dracut by Race and Ethnicity, 2023

Race and Ethnicity of Applicant	2021	2022	2023
Asian, not Hispanic or Latino	75	74	43
Black or African American, not Hispanic or Latino	53	44	45
Joint, 2 or More Races, or Other Race, not Hispanic or Latino	8	19	9
White, not Hispanic or Latino	290	258	159
Hispanic or Latino or Joint, any Race	107	84	53
Race and/or Ethnicity not Available	215	201	138
Total	748	680	447

Source: Home Mortgage Disclosure Act, 2024

Table 21: Proportion of Applicants who had a Mortgage Application Withdrawn or Denied by Race and Ethnicity, Dracut, 2021-2023

Race and Ethnicity of Applicant	Denied	Withdrawn
Asian, not Hispanic or Latino	4%	10%
Black or African American, not Hispanic or Latino	15%	14%
Joint, 2 or More Races, or Other Race, not Hispanic or Latino	3%	25%
White, not Hispanic or Latino	4%	8%
Hispanic or Latino or Joint, any Race	9%	9%
Race and/or Ethnicity not Available	4%	7%
Total	6%	9%

Source: Home Mortgage Disclosure Act, 2024

Table 21 shows the proportion of applications of each race or ethnicity category, over all three years analyzed, that were denied or withdrawn. The average over all groups is 6% denied and 9% withdrawn. White, not Hispanic or Latino applicants are slightly less likely to be denied or withdraw their applications. Applicants identifying as Black or African American are more than three times as likely to be denied and almost twice as likely to withdraw their applications than applicants identifying as White. Hispanic or Latino applicants also have above-average denial rates, while Joint, Two or more Races, or other races than the ones listed in this table are much more likely to withdraw their application. When denied, the most common reason for all groups is Debt to Income Ratio. For applicants identifying as Black or African American, the second-most common reason was Credit History, and for all other groups it was cited as Collateral.

B. Housing Inventory Analysis

This section examines the characteristics of the current housing inventory and local housing market in Dracut. The section begins with an analysis of housing types and home values, followed by an examination of development and sales trends, including the median cost of renting or buying a home in Dracut. In the next section, this data is compared with data from the previous section to determine the gap between the existing and projected housing inventory and the existing and projected population.

1. Housing Units and Type

Table 22 illustrates the total number of housing units (both occupied and unoccupied) by their type for 2000 through 2018-2022. In 2000, there were 10,643 housing units in Dracut. One-unit detached homes represented the largest percentage of homes, accounting for 64% of all housing units. Multifamily of 3 or more units accounted for roughly 23% of homes.

Table 22: Number of Housing Units by Size of Structure, Dracut Housing Units, 2008-12, 2013-17, and 2018-2022

Housing Units per Structure	2000		2013-17		2018-22		Percent Change
	Number	Percent	Number	Percent	Number	Percent	2000 – 2018/22
1-unit, detached	6,814	64%	7,685	67%	8,534	70%	25%
1-unit, attached	620	6%	583	5%	757	6%	22%
2 units	725	7%	529	5%	398	3%	-45%
3-4 units	370	3%	455	4%	402	3%	9%
5-9 units	612	6%	781	7%	892	7%	46%
10-19 units	666	6%	550	5%	367	3%	-45%
20 or more units	836	8%	945	8%	1,110	9%	33%
Mobile Home or other	0	0%	15	0%	20	0%	0%
Total	10,643	100%	11,543	100%	12,186	100%	14%

Source: U.S. Census Bureau, 2000 Decennial Census and 2011-2015 and 2016-2020 American Community Survey, Table B25024.

FAST FACTS: HOUSING INVENTORY ANALYSIS

- 974 housing units were built in Dracut between 2010 and 2020, about 8.6% or 0.83% annually.
- According to the American Community Survey, Dracut has been adding one-unit detached homes at a faster rate (than other types of housing, including multifamily).
- Dracut has been adding more ownership units than rental units, keeping the proportion of renter units at 22%, which is roughly similar levels since 2000, lower than the Greater Lowell average 34%.

By 2018-22, the proportion of one-unit detached homes had grown to 70%, with more than 1,700 units added. Multifamily and attached homes also grew during this time, but not by as much as one-unit detached. Multifamily homes of 3 or more units, for example, grew by 287 units, with most of that growth in buildings in 5-9 units and 20 or more units, offsetting a decrease in buildings with 10-19 units. Some of this fluctuation may be noise within the margin of error—but the trend of one-unit detached growth as compared to multifamily over the last 20 years is clearer.

2. Housing Tenure

Just as a diversity of housing types to match the needs of diverse households is important, having a mix of housing available for rent and for sale is also important. This question is captured by the Decennial Census, eliminating the margin of error problem in previous sections. **Table 23** illustrates housing tenure (ownership vs. rental) from 2000 through 2020. In 2000, the Dracut housing inventory consisted of 8,201 (78%) owner-occupied and 2,250 (22%) renter-occupied households. The number of owner-occupied households grew by roughly 1,100 and the number of renter-occupied households grew by roughly 500 between 2000 and 2010. Although the percent change was higher for rental units, as it was starting at a relatively low number, the overall proportion of owner vs. renter in Dracut has not changed significantly in the last twenty years.

Table 23: Households by Tenure, Dracut, 2000, 2010, and 2020

	2000		2010		2020		Percent Change 2000 – 2020
	Number	Percent	Number	Percent	Number	Percent	
Owner Occupied	8,201	78%	8,689	79%	9,300	77%	13%
Renter Occupied	2,250	22%	2,267	21%	2,745	23%	22%
Total Occupied Housing Units	10,451	100%	10,956	100%	12,045	100%	15%

Source: U.S. Census Bureau, 2000 Decennial Census and 2011-2015 and 2016-2020 American Community Survey Table B25032

The number of rental units in Dracut is compared to the region outside Lowell (i.e., Lowell suburbs), Greater Lowell, and the state as a whole in **Table 24**. Dracut has a slightly higher percentage of renter occupied households than other Lowell suburbs, but it has a much lower percentage compared to Greater Lowell as a whole or Massachusetts as a whole.

Table 24: Occupied Households by Tenure, Selected Geographies, 2020

	Dracut		Region Outside Lowell		Greater Lowell		Massachusetts	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Owner Occupied	9,300	77%	57,730	81%	74,794	66%	1,660,042	60%
Renter Occupied	2,745	23%	13,805	19%	37,970	34%	1,089,183	40%
Total Occupied Housing Units	11,925	100%	71,535	100%	112,764	100%	2,749,225	100%

Source: U.S. Census Bureau, 2020 Decennial Census

3. Housing Market Conditions

This section moves from examining the number and types of units built to examining their cost. This will analyze trends in the local housing market in Dracut over the last ten years, building upon the work that was completed in the *Dracut Housing Production Plan for 2020-2024*. Notably, the housing market is changing rapidly due to the COVID-19 pandemic and subsequent changes in interest rates. Recent changes in 2024 may not be reflected in this HPP.

3.1. Home Sales

During the period from 2014 to 2022, single family home sales fluctuated between 262 and 369 as shown in **Table 25**. In 2023, a significantly smaller number—187—was sold in Dracut. This echoes the Greater Lowell region, which saw generally upward growth in 2014-2016, but a significant drop in recent years. Condominium sales have fluctuated between 92 and 210 but did not experience as significant a drop in 2023.

FAST FACTS: HOUSING MARKET ANALYSIS

- Like much of the region, Dracut's single-family home sales have slowed in 2023 to 187 from 279 in 2022. Condo sales are only slightly lower at 108 from 123 in 2022.
- When adjusted for inflation, the median single-family home sales price has increased by more than 50% since 2014 to \$515,000, but the median rent has increased more modestly at around 10% to \$1,596.

Table 25: Home Sales in Dracut and Greater Lowell (2014-2023)

Year	Dracut		Greater Lowell		Massachusetts	
	Single Family	Condo	Single Family	Condo	Single Family	Condo
2014	262	92	2,170	997	49,781	20,612
2015	280	130	2,321	1,146	55,242	22,138
2016	369	173	2,717	1,341	61,656	24,512
2017	295	188	2,600	1,198	61,324	24,849
2018	338	210	2,590	1,253	60,245	24,498
2019	320	163	2,615	1,153	59,178	24,533
2020	293	127	2,501	1,088	61,732	24,202
2021	295	158	2,607	1,280	56,538	26,316
2022	279	123	2,217	1,030	52,397	23,616
2023	187	108	1,555	795	40,828	19,199

Source: The Warren Group, 2024.

3.2. Sales Prices

Table 26 shows the changes in the median sales price of single-family homes and condos in Dracut and Massachusetts between 2014 and 2023, adjusted for inflation to 2023 dollars. Despite the

fluctuations of the number of single-family homes sales during this period, the median sales price had a clear pattern of increasing steadily, from \$336,032 in 2014 to \$515,000 in 2023, a \$178,968 or 53% inflation-adjusted increase. This is a steeper increase than Massachusetts as a whole, which increased by about 34% during that time period. However, the median Dracut price is still less than the median Massachusetts price. Condo median sales price in Dracut increased at roughly the same rate, by about 55% to \$308,500.

Table 26: Median Home Sales Price in Dracut and Massachusetts in 2023 dollars (2014-2023)

Year	Dracut		Massachusetts	
	Single Family	Condo	Single Family	Condo
2014	\$336,032	\$198,419	\$424,681	\$396,838
2015	\$368,231	\$219,916	\$434,717	\$405,309
2016	\$382,939	\$215,079	\$440,538	\$417,118
2017	\$404,829	\$230,441	\$454,654	\$424,759
2018	\$427,816	\$254,273	\$466,167	\$441,830
2019	\$434,772	\$262,055	\$476,463	\$452,640
2020	\$479,333	\$285,232	\$529,041	\$491,168
2021	\$514,330	\$290,293	\$572,725	\$510,961
2022	\$506,355	\$308,910	\$566,335	\$503,348
2023	\$515,000	\$308,500	\$570,000	\$510,000

Source: The Warren Group 2024.

Table 27 compares the median selling prices of single-family homes and condominiums in Dracut to the other eight communities in the Greater Lowell region in 2023. Dracut's single family home sales price is comparable to Pepperell and the third lowest in the region. Its condos are the most affordable in the region. These are also lower than the Massachusetts median.

Table 27: Comparison of Median Sales Prices in Dracut and the Greater Lowell region (2021)

Community	Single Family Sales	Median Single-Family Sales Price	Condo Sales	Median Condo Sales Price
Billerica	264	\$650,000	48	\$377,500
Chelmsford	325	\$625,000	182	\$437,450
Dracut	279	\$515,000	123	\$308,500
Dunstable	38	\$866,000	0	N/A
Lowell	494	\$460,000	374	\$325,000
Pepperell	99	\$513,000	16	\$335,000
Tewksbury	287	\$644,900	126	\$479,561
Tyngsborough	90	\$625,000	51	\$400,000
Westford	230	\$718,000	87	\$615,000
Massachusetts	40,828	\$570,000	19,199	\$510,000

Source: The Warren Group, 2024.

Because Warren Group data only provides median sales price, it is impossible to use the data to understand the distribution of sales prices in the community. Although the data is not as recent and represents all homes, not just homes recently sold, the home value estimates provided by the ACS can serve as a proxy for distribution of sales prices. The ACS estimates, shown in **Table 28**, are based on responses from a sample of survey respondents.

Table 28: Home Value, Dracut Homeowner Occupied Units (2013-2017 and 2018-2022)

	2013-2017		2018-2022		Change 2011-15 – 2016-20
	Number	Percent	Number	Percent	
Less than \$50,000	115	1%	198	2%	72%
\$50,000 to \$99,999	95	1%	59	1%	-38%
\$100,000 to \$124,999	156	2%	93	1%	-40%
\$125,000 to \$149,999	269	3%	115	1%	-57%
\$150,000 to \$174,999	315	4%	89	1%	-72%
\$175,000 to \$199,999	521	6%	155	2%	-70%
\$200,000 to \$249,999	1,074	13%	440	4%	-59%
\$250,000 to \$299,999	1,626	19%	881	9%	-46%
\$300,000 to \$399,999	2,589	30%	2,263	23%	-13%
\$400,000 to \$499,999	939	11%	2,506	26%	167%
\$500,000 to \$749,999	671	8%	2,476	25%	269%
\$750,000 to \$999,999	146	2%	475	5%	225%
\$1,000,000 to \$1,499,999	0	0%	35	0%	0%
\$1,500,000 to \$1,999,999	75	1%	24	0%	-68%
Total	8,591	100%	9,809	100%	14%

Source: U.S. Census Bureau, 2013-2017 and 2018-2022 American Community Survey Table B25075

The ACS shows that homes valued at less than \$400,000 were much more common in 2013-17 than in 2018-22. There were 6,760 homes valued at \$400,000 or less in 2013-17 and 4,293 in 2018-22, a roughly 36% decrease. The largest increases were in homes valued at \$400,000 to \$999,999.

3.3. Foreclosures

As summarized in **Table 29**, petitions to foreclosure in Dracut have dropped from 45 in 2014 to around 31 in 2023. The aberration of low numbers in 2020-2022 may reflect foreclosure moratoriums related to COVID-19.²⁴ Even though Dracut had fewer petitions in 2023 than in 2014-2018, it still had the highest petition to foreclosure rate in the region: 2.82 per 1,000 census households. The second highest is Tyngsborough's at 2.67.

3.4. Fair Market Rent

The U.S. Department of Housing and Urban Development (HUD) uses **Fair Market Rent (FMR)** estimates to determine payment amounts for the Housing Choice Voucher program and rents and contracts for several other programs.²⁵ FMR is an estimate of the 40th percentile of gross rents for typical rental units occupied by recent movers in a local housing market.²⁶ HUD defines Dracut's "local housing market" as the Lowell Metro FMR Area. As shown in **Table 30**, the FMR for all unit sizes were roughly between \$1,360 and \$2,700. The most recent increase was smaller than average: FMR previously increased by between \$100 and \$200 or more annually.

Table 29: Petitions to Foreclosure, Dracut, 2014-2023

Year	Number of Single-Unit Foreclosure Petitions*	Total Number of Foreclosure Petitions
2014	41	45
2015	71	76
2016	76	79
2017	45	47
2018	36	37
2019	29	31
2020	9	10
2021	11	12
2022	16	16
2023	31	34

Source: The Warren Group, 2024.

*Includes condominium petitions to foreclosure

Table 30: Fair Market Rent for Lowell, MA HUD Metro FMR Area (FY 2024)

	Efficiency	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
FY 2020 FMR	\$1,066	\$1,188	\$1,534	\$1,912	\$2,078
FY 2021 FMR	\$1,067	\$1,193	\$1,547	\$1,924	\$2,098
FY 2022 FMR	\$1,237	\$1,359	\$1,773	\$2,192	\$2,404
FY 2023 FMR	\$1,340	\$1,490	\$1,955	\$2,379	\$2,626
FY 2024 FMR	\$1,369	\$1,518	\$1,995	\$2,412	\$2,657

Source: FY 2020-2024 Lowell, MA Metro FMR Area, HUD Fair Market Rent Documentation System.

https://www.huduser.gov/portal/datasets/fmr/fmrs/FY2022_code/2022summary.odn Retrieved May 1, 2024.

²⁴ Most mortgages had certain protections from foreclosure from March, 2020 to September, 2021, with other assistance and rules starting in 2021, see <https://www.mass.gov/info-details/massachusetts-law-about-foreclosure>

²⁵ Other programs include , initial renewal rents for some expiring project-based Section 8 contracts, initial rents for housing assistance payment (HAP), contracts in the Moderate Rehabilitation Single Room Occupancy program (Mod Rehab), and to serve as a rent ceiling in the HOME rental assistance program. HOME is the largest federal block grant to state and local governments designed exclusively to create affordable housing for low-income households.

²⁶ U.S. Department of Housing and Urban Development Office of Policy Development and Research, U.S. Housing Market Conditions Summary, Fair Market Rents. <https://www.huduser.gov/periodicals/ushmc/winter98/summary-2.html> Retrieved June 30, 2022.

3.5. Median Rent and Gross Rent Distribution

Unlike Fair Market Rent data, the ACS provides rent cost data specific to each community. **Table 31** shows the median rent for Dracut and other Greater Lowell communities adjusted to 2023 dollars. At the time of the last HPP, the most recent data reported a \$1,596 median rent, third-lowest in the region. It had grown by \$77 by the 2018-2022 ACS, more slowly than other towns in the region.²⁷

Table 31: Median Gross Rent in the Greater Lowell region in 2023 dollars (2013-2017 and 2018-2022)

Community	Median Gross Rent 2013-17	Median Gross Rent 2018-22	Change	% Change
Billerica	\$1,669	\$2,047	\$378	23%
Chelmsford	\$1,627	\$1,929	\$302	19%
Dracut	\$1,596	\$1,672	\$77	5%
Dunstable	\$2,095	\$1,622	(\$473)	-23%
Lowell	\$1,356	\$1,510	\$153	11%
Pepperell	\$1,393	\$1,172	(\$221)	-16%
Tewksbury	\$2,052	\$2,317	\$265	13%
Tyngsborough	\$1,577	\$1,876	\$299	19%
Westford	\$2,293	\$2,551	\$257	11%

Source: U.S. Census Bureau, 2013-2017 and 2018-2022 American Community Survey, Table B25064.

Just as in sales prices, median rents tell only a part of the story. To understand where gaps between need and supply exist, the distribution of gross rents is important, even though prior years cannot be adjusted for inflation. **Table 32** shows the change in distribution of gross rent between 2013-17, and 2018-22. In 2013-17, most rental homes were priced between \$900 and \$1,499 a month, with significant numbers of homes under that amount. This shifted by 2018-22, with most homes are 1,500 to \$1,999. These numbers are self-reported and include subsidized, affordable homes.

Table 32: Gross Rent Distribution, Dracut Households (2011-2015 and 2016-2020)

	2013-2017		2018-2022		Percent Change 2013-17 - 2018-22
	Number	Percent	Number	Percent	
Less than \$300	66	2%	72	3%	9%
\$300 to \$599	151	6%	31	1%	-79%
\$600 to \$899	261	10%	121	5%	-54%
\$900 to \$1,249	716	27%	390	16%	-46%
\$1,250 to \$1,499	776	29%	289	12%	-63%
\$1,500 to \$1,999	332	13%	1125	47%	239%
\$2,000 to \$2,499	166	6%	193	8%	16%
\$2,500 to \$2,999	56	2%	114	5%	104%
\$3,000 or more	54	2%	31	1%	-43%
No cash rent	65	2%	37	2%	-43%
Total	2,643	100%	2,403	100%	-9%

Source: U.S. Census Bureau, 2018-2022 American Community Survey, Table B25063.

²⁷ Dunstable and Pepperell show shrinking median rent, but their margins of error are very high due to a very small number of units.

