

TO LIVE IN ACTON

EXECUTIVE ORDER 418 COMMUNITY DEVELOPMENT PLAN

Strategies to Meet Acton's Housing & Economic Development Goals

June 30, 2004

Community Opportunities Group, Inc.
Boston, Massachusetts

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Introduction

In 2003, Acton received a grant for a scope of planning services that focuses on housing. Specifically, the town sought to develop a plan for addressing housing needs that are not met by ordinary operations of the real estate market. Since the late 1990s, many communities have embarked on housing plans, though with varying degrees of success. This heightened interest in housing stems from several conditions: the dramatic rise in home prices in most parts of the state, an increase in comprehensive permit activity, greater consciousness of the relationship between housing and economic development, the rising gap between household incomes and the cost to live in Massachusetts, and conflict over the impacts of growth on town finances, open space and neighborhood character, water supplies, traffic and other factors.

In response to widespread criticism of Chapter 40B, state government recently adopted regulatory incentives to reward towns that increase their inventory of low-income housing – that is, units eligible for listing on the Subsidized Housing Inventory. At the same time, the state grant that Acton received for this project defines affordability in terms that differ quite a bit from the meaning used by most housing advocates, or homes affordable to households with incomes at or below 80% of area median income. Instead, Executive Order 418 (E.O. 418) promotes housing for “a broad range of incomes,” a term that the Department of Housing and Community Development (DHCD) has interpreted as households with incomes up to 150% of area median income for homeownership units, and 100% of area median income for rental units. The difference between the income “targets” of Chapter 40B and E.O. 418 has left many communities confused about what the state’s objectives are, and whether homes affordable by E.O. 418 standards will count toward Chapter 40B’s 10% low-income housing threshold.

While being conscious of state policy is a fact of life for cities and towns, a housing plan should be a policy tool for local government. Undeniably, most towns define “affordable” to mean Chapter 40B housing and they write housing plans that aim for 10%, but this is not true in all cases. Some communities are also concerned (if not more concerned) about other housing interests: accessible design, elderly housing, live-and-work units, co-housing development, and the preservation of older homes that are particularly at risk in affluent, high-growth areas.

The first part of TO LIVE IN ACTON focuses on affordable housing choices. It is not a plan to assure that 10% of Acton’s housing units qualify as low- or moderate-income housing under G.L. c. 40B, Sections 20-23 – or simply, Chapter 40B. Eventually, Acton may reach the statutory 10% threshold that positions communities to deny a large, unwanted comprehensive permit without having their decision overturned by the state. However, even if Acton satisfied the minimum affordable housing standard that the legislature set 25 years ago, the town would still have unmet housing needs. TO LIVE IN ACTON outlines a series of steps that Acton can take to increase the affordable housing benefits of future development. In summary, these steps include:

- Modifications to Acton’s zoning bylaw to require affordable housing benefits in all residential and mixed-use developments, with incentives to provide more affordable units in zoning districts already designated by the town as suitable for higher-density development.
- Policy criteria for reviewing comprehensive permits and making decisions about the use of locally controlled assets – town-owned property and financial resources – in order to:

- Guide developers to create housing that meets needs in Acton's region.
- Clarify the town's preferences for residential use types, project scale and locations that developers should consider if they plan to propose a comprehensive permit in Acton.
- Encourage the town to concentrate its own resources on housing needs that most likely will not be met by conventional or comprehensive permit developers.
- Organizational and capacity-building improvements to align the objectives and actions of town boards and committees that have a role to play in creating affordable housing.

The second part of TO LIVE IN ACTON provides an analysis of Acton's local economy: its size, structure and composition, its contribution to the town's tax base, and its role in providing a high quality of life for Acton residents. Economic development and affordable housing are mutually dependent policy issues that need concerted attention and a comprehensive approach. Toward these ends, TO LIVE IN ACTON recommends:

- Zoning changes to encourage a diverse economic base, enhance the investment worth and taxable value of commercial and industrial land, and encourage higher-density housing in and adjacent to commercial areas.
- Continued efforts by the town to implement the Acton Master Plan (1998).
- Modest but consistent public realm investments in the Village Districts.
- Incentives to encourage microbusinesses and small, start-up companies that are compatible with Acton's vision of itself.
- Legislative, organizational and capacity-building measures to strengthen the Acton Economic Development and Industrial Corporation's role in community economic development.

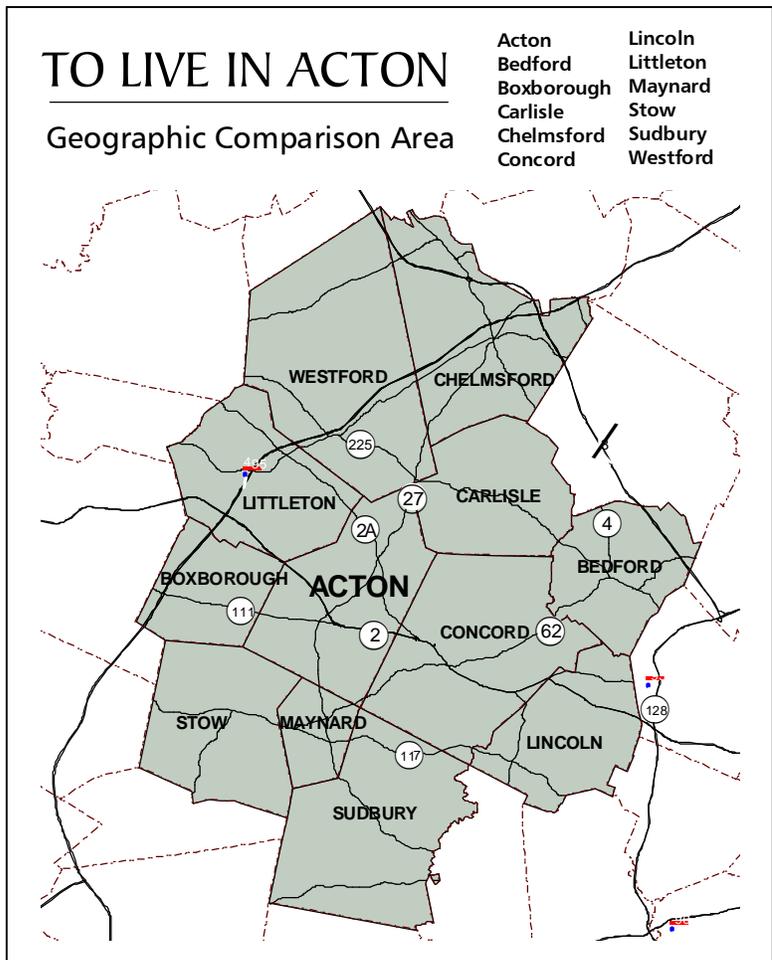
HOUSING PLAN

Acton is one of the Commonwealth's most prestigious suburbs. It offers excellent schools and town services, attractive villages and neighborhoods, open space, and convenient access to retail, restaurant and service establishments. Bounded by Carlisle, Concord, Sudbury, Maynard, Stow, Boxborough, Littleton and Westford, Acton is located in a "wealth belt" of affluent, demographically similar communities west of Boston.

Today, Acton is a maturely developed town with a limited supply of vacant, readily developable land. During the 1990s, Acton absorbed a higher rate of population growth than the state average, but not all of the increase is attributable to new-home construction. In fact, many older housing units in Acton were resold in the past decade. Moreover, homes that served as rental units in 1990 converted to homeownership when market demand for housing accelerated after the recession. Acton attracted many new families with children, as did Boxborough, and as a result the Acton-Boxborough Public Schools experienced an unusually high rate of K-12 enrollment growth.

Those who can afford a home in Acton move here in part because of its outstanding schools, and the school district's reputation has an impact on home values. Virtually everyone in Acton has a stake in protecting the qualities that make the town so competitive in the Eastern Massachusetts housing market.

Extraordinarily high land values and regulatory constraints will continue to serve as barriers to housing production in Acton. If left unresolved, however, Acton's conflicted sentiments about affordable housing will be the most forceful barrier of all. More than the market and development regulations, conflicts about affordable housing reduce the likelihood that a housing plan will be implemented successfully.



Population & Household Characteristics

Acton's recent population history is a measure of the town's location, prestige and the composition of its housing stock. Profound demographic changes and regional highway improvements between 1950-1970 sparked relentless suburban development in a number of small towns west and north of Boston. For Acton, the postwar development period culminated in a 20-year population increase of more than 200%. Not surprisingly, the town's growth rate dropped after 1970, as was the case statewide. However, Acton absorbed a relatively high rate of population growth again during the 1990s, as shown in Table 1.1.

Table 1.1: 50-Year Population History, Acton & Surrounding Communities

Area	Decennial Census						% Chg. 1990-2000
	1950	1960	1970	1980	1990	2000	
Massachusetts	4,690,514	5,148,578	5,689,377	5,737,037	6,016,425	6,349,097	5.5%
Middlesex County	1,064,569	1,238,742	1,397,268	1,367,034	1,398,468	1,465,396	4.8%
<i>Study Area</i>							
ACTON	3,510	7,238	14,770	17,544	17,872	20,331	13.8%
Bedford	5,234	10,969	13,513	13,067	12,996	12,595	-3.1%
Boxborough	439	744	1,451	3,126	3,343	4,868	45.6%
Carlisle	876	1,488	2,871	3,306	4,333	4,717	8.9%
Chelmsford	9,407	15,130	31,432	31,174	32,383	33,858	4.6%
Concord	8,623	12,517	16,148	16,293	17,076	16,993	-0.5%
Lincoln	2,427	5,613	7,567	7,098	7,666	8,056	5.1%
Littleton	2,349	5,109	6,380	6,970	7,051	8,184	16.1%
Maynard	6,978	7,695	9,710	9,590	10,325	10,433	1.0%
Stow	1,700	2,573	3,984	5,144	5,328	5,902	10.8%
Sudbury	2,596	7,447	13,506	14,027	14,358	16,841	17.3%
Westford	4,262	6,261	10,368	13,434	16,392	20,754	26.6%
<i>Study Area Total</i>	48,401	82,784	131,700	140,773	149,123	163,532	9.7%

Sources: MISER (1995-1990), Census 2000, Summary File 1 Table P-1.

POPULATION AGE

The age profile of Acton residents changed dramatically during the 1990s. Changes that occurred locally differ from the Commonwealth's experience and that of the nation. For example, the state's over-65 population increased by a modest 4.9%, mainly among persons over 75. In Acton, the elderly population rose substantially – 45% – or 525 people, mainly among persons between 65-74.

Moreover, family household growth during the 1990s led to a 35% increase in Acton's under-18 population even though the state's under-18 population rose by only 11%. In addition, under-18 population growth statewide occurred among persons between 5-17 years of age while the pre-school population declined -3.7%. In Acton, the pre-school population increased by more than 21% and the school-age population (5-17) increased at a rate more than double that of the state. Aside from the implications of family household growth for Acton's public schools, these age statistics shed light on how the town is perceived within the real estate market: by developers, builders, homebuyers and renters.

Table 1.2: Change in Age of Acton Population, 1990-2000

Age Cohort	1990	2000	% Chg.	Age Cohort	1990	2000	% Chg.
Under 5	1,240	1,507	21.5%	Age 45-54	2,570	3,581	39.3%
Age 5-17	3,246	4,485	38.2%	Age 55-64	1,537	1,784	16.1%
Age 18-24	1,510	878	-41.9%	Age 65-74	682	997	46.2%
Age 25-34	3,008	2,222	-26.1%	Over 75	504	704	39.7%
Age 35-44	3,575	4,173	16.7%				
Total Population	17,872	20,331	13.8%				
% Population <18	1990	2000		% Population >65	1990	2000	
Acton	25.1%	29.5%		Acton	6.6%	8.4%	
Massachusetts	22.5%	23.6%		Massachusetts	13.6%	13.5%	

Source: Bureau of the Census, 1990 Census of Population and Housing, Census 2000, Summary File 1.

RACE AND ANCESTRY

Acton has experienced not only household and population growth, but also change in the racial and ethnic make-up of its people. A decade ago, 95% of the 17,872 people living in Acton were white and primarily of English, Italian or German descent. As of Census 2000, 88.5% of Acton's 20,331 residents were white and while the same national backgrounds prevailed, the number of persons reporting Italian ancestry had increased by more than 40%. Nearly all of Acton's growth in minority population occurred among Asians, who comprised 3.6% of the total population in 1990 and 8.6% in 2000. Today, Acton has one of the region's lowest percentages of African Americans (0.7%) and a strikingly low percentage of Hispanic persons (1.8%). Unlike the Hispanic population throughout Massachusetts or in the Boston metropolitan area, Acton's is predominantly white (70%). Minority households overall comprise less than 10% of all households in Acton, and Hispanic households, 1.3%. About 14% of the town's population is foreign-born.¹

DISABILITY

Acton has a fairly small population percent of persons with disabilities. In Massachusetts, nearly 18% of all people between 5-64 years of age and 39% of those 65 and older have a disability: a condition that substantially impairs one or more major life functions. The same applies to only 7.8% of the population 5-64 years and 23.8% of the elderly in Acton. Compared to the rest of the state, most towns in Acton's region have smaller percentages of persons with disabilities, although the presence of seniors with disabilities is generally close to the statewide average. However, the incidence of school-age children with a disability is higher in Acton than in nine of the 11 surrounding towns.²

¹ U.S. Department of Commerce, Bureau of the Census, Census 2000, Summary File 1 Tables P-7, P-8, H-6, H-7, <<http://www.census.gov>>.

² Census 2000, Summary File 3 Tables P-41, P-42, PCT-26. Note: the Census Bureau defines "disability" as a long-lasting sensory impairment or a condition that severely limits physical activity. The most recent decennial census provides two disability data sets that differ by population age. For persons over 16, Census 2000 includes an analysis of several types of disabilities, including employment-related disabilities, but the same information is not available for children 5-15. Childhood disability data from the federal census are quite different from special education data reported by a public school system and there is no direct relationship

HOUSEHOLDS AND FAMILIES

Despite the large increase in Acton's elderly population during the 1990s, its *households* are comprised primarily of *families* headed by persons between 35-44 years of age.³ The town's homes, the relative wealth of its population and its long-standing commitment to quality schools all make the town attractive to families, particularly those with children. Table 1.3 shows that Acton exceeds the Boston metropolitan area and the state for percentage of family households, families with children and average household size. Given Boxborough's much higher rates of population and household growth between 1990-2000, it is not surprising that K-12 enrollments in both the local and regional schools rose significantly in the same period.

Table 1.3: Households and Families

Category	Acton	Boston PMSA	State
Population	20,331	3,406,829	6,349,097
Households	7,495	1,323,487	2,443,580
Average Household Size	2.69	2.48	2.51
Families	5,540	824,145	1,576,696
Percent Families	73.9%	62.3%	64.5%
Average Family Size	3.19	3.12	3.11
Families with Children <18	3,227	386,663	748,865
Percent Families with Children <18	58.2%	46.9%	47.5%

Source: Census 2000, Summary File 1 Table DP-1.

Married-couple families are more common in Acton than in several communities nearby or elsewhere in the Commonwealth, but generally, the town's household profile is similar to that of other affluent suburbs. Over the past 20 years, the number of one-person households in Acton increased markedly, consistent with state and national demographic trends. However, while the number of married-couple families increased only 2.4% statewide during the 1990s, the number in Acton rose by 14%. A relatively high rate of family household formation and the rise in birth rates that occurred between the late 1980s and mid-1990s help to explain Acton's modest increase in average family size from 3.15 to 3.19.

Overall, the number of households in Acton increased by 13.6% between 1990-2000, slightly below the rate of population growth. More significant than either the rate of household growth or change in household type is the age of Acton householders, however. During the past decade, the number of under-34 households in Acton dropped by more than 25% – twice the rate of under-34 household decline statewide – while householders between 45-54 years of age increased by 33.6%. Just as Acton's elderly population rose significantly, so did the number of over-65 households. In fact, the rate of elderly household growth in Acton (46.7%) exceeded most towns in the immediate area. Nonetheless, households headed by persons over 65 remain a fairly small percentage of all Acton households – a regionally low 13.4%.

between them. In the Acton-Boxborough Regional School District, 14.7% of all students receive special education services, along with 14.1% in the Acton Public Schools (K-6). Statewide, students receiving special education services account for 15.6% of all K-12 enrollments.

³ "Household" refers to one or more persons occupying a housing unit. "Family" is a household of two or more people related by blood, marriage or operation of law.

Table 1.4: Households and Families by Age of Householder

Category	Total Households			Percent Family Households		
	Acton	Boston PMSA	State	Acton	Boston PMSA	State
Total	7,495	1,323,487	2,443,580	73.9%	62.3%	64.5%
Age of Householder						
15 to 24 years	134	53,787	95,499	34.3%	27.4%	37.0%
25 to 34 years	1,057	243,810	419,180	62.7%	55.0%	61.2%
35 to 44 years	2,243	305,698	565,663	81.7%	73.1%	75.3%
45 to 54 years	2,004	264,891	497,268	81.0%	72.2%	73.0%
55 to 64 years	1,055	173,390	324,113	74.6%	67.5%	68.0%
65 to 74 years	616	141,079	267,063	64.9%	60.0%	60.3%
75 to 84 years	310	105,828	208,389	51.3%	46.2%	45.9%
85 years and over	76	35,004	66,405	38.2%	28.4%	28.4%

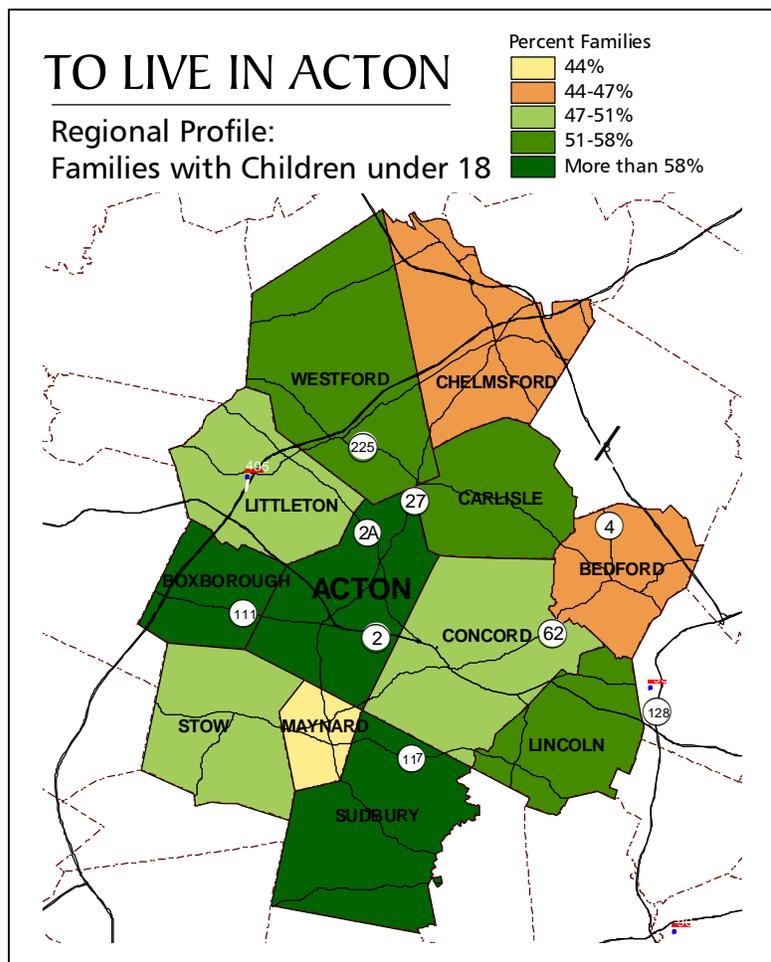
Source: Census 2000, Summary File 1 Table P-21.

FAMILY TYPE AND COMPOSITION

Given the prevalence of family households in Acton and the town’s substantial population growth among children under 18, it makes sense that local families differ by type and composition from their counterparts in the Boston metropolitan area or across the state. Married couples comprise 76% of all families in the Commonwealth while single men or women – divorced, separated or widowed – respectively account for 6% and 18%.

Approximately 46% of the state’s married- couple families, 42% of its single-parent men and 56% of its single-parent women have children under 18. In Acton, married couples constitute a significantly larger percentage (88%) of all families while 3% of the town’s family households are headed by single men and 9%, by single women. For all family types, however,

Acton has much larger percentages of families with children under 18: 59% of married couples, 48% of single-parent men and 66% of single-parent women. The average number of children under 18 in



Acton families is 1.08 in married-couple families, .62 in families headed by single men, and 1.01 in families headed by single women.⁴

HOUSEHOLD INCOME

Household wealth has placed Acton among the Commonwealth's 25 most affluent towns for at least three decades. Families with children under 18 have the highest household incomes in Acton, followed by households headed by persons 45-54 years of age. More than 11% of all households in Acton have incomes of \$200,000 or more, compared to 3.5% statewide.

Non-family households – including one-person households and households of unrelated individuals – and elderly households almost always have lower incomes than families, and the same applies in Acton. The town's median family income of \$108,189 is 2.47 times higher than the median non-family income (\$43,769), which exceeds the ratio of family-to-non-family income in most communities nearby. The ratio of median family income to the median income for householders over 75 is far more pronounced, however: 4.26. Restated, the ratio means that Acton's families have \$4.26 of income for every \$1.00 of income among householders over age 75. The economic position of Acton's families is clearly much higher than that of its oldest householders, and this is also true in Carlisle, Sudbury and Westford. Approximately 2.9% of Acton's population and 3.8% of its households fall below the federal poverty standard. Among persons below poverty, 24.7% are children under 18.⁵

Table 1.5: Household and Family Incomes

Category of Income	Acton (\$)	Boston PMSA (\$)	Massachusetts (\$)
Median Household Income	91,624	55,183	50,502
Median Income by Age of Householder			
Under 25 years	33,571	30,448	27,364
25 to 34 years	72,143	57,578	51,855
35 to 44 years	100,808	66,869	61,304
45 to 54 years	112,266	72,633	67,287
55 to 64 years	108,197	61,768	56,699
65 to 74 years	55,870	36,829	33,589
75 years and over	25,375	23,267	21,522
Family Income			
Median Family Income	108,189	68,341	61,664
Median Income Families with Children <18	115,560	69,179	61,530

Source: Census 2000, Summary File 3, Tables P-54, P-56, P-77, PCT-39.

Regionally, Acton is at the midpoint for percentage of low- and moderate-income households, 21%, and just below the midpoint for percentage of low- and moderate-income families, 13.7%. In more than half of the towns around Acton, families make up a larger percentage of low- and moderate-income households than is the case statewide or within Middlesex County, but this is not true in Acton, Bedford, Boxborough and Concord. Table 1.6 shows that while all 12 towns surpass the state

⁴ Census 2000, Summary File 1 Tables P-34, P-36.

⁵ Census 2000, Summary File 3 Tables P-77, P-80.

for families as a percentage of all households, the percentage of lower-income families is not always commensurate with the percentage of families overall. The differences appear to correlate with two factors: the cost of market housing in general, and the inventory of homes developed for lower-income families in each of these communities.

Table 1.6: Households and Families by Low- and Moderate-Income Status

Area	Households		Families			
	Total	% LMI	Total	% LMI	% LMI Households	% All Households
Massachusetts	2,443,580	43.9%	1,576,696	35.2%	51.8%	64.5%
Middlesex County	561,220	37.0%	361,076	28.6%	49.7%	64.3%
ACTON	7,495	21.3%	5,540	13.7%	47.6%	73.9%
Bedford	4,621	21.0%	3,419	13.0%	45.7%	74.0%
Boxborough	1,853	19.5%	1,271	12.4%	43.8%	68.6%
Carlisle	1,618	19.7%	1,372	13.7%	58.9%	84.8%
Chelmsford	12,812	30.7%	9,307	21.1%	50.0%	72.6%
Concord	5,948	20.9%	4,440	12.4%	44.4%	74.6%
Lincoln	2,790	25.9%	2,255	21.9%	68.3%	80.8%
Littleton	2,960	31.6%	2,217	22.6%	53.5%	74.9%
Maynard	4,292	37.6%	2,810	28.0%	48.8%	65.5%
Stow	2,082	19.9%	1,678	16.0%	64.6%	80.6%
Sudbury	5,504	16.6%	4,751	13.2%	68.5%	86.3%
Westford	6,808	18.6%	5,806	13.9%	64.0%	85.3%

Sources: U.S. Department of Housing and Urban Development, Census 2000. "LMI" means low- and moderate-income.

Compared to households in other towns nearby, Acton's households are more likely to derive earned income from wage and salary employment and somewhat less likely to have self-employment income. Acton also falls slightly below the middle of the region for percentage of households with earned income from investments: interest, dividends or net income from rental property. It has one of the region's lowest percentages of households with Social Security or other retirement income – measures that corresponds to its very low percentage of elderly households – and Acton fairly low percentages of households with Supplemental Security Income or public assistance.

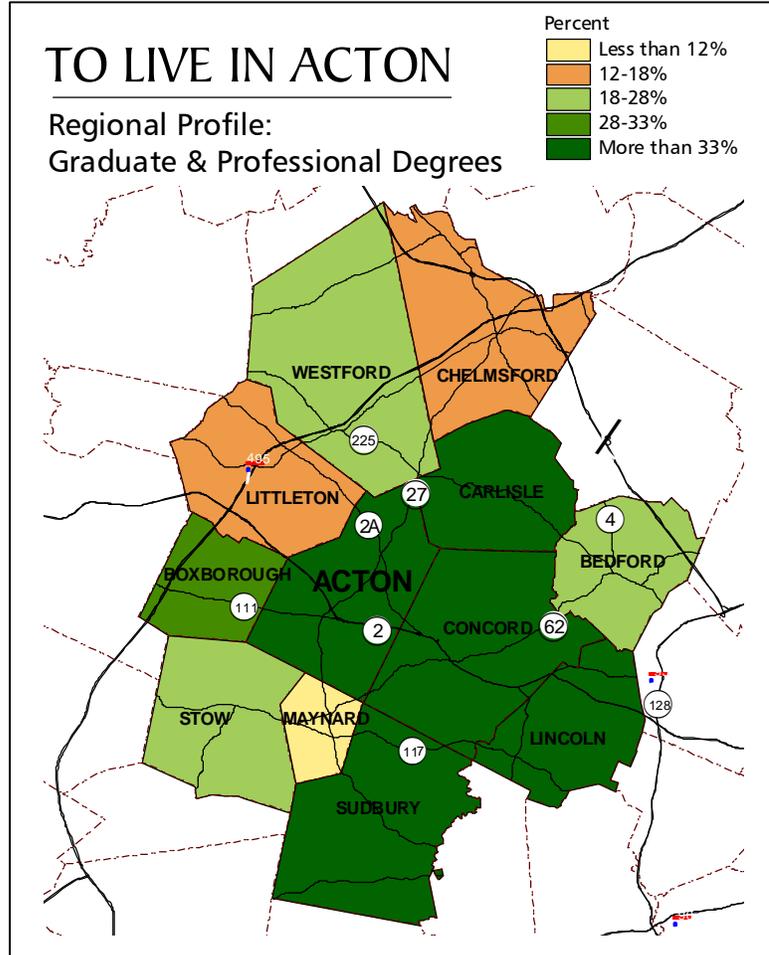
LABOR FORCE, EDUCATION AND EMPLOYMENT

Acton's labor force includes about 11,300 people. Compared to the state as a whole, Acton consistently has a much lower unemployment rate.⁶ The education levels of a community's adults, the types of jobs they hold and the number of employed family members invariably correlate with local wealth. In Acton, more than 34% of all persons over age 25 hold graduate or professional degrees, which dramatically exceeds the state average (13.7%) and that of many towns nearby. About 60% of the labor force is employed in management, education and social services, medicine,

⁶ Massachusetts Department of Employment and Training, "Local Area Unemployment Series (LAUS), 1985-2001," [Municipal Data](http://www.detma.org), <<http://www.detma.org>>

law, architecture and engineering: fields that require advanced training. Acton also has a regionally large percentage of families with two working parents (57.5%).⁷

There is virtually no difference in the educational attainment of women and men in Acton, but there is an obvious difference in their earnings. The median annual wage or salary income for men in Acton is 1.68 times higher than that of women, adjusted for hours worked per week and weeks worked per year.⁸ The “gendered” wage gap in Acton is larger than for the state overall, but similar conditions exist in neighboring towns. In addition, men in Acton’s labor force have 1.8 times the earnings of men throughout Massachusetts, while its women have earnings that exceed the earnings of women statewide by 1.47.⁹



Housing Characteristics

As a reflection of market preferences and the high cost of land, most new homes in Acton are large, expensive single-family homes. However, more than 30% of Acton’s entire housing inventory consists of apartments and condominiums built since the late 1960s and small, older multi-family housing. The mix of housing in Acton is unusual for a small suburb. It contributes not only to the town’s visual appeal, but also to the population and household characteristics that distinguish Acton from similarly wealthy towns in the region. Acton offers housing choices that are lacking in other affluent suburbs: in terms of housing type, architectural styles, setting and location.

⁷ Census 2000, Summary File 3 Tables P-37, P-48.

⁸ Census 2000, Summary File 3, Tables PCT-45, PCT-47, P-85.

⁹ Census 2000, Summary File 3, Table DP-3. Data represent people employed full-time, year-round only.

Table 1.7: Housing Inventory

Area	Single-Family	Two-Family	Multi-Family & Townhouse Styles			Other Housing
			3-9 Units in Structure	10+ Units in Structure	Townhouse Units	
Massachusetts	1,374,479	304,501	455,551	358,589	104,129	24,740
Middlesex County	282,013	88,579	84,061	93,822	25,690	2,516
ACTON	4,943	203	648	1,324	554	8
Bedford	3,461	292	187	224	456	88
Boxborough	1,081	12	95	612	106	0
Carlisle	1,573	38	18	0	20	6
Chelmsford	9,074	425	534	1,582	1,144	266
Concord	4,662	260	646	236	342	7
Lincoln	1,568	56	375	80	832	0
Littleton	2,506	136	149	102	43	119
Maynard	2,745	430	620	295	316	0
Stow	1,933	12	130	0	53	0
Sudbury	5,322	37	64	153	14	0
Westford	6,161	184	264	38	272	22

Source: Census 2000, Summary File 3, Table H-30.

HOUSING QUALITY, CONDITION & VALUE

Overall, Acton homes appear to be in good to excellent condition. More than 85% of the town's entire housing inventory was built after 1940, and neither federal census data nor local records provide evidence of overcrowding, code violations or health and safety hazards. While Acton has some lower-value homes, they are not seriously substandard. The town's newest single-family homes are quite large, especially when compared to houses built between the wars (1920-1945). A majority of Acton's lower-cost homes date to the interwar era, and their modest building values correspond to differences in size, amenities and often, construction quality.

Since most housing units in Acton are single-family homes, the quality, value and mix of styles and sizes in the single-family home inventory have a significant impact on the visual character and social make-up of the town. Together, all of Acton's single-family homes occupy about 5,040 acres of land, or 38% of the town's total land area.¹⁰ Table 1-8 supplies a summary statistics for Acton's single-family homes by age, size, land area and value.¹¹

¹⁰ Acton Assessor's Office, FY03 Property Records Database (generated at author's request).

¹¹ The number of single-family dwelling units listed in Table 1.8 differs somewhat from the number reported in Census 2000. Definitions used to classify property for assessment purposes are not the same as the definitions used by the Census Bureau to classify housing units by type. For example, Acton has older properties with two residences on one lot. These properties are not assessed in the same class as conventional detached single-family homes and as a result, the dwelling units located on them are not included in Table 1.8. However, the Census Bureau would record both dwelling units as detached single-family homes.

Table 1.8: Characteristics of Single-Family Homes by Age

Year Built	No. Parcels	Land		Buildings		Value	
		Total	Average Parcel	Average Living Area	Average Rooms	Building & Outbuildings	Land
Pre-1860	144	396.46	2.75	2,369	7.8	229,981	203,265
1860-1919	238	250.76	1.05	1,968	7.3	174,183	185,432
1920-1949	227	228.32	1.01	1,659	6.4	132,975	187,970
1950-1975	2,792	2,130.55	0.76	1,847	7.0	183,230	202,695
1976-1990	798	1,191.99	1.49	2,591	7.9	312,270	224,961
1991-2002	555	827.06	1.49	2,984	8.4	422,953	220,171

Source: Acton Assessor's Office (FY03 Valuation Data).

Table 1.8 reinforces what Acton residents already know about recent development trends in their own community. In the last quarter of the 20th century, a noticeable change occurred in the size of new homes and the amount of land they consumed. The tendency toward much larger dwelling units accelerated during the 1990s, and today, the average living area of a new home in Acton is 1.8-1.85 times the average living area of homes built between the wars. New homes are also more likely to be 2.5 stories high, with at least four bedrooms, 2.5 or more bathrooms, and fixtures, amenities and landscaping that cater to upper-income homebuyers. In addition, Acton's new homes almost universally adhere to colonial design principles, except for adaptations that accommodate modern taste for larger windows. However, neighborhoods with many homes built between 1920-1949 – such as portions of Central Street, Liberty Street, Parker Street or School Street – create a different impression of Acton. Well-maintained bungalows, ranches, Cape Cod-style homes and some contemporary designs are fairly common in these areas. As a group, the houses have somewhat lower elevations, fewer details and smaller front yards.

There are other differences in Acton's single-family home inventory that cannot be captured easily by conventional building and land statistics. For example, lots with Acton's oldest homes often have outbuildings, a custom that has gradually disappeared. Yard items that contribute to the value of homes are all but non-existent in the property descriptions of homes built after 1950. Many of the homes that pre-date the Civil War are quite large, and some of them clearly reveal additions that were built long ago. The Greek Revival, saltbox and farmhouse designs found in some parts of Acton differ quite a bit from the houses around them, for as new neighborhoods replaced open farmland after 1950, they changed the context and setting of Acton's once-rural homesteads. The changes involved far more than lost agricultural land, for as neighborhoods built during the 1950s began to mature, land not used for roads, homes and driveways eventually reforested. As a result, the mix of vegetation that characterizes old, modern and new neighborhoods in Acton has a profound impact on the feel of each area. Some of the town's most beautiful houses also have a second residence on the lot, such as a carriage house or guest quarters, which represent a development tradition made impossible by the zoning regulations in most communities today.

HOUSING DENSITY & AGE BY AREA OF TOWN

Acton's development history is reflected in the mix, density and age of its housing stock. Since the Census Bureau reports detailed housing data in sub-local units, or census block groups, it is possible to describe and map some of a community's housing characteristics in fairly small comparison geographies. Acton has twelve census block groups in four census tracts. The block group

boundaries probably do not match areas that townspeople think of as neighborhoods, but for purposes of this report they will be referred to variously as “neighborhoods” or simply “areas.” Acton’s census tract and block group boundaries are illustrated on Map H-1.

