

VI. HOUSING

INTRODUCTION

Housing reflects the characteristics of a community more than any other element of the Master Plan. The Town of Chelmsford has enjoyed a rich history of housing opportunities dating back to the late 17th Century and most of the historic structures in the community are former residences. During the post World War II era, housing development expanded to the suburbs as federal investments in the highway infrastructure and housing industry increased. Chelmsford was one of the fastest growing communities in Massachusetts during the 1960s, similar to what was being experienced in Billerica and Tewksbury. The community's growth has become more manageable during the 1990s and 2000s, however, new issues related to the affordability and availability of housing in the Greater Lowell region and the Town of Chelmsford have faced elected officials in the community. The increased number of Chapter 40B housing developments has made the town's housing stock more diverse in terms of number of units and affordability. The Town's future will depend upon the maintenance of the character of its residential neighborhoods, while also addressing the changing housing needs of its residents.

This housing section builds upon the work completed in the *1996 Master Plan* and the *2005 Affordable Housing Plan*. The conditions in the housing market and economy at the national, state and local have changed considerably since both documents were completed and, accordingly, there needs to be a reassessment of where the Town needs to go in order to address the availability of housing, as well its affordability for Chelmsford residents. Due to the built-out nature of the community, the opportunities for new housing developments are limited, however, there are potential redevelopment opportunities. The Greater Lowell region is experiencing its highest unemployment and foreclosure rates in decades, as well as budget challenges at the state and local levels. Yet, according to the Executive Director of the Chelmsford Housing Authority, there are greater federal and state

Goal Statement: *Promote the development and maintenance of diverse and affordable housing opportunities for Chelmsford residents consistent with the community's character for all income levels, lifestyles and age groups.*

- *Proactively work with the Chelmsford Housing Authority and the Community Preservation Committee to preserve existing housing and develop new housing opportunities to address the diverse housing needs of the community.*
- *Target the identified Potential Housing Sites for development as housing units for all income levels, lifestyles and age groups.*
- *Utilize the Village and Mill Reuse Overlay District as a means to encourage the redevelopment of existing sites into mixed-use, higher value properties.*
- *Access federal and state housing incentives to expand the availability of housing in the community to address local housing needs.*
- *Establish a Redevelopment District from Hunt Road to Chamberlain Road along Route 110 to promote mixed-use redevelopment projects.*
- *Update the Town's Affordable Housing Production Plan to be submitted to the Massachusetts Department of Housing and Community Development.*

resources for affordable housing. Any housing strategy for the next ten years needs to take these limitations and opportunities into consideration, while also setting a visionary goal for the community in addressing its housing needs.

The Housing section has been divided into eight components: Chelmsford Neighborhoods, Existing Conditions, Housing Development and Sales Trends, Housing Needs, Affordable Housing Initiatives, Public Input, Issues and Opportunities, and Recommendations. The first section describes the fabric of neighborhoods in Chelmsford from a historical development perspective, and as a means to understand the residential development patterns of the community. The Existing Conditions section includes information on the Housing Inventory, Housing Age and Development Type, the Size and Condition of Housing Units, Occupancy, Tenure and Vacancy Rates, Housing Turnover and Residential Property Tax Affordability. The Housing Development and Sales Trends section focuses upon New Residential Development, Number of Sales, Median Selling Price, Zoning, Comprehensive Permits and Infrastructure Limitations Impacting Housing. The Housing Needs section provides a Demographic Profile, Housing Affordability and Foreclosures component. The section on Affordable Housing Initiatives largely summarizes the recommendations of the Chelmsford 2005 Affordable Housing Plan, the work of the Chelmsford Housing Authority in developing and managing affordable housing units in the community and the support of the Community Preservation Committee in moving many of these projects. The Public Input section includes the input from the Public Forum Session on June 3, 2009, while the Issues and Opportunities section provides the transition from the data pieces to the Recommendations, which are outlined in the final section.

