

# Chapter 1: Population and Housing

This chapter covers the following topics:

- Relationship of Population and Housing to Planning Goals
- Inventory information on:
  - Population growth
  - Age, education, and ethnic composition of the population
  - Income
  - Number and size of households
  - Existing housing stock by type, age, size, and price
  - Housing vacancy rates
  - Housing density
  - Owner/renter housing tenure
  - Housing market indicators
  - Housing affordability and subsidized housing units
  - Taxes
- Opportunities and Challenges Posed by Existing Population and Housing Conditions

## Why Population and Housing are Important to the Comprehensive Plan

Population and housing are the prime measures and indicators of growth and stability in a community. If a community wants to be in control of its growth it takes steps to manage its rate of housing development – to slow or accelerate it, to encourage or discourage housing types, such as single- or multi-family housing, or steer housing to desired locations. Population, income, age structure and diversity are key indicators of community character. Type of housing stock is also an important community characteristic. Housing stock has various dimensions such as architectural types, density of residential development, and age, condition and historic importance of residential buildings.

## Relationship of Population and Housing to Planning Goals

Population and housing information is relevant to six of the seven Acton 2020 goals; (the exception is “Create Public Gathering Places,” to which it does not have a direct relationship).

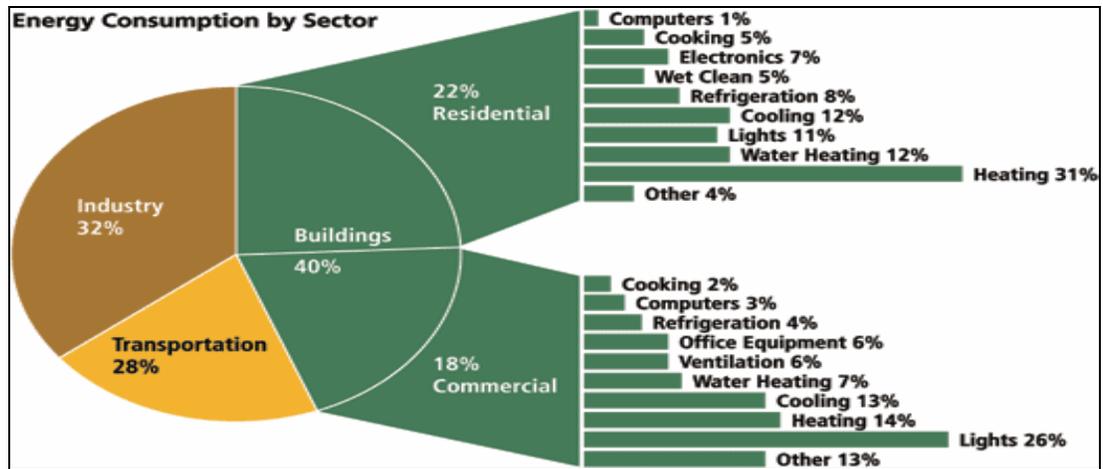
*Goal: Preserve and Enhance Town Character*

Housing, in its various aspects, is a key contributor to existing neighborhood character and its preservation and /or enhancement. Population attributes such as income, age and ethnic/racial diversity also contribute to neighborhood character.

*Goal: Ensure Environmental Sustainability*

The energy efficiency of housing is becoming increasingly important as communities, the nation and the world are increasingly concerned about critical environmental issues such as climate change and use of sustainable energy resources. Housing is especially important because typically over fifty percent (50%) of energy used in all buildings is used in homes. The diagram below illustrates the use of all energy by all activities.

Figure 1.1: Typical Components of Energy Use by Sector



Source: 2010 Arthur Morgan Institute for Community Solutions.

*Residential uses account for 22% of all energy consumption, presenting significant opportunities for energy savings.*

*Goal: Improve Connections*

Housing development can encourage pathway connections in and between residential areas. It is possible to retro-fit existing housing areas with pathways, using easements and land purchases. It is also possible to require new residential developments to install pathways and other connections within and between developments. Most desirably, pathways would be part of networks that connected residential areas with schools, recreation areas, town facilities, offices and shopping areas, and the pathways would be multi-purpose, for walking, biking and recreational activities.

*Goal: Enable Diversity and Inclusion*

The price of housing is critical in creating and maintaining affordable housing. Use of 40B provisions to create such housing is possible, as is application of new local zoning bylaws that would require “inclusionary” housing in new developments. 40B is the state law that allows developers to obtain a comprehensive permit to create housing over-riding local zoning provisions, provided that 20% of the new units are “affordable” according to state and federal guidelines. 40B is one way to create affordable housing but not the only way. Acton has created 23 deed restricted home ownership units without using 40B. These local action units are approved by the Mass. Department of Housing and Community Development for counting

toward the Town's 10% (the level that protects the town against zoning overrides by developers). They have been provided by developers as conditions of special permits. The Acton Community Housing Corporation has funded the construction of new units and has subsidized the purchase of existing market units and made them deed restricted. Creation of more rental housing would also contribute to the goal of creating more affordable housing. Mixes of housing types in terms of architectural styles, square footage of homes and lots, numbers of bedrooms, and types of structure (single- or multi-family) would better enable diversity in population (ages, income, and household size).

### *Goal: Maintain and Enhance Town Assets*

Managing and expanding publically owned housing in Acton is an important part of maintaining town assets. Currently the Acton Housing Authority owns and operates 158 units of public housing, and is responsible for managing the placement of subsidy-eligible residents in 170 units of privately owned housing. Keeping these publically and privately owned units up to nationally recognized standards is important. It is also important for the Town to maintain and increase its capacity to oversee the development of new affordable housing developments, and to monitor and maintain the affordability restrictions on privately owned affordable homeownership and rental units.

### *Goal: Maintain and Improve the Financial Well-being of the Town*

Population and housing are the major factors driving the overall need for Town services and facilities, and consequently the biggest determinant of the financial equation.

## **Summary of Key Points**

- Acton has a moderate overall housing density of about 0.4 acre per housing unit.
- At current and projected rates of residential growth Acton will come close to, but not exceed its buildout capacity by the year 2030, based on existing zoning.
- In 2010 the average selling price of a single-family home was \$498,750. The average selling price of a condominium unit was \$280,000.
- About 5% of Acton's housing stock is sold each year. This has averaged about 400 sales per year, but has fallen in recent years owing to the economic downturn.
- Forty-seven percent of Acton's households could not afford to buy an average priced house in town.
- Seven and two-tenths percent (7.2%) of Acton's housing stock is classified as officially affordable, meaning it is deed restricted into perpetuity, and counts toward the Town's 10%.
- Between 1998 and 2010, 375 units of affordable housing have been created, a rate of 31 per year. Residential uses pay 87% of all property taxes in Acton.

### *Population*

- Population growth has slowed in recent years.
- There have been and will continue to be significant shifts in the age and ethnic structures of Acton.
- Acton's population is highly educated.

## Population and Housing

### *Housing and Households*

- There is likely to be a demand for about 500 new housing units by 2020 and an additional 400 units by 2030.
- There has been a shift in housing construction from 4 and 5 bedroom units to 2 to 3 bedroom units. This is likely to continue.
- The fastest growing category of households are those headed by females with children under age 18.

### *Existing Housing Stock*

- Seventy-six percent of Acton's housing stock has been built in the last 50 years.
- About 3% of Acton's housing units are vacant.
- Acton's housing stock is predominately single-family detached units.
- Since 2000 building permits for 773 new residential units have been issued.

### *Housing and Land Use*

- Acton has a moderate overall housing density of about 0.4 acre per housing unit.
- At current and projected rates of residential growth, by 2030 Acton will come close to, but not exceed its buildout capacity, based on existing zoning.

### *Housing Tenure*

- Seventy-five percent of Acton's housing is owner-occupied.
- The average length of stay for a household in owner-occupied units is 17 years.
- The average length of stay for a household in renter-occupied units is 7 years.

### *Housing Market*

- In 2010 the average selling price of a single-family home was \$498,750. The average selling price of a condominium unit was \$280,000.
- About 5% of Acton's housing stock is sold each year. This has averaged about 400 sales per year, but has fallen in recent years owing to the economic downturn.

### *Housing Affordability*

- Forty-seven percent of Acton's households could not afford to buy an average priced house in town.
- Seven and two-tenths percent (7.2%) of Acton's housing stock is classified as affordable, meaning it is deed restricted into perpetuity, and counts toward the Town's 10%.

## Population and Housing

- Between 1998 and 2010, 375 units of affordable housing have been created, a rate of 31 per year. This includes public housing rental units administered by the Acton Housing Authority and privately developed rental and ownership units.

