

CHELMSFORD AFFORDABLE HOUSING PLAN FINAL DRAFT December 2011



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1. INTRODUCTION

During the 1960's, Chelmsford was transformed from a quiet, rural agriculturally oriented community to that of a thriving residential suburb. Between 1960 and 1970 the population of Chelmsford more than doubled. Since 1970 population growth has slowed dramatically, with a cumulative increase in population of 3% since 1970 (based on 2008 Census estimates). The number of households continued to grow at a moderate pace, with a 3% increase in the last decade.

The growing demand for housing, a restricted supply of housing units, and long term economic growth have resulted in a significant increase in housing costs. As a consequence, the town is preparing this Plan to create affordable housing options for families and singles already living in town and those considering making Chelmsford their home.

Chelmsford is primarily a residential community, a sector representing 80% of property in the 22.54 square miles. Situated in northern Middlesex County approximately 24 miles northwest of Boston, Chelmsford is part of the Merrimack Valley and adjacent to the city of Lowell, just south of the New Hampshire border. The town's location at the intersection of Route 3 and Interstate 495 and proximity to other state road networks make Chelmsford a prime area for many commuters from eastern Massachusetts and southern New Hampshire. In recent years, Chelmsford has seen continued growth and change that have occurred with improved roadways, public sewers, and a more vibrant regional economy, at least until the recent recession. All of these factors reiterate the importance of developing a set of goals and strategies for managing Chelmsford's housing stock.

This Plan is submitted to comply with the Department of Housing and Community Development (DHCD) Planned Production Regulations, MGL 760 CMR 56.03(4). A municipality may request that the Department certify its compliance with an approved Housing Production Plan (HPP) if it has increased its number of Subsidized Housing Inventory (SHI) Eligible Housing units in an amount equal to or greater than its 0.50% production goal for that calendar year. SHI Eligible Housing units shall be counted for the purpose of certification in accordance with the provisions for counting units under the SHI set forth in 760 CMR 56.03(2). Requests for certification may be submitted at any time, and the Department shall determine whether a municipality is in compliance within 30 days of receipt of the municipality's request. If the Department determines the municipality is in compliance with its HPP, the certification shall be deemed effective on the date upon which the municipality achieved its numerical target for the calendar year in question, in accordance with the rules for counting units on the SHI set forth in 760 CMR 56.03(2). A certification shall be in effect for a period of one year from its effective date. If the Department finds that the municipality has increased its number of SHI Eligible Housing units in a calendar year by at least 1.0% of its total housing units, the certification shall be in effect for two years from its effective date.

If a Board considers that, in connection with an Application, a denial of the permit or the imposition of conditions or requirements would be consistent with local needs on the grounds that the Statutory Minima defined at 760 CMR 56.03(3)(b or c) have been satisfied or that one or more of the grounds set forth in 760 CMR 56.03(1) have been met, it must do so according to the following procedures. Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Board shall provide written notice to the Applicant, with a copy to the Department, that it considers that a denial of the permit or the imposition of conditions or requirements would

be consistent with local needs, the grounds that it believes has been met, and the factual basis for that position, including any necessary supportive documentation. If the Applicant wishes to challenge the Board's assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the Board's notice, including any documentation to support its position. The Department shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The Board shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the Department to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

This plan builds off of the Town of Chelmsford's 2005 Affordable Housing Plan and the 2010 Master Plan and has benefited from public feedback. The plan was developed by the Affordable Housing Plan Committee with support from the Town of Chelmsford Community Development Department and the Chelmsford Housing Authority. The Plan is organized according to the structure and content outlined in the DHCD Planned Production Guidelines.

1.1. Methodology

The Affordable Housing Plan Committee employed a data driven approach. The first step was collecting data to record the existing conditions in Chelmsford. Since substantial portions of the 2010 census has not been released and the 2005 Plan utilized the 2000 census as a baseline, this report utilizes the 2008 American Community Survey, the most recent census data where available.

In addition, this report also used the 2005 Affordable Housing Plan and the 2010 Chelmsford Master Plan prepared by the Town of Chelmsford Master Plan Committee and the Northern Middlesex Council of Governments (NMCOG).

The next step was conducting a comprehensive needs assessment. Essentially this is a more detailed examination of existing conditions with respect to the town's housing.

Since the ultimate objective is to improve the affordability of housing, the next step was to address that specific issue. Affordability, or the lack thereof, of housing in Chelmsford was assessed based on the existing conditions, income levels, and housing costs.

Combining the analysis of housing needs with a breakdown of affordability allowed the Committee to assess the unmet needs of the community with respect to housing. It is not the primary intent of this plan to solve all housing affordability issues. However, analyzing unmet needs does provide support for the strategies that would be recommended.

The Committee also considered the barriers to affordable housing. This analysis as well was instrumental in informing the decisions regarding strategy.

Parallel to the analysis on needs, the Committee considered a suite of potential strategies for promoting affordable housing. Since the essential requirement is to map out a planned production schedule, much of the Committee's time was dedicated to investigating and assessing specific locations. A set of criteria was established to evaluate potential affordable housing sites. With the help of the Community Development Department and the Housing Authority the

Committee analyzed the available options. The Committee also conferred with the Master Plan Committee to make sure there were no major inconsistencies between the two plans.

The end result is a strategy that meets the DHCD requirements for a Housing Production Plan, in particular, meeting the goal of adding affordable units to our Subsidized Housing Inventory sufficient to receive an exemption from comprehensive permits.

The research conducted as part of the Affordable Housing Plan process involved interviews with staff from the Town of Chelmsford. Other sources of information included: (1) demographic data from the U.S. Census and the State Data Center (MISER); and (2) housing data provided by the Town of Chelmsford, the Warren Information Group, and the U.S. Department of Housing and Urban Development.

1.2. Public Process

The Affordable Housing Plan Committee began meeting on November 4, 2009 and typically met on a monthly basis. In March of 2011, an advisory draft was forward to the DHCD. DHCD provided a favorable response. On September 14, 2011 the Committee made an initial presentation to the Planning Board. On October 4, 2011 the Committee met with the fourteen private property owners identified in the plan to answer questions and seek their input. Most property owners expressed conceptual support. On November 15, 2011 the Committee held a public forum to present the final draft plan and answer community questions. On December 14, 2011 the Committee requested final approval from the Planning Board and final approval from the Board of Selectmen on December 19, 2011.

1.3. Report Organization

Following this Introduction (Chapter 1), Chapter 2 presents and assesses existing conditions in Chelmsford, in particular with respect to housing. Chapter 3 presents data related to housing burdens, affordability and unmet needs of housing in the Town of Chelmsford. Chapter 4 identifies the barriers to production of affordable housing. Chapter 5 provides specific strategy recommendations for the Town of Chelmsford including a detailed road map for production of affordable units compliant with DHCD regulations for planned production, Chapter 6 presents an examination and assessment of potential affordable housing sites and presents the planned production schedule.

2. EXISTING CONDITIONS & ASSESSMENT

This chapter presents and assesses the existing baseline conditions of the town's affordable housing, including: (1) community demographics; (2) characteristics of the existing housing supply; (3) housing market activity and (4) the inventory of subsidized housing.

2.1. Community Demographics

This demographic profile provides an overview of Chelmsford's population and household growth, as well as social characteristics of the town's population, including household composition, age, and income. This information is relevant for determining future housing trends in Chelmsford and how they may affect growth and the need for housing, public facilities, and services.

While the focus of the demographic profile is on Chelmsford, regional, county, and statewide data are also provided for the purpose of comparison. In some instances, information for adjacent communities is also included so that a sense of Chelmsford's role in the region may be established. Chelmsford is a member of the Northern Middlesex Council of Governments (NMCOG). The NMCOG area is comprised of nine cities and towns including Billerica, Chelmsford, Dracut, Dunstable, Lowell, Pepperell, Tewksbury, Tyngsborough, and Westford. These nine towns plus Pelham, New Hampshire make up the Lowell, MA-NH Primary Metropolitan Statistical Area (PMSA)¹, which is the region used for decennial census data.

2.1.1. Population and Growth

As shown in Table 2-1, Chelmsford's population grew dramatically in the 1950s and 60s. After a decade of no growth, the population increased at a moderate pace in the 1980s and 90s. Chelmsford's population has been shrinking in the current decade.

During the growth period of 1980-2000, the PMSA region grew at faster pace. Between 1980 and 1990, Chelmsford's population grew by 3.9% while the PMSA grew by 12.5%. Over the following decade (1990 to 2000) moderate population growth in Chelmsford increased the population by 1,230 people (3.8%). The communities within the region that experienced the highest growth rate during the 1990s were Tyngsborough (28.2%), Dunstable (26.5%), and Westford (26.5%).

¹ PMSA is a geographic entity defined by the federal Office of Management and Budget for use by federal statistical agencies. A PMSA consists of one or more counties (county subdivisions in New England) that have substantial commuting interchange.

Table 2-1: Population Count and Projections

<i>Year</i>	<i>Chelmsford Population</i>	<i>Change From Previous</i>
1950	9,408	-
1960	15,130	60.8%
1970	31,432	107.7%
1980	31,174	-0.8%
1990	32,383	3.9%
2000	33,858	3.8%
2010	33,802	-0.2%

Source: United States Census Bureau.

Additionally, the Massachusetts Highway Department (Mass Highway) developed population projections for the region until 2030. These population projections were based upon a statewide model that assigns a specific share to each Metropolitan Planning Organization (MPO) region and then to its individual communities. NMCOCG offered comments on the draft projections and the final projections were adjusted accordingly. Based upon the population projections established by Mass Highway, Chelmsford's projected population growth between 2000 and 2030 is the third lowest in the NMCOCG region at 10.8%.

Table 2-2: Population Projections

	<i>2000</i>	<i>2010</i>	<i>2015</i>	<i>2020</i>	<i>2025</i>	<i>2030</i>	<i>Percent Change 2010-2030</i>
Chelmsford	33,858	34,920	35,460	36,110	36,900	37,500	7.4%

Source: 2000 U.S. Census; projections by Mass Highway in consultation with NMCOCG.

2.1.2. Age Characteristics

Tables 2-3 and 2-4 provide a breakdown of Chelmsford's current and projected population by age group. The first table indicates two significant trends. First, Chelmsford is losing its younger population. Second, the number of older residents (age 55 and older) is increasing.

Table 2-3: Age Distribution 2000-2008

Age	<i>Chelmsford</i>			<i>MA</i>
	2000	2008	% Change	% Change
Under 5 years	2,264	1,859	-17.9%	-3.8%
5 to 9 years	2,386	2,000	-16.2%	-11.6%
10 to 14 years	2,398	2,432	1.4%	-4.7%
15 to 19 years	1,989	1,808	-9.1%	10.9%
20 to 24 years	1,193	1,426	19.5%	14.2%
25 to 34 years	4,161	2,463	-40.8%	-11.3%
35 to 44 years	6,287	5,681	-9.6%	-8.6%
45 to 54 years	5,136	5,806	13.0%	13.3%
55 to 59 years	2,008	2,409	20.0%	30.8%
60 to 64 years	1,618	1,690	4.4%	36.6%
65 to 74 years	2,372	2,795	17.8%	-2.2%
75 to 84 years	1,512	1,497	-1.0%	-3.2%
85 years and over	534	536	0.4%	18.7%
TOTAL	33,858	32,402	-4.3%	1.9%

Source: U.S. Census Bureau and 2006-2008 ACS

Table 2-4: Age Distribution Projections, 2008-2020

<i>Age</i>	<i>2008</i>	<i>2020 (Estimated)</i>	<i>% Change</i>
Under 5 years	1,859	1,653	-11.1%
5 to 9 years	2,000	1,653	-17.4%
10 to 14 years	2,432	2,182	-10.3%
15 to 19 years	1,808	1,764	-2.4%
20 to 24 years	1,426	1,558	9.3%
25 to 34 years	2,463	3,382	37.3%
35 to 44 years	5,681	3,467	-39.0%
45 to 54 years	5,806	4,451	-23.3%
55 to 59 years	2,409	2,748	14.1%
60 to 64 years	1,690	2,196	29.9%
65 to 74 years	2,795	3,370	20.6%
75 to 84 years	1,497	2,165	44.6%
85 years and over	536	1,013	89.0%
TOTAL	32,402	31,602	-2.5%

Source: U.S. Census Bureau; MISER, UMass Amherst (estimates)

During the current decade, the town lost a substantial number of young adult residents. The outflow of this age group may be attributed to a lack of housing that is affordable to young adult singles and families. Without affordable rental or ownership opportunities, this age group is forced to locate elsewhere and not likely to return to Chelmsford. The projections in Table 2-4 substantiate the fact that this population loss will have a long-term effect on the town; as this

group ages, they will continue to leave Chelmsford. Chelmsford should consider affordable housing options to retain younger residents as a priority.

As Table 2-3 indicates, the most substantial population growth in Chelmsford has been among older residents. Specifically 12.6% of residents are between 55-64 years, 8.6% are between 65-74 years and 6.3% are 75 and over. These increases in the older age groups will have an impact on the level and types of services the town will need to provide in the future. Senior housing, especially assisted living, may be needed to adequately serve the needs of an aging population

The future population projections in Table 2-4 illustrate the fluctuations in the age breakdown as the various generations age. These projections indicate that the school-aged population, as a percentage of the total population, will continue to decrease. The number of persons aged 55 and older in Chelmsford is projected to continue to increase in the next decade. Furthermore, regional increases in elder population growth will create a substantial regional demand for senior or elderly housing and associated services.

2.1.3. Special Needs Population

Of the total Chelmsford population (32,402), 8.9% (2,889) are considered to be disabled according to 2007 U.S. Census Bureau data. Of this number, 44% (1,267) are elderly or 65 years and older.

Table 2-5: Special Needs Population (2008)

<i>Disability Status</i>	<i>Number</i>	<i>Percent of Total Disabled Population</i>
Total Number	2,889	100.00%
Ages 5-15	229	7.90%
Ages 16-20	92	3.20%
Ages 21-64	1,311	45.40%
Ages 65+	1,267	43.90%
One Physical Disability	1,806	62.50%
One Mental Disability	1,059	36.70%
One Sensory Disability	831	28.80%
One Employment Disability	841	29.10%
One Go Outside Home Disability	940	32.50%
Two or more disabilities	1,448	50.10%

Source: U.S. Census

2.1.4. Households

The number of households in Chelmsford increased by 3.7% from 2000 to 2010 to 13,213 (see Table 2-6).² As household size decreases across the state, the increasing number of households is

² DHCD excludes seasonal, occasional and recreational housing units from the total housing unit count. All but 44 of the 213 vacant properties are excluded from DHCD's state affordable housing requirements. These are noted as 'For Rent,' 'Vacant' housing units in the U.S. Census. The 2000 U.S. Census count for **total** housing units is 13,025 and the **occupied** housing unit count is 12,812, a difference of 213 vacant units. To maintain consistency with DHCD's standards, the analysis in the Planned Production Plan uses DHCD's occupied housing unit count, excluding Vacant, For Rent units, in most places instead of the U.S. Census count unless otherwise noted. However, the U.S. Census figures will be used in tables comparing Census data over time and where total units are measured instead of occupied units.

another indicator that despite a slowed population growth, there remains a demand for housing units in Chelmsford

Table 2-6: Number of Households, 2000-2008

<i>Year</i>	<i>Chelmsford Households</i>	<i>Change From Previous</i>
1990	11,353	
2000	12,812	13.3%
2010	13,313	3.7%

Source: U.S. Census Bureau

As with the population projections completed by the Massachusetts Highway Department, household projections were developed to show the expected growth of households in the Greater Lowell region. Households are defined by the U.S. Census as being equivalent to “occupied housing units”. According to the projections developed by MassHighway, as reflected in Table 2-7, the number of households in Chelmsford is expected to increase by 8.6% between 2000 and 2020 and an additional 3% between 2020 and 2030.

Table 2-7: Projections of Households

	<i>2000</i>	<i>2020</i>	<i>Percent Change, 2000-2020</i>	<i>2030</i>	<i>Percent Change, 2020-2030</i>
Chelmsford	12,826	13,929	8.6%	14,340	3%

2.1.5. Household Size and Composition

In comparison to Middlesex County and the state, the town has a smaller percentage of female-headed families and non-family households. The town has a slightly larger proportion of 65 or older living alone and a significantly greater proportion of married couple families. Whereas this population accounts for 56% of Chelmsford’s households, it only accounts for 51% of the county’s households and 48% of the state’s households.

The following table examines changes in the total number of households, families, and different household types between 2000 and 2008.

Table 2-8: Households by Type

<i>Household Type</i>	<i>1999</i>		<i>2008</i>		<i>Percent Change</i>
	<i>Number</i>	<i>Percent</i>	<i>Number</i>	<i>Percent</i>	<i>1999 to 2008</i>
Total households	12,812	100.0%	13,166	100.0%	2.68
Family households (families)	9,307	72.6%	8,891	69.3%	-3.3
With own children under 18 years	4,403	34.4%	4,192	31.9%	-2.5
Married-couple family	7,815	61.0%	7,393	57.5%	-3.5
With own children under 18 years	3,711	29.0%	3,527	25.9%	-3.1
Female householder, no husband present	1,148	9.0%	1,090	9.0%	-
With own children under 18 years	563	4.4%	471	4.6%	+0.2
Male householder, no wife present	344	2.7%	408	2.8%	+0.1
With own children under 18 years	125	1.0%	185	1.4%	+0.4
Nonfamily households	3,505	27.4%	4,275	30.7%	+3.3
Householder living alone	2,963	23.1%	3,891	27.8%	+4.7
Householder 65 years and over	1,233	9.6%	1,469	11.4%	+1.8
Households with individuals under 18 years	4,647	36.3%	4,383	33.9%	-2.54
Households with individuals 65 years and over	3,171	24.8%	3,494	27.0%	+2.2
Average household size	2.61		2.45		-.16
Average family size	3.11		3.07		-0.04

Source: US Census Bureau 1999; American Community Survey 2006-2008

This data, which is based on the US Census for 2000 and the 2006-2008 American Community Survey, reveals that between 2000 and 2008, the total number of households in town increased by 2.68%, or 354 households. However, the total number of families in town declined by 3.3%, or 416 families. The average family size declined slightly from 3.11 to 3.07.

Non-family households accounted for the total growth in households between 2000 and 2008. During this period, nonfamily households increased by 3.3%, or 770 households. Households comprised of only one individual also increased substantially. In 2000, one person households accounted for 23.1% of the total households in town. By 2008, they accounted for 27.8% of all households. This marked a 4.7% (928) increase in one person households during a seven-year period. Approximately 41% of one-person households in both 2000 and 2008 were comprised of seniors over the age of 65. The number of households with at least one person over the age of 65 also increased, by 2.2%, during this time period. Similar to average family size, average household size decreased from 2.61 in 2000 to 2.45 in 2008.

Chelmsford's household size decreased at more than twice the rate the regional and state average household size between 1990 and 2000, however, the average household size in Chelmsford is still larger than Middlesex County or the state.

2.1.6. Income Distribution

Table 2-9 compares the town's 1990 and 2000 household income distributions and Table 2-10 compares Chelmsford's median household income with surrounding communities.

Table 2-9: Household Income Distribution, 1999 and 2008

<i>Income</i>	<i>Households 1999</i>	<i>Percent 1999</i>	<i>Households 2008</i>	<i>Percent 2008</i>
Less than \$10,000	523	4.1%	425	3.2%
\$10,000 - \$24,999	1,287	10.0%	1,323	10.0%
\$25,000 - \$49,999	2,540	19.8%	1,883	14.3%
\$50,000 - \$74,999	2,589	20.2%	2,110	16.0%
\$75,000 - \$99,999	2,247	17.5%	1,455	11.1%
\$100,000 - \$149,999	2,555	19.9%	3,223	24.5%
\$150,000 - \$199,999	672	5.2%	1,545	11.7%
\$200,000 or more	413	3.2%	1,202	9.1%

Source: U.S. Census Bureau

The Town of Chelmsford has a lower percentage of households earning \$50,000 or less when compared to Middlesex County and the entire state. The percentages are higher for Chelmsford in the \$100,000 to \$200,000 range.

Table 2-10: Household Income Characteristics (2008)

	<i>Median Household Income</i>	<i>Median Family Income</i>	<i>% Households Earning < \$50,000</i>	<i>% Households Earning > \$200,000</i>
Massachusetts	\$64,684	\$81,056	39.3%	6.6%
Middlesex County	\$77,373	\$96,843	32.4%	9.9%
Chelmsford	\$88,293	\$110,066	27.5%	9.1%
Billerica	\$85,022	\$95,712	23.8%	3.7%
Dracut	\$69,012	\$80,226	31.2%	4.3%
Lowell	\$50,944	\$56,878	48.7%	1.2%
Tewksbury	\$87,427	\$99,405	25.3%	5.2%
Westford	\$117,538	\$130,030	19.3%	16.7%

Source: US Census Bureau

At \$88,293, the town's 2008 median household incomes exceeded the county and state medians as well as nearby towns for which data is available, with the exception of Westford. The same comparisons hold for median family income.

Chelmsford has a smaller percentage of residents living in poverty than either Middlesex County or the state. In 2008, it was estimated that, of the persons for whom poverty status³ was

³ Poverty status is determined for all persons except institutionalized persons, persons in military group quarters, persons in college dormitories, and unrelated individuals under the age of 15. Data on poverty status is derived from answers to income

determined, those below the poverty level was 3.1% of all people. This percentage was considerably lower than the comparable figure for Middlesex County (7.4%) or Massachusetts (10.0%).

2.2. Characteristics of Existing Housing Supply

2.2.1. Housing Units

As of the 2008 U.S. Census Bureau American Community Survey, there are 13,545 housing units in Chelmsford, of these 13,166 are occupied. This represents an increase of 520 housing units or a 4% increase from the 2000 U.S. Census total of 13,025 housing units. The town's housing unit growth rate was roughly the same as the rates of Middlesex County (3.3%) and the Commonwealth of Massachusetts (3.9%) The vacancy rate in housing units increased during the period but is still well below the statewide rate.

2.2.2. Age and Condition

Compared to other communities, Chelmsford has an older housing stock (see Table 2-11) with 54% of the town's occupied housing constructed prior to 1970. Of the housing units constructed since 1970, only 5% (673 units) were constructed after 2000, while 5,554 units were constructed between 1970 and 2000.

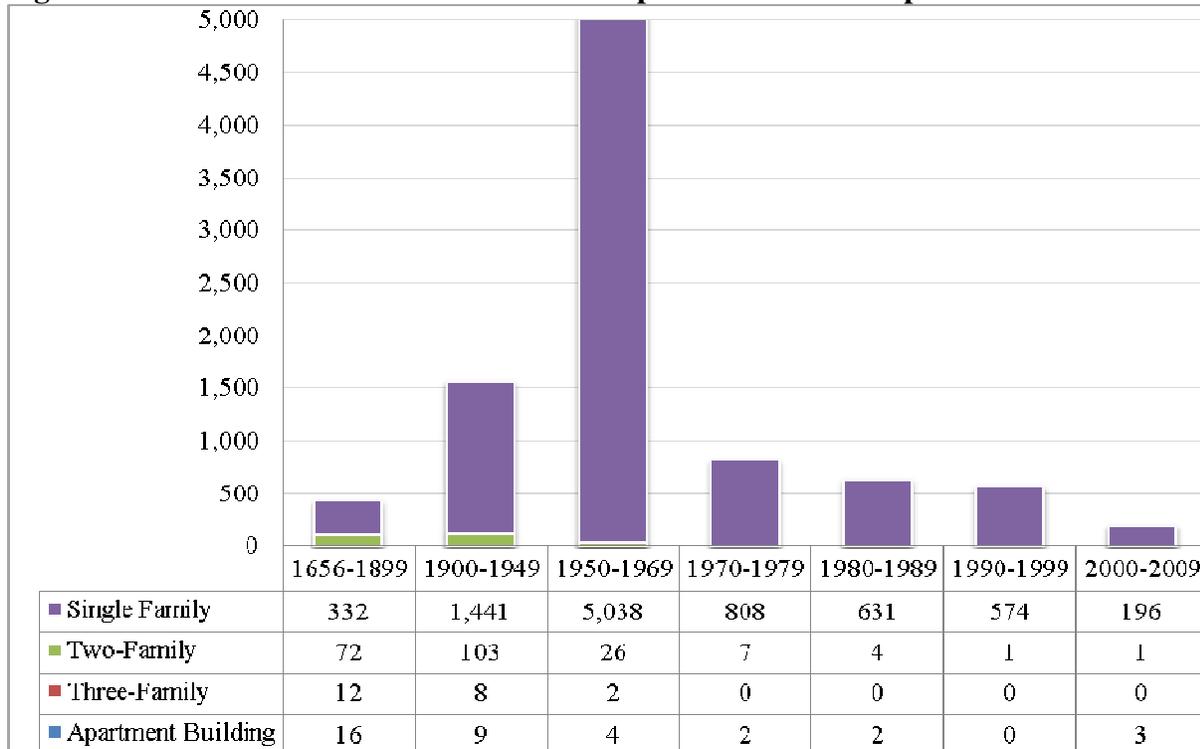
Table 2-11: Age of Housing Stock, 2008

<i>Year Built</i>	<i>Age</i>	<i>Number of Units</i>	<i>Percent</i>
Built 2005 or later	5 years or less	211	1.6%
Built 2000 to 2004	5 - 10 years	462	3.4%
Built 1990 to 1999	10 - 20 years	1,589	11.7%
Built 1980 to 1989	20 - 30 years	2,204	16.3%
Built 1970 to 1979	30 - 40 years	1,761	13.0%
Built 1960 to 1969	40 - 50 years	3,145	23.2%
Built 1950 to 1959	50 - 60 years	1,810	13.4%
Built 1940 to 1949	60 - 70 years	534	3.9%
Built 1939 or earlier	More than 70 years	1,829	13.5%

Source: U.S. Census Bureau

questions in the 1990 and 2000 census. Households are classified below the poverty level when the total income of the family or of the non-family householder is below the appropriate poverty threshold. Poverty thresholds vary depending upon three criteria: size of family, number of children, and age of the family householder or unrelated individual for one and two-person households. In determining the poverty status of families and unrelated individuals, the Census Bureau used income cutoffs which included a set of 48 thresholds arranged in a two-dimensional matrix consisting of family size (from one person to nine or more people) cross-classified by presence and number of children (from no children present to eight or more children present).

Figure 2-1: Year Structure Built for all Developed Residential Properties in Chelmsford



Source: *Appraisal Vision Chelmsford Assessor's Database, FY 2008*

Since more than 50% of the houses were built before 1960 many of these structures are currently or will be in the need of rehabilitation services such as weatherization, replacement windows, system upgrades, this will further increase the cost of maintenance.

2.2.3. Housing Stock by Type

According to the 2006 - 2008 *American Community Survey*, there were 13,545 housing units in Chelmsford in 2008. Single-family detached housing comprises the majority of the town's housing inventory (68.5%), as shown in Table 2-12. Between 2000 and 2008, the town's housing stock grew by 520 units. The fastest growing segments of the town's housing stock were twenty or more unit structures. Single-family detached housing accounts for the second largest increase in number of units, with 205 new units since 2000.

A significant trend over the last decade has been the increase in multifamily housing, including 20+ unit structures and two, three, and four family homes. Between 1990 and 2008, the total number of 20+ unit structures increased by 123.8%-- from 647 to 1,448 units. Another notable change is the increase in the number of two-, three-, and four-family homes between 1990 and 2008. During this period, the number of two-family homes grew by 81 units for an increase of 19.2%. Three- and four- unit homes increased by 41.5%, from 241 units in 1990 to 341 in 2008.

These changes are consistent with some of the housing goals articulated in the 1996 *Chelmsford Master Plan* and 2005 *Affordable Housing Plan*, which called for a diversification of the town's housing stock and the provision of moderate density, multifamily housing as a strategy to provide additional affordable housing opportunities to Chelmsford residents and families.

