

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.

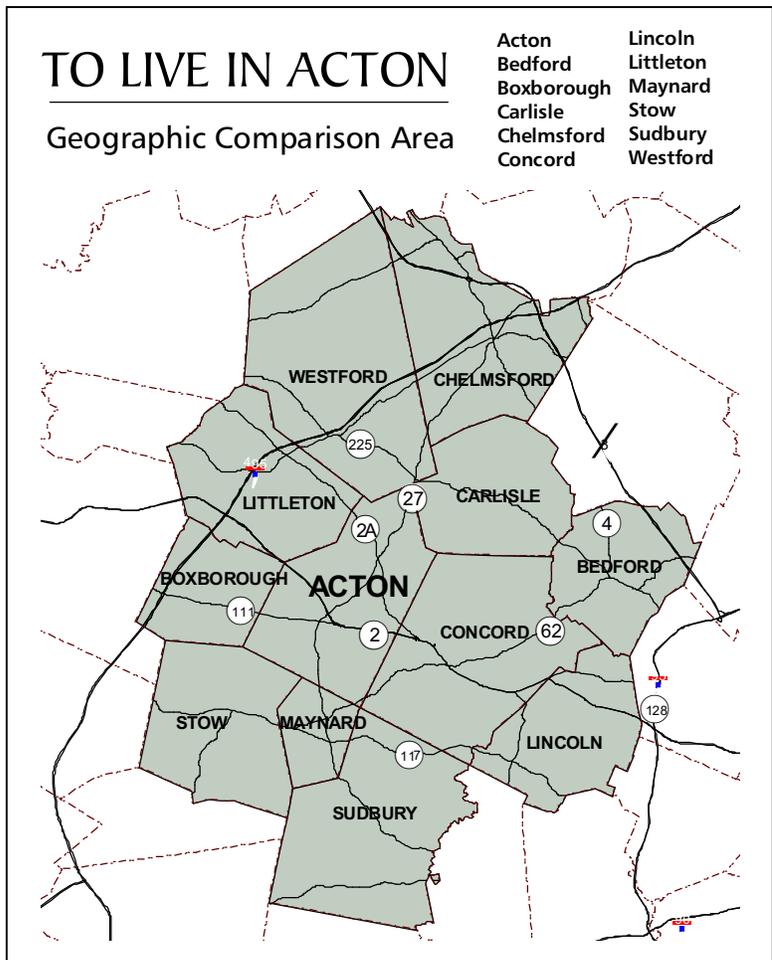
HOUSING PLAN

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%

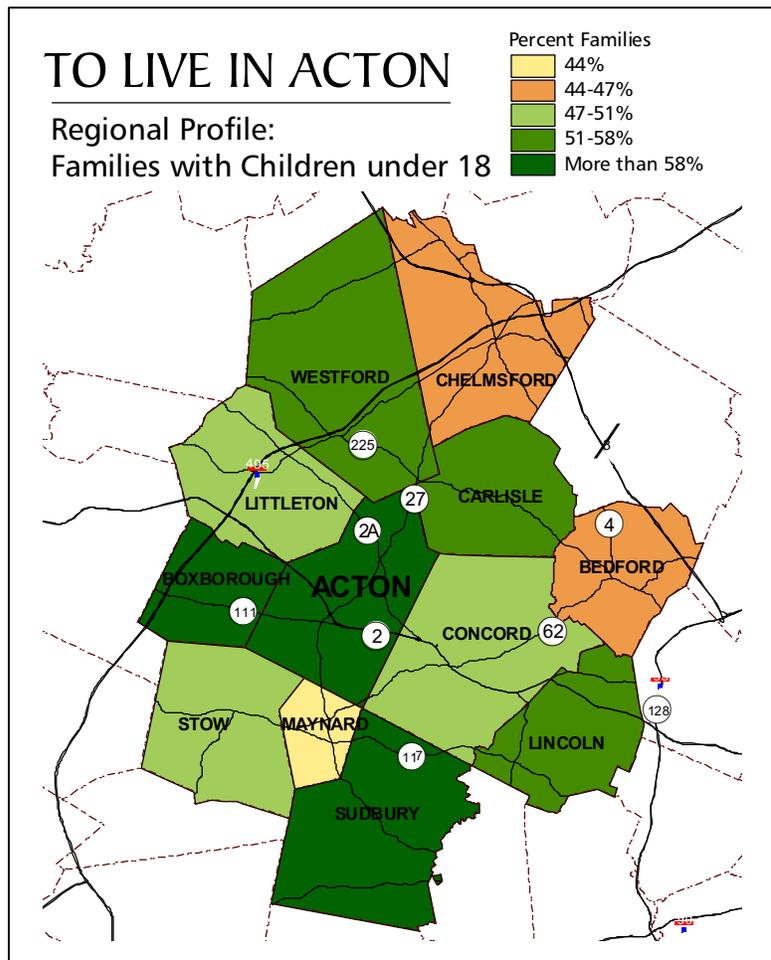
Source: Census 2000, Summary File 1 Table P-21.

