
Lexington Housing Production Plan

“Affordable Housing: Goals and Strategies for
Lexington”

Funding provided by the Sustainable Communities
Regional Planning Grant Program

MARCH 2014

Prepared for:

Town of Lexington
1625 Massachusetts Avenue
Lexington, MA 02420



Lexington Board of Selectman:

Deborah Mauger, Chair
Norman Cohen
Peter C.J. Kelley
Michelle Ciccolo
Joseph Pato

Lexington Planning Board:

Charles Hornig, Chair
Michelle Ciccolo, Vice Chair
Nancy Corcoran-Ronchetti, Clerk
Richard Canale
Greg Zurlo



Prepared by:

Metropolitan Area Planning Council
60 Temple Place, 6th Floor
Boston, Massachusetts 02111
Tel (617) 451-2770

www.mapc.org

Acknowledgments

This document was produced with input from Lexington town staff and members of the Metro West Housing Production Planning Project Advisory Committee. Active participants in the development of this Plan included residents, Planning Board, Planning Department staff, Board of Selectmen, and the Town Administrator.

Metro West Housing Production Planning Project Advisory Committee members, by affiliation:

Town of Lexington members:

- Bob Bicknell, Lexington Housing Partnership
- Aaron Henry, Assistant Planning Director
- Ken Kreuziger, Lexington Housing Partnership

Town of Watertown members:

- Danielle Evans, Senior Planner
- Gideon Schreiber, Senior Planner
- Steve Magoon, Planning Director

Town of Belmont members:

- Ann Silverman, Belmont Housing Trust
- Jay Szklut, Planning Director
- Alisa Gardner Todreas, Belmont Housing Trust
- Jeffrey Wheeler, Senior Planner

Metro West Collaborative Development:

- Jennifer Van Campen, Executive Director
- Steve Laferriere, Senior Housing Project Manager

Project Team

Professional technical assistance was provided by the Metropolitan Area Planning Council (MAPC) and Metro West Collaborative Development (MWCD). From MAPC: Jennifer M. Raitt, Chief Housing Planner; Matt Smith, Senior Regional Planner; Jennifer S. Erickson, Regional Planner; Barry Fradkin, GIS Analyst; and Clayton Martin, Research Analyst. Research and editorial assistance was provided by Raymond Gabriele, Smart Growth Intern. From MWCD: Jennifer Van Campen, Executive Director.

This project was funded by a federal Sustainable Communities regional planning grant awarded to Metro West Collaborative Development (MWCD) by the Metro Boston Consortium for Sustainable Communities. The grant enabled MWCD, the Metropolitan Area Planning Council (MAPC), and the towns of Belmont, Lexington, and Watertown to undertake the Metro West Housing Production Planning Project, a model for collaborative housing production planning in the region that enabled the concurrent development of housing production plans for three municipalities in the MWCD service area: Belmont, Lexington, and Watertown. An Advisory Committee consisting of municipal planning or community development staff and members of a local housing partnership or housing trust from Belmont, Lexington, and Watertown was also established to oversee the development of the sub regional analysis and the outreach strategy for the HPP visioning process in each community.

The Metropolitan Area Planning Council (MAPC) is a regional planning agency serving the people who live and work in the 101 cities and towns of Metropolitan Boston. Our mission is promoting smart growth and regional collaboration. MAPC was responsible for undertaking the research, writing, analysis, and partial facilitation of key public meetings for the development of the HPPs. MAPC worked closely with MWCD staff and municipal staff in Belmont, Lexington, and Watertown to undertake a multi-municipal baseline housing trends and needs analysis that formed the basis for developing housing production plans for the three municipalities.

MWCD is a private non-profit community development corporation whose mission is to organize residents, resources, and good ideas to resolve community problems and improve the quality of life for all members in the MetroWest municipalities of Belmont, Lexington, Watertown, and Waltham. MWCD was responsible for convening, outreach and engagement, and facilitation of key public meetings associated with the regional baseline housing trends and needs analysis, and with the HPPs. MWCD was responsible for developing and implementing an outreach and engagement strategy in each HPP municipality, working closely with the planners in each town.

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I. Executive Summary

Lexington is a mid-sized, suburban community in Greater Boston with a population of 31,394 in 11,530 households. Lexington is categorized as an Established Suburb according to MAPC's typology, which is defined as a municipality characterized by single-family homes on moderately-sized lots, with a relatively affluent population.

The Town of Lexington has worked hard to achieve the Massachusetts General Law Chapter 40B 10% Subsidized Housing Inventory (SHI) mandate, which it currently exceeds at 11.1% of year round housing units. However, despite achieving this goal, many of the units on the SHI inventory are not deed-restricted affordable units, rather as a result of a number of multi-family rental projects, projects permitted through a Comprehensive Permit are allowed to count both the 25% affordable units and the 75% market rate rental units on the SHI. Thus, there is continued need for more housing options affordable to a range of low-income (below 50% Area Median Income - AMI), moderate-income (50% - 80% AMI) and middle-income (80% to 120% AMI) households.

Lexington values affordable housing. From the establishment of LexHAB in 1983 (64 affordable units developed through 2013), to development of the Muzzey property, to Katahdin Woods and the Met State Avalon at Lexington Hills developments, Lexington has made affordable housing a priority, and has planned for it. As stated in the Planning Board's Comprehensive Plan written in 2002, one of the goals of the town is to create "Housing to support the social and economic diversity of Lexington." In addition, the Lexington 20/20 Vision calls to "provide increased housing options to promote diversity of income and age," recommending a range of strategies including zoning by-law changes and incentives for smaller-scale housing, developing affordable housing in Lexington Center, and providing different types of housing including smaller units.

To help maintain and increase affordable housing opportunities within Lexington, the town engaged with the Metropolitan Area Planning Council (MAPC) and Metro West Collaborative Development (MWCD) to develop this Housing Production Plan (HPP). MAPC and MWCD worked closely with the Senior Town Planner, the Lexington Housing Partnership, the Planning Board, the Board of Selectman and others to assist in developing this framework for achieving the Town's housing production goals over the next five years.

The following provides a summary of plan efforts, findings, goals and recommendations.

Housing Needs and Demand Assessment

Key findings from existing conditions analysis show that the number of households in Lexington is expected to increase modestly over the next two decades (1,737 households, or +15%). Elderly households – defined in this report as those with persons 65 or older – will account for the majority of growth, while middle-age households (ages 35-64) are projected to decline. The number of young households (ages 20-34), many with small children, is also expected to increase moderately. These changes in household composition will likely impact housing demand, particularly since many elderly households often prefer alternatives to the single-family homes that currently make up the majority of housing units in Lexington. There is a need in Lexington for the development of housing types that appeal to seniors and smaller households alike. This could include community spaces for socializing, recreation, and/or sharing meals and within close proximity to town services and public transportation.

As noted earlier, housing affordability is a concern in Lexington. The housing market in Lexington remained strong throughout the recession. Prices are higher than in most other municipalities in the MAPC region and now prices are increasing at a rapid pace. Median single-family and condominium prices are up approximately 180% over the last two decades. Further, 768 building

permits were issued for new homes over the last decade; however, the majority were for single-family tear-downs (71% or 542 units), which are typically priced at 2 to 3 times the price of the teardown. These higher-priced homes will further erode the economic diversity of Lexington and result in a homogeneous wealthy suburb.

Additionally, rents for two-bedroom units are nearly 30% higher than fair market rents established by the U.S. Department of Housing and Urban Development (HUD) for the Boston Metro area. Rents are higher than in most surrounding communities and vacancy rates are very low at less than 4%. This is due in part to the limited new rental housing inventory.

Although Lexington is a relatively affluent community, the existing housing inventory is still not affordable to many Lexington families who are cost burdened. One in five households in Lexington are low-income households earning below 80% of area median income, and significantly, over 30% of households are housing cost burdened, meaning they spend more than 30% of their gross household income on housing. Both low-income households and middle-income households are cost burdened. Estimates show that 45% of owner and 49% of renter middle-income households are likely housing cost burdened as well. Further complicating the issue, many of Lexington's low-income households are living in units they cannot afford.

Goals and Strategies for Affordable Housing Production

Based on findings from the Affordable Housing Needs and Demand Assessment included in Section III of this report, as well as previous planning activities and public input, the HPP planning team worked with the Town of Lexington to develop housing production goals that best reflected the desired outcomes of the community. Strategies and implementation activities to engage community stakeholders to achieve the goals were also developed. In general, near-term strategies are considered to be the priority (highlighted in italics), as they set the stage to achieve the subsequent medium term initiatives.

Goal 1: At a minimum, maintain Lexington's Subsidized Housing Inventory (SHI) above 10% through 2020 and beyond.

- Renew expiring deed restrictions and recertify existing SHI units, for example, the 128 unit Katahdin Woods development. (Near Term)
- Maintain the existing SHI surplus by ensuring new affordable unit development keeps pace with total housing unit growth.¹ (Near Term)
- Adjust LexHAB rental procedures to allow existing affordable units which do not presently meet state certification requirements to qualify for the SHI. (Near Term)
- Continue to maintain and improve existing SHI units as necessary to keep them in service. (Ongoing)

Goal 2: Provide more housing options for Lexington's low-income households earning less than 80% AMI (area median income).

The current market rate for a two-bedroom home in Lexington is approximately \$2,800 per month. A low-income household, defined as a family of four earning \$67,350 (80% of AMI), would have to pay half of their annual income on housing to live in Lexington. Obviously, other housing options need to be developed for these families.

¹ The Subsidized Housing Inventory percentage is based on a denominator (total number of year-round housing units from the most recent decennial census) and a numerator (total number of subsidized housing units). Therefore, to maintain the 10% or higher percentage, the total number of SHI units must grow along with new total unit growth.

- Develop affordable housing units on land already acquired by the Town to provide more affordable housing. (Near Term)
- Allocate no less than \$500,000 annually from Community Preservation Act (CPA) funds to LexHAB for continuing development of affordable units that meet Department of Housing and Community Development's (DHCD) SHI requirements. (Near Term)
- Identify additional funding sources for affordable residential development (e.g. HOME funds and others). (Medium Term)
- Identify potential sites for affordable residential development, and advocate for acquisition of these parcels. (Medium Term)
- Reconsider adopting an Inclusionary Zoning Bylaw or strengthen existing affordable housing incentives as part of a larger strategy. (Medium Term)

Goal 3: Provide housing options for Lexington's middle-income households earning between 80% - 120% AMI.

- Continue to encourage creation of moderate and affordable housing under the current Zoning Bylaw, for example, via the Balanced Housing Developments and Public Benefit Developments sections of the bylaw. (Near Term)
- Consider additional zoning changes, including by-right zoning overlay districts such as Compact Neighborhood Zoning to encourage the creation of low- and middle-income housing in existing residential zones. (Medium Term)

Goal 4: Provide housing options tailored to the needs of seniors and those with disabilities.

- Explore mechanisms to allow seniors to age in place, through housing rehabilitation, modification, emergency repairs, and buy-down programs. (Near Term)
- Develop affordable housing with accessible and adaptable designs specifically for eligible seniors and people with disabilities. (Medium Term)

Goal 5: Plan affordable housing to incorporate sustainable building practices and to support Lexington's economic goals.

- Encourage greater energy-conservation and use of renewable energy in residential development or redevelopment, including new affordable housing. (Ongoing)

Goal 6: Coordinate Lexington's affordable housing development with regional housing strategies.

- Continue to participate in the Regional Housing Services Office² to help monitor and maintain the SHI, and seek guidance on affordable housing production. (Near Term and Ongoing)
- Hold discussions with developers to better understand local, regional and statewide housing market development trends.

² The Regional Housing Services Office (RHSO) works with member communities, of which Lexington is one, to monitor their affordable housing stock and provide local housing assistance, including affordable housing planning, permitting assistance, and other services.

II. Introduction

Because housing needs vary from community to community, each must assess its housing needs based on its unique characteristics. In its 2003 publication, *The Housing Needs Workbook: Assessing Community Housing Needs*, the Massachusetts Housing Partnership summarized the intent of housing needs assessments as attempting to answer the following questions:

- Who can and cannot afford to live in this community?
- In what direction is our community headed in providing quality housing to a broad spectrum of residents?
- Can our children afford to remain in, or return to, the community as they form their own households?
- Are special needs populations given adequate housing options?
- Are there substandard, overcrowded, or other undesirable living conditions that should be addressed?
- Do our elderly residents have adequate alternatives for remaining in the community as they age?
- Do we provide the type of housing that promotes local economic development?

There are several reasons to be concerned about affordable housing. Among these are our moral and social values; first among those may be the simple belief that everyone should be able to afford a decent place to live. Occasionally, these beliefs are translated into laws and regulations. This is precisely what happened in Massachusetts in 1969, when the Commonwealth took steps to stimulate the production of affordable housing, by mandating a certain percentage of affordable housing units be present in all of its 351 communities.

Another reason to support affordable housing production, however, touches on social values rather than legal requirements. Some people may prefer to live in uniform and homogeneous communities; but others feel that something is gained by living in a community which not only supports diversity – and accordingly, affordable housing – but also acts to ensure it. The community can become richer, and community life ultimately more satisfying. Affordable housing indirectly contributes to the richness, the satisfaction, and the quality of life enjoyed by those who live in Lexington.

A Primer on Massachusetts General Law Chapter 40B

The Comprehensive Permit Act consists of Massachusetts General Laws (MGL) Chapter 40B, Sections 20 through 23, along with associated regulations issued and administered by the Massachusetts Department of Housing and Community Development (DHCD). It was enacted in 1969 to encourage the production of affordable housing in all communities of the Commonwealth.

Under Chapter 40B, in any municipality where less than 10% of its housing stock qualifies as affordable under the law, a developer can build more densely than the municipal zoning bylaws would otherwise permit, if at least 25% (or 20% in certain cases) of the new units are affordable. Despite continuing controversy, Massachusetts voters rejected an initiative petition to repeal the law in November of 2010.

For the purposes of this statute, an affordable housing unit is defined as one that could be purchased or rented by a household making up to 80% of the area median income (AMI) that spends no more than 30% of its income on housing. Such housing must be subject to long term affordable housing restrictions, often in perpetuity.

Housing Production Plans

In 2007, with the addition of 387 rental units at the Avalon at Lexington Hills development, Lexington's affordable housing stock reached 10%, and DHCD certified the Town as having met its obligation under MGL Chapter 40B. However, Lexington continues to add additional market rate housing units to its stock every year. Because the denominator in the formula is the ever-growing total of homes in the Town, maintaining the 10% requires regular action.

This Plan will assist the Town in planning for the continued annual production of housing affordable to low- and moderate-income households to keep up with the background growth of the Town, thereby ensuring the Town's continued compliance with Chapter 40B into 2020 and beyond.

The Housing Production Plan establishes a strategy for planning and developing affordable housing that is both compliant with the statute and consistent with the Town's character and values.

III. Housing Needs & Demand Assessment

The Housing Needs and Demand Assessment section will examine demographic and housing data to identify key population and housing characteristics and trends within Lexington that best gauge the need and demand for housing. This assessment provides the framework for the housing production goals, strategies and actions developed later in this document to address Lexington's housing needs, both for market rate and affordable units.

Demographic Analysis

A thorough examination of Lexington's demographics was undertaken to identify trends that will impact future housing needs and planning efforts. This is a crucial element of any Housing Production Plan because the makeup of a community's residents, and how that makeup is anticipated to change, impacts the future housing needs within that community. Analysis focuses both on current and projected population, households, type of households, age and economic status as well as other datasets.

A Note on Demographic Projections

The projections in this document were developed by the Metropolitan Area Planning Council (MAPC) with assistance from an advisory committee comprised of state agencies, academic experts and municipal staff, to reflect population and household growth in municipalities throughout the Greater Boston region. While some in Lexington have expressed some concern about the projected level of population and household increases, the projections are based on an extensive, detailed analysis of demographic trends (including rates of birth and death), migration patterns, and housing preferences at both the regional and municipal level. Additionally, although MAPC strives to be as accurate and exhaustive as possible in its analysis, it is important to note that it is impossible to predict the future with complete accuracy. Therefore, these projections paint a picture of potential future growth within the community, and provide the best data currently available to project the future housing unit needs in Lexington over time.

Key Findings:

- Lexington's population is projected to increase by 1,665 residents (+5%) between 2010 and 2030. The largest increase will be in people 65+.
- 1,737 additional households (+15%) are projected over the same time period.
- Lexington's average household size is significantly larger than those of the region and the state.
- The vast majority of Lexington's households are family households (76%). Over 40% of total households have children under 18 residing at home.
- The number of students qualifying for and receiving free or reduced lunch at school has increased significantly over the last decade.

Population

The Town of Lexington's population is growing. According to Census data, between 2000 and 2010, the town's population grew by 3.4%, or 1,039 additional people for a total of 31,394 residents. This trend is expected to continue over the next two decades.

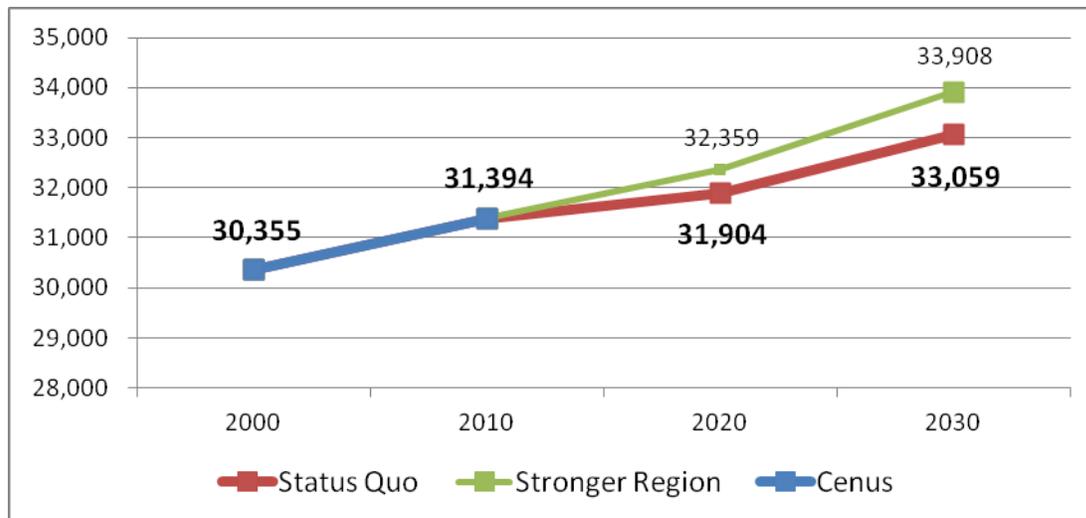
Table 1: Population Change, Census and MAPC Projections

	2000	2010	2020	2030	Change 2010-2030	% Change 2010- 2030
Census	30,355	31,394	n/a	n/a	n/a	n/a
MetroFuture Status Quo	30,355	31,394	31,904	33,059	1,665	5.3%
MetroFuture Stronger Region	30,356	31,394	32,359	33,908	2,514	8.0%

Source: US Census and MAPC

MAPC has prepared two sets of projections, MetroFuture Status Quo and MetroFuture Stronger Region. Status Quo scenario is based on continuation of existing rates of birth, deaths, migration and housing occupancy. The Stronger Region scenario explores how changing trends might result in higher population growth, greater housing demand, and a substantially higher workforce. This document will use MAPC’s Status Quo calculations to project population and household change. According to Status Quo projections³, between 2010 and 2035, the town’s population is expected to grow by 2,089 residents.

Figure 1: Population Projections, MetroFuture vs. Current Trends (Source: MAPC)



Population by Age

Persons at different stages of life prefer housing unit types that align with their different needs and household size. MAPC analyzed the age composition of Lexington’s population over time to provide greater insight into future demand for unit types than the more general total population figures.

