DRAFT Submitted to the Department of Housing and Community Development for Approval on April 21, 2015

Boxborough Housing Production Plan

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March 2015

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1.0 Executive Summary

The Boxborough Housing Board (BHB) administers the Town's affordable housing stock through interaction with State agencies and relevant Town boards. Boxborough's vision for affordable housing is:

> *To maintain and broaden its diversity and sense of community, Boxborough will make available a range of housing that is affordable to low and middle-income families of all generations. This housing will be in harmony with open space, conservation, and recreation land.*

This basic vision has been reviewed a number of times and has not changed in the 14 years that have passed since the Housing Board was established.

Currently, Boxborough has attained a Subsidized Housing Inventory (SHI) of only 1.12%. One of the BHB's important objectives is to encourage housing that will substantially increase this inventory in order to expand the housing options in Boxborough and meet the 10% affordable standard established by M.G.L. Chapter 40B Sections 20-23. In contrast to past years where the BHB has focused on affordable homeownership projects, Boxborough will more proactively encourage Chapter 40B rental projects. The BHB is encouraging the development of a large Chapter 40B rental project, which is currently named *Jefferson at Beaver Brook*. The improving real estate market has enabled this project to move forward, and it is expected to be built in the next few years. This project will enable to Town to meet the 10% SHI threshold for the foreseeable future. If the *Jefferson at Beaver Brook* project falls through, the BHB will attempt to encourage other rental Chapter 40B projects.

Another important objective is to provide more affordable housing to Boxborough in a way that is best suited to Boxborough's demographics. The data suggests that Boxborough, like many of its neighboring communities, has a growing share of senior residents and senior-headed households. The data also suggests that Boxborough has a declining share of younger families and a declining number of school-aged children. Meeting the changing housing needs of downsizing empty nesters and attracting more families to Boxborough are of critical importance.

An analysis of the town's housing stock with respect to affordability shows that a high proportion of Boxborough's current housing is affordable to low-income households. About 36% is affordable to low-income households, and about 22% of the housing is affordable to very-low-income households. This aspect of the Boxborough housing market is unique, and is likely the result of the large number of older condominiums in Boxborough that provide lower cost housing.

In addition to developing housing for low-income households, Boxborough will pursue the development of housing that will serve moderate-income households, at 80-120% of Area Median Income (AMI). The needs analysis shows that housing for this income range is essential for several key constituencies: downsizing seniors, young families, Town employees, and school-district employees. The BHB wants Boxborough to be able to provide housing for this sector, which today is not being well served by either low-income or open-market housing dynamics. Further, the analysis in the Housing Production Plan (HPP) suggests that increasing the moderate-income housing stock could have the beneficial collateral effect of enabling low-income households to access Boxborough's affordably priced homes.

The body of this Housing Production Plan will support the assertions above and detail a plan to make available a range of housing that is affordable to low and middle-income families of all generations.

2.0 Introduction

Boxborough is often described as a rural community. Its population is nearly 5,000 residents; approximately 14% of its land is dedicated to conservation and 5% to municipal open space. Although population growth has slowed in recent years, the town is not immune to the development pressures that face communities throughout the Interstate 495 corridor. Over the past 40 years, residential development has become the dominant land use as a number of high-tech companies have located, grown, and expanded in the region. As a result, Boxborough's Zoning Bylaw designates much of the land for residential use.

The scarcity of undeveloped residential land is one of the primary challenges as Boxborough works to expand the number of affordable housing opportunities available to new and existing residents. With 1.12% of its existing housing included on the Town's SHI, Boxborough is well below the 10% standard established by the State's affordable housing law, M.G.L. Chapter 40B. This makes the town vulnerable to Comprehensive Permit projects that are inconsistent with the vision of Town staff, officials, and residents for housing development in Boxborough.

This Housing Production Plan is used to identify the specific needs for affordable housing in Boxborough and is part of the Town's compliance with the regulations promulgated by the Massachusetts Department of Housing and Community Development (DHCD). The Town most recently completed a production plan in 2006 under 760 CMR 31.07(1) (i). This updated plan is developed in accordance with 760 CMR 56.03(4) and includes a proactive strategy for meeting the Town's affordable housing needs.

Section 3 of the Plan, Comprehensive Housing Needs Assessment, provides an overview of the housing needs of the population in Boxborough and neighboring communities and details how the town's existing housing stock reflects local and regional demand and trends. Section 4, Constraints to Housing Development, outlines development challenges, including resource scarcity, regulatory constraints, and capacity of existing infrastructure. Section 5, Affordable Housing Goals, identifies the housing goals of the community. Implementation Strategies, detailed in Section 6, provides actions that will be taken by the Town, including regulatory and programmatic approaches, to meet the identified housing goals. Section 7, Implementation Matrix, details the timeframe and responsibilities for implementation of this plan.

3.0 Comprehensive Housing Needs Assessment

A detailed overview is provided of the supply and demand dynamics that will shape Boxborough's affordable housing goals and implementation strategies. In order to provide a detailed analysis and understanding of population and housing trends, data are presented at multiple scales, including local, sub-regional "Peer Communities," regional (Middlesex County), and the state level. The ten Peer Communities are illustrated in Figure 1, and comprise the ten closest neighboring towns to Boxborough. These communities are included for comparative

purposes, to contextualize the characteristics in Boxborough, and to highlight broader trends throughout the region that may have implications for Boxborough. Unless otherwise noted in the text, the Peer Communities data represents the average across the ten Peer Communities, excluding Boxborough.

The housing-needs assessment draws upon data from several sources, including the United States Census Bureau, the Metropolitan Area Planning Council (MAPC), the Boxborough Town Clerk, and the Boxborough Assessor's Office. This data is derived using different methodologies and covers varying time periods. Generally speaking, data from the Decennial Census (most recently conducted in 2010) is used to examine historic trends, while the most recent data available through the American Community Survey (ACS) 5-Year Estimates and the U.S. Department of Housing and Urban Development's Comprehensive Housing Affordability Strategy (CHAS) data are used to detail the socioeconomic and housing conditions in Boxborough today. Population projections from MAPC's MetroFuture projections are used to understand future demographics and housing demand through the year 2030.

3.1 Demographics

Boxborough has experienced significantly less population growth over the past ten years compared with previous decades. During the 1970s, the population grew by 110% and in the 1990s; the population grew by 46%, following a period of slow growth in the 1980s. During the 2000s however, the population grew by only 128 residents, or 2.6% (Table 1).

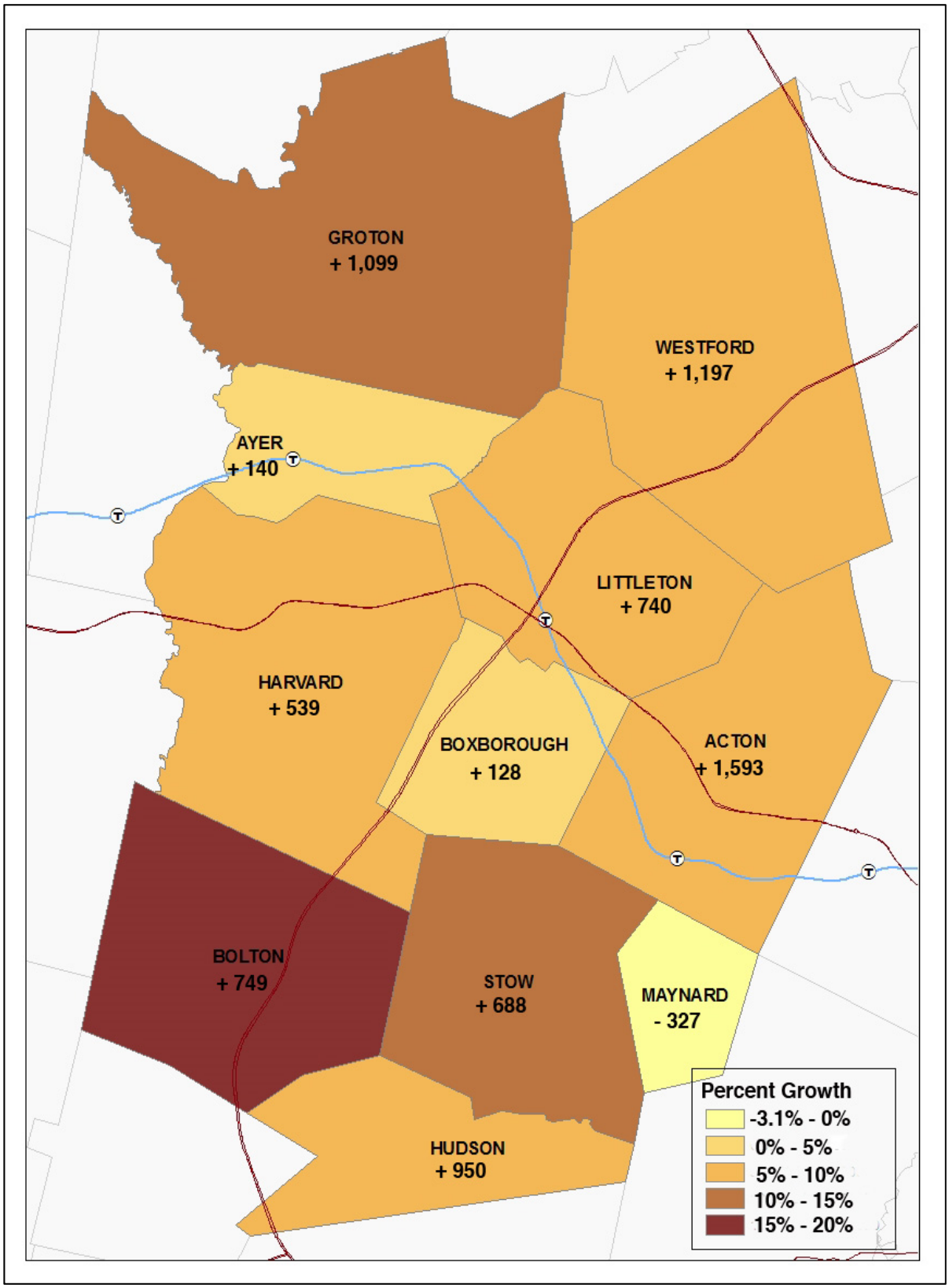
Table 1: Boxborough Population Trends

	1970	1980	1990	2000	2010
Total Population	1,488	3,126	3,343	4,868	4,996
% Change from Previous Decade	N/A	110%	6.9%	45.6%	2.6%

Source: Decennial Census

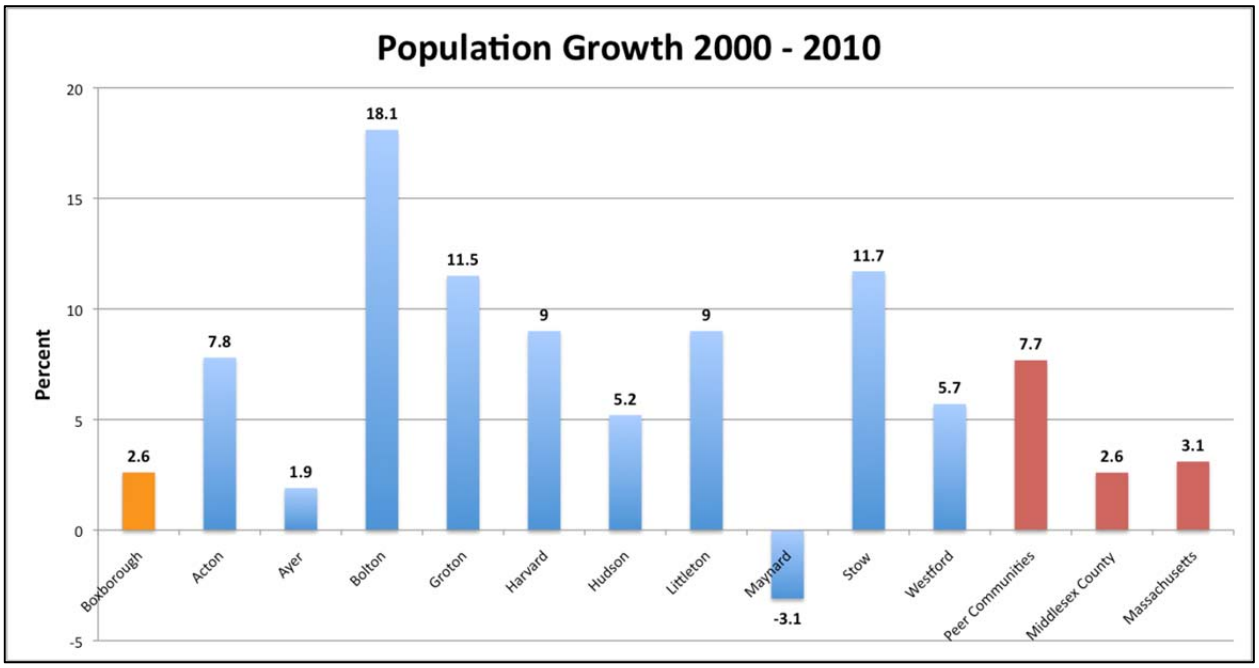
Although the growth rate in Boxborough in the 2000s was consistent with Middlesex County as a whole, it was less than that of Peer Communities in the Interstate 495 and Route 2 corridors (Figures 1 and 2).

Figure 1: Population Growth In Peer Communities 2000 - 2010



Source: Decennial Census 2000 and 2010

Figure 2: Population Growth in Peer Communities 2000 - 2010



Source: Decennial Census 2000 and 2010

Figure 3 shows population forecasts from MAPC's MetroFuture Projections.[1] Boxborough's population is predicted to decline by 5.3% by 2030, suggesting that the recent trend of slow population growth will ultimately result in net population loss in the coming years. This trend differs from projections in several adjacent communities; in neighboring Littleton, Stow, and Acton, the population is expected to increase by 11.8%, 7.8%, and 8.9%, respectively. In recent years (dating back to 2000), these communities have experienced more housing development. This is likely due to a combination of factors including limited land availability in Boxborough, households getting older, and because there is limited new housing development, younger families with children are not moving into town at the rates they have in the past. However, the growth in another neighboring community, Harvard, is expected to grow by approximately 0.59% over the same 20-year period. Data from the Town of Boxborough's annual Census

[1] The MAPC MetroFuture projections include two growth scenarios related to trends in births, deaths, migration, and housing occupancy; the Status Quo growth scenario assumes the continuing of existing rates of births, deaths, migration, and housing occupancy; the Stronger Region scenario assumes greater attraction and retention of younger households (born after 1980) who are less likely to demand single-family homes, and that an increasing share of senior-aged households will choose to downsize from single-family homes to apartments and condominiums.