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.

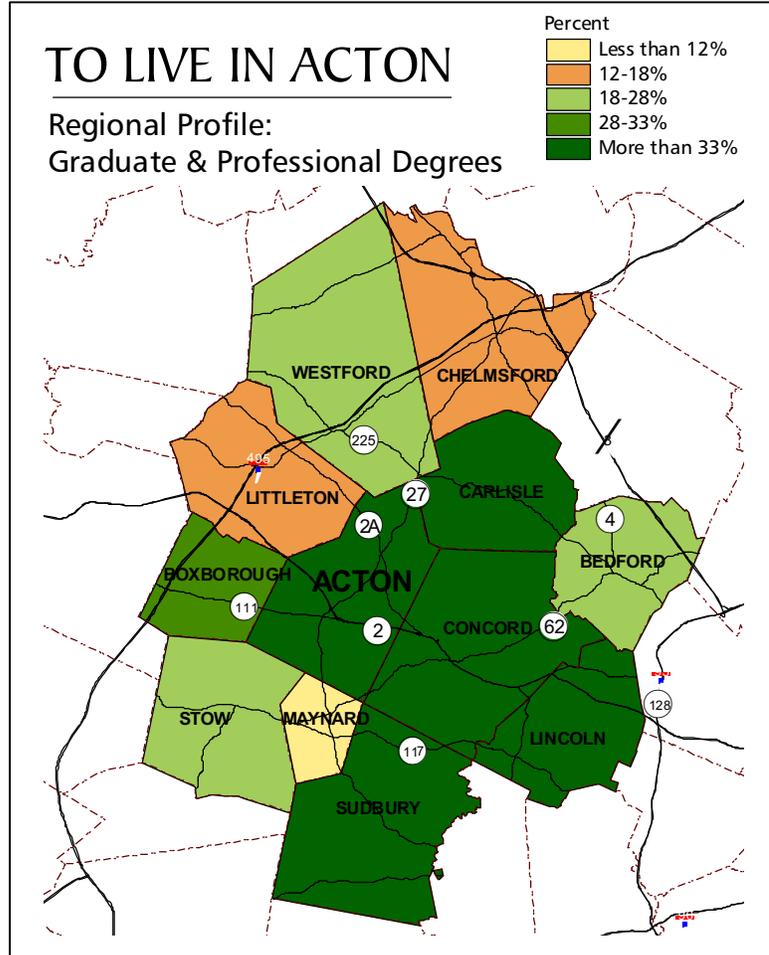
LABOR FORCE, EDUCATION AND EMPLOYMENT

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>>

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.

