

Town of Wilmington Affordable Housing Plan for Planned Production Regulation

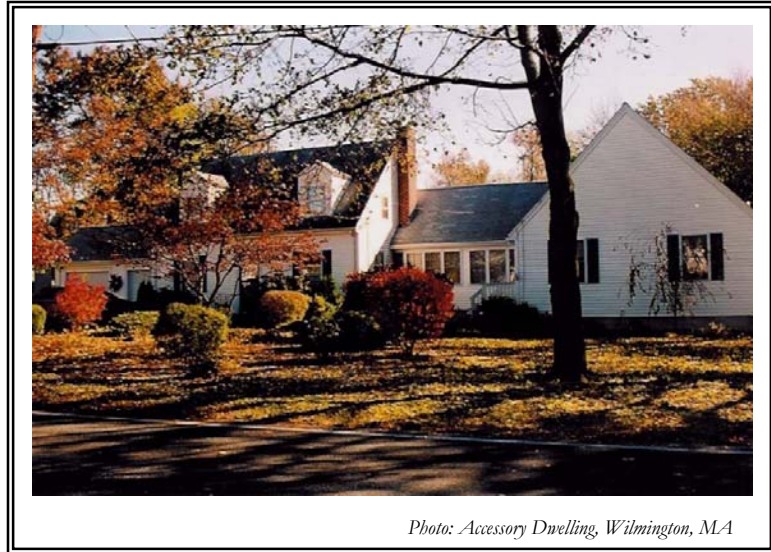
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INTRODUCTION

Like many municipalities throughout the Commonwealth, the Town of Wilmington is investigating the need for and their ability to provide affordable housing. With outside pressure coming from developers, residents and the state, this Affordable Housing Plan was written to help the Town be more proactive about what kind of affordable housing they want and where it should be located. Vacancy rates, income, housing stock, housing type, sales prices and the subsidized housing programs in Wilmington were all researched and analyzed to help identify what the housing needs and affordability levels are in the community. This information has also helped highlight what some of the challenges and opportunities will be as Wilmington moves forward with the plans implementation.



Purpose of the Project

The Town of Wilmington hired McGregor & Associates in mid 2003 as a professional service provider, working with the Master Plan Committee, to prepare an Affordable Housing Plan. Housing in Wilmington is an important issue because of the skyrocketing home and rental costs, the availability of housing choice and the availability of affordable housing in particular. One of the main focuses of this plan is to help guide and support the Town of Wilmington as it moves forward with the implementation of the recommendations and changes at the end of this document. The purpose of the Affordable Housing Plan is to first determine the housing needs of Wilmington residents and then develop strategies to create more affordable housing and housing choice to meet those needs. Some major issues in Wilmington include housing choice for renters and owners, housing affordability, the need to provide housing for municipal employees, the desire for families that grew up in Wilmington to be able to remain there over successive generations, and the significant increase in elderly residents.

Additionally, this Plan is a Planned Production Plan prepared in accordance with the guidelines and recommendations for planned production (310 CMR 31.07 (1)(i)).

Throughout the planning process, the Wilmington Master Plan Committee took an extremely active role in evaluating the data and analyzing the needs assessment to ensure that the final recommendations would accurately reflect community goals and objectives.

Additionally, it was important to the Committee that implementation of the Plan would be accepted and supported.

Goals and Objectives

The Town's goal in this planning process is to provide a wider range of housing choices to its citizens while creating new opportunities to provide adequate affordable housing to those that specifically need it. To achieve this goal, an assessment was conducted to specifically understand the housing needs of the different population groups in Wilmington.

Summary of Recommendations

This plan makes a number of recommendations to achieve the goal of providing increased housing affordability and choice. They are discussed in more detail in the last section of this Plan and are listed below.

- Adopt an Inclusionary Housing Bylaw which requires that 15% of all new housing over eight units be affordable.
- Offer density bonuses for providing additional affordable housing units, particularly in the redevelopment of underutilized or vacant buildings.
- Amend the accessory housing section of the zoning bylaw to allow accessory units in new housing.
- Create Mixed-Use Overlay Districts in the Town Center (Main Street and Lowell Street); North Wilmington; and Lowell Street and Woburn Street.
- Build affordable housing on selected Town-owned land.
- Create a Community Development Corporation to produce affordable housing.
- Commit to public education and outreach.
- Continue discussions on consideration of the Community Preservation Act.

These recommendations reflect and incorporate many of those proposed in the Population and Housing element of the Master Plan, which are summarized below.

Wilmington Master Plan

In the completed September 2001 Master Plan for Wilmington, six widely supported community goals were formulated to provide guidance for town actions, including any taken pursuant to this Plan. They are as follows:

- Protect and preserve open space.
- Protect water resources, including wetlands, watersheds, and local networks of streams, brooks and rivers.
- Promote the development of strong town activity centers while maintaining a small town feel.
- Encourage appropriate and desirable economic development by promoting a mix of compatible land uses.
- Improve internal vehicular circulation and pedestrian mobility.

The goal that pertains to housing is important to this plan in that the two documents should be supportive of each other and coincide to the greatest extent possible to help ensure implementation. Participants in the Master Plan process felt that one very important overarching goal should be stated for housing, and that goal, which relates directly to this Affordable Housing Plan, is to:

- Use innovative mechanisms to increase the stock of affordable housing in town while accommodating community concerns and preserving town character.

With this goal, the Town has indicated in the Master Plan that they will work towards achieving the state of Massachusetts’ goals for affordable housing, they will consider generational continuity in assessing housing needs and opportunities and they will identify ways for the town to take a more active role in local development opportunities.

Some of the major recommendations that were suggested at the time of the Master Plan to implement this goal include:

- Permit multifamily housing in Neighborhood Activity Centers and in Conservation Subdivision Design developments,
- Permit duplexes on lots larger than 30,000 sq. ft. in the R-10 and R-20 zoning districts and throughout the R-60 district,
- Modify zoning bylaws to allow 3 bedroom accessory apartments on lots larger than 30,000 sq. ft.,
- Enact an Inclusionary Zoning Bylaw,
- Grant density bonuses for affordable housing in cluster developments,
- Incorporate the Housing Partnership as a Community Development Corporation,
- Acquire land for housing developments and convey it to the CDC, and
- Relax parking requirements for multifamily housing located within ½ mile of an MBTA commuter rail stop.

These will be discussed in greater detail later in this plan. A number of these recommendations are carried forward in this plan although they have been modified and updated on the basis of the research and data collection contained herein.

LAND USE

Wilmington’s land use history illustrates what some of the changes in town have been over the last thirty years. Land use patterns are helpful to identify because it is

Table 1: Land Use Change in Acres, Wilmington 1971-1999

| Land Use | 1971 | 1985 | 1999 | Change 1971-1999 | % Change 1971-1999 |
|--------------------------------|---------|---------|---------|------------------|--------------------|
| Agriculture | 129.7 | 104.6 | 61.8 | -67.9 | -52.3% |
| Forest | 5,164.3 | 4,487.6 | 3,947.4 | -1,216.9 | -23.6% |
| Recreation & Urban Open Space | 280.3 | 457.8 | 211.0 | -69.3 | -24.7% |
| Multifamily Residential | 8.1 | 8.1 | 23.2 | 15.1 | 185.7% |
| Moderate-Density Residential | 1,774.3 | 1,990.2 | 2,158.7 | 384.3 | 21.7% |
| Low-Density Residential | 1,184.5 | 1,266.4 | 1,697.7 | 513.2 | 43.3% |
| Commercial | 176.4 | 254.3 | 304.4 | 127.9 | 72.5% |
| Industrial | 495.5 | 741.7 | 899.1 | 403.6 | 81.5% |
| Transportation | 260.4 | 279.2 | 279.2 | 18.8 | 7.2% |
| Open Land, Mining & Other Uses | 713.0 | 592.0 | 600.1 | -113.0 | -15.8% |
| Wetlands | 729.8 | 726.1 | 725.4 | -4.5 | -0.6% |
| Water | 60.4 | 69.0 | 69.0 | 8.6 | 14.3% |

Source: MassGIS

evidence of the amount of housing, commercial and industrial growth and in Wilmington's case, the resultant loss of agricultural, forest and recreation and urban open space land (see Table 1). Substantial acreage has been lost over the years in these categories. Low and moderate density housing has increased by almost 900 acres in this time period. Although multifamily housing acreage seemed to have increased dramatically by percentage, it still only represents 23.2 acres (or 0.1%) of the entire total acreage in town. Forestland still makes up 35% of Wilmington's area while housing makes up just over 30%. Some of these land use changes could be attributed to the population increase in Wilmington, its quality of life offered, its proximity to Boston and its appeal to working families.