The age profile of Lexington is projected to change in the coming decades. According to MAPC’s Status Quo projections, Lexington’s elderly population (65+) is expected to grow significantly, while the number of middle-aged adults (35-64 year olds) and school-age children (5-19) are

³ A summary of MAPC’s Status Quo and Stronger Region technical analysis and methodology projections can be found here: <ftp://ftp.mapc.org/projections/>.

projected to decline. This is similar to regional and national demographic trends that will impact housing demand and shift housing preferences in coming decades.

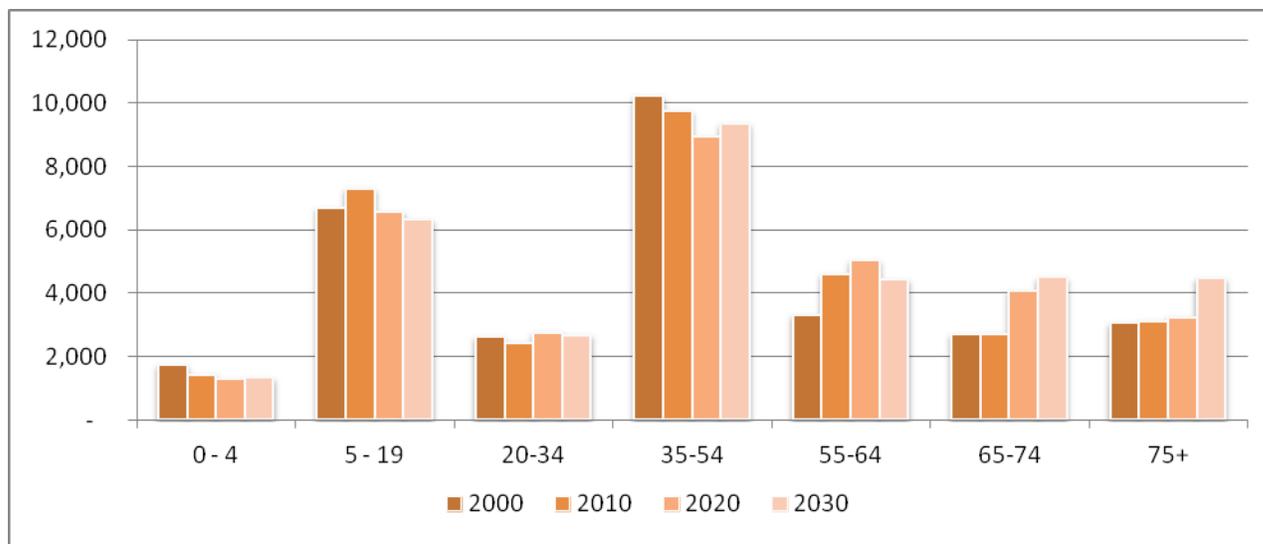
According to Status Quo projections for the 2010 to 2030 period, the fastest growing age cohort will be people 65 and over, which is estimated to grow by 53%, or 3,112 residents, many of whom may be living alone. At the same time, Lexington’s 35-64 population is anticipated to decrease by 4%, or 578 residents, and young professional-aged residents (20-34) are projected to increase by just over 9% or 228total people. The number of school-aged children is projected to decline by 13% (-978).

Table 2: Age Trends, Status Quo Projections, 2000 - 2030

	2000	2010	2020	2030	Change 2010-2030	Percent Change 2010-2030
0-4	1,728	1,438	1,294	1,318	-120	-8.3%
5-19	6,694	7,307	6,571	6,329	-978	--13.4%
20-34	2,622	2,442	2,765	2,670	228	9.3%
35-54	10,234	9,756	8,934	9,347	-409	-4.2%
55-64	3,310	4,600	5,026	4,432	-168	-3.7%
65-74	2,716	2,726	4,072	4,501	1,775	65.1%
75+	3,051	3,125	3,243	4,462	1,337	42.8%

Source: MAPC

Figure 2: Age Trends, Status Quo Projections, 2000-2030 (Source: MAPC)



These changes in Lexington’s population are likely to have significant implications on the type of housing needed in coming years. As Lexington’s elderly population increases, the need or preference for smaller units with lower attendant costs, as well as the need for special housing facilities such as assisted living and nursing home units, is likely to increase. Simultaneously, as the middle-age and school-age population decreases, the demand for additional large single-family homes may also decline, as the middle-age cohort is most likely to have children or older family members living at home and reside in such homes. However, demand for moderately

priced single-family, condominium or rental options may increase slightly, since these types are often more appealing to a growing young professional/family-aged population.

Households

The number and type of households within a community is more relevant to housing production than the number of people because households correlate more directly to unit demand than population. Each household resides in one dwelling unit no matter the number of household members.

In 2010, there were 11,530 households in Lexington, and that number is increasing. According to the US Census, between 2000 and 2010, Lexington added 420 new households, a 4% increase.

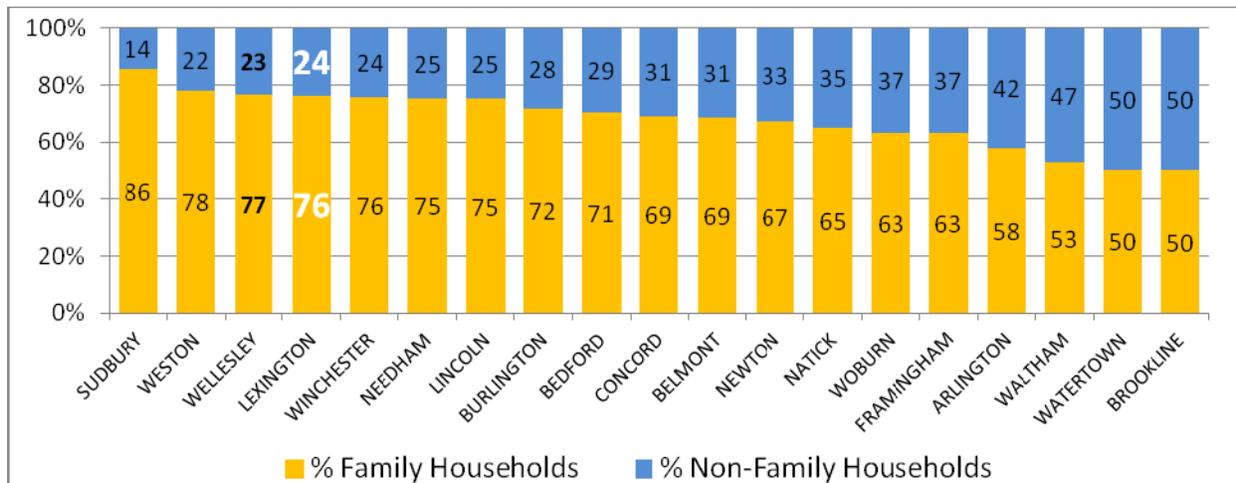
Table 2: Number of Households, 2000 & 2010

	2000	2010	% Change
Households	11,110	11,530	4%
Source: US Census Bureau			

Family and Non-Family Households

Analyzing household types is important to help project the type of housing units that will be needed within a specific community over time. Different household types often have different housing needs or preferences. For example, a married couple with children may wish to reside in a different housing type than will single persons in their early 20s or an elderly couple.

Figure 3: Households by Type – Family and Non-Family (Source: Census 2010)



Households are defined by the census as family and non-family households. Family households include any households with two or more related persons living together. Non-family households include households with one person, or two or more non-related persons living together.

Of Lexington’s 11,530 households in 2010, the overwhelming majority were family households (76%, or 8,807 households), the third highest percentage in communities analyzed for comparison. Over half of these households have children less than 18 years of age living at home; and the majority of these households are two parent households. These types of

households are most likely to reside in larger housing unit types, including detached single-family homes with multiple bedrooms.

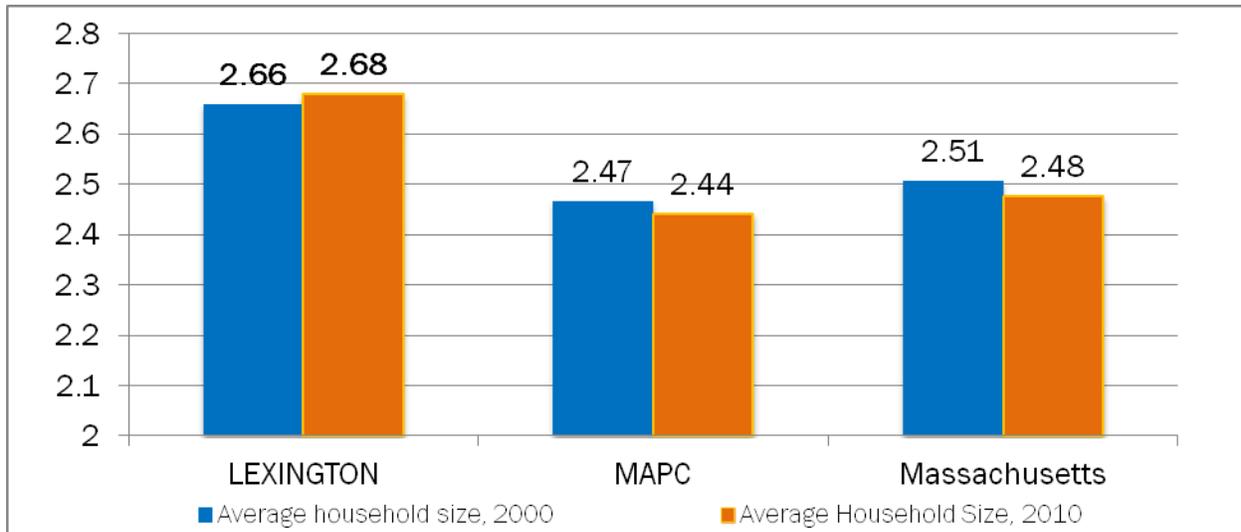
Of the 2,723 non-family households, the great majority were people living alone (2,416 households). Significantly, over half of these households were persons over 65. As the population ages in the coming decades, the number of persons over 65 living alone is likely to increase. Ensuring that units exist for this population to remain in the community should be a priority for Lexington.

Table 3: Households by Type, 2010

	<i>Number</i>	<i>Percent</i>
Total households	11,530	100
Family households	8,807	76.4
With own children under 18 years	4,450	38.6
Husband-wife spouse	7,708	66.9
With own children under 18 years	3,890	33.7
Male householder, no spouse present	242	2.1
With own children under 18 years	100	0.9
Female householder, no spouse present	857	7.4
With own children under 18 years	460	4.0
Nonfamily households	2,723	23.6
Householder living alone	2,416	21.0
Householder 65 years and over living alone	1,404	12.1
Average household size	2.68	n/a
Average family size	3.12	n/a
Source: U.S. Census Bureau		

The large number of family households in Lexington, particularly husband-wife families with children living at home, explains why Lexington has a higher average household size than the MAPC region or the Commonwealth as a whole (see Figure 4). Lexington's household size increased over the last decade, whereas household size decreased regionally and statewide. A substantial number of families with school-aged children have moved into Lexington since 2010, attracted by the reputation of the Lexington Public Schools.

Figure 4: Comparative Average Household Size, 2000-2010 (Source: US Census Bureau)



Household Change

MAPC's Current Trends projections show continued household growth over the coming decades, with Lexington expected to gain over 1,700 new households by 2030. Given the change in age composition previously discussed, much of this household growth is anticipated to be senior households. This will result in a smaller average household size as most elderly households will not have children living at home, and many will be people over 65 living alone. Additionally, with middle-aged persons and school-age children projected to decline, the number of family households with children is likely to decrease.

Figure 5: Household Trends, MetroFuture and Current Trends (Source: MAPC)

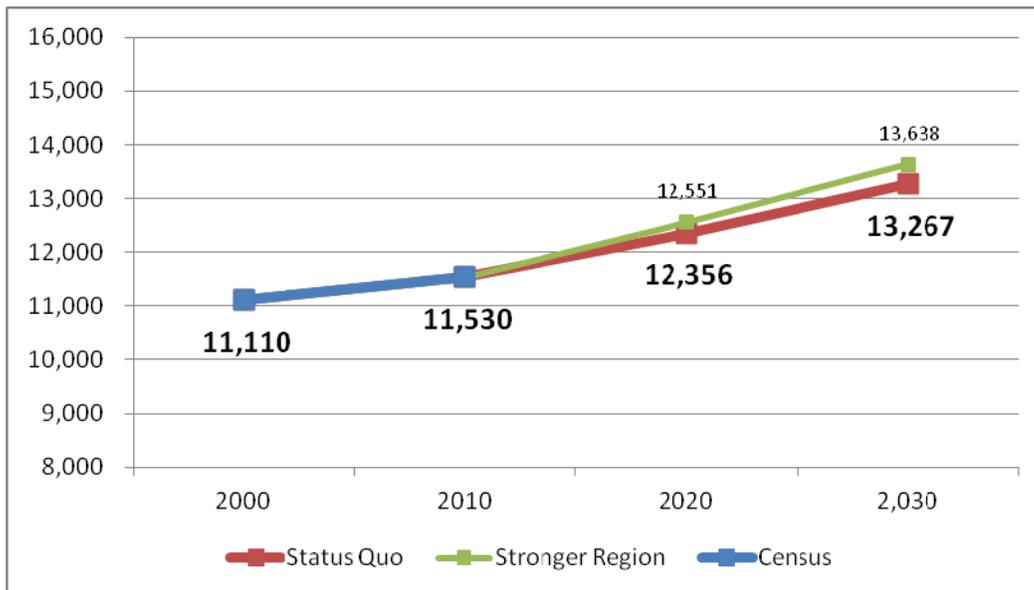


Table 4: Household Projections, MetroFuture and Current Trends, 2000 -2035

	2000	2010	2020	2030	Change 2010-2030	% Change 2010-2030
Census	11,110	11,530			n/a	n/a
Status Quo - MetroFuture	11,110	11,530	12,356	13,267	1,737	15%
Stronger Region - MetroFuture	11,110	11,530	12,551	13,638	2,108	18%

Source: US Census and MAPC

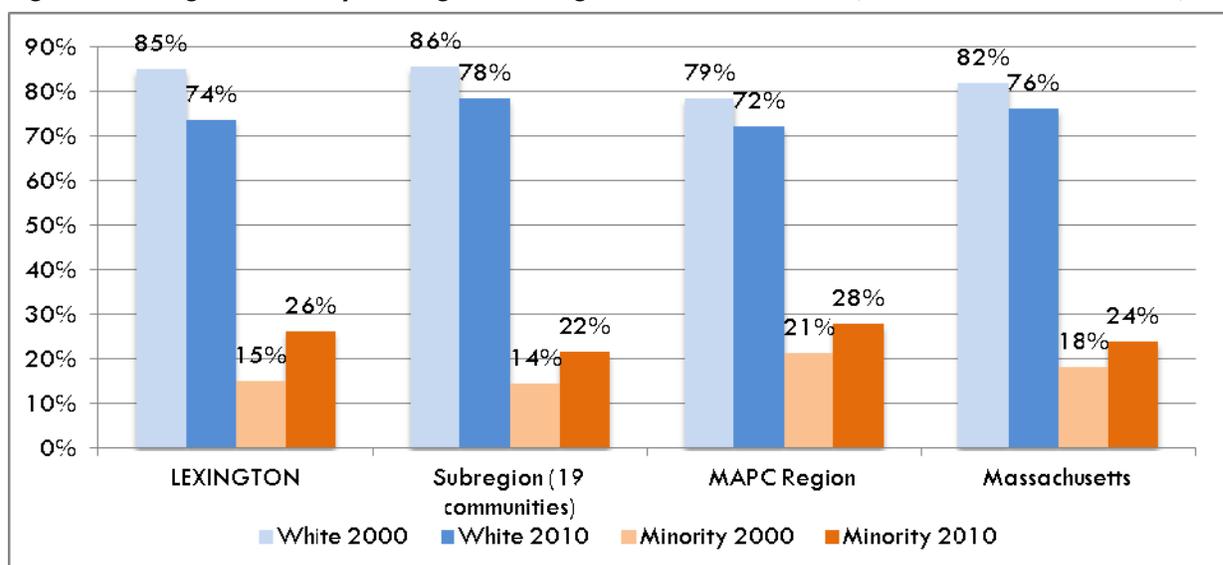
The projected changes in household composition will mean that needs and preferences are likely to change. As mentioned earlier, many seniors prefer smaller, single floor units with lower maintenance costs. At the same time, with households of middle-age persons and children projected to decline, additional units that appeal to large families with children may not be needed beyond the supply that already exists within Lexington (e.g. single-family units vacated by senior households.)

Race and Ethnicity

Lexington has grown more ethnically diverse since 2000. Over the last decade, the non-white population increased by 11%, a slightly higher rate than trends in the subregion, MAPC region, and the state. The most significant change was in the Asian population, which increased by 89%, or nearly 3,000 people; however, increases were identified in all non-white populations, including those of Hispanic and Latino ethnicity.

These shifts may indicate changing preferences and needs as related to housing types. For example, in some cultures, multiple generations are more likely to live in the same household, or have more children. This results in larger household sizes and has implications on housing unit types desired.

Figure 6: Change in Ethnicity: Lexington, Subregion, MAPC, and State (Source: US Census Bureau)



School Enrollment

The quality of a municipality’s public school system can impact the housing market – the better the school system, the more desirable the community may be to families with children. The Lexington School District is one of the top districts in the State, and this is reflected in the district’s enrollment figures. ⁴ Between 2002 and 2012, student enrollment increased by almost 350 students; this confirms the recent growth projected in the school aged population in MAPC’s current trends analysis, as well as the growing diversity in the community. Over 21 percent of students do not speak English as their first language, and those with limited English proficiency have increased in the last ten years as well.

A separate concern is that the percentage of low-income students who qualify for free or reduced-price lunch (i.e. students from households meeting federal low-income eligibility guidelines) has nearly doubled in the last ten years. This may be an indicator of unmet needs within the community.

Table 5: Lexington School District Enrollment, 2002-2012

<i>Year</i>	<i>total enrolled</i>	<i>% Change from Previous Year</i>	<i>% First Language not English</i>	<i>% Limited English Proficient</i>	<i>% Low-income (Eligible for Free or Reduced Price Lunch)</i>
2011-2012	6,397	0.5%	21.1%	5.7%	6.6%
2010-2011	6,366	2.9%	20.9%	5.5%	6.1%
2009-2010	6,182	-0.9%	20.7%	4.8%	4.8%
2008-2009	6,235	-0.3%	20.3%	4.8%	5.0%
2007-2008	6,253	0.4%	18.8%	3.8%	4.7%
2006-2007	6,226	-0.4%	17.4%	3.8%	3.7%
2005-2006	6,253	1.1%	17.4%	3.8%	4.4%
2004-2005	6,184	0.1%	16.2%	3.1%	3.8%
2003-2004	6,175	2.0%	15.7%	3.4%	3.9%
2002-2003	6,051	0.7%	15.0%	3.3%	3.5%

Source: Massachusetts Department of Elementary and Secondary Education, 2012

Educational Attainment

Lexington exceeds both Middlesex County and the Commonwealth in the percentage of residents who have attended college or have a bachelor’s degree. The percentage of the population without a high school diploma is significantly lower than state figures. Additionally, the high percentage of persons with a post-secondary degree (55%) likely correlates to the higher percentage of households with incomes of \$100,000 or more. (More on Lexington’s incomes is discussed in Section IV.) The number of highly educated, high-income residents is likely

⁴ Lexington Elementary Schools Rank #5 in the State according to MCAS scores, Middle Schools Rank #10 and Lexington High School was ranked by Boston Magazine as the #2 High School #12. <http://www.localschooldirectory.com/>. Lexington High School was ranked #2 in Boston Magazine’s 2012 Top Schools <http://www.bostonmagazine.com/best-schools-boston-2012-top-50/>.

contributing to higher priced homes in Lexington, which is discussed in Section III of this document.

