

Town of Boylston Affordable Housing & Planned Production Plan

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INTRODUCTION

Each town and city in the Commonwealth of Massachusetts has a responsibility to provide for affordable housing. Not only will this commitment by every municipality benefit local residents, but it will also assist each individual town as a whole by granting them more municipal control over instances where there is developer driven housing. Some additional benefits of planning for affordable housing are that the municipality can communicate the location, type and amount of housing to be provided and they can insist that the housing plan be consistent with other local planning initiatives. Proactive planning and implementation can demonstrate progress in moving towards local and state goals. Boylston is currently experiencing the tremendous growth that many other towns in Massachusetts are, however it still needs to manage the changes that are happening and continue to plan for additional growth in the future.

Purpose of the Project

The Town hired McGregor & Associates, P.C. to help identify what the housing needs in Boylston are and how the Town should plan for them. Both the housing needs and plans will be detailed in this Affordable Housing and Planned Production Plan. Some major issues in Boylston include housing choice for renters and owners (72% of available housing is single family homes), housing affordability, the need to provide housing for municipal employees, the loss of younger residents (the desire for families that grew up in Boylston to be able to remain there over successive generations), and the significant increase in residents over 55 years of age. This Affordable Housing Plan, upon implementation, will also help Boylston be better prepared to deal with 40B proposals and clarify where the Town feels the most appropriate sites for housing are.

Land Use

The Town of Boylston lies just seven miles north of the City of Worcester in central eastern Massachusetts. The town is bordered by Sterling, Clinton, Berlin, Northborough, Shrewsbury and West Boylston and is only thirty-eight miles west of the City of Boston. As of the most recent Census, Boylston has a population of 4,008 people, a 14% increase from 1990. Compared to other nearby towns, only Shrewsbury (31%) and Northborough (17.5%) saw higher increases in population during the same timeframe.

Boylston's change in land use offers some insight into what potential housing needs might be. Since 1971, Boylston has significantly increased the amount of land used for low-density residential housing, industrial uses and recreation and urban open spaces. Low-density residential housing usually means one house, typically a single-family home, on a one or two acre site. The major decreases in land acreage use occurred in the amount of land used for agricultural, forest, wetlands and open land (see Table 1). Reviewing historical land use patterns is important so that we can see clearly what the land was formerly used for and over time how the uses changed with varying need. For example, the increase in recreation and urban open space lands (135%) is quite remarkable. Although much of this increase is attributable to the watershed protection land purchases of the Metropolitan District Commission, now the Department of Conservation and Recreation Division of Water

Supply Protection, Boylston clearly took a stance at some point in the past thirty years to be sure that this type of land was preserved and saved for purposes like soccer and baseball games, hiking, walking, jogging, playgrounds and other recreational opportunities. This land use type is obviously of great importance to the Town.

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

Land Use	1971	1985	1999	Change 1971-1999	% Change 1971-1999
Agriculture	294.53	292.07	224.61	-69.92	-23.7%
Forest	8,433.88	8,113.38	7,673.50	-760.38	-9.0%
Recreation & Urban Open Space	159.90	162.16	375.91	216.00	135.1%
Multifamily Residential	0.00	44.06	46.40	46.40	5.3%
Moderate-Density Residential	253.64	294.37	300.46	46.82	18.5%
Low-Density Residential	582.72	792.11	1,214.19	631.47	108.4%
Commercial	39.09	42.06	48.17	9.07	23.2%
Industrial	7.23	19.12	22.65	15.41	213.1%
Transportation	28.17	28.17	28.17	0.00	0.0%
Open Land, Mining & Other Uses	385.05	406.09	261.76	-123.29	-32.0%
Wetlands	101.67	92.31	92.76	-8.91	-8.8%
Water	2,359.67	2,359.67	2,356.99	-2.67	-0.1%
Total	12,645.56	12,645.55	12,645.56	0.00	0.0%

Source: MassGIS, Land Use 1971, 1985, 1999

Goals and Objectives

In 2000, Boylston hired a consultant to complete a comprehensive plan for the community. According to this plan, Boylston “envisions itself as an extraordinarily beautiful rural community with its historic common and surrounding village character in the historic district preserved, its roadside character of native New England mixed forest and stone walls maintained, and its unique neighborhoods protected and nourished.” Within this vision statement, goals were identified for each element of the plan. Those that specifically relate to housing in Boylston are to:

- Provide for a diversity of housing opportunities that will allow our young adults and senior citizens to remain within the town; and
- Strengthen the integrity and character of residential neighborhoods so admired by residents by preserving and enhancing their visual assets, parks and recreation areas.

The goals that Boylston developed in their 2000 Comprehensive Plan will help to focus the direction of this Affordable Housing Plan and ensure that it is supportive of other planning initiatives.

DEMOGRAPHICS & HOUSEHOLD CHARACTERISTICS

As mentioned earlier, Boylston's population increase in the last decade has been significant. The growth in new residents has actually been steady since 1930 when there were only 1,097 residents in town but between 1980 and 1990, the population grew by less than fifty people (see Table 2). The more recent surge could be attributed to the desire residents have for home ownership, the mass move to the suburbs (Boylston is a suburb of both Boston and Worcester) and the need to live where there are jobs. People are in search of a decent place to live and raise families, to retire and to also find good jobs that pay well and offer benefits.