3.6. Housing Vacancy Rates

Although the U.S. Census provides quarterly data on vacancies through the Housing Vacancy Survey, the smallest geographical unit available is the Metropolitan Statistical Area. The ACS data is not as recent, but it is specific to Dracut. **Table 33** includes units intended for owner occupancy, with the number of units for sale (the vacancy rate) highlighted in green. In 2018-22, Dracut's estimated vacancy rate was at 0 units, down from 0.5% in 2013-17. This is well below what is considered a healthy residential market vacancy rate with a good selection of homes, often considered 2%.²⁸

Table 33: Units Intended for Ownership by Vacancy Status, Dracut (2013-17 and 2018-22)

	2013-2017		2018-2022	
	Number	Percent	Number	Percent
Owner Occupied	8,591	98.9%	9,809	99.6%
For sale only	46	0.5%	0	0.0%
Sold, not occupied	52	0.6%	37	0.4%
Total Owner	8,689	100.0%	9,846	100.0%

Source: U.S. Census Bureau, 2016-2020 American Community Survey, Table B25004 and Table B25032. Table assumes all seasonal and other vacant units are ownership units.

The rental vacancy rate for Dracut was also small. A vacancy rate of 7% to 8% is often cited as a healthy rental market,²⁹ but Dracut's vacancy rate was 1.4% in 2013-17 and 4.0% in 2018-22. **Table 34** details these numbers, with a green highlight on for rent units (the vacancy rate).

Table 34: Rental Units by Vacancy Status, Dracut, 2012-16 through 2016-20

	2013-2017		2018-2022	
	Number	Percent	Number	Percent
Renter Occupied	2643	95.3%	2403	96.0%
For Rent	40	1.4%	100	4.0%
Rented, not Occupied	89	3.2%	0	0.0%
Total Rented	2772	100.0%	2503	100.0%

Source: U.S. Census Bureau, 2012-2016 through 2016-2020 American Community Survey, Table B25004 and Table B25032.

Table 35 compares Dracut to its peer Lowell suburbs in the Greater Lowell region, Greater Lowell as a whole, and Massachusetts. All geographies are well below what might be considered a healthy market. The proportion of homes for sale in Dracut is lower than all other compared geographies, but the proportion of homes for rent is greater than Greater Lowell and Massachusetts. It is below the United States average, however.

²⁸ *The Empty House Next Door*, Alan Mallach, 2018.

²⁹ *Ibid.*

Table 35: Rental Units by Vacancy Status, Selected Geographies 2016-20

	Dracut	Region Outside of Lowell	Greater Lowell	Massachus etts	United States
For sale only (% of units intended for sale)	0.0%	0.2%	0.3%	0.7%	1.1%
Sold, not occupied (% of units intended for sale)	0.4%	0.4%	0.4%	0.8%	0.7%
For Rent (% of units intended for rent)	4.0%	2.7%	2.6%	3.3%	5.5%
Rented, not Occupied (% of units intended for rent)	0.0%	0.5%	0.4%	1.0%	1.1%
For seasonal, recreational, or occasional use (% of total units)	0.0%	0.4%	0.4%	3.9%	3.5%
Other vacant (% of total units)	1.0%	1.0%	1.2%	2.2%	3.9%

Source: U.S. Census Bureau, 2016-2020 American Community Survey, Table B25004 and Table B25032.

4. Recent Residential Development

4.1. Recent Permitting and Construction

This HPP tracks units permitted in the last ten years to determine more recent trends than the ACS can show. Table 36 provides information on the number of building permits issued by structure type, the total new units permitted, the total valuation, and the average valuation per unit for all residential permits issued between 2014 and 2023. Notably, although this HPP makes its best effort to summarize building permit data provided by the Town of Dracut, these should be considered a proxy or estimate for actual units constructed, as not all permitted units are constructed and there may be reporting errors.

Table 36: New Residential Building Units Permitted (2012 - 2021)

Year	Units Permitted (Not all Permitted Units are Constructed)						Total Construction Value	Average Construction Value Per Unit
	Single Family Detached	1-Family Attached (Townhouse)	2-Family	3- and 4-Family	5+ Family	Total		
2014	38	0	0	0	0	38	\$14,242,913	\$374,814
2015	37	0	0	0	0	37	\$13,621,853	\$368,158
2016	67	0	0	0	79	146	\$35,681,002	\$244,390
2017	78	0	2	0	160	240	\$33,990,992	\$141,629
2018	63	0	0	0	0	63	\$22,111,269	\$350,973
2019	35	0	0	0	0	35	\$10,564,441	\$301,841
2020	45	0	0	0	0	45	\$16,459,188	\$365,760
2021	39	0	0	0	0	39	\$13,804,326	\$353,957
2022	33	0	0	0	0	33	\$13,138,510	\$398,137
2023	25	0	0	0	0	25	\$8,595,798	\$343,832
Annual Average 2014-18	56.6	0	0.4	0	47.8	104.8	\$23,929,606	\$295,993
Annual Average 2019-23	35.4	0	0	0	0	35.4	\$23,193,911	\$352,705

Source: Dracut Building Department, 2019 for 2014-2018 and Dracut Building Department, 2024 for 2019-2023.

FAST FACTS: RECENT AND PROJECTED DEVELOPMENT

- Dracut added 119 units of single-family housing in the last five years and only two units of other types of housing
- 202 units are in the development pipeline, about 10% of which (20 units) are anticipated to be affordable
- Given that Dracut is projected to grow by 500 households between 2020 and 2030, and it has added roughly 120 units, this HPP projects that an average of 40 units per year will be built in Dracut in addition to the 202 pipeline units. This will form a basis for the SHI goal in the next chapter.

The planning team also analyzed the last five years of development (January 2020 – July 2024) with the assessors’ database, which records the year built of every property. 119 single family detached units were added, with 61 being in two large subdivisions and the others spread out throughout the Town in groups of one to three. An unknown number of these replaced older houses that were demolished. The subdivisions are described in **Table 37**. The only multifamily units developed during this time were the 9 units of the Dracut Centre School affordable veterans housing project.

Table 37: Recent Residential Developments, 2020-2024

Development Name	Year of Completion	Number of Units	Description
Wheeler Village	2019-21	71	OSRD Subdivision of 3-4 bedroom single family units, with 31 units built in the last five years (2020-21). Sold at roughly \$750,000 - \$850,000.
Dracut Centre School	2022	9	Multifamily development of affordable veterans housing.
Berube Farms	2024	30*	OSRD Subdivision of 3-4 bedroom single family units. Selling at roughly \$750,000 - \$1,000,000

Source: Dracut Community Development Department. * Berube Farms is a 34-unit subdivision. As of the drafting of this HPP, it created 30 units and is anticipated to create 4 more which is reflected in Table 39.

4.2. Accessory Dwelling Units Permitted

Accessory Dwelling Units (ADUs) built per section 7.4 of Dracut’s Zoning Bylaw, also referred to as “in-law suites” in the Zoning Bylaw, are not considered new residential buildings and are not included in the previous table, because they are accessory to an existing building and have certain limitations. However, these units are important because they contribute to the overall number of units in Dracut and have the potential to make housing more affordable for both those residing in the “main” unit and the accessory unit. See **Section I.A.1.a.ii** in this Chapter for information about and analysis of the zoning article that allows them. As **Table 38** shows, 23 new ADUs were permitted from 2019-2023, an average of 4.6 each year, an uptick from 2014-2018. When considering both ADUs and new single family homes, 200 new homes were added in the last five years, about 12% of which were ADUs.

4.3. Subsidized Housing Inventory Amount

The final element of the description of Dracut’s housing stock is a description of its affordable and Subsidized Housing Inventory (SHI)-eligible housing development. Based upon the 2020 U.S. Census, Dracut had 12,304 year-round housing units and therefore, its 10% subsidized housing goal is 1,230 units. According to EOHLC, Dracut had 606 SHI units as of February 2024.

Table 38: New Accessory Dwelling Units Permitted (2014-2023)

Year	Number of New ADUs Permitted	Number of Renewed ADUs
2014	4	
2015	2	
2016	0	
2017	3	1
2018	2	1
2019	5	
2020	3	
2021	2	
2022	6	2
2023	7	
Annual Average 2014-18	2.2	
Annual Average 2019-23	4.6	

Source: Dracut Community Development Department

Table 39 summarizes the changes in Dracut's SHI from 2011 to 2023. Although Dracut had 719 units on the SHI in 2014-15, Civic Village on 21 Broadway Road was removed from the SHI in 2016 because it was not built within the required period of time, representing a loss of 144 units. Mascuppic Village added 9 units to the SHI in 2017. Along with changes in the number of beds in Department of Developmental Services (DDS) group quarters, which fluctuates year-to-year depending on how many residents are being served, this brought the 2018 SHI count to 585, which was used in the *Dracut Housing Production Plan for 2020-2024*.

At that time, there were two additional projects in the "pipeline"³⁰. The Town Hall Annex project, which was being developed by the Coalition for a Better Acre to create nine (9) units of affordable, veterans housing, was anticipated to be completed in 2020. This project was renamed the **Dracut Centre School** and completed in 2022, per **Table 37**. It has not yet been added to the SHI.

The **144 Greenmont Avenue** project was also in the pipeline. Awarded to Common Ground Development Corporation, Inc., it was planned to include 60 units of senior housing with an array of services for the residents. The Town had invested approximately \$4 million in CPA funds in this project, and it was expected the project would be completed in 2021. Due to financing difficulties, the project is still currently in the pipeline.

Due to neither pipeline project or any other projects being added to the SHI as of 2024, the only changes were the number of DDS group quarters. Twenty-one (21) new beds were added to group homes over the previous five years, bringing the total number from 585 to 606.

Table 39: Changes in Dracut's Subsidized Housing Inventory (2011-2023)

Time Period	Total SHI Units	Difference in Units from Previous Period	Percent of Year-Round Units on SHI
January, 2011	595	7	5.26%
May, 2012	660	65	5.83%
April, 2013	660	0	5.83%
August, 2014	719	59	6.35%
May, 2015	719	0	6.35%
July, 2016	573	-146	5.06%
August, 2017	585	12	5.17%
September, 2018	585	0	5.17%
August, 2019	590	5	5.21%
December, 2020	590	0	5.21%
June, 2021	590	0	5.21%
May, 2022	606	16	5.35%
August, 2023	606	0	4.93%*

Source: Massachusetts Department of Housing and Community Development. * A new number of year-round units was calculated based on U.S. Census data in August 2023, resulting in a new percent of year-round units on SHI.

³⁰ For the purpose of this HPP, "pipeline" projects are those that have formally started the town's permitting process or have been approved through a Request for Proposals (RFP) process.

Table 40 compares Dracut's SHI to the rest of the region. All other communities besides Dunstable and Lowell added to their SHI in the previous 10 years, with Billerica, Chelmsford, Tewksbury, Tyngsborough, and Westford all increasing to nearly or exceeding their 10% goals.

Table 40: Subsidized Housing Inventories in the Greater Lowell region (January 2014-May 2022)

Community	Year- Round Housing Units 2010	Total Subsidized Housing Inventory (SHI) Units			SHI Units as percent of 2010 or 2020 Year-Round Units	
		January 2014	Aug 2023	Percent Change	January 2014	Aug 2023
Billerica	15,460	857	1,668	95%	5.5%	10.8%
Chelmsford	14,696	1,064	1,434	35%	7.2%	9.8%
Dracut	12,304	719	606	-16%	5.8%	4.9%
Dunstable	1,145	0	0	N/A	0.0%	0.0%
Lowell	43,370	5,215	5,127	-2%	12.0%	11.8%
Pepperell	4,588	129	130	1%	2.8%	2.8%
Tewksbury	12,098	1,030	1,087	6%	8.5%	9.0%
Tyngsborough	4,622	340	476	40%	7.4%	10.3%
Westford	8,929	351	1,069	205%	3.9%	12.0%
Greater Lowell region	117,212	9,705	11,597	19%	8.3%	9.9%

Source: Massachusetts Department of Housing and Community Development.

4.4.Existing Subsidized Housing Inventory

Upon request, EOHLC will provide a summary of the SHI including individual projects and key attributes for each. **Table 41** summarizes the SHI Report of August 11, 2023.

Table 41: Dracut Subsidized Housing Inventory (SHI) (April 5, 2024)

Project Name	Address	Type	Total SHI Units	Affordability Expires	Built with a Comp Permit?	Subsidizing Agency
Cluster Gardens Apartments	Phineas Street	Rental	44	Perpetuity	No	HUD
n/a	971 Mammoth Road	Rental	80	Perpetuity	No	EOHLC
n/a	901 Mammoth Road	Rental	53	Perpetuity	Yes	EOHLC
n/a	Perron Lane	Rental	8	Perpetuity	Yes	EOHLC
n/a	scattered sites	Rental	6	Perpetuity	No	EOHLC
n/a	Tanglewood Dr/Myron St/Hampson St	Rental	6	Perpetuity	No	EOHLC
n/a	Perron Lane	Rental	24	Perpetuity	Yes	EOHLC
Primrose Hill I		Ownership	25	Perpetuity	Yes	EOHLC
Primrose Hill II	1787 Lakeview Ave.	Ownership	16	Perpetuity	Yes	EOHLC
Wimbledon Crossing	Wimbledon Crossing	Ownership	17	2035	Yes	EOHLC
DDS Group Homes	Confidential	Rental	76	N/A	No	DDS
Riverside Landing	Washington Ave (off Brigham)	Ownership	11	Perpetuity	Yes	FHLBB
Robbins Nest	Robbins Avenue	Rental	96	Perpetuity	Yes	FHLBB
Park Place	Redgate Road (off of Nashua Road)	Ownership	8	Perpetuity	Yes	FHLBB
Forest Glen	Gumpus Road	Ownership	8	Perpetuity	Yes	EOHLC
Long Pond Estates	615 Nashua Rd	Ownership	7	Perpetuity	YES	EOHLC
Grassfields Commons	474 Mammoth Rd	Rental	48	Perpetuity	YES	EOHLC
Mascuppic Village	780 Nashua Rd	Ownership	9	Perpetuity	YES	EOHLC
Allard's Grove	760 Nashua Road	Rental	60	Perpetuity	YES	EOHLC HUD
Princeton Reserve	439 Merrill Lane	Rental	4	Perpetuity	NO	EOHLC
Total			606			

Source: Massachusetts Department of Housing and Community Development 40B Chapter 40B Subsidized Housing Inventory, April 5, 2024.

5. Projected Housing Development

5.1. The Housing Inventory Pipeline

For the purposes of this HPP, the housing inventory pipeline is all subsidized units and all other large (five or more units) developments that have been issued permits or are in the permitting process. These are summarized in **Table 42**. 794 units are in the pipeline, although they may not all be constructed as pipeline developments sometimes do not move forward. 192 units will be affordable, although due to SHI rules relating to rental developments, 649 would be added to the SHI.

Table 42: Pipeline of Subsidized Housing Inventory Projects as of August 2024

Development Name and Address	Anticipated Year of Completion	Number of Units	Number of Affordable Units	Description	Status
Berube Farms, 270 Wheeler Road	2024	** 4 Additional	0	Single family 3- and 4-bedroom units	Infrastructure finished, homes being completed
Sunset Hill, 52A Avis Avenue	2024	19	0	Single family units	Land cleared, infrastructure started
Freedom Court/Liberty Lane, 80 Pelczar Road	2024	9	0	Single family 3- and 4-bedroom units	Foundations finished
144 Greenmont Avenue	2025	56	56	Age restricted multifamily, single bedroom units	Comprehensive Permit issued
Louis Farm Village - 133 Phineas Street	2025	20	5*	Age restricted multifamily, single bedroom units	Comprehensive Permit issued, Site Construction Underway
Greenmont Common - 135 Greenmont Avenue	2025	26	7*	Multifamily rental 3-bedroom units	Letter of eligibility issued, Comprehensive Permit and Notice of Intent Review Ongoing
14 Denby Avenue	2026	22	1	Single family 3-bedroom units, with 1 age restricted subsidized unit (5-bedrooms)	Special Permit issued, Site Construction Underway
251 Sladen Street	2026	42	0	30 2-bedroom and 12 single-bedroom units, 9 of which are age-restricted	Special Permit issued – Site and Foundation Construction Underway
Murphy's Farm, Poppy Lane	2027	268	67*	Multifamily rental, 54 1-bedrooms, 160 2-bedrooms, and 54 3-bedrooms	Letter of Eligibility issued, Comprehensive Permit Review Ongoing and Notice of Intent Application Expected
280 Spring Road	2027	20	0	Single-family owner-occupied units	Developer Conceptual
341 Broadway Road	2028	278	56*	Multifamily rental, 98 1-bedroom and 180 2-bedroom	Comprehensive Permit issued (amendment expected), Order of Conditions expired
Total		764	192		

Source: Town of Dracut, July 2024. * Total number of units in rental projects with 25% or more affordable units are eligible for the SHI.

** As of the drafting of this HPP, Berube Farms development has created 30 units and is anticipated to create 4 more.

5.2. Previous Projected Total Housing Unit Development and SHI Goal compared to Actual Development

It is important for plans to look back and assess the accuracy and success of previous plans. This subsection assesses the accuracy of the *Dracut Housing Production Plan for 2020-2024*'s projection of housing development and whether Dracut met the goal of SHI units it set in that plan. It projected that an average of 75 units a year would be added to the town's housing stock by 2024. It set a goal of one-third of the units eligible for the SHI, or 25 SHI units per year. On top of this baseline, it added the 40B pipeline market rate and affordable units. This brought the total to 12,489 units by 2024, 753 of which would be affordable.

5.3. Overall Five-Year Projected Housing Development

Projecting future housing unit development is difficult as market conditions can quickly change. This HPP projects that the average of 15 units per year not in larger developments will continue for the next five years and that, in addition, all pipeline projects will be completed in the anticipated year of construction in **Table 42**. As projects are completed or cancelled and as new projects enter the pipeline, these assumptions should be revisited. This projection will be used to evaluate the numerical goal of annual SHI units in the next section.

Table 43: Projected Annual New Units

Year	2025	2026	2027	2028	2029
Total New Units	117	79	303	293	15
SHI Units	102	1	268	278	0

Source: NMCOG Analysis

C. Housing Gap Analysis

The previous subsections examined existing and projected populations and the existing housing inventory. In other words, they looked at current and projected demand and supply. This subsection examines the interaction between supply and demand, including the gap between housing costs that are considered affordable and the actual cost of housing in Dracut. For more information on what this HPP considers “affordable,” please refer to **Chapter 1: Introduction**.

1. Housing Cost Burden by Tenure

Typically, renter-occupied households pay a greater proportion of their income on housing than owner-occupied households. This may be because renters typically have lower incomes, but it also may be because rent increases with the market while a mortgage is usually “locked in” even as a household’s income increases through the course of the income earners’ careers. **Table 44** shows this comparison and how it has changed from 2013-17 to 2018-22.

Between those periods, the number of renters who are cost burdened increased and is now at 1,375 households (47% of total renter households), although the number of those that were severely burdened decreased to 608 (25% of total renter households). The proportion of cost-burdened owners decreased to 25%. This pattern—increasing renter burden and decreasing owner burden—often reflects not an improvement in housing costs, but instead a situation in which households that used to be able to reach the owner market with a slight cost burden being priced out entirely into an increasingly competitive rental market.

