

Town of Westford

Affordable Housing Production Plan

2011-2015



Adopted by the Westford Board of Selectmen – November 22, 2011

Adopted by the Westford Planning Board – November 28, 2011

Prepared by
Northern Middlesex Council of Governments
40 Church Street, Suite 200 ~ Lowell, MA 01852



Northern Middlesex Council of Governments

January 3, 2011

A Multi-Disciplinary
Regional Planning
Agency Serving:

Steven Carvalho, Acting Undersecretary
MA Department of Housing and Community Development
100 Cambridge Street, Suite 300
Boston, MA 02114

Billerica
Chelmsford
Dracut
Dunstable
Lowell
Pepperell
Tewksbury
Tyngsborough
Westford

Re: Westford Affordable Housing Production Plan

Dear Mr. Carvahlo:

The Northern Middlesex Council of Governments (NMCOG) has worked closely with the Town of Westford to develop the enclosed Affordable Housing Production Plan that summarizes the current housing situation in the community and outlines a Five-Year Plan to increase the number of affordable housing units. The Plan was approved unanimously by the Westford Board of Selectmen on November 22, 2011 and by the Planning Board on November 28, 2011. This unanimous approval by both boards reflects the Town's willingness to work in partnership with your office to increase the availability of affordable housing in the community.

Stephen C. Themelis
Chair

The Westford Affordable Housing Production Plan addresses the requirements outlined under Chapter 40B of the Massachusetts General Laws and in the 2008 regulations developed by your office. The Plan is also consistent with the Commonwealth's Sustainable Development Principles and incorporates goals and strategies that align with the Town's Comprehensive Master Plan. Once approved by DHCD, this Plan will serve as the roadmap for Westford's affordable housing program for the next five years.

Beverly A. Woods
Executive Director

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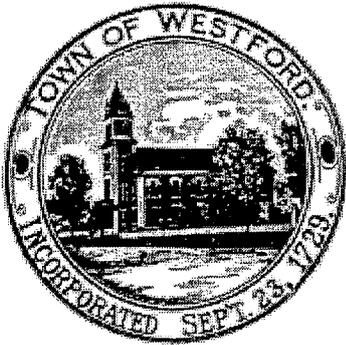
Over the past six years, the Town has made great strides in increasing the number of affordable units in Westford. Since the completion of its previous plan in 2004, the Town increased its subsidized housing units 135.7%; the second highest increase in affordable units among communities in the Greater Lowell Region. With nearly 300 affordable units currently in the pipeline for approval, the Town is well-positioned to reach its 10% goal by 2015, and is committed to taking a collaborative approach to achieving this goal by working with Town boards and committees, funding agencies and the development community.

If you have any questions or require additional information from NMCOG regarding the Plan, please contact me directly at (978) 454-8021, x20 or at bwoods@nmcog.org.

Sincerely,

Beverly Woods
Executive Director

Cc: Jodi Ross, Town Manager, Westford
Westford Board of Selectmen
Westford Planning Board
Chris Pude, Executive Director, Westford Housing Authority
NMCOG Councilors



**TOWN OF WESTFORD
BOARD OF SELECTMEN**

TOWN HALL
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December 5, 2011

Steven Carvalho, Acting Undersecretary
MA Department of Housing and Community Development
1 Congress Street
Boston, MA 02114

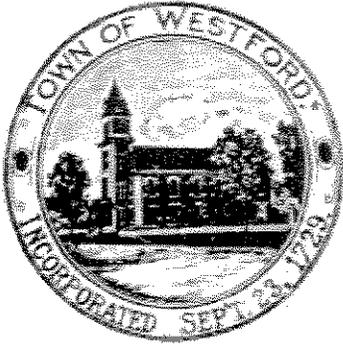
Re: Westford Housing Production Plan

Dear Mr. Carvalho:

Please be advised that the Board of Selectmen at their meeting on Tuesday, November 22, 2011, voted to approve the Westford Housing Production Plan with the addition of the Abbot Mills affordable units.

Sincerely,

Andrea Peraner-Sweet
Chair



TOWN OF WESTFORD
Planning Board

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55 Main Street
WESTFORD, MA 01886
Telephone (978) 692-5524 Fax (978) 399-2732

December 8, 2011

Steve Carvalho
Acting Undersecretary
Massachusetts Department of Housing and Community Development
1 Congress Street
Boston, MA 02114

Dear Mr. Carvalho:

At its meeting of November 28, 2011, the Westford Planning Board unanimously adopted the *Town of Westford Affordable Housing Production Plan, 2011 - 2015* by a vote of 5-0-0. The Town contracted Northern Middlesex Council of Governments (NMCOG) to complete the Housing Production Plan over the last calendar year, and we are very pleased with the diligent and comprehensive work performed by NMCOG, especially Executive Director Beverly Woods and Project Manager Angela Vincent. NMCOG staff worked with Town staff and the volunteers in the Town's Affordable Housing Committee. The Affordable Housing Committee members are also to be commended for their extra-ordinary efforts to make sure the plan was accurate and included workable strategies for our Town.

Should you have any questions about the Housing Production Plan, please direct them to our Town Planner, Chris Kluchman at 978-692-5524.

Sincerely,

Michael Green
Chairman, Westford Planning Board

Cc: Angela Vincent, NMCOG
Christine Pude, Westford Housing Authority
Paul Cully, Chair Affordable Housing Committee

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Executive Summary

Project Background

In 2010, the Westford Affordable Housing Committee solicited the assistance of the Northern Middlesex Council of Governments (NMCOG) to develop a Housing Production Plan that meets Chapter 40B Comprehensive Permit requirements for affordable housing production in Massachusetts. Funding for the development of this Plan was provided by the Town of Westford, and through the District Local Technical Assistance Program, which enables NMCOG to provide planning support for special projects at the local level. Over a one-year period, the Westford Affordable Housing Committee met to discuss demographics and current housing data, identify the needs of the community based on current data on low and moderate-income households, and develop goals and strategies that meet the existing and projected needs of the community.

Key Findings from Comprehensive Needs Assessment

The key findings in this report show that Westford residents have diverse housing needs based on household size, income, household type, and age. The following summarizes the primary findings from the needs assessment:

- The population in Westford is projected to increase at twice the rate of the NMCOG region (21.8% vs. 10.9%) between 2000 and 2030, but at a much slower pace than prior to 2000.
- The number of households will follow a similar trend as population, growing nearly twice the rate of the region as whole (20.7% vs. 11%) over the next twenty years.
- Household types are becoming increasingly diverse in Westford. While the majority of the households (82.2%) are comprised of married couples, over one-third (33.1%) of those households have no children. Nearly one-fifth (17.8%) of the households are non-family.
- The size of Westford's households is also changing. Two-person families are the most prevalent at 33% of the total, with four-person families coming in second at 29.7%. However, one-person households are a major factor in Westford comprising 14.6% of the total households in Town.
- Three age cohorts are predicted to decrease between 2000 and 2020: 0-9 years old (-20.0%), 25-39 years old (-1.0%) and 40-59 years old (-1.4%).
- Three age cohorts are predicted to increase significantly between 2000 and 2020: 20-24 years old (145.7%), 60-74 years old (165.7%) and 75+ years old (97.6%).
- Although the middle-aged adult population, 25-39 and 40-59 years old, are expected to decline slightly in 2020, they still comprise nearly half of the population in 2010 at 49.8%.
- Approximately 6.2% of Westford's population reported a disability in 2007 – 35.7% of those were 65 years and older.
- As of 2009, the Town's median household income (\$119,051), median family income (\$127,210) and per capita income (\$44,872) were higher than that of the NMCOG region, state and country. However, the percentage increase between 2000 and 2009 was the slowest of the four categories.
- Between 2000 and 2009, the Town experienced a significant increase (56.5%) in households making \$150,000.
- Approximately 40% of the Town earned less than the median household income (\$119,051).
- In 2009, almost one-third (29%) of the total households in Westford were considered at least moderately burdened by their housing costs, spending more than 30% of their income on mortgage or rent payments.
- In 2010, 248 Westford residents (1.1% of the Town's total population) lived in poverty according to the Federal Poverty Guidelines. Almost 30% were under the age of 18 years old.

- In 2010, the housing stock was still dominated by owner-occupied housing – 95.2% of the homes were owned outright, and 9.5% of the units were rentals.
- Between 2007 and 2009, Westford experienced the third highest rate of decline (-17.3%) in the region for the median selling price for a single-family home. It also experienced the highest real dollar decline (-\$88,500).

Addressing the State’s Affordability Goals

As of September 2011, Westford has 337 units of affordable housing listed on the Town’s Subsidized Housing Inventory (SHI), which is 4.39% of the Town’s year-round housing stock (7,671 units) as defined by the 2010 U.S. Census. The Town would need approximately 136 additional units of affordable housing to achieve the 10% affordability goal of 767 total units. This is based on the existing 337 SHI units plus 294 affordable housing units that are in the pipeline for approval. Projects that included in the pipeline are: Graniteville Woods (41 units), Princeton Properties (200 units), Stony Brook (36 units), Abbot Mills (12 units), and Choice Veterans Housing (5 units).

The Massachusetts Department of Housing and Community Development also set an annual affordable housing production target of 0.5% or 1.0% growth in eligible units per year. NMCOG worked with the Town to create a timeline for achieving both 0.5% annual growth and 1.0% growth based on current projects in the pipeline (see above) for 2012 and the units per year necessary after those projects are permitted. For 0.5% annual growth, the Town would need to add 294 units in 2012 and then 38 units per year until 2015. However, with this growth, the Town would only be able to reach 9.6% affordability by 2015. For 1.0% annual growth, the Town would need to add the 294 units in 2012 and then 77 units per year until 2015. The Town would be able to attain its 10% affordability goal by 2014 if it achieves the latter production timeline. Although the housing market is somewhat uncertain, the Town has created goals and strategies that can help them get to the 10% affordability goal by 2015.

Strategies to Address Housing Needs and Increasing Production in Westford

Based on the work of the Affordable Housing Committee, with assistance from NMCOG, this housing production plan lays out goals and strategies that can be implemented by the Town, and by community and regional organizations, to increase and improve housing opportunities in Westford. The strategies were separated into four distinct categories based on the needs identified in this Plan: Policy and Regulatory Reform, Education, Expand Housing Opportunities, and Local and Regional Programs and Collaboration. The recommended strategies are summarized below and explained in greater detail in the Plan.

Policy and Regulatory Reform

1. Strengthen the incentives to provide housing affordability by amending the zoning bylaw to ensure that projects maximize affordable units.
2. Evaluate and revise existing development regulations and guidelines for fairness and efficiency.
3. Merge planning efforts for open space and affordable housing initiatives by working jointly with multiple public entities and committees.
4. Re-examine the bylaws allowing for conversion of a single family structure to a multi-family structure to accommodate inclusion on the Subsidized Housing Inventory (SHI).
5. Preserve historic structures by taking advantage of the Town’s Demolition Delay Bylaw to convert historic structures into affordable housing.
6. Allow upper-story residential units in the Business and Limited Business Districts and reduce the required lot sizes to reflect existing neighborhood character and reduce non-conforming lots.

7. Revisit and revise the Chapter 40B Development Guidelines for the Town of Westford, MA, taking into account the 2008 revisions to the State's 40B regulations and guidelines.
8. Support legislative and/or regulatory reforms at the state level to provide "workforce housing" to serve households at 80-120% of the area median income (AMI).

Education

1. Make training and educational opportunities on affordable housing available for Town Board and Committee members and staff.
2. Solicit landowners to participate in land conservation and affordable housing programs, and work with municipal officials and community partners to identify and obtain funding.
3. Increase public awareness of and support for affordable housing through increased outreach and public education.

Expand Housing Opportunities

1. Encourage development of more affordable rental housing.
2. Construct affordable senior housing units and, in particular, those that support "aging in place."¹
3. Address the local need for affordable family ownership housing, primarily 3- and 4-bedroom units.
4. Encourage the Affordable Housing Trust Fund to negotiate with developers at the beginning of a project to allow public funds to be used to construct more affordable units.
5. Continue to support development of workforce housing units.
6. Set aside CPA Funds to provide Down-Payment Assistance to families purchasing affordable homes.
7. Create group homes and other housing options that accommodate those with all types of disabilities, through partnerships with state funding agencies and non-profit entities.

Local and Regional Programs and Collaboration

1. Research and promote First-Time Homebuyer Program opportunities in the region and State to make existing homes more affordable.
2. Consider restructuring the Westford Affordable Housing Trust organization as a 501(c)(3) to facilitate tax-deductible contributions or create a non-profit affiliate to the Affordable Housing Trust.
3. Continue to participate in the I-495 MetroWest Development Compact which supports continued production and preservation of workforce housing.
4. If the regional Growth District Initiative with Littleton and Boxborough moves forward, consider expanding the scope to include affordable housing elements.
5. Research and communicate Foreclosure Assistance Programs in the region and State to help homeowners avoid foreclosure.

¹ Aging in place is the ability to live in one's own home for as long as possible. While this is often associated with access to services and healthcare, constructing housing units that allow seniors to remain in their home as they age is of critical importance to maintaining their independence and mobility. For additional information consult <http://www.seniorresource.com/ageinpl.htm>

Introduction

The development of housing that is accessible and affordable to people with a range of incomes, household characteristics, and demographic qualities is critical to successful and sustainable community planning. The Massachusetts Comprehensive Permit Law (Chapter 774 of the Acts of 1969, also known as Chapter 40B of the Massachusetts General Laws), enacted in 1969, is designed to “increase the supply and improve the regional distribution of low- or moderate-income housing by allowing a limited override of local requirements and regulations which are inconsistent with local and regional affordable housing needs”.² While many residents understand the need for more affordable housing options in Westford and across the region, housing developments proposed vis-à-vis the Comprehensive Permitting process are often controversial.

The development and approval of a local Housing Production Plan (HPP) is an integral component of achieving safe harbor status from Comprehensive Permit/40B proposals in Massachusetts. The Massachusetts Department of Housing and Community Development (DHCD) defines a Housing Production Plan (HPP) as:

“A community's proactive strategy for planning and developing affordable housing by: creating a strategy to enable it to meet its affordable housing needs in a manner consistent with the Chapter 40B statute and regulations; and producing housing units in accordance with the HPP.”

I. Overview of the Housing Production Plan

To qualify for approval from DHCD, a Housing Production Plan must contain three main components: 1) a Comprehensive Needs Assessment; 2) Affordable Housing Goals; and 3) Implementation Strategies. The purpose of the Comprehensive Needs Assessment is to determine the community context. It relies on demographic, community development (zoning and infrastructure), and economic data to assess the extent to which housing needs match the existing housing stock in town.

The Affordable Housing Goals section identifies the appropriate housing mix for the community, paying special attention to local and regional needs. This section also sets the minimum affordable housing production goal, as determined by the total number of year-round housing units published in the most recent decennial Census. According to 2008 revisions to Chapter 40B requirements, the minimum annual affordable housing production goal is greater or equal to 0.5% of the year-round housing stock.³

Finally, the Implementation Strategies section of the plan targets potential growth areas and zoning districts, identifies specific sites for development of affordable housing, assesses municipally-owned land which the community has targeted for mixed-income housing, and identifies regional housing development collaborations.

Once approved by DHCD, a Housing Production Plan is valid for five years. Additionally, communities may apply to have their Housing Production Plan certified by DHCD. A community will be certified in compliance with an approved Housing Production Plan if, during a single calendar year, it has increased its number of low-and moderate-income year round housing units. Certification lasts for one year if the community has increased its SHI units by 0.5% of year round housing units and two years if it has increased its number of SHI units by 1.0%. According to Chapter 40B, once a plan has been certified,

² Department of Housing and Community Development, 2009

³ DHCD - <http://www.mass.gov/>

the local community has greater power in controlling future Comprehensive Permit projects because a decision by the Zoning Board of Appeals to deny an application will be considered “consistent with local need,” meaning that the ZBA’s decision would be upheld by DHCD’s Housing Appeals Committee (HAC).

II. Defining Affordable Housing

There are several definitions of affordable housing in the United States depending on whether one utilizes Federal or State criteria. The United States Department of Housing and Urban Development (HUD) considers housing ‘affordable’ if housing costs do not exceed 30% of a household’s annual income.⁴ When a household pays more than 30% of its income on housing-related costs, it is considered “burdened” by housing; households spending 50% or more of their income on housing are considered “severely burdened” according to HUD affordability criteria.

Another measure of housing affordability is based on Area Median Income (AMI); AMI calculations are the most popular way of prioritizing households for affordable housing opportunities. According to HUD:

- “Extremely low income” housing is reserved for households earning 30% or less AMI;
- “Very low income” households earn between 31% and 50% AMI;
- “Low income” households earn between 51% and 60% AMI; and
- “Moderate income” households earn between 61% and 80% AMI.

In assessing a community’s progress toward the Commonwealth’s 10% affordability goal, DHCD counts a housing unit as affordable if it is subsidized by state or federal programs that support low- and moderate- income households at or below 80% AMI. Generally speaking, programs that subsidize rental units target households earning within 50% or 60% AMI, and first-time homebuyer programs apply income limits of up to 80% AMI.

Under Chapter 40B, housing is considered “affordable” if it meets the following criteria:

1. The unit(s) must be part of a subsidized development built by a public agency, non-profit, or limited dividend corporation;
2. At least 25% of the units in the development must be income-restricted to households earning ≤80% AMI and have rent/sale prices restricted to affordable levels (determined by AMI). Affordability restrictions must run in perpetuity unless there is demonstrated justification for a shorter term;
3. The development must be subject to a regulatory agreement and monitored by a public agency or non-profit organization; and
4. Project sponsors must meet affirmative marketing requirements.

Based on the criteria established by DHCD, the Town of Westford must develop a total of 767 units in order to achieve its affordability goal based on the number of year-round housing units recorded in the 2010 Census, which is 7,671 total housing units.

⁴ Rental units = gross rent plus associated utilities. Owner-occupied = cost of mortgage, property taxes, and insurance. Source: US Department of Housing and Urban Development.

Section One: Comprehensive Housing Needs Assessment

I. Demographic Analysis

This section provides an overview of the demographic changes that have occurred in Westford since the publication of the *Westford Affordable Housing Action Plan* in 2004. It includes analyses of population, households, age cohorts, race and ethnicity, disability status, and income. The purpose of this analysis is to understand how the population characteristics have changed over the past decade and project future growth rates. This analysis forms the foundation for the Housing Needs section and will be used to frame the goals and strategies contained within the Production Plan.

A. Total and Projected Population

Over the past fifty years, the Town of Westford has steadily grown in population. Between 1960 and 2000, the Town saw the greatest increases in residents, with the total population more than tripling during this period, from 6,261 residents to 20,754, respectively. As reflected in Table 1, the U.S. Census shows that between 2000 and 2010, the Town's population grew by an additional 1,197 people, or a 5.8% increase. Westford's population in 2010 represents 7.7% of the total population for the NMCOG region, up from 7.4% in 2000.

Projections for future growth show a slow increase of residents in both Westford and the NMCOG region, with Westford's population climbing to 25,270, or 8.1% of the region's total population, by 2030. Projected growth rates suggest that Westford will expand its population at twice the rate of the NMCOG region between 2000 and 2030 (21.8% versus 10.9%). Although growth is predicted to slow down after 2010 in Westford, growth rates are anticipated to increase slowly again between 2020 and 2030 with the population increasing by 7.7% during that decade.

Table 1: Total and Projected Population: 2000 through 2030

Year	Westford	Westford's Growth Rates	NMCOG Region	Regional Growth Rate	Westford as a Percent of Region
2000	20,754	26.0%	281,225	6.7%	7.4%
2010	21,951	5.8%	286,901	2.0%	7.7%
2017	22,850	4.1%	293,000	2.1%	7.8%
2020	23,460	2.7%	297,000	1.4%	7.9%
2025	24,320	3.7%	304,000	2.4%	8.0%
2030	25,270	3.9%	312,000	2.6%	8.1%

Sources: 2010 U.S. Census; Projections developed by MassDOT in consultation with NMCOG

B. Number of Households and Household Types

Consistent with the real and projected changes in the total population is the change in number of households in Westford over the next twenty years. Table 2 illustrates the projected change in the number of households through 2030. Between 1990 and 2000, the total number of households in Westford increased by 28.2%. Over the past 10 years, however, households increased at a slower rate – 10.1% growth between 2000 and 2010. Household growth rate predictions for the next twenty years are

consistent with population growth – 20.7% increase in households in Westford versus 11% increase in the NMCOC region.

Table 2: Total Number of Households: 2000 through 2030

Year	Westford	% Change - Town	Total Number Greater Lowell	% Change - Region	Westford Households as a Percent of the Region
2000	6,808	28.2%	99,342	10.5%	6.9%
2010	7,498	10.1%	104,022	4.7%	7.2%
2017	8,020	7.0%	107,000	2.9%	7.5%
2020	8,310	3.6%	108,800	1.7%	7.6%
2025	8,630	3.9%	112,100	3.0%	7.7%
2030	9,050	4.9%	115,500	3.0%	7.8%

Sources: 2010 U.S. Census; Projections developed by MassDOT in consultation with NMCOC

Table 3 shows the number of household types in Westford in 2010. Despite the prevalence of traditional married households with children, household types are becoming increasingly diverse in Town, including nonfamily households, single person households, single-parent households, and married couples without children. Of the 7,498 households in Westford in 2010, the majority are family households (82.2%) comprised of married couples with their own children (55.1%). However, over one-third (33.1% or 2,042) of those family households have no children under 18.