CHELMSFORD NEIGHBORHOODS

Established in 1655, Chelmsford has a number of distinct neighborhoods. In addition to the Town Center (also known as Central Square or Center Village), smaller areas include South Chelmsford, West Chelmsford, East Chelmsford, North Chelmsford and the Westlands. The Town has evolved in phases, as can be seen by the style and construction of its architecture, and the design and layout of its transportation infrastructure. In general, the northerly portions of the town tend to be more urban, while the south is somewhat rural in character. Like most towns in northern Massachusetts, Chelmsford has grown and changed due to regional transportation improvements, the



Victorian-style single-family home located at 35 Newfield Street in North Chelmsford. (Source: Chelmsford Historical Commission)

suburbanization of employment centers, and the relatively high housing costs in the Greater Boston area.

Chelmsford Center is the oldest area of the Town, where the first meetinghouse was constructed, providing a location for religious gatherings and town meetings. The community's oldest roadways converge in the Town Center. Today, the Center contains a well-preserved array of historic period buildings in an authentic village setting. It remains the civic center of the Town and contains many small retail and professional businesses that serve the community.

During the 1800s, other settlements within the community grew around the mill complexes in North and West Chelmsford that were centered on Stony Brook. These two historic neighborhoods have fairly compact development patterns and provide more housing choices than many other areas of town. Much of the worker housing and industrial buildings within North Chelmsford remain and continue to be well-utilized. Row houses and cottages of simple late Federal/Green Revival style architecture surround the Vinal Square area. North Chelmsford has historically been Chelmsford's working class neighborhood, and contains some of its own municipal buildings such as the North Town Hall and the McKay Library, as well as a broad array of small retail and service-oriented businesses. This neighborhood continues to be one of the most densely developed portions of the Town, with relatively compact housing development surrounding Vinal Square.

West Chelmsford has evolved around the mills that located along Stony Brook. A scythe factory and worsted yarn mill were once located here and provided jobs for residents of the village. Homes of late Greek Revival and Italianate design can still be found at the southern edge of the neighborhood.

East Chelmsford was largely settled as a result of the economic influence brought by the development of commerce in the City of Lowell. Those associated with the business activities within the City and desiring a less urban lifestyle chose to settle in the East Chelmsford neighborhood. Similarly, the Westlands neighborhood was largely established by those commuting to jobs within the City.



Converted summer cottage into a year round housing unit located at 1 Lake Street on Hearts Pond. (Source: Chelmsford Historical Commission)

South Chelmsford was established as a quiet agrarian hamlet and contained a school, church and store. D.P. Byam once manufactured sleds and sleighs in this neighborhood, and Daniel Gage harvested ice from

Hearts Pond. High style suburban houses can be found south of the Center along Acton Road, High Street, Bartlett Street and Boston Road. Much of the landscape within South Chelmsford has retained its agricultural and rural character. The area along Heart Pond was once transformed into a typical neighborhood of summer cottages located on small lots. Today, most of these homes have been winterized and are occupied year-round.

EXISTING CONDITIONS

This section examines existing conditions of the local housing stock and includes an analysis of total housing unit growth and an examination of residential property development by size, condition, and assessed value. Occupancy, housing tenure and turnover, and affordability are also explored.

Housing Inventory

This section examines changes in the local housing stock over time, including changes in the total number of units, historical development patterns, the size and condition of the local housing stock, and housing tenure/turnover trends. According to the 2006-2008 *American Community Survey*, there were 13,545 housing units in Chelmsford in 2008. Approximately 75.4% of these units (10,218) were single-family homes; 3.7% (502) were located in two-family homes, 2.5% (341) in three or four-unit homes, 5.9% (795) in homes with five to nineteen units, and 10.7% (1,448) in buildings with twenty or more units. Mobile homes comprised the remaining 1.8%.