FAST FACTS: HOUSING COST BURDEN ANALYSIS

- 25% percent of owners and 57% of renters are housing cost burdened, with 10% and 25% severely cost burdened, respectively. There are an estimated total of 3,881 cost burdened households, 1,621 of which are severely cost burdened.
- 60% of extremely low-income households and 21% of very low-income households are severely cost burdened. The largest numbers of burdened households (2,085 out of 3,555 total cost-burdened households) are at these income levels.
- Of cost burdened households, the greatest proportion (32%) are small families. Elderly non-families and non-elderly non-families are each just under a quarter of cost burdened households, and they often live alone.
- There is an undersupply of 2,285 ownership units below \$300,000 and an oversupply of 2,091 units more than \$400,000 based on Dracut’s income distribution.
- There is an oversupply of 996 rental units with rents of \$1,500 to \$2,499 monthly and an undersupply of 849 units with rents less than \$1,500. There was also a undersupply of 147 units that could be rented at \$2,500 or more.

Table 44: Housing Costs as a Percentage of Household Income (2013-17 and 2018-22)

Housing Cost Burden	Renters				Owners			
	2013-17		2018-22		2013-17		2018-22	
	Households	%	Households	%	Households	%	Households	%
Not Burdened (<30%)	1,238	47%	991	41%	6,053	70%	7,250	74%
Moderately Burdened (30%-49%)	494	19%	767	32%	1,454	17%	1,493	15%
Severely Burdened (50%+)	799	30%	608	25%	1,063	12%	1,013	10%
Unknown	112	4%	37	2%	21	0%	53	1%
Total	2,643	100%	2,403	100%	8,591	100%	9,809	100%

Source: U.S. Census Bureau, 2011-2015 and 2016-2020 American Community Survey, Table B25095.

2. Housing Cost Burden by Household Income

Lower income households typically face higher housing cost burdens than higher income households. The most recent data that breaks cost burden by income category, 2016-2020, is reported in [Table 45](#). Refer to Table 12 for the definition of income limit categories. Nearly all of households that were above median income (96%) are not housing cost burdened, while very low to moderate income households have higher levels of cost burden. Severely burdened households are mostly concentrated in the Extremely Low-Income category.

Table 45: Dracut Cost-burdened Households by Categories of HAMFI, 2016-2020

Income Category	Not Burdened		Moderately Burdened		Severely Burdened		Total
	Households	%	Households	%	Households	%	
Extremely Low Income	165	11%	415	28%	885	60%	1,465
Very Low Income	600	43%	495	36%	290	21%	1,385
Low Income	1,140	58%	550	28%	280	14%	1,970
Moderate Income	710	65%	330	30%	55	5%	1,095
Above Median Income	5,555	96%	225	4%	30	1%	5,810
Total	8,170	70%	2,015	17%	1,540	13%	11,725

Source: U.S Department of Housing and Urban Development, 2015-2019 CHAS Data, Table 1.

3. Housing Burden by Household Type

To better understand the types of households and families that most often are moderately or severely burdened, the CHAS data also tabulates burden into five household types:

- **Elderly families**, a 2-person family with at least one member age 62 or over
- **Small families**, a family with 2 persons, neither person 62 years or over, or 3 or 4 persons
- **Large families**, a family with 5 or more persons
- **Elderly non-family**, a nonfamily household with at least one member age 62 or over, including one-person households
- **Other non-family**, a nonfamily household with no members age 62 or over, including one-person households

This data is represented in **Table 46**. The most common housing cost burdened household type are small families, with 1,125 households (32% of all cost-burdened households) estimated to be cost burdened.

Table 46: Dracut Cost-burdened Households by Household Type, 2015-19

Household Type	Not Burdened		Moderately Burdened		Severely Burdened		Total
	Households	Percent	Households	Percent	Households	Percent	
Elderly Family	1,680	79%	260	12%	180	8%	2,135
Small Family	3,795	77%	790	16%	335	7%	4,925
Large Family	935	74%	235	19%	94	7%	1,265
Elderly Non-Family	790	50%	380	24%	425	27%	1,590
Other Non-Family	959	53%	345	19%	505	28%	1,810
Total	8,159	70%	2,010	17%	1,539	13%	11,725

Source: U.S. Department of Housing and Urban Development, 2015-2019 CHAS Data, Table 7. Percentages may not add up to 100% due to estimation uncertainty.

4. Affordability Gap for Ownership Units

As the distribution of housing costs and incomes may reveal needs the medians of cost and income do not, NMCOG created a simple analysis that compares the 2018-2022 ACS estimates of values of owner-occupied residential units with estimates of owner household income distribution. Each group of households in an income category was assigned the range of housing that would roughly be considered “affordable” for it. For example, 30% of the income that households earning \$35,000 to \$49,999 receive would be able to pay for a house between \$141,102 and \$201,574 with 10% down and 7% interest. This roughly corresponds to the home price category of \$150,000 to \$199,999. A similar calculation was made for each income category. Although this methodology is a rough estimate, it can suggest areas of housing mismatch. The income distribution in Dracut suggests that there is an oversupply of 2,091 homes valued at more than \$400,000 and a corresponding undersupply of homes valued below \$200,000. If the current owner mix had to purchase their homes at today’s values, the number of housing cost burdened households would be much higher.

Table 47: Estimated Gap between Owner-Occupied Housing Supply and Demand

Home Value	Estimated Demand	Estimated Supply	Mismatch
Less than \$50,000	276	198	-78
\$50,000 to \$99,999	1056	59	-997
\$100,000 to \$149,999	606	208	-398
\$150,000 to \$199,999	1056	244	-812
\$200,000 to \$299,999	1,134	1,321	187
\$300,000 to \$399,999	2,256	2,263	7
More than \$400,000	3,425	5,516	2,091
Total	9,809	9,809	0

Source: U.S. Census Bureau, 2016-20 American Community Survey, NMCOG Analysis

5. Affordability Gap for Rental Units

The median rent is unaffordable for even two people working at minimum wage.

If two people in a household earning minimum wage spent the recommended 30% of their pretax income on housing, they would need to each work 56 weeks a year. A single person would work 112 weeks.

It is also possible to evaluate whether the current distribution of Dracut renter incomes could afford the current distribution of rents comparing the 2018-2022 ACS estimates of gross rent paid for renter-occupied units with the 2018-2022 ACS estimates of income distribution of renters. Each group of households in an income category was assigned the range of housing that would roughly be considered “affordable” for it. Although the analysis should be taken as a rough estimate, there is an undersupply of homes with rents below \$900, but also a slight (147 homes) undersupply with rents of \$2,500 or more. This suggests that some people living in Dracut could choose to live in higher-end apartments or possibly purchase if the right unit were available. That may free those lower-cost units for households with lower incomes. Note this is likely an underestimate, because it does not include other expenses commonly included in such calculations such as transportation.

Table 48: Estimated Gap between Renter-Occupied Housing Supply and Demand

Gross Rent	Estimated Demand	Estimated Supply	Mismatch
Less than \$300 or no cash rent	356	109	-247
\$300 to \$599	115	31	-84
\$600 to \$899	603	121	-482
\$900 to \$1,249	293	390	97
\$1,250 to \$1,499	422	289	-133
\$1,500 to \$2,499	322	1318	996
\$2,500 or more	292	145	-147
Total	2,403	2,403	0

Source: U.S. Census Bureau, 2016-20 American Community Survey, NMCOG Analysis

D. Affordable Housing Efforts

This section of the Comprehensive Needs Assessment provides information on the progress the Town has made since the *Dracut Housing Production Plan for 2020-2024* and the current resources the Town may call upon for housing development. This is provided both as a baseline for continued improvement and to evaluate what agencies and resources may be utilized to advance goals defined in the next chapter.

1. The Multi-Family Zoning Requirement for MBTA Communities

Dracut is one of the 177 Massachusetts communities subject to the Multi-Family Zoning Requirement for MBTA Communities of Section 3A of Massachusetts General Law Chapter 40A. This law was passed in 2021, in an effort to address the State's housing crisis. The purpose of Section 3A is to reduce barriers to the production of multi-family housing by requiring communities with or adjacent to MBTA service such as commuter rail to adopt zoning districts where multi-family housing is allowed as of right. Its goal is to increase housing affordability within communities and statewide by increasing housing supply and housing choice. The law requires Dracut to zone an area at least 50 acres in size, allowing at least up to 15 dwelling units an acre, and having a capacity of at least 10% of the total existing housing stock.

The Zoning Bylaw Review Committee (ZBRC) was tasked by the Board of Selectman and Planning Board to develop a proposed compliant district and zoning bylaw. They began their work in January of 2024 and meet semimonthly to solicit community input and work with the planning team to develop a proposal for Fall 2024 Town Meeting.

The ZBRC conducted a townwide survey and used the results to help craft the district boundaries. They decided to utilize two subdistricts to comply with the requirements. This was a strategy designed to lessen the potential impact of development on one neighborhood or area. They also chose areas with similar multi-family developments that would be unlikely to be redeveloped in the short term. The Town conducted multiple types of engagement in addition to the survey during and after the development of the proposal, including a visioning workshop, postcard mailings to

MAJOR ACCOMPLISHMENTS SINCE THE 2020 HPP

- The Dracut Affordable Housing Partnership has been reactivated and meets regularly
- Dracut Centre School was completed, resulting in nine new housing units for veterans.
- The Town partnered with Common Ground, Inc, to advance the Greenmont Senior Housing project which will result in 56 affordable units.
- The community came together to create a draft MBTA Communities Overlay District for consideration at Town Meeting
- Dracut completed initial studies on M.G.L. Chapter 40R Smart Growth Overlay Districts and Inclusionary Zoning
- The Town has used innovative outreach strategies to educate and get feedback about housing concerns and strategies

residents within the districts and abutters, and open houses near or within each district. It is now developing educational short videos.

The resulting zoning overlay subdistricts are the Tennis Plaza Subdistrict, approximately 46 acres, and the Broadway/Loon Hill Subdistrict, approximately 42 acres. By spreading the district over these two areas, the ZBRC was able to meet the capacity requirement with the minimum required density. The proposed districts include a requirement of 10% SHI-eligible units.

Figure 5: Proposed MBTA Communities Overlay District, Broadway/Loon Hill and Tennis Plaza



The vision of this proposal is to eliminate barriers to multi-family housing development in appropriate areas and promote housing development in areas closer to the places that residents may go every day, such as local shops, jobs, schools, restaurants, parks, with enhanced transportation access such as transit lines and sidewalks. If and when multi-family development occurs, it would be harmonious with existing development at similar densities already in or near the subdistricts.

2. Dracut 2020 Master Plan

In the introduction to the Housing section of the 2020 Dracut Master Plan, the Town lays out the central challenge for a housing plan to address:

The housing market continues to play a major role in the community's economy and ability to support the expanding need for municipal services. The Town's future will depend upon how it addresses the changing housing needs of its residents and balances the need for additional housing with the quality of life that attracts people to Dracut.

To answer this challenge, the Dracut 2020 Master Plan set six housing goals, listed in **Table 49** below.

Table 49: 2020 Dracut Master Plan Housing Goals

Goal	Status – Has Dracut Made Progress?
Create market-rate and affordable housing opportunities that meet the needs of the community.	The Dracut Centre School created 9 affordable units, with other affordable units in the pipeline. Dracut added an estimated 119 market rate units since 2020.
Expand partnerships with non-profit and for profit developers that address the demand for senior, veteran, low- and moderate-income, and “starter home” housing.	Dracut partnered with CBA for Dracut Centre School and Common Ground for Greenmont Ave., two new partnerships.
Reactivate the Dracut Affordable Housing Partnership and the First Dracut Housing Corporation to develop local capacity.	The Dracut Affordable Housing Partnership is now regularly meeting, but it needs additional members with diverse backgrounds. The First Dracut Housing Corporation is dormant and has very limited funding.
Implement the Housing Production Plan and maintain Dracut’s Housing Choice designation.	Dracut lost Housing Choice designation and has not implemented many HPP actions.
Establish a mechanism to monitor and maintain existing affordable units and access existing resources related to first-time homebuyer and foreclosure assistance programs.	Dracut did not establish a mechanism to monitor and maintain affordable units, but is currently partnering with NMCOG and considering other partners to advance this goal.
Utilize state and local funds and other “tools”, such as Chapter 40R, Inclusionary Zoning and “friendly” 40B developments, to increase the supply of affordable housing.	CPA funds have been utilized since 2020 for Dracut Centre School and Greenmont Ave, but other tools have not been used.

During the HPP planning process, the planning team facilitated a discussion with the Dracut Affordable Housing Partnership and town staff on whether Dracut had made progress on the goals since 2020. There was general consensus that one goal had strong improvement: expansion of partnerships. Other goals had mixed progress, with a number of successes but much more work to do. One goal—implementing the 2020 Housing Production Plan and maintaining Dracut’s Housing Choice Status—is considered to need additional focus, as Dracut lost its Housing Choice designation. Fortunately, Dracut is in a good position to regain that status. The other half of that goal—implementing the 2020 HPP—is discussed in the next subsection.

3. Dracut 2020-2024 Housing Production Plan

The Town has made commendable progress in achieving the Housing Goals outlined in the *Dracut Housing Production Plan for 2020-2024*, but it was unable to complete many of the listed Implementation Strategies. This indicates that the *2025-2029 Housing Production Plan* must focus on a small number of actionable strategies supported at leadership levels that would help Dracut regain its Housing Choice status and, more importantly, help address the needs of Dracut residents and the Dracut economy described in this document. **Table 50** outlines the eleven Housing Goals from the previous HPP.

Table 50: 2020 Housing Production Plan Goals and Status

Goal	Status – Has Dracut Made Progress?
Provide a wide range of housing options so as to meet the housing needs of a diverse population, especially those below 80% of the area median income. Address the needs of first-time home buyers.	The Dracut Centre School project created 9 affordable units restricted to veterans. Many other affordable units are in the pipeline.
Create diverse rental units, in terms of types of units (duplexes vs. multi-family) and number of bedrooms (three or more), for Dracut residents.	Dracut did not create a significant number of rental units between 2020 and the drafting of this HPP. Almost all development was single-family residential. Most new homes in new subdivisions were 3- and 4-bedroom.
Support the creation of workforce housing units and broaden the range of potential home-buyers and tenants	New units and the median household price in general has risen above what the median Dracut household can afford in recent years. No units that are restricted to 120% AMI or market-rate units that are affordable to the median income in Dracut were created.
Develop rental and ownership options for senior citizens, disabled residents, and veterans that allow them to live independently.	In addition to Dracut Centre School, Dracut added 21 DDS support beds during the last five years.
Maintain existing housing stock in good condition	Challenges in tracking housing condition have made evaluating this goal difficult.
Encourage new housing development consistent with community character and identified needs.	About half of housing development in the last five years was infill or redevelopment after tear-down of 1-3 single family detached units, and the remainder were in OSRD subdivisions. Most new housing was not affordable to the median Dracut household.
Preserve and strengthen the town's residential neighborhoods, while maintaining the rural character of portions of the community.	New subdivisions generally were 3- to 4-bedroom houses on half-acre lots.
Update the zoning bylaws, development review processes and permitting policies so they are clear and consistent.	A general update of the zoning bylaws is currently being undertaken, with two major amendments passed in 2022 and 2023 and another planned for 2025.
Ensure that affordable housing development in Dracut adheres to the Commonwealth's Sustainable Development Principles	The affordable project that was created in Dracut adheres to the principles and the town-sponsored pipeline project also adheres to the principles.

Table 50: 2020 Housing Production Plan Goals and Status

Goal	Status – Has Dracut Made Progress?
Coordinate the permitting work of Town boards and departments and the Dracut Housing Authority in order to achieve consistency in the interpretation and administration of affordable housing requirements.	Dracut coordinates permitting work for larger projects with a department head meeting when initial application(s) are submitted and when the project is nearing a decision issuance. Online permitting software assists with coordination of smaller projects that require department head sign-off. Improvements have also been made with stormwater permitting, conservation, and engineering peer review.
Utilize the DHCD-approved Housing Production Plan as a management tool to develop new housing opportunities in meeting the Town's annual housing production goals.	Some actions were not started due to a lack of capacity and prioritization.

Source: NMCOC analysis and discussion with Affordable Housing Partnership and Town staff

In addition to the goals of the HPP and the Master Plan, the team discussed status of 26 recommendations directly or indirectly relating to housing in the Master Plan and the 24 strategies within the 2020 HPP. The status of those strategies—whether completed or in progress, whether additional capacity was needed for them, or whether they were still considered relevant—informed the creation of strategies for this plan.

4. Dracut Affordable Housing Partnership

The Dracut Affordable Housing Partnership (AHP) was established by the Board of Selectmen to oversee the development of the Housing Production Plan and to promote additional affordable housing opportunities. The AHP has guided the development of this HPP and made a recommendation to the Planning Board and Board of Selectmen on whether the HPP should be adopted. Once adopted and approved by the Executive Office of Housing and Livable Communities, the HPP remains in effect for five years and serves as a "blueprint" for the community in developing housing, including SHI units to address the 10% affordable housing goal for the community.

The Dracut Affordable Housing Partnership has an inherent role in implementing the HPP by promoting affordable housing projects that address the housing needs of the community, while meeting the community standards in Dracut. The Board of Selectmen and Town Manager, with the concurrence of the other Town Boards, Committees, and Commissions, could delegate certain responsibilities and functions to the Dracut Affordable Housing Partnership as follows:

- Establish criteria to evaluate affordable housing proposals;
- Make recommendations on the pros and cons of particular housing proposals;
- Identify local, state, and federal housing resources to fund development projects;
- Locate available land suitable for development;
- Work with private and nonprofit affordable housing developers;
- Increase public awareness through forums and other public events; and
- Work in cooperation with the Town Boards.

The Dracut Affordable Housing Partnership could serve as the Town's initial contact for developers of proposed affordable housing projects. These projects are site-specific and could require an increase in the allowed density or other variances to encourage the development of affordable housing. The Dracut Affordable Housing Partnership would then make recommendations to the other Town boards on the changes that would be needed for the project to be successful and whether the proposed project is consistent with the approved HPP.

5. First Dracut Housing Corporation

The First Dracut Housing Corporation was established in 2007 as a 501 (c) (3) nonprofit organization "to create and administer an affordable housing program for the Town of Dracut". Additional activities for the First Dracut Housing Corporation were listed in its Articles of Organization as follows:

- "To enhance the Town of Dracut and to promote and provide for the development and maintenance of affordable housing for the benefit of persons of low and moderate income within the Town of Dracut to reduce out-migration; and help reduce levels of participation and dependence on public assistance programs;
- To create, erect, and rehabilitate housing;
- To foster and promote community-wide interest and involvement in the problems appertaining to under-development of affordable housing in the area. Toward that goal, to sponsor and participate in public symposia and to involve property developers and community organizations and institutions in discussions toward assisting in financial support for affordable housing projects from State and Federal agencies, foundations, and other sources;
- To solicit memberships and donations, and to set up accounts for contributor funds;
- To acquire real estate and other property from persons and entities to benefit the purpose for which this corporation is established;
- To acquire by gift, purchase or other sources and to develop and improve, maintain, conserve, preserve, administer, and sell land and buildings; to convey, mortgage, loan, borrow, pledge, and otherwise encumber or deal in real estate of every kind, all in the pursuit of the purposes for which this corporation is established;
- And to have every power and authority conferred by law in accordance with the provisions of Mass. General Laws, Ch. 180., any amendments thereto, and any and all successor law."