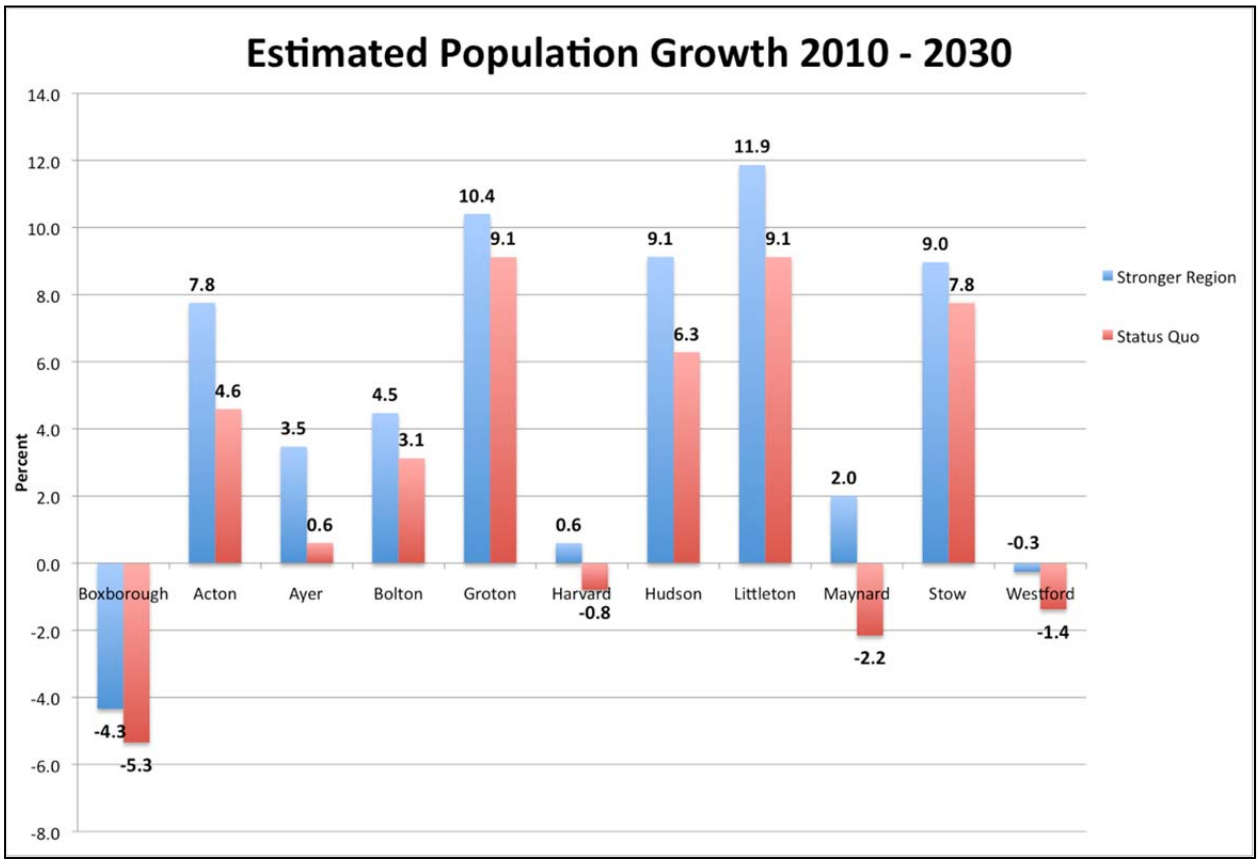
support the MAPC population projections for the town. According to data from the Town Clerk shown in Table 2 the population of Boxborough has changed from 5,122 residents in 2010 to 4,954 residents in 2014—a decline of 3.8%.

Table 2: Boxborough Population Trends

	2000	2005	2010	2014
Total Population	4,994	5,187	5,122	4,954
% Change from Previous Five-Years	N/A	3.9%	-1.25%	-3.28%

Source: Boxborough Town Clerk

Figure 3: Estimated Population Growth in Peer Communities 2010 - 2030



Source: Data from MAPC MetroFuture Projections, Status Quo and Stronger Region Growth Scenario

The predictions of a decline in the population of Boxborough should be viewed with a caveat in mind. For the past several years, Boxborough has been working with a developer of a large Chapter 40B rental project. It is planned to contain 244 housing units in all, and 25% of these units will be affordable rentals. In addition to significantly increasing Boxborough's population,

it will add 244 SHI units to Boxborough. As shown in Table 3, this development by itself would allow Boxborough to attain the 10% SHI threshold for the foreseeable future.

Table 3: SHI Development Schedule and Projections

Category	2010 – 2020		2020 - 2030	2030 - 2040
	2010 -2015	2015-2020		
Total Housing Units	2,062*	2,062*	2,062+55+244 = 2,361**	2,361+56 = 2,417**
SHI Units	23	23+244 = 267	267	267
% SHI	1.12%	12.95%	11.31%	11.05%

***Housing count from 2010 Decennial Census, **Incorporates housing unit projections from 2014 MAPC Build-out Analysis**

Table 3 assumes that the 244 unit 40B project will be built by 2020; the 2020-2030 column in the table incorporates the 244 housing units from the 40B rental project along with half (55 housing units) of the 111 single-family units that Boxborough can support according to MAPC's build-out scenario for the town. The table assumes that the remaining 56 single-family homes will be built from 2030 – 2040. It is also likely, but unknown, that future residential development will create additional units that will be eligible for the inclusion on the SHI, however, the assumptions of Table 3 constitute a "worst-case" scenario in which no additional SHI units are built.

The potential for population loss in Boxborough is the result of a combination of factors, including the aging of the town's population. Table 4 shows that the median age in Boxborough in 2010 was 43.3, which is older than the median age of 38.5 in Middlesex County and the median age of 39.1 for the state. Boxborough's median age of

Table 4: Median Age

Municipality	2010	2000
Boxborough	43.3	36.7
Acton	41.9	37.9
Ayer	38.2	34.8
Bolton	42.8	38.3
Groton	42.5	36.5
Harvard	42.8	40.6
Hudson	41	37.3
Littleton	43	37.9
Maynard	41.3	37.7
Stow	43.5	38.8
Westford	42.0	36.9
Peer Communities	41.9	37.7
Middlesex County	38.5	36.4
Massachusetts	39.1	36.5

Source: Decennial Census 2000 and 2010

43.3 is also older than the average median age of 41.9 in Peer Communities.

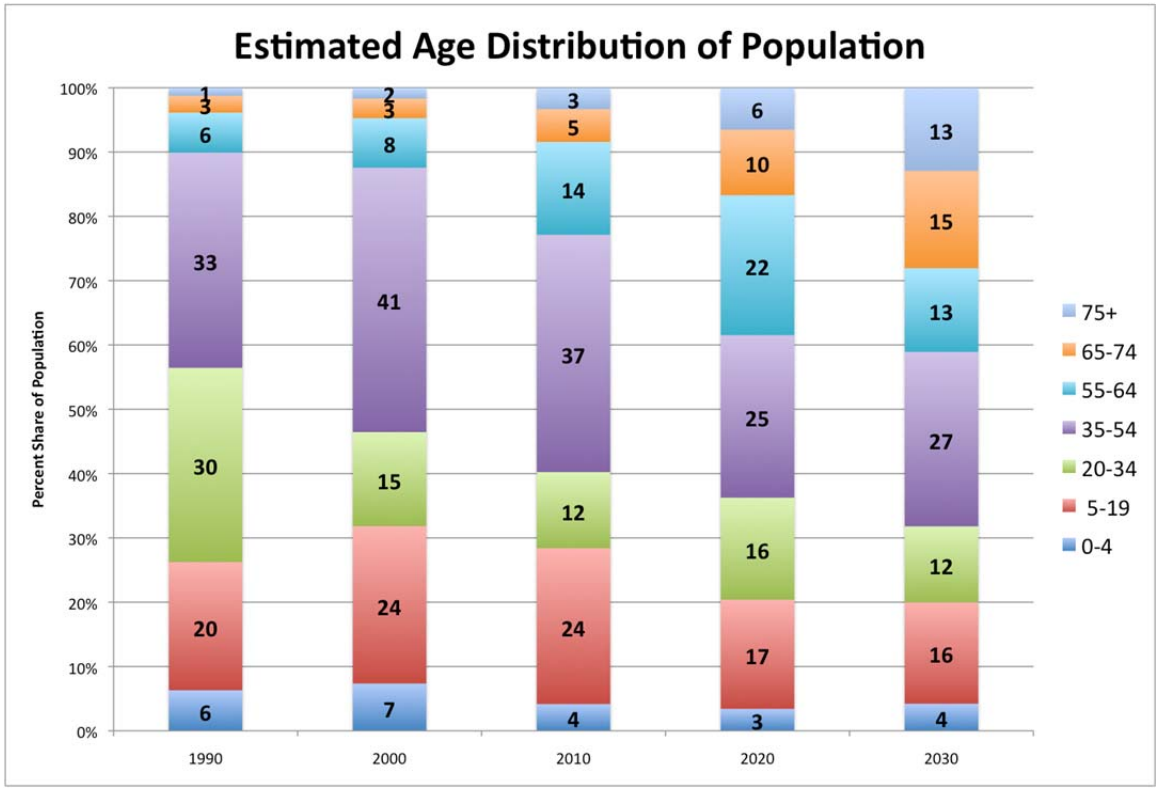
Table 5 shows the realized and estimated growth of the senior population in Boxborough in past and future years, and Figure 4 demonstrates how the age distribution of the population has changed, and is expected to change, over time.

Table 5: Population Age 65 and Older

	1990	2000	2010	2020	2030
Age 65-74	88	148	255	493	723
Age 75 and older	41	82	166	313	617

Source: Data from MAPC MetroFuture Projections, Stronger Region Growth Scenario

Figure 4. Estimated Age Distribution of Population



Source: Data from MAPC MetroFuture Projections, Stronger Region Growth Scenario

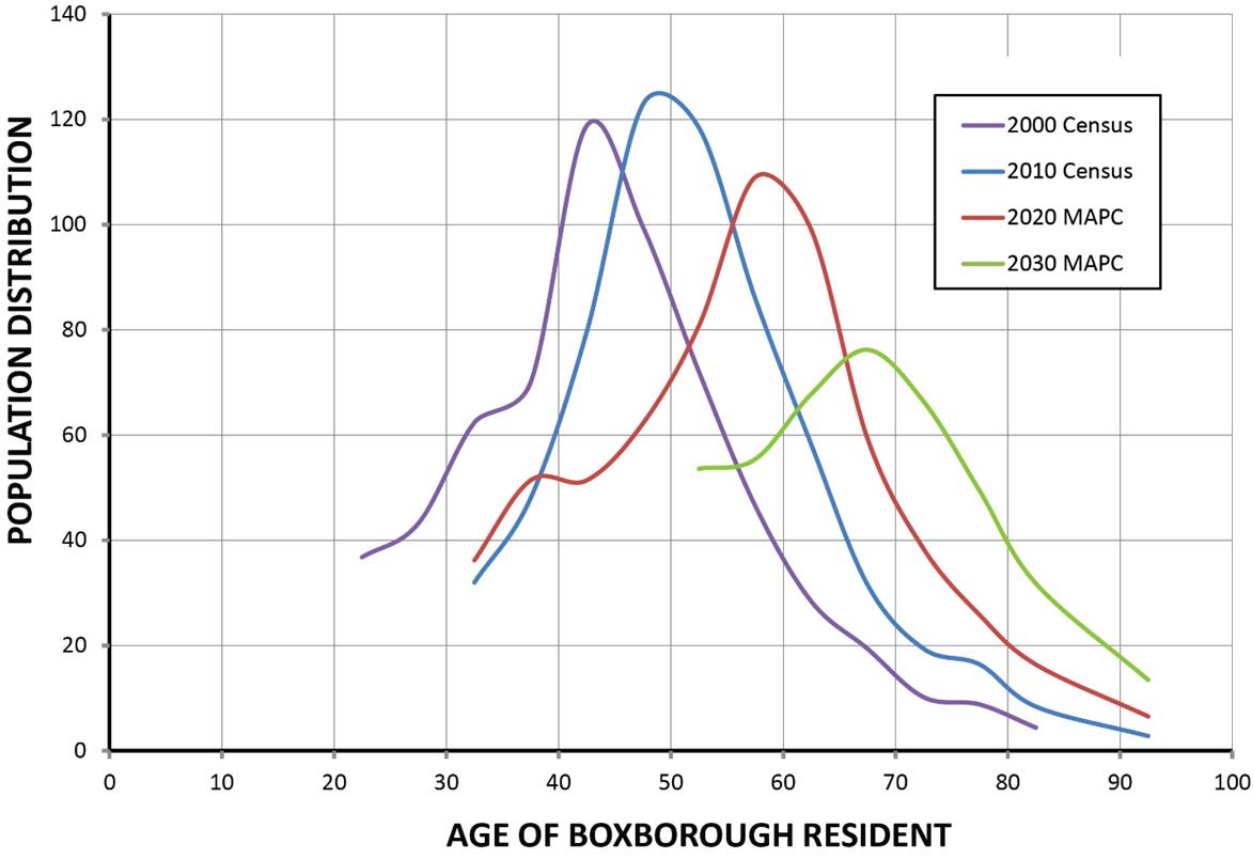
In 1990, adults aged 65 and older comprised 3.8% of Boxborough's total population. In 2010, this age group comprised 8.8% of the population and is expected to grow to nearly 28% by 2030, according to MAPC population estimates. In contrast, the proportion of adults aged 20-34 decreased from 30.2% of the population in 1990 to just 12% of the population in 2010 and is

expected to comprise 11% of the population in 2030. Although the proportion of adults aged 35-54 increased from 33.5% of the population in 1990 to 36.9% in 2010, the share of this age group is expected to comprise 27.6% of Boxborough residents by 2030. The share of the population aged 19 years and younger is expected to decline from 28% of the population in 2010 to 20% of the population by 2030.