Figure 1, (this map is from the 2005 plan – needs to be updated) shows, on a parcel basis, housing types available in Chelmsford. It is important to note that this map does not illustrate areas developed for commercial, institutional, or industrial use. In addition, protected lands are not shown, and the reader should not assume from these maps that non-colored areas are necessarily available for new housing development.

Table 2-12: Numbers And Types Of Units, 1989-2008

<i>Housing Type</i>	<i>Year</i>			<i>Percent Change 1989-2008</i>
	<i>1989</i>	<i>1999</i>	<i>2008</i>	
Total housing units	11,812	13,025	13,545	14.7
1-unit, detached	8,398	9,074	9,279	10.5
1-unit, attached	926	1,144	939	1.4
2 units	421	425	502	19.2
3 or 4 units	241	285	341	41.5
5 to 9 units	207	249	184	-11.1
10 to 19 units	648	529	611	-5.7
20 or more units	647	1,053	1,448	123.8
Mobile home	239	266	241	.8

Source: U.S. Census Bureau SF-2 Reports, American Community Survey, 2006-2008

2.2.4. Length of Residency

The “length of residency” statistic indicates how long the head of household has lived in his or her current residence, not how long the householder has lived in the town. Thus, it is a measure of the average turnover of housing units—and not a direct measure of new residential influx. Turnover is a useful statistic because it is related to the rate of new construction as well as to changes in the cost of rental and sale units. Very often, areas that are subject to escalating prices experience higher than normal turnover rates. As previously affordable units become unaffordable, residents are either forced to move because of rising rents or property taxes, or choose to “cash in” by selling their home.

Housing turnover is limited in Chelmsford. Based upon 20% of total households having moved to their current home prior to 1980, more than 30 years ago, Chelmsford is a stable and mature community. For the 65% of households moved to Chelmsford in the 1990s and 2000s, this points point to middle-aged households and families who have recently settled in town.

Table 2-13: Length of Residency by Household, 2008

Length	<i>Chelmsford</i>		<i>Middlesex</i>	<i>Massachusetts</i>
	Units	Percent	Percent	Percent
Moved in 2005 or later	2,531	19.2%	26.2%	25.8%
Moved in 2000 to 2004	3,029	23.0%	23.3%	24.5%
Moved in 1990 to 1999	2,997	22.8%	23.1%	23.1%
Moved in 1980 to 1989	2,023	15.4%	10.8%	11.0%
Moved in 1970 to 1979	1,265	9.6%	7.7%	7.5%
Moved in 1969 or earlier	1,321	10.0%	8.9%	8.2%
Total Households	13,166			

Source: U.S. Census Bureau, American Community Survey 2006-2008

2.2.5. Tenure and Occupancy

Chelmsford has historically had a stable owner-renter ratio. In fact, in nearly twenty years even through 2,092 new housing units had been added to the local housing stock, the owner to renter ratio had changed little with approximately 82.1% (11,117 units) of occupied housing units occupied by homeowners and 15.1% (2,049 units) occupied by renters.

Although the total housing stock has increased during the current decade, the new units are owner-occupied, with rental occupied units actually falling. These trends reflect the construction of new single-family homes throughout the town in recent years (which are almost exclusively owner-occupied). The vacancy rate dropped from 3.2% (362 units) in 1990 to 1.7% (213 units) in 2000 and increased in 2008 to 3% of the total housing stock (an increase of 379 vacant units).

Table 2-14: Housing Tenure And Vacancy In Chelmsford, 1990-2010

Tenure Status	1990		2000		2008	
	Number of Units	Percent of Total Units	Number of Units	Percent of Total Units	Number of Units	Percent of Total Units
Owner Occupied	9,416	79.6%	10,743	82.5%	11,117	82.1%
Renter Occupied	2,037	17.2%	2,069	15.8%	2,049	15.1%
Vacant	362	3.2%	213	1.7%	379	2.8%
Total Housing Units	11,453	100%	12,812	100%	13,545	100%

Source: US Census Bureau SF 1 1990 and 2000; American Community Survey, 2006-2008

Table 2-15 below examines housing tenure by the number of units in a structure in 2000 and 2008. According to this data, the number of homeowners and renters living in single-family detached units increased between 2000 and 2008 by 1.2% and 2.2% respectively. However, the number of owners and renters living in attached single-family homes decreased during the same time period by 11.3% and 55.2% respectively.

Due partially to the increase in the construction of condominiums and larger apartment communities, the number of owner and renter households living in structures with 10 or more units increased in every housing type category.

Table 2-15: Housing Occupancy By Number Of Units In Structure

<i>Number of Units</i>	<i>Owner Occupied</i>			<i>Renter Occupied</i>		
	<i>2000</i>	<i>2008</i>	<i>Percent Change</i>	<i>2000</i>	<i>2008</i>	<i>Percent Change</i>
Total Units	10,744	11,117	3.4%	2,068	2,049	-0.92%
1, detached	8,692	8,792	1.2%	271	277	2.2%
1, attached	1,000	887	-11.3%	116	52	-55.2%
2	131	235	79.4%	271	200	-26.2%
3 or 4	114	194	70.2%	171	65	-62%
5 to 9	89	66	-25.8%	132	118	-10.6%
10 to 19	179	246	37.4%	335	365	9%
20 to 49	272	391	43.8%	359	382	6.4%
50 or more	33	65	97%	381	590	54.9%
Mobile home	234	241	3%	32	0	-100%
Boat, RV, van, etc.	0	0	0%	0	0	0%

Source: U.S. 2000 Census and American Community Survey, 2006-2008

2.3. The Housing Market

2.3.1. Vacancy Rate and Unoccupied Units

The vacancy rate indicates the availability of housing units in a community. In general, a vacancy rate of 5% is considered ideal because it allows the population to move freely in the marketplace.

Chelmsford has historically low vacancy rates and unoccupied units for both rental and ownership indicating that there is a significant demand for additional housing and that the overall condition of the housing stock is good. Specifically, the vacancy rate for ownership units in Chelmsford in 2008 was below the rates observed for the state and the region. The 2008 vacancy rate for rental units in Chelmsford was 3.2%, up from 1.9% in 2000, but well below county and state levels. Both vacancy rates for rental and ownership housing are far below 5%, which indicates that there is a significant demand for additional housing.

While the vacancy rate identifies the availability of units for rent or for sale, the percentage of vacant or unoccupied units also includes dwelling units that are not available for rent or sale because they are abandoned, dilapidated, or otherwise not suitable for habitation. In 2000, Chelmsford had 103 unoccupied units that were abandoned, dilapidated or not suitable for habitation, which comprised 0.7% of the town's housing stock at that time.⁴ The low vacancy rate and unoccupied units rate indicates that Chelmsford has a limited supply of housing for sale and that the overall condition of the housing stock is good.

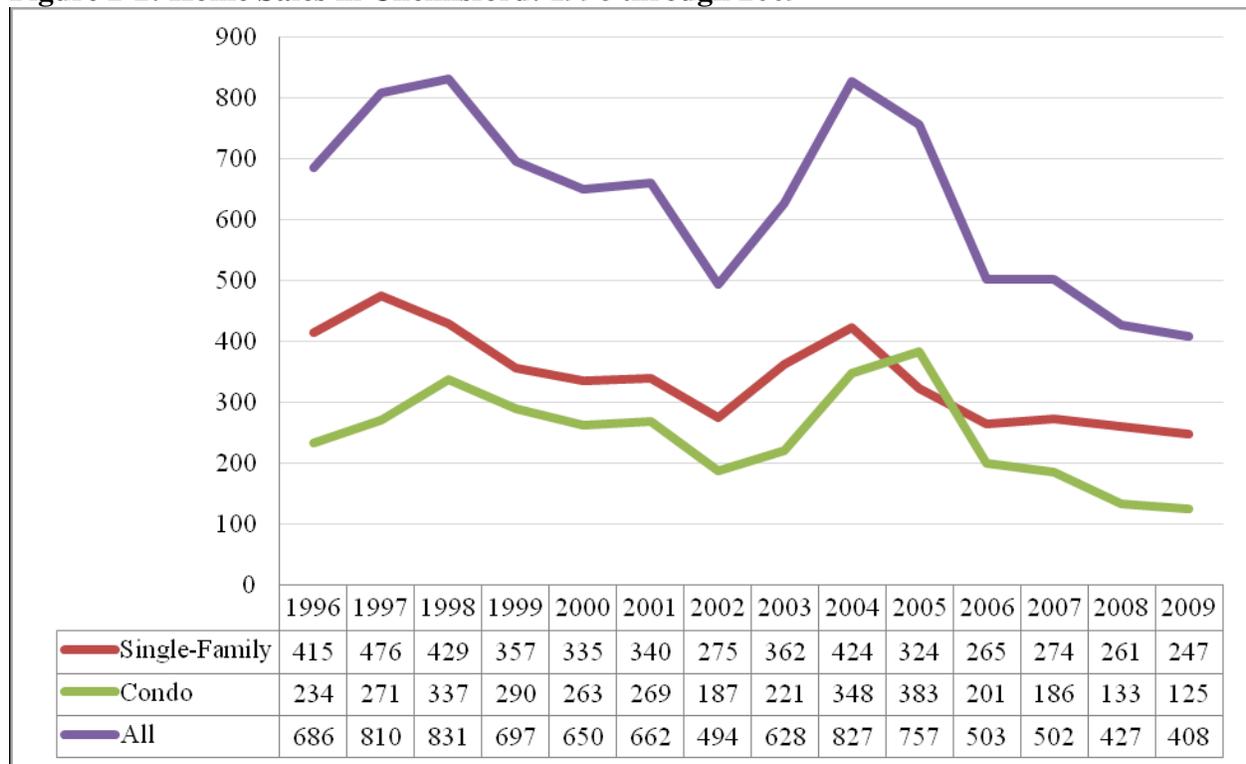
⁴ This figure (0.7%) includes units: (1) rented or sold, not occupied; and (2) other vacant housing units. This figure does not include seasonal housing units.

2.3.2. Home Sales Activity

Chelmsford mirrored regional and state wide trends, with a low in the early part of the decade, a high in the middle of the decade and another low at the end of the decade reaching a fourteen year record low

According to The Warren Group, home sales activity in Chelmsford peaked in 1997, with 867 total units sold, before declining steadily through 2002. Condominium sales peaked later than single-family sales; however, since 1998, the two housing types have had similar purchasing patterns in Chelmsford. The average number of single-family homes sold during the first half of the decade was 335; the average for the second half was 428. The peak of single-family home sales activity occurred in 1997, when 476 units were sold; the lowest point was 1990 when only 255 homes were sold.⁵ The year 2004 saw all housing sales activity increase again to match 1997/1998 levels, with condominium sales reaching their highest sales (354 units).

Figure 2-2: Home Sales in Chelmsford: 1996 through 2009



Source: The Warren Group as of December 31, 2009

2.3.3. Housing Permit Data and Construction Costs

Housing permits for new construction also mirrored home sales activity. Almost all new permits were for single family dwellings. However, the later part of the decade experienced an increase in multi-family permits, primarily due to 40b development. In fact, multi-family construction made up nearly 45% of all new units created over the last decade.

In reviewing housing permit data from 2000 through 2008, two trends become apparent (see Table 2-16). First, after peaking in 2004 with 109 new units, the number of new single-family

⁵ Source: Banker and Tradesman, a publishing and information services organization that provides services to professionals working in the fields of real estate, banking and commerce.

construction has decreased significantly in Chelmsford. Middlesex County has seen a similar decline in new single-family housing construction, but the drop was not as significant as in Chelmsford. Second, the average construction cost of single-family homes in town has increased significantly over the same period, after decreasing dramatically from a peak in 2002.

Table 2-16: Housing Permit Data and Construction Costs, 2000-2008 (Single-Family Units)

<i>Year</i>	<i>Number of Units</i>	<i>Average Cost/Unit</i>
2000	29	\$154,672
2001	30	\$166,322
2002	26	\$220,769
2003	57	\$186,105
2004	109	\$157,863
2005	64	\$166,922
2006	65	\$165,999
2007	23	\$187,261
2008	13	\$193,077

Source: MISER/Massachusetts State Data Center

Table 2-17 below shows the trends in new residential development in Chelmsford between 2000 and 2008 by measuring the number of residential building permits, by housing type, that have been issued during the nine year time period.

Table 2-17: Residential Building Permits Issued By Housing Type

<i>Year</i>	<i>Single-Family Units</i>	<i>Two-Family Units</i>	<i>3 + 4 Family Buildings</i>	<i>5 + Family Buildings</i>
2000	29	-	-	1
2001	30	-	-	1
2002	26	-	-	3
2003	57	-	-	2
2004	109	2	-	1
2005	64	-	-	-
2006	65	2	2	4
2007	23	-	-	-
2008	12	-	-	-

Source: MassBenchmarks as of December 31, 2008.

As shown in Table 2-17, there was a great deal of housing activity in 2006. This new residential development, valued at \$23,150,759, accounted for 16.7% (73) of all residential permits issued and approximately 23.4% (181) of the total number of units permitted between 2000 and 2008.

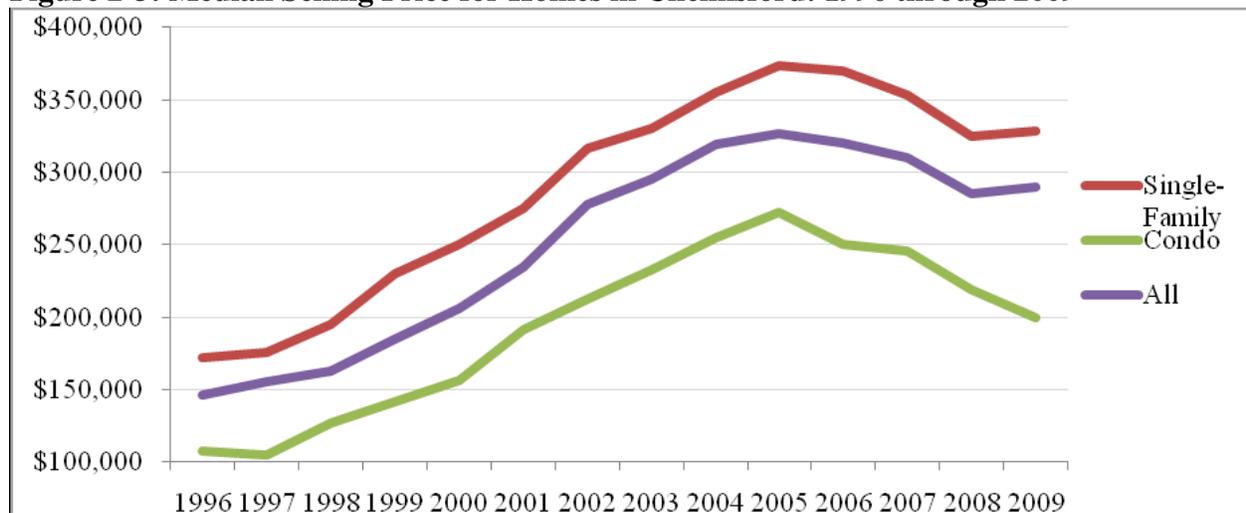
Since 2006, however, new residential development has steadily declined. The total number of permits issued declined by 68% between 2006 and 2007, and an additional 48% between 2007 and 2008. This trend corresponds to the overall decline in the housing and construction markets over the past three years.

2.3.4. Housing Costs

2.3.4.1 Ownership

Figure 2-3 below illustrates the changes in the median selling price for single-family homes, condos, and “all sales” in Chelmsford since 1996. According to the Warren Group, the median selling price for each of these categories rose steadily between 1996 and 2005, even though there was a decline in the number of sales between 1998 and 2002. When the selling price for homes in Chelmsford peaked in 2005, single-family homes had a median selling price of \$373,700, the median selling price for condos was \$ 272,000 and “all sales” had a median selling price of \$327,000. Compared to the median selling prices in 1996, the costs of single-family homes in 2005 were 117% higher, condos were 124% more expensive and “all sales” were 153% higher.

Figure 2-3: Median Selling Price for Homes in Chelmsford: 1996 through 2009



Source: The Warren Group as of December 31, 2009

Between 2005 and 2008 prices declined in all three (3) categories. However, during 2009, the median selling price for single-family homes increased by 1.2% from \$ 325,000 to \$ 329,000, while the median selling price for condos declined by 8.5% from \$ 218,500 to \$ 200,000. During the past year, the median selling price for “all sales” increased by 1.8% from \$ 285,000 to \$ 290,000.

As recently as July 2010 the median sales price for a single family home between July 2009 and July 2010 was \$344,000 with an average sales price of \$356,723 and for the same time period it was \$210,290 and \$200,056 respectively for condominiums.

2.3.4.2 Rental

Rental Housing has become much more expensive in recent years. Although rents have historically risen more slowly, the pressure on rental markets is increasing as housing availability grows tighter. Although median rent in Chelmsford increased less between 1990 and 2000 than regional and statewide increases, Chelmsford experienced the highest increase between 2000 and 2008 (see the following Table).

Table 2-18: Median Gross Rents

	<i>1990</i>	<i>2000</i>	<i>2008</i>	<i>1990-2000 % Change</i>	<i>2000-2008 % change</i>
Chelmsford town	\$702	\$777	\$1,154	10.6%	48.5%
Lowell, MA-NH PMSA	\$595	\$669	\$969	12.4%	44.8%
Middlesex County	\$671	\$835	\$1,195	24.4%	43.1%
Massachusetts	\$580	\$684	\$987	17.9%	44.3%

The following Table is a more detailed examination of the above data. The median gross rents are based upon the fair market rents (FMR) of different number of bedrooms. FMR is the average rent (including utilities) being charged in a community for safe, clean, modest apartments. In general, the FMR for an area is the amount that would be needed to pay the gross rent (shelter rent plus utilities) of privately owned, decent, and safe rental housing of a modest (non luxury) nature with suitable amenities.

Table 2-19: Fair Market Rents by Unit Bedrooms in the Lowell, MA-NH PMSA

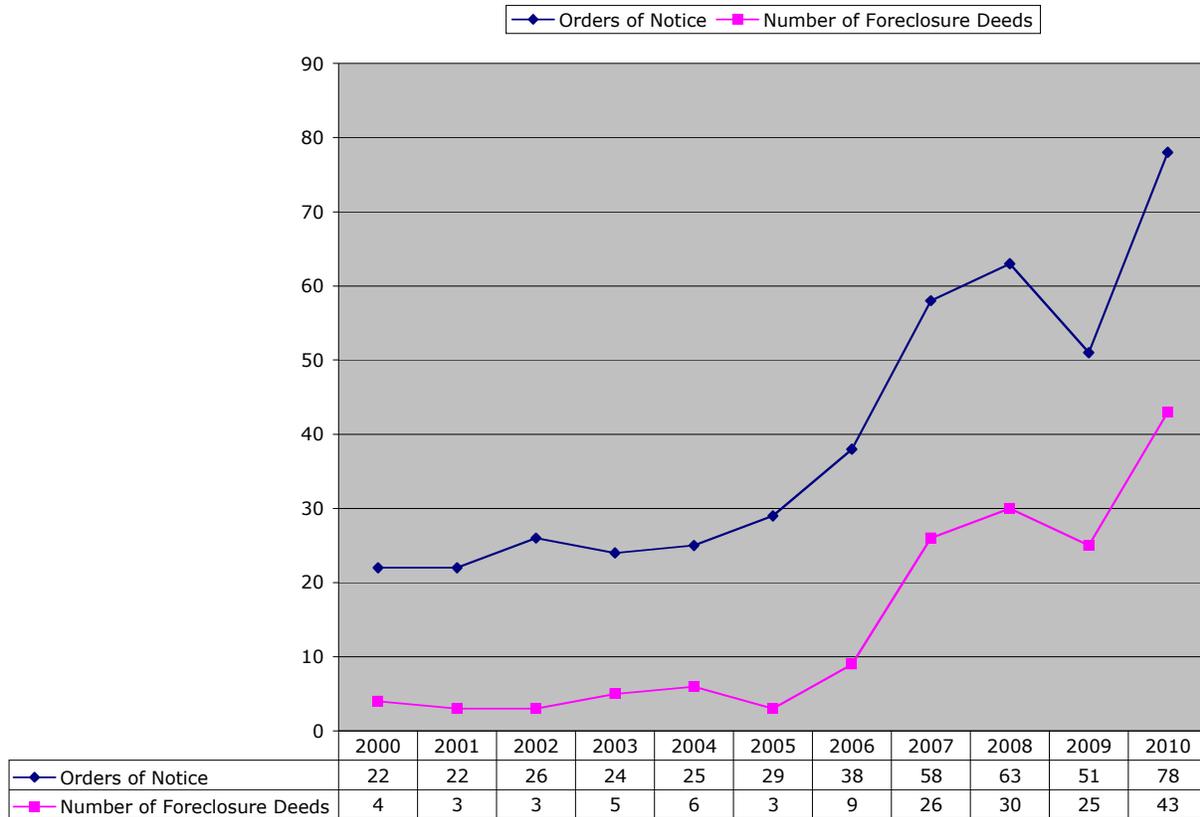
<i>Year</i>	<i>Efficiency</i>	<i>One- Bedroom</i>	<i>Two- Bedroom</i>	<i>Three- Bedroom</i>	<i>Four- Bedroom</i>
FY 2000	\$491	\$634	\$766	\$960	\$1,073
FY 2005	\$715	\$856	\$1,102	\$1,316	\$1,437
Final FY 2010 FMR	\$843	\$1,009	\$1,297	\$1,549	\$1,699
2000 – 2010 % change	41%	37%	40%	38%	36%

2.3.4.3 Foreclosures

Due primarily to a severe economic recession, the number of properties foreclosed upon have been on the rise. While Massachusetts has not suffered as much as some other states, the increase in foreclosures has been disturbing. In Massachusetts the high cost of housing has contributed to both an increase in home foreclosures, and property owners being served with Orders of Notice. An Order of Notice is served by a mortgage holder as the first official step in the foreclosure process. While not all Orders of Notice result in foreclosure, they are considered to be a good predictor of future home foreclosures.

The following figure illustrates foreclosure activity in Chelmsford over the last decade. Foreclosures in the final year of the decade were higher than any other year.

Figure 2-4: Chelmsford Foreclosure Activity



Source: Northern Middlesex Registrar of Deeds

2.3.5. Inventory of Subsidized Housing

2.3.5.1 Chapter 40B-Qualifying Affordable Housing

Chapter 40B of the Massachusetts General Laws mandates that communities have 10% of their total housing units dedicated to households with low and moderate incomes as defined by HUD. In order to qualify as affordable under Chapter 40B, housing units must be subsidized⁶ by the state or federal government.

In communities that have less than 10% affordable housing, Chapter 40B allows private developers who construct affordable housing to circumvent local zoning and subdivision control regulations through the Comprehensive Permit process. This process allows developers to submit a single application to the Zoning Board of Appeals and requires that the application be approved unless it presents serious health or safety risks. A project must contain at least 20% affordable housing to be eligible for a Comprehensive Permit. Comprehensive Permits have

⁶ Initially, “subsidized” in the context of Chapter 40B was taken to mean financial subsidies only. As a result, communities had little incentive to undertake housing initiatives not involving direct state or federal financial assistance, even if they were otherwise consistent with the intent of the statute. This changed in 1989 when the definition of “subsidized” was broadened to include programs providing subsidies in-kind or through technical assistance or other supportive services. As a result, several non-traditional subsidy programs came into wide use during the 1990s. These include the Department of Housing and Community Development’s (DHCD) Local Initiative Program (LIP), the Federal Home Loan Bank of Boston Affordable Housing Program, and the New England Fund (NEF).

caused great concern in many Massachusetts communities because they strip cities and towns of much of their local land use control and sometimes result in developments that are poorly sited in remote or environmentally sensitive locations.

The following table is the subsidized housing inventory from the Department of Housing and Community Development under Chapter 40B.

Table 2-20: Subsidized Housing Inventory

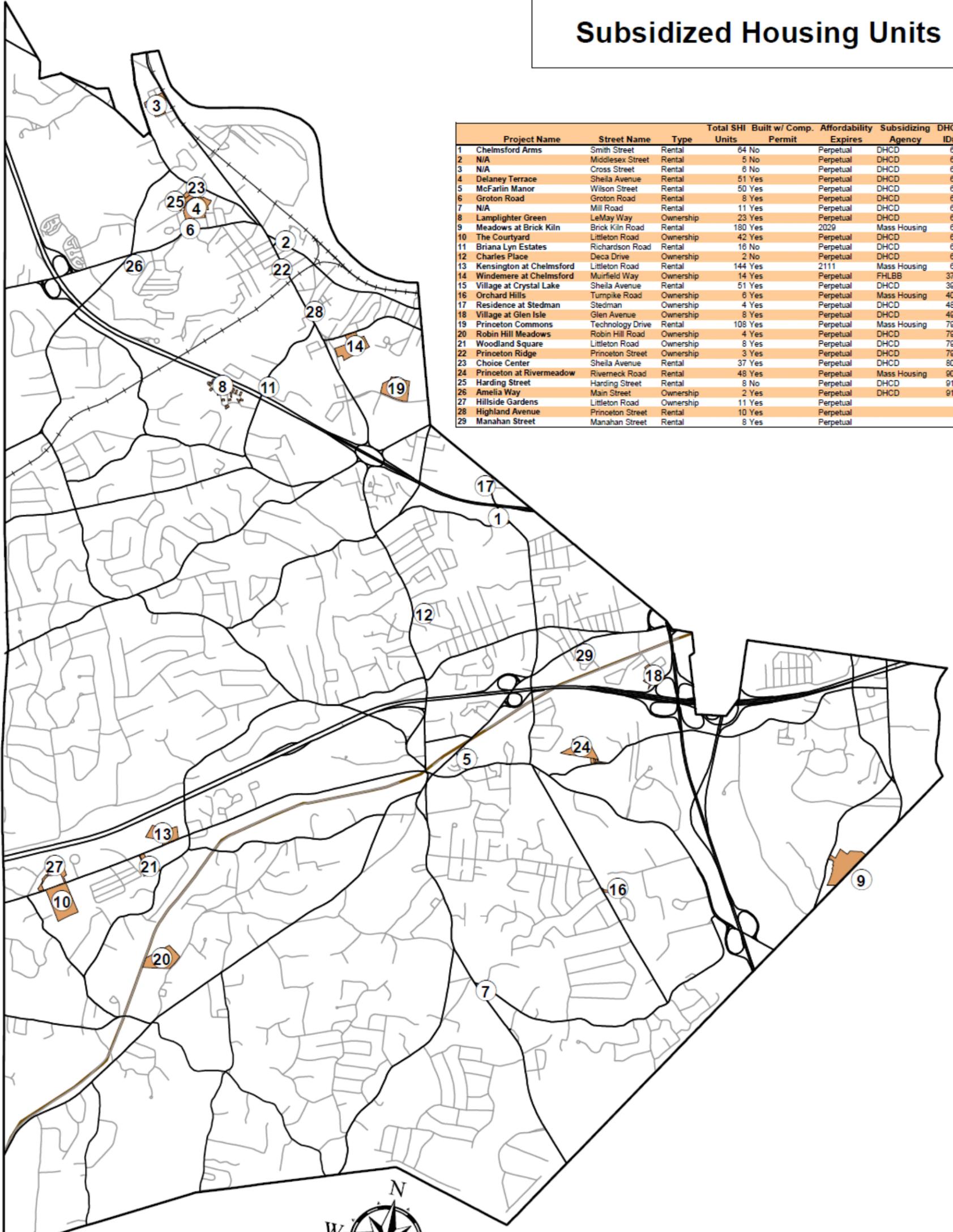
<i>Project Name</i>	<i>Address</i>	<i>Type</i>	<i>Total SHI Units</i>	<i>Comp. Permit</i>
Chelmsford Arms	1 Smith St.	Rental	64	No
n/a	34 Middlesex Ave.	Rental	5	No
n/a	Cross St., Tyngsboro St.	Rental	6	No
Delaney Terrace	8 Sheila Ave.	Rental	51	Yes
McFarlin Manor	10 Wilson St.	Rental	50	Yes
Groton Road	79A Groton Road	Rental	8	Yes
n/a	Mill Rd., Sheila Ave.	Rental	11	Yes
Lamplighter Green	Richardson Rd.	Owner	24	Yes
Meadows at Brick Kiln	82 Brick Kiln Rd.	Rental	180	Yes
The Courtyard	360 Littleton Rd.	Owner	42	Yes
Briana Lyn estates	86 Richardson Rd.	Rental	16	No
Charles Place	Deca Drive	Owner	2	No
Kensington at Chelmsford	223-229 Littleton Rd.	Rental	144	Yes
Windmere at Chelmsford	Princeton St., Fairview St.	Owner	14	Yes
Village at Crystal Lake	Sheila Ave.	Rental	51	Yes
Orchard Hills	130 Turnpike Rd.	Owner	6	Yes
DMR Group Homes		Rental	62	No
Residence at Steadman	140 Steadman St.	Owner	4	Yes
Village at Glen Isle	37 Glen Ave.	Owner	8	Yes
Princeton Commons	Technology Dr.	Rental	108	Yes
Robin Hill Meadows	5-25 Equestrian Ln.	Owner	4	Yes
Woodland Square	262-264 Woodland Sq.	Owner	8	Yes
Princeton Ridge	67 Princeton St.	Owner	3	Yes
Choice Center	19 Sheila Ave.	Rental	37	Yes
Princeton at Rivermeadow	Riverneck Road	Rental	48	Yes
Harding Street	Harding St.	Rental	8	No
Amelia Way	8 Main St.	Owner	2	Yes

Source: Massachusetts Department of Housing and Community Development (DHCD)

2.3.5.2 Chapter 40B-Qualifying Affordable Housing

The following map identifies the locations of existing affordable housing projects on the subsidized inventory.