DEMOGRAPHICS & HOUSING STOCK

The Town of Wilmington has seen an unprecedented population growth of 21% between 1990-2000 as compared to other surrounding towns (see Table 2). The Town of North Reading also absorbed a high rate of population growth during the same time period, 15.3%. Between 1970 and 1990, the population of Wilmington did increase at a much slower rate much like the towns of Burlington, Reading, North Reading and Stoneham. Bedford and Burlington are the only two towns in the area that have actually seen a population decrease in the past decade.

Table 2: Comparison Population History

| | 1930 | 1940 | 1950 | 1960 | 1970 | 1980 | 1990 | 2000 | % Change 1990-2000 |
|-------------------|--------------|--------------|--------------|---------------|---------------|---------------|---------------|---------------|-----------------------|
| Massachusetts | 4,248,326 | 4,316,721 | 4,690,514 | 5,148,578 | 5,689,377 | 5,737,037 | 6,016,425 | 6,349,097 | 5.5% |
| Wilmington | 4,013 | 4,645 | 7,039 | 12,475 | 17,102 | 17,471 | 17,651 | 21,363 | 21.0% |
| Andover | 9,969 | 11,122 | 12,437 | 15,878 | 23,695 | 26,370 | 29,151 | 31,247 | 7.2% |
| Tewksbury | 5,585 | 6,261 | 7,505 | 15,902 | 22,755 | 24,635 | 27,266 | 28,851 | 5.8% |
| Billerica | 5,880 | 7,933 | 11,101 | 17,867 | 31,648 | 36,727 | 37,609 | 38,981 | 3.6% |
| Burlington | 1,722 | 2,275 | 3,250 | 12,852 | 21,980 | 23,486 | 23,302 | 22,876 | -1.8% |
| Woburn | 19,434 | 19,751 | 20,492 | 31,214 | 37,406 | 36,626 | 35,943 | 37,258 | 3.7% |
| Reading | 9,767 | 10,866 | 14,006 | 19,259 | 22,539 | 22,678 | 22,539 | 23,708 | 5.2% |
| North Reading | 1,945 | 2,886 | 4,402 | 8,331 | 11,264 | 11,455 | 12,002 | 13,837 | 15.3% |
| Bedford | 2,603 | 3,807 | 5,234 | 10,969 | 13,513 | 13,067 | 12,996 | 12,595 | -3.1% |
| Lexington | 9,467 | 13,187 | 17,335 | 27,691 | 31,886 | 29,479 | 28,974 | 30,355 | 4.8% |
| Winchester | 12,719 | 15,081 | 15,509 | 19,376 | 22,269 | 20,701 | 20,267 | 20,810 | 2.7% |
| Stoneham | 10,060 | 10,765 | 13,229 | 17,821 | 20,725 | 21,424 | 22,203 | 22,219 | 0.1% |

Sources: MISER, Bureau of the Census

The increases and decreases in age groups in Wilmington differ slightly from the state and country as a whole. While Massachusetts and the United States saw the largest increases in the number of 45-54 year olds, Wilmington experienced growth in children ages 5-14 and in the 35-44 year old age group (see Table 3). Residents in Wilmington who are 85 years of age and over

Table 3: Comparison Population by Age

| Age Group | Wilmington | | | Massachusetts | United States |
|------------|------------|-------|----------|---------------|---------------|
| | 1990 | 2000 | % Change | % Change | % Change |
| Under 5 | 1,333 | 1,715 | 28.7% | -3.69% | 4.5% |
| Age 5-9 | 1,204 | 1,730 | 43.7% | 13.97% | 13.5% |
| Age 10-14 | 1,183 | 1,604 | 35.6% | 23.89% | 19.9% |
| Age 15-19 | 1,260 | 1,243 | -1.3% | 1.42% | 13.9% |
| Age 20-24 | 1,395 | 875 | -37.3% | -21.29% | -0.3% |
| Age 25-34 | 3,031 | 2,941 | -3.0% | -15.85% | -7.6% |
| Age 35-44 | 2,870 | 4,211 | 46.7% | 15.74% | 20.1% |
| Age 45-54 | 2,121 | 2,864 | 35.0% | 45.54% | 49.4% |
| Age 55-59 | 866 | 1,044 | 20.6% | 22.31% | 27.9% |
| Age 60-64 | 770 | 825 | 7.1% | -9.63% | 1.8% |
| Age 65-74 | 1,057 | 1,284 | 21.5% | -7.0% | 1.6% |
| Age 75--84 | 423 | 745 | 76.1% | 18.1% | 34.3% |
| 85+ | 138 | 282 | 104.3% | 26.6% | 37.6% |

Source: Census 2000, Summary File 1, Census 1990, Summary File 1

increased between 1990-2000 by over 100%. The increase in these particular age groups has begun to put pressure on the Town of Wilmington's school system, services and infrastructure.

The Town of Wilmington has a higher percentage of families and a higher average household size than Middlesex County, the Boston PMSA average and the Commonwealth. The Town also has a lower percentage of families with children under the age of 18. Wilmington has a significant number of families, 82.2%, which can be attributed in part to a lack of housing diversity, but also to the Town's convenient location to transportation amenities, its school system and its proximity to Boston and other nearby employment centers.

The composition of households in Wilmington is fairly comparable to other communities nearby like Andover, Tewksbury, Billerica, Reading and North Reading with about 74% of families in town living as married couples. That number decreases slightly in suburbs that are closer to the City of Boston. Wilmington does have a lower percentage of elderly households than some surrounding towns, which could be attributed to its lack of available housing options for them. Many couples, as they get older, often when their children are grown, think of downsizing to smaller homes, apartments or condos, and Wilmington does not offer as many of these options as other towns do. Therefore, people are forced to locate elsewhere in order to accommodate the needs and services they foresee for themselves. Wilmington also has a larger percentage of female head of households and smaller percentage of male head of households compared to the Commonwealth and Boston PMSA (see Table 4).