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%
Worcester County	490,737	504,470	546,401	583,228	638,114	646,352	709,705	750,963	5.8%
Boylston	1,097	1,388	1,700	2,367	2,774	3,470	3,517	4,008	14.0%
Berlin	1,075	1,057	1,349	1,742	2,099	2,215	2,293	2,380	3.8%
Clinton	12,817	12,440	12,287	12,848	13,383	12,771	13,222	13,435	1.6%
Northborough	3,013	2,382	3,122	6,687	9,218	10,568	11,929	14,013	17.5%
Shrewsbury	6,910	7,586	10,594	16,622	19,196	22,674	24,146	31,640	31.0%
Sterling	1,502	1,713	2,166	3,193	4,247	5,440	6,481	7,257	12.0%
West Boylston	1,255	1,822	2,570	5,526	6,369	6,204	6,611	7,481	13.2%
Worcester	195,311	193,694	203,486	186,587	176,572	161,799	169,759	172,648	1.7%

Sources: US Census Bureau, MISER

One of the most important factors that helps determine a community's housing needs is the age breakdown of its population. Major population decreases have occurred in Boylston in the age ranges of 15-19, 20-24 and 25-34 and almost every other age group has increased in numbers. The increase in senior citizens aged 65 and over has increased dramatically (27% for those in the 65 – 74 year old age group; 41% between the ages of 75 – 84; and 44% over 85 years old). Like many other towns in Massachusetts, the number of school age children, middle aged and senior residents have risen. Along with these increases come concerns regarding infrastructure, services and the local school system. Both the youngest age group and oldest age group have significant needs in a community, such as an exceptional school system and school buildings, playgrounds, organized recreational opportunities, alternative transportation methods, a Senior Center and different housing opportunities. Tables 3 and 4 illustrate the actual change in numbers and the percent change of Boylston's age groups as compared to Massachusetts and the United States.

Table 3: Comparison Population by Age

Age Group	1990	2000	Boylston % Change
Under 5	240	238	-0.83%
Age 5-9	204	299	46.57%
Age 10-14	209	282	34.93%
Age 15-19	236	206	-12.71%
Age 20-24	202	124	-38.61%
Age 25-34	568	476	-16.20%
Age 35-44	684	779	13.89%
Age 45-54	448	693	54.69%
Age 55-59	195	245	25.64%
Age 60-64	161	175	8.70%
Age 65-74	227	288	26.87%
Age 75-84	116	164	41.38%
Age 85+	27	39	44.44%

Source: Census 2000 and 1990, Summary File 1

Table 4: Comparison Population by Age

Age Group	Boylston % Change	MA State % Change	United States % Change
Under 5	-0.83%	-3.69%	4.47%
Age 5-9	46.57%	13.97%	13.54%
Age 10-14	34.93%	23.89%	19.95%
Age 15-19	-12.71%	1.42%	13.89%
Age 20-24	-38.61%	-21.29%	-0.30%
Age 25-34	-16.20%	-15.85%	-7.61%
Age 35-44	13.89%	15.74%	20.14%
Age 45-54	54.69%	45.54%	49.38%
Age 55-59	25.64%	22.31%	27.89%
Age 60-64	8.70%	-9.63%	1.78%
Age 65-74	26.87%	-6.97%	1.57%
Age 75-84	41.38%	18.13%	34.34%
Age 85+	44.44%	26.55%	37.64%

Source: Census 2000 and 1990, Summary File 1

Approximately 16% of Boylston residents aged 5 and older are living with some type of disability (see Table 5). The disabilities include sensory, physical, mental, employment, or the ability to take care of oneself. Of residents who are 65 and older, 31% are managing a physical disability, while in the 16-64 age group the biggest disability is employment-related. Employment disability could be physical on the job limitations or a job related injury that makes a person unable to work. In the 5-15 age group, 90% (65 out of 72 residents) are dealing with some type of mental disability. This could be something as minor as a behavioral issue, or a more serious mental illness. While living with a disability does not alone determine that a particular housing need exists, it is important to identify whether there is a greater need for housing that is accessible to the physically disabled.

Table 5: Types of Disability by Age for Boylston

	Total	% of Total
Population 5 years and over	3,763	
With a Disability	613	16.3%
Population Ages 5 to 15	621	
With a Disability Ages 5 to 15	72	11.6%
Sensory	6	8.3%
Physical	13	18.1%
Mental	65	90.3%
Self-care	6	8.3%
Population Ages 16 to 64	2,651	
With a Disability Ages 16 to 64	389	14.7%
Sensory	24	6.2%
Physical	89	22.9%
Mental	71	18.3%
Self-care	34	8.7%
Go-outside-home	56	14.4%
Employment	315	81.0%
Population Age 65 Years+	491	
Total Disabilities Age 65 Years+	152	31.0%
Sensory	26	17.1%
Physical	93	61.2%
Mental	11	7.2%
Self-care	24	15.8%
Go-outside-home	66	43.4%

Source: US Census, Summary File 1

The Town of Boylston has seen only a slight difference between 1990-2000 in its racial make up even though its overall population increased significantly. In 1990, of the total 3,517 residents in town, 98.4% were white. By 2000, that percentage had only decreased to 96.7% with a large number of residents reporting Irish, English, Swedish, Polish and Italian descent. The largest non-white increase in Boylston occurred in the Asian population, which doubled during that decade (from 26 to 55). Other minorities include African American at .7%, American Indian and Alaska Native at .2% and Hispanic or Latino at .6% during 2000. In comparison with other surrounding communities, Berlin and Sterling also have large percentages of white residents. Clinton and Worcester reported significant Hispanic/Latino populations at 11.6% and 15.1% respectively.

