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**AFFORDABLE HOUSING STUDY**

Town of Acton

Submitted to:

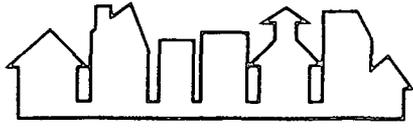
Acton Strategic Planning Task Force  
Acton Community Housing Corporation  
Acton Planning Board  
Acton Planning Council

Prepared by:

Community Opportunities Group, Inc.  
Boston, Massachusetts

June 1989

This project was funded through a Strategic Planning Grant from the  
Massachusetts Executive Office of Communities and Development.



## **AFFORDABLE HOUSING STUDY**

Town of Acton

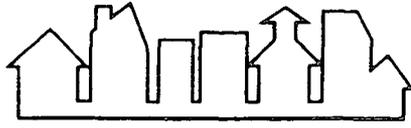
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## INTRODUCTION

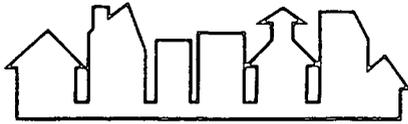
### **Background**

Acton is a community of approximately 18,500 residents experiencing rapid growth in both its residential and commercial sectors. The Town's proximity to Boston (25 miles) has made it especially attractive to both housing and commercial developers. As in most Massachusetts communities, new housing development in Acton in the past few years has been limited to luxury single family homes and condominiums. Housing prices for both new and existing homes have increased to the point that young adults who grew up in Acton, as well as Town employees, cannot afford to live in Acton.

Both residential and commercial growth has been rapid in the past months in Acton. During the seven years from 1980 to September 1987, building permits were issued for 424 new dwelling units in the community. There are currently more than twice this number of units currently in the "pipeline." According to research conducted by the planning staff, there are currently over 1000 units proposed, in review, or under construction.

In addition to the new residential development, Acton currently has over 1,368,480 square feet of commercial development under construction or recently approved. This new residential and commercial development has placed a significant strain on the Town's infrastructure and its ability to provide adequate services. Traffic is considered to be one of the most significant issues to be addressed. Acton's roadways were laid out in the 1940's as a rural road system. Today, many major intersections operate at a level of service C or worse. Acton is currently in the process of developing a Master Plan to address traffic and other growth issues while at the same time encouraging affordable housing development.

In addition to market rate residential development in Acton, the past few months have seen interest by many private developers in building



affordable housing projects in the community. The Acton Community Housing Corporation (ACHC), the Town's official partnership committee, is charged by the Board of Selectmen to review all affordable housing proposals. The ACHC recently carried out extensive reviews and negotiations with two developers of HOP projects. With limited resources, the ACHC is continuing to work hard to attract affordable housing developers and work with them to ensure that the highest amount of affordability is achieved without comprising Acton's planning standards.

### **Objectives**

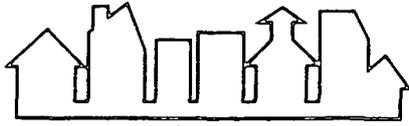
The Strategic Planning Project has had three objectives:

1. To integrate the ACHC's review process into Acton's current approval process and modify both processes so that affordable housing developers have clear development and process guidelines to follow. This directly addresses the goal of promoting affordable housing development in Acton by facilitating the oftentimes long, drawn out and confusing approval process for affordable housing developers.
2. To develop an Affordable Housing Plan to be incorporated within the Master Plan concurrently being developed by the Acton Planning Council.
3. To create a "Program for Self-Sufficiency" for the ACHC.

### **Project Scope and the Planning Process**

The Acton Affordable Housing Study was comprised of three distinct but related, major components: (1) Development Review Guidelines for Affordable Housing Projects; (2) Affordable Housing Plan; and, (3) Acton Community Housing Corporation (ACHC) Management Plan ("Program for Self-Sufficiency"). The process for developing each of these components was slightly different.

The Strategic Planning Task Force was formed to oversee implementation of this planning project. It consists of representatives from the Board of Selectmen, Planning Board, Planning Department, Acton Community Housing Corporation, Acton Housing Authority, Council on Aging, Handicapped Commission and the Chamber of Commerce. The Strategic



Planning Task Force was kept informed of the status of on-going work and reviewed all materials produced.

The Development Review Guidelines were developed working closely with a Task Force subcommittee comprised of representatives of the various land use and permitting boards and departments and the ACHC.

The Affordable Housing Plan was developed through working sessions with the Strategic Planning Task Force in concert with the Master Plan effort being undertaken by the Acton Planning Council.

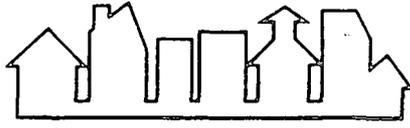
The ACHC Management Plan ("Program for Self-Sufficiency") was developed working with the ACHC and a subcommittee of the ACHC.

#### Accomplishments

1. Development guidelines for the review of affordable housing have been developed which provide an integrated and coordinated process among Town boards, departments, the ACHC, and the developer. These guidelines will be submitted by the Task Force to the Board of Selectmen for formal adoption.
2. The Town now has a comprehensive housing needs assessment, including statistics on condominium conversion. This assessment forms the framework and documents the need for the Affordable Housing Plan.
3. The Affordable Housing Plan, including specific recommendations for three zoning bylaw amendments, will be "folded into" the master planning effort presently underway and become a component of the final master plan.
4. The ACHC has both a short term and five year management plan to its affordable housing activities and efforts to become self-sufficient. The Management Plan has been endorsed by the ACHC and the ACHC has requested review and approval by the Acton Board of Selectmen.



**I. DEVELOPMENT REVIEW GUIDELINES FOR  
AFFORDABLE HOUSING DEVELOPMENT**



## Overview

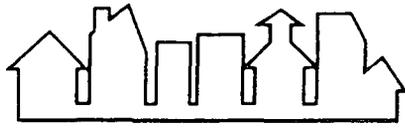
The development of these review guidelines was a two phase effort.

The first phase was essentially a data collection and analysis phase. The first objective was to identify all boards and agencies that do or should have input into the affordable housing development approval process. The next step was to meet separately with a representative of each major department to discuss their areas of responsibility and any current applicable development guidelines.

Interviews were held with the following boards, representatives, and departments: Planning Board, Town Planner, ACHC representatives, Board of Health Agent, Conservation Commission Administrator and member, Town Manager, Town Engineer, Police Department, Fire Department, Water District Superintendent, Building Commissioner who is (also Board of Appeals representative), and Tree Warden. In addition, a discussion was held with the department heads concerning the project review process to date.

This task is summarized in the report attached as Appendix A.

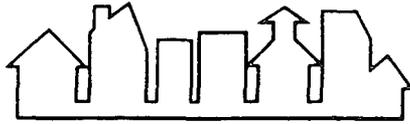
The second phase was to work with a subcommittee comprised of representatives of the various land use and permitting boards and departments and the ACHC to develop the guidelines. Two work sessions were held. The guidelines are in two parts, the review process and site evaluation guide. A flow chart which summarizes the review process is also included.



**Guidelines for Affordable Housing in Acton**

**Part I**

**The Review Process**



## **Guidelines for Affordable Housing in Acton**

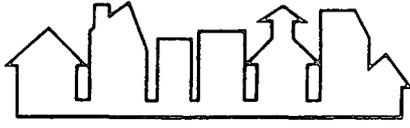
### **Part I: The Review Process**

The Town of Acton looks forward to working with developers very early in the planning process, even before a preliminary site approval request has been submitted to the State. The Acton Community Housing Corporation (ACHC) has been designated by the Board of Selectmen to act as the "first stop" for interested developers of affordable housing. The ACHC will conduct an initial review of the proposed development concept and work closely with Town boards and committees to identify health, safety, and other issues. The ACHC will primarily concentrate its review upon issues of affordability, rather than assume responsibility for analyzing such issues as infrastructure, site planning and environmental considerations which are best addressed by existing boards and committees charged with those responsibilities.

The purpose of these guidelines is to spell out the review criteria and process for affordable housing development so that health, safety and affordable housing issues may be worked out prior to the start of the Board of Appeals hearings. Both the ACHC and the Board of Selectmen will then be able to make an informed recommendation relating to a State funding application. Support of an application does not constitute Town approval of the specific plan. The Board of Appeals is the decision-making body for Comprehensive Permits (Chapter 774 of the Acts of 1969, codified in Massachusetts General Laws as Chapter 40B). The steps presented below may vary somewhat on a project-by-project basis, depending on the specific issues of the proposed plans.

#### **Step 1. Initial Contact**

(Developer receives a copy of the Guidelines for Affordable Housing in Acton from the ACHC or Town Hall.) Developer contacts the ACHC to schedule the introductory meeting.



## **Step 2. First Meeting with the ACHC**

The purpose of this meeting is to introduce the project. The developer should be prepared to present an overview of the project concept. The ACHC will decide whether or not to support the concept at this meeting.

Two weeks prior to the scheduled meeting, the developer must submit 13 copies of all materials to the ACHC to allow time for review. The Planning Department staff will assist the ACHC in this initial review.

Submittal requirements are:

- a. Location of project, name of applicant, form of entity (i.e. partnership, corporation, etc.) and owner of record.
- b. Existing conditions plan showing topography and environmental features.
- c. Conceptual site plan showing building footprints, parking, roads, drives, buffers and major environmental features.
- d. Density.
- e. Housing types.
- f. Proposed subsidy program.
- g. Number and percentage of affordable units.
- h. Zoning and Subdivision Rules and Regulations conformity analysis.
- i. Preliminary development proforma.
- j. Preliminary traffic analysis, including trip generation and distribution data and site drive evaluation, in order to determine scope of detailed traffic study required under Step 4.

## **Step 3. Introductory Meeting with Boards and Department Heads and Water District**

The Town Manager will schedule a brief introduction of the project by the developer at a regularly departmental meeting to be held within one month of submittal of the concept plan. The ACHC will distribute the initial submission materials to the

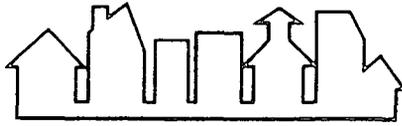


various departments. The purpose is to "flag" technical issues and concerns generated by the proposed project. At this time the developer is encouraged to submit an application to the state for grant funding for technical review as may be required by the Town. Participating departments include planning, conservation, selectmen, health, building, engineering, fire, police and tree warden. Written comments will be compiled and sent to the ACHC.

#### **Step 4. Development of Preliminary Plans**

Following comment by the ACHC and departments, the developer should prepare preliminary plans. These plans must be sufficiently detailed to permit meaningful review by the applicable board/department. Preliminary plans must include:

- a. General information, including name, locus map at a scale of 1" = 1200', number of units, owner, proposed lender, commitment or letter of interest from the lender, attorney, contact person, resumes of development team, and name of development.
- b. Resume and past projects.
- c. Development proforma.
- d. Project description, including unit mix with respect to ownership/rental, bedrooms, subsidized/market sales, subsidized/market rental, proposed density, total site area, total buildable site area, total building coverage of site, site coverage for walks, parking and roads, open space on site at completion of amenities.
- e. Architectural elevations and unit floor plans.
- f. Site plan delineating boundaries, lot lines, wetlands, watercourses, flood plains, ground water protection zones, and proposed/existing topography, building footprints, parking, roads and drives.
- g. Sewer/septic location and preliminary design.
- h. Proposed drainage location and design.
- i. Traffic impact analysis, including LOS analysis and proposed mitigation of impact.



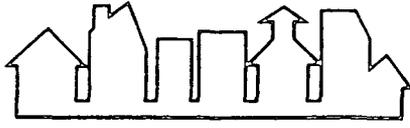
- j. Preliminary environmental impact data, including specific responses to the Site Development Evaluation Guide.
- k. Water impact report.
- l. Streets: all information required by Subdivision Rules and Regulations (i.e. cross sections, profile, details, etc.)
- m. Name of site engineer with appropriate seal.
- n. Certified abutters list.
- o. Identification of housing subsidy programs to be utilized.
- p. Zoning and other variances needed.

#### **Step 5. Public Participation**

The developer is responsible for soliciting community concerns relevant to the proposed project. A public meeting will be held by the ACHC. The developer is responsible to directly notify abutters within 300' by certified mail, return receipt to ACHC. The ACHC will assist the developer to coordinate this activity as necessary. This meeting will take place within three weeks of submittal of complete Preliminary Plans. The ACHC will submit concerns identified at this meeting to the appropriate board/department.

#### **Step 6. Informal Staff Review Working Session(s)**

Joint review will be undertaken by the staff, including the ACHC, Planning Conservation, Health, Public Works, Fire Department and Water District. These working sessions will be coordinated by the Planning Department staff. The plan also undergo independent technical review coordinated through the ACHC and Planning Department relating to affordability and any other issues identified by Town staff. The developer is responsible for funding this review through a state grant p[rogram or his/her own resources. Clarifications or refinements of the plan may be requested from the developer during this phase. Any items identified earlier as points of negotiations will be discussed at this time.



**Step 7. Site Plan Review by Planning Board and Conservation Commission Representatives**

If applicable, Planning Department staff will coordinate a joint review with representatives of the Planning Board and Conservation Commission. The purpose is to ensure a coordinated review process through increased interaction.

**Step 8. Informational Presentation(s) to Town Boards**

The developer will meet with the ACHC, Planning Board, Conservation Commission, Board of Health and the Board of Selectmen. This meeting will be scheduled as a joint meeting to the degree feasible.

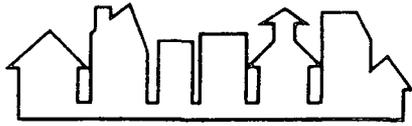
**Step 9. ACHC Meeting with Developer**

The ACHC will meet with the developer to "negotiate" project trade-off. Options will be clarified.

The intent at this point in the process is to have substantial agreement on the design. This agreement, "negotiated" in the process described above, will form the basis of the Comprehensive Permit submission to the Board of Appeals.

At this point, the Board of Selectmen and the ACHC would be prepared to issued a formal letter of support for project funding, if so decided.

The ACHC will assist the developer through the review process as expeditiously as possible. Assuming that the developer can complete preliminary plans within two months, the process should be completed within six months, depending on the complexity of the project. The process will greatly facilitate the formal Comprehensive Permit review.



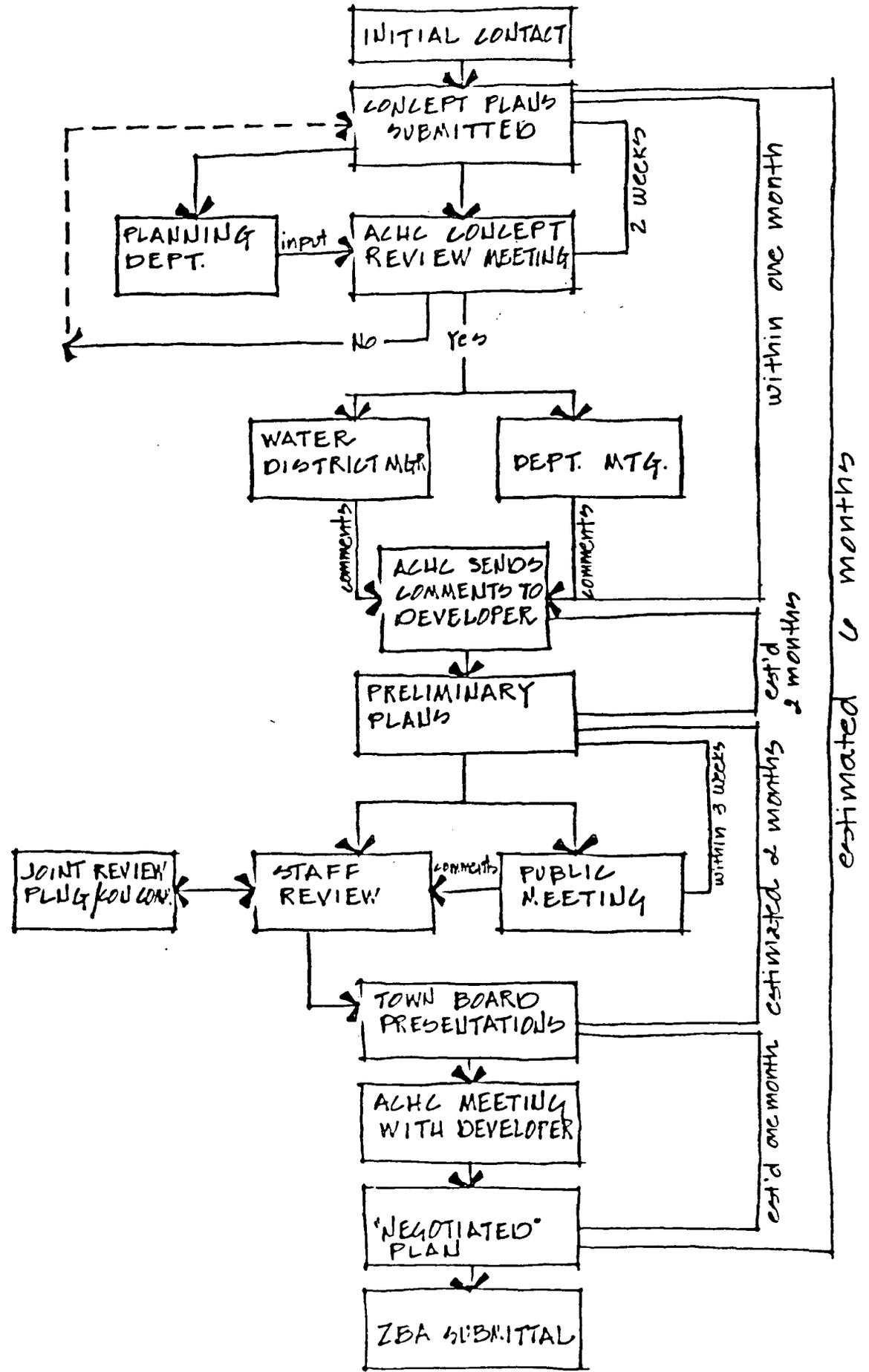
**Step 10. Formal Application to the Board of Appeals for a  
Comprehensive Permit**

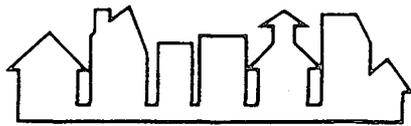
The ACHC will act as an "advisory body" to the Board of Appeals to summarize the review process and recommendation. The Planning Director will provide specific technical assistance as necessary.

# Guidelines for Affordable Housing: The Review Process

STEP

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- 2
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- 8
- 9
- 10

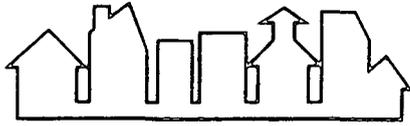




**Guidelines for Affordable Housing in Acton**

**Part II**

**Site Development Evaluation Guide**



## **Guidelines for Affordable Housing in Acton**

### **Part II: Site Development Evaluation Guide**

#### **Introduction**

The Site Development Evaluation Guide is a tool for Town boards and departments to evaluate development proposals. The Guide will also prove useful to developers and builders as it spells out in detail which aspects of their proposals/plans will be examined closely.

The intent of the Guide is to give order to the development review process, promote high quality residential and other development and ensure that the development will have no adverse impact upon the environment.

The Guide is divided into three sections as follows:

- I. The Environment
- II. Site Design
- III. Affordability Issues

The Guide uses a format of asking a number of questions pertaining to specific aspects of the development proposal. A checklist preceding each question signifies:

A          B          C

A: Not applicable.

B: Requirements/questions satisfied by proposal

C: More information is needed.



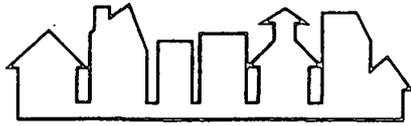
**THE SITE DEVELOPMENT EVALUATION GUIDE**

**I. ENVIRONMENTAL CHECKLIST**

\_\_\_\_\_ Does the project meet all statutory requirements?

**A. GROUNDWATER**

1. \_\_\_\_\_ Will the project alter the water cycle (the natural movement of water through the natural system) in any way?
2. \_\_\_\_\_ Will the project adversely impact in any way upon a ZONE OF CONTRIBUTION or existing wells? Future well sites?
3. \_\_\_\_\_ Are there any existing or potential water supply problems in the general area (quality or quantity concerns)?
4. \_\_\_\_\_ Is the project area part of a municipal water distribution system?
5. \_\_\_\_\_ If not, what will be the source of water?
6. \_\_\_\_\_ Will the water supply needs of the completed development be adequately met?
7. \_\_\_\_\_ What is the average depth of the seasonal water table?  
Minimum and maximum depth?
8. \_\_\_\_\_ Is the percolation rate acceptable?
9. \_\_\_\_\_ Will the project be served by a municipal or other sewer system?
10. \_\_\_\_\_ If not, what will be the method of sanitary waste disposal?
11. \_\_\_\_\_ Are there any existing or potential problems concerning sanitary waste disposal in the general area?



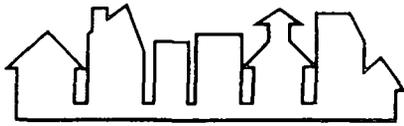
12. \_\_\_\_\_ What is the relationship on site to the provision of water and the disposal of sanitary waste?
13. \_\_\_\_\_ Are any special safeguards necessary to ensure future groundwater protection?

**B. SOILS/SLOPES**

1. \_\_\_\_\_ If no sewer, is the soil type conducive to efficient septic system operation?
2. \_\_\_\_\_ What is the depth to bedrock?
3. \_\_\_\_\_ Will the soil type(s) provide good structural support?
4. \_\_\_\_\_ Is the soil subject to erosion? If so, what safeguards will be taken?
5. \_\_\_\_\_ What are the existing drainage patterns? Will or should these be altered?
6. \_\_\_\_\_ Will the topography be changed due to excavating, grading or filling? Why?
7. \_\_\_\_\_ Is the degree of slope conducive to development?

**C. WETLANDS/SURFACE WATER**

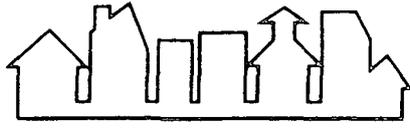
1. \_\_\_\_\_ What is the proximity of wetlands or surface water to the project site?
2. \_\_\_\_\_ What is the direction of any surface water flow?
3. \_\_\_\_\_ Are there adequate setbacks from surface water/surface flow?
4. \_\_\_\_\_ Will there be any changes or potential changes in the direction of water movement or the configuration of salt or fresh water bodies?



5. \_\_\_\_\_ Will the project generate pollutants that could damage surface waters or wetlands?
6. \_\_\_\_\_ Is there a "track record" of the developer/builders regarding environmental protection sound?
7. \_\_\_\_\_ Is a buffer necessary or recommended to protect environmentally sensitive areas?
8. \_\_\_\_\_ Is wetland vegetation on site or very close to proposed development?
9. \_\_\_\_\_ Is the site flood prone?
10. \_\_\_\_\_ Will construction expose people or property to hazards?
11. \_\_\_\_\_ What is the source of runoff water?
12. \_\_\_\_\_ What is the runoff rate and destination?
13. \_\_\_\_\_ Will the proposed project impair the capacity of the land to serve as a home, breeding, or feeding habitat for animal or marine life?
14. \_\_\_\_\_ Is a conservation or other restriction appropriate to ensure the protection of surface water or wetlands?
15. \_\_\_\_\_ Is the stability of a coastal or inland bank threatened?

**D. SIGNIFICANT AND UNIQUE FEATURES**

1. \_\_\_\_\_ Will scenic vistas be preserved?
2. \_\_\_\_\_ Will historical landmarks (buildings or sites) be protected?
3. \_\_\_\_\_ Is the site archaeologically significant?



4. \_\_\_\_\_ Does the site have unusual mineral or geological formations?
5. \_\_\_\_\_ Are rare plants or animals present on or near the site?
6. \_\_\_\_\_ Will the site be in close proximity to an existing public recreation area?