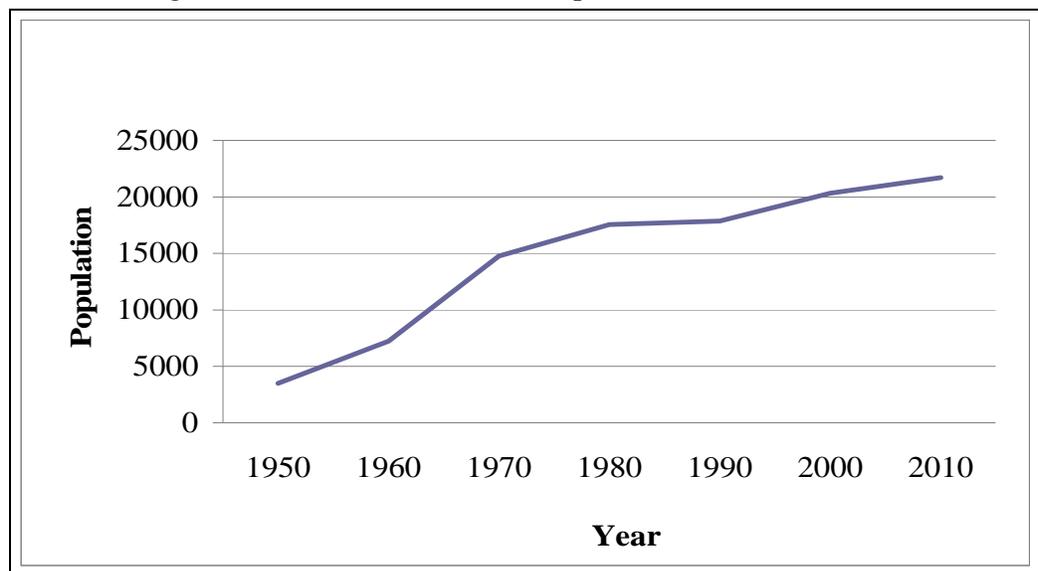
### Taxes

- Residential uses pay 87% of all property taxes in Acton.

## Population

The following graph depicts population growth since 1950.

Figure 1.2: Acton's Historical Population Growth



Source: U.S. Census of Population, except for 2010 which is from the Town Census.

*The percentage population growth has slowed since 2000 but is still positive.*

Acton grew rapidly from 1950 to 1970, doubling each decade. Since 1970 growth has slowed to 19% to 2% to 14% to 7% for each of the following decades. Table 1.1 shows Acton's population from 1950 to 2030, as reported by the U. S, Census Bureau and forecast by the Metropolitan Area Planning Council (MAPC), the regional planning agency for 101 cities and towns around Boston. Acton's population is expected to continue to grow relatively slowly as it has in the recent past because it is running out of prime developable land and has serious wastewater disposal constraints. The Acton Town Census reports a figure of 21,724 for July, 2010, which is 7% growth since 2000. Between 1990 and 2000 Acton grew by 14%.

A cautionary note: Forecasts are only projections based on a set of assumptions. It is possible and desirable to change the future outcomes from projected levels by concerted actions to achieve desired goals.

Table 1.1: Past and Projected Population Growth 1970 – 2030

	1950	1960	1970	1980	1990	2000	2010	2020	2030
<b>Total Population</b>	3,510	7,238	14,770	17,544	17,872	20,331	21,724	22,487	23,139

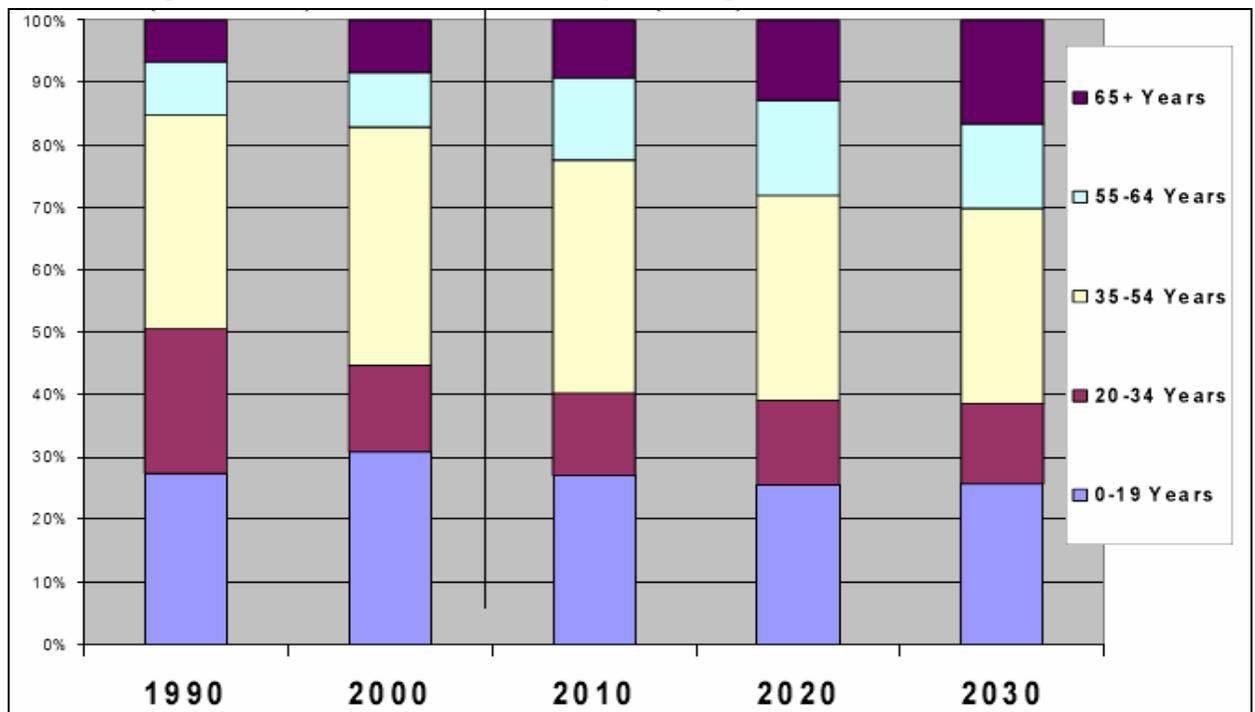
Sources: U.S. Census of Population, Acton Town Census for 2010 and MAPC<sup>1</sup> for future years.

**Age Composition of the Population**

There are significant shifts in the age composition of Acton’s population. These shifts are important because they indicate what types of services and facilities and housing will be needed in the future. Figure 2 shows the proportions of people in various “life cycle” categories of population by age.

The increasing proportion of older people is quite evident in both the 55 to 64 age category and the 65 and over age category. This has implications for housing size (smaller units needed in terms of numbers of bedrooms) and the need for more senior services and facilities (senior centers, health and transportation services). The declining school age population (0-19) indicates a lesser need for new school facilities. The declining age category of 35 to 54 indicates that additional larger homes (in terms of numbers of bedrooms) will not be needed. The numbers used to create the graph in Figure 1.3 are shown in Table 1.2. Life cycle categories are also named in Table 1.2.

Figure 1.3: Relative Shifts in Life Cycle Categories from 1990 to 2030



Sources: U.S. Census of Population, Acton Town Census for 2010, and MAPC for future years.

<sup>1</sup> Metropolitan Area Planning Council (MAPC) the regional planning agency for 101 cities and towns, including Acton. The projections in this chapter were prepared by MAPC for 2020 and 2030.

*Elderly population is expected to grow substantially, while school age children will decline slightly in numbers.*

Table 1.2: Numbers of People in Each Life Cycle Category: 1990 to 2030

<b>Life Cycle Category</b>	<b>Age Group</b>	<b>1990</b>	<b>2000</b>	<b>2010</b>	<b>2020</b>	<b>2030</b>
Pre-School	0-4 Years	1,261	1,507	1,318	1,352	1,452
School Age	5-19 Years	3,648	4,770	4,543	4,393	4,493
Young Adult	20-34 Years	4,116	2,815	2,849	3,044	2,955
Family Formation	35-54 Years	6,122	7,754	8,093	7,389	7,277
Empty Nester	55-64 Years	1,531	1,784	2,839	3,427	3,101
Active Senior	65-74 Years	684	997	1,341	2,115	2,696
Older Senior	75+ Years	510	704	741	767	1,165
<b>Total</b>		<b>17,872</b>	<b>20,331</b>	<b>21,724</b>	<b>22,487</b>	<b>23,139</b>

Sources: U.S. Census of Population, Acton Town Census for 2010 and MAPC for future years.

*Demographic shifts in age categories will be significant for town services and facilities and housing.*

### Education

Acton’s population is highly educated. Seventy-five percent (75%) of residents over age 25 are college graduates. Twenty-four percent (24%) have high school diplomas or have some college or an associate’s degree. Only 1% have less than a high school education. Table 1.3 shows the estimated numbers of people in the various education categories.