Table 1.9: Housing Inventory by Census Tract and Block Group

Census Tract/ Block Group	Total Units	Single- Family	Two- Family	Multi-Family & Townhouse Styles			Other Housing
				3-9 Units in Structure	10+ Units in Structure	Townhouse Units	
Tract 3631.01							
Block Group 1	485	446	0	10	29	0	0
Block Group 2	254	241	4	0	0	9	0
Block Group 3	200	192	8	0	0	0	0
Block Group 4	918	710	46	94	40	28	0
Block Group 5	719	396	10	94	76	143	0
Block Group 9	715	458	0	46	211	0	0
Tract 3631.02							
Block Group 1	569	237	5	75	252	0	0
Block Group 2	721	111	18	118	200	274	0
Block Group 9	760	328	0	5	378	49	0
Tract 3632.01							
Block Group 3	303	271	18	14	0	0	0
Block Group 4	394	216	47	57	55	19	0
Block Group 5	438	415	6	9	0	0	8
Tract 3632.02							
Block Group 1	235	197	0	24	6	8	0
Block Group 2	417	277	18	45	65	12	0
Block Group 6	552	448	23	57	12	12	0

Source: Census 2000, Summary File 3 Table H-30.

In many towns, areas with the highest housing unit density tend to correspond to areas with the oldest homes, but this is not uniformly true in Acton. The census block group with the highest housing unit density, measured in units per acre for the block group as a whole, is located southwest of West Acton Village, bounded roughly by Willow and Summer Streets. The neighborhoods in this census block group include several subdivisions built between the mid-1950s and early 1970s, when Acton’s population quadrupled over the course of two decades. Other sections of Acton with fairly high concentrations of housing exist just to the south and west of West Acton Village, between Acton Center, East Acton Village and Route 2, and along the east side of Great Road north of East Acton Village. Several multi-family developments and fairly small minimum lot sizes near Route 2A and Main Street on the east side of Acton contribute to the higher density in these areas.

Two of Acton’s villages – East Acton and North Acton – are located in one census tract that has 27% of the town’s land area and more than 62% of all multi-family and townhouse units in large developments.¹² Significant differences in the character of development around these two villages illustrate the risks of interpreting housing characteristics at the census tract level. A relatively small

¹² Area calculations derived from Census 2000 GIS data layers obtained from ESRI/Geography Network.

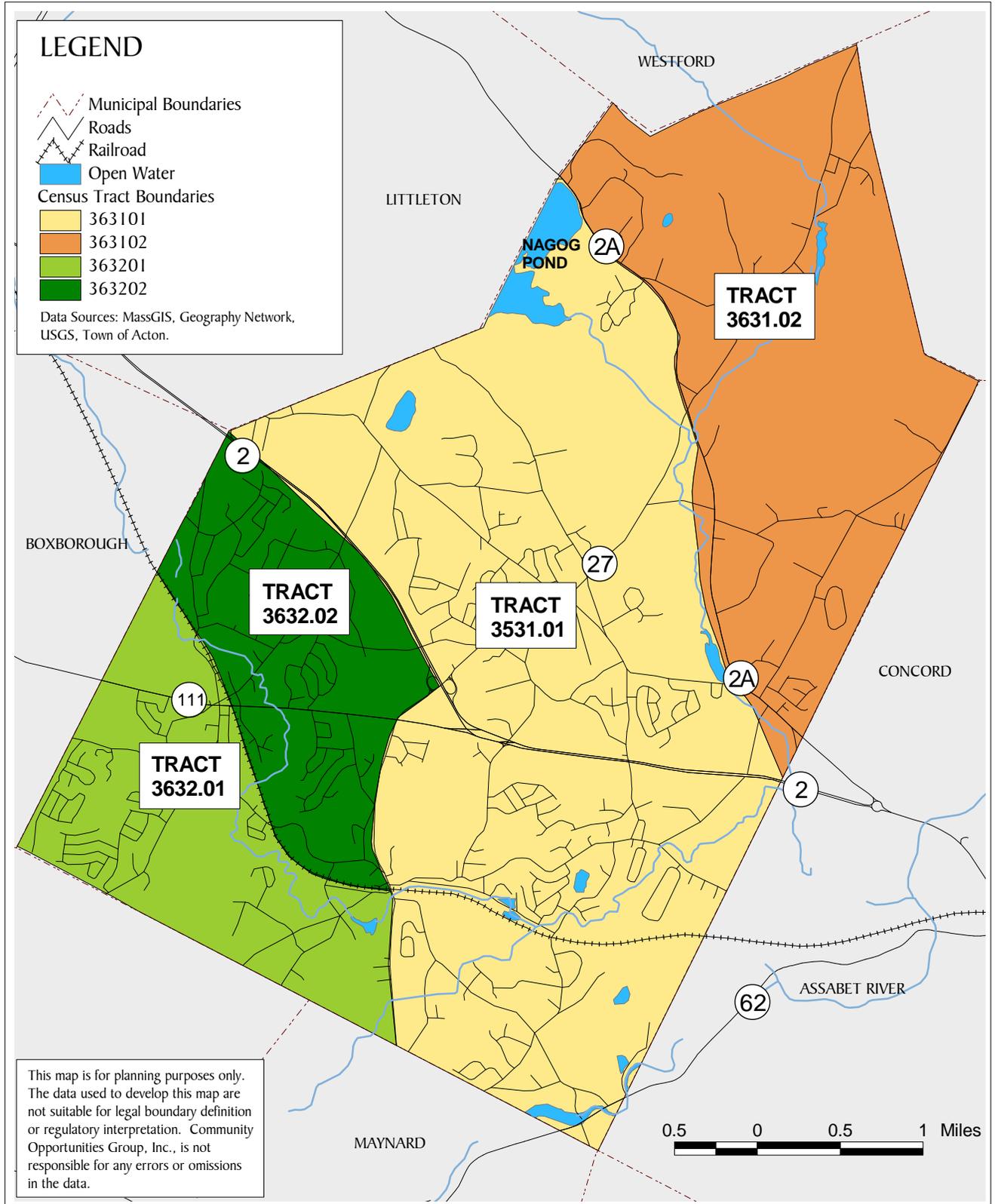
TO LIVE IN ACTON

ACTON COMMUNITY DEVELOPMENT PLAN



Community Opportunities Group, Inc.
Boston, Massachusetts

MAP H-1
CENSUS TRACTS & BLOCK GROUPS



number of single-family homes and substantial amounts of open space mean that the gross density of development around North Acton is quite low compared to other parts of town, but this is not true for East Acton.

Acton has a generous inventory of well-preserved historic homes, particularly inside and adjacent to the local historic districts. However, so much of Acton's housing has been built since 1950 that nodes with high concentrations of older homes are not always obvious. The census block groups with relatively large percentages of homes that pre-date World War II extend west and south from South Acton Village, south of West Acton Village, and southeast of Acton Center. Most of the homes in these areas are detached single-family dwellings, but the town assessor's maps also show that there are many small, older multi-family and mixed-use buildings along the roads leading to the villages. The block group with the highest concentration of older (pre-1939) homes, located south and west of South Acton Village between Willow, Central and Main Streets, is fairly low-density when measured on a gross units/acre basis. Still, Acton has two large public holdings in the same block group (Mount Hope Cemetery and Heath Hen Meadow), and the presence of so much open space effectively reduces the housing unit density in this section of town. A majority of Acton's most recent housing development has occurred east of Route 2A in the northern end of town, west of Route 2A on the western side of town, and in the southeast corner between the railroad, Main Street/Route 27 and the Concord and Maynard town lines (Map H-2).

OCCUPANCY CHARACTERISTICS

Renter-Occupied Housing

Acton is home to one of the region's largest population of renters. Table 1.10 shows that while the percentage of renter-occupied housing units is somewhat lower in Acton than in a few towns nearby, Acton is second only to Chelmsford for number of renter households.

Table 1.10: Housing Occupancy & Percentage of Rental Units by Town

	Occupied Housing Units					Occupied Housing Units			
	All	Owner	Renter	% Renter-		All	Owner	Renter	% Renter
ACTON	7,495	5,702	1,793	23.9%	Lincoln	2,790	1,710	1,080	38.7%
Bedford	4,621	3,705	916	19.8%	Littleton	2,960	2,461	499	16.9%
Boxborough	1,853	1,310	543	29.3%	Maynard	4,292	2,997	1,295	30.2%
Carlisle	1,618	1,518	100	6.2%	Stow	2,082	1,813	269	12.9%
Chelmsford	12,812	10,743	2,069	16.1%	Sudbury	5,504	5,076	428	7.8%
Concord	5,948	4,798	1,150	19.3%	Westford	6,808	6,258	550	8.1%

Source: Census 2000, Summary File 1 Table H-4.

On one level, Acton renters are statistically similar to renters across the state. About 45% of all renters in Acton are families, which is comparable to the percentages found in most of the region. The only town in which families make up a substantial majority of all renters is Lincoln, and Lincoln's 84% is very unusual: the national average is only 53%. However, even though Acton's rental housing attracts families at about the same rate as rental housing statewide, there are significant differences in the composition of families found in local, regional and state rental housing. For example, married couples comprise about 54% of all families in rental housing across

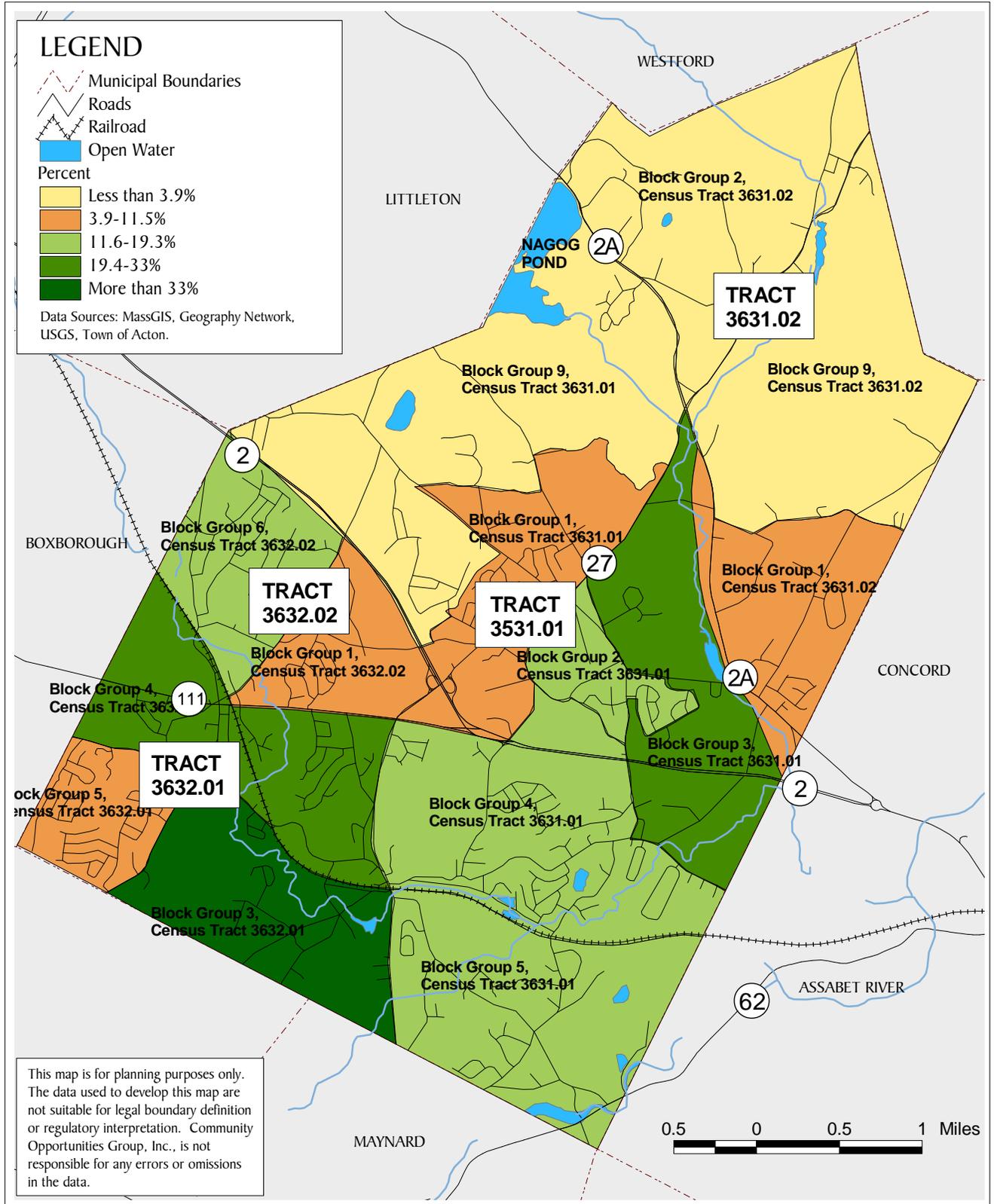
TO LIVE IN ACTON

ACTON COMMUNITY DEVELOPMENT PLAN



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Boston, Massachusetts

MAP H-2
HOUSING UNITS BUILT PRIOR TO 1950



the Commonwealth, but 71% of Acton's renter families are married couples, mainly persons under 45 years of age. Acton also has the region's second smallest percentage of renter families with school-age children, and the second largest percentage of renters under age 35, regardless of household type. Acton's *non-family* renters – one-person households or households of two or more unrelated people – stand out in several respects. First, men living alone are far more common in Acton's rental housing, and Acton has the region's largest percentage of male renters under age 35. Second, it has one of the smallest percentages of elderly women in rental housing. These distinctions are very important for a housing analysis, for even though Acton's average renter household size is quite small, its tenant households are very different from the small tenant households in several towns in the region.

Table 1.11: Renter Households by Household Type and Selected Characteristics

Area	Family Households			Non-Family Households			Avg. Renter Household Size
	Total	% Married Couples	% Single-Parent Women	Total	% Men <34 Yrs.	% Elderly Women	
Massachusetts	426,335	54.0%	36.7%	509,193	19.5%	18.5%	2.17
Middlesex County	92,641	43.2%	28.1%	122,050	22.0%	16.2%	2.12
ACTON	797	71.3%	21.1%	996	23.1%	9.7%	1.95
Bedford	385	66.5%	26.8%	531	8.5%	32.0%	1.98
Boxborough	210	72.4%	19.0%	333	22.5%	3.0%	1.84
Carlisle	53	83.0%	13.2%	47	14.9%	25.5%	2.30
Chelmsford	865	61.5%	30.6%	1,204	16.2%	33.6%	1.93
Concord	547	73.3%	19.7%	603	8.1%	26.9%	1.99
Lincoln	907	90.5%	7.1%	173	8.1%	22.5%	3.05
Littleton	204	61.8%	31.4%	295	14.6%	27.1%	1.93
Maynard	567	57.5%	34.2%	728	13.0%	24.3%	2.01
Stow	123	56.9%	35.0%	146	14.4%	30.1%	1.94
Sudbury	209	59.8%	34.9%	219	8.7%	37.4%	2.14
Westford	284	65.1%	25.7%	266	12.0%	24.1%	2.23

Source: Census 2000, Summary File 1 Table H-16, H-17, H-12.

The racial, ethnic and class mix of renters in Acton is also atypical for its region and the state. In fact, the cultural diversity and income mix of renters in Acton's area reveal significant demographic differences in communities that seem so similar when they are compared on the basis of mainstream population characteristics. Regionally, Acton ranks second for racial minorities as a percentage of renter households (15.8%). Nearly 70% of Acton's 283 minority renters are Asians and 11.3%, African Americans. The community that leads the 12-town area for percentage of minority renters is Lincoln (16.9%), however, where African Americans comprise 49% of all minority renters and Asians, 8%. Neither Acton nor of the any surrounding towns approximates the state average for racial minorities in rental housing, 22.2%. In all but two communities in Acton's region, minority households are more likely to be homeowners than renters: the opposite of minority housing conditions across the state or within the Boston metropolitan area. For example, the ratio of minority renters to minority homeowners is 2.12 for the state as a whole, but only .61 in Acton. Moreover, in most towns around Acton, the percentage of Hispanic renters is less than half that of Middlesex County and substantially smaller than the percentage of Hispanic renters across the Commonwealth.

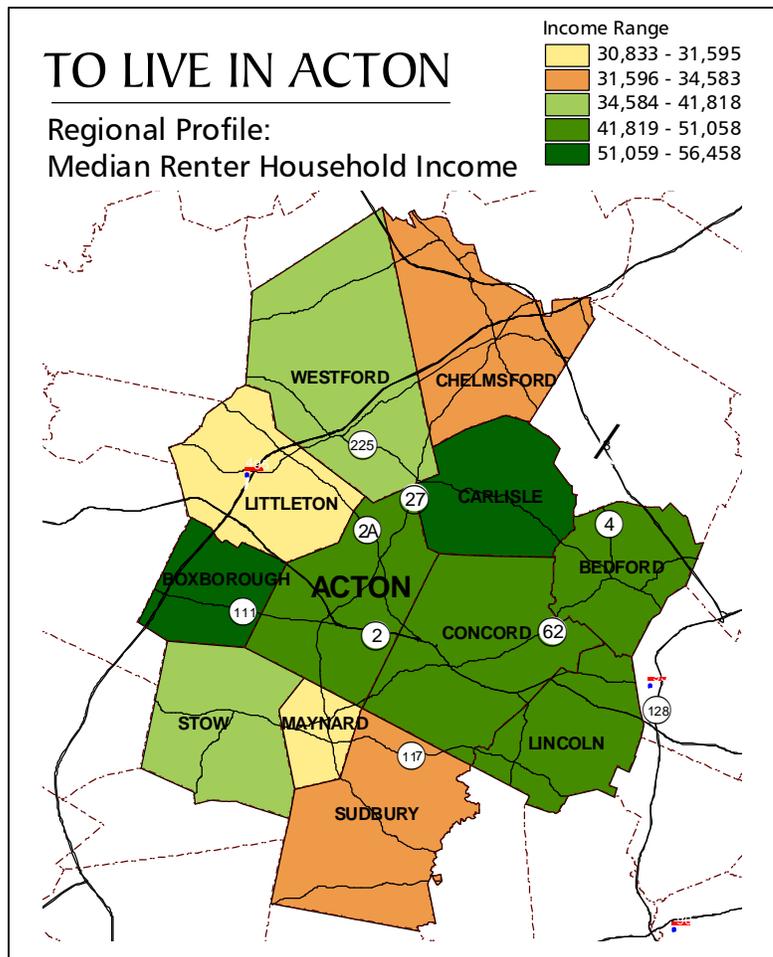
Table 1.12: Minority Status of Renter Households

Area	Renter Households	% Racial Minority Renters	% Hispanic Renters	Ratio Minority Renters to Homeowners	Ratio Hispanic Renters to Homeowners
Massachusetts	935,528	22.1%	10.2%	2.12	3.58
Middlesex County	214,691	18.8%	6.4%	1.83	2.87
ACTON	1,793	15.8%	2.8%	0.61	1.14
Bedford	916	7.8%	2.7%	0.30	0.74
Boxborough	543	9.8%	2.2%	0.52	2.40
Carlisle	100	2.0%	2.0%	0.03	0.13
Chelmsford	2,069	8.7%	1.4%	0.38	0.53
Concord	1,150	5.4%	1.6%	0.36	0.62
Lincoln	2,790	16.9%	4.4%	1.75	3.62
Littleton	2,960	4.2%	1.2%	0.42	0.46
Maynard	4,292	6.5%	4.2%	1.06	2.04
Stow	2,082	3.3%	3.0%	0.16	0.47
Sudbury	5,504	6.1%	1.9%	0.11	0.22
Westford	6,808	3.3%	1.1%	0.06	0.15

Source: Census 2000, Summary File 1 Tables H-4, H-6, H-7, H-14, H-15H.

Renters in Acton are primarily white, non-Hispanic, working-age people with good jobs. Although the median renter household income in Acton is not the region’s highest, it is very high considering that so many of its renters are one-person, non-elderly households, i.e., households dependent on a single person’s earnings. In some communities with unusually high renter household incomes, such as Carlisle and Lincoln, married-couple families tend to be the dominant household type in renter-occupied housing; in Acton, married couples are the dominant family type, but they do not constitute a majority of all renter households. This is a crucial distinction.

From town to town, the make-up and economic position of renter households are notably different



and so are the kinds of homes they occupy. Most renters in Acton, Boxborough and Chelmsford live in fairly large multi-family housing developments: some developed and managed as rental housing, others developed as or converted to condominiums but occupied by a large number of tenants. In contrast, Carlisle's small renter population lives mainly in detached single-family homes, much like the town's homeowners, while a majority of Lincoln's renters occupy townhouses. In Westford, renters generally choose from a limited inventory of single-family homes and older two-family and small multi-family buildings. Table 1.13 shows that throughout the 12-town area, the types of housing occupied by renters varies considerably, and these differences tend to correlate with differences in the size and composition of renter households. Except for Lincoln and Carlisle, however, housing type alone is not a determining factor in the income levels of renters in Acton's region. In several of these communities, age-restricted elderly housing constitutes a large share of all multi-family rental units. The restriction on age effectively restricts tenant incomes.

Table 1.13: Renter Households by Income, Rent and Occupied Housing Types

Area	Median Income	Median Gross Rent	% Renters by Housing Type					
			Single-Family	Two-Family	3-9 Units in Structure	10+ Units in Structure	Townhouse Units	Other Housing
Massachusetts	30,682	684	9.6%	18.1%	37.1%	31.0%	3.8%	0.3%
Middlesex County	39,631	835	7.1%	23.2%	30.8%	34.8%	3.9%	0.2%
ACTON	47,259	867	10.0%	5.2%	24.4%	57.6%	2.5%	0.3%
Bedford	47,031	980	9.8%	23.9%	17.4%	22.3%	26.6%	0.0%
Boxborough	52,778	786	9.7%	1.1%	12.6%	71.8%	4.8%	0.0%
Carlisle	56,458	1,400	64.4%	17.8%	17.8%	0.0%	0.0%	0.0%
Chelmsford	33,889	777	13.1%	13.1%	14.7%	52.0%	5.6%	1.5%
Concord	51,058	1,106	27.3%	14.9%	36.8%	9.8%	11.2%	0.0%
Lincoln	50,531	950	15.4%	4.4%	21.6%	3.0%	55.6%	0.0%
Littleton	31,595	680	29.7%	12.0%	27.7%	20.4%	7.0%	3.2%
Maynard	30,833	730	16.3%	22.2%	35.0%	20.0%	6.5%	0.0%
Stow	39,632	739	39.1%	4.4%	48.0%	0.0%	8.5%	0.0%
Sudbury	34,583	756	47.7%	7.0%	14.4%	29.3%	1.6%	0.0%
Westford	41,818	690	36.9%	21.3%	27.3%	4.7%	7.1%	2.7%

Source: Census 2000, Summary File 3 Tables HCT-12, H-32, H-69.

Owner-Occupied Housing

The affluent reputation of Acton's region is based on the characteristics of its homeowners. They are predominantly traditional, married-couple families of upper-middle-income means, and compared to families throughout Massachusetts, they are far more likely to have children under 18. Although Acton has a conspicuously small percentage of elderly homeowners, the town is not alone. The percentage of elderly homeowners in Boxborough, Stow, Sudbury and Westford is also small relative to the average for the state or Middlesex County, and in each case the reasons are different. Boxborough had one of the state's highest rates of population growth during the 1990s, when a substantial number of new homes were built and many new families moved into the community. Westford also absorbed regionally high rates of housing and population growth, and while Stow and Sudbury experienced somewhat smaller population increases, they experienced a considerable amount of new residential development. The size of households in owner-occupied dwelling units

and the ages of family members differ somewhat across the region, but in most of these communities, homeowners tend to be in a similar economic position.

On conventional “quality-of-life” and wealth indicators, Acton homeowners stand out in comparison to homeowners statewide. More than 83% of Acton’s 4,743 homeowners are families, making Acton second only to Carlisle for percentage of family homeowners. Acton also has the largest percentage of family homeowners with school-age children in all 12 towns, and its average household size for owner-occupied single-family dwellings ranks 12th in the Commonwealth. Furthermore, its percentage of elderly homeowners is small for the region, and strikingly small for the state as a whole.

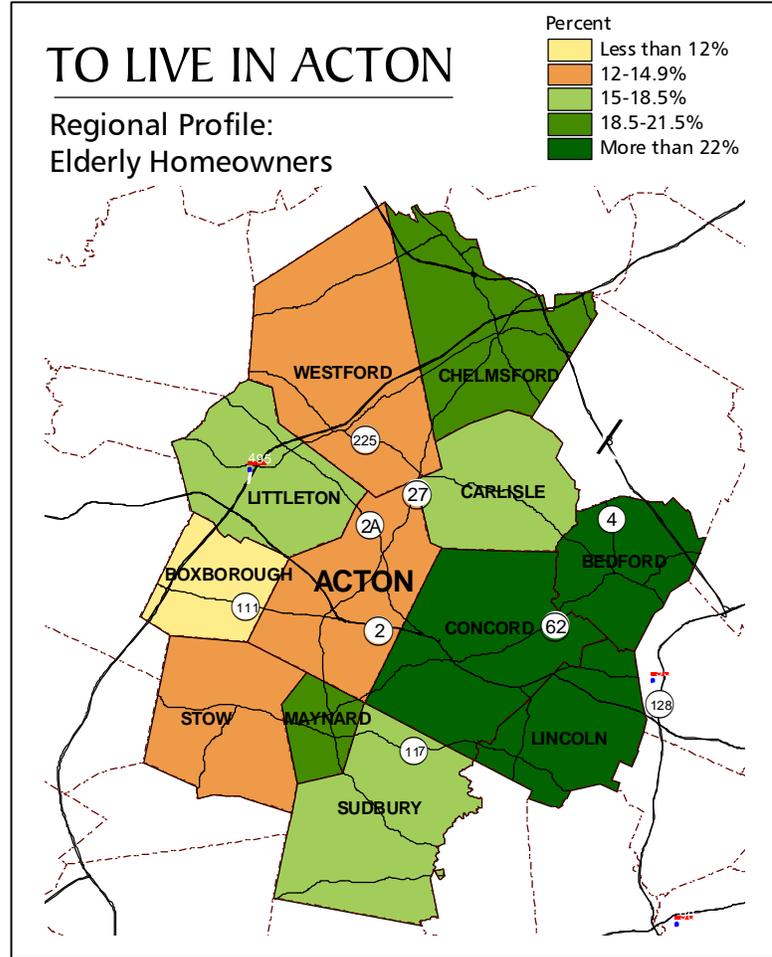


Table 1.14: Homeowners by Household Type and Selected Characteristics

Area	All Homeowners				Homeowner Families		
	Total	Elderly	<35 years old	Avg. Hhld. Size	Total	Married Couples	Single Parents
Massachusetts	1,508,052	24.8%	11.1%	2.72	1,150,361	84.1%	11.6%
Middlesex County	346,529	23.8%	10.8%	2.76	268,435	85.3%	10.9%
ACTON	5,702	14.8%	8.8%	2.93	4,743	91.0%	6.8%
Bedford	3,705	25.3%	7.9%	2.75	3,034	89.6%	7.7%
Boxborough	1,310	9.5%	9.0%	2.95	1,061	90.9%	6.6%
Carlisle	1,518	15.2%	3.1%	2.96	1,319	93.0%	5.2%
Chelmsford	10,743	20.5%	11.4%	2.74	8,442	86.3%	10.5%
Concord	4,798	27.7%	3.6%	2.77	3,893	89.8%	8.2%
Lincoln	2,790	30.5%	4.6%	2.69	1,348	90.9%	6.4%
Littleton	2,960	17.6%	11.5%	2.89	2,013	88.7%	8.1%
Maynard	4,292	20.3%	14.1%	2.61	2,243	85.7%	10.3%
Stow	2,082	13.3%	9.4%	2.95	1,555	92.8%	5.2%
Sudbury	5,504	15.4%	7.5%	3.10	4,542	92.3%	5.9%
Westford	6,808	12.1%	10.7%	3.10	5,522	90.7%	6.9%

Source: Census 2000, Summary File 1 Table H-16, H-17, H-12.

Since 1990, minority homeownership has increased in Acton and other towns nearby. Today, Asian homeowners are more prevalent in Acton and Boxborough than in any other town in the region or the state as a whole. Only Lincoln and Littleton fall below the state average. However, African American homeowners are disproportionately underrepresented in 11 of the 12 communities.

Table 1.15: Minority, Hispanic & Latino Homeownership Rates

	Minority Homeowners			Hispanic		Minority Homeowners			Hispanic
	All	Asian	Black	Owners		All	Asian	Black	Owners
Massachusetts	6.5%	2.0%	2.4%	1.7%	Middlesex Cty.	6.3%	3.5%	1.4%	1.3%
ACTON	8.3%	7.1%	0.2%	0.4%	Lincoln	6.2%	5.1%	0.6%	0.5%
Bedford	6.6%	4.7%	1.3%	0.2%	Littleton	2.0%	0.9%	0.5%	0.4%
Boxborough	8.3%	6.8%	1.0%	0.0%	Maynard	1.2%	1.0%	0.0%	1.4%
Carlisle	5.9%	4.3%	0.0%	0.0%	Stow	3.4%	2.5%	0.0%	0.7%
Chelmsford	4.3%	3.5%	0.4%	0.3%	Sudbury	4.7%	3.7%	0.6%	0.5%
Concord	3.2%	2.5%	0.5%	0.6%	Westford	5.9%	4.5%	0.4%	0.4%

Source: Census 2000, Summary File 1 Tables H-4, H-6, H-7, H-14, H-15H.

Much like its renters, Acton’s homeowners are primarily white, non-Hispanic people with the education and experience to command high-paying jobs. On a scale of regional affluence, Acton is a “midpoint” community: its homeowners are much wealthier than homeowners statewide, yet the surrounding towns form a continuum of wealth in which Acton falls roughly in the middle. One factor that distinguishes Acton from some neighboring communities is its relatively large inventory of owner-occupied multi-family and townhouse units. Still, Lincoln has a much larger percentage of owner-occupied townhouses and Boxborough, a substantially larger percentage of owner-occupied multi-family units. Considering the overall mix of homes by type, Boxborough and Lincoln are closest to the state average for two-family, multi-family and townhouse units occupied by homeowners, yet Lincoln’s median home value is the second highest in Massachusetts.

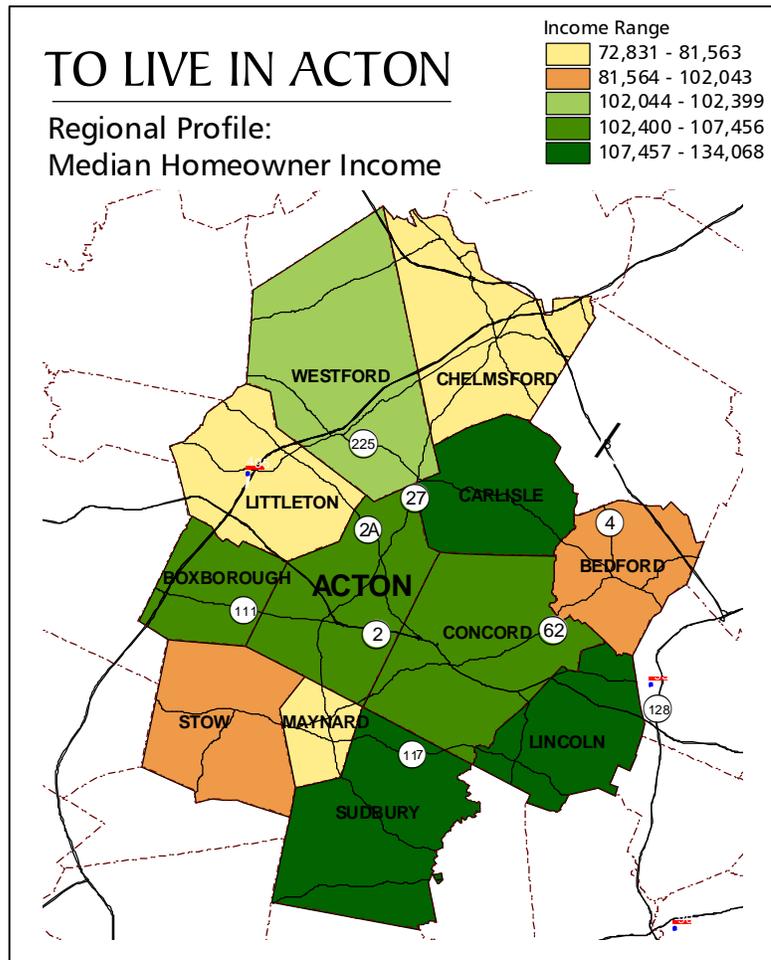


Table 1.16: Homeowner Households by Income, Home Values and Occupied Housing Types

Area	Median Income	Median Value Home	% Homeowners by Housing Type					
			Single-Family	Two-Family	3-9 Units in Structure	10+ Units in Structure	Townhouse Units	Other Housing
Massachusetts	64,506	185,700	78.5%	7.8%	5.0%	3.3%	4.1%	1.3%
Middlesex County	76,552	247,900	75.8%	10.2%	4.2%	4.4%	4.8%	0.6%
ACTON	106,639	332,400	81.9%	1.7%	3.4%	4.1%	8.8%	0.1%
Bedford	102,043	332,200	89.7%	1.7%	0.8%	0.5%	4.9%	2.4%
Boxborough	107,456	371,000	77.8%	0.0%	2.0%	14.1%	6.1%	0.0%
Carlisle	134,068	456,000	97.4%	1.3%	0.0%	0.0%	0.9%	0.4%
Chelmsford	78,034	213,900	80.9%	1.2%	1.9%	4.5%	9.3%	2.2%
Concord	106,239	453,400	88.6%	1.6%	3.8%	1.5%	4.4%	0.1%
Lincoln	118,167	590,300	78.2%	0.5%	6.8%	2.4%	12.1%	0.0%
Littleton	81,563	243,400	93.5%	2.0%	0.0%	0.0%	0.3%	4.2%
Maynard	72,831	188,800	83.4%	4.5%	4.1%	0.2%	7.7%	0.0%
Stow	101,740	291,600	98.3%	0.0%	0.0%	0.0%	1.7%	0.0%
Sudbury	125,821	422,400	99.5%	0.1%	0.0%	0.2%	0.1%	0.0%
Westford	102,399	278,500	93.5%	0.9%	1.6%	0.2%	3.6%	0.1%

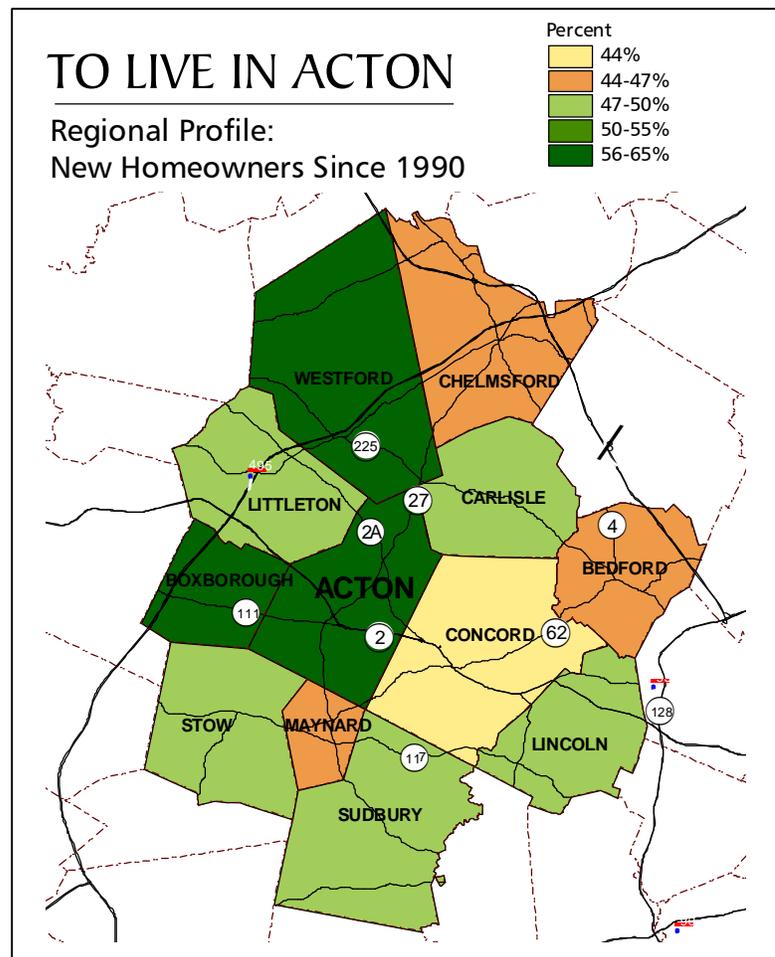
Source: Census 2000, Summary File 3 Tables HCT-12, H-32, H-76.