Table 4: Households by Type

| | Households | Families | Married Couple Families | Female Head of Household | Male Head of Household | Elderly Households |
|-------------------|--------------|--------------|-------------------------|--------------------------|------------------------|--------------------|
| Massachusetts | 2,443,580 | 1,576,696 | 76.0% | 5.6% | 18.4% | 22.2% |
| Middlesex County | 561,220 | 361,076 | 79.6% | 9.8% | 7.2% | 23.5% |
| Boston PMSA | 1,323,487 | 824,145 | 76.6% | 5.5% | 17.9% | 21.3% |
| Wilmington | 7,027 | 5,777 | 74.0% | 7.3% | 2.2% | 17.9% |
| Andover | 11,305 | 8,490 | 74.7% | 6.1% | 1.5% | 20.7% |
| Tewksbury | 9,964 | 7,695 | 73.2% | 7.2% | 2.5% | 18.3% |
| Billerica | 12,919 | 10,245 | 74.6% | 7.7% | 3.1% | 14.7% |
| Burlington | 8,289 | 6,371 | 68.4% | 6.8% | 1.9% | 23.4% |
| Woburn | 14,997 | 9,652 | 60.6% | 8.3% | 3.1% | 24.2% |
| Reading | 8,688 | 6,437 | 70.4% | 6.1% | 1.7% | 24.2% |
| North Reading | 4,795 | 3,755 | 76.7% | 5.7% | 2.0% | 16.8% |
| Bedford | 4,621 | 3,419 | 69.2% | 5.4% | 1.7% | 26.1% |
| Lexington | 11,110 | 8,429 | 67.7% | 5.4% | 1.5% | 30.3% |
| Winchester | 7,715 | 5,721 | 69.1% | 5.2% | 1.4% | 26.9% |
| Stoneham | 9,050 | 5,871 | 64.0% | 6.5% | 2.3% | 28.0% |

Source: US Bureau of the Census, Summary File 3

The Town of Wilmington has been doing an excellent job of offering interested homebuyers the opportunity to purchase a single-family home. With 89% of the housing stock in town considered to be single-family homes, many families have located there and benefited from the amenities Wilmington has to offer. The town does have an opportunity to provide more depth in housing choice for people who may be looking for another type of living situation. Compared to other nearby towns, Wilmington has the lowest percentage of multi-family units and 2-4 family homes (see Table 5).

Students, senior citizens, young couples or people who simply are not ready for a home purchase face the difficulty of finding housing in Wilmington to meet their needs simply because it did not exist. Avalon Oaks (204 units) and Avalon Oaks West (120 units), built in 1998 and 2001 respectively, do offer some relief for people looking for non single-family home housing opportunities. Avalon Oaks offers all rental units, and 20% (41 units) of them are affordable. According to Census 2000, 41% of renters in Wilmington rent single-family homes. Single-family home rentals are often much more expensive than traditional apartments, and the high percentage indicates the limited available of affordable housing

Table 5: Housing Stock Characteristics

| | Total Housing Units | Single Family Home | Attached Single Family or Townhouse | 2-4 Family Homes | Multi-Family (5+ Units) | Other |
|-------------------|---------------------|--------------------|-------------------------------------|------------------|-------------------------|-------------|
| Massachusetts | 2,621,989 | 52.4% | 4.0% | 23.0% | 19.6% | 0.9% |
| Middlesex County | 576,681 | 48.9% | 4.5% | 24.8% | 21.4% | 0.4% |
| Boston PMSA | 1,377,707 | 45.9% | 4.3% | 25.3% | 23.8% | 0.8% |
| Wilmington | 7,158 | 89.0% | 4.1% | 2.8% | 4.1% | 0.1% |
| Andover | 11,590 | 73.1% | 1.8% | 8.1% | 16.6% | 0.3% |
| Tewksbury | 10,158 | 76.6% | 9.8% | 4.6% | 7.6% | 1.5% |
| Billerica | 13,071 | 80.5% | 1.9% | 6.0% | 10.8% | 0.7% |
| Burlington | 8,445 | 76.8% | 2.3% | 2.8% | 18.0% | 0.1% |
| Woburn | 15,391 | 52.6% | 4.7% | 19.2% | 23.4% | 0.1% |
| Reading | 8,823 | 74.3% | 2.9% | 9.2% | 13.6% | 0.1% |
| North Reading | 4,870 | 82.7% | 3.5% | 2.9% | 9.9% | 1.0% |

Source: US Bureau of the Census 2000

supply. Approximately 60% of the town’s housing stock has been built since 1960, 38% of that was between 1960-1990. Twenty-two percent (22%) was constructed in the last decade alone.

FAMILY & HOUSEHOLD INCOME INFORMATION

According to the Census, a household is defined as “all the persons who occupy a housing unit” and a family “consists of a householder and one or more other persons living in the same household who are related to the householder by birth, marriage or adoption.”

Wilmington’s median *household* income as of 2000 was \$70,652, which has increased from \$52,189 since 1990 (this is lower than other nearby communities, (see Table 6). In 1990, the median *family* income in

Wilmington was \$55,185 and in 2000, it rose to \$76,760. Compared to other surrounding communities, Wilmington’s household and family median income is in the middle, and is higher than state and Middlesex County levels. The median family and household incomes for the town

Table 6: Median Household Income

| | Median Household Income | % Households with Income < \$50,000 | % Households with Income > \$200,000 |
|-------------------|-------------------------|-------------------------------------|--------------------------------------|
| Massachusetts | \$50,502 | 49.5% | 3.5% |
| Middlesex County | \$60,821 | 40.7% | 5.4% |
| Boston PMSA | \$80,800 | 45.3% | 4.7% |
| Wilmington | \$70,652 | 29.9% | 2.3% |
| Andover | \$87,683 | 29.3% | 12.7% |
| Tewksbury | \$68,800 | 32.0% | 1.5% |
| Billerica | \$67,799 | 32.2% | 2.0% |
| Burlington | \$75,240 | 29.1% | 4.5% |
| Woburn | \$54,897 | 43.8% | 1.5% |
| Reading | \$77,059 | 29.7% | 5.6% |
| North Reading | \$76,962 | 29.1% | 5.5% |

Source: US Bureau of the Census, Summary File 3

compared to the other 351 Commonwealth communities rank the 68th and 84th highest, which is relatively high. However, not everyone in town is operating under manageable financial circumstances, 17% are earning less than \$35,000 a year and almost 30% of households are earning less than \$50,000 annually, which directly affects their housing affordability levels.

A more detailed breakdown of household incomes (see Table 7) offers additional insight into the affordability gap of some Wilmington residents, particularly those who are 65 and older. Wilmington does not have as many households (2.3%) that earn \$200,000 or more annually compared to its neighbor communities. According to the Census, households that range in age from 25-64 typically have median incomes in the \$70,000-\$80,000 range. However households that are in the 65-74 age range only have medians of \$41,424 and households that are less than 25 years of age and over 75 years of age have medians that are under \$27,000. A few examples of the type of housing situations that people in these age groups are looking for include: first time homebuyers, people looking for a rental or ownership opportunity in the town in which they grew up, empty nesters, residents who have lived in Wilmington for years and are looking to downsize to a smaller living space, and citizens who need some type of assisted living situation. There is certainly a mix of incomes and affordability levels among residents of Wilmington.

Table 7: Household Income Characteristics

| | Median Household Income | Median Family Income | % Earning > \$200K | Median Elderly Income (Age 65-74) | Median Elderly Income (Age 75+) |
|-------------------|--------------------------------|-----------------------------|------------------------------|--|--|
| Wilmington | \$70,652 | \$76,760 | 2.3% | \$41,424 | \$24,815 |
| Andover | \$87,683 | \$104,820 | 12.7% | \$48,309 | \$22,823 |
| Tewksbury | \$68,800 | \$76,443 | 1.5% | \$37,340 | \$22,140 |
| Billerica | \$67,799 | \$72,102 | 2.1% | \$41,853 | \$23,438 |
| Burlington | \$75,240 | \$82,072 | 4.6% | \$50,833 | \$26,493 |
| Woburn | \$54,897 | \$66,364 | 1.6% | \$40,661 | \$24,250 |
| Reading | \$77,059 | \$89,076 | 5.7% | \$50,750 | \$25,104 |
| North Reading | \$76,962 | \$86,341 | 5.5% | \$39,438 | \$26,298 |

Source: US Census, Summary File 3, DP 3

HOUSING CHARACTERISTICS

The Town of Wilmington in 2000 had a total of 7,158 housing units. According to the most recent Assessors data¹, there are now 7,239 housing units in town - a 2% increase in the past four years. Wilmington's expensive housing market is partly attributable to the population growth in the last ten years. People noticed that it is a wonderful place to live with housing and taxes that are not as high as other nearby places. Its proximity to Boston and major transportation routes and the possibility for housing ownership is attractive as well. According to Banker and Tradesman, housing prices increased from \$160,000 in 1990, \$240,000 in 2000, to nearly \$345,000 in 2003, a 116% increase since 1990. One of the key issues that remains however is that families, young adults, the elderly and local employees like teachers, public safety officials (firefighters and policemen) and municipal workers, many of whom cannot afford to live in Wilmington, deserve the option to live and remain in town.