## II. SITE DESIGN CHECKLIST

### A. THE LANDSCAPE

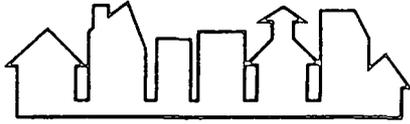
1. \_\_\_\_\_ Is the project in harmony with the landscape and does it blend in with the natural surrounding?
2. \_\_\_\_\_ Is the project complementary to the existing character of the neighborhood?
3. \_\_\_\_\_ Will the development pose any conflicting land use concerns?
4. \_\_\_\_\_ Is the scale of the project consistent with the immediate area?
5. \_\_\_\_\_ Will the development block scenic vistas with buildings, signs or parking lots?
6. \_\_\_\_\_ Does the plan keep as much the existing ground covered as possible?
7. \_\_\_\_\_ Should additional planting be required?
8. \_\_\_\_\_ Will the plan preserve all significant natural features?
9. \_\_\_\_\_ Will the development destroy the natural quality and attractiveness of the area?



10. \_\_\_\_\_ What means will be used to protect the site from poor drainage, erosion, etc.?
11. \_\_\_\_\_ What consideration has been given to construction damage to the site?
12. \_\_\_\_\_ What precautions will be taken to eliminate construction damage both on and off site?

**B. SUBDIVISION DESIGN**

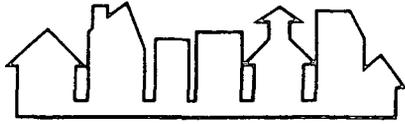
1. \_\_\_\_\_ Does the proposal meet all structural requirements?
2. \_\_\_\_\_ Is the plan well organized for good lot arrangement?
3. \_\_\_\_\_ Does siting of structures promote energy conservation?
4. \_\_\_\_\_ Does construction avoid hilltops?
5. \_\_\_\_\_ What is the planned construction sequence and timetable?
6. \_\_\_\_\_ What is the relationship of the project to commercial shopping areas, schools, etc?
7. \_\_\_\_\_ Does the project abut conservation land?
8. \_\_\_\_\_ What precautions will be taken to protect conservation land?
9. \_\_\_\_\_ Is there a buffer that separates the development from major roads, commercial areas or conflicting land uses? Should a buffer be considered?
10. \_\_\_\_\_ Are dwellings placed to look away from unsightly views?
11. \_\_\_\_\_ How much of the site is dedicated to open space? (For aesthetic, safety and privacy reasons.)
12. \_\_\_\_\_ Is the open space arrangement good?



13. \_\_\_\_\_ Is an active recreation area planned? (i.e. playground)
14. \_\_\_\_\_ Could setbacks be improved or be more effective?
15. \_\_\_\_\_ What are the existing and/or proposed storm drainage systems/structures?
16. \_\_\_\_\_ What is the planned utility placement?
17. \_\_\_\_\_ Are the landscaping plans for structures, parking lots, open space, and buffers sufficient?
18. \_\_\_\_\_ Is the proposed development attractive?
19. \_\_\_\_\_ Are the placement and size of the signs appropriate?

**C. FACILITIES, UTILITIES AND SAFETY**

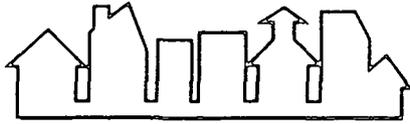
1. \_\_\_\_\_ Does the circulation pattern follow natural contours?
2. \_\_\_\_\_ Are there any traffic safety concerns?
3. \_\_\_\_\_ What is the public access?
4. \_\_\_\_\_ Does the circulation design discourage outside traffic?
5. \_\_\_\_\_ What is the street capacity?
6. \_\_\_\_\_ Does the design meet the projected need?
7. \_\_\_\_\_ Does the traffic plan meet the community's design standards?
8. \_\_\_\_\_ Are the parking plans for residents and visitors adequate?
9. \_\_\_\_\_ Does the traffic plan provide good vehicular movement?
10. \_\_\_\_\_ Will pedestrian movement be both safe and convenient?



11. \_\_\_\_\_ Are any adverse traffic impacts possible?
12. \_\_\_\_\_ What is the utility capacity of the site?
13. \_\_\_\_\_ What will the energy source be for the development?
14. \_\_\_\_\_ Is emergency access adequate?
15. \_\_\_\_\_ Are the plans for exterior/safety lighting adequate?
16. \_\_\_\_\_ Are there any potentially hazardous areas in the immediate vicinity of the planned development?

### III. AFFORDABILITY ISSUES

1. \_\_\_\_\_ Does the project meet all affordable housing program requirements?
2. \_\_\_\_\_ Does the percentage of affordable units exceed the program requirement?
3. \_\_\_\_\_ Are the sales prices/rent levels calculated to meet the need for housing for low and moderate income families in Acton?
4. \_\_\_\_\_ Are there a wide range of prices/rents to offer a variety of housing opportunities for households of different incomes?
5. \_\_\_\_\_ Does the housing type, number of bedrooms, living space and outdoor space address Town housing needs and objectives as most recently identified?
6. \_\_\_\_\_ Are affordable and market rate units indistinguishable from the exterior?
7. \_\_\_\_\_ Are affordable units dispersed throughout the development?

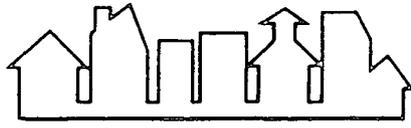


8. \_\_\_\_\_ Are buildings sited in harmony with the topography, vegetation and any other natural features?
9. \_\_\_\_\_ Is the development complementary to the character of the neighborhood?
10. \_\_\_\_\_ Are all units appropriate in size and do they provide facilities adequate to meet the needs of the households expected to occupy them?
11. \_\_\_\_\_ Are a minimum five percent of all units accessible to physically handicapped persons?
12. \_\_\_\_\_ Are projected sales prices of market units within 10% of recent sales prices of similar housing units in Town or in adjacent Towns?
13. \_\_\_\_\_ Does the cost information reflect industry standards or other HOP or applicable program experience?
14. \_\_\_\_\_ Does the buyer selection plan for marketing the project conform to the Town's guidelines?



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## II. ACTON AFFORDABLE HOUSING PLAN



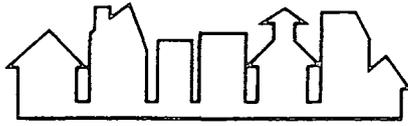
## INTRODUCTION

Housing trends in Acton are causing a transformation of the town, which if continues, will largely restrict residency to the economically advantaged. Many longer time residents would not be able to afford their home if they had to buy it today. Their children may be unable to afford any home in Acton if they are first-time buyers. Acton's affordable housing problem continues to grow. Certainly, this problem is shared in varying degrees of severity with communities throughout Massachusetts and the Northeast.

Acton's housing is becoming more expensive. More importantly, the gap between housing cost and affordability is widening. New housing continues to be developed and marketed at ever higher prices in a "sluggish" market, seemingly at odds with the laws of supply and demand. The median selling price of a single family home in 1988 was nearly 2.3 times the amount that a household earning the median income for Acton could afford. The median selling price of a condominium - a type of housing that is not suitable for all households - was nearly 1 1/4 times the amount affordable to a median income household.

Acton has responded to its affordable housing problem in a variety of ways. The Acton Housing Authority has sought additional assisted housing. The Town has supported several development proposals which contain affordable housing for first-time buyers. The Acton Community Housing Corporation has come into being as a result of concerned citizens who are committed to tackling the affordable housing problem.

The Acton Affordable Housing Plan reflects the Town's recognition of the seriousness of the problem and the goal of responding to it in a comprehensive manner. The first part of the Plan provides a profile of the housing and demographic characteristics of Acton. The relationship of these is examined to obtain an understanding of the Town's housing needs, so that the Town can act to address these needs in an informed manner. The second part of the Acton Affordable Housing Plan contains strategies for affordable housing - actions which can be taken to preserve and to encourage production of affordable housing. The last section of the Plan contains proposed bylaw provisions relating to affordable housing. These bylaws were presented to the Strategic Planning Task Force and the Town's Planning Department. The next step will be for



these recommendations to be reviewed by Town boards and the public in hearings and to be formally acted on in Town Meeting.

Acton is currently developing a new Master Plan. The Acton Affordable Housing Plan is intended as an element of the Master Plan. Accordingly, this Plan should be adopted by the Board of Selectmen.

Tackling the affordable housing problem may seem a daunting task. The factors causing it are complex, many which are beyond the control of local government and town residents. The Housing Plan does not present a solution to the problem; it does, however, provide a better understanding of it and actions which can be taken in response to it. The interests of the whole community suggest that it is necessary to do so.



## **COMMUNITY HOUSING PROFILE AND HOUSING NEEDS ANALYSIS**

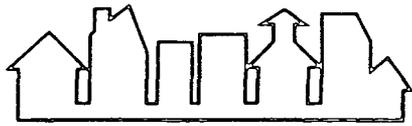
### Overview

Acton witnessed its greatest period of total population growth between 1960 and 1970. During this period the Town's population increased by 104%, from 7,238 in 1960 to 14,770 in 1970. The rapid growth of the 1960's slowed during the 1970's, to a 19% total population growth. Between 1980 and 1986, the growth rate continued to slow, with the Town's population actually decreasing by 1.1%, even though housing units increased by 5.1%. Acton's population increased to 18,758 by 1988, reversing the direction of the small population decrease between 1980 and 1986 (see Table 1).

**Table 1. Population and Housing Overview**

Year	Population	Dwelling Units (d.u.)	% Change from Prior Period (d.u.)	Average # Persons per d.u.
1960	7,238			
1970	14,770	4,195		3.52
1980	17,544	6,309	50.4%	2.78
1986	17,350	6,628	5.1%	2.62
1988	18,758	6,719	1.4%	2.79

Sources: 1970 and 1980 U.S. Census, U.S. Census Bureau  
1986 - Volume II Housing Inventory & Policy  
Indicators, Abt Associates Inc.  
1988 - Acton Town Clerk's Office, Acton Building  
Department



During the 1970s the total housing stock in the Town increased by 50.4%, from 4,195 units in 1970 to 6,309 units in 1980. Between 1980 and 1986 the number of units increased further by 5.1% to 6,628, although there was a small decrease in population during the same period. Since 1986 the total housing stock increased by another 1.4%. According to local realtors nearly all the recent increases in housing stock have been in single family homes.

While the total number of housing units has continued to increase the average household size has decreased since 1970. In 1970 the number of persons per household in Acton was 3.52 but by 1988 the average number of persons per household had decreased to 2.79. This decrease in household size reflects a trend that is occurring nationwide.

In comparison to other selected Boston metropolitan communities, Acton's average household size is somewhat small. Of the communities compared, Maynard has the smallest average household size with 2.7 persons per household. Wilmington, with an average of 3.3 persons per household, has the largest average household size of the communities compared. Boxborough is slightly larger on average than Acton, with 2.9 persons per household; Concord and Westwood have approximately 3.0 persons per household.

### Age

Although Acton's population has increased by nearly 27% since 1970, the total number of children under age 14 has actually decreased by 18%. Conversely, the population of persons 14 years old and older increased by approximately 86% during this same period. Whereas children under 14 years in age comprised more than a third (35.1%) of Acton's population in 1970 this age group had dropped dramatically to 22.5% of the total by 1986. Table 2 shows this change in the composition of the population.



Table 2. Age Composition

Age Group	1970	% of Total	1980	% of Total	1986	% of Total
Under 6	1,951	13.2%	1,292	7.4%	1,414	7.5%
6 - 13	3,238	21.9%	2,649	15.1%	2,828	15.0%
14 - 17	1,189	8.1%	1,615	9.2%	1,659	8.8%
18 - 34	3,595	24.3%	5,112	29.1%	5,543	29.4%
35 - 54	3,548	24.0%	4,966	28.3%	5,335	28.3%
55 - 64	617	4.2%	1,047	6.0%	1,131	6.0%
65+	632	4.3%	863	4.9%	943	5.0%
Total	14,770		17,544		18,853 <sup>1</sup>	
Median Age	23.7 years		29.7 years		29.8 years	

Sources: 1970 & 1980 - U.S. Census Bureau  
1986 - REZIDE 1986; Claritas, Alexandria, VA

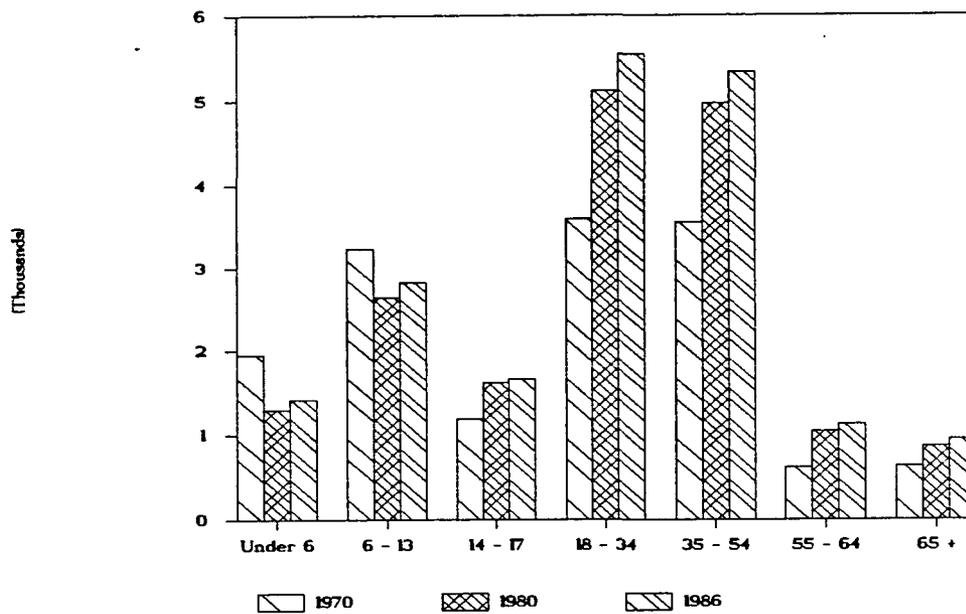
As the table above shows, the change in age composition has resulted in an aging of Acton's population. The change in median age between 1970 and 1980 - from 23.7 years to 29.7 years - was dramatic. The 1980 median age in Acton compares with 31.0 years for the Boston SMSA (metropolitan region) as a whole. The estimated median age of 29.8 years in 1986 indicates that this trend is continuing, if at a much slower rate.

Public school enrollment can be used as an indicator of more recent population trends. Since 1980 there has been a 25% decline in total public school enrollment in Acton (see Table 3). In the Grades K - 6

<sup>1</sup>The estimated population shown in Table 2 differs from that in Table 1 because of different data sources. The data source for Table 2 was used because it provides an estimate of the population across age groups.

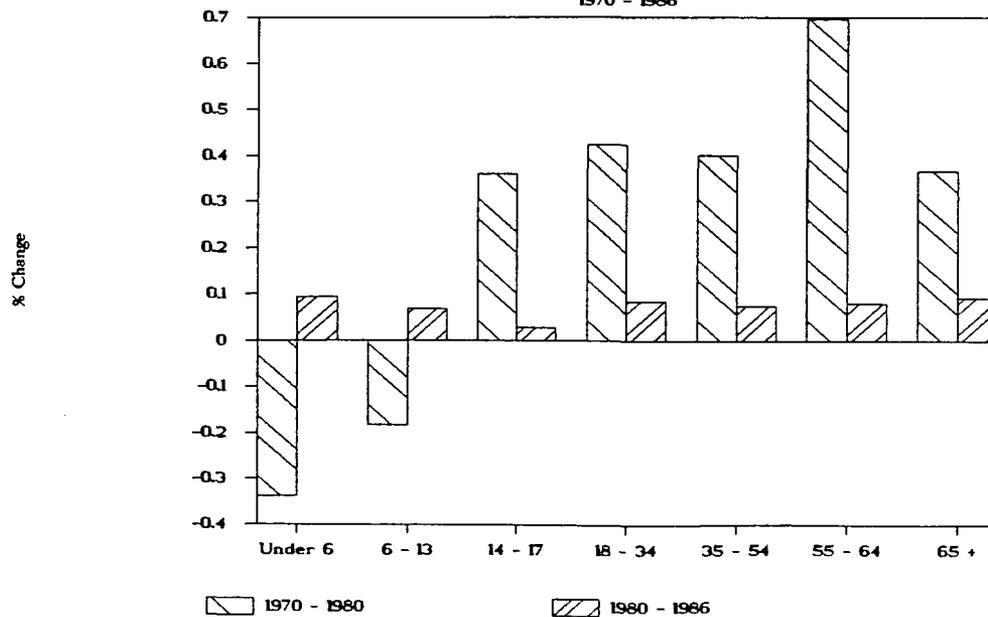


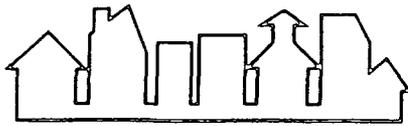
Age Composition



% Change in Age Composition

1970 - 1986





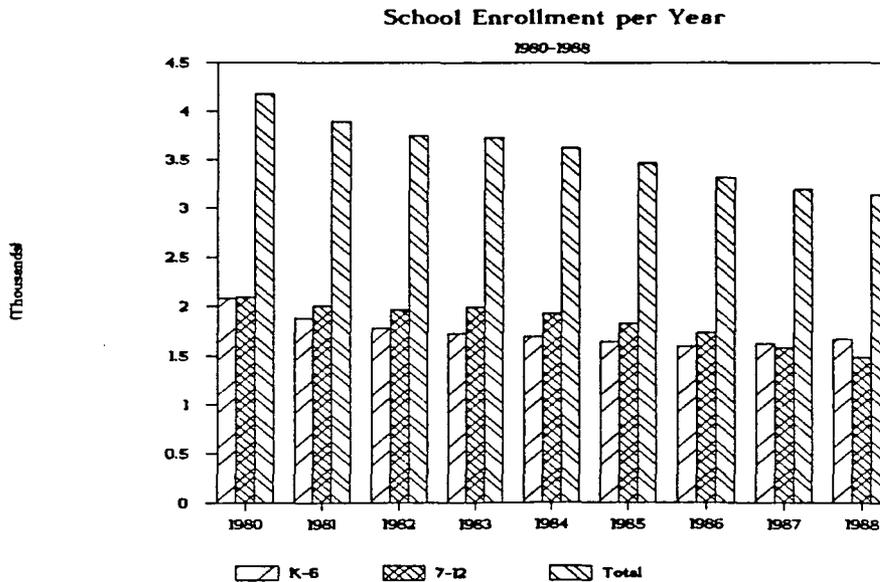
group overall school enrollment declined from 1980 to 1986. However, since 1987 it has increased slightly. The Grades 7 - 12 group has seen a steady yearly decline in total population, except in 1983 when enrollment increased by 1.5%.

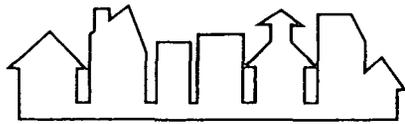
Table 3. School Enrollment

Year	Grades K - 6	% Change*	Grades 7 - 12	% Change*	All Grades	% Change*
1980	2,084		2,094		4,178	
1981	1,885	-9.5%	2,007	-4.2%	3,892	-6.8%
1982	1,782	-5.5%	1,971	-1.8%	3,753	-3.6%
1983	1,729	-3.0%	2,000	+1.5%	3,729	-0.6%
1984	1,696	-1.9%	1,931	-3.5%	3,627	-2.7%
1985	1,645	-3.0%	1,825	-5.5%	3,470	-4.3%
1986	1,588	-3.5%	1,729	-5.3%	3,317	-4.4%
1987	1,618	+1.9%	1,579	-8.7%	3,197	-3.6%
1988	1,663	+2.8%	1,479	-6.3%	3,142	-1.7%

Source: Acton School Department

\* % Change is from previous year





As recent school enrollment reveals, Acton is beginning to re-establish a young school age population. This increase of the young school age population can probably be attributed in part to two parent working families who have decided to wait on having children to later in life. This attitude follows the current national trend of later starting and smaller families.

### Household Composition

The composition of the average household in Acton has changed over the past ten years, reflecting state-wide trends. The decrease in household size is one of the notable changes. The trend is a result of smaller families, single persons living alone, marriage at an older age, a higher divorce rate and an increasing elderly population.

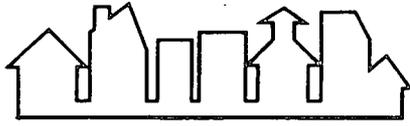
In 1980 almost half of the households in Acton were comprised of one and two persons (see Table 4). Married couple families comprised 64.1% of the total households, of which 61.5% had children. Including single parent households, 46.4% of the Town's households were families with children.

**Table 4. 1980 Household Demographics**

1 person	1,129	19.0%
2 people	1,709	28.8%
3 people	1,041	17.5%
4 people	1,206	20.3%
5 people	554	9.3%
6+ people	300	5.1%
Total	5,939	
Single Person Households	1,229	20.7%
Married Couple Families	3,808	64.1%
Single Parent Families	415	7.0%
Non-Family Households	487	8.2%
Total Households	5,939	

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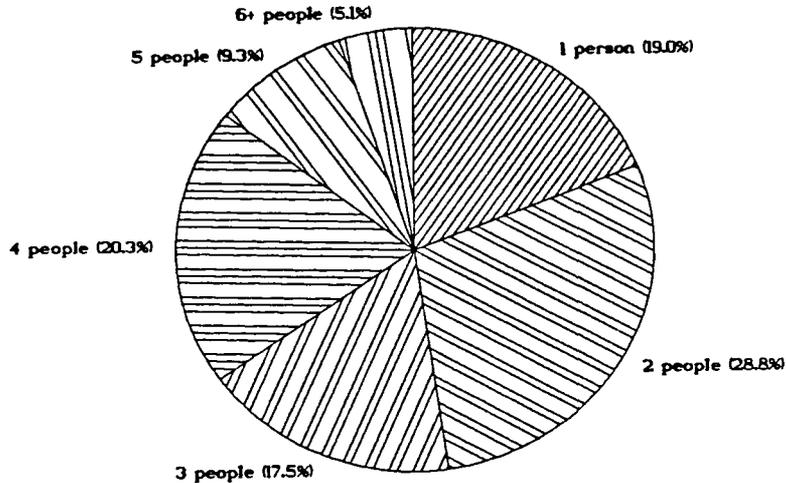
Source: 1980 U.S. Census



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**1980 Household Demographics**  
Number of Persons per Household



Income

During the period between 1979 and 1985 the median household income of Acton residents increased by 43.2%, from \$27,323 to \$39,132. One third of all households earned between \$30,000 - \$49,999 (See Table 5). The most significant change is the increase of approximately 475% in the \$75,000 and greater income range. Assuming that current trends continue, the percentage of households earning \$50,000 or more will continue to grow and the percentage with incomes below \$20,000 will continue to decrease. The per capita income increased by 78% from 1980 to 1985, from \$10,522 to \$18,772. The estimated mean household income in 1986 was estimated at \$51,060 (see Table 5). (Note: The mean income is an average which is sensitive to large numbers at the upper end of the range. The median income is that figure with an equal number of households earning above and below a certain income.)