Figure 5 shows how the age distribution of Boxborough residents has and is expected to evolve. The figure focuses upon a "population bubble" that first appears in 2000 and progresses with time. The MAPC projections for 2030 predict that the population bubble will diminish significantly, suggesting that present and near-future increases in senior population may not continue through 2040.

Figure 5: Time Evolution of Age Distribution of Residents

Note: The total population for each year is given by the area beneath the respective curve.



Source: Decennial Census and MAPC MetroFuture Projection, Stronger Region Growth Scenario

The majority of Boxborough residents are Caucasian, comprising 78.86% of the population as of the 2010 Decennial Census. The town's minority population is comprised of a significant Asian population, totaling 16.27% of residents; the Hispanic/Latino Population comprises 2.26% of residents; multi-race individuals comprise 1.80% of residents; and African-American residents comprise approximately 0.50% of all residents.

3.2 Household Characteristics

3.2.1 Household Size

Household size in Boxborough peaked around the turn of the century when the average household size was 2.63 residents. As shown by Table 6, the average household size in 2010 was 2.56 residents and is expected to decline to 2.19 residents by 2030 as the number of older households without children increases and the number of younger and middle-aged households with children decreases. This trend is not unique to Boxborough; the average household size in the state in 2010 was 2.48 residents, down from 2.58 in 2000.

Table 6: Average Household Size

	1990	2000	2010	2020	2030
Boxborough	2.45	2.63	2.56	2.28	2.19

Source: Decennial Census and MAPC MetroFuture Projection, Stronger Region Growth Scenario

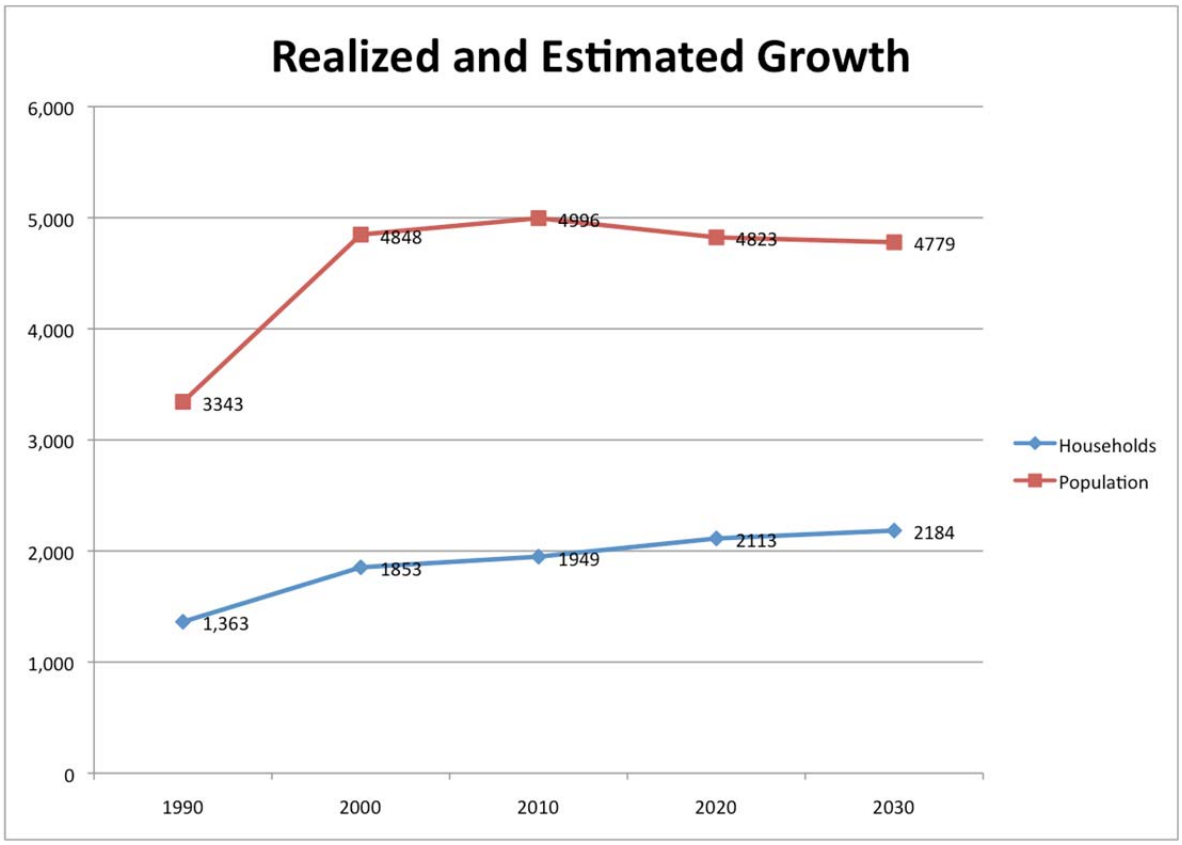
Data from the 5-Year Estimates of the American Community Survey, covering the years from 2008 – 2012, support the MAPC projections of declining household size. The average household size over this period for Boxborough was 2.47.

Despite estimated losses in population in Boxborough by 2030, the number of households is expected to increase by 11% from an estimated 1,949 in 2010 to approximately 2,184 by 2030 (Figure 6).[2] This estimated growth in households, accompanied by an expected decrease in

[2] The number of "households" and "housing units" are two distinct measures. The number of housing units is typically larger than the number of households due to vacancy

population, underscores the changing demographics in Boxborough, which includes an expected decrease in the number of children in the coming years.

Figure 6: Change in Population and Households 1990 - 2030



Source: Decennial Census and MAPC MetroFuture Projection, Stronger Region Growth Scenario

3.2.2 Household Type

Nearly 70% of all households in Boxborough are families and the remaining 30% are non-families. The proportion of family households is slightly less than the 73.6% average among Peer Communities, but it represents a slight increase since 2000 when 68.6% of households were families. A 'family,' as defined by the Census, is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; a non-family household consists of a householder living alone (a one-person household) or where the householder shares the home exclusively with people to whom he/she is not related.

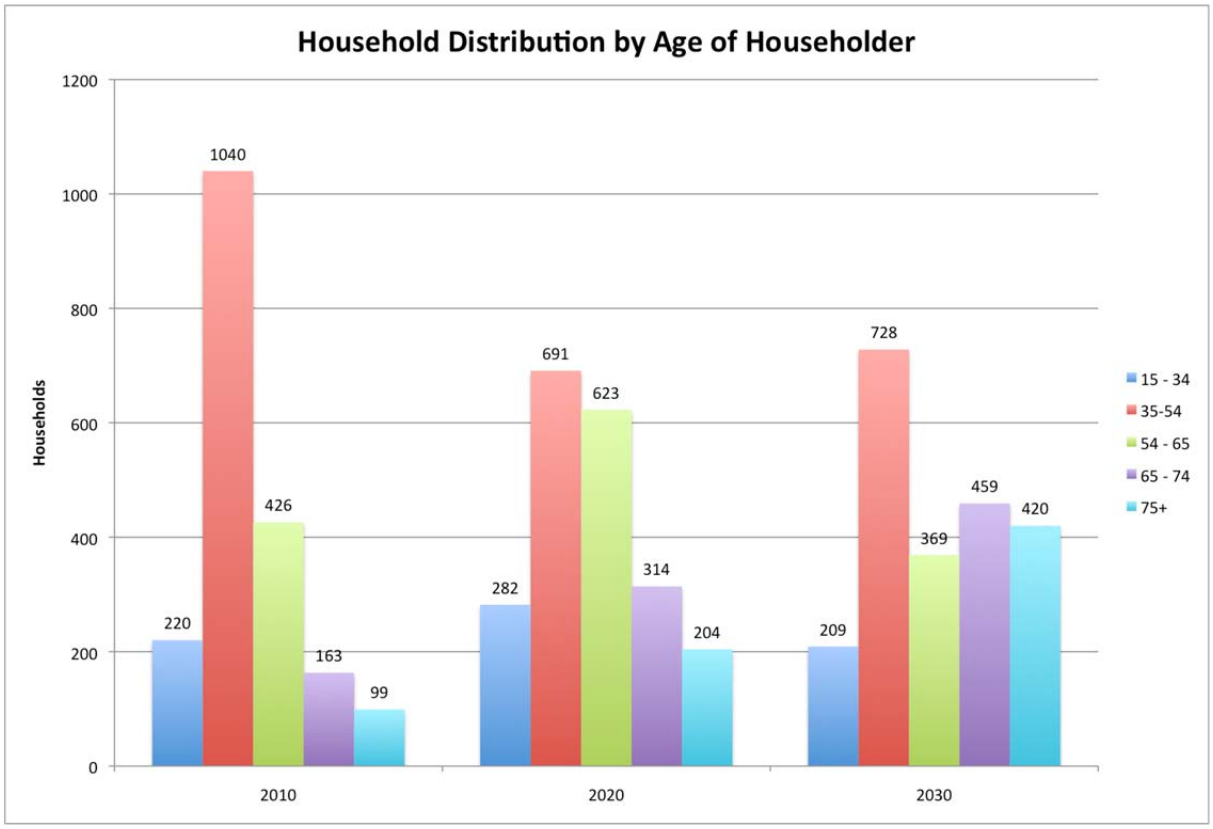
Table 7 describes the composition of Boxborough households in some detail. Of the 1,362 family households in Boxborough, 87% are married and 53% of these married families have children under 18. Male householders with children under 18 and female householders with children under 18 comprise 1.5% and 3.5% of family households, respectively. Of the 587 non-family households, 85% are comprised of householders living alone. Of these non-family households, 100 (or 5.1%), of the total for Boxborough include householders living alone who are age 65 and older.

Table 7: Boxborough Household Composition

	Number	% of Total
Total Households	1,949	100%
Family Households	1,362	69.9%
With children under 18	736	37.8%
Married Couples	1,191	61.1%
With own children under 18	633	32.5%
Male Householder, no spouse	53	2.7%
With own children under 18	29	1.5%
Female Householder, no spouse	119	6.1%
With own children under 18	74	3.8%
Non-Family Households	587	30.1%
Householder Living Alone	499	25.6%
Householder 65 years+	100	5.1%

Source: 2010 Decennial Census

Figure 7: Boxborough Household Distribution by Age of Householder



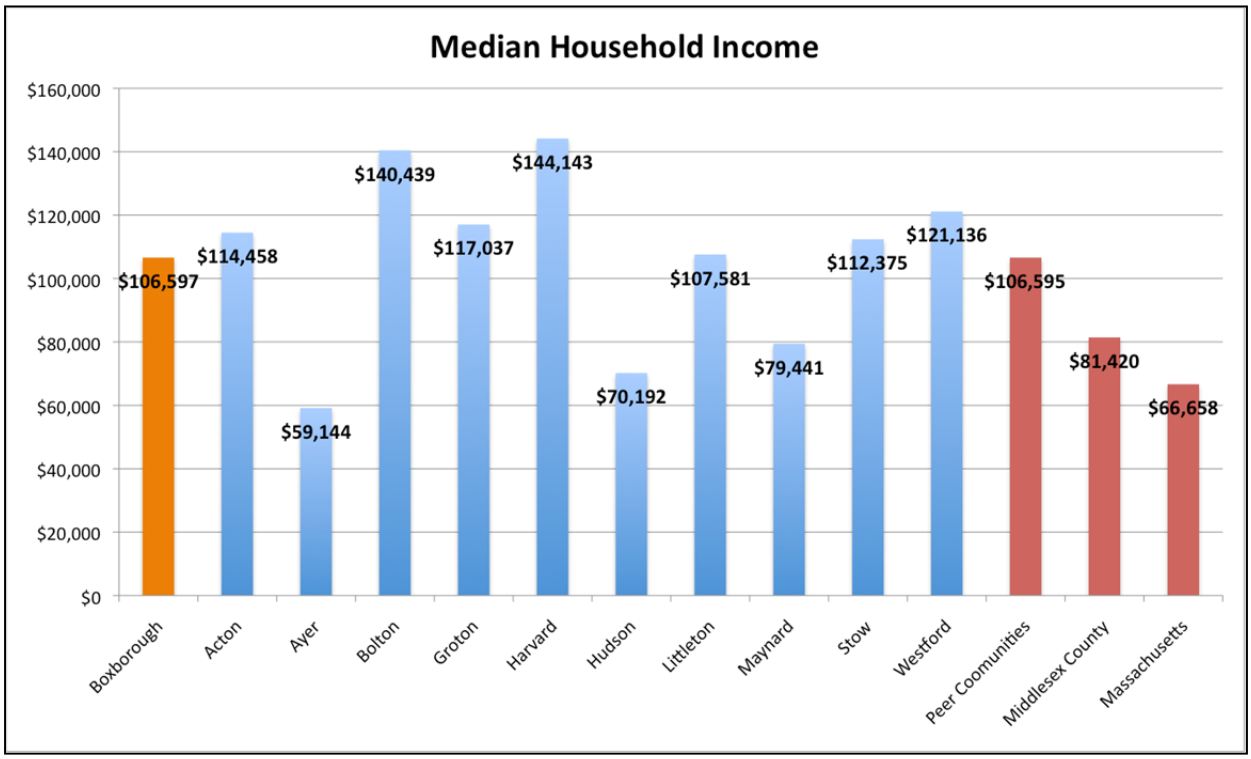
Source: 2010 Decennial Census and MAPC MetroFuture Projection, Stronger Region Growth Scenario

Figure 7 demonstrates how the demographic shifts in Boxborough are expected to influence the age compositions of households as it relates to the head of the household. In 2010, someone aged 65 or older headed approximately 14% of all households; by 2030, the number of households headed by this age group is expected to increase by more than 230%, comprising 40% of all households in Boxborough. This change in householder age composition is not unique to Boxborough and is a trend expected throughout the Peer Communities and across the state.