In Boylston, 72% of households are considered to be families, and of those families, 64% represent married couples. 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.” There are fewer female head of household and male head of

Table 6: 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%
Worcester County	283,927	192,423	52.5%	11.4%	3.8%	23.9%
Boylston	1,573	1,141	63.9%	6.6%	2.0%	22.6%
Berlin	872	666	64.8%	8.1%	3.4%	24.7%
Clinton	5,597	3,400	43.7%	12.7%	4.4%	12.4%
Northborough	4,906	3,866	68.9%	7.6%	2.4%	6.2%
Shrewsbury	12,366	8,689	60.1%	7.5%	2.6%	10.5%
Sterling	2,573	2,069	69.8%	7.3%	3.3%	6.1%
West Boylston	2,413	1,746	60.5%	8.9%	3.0%	11.1%
Worcester	67,028	39,228	38.3%	15.6%	4.6%	12.2%

Source: US Bureau of the Census, Summary Files 1 & 3

household families in Boylston as compared to the surrounding towns. However, other than the Town of Berlin, Boylston has a higher percentage of elderly household families living in town while all other communities have 12% or less (see Table 6 on page 6).

Identifying types of households that exist in a community is key when looking at what housing needs are. Due to the current population and household trends, family type housing and housing for elderly community members might be important. It also might be important to offer housing that can be modified for disabled residents. The existing housing stock has been built consistently over time and there is not one single decade where there was an overwhelming amount of new unit construction. Almost 40% of the stock was built between 1970 and 1990 and only 12% in the last decade. Thus, over 50% of the housing stock is thirty years old or older (see Table 7).

Table 7: Age of Boylston Housing Stock

Year Structure Built	Number of Units	% of Total
1999-March 2000	16	1.0%
1995-1998	77	4.8%
1990-1994	115	7.2%
1980-1989	237	14.8%
1970-1979	397	24.7%
1960-1969	187	11.6%
1940-1959	297	18.5%
1939 or earlier	280	17.4%
Total Units	1,606	

Source: US Census, Summary File 3

In 2000, Boylston had 1,606 housing units with 1,573, or 98% of them considered occupied and 33 (2.1%) considered as vacant units. Of the occupied housing units, 83.7% were owner occupied and 16.3% were renter occupied. Boylston does not have a large amount of seasonal housing like towns on Cape Cod for example. It is more a place where people live year round and then travel elsewhere to spend a vacation or time during the summer. Of the total housing units, 72% are single-family homes and 10% are attached single family or townhouse type structures. For comparison purposes, the communities of Northborough, Sterling and West Boylston have single-family home units making up nearly 80% of their housing stock and in Berlin, the housing stock is 87% single-family homes. The 10% of attached single-family homes is a much higher percentage than any of the surrounding communities. Boylston does fall somewhat short with the number of 2-4 unit and more than 5 unit multi-family housing units in the community (see Table 8).

Table 8: 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%
Worcester County	298,159	56.2%	3.6%	23.3%	15.9%	1.0%
Boylston	1,606	72.3%	10.5%	8.0%	8.6%	0.6%
Berlin	893	87.2%	1.2%	8.4%	3.1%	0.0%
Clinton	5,844	40.3%	7.3%	33.7%	17.7%	1.0%
Northborough	5,002	80.6%	4.5%	10.2%	4.5%	0.2%
Shrewsbury	12,696	67.4%	4.4%	7.5%	20.3%	0.4%
Sterling	2,637	80.2%	4.6%	12.3%	1.9%	1.1%
West Boylston	2,458	78.0%	3.4%	10.1%	8.4%	0.0%
Worcester	70,723	32.7%	4.0%	36.9%	26.1%	0.3%

Source: US Bureau of the Census 2000, Summary File 3

FAMILY & HOUSEHOLD INCOME INFORMATION

Boylston's median household income of \$67,703 and median family income of \$77,604 are some of the highest medians compared to surrounding towns (see Table 9). Compared to the other 351 communities in Massachusetts, Boylston has the 80th and 81st highest median incomes. Certainly there are many families in town who earn much less than the median and there are also those that earn much more, but clearly Boylston is attracting people with higher incomes. Approximately 23% of households in Boylston earn less than \$30,000 annually while nearly 60% earn \$75,000 or less.

As Boylston's population ages, their income decreases dramatically, especially after age 65. The higher cost of living, including housing and medical expenses for this age group makes living on approximately 30% of the median income in Boylston very difficult. Paying more than 30% of your monthly income on housing and related expenses is considered unaffordable. The median income for those in the 65 – 74 year old age group is \$23,750 and those over 75 years of age have a median income of only \$16,852. 30% of these income levels cannot pay for housing, either ownership or rental, and the market cannot build units to meet those income levels. This is a growing trend throughout the state and results in an increased need for housing choices that include smaller and more accessible units on a single floor. Currently, there are no subsidized units available in Boylston to meet the need for senior citizen housing, especially in providing the need for these accessible, smaller units.