Table 1.3: Numbers of People in Each Educational Category: Estimated for 2010

<b>Category</b>	<b>Number</b>	<b>Percent</b>
Less than 9th grade	53	<1
Some High School, no diploma	160	1
High School Graduate (or GED)	1,384	10
Some College, no degree	1,334	9
Associate Degree	643	5
Bachelor's Degree	4,970	36
Master's Degree	3,878	28
Professional School Degree	601	4
Doctor’s Degree	940	7
<b>Total Population Over Age 25</b>	<b>13,963</b>	<b>100</b>

Source: Claritas<sup>2</sup> estimate adjusted by Planners Collaborative based on U. S. Census data

*Nearly 89 percent of Acton’s residents over 25 have had education beyond the high school level.*

<sup>2</sup> Claritas is a widely used proprietary data estimating and forecasting service.

**Ethnicity/Race**

Acton’s population shows some increasing diversity in its ethnic/racial composition. While 83% is white, the Asian population has been growing and is now 14% of the total. Other minority groups constitute the remaining 3%. Table 1.4 shows the estimated numbers and percentages for 2010.

Table 1.4: Numbers of People in Each Major Ethnic/Racial Group

<b>Ethnic Category</b>	<b>Number</b>	<b>Percent</b>
White Alone	18,040	83
Black or African American Alone	137	<1
Amer. Indian and Alaska Native Alone	12	<1
Asian Alone	2934	14
Native Hawaiian and Other Pac. Isl. Alone	8	<1
Some Other Race Alone	169	1
Two or More (mixed) Races	424	2
2010 Est. Pop. by Single Race Class	21,724	100

Source: Claritas estimates adjusted by Planners Collaborative based on U. S. Census data.

*“White” is by far the predominant racial/ethnic category, but while the “white” population increased by only 0.4%, the Asian population increased by 61.8% between 2000 and 2010.*

The number of people of Hispanic or Latino origin is estimated at 482 in 2010. This category cuts across the racial categories listed above. It is the second largest minority group but is considerably lower than the Asian population. The Asian population is estimated to be 53% East or Pacific Asian and 47% South Asian.

**Housing**

**Current/Projected Households and Housing Units**

Households, which are prime indicators of housing demand, grew by about 1% per year, from 7,495 in 2000 to 8,415 (estimated in 2010). The number of housing units always exceeds the number of households allowing for vacancies and seasonally occupied units. The projected future numbers of housing units are shown on Table 1.5. The data show a demand for about 500 new housing units by 2020 and an additional 400 units by 2030. Table 1.6 shows the growth of households, which drives the demand for housing units. Households are expected to grow more quickly than population because household size is expected to continue to decline, a trend that has been observed since 1990. [Note; while some housing is built on “speculation” without definite buyers identified, developers always make some sort of market analysis to determine whether potential buyers will exist. One key factor considered in such market analysis is growth in households.]

Table 1.5: Past and Projected Number of Households, Housing Size and Housing Units

	1990	2000	2010	2020	2030
Households	6,600	7,495	8,415	8,909	9,316
Housing Units	6,891	7,680	8,963	9,176	9,595
Population per Household	2.74	2.69	2.64	2.59	2.57

Source: U.S. Census Bureau and Planners Collaborative

*Estimates of housing units continue to increase in the future, and population per household is expected to continue to decline.*

Table 1.6 shows more detailed data on Acton’s households in 2000 and 2010.

Table 1.6: Households by Type in Acton: 2000 - 2010

	Year 2000	Year 2010	% Change
Total households	7,495	8,415	12.3
Family households	5,535	6,154	11.2
Married couple families	4,934	5,426	10.0
With own children under age 18	2,914	3,055	4.8
Female householder, no husband present	440	543	23.4
With own children under age 18	249	377	51.4
Male householder, no wife present	161	184	14.3
With own children under age 18	71	88	23.9
Non-family households	1,960	2,261	15.4
One person households	1,599	1,844	15.3
Average household size	2.69	2.64	-1.9

Source: Year 2000 U. S. Census of Population and Housing and Claritas Estimates for 2010 adjusted by Planners Collaborative. Non-family households are one person or unrelated individuals living together.

*The greatest increase since 2000 has been in female-headed households with children under age 18.*

A key housing indicator in this data is the 15% increase in non-family households (individuals living alone or in households made up of people who are not related to each other). The growth in one-person households is an indicator of the need for smaller 1 and 2 bedroom housing units. Average family size was estimated in 2008 at 3.3 by the U. S. Census Bureau; this indicates there is, and will probably continue to be, a market for 2 and 3 bedroom houses in the future. However, it is likely that Acton has all the 4 or more bedroom units it needs for the next 10 to 20 years. This is borne out by the life cycle projections shown in Table 1.2, in which the “family formation” group (ages 35 to 54) has peaked in 2010 and is expected to decline in 2020 and 2030. The “empty nesters” (ages 55 to 64) are expected to increase over this period, as are the active and older seniors (ages 65 and over). These people need fewer numbers of bedrooms in their homes.

### Housing Stock

*Age:* Acton has a housing stock that is of relatively recent origin. Seventy-six percent (76%) of the housing units were built after 1960. Data in Table 1.7 shows the percentage of units built in each decade since 1940. Only 11% of the housing stock dates from before 1940.

Table 1.7: Age of Occupied Housing

Year Housing Structure Built	Percent of Housing Units
1939 or earlier	11
1940 – 1959	13
1960 – 1969	21
1970 – 1979	26
1980 – 1989	11
1990 – 1999	11
2000 – 2010	7
<b>Total</b>	<b>100%</b>

Source: U. S. Census of Housing and Claritas Estimates for 2010 adjusted by Planners Collaborative.

*The largest spurt in housing production in Acton was from 1960 to 1980 when 45% of all existing housing was built. Housing production has slowed down in recent years.*

*Tenure:* According to the adjusted (to include the Avalon development) 2010 Claritas update of Census of Housing data there are 8,963 housing units in Acton. Claritas also estimated that there are 8,415 occupied units divided between 6,558 owner-occupied and 2,153 renter-occupied units (of all types, single-family detached and attached and apartments). There are an estimated 252 housing units unoccupied, resulting in a vacancy rate of about 3%. The estimated average length of tenure for owner-occupied units is 17 years, while it is 7 years for renter-occupied units of all types.

Table 1.8 shows how many units are in each size or type of structure.

Table 1.8: Number of Housing Units, by Size in 2010

Type (Size) of Structure	Units in Structure	% of Housing Stock
One Unit – Detached	5,433	61
One Unit – Attached	782	9
Two Units	196	2
Three or Four Units	266	3
Five to Nineteen Units	1,168	13
Twenty to Forty-Nine Units	708	8
Fifty or More Units	410	5

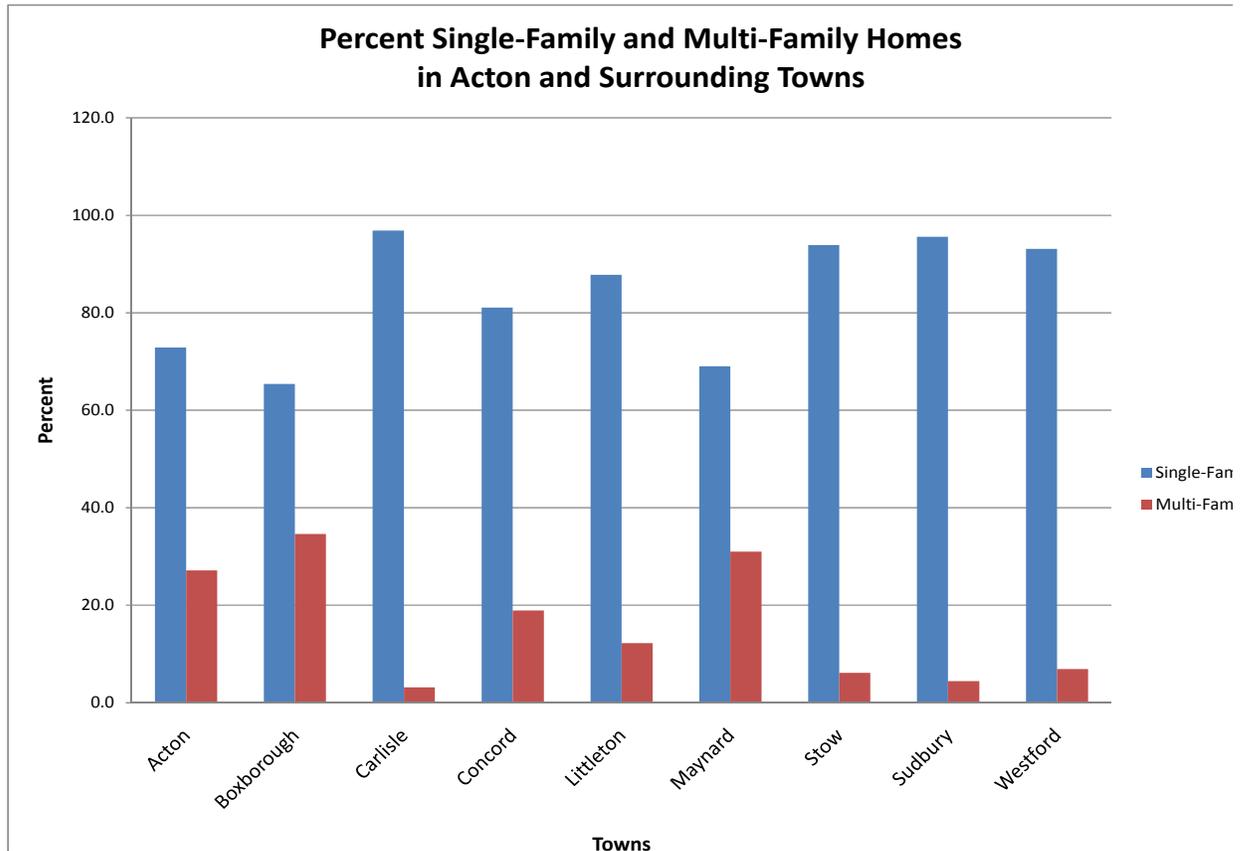
Source: Claritas Estimates adjusted by Planners Collaborative based on the U. S. Census of Housing.