Table 6: Educational Attainment, Lexington vs. Middlesex County and State, 2010

	<i>% High School Without Diploma</i>	<i>% Completed High School</i>	<i>% Completed Some College</i>	<i>% Completed Bachelors Degree or Greater</i>
Lexington	1.3	11.7	7.5	79.5
Middlesex County	8.4	22.9	19.7	49.3
State	11.3	26.7	23.7	38.3
Source: Census 2010				

Housing Characteristics

The following section looks at Lexington's current housing stock and how it has changed over time. Understanding the types, age and size of existing units is essential for housing production planning because it assists with determining what type of new housing might be needed to meet the current and projected population.

Key Findings

- Lexington's housing stock is overwhelmingly comprised of single-family homes.
- The majority of housing units are owner-occupied.
- The majority of single-family residential building permits issued over the last decade involved tear downs, with larger units replacing more modestly sized/priced homes.
- There are no major residential developments currently proposed, although small subdivisions (2-10 units) continue to be sited.

Housing Stock by Type & Age

Lexington is known within the region as a predominantly single-family housing stock community. According to ACS estimates, 85% of units in the Town are single-family units, the majority of which are detached units. This is the third highest single-family rate within the sub region. The majority of multifamily units are found in developments with more than 10 units. Only 7% are found in 2-9 multi-family buildings.

Table 7: Housing Units by Type

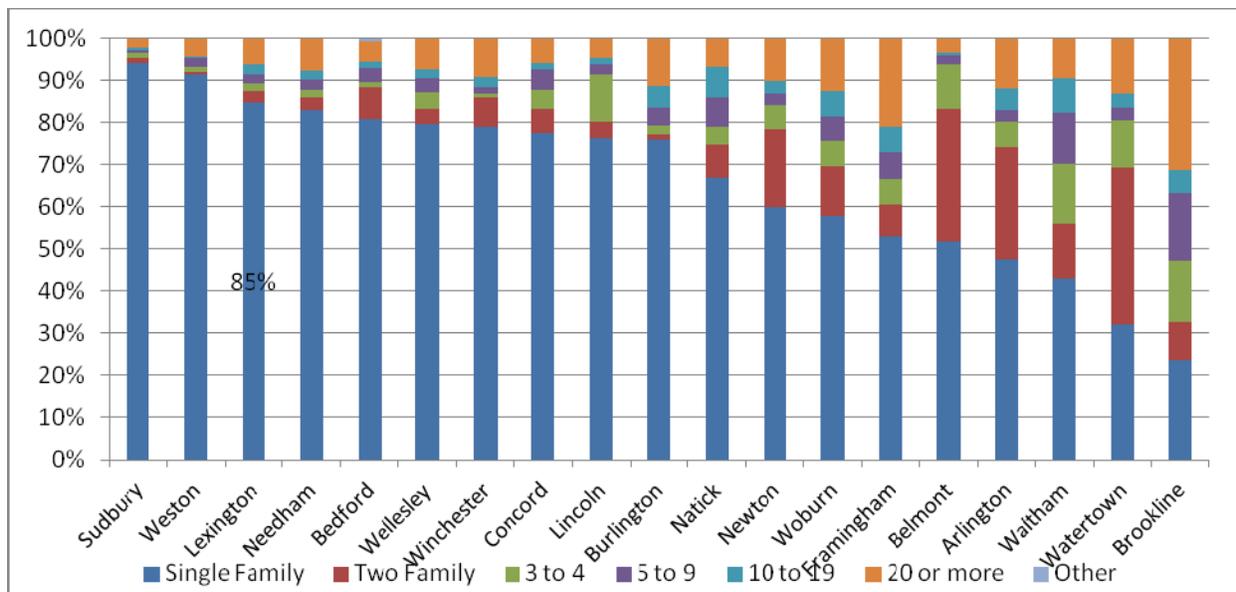
	<i>Units</i>	<i>Percent</i>
Single-Family	10236	85%
Two-Family	319	3%
3 to 4	244	2%
5 to 9	245	2%
10 to 19	298	2%

	<i>Units</i>	<i>Percent</i>
20 or more	742	6%
Other	0	0%
TOTAL	12084	100%

Source: ACS 2006-2010

The lack of housing unit diversity in Lexington will likely present a challenge in the years to come, particularly for the increasing number of older residents who wish to remain in the community. Older residents seeking more affordable alternatives in town will likely need to find housing in places that have a greater inventory of two-family, small apartment, or larger apartment complexes that offer single floor living options and amenities.

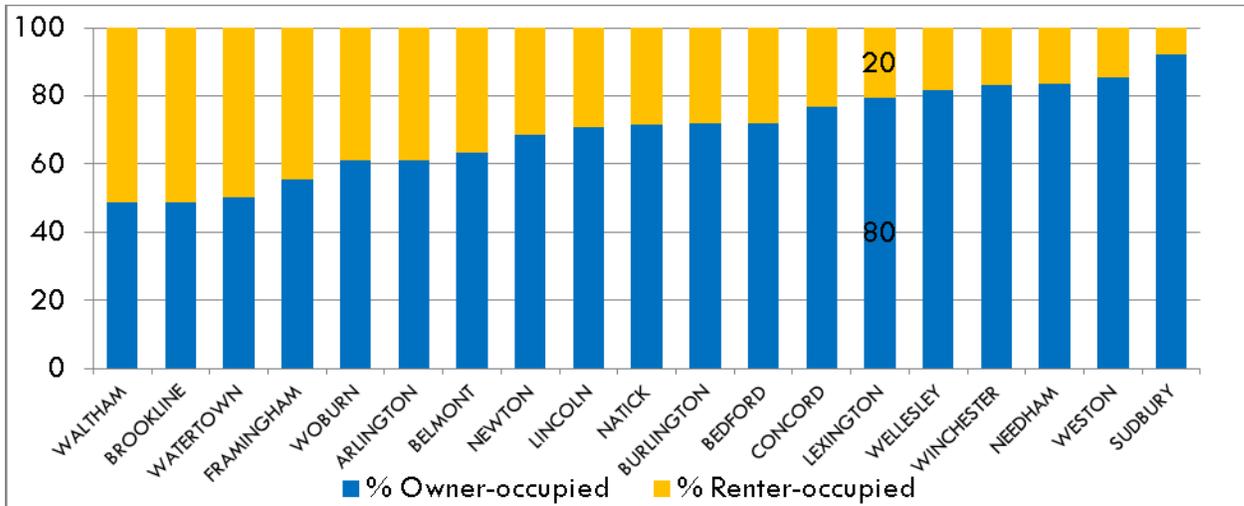
Figure 7: Housing Units by Type, Lexington and Sub region, 2010 (Source: US Census Bureau)



Housing Tenure (Ownership or Rental)

Lexington is primarily an owner-occupied residential community. According to 2010 Census data, of Lexington's 11,530 occupied housing units, nearly 80%, or 9,171 units, are owner-occupied, and 2,359 are renter-occupied.

Figure 8: Percent of Units Occupied by Renters vs. Owners, 2010 (Source: US Census Bureau)



The average household size of owner occupied units is significantly larger than that of renter-occupied households (2.80 vs. 2.22, respectively); indicating owner-occupied homes are more likely to house larger family households with more than one child under 18. Renter-households are more likely to be mix of singles, couples without children and small families with fewer children.

Figure 9: Renter-Occupied Units with Children Under 18 (Source: US Census Bureau)

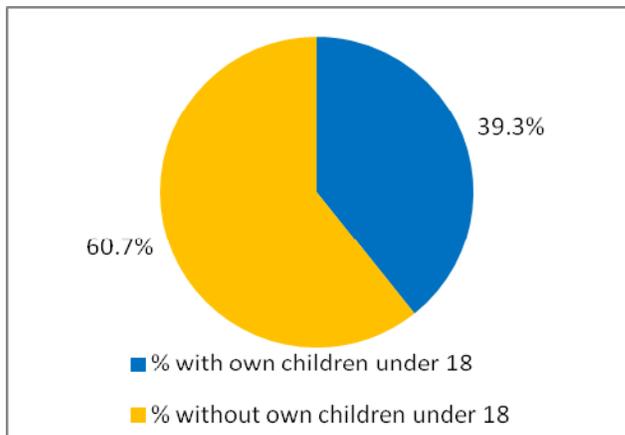


Table 8: Average Household Size by Tenure, 2010

	<i>HH Size</i>
All Lexington Households	2.68
Owner occupied	2.80
Renter occupied	2.22

Source: US Census Bureau

More rental units within Lexington could provide more affordable options for young professionals as they enter the workforce, small families who cannot afford a single-family home in Lexington, as well as older residents looking to remain in town in more modest housing.

Vacancy

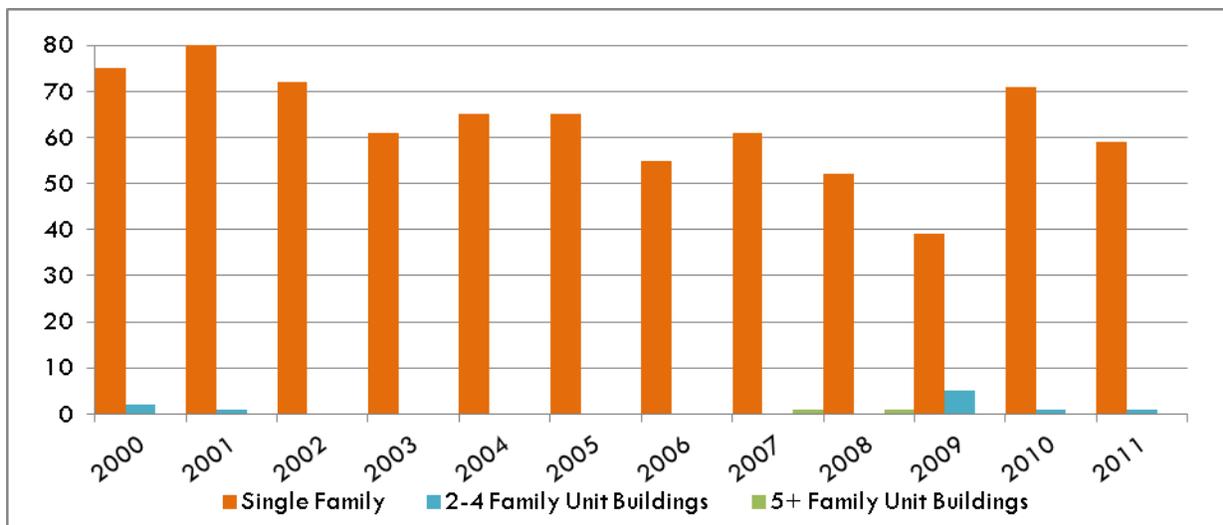
According to Census 2010, approximately 96% of housing units in Lexington are occupied. The percentage of vacant units for rent and the percentage of vacant units for sale in Lexington are similar (24.9% for rent, 21.9% for sale). This contrasts with the percentages in the MAPC region and the state, where there are generally three times as many vacant units for rent as there are vacant units for sale.

Housing Units Permitted

Between 2000 and 2011, the Town of Lexington issued 768 building permits for housing structures. Of this number, the overwhelming majority (756) were for single-family structures, whereas 10 were for buildings with 2-4 units, and two for buildings with 5+ units.

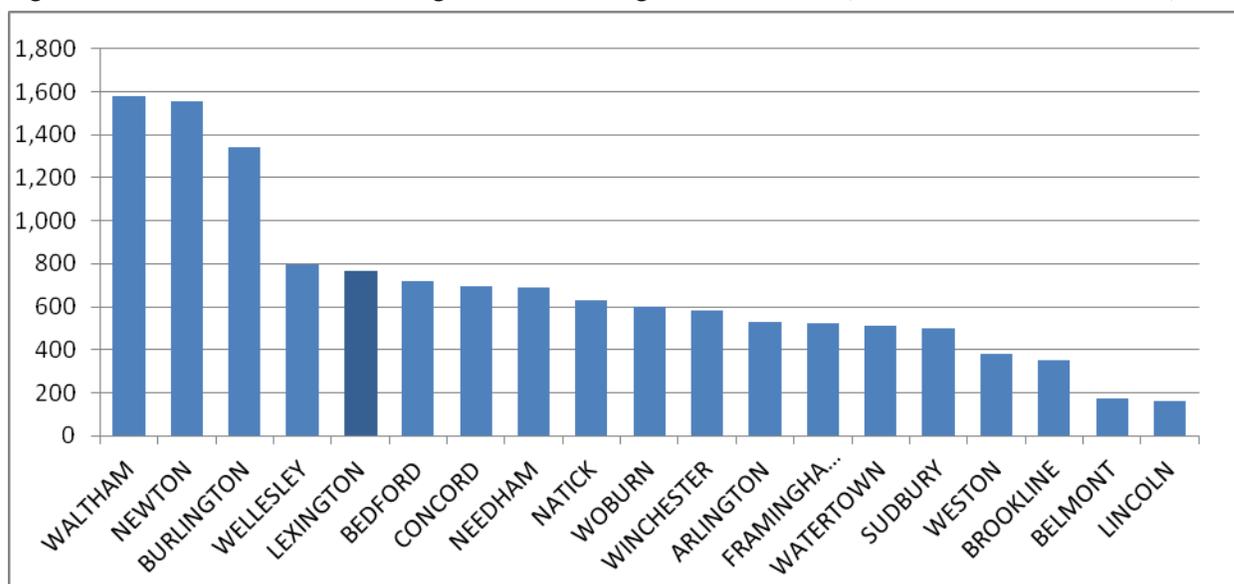
Permits issued appear to show Lexington to be a higher growth community (in terms of permitting volume) when compared to other communities in the sub region (Lexington is 6th). However, according to town data, 542 of the 694 (78%) total new single-family units built over the time period replaced tear downs. This typically involves razing a smaller, more affordable housing unit and replacing it with a larger unit. Therefore, the net gain of units over the last decade was minimal. This process removes homes that would be more affordable to moderate-income households (those earning between 80 and 120% of area median income) and replaces them with homes affordable only to top earners.

Figure 10: Residential Building Permits by Type, 2000 to 2011 (Source: US Census Bureau)



Although the majority of building permits issued between 2000 and 2011 were for single-family homes, it is important to note that several larger, multifamily projects resulted in hundreds of new units over the timeframe. This includes the 387-unit Avalon at Lexington Hills development, as well as the 36-unit Lexington Courtyard. These projects not only added an additional 100+ affordable units, but provided some 300 additional rental units often preferred by seniors and young professionals. Identifying additional opportunities for projects like these would help to provide additional housing choice for middle-income residents.

Figure 11: Total Residential Building Permits, Sub region, 2000-2010 (Source: US Census Bureau)



Projected Development

The table below shows the number of units that will be needed between 2010 and 2035 by unit type, according to MAPC’s Current Trends household growth projections. Although MAPC projects the greatest need over the 25-year period to be for single-family units, it also projects an increased need for multifamily homes or townhouses, apartments and condo buildings, and accessory apartments. These are the types of units that often appeal to the population cohorts expected to increase in Lexington, including seniors, small families, and non-family single and unmarried households.

Table 9: Additional Projected Housing Units by Type, Current Trends, 2010-2035

	<i>Single-Family Units</i>	<i>Multifamily Homes or Townhouse Units</i>	<i>Apartment or Condo Building Units</i>	<i>Accessory Apartments</i>	<i>TOTAL</i>
Percent of Units*	27%	13%	57%	3%	100%
Units	434	370	917	5	1,609
*Based on percentages from MAPC 2000-2030 MetroFuture projections.					
Source: MAPC					

Development Pipeline

Currently, there are no large, multi-unit projects proposed for Lexington. LexHAB is exploring three smaller projects: Fairview Avenue (4 units), Busa Farm (4-8 units), and 116 Vine Street (4-6 units)). The Lexington Housing Authority has one project in their pipeline – 4 handicapped units at an existing development.

Housing Market Conditions

Housing market conditions influence affordability of the housing stock within a community. Competitive housing markets tend to have a limited supply of available units (ownership or rental) compared to the number of households looking to live in or move to the community. This can lead to increasing housing prices and rents. These factors can significantly reduce affordability within a community, both for potential new residents or existing residents who can no longer afford their current unit.

Key Findings

- The housing market in Lexington is expensive and remains strong and competitive. It was not noticeably impacted through the recession.
- The number of single-family units sold per year has remained relatively consistent at 350-450 units over the last two decades. Condominium sales have increased in recent years.
- Median home prices for both single-family and condos have increased significantly over the last 20 years.
- Rents in Lexington are higher than those in nearby communities.
- Rents in Lexington are significantly higher than Fair Market Rents set by the U.S. Department of Housing and Urban Development (HUD).

Median Sale Prices and Total Annual Sales

The housing market in Lexington is very strong, particularly for single-family homes, which make up the greater part of the town's housing stock. Unlike much of the state and nation, Lexington did not experience steep declines during the recent recession in either sales volumes or values. In fact, according to data from the Warren Group, the number of single-family and condo sales remained relatively constant over the last two decades, with a noticeable upward trend in single-family sales over the last few years.

Lexington's housing prices are increasing rapidly. Over the last two decades, the median single-family home price has nearly tripled from approximately \$291K in 1993 to approximately \$810K in 2013⁵. This is significantly higher than for the surrounding 19-community subregion. Similarly, Lexington's median condo sales price has risen from \$176k in 1991 to \$422,000 in 2013. However, although the number of recent sales is up, the median price for a condo has decreased over the last two years.

These trends point to a strong housing market; however, rising home sales prices will increasingly make buying a home difficult or nearly impossible for those with low- or even middle-incomes, particularly seniors, who often live on fixed incomes.

⁵ 2013 median single family and condo prices reflect median sales prices through August 2013.