Nearly one-fifth (17.8%) of the households in Westford are considered non-family, with the majority living alone – 81.9% or 1,092 of 1,333 nonfamily households. Of the non-family households with a single occupant, a large percentage (40.7%) are people 65 and older.

Table 3: Household Types: 2010

Household Type	2010	Percentage
Family households	6,165	82.2%
Married-couple:	5,438	88.2%
With own children under 18 years	3,396	55.1%
No children under 18 years	2,042	33.1%
Male householder, no spouse:	183	3.0%
Female householder, no spouse:	544	8.8%
Nonfamily households:	1,333	17.8%
Total Householders living alone	1,092	81.9%
Householders 65 and older living alone	444	40.7%
Total Households	7,498	

Source: 2010 U.S. Census

These nontraditional households (empty nesters, non-family households and people over 65 living alone) are likely to have housing needs that do not fit within the traditional, market rate, detached single-family home model. Thus, in addition to a diverse supply of housing in terms of size and structure, a range of affordability options are needed for households and families who cannot afford to pay market rate prices. These options will be further explored in the Affordable Housing Goals and Implementation Strategies section of this report.

Another important factor when planning for assessing housing needs is household size. Table 4 shows the number of people per household in 2010. Of the 7,498 households in Westford, the large majority, 82.2%, are comprised of families. Two-person family households were the most prevalent in Town with 33% of the total households. The second largest household size was the 4-person family at 1,830 households or 29.7%. One-person households dominated the non-family category in Westford at 1,092 households or 14.6% of the total in Westford. According to the U.S. Census, the average household size in 2010 was 2.93 persons, while the average family size was 3.27. These averages are slightly down from the average household and family sizes in 2000 – 3.03 and 3.31, respectively.

Table 4: Household Size – Family and Non-Family: 2010

Household Type	Household Size							Total
	1- Person	2- Person	3- Person	4- Person	5- Person	6- Person	7 + Person	
Family Household	0	2,034	1,425	1,830	661	166	49	6,165
Percentage	0.0%	33.0%	23.1%	29.7%	10.7%	2.7%	0.8%	82.2%
Non-Family Household	1,092	217	15	6	2	1	0	1,333
Percentage	81.9%	16.3%	1.1%	0.5%	0.2%	0.1%	0.0%	17.8%
Total	1,092	2,251	1,440	1,836	663	167	49	7,498

Source: 2010 U.S. Census

C. Age Cohorts

In 2005, the Massachusetts Institute for Social and Economic Research (MISER) developed population estimates that broke down the total population by age cohort. These estimates are important because they speak to changes in the number of youth, working-age adults, and senior citizens living in a community over time. Changes in the age composition of a community have significant implications for housing planning, since households with young children, for example, have different housing needs than empty nest households, and empty nest households may have different needs than households with someone over 65 living alone.

Table 5 illustrates the breakdown of Westford’s population by age cohort through 2020.⁵ According to the 2010 U.S. Census, the largest age group was people aged 40-59 years, comprising 37.9% of Westford’s population. The second largest age group was 10-19 year olds with 3,900 people, or 17.8%. The 0-9 age group represents the third largest cohort at 3,052 children (13.9%). The two largest age groups (40-59 and 10-19) experienced an increase between 2000 and 2010, while the 0-9 year old group

⁵ Age distribution projections are based on MISER’s “Mid Series” estimates and are significantly higher than MHD/NMCOG’s estimates. For more information about MISER’s population estimate methodology, visit <http://www.umass.edu/miser/population/miserproj.html>.

actually decreased between those years. MISER projects that over the 20-year period, however, there will be decreases in several of the cohorts:

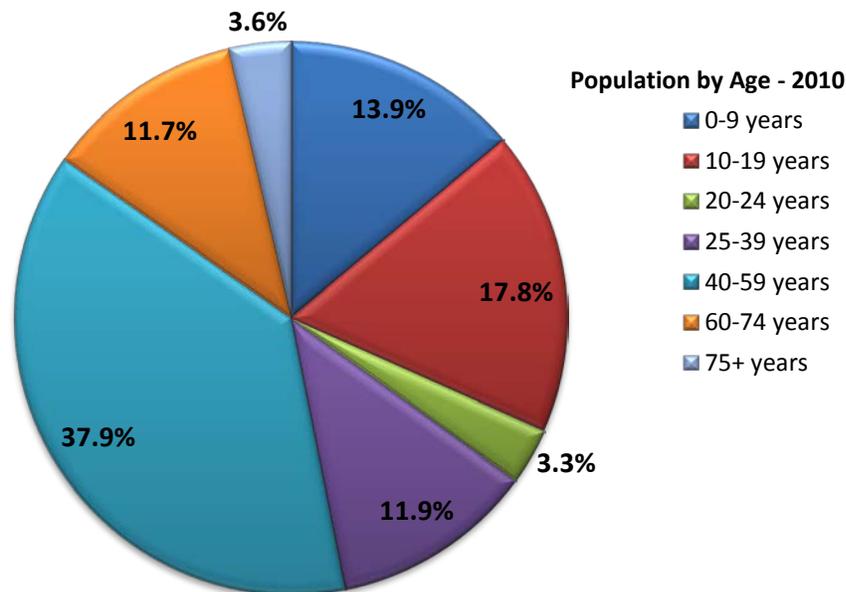
- Three age cohorts will decrease: 0-9 years old (-20.0%), 25-39 years old (-1.0%) and 40-59 years old (-1.4%)
- Three age cohorts will increase significantly: 20-24 years old (145.7%), 60-74 years old (165.7%) and 75+ years old (97.6%)

Table 5: Age Distribution of Westford Residents, 2000 through 2020

Age Groups	2000		2010		2020 (Projected)		Percent Change 2000-2020
	Number	Percent	Number	Percent	Number	Percent	
0-9 years	3,905	18.8%	3,052	13.9%	3,123	12.9%	-20.0%
10-19 years	3,068	14.8%	3,900	17.8%	3,536	14.6%	15.3%
20-24 years	503	2.4%	723	3.3%	1,236	5.1%	145.7%
25-39 years	4,436	21.4%	2,610	11.9%	4,391	18.1%	-1.0%
40-59 years	6,662	32.1%	8,312	37.9%	6,569	27.1%	-1.4%
60-74 years	1,520	7.3%	2,565	11.7%	4,038	16.7%	165.7%
75+ years	660	3.2%	789	3.6%	1,304	5.4%	97.6%
Total Population	20,754	100.0	21,951	100.0%	24,197	100.0%	16.6%

Sources: 2010 U.S. Census; 2020 Projections by Massachusetts Institute for Social and Economic Research (MISER)

Figure 1: Age Distribution of Westford Residents: 2010



Source: 2010 U.S. Census

One significant anticipated change is with residents over the age of 60. In 2000, residents ages 60 and older comprised 10.5% of the total population. By 2020, MISER anticipates that these age groups will increase by 145% to account for 22% of the Town’s total population.

Another area of expected growth is in the youth and young adult populations. Although MISER estimates that the 0-9 year old age group will decline by -20%, the 10-19 and 20-24 year old age groups are expected to increase by 15.3% and 145.7%.

Although the middle-aged adult populations, 25-39 and 40-59 years old, are expected to decline slightly by 2020, they will still comprise nearly half (49.8%) of the Town's population in 2010 and are projected to represent 45.2% of the Town's residents in 2020.

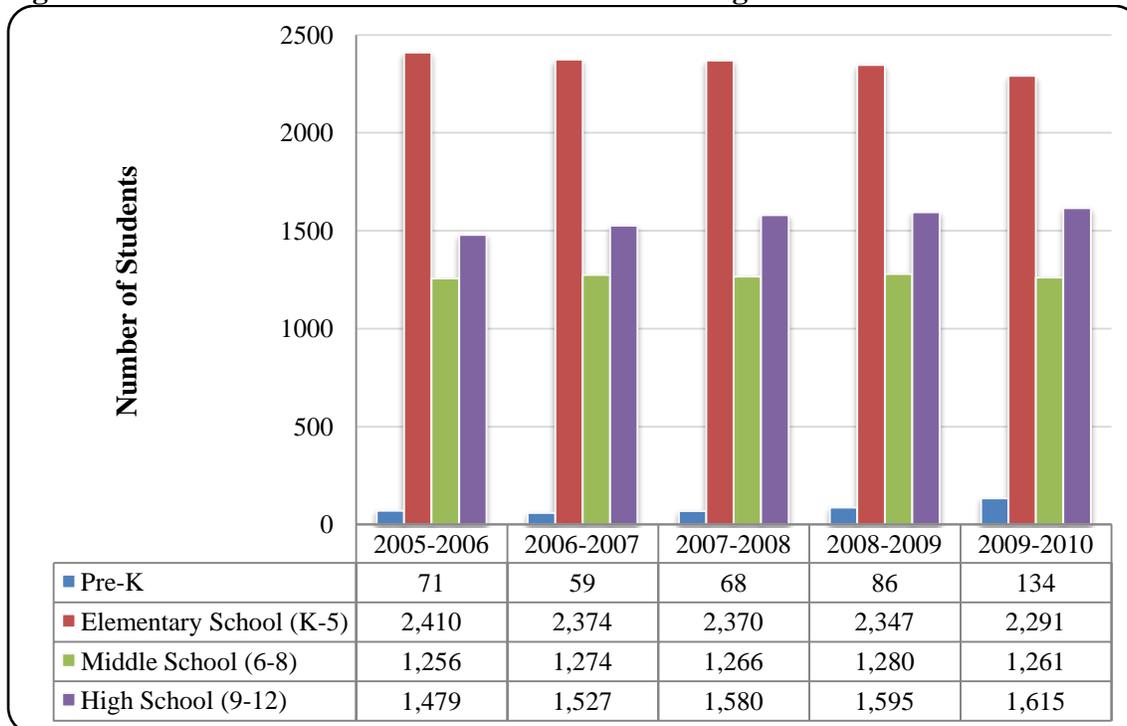
The expected total population growth in Westford, especially the increase in the elderly population, has important implications for housing planning and development in the Town. In addition to a general need for more housing units to accommodate new and established families, special attention will need to be paid to the housing needs of seniors with nearly one-quarter of the population estimated to be over 60 years old in 2020. This Housing Production Plan considers these unique needs as it lays out a guiding framework for housing production in Westford over the next decade.

D. School Enrollment and Projections

Figure 2 illustrates total public school enrollment between 2005 and 2010. While preschool and school aged children (0-19 years old) attend private, charter, and parochial schools, the vast majority of Westford children enroll in the public school system.

Analysis of past and current enrollment helps frame a discussion of the potential future impacts of population change on the school system and town. The results of the analysis are useful in formulating an affordable housing strategy that is sensitive to these changes over time. Figure 2 shows that public school enrollment has increased slightly (1.6%) between 2005 and 2010. In general, preschool enrollment remained consistent until the 2009-2010 school year, when it increased by 63 students, or 55.8%. Elementary school enrollment, in contrast, declined by 119 students (-4.9%). Middle school and high school enrollment increased by 5 students (0.4%) and 136 students (9.2%), respectively.

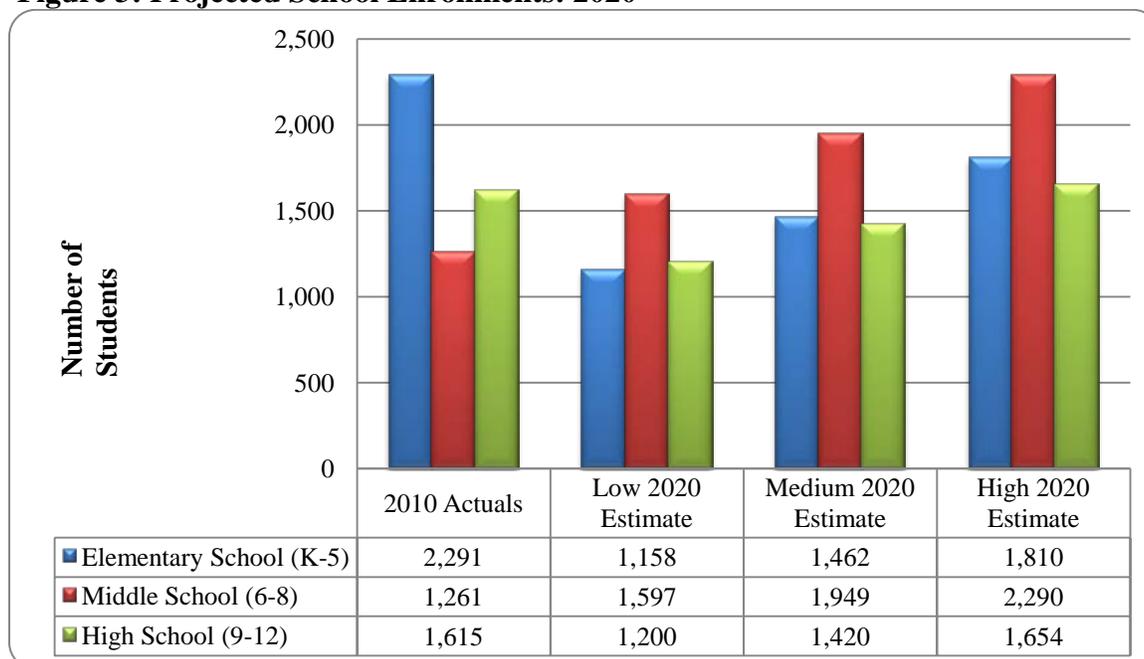
Figure 2: Total Public School Enrollment: 2005 through 2010



Source: Westford School District Superintendent Report in “2010 Town of Westford Annual Report”

As discussed earlier, in 2005 the Massachusetts Institute for Social and Economic Research (MISER) developed age-specific population projections for Westford. Figure 3 illustrates the “low”, “medium”, and “high” projections MISER developed for school-aged children in Westford through the year 2020. Based on these projections, between 3,955 and 5,754 students will be enrolled in the public school system in 2020. School enrollment projections were developed by applying the rate of public school enrollment by grade group in 2000 to the population projections developed by MISER. For example, MISER’s data indicated that in 2000, 1,195 of the 2,178 students enrolled in high school were enrolled in a public school. This rate (93.72%) was applied to low, medium, and high population projections for 2020 to yield the projected enrollment numbers for the next decade. The rates of public school enrollment for elementary and middle school students in 2000 were 93.66% and 95.42%, respectively.

Figure 3: Projected School Enrollments: 2020



Source: Population Data Estimated by Massachusetts Institute of Social and Economic Research and enrollment research by NMCOG, 2011

E. Race and Ethnicity

Table 6 breaks down the Town’s population by race and ethnic diversity for 2000 and 2010. According to the 2010 U.S. Census, the White population decreased by 3.9% while nearly every other racial/ethnic category increased significantly since 2000. In addition to the White population, the Native Hawaiian or Pacific Island community decreased by 66.7%. The Asian community, which had accounted for 4.8% of the town’s total population in 2000, grew to 12.6% of the total population ten years later. The population who identified as “Other or Multiple Races” also increased by 171 individuals, or 71.8%. The third largest increase was in the Hispanic or Latino community, increasing by 104 individuals or 45.4% in the last decade.

Table 6: Racial and Ethnic Diversity of Residents: 2000 through 2010

Racial/Ethnic Category	2000		2010		Percent Change 2000-2010
	Population	Percent	Population	Percent	
White	19,444	93.7%	18,678	85.1%	-3.9%
Black or African American	62	0.3%	83	0.4%	33.9%
Native American and Alaska Native	13	0.1%	18	0.1%	38.5%
Asian	994	4.8%	2,762	12.6%	177.9%
Native Hawaiian or Pacific Islander	3	0.0%	1	0.005%	-66.7%
Other or Multiple Races	238	1.1%	409	1.9%	71.8%
Total Population	20,754	100.0%	21,951	100.0%	5.8%
Hispanic or Latino (All races)	229	1.1%	333	1.5%	45.4%

Sources: 2000 and 2010 U.S. Census

F. Residents with Disabilities

Table 7 provides information about the disabled community in Westford as of 2007.⁶ Approximately 6.2% of Westford’s population (1,416 residents) reported to have a disability. Fifty-five percent of these residents were adult aged (16-64 years), 9.3% were youth (under 18 years) and 35.7% were senior citizens (65 years or older). Physical disabilities were the most prevalent (24.4%), followed by mental (23.2%) and sensory (17.1%) disabilities.

Approximately 43.1% of disabled residents had two or more disabilities, and 13.7% of these residents’ disabilities interfered with their ability to care for themselves independently. Among residents with one reported disability, 10.9% could not easily go outside of their homes without assistance.

Disabled residents often have unique housing needs, in terms of the physical design/accessibility of their homes, access to services, and the cost relative to a fixed or limited income. For this reason, a comprehensive affordable housing plan should be sensitive to the specific needs of the disabled community and incorporate their issues into the goals and strategies for future affordable housing production.

Table 7: Characteristics of the Disabled Community in Westford in 2007*

Disability Status	Total Number	Percent of All Disabled Residents
5-15 years old	131	9.3%
16-64 years old	779	55%
65+ years old	506	35.7%
One Physical Disability (All Ages)	346	24.4%
One Mental Disability (All Ages)	328	23.2%
One Sensory Disability (All Ages)	242	17.1%
Go Outside Home Disability (All Ages)	154	10.9%
Two or More Disabilities (All Ages)	611	43.1%
Includes Self Care Disability	84	5.9%
Total Number of Disabled Residents	1,416	

Source: 2005-2007 American Community Survey.

*Note: Disability data are not available from the 2005-2009 American Community Survey data set due to changes in the disability questions in 2008. Disability data are available from [2009 American Community Survey 1-Year Estimates](http://www.census.gov/hhes/www/disability/disab_defn.html#00census) for areas with a population of 65,000 or more.

⁶ For more information on how the U.S. Census Bureau defined various disabilities for the 2000 Census, refer to http://www.census.gov/hhes/www/disability/disab_defn.html#00census.

G. Household Income

Over the past decade, Westford has seen a significant increase in its median household, median family, and per capita incomes. Table 8 shows the change in median household income between 1999 and 2009, while Tables 9 and 10 show changes in the median family and per capita incomes, respectively. These changes are compared to the rates of change on the Primary Metropolitan Statistical Area (PMSA/NECTA), state, and national levels.

In 2005 the Office of Management and Budget (OMB) revised or created new statistical labor market areas based upon the commuting patterns and economic dependence upon communities in Massachusetts. Within New England, a special category called New England Cities and Town Areas (NECTAs) was created to reflect existing labor markets as determined by the commuting patterns identified in the 2000 U.S. Census. Instead of dealing with the previous Metropolitan Statistical Areas (MSAs) or Primary Metropolitan Statistical Areas (PMSAs), the new labor market areas are defined as Metropolitan or Micropolitan NECTAs, as well as NECTA Divisions.

The American Community Survey (ACS) provides local and regional income data for 2009. The ACS is an ongoing survey that provides data every year -- giving communities the current information they need to plan investments and services. Data is published in periods, 1-, 3-, and 5-year estimates, representing the characteristics of the population and housing over a specific data collection period. Data are combined to produce 12 months, 36 months or 60 months of data. For this plan, 5-year ACS data was used because it was more precise and reliable than the 1-year and the 3-year data.

Table 8 and Figure 4 show changes in Westford's median household income between 1999⁷ (\$98,272) and 2009 (\$119,051). In both 1999 and 2009, the Town's median household income was significantly higher than the median household incomes for the PMSA/NECTA region, state, and nation. Although the median household income in Westford increased by 21.1%, or \$20,779, over ten years, the Town's rate of increase was the smallest out of these four geographic areas.

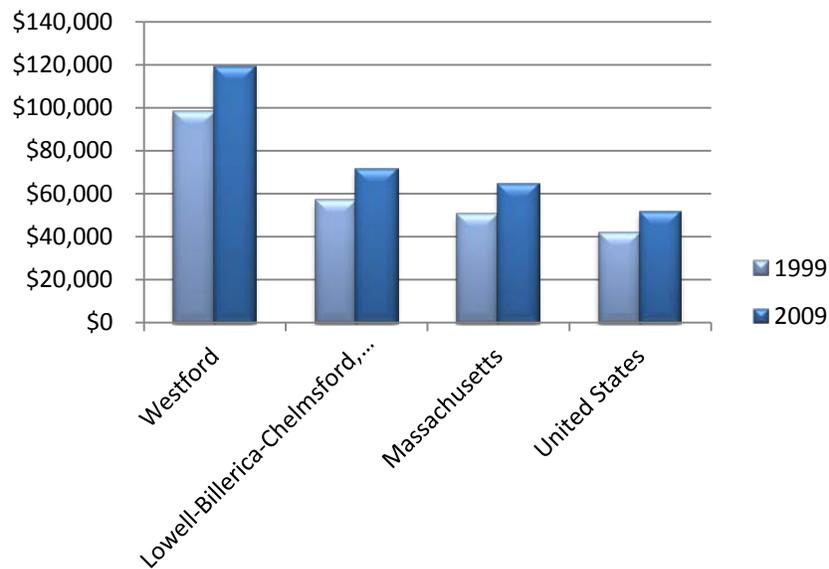
Table 8: Median Household Income for Selected Geographies: 1999 and 2009

Geographic Area	1999	2009	% Increase 1999-2009
Westford	\$98,272	\$119,051	21.1%
Greater Lowell Region PMSA/Lowell-Billerica-Chelmsford, MA-NH NECTA ⁸	\$57,152	\$71,196	24.6%
Massachusetts	\$50,502	\$64,496	27.7%
United States	\$41,944	\$51,425	22.6%

Sources: 2000 U.S. Census; 2005-2009 American Community Survey

⁷ The 2000 U.S. Census collected data on income for calendar year 1999.