Table 9: Household Income Characteristics

	Median Household Income	Median Family Income	% Earning > \$200K	Median Elderly Income (Age 65-74)	Median Elderly Income (Age 75+)
Boylston	\$67,703	\$77,604	4.1%	\$23,750	\$16,852
Berlin	\$65,667	\$76,419	4.6%	\$19,844	\$31,000
Clinton	\$44,740	\$53,308	1.4%	\$33,897	\$15,306
Northborough	\$79,781	\$90,480	6.4%	\$44,861	\$26,029
Shrewsbury	\$64,237	\$77,674	4.5%	\$33,026	\$24,795
Sterling	\$67,188	\$76,943	5.2%	\$48,289	\$15,750
West Boylston	\$53,777	\$69,100	2.6%	\$37,024	\$19,535
Worcester	\$35,623	\$42,988	1.2%	\$26,507	\$18,813

Source: US Census, Summary File 3, DP 3

Married couple families in Boylston have a higher median income than families in general as do male head of households. The male head of households who have children under the age of 18 have a higher median income than any other nearby community. Single parent fathers in Boylston clearly have the financial ability to take care of their children, while single parent mothers do not fare nearly as well with a median income of only \$41,607 (see Table 10).

Table 10: Family Income by Type of Household

	Median Family Income	Married Couples	With Children Under 18	
			Male Head of Household	Female Head of Household
Massachusetts	\$61,664	\$70,827	\$44,506	\$30,600
Worcester County	\$58,394	\$66,652	\$33,354	\$21,628
Boylston	\$77,604	\$83,760	\$100,724	\$41,607
Berlin	\$76,419	\$79,928	\$27,250	\$30,938
Clinton	\$53,308	\$60,551	\$36,484	\$29,226
Northborough	\$90,480	\$98,375	\$49,306	\$43,553
Shrewsbury	\$77,674	\$84,773	\$54,706	\$34,572
Sterling	\$76,943	\$80,343	\$65,357	\$22,917
West Boylston	\$69,100	\$75,977	\$51,250	\$32,250
Worcester	\$42,988	\$54,408	\$29,722	\$16,473

Source: US Census, Summary File 3

Boylston does not have the low-income levels that many other Commonwealth communities face with the exception of the elderly. There are instances where residents are not enjoying a higher

financial bracket. For example, Boylston has several families, (19%) where grandparents are the primary caretakers for their grandchildren (11 out of 57). Using Table 9, it is evident that some grandparents do not have a high enough income to completely care for themselves much less their grandchildren. Feeding, clothing, educating and paying for the leisurely activities of children is expensive and can be burdening to families of limited financial means.

ADDITIONAL HOUSING CHARACTERISTICS

The median single-family home sales price in Boylston during 2003 was \$279,500 while the median condo sales price was \$175,500. Boylston has had a median single-family home sales price over \$200,000 since 1999 and the price has increased every year since 1998. The median does not necessarily always reflect what the true market listings are. The Worcester

Telegram and Gazette has listings for Boylston that range from \$290,000 to well over \$700,000. Local housing sales data would indicate that many homes are sold at these levels, which are well beyond the level at which they could be considered affordable. A number of factors may be responsible for driving up the prices

Table 11: Median Single Family Home Sales Price

	2000	2001	2002	2003
Boylston	\$221,250	\$237,450	\$270,950	\$279,500
Berlin	\$202,000	\$328,500	\$267,500	\$293,000
Clinton	\$145,500	\$162,500	\$172,950	\$220,000
Northborough	\$258,000	\$280,000	\$330,250	\$345,000
Shrewsbury	\$240,000	\$267,900	\$321,000	\$357,475
Sterling	\$225,000	\$259,950	\$282,000	\$285,000
West Boylston	\$160,000	\$187,950	\$182,000	\$237,500
Worcester	\$122,500	\$145,000	\$173,000	\$199,000

Source: Banker and Tradesman

including demand and availability of housing, vacancy rates and affordability levels. The single-family home prices in adjacent communities are either at the same cost level or higher and towns like West Boylston and Clinton have seen major increases between 2002 and 2003 (see Table 11). Condominiums, which have become popular in recent years, offer a housing type for people who wish to live in a smaller space yet own their own property. This is appealing to both first time buyers and people who wish to downsize from a larger house to a more manageable, less expensive home.

Renter and Owner Occupied Housing and Housing Costs

Rental prices in Boylston are somewhat expensive. For a one-bedroom unit, the range is between \$600-\$800, for a two-bedroom, between \$725-\$950 and for a three bedroom apartment, the range is from \$950 to \$1,300, and single-family home rentals can even exceed over \$2,000 monthly. Boylston has a low percentage of renter occupied housing units in the community (16.3%) compared to the 82% that are owner occupied (see Table 12). The Town also has a 2% housing unit vacancy rate. Boylston is a desirable community to live in due to its attractive small town feel and distance to the major employment hubs of Worcester and Boston, so it is no surprise that there are not a lot of properties available for purchase or rent. However, with few rental opportunities, families or individuals of lower incomes may not be able to move to or stay in Boylston, for example, a young adult college graduate.