Subsidized Housing Units



Project Name	Street Name	Type	Total SHI Units	Built w/ Comp. Permit	Affordability Expires	Subsidizing Agency	DHCD ID#
1 Chelmsford Arms	Smith Street	Rental	64	No	Perpetual	DHCD	664
2 N/A	Middlesex Street	Rental	5	No	Perpetual	DHCD	665
3 N/A	Cross Street	Rental	6	No	Perpetual	DHCD	666
4 Delaney Terrace	Sheila Avenue	Rental	51	Yes	Perpetual	DHCD	667
5 McFarlin Manor	Wilson Street	Rental	50	Yes	Perpetual	DHCD	668
6 Groton Road	Groton Road	Rental	8	Yes	Perpetual	DHCD	669
7 N/A	Mill Road	Rental	11	Yes	Perpetual	DHCD	670
8 Lamplighter Green	LeMay Way	Ownership	23	Yes	Perpetual	DHCD	671
9 Meadows at Brick Kiln	Brick Kiln Road	Rental	180	Yes	2029	Mass Housing	672
10 The Courtyard	Littleton Road	Ownership	42	Yes	Perpetual	DHCD	673
11 Briana Lyn Estates	Richardson Road	Rental	16	No	Perpetual	DHCD	674
12 Charles Place	Deca Drive	Ownership	2	No	Perpetual	DHCD	675
13 Kensington at Chelmsford	Littleton Road	Rental	144	Yes	2111	Mass Housing	677
14 Windemere at Chelmsford	Muirfield Way	Ownership	14	Yes	Perpetual	FHLBB	3703
15 Village at Crystal Lake	Sheila Avenue	Rental	51	Yes	Perpetual	DHCD	3634
16 Orchard Hills	Turnpike Road	Ownership	6	Yes	Perpetual	Mass Housing	4088
17 Residence at Stedman	Stedman	Ownership	4	Yes	Perpetual	DHCD	4870
18 Village at Glen Isle	Glen Avenue	Ownership	8	Yes	Perpetual	DHCD	4977
19 Princeton Commons	Technology Drive	Rental	108	Yes	Perpetual	Mass Housing	7905
20 Robin Hill Meadows	Robin Hill Road	Ownership	4	Yes	Perpetual	DHCD	7906
21 Woodland Square	Littleton Road	Ownership	8	Yes	Perpetual	DHCD	7907
22 Princeton Ridge	Princeton Street	Ownership	3	Yes	Perpetual	DHCD	7908
23 Choice Center	Sheila Avenue	Rental	37	Yes	Perpetual	DHCD	8006
24 Princeton at Rivermeadow	Riverneck Road	Rental	48	Yes	Perpetual	Mass Housing	9007
25 Harding Street	Harding Street	Rental	8	No	Perpetual	DHCD	9139
26 Amelia Way	Main Street	Ownership	2	Yes	Perpetual	DHCD	9189
27 Hillside Gardens	Littleton Road	Ownership	11	Yes	Perpetual		
28 Highland Avenue	Princeton Street	Rental	10	Yes	Perpetual		
29 Manahan Street	Manahan Street	Rental	8	Yes	Perpetual		

3,000 1,500 0 3,000 Feet



Prepared by:
The Town of Chelmsford
Community Development Department

Feature Data Sources:
Town of Chelmsford GIS
MassGIS

 Subsidized Housing Units

2.3.5.3. Senior and Special Needs Housing

Senior or disabled housing comprises 35% of the town's affordable housing stock. The town's current stock of elderly or disabled housing includes 70 units at Chelmsford Arms; 51 units at the McFarlin Manor; 5 units at Pickwick Estates; 48 units at Delaney Terrace; 16 units at Briana Lyn Estates 86 Richardson Road; 51 units at North Village and 37 units at the Choice Center. Eight units of special needs housing are located at the Groton Road Group Residence and 22 units are located at scattered sites. In addition, a new group home, located at Highland Ave., for individuals with developmental disabilities opened in October 2009 for 8 residents.

2.4. Five Year Progress

Over the last decade Chelmsford has experienced a great deal of 40B activity. Between 2001 and 2005, the Town approved the construction of 431 units of housing of which 134 units were affordable, including Kensington at Chelmsford, a 144 unit rental project, North Village, a 51 unit elderly/disabled rental project, Windemere, a 56 unit 55 and over ownership project, Orchard Woods, a 24 unit ownership project; The Village at Glen Isle, a 32 unit ownership project, The Residences at Stedman, a 16 unit ownership project and Princeton Commons, a 108-unit rental project.

Since 2005 Robin Hill Meadows, a 16-unit detached home project, Woodland Square, a 36-unit townhouse project, Princeton at Riverneck, a 48 unit rental project and Hillside Gardens, a 44 unit townhouse project and The CHOICE center, a 37 unit rental project have been approved. However, both the Princeton at Riverneck and Hillside gardens projects were appealed by abutters. The Princeton at Riverneck appeal has since been settled while the Hillside appeal is ongoing. Neither project has moved forward with construction to date.

2.4.1. Current Projects

Table 2-21: Projects in Process and Under Review

<i>Location</i>	<i>Type</i>	<i>Designation</i>	<i># of Units</i>	<i># of Beds</i>
Highland Ave.	Rental	Family	5	10
9 Manahan St.	Rental	Veteran	2	8

Source: Chelmsford Housing Authority; Community Development Department.

2.4.2. Future Status

According to DHCD, 966 units or 7.4% of Chelmsford's housing inventory qualified as affordable under Chapter 40B as of September 2009. However, according to the 2010 Census and verified by the DHCD as of August 31, 2011, Chelmsford has a total of 13,741 year round housing units and 995 units. Therefore, 7.2% of Chelmsford's housing inventory qualified as affordable under Chapter 40B. 381 new affordable units are needed to meet the current 10% requirement. Accordingly, this would be require production of at least 381 rental units, a maximum of 1,524 ownership units, or some combination thereof totaling 332 units added to the Subsidized Housing Inventory.

Despite approving a total of 612 units since 2000, specifically 431 between 2000 and 2005 and 181 since 2005, the Town has not been able to meet the DHCD's Planned Production thresholds. Prior to 2008, planned production required creation of affordable units equal to .75% (97 units)

of total housing stock in a calendar year. Post February 2008, the .75% threshold was reduced to .5% (65 units).

It is important to note that expiring units are not an issue in Chelmsford as almost all units are affordable in perpetuity. Of those units that do expire the earliest expiration date is 2029 for the Meadows at Brick Kiln property. DHCD was the subsidizing agency on most projects.

There are a number of impediments that make the re-sale of these units quite difficult. Some have very high sales prices that an eligible buyer could not afford, some have high condo fees that make the unit unaffordable and others have not been maintained inside making it difficult to market. Pricing for these units are based upon a calculation that is first based upon either 70% or 80% of median income. The calculation takes into account the current interest rates, condo fees, PMI, hazard insurance and taxes. As these numbers vary from project to project, it is clear that a development that was priced using 80% of median income will be higher than one that was priced at 70% of median income. For all developments, an eligible buyer is one that has a family income below 80% of median income.

The units listed as Rental have all been occupied. The CHA is responsible for maintaining the waiting list for almost all of these rental redevelopments. The Meadows at Brick Kiln is the only development that maintains their own waiting list. The affordable rental rates vary based upon the target income. Units set at 80% of median income are higher than those set as 50% of median income. Many of the older rental developments have rents set at the 80% income threshold. Units qualify under the States Subsidized Housing Inventory as long as they are at 80% or below. The CHA has subsidized almost the entire private rental developments with Project based Section 8 Vouchers to make them truly affordable to a wider range of families and singles. Rents set at 80% of median income are close to market rates.

2.5. Affordable Housing Programs and Organizations

2.5.1. Housing Authority

The goal of the Chelmsford Housing Authority is to assist the Town of Chelmsford to provide “one stop shopping” for all affordable housing needs to low and moderate income residents of Chelmsford.

The CHA assists in servicing the needs of developers, town boards and officials and residents of existing and future affordable housing projects into one overall affordable housing service center for the Town.

For decades, the Chelmsford Housing Authority (CHA) has worked toward providing an adequate supply of affordable housing. In addition to developing units, and managing and operating the local public housing program, the Housing Authority assists the Town of Chelmsford in reviewing the affordable component of new housing development proposals. The Housing Authority also manages the housing lottery system, oversees the re-sale of affordable units in Chelmsford, and administers the Section 8 Housing Choice Program.

The objective of the CHA is to provide housing for residents in perpetuity. Providing this support over a long period is an investment in affordable housing.

2.5.1.1.Waiting List

Currently, there are over 1,300 families and singles that are on the Chelmsford Housing Authority's waiting list for housing and another 143 seniors on the State Aided Public Housing Waiting List. The average wait for families and singles is over seven to ten years. The average wait for seniors is between six months and five years. There is a shortage of affordable rental opportunities in the community.

2.5.1.2.Affordable Housing Projects

In 2001 the Chelmsford Housing Authority founded Chelmsford Housing Opportunities for Intergenerational and Community Endeavors, Inc, (CHOICE) a 501 (c)3 non profit to assist with the development of new housing and supportive services. The CHA and CHOICE are interested and willing to partner with the Town in developing housing that can reflect the desire and needs of the community.

The Chelmsford Housing Authority (CHA) is awaiting funding for the development of 8 units of housing for veterans on Manahan Street, secured 88 new Section 8 Vouchers targeted at disabled households and an additional 60 Section 8 Vouchers for Veterans. In addition, the CHA has recently completed construction of a five unit development targeted at families and a 37 unit development targeted for seniors.

The CHA is supporting the Master Planning of the UMASS West Campus and the Oak Hill. The CHA/CHOICE is interested in partnering with the Town of Chelmsford in developing housing for populations identified in this plan. One option is the development of a Continuing Care Retirement Community consisting of market rate and affordable options for seniors.

2.5.1.3.Section 8

At the time April 15, 2010, the CHA held 556 vouchers. Twenty percent of these vouchers were project-based, which means that the voucher stays attached to a unit for 10 years and does not move to a different unit with the resident. The remaining vouchers are tenant-based, which means the voucher can travel with the resident to a new unit. In the last year, the CHA was awarded an additional 123 tenant-based vouchers through a competitive process managed by HUD. Although this is a great accomplishment for the Housing Authority, representatives from the CHA are concerned that the vouchers will not be fully utilized because of the scare rental opportunities in town.

In addition to bricks and mortar projects, the CHA runs a number of education and training programs for residents in need of support services. These services include employment training opportunities, support programs for the elderly, and the Family Self-Sufficiency Program, which includes childcare, credit counseling, stress management, and homeownership counseling.

The Chelmsford Housing Authority has a number of State Aided Public Housing Developments in Chelmsford. These units are set aside for individuals and family that earn less than 80% of median income. However, the residents only pay between 27% and 32% of their income towards the rent. The average rent is \$354 a month. Even though it is listed as "subsidized" housing, the CHA generates adequate income from these developments to not require an annual subsidy from the State for the day to day management of these developments.

2.5.2. Town of Chelmsford Assessors' Department

The Town of Chelmsford offers several Statutory property tax exemptions and deferral programs for purposes of specifically of lessen the property tax burden for specific populations, such as seniors, (CLAUSE 41A, C), surviving spouse (CLAUSE 17D), blind person (CLAUSE 37), veterans (CLAUSES 22 through 22E) and a general hardship exemption (CLAUSE 18) who are within certain income and asset limitations.

Based upon input from the Assessor's, all programs have good participation rates with the exemption of the Clause 41A tax Deferral option.

2.5.3. Community Preservation Committee

The Community Preservation Committee (CPC) consists of nine members and implements the Community Preservation Act (CPA) for the Town of Chelmsford. Funding for the CPA is created through a surcharge on the local property tax, which is also matched by state funds, and these funds provide assistance for Open Space Preservation, Historic Preservation and Affordable Housing projects. A minimum of 10% of the funds must be allocated to each area, while the remaining funds may be allocated based upon the recommendations made by the CPC.

Since its inception the CPC has allocated \$687,000 to the CHA and the CHA has secured over \$14,600,000 in matching funds to preserve existing units and develop new units.

Approximately \$ 1.4 million was available in CPA funds in FY2009 and the CPC recommends projects to be funded to Town Meeting, which appropriates the CPA funds. Affordable Housing funds are used to create additional affordable housing units through new construction, rehabilitation or buying down existing housing units to make them affordable.

The CPC has established the following goals for the allocation of CPA funds for Affordable Housing:

- *Meet local housing needs along the full range of low and moderate incomes, while promoting diversity and the stability of individuals and families living in Chelmsford.*
- *Ensure that new affordable housing is harmonious with the existing community.*
- *Meet the 10% State standard for affordable housing.*
- *Leverage other public and private resources to the greatest extent possible.*

Long-term affordable housing projects for the CPC include the limited access apartment affordability program and public – private projects. As of FY2009, Town Meeting had approved \$ 687,000 in CPA funds for affordable housing projects that leveraged an additional \$ 14.6 million in federal, state and private funding sources. Among those projects funded were the Courtyard Condominiums, Orchard Woods, North Village, the CHOICE Center and the CHA affordable unit buy down program. The CPA funds represent the principal local funding source for the development of affordable housing units. According to the Fiscal Year 2010 Plan for the CPC, there was \$ 214,740 in unallocated community housing account balances as of February 2, 2009, as well as an additional \$ 118,000 in FY 2010 reservations and appropriations for community housing.

The CHOICE Center, 19 Sheila Ave, a 37 units senior housing development secured over \$9 million in funds from CPC, Federal Home Loan Bank, Housing Tax Credits, Housing Innovations Funds, HOME, Affordable Housing Trust Fund, the Charles Farnsworth Trust,

Housing Stabilization Funds and CHA funds to construct this new development. This is a rental development, opened for occupancy in 2011, with a mix of 60% and 50% AMI rental units. Section 8 subsidies will be provided to 19 of the 37 units. Less than 5.5% of the funding came from Community Preservation Funds. \$500,000 from CPC helped raise \$9 million of other sources of funding.

CPC funds have been used to complete the following:

- North Village, 20 Sheila Ave, a 51 unit senior housing development is fully occupied and home to over 50 seniors. An award of \$27,700 of Community Preservation Funds paid for the N. Chelmsford Water Demand Fee.
- Affordable Unit Buydown – FY03-05-07: A total of \$160,000 has been appropriated to buy down market rate units to an affordable level. The CPC buydowns funds have been helped the CHA secure over \$200,000 in State funds. These funds have been used to preserve units that would have otherwise been lost from our inventory due to a number of factors such as old deed riders that were ineffective, foreclosures and rehabilitation. To date, Town Meeting has approved a total amount of \$687,000 for Community Housing. The CHA has been able to leverage those funds and secure \$14,600,000 in funding from other State, Federal and Private sources.

2.5.4. Housing Advisory Board

In February 2010 the Board of Selectmen approved the establishment of the Housing Advisory Board. The permanent standing committee's mission is as follows:

1. To conduct pre-application meetings, as requested by potential applicants, to ensure housing proposals are consistent with the housing goals stated in the adopted master plan and affordable housing master plan documents.
2. To provide advisory opinions, as requested by Town Boards during the permitting process, to ensure the proposals are consistent with the housing goals stated in the adopted master plan and affordable housing master plan documents.
3. To work with the Community Development Department, Housing Authority, and applicants, to implement the actionable components of the Affordable Housing Plan in order to meet the desired levels of affordable housing units established in Chelmsford.
4. Perform research as requested on new initiatives pertaining to housing.

The composition of this Board is as following:

- A member of the Board of Selectmen - appointed annually by Board of Selectmen
- A member of the Planning Board - appointed annually by Planning Board
- A member of the Housing Authority - appointed annually by Housing Authority
- Two residents appointed by the Board of Selectmen, with at least one of the appointees having some background in real estate and/or residential construction, for staggered two year terms.

Appointments are to be made in April each year following the annual election. To date the HAB has not been appointed.

2.5.5. Regional and State

Chelmsford is part of the Lowell service area for state supported social services. Residents with a variety of special needs receive services from agencies located in surrounding communities.

Due to the fact that Chelmsford has very few residents who utilize services, these agencies do not separate information for Chelmsford in their statistical reports.

2.5.5.1.Homelessness

There are no homeless shelters located in Chelmsford. The Chelmsford Police Department refers any residents in need of temporary housing to Lowell Transitional Living Center located at 189 Middlesex Street, Lowell, MA. There are however a number of families residing in local hotels placed through the Department of Housing and Community Development. They are placed there when the shelters are at capacity or inappropriate.

2.5.5.2.Veterans

As of 2008, there are 2,625 civilian veterans over the age of 18. However, there are over 3,400 civilian veterans including their spouses in the Town of Chelmsford eligible for benefits. There is Veteran's Agent located in the Town Hall. Veterans receive preference for state aided public housing. There are currently over 18 veterans on the elderly/disabled housing waiting list with an expected wait of one to two years. There is a lack of housing designated for veterans.

2.5.5.3.Mental Retardation/Development Delay

This population receives services through the Massachusetts Department of Developmental Services (DDS), which is regionally located in Lowell. Supportive services and housing are provided to clients of DDS through a number of agencies located in the Greater Lowell Area. Some of the providers who have housing programs in Chelmsford are LifeLinks, Inc, Alternative Supports Inc., Bridgewell, Inc. and the Seven Hills Foundation. There are over 50 units of scattered site housing for low income individuals served by DDS and they are actively pursuing additional units.

2.5.5.4.Domestic Violence

Domestic violence needs for the region are generally served in Lowell. Some of the agencies in Lowell that serve individuals and families that are victims of domestic abuse are: Alternative House in Lowell serves woman and teens, The Rape Crisis Service of Greater Lowell in Lowell and Elder Services of the Merrimack Valley, Lawrence, MA for seniors that are victims of domestic abuse.

2.5.5.5.Mentally Ill

The Massachusetts Department of Mental Health operates the Solomon Mental Health Center at 391 Varnum Avenue, Lowell, MA, which serves the mentally ill population in Chelmsford. Agencies such as Middlesex North Resource Center and the Mental Health Association of Greater Lowell provide supportive services to individuals in the Chelmsford area through the Department of Mental Health. There are a limited number of Massachusetts Rental Vouchers utilized in Chelmsford through the CHA and Department of Housing and Community Development.

2.5.5.6.Elderly

As of 2008, 14.9% of Chelmsford's population is over 65. This group of residents is served by a the Council on Aging (COA) located in North Chelmsford and the Elder Services of Merrimack Valley, Inc. located in Lawrence. The COA provides meals programs to the elderly housing

developments in town and operates the Senior Center. Elder Services provides funding for clustered services to elderly residents. The Chelmsford Housing Elder Partnership has created 51 new units of Federal Senior Housing through the 202 program as a partnership between the CHA and the Elder Services of Merrimack Valley, Inc. Another elderly housing development is being constructed on the North Village Campus through CHOICE Inc, a non profit affiliated with the Chelmsford Housing Authority. The CHOICE Center will have 37 units of housing comprised of 32 one bedroom units and 5 two bedroom units.

2.5.5.7.Subsidized Assisted Living for the Disabled/Seniors

Through the Commonwealth of Massachusetts, a limited number of rooms are set aside for Group Adult Foster Care/SSI-G at Chelmsford Crossing and Meadow Lodge at Drum Hill. Medicaid coverage of assisted living services is available on a limited basis for individuals who are clinically and financially eligible for Medicaid and reside in assisted living residences that participate in the Massachusetts Division of Medical Assistance's Group Adult Foster Care Program. Under that program, Medicaid (called MassHealth in Massachusetts) pays assisted living residences for caregiver and administrative services provided to Medicaid-eligible individuals. While Group Adult Foster Care covers the personal care services provided in an assisted living residence, the Supplemental Security Income (SSI-G) program pays for the room and board component.

2.5.5.8.Transitional Congregate Public Housing for Seniors/Disabled Individuals

The Chelmsford Housing Authority has two four-bedroom transitional congregate units. One is located at McFarlin Manor at 10 Wilson Street and the other at Delaney Terrace at 8 Sheila Ave. These transitional congregate units provide low cost housing with limited supportive services to seniors and disabled individuals willing to share a common kitchen, dining and living room. Each resident has their own private bedroom and supportive services are usually provided during the business day depending on the needs of the residents and funding. These units are designed to transfer residents from nursing homes to these units and eventually their own apartment. Interested individuals can specifically request this type of housing at the Chelmsford Housing Authority; although there is a separate waiting list there are usually a number of vacancies in any given year.

2.6. Zoning and Land Use

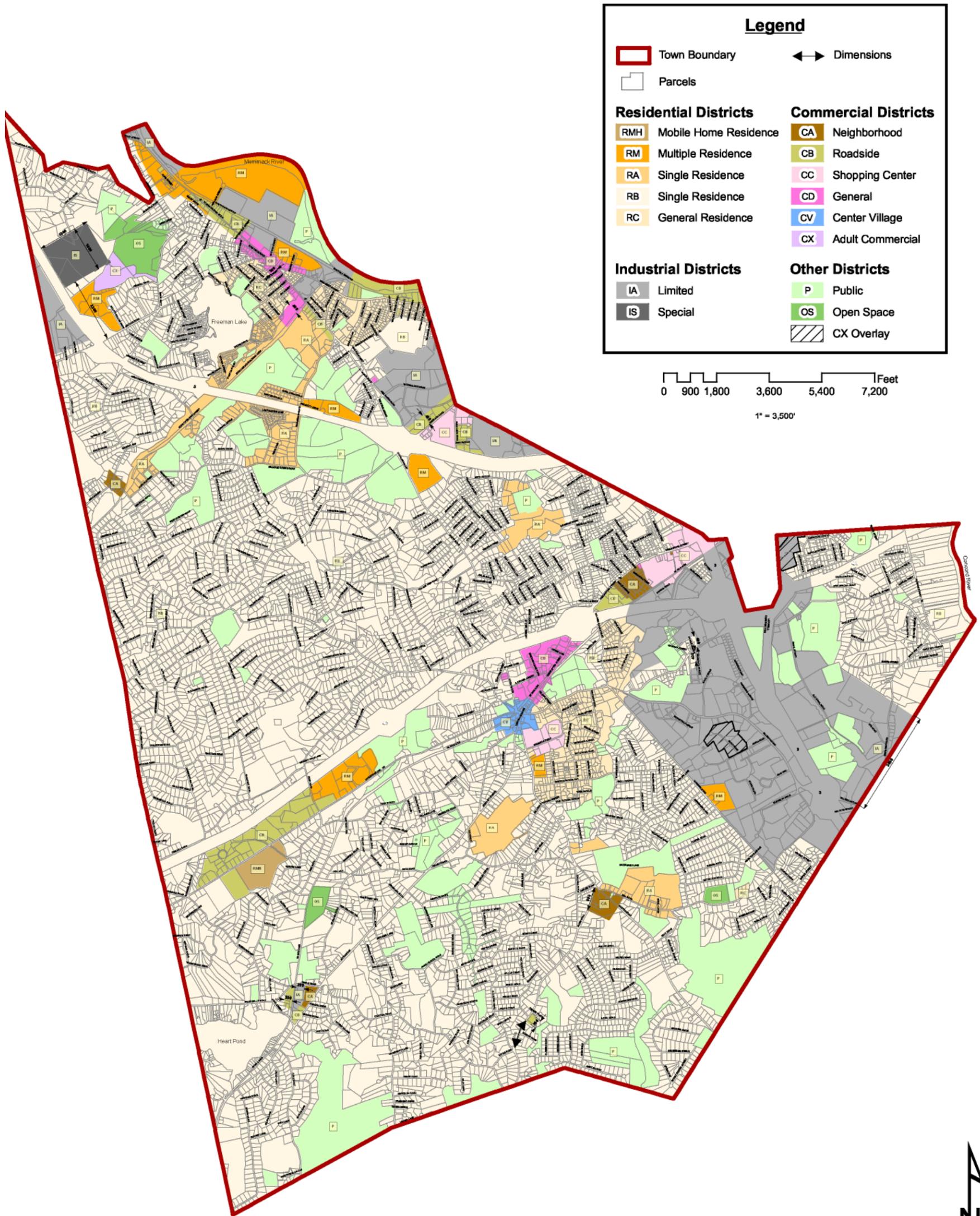
2.6.1. Residential Zoning

Of the 15 zoning districts in Chelmsford, a total of six provide residential opportunities for housing.

Chelmsford is predominately zoned for residential development. As a result, the town's residential zoning regulations will significantly impact its overall land use pattern at build-out, just as residential development already influences Chelmsford's land use pattern and character today. Chelmsford has six zoning districts, out of 15, that provide opportunities for housing.

TOWN OF CHELMSFORD

ZONING MAP



Legend

Town Boundary	Dimensions
Parcels	
Residential Districts	
RMH Mobile Home Residence	CA Neighborhood
RM Multiple Residence	CB Roadside
RA Single Residence	CC Shopping Center
RB Single Residence	CD General
RC General Residence	CV Center Village
	CX Adult Commercial
Industrial Districts	
IA Limited	
IS Special	
Other Districts	
P Public	
OS Open Space	
CX Overlay	

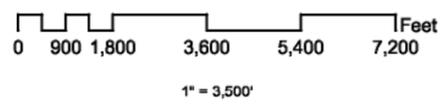


Table 2-22 depicts the acreage for each zoning district within Chelmsford. Although a little over 73% of the town is zoned for residential use, only 2.15% of the town is zoned to allow for multi-family residences, and only then by special permit. Commercial zoning districts (CA, CB, CC, CD, and CV) cover 2.87% of the community, while 10.79% of the town is zoned for industrial use. The public zoning district represents 12.15 % of the town and consists of lands owned or leased by federal, state or municipal governments for governmental purposes.