¹ According to the Wilmington Assessor, there are 6,711 Single-family Homes, 8 One-unit condos, 6 Three-Families, 79 Two-Families, 5 Four-Families, Avalon Oaks West 120 Units and Avalon Oaks 204 Units, 14 April 2004.

Renter and Owner Occupied Housing and Housing Cost

Using Census 2000 data, of the 7,158 total housing units in Wilmington, 90.3% are owner occupied while only 9.7% are renter occupied. Other than North Reading, Wilmington has the lowest percentage of renter occupied housing amongst neighboring communities. Of the rental units that are occupied, the majority (41%) are single-family homes, which is much higher than anywhere else nearby (see Table 8). A number of rental units in multiunit buildings do exist, but there is not as much of an opportunity to live in a two, three or four family home.

Over 35% of Wilmington's rental housing stock has been built since 1995, which is an extremely large amount, compared to other communities (see Table 9). Andover, for example, has a much older rental housing stock with 47% of it built in 1939 or earlier. Billerica and Burlington constructed the majority of their housing stock between 1960 and 1980. Wilmington is now responding to a need that it has for rental housing; prior to 1995 much of it was built earlier than 1960. Older rental housing stock provides housing choices for many people, however often these spaces are in need of significant updating and repair to bring them up to housing code standards.

Table 8: Type of Housing Unit Rented

| | Renter Occupied | 1 detached | 1 attached | 2 unit | 3 or 4 | 5 to 9 | 10 to 19 | 20 to 49 | 50 or more | Mobile Home |
|---------------|-----------------|------------|------------|--------|--------|--------|----------|----------|------------|-------------|
| Wilmington | 678 | 41.3% | 6.0% | 6.9% | 8.3% | 6.3% | 19.0% | 9.4% | 2.7% | 0.0% |
| Andover | 2,414 | 13.9% | 3.3% | 12.3% | 13.8% | 11.1% | 14.5% | 9.4% | 21.3% | 0.4% |
| Tewksbury | 1,069 | 25.5% | 8.3% | 12.0% | 12.9% | 9.2% | 4.6% | 17.3% | 8.6% | 1.6% |
| Billerica | 2,056 | 20.4% | 6.6% | 14.6% | 8.5% | 3.6% | 11.9% | 28.0% | 6.5% | 0.0% |
| Burlington | 1,698 | 15.2% | 0.6% | 1.2% | 8.6% | 15.8% | 15.5% | 27.9% | 14.8% | 0.3% |
| Woburn | 5,822 | 8.8% | 5.0% | 21.7% | 13.4% | 12.5% | 15.7% | 8.3% | 14.7% | 0.0% |
| Reading | 1,527 | 15.0% | 1.9% | 18.8% | 11.5% | 12.6% | 21.0% | 6.2% | 13.1% | 0.0% |
| North Reading | 458 | 21.6% | 6.6% | 3.3% | 19.7% | 0.0% | 14.0% | 31.7% | 3.3% | 0.0% |

* Note: None of these towns have renters in Boats, RVs or Vans

Source: US Census, Summary File 3

Table 9: Age of Rental Housing Stock

| | Renter Occupied | 1939 or earlier | 1940-1949 | 1950-1959 | 1960-1969 | 1970-1979 | 1980-1989 | 1990-1994 | 1995-1998 | 1999-2000 |
|---------------|-----------------|-----------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Wilmington | 678 | 16.2% | 11.4% | 13.9% | 10.2% | 7.4% | 4.7% | 0.9% | 13.3% | 22.1% |
| Andover | 2,414 | 47.6% | 5.8% | 6.0% | 7.9% | 10.4% | 14.3% | 5.3% | 2.2% | 0.6% |
| Tewksbury | 1,069 | 14.9% | 6.2% | 12.2% | 5.1% | 15.9% | 15.7% | 11.7% | 8.7% | 9.6% |
| Billerica | 2,056 | 15.0% | 4.8% | 10.0% | 20.0% | 33.9% | 16.1% | 0.0% | 0.3% | 0.0% |
| Burlington | 1,698 | 3.5% | 2.6% | 8.1% | 12.1% | 25.0% | 26.5% | 11.8% | 9.8% | 0.7% |
| Woburn | 5,822 | 28.7% | 6.7% | 12.8% | 14.2% | 15.7% | 14.5% | 5.3% | 1.8% | 0.2% |
| Reading | 1,527 | 33.2% | 7.3% | 7.7% | 19.1% | 12.7% | 15.4% | 0.5% | 4.1% | 0.0% |
| North Reading | 458 | 16.4% | 0.0% | 16.6% | 27.9% | 27.5% | 8.7% | 1.1% | 0.0% | 1.7% |

Source: US Census, Summary File 3

The ability of residents to afford rental housing varies somewhat in Wilmington. Forty-eight percent of renters earn an income of \$50,000 or less, while over 50% earn \$50,000 or more. However, broken out further, 34% of renters are earning less than \$35,000 annually, and this is indicative that there may be a rental housing affordability gap in the community. One-bedroom rentals range from \$650-\$1,000, two bedrooms from \$750-\$1,200 and three bedrooms from \$1,000 to \$1,500. Single-family home rentals are generally well over \$1,000 to sometimes as much as \$1,800. In Wilmington, over 30% of renters are paying more than 30% of their income for rent, particularly those making under \$50,000 annually. In addition to the rental unit affordability issue, there is also a rental unit availability issue. In 2000,

Wilmington had only 131 housing units in the community that were considered to be vacant, and of those units, only 41 of them (31%) were for rent (see Table 10). Housing unit owners in Wilmington are almost as equally stressed by housing costs, with 24% of owners paying 30% or more of their income on their mortgage and monthly homeowner costs. Even 15% of residents without a mortgage pay 30% or more of their income for monthly homeowner costs.

Table 10: Wilmington Housing Unit Characteristics

| | 1990 | 2000 | 2000 % of Total | % Change 1990-2000 |
|---|-------|-------|--------------------|-----------------------|
| Occupancy Status | | | | |
| Total housing units | 5,666 | 7,158 | | 26.3% |
| Occupied housing units | 5,551 | 7,027 | 98.2% | 26.6% |
| Vacant housing units | 115 | 131 | 1.8% | 13.9% |
| Tenure | | | | |
| Occupied housing units | 5,551 | 7,027 | 98.2% | 26.6% |
| Owner-occupied housing units | 5,145 | 6,348 | 90.3% | 23.4% |
| Renter-occupied housing units | 406 | 679 | 9.7% | 67.2% |
| Vacancy Status | | | | |
| Vacant housing units | 115 | 131 | 1.8% | 13.9% |
| For rent | 18 | 41 | 31.3% | 127.8% |
| For sale only | 40 | 15 | 11.5% | -62.5% |
| Rented or sold, not occupied | 19 | 19 | 14.5% | 0.0% |
| For seasonal, recreational, or occasional use | 7 | 17 | 13.0% | 142.9% |
| For migratory workers | 0 | 0 | 0.0% | 0.0% |
| Other vacant | 31 | 39 | 29.8% | 25.8% |

Source: US Census, Summary File 1

A variety of age ranges make up both the owner occupied housing and renter occupied housing populations (see Table 11). The decrease in owners and renters in the 15-24 range could be evidence of the reduced population level in the 20-24 group, which may, in part, be due to the fact that they are not staying in Wilmington after high school and college. Also, given the high cost of living, many in this age group are living with family, even if they went away for college. The renter increase in age groups 25-34 and 35-44 may be attributable to the fact that people cannot afford to purchase a home in today's real estate market, as well as the increase in the number of rental units available in recent years. There has been some increase in the number of elderly and middle-aged adults that are renting, which could be evidence of the desire to downsize to smaller housing units.