*Acton is predominately a single-family detached housing unit town.*

Sixty-one percent (61%) of Acton’s housing stock is estimated to be in single-family detached units in 2010. There is no predominant other type of housing. The second largest category is structures with 5 to 19 units accounting for 13% of all housing units. Single-family attached units (town houses) account for nine percent 9% of the housing stock. There is a diversity of

housing stock in Acton with buildings ranging from 1 unit to 50 or more units. All the types of housing in between these two types are represented. Acton has a substantial number of multi-family unit structures, many of which are rental units. Rental units account for 25% of the occupied housing stock. How Acton compares with surrounding communities in single-family versus multi-family housing stock is shown on Figure 1.4.

Figure 1.4: Percent Single-Family and Multi-Family Homes in Acton and Surrounding Towns



Source: 2000 Census of Housing updated with Building Permit data to 2010

Note: Single-Family Attached and Detached are combined into the Single-Family Category. Acton’s housing is typical of its surrounding towns, all having predominately single-family detached units.

Only Boxborough and Maynard have higher percentages of multi-family housing stock (defined as 2 or more units per housing structure). Carlisle, Stow, Sudbury and Westford have very low percentages of multi-family housing.

**Intentions to Remain Living in Acton**

The 2008 telephone survey of residents asked questions about how long people had lived in Acton, and whether they were planning to move in the next 5 to 10 years. A cross-tabulation of phone survey results was done of the length of time people were planning to stay in Acton vs. whether they had school age (minor) children (under the age of 18). 154 of the 366 survey responders had children. Of these 11% said they were planning to stay 1-5 years, 20% were planning to stay 6-10 years and 43% said they were planning to stay 11 years or more. 26% of the responders said they did not know how long they were planning to stay. The questions asked are shown in Table 1.9.

Table 1.9: Phase 1 Telephone Survey Questions Regarding Plans to Stay in Acton

<b>How long do you plan on living in Acton?</b>	1 – 5 Years	6 – 10 Years	11+ Years	Don't Know
<b>Do you have any minor children? (Under the age of 18)</b>	Yes		No	
<b>If yes,</b>	How many?		How old?	

The phone survey was a carefully selected 5% random sample with 366 usable responses. 42% of the responders had children. This agrees very well with the 2000 Census figure of 43% and the Claritas update to 2010 of 42% of households having children.

The average number of children was 1.9. The statistical error associated with the sample was 5.1%. The survey provides a fairly reliable indication of the fact that almost 1/3 of the people with children plan to leave within 10 years.

### Building Permits

Building permit data from 2000 to 2010 (July) shown in Figure 1.5 and Table 1.10 document a recent decrease in the growth pattern compared to the late 1990's. Building permit data is important because it provides a year by year updated assessment of the housing stock in town. Data used here was obtained from the U. S. Census Bureau, who in turn obtains it from the town. There are some small differences in reporting between the two sources. The ten year total since 2000 is 773 total housing units. Residential construction during this period has been overwhelmingly 88% single-family homes (534 units). Residential building permits reached a high of 108 in 2000, but sunk continuously to a low of 26 in 2004. Residential building activity picked back up in 2005, 2006 and 2007, rising to 77 permits in 2006. In 2008 and 2009 residential building activity has again sunk to 33 permits in 2009. Data for 2010 show 19 residential building permits for the first half of the year.

Figure 1.5: Acton Annual Residential Building Permits

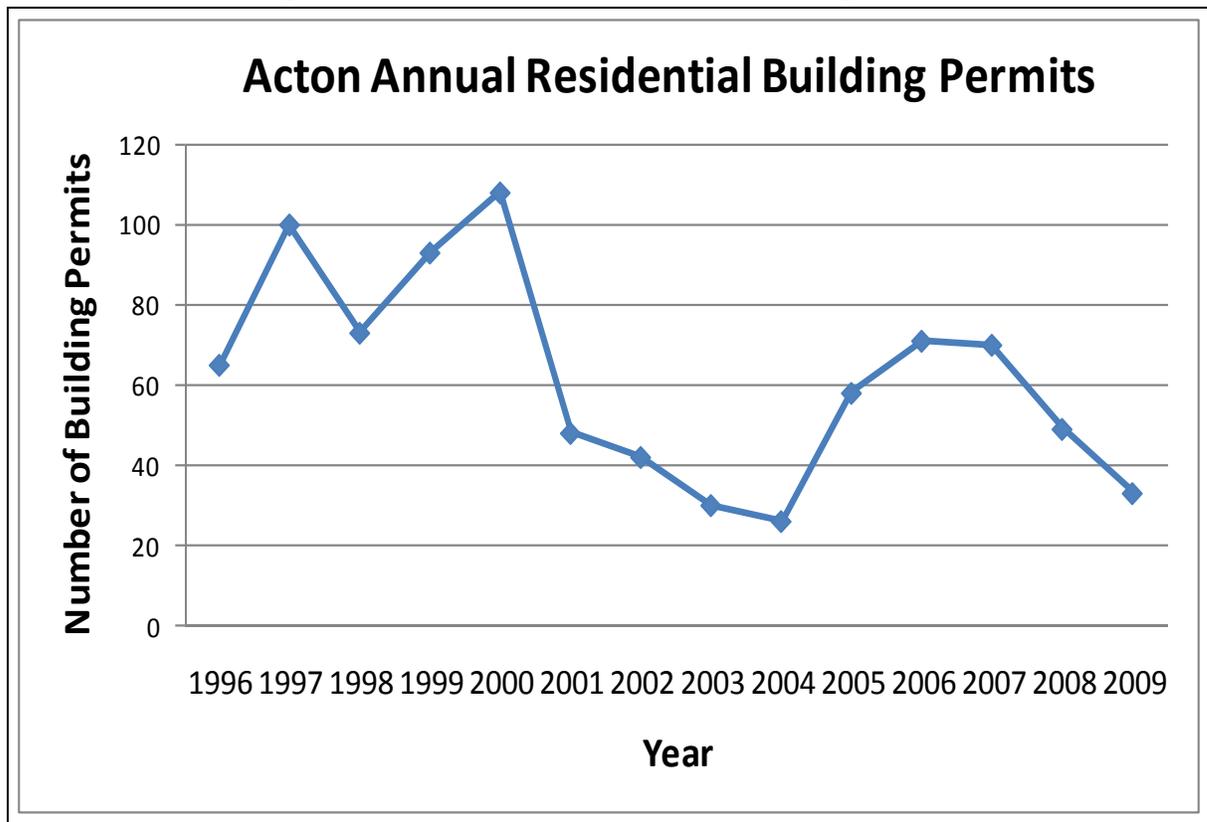


Table 1.10: New Residential Building Permits in Acton

Year	1996	1997	1998	1999	2000	2001	2002	2003
<b>Buildings</b>	65	100	73	93	108	48	42	30
<b>Units</b>	68	100	73	94	126	71	42	30
Year	2004	2005	2006	2007	2008	2009	2010	
<b>Buildings</b>	26	58	77	70	49	33	19	
<b>Units</b>	32	58	367	70	49	36	19	

Source: U. S. Census Bureau for Figure 1.5 and Table 1.9.

*The number of residential building permits issued each year has been quite sporadic with a recent downturn from 2007 to 2009.*

**Housing Densities, Location, and Amounts**

Acton has a moderate overall housing density of about 0.4 of an acre per housing unit (or slightly over 2 housing units per acre). The largest minimum lot size under zoning for a single-family house is 100,000 sq. ft (about two and one half acres) in the R10 and R10/8 zoning districts. The R-2 district requires 20,000 sq. ft., the R-4 district 40,000 sq. ft. and the R8 and R8/4 80,000 sq. ft. respectively for a single-family home. Two-family and multi-family residential buildings are permitted in the R-A and R-AA zoning district, and in most village zoning districts.