Table 2-22: Zoning District Coverage

<i>Zoning District</i>	<i>Acres</i>	<i>Percentage</i>
Residential A (RA)	419.00	2.84%
Residential B (RB)	9,637.78	65.34%
Residential C (RC)	410.18	2.78%
Residential Multi-family (RM)	317.42	2.15%
Center Village (CV)	26.79	0.18%
Neighborhood Commercial (CA)	41.64	0.28%
Roadside Commercial (CB)	134.15	0.91%
Shopping Center (CC)	120.34	0.82%
General Commercial (CD)	100.81	0.68%
Adult Entertainment (CX)	24.96	0.17%
Limited Industrial (IA)	1,527.41	10.35%
Special Industrial (IS)	65.54	0.44%
Residential Mobile Home (RMH)	37.80	0.26%
Public (P)	1,792.31	12.15%
Open Space (OS)	94.77	0.64%
TOTAL	14,750.88	100%

Source: Northern Middlesex Council of Governments

The following table presents the dimensional requirements for each of the six residential zoning districts.

Table 2-23: Dimensional Requirements in Zoning Districts

<i>District</i>	<i>Min. Lot Size (sq. ft.)</i>	<i>Min. Frontage (ft.)</i>	<i>Min. Front Yard (ft.)</i>	<i>Min. Side & Rear Yards (ft.)</i>	<i>Max. Lot Coverage (%)</i>	<i>Max. Building Height (ft.)</i>
Residential A	60,000	150	40	25/30	10%	35
Residential B	40,000	150	40	25/30	15%	35
Residential C	20,000	125	20	12/20	20%	45
Residential Multi-Family (RM)	40,000 ¹	150	40	25/30 ²	15%	35
Center Village (CV)	5000	50	5 ⁵	10 ⁵	60	20
Residential Mobile Home (RMH)						

Source: Chelmsford Zoning Bylaw

NOTES:

¹ For multifamily dwellings, not less than 80,000 square feet or 5,000 square feet per dwelling unit, whichever is greater.

² Increase by 20 feet where abutting an RA or RB District.

³ Increase by 20 feet where abutting a residentially used or zoned property.

⁴ Increase by 100 feet where abutting a residentially used or zoned property.

2.6.1.1. Residential A

The Residential A (RA) District is a conventional district for single-family homes. According to the 2008 build-out analysis, approximately 79.75 acres of vacant RA land are considered developable. Areas included in the RA zoning district can be found throughout town, including portions of West Chelmsford and North Chelmsford, and areas off Steadman Street, along Route 27, and along Route 4 south of the Center.

2.6.1.2. Residential B

The Residential B (RB) district covers approximately 9,637 (65.34%) acres of land, and is the dominant residential district in Chelmsford. Of the 9,637 acres of land that comprise the RB District, there are approximately 397.74 acres identified as developable in the 2008 build-out analysis.

2.6.1.3. Residential C

The Residential C (RC) zoning district allows for single-family homes on moderate-density lots. The RC district covers only 410 (2.78%) acres of land and allows for the most flexible residential uses, including single-family residences, duplexes and boardinghouses, all of which are permitted by right within the district. This zoning district is most prevalent in North Chelmsford and in an area just southeast of the Town Center. According to the 2008 build-out, there is no developable land remaining within this zoning district.

2.6.1.4. Residential Multi-Family

The Residential Multi-Family District (RM) was adopted in 1998. It allows for moderate density residential development. Single-family and two-family residences are permitted by right and multi-family dwellings are allowed by special permit from the Planning Board. The RM district covers approximately 317 (2.15%) acres of land, and allows for the widest array of permitted uses among town's residential districts. The RM district is designed to bring greater housing options to persons and families with a limited income. Under Section 195-63 of the town's zoning bylaw, the Planning Board may grant a density bonus of 10% to an applicant willing to set aside 10% of the units for low and moderate income persons and families, for a period of at least ten years.

2.6.1.5. Residential Mobile Home

The RMH district is the only area zoned for mobile homes. The zoning permits up to seven units per acre and a maximum of 254 units.

2.6.2. Mixed Use / Center Village

Adopted in 1998, the Center Village District (CV) was designed for maintaining the village-style character of the Town Center. The CV District encompasses 27 acres of land and is

Chelmsford's only true mixed-used district, allowing commercial and residential uses (multifamily housing).

The intent of Center Village (CV) Zoning is to aid in revitalizing, preserving and expanding the village character of Chelmsford's traditional business district. The bylaw encourages small business development and residential uses as an accessory use in certain areas. Parking requirements are reduced by up to 50%, and shared parking is encouraged, in order to promote a pedestrian-friendly environment. Multi-family dwellings and facilitated and independent senior living facilities are the only residential uses allowed in the CV District, and require a special permit from the Planning Board.

2.6.3. Specialized Bylaws/Provisions

The following zoning bylaws / provisions provide opportunities for specialized housing.

2.6.3.1. Facilitated and Independent Senior Living Facilities

Adopted in 1998, Facilitated and Independent Senior Living Facilities are allowed in a variety of zoning districts by Planning Board special permit, in order to promote the development of multifamily and communal housing most beneficial for the senior and elder population. Facilitated living accommodates persons who require some medical attention or supervision, and includes assisted living facilities, Alzheimer's facilities and congregate living facilities. Independent facilities are intended for a senior couple or individual who can live independently.

Development of Facilitated and Independent Senior Living Facilities requires a minimum lot area of five acres in most zoning districts, except for the CV district where only 3 acres are required, and the IA district where the minimum lot area requirement is 7 acres. The maximum number of units per acre allowed for facilitated living facilities is 7 in most zoning districts, except for the RM district where 8 units per acre are permitted. The maximum number of units per acre allowed for independent senior living facilities is 4 units for most zoning districts, except for the RM district where 8 units are allowed, and the CV district where 7 units are allowed. Any Facilitated and Independent Senior Living Facilities development must preserve at least 30% of the site as open space in all but the RM District, where there is no minimum open space requirement.

The Planning Board may grant a density bonus for a facilitated and independent senior living facilities project that provides rental units. Where there is more than one size or style of unit in a project, the affordable units must comprise the same percentage as the market rate units. One-half of all additional units created through the density bonus must be maintained as affordable, according to the HUD Section 8 Voucher Program or other such programs deemed agreeable by the Planning Board. Alternatively, the developer may make a contribution under MGL Chapter 44, Section 53A, for the creation of senior affordable housing.

2.6.4. Zoning Assessment

The existing single and multi-family zoning districts have served the town well. However, the following deficiencies have been identified:

- Existing RM districts are built out with little or no capacity for creation of new units.
- The existing mixed use districts are limited in number and in their effectiveness

- The town’s zoning bylaw currently makes it difficult for the town to attain the 10% affordable housing goal outlined in Chapter 40B. The current density bonus provision in the RM zones provides for 10% affordability with a ten-year deed restriction. In order for affordable units to be included in the state’s Subsidized Housing Inventory SHI a deed restriction for each affordable unit must be in place for a minimum of thirty (30) years.
- To promote affordable housing in way that provides additional units while controlling the process, the town should consider adopting a comprehensive inclusionary zoning bylaw.
- The existing Accessory Dwelling Bylaw (section 195-6.1) is cumbersome and somewhat restrictive to meet the needs of today’s families.
- Conversion of dwelling unit (section 195-13)

2.6.5. Land Use

The following table provides parcel-based land use statistics from the tax assessor’s database for FY 2008. we can use the 2010 master plan map showing 2008 land use

Table 2-24: Current Uses of Land in Chelmsford

<i>Class of Use</i>	<i>Acres</i>	<i>% Total Acreage</i>
Residential		
Single-family dwellings	7,193	62.26
Two-family dwellings	126	1.09
Three-family dwellings	39	0.34
Condominiums	401	3.47
Mobile homes	39	0.34
Four to eight unit apartments	10	0.08
Apartments with more than eight units	54	0.47
Rooming and boarding houses	2	0.02
Total	7,864	68.07
Commercial		
Total	473	4.09
Industrial		
Total	546	4.72
Exempt Land		
Total	2,405	20.82
Chapter 61, 61A, 61B Land	265	2.30
TOTAL	11,553	

Source: Chelmsford Assessor’s Database for FY 2008

According to the FY 2008 assessor’s database, 96.4% of the 9,361 parcels with a residential land use were dedicated to single-family housing. Two and three-family housing comprised an additional 2.5%, while Condominiums, buildings with 4 or more units, comprised a total of a little over 1% of the total number of residential properties. In terms of acreage and average lot sizes, single-family properties amounted to 7,193 acres, or 96% of the 7,864 acres of land used for residential uses. There are 2,587 condo units spread across the sixty-six (66) parcels dedicated to their use.

Table 2-25: Residential Properties by Land Use

<i>Land Use</i>	<i>Number of Parcels</i>	<i>Percent of Total Parcels</i>	<i>Total Acreage</i>	<i>Average Acreage</i>
Total Residential Parcels	9,361	100%	7,864	2.3
Single Family	9,019	96.4%	7,193	.8
Two-Family	215	2.3%	126	.6
Three-Family	22	.23%	39	1.8
Condominiums	66	.7%	401	6.1
4-8 Unit Buildings	26	.27%	10	.4
8 or more Unit Buildings	10	.1%	54	5.4
Manufactured Homes	1	.01%	38	38
Rooming and Boarding Houses	2	.02%	2	1

Source: Appraisal Vision Chelmsford Assessor's Database, FY 2008

As shown in Table 2-24 above, 68 % of the town's land is used for residential purposes, of which 92% is utilized for single-family residences. An overwhelming majority of the homes in Chelmsford are detached single-family residences built in tract subdivisions. An additional 6% of the community's acreage is occupied by other residential uses including condominiums, multi-family housing, and rooming/boarding houses. Residential uses are distributed consistently throughout town, with single-family homes being most prevalent in West Chelmsford, the Westlands, Ward Corner, South Chelmsford, and North Chelmsford. Homes clustered around the town's lakes and ponds reflect the character of a one-time vacation area with small-size lots and modest cottage-style houses, most of which have been converted to year-round residences.

Multifamily residences and condominiums are interspersed throughout town, with concentrations in North Chelmsford along Middlesex Street, Tyngsboro Road and on Littleton Road near the Westford town line. Condominiums represent approximately 5% of the residential land uses and 3.47% of the overall land use acreage. Two- and three-family homes make up a very small percentage (1.43%) of the land use in the town overall and only 2% of the residential land.

2.6.6. Residential Build Out

An analysis of potential residential build-out in Chelmsford under existing zoning regulations was undertaken by NMCOG and completed in 2008. The results of the 2008 Build-out Analysis concluded that Chelmsford is nearly built out with only 477.49 acres of developable land remaining, as shown in Table 2-27 below. The build-out analysis concluded that the redevelopment of existing, underutilized land will have a greater impact on the Town than the future development of undeveloped land.

Table 2-26: Undeveloped/Developable Parcels by Residential Zoning Classification

<i>Zoning Classification</i>	<i>Number of Parcels</i>	<i>Total Acreage</i>
Residential A (RA)	10	79.75
Residential B (RB)	46	397.74
Total	56	477.49

Source: 2008 Chelmsford Build-out Analysis Update prepared by NMCOG

The table below summarizes the results of the build-out analysis and quantifies some of the infrastructure impacts of achieving full build-out.

Table 2-27: 2008 Build-out Analysis Summary

<i>Indicator</i>	<i>Impact</i>
Developable Land (sq. ft.)	20,799,464
Developable Land (acres)	477.49
Total Residential Lots	56
Residential Water Use (gallons/day)	11,025
Municipal Solid Waste (tons)	88.64
Non-recycled Solid Waste (tons)	53.66
New Residents	147
New Students	29
New Residential Subdivision Roads (miles)	0.95

Source: 2008 Chelmsford Build-out Analysis Update prepared by NMCOG

The largest areas of developable residential land are found in the RB zoning classification, with nearly 400 acres of land remaining on 46 parcels. Combined with ten parcels, comprising nearly 80 acres, remaining under the RA zoning classification, future residential development is projected to add 56 additional housing units, 147 new residents, including 29 new students. Most of this acreage is classified as Chapter 61 lands – town has right of first refusal. Obviously, other factors, such as Chapter 40B (affordable) housing, changing family and household size, redevelopment of current properties, housing turnover and shifting demographics (“empty nesters” selling to younger families), will have an impact upon these projections.

No large contiguous developable residential lands were identified in the RC, RM and RMH zoning districts.

2.6.7. Land Use Assessment

Based upon the 2008 build out, conducted by the NMCOG, it is clear that the Town is nearing residential build out with approximately 56 new single family dwellings projected as part of new subdivisions. In addition, the build out did not identify any developable land within the RM – Multi-family zoning district.

Based upon the above, it can be concluded that any significant housing development will occur as the result of a re-zoning initiative or re-development of an existing structure / use.

3. COMPREHENSIVE HOUSING NEEDS ASSESSMENT

This chapter discusses (1) the demographics needs, (2) housing burdens, (3) affordability and (4) unmet needs.

3.1. Demographics of Populations in Need

In general terms, based upon the Town's projected trends of losing its younger population and gaining in older residents (age 45 and older) over the next decade, the greatest housing needs in Chelmsford will be for senior housing and various alternatives to single-family housing (housing for individuals living alone, single-parent households, empty-nesters, and younger couples with children).

Specifically, the outflow of the younger population age group may be attributed to a lack of housing that is affordable to young adult singles and families. Without affordable rental or ownership opportunities, this age group is forced to locate elsewhere and not likely to return to Chelmsford.

The increases in the older age groups will have an impact on the number and types of housing the town will need to provide in the future. Specialized Senior housing, especially assisted living, may be needed to adequately serve the needs of an aging population.

3.1.1. Elderly⁷

As generations age, there are periodic shifts among various age groups. For example, from 2000 to 2008, the 25-44 age group's overall population share decreased by over 50%, while the 45-64 age cohort increased by 37.4%. Despite the fluctuations, the national trend is toward an older population — and this trend is quite apparent in Chelmsford as discussed in **Section 2.1.4**.

According to the 2000 census, 41% (1,202) of elderly households have very low or low incomes and another 19% (413) have moderate incomes. This means that 60% of elderly households in Chelmsford make less than 80% of median income and would be income eligible for most state and federal housing programs.

The latest census data also reveals that 22% of households over 65 in Chelmsford are renters. Among elderly renters, 61% pay more than 30% of their income for rent, which represents about 393 elderly households who are already paying too high a percentage of their income for housing. Although average rental rates increase yearly, many senior households live on fixed incomes. Over time, they will be forced to devote greater percentages of their incomes to housing.

Seventy-eight percent of households over 65 own their home. Twenty-seven percent of these owners 65 years old and over pay 30% or more of their incomes for housing costs. Most seniors have owned their homes for many years and most no longer carry a mortgage on their property. While this results in lower monthly housing costs, elderly homeowners are still paying a greater percentage of their incomes to own a home due to their proportionally lower incomes. Since most elderly residents are on fixed incomes, their incomes will not rise to meet increasing housing costs and the expenses of maintenance and repair that aging properties require.

⁷ Defined as 65 years or older.

3.1.2. Households in Need By Size and Composition

The data indicates that the composition of a household / family is changing dramatically. The total number of families, families with children and married families with children have decreased, the number of single parent households, both female-headed and male-headed households and households comprised of only one individual also increased substantially.

Non-family households increased significantly, with approximately 41% of one-person households comprised of seniors over the age of 65.

Household size continued to decrease, suggest that not as many families with children may be moving to Chelmsford.

3.1.3. Households in Need by Income

The Department of Housing and Urban Development (HUD) calculates the median income for U.S. metropolitan and non-metropolitan areas each year. Chelmsford is included within the Lowell Primary Metropolitan Statistical Area (PMSA) and the area median family income for four members in 2009 is \$88,400. HUD establishes income groups – very low, low, and moderate – as households whose incomes fall within specific percentages of the area median income.

The following table 3-1 summarizes the current adjusted household income limits used to determine income eligibility for affordable housing in the Greater Lowell region, which were effective as of April 2009.

Table 3-1: Adjusted Income Limits By Household Size, Lowell Metro Fmr Area, 2009

<i>Number of People in Household</i>	<i>30% Limits</i>	<i>50% Limits</i>	<i>60% Limits</i>	<i>80% Limits</i>
One	\$18,550	\$30,950	\$37,140	\$44,800
Two	\$21,200	\$35,350	\$42,420	\$51,200
Three	\$23,850	\$39,800	\$47,760	\$57,600
Four	\$26,500	\$44,200	\$53,040	\$64,000
Five	\$28,600	\$47,750	\$57,300	\$69,100
Six	\$30,750	\$51,250	\$61,500	\$74,250
Seven	\$32,850	\$54,800	\$65,760	\$79,350
Eight	\$35,000	\$58,350	\$70,020	\$84,500

Source: U.S. Department of Housing and Urban Development, March 2009

According to the Chelmsford Housing Authority, notwithstanding the public perception that Chelmsford is a fairly wealthy community, there are very low-income (0-30% of median income), low-income (31-50% of median income) and moderate income (51-80%) families and individuals who qualify for affordable housing.

The table 3-2, presents household income and benefits in 2008 dollars, based upon the 2006-2008 American Community Survey.

Table 3-2: Household Incomes

<i>Household Income</i>	
Total households	13,166
Less than \$10,000	425
\$10,000 to \$14,999	410
\$15,000 to \$24,999	913
\$25,000 to \$34,999	803
\$35,000 to \$49,999	1,080
\$50,000 to \$74,999	2,110
\$75,000 to \$99,999	1,455
\$100,000 to \$149,999	3,223
\$150,000 to \$199,999	1,545
\$200,000 or more	1,202
Median household income (dollars)	88,293
Mean household income (dollars)	102,634

3.1.4. Poverty

While the percentage of families living in poverty stayed the same between 2000 and 2008, the percentage of impoverished families with children increased from 2.7% to 3% among families with children under 18 years old and from 1.8% to 4.7% among families with children under 5 years old. The percentage of female-headed households living in poverty also increased from 10% in 2000 to 12.8% in 2008. The number of individuals living in poverty increased from 2.8% to 3.1% between 2000 and 2008, including a slight increase in individuals over the age of 65, as outlined below in Table 3-319.

Table 3-3: Percentage Of Families And Individuals In Poverty: 2000 And 2008

	<i>2000</i>	<i>2008</i>
Percent of Families in Poverty	2.0%	2.0%
With Children <18	2.7%	3.0%
With Children <5	1.8%	4.7%
In female-headed households with children	10.0%	12.8%
Percent of Individuals in Poverty	2.8%	3.1%
65 Years or Older	5.3%	5.4%

Source: U.S. Census for 2000; American Community Survey, 2006-2008.

3.1.4.1. Low and Moderate Income Households

The following information is based upon the 2000 census.

Very Low-Income (0 to 30% of area median income)⁸

Approximately 949 of a total of 12,836⁹ households in Chelmsford are very low-income, according to the 2000 U.S. Census and Department of Housing and Urban Development's CHAS Data. This represents 7.4% of all households. Just over half the households own their own home (494). Ninety percent of these owner households pay over 30% of their income for housing expenses. Of the 455 very low-income households who are renters, 60% of them pay over 30% of their income for housing. After paying their monthly housing costs, a large majority of the very low-income households in Chelmsford are left with little income to pay for other necessities.

Low-Income (31% to 50% of area median income)¹⁰

Another 7.3%, or 931, of Chelmsford households are low-income. The 2000 census shows that 43% (401) of the low-income households rent their housing units. Of these renter households, 80.5% pay more than 30% of their income for rent. Such a high number of low-income renters burdened with housing costs can be attributed to a variety of reasons, not limited to a lack of participation in housing programs, lack of suitable housing, or higher living costs. Fifty-seven percent (530) of low-income households own their homes. Fifty-one percent of these homeowners pay over 30% or more of their income on housing.

Moderate-Income (51% to 80% of median income)¹¹

Twelve percent (1,522) of households in Chelmsford are moderate income. In this income group, 26% are renters and 74% are homeowners. The housing cost burden on renters in this income group is less than the other low-income groups. Forty-one percent of the moderate-income renters and 40% of the moderate-income homeowners are paying over 30% of their income for housing costs.

Other Income Groups (81% > of median income)¹²

Data from the 2000 census indicates that approximately 73% of households (9,434) earn over 80% of median family income in Chelmsford. Only 8.7% of these residents rent their units. Of these, 6.7% pay over 30% of their income for housing. Ninety-one percent of residents that earn over 80% of median family income own their homes. Nearly 11% of these homeowners pay over 30% of their income on housing.

3.2. Housing Burdens

A generally accepted standard used to define affordability is that monthly housing costs should not exceed 30% of household income. A guideline used by banks when evaluating home mortgage applications is that monthly payments should not exceed 30-33% of household income (including taxes and insurance).

⁸ The median household income is \$26,500 or less.

⁹ Due to confidentiality and reporting problems, CHAS data records the total number of housing units as 12,836 which is higher than the U.S. Census reporting of 12,812 occupied housing units and lower than the total units. Although the majority of the analysis uses the most recent DHCD figure of 12,981, the 12,839 number is used in Section 3.1.1 where CHAS data is used.

¹⁰ The median household income is between \$21,062 and \$35,103.

¹¹ The median household income is between \$35,103 and \$56,165.

¹² The median household income is greater than \$56,165.

3.2.1. Owners

Table 3-4 examines selected monthly owner costs, by mortgage status, for homeowners in Chelmsford as of 2007. According to this data, 7,683 homeowners (71.5%) have an existing mortgage.

Table 3-4: Selected Monthly Owner Costs, Housing Units with a Mortgage

<i>Monthly Costs Housing Units with a Mortgage</i>	<i># of Units</i>
Total Number of Households	7,982
Less than \$200	0
\$200 to \$299	0
\$300 to \$399	0
\$400 to \$499	61
\$500 to \$599	50
\$600 to \$699	54
\$700 to \$799	54
\$800 to \$899	0
\$900 to \$999	175
\$1,000 to \$1,249	473
\$1,250 to \$1,499	689
\$1,500 to \$1,999	1,766
\$2,000 to \$2,499	1,952
\$2,500 to \$2,999	1,418
\$3,000 or more	991

Source: American Community Survey, 2005-2007(2008 ACS not detailed)

Table 3-5: Selected Monthly Costs, Housing Units Without a Mortgage

<i>Monthly Costs</i>	<i># of Units</i>
Total Number of Households	3,064
Less than \$100	0
\$100 to \$149	0
\$150 to \$199	0
\$200 to \$249	63
\$250 to \$299	0
\$300 to \$349	0
\$350 to \$399	88
\$400 to \$499	253
\$500 to \$599	443
\$600 to \$699	528
\$700 or more	1,689

Source: American Community Survey, 2005-2007(2008 ACS not detailed)

While Table 3-5 above reflects total monthly housing-related costs in 2007, Table 3-6 shows total monthly costs, by mortgage status, as a percent of total household income for 2008.

Table 3-6: Selected Monthly Owner Costs As A Percentage Of Household Income In 2008

	<i>Housing Units with a Mortgage</i>		<i>Housing Units without a Mortgage:</i>	
	Number	Percent	Number	Percent
Total Number of Households	8,055	100.0%	3,062	100.0%
Less than 10%	438	5.4%	801	26.2%
10% to 14.9%	780	9.7%	579	18.9%
15% to 19.9 %	1,250	15.5%	300	9.8%
20% to 24.9%	1,485	18.4%	358	11.7%
25% to 29.9%	1,198	14.9%	270	8.8%
30% to 34.9%	916	11.4%	218	7.1%
35% to 39.9%	669	8.3%	57	1.9%
40% to 49.9%	418	5.2%	82	2.7%
50% or more	828	10.3%	344	11.2%
Not computed	93	0.9%	53	1.7%

Source: American Community Survey, 2006-2008

Although housing costs are affordable for a majority of homeowners in Chelmsford, approximately 35% of owners with a mortgage are paying more than 30% of their income on housing costs, and 23% of owners without a mortgage are paying more than 30%.

3.2.2. Renters

Currently, 16% of all Chelmsford households are renters compared to 30% in the Lowell, MA-NH PMSA and 35.7% in the state. The number of renters in Chelmsford remains unchanged since the 2000 Census. Renter-occupied housing represents far less of Chelmsford's housing stock than in the Lowell PMSA.

In 1999, the median gross rent in Chelmsford was \$777, as reported by the U.S. Census Bureau. By 2007 the median gross rent had increased to \$1,154—an increase of \$377, or 48.5%. Considering that average weekly wages in town have largely remained stagnant over the past several years, it follows that housing costs are increasing at a rate that far surpasses increases in income, especially for renters. Moreover, more than two-thirds (66.8%) of renters paid additional money for utilities, such as heat and electricity in 2008. These expenses, which have been increasing annually over the past several years, increase the housing-related costs for renters living in town. Table 3-7 shows the monthly housing costs for renters in Chelmsford.

Table 3-7: Monthly Housing Costs

<i>Cost Bracket</i>	<i>Number of Households</i>	<i>Cost Bracket</i>	<i>Number of Households</i>
With cash rent:	2,026	\$550 to \$599	0
Less than \$100	0	\$600 to \$649	67
\$100 to \$149	0	\$650 to \$699	51
\$150 to \$199	0	\$700 to \$749	54
\$200 to \$249	53	\$750 to \$799	14
\$250 to \$299	39	\$800 to \$899	378
\$300 to \$349	98	\$900 to \$999	95
\$350 to \$399	52	\$1,000 to \$1,249	280
\$400 to \$449	0	\$1,250 to \$1,499	380
\$450 to \$499	17	\$1,500 to \$1,999	249
\$500 to \$549	117	\$2,000 or more	82

Source: American Community Survey, 2005-2007 (2008 ACS not detailed)

Table 3-8 breaks down the cost of rent as a percentage of household income for renters in 2008. According to this data, 893 renting households (43.6%) in Chelmsford spent more than 30% of their income on rent, while 413 households (20.2%) spent more than 50% of their income. When these percentages are compared to monthly housing costs as a percentage of income for homeowners, it becomes clear that the housing burden for renters is more onerous than for homeowners. The percentage of renters paying more than 50% of their income was nearly twice that of homeowners with a mortgage (10.3%) spending more than 50% of their income on housing-related costs.

Table 3-8: Rent As A Percentage Of Household Income In 2008

<i>Percentage of Household Income Going to Rent</i>	<i>Number</i>	<i>Percent</i>
Total Renting Households	2,049	100.0%
Less than 10 %	24	1.2%
10% to 14.9%	162	7.9%
15% to 19.9%	319	15.6%
20% to 24.9%	299	14.6%
25% to 29.9%	275	13.4%
30% to 34.9%	351	17.1%
35% to 39.9%	54	2.6%
40% to 49.9%	75	3.7%
50% percent or more	413	20.2%
Not computed	77	3.8%

Source: American Community Survey, 2006-2008

Table 3-9: 30% Or More Of Household Income By Number Of Units In A Structure

<i>Number of Units in Structure</i>	<i>Number</i>	<i>Percent</i>
1 (detached or attached)	380	37.6%
2-4	442	30%
5-19	467	43%
20-49	359	41%
50 or more	381	13%
Mobile home	32	75%

Source: US Census, 2000

Table 3-10: 30% Or More Of Household Income By Age Of Householder

<i>Age of Householder</i>	<i>Number</i>	<i>Percent</i>
15-24	126	47%
25-34	500	30%
35-44	391	31%
45-54	276	39%
55-64	133	30%
65-74	144	54%
75 and older	491	61%

*Source: US Census, 2000***3.3. Affordability Indices**

Affordability thresholds are calculated annually by the U.S. Department of Housing and Urban Development (HUD). These thresholds, which are based on a combination of household income and the total number of individuals living in a given household, are calculated primarily on a regional basis. In the case of Chelmsford, affordability thresholds are based on household incomes in the Lowell Metro FMR Area. Table 3-11 represents HUD's 2010 Area Median Income Limits for the Lowell HMFA the adjusted household income limits used to determine 40B income eligibility for affordable housing in the Greater Lowell region.