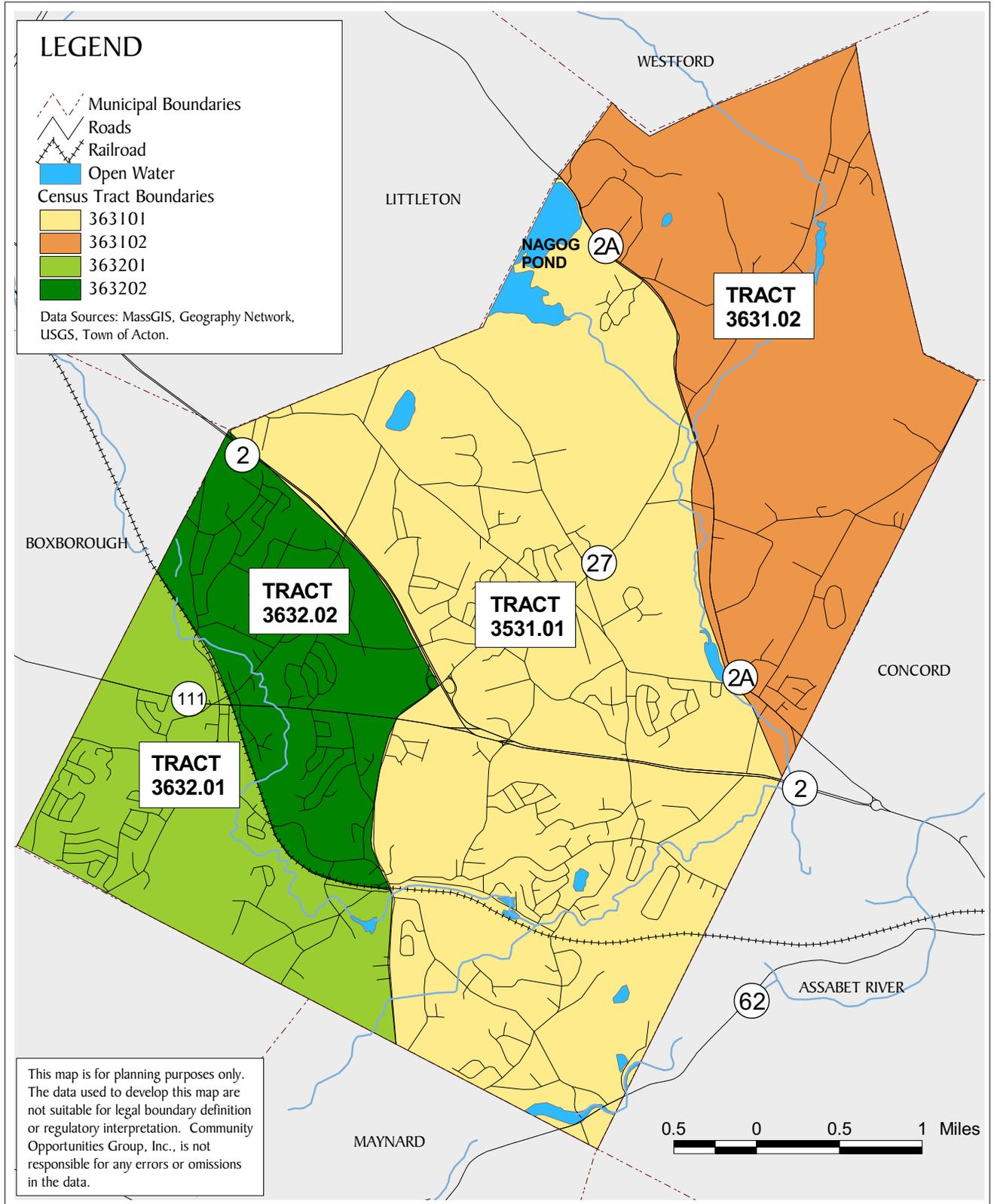
TO LIVE IN ACTON

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

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.

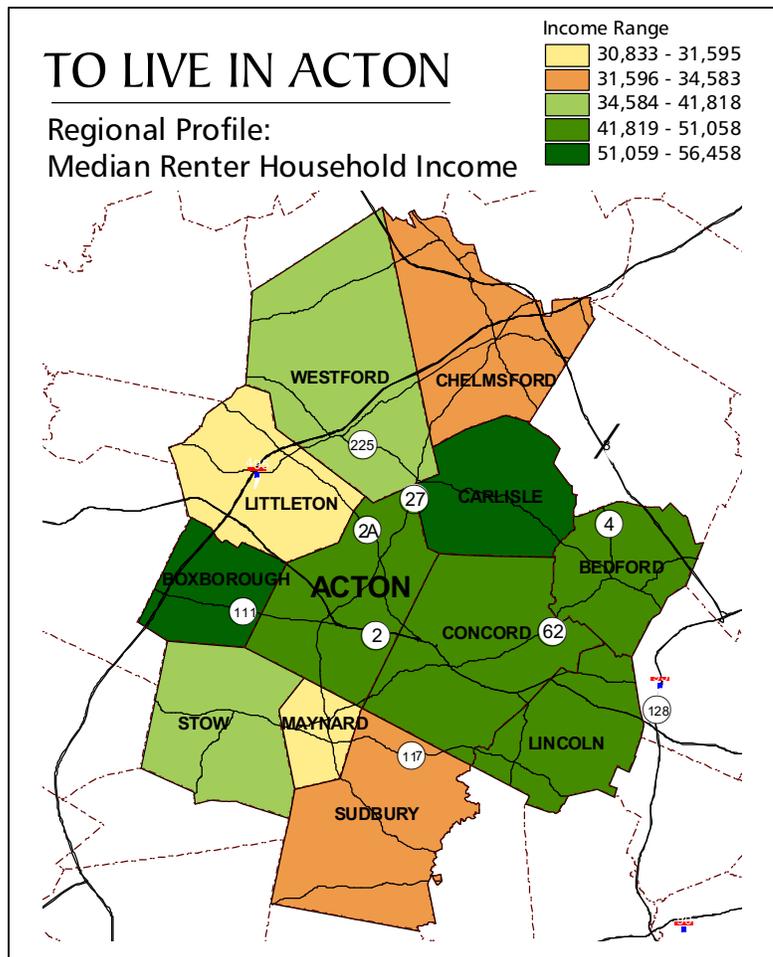
Table 1.12: Minority Status of Renter Households

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.