Of the 256 renter occupied housing units, 16% are single-family homes. There is also a decent mix of two family, three family and multifamily units as well. Although there is a mix of rental housing in Boylston, there is not enough that is affordable. For example, typically town employees do not make salaries that are high enough for them to maintain a residence in the community with which they work. In fact, only a few Boylston town employees live in the Town. The availability of different housing options is important to different segments of the population as well its relative affordability. It is necessary, for example, to offer an alternative housing type to senior citizens besides a large, expensive, hard to maintain single family home, such as some smaller unit on a first floor or within an easily accessible building.

Table 13: Type of Housing Unit Rented by Percentage

	Renter								50	Mobile
	Occupied	1 detached	1 attached	2 unit	3 or 4	5 to 9	10 to 19	20 to 49	or more	Home
Boylston	256	16.0%	16.4%	16.0%	21.1%	28.5%	2.0%	0.0%	0.0%	0.0%
Boylston Raw #'s	256	41	42	41	54	73	5	0	0	0
Berlin	166	45.8%	6.6%	16.3%	14.5%	16.9%	0.0%	0.0%	0.0%	0.0%
Clinton	2,562	8.2%	3.6%	20.5%	28.8%	11.7%	9.9%	8.1%	8.0%	1.2%
Northborough	779	17.3%	8.9%	26.3%	24.8%	8.5%	4.1%	8.3%	0.8%	1.0%
Shrewsbury	3,332	14.4%	2.9%	13.6%	6.1%	12.4%	21.4%	11.6%	17.1%	0.6%
Sterling	385	27.3%	14.5%	27.5%	17.9%	12.7%	0.0%	0.0%	0.0%	0.0%
West Boylston	450	20.0%	8.7%	18.7%	20.7%	13.6%	18.4%	0.0%	0.0%	0.0%
Worcester	37,986	5.2%	3.1%	11.5%	37.1%	13.1%	9.6%	6.6%	13.8%	0.2%

* Note: None of these towns have renters in Boats, RVs or Vans
Source: US Census, Summary File 3

The majority of Boylston’s current rental housing stock was built between 1960 and 1990. Prior to 1960, only 44 rental units were built (see Table 14). Other local communities like Berlin, Clinton and Northborough experienced a lot of rental housing construction prior to 1939, so in comparison, Boylston has a relatively new rental base. This means that some of the newer units will not need the immediate maintenance so often evident in older housing stock like structural repairs, updating of code issues, new windows, electrical and heating system maintenance and painting. However, long-term maintenance should be planned. Shrewsbury and Sterling have seen similar rental housing stock construction patterns compared to Boylston’s.

Table 14: Age of Rental Housing Stock by Percent

	Renter							
	Occupied	1939 or earlier	1940-1949	1950-1959	1960-1969	1970-1979	1980-1989	1990-2000
Boylston	256	11.7%	0.0%	5.5%	23.4%	36.3%	10.9%	12.1%
Boylston's Raw #s	256	30	0	14	60	93	28	31
Berlin	166	45.8%	2.4%	7.2%	6.6%	14.5%	16.9%	6.6%
Clinton	2,562	51.5%	6.9%	8.9%	8.7%	10.1%	12.3%	1.5%
Northborough	779	39.0%	7.3%	8.1%	8.5%	17.1%	14.8%	5.3%
Shrewsbury	3,332	11.3%	4.1%	10.4%	15.5%	27.7%	13.7%	17.0%
Sterling	385	19.2%	15.6%	8.3%	0.0%	24.4%	25.7%	4.9%
West Boylston	450	33.6%	8.7%	14.0%	9.1%	12.7%	19.1%	2.9%
Worcester	37,986	40.2%	10.9%	10.0%	10.5%	14.6%	10.1%	3.3%

Source: US Census, Summary File 3

In determining the need for affordable housing, the typically used standard is to identify the percentage of the population that is spending more than 30% of its gross income on housing and related costs. For renters, related costs include utilities. For homeowners, the maximum expenditure of 30% of gross income for housing includes principal, interest, property taxes, insurance and condominium fees, if applicable.

Only 13% of Boylston renters are paying 30% or more of their income for rental housing costs. The majority of them are in either the 35-44-age range or 55-64 age range and they all are making less than \$35,000 annually. Thus, they can afford to pay no more than \$875 per month for rent and utilities, yet many of the two-bedroom units and larger ones rent for significantly more than that.

In comparison, 19% of owners with a mortgage are paying 30% or more of their income for monthly owner costs and 18% of owners without a mortgage are also paying 30% or more of their monthly income. Using the median household income (\$67,703) as a base number, an affordability analysis shows that there is an affordability gap for a single-family home purchase of \$38,000. This means that people earning the median income can afford to pay \$241,500 for a home, rather than the median price of \$279,500. For residents who earned only 80% of the median household income, the gap was even larger at \$96,000, which means they can afford to pay \$183,500 for a house. For people earning 120% of the median (\$81,243) there was no gap. This information is all relative however, because the home values reported by Banker & Tradesman are median sales numbers. The gaps are even more apparent when one considers the asking price for property found in local newspapers. These affordability gaps may be much more significant depending on the final sale value, however, the incomes are median incomes as well, and in many cases, there are households and families who earn a higher dollar amount which would increase their ability to afford more expensive housing. Either way, one of Boylston's biggest issues is that its housing comes at an extremely high cost and some people are income burdened, to the point that they cannot move into Boylston, relocate in Boylston, or they have to leave Boylston and live somewhere else.