## Population and Housing

The smallest lot permitted for multi-family housing is 10,000 sq. ft., about ¼ of an acre, in the R-AA zoning district at Kelley’s Corner. Fifteen thousand square foot lots are required in the village zoning district in West Acton, which also allows multi-family units. Multi-family structures in village and village residential zones are limited to 4 units, except that the South Acton Village (SAV) district allows more than 4 units in each structure with a special permit from the Board of Selectmen.

All residential zones permit by-right (without a special permit) one accessory apartment unit within any main residential structure built before 1990.

Forty-eight (48%) of all residentially zoned land requires 20,000 sq. ft. minimum lots for single-family homes. Areas requiring 40,000 sq. ft. and 80,000 sq. ft. minimum size lots make up 7% and 23% respectively of residentially zoned land. There are 325 acres zoned for multi-family residences, which is about 4% of all residentially zoned land. Table 1.11 shows the designations, areas, minimum lot sizes and required frontages, and number of housing units permitted in each zoning district.

Table 1.11: Residential Zoning Districts in Acton

Name	Designation	Minimum Lot Size in Square Feet	Minimum Road Frontage in feet	Acres in 2005	Percent of Residentially Zoned Acres	No. of Housing Units Permitted
Residence 2	R-2	20,000	150	4,467	48	1 + Apt. w SPA
Residence 4	R-4	40,000	175	644	7	1 + Apt. w SPA
Residence 8	R-8	80,000	200	1331	14	1 + Apt. w SPA
Residence 8/4	R-8/4	80,000	200	874	9	1 + Apt. w SPA
Residence 10	R-10	100,000	250	134	1	1 + Apt. w SPA
Residence 10/8	R-10/8	100,000	250	1612	17	1 + Apt. w SPA
Residence A	R-A	100,000	200	249	3	2 + Apt.
Residence AA	R-AA	10,000	100	13	<1	4
Village Residential	VR	15,000	50	63	1	4 + more with SPS only in the SAV District.

Source: Town of Acton Zoning Bylaws, and MassGIS for Acreage

Note: Apt. = Apartment; SPA = Special Permit from the Zoning Board of Appeals; SPS = Special Permit from the Board of Selectmen

The housing section of the To Live in Acton Community Development Plan prepared in 2004 identified areas where future housing might be located (called “Housing Opportunities” in that plan). These are shown on Figure 1.6. Low density residential areas are located primarily in the northern half of Acton. Areas of moderate residential density are located primarily in the Acton Center, West Acton and South Acton areas, which include the Route 2 Corridor. Village areas of higher residential density are located in South Acton, West Acton, along Route 2A (Great Road) at the Concord border, and in North Acton. Village areas are intended for mixed uses, including residential uses, and infill on vacant or under-utilized properties. The sewer service area in South Acton, extending up to Kelley’s Corner could contribute to higher density residential densities around the train station and along Route 27.

## Population and Housing

The amount of future residential development is indicated by the forecasts of future population, households and dwelling units. Table 1.5 shows that there may be 500 more dwelling units in town by 2020. This is an average annual production rate of 50, which is less than the average of 62 experienced between 2000 and 2009 (shown in Table 1.5). There is land available for this amount of development.

The buildout analysis done for the 1998 Master Plan estimated that 10,600 housing units could be built in Acton, given its available developable vacant land at that time. The 2004 Community Development Plan reduced the estimated future increment to 10,200 dwelling units. Planners Collaborative estimates that Acton has 8,963 dwelling units in 2010 and that the number could increase to 9,176 by 2020 and 9,515 by 2030, given current zoning. (The future estimates are based on MAPC projections of population and households.)

A detailed analysis of vacant lots approved for residential use done by the Acton Planning Department indicates that there are 343 lots ready for construction. These are scattered around town in various subdivisions and approved residential projects and in a few cases (15 lots) on land where subdivision approval is not required. The map in Figure 1.7 shows the location of subdivisions as of 2007. The 343 lots are likely to accommodate more than 343 housing units since 2-family and multi-family and town house units are likely to be built on some of them. Potential demand estimates for housing units by 2020 by MAPC (213 new units) suggest that all new forecast units can be accommodated on lots already approved.

Figure 1.6: Housing Opportunities and Developable Land as Identified in the 2006 Community Development Plan

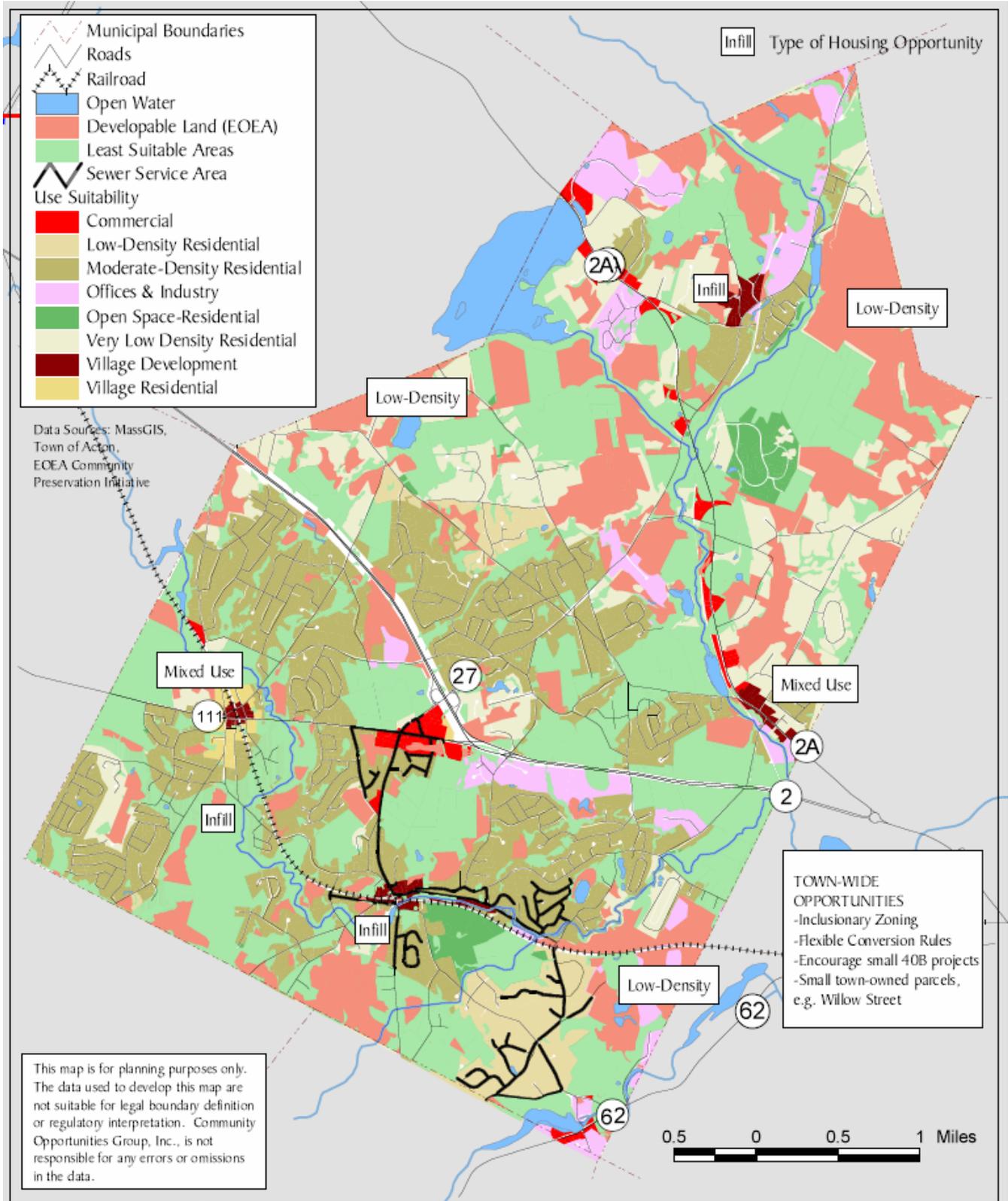
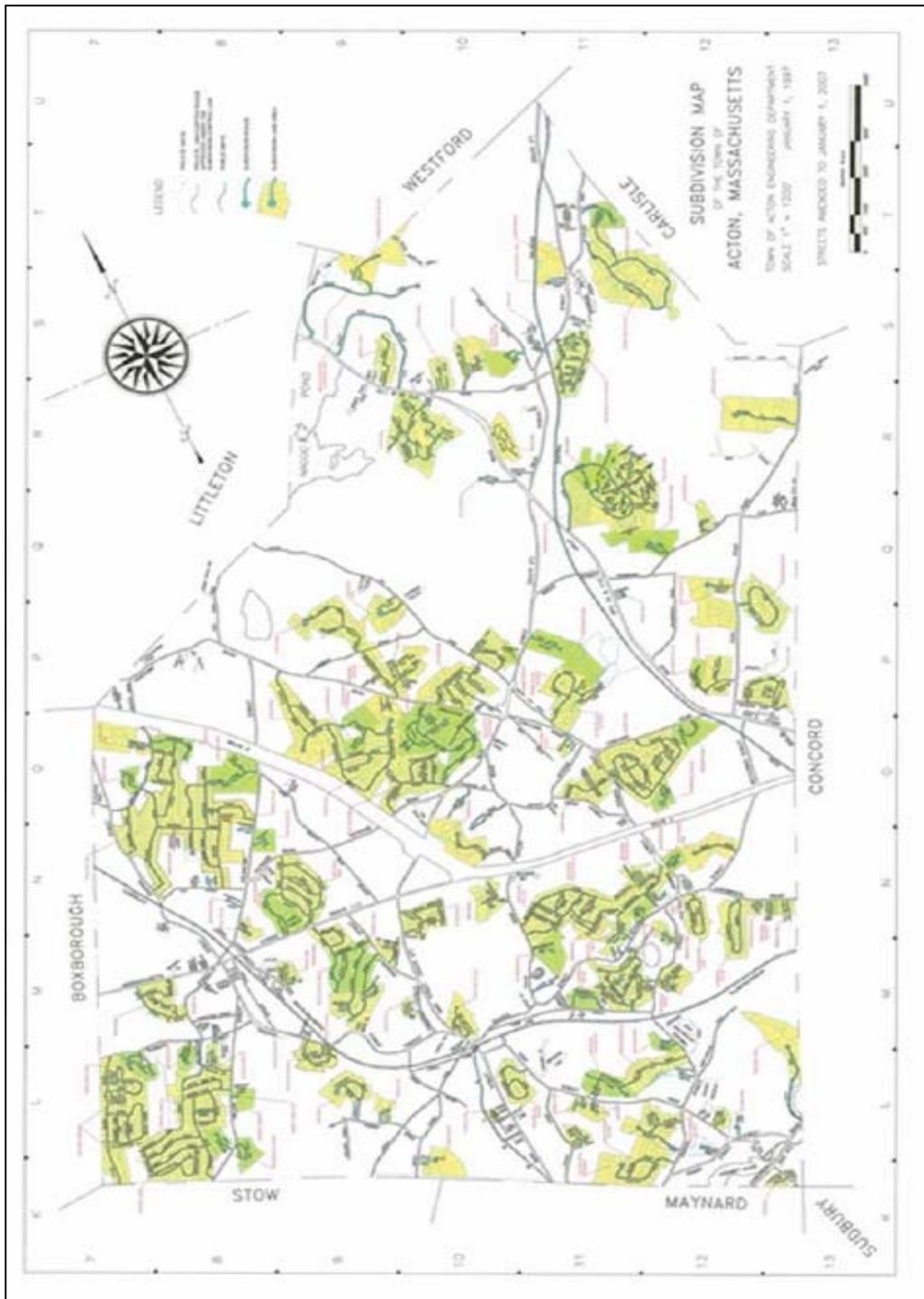