HOUSING MARKET

Homeownership

Homebuyers choose a house based on what they can afford on one hand, and personal factors such as the quality of public schools and distance to work on the other hand. Often, homebuyers investigate houses for sale in a cluster of towns that seem more or less equal in terms of their advantages. The preferences of homebuyers, developers and the communities themselves, by the choices they make to zone land, converge to shape housing demand and supply characteristics at local and sub-regional levels.

Despite important differences between Acton and neighboring towns, they bring several



qualities to the real estate market: excellent schools, access to regional employment, a housing inventory comprised mainly of single-family homes, and a price continuum from very high-end to affordable for middle-income homebuyers. Acton's median single-family home sale price is slightly above average the regional average. What can be said for most of these towns is that a majority of their incoming single-family homebuyers are families who have, or will have, school-age children, as the Department of Education recognized in a recent analysis of school enrollment trends (1999).

Table 1.17: K-12 Foundation Enrollment Growth by Town, 1993-1999

Town	DOE Category	FY93	FY95	FY97	FY99	% Change	
						FY93-FY99	Annual Average
ACTON	Above Average	3,183	3,373	3,588	3,930	23.5%	3.9%
Bedford	Above Average	1,696	1,773	1,883	2,085	22.9%	3.8%
Boxborough	High	590	743	848	993	68.3%	11.4%
Carlisle	Above Average	752	785	874	935	24.3%	4.1%
Chelmsford	Low	5,299	5,317	5,519	5,644	6.5%	1.1%
Concord	Above Average	2,205	2,275	2,427	2,672	21.2%	3.5%
Lincoln	High Growth	559	564	652	843	50.8%	8.5%
Littleton	High Growth	1,007	1,162	1,262	1,331	32.2%	5.4%
Maynard	Above Average	1,214	1,359	1,454	1,457	20.0%	3.3%
Stow	Above Average	880	954	981	1,069	21.5%	3.6%
Sudbury	High	2,645	2,821	3,164	3,543	34.0%	5.7%
Westford	High	2,993	3,196	3,587	3,962	32.4%	5.4%

Source: Massachusetts Department of Education (2001).

The Commonwealth's highest-growth towns lie mainly along I-495 and on Cape Cod and the Islands. Given its Route 2 location near I-495, Acton began to grow rapidly when the regional highway system was completed 40-50 years ago. More than 60% of Acton's housing inventory was built between 1950-1980, a period that produced only 38% of all homes in Massachusetts. When the economy began to recover after the recession of the early 1990s, home prices throughout Acton's area rose very quickly. By 2000, the median single-family home sale price in Acton had increased by 74% in one decade. Moreover, in traditionally affordable towns such as Maynard, the rate of growth in single-family home sale prices accelerated dramatically after 1995.

Today, the land market in all of these towns is dictated by housing demand, yet buildable land is increasingly scarce. The shortage of land stems from several conditions: zoning regulations, natural constraints, infrastructure and wastewater capacity, and the location and amount of existing development. In Acton, most of the available land for future housing development is contained within fairly large parcels that have an existing residence. The relentless demand for homes in Acton and other towns nearby is rooted in population trends that date to the aftermath of World War II. As the youngest of the "Baby Boomers" began to form new households a decade ago, they sought suburban homes: most of them had been raised in the suburbs, and a large percentage of the state's highest-paying jobs are in suburban locations. In Massachusetts, the housing pipeline was not equipped to handle new demand for homes, for the state's 8.7% growth in households (1990- 2000) was met by only a 6% increase in housing units. Similar trends occurred throughout Acton's region, for the rate of household growth consistently exceeded the rate of housing unit growth. In all but

Acton, Littleton and Sudbury, the rate of household growth also surpassed the rate of population growth. Households – not population – create housing demand.

Table 1.18: Single-Family Home Sale Price Trends, 1990-2003

Area	Median Sale Price			Median Sale Price			% Change 1990-2003
	1990	2000	% Change	1995	2003	% Change	
ACTON	216,000	374,900	73.6%	260,000	469,275	80.5%	117.3%
Bedford	197,250	363,750	84.4%	244,550	445,000	82.0%	125.6%
Boxborough	235,000	460,000	95.7%	278,000	549,500	97.7%	133.8%
Carlisle	318,000	599,900	88.6%	358,750	715,000	99.3%	124.8%
Chelmsford	158,000	243,000	53.8%	162,500	329,900	103.0%	108.8%
Concord	276,000	536,500	94.4%	342,500	659,900	92.7%	139.1%
Lincoln	341,000	734,000	115.2%	522,500	975,000	86.6%	185.9%
Littleton	194,000	290,750	49.9%	173,500	360,000	107.5%	85.6%
Maynard	150,000	210,000	40.0%	134,000	290,250	116.6%	93.5%
Stow	185,000	325,900	76.2%	206,500	417,500	102.2%	125.7%
Sudbury	296,250	508,500	71.6%	307,000	586,250	91.0%	97.9%
Westford	202,250	325,000	60.7%	228,819	416,125	81.9%	105.7%

Source: Banker & Tradesman (2004).

Acton's low homeownership vacancy rate of .8% shows that properties for sale move quickly and that the level of market demand surpasses the available supply of homes. Given housing sale prices and the age profile of Acton homeowners, the town is particularly attractive to "buy-up" or second-time homebuyers who want a more valuable home in a prestigious community. For many, "buy-up" means a new or larger house that needs little improvement. However, Acton also has some older, more affordably priced homes and condominiums for younger people seeking to become homeowners. Although the town still retains some of these units today, they are a declining component of Acton's housing inventory because substantial renovation projects have converted many of them into larger homes comparable to those built in new subdivisions.

RENTAL MARKET

Statewide, the scarcity and cost of rental housing leave prospective tenants with very few choices. Rental units are often age-restricted, a condition that limits access to portions of the rental inventory. In addition, however, the needs of tenants vary considerably: young citizens looking to establish their independence, new families who need a short-term rental while they search for home to buy, senior citizens who no longer want the burden or expense of homeownership, and households that cannot afford to buy a home or simply prefer to rent. As a result, the demand side of the rental housing market is hardly uniform. As for the supply side, four conditions exist in Acton's region: the inventory of rental units is fairly diverse, expensive, older than homeownership units, and vulnerable to homeownership conversion.

Most suburbs discourage multi-family housing by limiting residential uses to single-family homes, allowing attached units at a density high enough to attract some condominium development but not high enough to attract rental development, or by requiring multi-family developers to apply for a special permit. Very few rental units have been added to Acton's regional housing inventory since the 1980s, yet several of these towns absorbed significant residential growth during the past decade.

Regionally, about 8% of all renter-occupied housing units were built between 1990-2000 while 58% pre-date 1970. Chelmsford, Acton, Maynard and Concord account for 60% of all renter-occupied units in the area. Considering all 12 towns, the total rental inventory includes about 10,700 units, of which only 306 were vacant and available for rent in April 2000.

As of Census 2000, Acton's rental vacancy rate was only 2.8%, down significantly from 7.7% in 1990. Renter-occupied units had *also* declined, however, for between 1990-2000, units occupied by tenants at the beginning of the decade were later sold and occupied by homebuyers. Overall, Acton's region had 869 fewer renter-occupied housing units in 2000 than in 1990, or a -7.5% decrease. Despite the rate of household growth and new unit production that occurred in all 12 towns, vacancies in single-family homes and townhouses dropped by a total 253 units. These two housing types were the most dramatically affected of all by conversion from renter to owner occupancy.

Table 1-19: Change in Renter-Occupied Units, Units for Rent and Rent Ranges¹³

Area	Census 2000				1990 Census			
	Renter Occupied	Median Gross Rent	Units for Rent	Average Rent Asked	Renter-Occupied	Median Gross Rent	Units for Rent	Average Rent Asked
Massachusetts	935,332	684	34,174	701	915,617	580	67,772	575
Middlesex County	214,629	835	5,056	964	209,727	671	11,948	656
ACTON	1,795	867	52	921	1,946	733	163	735
Bedford	915	980	24	1,173	1,284	817	30	824
Boxborough	546	786	26	840	443	716	84	653
Carlisle	101	1,400	3	N/A	120	667	5	903
Chelmsford	2,068	777	40	1,075	2,037	702	154	715
Concord	1,145	1,106	38	2,309	1,254	877	52	701
Lincoln	1,075	950	6	N/A	1,221	764	12	1,039
Littleton	499	680	16	527	504	726	43	742
Maynard	1,290	730	39	582	1,424	631	76	734
Stow	271	739	2	N/A	229	730	9	708
Sudbury	444	756	19	N/A	452	632	13	982
Westford	550	690	13	654	654	691	17	668

Source: Census 2000, Summary File 1 Tables H-4, H-5, Summary File 3 Tables H-61, H-63; 1990 Census, Summary File 1 Tables H-03, H-05, H-038, Summary File 4 Table H-043A.

In all markets, rental units recycle faster than homeownership units and the same applies in Acton, where the median move-in year for tenants is 1998 (for homeowners: 1991). Region-wide, renters appear to relocate in 24- to 30-month cycles, although there is some evidence of longer-term tenancies, particularly in Westford and Harvard. The type, size and price of the region's rental stock contribute to significant variations in average renter household size. Acton's renter households are

¹³ Notes to Table 1.19: (1) Rents asked for vacant units in Carlisle, Lincoln, Stow and Sudbury are not reported in Census 2000 due to statistical sampling procedures used by the Census Bureau. (2) An analysis of vacant units by range of asking rents, housing types and rooms per unit in all 12 communities suggests that in some cases, units vacant on April 1, 2000, may have been disproportionately located in subsidized rental developments, especially subsidized developments restricted for elderly/disabled occupancy. This finding applies primarily to communities in which the average asking rent was lower in 2000 than in 1990.

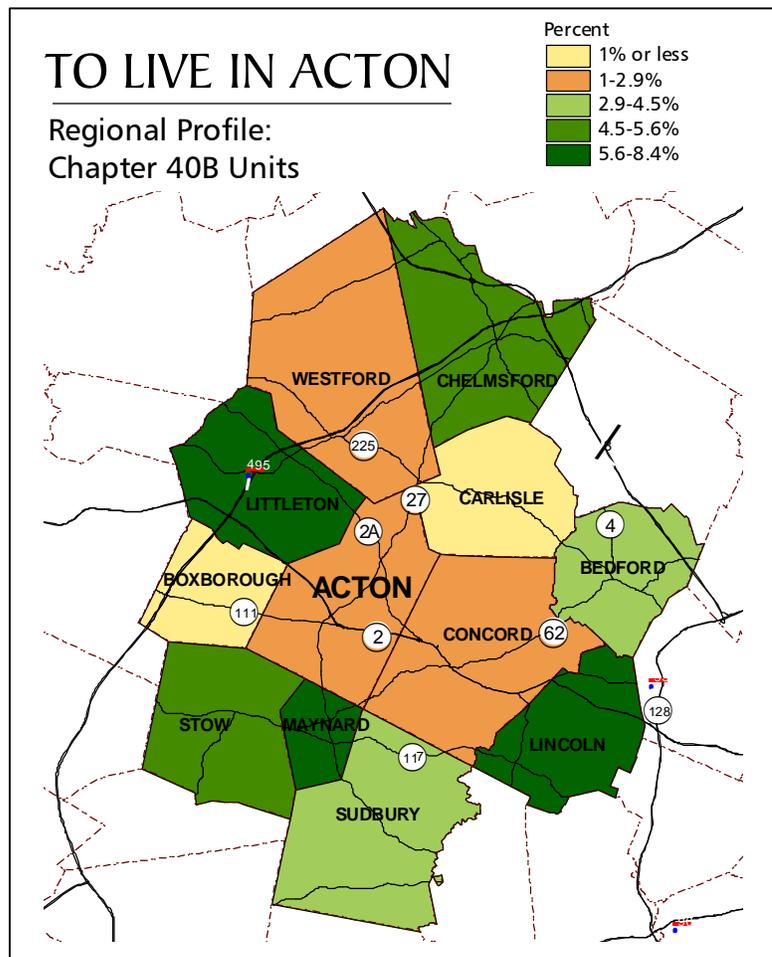
among the smallest in the area, in contrast to Lincoln or Carlisle, where a large percentage of all renters are families with children.

Regardless of factors that may distinguish Acton-area renters, they have at least one challenge in common: the high cost of housing. Measured by monthly rents alone, i.e., excluding utility costs, tenants pay anywhere from \$800 to more than \$1,000 per month to live in Acton and as much as \$1,560 per month in Carlisle. The variation in rental prices reflects the size and type of rental structure, unit sizes, and the percentage of the rental inventory that is subsidized by federal or state sources. These statistics reflect conditions on April 1, 2000, but while rental charges have undoubtedly increased since then, the overall relationship between rents in each community has most likely remained the same. Unless they qualify under federal income guidelines, households searching for a suburban apartment face difficult odds of finding one they can afford. Of the 306 vacant units for rent in the 12-town area, 17% were in Acton. More than 10% of the region’s vacant units were for rent at monthly rates of \$2,000 or more. However, for both existing and soon-to-be tenants, the issue is not only monthly rents charged by landlords, but also the cost of utilities. Depending on the type of unit and whether it is subsidized, utilities add \$45 to \$100 per month to the base rent paid by renter households.

HOUSING AFFORDABILITY

Chapter 40B

Acton has some lower-cost homes, but it has very few that qualify as affordable housing units under state law. In Massachusetts and most states across the country, the term “affordable housing” means homes made affordable to lower-income households by a deed restriction or covenant that restricts sale prices and rents as the units are vacated, sold or leased to new tenants. Acton currently has 161 units of housing that qualify as “affordable” under Chapter 40B, a law that is highly controversial in most communities because it overrides local zoning regulations that make low- and moderate-income housing economically infeasible to build. The device that overrides local zoning is a comprehensive permit.



Enacted in 1969, Chapter 40B establishes a legal presumption of unmet housing needs when less than 10% of a community's year-round housing stock is affordable to households at or below 80% of median family income. Generally, communities that do not meet the 10% threshold must issue a comprehensive permit unless there is a compelling basis to deny one. Developers, in turn, may ask the state's Housing Appeals Committee (HAC) to overturn a local Zoning Board of Appeals (ZBA) decision. Many appeals are resolved by negotiation between developers and local officials, but HAC's overrides have left a lasting impression on communities and form the basis for most of the opposition from local governments today.

Of Acton's 177 Chapter 40B units, 11% are homeownership units and the rest are restricted for rental occupancy.¹⁴ The Acton Housing Authority owns and manages 142 rental units and while most are in public housing developments, some of the family units are condominiums in various locations around Acton. There are also two group homes for people with developmental disabilities, one owned by the Acton Housing Authority and the other by the Department of Mental Retardation. Acton's 19 Chapter 40B homeownership units are primarily a result of the town's own zoning more than comprehensive permits. Recently, the Board of Appeals approved a comprehensive permit for a homeownership development known as Franklin Place and it includes four Chapter 40B units, although they have not yet been added to the Chapter 40B Inventory.

Statewide, 8.53% of all houses and apartments meet the statutory definition of "low- and moderate-income housing units," though only 31 of the state's 351 communities have produced enough subsidized housing to satisfy the 10% goal. While cities top the list for affordable housing production, a few towns also exceed 10%. The communities in Acton's region have a combined total of 2,429 Chapter 40B units, or 4.12%. Lincoln tops the list for percentage and Chelmsford, for number, but most of the towns exceed the suburban average of 2.77%.

Table 1.20: Chapter 40B Subsidized Housing Inventory by Town¹⁵

Community	Total Year-		%	Community	Total Year-		%
	Round	Chapter			Round	Chapter	
	Units	40B Units	Base		Units	40B Units	Base
Acton	7,645	177	2.32%	Lincoln	2,076	175	8.43%
Bedford	4,692	210	4.48%	Littleton	3,018	240	7.95%
Boxborough	1,900	12	0.63%	Maynard	4,398	332	7.55%
Carlisle	1,647	18	1.09%	Stow	2,108	117	5.55%
Chelmsford	12,981	625	4.81%	Sudbury	5,582	214	3.83%
Concord	6,095	177	2.90%	Westford	6,877	132	1.92%

Source: DHCD Subsidized Housing Inventory (April 2002), Nancy Tavernier, Acton CHC (2004).

¹⁴ Nancy Tavernier, Chairman, Acton Community Housing Corporation, June 2004.

¹⁵ For all towns except Acton, the number of Chapter 40B units listed in Table 1.20 is based on the most recently published update of the Subsidized Housing Inventory (April 2002). DHCD is currently collecting information from all communities across the state as part of a two-year update process. As a result, some of the data presented in Table 1.20 may be obsolete.

Other Measures of Affordability

The legislature's intent in enacting Chapter 40B was to assure a "fair-share" distribution of low-income housing across the state, but housing policy analysts do not define affordable housing need on the basis of a fixed 10% standard. The national definition of housing affordability assumes that a home is affordable to its owners if their monthly housing costs – a mortgage payment, property taxes, and house insurance – do not exceed 30% of their monthly gross income. Similarly, an apartment is considered affordable to tenants if they pay 30% of their gross monthly income, or less, for rent and utilities. Under these criteria, "affordable housing need" exists when households pay more than 30% of their gross income for housing costs. In housing industry parlance, they are classified as "housing cost burdened."

According to federal data, 26.2% of homeowners statewide and 23.8% in Acton meet the definition of housing cost burdened households. The situation is different among elderly homeowners. Across the Commonwealth, 25.2% of all homeowners over age 65 pay more than 30% of their monthly income on housing but in Acton, this applies to 28.7% of all over-65 homeowners. Of all homeowners, however, those with low incomes are affected more pervasively than any other group. At least 56% of all low-income homeowners in Massachusetts and 80.4% in Acton are housing cost burdened. Although the percentage of cost-burdened homeowners overall is slightly smaller today than in 1990, this is not true for elderly or low-income households. In both cases, the percentage of housing cost burdened homeowners has increased since 1990.

Table 1.21: Incidence of Housing Cost Burden: Homeowners by Mortgage Status, Age & Income¹⁶

Area	With Mortgage		Without Mortgage		Elderly	Low-Income
	% Cost Burdened	% Severely Cost Burdened	% Cost Burdened	% Severely Cost Burdened		
Massachusetts	26.2%	8.7%	14.1%	5.5%	25.2%	56.0%
Middlesex County	25.7%	8.6%	14.3%	5.9%	25.6%	61.9%
ACTON	23.8%	8.1%	12.7%	3.1%	28.7%	80.4%
Bedford	17.9%	3.3%	11.2%	3.3%	21.1%	64.7%
Boxborough	21.7%	7.8%	6.5%	3.5%	24.5%	72.9%
Carlisle	29.0%	13.6%	14.1%	6.8%	23.0%	81.5%
Chelmsford	22.6%	7.1%	14.8%	5.6%	28.9%	62.6%
Concord	29.0%	10.6%	11.8%	5.6%	24.9%	82.9%
Lincoln	26.6%	9.2%	11.6%	6.1%	16.7%	69.2%
Littleton	21.8%	7.2%	4.7%	1.6%	14.4%	62.5%
Maynard	26.4%	7.4%	16.7%	9.2%	24.9%	62.3%
Stow	24.5%	8.2%	11.8%	2.0%	8.0%	59.9%
Sudbury	25.5%	9.0%	12.6%	6.5%	25.3%	79.7%
Westford	19.2%	4.8%	12.0%	4.0%	28.9%	63.3%

Source: Census 2000 Summary File 3, Tables H-94, H-96, H-97. Severely cost burdened means homeowners paying more than 50% of their income on principal, interest, taxes and insurance.

Compared to homeowners, a larger percentage of the state's renters are housing cost burdened and it is not surprising to find that the same applies to renters in Acton. Statewide, 38.7% of all renters

¹⁶ Note to Table 1.12: "Severely Cost Burdened" measures households paying more than 50% of their income on housing costs.

pay more than 30% of their monthly income for rent and utilities, and in Acton, 30.2%. Except for communities with large inventories of subsidized elderly housing and few elders living in market-rate rentals, the incidence of housing cost burden among seniors is much greater across the Commonwealth, regionally and in Acton. In nearly all communities, however, rental housing cost burden is far more serious for low-income households that are ineligible for age-restricted units.

Table 1.22: Incidence of Housing Cost Burden: Renters by Degree of Burden, Age & Income

Area	All Renters		% Elderly	% Low-Moderate Income
	% Cost Burdened	% Severely Cost Burdened		
Massachusetts	38.7%	18.3%	50.5%	64.0%
Middlesex County	36.9%	16.4%	52.8%	69.9%
ACTON	30.2%	13.2%	47.9%	77.7%
Bedford	36.5%	16.9%	60.1%	72.0%
Boxborough	19.7%	10.2%	0.0%	64.2%
Carlisle	35.6%	0.0%	66.7%	100.0%
Chelmsford	44.6%	22.4%	69.7%	78.0%
Concord	29.2%	13.8%	33.2%	59.4%
Lincoln	43.6%	12.2%	38.5%	70.0%
Littleton	40.4%	14.6%	51.2%	67.2%
Maynard	40.4%	18.9%	43.9%	67.0%
Stow	32.8%	13.9%	52.1%	67.0%
Sudbury	45.6%	20.0%	58.7%	76.4%
Westford	27.8%	10.0%	51.6%	64.0%

Source: Census 2000, Summary File 3 Tables H-69, H-71, H-73. Severely cost burdened refers to tenants paying more than 50% of their income on rent and utilities.

Higher-density development is often regarded as crucial for reducing housing costs, but statistics for the state and countywide geographies indicate that this is not always true. In many communities, the incidence of rental housing cost burden seems to increase with density and scale. In Massachusetts, more renters occupy units in two- to four-unit buildings than any other type of housing (42%) and the smallest percentage of renters is found in single-family homes and townhouses (13.4%). The distribution of renters by housing type is virtually the same in Middlesex County and the state as a whole. In Acton's region, however, the physical characteristics of renter-occupied housing are quite different. Here, nearly 32% of all renters live in single-family homes and townhouses and 25.4% in two- to four-family buildings.

Census data point to a correlation between median renter household income and the percentage of single-family and townhouse units in a community's renter-occupied housing inventory. Although rents are usually lower in multi-family developments, renter household incomes *also* tend to be lower, but there are exceptions. The regional anomaly is Boxborough (Table 1.23), which has the second highest median renter household income, the largest percentage of renters in multi-family developments, and the lowest percentage of cost-burdened renters overall. Concord is the only town with consistently smaller percentages of cost-burdened renters by housing type compared to the state or Middlesex County, but Acton is a very close second. Together, Acton and Concord house 27% of all renters in the 12-town area – and 42% of all renters with annual incomes of more than \$100,000.

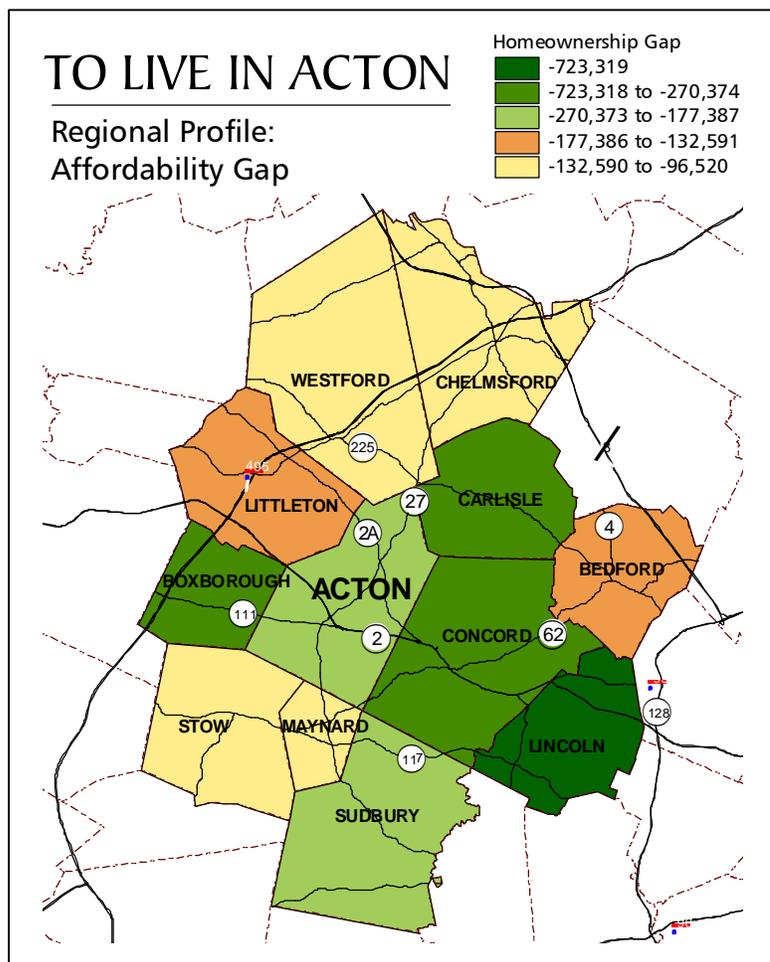
Table 1.23: Percentage of Housing Cost Burdened Renters by Type of Dwelling Unit

Area	Renter Households in Sample	Detached Single-Family Home or Townhouse	Units in 2-4 Family Buildings	Units in 5-19 Family Buildings	Units in 20+ Family Buildings
Massachusetts	932,073	36.9%	36.5%	39.9%	42.9%
Middlesex County	214,291	36.5%	34.0%	38.0%	41.4%
ACTON	1,795	38.0%	23.0%	27.4%	35.2%
Bedford	907	41.6%	21.1%	47.7%	44.7%
Boxborough	519	34.6%	75.0%	17.9%	6.1%
Carlisle	90	37.8%	20.0%	100.0%	N/A
Chelmsford	2,061	42.9%	31.0%	43.9%	53.0%
Concord	1,130	29.7%	29.9%	26.0%	34.1%
Lincoln	1,064	40.2%	42.9%	78.1%	27.3%
Littleton	499	30.9%	40.6%	41.7%	43.6%
Maynard	1,290	44.1%	40.2%	35.9%	47.8%
Stow	271	18.6%	49.0%	40.0%	N/A
Sudbury	444	42.1%	12.2%	100.0%	72.6%
Westford	550	18.1%	28.8%	40.7%	100.0%

Source: Census 2000, Summary File 3 Table H72.

Affordability Gap

Since the 1930s, federal housing policies have effectively subsidized homeownership through income tax deductions for mortgage interest and real estate taxes, federal home mortgage insurance, and more recently, low-interest loans and grants that help moderate-income renters become homeowners. Though some home-seekers have more resources than lenders require, such as equity to invest from the sale of a previous home or a gift or loan from family members, those with only their savings to put toward a downpayment find homebuying more difficult. First, while saving to purchase a home they must also pay rent, and because apartments are so scarce, market rents have become very expensive. Second, since the



purchase price of a house usually determines the downpayment amount, first-time homebuyers end up saving toward a moving target: the sale price of homes in a very tight real estate market.

Under conventional loan underwriting standards, homebuyers at Acton's median household income of \$91,624 can afford a purchase price of about \$291,888. For them, the town's median single-family home sale price of \$469,275 (2003) translates into an "affordability gap" of -\$177,387: the difference between the sale price and the purchase price they can afford. A sale price of \$469,275 is also high enough to preclude 61% of Acton's present households, and 83% of all households in the Boston metropolitan area, from purchasing a house in town if they were first-time homebuyers today. Condominiums often supply more affordability than single-family homes, and in Acton this appears to be true: its median condominium sale price was \$182,000 last year. However, Acton's condominium sale prices increased by nearly 80% during the 1990s, and even though they are comfortably affordable to homebuyers at Acton's median household income, they exceed the buying power of 69% of all renters in the region.

Housing Needs

It is tempting to define a town's housing needs by its own shortfall of Chapter 40B units, but the need for decent, suitable and affordable housing exists at most market levels. Indeed, the Commonwealth's affordable housing shortage is more complicated than state policymakers and many communities have been willing to concede. The very high rents for market-rate apartments in Chapter 40B developments serve as a reminder that more density and an expanded housing supply do not guarantee that homes will be affordable even to middle- and upper-middle income renters. The same is true for market-rate single-family homes and condominiums in Chapter 40B homeownership developments.

According to the U.S. Department of Housing and Urban Development (HUD), nearly 45% of the state's 2,443,580 households have incomes at or below 80% of the area median family income (AMFI) for the regions in which they live, adjusted for household size. Providing Chapter 40B housing units equal to 10% of all year-round homes in Massachusetts requires a total of 252,696 units. An update of the Subsidized Housing Inventory last year indicates that 215,621 Chapter 40B units already exist, or 8.53% statewide. If every community that does not meet the 10% standard today produced enough low-income housing to comply, their units added to the existing pool would create an affordable housing inventory of about 296,720 units. Still, Massachusetts would have 803,000 low- and moderate-income families without a guarantee of affordable housing. In Acton, 10% means about 604 Chapter 40B units in addition to the town's current 161-unit inventory, yet technical compliance with Chapter 40B would leave about 670 Acton households in homes they cannot afford.

A second temptation in defining housing needs is to focus on local residents only, without regard for needs that exist within larger regions or among communities with similar housing markets. In an effort to coax cities and towns to address affordable housing, the state has unwittingly reinforced the tendency to "think locally" by promoting a policy of up to 70% "local preference" units in Chapter

40B developments. Fifty-four percent of all households in Middlesex County qualify as low or moderate income, yet only 31% of them live in non-urban communities such as Acton. Federal census data show that about 45% of Middlesex County's homeowners and 55% of Acton's moved into their present home in the past decade. Although local officials in most cities and towns worry about the social, economic and fiscal impacts that affordable housing developments may bring to their communities, many households can choose to move from one town to another because they have economic mobility. For low- or moderate-income households, the shortage of affordable housing is effectively a shortage of choices.

Considering the age, income and composition of households in Acton and adjacent communities and housing prices throughout the area, Acton should focus on the following priority needs.

1. Affordable rental units for very-low and low-income families.

Discussion. Unlike many suburbs west and north of Boston, Acton has a fairly large percentage of renter-occupied housing: 24% of the town's occupied housing units.¹⁷ However, very few of Acton's rental units are designed for families and fewer still are affordable to low-income families.

Of Middlesex County's 54 cities and towns, Acton has the second lowest rank for percentage of renter-occupied housing with three or more bedrooms and the eighth lowest rank for average renter household size (1.73), so it is not surprising to find that single people live in nearly half of Acton's rental units. Many of the town's renters are young and middle-aged professionals, often with incomes that exceed renter household

incomes elsewhere in the Boston metropolitan area. Adjusted for household size, Acton's median renter household income surpasses that of all towns in the immediate area.

Acton's Chapter 40B Inventory includes only 42 rental units for low-income families. In Acton today, 530 of the town's renter households – or 30% – spend more than 30% of their monthly income on rent and utilities. Nearly 65% of Acton's cost-burdened renters are households headed by persons under 44 years of age, and most of them are families: married couples and single parents. Sub-regionally – that is, Acton and 11 nearby towns – there are 3,684 low-income families and 1,557 very-low-income families, but only 2,238 Chapter 40B rental units, most of which are age-restricted.

To Live in Acton

PRIORITY HOUSING NEED #1
Low-Income Rental Units



In Acton's region, a four-person family with income at or below \$41,350 meets the federal definition of a low-income household.

There are 405 low-income families living in Acton today.

89% are housing cost burdened.

¹⁷ Census 2000, Summary File 1 Table H-7.

2. Affordable rental units designed for low-, moderate- and middle-income senior citizens and persons with disabilities.

Discussion. The population percent of persons 65 and over in Acton is very low: 8.4% compared to 13.8% for the state as a whole and 13% for Middlesex County. Acton also falls in the lowest quartile for Middlesex County for percentage of elders in rental housing. Significantly, the ratio of median household income for seniors over 75 to the town's median family income overall is only .235 – a ratio that means Acton's oldest residents are in a profoundly different economic position from that of its working-age families. It is little wonder that Acton's senior population is so small.¹⁸

Except for 90 units at the Inn at Robbins Brook, an assisted living facility with three affordable units certified for listing on the Subsidized Housing Inventory, the only rental housing units developed for the elderly in Acton are owned and managed by the Acton Housing Authority. As a result, there are very few choices to elders with incomes above 80% of area median family income, and Acton's small portfolio of elderly public housing (91 units) means that elders with incomes below 80% also have strikingly few options. The issue is not only affordability, but also size and configuration. Owing to design constraints imposed by housing subsidy programs, public housing units are usually quite small. To some senior citizens, the degree of "downsizing" involved in relocating to an affordable housing unit is an enormous sacrifice while other seniors view a small apartment as an asset because it is easier for them to manage. For elderly residents and elderly relatives of Acton families, the town should provide more choices in order to meet needs that will not be served by high-end assisted living units. Elderly independent living apartments priced on a continuum for low-, moderate- and middle-income seniors, and possibly elderly cottage units or "ECHO" housing, would help to address these needs.¹⁹

In addition, Acton is substantially below average for Middlesex County and the Commonwealth for percentage of working-age adults with disabilities, and its percentage of elderly persons with disabilities is the sixth lowest in Middlesex County.²⁰ Acton has well-defined village centers that could support access to goods and services for people with mobility impairments and other disabilities. Today, there is very little barrier-free housing in Acton except for accessible units in elderly developments or homes that have been retrofitted by private property owners.

¹⁸ Census 2000, Summary File 1 Table P-12, Summary File 3 Tables H-14, H-69, H-71.

¹⁹ In housing parlance, "ECHO" means "Elderly Cottage Housing Opportunities." In concept, an ECHO unit is similar to an in-law apartment. Instead of being located inside a single-family dwelling, however, an ECHO unit is a freestanding home situated on the same lot as a principal residence, usually that of a family member.