Figure 12: Single-Family and Condo Home Sales, 1993-2012 (Source: The Warren Group)

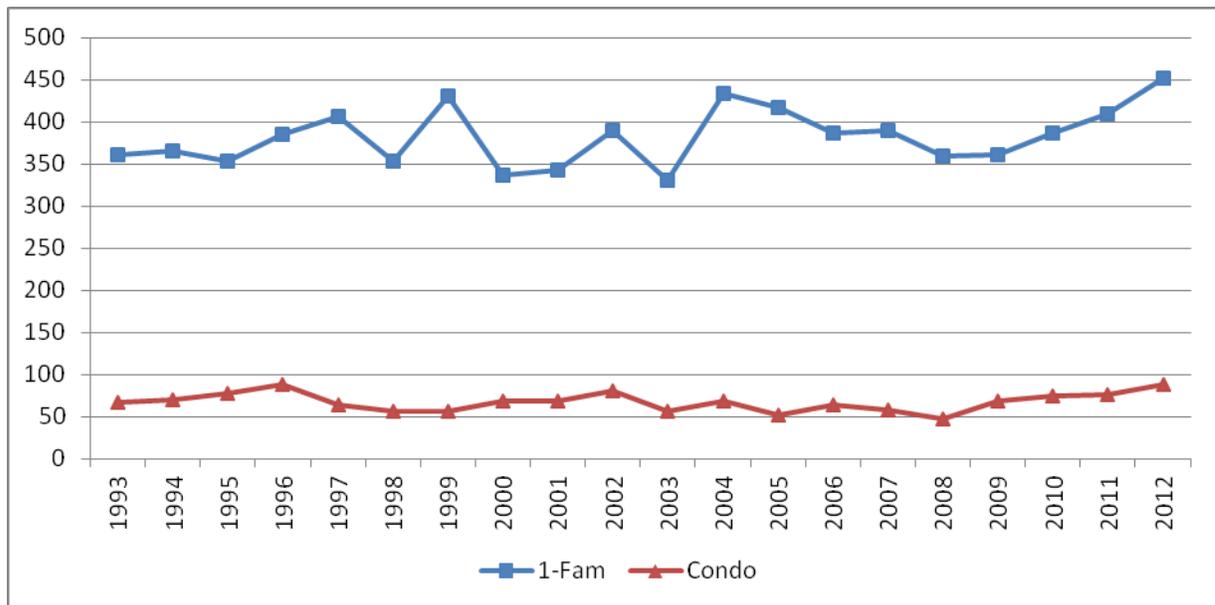
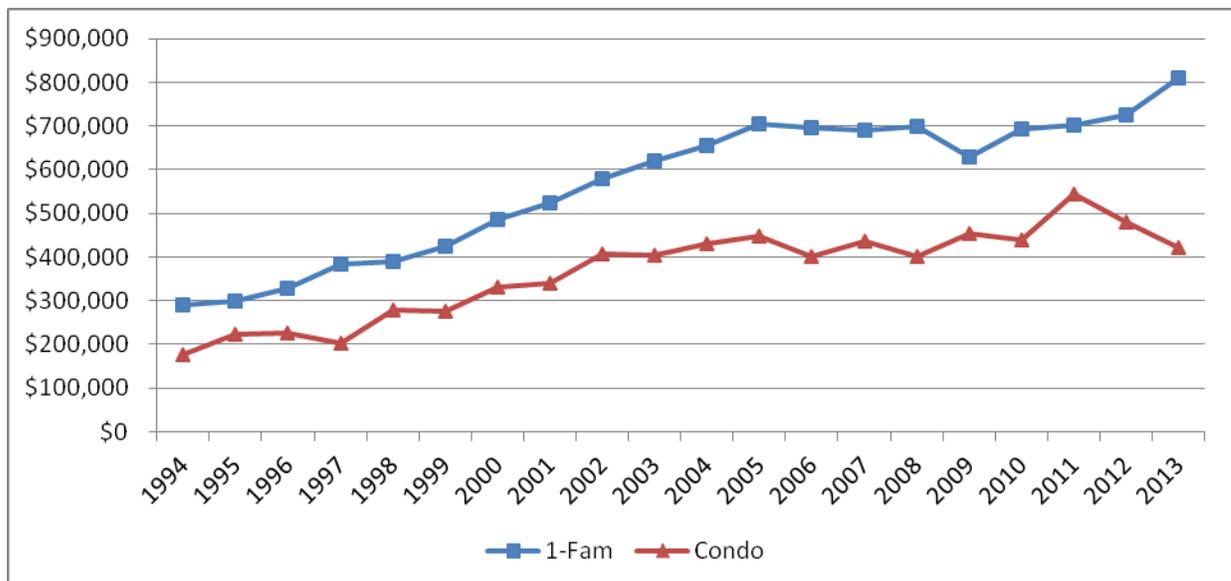


Figure 13: Median Single-Family and Condo Prices, 1993-2013 (Source: The Warren Group)



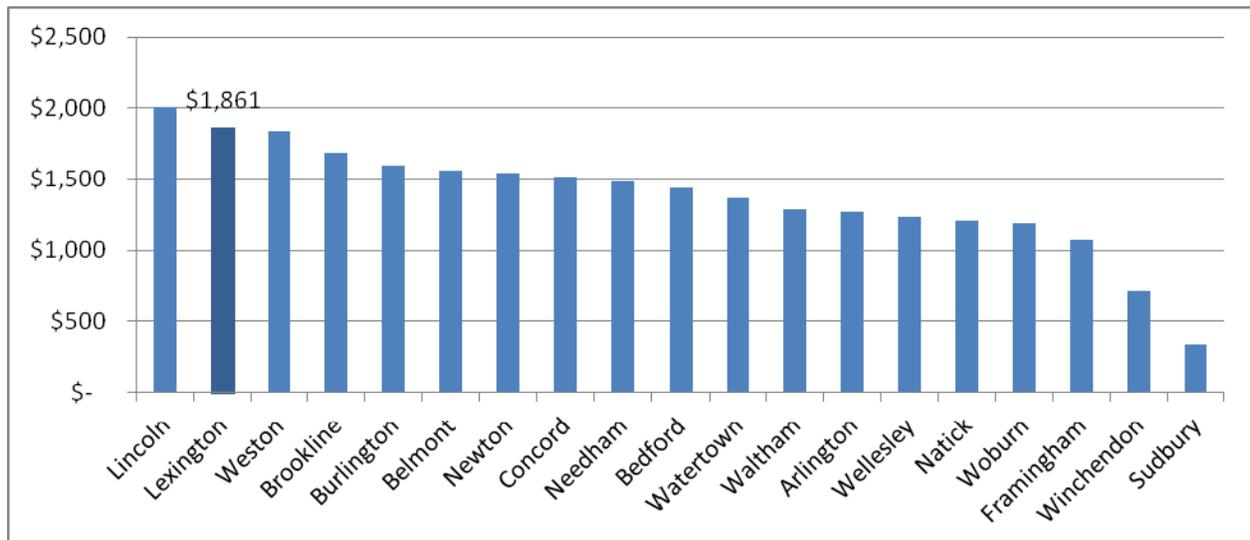
Gross Rents

Rental units within Lexington are expensive. According to the census, average gross rent in Lexington was \$1,861, the second highest of all communities in the sub region⁶. This is significantly higher than the average gross rent of the Boston-Cambridge-Quincy MSA, which is \$1,146. Households looking for more affordable rental options, including low-income families

⁶ Gross rent is the sum of the rent paid to the unit's owner plus utility costs incurred by the tenant such as electricity, gas, water and sewer, and trash removal services. Telephone and other communications services are not included. If the owner pays for all utilities, then gross rent equals the rent paid to the owner.

and seniors, will most likely have to leave Lexington to find more affordable options if no subsidized or lower-priced options are available within town.

Figure 14: Gross Rent, 2010 (Source: US Census Bureau)



Housing Affordability

In the previous sections, we looked at Lexington's population, in particular its age and income distribution and at Lexington's housing stock and market conditions. The intersection of demand (people) and supply (housing units), along with policy and planning priorities, ultimately determines the affordability of housing in a given community. In this section, we will explain the affordability of housing stock for the residents of Lexington.

Key Findings

- Low-income households are more cost burdened, with elderly households the most cost burdened. The number of elderly cost burdened households is likely to rise as the population of 65+ increases significantly.
- Nearly a third of all households (30.3%) are cost burdened, meaning they spend over 30% of their income on housing costs.
- There are not enough housing units (ownership or rental) affordable to households earning below 80% AMI in Lexington.
- Despite the high median household income, one in five Lexington households are estimated to be low-income (earn below 80% of area median income).
- Lexington's median household income is significantly higher than that of the Boston-Cambridge-Quincy MSA.
- Lexington's Subsidized Housing Inventory is 11.1%, higher than Chapter 40B's 10% mandate.

Household Income

Household income not only determines how much a household can afford to pay for a dwelling unit, either to rent or own, but also determines which households are eligible for housing assistance.

In 2010, Lexington’s median household income was \$132,931, an increase of 37% since 1999 (\$96,825). Lexington’s median household income is higher than that of the Boston-Quincy Metro area (\$94,400), and the fourth highest of the communities analyzed for comparison.

Although Lexington is a well-off community with over 60% of households earning \$100,000 or more, over 15% of households earn below \$40,000. The percentage of middle-income categories (between \$40,000 and \$99,000) is significantly lower than in nearly all nearby communities. (See Figure 15)

Household incomes in Lexington differ widely by age. Whereas nearly 75 percent of younger adults (25-44) and middle-age (45-64) households earn over \$100,000, only 35% of elderly households (65+) do so. Of concern is the nearly 30% of elderly households (and 10% of younger households) with incomes below \$40,000 per year. At this low-income level, it is increasingly difficult for seniors to retire in Lexington.

Figure 15: Income Distribution, Subregion Communities, 2010 (Source: US Census Bureau)

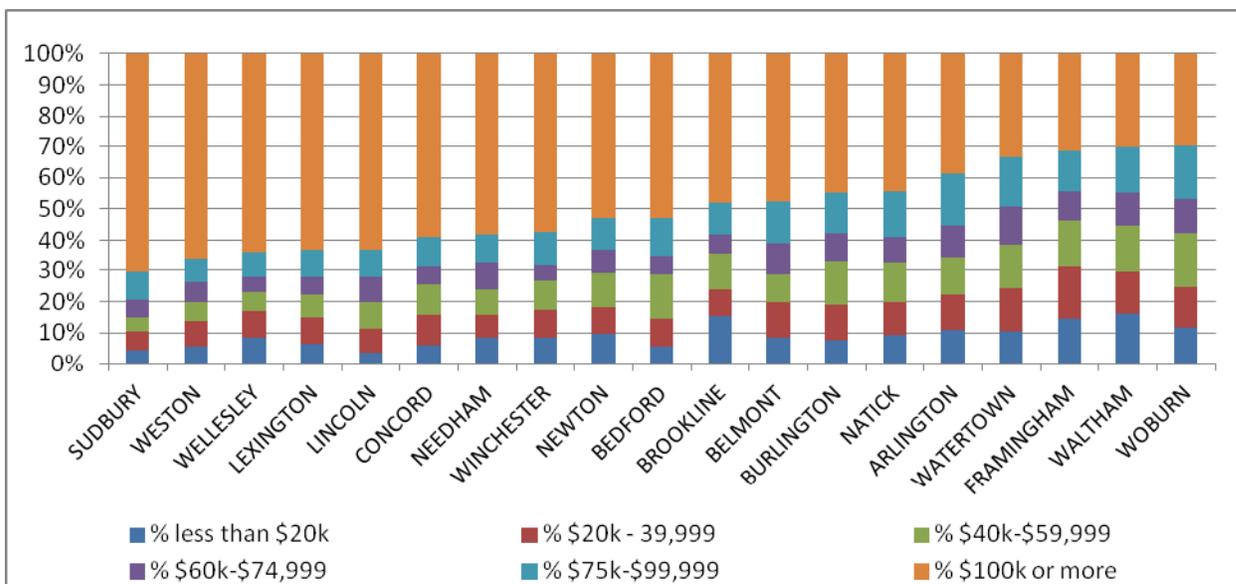
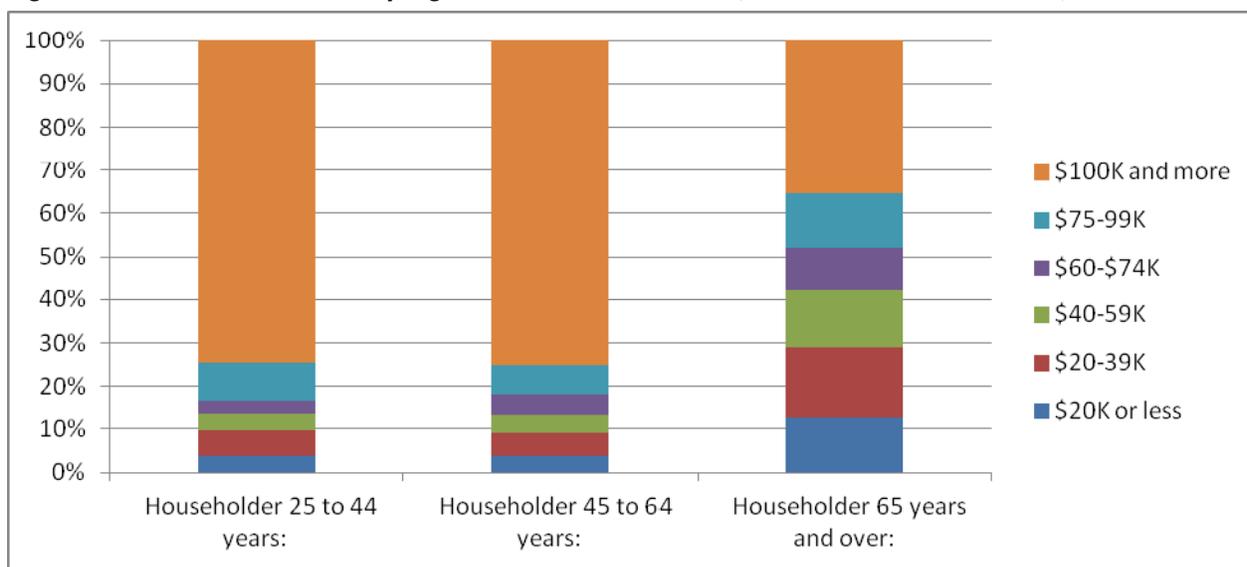


Figure 16: Household Income by Age of Householder, 2010 (Source: US Census Bureau)



Households Eligible for Housing Assistance

One measure of the need for affordable housing is the number of households eligible for housing assistance. Federal and state programs use Area Median Income (AMI) figures, along with household size, to identify eligible households. Table 12 shows U.S. Department of Housing and Urban Development (HUD) income limits for Extremely Low (Below 30% AMI), Very Low (31-50% of AMI), and Low-Income (51-80% of AMI) households by household size for the Boston-Cambridge-Quincy Metropolitan Statistical Area, which includes Lexington.

Typically, households at 80% of area median income and below qualify for housing assistance; however, HUD breaks this down according to household size. As highlighted in the chart, a 1-person household may qualify with an income up to \$47,150, while a four-person household may qualify with an income up to \$67,350 per year.

Table 10: FY2013 Income Limits for Affordable Housing: Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area

FY 2013 Boston-Cambridge-Quincy Median Income: \$94,400			
FY2013 Income Limit Category	Extremely Low (30%) Income Limits	Very Low (50%) Income Limits	Low (80%) Income Limits
1 Person	\$19,850	\$33,050	\$47,150
2 Person	\$22,650	\$37,800	\$53,900
3 Person	\$25,500	\$42,500	\$60,650
4 Person	\$28,300	\$47,200	\$67,350
5 Person	\$30,600	\$51,000	\$72,750
6 Person	\$32,850	\$54,800	\$78,150
7 Person	\$35,100	\$58,550	\$83,550
8 Person	\$37,400	\$62,350	\$88,950

Source: US Department of Housing and Urban Development, 2013

Lexington housing was analyzed using Comprehensive Housing Affordability Strategy (CHAS) data, a tabulation of American Community Survey (ACS) data that allows us to look at housing costs versus household income, size and other factors that impact affordability.⁷ While HUD income limits in Table 12 are set according to people per household, CHAS data is more specific to household type, and classifies household types as follows:

- Small related households (two persons, neither person 62 years or over, or three or four persons);
- Large related households (five or more persons);
- Elderly households (one or two persons, with either or both age 62 or over); and
- All other households (singles, non-related living together)

As shown in Table 13, nearly a fifth of all households in Lexington (1,950 total) would be categorized as low-income with nearly two thirds in the very low or extremely low categories, earning less than 50 or 30 percent AMI, respectively.

Significantly, over 60% of all low-income households in Lexington are elderly households. More specifically, one of every three elderly households earns below 80% of the area median income, and one of every 5 earns less than 50% AMI. Conversely, fewer than 10% of non-elderly households, small and large, are low-income. The data points to the need for more affordable senior housing in Lexington, and it also shows that there is need for housing for smaller families with fewer than four people.

Table 11: Income as Percent of Area Median Income by Household Type and Size, 2005-2009

	TOTAL Households	Less Than 30% AMI	Between 30% and 50% AMI	Between 50% and 80% AMI	Greater Than 80%
Elderly 1 & 2 Member Households	3,530	385 (11%)	415 (12%)	380 (11%)	2,350 (67%)
Small Related (2 to 4) Households	5,690	170 (3%)	120 (2%)	160 (3%)	5,240 (92%)
Large Related (5+) Households	945	10 (1%)	15 (2%)	60 (6%)	860 (91%)
All Other Households	815	70 (9%)	85 (10%)	80 (10%)	580 (71%)
Total	10,980	635 (6%)	635 (6%)	680 (6%)	9,030 (82%)
Source: CHAS 2005-2009					

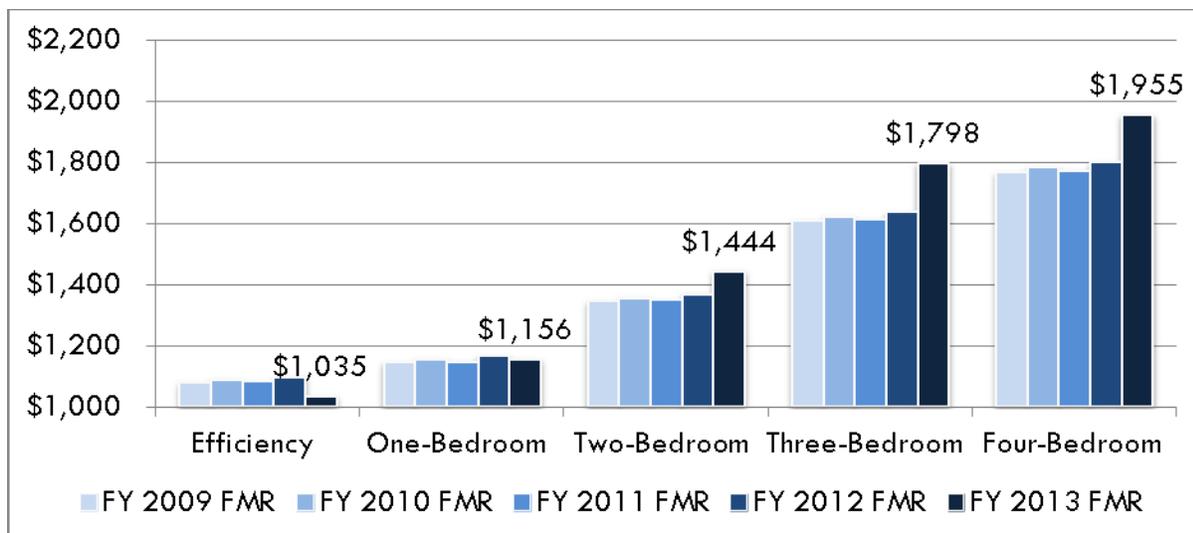
Fair Market Rents

The figure below highlights the Fair Market Rents, or maximum allowable rents (not including utility and other allowances) determined by HUD for subsidized units in the Boston MSA. The upward trend is reflective of the annual adjustment factor that occurs to reflect market demands

⁷ CHAS data is based on Census American Community Survey estimates. Household number estimates were significantly lower than official counts from the subsequent 2010 Decennial Census. Therefore, CHAS estimates are likely lower than actual need.

for rental housing. Given the many constraints on the Greater Boston rental housing market, increasing rents is not a surprising trend and only makes the need for more rental housing at multiple price points a priority.

Figure 17: Fair Market Rents (FMR) by Unit Type Boston-Cambridge, Quincy MSA, 2009-2013



In order for 1- or 2-bedroom rental units - those most likely needed for senior and small related households - to be considered affordable and qualify on the State's Subsidized Housing Inventory (SHI), the current FMR would be \$1,156 or \$1,444, respectively. However, as described earlier, the median gross rent in Lexington is \$1,861, indicating that most rental households are paying far more than the FMR. Over two-thirds of rental households (67%) are paying more than \$1,250 per month in rent (not including utilities), more than the FMR for a 1-bedroom apartment. Over 60% are paying more than \$1,500 per month, higher than the FMR for a two-bedroom unit.