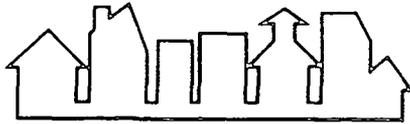


Table 5. Income Distribution

	1979		1985		% Change 1979 to 1985
	#	%	#	%	
	<u>Households Total</u>		<u>Households Total</u>		
> \$75,000	136	2.3%	782	11.61%	475.00%
\$50K - \$75K	689	11.6%	1,597	23.70%	131.79%
\$30K - \$50K	1,855	31.2%	2,082	30.90%	12.24%
\$20K - \$30K	1,395	23.5%	1,145	17.00%	-17.92%
\$15K - \$20K	737	12.4%	404	6.00%	-45.18%
\$10K - \$15K	528	8.9%	323	4.79%	-38.83%
< \$10,000	599	10.1%	404	6.00%	-32.55%
Total	5,939		6,737		

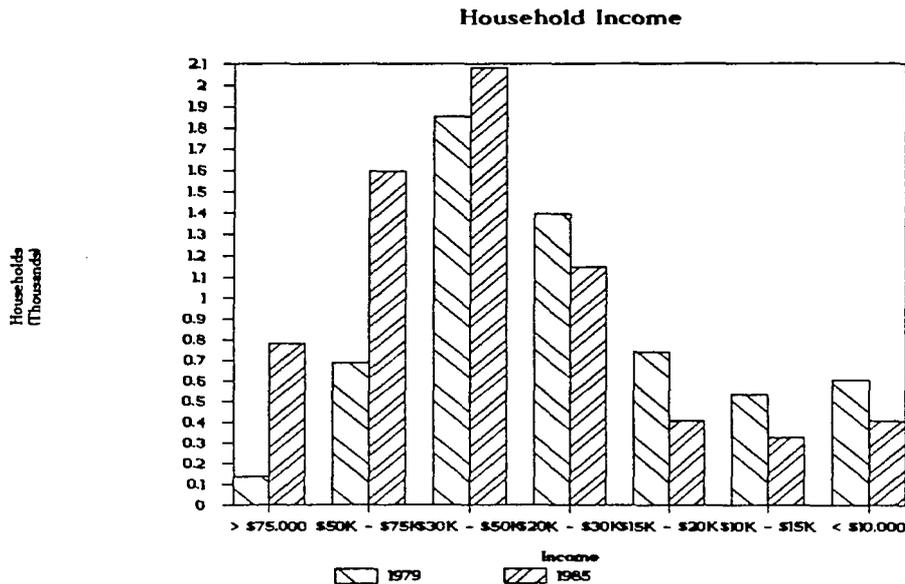
Median Income:                      \$27,323                      \$39,132

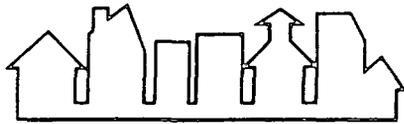
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1979 Median Household Income for Boston SMSA:	\$18,694
1979 Per Capita Income (1980 U.S. Census):	\$10,522
1985 Per Capita Income (Census Estimate):	\$18,772
1986 Estimated Mean Household Income:	\$51,060
(Census per capita income x HH size estimate)	

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Sources: 1979 - 1980 U.S. Census  
1985 & 1986 - Volume II Housing Inventory & Policy  
Indicators, Abt Associates Inc.





The sharp increase in the percentage of Acton households in higher income category can be attributed to two likely reasons -- inflation and in-migration. First, household incomes in Acton, as elsewhere, have increased due to inflation. This trend means that income is higher in absolute dollars, regardless of income losses or gains in relative terms.

Second, the in-migration of newer residents with higher incomes is also a likely explanation of the increase. As Acton's housing costs have skyrocketed, particularly for owners, the result has been a community with a higher income population in general and concomitant changes in its socio-economic character. The sections "Housing Costs" and "Affordability Gap" that are found later in this report discuss the relationship between income and housing costs and the ability to be able to live or, in some cases, to continue to live in Acton.

#### Housing Stock

Between 1980 and 1986 Acton's total housing stock increased by 5.1%, or 319 units. This contrasts with a 50.4% increase (2,114 units, from 4,195 to 6,309) that occurred between 1970 and 1979. From 1986 to 1988 an additional 91 units have been approved or constructed. These units represent a further increase in the town's housing stock of 1.4%. The dramatic slowdown in the increase of new housing since 1980 suggests that the town's period of high residential growth has passed, at least for the present. The data also indicates that the perception of a residential building boom of the mid-1980's is relative in comparison to Acton's rate of growth during the immediate preceding period.

Virtually all of new construction since 1986 has been in single family structures. According to local sources all but 18 units built during this period have been single family detached units. This is in contrast to the large numbers of multi-family units constructed earlier, particularly during the 1960s and 1970s.

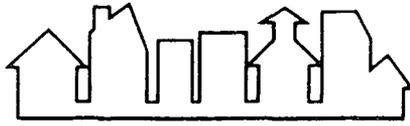
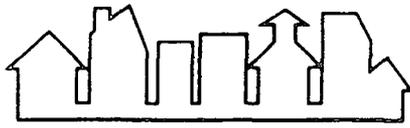


Table 6. Housing Stock

	1980		1986	
	<u># Units</u>	<u>% Total Units</u>	<u># Units</u>	<u>% Total Units</u>
Total Housing Units	6,309		6,628	
Year Round Units	6,300		6,627	
Seasonal/Migratory	9	<0.1%	1	<0.1%
Total Occupied	5,986	95.0%	6,306	95.2%
Owner Occupied	3,951	62.7%	4,387	66.2%
Renter Occupied	2,035	32.3%	1,919	29.0%
Total Vacant	314	5.0%	320	4.8%
Single Family Detached Houses	3,618	57.4%	N/A	
Single Family Attached	335	5.3%	N/A	
2-Unit Structures	245	3.9%	N/A	
3- & 4-Unit Structures	174	2.8%	N/A	
Structures with 5 or more Units	1,921	30.5%	N/A	
Mobile Homes/Trailers	7	<0.1%	2	<0.1%

Sources: 1980 - U.S. Census Bureau  
1986 - Volume II Housing Inventory & Policy Indicators,  
Abt Associates Inc.

In 1986, only 1 unit was classified as a "seasonal" or "migratory" unit. As of 1986, approximately 12% of Acton's total housing stock had been built within the last ten years. Additional data shows how "young" Acton is in terms of its housing stock. Using 1986 as the baseline year, 55% (3,687 units) of the town's total housing stock was built in the 15 year period between 1960 and 1974. Conversely, only 15.5% (1,029 units) of the housing stock had been constructed prior to 1950.



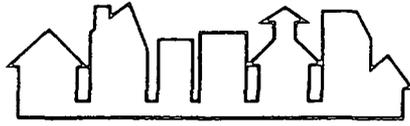
### Tenure

According to the 1980 U.S. Census, 2/3 of Acton's occupied housing units were owner-occupied and 1/3 were renter-occupied. Between 1980 and 1986 the total number of owner occupied units increased by 11%; however, the number of renter occupied units actually decreased by 5.7%. Less than five percent (4.8%) of the year round units in 1986 were vacant for various reasons; e.g., these units were for sale, for rent or held for occasional or seasonal use. This low vacancy reflects the tight regional housing market. Given that units are vacant for a number of reasons, including being vacant because of being for sale, the actual vacancy rate for rentals is presumed to be extremely low.

In comparing the tenure status of town's housing stock with selected Boston metropolitan area communities, we find that Acton's renter/owner mix is generally similar to adjacent communities. Westwood and Wilmington had more than 90% of their housing stock in owner-occupied units in 1986. Boxborough and Maynard had approximately 2/3 of their housing stock owner occupied and 1/3 renter occupied. Concord had approximately 3/4 of its housing stock owner-occupied and 1/4 renter-occupied.

The tenure of housing units in Acton has changed from 1980-1986. Owner-occupied units had increased both in percent and absolute numbers. In 1986 there were 436 additional owner-occupied units and owner occupancy increased from 66% to nearly 70% of all occupied units between 1980 and 1986. More importantly, the renter-occupied units decreased in both percentage and in absolute numbers. By 1986, renter-occupied units had dropped to slightly more than 30% of all occupied units. However, in 1986 there were 116 fewer renter-occupied in units than in 1980.

In examining the changes from 1980 to 1986 in housing stock increases and tenure, the conversion of rental units to condominiums is the likely reason for the decrease in the number of rental units. Condominium conversions are discussed in the following section of this report. Examination of data from Table 6 supports the observation that condo conversions are the reason for the rental unit decrease. Between 1980-1986, 319 units were added to the town's housing stock through new construction. However, during this same period, owner-occupied units



increased by 436 units -- more than the 319 new units constructed. If the 116 unit loss in rental units is added to the new units built ( $116 + 319 = 435$ ), the total is within 1 unit of the total 1980-1986 period increase in owner-occupied units.

### Condominium Conversions

A major change in Acton's housing stock since 1980 is the conversion of multi-family apartment buildings into condominiums. Between 1980 and 1986 412 condominiums were added to the housing stock through conversion of rental units, an increase of almost 80% in the number of condominiums. During this period, no condominiums were created through new construction. Since January 1987 an additional 556 rental units have been converted to condominiums. During the eight year period from 1980-1988 the number of condominium units in Acton almost doubled. (Note: This does not include new condominiums built since January 1987.) Of the 36 apartment complexes identified in an apartment survey in 1976 by Curran Associates' Acton Housing Study 42% have been converted into condominiums.

Based on discussions with the Strategic Planning Task Force and Town Clerk's Office it appears that many of the condominium units have been purchased as investments, rather than homes. The data discussed in the preceding section supports this observation. Even though converted units may remain available for rental, it is likely that the conversion process has increased the rent levels. Although not specifically documented in Acton, rental condominiums typically have higher rent levels than the same unit prior to conversions. This is because taxation practices and other factors result in recent ownership being more costly than presumably longer held ownership prior to conversion.

Acton has had a condominium conversion bylaw since 1981. Although not explicitly stated, the Board of Selectmen has negotiated with owners to secure a certain percentage of the proposed condominium units to be set aside for purchase by the Acton Housing Authority. To date the Acton Housing Authority has purchased 24 condominiums at \$65,000 each to be rented to low- and moderate-income families.



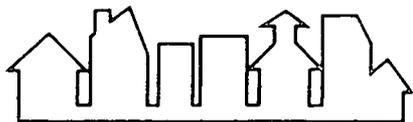
Subsidized Housing

The number of subsidized housing units in a community is one way to measure the number of affordable units. A subsidized unit is a housing unit for low- and moderate-income residents that is assisted through a state or federal program. Generally, low- and moderate-income are defined as 50%-80% of the median income based on household size for the region. For a four person household in the Boston metropolitan area, which includes Acton, the median income is \$40,500. Low- and moderate-income categorization, therefore, ranges from \$20,250 to \$32,400.

The Acton Housing Authority owns and manages three rental developments for elderly, families and persons with special needs. In addition, it owns "scattered site" units in various condominium developments. The Housing Authority also provides rental subsidy certificates for tenants residing in privately-owned housing (see Table 7).

**Table 7. Subsidized Housing**

<u>Existing Program</u>	<u>Name of Development</u>	<u>Type</u>	<u># Units</u>
State Ch. 667	Windsor Green (667-1)	Elderly (4 H.P.)	68
	McCarthy Village (667-2)	Elderly (1 H.P.)	23
		<u>Total</u>	<u>91</u>
State Ch. 705	McCarthy Village (705-1)	Family	12
	Scattered Site (Condo acquisition) (705-2, 705-3)	Family (1 H. P.)	24
		<u>Total</u>	<u>36</u>
State Ch. 689	Eliot House (689-1)	Special Needs	<u>12</u>
Federal Section 8	Scattered Site		<u>70</u>
State Ch. 707	Scattered Site SRO		44
		<u>Total</u>	<u>8</u> <u>52</u>
State Ch. 667	Scattered Site (667-3 to be acquired)	Elderly	<u>6</u>
State Ch. 705	Scattered Site (remaining 705-3 units to be acquired)	Family	<u>3</u>



<u>Proposed Development</u>	<u>Name of Development</u>	<u># Affordable Units</u>	<u>Total # Units</u>
State HOP	Barker's Pond	HOP: 19 MHFA: 2 C.705: 5	63
State HOP	Great Hill Village	HOP: 25 C.705: 5	98
State HOP	North Acton Woods	HOP: 34 C.705: 7	136
		<u>Totals</u>	<u>297</u>

In addition to the three HOP projects listed in Table 7, a fourth HOP development, known as Castle Ridge, has also been proposed. Its current status is unclear; discussions were held with the Town more than a year ago, the project did not receive HOP funding during a previous funding round, and no formal application(s) for permits have been submitted to the Town. However, the project did receive MHFA site approval in October, 1988. The development as proposed would contain 68 units, 17 for HOP-qualified purchasers, 5 for MHFA-qualified buyers and 5 units to be purchased by the Housing Authority through the Ch. 705 program.

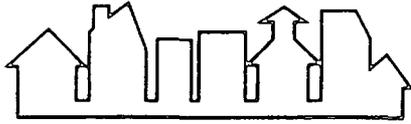
There are various methods to analyze housing demand. Review of the existing waiting list for Housing Authority units is one approach (see Table 8).

**Table 8. Acton Housing Authority Waiting List**

<u># of Bedrooms</u>	<u># of Applicants<sup>2</sup></u>
SRO	13
1 Bedroom	35 (mostly elderly)
2 Bedrooms	95
3 Bedrooms	48
4 Bedrooms	8
	Total 199

Source: Acton Housing Authority

<sup>2</sup>A household is considered an applicant, regardless of number of persons in the household.



As shown above there is a significant waiting list for the limited number of units available. The greatest demand is for 2 bedroom units for families. The waiting list should be used as an indicator of need, rather than an accurate estimate. The list does not reflect people who have received help from other housing authorities, nor those people who do not fill out applications due to the waiting period. Based on turnover rates, the Housing Authority estimates that an elderly person with resident preference could be served within six months. Since July 1988, the only families that the Housing Authority has been able to assist are those households "in crisis" who, therefore, receive preference. The greatest need for Housing Authority units is for 2 bedroom family units.

Although not yet constructed or approved, 111 letters of interest have been received in 1988 through mid-February 1989 by the ACHC for HOP units. Of these 111 households, 52 (47%) are Acton residents. The majority of the non-residents are from towns in the vicinity of Acton.

The Commonwealth has mandated that each community work toward creating affordable housing. The statutory basis for this mandate is through Chapter 774 of the Acts of 1969, known as the Anti-Snob Zoning Law. Based on the standard established by c.774, the benchmark for affordable housing is that 10% of a community's housing stock should be affordable. Currently, only those units subsidized with State and Federal funds and which are of long-term affordability "count" toward the State's 10% requirement. Rental certificate programs such as Section 8 or Chapter 707 do not count as the rental units revert to market rate when the subsidized tenant moves. Changes to Chapter 774 have been proposed as a result of a special legislative commission which studied the law and its implementation. A major recommendation of the commission's report is the establishment of a "Local Initiative Program" whereby additional forms of affordable housing efforts would be recognized as meeting the mandate of c. 774. The commission's recommendations will be effectuated through changes to regulations. The current timetable is for these regulations to become effective as of January 1, 1990.

Acton presently has 139 units of long-term subsidized units, 2.07% of the 6,719 housing units as of 1988.



### Housing Cost

The 1980 U.S. Census estimated the median value home in Acton to be \$87,900. In 1986 the average cost of a single family home was estimated to be \$225,000 and the average cost of a condominium was approximately \$111,500. The median selling price for a single family home in 1988 was \$240,750 according to information obtained from County Home Data. The 1988 median selling price for a condominium was \$116,450.

Between 1986 and 1987 the average cost of a single family home increased by 11.7% from \$225,000 to \$251,000 and the average condominium cost increased by 13.7% from \$111,500 to \$126,750. In 1988 the mean cost of a single family house increased by 5.3% to \$264,400 and the mean cost of a condominium increased by 11.4% to \$141,200.

In 1988, 170 condominium units and 220 single family units were sold in Acton. The least expensive condominium unit in 1988 sold for \$80,000 and the most costly unit sold for \$189,000. The least costly single family house in 1988 sold for \$113,000 and the most expensive house sold for \$706,750.

For the first quarter of 1989, the Greater Boston Real Estate Board reported that properties sold through the Multiple Listing Service maintained these levels, despite a softer market. GBREB data showed a mean selling price of \$264,593 and a median price of \$257,250 for single family homes. The mean price for a condominium was \$143,975, with the median price at \$94,500.

According to an article in the Boston Globe on January 28, 1989, the average list price for a single family unit in Acton was \$356,318, with \$169,000 as the lowest list price and \$900,000 as the highest listed price. In this article Acton was perceived as a compromise choice because its prices are less than other nearby communities such as Concord, Weston and Lincoln. In Concord the average list price for a single family unit was \$750,845, with \$199,500 as the lowest list price and \$3,400,000 as the highest list price. The average list price in Weston was \$978,843, with \$234,900 as the lowest price and \$3,000,000 as the highest. In Lincoln the average list price for a single family unit was \$619,041, a low of \$242,900 and a high of \$1,500,000.

In 1986 approximately one-third of the housing stock was available for rental units. The average rental fee in 1986 in Acton was \$546 per month for a one bedroom apartment and \$681 per month for a two bedroom unit. Between 1986 and 1987 the average fair market rent increased by 17.4%



for a one bedroom unit and 11.5% for a two bedroom unit and in 1988 the average rent for a one bedroom unit increased 5.75% to \$681 per month and the average rent for a two bedroom unit increased by 5.8% to \$803 per month.

Table 9 below shows the increase in the cost of housing and the income required to purchase the average priced single family house or condominium in Acton in 1987 and 1988.

Table 9. Homeownership and Required Income

	<u>House Cost</u>	
	1987	1988
Average Cost	\$251,000.00	\$264,400.00
20% downpayment	\$50,200.00	\$52,880.00
Mortgage Principal Amount	\$200,800.00	\$211,520.00
Interest Rate	10.50%	10.50%
Monthly Payment <sup>3</sup>	\$2,129.00	\$2,243.00
Annual Income Required	\$91,235.00	\$96,125.00
	<u>Condominium Cost</u>	
	1987	1988
Average Cost	\$126,750.00	\$141,200.00
20% downpayment	\$25,350.00	\$28,240.00
Mortgage Principal Amount	\$101,400.00	\$112,960.00
Interest Rate	10.50%	10.50%
Monthly Payment <sup>3</sup>	\$1,075.00	\$1,198.00
Annual Income Required	\$46,090.00	\$51,345.00

Assumptions:

Insurance = \$40.00 per \$10,000 in value, or 0.4%  
 Taxes = \$10.00 per \$1,000 market value, or 1.0%  
 Loan Term = 30 years

28% of gross monthly income for PITI (Principal, Interest, Taxes and Insurance) is a conventional lending standard.

<sup>3</sup>Includes Principal, Interest, Taxes and Insurance.



The table below shows the required income needed to rent either a one or two bedroom unit in 1986 and in 1988.

**Table 10. Required Income for Market Rents**

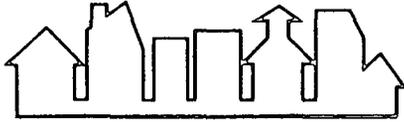
	<u>1986</u>	<u>1988</u>
One Bedroom Unit:	\$23,400.00	\$29,185.00
Two Bedroom Unit:	\$29,185.00	\$34,015.00

Assumptions:

28% of gross monthly income (GMI) for rental costs is considered affordable public rental subsidy programs use 25% or 30% of GMI as rental contribution amount, depending on program).

Between 1986 and 1988 the annual income required to purchase the average single family house in Acton increased more than \$14,000 and the annual income required to purchase the average condominium increased by nearly \$11,000. These increases represent an 17% increase in the cost of a single family unit and a 26.6% increase in the cost of a condominium unit. During this same period the annual income required to rent a one bedroom unit increased by nearly \$6,000, or 25%, and the annual salary required for a two bedroom unit increased by more than \$5,000, or 18%. According to the CPI for urban wage earners and clerical workers in the Boston metropolitan area, the average cost of living increase during this same period was only 7.1%.

As the cost of housing continues to increase faster than wages in Acton, fewer lower and middle wage earners will be able to afford to live in the community. The 1988 estimated median income in Acton was approximately \$42,000 per household (This figure was projected from 1980 U.S. Census data and indexed to the C.P.I. increases since that date). In order for a household to purchase the average condominium the household needs to earn 122% of the local median income and to purchase the average single family house a household needs to earn almost 229% of the local median income. For a family to afford to rent the average one bedroom unit it would need to earn at least 70% of the median income and to rent a two bedroom unit would require a family to



earn 82% of the median income.

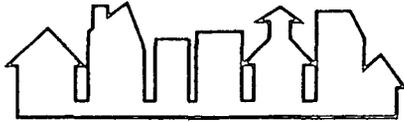
### Housing Costs, Employment and Income

Housing costs and its effects on recruiting and maintaining a qualified workforce is a matter of increasing concern to community leaders, employees and managers. This relationship becomes more crucial when further complicated by a labor pool that is shrinking from demographic changes.

A qualified and available workforce is clearly important to both the economic and general vitality of a community and a region. There is a considerable body of literature relating to this subject, most of which expresses serious concern about the effect of housing costs on the region's economic climate. Much of this discussion has been at the state and regional level, with less information available at the local level.

One of the Town's objectives under this study was to obtain information on the effect, if any, of housing costs on businesses located in Acton. To this end, a survey was developed and distributed to local businesses. Surveys were distributed to various types of businesses in Acton. The methodology of distribution was not intended to be scientifically valid, but to obtain responses that reflect a cross-section of employers both by business classification and by size.

Surveys were distributed to 23 businesses; 13 responses were received. The survey and tabulations are attached as Appendix B. A variety of business classifications are represented, including: finance, manufacturing, social service, wholesale trade, and service. The size of the businesses ranged from 275 full-time employees to 6 full-time and 8 part-time employees. The median number of employees was 20 full-time persons. The total number of employees "counted" in the survey, including part-time persons is 862. Sixty-nine percent of the businesses have been located in Acton longer than 10 years. Only 18% have been located in Acton less than 2 years. Sixty-three percent of the employees have been with the same employer for longer than five years. Twenty-six percent were at their present employment for less than one year.



Three employers declined from giving salary ranges. Five hundred and thirty persons are represented by the following income information, which includes 41 part-time positions:

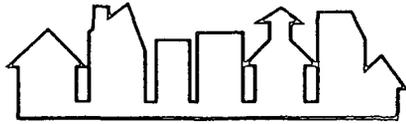
<u>Annual Salary/Wage Level</u>	<u>% of Total</u>	<u>Number of Persons</u>
Less than \$10,000	15%	82
\$10,000 - \$19,999	32%	171
\$20,000 - \$29,999	25%	132
\$30,000 - \$39,999	11%	60
\$40,000 - \$49,999	6%	34
\$50,000 - \$75,000	6%	30
Greater than \$75,000	4%	21

It is significant that 47%, or almost half, earn less than \$20,000. Assuming all 41 part-time earn less than \$20,000, 43% of the full-time employees earn less than \$20,000. Only 10% earn \$50,000 or greater. Only 8% of the employees live in Acton. Sixty-three percent live greater than 10 miles from Acton.

All of the businesses intend to remain in Acton, with four businesses planning to expand within Acton. Additional employment is projected as approximately 80 individuals. Only three businesses identified obstacles to doing business in Acton. These were described as: (1) the difficulty in finding employees in the area; (2) the high cost of rental space; and (3) the difficulty to find qualified applicants.

A dramatic 84% of those responding stated that hiring qualified personnel had been either very difficult or difficult during the past three years. Ninety-three percent felt that it would be very difficult or difficult during the next five years. Reasons given were:

- Salary (5 responses)
- Low unemployment in area (5)
- Lack of qualified applicants (4)
- Potential employees cannot afford to live in the area (2)
- Type of work (2)



Sixty-two percent of the businesses felt that the housing costs in the area made it more difficult to hire qualified personnel. Only 15% felt that it did not make it more difficult, and 23% were unsure. Of the businesses who felt that housing is a factor, 50% felt that it was frequently an issue. However, only two businesses (15%) ever had an employee state that the inability to locate affordable housing was a reason to leave the firm.

When asked to rank identified factors relating to difficulty in staffing, the lack of qualified applicants was ranked the highest. Then in very close sequence was ranked low unemployment, type of work, salary, and difficulty in finding suitable housing. Transportation access, benefits package, and child care followed in that order as less important factors.

Only three businesses provide assistance to locate housing. One specifically stated that they help with the mortgage.

Only four organizations had ever heard of the Acton Community Housing Corporation. Two businesses indicated that they would be willing to join in the Acton Community Housing Corporation efforts.

Given the salary levels of the responding businesses and the known cost of housing in Acton, it is not surprising that only 8% of the employees live in Town. As noted previously, most of the businesses (62%) do correlate the difficulty in hiring qualified personnel with the cost of housing. However, the question is whether businesses also realize that salary level as an obstacle also relates to the cost of living (i.e. housing) in the area. It appears that further effort should be made to increase awareness of the implications of the lack of affordable housing on business. In reviewing the survey responses, it appears that many employers had not previously made an explicit, direct connection between housing costs and an adequate labor pool. Further discussion with the three businesses which provide assistance to employees to locate housing should prove valuable. Soliciting information from the perspective of employees might provide additional valuable insight. Given that 69% of the organizations had not heard of the ACHC, the ACHC may want to consider an outreach effort to explain its mission and accomplishments to date. To reach the business community, the Chamber of Commerce might be an appropriate forum.