Upon the establishment of the First Housing Dracut Corporation, \$5,000 was provided by the Town of Dracut to help initiate its activities. Although the corporation has been largely inactive since it was established, there is a role that the First Housing Dracut Corporation can play as the development arm of the Dracut Affordable Housing Partnership. Similar to the role of Affordable Housing Trust Funds under Chapter 105 of the Acts of 2003, the First Housing Dracut Corporation can have a positive impact on the development of affordable housing in Dracut.

6. Dracut Housing Authority

The Dracut Housing Authority is responsible for all public housing programs and oversight in the town. The mission of the Dracut Housing Authority is “to offer a high standard of affordable housing to our current Residents as well as future Residents of our developments. We strive to continually improve public housing management, maintenance, and the physical condition of the Dracut Housing Authority. Our main focus is to ensure that our Residents enjoy their homes, their community, and their quality of life. The Board of Commissioners and employees of the Dracut Housing Authority believe that open communication and dialogue with Residents is the best way to achieve this objective.”

The Housing Authority is comprised of a five-member Board of Commissioners which meets once a month and acts as a policy setting board. A staff of between five and ten, including the Executive Director, manage day-to-day operations and capital planning. The Dracut Housing Authority currently owns and/or manages 221 units of housing and 68 Housing Choice vouchers. The 221 units of housing include six sites in addition to a number of single-family homes scattered through town. 204 of the 221 DHA units are restricted to persons aged 60 years older or persons with disabilities.

7. Community Preservation Committee

Under the Community Preservation Act (CPA), municipalities can levy a property tax surcharge of up to 3% to pay for affordable housing, open space, recreation and historical preservation projects. Dracut adopted the CPA in May 2001 and levied a 2% surcharge. The Dracut Community Preservation Committee (CPC) set aside 10% for affordable housing initiatives annually with the exception of 2015-2017, in which it set aside 20%. This results in a total set-aside of \$2,691,183 for housing projects.

Since adopting the CPA, the CPC has invested in two housing projects: Greenmont Avenue Senior Housing and Dracut Centre School Veterans' housing. One other project, Mammoth Road Community Housing, was cancelled. No appropriations have been made since June 2019. Note that the total appropriated is greater than the total set-aside as some projects were intended to be financed via bond.

Table 51: Community Preservation Committee Affordable Housing Appropriations (2015-2024)

Project	Action Taken	Date	Appropriation
Mammoth Rd community housing	Proposed to be bonded, but project cancelled	June 2006	\$2,680,000
Greenmont Affordable Housing	Land purchased	Nov 2012	\$907,000
Senior Housing Feasibility Study on Town Owned Land (<i>Greenmont and Spring Park Ave</i>)	Study completed	Nov 2014	\$100,000
Senior Housing off Greenmont Ave	Considered for bonding, project pending	June 2015	\$3,000,000
Dracut Centre School	Project completed	June 2017-19	\$1,211,000
Total (Not counting cancelled project)			\$5,218,000

Source: Town of Dracut Finance Director, Community Preservation Coalition

8. Habitat for Humanity of Greater Lowell

Habitat for Humanity of Greater Lowell (HFHGL) is a nonprofit 501 (c)(3) organization that “works to strengthen families and communities through affordable homeownership opportunities. Since its founding in 1991, HFHGL has built or renovated 40 homes in the Greater Lowell region, Bedford, Concord, and Reading. Homeowners pay for their homes through a monthly mortgage and 225-400 hours of “sweat equity”.

9. Dracut Department of Community Development

The Community Development Director acts as the first point of contact for development proposals. The Director assesses proposals and advises the Planning Board and the Board of Selectmen on all applications for Special Permits and Site Plan approvals. The Director also facilitates the AHP. Furthermore, the Director assists landowners, attorneys, engineers, real estate agents, and potential buyers in navigating the development process, collaborates with regional planning for policy and funding decisions, and provides support for the planning and economic development of the entire town. The Department of Community Development played a vital role in guiding the HPP planning process.

E. Development Constraints and Limitations

1. Zoning

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

Approximately 87% of the land area of the Town allows single family units by right (R-1, R-2, R-3, and B-1), with more than 73% allowing only single family, agricultural, or conservation/recreation uses by right or by special permit (R-1 and R-2).³¹ As a result, the Town's residential zoning regulations shape the development and land use of a majority of Dracut. Business zoning covers 5.7% of the town's land area, while the Industrial zoning district covers 6.9% of the land area.

1.1. Residential Zoning

i. Residential 1 and Residential 2

The Residential 1 (R-1) and Residential 2 (R-2) districts permit nearly identical uses by-right and by Special Permit. The only difference between the two districts in terms of use is that the R-1 district allows Large Scale Solar Photovoltaic Facilities and Non-Solar Battery Energy Storage Systems by Special Permit from the Planning Board. The primary distinction between the two districts is in their dimensional requirements, with the minimum lot size in R-1 being 40,000 square feet while the minimum lot size in R-2 is 80,000 square feet.

ii. Residential 3

Residential 3 (R-3), which accounts for 496 acres or 3.6% of the land area in Dracut, is the only conventional zoning district to allow multi-family dwellings in Dracut (the Dracut Center Neighborhood Overlay District and the Mill Conversion Overlay District both allow multi-family dwellings by Special Permit). R-3 allows single family dwellings by right, as well as two-family, boarding house, and multi-family dwellings by Special Permit from the Planning Board. The minimum lot size in R-3 is 40,000 square feet but multi-family development is permissible only on parcels of five acres or more.

iii. Business Districts

Single family dwellings are permitted by right in Business 1 (B-1), and two-family dwellings are permitted by Special Permit from the Planning Board. The minimum lot size is 22,000 square feet, with two-family dwelling requiring a minimum lot size of 60,000 square feet.

In addition to traditional single family and two-family dwellings, mixed-use buildings with business uses combined with up to two dwelling units are allowed by-right in the Business 4

³¹ These zoning districts also allow certain other uses by right as required by state law such as educational and religious, and some additional uses by special permit such as lodges or clubs.

(B-4) and Business 5 (B-5) districts and by Special Permit in the Business 1 (B-1), and Business 3 (B-3) districts.

iv. Special Residential Uses

In addition to traditional housing, nursing homes are allowed in R-3 and B-1 by Special Permit from the Planning Board, and are permitted by right in B-3, B-4, and B-5 districts. However, assisted living facilities are currently only allowed in Dracut by Special Permit from the Planning Board in B-3, B-4 and B-5 districts.

The district's uses and dimensional requirements are summarized in [Table 52](#) and [Table 53](#).

Table 52: Permitted Residential Uses by Zoning District

Residential Use	Zoning District						
	Residential 1 (R-1)	Residential 2 (R-2)	Residential 3 (R-3)	Business 1 (B-1)	Business 3 (B-3)	Business 4 (B-4)	Business 5 (B-5)
Single Family Dwelling	Y	Y	Y	Y	N	N	N
Two Family Dwelling	N	N	PB	PB	N	N	N
Multi-Family Dwelling	N	N	PB	N	N	N	N
Assisted Living Facilities	N	N	N	N	PB	PB	PB
Combined Business and Dwelling	N	N	N	PB	PB	Y*	Y*
Boarding House	N	N	PB	N	N	N	N

Source: Town of Dracut Zoning Bylaw, November 2023 * A single family dwelling in the B-4 or B-5 districts existing as of June 1, 2011 shall be permitted by right to be located on the same lot as other uses allowed in those districts. Any modification to structures after June 1, 2011, shall be subject to Site Plan Special Permit issued by the Planning Board.

Table 53: Dimensional and Density Requirements for Districts Allowing Residential Dwellings

	Zoning District			
	Residential 1 (R-1)	Residential 2 (R-2)	Residential 3 (R-3)	Business 1 (B-1)
Minimum Lot Area (sf)	40,000	80,000	40,000	22,000
Minimum Lot Frontage (ft)	175	200	150	125
Minimum Lot Width (ft)	50	50	50	20
Minimum Front Yard (ft)	30	30	30	10
Minimum Side Yard (ft)	15	15	15	20
Minimum Rear Yard (ft)	35	35	35	15
Maximum Building Height (ft)	36	36	36	36
Maximum Height (stories)	2.5	2.5	2.5	2.5

Source: Town of Dracut Zoning Bylaw, November 2023

1.2. Overlay Districts

Dracut has five (5) overlay districts, two of which provide additional housing options: the Dracut Center Neighborhood Overlay and the Mill Conversion Overlay District.

i. Dracut Center Neighborhood Overlay District (DCNOD)

The DCNOD is intended to encourage development that enhances the current mix of uses within the Dracut Center area, protects historic resources, helps create a sense of place, and promotes future affordable housing and economic development opportunities. Uses can include multi-family, two-family, artist lofts/studio, assisted living facilities, and/or affordable housing as part of a mixed-use development. Many government, institutional, public service, and business uses are allowed. Applications must meet criteria outlined in Dracut Center Neighborhood Design Guidelines.

Table 54: DCNOD Dimensional Requirements

Minimum Lot Area	22,000 square feet
Minimum Frontage	75 feet
Minimum Front Yard Setback	0 feet/10 feet*
Minimum Side Yard Setback	0 feet
Minimum Side Yard Setback when abutting a residential district	15 feet
Minimum Rear Setback	15 feet
Maximum Building Height	3 stories or 45 feet
Minimum land area per lot per dwelling unit	10,000 square feet
*On each lot, there shall be one side yard of at least 10 feet in width	

Source: Town of Dracut Zoning Bylaw, November 2023

When the reuse of an existing building is proposed for affordable dwelling units, the Planning Board may allow less square footage (down to a square footage of 3,000 square feet per unit) if such modifications will result in an improved design. The Planning Board may waive the requirement for mixed use if the project includes affordable housing and meets the overall requirements of the bylaw.

Despite the multiple options available, the DCNOD has not been used and the Town may consider investigating whether market conditions have created a lack of interest or the requirements are too restrictive.

ii. Mill Conversion Overlay District

In order to allow for the conversion and reuse of Dracut's historic mills and to promote diversified housing opportunities and commercial, retail or office uses, Dracut added the Mill Conversion Overlay District (MCOD) to its Zoning Bylaws in October 2000. Within the MCOD, the Planning Board may grant a Special Permit for the conversion of existing mill buildings and

structures to multifamily dwellings, assisted living facilities, single-family dwellings, and/or nonresidential uses. MCOD projects are subject to site plan approval.

In addition to allowing for the development of single family and multifamily dwelling units, the MCOD promotes the creation of affordable housing through its Special Permit requirements. As a condition of any Special Permit for a Mill Conversion Project, a minimum of fifteen (15%) of the total number of dwelling units shall be restricted for a period of at least thirty (30) years in the following manner: 5% of the units shall be affordable to persons or families qualifying as low income; 5% of the units shall be affordable to persons or families qualifying as moderate income; and 5% of the units shall be affordable to persons or families qualifying as median income. The applicant is encouraged to seek inclusion of the affordable units on the state's Subsidized Housing Inventory (SHI). The Planning Board may require the applicant to use the Dracut Housing Authority or another appropriate entity to pursue SHI designation.

1.3.Special Development Types

i. Open Space Residential Development

In order to encourage open space, preserve historical resources, protect water supplies, and promote efficient provision of municipal services, Dracut's Open Space Residential Development (OSRD) allows for the issuance of a Special Permit for flexible site design with reduced lots sizes and dimensional requirements. To be eligible, parcels must have a minimum of five acres in the R1 district or ten acres in the R2 district. The total number of building lots in an OSRD must be no more than the number of lots that would be allowed under a conventional development plan. The minimum lot size allowed is the R1 district is 20,000 square feet and 30,000 square feet in the R2 district. The development must also provide an area of common land not less than the total area by which the building lots were reduced below that required for a conventional subdivision. This common land must be conveyed to a list of specific types of public or private entities for open space purposes.

ii.Accessory Dwelling Units

The Town allows Accessory Dwelling Units (ADUs), also called in-law dwelling units in the bylaw, which have a purpose to "provide a non-rental housing alternative within an existing single family home for immediate family members or care givers." ADUs are allowed in single-family residences by Special Permit from the Planning Board in all districts. Only one ADU is allowed per property. They must share a wall with the primary structure, must only contain one bedroom, and may not exceed 20% of the existing space or 700 square feet. Separate meters are prohibited for ADUs and direct access to the exterior is permissible only with a waiver approved by the Planning Board.

iii. Residential Golf Course Planned Development

Dracut's Residential Golf Course Planned Development (RGCPD) provision allows for the issuance of a Special Permit for the development of single-family house lots in conjunction with a golf course. The single-family detached residences must have a minimum lot size of

20,000 square feet. To be eligible, parcels must be at least 175 acres and be located in the R-1 and R-2 districts. The project must contain an eighteen-hole golf course with a minimum length of 6,000 yards, subject to certain restrictions, and it can contain certain incidental uses.

1.4. Proposed MBTA Communities Overlay District

As of August 2024, a draft bylaw amendment to create a MBTA Communities Overlay District was being reviewed by the Massachusetts Executive Office of Housing and Livable Communities and intended for 2024 Fall Town Meeting. This overlay district covers two areas: Tennis Plaza, approximately 46 acres, and Broadway/Loon Hill, approximately 42 acres. The proposed bylaw lists the following purposes:

- A. Implement the Dracut Housing Production Plan;
- B. Encourage a variety of housing sizes and types to provide access to new housing for people with a variety of needs, ages, household types, and income levels;
- C. To increase the supply of housing in Dracut that is permanently available to and affordable for low- and moderate-income households; and
- D. Increase the tax base through private investment in new housing development.

The proposed district requires a minimum lot area of 10,000 square feet, 30% minimum open space, a maximum of 3 stories or 40', and 30' front setback, 15' side, and 20' rear setbacks. There is a maximum of 15 units per acre of land. Developments must conform to site plan review standards. The proposed district also includes a requirement of 10% SHI-eligible units.

1.5. Zoning Conclusions

Dracut's zoning bylaw most strongly supports single family dwellings on 40,000 square feet, with 75% of land area allowing this use by right. Because OSRD developments don't change the overall development pattern in Town (instead changing the pattern within a single development), the requirements may promote a more sprawling pattern rather than a traditional village-and-farm pattern in which housing and businesses are concentrated in villages, leaving larger uninterrupted open space areas. This sprawling pattern may also result in higher costs for utility construction, usage, and maintenance for the Town. By requiring more land area per housing unit, more of Dracut's natural environment is being developed and no longer able to provide the ecological benefits or recreational opportunities it once did.

The R-3 district is an area that appears prime to adjust minimum lot size to bring existing structures into conformity. Other small areas may be considered for "gentle density" of between 8 and 15 units per acre to promote village-like patterns near the proposed MBTA districts or near traditional mill villages. This could also allow for infill type development that creates shorter drive and commute times for residents. Other areas could be planned for preservation.

The proposed MBTA Communities district that allows multi-family development by right could help increase the housing choice and create naturally affordable housing. Development of multi-family units by right eliminates barriers for developers and uncertainty of investment in the application process. Site plan review with approval by the Planning Board can provide oversight of the development's potential neighborhood impact. However, the short-term potential for the proposed areas is concentrated within one to two parcels, as most other parcels are occupied by condominium developments in the Tennis Plaza area and healthy commercial developments in the Broadway/Loon Hill area. The only other multifamily projects require a special permit and 5 acres in an area that has small existing lot sizes, which may encourage multi-family developers to utilize MGL 40B Comprehensive Permits. It also limits small scale development of multi-family units such as townhouses and triplexes.

2. Infrastructure and Service Limitations

This section provides information on the existing sewer, water, and transportation infrastructure and identifies the gaps in the infrastructure that present barriers to new residential development. This summary updates the information previously provided in the *2014-2018 Town of Dracut Affordable Housing Production Plan*. The infrastructure in Dracut is fairly complete and, in those areas where infrastructure is limited, the Town has requested the assistance of private developers in developing additional infrastructure.

2.1. Sewer Capacity

The amount of sewer flow a household produces varies based on the number of people and type of housing unit (larger single family homes tend to produce more sewerage per person than multifamily buildings, for example). Studies have estimated flow rates of around 50-80 gallons per day (GPD) per person or 50-100 GPD per bedroom.³² Title 5 requires systems to be designed for 110 GPD per bedroom, so this report assumes a conservative 220 GPD for a two-bedroom unit.

FAST FACTS: INFRASTRUCTURE

- Housing production is not constrained by the availability of water infrastructure and capacity. Western and central Dracut has capacity left for around 1,000 2-bedroom units, not accounting for commercial growth or reserved capacity for pipeline units.
- Dracut has several LRTA routes operating at one-hour headways, notably along Lakeview and Bridge Streets.
- Dracut has limited pedestrian and bicycle facilities.
- Dracut's transportation network and land use patterns encourage automobile use. Expanding multimodal options should be undertaken in concert with new housing.

³² Washington State Department of Health "Rule Development Committee Issue Research Report", 2002; Peznola, Joseph D., "Sewage Rules Create Gap in Housing Supply in Massachusetts," 2015

The municipal sewer system services about 95% of Dracut's population and most of Dracut's land area. The remainder of the town is supported by on-site septic systems. Discharge from the sewer system is sent to the Greater Lowell Regional Wastewater Utility (LRWWU) and Greater Lawrence Sanitary District (GLSD).

The LRWWU provides service to the western and central parts of Dracut. The Town has an allocated capacity of 3.6 Million Gallons per Day (MGD) and has an Intermunicipal Agreement (IMA) with the Town of Tyngsborough to transfer 1 MGD of that to Tyngsborough. This means that the sewer system serving western and central parts of Dracut has a capacity of 2.6 MGD. As of 2024, Dracut utilized about 2.365 MGD of the 2.6, leaving 0.235 MGD. This is enough for roughly 1,000 2-bedroom units, not counting any commercial growth. Some of this capacity is already reserved for pipeline units.

The GLSD provides service to northeastern Dracut. The town has an allocated capacity of 0.5 MGD, and as of 2023 utilized 0.12 MGD of that, leaving 0.38 MGD. This is enough for 1,700 2-bedroom units. In addition, this area has fewer pipeline developments. Therefore, sewer is not as significant a constraint in the area served by GLSD.

Like other towns in the region, Dracut has placed a focus on reducing inflow and infiltration as a first means of increasing capacity. Currently, the Dracut Sewer Department has completed inspection of approximately 40% of its sewer mains, utilizing closed circuit television video (CCTV) to identify potential Inflow and Infiltration (I&I). The removal of I&I will help the Town to stay within its Intermunicipal agreement with the City of Lowell.