3.2.2 Household Income

Figure 8 compares the median household income in Boxborough and the Peer Communities. Boxborough's median income of $106,597 is approximately 46% higher than the statewide median of $66,658 and approximately 27% higher than the median across Middlesex County of $81,420. The median household income in Boxborough is nearly identical to the $106,595 average across the ten Peer Communities.

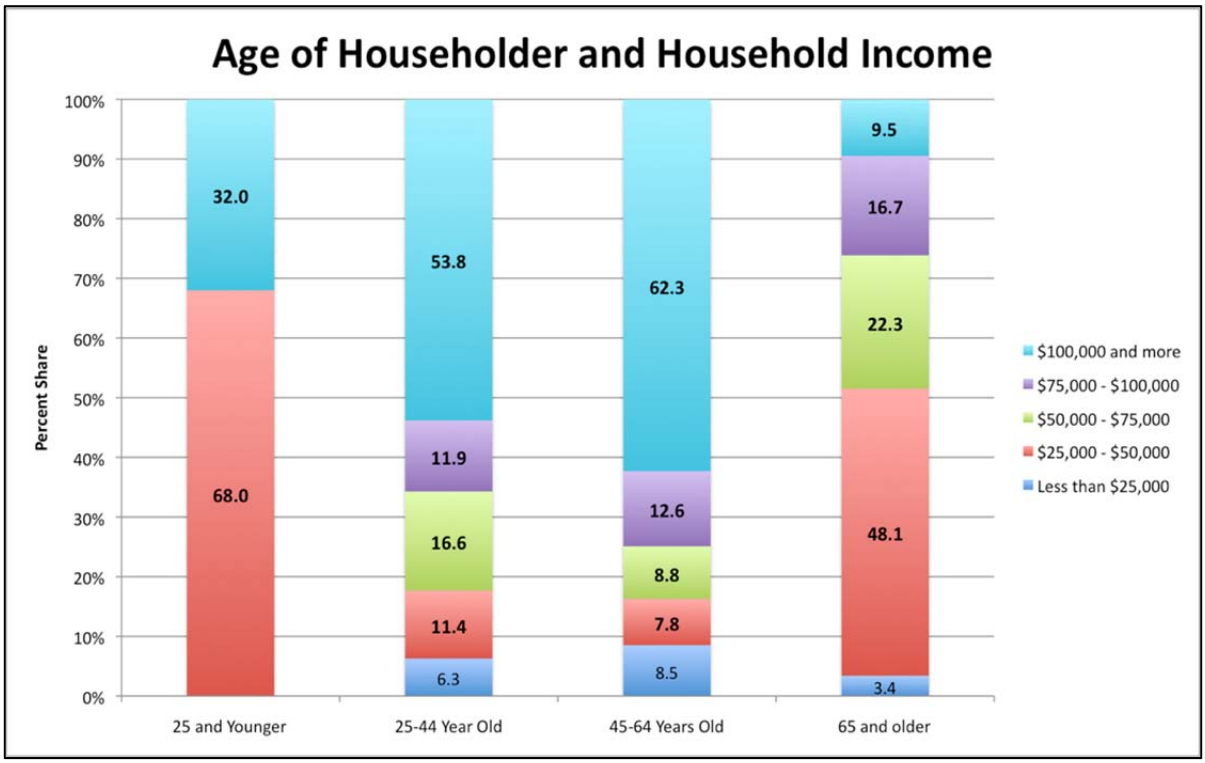
Figure 8: Median Household Income



Source: 2008-2012 American Community Survey, 5-Year Estimates

Figure 9 illustrates the distribution of household income for various age groups. As expected, the earning power of middle-aged adults substantially exceeds that of young people and seniors.

Figure 9: Age of Householder and Household Income



Source: 2008-2012 American Community Survey, 5-year Estimates

Data from the HUD's Comprehensive Housing Affordability Strategy (CHAS) is useful in better understanding the distribution of household income across Boxborough's population, as shown by Table 9. The HUD data classifies households into income groups that are commonly used in determining eligibility for various federal, state, and local housing programs. The income groups are as follows:

1. **Extremely Low-Income (ELI)** – Households earning less than 30% of area median income (AMI), adjusted for household size (see Table 9).
2. **Very Low-Income (VLI)** – Households earning between 30% and 50% of AMI, adjusted for household size (see Table 9).
3. **Low Income (LI)** – Households earning between 50% and 80% of AMI, adjusted for household size (See Table 9).

4. **Moderate Income (MI)** – Households earning between 80% and 100% of AMI, adjusted for household size.
5. **High Income (MHI)** – Households earning more than 100% AMI, adjusted for household size

Table 8: Households by HUD Income Designations

	ELI	VLI	LI
# of Households	175	115	180
% of all Households	8.8%	5.8%	9.1%

Source: HUD CHAS, 2007 – 2011,

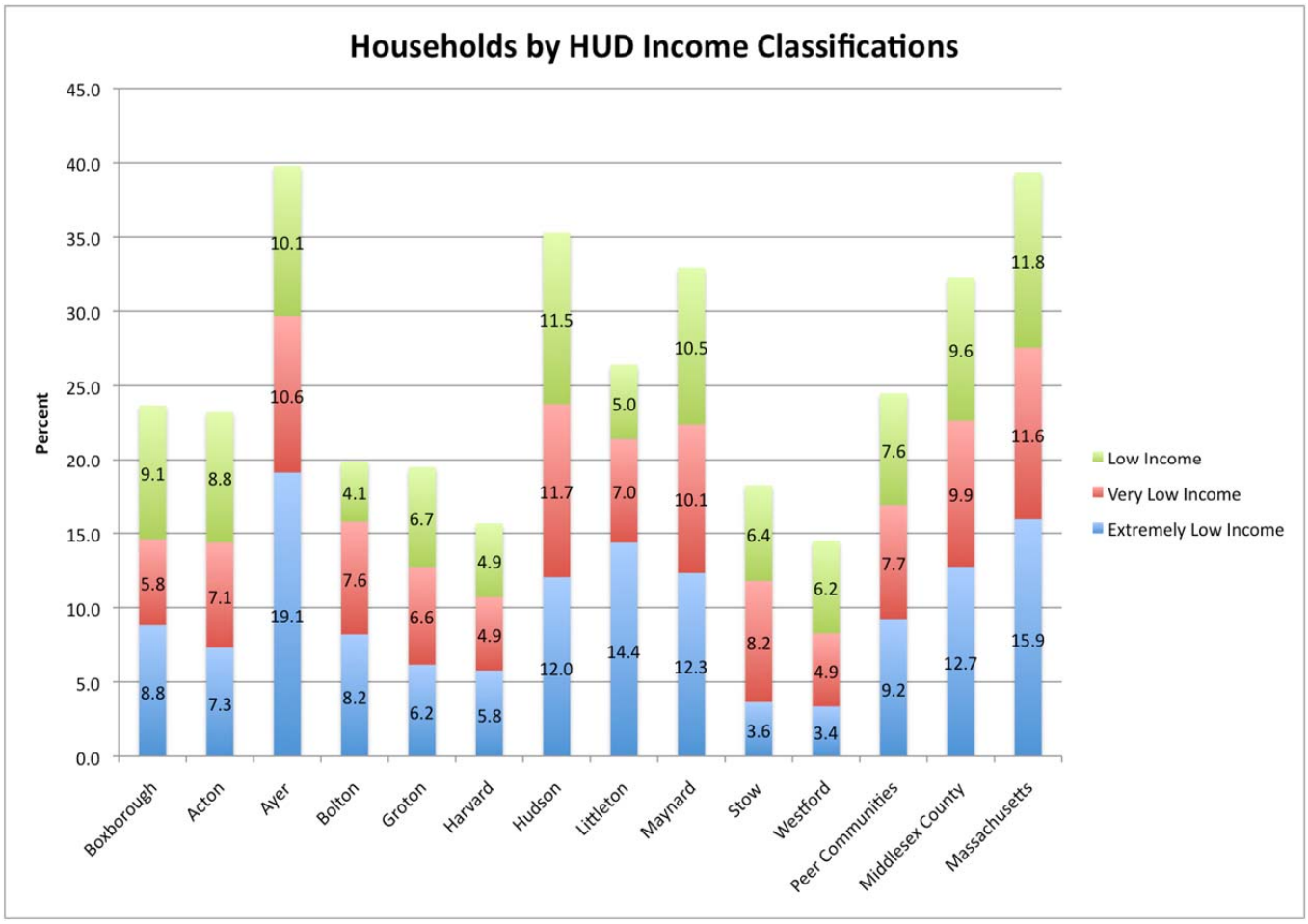
Table 8 shows that nearly a quarter (23.7%) of all Boxborough residents are in the ELI, VLI, or LI groups. These groups meet the common federal, state, and local thresholds used to determine eligibility for various housing programs. As is shown by Figure 10, this is consistent with proportions in the Peer Communities (24.5%), but is less than the share in Middlesex County (32.5%) and the state (39.3%).

Table 9: HUD Income Limits Applicable to Boxborough

HH Size	ELI	VLI	LI
1	$19,800	$32,950	$47,450
2	$22,600	$37,650	$54,200
3	$25,450	$42,350	$61,000
4	$28,250	$47,050	$67,750
5	$30,550	$50,850	$73,200
6	$32,800	$54,600	$78,600
7	$36,050	$58,350	$84,050
8	$40,100	$62,150	$89,450

Source: 2014 Income Limits, HUD

Figure 10: Household Income by HUD Income Classifications



Source: HUD CHAS, 2007– 2011

3.3 Characteristics of the Housing Stock

3.3.1 Units in Structure

With just 63% of its housing units in single-family homes, the composition of the housing stock in Boxborough is unique compared with the Peer Communities and Middlesex County as a whole. Among the Peer Communities, 80% of the housing units are single-family homes, while 69% of units are single-family homes in Middlesex County. Relative to its Peer Communities and statewide, Boxborough has a larger share of medium-to-large multi-family buildings. Approximately 16% of the housing units in Boxborough are in 10-19 unit buildings and another 10% are in buildings with more than 10 units (Table 10).

Table 10: Housing Units by Building Type

	Single-Family	2-4 unit	5-9 unit	10-19 unit	20+ unit
Boxborough	63.0%	5.8%	4.4%	16.0%*	10.8%*
Peer Communities	80.2%	8.5%	3.5%	3.0%	4.0%
Middlesex County	69.0%	14.4%	3.8%	3.5%	8.0%
Massachusetts	76.0%	12.0%	3.0%	2.3%	4.0%

Source: 2008 – 2012 American Community Survey, 5-Year Estimates, *Almost exclusively condominiums

An analysis of data from the Boxborough Assessor's Office shows that it has a small number of buildings that include apartments, totaling approximately 99 units; approximately 94% of all the housing units in Boxborough are single-family homes or condominiums (55.7% and 38.3%, respectively). However, as shown by Table 11, the assessed values of the condominiums are much less than those of the single-family homes.

Table 11: Median Assessed Value

	Single-Family	Condominium
FY2015	$521,000	$80,600
FY2014	$495,350	$84,600

Source: Boxborough Assessor's Office, October 2014

The disproportionate share of multi-family buildings in Boxborough relative to the Peer Communities is the result of the large number of condominiums that were built during the 1970s. According to data from the Boxborough Assessor's Office, 809 housing units, or 38.3% of all of all homes in Boxborough are condominium units. Of these, all but 78 units were constructed during the 1970s.

3.3.2 Year Built

Nearly all the housing in Boxborough today, or approximately 94% of all units, was built after 1960, as shown by Figure 11. A significant share, 88%, was built over the 40-year period from 1960 – 2000. Four percent of housing units were built prior to 1960, and 6% of homes have been built since the turn of the 21st century. This distribution of buildings by vintage is unique relative to the Peer Communities, which more closely reflect the trends in Middlesex County

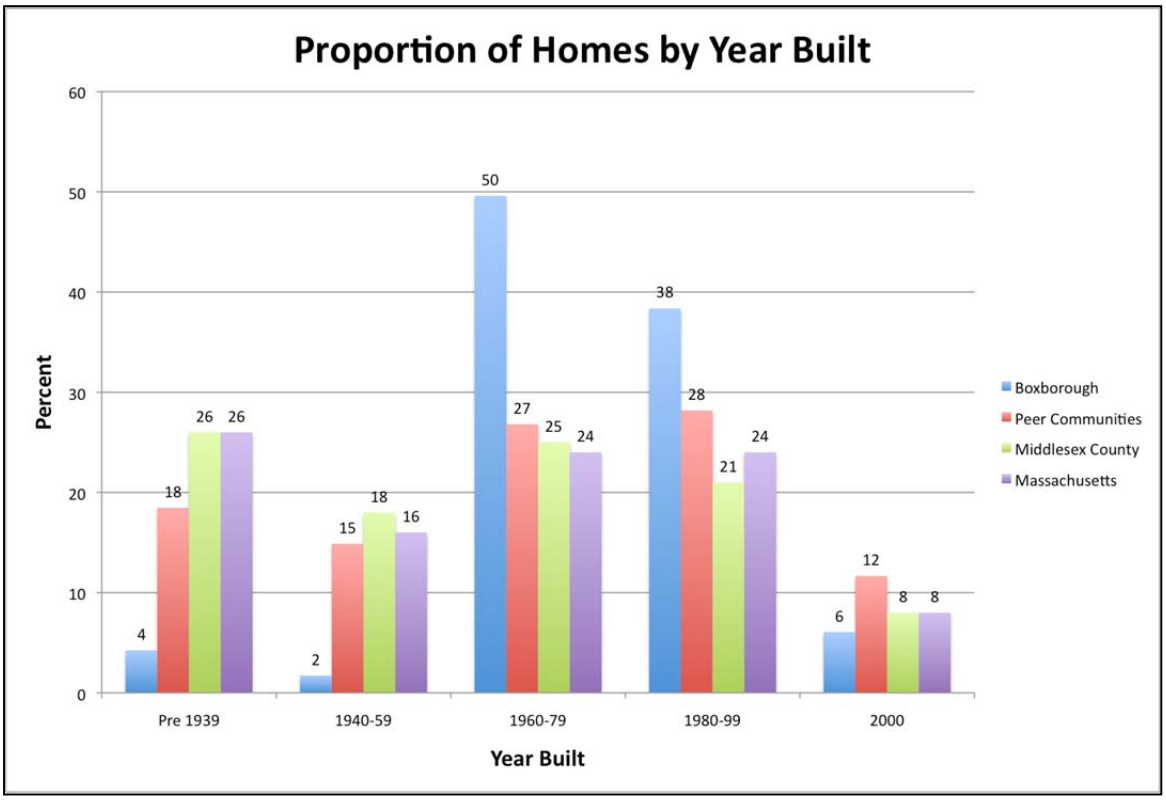
and the state. As shown by Table 12, Boxborough has experienced considerably less housing development than neighboring communities have since 2000, with only 6% of homes built since the turn of the 21st century. The average share among the Peer Communities is 12%, and the average for communities directly adjacent to Boxborough is 13.6%. The exact reason for this is difficult to pinpoint, but the broad picture suggests that Boxborough is approaching build-out and has been for some time. This is likely due to a combination of land availability and the zoning regulations relative to other surrounding communities.