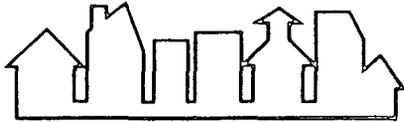
### Affordability Gap

The affordability gap is the difference between the cost of housing and what a household can afford to spend using generally recognized income-to-expense ratios. In 1988 the least expensive single family house in Acton sold for \$113,000 and the least costly condominium sold for \$80,000. In order for a household to purchase the least expensive single family house on the market in 1988 they would need to earn a minimum of \$41,100 per year, nearly equal to the 1988 median income in Acton. For a household to purchase the least expensive condominium in 1988, an income of approximately \$29,100 would be needed, 70% of the median income in 1988 (assuming a 20% downpayment, 10.5% interest rate, 30 year loan, and 28% of gross income for housing cost). While the affordability gap presents a serious impediment to ownership for many, the required downpayment may be an equal or even greater hurdle. The Boston Globe recently reported that first-time buyers in the greater Boston housing market averaged 4.1 years to save the money for their downpayment. This length of time compares with an average of 2.4 years for the 18 major urban markets studied and was second longest in the country. Further, this was based on an average price of \$165,100 for the Boston area, well below the \$240,750 median price in Acton.

A 20% downpayment for the least expensive and average priced home in 1988 is \$22,600 and 52,880, respectively. If the downpayments were reduced from 20% to 10%, the required annual incomes would further increase to \$45,500 and \$106,500, respectively. Because mortgage insurance is in most cases required for financing a loan with a loan-to-value ratio in excess of 80% (an 80% mortgage), the actual incomes needed would be somewhat higher still.

Acton's escalating housing costs mean that many aspiring buyers, particularly entry level buyers and younger households, will find it increasingly difficult to purchase a market rate home or condominium. As the market becomes accessible only to those with substantial financial resources or "move-up" buyers, the town's population will undergo change.

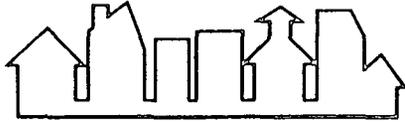
Fewer children of long-term Acton residents will be able to purchase housing. The implications of this situation are that a new income level of people will replace existing residents with every housing transfer and continue to change the composition of the community.



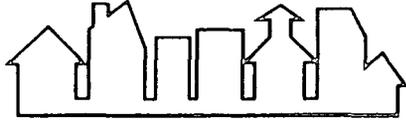
### **Summary of Housing Need**

Determining the number of housing units needed to meet the affordable housing demand in Acton is difficult. There is a lack of specific updated information regarding income levels and the housing situation of the different household types. For example, it is not known how many of the renters spend more than 30% of their income on rent, or what the household income is for the first-time homebuyer age group. It is also important to remember that housing needs of families and individuals change over time. However, the information presented in this report does substantiate the housing need of different groups of residents and does provide several benchmarks by which to measure the extent of these needs.

- The Acton Housing Authority waiting list is an indicator of the need for subsidized rental units. There are presently 199 households on the waiting list. Most are families. The 35 applicants for one bedroom units are mostly elderly. The greatest need is for two bedroom units for families. Elderly residents are usually assisted within months, while only families "in crisis" have been assisted since July 1988.
- The vacancy rate for rental units is very low. In 1986 4.8% were vacant. However, the Housing Authority reported recently that tenant certificate holders had great difficulty finding available two bedroom units.
- The Town's rental stock actually decreased by 166 units between 1980 to 1986. Yet demand for rental units and rent levels are increasing as less households can afford to purchase homes.
- Of the 6,737 households in Acton in 1985, approximately 1,600 (24%) earned less than the amount required to rent the estimated average \$600 two bedroom apartment (estimated 1985 cost).
- Local employers responding to the business survey indicated that only 8% of their employees reside in Acton. Sixty-two percent (62%) said area housing costs made hiring qualified personnel more difficult.



- The affordability gap is widening. From 1986 to 1988 the income required to rent one bedroom and two bedroom units increased by nearly \$6,000 (25%) and \$5,000 (18%) respectively. According to the Consumer Price Index (CPI), the average cost of living increase during this period was only 7.1%.
- The ACHC had already received 111 letters of interest for HOP units as of mid-February 1989. Of these 111 households, 52 are Acton residents. The ACHC will have a very accurate estimate of eligible and interested first-time homebuyers in the near future when the marketing effort is officially undertaken for Great Hill Village, the first HOP project.
- The affordability gap is widening. Between 1980 and the end of 1988 mean (non-condominium) housing prices increased by approximately 300% while median income increased only approximately 54%.
- For a household to purchase the average priced condominium as of the first quarter of 1989, more than 120% of the median income is necessary. To purchase the average priced single family home, a household needs to earn 230% of the median income.
- Acton has 198 units of long-term subsidized housing (including Great Hill Village), 89 family units, 12 units of special needs housing, and 97 elderly. These 198 units are 2.95% of the estimated 1988 housing stock of 6,719 units (based on building permit information.)
- To reach the state's Chapter 774 benchmark for subsidized housing, Acton needs an additional 574 units to reach the 10% standard as of 1988. The proposed HOP projects, Barker's Pond and North Acton Woods, will potentially provide 67 of these required units.



## **STRATEGIES FOR AFFORDABLE HOUSING**

### **Overview of Strategies**

There are various methods and techniques for creating or encouraging affordable housing. These "municipal intervention" strategies include land use regulations such as zoning, subdivision and other development standards; other regulating controls, such as rent control or condominium conversion; taxation policies; land acquisitions; state and federal financing subsidies for homeownership and rental; alternative living arrangements; and establishment of new development entities and alternative development approach.

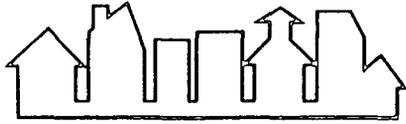
An overview of these strategies was reviewed by the Acton Strategic Planning Task Force to inform the committee of the range of available options. Potential strategies were selected which respond to the identified needs and goals of the community. In certain instances, such as the real estate transfer tax, it is clarified that the Task Force did not identify this approach as a high priority at this time.

### **1. ZONING**

#### **a. Inclusionary Housing**

In its simplest form, inclusionary zoning provides an incentive - bonus units - to a developer of a residential project to provide a certain number of units in the project.

- o What is the potential impact? How much land in Acton is undeveloped?
- o What percentage of affordability is a reasonable requirement? In other words, the requirement cannot be such that it renders the project financially unfeasible and the developer proceeds with an as-of-right development with no affordability component.



In HOP projects requiring 30% affordable units, the increased density may commonly range from 2 - 4 times greater than that allowed by right. In addition, there is below market financing available to the homeowner.

- o How is affordability defined? What are the target income groups?

The Town may use the State definition of low and moderate income or may choose to expand its targeted group to include middle income households (those earning up to 120% of median income).

- o What options does the developer have to meet the affordability requirement? i.e. Provide affordable units on site; Provide affordable units off site; Make a cash payment in lieu of units; Donate land to the Town.

May communities provide flexibility in their bylaw and offer these options upon approval of the Special Permit Granting Authority.

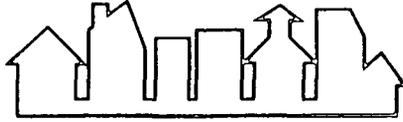
Affordable units may be donated to the local Housing Authority (if State funding is available), sold or rented to income-eligible households (defined locally) or sold to the Housing Authority through the C.705 program.

- o If cash payment in-lieu of units is allowed, how will this be determined?

The basic concept is that the cash payment should be roughly equivalent to the cost of providing the required affordable units.

- o How will affordability be maintained and for how long?

For example, the HOP program ensures long-term affordability through a deed restriction which remains in effect for 40 years.



b. Linkage

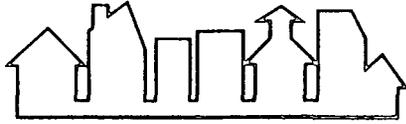
Linkage requires developers of commercial and industrial developments to provide affordable housing or equivalent cash contributions as a condition of the granting of a special permit. Basic features of a proposed linkage policy are described below.

In return for a specified payment, a developer receives the right to build additional floor area beyond that allowed by right. As in a residential project, the bonus must be sufficient, relative to the payment, to make it financially feasible.

With regard to the amount of payment, there are two general options: 1) a flat dollar amount per square foot of floor area, and 2) an amount based upon a specified percent of project cost. Boston uses a flat dollar rate of \$5.00 per square foot to be allocated to housing. Waltham's impact fee is \$1.00 - \$3.00 per square foot for additional development above that allowed by right. The second approach is based on a percentage of the construction cost for the additional building area, i.e. 5%. The cost of construction would be determined by the Special Permit Granting Authority and the Building Department.

The payment is made to a Housing Trust Fund to be utilized for affordable housing.

Discussion of the legal issues is warranted. Linkage is a type of impact fee. Cambridge and Boston both have linkage programs tied to affordable housing. Waltham has an impact fee program relating to traffic and infrastructure. There is disagreement among professionals as to whether communities have the statutory authority to adopt a linkage bylaw. The Metropolitan Area Planning Council (MAPC) states: "While the legal questions have not been definitely resolved, it appears that in every municipality but Boston, inclusionary zoning programs or linkage regulations will withstand a legal challenge if the ordinance which sets up the program is properly drafted and if careful consideration is given to the key legal issues", Inclusionary Housing and Linkage Programs in Metropolitan Boston, 1986.



According to MAPC, an inclusionary housing or linkage program would likely withstand a constitutional challenge by observing four important standards related to the issues of taking, due process, and equal protection:

- o A bylaw or ordinance should allow for some form of development by right, and allow for economically feasible developments;
- o The inclusionary housing or linkage requirement should be based upon at least a general review of local housing need, and the level of linkage payment, in particular, should be related to the estimated impact of the development.
- o The inclusionary housing programs should stress the development of units on site, as much as possible; and,
- o Ordinances or bylaws should have a clear rationale for any selectivity in the application of the program requirements.

There is presently a proposed Impact Fee Enabling Act before the House Local Affairs Committee.

Legal counsel should be retained to assist the Town should this provision be pursued.

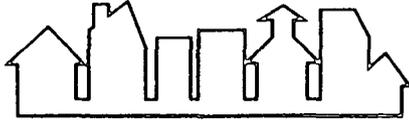
c. **Subdivision Standards**

Reducing excessive subdivision standards relating to street width, drainage and infrastructure requirements reduces the cost of housing development. The concept is that the cost-savings are passed on to the homebuyer.

The Acton Planning Board is presently reviewing its Subdivision Rules and Regulations utilizing new ITE standards.

d. **Comprehensive Permit**

A primary vehicle for creating affordable housing in the state has been the use of Comprehensive Permits (Chapter 774 of the Acts of 1969 as described in M.G.L. Chapter 40B).



The law provides for "comprehensive permits" that allow for the development of subsidized low or moderate income housing. These permits are reviewed by the local Board of Appeals following a public hearing and may allow exemptions from local zoning and other regulations including allowable density. If certain housing need thresholds are not met, a developer may appeal the ZBA decision to the State Housing Appeals Committee (HAC) when the permit is denied or includes conditions that may render the project economically unfeasible. Housing need thresholds are: (1) subsidized low or moderate-income housing in excess of ten percent of the housing units; (2) 1 1/2 percent or more of the total land area zoned for residential, commercial or industrial use utilized for subsidized low or moderate income housing; or (3) the applications would result in the commencement of construction of such housing on sites comprising more than 3/10 of 1% of such land area or ten acres, whichever is larger, in any one calendar year.

Given that these applications may only be denied by the local Board of Appeals for health and safety reasons, in the absence of these, it is in the best interest of the community to negotiate with the developer to structure the type of project that best meets the Town's housing objectives and legitimate planning concerns. Although the community may not reject an application due to general opposition, it may impose reasonable restrictions on the size, site planning or other characteristics of the project to the extent that these conditions are supported by objective evidence. Negotiations may also include such issues as the type of housing unit, bedroom count, buffers, and land set aside for conservation or a play area.

The Town of Acton has established Development Guidelines for review of Comprehensive Permit and other affordable housing projects pending approval by the Board of Selectmen and ACHC.

e. Special Uses: Lodging Houses, Single Room Occupancy, Congregate Facilities

Acton could modify its zoning bylaw to allow these special uses in appropriate locations via special permit or licensing. These uses provide a greater diversity of housing options.

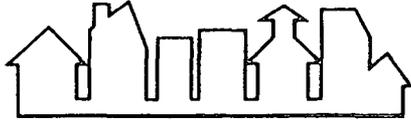


The Strategic Planning Task Force felt that this did not respond to a major need and was, therefore, not a high priority.

f. Accessory Apartments

The Town of Acton presently allows accessory apartments by special permit. To encourage the creation of accessory apartments, it is suggested that accessory apartments be allowed by right provided certain requirements are met in order to protect the quality of existing neighborhoods and minimize adverse impacts. The types of provisions are outlined below.

- o Full or Accessory Conversions: Some restrict the size of the additional unit, requiring that it be clearly subordinate. Such subordinate units are the so-called "accessory apartments". Acton's bylaw allows a maximum size of the accessory unit of 800 square feet.
- o Owner Occupancy: Many allow conversions only by owners who live in or intend to live in one of the units. Others also require that the additional unit be occupied by a relative. Acton's bylaw presently requires that one of the units is owner-occupied.
- o Age Restrictions: Often, only homes built before a certain date are eligible. Acton's bylaw presently specifies May 7, 1984.
- o Restrictions on Exterior Alterations: Some limit the changes to the outside appearance, in order to maintain the "single-family character" of the home and neighborhood.
- o Minimum Building Size: Some require that the original structure be a certain size.
- o Minimum Unit Size: A number require that the converted units be a minimum size.



- o Minimum Lot Size: Some require that the lot be a certain minimum size in order to be eligible.
- o Parking Requirements: Some specifically require a minimum number of off-street parking spaces.
- o Capping the Number of Units: Some limit the total number of permits which can be issued under the bylaw.
- o Septic System Requirements: A number require Board of Health review and approval of the existing septic system.
- o Amnesty for Illegal Units: One community, the Town of Lexington, included in its bylaw a process for legitimizing existing nonconforming or illegal units.
- o Incentives for Affordable Conversion: The Town of Lincoln has adopted incentives in its bylaw for owners who agree to rent to eligible households within a specified rent level.

g. Shared Living Arrangements

Shared living or homesharing is an arrangement in which two or more unrelated persons or households share one unit. It usually requires only limited adaptations to existing stock, often a single room with access to kitchen and bath provided. Homesharing can expand the use of a community's existing housing resources, and is especially applicable where large, older homes exist.

As households age and people's needs change, older persons living alone, or aging couples without children, may find themselves with "too much" space for their needs, yet they do not want to move or are not able to afford alternatives to accommodate a separate unit. Even beyond shared elderly housing opportunities, communities can also eliminate restrictive "family" definitions and allow unrelated persons to share living space. Acton's bylaws presently define a "family" as "A person or number of persons occupying a DWELLING UNIT and living as a single housekeeping unit, provided that a group of six or more persons shall not be deemed a FAMILY unless at least half of



them are related by blood, marriage or adoption, including wards of the state".

Homesharing can provide housing opportunities for persons or households other than the elderly who need low-cost housing or supportive services for independent living:

- o Low or moderate income households seeking to reduce their housing costs through a shared living arrangement.
- o Single people without the resources to afford a more conventional apartment.
- o Single-parent households needing inexpensive housing or child care services.

## 2. REGULATORY

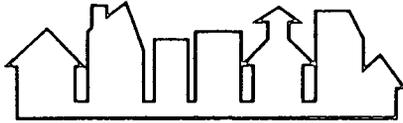
### a. Condominium Conversion Controls

The purpose of condominium conversion controls is to control and regulate the conversion of rental housing to condominiums or full equity cooperatives to protect tenants, to slow the conversion of low and moderate-income apartments to higher-priced housing, and to preserve existing affordable housing stock.

Condominium conversions are regulated by state law. Chapter 527, Acts of 1983, requires those converting existing rental buildings containing four or more units to provide certain protections of existing tenants:

These protections are: written notice of the intent to convert; limits on the amount rent can be increased; a guaranteed right to purchase a unit; and relocation benefits.

Acton also passed local condominium conversion ordinances in 1981 and 1987. Acton's ordinance includes provisions for: notice of intent to tenants; a period of time before vacating the unit is required; the right to purchase the unit at the same or more favorable terms as offered to the public; relocation benefits;



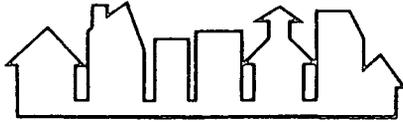
assistance to elderly, low or moderate income, and handicapped tenants to locate comparable rental housing in Acton; and extended notification periods for the elderly, low and moderate income, and handicapped tenants. Buildings containing four or fewer units and buildings containing five units with one unit owner-occupied are exempt from the above descriptions.

To date condominium conversions permits have been issued by the Acton Board of Selectmen when 10%-20% of the units have been offered to the Acton Housing Authority at a purchase price established by EOCD. This provision, however, is not included in the ordinance. Town Legal Counsel has recently reviewed a set of draft conversion regulations incorporating this provision and has reached no conclusion on its validity.

The Town should consider amending the present condominium conversion controls to incorporate this provision and others. Communities may adopt more stringent conversion regulations than the state law by a 2/3 vote by the local legislative body.

Other provisions to be considered:

- o Eliminating the exemption for buildings with five units and fewer.
- o Lifetime leases for elderly, handicapped or low income tenants at controlled rents.
- o Requirements which make conversion approval contingent on some proportion of present tenants' commitment to purchase units.
- o Property owners could be required to build replacement rental housing, or contribute to a fund for future affordable housing development.
- o Property owners could be required to first offer tenants the option to purchase the building and convert it to a limited equity cooperative.



- o Property owners could be required to subsidize unit purchases by lower-income tenants to retain some units as affordable.

Communities may need to provide technical assistance and/or secure additional subsidies for tenants to ensure that some proportion of the newly converted units remain affordable or conversion to limited equity condominiums or cooperatives is feasible.

Legal counsel should review any proposed changes to assure provisions are legal.

**b. Use Covenants and Deed Restrictions**

Any units that are publicly-assisted should contain rental use restrictions or resale price controls via deed covenants, recapture agreements, or ground leases to preserve long-term affordability.

**3. TAXATION POLICIES**

**a. Exemptions and Abatements**

Recently passed state laws (local options) allow communities to:

- o Grant residential improvement exemptions for the value of alterations or improvements to residential properties if the changes were necessary to provide housing for a person at least 60 years of age and who is not the owner of the premises.
- o Defer a portion of the property taxes for elderly homeowners until their residences are sold.
- o Grant hardship exemptions to homeowners who are "elderly, poor, or infirm".

A community may seek home rule authority to extend property tax deferrals to low and moderate-income homeowners or provide exemptions for owners who rent to low/moderate income tenants.



b. Assessment Practices

To reduce the property tax burden on existing affordable housing units, assessing practices could be structured to take into account the lower resale value based on deed restrictions, rather than the potential market value of similar homes.

c. Chapter 121A

Reduced tax agreements could be negotiated with limited-dividend developers of affordable housing, as authorized by state law.

4. **ALTERNATE OWNERSHIP**

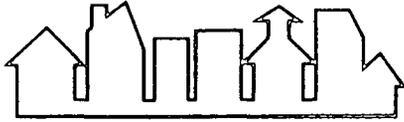
a. Non-Profit Housing

Affordable housing can be developed and/or owned by non-profit groups, such as a community based development group or church. The Acton Community Housing Corporation (ACHC) is presently seeking non-profit status. As part of the development of a long term management plan, the ACHC is now discussing its potential role in affordable housing development.

b. Limited Equity Cooperatives

Affordable housing can be in tenure forms other than outright homeownership or rental housing. Limited equity cooperatives are on this "middle path". The concept is international but a number of outstanding examples have recently been developed in eastern Massachusetts. Cooperative housing can be new construction, or single and multi-family homes can be bought by non-profit groups or tenants and converted into cooperatives.

A limited equity cooperative is a form of ownership in which title to the property is held by the member-controlled corporation in which each resident is a shareholder. The resident members elect a board of directors to manage and operate the cooperative. The residents lease their units from the cooperative ownership entity. To preserve the housing as affordable, the equity that members



can accrue on the value of their shares is limited. In other words, the market appreciation of the unit is limited.

The formula that determines the resale value is usually outlined in the corporation's bylaws. Depending on the goals of the cooperative, the formula tries to provide a fair return on members' investments while keeping the resale value of the units in the price range accessible to low and moderate income members.

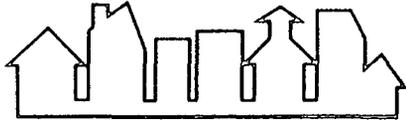
The shares of stock in the value of the building and land purchased by a member are proportional to the size of the space occupied. This purchase is similar to a downpayment but usually costs less - a member also pays a proportionate share of the budget for the cooperative's mortgage, taxes, maintenance, and operating expenses.

Limited equity cooperatives offer distinct advantages. The cooperative is eligible for government subsidies which can reduce purchase costs or provide financing for the building. The legal constraints limiting deed restrictions to 40 years does not apply to the sale of the shares and cooperatives can, therefore, remain affordable for perpetuity. Limited equity co-ops offer specific advantages over rental housing including security, tax deductions and some equity build-up, while housing costs remain lower in the long run.

c. Limited Equity Homeownership

Limited equity homeownership restricts the resale prices of condominium or single family units similar to limited equity cooperatives. This approach is required through the State Homeownership Opportunity Program (HOP) and could also be built-in to any locally developed programs to preserve affordability. However, deed restrictions used to limit equity can legally only remain in place for 40 years.

d. Community Land Trust



A community land trust (CLT) is a mechanism through which affordability can be preserved for perpetuity.

A community land trust is an alternative tenure concept which separates ownership of the building from that of the underlying parcel of land. This concept is similar to that of a condominium which separates unit ownership from possession of the supporting structure and surrounding land. A CLT is a member-controlled non-profit organization that owns the underlying land and leases its use to the individual homeowners living upon it, typically under a 99 year ground lease. This substantially reduces the cost of homeownership. When owners choose to sell, the CLT has the right to repurchase the dwelling to keep its affordable to others, thereby permanently exempting such housing from speculative market forces.

The CLT membership is comprised of three groups: residents of the geographic area that the CLT serves; residents of the CLT-owned land; and "public interest" representatives from local government, other service organizations, or those with needed skills.

The CLT membership decides which properties should be purchased and the appropriate use.

When the land acquired by the CLT is vacant, the trust may develop the property itself or work with another non-profit entity to construct affordable housing. The housing can be sold or rented to community residents, or a CLT can lease the land to individuals or groups to develop, within the use limitations set by the lease.

If the land already has buildings or other improvements at the time of purchase, a CLT can help write down the purchase costs to lower-income households by securing government subsidies, direct grants, favorable lending terms, or in some cases, by organizing volunteer labor to assist with the rehabilitation. The building may be structured as a single unit, condominium, rental unit or cooperative.



A ground lease agreement is the legal mechanism which describes and protects the interest of the CLT and the interests of the homeowner (leaseholder) in the improvements on the land. The homeowner is guaranteed security through lifetime and long-term renewable leases. There is a limited earned equity on the buildings and improvements to the land upon termination of the lease, allowing homeowners to recapture labor and capital investments, based on an agreed upon formula. The homeowner pays a lease fee to the CLT to cover expenses, property taxes, and provide capital for the CLT to purchase additional property.

In most cases, the CLT retains the first option to buy the leaseholder's buildings or other improvements at a predetermined price or at the price fixed by a formula at the time the lease agreement was signed. If the CLT chooses not to exercise its option, the leaseholder may sell the housing unit and the CLT will grant a similar leasehold agreement with the buyer.

The Town/ACHC should consider the use of a community land trust should development of affordable housing proceed on any town or ACHC owned sites in the future. The CLT would ensure that these homes remained affordable in perpetuity.

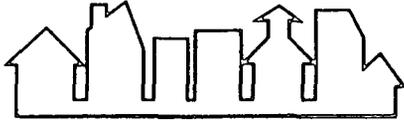
## 5. PUBLIC LAND DONATIONS

Many communities are utilizing the donation of Town-owned land as a mechanism to encourage affordable housing by private developers.