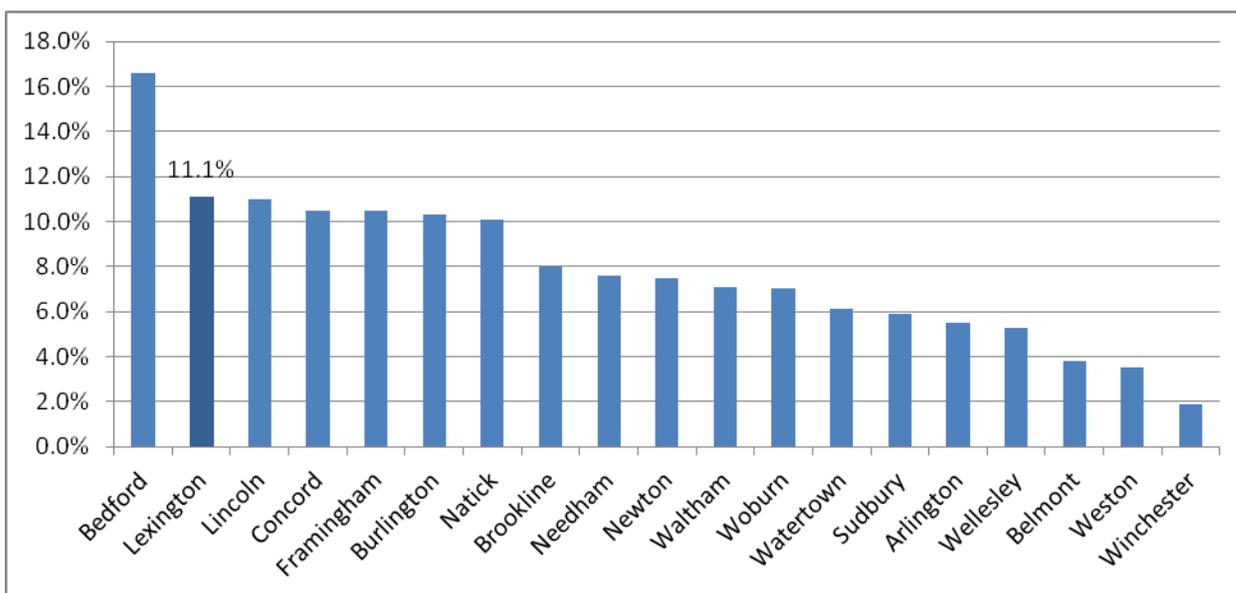
Affordable Housing Units and MGL Chapter 40B

Under M.G.L. Chapter 40B, affordable housing units are defined as housing that is developed or operated by a public or private entity and reserved for income-eligible households earning at or below 80% of the area median income (AMI). The units are secured by deed restriction to ensure affordability terms and rules. All marketing and placement efforts follow Affirmative Fair Housing Marketing guidelines per the Massachusetts Department of Housing and Community Development. (See Appendix A.) Housing that meets these requirements, if approved by the Massachusetts Department of Housing and Community Development (DHCD), are added to the Subsidized Housing Inventory (SHI). Chapter 40B allows developers of low-income housing to obtain a Comprehensive Permit to override local zoning and other restrictions if less than 10% of that community's housing is included on the SHI.

Subsidized Housing Units in Lexington

Lexington has accomplished much in terms of creating affordable housing over the years. As of May 2012, Lexington's SHI was 11.15%, with a total of 1,329 units, above the 10% threshold needed to be exempt from the Chapter 40B comprehensive permit process. Of the 19 sub region communities analyzed for comparison, Lexington had the second highest SHI. (See Appendix D for Lexington's SHI listing.)

Figure 18: Subsidized Housing Inventory (SHI), 2012 (Source: MA DHCD)



Of Lexington’s 1,329 affordable units, over 80% are affordable in perpetuity. However, the deed restrictions on 150 units could expire before 2020, including those on the 128-unit Katahdin Woods Apartments. Should all of these units expire, Lexington’s SHI would be 9.9%, below the 10% threshold. For Lexington to maintain an SHI above 10%, it is important that the town work with owners of expiring units to recertify those rental units, as well as to add more units to the inventory by 2020. Additionally, because the SHI is determined using the total number of housing units from the most recent decennial census (the denominator), the number of SHI units (the numerator) must grow. That means that even if the number of SHI units stays the same, as more market rate units (owner or rental) are built, the SHI could fall below 10%.

It is also important to note that although Lexington has achieved the 10% SHI threshold, of the 1,329 units included in its inventory, only 663 – or less than half – are actually deed-restricted units affordable to households earning at or below 80% AMI. This is possible because M.G.L. s.40B allows rental developments where at least 25% of units are deed-restricted as affordable to include all units in the development on the SHI, even the 75% that are market rate. For example, Lexington reached its current SHI total with the 387-unit Avalon at Lexington Hills development, where 97 units are affordable, but all 387 units were counted on the inventory. Therefore, even though Lexington has achieved the 10% SHI mark, more units are needed for the low-income households earning below 50% and 80% AMI.

Affordability Gap

Another way to measure housing affordability is to compare the median home sale price in a community to the price that a household at the community’s median income can afford. The difference between these values is defined as the affordability gap. Simply put, as housing prices increase, the affordability gap widens.

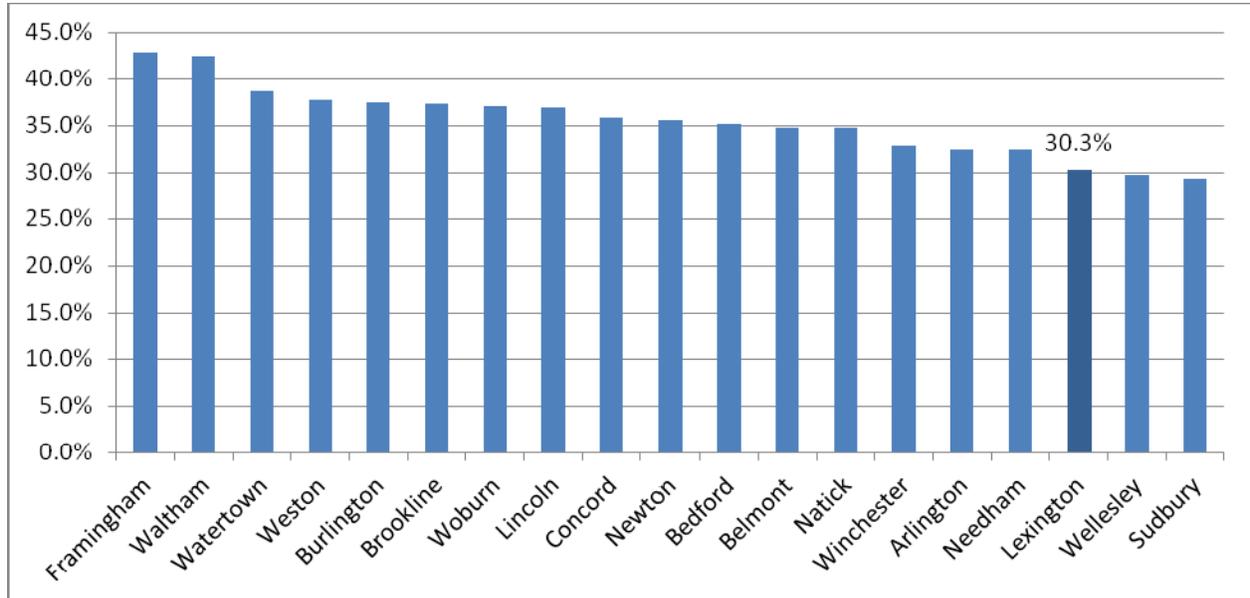
The median family income in Lexington is \$132,931. The sales price of median single-family home is \$725,000 in 2012. Spending 30% of its income on housing, a family earning \$132,931 could only afford a house priced at \$568,000, which is far below the median sales price in Lexington. Given increasing home prices, there is a widening affordability gap for single-family homes in Lexington, which make up the vast majority of units. However, the median sales price

of a condominium in Lexington in 2012 was \$480,000, which is affordable to a household earning the median income, but very difficult for many families earning less than the median.

Cost Burden

The primary method to determine whether housing is affordable to a community's population is to evaluate households' ability to pay their mortgage or rent based on their incomes. Households that spend more than 30% of their income on housing are considered to be housing cost burdened. Households that spend more than 50% are considered to be severely cost burdened.

Figure 19: Cost Burdened Households, 2010 (Source: US Census Bureau)



HUD considers it to be a significant issue when over 30% of households are cost burdened. According to ACS figures, approximately 30.3% of Lexington's households were cost burdened in 2010. So, although Lexington's cost burden percentage is lower than most surrounding communities, the issue is significant, and affects an estimated 3,454 households.

Level of Cost Burden by Type

Lexington's renter households are more cost burdened than owners by percentage (not in total numbers). Nearly 40% of renter households are cost burdened, compared to 28% of owner households.

To further identify affordable housing need by household type, cost burden by household type was analyzed using CHAS data. CHAS data identifies cost burden by low income category (low, very low, extremely low) and by household type (elderly, small related, large related and other), as well as middle income households (80-120% median income) with housing problems.

Key Findings

- Lexington's low-income households are more likely to be housing cost burdened than those earning above 80% AMI

- 75% of all low income households are cost burdened, compared to only 16% of those above 80% AMI.
- Cost burden was a significant issue among all low income household types.
- The most significant cost burden is among elderly households (34% of total), including market rate rental elderly households (37% are cost burdened), and low-income elderly households (75% or 895 households).

The following is a summary of cost burdened households by type. Again, it is important to note that HUD considers it significant if more than 30% of either owner or renter households in a community are cost burdened, or 15% or more are severely cost burdened.

Elderly 1 & 2 Person Households

- Total Elderly Households: 34% of all Elderly 1&2 member households are cost burdened; 18% are severely cost burdened.
- Total Low-income Elderly Households: 75% of all low-income Elderly 1&2 member households are cost burdened; 47% are severely cost burdened
- Elderly owner households are more cost burdened than renter households, by percent and total numbers

Small Related (2-4 person) Households

- Total Small Related Households: 21% of all small related households are cost burdened; 8% are severely cost burdened.
- Total Low-income Small Related Households: 69% of all Low-income small related households are cost burdened; 52% are severely cost burdened
- Owners are more cost burdened than renters, both by percentage and number of households.

Large Related (5+ person) Households

- Total Large Related Households: 25% of all large related households are cost burdened; 6% are severely cost burdened.
- Total Low-income Large Related Households: 75% of all Low-income small related households are cost burdened; 16% are severely cost burdened
- Renter households are more cost burdened than owners.

Other (singles, unrelated persons) Households

- Total Other Households: 35% of all other households are cost burdened; 20% are severely cost burdened.
- Total Low-income Other Households: 87% of all Low-income other households are cost burdened; 44% are severely cost burdened
- Owner households are more cost burdened than renters by percentage, but a larger number of renter households are cost burdened.

As Lexington's population grows and ages, cost burden is likely to increase as many elderly persons have fixed-incomes, which can make it difficult to pay for emergency repairs, routine maintenance, and other retrofitting to age in place. Ensuring units are in place for this and other cost burdened populations in Lexington should be a priority for the community.

Middle-income Housing Problems

CHAS data also looks at the extent of housing problems for middle income households earning between 80 and 120 percent of AMI. A household is said to have a housing problem if they have 1 or more of these 4 problems:

- Housing unit lacks complete kitchen facilities
- Housing unit lacks complete plumbing facilities
- Household is overcrowded; and
- Household is cost burdened.

2006-2010 American Community Data estimates indicate that fewer than 0.3% of Lexington’s housing units lack either complete kitchen or plumbing facilities (21 and 32 units, respectively), and fewer than 1% of total housing units (41 total) have more than 1 occupant per room. Therefore, it can be assumed that the housing problem for most households represented below is cost. As shown in Table 14, 44.6% of owner-occupied households and 49 percent of renter-occupied households earning between 80-120 percent of AMI have a housing problem.

Table 12: Housing Problems for Lexington Households at 80-120% of AMI

	#	% with Housing Problem
Total Owner occupied HH: 80 - 120 % AMI	875	n/a
with Housing Problem	390	44.6
Total Renter occupied HH: 80 - 120 % AMI	245	n/a
with Housing Problem	120	49.0

Source: Department of Housing and Community Development 2005-2009 CHAS Data

Gaps between Existing Needs and Current Supply

The following charts compare the estimated number of households in Lexington by income category and tenure (home owners vs. renters) and the number of housing units in Lexington that are affordable to these households – the need (households) and supply (units).

Figures 21 and 22 show that there are more low-income owner- and renter-occupied households earning below 50% AMI or below 80% AMI than there are units affordable to them. Conversely, there is a surplus of market rate owner- and renter-occupied units affordable to households earning more than 80% AMI. This indicates a housing mismatch, where lower income households are living in units they cannot afford. Thus, there is a need for more housing units specifically dedicated to households earning below 80% AMI.

Figure 20: Housing Gap for Affordable Housing by Type in Lexington

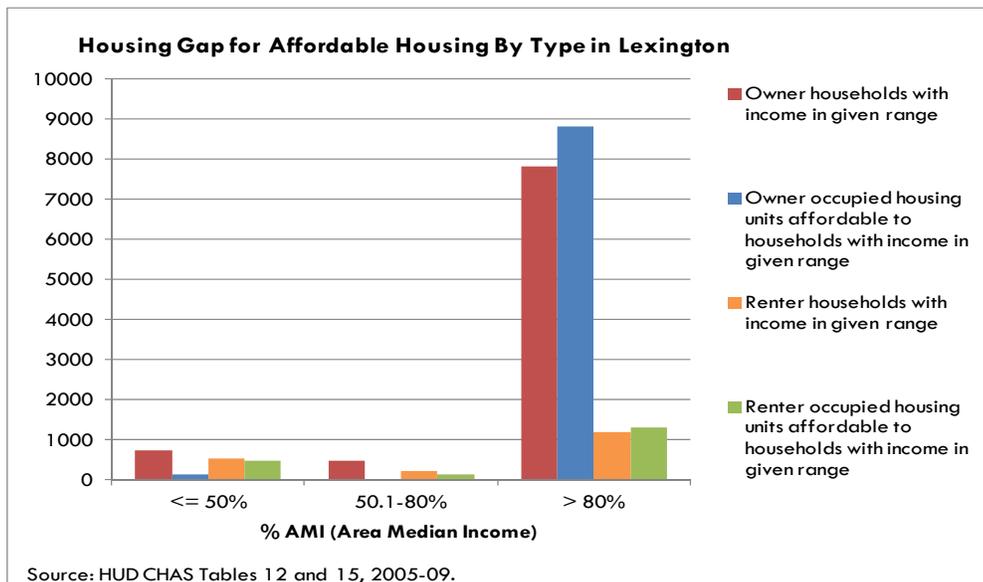
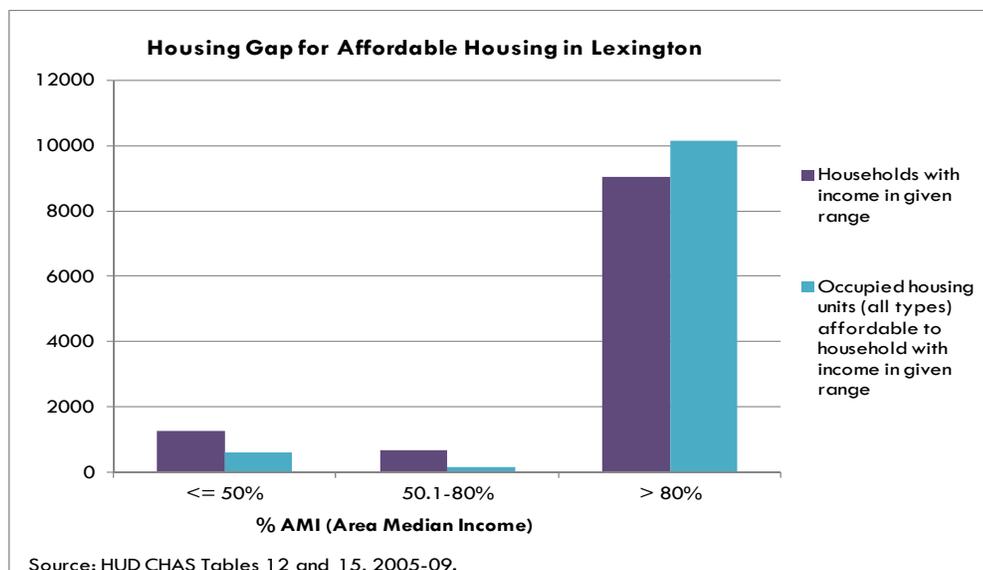


Figure 21: Housing Gap for Affordable Housing in Lexington



Foreclosures

The Greater Boston region was spared the worst impacts from the recent housing crisis, although foreclosures in the region did surge over the last decade. Foreclosures have not been a significant issue in Lexington, which has fared well when compared to the state and other nearby communities. In 2011, there were only 6 foreclosure deeds, or 0.05% of all housing units in Lexington. This places Lexington among the communities with the lowest foreclosure rates.

IV. Constraints on Development

Residential development is influenced by various factors including historical development patterns, local land use regulations, restrictive covenants, availability of developable land, natural constraints, and municipal infrastructure. This section provides an overview of the development constraints impacting residential development in Lexington, including regulatory, environmental and physical obstacles to the creation of affordable housing.

Regulatory Constraints

Zoning

Zoning bylaws regulate the type and location of development. Ideally, zoning reflects land use decisions reached during development of the community's comprehensive plan. In general, Lexington's Comprehensive Plan (2003) encourages the continuation of Lexington's single-family identity, while looking to provide increased housing diversity in appropriate locations. Identified goals and actions related to housing include:

- Develop housing to support the social and economic diversity of Lexington
- In the disposition of "surplus" land, give priority to uses for which land is essential: diversity-serving housing and preservation of open space
- Facilitate mixed uses where appropriate, such as housing uses in Lexington Center and more versatile commercial development to serve neighborhoods.
- Develop incentives for development of cluster housing development
- Consider provisions to control adverse effects of out-of-scale houses, where appropriate.
- Explore revising zoning to allow residential use in Lexington Center and review current zoning to identify impediments to mixed use in other parts of town.

Table 13: Land Area of Zoning Districts

<i>District</i>	<i>Description</i>	<i>Acres</i>	<i>% Total Land Area in Lexington</i>
RO	One-family Dwelling	5,700	54%
RS	One-family Dwelling	3,797	36%
RT	Two-family Dwelling	54	1%
RD	Planned Residential Development	183	2%
CN	Neighborhood Business	18	<1%
CRS	Retail Shopping	34	<1%
CS	Service Business	7	<1%
CLO	Local Office	25	<1%
CRO	Regional Office	149	1%
CB	Central Business	16	<1%
CD	Planned Commercial Development	216	2%
CM	Industrial	349	3%

ALL	Total All Districts	10,603
Source: Town of Lexington GIS		

Allowed Residential Uses by Zoning District

The Town of Lexington’s zoning bylaw includes four residential zones: two one-family districts (RO and RS), a two-family district (RT), and a planned residential district (RD). As described below, one of the greatest constraints to a more diverse housing stock to serve the needs of different household types is the limited opportunities for development beyond single-family structures.

Single-Family Districts

The single-family RO and RS zoning districts are intended specifically to encourage low density housing development for families with children or for small households. These districts also allow related public or institutional uses (e.g. schools). The RO district sets a minimum lot area of 30,000sf, whereas the RS allows for higher density single-family housing with a minimum lot area requirement of 15,500sf. Combined, these two districts account for approximately 90% of all land in Lexington, the greater part of which has already been developed.

Two Family District

Only 1% of town land is zoned for two-family residential development in and around the East Village Historic District along Massachusetts Avenue. The purpose is to provide opportunities for low density development for families and smaller households in either ownership or rental properties. Minimum lot area is the same as in RS zones, at 15,500sf. Again, the majority of land in these zoning districts is already developed.

Planned Residential Districts (RD)

Multifamily residential development is only allowed in Planned Residential Districts. The intent of RD districts is to provide for higher density development for small families, and single persons in different unit types in a planned setting appropriate for specific parcels of land. RD districts are created on a project-b- project basis and require a special permit from the Zoning Board of Appeals, as well as approval at Town Meeting. Only after both approvals are the districts mapped. Currently, 2% of town land has been approved and zoned for these developments.

This process, as described, is more onerous than those in other communities where multi family use is allowed by right in multi-family zoning districts. The requirement of Town Meeting approval may discourage developers from pursuing larger, multi-family or mixed-use projects since there is a strong possibility that after initial design and development costs are incurred, a project won’t be approved.