2.2. Water Supply and Protection

Dracut is served by two separate systems: the Dracut Water Supply and Kenwood Water Districts. The majority of town receives water through the Dracut Water Supply District with the eastern portion of the town receiving water through the Kenwood Water Department. The remainder of the town is supplied by private wells.

i. Dracut Water Supply District

The Dracut Water Supply District, a private entity, serves approximately 23,600 people in 9,000 households through its distribution system in Dracut and a portion of Tyngsborough. Through this system, service is provided to the neighborhoods of Dracut Center, the Navy Yard, and Collinsville. The District's main well fields are located off Hildreth Street in Dracut and off Frost Road in the Town of Tyngsborough. The District also purchases water from the City of Lowell. The District maintains three storage facilities with a combined capacity of 6,300,000 gallons.

According to the Dracut Water System Master Plan, the District's well supplies, pumping stations, and storage tanks have been well maintained and are generally in very good condition. The current focus of the District is on improvements to the water supplies. Upgrades are currently on-going to improve the capacity and reliability of the well supplies and the pumping facilities.

ii. Kenwood Water District

The Kenwood Water District is totally separate from the Dracut Water Supply District (DWSD), and is under the jurisdiction of the Town Manager, acting as Superintendent. Small Water Systems Services, L.L.C has been contracted as the licensed operator to operate and maintain the system. The system is a distribution system only; it does not treat water or have its own water source. The Kenwood Water District purchases water from the Lowell and Methuen Water Departments and supplies it to customers located in the eastern portion of Dracut.

The Kenwood Water District's system is composed of water mains, service lines, pumping stations, metering states, gates and values. The District's system contains approximately 35 miles of main ranging in size from 6 inch to 12 inch. There are 2,057 accounts in the Kenwood District, which continues to expand with development ongoing in that section of Town. Dracut's current average demand is approximately 1.5 million gallons of water per day. The Kenwood Water District continues to upgrade its metering systems, along with ongoing improvements to the system to ensure sufficient water distribution to customers.

2.3. Transportation Network

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

There are 159 centerline miles of roadway in Dracut. The majority of the roads in Dracut are local, accounting for 76% of the town's roadway mileage. Major arterials include Merrimack Street (Route 110), Arlington Street/Broadway Road (Route 113), Bridge Street (Route 38), and Lakeview Avenue.

One way to measure a road's capacity is through traffic flow study. This includes measuring speed over a period, then creating a "speed index", which is a ratio of average speed during peak hour compared with the free flow speed. A value of less than 0.70 is considered "congested" and value between 0.70 and 0.90 are "somewhat congested." These studies have been completed for Bridge Street and Merrimack Avenue in Dracut. In both the A.M. and P.M. peak hours, both are considered "somewhat congested" in both directions. There are five locations in Dracut on the top 100 regional crash locations 2018-2020: four along Lakeview Ave and the final one at Pleasant at Hildreth Street.

Dracut residents have access to the commuter rail service in the region operated by the Massachusetts Bay Transportation Authority (MBTA) between the Gallagher Intermodal Transportation Center in Lowell and North Station in Boston. The service consists of twenty-two daily inbound trains operating between 5:35 A.M. and 12:10 A.M. Headways are 30 minutes during the peak travel periods, and hourly during other times of the day. Weekend and holiday commuter rail service consists of eight daily trips between Lowell and Boston.

Fixed route bus service in Dracut is provided by the Lowell Regional Transit Authority (LRTA). There are four (4) bus routes that currently serve Dracut – Christian Hill (Route 01), Centralville (Route 08), Dracut/ Tyngsborough (Route 10) and Centralville/Christian Hill (08-01 Combo). Bus service is available Monday through Friday from approximately 6:00 A.M. to 8:30 P.M., and on Saturdays from

7:30 A.M. to 6:00 P.M. In addition, the LRTA, in conjunction with the Merrimack Valley Regional Transit Authority (MVRTA), is utilizing the MVRTA #41 Lawrence bus for local service along Route 110 on weekdays and Saturdays. The Lawrence bus will stop at Lenzi's for pickup or drop off, thus extending the public transit service area in Dracut.

The LRTA also offers paratransit service under the title "Road Runner" through two distinct programs: the primary service is the American with Disabilities Act (ADA) complementary service provided directly by the LRTA, while the second demand response service is that operated by the Dracut Council on Aging (COA) with funds provided by the LRTA. The fare for Road Runner services is \$2 each way in-town and \$3 each way between communities. Additionally, the Road Runner program offers transportation to the Bedford Veterans Affairs (VA) Clinic and Boston-area hospitals every Wednesday for a larger fare. The ADA paratransit service provides service in a three-quarter mile radius surrounding the existing LRTA fixed route during the hours those routes are in operation. The COA service is provided weekdays from 8:00 A.M. to 4:00 P.M. and require a 48-hour advanced booking.

Pedestrian and bicycle facilities are limited in Dracut. The Dracut Sidewalk Network is shown in the Transportation and Circulation Chapter of the Updated Master Plan. In addition, closed circuit trails, multi-use paths and walkways can be found in many of Dracut's parks and open space areas. However, the lack of a connected sidewalk and trail system is one of the most notable deficiencies in Dracut's transportation network. Dracut does not have any designated on-road bicycle facilities, but signs encouraging motorists to share the road with bicyclists are located along major roadways, such as Route 113 (Broadway Road).

F. Conclusions and Findings

Assuming Dracut's zoning does not change, it is projected to grow roughly 500 households between 2020 and 2030, and 300 more households between 2030 and 2040. So far, it has grown by an estimated 119 since 2020. This includes young people from Dracut forming their own households and new households moving to (or back to) Dracut.

One critical challenge for this Housing Production Plan is to determine the best types and locations of homes to accommodate that growth, and another is to overcome the housing challenges faced by Dracut's existing residents. To those ends, Dracut must consider both subsidized housing for those who have incomes lower than the area's median **and** keeping market-rate units affordable and well-maintained so people at all stages of life can find a home in Dracut. Within this framework, the Comprehensive Needs Assessment has three major findings:

1. Dracut has had many successes in housing in the last five years.

- The Affordable Housing Partnership has been revitalized, and now evaluates affordable housing proposals along with considering implementation of the Housing Production Plan.

- Dracut created or expanded partnerships with Coalition for a Better Acre (CBA) and Common Ground Development Corporation to develop affordable housing, and these partnerships could be built upon for additional services.
- The Town has begun innovative outreach and education techniques as part of Housing Production Plan implementation and compliance with M.G.L. c. 40A § 3A, the Multi-Family Zoning Requirement for MBTA Communities. These unique formats have reached new audiences.
- As a community, Town boards, committees, and residents worked together to identify potential areas and standards for the new MBTA Communities Overlay District, which has been submitted to EOEEA for preliminary assessment of compliance with M.G.L. c. 40A § 3A.
- As a result of town investment and partnerships, the Dracut Centre School was completed, adding nine affordable units for Veterans.
- The Department of Development Services expanded the number of beds in group homes in Dracut by 21.
- These actions may have contributed to housing cost burden dropping as of the last available data (2018-22). They may also account for Dracut having the second-highest proportion of residents with disabilities in the region: Dracut has been successful at providing appropriate homes for people with disabilities.

2. Despite its successes in the last five years, housing data shows Dracut has critical challenges.

- Buying a home is increasingly out of reach for the median earner, and most people living in Dracut today would not be able to buy at today's prices.
- There are limited rental opportunities in Dracut for those who prefer to rent or are priced out of the ownership market.
- Much like the rest of the region, Dracut's demographics are changing, with a growing number of households with members 65 and older and smaller family households of 2-3 people.
- Although the number of residents aged 20-34 years increased by nearly 700 between 2010-2020, the number of households headed by residents aged 15-34 years decreased by nearly 170 during that time, indicating young people are more often staying with their family, unable to form new households.
- Most of the homes in the pipeline will not be affordable to the median Dracut resident, and the types of homes being built often take up more space than necessary that could have been preserved for agriculture or open space. Dracut's proportion of single-family homes has increased from the timeframe of the data studied for the previous HPP to this HPP.
- The cost of maintenance of both new and older homes is a concern.
- Dracut is still far from its 10% SHI goal, having only added the group home beds and Dracut Centre School units to its SHI in the last five years.

3. Previous plans have included excellent steps to advance housing equity, but a lack of project capacity slows their implementation.

- Dracut has undertaken initial studies on several techniques to create more SHI units such as 40R and Inclusionary Zoning, but next steps on evaluating those techniques stalled because of a lack of capacity to study the tools' applicability to Dracut, create the necessary bylaw amendments, and build support for passage at Town Meeting.
- A critical element of capacity-building is public education about housing, both about Dracut's housing needs and the tools that can be used, their benefits, and their implications. The public also needs to be engaged in shaping these methods and tools.
- Dracut's only funding mechanism is the Community Preservation Act fund, which has appropriated more than \$5 million for housing projects, but its logistical limitations have resulted in only two projects in its twenty-year history being funded, one of which has not yet been built. Utilizing other tools in conjunction with the CPA may result in better returns on this investment.
- Volunteers, especially those on the Affordable Housing Partnership, have been integral to advance housing policies and programs. However, it is a challenge to recruit and retain a full committee.

Given these key findings, this next chapters (Housing Goals and Implementation Strategies) will focus on building capacity to create a stronger foundation for affordable housing development, recommending a small number of key actionable items and locations, and prioritizing completion of in-progress activities.

CHAPTER 3

Housing Goals

A. Purpose and Vision

One of the most important functions of a Housing Production Plan is to chart a course to reaching 10% or more of the Town's total year-round housing units on its Subsidized Housing Inventory (SHI). This is outlined in **Goal 5**, which includes annual numerical targets as required by the Executive Office of Housing and Livable Communities (EOHLC). In addition to this numerical goal, the *Dracut Housing Production Plan for 2024-2029* includes a proactive vision and four additional goals.

The Community Needs Assessment process identified not only the needs outlined in the key findings, but also a positive vision articulated by the Affordable Housing Partnership and incorporating the many voices that went into previous planning efforts such as the *Dracut 2020 Master Plan*. Although a vision cannot include every opinion, it can represent a melding of input into common themes and ideals. Each of the HPP's goals are steps toward this vision.

The Dracut Housing Production Plan for 2024-2029 envisions a town that...

- Maintains a high quality of housing for all,
- Encourages universally accessible units for community members that may have a wide variety of disabilities,
- Reaches folks who face risk of eviction or foreclosure to let them know of regional resources that can help,
- Connects homes with services, shopping, recreation, and jobs through a variety of modes of transportation including transit, walking, rolling, and biking,
- Expands choice through a mix of housing types that community members need and can afford, and
- Supports and nurtures Dracut's rich community and agricultural heritage.

This positive vision informs both the Housing Goals, outlined in the sidebar and explained in-depth on the following pages, and the strategies in the next chapter.

Town of Dracut Housing Production Plan

2024-2029 HPP GOALS

1. Build capacity for accessible and affordable housing planning and implementation
2. Educate and engage Dracut residents to inform about state and regional assistance programs and build consensus on tackling housing challenges
3. Seek and capitalize on opportunities to provide and maintain a wide range of housing options that are accessible to a range of incomes
4. Complete in-progress zoning amendments and evaluate other initiatives that will make development more predictable and aligned with Dracut's housing vision
5. Work toward reaching 10% or more of the Town's total year-round housing units on the Subsidized Housing Inventory (SHI)

B. Qualitative and Quantitative Goals

This Housing Production Plan focuses on five critical goals. These goals are intended to build upon one another. Much like building a house, the goals start with a foundation—growing capacity for planning and implementation. Goal 2 builds from that foundation to develop education and consensus that will support Goals 3 and 4. Finally, all goals work toward Goal 5, reaching Dracut's 10% SHI goal. That said, the goals are not intended to be purely sequential. Each one is a continuing, aspirational goal that should be worked toward throughout the five-year period covered by this plan.

Goal 1: Build capacity for accessible and affordable housing planning and implementation

The Comprehensive Needs Assessment found that progress on several strategies outlined in the previous Housing Production Plan were slowed by capacity limitations. However, the Comprehensive Needs Assessment also noted the strong partnerships the Town has developed over the last five years. Key to this is Dracut's dedicated staff and the Affordable Housing Partnership, which are a pool of housing experts in diverse fields. Goal 2 proposes to leverage these and new partnerships and build the capacity of the committee to implement strategies. Focusing on the following four goals, those partnerships must be resumed and deepened.

Goal 2: Educate and engage Dracut residents to inform about state and regional assistance programs and build consensus on tackling housing challenges

A strengthened Affordable Housing Partnership leveraging deeper partnerships with state and regional agencies can lead work toward Goal 2. This includes continuing work led by town staff and regional partners on new and innovative engagement methods. The goal is not only to educate Dracut residents who face housing instability about existing state and regional resources, but also to invite the voices of all Dracut residents to contribute to the town's response to housing challenges.

Goal 3: Seek and capitalize on opportunities to provide and maintain a wide range of housing options that are accessible to a range of incomes

Goal 3 focuses on maximizing opportunities for producing and maintaining the types of housing that advance the HPP vision. As the Comprehensive Needs Assessment laid out, it is critical to finish projects that have been started. This includes working with pipeline developers. It also should include sharing the goals of the HPP with potential development partners. As Dracut builds its capacity and public education, it will continue to strengthen its position in advancing Goal 3.

Goal 4: Complete in-progress zoning amendments and evaluate other initiatives that will make development more predictable and aligned with Dracut's housing vision

Several critical processes are underway to modernize Dracut's zoning and bring it in-line with the current version of the state enabling law, M.G.L. Chapter 40A. These processes should be brought to

their conclusion. During the public processes for these zoning updates, the town should cultivate consensus and support through the base built by Goals 1 and 2 when appropriate.

Goal 5: Work toward reaching 10% or more of the Town's total year-round housing units on the Subsidized Housing Inventory (SHI)

The Housing Production Plan guidelines require that the HPP set an annual goal for housing production, pursuant to which there is an increase in the municipality's number of SHI Eligible Housing units by at least 0.50% of its total units during every calendar year included in the HPP, until the overall percentage exceeds the 10% Statutory Minimum. There should be a direct link between the setting of these goals and the results of the needs assessment. The numerical goal should be based on the total year-round number of housing units.

The 0.5% goal for Dracut is 62 units in a single calendar year, and the 1.0% goal is 123 units in a single calendar year. In addition, continued subsidized unit development works toward the vision of the HPP, such as easing the housing cost burden of those who may qualify for affordable housing, especially those paying more than half their income on housing. As noted earlier in the needs assessment, residents at low, very low, and extremely low incomes face the steepest housing challenges:

The most recent available data estimates 1,455 households below 80% AMI pay more than 50% of their income on housing (12% of all households)

Table 55 outlines Dracut's annual SHI goals which meet or exceed the 0.5% annual goal. This table and the associated goals are based on the projected growth outlined in **Chapter 2, Section 5**. Each year's SHI goal is to realize the projected SHI pipeline units for that year or the 0.5% annual unit goal, whichever is higher. This will allow Dracut to meet its 10% goal by 2030.

Table 55: Average Household Size in Dracut and Greater Lowell (2000, 2010, and 2020)

A: Year	B: End of Year Total Year-Round Units	C: Net new Year-Round units (Projected)	D: End of Year SHI Units	E: Net new SHI units	F: Percent of Total Units on SHI	G: Percent of 2020 Census Count Total Units on SHI
2025	12,540	117	708	102	5.6%	5.8%
2026	12,619	79	770	62	6.1%	6.3%
2027	12,922	303	1,038	268	8.0%	8.4%
2028	13,215	293	1,316	278	10.0%	10.7%
2029	13,230	15	1,378	62	10.4%	11.2%

Source: NMCOG Analysis.

Goals are updated by the Executive Office of Housing and Livable Communities (EOHLC) once every ten years based on Decennial Census counts. Because it is ideal for a community to maintain its 10% goal year-to-year, Column F tracks the percentage of each year's projected total year-round households that would be on the SHI, while Column G tracks the percentage of 2020 year-round units that would be on the SHI.

CHAPTER 4

Implementation Strategies

The DHCD [now EOHLC] Housing Production Plan Guidelines³³ state that Housing Production Plans should have an “explanation of the specific strategies will achieve its housing production goals as well as a time frame/schedule for achieving the housing goals identified.” The strategies in the Dracut Housing Production Plan are divided into five sections:

- A. **Implementation Strategies**, which are specific actions the town or other agencies will undertake to advance the goals articulated in the previous Section;
- B. An **Action Plan**, with specific lead, partner, and milestone dates for each strategy;
- C. **Attributes of Proposed Residential or Mixed-Use Developments**, which is a list of attributes such as performance standards and location to guide siting and features of housing development;
- D. **Proposed Modifications to Zoning Districts**, which is a list of Implementation Strategies that modify zoning;
- E. **Land with Potential for Affordable Housing**, which are lists of specific parcels chosen based on the attributes described in Subsection C that the town will encourage Comprehensive Permit (40B) developments or will pursue issuing Requests for Proposals (RFPs); and
- F. **Regional Collaborations**, which is a list of Implementation Strategies that will require or would benefit from regional collaborations.

A. Implementation Strategies

The 19 implementation strategies below have been chosen to be realistic and achievable by the town or other partners in the five-year performance period of this Plan. Some require cooperation between public and private actors, while others are actions that the town may take on its own. In addition, strategies could be time-constrained (the strategy is complete when the action is taken, i.e., adopting an amendment to zoning) or could be open-ended (the strategy is ongoing, i.e., encouraging certain types of development). The strategies are grouped by the goal they primarily advance.

1. Build capacity for accessible and affordable housing planning and implementation

1.1. Strengthen the Affordable Housing Partnership through targeted recruitment

One of Dracut’s key housing successes is that the Affordable Housing Partnership (AHP) has been revitalized and participates in review of affordable housing proposals. However, as of August 2024, there is one seat available on the AHP. Members should evaluate gaps in expertise or lived experience on the committee and work with the Dracut Board of Selectmen to actively

³³ "Housing Production Plan Section II. B of M.G.L. c. 40B Comprehensive Permit Projects Subsidized Housing Inventory Guidelines." DHCD, Updated 2014. Retrieved from <https://www.mass.gov/doc/hpp-guidelines/download>

recruit a fifth member through targeting advertising of the position. This could include advertising the position to housing authority residents, through professional networks, through Dracut Public Schools, or other nontraditional methods that will reach a resident that will fill that gap. It should work with the Board of Selectmen to actively recruit in this manner whenever there is a vacancy. Advertising for recruitment could be done on Dracut's Access TV (DATV), which captures the attention of a diverse group of Dracut Residents.

1.2. Create a work plan for the Affordable Housing Partnership that focuses on public education

The Affordable Housing Partnership should develop annual activities that may include such efforts as developing an annual "open house" to actively engage members of the public and educate them about the role of the committee, conducting outreach such as tabling at events or through other methods, and creating of targeted annual objectives such as the implementation of other strategies in this chapter. It should also build in an annual evaluation of progress on the HPP to its workplan, including the identification of barriers to actions when they are unable to be undertaken and the exploration with Town staff on possible funding opportunities to overcome barriers.