Table 11: Age of Householder by Tenure

| | 1990 | 2000 | % Change 1990-2000 |
|-------------------------|--------------|--------------|-----------------------|
| Owner occupied: | 5,146 | 6,349 | 23.4% |
| 15 to 24 years | 1.3% | 0.1% | -88.9% |
| 25 to 34 years | 17.7% | 13.8% | -21.9% |
| 35 to 44 years | 27.5% | 28.6% | 3.9% |
| 45 to 54 years | 20.2% | 22.7% | 12.6% |
| 55 to 64 years | 16.1% | 15.6% | -3.0% |
| 65 to 74 years | 11.3% | 11.9% | 5.2% |
| 75 years and over | 5.9% | 7.2% | 21.8% |
| Renter occupied: | 406 | 678 | 67.0% |
| 15 to 24 years | 6.2% | 3.8% | -37.7% |
| 25 to 34 years | 20.9% | 26.0% | 24.0% |
| 35 to 44 years | 27.3% | 32.2% | 17.6% |
| 45 to 54 years | 11.6% | 9.9% | -14.6% |
| 55 to 64 years | 6.4% | 7.8% | 22.1% |
| 65 to 74 years | 18.0% | 9.0% | -50.0% |
| 75 years and over | 9.6% | 11.4% | 18.2% |

Source: US Census 1990 & 2000, Summary File 3

Subsidized Housing

The Wilmington Housing Authority manages 72 units of elderly/disabled housing and 13 "705" family units, both of which are partially funded through state aid. The elderly/disabled housing consists of 68 one-bedroom units and four congregate units (there are four bedrooms and then common space for each of the bedroom occupants). Ten of the total 72 units are set aside for disabled residents under the age of 60. Units are paid for based on a percentage of income and on whether or not utilities are included and the waiting list for elderly/disabled housing can be as long as six months to a year. Veteran Wilmington residents are given preference and assisted first, then Wilmington residents and then further down the list are out-of-town applicants who are assisted if there is anything still available.

The waiting list is long enough with Wilmington residents so that is usually not the case. The family unit housing are all three-bedroom single-family homes scattered throughout Wilmington. Families that occupy this housing pay rent to the Wilmington Housing Authority based on a percentage of their income. If a family is able to pay the full market rate value of the property, it is at that point where they are asked to move out of the unit into another home. The Wilmington Housing Authority is committed to assisting residents who truly need the affordable housing opportunity. The waiting list for family unit housing is currently between three to four years.

In coordination with the Department of Housing and Community Development, the Town of Wilmington operates a Housing Rehabilitation program for low- to moderate-income households. Since the early 1990s, the Town has assisted between 90 and 100 households with upgrading substandard conditions in order to bring the units up to code. Households must provide evidence of their low to moderate income to participate in this program, and once qualified, can receive up to a certain dollar amount of assistance for things like new windows, heating systems, code issues, roof repairs, electrical work and even plumbing work. The main goal of the program is to first bring any housing units up to standard building codes and to improve the quality of life for the family or homeowner that lives in the unit.

As of 2004, a total of 652 “affordable” housing units could be counted towards the Town of Wilmington’s 40B subsidized housing inventory. Chapter 40B was designed to address the presumed lack of affordable housing in the

Table 12: Subsidized Housing

| | Year Round | Developed Units | | % Subsidized |
|-------------------|--------------|-----------------|------------|-----------------|
| | Units - 2000 | Since 2001 | 40B Units | Year Round Base |
| Wilmington | 7,141 | 662 | 490 | 6.86% |
| Andover | 11,513 | 1,012 | 981 | 8.52% |
| Tewksbury | 10,125 | 634 | 410 | 4.05% |
| Billerica | 13,055 | 216 | 216 | 1.65% |
| Burlington | 8,395 | 622 | 622 | 7.41% |
| Woburn | 15,312 | 877 | 877 | 5.73% |
| Reading | 8,811 | 404 | 404 | 4.59% |
| North Reading | 4,839 | 62 | 55 | 1.14% |

Source: Massachusetts Department of Housing and Community Development

Commonwealth of Massachusetts. If less than 10% of a community’s housing stock was not affordable to residents at 80% of the area median income, developers may submit an application to the Zoning Board of Appeals for a comprehensive permit if they provide at least 25% of the total dwelling units as affordable housing units. As evidenced in Table 12, Wilmington has produced the highest percentage of subsidized housing units compared to other nearby communities. Thus, Wilmington has had some success in meeting the needs of its low- to moderate-income residents so that they can live in town and remain there.

INFRASTRUCTURE²

Over the past decade, water demand has been approximately one billion gallons per year. In 2003, the Town suspended use of the five wells in the Maple Meadow Brook Aquifer and water usage dropped to approximately 800 million gallons. This reduction in water demand can be attributed to an exceptionally restricted outdoor water use directive. Water is purchased from the adjacent Town of Burlington and the City of Woburn to meet the water needs of the community when the Town’s remaining four wells cannot meet demand. The Town services approximately 99% of the community’s water needs, while private wells or

² Michael Woods, Wilmington Water and Sewer Superintendent

bordering towns supply the remainder. The population of Wilmington in 2002 was 21,122 and in 2003, there were 21,830 residents. In 2003 residential use was 64.5 gallons per day per person, which is 61% of the total water demand. Commercial usage was about 40 million gallons or 5% of demand and industrial use accounted for 31%, which equates to 259 million gallons. The water rate for all customers is \$3.10 per 100 cubic feet (748 gallons). The Water and Sewer Department is exploring the prospect of implementing an increasing block rate structure in the future.

Wilmington's water quality meets all of the Department of Environmental Protection (DEP) requirements for safe drinking water. The ability to meet additional water demands in the near term is difficult but can be accommodated by purchasing water from neighboring communities as it currently does. The Department is close to completing a Comprehensive Water Resource Management Plan (CWRMP) which has identified new sources for water and is moving forward to obtain these new sources as soon as practical.

Wilmington's sewer system services about 18% of the wastewater needs of the Town and the remainder are serviced by on-site septic systems. In the early 1960's the Metropolitan District Commission sewer interceptor was extended into Wilmington and the Town, through a legislative act, became a member of that system. Over the next 30 years, the Town slowly expanded the sewer system to the areas that needed sewer the most. Today there is a total of 20.4 miles of sewer with 1380 connections. The average daily flow is approximately 1.7 million gallons per day, which is treated at the Massachusetts Water Resources Authority Deer Island facility.

The DEP has been very aggressive in their attempt to stop any additional sewer construction in Wilmington. By law and regulation, the Town has the right to install sewer throughout the entire Town but the DEP has strong concerns that additional sewer lines will cause further environmental stresses on the Ipswich River. This stress in theory is caused by exporting water from the river, by way of the sewer, to Deer Island and does not recharge the Ipswich River aquifer as on-site septic systems would. The CWRMP is addressing these concerns by identifying the areas of Town that truly need sewer and abating any additional sewer flows by importing water from other water basins and aggressively recharging stormwater back into the Ipswich aquifer. This will be an environmentally sound and balanced approach to meeting the water and wastewater needs of the community in the future. Only areas identified in the CWRMP as needing sewer will be allowed to connect to the sewer system.

