

Town of Tyngsborough Affordable Housing Production Plan

2013-2017



The Village at Merrimac Landing



Whitman Woods at Maple Ridge

December 2012

Prepared by

Northern Middlesex Council of Governments
40 Church Street, Suite 200 ~ Lowell, MA 01852



Northern Middlesex Council of Governments

December 21, 2012

A Multi-Disciplinary
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www.nmcog.org

Aaron Gornstein, Undersecretary
Massachusetts Department of Housing and Community Development
100 Cambridge Street, Suite 300
Boston, MA 02114

Re: Tyngsborough Affordable Housing Production Plan

Dear Undersecretary Gornstein,

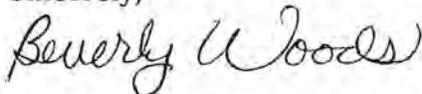
The Northern Middlesex Council of Governments (NMCOG) worked closely with the Town of Tyngsborough to develop the enclosed *Town of Tyngsborough Affordable Housing Production Plan for 2013-2017 (Plan)* which summarizes the current housing market in the community, and outlines a five-year plan for increasing the number of residential units to surpass Tyngsborough's Subsidized Housing Inventory (SHI) goal. The *Plan* was approved unanimously by the Tyngsborough Board of Selectmen and Planning Board at a joint meeting held on December 17, 2012, as documented in the attached letters. We have also enclosed letters from the Tyngsborough Housing Authority and the Tyngsborough School Committee regarding the *Plan*. This broad support reflects the Town's willingness to work in partnership with your office and the private sector to increase the availability of affordable housing in the community.

The *Plan* addresses the requirements outlined under Chapter 40B of the Massachusetts General Laws and the 2008 program regulations developed by your office. The *Plan* is consistent with the Commonwealth's Sustainable Development Principles and establishes goals and strategies that are consistent with Tyngsborough's community characteristics, as reflected in their recent planning documents. Once approved by DHCD, this *Plan* will serve as a guide for the Town's affordable housing program for the next five years.

During the past ten years, the Town has experienced the uncertainties of the private housing market. When the previous plan was submitted to DHCD in December, 2002, the Town had just granted Comprehensive Permits for the Merrimac Landing and Maple Ridge projects, which would have enabled the Town to exceed its 10% goal. However, due to a downturn in the private housing market and changes to the composition of these projects, the Town has been trying to get back on track in addressing its affordability goal. As of December 11, 2012, DHCD credited the Town with 320 subsidized units, while there were 59 additional subsidized units in the housing "pipeline". Once the "pipeline" units are confirmed by DHCD, the Town of Tyngsborough will attain 9.09% with only 38 units left to develop in order to exceed 10%. The Town is committed to working collaboratively to implement the *Plan* by partnering with the Tyngsborough Housing Authority, the Planning Board, funding agencies and the private development community to develop the required affordable housing units to meet its affordability goal.

If you have any questions or require any additional information, do not hesitate to contact my Assistant Director, Jay Donovan, directly at (978) 454-8021 ext. 16 or at jdonovan@nmcog.org.

Sincerely,



Beverly Woods
Executive Director

cc: Michael Gilleberto, Town Administrator
Tyngsborough Board of Selectmen
Tyngsborough Planning Board
NMCOG Councilors
Philip DeMartino, DHCD



TOWN OF TYNGSBOROUGH

Board of Selectmen
25 Bryant Lane
Tyngsborough, MA 01879
Tel: 978 649-2314 Fax: 978 649-2310

December 17, 2012

Aaron Gornstein
Undersecretary
Massachusetts Department of Housing and Community Development
100 Cambridge Street, Suite 300
Boston, MA 02114

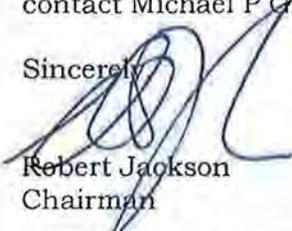
Dear Mr. Undersecretary Gornstein:

At its meeting on December 17, 2012, the Tyngsborough Board of Selectmen adopted the Town of Tyngsborough Affordable Housing Production Plan, 2012-2016 by a vote of 4-0.

The Housing Production Plan was developed through a collaborative effort between the Board of Selectmen and the Northern Middlesex Council of Governments.

If you have any questions about the Housing Production Plan, or the vote of approval taken at the December 17th Board of Selectmen meeting, please contact Michael P Gilleberto, Town Administrator, at 978 649-2314.

Sincerely,



Robert Jackson
Chairman

Cc: Beverly Woods, NMCOG
Michael Gilleberto, Town Administrator
Phil DeMartino, DHCD



***Town of Tyngsborough
Planning Board***

25 Bryants Lane
Tyngsborough, Massachusetts 01879-1003
Office: (978) 649-2300, ext. 115
Fax: (978) 649-2301

December 18, 2012

Aaron Gornstein
Undersecretary
Massachusetts Department of Housing and Community Development
100 Cambridge Street, Suite 300
Boston, MA 02114

Dear Undersecretary Gornstein:

At its meeting on December 17, 2012, the Tyngsborough **Planning Board** adopted the Town of Tyngsborough Affordable Housing Production Plan, 2012-2016 by a vote of 4-0. The Town contracted with the Northern Middlesex Council of Governments (NMCOG) to complete the Housing Production Plan over the past year. NMCOG staff worked with Town staff and the volunteers of the Local Housing Partnership to develop the plan.

If you have any questions or comments, please feel free to contact the Board at 978-649-2300, ext. 115.

Sincerely,

Thomas Delmore
Chairman

Cc: Beverly Woods, NMCOG
Phil DeMartino, DHCD
Board of Selectmen



TOWN OF TYNGSBOROUGH

Office of the Town Administrator

25 Bryants Lane

Tyngsborough, MA 01879

Tel: 978 649-2300 Ext. 100 Fax: 978 649-2320

E-mail: mgilleberto@tyngsboroughma.gov

August 29, 2012

Mr. Frank DePaola, Administrator
Massachusetts Department of Transportation
Highway Division
10 Park Plaza, Suite 3910
Boston, MA 02116

Dear Mr. DePaola:

I am writing to you regarding state-owned property located at 11 Indian Lane in Tyngsborough.

Eleven Indian Lane is a vacant single-family house, located on a parcel taken by MassDoT as part of the Pawtucket Boulevard Realignment Project. The house was slated for demolition, however demolition was suspended after the town expressed interest in acquiring the property (see attached letter dated March 12, 2012). The Board of Selectmen has subsequently identified the Tyngsborough Housing Authority as an interested and suitable potential owner for the property, to rehabilitate the house into a subsidized affordable housing unit.

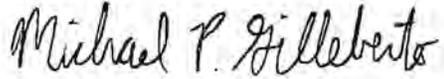
In a phone conversation with Mr. Thomas Gray of the Right-of-Way Division on August 27, 2012, I was apprised that Highway Division appraisers estimate the fair market value of the property between \$125,000 and \$150,000. Mr. Gray advised that the appropriate next step would be submitting a letter to you affirming the Town's interest.

The Board of Selectmen supported, and the November, 2010 Special Town Meeting approved, the conveyance for \$0 parcels of Town-owned land with a total assessed value of \$253,300 at the time of the conveyance, parcels which are presently assessed to be valued \$180,400. Additionally, the Town has lost an estimated \$13,804 in annual property tax revenue due to the takings of privately-owned parcels associated with this project. Finally, MassDoT will realize approximately \$60,000 in savings by not having to demolish the building located at 11 Indian Lane.

The Board of Selectmen believes the above items are consideration to be factored into the conveyance of 11 Indian Lane for \$0 through the Town of Tyngsborough to the Tyngsborough Housing Authority.

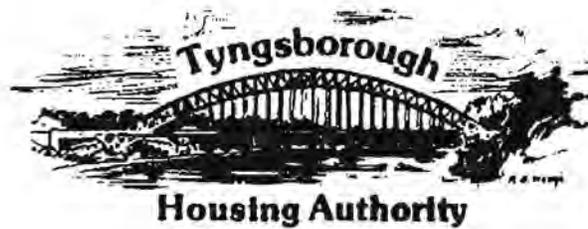
As the Pawtucket Boulevard realignment and Tyngsborough Bridge reconstruction projects conclude, I wish to discuss this matter with you or your representative at your earliest convenience.

Sincerely,

A handwritten signature in black ink that reads "Michael P. Gilleberto". The signature is written in a cursive style with a large initial "M".

Michael P. Gilleberto
Town Administrator

cc: Board of Selectmen
Charles J. Zaroulis, Town Counsel
Tyngsborough Housing Authority
Andrea Jackson, Director, Right-of-Way Division
Thomas Gray, Right-of-Way Division
Senator Eileen Donoghue
Representative Colleen Garry



September 5, 2012

Town of Tyngsborough
Board of Selectmen
25 Bryants Lane
Tyngsborough, MA 01879

The Tyngsborough Housing Authority Board of Commissioners has had the opportunity to recently review the June 2012 Town of Tyngsborough Affordable Housing Production Plan Draft prepared by Northern Middlesex Council of Governments. In doing so, we have identified several areas that we believe are due greater attention surrounding the development of additional affordable housing units.

As suggested in the draft, the overall population is expected to age at a greater rate and therefore potential future housing models should accommodate single adults age 65+ who desire to "age in place." As of 2010, the median income for such population was \$35,625 within the Lowell Metropolitan FMR region. The second most common renter is 65 years or older, further emphasizing the fact that affordable, senior housing should be a high priority for the Town of Tyngsborough.

The Tyngsborough Housing Authority Board of Commissioners has been actively exploring opportunities in which to secure land and/or appropriate housing to increase its affordable portfolio on behalf of the seniors within our community. In our research, we have come to realize that there are many under-utilized parcels of land/buildings which could possibly meet the purpose of affordable housing for the senior population.

In conclusion, it is our hope that the Town of Tyngsborough will diligently explore all available options for affordable housing development while keeping in mind the elder population whom we serve.

Sincerely,

A handwritten signature in black ink, appearing to read "Richard Deleo, Jr.", is written over a horizontal line. The signature is fluid and cursive.

Richard Deleo, Jr. Chairman
Tyngsborough Housing Authority

Cc: Michael P. Gilleberto, Town Administrator
Northern Middlesex Council of Governments



September 5, 2012

Town of Tyngsborough
Board of Selectmen
25 Bryants Lane
Tyngsborough, MA 01879

RE: Indian Lane House

The Tyngsborough Housing Authority Board of Commissioners would like to formally request to you our interest in acquiring the house located at 11 Indian Lane, which the Town of Tyngsborough is trying to secure from the Massachusetts Department of Transportation, to rehabilitate into a subsidized affordable housing unit.

Once house is acquired we plan on cleaning up the outside and rehabilitating the inside for an affordable family unit. The following are the three different funding sources available to us as options to use in rehabilitating this house, but not necessarily in the given order.

1. Funds received in lieu of a Chapter 40B unit from a developer.
2. Funds from Community Preservation Committee.
3. Department of Housing and Community Development.

It is our hope that the Town of Tyngsborough will turn this house over to the Tyngsborough Housing Authority and we look forward to working with the Board of Selectmen on any future affordable housing units.

Sincerely,

A handwritten signature in black ink, appearing to read "Richard Deleo, Jr.", is written over a large, stylized, and somewhat illegible signature that has been crossed out or is a placeholder.

Richard Deleo, Jr. Chairman
Tyngsborough Housing Authority

Cc: Michael P. Gilleberto, Town Administrator



Tyngsborough Public Schools

Donald P. Ciampa
Superintendent of Schools
(978) 649-7488

Michael Flanagan
Assistant Superintendent
(978) 649-7488

Joseph Messina
School Business Administrator
(978) 649-7488

Kerry Cavanaugh
Administrator of Special Education
(978) 649-8914

September 7, 2012

Mr. Michael Gilleberto
Town Administrator
25 Bryants Lane
Tyngsborough, MA 01879

Dear Michael:

In response to your request for comments on the development of a Housing Production Plan, I would welcome the opportunity to have School Committee participation during the process. To date, I know that Mr. Burt Buchman, Chair of the School Committee, has had an opportunity to meet with you and a representative from NMCOCG to provide input from the school's perspective. As you know, it is extremely important for the school district to be made aware of any substantial changes in housing developments (please see my attached letter from December of 2010) as it directly impacts the delivery of services to students, transportation, staffing and supplies etc..... Further, it is extremely important to have accurate student enrollment projections included in the Housing Production Plan.

I look forward to discussing this plan with you.

Thank you,

Donald P. Ciampa
Superintendent of Schools

Cc: Robert Jackson, Board of Selectmen Chair



Tyngsborough Public Schools



December 5, 2012

Michael Gilleberto, Town Administrator
Town of Tyngsborough
25 Bryants Lane
Tyngsborough, MA 01879

Dear Michael,

This is to inform the Town of Tyngsborough that the ZBA on October 11, 2012 approved our application to modify our comprehensive permit to allow us to build two more townhouses (total of 4 units) at our 186 Frost Road location.

These four units will consist of two bedrooms each and will be part of our affordable units. We expect the construction of these units to start in the spring/summer of 2013.

If you have any questions feel free to give me a call.

Sincerely,

A handwritten signature in cursive script that reads "Melinda L. Theide".

Melinda L. Theide
Executive Director

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Executive Summary

The Town of Tyngsborough requested the assistance of the Northern Middlesex Council of Governments (NMCOG) in developing an Affordable Housing Production Plan that met the Chapter 40B Comprehensive Permit requirements for affordable housing production in Massachusetts. Funding for the development of this Plan was provided by the Town through its Community Preservation funds. During the past year, NMCOG staff met with the Town Administrator and a representative from the Board of Selectmen to discuss demographics and housing data, identify the needs of the community based on current data on low- and moderate-income households, develop goals and strategies that meet the existing and projected housing needs of the community and identify potential future housing sites throughout the community. Building upon the previous discussions related to the *Greater Lowell Regional Strategic Plan*, NMCOG staff made several presentations to the Board of Selectmen and Planning Board, met with representatives of the Tyngsborough School Department and incorporated the input from these sessions into the submitted *Tyngsborough Affordable Housing Production Plan for 2013-2107*.

A. Comprehensive Needs Assessment

Through the development of the Comprehensive Needs Assessment, it became clear that Tyngsborough residents have diverse housing needs based upon household size, income, household type and age. The following summarizes the primary findings from the Comprehensive Needs Assessment section:

Population and Households

- The Town's population in 2010 was 11,292, reflecting a growth rate of 1.9%, or an additional 211 residents, since 2000. Tyngsborough's population represents 3.9% of the total population for the Northern Middlesex region, similar to what it was in 2000.
- During the period between 2000 and 2010, Tyngsborough households increased by 6.9%, more than three and a half times the population growth rate, from 3,731 households in 2000 to 3,999 households in 2020. Between 2010 and 2020, households are projected to increase by 13.8% and then average slightly more than 1% per year until 2035.
- More than three-quarters, or 76.4%, of Tyngsborough's 3,999 households were family households. According to the 2010 U.S. Census, the average household (2.97 persons) and family (3.37 persons) size remained unchanged from 2000.
- In terms of household size, two-person family households were the most prevalent, comprising 33.6% of total family households. Four-person family households made up 27.2% of all family households, while three-person family households represented less than a quarter of family households, or 24.9%. Single-person households comprised 19.7% of all nonfamily households in Tyngsborough.
- Residents aged 60+ (14.4% of the population) are projected to increase by 280 people to comprise 15.3% of the population in 2020. The Town continues to focus on the need for more elderly housing.
- Between 2005-2006 and 2010-2011, public school enrollment in Tyngsborough declined by 95 students or 4.2%. Between 2010 and 2035, the total school-age population is projected to increase by nearly 1,000 residents or 37.4%.

Income

- Median household income in Tyngsborough increased by 36.9% between 1999 and 2010 from \$ 69,818 to \$ 95,568, outpacing the nation, state and region. Median family income increased from \$ 78,680 in 1999 to \$ 105,908 in 2010 or by 34.6%. Per capita income in Tyngsborough grew by 32.6% from 1999 (\$ 27,249) to 2010 (36,133), slightly outpacing the nation, state and region.
- The distribution of household incomes between 1999 and 2010 has changed dramatically in Tyngsborough. While the number of households earning \$ 100,000 or more increased 100% from 899 households in 1999 to 1,798 households in 2010, the number of households earning \$ 25,000 up to \$ 100,000 decreased by 35.7%.
- In 2010, 384 Tyngsborough residents, or 3.5% of the town's population, were living in poverty. More than three-quarters of those living in poverty were between 18 and 64, while 20.6% were youth under the age of 18 and 19% were senior citizens age 65 and older.

Housing Production, Sales and Costs

- The majority (73.3%) of housing units in Tyngsborough are single-family, detached homes, which increased between 2000 and 2010 by only 7 units. There was a sharp increase (143.6%) in the number of two-family units between 2000 and 2010, while there was an overall decrease in the number of 3 to 4 units (10.6%) and 20 to 49 units (18%).
- In terms of housing tenure, 86.4% of all occupied housing units in 2010 were owner-occupied, which represents a slight increase (1.9%) since 2000. The number of renter-occupied units decreased by 43 units between 2000 and 2010.
- The number of residential building permits issued between 2002 and 2011 fluctuated year-to-year with the peak year being 2006 with 116 residential permits issued. During this period of time, 462 residential permits were issued that would result in 590 new residential units. The principal growth was in single-family (68.8%) and 5+ (29.8%) building units.
- Residential sales in Tyngsborough between 2005 and 2011 fluctuated as well. With the peak sales (208 units) in 2006 and the low point (140 units) in 2009, the annual sales figures went from 200 units in 2005 to 150 units in 2011. Single-family homes represented 50.3% of all residential sales during the time period, while condominiums accounted for an additional 28.7% of total sales.
- In 2010, 891 owner-occupied households in Tyngsborough or 27.6% of the total owner-occupied households were considered at least moderately burdened by their housing costs – paying more than 30% of their income on their housing costs. For renters, the situation is even more severe. More than half (56.2%) of the rental households in town, or 293 households, paid 30% or more of their annual income on housing costs.

B. Addressing Local and State Affordability Goals for Housing Production

In order to address the housing needs in Tyngsborough as outlined in the Comprehensive Needs Assessment, the following goals were approved by the Board of Selectmen. These goals are not listed in any priority order and are explained in greater detail in Section II of the Plan:

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

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

C. Strategies to Address Housing Needs and Increase Production

In order to implement the goals identified previously, strategies to address the housing needs of the community have been developed and adopted by the Board of Selectmen. These strategies, which can be implemented by the Town in tandem with community and regional organizations, are designed to increase and improve housing opportunities in Tyngsborough, particularly subsidized housing. The adopted strategies were separated into four distinct categories based on the needs identified in this Plan: Maintain Existing Housing and Expand Housing Opportunities; Policy, Programs and Services; Education; Funding; and Regional Coordination. The recommended strategies are summarized below and explained in greater detail in Section II of the Plan.

Maintain Existing Housing and Expand Housing Opportunities

- Continue to be proactive in monitoring and maintaining existing affordable housing units.
- Encourage development of more affordable rental choices for 1-, 2-, 3- and 4-bedroom units, with the goal of keeping the percentage of their income spent on housing below 30%.
- Document the specific needs for veterans living in and around Tyngsborough and construct affordable veteran housing units that meet those needs.
- Consider Chapter 61 properties as potential affordable housing opportunities in relationship to present inventories and future growth.
- Incorporate the Housing Production Plan into future updates to the Tyngsborough Master Plan.
- Work with the State and other stakeholders to develop group homes to provide supported, supervised living arrangements for citizens with mental and physical disorders.