1.3. Invite developers with affordable housing proposals to speak with the Affordable Housing Partnership at early stages prior to beginning permit processes and work with boards and committees to integrate reports and recommendations from the AHP

The expertise of the Affordable Housing Partnership can be leveraged in at least two critical and related ways. Firstly, town staff should announce to prospective developers the importance of consulting with the AHP early, prior to seeking a subsidy or approval from permitting boards, to better understand the affordable housing needs of the community and the vision of the HPP. This would serve developers as well as the AHP, because the AHP could support the project as appropriate if it advances the HPP vision. Secondly, the town should integrate regular reports from a representative of the AHP to permitting and policy-making boards such as the Board of Selectmen, Planning Board, Zoning Board of Appeals, and Zoning Bylaw Review Committee, including recommendations on potential affordable housing projects when appropriate.

1.4. Strengthen partnerships with local and regional agencies and organizations through regular meetings with clear agendas

Building upon the partnerships it has nurtured and developed through collaborative projects such as Dracut Centre School and Greenmont Avenue, Town staff should organize and attend regular meetings with local and regional providers such as Dracut Housing Authority, Common Ground, Coalition for a Better Acre, Merrimack Valley Housing Partnership, and NMCOG to understand current and new initiatives and how to best work together on strategies within the HPP. These meetings should have clear agendas in order to make and track partnership progress. This includes presentations about programs available to Dracut residents and exploring future opportunities for expanding programs or building housing that advances the vision of the HPP. These could be staff-level meetings or presentations to the AHP that are

widely advertised to the public. This should also include continued staff and, when appropriate, AHP attendance at regional meetings involving potential partners. Potential partners could also be Towns that are similar to Dracut who have had success in building multiple affordable housing. Researching those towns and the methods they have used to draw in partners with diverse knowledge.

1.5. Coordinate with LRTA and NMCOG to explore and prepare for transit and transportation improvements to move in tandem with housing development

Previous planning efforts have shown that transportation infrastructure, including transit availability, is a critical component in Dracut's housing vision. The moment when a resident decides on a mode of transportation is most often when they move to a new home or when they move to a new job. Therefore, multimodal transportation infrastructure should be built hand-in-hand to support new housing. As a first step toward this, Dracut should undertake a series of meetings with LRTA and NMCOG to better define transit and transportation goals, the level of housing development that could support transit expansion, and the level of transit availability that could support a complete neighborhood.³⁴ Dracut should then work with the LRTA to expand transit to areas in Dracut that do not have transit access. This may also include exploration of what Transportation Demand Management (TDM) measures³⁵ might be appropriate for new homes and how to encourage or require TDM be implemented for larger developments.

1.6. Create and fund an Affordable Housing Trust with a five-year plan, considering the Affordable Housing Partnership in a dual role as trustees

More than 100 communities in Massachusetts have an Affordable Housing Trust Fund (AHTF), a critical "one stop" tool that combines several funding sources into a single application process. It provides a streamlined process for developers and nonprofits to solicit funding. An AHTF must have a minimum of five trustees, including the community's chief executive officer—in Dracut's case, that would be a member of the Board of Selectmen appointed by that body. Appointments are made by the Town Manager and confirmed by the Board of Selectmen. Dracut should consider utilizing the members of the AHP as trustees of a new AHTF to leverage the AHP's expertise and existing volunteer power. The AHTF could be funded through the community housing portion of Community Preservation Act funds, which may give the Town leverage for new and nontraditional sources of funding. Eventually, other sources could be used for an AHTF as well, such as payment in-lieu component of Inclusionary Zoning or other sources.

³⁴ A complete neighborhood has homes that have access to housing, jobs, education, essential needs, services, and amenities through more than just private automobiles. It is a traditional style of development. See <https://www.mhp.net/news/2023/apply-for-complete-neighborhood-partnerships-program> for more information.

³⁵ Transportation Demand Management involves enhancing traveler's transportation options at their home or place of work. Examples include but are not limited to supports for ridesharing, bicycle facilities, and availability of transit information. See https://ops.fhwa.dot.gov/plan4ops/trans_demand.htm for more information.

In addition, if an AHTF is adopted, it should create a five-year action plan to guide the Trustees in investing and leveraging funding in the development of affordable housing. The purpose of the Action Plan would be as follows: to create a transparent and clear plan for use by the Trustees to communicate their work, goals, and priority initiatives to the community; to identify one or more areas of focus for the Trust based on available and anticipated resources combined with community-informed goals for the production and preservation of affordable housing; and to ensure that Trust resources are used to further the town's goals and objectives in addressing local housing needs and related community goals. The Action Plan could also include a preference to be the "first in" as a required match for state or federal programs or a preference for projects that advance the vision of the HPP and the desired attributes listed in this HPP. It would have a goal of maximizing the efficiency of every local dollar invested, leveraging as much as possible state, federal, and private funding sources.

1.7. Consider additional staff support for the Department of Community Development

Dracut's Department of Community Development has two (2) full-time, permanent staff: a Community Development Director and a Conservation Agent. The Economic Development Project Planner is a temporary, grant-funded position. Several items in the previous HPP would have benefited from additional support in the Department of Community Development. Although each community has different needs and is structured differently, the number of staff dedicated to planning, conservation, and/or economic development in similarly-sized communities such as the Towns of Franklin, Lexington, Randolph, Falmouth, Needham, Norwood, Tewksbury, and North Andover range from four to nine, often including an assistant planner.

2. Educate and engage Dracut residents to inform about state and regional assistance programs and build consensus on tackling housing challenges

2.1. Participate in the *At Home in Greater Lowell* Regional Housing Strategy, building upon its storytelling campaign

The *At Home in Greater Lowell* Regional Housing Strategy process was underway when this plan was drafted. That Regional Housing Strategy not only includes measurable, achievable benchmarks and strategies based on data analysis and community input, but also goes beyond this by documenting the first-hand experiences of people living in diverse housing situations in their own words. Furthermore, the plan's strategies and recommendations will include a toolkit of implementation and public education materials so our communities can take action. These three components come together to balance data with narrative—putting faces and stories behind the facts—and provide educational tools that communities can use to talk about housing policy and zoning.

Dracut should utilize and build upon these outreach materials when they are available to educate about current housing challenges and their impact upon Dracut residents, sharing other communities' methods of meeting similar challenges, educating on the varieties of types of

affordable housing and their benefits, and creating a welcoming atmosphere in Town Hall by showing Dracut residents how they can be involved in housing policy planning and implementation, including participation in boards and committees. This could include partnerships with Dracut Access Television (DATV) for public service announcements, social media campaigns, development of a mailing list, and grassroots outreach at local events.

2.2.Undertake educational initiatives in partnership with regional partners, customizing materials for Dracut and amplifying messaging

As part of **Strategy 1.4**, which focuses on partnership-building, Dracut should explore how it can assist partners in public education about existing resources through the methods outlined above or other innovative methods. This may also include educational events hosted by the Affordable Housing Partnership.

2.3.Schedule regular forums or workshops to discuss and build consensus on housing

Dracut has pioneered successful alternative outreach methods such as open houses, breakout group workshops, and social media outreach, among others. As part of planning processes, Dracut should continue to plan workshops outside of formal committee structures to share information, solicit input, and workshop ideas with members of the public. This should include a variety of venues and formats, including open house sessions and breakout group meetings, existing meetings of social clubs or groups, and meetings in unique spaces such as schools, churches, or parks. The results of these workshops and forums should be reported to relevant boards and committees such as the Board of Selectmen, Planning Board, or other boards as appropriate. Topics may include discussing pipeline developments, particular zoning initiatives such as those listed in **Strategies 4.1-4.4**, or general visioning in preparation for future housing production plans. Regardless of topic, these sessions should be designed to be comfortable for those who are unfamiliar with formal government meetings and to build consensus toward strategies that could advance the vision of this HPP. Regional and state organizations such as Citizens' Housing And Planning Association (CHAPA) may be able to provide technical assistance developing these engagement opportunities.

2.4.Seek opportunities to educate and train board and committee members

The education of local boards and committees, including the Board of Selectmen and the Planning Board, is a critical element of creating and maintaining affordable housing and maintaining compliance with state and federal fair housing laws. Training may include basics or a refresher on fair housing, M.G.L. c. 40B, affordable housing generally, and similar topics. The Citizens' Housing and Planning Association (CHAPA) is a resource for educating local boards and committees about affordable housing. The University of Massachusetts Extension's Citizen Planner Training Collaborative (CPTC) also provides training for boards and committees. Training should emphasize the importance of creating homes that are accessible to all incomes, ages, abilities, and ethnicities to encourage diversity and inclusivity.

3. Seek and capitalize on opportunities to provide and maintain a wide range of housing options that are accessible to a range of incomes

3.1. Share preferred attributes of affordable housing and the HPP vision with the development community

To effectively meet the goals of this Housing Production Plan, the Town should clearly communicate preferences for the type, location, and design of local affordable housing. The Town should provide prospective developers with application guidelines and meet with them to ensure an understanding of the development review process and timeline. Although not all attributes can be met in all circumstances due to funding restrictions, site constraints, or other issues, clearly communicating desired attributes can benefit both the community and developers. Higher-quality developers are attracted to communities that clearly articulate their preferences in advance of proposals.

Mechanisms to encourage 40B development that meet desired attributes includes holding educational and outreach sessions about the Housing Production Plan, continuing discussions about Section 4.C with potential developers, making sure the Zoning Board of Appeals and Board of Selectmen are aware of Section 4.C, guiding developers to meet those preferred attributes, and posting the Housing Production Plan on the Town's website and in other locations to allow developers to learn more about opportunities when considering building in Dracut.

3.2. Complete the analysis of the Subsidized Housing Inventory and participate in efforts to regionalize the administration and monitoring of affordable housing, including utilization of Housing Navigator

Effectively monitoring the Subsidized Housing Inventory (SHI) of affordable housing requires time and resources. NMCOG is currently facilitating a Regional Housing Workgroup consisting of representatives from its nine member communities, seven housing authorities, and several affordable housing committees to explore the development of a regional partnership to ensure that communities across the region can achieve and maintain affordable housing goals, including maintaining existing subsidized housing inventories. In addition to compliance with local and state agreements, a high level of monitoring provides benefits to communities, to owners of deed-restricted affordable housing, renters of affordable housing, and people seeking affordable housing.

Additional information can be added to a local or regional database that is not in the state database, such as the number of income-restricted units in a mixed-income rental development. This information could be used to better prepare for when income-restricted units have expiring affordability, evaluate the supply of affordable housing compared to the demand in long-term planning, and assist those seeking affordable housing. This can also identify affordable housing developments that should submit information to the Housing Navigator, which is a nonprofit and website that maintains a public database of affordable housing options and information

about those options. Dracut should encourage owners of affordable housing that aren't currently listed on Housing Navigator to add their listings to the site. Information on the sale of deed-restricted homes should be advertised.

3.3.Support projects in the housing pipeline to regain Housing Choice status.

The Commonwealth of Massachusetts offers a program which designates municipalities that meet certain criteria as “Housing Choice Communities.” Housing Choice Communities have exclusive access to a grant program and get bonus points or other considerations to certain grants. Currently, municipalities qualify if they produce a number of units equal to 5% of their year-round housing stock or produce 3% of their year-round stock while meeting certain best practices in a five-year period. This number is calculated as the number of demolitions subtracted from the number of new permits granted. If a municipality qualifies, it may apply for designation for a five-year period.

Dracut’s 3% goal is 369 units, and its 5% goal is 615 units. Although Dracut achieved Housing Choice Designation in 2019, it has not been eligible since that designation expired in 2024. However, if Dracut completes its pipeline projects through 2028 along with its projected additional housing and meets the best practice requirements, it will qualify. Dracut should support the current and future projects that meet, as much as possible, the desired attributes of affordable housing and the vision of the HPP.

3.4.Select and market key sites identified in this HPP for mixed income rental housing

This HPP identifies a number of sites that would be ideal for affordable or mixed income housing. Dracut should select three or more sites that have amenable owners, are adjacent to existing infrastructure, have potential for development supported by the community, and would advance the vision of the HPP. It should then develop a plan for those sites, which might include marketing the sites to potential developers, organizing meetings with local or regional developers of affordable housing, working with Dracut Housing Authority to acquire and develop the site, or identifying funding that could support development on the site. These projects would ideally be suitable for households at any stage of life. These projects would not only advance the vision of the HPP, but also serve as models for future development.

4. Complete in-progress zoning amendments and evaluate other initiatives that will make development more predictable and aligned with Dracut’s housing vision

4.1.Establish the MBTA Communities Overlay District

As described in **Chapter 2, Section D.1 on page 49**, the Zoning Bylaw Review Committee (ZBRC) solicited community input and developed a proposed MBTA Communities Overlay district compliant with M.G.L. Chapter 40A, Section 3A. The vision of this proposal is to eliminate barriers to multi-family housing development in appropriate areas and promote housing development in areas closer to the places that residents may go every day, such as local shops, jobs, schools, restaurants, parks, with enhanced transportation access such as transit lines and

sidewalks. If and when multi-family development occurs, it would be harmonious with existing development at similar densities already in or near the subdistricts. Dracut should work to pass this zoning amendment to comply with M.G.L. Chapter 40A, Section 3A, and advance the purpose of the amendment.

4.2. Finalize and approve amendments that clarify, modernize, and streamline the zoning bylaw

The town is utilizing a grant to undertake a multi-year update to the Zoning Bylaw. In the 2022 Fall Town Meeting, voters approved an amendment cleaning up the document, eliminating errors and duplications. In the 2023 Fall Town Meeting, voters approved a number of updates to the Map and the Zoning Bylaw text clarifying permitting expectations and made other adjustments to clarify, simplify, and streamline permitting. Dracut should continue this work, targeting its completion for consideration in the 2025 Fall Town Meeting.

4.3. Evaluate Dracut's existing Accessory Dwelling Unit bylaw in consideration of the Affordable Homes Act and make amendments as appropriate

The Affordable Homes Act was signed into law by Governor Healey on August 6, 2024, as Chapter 150 of the Acts of 2024. This act amended M.G.L. Chapter 40A, Sections 1A and 3 with a provision related to Accessory Dwelling Units that will become effective 180 days from the governor's signature in February 2025. The provision prevents municipalities from prohibiting or requiring special permits for ADUs in single-family residential zoning districts, prohibits owner occupancy requirements, and caps parking minimums to one space when the ADU is not within 0.5 miles from public transportation. Special permits are required for any additional ADUs on a property. Municipalities may apply reasonable regulations through administrative site plan review.

Dracut should amend Section 7.4 of the Zoning Bylaw by either striking or rewriting the section, adding the new legal definition of ADUs, and amending the use and parking tables. Dracut should also utilize regional and state educational resources to ensure best practices and compliance with M.G.L. Chapter 40A, Section 3 while advancing the HPP vision.

4.4. Evaluate potential for zoning or policy tools to pursue during the period covered by this or a future Housing Production Plan

Dracut can build upon its initial explorations of zoning tools during the last five years. **Strategies 1.1 – 2.3** should create a strong base of a well-equipped Affordable Housing Partnership and an engaged public to deepen the exploration of zoning tools such as Inclusionary Zoning through a market study, identification and creation of 40R Districts, adjusting certain zoning districts to have minimum lot sizes that align with existing development patterns, cluster development tools that create traditional mixed-housing-type village patterns away from land held in trust for agricultural programs, or other strategies that may be identified by staff, the AHP, other boards and committees, or the public. Planning for the 2030 Housing Production Plan should begin well

in advance of the expiration of this plan in order to ensure the right tools are selected for evolving housing challenges.

B. Action Plan

The above strategies have been arranged into a five-year action plan. This is intended to help guide the town to make steady progress toward the goals of the Housing Production Plan and track its progress.

Table 56: Action Plan

No	Strategy	Lead	Partners	Target Completion
1.1	Strengthen the Affordable Housing Partnership through targeted recruitment	AHP	Board of Selectmen	Ongoing Starting 2024
1.2	Create a work plan for the Affordable Housing Partnership that focuses on public education	AHP	DCD	Ongoing Starting 2025
1.3	Invite developers with affordable housing proposals to speak with the Affordable Housing Partnership at early stages prior to beginning permit processes and work with boards and committees to integrate reports and recommendations from the AHP	DCD	AHP	Ongoing Starting 2024
1.4	Strengthen partnerships with local and regional agencies and organizations through regular meetings with clear agendas	AHP	DCD	Ongoing Starting 2025
1.5	Coordinate with LRTA and NMCOG to explore and prepare for transit and transportation improvements to move in tandem with housing development	DCD	AHP	2025
1.6	Create and fund an Affordable Housing Trust with a five-year plan, considering the Affordable Housing Partnership in a dual role as trustees	DCD	Manager's Office, Board of Selectmen, AHP	2027
1.7	Consider additional staff support for the Department of Community Development	Manager's Office	Board of Selectmen	TBD
2.1	Participate in the At Home in Greater Lowell Regional Housing Strategy, building upon its storytelling campaign	DCD	AHP	Ongoing Starting 2024
2.2	Undertake educational initiatives in partnership with regional partners, customizing materials for Dracut and amplifying messaging	AHP	DCD	Ongoing Starting 2025
2.3	Schedule regular forums or workshops to discuss and build consensus on housing	AHP	DCD	Ongoing Starting 2024
2.4	Seek opportunities to educate and train board and committee members	Manager's Office	DCD, AHP, PB, ZBA, ZBRC	Ongoing Starting 2024

Table 56: Action Plan

No	Strategy	Lead	Partners	Target Completion
3.1	Share preferred attributes of affordable housing and the HPP vision with the development community	DCD		Ongoing Starting 2024
3.2	Complete the analysis of the Subsidized Housing Inventory and participate in efforts to regionalize the administration and monitoring of affordable housing, including utilization of Housing Navigator	NMCOG	DCD	2024
3.3	Support projects in the housing pipeline to regain Housing Choice status.	DCD	PB, ZBA	Ongoing Starting 2024
3.4	Select and market key sites identified in this HPP for mixed income rental housing	DCD		2025
4.1	Establish the MBTA Communities Overlay District	DCD	Manager's Office, BoS, PB, ZBRC	2024
4.2	Finalize and approve improvements that clarify, modernize, and streamline the zoning bylaw	DCD	Manager's Office, BoS, PB, ZBRC	2025
4.3.	Evaluate Dracut's existing Accessory Dwelling Unit bylaw in consideration of the Affordable Homes Act and make adjustments as appropriate	DCD	Manager's Office, Select Board, PB, ZBRC	2025
4.4	Evaluate potential for zoning or policy tools to pursue during the period covered by this or a future Housing Production Plan	DCD	Manager's Office, AHP	2028

C. Attributes of Proposed Residential or Mixed-Use Developments

Executive Office of Housing and Livable Communities (EOHLC) Guidelines state that strategies should include “Characteristics of proposed residential or mixed-use developments that would be preferred by the municipality for example, infill development, cluster developments, adaptive re-use, transit-oriented housing, mixed-use development, and/or inclusionary zoning. Preferred characteristics should take into account the surrounding context of the built and natural environment. Characteristics placing special restrictions on the development of affordable housing, such as limiting size of affordable units, limiting diversity in types of housing, or applying other zoning constraints, will not be approved. In addition, affordable housing plans must comply with all state and federal fair housing laws” (c.3).