Table 3-11: Adjusted Income Limits by Household Size, Lowell Metro FMR Area, 2010

<i>Number of People in Household</i>	<i>30% Limits</i>	<i>50% Limits</i>	<i>80% Limits</i>
One	\$18,650	\$31,050	\$45,100
Two	\$21,320	\$35,450	\$51,550
Three	\$23,950	\$39,900	\$58,000
Four	\$26,600	\$44,300	\$64,400
Five	\$28,750	\$47,850	\$69,600
Six	\$30,900	\$51,400	\$74,750
Seven	\$33,000	\$54,950	\$79,900
Eight	\$35,150	\$58,500	\$85,050

*Source: U.S. Department of Housing and Urban Development***3.3.1. Affordability Gap**

The 2000 Census data, including CHAS, is outdated at this point. The U.S. Census American Community Survey (ACS) data is much more recent, but does not provide the same level of detail. In particular, households with excessive cost burdens are not classified by household type.

However, the ACS data does provide a relevant and compelling perspective on affordability gaps. Section 3.2 provided all of this data and it will not be reproduced here. Instead, a summary of the affordability findings will be used to reflect on the unmet needs of Chelmsford.

The generally accepted and widely quoted metric for housing affordability is that housing costs should not exceed 30 percent of income (this is the metric used for excessive cost burden in the CHAS data). Based on the data presented above, the following table enumerates the number of

household units in Chelmsford that would be considered unaffordable using the ACS data. The 2000 CHAS data points are included to illustrate the overall trend during the past decade.

Table 3-12: Affordability Gaps – Household Units with Cost Burden > 30%

<i>Unit Type</i>	<i>Percentage Of Units (2000)</i>	<i>Number of Units (2000)</i>	<i>Percentage Of Units (2008)</i>	<i>Number of Units (2008)</i>
Ownership	23%	2,927	32%	3,532
Rental	39%	813	44%	893

While these results illustrate dramatic housing affordability gaps, they include many units that are not relevant to planned production. Many of the households living in these units would not be classified as low income or eligible for subsidized housing. The affordability gap of ownership units in particular reflects in part households that have overextended themselves. Given the macroeconomic conditions of the past two years, in particular falling housing prices, high unemployment, and stagnant wages, these gaps have certainly worsened.

3.3.1.1. Ownership

A review of the MLS reveals that the median sales price for a single family home between July 2009 and July 2010 was \$344,00. Only 4% of sales were below \$200,000.. The following table presents this breakdown.

Table 3-13: Single-Family Homes – Sales Prices

<i>Price Range</i>	<i>Number of Listings</i>
\$0 - \$49,999	0
\$50,000 - \$99,999	0
\$100,000 - \$149,999	4
\$150,000 - \$199,999	10
\$200,000 - \$249,999	19
\$250,000 - \$299,999	41
\$300,000 - \$349,999	61
\$350,000 - \$399,999	44
\$400,000 - \$449,999	37
\$450,000 - \$499,000	8
\$500,000 - \$599,999	11
\$600,000 - \$699,999	11
\$700,000 - \$799,999	3

During the same time period, the median sales price of a condominium was \$210,290 of which 23 (19%), out of the 124 total sales, were below \$150,000. The following table presents this breakdown.

Table 3-14: Condominiums – Sales Prices

<i>Price Range</i>	<i>Number of Listings</i>
\$0 - \$49,999	1
\$50,000 - \$99,999	13
\$100,000 - \$149,999	9
\$150,000 - \$199,999	31
\$200,000 - \$249,999	52
\$250,000 – 299,999	13
\$300,000 - #349,999	2
\$350,000 - \$399,999	1
\$400,000 - \$449,999	2
\$450,000 - \$499,999	0

Per Chapter 40B, affordable home ownership is based upon the Median household incomes in the Metropolitan Statistical Areas (MSAs) and maximum sales prices for households with incomes between 70% and 80% of the listed area (MSA) median income.

Table 3-15: Monthly Income Required for Affordable Home Ownership (40B)

<i>Lowell PMSA 4-person</i>	<i>Annual Income</i>	<i>Monthly Income</i>	<i>30% of Monthly Income</i>
70% of Area Median Income	\$60,020	\$5,001	\$1,500
80% of Area Median Income	\$70,880	\$5,906	\$1,771

According to the DHCD, the maximum sales prices are based upon principal, interest, property tax, and insurance payments, with an assumption of a 5% down payment. In addition, the "affordable: sales price will be determined based on low and moderate income households spending no more than 30% of their income on housing costs. Housing costs include all payments made towards the principal and interest of any mortgages placed on the unit, property taxes, and insurance, as well as a homeownership, neighborhood association of condominium fee. It does not factor in additional monthly expenses, such as car payments, child support, or other debt and obligations.

The table below, present two scenarios for total monthly housing costs based upon the DHCD's formula, methodology and assumptions.

Table 3-16: Monthly Income Required for Market Rate Home Ownership

	<i>Single Family</i>	<i>Condominium</i>
Sales Price	\$344,000	\$210,290
5% Down Payment	\$17,200	\$10,515
Mortgage	\$326,800	\$199,776
Interest Rate	5.50%	6.00%
Amortization	30	30
Monthly P&I Payments	\$1,855.53	\$1,197.76
Tax Rate	\$15.15	\$15.15
Monthly Property Tax	\$434	\$265
Hazard Insurance	\$172	\$77
PMI	\$212	\$130
Condo/HOA Fees (if applicable)	\$0	\$170
Monthly Housing Cost	\$2,674	\$1,840
Necessary Income	\$106,970	\$73,604

As previously discussed, the selling price for homes has increased substantially since 1996. As of July 2010, the median selling price for a market rate single-family home was \$344,000 and the median selling price for a condo was \$210,290. At these prices, a buyer seeking to purchase a single-family home in Chelmsford would need to have a total monthly housing cost of \$2,674 and \$1,840 for a condominium.

Even though personal and family incomes in town have substantially increased since 1990, many residents still find the cost of market-rate housing in Chelmsford prohibitive. Based on the 2009 median household income in Chelmsford (\$88,293), the average household in Chelmsford could afford to take out a mortgage worth \$281,876, which is \$48,024 less than the current median selling price of a single-family home. The Chelmsford Housing Authority estimates that as many as one in four households qualify for affordable housing based on HUD's 50% AMI standard. Clearly, market-rate housing for these households with the exception of some condominiums remains out of reach.

3.3.1.2.Rental

As previously discussed, prices for rental housing have increased substantially in recent years. As of 2008, the median gross rent was \$1,154. A review of MLS data reveals that during the month of July 2010, 20 rentals were available of which 50% were apartments, 40% were condos/townhouses and the remaining 10% were single family homes with a median rent of \$1,300 and an average rent of \$1,429. Specifically, 4 were 1 bedroom with an average rent of \$1,122, 12 were 2 bedrooms with an average rent of \$1,303 and the remaining 2 were 3 bedrooms with a average rent of \$2,000.

Affordable rents, per the Chapter 40B, are determined based upon household income. Specifically, the rent must be affordable to lower income households who earn no more than 80% of the area median income (Alternatively, for rental housing, the project can provide 20% of the units to households below 50% of median income.)

The following table presents 2010 Maximum allowable rents for affordable rental units per the Massachusetts Housing Partnership guidelines.

Table 3-17: Monthly Income Required for Affordable Rental (MHP)

<i>#Bedrooms</i>	<i>SRO</i>	<i>Studio</i>	<i>1BR</i>	<i>2BR</i>	<i>3BR</i>	<i>4BR</i>
30% Rent	349	466	499	598	691	772
50% Rent	582	776	831	997	1,151	1,285
60% Rent	698	931	997	1,197	1,382	1,542
80% Rent	845	1,127	1,208	1,450	1,675	1,868
110% Rent	1,280	1,707	1,828	2,194	2,534	2,827

Although rents must be must be affordable to households who earn no more than 80% of the area median income, many state and federal subsidy programs require rents to be affordable to households earning between 50-60% of AMI. In addition, according to the CHA, there is growing demand for rents affordable to households at 30% AMI.

For example, the Massachusetts Housing Partnership requires that at least 20% of the units in a rental project must be affordable to households earning no more than 50% of the area median income, or at least 40% of the units must be affordable to households earning no more than 60% of the area median income, or at least 50% of the units must be affordable to households earning no more than 80% of the area median income.

The following table presents the maximum affordable monthly housing costs by % AMI based upon a 2010 area median income (AMI) of \$88, 600.

Table 3-18: Maximum Affordable Housing Costs

<i>% of Area Median Income</i>	<i>Maximum Cost</i>
30%	\$665
50%	\$1,108
80%	\$1,772
100%	\$2,2,15

Not surprising, a comparison of 2010 maximum allowable rents for affordable rental units and maximum affordable monthly housing costs by % AMI indicates that a household making 50% of AMI can afford the monthly rent for an affordable 2 bedroom apartment of \$997.

However, a review of Fair market rents (FMR's) reveals significant affordability gaps. The following table presents % of AMI needed to afford FMR.

Table 3-19: Income Required To Afford Fair Market Rents

<i>Bedrooms</i>	<i>2010 FMR</i>	<i>Annual Income Required</i>	<i>% Of AMI</i>
Zero-Bedroom	\$843	\$33,720	38%
One-Bedroom	\$1009	\$40,360	46%
Two-Bedroom	\$1,297	\$51,880	59%
Three-Bedroom	\$1,549	\$61,960	70%
Four-Bedroom	\$1,699	\$67,960	77%

In the Lowell PMSA, the 2010 Fair Market Rent (FMR) for a two-bedroom apartment is \$1,297. In order to afford this level of rent and utilities, without paying more than 30% of income on housing, a household must earn \$4,323 monthly or \$51,880 annually. This would require that 60% of the households income be dedicated to covering housing costs.

Another factor to assist in determining the severity of affordability gaps can be housing wage. Housing wage is the weekly income needed to afford the FMR's. The following table presents affordability gaps by housing wage.

Table 3-20: Housing Wages For Renters

<i>Bedrooms</i>	<i>Housing Wage (Hourly)</i>	<i>Housing Wage as % of Minimum Wage</i>	<i>Housing Wage as % of Mean Renter Wage</i>
Zero-Bedroom	\$16.21	203%	76%
One-Bedroom	\$19.40	243%	91%
Two-Bedroom	\$24.94	312%	117%
Three-Bedroom	\$29.79	372%	140%
Four-Bedroom	\$32.67	408%	153%

Therefore, in order to afford a 2 bedroom unit at an FMR of \$1,297 a renter household must make a housing wage of \$24.94 hourly.

Based upon an estimated median renter household income of \$42,599 in the Lowell PMSA a renter household would need 122% of their income to afford a 2 bedroom unit at the \$1,297 FMR while the rent affordable based upon median income is \$1,064. This represents a gap of \$233.

In addition, based upon a 2010 mean renter wage of \$21.30 in the Lowell PMSA the rent affordable at mean wage would be \$1,108. Based upon a minimum wage of \$8.00 per hour the rent affordable at minimum wage would be \$416.

3.4. Unmet Needs

Previous sections above assessed the financial burden of home ownership and renting in Chelmsford. For many homeowners and renters there is a significant gap between housing costs and income. The bottom line is that many Chelmsford residents are living in housing that is considered unaffordable. The gap is particularly striking for very low and low-income households.

This section continues this discussion by exploring the unmet needs of the community. In particular, the purpose of this section is to reflect upon, and to the extent practical quantify, the need for affordable housing in Chelmsford.

3.4.1. Rental and Ownership Housing Gaps

The 2005 Affordable Housing Plan quantified housing needs using the Comprehensive Housing Affordable Strategy (CHAS) data of the 2000 Census. The CHAS data identifies households with excessive cost burdens. Households are classified based on both income level and household type. Unfortunately, the data is now ten years old, and will not be updated in time for this plan.

In the 2005 Plan, the CHAS data was used to generate housing gaps. Only household with incomes below 80% of median family income were included. To derive the gaps, the Plan subtracted the number of units in the Subsidized Housing Inventory (SHI) from the number of income-eligible households with excessive cost burdens. It should be noted that there is no guarantee that subsidized units actually meet the affordability needs of households.

For the purposes of the 2005 Plan, and in the context of Chapter 40B, this analysis generated a useful estimate of housing gaps. The purpose was not to quantify a number of required new units, but rather to assess where the need was greatest. The housing gaps derived in the 2005 Plan using the CHAS data and the SHI are reproduced in table 3-21.

Table 3-21: Housing Gaps from the 2005 Affordable Housing Plan

	<i>Elderly</i>	<i>Small-Large Family</i>	<i>Other Households</i>	<i>Total</i>
Rental Units Needed	173	157	142	472
Ownership Units Needed	454	229	240	973

The conclusion reached by the 2005 Plan based on these gaps was that the town should “emphasize affordable rental opportunities for extremely low- and low-income families and elderly residents.”

What these numbers do say about unmet needs is that the numbers produced in the 2005 plan and summarized in Table 3-21, if they were to be extrapolated to or updated for 2010, would represent a conservative estimate of unmet needs. For both ownership units and rental units, need affordability gaps has increased in both absolute and percentage terms.

Not only has need remained significant, but units available on the market are severely restricted. A review of the MLS data reveals that between July 2009 and July 2010 an average of 20 rentals were available per month and during the same time period 249 single family homes and 124 condominiums were sold.

Eliminating these affordability gaps is not the objective of this plan. However, this plan would be remiss if it did not reflect on the wider scope of affordability problems in Chelmsford.

Non-production strategies will be identified to preserve affordability where it does exist, and promote affordability where it does not, to the extent possible. However, given the magnitude of

the affordability gaps, production strategies are needed. The following sub-sections will discuss what type of production is recommended and reflect on the number of units required.

3.4.2. Community Housing Needs

Census data offers a quantitative analysis of the existing conditions, in particular for the housing market, and affordability gaps. Another approach to documenting unmet needs is a qualitative assessment based on observations from those most intimately involved in meeting the needs of the community.

The Chelmsford Housing Authority (CHA) was identified in section 2 as a vital resource that has been actively working toward providing an adequate supply of affordable housing for Chelmsford. They closely monitor conditions in Chelmsford and the region.

The CHA has more experience than anyone facing the shortage of affordable housing in Chelmsford on a day-to-day basis. They confirm the quantitative analysis – the affordability gap is wide. Further, they see urgent and specific needs.

According to the CHA, the immediate need in Chelmsford is rental units. Rental units that target 50-60 percent of median income is where the real shortage is right now. They would prefer units that do not require hard-to-come-by Section 8 subsidies.

Over 1,300 families and singles are on the CHA's waiting list for housing and another 143 seniors are on the State Aided Public Housing Waiting List. The typical wait for families and singles is seven to ten years. For seniors the wait is between six months and five years.

There is no specific type or size of unit in particular demand, other than that they are all in demand. There are needs for single member households up to large families. There are needs for veterans and seniors

While the numbers clearly indicate affordability problems with ownership units, relative to rental units, the CHA does not see an urgent need for the ownership units they support. Between existing units up for resale, and new units under development, there is not a critical shortage of supply.

3.5. Planned Production Targets

This document is designed to be compliant with regulations established by the Massachusetts Department of Housing and Community Development (DHCD). In particular, Planned Production Regulations dictate a target of producing 0.5% of total housing units on an annual basis to achieve certification. Based on the latest Subsidized Housing Inventory, for the Town of Chelmsford that means the plan must specify how 69 units per year will be produced.

As will be discussed in the next section, there are significant barriers to production of affordable housing that make this target ambitious. However, as documented by an analysis of the available data and testimony from local housing experts, the actual unmet needs are much greater than the prescribed production targets.

The planned production strategy, as required by DHCD, will identify specific locations within the town that can realistically support production of the required units. Beyond that, this plan shall outline general and specific strategies the town can employ to address the unmet housing needs of the community.

4. BARRIERS TO AFFORDABLE HOUSING

Section 3 presented demographic needs, housing burdens, affordability and unmet needs in Chelmsford with respect to affordable housing. This section discusses development constraints and limitations on the Town's current and future housing needs.

The planned production targets prescribed by the Department of Housing and Community Development under Chapter 40B represent a modest yet meaningful goal for reducing the need for affordable housing. This section will address some of the barriers that have restricted, and continue to restrict, the town's ability to meet the housing needs of the community.

The 2005 Affordable Housing Plan discussed a number of barriers to affordable housing. Each of these is still relevant and will be discussed in the sections below. In addition, a new barrier has evolved and will be discussed first.

4.1. Economic and Market Constraints

Even when the overall economy is healthy, characteristics of the housing market tend to restrict the supply of available units. On the demand side, population growth and a trend toward smaller households result in upward pressure on housing prices. On the supply side the substantial capital investment required to produce units and the volatile nature of the market, restrains production. A supply shortage for lower priced units in particular is often the result.

While these conditions are typical, the current housing market exhibits barriers that are atypical. A severe financial crisis led to a sharp economic downturn. The housing market was hit hard. While the market has steadied, the recovery is tenuous and still has a long way to go. Credit markets continue to be tight. The result of the current macroeconomic conditions is a lack of investment in new housing development, in particular for projects that require a large capital expenditure and which represent a significant risk.

Housing prices have fallen significantly in the last three years. However, at the same time the development of new housing units, in particular at more affordable price points, has been almost non-existent.

In addition, a number of affordable housing developments, that received approvals prior to the economic downturn, have not moved forward with construction. These developments represent a significant number of units in the pipeline; specifically 44 ownership town houses and 48 rental units.

Based upon the above, economic and market constraints are viewed as a barrier to the creation of affordable housing during the 5 year time period of this plan.

4.2. Zoning and Land Use Restrictions

The 2005 plan identified limited land suitable for development and zoning as the primary barriers to the production of affordable housing. As stated in the plan:

Current zoning has not produced any affordable units, although the town is studying changes to zoning to promote the production of affordable housing.

Specifically, the existing Facilitated & Independent Senior Living Facilities bylaw, Article XVII, has not been utilized within the last decade. This is likely due to its limited applicability and restrictive dimensional and design standards. The Multi-family (RM) zoning district is built out, with little or no opportunity to create new affordable units.

In addition, the remaining general provisions of the zoning bylaw do not provide any incentives for the creation of affordable housing such as those strategies identified in the 2005 Plan.

The situation has not changed. However, Chelmsford has produced a new Master Plan. The 2010 Master Plan recommends specific zoning changes designed to provide flexibility to promote addressing the town's housing needs while preserving community character (see the Strategies section for details and recommendations).

Only 2 percent of Chelmsford is zoned for multi-family housing. While capacity is limited, there are available locations where housing would be appropriate. Chelmsford's zoning bylaws need to accommodate meeting the community's housing needs.

4.3. Infrastructure Capacity

The major infrastructure issue facing the community remains the sewer capacity issue and, to a lesser extent, the water capacity issue.

By the end of calendar 2011, 100 % of the town's sewer program will have been completed, consisting of 170 miles of sewer mains and 44 pumping stations serving approximately 11,200 properties across town.

Sewerage effluent is pumped and treated at the Greater Lowell Wastewater Utility-- a facility that treats waste from Lowell, Tewksbury, Dracut, and Tyngsborough, and Chelmsford. This partnership between the town and the City of Lowell was enacted through a 30-year contract which began in 1986 and is slated to expire in 2016. The 2008 *Economic Development Plan* for Chelmsford assessed usage rates in order to determine the existing and future capacity of this system. According to the plan, the Town of Chelmsford has purchased 3,010,000 gallons per day of average daily flow sewer capacity from the Greater Lowell Wastewater Utility. The Town has, in turn, sold 350,000 gallons of that capacity to the Town of Tyngsborough. This leaves Chelmsford with a remaining capacity of approximately 2,660,000 gallons per day. The current flow sent to the Greater Lowell plant is approximately 2,450,000 gallons per day (50,000 comes from Tyngsborough). Average and total sewer flow data for 2006 through 2008 is represented in Table 4-1, while Table 4-2 provides data about the plant's capacity relative to the town's usage.

Table 4-1: Sewer Flow in Chelmsford, 2006-2008

Year	Plant: Inf Flow (MG)		Plant: Eff Flow		Daily Plant In-Flow		Daily Plant Eff Flow	
	Average	Total	Average	Total	Average	Total	Average	Total
2006	N/A	N/A	1,021.00	12,250.63	N/A	N/A	33.59	403.1
2007	N/A	N/A	951.00	11,415.20	N/A	N/A	31.25	374.98
2008	1,154.75	13,857.01	1,067.22	12,806.66	38.05	456.66	35.17	421.98

Source: Greater Lowell Regional Water Utility

Table 4-2: Town and Plant Flow, 2006-2008

<i>Year</i>	<i>Town Flow</i>		<i>Daily Town Flow</i>		<i>Town Allotment</i>		<i>Percent of Town Allotment</i>		<i>Percent of Plant Flow</i>	
	<i>Average</i>	<i>Total</i>	<i>Average</i>	<i>Total</i>	<i>Average</i>	<i>Total</i>	<i>Average</i>	<i>Total</i>	<i>Average</i>	<i>Total</i>
2006	73.1	877.25	2.4 million	3.01 million	79.88%	7.38%				
2007	68.66	823.89	2.3 million	3.01 million	74.99%	7.40%				
2008	75.82	909.78	2.5 million	3.01 million	82.97%	7.24%				

Source: Greater Lowell Regional Water Utility

With approximately 1,000 homes left to connect to the system, the 2008 plan determined that Chelmsford is running out of capacity. Presently, the town is in the process of assessing different strategies for increasing wastewater treatment capacity, including partnering with Billerica, which also has a facility, or creating a sewer “bank,” which involves implementing a variety of water conservation measures with the ultimate goal of reducing demand for the resource. The town will also attempt to work with the Greater Lowell Regional Water utility to determine what other options are available.

Water supply is also a factor that will influence the construction of affordable housing. Approximately 95% of the town is serviced by public water systems through one of three water districts – Chelmsford Water District; North Chelmsford Water District and the East Chelmsford Water District. The three water districts that serve Chelmsford rely on shallow groundwater wells. The yields of these wells are limited by Department of Environmental Protection (DEP) and Division of Conservation and Recreation (DCR) regulations, therefore restricting the number of new customers that can be served. In some areas of Chelmsford, the existing water supply infrastructure is a limiting factor, as water pressure and volume are already deficient. Outdoor watering restrictions have routinely been required for the last five years.

Additional sewer capacity needs to be purchased through the renegotiation of the contract with the Lowell Regional Wastewater Utility or through an agreement with the Town of Billerica. The town has begun to explore the use of a “sewer bank” to promote more efficient use of the limited sewer and water resources. The water districts believe that there will be sufficient water resources in the future, but conservation initiatives have been started to ensure that the resources will be there. The town will need to work with NMCOCG and the other communities in the region to address the need for additional sewer and water capacity on a regional basis.

4.4. Community Concerns

As observed in the 2005 Plan, “community concerns and misperceptions can pose constraints to the development of affordable housing.” A plan to provide affordable housing must address rational concerns and dispel unwarranted anxiety.

Some of the most vocal opposition to new development comes from abutters and neighborhood residents who are understandably concerned about preserving the character of their community. As made clear in the 2010 Master Plan, the Town of Chelmsford has no single character. It is a

diverse town with clearly identifiable areas, each with their own character. Planning production that is cognizant of neighborhood character and community concerns is essential.

One of the misconceptions is that producing new housing units will incur dramatic fiscal expenses for the town far beyond the incremental new revenue. Ironically, this argument has been used to oppose the production of affordable housing units where per-unit fiscal impact is typically much lower than for single-family homes.

In 2009, the Town of Chelmsford commissioned Connery Associates of Melrose MA, to conduct a fiscal impact analysis. The intent was to quantify and illustrate the current fiscal characteristics of four previously approved, constructed, and occupied 40B projects.

The four projects chosen for the study were:

- The Kensington located at 223-229 Littleton Rd.,
- The Courtyard located at 360 Littleton Rd.,
- Woodland Square located at 262-264 Littleton Rd, and
- Robin Hill Meadows at 5 to 25 Equestrian Lane

This type of fiscal impact is designed to assess fiscal impact by estimating a cost to revenue ratio. All municipal service costs and revenue streams that could be reasonably assigned on a per-capita based were factored into the analysis.

The results showed that three of the four projects were a net fiscal surplus for the town. That is, the estimated cost of providing services were more than paid for by annual revenue derived from those properties.

One property, Robin Hill Meadows, was estimated to have a net fiscal deficit. This is due to a much higher student-per-housing-unit ratio relative to the other developments, and relative to the town-wide average,

In presenting to the Affordable Housing Plan Committee, Mr. Connery stressed that the town has the ability to influence the fiscal impact of housing development by choosing the mix of units. Key factors include the number of bedrooms per unit, rental vs. ownership, and location.

In response to questioning from the Committee, Mr. Connery stated that the estimates produced via his analysis could be characterized as very conservative. The approach used was to average costs on a per-capita or per-student basis. Mr. Connery observed that the costs of incremental development are potentially much lower than the average cost.

With respect to the potential for individual properties to have a negative fiscal impact, Mr. Connery cautioned that other factors must be considered. If a particular housing development fulfills the housing needs of the community, then overall town fiscal performance is what matters in the end. He offered that most single-family homes, in particular those with school-age children, probably have a negative fiscal impact.

Education can be an effective means to creating support for affordable housing, informing the community about existing needs and potential strategies. Presentation of the 2010 Affordable Housing Plan to the public provides an opportunity to address tools for the production of affordable housing. The town should continue to work on other means to educate the public on

affordable housing. Additionally, these efforts will be more effective when they are accompanied by opportunities for residents to direct their concerns and questions to town officials. The town should continue to provide these opportunities.

4.5. Community Priorities and Commitment

Although the Goals and Strategies of the 2005 Affordable Housing Plan reflected the community's desires based upon numerous public meetings and the Plan was unanimously endorsed by the Board of Selectmen in 2005, the Town's general and specific priorities and commitment to affordable housing may be viewed as a barrier.

The 2005 Plan identified both substantial unmet needs with respect to affordable housing, and enumerated strategies for meeting the need. Not only has the need gone unmet, but in the intervening 5 years, by any reasonable measure, the gap has increased.

This is, in part, due to the prevailing economic conditions discussed earlier in this section. To some extent, towns must rely on developers to make production strategies work. To overcome failures in that market, which are exacerbated by restrictive zoning, the state of Massachusetts has implemented Chapter 40B to provide developers, and towns, incentives.

For developers, incentives are driven by the profit motive. For the town, the extent to which incentives are embraced or resisted depends on community priorities

The 2005 Plan clearly articulated the following priority goal:

“Satisfy demands for affordable housing above and beyond state mandate of 10% of the housing supply designated as affordable housing”.

In addition, the 2005 plan recommended several strategies to ensure successful implementation. These included revisions to the zoning bylaw to promote affordable housing, development of housing on town owned land and continue to guide and approve appropriate 40B projects.

Despite the above, the Town's commitment has been mixed. The policy position of reaching 10% does not appear to have been fully embraced. When it comes to strategies, based upon recent Town Meeting decisions, the Town has clearly expressed its preference to build housing on town owned land in partnership with the CHA utilizing CPC funds.

Unfortunately, revisions to the zoning bylaw have not come to fruition. Although new zoning provisions were advanced by the Implementation Committee, ultimately the Planning Board chose to not move forward based upon community concerns and opposition.

Finally, although the Town has approved a number of 40B projects over the last years, the permitting process, whether with Board of Selectmen approval via a LIP or straight to the Zoning Board, has often been disassociated from the 2005 Plan, specifically the identified needs, Goals and preferred locations for 40B projects.

In 2009, the Community Development Department and the CHA provided a presentation to the Board of Selectmen on the “State of Affordable Housing in Chelmsford: An examination of Strategic Planning & Process”. Upon reviewing the needs, Goals, strategies and status of implementation measures, the following open ended questions were asked:

- Has the Plan served the intended purpose?
- Has the plan been successful?