Figure 4: Median Household Income for Selected Geographies: 1999 and 2009



Sources: 2000 U.S. Census; 2005-2009 American Community Survey

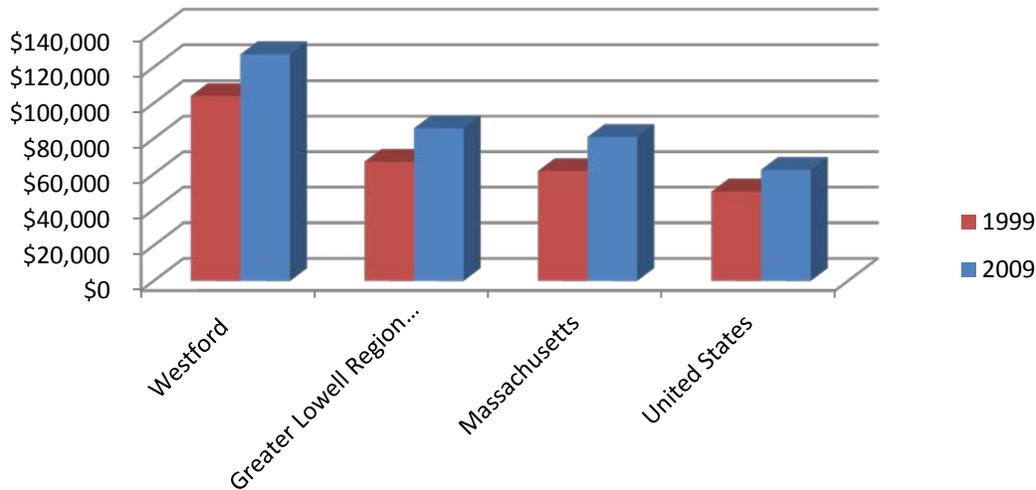
Similar to the changes in median household income is the change in median family income between 1999 and 2009, which is represented in Table 9. In 1999, the median family income in Westford was \$104,029—higher than the region and state and over double the nation’s median family income. By 2009, the Town’s median family income (\$127,210) was still the highest out of these three geographic areas, and was again more than twice the nation’s rate. Figure 5 visually depicts the median family incomes for the four geographic areas in 1999 and 2009.

Table 9: Median Family Income for Selected Geographies: 1999 and 2009

Geographic Area	1999	2009	% Increase 1999-2009
Westford	\$104,029	\$127,210	22.3%
Greater Lowell Region PMSA/Lowell-Billerica-Chelmsford, MA-NH NECTA	\$66,849	\$85,793	28.3%
Massachusetts	\$61,664	\$80,822	31.1%
United States	\$50,046	\$62,363	24.6%

Sources: 2000 U.S. Census; 2005-2009 American Community Survey

Figure 5: Median Family Income for Selected Geographies: 1999 and 2009



Sources: 2000 U.S. Census; 2005-2009 American Community Survey

Table 10 shows changes in per capita income between 1999 and 2009. In 1999, Westford’s per capita income was \$37,979 – higher than the region, state and country. Ten years later, the Town’s per capita income remained higher than the other geographic areas and increased by 18.1% to \$44,872. This rate was slower than the NECTA and state.

Table 10: Per Capita Income for Selected Geographies: 1999 and 2009

Geographic Area	1999	2009	% Increase 1999-2009
Westford	\$37,979	\$44,872	18.1%
Greater Lowell Region PMSA/Lowell-Billerica-Chelmsford, MA-NH NECTA	\$24,430	\$31,105	27.3%
Massachusetts	\$25,952	\$33,460	28.9%
United States	\$21,587	\$27,041	25.3%

Source: 2000 U.S. Census; 2005-2009 American Community Survey

1. Income Distribution

While median household and median family incomes are valuable indicators, they do not account for the distribution of household incomes in a community. Table 11 compares household income distributions in Westford in 1999 and 2009. In 1999, approximately 3,482 households (50.9%) earned less than the median household income of \$98,272, with 19.5% earning less than \$50,000 per year. Of the 49.1% of households earning more than the median household income, 26% earned between \$100,000 and \$149,999, and 23.1% earned more than \$150,000 per year. In 2009, the median household income was \$119,051. Between 1999 and 2009, the Town experienced a significant increase in households making \$150,000 or more (56.5% increase) and nearly half the households make above \$100,000. Approximately 40% of the Town earned less than the median household income, a decrease of nearly 10% since 1999. Most income categories decreased over the ten year period except the \$15,000-24,999, \$50,000-74,999 and \$150,000 or more categories.

Table 11: Income Distribution for Households in 1999 and 2009

Income Category	1999		2009		% Change 1999-2009
	# of Households	Percent	# of Households	Percent	
Less than \$15,000	278	4.1%	197	2.8%	-29.1%
\$15,000-\$24,999	234	3.4%	255	3.6%	9.0%
\$25,000-\$34,999	277	4.1%	192	2.7%	-30.7%
\$35,000-\$49,999	546	8.0%	421	6.0%	-22.9%
\$50,000-\$74,999	936	13.7%	954	13.5%	1.9%
\$75,000-\$99,999	1,211	17.7%	828	11.7%	-31.6%
\$100,000- \$149,999	1,778	26.0%	1,759	24.9%	-1.1%
\$150,000 or more	1,576	23.1%	2,467	34.9%	56.5%
Total	6,836	100%	7,073	100%	3.5%

Sources: 2000 U.S. Census; 2005-2009 American Community Survey

2. Area Median Income

Affordable housing requirements base a household’s eligibility for income restricted units on a series of income thresholds. The U.S. Department of Housing and Urban Development (HUD) defines these thresholds as percentages of Area Median Income (AMI) – a number that is determined by the median family income in a given Metropolitan Statistical Area (MSA). Section 8 of the United States Housing Act of 1937 (42 U.S.C. 1437f) authorizes housing assistance to aid lower income families in renting safe and decent housing. Housing assistance payments are limited by Fair Market Rent (FMR) thresholds established by HUD for different areas. FMRs are gross rent estimates that include both shelter rent paid by the tenant to the landlord and the cost of utilities, excluding telephone. HUD sets FMRs to ensure that a sufficient supply of rental housing is available to program participants. Westford is included in the Lowell Metropolitan Fair Market Rent region.

Area median income thresholds are often capped at 80%, 60%, 50%, and 30% of AMI, but vary depending on the number of individuals in the household. Policymakers often refer to households earning below 80%, 60%, 50%, and 30% of AMI as “moderate income”, “low income”, “very low income”, and “extremely low”, respectively. These percentages are used to determine who can access income-restricted units, including 40B, Section 8, and Low Income Housing Tax Credit units. As shown in Table 12, the AMI for the Lowell Metro FMR Area in FY 2010 was \$88,600.

Table 12: Adjusted Income Limits by Household Size, Lowell Metro FMR Area, FY 2010

Income Limit Area	Median Family Income	FY 2010 Income Limit Category	Household Size					
			1-Person	2-Person	3-Person	4-Person	5-Person	6-Person
Lowell, MA HUD Metro FMR Area	\$88,600	30% - Extremely Low	\$18,650	\$21,300	\$23,950	\$26,600	\$28,750	\$30,900
		50% - Very Low	\$31,050	\$35,450	\$39,900	\$44,300	\$47,850	\$51,400
		60% - Low	\$37,260	\$42,540	\$47,880	\$53,160	\$57,420	\$61,680
		80% - Moderate	\$45,100	\$51,550	\$58,000	\$64,400	\$69,600	\$74,750

Source: U.S. Department of Housing and Urban Development, April 2010, specifically: <http://www.mass.gov/Ehed/docs/dhcd/hd/home/hudincome.pdf>

Although no data set exists which breaks family income down by household size, some general conclusions can be made about Westford households' eligibility for affordable housing. Based on this number, the income thresholds for a three-person household were set at \$23,950 (30% AMI), \$39,900 (50% AMI), \$47,880 (60% AMI), and \$58,000 (80% AMI). At these rates, approximately 452 households (6.4%) are considered "extremely low income", 310 (4.4%) are deemed "very low income," 303 households (4.3%) are considered "low income," and 390 households (5.5%) are considered "moderate income". In other words, as many as 1,455 households, or 20.6% of the total households in Westford, would be eligible for subsidized housing according to HUD income criteria.

H. Residents Living In Poverty

Every year, the U.S. Department of Health and Human Resources and the Census Bureau establish Federal Poverty Guidelines. They use a set of income thresholds that vary by family size and composition to determine who is living in poverty.

If a family's total income is less than the threshold, then that family and every individual in it is considered to be living in poverty. The official poverty thresholds do not vary geographically, but they are updated for inflation using the Consumer Price Index (CPI-U). The official poverty definition uses money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps). Table 13 shows the Federal Poverty Guidelines for 2010.

Table 13: Federal Poverty Level Guidelines for 2010

Number of Persons in Family	Poverty Guideline
1	\$10,830
2	\$14,570
3	\$18,310
4	\$22,050
5	\$25,790
6	\$29,530
7	\$33,270
8	\$37,010
For each additional person	\$3,740

Source: Department of Health and Human Resources, Federal Register, Vol. 75, No. 148, August 3, 2010, pp. 45628-45629

In 2010, 248 Westford residents (approximately 1.1% of the town's total population) lived in poverty according to the Federal Poverty Guidelines.⁹ Table 14 breaks down the population living in poverty by several demographic characteristics. According to this data, 25.4% of impoverished individuals were adults ages 35-44, 29% were under the age of 18, and 7.3% were over the age of 65. As seen in Figure 6, people aged 55-64 comprised 23.4% of the population living in poverty in Westford – the third highest group of impoverished citizens in Town. It will be important to consider this population group when prioritizing housing types that will meet the diverse needs of an aging population.

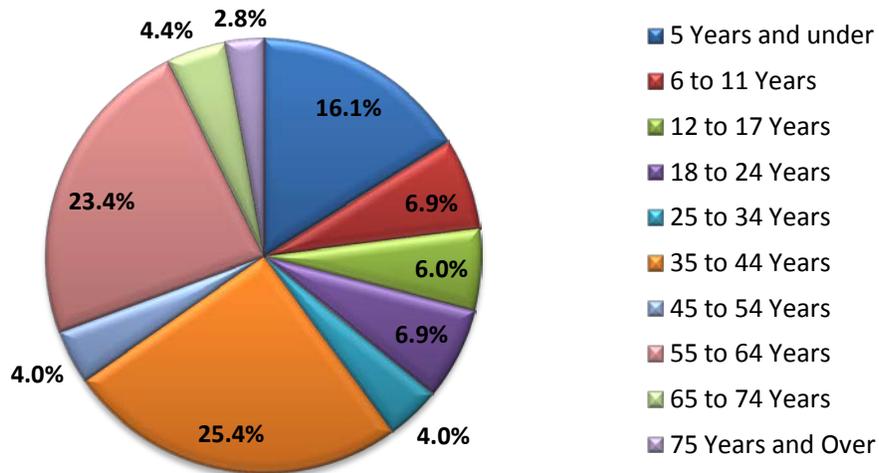
⁹ For more information about how the U.S. Census Bureau defined poverty thresholds for the 2000 Census, refer to <http://www.census.gov/prod/2003pubs/c2kbr-19.pdf>.

Table 14: Characteristics of the Population Living in Poverty: 2009

Characteristics	Number Below Poverty Level	Percent in poverty
Age Characteristics		
5 Years and under	40	16.1%
6 to 11 Years	17	6.9%
12 to 17 Years	15	6.0%
18 to 24 Years	17	6.9%
25 to 34 Years	10	4.0%
35 to 44 Years	63	25.4%
45 to 54 Years	10	4.0%
55 to 64 Years	58	23.4%
65 to 74 Years	11	4.4%
75 Years and Over	7	2.8%
Additional Characteristics		
Male	113	45.6%
Female	135	54.4%
Total Individuals Living in Poverty	248	1.1%
Total Westford Population	21,717	

Source: 2005-2009 American Community Survey

Figure 6: Age of Residents Living in Poverty: 2009



Source: 2005-2009 American Community Survey

II. Housing Stock Analysis

This section examines the characteristics of the current housing stock and local housing market in Westford. An analysis of housing types and home values is offered, followed by an examination of development and sales trends. Next, a housing affordability analysis is offered, which includes a survey of current property and rental listings and an examination of foreclosure trends in Westford.

A. Housing Units and Types

Table 15 illustrates the total number of housing units, by housing type, for 2000 and 2009. In 2000, there were 6,941 housing units in Westford. Single-family homes represented the largest percentage of homes, accounting for 92.7% of all housing units. Two-family homes accounted for an additional 2.7% while multifamily dwellings comprised of three or more units accounted for 4.4%.

By 2009, the Town's housing stock had grown by 253 units, or 3.6%, totaling 7,194 units. Most of the growth can be attributed to the addition of detached single-family homes which increased 2.6% and to complexes of 20 or more units which increased 88.9%. Structures with 3 to 19 units decreased by over 50%.

Table 15: Total Number of Housing Units: 2000 and 2009

Housing Units per Structure	2000		2009		Percent Change
	Number	Percent	Number	Percent	2000-2009
1-unit, detached	6,161	88.8%	6,321	87.9%	2.6%
1-unit, attached	272	3.9%	437	6.1%	60.7%
2 units	184	2.7%	278	3.9%	51.1%
3 to 19 units	284	4.1%	124	1.7%	-56.3%
20 or more units	18	0.3%	34	0.5%	88.9%
Mobile home	22	0.3%	0	0.0%	-100.0%
Total	6,941	100%	7,194	100%	3.6%

Sources: 2000 U.S. Census; 2005-2009 American Community Survey

B. Housing Tenure

Table 16 compares housing tenure figures in 2000 and 2010. In 2000, 550 Westford housing units were renter occupied (8.1%) and 6,258 (91.9%) were owner occupied. Ten years later, Westford had an additional 690 units for a total of 7,498 units. Renter-occupied housing units increased 29.5% for a total of 712 units. Owner-occupied units also increased to a total of 7,138 units, or 95.2% of the units in Westford. Although the Town is mainly comprised of owner-occupied units, growth in renter-occupied units outpaced units that are owned outright for the 9 year period. This trend is important as there is a demand for rental units to accommodate the projected growth in people aged 20-24, as shown in Table 5, and the increasing number of non-family, 1-person households in Westford as shown, in Table 4.

Table 16: Housing Tenure: 2000 and 2010

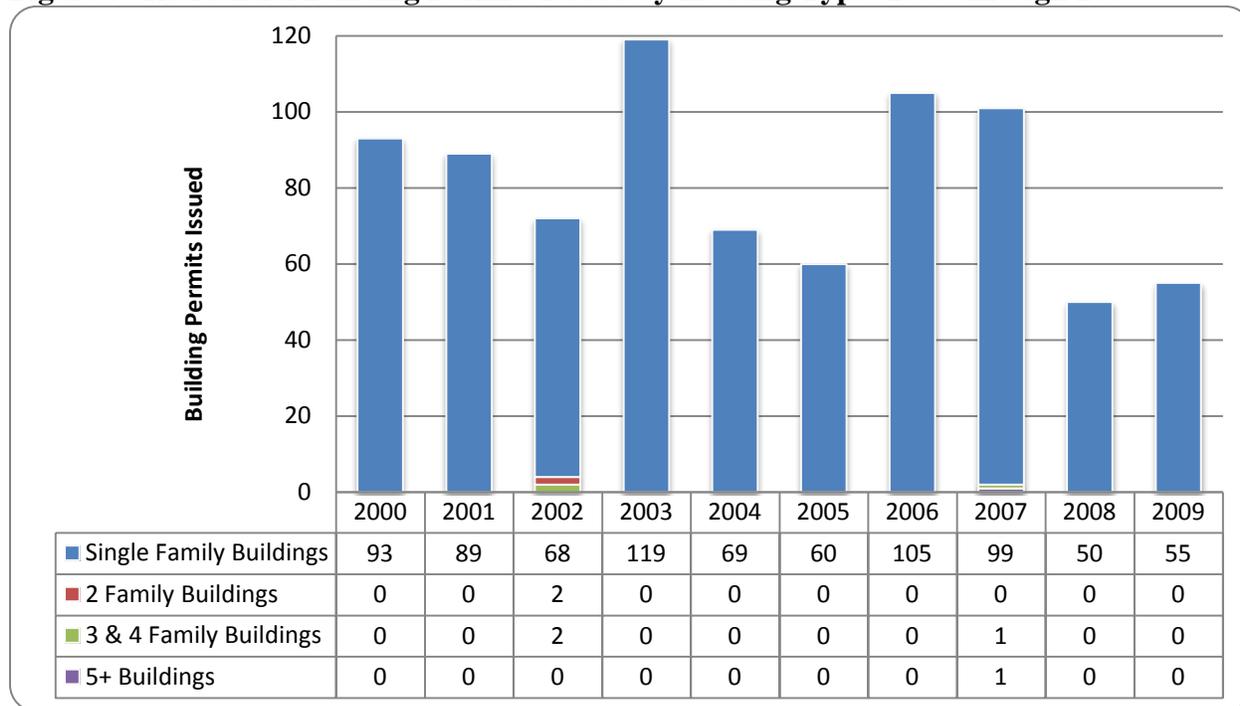
	2000		2010		% Change 2000-2010
	Number	Percent	Number	Percent	
Owner-Occupied	6,258	91.9%	7,138	95.2%	14.1%
Renter-Occupied	550	8.1%	712	9.5%	29.5%
Total Occupied Housing Units	6,808	100	7,498	100	10.1%

Sources: 2000 and 2010 U.S. Census

C. New Residential Development

Examining Westford’s residential building permit data for the past nine years provides an overview of the level of development that has occurred since the 2000 Census. According to Figure 7, there were 758 residential permits issued between 2000 and 2009. The number of permits issued between 2000 and 2002 declined annually but rose again and peaked in 2003, when 119 permits were issued. Over the following two years, the number of issued permits dropped again, but bounced back in 2006. As expected, the number of permits issued in 2009 was significantly lower than in previous years – a trend that corresponds to the economic recession and decline in the real estate market. It is important to note that less than one percent of residential permits issued over the past decade were for multifamily structures, and that the permits issued were mainly for 2-family or 3-4 family structures.

Figure 7: Residential Building Permits Issued by Housing Type: 2000 through 2009



Source: MassBenchmarks and Town of Westford Building Department, 2011

Table 17 illustrates the total number of units, total valuation, and average valuation per unit for all residential permits issued between 2000 and 2009. As previously discussed, the decline in the real estate market has impacted new residential development. Between 2007 and 2008, the number of permits issued declined by 51 (-102%), the number of units permitted declined by 70 (-180%), and the difference in total valuation was \$9,003,303. The average valuation per unit, however, increased by

\$62,665 (46.5%). In 2009, the numbers were trending upwards again, with permits, units, valuation and average valuation increasing.

Table 17: Residential Building Permits Issued in Westford: 2000 through 2009

Year	Total Building Permits Issued	Total Units Permitted	Total Valuation	Average Valuation Per Unit
2000	93	93	\$11,808,104	\$126,969
2001	89	89	\$12,388,206	\$139,193
2002	72	79	\$10,725,220	\$135,762
2003	119	119	\$18,096,229	\$152,069
2004	69	69	\$9,097,749	\$131,851
2005	60	60	\$8,683,690	\$144,728
2006	105	105	\$9,280,640	\$88,387
2007	101	140	\$18,879,080	\$134,851
2008	50	50	\$9,875,777	\$197,516
2009	55	55	\$12,356,437	\$224,662

Source: MassBenchmarks, 2011: <http://www.massbenchmarks.org/statedata/data.htm>

D. Housing Market Conditions

This section examines trends in the local housing market in Westford since 2004 in order to assess the extent to which the Town has been impacted by the current economic recession and bursting of the housing bubble. Trends in the number of home sales are followed by changes in the median selling price and assessed values of homes. Before taking a closer look at the housing market conditions in Westford, it is important to note that housing costs in Westford are among some of the highest in the region, and even the state. Although the Town was affected by the recent housing crisis, housing costs – for single family and especially condominiums, are still higher than the majority of the communities in the Greater Lowell region.