Figure 1.7: Residential Subdivisions in Acton as of 2007



**Assessment of Housing Demand**

Demand is high as indicated by the number and price of sales shown in Table 1.12. About 5% of the housing stock is sold each year. Table 1.12 shows median selling prices of single-family and condominium housing in Acton for the period 1987 to 2010.

Table 1.12: Residential Sales in Acton, 1987 – 2010

Year	Number of Sales			Median Sales Price		
	1-Family	Condo	All Units	1-Family	Condo	All Units
2010 (9 mo.)	142	88	252	\$498,750	\$280,000	\$459,900
2009	185	107	325	\$482,000	\$199,000	\$436,250
2008	148	114	311	\$501,800	\$225,000	\$453,000
2007	165	143	348	\$525,000	\$253,000	\$462,500
2006	185	146	378	\$535,000	\$278,106	\$488,800
2005	190	194	434	\$542,000	\$276,000	\$473,450
2004	225	175	468	\$542,500	\$230,000	\$426,750
2003	222	196	473	\$474,500	\$182,000	\$375,900
2002	229	234	515	\$450,000	\$193,450	\$371,000
2001	200	194	428	\$426,450	\$189,250	\$360,500
2000	265	248	557	\$389,900	\$129,250	\$318,570
1999	302	200	546	\$336,950	\$126,750	\$290,000
1998	264	206	548	\$294,250	\$164,900	\$275,000
1997	258	190	516	\$285,000	\$135,250	\$259,900
1996	244	157	463	\$261,500	\$164,000	\$250,000
1995	204	114	418	\$264,900	\$118,500	\$231,500
1994	257	116	440	\$253,000	\$119,200	\$224,950
1993	278	161	490	\$245,125	\$80,000	\$197,950
1992	281	149	488	\$235,800	\$49,500	\$195,000
1991	222	146	428	\$235,000	\$81,200	\$190,625
1990	159	108	311	\$225,800	\$110,000	\$180,500
1989	174	109	343	\$247,388	\$116,900	\$220,000
1988	192	168	434	\$244,950	\$116,450	\$195,500
1987	241	280	603	\$258,000	\$105,900	\$157,000

Source: The Warren Group, Banker and Tradesman

Note: Single Family plus Condo Units does not = Total Units because there are some other types of units that Banker and Tradesman does not identify in its report but includes in Total Units.

The data reflect the downturn in housing sales that has occurred owing to national economic conditions. Average prices have come down and the number sales per year have been reduced.

From 1990 to 2000 the price of housing rose by an average of about 6 to 7% per year. Prices increased by about 76% during that decade. Between 2000 and 2006 the average price rose by about 5% per year. Since then the average price dropped about 3.5% per year up to 2009. In 2010 the average price has risen by about 5%. The rate of change reflects the national, state and regional economic conditions in which a major recession occurred after 2006, and recovery in the housing market from the recession, is just beginning in 2010.

Table 1.13 shows the relative position of Acton in the regional housing market. Acton ranks 4th in median sales price of all housing and in single family housing among the towns surrounding it.

Table 1.13: Median Sales Price of Housing in Acton and Surrounding Towns through September, 2010

	<b>All Housing Units</b>	<b>Rank</b>	<b>Single-Family Units</b>	<b>Rank</b>
<b>Acton</b>	\$459,900	4	\$498,750	4
<b>Boxborough</b>	\$345,000	8	\$492,500	5
<b>Carlisle</b>	\$675,000	1	\$690,000	1
<b>Concord</b>	\$621,500	2	\$680,000	2
<b>Littleton</b>	\$389,250	5	\$400,000	8
<b>Maynard</b>	\$295,000	9	\$307,500	9
<b>Stow</b>	\$379,850	6	\$424,900	7
<b>Sudbury</b>	\$585,000	3	\$619,600	3
<b>Westford</b>	\$350,450	7	\$431,500	6

Source: The Warren Group, Banker and Tradesman.

*Acton's housing stock is moderately expensive, being substantially below the more expensive communities of Carlisle, Concord, and Sudbury.*

Acton is in the middle of its neighbors relative to current housing sales prices. Given that, and the desirability of living in Acton because of its schools, town services and facilities, regional accessibility, and relatively large amounts of open space it is likely that Acton will continue to have an active housing market, attracting developers and new residents and placing new pressures on town services and facilities.

**Affordable Housing**

“Affordable Housing is defined in Massachusetts by Statute (M.G.L. Chapter 40B, Sections 20-23), as housing for households with incomes not exceeding 80% of the metropolitan area median income, and requires that housing to restrict rents or home prices for a specific period of time, generally in perpetuity. These households are designated as “low and moderate income.” The price range of affordable homes is currently \$140,000-175,000. Deed riders restrict the future re-sales of these properties to other income eligible families. Furthermore, housing is considered affordable if it does not consume more than 38% of gross household monthly income. There may be some properties in Acton that are valued at these low prices but unless they are deed restricted for income eligible families, they can neither be counted toward the Town's Statutory

## Population and Housing

10% Housing goal under Chapter 40B, nor officially termed Affordable Housing.” [Adapted from the Acton Community Housing Corporation (ACHC) Website.]

The ACHC aids in the creation of new affordable housing. ACHC is appointed by the Board of Selectmen and charged with facilitating affordable housing for working families and individuals with modest incomes. ACHC oversees First-Time Homebuyer programs and moderate income rental units, but does not itself own any housing units.