The Wilmington Water and Sewer Department is committed to working with the Planning Department on encouraging growth in Neighborhood Activity Centers and other parts of town where using public sewer makes sense. From both a physical and engineering standpoint, Wilmington has plenty of capacity in its water and sewer capabilities to accommodate additional residential, industrial and commercial growth.

AFFORDABLE HOUSING NEEDS

Wilmington has the opportunity through its outstanding planning efforts to address some of the evident housing needs that exist in the community. Creating housing choice and affordable housing choice is possible through new construction, the redevelopment and reuse of buildings and space and even through creating mixed use areas that have both

commercial and housing opportunities available. As stated in the 2001 Master Plan, Wilmington realizes that it needs to improve its housing situation and it is willing to do this in a way that will preserve the character of the town while addressing community concerns.

Among Wilmington's housing needs identified during this planning project are the following:

- Elderly housing, especially low-income,
- Condominiums,
- Townhouses,
- Accessory apartments,
- Rental apartments, and
- Duplexes.

Wilmington's housing needs must be targeted to the following population groups:

- Low and moderate income families and households,
- Elderly,
- Empty nesters,
- First time homeowners,
- Town employees, and
- Young adults.

The Need for Rental Housing

The Massachusetts Housing Partnership identified several key areas that indicate the need for additional rental housing in a community. Some of the identifiers are vacancy rates, subsidized housing lists, multi-family housing unit production, number of existing rental housing units, income levels and job availability. Speaking specifically to Wilmington, there are several major points that evidence the need for additional rental housing options and additional *affordable* rental housing options.



- *A vacancy rate below 5% or limited rental availability* - According to the 2000 Census, Wilmington has a less than 2% (141 units) housing vacancy rate, and of those units, only 31% are rental units, the rest are for home purchase.
- *A closed waiting list or a long waiting period for subsidized rental housing* - The Wilmington Housing Authority has closed its Section 8 housing waiting list. Two waiting lists are

open, the one bedroom elderly handicapped one and the three bedroom family unit list as well. While the waiting lists are open, the units are currently not available.

- *Little or no multi-family housing production in the last decade* – Wilmington has actually produced quite a number of multi-family housing units in the last decade, and while this is usually an indicator for rental housing needs, in this case, additional units are needed to meet the demand.
- *Rental housing that constitutes less than 30% of the housing stock* – Just under 10% of Wilmington’s housing stock is renter-occupied, the remaining 90% are owner occupied units.
- *More than 30% of renters pay more than 30% of their income for rent* – 31% of Wilmington renters pay 30% or more of their income for rent.
- *More than 15% of renters pay more than 50% of their income for rent* – Only 12% of renters in Wilmington pay 50% or more of their income for rent.
- *More than 20% of renters are living in single-family homes* – Over 40% of renters are renting single-family homes for their living space.
- *Higher paying jobs and higher rent* – The average annual wage in 2001 for Wilmington was \$54,894³. This wage level is low compared to the cost of home ownership and rental apartments.

The Need for Affordable Home Ownership

For someone to purchase a single-family home in the community of Wilmington at the median single-family home sales value of nearly \$345,000⁴, after a 10% down payment, for a thirty year loan, they would need to make over \$80,000 annually and pay at least thirty percent of income made towards housing. For a condo unit, median sales value in 2003 of \$182,000⁵, an annual income of at least \$45,000 would be necessary. However, such units are hard to find.



Photo: Housing, Wilmington, MA

³ Massachusetts Division of Employment and Training

⁴ Banker and Tradesman, May 2004

⁵ *Ibid.*

CHALLENGES & OPPORTUNITIES

After an analysis of demographic and other statistics such as population, income levels, housing units, vacancy rates and age makeup, several challenges and opportunities were identified that Wilmington may face and have as they move forward with the short and long term recommendations at the end of this section.

Immediate Need: Wilmington has a closed waiting list for Section 8 housing and while other waiting lists are open, the units are not available. Addressing the immediate need for affordable housing and ensuring that the appropriate demographic groups are able to live in the units will be challenging.

Income Levels: While there are many families and individuals in Wilmington who are doing well financially, there are a number of residents who are not. Developing housing at an affordable level (which is often times far below market value) will help them but it will be difficult. Offering some type of incentive to developers might help the situation slightly.

Redevelopment & Reuse: Wilmington has several large properties that might be excellent redevelopment and reuse examples for affordable housing and/or mixed-use projects. Redevelopment or reuse can be an attractive alternative to building on undeveloped land, and could be beneficial from a historic preservation perspective.

Infrastructure: The Town is addressing sewer and water issues through the completion of a Comprehensive Water Resource Management Plan, which will identify new sources of drinking water and areas in need of new sewers. The Town is interested in encouraging sustainable practices in commercial, industrial and housing development. The effects of development on the Town's infrastructure systems need to be mitigated on a project-by-project basis.

While the components above may offer up some difficult challenges for affordable housing development, the opportunities for Wilmington to grow and develop in a way that the town can manage and sustain are valuable and possible.

Mixed Use Districts: It is important to encourage housing units in Wilmington above commercial establishments. By encouraging this type of use, it will not only create new housing units, but it will ensure that the people

who live there have easy access to local services and facilities that may not require transportation. A number of different demographic groups can be targeted for new housing downtown including students, empty nesters, and younger single people. Multiple bedroom units should be considered as well as accessibility for the elderly and disabled.

Accessory Apartments:

Accessory apartments are already allowed in existing homes. By extending that option for new homes, more housing choices are provided, particularly of elderly or infirm residents, and can provide some income for the homeowner.

Specific Sites for Affordable Housing Development:

If the proposed Mixed-Use Overlay Districts are approved, they represent the best locations for concentrating additional affordable units. Additionally, once the inventory of Town-owned land is complete, more sites will be identified. There is a map of each Overlay District included in this plan that has further details about where it is located and the number of units it is possible to create for the district.

TOWN OF WILMINGTON HOUSING PLANNED PRODUCTION PLAN

The Department of Housing and Community Development (DHCD) indicates on its most recent Chapter 40B unit inventory for the Town of Wilmington, that they have a 40B unit gap of 63 units. Listed below in Table 13 are the most recent figures from Wilmington for its 2004 Chapter 40B unit inventory. This is an unofficial count of the units, and DHCD has not confirmed the 2004 numbers.

| Table 13: Chapter 40B Units for Wilmington | | | | | |
|--|-------|--|-----------------------------------|-----|-------|
| 2000 Year-Round Units (DHCD) | 7,141 | | DHCD Regulations | | |
| 2004 Chapter 40B Units | 652 | | Large Scale Project - Project Cap | 250 | |
| 2004 % Subsidized Base | 9.13% | | Recent Progress Rule | 143 | 2.0% |
| 2004 Chapter 40B Gap | 63 | | Planned Production | 54 | 0.75% |
| <p>Large Scale Projects: the purpose of a large scale project cap is to protect the individual community from massive projects proposed by developers that they can't absorb for reasons like infrastructure and growth management. The only way a developer could submit a project that exceeds this number is if the Town gives its consent ahead of time.</p> <p>Recent Progress Rule: the purpose of the recent progress rule is to acknowledge the effort of Massachusetts communities who are working towards the Chapter 40B 10% goal of low or moderate income housing creation. If a town approves units for those of low and moderate income that is equal to or greater than 2% of its total year round housing stock, they are allowed to deny comprehensive permits for twelve months.</p> <p>Planned Production: Communities that have an approved housing plan with a planned production strategy may have the ability to deny comprehensive permits if the plan is implemented by adding new Chapter 40B units annually at .75 of 1% of the town's total housing units. Two years of relief is possible if they add 40B units that are equal to 1.5% of the total housing unit inventory.</p> | | | | | |

Recommended Methods of Implementation

For Wilmington to increase its Chapter 40B unit inventory to reach the 10% goal, issuing comprehensive permits to developers in the next few years will be a mainstay. The Town is getting closer and closer to this goal, but simply stopping at 10% will not fully meet all of the housing needs that the community has. The Town must continue to press forward.