1. Home Sales

Home sales are recorded by several data collection entities, including the Town Assessor’s Department. An analysis of the year that home sales were documented (last documented sale of the home, not just sale of a newly constructed home) by the Town Assessor reveals that Westford has a good number of longtime homeowners living in town, with approximately 9.9% of documented home sales occurring prior to 1980 (Assessors Database 2009). As shown in Table 18, the biggest booms occurred since 1980, with sales in the 1980s, 1990s, and 2000s totaling 924 (11.4%), 2,518 (31.0%), and 4,026 (49.5%) respectively. Despite the significant increase between 2000 and 2009, a closer look at the number of sales documented by the Middlesex North Registry of Deeds for the year 2009 (www.lowelldeeds.com) shows that sales slowed in 2009, with only 278 recorded. However, sales went up again in 2010 to nearly 400 recorded sales for Westford.

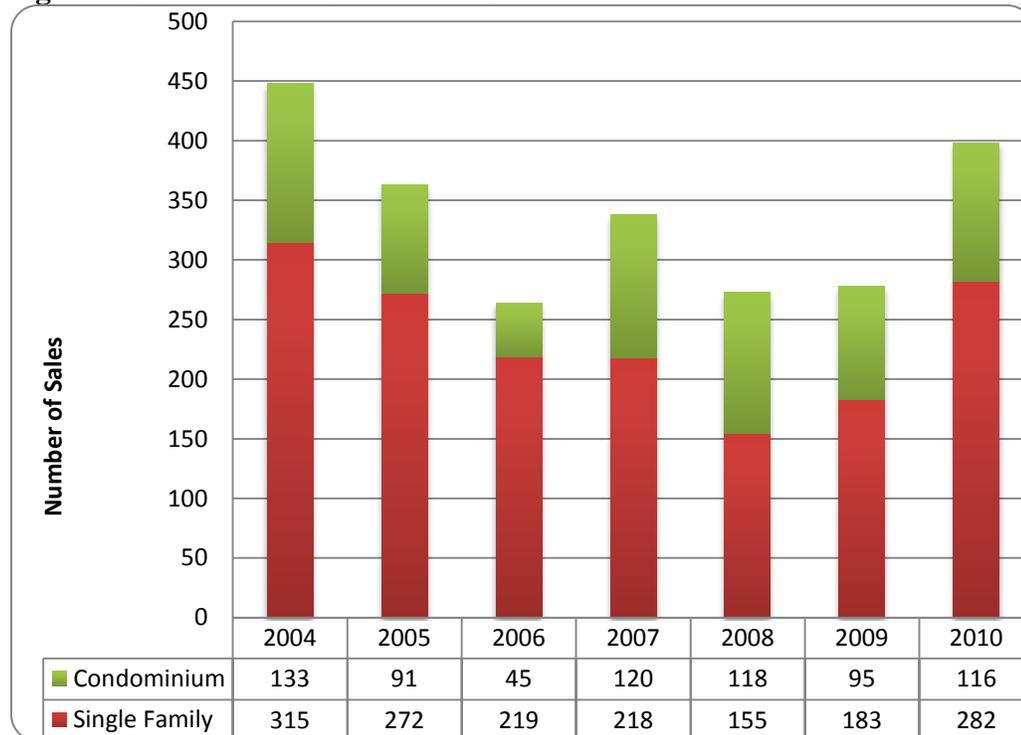
Table 18: Recorded Sales for Residential Properties in Westford, 1950-2009

Period	Last Recorded Sale	Percent of All Recorded Sales
1950-1959	55	0.7%
1960-1969	156	1.9%
1970-1979	448	5.5%
1980-1989	924	11.4%
1990-1999	2,518	31.0%
2000-2009	4,026	49.5%
Total	8,127	100%

Source: Westford Assessors Database 2009 and Middlesex North Registry of Deeds, 2010: www.lowelldeeds.com

Condominium sales have been uniquely impacted by the housing and mortgage crisis, as reflected in Figure 8. Similar to single-family home sales, the number of condo sales in Westford decreased substantially between 2004 and 2006. In 2004, 133 condos were sold; two years later, that number had decreased by 66.2% to 45 condo sales for the year. In 2007, however, total sales had nearly returned to 2004 levels, with 120 sales recorded. Condo sales began to drop following the burst in the housing market bubble in early 2008: in 2009 only 95 condo sales were recorded, marking a - 20.8% decline in sales from 2007. However, condo sales in 2010 returned to pre-recession levels and boosted the combined sales of single-family homes and condos to a total of 398 – the highest number of total residential sales in Westford since 2004. The increase in condo sales is likely due to increasing affordability of condos in Town caused by macro-level impacts on selling prices, combined with homeownership incentive programs such as the \$8,000 First Time Homebuyer Tax Credit instituted by the Obama Administration.

Figure 8: Home Sales in Westford: 2004-2010



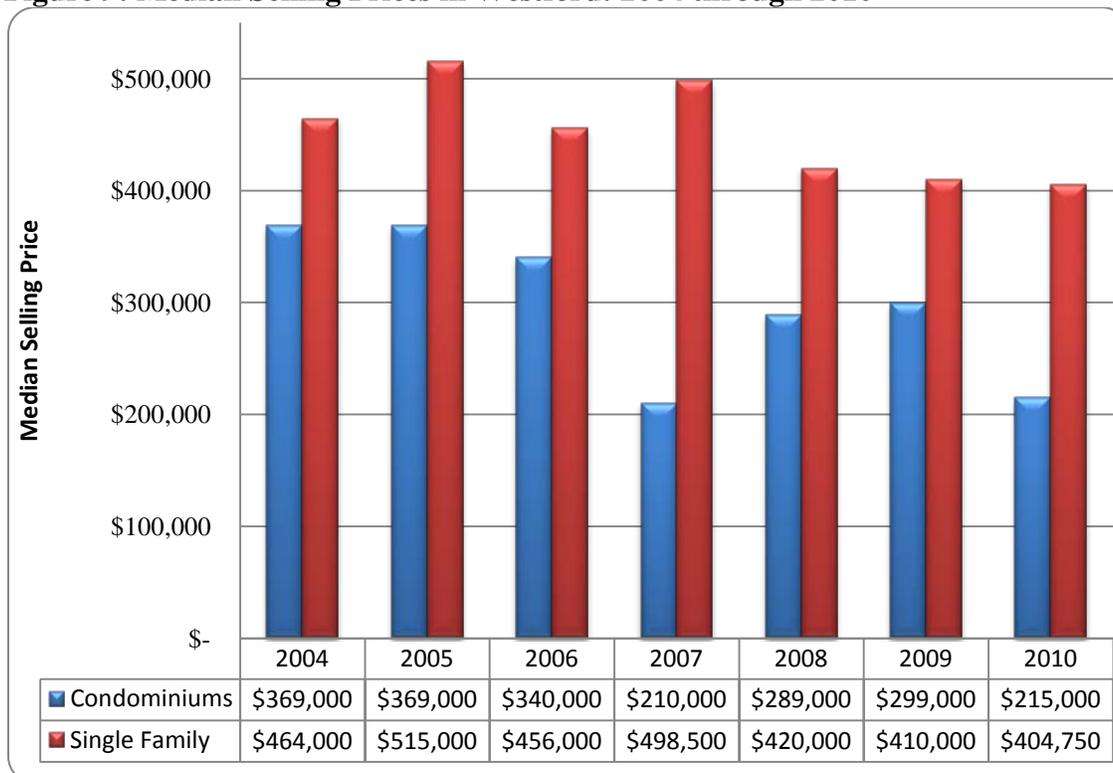
Sources: The Warren Group and Middlesex North Registry of Deeds, 2010: www.lowelldeeds.com

2. Median Selling Prices

Figure 9 shows changes in the median selling price of single-family homes and condos in Westford between 2004 and 2010. Despite the decline in single-family home sales (as indicated in Figure 8) between 2004 and 2005, the median selling price for homes increased by \$51,000, or 11%. While the median selling price decreased between 2005 and 2006, it gained ground again in 2007, rising to \$498,500—an increase of \$33,000 or 7.1%.

In 2008, the median selling price of single-family homes in Westford decreased substantially, dropping by \$78,500, or -15.7%. The following year the price declined another \$10,000, or -2.4%. The most recent sales data shows that prices have further declined, dropping to \$404,750 in 2010 – the lowest median selling price in almost a decade.

Figure 9: Median Selling Prices in Westford: 2004 through 2010



Sources: The Warren Group and Middlesex North Registry of Deeds, 2010: www.lowelldeds.com

The median selling price for a condo in Westford has followed a different trend over the past six years. Between 2004 and 2005, the median selling price did not change, however over the subsequent two years, the price decreased substantially. By 2007, the median price for a condo had declined to \$210,000—a decrease of \$159,900, or 43.2%, from its peak in 2005. Prices rebounded somewhat the following year, reaching a median selling price of \$289,000 in 2008. Although the price increased by an additional \$10,000 in 2009, the median selling price would again decline significantly to \$215,000—a difference of \$84,000, or -28.1% from 2009. This decrease in the price of condos in Town may account for the boost in the number of sales discussed in the previous section.

Table 19 compares the median selling prices of homes in Westford to the other eight communities in the NMCOG region. With the exception of the Town of Dunstable, which experienced a 7.5% (\$29,850)

increase in its median selling price for a single-family home between 2007 and 2009, every community across the NMCOG region has seen median selling prices drop since the onset of the present economic recession. Westford experienced the third highest rate of decline (-17.3%) but the largest real dollar decline (-\$88,500) during this time period. This is likely due to the relatively high home values in Westford. In terms of year-to-date prices, the median selling price of a single-family home declined 37.4% (\$215,000) between January 2009 and January 2010.

On the other hand, the median selling price of condos in Westford increased notably between 2007 and 2009, up \$89,000 or 42.4%. With the exception of Pepperell, which saw a 24.7% (\$41,551) increase in the median price of condos, all other communities in the region have experienced a decline in selling prices since the onset of the current economic recession, ranging from -3.8% (\$6,990) in Tyngsborough to -21.4% (\$37,500) in Lowell.

Table 19: Comparison of Median Selling Prices in Westford to the NMCOG Region

Community	Annual Sales				Year-to-Date Sales			
	2007		2009		2009		2010 (mid-year)	
	Single-Family	Condos	Single-Family	Condos	Single-Family	Condos	Single-Family	Condos
Billerica	\$342,500	\$195,000	\$306,500	\$210,000	\$313,000	\$0	\$316,000	\$178,000
Chelmsford	\$353,500	\$245,250	\$329,000	\$200,000	\$324,950	\$201,000	\$265,950	\$179,000
Dracut	\$285,000	\$179,950	\$250,000	\$155,000	\$269,000	\$157,500	\$264,950	\$184,900
Dunstable	\$399,900	\$0	\$429,750	\$0	No Data	No Data	No Data	No Data
Lowell	\$251,000	\$175,000	\$192,100	\$137,500	\$189,350	\$122,500	\$429,750	\$128,500
Pepperell	\$322,500	\$168,500	\$265,000	\$210,051	\$355,000	\$0	\$172,450	\$0
Tewksbury	\$338,500	\$265,000	\$310,000	\$242,800	\$266,000	\$344,900	\$290,000	\$217,900
Tyngsborough	\$381,100	\$182,000	\$315,000	\$175,010	\$227,500	\$119,300	\$299,500	\$217,400
Westford	\$498,500	\$210,000	\$410,000	\$299,000	\$440,000	\$245,500	\$367,000*	\$212,000*

Source: The Warren Group

*Note: These figures reflect a mid-year analysis of Median Selling Prices for the entire region and, hence, vary slightly from the Median Selling prices listed in Figure 9.

E. Housing Affordability Analysis

Public officials generally agree to a definition of ‘affordable’ housing as that which costs no more than 30% of a household’s total annual income. Households that spend between 30% and 50% of their annual incomes on housing and related costs (including basic utilities and fuels) are said to be ‘moderately’ burdened while those spending more than half of their incomes are considered ‘severely’ burdened.

Table 20 shows monthly housing costs for homeowners as a percentage of annual household income in 2009. Approximately 37.5% of households with a mortgage and 68.0% without a mortgage paid less than 20% of their annual household incomes on housing-related costs, while those paying between 20% and 29% of their income accounted for 30% of households with a mortgage and 13.6% of households without a mortgage, respectively. In other words, 67.5% of households with a mortgage and 81.6% without a mortgage were not considered to be burdened by their housing costs because they accounted for less than one-third of their annual household income. However 1,903 households in Westford, almost one-third (29%) of the total households in Town, were considered at least moderately burdened by their housing costs, paying more than 30% of their income to pay their mortgage or their rent.

Table 20: Monthly Housing Costs as a Percentage of Annual Household Income: 2009

	Households in Westford	Less than 20%		20%-29%		30% or more	
		Number	Percent	Number	Percent	Number	Percent
Households with a mortgage	4,987	1,870	37.5%	1,497	30.0%	1,620	32.5%
Households without a mortgage	1,540	1,047	68.0%	210	13.6%	283	18.4%

Source: 2005-2009 American Community Survey

Historically, the housing burden has affected renters more than homeowners; however their numbers are slightly less than those who have mortgages. In 2009, over half of the renting households (67.2%) paid less than thirty percent of their annual incomes on rent. Approximately 47 renting households (8.9%) were ‘moderately’ burdened, paying between 30% and 49%, and 13.9% were ‘severely’ burdened. These numbers are presented in Table 21. The housing burden figures for renters provide a less accurate representation than ownership housing burdens because the U.S. Census does not include the cost of basic housing-related expenses, such as utilities, fuel, condo fees, and property taxes.¹⁰

Table 21: Gross Rent as a Percentage of Household Income: 2009

Rent as a Percent of Income	Number of Renting Households	Percent of Renting Households
Less than 10%	43	8.1%
10% to 19%	143	26.9%
20% to 29%	171	32.2%
30% to 49%	47	8.9%
50% or more	74	13.9%
Not computed	53	10.0%
Total	531	

Source: 2005-2009 American Community Survey

1. Housing Burden

As previously discussed, Westford residents experience a range of housing burdens, with approximately 32.5% of homeowners with a mortgage and 18.4% without a mortgage spending more than 30% of their annual incomes on housing related costs in 2009. Among renters, 22.8% were burdened by the cost of rent, with 13.9% of all renters paying more than 50% of their annual incomes on rent in 2009. As shown in Table 22, the fair market rent for a 1-bedroom apartment in the Lowell, MA HUD Metro Fair Market Rent (FMR) Area was \$1,009 per month. Approximately 32.8% of renting households in Westford were paying more than the FMR in 2009.

¹⁰ Selected monthly owner costs is the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second or junior mortgages, and home equity loans); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water); and fuels (oil, coal, kerosene, wood, etc.). It also includes, where appropriate, the monthly condominium fee for condominiums and mobile home costs (personal property taxes, site rent, registration fees, and license fees) for mobile homes.

Table 22: Fair Market Rent for Lowell, MA HUD Metro FMR Area for 2010

	Efficiency	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
Final FY 2010 Fair Market Rent	\$843	\$1,009	\$1,297	\$1,549	\$1,699

Source: FY2010 Lowell, MA Metro FMR Area, HUD Fair Market Rent Documentation System, 2010

Table 23 takes a closer look at the median rent for Westford residents in comparison to the rest of the NMCOC region. According to the 2005-2009 American Community Survey, the median gross rent for Westford was \$1,148 in 2000. Although this is an average that includes apartments of all sizes (i.e., efficiency, 1-bedroom, 2-bedroom, etc.), it does indicate that the average rent in Westford is higher than the FMR for most apartments except efficiency units. In addition, when comparing the median gross rent in Westford to the rest of the region, it is the third highest after Tewksbury, at \$1,176, and Billerica at \$1,152. The only communities in the NMCOC region that reported median gross rents below the FMR are Dunstable, Lowell and Pepperell.

Table 23: Median Gross Rent in NMCOC Region for 2009

Community	Median Gross Rent
Billerica	\$1,152
Chelmsford	\$1,099
Dracut	\$1,070
Dunstable	\$493
Lowell	\$895
Pepperell	\$824
Tewksbury	\$1,176
Tyngsborough	\$1,119
Westford	\$1,148

Source: 2005-2009 American Community Survey

At this rate, an average apartment in Westford would be ‘affordable’ to households making at least \$40,360 per year. While this income level is lower than the Town’s median household income, in 2010, approximately 32% (174) of renting households earned incomes of less than \$40,360 per year. In other words, the current median gross rent in Westford is unaffordable for one third of the renting households living in town. Although these affordability thresholds are low, it’s important to remember they do not incorporate the cost of housing-related expenses, such as heat and utilities, into total housing costs.

As previously discussed, the Warren Group reported that as of 2010, the median selling price for single-family homes and condos in Westford was \$404,750 and \$215,000, respectively. Although declining home values brought on by the economic downturn has made homeownership more affordable to some buyers, and although incomes in Westford have substantially increased over the past 10 years, many households looking to locate in the town find the cost of market rate housing prohibitive. With a median selling price of \$404,750, a household would need to earn at least

\$121,425 per year for a single-family mortgage to be affordable (less than 30% of annual household income), and at least \$64,500 for the average condo mortgage to be affordable. As of 2010, the annual median household income was \$119,051, which would deem the current median selling price for a single-family home a moderate burden to more households in Westford.

2. Subsidized Housing Inventory Changes – Westford and NMCOC Region

Table 24 summarizes the changes in Westford’s subsidized housing from 2004 to 2011. When the *Affordable Housing Action Plan* was published in March 2004, DHCD recorded 143 subsidized units in Town, representing 2.1% of the 2000 year-round housing stock; one year later, five units had been added to the SHI and the Town increased its affordability goal slightly to 2.2%. By February 2006, an additional 96 units had been added to the SHI. This raised the Town’s percentage of affordable units to 244, or 3.5% of the year-round housing stock, and brought production back up to a rate that was more consistent with the timetable outlined in the *2004 Affordable Housing Action Plan*. One year later, however, 61 units had been removed from the SHI, decreasing the affordable housing stock to 183 units, or 2.7% of the total housing stock. This change reflected the removal of some units from the SHI because they were no longer eligible. In 2008, the number of units included in the SHI increased dramatically: up to 306 (4.4%) units in March 2008. However, the dramatic increase did not continue. The following three years saw increases between 15 and 36 units. In April 2011, there were 371 units on the SHI according to DHCD. In August 2011, however, DHCD removed the Graniteville Woods units from eligibility (41) and added seven DDS Group Home units to bring the total to 330. However, Westford can now count 7 units at a DDS Group Home based on the updated SHI from DHCD, bringing the total units to 337. In late September 2011, the Town submitted paperwork to DHCD requesting that 14 of the Graniteville Woods units be placed back on the SHI because building permits have been pulled as of the end of September. Those 14 units would bring the Town up to 351 units if they are placed back on the SHI.

Table 24: Changes in Westford’s Subsidized Housing Stock: 2004 through 2011

Time Period	Total SHI Units	Difference in Units from Previous Period	Percent Affordable
March 2004	143	N/A	2.1%
March 2005	148	+5	2.2%
February 2006	244	+96	3.5%
March 2007	183	-61	2.7%
September 2008	306	+123	4.4%
September 2009	311	+15	4.5%
December 2010	347	+36	5.0%
April 2011	371	+24	5.4%
August 2011	337	-34	4.4%*

Source: Massachusetts Department of Housing and Community Development

*Note: The percent affordable decreased due to the increase in number of year round housing units in the 2010 U.S. Census. Total housing units are now 7,671.

In March 2004, there were 143 subsidized units in Westford, representing 2.08% of the 2000 year-round housing stock in Town. Compared to the region, as seen in Table 25, Westford had the second-lowest percentage of affordable units, next to Dunstable, which had none. At that time, only two of the nine communities in the region had a subsidized housing stock that exceeded 10%: Lowell (13.44%) and Tyngsborough (10.10%). The remaining communities had SHI rates ranging between 2.74% (Dracut) and 5.62% (Chelmsford).

Seven years later, 4.39% (337 units) of Westford's year round housing units are subsidized, affordable units. Compared to the NMCOC region, the Town's June 2011 subsidized housing rate is the third lowest, above Pepperell and Dunstable. Westford's progress (percentage increase) over the last six years, on the other hand, is substantial, with its SHI increasing by 135.66%, ranking second (just after Billerica). The communities of Billerica, Dracut and Tewksbury have also increased their SHI units by more than one hundred percent, while the remaining Towns have decreased: 0% (Dunstable), -1.53% (Lowell), and -27.23% (Tyngsborough). Based on this progress, Westford's efforts to bring together public, private, and nonprofit stakeholders are paying off as they work to attain their 10% affordable housing goal.