Table 12: Housing Units Built Since 2000

Town	Boxborough	Acton	Stow	Bolton	Harvard	Littleton	Peer Communities Average
Units Built Since 2000	123	816	410	311	174	383	465
% of Housing Stock	6%	10%	18%	19%	9%	12%	12%

Source: 2008 – 2012 American Community Survey, 5-Year Estimates

Figure 11: Proportion of Homes by Year Built



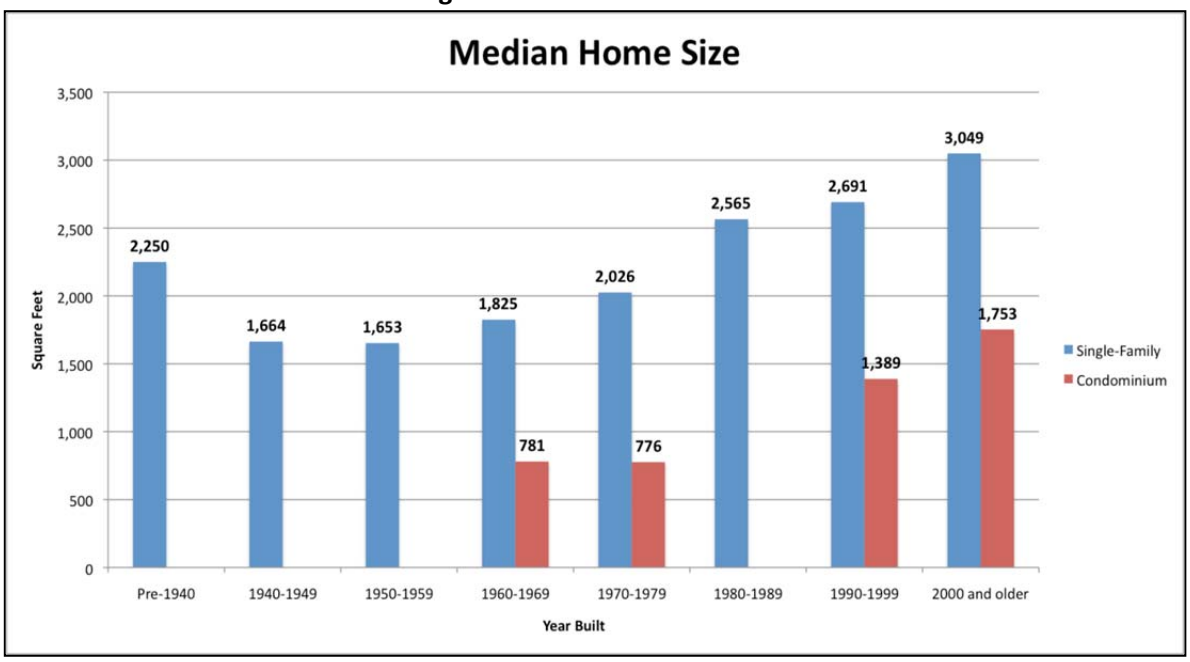
Source: 2008 – 2012 American Community Survey, 5-Year Estimates

3.3.3 Residential Living Area

Mirroring national trends, the average size of homes in Boxborough has been growing steadily over the past 60 years. Analysis of Assessor's data shows that the median size of a detached, single-family home (Land Use Code 101) built in Boxborough since 2000 is 3,049 square feet, 84% larger than the median size for a single-family home constructed during the middle of the 20th century (1950-1959). The commonly understood relationship between home size and price suggests that over the years housing in Boxborough has become increasingly expensive.

Figure 12 shows how the median size of single-family homes and condominiums has changed over the years, with both single-family homes and condominiums increasing in size substantially since the 1970s. Note, the graph does not include data for decades when condominiums were not built.

Figure 12: Median Home Size



Source: Boxborough Assessor's Office, October 2014

3.3.4 Housing Tenure

As shown by Figure 13, Boxborough has a similar proportion of owners and renters, approximately 82% and 18%, respectively, as surrounding communities, but differs from the larger trends in Middlesex County and the state, where 63% of households are owners and the remaining 37% are renters. Given the small share of apartment units available in Boxborough, it is likely that single-family homes and condominiums comprise a significant percent of the town's rental housing stock. Data from the Boxborough Assessor's Office suggests that approximately 350-400 single-family homes and condominiums are being used as rental housing.

Figure 13: Housing Tenure

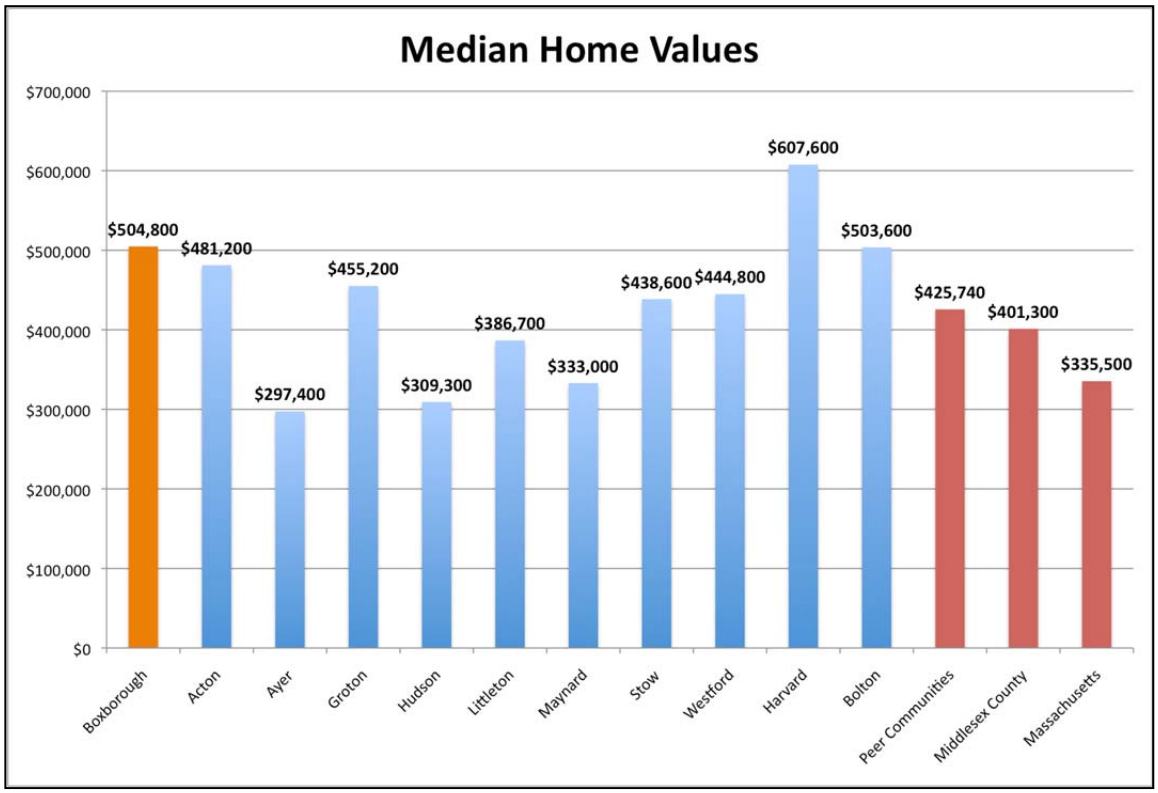
Source: 2008 – 2012 American Community Survey, 5-Year Estimates

3.4 Characteristics of the Housing Market

The housing market in Boxborough is characterized by low vacancy rates for both renter and owner occupied homes, above-average median home values, and below-average median rents. The vacancy rate is 2.9% for all housing units, well below state and Middlesex County averages of 9.9% and 5.3%, respectively, and is below the average among the Peer Communities of 5.5%.[3] Median home values in Boxborough of $504,800 are among the highest in the area; only the home values in Harvard, which are more than $600,000, exceed those of Boxborough. As shown by Figure 14, home values in Boxborough are 40% higher than statewide averages, 23% higher than averages across Middlesex County, and 17% higher than the average among the Peer Communities.

[3] Estimate that is subject to Margin of Error of +-2.8%.

Figure 14: Median Home Values



Source: 2008 – 2012 American Community Survey, 5-Year Estimates

An analysis of Assessor's data highlights the significant difference in the median value of single-family homes compared to condominiums in FY2014 and FY2015 (Table 13. While this difference is common, it is notable given the large share of older condominiums in the town's housing stock.

Table 13: Median Assessed Value

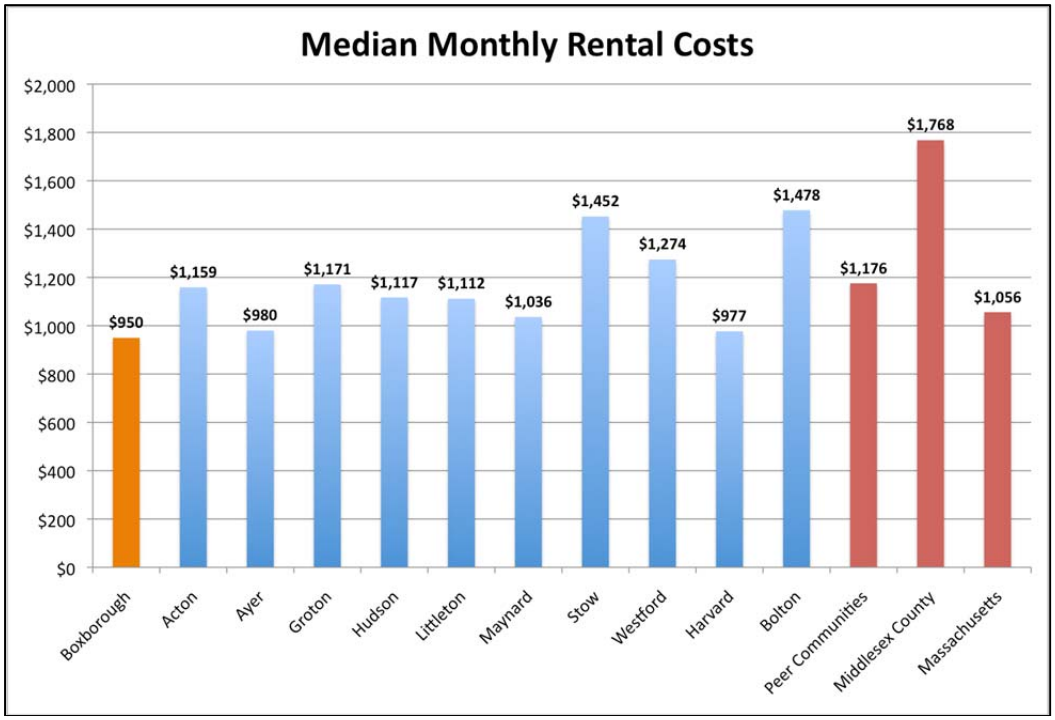
	Single-Family	Condominium
FY2015	$521,000	$80,600
FY2014	$495,350	$84,600

Source: Boxborough Assessor's Office, October 2014

As noted earlier on page 24, median assessed values of condominiums decreased, while the median assessed value of single-family home increased between FY2014 and FY2015.

The median home values in Boxborough are higher than those in the Peer Communities, Middlesex County, and the state. However, the median monthly rental cost of $980 is 18% less than the average across Peer Communities of $1,186; 57% less than the median rental cost in Middlesex County of $1,768; and 8% less than the median rent of $1,056 across the state (Figure 15).

Figure 15: Monthly Rental Costs



Source: 2008 – 2012 American Community Survey, 5-Year Estimates

3.4.1 Housing Supply and Affordability

Housing affordability is a key measure of the sustainability of the local housing market and the vitality of a community. Housing affordability is a measure of the relationship between income and housing costs. As defined by HUD, 'cost burdened' households are those that pay between 30%-50% of their gross monthly income towards housing costs; 'severely cost burdened' households are defined as those that pay more than 50% of their gross monthly income in housing costs. Cost burden is an important economic indicator among all households, but it is particularly important for low- and moderate-income households (ELI, VLI, LI, and Moderate Income (MI)) as high housing costs can significantly impact their ability to meet other basic

needs such as transportation, food, childcare, student loan debt, medical care, and other necessities.

Table 14 shows the cost-burden threshold among different income groups in Boxborough to further illustrate housing affordability. An ELI household comprised of one person (annual income of $19,800) can spend up to $482 each month toward housing without being cost burdened, while a MHI household (earning up to 120% of AMI) of four, can devote approximately $2,541 each month toward housing costs.

Table 14: Household Income Groups, Income, and Cost Burden (CB)

HH Size	ELI		VLI		LI		MI		MHI	
	INCOME	CB	INCOME	CB	INCOME	CB	INCOME	CB	INCOME	CB
1	$19,800	$482	$32,950	$824	$47,450	$1,186	$59,300	$1,483	$71,150	$1,779
2	$22,600	$565	$37,650	$939	$54,200	$1,355	$67,750	$1,694	$81,300	$2,033
3	$25,450	$636	$42,350	$1,059	$61,000	$1,540	$75,250	$1,881	$90,300	$2,258
4	$28,250	$706	$47,050	$1,176	$67,750	$1,694	$84,700	$2,118	$101,650	$2,541
5	$30,550	$764	$50,850	$1,271	$73,200	$1,834	$91,500	$2,280	$109,800	$2,745
6	$32,800	$820	$54,600	$1,365	$78,600	$1,965	$98,250	$2,456	$117,900	$2,948

Source: 2014 Income Limits, HUD

Table 15 shows the number of housing units in Boxborough, both rental and homeownership, that are priced at a level that is affordable to VLI, and LI households, together with the units that are affordable to households that earn more than 80% AMI.