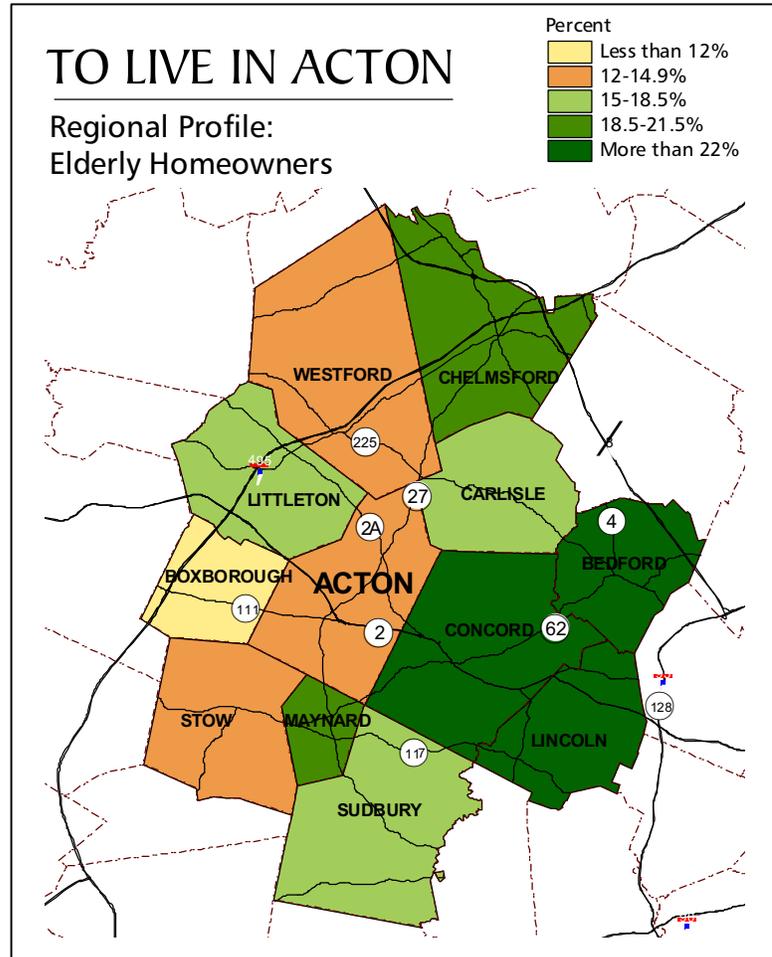


Table 1.14: Homeowners by Household Type and Selected Characteristics

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.

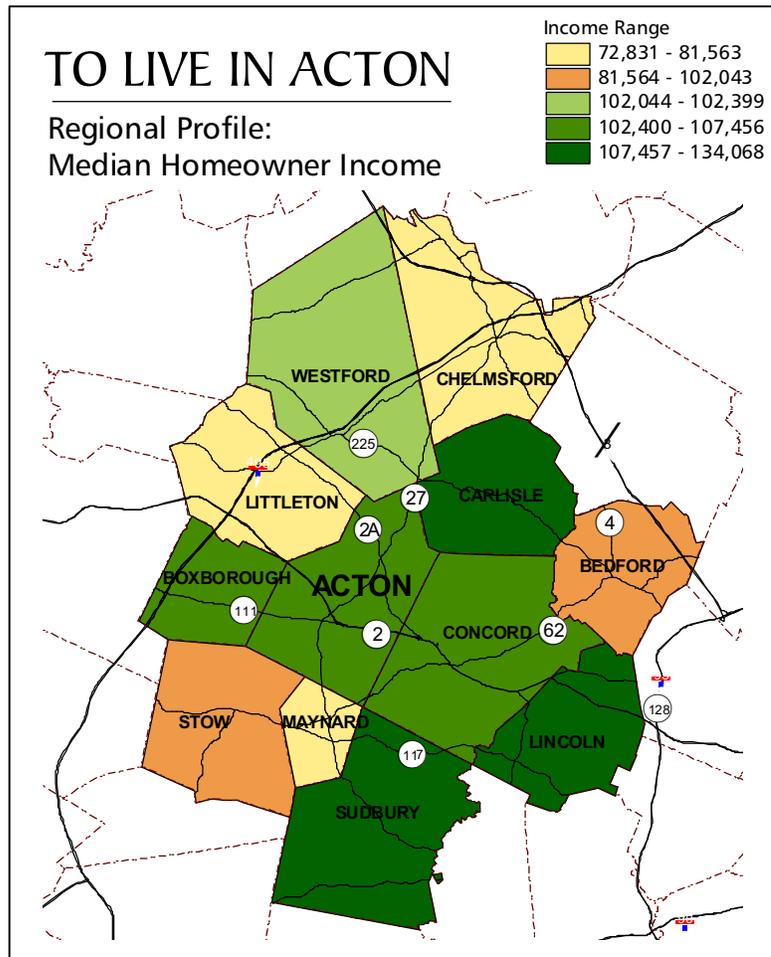


Table 1.16: Homeowner Households by Income, Home Values and Occupied Housing Types

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