- Investigate applicable models for creating an entity that would be responsible for overseeing the implementation of this Housing Production Plan, as well as maintaining existing and creating new affordable housing units in Tyngsborough.

Policies, Programs and Services

- Evaluate and revise existing development regulations and guidelines for fairness and efficiency. A result of this evaluation could be the development of an Affordable Housing Permitting Guide to assist applicants in navigating the review process.
- Actively review zoning changes that will provide for more affordable opportunities, including special permits for multi-family and open space residential subdivision incentives, accessory apartments, assisted living facilities, retirement communities, etc.
- Investigate developing an Inclusionary Housing Bylaw to further encourage development of new housing that is affordable to low and moderate-income households.
- Continue to use Community Preservation Funds to support development of affordable housing with a focus on the following programs and services:
 - Community education regarding affordable housing programs;
 - First-time homebuyer's assistance program;
 - Rental assistance;
 - Renovation and sale of properties as affordable unit(s) from town tax lien properties acquired;
 - Purchase of property for use as affordable housing development;
 - Utilization of donated buildings and/or land for the creation of affordable housing; and
 - Partnerships with private developers and public agencies for affordable housing initiatives that are in the best interest of the community.
- Support legislative and/or regulatory reforms at the state level that recognize the efforts of communities like Tyngsborough to proactively provide "workforce housing" to serve households at 80-120% of the area median income (AMI). This is in addition to continued efforts to support households earning below 80% of the AMI.
- Adopt local selection preferences which will include existing Tyngsborough residents and municipal employees.

Education

- Provide training and educational opportunities on affordable housing for Town Board and Committee members and staff. This could include updates on current policies to support affordable housing (i.e., the Comprehensive Permit Guidelines) and any revisions to state law or regional opportunities.
- Increase public awareness of and support for affordable housing through increased outreach and public education.

Funding

- Pursue the purchase of units and provide a subsidized buy-down on the purchase price for qualified first-time homebuyers.
- Research federal and state grant opportunities for the enhancement of affordable housing, including HUD's Housing for the Elderly (Section 202) program,

Community Economic Development Assistance Corporation (CEDAC) and Neighborworks Capital (NWC).

- Investigate opportunities available under a Regional HOME Consortium to generate additional funding for housing.

Regional Coordination

- Participate in a Regional Housing Committee to create a Regional Housing Plan for the Greater Lowell region.
- Continue to work with entities like the Common Ground Development Corporation (CGDC), a non-profit development arm of Community Teamwork, Inc. (CTI), to develop and manage affordable housing projects.
- Research and promote First-Time Homebuyer Program opportunities in the region and state to make existing homes more affordable.
- Research and promote Foreclosure Assistance Programs in the region and state to help homeowners avoid foreclosure.

D. Housing Production Plan Implementation Requirements

Section III of the Housing Production Plan describes the characteristics preferred for affordable housing in Tyngsborough, the zoning changes that would be needed to be made in order to generate more affordable housing and the specific locations in the community that have been identified as potential subsidized housing sites. The Town will be considering the adoption of their own Comprehensive Permit Policy and updates to the current zoning bylaw to address land use inconsistencies that have developed since the zoning bylaw was first adopted.

To meet the State's requirements for developing a Housing Production Plan, the Town identified privately- and publically-owned parcels with the potential for future affordable housing development. Thirteen (13) privately-owned and six (6) publically-owned sites were identified through this process, in addition to the "pipeline" sites, and described in terms of their location, size, current use, characteristics or site constraints, zoning district and whether a zoning bylaw amendment would be needed. These sites are shown in Map 6 in the Appendix, while Map 7 shows the sites with their respective zoning districts and Map 8 reflects the environmental limitations associated with these parcels. It is anticipated that between 180 and 203 new housing units could be developed on the identified sites. The list of potential housing sites will be utilized by the Board of Selectmen as a guide in implementing the Housing Production Plan.

The *Town of Tyngsborough Affordable Housing Production Plan for 2013-2017* was unanimously approved by the Tyngsborough Board of Selectmen and Tyngsborough Planning Board at a joint meeting on December, 17, 2012. This document is being submitted to DHCD for final approval.

Introduction

A. Overview of a Housing Production Plan

The development of housing that is accessible and affordable to people with a range of incomes, household characteristics, and demographic qualities is critical to successful and sustainable community planning. The Massachusetts Comprehensive Permit Law (Chapter 774 of the Acts of 1969, a.k.a. Chapter 40B of the Massachusetts General Laws), enacted in 1969, is designed to “increase the supply and improve the regional distribution of low- or moderate-income housing by allowing a limited override of local requirements and regulations which are inconsistent with local and regional affordable housing needs” (DHCD 2009). While many residents understand the need for more affordable housing options in Tyngsborough and across the region, housing developments proposed vis-à-vis the Comprehensive Permitting process are often controversial.

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

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

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

The purpose of the Affordable Housing Goals component is to determine the appropriate housing mix for the community, paying special attention to local and regional needs. This section also sets the minimum affordable housing production goal, as determined by the total number of year-round housing units in the most recent decennial Census. According to recent revisions to the Chapter 40B requirements, the minimum annual affordable housing production goal is greater or equal to 0.5% of the year-round housing stock.

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

Once approved by DHCD, an HPP is valid for five years. Additionally, communities may apply to have their HPP certified by DHCD. A community will be certified in compliance with an approved HPP if, during a single calendar year, it has increased its number of low- and moderate-income housing units. Certification lasts for one year if the community has increased its SHI units by 0.5%, and two years if it has increased the number of SHI units by 1.0%. According to Chapter 40B, once a plan has been certified, the local community has greater power in controlling new

residential development because a decision by the Zoning Board of Appeals to deny a Comprehensive Permit application will be considered “consistent with local need,” meaning that the ZBA’s decision would be upheld by DHCD’s Housing Appeals Committee (HAC).

B. Defining Affordable Housing

There are several definitions of affordable housing in the United States depending on whether one utilizes Federal or State criteria. The United States Department of Housing and Urban Development (HUD) considers housing ‘affordable’ if housing costs (in the case of rental units, gross rent plus associated utilities, and for ownership units, the cost of mortgage, property taxes, and insurance) do not exceed 30% of a household’s annual income. When a household pays more than 30% of its income on housing-related costs, it is considered “burdened” by housing, while households spending 50% or more of their income on housing are considered “severely burdened” according to HUD’s affordability criteria.

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

In assessing a community’s progress toward the Commonwealth’s 10% affordability goal, DHCD counts a housing unit as affordable if it is subsidized by state or Federal programs that support low- and moderate- income households at or below 80% AMI. Generally speaking, programs that subsidize rental units target households earning within 50% or 60% AMI, and first-time homebuyer programs apply income limits of up to 80% AMI.

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

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

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

If the Applicant wishes to challenge the ZBA’s assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the ZBA’s notice, including any documentation to support its position. DHCD shall thereupon review the materials

provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

Based on the criteria established by DHCD, the Town of Tyngsborough has an affordability goal of 417 units of subsidized housing based upon 10% of the number of year-round housing units for the community documented in the 2010 U.S. Census. As of December, 2012, DHCD determined that there were 320 subsidized housing units in the community. The Town has an opportunity to submit additional documentation to DHCD and develop housing for 59 additional subsidized units ("pipeline" units), which, if approved, would increase the number of subsidized housing units to 379 units, or 9.09%, and leave only 38 additional subsidized units to develop in order for the Town of Tyngsborough to exceed its 10% affordable housing goal.

C. Data Sources and Definitions

The Tyngsborough Housing Production Plan (HPP) relies on a variety of data sources familiar to DHCD and the Northern Middlesex Council of Governments (NMCOG), but generally unfamiliar to Tyngsborough officials and residents. These data sources include the U.S. Census and the American Community Survey (ACS) from the U.S. Census Bureau, U.S. Department of Housing and Urban Development (HUD), U.S. Department of Health and Human Services (HHS), the Massachusetts Department of Transportation (MassDOT), DHCD, and NMCOG. Due to different sampling methods, there may be differences in the data when comparing one source to another. For instance, the U.S. Census Bureau has different sampling methods for the U.S. Census and the American Community Survey, and, therefore, show different numbers for some common items, such as households. The more accurate household numbers are available through the 2010 U.S. Census, yet when reviewing household income, for instance, the only source available is the American Community Survey since income information was not requested as part of the 2010 U.S. Census, unlike the 2000 U.S. Census. 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.

In addition to these various data sources, there generally is some confusion about the use of different terms, such as "housing unit", "household" and "family". We typically use the definitions provided by the U.S. Census Bureau or the specific data source where the terms are not typically utilized. As an example, the U.S. Census Bureau utilizes the following definitions:

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

Household – A household includes all the people who occupy a housing unit as their usual place of residence.

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

These definitions are important to understand when the reader sees the terms family or nonfamily household, household or family income or basic comparisons between housing units and households. In general, housing units are all the residential structures in the community, while households are all occupied housing units and can be family or nonfamily households. If they are family households, the occupants meet the definition established by the U.S. Census Bureau.

For other definitions, consult the U.S. Census Bureau web page at www.census.gov or contact NMCOG at (978) 454-8021.

I. Comprehensive Needs Assessment

A. Demographic Analysis

This section provides an overview of the demographic changes that have occurred in Tyngsborough since the publication of the *Affordable Housing Comprehensive Plan* in 2002 and *Master Plan Update* in 1998. This section includes analyses of population, households, age cohorts, race and ethnicity, disability status, and income. The purpose of this analysis is to get a sense of how the population has changed over the past decade, who is living in Town now, and how the population might change in the future. This analysis forms the foundation for the Housing Needs section of this plan.

1. Population

Over the past fifty years, the town of Tyngsborough has steadily grown in population. The four decades between 1960 and 2000 saw the greatest increases in residents, with the total population more than tripling during this period, from 3,302 residents to 11,081 respectively. As reflected in Table 1 below, the U.S. Census shows that between 2000 and 2010, the Town's population grew by an additional 1.9%, or 211 people. This population figure represents 3.9% of the total population for the NMCOC region, just as it was in 2000.

Projections for future population growth are expected to increase in both the town and region, with Tyngsborough's population climbing to 14,400, or 4.5% of the region's total population, by 2035. Projected growth rates suggest that Tyngsborough will expand at a faster rate than the NMCOC region between 2000 and 2035 (30% versus 22.3% respectively). The periods between 2010 and 2020 are projected to see the highest levels of growth in Tyngsborough, with the population increasing by 10.4%.

Table 1: Actual and Projected Population: 2000 through 2035

Year	Tyngsborough	Town Growth Rates	Greater Lowell Region	Regional Growth Rate	Tyngsborough as a Percent of Region
2000	11,081	28.2%	281,225	6.7%	3.9
2010	11,292	1.9%	286,901	2.0%	3.9
2020	12,470	10.4%	297,000	3.5%	4.2
2025	13,070	4.8%	304,000	2.4%	4.3
2030	13,740	5.1%	312,000	2.6%	4.4
2035	14,400	4.8%	320,000	2.6%	4.5

Sources: 2000 and 2010 U.S. Census; Projections developed by MassDOT in consultation with NMCOC

2. Households and Household Types

Consistent with the real and projected changes in total population is the change in number of households in town over the next twenty-five years. Table 2 below illustrates the projected change in the number of households through 2035. Between 2000 and 2010, the number of households increased by 6.9%. Future projections for the next decade (2010-2020) estimate that the number of households will increase by approximately 13.8%, which is twice the increase in the last decade. After 2020, it is estimated that household growth will level off and increase somewhere between 5.3% and 5.8% between 2025 and 2035.

Table 2: Total Number of Households: 2000 through 2035

Year	Tyngsborough	Percent Change - Town	Total Number Greater Lowell	Percent Change - Region	Tyngsborough Households as a Percent of the Region
2000	3,731	31.2	99,342	10.2	3.8
2010	3,999	6.9	104,022	4.7	3.8
2020	4,550	13.8	108,800	4.6	4.2
2025	4,800	5.5	112,100	3.0	4.3
2030	5,080	5.8	115,500	3.0	4.4
2035	5,350	5.3	118,900	2.9	4.5

Sources: 2000 and 2010 U.S. Census; Projections developed by MassDOT in consultation with NMCOG

Table 3 on the next page shows household types in Tyngsborough in 2010. The typical household in Tyngsborough is a two-parent (between the ages of 35 and 64 years old), married family with children. However, household types have become increasingly diverse, with the number of single-person households and married couples without children becoming more prominent. For instance, in 2010, 35.4% of the family households were married couples without children.

Nonfamily households remained a smaller, but not insignificant, portion of the Town's total households at 23.6% in 2010. Most of the nonfamily households are comprised of residents between the ages of 36 and 64 years and 77.2% of them live alone. It is worth noting that the percentage of those householders living alone and over the age of 65 in 2010 was 25.3% of all nonfamily households. As discussed earlier, the overall population is expected to continue to age at a greater rate, so future housing types should accommodate single residents over the age of 65 that want to "age in place."

Table 3: Household Types: 2010

Household Type	2010	Percentage
Family households	3,057	76.4
<i>Age:</i>		
34 Years and Under	269	8.8
35-64 Years Old	2,437	79.7
65 Years and Older	351	11.5
Married-couples	2,548	83.3
With own children under 18 years	1,467	48.0
No children under 18 years	1,081	35.4
Male householder, no spouse	145	4.7
Female householder, no spouse	364	11.9
Nonfamily households	942	23.6
<i>Age:</i>		
34 Years and Under	176	18.7
35-64 Years Old	509	54.0
65 Years and Older	257	27.3
Total Householders living alone	727	77.2
Householders 65 and older living alone	238	25.3
Total Households	3,999	100

Source: 2010 U.S. Census

Another important factor when planning for assessing housing needs is household size. Table 4 below shows the number of people per household in 2010. Of the 3,999 households in Tyngsborough, more than three-quarters, or 76.4%, are comprised of families. Two-person family households were the most prevalent in Town with 33.6% of total households, while 4-person family households represented 27.2% of the total family households. Single-person households dominated the non-family category with 77.2% of all non-family households and 18.2% of all households. According to the 2010 U.S. Census, the average household and family sizes in Tyngsborough have remained almost unchanged from those in the 2000 U.S. Census - 2.97 and 3.37 respectively.

Table 4: Household Size – Family and Non-Family: 2010

Household Type	Household Size							TOTAL
	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7 + Person	
Family Household	0	1,026	761	832	291	102	45	3,057
Percentage	0	33.6	24.9	27.2	9.5	3.3	1.5	76.4
Non-Family Household	727	186	22	3	3	1	0	942
Percentage	77.2	19.7	2.3	0.3	0.3	0.1	0	23.6
Total	727	1,212	783	835	294	103	45	3,999

Source: 2010 U.S. Census

The growth and prevalence of nontraditional households justifies the need to provide a variety of housing types that do not fit within the traditional, market rate, detached single-family home model. Thus, in addition to a diverse supply of housing in terms of size and structure, a range of affordability options are needed for households and families who can't afford to pay market rate prices. These options will be further explored in the Housing Needs section of this report.

3. Age Cohorts

In developing the Housing Production Plan for Tyngsborough, it is important to understand the growth or decline in the various age cohorts that comprise the population. By looking at the trends from 2000 to 2010 and then focusing on the changes from 2010 through 2035, the community can determine what types of housing need to be constructed to meet the housing demand in the future.

Outlined below in Table 5, Tyngsborough's principal age cohorts in 2000 were the 25-39 (29.6%) and 20-24 (18.4%) age cohorts. By 2010 the principal age cohorts were the 40-59 (36.9%) and 25-39 (15.6%) age groups. Between 2000 and 2010, the age cohorts from 40-75+ actually increased by 163.5%, while residents between 20 and 39 years of age decreased by 54.8%. These trends indicate that the population in Tyngsborough is aging and that the need for starter homes in 2012 may not be as strong as it was in 2000. Based upon the data in Table 5, the greatest percentage change in the population between 2000 and 2020 is expected to be in the 40-59 and 60-74 age cohorts. While the community is expected to reflect a population growth rate of 12.5% between 2000 and the projected numbers for 2020, the 40-59 (191%) and 60-74 (179.7%) age groups will experience much greater growth. Conversely, the 20-24 (-71.4%) and 25-39 (-40.9%) age groups are expected to decrease significantly.

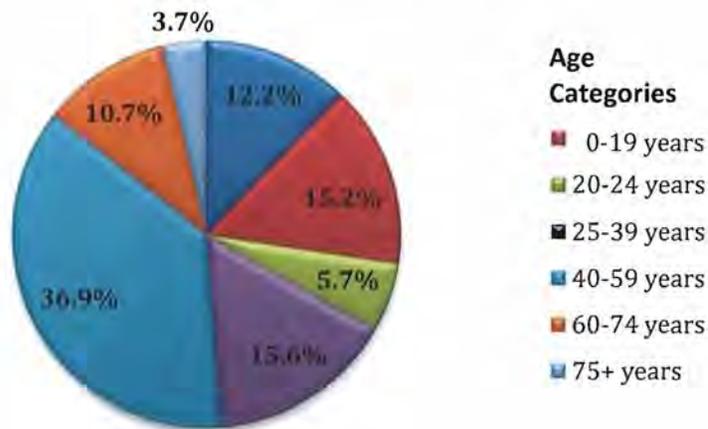
Table 5: Age Distribution of Tyngsborough Residents: 2000 through 2020

Age Groups	2000		2010		2020 (Projections)		Percent Change 2000-2020
	Number	Percent	Number	Percent	Number	Percent	
0-9 years	1,906	17.2	1,380	12.2	1,862	14.9	- 2.3
10-19 years	1,653	14.9	1,717	15.2	1,910	15.3	15.5
20-24 years	2,043	18.4	647	5.7	585	4.7	- 71.4
25-39 years	3,281	29.6	1,757	15.6	1,938	15.5	-40.9
40-59 years	1,466	13.2	4,162	36.9	4,266	34.2	191.0
60-74 years	558	5.0	1,209	10.7	1,561	12.5	179.7
75+ years	174	1.6	420	3.7	348	2.8	100.0
Total Population	11,081	99.9	11,292	100.0	12,470	99.9	12.5

Sources: 2000 and 2010 U.S. Census; 2020 Projections developed by MassDOT in consultation with NMCOG (MetroFuture age cohort breakouts were utilized).

Figure 1 on the next page reflects the same age distribution information for 2010 in a pie chart format.

Figure 1: Age Distribution of Tyngsborough Residents: 2010



Source: 2010 U.S. Census

The projections developed by MassDOT reflect positive growth (27.5%) in the town’s population from 2010 to 2035. Every age cohort, except for the 20-24 age group, shows positive growth during this period of time. As outlined in Table 6 below, this growth rate ranges from 8.2% for the 40-59 age cohort to 80% for the 75+ age group.

Table 6: Projected Age Distribution of Tyngsborough Residents: 2020 through 2035

Age Groups	2020		2030		2035		Percent Change 2010-2035
	Number	Percent	Number	Percent	Number	Percent	
0-9 years	1,862	14.9	2,117	15.4	2,203	15.3	59.6
10-19 years	1,910	15.3	2,085	15.2	2,178	15.1	26.8
20-24 years	585	4.7	575	4.2	590	4.1	-8.8
25-39 years	1,938	15.5	2,143	15.6	2,193	15.2	24.8
40-59 years	4,266	34.2	4,463	32.5	4,502	31.3	8.2
60-74 years	1,561	12.5	1,814	13.2	1,978	13.7	63.6
75+ years	348	2.8	543	4.0	756	5.3	80.0
Total Population	12,470	99.9	13,740	100.1	14,400	100.0	27.5

Sources: 2010 U.S. Census; 2020, 2030 and 2035 Projections developed by MassDOT in consultation with NMCOG (MetroFuture age cohort breakouts were utilized).