In addition, the following specific questions were asked:

- What is the Town’s position, policy, plan on reaching 10%?
- What are the actual municipal impacts?
- What is the scope of the local review and permitting process?
- What are the roles & responsibilities of the stakeholders?
- Is there a problem?

The CDD and CHA provided their input on each of the above questions to the Board of Selectmen and then outlined a series of recommendations for strategic, policy and process improvements.

Looking ahead, the 2020 Vision Statement, drafted as part of the Master Plan process, included the following vision for our community:

There are diverse and affordable housing opportunities for people of all income levels

The Town of Chelmsford has opportunities, as described in the next two sections, to work with developers and non-profits to meet planned production schedules that will fulfill a need for affordable housing.

The following sections will present strategies and specific production locations that can help make this vision a reality.

5. AFFORDABLE HOUSING STRATEGIES & RECOMMENDATIONS

Section 3 presented data on housing burdens and unmet needs for affordable housing in Chelmsford. Section 4 discussed development constraints and barriers to meeting those needs. This section discusses housing strategies and recommendations designed to overcome or mitigate the constraints and barriers with a goal of addressing Chelmsford's unmet needs for affordable housing.

Specifically, this section updates the preservation, regulatory, and production strategies outlined in the 2005 Affordable Housing Plan to enable the Town to address the quantity, quality, and location of the affordable housing units. By proactively implementing the housing strategies and recommendations, the Town can ensure that proposed housing developments address the needs of seniors, young families, and special needs populations in a manner that is consistent with neighborhood characteristics. This will be critical to meeting the housing needs of Chelmsford while avoiding the development of any "unfriendly" Chapter 40B projects.

5.1. Affordable Housing Strategies

The Town of Chelmsford plans to achieve the goals described above through a series of strategies grouped according to their function as: (1) strategies designed to preserve the Town's existing supply of affordable housing; (2) regulatory policies that will increase the supply of affordable housing in Chelmsford over time; and (3) production strategies that will add new units to the Town's housing inventory.

5.2. Preservation Strategies

The Town of Chelmsford, working in conjunction with the Chelmsford Housing Authority (CHA), shall undertake reasonable steps to preserve existing affordable housing. To the extent possible, funds shall be requested from state, federal, and local sources to preserve units that meet an identified need within the community.

5.2.1. Retain Expiring Affordable Units

Issue – "Expiring use properties" are rental units, which were built with federal and/or state subsidies (such as low cost mortgages, rent subsidies, and loan guarantees) to serve low and moderate-income tenants that are now at risk of being removed for the subsidized housing inventory. The mortgages on these properties – most dating from the 1970s – often had terms of 30-40 years, but owners were allowed to prepay after 20 years, removing the use restrictions that required them to serve low income residents. These restrictions have since been renegotiated and the affordability restrictions have been extended to 2029. Massachusetts has more than 18,000 such units that may now be at risk; Chelmsford may have up to 144 at this time. Given the high cost of new production, preventing the loss of these existing units should be a high priority for the Town of Chelmsford.

Recommended Action – The Town of Chelmsford may be interested in working with a non-profit housing developer to purchase and then subsequently manage these affordable housing units. Alternatively, the town might consider negotiating with the current owner to maintain the affordability of the project. The town will need to look for technical assistance to help with their negotiations. The town will also consider the possibility of using Community Preservation Funds.

The town will look into the possibility of help from the Community Economic Development Assistance (CEDAC), MassHousing, DHCH, Greater Boston Legal Services, Local Initiative Support Corporation (LISC), and others that are available to help communities leverage the resources they need to prevent affordable units from being lost. Some of the services that these groups can provide include: (1) negotiating extensions of current affordability restrictions or sales to non-profit owners; (2) securing new capital investment to meet deferred maintenance or systems replacement needs; and (3) advocacy.

Responsible Entity – Chelmsford Housing Authority

5.2.2. Foreclosure Prevention

Issue – Due to economic conditions, the foreclosure rate has reached and sustained disturbing levels over the last 4 years. Foreclosure prevention offers a number of positive outcomes. Avoiding the foreclosure of resident property is the preferred outcome for homeowners, and typically for mortgage holders as well. Foreclosures have been shown to have a significant negative impact on housing values in the neighborhood. Furthermore, they exacerbate the lack of affordable rental options because home foreclosures increase the demand on rental housing.

Recommended Action – The CHA should serve as the Town’s Consumer Education / Referral Center as a resource for tenants, landlords, and homeowners to provide information and referrals about housing related issues such as foreclosure prevention, emergency housing assistance, advocacy, counseling, and education programs.

Responsible Entity – Chelmsford Housing Authority and the Housing Advisory Board

5.2.3. Tax Exemptions

Issue – Mass General Law provides tax exemptions for specific individuals, but not for specific housing types such as affordable rental units.

Recommended Action – Adopt local tax reforms to support efforts in promoting affordable housing. For example, the town of Hamilton approved property tax exemptions for income-qualifying seniors. Such measures must be approved locally by Town Meeting and then submitted through a home rule petition for state legislative approval. The approval process continues when the tax provisions are brought back to the community for vote on a referendum.

Responsible Entity – Housing Advisory Board

5.3. Regulatory Strategies

5.3.1. Revise Zoning Bylaw and Land Use Strategies

Issue – The Town’s current zoning laws do not sufficiently encourage the development of affordable housing nor does it allow for a mixture of housing types.

Recommended Action – The Town should evaluate a series of new zoning strategies, outlined below, designed to allow a variety of housing types to be developed in Chelmsford, without compromising its character and natural resources.

Responsible Entity – The Planning Board and the Housing Advisory Board should review the strategies outlined below and to develop a comprehensive rezoning package to be presented for adoption at Town Meeting.

5.3.2. Limitations of the Existing Multi-family (RM) Zoning Districts

Issue - The existing RM zoning districts are built-out and therefore do not provide additional opportunity to produce affordable units. Furthermore, the current density bonus provision (one additional unit for every ten) in the RM zones provides for 10% affordability with a ten-year deed restriction. In order for affordable units to be included in the state’s Subsidized Housing Inventory (SHI), a deed restriction for each affordable unit must be in place for a minimum of thirty (30) years. In addition, the 10% density bonus does not provide adequate market incentive to build affordable units.

Recommended Action - The Town should consider establishing new RM zoning overlay districts for select parcels to allow for future multi-family housing opportunities within the limits of the town’s carrying capacity, so that the town’s resources are not strained and community character is not negatively impacted. According to a report prepared by Taintor and Associates, Inc., very few parcels of developable land remain in the existing RM zones. The current bylaw requires that new RM districts have 5 acres of land and 250 feet of frontage on a state highway, a right-of-way that is 60 feet wide or a right-of-way that carries 1000 or more vehicles per day. These requirements limit the potential for new RM districts to be achievable criteria for creating districts for multi-family housing. The following parcels have been identified by the Master Plan

Committee as potential candidates for rezoning within the RM district:

- 11 Cushing Place
- 51-57 and 61-63 Middlesex Street
- 100 Wotten Street
- 26 and 32 North Road
- 233,235 and 241 Littleton Road

In addition, the Town should revise this portion of the zoning bylaw to require 25% affordability with a deed restriction in perpetuity on each affordable unit.

5.3.3. Adopt Low Density Multifamily Zoning

Issue – Single, two and multi-family of eight units per acre are permitted individually within separate zoning districts. However, zoning does not permit low density multi-family in the range of 4-6 units per acre.

Recommended Action - The Town should consider adopting a new multifamily zoning district for areas near village centers and neighborhood commercial districts where multifamily buildings would act as transitions between commercial and single – or two – family uses. Such a district would have a density of approximately four – six units per acre, and would include a mandatory affordable component. Possible locations include the outskirts of Chelmsford Center, North Chelmsford Center, Chelmsford Street between Stedman Street and the City of Lowell, North Road between Fletcher Street and Route 495, and West Chelmsford near the intersection of School and Main Streets.

5.3.4. Adopt Multi-Family Mandatory Inclusionary Zoning

Issue – Beyond 40B projects, very few units built under local zoning are affordable.

Recommended Action – Anywhere this plan recommends the adoption of new zoning overlays that will result in providing additional property rights for the creation of multi-family housing where none currently exists, the Town should also adopt an Inclusionary Housing bylaw. This bylaw should mandate that a minimum of 25% of the units in any multi-family development exceeding a threshold (e.g. 4 units or larger, including senior housing) be affordable.

Affordable units developed pursuant to this ordinance should be made affordable to households earning 80% (or less) of the median area household income and should be subject to use restriction and resale restriction to ensure that the units remain affordable in perpetuity. The inclusionary zoning provision applied to all units subject to special permit. Options to building affordable units on a proposed project site that should be studied include concurrent off-site options and payment-in-lieu of units. Any such payment should be reflective of the costs associated with the production of affordable units. For development where fractional units would be required, the Town may want to offer a payment-in-lieu option. The Town would then earmark any of these funds to be used for local affordable housing programs.

5.3.5. Adopt Density Bonus for Multi-Family Mandatory Inclusionary Zoning

Issue – Although the proposed inclusionary zoning bylaw (see above) will create affordable units, it will not necessarily create the types and price points that are truly needed in the community.

Recommended Action – In order to encourage the development of affordable housing, the Multi-Family Mandatory Inclusionary Zoning should include a density bonus provision that will provide an economic incentive to create affordable housing that meets the local needs, such as 1 and 3 bedroom units, rentals and affordability less than the traditional 80% median income. This density bonus could be a one for one ratio.

Additionally, in an effort to provide a more focused and strategic incentive to create housing units that are truly needed at the local level such as rental and affordability at 50% median income, consideration should be given to allow a density bonus of a two to one ratio.

5.3.6. Improve Existing Center Village Zoning

Issue – Existing CV zoning district has not proven to be effective in creating housing units as intended due to its limited applicability, specifically that only parcels of 3 acres or more are eligible for multi-family development.

Recommended Action – The zoning bylaw should be revised by permitting multi-family units above existing single story retail on lots less than 3 acres.

5.3.7. Adopt Vinal Square Village Zoning and Promote Mixed Use in Commercial Areas

Issue - The existing zoning bylaw prohibits housing in Vinal Square.

Recommended Action - The Town should revisit expanding the Village Zoning to include North Chelmsford Center (Vinal Square). In its current form, the Center Village Zoning strives to

preserve, revitalize, and expand the village character of Chelmsford's traditional business districts. The bylaw is well-intended by encouraging small business development with residential uses as an accessory. Furthermore, parking requirements are reduced by 50% to promote a more pedestrian friendly environment. The Vinal Square Village should be designed to create a more traditional town center form of development with pedestrian friendly design and a mix of uses including a range of affordable housing options.

Mixed-use districts allow housing and commercial uses to coincide, encourage more efficient use of infrastructure, add vitality to an area and promote better access to jobs and services. To achieve the mixed-use component of the District, the Plan recommends that the Town permit residential units above first floor commercial uses by Special Permit within the Vinal Square District, and other areas in town as determined. The "top of shop" housing could accommodate low to moderate densities. Inclusionary Zoning is useful to ensure that some (e.g. 10%) units are affordable to low and moderate income households.

5.3.8. Create Planned Residential Neighborhood Overlay Districts

Issue - Chelmsford's current Zoning Bylaw does not allow for a wide mixture of housing types within a single development. . This has resulted in an extremely tight rental market coupled with a lack of housing options for commuters, singles, empty nesters, and young couples.

Recommended Action - The town should consider developing Planned Residential Neighborhood Overlay Districts (PRNOD). These would encourage responsible development of a variety of housing communities along with the mandated preservation of open space, creation of affordable housing, and protection of historic and architecturally significant structures. PRNOD would be an alternative to conventional residential development and would be permitted by Special permit granted by the Planning Board. The PRNOD concept seeks to accommodate a range of housing types while fostering innovative site development that is sensitive to the natural features of a site and increases preservation of open space. They differ from Center Village Zoning, which Chelmsford currently has in Central Square and has proposed in Vinal Square, in that the primary use in a PRNOD is residential and not mixed-use.

Using the village approach, a site may be developed to provide a mix of building types – including traditional detached homes, attached or townhouse single family homes, and multi-family configurations. In a village development, a site would be developed such that buildings and parking are located in the most suitable areas of the tract enabling preservation of critical, consolidated areas of open space. It is recommended that the PRNOD have a mandated affordable housing provision and that any density bonuses be explicitly tied to additional affordable housing. If properly administered, the PRNOD could assist the Town in meeting its affordable housing needs.

The UMass-West Campus, the stop and shop plaza at 16-20 Boston Road and the Town owned Oak Hill are examples where the PRNOD concept should be explored.

5.3.9. Adopt a Chapter 40R Overlay District

Chapter 40R encourages communities to create dense residential or mixed-use smart growth zoning districts, including a high percentage of affordable housing units, to be located near transit stations, in areas of concentrated development such as existing city and town centers, and in other highly suitable locations. Projects must be developable under the community's smart

growth zoning adopted under Chapter 40R, either as-of-right or through a plan review process. Upon state review and approval of a local overlay district, communities become eligible for payments from a Smart Growth Housing Trust Fund, as well as other financial incentives. Chapter 40R requires that under the Smart Growth Zoning, at least 20% of all units constructed within Projects of more than 12 units shall be Affordable. The Act also requires mechanisms to ensure that at least 20% of the total number of units constructed in the District will be Affordable,

The one provision that Chapter 40R does impose is minimum residential densities: at least 8 units per acre for single-family residential use; at least 12 units per acre for 2- and/or 3-family residential use; and at least 20 units per acre for multi-family residential use.

Issue – where the town considers the adoption of Village Overlay Districts (see above), additional consideration should be given to being entitled to zoning incentive payments for housing creation under the Chapter 40R statute. Specifically, based on number of units of new construction projected in the smart growth zoning district, payments will range from:

- \$10,000 for up to 20 units;
- \$75,000 for 21-100 units;
- \$200,000 for 101-200 units;
- \$350,000 for 201-500 units; to
- \$600,000 for 501 or more units of housing.

Additionally, a one-time density bonus of \$3,000 for each unit of new construction will be awarded upon issuance of a building permit.

Recommended Action – While drafting new zoning for properties located at the UMass-West Campus, the Stop and Shop plaza at 16-20 Boston Road and the Town owned Oak Hill, the Town should work with the property owner and the State to develop zoning that will be compliant with 40R.

In addition, the future extension of the Commuter Line into Nashua, New Hampshire and the possibility of a station in North Chelmsford, near the Tyngsboro line, would provide an additional opportunity for the Town to work with the state to implement a Chapter 40R site.

Responsible Entity - A committee appointed by the Board of Selectmen, working with the Town Planner, the Community Development Department and the Chelmsford Housing Authority would create the Chapter 40R plan for community and state approval.

5.3.10. Encourage Senior Housing

Issue - As identified in this plan, there continues to be a growing demand for senior housing of various types that is affordable. Although the existing zoning bylaw, via the facilitated and Independent Senior Living Facilities provision provides for the development of senior housing, this bylaw requires that these facilities are exclusively age restricted. Beyond this market restriction, the existing bylaw has not been utilized in recent years.

Recommended Action – Rather than adopt a new zoning overlay specific for senior housing, as was recommended in the 2005 Plan, consideration should be given to providing incentives such

as density bonuses within any newly created Inclusionary zoning overlay districts for the creation of units dedicated to affordable senior units.

In addition, new zoning measures such as village center districts, Multi-family districts, PRNOD and 40R districts should be strongly encourage the development of senior housing as many of these locations are served by public transit and other amenities.

5.3.11. Create Options for Special Needs Housing

Issue – Limited potential for the creation of special needs housing by the market place.

Recommended Action - The Town should examine the need and potential for special needs housing. The Town should support and create special needs housing in a mixture of rental and home ownership projects as warranted. Further, the Town should specifically ensure that special needs housing is incorporated into town initiated projects such as when the Town uses public property to construct housing or when municipal structures are converted to housing.

5.3.12. Modify Regulations for Accessory Apartments

Issue – The existing Accessory Apartments bylaw has served its original intended purpose. However, due to socio and economic changes, the bylaw is challenged to meet the current and future needs of families in Chelmsford due to its limited applicability and restrictive standards.

Recommended Action – In 2010, Town Meeting revised the accessory apartment bylaw with the objective of addressing the identified deficiencies. Specifically, the Town removed the requirement limiting occupancy to the parents of the homeowners, and replaced it with a requirement that the occupant can be an extended family member of one of the homeowners, increased the maximum sq. ft. from 600 to 750 sq. ft and permitted the special permit to run with the land rather than the homeowner. Further revisions of the bylaw could also include a provision that an annual licensing fee would be charged when the accessory apartments were not rented to family members. If adopted, the bylaw should include an amnesty provision for those apartments currently in use that are not permitted.

Responsible Entity – Housing Advisory Board and Zoning Board of Appeals

5.3.13. Redevelopment of Existing Properties

Issue – With the Town approaching build out, future opportunities for housing will primarily be on vacant and underutilized properties, many of which are located within existing commercial areas and mixed-use neighborhoods.

Recommended Action – Chelmsford should utilize the above zoning concepts such village center districts, Multi-family districts, PRNOD and 40R districts to strategically target redevelopment of vacant and underutilized commercial areas into mixed-use and specialized housing.,

Responsible Entity – Planning Board and the Housing Advisory Board

5.3.14. Redevelopment and Adaptive Re-use of Mills to Housing

Issue - Chelmsford has several mills that are viewed as appropriate sites for redevelopment and adaptive re-use. Specifically, the Wotten Mill may be a prime candidate for redevelopment, while the two mills on Princeton Street may benefit from adaptive re-use to provide housing opportunities. Mill conversion is becoming a more popular trend in Massachusetts post-industrial communities to take advantage of existing buildings to create housing and promote economic development. These unique structures are being reused in many ways, including returning them to viable industrial production, for commercial uses, establishing new residential communities and a mix of the three. Furthermore, well-planned mill conversion encourages adaptive reuse, open space conservation, and affordable housing. Mill housing is conducive to facilitating Artist Districts where local artists can live, create, and sell their wares all in one location.

Recommended Action - The establishment of a Mill Re-use Overlay District in North Chelmsford is a concept that the Town should pursue. Overlay zoning is designed to encourage additional uses not addressed in the base zoning. Creation of an overlay district maintains all of the uses allowed in the base zone, but provides greater flexibility in redeveloping or reusing existing structures. Mill conversion is easily paired with inclusionary zoning, allowing 10-25% of the units to be deeded affordable.

5.3.15. Affordable Housing Programs and Organizations

Issue – With the Housing Authority, Assessors Department and the Community Preservation Commission, the Town has a strong organizational structure and some productive programs. However, improvements can be made in the short and long term.

Recommended Actions –

1. Renew, and update accordingly, the contract with the Housing Authority to serve as the Town’s “consultant” on housing related matters.
2. Proactively publicize and highlight the benefits of the statutory property tax exemptions and deferral programs offered by the Assessor’s Department.
3. The CPC should place an emphasis on affordable housing by increasing dedicated funds available to the creation of affordable housing and by pro-actively seeking projects via the issuance of request for proposals.
4. The Town should appoint the Housing Advisory Board (see next recommendation).
5. The Housing Advisory Board should be represented on the Master Plan Implementation Steering Committee. One member of the Master Plan Implementation committee should be allocated to a representative from the Housing Advisory board.

Responsible Entity- Town Manager and the Board of Selectmen

5.3.16. Housing Advisory Board

Issue – The Town of Chelmsford does not currently have a standing committee or board to address housing needs. Although the Board of Selectman has declared their intent to establish a Housing Advisory Board, the Board has yet to be formed.

Recommended Action – The Board of Selectman should make their appointments to the Housing Advisory Board, as should the Planning Board and Housing Authority (as described in the

Board's composition). The Board should be appointed as soon as possible to initiate the groundwork necessary to implement the actionable components of the Affordable Housing Plan in order to meet the desired levels of affordable housing units established in Chelmsford (as described in the Board's mission). For continuity, at least one member of the Affordable Housing Plan Committee should be appointed to the Housing Advisory Board.

Responsible Entity – Board of Selectmen.

5.3.17. Regional Collaboration

Issue- Chelmsford should explore the possibility of regional collaboration to help meet the town's affordable housing needs. Towns abutting Chelmsford also have affordable housing needs and by working together, we can possibly better meet those needs.

Recommended Action – The Town should work with adjacent communities, regional entities and the State to explore the creation of a regional housing consortium.

The federally and state recognized HOME Investment Partnerships Program (HOME) maybe a good option. The HOME program assists in the production and preservation of affordable housing for low and moderate-income families and individuals. The program funds a broad range of activities including the acquisition, new construction, and rehabilitation of existing properties which are sold to income eligible first-time homebuyers.

Chelmsford is not eligible on its own for the HOME program. The City of Lowell along with other suburban communities would need to be involved with a regional HOME consortium in order to meet the eligibility requirements.

Responsible Entity – Town Manager and the Board of Selectmen.

5.4. Production Strategies

The Town should explore opportunities to meet the housing needs of Chelmsford by increasing the supply of affordable units, in particular using production strategies presented in this section.

5.4.1. Development of Housing on Publicly Owned Parcels

Issue – Several significant publicly owned parcels exist. Specifically, the Town of Chelmsford owns 66 acres in North Chelmsford, commonly known as Oak Hill. In addition, the state owns the UMass West campus, located off Princeton Street.

Recommended Strategy – The Master Plan Committee recommends that a redevelopment master plan be prepared for the overall campus which strives to maintain the character of the area, preserves historic resources and structures, protects environmental resources and respects the concerns of the neighborhood and the abutters. The Town will need to actively engage the neighborhood and the University and establish an open dialogue, in terms of the future disposition and use of this property. A similar master planning effort is needed to address the future use(s) for the 66 acre Oak Hill parcel acquired by the Town in 1998. The Master Plan Committee feels that this parcel would be best used for housing and active and passive recreation, or a combination thereof. The majority of the property is currently zoned for industrial use, and therefore, rezoning may be required, depending on the outcome of the site master planning process.

Responsible Entity – Town Manager and Housing Advisory Board

5.4.2. Development of Affordable Housing on Privately Owned property

Issue- Not including 40B projects and community based affordable housing developments with the Housing Authority, little or no affordable housing has been constructed on privately owned land in recent years. Much of this is likely due to the zoning constraints identified in this plan.

Recommended Strategy – Per this plan, the Town should employ a two pronged approach; a general zoning strategy and a site specific strategy. The general zoning strategy will create new opportunities for the production of housing and specifically affordable housing. The site specific strategy will focus on the planned production sites via continued communications with those private property owners that express a continued interest.

Responsible Party - *Housing Advisory Board*

5.4.3. Utilize Project-Based Section 8 Housing Vouchers

Issue – The Chelmsford Housing Authority currently has the ability to project-base 20% of the Section 8 housing vouchers it administers. Currently, the CHA is utilizing the full 20% towards new development.

Recommended Action – The Town and the Chelmsford Housing Authority should explore the opportunity of securing additional vouchers to be placed in existing rental units in order to add these units to the affordable housing inventory.

Responsible Entity – Chelmsford Housing Authority

5.4.4. Establish Programs to Produce Affordable Units from Non-affordable Stock

Issue – Opportunities exist to establish local programs such as First Time Buyer, Mortgage Assistance, Housing Rehabilitation, rental voucher, and Rental Acquisition, for purposes of producing affordable units from the existing housing stock. Specifically, in exchange for a public subsidy, an existing owner or prospective buyer would agree to place an affordable deed restriction on the property.

A First Time Homebuyer Program would fill the gap between the market price of a home and an affordable one. Participants would also be required to attend first-time homebuyer workshops and encouraged to explore more affordable mortgage financing, such as loans through the state's Soft Second Loan Program.

A Rental Voucher Program would offer qualifying households a subsidy for a period of five years that consists of two parts: a shallow rent subsidy of not more than \$400 per month, and an automatic contribution to a monthly escrow account, deducted from the rent subsidy, to help them save for homeownership.

A rental acquisition program would purchase and rehab existing buildings, creating new affordable rental opportunities.

Recommended Action – CPC funds should be utilized, in cooperation with the CHA and local banks, to create local programs. In addition, Federal and state grant opportunities in the area of housing rehab should be explored. The utilization of the Community Development Block Grant (CDBG) program, for instance, to address the renovation of older homes for low and moderate-income residents through a rehab program would improve the condition of the housing stock in the community.

5.4.5. Produce Affordable Units from Illegal Apartments

Issue – Due to a variety of factors, such as historically restrictive zoning, expensive building and fire codes and economic conditions, illegal apartments exist.

Recommended Action - Establish an amnesty program and associated zoning bylaw for purposes of providing a legal process by which previously illegal apartments can be permitted in exchange for creating affordable units.

Responsible Entity- Housing Advisory Board

5.4.6. Continue to Guide and Approve Appropriate Comprehensive Permits

Issue – Until Chelmsford is able to meet the state mandated 10% affordable housing goal, or achieve certification of this Housing Production Plan, it will be in a disadvantageous position regarding 40B proposals, some of which may be inappropriate for Chelmsford and may be inconsistent with the town’s development goals. However, several of these projects may well be consistent with the goals of this plan and should be supported and cultivated – the Town may consider working with in conjunction with a developer on a 40B proposal that meets the town’s affordable housing goals.

Recommended Action – The Town, in partnership with the CHA, should utilize a proactive approach to increase the level and diversity of affordable housing in the community. The Town should also develop clear policy and process to assist in creating a successful working relationship with 40B developers to help create projects consistent with this Plan whose end result is housing that is affordable across a wide range of incomes and protects the town’s critical resources and community character.

This should include the following:

- a) Revise the existing Board of Selectmen Local Initiative Program (LIP) Policy to encourage the submission of a LIP application when the proposed project is consistent with this Plan based upon a determination by the Housing Advisory Board.
- b) Adopt sitting criteria for “un-planned” 40B projects. Chapter 40B developments are inappropriate for Chelmsford where they are located close to public water supply or other environmentally sensitive areas such as estimated or priority rare species habitat and outstanding resource waters, far from public transportation and on narrow streets where traffic is a concern.
- c) Draft architectural and site design guidelines that address preferred characteristics, such as site design, density, architecture and affordability. Projects should be encouraged that are located amongst similar uses, in sewered areas and on bus routes or roads without existing traffic problems.

The Town will continue to review and permit appropriate 40B developments. Affordable units that are proposed must not only be affordable by definition, but also clearly meet the needs of a population identified by the community. A comprehensive review of the affordability levels of the project will be conducted.

Revise the existing Mission statement of the Housing Advisory Board to specifically state that this Board shall provide a written advisory report on all proposed 40B projects to the BOS from LIPs and the ZBA. It is important to note that this recommendation does NOT require the participation of the project proponent.

Responsible Entity – Board of Selectmen, Community Development, Chelmsford Housing Authority, Housing Advisory Board & Zoning Board of Appeals

5.5. Summary and Conclusions

Despite the large gap in unmet needs for affordable housing identified in section 3, and barriers to meeting those needs discussed in section 4, the Town of Chelmsford has many viable options for meeting the need for affordable housing. This section has identified a number of strategies toward that goal.

However, it is difficult to foresee significant production of new units in the short term given current conditions in the economy and housing market. For that reason, this plan recommends a short-term strategy that emphasizes strategies that can be implemented quickly, while simultaneously laying the groundwork for long-term strategies that can have a more significant impact.

In particular, near-term strategies that the town should focus on are programs that involve working with the Chelmsford Housing Authority to produce affordable units from existing stock (**see sections 5.4.2 through 5.4.4**). The town should also act quickly to appoint the Housing Advisory Board (**5.3.4**). The town should put into motion a comprehensive analysis of zoning bylaws with a goal of revising them to better accommodate affordable housing (**5.3.1**).