Table 5.1 below reveals that the total number of housing units in Chelmsford has grown steadily over the past two decades. In 1990, there were 11,812 units of housing (78.9% single-family homes), while ten years later, the total number of units had risen by 10.3% to 13,025 total units (78.4% single-family homes). Between 2000 and 2008, 520 additional units (a 4% increase) were added to the Town's housing stock, bringing the total number of units to 13,545. This growth marked a 14.7% increase in the total number of housing units between 1990 and 2008.

**TABLE 5.1
NUMBERS AND TYPES OF UNITS, 1989-2008**

Housing Type	Year			Percent Change 1989-2008
	1989	1999	2009	
Total housing units	11,812	13,025	13,545	14.7
1-unit, detached	8,398	9,074	9,279	10.5
1-unit, attached	926	1,144	939	1.4
2 units	421	425	502	19.2
3 or 4 units	241	285	341	41.5
5 to 9 units	207	249	184	-11.1
10 to 19 units	648	529	611	-5.7
20 or more units	647	1,053	1,448	123.8
Mobile home	239	266	241	.8

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

One significant trend during this time has been the increase in multifamily housing. Between 1990 and 2008, the total number of 20+ unit structures increased by 123.8%-- from 647 to 1,448 units.

Another notable change is the increase in the number of two-, three-, and four-family homes between 1990 and 2008. During this period, the number of two-family homes grew by 81 units for an increase of 19.2%. Three- and four- unit homes increased by 41.5%, from 241 units in 1990 to 341 in 2008. These changes are consistent with some of the housing goals

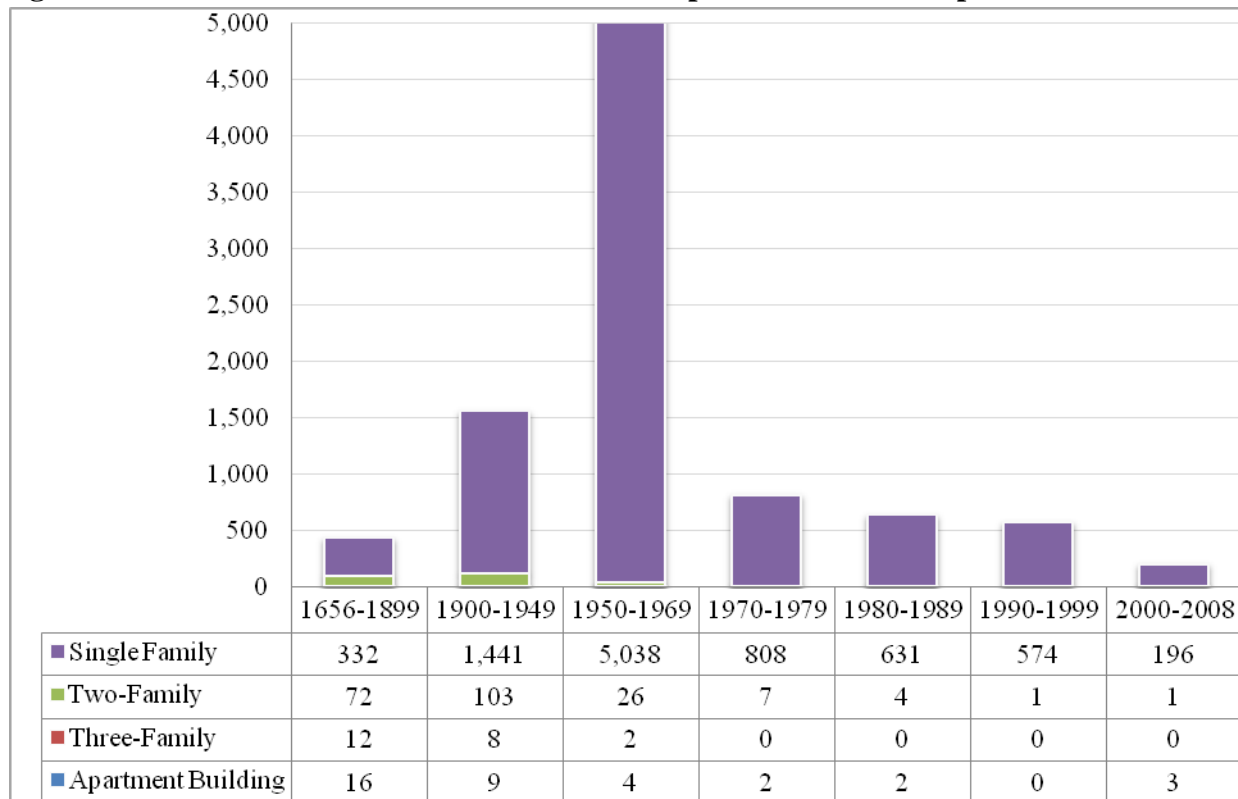
articulated in the 1996 *Chelmsford Master Plan* and 2005 *Affordable Housing Plan*, which called for a diversification of the town's housing stock and the provision of moderate density, multifamily housing as a strategy to provide additional affordable housing opportunities to Chelmsford residents and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