The expected population growth in Tyngsborough, especially the increase in the elderly population, has important implications for housing planning and development in the Town. In addition to a general need for more housing units to accommodate new and established families, special attention will need to be paid to the housing needs of seniors with 15.3% of the population estimated to be over 60 years old in 2020. This Housing Production Plan considers these unique

housing needs as it develops a framework for housing production in Tyngsborough over the next five years.

4. School Enrollment and Projections

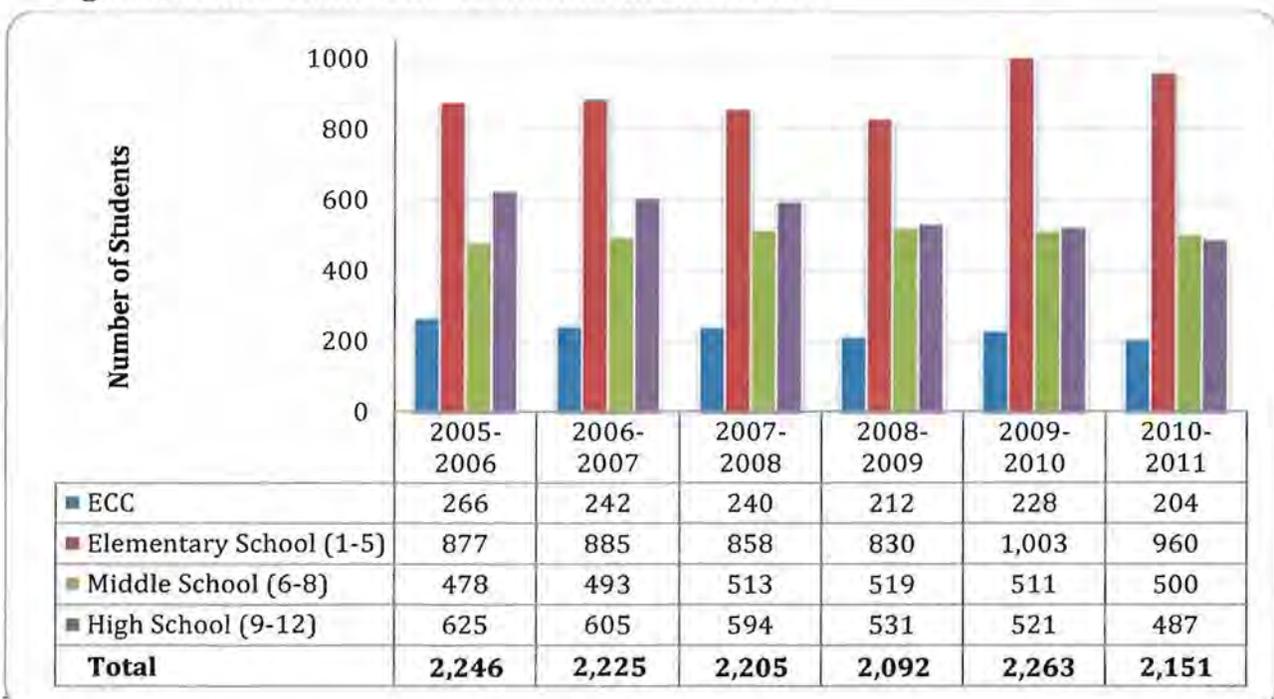
Tyngsborough Public Schools include an Elementary, Middle and High School. An Early Childhood Center is located within the Elementary School. The present Elementary School was constructed in 2004 and the High School in 1994. The Middle School is significantly older and has been submitted to the Massachusetts School Building Authority (MSBA) as the Town’s next school building priority. The Public Schools also maintain the former Lakeview School, which houses professional development space and is partially leased to the Merrimack Special Education Collaborative. Tyngsborough is also a member community of the Greater Lowell Regional Vocational-Technical School District, which is located within the town’s borders, as are two additional schools – Innovation Academy Charter School and Academy of Notre Dame.



Tyngsborough Elementary, opened in 2004
Source: <http://tyngsboroughps.org/node/5>

As shown in Figure 2 below, the number of school children in Tyngsborough declined between 2005-2006 and 2010-2011 for Preschool, Kindergarten and High School, but increased for the Elementary and Middle Schools. The overall enrollment declined by 4.2% during this period of time. While preschool and school-aged children (under 19 years old) attend private, charter, and parochial schools, the vast majority of Tyngsborough children are enrolled in the public school system. Based upon figures provided by the School Department, more than 86% of school-aged children in Tyngsborough attended Tyngsborough Public Schools as of January 1, 2010.

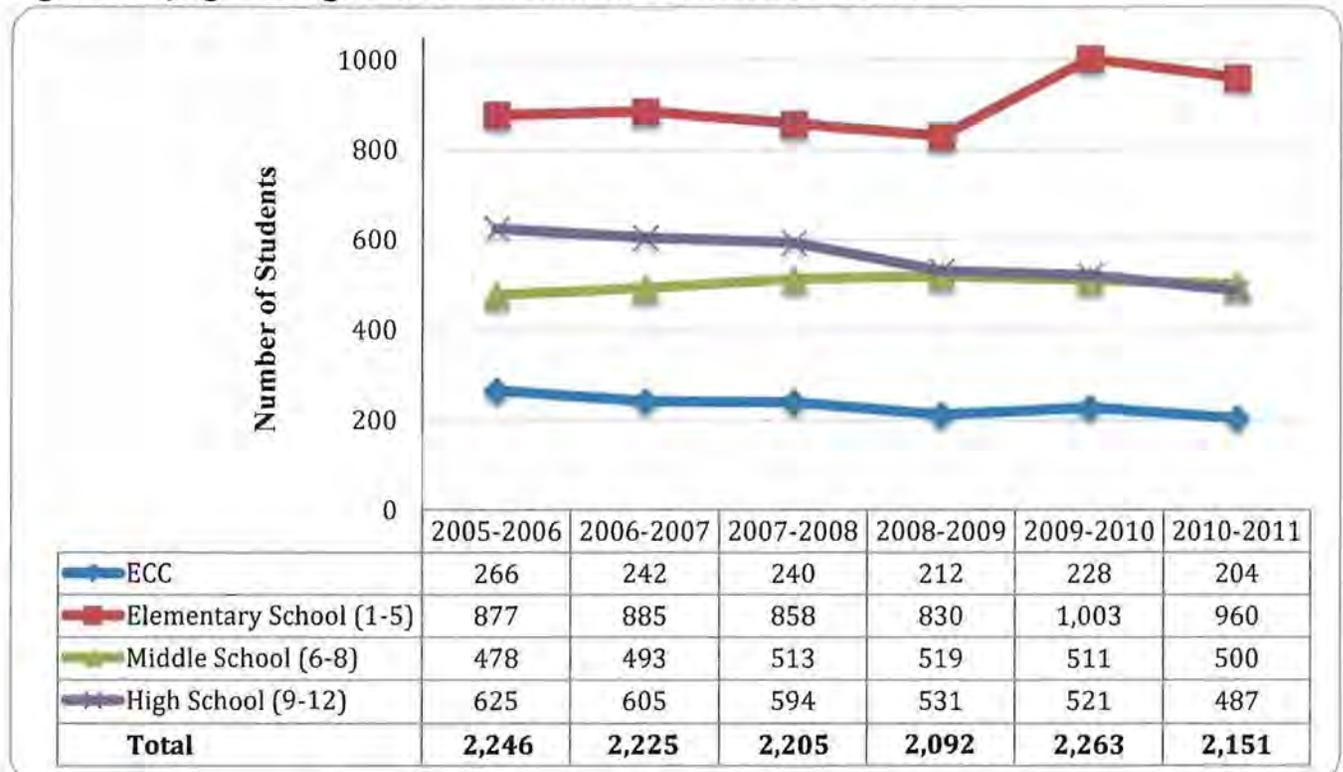
Figure 2: Total Public School Enrollment: 2005–2011



Source: Tyngsborough Superintendent’s Office – December 2011 *ECC = Preschool and Kindergarten

An analysis of school enrollment trends helps frame a discussion of the potential future impacts of population change on the school system and town. The results of the analysis are useful in formulating an affordable housing strategy that is sensitive to these changes over time. Figure 3 below shows that public school enrollment decreased by 4.2% between 2005-2006 and 2010-2011. While Elementary and Middle School enrollments increased slightly, both Preschool/Kindergarten (ECC) and High School levels decreased steadily. Overall, the total enrollments decreased from 2005-2006 to 2008-2009, increased in 2009-2010 and then decreased again in 2010-2011.

Figure 3: Tyngsborough School Enrollment Trends: 2005-2011



Source: Tyngsborough Superintendent's Office - December 2011

*ECC = Preschool and Kindergarten

Based upon the declining enrollments in other school districts in the Merrimack Valley, it is anticipated that school enrollments in the Tyngsborough Public Schools may follow suit or increase gradually depending upon the state of the economy. In order to review this issue through the MassDOT projections, we separated the school-age populations into three areas: 5-9, 10-14 and 15-19 and compared these populations over five different time periods: 2000, 2010, 2020, 2025 and 2030. Between the 2000 U.S. Census figures and the 2020 projections by MassDOT (utilizing the MetroFuture age cohort breakouts), the three age cohorts actually increased by 18.9%, as outlined in Table 7 on the next page. The principal growth was in the 15-19 age category, which experienced a 38.8% growth rate. However, the lowest amount of growth was in the 5-9 year age cohort, which was only expected to grow by 8.4%. When you look at the changes from 2010 to the 2020 projections, the growth rate is actually slightly higher at 21.5%.

Table 7: Age Distribution of School-Aged Children: 2000 through 2020

Age Groups	2000		2010		2020 (Projections)		Percent Change 2000-2020
	Number	Percent	Number	Percent	Number	Percent	
5-9 years	919	35.7	800	31.8	996	32.6	8.4
10-14 years	967	37.6	951	37.8	1,109	36.3	14.7
15-19 years	686	26.7	766	30.4	952	31.1	38.8
Total School Age Population	2,572	100	2,517	100.0	3,057	100	18.9

Sources: 2000 and 2010 U.S. Census; 2020 Projections developed by MassDOT in consultation with NMCOG (MetroFuture age cohort breakouts were utilized).

When we review the projections for 2020, 2030 and 2035, the expectations are for steady growth in each of these age cohorts. The overall growth rate between 2010 and what is projected for 2035 is nearly twice the amount for the period from 2000 to 2020 at 37.4%, as outlined in Table 8 below. However, the age cohort that grows the most is the 5-9 age group (46.2%), while the 15-19 age group experiences the slowest growth rate at 30%.

Table 8: Age Distribution of School-Aged Children: 2020 through 2035

Age Groups	2020		2030		2035		Percent Change 2010-2035
	Number	Percent	Number	Percent	Number	Percent	
5-9 years	996	32.6	1,110	33.8	1,170	33.8	46.2
10-14 years	1,109	36.3	1,225	37.3	1,293	37.4	36.0
15-19 years	952	31.1	950	28.9	996	28.8	30.0
Total School Age Population	3,057	100	3,285	100	3,459	100	37.4

Sources: 2010 U.S. Census; 2020, 2030 and 2035 Projections developed by MassDOT in consultation with NMCOG (MetroFuture age cohort breakouts were utilized).

Actual enrollment projections would need to be built off these population projections to determine the actual growth in the school system between now and 2035.

5. Race and Ethnicity

By and large, Tyngsborough is a racially and linguistically homogenous community. In 2000, 95.63% of residents identified themselves as White, while 2.48% identified themselves as Asian and 1.11% indicated they were part of the Hispanic and/or Latino community. By 2010 the white population had decreased by 1.95%, while the minority populations increased dramatically. The Black or African American residents increased by 118.18% between 2000 and 2010, while the Asian and Hispanic/Latino communities increased 94.55% and 115.45% respectively during the same time period. However, even with these increases in the minority populations, the white population still represented 92% of the total population in 2010 and the Asian community comprised 4.7% of the overall population. Table 9 on the next page compares the racial and ethnic diversity of Tyngsborough residents between 2000 and 2010.

Table 9: Racial and Ethnic Diversity of Residents: 2000–2010

Racial/Ethnic Category	2000		2010		Percent Change 2000-2010
	Population	Percent	Population	Percent	
White	10,597	95.63	10,390	92.01	-1.95
Black or African American	55	0.50	120	1.06	118.18
American Indian and Alaska Native	25	0.23	14	0.12	-44.0
Asian	275	2.48	535	4.74	94.55
Native Hawaiian and Other Pacific Islander	4	0.04	0	0	-100.0
Some Other Race and Two or More Races	125	1.12	233	2.06	86.40
Total Population	11,081	100	11,292	99.99	1.90
Hispanic or Latino (All races)	123	1.11	265	2.3%	115.45

Source: 2000 and 2010 U.S. Census

6. Residents with Disabilities

Table 10 on the next page provides information about the disabled community in Tyngsborough as of 2000.¹ Approximately 14% of Tyngsborough's population (1,552 residents) were identified with a disability. Nearly two-thirds of these residents were adult-aged (21-64), while 13.2% were youth and 24.2% were senior citizens. Approximately 39.2% of disabled residents had two or more disabilities, and 26.2% of these residents' disabilities interfered with their ability to take care of themselves (i.e. required outside assistance or care). Among residents with one disability reported, 19.6% had difficulty obtaining or maintaining employment, and 6.8% could not easily go outside of their homes without assistance.

Disabled residents often have unique housing needs, both in terms of the physical design/accessibility of their homes and the cost relative to a fixed or limited income. For this reason, a comprehensive affordable housing plan should be sensitive to the specific needs of the disabled community and incorporate their issues into the goals and strategies for future affordable housing production. These issues will be addressed in the Affordable Housing Goals and Strategies and Housing Production Plan Implementation Requirements sections.

¹ 2000 U.S. Census data was the most recent data available for communities under 20,000 as of June 2012. When current data is available, it is recommended that this section be revised to reflect the updated numbers.

Table 10: Characteristics of the Disabled Community in Tyngsborough: 2000

Disability Status	Total Number	Percent of Total
5-15 years old	146	9.4
16-20 years old	59	3.8
21-64 years old	972	62.6
65+ years old	375	24.2
Total Number of Disabled Residents	1,552	100.0
One Physical Disability (All Ages)	259	16.7
One Mental Disability (All Ages)	129	8.3
One Sensory Disability (All Ages)	146	9.4
One Employment Disability (All Ages)	304	19.6
One Go Outside Home Disability (All Ages)	106	6.8
Two or More Disabilities (All Ages)	608	39.2
Includes Self Care Disability	(159)	(10.2)
Total Number of Disabled Residents	1,552	100.0

Data Source: 2000 U.S. Census

7. Household Income

During the past twenty years Tyngsborough has seen a significant increase in its median household, median family, and per capita incomes. Table 11 below tracks the changes in median household income in Tyngsborough, the Greater Lowell region, the state and nation between 1999 and 2010, while Tables 12 and 13 on the next two pages illustrate changes in median family income and per capita income, respectively, for the same time period.

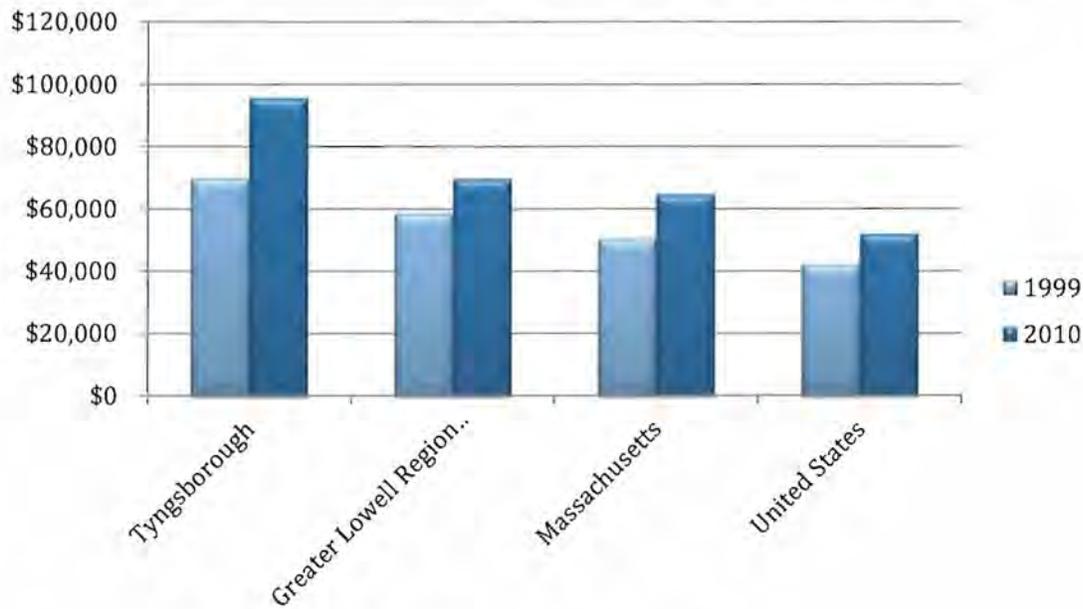
Table 11 shows that the median household income in Tyngsborough increased by 36.9%, or \$25,750 between 1999 and 2010. The town's median household income has consistently been higher than the median household incomes for the region, state, and nation. Moreover, Figure 4 on the next page illustrates that between 1999 and 2010, Tyngsborough's median household income increased at a significantly higher rate than any of the other geographic areas.

Table 11: Median Household Income for Selected Geographies: 1999 and 2010

Geographic Area	1999	2010	% Increase 1999-2010
Tyngsborough	\$69,818	\$95,568	36.9%
Greater Lowell Region PMSA/Lowell-Billerica-Chelmsford, MA-NH NECTA	\$58,472	\$69,707	19.2%
Massachusetts	\$50,502	\$64,509	27.7%
United States	\$41,944	\$51,914	23.8%

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

Figure 4: Median Household Income for Selected Geographies: 1999 and 2010



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

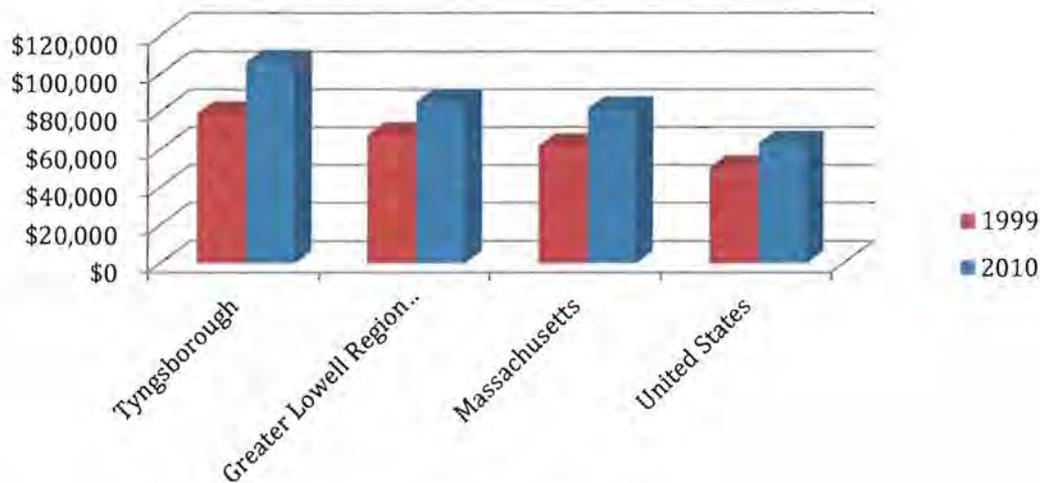
The change in median family income between 1999 and 2010 is similar to the changes in median household income. As represented in Table 12 below and Figure 5 on the next page, the median family income in Tyngsborough was \$78,680 in 1999—a rate higher than the region, state, and nation. By 2010 the Town’s median family income (\$105,908) was still the highest among the four geographic areas by at least \$20,000 in the region and state and \$42,000 for the nation as a whole. This rate was also 8.8% higher than the rates for the region and nation.