Table 25: Subsidized Housing Inventories in the NMCOC Region: March 2004 and June 2011

Community	Year Round Housing Units 2010	Total Subsidized Housing Inventory (SHI) Units			Percent SHI Units	
		Mar 2004	June 2011	Percent Change	Mar 2004	June 2011
		Billerica	14,442	421	1,186	181.71%
Chelmsford	13,741	730	966	32.33%	5.62%	7.03%
Dracut	11,318	290	595	105.17%	2.74%	5.26%
Dunstable	1,085	0	0	0%	0.00%	0.00%
Lowell	41,308	5,293	5,212	-1.53%	13.44%	12.62%
Pepperell	4,335	117	122	4.27%	3.00%	2.81%
Tewksbury	10,803	429	967	125.41%	4.24%	8.95%
Tyngsborough	4,166	382	278	-27.23%	10.10%	6.67%
Westford	7,671	143	337	135.66%	2.08%	4.39%
NMCOC Region	108,869	7,805	11,673	49.56%	6.45%	10.72%

Source: Massachusetts Department of Housing and Community Development, June 2011 and Amendments

3. Existing Subsidized Housing Stock

The Department of Housing and Community Development (DHCD) regularly reports the housing developments in a community that count toward its 10% affordability goal. This information summarizes individual projects and includes project names, housing type (rental versus homeownership), total SHI units, affordability expiration, subsidizing agency, and whether or not the development was built using a Comprehensive Permit. Table 26 represents housing developments included in Westford's 40B SHI Report as of August 31, 2011.

Table 26: Westford Subsidized Housing Inventory as of August 31, 2011

Project Name	Address	Type	Total SHI Units	Affordability Expires	Built with a Comp Permit?	Subsidizing Agency
Line Road	Line Road	Rental	8	Perpetuity	No	DHCD
65 Tadmuck Road	65 Tadmuck Road	Rental	48	Perpetuity	No	DHCD
7 Cross & Church St.	7 Cross & Church Streets	Rental	25	Perpetuity	No	DHCD
School Lane	School Lane	Rental	6	Perpetuity	No	DHCD
Haystack Estates	Groton Road	Ownership	32	Perpetuity	No	DHCD
Stoneview Village		Ownership	10	Perpetuity	No	DHCD
Westford Community Residence	77 Graniteville Road	Rental	3	2019	No	DHCD
Rosegate at Westford	99 Main Street	Ownership	3	Perpetuity	Yes	FHLBB/ MassHousing
Brookside Mill	Brookside Road	Rental	3	Perpetuity	No	DHCD
Brookside Mill	Brookside Road	Ownership	2	2054	No	DHCD
DMR Group Homes	Confidential	Rental	7	N/A	No	DMR
Keyes Corner	21 Groton Road	Ownership	8	Perpetuity	Yes	DHCD
DMH Group Homes	Confidential	Rental	4	N/A	No	DMH
Concord Place	135-137 Concord Road	Ownership	4	Perpetuity	Yes	MassHousing
Avalon	5,12,18,24 Durkee Lane	Ownership	84	Perpetuity	Yes	MassDevelopment
Orion Way	Orion Way	Ownership	1	Perpetuity	No	DHCD
Southgate	50 Chelmsford Road	Ownership	11	Perpetuity	Yes	MassHousing
Tadmuck Meadow	Tadmuck/ Littleton Roads	Ownership	0	Perpetuity	Yes	MassHousing
Elderberry Estates	Silo Path	Ownership	2	Perpetuity	No	DHCD
Tadmuck Housing	65 Tadmuck Road	Rental	37	2047	No	HUD
Graniteville Woods	West Street	Ownership	0	Perpetuity	Yes	DHCD/ MassHousing
Residences at Stony Brook	Farmer's Way	Rental	15	2035	No	MassHousing
Hawk Ridge	Makepeace Road	Ownership	4	Perpetuity	No	DHCD
Cottages in the Woods	Boston/ Blake's Hill Roads	Ownership	20	Perpetuity	Yes	MassHousing
Total			337			

Source: Massachusetts Department of Housing and Community Development 40B Pipeline Reports, August 31, 2011

In addition to the recorded units reported in the SHI inventory from DHCD, as of September 2011, there are 241 units in Westford in the “pipeline” (permitting stage) that will contribute toward the Westford Subsidized Housing Inventory, plus the 41 units that will be eligible from the Graniteville Woods project, for a total of 294 units. With the exception of Graniteville Woods, all of the

proposed developments included in Table 27 are rental and affordable in perpetuity and, as calculated in Tables 29 and 30, will greatly contribute to the Town’s overall 10% goal.

Table 27: Pipeline of Subsidized Housing Inventory Projects as of September 2011

Project Name	Address	Type	Affordability Expires	Built with a Comprehensive Permit?	Total SHI Units
Graniteville Woods	West Street	Ownership	Perpetuity	Yes	41
Princeton Properties	16 Littleton Rd.	Rental	Perpetuity	Yes	200
Stony Brook II	Coakley Circle	Rental	Perpetuity	No	36
Abbot Mill	Pleasant Street	Rental	Perpetuity	No	12
Choice Veteran Housing	173 Carlisle Rd.	Rental	Perpetuity	No	5
Total					294

Source: Town of Westford, September 2011

4. Affordable Housing Development

A community will be certified to be in compliance with an approved Housing Production Plan if, during a single calendar year, it has increased its number of subsidized units in accordance with the production schedule approved by DHCD. Certification lasts for one year if the community has produced the equivalent of 0.5% of year round housing units as SHI units, and two years if it has produced 1.0%. According to M.G.L. 40B, once a plan has been certified, the local community has greater power in controlling 40B development because a decision by the Zoning Board of Appeals to deny a Comprehensive Permit application will be considered “consistent with local need,” meaning that the ZBA’s decision would be upheld by the Housing Appeals Committee (HAC). Based on the 2010 Census, Westford needs to produce 38 affordable units annually to achieve 0.5% development certification and 77 units per year to achieve 1.0% development certification.

The 2004 *Affordable Housing Action Plan* anticipated affordable housing development to significantly increase in Westford following the approval of the plan by DHCD in 2004. According to the 2004 timelines, the first few years (2005-2008) focused predominantly on affordable rental housing, with as many as 256 rental units proposed over the course of four years. Following a development peak in 2008, when 79 rental and 17 homeowner units were anticipated to be added to the SHI, the plan outlined development patterns which would focus more on homeownership than rental units. Overall production (both homeownership and rental units), however, did not mirror the timeline articulated in the 2004 plan. Although there were years of solid growth, for instance in 2006 and 2008, there were also a couple of years where units were removed from the SHI due to ineligibility, which impacted the total units and dipped the total percentage back below 3%. Table 28 outlines the actual changes to the Town’s Subsidized Housing Inventory (SHI) between 2004 and 2011.

Table 28: Projected vs. Actual Growth in Westford Subsidized Housing Inventory – 2004 to 2011

Time Period	Projected Additional Units	Actual Units built	Total Actual SHI Units	Total Actual Percent Affordable
2004	20	N/A	143	2.1%
2005	66	+5	148	2.2%
2006	75	+96	244	3.5%
2007	68	-61	183	2.7%
2008	96	+123	306	4.4%
2009	65	+15	311	4.5%
2010	74	+36	347	5.0%
2011	63	-10	337	4.4%
Total	527	204	337	4.39%*

Source: 2004 Westford Affordable Housing Action, DHCD SHI Reports, and the Westford Housing Authority

*Note: The percent affordable decreased due to the increase in number of year round housing units in the 2010 U.S. Census. Total housing units are now 7,671.

In 2011, approximately 148 additional units of affordable housing are needed to achieve the 10% affordability goal of 767 total SHI units. This is based on the existing 337 SHI units plus the 294 SHI units that are in the pipeline for approval (see Table 27). The general timeline for housing production in Westford is presented in Table 29. The growth in market rate units was set at 5% between 2011 and 2015, anticipating a boost in the housing market, but keeping somewhat in line with housing growth in the earlier part of the decade which was at about 3.4%. The timeline includes the 294 currently in the pipeline (see Table 27), but distributes the units across 2012 and 2013. They were distributed over the two years because there is no guarantee that 294 units will be permitted in 2012 and, therefore, included in the Town's official SHI. According to this timeline, the Town would qualify for certification by DHCD¹¹ through 2015 by achieving 1.0% growth in 2014 and 2015. Not only would it certify the Town for reaching its annual 1.0% growth goals but, if this timeline is achieved, by 2015 the Town will have reached the ultimate goal of providing 10% affordable housing in Westford.

Table 29: Proposed Affordable Housing Production Timeline for Westford – 10% in 5 years

Year	Number of Market Rate Units	Number of Affordable Units	Additional Units	Total Units	Percent Affordable
2011	7,300	337	24	7,671	4.4%
2012	7,380	499	162	7,879	6.5%
2013	7,420	631	132	8,051	8.2%
2014	7,550	711	80	8,261	9.3%
2015	7,600	786	75	8,386	10.2%

Source: 2010 U.S. Census and NCMCOG estimates from SHI Inventory from DHCD, August 31, 2011

Admittedly, Table 29 outlines a vigorous production schedule to achieve 10% affordability goal by 2015. Ideally the Town would like to achieve their annual production rate at the end of the five-year cycle and the 10% affordability goal, however, given the current housing market, this might not be realistic. Therefore, Table 30 outlines two additional scenarios for Westford which projects growth

¹¹ Per DHCD: <http://www.mass.gov/Ehed/docs/dhcd/cd/pp/hppproductiongoals.pdf>

in subsidized housing units at 0.5% and 1.0% increases per year. The growth in market rate units still assumes an increase of 5% over the five years. With a 0.5% increase per year, the Town will be certified until 2016 and reach approximately 9.7% of units which are affordable by 2015. Using a 1.0% increase per year, the Town will not only be certified until 2017 (two years for increasing units by 1.0% per year), but they will achieve their 10% affordability goal by 2014.

Table 30: Proposed Affordable Housing Production Timeline for Westford – 0.5% or 1% Annually

Year	Number of Market Rate Units	0.5% Increase				1.0% Increase			
		Additional Units - 0.5%	Number of Affordable Units	Total Units	Percent Affordable	Additional Units - 0.5%	Number of Affordable Units	Total Units	Percent Affordable
2011	7,300	24	337	7,671	4.4%	24	337	7,671	4.4%
2012	7,380	294	631	8,011	8.2%	294	631	8,011	8.2%
2013	7,420	38	669	8,089	8.7%	77	708	8,128	9.2%
2014	7,550	38	707	8,257	9.2%	77	785	8,335	10.2%
2015	7,600	38	745	8,345	9.7%	77	862	8,462	11.2%

Source: 2010 U.S. Census and NMCOC estimates from SHI Inventory from DHCD, August 31, 2011

F. Gaps Between Existing Housing Needs and Current Supply

As the Housing Needs Analysis above illustrates, there are some inconsistencies between the current and anticipated housing needs of the local population and the existing housing stock. This section summarizes these gaps to provide a framework for articulating a new set of housing development strategies and goals for Westford.

1. Households with low, moderate, and median incomes

In 2009, 2.8% of households (197) earned less than \$15,000 annually and 15% of households (1,065) earned less than \$50,000 per year. Although the Town of Westford is an affluent community, the Needs Assessment section of this Housing Production Plan illustrates that there is a sizable portion of households earning less than the Area Median Income (AMI). Between 1999 and 2009, for example, the number of households earning less than the median household income increased, from 2,145 households (31.4%) in 1999 to about 2,419 households, or 34.2%, in 2009.

The number of “extremely low income” residents, although they did not increase over the past nine years, is a concern. Broken down, the \$15,000-24,999 income bracket was one of only three to increase between 2000 and 2009 – increasing by 9%. Again, although the overall numbers are down for low income families in Westford, over 20.6% of the total households in Town (1,455) could qualify for income-restricted, affordable housing according to the current thresholds developed by HUD.

Two additional indicators of affordable housing needs are the local poverty rate and the percentage of households receiving government assistance. As of 2009, 248 individuals (1.1%) in Town lived below the poverty level, including 72 children/youth and 18 senior citizens. The most telling numbers, looking forward, are people aged 55-64, which comprises nearly one-quarter of the Town’s population. Fifty-eight residents between the ages of 55-64 are in poverty, making them the third highest age category in the Town who are in need of assistance. According to Table 5, the age bracket between 60-74 is projected to increase by 165.7% between 2000 and 2020. These projections

and the actual growth in numbers as of the 2010 U.S. Census underscore the importance of keeping our aging adults in mind when constructing housing in order to meet their changing needs and provide access to services.

2. Households with housing costs that exceed affordability thresholds

Westford residents experience a range of housing burdens, and approximately 32.5% of homeowners with a mortgage and 18.4% without a mortgage spent more than 30% of their annual incomes on housing related costs in 2009. As previously discussed, the median selling price for single-family homes and condos in Westford was \$404,750 and \$215,000, respectively. Although declining home values brought on by the economic downturn have made homeownership more affordable to some buyers, many households looking to locate in Westford find the cost of market rate housing prohibitive. With a median selling price of \$404,750, a household would need to earn at least \$121,425 per year for a single-family mortgage to be affordable (less than 30% of annual household income), and at least \$64,500 for the average condo mortgage to be affordable. As of 2010, the annual median household income was \$119,051, which would deem the current median selling price for a single-family home a moderate burden for many households in Westford.

3. Aging and Special Needs Populations

As the demographic analysis section of this plan illustrates, the Town has experienced, and will continue to experience, population growth among a number of special needs populations. For example, between 2000 and 2009, the number of residents between 60 and 74 years old, and seventy-five years or older, increased by 58.6% (890 residents) and 37.9% (250 residents), respectively. Moreover, the Massachusetts Institute for Social and Economic Research (MISER) estimated that the 60-74 year old population may increase to as many as 4,038 residents by 2020, while 75+ year olds are estimated to increase to 1,304 residents by 2020¹². That's almost 23% of Westford's population that may require special resources and housing. This could include: internal housing amenities to prevent injuries, accessible entry-ways, and easy access (via public transportation or other means besides driving) to local services, etc.

Another population whose unique housing needs should be considered is disabled residents. Between 2000 and 2007, the number of disabled individuals living in Town actually declined by -50%, from 2,828 to 1,416, respectively. Despite this decrease, disabled residents still comprised 6.2% of the Town's total population in 2007. Among these residents, 9.3% were under the age of 16, 55% were adults (16-64 years old), and 24.4% were seniors. Additionally, approximately 10.9% of disabled individuals had conditions that prevented them from going outside of their home without assistance.

4. Smaller Households and Families

The 2010 U.S. Census indicates that the average household size in Westford decreased over the past ten years, dropping from 3.03 in 2000 to 2.93 in 2010. When analyzing the numbers, one can see that the 2-person family is the largest household in Westford, at 2,034, and the 4-person family is the second most prevalent, at 1,830. However, the fourth highest household type was the 1-person at 1,092 residents in 2010 in Westford. While there has been a focus on single-family affordable housing that meets the needs of the 2 person family, special attention should be paid to the housing needs of either side of the spectrum – 3 and 4 person families as well as 1-person households – to ensure that everyone who wants to live in Town can find housing that meets their specific need in terms of unit size and price.

¹² These estimates are based on MISER's Low, Medium, and High Population projections for 2020.

III. Affordable Housing Efforts in Westford

This section examines affordable housing efforts in Westford. It includes a summary of the existing affordable housing stock, a summary and evaluation of the 2004 *Westford Affordable Housing Action Plan*, an analysis of affordable housing efforts supported by through Community Preservation Act (CPA) funds, and a description of the various stakeholders working to promote affordable housing in town, including private developers, the Westford Affordable Housing Committee and the Westford Housing Authority.

A. Summary of 2004 Westford Affordable Housing Action Plan

In March 2004, the Westford Affordable Housing Committee, in consultation with John J. Ryan Development Cycles, produced the *Affordable Housing Action Plan*. This section summarizes the goals and strategies of the 2004 plan and discusses the extent to which the various benchmarks articulated in the plan have been realized.

The 2004 *Affordable Housing Action Plan* identified a mismatch between the types of housing being built in the community and the housing needs of people who lived and worked in town. It noted that although the average size of households was shrinking and the composition of households was becoming increasingly diverse in terms of income, age, and household type, overwhelmingly, the new housing being constructed was built to accommodate larger affluent families with children. The plan stated that housing affordable to households earning between 60%-80% and 80%-120% of the area median income should be targeted to ensure that the growing young adult population, local workforce and municipal employees, senior households, and single-person households could remain in town if they so chose.

As previously discussed, the 2004 plan estimated that by adding 332 ownership and 368 rental units to the town's affordable housing stock, Westford could achieve its 10% affordable housing goal by the year 2013. Specifically, the plan called for the provision of additional affordable units for the following segments of the population:

Ownership Units

- Eighty-eight (88) units to accommodate low and moderate income seniors;
- One hundred ninety two (192) homes for families with children; and
- Fifty-two (52) units for single- and two-person households.

Rental Units

- One hundred fifty eight (158) units for families with children;
- Seventy (70) units for single and two-person households;
- Seventy (70) units of independent rental housing for seniors and residents with disabilities; and
- Seventy (70) units of service-enriched housing for seniors.

In order to achieve the goal of providing an additional 700+ units of affordable housing by 2013, the *Affordable Housing Action Plan* set forth sixteen planning and policy strategies organized into five broad categories:

1. Working with Existing Buildings
2. Utilizing Town-Owned Land and Buildings
3. New Development Strategies;

4. Zoning Strategies; and
5. Other Actions to Fund and Support Affordable Housing Production.

The following points summarize progress on some of the previous affordable housing strategies:

1. Develop Existing Mill Buildings as Chapter 40B Housing

Westford has made a strong effort to convert existing mill building space to affordable housing units, with the majority of the salvageable structures renovated for various uses. The most recent project, Abbot Mill, is the most prominent historic structure located in the Forge Village Historic District and served as a focal point for the neighborhood for many years given its history in promoting the social development of the community. Renovations for Abbot Mill involved several local boards, including the Westford Affordable Housing Committee and the Westford Historical Commission. This development contains twelve units set aside for affordable housing.



Source: Lisa Loomis, Westford Patch, June 2011

Brookside Mill is another converted mill building project in Westford, which was completed in 2004. Originally constructed in 1724, the Town took possession of the building for back taxes and approved funds at Town Meeting to buy down the affordable units. The redevelopment plan for Brookside Mill was a joint effort between the Westford Housing Authority, the Affordable Housing Committee, and the Board of Selectmen. The final product is a 35-unit, mixed-income condominium development. The site also contains an existing warehouse, which is still in operation. The project was also awarded a \$480,000 Massachusetts Technology Collaborative grant to restore hydro-power on-site.

Although there is only one existing mill building remaining that has not been refurbished, it would be suitable for housing. Westford's remains committed to converting these historic structures, which is demonstrated in the *Chapter 40B Design Guidelines* as one of the primary principles, stating:

Conversion of existing structures – Mill conversions are encouraged. Such conversions not only capitalize on existing large structures without increasing the apparent structural density of the neighborhood, but they preserve part of the Town's history and legacy. The same principle applies to schools, large barns, and similar historic structures, should they become available.

2. Use Larger Town-Owned Parcels for Affordable Housing Development

There are several successful affordable housing developments that either utilized, or are planning to use, large town-owned parcels, including:

- Residences at Stony Brook 1 - completed
- Cottages in the Woods – nearing completion
- Tyngsboro Road – assessment phase

Based on the most recent assessment of vacant, town-owned parcels in Westford, there are only two additional properties left: Sawmill Road (11.36 acres) and Tyngsboro Road (40 acres). The town will continue to assess tax possession properties as they become available, but as of August 2011, these were the only large parcels available.

3. Use Small Scale Scattered Sites for Affordable Housing Development

Since 2004, the Town has completed several successful, affordable housing projects that distributed throughout the community.

- Veterans Housing – used CPA funds to create five affordable housing units for Veterans (see Table 30)
- Elderberry Estates – two affordable housing units in a mixed market rate/affordable housing complex
- Hawk Ridge – includes four first-time homebuyer units and group home units

In addition to these completed projects, the Town has integrated this strategy as one of the primary principles in the Chapter 40B Design Guidelines, stating:

Distribution vs. Concentration – In most cases, concentrating affordable and high-density developments in any one area is to be avoided. Distributing small-scale developments throughout the town is more likely to minimize local impact and to contribute to aesthetics and community development balance. Exceptions may be allowed for well-designed implementations that are compatible with unique characteristics of the immediate area such as isolation, topography or soil conditions, or that are located in heavily developed commercial or industrial districts.

4. Expand the Tadmuck Road Senior Housing Development

This project was successfully completed in 2009 with a combination of \$150,000 of Community Preservation Funds, \$516,900 in DHCD funding, and the federal government also approved \$400,000 for project planning. It includes 36 units for residents 62 years and older who have a maximum annual income of \$28,000 for one person.

5. Ensure Affordability of Current Developments

The Town of Westford contracts with the Westford Housing Authority (WHA) to serve as a one-stop clearing center for affordable housing efforts in the Town. The WHA provides services and functions necessary to Town boards and officers, including the Planning Board, Zoning Board of Appeals, Affordable Housing Committee and the Affordable Housing Trust Fund, in order to serve as the Town's primary affordable housing agency. The WHA is also responsible for the long-term monitoring (including re-sales) of all affordable housing units within the Town and assures that Westford's Subsidized Housing Inventory reflects the current level of affordable units in town. The long-term monitoring process provides a mechanism for the Town to be assured that the affordable units they have worked to create will always be available to low and moderate income residents, in accordance with the laws regulating such housing. In addition, the WHA works with the Department of Housing and Community Development to update and monitor the Town's Subsidized Housing Inventory to reflect the current and correct number of affordable units in Town.