Table 14: Residential Uses Allowed by Zoning District

	RO RS	RT	RD*	CN	CRS	CS	CB	CLO	CRO	CM
RESIDENTIAL USES										
One-family Dwelling	Y	Y	SP	Y	N	N	N	N	N	N

	RO RS	RT	RD*	CN	CRS	CS	CB	CLO	CRO	CM
Two-family Dwelling	N	Y	SP*	Y	N	N	N	N	N	N
Conversion of one-family to congregate living facility	SP	SP	SP*	SP	N	N	N	N	N	N
Dwelling unit above the street level floor in a commercial or institutional building	N	N	N	N	N	N	Y	N	N	N
RESIDENTIAL DEVELOPMENTS	SP	SP	SP	N	N	N	N	N	N	N
One-family detached	Y	Y	SP*	N	N	N	N	N	N	N
Two-family	SP	Y	SP*	N	N	N	N	N	N	N
Townhouse	SP	SP	SP*	N	N	N	N	N	N	N
Three-family, four-family, multifamily	N	N	SP*	N	N	N	N	N	N	N
Rooming house, group quarters	N*	N**	SP*	N	N	N	N	N	N	N
Group Care Facility, Long-term care, assisted living, etc.	N	N	SP*	N	N	N	N	N	N	N
Conversion of municipal building to residential	SP	SP	SP*	N	N	N	N	N	N	N
ACCESSORY USES FOR RESIDENTIAL USES										
Rooming units without kitchen facilities	Y	Y	SP	N	N	N	N	N	N	N
By-right Accessory Apartment	Y	N/A	N/A	Y	N	N	N	N	N	N
Special Permit Accessory Apartment	SP	N/A	N/A	SP	N	N	N	N	N	N
Accessory structure apartment	SP	SP	N/A	SP	N	N	N	N	N	N
Bed and Breakfast Home	Y	N	N	N	N	N	N	N	N	N
<p>Y – Yes, permitted as of right N – No, not permitted SP – Special permit required *Subject to a preliminary site development and use plan **Y, if accessory to a religious or educational use</p>										

Mixed Use Districts (CB and CD)

The only mixed-use residential development allowed as of right is allowed in the CB district in Lexington Center. Pursuant to the goals set out in Lexington's Comprehensive Plan, Lexington's Town Meeting has voted to allow residential units above the street level floor in either commercial or institutional buildings. Mix-used is also allowed within CD Planned Commercial Districts through a special permit process which requires a vote at Town Meeting and approval by the Board of Appeals similar to the process for RD districts.

Senior Housing

While there is no specific Senior Housing Bylaw⁸ in Lexington, Lexington's zoning specifies a range of residential facilities for seniors, primarily by special permit in residential districts. They include assisted living residences, congregate living facilities⁹, continuing care retirement facilities, and independent or long-term care facilities. The three 'villages' funded by the state and federal governments and administered by the Lexington Housing Authority, Countryside Village, Greeley Village and Vynebrook Village, provide housing specifically for low-income seniors.

Accessory Apartments

Accessory apartments have the potential to provide for smaller scale and affordable alternatives to single-family homes in Lexington. The Town allows accessory apartments by-right or by special permit. As stated in the zoning bylaw, the general objectives of these units is to increase the number of small dwelling units available for rent in Lexington; increase the range of choice of housing accommodations; encourage greater diversity of population with particular attention to young adults and senior citizens; and encourage a more economic and energy-efficient use of the Town's housing supply while maintaining the appearance and character of the Town's single-family neighborhoods. In addition to these goals, accessory units may also function to assist cost burdened homeowners with rental income.

Accessory units are allowed by-right in single-family and multifamily zoning districts if the apartment is within the principal structure, no more than 1,000 SF, no more than 2 bedrooms, the lot is at least 10,000 SF, there are no extensions or enlargements of the dwelling unit (with some exceptions), and the building is at least 5 years old. Accessory apartments created by enlargement or additions to the principal structure are allowed by special permit from the Board of Appeals.

Accessory structure apartments are allowed only by special permit from the Board of Appeals if certain criteria are met. This includes, but is not limited to, a minimum lot area is met (18,000 SF in RS, RT and CN; 33,000 SF in RO), and that the accessory structure does not exceed 1,000 SF.

Inclusionary Housing Policy

Requiring private residential development proposals to provide a given share, typically 10% to 33%, of new residential units as affordable to people with low-incomes is now a common part of any proactive community's affordable housing strategy. Inclusionary housing, or inclusionary

⁸ Senior housing bylaws often encourage development of moderately priced housing unit types attractive to and/or restricted to people over 55 years of age, often using increased density allowances as an incentive to build units.

⁹ Congregate living facilities are allowed by right in RT zoning districts.

zoning, requires a wider range of housing options than the market would provide on its own. The resulting “mixed income” housing developments are an important means to reduce concentrations poverty and combat residential segregation in the broader metropolitan region.

Beginning in the mid-1990s the Lexington Planning Board instituted an Inclusionary Housing Policy for all development proposals within their permitting responsibilities. This policy covered the great majority of conventional residential development as well as Planned Residential Development zoning proposals. In 2007 an effort was made by the Board and the Lexington Housing Partnership to develop and codify this policy into an Inclusionary Zoning Bylaw, but failed to garner the necessary two-thirds vote for adoption. However, the Board continues to encourage developers to include affordable units in developments it permits.

Natural and Physical Constraints

For the purposes of this document, protected open space and natural resources such as wetlands, surface water, and endangered species habitats may be considered constraints to potential residential development, since their presence on a parcel may render that portion of the property unbuildable, or may require mitigation measures. Only a small percentage of Lexington’s total land area includes these sensitive environments. However, given that much of the Town is already developed, they do serve as constraints and must be considered in identifying areas that can accommodate growth and determining appropriate densities.

Wetlands and Floodplains

Wetlands are important because they provide floodwater retention, groundwater recharge and wildlife habitat. However, these areas also constrain development in some of Lexington’s residential districts because wet parcels either cannot be developed at all, or significant portions cannot, limiting housing development potential.

According to Mass GIS data, there are 1,300 acres of wetlands in Lexington, just over 10% of total land area in the Town. Wetlands provide floodwater retention, groundwater recharge and wildlife habitat and are generally not available for development. Considering the extent to which Lexington is already built out, these wet areas pose a significant constraint to development. Additional zoning protections for these valuable wetland resources, including the National Flood Insurance District, further constrain development potential.

National Flood Insurance District

This special overlay district includes all flood hazard areas in Lexington designated as Zone A or AE on local Flood Insurance Rate Maps (FIRM) issued by FEMA for Middlesex County, and prohibits development in all areas within the one-hundred-year base flood elevations.

Rare and Endangered Species Habitat

Estimated Habitats for Rare Wildlife are regulated under the Massachusetts Wetlands Protection Act, and any development within the Habitat must be reviewed under the State’s Natural Heritage and Endangered Species Program. According to Mass GIS data, there are only 98 acres in Lexington, located west of Rte 128, subject to these constraints. Therefore, these areas do not present a significant constraint to affordable housing development within Lexington.

Municipal Water & Sewer Infrastructure

Water and sewer supply are not considered to be significant constraints on housing development in Lexington. Lexington belongs to the Massachusetts Water Resources Authority (MWRA), purchasing nearly 2 billion gallons of water annually to serve town residents and businesses. The Town pays the MWRA to treat and dispose of the town's sewage. Nearly all residential units in town are connected to the public water system, and all but 6% of units are connected to public sewer. Infrastructure consists of 158 miles of water main, 2 water towers storing 3 million gallons, 1,500 fire hydrants, 3,400 street and hydrant control valves, and about 10,000 residential control valves located on property lines. Four main water transmission lines serve Lexington: 16" main at Summer St., 16" main on Mass. Ave. in East Lexington, 12" main at Watertown Street, and 24" main on Concord Avenue. The sewer system has 137 miles of street line sewers, 34 miles of trunk line sewers and 10 sewer pump stations, including the main pumping station at Route 128 and Bedford St., and 4,924 manholes.

With water and sewer infrastructure in place, the only constraint is capacity, and all large developments are required to do an impact assessment, and mitigate as needed to proceed.

V. Existing Municipal Tools & Resources

The Town of Lexington has many existing local resources that can help advance the creation and preservation of affordable housing within the community, including the Planning Office and Board, the Lexington Housing Partnership, Lexington Housing Authority, Lexington Housing Assistance Board (LexHAB), Community Preservation Committee, private developers, the West Metro HOME Consortium, and the Comprehensive Plan.

Lexington Housing Partnership

The Lexington Housing Partnership is a 14-member board consisting of residents with interest or expertise in housing issues. Members are appointed to 3-year terms by the Board of Selectman. The intent of the Partnership is to bring boards and committees as well as individuals together to work on housing issues in Lexington. The key goal is to advocate for families and individuals in Lexington who need affordable housing.

The Partnership has held various forums to educate the public, identified sources of mortgage assistance for first-time home buyers, and advocated on behalf of the Lexington Housing Authority and LexHAB at Town Meeting and Board of Selectmen meetings. The Partnership was instrumental in Lexington's passing the Community Preservation Act (CPA) in 2006; significant funds from CPA have been allocated to make capital improvements on existing units and to purchase new affordable units in Town. The partnership also lobbied the Board of Selectmen to join the West Metro HOME Consortium; this resulted in the awarding of HOME funds to make necessary improvements for disabled residents.

Lexington Housing Authority

In 1969, MGL Chapter 121B, Section 3 was passed to allow the creation of housing authorities by cities and towns in Massachusetts. The Lexington Housing Authority (LHA) serves the needs of low-income residents through state and federally subsidized units it manages. It also administers housing vouchers to individuals and households who qualify.

As of December 2012, LHA owned or managed a total of 240 units. The majority of units are 1-bedroom units for elderly or disabled residents in three developments (Countryside Village, Greeley Village, and Vynebrooke Village). Approximately 18 scattered sites serve families (2-, 3- and 4-bedroom units). Additionally, there are 78 vouchers for families in Lexington. Waiting lists vary depending on the size and purpose of the units, and waiting time varies between 1.5 to 8 years, depending on unit type.

Lexington Housing Assistance Board (LexHAB)

LexHAB was founded in 1983 by a group of concerned residents who recognized the lack of housing for Lexington residents in transition or experiencing economic difficulties. LexHAB is unique to Lexington and has been the primary developer of affordable housing in Town. LexHAB currently owns and manages 64 rental units in attached and detached single-family residences; rental income is used for maintenance and capital improvements. LexHAB has used 'linkage funds' from the developers of large housing complexes to acquire units for affordable housing, and since 2006, when Lexington adopted the CPA, LexHAB has used CPA funds to purchase and rehabilitate additional affordable units.

Community Preservation Act (CPA)

The Town of Lexington voted to adopt the Community Preservation Act (CPA) at the 2006 Town Meeting, adopting a 3% surcharge on all real estate property tax bills, with exemptions for persons who qualify for low-income housing and for the first \$100,000 of residential property value.

Four eligible activities can be funded with CPA funds: Community Housing, Historic Preservation, Open Space and Recreation. Allocation of funds to the first three is required, and the fourth is optional. The legislation requires that a minimum of 10% of all collected CPA funds (local and state) must be spent of each of the three required activities.

Lexington has allocated significant sums to affordable housing, for maintenance and repair or existing units, property and unit purchases, and set asides for future affordable housing acquisition or construction by LexHAB.

Table 15: CPA Expenditures on Housing 2006-2013

Year	Amount	Project
2007	\$228,404	Lexington Housing Authority for Capital Improvements @ Greeley Village
2007	\$300,000	Supportive Living Inc. (Douglas House)
2007	\$26,750	Muzzey High Condominium Association Engineering Study
2008	\$652,800	LexHAB Purchase 3 Units @ Parker Manor Condominium
2008	\$25,000	Lexington Housing Partnership/LexHAB Affordable Ownership Study
2008	\$158,686	Lexington Housing Authority for Capital Improvements @ Vynebrooke Village
2009	\$320,828	Lexington Housing Authority for Capital Improvements @ Greeley Village
2009	\$845,000	LexHAB – Purchase 3 properties to convert to 4 affordable units
2009	\$600,000	Purchase of 116 Vine Street (30,000 SF)
2010	\$695,000	LexHAB Purchase – 2 affordable units
2010	\$386,129	Lexington Housing Authority for Capital Improvements @ Greeley Village
2010	\$10,000	Lexington Housing Authority Drainage Study @ Vynebrooke Village
2011	\$450,000	LexHAB (Set aside for purchase of Existing Property)
2011	\$364,800	Lexington Housing Authority for Capital Improvements
2012	\$450,000	LexHAB (Purchase of Existing House)
2012	\$810,673	Lexington Housing Authority – Construct 4 accessible units @ Greeley Village
2013	\$172,734	Lexington Housing Authority for Capital Improvements @ Greeley Village
* In 2010 the Town purchased Busa Farm, some portion of which will be dedicated to community housing.		
Source: Town of Lexington		

HOME Funds

HOME is a federal housing program administered by the U.S. Department of Housing and Urban Development (HUD). HUD distributes funds to groups of adjacent communities to create local

consortiums. Lexington is part of the West Metro HOME Consortium, which is administered by the City of Newton and currently has 14 members: Bedford, Belmont, Brookline, Concord, Framingham, Lexington, Lincoln, Natick, Needham, Newton, Sudbury, Waltham, Watertown, and Wayland.

The allocation amount varies according to HUD formulas based on entitlement parameters of population, rental housing units occupied by the poor, poverty households living in rental units built before 1950, families in poverty, and rental housing units with problems. The Consortium also brings each community into a local housing network. The network provides both informal contacts among housing professionals and opportunities for more formal exchanges of information and technical assistance.

Estimated HOME allocation funding from the FY11-15 Consolidated Plan is as follows:

- Funding pool for the creation of affordable housing: \$54,413 per year
- Administration of Lexington's HOME Program: \$4,544 per year

Regional Housing Services Office

Lexington is a member of the 6-town Regional Housing Services Offices; participating communities presently include Acton, Bedford, Concord, Lexington, Weston, and Sudbury. The fee-for-service housing office was formed in 2011 through an Inter-Municipal Agreement to provide affordable housing administrative services for the six participating municipalities. Core services handled by the office include annual monitoring of all rental and ownership affordable housing units and developments, SHI administration, HOME administration, local support including project consultation.

Previous Planning

Lexington has invested resources in developing and publishing strategic and important land use plans to help guide future development within the community. The 2002 Comprehensive Plan, "*The Lexington We Want*", sets out the key goals, strategies, and guidelines for Lexington. The plan includes elements focusing on Housing, Land Use, Natural and Cultural Resources, Economic Development, and Transportation (adopted 2003).

The *2009 Open Space and Recreation Plan* prepared for the Town of Lexington by consulting firm, VHB, primarily recommends programmatic and funding mechanisms, along with acquisition of parcels that are important from environmental, recreational or historical perspectives.

The *Lexington 20/20 Vision* process culminated in themes, goals and recommended actions to implement a shared vision for Lexington in the year 2020. Many of these goals and actions related directly to providing a range of housing options to different household types. Specifically, the goals and strategies included:

1. Provide increased housing options to promote diversity of income and age.
 - 1.1. Enable cooperative housing for mixed generations
 - 1.2. Enact zoning by-law changes/incentives to create more smaller-scale age-restricted housing for the elderly.
 - 1.3. Provide affordable housing in the Center.

- 1.4. Provide different types of housing, e.g. high end, smaller units for down-sizers.
- 1.5. Provide new opportunities for new people to be able to move into Lexington as homeowners
2. Create strong incentives to maintain and expand affordable housing.
 - 2.1. Sustain ongoing affordable housing efforts.
 - 2.2. Develop strategies for keeping housing affordable for current residents, including seniors.
 - 2.3. Control changes to housing stock to preserve some more affordable units – use various zoning options, take small steps.
 - 2.4. Pursue opportunities with federal, state, county and town “surplus” land.
 - 2.5. Make the accessory-apartment laws flexible to allow more facilities to be permissible.
 - 2.6. Modify zoning by-laws and create zoning overlay districts to allow and encourage development of higher density housing in areas close to retail centers and public transportation.

VI. Housing Goals and Objectives

The purpose of this Housing Production Plan is to address the housing needs of current and future Lexington households. Discussions around affordable housing too often focus on meeting the 10% affordable housing obligation under state law. This may miss the overriding objective to provide housing choices to the residents of our community. The following goals seek to address the identified housing needs established in this report, and provide specific strategies for different income groups (low- to middle-income households), seniors and people with disabilities.

Many of Lexington's low- and moderate-income households (incomes below 50% and 80% AMI, respectively) are cost burdened or severely cost burdened due to the lack of housing options in the range affordable to them. Exacerbating this issue is Lexington's heated housing market, which makes it attractive for developers to demolish small and medium-sized houses serving the needs of low- and middle-income households, and replace them with much larger and more expensive homes beyond the reach of all but top earners.

Despite the fact that Lexington's SHI now stands at 11.15%, the data contained in this report demonstrates a substantial disconnect between specific categories of housing demand and the housing units existing or being produced in Lexington.

How to read this implementation section:

The strategies below, grouped under demand-driven goals and strategies, suggest ways to address those specific categories of demand, while meeting Lexington's statutory obligations. The section begins with an implementation grid, including the goals and accompanying strategies for each, the responsible parties for each strategy, and a timeframe for implementation – Near Term (Years 1-2), Medium Term (Years 3-5), or Ongoing (All years). Near Term goals should be considered the priority goals, as they are ready to implement and set the stage to better achieve the subsequent Medium Term recommendations.

Given the 5-year timeframe for this plan, the town should ensure that resources are directed first to these Near Term priority strategies to further increase housing choice in Lexington.

Affordable Housing Implementation Plan, 2014-2019

Priority goals are highlighted in yellow.

STRATEGY	RESPONSIBLE ENTITIES	TIME FRAME	PAGE
GOAL 1: AT A MINIMUM, MAINTAIN LEXINGTON'S SHI ABOVE 10% THROUGH 2020 AND BEYOND.			
STRATEGY 1.1: Renew expiring deed restrictions and recertify SHI units.	Town Manager, Planning Department, Lexington Housing Partnership	Near Term and Ongoing	p.45
STRATEGY 1.2: Maintain the existing SHI surplus by ensuring new affordable unit development keeps pace with total housing unit growth.	Town Manager, Board of Selectmen, Planning Board, Lexington Housing Partnership	Near Term and Ongoing	p.45
STRATEGY 1.3: Adjust LexHAB rental procedures to allow existing affordable units which do not presently meet state	LexHAB, Planning Department, Housing Partnership	Medium Term	p.46

certification requirements to qualify for the SHI.			
STRATEGY 1.4: Continue to maintain and improve existing SHI housing units as necessary to keep them in service	LexHAB, Housing Authority, Community Preservation Committee	Ongoing	p.46
GOAL 2: PROVIDE MORE HOUSING OPTIONS FOR LEXINGTON'S LOW-INCOME HOUSEHOLDS EARNING LESS THAN 80% OF AMI.			
Strategy 2.1: Develop affordable housing units on land already acquired by the Town for this purpose.	LexHAB, Lexington Housing Partnership, Planning Department	Near Term	p.47
Strategy 2.2: Allocate no less than \$500,000 annually from CPA to LexHAB for continuing development of affordable units that meet DHCD's SHI requirements.	Lexington Housing Partnership, LexHAB, Community Preservation Committee	Near Term	p.48
Strategy 2.3: Identify additional funding sources for affordable housing development (e.g. HOME and other funds.)	Lexington Housing Partnership, LexHAB, Community Preservation Committee	Medium Term	p. 49
Strategy 2.4: Identify potential sites for affordable residential development.	Lexington Housing Partnership, LexHAB, Planning Department	Medium Term	p. 49
Strategy 2.5: Reconsider adopting an Inclusionary Zoning By-Law or strengthen existing affordable housing incentives as part of a larger strategy.	Planning Department, Board of Selectmen, Lexington Housing Partnership	Medium Term	p. 49
GOAL 3: PROVIDE HOUSING OPTIONS FOR LEXINGTON'S MIDDLE-INCOME HOUSEHOLDS EARNING BETWEEN 80% - 120% AMI.			
Strategy 3.1: Continue to encourage creation of moderate and affordable housing under the current Zoning Bylaw.	Planning Board, Lexington Housing Partnership	Short Term	p. 50
Strategy 3.2: Consider additional zoning changes, including by-right zoning overlay districts such as Compact Neighborhood Zoning to encourage creation of low- and middle-income housing in existing residential zones.	Planning Board, Board of Selectmen	Medium Term	p.51
GOAL 4: PROVIDE HOUSING OPTIONS TAILORED TO THE NEEDS OF SENIORS AND THOSE WITH DISABILITIES.			
Strategy 4.1: Explore mechanisms to allow seniors to age in place, through housing rehabilitation and modification, emergency repair services, and buy-down programs	Lexington Housing Partnership, Community Preservation Committee	Short Term	p.52
Strategy 4.2: Develop affordable housing with accessible and adaptable designs specifically for eligible seniors and people with disabilities.	Planning Department, Lexington Housing Partnership, Board of Selectmen	Medium Term	p. 53
GOAL 5: PLAN AFFORDABLE HOUSING TO INCORPORATE SUSTAINABLE BUILDING PRACTICES AND TO			

SUPPORT LEXINGTON'S ECONOMIC GOALS.