The responsibilities of the ACHC include:

- Acting as the Town's initial contact and preliminary negotiating agency with developers of proposed affordable residential housing projects (40B's)
- Reviewing design and density
- Determining consistency with Comprehensive Permit Policy
- Initiating action to create affordable residential housing developments on Town-owned properties
- Monitoring the affordability requirements for housing developments such as:
  - Sales price
  - Maximum income and asset eligibility
  - Size of households applying for affordable units
  - Continued eligibility of the designated affordable Deed Restricted units
  - Marketing and outreach plan to ensure affirmative fair marketing
  - Deed Riders used to ensure continued affordability resale of affordable units

The ACHC is likely to play a major role in the creation of new affordable units because of the scope of its activities.

An important objective Acton may choose to include in its Master Plan is to move toward meeting the Commonwealth of Massachusetts objective of having 10% of each city's and town's housing stock be affordable. The 2010 median household income for the Boston Metropolitan area that includes Acton is \$91,800. For a household of four, 80% of the median household income is \$64,400. Any affordable housing subsidized by federal dollars limits recipients to those earning less than 80% of median income. Currently 7.2% or 548 units in Acton are considered affordable, using Commonwealth of Massachusetts statutory definitions. Town efforts through The Acton Community Housing Corporation and 40B housing developments have helped to raise this figure from 2.5% in the previous decade. Avalon Bay, a 40B development, with its 296 units of rental housing is a major factor in bringing this number up. The ACHC was instrumental in the creation of 47 additional ownership units. Table 1.14 shows how Acton compares with surrounding communities in achieving the objective of having 10% of its housing stock affordable.

Table 1.14: Massachusetts Subsidized Housing Inventory: January 2011

<b>Community</b>	<b>2000 Census Year Round Housing Units</b>	<b>Subsidized Housing Inventory Units</b>	<b>Percent</b>
Acton	7,645	548	7.2%
Boxborough	1,900	24	1.3%
Carlisle	1,647	20	1.2%
Concord	6,095	363	6.0%
Littleton	3,018	245	8.1%
Maynard	4,398	365	8.3%
Stow	2,108	143	6.8%
Sudbury	5,582	280	5.0%
Westford	6,877	347	5.0%
<b>Subregion Totals</b>	<b>39,270</b>	<b>2335</b>	<b>5.9%</b>
<b>Statewide Totals</b>	<b>2,526,963</b>	<b>243,630</b>	<b>9.6%</b>

Source: Massachusetts Department of Housing and Community Development.

*Acton needs only 3.2% more of its housing stock to be affordable to meet the state set objective of 10% affordability.*

Acton had 8,357 year-round housing units according to the 2008 U. S. Census Bureau's American Community Survey (which is an estimate and not used as a benchmark by the State; the State will use the 2010 Census of Housing figure when it becomes available). It is estimated that there are 8,963 units of year-round housing in Acton in 2010. Ten percent (10%) would be 897 units. Given the current figure of 548 affordable units, 349 additional affordable units would be needed to achieve the ten percent (10%) figure. Using the figure of 9,176 dwelling units forecast for 2020, all of the new units need to be affordable to approach the 10% target (this would fall short by 137 units). (However, some of the objective could also be met by making existing units available at affordable cost.) Extending achievement of the target to 2030 (9,595 total year-round housing units) means that 65% of new units between 2010 and 2030 would need to be affordable. This is an annual rate of 21 units if the target is to be met by 2030. It is significant that past efforts have matched this pace. In 1988 there were only 144 affordable housing units in Acton which was 2.1% of the total housing stock then. Between 1998 and 2010, 375 units of affordable housing have been created, a rate of 31 per year.

Some of Acton's affordable housing is owned or managed by the Acton Housing Authority. Their current inventory is shown in Table 1.15.

Table 1.15: Existing and Proposed Acton Housing Authority Units

	<b>Existing</b>	<b>Proposed</b>
Owens 91 units of elderly/handicapped housing.	91	
Owens 42 units of family housing.	42	
Owens a 12 unit group home.	12	
Provides housing vouchers for 170 units of affordable rental housing.	170	
Gives local residents priority in providing housing.		
Has a waiting list of 349 applicants.		
Is using Community Preservation Act (CPA) funds to develop 12 new affordable rental family units on Sachem Way.		12
Is also using CPA funds to make capital improvements to the existing inventory of housing stock.		
<b>Total Existing Units</b>	<b>312</b>	
<b>New Units Planned</b>		<b>12</b>

Source: Acton Housing Authority.

Note: Some of the Section 8 voucher units are located outside of Acton.

*The Acton Housing Authority has a variety of means to provide affordable housing.*

### **Income/Affordability Gap**

2010 estimated Census data can be used to estimate relative income distribution by quartiles. Table 1.16 shows numbers of Acton’s households in income groups in 2010. Five and three-tenths (5.3%) of individuals living in Acton were below the U. S. Government defined poverty level in 2008.

Table 1.16: Households and Household Income, Estimated for 2010

<b>Income</b>	<b>Number of Households</b>
Less than \$14,999	321
\$15,000 to \$24,999	249
\$25,000 to \$34,999	328
\$35,000 to \$49,999	559
\$50,000 to \$74,999	1073
\$75,000 to \$99,999	1048
\$100,000 to \$124,999	925
\$125,000 to \$149,999	764
\$150,000 to \$199,000	1210
\$200,000 to \$499,999	1602
\$500,000 and over	337
<b>Number of Households</b>	<b>8,415</b>
<b>Median household income (dollars)</b>	<b>\$117,122</b>

Source: 2000 U. S. Census of Population updated to 2010 by Claritas and adjusted by Planners Collaborative.

*There are a wide range of household incomes in Acton, contributing to its diversity.*

These data indicate the following income brackets by quartiles (rounded to the nearest \$100):

Table 1.17: Estimated 2010 Household Income Quartiles in Acton

<b>Quartile</b>	<b>Income</b>
First quartile (bottom 25%)	\$0 to \$65,000
Second quartile	\$65,000 to \$117,100
Third quartile	\$117,100 to \$193,200
Fourth quartile (top 25%)	\$193,200 and over

Source: 2000 U. S. Census of Population updated to 2010 by Claritas and adjusted by Planners Collaborative.

*The quartile data reiterates the wide range of incomes found in Acton.*

The average selling price of all residential units in Acton was \$459,900 in 2010. The annual income needed to buy the average priced home is \$110,213, based on a 10% down payment, 30% of income dedicated to home purchase, a 4.5% fixed-rate 30-year mortgage, and annual payments for homeowners insurance (\$900) and local real estate taxes (\$7,873). This means that about 47% of the households in Acton cannot afford to buy an average priced home in the town today. With the recent economic slowdown and very recent slight upturn in the housing market some relief may be offered, but it is likely that almost a majority of Acton households will not be able to afford the average priced home in town in the near future.

As mentioned above, the current standard for affordability for a household of four people is an annual income of \$64,400, which is 80% of the metropolitan area annual median household income for four-person households. The U. S. Department of Housing and Urban Development (HUD) defines two additional standards for its housing assistance programs. These are a 60% level called low income (\$54,120 for a household of four), and a very low income level currently set at \$45,900 for a household of four. It is estimated that Acton has 15% of its households below the very low income level, and an additional 19% of its households below the low income level. Twenty-six percent (26%) of Acton’s households are estimated to be income eligible for affordable housing, using the 80% criterion, used in the 40B program and defined by HUD as moderate income households (earning less than \$66,150 for a household of four persons). This does not mean that all these families participate in the program, only that they are income eligible.

**Property Taxes from Residential Development**

Acton has 4,877 parcels of land classified as single-family in 2010. The average assessed value of a single-family home is \$512,103, and the average single-family tax bill is \$8,767, according to the Massachusetts Department of Revenue. Residential uses (single-family and others) in Acton pay \$55,769,176 in property taxes, representing 87% of all property taxes collected by the town. Commercial uses pay 9% of the property taxes and industrial uses pay 3%. Personal property (mainly equipment in commercial and industrial uses) pays 2%. The comparison of Acton with surrounding towns is shown on Table 1.18.

Table 1.18: Property Tax Revenues from Major Land Uses Types by Town

	<b>Residential</b>	<b>%</b>	<b>Commercial</b>	<b>%</b>	<b>Industrial</b>	<b>%</b>	<b>Personal Property</b>	<b>%</b>	<b>Total</b>
Acton	\$55,769,176	87.1	\$5,497,569	8.6	\$1,675,574	2.6	\$1,110,816	1.7	\$64,053,135
Boxborough	\$11,935,703	75.1	\$1,341,843	8.4	\$2,286,998	14.4	\$326,253	2.1	\$15,890,797
Carlisle	\$19,903,018	98.2	\$144,139	0.7	\$19,309	0.1	\$193,075	1.0	\$20,259,541
Concord	\$59,621,336	90.6	\$5,100,090	7.8	\$406,458	0.6	\$669,685	1.0	\$65,797,569
Littleton	\$16,924,928	71.3	\$1,796,882	7.6	\$4,259,388	17.6	\$750,419	3.2	\$23,731,617
Maynard	\$17,711,760	79.1	\$1,780,763	7.9	\$2,158,385	9.6	\$751,915	3.4	\$22,402,823
Stow	\$17,698,621	91.2	\$919,565	4.7	\$417,504	2.2	\$364,708	1.9	\$19,400,398
Sudbury	\$59,811,853	91.3	\$3,158,019	4.8	\$1,294,359	2.0	\$1,264,922	1.9	\$65,529,153
Westford	\$47,940,063	85.7	\$3,297,328	5.9	\$3,618,276	6.5	\$1,072,015	1.9	\$55,927,682

Source: Mass. Department of Revenue.