²⁰ Census 2000, Summary File 3 Table P-42.

To Live in Acton

PRIORITY HOUSING NEED #2
Affordable Senior Apartments



In Acton, the median household income of seniors over 75 is only 23% of the town's median family income. Acton ranks fourth in Middlesex County for the magnitude of the income gap between its oldest households and working-age families.

3. Affordable homeownership units for moderate-income families.

Discussion. Nearly all of Acton’s recent achievements in Chapter 40B housing production have resulted in homeownership opportunities for moderate-income households. Local officials and developers have made important contributions to Acton’s affordable housing supply because without the town’s own zoning incentives for affordable units, Acton would not have had any moderately-priced homes for first-time homebuyers units until the late 1990s. However, including four homes in Acton’s most recently approved comprehensive permit project, Franklin Place, Acton has only 19 homeownership units on the Subsidized Housing Inventory.

Families constitute a substantial portion of all households in Acton and their median income is the tenth highest family income in Middlesex County. Additionally, Acton ranks 12 for high percentage of married-couple families (88.1%) and 7 for married-couple families with children under 18 (50.9%). The incomes of married-couple families, and particularly married-couple families with children, are much higher than the incomes of other households in town. In light of the make-up and economic position of most Acton households, it is not surprising to find that the town has a relatively small percentage of cost-burdened homeowners: about 24%, compared to 26% for both Middlesex County and the state.²¹

Despite the economically advantaged position of most Acton families, statistical indicators of their well-being mask important differences that exist among homeowners by age, income, and neighborhood. Acton’s percentage of young homeowners – households headed by people under 35 – is only 8.8%, which places the town in the lowest quartile for Middlesex County and underscores the “buy-up” nature of Acton’s housing market. Since many of the young homeowners who live in Acton have fairly high incomes, the incidence of housing cost burden among them is roughly consistent with the Middlesex County average for the same age group (24%). Affordability conditions for young homeowners in three sections of Acton differ significantly from the town-wide average, however: in these neighborhoods, nearly half of all homeowners under age 35 pay more than 30% of their income on housing costs.

County-wide, Acton ranks 40 for percentage of low- and moderate-income households, and the rate of housing cost burden for this group of homeowners in Acton is the County’s sixth highest. Significantly, the rate of housing cost burden among low- or moderate-income homeowners ranges from 50-100% in seven of Acton’s nine census block groups. Overall, the percentage of cost-burdened low- and moderate-income homeowners in Acton is much higher than in a majority of

To Live in Acton

PRIORITY HOUSING NEED #3
Moderate-Income Homeownership



In Middlesex County, Acton has a fairly low percentage of non-elderly, low- and moderate-income households and one of the highest percentages of low-income households that are housing cost burdened.

The incidence of homeowner cost burden is very high among young families in three of Acton’s census block groups.

²¹ Census 2000, Summary File 1 Tables P-34, P-36, Summary File 3 Tables H-94, PCT-39.

Middlesex County towns or the state as a whole. In Acton, less than half of the households with incomes in the low or moderate range are senior citizens.²²

4. Affordable homeownership units in a range of residential use types and sizes for moderate- and middle-income seniors.

Discussion. Many elderly homeowners in Acton – regardless of income – spend more on housing costs than elders in communities nearby, the balance of Middlesex County, the Boston metropolitan area or the state. Town-wide, about 28% of Acton’s over-65 homeowners pay more than 30% of their income on housing: for most, this means property taxes and house insurance, and for some, it also includes a mortgage payment. Acton ranks 16 out of 54 Middlesex County communities for high percentage of cost-burdened elderly homeowners. For the elderly as a percentage of all homeowners, a high-low ranking of the county’s 54 cities and towns places Acton only at 12. Less than 15% of Acton’s homeowners are over 65, compared to 24.8% for the state as a whole.

To Live in Acton

PRIORITY HOUSING NEED #4
More Choices for Seniors



Acton ranks 16 out of 54 Middlesex County communities for high incidence of housing cost burden among the elderly.
Over-65 households comprise 14.8% of all homeowners in Acton. As a result, Acton’s county rank for percentage of elderly homeowners is only 12. Low-, moderate- and middle-income senior citizens cannot afford to live in Acton.

The shortage of options for seniors who want to “down-size” to smaller homes is hardly unique to Acton. Elderly homeowners are underrepresented in most of Acton’s market area. Although the region offers “over-55” developments of townhouses, condominiums and small single-family homes, nearly all of the units are priced at the upper end of the market: sale prices starting at \$299,000 and monthly fees of \$360-\$450. For example, the assessed values of Acton’s new over-55 condominiums and townhouses at The Pines at Robbins Brook are \$303,717 and \$401,300 respectively. In the past few years, several communities in Eastern Massachusetts have issued comprehensive permits for “over-55” housing, but Chapter 40B is not always the best tool for creating affordably priced homeownership units for seniors. While many elderly households are eligible for Chapter 40B affordable units on the basis of income, the value of their assets may be too high. In addition, the market-rate units in Chapter 40B developments are usually out of reach for moderate- and middle-income elderly homebuyers. Like most towns, Acton needs elderly units at below-market prices without the income and asset restrictions associated with Chapter 40B.

5. Homeownership units at below-market prices, affordable to middle-income homebuyers.

Discussion. Acton’s evolution as a town with many large, spacious, expensive homes seems inescapable. For three successive decades, Acton has ranked in the top 25 communities statewide for

²² Census 2000, Summary File 1, Table H-16, Summary File 3 Tables H-94, H-96.

median household income and the top 20 communities for median family income.²³ This year, Acton homeowners have paid the state's 16th highest average single-family tax bill, although their property tax burden is very similar to that of other upper-income suburbs.²⁴ As testimony to the pattern of high household wealth in most west-of-Boston suburbs, Acton is actually a "mid-market" town for the region: its median single-family home sale price of \$469,275 represents an 85% increase since 1995 and throughout, it has remained roughly at the mid-point of the 12-town comparison area, with Lincoln at the highest end of the range and Maynard at the lowest.²⁵

To Live in Acton

PRIORITY HOUSING NEED #5
Below-Market Homeownership



Acton's region has experienced some of the highest rates of single-family and condominium sale price growth of any area in the Commonwealth. Last year's single-family home sale price in Acton - \$469,275 - is unaffordable to 83% of all households in the Boston metropolitan area.

One way to think about home prices in any community is to consider whether its present homeowners could afford to buy a house in town if they were first-time homebuyers today. In Acton's case, the median single-family home sale price would be unaffordable to 61% of its existing households and 83% of all households in the Boston metropolitan area. Under conventional loan standards, a household of four at the Boston area median family income (\$82,600) can afford to purchase a house or condominium that costs about \$285,000. For them, the median single-family sale price in Acton constitutes an affordability gap of \$184,275.²⁶

Undeniably, other towns nearby offer more homes at lower prices than prospective homebuyers will find in Acton. For example, the median single-family sale price in Maynard, Chelmsford and Littleton ranges from \$290,250-\$360,000. However, the most striking feature of the region's housing market is the change that has occurred in home prices in traditionally affordable communities. Since 1995, the highest rates of regional sale price growth have occurred in Maynard (117%), Littleton (107%) and Chelmsford (103%).²⁷ As a result, the risk of diminished housing affordability for young workers and their families is a region-wide problem, one that will not be solved by a single town's initiatives.

²³ The Boston Globe, August 27, 2002, <<http://www.boston.com>>. The Globe posted a one-time, online collection of three decades of census data for all cities and towns in New England, supplied by the Bureau of the Census when Census 2000 Summary File 3 Demographic (DP-series) Tables were released on August 27, 2002.

²⁴ Massachusetts Department of Revenue, Division of Local Services, "FY2004 Average Single-Family Tax Bill." Municipal Data Bank, <<http://www.dls.state.ma>>. Here, "tax burden" measures the average single-family tax bill as a percentage of the median income for homeowners in each community, and "suburb" refers to the "King of Community" classification system developed several years ago by the Department of Revenue.

²⁵ Acton Assessor's Office, FY03 Parcel Database supplied to author. The condominium and townhouse sale prices cited above do not include units at The Pines at Robbins Brook.

²⁶ "Affordability" assumes a 30-year, fixed-rate mortgage at 7% interest and a 10% downpayment.

²⁷ The Warren Group, "Free Market Statistics," <<http://www.thewarrengroup.townstats.com>>.

For many years, Acton's contribution to the supply of "entry" homeownership units has been its substantial inventory of condominiums, which are affordable to a much wider pool of prospective homebuyers than its single-family homes. Excluding detached condominiums – that is, single-family homes in a development with shared land ownership – condominiums and townhouses in Acton have sold for \$145,000-\$180,000 since 2000.²⁸ These units are clearly affordable to many households, particularly young renters living in Acton and communities closer to Boston. A challenge for Acton is to preserve the affordability of its condominiums so that some of them will continue to provide moderately priced alternatives to a single-family home. Since 1995, the median sale price of condominium and townhouse units in Acton has increased by 81%.

Local Efforts to Address Housing Needs

Acton has one of the most innovative, thoughtfully conceived zoning bylaws in Massachusetts. The town encourages a variety of residential uses, including density incentives by special permit for clustered residential development, senior housing and provision of affordable housing. Acton also allows accessory dwellings by right in all residential districts, multi-family housing by right in four zoning districts and by special permit in two zoning districts, and single-family to multi-family conversions by special permit in all residential and village districts. In addition, Acton promotes small assisted living facilities by allowing them as of right, and larger ones by special permit, in all residential districts. Moreover, Acton provides incentives for transfer of development rights to encourage compact physical form in the town's four village centers. Since the early 1990s, Acton officials have used zoning and small comprehensive permits to approve about 25 affordable housing units that are or will be eligible for listing on the Subsidized Housing Inventory, and to negotiate cash contributions from developers to the town's own affordable housing efforts.

In addition to using its regulatory powers to provide for a mix of homes, Acton has a very active Housing Authority and the town has sustained a committed corps of affordable housing advocates for nearly two decades: first as an independent non-profit organization and later, as a local initiative corporation operating under the aegis of a special act of the legislature. The Acton Community Housing Corporation (ACHC) functions more as a local housing partnership than as a developer, although its legislative charter allows the ACHC to engage in affordable housing development much like other special-act non-profits around the state, such as LexHAB and the Belmont Housing Trust. Recently, the ACHC spearheaded a plan for the town to lease the historic Towne School to a private developer for an 18-unit affordable rental project. The ACHC has worked tirelessly on behalf of Acton's affordable housing needs, even when local housing partnership committees in many towns lost energy after the state reduced its financial support for affordable housing development several years ago. Acton voters have also agreed to adopt the Community Preservation Act (CPA), a move that could mean a significant infusion of new resources into affordable housing production.

Despite these actions, Acton remains one of the state's most expensive towns to live in and its housing, while diverse, is out of reach for 71% of all households in the Boston metropolitan area.

²⁸ Acton Assessor's Office, FY03 Parcel Database.

Wetlands and Title V constraints are significant development barriers in some parts of town, and the reality is that Acton does not have many large tracts of land left to support new homes. As reported in Acton's recent Master Plan Update (1998), most of the town's remaining residential growth potential involves land that is already developed: parcels with an existing single-family home and surplus land that may be subdivided in the future. As Acton neighborhoods "fill in" with additional housing, the town will probably experience more intense opposition to new development simply because the loss of vacant land pockets will be visible to so many people. Together, the environmental, open space and fiscal implications of more homes do not bode well for Acton's ability to make substantial gains in affordable housing. Furthermore, while Acton's zoning is creative, it is also very complicated. Many of the density incentives seem generous compared to the restrictive regulations in most suburbs, but they may not be enough to persuade risk-conscious developers to apply for a special permit.

Policy & Planning Issues

DEFINING "AFFORDABILITY"

Although local officials are understandably concerned about Chapter 40B, there are compelling housing issues in Acton and Chapter 40B does not guarantee that they will be addressed: variety, predictability and affordability in rental housing, and housing cost barriers to middle-class homeownership.

In 1990, 29.5% of Acton's housing stock was occupied by renters, yet by 2000, the number of rental units had declined by 7.9%. Of the 1,946 units that housed tenants in 1990, 225 were detached single-family homes – a condition that helps to explain the slightly larger average household size in Acton's rental units a decade ago. After the recession lifted, 45 of these single-family homes were eventually sold to homebuyers and the units converted from renter- to owner-occupancy. Most of the remaining 108 "lost" rental units stemmed from condominium conversions and the sale of renter-occupied condominiums to homebuyers.²⁹ Market forces have an enormous impact on the occupancy characteristics of residential property, and Acton's experience illustrates how vulnerable renters can be to conditions in the real estate market. Within the 12-town comparison area, the total housing inventory increased by 6,079 dwelling units (11.2%), but the number of ownership units rose by 7,498 (18.5%) while the renter-occupied inventory decreased by 876 units.³⁰ At the same time, the vacancy rates in all 12 communities dropped significantly as the rate of household formation surpassed the rate of housing production. These kinds of conditions form the backdrop for the dramatic growth that has occurred in housing sale prices and rents throughout the Boston metropolitan area.

²⁹ The loss of 18 units at the Village Arms Apartments also contributed to the 1990-2000 reduction in renter occupancies reported by the Census Bureau.

³⁰ 1990 Census of Population and Housing, Summary File 1 Tables H-1, H-2, H-3, H-5, and H-43; Census 2000, Summary File 1 Tables H-1, H-2, H-3 and H-5, and Summary File 3 Table H-32.

Housing costs usually exceed ability to pay for the elderly, young adults and low- or moderate-income households, and renters are more likely to be affected than homeowners. For the most part, Acton conforms to this pattern. However, the high percentage of cost-burdened homeowners in the 24-34 year age group in some parts of town suggests that at times, families are buying homes at prices they can barely afford and their ability to pay erodes when a parent is laid off or leaves the labor force to care for an infant. Low-income senior citizens are also affected, but in Acton the incidence of housing cost burden disproportionately affects two groups of homeowners: younger couples and single-parent families. Of course, Acton needs to plan carefully for housing that is affordable to moderate- and middle-income families because the negative fiscal impact of new residential development will simply aggravate the incidence of housing cost burden. Acton's challenge will be to provide for below-market family housing – both ownership and rental – at a pace the town can absorb.

HOUSING PRESERVATION

Two obvious housing preservation concerns exist in Acton: the affordability of its condominiums and the “informal” supply of affordable single-family and two-family dwellings in older neighborhoods.

A review of parcel data supplied by the Acton Assessor's Office and a windshield survey of several neighborhoods suggest that Acton has about 300 older single-family and two-family homes that are “informally” affordable: units not subject to any deed restrictions, but due to their size, condition and age, they are of lower value and therefore at risk of redevelopment and conversion to expensive housing stock. Overall, these units are fairly small compared to new homes in Acton, and they share two noteworthy characteristics: virtually all of them were built between 1920-1950, and the ratio of building to land value is very low, i.e., the land is worth considerably more than the homes themselves.³¹ Conditions such as these provide an economic basis for major alterations investments and demolition-rebuild projects – and ultimately, the loss of “market” affordable homes.

Expansions of existing homes and demolition-rebuild attract new wealth into a community. They also contribute some “new growth” tax revenue under Proposition 2 ½. However, as these activities cause older homes to appreciate in value, they remove lower-cost housing from the market. Strategies to secure the affordability of older homes would help Acton cultivate a small base of Chapter 40B-eligible units for low- or moderate-income homebuyers or renters, avoid the environmental costs of new development, and preserve design traditions that pre-date the modern conventional subdivision. In addition to acquiring these homes when the owners are ready to sell and placing deed restrictions on the units before selling or renting them as affordable housing, Acton could consider a demolition delay bylaw that applies to all demolition activity and provides incentives to preserve lower-value homes in-place or on relocation sites, including on lots with an existing structure. Similar techniques can be used to acquire condominiums and protect their affordability as well.

Preservation strategies are very difficult to implement. They require dedicated community involvement and considerable staff and volunteer time. However, capitalizing on the established

³¹ Acton Assessor's Office, FY03 Parcel Database. Statistics by author; windshield surveys of selected addresses completed in March-April 2004.

base of homes in Acton is more prudent than encouraging new construction and will probably be more acceptable to residents and local officials. Acton should emphasize preservation techniques to meet a variety of housing needs: affordable units that qualify under Chapter 40B, affordable units that serve “below market” households, and small homes for seniors and young citizens in search of starter housing. Community Preservation Act (CPA) revenue and cash contributions from developers are ideal sources for these kinds of affordable housing initiatives.

THE ROLE OF LOCAL GOVERNMENT

Planning & Public Policy Leadership

Planning requires leadership, but leading the way on affordable housing requires local governments to make choices that frequently spark opposition. While city and town officials are often called upon to balance their personal views with the wishes of their constituents, the public good and the requirements of law, housing is a particularly difficult issue for them to address. Compared to the federal and state governments, local government has a much smaller pool of constituents and far more contact with them on a day-to-day basis. In Massachusetts, most towns operate under forms of government that are designed to be deliberative and guided by majority interests. Open town meeting is an unusual legislative arrangement, one that puts constituents in the role of legislators with a direct say in major policy questions. Moreover, the executive branch is comprised of many elected and appointed boards, often with overlapping jurisdiction. When community leaders disagree about the need for affordable housing or local government’s role in providing for it, carrying out any affordable housing initiatives becomes nearly impossible.

Acton’s most recent experience with a comprehensive permit was very difficult for town boards, staff, the Acton Community Housing Corporation, the site’s abutters, and the developer. Although the project was ultimately approved with a significant reduction in the number units the developer had applied for, Acton does not want to repeat the problems that occurred with Franklin Place. It is very clear that Acton needs policies and criteria to align the affordable housing review objectives of town boards, commissions and staff. Ultimately, the direction must come from two boards that have enough authority over public policy and planning to effect and sustain inter-departmental cooperation: the Board of Selectmen and the Planning Board. Together, they should to adopt a uniform comprehensive permit policy and that policy, in turn, should provide the framework for zoning changes and public investments to increase the supply of affordable housing.

As Acton’s chief elected officials, the Board of Selectmen has the broadest jurisdiction over public policy and in the comprehensive permit realm, the selectmen have several key functions. First, they are the recognized point of contact for state agencies that receive project eligibility applications from developers seeking to build subsidized housing. Accordingly, it is the selectmen who determine (or should determine) the town’s response to proposed sites and projects before a comprehensive permit reaches the Board of Appeals. Second, the selectmen appoint the Board of Appeals, which has the statutory power to issue or deny comprehensive permits. Third, the selectmen appoint the Acton Community Housing Corporation’s board, which has handled virtually all of the affordable housing work in Acton since the mid-1980s. Fourth, the Board of Selectmen has authority to approve applications to the Local Initiative Program (LIP) for non-subsidized comprehensive permit developments and to nominate locally created affordable units for listing on the Subsidized Housing Inventory.

Planning Boards have jurisdiction over comprehensive planning, zoning and subdivision control. By law, they have the power to prepare and adopt master plans, and during the 1990s the Acton Planning Board directed two master plan programs: 1991 and 1998. In addition, planning boards are required to hold a public hearing on all proposed zoning changes prior to town meeting, and in many communities they serve as special permit granting authority for a variety of uses. Aside from their traditional functions, planning boards may soon become the vehicle for issuing comprehensive permits. Even if this power remains vested with the Board of Appeals, however, planning boards have a crucial role in evaluating and commenting on comprehensive permits because they have so much “hands-on” experience with development review. Moreover, since planning boards oversee the implementation of a master plan, their comments and recommendations on comprehensive permits are effectively an exercise of land use policy.

The conflicted relationship between G.L. c.40A, the Zoning Act, and G.L. c.40B, Sections 20-23, the Comprehensive Permit Law, presents an extraordinary challenge to communities across the Commonwealth. When the legislature adopted Chapter 40B in 1969, the state placed some constraints on the zoning power of cities and towns. Regardless of the direction set by a master plan, land zoned for residential, commercial or industrial development may be used for low- and moderate-income housing in cities and towns that do not meet the 10% threshold that determines whether the Housing Appeals Committee can overturn a local comprehensive permit decision.

Often, small town and suburban master plans do not identify any areas for higher-density housing because it is so difficult to reach any consensus about density – except that residents oppose it. As a result, zoning bylaws typically provide for higher-density uses only where they already exist. All other areas are left to develop at a lower density or low intensity of use, a condition that has contributed to sprawl throughout Eastern Massachusetts. In this regard, Acton is very unusual; the Zoning Bylaw allows a wide range of uses, variable densities, and incentives to developers to balance private interests with public benefits. It also anticipates a town that is physically organized by village centers, a central feature of “Smart Growth” zoning. An issue for Acton is that even though the Zoning Bylaw provides for density incentives and transfer of development rights to accomplish local planning goals, the density bonuses may not be as attractive to developers as town officials imagine.

Acton needs to translate the wisdom of its master plan and zoning into a workable plan to manage comprehensive permits. Toward that end, Acton’s Board of Selectmen and Planning Board should jointly adopt a comprehensive permit policy statement that goes far beyond project review guidelines and answers the question that every developer yearns to ask: what does the town want? A comprehensive permit policy statement must be realistic if it is to succeed, and it ought to include the following information:

- 1) Location, Scale & Density
 - a) Locations
 - (1) Where does Acton prefer to see comprehensive permit developments?
 - (2) What areas are least appropriate for the higher-density development that is associated with comprehensive permits?

- (3) Both areas – preferred and not preferred – should be described and represented on a map. Since Acton has already zoned several areas for higher-density uses, the town has a usable set of policies on which to base these decisions.

b) Scale & Density

- (1) The town should state clear preferences for project scale, including the conditions under which a larger-scale development would be considered beneficial to Acton.
- (2) Encourage developers to consider small-scale homeownership developments. Since much of Acton’s remaining developable land is on lots with an existing dwelling unit, the eventual division of these parcels may create opportunities for small developments of 6-10 dwelling units.
- (3) Encourage developers to consider small reuse projects. In most cases, the conversion of an older residential or commercial structure to affordable rental or ownership housing will also result in small-scale development. Acton should establish some parameters for zoning exemptions to encourage these investments, such as eliminating the requirement for owner-occupancy in a multi-family conversion or an increase in the floor area ratio above that prescribed in the Zoning Bylaw.

2) Housing Needs

- a) What housing needs is Acton primarily interested in addressing? Since Chapter 40B is a market-driven approach to developing housing, it does not guarantee that a town’s or region’s affordability needs will be met. Acton should take a declarative stance about its housing needs and ask developers to address them.
- b) How much affordability does the town want to accommodate on a project-by-project basis? Although all of the apartments in a comprehensive permit rental development “count” on the Subsidized Housing Inventory, they are not all affordable. If Acton wants to provide for below-market rental units in addition to low- and moderate-income units, the town should express a preference for range of affordability.
- c) Do some of the preferred locations make more sense than others for certain types of housing?
- d) Given local concerns about the fiscal impact of new growth, how many (or what percentage of) affordable family units is Acton willing to consider in a comprehensive permit development?

3) Trade-Offs

- a) What is Acton willing to offer in order to entice developers to abide by the comprehensive permit policy statement?
 - (1) An increase in the density typically associated with homeownership developments? (The conventional standard is an average of eight units per acre or four times the base density allowed under zoning, whichever is greater.)

- (2) An increase in density in exchange for outstanding architectural design, “green building” technology, or open space?
 - (3) A streamlined pre-application review process for small projects?
 - (4) A land swap to steer developers away from areas that have been planned for lower-density development and toward appropriately zoned areas?
 - (5) Waivers of local fees for affordable units?
- b) If the town could choose one of two comprehensive permits submitted concurrently, what criteria would Acton use to evaluate and rank them?
 - c) What public benefits – in addition to affordable housing – would make a development responsive to local needs?
- 4) Other Preferences
- a) Acton should convey strongly to the development community that the town prefers Local Initiative Program (LIP) comprehensive permits to conventional comprehensive permits.
 - b) The town should establish design review guidelines so developers can anticipate the design elements that local officials prefer in a higher-density project. The guidelines do not need to be overly prescriptive, but they should articulate a set of criteria or standards to guide choices made by project architects.

If the Board of Selectmen and Planning Board adopt a comprehensive permit policy, the policy statement should be interpreted and applied as formal guidelines by all town agencies that have a role in affordable housing development. In addition, when the town comments on project eligibility applications submitted to MassHousing, MassDevelopment or DHCD, the Board of Selectmen should attach the policy statement as evidence of the basis for Acton’s review.

Zoning & Local Resources

Acton has several options to use zoning as a tool for affordable housing production, but the approach that will most likely make a difference is inclusionary zoning. Zoning bylaws with voluntary incentives to build affordable housing have been conspicuously ineffective in Massachusetts. Acton’s success at producing any affordable housing under its Affordable Housing Incentives and Overlay District bylaw is remarkable, yet the bylaw has not accomplished what local officials hoped when it was adopted in the early 1990s. For many reasons, Acton is one of the few communities that has the ingredients to succeed with inclusionary zoning: regulations that require new residential developments to include affordable units or provide them in an equivalent manner, such as off-site units, land donations to the town, or cash contributions to an affordable housing fund.³² The Attorney General has recently approved inclusionary bylaws adopted by several

³² Since the developer may choose to include units in a proposed development or make an in-kind or a cash contribution to a community’s affordable housing needs, a fee in lieu of creating affordable units is not categorically a development exaction or a tax, and recent case law in Massachusetts concerning affordable housing “impact” fees does not apply, i.e., Dacey v. Town of Barnstable (2001). See Mark Bobrowski, “Bringing

suburban communities. In Massachusetts, most inclusionary bylaws trigger a special permit, but some operate as standard development regulations that apply to any residential project over a certain size. The latter is a much better model because it is transparent and predictable, which makes the permitting process clear for developers, landowners, town boards and the public.

While inclusionary zoning is in vogue, it is not without problems. In Massachusetts, cities usually allow more units per lot in developments that have to comply with inclusionary housing requirements, but a number of suburbs have opted for a zoning model that allows no increase in density. Often, suburban inclusionary bylaws work in conjunction with open space-cluster regulations, so they provide some opportunities to save development costs by siting homes close together and building shorter roads. There is a recurring debate in Massachusetts about the appropriateness or need for density bonuses to offset a reduction in development income caused by selling or renting units as affordable housing. The debate seems to parallel suburban opposition to Chapter 40B, but it raises complicated economic issues and ultimately, ideological ones.

The value of land is determined by what can be built on it. When zoning reduces development income through restrictions on sale prices, it effectively alters the value of the land itself. Proponents argue that highest and best use is ultimately a measure of development privileges established through zoning, and there are no guarantees that today's development privileges will endure in the future. Some opponents argue that private landowners should not be held responsible for the Commonwealth's failure to provide adequate affordable housing subsidies. Still others say that since higher density means more units, the need for affordable housing should outweigh the desires of small towns and suburbs to limit development – a policy position that reflects the legislature's intent when Chapter 40B was enacted in 1969.

A second concern with inclusionary zoning bylaws is the capacity of towns to implement them. In states with a history of inclusionary zoning experience, developers almost always choose to pay a fee instead of including affordable units in their projects or providing equivalent units on another site. In order to set aside and restrict the revenue generated by these fees, however, communities must establish a special revenue fund or trust fund and in Massachusetts, this requires a special act of the legislature. Communities also need a management plan for the fund: policies governing how the revenue will be used, the agencies or organizations that will have access to the revenue, who will decide how much of the fund can be spent in a given year, and so forth. These issues have been addressed, resolved and largely overcome in states such as California, Illinois, New Jersey and Maryland, but not in Massachusetts. To date, very few communities here have established an appropriate trust fund for inclusionary zoning fees and fewer still have organizational capacity to invest the revenue in affordable housing development.

A third concern involves the housing fee itself. Drawing on the experience of states with inclusionary zoning experience, the standard method of fee setting assumes that the "gap" between prevailing market prices and an affordable purchase price equals the town's net cost to provide an affordable housing unit. However, at least two towns in Massachusetts has adopted an inclusionary bylaw with a flat fee per housing unit while another decided to charge a fee equal to three times the moderate-income limit for a family of four. There must be a rational basis for any municipal fee, and

inclusionary zoning is no exception. The fee should reflect the town's cost to provide equivalent affordable housing units. In Acton, the costing formula should favor acquisition and disposition of existing dwelling units for affordable housing, not new construction. This does not mean that Acton's housing strategy should ignore new affordable units. Rather, it means the strategy should emphasize preservation and redevelopment *first*.

A final concern is the process that local officials follow to allocate and expend revenue from inclusionary zoning fees. Town meeting should have the authority to appropriate funds under a general allocation plan, but responsibility for administering the plan needs to be placed with the executive branch. Specifically, town meeting is not a suitable environment for debating whether one home or another should be purchased for an affordable housing unit; it is a suitable environment for deciding whether the town should concentrate affordable housing resources on acquiring existing homes or building new, scattered-site homes on small town-owned parcels.

With advice from the Planning Board, the Acton Community Housing Corporation and others, the Board of Selectmen should develop an annual allocation plan and present it to town meeting for approval. Furthermore, the allocation plan for inclusionary housing fees needs to be coordinated with the Community Preservation Committee, which also has resources for affordable housing. The annual allocation plan should provide not only for the types of initiatives that Acton's funding will support, but also the organizations responsible for implementing them. For example, if the Acton Community Housing Corporation proposes to sponsor a first-time homebuyer assistance program, the allocation plan would include funds for that purpose. Under the legislation that Acton adopts to create a permanent housing trust fund, the Board of Selectmen should be authorized to contract with the Acton Community Housing Corporation, the Acton Housing Authority and other potential non-profit partners.

SMART GROWTH

State government has begun to promote Smart Growth as a policy framework. It is premature to predict whether recent initiatives from the governor's office and the legislature will culminate in Smart Growth practices at the local level, however. Unfortunately, the state's approach has not been articulated well and its goals appear to contain a number of inconsistencies. Acton is in a stronger position than most suburbs to carry out a Smart Growth housing agenda because its Zoning Bylaw already embraces a number of Smart Growth principles. Recently, the legislature reached agreement over a limited package of financial incentives to communities that produce new housing units affordable to low- or moderate-income families. Partially echoing recommendations of the Commonwealth Housing Task Force in Building on Our Heritage: A Housing Strategy for Smart Growth and Economic Development (2003), the legislation calls for a small bonus payment for each new unit created in a zoning district that meets the state's definition of Smart Growth zoning. However, the state's criteria for a qualifying district may be unworkable in many communities, including Acton. Furthermore, housing is the only aspect of "Smart Growth" that the legislation explicitly covers.

Towns like Acton that have taken a thoughtful, comprehensive approach to land use planning will need to weigh the new legislation against their own zoning principles and decide whether the incentives offered by the state are adequate and appropriate. A housing plan cannot be made sustainable if it is motivated mainly by the promise of additional state aid. Moreover, as long as

Chapter 40B remains available to developers for obtaining approval to build affordable housing, particularly rental housing, they may continue to use it simply for the protection afforded by the appeal process.

Recommendations

To address the needs identified in this plan, Acton should implement the following actions:

ZONING & LAND USE

- 1) Replace the existing Affordable Housing Incentives and Overlay District bylaw (Section 4.4) with a simplified Inclusionary Housing Bylaw that requires affordable dwelling units in all residential developments of five or more homes and does not obligate the developer to seek a special permit.
 - a) Apply the Inclusionary Housing Bylaw to all zoning districts in which residential uses are allowed, and to all types of residential uses, in any development of six or more housing units.
 - b) Establish a base inclusionary requirement, e.g., 10% of all dwelling units in any project subject to the bylaw.
 - c) Offer developers a menu of choices to comply, subject to approval by the Planning Board:
 - (1) Include units in the development.
 - (2) Provide equivalent units in another location in Acton.
 - (3) Pay a fee in lieu of creating new units, the fee to be equal to the difference between an affordable purchase price as defined by DHCD's Local Initiative Program (LIP) and the median single-family home or condominium sale price for the most recent fiscal year, as determined by the Board of Assessors.
 - (4) Donate to the town a parcel of land with equivalent development capacity, restricted for affordable housing use.
 - d) Provide a density or floor area ratio bonus by special permit to encourage additional affordable units in zoning districts that allow higher-density development.
 - e) Condition the release of occupancy permits on the town's receipt of affordable unit documentation.
- 2) Consider increasing the minimum lot size for development in the R-2 District but provide a special permit option to build at the current density in exchange for the inclusion of affordable

units in a new development, i.e., without the “buy-out” options that would be available under the Inclusionary Housing Bylaw.

- 3) Amend the Zoning Bylaw by updating the existing definitions of “affordable,” “low-income” and other terms required to implement affordable housing regulations.
- 4) In conjunction with the Inclusionary Bylaw, establish a permanent Affordable Housing Trust fund by special act of the legislature for all revenue generated by the bylaw and any other funding sources as determined by the town, e.g., community housing funds appropriated under the Community Preservation Act.
 - a) Assign administrative responsibility for the trust fund to the Board of Selectmen, whose duties should include preparing an annual allocation plan for the expenditure of trust fund revenue, in consultation with the Planning Board.
 - b) Place authority for approving the annual allocation plan with Town Meeting.
 - c) Incorporate in the home rule petition an exemption from G.L. c.30B requirements so the town can expend trust fund revenue on contracts with the Acton Housing Authority, the Acton Community Housing Corporation, the Acton Economic Development and Industrial Corporation (EDIC), or another non-profit organization without conducting a formal procurement process for goods and services.
 - d) Limit the use of trust fund revenue to the production of dwelling units that qualify for listing on the Chapter 40B Subsidized Housing Inventory as Local Initiative Program Units. “Production” should be defined to include new unit creation, preservation of existing affordable units, reuse and conversion of existing structures, and affordable housing restrictions placed on existing dwelling units.
- 5) Amend the Zoning Bylaw for single-family to multi-family conversions as follows:
 - a) Allow conversions by right in any zoning district in which multi-family dwellings are also allowed by right, provided that a conversion project includes at least one affordable dwelling unit.
 - b) Retain the existing special permit requirement for conversion projects that do not include affordable units.
 - c) Consider modifying the conversion-by-special permit provision for existing dwellings in a Business District so that conversions must include at least one affordable housing unit.
- 6) Amend the Zoning Bylaw by adding a new use definition for “ECHO dwelling” and establishing ECHO units as a permitted accessory use in any zoning district in which two-family dwellings are currently allowed, as a special permitted use in all other zoning districts.
 - a) Establish an administrative site plan review process for ECHO units.
 - b) Establish minimum design standards and additional land area requirements (if any) for ECHO units.

- 7) Amend the Zoning Bylaw by modifying the affordability standards for Senior Residence Developments (Section 9B) to provide for a mix of low- and moderate-income and below-market senior residence units.
 - a) Modestly reduce the existing density bonus and require at least 10% of the units to be affordable to low- and moderate-income elders.
 - b) Restore the existing density bonus for developments that provide an additional 10% affordable units for seniors with incomes between 81-110% of area median family income.
- 8) Amend the Zoning Bylaw to provide for modest frontage waivers by special permit in the Village Residential, R-AA and Village Districts, subject to two requirements: (a) an infill lot created with a frontage waiver must meet the minimum lot area for the district, and (b) its use is limited to an affordable single-family or two-family dwelling.