6. Establish Westford's Affordable Housing Trust Fund (AHTF)

The Westford Affordable Housing Trust Fund was created at Town Meeting on May 7, 2005 for the purposes of providing for the creation, rehabilitation and preservation of affordable housing in Westford for the benefit of low and moderate income households. The Trust allows the Town

to address affordable housing needs that would not otherwise be addressed due to the considerations of timeliness and the uncertainties of the municipal budgeting process. The Trust is funded through CPA appropriations and, in part, by donations. The Trust meets periodically, and as needed, in public session with the assistance of the Westford Housing Director and Town Planning staff. In 2010, some of the highlights of the Trust's work include:

- Allocated \$115,000 for feasibility testing, pre-development costs and on-going maintenance expenses for 173 Carlisle Road, Veterans Housing
- Worked collaboratively with the Affordable Housing Committee and the Tax Possession Sale Committee to investigate available property under TPSC control for affordable housing purposes. Authorized \$1,500 for a feasibility testing of town-owned property.
- Provided \$100,000 toward feasibility and pre-construction costs for the proposed Stony Brook II which consists of 36 new units of family, rental housing.

B. Affordable Housing Entities

This section summarizes the efforts of various organizations working to advance affordable housing opportunities in Westford.

1. Affordable Housing Committee

The Town-sponsored Affordable Housing Committee (AHC) was created to work with developers to build residential properties to ensure that a sufficient supply of affordable housing opportunities are available to low, moderate, and median income households and families in Town. In addition to working with developers and offering recommendations about particular proposals, the AHC works with the Affordable Housing Trust Fund to support affordable housing developments financially.

The AHC has also produced several policy documents intended to serve as a guiding framework for affordable housing development in town. These documents include the 2004 *Affordable Housing Action Plan* (completed with assistance from John. J. Ryan and Development Cycles); a housing needs assessment of people employed in Westford (2003); the *40B Development Guidelines* (2004); and a *Protocol for Review of LIP Proposals* (2006). The *40B Development Guidelines* are included with this plan in Appendix II.

2. Community Preservation Committee/Affordable Housing Trust Fund

In 2001, Westford became the 17th community in Massachusetts to adopt the Community Preservation Act (CPA). This legislation allows communities to impose a surcharge on annual property tax bills and use the funds to preserve open space and historic resources, and create affordable housing. Like all communities that have adopted the CPA, Westford's Community Preservation Committee (CPC) allocates a minimum of 10% of the estimated revenue each year towards Affordable Housing initiatives.

At the 2005 Annual Town Meeting, the community voted to establish the *Affordable Housing Trust Fund*. This fund is comprised of CPC funds and is managed by a five-member Board of Trustees. If the 10% set aside annually for affordable housing is not allocated for a specific project, the remaining balance is transferred into the Affordable Housing Fund Balance for future projects.

Table 31 shows a breakdown of the CPC funds that have been appropriated for affordable housing efforts in Westford since 2001. In total, \$1,823,999 in CPC funds was used to support fifteen affordable housing projects in Town. The services that these funds support range from site

inspections, acquisition and preparation (filling, re-grading, soil testing, etc) to rehabilitation, conversion, and expansion. Funds are also appropriated to the Affordable Housing Buy-Down Program to subsidize the cost of existing affordable units.

Table 31: Community Preservation Committee Affordable Housing Appropriations

Project	Motion	Date	Appropriation
Housing Authority - Stony Brook Phase I, Article 9	Movement of fill and re-grading of Housing Authority Parcel at Stony Brook in order to build 15 housing units	November 2002	\$250,000
Sr. Housing - Tadmuck Expansion, Article 9	Consulting and predevelopment site evaluation and testing for expansion of Senior Housing at Tadmuck Road from 48 units to 103 units.	November 2002	\$75,000
Affordable Housing Buy-Down, Article 11	For an Affordable Housing Buy-Down Program that would establish a reserve account to buy-down the cost of existing affordable units	November 2003	\$100,000
Affordable Housing, Article 5	For the conversion of existing homes to special needs housing	November 2004	\$100,000
Coakley Housing Soil, Article 10	For the site grading and soil stabilization of the William D. Coakley Housing at the Veterans Memorial Complex.	May 2005	\$29,000
Building Improvements - Affordable Housing, Article 6	For the pre-development site studies for the evaluation, creation, and development of affordable housing in Westford.	October 2005	\$120,000
Affordable Housing - Special Needs, Article 5	For the acquisition, construction, and/or renovation of structures for special needs housing.	May 2006	\$80,000
Housing Authority - SR Tadmuck, Article 12	For the development and construction of senior, affordable Westford Housing units at Tadmuck Road.	May 2006	\$75,000
Affordable Housing Trust Fund, Article 4	For transfer to the Affordable Housing Trust Fund for the creation, preservation, support, rehabilitation or restoration of affordable housing and any other costs related thereto.	October 2006	\$46,999
Affordable Housing - Land Preservation, Article 14	For preservation of a historic structure and the creation of affordable housing located at 85 Carlisle Road and any other related costs. Funds shall be allocated no later than Fall 2007 Special Town Meeting. \$33,000 towards the 10% for Community Housing.	May 2007	\$33,000
Stony Brook Phase II due diligence costs TM Article 16	For the due diligence costs of 30 Rental Residences, including site boring and excavations, engineering plans to construction level, wildlife habitat investigations, project management and financing feasibility, backhoe and drilling, and any other related costs.	May 2008	\$40,000
Purchase and retro-fit of potential group home - TM Art. 16	For the purchase and retro-fit of a potential group home and any other related costs.	May 2008	\$240,000
Sargent School Housing Roof Replacement	For the roof replacement at the Sargent School Housing in Graniteville and any other related costs.	May 2009	\$35,000
173 Carlisle Road Affordable Housing for Veterans	For CHOICE (Chelmsford Opportunities for Intergenerational and Community Endeavors) to create 5 units of affordable housing for veterans	March 2010	\$400,000
Affordable Housing Trust Allocation, Article 22	To reserve for future appropriation a sum of money from the Community Preservation Fund for open space, historic resources, and community housing purposes	May 2011	\$200,000
Total			\$1,823,999

Source: Community Preservation Committee, June 16, 2011

3. Westford Housing Authority

The Westford Housing Authority (WHA), established in 1971, is the local body responsible for the expenditure of State and Federal housing grants. The Authority currently owns and manages 73 units of housing for the elderly and disabled, six units of family rental housing and eight units of housing for people with special needs. In addition to the public housing inventory, the Authority also owns three condo units at the Brookside Mill Condominium Complex. These homes are rented to moderate income tenants. The WHA's housing programs are subsidized and regulated by the Commonwealth and receive no funding through Westford's annual budget. A Board of Commissioners, four of whom are elected by the town for five-year terms and one who is appointed by the Governor, set policy and oversee the Authority's operations. The Executive Director and her staff carry out the day-to-day activities. Board members meet on the second Thursday of each month at 7pm, alternating locations between senior developments located at 65 Tadmuck Road and 7 Cross Street.

In April 2009, the Village at Mystery Spring supportive living development for seniors opened its doors to 36 new residents. The opening of this building was the culmination of over nine years of effort by the Housing Authority in conjunction with Elder Services of the Merrimack Valley. The WHA acts as the property manager for this federally-funded program, working closely with the Chelmsford Housing Authority, the management agent. At the end of 2009, there were over twenty-five seniors on the waiting list for this building.

In October of 2009 the Housing Authority concluded its first year as the one-stop affordable housing resource for the Town of Westford. By serving as staff to the Affordable Housing Committee and the Affordable Housing Trust Fund, the Authority has been able to coordinate and oversee all aspects of the affordable housing program in Westford. This allows townspeople to call only one agency to get answers to their questions regarding the purchase, re-sale or construction of affordable units. At the end of 2009, the Authority was working with Common Ground Development Corporation on the expansion of family housing at the Stony Brook complex. In addition, a proposal to build five to ten affordable rental units for veterans returning home from service to our country was also being explored.

Additionally, the WHA is partnering with the Chelmsford Housing Authority (CHA) on all lotteries in Westford. The CHA serves as the lottery agent and the WHA serves as the Monitoring Agent. WHA will handle future sales and monitor the sales of the lottery units to affirm the work of the CHA. Moreover, the WHA and CHA have formed a partnership to address affordable housing issues on a regional scale and the CHA provides technical assistance for the review of potential affordable housing developments in Westford.

C. Development Constraints and Limitations

This section examines land constraints and limitations that have an impact on the development of new housing opportunities in Westford. It includes a land use, zoning and infrastructure analysis, and concludes with a summary of the Town's plans to address and overcome these constraints.

1. Land Use Development Patterns and Potential

Table 32 shows changes in land use in Westford between 1971 and 2007. Although the majority of acreage in town was undeveloped as of 2007, commercial, industrial, and residential uses increased significantly during this time period, growing by 205.2%, 107.7%, and 162.0%, respectively. The

majority of developed land in 2007 was used for residential purposes, accounting for 32.7% of the Town's total acreage and 80.9% of all developed land in the community.

Table 32: Land Use Development Patterns in Westford: 1971 through 2007

Land Use	Acres				Percent Change	Percent of Town
	1971	1985	1999	2007	1971-2007	2007
Commercial	71.2	137.9	180.7	217.3	205.2%	1.1%
Industrial	477.6	572.8	996.5	992	107.7%	4.9%
Residential	2,504.60	3,642.90	6,215.50	6,562.70	162.0%	32.7%
Other	17,013.7	15,713.5	12,674.4	12,295.10	-27.7%	61.3%
Summary						
Developed	3,052.40	4,353.70	7,455.40	8,114.30	165.8%	40.4%
Undeveloped	17,013.70	15,713.50	12,611.70	11,952.80	-29.7%	59.6%
Total	20,067.1	20,067.1	20,067.1	20067.1	NA	NA

Sources: For 1971, 1985 and 1999 data, UMass-Amherst, MacConnell Land Use Maps, MassGIS; for 2007, Westford GIS, aerial photogrammetry analysis. Data supplied courtesy of NMCOG.

In the *Housing Issues and Opportunities* section of the 2009 Westford Comprehensive Master Plan, a table outlining growth potential for single-family home development was created to demonstrate the validity of the build-out analysis described in the Town's 1995 Master Plan. In 1995, planners estimated a single-family build-out potential of about 8,800 units: 3,296 new units on the 5,966 acres identified as usable land, plus the then-existing inventory of 5,530 single-family homes. Table 33 summarizes this build-out analysis.

Table 33: Growth Potential for Single-Family Home Development

Zoning District	Vacant Land			Land with Existing Improvements		Additional Single-Family Homes		
	Parcels	Total Vacant	Developable Acres	Parcels	Surplus Acres	Total Acres	Lots	Percent
Residence A	465	2,760.41	1,717.70	136	1,517.06	3,234.76	2,096	93.1%
Residence B	118	65.04	29.24	4	54.47	83.71	88	2.4%
Business	1	0.93	0.00	0	0.00	0.00	0	0%
Industrial A	19	163.27	163.27	2	5.99	155.92	102	4.5%
Total	603	2,989.64	1,896.86	142	1,577.52	3,474.39	2,285	100%

Source: 2009 Westford Comprehensive Master Plan Housing Chapter

According to the 2010 U.S Census, there were 6,165 single-family homes in Westford. Building off of the 1995 build-out study, this marks an increase of 635 single-family between 1995 and 2010. At this rate, Westford could support the development of an additional 1,548 single-family homes under current zoning.¹³

¹³ This calculation was figured by subtracting the number of single-family properties in 1995 (5,530) from the current number of single-family properties (6,165). This difference (635) was then subtracted from the sum of all potentially developable Residence A (2,096 lots) and Residence B (88 lots).

2. Zoning

By and large, Westford is a residential community, with 81.1% of all developed land used for residential purposes. As discussed in the Housing Stock section of this plan, single-family home development has been the predominant trend in Westford. Table 34 presents the allowed residential uses by zoning district according to the current Zoning Bylaw and Appendix A, Map 1 is a visual representation of these districts.

Traditional single-family dwelling units are permitted in all residential (RA and RB) and business districts (B) by right, and by special permit from the Zoning Board of Appeals (SPA) in Industrial-B (IB) and Industrial-C (IC) districts. The conversion of a dwelling is allowed by special permit in all of these districts as well. Neither single-family development nor dwelling conversion is permitted in Commercial Highway (CH), Industrial Highway (IH), or Industrial-D (ID) districts.

Open Space Residential Development and Flexible Development projects are allowed by special permit from the Planning Board (SPB) in RA, RB, IA, and IC districts. Assisted living facilities are allowed by special permit in every zoning district except for Business (B). Trailers and mobile homes are not permitted in the town.

Table 34: Permitted Residential Uses by Zoning District

Residential Use	Zoning District									
	RA	RB	B	BL	CH	IH	IA	IB	IC	ID
Single-Family Dwelling	Yes	Yes	Yes	No	No	No	Yes	SPA	SPA	No
Conversion of Dwelling	SPA	SPA	SPA	No	No	No	SPA	SPA	SPA	No
Open Space Residential Development	SPB	SPB	No	No	No	No	SPB	No	SPB	No
Flexible Development	SPB	SPB	No	No	No	No	SPB	No	SPB	No
Assisted Living Facility	SPB	SPB	No	No	SPB	SPB	SPB	SPB	SPB	SPB
Trailer, Mobile, or otherwise	No	No	No	No	No	No	No	No	No	No

Source: Town of Westford Zoning Bylaw, August 1, 2010

Table 35 summarizes the dimensional requirements for standard residential lot subdivisions. The Town's Zoning Bylaw mandates that residential development in both residential and non-residential districts follow these requirements, unless a Density Bonus or other special allowance is awarded.

Table 35: Dimensional Requirements for Residential Subdivisions

Dimension	Residential-A	Residential-B
Minimum Lot Size (square feet)	40,000	20,000
Minimum Lot Frontage (feet)	200	100
Minimum Front Yard (feet)	50	25
Minimum Side Yard (feet)	15	15
Minimum Rear Yard (feet)	30	30
Maximum Building Height (feet)	35	35
Maximum Building Area (stories)	2.5	2.5
Minimum Distance between Buildings on same lot (feet)	20	20

Source: Town of Westford Zoning Bylaw, August 1, 2010

For all residentially-zoned land subdivisions on ten or more acres of land, the developer must submit an application for Open Space Residential Development. The minimum lot size for units subject to this provision is 20,000 square feet, with minimum frontage of 50 feet, and average total aggregate frontage of 100 feet. Developments are also required to provide no less than 10,000 square feet per unit of “Common Space,” and for developments containing twenty-five or more units, one acre of land must be dedicated to recreational fields or facilities.

Westford’s current Zoning Bylaw has been revised and amended several times to make it more accommodating to affordable housing development. As described previously, affordable housing provision requirements have been added to the requirements for special permits for Flexible Development, the Senior Residential Multifamily Overlay District, the Mill Conversion Overlay District, and Open Space Residential Development. The housing provisions incorporated in the zoning bylaws are described below.

a. Flexible Development

Sites permitted under the Flexible Development Bylaw that exceed five acres may apply for density bonuses. For age-restricted developments, one additional dwelling may be allowed for every two age-restricted units planned. Furthermore, for every three affordable units planned in a development, age-restricted or otherwise, the developer may apply for a density bonus that would allow for one additional market-rate unit. The Flexible Development clause mandates that any development utilizing flexible development must contain at least 15% affordable units. These units must be split evenly between low income (<60% AMI), moderate income (60% < 80% AMI), and median income (80% < 100% AMI); affordable units must be integrated throughout the development and have no physical features that would distinguish them from market-rate units.

It is important to note that in the housing chapter of the *2009 Westford Comprehensive Master Plan*, a recommendation was made to remove the existing affordable housing requirement from the Flexible Development bylaw and establish a new inclusionary zoning bylaw, with clear density or other cost offset regulations that encourage the creation of affordable housing. To date, however, the affordability requirements attached to Flexible Development remains consistent with the details outlined above.

b. Senior Residential Overlay District

In an effort to create more housing opportunities for seniors, the town adopted a Senior Residential Multifamily Overlay District (SRMOD). Properties are added to the district on a case-by-case basis during Town Meeting. The minimum lot area needed for inclusion in the district is five contiguous acres; the minimum frontage is 200 feet, the minimum front yard setback is 75 feet, and the minimum side and rear yard requirements are 100 feet. Similar to Flexible Development projects, developments included in the SRMOD must contain at least 15% affordable units. These units must be split evenly between low income (<60% AMI), moderate income (60% < 80% AMI), and median income (80% < 100% AMI); affordable units must be integrated throughout the development and have no physical features that would distinguish them from market-rate units.

The Assisted Living Facility option in Section 7.3 is a special permitted use in all districts except the Business District and the Limited Business District. An Assisted Living residence provides housing and support services to persons unable to live independently. Under Section 7.3, Westford limits Assisted Living developments to parcels of five or more contiguous acres and requires a perimeter buffer of 100 feet or more, depending on the total number of acres in the site. Density is controlled by a maximum of eight bedrooms per acre. The bylaw also allows developers to include accessory commercial uses, such as personal services for exclusive use by residents of the project. To qualify for a special permit, an Assisted Living developer is required to submit a site plan that conforms to Westford's Site Plan Review standards and additional standards outlined in Section 7.3.5. The standards include fairly prescriptive design requirements, although an Assisted Living residence created in a former municipal building does not have to comply with all aspects of Section 7.3.5 if the building and site did not meet them when Town Meeting adopted the Assisted Living Facility bylaw. Finally, the bylaw promotes the inclusion of affordable assisted living units, but it does not mandate them.

c. Mill Conversion Overlay District

There are fifteen lots included in the Mill Conversion Overlay District (MCO), as outlined in the town's Zoning Bylaw. The number of dwelling units allowed in a particular development included in the MCO depends on several factors, including waste management plan, expected traffic impacts, water resource impacts, and the number of affordable units provided above and beyond the 15% affordability requirement. Like Flexible Development projects and those included in the SRMOD, MCO developments must contain at least 15% affordable units. These units must be split evenly between low income (<60% AMI), moderate income (60% < 80% AMI), and median income (80% < 100% AMI).

d. Open Space Residential Development

According to the Open Space Residential Development (OSRD) section of the Town bylaw, any subdivision of ten or more acres of land or construction of a road exceeding 1,000 feet in the RA District requires a special permit from the Planning Board. Westford's OSRD bylaw is similar to the type of zoning that many communities call "Major Residential Development" because it applies to projects exceeding a size threshold, in this case defined by land area or roadway length, including subdivisions that are otherwise governed by the Subdivision Control Law. In Westford, OSRD requires that a portion of each residential development site be reserved as common open space at a ratio of 10,000 square feet of upland per dwelling unit, with some variations for larger developments or those located in an industrial zone.

Westford does not allow a "density bonus" or additional dwelling units in an OSRD. Projects may include no more than the same number of house lots that would be allowed in a conventional

subdivision plan, but the bylaw does not specify how the maximum number of units will be established. It places responsibility on the developer to document the maximum number of allowable lots, "...based upon accepted standards of soil testing for sewage disposal systems on the individual lots, limitations due to wetlands, flood plains and steep slopes, and requirements of the Planning Board's *Rules and Regulations Governing Subdivisions*.

The OSRD bylaw also establishes minimum lot area requirements for lots in an OSRD plan (20,000 sq. ft.). The standard makes sense given that the bylaw specifically applies to RA. In other sections, however, the OSRD bylaw refers to development "in a residential district," and the Industrial A and Industrial C Districts, which means OSRD applies to those districts as well. Presumably the 20,000 square feet limit would work in a district requiring larger lots, such as RA, IA or IC, but since the RB District already requires a minimum lot of 20,000 square feet, the OSRD bylaw apparently does not anticipate the possibility of open space designs in this zone.

Westford's present zoning policies contemplate a blueprint for build-out that would divide almost ninety percent of the Town's land into one acre (40,000 square foot) lots. While the OSRD and Flexible Development bylaws encourage smaller lots and open space preservation, they are not designed to alter Westford's overall build-out potential or to induce a fundamental rearrangement of future growth. At best, tools like Westford's OSRD and Flexible Development regulations encourage projects that are more attractive and environmentally sensitive than conventional subdivisions.

It is also important to note that in the *2009 Westford Comprehensive Master Plan*, a recommendation in the Land Use/Zoning section of the plan suggested that the town consider consolidating the Open Space Residential Development and Flexible Development bylaws, retaining the best provisions of each, and providing minimum performance standards for open space design (e.g., links, placement, access, and functionality for passive recreation and habitat values).

3. Infrastructure and Services Limitations

During the period of rapid growth between 1980 and 2000, the majority of developable land in Westford was subdivided into residential lots. According to the *2004 Affordable Housing Action Plan*, much of the remaining undeveloped land is restricted by environmental conditions, such as rock ledge, slopes, wetlands and water access. Infrastructure limitations—especially sewer and water infrastructures—persist as two of the greatest inhibitors to development in Westford. This section examines these constraints as well as current and anticipated limitations to road network and school infrastructure.

a. Sewer Capacity

The lack of a town sewer system has been identified as the primary constraint to new housing development in Westford. Westford is one of the largest communities in the Commonwealth regulated entirely by Title V, and the potential for developing sewer capacity over the next several years or sharing capacity with neighboring communities is considered very low.