Table 12: Median Family Income for Selected Geographies: 1999 and 2010

Selected Geographies	1999	2010	% Increase 1999-2010
Tyngsborough	\$78,680	\$105,908	34.6%
Greater Lowell Region PMSA/Lowell-Billerica-Chelmsford, MA-NH NECTA	\$67,583	\$85,001	25.8%
Massachusetts	\$61,664	\$81,165	31.6%
United States	\$50,046	\$62,982	25.8%

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

Figure 5: Median Family Income for Selected Geographies: 1999 and 2010



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

Table 13 below shows the changes in per capita income between 1999 and 2010. In 1999 Tyngsborough’s per capita income was \$27,249. This rate was slightly higher than the per capita incomes for the region, state and nation. In 2010 the town’s per capita income had increased by 32.6% to \$36,133. The per capita income for the Town increased at a higher rate than the rate for the other areas, however, not as significantly as the median family and household incomes.

Table 13: Per Capita Income for Selected Geographies: 1999 and 2010

Selected Geographies	1999	2010	% Increase 1999-2010
Tyngsborough	\$27,249	\$36,133	32.6%
Greater Lowell Region (PMSA)/Lowell-Billerica-Chelmsford, MA-NH NECTA	\$24,081	\$31,394	30.4%
Massachusetts	\$25,952	\$33,966	30.9%
United States	\$21,587	\$27,334	26.6%

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

a. Income Distribution

While median household and median family incomes are valuable indicators, they do not account for the range, or distribution, of household incomes in a community. Table 14 on the next page compares household income distributions in 1999 (U.S. 2000 Census) and 2010 (2006-2010 American Community Survey). This table reveals that over the past decade, the distribution of household incomes has changed dramatically. In 1999, 2003 Tyngsborough households (53.6%) earned less than \$75,000, while 8.2% of households earned less than \$15,000 per year. Approximately 10.3% of all households earned between \$ 15,000 and \$34,999 in 1999. Another 15.7% of households earned between \$35,000 and \$49,999 per year, and nearly one-fifth (19.4%)

earned between \$50,000 and \$74,999. Approximately 46.4% of all households earned at least \$75,000 per year.

Table 14: Income Distribution for Households: 1999 and 2010

Income Category	1999		2010		Percent Change 2000-2010
	Number	Percent	Number	Percent	
Less than \$15,000	307	8.2	225	6.0	-26.7
\$15,000-\$24,999	172	4.6	208	5.6	20.9
\$25,000-\$34,999	205	5.5	178	4.8	-13.2
\$35,000-\$49,999	588	15.8	463	12.4	-21.3
\$50,000-\$74,999	708	19.0	432	11.5	-39.0
\$75,000-\$99,999	852	22.8	441	11.8	-48.2
\$100,000 or more	899	24.1	1,798	48.0	100.0
Total	3,731	100	3,745	100	0.4

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

By 2010 the median household income in town had increased to \$95,568. By 2010 only 1,506 (40.2%) in Tyngsborough earned less than \$74,999, while 6% of households earned less than \$15,000 per year. Households earning between \$15,000 and \$34,999 per year represented 10.4% of all households in 2010. Another 12.4% of households earned between \$35,000 and \$49,999 per year. The largest growth in households between 1999 and 2010 occurred in the \$100,000 or more group at 104.6% and the \$15,000 to \$24,999 group at 10.1%. As shown in Table 15 below, the majority of those earning over of the median household income are generally between the ages of 25 and 64 with incomes over \$110,000 falling within the 45-64 age bracket.

Table 15: Median Income by Age: 2010

Age	2010
Under 25 years	\$43,125
25 - 44 years	\$101,875
45-64 years	\$112,586
65 years and older	\$35,625
Median Household Income	\$95,568

Source: 2006-2010 American Community Survey

b. Area Median Income

Affordable housing requirements base a household’s eligibility for income restricted units on a series of income thresholds. The U.S. Department of Housing and Urban Development (HUD) defines these thresholds as percentages of Area Median Income (AMI) – a number that is determined by the median family income in a given Metropolitan Statistical Area (MSA). Presently, Tyngsborough is included in the Lowell Metropolitan FMR region.

Area median income thresholds are often capped at 80%, 60%, 50%, and 30% of AMI, but vary depending on the number of individuals in the household. Policymakers often refer to households earning below 80%, 60%, 50%, and 30% of AMI as “moderate” income, “low” income, “very low”

and “extremely low” income, respectively. These percentages are used to determine who can gain access to a variety of income-restricted units, including 40B, Section 8, and Low Income Housing Tax Credit units. The AMI for the Lowell Metro FMR region in FY 2012 is \$91,700 (see Table 16).

Table 16: Adjusted Income Limits by Household Size, Lowell Metro FMR Area, FY 2012

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

Source: U.S. HUD: <http://www.hud.gov/offices/cpd/affordablehousing/programs/home/limits/index.cfm>

Although no data set exists which breaks family income down by household size, some general conclusions can be made about Tyngsborough households’ eligibility for affordable housing. In FY 2012, the Greater Lowell AMI was \$81,700. Based on this number, the income thresholds for a three-person household (assuming an average family size of 3.37) were at \$25,100 (30% AMI), \$41,850 (50%), \$50,220 (60%) and \$58,500 (80%). Using household income data from Table 11, approximately 1,726, or 46.1% of all households, earned less than the area median income for FY 2012, and would therefore be eligible for subsidized housing according to HUD income criteria. For a family of three, approximately 433 households (11.6%) earned ≤30% AMI; 842, or 22.5%, earned ≤50% AMI; 1,074 or 28.7% earned ≤ 60%; and 1,290, or 34.5%, earned ≤80% AMI.

8. Residents Living In Poverty

Every year, the U.S. Department of Housing and Urban Development (HUD) and the U.S. Census Bureau establish Federal Poverty Guidelines. They use a set of income thresholds that vary by family size and composition to determine who is living in poverty. If a family’s total income is less than the family’s threshold, then that family and every individual in it is considered to be living in poverty. The official poverty thresholds do not vary geographically, but they are updated for inflation using Consumer Price Index (CPI-U). The official poverty definition uses money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps). Table 17 shows the Federal Poverty Guidelines for 2012.

Table 17: Federal Poverty Level Guidelines for 2012

Number of Persons in Family	Poverty Guideline
1	\$11,170
2	\$15,130
3	\$19,090
4	\$23,050
5	\$27,010
6	\$30,970
7	\$34,930
8	\$38,890
For each additional person	\$3,960

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

In 2010, 384 Tyngsborough residents, or approximately 3.5% of the town's total population, were living in poverty.² Table 18 below breaks down the population living in poverty by a number of demographic characteristics. In 2010 more than three-quarters of the impoverished community in town were adults ages 18-64, while 20.6% were youth under the age of 18 and 19% were senior citizens over the age of 65. Among all impoverished individuals, more than half (57.3%) were male. In addition, a significant majority (64.8%) were not in the labor force. This takes into account the individuals under 18 and over 65 (39.6%), but may also include some disabled individuals who are not in the work force.

Table 18: Characteristics of the Population Living in Poverty: 2010

Characteristics	Number Below Poverty Level	Percent of Those In Poverty
Age		
Under 18 Years	79	20.6
18 to 64 Years	304	79.2
65 Years and Older	73	19.0
Sex		
Male	220	57.3
Female	164	42.7
Work Experience		
In Labor Force	135	35.2
Employed	77	20.1
Unemployed	58	15.1
Not in Labor Force	249	64.8
Total Individuals Living in Poverty	384	3.5
Total Tyngsborough Population	11,124	

Source: 2006-2010 American Community Survey

1. Existing Housing Stock Analysis

This section examines the characteristics and condition of the current housing stock and local housing market in Tyngsborough. An analysis of housing types and home values is offered, followed by an examination of development and sales trends. Housing affordability is then analyzed, which examines fair market rent and monthly housing costs compared to income. The section concludes with a summary of affordable housing efforts in Tyngsborough since the publication of the *2002 Affordable Housing Comprehensive Plan*.

1. Housing Unit Types

Table 19 on the next page illustrates the total number of housing units by housing type in 2000 and 2010. In 2000 there were 3,731 housing units in Tyngsborough. Single-family homes represented the largest percentage of homes, accounting for 77% of all housing units. Units in two-family homes accounted for an additional 2.5%, while multifamily dwellings (three or more

² For more information about how the U.S. Census Bureau defines poverty thresholds, refer to <http://www.census.gov/hhes/www/poverty/methods/measure.html>.

units) accounted for an additional 13.2%. Nontraditional housing units, such as mobile homes, boats, RVs, and vans, accounted for approximately 0.2% of all housing units in 2000.

Ten years later, the 2006-2010 American Community Survey showed the changes in the types of housing units. While single family detached homes are still the largest percentage, there was significant growth in other types of housing structures. The addition of 1-unit attached, 2 units, and developments with 50 units or more accounted for this growth, while structures with three or four units, 10 to 19, 20 to 49 units and mobile homes decreased.

Table 19: Housing Units by Type: 2000 and 2010

Number of Units per Structure	2000		2010		Percent Change 2000-2010
	Number	Percent	Number	Percent	
1-unit, detached	2,913	76.5	2,920	73.3	0.2
1-unit, attached	224	6.0	321	8.1	43.3
2 units	101	2.7	246	6.2	143.6
3 or 4 units	104	2.7	93	2.3	-10.6
5 to 9 units	61	1.6	62	1.6	1.6
10 to 19 units	85	2.3	82	2.1	-3.5
20 to 49 units	250	6.6	205	5.1	-18.0
50 or more units	17	0.5	28	0.7	64.7
Mobile Home	42	1.1	24	0.6	-42.9
Boat, RV, van, etc.	9	0.2	0	0	-100.0
Total	3,806	100	3,981	100	4.6

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

2. Housing Tenure

Table 20 below compares housing tenure figures in 2000 and 2010. In 2000, 587 housing units were renter-occupied (15.7%) and 3,144 (84.3%) were owner-occupied. In 2010, 544 housing units, or 13.6% of all occupied units, were renter occupied while 3,455 (86.4%) were owner-occupied. These changes marked a 9.9% increase in owner-occupied housing units and a -7.3% decrease in rental units over the decade. The details of this decrease are reflected in Table 19 above in the reduction of 3 or 4 unit, 10 to 19 unit, and 20 to 49 unit structures in the town.

Table 20: Housing Tenure: 2000 and 2010

	2000		2010		Percent Change, 2000-2010
	Number	Percent	Number	Percent	
Owner-Occupied	3,144	84.3	3,455	86.4	9.9
Renter-Occupied	587	15.7	544	13.6	-7.3
Occupied Housing Units	3,731	100	3,999	100	7.2

Source: 2000 and 2010 U.S. Census

The age of householders, both owner-occupied and renter-occupied, was also analyzed. This is helpful as it provides the Town with additional information to plan for the appropriate types of housing to develop to accommodate current and future households. Table 21 on the next page

outlines the age and tenure of the 3,999 households in Tyngsborough in 2010. A large percentage (66.5%) of the total households in town is comprised of residents who own their own homes and are between 35 and 64 years old. However, the largest percentage is between 45 and 54 years old, at 32.7% of the owner-occupied units and 28.2% of all households in town. Homeowners 65 years and older comprised about 14.4% of the owner-occupied housing units.

For renter-occupied units, households are much more diversified. Residents between 35-44 years old comprise the largest percentage of renter-occupied housing units at 21.5%. However, the second most common renter is 65 years and older, indicating a need to continue to provide senior rental housing to accommodate the predicted shift in demographics in Tyngsborough over the next 10-15 years.

Table 21: Tenure by Age of Householder: 2010

Age and Tenure	Number	Percentage
Owner-occupied housing units	3,455	86.4
15 to 24 years	25	0.7
25 to 34 years	273	7.9
35 to 44 years	759	22.0
45 to 54 years	1,129	32.7
55 to 64 years	772	22.3
65 years and over	497	14.4
65 to 74 years	304	8.8
75 to 84 years	154	4.5
85 years and over	39	1.1
Renter-occupied housing units	544	13.6
15 to 24 years	42	7.7
25 to 34 years	105	19.3
35 to 44 years	117	21.5
45 to 54 years	103	18.9
55 to 64 years	66	12.1
65 years and over	111	20.4
65 to 74 years	38	7.0
75 to 84 years	50	9.2
85 years and over	23	4.2
Total Households	3,999	100

Source: 2010 U.S. Census

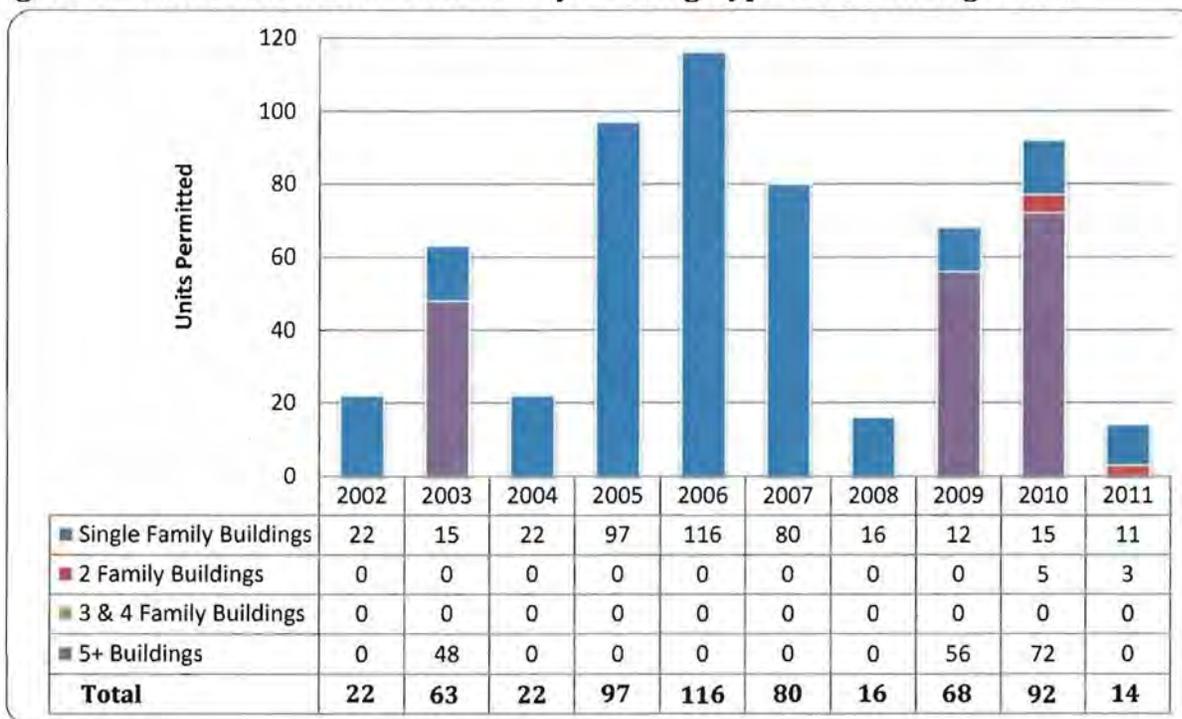
3. New Residential Development

Examining the Town’s residential building permit data for the past eleven years gives us a sense for the level of residential development that has occurred in town since the 2000 U.S. Census.

According to Table 22 on the next page, there were 426 residential permits issued between 2002 and 2011. These 426 residential permits were for 590 residential units with a mix between single-family and 5+ unit buildings, as shown in Figure 6 and Table 22. In 2006 the number of residential

permits peaked at 116, which were all related to single-family buildings. By 2008, the number of permits were back to 2002 levels as only sixteen permits were issued that year. In 2009 and 2010 permits spiked again, except this time the focus was on 2-family (5 permits issued) and 5+ buildings (128 permits issued). The trend did not continue into 2011 with only fourteen permits issued that year.

Figure 6: Residential Units Permitted by Housing Type: 2002 through 2011



Source: MassBenchmarks (2002-2008); Town of Tyngsborough Assessor's Office (2009-2011), <http://www.massbenchmarks.org/statedata/data.htm>

Table 22: Residential Units Permitted in Tyngsborough: 2002 through 2011

Year	Total Building Permits Issued	Total Units Permitted	Total Valuation	Average Valuation Per Unit
2002	22	22	\$ 3,278,700	\$ 149,032
2003	17	63	\$ 5,060,050	\$ 80,318
2004	22	22	\$ 4,485,140	\$ 203,870
2005	97	97	\$ 15,001,919	\$ 154,659
2006	116	116	\$ 19,731,400	\$ 170,098
2007	80	80	\$ 7,902,980	\$ 98,787
2008	16	16	\$ 2,977,000	\$ 186,063
2009	19	68	\$ 7,171,000	\$ 105,456
2010	23	92	\$ 8,037,500	\$ 87,364
2011	14	14	\$ 2,722,000	\$ 194,429
Total	426	590	\$ 76,367,689	\$ 129,437

Source: MassBenchmarks (2002-2008); Town of Tyngsborough Assessor's Office (2009-2011), <http://www.massbenchmarks.org/statedata/data.htm>

4. Housing Market Conditions

This section examines trends in the local housing market in Tyngsborough since 2004 in order to assess local market conditions since the development of the *2002 Affordable Housing Comprehensive Plan*. In this analysis, special attention is paid to the period since 2005 in order to evaluate the extent to which the Town has been impacted by the current economic recession and bursting of the housing bubble. Trends in the number of home sales are followed by changes in the median selling price and assessed values of homes. This section concludes with a discussion of the housing burden borne by Tyngsborough residents based on past and present housing market conditions.

a. Residential Sales

Residential sales in Tyngsborough over the past seven years have fluctuated. As shown in Table 23 on the right and Figure 7 on the next page, the total recorded sales peaked in 2006 and slowly decreased until 2010 when they began increasing again. Sales in 2011 were actually 25% less than the 2005 sales level.

Figure 7 reports the real estate data collected by the Warren Group, by single-family, condominium and other residential buildings (i.e., apartment complexes) between 2005 and 2011. As with many of the smaller communities in the Greater

Lowell region, single-family homes are the largest group of residential sales at 50.2%. Condominiums comprise the second largest group, at 28.7% of all residential sales. Finally, other residential homes (including apartment complexes and multi-family houses) made up 21% of the sales between 2005 and 2011.

Other residential and single-family home sales declined the most over the seven year period.

Other residential sales declined by 36% and single-family home sales declined by 30.9%.

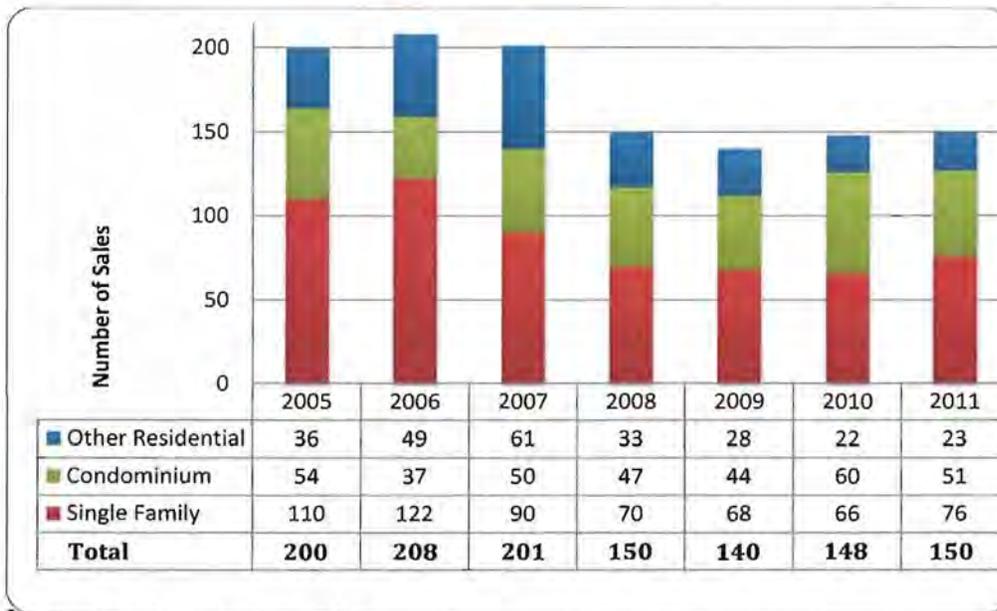
Condominium sales were only minimally affected, declining by 5.6% over the same time period.