*Acton, like similar towns around it, depends very heavily on its residential tax base to support its government.*

Acton is in the middle of this group of towns. Littleton, Boxborough, Maynard and Westford have lower shares of property tax revenues contributed by residential uses. These are towns that have historically or recently attracted commercial and industrial uses. With the exception of Westford, they also have residential property bases that are considerably smaller than Acton's.

## Overall Summary

Acton's population is expected to continue to grow relatively slowly, as it has in the recent past, because it is running out of prime developable land and has wastewater disposal constraints (see Chapter 7, Facilities and Services). There are significant shifts in the age composition of Acton's population. These shifts are important because they indicate what types of services and facilities and housing will be needed in the future. Households are expected to grow more quickly than population because household size is expected to continue to decline, a trend that has been observed since 1990. There are 343 lots ready for residential construction. Potential demand estimates for housing units by 2020 (213 new units) suggest that all new forecast units can be accommodated on lots already approved. Currently 7.2% or 548 units in Acton are considered affordable, using Commonwealth of Massachusetts statutory definitions.

## Opportunities and Challenges Posed by Population and Housing Existing Conditions

- Creating affordable housing is both a challenge and an opportunity to retain residents.
- It is a challenge to get renters to stay longer than 7 years on average.
- Building up residential densities in and around village centers is a challenge.

## Population and Housing

- Assuring that new housing created best matches likely demographic changes will be challenging but also an opportunity to develop a land use pattern that may be more sustainable.
- Matching residential growth to town infrastructure and services capacities is a challenge.
- Creating more moderately priced market-rate housing and holding down municipal expenses to maintain or lower property tax rates will be challenging.

In conclusion, Acton is a very desirable place to live because of its schools and other municipal services, and the high quality of its housing stock. Acton is, however, an expensive place to live, requiring relatively high household incomes to maintain the quality of one's home, cover transportation costs, and pay the property taxes needed to support good quality town facilities and services.

## Appendix

### Town of Acton Subsidized Housing Report

#### Acton Community Housing Corporation

Nancy Tavernier, Chairman

TOWN OF ACTON

Acton Town Hall

472 Main Street

Acton, Massachusetts, 01720

Telephone (978) 263-9611

[achc@acton-ma.gov](mailto:achc@acton-ma.gov)

TOWN OF ACTON

#### SUBSIDIZED HOUSING INVENTORY REPORT

40B and other deed restricted affordable units

January 2011

#### Commonwealth of Massachusetts

<u>Project Name</u>	<u>Type</u>	<u>Total 40B units</u>
DMR Group Home	rental	18
DMH Group Home	rental	10
Sub-total (MA)		<b>28</b>

#### Acton Housing Authority Units

<u>Project Name</u>	<u>Type</u>	<u>Total 40B units</u>
McCarthy Village	rental	35
Windsor Ave. Apts.	rental	68
Scattered site condos	rental	31
McCarthy Village II*	rental	12
Group home	rental	12
Sub-total (A.H.A.)		<b>158</b>

#### Miscellaneous

<u>Project Name</u>	<u>Type</u>	<u>Total 40B units</u>
Habitat for Humanity (River St.)	ownership	1
Sub-total (Misc.)		<b>1</b>

\*Approved but not constructed

**Acton Community Housing Corporation Units**

<u>Project Name</u>	<u>Type</u>	<u>Total affordable units</u>
Acorn Park, scattered sites	ownership	2
Bellows Farm, scattered sites	ownership	6
Harris Village	ownership	4
Westside Village (40B)	ownership	4
Crossroads Condos (40B)	ownership	3
Inn at Robbins Brook	rental	3
Franklin Place (40B)	ownership	3
Fort Pond Brook Place (40B)	ownership	2
Dunham Place	ownership	1
Woodlands at Laurel Hill (40B) (Avalon Acton)	rental	296 (60 actual)
Davis Place (40B)	ownership	2
Blanchard Place (40B)	ownership	3
Robbins Brook	ownership	1
Ellsworth Village	ownership	2
Willow-Central (40B)	ownership	2
Drummer Rd.	ownership	1
Somerset Hill	ownership	2
Faulkner Mill	ownership	1
Lalli Terrace (40B)	ownership	2
Madison Place (40B)	ownership	2
Old High School Commons (Towne)*	rental	15
93 Central St.*	ownership	1
113 Central St.*	ownership	1
99 Parker St.*	ownership	2
Sub-total (ACHC) ownership		47
Sub-total (ACHC) rental		314
<b>Sub-total ACHC units</b>		<b>361</b>
<b>TOTAL SUBSIDIZED UNITS counted toward 10%</b>		<b>548</b>
Census 2000 Year housing units		7,645
<b>Percentage subsidized units</b>		<b>7.2%</b>

\*Approved but not constructed

January 2011

Table A1.1: MAPC Projections of Population and Households by Municipality -  
Prepared Jan. 31, 2006

<b>Population</b>				
<b>Town</b>	<b>2000</b>	<b>2010</b>	<b>2020</b>	<b>2030</b>
Acton	20,331	21,724	23,049	23,701
Boxborough	4,868	5,279	5,612	5,884
Carlisle	4,717	5,012	5,249	5,439
Concord	16,993	18,354	18,806	19,148
Littleton	8,184	9,670	11,080	12,461
Maynard	10,433	10,798	11,085	11,303
Stow	5,902	6,507	6,775	6,990
Sudbury	16,841	18,469	20,133	21,611
Westford	20,754	22,170	23,312	24,234

<b>Households</b>				
<b>Town</b>	<b>2000</b>	<b>2010</b>	<b>2020</b>	<b>2030</b>
Acton	7,495	8,696	9,190	9,597
Boxborough	1,853	2,105	2,273	2,363
Carlisle	1,618	1,779	1,900	2,002
Concord	5,948	6,862	7,271	7,614
Littleton	2,960	3,812	4,505	5,200
Maynard	4,292	4,636	4,911	5,143
Stow	2,082	2,412	2,600	2,761
Sudbury	5,504	6,541	7,346	8,086
Westford	6,808	7,722	8,348	8,882

Sources:

2000 U. S. Census of Population, Claritas Estimates adjusted by Planners Collaborative for 2010 for Acton. Metropolitan Area Planning Council (MAPC) for 2010 for other town, and for 2020 and 2030 estimates for Acton and other towns.

Population and Housing

Table A1.2: Single and Multi Family Residential Housing Units Permitted by Building Permits by Year in Acton and Surrounding Towns: 2000 - 2009

Year	Acton		Boxborough		Carlisle		Concord		Littleton		Maynard		Stow		Sudbury		Westford	
	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF	SF	MF
2009	33	3	6	0	10	0	32	0	11	0	2	0	47	0	13	0	55	0
2008	49	0	5	0	1	0	14	0	58	4	5	33	45	0	55	0	50	0
2007	70	0	2	0	7	0	27	0	21	0	23	8	55	0	79	0	99	41
2006	71	296	10	0	12	0	20	8	30	0	4	0	43	0	50	0	105	0
2005	58	0	16	0	19	0	18	6	26	19	4	4	29	0	22	0	60	0
2004	30	2	27	0	17	0	25	7	39	0	8	0	34	12	25	0	69	0
2003	30	0	32	0	7	0	19	42	32	0	4	22	16	0	37	0	119	0
2002	42	0	43	0	16	0	29	0	53	0	3	0	36	0	34	0	68	11
2001	47	24	13	0	25	0	23	18	53	0	22	0	28	0	52	12	89	0
2000	<u>96</u>	<u>30</u>	<u>18</u>	<u>0</u>	<u>24</u>	<u>0</u>	<u>24</u>	<u>0</u>	<u>73</u>	<u>0</u>	<u>10</u>	<u>0</u>	<u>41</u>	<u>0</u>	<u>83</u>	<u>0</u>	<u>93</u>	<u>0</u>
<b>Total</b>	<b>526</b>	<b>355</b>	<b>172</b>	<b>0</b>	<b>138</b>	<b>0</b>	<b>231</b>	<b>81</b>	<b>396</b>	<b>23</b>	<b>85</b>	<b>67</b>	<b>374</b>	<b>12</b>	<b>450</b>	<b>12</b>	<b>807</b>	<b>52</b>

Source: U. S. Census Bureau Manufacturing, Mining and Construction Statistics. SF = Single Family, MF = Multi-Family