COMPREHENSIVE PERMITS

- 1) The Board of Selectmen and Planning Board should jointly adopt a comprehensive permit policy, as follows:
 - a) Invite developers to use the Local Initiative Program ((LIP) comprehensive permit process instead of applying directly to MassHousing or MassDevelopment for a project eligibility letter.
 - b) Be open with developers about higher-density housing areas that are most consistent with Acton's established land use policies.
 - (1) Identify and map areas that are most appropriate for higher-density housing, such as the Village Residential, R-AA and R-2 Zoning Districts, and the Village Districts, where relatively small minimum lot sizes, two-family and multi-family uses are already allowed by right or by special permit, and areas close to transportation service.
 - (2) Identify and map areas that are least appropriate for higher-density housing, such as land in the Groundwater Protection Overlay District and the properties identified in the Master Plan as priority open space protection areas.
 - (3) Leave room for options to consider small homeownership developments (2-10 units) in other zoning districts.
 - c) Describe the zoning waivers that Acton is willing to consider, such as a realistic range of additional units per acre or a higher floor area ratio to accommodate affordable homeownership units.
 - (1) When the minimum lot size allowed by zoning is 10,000-15,000 square feet (ft²), consider a maximum standard of 8-12 dwelling units/acre, i.e., embrace the state standard and recognize that the Zoning Bylaw already authorizes an exemption for a substantially higher density in the R-AA District (Section 5.3.2.2).

- (2) When the minimum lot size allowed by zoning is 20,000 ft², consider a maximum standard of 6 dwelling units/acre.
 - (3) When density is controlled by a floor area ratio instead of units per acre or units per structure, consider increasing the maximum FAR to a range of .85 to 90.
 - (4) For small projects in other areas, consider a density that does not exceed twice the density permitted by zoning unless the applicant agrees to beneficial trade-offs, such as the protection of roadside open space or a historic building located on the same parcel.
- d) Identify trade-offs the town is willing to consider to encourage comprehensive permits in preferred locations, such as higher density in exchange for design elements compatible with surrounding buildings or green building certification.
 - e) Set reasonable performance standards.
 - f) Identify housing needs that Acton wants comprehensive permit developers to meet.
 - (1) Aside from the fact that rental developments will accelerate Acton's progress toward 10%, Acton needs affordable rental housing. The most significant rental housing need is for families, but Acton is very concerned about the fiscal impact of new growth. At the same time, state government appears to be taking the shortage of family housing more seriously than it has for the past several years. For example, one of the competitiveness criteria for financing from the Priority Development Fund is the inclusion of units with three or more bedrooms.
 - (2) Rather than argue against any family units, ask developers to limit the number of rental units with three or more bedrooms to 10% of all units in a Chapter 40B rental development.
 - (3) Ask developers to include some below-market units in any comprehensive permit development designed for over-55 households. Ten percent in addition to the minimum 25% low- and moderate-income requirement is reasonable for most projects.
- 2) The Acton Community Housing Corporation (ACHC) should revise its comprehensive permit review guidelines, where applicable, to conform to the town's policy statement.
 - 3) Create a streamlined local review process for small comprehensive permit developments, e.g., 10 or fewer units.
 - a) Prepare a "Small Project Application Package" and work with the ZBA to create an expedited review and decision-making process for small-scale projects.
 - b) If Acton prefers small, scattered-site projects, it needs to make the permitting process faster and easier for them. Having a standardized application package will provide technical assistance to applicants who may not be seasoned developers, and the expedited process will result in a more desirable and useful comprehensive permit process.

- 4) Designate an individual officer of the town to negotiate with comprehensive permit applicants during the permit process or, subject to Town Counsel's approval, retain an outside special counsel to assist with negotiations.
- 5) Increase the size of the Board of Appeals from three to five members. The town needs to encourage a variety of viewpoints and provide room for disagreement by having more people involved in the comprehensive permit review and decision-making process.
- 6) Collect and organize the data necessary to estimate operating budget and infrastructure impacts on municipal and school services so the town has the most accurate information possible for negotiating with comprehensive permit developers. The same information is also required for Acton to submit a Housing Production Plan under DHCD's Chapter 40B regulations.

SUPPORTING ACTIONS

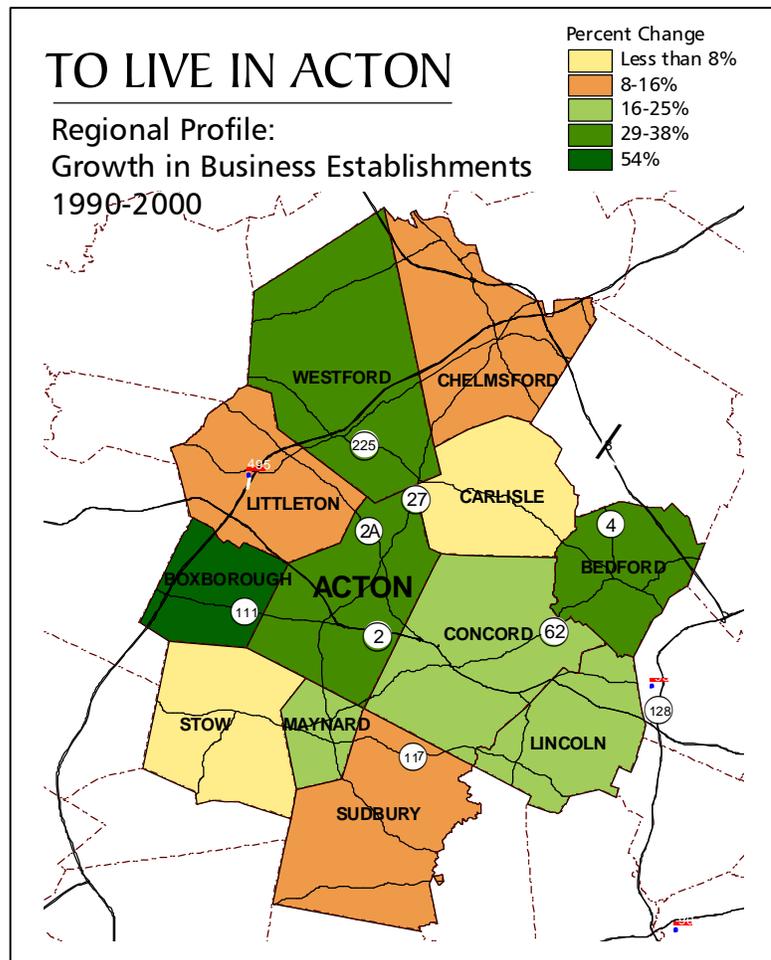
- 1) Review the roles and responsibilities of the Planning Board, Board of Appeals, Board of Selectmen, Acton Community Housing Corporation and professional staff with respect to affordable housing review, permitting, advocacy and locally sponsored development.
- 2) Consider seeking special legislation to offer significant tax abatements or exemptions to landlords who rent market (unrestricted) units to low- or moderate-income tenants at monthly rents they can afford.
- 3) Develop criteria for identifying and selecting small town-owned and tax title parcels that may be suitable candidates for disposition and development as affordable housing.
- 4) Just as Conservation Commissions and local land trusts work privately with landowners to protect open space, Acton needs to be pro-active with owners of existing homes to create a base of scattered-site affordable housing units. Toward this end, the Acton Community Housing Corporation should consider the following actions:
 - a) Develop a priority list of single-family, multi-family and condominium properties for acquisition/rehabilitation in exchange for permanently affordable housing units.
 - b) Approach property owners about the possibility of acquiring a right of first refusal to purchase their home when they decide to sell.
 - c) Request an allocation of CPA or Inclusionary Housing revenue for a small fund to pay for refusal rights or option agreements between annual town meetings.
- 5) Using CPA and/or Inclusionary Housing revenue, or a separate cash contribution from developers, Acton town should establish a special set-aside fund to purchase Chapter 40B homeownership units upon resale if a qualifying low- or moderate-income homebuyer cannot be found within the period specified in the deed restriction.

ECONOMIC DEVELOPMENT

The Local Economy

EMPLOYMENT & WAGES

When Acton officials worked with the University of Massachusetts-Amherst on an Economic Development Plan in 1998, a comprehensive business inventory was created by assembling, comparing and consolidating business lists from several sources. At the time, the town determined that 1,367 businesses were operating in Acton, including self-employed individuals and residents with home-based businesses. The 1998 business inventory appears to be very useful for the communication and outreach functions of a local economic development program. However, it also appears that the businesses have not been assigned to industrial classifications and as a result, the inventory has limitations for an economic analysis.³³



Even if the inventory contained industrial classification, employment, sales and property data for all of the businesses, it would be difficult to use in a comparison study because not all communities collect and interpret economic data the same way. Comparison studies are important because they help to reveal strengths and weaknesses in a community's economic structure and employment base. To achieve consistency, comparison studies must rely on systematically collected data from non-local sources, mainly federal and state agencies. The disadvantage is that federal and state data sets generally omit certain types of businesses, notably self-employed people with no payroll employees.

³³ University of Massachusetts, Center for Economic Development, Acton Economic Development Plan, Section III, Appendix A (1998).

According to state data, Acton has 813 public and private establishments with a combined employment base of 9,775 jobs. The economic census that collects and reports quarterly employment and wage statistics is based on information filed by businesses that are subject to the Commonwealth's unemployment insurance laws, so these 813 establishments are not fully representative of Acton's economic base.³⁴ Regardless, they are the town's primary supplier of wage and salary employment and most likely its primary source of commercial and industrial tax revenue. Between 2001-2002, the number of businesses operating in Acton increased by 2.8%, yet total employment declined by -6.1% and average wages, by -10.2%.

Table 2.5: Employment and Wages in Acton (2002)

Industry	Establishments	Employment	Average Weekly Wage
Total, All Industries	813	9,775	\$893
Agriculture, Forestry	5	17	\$453
Construction	59	429	\$1,113
Manufacturing	42	1,503	\$1,204
Durable Goods	30	1,026	\$1,228
Non-Durable Goods	12	477	\$1,150
Wholesale Trade	59	542	\$1,549
Retail Trade	116	1,761	\$554
Transportation & Warehousing	10	104	\$831
Information	32	352	\$1,635
Finance & Insurance	23	133	\$708
Real Estate, Rental & Leasing	20	77	\$493
Professional-Technical Services	174	1,127	\$1,580
Admin. Support & Waste Management	39	290	\$623
Educational Services	17	1,204	\$558
Health Services	54	747	\$724
Arts, Entertainment, Recreation	17	152	\$222
Accommodations & Food Services	42	808	\$300
Other Services	89	258	\$487

Source: DET, ES-202 (2004).

Compared to the Boston Labor Market Area (LMA) or the state as a whole, Acton's employment base depends more on trade, manufacturing and educational services,³⁵ while industries such as transportation, finance and insurance, real estate, health care and social services employ relatively few people. Table 2.6 provides location quotients for employment in Acton, i.e., ratios that compare

³⁴ Massachusetts Division of Employment and Training (DET), "ES-202," Economic Data Programs <<http://www.detma.org>>. The ES-202 is an establishment-based economic data series that draws from unemployment compensation insurance reports filed by covered businesses. It excludes self-employed individuals, domestic workers and some farm workers, and the clergy. Despite these limitations, the ES-202 is commonly used in economic base studies in part because the data are collected systematically and in part because the ES-202 reports data for a full universe, not a statistical sample. Using Census 2000 "Journey to Work" data as a guide, the 9,775 jobs reported in the ES-202 capture about 85% of all people who actually work in Acton each day.

³⁵ "Educational Service" includes employment in private educational establishments and public schools.

the percentage of local employment by industry to LMA and state percentages. A ratio of .90-1.10 means that an industry's share of local employment is similar to its share of comparison-area employment. A ratio of >1.10 represents an industry with a disproportionately large share of local employment, and a ratio of <.90 means a disproportionately small share. The greater the deviation from 1.0, the more significant the difference is between local and comparison-area employment.

Table 2.6: Location Quotients and Wage Competitiveness³⁶

Industry	Acton Location Quotient		Weekly Wages as % Wages in Boston LMA & State		
	Boston LMA	State	Acton	Boston LMA	State
Agriculture, Forestry	1.24	0.85	\$453	67.2%	70.2%
Mining	0.00	0.00	\$0	0.0%	0.0%
Construction	0.96	0.92	\$1,113	102.1%	112.5%
Manufacturing	1.78	1.42	\$1,204	101.0%	113.4%
Durable Goods	1.75	1.47	\$1,228	94.9%	105.2%
Non-Durable Goods	1.86	1.32	\$1,150	119.8%	133.7%
Utilities	0.00	0.00	\$0	0.0%	0.0%
Wholesale Trade	1.30	1.31	\$1,549	122.8%	131.8%
Retail Trade	1.77	1.61	\$554	108.4%	114.5%
Transportation & Warehousing	0.31	0.32	\$831	98.7%	106.3%
Information	0.95	1.09	\$1,635	125.5%	132.7%
Finance & Insurance	0.19	0.24	\$708	38.6%	43.2%
Real Estate, Rental & Leasing	0.50	0.57	\$493	50.9%	57.7%
Professional-Tech. Services	1.26	1.60	\$1,580	107.6%	112.8%
Management of Companies	0.00	0.00	\$0	0.0%	0.0%
Admin. Support & Waste Management	0.56	0.60	\$623	98.6%	105.1%
Educational Services	1.34	1.31	\$558	69.7%	71.5%
Health Services	0.57	0.56	\$724	93.1%	99.9%
Arts, Entertainment, Recreation	1.05	1.01	\$222	34.3%	41.7%
Hospitality & Food Services	1.16	1.10	\$300	87.5%	95.8%
Other Services	0.77	0.73	\$487	91.4%	100.8%
Public Administration ³⁷	0.00	0.00	\$0	0.0%	0.0%

Source: DET, ES-202. Statistics by author.

Acton's employers tend to be fairly small establishments, but many of them pay higher wages than their counterparts in the Boston LMA or across the Commonwealth. Industries such as information services, wholesale trade and non-durable goods manufacturing pay average weekly wages in Acton that are 115-125% of Boston LMA wages. The same cannot be said for agricultural, arts and recreation, real estate, finance and insurance jobs, for local wages in these sectors are only 30-50% of

³⁶ Note to Table 2.6: industries with no employment in Acton but with employment in other parts of the state are reported in Table 2.6 for comparison purposes only.

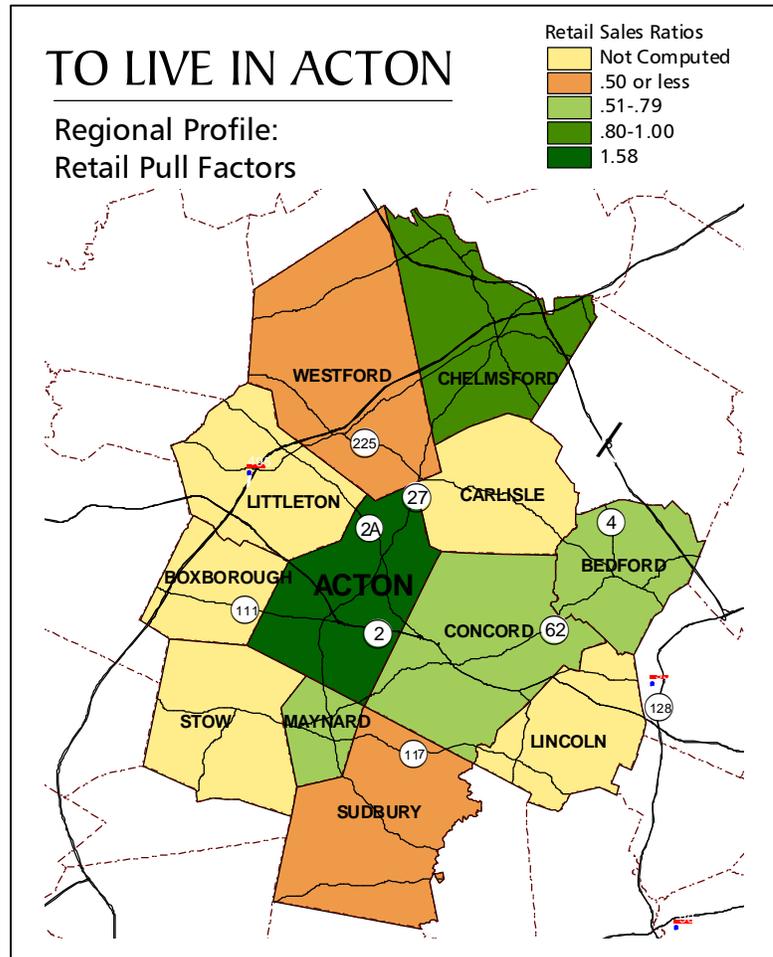
³⁷ State ES-202 reports generally assign local government workers to an industrial classification that reflects the activities they perform. As a result, "Public Administration" omits municipal and school employees in the ES-202 for most towns across the state. Instead, the employees are included in industrial classifications such as Education Services, Information, Professional-Technical Services, and so forth.

wages in the same industries throughout the Boston LMA. Educational service wages are also lower in Acton: about 70% of average wages in the regional labor market.

Acton's very high retail location quotient reflects the mix and overall strength of its retail establishments. Acton functions more as a regional shopping destination than any of the surrounding communities. In fact, so many of its stores serve as magnets for out-of-town shoppers that Acton has a very high retail "pull factor," a ratio that expresses the extent to which a community's retailers export goods and services to non-local markets.

A pull-factor ratio of 1.0 signifies a town in which aggregate retail sales are sufficient to meet local needs, adjusted for per capita income. A lower ratio indicates sales leakage to stores in other communities, and a higher ratio indicates sales that exceed local purchasing. Acton's retail pull factor of 1.58 is the region's highest, and its retail sales per capita of \$21,648 is very close to that of communities with mid-size shopping malls, such as Saugus or Danvers.³⁸ Between 1997-2002, retail sales per capita increased by about 6% in Acton.³⁹

Acton has the third largest employment base in the 12-town comparison area and its business establishments are an important supplier of jobs. About 25% of all people who work in Acton each day commute from nearby towns along Route 2, Route 27, Route 111 and I-495, but Acton employers draw their workforce from a much larger area (Map E-1). Approximately 5% of the town's workers are out-of-state residents.



³⁸ Bureau of the Census, Economic Census 1997: Geography Quick Reports; Barrett, Development Review: Tewksbury Mills Regional Mall, March 2004. Note: the Economic Census does not report retail sales for Littleton, Stow, Boxborough, Carlisle or Lincoln, or any community in Massachusetts with a 1996 estimated population of less than 10,000.

³⁹ Retail sales per capita growth is an estimate based on Acton's increase in retail wages through calendar year 2002, multiplied by labor costs in the retail industry and divided by the Census Bureau's 2002 population estimate for Acton. See U.S. Department of Commerce, "1997 Census of Retail Trade, Geographic Area Series."

This map is for planning purposes only. The data used to develop this map are not suitable for legal boundary definition or regulatory interpretation. Community Opportunities Group, Inc., is not responsible for any errors or omissions in the data.

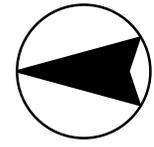
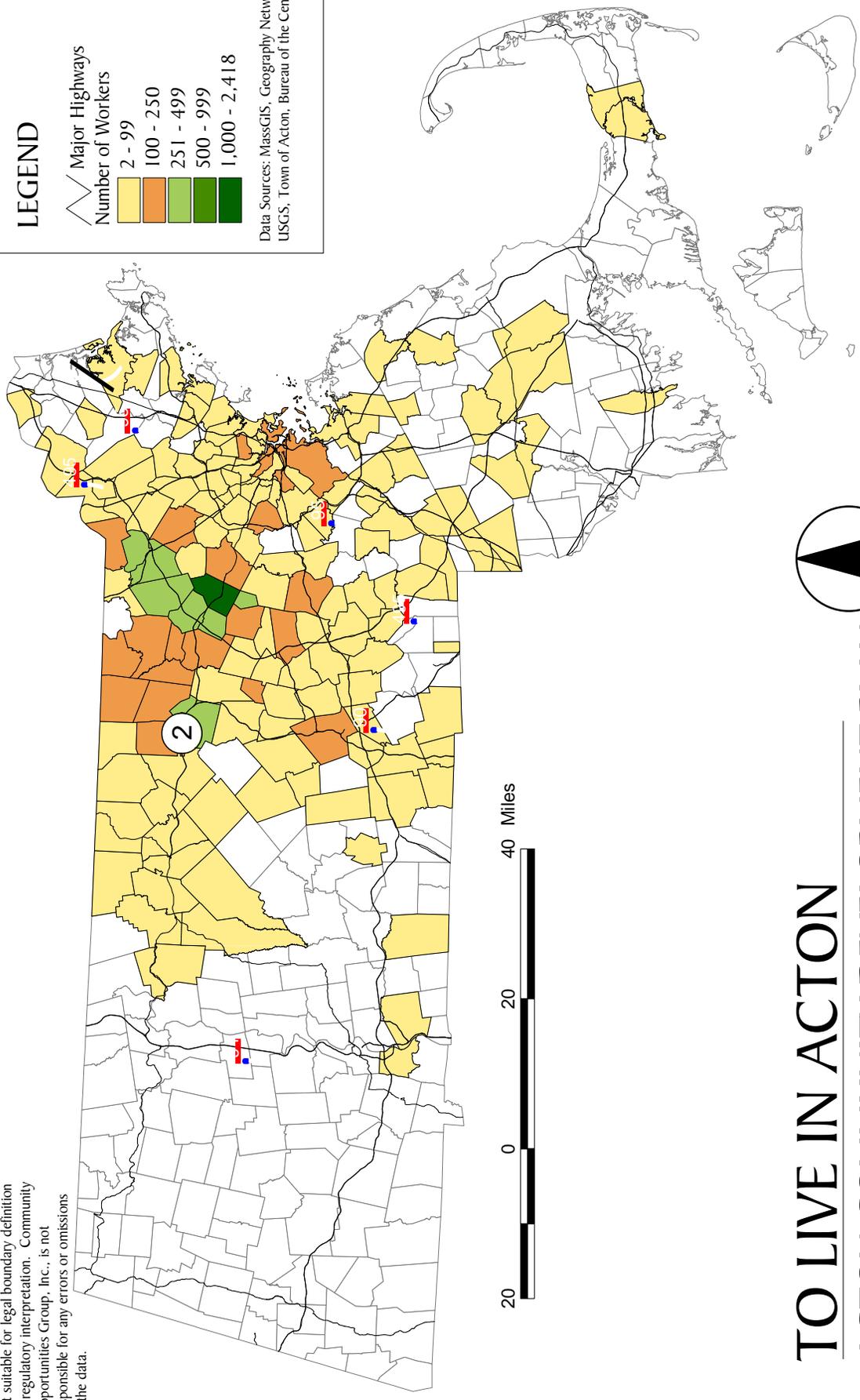
LEGEND

Major Highways

Number of Workers

	2 - 99
	100 - 250
	251 - 499
	500 - 999
	1,000 - 2,418

Data Sources: MassGIS, Geography Network, USGS, Town of Acton, Bureau of the Census



TO LIVE IN ACTON

ACTON COMMUNITY DEVELOPMENT PLAN

Community Opportunities Group, Inc.
Boston, Massachusetts

MAP E-1

JOURNEY TO WORK: WHERE ACTON WORKERS LIVE

LABOR FORCE & UNEMPLOYMENT

The 11,000 people in Acton's labor force enjoy a number of advantages. First, most are well educated and they hold high-paying jobs. Second, the town's location puts residents within easy reach of the most competitive employment centers in Eastern Massachusetts. Third, because of their education, work experience and access to transportation facilities, Acton residents have job choices that are unavailable to residents of most towns in the Commonwealth. As a result, Acton's unemployment rate is usually lower than that of the county or the state as a whole. In recent years, the highest annual unemployment rate in Acton (5.1%) occurred in 1993, when the economy began to recover from the recession of the early 1990s. In 2002, Acton's unemployment rate rose to 4.9% after several years of averaging 2% or less, but by the end of 2003 only 3% of the town's labor force remained jobless compared to 5.4% statewide.⁴⁰

Table 2.7 shows that Acton has a relatively large percentage of residents with local jobs: about 22% of the civilian employed labor force. Of those who work locally, more than 25% have an office or business at home. While Acton's percentage of home-based workers is much larger than the state's, it is roughly at the mid-point for the immediate area. Very few Acton residents walk to work, in fact the vast majority drive alone each day despite the presence of a commuter rail station in their town. Acton's percentage of auto-dependent commuters is largely a surrogate for its small labor force percentage (15%) of persons working in Boston or Cambridge (Map E-2). Still, less than half of all residents who commute to Boston or Cambridge actually use public transportation service.⁴¹

Table 2.7: Labor Force by Local Employment & Means of Commute⁴²

Town	Employed	Locally Employed		Means of Commute % Employed		
	Labor Force 16+ Years	% Employed Labor Force	% Work at Home	Drive Alone	Shared Trans.	Walk/Bike
ACTON	10,942	22.1%	25.5%	80.8%	12.0%	1.4%
Bedford	6,383	26.5%	18.5%	84.6%	8.0%	1.6%
Boxborough	2,710	13.0%	45.2%	84.6%	8.4%	1.1%
Carlisle	2,346	20.6%	67.6%	77.1%	7.1%	1.7%
Chelmsford	17,929	21.2%	14.1%	87.8%	8.3%	0.7%
Concord	7,374	33.2%	27.4%	76.8%	10.4%	3.2%
Lincoln	3,983	13.7%	52.3%	79.1%	9.2%	4.0%
Littleton	4,240	18.9%	27.5%	85.5%	7.5%	1.1%
Maynard	5,837	17.2%	19.2%	82.6%	11.2%	2.5%
Stow	3,112	17.5%	33.0%	84.2%	8.1%	1.9%
Sudbury	7,939	19.0%	31.1%	84.8%	6.9%	1.7%
Westford	10,745	21.5%	22.4%	88.0%	6.5%	0.6%

Source: Census 2000, Summary File 3 Tables P-27, P-29, P-30. Statistics by author.

⁴⁰ DET, "Local Area Unemployment Series" (LAUS), Economic Data Programs.

⁴¹ Census 2000, Summary File 3 Table P-30, and "MCD/County-to-MCD/County Worker Flow Files."

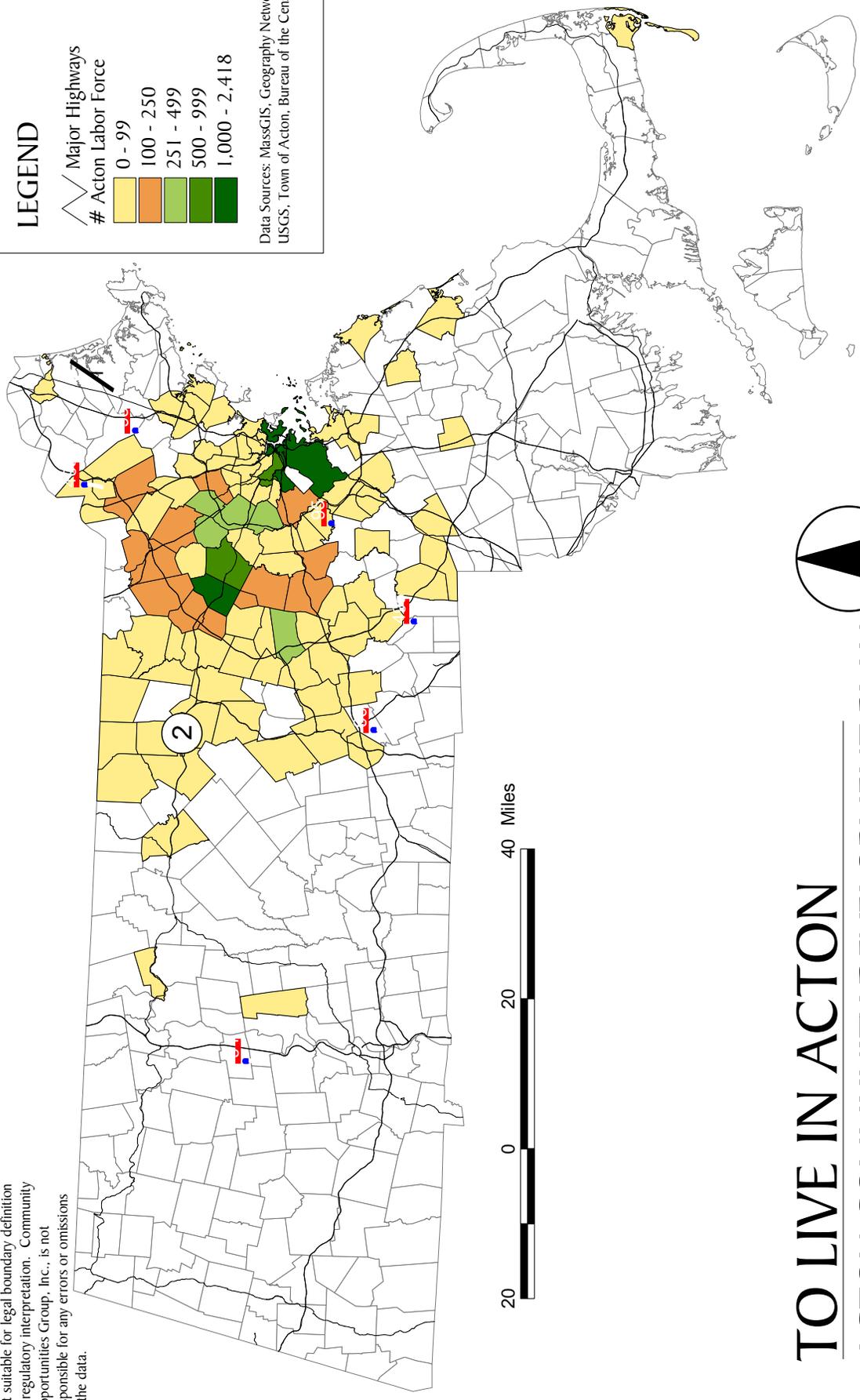
⁴² Note to Table 2.7: "Shared transportation" includes carpooling and public transportation.

This map is for planning purposes only. The data used to develop this map are not suitable for legal boundary definition or regulatory interpretation. Community Opportunities Group, Inc., is not responsible for any errors or omissions in the data.

LEGEND

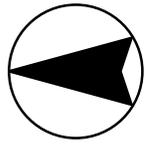
-  Major Highways
-  # Acton Labor Force
-  0 - 99
-  100 - 250
-  251 - 499
-  500 - 999
-  1,000 - 2,418

Data Sources: MassGIS, Geography Network, USGS, Town of Acton, Bureau of the Census



TO LIVE IN ACTON

ACTON COMMUNITY DEVELOPMENT PLAN



Community Opportunities Group, Inc.
Boston, Massachusetts

The employment characteristics of Acton's labor force differ from the characteristics of its employment base. For example, retail jobs make up a very large portion of total employment in Acton (see Table 2.6), but the percentage of residents working for retail establishments is somewhat low compared to the percentage of workers in retail across the state. Similarly, Acton's employment base offers very few jobs in finance and real estate, but the percentage of Acton residents working in these industries is close to the state average. Table 2.8 compares labor force employment by industry for all towns in Acton's region to the labor force percent of employment by industry statewide. Overall, the ratios indicate some significant differences between the industries that employ each town's residents and the industries that employ residents throughout the Commonwealth. Less than 30% of all residents in Acton's region actually work in the 12-town area, so there appears to be a substantial gap between intra-local employment opportunities and the qualifications and skills of the labor force.

Table 2.8: Comparison of Local Labor Force Employment to State Labor Force Employment

Town	Farming, Forestry, Fishing	Construction Trades	Manufacturing	Wholesale Trade	Retail Trade	Transportation, Warehousing, Utilities
ACTON	1.24	0.58	1.17	0.95	0.90	0.40
Bedford	0.24	0.73	1.24	0.53	0.83	0.58
Boxborough	1.11	0.25	1.48	1.08	0.82	0.46
Carlisle	2.47	0.68	1.18	0.96	0.64	0.31
Chelmsford	0.55	0.90	1.52	0.88	0.89	0.72
Concord	0.71	0.65	0.76	0.61	0.71	0.33
Lincoln	0.00	0.65	0.44	0.43	0.91	0.48
Littleton	3.13	1.15	1.43	1.14	0.79	0.51
Maynard	1.07	1.03	1.22	0.67	1.28	0.44
Stow	0.89	0.70	1.29	1.15	1.00	0.23
Sudbury	0.32	0.45	1.12	0.56	0.71	0.40
Westford	0.58	0.81	1.73	1.04	0.81	0.60
Town	Information, Data Management	Finance, Insurance, Real Estate	Professional Services	Education Services	Arts, Hospitality, Recreation	Other Services & Public Administration
ACTON	1.69	0.86	1.93	0.88	0.59	0.67
Bedford	1.54	0.75	2.07	0.84	0.62	0.77
Boxborough	1.76	0.77	1.93	0.75	0.69	0.79
Carlisle	3.03	0.94	2.11	0.75	0.37	0.54
Chelmsford	1.45	0.67	1.20	0.99	0.75	0.70
Concord	1.44	1.31	1.87	1.09	0.64	0.81
Lincoln	1.01	1.37	1.46	1.09	0.72	1.68
Littleton	0.88	0.80	1.53	0.76	0.74	1.04
Maynard	0.95	0.86	1.36	0.76	0.70	1.21
Stow	1.41	0.66	1.85	0.79	0.62	0.95
Sudbury	1.78	1.29	2.19	0.86	0.58	0.54
Westford	1.75	0.62	1.59	0.78	0.67	0.59

Source: Census 2000, Summary File 3 Table P-49. Statistics by author.

**LABOR FORCE,
EMPLOYMENT &
HOUSING INDICATORS**

In some circles, Acton would rate fairly well for indicators of a sustainable economy. By 2000, the jobs-to-housing ratio in Acton had reached an impressive 1.44, which means the town's employment base is large enough to import workers. However, Acton's jobs-to-labor-force ratio of .98 tells a different story. It indicates that Acton has more households than its employment base can support. While these ratios are often similar enough to construct a consistent economic picture – that is, both ratios either exceed or fall below 1.10 – the difference between them in Acton is noteworthy. Table 2.9 shows that the Census 2000 jobs-to-housing and jobs-to-labor force ratios vary throughout Acton's region, but they are most

at odds in Acton, Boxborough, Maynard and Sudbury. In Acton's case, however, the ratios in Table 2.9 represent an improvement over 1990 conditions. The issue is whether the kind of job growth that occurred during the 1990s is sound and consistent with Acton's goals.