Table 23: Recorded Sales for Residential Properties in Tyngsborough: 2005-2011

Period	Last Recorded Sale	Percent of All Recorded Sales
2005	200	16.7
2006	208	17.4
2007	201	16.8
2008	150	12.5
2009	140	11.7
2010	148	12.4
2011	150	12.5
Total	1,197	100.0

Source: The Warren Group, 2012

Figure 7: Residential Sales in Tyngsborough: 2005 through 2011

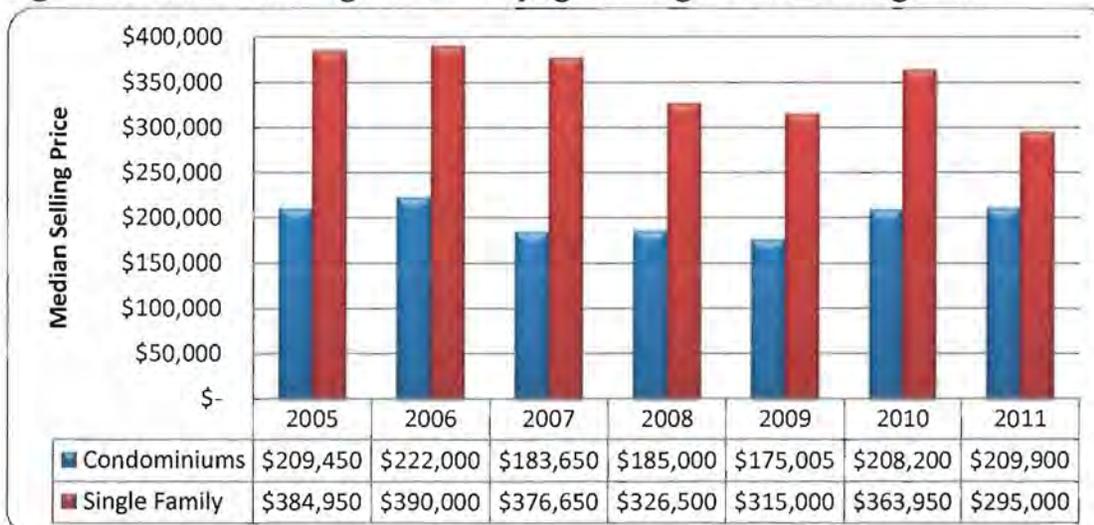


Source: The Warren Group, 2012

b. Median Selling Prices

Figure 8 shows the changes in the median selling price of single-family homes and condos in Tyngsborough between 2005 and 2011 (Other Residential sales prices were not reported). This data reveals that median selling prices for single-family homes followed a similar track as the number of sales per year (Figure 7): there was a slight increase (\$6,000) in the median sales price between 2005 and 2006, but then the price consistently decreased until 2010. In 2010, there was a slight increase (15.5%) to \$363,950, and then it fell almost \$69,000, or by 18.9%, to \$295,000. The median selling price for condominiums followed a different trend: prices fluctuated up and down several times before returning to 2006 prices at about \$209,000. As of 2010, median selling prices for condos in Tyngsborough seemed to be rising slowly.

Figure 8: Median Selling Prices in Tyngsborough: 2005 through 2011



Source: The Warren Group, 2012 (Analyzed by NMCOG)

Table 24 below compares the median selling prices of homes in Tyngsborough to the other eight communities in the Northern Middlesex region. According to the results of this analysis, Tyngsborough's total median sales figure for 2011 (\$263,750) is just below the state average of \$273,500. It ranks fourth among all of the communities, averaging well above Lowell, Dracut, and Pepperell, and rivaling Chelmsford and Tewksbury. It is also still well within the NMCOG average of \$204,434.

Upon analyzing the types of residential sales, single-family home median sales in Tyngsborough (\$295,000) are slightly above half of the communities in the region, except for Chelmsford (\$310,000), Dunstable (\$407,500), Tewksbury (\$295,450) and Westford (\$434,400). Condominium median sales prices in Town (\$209,900) follow a similar trend and are actually higher than all but Billerica (\$232,000), Tewksbury (\$229,000) and Westford (\$282,500). Median sale prices for condominiums across the region are significantly lower at \$179,602.

Table 24: Comparison of Median Selling Prices in Tyngsborough with Greater Lowell: 2011

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

Source: The Warren Group, 2012

5. Housing Affordability Analysis

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

a. Housing Burden

Table 25 on the next page shows monthly housing costs for homeowners as a percentage of annual household income in 2010. Approximately 37.6% of households with a mortgage and 64.5% without a mortgage paid less than 20% of their annual household incomes on housing-related costs. Those paying between 20% and 29% of their income accounted for 31.9% of households with a mortgage and 20.9% of households without a mortgage, respectively. In other words, 69.5% of households with a mortgage and 85.4% without a mortgage were not considered to be

burdened by their housing costs because the housing costs accounted for less than 30% of their annual household income. However, 891 households in Tyngsborough, or nearly one-third (27.6%) of the total households, were considered at least moderately burdened by their housing costs, paying more than 30% of their income for their mortgage.

Table 25: Monthly Housing Costs as a Percentage of Annual Household Income: 2010

	Households in Tyngsborough	Less than 20%		20%-29%		30% or more		Not Computed	
		#	%	#	%	#	%	#	%
Households with a mortgage	2,711	1,020	37.6	865	31.9	816	30.1	10	0.4
Households without a mortgage	513	331	64.5	107	20.9	75	14.6	0	0

Source: 2006-2010 American Community Survey

For renters, the scenario in Tyngsborough is even more severe. More than half of the rental households in town, or 293 rental households, paid 30% or more of their annual income on housing costs. Table 26 below shows the rent as a percentage of income. In total, 1,184 households (homeowners and renters), or 31.6%, were burdened by their housing costs in 2010.

Table 26: Gross Rent as a Percentage of Household Income: 2010

Rent as a Percent of Income	Number of Rental Households	Percent of Rental Households
Less than 10%	0	0
10% to 19%	61	11.7
20% to 29%	92	17.7
30% to 49%	131	25.1
50% or more	162	31.1
Not computed	75	14.4
Total	521	100.0

Source: 2006-2010 American Community Survey

Fair Market Rents (FMRs) are primarily used to determine payment standard amounts for the Housing Choice Voucher program, initial renewal rents for some expiring project-based Section 8 contracts, initial rents for housing assistance payment (HAP) contracts in the Moderate Rehabilitation Single Room Occupancy program (Mod Rehab), and to serve as a rent ceiling in the HOME rental assistance program. HUD annually establishes FMRs for 530 metropolitan areas and 2,045 nonmetropolitan county FMR areas. The final FMRs for use in any fiscal year must be published and available for use on October 1st.

As shown on the next page in Table 27, the 2012 FMR for a single bedroom apartment in the Lowell MA HUD Metro FMR area (of which Tyngsborough is a part) was \$861 per month. Unfortunately, this figure actually decreased from 2011, creating problems for some Chapter 40B developments in Tyngsborough. When the FMR is reduced and the Section 8 voucher stipend remains constant, renters need to find a way to fill the gap.

Table 27: Fair Market Rent for Lowell, MA HUD Metro FMR Area for FY 2012

	Efficiency	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
Final FY 2012 Fair Market Rent	\$720	\$861	\$1,107	\$1,322	\$1,450

Source: FY 2012 Lowell, MA HUD Metro FMR Area, HUD Fair Market Rent Documentation System, effective October 1, 2011

According to the 2006-2010 American Community Survey, Tyngsborough had a median gross rent of \$1,086 as outlined in Table 28 below. Upon analyzing the rental listings³ in 2012 for Tyngsborough, the median rent for a two-bedroom unit was \$1,223 as shown in Table 29. This figure does not include utilities or other housing costs. While there seemed to be options for 2-bedroom units, searches for vacant single 3- and 4-bedroom apartments came back with only one availability for each single and 3-bedroom unit and no options for 4-bedroom units.

Table 28: 2010 Median Gross Rent in the Greater Lowell Region

Community	Median Gross Rent
Billerica	\$1,227
Chelmsford	\$1,113
Dracut	\$1,086
Dunstable	\$772
Lowell	\$918
Pepperell	\$960
Tewksbury	\$1,240
Tyngsborough	\$1,086
Westford	\$1,127

Source: 2006-2010 American Community Survey

Table 29: Median Rents for Vacant Apartments, February 2012

Unit Size	Median Gross Rent
Studio	\$450
1 Bedroom	\$795
2-Bedroom	\$1,223
3-Bedroom	\$2,300
4-Bedroom	NA

Sources: <http://realestate.masslive.com/massachusetts/-county/tyngsborough/for-rent> and <http://hotpads.com>

b. Subsidized Housing Inventory (SHI)

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

³ Search conducted February 2012 at <http://realestate.masslive.com/massachusetts/-county/tyngsborough/for-rent> and <http://hotpads.com>

affordability expiration, subsidizing agency, and whether or not the development was built using a Comprehensive Permit. Table 30 on the next page reflects the housing developments included in Tyngsborough's Chapter 40B SHI Report as of December 11, 2012.

Units are added and subtracted from the SHI throughout the cycle of their approval and construction. A unit is added to the SHI once it has received a Comprehensive Permit. The Town must then document that a building permit has been issued within one year and a certificate of occupancy has been granted within a year and a half from the issuance of a building permit to remain on the inventory.

Table 30: Tyngsborough Subsidized Housing Inventory (SHI) as of December 2012

Project Name	Address	Type	Total SHI Units	Affordability Expires	Built with a Comp Permit?	Subsidizing Agency
Brinley Terrace	198 Middlesex Rd.	Rental	58	Perpetuity	No	DHCD
Red Pine Terrace	186 Frost Road	Rental	36	Perpetuity	No	DHCD
Live Oak Terrace	130 Coburn Road	Rental	8	Perpetuity	No	DHCD
Red Pine Terrace	186 Frost Road	Rental	14	Perpetuity	No	DHCD
Merrimac Landing	Middlesex Road	Mix	42	Perpetuity	Yes	MassHousing FHLBB
Maple Ridge	off Old Tyng Road	Mix	127	Perpetuity	Yes	MassHousing FHLBB
Whispering Pines	off Lakeview Ave.	Ownership	4	Perpetuity	Yes	MassHousing
Wyndbrook at Tyngsboro	off Westford Road	Ownership	9	Perpetuity	Yes	FHLBB
DDS Group Homes	Confidential	N/A	22	N/A	No	DDS
Total			320			

Source: Massachusetts Department of Housing and Community Development, SHI Report, December 11, 2012

*DDS – Department of Development Services, formerly DMR: Department of Mental Retardation.

In addition to the affordable housing units identified in the DHCD SHI report, there are additional affordable housing units in the "pipeline". The Town is in the process of providing information to DHCD on 24 units of rental housing at Merrimac Landing, as well as documentation on the 4 units of rental housing approved by the Zoning Board of Appeals on October 11, 2012, which will be built by the Housing Authority. The Town and/or Housing Authority will also build the 20 units of affordable housing as part of the agreement with the developer of Merrimack Landing. An additional 11 units of subsidized ownership housing will be built as part of the Wyndbrook project.

These additional 59 units would increase the Town's SHI to 379 affordable units or 9.09%. Table 31 on the next page provides information on these projects.



Condominium at Wyndbrook at Tyngsboro
Source: <http://www.wyndbrook.com>

Table 31: Pipeline of Subsidized Housing Inventory Projects as of December 2012

Project Name	Type	Affordability Expires	Built with a Comprehensive Permit?	Total SHI Units
Merrimac Landing	Rental	Perpetuity	Yes	24
Red Pine Terrace	Rental	Perpetuity	Yes	4
Merrimac Landing Extension	Rental	Perpetuity	Yes	20
Wyndbrook	Ownership (Senior)	Perpetuity	Yes	11
Total				59

Source: Town of Tyngsborough – Town Administrator's Office, December 2012

c. Subsidized Housing Inventory Changes in the Region

In March 2004 there were 382 subsidized units in Tyngsborough, representing 10.1% of the 2000 year-round housing stock in the community. Compared to the region, as seen below in Table 32, Tyngsborough had the second highest percentage of affordable units. At that time, only the City of Lowell had a subsidized housing stock that exceeded 10% at 13.44%. The remaining communities had SHI rates ranging between 0% (Dunstable) and 5.62% (Chelmsford).

As of October 17, 2010, the number of year-round housing units in Tyngsborough had increased to 4,166 units based upon the 2010 U.S. Census and the number of subsidized units had decreased by 95 units to 287 units. Part of this decrease was due to changes and delays in the Merrimac Landing and Maple Ridge projects. As a result, the town's SHI percentage decreased from 10.1% in March 2004 to 6.89% in October 2012. Compared to the NMCOG region, the Town currently ranks fifth in terms of its percentage of subsidized housing units. The City of Lowell lost 63 subsidized units, or 1.2%, between March 2004 and October 2012.

Table 32: SHI Reports for the Greater Lowell Region: March 2004 and October 2012

Community	Year -Round Housing Units	Total Subsidized Housing Inventory (SHI) Units			Percent SHI Units	
	2010	March 2004	October 2012	Percent Change	March 2004	October 2012
Billerica	14,442	421	842	100.00	3.22	5.83
Chelmsford	13,741	730	990	35.62	5.62	7.20
Dracut	11,318	290	660	127.59	2.74	5.83
Dunstable	1,085	0	0	0	0	0
Lowell	41,308	5,293	5,230	-1.19	13.44	12.66
Pepperell	4,335	117	130	11.11	3.00	3.00
Tewksbury	10,803	429	1,011	135.66	4.24	9.36
Tyngsborough	4,166	382	287	-24.87	10.1	6.89
Westford	7,671	143	553	286.71	2.08	7.21
Greater Lowell Region	108,869	7,805	9,703	24.32	6.45	8.91

Source: Massachusetts DHCD, Chapter 40B SHI, March 2004 and October 2012

d. Affordable Housing Development in Tyngsborough

In October 2001 Tyngsborough had a 3.07% SHI percentage according to DHCD. The town then planned for and granted Comprehensive Permits for the Merrimac Landing and Maple Ridge projects on September 26, 2002. These two projects, combined with the existing Tyngsborough Housing Authority units, would have increased Tyngsborough's subsidized units to 382 units or 10.1% of the total year-round housing units as of the 2000 U.S. Census. The two projects met community needs by providing affordable housing consisting of family units, rental apartments and housing for residents 55 years of age and older, as well as exceeding the 10% affordability goal. This housing mix also included units that accommodated the needs of physically challenged (ADA) persons within the community. The construction of these projects was consistent with the stated recommendations set forth in the 1998 *Tyngsborough Affordable Housing Study* completed. The projected growth from these two developments is outlined below in Table 33.

Table 33: Projected Subsidized Units for Merrimac Landing and Maple Ridge

Year/Type of Unit	Merrimac Landing	Maple Ridge	Total Projected Units
2003			
Rental	48	48	96
Ownership	0	10	10
Annual Total	48	58	106
2004			
Rental	0	24	24
Ownership	0	12	12
Annual Total	0	36	36
2005			
Rental	48	24	72
Ownership	0	4	4
Annual Total	48	28	76
2007			
Rental	48	0	48
Ownership	0	0	0
Annual Total	48	0	48
Totals	144	122	266

Source: *Tyngsborough Affordable Housing Comprehensive Plan, 2002*

These approved developments were anticipated to increase Tyngsborough's affordable housing stock to 10.1%, thus exceeding the 10% affordable housing goal. Tyngsborough also specifically planned for how to maintain its subsidized affordable housing inventory above the 10% threshold as the community continued to grow. Based upon the 2010 U.S. Census, Tyngsborough needs 417 affordable housing units to exceed its 10% affordable housing goal. In addition to this increase in the total housing stock, the Comprehensive Permit for Merrimac Landing was modified from 144 rental units, 25% of which would be affordable, to 136 homeownership units, 25% of which are affordable, and 32 rental units, 25% of which are affordable. This modification resulted in a loss of 78 units for Tyngsborough's SHI, which would have boosted the SHI to 422 units or above the 10% threshold. The Town currently has 320 affordable units so the community needs an additional 97

affordable units, or 20 units per year over the next five years. Using the average growth rate in total housing units in Tyngsborough between 2000 and 2010 of 10.7%, an additional 200 housing units could potentially be added to the Town between 2013 and 2017 to reach 4,425 total units. This would be an average growth rate of 40 total units per year. In order to meet the current 10% affordable housing unit goal (417 units), 20 of the 40 units per year would need to be affordable. Additionally, the 59 “pipeline” units would be added to this timeline in the following manner: 2013 – 31 units; 2014 – 13 units; 2015 – 15 units. Table 34 below outlines a timeframe for the development of those units.

Table 34: Affordable Housing Production Timeline for Tyngsborough: 10% in 5 years

Year	Number of Market Rate Units	Number of Affordable Units	Additional Affordable Units	Total Units	Percent Affordable
2013	3,866	371	51	4,237	8.8%
2014	3,886	404	33	4,290	9.4%
2015	3,906	439	35	4,345	10.1%
2016	3,926	459	20	4,385	10.5%
2017	3,946	479	20	4,425	10.8%

Source: 2010 U.S. Census and NMCOC estimates from SHI Inventory from DHCD, December 11 2012

Since the housing market is not always predictable and the private housing market may fluctuate from year to year in the quantity of market-rate and affordable housing units developed, two alternative scenarios have been developed. Table 35 on the next page outlines two additional scenarios for Tyngsborough, which projects growth in subsidized housing units at 0.5% and 1.0% increases per year. A community will be certified to be in compliance with an approved Housing Production Plan (HPP) if, during a single calendar year, it has increased the number of subsidized units in accordance with the production schedule approved by DHCD. Certification lasts for one year if the community has produced the equivalent of 0.5% of year-round housing units as SHI units, and two years if it has produced 1.0%.

According to M.G.L. Chapter 40B, once a plan has been certified, the local community has greater power in controlling Chapter 40B developments because a decision by the Zoning Board of Appeals (ZBA) to deny a Comprehensive Permit application will be considered “consistent with local need,” and would be upheld by the Housing Appeals Committee (HAC). Based on the 2010 U.S. Census, Tyngsborough needs to produce 21 affordable units annually to achieve 0.5% development certification and 42 units per year to achieve 1.0% development certification.

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

If the Applicant wishes to challenge the ZBA's assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. DHCD shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or

approval with conditions would be consistent with local needs, provided, however, that any failure of the DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

As with the previous scenario, Table 35 assumes a 1.7% annual growth rate in housing units over five years. The timeline includes the additional 59 “pipeline” units (see Table 31 units distributed in the same manner as the previous scenario - 2013 – 31 units; 2014 – 13 units; 2015 – 15 units, Under the 0.5% scenario, the Town would exceed its 10% goal in 2015. Under the 1.0% increase in units per year, the Town would surpass its 10% goal in 2014 and exceed 13% by 2017. Under these three scenarios, Tyngsborough would exceed its 10% affordable housing goal by 2015 under the first scenario and 0.5% scenario, Under the 1.0% scenario, the Town would exceed its 10% goal by 2014 and would exceed 13% by 2017.