These attributes provide guidance and criteria for identification of specific sites for which the municipality will encourage the filing of Comprehensive Permit applications and specific publicly owned sites to consider for requests for proposals (RFP) to develop SHI Eligible Housing. These attributes also explain the expectations Dracut has for affordable housing developments and provide guidance for the Zoning Board of Appeals (ZBA) when considering Comprehensive Permit

applications. However, it should be noted that not all attributes can be met in all circumstances due to funding restrictions, site constraints, or other issues.

1. Type

Dracut prefers a mix of housing types arranged in a village style, integrating open and/or recreational space reflecting immediately neighboring context whenever possible. This would include single family detached units (cottages) on small lots, townhouses, and small multifamily structures of four to eight units each. Homes that allow multigenerational occupancy, such as small multifamily units that could be affordable to families, are preferred. Dracut prefers mixed-use developments with commercial opportunities in appropriate business districts. Dracut prefers units that are appropriate for the changing demographics of Dracut and the region as reflected in the most recent data available and observed trends.

Other types of housing are appropriate depending on the context.

2. Location

The following criteria relate to location:

- Development near existing water and sewer infrastructure is preferred
- Development within sidewalk walking distance (0.25 miles) of existing LRTA bus lines is preferred
- Development within walking/cycling distance (0.5 miles) of daily services such as groceries, pharmacies, and other neighborhood services is preferred, especially when it can be positioned to not disturb large tracts of land ideal for agriculture
- Development that creates or connects to amenities such as parks, trails, special community features such as Beaver Brook Farm, or community centers such as the Dracut Senior Center is preferred
- Development that takes advantage of or creates new active transportation infrastructure such as sidewalks that connect to any of the above amenities is preferred
- Development on land currently or previously categorized as 61B should be avoided
- Development on land that is ideal for agricultural use should be avoided

3. Design

Developments that have larger numbers than required of fully accessible units are preferred, especially those that are integrated with the rest of the development.

All affordable units constructed or rehabilitated should be situated within the development so as not to be in less desirable locations than market-rate units in the development and shall, on average, be no less accessible to public amenities, such as open space, as the market-rate units. Affordable units within market-rate developments shall be integrated with the rest of the development and shall be compatible in design, appearance, construction, and quality of materials with other units. Interior

features of affordable units shall comply in all respects with the minimum design and construction standards of the Executive Office of Housing and Livable Communities (EOHLC) for the Local Initiative Program or other applicable subsidy.

Features that encourage active transportation are highly encouraged. This includes indoor bicycle storage, safe pedestrian connections, and clear drop-off/pick-up zones whenever possible. This also includes electric vehicle (EV) charging stations as appropriate. Other sustainability features that are preferred include:

- Energy – Features that go beyond minimum codes, especially when those features can reduce long-term maintenance costs or costs to tenants, such as tight weatherization and heat recovery ventilation; high-efficiency heating system, controls, lighting, and appliances; and integration of solar or other alternative energy technologies
- Storm water – Appropriate best management practices (BMPs) for storm water management, including green infrastructure, rain barrels, or other storm water management strategies
- Open space – Ecologically-beneficial open space such as habitat, pollinator gardens, space suitable for food production and community gardens, green walls or roofs, or other open space creation that may be affordably integrated into site design
- Light pollution – Appropriate and adjustable brightness for outdoor lights, elimination of light trespass, and promotion of “dark sky” measures
- Water efficiency – Minimization of vegetation requiring permanent irrigation, water-efficient fixtures such as toilets, faucets, washers, and other water-consuming appliances
- Indoor air quality – Moisture control plans, create handling plans for Volatile Organic Compound (VOC) emission, and ventilation
- Construction – Best practices during construction to mitigate or minimize run-off, solid waste, disturbance to habitat or to significant on-site trees, and other temporary and permanent construction impacts

4. Density and Scale

The Town prefers a mix of scales and densities to a single building type when the site allows. This may require changes to setbacks and lot coverage allowed by existing zoning. The Town prefers multiple, smaller multifamily buildings on a neighborhood scale to single, large buildings when possible.

5. Affordability Performance Standards

The Town prefers a mix of levels of affordability whenever possible. This includes 30%, 50%, 60%, and 80% AMI levels. The Town prefers developments that include a mix of market rate and affordable units.

D. Proposed Modifications to Zoning Districts to Create SHI Units

Executive Office of Housing and Livable Communities (EOHLC) Guidelines state that strategies should include “The identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating SHI Eligible Housing developments to meet its housing production goal. Zoning indicates a community’s interest in the types of uses to be encouraged. The zoning strategy should identify points where the zoning needs to be changed to accommodate additional dwelling units: Can density be increased? Can accessory apartments be accommodated? Are upper story residential units allowed in commercial districts? In identifying geographic areas, communities must ensure that any constraints can be overcome in a timely and cost-effective manner. Additionally, communities should consider the Commonwealth’s Sustainable Development Principles at:

<http://www.mass.gov/hed/docs/dhcd/cd/smartgrowth/sdprinciples.pdf>.” (c.1).

Table 57: Strategies that Include Zoning Changes

No	Strategy	Zones Impacted
4.1	Establish the MBTA Communities Overlay District	MBTA Communities Overlay District
4.2	Finalize and approve improvements that clarify, modernize, and streamline the zoning bylaw	All Districts
4.3.	Evaluate Dracut’s existing Accessory Dwelling Unit bylaw in consideration of the Affordable Homes Act and make adjustments as appropriate	All Single-Family Residential Districts
4.4	Evaluate potential for zoning or policy tools to pursue during the period covered by this or a future Housing Production Plan	All Districts

E. Land with Potential for Affordable Housing

1. Privately-Owned Land

Executive Office of Housing and Livable Communities Guidelines state that strategies should include “The identification of specific sites for which the municipality will encourage the filing of Comprehensive Permit applications. Identification of specific sites should be consistent, to the greatest extent possible, with Sustainable Development Principles. Strategies should include any proposed zoning changes, advantages to construction on the site, an acknowledgement of site constraints, and the costs to overcome such constraints” (c.2).³⁶

The Affordable Housing Partnership (AHP) and Department of Community Development utilized a GIS application and parcel list that scored parcels based on **Section C.2** in this chapter, preferred location of affordable housing. Locations with more preferred attributes are darker blue in the map

³⁶ "Housing Production Plan Section II. B of M.G.L. c. 40B Comprehensive Permit Projects Subsidized Housing Inventory Guidelines." DHCD, Updated 2014. Retrieved from <https://www.mass.gov/doc/hpp-guidelines/download>

and within the pink buffers (representing walking distances from schools). The team used this map to evaluate the privately- and publicly-owned land with potential for affordable housing list from the previous HPP and additional opportunities to create [Table 58](#) and [Table 59](#). The Town of Dracut will encourage the filing of Comprehensive Permit applications on any site listed in [Table 58](#), and will actively explore developing requests for proposals for affordable housing on sites listed in [Table 59](#). For more information on the mechanisms that will be used to encourage comprehensive permit development, see Strategy 3.1.

Table 58: Privately-Owned Land with Potential for Affordable Housing

Site	Acres	Estimated Developable Acres	Current Use	Characteristics	Zoning District	Zoning Amendment Needed?
93 Arlington Street	1.4	0.5	Two-family dwelling	<ul style="list-style-type: none"> Dwelling and outbuildings on lot Ideal for mixed use Zoning relief needed for small-scale affordable mixed use on small lots similar to neighboring uses 	R3	Y
7 Barlett Court	16.4	12.26	Undeveloped land	<ul style="list-style-type: none"> Heavily wooded lot New access through Douglas Road needed 	R1	Y
1367 Bridge Street	0.3	0.3	Former Grange Hall	<ul style="list-style-type: none"> Vacated hall Adaptive Reuse Opportunity 	B3	Y
1480 Bridge Street	1.0	0.9	Commercial Space	<ul style="list-style-type: none"> Half of land paved Commercial structure Zoning relief needed for small-scale affordable mixed use on small lots similar to neighboring uses 	B3	Y
114 Broadway	2.1	2.1	Two-family dwelling	<ul style="list-style-type: none"> Dwelling and outbuildings on lot Adaptive Reuse Opportunity Zoning relief needed for small-scale affordable mixed use on small lots similar to neighboring uses 	R1	Y
1089 Broadway	10.0	8.29	Undeveloped wooded lot	<ul style="list-style-type: none"> Level wooded lot with wetlands May be access issues due to wetlands 	I1	Y
200 Fox Avenue and 5-86 Zygouris Road	27.1	26.8	Vacant subdivided lots	<ul style="list-style-type: none"> Subdivided, improved land Ideal for affordable duplexes/rowhomes 	R1	Y
57 Merrimack Terrace	3.0	3.0	Undeveloped land	<ul style="list-style-type: none"> Flat and dry Moderate amount of vegetation 	R1	Y
16, 20, and 30 Midwood Road	0.3	0.3	Wooded lots	<ul style="list-style-type: none"> Owned by Habitat for Humanity Infrastructure needed Zoning relief needed to allow affordable single family dwellings on small lots similar to neighboring homes 	R1	Y
29 Primrose Hill Road	4.4	3.5	Single-family dwelling	<ul style="list-style-type: none"> Level land Some wetlands Dwelling recently renovated 	B3	Y
9-11 Winchester Way	0.2	0.2	Wooded lots	<ul style="list-style-type: none"> Owned by Habitat for Humanity Infrastructure needed Zoning relief needed to allow affordable single family dwellings on small lots similar to neighboring homes 	R1	Y

2. Publicly Owned Land

Executive Office of Housing and Livable Communities Guidelines state that strategies should include “Identification of municipally owned parcels for which the municipality commits to issue requests for proposals (RFP) to develop SHI Eligible Housing, including information on appropriate use of the site, and a timeline for the issuance of an RFP. DHCD [now EOHLC] can provide some assistance in the development of such an RFP” (c.4)

Similarly to private land, the AHP utilized the map shown in **Figure 6** to determine land with potential for affordable housing.

Figure 6: Map of Land Scored for Affordable Housing

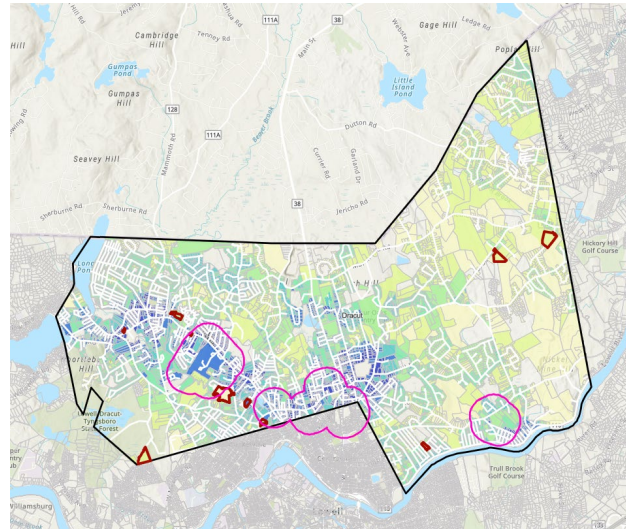


Table 59: Publicly-Owned Land with Potential for Affordable Housing

Site	Acres	Estimated Developable Acres	Current Use	Characteristics	Zoning District	Zoning Amendment Needed?
101 Colburn Ave	25.4	21.3	Vacant Lot	<ul style="list-style-type: none"> Access from Colburn Wetlands limit opportunities Must subdivide from former landfill and assess environmental 	R1	Y
2197 Lakeview Avenue	0.9	0.9	Vacant lot	<ul style="list-style-type: none"> Wooded lot Small structure 	R1	Y
Senior Center Site - Lafond Lane Rear	7.0	5.5	Wooded Lot	<ul style="list-style-type: none"> Wetlands and Flood Zone limit opportunities Could utilize unused ROW 	R3	Y
Senior Center Site - 951 Mammoth Road	3.7	1.5	Council on Aging	<ul style="list-style-type: none"> Wetlands limit opportunities 	R1	Y
77 Parker Avenue	3.4	1.7	Underutilized softball field	<ul style="list-style-type: none"> Level 	R3	Y
483 Riverside Street	2.5	2.5	Town owned vacant lot	<ul style="list-style-type: none"> Steep slopes Debris present 	R3	Y

Notably, almost all privately- and publicly-owned land with potential for affordable housing require zoning relief. This is because they are either:

- Below minimum lot size for a single family detached home and are similar sizes to neighboring parcels with pre-existing, nonconforming units, or
- Do not currently allow multifamily at a moderate density that would allow for a per-unit construction cost that supports the creation of naturally affordable or subsidized units meeting the desired attributes listed in **Section C** of this chapter.

F. Regional Collaborations

The strategies listed in **Table 61** involve working in collaborations with other municipalities or regional nonprofits to advance shared housing goals.

Table 60: Strategies that Include Regional Collaborations

No	Strategy	Possible Partners
1.4	Strengthen partnerships with local and regional agencies and organizations through regular meetings with clear agendas	CBA, Common Ground, Habitat for Humanity, NMCOG
1.5	Coordinate with LRTA and NMCOG to explore and prepare for transit and transportation improvements to move in tandem with housing development	NMCOG, LRTA
2.1	Participate in the At Home in Greater Lowell Regional Housing Strategy, building upon its storytelling campaign	Other municipalities, NMCOG
2.2	Undertake educational initiatives in partnership with regional partners, customizing materials for Dracut and amplifying messaging	CBA, CTI, MVHP
2.4	Seek opportunities to educate and train board and committee members	NMCOG, CHAPA
3.2	Complete the analysis of the Subsidized Housing Inventory and participate in efforts to regionalize the administration and monitoring of affordable housing, including utilization of Housing Navigator	Other municipalities, NMCOG

APPENDIX 1

Maps

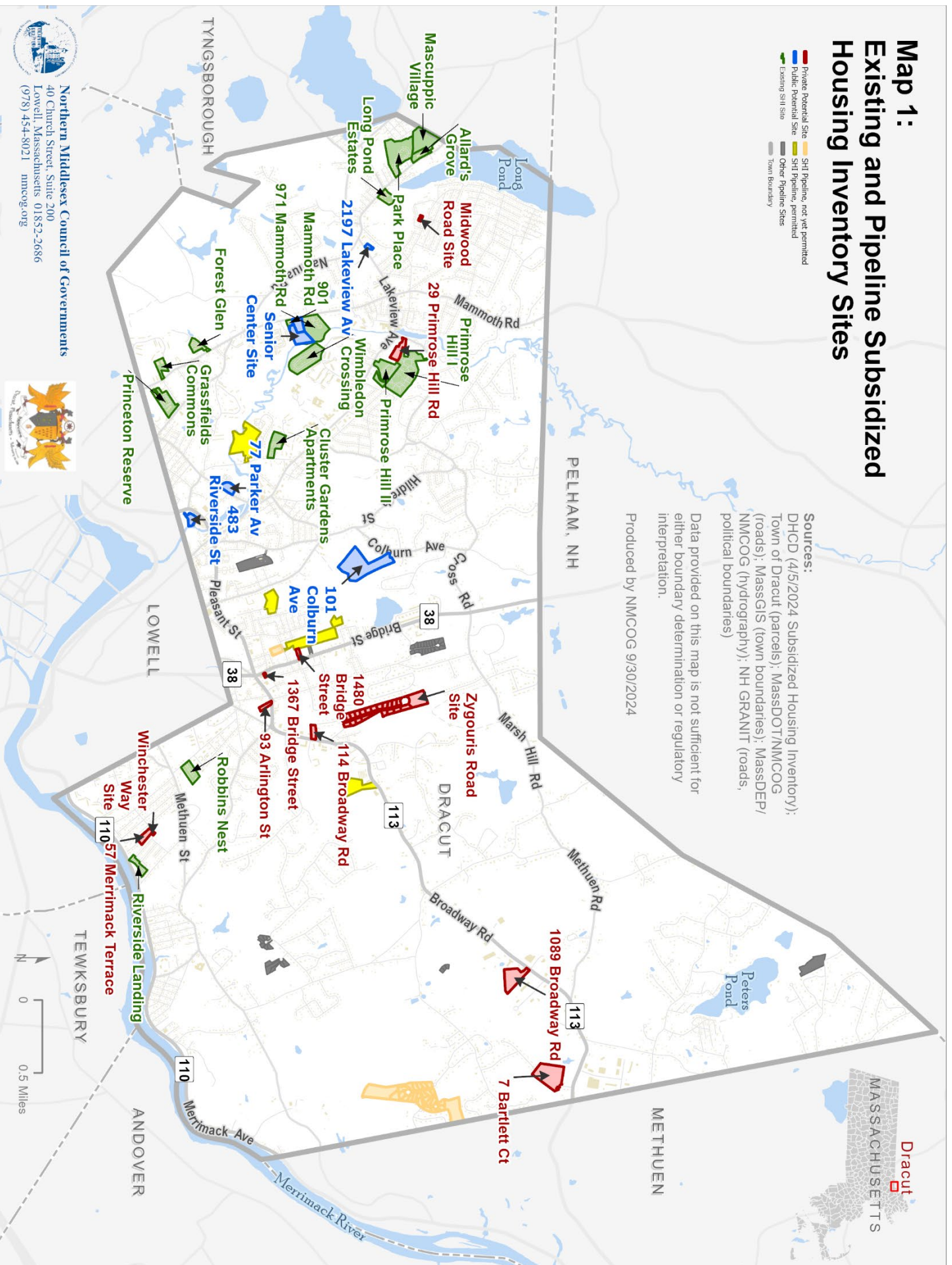
Map 1: Existing and Pipeline Subsidized Housing Inventory Sites

- Private Potential Site
- Public Potential Site
- SHI Pipeline, not yet permitted
- SHI Pipeline, permitted
- Other Pipeline Sites
- Existing SHI Site
- Town Boundary

Sources:
DHCD (4/5/2024 Subsidized Housing Inventory);
Town of Dracut (parcels); MassDOT/NMCOG
(roads); MassGIS (town boundaries); MassDEP/
NMCOG (hydrography); NH GRANIT (roads,
political boundaries)

Data provided on this map is not sufficient for
either boundary determination or regulatory
interpretation.