As discussed with the Town Planner, Town-owned land in Acton is primarily conservation land. However, the Town may want to consider compiling an inventory of publicly-owned sites, including small parcels and undeveloped portions of larger sites that might be suitable for scattered housing development.

A proposed methodology to identify and evaluate sites is as follows:

- o Develop an inventory of Town-owned land including school department, parks and recreation, conservation and tax title property utilizing information from the Assessor's Office. Include



small parcels of less than one acre as these parcels may be suitable for scattered site development.

- o Delete sites which are clearly unacceptable due to inappropriate location, presence of excessive wetlands, ledge or steep slopes, restricted use, well protection district, etc. Sites used for recreation or schools will also be eliminated from further consideration if the entire site is presently utilized.

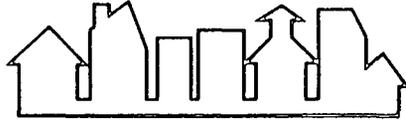
Wetland, soils, floodplain, water department, and topographic maps will provide necessary information, as well as discussions with appropriate departments and boards.

- o Site visits to many of the sites will most likely be necessary.
- o Prepare a brief description for each feasible site that has been selected on a preliminary basis. Include size, location, ownership, physical characteristics, utilities, neighborhood characteristics, amenities, etc.
- o Prepare in-depth evaluations utilizing the environmental component of the Site Evaluation Guide checklist that is part of the Development Review Guidelines for Affordable Housing (see Section I of this report.)

Some communities have proceeded with Town acquisition of private land for the purpose of affordable housing development. The concept of "limited development", developing a portion of a site and preserving the remainder as open space could be considered when C.61A land is offered for sale to the Town. Funding is necessary, either through an established Housing Trust Fund or local appropriation.

## 6. FINANCING AND SUBSIDIES

Various programs are available through the state and federal government to provide financing for affordable housing. These programs are summarized in the "Matrix of Local Affordable Housing Strategies and Techniques" by Emily Achtenberg, 1986, which was distributed to the Task Force.



There is also extensive resource material available regarding these programs. For further information, refer to two brochures by EOCD, "A Guide to Producing Affordable Housing", and "A Guide to the Massachusetts Housing Partnership".

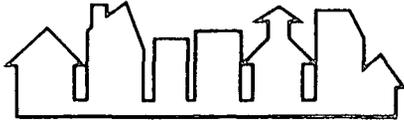
## 7. ALTERNATIVE REVENUE SOURCES

### Real Estate Transfer Tax

Clearly, many strategies previously discussed require financial resources for implementation. State and federal funding sources are appropriate to address certain needs, however these funds are limited in use, competitive and not guaranteed in the future. A local housing plan can best be implemented with a continuous and flexible revenue stream. The other option instead of linkage is to impose fees on real estate transactions. A proposed real estate transfer tax for open space preservation has failed twice at Acton Town Meeting. The Community may want to reconsider this provision for the two goals of open space preservation and affordable housing.

State legislation has been proposed to grant each municipality the right to impose fees on real estate transactions. Because the bill is enabling legislation, municipalities will need to adopt the legislation locally if it is passed by the State legislature. Under recently proposed provisions, the tax revenue generated from local residential property sales would be put into a local fund for housing, open space/conservation and environmental capital projects: water, sewer, and solid waste infrastructure projects. The proposed draft in committee (H-5225) would allow communities to tax real estate transactions at up to 2 percent of the purchase price. Communities would be required to set aside 25 percent of those revenues to acquire and maintain open space; 25 percent for affordable housing, and 50% for either environmental capital projects, open space or affordable housing at the Town's discretion. This bill was heard before the Taxation Committee on March 21, 1989.

The advantages are that the transfer tax would provide resources for the Town to create affordable housing through its own, locally-



developed programs. The Town would not be dependent on the State for funds nor restricted to State-established programs.

Resources could be allocated to meet local housing needs through strategies discussed by the Town: construction of new homes or rental units, rehabilitation of existing structures to create accessory apartments, rent subsidies, or establishment of a downpayment assistance program.

Based on residential real estate transactions in Acton, over \$110 million in 1988, it is estimated that over \$550,000 could be generated each year by a .5% transfer tax.

Disadvantages are that the tax might increase the cost of market rate housing, and administrative costs would be incurred to develop housing and open space plans and implement the program.

The Strategic Planning Task Force recommended that the Town follow what happens at the State level prior to undertaking any local initiative.

#### 8. HOUSING TRUST FUND

Should a real estate transfer tax, inclusionary housing provision, or other revenue generating mechanism be established, the Town will need to establish a housing trust fund. The trust fund is a vehicle for collecting and allocating revenue earmarked for affordable housing. Local programs, administration and implementation responsibility will have to be determined.

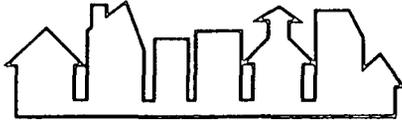
In other communities, such as Lexington, a non-profit organization similar to the ACHC, administers the Housing Trust Fund. Presently, the Acton Housing Authority administers any revenue generated through the existing condominium conversion control bylaw.

From an administrative perspective, it makes sense to establish one housing trust fund for the Town of Acton to be administered by one entity. This raises the following issues:



- o Which entity should be designated as the administrative body?
- o How will funds be allocated to create/support low-income housing v. moderate-income housing to ensure a reasonable distribution?

Based on discussions with the ACHC, it is understood that the Acton Housing Authority is represented on the ACHC Board of Directors by the Executive Director and a AHA board member. If this representation were formalized by the ACHC, low and moderate-income constituencies would be represented on the ACHC. In their long range management plan, the ACHC has indicated their willingness to assume the responsibility of administering a housing trust fund.



## **PROPOSED ZONING BYLAW PROVISIONS**

### **1. Inclusionary Housing**

The Planning Board may grant a special permit for an increase in density greater than that allowed by right to allow attached units provided the developer provides a certain percentage of affordable housing units.

A. Procedures: The application and review process will be as required for all subdivisions by the Acton Subdivision Rules and Regulations and as required for all special permits, as required by the Acton Zoning Bylaw.

B. Requirements:

- 1) No development on any parcel of land which has an area of at least 6 acres in the R-2 District or 12 acres in the R-4 and R-8 Districts shall be granted a special permit for a density bonus unless it is proposed within a cluster style development. No parcel may be subdivided after [the date of adoption of this bylaw provision] to avoid this requirement.
- 2) Provision of affordable units. The residential development shall be required to set aside a portion of the dwelling units provided on the site as affordable housing either rental or owner-occupied, in accordance with one of the following methods:

Minimum Percent of  
Total Units Required

Method

1. 5%

Donation to the Acton Housing Authority (AHA) or other non-profit corporation.

2. 10%

Offered to the AHA or non-profit corporation for purchase at levels



- |                     |  |
|---------------------|--|
|                     | established by the subsidy program.  |
| 3. 15% +            | Set aside as moderate or upper moderate income units to be purchased or rented by eligible households. |
| 4. To be negotiated | combination of the above methods.  |

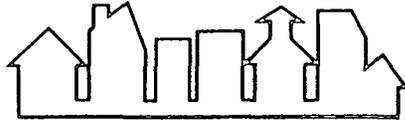
If the developer is unable to meet the requirements above, the Planning Board, at its discretion, may approve all or some of the units to be located off site or a cash payment in lieu of housing. The cash contribution must be equivalent to the net cost of developing the units on site.

- C. The Planning Board may allow multi-family use up to 4 attached units in one structure, subject to design review.
- D. The dimensional controls will be consistent with section 9.4.1, Planned Conservation Residential Community standards, of this Zoning Bylaw.
- E. The affordable units should be dispersed throughout the development. They should be compatible with, and as nearly indistinguishable as possible from market rate units. In all likelihood they will be smaller in square footage and have fewer interior features than market rate units.
- F. Eligible households: Units may be purchased or rented by those who meet the guidelines for low, moderate and upper moderate income households as defined below:

Low Income: Below 50% of Boston PMSA median income

Moderate: 50%-80% of Boston PMSA median income

Upper Moderate: 80%-120% Boston PMSA median income



- G. Project Approval Standards: The Planning board shall approve the special permit if the proposed site plan, density, architecture or relaxation of zoning standards does not have a negative impact on environmental resources, health and safety, and is compatible with the character of the neighborhood.
- H. Long Term Affordability: Long term affordability will be preserved through resale price controls or rental use restrictions.
- a) Rental levels shall not exceed the level affordable by the target income group based on allowable housing cost of 30% of gross annual income or the limits established by the applicable subsidy program.
  - b) The increase in equity shall be limited to the increase in the wage component of the Consumer Price Index for the Boston metropolitan area with adjustments incorporated for property improvements. The resale price restriction will be incorporated into the deed and will bind all subsequent purchasers for a period of forty years after the initial conveyance.

(Note: The deed restriction should be developed/reviewed by legal counsel and needs further clarification.)



## 2. Accessory Apartments

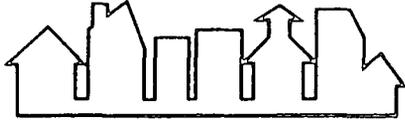
The bylaw would be amended to allow accessory apartments by right provided certain requirements are met to protect the quality of existing neighborhoods and minimize adverse impacts.

Existing requirements would remain in effect, including:

- a) A single family dwelling in existence on or before the date of adoption of this bylaw may be used or altered for not more than two dwelling units.
- b) Accessory dwellings shall not contain more than 800 gross square feet.
- c) Either the single family dwelling or apartment is occupied by the owner of the property.

In addition, the following provisions are proposed:

- a) The maximum floor area of an accessory apartment shall not exceed 50 percent of the floor area of the single family home.
- b) There shall not be more than two bedrooms in an accessory apartment.
- c) Board of Health review and approval of existing septic systems is required.
- d) The accessory apartment shall be designed so that the appearance of the structure remains that of a single family dwelling, subject further to the following condition and requirement:
  - 1) All stairways to second and third stories shall be enclosed within the exterior walls of the dwelling.
- e) Accessory dwellings may be in detached structures existing on or before the date of adoption of this bylaw, but the location shall be



such that the use of the structure as a residence shall have minimal visual impact on the surrounding property.

- f) Not less than 14 days before issuing a building permit, the building inspector shall notify owners of property immediately abutting the applicant's property, including owners of property separated from the applicant's property by a public or private way.
- g) No use as an accessory apartment shall be permitted prior to issuance of a certificate of occupancy by the building inspector. A certificate of occupancy shall be issued after the building inspector determines that the accessory apartment is constructed in conformity with the approved plans and with the provisions of this bylaw.
- h) A certificate of occupancy shall be issued for a period not greater than three years. A new certificate of occupancy shall require proof of owner occupancy at the time of application.
- i) A certificate of occupancy shall be issued to the owner only, and is not transferable. A new owner shall apply to the building inspector for a new certificate of occupancy.
- j) Tax abatement on the accessory unit would be allowed if rented by the owner-occupant to a qualified low and moderate income elderly person who is unrelated to the owner-occupant. (This provision is authorized under the General Laws of 1986, requiring action by Town Meeting and institution of a simple method of certification).

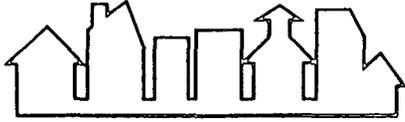
(Note: Low and moderate-income is defined as 50%-80% of the HUD area median income. The merits and administration of this provision should be discussed with the Assessor's Office who would ultimately be responsible for implementation.



3. Condominium Conversion Control

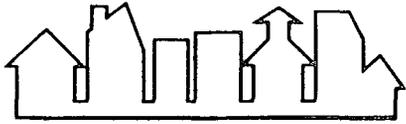
(Note: Legal counsel should be consulted as to the mechanism to amend Acton's existing condominium conversion regulation which was adopted through an act by the State legislature.)

- A. Applicability. Amend Section 1 of "An Act Relative to the Protection of Tenants and Purchasers of Condominiums or Cooperative Units in the Town of Acton" to extend the applicability to two, three, and four unit structures, unless the structure will be owner-occupied.
- B. Under Section 4 of the "Act" amend it to include a provision (f) as follows:
- (f) Any owner of residential property who intends to convert to the condominium or cooperative form of ownership shall first give to the tenants the option to purchase the building and convert it to a limited equity cooperative on terms and conditions which are substantially the same as or more favorable than those which the owner extends to the public generally.
- C. Amend the existing Act to incorporate a section as follows:
- Permit may be subject to reasonable conditions. The Board may make the permit subject to reasonable conditions for the protection of any tenants. The Board shall use the following factors in setting conditions to the granting of a permit:
1. the protection of the public interest of the Town of Acton;
  2. the hardships imposed on the tenants residing in the accommodations proposed to be converted;
  3. the aggravation of the shortage of rental housing accommodations in the Town, especially accommodations suitable for families of low and moderate income persons, for single parent households,



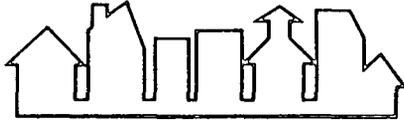
for elderly, for handicapped or for people on fixed incomes, which may result from conversion;

4. the hardship on the owner of the real estate to be converted or to the purchaser of the unit.
5. Reasonable arrangements, made by the owner or third parties, to alleviate the hardship on the tenants affected by the proposed condominium conversion.
6. Scope of conditions. The conditions may include (but are not limited to) a time schedule for the sale of the individual accommodations; construction of replacement rental housing; a requirement that a reasonable percentage (not less than 10% and not more than 20%) of the accommodations be offered to the Acton Housing Authority, or a non-profit legal entity on such terms and conditions as will make it economically feasible for the unit to be purchased for rental to persons of low and moderate income. Such units shall be permanently kept as rental accommodations for low and moderate income persons. A cash payment in lieu of housing units may be allowed by the Board. The cash payment will be no less than the net cost of providing the required percentage of unit(s) on site.



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### **III. ACHC MANAGEMENT PLAN**

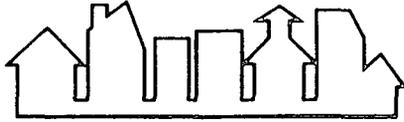


## **Acton Community Housing Corporation (ACHC) Management Plan ("Program for Self-Sufficiency")**

### **Overview**

The following scope of services for this task was developed with a subcommittee of the ACHC.

- Task 1:** Research funding sources for ACHC operations and investments. Such research will include the feasibility of: utilizing state and federal grant programs; obtaining Town support; charging developer fees; fees earned from developers for activities relating to the selling of affordable housing units; the recapture of public subsidies upon the resale of affordable housing units, and the possibility of donations from area employees.
- Task 2:** Propose a schedule of items to be discussed and decisions to be made in order to complete development of a management plan. Confirm desired functions and future directions of the ACHC. Determine the feasibility of the desired functions and future directions.
- Task 3:** Develop short and long-term plans of action for the ACHC, based upon the feasibility of funding sources and the desired direction of ACHC future activities as determined in Task 2.
- Task 4:** Determine staff, volunteer, and other resources needed to carry out the plan of action, during the first year of operation, and in future years.
- Task 5:** Determine the cost of the short- and long-term plans and determine the resources needed to most efficiently use volunteer time.
- Task 6:** Develop budgets which serve as management plans for the ACHC.



Task 6.1: Develop an operating budget which provides for the short-term (one year) plan of action. The budget should be balanced and should match expenses with revenues.

Task 6.2: Develop a longer-term operating and development plan/budget based on long-term goals and on revenues to be generated over future years.

### Funding Sources

This section summarizes the findings regarding sources of funding for self-sufficient local housing development corporations.

An initial step was to research the sources utilized by other non-profit groups. The experiences of the Town of Weston, and of the cities and towns in the Merrimac Valley seem most relevant to Acton's situation.

#### Town of Weston

Because of the income level of its residents, Weston is not eligible for grant programs available to other cities and towns. Weston supports its affordable housing activities with grants from the Town itself. In its first year of existence, the Weston Housing Needs Committee received a \$20,000 grant from Town Meeting. Town Meeting provided \$30,000 to the Committee in its second year. The Housing Needs Committee has a particular Town-owned site in mind for development of affordable housing, and is using the funds from Town Meeting to hire a consultant to assist in the development of the site.

#### Merrimac Valley Housing Partnership

The MVHP grew out of coalition of churches in the Merrimac Valley. Forty religious organizations paid a one time membership fee of \$500, and the MVHP also received some start up grants from foundations. MVHP supports itself through developer fees. However, in order to keep housing as affordable as possible, MVHP charges minimal developer fees, and relies on on-going support from project-specific foundation grants, and from a core group of churches that hold special fund raising events and collections. MVHP also has the support of local banks, which provide



below market-rate conventional mortgages, contributing to the affordability of the housing.

As in Weston, our research has shown that it is unlikely that Acton will be able to use state or federal grant programs. Because of its income levels, Acton does not qualify for programs that other towns have used, such as Community Development Block Grants (CDBG), and grants provided by the state's Community Development Assistance Corporation (CEDAC). Also because of its income levels, and with state budget cuts, Acton will probably not be able to compete against lower income communities for limited state grants.

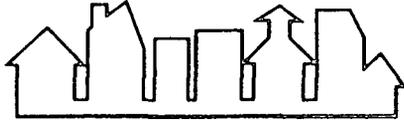
The Massachusetts Housing Partnership is discouraging the imposition of fees on developers of affordable housing. This additional cost to developers is seen as contributing to higher project costs, thereby decreasing the potential level of affordability. The ACHC has in the past requested a minimal contribution of \$3,000 to \$5,000 to assist the ACHC with technical review of the proposed development. This minimal cost has not been perceived by either the ACHC or the developers as negatively impacting the potential affordability of the project. However, the use of these funds is very focused and does not provide a significant resource for self-sufficiency.

The MHP has also stated that the state would recapture public subsidies upon the resale of affordable housing units, not the local community. The ACHC will continue to explore reconsideration of this issue with the state.

In developing the management plan, presented later in this section, the ACHC opted against undertaking the responsibility of marketing affordable units for private developers, even though a fee may have been earned. It was felt that a more appropriate role was to review, approve and monitor the marketing plans and efforts.

It is recommended that ACHC consider the following potential sources of funding.

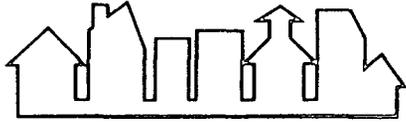
- o Seek funds from Town resources, local churches, and foundations, and corporations (see discussion of Business Survey).



- o Share expenses with surrounding communities. Although Acton has experienced a very high level of affordable housing development over the recent past, the continued level of development may slow down, and a full-time staff person may not be needed for activity in Acton alone. Rather than taking on the financial burden of a full-time staff person, Acton may want to consider sharing an "Executive Director" for affordable housing development with surrounding towns, under a model similar to the shared Housing Partnership Planner.
- o Provide "in kind" Town support. Acton may want to consider using Town resources to provide for at least part of the cost of operating the ACHC. Such support could include use of Town office space, telephone, postage, copying, typing, office supplies, etc.
- o Obtain "in-kind" assistance from the Acton Housing Authority. If the Town is unable to provide as much "in-kind" assistance as necessary, ACHC may be able to get some support from the Housing Authority for office space, telephones, etc. It is also possible that the Housing Authority may be able to provide some technical staff support.
- o "Sell" Town-owned land for affordable housing sites. If the Town owns any land that would be appropriate for development of affordable housing, Acton may want to consider:
  1. Donating the land to the ACHC for it to develop, contributing to the affordability of the project and enabling the ACHC to take out a higher developer fee; or
  2. Selling the land to a private and affordable housing developer, and using the proceeds from the sale to support the activities of the ACHC.

As part of developing a program for self-sufficiency, a survey of representative employers in Acton was conducted. This survey is described in the Housing Needs Section of this report. One of the purposes of the survey was to evaluate the potential for eventual donations to the ACHC from area employers.

Several questions were asked specifically relating to the ACHC.



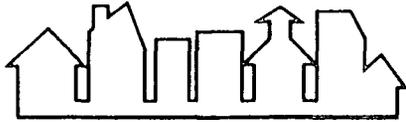
- o Have you heard of ACHC? Only 4 organizations of the 13 respondents had ever heard of the ACHC.
- o Would your business be willing to join in the ACHC's efforts to create affordable housing in Acton? Only two businesses responded "yes". However, this is not surprising given that great majority had not heard of the ACHC previously. In fact, one of the businesses which responded favorably apparently did so just on the limited information in the survey, as they also had not heard of the ACHC previously.

The survey results revealed that 62% of the businesses felt that housing costs in the area made it more difficult to hire qualified personnel. It also indicated that most employers had not previously made the connection between housing costs and the direct impact on businesses. It is clear that the lack of affordable housing impacts the ability of area employers to hire qualified personnel. This provides the rationale for a corporate fundraising effort. However, the survey also shows that further groundwork must be laid by the ACHC before undertaking such an effort. The ACHC may want to consider an outreach effort to explain its mission and accomplishments to date. To reach the business community, the Chamber of Commerce might be an appropriate forum.

To become self-sufficient, ACHC needs a two-phase plan, with different financial resources provided for each phase:

- o Phase I: The first phase is "start-up", for which the ACHC needs "seed money" to hire a staff person and pay for initial office costs - including space, telephone, supplies, etc.
- o Phase II: A viable second phase for "self-sufficiency" is to serve as a developer of affordable housing, and to support itself with "developer fees", just as a private developer does. In order to ensure the affordability of the units, ACHC would need to limit its developer fees to a minimal level. As such, ACHC may need to look for additional on-going support for local churches and synagogues, foundations and corporations.

Phase I and II are reflected in the short term (Year 1) and long term (Years 2 - 6) components of the following management plan.



**Acton Community Housing Corporation  
Management Plan  
Year 1 (1989)**

The Year 1 (1989) Management Plan of the Acton Community Housing Corporation is based on the following major objective:

**To assist the Town of Acton in achieving a number of deed-restricted affordable housing units that is equal to 5% of the Town's housing stock in 1995.**

The Year 1 Management Plan includes ACHC tasks that will; lead to self-sufficiency over the long-term; foster development of affordable housing by private developers; service households needing affordable housing; and service the units currently being developed, and to be developed in future projects.

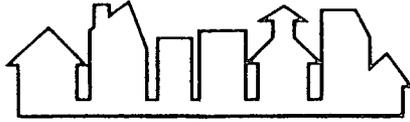
The Management Plan will be implemented:

- within the context of the affordable housing component of the Master Plan;
- consistent with the growth policy established by the Town;
- consistent with the results of the affordable housing study, and;
- with due consideration to the conservation of natural resources and the environment.



In the short-term, ACHC will establish itself as a self-sufficient entity, with specific functions for fostering and supporting affordable housing, and for planning a more "proactive" role over the long-term. The specific tasks to be undertaken in Year 1 (1989) are as follows:

1. Obtain non-profit status for the ACHC.
2. Investigate revenue generating functions for the ACHC.
3. Begin fundraising to establish a \$100,000 permanent endowment by the end of 1990.
4. Continue to coordinate the Comprehensive Permitting Process for HOP and other projects that include affordable housing units, in accordance with affordable housing guidelines approved by the selectmen and adopted by ACHC.
5. Work with other Town entities to establish affordable housing target populations (renters or homebuyers; low or moderate-income, families or elders), and to determine a method for updating the targets annually.
6. Act to expedite the processing of private development proposals that include an affordable housing component.
7. Educate the community about affordable housing needs, and about who affordable housing serves.
8. Serve as an information clearinghouse for households seeking affordable housing in Acton.
9. Review, approve and monitor marketing plans for affordable units.
10. Maintain a list of households eligible for the affordable units and notify them when units become available in Acton and surrounding communities.
11. Work with local banks to support affordable housing by offering favorable mortgage rates and closing costs.

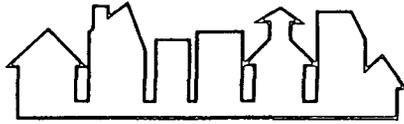


12. Develop and administer controls for preserving the affordability of units.
13. Support zoning amendments that would encourage affordable housing development.
14. Evaluate and establish a governance structure to carry out the functions of the ACHC.
15. Investigate means and establish procedures for the ACHC to receive any resale proceeds in the event that affordable units are sold at market rates because qualified moderate-income buyers are unavailable.