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

Year	# of Market Rate Units	0.5% Increase				1.0% Increase			
		Additional Units - 0.5%	# of Affordable Units	Total Year Round Units	Percent Affordable	Additional Units - 1.0%	# of Affordable Units	Total Units	Percent Affordable
2013	3,866	52	372	4,238	8.8	73	393	4,259	9.2
2014	3,886	34	406	4,292	9.5	55	448	4,334	10.3
2015	3,906	36	442	4,348	10.2	57	505	4,411	11.4
2016	3,926	21	463	4,389	10.5	42	547	4,473	12.2
2017	3,946	21	484	4,430	10.9	42	589	4,535	13.0

Source: 2010 U.S. Census and NMCOC estimates from SHI Inventory from DHCD, December 11, 2012

6. Gaps Between Existing Housing Needs and Current Supply

a. Small Households and Families

In 2010, the largest percentage of households in Tyngsborough were between the ages of 35 and 64 – 2,946 households or 74% of the total households (both family and non-family). Two-person, family households were the largest percentage in this age group at 25.6% of all households. Two-person households are also the most common of the total households at 1,212 people, or 30.3%. Four-person family households are the second most common size with 832, or 20.8%, of the total households in Tyngsborough.

One-person households comprise about 18.2% of the total households in Tyngsborough. Most (77.2%) non-family householders in 2010 lived alone with 238 of the non-family householders, or 32.7%, over the age of 65.

Between 2000 and 2010, there was a large growth in duplexes – 153 units added, or an increase of 167.4%. A majority of the units available are 2-bedroom units. There was also a large increase in 1-unit attached (condos) – 97 additions at 43.3%. These units will accommodate the smaller households that are increasing in number, such as the one-person households, 65+ householders, and the two-person family households. However, the two-person family households may not invest in smaller units if they plan to have children.

The town experienced some declines in multi-family units (-51 units), especially in 20-49 units

(-26) between 2000 and 2010. There was also a decline in rentals in general since 2000 – down 43 units. As with many suburban communities in the Greater Lowell region, most of the housing is owner-occupied – 86.4% with the majority of these units occupied by residents in the 45-54 (32.7%), 35-44 (22%) and 65+ (14.4%) age cohorts.

Renter-occupied housing mainly consists of householders aged 35-44 (21.5%) and 65+ (20.4%). This shows that rental housing needs to be somewhat diverse considering the variety of ages that occupy these units, with a focus on not just 1- or 2-bedroom units, but 3- and 4-bedrooms need to be available as well for growing families.

b. Aging Populations

Overall, the population is getting older in Tyngsborough. The largest increase in age groups between 2000 and 2010 was between the ages of 60-74 at 116.7%. Between 2010 and 2020, this group is expected to grow by an additional 29.1%. For residents aged 75 and older, there was a 100% increase from 2000 to 2020. By 2020, residents aged 60 and older are projected to comprise 15.3% of Tyngsborough's population.

In 2010, 51.3% of Tyngsborough's population was 40 years of age or older. Within that group, the 40-59 age cohort represented 36.9% of the total population. Additionally, by 2020 the 25-39 age cohort is expected to comprise 15.5% of the total population. Considering the current trend of people get married and settling down later in their 30s and the dramatic increase in residents 65 and older, the Housing Production Plan needs to embrace housing that's affordable and flexible to meet the diverse lifestyles of these two groups. Access to services, public transit, open space, and amenities are in demand and for residents like our senior citizens, the Town will need to consider not just what's inside the unit, but what is available outside of it as well. This requires thoughtful placement and planning of housing for all age groups.

c. Low, Moderate and Median Income Households

The median household income in Tyngsborough increased by 36.9% between 1999 and 2010, surpassing the region, state and nation by more than \$25,000. Higher income households, such as those earning \$100,000 or more, increased more than 104.6% during the same time period. Residents aged 45-64 in 2010 had incomes of \$112,586, which represented the highest income group in Tyngsborough.

Yet, on the other side of the economic spectrum, 456 Tyngsborough residents, or 4.1% of the total population, were living in poverty in 2010. More than three quarters (66.7%) of the impoverished community in town were adults ages 18-64, while 20.6% were youth under the age of 18. Senior citizens represented 19% of this group. Among the impoverished community, 57.3% of the group were males and 64.8% of them were not in the labor force.

With respect to housing calculations, 1,074 households, or 30% of all households, were making below 80% of the AMI for 2- and 3-person households in 2010. Within that group of households, 840 households, or 21.6% of households were making below 50% of the AMI for 2- and 3-person households. This means that one-third of Tyngsborough's population is eligible for affordable housing according to the 2010 U.S. Census, and there is a need for housing that accommodates two and three person households.

d. Households with Housing Costs that Exceed Affordability Thresholds

In addition to looking at income, it's important to compare how much of that income is being spent on housing to determine their housing burden. Similar to the issues mentioned in the previous section, 30.1% of households with a mortgage pay more than 30% of their income for housing. For renters, the situation is even more severe with 56.2% of rental households paying more than 30% of their income on housing. More than half of these households (55.3%) actually pay 50% or more of their income on housing costs.

While this situation is partially due to the economic recession we've been experiencing, the Harvard Joint Center for Housing Studies provides some additional information. The Joint Center published a report titled *America's Rental Housing: Meeting Challenges, Building on Opportunities*, which finds "that even prior to the recession, long-term increases in rents and utility costs combined with falling renter incomes put strain on many renters' budgets. The Great Recession made matters worse, increasing the cost burden on once-secure working and middle class Americans."⁴ Between falling incomes and rising rent prices, rental properties that are affordable for all ages is in short supply.

7. Affordable Housing Efforts in Tyngsborough

a. Summary of Affordable Housing Comprehensive Plan (2002)

The *Affordable Housing Comprehensive Plan* for Tyngsborough was completed in 2002. In that plan, the Town outlined the community efforts that would increase the supply and improve the regional distribution of low- and moderate-income housing in the community for a variety of households. The *Affordable Housing Comprehensive Plan 2002* outlined the following strategies to assist Tyngsborough with achieving and maintaining their 10% affordable housing goals:

- a. Tyngsborough will monitor all units that have been deemed affordable. A list of interested and qualified persons will be generated and lotteries will be coordinated through the Tyngsborough Community Housing Partnership (TCHP).
- b. The Town will actively utilize studies such as the 1998 RKG Associates, Inc. study, new Master Plan document, existing inventories and surveys, as tools during their decision-making process to determine what "housing mix" is required to appropriately serve the community.
- c. Tyngsborough will not limit a comprehensive permit submittal proposal for reasons of zoning districts or geographic location. This in recognition that each comprehensive permit approved must be consistent with the community needs.
- d. In working with 40B developers and controlling growth, Tyngsborough will review all 40B development proposals and work with developers to maintain its 10% affordable inventory providing such developments are consistent with the needs of our community. Such reviews will consider all positive and negative impacts to the community. Such impacts will include (but not limited to) schools, water, sewer, traffic, recreation, open

⁴ *America's Rental Housing: Meeting Challenges, Building on Opportunities*, Harvard Joint Center for Housing Studies, 2011. <http://www.worldpropertychannel.com/>

space, community character and Master Plan. Tyngsborough will be proactive rather than reactive to further maintain affordable housing inventory requirements.

- e. Master Plan Update component regarding "housing" will regard this plan for affordable housing in conjunction with updating general existing housing inventories, needs assessment and future growth for the town.
- f. Tyngsborough housing programs will receive no less than 10% of Community Preservation Funds for Affordable Housing. These funds will be utilized to provide housing enhancements to include, but not be limited to:
 - Community education regarding affordable housing programs;
 - First time home buyer assistance program;
 - Rental assistance;
 - Renovation and sale of properties as affordable unit(s) from town tax lien properties acquired;
 - Purchase of property for use of affordable housing development.
 - To provide betterment to donated buildings and or land for use of affordable housing.
 - To partner with private developers and public agencies for affordable housing initiatives that is in the best interest for the community.
- g. Tyngsborough, through various Town Boards and Committees, will apply for federal and state grant opportunities for the enhancement of affordable housing.
- h. Tyngsborough will consider Chapter 61 properties as potential affordable housing opportunities in relationship to present inventories and future growth.
- i. Tyngsborough will actively review zoning changes that will provide for more affordable opportunities including special permits for multi-family and open space residential subdivision incentive and inclusionary zoning, accessory apartments, assisted living facilities, retirement communities, etc. This is considered essential as to maximize the potential of "integrated systematic growth" in the community without the need for dense development of affordable housing inventories.
- j. Tyngsborough residents and municipal employees will have preference on available affordable housing program opportunities. Meeting the needs of our community is primary in our vision and plan for future housing growth and opportunities.

It is important to note that while much progress towards the 10% affordability goal was made in the early and mid-2000s, market conditions and other factors required the modification of comprehensive permits, which caused Tyngsborough to fall behind its 10% goal. Additionally, the Tyngsborough Community Housing Partnership is no longer an active entity. In place of this Partnership, the Board of Selectmen has taken an active role in developing this plan and is expected to remain active in overseeing its implementation.

b. Affordable Housing Entities

i. Community Preservation Committee

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

Since 2002, the CPA program has generated \$3,414,057 in net surcharges with at least \$341,406 (10% of annual net) dedicated to affordable housing initiatives, as outlined in Table 36 on the next page. Currently, the reserve for affordable housing is \$480,055, which includes the appropriation from the Annual Town Meeting in May 2012.

While the net surcharge continues to grow each year, the matching funds from the state have decreased principally due to the decline in the housing market. Currently, the State anticipates providing a 22% match plus an additional \$25 million that was approved in the FY 13 State budget. Hopefully, Governor Patrick and the State Legislature will be able to set aside additional funds for CPA projects in the state budget.

Table 36: Community Preservation Act Funds Generated: FY 2002- FY 2011

Fiscal Year	Total Net Surcharge Raised	Minimum Designated for Affordable Housing Initiatives
2002	\$ 225,019	\$ 22,502
2003	\$ 260,994	\$ 26,099
2004	\$ 310,487	\$ 31,049
2005	\$ 328,691	\$ 32,869
2006	\$ 357,681	\$ 35,768
2007	\$ 375,208	\$ 37,521
2008	\$ 382,484	\$ 38,248
2009	\$ 391,637	\$ 39,164
2010	\$ 389,922	\$ 38,992
2011	\$ 391,934	\$ 39,193
Total	\$ 3,414,057	\$ 341,406

Source: MA Department of Revenue, Division of Local Services - Community Preservation Surcharge Reports, 2012

ii. Tyngsborough Housing Authority

The Tyngsborough Housing Authority (THA), established in 1979, is responsible for all public housing programs and oversight in the town. The Authority currently owns and/or manages one hundred sixteen (116) units of housing, including eighty-six (86) senior units, eight (8) congregate units, fourteen (14) family housing units, and eight (8) units for the Massachusetts Department of Mental Retardation (DMR). The mission of the Authority is to "provide stable, quality, affordable housing for low income persons".

The Housing Authority is comprised of a five-member, non-salaried Board of Commissioners, who serve staggered five-year terms. Four members are elected by town voters and one member is

appointed by the Governor. The Board of Commissioners is responsible for setting and adhering to all federal and state policies, pertinent to the “proper and efficient” operation of the Authority. The Executive Director is appointed by the Board and is responsible for the daily operations and oversight of the Authority.

Eligibility for housing is restricted to seniors 60 years or older, people with disabilities under the age of 60, and emancipated minors or persons 18 years of age with a need for family housing.

c. Development Constraints and Limitations

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

i. Land Use Development Patterns and Potential

The land use Development patterns have changed in Tyngsborough from 1971 to 2005. As shown in Table 37 below, in 1971 only 8.6% of the total land was developed and residential uses comprised 82.5% of all developed land and represented 7.1% of all land in Tyngsborough. By 2005 the amount of developed land had increased to 4,559.05 acres or 39.8% of the total land, while residential uses increased to 3,561.95 acres, comprising 77.4% of all developed land and 30.9% of the town’s total acreage. While the amount of land developed for commercial uses increased significantly (809.3%) between 1971 and 2005, industrial land uses decreased by 11.6% over the same time period. As of 2005, more than 60% (6,947 acres) of Tyngsborough’s total acreage was yet undeveloped. It is anticipated that the scarce developable land remaining will be utilized principally for commercial or residential purposes.

Table 37: Land Use Development Patterns in Tyngsborough: 1971-2005

Land Use	Acres				Percent Change 1971-2005	Percent of Region 2005
	1971	1985	1991	2005		
Commercial	24.83	82.13	178.98	225.79	809.34	9.14
Industrial	149.43	256.78	309.28	132.08	-11.61	3.66
Residential	819.27	1,459.02	2,245.08	3,561.95	334.77	8.07
Developed	993.53	1,797.93	2,733.34	4,599.05	362.90	7.80
Undeveloped	10,626.49	9,822.09	8,886.68	6,946.92	-34.63	10.49
Total	11,620.02	11,620.02	11,620.02	11,545.96	N/A	9.23

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

In order to promote consistent growth patterns and ensure that development does not overburden existing infrastructure and municipal services, the Town adopted a Growth Management Restriction Bylaw. This restriction limits the number of annual permits issued for new dwelling to 130 building permits for a two-year period or 65 building permits per year.

There are several important exemptions to these growth restrictions, principally related to providing housing opportunities for special needs populations. Exemptions to the bylaw may be granted in the following cases: projects that qualify under Massachusetts General Law Chapter 40A, Section 6 regulations, the enlargement, reconstruction, or restoration of an existing building,

and the construction of Temporary Independent Living Quarters or dwelling units that qualify as affordable housing for low- and moderate-income households and families. Several of these exemptions will be discussed next in the Zoning section of this plan.

ii. Zoning

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

1. Residential Development

With 77.4% of all developed land in Tyngsborough used for residential purposes, the Town is primarily a bedroom community. As discussed in the Housing Stock section of the HPP, single-family houses are the predominant residential use in the community. Table 38 below summarizes the allowed uses by residential zoning district – Low Density (R-1), Medium Density (R-2) and Multifamily (R-3) - according to the current Zoning Bylaw.

According to the current Zoning Bylaw, single-family development is permitted by right in all residential districts, while two-family and multi-family dwellings are permitted in the R-3 District only-- the former by right and the latter with special permission from the Planning Board (SPB-R). Similarly, Temporary Independent Living Quarters are permitted in all three residential zoning districts by Special Permit from the Planning Board (SPB). Finally, the Town’s Zoning By-Law prohibits residential uses in all Commercial and Industrial zoning districts.

Table 38: Permitted Residential Uses by Zoning District

Residential Use	Zoning District		
	Residential R-1 Low Density	Residential R-2 Medium Density	Residential R-3 Multifamily
Single-Family Dwelling	Yes	Yes	Yes
Two-family Dwelling	No	No	Yes
Multifamily Dwelling	No	No	SPB-R
Temporary Independent Living Quarter	SPB	SPB	SPB

Source: Town of Tyngsborough Zoning Bylaw, 2012

Table 39 on the next page summarizes the dimensional and density requirements for standard residential lot subdivisions in each of the three residential zoning districts. Within the R-1 Low Density district, the minimum lot area required for subdivision is 65,000 square feet, including a 50-foot minimum lot width, 200-foot minimum frontage, 30-foot sides and rear yards, a 36-foot maximum building height, and a 3% minimum open space requirement. Within the R-2 Medium Density and R-3 Multifamily districts, the minimum lot areas are 20,000 square feet, including a 50-foot minimum lot width, 75-foot frontage, 30-foot front yard, and 36-foot building height. Developments in R-2 districts have side and back yard minimum requirements of 20 feet each, while developments in R-3 districts have 15-foot side and-backyard minimum requirements.

A variation should be noted: single-family dwelling units in R-3 districts require 44,000 square feet of lot area and 200 linear feet of frontage, while two-family homes in R-3 districts require 88,000 square feet lot area and 400 feet of linear frontage. Additionally, the Town Bylaw mandates that at least two off-street parking spaces be designated for any residential unit with two bedrooms or more, while one space must be designated for units with one bedroom or less.

Table 39: Dimensional and Density Requirements for Residential Subdivisions

	Residential R-1 Low Density	Residential R-2 Medium Density	Residential R-3 Multifamily
Minimum Lot Area (Square feet)	65,000	20,000	20,000
Minimum Lot Width (Linear feet)	50	50	50
Minimum Frontage (Linear feet)	200	75	75
Minimum Front Yard (Linear feet)	30	30	30
Minimum Side Yard (Linear feet)	30	20	15
Minimum Rear Yard (Linear feet)	30	20	15
Maximum Building Height	36	36	36
Minimum Open Space (Percent of total area)	3	N/A	N/A

Source: Town of Tyngsborough Zoning Bylaw, 2012

The previously discussed Growth Management restriction in the Town Bylaw regulates the total number of units that can be approved in a given year. Table 40 below summarizes the restrictions on the number of units that can be permitted annually.

It should be noted that existing structures, housing rehabilitation and restoration projects, Temporary Independent Living Quarters, and new affordable units are exempt from these permit restrictions.

Table 40: Annual Unit Restrictions

Number of New Units in the Development	Maximum Percentage of Permits Issued/ Year
1-8 units	100
9- 20 units	50
21-30 units	33
31- 50 units	25
51 + units	15

Source: Town of Tyngsborough Zoning Bylaw, 2012

2. Special Permits

The Town’s Zoning Bylaw includes a number of Special Permit allowances intended to encourage the development of housing for Special Needs populations, including low- and moderate-income families, smaller households, and senior citizens. The following subsection summarizes each of these Special Permit options in Tyngsborough.

Multifamily Housing Development

A special permit is required for any development proposal for three or more residential units. Special Permits are issued by the Planning Board and must be approved by Town Meeting. Multifamily development proposals are evaluated according to several criteria, including:

- Proposed site size (there is a 5-acre minimum for multifamily developments);
- The development’s impacts on water and sewer capacity;
- Traffic impacts;
- The number of units in the proposed structure(s) (24-units is the maximum allowed);
- Building dimensions (unbroken roof area must not exceed 2,000 square feet. and building length must not exceed 200 linear feet);

- Parking design (lots cannot exceed 36 spaces and multiple lots on a property must be at least 50 feet apart);
- Architectural character;
- Visual separation; and
- The total number of units abiding by the measurements set forth in the Town Bylaw.

Furthermore, a density bonus may be granted if 25% or more of the proposed units are affordable. In order to receive the density bonus, a minimum of 50% of the affordable units must have their deeds transferred to the Tyngsborough Housing Authority.

Temporary Independent Living Quarters

In an effort to allow families to care for their elderly relatives, the Town can issue a Special Permit to allow for the construction of accessory temporary independent living quarters. These projects must not exceed 700 square feet in area, can not contain more than one bedroom, must share at least one wall with the primary structure of the house, and can not have a separate entrance.

iii. Infrastructure

This section summarizes the existing sewer, water and transportation infrastructure and identifies the infrastructure gaps that present barriers to new residential development. This summary is based upon a review of previous documents, including the *Tyngsborough Master Plan, Comprehensive Wastewater Management Plan (2010) and the Greater Lowell Comprehensive Economic Development Strategy (CEDS) for 2009-2013*, and conversations with representatives from the Tyngsborough Sewer Commission, Water District and the Highway Department.