Longer-term strategies include the comprehensive permit process (**5.4.5**). Current market conditions have put the brakes on development projects. However, conditions will change and it can be presumed the housing development pipeline will open up. The town needs to be prepared and be proactive in guiding appropriate permits instead of simply reacting to projects as they are submitted. This Affordable Housing Plan is part of that process.

The town must also be proactive in the face of the large unmet needs presented in section 3 of this plan, and the uncertainty of development or truly affordable housing on private property. Development of housing on public-owned land should be pursued (**5.4.1**). In the long term, this may be the only way to meet the requirements of planned production and to make significant progress on meeting the unmet needs for affordable housing in Chelmsford.

Finally, in recognition of limited available space, the town should focus, whenever practical, on re-development of existing properties (**5.3.2**).

Section 6 will discuss specific locations that have potential for development of affordable housing. Many of the properties meet the desire for re-use. The list also includes one publicly

owned parcel that offers a great opportunity for both significant mixed-use housing production, as well as expansion of protected and accessible open space.

6. PLANNED PRODUCTION

Section 5 discussed a suite of strategies available to the Town of Chelmsford for preserving, promoting, and providing more affordable housing. Specific strategies were identified as offering promise for making real progress on addressing the unmet needs for affordable housing.

One strategy that is essential for both meeting the needs of the community, and for fulfilling the requirements of this plan, is production of new affordable units. The town has tools and options that can be applied to encourage and compel production that is consistent with the goals of the Master Plan – the driving force for planning development in town for the next decade.

This section outlines the methodology for identifying preferred affordable housing locations such as site selection and grading and presents the identified sites and grading matrix, discusses the strategy for planned production and presents the annual production of units and unit types for the next five years.

6.1. Site Selection and Ranking Methodology

Section 1 provided an overview of the Affordable Housing Plan Committee’s methodology. This sub-section provides more details regarding the methodology used to identify potential locations for affordable housing and a grading system to evaluate each site.

6.1.1. Potential Locations for Affordable Housing

Members of the Committee were selected based in part on their extensive knowledge of the town’s history, development, real estate market, and housing needs. Some Committee members conducted research on specific properties and brought these to the attention of the Committee during open proceedings. Representatives from the Town of Chelmsford Community Development Department and the Chelmsford Housing Authority provided valuable feedback on locations discussed by the Committee.

The Master Plan Committee provided a list of possible affording housing locations based on their more comprehensive planning process. The Committees held a joint public meeting to discuss the properties under consideration. The Affordable Housing Plan Committee also accepted input on potential locations from the public.

The preferred sites identified are consistent with the overall goals and objectives of the Master Plan, in that above and beyond serving to create a more diverse and affordable housing stock they are also consistent with the 2010 Master Plan Guiding Principals. These include the prioritization of reuse and redevelopment and the advance of limited new development opportunities, the adoption of zoning regulations such as redevelopment zoning, Housing overlays, Mixed-use overlays and Village center overlays.

Additionally, the sites identified are also consistent with the vision and message of the Master Plan as their implementation would serve to:

- Protect existing town character and residential neighborhoods
- Advocate a "Balanced" philosophy
- Address community needs
- Advance sites that are strategic and measured (in scale in scope),

- Advance sites that are coordinated, complementary and inter-related and inter-connected with other planning and land use goals and objectives
- Preserve, enhance and promote livability, vitality and sustainability

6.1.2. Grading System

Early in the process of developing this document, the Committee made a commitment to use a structured approach to evaluate candidate locations. The first step was to identify a set of evaluation criteria. The Committee applied the criteria to every location under serious consideration for inclusion in the Planned Production schedule. If properties were not under consideration it was because they were “disqualified” based on one or more criterion. For example, some promising properties were designated as “future potential” because they were not feasible for production in the next 5 years (the time frame of the schedule).

The following table specifies the evaluation criteria developed for evaluation of properties considered for planned production.

Table 6-1: Evaluation Criteria

Criterion	Description
Impact	Creating units that meet the needs of the community and have significant impact on meeting planned production goals.
Environmental	Consideration of open-space preservation, wildlife and wetland protection, and avoiding contaminated properties.
Reuse	All else being equal, better to re-use than develop previously undeveloped land.
Character	Development projects should be reasonably compatible with the surrounding community.
Access	Identifiable access points with throughput potential, proximity to highways or major roads; minimal impact on local traffic.
Amenities	Shopping and recreation within safe and convenient walking distance. Creating conservation land is a plus.
Feasibility	There should be a reasonable expectation that properties will be available and an acknowledgement that to build affordable housing the properties should be affordable.
Zoning	Preferably no zoning exemptions or new bylaws are required, but should not be considered a show-stopper.
Compatibility	Strategies should be compatible with other town planning documents (e.g., the 2010 Master Plan) unless there is a compelling rationale based on the needs for planned production.
Infrastructure	The location should have access to and reasonable throughput levels for water, sewerage and other utilities.

Each criterion was applied to each location under consideration for affordable housing development. A grading system was employed using a scale of 1 to 5. A grade was assigned based on the Committee’s assessment as to how well the property achieved the goals of the criterion.

The following table specifies the grading system used for evaluation purposes.

Table 6-2: Grading System

Numeric Designation	<i>This location meets the stated goal</i>
5	Strongly agree
4	Agree
3	Neutral
2	Disagree
1	Strongly disagree

Discussion by the Committee, in some cases supported by additional research, resulted in a consensus for each location/criterion. Those results will be reported after the properties have been described.

6.1.3. Priority Sites

This sub-section presents a detailed site analysis for each of the site or group of sites identified as priority opportunities for planned housing production. Each analysis consists of an aerial photo displaying existing site and neighborhood conditions and any wetland resource areas. Each grading criterion was considered and the committee utilized the site analysis to inform the grading process.

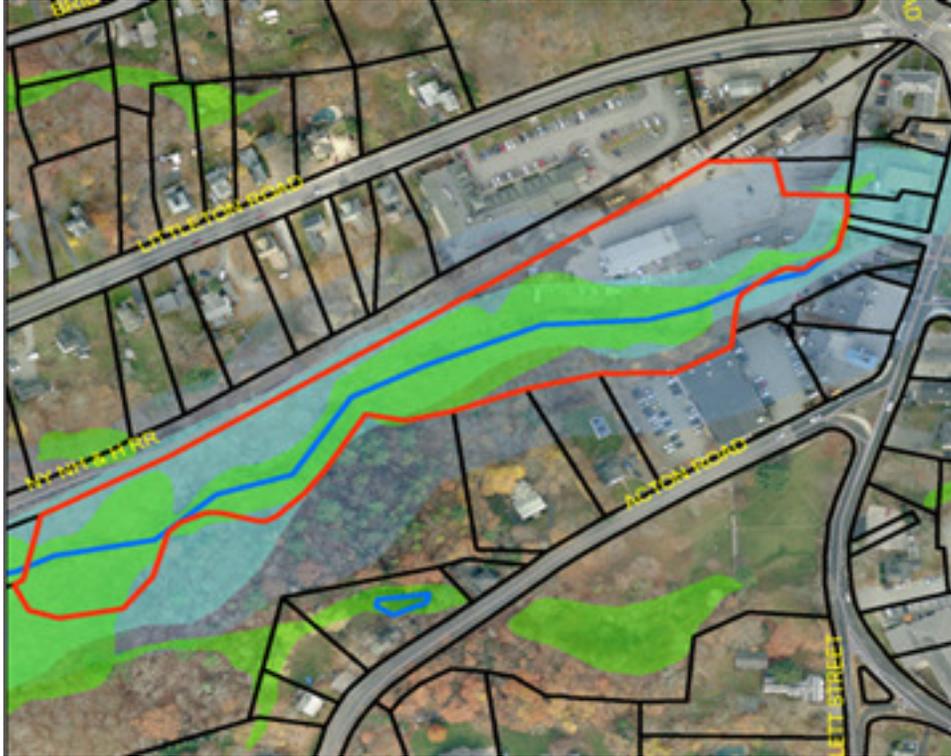
16-20 Boston Road Stop N' Shop Site



Source: Town of Chelmsford GIS Mapping

- Owner: Purity Supreme
- Parcel Size: 8.45 Ac.
- Existing Zoning: CC Shopping Center
- Current Land Use: Commercial uses – retail Stores (site entirely impervious)
- Environmental Concerns: riverfront area, flood plain , potential improvements via redevelopment
- Infrastructure: existing municipal water and sewer, existing road networks
- Access: multiple points of egress with North Road being signalized, on LRTA bus route
- Amenities: heart of Chelmsford Center business area
- Re-use Potential: High
- Setting: extension of center Village
- Compatibility with Chelmsford Planning: consistent with 2010 Master Plan
- Affordable Housing Strategy: Moderate to High Density, potential Mixed Use overlay; Expansion of Center Village District for Mixed Use or 40R strong preference

Cushing Place



Source: Town of Chelmsford GIS Mapping

- Owner: William Harvey
- Parcel Size: 5 acres of which approximately 1 acre is not within the flood plain
- Existing Zoning: CV Center Village
- Current Land Use: Commercial uses - retail, warehousing
- Environmental Concerns: wetlands, riverfront area, flood plain, potential for improvements via redevelopment
- Infrastructure: existing municipal water and sewer, existing road networks
- Access: multiple points of egress with North Road being signalized, on LRTA bus route, abuts rail trail
- Amenities: Adjacent to Chelmsford Center business area
- Re-use Potential: High
- Setting: Adjacent to commercial uses in center, abuts the Emerson House (boarding house)
- Compatibility with Chelmsford Planning: consistent with 2010 Master Plan
- Affordable Housing Strategy: Existing Zoning allows multi-family; Zoning modification to allow bonus units with affordable units

24-28 North Road



Source: Town of Chelmsford GIS Mapping

- Owner: Currie Corporation
- Parcel Size: 1 Ac. (2 adjacent parcels)
- Existing Zoning: CD General Commercial with Restrictive Covenant limiting uses and appearance (2000 ATM); residential use allowed in covenant
- Current Land Use: vacant
- Environmental Concerns: none
- Infrastructure: existing municipal water and sewer, existing road networks
- Access: multiple points of egress (North Rd. and Worthen St.), close to Route 495, on LRTA bus route
- Amenities: close to Chelmsford Center business area, local churches
- Re-use Potential: High (previous use was 2 single family houses)
- Setting: transition from some single family residences, apartments and the commercial uses approaching center
- Compatibility with Chelmsford Planning: consistent with 2010 Master Plan
- Affordable Housing Strategy: 40B Comprehensive Permit; may require modification of Restrictive Covenant by Town Meeting vote if building style does not comply with covenant

33 Vinal Square – 9 Princeton Street



Source: Town of Chelmsford GIS Mapping

- Parcels:
 - 33 Vinal Sq.: Federal Investment Trust, 0.52 Ac., vacant
 - 9 Princeton St.: Paul McGovern, 0.71 Ac., Used car dealer, Buildings 1940
- Existing Zoning: CD
- Environmental Concerns: None
- Infrastructure: existing municipal water and sewer, existing road networks
- Access: multiple points of egress, on LRTA bus route
- Amenities: Adjacent to Vinal Square business area, walking distance to McKay Library, church
- Setting: Adjacent to commercial uses in center, across from Church, dense residential neighborhood
- Compatibility with Chelmsford Planning: consistent with 2010 Master Plan
- Affordable Housing Strategy: 40B; adopt Zoning Overlay for Vinal Square Village Zoning to allow mixed use

50 Hunt Road



Source: Town of Chelmsford GIS Mapping

- Owner: Timothy Emanouil
- Parcel Size: 11.2 Acres, approximately 4-4.5 acres useable
- Existing Zoning: RB- Single Residential
- Current Land Use: 3 family house, landscapers yard
- Environmental Concerns: wetlands, flood plain, riverfront area, former chicken coops
- Infrastructure: existing municipal water and sewer, existing road networks
- Access: multiple points of egress, signalized intersection, on LRTA bus route
- Amenities: Adjacent to Rail Trail, bank
- Re-use Potential: relatively high with demolition of existing structures
- Setting: Adjacent neighborhood high density single family and multifamily, commercial across street
- Compatibility with Chelmsford Planning: consistent with 2010 Master Plan
- Affordable Housing Strategy: 40B Comprehensive Permit; Zoning change for Multifamily

111 Chelmsford Street



Source: Town of Chelmsford GIS Mapping

- Owner: Delores Foster c/o Concord Financial
- Parcel Size: 0.50 Acres
- Existing Zoning: CD
- Current Land Use: Building (1948) – 8,883 s.f. 4 Offices on first floor, 8 apartments above
- Environmental Concerns: adjacent to Oil Company and Route 495 ramps
- Infrastructure: existing municipal water and sewer, existing road networks
- Access: close to Route 495, on LRTA bus route
- Amenities: shopping areas adjacent
- Re-use Potential: High with Existing Building (previously used for residential)
- Setting: abutting commercial properties, shops and hotel
- Compatibility with Chelmsford Planning: consistent with 2010 Master Plan
- Affordable Housing Strategy: CHA rental

133 Princeton Street (Former Canned Goods Plus)



Source: Town of Chelmsford GIS Mapping

- Owner: Elliot Charles Williams Trust
- Parcel Size: 1.3 acres of which approximately 75% is in flood plain
- Existing Zoning: CB and RA- Single Residential
- Current Land Use: Vacant Building in poor condition
- Environmental Concerns: floodplain, aquifer, demolition of existing building
- Infrastructure: existing municipal water and sewer, existing road networks
- Access: on Route 3A, close to Route 3, on LRTA bus route
- Amenities: close to Drum Hill shopping area
- Re-use Potential: High
- Setting: Across street neighborhood high density single family, adjacent properties commercial uses
- Compatibility with Chelmsford Planning: consistent with 2010 Master Plan
- Affordable Housing Strategy: Rental Housing; 40B Comprehensive Permit

233-273 Littleton Road



Source: Town of Chelmsford GIS Mapping

Parcels:

- 100-378-1 261 Littleton Rd, 8.53 Ac., Owner: Chelmsford Auto Court, store/shop (1960)
18 existing rental units located on property
- 100-378-6 269 Littleton Rd., 0.45 Ac., Owner: Spiro Vrouhas, Office building (1900 hse. Conversion)
- 100-378-7 273 Littleton Rd, 0.57 Ac., Owner: Spiro Vrouhas, 3 family ranch
- 100-378-8 241 Littleton Rd, 0.92 Ac., Owner: Spiro Vrouhas, vacant land
- 91-378-11 235 Littleton Rd, 6.06 Ac., Owner: Charles Hillman, 8-9 unit apartments
- 91-378-15 233 Littleton Rd, 0.91Ac., Owner: Spiro Vrouhas, vacant land
- Existing Zoning: CB Roadside Commercial
- Environmental Concerns: wetlands, adjacent to asphalt plant, small businesses
- Infrastructure: existing municipal water and sewer, existing road networks
- Access: on LRTA bus route
- Amenities: other multifamily uses in area, veterinary office, small strip mall
- Setting: Adjacent neighborhood high density trailer park, and multifamily rentals
- Compatibility with Chelmsford Planning: consistent with 2010 Master Plan
- Affordable Housing Strategy: Rental Housing via Zoning change for Multifamily Overlay, 40B

280-284 Chelmsford Street



Source: Town of Chelmsford GIS Mapping

- Owner: Bu Cuong
- Parcel Size: 1 Acres (2 adjacent parcels)
- Existing Zoning: RB- Single Residential
- Current Land Use: vacant – formerly 2 single family houses
- Environmental Concerns: none if building demo disposed of properly
- Infrastructure: existing municipal water and sewer, existing road networks
- Access: On Route 110, near Route 3, on LRTA bus route
- Amenities: Adjacent to East Gate Plaza, across from Chelmsford Mall
- Re-use Potential: High
- Setting: Adjacent neighborhood high density single family
- Compatibility with Chelmsford Planning: consistent with 2010 Master Plan
- Affordable Housing Strategy: Overlay district for Senior Housing only ; Compatible with needs of Westlands neighborhood for senior housing ;Provides transition from commercial properties to single family residences

276-282 Mill Road

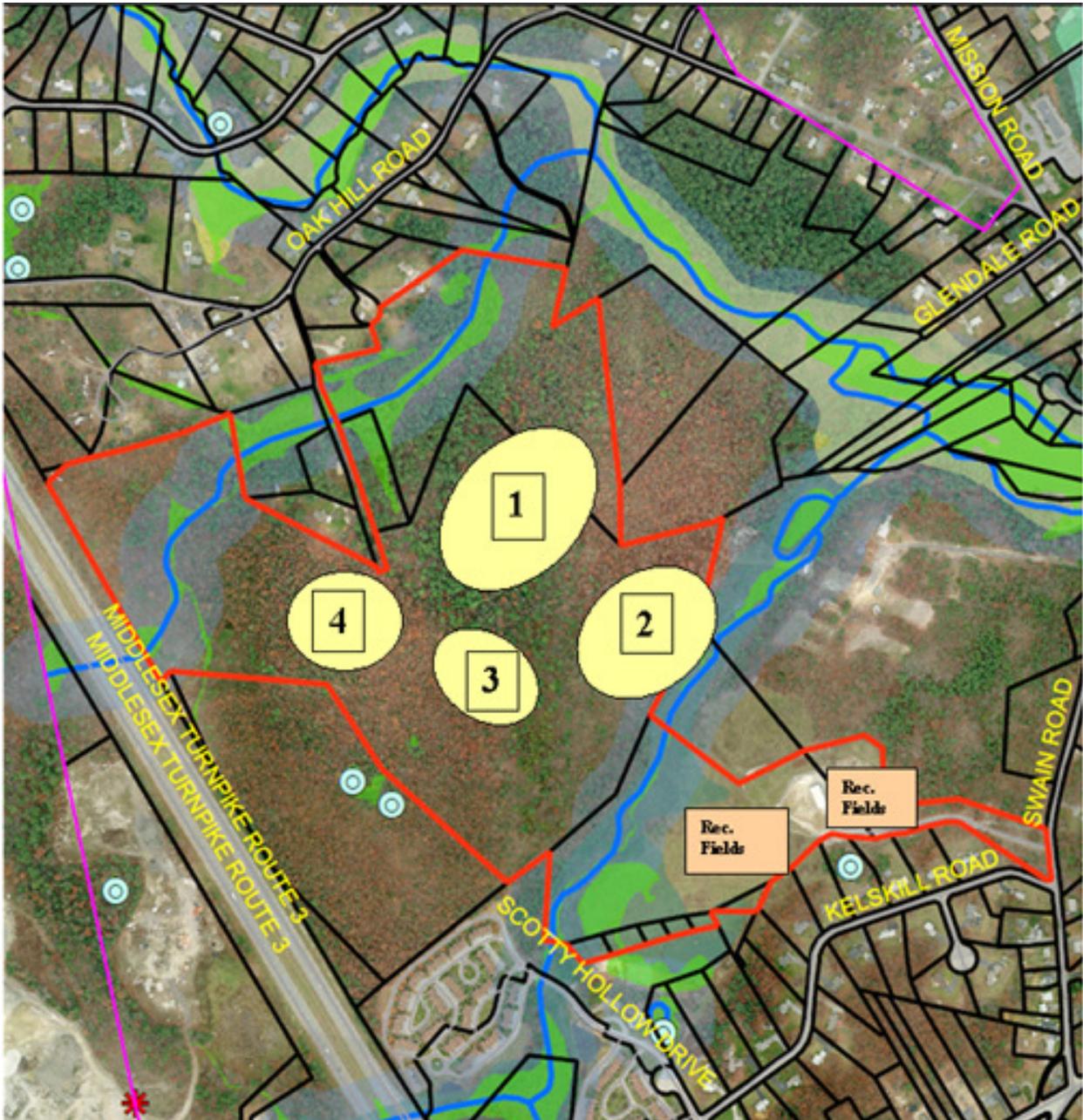


Source: Town of Chelmsford GIS Mapping

Parcels:

- 97-328-7 282 Mill Rd, 21,700 s.f., Owner: DJ Realty Trust, exist house (1954)
- 97-328-8 278 Mill Rd, 21,278 s.f., Owner: MTC Construction LLC, exist house
- 97-328-9 276 Mill Rd.; 4.43 Ac., Owner: McCrensky, exist single family house
- 97-328-10 17,860 s.f., Owner: McCrensky, vacant
- 97-328-11 1.16 Ac, Owner Lothar Fuschs, vacant
- 97-328-12 262 Mill Rd.4.6 Ac, Owner Lothar Fuschs, store/shop (1971)
- Existing Zoning: IA – Limited Industrial, small portion in Aquifer Protection District
- Environmental Concerns: steep slopes, ledge
- Infrastructure: existing municipal water and sewer, existing road networks
- Access: multiple points of egress, close to Route 3, on LRTA bus route, signalized intersection
- Amenities: shops in Billerica, close to many employers
- Re-use Potential: Limited – would require land assembly of available parcels
- Setting: Adjacent neighborhood is industrial/office buildings
- Compatibility with Chelmsford Planning: Inconsistent with 2010 Master Plan (kept for Commercial Use)
- Affordable Housing Strategy: 40B Comprehensive Permit; Zoning change/overlay for Multifamily

Oak Hill



Source: Town of Chelmsford GIS Mapping

- Owner: Town of Chelmsford (includes the capped landfill site) (90 Ac.+); Guilmette (19.44 Ac.)
- Town owned Parcels: 11-4-6(1.75 Ac.); 11-4-5(16.76 Ac.); 11-4-1 (66.37 Ac.); 7-4-46 (1.72 Ac.)
- Existing Zoning: RB- Single Residential ; IS- Special Industrial; CX- Adult Commercial
- Current Land Use: Capped landfill with DPW salt barn, vacant land,
- Environmental Concerns: capped landfill, potential vernal pools, wetlands, riverfront area

Oak Hill

- Infrastructure: municipal water and sewer would need extensions to site
- Access: multiple points of egress all have issues, close to Route 3
- Amenities: Potential for Open Space and Recreational facilities on site
- Re-use Potential: High with Existing Campus setting
- Setting: Adjacent neighborhood high density single family, and multifamily (condo association)
- Compatibility with Chelmsford Planning: consistent with 2010 Master Plan
- Affordable Housing Strategy:
 - Housing Pod Area 1: Accessible and Elderly Housing, Family Rental
 - Housing Pod Area 2: Accessible and Elderly Housing
 - Housing Pod Area 3: Rental Housing
 - Housing Pod Area 4: Single Family and Multi family Housing

80-104 Turnpike Road



Source: Town of Chelmsford GIS Mapping

Parcels:

- 85-328-5 80 Turnpike Road, 37,414 s.f., Owner: Turnpike Road LLC, 10,610 s.f. R & D Bldg (1963)
- 85-328-6 84 Turnpike Road, 31,250 s.f., Owner: 84 TP LLC, 9780 s.f. Manufacturing Bldg (1961)
- 85-328-19 88 Turnpike Road, 5.58 Ac., Owner: Dielectric Sciences, Inc., 55,304 s.f. Warehouse (1962)
- 86-328-21 104 Turnpike Road, 8.93 Ac., Owner: Altid Enterprises, LLC, vacant
- Existing Zoning: IA – Limited Industrial District
- Environmental Concerns: potential demolition of existing building, , steep slopes, ledge, wetlands on vacant parcel
- Infrastructure: existing municipal water and sewer, existing road networks
- Access: multiple points of egress, close to Route 3
- Amenities: none
- Re-use Potential: High-low quality industrial buildings, creates transition from Industrial to Residential uses
- Setting: Adjacent neighborhood is light industrial, Single family residential across street
- Compatibility with Chelmsford Planning: Not addressed in 2010 Master Plan
- Affordable Housing Strategy: 40B Comprehensive Permit; Zoning change/overlay for Multifamily

271-279 Chelmsford Street



Source: Town of Chelmsford GIS Mapping

Parcels:

- 52-203-7 271 Chelmsford Street, 21,000 s.f., Owner: Julia C. Chianis, exist store (1894)
- 52-203-6 277 Chelmsford Street, 9450 s.f., Owner: Helen M. Merrill, vacant
- 52-203-5 279 Chelmsford Street.; 16905 s.f., Owner: Carex Realty Trust, vacant
- Existing Zoning: CA – Neighborhood Commercial District
- Environmental Concerns: slopes down to existing parking lot
- Infrastructure: existing municipal water and sewer, existing road networks
- Access: multiple points of egress, close to Route 3, on LRTA bus route
- Amenities: adjacent to Chelmsford Mall, close to shopping centers, supermarkets, rail trail
- Re-use Potential: potential reuse of existing structure- historic building
- Setting: Adjacent neighborhood is shopping mall, restaurant. Single family residential across street
- Compatibility with Chelmsford Planning: Inconsistent with 2010 Master Plan (kept for commercial)

Princeton Court



Source: Town of Chelmsford GIS Mapping

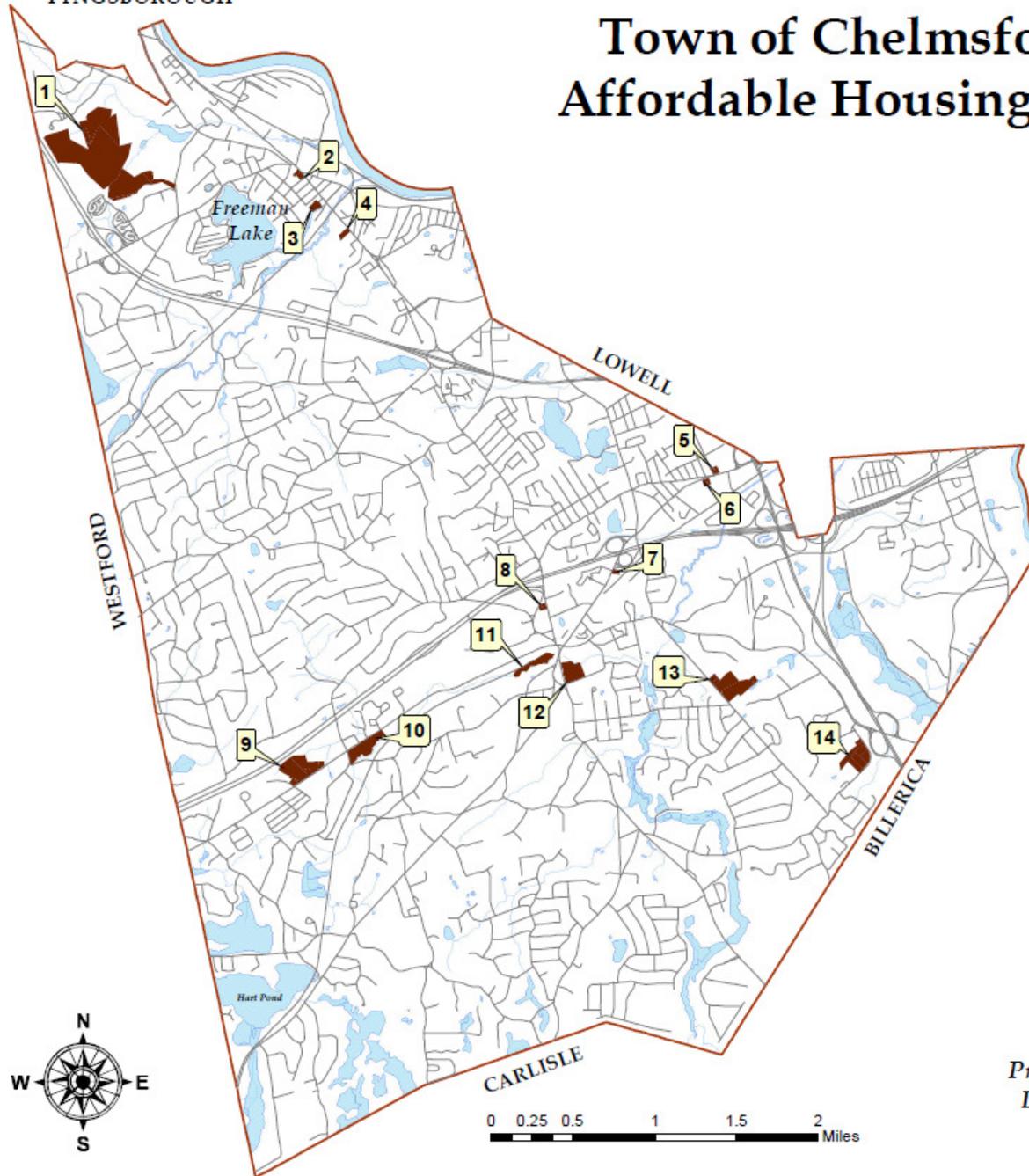
- Owner: Joseph Antonellis
- Parcel Size: 1.96 Ac.
- Current Land Use: 19 Apartments (2 buildings of 9 each)
- Existing Zoning: RC
- Environmental Concerns: wetlands buffer zone, existing building materials (?)
- Reuse Potential: High
- Infrastructure: existing municipal water and sewer, existing road networks
- Access: existing ROW to Princeton St., convenient to Route 3 and Vinal Square
- Amenities: adjacent to Mill complexes with stores/restaurants/businesses; walking distance to Vinal Square
- Setting: adjacent to multifamily housing and dense residential neighborhood
- Compatibility with Chelmsford Planning: consistent with 2010 Master Plan
- Affordable Housing Strategy: 40B; adopt Zoning Overlay for Vinal Square Village Zoning to allow higher density.