Strategy 5.1: Encourage greater energy-conservation and use of renewable energy in residential development, including affordable housing.

Planning Board, Lexington Housing Partnership, LexHAB

Ongoing

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GOAL 6: COORDINATE LEXINGTON'S AFFORDABLE HOUSING DEVELOPMENT WITH REGIONAL HOUSING STRATEGIES.

Strategy 6.1: Continue to participate in the Regional Housing Services Office to help monitor and maintain the SHI, and seek guidance on affordable housing production.

Planning Department, Lexington Housing Partnership, Board of Selectmen

Ongoing

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Strategy 6.2: Hold discussions with developers to better understand local, regional and statewide housing market development trends.

Planning Department, Lexington Housing Partnership, LexHAB

Short – Medium Term

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GOAL 1: MAINTAIN LEXINGTON'S SHI ABOVE 10% THROUGH 2020 AND BEYOND.

Lexington has met the statutory requirement that 10% of its year-round housing be state-certified as affordable. Currently 11.15% of its housing is on its state-approved Subsidized Housing Inventory (SHI). This allows the Town to add affordable housing at a more moderate pace than would otherwise be required under a Housing Production Plan.

The Town should investigate ways to renew deed restrictions on other properties whose affordable status may be in jeopardy, so as to maintain them as affordable units. In particular, the Town should work with the owners of Katahdin Woods, whose units could expire. The Town should seek a new agreement with the owner of Katahdin Woods to renew existing deed restrictions on 25% of the units and to maintain the entire development as rental units, so that they continue to qualify for the SHI. (M.G.L. Ch. 40B allows rental developments in which only 25% of the units are deed-restricted as affordable, and 75% are priced at market rate, to include 100% of the units on the SHI). Alternatively, should Katahdin Woods become a condominium development, LexHAB is prepared to purchase at least the 25% of the units that are presently deed-restricted and to maintain them as affordable units.

STRATEGY 1.1: Renew expiring deed restrictions and recertify SHI housing units.

The Town should investigate ways to renew deed restrictions on other properties whose affordable status may be in jeopardy, so as to maintain them as affordable units. In particular, the Town should work with the owners of Katahdin Woods, whose units could expire. The Town should seek a new agreement with the owner of Katahdin Woods to renew existing deed restrictions on 25% of the units and to maintain the entire development as rental units, so that they continue to qualify for the SHI. (M.G.L. s.40B allows rental developments in which only 25% of the units are deed-restricted as affordable, and 75% are priced at market rate, to include 100% of the units on the SHI). Alternatively, if Katahdin Woods should become a condominium development, LexHAB is prepared to purchase at least the 25% of the units that are presently deed-restricted and to maintain them as affordable units.

Measurable Milestones:

- Record new deed restrictions in place of those expiring.
- Recertify units as SHI eligible, whether as rental or ownership.

STRATEGY 1.2: Maintain the existing SHI surplus by ensuring new affordable unit development keeps pace with total housing unit growth (Current Trends Approach).

As stated, Lexington has already achieved and exceeded the State-mandated 10% Subsidized Housing Inventory (currently at 11.3%). Therefore, rather than pursuing a predetermined number of new affordable units to be developed annually, the Town should seek, at a minimum, to add affordable units relative to overall net annual unit growth over time. If the Town grows by X units in Year 1, the Town should at a minimum, aim to add 0.1(X) units in Year 2. For example, if 50 new units were developed in year 1, the goal would be to add 5 new affordable units in Year 2; or if 70 new units were developed in year 1, at least 7 new affordable units should be developed the following year.

Adjusting affordable housing goals based on actual annual net increases to the Town's housing stock is a more effective way of maintaining the SHI above 10% than looking to past trends or future household projections. For example, if Lexington were to base affordable unit production needs on 2000 and 2010 trends, when an average of 22 total units were added each year, the Town would need to develop two to three units per year going forward to maintain the current SHI. However, future household projections suggest Lexington will add between 633 and 996 households between 2010 and 2020, or 64 to 100 new units per year. This would require developing six to 10 new affordable units per year. The number of new units likely falls somewhere between the recent trends (2-3 units per year) and projected trends (6-10); thus an affordable unit target tied to annual growth would better serve the town in maintaining its current SHI percentage.

Measurable Milestone:

- Create and certify new units to the SHI each year, based on previous year total unit increase.

STRATEGY 1.3: Adjust LexHAB rental procedures to allow existing subsidized housing units which do not presently meet state certification requirements to qualify for the SHI.

Over the past 20 years, LexHAB has created an affordable housing inventory of 64 units, which it manages as rental housing. While all of these units are rented at affordable rates to legally eligible families, a portion of them (27) do not qualify for the state-certified SHI because tenants have not been selected using a DHCD-approved Affirmative Fair Housing Marketing Plan. (See Appendix A). Adhering to the policy of Lexington's Community Preservation Committee, all units developed by LexHAB with CPA funds have counted.

LexHAB should consider organizational changes to their leasing practices such that over time, existing affordable units could be moved onto the SHI.

Measurable Milestones:

- Annual certification by LexHAB that new rentals of all units have met state requirements for inclusion on the SHI.

STRATEGY 1.4: Continue to maintain and improve existing SHI housing units as necessary to keep them in service.

The Lexington Housing Authority and LexHAB each provide for maintenance of their respective housing units and have used Community Preservation Act (CPA) funds and other sources to make capital improvements as necessary (e.g. for improved drainage systems, roofs and windows in Housing Authority complexes), and should continue to do so.

Measurable Milestone:

- Monitor the condition of existing SHI units and budget for maintenance and improvement on an annual basis.

GOAL 2: PROVIDE MORE HOUSING OPTIONS FOR LEXINGTON'S LOW-INCOME HOUSEHOLDS EARNING LESS THAN 80% OF AREA MEDIAN INCOME.

As set out earlier in this Plan, a housing unit is considered to be affordable if its cost does not exceed 30% of a household's annual income. Deed restrictions limiting the cost of housing units to a point below market price are intended to make the units available at that 30% cost level to households with income below 80% of the Area Median Income (AMI). Households paying more than 30% of their income for housing are considered "cost burdened," and those paying more than 50% of their income are considered "severely cost burdened."

A majority of Lexington households have income at or above (often considerably above) the Boston-Quincy-Cambridge AMI. However, while more than 60% of Lexington households have annual income above \$100,000, almost 40% have less. Approximately 10% earned between \$75,000 and \$99,999; 5% earned between \$60,000 and \$74,999; 7% earned between \$40,000 and \$59,999; 10% earned between \$20,000 and \$39,999, and 5% earned less than \$20,000. None of these households could afford to purchase a median priced condo or single family home in Lexington.

In 2013, a household of one with income of \$47,150 or less is eligible for housing assistance. For a household of two, the income limit is \$53,900; for a household of three, \$60,650; for a household of four, \$67,350; and for a household of five, \$72,750. The data indicate that approximately 30.3% of Lexington households (3,453) are cost burdened by housing. These families include small business owners, municipal and other service employees, single parents, young people at the beginning of careers, and most notably, seniors, who wish to stay in Lexington.

STRATEGY 2.1: Develop affordable housing units on land already acquired by the Town for this purpose.

LexHAB has acquired a parcel of land of approximately 25,000 square feet on a residential street ("the Fairview property") which contains one house. Lexington's Selectmen have approved LexHAB's plans to restore that house and to add another building with three units for a total of four affordable homes. The project is intended to go forward as a Local Initiative Plan (LIP) which must have at least 25% of its units certified by the state as affordable. Funding is in place, and work on this project should proceed as soon as possible.

Additionally, Lexington has recently acquired two other parcels of land with CPA funds and has set aside portions of them for affordable housing:

- The "Leary property," historically a dairy farm, was acquired for open space conservation land, with 30,000 square feet fronting a residential street (one building lot) allocated for housing. Plans for building on the Leary property have not yet been prepared.
- The "Busa property," one of the last working farms in Lexington, will be preserved as open space, including a 7.43 acre community farm, with approximately the remaining one half

an acre fronting on a residential street designated for housing. LexHAB, working with local architects, has prepared several plans for the design and location of up to 8 units of housing on the Busa farm land.

LexHAB currently has approximately \$480,000 in allocated but unspent CPA funds, and should apply in the next CPA funding cycle starting November 1, 2013 for additional and sufficient funds to proceed with the Busa and Leary projects.

Measurable Milestones:

- Begin construction on four units of affordable housing on the Fairview property.
- Obtain final approval from the Board of Selectmen of plans for construction of affordable housing on the Busa farm land.
- Apply to Lexington CPC for funding of the Busa property construction.
- Begin construction of affordable housing units on the Busa property.
- Prepare plans for construction of affordable housing on the 30,000 sq. ft Leary property, and present to the Board of Selectmen for approval.

STRATEGY 2.2: Allocate no less than \$500,000 annually from CPA funds to LexHAB for continuing development of affordable housing units that meet DHCD's SHI requirements.

Small single family houses in Lexington are becoming too expensive for LexHAB to purchase and deed-restrict as affordable units, and LexHAB has recognized that this is no longer viable as a primary strategy. However, some opportunities to acquire such houses may still arise and should be taken advantage of when possible. The Lexington Community Preservation Committee has previously recommended allocations to LexHAB on an annual basis so that LexHAB would have funds available to take advantage of such opportunities without having to wait for Town Meeting to approve funding in each instance. In 2013, the CPC expressed a preference for use of these funds to create new, economical and environmentally sustainable units rather than to buy existing houses. These allocations should continue and may be carried over from year to year, with the proviso that development of newly built affordable units should have priority for funding when possible.

Measurable Milestone:

- Obtain annual CPC recommendation and Town Meeting approval of at least \$500,000 for affordable housing.

STRATEGY 2.3: Identify additional funding sources for affordable housing development.

Look to allocate funding from other sources, including HOME funds, or other local or state funds, to assist in the development of affordable housing.

Measurable Milestone:

- Identify funds and allocate to affordable housing projects.

STRATEGY 2.4: Identify potential sites for affordable residential development, and advocate for acquisition of these parcels.

Lexington is a largely built-out town with limited land that is not developed or already restricted for conservation. However, in recent years, Lexington has had the opportunity to acquire several relatively large parcels of land which had long been identified by the Conservation Commission

as appropriate for preservation as open space. Housing advocates have sought, with varying success, to have a small portion of each of these parcels designated for affordable housing.

The Lexington Housing Partnership should work to identify additional parcels of land which may be appropriate for housing, considering factors such as square footage available, previous development or disturbance of natural features, location near transportation and other services, and compatibility with nearby neighborhoods and/or commercial uses. Consideration should be given to residentially zoned lots of sufficient size and frontage to accommodate one or two additional homes as well as larger parcels that might accommodate some multifamily housing. As Lexington is a residential suburb with a general preference for individual single family housing, housing advocates must be sensitive to neighborhood and town culture in selecting potential sites.

As with conservation lands, this is a long-term strategy, coming to fruition only when parcels come on the market. Nevertheless, it is useful for housing advocates to be proactive in identifying these areas and preparing to advocate purchase by the Town when an occasion arises.

Measurable Milestone:

- Complete a list of parcels of land in Lexington which might be appropriate for housing development.

STRATEGY 2.5: Reconsider adopting an Inclusionary Zoning Bylaw or strengthen existing affordable housing incentives as part of a larger strategy.

In 2007 the Lexington Planning Board proposed an Inclusionary Zoning Bylaw to Town Meeting, which would have required 10% of units to be affordable in new subdivisions. The bylaw was defeated, in part because of concerns about neighborhood uniformity, loss of profit to developers and land owners, and the belief by some Town Meeting members that CPA was a more equitable way to produce affordable housing.

While the Planning Board is able to encourage some inclusion of less expensive or affordable housing units with the 2008 Balanced Housing and Public Benefit development bylaws, an inclusionary bylaw would be more effective and predictable, particularly when larger, multifamily projects are proposed within Lexington. This could include an in-lieu payment, but should recognize that the price and availability of land/units is the largest obstacle at this time. However, if opposition to Inclusionary Housing continues, the Housing Partnership, in conjunction with the Town (Board of Selectmen/Planning Board/Town Meeting), should consider other methods of ensuring that any developments which would significantly increase the number of housing units in Town not adversely affect the Town's SHI percentage. A comprehensive proposal addressing the typical range of projects permitted might not meet the same fate as the 2007 proposal. This would include additional incentives in Public Benefit Development and changes to Planned Residential Development districts.

Measurable Milestones:

- Public sessions to inform Lexington residents about the need for moderate and affordable housing and the effectiveness of inclusionary housing practices as a housing strategy.
- Consider providing further incentives for the inclusion of affordable units in private development (e.g. increase density bonus in Public Benefit Developments for higher percentage of affordability);

- Require that all Planned Residential Development rezoning proposals to include a minimum of 10% inclusionary units (or equivalent)

GOAL 3: PROVIDE HOUSING OPTIONS FOR LEXINGTON MIDDLE-INCOME HOUSEHOLDS EARNING 80% TO 120% OF AREA MEDIAN INCOME.

While low-income households in Lexington suffer the most acute cost burdens with regard to housing, income data indicates that almost 45% of home owners in the middle range - from 80% to 120% of AMI - are cost burdened as well, paying more than 30% of their income for housing. The same is true for 49% of renters in this range. While these households may not be eligible for or require direct housing subsidies, their housing needs are not being met. Lexington's heated housing market is pricing out an ever-larger segment of the population.

STRATEGY 3.1: Continue to encourage creation of moderate and affordable housing under the current Zoning Bylaw.

The Lexington Planning Board has long sought to work with developers to encourage inclusion of less expensive units in new subdivisions, generally by allowing higher density of development in exchange for a certain percentage of moderate-income or affordable units or for donations toward creation of such units elsewhere in town. In 2008, Lexington Town Meeting approved a modification of the subdivision bylaw which defined four categories of development permissible by special permit: a) Conventional Developments; b) Site Sensitive Developments; c) Balanced Housing Developments; and Public Benefit Developments. Dimensional standards applicable to Conventional Developments (e.g., lot size and frontage required for each unit) do not apply to the other categories, in order to allow for more sensitive siting and greater diversity in unit size and type. For Balanced and Public Benefit developments, the limits to square footage of development are calculated for the entire development rather than unit by unit. In Balanced Housing Developments additional development (number of units) is permitted in exchange for the creation of a certain percentage of moderate size housing. For example, if total land area in a conventional development would allow for five lots with 7,000 SF homes (totaling 35,000 SF of development), a balanced housing development would allow for more lots/units as long as total development doesn't exceed 35,000 SF. This is achieved by requiring a certain number of units to be less than 2,700 SF, and under 3,500 SF. Thus, more moderately sized and priced units are constructed. In Benefit Developments, developers receive a 20% density bonus if 10% of units are dedicated as affordable.

Since amendment of the bylaw, approximately six Balanced Housing Developments and one Public Benefit Developments have been permitted. The Planning Board should continue to encourage these developments and work with developers to obtain more diversity of housing size and type through controlled increases in permitted density.

Measurable Milestones:

- Monitoring of the price, size and diversity of housing units created by special permit each year.
- Encourage developers to create Balanced Housing or Public Benefit Developments to further increase the number of units affordable to middle-, moderate- and low-income households.

STRATEGY 3.2: Consider additional zoning changes, including by-right zoning overlay districts such as Compact Neighborhood Zoning to encourage creation of low, moderate, and middle-income housing in existing residential zones.

Lexington presently has no districts zoned for multi-family housing. They were eliminated by a vote of Town Meeting in 2013 because, while existing multi-family housing (generally two-family homes) exists as a non-conforming use, new development of multi-family housing had not been permitted for many years. Some multi-family projects have been developed under Lexington's Planned Residential Zoning (RD) in which specific zoning standards are developed for sites with unique features and go into effect only when approved by Town Meeting and permitted by the Zoning Board of Appeals. RD zoning has allowed the development of a 30-unit condominium complex in Lexington Center of which 3 units are affordable, and another building adjacent to previously developed multi-family housing near the town border with Woburn. While RD zoning has allowed for a greater diversity of housing types in scattered individual developments, it is by its nature limited to specially qualified lots, and has not, in any case, been focused on affordable housing.

In 2011 the Town's Zoning Bylaw was amended to allow housing as a second story use in the Center Business District, which had not been permitted since the 1980s. Development of such housing is in part contingent on further zoning changes to permit greater density and building heights in the Center.

Lexington Center and other sections of Massachusetts Avenue zoned for single-family housing may be well-suited for the state's Compact Neighborhood Zoning policy. Massachusetts Avenue is a transportation corridor served by two MBTA bus lines as well as by the local Lexpress bus, and neighborhoods along the avenue running toward East Lexington already include a diversity of housing types, including some pre-existing two-family homes. A Compact Neighborhood overlay zoning district would allow for at least 4 units per acre for developable land zoned for single-family use, and require that 10% of all units constructed in projects of more than 12 units be affordable.

Measurable Milestone:

- Explore the potential for Compact Neighborhood Zoning overlays in Lexington Center and areas along Massachusetts Avenue.

GOAL 4: PROVIDE HOUSING OPTIONS TAILORED TO THE NEEDS OF SENIORS AND THOSE WITH DISABILITIES.

Projections discussed in this document indicate that the fastest growing age cohort in Lexington over the next 20 years will be that of residents 55 years or older. This group is projected to grow by 52%, or 5,440, people in that time period. The greatest increase will be among those 65 years and older, many of whom will be on fixed incomes, often living alone. While housing cost burden is a significant issue among all low-income households, senior households are most likely to be cost burdened (34% of senior one and two-person households) whether they are owners or renters. Seniors who have made their homes in Lexington for many years and are valued contributors to the community find it increasingly difficult to remain in town as they age.

STRATEGY 4.1: Explore mechanisms to allow seniors to age in place, through housing rehabilitation and modification, emergency repair services, and buy-down programs.

The Lexington Housing Partnership should promote existing programs such as the Home Modification Loan Program, which may be further leveraged with local CPA or HOME funds. The Southern Middlesex Opportunity Council, a regional non-profit agency serving many communities in Middlesex County, offers a Home Modification Loan Program which provides no-and low-interest loans of up to \$30,000 (inclusive of costs) to modify the homes of seniors and individuals with disabilities. Homeowners who are frail, disabled or renting to someone with

disabilities, with incomes of up to 100%, and sometimes 200%, of the AMI may be eligible for these loans.

The Town should also consider sponsoring a small grant Emergency Repair program, designed to provide assistance to income-eligible Lexington residents to make repairs and alterations to their homes for safety and health reasons, such as minor plumbing or electrical work, light carpentry, smoke and carbon monoxide detector installation, weather stripping, grab bars and railings, and State Building Code updates.