Boylston's 2% housing unit vacancy rate is similar to the other towns nearby with only Clinton and Worcester having rates above 3%. Of the vacant 33 units in Boylston, only 16, or 48% of them were for rent according to Census 2000. The majority of homes and rental units in the community are for year round housing because Boylston does not have a seasonal population influx. Residents tend to travel out of town for their summer or vacation excursions.

The age makeup of Boylston's renter and owner populations has changed during the past decade. There has been a significant decrease in property ownership in the 15-24, 65-74 and 75+ age groups. Part of this could be attributed to the decline in the 15-24 year old age group in general. For young adults, going out and canvassing new towns and cities is more common today than it was years ago. For people who are 65 and older, the burden of homeownership, desire to downsize from a large home to a smaller unit, or even retirement to another part of the country may have contributed to the declining ownership numbers. Interestingly though, renters have

Table 15: Age of Householder by Tenure

	1990	2000	% Change 1990-2000
Owner occupied:	1,100	1,317	19.7%
15 to 24 years	17	8	-52.9%
25 to 34 years	136	181	33.1%
35 to 44 years	303	298	-1.7%
45 to 54 years	244	356	45.9%
55 to 64 years	183	224	22.4%
65 to 74 years	130	89	-31.5%
75 years and over	87	27	-69.0%
Renter occupied:	230	256	11.3%
15 to 24 years	26	12	-53.8%
25 to 34 years	71	93	31.0%
35 to 44 years	43	71	65.1%
45 to 54 years	51	27	-47.1%
55 to 64 years	10	23	130.0%
65 to 74 years	17	12	-29.4%
75 years and over	12	18	50.0%

Source: US Census 1990 & 2000, Summary File 3

increased in the 55-64 and over 75 year old age groups which gives further evidence to the fact that Boylston residents may be looking for smaller more manageable spaces, and they may be looking to decrease their housing costs. Renters also increased in the younger age groups during the 1990s as well (see Table 15).

Subsidized Housing

Boylston has a number of dwelling units that could be considered affordable, but very minimal subsidized housing is available to its residents. The Town is striving to change this through the hard work of their Affordable Housing Committee and this plan. Sunbank Village, a senior housing project in Boylston, is considered to be affordable as a whole. Within the development, there are four subsidized units. The only other development in the community that officially achieves “affordable” status is You, Inc. that is a nine bed congregate home for boys. It is clear that there is a need for more reasonably priced housing options for low to moderate-income families, seniors and individuals.

As of April 2002, the Town of Boylston had 24 “40B” (legislation adopted in 1969 to help create affordable housing) housing units, which represents 1.5% of its housing stock (see Table 16). A 40B Comprehensive Permit

Table 16: Subsidized Housing

	Year Round Units - 2000	Developed Units Since 2001	40B Units	% Subsidized Year Round Base
Boylston	1,602	24	24	1.50%
Berlin	891	40	40	4.49%
Clinton	5,817	537	527	9.06%
Northborough	4,983	206	161	3.23%
Shrewsbury	12,606	554	554	4.39%
Sterling	2,611	40	40	1.53%
West Boylston	2,454	94	70	2.85%
Worcester	70,408	9,364	9,356	13.29%

Source: Massachusetts Department of Housing and Community Development

can be granted pursuant to a state law (M. G. L. c. 40B) if the community does not have a minimum of 10% of it’s housing as “affordable.” The law allows developers to override local zoning and build projects in accordance with a Comprehensive Permit issued by the Zoning Board of Appeals. All of these units in Boylston are located in Sunbank Village, a senior housing development. There is a waiting list for these units. Compared to other local communities, Boylston has the lowest percentage of 40B units. The challenge for Boylston will be to figure out a workable strategy for developing more affordable units.

Infrastructure

The Town has no public sewer and no plans to provide sewer in the future. Thus, the entire Town is served by private septic systems, many of which are in failing condition. The Town recently established a water department that combines two small water districts (Morningdale and Boylston). The Town is served by five public drinking water wells. The Morningdale area, the Town Center, and several streets north of Route 140 are served by public water. The remainder of the Town, particularly the area north of the Town Center, is served by private wells. Some individual housing projects are hooked up to the public water supply and/or common septic systems.

AFFORDABLE HOUSING NEEDS

Boylston's relative high cost of housing is limiting to those of incomes that unable them to remain or move to the community, and this proves to be one of the most pressing problems regarding housing. Homeowners who may have moved to Boylston years ago are now experiencing the increased residential taxes, assessed values of their homes and maintenance costs that they may not have planned for over time.

Challenges

Zoning: Residential use zoning in Boylston is restricted to single and two-family housing in a Rural Residential, Residential or General Residential district. Minimum lot sizes range from 40,000 square feet to 15,000 square feet, respectively. Residential uses are allowed in most commercial districts, including the Village Business district. There is a Wellhead Protection District that covers the Zone II areas that contribute to the public drinking water wells.

Infrastructure: The lack of Town water and sewer limits the number of options the Town has in terms of increasing density for either single-family housing (cluster/open space residential development) or multi-family housing. There are perhaps some options in utilizing alternative waste treatment technologies, but those must be addressed on a site specific basis.

Capacity: Being a small municipality, the Town has minimal administrative capacity to administer complex housing programs.