**Budget for Year I - 1989**

Community Opportunities Group, Inc. estimates that the tasks outlined for Year 1 can be accomplished by a staff person in 15 hours per week. The Acton Housing Authority will likely continue to offer the use of its offices, office supplies, telephone, copying, postage, etc. The costs of to be covered by ACHC are a staff person's salary and fringe, as well as travel and other necessary costs. ACHC has access to the services of Bryan Wyatt through 1989 under a state grant. He currently spend about two days per week for Acton, and will be available to perform these Year 1 functions (with assistance from ACHC members) through the end of 1989.



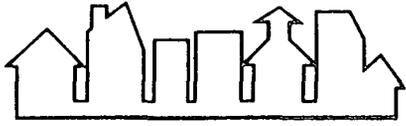
Acton Community Housing Corporation  
Management Plan  
Year 2 (1990) - Year 6 (1995)

The long-term (Year 2 - 6) plan for 1990 through 1995 provides for the ACHC to: continue supporting affordable housing through the Year 1 tasks; implement tasks to foster its self-sufficiency; and evaluate, and possibly undertake, a more pro-active role in affordable housing development in order to meet the 5% goal by 1995. The five year plan for 1990 through 1995 is a working document, which can be revised and updated each year as the ACHC reviews its progress toward meeting the goal of 5% deed-restricted affordable housing in Acton. The plan will be updated, as needed, to ensure consistency with the Town's Master Plan. This plan is subject to approval of the Acton selectmen.

1. If necessary, continue work to obtain non-profit status for the ACHC.
2. Investigate and implement revenue generating functions for the ACHC.
3. Continue corporate fundraising. (In Year 2 to complete the drive for a \$100,000 permanent endowment by the end of 1990. After Year 2 for general support of ACHC's affordable housing goal).
4. Continue to coordinate the Comprehensive Permitting Process for HOP and other projects that include affordable housing units, in accordance with affordable housing guidelines approved by the selectmen and adopted by the ACHC.
5. Continue to work with other Town entities to update affordable housing target populations.
6. Continue to act to expedite the processing of private development proposals that include an affordable housing component.
7. Continue to educate the community about affordable housing needs, and about who affordable housing serves.

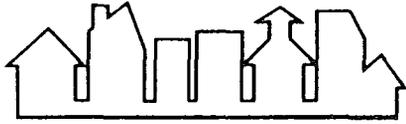


8. Continue to serve as an information clearinghouse for households seeking affordable housing in Acton.
9. Continue to review, approve and monitor marketing plans for affordable units.
10. Continue to maintain a list of households eligible for the affordable units and notify them when units become available in Acton and surrounding communities.
11. Continue to work with local banks to support affordable housing by offering favorable mortgage rates and closing costs.
12. Administer controls for preserving the affordability of units.
13. Continue to support zoning amendments that would encourage affordable housing development.
14. As needed, review and revise a governance structure to carry out the functions of the ACHC.
15. If necessary, follow procedures for the ACHC to receive any resale proceeds in the event that affordable units are sold at market rates because qualified moderate-income buyers are unavailable.
16. Administer an Acton Housing Fund if one is created.
17. Evaluate ACHC purchase of units built by a private developer, and rent or sell them as affordable housing units.
18. Evaluate ACHC purchase and development of property for affordable housing units, by sub-contracting to an experienced affordable housing developer - either a for-profit firm, or a non-profit organization.
19. Evaluate an ACHC role as a land broker - to purchase land, or receive land from the Town, and offer it free or at low cost to developers who will build with a high proportion of affordable units.



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## APPENDICES



**APPENDIX A**



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**Community Opportunities Group, Inc.**

661 Boylston Street  
Boston, Massachusetts 02116  
617-266-6234

**TOWN OF ACTON**

**Development Review Guidelines  
for Affordable Housing Projects**

**Strategic Planning Project: Task 1 Report**

10 January 1989

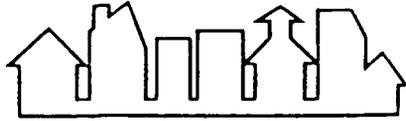


A. Purpose and Methodology

Task 1 was essentially a data collection and analysis phase. The first objective was to identify all boards and agencies that do or should have input into the affordable housing development approval process. The next step was to meet separately with a representative of each major department to discuss their areas of responsibility and any current applicable development guidelines.

Interviews were held with the following boards, representatives, and departments: Planning Board, Town Planner, ACHC representatives, Board of Health Agent, Conservation Commission Administrator and member, Town Manager, Town Engineer, Police Department, Fire Department, Water District Superintendent, Building Commissioner (also Board of Appeals representative), and Tree Warden. In addition, a discussion was held with the department heads concerning the project review process to date.

Key points of these interviews are highlighted in Attachment A to this report.



B. Identification of Local Development Review  
Boards/Departments

Local boards and/or departments who have, or should have input into the affordable housing development approval process include:

Board of Appeals  
Board of Selectmen  
Acton Community Housing Corporation  
Planning Board  
Board of Health  
Conservation Commission  
Engineering Department  
Building Commission  
Fire Department  
Police Department  
Acton Water District  
Tree Warden

The following committees do not play major roles in the review process but their input should be solicited as relevant to their particular, topical area.

Historical Commission  
Transportation Advisory Committee  
Commission for the Handicapped  
Recreation Commission



### C. Roles and Responsibilities

Responsibilities of each board and department were discussed both in terms of specific topical responsibilities and the process itself. The two matrices at the end of this section summarize the existing responsibilities and roles of the boards and departments as identified by the individual representatives.

It is clear from discussions that significant improvements have been made in the Town's approach to the review of affordable housing developments.

The following issues and concerns were identified. Some of the issues relate directly to the Comprehensive Permit process, while other concerns are applicable to the development review process in general. These issues warrant further clarification and will be discussed at a joint working session(s) of the boards/departments to be scheduled as the next step of this task.

- o Which board is, or should be, the "negotiating" agency for the Town on affordable housing projects?
- o What is meant by affordable housing development negotiations?



- 
- o When should "negotiations" with the developer take place?
  - o The timeframe for review of developer proposals has been insufficient to work out details among Town boards and the developer.
  - o The level of detail in the plans submitted has been insufficient for proper review by some of the Town departments. This situation makes it difficult for boards to comment on the proposed plan and more likely leads to an appeal to H.A.C.
  - o There is a lack of sufficient communication between boards on shared or "overlapping" concerns.
  - o Not all board members fully understand the Comprehensive Permit process.

TOWN OF ACTON

Affordable Housing Development Review Matrix I  
10 January 1989

Topical Responsibilities	Board/Department															
	Bd. of Appeals	Plng. Bd.	ACHC	Con. Comm.	Bd. of Health	Engr. Dept.	Bldg. Comm.	Fire	Police	Water Dist.	Tree Warden	Bd. of Select.	Hist. Comm.	Trans. Advis. Comm.	Comm. for the H.P.	Rec Comm
Health		●			●											
Safety		●			●			●	●							
Environmental		●		●												
Wetlands		●		●												
Flood Hazard		●		●		●	●						●			
Aquifer Protection		●		●	●	●							●			
Drainage		●		●	●	●										●
Site Planning		●			●	●		●								
Architectural Design							●	●					●			
Affordable Housing Needs			●												●	
Water Supply		●			●			●		●						
Traffic		●				●			●					●		
Development Proforma			●													
Development Team Exp.			●													

Note: Based on individual discussions with boards and/or departments.



D. Current Guidelines

Criteria utilized for review of affordable housing projects was discussed with individual boards/departments. With the exception of the ACHC, no guidelines have been specifically developed for review of affordable housing projects. The ACHC has developed a package for developers which describes the information to be supplied by developers for HOP projects. This information is the same as that required as part of a HOP application. The cover letter and submittal checklist are attached to this report as Attachment B.

Given the differences between HOP affordable housing projects and conventional residential subdivisions, general departments commented that they utilized the Town's commercial site plan standards for guidelines addressing such issues as driveway standards, internal circulation, and landscaping.

**Summary of Key Issues from Board/Departmental Interviews**

o Acton Community Housing Corporation (ACHC)

The ACHC sees itself as the initial contact for developers of affordable housing projects and the "negotiator" for affordability issues. The ACHC understands that maximizing affordability is a balancing act within the overall project context. Given this understanding, the ACHC has distributed project information and has solicited comments from other departments. These comments have been reviewed with technical assistance from the Planning Department. The HOP application would then be supported (or not) with a list of concerns to be addressed by the developer. In terms of the Comprehensive Permit process, the ACHC feels that its role is to review and negotiate the affordable housing component and submit comments to the Board of Appeals. Their role is broader than just review of housing issues as they will recommend to the ZBA whether or not to approve the project. The ACHC will note issues of concern beyond the scope of ACHC review for the ZBA to consider as the ZBA determines permit conditions. The ACHC states explicitly that it does not replace or supercede the review by other Town agencies and the ZBA during the permitting process.

The membership composition of the ACHC was discussed. The Board of Selectmen is the only Town board represented on the ACHC. Reaffirming this decision to have community members, rather than Town officials on the board, the ACHC recognizes that this necessitates strong communication and coordination with other Town boards and departments.

- o Planning Board and Planning Department

Planning Board discussion focused on their areas of responsibility as noted in Matrix I. The Planning Board is concerned with health and safety issues and in the past has not actively addressed the issue of aesthetics. The potential issue of conflicting requirements by the Planning Board and Conservation Commission as relating to wetlands (i.e. wetlands crossings, retention ponds) was noted.

Important issues include access (two points of entry or at least an alternative emergency access); traffic; off-site impacts such as drainage; safety such as sight distance, fire access, etc; density and character of the development (i.e. urban v. rural); and aquifer protection.

- o Building Commissioner

The major role of the Building Commissioner has been to act as staff for the Board of Appeals to coordinate the comprehensive permitting process and review other departmental and board comments to determine health and safety issues. At this stage, the plans are not detailed enough for a building permit review. The Building Commissioner will comment that the buildings must conform to the State Building Code.

The question raised is whether it is appropriate for the Building Commissioner to play this role in the Comprehensive Permit process.

- o Water District Superintendent

The responsibility of the Water District includes both water supply and quality. The Water District requires an Environmental Impact Report to be undertaken by their own engineers at the developer's cost to determine the water need of a proposed development and evaluate needed on-site and

off-site improvements.

The Water District has worked with the ACHC on affordable housing projects. Although demand charges were waived for the Housing Authority project and the old rate was used for the two HOP projects, it is the policy of the Water Commission not to waive any demand charges for affordable housing projects.

A Betterment Act is in place, but has never been used.

o Police Department

The police department is not that active in the review process itself, but would like to be kept informed and know about a project at an early stage. The police department is involved with safety issues and works closely with the engineering department. Their involvement is often at the completion of a development relating to the need for stop signs, etc.

o Tree Warden

The role of the Tree Warden in development review relates to the replacement planting of street trees as required by the Subdivision Rules and Regulations. For the most recent HOP project, he did review a landscape plan for the development and submitted comments to the ACHC, although this is not specifically designated as his responsibility. Commercial site plan standards provide some guidelines for this type of review.

o Conservation Commission Administrator

The discussion centered on the need for more interaction between the Conservation Commission and other boards. Possible approaches for improved coordination included Conservation Commission representation at Planning or ZBA meetings, joint staff review, and joint board meetings. An informal review with the Commission prior to the hearing is very valuable.

Given that the Conservation Commission must still hold its own Wetlands Protection Act hearings separate from the Comprehensive Permit process, not all Board members understand the Comprehensive Permit process.

Plans submitted to Conservation Commission for their review and comment during this phase were too vague for them to adequately comment.

The Conservation Commission is in the process of revising the Town's Wetland Bylaw.

- o Board of Health Agent

The Board of Health is concerned with impacts on the environment, not density per se. Concerned about sewage (treatment plants and septic systems), drainage, and storage of fuel. Aquifer protection is a major concern. Any project proposed on an aquifer should receive immediate input from the Board of Health.

Comprehensive Permit time constraints have not allowed satisfactory resolution of conflicts. Normally the process works fine.

Plans submitted by developers should contain more detailed information on sewage disposal and drainage.

The Acton Board of Health rules and regulations are stricter than State Title V for single family homes, but multi-family and larger projects are primarily governed by Title V.

- o Town Engineer

Discussion focused on areas of responsibility as noted in Matrix I. Given that HOP and other affordable housing projects will not be conventional subdivisions, commercial site plan standards can provide guidelines for design of internal

circulation.

Several reviews would be helpful: i.e. at the conceptual phase and then to review specifics. More time is needed to review development plans. One month to six weeks would represent a reasonable timeframe.

ACTON COMMUNITY HOUSING CORPORATION  
P.O. Box 681  
Acton, Massachusetts 01720

INFORMATION TO BE SUPPLIED BY DEVELOPERS  
FOR HOP AFFORDABLE HOUSING DEVELOPMENTS  
IN THE TOWN OF ACTON

Dear Developer:

The Acton Community Housing Corporation (ACHC) has been directed by the Board of Selectmen to act as the Town's affordable housing negotiating agency. Its responsibilities include initial review of all proposed Chapter 774 Comprehensive Permit housing developments and/or proposed affordable/subsidized unit housing developments. The attached Mission Statement will provide additional background on ACHC.

With respect to any projects which the developer intends to submit for funding under this State's HOP Program, the approval process consists of two stages:

1. Preliminary review and negotiations which allow the developer to proceed with a proposal for HOP Funding; and
2. Final design review as a part of the Comprehensive Permit application process.

This two-stage approach is consistent with EOCD's new competitive process for awarding limited HOP resources. As a prerequisite to submitting a proposal, the ACHC requires that a developer be aware of and familiar with the most recent HOP guidelines for affordable homeownership developments. A copy of these guidelines is attached to this letter.

In order to expedite the ACHC review of your development plans, please assemble and submit the following information to ACHC at the address in the letterhead:

1. DESCRIPTION OF THE DEVELOPMENT TEAM: Fill out the two-page section of the HOP application titled DEVELOPER INFORMATION, and attach the Developer's full resume including references for similar projects as being currently proposed.

2. PROJECT INFORMATION: Fill out the three-page section of the HOP application titled PROJECT INFORMATION.
3. SITE AND DESIGN INFORMATION: Fill out the two-page section of the HOP application titled SITE INFORMATION. [Please note that the last paragraph, Construction Financing, need not be completed]. In addition, please provide the following:
  - Site Map: A map of the site noting relationship to the immediate neighborhood;
  - Development Footprint: The location of proposed buildings on site and roads and parking areas;
  - Unit Plan: Preliminary schematic plan showing elevation of the buildings and interior layouts of units. Various unit types (e.g. public housing, HOP-assisted, MHFA-financed, market) should be separately identified and located within various buildings; and
  - Documentation that MHFA Site Approval Request has been Initiated.
4. DEVELOPMENT COST INFORMATION: Fill out the two-page section of the HOP application titled DEVELOPMENT COST (PRO FORMA) INFORMATION.
5. HOUSING MARKET INFORMATION: Include a copy of the market study conducted for this project.

You will note that we are requesting only information that will be required in the HOP application. Upon receipt of a completed package of information, we will review the materials and schedule a meeting with you to begin discussions.

Attached is a checklist that should be attached as a cover to your submission.

Sincerely,

HOP PROJECT DEVELOPER SUBMISSION COVER SHEET

DEVELOPER NAME: \_\_\_\_\_

PROJECT NAME: \_\_\_\_\_

LOCATION: \_\_\_\_\_

DATE: \_\_\_\_\_

CHECKLIST:

- \_\_\_ Relevant Sections of the HOP application
- \_\_\_ Developer Information
- \_\_\_ Project Information
- \_\_\_ Site Information
- \_\_\_ Developer Cost Information
- \_\_\_ Developer Resume
- \_\_\_ Site Map
- \_\_\_ Development Footprint (Site Plan)
- \_\_\_ Unit Plans (Schematic Drawings)
- \_\_\_ Request for MHFA Site Approval Documentation
- \_\_\_ Market Study

Submit to:

ACTON COMMUNITY HOUSING CORPORATION  
P.O. Box 681  
Acton, Massachusetts 01720



**APPENDIX B**

## ACTON BUSINESS SURVEY

Name of Firm (optional): \_\_\_\_\_

Name of Person Completing Survey: \_\_\_\_\_

1. How long has your business been located in Acton? (Circle one)

(a) less than 1 year 0% (c) 2 - 5 years 0% (e) longer than 10 years 69%  
 (b) 1 - 2 years 8% (d) 5 - 10 years 23%

2. What general classification best describes your business? (Circle one)

(a) Contract Construction (i) Manufacturing 4  
 (b) Finance, Insurance, Real Estate 1 (j) Retail Trade 3  
 (c) Government (k) Social Service 1  
 (d) Health Care Facility (l) Wholesale Trade 1  
 (e) Institutional (church, service organizations) (m) Communications  
 (f) Professional (please specify): \_\_\_\_\_ (o) Research & Development  
 (g) Service (please specify): 3 Public Drinking Water, Fuel Delivery, and Restaurant  
 (h) Other (please specify): \_\_\_\_\_

3. How many full-time, year-round employees do you employ in Acton?

Average 59 Total 773

4. How many part-time employees do you employ in Acton?

Average 8.1 Total 105

5. Please indicate the approximate percentage of your employees that have been with you for:

(a) less than 1 year 24 % (c) 2 - 5 years 32 %  
 (b) 1 - 2 years 20 % (d) longer than 5 years 24 %

6) Approximately how many employees fall within each of the salary ranges below?

(a) less than \$10,000 15% (d) \$30,000 - \$39,999 11%  
 (b) \$10,000 - \$19,999 32% (e) \$40,000 - \$49,999 6%  
 (c) \$20,000 - \$29,999 25% (f) \$50,000 - \$75,000 6%  
 (g) greater than \$75,000 4%

NOTE: The total percentage exceeds 100% due to "rounding off" figures.

7. How many of your employees live: (Enter number for each category):

(a) in Acton 8% (b) within 10 miles of Acton 29% (c) greater than 10 miles 63%8. Is your business planning to stay in Acton for the next 5 years? Yes 100%  
No 0%

If not, why? \_\_\_\_\_

9. Do you have any expansion plans for the next 5 years? Yes 36% No 36%  
Unsure 27%10. If yes to Question 9, will it be in Acton? Yes 100% No \_\_\_\_\_ Unsure \_\_\_\_\_

11. If yes to both Questions 9 and 10, how many additional employees do you anticipate hiring? Total 80 employees (3 employers)

12. Have you found any serious obstacles to doing business in Acton? Yes 27%  
No 73%

If so, please describe them: Young applicants, high cost of rental space, difficulty in finding employees in the area.

The following questions relate to the hiring of employees at your business/organization.

13. Hiring qualified personnel to fill job positions has been \_\_\_\_\_ during the past 3 years. (Circle one response from below.)

(a) very difficult 38% (b) difficult 46% (c) easy 15% (d) very easy 0%

14. I expect that hiring qualified personnel will be \_\_\_\_\_ during the next five years. (Circle one response from below.)

(a) very difficult 31% (b) difficult 62% (c) easy 8% (d) very easy 0%

15. If you have had or expect difficulty in hiring, please state the 2 most important reasons why:

1. No available labor in area	<u>1</u>
2. Salary	<u>5</u>
3. Inexperience	<u>2</u>
4. Low unemployment	<u>4</u>
5. Travel	<u>2</u>
6. Type of work offered	<u>2</u>
7. Age	<u>1</u>
8. Can't afford to live in area	<u>1</u>
9. Reliability	<u>1</u>

16. Do you feel that the housing costs in the area make it more difficult for your business to hire qualified personnel? (circle one)

(a) Yes 62% (b) No 15% (c) Don't Know 23%

17. If "yes" to Question 16 how often is this a factor? (circle one)

a) frequently 50% b) occasionally 50% c) rarely

18. Have employees ever stated that a reason for leaving your firm/organization was their inability to locate affordable housing? (circle one)

(a) Yes 15% (b) No 69% (c) Don't Know 15%

19. If "yes" to the question above, is this reason given (circle one):

(a) frequently 0% (b) occasionally 100% (c) rarely 0%

20. If you have at least some difficulty in staffing, please rank each of the following factors as reasons why. ("1" being the most important factor, "8" being least important).

<u>3.6</u> Salary/Wage Level	<u>4.5</u> Transportation Access
<u>5.3</u> Benefits Package	<u>5.4</u> Child Care/Day Care
<u>3.2</u> Type of Work	<u>1.6</u> Lack of Qualified Applicants
<u>3.8</u> Difficulty in finding suitable housing	<u>3.0</u> Other (please specify) (low unemployment in area)

21. Does your business/organization provide assistance to new employees to help them locate housing? (circle one) (a) Yes 23% (b) No 77%

If yes, describe the type of assistance. Housing/child care, help with mortgages, and help locate housing.

The following questions relate to the Acton Community Housing Corporation (ACHC), a non-profit housing corporation. The ACHC exists to enable the creation of affordable housing, primarily ownership opportunities for moderate income families, with priority to Acton residents, former Acton residents, and employees working in Acton.

22. Have you heard of the ACHC? (a) Yes 31% (b) No 69%

23. Would your business be willing to join in the ACHC's efforts to create affordable housing in Acton? (a) Yes 20% (b) No 80%

24. If yes to question 21, what type of support would your business offer? (Circle as many as apply)

- (a) Serving on the ACHC board or subcommittee
- (b) Providing additional information on need for affordable housing by employees 100%
- (c) Financial support to help meet the ACHC's objectives
- (d) Donating land to ACHC for affordable housing development
- (e) Other, please specify \_\_\_\_\_

23. Would you like information on the ACHC? (a) Yes 43% (b) No 57% If so, please provide your: Name: \_\_\_\_\_

Company Name: \_\_\_\_\_

Address: \_\_\_\_\_

Telephone: \_\_\_\_\_

24. Please provide us with any comments you wish: 1 comment - "I can only say that if we had low income housing our company would do better in hiring. Our need is part-time, no benefits, lower income. The caliber of residents do not meet these needs. The real question is -- does the community want affordable housing".

Community Action Statement

Identification of Municipal Needs in the area of Community and Economic Development:

Use the following chart to present specific municipal needs in the area of community and economic development which have been identified by departments, boards, commissions, and authorities in the community. Needs may be suggested by the information and/or plans, goals, and objectives provided on the previous page. We have provided a list of potential needs and a completed sample of this form on pages 38 through 41 in order to facilitate local dialogue. It is not intended to include all the possibilities. For each need, complete other columns.

DESCRIBE THE NEED(S)	WHAT FACTORS CONTRIBUTE TO THE NEED(S)	POTENTIAL WAYS FOR MEETING THE NEED(S)
<p>a need to create affordable housing opportunities for first time buyers-low to moderate income Town Employees, residents renting and adult children of residents.</p>	<p>Housing trends in Acton are causing a transformation of the Town in restricting residency to the economically advantaged. Many long time residents would not be able to afford their own homes if they were to buy them today. Their adult children are unable to afford any home in Acton.</p> <p>Acton's escalating housing costs mean that many aspiring buyers, particularly entry level buyers and younger households find it increasingly difficult to purchase a market rate home or condo.</p> <p>Often potential homebuyers lack knowledge of resources or the process involved in purchasing a house.</p>	<p>Select areas &amp; parcels in town where density bonuses would be granted for construction of affordable housing. Work in cooperation with Planning Board to require each Developer to construct a % of development to be set aside for affordable housing.</p> <p>Identify &amp; secure Town and State owned property that are suitable for donation of affordable housing.</p> <p>Linkage - monies to be given to ACHC Trust Fund to promote &amp; create affordable housing.</p> <p>Real Estate Transfer Tax</p> <p>Inclusionary housing</p> <p>Taxation policies extending property tax deferrals to low &amp; moderate income homeowners or provide exemption for owners</p>
<p>A need to create a % of barrier free housing for low to moderate income town employees &amp; residents.</p>	<p>Housing that is currently being constructed does not provide for units to be handicapped accesible..</p>	<p>Require % of handicapped accessible units in affordable housing developments.</p>

rent to low & mod

DESCRIBE THE NEED(S)	WHAT FACTORS CONTRIBUTE TO THE NEED(S)	POTENTIAL WAYS FOR MEETING THE NEED(S)
<p>A coordination &amp; management of grants especially Federal &amp; State grants which involve many different areas</p> <p>Need for education &amp; counseling for first time homebuyers, tenants, and Landlords.</p>	<p>Due to the financial limitations of the ACHC there is no paid staff. The Board depends on their volunteer members that have limited amount of time &amp; energy.</p> <p>Often potential homebuyers lack knowledge of resources &amp; of the process involved in purchasing a home.</p>	<p>CBDG monies to hire staff to coordinate the Town's housing efforts in encouraging affordable housing.</p>

## *Community Action Statement*

### *Regional Activities*

Please describe any activities that the municipality is involved in on a regional basis. Include the names of other municipalities included in the activity. If you anticipate needs emerging for the region, please include a brief description here.