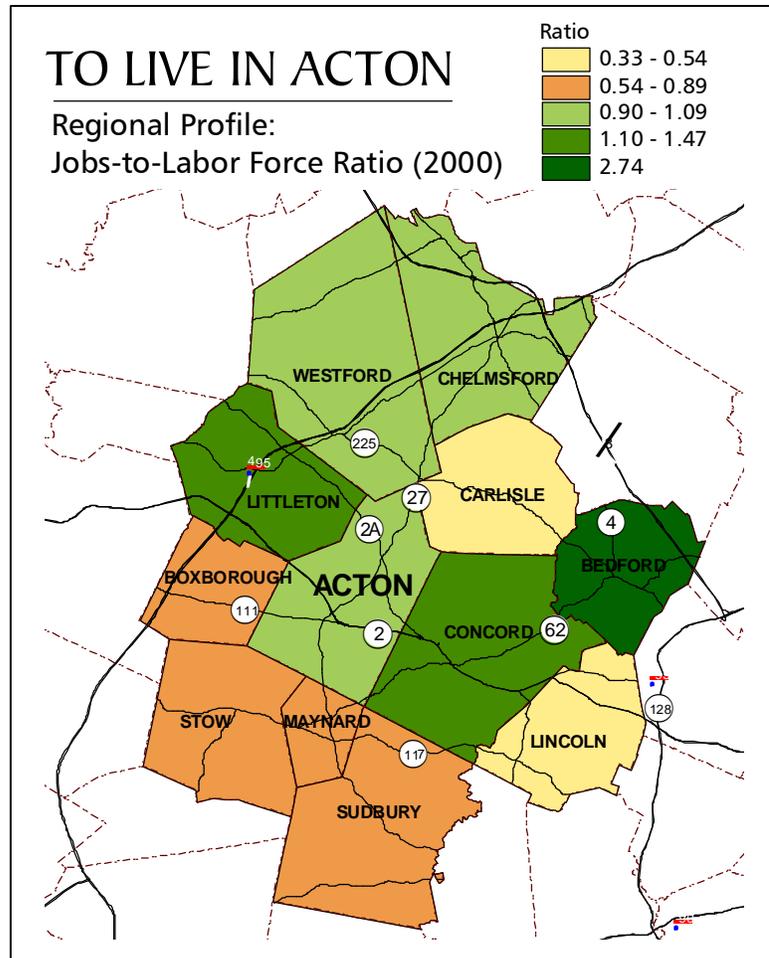


Table 2.9: Sustainability Indicators: Community Economic Development, 2000

Town	Employment (2000)	Housing Units (2000)	Jobs-to-Housing Ratio	Labor Force (2000)	Jobs-to-Labor Force Ratio
ACTON	11,091	7,680	1.44	11,353	0.98
Bedford	20,170	4,708	4.28	7,349	2.74
Boxborough	2,248	1,906	1.18	2,545	0.88
Carlisle	905	1,655	0.55	2,745	0.33
Chelmsford	22,801	13,025	1.75	21,583	1.06
Concord	12,944	6,153	2.10	8,828	1.47
Lincoln	1,875	2,911	0.64	3,443	0.54
Littleton	6,189	3,055	2.03	4,588	1.35
Maynard	4,962	4,406	1.13	6,039	0.82
Stow	2,211	2,128	1.04	3,450	0.64
Sudbury	6,491	5,590	1.16	9,014	0.72
Westford	11,484	6,941	1.65	12,230	0.94

Sources: DET, ES-202, LAUS; Census 2000, Summary File 1 Table H1, Summary File 3 Table P43.

The comparison-area towns absorbed total employment base growth of 8% between 1990-2000. In the same period, they experienced aggregate labor force growth of 9.3%. As a result, the jobs-to-labor force ratio for the 12-town area declined from 1.12 to 1.11, indicating a slight reduction in capacity to employ local residents and import workers from other towns. While Acton's employment base grew at a much faster rate (18%), the most substantial job growth occurred in Chelmsford and Westford. In contrast, Bedford, Sudbury and Maynard experienced sharp declines in local employment during the 1990s. Even though Sudbury's population increased by 17% over the past decade, the size of its labor force increased by only 9%. Local employment in Boxborough dropped marginally, but its labor force increased by more than 22% and its population, by more than 45%.

Much like the factors that differentiate their housing needs, these 12 communities do not have the same type of economic base or capacity to weather a weak economy. What is true for all 12 towns is that despite the number of jobs they offer, they export nearly 70% of their combined labor force to employment in other communities. Table 2.10 reports the cities and towns to which most Acton-area residents commute each day. The data help to explain the large percentage of each town's labor force that drives to work, for most of the communities listed in Table 2.10 are inaccessible or very difficult to reach by public transportation.

Table 2.10: Journey-to-Work Commute Destinations of Acton-Area Residents⁴³

Destination	# Residents	Destination	# Residents	Destination	# Residents
Boston	6,965	Framingham	1,449	Watertown	488
Concord	5,545	Andover	1,432	Wellesley	468
Chelmsford	5,245	Woburn	1,135	Somerville	461
Bedford	4,979	Tewksbury	1,004	Tyngsborough	399
ACTON	4,373	Stow	995	Needham	383
Westford	3,766	Newton	969	North Andover	356
Cambridge	3,383	Nashua, N.H.	939	Wayland	349
Waltham	3,075	Lincoln	888	Weston	313
Lowell	2,834	Wilmington	829	Wakefield	303
Burlington	2,536	Carlisle	635	Everett	259
Lexington	2,455	Natick	610	Lawrence	258
Sudbury	2,164	Westborough	608	Methuen	249
Marlborough	1,846	Hudson	532	Groton	247
Billerica	1,836	Worcester	528	Dracut	222
Littleton	1,646	Boxborough	494	Haverhill	214
Maynard	1,618				

Source: Census 2000, MCD/County-to-MCD/County Worker Flow Files.

Not unlike the labor force ratio, the region's ratio of jobs to housing units declined from 1.77 to 1.72 between 1990-2000. Housing growth occurred at a faster rate (11.2%) than employment growth throughout the area, especially in Boxborough, Westford, Stow and Sudbury. In Acton, however, the rate of employment growth (18%) significantly exceeded the rate of housing growth (11.4%),

⁴³ Note to Table 2.10: Statistics limited to communities with 200 or more workers commuting from Acton and other comparison-area towns. The residents accounted for in Table 2.10 represent approximately 79% of the region's employed labor force as of 2000.

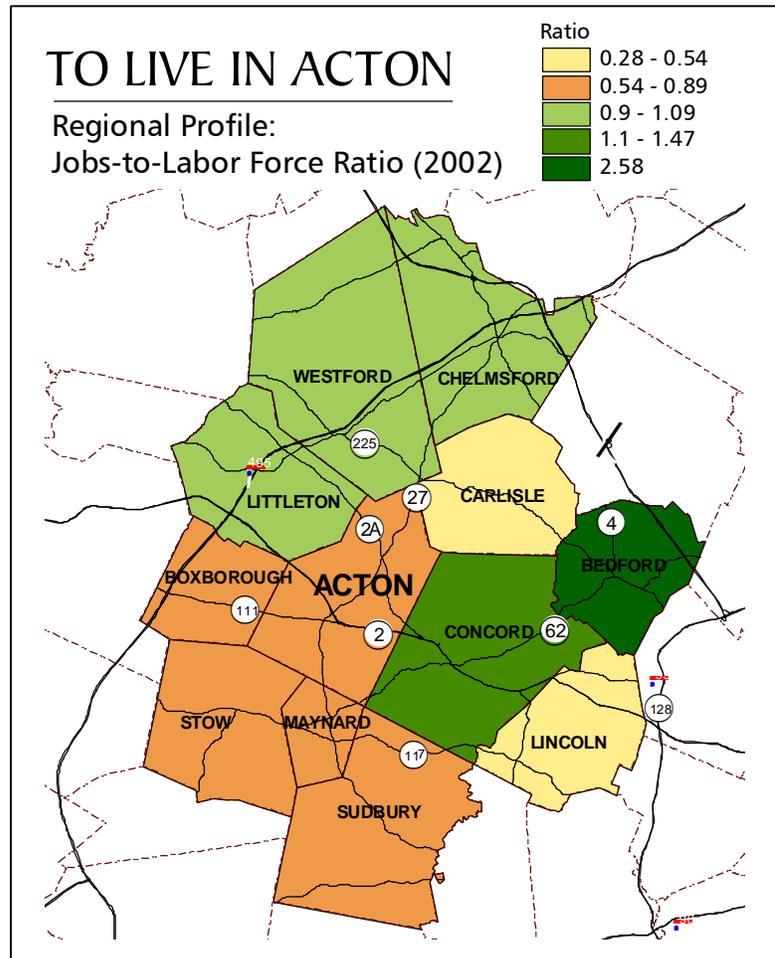
which explains the increase in its jobs-to-housing ratio from 1.36 in 1990 to 1.44 in 2000. Indeed, when Census 2000 occurred in April 2000, Acton's economy appeared to be approaching a state of harmony between the labor force, employment and housing. In fact, this was not the case.

According to economic data maintained by the state, Acton lost 11% of its employment base between 2000-2002. The snapshot of Acton's economy in Table 2.5 represents a two-year jobs and wages decline that coincides with the beginning of a decline in building permit activity during the last half of 2000. Most of the towns in Acton's area experienced some degree of job loss after 2000, culminating in a region-wide employment decline of -1.5% by the end of 2002. In the same period, the labor force in these communities increased by 7.4%.

Acton's labor force growth of 8.1% (2000-2002) ranks third highest in the region – as does its percentage decrease in local employment.

A contracted economy affects employment not only in terms of total jobs, but also in each industry's contribution to aggregate wages. In Acton, this is most obvious in the information industries, which comprised 3.5% of all local establishments and 5.9% of all local employment in 2001, and paid 12.3% of all wages. By 2002, information establishments provided 3.6% of all local employment and only 6.6% of all wages. The loss of 259 jobs in these industries alone resulted in a reduction of \$36.5 million in annual wages paid by Acton companies. Moreover, it indirectly contributed to a change in the percent share of retail jobs and wages.

In 2001, Acton retailers employed 1,680 people, or 16% of the town's employment base, and paid 8.3% of all wages. A year later, retail employment was slightly higher, but retail's share of the economy had increased disproportionately to 18% of all jobs and 11% of aggregate wages. The gross impact of retail growth on Acton's wage structure was a gain of only \$6.2 million, which is small compared to the loss of \$36.5 million paid to information workers. Acton manufacturers also shed about 355 jobs and \$24.4 million in wages between 2001-2002. Overall, Acton lost 630 jobs and \$83.8 million in wages between 2001-2002, or 6% of its employment base and 15.1% of aggregate wages: statistics that reinforce the impact of the recent economic downturn on higher-wage employment, especially in small companies. The greatest reductions occurred in the manufacturing, information,



wholesale trade and professional service industries, all of which pay relatively high wages. These are the same industries that employ more than half of Acton's labor force, though mainly in other communities. In contrast, Acton's most recent job growth occurred in modest-wage employment such as retail, accommodations and food services, and educational, health care and social assistance: industries that employ less than one-third of the town's labor force.

SELF-EMPLOYMENT

A decade ago, self-employment contributed to the income of nearly 20% of all households in Acton. Across the 12-town area, households with self-employment income as a percentage of all households varied tremendously, from a low 13% in Littleton to a high of 34% in Carlisle. By 2000, the percentage of households with one or more self-employed family members had declined in every town except Stow, yet the average earnings from self-employment increased dramatically. In fact, the rate of growth in self-employment income more than doubled the rate of growth in median household income in four of the 12 towns. Table 2.11 summarizes the 10-year change in households with self-employment income in Acton and other nearby communities.

Table 2.11: Households with Self-Employment Income, 1990-2000

	Households		% Self-Employment		Average Self-Employment Income		
	1990	2000	1990	2000	1990	2000	% Change
ACTON	6,600	7,469	19.1%	17.3%	21,700	41,837	92.8%
Bedford	4,479	4,625	18.9%	16.5%	15,341	34,378	124.1%
Boxborough	1,363	1,867	24.1%	19.1%	15,757	34,792	120.8%
Carlisle	1,457	1,628	34.1%	26.4%	31,392	63,570	102.5%
Chelmsford	11,453	12,826	14.1%	12.5%	26,146	26,416	1.0%
Concord	5,693	5,957	26.0%	23.0%	33,414	54,698	63.7%
Lincoln	2,632	2,807	24.8%	21.0%	63,629	72,098	13.3%
Littleton	2,562	2,960	13.1%	12.7%	10,635	20,418	92.0%
Maynard	4,051	4,278	16.7%	13.1%	24,386	33,296	36.5%
Stow	1,793	2,089	18.0%	20.6%	23,461	28,855	23.0%
Sudbury	4,762	5,523	20.5%	20.1%	51,041	57,604	12.9%
Westford	5,316	6,836	16.6%	15.2%	18,566	51,850	179.3%

Source: Census 2000, Summary File 3 Tables P-60, P-69; 1990 Census, Summary File 3 Tables P0-91, P0-92, P0-99, P0-100.

Land Use & Economic Development Goals

By virtue of tradition and zoning policies, Acton and most of the surrounding towns are predominantly residential. About 10% of all 141,354 acres in the 12-town area are zoned for commercial and industrial uses. Most of the industrially zoned land is adjacent to major regional highways in Chelmsford, Westford, Littleton and Bedford, and with few exceptions, the commercial districts lie along the state roads that run through each town. Acton, which comprises 9.2% of the region's total area, has 19% of all land zoned primarily for commercial uses and about 7% of all land zoned primarily for industrial uses.

It is very difficult to compare towns on the basis of their zoning because subtle regulatory differences can make two seemingly equal zoning districts not at all alike. This is particularly true in Acton, which has complicated zoning regulations and many zoning districts. Over time, Acton has created 14 districts that are intended mainly for commercial or industrial development.⁴⁴ For example, the Zoning Bylaw provides for four village business districts that allow a mix of residential, commercial, personal service and small food service establishments by right, yet some of the districts allow multi-family housing by special permit while others do not. Acton also has two office districts that allow a limited mix of office, health care, manufacturing and warehouse uses by right, but some of the special permitted uses in one office district are prohibited in the other. In addition, there are three commercial business districts and five industrial districts, each with a somewhat different schedule of uses and a variety of conditions associated with uses that require a special permit. Each district also has unique dimensional rules; at times, the differences are as inconspicuous as a maximum height variation of four feet in the two Office Park Districts.

DEVELOPMENT ASSETS

The 1998 Master Plan estimates that under current zoning, Acton's nonresidential buildout capacity is 8.38 million ft², or nearly twice the amount of built space than exists in the commercial and industrial districts today. About one-third of Acton's unused nonresidential development capacity involves vacant, developable land. Like many maturely developed suburbs around Boston, Acton has more future buildout capacity on sites with existing development than on vacant parcels. Table 2.12 provides a summary-level profile of commercial and industrial land in Acton as of last year (FY 2003).

Table 2.12: Summary Characteristics of Commercial & Industrial Land in Acton

Land Use	Land ⁴⁵		Total Gross Floor Area	Assessed Value		
	Parcels	Acres		Building	Land	Total (Including Yard Value)
Commercial	281	578.33	3,020,048	\$147,824,000	\$111,240,422	\$264,109,722
Industrial	45	228.99	1,280,375	\$50,549,500	\$29,982,500	\$82,331,400
Vacant Commercial						
Developable	14	33.68		\$0	\$3,426,000	\$3,434,600
Potentially Dev.	14	28.08		\$0	\$1,482,700	\$1,484,700
Not Developable	38	54.27		\$0	\$984,500	\$984,500
Vacant Industrial						
Developable	9	153.63		\$193,600	\$4,368,900	\$5,278,500
Potentially Dev.	16	84.65		\$0	\$2,387,900	\$2,387,900
Not Developable	25	30.59		\$0	\$450,600	\$450,600

Source: Acton Assessor's Office, FY03 Valuation Data.

⁴⁴ For Zoning Map, see Appendix A.

⁴⁵ Land used for commercial condominiums is not included in the total acres reported in Table 2.12.

Acton's lack of vacant, usable commercial land is an important part of the buildout equation because redeveloping sites with existing improvements can be very expensive – sometimes prohibitively so. Zoning regulations that govern redevelopment sites must be acutely conscious of feasibility. In unfavorable market conditions, dimensional rules that effectively reduce the investment worth of commercial land may bring about unintended consequences, such as encouraging the conversion of small commercial properties to residential use or encouraging new residential construction. Towns with reserve nonresidential development capacity tend to assume that residential uses in a business district will eventually convert to commercial uses because until all of the vacant land is developed, reverse conversions are uncommon. However, they can and do occur. The Master Plan implicitly recognizes the potential for this outcome in Acton ED-15, "Prevent conversion/loss of commercial and industrial land to residential development."

ZONING POLICIES

The Acton Master Plan identifies several known or potential conflicts between the Zoning Bylaw and the town's economic development goals, but the issues are complicated and they warrant further review.

Floor Area Ratio

The Master Plan makes a cogent argument for increasing the maximum floor area ratio (FAR) in several of the town's commercial and industrial districts. The effect of these changes would be a revised nonresidential buildout estimate of 9.96 million ft², or an increase of about 1.88 million ft² over buildout under current zoning. Acton would help to advance its economic development goals by increasing the amount of development that can occur in established business areas, yet even the Master Plan's proposed FAR amendments are quite low. In particular, a maximum FAR of .20 for industrial development all but guarantees a significant reduction in the investment worth and taxable value of industrial land.

It is intriguing that Acton's zoning imposes a lower FAR on all four village districts than on general business zones such as Kelley's Corner or the Limited Business District along Route 2A. The maximum FAR in Acton's village districts ranges from .20-.40, although in some cases the FAR may be increased from .20 to .40 in exchange for mixed commercial and residential development, or to .70 by transferring development rights from another part of town. Acton's decision to offer FAR incentives to achieve sustainable land use makes sense. However, it is doubtful that .40 or .70 is high enough to accomplish that end. Furthermore, a target or average use intensity of .40 is low for a village. In the West Acton Village District, there are several properties with a floor area ratio of more than .70. At least two conditions apply to commercial properties with a moderately high FAR (by Acton standards): the buildings are older, and the taxable value per acre is much higher than the overall average for commercial development.

Other Dimensional Constraints

Acton's present FAR of .10 for development in the Light Industrial-1 District is *extremely* low. The FAR, coupled with a large minimum open space requirement of 50% and a maximum height cap of 40 feet, all seem to suggest that Acton wants to discourage industrial uses, yet clearly this is not the case. High-value industrial building design is often difficult to accommodate within a 40-foot height limit. Complying with it while meeting all other dimensional controls and minimum off-street

parking requirements may effectively force a developer to create a low-rise building with a fairly large footprint on a parcel that exceeds the minimum lot area required by the Zoning Bylaw. The town could consider allowing a height increase by special permit in order to encourage more efficient use of land, or perhaps to encourage developers to provide some sub-grade parking. A height increase and a higher FAR will prove to be critical tools for industrial redevelopment.

Acton requires a minimum 75-foot front yard setback from Route 2A in the Limited Business District. Except as a device to further reduce development in this area, the basis for such a steep setback is not clear. It appears to encourage parking in front of buildings and exacerbates the image of a strip commercial zone without achieving commensurate public benefits. If the town wants to reduce the amount of commercial development along Route 2A (or in other parts of Acton), it would be better to change the zoning to a different slate of uses than to weaken the value of land by constraining what can be built there.

Zoning Complexity

According to the Master Plan, Acton has expressed interest in reducing the complexity of its Zoning Bylaw. Although the bylaw needs some updated definitions, consistency improvements and an index, it is a sophisticated, innovative code with qualitative standards that are not found in many suburban zoning bylaws. Developers usually do not object to complex regulations or performance standards; instead, they object to ambiguous rules, arbitrary decisions on the part of town boards, and submission requirements that have little if anything to do with the decision-making power of a permit granting authority. A clear permitting guide with design examples, available in print and on the town's web site, would help to make Acton's regulations more accessible to property owners and developers without sacrificing many of the thoughtful features of the Zoning Bylaw.

Residential Uses in Business Districts

Although it is nearly taboo in suburban communities to classify single-family homes as a prohibited use, the residential uses allowed in Acton's business districts seem contradictory to several goals of the Master Plan, the town's economic development and housing objectives, and the principles of Smart Growth. While it makes sense to include single-family residences in a village district, they make less sense in a conventional business zone. By encouraging single-family homes in commercial business areas, Acton increases the potential for land use conflicts and may make it far more difficult to develop the business districts to their full potential under zoning.

In addition, Acton's zoning regulations make it easy to develop single-family homes adjacent to businesses, yet the regulations subject conversions and multi-family housing to more onerous permitting requirements or simply prohibit these uses altogether. In fact, the town's economic development interests would be better served by encouraging more intensive residential development near business areas, mainly to facilitate pedestrian activity and increase trade without increasing vehicular traffic. The same land use policies can be used to promote affordable, elderly and disability housing units at a density that is realistic for developers. Increasing opportunities for multi-family housing around the villages and business areas would be consistent with Strategy LU9 of the Master Plan.

Fiscal Impact Analysis

The 1998 Economic Development recommends that Acton officials institute fiscal impact studies as part of the permitting process for commercial and industrial development. According to the Master Plan, the Board of Selectmen has followed through by incorporating a fiscal analysis model into the permitting procedures for Full Service Retirement Communities and Assisted Living Residence. Although requiring applicants to provide a fiscal impact study may seem useful, it is not clear how Acton officials would use the results other than to educate the public about the benefits of expanding the town's employment base. In states that allow local governments to assess impact fees, fiscal impact reports can and do have a role to play in development review and permitting. However, communities in Massachusetts do not have explicit statutory authority to impose impact fees. As a result, very few cities and towns maintain the data that are essential to implementing a consistent fiscal impact model. Furthermore, in states that allow impact fees it is generally the unit of local government that conducts a fiscal impact analysis, not the developer. If Acton wants to streamline and simplify the review and approval procedures for business development, it makes sense to eliminate submission requirements that have no substantive bearing on the town's permitting decisions.

Acton/EDIC

The Acton Master Plan (1998) and Economic Development Plan (1998) recommend many steps the town can take to strengthen and expand its economy. In an effort to implement Acton's Economic Development Plan (1998), town meeting approved a home rule petition three years ago to establish an Economic Development & Industrial Corporation (EDIC). Recently, the first Acton/EDIC Board of Directors was appointed by the town. It is a good time for Acton to review the home rule legislation and assure that the EDIC's charter provides enough authority for the organization to accomplish the town's economic development goals.

Acton's home rule petition, Chapter 135 of the Acts of 2001, is based on an early model of "special act" EDIC legislation that mirrors G.L. c.121C, the general law authority for cities and towns to establish an EDIC. Unfortunately, it does not incorporate provisions that appear in more recent EDIC special acts approved by the legislature. For example:

- Acton's EDIC legislation authorizes the town to finance Acton/EDIC projects with general revenue bonds outside the debt limit, but it appears to omit authority for the town to extend the temporary borrowing period under Section 17 of G.L. c.44. For multi-year projects in which the town is an investor, the ability to issue temporary notes with interest-only payments may be very important to the feasibility of a development and the willingness of taxpayers to participate in the future. The legislature has approved extended periods for temporary notes that support local EDIC projects.
- Chapter 135 does not exempt Acton/EDIC land dispositions from the requirements of G.L. c.30B, Section 16. Virtually all EDIC petitions approved by the legislature since the mid-1990s exempt

these organizations from the real property acquisition and disposition procedures of Chapter 30B.

- The legislation requires town meeting to approve an economic development plan before the Acton/EDIC can undertake any development projects. Acton may want to preserve this for political or other reasons, but it is an extra hurdle for the EDIC and not necessarily one that benefits the town. An EDIC created pursuant to G.L. c.121C is subject to an economic development plan requirement that involves prior approval by the state, but a special act EDIC does not have to be bound by the same procedures. If an appropriate development opportunity surfaced in the next few months, the EDIC would appear to lack the power to respond until town meeting approved a specific economic development plan.

Acton could replace the existing definition of “economic development plan” with broader language, such as any project that is consistent with Acton’s master plan or other plans approved by the Planning Board. An EDIC project would have to comply with Acton’s zoning and receive approvals prior to construction, so eliminating a town meeting-approved economic development plan does not liberate the EDIC from local control.

- Section 2 of Chapter 135 explicitly confines the Acton/EDIC’s purview to commercial and industrial projects. There is no authority for the Acton/EDIC to engage in residential development, either stand-alone or as part of a mixed-use commercial project. Although Section 11 confers authority for the Acton/EDIC to engage in urban renewal and low-income rental housing development, the general law referred to in Chapter 135 effectively limits the Acton/EDIC to rental housing that would normally be built and managed by a housing authority. There are easier ways to develop affordable housing, and residential uses may be essential to the feasibility of an Acton/EDIC commercial project.
- Chapter 135 authorizes Acton to issue “outside debt” bonds to support an EDIC project, but it requires the bonds to be repaid within 20 years. There are many reasons that the town may prefer to use its investment power to control a project for more than 20 years, but the 20-year repayment period makes it more difficult. A 40-year repayment period would not be out of line for a real estate development project.

The Acton/EDIC could be a vehicle for investing or reinvesting in difficult-to-develop sites and meeting a wide variety of community economic development needs. Its current charter does not make it impossible for the Acton/EDIC to function, but the legislation does limit the group’s ability to respond to real estate opportunities. The purpose of an EDIC is to establish and build local development capacity. Acton will want to consider whether Chapter 135 accomplishes all that it could to help the town achieve its economic development goals. The more diverse the Acton/EDIC’s options, the more likely it is that the organization will succeed.

Recommendations

- 1) Recognize that economic development and housing affordability are mutually dependent public policy issues. Acton has zoned a substantial amount of land for commercial development and over time, the town has cultivated a large base of retail establishments. Most people who work

in Acton each day do not live in town, which partially reflects the lower-wage makeup of Acton's employment base. It is in Acton's long-term economic development interests to increase housing access for those who work for local business establishments.

- 2) Continue to implement the land use and economic development recommendations of the Acton Master Plan (1998). Focus on the following strategies:
 - a) Revisit the maximum FAR for development in the village districts, Limited Business and the Industrial Districts.
 - b) Consider opportunities to consolidate zoning districts where it makes sense to do so, e.g., Light Industrial and Light Industrial-1, and OP-1/OP-2.
 - c) Consider allowing an increase in height in the industrial districts, by special permit from the Planning Board.
- 3) Make public realm improvements in the Village Districts a consistent feature of Acton's capital plan, even if only in modest amounts per year.
- 4) Consider seeking home rule authority to establish a differential real estate tax policy in order to encourage and retain start-up ventures, microbusiness "incubators" and microbusiness cooperatives in Acton. A graduated tax increase could be very effective at making Acton desirable to start-up companies and entrepreneurs by reducing their operating costs for three to five years.
- 5) Petition the legislature to amend Chapter 135 of the Acts of 2001 as follows:
 - a) Expand the Acton/EDIC's potential repertoire of projects to include residential and residential/commercial mixed-use development.
 - b) Delete the requirement for a town meeting-authorized economic development plan and incorporate the Acton Master Plan and Economic Development Plan by reference.
 - c) Establish a "gateway" function for the Board of Selectmen to review and authorize proposed Acton/EDIC projects in order to assure reasonable checks and balances and to institutionalize a partnership relationship between the town and the Acton/EDIC.
 - d) Exempt the Acton/EDIC from G.L. 30B, Section 16.
 - e) Extend the period that Acton may roll over temporary notes issued for Acton/EDIC projects.
 - f) Extend the maximum repayment period for long-term debt to 40 years.
 - g) Qualify the Acton/EDIC as a community-based development organization that can receive and expend federal housing and redevelopment funds on the town's behalf.
- 6) Seek resources to provide organizational development training and project management support to the Board of Directors of the Acton/EDIC.

APPENDIX

APPENDIX

Appendix A: E.O. 418 Requirements

- Community Development Narrative
- Buildout Study (Methodology from 1998 Master Plan)
- Public Meetings
 - Community Conversation Summaries
 - Presentation Materials

Appendix B: E.O. 418 Maps

- Water Resources
- Wildlife Habitat
- Existing Land Use & Open Space
- Land Suitability
- Housing Map
- Economic Development Map
- Putting It All Together

Community Development Narrative

LAND USE

Goal: Preserve those elements or features that contribute to Acton's New England town character as a suburban residential community with strong rural and historic roots.

Objective: Strengthen Acton's traditional pattern of village centers.

Objective: Maintain Acton's rural and historic elements.

Objective: Provide incentives and aid to preserve and revitalize historic structures and places.

Objective: Preserve natural and human-made features that contribute to Acton's character such as open fields, woodlands, ponds, country roads, and stone walls.

Objective: Promote a sense of community.

Goal: Direct new residential development to protect Acton's natural environment and other resources, to be consistent with Acton's New England town character, and to encourage diversity in Acton's population.

Objective: Encourage new residential development to preserve open space.

Objective: Promote residential village environments that are consistent with Acton's character.

Objective: Encourage a variety of neighborhood design alternatives for residential development.

Objective: Promote pedestrian circulation within and between residential developments.

Objective: Adjust the intensity of residential development to protect Acton's environmental resources and to remain within the limitations of its infrastructure.

HOUSING

Goal: Encourage diversity in Acton's population by achieving a mix of homes that enhances Acton's town character and provides needed choices for our residents.

Objective: Preserve the character of Acton's established residential neighborhoods.

Objective: Promote a range of economic diversity in housing including low and moderate income housing.

Objective: Promote a range of choice in the types of homes to allow for residents' changing capacities and preferences.

ECONOMIC DEVELOPMENT

Goal: Promote current and new commercial development within the context of the Master Plan by strengthening the tax base to reduce the tax burden on residential taxpayers.

Objective: Support commercial and industrial growth that will fit in Acton and contribute to the community's quality of life and fiscal stability.

- Encourage commercial and industrial development
- Attract new businesses
- Increase the diversity of commercial enterprise
- Increase Commercial, Industrial and Personal Property (C/I/P) revenues share to 20% within the next 5 years

Objective: Support the concept of village and business districts by encouraging businesses of appropriate scale that will contribute to a mix of activities.

NATURAL, CULTURAL AND HISTORIC RESOURCES

Goal: Protect and sustain Acton's natural environment and resources.

Objective: Strictly enforce federal, state and local environmental laws, and supplement them with additional Town regulations if necessary.

Objective: Ensure the restoration of polluted environmental resources.

Objective: Protect the quality and quantity of Acton's water supply.

Objective: Promote environmentally sound solid waste and wastewater management.

Objective: Pursue regional solutions to environmental problems.

Objective: Establish environmental standards for new development.

Goal: Preserve Acton's historic and cultural resources.

Objective: Provide incentives and aid to preserve and revitalize historic structures and places.

OPEN SPACE AND RECREATION

Goal: Preserve the remaining elements of Acton's rural character.

Objective: Protect and maintain Acton's remaining farmland, and promote active farming in the Town.

Objective: Conserve open space parcels that have been identified as key remaining elements of Acton's rural character.

Objective: Create greenbelts of conserved lands along waterways, to include key wildlife habitats.

Objective: Manage and enhance resource opportunities at Acton's conservation lands.

Goal: Provide a variety of recreational opportunities for all Acton residents.

Objective: Provide water recreational opportunities beyond existing facilities.

Objective: Preserve open spaces which have value as aesthetic, recreational, wetland, water, and wildlife resources.

Objective: Improve access to and between recreation and conservation areas.

Objective: Develop, maintain, and encourage the use of Acton's recreational resources.

Objective: Provide recreational opportunities for families with young children.

Objective: Encourage entertainment opportunities for teenagers.

SERVICES AND FACILITIES

Goal: Provide high quality services, facilities, and administration within the fiscal capacity of the Town.

Objective: Plan for new and expanded facilities as needed to serve the community.

Objective: Construct new, and expand and renovate existing school facilities at the local and regional levels to meet the needs of increased school enrollment.

Objective: Enhance the level of services that the Town can provide by continually seeking operational efficiencies and by using federal, state, and private funding sources to supplement Town funds.

Objective: Consider alternative ways of generating local revenues to pay for services and amenities desired by residents.

Objective: Explore and develop strategies to reduce reliance on the residential property tax to fund services and facilities, particularly for senior citizens and those on fixed incomes.

Goal: Provide a variety of high quality educational opportunities.

Objective: Maintain the excellence of the public school system.

Objective: Provide educational facilities and resources to support the increased student enrollment at the local and regional levels.

Objective: Encourage day-care facilities.

Objective: Provide a variety of continuing education programs.

Objective: Sustain and promote Acton's excellent library services.

Objective: Encourage the use of conservation areas and historic resources for educational purposes.

Objective: Provide services and facilities to enable the elderly and persons with disabilities to live independently in Acton.

Objective: Encourage greater access for all residents to cultural events, opportunities and services.

Goal: Continue to mitigate the impact of development upon natural resources

Objective: Work with Acton Water Supply District to maintain adequate supply and quality of water and to address the state water withdrawal limit.

Objective: Continue working to avoid and alleviate pollution resulting from failed septic systems.

Objective: Continue planning and implementing a sewerage system as needed to protect water resources and service desired development

TRANSPORTATION AND CIRCULATION

Goal: Provide a transportation system that meets the mobility and access needs of the community, is environmentally sound, safe and convenient, and reduces dependency on the automobile.

Objective: Regulate the amount and intensity of new growth as one measure to control traffic.

Objective: Establish transportation system capacity limits to be consistent with Acton's character and with the roadway's functional classification system.

Objective: Minimize Town expenditures for road improvements by maximizing the use of federal and state funds, and private mitigation efforts.

Objective: Promote local and regional public transportation.

Objective: Provide facilities that will encourage walking and bicycling, including on-road bicycle access.

Objective: Encourage regional and public/private cooperation in transportation planning.

Objective: Provide adequate vehicle carrying capacity on the major traffic corridors to maintain mobility, safety and access to land and minor roads.

Objective: Make improvements at hazardous locations while maintaining the scenic character of Acton's roads.

Objective: Improve parking availability in the village centers consistent with village plans and community design standards.

Objective: Improve connectivity and circulation between and within residential neighborhoods, and between and within business districts.

Buildout Analysis¹

The methodology for the buildout analysis is comparable to that used for the 1991 Master Plan. The analysis assumes that individual parcels will develop to their maximum potential under existing zoning:

- For a parcel in a residential zoning district, the analysis estimates the maximum number of dwelling units that could be constructed based on the minimum lot area for the district;
- For a parcel in a nonresidential district, the analysis estimates the maximum floor area that could be constructed based on dimensional regulations including the developable site area, maximum allowed building height and floor area ratio, and minimum required open space and off-street parking.

The analysis is based on the primary zoning district listed in the database (that is, it does not include separate analyses for parcels that are split into more than one district and does not account for variations in development densities due to the presence of overlay districts).

RESIDENTIAL BUILDOUT ESTIMATES

Acton's estimated residential buildout is approximately 10,600 dwelling units, a net increase of about 3,400 units over the current housing stock.² The Residence 2 zoning district accounts for the largest portion of this potential growth, with 2,157 dwellings (64% of the total potential development). The total buildout estimate incorporates the loss of 202 dwellings in nonresidential zoning districts (shown as negative numbers in), since the analysis assumes that all available nonresidentially-zoned land will be converted to nonresidential use.

This raw estimate of buildout is subject to an important qualification. Sixty-eight percent of the estimated potential housing growth represents the subdivision of existing single-family lots (see). Thus, based solely on minimum lot area requirements (that is, not taking into account the dimensions, shapes or soil conditions of individual lots), the buildout calculations estimate that additional development on existing single-family lots in Acton could increase the Town's housing stock by 31.9%.