Wilmington is aware of the following projects for the near future that will help to create some of the needed units, they include:

- 2004 – Regency Place (120 rental units, 20% of which are affordable for renters earning up to 50% of area median income); Whispering Pines (48 age restricted - over 55 - condominium units; 14 of which are affordable)
- 2005 – Yentile Estates (76 age restricted - over 55 - condominium units; 8 of which are affordable)

There may be some larger-scale projects on the horizon as well for other sites in the community. Mechanisms for creating both larger housing unit developments, and smaller scale housing unit projects may use some of the following techniques for implementation.

- Enactment of an Inclusionary Zoning Bylaw
- Offer Density Bonuses for Affordable Housing built as a part of a Redevelopment Project
- Accessory Apartment Bylaw Amendment (so that it applies to new housing as well)
- Creation of Mixed-Use Overlay Districts in Neighborhood Activity Centers
- Build Affordable Housing on selected Town-Owned Land
- Creation of a Community Development Corporation
- Public Outreach and Education
- Discuss implementing the Community Preservation Act

Table 14 illustrates the Town of Wilmington’s Planned Production strategy for how they will create additional 40B units in the future, thereby meeting the goal of offering at least 10% of total housing units at levels that are affordable to those of low and moderate income.

| Year | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 |
|---|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|-------------|
| New Units | | 58 | 48 | 61 | 170 | 50 | 90 | 152 | 128 | 128 | 129 |
| Chapter 40B Goals | | | | | 178 | 16 | 24 | 24 | 19 | 19 | 20 |
| Total Housing Units | 7141* | 7,199 | 7,247 | 7,308 | 7,478 | 7,528 | 7,618 | 7,770 | 7,898 | 8,026 | 8,155 |
| Chapter 40B Inventory | 490 | 490 | 490 | 490 | 668** | 684 | 708 | 732 | 751 | 770 | 790 |
| 10% Housing Units | 715 | 722 | 726 | 732 | 737 | 742 | 747 | 752 | 757 | 762 | 766 |
| Gap | 225 | 232 | 236 | 242 | 69 | 58 | 39 | 20 | 6 | 10% achieved | |
| Number for .75 of 1% | 54 | 54 | 54 | 54 | 55 | 55 | 56 | 56 | 56 | 10% achieved | |
| Number for 1.5% | 107 | 108 | 108 | 109 | 110 | 111 | 111 | 112 | 113 | 10% achieved | |
| Additional Information | | | | | | | | | | | |
| * Indicates the number of total Housing Units used by DHCD for 40B unit count purposes | | | | | | | | | | | |
| ** This includes Regency Place (160 units); 4 DMR homes; 14 units at Whispering Pines and 39 CDBG Housing Rehabilitation Units | | | | | | | | | | | |
| 1) The new units detailed between 2004-2010 are based on the past six years of Building Permit data for the Town of Wilmington, plus permitted projects and projected new development in overlay districts. | | | | | | | | | | | |

SHORT AND LONG TERM RECOMMENDATIONS

The recent Master Plan for the Town of Wilmington, completed in 2001, highlighted several recommendations that are relevant to this Affordable Housing Plan. Additionally, as demonstrated in the housing needs and gap analysis, specific housing requirements exist in Wilmington. The Town of Wilmington forwards these Affordable Housing Plan recommendations supported and adopted by the Master Plan Committee based upon a needs assessment, gap analysis, the 2001 Master Plan, and two Public Forums. The following recommendations should be given further consideration for implementation as soon as possible.

1) Enact an Inclusionary Zoning Bylaw

Inclusionary zoning is a technique in which developers are required to provide a certain number of affordable dwelling units when they are creating market rate units. A growing number of communities in Massachusetts have turned to this zoning tool as a way to increase the affordable housing stock.

Under inclusionary housing, a minimum percentage of affordable units are to be provided when development proposals exceed an established threshold. These affordable units are targeted for those individuals earning up to 80% of the median family income, and would be deed restricted to ensure long-term affordability. Progress toward meeting affordable housing goals can be maintained through such a zoning provision.

Incentive zoning is a corollary to inclusionary zoning. When a developer is proposing to build housing through a special permitting process, incentives such as a density bonus may be offered as a means of encouraging the production of affordable housing units. The goal is to provide enough of an incentive to get developers to participate in the program.

Several important policy decisions were discussed by the Master Plan Committee including the percentage of units that should be required to be affordable, what threshold should be established to invoke the requirement for affordable units, whether payments in lieu of producing affordable units should be permitted, whether the units should be provided on-site or off-site, and how the program should be monitored.

- Require that at least 15% of any housing development of eight or more units be affordable to low and moderate-income individuals. A two-tiered system would be established that requires the minimum of 15% affordable for developments of eight or more units, and a density bonus of three market rate units for every additional affordable unit provided as described below.
- Affordable units shall be defined as those that are set aside for households earning up to 80% of the median family income for the Greater Metropolitan Boston SMSA, in accordance with Department of Housing and Community Development guidelines.
- Affordable units shall be protected by a long-term deed restriction no shorter than 99 years
- Provide incentives, in the form of density bonuses, for developments that create additional affordable units. Since lot sizes would presumably need to be reduced to provide the bonus, this will be applicable under Conservation Subdivision Design. This would require a special permit as is already required for CSD. It would be applicable as well to housing developed in the Mixed-Use Overlay Districts as described below. For each additional unit created, the developer may be allowed up to three additional market rate units.
- At this time, it is not recommended that payment in lieu of units be included in this bylaw as an alternative to providing the units on site. It is important that this plan do as much as possible to achieve built units. It would become a burden for the Town to collect money and become the housing developer.

- However, providing off-site units should be considered as an alternative to building units on site if approved by the permitting authority. This would include safeguards to ensure that the affordable units are developed concurrently with the market rate units and that they are compatible and in keeping with the character of the neighborhood in which they are built.

Based on an average of approximately fifty building permits per year for the immediate future in accordance with *current* zoning, and assuming that about 2/3 of those units are proposed as projects exceeding the eight-unit threshold, the Town can expect five affordable units to be created each year. However, if the Mixed-Use Overlay Districts are approved, many more units may be created due to the increased density in those areas, thereby increasing the number of affordable units.

2) Offer density bonuses for affordable housing built as part of a redevelopment project on an existing site

Adaptive reuse of vacant or underutilized structures is a strategy designed to encourage redevelopment of these structures as an alternative to building on previously undeveloped land. Typically, a mix of uses is allowed in an effort to provide flexibility for developers to create projects that revitalize older buildings. Design issues regarding the architectural integrity of the building, landscaping, parking, screening, etc. should be addressed in the language of a zoning amendment to adopt this type of bylaw. Density bonuses can be applied to achieve a number of municipal policy goals, including the provision of affordable housing.

- Adopt a bylaw provision that allows for the reuse of vacant or underutilized structures to encourage new uses. This can include a mix of uses with housing, and affordable housing in particular.
- As stated above, density bonuses may be offered for the creation of affordable units above the 15% required under the inclusionary housing bylaw at the rate of three market rate units for each affordable unit built above the 15% threshold.

3) Amend the accessory apartment bylaw to allow them for both new and existing (currently allowed) housing stock

Accessory dwelling units are independent housing units within existing residential structures. In the context of this plan, they can achieve one major policy objective. The units provide for additional affordable rental units that can, under specific conditions set forth by regulation, count towards the 40B subsidized housing inventory. Moreover, they provide more housing choices, particularly for elderly or infirm residents, and can provide some income for the homeowner. The Town may have some funding available to assist senior citizens living in single-family homes.

Under Wilmington's Zoning Bylaw, accessory apartments are already allowed for existing houses. The recommendation of this plan is to extend that to new housing under the conditions set forth below that result in the creation of new affordable dwelling units.