MAGIC - Minuteman Advisory Group in Interlocal Coordination

MAGIC has begun preliminary talks with its ten (10) towns to explore addressing the housing needs on a regional level.

Acton Community Housing Corporation has Share a Partnership Planner with the towns of Westford, Groton, and Acton. It continues to be a resource for the regional communities in providing information on setting up non-profit Affordable Housing Partnerships.

i.e. Concord, Carlisle, Littleton, Sudbury and Stow

ADDENDUM A



ION P. JOHNSON  
OWN MANAGER

TOWN OF ACTON  
TOWN HALL  
472 MAIN STREET  
ACTON, MASSACHUSETTS 01720  
TELEPHONE (617) 264-9612

BOARD OF SELECTMEN  
WILLIAM F. WEEKS, CHAIRMAN  
CHARLES E. KOSTRO, JR., VICE-CHAIRMAN  
NANCY E. TAVERNIER, CLERK  
F. DORE HUNTER  
DONALD R. GILBERTI

July 8, 1988

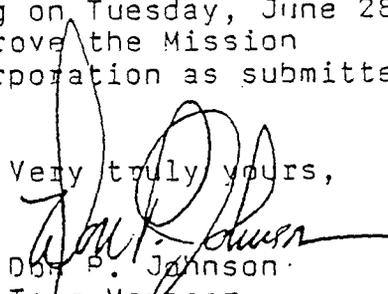
Naomi E. McManus, Secretary  
Acton Community Housing Corporation  
P. O. Box #681  
Acton, MA 01720

RE: MISSION STATEMENT

Dear Ms. McManus:

The Board of Selectmen, at their meeting on Tuesday, June 28, 1988, voted unanimously, by consent, to approve the Mission Statement of the Acton Community Housing Corporation as submitted on June 22, 1988.

Very truly yours,

  
Don P. Johnson  
Town Manager

acs

56019

ACTON COMMUNITY HOUSING CORPORATION  
MISSION STATEMENTBackground

The ACHC was incorporated by the Board of Selectmen as a direct result of the formation of the Housing Task Force to study the need for affordable housing and to recommend procedures for the implementation of the Town's Affordable Housing policy. The general affordable housing objectives of the ACHC have the approval of the Board of Selectmen, Town Manager, Zoning Board of Appeals, Planning Board, Conservation Commission, and other applicable Town Boards, Committees, and Agencies.

Responsibilities

The Board of Selectmen and the Town Manager, with the concurrence of the aforementioned Boards, Commissions, and Agencies have delegated certain defined responsibilities and functions to the ACHC. These include, but are not necessarily limited to, the following.

The ACHC will act as the Town's initial contact with developers of proposed affordable residential housing projects which are site-specific and for which the developer has indicated an intention to request an increase in allowed density or other variances in return for said provision of affordable housing. In this context, the ACHC will serve as a preliminary negotiating agency.

The ACHC may also initiate action intended to create affordable residential housing projects. In this context the ACHC will work to create a specific project consistent with Town policy.

Procedures

In fulfillment of this mission the Acton Community Housing Corporation will follow the course as outlined below.

The ACHC will forward its project specific preliminary recommendations and conclusions to each of the above mentioned Boards, Commissions and Agencies with a request for comments from each.

Comments will be reviewed with ACHC's Consultant, Project Proposers and the Authors of the comments. Following the review process by a majority vote of its Board of Directors, the ACHC will issue project specific recommendations which will be distributed to the Board of Selectmen and other appropriate designated town agencies.

Serving:  
Acton  
Boxborough

# The BEACON

Vol. 40 — No. 22

44 Pages — 4 Sections

Thursday, June 14, 1990

File.com

## Town cited for affordable housing efforts

HOUSING-FROM PAGE 1

The plaque was actually awarded to the town last year, but was sent back to be engraved before the official presentation was made.

The Massachusetts Housing Partnership cited the "innovative" AHA and the ACHC as two important ingredients in the town's success.

According to Betty McManus, executive director of the AHA, the town's affordable housing units represents 3 percent of the total housing units available in town. The

state has recommended that each town shoot for a 10 percent figure.

"For a suburb like Acton, I think that we're doing a very good job in working toward that 10 percent goal," said McManus Tuesday afternoon. "But I don't think we'll ever meet 10 percent, because our waiting list doesn't warrant that many."

There are a total of 470 affordable and low-income housing units built or being planned in town. The AHA will handle the 312 considered "affordable" and built with funds provided by the Executive Office of

Community Development.

The AHA deals with affordable housing projects aimed at elderly and handicapped people. The projects are financed by federal money and the board is overseen by the Economic Office of Community Development.

The ACHC works independent of federal or state government regulation to provide affordable housing to first time homeowners, town employees and children of town residents.

## Town cited for efforts in housing

By Kristen Kelleher  
Assistant Editor

ACTON — Acton is one of five towns in the state considered model communities for affordable housing efforts.

To mark that honor, a plaque was presented to the selectmen Tuesday night for community excellence in affordable housing.

"This is a community effort and everyone in Acton should be proud of it. Thank you for all the work you have done," said Selectman William Weeks to representatives of the Affordable Housing Committee (AHC) and the Acton Community Housing Corporation (ACHC). He

also included the work of the Planning Council in his praise.

Roy Smith, a member of the ACHC, said they key to Acton's success in affordable housing was an early realization that all town boards must be consulted from the beginning.

Jean Schoch of the AHC also praised the cooperation between boards, especially the selectmen.

"Join me in saying 'thank you' to the town and everyone in it for helping us. I can't tell you how proud we are that we live in Acton and have this support," Schoch said.

HOUSING-PAGE 8



Staff photo by Kristen Kelleher

### Award

Acton selectmen accept a plaque from the EOCD honoring the town for its commitment to affordable housing. From left, selectmen Norman Lake and Don Gilberti, developer Roy Smith, Jean Schoch and Betty McManus of the Housing Authority, selectmen Bill Weeks and Nancy Tavernier.

# Developer urged to provide houses

By Hedy Lopes  
Staff Writer

ACTON — In another twist along the long and convoluted path to develop a South Acton parcel of land, the current developer this week offered to provide a cash donation of \$300,000 to the town instead of the promised four units of affordable housing.

Kevin Sweeney of Lunn and Sweeney, developers of Mill Corner, an 18-acre parcel on Great Hill which lies between Main and School streets, told the Planning Board Monday night he decided South Acton Village would be better served with money which could be put toward a package treatment plant to "kick-start the revitalization" of the

village.

"I'm not taking anything away, just adding a new dimension," Sweeney told the approximately 25 residents at the third continuance of the project's public hearing. The amount of money is just over the equivalent of the four units, or \$297,385.

But several were clear that this is not an acceptable offer. William Gothorpe, chairman of the Acton Community Housing Corporation, a volunteer non-profit group that supports affordable housing initiatives, said Sweeney's decision "caused severe disappointment." Gothorpe also said he doesn't believe the \$300,000 added to the \$150,000 DEVELOPER, Page 14

# Developer urged to provide houses

DEVELOPER, From Page 1

donated to the town by a previous developer, is sufficient to build the treatment plant to serve the village center which, like other parts of South Acton, has been plagued by seepage problems.

The idea is "a wonderful dream," said Gothorpe. But Gothorpe said he would rather see the certainty of the units and a small pool of funds that the ACHC could use as seed money to develop additional housing.

Another ACHC member, Betty McManus, executive director of the Acton Housing Authority, said the idea of the project was to encourage a diversity in its population. "We're talking police, fire, teachers ..."

McManus urged the developer to keep the affordable piece intact. "It is important for young people and for people who work in this community."

Sandra Whaley, a South Acton resident and longtime member of the area's revitalization committee, said, "Now I feel like I don't know what this project is," adding she feels "the whole project is now thrown up in the air."

As a veteran of past hearings on this parcel whose history with other developers goes back to the mid-1980s, Whaley said the money will

not address the sewage problem. "I know how complicated the sewer issue can be."

Gregory Niemyski, Planning Board member, also questioned the numbers and where the rest of the money for a treatment plant will come from. "I would rather see houses for people who would use them than money sitting in a fund."

Chairman William Shupert agreed the lack of a sewage treatment facility is a hindrance to development but said he is firmly behind affordable housing.

Another member, Mary Giorgio, told the public the board is "not behind this one way or the other. The board is behind affordable housing. Mr. Sweeney simply added an alternative. That's all that's here, nothing else."

After listening to the objections to his new offer, Sweeney said, "I am more than willing to donate the four units," but reemphasized his belief that the package treatment plant would give the revitalization effort a needed boost.

In a later interview Town Planner Roland Bartl said, "He's right. The lack of adequate sewage treatment is the area's main drawback to prospective merchants. The area will continue to deteriorate," Bartl said. "Nobody can invest in these properties. There is no future."

Board member John Pavan pointed out that the option in the agreement for the town — to have several parcels of land on which to build a treatment plant and create public parking in the future — should be expanded to revive the area. He also said it is important to make sure that option is secure in case the project is half built.

Although the hearing ended Monday night, the issue of the donation will have to go before the board of selectmen, Bartl said. The Planning Board has 90 days from the close of the hearing to make its decision.

Lunn and Sweeney's plan for Mill Corner calls for 34 single-family detached "energy-efficient" condominiums. Because it is not a conventional subdivision, but a Planned Conservation Residential Community (PCRC), 60 percent of the land must be retained as open space. This is the first PCRC to go to the Planning Board without first going to Town Meeting for a zoning change. Bartl said he believes this new process, approved at a recent Town Meeting, encourages developers to pursue a PCRC instead of a standard subdivision.

Ann Forbes, a member of the Historic District Commission, said she was struck by that difference. "We can criticize Town Meeting for its flaws ... but TM can pay attention to

whatever it wants and zero in on the big picture."

From her commission's perspective, Forbes told the board, "We hope you can use whatever has been presented on both sides and really look at the purpose of this bylaw. To us, the most important provision of the bylaw is that it must be in harmony with the surrounding area."

Some of Mill Corner's proposed features create a "false sense of colonialism," Forbes said, adding there are design options so the features can be compatible with the neighborhood.

Another concern is safe pedestrian and wheelchair access to the development whose entrance, Nylander Way, is off Main Street. Area residents have expressed the desire for a sidewalk all along Main Street from the entrance down to connect with the one at the beginning of School Street. They view it as a "connection of communities," Jim Lee of the Planning Board said.

An alternative is the paving of an easement next to the Exchange Hall. It would be about eight feet wide and function as emergency access and exit.

Michaela Moran said, "It would behoove the developer to do both."

# ACON

May 17, 1992

Seventy-five cents

## 45 single-family homes proposed 18 would be set aside as 'affordable'

By Hedy Lopes  
Staff Writer

ACTON — When Quarry Woods, a proposed affordable single-family housing development, is completed, it will be a first. And it will provide an opportunity for the town to grow and open up to people who couldn't otherwise afford to live here, much as the Indian Village development did in the 1950s, said William Gothorpe.

Gothorpe is chairman of the 10-member volunteer non-profit Acton Community Housing Corporation (ACHC), established in 1987, whose mission is to support such projects.

"It would be a wonderful first step for the town," Gothorpe said, noting the ACHC has already lent its support to the concept.

Planned by CMA Architects, Inc. of Jamaica Plain, which is completing a similar development in Bolton, the proposed development would be off Quarry Road beyond the intersection of Granite Road.

Of the 45 homes planned, 18 would be set aside as "affordable," while the other 27 would be sold at market rate. Harvey Rosenbloom of CMA said the 18 units would sell for anywhere from \$105,000 to \$110,000, while the market ones would go for between \$135,000 and \$150,000.

CMA has had success in neighboring Bolton. Of Bolton Woods' 28 single-family homes, 14 are market rate and 14 are affordable with income requirements and price set

"It would be a wonderful first step for the town."

William Gothorpe  
chairman, Acton Community  
Housing Corporation

by the state's Executive Offices of Communities and Development (EOCD). The 1,500-square-foot homes have full basements and four styles: country cottage, bungalow, farmhouse and cape. Rosenbloom said all have been sold and half are occupied with the remainder under construction.

Stow has voted to support a similar concept designed by CMA. Stow Farms, planned for Great Road.

"We feel affordable housing is something every town needs," Rosenbloom said.

In a best-case scenario, Rosenbloom said construction of Quarry Woods would begin in the spring with completion 12 months later.

This type of project is not the first that has come along. Others have been proposed but have fallen victim to the economy. Betty McManus, executive director of the Acton Housing Authority and a member of ACHC, said "We've reviewed four or five developments and had received state approval on three, but the economy changed. Everything fell

HOMES, Page 16

## 45 single-family homes proposed

■ HOMES, From Page 1

through and we never got anything built."

But Gothorpe said he is more optimistic about this one. "It's not so huge... it's a digestible size for a bank to look at."

Selectman Nancy Tavernier, chairman of the board and ACHC member, said Peter Conant of CMA "seems to be a high-quality builder. We were quite impressed with him."

The only potential "down side," Gothorpe said, is the development's location opposite the site the town has been considering for a swim facility.

Health Director Doug Halley said the CMA site is about 1,000 feet from the proposed swimming area and that a hydrogeologic study would be a definite requirement. Rosenbloom said those studies are under way. The consulting firm of Pine and Swallow had done a similar preliminary study on a development behind this proposed one, Halley said.

One of the other considerations is that the land is within an aquifer protection zone and by law must have a treatment plant if it will generate more than 10,000 gallons of septage per day, Halley said. Such a requirement would have an impact on the affordability of the houses, said Rosenbloom. He said the "septic system is under discussion and negotiation." The health department has asked Conant to prepare a more precise package. But "right now, we would be looking for a treatment plant," Halley said.

No plans or applications have yet been filed with the Planning Board although CMA representatives met

with town officials and also held an informational meeting which was open to the public.

In a project such as this one, which is not federally funded, tighter restrictions on local-preference buyers can be put in, Gothorpe said. That means town employees such as police officers, teachers or firefighters, or residents, would be given preference providing they meet the income requirements.

McManus said there is a lot of interest in the project. "Yes, there is a need even though the real estate market has dropped (in price). People have trouble with a \$50 (thousand) or \$60,000 income" to get into the housing market for the first time.

Another step is being taken to open up the town to families in lower income brackets in a South Acton development. Kevin Sweeney of Lunn and Sweeney, which is developing a 17-acre parcel off Main Street, plans to designate four of his 34 units for ACHC. "It is not a federal, state or town subsidy; it is a total contribution," Sweeney said. Antique colonials are planned for Mill Corner to take into account the historic significance of the area, Sweeney said. He said he expects to start construction in the spring.

Gothorpe said the ACHC will sell those four units to qualified buyers on behalf of the town and use the money as seed money to develop additional housing. The long-term goal of ACHC is to "become more pro-active" and "generate new housing initiatives" Gothorpe said, noting the town would like to replicate the success of Lexington's LexHAI group.

## Meehan assigned to House committees

By Mark Arsenault  
Staff Writer

Fifth District Congressman-elect Martin Meehan has been appointed to the House Armed Services and Small Business committees, Meehan announced late last week. Massachusetts' last representation

ensure that Massachusetts companies receive a fair slice of the shrinking defense budget.

Noting that small businesses employ 60 percent of the people working in the United States, Meehan said his appointment to the Small Business Committee puts him

## Task force: No

led by that utility, he said.

At last night's meeting, HL&P board members said they were uneasy about granting the 41 residents' request because it would set

Staff Photo by Meredith Hayes

# New concept in communal living planned for Acton

By Davis Bushnell  
SPECIAL TO THE GLOBE

**A**CTON - While many people her age are winding down for the retirement years, Carol Novak, 58, of Concord is preparing herself for a very different lifestyle change.

Novak, who is divorced and a part-time church secretary, is one of the newest members of New View Neighborhood Development, a cohousing group that is preparing final plans for a \$3 million to \$4 million intergenerational residential complex on a 21-acre site off Central Street in West Acton.

The environmental-permitting process has begun and, if there are no hitches in that or bank financing, New View could unveil its concept of communal living some time in 1994, said Steven Hecht, a Brookline chiropractor and spokesman for the nonprofit group.

If that happens, the New View development will be the first of its kind in Greater Boston and one of the few in the nation, said Hecht, noting that there are now three such communities in California and one each in Washington and Colorado. An Amherst group, he added, is at about the same planning stage as New View.

Nineteen ninety-four can't come soon enough, said Novak, who owns a condominium.

"I've been looking for this type of living arrangement for a long while. I have a need to be part of a community where different age groups are represented," she explained, adding that her children are grown and living "in other parts of the world."

The cohousing movement was started in Denmark in the 1970s. In the United States, it was first proselytized by two California architects, Charles Durrett and Kathryn McCamant, who wrote a book, "Cohousing: A Contemporary Approach to Housing Ourselves," in 1988.

The Danish concept, which has been imitated in this country, calls for clusters of houses, a common house for eating and socializing, gardens and indoor and outdoor children's play areas, among other facilities.

Giving rise to this type of planned community is an inexorable feeling that neighborliness no longer exists, or is fast disappearing from conventional residential areas, Hecht and others say.

"Unlike 50 or 100 years ago, neighborhoods, for the most part, are nonexistent," maintained Hecht, who was attracted to the cohousing concept after reading the Durrett-McCamant book. "The support and security you get from living in neighborhoods are gone. Cohousing is trying to recreate those attributes."

Reading the architects' book convinced Nancy Wight, 34, and her husband, Pablo Halpern, 31, both founding members of New View, that life could be more enjoyable. They now live in Hopkinton.

"We realized that we wanted to live in a community where we knew everybody," said Wight, who, like her husband, is a self-employed software consultant. "We also knew that if we started a family, we didn't want to be living in an isolated area. We would want our children to have other kids to play with."

Formed in 1989, New View now has 22 households, from throughout

## Group is looking at providing housing for town employees

As New View Neighborhood Development plans for its upscale, planned community, the Acton Community Housing Corp. is hopeful of starting a trend by providing affordable housing for town employees.

The nonprofit organization has received as a gift from Deck House Inc. of Acton a panelized house valued at \$25,000. Steven Graham, an Acton lawyer and a director of the housing corporation, said a developer of a proposed subdivision in South Acton has agreed to sell four units at cost to Acton Community Housing, which was formed six years ago.

"We then would sell those houses, and the proceeds would be used to buy land for the house donated by Deck House," Graham explained.

Once the land has been purchased, probably by 1994, prospective buyers would be qualified and a lottery system set up, he said. "We want to try to accommodate town employees first and then former resi-

dents who want to return but can't afford conventional housing.

Deck House, a leading national designer-manufacturer of panelized houses, views its donation as "a way of giving something back to the town," said Michael S. Harris, president. The firm was established in Acton in 1959.

The donation is one of the company's Core Collection, so called because the center of the unit is a three-dimensional core with kitchen and bathroom walls.

At present, Deck House is marketing these 2,000-square-foot units to builders and developers. Aimed at first-time homebuyers, the units are priced at about \$110,000, compared to between \$175,000 and \$350,000 for other Deck House models, Harris said.

By DAVIS BUSHNELL

## I've been looking for this type of living arrangement for a long while.

CAROL NOVAK, member  
New View Neighborhood Development

the Boston area, as members. They are married, single or divorced, between the ages of 29 and 58, have families or are childless. There are 20 children - from 3 months to 12 years old - in the group.

Occupations represented, said Hecht, range from contracting to

psychiatry. "For some reason, though, we have a lot of computer types," he added.

The group selected Acton because the town allows cluster zoning and has good access to routes 2 and 128 and I-495, Hecht pointed out.

In the summer of 1991, New View investigated a property in South Acton, near the MBTA com-

muter rail station. But an agreement couldn't be reached, and a year later the group began negotiating for two parcels of land adjoining Idylwild Farm, a fresh produce outlet in West Acton.

A purchase-and-sale agreement was signed last August, Hecht said, adding that the price of the land was "over \$300,000 but under \$1 million" for 21 acres. He declined to be specific. Between \$300,000 and \$400,000 has been raised so far from member assessments, he said.

Soil tests have begun, and several banks have been approached regarding mortgages, said Wight, a member of New View's design, de-

velopment and steering committees.

A Cambridge architectural firm, Amacher Quinn, also has been retained.

Acton planning director Roland Bartl said it's likely that New View's plans will conform to zoning requirements. "Whether the project's economically viable, I don't know," he added.

Hecht and Wight say they are confident that plans will be approved, that financing will become available and that the real estate transaction will be closed this summer. Construction would start in 1993.

The number and price of the units are undecided. Membership in New View is still open.

Although design elements are still sketchy, it is anticipated that the complex would be made up of attached and detached houses. An existing house on the Central Street site probably would be converted to three attached houses. But the number of houses and cost to members have yet to be determined, Wight said.

The houses built, however, would meet the latest air-quality and insulation standards and, to the extent financially possible, would be constructed of nontoxic materials, she said.

Members are prepared to put their current houses on the market soon after construction begins, she said, adding that a third of the members are renters. Those unable to sell their houses in a reasonable time probably would try to rent them, she said.

"A lot of us have been ready to move in yesterday for a long time," Wight observed.

# Forum for budding historians survives against the odds

■ CONCORD REVIEW  
Continued from Page 1

from the Truman Doctrine to the

en's suffrage movement, and Andrew Zurcher, a former Phillips Academy student who contributed a piece on atomic bomb pioneer-

engineering at Princeton, where she is now a senior. "Learning how to write papers is important in any field," Davidson, 21, said in a recent interview. "Even writing technical

nasts. "She got on the balance beam and did things no other little girl had done," he recalled of the Russian princess of the 1972 Games. "The reaction was, 10,000 little girls got on

another, on the 19th-century move to recolonize American slaves in Africa, maintained that American blacks imposed their own oppressive caste system on natives in Liberia.

"I've tried to keep the selections

ternational Baccalaureate and the Boston-based Mifflin Memorial Fund, but its survival is assured on through next summer's issue. Total production costs, including editing and mailing, are approximat-

# Real Estate

THE BOSTON GLOBE • SATURDAY, JANUARY 16, 1993

*A number of well-to-do communities became cognizant of the difficulty that their own workers - clerks, police officers, teachers - had buying homes in towns where real estate values soared during the mid- to- late 1980s.*

## Low-cost housing in high-cost towns

By Mary Sit  
GLOBE STAFF

Pat Barry, 48, can't afford to buy a house in the town where she works.

For 20 years, she has worked at the Acton-Boxboro Regional School district. When she was a teen-ager, she moved to Acton with her family and attended high school there. Today, she's a single mother with a college graduate daughter who lives with her.

"Acton is a great town to live in, it's a great town to work in," said Barry. "I'm in a lovely apartment ... but it's still not mine. There's no way I can afford to buy a house in Acton. You make do. But it's tough to rent."

Now there's a new effort to help Acton workers afford home ownership in a town that caters to upscale professionals. Deck House Inc., an Acton-based designer and manufacturer of custom housing has made a commitment to donate a two-bedroom, one-bath house to the town through the Acton Community Housing Corp., a private nonprofit group dedicated to helping the town of Acton find affordable housing.

A number of well-to-do communities became cognizant of the difficulty that their own workers - clerks, police officers, teachers - had buying homes in towns where real estate values soared during the mid- to- late 1980s.

That recognition drew attention to the fact that the Greater Boston area, with some of the highest priced housing in the country, is a difficult place not only for those with low incomes to buy into the American dream of home ownership, but for people of moderate income as well.

And, despite some housing price relief in the early 1990s, real estate in many towns remains out of the reach of local workers: Barry, for example, makes \$35,000 a year and the median price for a house in Acton is about \$230,000.

Other affluent suburban towns are also trying to increase their affordable housing stock. Community Builders Inc. in Boston is working with the town of Manchester-by-the-Sea to build a \$5.2 million limited-equity cooperative for low and moderate income families, said Jon Juhl, project manager at Community Builders.