Table 15: Boxborough Housing that is Affordable to Various Income Groups

	VLI (30 to 50% AMI)		LI (50 to 80% AMI)		>80% AMI	
	Total	%	Total	%	Total	%
All Housing Units	435	22%	715	36%	1,985	100%
Ownership Units	240	16%	350	23%	1,550	100%
Rental Units	195	45%	365	84%	435	100%

Source: HUD CHAS Data, 2007-2011, *Data derived from 2007 – 2011 American Community Survey

A high proportion of Boxborough's housing is affordable to low-income households. Approximately 36% is affordable to LI households and approximately 22% of the housing is affordable to VLI households. These proportions are significantly higher than those of the Peer Communities, Middlesex County, and the state. Table 15 also demonstrates that the vast majority of rental units, approximately 84% of units, rent at levels that are affordable to LI households, and that 45% of the rental units rent at levels that are affordable to VLI households. This unique aspect of the Boxborough housing market is likely the result of the large number of older condominiums in Boxborough. It is important to note, as will be further discussed in Sec. 3.4.2, that the mere presence of housing units priced at affordable levels does not ensure that lower income households can obtain housing that is affordable to them. Higher income households undoubtedly occupy some housing units that would otherwise be available to lower-income households.

Table 16: Gaps in Existing Housing Supply*

	VLI	LI	>80%AMI
All Housing Units	-145	-100	250
Ownership Units	-105	-5	115
Rental Units	-40	-95	135

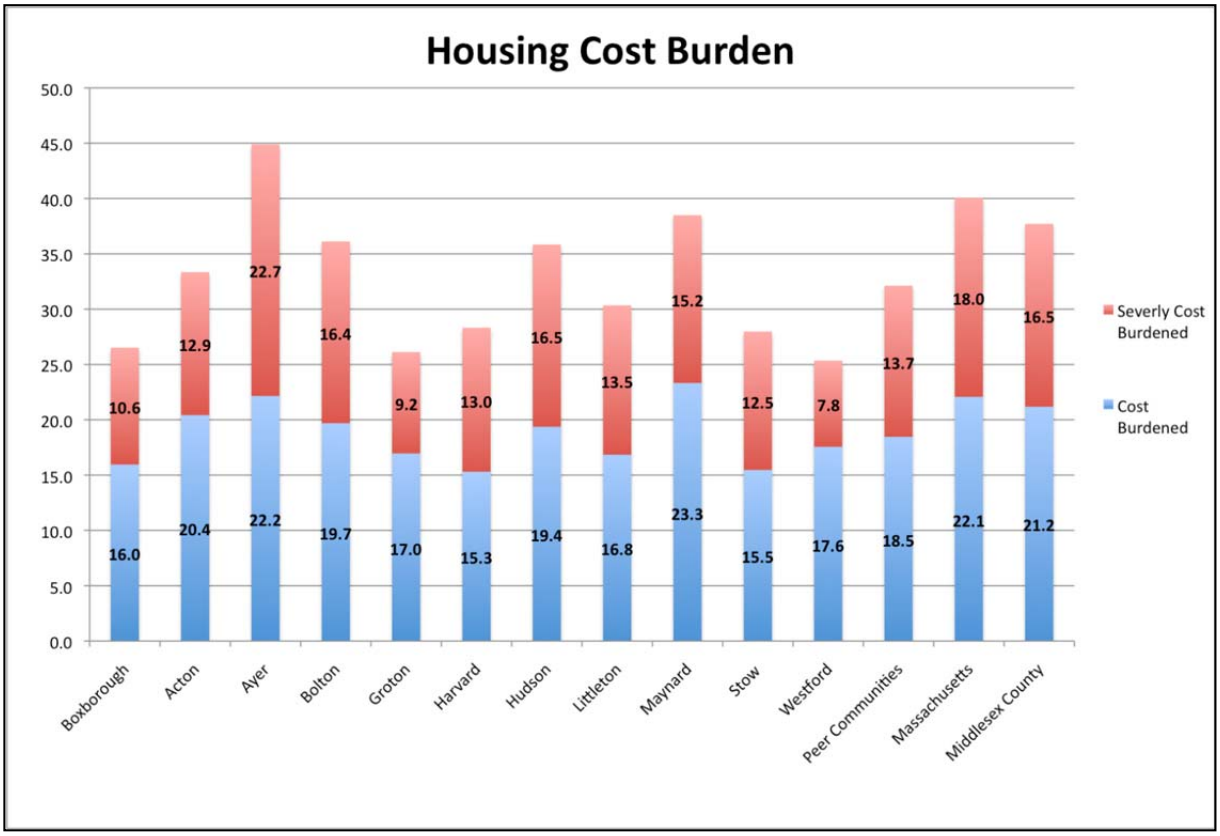
Source: HUD CHAS Data, 2007-2011, *Data derived from 2007 – 2011 American Community Survey

Table 16 details the number of additional housing units that are necessary to meet the housing needs among the income groups of Table 14. A negative value indicates that the number of units priced at levels affordable to that income group exceeds the number of households in the income group; a positive number indicates that additional units are necessary to meet the needs of the income group. The data indicates that Boxborough has a surplus of units that are affordable to its VLI and LI households, while there is deficiency in housing priced for households earning more than 80% AMI. It is likely that many higher income households occupy units that are affordable to lower income households, and are thus underserved by the rental market.

3.4.2 Housing Cost Burden and Affordability

As noted in the previous section, the existence of housing that is priced at levels affordable to various income groups does not ensure that the lower-income households are able to access units that would be affordable to them. This point is illustrated by the approximately 530 households in Boxborough, totaling 26.6% of the population, that are cost burdened, with 211 of these households, 10.6%, severely cost burdened. However, as shown by Figure 16, the share of cost-burdened households in Boxborough is significantly less than the 40% of households who are cost burdened across Massachusetts and the 38% of households that are cost burdened in Middlesex County. Among the Peer Communities, only Groton and Westford, with 26.2% and 25.4% respectively, have a smaller share of cost-burdened households than Boxborough.

Figure 16: Housing Cost Burden

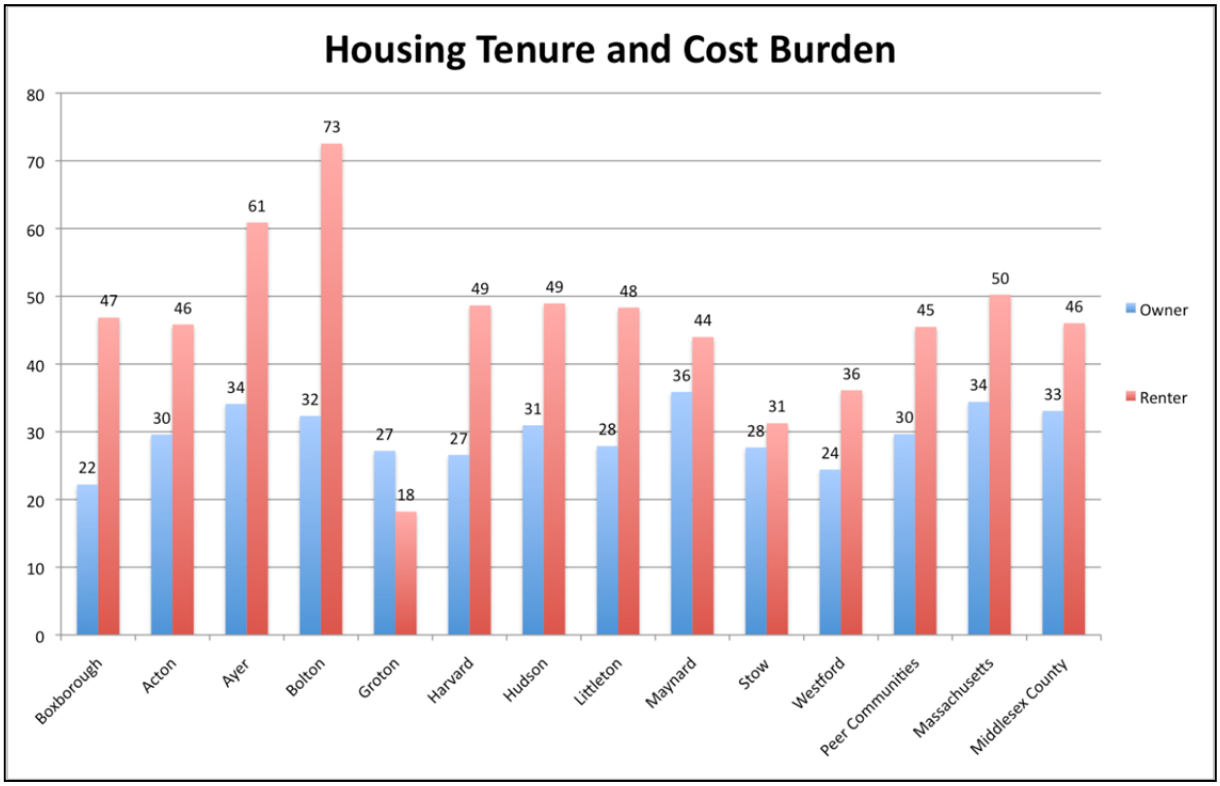


Source: 2008 – 2012 American Community Survey, 5-Year Estimates

Consistent with national, state, and regional trends, Boxborough's share of cost-burdened renters is significantly larger than its share of cost-burdened homeowners. Figure 17 shows that

nearly half of all renters in Boxborough, 47%, are cost burdened, compared with 22% of homeowners. The share of cost-burdened renters, 47%, is slightly higher than the average among the Peer Communities of 45%, while the share of cost-burdened Boxborough homeowners is less than the 30% share in the Peer Communities and the 34% share in Middlesex County.

Figure 17: Housing Tenure and Cost Burden



Source: 2008 – 2012 American Community Survey, 5-Year Estimates

Because the cost burden measure is a direct reflection of the relationship between housing costs and household income, it is instructive to examine the distribution of cost-burdened households using the HUD income classifications from the HUD CHAS data derived from 2007 – 2011 American Community Survey 5-Year Estimates. Data in Table 17 demonstrates how a substantial share of Boxborough's ELI and VLI households are cost burdened compared to other income groups.[4] While this is not surprising given their modest household incomes, it does

[4] Data from 2007 – 2011 ACS and 2008 -2012 ACS are not directly comparable as a year over year change due to the methods used by the ACS to develop a statistically significant sample.

underscore the "mismatch" between the supply of affordably priced homes and a household's ability to secure such housing.

Table 17: Cost Burden by Income Group in Boxborough*

	ELI	VLI	LI	MI	HI
# of cost burdened households	145	80	70	45	220
% of CB households in income group	82.9%	69.8%	38.9%	28.1%	16.2%

Source: HUD CHAS, 2007 – 2011, *Household count derived from 2007 – 2011 American Community Survey

Table 18 further demonstrates the housing mismatch by examining the prevalence of cost burden broken down household income levels in Boxborough. Table 18 shows the cost-burden data for owner-occupied and rental households, showing that the cost burden is most prevalent among lower-income households.

Table 18: Cost Burden by Income Level

	ELI			VLI			LI			MI			HI		
Owner Occupied	NCB	CB	SCB	NCB	CB	SCB	NCB	CB	SCB	NCB	CB	SCB	NCB	CB	SCB
	30**	0	35	25	35	10	85	0	20	65	25	20	985	180	40
	65 HHs			*70 HHs*			*105 HHs*			*110 HHs*			*1205 HHs*		
Renter Occupied	NCB	CB	SCB	NCB	CB	SCB	NCB	CB	SCB	NCB	CB	SCB	NCB	CB	SCB
	0	15	95	10	35	0	20	0	50	55	0	0	155	0	0
	110 HHs			*45 HHs*			*70 HHs*			*55 HHs*			*155 HHs*		
Owners and Renters	NCB	CB	SCB	NCB	CB	SCB	NCB	CB	SCB	NCB	CB	SCB	NCB	CB	SCB
	15	15	130	35	70	10	105	0	70	120	25	20	1140	180	40
	175 HHs			*115 HHs*			*175 HHs*			*165 HHs*			*1360 HHs*		

NCB = Not Cost Burdened, CB = Cost burden (30% - 50%), Severely Cost Burdened = (Greater than 50%)
**Includes households that are cost burdened and households for which cost burden was not computed

Source: HUD CHAS, 2007-2011, *Household count derived from 2007 – 2011 American Community Survey

Among ELI, VLI and LI households, 295 households are cost burdened, The share of ELI households in Boxborough that are cost burdened, 145 in all, is higher (approximately 10 percentage points) than the average share among Peer Communities and is higher than the proportion across Middlesex County and the state.

Table 19 and Table 20 provide further information about cost-burdened Boxborough residents, illustrating the cost burden experienced by households of various types and income levels. This data comes from the 2007 – 2011, CHAS data, which classifies households by the five HUD income classification and five household types. The household types that are considered are:

1. **Two-Person Elderly Household** - two persons, with either or both aged 62 years or over
2. **Elderly Single-Person Household –** one person, aged 62 years or over
3. **Small Family** – 2, 3, or 4 persons, with no members aged 62 or over
4. **Large Family** – 5 or more persons, with no member aged 62 and over
5. **Other** – Non-elderly, non-related householders; includes single persons

Table 19 provides cost-burden data for owner-occupied households. It shows that the cost burden is most prevalent among smaller households, such as small families. Even high-income small families, 185 households in all, are cost burdened. This is probably due to the paucity of moderate-priced homes in Boxborough, which forces even the higher income households to strain their budgets.