Produced by NMCOG 9/30/2024



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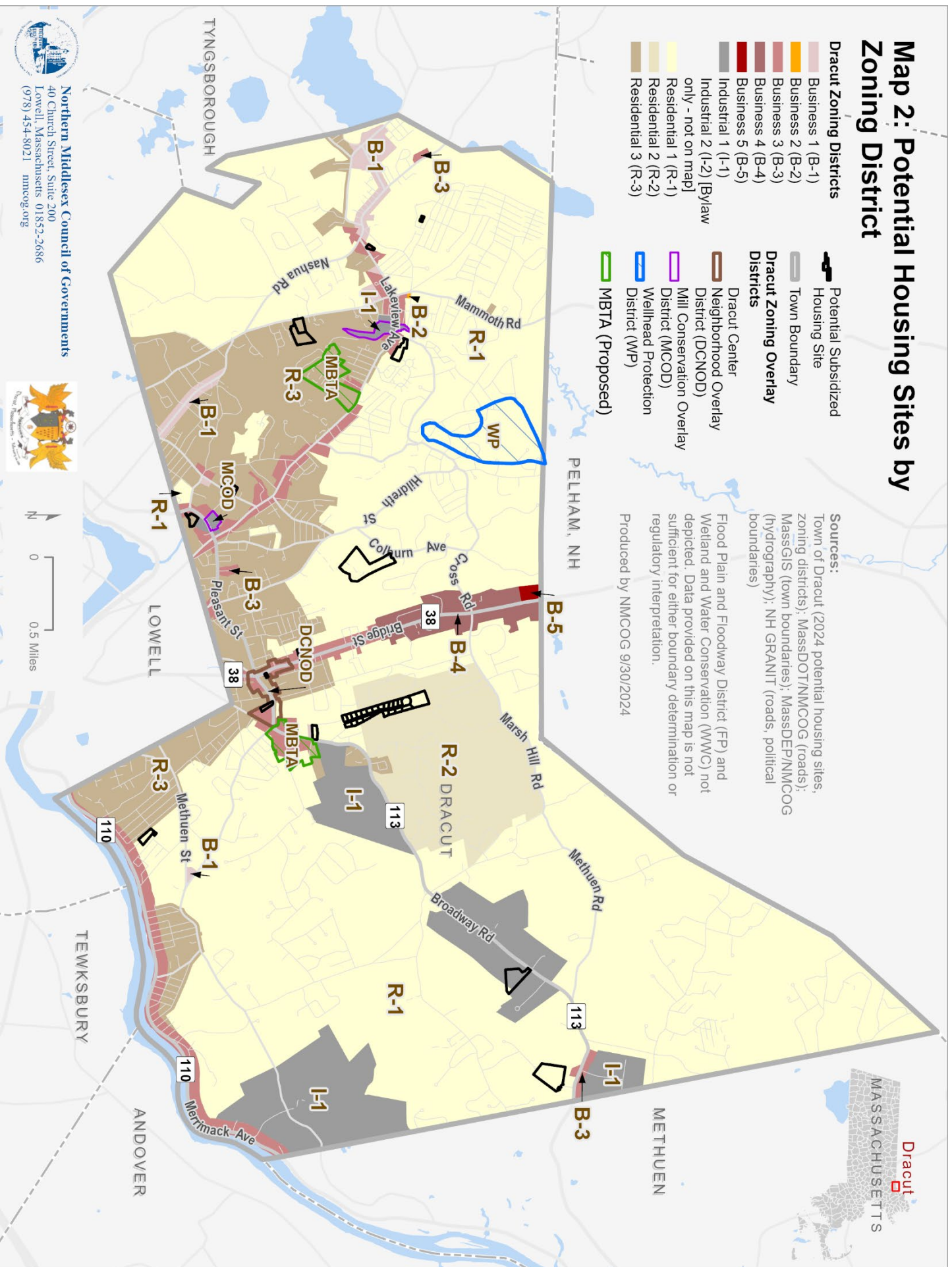
Map 2: Potential Housing Sites by Zoning District

- Dracut Zoning Districts**
 - Business 1 (B-1)
 - Business 2 (B-2)
 - Business 3 (B-3)
 - Business 4 (B-4)
 - Business 5 (B-5)
 - Industrial 1 (I-1)
 - Industrial 2 (I-2) [Bylaw only - not on map]
 - Residential 1 (R-1)
 - Residential 2 (R-2)
 - Residential 3 (R-3)
- Potential Subsidized Housing Site**
 - Town Boundary
- Dracut Zoning Overlay Districts**
 - Dracut Center Neighborhood Overlay District (DCNOD)
 - Mill Conservation Overlay District (MCOD)
 - Wellhead Protection District (WP)
 - MBTA (Proposed)

Sources:
 Town of Dracut (2024 potential housing sites, zoning districts); MassDOT/NMCOG (roads); MassGIS (town boundaries); MassDEP/NMCOG (hydrography); NH GRANIT (roads, political boundaries)

Flood Plain and Floodway District (FP) and Wetland and Water Conservation (WWC) not depicted. Data provided on this map is not sufficient for either boundary determination or regulatory interpretation.

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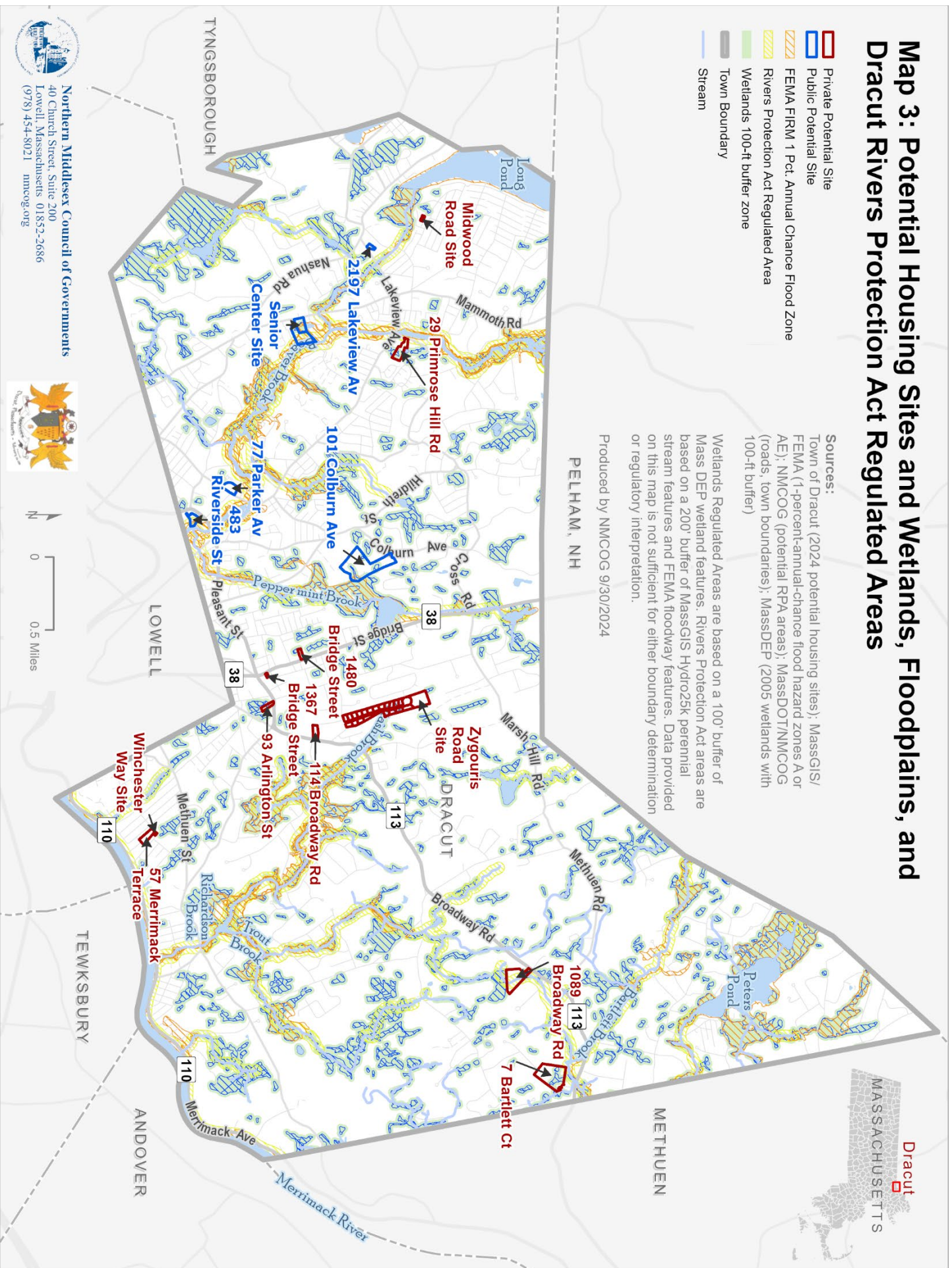
Map 3: Potential Housing Sites and Wetlands, Floodplains, and Dracut Rivers Protection Act Regulated Areas

- Private Potential Site
- Public Potential Site
- FEMA FIRM 1 Pct. Annual Chance Flood Zone
- Rivers Protection Act Regulated Area
- Wetlands 100-ft buffer zone
- Town Boundary
- Stream

Sources:
 Town of Dracut (2024 potential housing sites); MassGIS/ FEMA (1-percent-annual-chance flood hazard zones A or AE); NIMCOG (potential RPA areas); MassDOT/NIMCOG (roads, town boundaries); MassDEP (2005 wetlands with 100-ft buffer)
 Wetlands Regulated Areas are based on a 100' buffer of Mass DEP wetland features. Rivers Protection Act areas are based on a 200' buffer of MassGIS Hydro25k perennial stream features and FEMA floodway features. Data provided on this map is not sufficient for either boundary determination or regulatory interpretation.

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0 0.5 Miles

Dracut
 MASSACHUSETTS

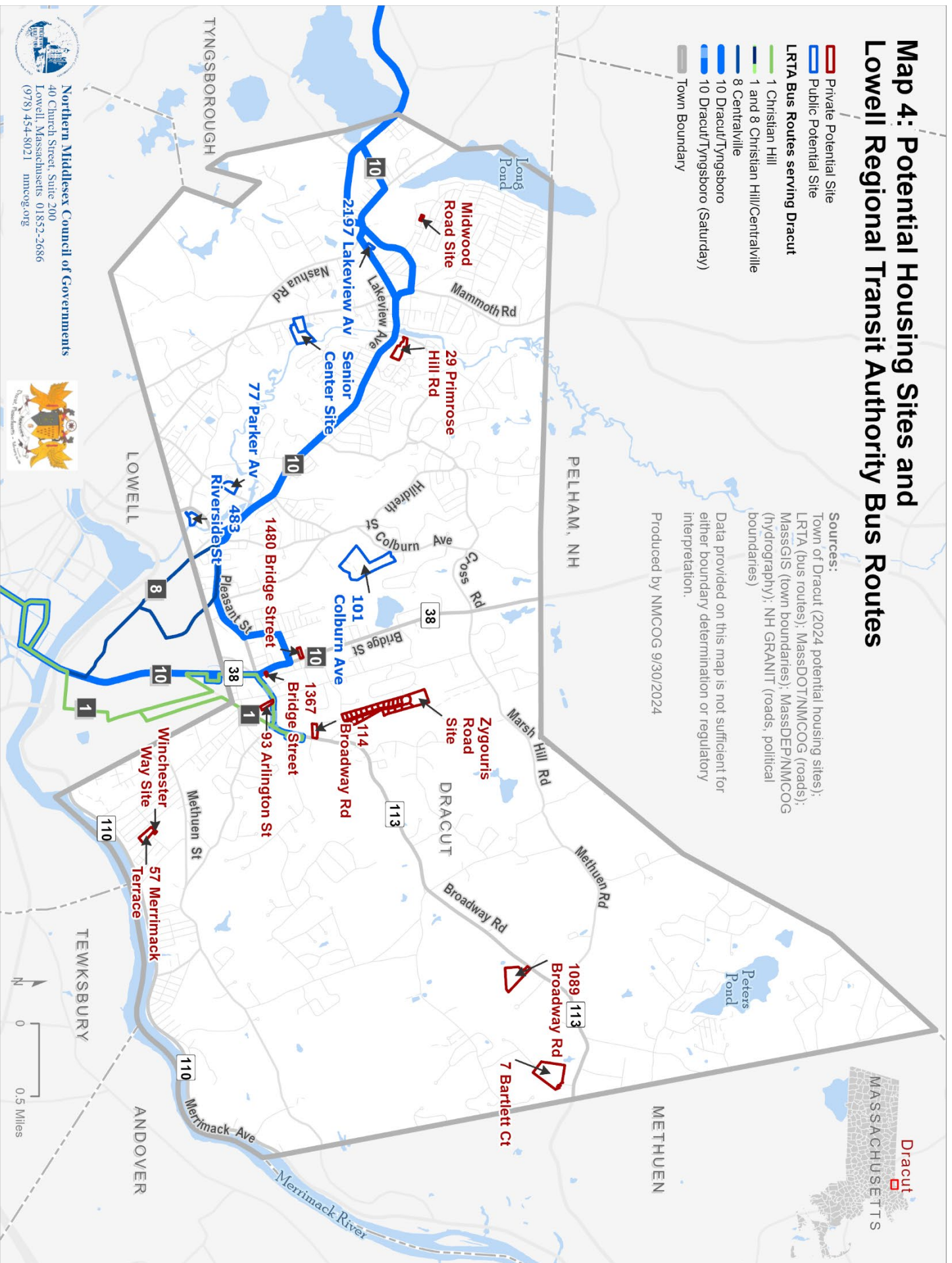
Map 4: Potential Housing Sites and Lowell Regional Transit Authority Bus Routes

- Private Potential Site
- Public Potential Site
- LRTA Bus Routes serving Dracut
 - 1 Christian Hill
 - 1 and 8 Christian Hill/Centralville
 - 8 Centralville
 - 10 Dracut/Tyngsboro
 - 10 Dracut/Tyngsboro (Saturday)
- Town Boundary

Sources:
 Town of Dracut (2024 potential housing sites);
 LRTA (bus routes); MassDOT/NMCOG (roads);
 MassGIS (town boundaries); MassDEP/NMCOG
 (hydrography); NH GRANIT (roads, political
 boundaries).

Data provided on this map is not sufficient for
 either boundary determination or regulatory
 interpretation.

Produced by NMCOG 9/30/2024



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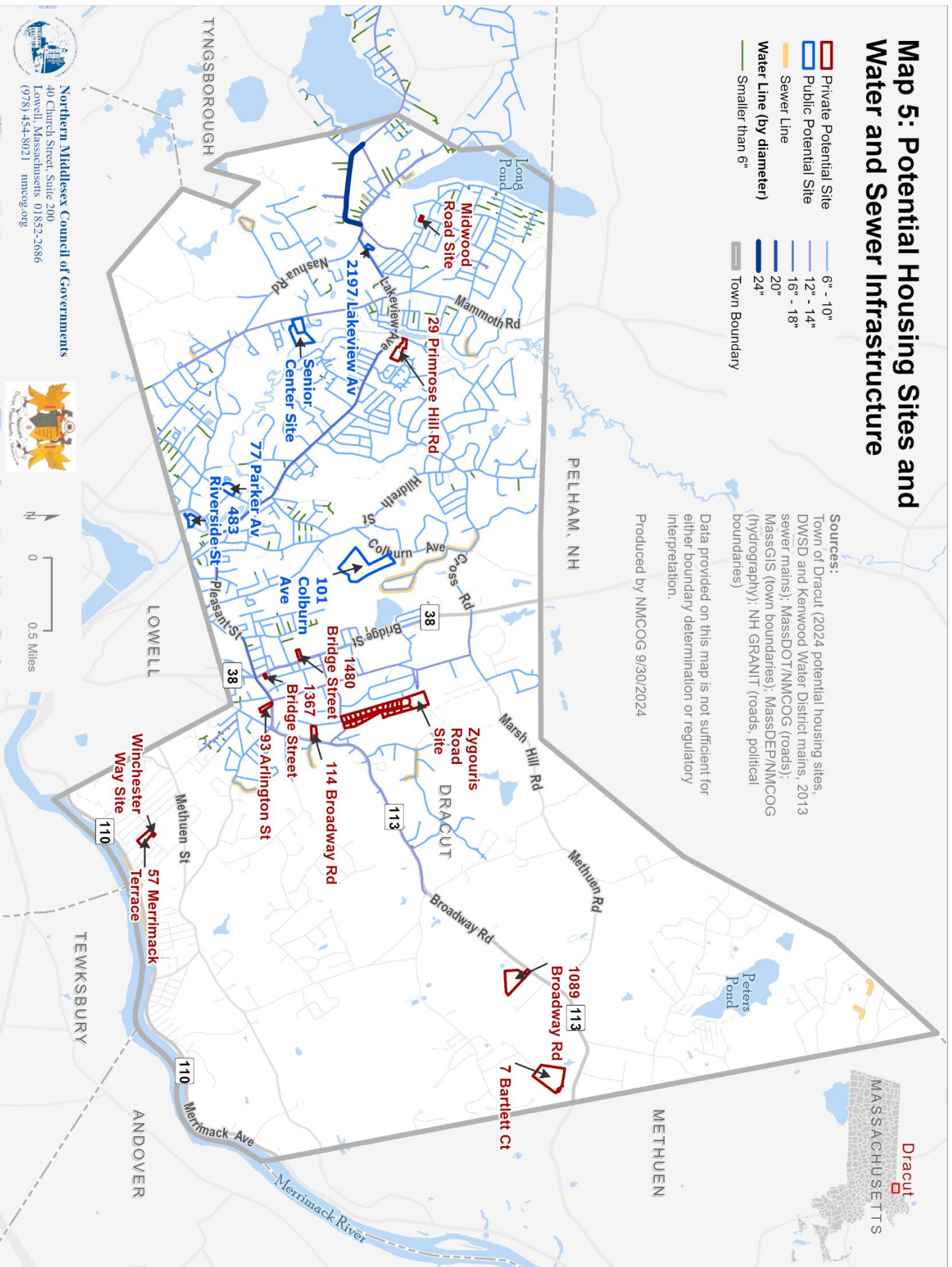
Map 5: Potential Housing Sites and Water and Sewer Infrastructure

- Private Potential Site
- Public Potential Site
- Sewer Line
- Water Line (by diameter)
 - 6" - 10"
 - 12" - 14"
 - 16" - 18"
 - 20"
 - 24"
 - Smaller than 6"
- Town Boundary

Sources:
 Town of Dracut (2024 potential housing sites, DWSD and Kenwood Water District mains, 2013 sewer mains); MassDOT/NMCOG (roads); MassGIS (town boundaries); MassDEP/NMCOG (hydrography); NH GRANIT (roads, political boundaries)

Data provided on this map is not sufficient for either boundary determination or regulatory interpretation.

Produced by NMCOG 9/30/2024



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APPENDIX 2

Acronyms

ACS – American Community Survey
ADU – Accessory Dwelling Unit
AHP – Dracut Affordable Housing Partnership
AHTF – Affordable Housing Trust Fund
AMI – Area Median Income
CHAS – Comprehensive Housing Affordability Strategy
CPA – Community Preservation Act
DHCD – Massachusetts Department of Housing and Community Development
EOHLC – Executive Office of Housing and Livable Communities
FMR – Fair Market Rent
HAC – Housing Appeals Committee
HAMFI – HUD Area Median Family Income
HFHGL – Habitat for Humanity of Greater Lowell
HHS – U.S. Department of Health and Human Services
HMDA – Home Mortgage Disclosure Act
HPP – Housing Production Plan
HUD – U.S. Department of Housing and Urban Development
LIP – Local Initiative Program
LIHTC – Low Income Housing Tax Credits
MassDOT – Massachusetts Department of Transportation
MGL – Massachusetts General Law
MPO – Metropolitan Planning Organization
NMCOG – Northern Middlesex Council of Governments
OSRD – Open Space Residential Development
SHI – Subsidized Housing Inventory
ZBA – Zoning Board of Appeals