- Specific standards can be applied for size, unit design, ownership, parking, term of affordability (if deed restricted), etc. beyond those currently in the bylaw. Examples include:
 - Setting a term for the deed restriction, which is likely to be less than required under the inclusionary zoning provision. 15 years is recommended for accessory apartments. The restriction would run with the land.
 - Requirement that the renter's household income be re-certified to ensure that it remains in the range to keep them qualified to remain in the affordable unit
 - Requirement that the owner certify that the rent is equal to or less than the maximum affordable rent
 - Income and rent would be subject to monitoring by an entity to be determined in the bylaw amendment
- Include allowance for 3-bedroom accessory apartments on lots larger than 30,000 square feet as was included in Master Plan
 - Special permit from Board of Appeals

4) Create Mixed-Use Overlay Districts in Neighborhood Activity Centers.

The Master Plan included recommendations that Neighborhood Activity Center Zoning Districts be established in five areas of Wilmington. It was envisioned that these districts would become mixed-use, village density districts similar to the existing Central Business District. This recommendation highlights those areas deemed appropriate by the Town for the construction of new affordable housing.

This Plan recommends that new Mixed-Use Overlay Districts should be established in three places considered for Neighborhood Activity Centers in the Master Plan (see Map 3):

- Overlay District 1 – Town Center/Main Street and Lowell Street (see Map 4)
 - This includes the area currently zoned as Central Business District and extends it to include the transitional areas north and south on Main Street that are zoned General Business and General Industrial. The overlay also should include the newly rezoned Light Industrial/Office District, which includes the Sweetheart Plastics and Diamond Crystal properties. Also included is the Main and Lowell/South Main Street area currently zoned General Business, which includes the XPEDX facility site.
- Overlay District 2 – North Wilmington (see Map 5)
 - North Wilmington area within the General Business and General Industrial zoning districts.
- Overlay District 3 – Lowell Street and Woburn Street (see Map 6)
 - Perry's Corner (Woburn and Lowell Streets) currently zoned mostly for General Business and General Industrial uses.

They are recommended specifically because they have some or all of the features that make them attractive for a mix of commercial and residential development, including:

- An existing mix of commercial goods and services with residential use;
- Presence of a nearby MBTA commuter rail station;

- Vacant or potentially redevelopable underutilized structures;
- Potential to transform area into a less automobile dependent district, including planned traffic and streetscape improvements;
- History as a mixed-use center; and
- Good access.

The goal in creating these overlay districts is to encourage greater housing choice, which will establish higher density housing along with non-residential uses as listed below. Any mixed-use development must contain some element of affordable housing.

- Create alternative housing choices such as triplexes, duplexes, town houses, condos, apartments, multi-family dwellings, etc. and housing developments for specific needs (i.e. senior housing and for disabled individuals) should be promoted. This will increase housing choice for middle-income residents because these units are likely to be less expensive than single-family homes.
- Density standard shall be up to the ten dwelling units per acre currently found in the existing Central Business District
- Commercial/office uses allowed can include retail store, business and professional office, bank, limited service restaurant, personal service shop, and craft shop as currently allowed in accordance with Table 1 – Principal Use Regulations of the Zoning Bylaw, with the exception of a parking facility. Additional uses may be added that are compatible with a mixed-use development concept. No drive-throughs should be permitted.
- Develop comprehensive design requirements for residential development for each overlay district and require a special permit for all developments as is currently the case for the Central Business District. Design criteria should be established that maintain or improve architectural integrity, address signage issues, improve pedestrian and bicycle amenities, require landscaping, require small setbacks, encourage parking to the rear of the buildings, etc.
- Relax parking requirements for multi-family housing located within ½ mile of an MBTA commuter rail stop from two spaces per dwelling unit to 1.5 spaces per unit. Due to the location of Wilmington’s commuter rail station and the location of the potential redevelopment sites, this reduction will facilitate smart growth near the MBTA stations.

However, it is noted that any development proposed within these overlay districts may potentially impact traffic, stormwater runoff, water consumption, wetlands, the historical character of neighborhoods, including historic districts and historic structures in these areas. Each project proposed must be carefully evaluated to determine the extent of such impacts and any permit issued must ensure that adequate mitigation is provided.

5) Build affordable housing on Town-owned land

Like many other communities in Massachusetts, Wilmington has land it owns for any number of reasons such as tax-takings, donations, bank foreclosures, etc. Some of these parcels may be suitable for the development of housing. When the Town owns the site, it

has more control over what type of housing gets built, the location of the units, and the developer. The Town has already built three units on Town-owned land.

- Inventory Town-owned land and develop criteria to determine future uses. For potential housing sites, criteria can include proximity to commercial areas, availability of adequate infrastructure, surrounding land uses, etc. Not all sites will be suitable for affordable housing or may be more appropriate for other uses.
- Town Meeting approval required to dispose of Town-owned land
- If the decision is made to develop some Town-owned land for affordable housing, prepare a Request for Proposals for developers to propose affordable housing, based on what is most appropriate for each site. This would be done through the Planning and Conservation Department.

6) Create a Community Development Corporation (CDC)

CDC's are designed to serve low to moderate income individuals and neighborhoods. Sixty-seven CDC's in Massachusetts have produced housing. Since they are non-profit developers, they bring commitment toward providing affordable housing, primarily through access to funding mechanisms available only to non-profit entities. This is a longer-term strategy since the CDC must be established first.

- Land should be acquired for housing and conveyed to the CDC. The CDC would take title to property, which may include Town-owned land in Wilmington, and own and operate or sell the housing. Developments with both market-rate and affordable units would enhance self-sufficiency/sustainability of the CDC.
- Pursue opportunities for joint development (mixed-use) in the Mixed-Use Overlay District to be constructed and managed by CDC, with revenue from commercial development used to support affordable housing above

7) Commit to making public outreach and education a significant part of this Affordable Housing Plan in both its initial stages and in the future

The best way to advocate for this plan is to ensure that there is adequate public input, participation, and education. The development and dissemination of outreach materials is vital to the successful implementation of this plan and should be an ongoing effort.

- Formulate an outreach and education committee that will be responsible for informing the public and developers about the Affordable Housing Plan for Wilmington, its intentions and its incentives
- Focus on the information being presented and circulated in a comprehensive manner and sell the benefits behind the Affordable Housing Plan to garner continued support as recommendations move forward

8) Continue discussions regarding the Community Preservation Act (CPA) to further the goals of the Master Plan including open space, housing, and historic preservation

This option has been debated in the past, and it is recommended that the Town consider it for adoption at some time in the future.

- Establish a committee consisting of a representative of the Master Plan Committee, Historical Commission, Conservation Commission and other key stakeholders to obtain more information, further explore this tool, and see how other Towns have enacted and used the CPA
- Could support affordable housing and other housing goals
 - Money for housing can be used to purchase homes, renovate existing homes, housing subsidies, work with Habitat for Humanity, acquire land, etc.
 - State matching funds can provide additional funding

The CPA is an enabling statute that allows municipalities, at local option, to assess a surcharge on local property taxes not to exceed 3%. Matching funds, depending upon the amount available, would be provided through fees collected at the Registry of Deeds. Currently, all 61 cities and towns that have approved CPA are receiving matching grants of 100%. The statute provides that at a minimum, a 5% matching grant would be provided.

At least 10% of all funds generated through CPA must be expended on each of the three delineated priorities of the CPA statute – affordable housing, open space, and historic preservation. The remaining 70% of the funds collected can be allocated for any combination of the three.

Those communities that have allocated money for housing have used the money for a variety of interesting projects including rental subsidies, rehabilitation, housing production, revolving loan funds, accessibility improvements, financial assistance to first-time homebuyers, etc.