In contrast, development of open land plays a much smaller role in the buildout estimates. Land currently classified as "developable residential land" or "potentially developable residential land" is estimated to support the construction of fewer than 500 dwelling units. Another important

¹ Excerpted from Acton Master Plan (1998). For purposes of considering Acton's future housing needs, the Master Plan buildout analysis was substituted for the EOE A Buildout Study because the former is considered to be a more accurate source of the town's growth potential.

² This estimate is very close to the 1989 buildout estimate of 11,010 dwelling units. The two estimates were derived using similar methodologies, and the slight decrease is most likely attributable to a combination of two factors: some land, considered developable in 1989, may have been preserved for open space, rezoned, or otherwise removed from the supply of residential land; and some parcels may have been developed at a lower density than estimated in the previous buildout.

component of the buildout is land currently assessed for forestry under Chapter 61. There are currently 37 parcels in Acton in the Chapter 61 assessment program, totaling about 662 acres. The analysis estimates that these parcels can support 432 new dwelling units.

Table : Estimated Buildout of Parcels with Existing Dwelling Units

Existing Units	Units Added	No. Of Parcels	Total Area (Acres)	Average Parcel Size	Existing Dwelling Units	Average Units Per Acre	Buildout Dwelling Units	Potential Increase
1	1	518	806.11	1.56	518	0.64	1,036	518
1	2	138	318.29	2.31	138	0.43	414	276
1	3	76	232.57	3.06	76	0.33	304	228
1	4	39	168.95	4.33	39	0.23	195	156
1	5	25	87.04	3.48	25	0.29	150	125
1	6-10	60	368.13	6.14	60	0.16	519	459
1	>10	29	504.03	17.38	29	0.06	568	539
2	1	1	1.70	1.70	2	1.18	3	1
2	>1	4	8.89	2.22	8	0.90	17	9
>2	1	3	6.48	2.16	11	1.70	14	3
>2	>1	2	35.35	17.68	33	0.93	52	19
All developed lots with potential for additional lots		895	2,537.54	2.84	939	0.37	3,272	2,333

These characteristics of the estimated buildout lead to two important observations about Acton's future residential growth. First, although most residential growth in the next 10 to 15 years is likely to occur on land that is now vacant, the total supply of raw land available for residential development is limited: the database contains only 216 vacant parcels, with a total area of 1,231 acres, that could support residential growth under existing zoning. These parcels have a total development potential of approximately 1,100 dwelling units. By itself, this supply of open land would support 15 years of growth at an average rate of 72 new homes per year (the median for the 1980-1997 period).

The second point is related to the first: as open land disappears, most of the potential growth in Acton will come from infill development, whether through individual splits of smaller single-family lots or through creation of new subdivisions on land that is currently occupied by a single-family home but has significantly more land area than is required by the Zoning By-Law (older units may also be replaced but this is unlikely to effect the overall buildout). This means that the actual ultimate buildout will probably be significantly lower than the maximum number computed in this analysis: many homeowners, particularly in an affluent community like Acton, will prefer to retain their larger lots rather than split off a new house lot; and many other properties, while having the required minimum area for another dwelling, will be constrained from further development by other factors such as topography, access and the shape of the lot.

It is not feasible to analyze each lot individually to determine how extensive these limitations on development might be. However, by making a few assumptions we can estimate a “likely” buildout number that is lower than the theoretical maximum buildout. These assumptions concern the likelihood of infill development on existing residential parcels, and are simply rough guesses about owners’ behavior. For example, we may assume that the owner of a parcel with an existing single-family dwelling will be more likely to subdivide the lot if more than one additional dwelling can be accommodated: the expected higher return more likely justifies the effort and cost, and the impacts on the existing dwelling. We may also assume that the more existing units there are on a site, the more difficult it will be to separate additional lots for new units. Based on these assumptions, we assume that the portion of all parcels with estimated growth potential that will actually be divided to create additional dwelling units may approximate the following percentages:

Assumed percentage Existing dwelling units and computed development potential	of buildout potential that will be realized
Lots with one dwelling unit, with sufficient area for:	
• One additional unit	25%
• Two additional units	50%
• Three to five additional units	75%
• More than five additional units	100%
Lots with two dwelling units, with sufficient area for:	
• One additional unit	0%
• More than 1 additional unit	25%
Lots with more than two dwelling units, with area for one or more additional units	
	0%

Based on these assumptions, Acton’s “likely” **residential buildout would be approximately 10,200 dwelling units**, or about 400 units less than the estimated maximum buildout. At the long-term growth rate of 72 new units per year, this potential will accommodate **approximately 40 years of continued residential growth** in Acton (see). Assuming that the average household size remains the same as in 1990 (3.12 per unit for single-family homes, and 2.69 per unit for all housing types), this implies a **total population of about 24,500 in the year 2020, and about 29,300 at buildout.**

Acton Community Housing Forums

Session #1: October 7, 2003

DISCUSSION QUESTIONS

What housing needs – if any – are not met by ordinary market development in Acton? Who cannot find suitable housing in Acton today?

- Senior Citizens and 18-24 year olds... definitely people who are just starting out
- Empty nesters, the elderly, young professionals, young families
- Lacks housing for people who work here
- How diverse do we want Acton to be?
- Can residents live here over a long time?
- Do we want people to move to Acton?
- Town employees... we want the firemen in town, many current town employees and school employees cannot afford to purchase (even some 40B units are still beyond their means)

Setting aside legal requirements, do you think communities have an obligation to provide for affordable housing? Why, or why not?

- Town doesn't have an obligation, but should do things that allow it to be built, i.e. zoning
- It is important as a community to have affordable housing... affordable housing is good, how to provide it
- Don't like the word obligation
- Affordable = moderate and middle income
- Yes, to provide a diversity of incomes, race etc...
- Provides an entry to the community
- Yes, new immigrants

What factors would make you more likely to oppose an affordable housing development?

- Loss of open space
- Positive locations for affordable housing would be in an isolated area of town or in or near a village or business center
- Would oppose because of design issues, location in an isolated area of town, traffic, environmental reasons, non friendly family setting, a heavily affordable "project"
- Neutral about affordable housing that might be located next their home or neighborhood, attached multi-family buildings rather than single family homes, rental vs. ownership units, loss of open space
- Don't want it to change the character of Acton
- Affordable housing comes with bureaucracy
- Affordable housing can be blighting
- People living there sense a negative connotation

What factors would make you more likely to support an affordable housing development?

- More than the required minimum number of affordable units... would depend on the project
- units that sell at prices affordable to a range of incomes
- Lowest possible density... depends on the project
- Located in a particular area or areas of town... this is not necessary
- Housing built for seniors would be okay
- Housing built for families, yes!
- Housing built for persons with disabilities would be okay
- Housing needs and gaps should be identified and should be supported
- There is a lack of connectivity... good communities are being developed in South and East Acton... connectivity of Acton as a whole would be supported
- Need to develop more housing and jobs around the commuter rail... better commerce

Compared to other local needs, how important is affordable housing?

More Important

- Protecting open space
- Preserving historic resources
- Traffic and schools are the biggest issues
- Need to feel connected, need to establish willingness to commit personal energies to this happening...there are fewer volunteers than in the past

Less Important

- Controlling traffic congestion
- Controlling property tax increases

Same

- Managing economic growth
- Controlling population growth

Issues

- Affordable housing is an unfunded mandate
- Clash between private property rights and 40B
- Turn older stock to condos and apartments
- How useful are statistics, especially 30% of income for housing costs
- Silly list, they are all important

Which of the following options seems most appropriate for an affordable housing strategy in Acton?

- A little bit of everything
- Using CPA revenue to convert existing market rate homes into permanently affordable housing

- Accessory apartment in single family neighborhoods – even if it were your neighbor’s home
- Using CPA revenue to convert existing market rate homes into permanently affordable housing
- Accessory apartments in single-family neighborhoods – even if it were your neighbor’s home
- Allowing and encouraging multi-family development in business areas, such as above stores
- Using some of the town’s land for affordable housing development: Willow Street

How important is architectural and landscape design to a project’s palatability to the surrounding neighborhood? What features would people like to see incorporated into the design of the buildings and the streetscape?

- Very important and should remain/be consistent with the neighborhoods

Would an affordable housing development be more acceptable to the community if it included a mix of housing types – such as small two-family homes, some garden apartments or townhouse, and larger single-family residences? Less acceptable? Why?

- Generally yes, but it depends on the location
- How would density fit into Acton? Removing barriers to do accessory apartments and conversions...
- Can McMansionization be limited with a restriction?
- Use CPA to buy down condos
- Investigate other towns that don’t have hostile 40Bs... LIP?
- Zoning to allow conversions of single family homes to multifamily homes
- Landscaping matters even if it increases the cost of things
- Variety is needed... public transit stops near new cluster/village development is important
- Land taken for taxes, is it usable?
- We need other mechanisms than new construction
- Hostile 40Bs hurt the town, we need to be proactive!
- 40Bs are currently driven by sales to developers
- Zoning to allow some conversion of single-family units to increase density
- More creative zoning
- Clash of private property rights and town’s need for 40B development
- Can turn over older housing stock into condos/apartments

Issues

- Can residents remain in Acton if they want to?
- Do we want people moving to the community?
- Do we want a diverse population?
- Teachers and service people cannot afford to live here... this is a concern to some
- The goal for housing is to support the kind of community that we have
- In the late 60s, most of the people Joe knew lived in town... it created a great community environment... there were many volunteers for many activities

- Family life has changed... there are more single family homes now, fewer volunteers, dual income households, quality of life... stay in town
- If a real estate developer wants to do affordable housing, what resources are available? what is permit process? deed restrictions?

Acton Community Housing Forums

Session #2: October 8, 2003

DISCUSSION QUESTIONS

What housing needs – if any – are not met by ordinary market development in Acton? Who cannot find suitable housing in Acton today?

- There is a lot of new housing of a particular type
- Town is not good to rely on for people who don't want cars, maybe take that into more consideration
- Not enough housing for first time low-income buyers
- First time homebuyers
- Option of the elderly to remain due to affordability
- 24-35 age group
- Everything needs to be overlaid with sustainability and good design
- Those looking for housing in the \$250K-\$500K is missing
- New development is single family and very expensive, town staff is having trouble buying in town...
- What can people afford? What are they willing to pay for is an even better question...

Setting aside legal requirements, do you think communities have an obligation to provide for affordable housing? Why, or why not?

- Don't like the word obligation
- No, not an obligation, but there might be an advantage to provide for affordable housing
- Yes, Acton does have an obligation to town employees
- Also obligated to promote diversity... you can't deny to those who can't afford what I can
- No, Acton doesn't have an obligation, but it is a necessity...

What factors would make you more likely to oppose an affordable housing development?

- Loss of open space
- Poor planning, if poorly planned and designed, we don't want it

What factors would make you more likely to support an affordable housing development?

- Character of neighborhoods
- Consistency of style and location of town where there was consistency with what was there... don't want something that clashes
- Housing built for seniors
- Housing built for persons with disabilities
- Lowest possible density (and some people wanted it at the highest possible density), even if it means affordable housing sale prices set at the maximum allowed by law
- Housing built for seniors
- Housing built for persons with disabilities (there were mixed opinions about this)

Compared to other local needs, how important is affordable housing?

- Protecting open space, controlling traffic congestion, managing economic growth are all more important than affordable housing
- Acton is really starting to lose the community feel it used to have
- Affordable housing is just as important as all of these things
- We need more education about 40B law
- What is this information going to be used for? what is the implementation? what is the tangible result of this process?

Which of the following options seems most appropriate for an affordable housing strategy in Acton?

- NO, new construction (via Chapter 40B or local zoning) or market rate housing that includes some affordable units
- YES, using CPA revenue to convert existing market rate homes into permanently affordable housing
- YES, allowing and promoting two-three- or four-family dwellings, through conversion of existing single-family residences or new construction
- YES, accessory apartments in single-family neighborhoods, even if it were your neighbor's home
- YES, allowing and encouraging more new multi-family ownership or rental housing, especially if above stores
- Wllowing and encouraging multi-family development in business areas, such as above stores, CONVERSION yes, NEW no

How important is architectural and landscape design to a project's palatability to the surrounding neighborhood? What features would people like to see incorporated into the design of the buildings and the streetscape?

- Sustainable design is what is important, just how it looks isn't the only thing that matters anymore
- Would an affordable housing development be more acceptable to the community if it included a mix of housing types – such as small two-family homes, some garden apartments or townhouse, and larger single-family residences? Less acceptable? Why?
- Yes, but scattered throughout the community

Visual Preference Survey-Summary (October 2003 Meetings)

SINGLE-FAMILY HOMES

- Respondents strongly prefer single-family housing to other housing types.
- Images of two historic houses in Acton ranked highest in the VPS. Image 1 is a bungalow with a deep front porch set close to the street with mature trees and landscaping. Image 3 is a historic colonial with original clapboards, six-over-six windows, shutters, two masonry chimneys and mature trees.
- Image 7 was the third ranked image of single-family houses. Two new, two-story houses with multi-gabled roofs, dormered windows and two-bay garages facing the street are pictured set close together on a curvilinear street with tall trees behind the houses.
- A picture of a very large “McMansion” with numerous gables, turrets, green glass windows and immature shrubs (Image 9) received the lowest ranking of single family homes and tied for lowest in the whole VPS.
- Respondents did not like a modernist house (Image 5) with square windows and cantilevered rooms located in Acton on a wooded lot.
- A tidy trailer park (Image 6) with mature trees in Acton also received low scores.

MULTI-FAMILY HOMES

- Respondents prefer multi-family properties designed to look like single-family homes.
- Three of the four highest-ranking images are new construction.
- The most highly ranked house (Image 10) is a large, historic structure in the New England vernacular on a corner lot with tall trees in Ayer, MA that has been divided into apartments.
- Two pictures from a recently built 40B subdivision in Boxford, MA (Images 12 and 14) also received high scores. The houses in this subdivision are duplexes and triples painted in a variety of colors that have the scale and bulk of single-family houses.
- The homes are made of clapboard and have pitched roofs, porches and distinct windows (two-over-two and six-over-six).
- Respondents like Image 25, a new multi-family house in a 40B project in Lincoln, MA. The house mimics the historic vernacular of the house in Image 10 with a wraparound porch and is sited on a well-landscaped corner lot.
- A picture of attached, three-story townhouses with first floor garages, sided in vinyl with nearly flat roofs and long staircases made of unstained lumber (Image 17) was strongly disliked by respondents. No trees, shrubs or lawn are visible.
- Image 18, a dark brick garden-apartment building with small balconies and a dominant parking lot, rated poorly.
- A historic, shingled, three-story apartment building with a flat roof and new vinyl windows (Image 19) received a low rating too.

MIXED-USE PROPERTIES

- Respondents like nearly all of the mixed-use images presented in the VPS.
- The most highly rated mixed-use building (Image 41) is a corner store built in a new subdivision in Chapel Hill, NC. It is a two-and-a-half story fieldstone and clapboard structure on a corner lot that mimics the scale and massing of a large, single-family house. The first floor is retail and the others are apartments.
- Images 31 and 39 were both taken in downtown Andover, MA. Respondents like both of these large, brick historic buildings with ground floor retail and apartments on the upper stories.
- Most respondents like a historic brick school in Washington, DC that had been renovated and converted to apartments and had a new commercial addition on one wing (Image30).
- The four mixed-use buildings that respondents did not like (Images 28, 32,33 and 37) are similar to each other. All four are large, four or five-story structures built in California or Florida. The location (suburban or urban) and the uses of these buildings are not clear from the pictures. There is little landscaping and the architecture is out of context for New England.

DESIGN IN ACTON

- Respondents overwhelmingly prefer that housing styles, rooflines and garages vary throughout a subdivision to create visual variety and create character. Respondents like new subdivisions to look like they were built over time and not produced in a “cookie-cutter” manner.
- Respondents also strongly support trees, landscaping and sidewalks and think they are a necessity despite their cost.
- Natural resource protection, open space protection and less-expensive housing are all equally important goals for cluster subdivisions. Respondents also think community and safety, intimate and friendly neighborhoods, efficiency, shared services and good design should be goals for cluster subdivisions.
- They think the houses in cluster subdivisions should have character and charm, include a variety of housing types (single and multi-family), respect the topography of the site and should create a sense of privacy for each unit.
- An equal number of respondents said they like row houses, town houses, garden apartments and multi-family houses that look like single-family houses. None of the respondents like apartment buildings.
- Respondents think two and three-family houses, townhouses and subdivided historic structures can be integrated into a neighborhood with single-family housing.
- Retail and neighborhood services (bank branches, barber, small grocer) mixed with apartments is the most preferred type of mixed-use structure. Respondents frequently stated that they like a pedestrian scale and pedestrian amenities.

Affordable Housing Strategy Meetings Session #1: February 2, 2004

Acton Community Housing Corporation
Acton Housing Authority
Board of Appeals
Board of Health
Board of Selectmen
Community Preservation Committee
Conservation Commission
Historical Commission
Historic District Commission
Planning Board

The Board of Selectmen will sponsor a meeting on an affordable housing strategy for Acton on Monday, February 2, 2004, at 7:00 p.m in Town Hall, Room 204. The primary goals for the meeting are to produce criteria or standards that the town wants Chapter 40B developments to meet and to agree on a list of trade-offs that we are willing to consider to increase Acton's supply of affordable housing. Toward these ends, we need active participation from all boards, committees and officials with a role in planning, development review or permitting. The ideas and recommendations discussed at this meeting will have a significant impact on an affordable housing plan that Judi Barrett of Community Opportunities Group, Inc., is preparing for the town. The meeting will begin with a presentation by Ms Barrett on key issues that need to be addressed in Acton's housing plan. Thereafter, we expect to engage in a lively discussion that includes evaluating a mock development project and identifying criteria that Acton should use to review comprehensive permits for appropriateness of location, design quality, and overall benefits to the community.

Please contact our office by January 23, 2004, to confirm your attendance.
(978-264-9612; bos@acton-ma.gov)

Discussion Questions

1. What outcomes or results does Acton want from affordable housing development?
Some examples:
 - Housing for families
 - Housing for the elderly or persons with disabilities
 - Housing for empty nesters
 - Rental housing
 - The lowest possible density that can be achieved without making the project uneconomic
 - Design that is similar in styles, materials and quality to residential buildings in the surrounding neighborhood
 - Usable open space
 - Locations identified in the Master Plan as appropriate for higher-density land use
 - Inclusion of affordable units in mixed-use developments
 - Retention of Acton's young citizens
 - Housing affordable to middle-income families – even though the units will not count on the Subsidized Housing Inventory
 - Use of existing homes for affordable housing units

2. What outcomes are most important?
(Prioritize outcomes identified by the group)
Related question:
 - Is there a significant difference between the highest, middle and lowest priority outcomes?
If yes, why – i.e., what makes them so different?

3. Assuming that the town cannot secure all of the outcomes it wants, which ones are negotiable, and to what extent? Would you be willing to accept ... (examples):
 - Higher density to obtain more open space?
 - Less open space to obtain lower density?
 - Higher density to obtain age-restricted housing units?
 - Higher density on a commercially or industrially zoned site in order to preserve some of the land for economic development?
 - Larger housing units or single-family homes in order to obtain more open space, even if larger homes are more likely to attract families with children?

Discussion Notes

- “Good Design” more important than density
 - but not high density t.l. to t.l.
 - “good design” needs work -- re: define it
- Take pro-active steps
 - guidelines for developers
 - establish collaborative process before or outside 40B with abutters
- Good design makes density more acceptable
- Use zoning to work to generate affordable housing
 - buy off-site affordable units
 - deed restrictions off-site
- Use (re-)development in and around centers
- Incentives for dwelling conversions with affordable component, and infill
- Ease approval process where possible
- Discussion on where high-density is acceptable or should be encouraged
- “High” density with good design in existing (or new) centers
- More emphasis on open space outside of centers
- Take context of site into consideration
- Incentives for affordable housing in centers
- Identify existing affordable units for possible deed restrictions
- Better process for dealing with affordable housing
- Create an incentive for collaborative process
- Town be proactive in affordable housing
 - plan (comprehensive) to do it
 - see what the town can get
 - get out front of developers
- Create new “transportation” on hubs
- Look for walkability

- Respect “smart growth” ideas
- Focus affordable housing plan in area between Rt. 2 and commuter rail
- Housing for teachers, police, etc.
- Housing design for affordable housing not visibly different from market rate
- Form, scale, placement
- Increase affordable housing without building new housing – deed restrictions
- More orientation for access to public transit
- Find ways to integrate affordable housing with look and feel of town
- End corrosiveness of current process

What outcomes or results does Acton want from affordable housing development?

- Key Issues
 - Development by right economic returns
 - Fully diverse community
 - Mixed housing
 - Compatibility with community character, form, scale, and location on property
 - Mixed housing types
 - Strengthen village centers
 - Meet the needs of people over 55 who are downsizing
- Keep services here
- Consider accessory apartments by right in new construction
- Look at terminology affordable housing vs. deed restriction low and moderate housing
- Plan w/40B
- Use 40B i.e., the town use it
- Change EDIC legislation to include housing charge

Affordable Housing Strategy Meetings Session #2: April 27, 2004

Acton Community Housing Corporation
Acton Housing Authority
Board of Appeals
Board of Health
Board of Selectmen
Community Preservation Committee
Conservation Commission
Historical Commission
Historic District Commission
Planning Board

The Board of Selectmen will host the second session of the All-Board Housing Strategy Meeting on Tuesday, April 27 at 7:00 p.m. This session is designed to complete the work we initiated on February 2, 2004, when participants explored and discussed outcomes that Acton would like Chapter 40B developments to achieve. On April 27, however, we will ask you to help us review a mock development proposal and work through a series of trade-offs in order to prioritize outcomes that are important to the town. The mock review process includes a hypothetical developer's proposal and several alternatives. We will ask you to choose an alternative that you think would be most appropriate for Acton, considering the town's affordable housing needs and other important planning concerns.

Please contact our office by April 20, 2004, to confirm your attendance.

Attachment: Flipchart notes of February 2, 2004 All-Board Strategy Meeting – Session 1

MAKING CHOICES

Affordable Housing Scenario (April 27, 2004 Strategy Meeting)

A developer has told local officials that he will seek a comprehensive permit for a 140-unit housing development known as Acton Woods. He has signed a purchase-and-sale agreement with the owner of two parcels that have a combined total of 49.5 acres of land. The site is adjacent to conservation land, an old farm, and several new house lots with homes that sold for an average of \$850,000. Both parcels are in a residential zoning district that requires a minimum lot size of 80,000 square feet. Less than a mile away, there is a research and development facility in an industrial district. During peak hours, the road that passes in front of the site carries a moderate volume of commuter traffic. Proximity to the industrial area means that the developer has access to public water and sewer service.

The developer hired a wetlands consultant to delineate wetlands and the town's conservation agent agrees with the delineation. Excluding the resource areas and buffer zones, the site's developable land area is about 41 acres. Assuming a factor for odd-shaped lots and roadways, the site's yield potential in a conventional subdivision is a maximum of 18 house lots. To build 140 units, the developer proposes a mix of 60 single-family homes, 30 duplexes and 50 townhouses in ten five-unit buildings. Since the state requires at least 25% of the units to be affordable to low- or moderate-income homebuyers, 6 of the single-family homes, 15 of the duplexes and 15 of the townhouses will be Chapter 40B units (total of 35). Although the developer could have priced the affordable units a little higher, he decided to set the maximum sale prices at \$150,000 for a three-bedroom duplex, \$150,000-\$165,000 for two- and three-bedroom townhouses, \$180,000 for a three-bedroom single-family home and \$190,000 for a four-bedroom single-family home. According to the developer's market study, the "market" single-family homes will sell quickly if he prices them in the \$575,000-\$620,000 range, and the "market" duplexes and townhouses in the \$275,000-325,000 range. Between the residential buildings, accessory structures, sidewalks and roadways, total site coverage will be about 52%.

Your town currently has 161 Chapter 40B units or 2.11%. To reach 10%, you need 604 Chapter 40B units. State regulations limit each Chapter 40B development in your town to a maximum of 300 units unless local officials are willing to exceed the 300-unit cap. In addition, if the Board of Appeals approves a 153-unit development, your town could deny additional comprehensive permits for up to 12 months thereafter, assuming a building permit is issued during the same 12-month period.

If you were:

- On the Board of Appeals
- A member of the Planning Board or Board of Selectmen
- A member of the ACHC
- An abutter
- An interested observer

How would you evaluate Acton Woods? What would make the proposal as beneficial as possible to the town?

Assumptions

For this activity, you may consider the following tradeoffs:

Local Concern	Developer's Response
<ul style="list-style-type: none"> The number of units could be reduced to 100 without making the project uneconomic. You want a smaller development, so you ask the developer for a density reduction. 	<ul style="list-style-type: none"> He agrees, but if he reduces the number of units he will eliminate townhouses and build only single-family homes. Result: 100 single-family homes instead of 60, no duplex or townhouse units.
<ul style="list-style-type: none"> You decide to negotiate for rental instead of homeownership units, in which case all of the units will be added to the Chapter 40B Inventory. 	<ul style="list-style-type: none"> The developer submits a counter-proposal for 156 apartments in five 24-unit buildings and one 36-unit building, three stories each. He might agree to scale back some of the buildings, but ultimately the rental project would include a mix of 18-, 24- and 36-unit buildings and a range of 156-162 units.
<ul style="list-style-type: none"> You want to preserve as much open space as possible. The developer's proposal is a conventional subdivision that divides the entire site into small house lots, except that all of the townhouses are in one area, near some new, high-end single-family homes. 	<ul style="list-style-type: none"> The developer says he will consider a different site plan, e.g., an open space-cluster development, but in exchange, he wants 15 more townhouses because he will have to eliminate some single-family homes.
<ul style="list-style-type: none"> You want the developer to build only age-restricted housing, so you ask him to change the project to an over-55 development. 	<ul style="list-style-type: none"> He will consider your request <u>if</u> he can add an assisted living facility and you agree to let him exceed the 300-unit cap. Result: 80 townhouses and cottage units for over-55 households and a 225-unit assisted living facility.
<ul style="list-style-type: none"> You do not want to exceed the 300-unit cap, so you ask the developer to make 25% of the units age-restricted (over-55). 	<ul style="list-style-type: none"> He says yes -- <u>if</u> the town agrees to 165 units instead of 140.
<ul style="list-style-type: none"> You want to reduce the price of some of the Chapter 40B units to make them affordable to low-income families. 	<ul style="list-style-type: none"> The developer agrees, but he will not reduce the number of units in the development below 140.
<ul style="list-style-type: none"> The town desperately needs more facilities for youth sports. You are convinced that the development will exacerbate this problem because it will bring more children into the community. So, you ask the developer to contribute \$250,000 to the town's recreation fund. 	<ul style="list-style-type: none"> He says no cash, but offers to redesign the site and donate five acres of land to the recreation department. In exchange, he wants 20 more townhouses because he will lose house lots to the land donation, <u>and</u> he wants the Town to endorse his project through the state's Local Initiative Program, a move that would require the selectmen to co-sign his application for site approval.

Questions To Consider

- Would a development of all single-family homes be more or less beneficial to the town?
- Would increasing the development to 153+ units be worth the political fallout – knowing that a 153-unit would satisfy the “recent progress” rule and give the town a 12-month break from having to approve other comprehensive permits?
- Would a rental development that gets the town much closer to 10% be more or less beneficial to the town? Note: compared to a homeownership development, rental housing may generate more children, but not necessarily more school-age children.
- If you wanted more open space at Acton Woods, what areas of the site would you want to preserve?
 - Would you want open space that provides connectivity to adjoining open space and existing neighborhoods, or would you want buffers between the development and adjoining neighborhoods?
 - Where should most or all of the development be located?
- If the developer offered to donate land suitable for a future recreation area in lieu of donating cash to a local recreation fund, would you consider the offer reasonable – even if it means increasing the number of townhouses?
- Would it ever make sense – under any circumstances – for the selectmen to facilitate or streamline the Chapter 40B site approval process by helping the developer apply to the Local Initiative Program for project eligibility? (If yes, what circumstances?)
- The developer assumes you will oppose 140 units. If accepting 140+ units means that you could win concessions from the developer, which of the following outcomes would be most important to you?
 - Increase in the number of affordable units
 - Reduction in sale price of affordable units
 - More open space
 - Age-restricted housing
 - Higher-quality building design
 - A cash contribution to the town for recreation or other facilities, i.e., a “mitigation payment”
 - Other ideas?

Discussion Notes

Roland Bartl opened the meeting at 7:10 PM.

- He generally explained the materials that were distributed to meeting participants and asked that participants not discuss proposed/pending Chapter 40B projects.
- The meeting was going to be about housing in general.
- He briefly explained the agenda:
 - Judi Barrett would go over the exercise and meeting materials with the participants;
 - Participants would break into 5 working groups to discuss and determine how they would make the hypothetical proposal as beneficial as possible;
 - Everyone would reconvene and each group would present their findings.

Judi Barrett explained the meeting in more detail.

- She mentioned that participants can refer to the notes from the last housing strategy meeting although they don't directly relate to the activities planned for tonight's meeting.
- The activity planned for tonight is intended to force tough choices.
- She went over the locus map of the fictitious "Acton Woods."
- Ultimately, she wants each group to:
 - answer the questions on the handout;
 - sketch on the locus map where the housing in Acton Woods should be located.
- She went through the questions participants will have to answer in their groups.
 - If Acton Woods contained assisted living units, the assumption is that they would be home ownership units.
 - It is assumed that there is no public transportation within 5 miles of Acton Woods.
 - Mixed use (non-residential and residential) would not be allowed in Acton Woods since it would not be allowed under current Ch. 40B regulations.
 - It is assumed that "The Farm" is not deed restricted conservation land. In other words, it could be developed.
 - It is assumed that the "conservation" land is deed restricted.
 - There is a road that leads into the site from the main road to the south of the site. The road leading into the site eventually turns into a cart path which leads to the wetlands onsite.
 - If Acton Woods contained assisted living units, at least some of the assisted living units would have to be "affordable" under Ch. 40B (part of the minimum affordable housing requirement of 25%).

At 7:50 PM, participants were assigned a number from 1-5 and went to the corresponding table. Participants then worked in groups on the handout questions and the locus map.

At 8:45 PM, everyone reconvened. Each group presented their findings while their locus maps were displayed on the screen in the front of the room.

GROUP 1:

- They recommended that all units be rental units – 156 rental units total, 5 24-unit buildings and 1 36-unit building.
- They would propose 2 accesses to the project. Both accesses would be off Maple Avenue.
- The group wanted to preserve as much open space as possible.
- 156 rental units would give the town a 12-month break from having to approve other comprehensive permits. The group thought that during the 12-month break that they could try to work toward acquiring “The Farm” by applying for and receiving Community Preservation Act funds.
- The group is not sure whether the Selectmen should facilitate the Ch. 40B process by helping the developer apply to the Local Initiative Program (LIP) for project eligibility.
- They would be looking for a sliding scale on the rental units.
- Their proposal of clustering the 6 buildings to the north end of the site would make it more economical for the developer because there would be less infrastructure.

A participant from another group commented that their proposal shows about 10-12 units/acre which is more of an urban design. He said with that density, the Town might not receive the design they would want.

GROUP 2:

- The group felt it would be less beneficial to the Town to have all the units as single-family homes.
- It is not worth increasing the project to 153 units to receive a break from comprehensive permits for 12 months.
- The group didn’t like the rental unit conditions. The conditions didn’t make sense for the site. They didn’t believe that 5-6 large, big box style buildings made sense for the site.
- Because there are only 2 homes on Maple Avenue, the group proposed clustering houses near them and away from the wetlands.
- The group would want a connection to the cul-de-sac (off Maple Avenue) east of the site. It could be a road or just a connection for emergency access.
- The group proposed a no build buffer along “The Farm.” They would want to buy “The Farm” later if possible.
- The group feels that the Town already has the recreation land, so they would want cash from the applicant to develop recreation “facilities.”
- They believe that the Ch. 40B process where the Selectmen negotiate and help the developer apply to LIP is always the more favorable option. With this project, they would also want more control over design, so they would prefer the LIP application process.
- If a 140-unit project was accepted, the group believes the following outcomes would be important (listed from most important to least important):
 - Increase in the number of affordable units
 - More open space
 - Higher-quality building design
 - Reduction in sale price of affordable units
 - Cash contribution to the Town

- The group believed that some age-restricted units would not be bad, but they would not want all or a lot of age-restricted units.

GROUP 3:

- They felt that all single-family homes is not a useful tradeoff. A mixture of housing types would probably be more affordable in general (even if they weren't all considered "affordable" under State regulations).
- The group believed that the 12-month break from comprehensive permits (if the Town approved a 153 unit development) is too short of a time frame by the time you get through litigation, etc. For this reason, they don't think it would be worth it to approve 153 units to receive the 12-month break.
- The group felt that rental units are more affordable than ownership units for the populations they want to serve.
- They think that a mix is best.
- The group proposed that the highest density in Acton Woods be placed up near the conservation land to provide a sense of space near it. It also places the higher density near the abutters.
- The group proposed open space in the middle of the site with a path connection.
- The group was concerned about where access to and parking for the recreation land would be if the developer donated recreation land. As a result, the group had mixed feelings on whether they would want to accept recreation land in lieu of cash from the developer.
- If the Ch. 40B process where the Selectmen negotiate and help the developer apply to LIP is used, the group wasn't sure if the process would bring in abutters. The group felt that it is important to involve abutters early.
- If a 140-unit project was accepted, the group believes the following outcomes would be important (listed from most important to least important):
 - Higher-quality building design
 - Increase in the number of affordable units
 - Reduction in sale price of affordable units
 - More open space
 - Age-restricted housing (the group wasn't sure if this was good)
 - Cash contribution to the Town

GROUP 4:

- The group felt that all single family homes would be less beneficial to the Town.
- It is not worth increasing the project to 153 units to receive a break from comprehensive permits for 12 months.
- The group believed that rental development would be more beneficial to the Town "if" it has good architecture. The group felt, however, that the project should maybe not be all rental.
- The group proposed that the northern "peninsula" and the area around and including the wetlands in Acton Woods be open space.
- They proposed that there be 2 access points into Acton Woods; both from Maple Avenue.