1. Sewer Capacity

The Town of Tyngsborough's public sewer system serves one-third of the town, while the remainder of the town is supported by on-site septic systems. The entire wastewater system consists of approximately 21.9 miles (115,600 linear feet) of sewer line, the majority of which is located around Lake Mascuppic on the east side of the Merrimack River and along Dunstable Road on the west side of Town (see Map 2 in the Appendix). Wastewater treatment is provided through the Lowell Regional Wastewater Utility (LRWU) through Intermunicipal Agreements (IMA) established with the Towns of Dracut and Chelmsford and the City of Lowell. These agreements are currently being renegotiated in order to reflect the additional capacity at the LRWU facility and the increased demand for wastewater services in the Town of Tyngsborough.

The first two phases of the public wastewater system were developed east of the Merrimack River around Mascuppic Lake in the 1970s. In 1977 the Town entered into an IMA (1.6 million gallons per day) with the Town of Dracut to transmit its wastewater through Dracut's wastewater system to be treated and discharged at the LRWU treatment plant. Sewer extensions to the Lowell Vocational School in the 1970s and later extensions to the Vesper Country Club and Stonehedge Inn required the establishment of an IMA (20,000 gallons per day) between the Town and the City of Lowell in 1995. In the late 1980s, the Town undertook a sewer project in the Long Pond area adjacent to the Dracut town line. In the early 1990s, additional sewers were extended into town for a private development in Chelmsford and north from Flint's Corner to the Charles George Landfill, a Federal Superfund Cleanup Site. As a result of these sewer extensions, an IMA (350,000 gallons per day) was established between the Town and the Town of Chelmsford in 1994 to send this wastewater through the Chelmsford wastewater system to the LRWU treatment plant. In FY 2008, the pump station at Willowdale Avenue was replaced with a new pump station. The final

design phases of the Comprehensive Wastewater Management Plan (CWMP) were completed in 2008, and the Final Environmental Report was approved by the Massachusetts Environmental Policy Act agency (MEPA) on January 30, 2009.

The Town has not undertaken a new, major sewer project in a number of years due to the mandate from the Commonwealth of Massachusetts that the Town complete the CWMP before applying for any municipal sewer extensions. The final recommended plan within the CWMP anticipates a \$ 39.1 million sewer expansion to address the individual needs areas within the plan. After examining twenty-three (23) study areas in the report, the final plan prioritized six (6) areas of need, as identified below:

- Sewer Phase I East – East of the Merrimack River close to the Hudson, NH border (Sunset Park area);
- Sewer Phase 1 West – West of the Merrimack River in the center of Town;
- Sewer Phase 2 – West of the Merrimack River along Middlesex Road
- Sewer Phase 3 – East of the Merrimack River along Frost Road from Lake View Avenue to Sherburne Avenue;
- Sewer Phase 4 – East of the Merrimack River along Pawtucket Boulevard and Sherburne Avenue;
- Sewer Phase 5 – East of the Merrimack River along Althea Avenue and the Dracut town line and along Pawtucket Boulevard south of Phase 3 and north of Phase 4; and
- Sewer Phase 6 – West of the Merrimack River off of Middlesex and Farwell Roads.

Until these sewer phases are implemented, two-thirds of the town residents will continue to rely upon Title V on-site septic systems, which are overseen by the Board of Health. The Town requires that subsurface wastewater disposal systems be set back at least 100 feet from wetlands and 200 feet from wells. Even within the public sewer system, there are a number of available connections that aren't being utilized by abutting property owners. Currently, the Town is renegotiating its IMAs with the Towns of Dracut and Chelmsford and the City of Lowell and will need to address the limited capacity available under the Lowell IMA and to increase its available capacity in anticipation of residential and commercial growth over the next twenty years.

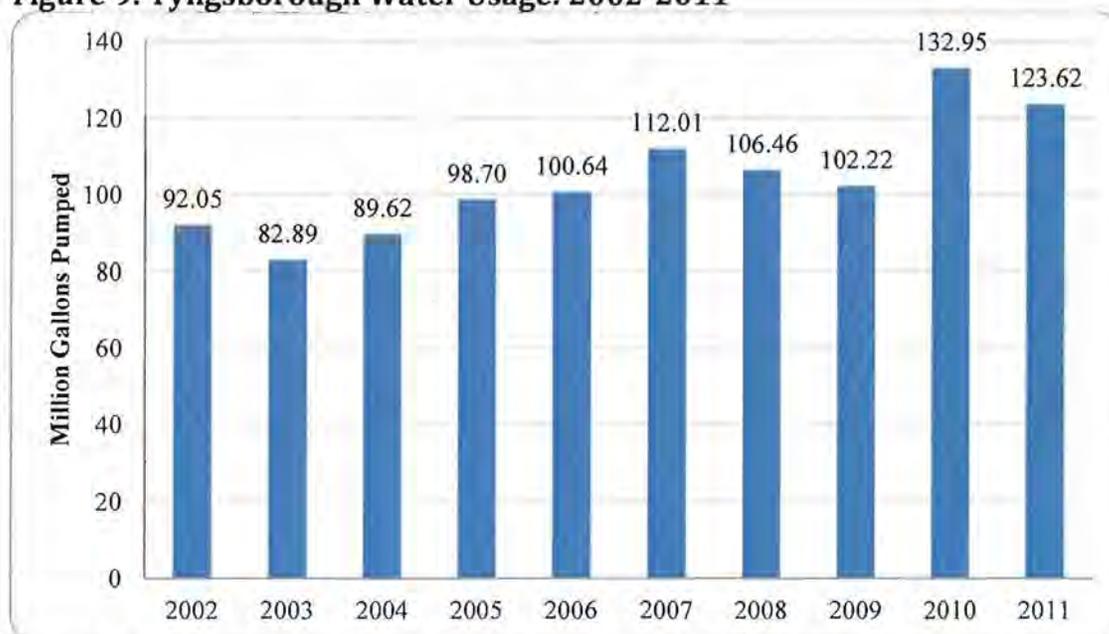
2. Water Supply

Tyngsborough is located within the Lower Merrimack River Watershed and receives its water supply from the Merrimack River and private wells. The Town has three water districts that operate a total of six distribution systems that access various supply sources in neighboring communities, including Dracut, Chelmsford, Lowell and Nashua, New Hampshire. The 2003 Comprehensive Water Resources Management Plan (CWRMP) developed by Dufresne-Henry Consultants concluded that the agreements with Dracut, Lowell and the Pennichuck Water Works, Corporation in Nashua would enable the Town to have sufficient water capacity for future growth through 2020.

The Tyngsborough Water District (TWD) was formed in 1983 by the Environmental Protection Agency (EPA) when the Charles George Landfill polluted the town wells. In 2011, the TWD served 3,650 town residents or approximately thirty (30) percent of the population. The remaining seventy (70) percent of the community relies upon private wells supplied by local aquifers. Extensive groundwater resources are located in close proximity to the Merrimack River, Bridge Meadow Brook, Flint Pond and Lake Mascuppic.

The District’s distribution system contains more than twenty-eight (28 miles) of water mains ranging in size from 6-inch to 16-inch, as shown in Map 2 in the Appendix. Water usage has grown due to increased development and the ability to hook into the water district’s infrastructure. Figure 9 below outlines the water usage over the past ten years.

Figure 9: Tyngsborough Water Usage: 2002-2011



Source: Tyngsborough Water District Superintendent, April 2012

Although the CWRMP concluded that the water supply would adequately meet future demand, the plan also stated that there would be a geographic mismatch between the availability of additional water in East Tyngsborough with the increased water demand in West Tyngsborough due to future growth. In order to provide adequate water service for future residential and commercial development in West Tyngsborough, the CWRMP recommended that a new water storage tank (1 MG) be constructed on Locust Avenue and that several miles of new 16-inch and 12-inch water mains be installed on Middlesex Road. The CWRMP also forecasted that TWD’s overall water storage capacity would be impacted by the increase in demand for water as well, increasing the water storage deficit to 1.42 MG in 2011. The CWRMP recommended that the construction of the Locust Avenue water storage tank and the modifications to the Flints Corner water tank would help address this problem. Although the TWD has adequate auxiliary power at its only pumping facility, supply demand flows can’t be met during a prolonged power failure for required fire flow and maximum daily water demands. Therefore, improvements to the overall system will need to be made in order to ensure that sufficient water will be available for commercial and residential development, particularly in West Tyngsborough.

3. Transportation Network and Public Transit

Tyngsborough is served by a regional transportation network comprised of several modes, including automobiles, bicycles and pedestrians, and buses. There is no commuter rail station in Tyngsborough; residents use the station in Lowell at Gallagher Terminal. There are 76.56 centerline miles (161.93 lane miles) of roadway, ranging from state highways like U.S. Route 3,

Route 3A and Route 113 to local roads. The majority of the roads in Tyngsborough are local, urban roads⁵.

As shown in Maps 3 and 4 in the Appendix, the Town is served by the Lowell Regional Transit Authority (LRTA). The service is somewhat limited – Route 10 leaves from Lowell and travels through Dracut before heading to Tyngsborough. This is the same for Weekday and Weekend routes. A full fare within Tyngsborough is \$1.00 and to or from Lowell it is \$1.50. On weekdays the route starts at 6:45am and runs through 6:00pm. On Saturdays, the route begins at 7:00am and ends at 4:30pm.

⁵ *Northern Middlesex Regional Transportation Plan*, Chapter 6 – Regional Highway Network, Tables 6.1 and 6.2, 2011.

II. Affordable Housing Goals and Strategies

During the first six months of 2012, the Town developed a set of goals and strategies that will assist them in their efforts to develop affordable housing units in Tyngsborough. In order to ensure that these goals and strategies are implemented, it also recommended that they serve as the framework for the Housing Chapter in the updated Master Plan. The goals are in no particular order of priority.

A. Housing Goals

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



Figure 10: Commonwealth of Massachusetts' Sustainable Development Principles

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

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

B. Housing Strategies

Maintain Existing Housing and Expand Housing Opportunities

1. Continue to be proactive in monitoring and maintaining existing affordable housing units.
2. Encourage development of more affordable rental housing with choices for 1, 2, 3 and 4 bedroom units, with the goal of keeping the percentage of their income spent on housing below 30%.
3. Document the specific needs for veterans living in and around Tyngsborough and construct affordable veterans housing units that meet those needs. Organizations like the Veterans Northeast Outreach Center and the Tyngsborough Office of Veterans Services can be consulted for housing assistance.
4. Consider Chapter 61 properties as potential affordable housing opportunities in relationship to present inventories and future growth.
5. Incorporate the Housing Production Plan into future updates to the Tyngsborough Master Plan.
6. Work with the State and other stakeholders to develop group homes to provide supported, supervised living arrangements for citizens with mental and physical disorders.
7. Investigate applicable models for creating an entity that would be responsible for overseeing the implementation of this Housing Production Plan as well as maintaining existing and creating new affordable housing units in Tyngsborough. Potential models could include private, non-profit organizations and appointed local government Housing Committees.

Policies, Programs and Services

1. Evaluate and revise existing development regulations and guidelines for fairness and efficiency. A result of this evaluation could be the development of an Affordable Housing Permitting Guide to assist applicants in navigating the review process.
2. Actively review zoning changes that will provide for more affordable opportunities including special permits for multi-family and open space residential subdivision incentive, accessory apartments, assisted living facilities, retirement communities, etc. This will be done in conjunction with the Planning Board, Board of Selectmen, Zoning Board of Appeals and other town committees and boards.
3. Investigate developing an Inclusionary Housing Bylaw to further encourage development of new housing that is affordable to low and moderate-income households. Model Inclusionary Housing Bylaws can be found:
http://www.mass.gov/envir/smart_growth_toolkit/bylaws/IZ-Bylaw.pdf.
4. Continue to use Community Preservation Funds to support development of affordable housing, with a focus on the following programs and services:
 - Community education regarding affordable housing programs;
 - First-time homebuyer's assistance program;
 - Rental assistance;
 - Renovation and sale of properties as affordable unit(s) from town tax lien properties acquired;
 - Purchase of property for use as affordable housing development;
 - Utilization of donated buildings and/or land to create affordable housing;
 - Partnerships with private developers and public agencies for affordable housing initiatives that are in the best interest of the community.

5. Support legislative and/or regulatory reforms at the state level that recognize the efforts of communities like Tyngsborough to proactively provide “workforce housing” to serve households at 80-120% of the area median income (AMI). This is in addition to continued efforts to support households earning below 80% of the AMI.
6. Adopt local selection preferences which will include existing Tyngsborough residents and municipal employees. Developers of rental and homeownership units constructed without state or federal subsidies that count as “affordable units” for purposes of Tyngsborough’s subsidized housing inventory under Chapter 40B are permitted to adopt local selection preferences for up to 70% of the affordable units, if the preferences are consistent with local housing needs.

Education

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

Funding

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

Regional Coordination

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

III. Housing Production Plan Implementation Requirements

A. Characteristics of Proposed Residential or Mixed-Use Developments

The Board of Selectmen and the Zoning Board of Appeals will consider the adoption of a Comprehensive Permit Policy in 2013 that reflects the expectations of the Town for housing developed under Chapter 40B. By outlining what our expectations are through the adoption of a Comprehensive Permit policy, we believe that the development community would be able to produce the affordable housing that meets the needs of our community. The components of a Comprehensive Permit Policy will include the following elements;

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

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

As outlined in Table 39 on page 43, single-family development is permitted by right in all residential zoning districts (R1, R2 and R3), while two-family developments are permitted by right in the R-3 zoning district. Multi-family developments are allowed in R-3 zoning districts through a Special Permit with Town Meeting approval. Residential uses are generally prohibited in all Commercial and Industrial zoning districts. The Town has identified a number of privately-owned and publicly-owned parcels in Tables 41 and 42 that would require zoning bylaw changes to permit any development that is not single-family.

It is anticipated that the zoning bylaw will be reviewed to address these residential zoning issues and make recommendations to the Town Meeting for adoption. Where appropriate, it is anticipated the Town will modify the zoning regulations to support the creation of affordable housing units as part of its housing production goals. In addition, the Town will be working with developers on specific LIP projects that would address the specific needs of the Town and the developer.

C. Privately-Owned Land with Potential for Affordable Housing

In meeting the DHCD requirement to identify potential affordable housing sites, the Town took care in identifying privately- and publicly-owned parcels throughout the community that could be conceivably developed for affordable housing. Numerous parcels were identified and studied for current use, zoning, site, location and site characteristics. The development limitations for each site and the potential affordable housing units per site were identified. As shown below in Table 41, thirteen (13) sites were identified, which could generate 140-153 additional affordable housing units, depending upon the development constraints on each property. This list of privately-owned land with potential for affordable housing will help guide the Town as it moves forward in addressing its affordable housing needs over the next five years. As stated in the Policy and Regulatory Reform strategies section, the Town is committed to coordinating among boards and committees on the development of these parcels to achieve open space and historic preservation goals of the Town. Map 6 in the Appendix shows the location and distribution of these parcels throughout the community, while Maps 7 and 8 show the location of these parcels in relation to the current zoning districts and wetland areas.

Table 41: Privately-Owned Parcels with Potential for Affordable Housing

Site/Address	Acres	Current Use	Map/ Block/Lot			Characteristics/ Site Constraints	Zoning District	Zoning Bylaw Amendment (Y/N)
21 Danforth Road	93.96	Multifamily housing with antique building.	6	2	0	Extensive wetlands, steep slopes and limited access through Dunstable. Existing road is one lane with poor site lines.	R 1	Y
7 Farwell Road	0.5	Vacant parcel	20	57A	0	Small lot with land locked in floodplain. No access to the site.	R 1	Y
9 Farwell Road	1.93	Vacant parcel	20	56A	0	Limited access due to sight lines. Wetlands, flood plain and river buffer issues.	R 1	Y
147 Frost Road	3.4	Michael's Pub and Grill	18	69	0	Currently being used as restaurant and parking area.	R 1	Y
93 Kendall Road	56.1	Sand and gravel parcel	13	30	0	Wetland constraints on most of site	I 1	Y
135 Middlesex Road	4.14	Vacant parcel	21	14	0	More than 50% of the parcel is within river protection area.	B 3	Y
Norris Road	9.34	Vacant parcel	24	4A	0	Wetlands issues limit development potential.	R 1	Y

Site/Address	Acres	Current Use	Map/ Block/Lot			Characteristics/ Site Constraints	Zoning District	Zoning Bylaw Amendment (Y/N)
Route 3	54.92	Vacant parcel	12	29A	0	Significant wetlands adjacent to Route 3 and on the site, steep slopes and limited access.	I 1	Y
65 Tyng Road	4.22	Vacant parcel	28	64	0	Highly developable, but zoned for commercial use.	B 1	Y
12 Waterway Place	4.26	Vacant parcel	19	90	3	Residential cul-de-sac - with riverfront/100-year floodplain permitting issues	R 1	Y
50 Westford Road	100.3	Former industrial property	21	23	1	Some wetlands on the site with one building on site connected to Vesper Executive Park	I 1	Y
37 Willowdale Road	12.86	Multiple houses on a single parcel	33	1	0	Wetlands on site and a steep slope in the rear.	R 1	Y

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

D. Publicly-Owned Land with Potential for Affordable Housing

The Town has been able to identify six (6) potential housing sites that could add up to 40-50 additional affordable units to the SHI Inventory. These publicly-owned parcels include sites controlled by the Town of Tyngsborough, the Tyngsborough Housing Authority and MassDOT. These sites are in addition to the projects identified in the “pipeline” section of the report that included the 20 units of housing to be developed in front of the Merrimac Landing Extension project and the addition of the 4 affordable housing units at the Red Pine Terrace project by the Tyngsborough Housing Authority. The sites outlined below in Table 42 have various constraints to being developed, including wetlands, slope issue and other environmental issues, as well as the infrastructure issues identified previously. The Town is committed to evaluating tax possession parcels and any future land use changes on Town-owned land to assess the potential for affordable housing development. Map 6 in the Appendix shows the location and distribution of these parcels in the community, while Maps 7 and 8 show the location of the parcels in relation to the current zoning districts and wetland areas.