These programs may be administered locally through the Lexington Human Services department, or in coordination with the Regional Housing Services Office.

Measurable Milestones:

- Consider promotion of loan and grant programs to assist seniors and those with disabilities with housing issues.
- Establish a fund for Emergency Repair grants.

STRATEGY 4.2: Develop affordable housing with accessible and adaptable designs specifically for eligible seniors and people with disabilities.

There is no Senior Housing Bylaw in Lexington, although a range of residential facilities for seniors are permitted in residential districts by special permit, including assisted living, continuing care retirement homes and congregate living facilities. Existing private facilities of this kind are not affordable by state standards. There are very few private affordable housing units appropriate for seniors on limited incomes or for those wishing to downsize from larger homes in Town. Also, seniors and others with disability issues may lack resources to make their homes handicapped accessible and otherwise adapted to their needs.

The Housing Partnership, the Planning Board and the Board of Selectmen should consider adopting a Senior Housing bylaw that would provide density bonuses to developers who include senior and/or handicapped accessible units as part of the overall unit mix. Additionally, they should conduct a review of Town-owned land, or land available for purchase, particularly parcels with access to public transportation and convenient for the delivery of social services. The Town should issue Requests for Proposals for development of housing on these parcels that includes senior and/or handicapped accessible units. For example, LexHAB may choose to tailor its forthcoming design for housing on the Leary land so that units are attractive to seniors and handicapped accessible. Additionally, Lexington has contracted to purchase a parcel of land intended for the development of a Community Center, including Senior Center facilities. The possibility of accessible housing for seniors adjacent to the planned Center should be explored.

Measurable Milestones:

- Study potential for a Senior Housing bylaw that would provide density bonuses to developers that include senior and/or handicapped accessible units.
- Determine whether land currently owned by the Town is appropriate for the development of housing that is accessible to seniors and/or those with disabilities.
- Review parcels of land that may become available for purchase which are appropriate for the development of affordable housing, and seniors and/or those with disabilities.

GOAL 5: PLAN AFFORDABLE HOUSING TO INCORPORATE SUSTAINABLE BUILDING PRACTICES AND TO SUPPORT LEXINGTON'S ECONOMIC GOALS.

Strategy 5.1: Encourage greater energy-conservation and use of renewable energy in residential development, including affordable housing.

Development of new affordable housing provides an opportunity to address energy conservation and sustainable development goals that are consistent with Lexington's designation by the Massachusetts Department of Energy Resources (DOER) as a Green Community, and to address metropolitan area goals on a local level. Addressing these goals is also consistent with the Climate Change Resolution approved by Town Meeting in 2013.

- Development of more affordable housing in Lexington and neighboring communities provides an opportunity for more workers employed along Route 128 to live near their workplace, thereby reducing commuting distances, and reducing demand for new residential development on the periphery of the metropolitan area.
- New affordable housing can be designed and constructed to exceed the requirements of the "Stretch Code" for energy conservation, and to incorporate renewable energy technologies where appropriate. By doing so, new housing can reduce operating expenses for energy, and provide an example for other new residential construction.
- New affordable housing with relatively small dwellings in compact developments, ideally located near public transportation and services, will contribute toward a more sustainable and energy-conserving pattern of development locally and in the metropolitan area.

GOAL 6: COORDINATE LEXINGTON'S AFFORDABLE HOUSING DEVELOPMENT WITH REGIONAL HOUSING STRATEGIES.

STRATEGY 6.1: Continue to participate in the Regional Housing Services Office to help monitor and maintain SHI and seek guidance on affordable housing production.

Lexington is a member of the 6-town Regional Housing Services Office. The office assists the town in maintaining and achieving its housing goals in a cost-effective manner, particularly through valuable services like affordable housing monitoring and the recertification of subsidized units.

Measurable Milestones:

- Continue to allocate funding to participate in the Regional Housing Services Office.

STRATEGY 6.2: Hold discussions with developers to better understand local, regional and statewide housing market development trends.

Having a thorough understanding of housing market trends from various perspectives will help the Town of Lexington to identify and prioritize appropriate housing development types to meet the needs of various demographic groups within Lexington and across the region, and put into place the necessary policies to achieve desired outcomes.

Measurable Milestones:

- Convene group of local and regional housing developers for discussion of local and regional housing needs.

VII. Appendices

Appendix A: DHCD Affirmative Fair Housing Marketing Guidelines

The Commonwealth of Massachusetts has a compelling interest in creating fair and open access to affordable housing and promoting compliance with state and federal civil rights obligations. Therefore, all housing with state subsidy or housing for inclusion on the Subsidized Housing Inventory (SHI) shall have an Affirmative Fair Housing Marketing Plan. To that end, DHCD has prepared and published comprehensive guidelines that all agencies use to guide the resident selection of affordable housing.

In particular, the local preference allowable categories are specified:

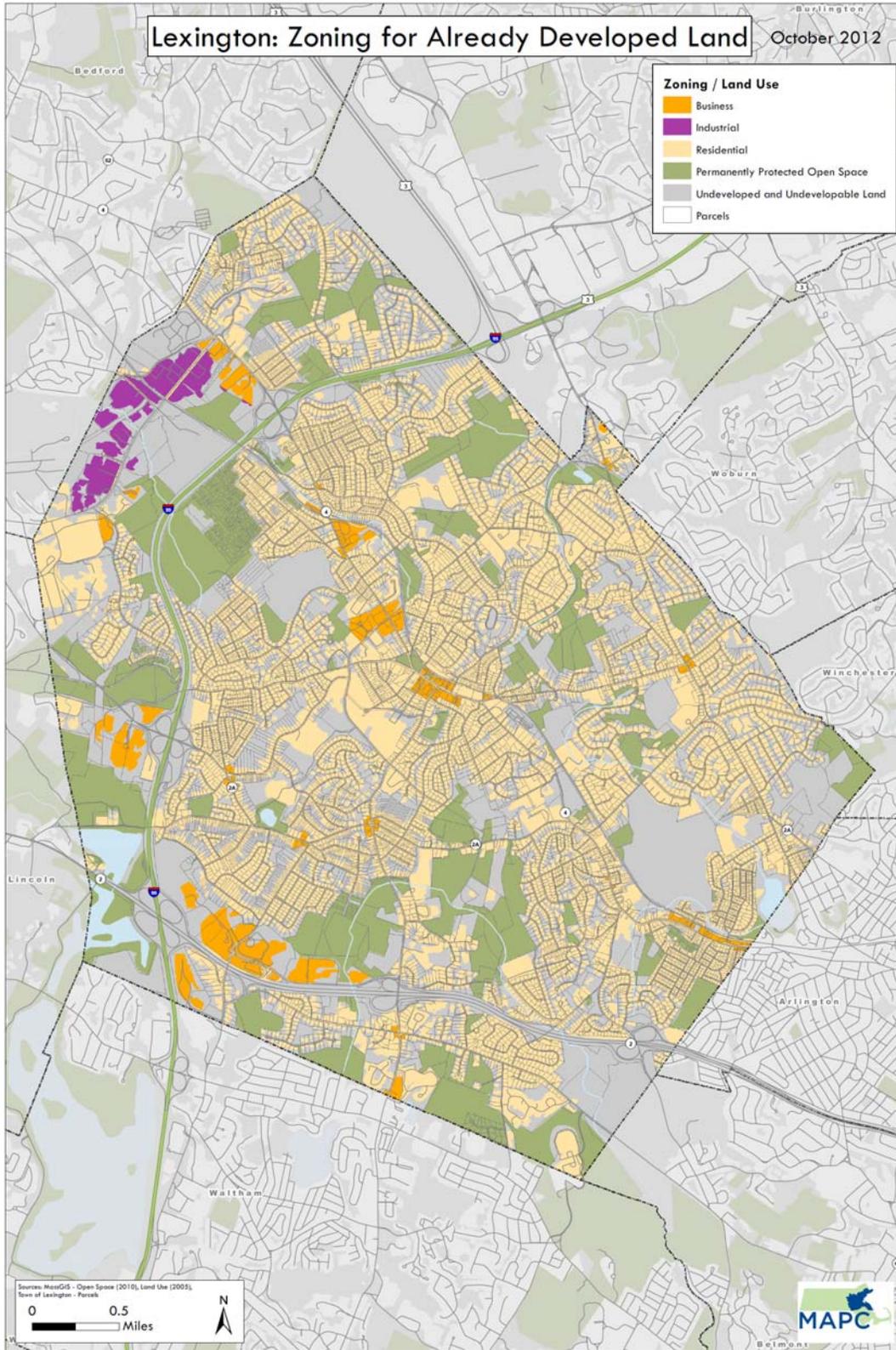
- Current residents: A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing or voter registration listing.
- Municipal Employees: Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.
- Employees of Local Businesses: Employees of businesses located in the municipality.
- Households with children attending the locality's schools, such as METCO students.

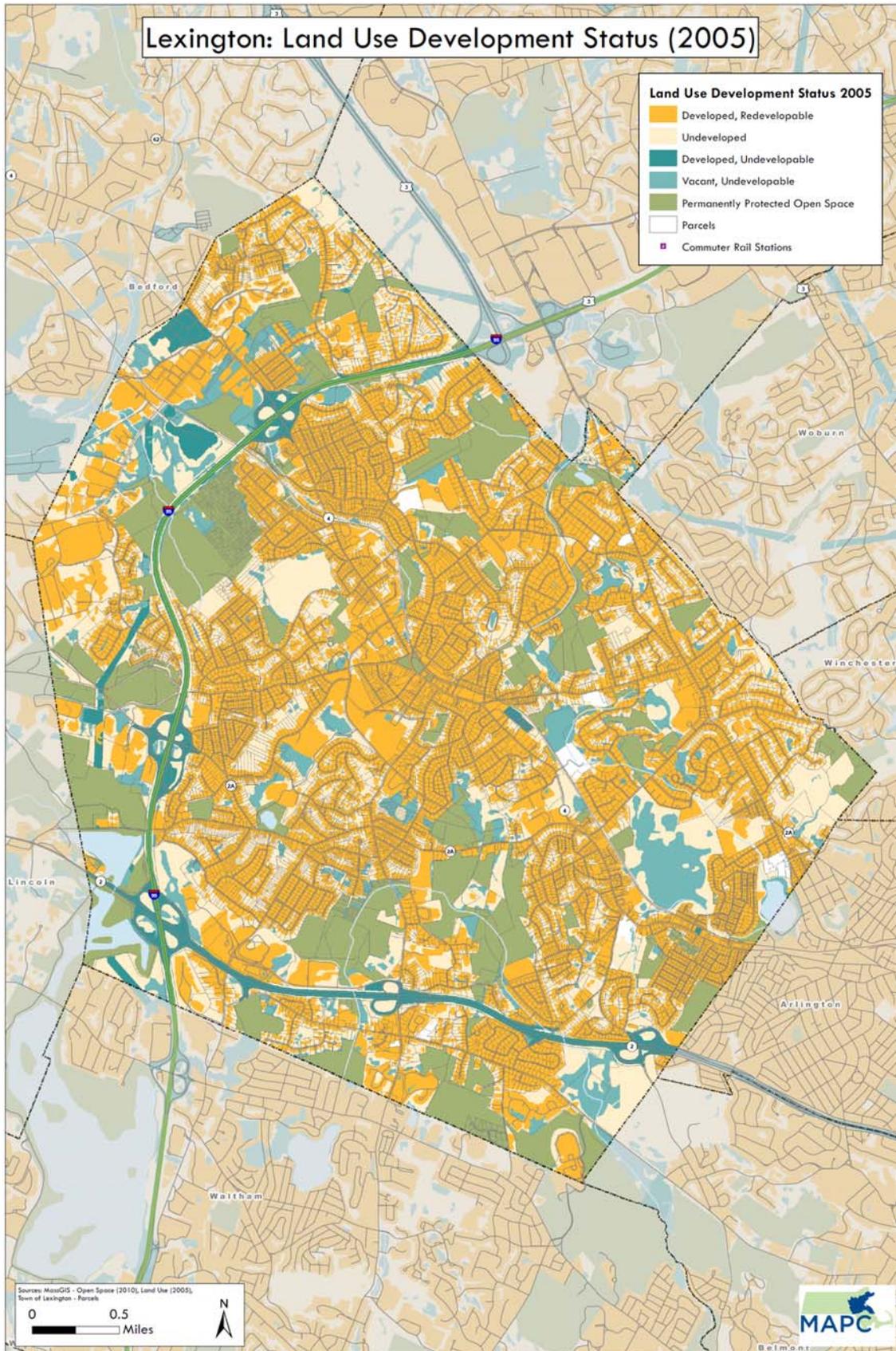
These were revised on June 25, 2008, removing the allowable preference category, "Family of Current Residents.")

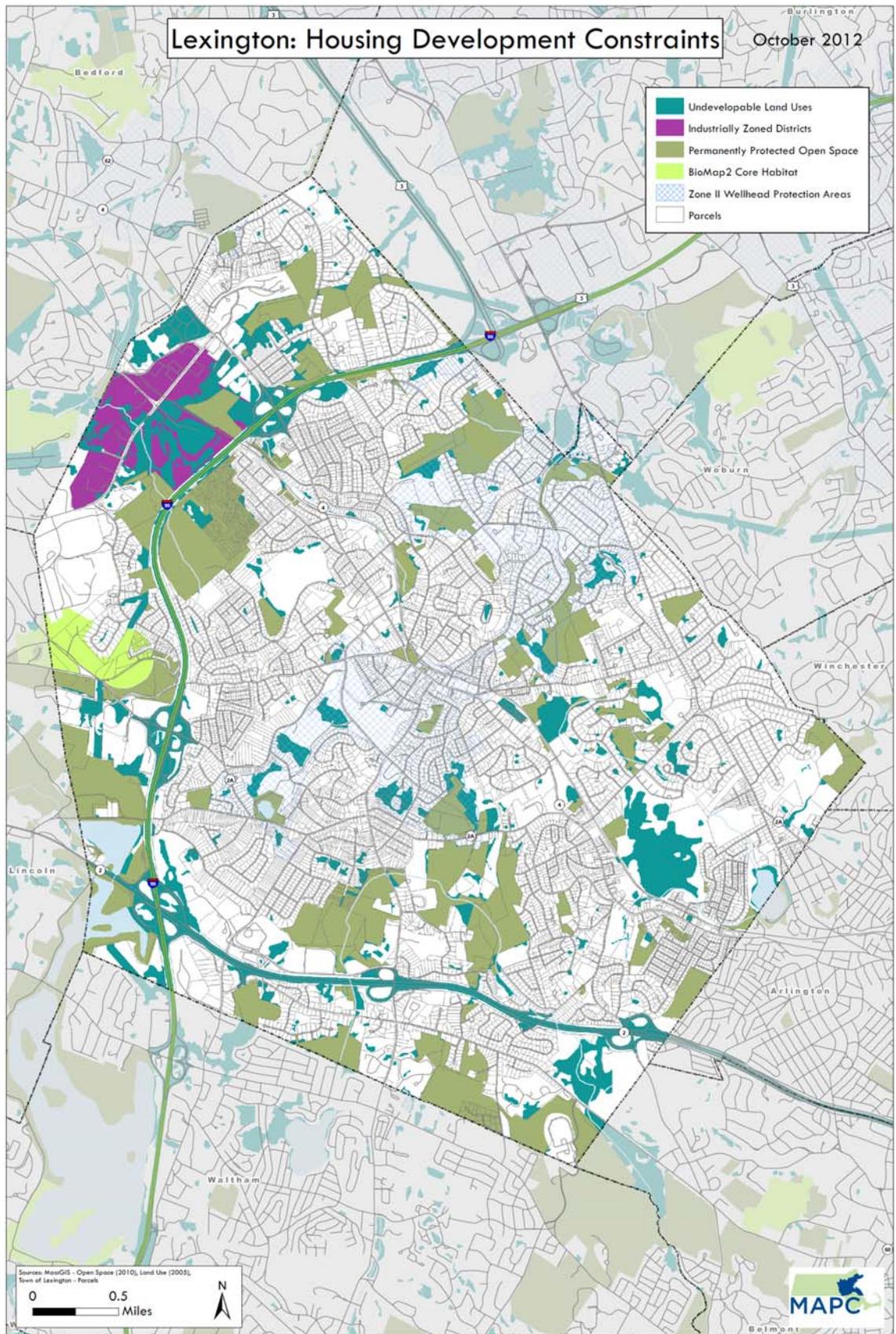
The full guidelines can be found at the link:

http://www.mass.gov/?pageID=ehedterminal&L=3&LO=Home&L1=Community+Development&L2=Chapter+40B+Planning&sid=Ehed&b=terminalcontent&f=dhcd_legal_ch40bguidelines&csid=Ehed

Appendix B: Maps







Appendix C: Cost Burden

<i>Housing Expenditures by HUD Income Categories</i>					
Owners					
Household by Type, Income, & Housing Problem	Elderly 1 & 2 member Households	Small Related (2 to 4)	Large Related (5 +)	All Other Households	Total Owners
Household Income (HHI) ≤ 30% MFI	210	30	10	25	275
% with any housing problems	100	66.7	100	60.0	92.7
% Cost Burden >30%	100	66.7	100	60.0	94.5
% Cost Burden >50%	85.7	66.7	100	60.0	81.8
HHI >30% to ≤50% MFI	340	75	0	40	455
% with any housing problems	100	100	N/A	100	100
% Cost Burden >30%	100	100	N/A	100	100
% Cost Burden >50%	44.1	73.3	N/A	100	53.8
HHI >50 to ≤80% MFI	335	95	35	10	475
% with any housing problems	49.3	89.5	42.9	100	57.9
% Cost Burden >30%	49.3	84.2	42.9	100	56.8
% Cost Burden >50%	29.9	68.4	0	0	34.7
HHI >80% MFI	2,055	4,625	800	355	7,830
% with any housing problems	9.5	17.5	21.3	19.7	15.9
% Cost Burden >30%	9.2	16.9	21.3	19.7	15.5
% Cost Burden >50%	3.2	4.2	5.6	5.6	4.2
Total Households	2,940	4,825	845	430	9,035
% with any housing problems	31.0	20.5	23.1	31.4	24.7
% Cost Burden >30	31.0	19.8	23.1	31.4	24.3
% Cost Burden >50	16.8	6.9	6.5	17.4	10.6

Housing Expenditures by HUD Income Categories					
Renters					
Household by Type, Income, & Housing Problem	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 +)	All Other Households	Total Renters
Household Income (HHI) <=30% MFI	175	140	0	45	355
% with any housing problems	57.1	50.0	N/A	77.8	57.7
% Cost Burden >30%	57.1	50.0	N/A	77.8	57.7
% Cost Burden >50%	31.4	42.9	N/A	44.4	38.0
HHI >30% to <=50% MFI	75	45	15	45	175
% with any housing problems	80.0	55.6	100	100	82.9
% Cost Burden >30%	80.0	55.6	100	100	82.9
% Cost Burden >50%	80.0	55.6	0	77.8	68.6
HHI >50 to <=80% MFI	45	65	25	70	210
% with any housing problems	44.4	61.5	100	85.7	69.0
% Cost Burden >30%	22.2	61.5	96.0	85.7	63.8
% Cost Burden >50%	22.2	15.4	16.0	42.9	25.7
HHI >80% MFI	295	615	60	225	1,200
% with any housing problems	37.3	17.1	25.0	4.4	20.0
% Cost Burden >30%	37.3	15.4	0	4.4	17.9
% Cost Burden >50%	10.2	2.4	0	0	3.8
Total Households	590	865	100	385	1,940
% with any housing problems	49.2	27.7	55.0	39.0	37.9
% Cost Burden >30	47.5	26.6	39.0	39.0	36.0
% Cost Burden >50	26.3	12.7	4.0	22.1	18.2