Subsidized housing makes up 4.1 percent of the housing stock in Manchester-by-the-Sea. In Acton, 2.5 percent of all housing stock is subsidized, according to a



An architect's rendering of an affordable home designed and built by Deck House Inc.

1990 inventory list by the Executive Office of Community Development.

The Manchester project will consist of 40 two- and three-bedroom units on 9 acres of town-owned land. "It takes a tremendous amount of effort and cooperation to make a project like this work," said Juhl.

"We had tremendous support from the town. It's that commitment that has been a key for us to be able to move this project forward."

In Acton, the donated Deck House will be for a first time home buyer who is a town employee, an adult child of a current resident, or a resident who currently rents.

Naney E. Tavernier, chairwoman of the Acton Board of Selectman, said although it may sound exclusionary to give children of residents a priority, that criterion resulted from a 1989 survey conducted when the town wrote its master plan.

"One of the concerns that came up over and over again was: My children are being forced out of the community. They

grew up here, may have gone away to college and want to come back and raise a family here."

The Acton Community Housing Corp. is hoping for a donation of land where the 1,000-square-foot house offered by Deck House can be built, said Steven R. Graham, a board member of the corporation. Otherwise, he said the corporation will find a way to buy a plot.

"There are not a lot of single-family homes at affordable prices in our community," he said. To make homes "affordable" in Acton, the group strives to sell houses at prices that range from \$80,000 to \$108,000 to buyers with incomes of between \$31,500 and \$38,000.

There are condominiums in town that, at foreclosure sales, can be had for around \$50,000. But Graham noted that it can be difficult to win mortgage approvals in some condo complexes and there remains reluctance on the part of even first-time buyers to put their equity into a condo.

Deck House, which normally produces contemporary, custom houses for \$200,000

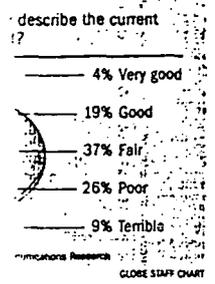
and up, recently designed its "Core Collection" of low-cost houses for first-time home buyers - worth closer to \$100,000 - after winning a contract last year to ship low-cost, prefabricated houses to Israel.

Judith Berkes, market development coordinator for Deck House, saw an article in a local Acton newspaper describing the lack of low-cost housing in the town.

"We felt we really needed to address the affordable housing situation in this country," said Berkes, whose late husband founded the firm 32 years ago. "It was something with our expertise and our history that we felt we could do. We took this Core house (for Israel) and came up with a new design criteria to make it an affordable house for this country."

For Pat Barry, the school district worker, the wait to buy a house in her dream town, may soon be over. She's prepared with downpayment money to grab the next chance she gets to buy a house in Acton which she can afford.

"It's sort of a dream. That's how I look at it," said Barry.



Residents optimistic, indicates

Mashberg STAFF  
Picture is still dreary in the  
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 whether to be a pro-active commu-  
 nity versus a reactive community."  
 "We're a whole lot better off than  
 WAYS, Page 13

**Water falling**

Alexandria Schmidt, 2, of Acton, had the choice of pouring the water through the water wheel at the Children's Discovery Museum or just dumping it out. She chose the latter.

Staff Photo by Ann Ringwo

**Corporations work to solve housing problems**

ACTON — Deck House, Inc., a designer and manufacturer of custom housing with corporate headquarters in Acton, and the Acton Community Housing Corporation, a non-profit organization devoted to developing affordable housing locally, have formed an alliance to find a solution to the problem of affordable housing for town employees.

In response to a report that the ACHC was seeking seed money to construct an affordable housing project within the town, Deck House contacted the organization to offer its assistance in the project. The ACHC was looking to more cre-

ative ways to get the project off the ground through donations of land and materials to construct the project in an effort to avoid federal funding and the restraints it would bring. They were looking to bring back the idea of people helping people within their own town.

"In these uncertain times, we owe it to ourselves to be creative in solving some of our problems," said Judith Berkes, market development coordinator for Deck House's Core Collection product line. "The town of Acton has been good to Deck House over the past 30 years. The company is pleased to have the opportunity to work with the ACHC to show our support for the Town

through the donation of a low-cost housing unit."

The ACHC plans to use this first house as a vehicle for the town to obtain more affordable housing for its employees. "With the donation of the pre-engineered house package by Deck House, we are now in a position to pursue the financing of this project and the purchase of a piece of land," said Steve Graham of the ACHC. "It is our hope that someone in the town will have a site which they would like to make available for this project in order to see the first house built."

In 1991 the Deck House Core Collection was developed after the company exported 202 units of afforda-

ble housing to Israel. This new product line is an affordable housing system which incorporates the techniques and design tools from the Deck House high end product. Deck House now makes this product line available domestically to builders, developers, and community groups in order to help address the problem of affordable housing for the first-time home buyer.

For more information on the Acton Community Housing Corporation, contact Steve Graham at (508) 264-0480. For more information about Deck House and the Core Collection, contact Judith Berkes at (617) 259-9450.

**INSIDE**

**Leveling the field**

Educators site moves toward gender equality in high school athletics.

Page 1A

**Thanks to writers**

The names of the many people who wrote in their opinions to *The Beacon* during 1992 are included in this edition.

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Around Town.....11  
 Classifieds.....15A

**Vaccination enforcement not yet determined**

By Darren Garnick  
 Staff Writer

Town health officials are awaiting word from the state about how to enforce a new law requiring all pet owners to vaccinate their cats against rabies.

Governor William Weld signed the law in November, which penalizes violators by a fine of not more than \$50. The law, which goes into effect in mid-February, does not address enforcement and does not mandate towns to issue cat licenses.

"They need to do a lot more if they really want to control the rabies problem," said Acton Health Director Doug Halley this week. "They need a way of identifying cats and knowing what their vaccination

knowledgeled a general public reluctance to fully cooperate with a cat license program.

"People have different attitudes about cats and dogs. Cats breed so rapidly and people are willing to keep so many more of them. I'm not sure everyone will pay a fee [for each animal]," he said.

Halley added that affixing identification tags is difficult since cats are prone to choke on collars.

One bit of leverage authorities do have is the cooperation of veterinarians. According to Littleton Animal Control Officer Amy Fuller, animal hospitals will not release unvaccinated cats to their owners until they pay for shots.

Dr. Michael McGill, a veterinarian for the state Department of

"The goal is to vaccinate as many cats as possible," he said.

McGuil added that the Department of Public Health is now drafting enforcement regulations to be released when the law takes effect next month. He said there would be a period of public commentary before those regulations are finalized.

But even with those regulations, the law will not address the issue of stray and feral cats (cats born in the wild).

With a spreading rabies problem among raccoons, Halley said there is a "high potential" for the disease to be passed on by stray cats.

"You may have sympathy for a stray or wild cat, but stay away from them," he advised. "That cat may be rabid. There's no guarantee

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By Darren G.  
 Staff Writer

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# MAGIC works to clear roadblocks to affordable housing

By Darren Garnick  
Staff Writer

**T**ownies — people who are born, then breed and die in their hometown — are becoming an endangered species in suburban communities outside Boston. The reason is simple: Except for those couples who stay under their parents' roof, housing prices are too expensive.

The "not in my backyard" opposition to affordable housing developments in towns such as Lexington, Concord and Lincoln, is a double-edged sword. While keeping away the "riff-raff" might be the opponents' intent, they may inevitably be forcing away their own children as well as public employees who wish to live in the towns they serve, say local housing officials.

Having identified a notable shortage of affordable housing in the area, member communities of the Minuteman Advisory Group on Interlocal Coordination (MAGIC) met at the Maynard Municipal Building last week for a brainstorm session on how to generate more subsidized units. MAGIC towns include Acton, Boxborough, Carlisle, Concord,

Hudson, Littleton, Marlboro, Maynard, Stow and Sudbury.

MAGIC Staff Coordinator Judith Alland said member communities are moving toward forming an information network of local housing authorities, developers, planners and potential tenants. She said a cooperative network would carry more clout when applying for state and federal grants and give towns more leverage when requesting loans from local banks.

## 10 percent benchmark

State law requires towns to reserve at least 10 percent of year-round units for rent or purchase for low-income households. According to Alland, only Lynn, Cambridge, Boston and Chelsea are in compliance in the Greater Boston area.

Communities which have not reached the 10 percent benchmark may be forced by the state to waive local zoning regulations and allow new high-density developments — a powerful slap at the authority of local planning boards.

The Metropolitan Area Planning Council defines affordable units as "all housing that can be rented or purchased at no more than 30 per-

## Communities fail to comply

Massachusetts state law requires cities and towns to designate at least 10 percent of year-round housing units for low- or moderate-income families. Under the law, developers can bypass local zoning regulations if a town is not in compliance and build more housing units per parcel of land.

The following is the percentage of affordable housing available in 1990 for purchase or rent in communities in the Minuteman Chronic area.

■ Acton — 2.3  
■ Bedford — 4.1

■ Billerica — 1.6  
■ Bolton — 0.0  
■ Boxborough — 0.0  
■ Burlington — 7.7  
■ Carlisle — 11.2  
■ Chelmsford — 9.8  
■ Concord — 2.4  
■ Hudson — 5.7  
■ Lexington — 5.9  
■ Lincoln — 7.3  
■ Littleton — 5.8  
■ Marlboro — 3.8  
■ Maynard — 7.5  
■ Southborough — 2.5  
■ Stow — 2.7  
■ Westford — 1.4

cent of the income of a low- or moderate-income household."

Low-income households refer to incomes up to 50 percent of the area median income defined by the federal office of Housing and Urban Development (HUD). Moderate income refers to incomes up to 80 percent of the median.

In Acton, for example, the average teacher earned \$39,000 in 1989

compared to the town's median income of \$61,000. The teacher, who earns 64 percent of the median, would be eligible for affordable housing if he or she belonged to a single-income household.

The same conclusion applies to police officers, firefighters and other public servants.

Developer Peter Conant, who has brought affordable housing projects

in Bolton and Stow, said finding affordable land is the biggest obstacle for towns. Most land available from the Federal Deposit Insurance Corporation may be inexpensive, but it is also unbuildable rocky land or wetlands, he said.

But former Concord Selectman William Sullivan, now the developer of the Westvale Meadow project in Concord, cites more human roadblocks.

"The biggest problem isn't density," he said. "The biggest problem is NIMBY."

The acronym refers to the "Not In My Back Yard" phenomenon, a trend Sullivan said is omnipresent in Concord.

## Local efforts

The MAGIC communities plan to meet next month to continue the housing dialogue. Isolated examples of affordable housing progress so far were cited last week, including:

■ The Acton Housing Authority recently landed a donated home from Deck House, a local building design firm.

■ Marlboro requires developers to set aside 15 percent of housing for low-income households. The

units are placed on a 99-year deed restriction, ensuring that a change of ownership would not eliminate their economic status.

■ In Sudbury, affordable housing proponents passed an accessory apartment bylaw, allowing homeowners to carve apartments out of their homes for low-income residents, family members or domestic help. Multi-family dwellings were previously illegal in town.

What's in a name? The same bylaw failed twice before at Town Meeting when the "accessory dwelling units" were referred to as "apartments," a term which clashes with the town's single-family home image.

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Easter Shopping at Valentine's



ACTON  
MASTER PLAN

*RECOMMENDED ZONING  
CHANGES FOR  
AFFORDABLE HOUSING*

September, 1990



Acton Planning Council

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## THE PUBLIC PLANNING PROCESS

In April of this year, Acton's Town Meeting approved a number of zoning changes, marking the beginning of a new Land Use Plan for Acton. Adoption of these zoning changes was the first and most important step in implementing a Master Plan for Acton's future. (The complete Draft Master Plan is currently available for review in the Acton Memorial Library.)

On November 28, 1990, Acton will hold a Special Fall Town Meeting. This Special Town Meeting Warrant will offer a second opportunity to implement important sections of the Master Plan. It will include an article which provides incentives for the inclusion of some affordable housing units when vacant land is developed for residential uses. This article will further complete the new Land Use Plan for Acton.

Acton's Long-Range Planning Council and Planning Board will bring additional actions recommended in the Master Plan to future town meetings. The Master Plan includes a series of actions the town should take to achieve the goals expressed by townspeople and adopted at the April, 1990 Town Meeting. The primary goals of the Master Plan are:

*alleviation of traffic congestion*  
*preservation of the remaining elements of Acton's rural and historic character*  
*environmental protection*  
*control of commercial sprawl and strip development*  
*affordable housing*  
*improved recreational opportunities*

Actions to achieve these goals may include not only zoning changes, but also other laws and regulations, programs dependent upon the availability of funding, and projects that can be carried out by interested citizen and business groups. However, the zoning changes (the Land Use Plan) lay the foundation for all other actions to follow. The Zoning Bylaw and Zoning Map represent the blueprint for Acton's future development and growth; they are the legal expression of Acton's Land Use Plan.

The Planning Council urges citizens to become informed about the zoning incentives for affordable housing, and to support their adoption at Fall Town Meeting. The article for affordable housing is another important chapter in completing Acton's new Land Use Plan.

The following summary of the Affordable Housing Overlay Districts will help explain the article to be voted at the Town Meeting on November 28. Planning Council members are available to attend community meetings to answer questions, or you may call one of the numbers listed below for more information.

Planning Council  
Anne Fanton  
Chairperson  
263-4989

Planning Department  
Roland Bartl  
Town Planner  
264-9636

# AFFORDABLE HOUSING SUMMARY REPORT

## Introduction

In the continuing effort to develop a comprehensive Master Plan for managing Acton's future, the demand for affordable housing has taken on a special significance. One of the objectives established by the Master Plan and approved by the voters this past April is to "promote a wide range of economic diversity in housing including low and moderate income housing". We can all agree that those families searching for housing in the \$200,000 and higher category have had little trouble finding a variety of available homes to investigate. However, those who, by virtue of their income levels, have to limit their search to units priced below the \$150,000 level are quite discouraged by the lack of available units.

The unprecedented growth which took place in the New England region in the 1980's left many persons and families unable to find affordable housing in the area. In 1988 alone, the median selling price of a single family home in Acton was approximately 2-1/3 times the amount that a household earning the median income for Acton could afford.

In an effort to encourage the inclusion of some affordable housing units in future residential construction in Acton, an Affordable Housing Overlay Districts Map has been developed and is attached to this summary report. Before discussing the details of the map, a brief review of its history is presented.

## What is Affordable Housing and is there a need for it in Acton?

Affordable Housing in Acton can be defined as those housing units that can be purchased by households with incomes below 120% of the median income for the region. This definition could involve both subsidized and non-subsidized units. A subsidized unit is a housing unit which is kept affordable through the financial assistance of a state or federal program. However, public financing constraints make it impossible to provide for affordable housing through subsidies alone. In those cases where no subsidies are available, the normal mortgage financing standards would apply, and the units would have to be made affordable through another mechanism established through local regulations and which generates subsidies from the private sector.

The U.S. Dept. of Housing and Urban Development defines low income households as those households with incomes of 80% (or less) of the median income for the region. Moderate income households are defined as those whose incomes fall above 80% of the median income, but below 120%.

For a four person household in the Boston metropolitan area, the median income is \$40,500. The low income category, therefore, ranges up to \$32,400, the moderate income category up to \$48,600. The estimated median income in Acton for the same period was approximately \$42,000 per household which yields a low income ceiling of \$33,600 and a moderate income ceiling of \$50,400. These are based on 1988 income study figures.

Compare these income levels with the \$96,125 salary generally required under customary lending practices to purchase the average priced home in Acton for 1988, and it becomes painfully obvious that most households in the low to moderate income bracket will not qualify for a standard mortgage to purchase and maintain a home.

The impact of the high cost of housing is greatest on the young seeking first homes, elderly people on fixed incomes, and single parents. Over time, this affordability gap creates a homogenous community lacking in diversity, which is both exclusionary and inconsistent with the Goals and Objectives of Acton's Master Plan. In addition, the shortage of affordable housing will impact all of us as our town employees are forced to move away or seek employment closer to where they can afford housing, and as new industries choose to locate outside Massachusetts because their employees cannot find housing.

One final note on the need for affordable housing, a recent study published in the June 1990 TRANSREPORT newsletter (a Boston Metropolitan Planning Organization newsletter) stated that there is a direct connection between the lack of housing (affordable and otherwise) in close proximity to suburban job centers and the ever-growing traffic congestion problems in those towns. The fundamental problem arising from this circumstance is that while Boston is well served by highways and various transit modes, suburban job centers (Rt. 495 and 128 belts), are entirely dependant on one or two access routes and the private automobiles of their employees. The report concludes that "... every effort must be made to bring employees closer to their work places. Housing must be given a high priority in the job centers, so that suburban employees have the option to live within a short radius of their job."

Acton can provide a local solution to the affordable housing shortage by helping our young people, elderly, single parents and local employees to live here. We can also assist with regional efforts to address traffic and economic problems created by this jobs-housing imbalance.

### **How much Affordable Housing does Acton need?**

Acton currently has 142 units of long-term, publicly subsidized housing: 39 family units, 12 units of special needs housing and 91 elderly units. These 142 units are approximately 2.13% of the estimated 1988 housing stock of 6,667 units. Projects approved or under construction could raise the percentage of publicly subsidized housing units to 3.25%. However, some of these projects may not be viable at this time since they were conceived prior to the current downturn in the economy. They include the North Acton Woods, Great Hill Village and Barker's Pond projects.

In 1969, the State of Massachusetts established as a goal that each community must have 10% of its housing stock affordable for low and moderate income people. The law is known as Chapter 774 (M.G.L. 40B), or the Anti-Snob Zoning Act. This regulation created the Comprehensive Permit process, which provides the State with a vehicle for imposing development projects with affordable housing on communities that do not meet the minimum 10% requirement or who have not adopted a realistic plan to meet this goal. Comprehensive Permits take away a town's ability to determine housing location and densities through zoning.

By creating a workable, local plan that has the potential of reaching 10% or significantly contributing to 10%, the Town will greatly relieve the pressure applied by the Comprehensive Permit process. The 10% figure is intended to be a target level and should not be considered the deciding factor as to the acceptability of proposed future housing projects involving affordable units. The Town will continue to review each project's design and adherence to local regulations in evaluating proposed developments. The difference will be that the town will have established, through the Master Plan and through its local Zoning Bylaw, the best locations for affordable housing and the design standards for its construction. It will be pro-actively working towards the goal of 10% affordability while controlling the process and the selection of sites. This approach reduces the Town's susceptibility to Comprehensive Permits. While such permits are issued or denied by a local Board of Appeals, the final arbiter is the State Housing Appeals Committee. This committee has established a track record of overturning local denials except in a few instances where a community had a realistic plan for the creation of affordable housing in place.

**Specifically, what is the Acton Planning Council proposing at this point?**

For the Special Town Meeting on November 28, the Planning Council will present the Affordable Housing Overlay Districts as part of the Land Use Plan recommended in the Master Plan. These Overlay Districts simply mean that another development option, which would generate affordable housing, would be available for all areas covered by the districts, in addition to the zoning that already applies to these areas.

The Affordable Housing Overlay Districts Map, which is included in this report, only applies to future construction projects and does not alter existing developments. The map also applies only to residentially zoned areas with few exceptions. Its purpose is to move Acton as close as possible toward a goal of 10% affordable housing, while recognizing specific local needs.

The Affordable Housing Overlay Districts Map was developed by analyzing all land areas within the town. All parcels which are substantially built-out, all conservation lands, Groundwater Protection Zones 1 and 2, wetlands and all parcels with significant wetland and floodplain portions, were eliminated, leaving the undeveloped, residentially zoned areas eligible for future affordable housing development. Since the cost of land is directly tied to the cost of housing, a developer must be able to put more houses on a given amount of land in order to decrease the cost of some of the housing units. Thus, the Affordable Housing Overlay Districts identify areas eligible for higher densities than allowed by existing zoning, on the condition that the added housing units include some that are affordable.

### Areas Shaded in Stripes:

On the Affordable Housing Overlay Districts Map, those areas shaded in stripes have been identified for a 25% density bonus if at least 10% of the housing in the development is affordable. In other words, a parcel on which 24 houses could be built under standard zoning, could have 30 houses if 3 of them were affordable. This modest density bonus, if fully implemented, will keep Acton from moving backwards from the percentage of affordable housing already achieved. Design standards and a special permit procedure will ensure that affordable single family units or duplexes will be virtually indistinguishable from the market rate units. The developer could take advantage of the 25% density bonus only if the entire development were arranged in a single family cluster-style pattern preserving significant open space on the site. Thus, the Affordable Housing Overlay Districts Map could provide an additional incentive for a developer to take advantage of the existing Open Space Development bonus option whenever it is available in the R-8/4 or R-10/8 districts, as approved by Acton voters at the Spring, 1990 Town Meeting.

### Areas Shaded in Black:

To work towards the goal of 10% affordability, the areas on the map shaded in black have been identified for a higher density bonus equivalent to approximately 5 units per acre or 8,000 sq. ft. lots per house. This higher density allowance assumes that at least 30% of the units in the development are set aside as affordable. Most of these areas have been selected because they are close to the village centers or other commercial areas, or because they have convenient access to public transportation or the regional road network. Some parcels owned by the Town are also included. Again, the density bonus assumes that the development would be clustered with significant open space left undeveloped. For example, under this system, a black parcel on the map that could be developed for approximately 10 housing units under existing zoning, could have up to 50 units under the Affordable Housing Overlay Districts zoning, with at least 15 of those units classified as affordable. Detached or attached units would be permitted. Again, design standards and a special permit procedure will ensure quality of design and construction.

In addition to the areas shown in stripes and black are parcels which are not residentially zoned but may nevertheless be suitable for residential and affordable housing development. They have been identified as appropriate for residential use (including affordable units) should a developer decide to pursue such an option.

In all cases, the Affordable Housing Overlay Districts map does not attempt to consider the individual parcel's suitability for development (i.e. water supply, perkability, etc.), but only that the land is undeveloped, currently zoned for residential use, or that the potential exists for future housing construction. In some cases, certain parcels may not be suitable for development given current technology and dependence on septic systems but may hold tremendous potential should new technologies or facilities for sewage disposal become available in Acton.

It should also be made clear that the density bonuses provided by the Affordable Housing Overlay Districts Map are optional for the developer and only provide an incentive to build

affordable housing in addition to the market rate units. Inclusion of affordable units will not be mandatory.

### **Will the Affordable Housing Overlay Districts meet the goal of 10% Affordable Housing?**

In the event that all land designated for the overlay districts were developed fully utilizing all incentives provided, Acton would have achieved approximately 6.8% affordable units when fully built-out, or 7.9% if the North Acton Woods, Great Hill Village and Barker's Pond projects are built as approved. A more realistic scenario, assuming that 50% of all incentives would be utilized (some developers will not opt to use the incentives and some land will not be suitable for higher density development) would bring Acton to approximately 4.2%, or 5.3% if the three projects listed above are built. In any case, this will represent a significant increase over existing levels. The town will have to continue seeking state and federal housing subsidies and other means to make housing more affordable. Additional strategies are outlined in the Master Plan.

### **Is the Affordable Housing Overlay Districts Map compatible with other goals in the Master Plan?**

A Master Plan seeks to balance many, sometimes conflicting goals. Acton voters have agreed that they want to protect remaining open space and consolidate new growth as much as possible. The Affordable Housing Overlay Districts Map aims to include a few units of affordable housing in all new residential developments while focusing denser development in consolidated growth areas. Using less land to decrease the cost of housing meets both our housing and our environmental goals.

Because Acton adopted low density residential zoning on many of the undeveloped parcels outside village and commercial areas at the Spring, 1990 Town Meeting, we are able to provide density bonuses to meet our housing and open space goals without dramatically increasing projected growth figures. Today, Acton has 6667 housing units. When fully built-out, Acton is estimated to have 10,831 units. The proposed zoning to create affordable housing will increase Residential Build-Out by 683 units at 4.2% affordability, or 1200 units at 6.8% affordability.

### **What should the Acton (voters) do?**

Voters need to come to the Fall Town Meeting and vote in support of the Affordable Housing Overlay Districts articles. Acton, as does every other community, has a moral and legal obligation to provide adequate and affordable housing for low and moderate income families, many of whom are our children, teachers, elderly, police officers, firemen, other town employees, and the employees of local businesses that serve us.

Please call the numbers inside the front cover if you have questions. Also, watch the local paper for an announcement of the Planning Board's public hearing for the Special Town Meeting Warrant articles.