Table 19: Cost Burden by Household Type and Income Level, Owner Occupied

	ELI (65 HH)			VLI (70 HH)			LI (105 HH)			MI (110 HH)			HI (1205 HH)		
Cost Burden	NCB	CB	SCB	NCB	CB	SCB	NCB	CB	SCB	NCB	CB	SCB	NCB	CB	SCB
Elderly Two-Person HH	0	0	0	0	0	0	20	0	0	20	0	0	80	0	0
Elderly One-Person HH	0	0	0	10	0	0	40	0	0	0	0	10	35	0	0
Small Family	15	0	25	0	20	10	5	0	10	0	0	0	620	145	40
Large Family	0	0	10	0	0	0	0	0	0	0	0	10	105	10	0
Other	15**	0	0	15	15	0	20	0	10	45	25	0	145	25	0
Total	30	0	35	25	35	10	85	0	20	65	25	20	985	180	40

NCB = Not Cost Burdened, CB = Cost burden (30% - 50%), Severely Cost Burdened = (Greater than 50%)
** Households for which cost burden was not computed

Source: HUD CHAS, 2007-2011, *Household count derived from 2007 – 2011 American Community Survey

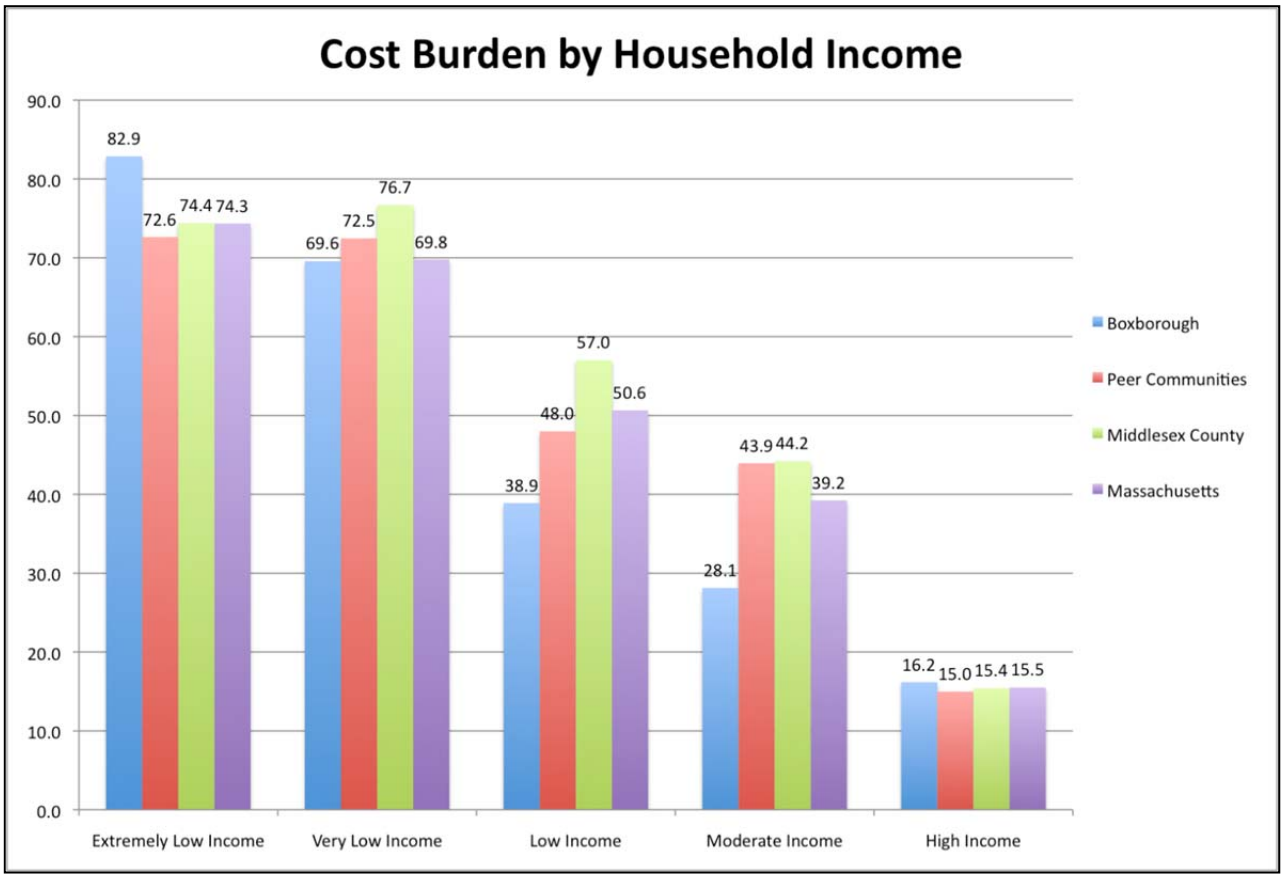
Table 20 presents cost-burden data for renter-occupied households in Boxborough. As is Figure 19, cost burden is most pronounced among smaller households, particularly single-person elderly households and small families. However, in contrast to owner-occupied households, cost-burdened renters are much more likely to be ELI, VLI and LI households; the HUD data does not identify any cost-burdened moderate- or high-income renters. The cost burden among renter households is most acute among ELI households. All households in this group are cost burdened, with 86% of these households severely cost burdened. This data indicates that there is a need for very inexpensive rental housing among Boxborough's ELI population, and that the need is particularly acute for smaller households.

Table 20: Cost Burden by Household Type and Income Level, Renter Occupied

	ELI (110 HH)			VLI (45 HH)			LI (70 HH)			MI (55 HH)			HI (155 HH)		
Cost Burden	NCB	CB	SCB	NCB	CB	SCB	NCB	CB	SCB	NCB	CB	SCB	NCB	CB	SCB
Elderly Two-Person HH	0	0	0	0	0	0	0	0	0	0	0	0	10	0	0
Elderly One-Person HH	0	0	30	10	35	0	0	0	0	0	0	0	10	0	0
Small Family	0	0	30	0	0	0	0	0	0	40	0	0	50	0	0
Large Family	0	0	0	0	0	0	0	0	0	0	0	0	15	0	0
Other HH	0	15	35	0	0	0	20	50	0	15	0	0	70	0	0
Total	0	15	95	10	35	0	20	50	0	55	0	0	155	0	0
NCB = Not Cost Burdened, CB = Cost burden (30% - 50%), Severely Cost Burdened = (Greater than 50%)															

Source: HUD CHAS, 2007-2011, *Household count derived from 2007 – 2011 American Community Survey

Figure 18: Cost Burden by Household Income*



Source: HUD CHAS, 2007 – 2011, *Household count derived from 2007 – 2011 American Community Survey

3.5 Subsidized Housing Inventory

Boxborough has a total of 23 housing units in its housing stock meet that meet the DHCD's regulations for inclusion in the Town's Subsidized Housing Inventory.[5] This number is current as of March of 2015 and comprises only 1.12% of the town's total housing stock, well below the 10% minimum established by M.G.L. Chapter 40B Sections 20-23. The town has a few Comprehensive Permit eligible projects in various stages of development. The entirety of Boxborough's SHI portfolio as of March 2015 is comprised of homeownership units (Table 20).

[5] The baseline housing count used for determining the 10% standard is derived from the Decennial Census; the baseline number for Boxborough is 2,062.

Boxborough does not have any rental housing with long-term affordability restrictions in place in its SHI.

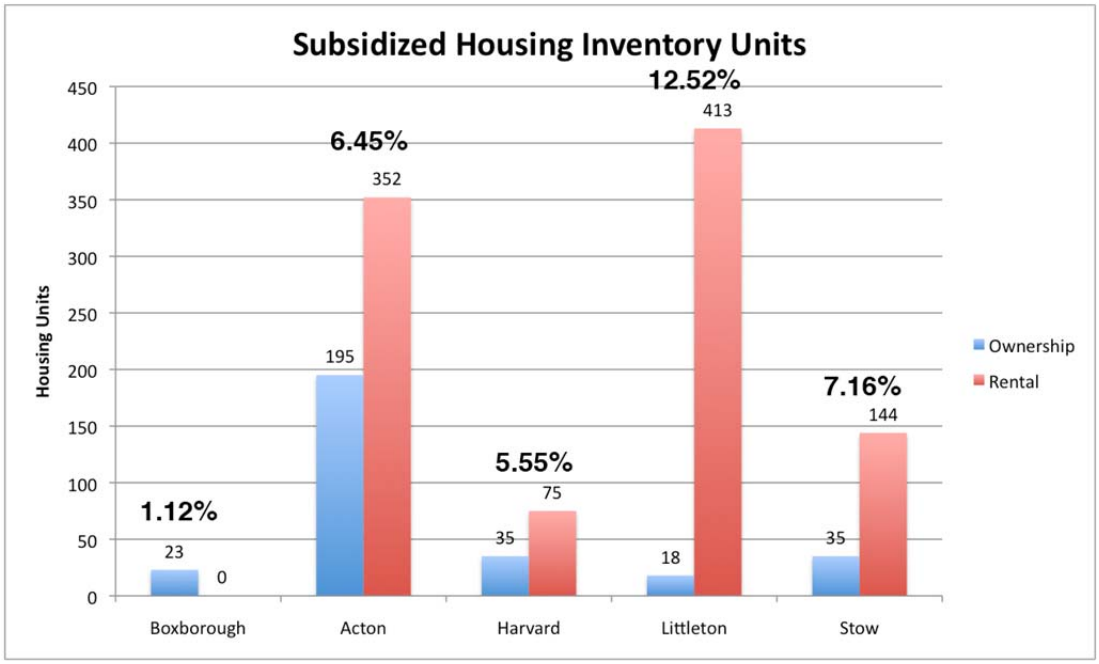
Table 21: Subsidized Housing Inventory

Project Name	Type	SHI Affordable Units
Boxborough Meadows	Ownership	12
Summerfields at Boxborough	Ownership	6
Condo Exchange Program	Ownership	4
Craftsman Village	Ownership	1

Source: Department of Housing and Community Development

Figure 19 compares the characteristics of Boxborough's SHI with those of several neighboring communities. Boxborough has the smallest number of SHI housing units among Acton, Harvard, Littleton, and Stow and all of these communities have a significant portion of their SHI stock as rental housing.

Figure 19: Comparison of Boxborough's SHI Inventory



Source: Department of Housing and Community Development

The conclusion seems inescapable: Boxborough needs to encourage rental affordable housing and indeed, given the limited availability of land in Boxborough, it may be mathematically impossible to achieve the 10% SHI threshold with homeownership developments alone. A build-out scenario prepared for Boxborough by MAPC in 2014 shows that the town has the potential to add an additional 111 housing units under current zoning regulations (105 units in the Agricultural-Residential District, 3 units in the Residential-1 District, and 3 units in the Town Center District). This will result in approximately 2,173 units at build-out if no additional development occurs and the need for an additional 194 units of affordable housing to meet the 10% affordability requirement of Chapter 40B. It is important to note that this build-out scenario does not include the additional housing units that could be added through Chapter 40B projects in residential and nonresidential zoning districts. This build-out analysis suggests that the Town needs to pursue a variety of strategies, including regulatory, programmatic, and market-based, to meet the 10% Chapter 40B target and also to provide a range of housing options that are available to the diverse households in Boxborough and throughout the region.

Pursuing an approach that relies solely on homeownership units is not a viable option.

3.6 Key Findings from Comprehensive Housing Needs Assessment

- Population growth in Boxborough has slowed in recent years and MAPC population projections indicate the town could lose residents over the next 20 years.
- Consistent with broader state and regional trends, the population of seniors in Boxborough has grown over the past decade and is expected to grow significantly in the coming years; addressing the growing, and changing housing needs of this population is of critical importance as many seniors seek to age-in-place.
- Although the median household income in Boxborough is significantly higher than those in Middlesex County and the state, the town has a significant share (approximately ¼) of households that meet income eligibility requirements for federal, state, and local housing assistance.

- The housing market in Boxborough is strong, with low vacancy rates in both owner- and renter-occupied housing. Data suggests that there is a need for more rental and homeownership opportunities targeted at moderate income households (greater than 80% AMI). Expanding the supply of moderate income housing could make lower-cost housing available to extremely low- and very-low income households as these units would no longer be occupied by higher income households.
- Approximately ¼ of all households in Boxborough are housing cost burdened. Approximately 10% of households are severely cost burdened.
- Despite that approximately 36% of all housing in Boxborough is priced at levels affordable to low- and very low-income households, more than 80% of extremely low-income households are housing cost burdened. Nearly 70% of very low-income households are housing cost burdened. The data suggests that the vast majority of ELI households are cost burdened and that a significant share of these households have only one wage earner.
- Ninety-five percent of the town's housing stock is comprised of single-family homes and condominiums; approximately 5% is made up of multi-family apartments. Older condominiums comprise a significant share of the rental housing stock.
- The Town has no affordable rental units on its SHI, although Assessor's data suggests that a significant share of condominium units are being used for rental housing. Data on median rents in Boxborough suggests that a significant share of these units, more than half, rent for less than $1,000/month.
- The Town has a Comprehensive Permit project in the pipeline that could put it over the 10% SHI threshold.

4.0 Constraints to Housing Development

4.1 Available Land

The availability of land for residential development is one of the primary constraints to the supply of both affordable and market rate housing in Boxborough. The build-out analysis

prepared by MAPC estimates that the town could support an additional 111 single-family homes, given the availability of undeveloped parcels and the development regulations in the Town's Zoning Bylaw. The cost of land is also a significant constraint to the development of affordable housing. Data from the Boxborough Assessor (analysis of land values among developed and undeveloped residential parcels) suggests that the median price for a buildable residential parcel exceeds $200,000. The last few single-family subdivisions have produced custom-built homes with sales prices ranging from $677,000 to $815,000. This has the effect of limiting the housing supply for empty nesters and seniors in the community, as well as low-, moderate, and middle-income households.

4.2 Regulatory Constraints

In terms of zoning, the Town has a minimum lot size of 60,000 square feet for conventional Approval Not Required (ANR) lots and requires 150 feet of frontage to meet the standards of the Subdivision Control Law. The Town's Zoning Bylaw also requires that newly created lots contain a quadrangle that includes 70% of the lot area required for the zoning district. All principal buildings, accessory buildings, structures, wells, and on-site sewage disposal systems are to be located within the quadrangle, with the exception of signs, driveways, utility service connections, drainage, fences, and light standards. This bylaw was put into place to limit the creation of oddly shaped lots.