In order to achieve the affordable housing goals set forth in this plan, the Affordable Housing Committee is committed to working with development partners to interpret Title V regulations, including the utilization of new technologies for handling on-site waste.

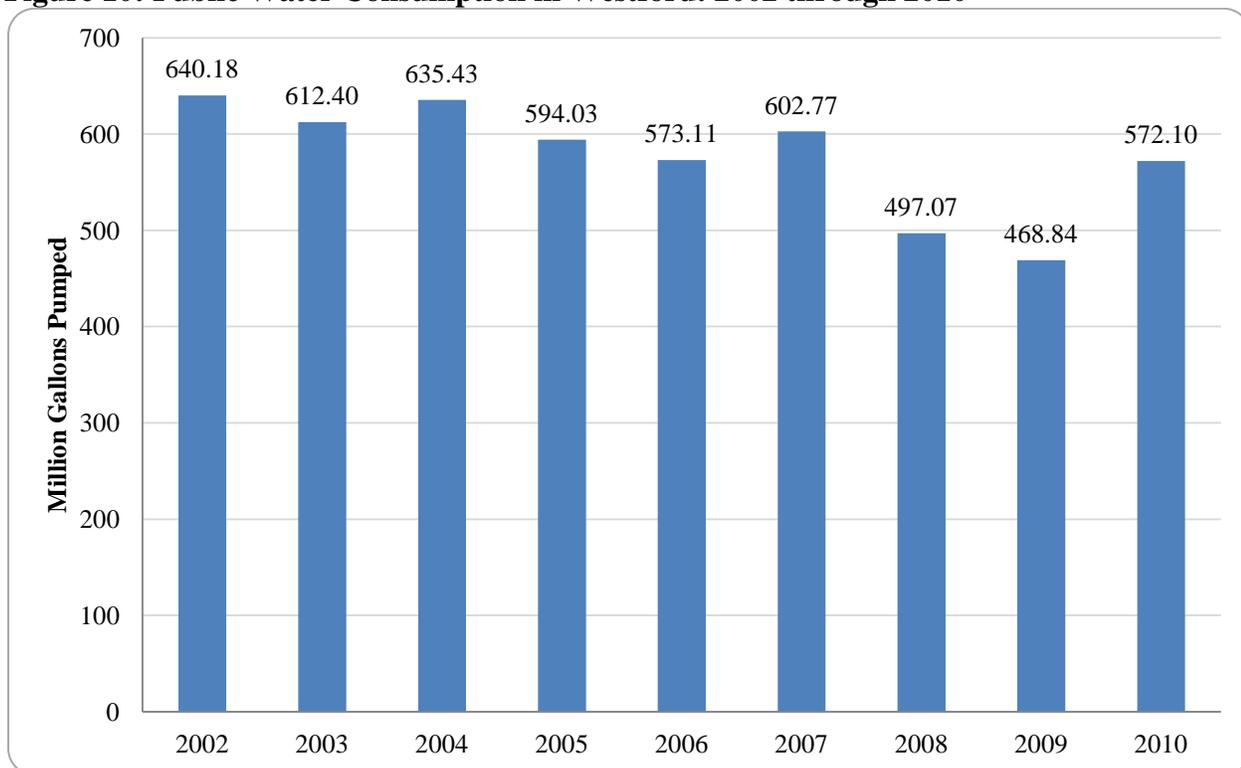
b. Water Supply and Protection

The municipal water supply and distribution system in Westford serves approximately seventy-five percent of the population and most commercial users. Drinking water is drawn from the eight gravel-packed wells. Fifteen percent of the Town contains medium-yield aquifers, while high-yield aquifers are present in nearly 4% of the Town. Within the high-yield aquifer system, the neighborhoods near Forge Village and Lake Nabnasset are among Westford’s most densely developed areas.

In 2003, Westford brought two new water treatment facilities on-line with capacity to treat 5.2 million gallons per day (gpd). The storage tanks and 132 miles of water main serve most of the central and northern sections of town, with limited service to the area south of Route 110. The storage tanks have a combined total capacity of 4.85 million gallons.

Figure 10 shows public water consumed in Westford since 2002. In 2010, Westford pumped 572.10 million gallons from its water supplies. Although the Town has a strong water conservation program, 2010 was a hot and dry year. In fact, the region was under a drought advisory and in September 2010, 107 municipalities statewide reported that they had instituted a mandatory outdoor water restriction to conserve water. Although Westford maintained a voluntary water restriction program in summer of 2010, as of April 2011, the Town implemented a mandatory water use restriction that will be triggered if daily water withdrawal rates exceed MassDEP’s permitted limits.

Figure 10: Public Water Consumption in Westford: 2002 through 2010



Source: Town of Westford Annual Report for Year Ending December 31, 2010

A build-out analysis prepared by NMCOG in 2000 projected a demand of 2.41 million gallons per day, or a total of 879.65 million gallons pumped per year. At this rate, Westford is operating well below the anticipated build-out capacity. Although the 2010 drought did cause the Town to withdraw nearly this amount, additional housing units (and other development) will increase demand on the water supply. Westford’s commitment to water conservation will help mitigate this increased

demand, but the Town should continue to monitor the impact of these new developments and their potential impact from both a water quantity and quality perspective.

The Town does have a Water Resource Protection Overlay District (WRPD) to further protect its water resources. The District is separated into three areas - I, II and III¹⁴ – depending on the fragility of the water resource it is protecting. The purpose of the District is:

1. To promote the health, safety, and general welfare of the community by ensuring an adequate quality and quantity of drinking water for the residents, institutions, and businesses;
2. To preserve and protect existing and potential sources of drinking water supplies;
3. To conserve the natural resources of the Town; and
4. To prevent temporary and permanent contamination of the environment.

While this District doesn't affect single-family dwelling units, in WRPD II and III a special permit is needed for “any building, structure, or use, other than a single family dwelling with accessory structures and uses, to be served by on-site wastewater disposal system with a design capacity of greater than 10,000 gallons per day.

c. Roads and Transportation Network

Westford is served by a regional transportation network comprised of several modes, including automobiles, bicycles and pedestrians, commuter rail, buses, and freight rail service. In sum, Westford has a total of 165 centerline miles (333 lane miles) of roadway, ranging from interstate highways to local roads. Westford's roadway system includes a blend of historic local roads and regional highways. Old roads were established as Westford transitioned from a farming community to a mill town in the eighteenth and nineteenth centuries. As growth continued into the twentieth century, Westford developed as a suburb. The growth of industrial and commercial activity in Lowell and along Route 128 and I-495 brought further development to Westford, which has now become the home of major technology firms in numerous office parks along I-495 and the Route 110 corridor.

In addition to railroads and roadways, pedestrian and bicycle facilities are an important component of the circulation network. When Westford was a farming community with a sparse population, pedestrians shared the roadway with carts and wagons. As the town developed with the advent of vehicular-based roadways, Westford did not establish a clearly defined infrastructure for pedestrian traffic. Today, Westford continues to struggle with this issue because amenities for pedestrians and bicyclists are non-existent in most parts of town. The lack of pedestrian amenities is a public safety problem and it promotes the use of automobiles even for walkable trips. The opening of the Bruce Freeman Bicycle Path in 2009 has provided a much-needed facility for bicyclists and hikers.

Westford is served by the Lowell Regional Transit Authority (LRTA) with one fixed-route, which provides service along Route 110 in Westford. A map of the bus route is included in Appendix A, Map 2. Paratransit service for seniors and the disabled is available through the Roadrunner.

d. Schools and Public Facilities

During the 2009-2010 school year, Westford Public Schools enrollment was 5,280 students—slightly down from previous years in Westford. This is due to the decline in the number of in-town births over the last ten years – annual births in Westford appear to be stabilizing in the 145-160

¹⁴ WRPD I includes the Zone I area in conformance with 310 CMR 22.00; WRPD II includes area of aquifer that contributes to public water supply well or wellfield (Zone II) and WRPD III reflects DEP Zone III locations.

range. Based on the number of births, the Westford Public School Superintendent's office expects that elementary enrollment will continue to stabilize over the next several years.¹⁵

The quality of the school system continues to attract young families with school age children. When the Annual Town Report for 2010 was published, nearly 25% of Westford's population was comprised of children of school age. Although the number of births within a community is important to future school enrollment trends, the Superintendent's office notes that other variables, such as the number of high density residential developments and the rate that younger families continue to move to Westford, will have an impact on school enrollment.

¹⁵ Town of Westford Annual Report for Year Ending December 31, 2010.

Section Two: Affordable Housing Goals and Strategies

I. Housing Goals

A. Introduction and Process

The Town of Westford Affordable Housing Committee held several meetings and work sessions to develop goals and strategies that will result in the creation and preservation of affordable housing units in Town. From April to August of 2011, the Affordable Housing Committee reviewed previous documents, including the 2009 Westford Comprehensive Master Plan and the 2004 Affordable Housing Action Plan, to ensure the goals and strategies that were developed were consistent with existing efforts in Town. The result is a set of measurable goals and actions that are clear, inclusive, comprehensive, and forward thinking. These measures will serve as a roadmap for the Town to use in developing affordable housing over the next 5 years.

1. Create and preserve compatible and complementary affordable housing by ensuring that new development and rehabilitation and retrofits of existing buildings are consistent with surrounding homes and neighborhoods in density, scale and design.
2. Promote multi-family housing at an appropriate scale in the villages, mixed-use developments on Route 110 and Route 40, and accommodate mixed-use conversions of the Town's historic mills through redevelopment.
3. Encourage the siting of future affordable housing in areas with good access to community services and Town infrastructure.
4. Establish development review and permitting policies that are fair, clear, consistent and aligned with the goals of the Town's Comprehensive Master Plan.
5. Continue to coordinate the work of Town boards and departments with permitting responsibilities in order to achieve consistency in the interpretation and administration of local requirements, especially as they relate to affordable housing.
6. In keeping with the State's "Housing First" priority, provide affordable rental units for the homeless families in Westford by coordinating with programs like those offered through the Westford Housing Authority and Community Teamwork, Inc.
7. Continue to pursue the creation of workforce¹⁶ housing units and broaden the range of potential home-buyers and tenants by supporting regulatory and legislative initiatives at the State level.

Figure 11: Commonwealth of Massachusetts' Sustainable Development Principles

1. Concentrate Development and Mix Uses
2. Advance Equity
3. Make Efficient Decisions
4. Protect Land and Ecosystems
5. Use Natural Resources Wisely
6. Expand Housing Opportunities
7. Provide Transportation Choice
8. Increase Job and Business Opportunities
9. Promote Clean Energy
10. Plan Regionally

¹⁶ Workforce housing is a term commonly used to describe "housing for the occupations needed in every community, including teachers, nurses, police officers, fire fighters and many other critical workers." This is typically defined as 80-120% AMI. Source: Center for Housing Policy, 2011 - <http://www.housingpolicy.org/>

8. Diversify the types of affordable housing units that are developed to meet the needs of a wide variety of tenants and owners, including young adults and families, aging seniors, and larger families in need of housing with three or more bedrooms.
9. Ensure that affordable housing development in Westford adheres to the Commonwealth's Sustainable Development Principles (see Figure 11).
10. Monitor and chart the progress of affordable housing production to ensure that the Town is meeting annual production goals.

II. Housing Strategies

A. Policy and Regulatory Reform

1. Strengthen the incentives to provide housing affordability by amending the zoning bylaw to ensure that projects maximize affordable units. This could be accomplished in the following ways:
 - Merge the Flexible Development and Open Space Residential Design (OSRD) Bylaws
 - Revise the Mill Conversion Overlay Bylaw
 - Revise the Senior Residential Overlay District Bylaw to increase affordability requirements
 - Develop an Inclusionary Zoning Bylaw to ensure affordability requirements are consistent regardless of whether the project is developed through the comprehensive permit process or is considered a Local Action Unit (which is developed through the Town's zoning or permit issuance process).
2. Evaluate and revise existing development regulations and guidelines for fairness and efficiency. This could include preparing a permitting guide to assist applicants in navigating the review process. At the initial public hearing for a Comprehensive Permit project, the ZBA evaluates the need for outside peer review with cost estimates and may, at that time, require submittal of fees based on the need for outside peer review. If those fees were waived or reduced to be consistent with the size of the project, it may lessen the burden on the developer and allow for issues to be identified and addressed early on in the process.
3. Merge planning efforts for open space and affordable housing initiatives by working jointly with multiple public entities which may include: Planning Board, Board of Selectmen, the Conservation Commission, Affordable Housing Committee, Affordable Housing Trust Fund, Housing Authority, Historical Commission and Community Preservation Committee to identify priority parcels for preservation and the creation of affordable housing. Proceeds from housing development projects could be used to offset the cost of land acquisition and/or historic preservation.
4. Re-examine the bylaws allowing for conversion of a single family structure to a multi-family structure to accommodate inclusion on the Subsidized Housing Inventory (SHI).
5. Consider changes to the zoning bylaw to allow town house and small scale multi-family housing product types as uses in Residence A and B districts through a Special Permit.

6. Preserve historic structures by taking advantage of the Town's Demolition Delay Bylaw to convert historic structures into affordable housing.
7. Allow upper-story residential units in the Business and Limited Business Districts and reduce the required lot sizes to reflect existing neighborhood character and reduce the number of non-conforming lots.
8. Revisit and revise the *Chapter 40B Development Guidelines for the Town of Westford, MA*, and the Chapter 40B Permit Rules and Regulations (last revised in 2008) so that they address the 2008 revisions to the State's 40B regulations and guidelines.
9. Support legislative and/or regulatory reforms at the state level that recognize the efforts of communities like Westford to proactively provide "workforce housing" to serve households at 80-120% of the area median income (AMI), a demographic with demonstrated housing need in Westford and the region. This is in addition to continued efforts to support households earning below 80% of the AMI.

B. Education

1. Make training and educational opportunities on affordable housing available for Town Board and Committee members and staff. This could include updates on current policies to support affordable housing (i.e., the 40B Design Guidelines) and any revisions to state law or regional opportunities. This will allow boards and committees to provide guidance to the development community to improve quality of proposals and could result in a more expedited permitting process.
2. Solicit landowners to participate in land conservation and affordable housing programs, and work with municipal officials, nonprofits, and open space and housing advocates to identify and obtain funding.
3. Increase public awareness of and support for affordable housing through increased outreach and public education.

C. Expand Housing Opportunities

1. Encourage development of more affordable rental housing. In May 2011, the Westford Housing Authority reported that there were five Westford families and approximately 45 shelter families on the waiting list. Overall, there is a shortage of affordable rental units relative to need in Westford and this would meet the needs of young adults and families working in the community.

2. Construct affordable senior housing units and, in particular, those that support “aging in place.”¹⁷ The Westford Housing Authority stated that in 2011, there was a 5-7 year waiting list for existing rental affordable senior housing managed by the Housing Authority. This is an opportunity to encourage housing that is attractive to an older population without specifically imposing 55 and over restrictions due to the challenge of finding buyers meeting income and asset requirements.
3. Address the local need for affordable family ownership housing, primarily 3- and 4-bedroom units. This is a growing need around the region and several organizations, like Community Teamwork, Inc., have established programs that could serve as a great resource for helping Westford address this problem.
4. Encourage the Affordable Housing Trust Fund to negotiate with developers at the beginning of a project to explore the opportunity to allow Affordable Housing Trust funds to be used to construct more affordable units.
5. Continue to support development of workforce housing units. These units are defined as those projects that serve residents between 80-120% area median income (AMI). While they don’t count toward Westford’s subsidized housing inventory, they do meet a demonstrated need in Westford and the region.
6. Set aside CPA Funds to provide Down-Payment Assistance to families purchasing affordable homes.
7. Create group homes and other housing options that accommodate those with all types of disabilities, through partnerships with state funding agencies and non-profit entities.

D. Local and Regional Programs and Collaboration

1. Research and promote First-Time Homebuyer Program opportunities in the region and State to make existing homes more affordable. While this is not something that Westford can invest in alone, they can connect households to resources like Community Teamwork, Inc. and Coalition for a Better Acre.
2. Consider restructuring the Westford Affordable Housing Trust organization as a 501(c)(3) to facilitate tax-deductible contributions or create a non-profit affiliate to the Affordable Housing Trust.
3. Continue to participate in the I-495 MetroWest Development Compact which supports continued production and preservation of workforce housing, and is creating a shared framework for state,

¹⁷ Aging in place is the ability to live in one's own home for as long as possible. While this is often associated with access to services and healthcare, constructing housing units that allow seniors to remain in their home as they age is of critical importance to maintaining their independence and mobility. For additional information consult <http://www.seniorresource.com/ageinpl.htm>

regional, and local strategies for priority development and land preservation, as well as transportation and other infrastructure investments in the 37 municipalities.

4. If the regional Growth District Initiative with Littleton and Boxborough moves forward, consider expanding the scope to include affordable housing elements. In 2008, the Executive Office of Housing and Economic Development (EOHED) announced a “Growth District Initiative” to expedite commercial and residential development in the State. This Initiative is a partnership between EOHED and municipalities to identify one or more areas within their communities which are appropriate for significant new growth. There are several activities that the State encourages in these designated areas, one being to expand housing opportunities.

6. Research and communicate Foreclosure Assistance Programs in the region and State to help homeowners avoid foreclosure. While this is not something that Westford can invest in alone, they can connect households to resources like the State’s Emergency Homeowners Loan Program (EHLPP) and Community Teamwork, Inc.

Section Three: Housing Production Plan Implementation Requirements

Building off of previous planning efforts in Town such as the land use priority assessments, the 2004 *Westford Affordable Housing Action Plan*, and the 2009 *Westford Comprehensive Master Plan*, the Westford Affordable Housing Committee identified implementation measures to guide the development of affordable housing in the Town over the next five years. These measures include the Town's desired characteristics for new residential or mixed use developments, ideal locations for affordable housing on private and town-owned land, and the regional partnerships necessary to accomplish the goals set forth in this Housing Production Plan.

I. Characteristics of Proposed Residential or Mixed-Use Developments that are Preferred by Westford

In 2004, the Town of Westford adopted *Chapter 40B Development Guidelines for the Town of Westford, MA* which provides information to guide developers in creating proposals that will meet Westford's goals, recognizing site and neighborhood uniqueness. According to the Guidelines, "The affordable housing development process will involve balancing multiple and sometimes conflicting considerations, including:

- Applicable laws and regulations of both the Town and the Commonwealth;
- The Town, its characteristics, ecology, needs, demographics and vitality, both now and for the future;
- The abutters, both immediate and area;
- The future residents of the development;
- The developers, within the scope of their legal rights; and
- Impacts on adjacent towns.

Although the AHC recommends that the Town review the specific elements of the Chapter 40B Development Guidelines (see Strategy 6 under Policy and Regulatory Reform), the primary principles that the Town is concerned with regarding affordable housing projects include:

- a. Proactive Posture – A diverse housing option mix, spanning a range of prices and rental/ownership models, is seen as a positive driver of the Town's quality of life and vitality. Given the current scarcity of rental units, adding more studio and one- and two-bedroom apartments is a particular focus.
- b. Quality and Responsibility to Future Tenants – The proposed development's design elements must afford residents a high quality product and a low cost of ownership and/or maintenance. Submitted plans are expected to represent a quality implementation, with construction materials and methods representing best practice.
- c. Mixed Uses – While Westford has migrated toward "separation of uses" as a zoning philosophy, while retaining some older zoning districts that permit mixed uses, consideration of mixed uses where not currently permitted is possible. In some circumstances, it may be appropriate to encourage affordable housing options within commercial districts, or limited convenience-type commercial operations within residential districts. The objective, when

appropriate, is to afford residents ready access to shopping amenities, thus reducing automobile dependence.

- d. Conversion of existing structures – Mill conversions are encouraged. Such conversions not only capitalize on existing large structures without increasing the apparent structural density of the neighborhood, but they preserve part of the Town’s history and legacy. The same principle applies to schools, large barns, and similar historic structures, should they become available.
- e. Distribution vs. Concentration – In most cases, concentrating affordable and high-density developments in any one area is to be avoided. Distributing small-scale developments throughout the town is more likely to minimize local impact and to contribute to aesthetics and community development balance. Exceptions may be allowed for well-designed implementations that are compatible with unique characteristics of the immediate area such as isolation, topography or soil conditions, or that are located in heavily developed commercial or industrial districts.
- f. Visual Screening – Development designs should incorporate site-appropriate buffers, berms, plantings and other transitional screening design devices to integrate the proposed development into the neighborhood with minimum visual impact. Such design elements should maximize aesthetics for both the development residents and their neighbors.
- g. Community Amenities – Including spaces that promote social activities and community interaction, appropriate to the proposed occupancy demographic, is highly encouraged. Examples might include parks, meeting spaces, walking trails, and/or a recreation area, especially when children might be expected to be an important population, either as residents or visitors. Access or extensions to existing amenities such as sidewalks and bicycle and walking trails is also encouraged. The developer may provide additional amenities such as transportation to retail areas.
- h. Accessibility – Design of units and facilities to be accessible to persons with disabilities is required.
- i. Energy Conservation – In keeping with ecological concerns, and to help lower the cost of ownership, energy conservation measures should be incorporated into the project plans, including but not limited to:
 - a) *Air leakage control* – tight weatherization and heat recovery ventilation
 - b) *High insulation* – walls, roof and foundation
 - c) *High-efficiency heating system and controls* – high efficiency furnace/boiler, programmable thermostats
 - d) *Glazing* – high efficiency, with heat mirrors
 - e) *Solar* – Passive and active
 - f) *Appliances* – Energy Star appliances in individual dwelling units and common areas, e.g., laundry room and common recreation areas.