Land Availability: Although in general, land may be available, the issues of drinking water and sewage disposal represent a serious environmental constraint as described above. However, the Town owns a number of sites that have some potential for the creation of new housing.

Opportunities

Town Owned Land: The best opportunity the Town has to create additional affordable units is to develop on Town-owned land. At the May 2004 Town Meeting, approval was granted for the use of the Sewall Street site for affordable housing. A Request for Proposals from private developers will be prepared and issued shortly. Additional parcels require detailed title research before buildability can be determined.

Inclusionary: As described later in this Plan, the Town adopted inclusionary zoning at its October 2004 Town Meeting.

TOWN OF BOYLSTON 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 Boylston (February 1, 2005), that the Town has only 1.5% of its housing units that meet the criteria under 40B for affordable housing. This results in a 40B affordable housing gap of 136 units. Listed below in Table 17 are the most recent figures from Boylston for its Chapter 40B unit inventory.

Table 17: Chapter 40B Units for Boylston					
2000 Year-Round Units (DHCD)	1,602		DHCD Regulations		
2004 Chapter 40B Units	24		Large Scale Project - Project Cap	150	
2004 % Subsidized Base	1.5%		Recent Progress Rule	32	2.0%
2004 Chapter 40B Gap	136		Planned Production	12	0.75%

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 cannot 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.

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, in the year prior to the date of an application for a comprehensive permit, a denial of a comprehensive permit is deemed to be consistent with local needs.

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 year-round housing units. Two years of relief is possible if they add 40B units that are equal to 1.5% of the year-round housing unit inventory.

Recommended Methods of Implementation

For Boylston to increase its Chapter 40B unit inventory to reach the 10% goal, issuing comprehensive permits to developers for friendly 40B projects in the next few years will be necessary. The Town owns land that could potentially yield new units – the first being the Sewall Street site authorized by Town meeting in May 2004. A Request for Proposals for site development has been issued for this site. The town can get closer to this goal, but simply stopping at 10% will not fully meet all of the housing needs that the community has, so the town should continue to press forward.

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

2004 – the proposed Jameson Ridge project (32 ownership units; 8 affordable)

2005 – Town-owned Sewall Street site (exact number of units and housing type to be determined); RFP issued

There may be some additional projects on the horizon as well for other sites in the community based upon discussions between the town and prospective 40B developers. Additional town-owned sites may be targeted for future housing development.

Mechanisms for creating both larger housing unit developments, and smaller scale housing unit projects may use some of the following techniques for implementation, which are described in more detail later in this Plan.

- An Inclusionary Zoning Bylaw was adopted by Town Meeting in October 2004
- Offer density bonuses for affordable housing built in excess of the minimum required under the Inclusionary Zoning Bylaw or Open Space Residential Design
- Consider an Over-55 Overlay District
- Consider an Open Space Residential Design Bylaw
- Allow Accessory Dwelling Units
- Build Affordable Housing on selected Town-Owned Land
- Consider adopting the Community Preservation Act
- Public Outreach and Education

Use Restrictions

As demonstrated by this Plan, the Town of Boylston is committed to creating additional affordable housing units and maintaining its inventory for as long a period as possible. [Deed riders or affordable rental restrictions should ensure continued affordability for periods of at least 99 years or in perpetuity to the greatest extent possible. The Town intends to use the model deed restrictions and regulatory agreements recommended by DHCD for this purpose.] Underlined sentences to be deleted.

Affordable units must serve households with incomes no greater than 80% of the area median income for which the unit is located. Units must be subject to use restrictions or re-sale controls to preserve their affordability as follows:

- For a minimum of thirty years or longer from the date of subsidy approval or construction for new construction.
- For a minimum of fifteen years or longer from the date of subsidy approval or completion for rehabilitation.
- Alternatively, a term of perpetuity is encouraged for both new construction and completion of rehabilitation.

Units are or will be subject to an executed Regulatory Agreement between the developer and the subsidizing agency unless the subsidy program does not require such an agreement. The

units have been, or will be marketed in a fair and open process consistent with state and federal fair housing laws.

The resale prices included in homeownership projects should be indexed to Worcester County median income as reported by the U.S. Department of Housing and Urban Development, as opposed to market value, to better guarantee long-term affordability. The project sponsor must file annual reports on their projects. The Boylston Affordable Housing Committee, along with any third party entities such as the Citizens Housing and Planning Association (CHAPA), should monitor the resale restrictions and annual recertification of rental agreements. Pricing for home ownership and rental will be done in accordance with the parameters set forth in this Plan and the DHCD guidance on maximum incomes and selling prices.

Planned Production

Table 18 illustrates the Town of Boylston's Planned Production strategy for how it 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.

Table 18: Town of Boylston Planned Production											
Year	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010
New Units		17	21	25	35	26	24	27	30	25	22
Chapter 40B Units					12	25	42	20	35	20	17
Total Housing Units	1,602	1,602	1,602	1,602	1,602	1,602	1,602	1,602	1,602	1,602	1,602
Chapter 40B Inventory	24	24	24	24	36	61	103	123	158	168	185
10% Housing Units*	160	160	160	160	160	160	160	160	160	160	160
Gap	136	136	136	136	124	99	57	37	2	10% achieved	
Number for .75 of 1%	12	12	12	12	12	12	12	12	12	12	12
Number for 1.5% of 1%	24	24	24	24	24	24	24	24	24	24	24
Additional Information											
* Indicates the number of total Housing Units used by DHCD for 40B unit count purposes											
1) The new units detailed between 2004-2010 are based on the past six years of Building Permit data for the Town of Boylston, plus permitted projects and projected new development.											