6.1.4. Map of Priority Sites

This map identifies the locations of the fourteen priority sites.

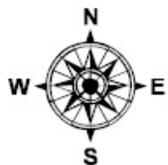
TYNGSBOROUGH

Town of Chelmsford, Massachusetts: Affordable Housing Site Evaluation Map



Potential Affordable Housing Sites

- 1 Ledge Road - Oak Hill
- 2 33 Vinal Square - 9 Princeton Street
- 3 Princeton Court
- 4 133 Princeton Street
- 5 280-284 Chelmsford Street
- 6 271-279 Chelmsford Street
- 7 111 Chelmsford Street
- 8 24-28 North Road
- 9 233-273 Littleton Road
- 10 50 Hunt Road
- 11 11 Cushing Place
- 12 16-20 Boston Road
- 13 80-104 Turnpike Road
- 14 Mill Road Sites



Prepared by the Community
Development Department
2011



6.2. Grading Matrix

The table below presents the results of the grading system methodology.

Table 6-3: Grading Matrix – Results of Evaluation

Location	Impact	Environment	Reuse	Character	Access	Amenities	Feasibility	Zoning	Compatibility	Infrastructure	Composite
16-20 Boston Road	4	3	5	4	5	5	3	3	5	5	4.2
11 Cushing Place	3	3	5	5	2	5	4	5	5	4	4.1
26-34 North Road	2	5	5	5	5	5	4	3	5	4	4.3
33 Vinal Square. / 9 Princeton Street	1	1	5	3	3	5	3	2	4	4	3.1
50 Hunt Road.	3	3	5	4	5	4	3	2	3	4	3.6
111 Chelmsford Street	1	4	5	5	5	5	4	3	3	4	3.9
133 Princeton Street	2	3	5	3	5	4	3	2	3	4	3.4
233-273 Littleton Road	4	4	5	5	5	3	3	2	4	4	3.9
280-284 Chelmsford St.	1	5	5	2	5	5	5	1	2	4	3.5
276-282 Mill Road	4	3	5	3	4	2	4	3	1	4	3.3
Oak Hill	5	2	2	4	2	2	5	3	5	2	3.2
80-104 Turnpike Road	4	4	4	4	3	1	3	1	3	5	3.2
271-279 Chelmsford St	1	5	4	4	5	5	2	1	4	5	3.6
Princeton Court	3	4	5	5	4	4	4	4	4	4	4.5

Please note, that although composite scores were derived for each property (as an average of all grades), that score was **not** used to drive the production plan. A composite score, perhaps after applying a weighting system, might be appropriate for prioritizing properties by preference. However, the Committee was constrained by the overriding requirement to meet planned production targets, as specified by affordable housing unit counts, on an annual basis over a 5-year period.

6.3. Planned Production Targets

The Planned Production Table will present the following data elements for previously approved projects and each of the priority sites considered for planned production.

6.3.1. Strategy

Per the DHCD Planned Production Regulations, the Town of Chelmsford must produce a minimum of 69 affordable units per year, based upon the updated 2010 census, in order to meet certification.

The focus and intent of the priority sites is primarily geared towards planned production. Planned production is recommended to be implemented with two strategies; 40B and non-40B.

The primary 40B strategy consists of working pro-actively with the Chelmsford Housing Authority to develop housing opportunities on Town owned land. The secondary 40B strategy is to work cooperatively with for-profit developers on “friendly” projects that are consistent with this plan.

The non-40B strategy consists primarily of zoning related actions. These include the following:

- (1) adopt moderate density multi-family housing zoning provision
- (2) adopt senior housing zoning provision
- (3) adopt Center Village zoning in Vinal square
- (4) adopt adaptive re-use zoning provision
- (5) adopt 40R zoning district

6.3.2. Project Type

Planned production is classified into four project types; Previously Approved, Pending, Planned, Future potential and Unplanned.

Each category is defined as follows:

Previously Approved consist of housing projects that have local permits, 40B or zoning, in hand but have not advanced towards construction.

Pending consists of housing projects that are currently being permitted at the local level.

Planned Production consists of housing projects that have been identified in this plan as being appropriate and viable and permitted either by 40B or local zoning.

Future Potential Production consists of housing projects that have been identified in this plan as being on a “watch list” for being appropriate and having opportunity to create housing in the future.

Unplanned production consists of housing projects that have not been identified in this plan and are determined to be appropriate and permitted via 40B or local zoning.

6.3.3. Total Units and Type of Units

For each Planned Production project, the total number of units has been projected and the local preference for the type of units has been identified.

Projections for total units were identified for both “rental” and “ownership” projects. For some projects, a mix of rental and ownership was contemplated. The type of unit, such as number of bedrooms, senior or veterans, was identified based upon the local need and preference. For some projects, a mix of bedroom types (up to 3 bedrooms) was contemplated.

6.3.4. Time Frame

For each Planned Production project, the anticipated time frame for the creation of the units was identified based upon a calendar year between 2011-2015 or beyond. Some projects were contemplated to be multi year projects based upon phasing while others were placed within a multi-year time frame based upon an uncertain feasibility.

Table 6.4 presents these data elements for each Planned Production project. This table assigns each project to an annual production plan. Although the evaluation criteria were a strong consideration, the primary consideration was timing – by when was it practical to expect development to progress sufficient for units to qualify for inclusion on the subsidized housing inventory. The prescribed target is achieving the development of 69 qualified units per year for five consecutive years, starting in 2012 (see the Planned Production Schedule in section 6.6. for more details).

Table 6-4: Production Targets

	40B project	Non-40B project *	Total Units		Type of units	Time Frame
			Rental (affordable)	Ownership (affordable)		
Previously Approved						
Princeton Rivermeadow	X		48 (10)			2011
Hillside gardens	X			44 (11)		2011
Highland Ave	X		10 (10)			2011
9 Manahan		X	8 (8)		Veterans	2011
Totals			66 (28)	44 (11)		
Planned						
Oak Hill		X (1)	146 (110)	49 (24)	Mixed	2013 (Phase I) 2104 (Phase II) 2015 (Phase III)
233-273 Littleton Rd	X	X (1)	60 (12) 60 (12)		Mixed	2012 (Phase I) 2013 (Phase II)
50 Hunt Rd	X	X (1)		32 (8)	2 bedrooms	2011-2013
280-284 Chelmsford St	X	X (2)	12 (3) or	0	Senior (1 bedrooms)	2012
11 Cushing Place	X	X (3)	20 (4) or	12 (3)	Mixed	2011-2015
133 Princeton Street	X		16 (3) or	9 (2)	2 bedrooms	2011-2105
276-282 Mill Road	X	X (1)	75 (15) 75 (15)		1 and 2 bedrooms	2016 (Phase I) Beyond 2016
Total Planned Production			464 (174)	102 (37)		
Future Potential						
33 Vinal Sq / 9 Princeton St		X (4)	0	Up to 8 (2)		Beyond 2016
24-28 North Rd	X	X (1)	12 (3)	8 (2)		Beyond 2016
Princeton Court	X	X (5) (6)	28 (6)	0	8 existing 1 bedroom and 11 existing 2 bedroom rentals – excess land for expansion	Beyond 2016
111 Chelmsford Street	X	X (6)	12 (3)	0	8 existing apartments with potential for 4 new apartments	Beyond 2016
16-20 Boston road		X (7)	20 (4)	20 (5)	mixed	Beyond 2016
271-279 Chelmsford Street	X	X (6)		8 (2)	Senior ownership	Beyond 2016
80-104 Turnpike Road	X	X (1)	128 (26)	100 (25)	Mixed	Beyond 2016
Total Future Potential Units			200 (42)	144 (36)		
Un-Planned						
Totals						

- (1) Adopt moderate density multi-family housing zoning provision
- (2) adopt senior housing zoning provision located within existing center Village Zoning District
- (4) Adopt Center Village zoning in Vinal square
- (5) Adopt adaptive re-use zoning provision
- (6) Housing Authority project
- (7) Create 40R zoning district

Although each planned production project is contemplated to be achieved using both, 40B and local zoning actions, the recommended strategy to achieve 69 units per year is to utilize existing town owned land to develop community based housing in partnership with the Chelmsford Housing Authority.

A total of 110 units have been previously approved, no projects are currently pending and a total range between 102 (ownership) and 464 (rental) units are planned between 2012-2016. Beyond 2015, a total range between 144 (ownership) and 200 (rental) units have future potential. Specifically, and in accordance with the findings and recommendations of this plan, it is recommended that approximately 75% of the units to be produced are rental and that the remaining 25% are ownership.

In accordance with the findings and recommendations of this plan, it is recommended that units produced serve the local and strategic need with an emphasis on diversity in the number of bedrooms and the creation of specialized housing such as senior and disabled.

Of the seven planned production projects, six are projected to be permitted and produced within calendar years 2012 through 2016. However, none of the seven are specifically projected to be produced prior to 2012.

6.4. Planned Production Projects

The following outlines the pre-planned strategy for each of the planned production projects:

16-20 Boston Road – Strategically located adjacent to the Village Center, this property is currently occupied by viable commercial entities; however it has redevelopment potential as a mixed use property. This parcel is pre-planned for 20 rental units and 20 ownership units containing a mix of bedrooms. Permitting would be via local zoning actions. Due to the proposed scope and scale, special design, layout and architectural considerations will be required.

The intent of this project is to create specialized housing opportunities for moderate and above incomes.

11 Cushing Place – This single parcel is strategically located within the heart of the Center Village zoning district, which already is zoned for multi-family. This parcel is pre-planned for a total of 20 rental units or 12 ownership units containing a mix of bedrooms via 40B or local

zoning actions. Due to environmental constraints and its location in the Historic District, special design, layout and architectural considerations will be required.

The intent of this project is to create general housing opportunities, serving moderate incomes, that will compliment the adjacent village center.

24-28 North Road – Strategically located adjacent to the Village Center, these two parcels are under common ownership. These two parcels are pre-planned for 12 rental units or 8 ownership units containing a mix of bedrooms via 40B or local zoning actions. Due to its location in the Historic District, special design, layout and architectural considerations will be required.

The intent of this project is to create general housing opportunities, serving moderate incomes that will compliment the adjacent village center.

33 Vinal Square and 9 Princeton Street – Strategically located with the heart of Vinal Square, these two parcels are under common ownership. These parcels are pre-planned for up to 8 ownership units consisting of two bedrooms via a re-zoning of Vinal square to permit Village style mixed use development. Due to the sites high visibility, special design, layout and architectural considerations will be required.

The intent of this project is to create general housing opportunities serving low to moderate incomes.

50 Hunt Road (corner of Littleton Road) - Strategically located along a mixed use corridor with a number of existing 40B developments, this single parcel is pre-planned for a total of 32 two-bedroom townhouse style units via 40B or local zoning actions. Rezoning, to a moderate density multi-family district, is recommended. Due to environmental constraints and adjacent to single family residences, special design and layout considerations will be required.

The intent of this project is to create ownership housing opportunities serving moderate incomes.

111 Chelmsford Street – Strategically located within a commercial corridor, this property is currently occupied with a mixed use building containing 8 rental apartments on the upper floors and commercial below. This building is pre-planned for an additional 4 apartments for a total of 12 rental apartments via 40B or local zoning actions.

The intent of this project is to create general housing opportunities, serving low to moderate incomes.

133 Princeton Street – Strategically located near Vinal Square and the Drum Hill shopping area, this parcel is under single ownership. This parcel is pre-planned for a total of 16 rental units or 9 ownership units consisting of two bedrooms via a 40B. Rezoning is not recommended for this project. Due to environmental constraints, an existing structure in poor condition, and located within a mixed area of in an area single and two family and commercial uses, special design, layout and architectural considerations will be required.

The intent of this project is to create general housing opportunities serving low to moderate incomes.

233 Littleton Road - 273 Littleton Road - Located strategically along a mixed use corridor with a number of existing 40B development, these six parcels are owned by several private owners and therefore would require land assembly to maximize planned production via 40B or local zoning actions. Rezoning, to a moderate density multi-family district, is recommended to achieve the pre-planned total of 120 rental units with a mix in the number of bedrooms. Due to nearby wetlands, the highway and the adjacent asphalt plant, special design and layout consideration will be required. The intent of this project is to create general rental housing opportunities serving moderate-income residents.

280-284 Chelmsford Street – Strategically located at the transition of a commercial and single family, these two parcels are under common ownership. These parcels are pre-planned for a total of 12 one bedroom rentals for seniors via 40B or local zoning actions. Rezoning, to a senior housing district, is recommended. Due to being located at adjacent to single family and at the gateway to the Westlands, special design, layout and architectural considerations will be required.

The intent of this project is to create specialized senior housing opportunities for low and very low incomes.

276-282 Mill Road - Located strategically within the Rt. 129 economic development center and nearby the Rt. 3 corridor, these three parcels are privately owned and therefore would require land assembly to maximize planned production via 40B or local zoning actions. Rezoning, to a moderate density multi-family district is recommended to achieve the pre-planned total of up to 150 rental units consisting of one and two bedrooms. Due to steep slopes and the presence some special design and layout considerations will be required.

The intent of this project is to create a strategic rental housing opportunity, serving low to moderate incomes, which will complement the proximity to the highway and businesses.

Oak Hill – This 66 acre, Town-owned property, signifies the best opportunity for the Town to meet planned production, 69 units per year, by proactively producing community based housing, via local zoning actions, in partnership with the Chelmsford Housing Authority.

Rezoning, to the recommended Planned Residential Neighborhood Overlay District would be required. This would create a new residential neighborhood with a mix of housing types and unit types with a primary focus on seniors and family housing. Significant natural open space and recreational amenities are also envisioned. The site is pre-planned for a total of 195 units, 146 rentals and 49 ownership, units to be phased in over three calendar years between 2013-2015.

The intent of the project is to create housing opportunities that will truly be affordable and meet the specific housing needs of the Town that otherwise would be difficult for the private market to provide.

Due to environmental constraints, the presence of ledge, proximity to a landfill, and challenges associated with providing adequate access and infrastructure capacity, further research and due diligence is needed and ultimately a significant capital investment will be needed. In 2010 the Massachusetts Housing Partnership funded a preliminary feasibility study to better identify and quantify the above constraints and challenges. This report was published in October 2010. At the October 2011 Town Meeting, it was voted to appoint a study committee to conduct a comprehensive study of this parcel in accordance with the recommendations of the 2010 Master Plan.

80-104 Turnpike Road – Transitional located between industrial and residential zoning, this area consists of four separate parcels of which three are occupied by existing industrial buildings and the fourth is vacant / undeveloped. These parcels are pre-planned for a total of 128 rental units or 100 ownership units consisting of a mix of bedrooms. Permitting would be via 40B or local zoning actions. Due to its transitional location special design, layout and architectural considerations will be required.

The intent of this project is to create general housing opportunities, serving a mix of incomes.

271-279 Chelmsford Street – Strategically located in front of the Chelmsford Mall and directly across from the Westlands neighborhood, of the three parcels two are vacant / undeveloped and one contains a residential structure. This property is pre-planned for a total 8 senior ownership units. Permitting would be via 40B or local zoning actions. Due to its highly visible location and transitional nature, special design, layout and architectural considerations will be required.

The intent of this project is to create specialized housing opportunities for seniors.

Princeton Court – Strategically located near Vinal Square, this parcel is currently occupied with two buildings consisting of 18 1 bedroom rental units. This parcel is pre-planned for an additional 10 units based upon additional development capacity. Due to its location, special design, layout and architectural considerations will be required.

The intent of this project is to create general housing opportunities, serving moderate incomes that will compliment the adjacent Vinal Square.

6.5. Un-Planned Production

While this plan identifies 14 sites / areas which have been determined to be appropriate and preferred locations for affordable housing, it is acknowledged and understood that other sites, not identified in this plan, may be appropriate for affordable housing opportunities as well. These sites are classified as “un-planned” production.

In order to provide pro-active guidance to prospective project proponents, residents, Town Boards and Committees, and the State regulatory agencies, the next several sections will discuss “guiding principals” contained in recent land use policy documents that identify specific sites and areas that are not appropriate for un-planned 40B projects and identify sitting criteria to be utilized to determine the appropriateness of an un-planned 40B project.

6.5.1. Land Use “Guiding Principals”

Several recently completed land use policy documents provide further guidance on appropriately sitting un-planned housing opportunities. These documents include the 2010 Master Plan and the 2010 Open Space and Recreation Plan, both of which have been locally approved by the Board of Selectmen.

Specifically, the 2010 Master Plan supports the introduction of housing and mixed use development within Vinal Square, Village Center, Route 110 from the Center to Fletcher Street, Route 110 from Hunt Road to Chamberlain Road, and Technology Drive while stressing the importance of maintaining and strengthening the Town’s existing commercial and industrial tax base via the core commercial and industrial zoned areas.

The 2010 Open Space and Recreation Plan specifically identifies all properties under Chapter 61, 61A and 61B as high priority acquisitions. In addition, it calls for the protection of, and where appropriate the acquisition of, high value properties. Potentially high value properties include parcels that connect wildlife corridors, parcels adjacent to water district, parcels located along streams, rivers, wetlands, vernal pools and parcels that are significant to the Town’s historical and agricultural character.

6.5.2. Siting Criteria

Based upon the land use guiding principals, the following general sitting criteria are determined to provide appropriate locations for un-planned 40B projects.

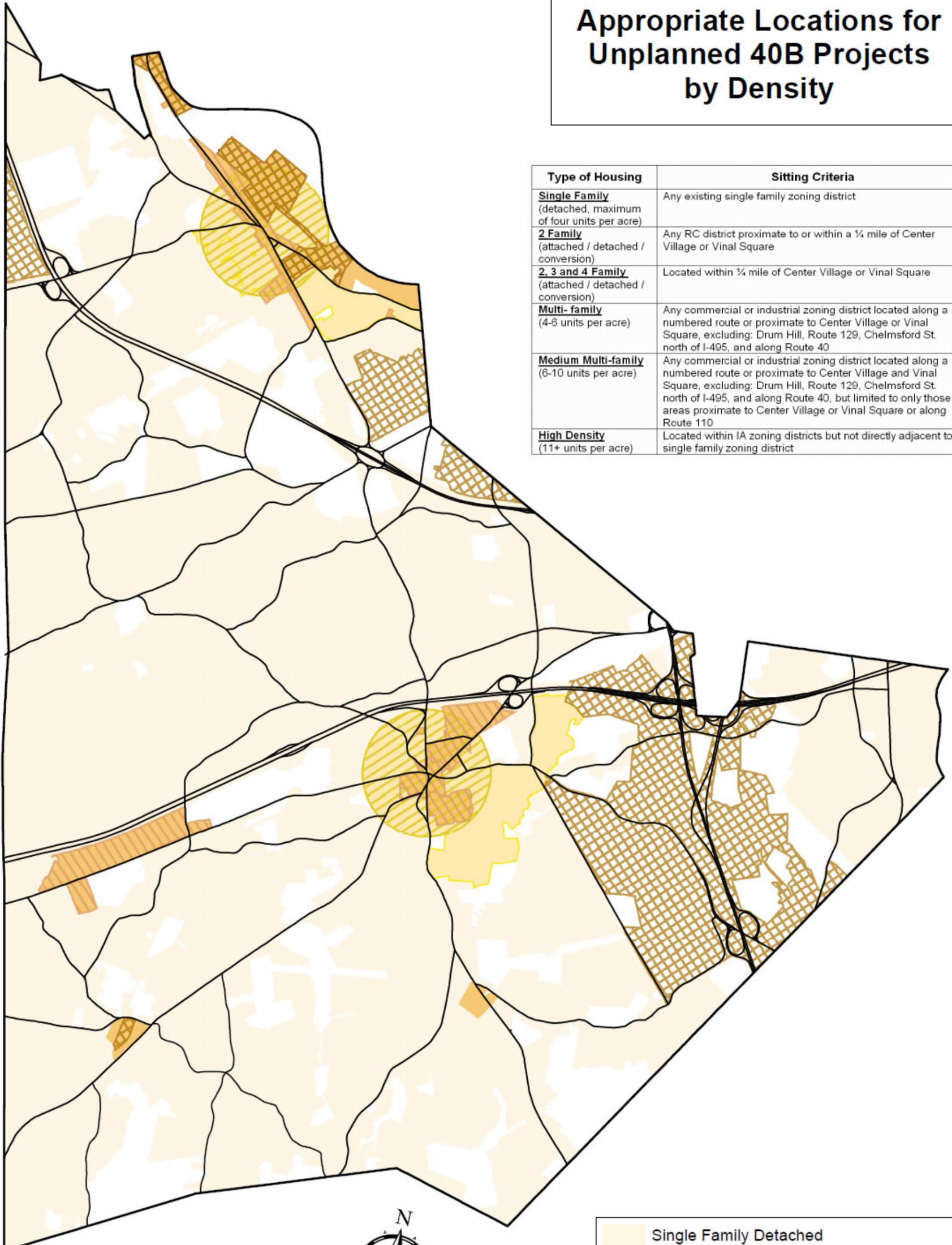
Table 6-5: Siting Criteria

Type of Housing	Siting Criteria
Single Family (detached, maximum of four units per acre)	Any existing single family zoning district
2 Family (attached / detached / conversion)	Any RC district proximate to or within a ¼ mile of Center Village or Vinal Square
2, 3 and 4 Family (attached / detached / conversion)	Located within ¼ mile of Center Village or Vinal Square
Low Density Multi-family (4-6 units per acre)	Any commercial or industrial zoning district located along a numbered route or proximate to Center Village or Vinal Square, excluding: Drum Hill, Route 129, Chelmsford St. north of I-495, and along Route 40
Medium Density Multi-family (6-10 units per acre)	Any commercial or industrial zoning district located along a numbered route or proximate to Center Village and Vinal Square, excluding: Drum Hill, Route 129, Chelmsford St. north of I-495, and along Route 40, but limited to only those areas proximate to Center Village or Vinal Square or along Route 110
High Density (11+ units per acre)	Located within IA zoning districts but not directly adjacent to a single family zoning district

6.5.3. Appropriate Un-planned 40b Production

The following map displays appropriate locations for Unplanned 40B Projects by Density.

Appropriate Locations for Unplanned 40B Projects by Density



Type of Housing	Sitting Criteria
Single Family (detached, maximum of four units per acre)	Any existing single family zoning district
2 Family (attached / detached / conversion)	Any RC district proximate to or within a ¼ mile of Center Village or Vinal Square
2, 3 and 4 Family (attached / detached / conversion)	Located within ¼ mile of Center Village or Vinal Square
Multi-family (4-6 units per acre)	Any commercial or industrial zoning district located along a numbered route or proximate to Center Village or Vinal Square, excluding: Drum Hill, Route 129, Chelmsford St. north of I-495, and along Route 40
Medium Multi-family (6-10 units per acre)	Any commercial or industrial zoning district located along a numbered route or proximate to Center Village and Vinal Square, excluding: Drum Hill, Route 129, Chelmsford St. north of I-495, and along Route 40, but limited to only those areas proximate to Center Village or Vinal Square or along Route 110
High Density (11+ units per acre)	Located within IA zoning districts but not directly adjacent to a single family zoning district

3,000 1,500 0 3,000 Feet



	Single Family Detached
	2 Family
	2, 3 and 4 Family
	Multi-family (4 to 6 units per acre)
	Medium Multi-family (6 to 10 units per acre)
	High Density (11+ units per acre)



Prepared by:
The Town of Chelmsford
Community Development Department

February 18, 2010
Feature Data Sources:
Town of Chelmsford GIS
MassGIS

6.6. Planned Production Schedule

The final step in the methodology was to assign properties to an annual production plan. Although the evaluation criteria were a strong consideration during this process, the primary consideration was timing – by when was it practical to expect development to progress sufficient for units to qualify for inclusion on the subsidized housing inventory. The goal was to achieve the development goal of 69 qualified units per year for five consecutive years as dictated by DHCD Planned Production requirements.

The previous Town of Chelmsford Affordable Housing Plan was submitted and approved in 2005. The Town never achieved certification status. The 2005 approval expired in 2010.

This plan was developed during 2010 and was submitted for approval in 2011. However, the Affordable Housing Plan Committee concluded that the Town could not in good conscience submit a schedule that claimed achieving the necessary production goal of 69 units was possible during calendar year 2011.

Therefore, the production projects enumerated in table 6.4 demonstrate on-going progress toward production of affordable units. Specifically, previously approved projects, most under Chapter 40B, will produce 110 units in the near term. In addition, this plan issues recommendations, actionable in 2011 that will pave the way to achieving production in subsequent years. These include preservation and regulatory strategies, as well as smaller scale production strategies related to housing vouchers and programs to produce affordable units from existing stock. These strategies were described in Section 5.

The Planned Production Schedule for the required 69 (minimum) units per year will start in calendar year 2012 and run for five years through 2016. It must be noted that the specific locations to be developed, in particular those identified as preferred 40B sites, are subject to property owner and developer interest including the Chelmsford Housing Authority. It is the responsibility of the Town of Chelmsford to be proactive in fostering interest on those sites identified as preferred 40B locations, or that meet the desired criteria for 40B projects.

Table 6-6: Planned Production Schedule

<i>Year</i>	<i>Project/Location</i>	<i>SHI Units*</i>
2012	233-273 Littleton (Phase 1) / 280-284 Chelmsford	72
2013	233-273 Littleton (Phase 2) / Oak Hill (Phase 1)	84
2014	Oak Hill (Phase 2)	73
2015	Oak Hill (Phase 3)	73
2016	Mill Road (Phase 1)	75

* see Table 6-4, “Planned Production”

The schedule projects that by 2012, production can be approved for two high feasibility projects – the high impact Littleton Road location, and 280-84 Chelmsford Street. Both are targeted to provide critically needed rental units. The Littleton Road project is projected as rolling out in two phases, however that will be dictated by private development plans.

Phase 2 of the Littleton Road project is projected to be approved for 2013. The Oak Hill project will also start contributing units during that year. The schedule projects ownership units in the first phase and rental units in the second and third phase.

Finally, the Mill Road project is projected to start producing SHI units in 2016, with half the projected units approved that year. Again, the phases, and timing, are only projections, and will be subject to developer interest and funding.

Other planned projects, including Hunt Rd, Cushing Place, and 133 Princeton St. may very well be approved during the 2012-2016 period, but the planned production schedule makes no assumptions that they will. To the extent these projects progress and produce SHI units, they will add to the total or offset projected units that are not realized.