The following strategies proposed by the Westford Affordable Housing Committee, are also recommended for the Town’s future affordable housing projects:

- Create and preserve compatible and complementary affordable housing by ensuring that new development and rehabilitation and retrofits of existing buildings are consistent with surrounding homes and neighborhoods in density, scale and design.
- Improve connections and access between residential neighborhoods, community services and Town infrastructure.
- Provide sidewalks, bicycle paths and attractive streetscapes
- Preserve historic structures

II. Zoning Districts or Geographic Areas where Westford Proposes to Modify Current Regulations for the Purposes of Creating SHI Eligible Housing Units to Meet Housing Production Goals

As described in Table 34, most districts in Westford allow for single-family dwellings with the exception of Limited Business (BL), Commercial Highway (CH) and Highway Industrial (IH) (see Zoning Map in Appendix A). However, Conversion of Dwelling, Open Space Development, Flexible Development and Assisted Living Facilities are only allowed by Special Permit in Westford. Open Space Residential and Flexible Development are both limited to the Residential, Industrial A and Industrial C Districts. In order to adhere to the goals of creating a mix of housing types, near Town services and infrastructure, the Affordable Housing Committee chose the following districts and areas in which to focus affordable housing development:

- Route 110 – Zoned Commercial Highway and Highway Industrial
- Route 40 – Zoned Residential A, Residential B, Business and Industrial A

Potential zoning changes needed to accomplish Goals 2, 3 and 8, among others, include:

- Allow for Assisted Living Facilities to be constructed by Special Permit in the Business District along Route 40
- Allow for Flexible Development and Open Space Residential Development by Special Permit in the Commercial Highway and Industrial Highway Districts along Route 110. This may be helpful in continuing to preserve other parcels in the vicinity (see Table 36 for specific parcels)

III. Privately-Owned Land with Potential for Affordable Housing

The Westford Affordable Housing Committee took great care in identifying potential, privately and public-owned parcels for affordable housing development. Over 100 parcels were identified and investigated for current use, zoning, size, location, and site characteristics. As shown in Table 36, twenty-three privately-owned parcels that were either under Chapter 61, over 20 acres and/or in a priority development area along Routes 110 or 40 were included. This list of sites will guide the Affordable Housing Committee over the next five years in prioritizing their efforts for developing affordable units in Westford. As stated in the Policy and Regulatory Reform strategies section, the Town is committed to coordinating among boards and committees on the development of these parcels to achieve open space and historic preservation goals of the Town. It should be noted that zoning bylaw

amendments would be needed to develop affordable housing units on a couple of these parcels (i.e., 130 Littleton Road, 210 Littleton Road and 250 Littleton Road), and that all of the parcels below would require a use variance to construct mixed-use or multi-family units.

Table 36: Privately-Owned Parcels with Potential for Affordable Housing

Site	Acres	Current Use	Characteristics/Site Constraints	Zoning District*	Zoning Bylaw Amendment Needed? (Y/N)
0 Texas Road	2.66	Residential/Ag – Chapter 61A	<ul style="list-style-type: none"> • Steep lot • Large wetland complex on site 	RA	N
22 Texas Road	35.8	Residential/Ag – Chapter 61A	<ul style="list-style-type: none"> • Very steep lot • Open water in front of lot • Wetland complex in back of lot 	RA	N
0 Texas Road	14.2	Residential/Ag – Chapter 61A	<ul style="list-style-type: none"> • Steep 	RA	N
29 Carlisle Road	2.19	Vacant	<ul style="list-style-type: none"> • Steep 	RA	N
14 Greenwood Road	61	Commercial Agriculture – Chapter 61A	<ul style="list-style-type: none"> • Some wetlands • Buildings and fencing on site 	RA	N
60 Littleton Road	2.3	Vacant	<ul style="list-style-type: none"> • Several wetlands, including part of large complex along Rte 110 • Across from Housing Authority 	CH	N
130 Littleton Road	17.24	Barn Trust	<ul style="list-style-type: none"> • Stream bisecting property • Open water along frontage • Wetlands in the back of lot • Adjacent to Conservation Land 	CH	Y
210 Littleton Road	25.82	Commercial	<ul style="list-style-type: none"> • Current office park 	CH	Y
250 Littleton Road	16.43	Swim and Tennis Club	<ul style="list-style-type: none"> • Back of lot is open water and steep 	CH	Y
Old Lowell Road	22	Pasture – Chapter 61A	<ul style="list-style-type: none"> • Steep in the back of the lot • Large wetland complex along Greenwood Road 	RA	N
72 Old Lowell Road	23	Residential/Ag	<ul style="list-style-type: none"> • Structure on property • Mostly vacant in the rear 	RA	N
75 Old Lowell Road	20.77	Residential/Ag – Chapter 61A	<ul style="list-style-type: none"> • Structures on property 	RA	N
Vose Road	14	Non Prod	<ul style="list-style-type: none"> • Scattered wetlands 	RA	N
18 Vose Road	25	Residential/Ag	<ul style="list-style-type: none"> • Structures on property • Very steep/hilly throughout lot • Large wetland complex on 1/3 of lot 	RA	N
64 Main Street	26.44	Mixed	<ul style="list-style-type: none"> • Hammerhead lot • Very steep • Structures on property 	RA	N
146 Main Street	31.09	Residential/Ag	<ul style="list-style-type: none"> • Structures on property • Large wetland complex bisecting lot • Adjacent to Conservation Land 	RA	N

Table 36: Privately-Owned Parcels with Potential for Affordable Housing, continued

Site	Acres	Current Use	Characteristics/Site Constraints	Zoning District*	Zoning Amendment Needed? (Y/N)
Cold Spring Road	39.1	Chapter 61A	<ul style="list-style-type: none"> • Steep in areas • Pockets of wetlands and stream 	RA	N
46 Lowell Road	28.4	Residential/Ag	<ul style="list-style-type: none"> • Structures on property • Stream along back and side of lot 	RA	N
46 Lowell Road	54.51	Hay/Grain	<ul style="list-style-type: none"> • Adjacent to Conservation Area • Wetlands and open water along the Providence Road frontage • Very steep along back of lot 	RA	N
16 Wing Road	62	Residential/Forest	<ul style="list-style-type: none"> • Majority of the frontage of the property is wetlands • Abuts Tyngsborough Town Line 	RA	N
18 Tyngsboro Road	145.8	Residential/Ag	<ul style="list-style-type: none"> • Open water and stream across lot 	RA	N
478 Groton Road	4.59	Office	<ul style="list-style-type: none"> • Structure on property • Buildable 	IA	Y
Makepeace Road	5.26	Buildable	<ul style="list-style-type: none"> • Part of quarry? • Easy access to U.S. Route 3 • Abuts Tyngsborough Town Line 	IA	Y

Source: Westford Affordable Housing Committee Priority Parcel Work, August 2011

* Zoning Districts Key: RA – Residential A, CH – Commercial Highway, IA – Industrial A

IV. Municipally-Owned Land with Potential for Affordable Housing

The Town has made great strides in identifying parcels with the potential for affordable housing units. Several successful projects have been developed on town-owned land, including the almost completed Cottages in the Woods. Many of the parcels remaining, including the parcels listed in Table 37, contain wetlands that may limit development due to the lack of a contiguous buildable area and setback for on-site septic. However, the Town is committed to evaluating tax possession parcels and any future land use changes on Town-owned land that becomes available in the future to assess the potential for affordable housing development.

Table 37: Municipally-Owned Land with Potential for Affordable Housing

Site	Acres	Current Use	Characteristics/Site Constraints	Zoning District	Zoning Amendment Needed? (Y/N)
Sawmill Road	11.36	Vacant	<ul style="list-style-type: none"> • Tax Title property • Steep in front and back of lot • Portion of large wetland complex located in front of parcel 	RA	N
Tyngsboro Road	40	Vacant	<ul style="list-style-type: none"> • Wetland pockets • Frontage on Tyngsboro and Forrest roads 	RA	N
Hildreth Street	2.95	Vacant	<ul style="list-style-type: none"> • Intermittent stream in middle of property • Small wetland in NW corner of property • Town water not available here 	RA	N

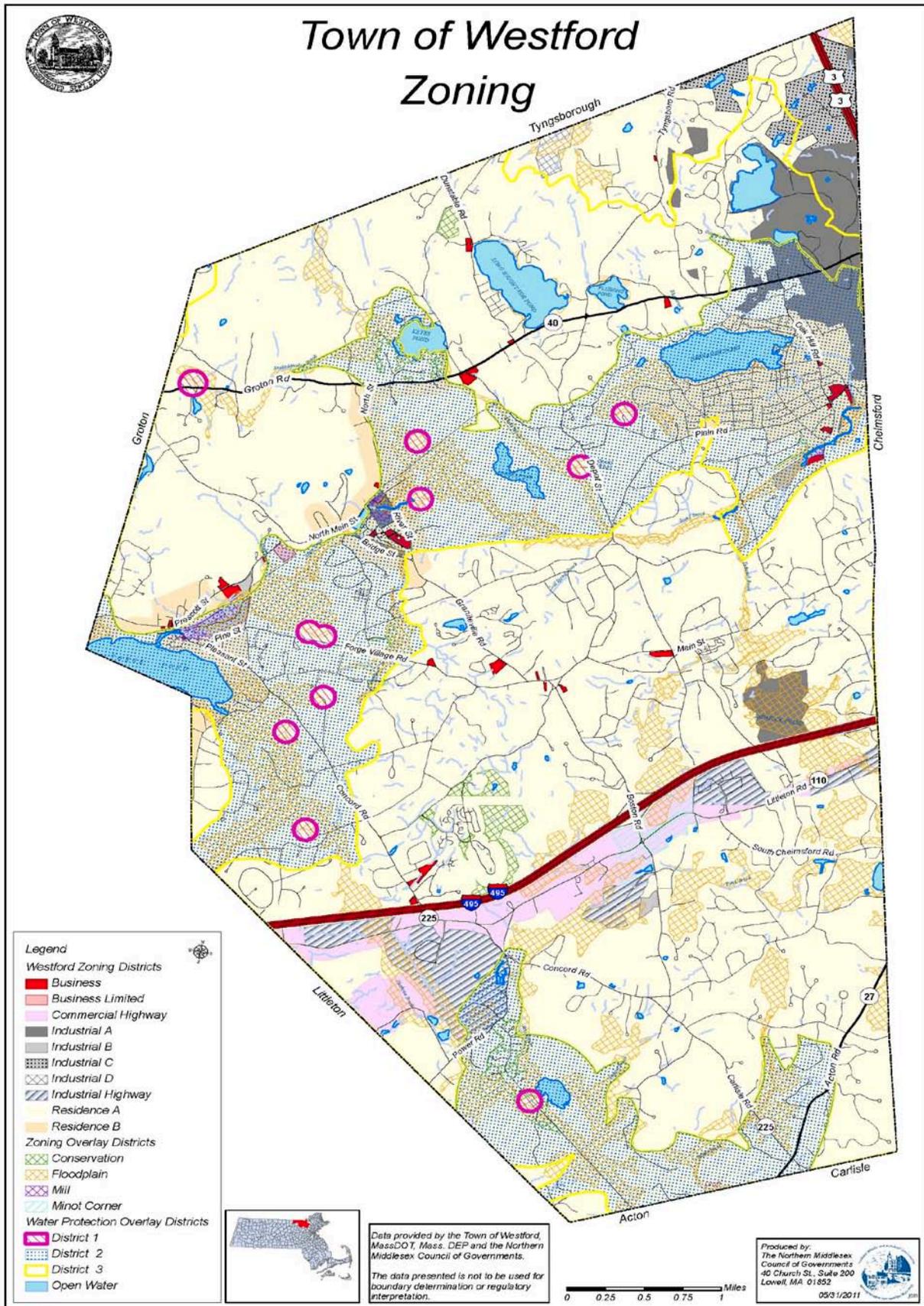
V. Participation in Regional Collaborations that Address Housing Development

The Town was engaged in the Merrimack Valley Regional Consortium directly after the 2004 Affordable Housing Action Plan was adopted. However, the Consortium has been understaffed and is not currently active. Therefore, Westford is proposing to investigate the following avenues to participate in regional efforts to develop affordable housing in the Greater Lowell Region:

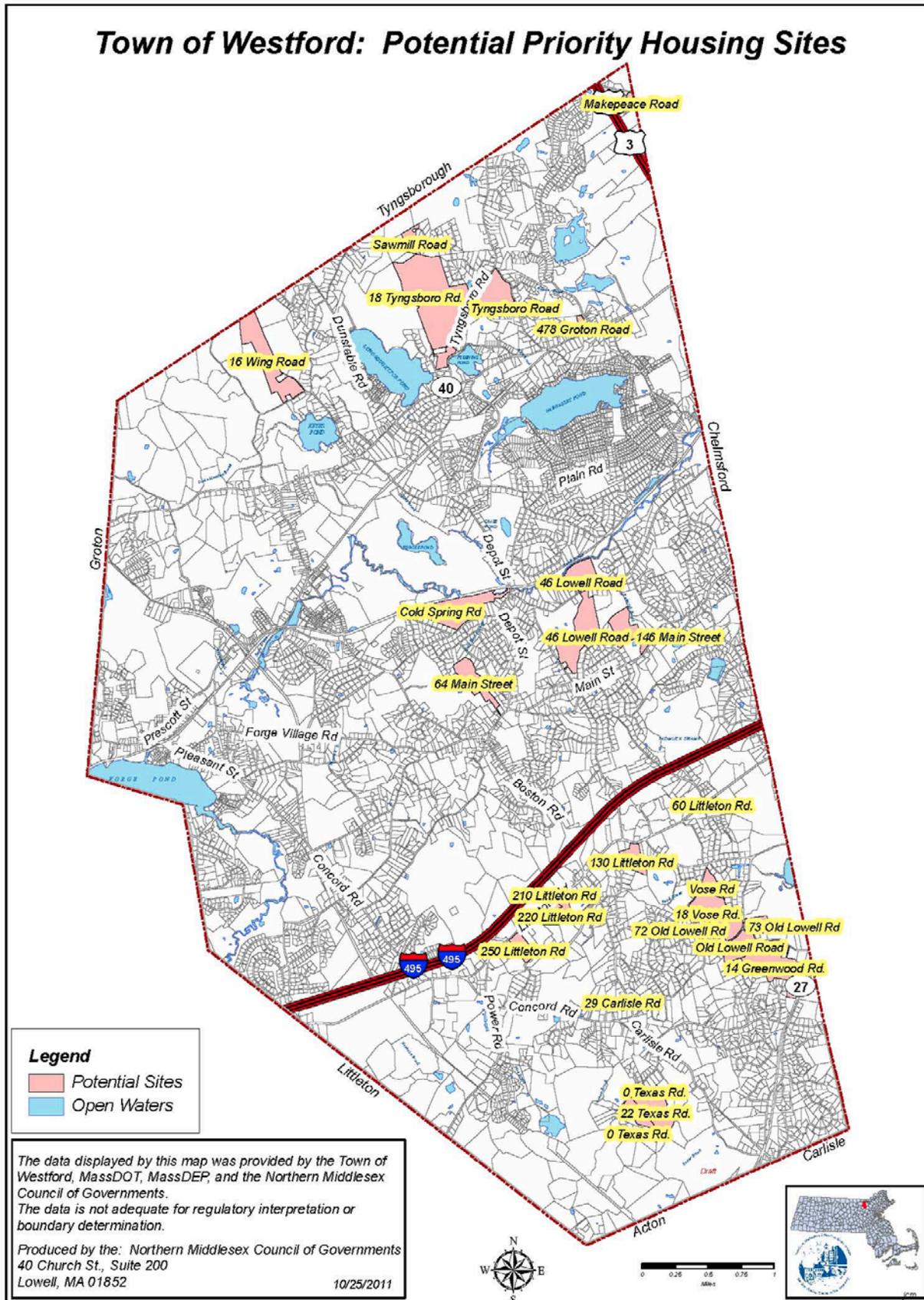
- Revitalize the Merrimack Valley Regional Consortium
- Continue coordination with the Chelmsford Housing Authority
- Tap the resources of the Common Ground Development Corporation (non-profit development arm of Community Teamwork, Inc.)
- Participate in the Merrimack Valley Regional Network to End Homelessness which includes several towns in the region.
- Participate in the Greater Lowell Regional Sustainability Consortium to represent affordable housing in the region as part of the development of a Regional Sustainability Plan.

Appendix I: Maps

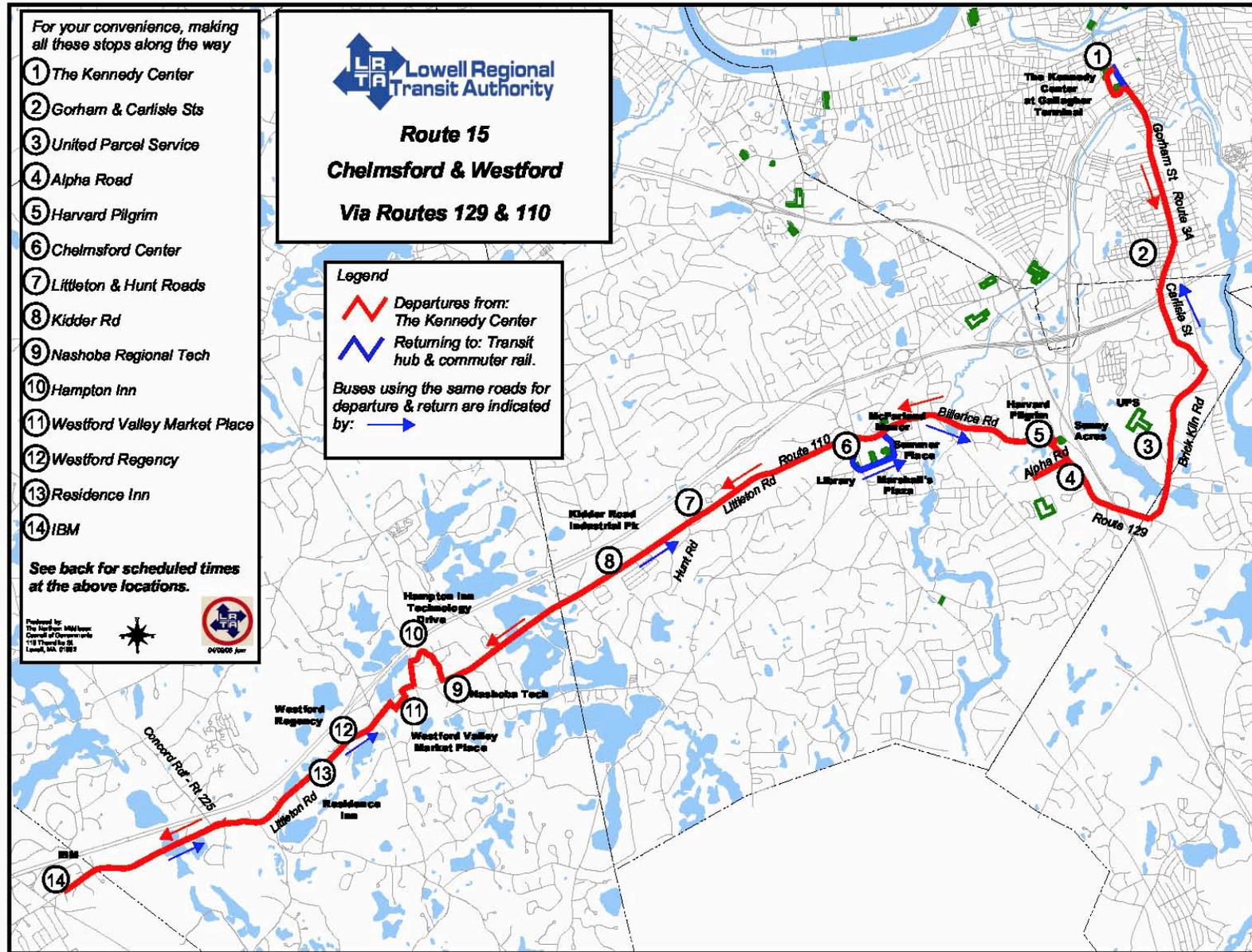
Map 1: Westford Zoning - 2011



Map 2: Westford Subsidized Housing Inventory - 2011



Map 3: LRTA Route 110 Bus Map



Appendix II:

Chapter 40B Development Guidelines for the Town of Westford

http://www.westford-ma.gov/Pages/Government/TownDepartments/BoardsandCommittees/WestfordMA_AFC/Documents/40B_Development_Guidelines.pdf