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

Site/Address	Acres	Current Use	Map/Block /Lot			Characteristics/ Site Constraints	Zoning District	Zoning Bylaw Amendment (Y/N)
130 Coburn Road	7.92	Vacant land behind Housing Authority units	25	44	1	Tyngsborough Housing Authority Site with housing expansion possibilities in the rear.	R 1	Y
15 Descheneaux Lane	1.57	Vacant parcel	24	19	3	Steep slopes, but no wetlands issues	R 1	Y

Site/Address	Acres	Current Use	Map/Block /Lot			Characteristics/ Site Constraints	Zoning District	Zoning Bylaw Amendment (Y/N)
21 Descheneaux Lane	1.73	Vacant parcel	24	19	1	No slope or wetlands issues	R 1	Y
Frost Road	6.8	Vacant parcel	20	93	0	Developable	R 1	Y
145 Frost Road	1.98	Vacant parcel	19	91	0	Water supply area for Tyngsborough Water District	R 1	Y
11 Indian Lane	0.72	MassDOT Construction office	20	110	0	Triangular-shaped lot with some slope issues. House and other buildings currently on the site.	R 3	N
Longwood Road	0.82	Vacant parcel	32A	141	0	Long, very narrow lot on paper street within the wetlands. Parcel is considered to be an isolated land subject to flooding (ILSF), which is protected under the town's wetlands by-law.	R 1	Y

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

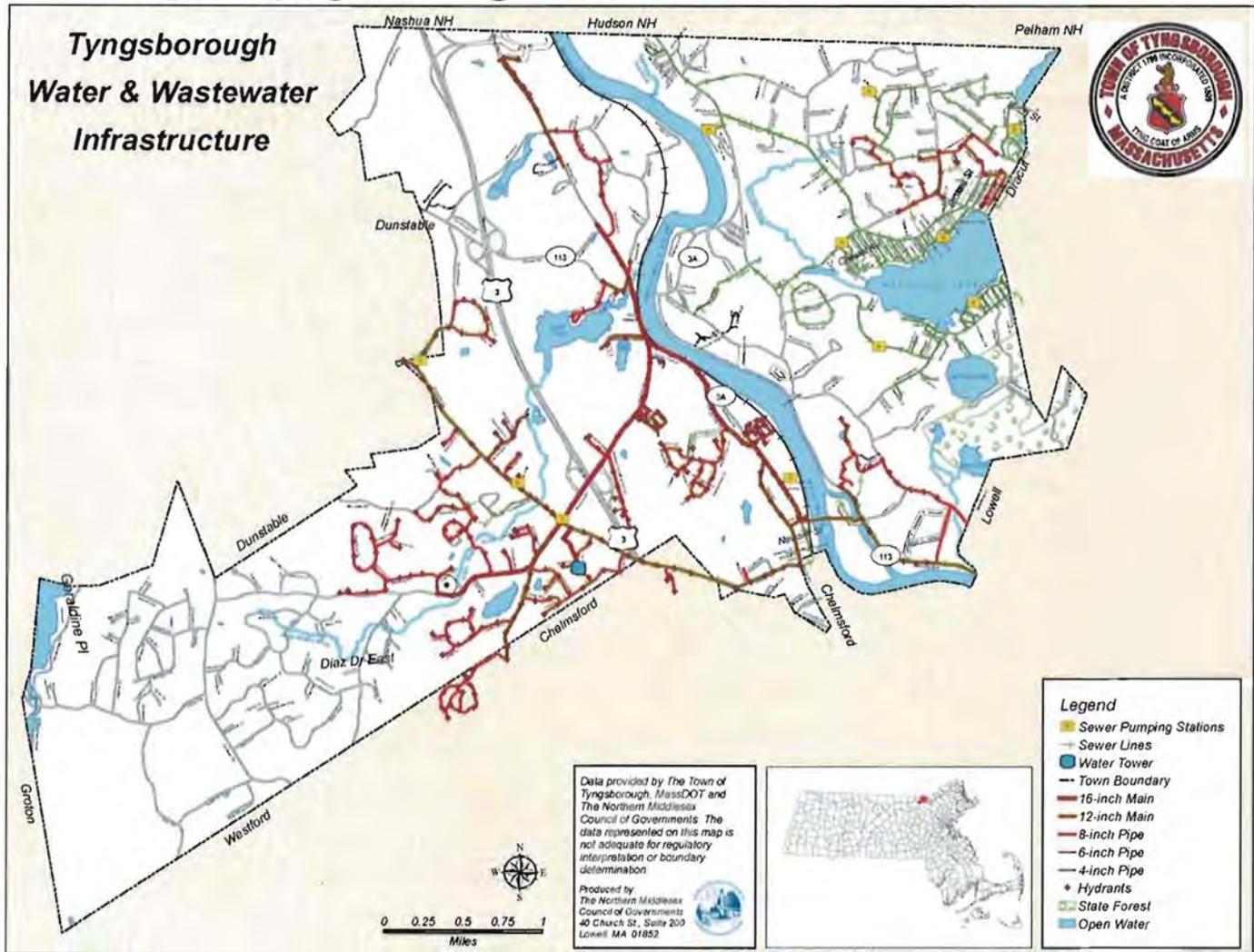
E. Participation in Regional Collaborations that Address Housing Development

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

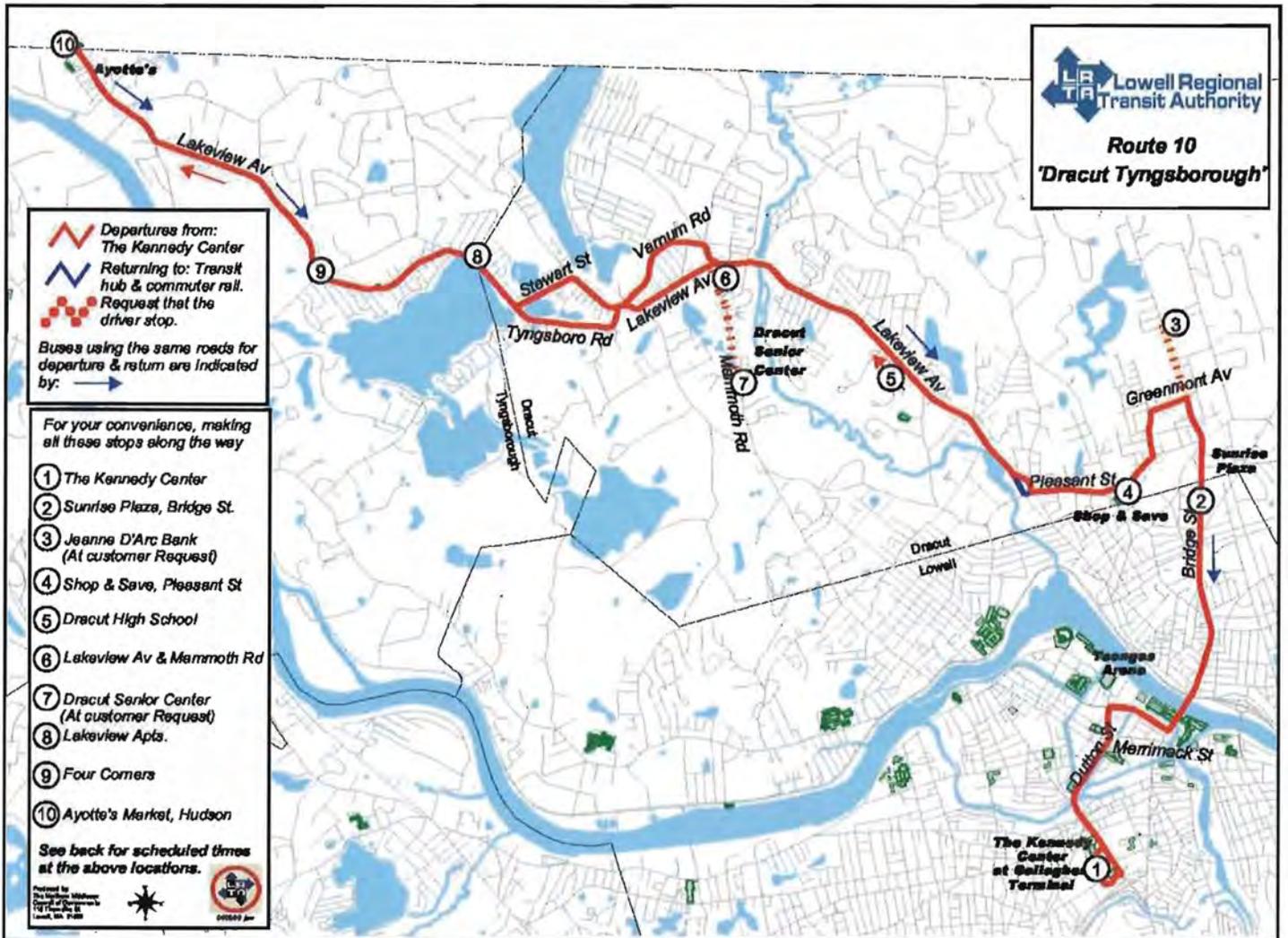
- Participate in the Regional HOME Consortium project under the District Local Technical Assistance (DLTA) program to determine whether additional housing funds could be available through the U.S. Department of Housing and Urban Development (HUD).
- Investigate the resources available through the Common Ground Development Corporation, Inc. the non-profit development arm of Community Teamwork, Inc. (CTI).
- Participate in the Merrimack Valley Regional Network to End Homelessness, which includes several towns in the region
- Work with the Northern Middlesex Council of Governments (NMCOG), local communities and housing entities in the Greater Lowell region to develop a Regional Housing Plan.
- Continue to research opportunities to implement development strategies outlined in the *Greater Lowell Regional Strategic Plan*

Appendix: Maps

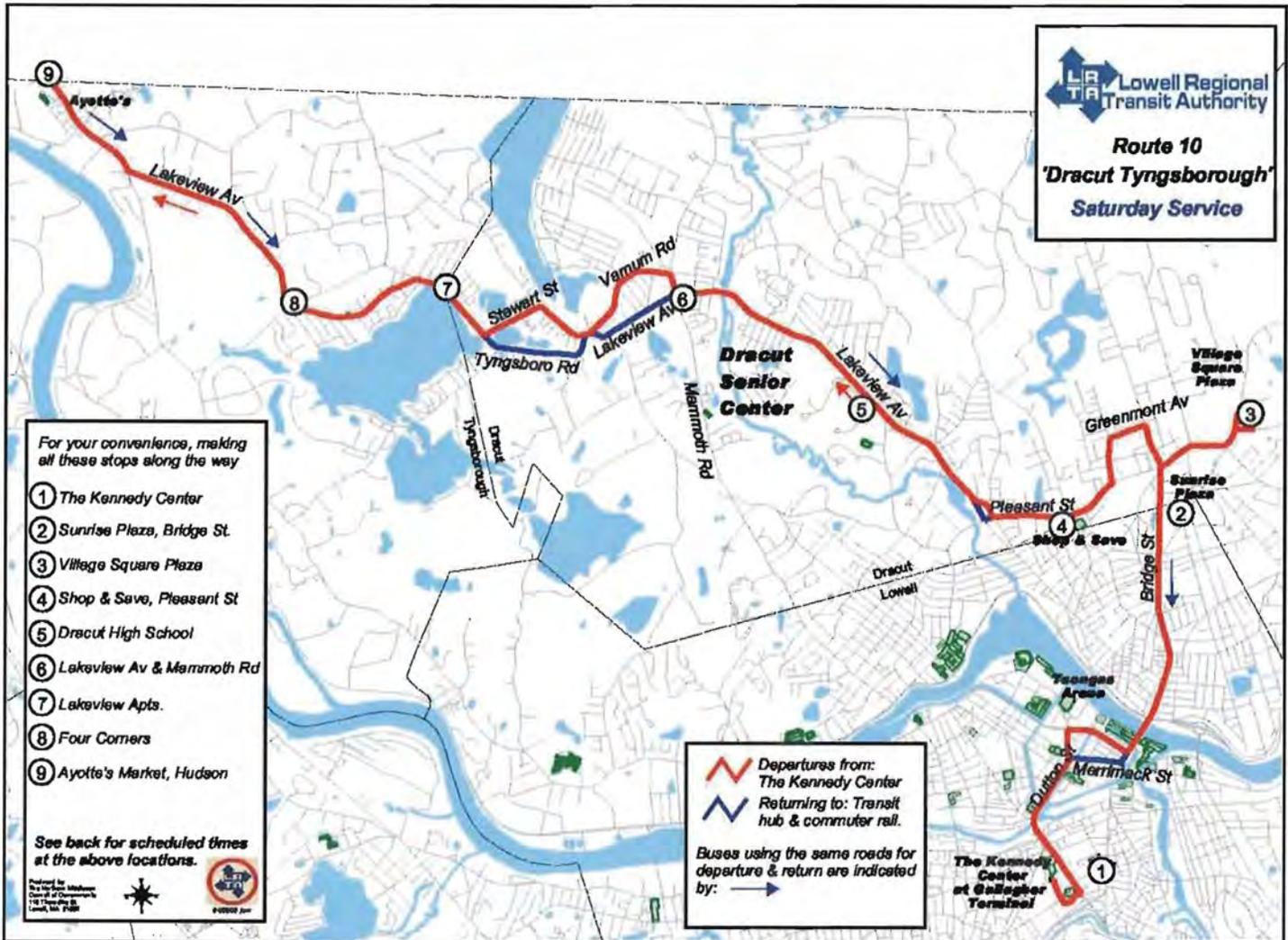
Map 2: Tyngsborough Water and Sewer Lines – 2012



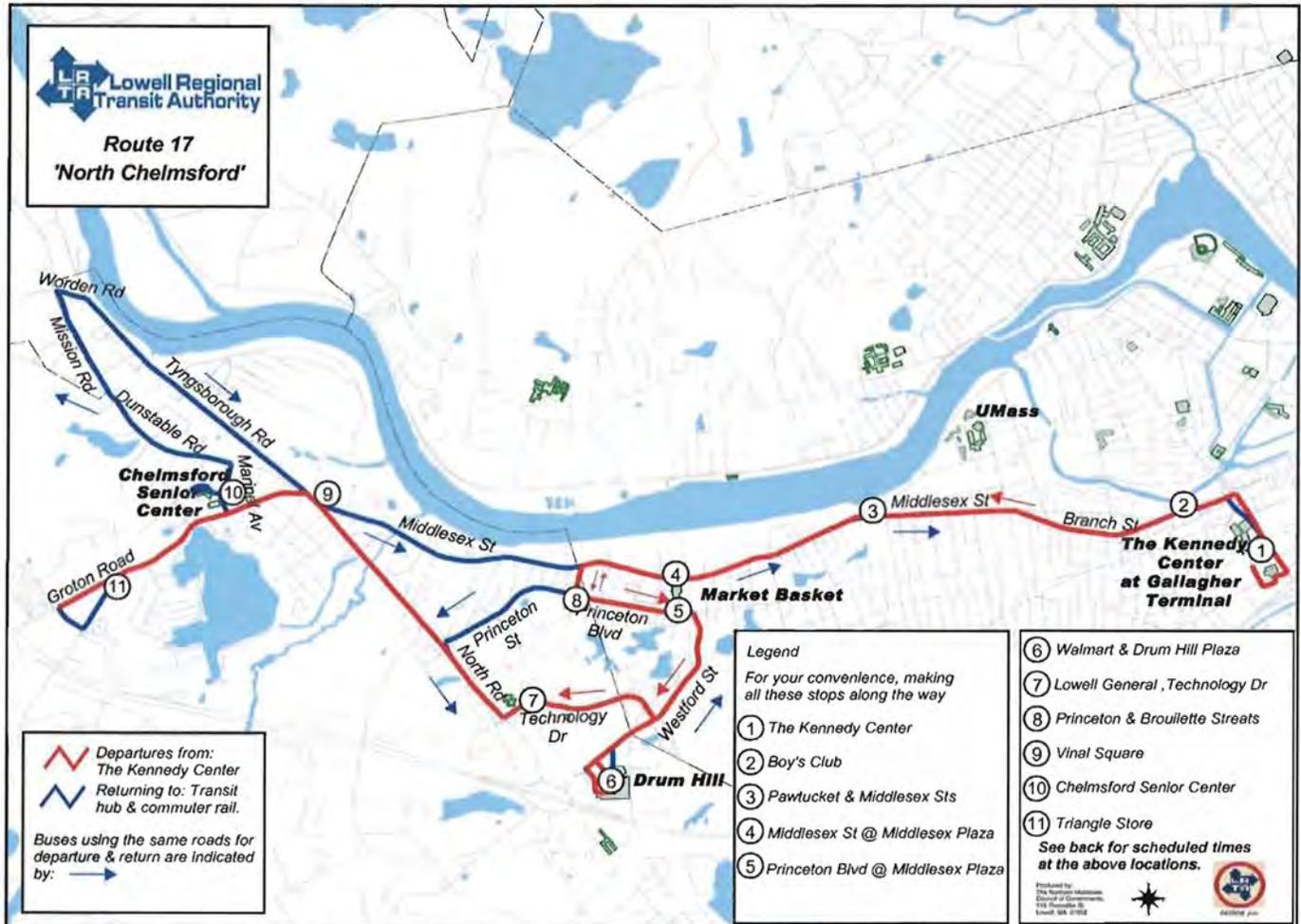
Map 3: LRTA - Route 10: Weekday Service



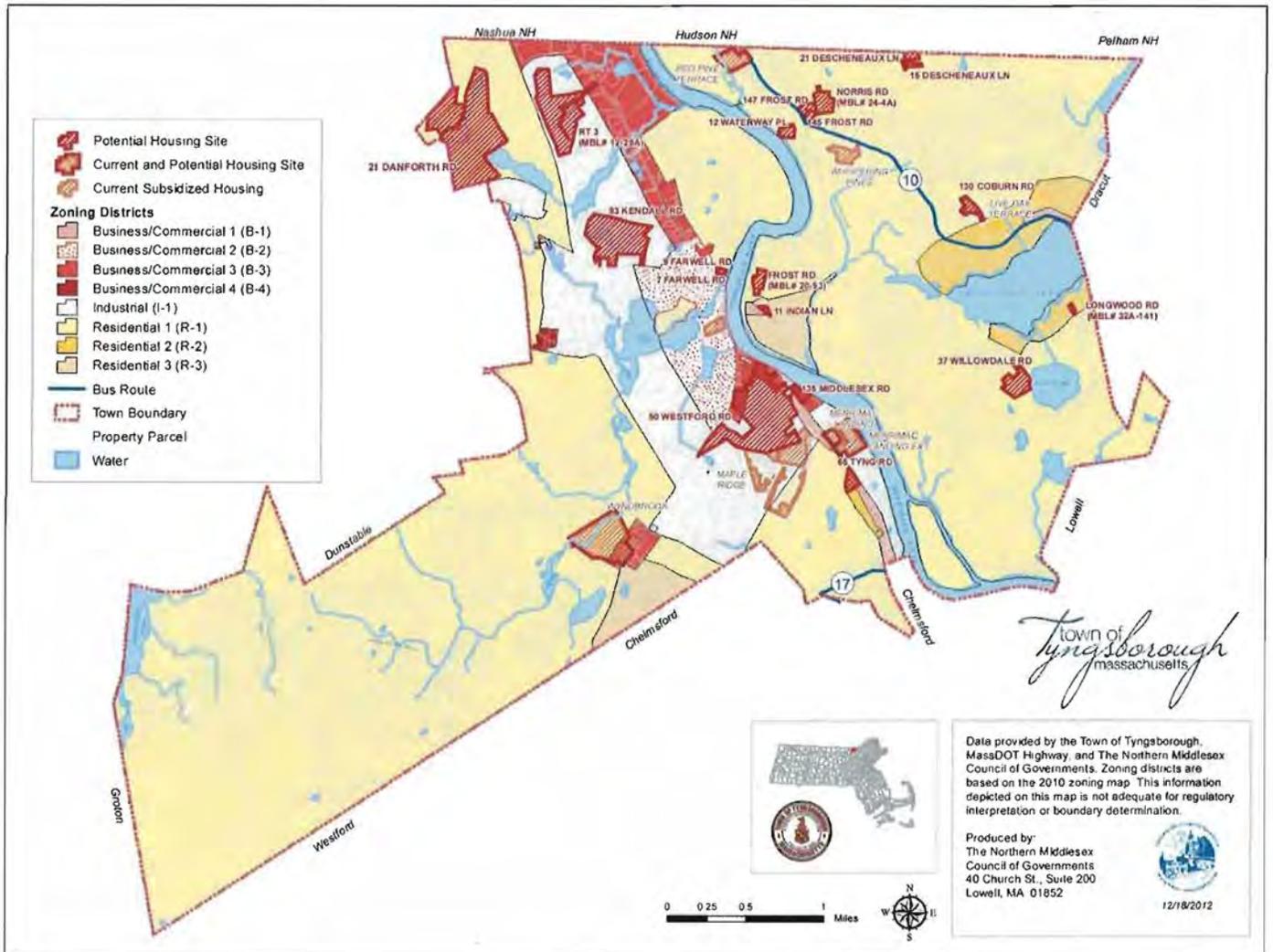
Map 4: LRTA - Route 10: Weekend Service



Map 5: LRTA - Route 17: Weekday Service



Map 7: Existing & Potential Subsidized Housing Locations and Zoning Districts



Map 8: Existing & Potential Subsidized Housing Locations