The Town's Residential-1 District is the only zoning district where multi-family development is permitted by-right and developments cannot exceed a density of three units per 80,000 square feet of land area. The Business-1 District allows multi-family developments through Special Permit, however, projects cannot exceed three units per 40,000 square feet. The Town's Zoning Bylaw includes a provision for accessory dwelling units located on lots that include a single-family home. The Building Inspector can grant no more than five building permits each year for accessory dwellings, the dwellings cannot exceed 600 square feet, and they must be occupied by the owner of the property, a family member, or an in-home care provider.

4.3 Infrastructure Capacity

Along with land scarcity and regulatory constraints, Boxborough has no public water or sewer services at this time. Lack of water and wastewater infrastructure is another significant development constraint in the community because any type of dense, multi-family development would require permits from the Department of Environmental Protection. Another factor affecting development in the western portion of town along Codman Hill Road is the contamination of the aquifer with salt from the Massachusetts Highway Department's salt storage facility off Swanson Road. The salt content is at a level that requires adjacent property owners to treat their well water through expensive reverse-osmosis systems or to buy bottled water.

The Town's Water Resources Committee conducted a comprehensive study in 2002 to estimate future water needs and identify the location of potential water resources. At the 2005 Annual Town Meeting, based on recommendations from the 2002 report, it was voted to move forward with the drilling of a number of exploratory wells. Additional research was performed and supplemental information was gathered, but it was determined that substantial state or federal funding would be needed to support further exploration and to build the necessary infrastructure to provide public water services. It should be noted that any future public water supply for the Town is speculative at present and would likely be many years away due to the extensive permitting required, financial considerations, and construction concerns.

There are approximately 44 miles of roadways in the community, which include State Highways Route 111, Route 2, and Interstate 495. The roads that have been accepted by the Town as public ways are all in good condition and currently support the level of the development within the town. Depending upon the pattern of future development, there are critical intersections that may need to be upgraded or considerations made for future traffic-control devices.

Some of the means to mitigate these local constraints are as follows:

- Although several years away at a minimum and only remotely possible, the opportunity to provide public water will be one of the most significant means to mitigate the constraint of density and development.
- The advancements in wastewater technology and Title V flexibility that did not exist previously now enable a wider range of housing types.
- The adoption of Inclusionary Zoning Overlay zoning districts, and cluster development, which has been considered by the Planning Board, could provide density bonuses for the creation of affordable housing.
- The creation of affordable housing units on land that is currently owned by or has been the purchased by the Town.

5.0 Affordable Housing Goals

5.1 Affordable Housing in Boxborough

On October 30, 2000, the Boxborough Affordable Housing Study Committee published a comprehensive report entitled "Affordable Housing in Boxborough." Following the recommendation of the Study Committee report, Town Meeting voted to adopt a bylaw establishing the Boxborough Housing Board (BHB), which is charged with the production and management of affordable housing stock in Boxborough. Specifically, the BHB is responsible for developing and implementing an Affordable Housing Long-Range Plan (AHLRP) that, subject to Town Meeting approval, serves as the formal planning guide for the production of affordable housing.

Boxborough's vision for affordable housing, as stated in the AHLRP is:

> *To maintain and broaden its diversity and sense of community, Boxborough will make available a range of housing that is affordable to low and middle-income families of all generations. This housing will be in harmony with open space, conservation, and recreation land.*

The Housing Board updates the AHLRP and administers the Town's affordable housing stock through interaction with State agencies and relevant Town boards. In the 14 years that have passed since the Affordable Housing Study Committee report and establishment of the BHB, the plan for housing in Boxborough has been reviewed a number of times. In spite of the many changes in the real-estate market, the basic vision that was enunciated by the Study Committee has remained unchanged.

5.2 Goals

In order to meet the 10% threshold for affordable housing in Boxborough and to expand housing opportunities to low- and moderate-income households, the following affordable housing goals are proposed:

Goal 1: Lead and support a more diverse mix of affordable and market-rate rental and homeownership housing that will allow older residents to downsize to smaller homes and younger families and households to move to Boxborough.

Goal 2: Lead and support the development of affordable and market-rate housing that prioritizes housing-quality with the preservation of Boxborough's open space resources.

Goal 3: Lead and support the preservation of housing that meets the needs of Boxborough residents across all income groups.

5.2.1 Affordable Housing Production Schedule

The Affordable Housing Production Schedule details the numeric benchmarks that will be used in measuring progress towards the 10% SHI goal over the time period that runs from 2015 – 2020. Reaching the annual numeric goals of 0.5% or 1.0% will allow the HPP to be certified by DHCD for a period of one year (0.5%) or two years (1.0%). In order to produce 0.5% of its total units annually as SHI units, Boxborough will need to add an additional 12 SHI eligible housing

units each year; in order to produce 1.0% of its total units annually, Boxborough will need to produce 23 units annually.

Table 22: Affordable Housing Production Schedule

10% Target Based on 2010 Year Round Housing Count of 2,062: 207 Units	2015	2016		2017		2018		2019	
Subsidized Housing Inventory Units	23	0.5%	1.0%	0.5%	1.0%	0.5%	1.0%	0.5%	1.0%
		34	44	45	65	56	86	67	107
0.5% Numeric Goal	11	11		11		11		11	
1.0% Numeric Goal	21	21		21		21		21	
SHI Units	1.12%	1.65%	2.13%	2.18%	3.15%	2.72%	4.17%	3.25%	5.19%

Source: Department of Housing and Community Development

The addition of a 244 unit SHI eligible rental project would bring Boxborough's SHI count to 267 units, totaling 12.95% of the total housing stock based on the 2,062 Decennial Census baseline.

6.0 Implementation Strategies

As previously noted, Boxborough has a large number of one- and two-bedroom single-level condominiums. A number of years ago, the Condominium Exchange Program (CEP) was developed to convert a number of these units to fully qualified Chapter 40B affordable housing units. In the CEP, Boxborough subsidized a price reduction, implemented the attachment of a deed rider, and transferred the unit to a qualified household, thereby adding a unit to the SHI. However, it was very difficult to implement. Lending institutions caused delays, which in turn caused both applicants and sellers to abandon the program. Finally, the housing crisis caused market prices to drop well below affordable levels.

A CEP-like program remains the least expensive way for Boxborough to buy affordable housing. Nevertheless, it seems unwise to pursue such a program. As discussed above, most of the single-level condominium units, even though they are not deed restricted, are already quite

affordable. Based on the BHB's experience with the CEP, deed-restricted condos are not attractive to most buyers, including qualified affordable buyers. There is essentially no market.

The BHB intends to depart from its previous emphasis on homeownership and intends to work with developers to construct rental housing that is suited to Boxborough's needs. As mentioned previously, a Chapter 40B rental project that was permitted several years ago appears to be moving forward. The completion of this development would enable Boxborough to attain its SHI goal for several decades. If Boxborough achieves the 10% SHI goal, the BHB will have the opportunity to address additional housing needs. The Comprehensive Housing Needs Assessment indicates that moderate-income housing for aging-in-place seniors and young families, together with extremely low-income rental housing, are the town's most pressing housing needs. As noted above, the production of more moderate-income housing could have the collateral effect of providing more low-income housing.

The subsections below provide details about how these objectives are proposed to be achieved.

6.1 Goal 1

Lead and support the development of a diverse mix of affordable and market-rate rental and homeownership housing that will allow older residents to downsize to smaller homes and younger families and households to move to Boxborough.

1. **Implementation Strategy:** Identify existing municipal-owned parcels of land that are suitable sites for Local Initiative Program (LIP) affordable housing projects. The LIP process has the potential to provide the Town with greater input in the development process.
2. **Implementation Strategy:** Identify privately owned parcels of land that could be acquired by the Town using Community Preservation Act (CPA) funds for affordable housing development.
3. **Implementation Strategy:** Support the development of rental housing through the Comprehensive Permit process and identify strategies that would allow extremely low-

income and very-low income households to access this housing through existing tenant based rental assistance programs.

4. **Implementation Strategy:** Use CPA funds to develop a down-payment assistance program that could be used in conjunction with LIP/Chapter 40B homeownership projects.
5. **Implementation Strategy:** Prioritize the housing needs of seniors, such as accessibility features, in the permitting and development of all multi-family development projects.
6. **Implementation Strategy:** Review land use controls in the Town's Zoning Bylaw, including quadrangle requirements, to better understand how this requirement affects the development potential of oddly shaped, but otherwise suitable land parcels.
7. **Implementation Strategy:** Identify barriers to multi-family development, including use and intensity restrictions, in the Town's Zoning Bylaw as a means to support more housing options in Boxborough.
8. **Implementation Strategy:** Analyze the efficacy of accessory dwelling units, both attached and detached, as a means to meet affordable housing needs in Boxborough. Review the language in the existing bylaw, as well as units that have been constructed since the bylaw was enacted, to determine if amendments are necessary to expand its use.

6.2 Goal 2

Lead and support the development of affordable and market rate housing that prioritizes housing-quality with the preservation of Boxborough's open space resources.

1. **Implementation Strategy:** Explore the potential of using CPA funds to acquire parcels with the dual goal of protecting open space and providing affordable and market-rate homeownership opportunities.
2. **Implementation Strategy:** Explore the potential use of Natural Resource Protection Zoning, a new zoning tool being adopted by communities in the state, as a way to support open space preservation and affordable housing development in the Town's Agricultural-Residential Zoning District.

6.3 Goal 3

Lead and support the preservation of housing units that meets the needs of Boxborough residents across all income groups.

1. **Implementation Strategy:** Analyze the prevalence of "tear-downs" in Boxborough to determine if the demolition of existing single-family homes is contributing to the limited supply of homeownership opportunities for moderate-income households.
2. **Implementation Strategy:** Perform annual monitoring of units on the Town's Subsidized Housing Inventory to ensure compliance with affordability restrictions.

7.0 Implementation Matrix

Table 23: Five-Year Action Plan for Goal 1

Five-Year Action Plan Affordable Housing Goals and Implementation Strategies							
Goal #1: Lead and support the development of a diverse mix of affordable and market-rate rental and homeownership housing that will allow older residents to downsize to smaller homes and younger families and households to move to Boxborough.							
Action	**Responsibility**	**Funding**	**Year 1**	**Year 2**	**Year 3**	**Year 4**	**Year 5**
Identify existing municipal-owned parcels of land that are suitable sites for Local Initiative Program (LIP) affordable housing projects. The LIP process has the potential to provide the Town with greater input in the development process.	Town Planner, BHB	N/A	√				
Identify privately owned parcels of land that could be acquired by the Town using Community Preservation Act (CPA) funds for affordable housing development.	Town Planner, BHB	N/A	√	√			
Support the development of rental housing through the Comprehensive Permit process and identify strategies that would allow extremely low-income and very-low income households to access this housing through existing tenant based rental assistance programs.	BHB, Regional Housing Services Consultant	CPA	√	√	√	√	√

Five-Year Action Plan
Affordable Housing Goals and Implementation Strategies

Goal #1: Lead and support the development of a diverse mix of affordable and market-rate rental and homeownership housing that will allow older residents to downsize to smaller homes and younger families and households to move to Boxborough.

Action	Responsibility	Funding	Year 1	Year 2	Year 3	Year 4	Year 5
Use CPA funds to develop a down-payment assistance program that could be used in conjunction with LIP/Chapter 40B homeownership projects.	Town Planner, BHB	CPA		√	√	√	√
Prioritize the housing needs of seniors, such as accessibility features, in the permitting and development of all multi-family development projects.	Town Planner, BHB	N/A	√	√	√	√	√
Review land use controls in the Town's Zoning Bylaw, including quadrangle requirements, to better understand how this requirement affects the development potential of oddly shaped, but otherwise suitable land parcels.	Town Planner, BHB	N/A		√			
Identify barriers to multi-family development, including use and intensity restrictions, in the Town's Zoning Bylaw as a means to support more housing options in Boxborough.	Town Planner, BHB	N/A		√			

Five-Year Action Plan Affordable Housing Goals and Implementation Strategies							
Goal #1: Lead and support the development of a diverse mix of affordable and market-rate rental and homeownership housing that will allow older residents to downsize to smaller homes and younger families and households to move to Boxborough.							
Action	**Responsibility**	**Funding**	**Year 1**	**Year 2**	**Year 3**	**Year 4**	**Year 5**
Analyze the efficacy of accessory dwelling units, both attached and detached, as a means to meet affordable housing needs in Boxborough. Review the language in the existing bylaw, as well as units that have been constructed since the bylaw was enacted, to determine if amendments are necessary to expand its use.	Town Planner, BHB	N/A		√			

Table 24: Five-Year Action Plan for Goal 2

Five-Year Action Plan Affordable Housing Goals and Implementation Strategies							
Goal #2: Lead and support the development of affordable and market-rate housing that prioritizes housing-quality with the preservation of Boxborough's open space resources.							
Action	**Responsibility**	**Funding**	**Year 1**	**Year 2**	**Year 3**	**Year 4**	**Year 5**
Explore the potential of using CPA funds to acquire parcels with the dual goal of protecting open space and providing affordable and market-rate homeownership opportunities.	Town Planner, BHB	CPA		√			
Explore the potential use of Natural Resource Protection Zoning, a new zoning tool being adopted by communities in the state, as a way to support open space preservation and affordable housing development in the Town's Agricultural-Residential Zoning District.	Town Planner, BHB	N/A		√			

Table 25: Five-Year Action Plan for Goal 3

Five-Year Action Plan Affordable Housing Goals and Implementation Strategies							
Goal #3: Lead and support the preservation of housing that meets the needs of Boxborough residents across all income groups.							
Action	**Responsibility**	**Funding**	**Year 1**	**Year 2**	**Year 3**	**Year 4**	**Year 5**
Analyze the prevalence of "tear-downs" in Boxborough to determine if the demolition of existing single-family homes is contributing to the limited supply of homeownership opportunities for moderate-income households.	Town Planner, Building Department, BHB	N/A		√			
Perform annual monitoring of units on the Town's Subsidized Housing Inventory to ensure compliance with affordability restrictions.	Regional Services Housing Consultant	CPA	√	√	√	√	√