SHORT & LONG TERM RECOMMENDATIONS

The recent Comprehensive Plan for the Town of Boylston, completed in 2000, highlighted several recommendations that are relevant to this Affordable Housing and Planned Production Plan. Based on discussions at the Affordable Housing Committee meetings, current population and housing data, relevant studies and former suggestions, the following ideas should be given further consideration for implementation as soon as possible.

1) Implement the Inclusionary Zoning Bylaw

- Require at least 10% of any housing development over 10 units to be affordable to low and moderate-income individuals, which would be protected by a long-term deed restriction
- Consider in the future providing incentives, in the form of density bonuses, for developments that have a greater percentage of eligible units
- Several keys to a successful Inclusionary Zoning Bylaw include: carefully drafted local decisions, effective monitoring systems and the legal documentation to support long-term affordability
- Recommend payment in lieu of units only if the Town has a plan in place for how the money can be spent. This may be allowed at Town discretion.
- Based upon a ten-year average of 25 building permits per year, this bylaw could produce two or three affordable units per year.

2) Consider offering density bonuses for affordable housing

- Consider adopting an Incentive Zoning Bylaw where developers who seek special permits may obtain favorable zoning treatment such as increased density in turn for providing affordable housing (see recommendation #3 below)
- Determine the density bonus needed to effectively encourage affordable housing provided (developers have indicated that they may need 3 or 4 market rate units for every affordable unit)
- If inclusionary housing (see above) and/or open space residential design (see Recommendation #4) is adopted, density bonuses could be offered if units are provided above the minimum threshold

3) Amend zoning bylaw to allow for assisted living or other forms of elderly housing, as well as a “55 and over” overlay district. These options should be considered to increase housing choice for the elderly and disabled members of the community.

- Independent living and assisted living facilities allow elderly residents to maintain dwelling units while providing some basic services for the preparation of food, recreation and social gathering, and some medical assistance as needed. The zoning bylaw should be amended to allow these uses (either by right or by special permit) where appropriate, and establish the conditions for such uses.

- A growing number of cities and towns have adopted a “55 and over” overlay districts in which housing (single-family or multi-family dwellings) is restricted by age and has appropriate design standards and amenities for this age group. Design standards would include minimum unit size, parking standards, dimensional requirements, and density bonuses for affordable units, if desired.

4) Explore the possibility of adopting an Open Space Residential Design bylaw.

Open Space Residential Design (OSRD) is a method of planning residential development that conserves open space in a new subdivision. The same number of homes as would be permissible in a conventionally-zoned subdivision are allowed using OSRD. The difference is that the units would be sited in a manner that respects overall site characteristics and natural features.

The challenge for Boylston would be to address wastewater issues in such developments. However, there are new technologies available and the possibility of using shared systems may overcome that barrier. If the Town adopts OSRD, it should only be applied where the soils are capable of handling the expected wastewater stream. Thus, Board of Health involvement is essential in making this option viable.

Affordable units would be provided if the Town enacts an Inclusionary Zoning Bylaw. Additional affordable units could be built with a density bonus as part of a special permit process for OSRD (see Recommendation #2).

5) Adopt an accessory apartment bylaw to allow them for both new and existing housing stock.

- Policy goal can be simply to increase housing choice or to provide for additional affordable 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

6) Build affordable housing on Town-owned land.

If the Town 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. The Town needs to develop a database of Town-owned land as a first step in determining future possible uses for these properties. 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.

- Inventory town-owned land and develop criteria to determine future uses. Some known parcels are large and may have some tax title issues to be resolved. Perhaps priority should be given to clearing title on the larger parcels that may have potential for housing and other uses. For potential housing sites, criteria can include proximity to commercial areas, availability of adequate infrastructure, surrounding land uses, etc.

- Town Meeting approval required to dispose of Town-owned land
- If Town-owned land is available, prepare a Request for Proposals for developers to propose affordable housing
- These include some portion of the “Hillside” land near Town Hall and the Sewall Street quarry site approved to be sold for affordable senior housing development by Town Meeting in May 2004

An additional option is to consider reuse of the Worcester County Hospital site for housing. This would involve collaboration with the Commonwealth to prepare a plan for the site that includes housing, with a portion of the units set aside as affordable in conformance with the needs established in this Plan.

7) Consider requiring the inclusion of housing for special needs/disabled populations in new construction projects.

This Plan establishes that there is a need for housing for special needs and disabled populations based upon the percentage of residents living with some form of disability. As a condition of approval for new housing units, at least one unit should be designated for meeting this need. It is more cost effective to set aside a unit to be designed for accessibility during construction rather than to retrofit the unit after the fact.

8) Commence discussions regarding the Community Preservation Act. This is considered to be a longer-range recommendation.

- Enact a modest surcharge on property taxes to support affordable housing and other goals; apply for state matching funds
- Money for housing can be used to purchase homes, renovate existing homes, housing subsidies, work with Habitat for Humanity, acquire land, etc.

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

- Formulate an outreach and education committee that will be responsible for informing the public and developers about the Affordable Housing Plan for Boylston, 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