- The group felt that in this scenario, most of the existing residences seemed to be reasonably buffered from the proposed project (assuming that all the land is flat). Therefore, connectivity to adjoining open space is more important.
- “The Farm” could be a potential development area. For this reason, the group proposed that single family homes be located near it in Acton Woods.
- The group proposed townhouses in the northeast area of the site because the land is narrower and more constricted there.
- The group thought that a recreation land donation might be a good idea within reasonable bounds.
- They believe that it would make sense if the Ch. 40B process where the Selectmen negotiate and help the developer apply to LIP is used, but only if the developer was demonstrably reasonable and cooperative. It was believed that the developer’s attitude could be determined early in the process.
- If a 140-unit project was accepted, the group believes the following outcomes would be most important (listed from most important to least important):
 - More open space
 - Higher-quality building design
 - Reduction in sale price of affordable units

GROUP 5:

- The group proposed that the west side of Acton Woods be preserved since it is near conservation land.
- The group proposed real expensive homes along Maple Avenue in Acton Woods.
- They wanted to create a village – a walkable neighborhood within Acton Woods.
- The group figured that they are going to get a Ch. 40B anyway, so why not make the most of it.
- The group believed that all single family homes would be less beneficial to the Town.
- Increasing the project to 153 units to receive a break from comprehensive permits for 12 months was not a big benefit.
- They felt that rental units are good if it brings the Town closer to 10%. However, the project should not be all rental units.
- The group agrees with connecting the open space and having a buffer to the existing neighborhood, but it appears to them that there already is a buffer along the existing neighborhood.
- The group decided to take the extra units – putting 175 units in the village in Acton Woods.
- They believe that it would be good if the Ch. 40B process where the Selectmen negotiate and help the developer apply to LIP is used “if” the Town received what they wanted.
- If a 140-unit project was accepted, the group believes the following outcomes would be important (listed from most important to least important):
 - Higher-quality building design
 - Age-restricted housing
 - Increase in the number of affordable units – In the group’s opinion, this does not do that much, so they didn’t think it was a priority.
- The group would recommend that a little store that people could walk to be placed in the village if possible.

One participant asked Group 5 how they would sell the village concept to people. A member of Group 5 said by emphasizing the buffers between the existing and proposed neighborhoods, pointing out that there wasn't a road connection proposed between the existing neighborhood and proposal but only a walkway connection and emergency access, highlighting the additional open space and recreation area that would be created for everyone to use, and by explaining that infrastructure costs would be reduced.

Judi Barrett asked the participants if they saw consistencies between the groups' answers. The participants identified four consistencies:

- If possible, the Selectmen should use the LIP process;
- Open space is important (and everyone chose similar locations for the open space);
- No group wants all single family homes;
- Quality of building design is important.

A participant observed that often people are not against density if it's done right. It was also pointed out that neighborhoods might have different views or come to different conclusions about the scenario.

Judi Barrett announced that the Housing Plan will be completed by June 30, 2004. She said that the Planning Board would probably be receiving recommendations based on this meeting in a few weeks. She thanked everyone for participating.

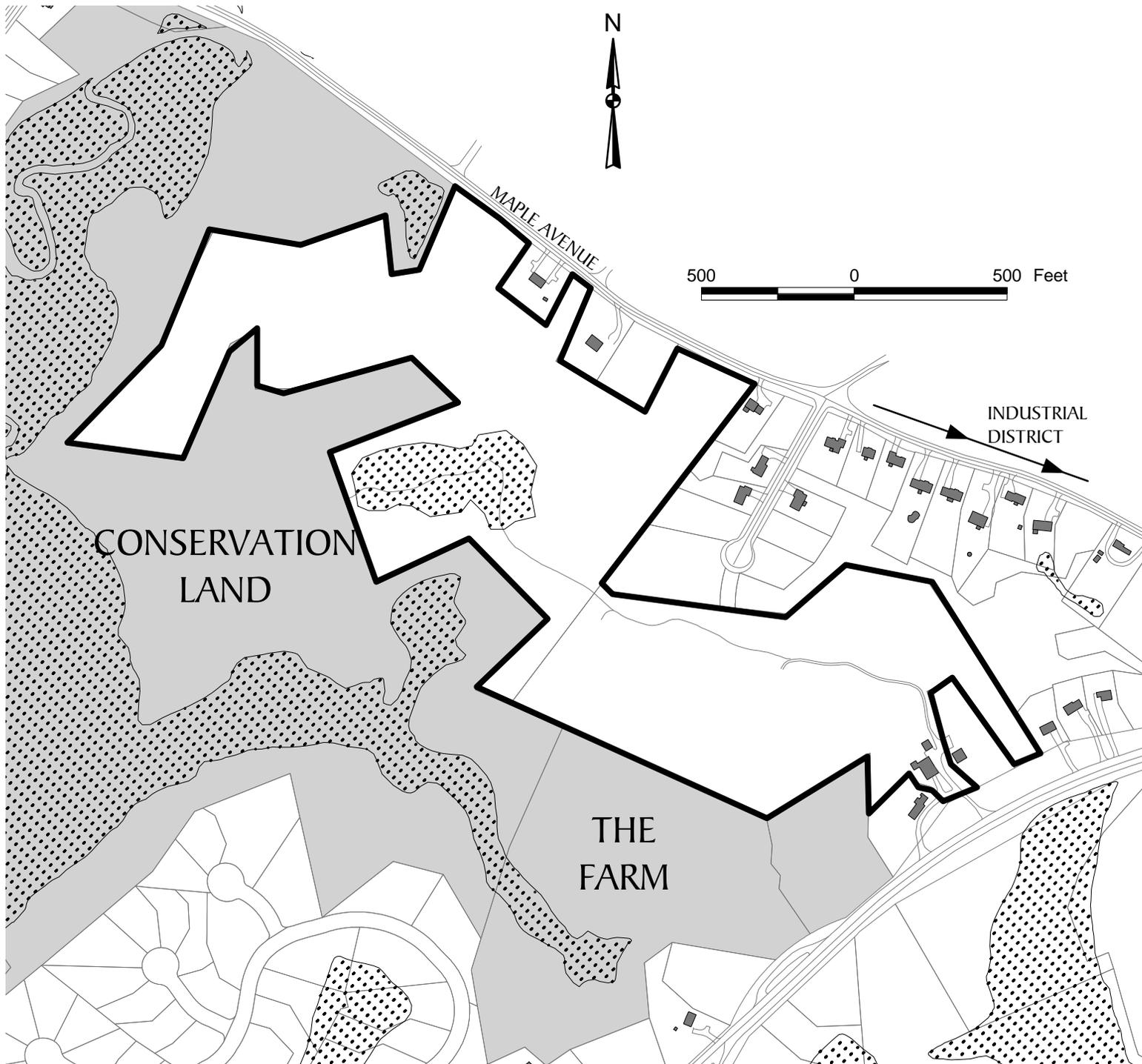
The meeting ended at 9:25 PM.

ACTON WOODS



LEGEND

- Pavement
- Wetlands
- Buildings
- Assessor's Map



BASIC FACTS:

- Site: 49.5 +/- acres
- Usable Area: 41 acres
- Project: 140-unit development
 - 60 single-family homes
 - 30 duplexes
 - 40 townhouses

NOTE TO PARTICIPANTS:
This property is not actually located in Acton.

Appendix B: E.O. 418 Maps

- Water Resources
- Wildlife Habitat
- Existing Land Use & Open Space
- Land Suitability
- Housing Map
- Economic Development Map
- Putting It All Together

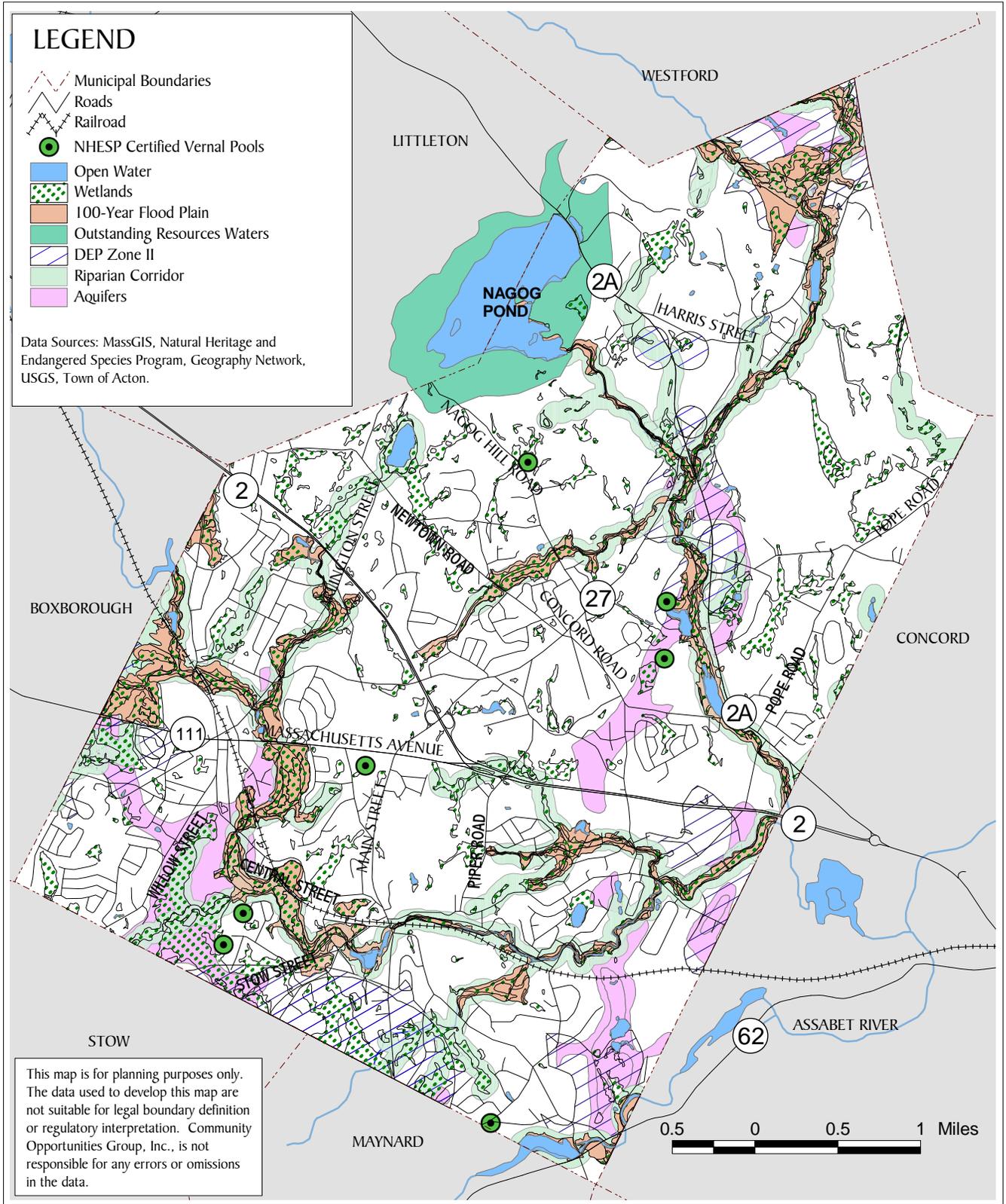
TO LIVE IN ACTON

ACTON COMMUNITY DEVELOPMENT PLAN



Community Opportunities Group, Inc.
Boston, Massachusetts

WATER RESOURCES



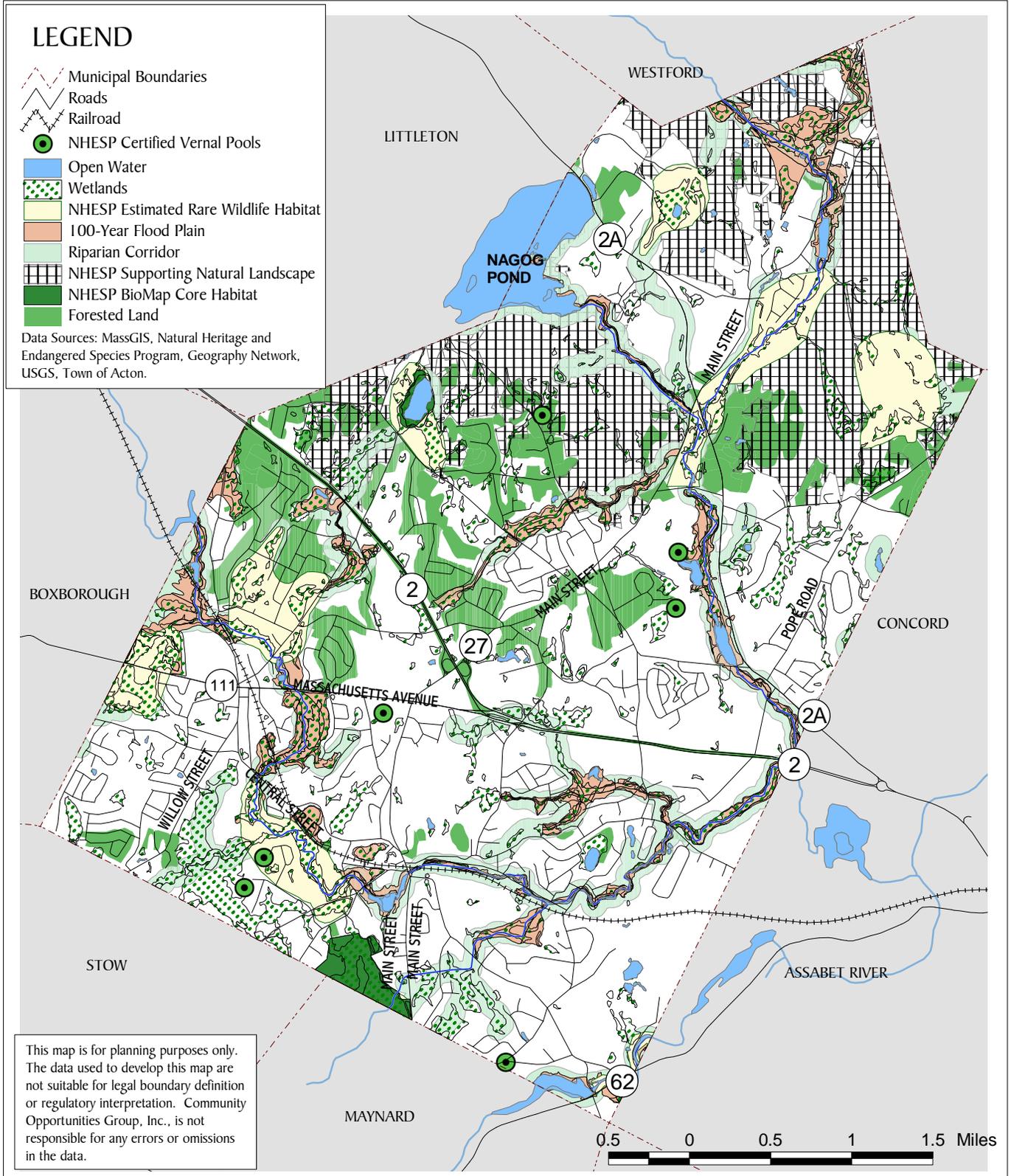
TO LIVE IN ACTON

ACTON COMMUNITY DEVELOPMENT PLAN



Community Opportunities Group, Inc.
Boston, Massachusetts

HABITAT & ECOSYSTEMS MAP



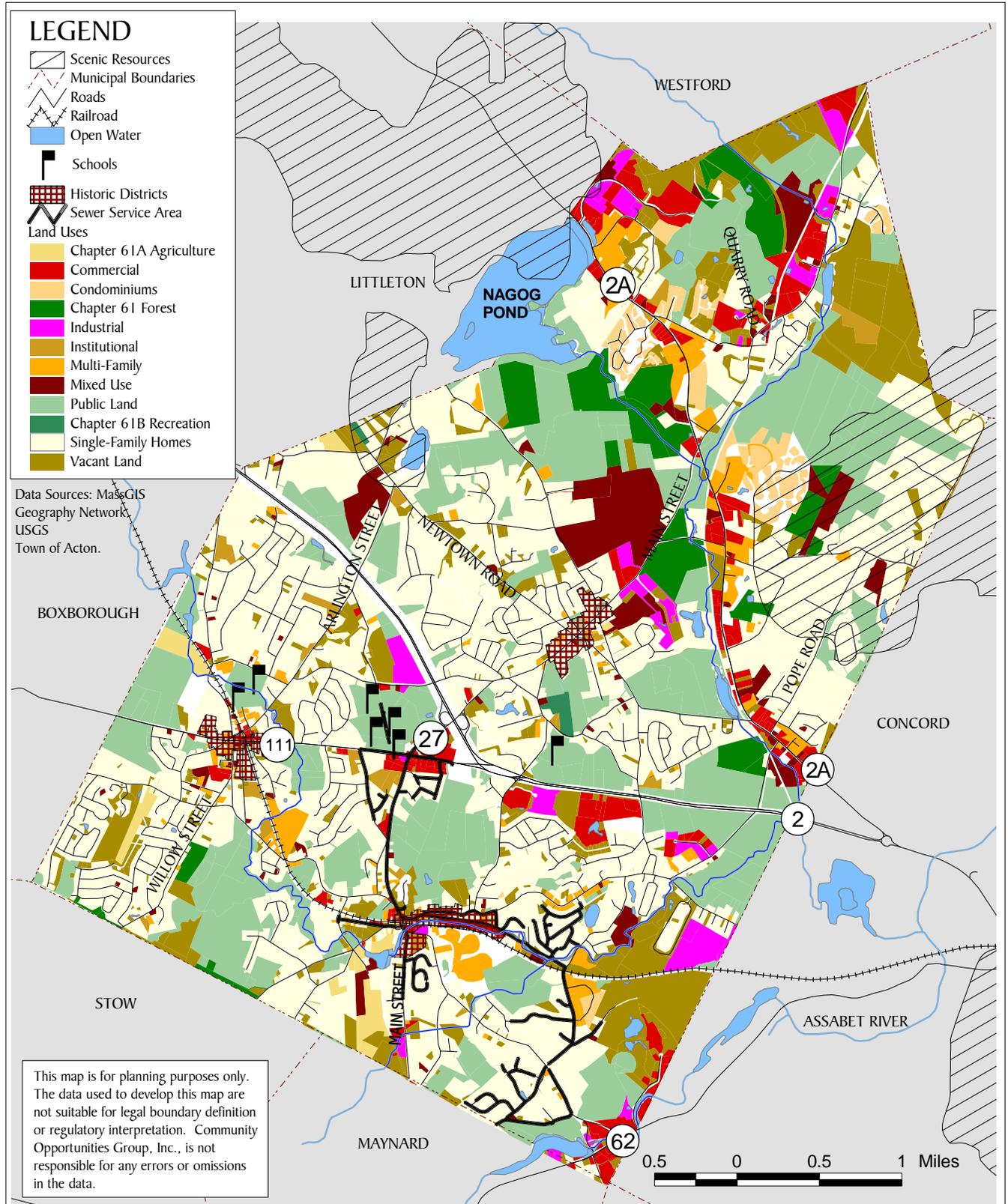
TO LIVE IN ACTON

ACTON COMMUNITY DEVELOPMENT PLAN



Community Opportunities Group, Inc.
Boston, Massachusetts

EXISTING LAND USES & OPEN SPACE



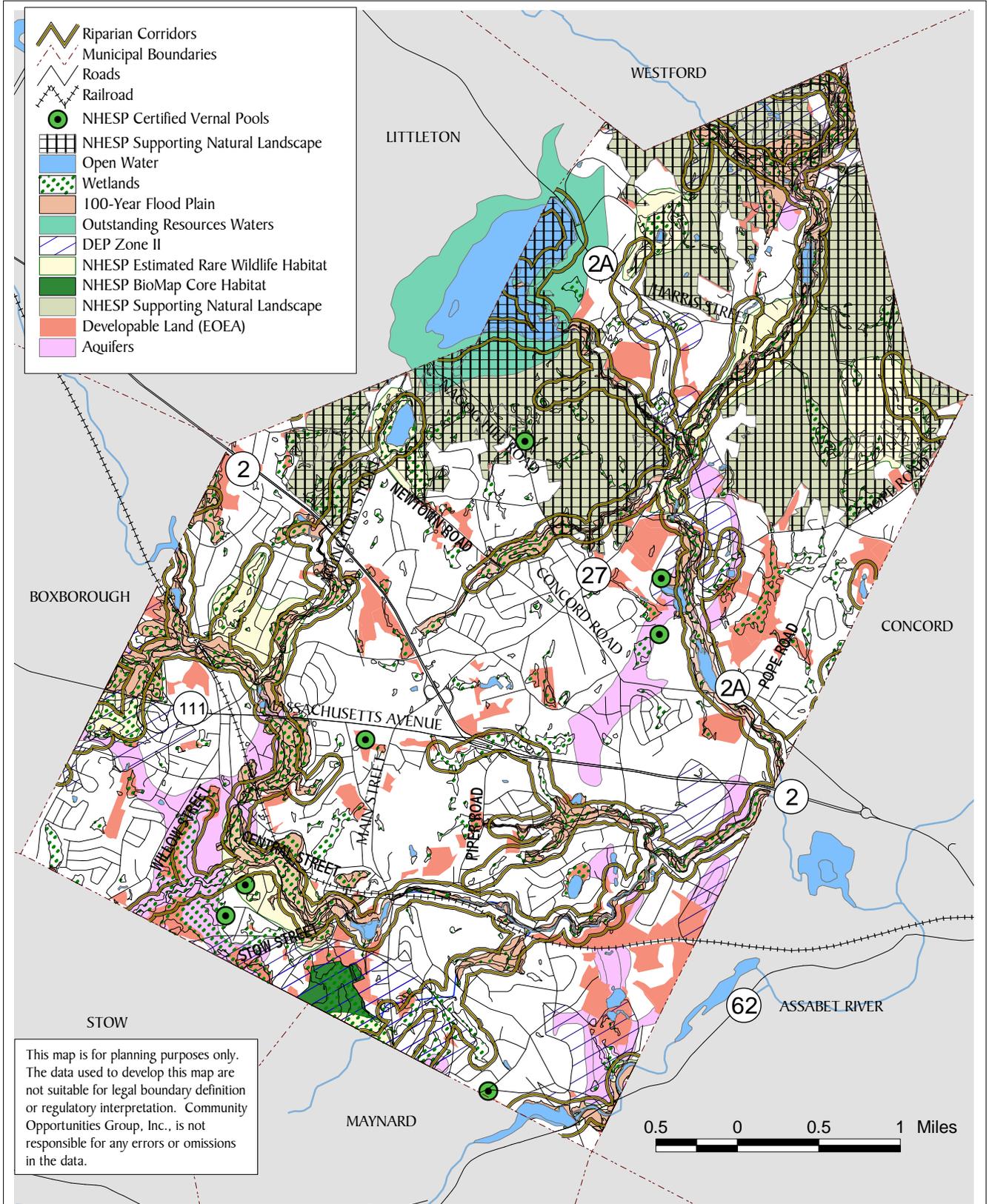
TO LIVE IN ACTON

ACTON COMMUNITY DEVELOPMENT PLAN



Community Opportunities Group, Inc.
Boston, Massachusetts

ECOLOGICALLY SENSITIVE AREAS & DEVELOPABLE LAND



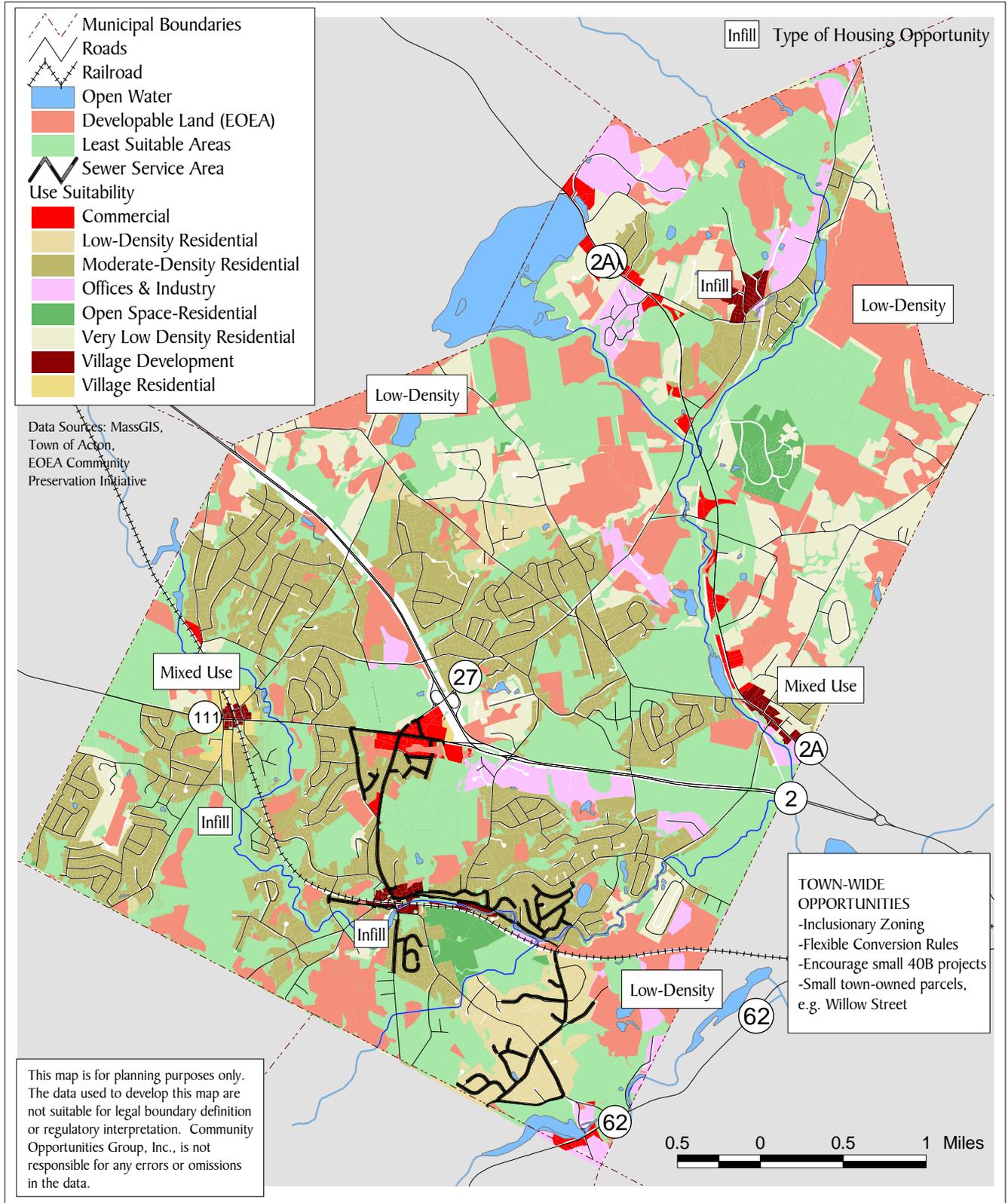
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ACTON COMMUNITY DEVELOPMENT PLAN



Community Opportunities Group, Inc.
Boston, Massachusetts

HOUSING OPPORTUNITIES



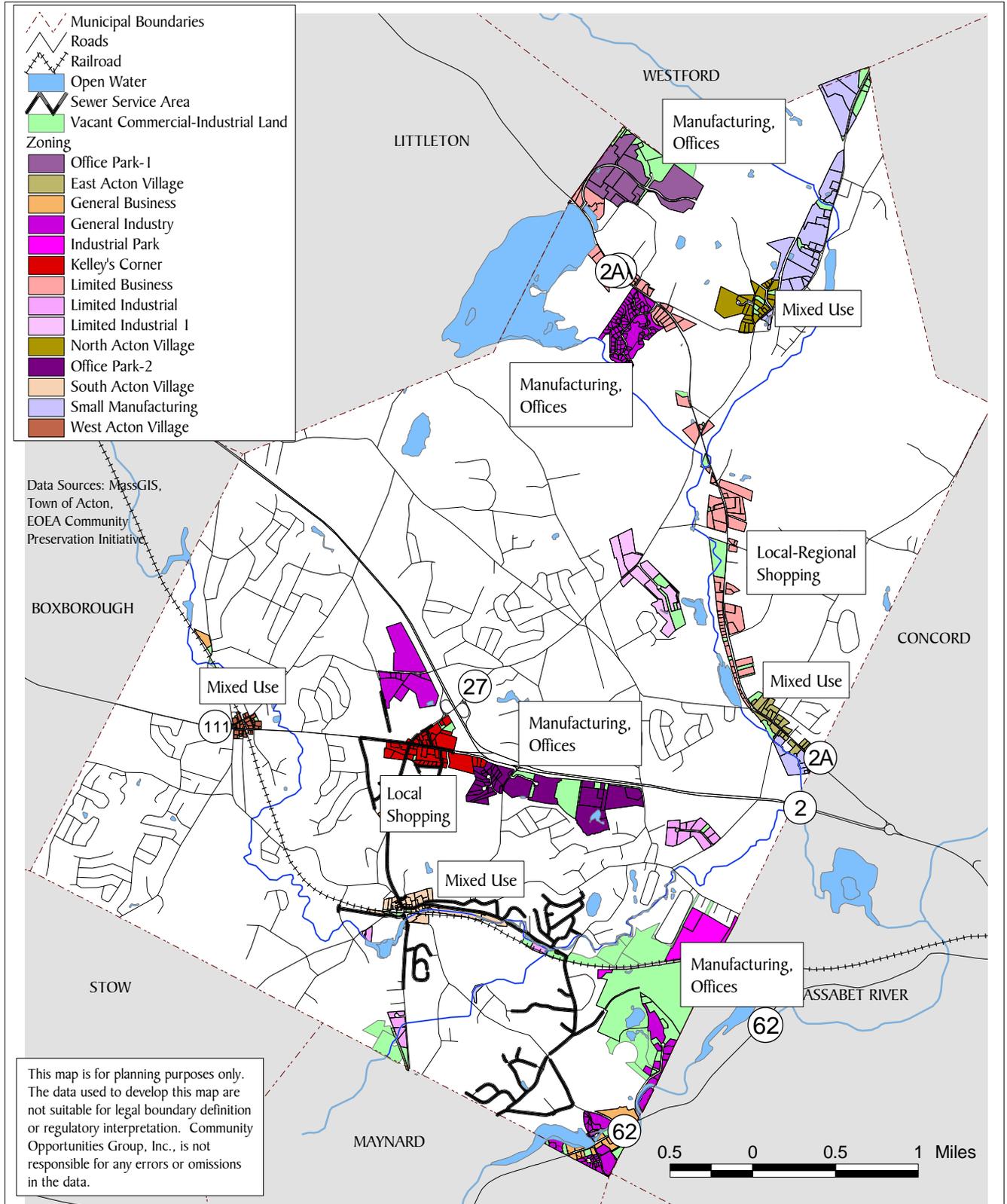
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ECONOMIC DEVELOPMENT AREAS



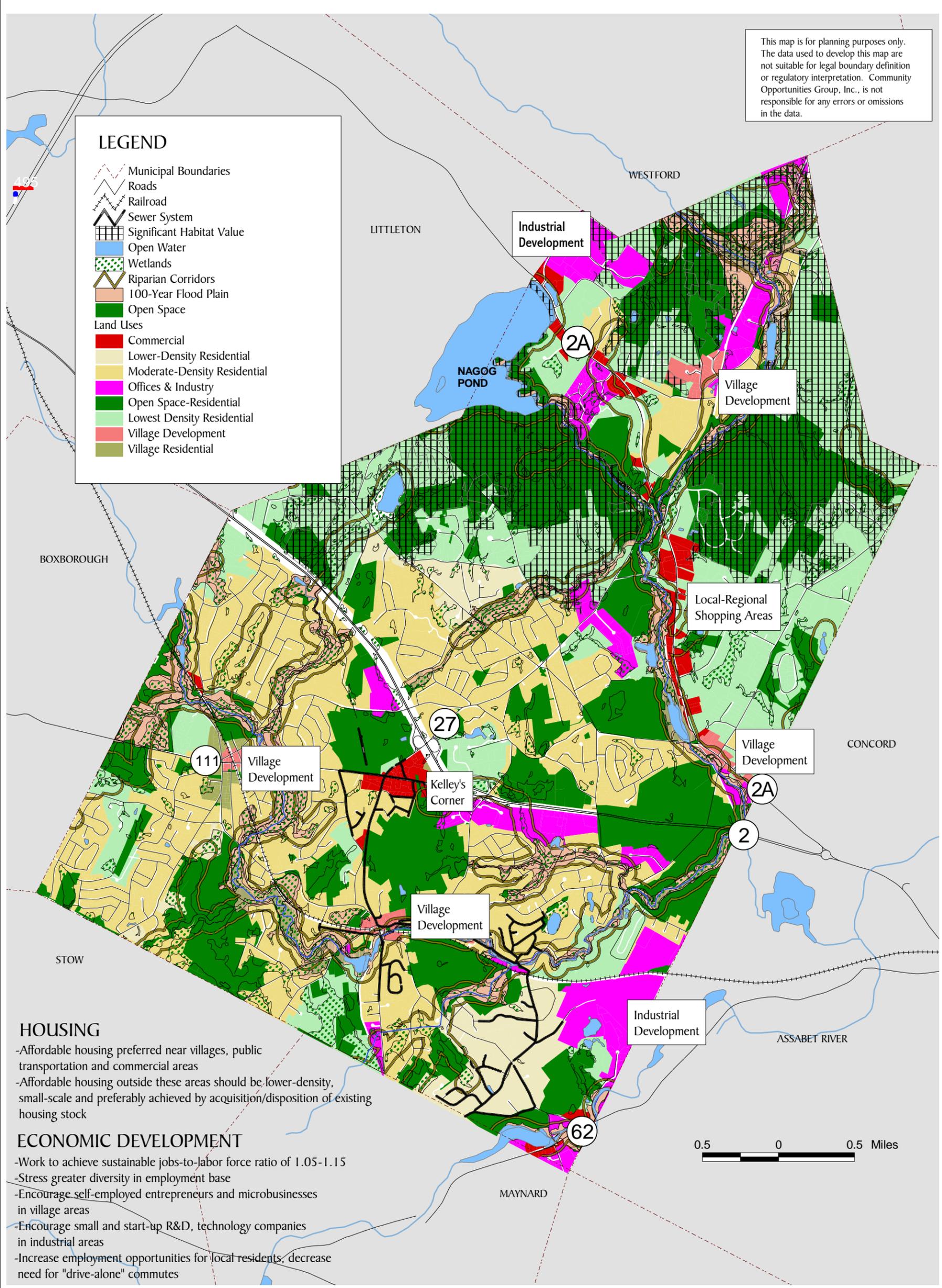
This map is for planning purposes only. The data used to develop this map are not suitable for legal boundary definition or regulatory interpretation. Community Opportunities Group, Inc., is not responsible for any errors or omissions in the data.

LEGEND

- Municipal Boundaries
- Roads
- Railroad
- Sewer System
- Significant Habitat Value
- Open Water
- Wetlands
- Riparian Corridors
- 100-Year Flood Plain
- Open Space

Land Uses

- Commercial
- Lower-Density Residential
- Moderate-Density Residential
- Offices & Industry
- Open Space-Residential
- Lowest Density Residential
- Village Development
- Village Residential



HOUSING

- Affordable housing preferred near villages, public transportation and commercial areas
- Affordable housing outside these areas should be lower-density, small-scale and preferably achieved by acquisition/disposition of existing housing stock

ECONOMIC DEVELOPMENT

- Work to achieve sustainable jobs-to-labor force ratio of 1.05-1.15
- Stress greater diversity in employment base
- Encourage self-employed entrepreneurs and microbusinesses in village areas
- Encourage small and start-up R&D, technology companies in industrial areas
- Increase employment opportunities for local residents, decrease need for "drive-alone" commutes

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PUTTING IT ALL TOGETHER