Twenty-four unit apartment building constructed in 1989 and located at 132 Tyngsboro Road. (Source: Pictometry International, 2008)

Housing Age and Development Type

Appraisal Vision provides assessment services to the Town of Chelmsford, including the establishment of the assessor's database. Based upon this database, Figure 5.1 on the following page breaks down residential properties by the type of housing structure (determined by land use code) and the period that they were built. It reveals that 432 residential properties were developed prior to 1900, but that this development increased more than threefold (1,561 properties) during the first half of the 20th century. These housing development trends are also represented on Map 14 – Age of Housing Stock on page 197.

Figure 5.1: Year Structure was built for all Developed Residential Properties

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

As illustrated on the previous page, the most significant housing growth occurred in the twenty-year period between 1950 and 1969, when 5,070 residential properties were developed. Over the next four decades, dwellings continued to be built in significant numbers, although it should be noted that the total number of homes built decreased substantially since 1970. During the 1970s, 817 properties were developed, while in the 1980s and 1990s, 637 and 575 new properties were developed respectively. Between 2000 and 2008, another 200 residential properties were developed.

Overwhelmingly, the homes that have been built in Chelmsford have been single-family dwellings. In the early periods of growth, single-family homes accounted for a smaller percentage of the total homes being built. However, this is because far fewer homes were being built as a whole. During the peak of housing construction in the 1950s and 1960s, single-family home construction accounted for more than 99% of all homes being built—a trend that continued through the 1970s, 1980s, and 1990s. From 2000 to 2008, the number of single-family homes represented only 98% of all the new housing structures. Prior to this period, the pre-1950 period saw the greatest percentage of multi-family housing development in Chelmsford.

By 1950, 82% of the present total two-family housing stock, 91% of the three-family housing, and 69% of the total apartment building stock (4 or more units) had been constructed. Since 1950, thirty-nine (39) new two-family homes, two (2) three-family homes, and eleven (11) apartment buildings have been built, compared to the 7,247 single-family houses constructed during the same time period. Additionally, sixty-six (66) parcels have been developed into condominiums.

Table 5.2 below further examines residential properties by assessing the number of parcels dedicated to each residential land use. These numbers are higher than those listed in the previous tables and figures because, in some instances, multiple parcels are combined into one address/property.

TABLE 5.2
RESIDENTIAL PROPERTIES BY LAND USE

Land Use	Number of Parcels	Percent of Total Parcels	Total Acreage	Average Acreage
Total Residential Parcels	9,361	100%	7,864	2.3
Single-Family	9,019	96%	7,193	.8
Two-Family	215	2.3%	126	.6
Three-Family	22	.23%	39	1.8
Condominiums	66	.7%	401	6.1
4-8 Unit Buildings	26	.27%	10	.4
8 or more Unit Buildings	10	.1%	54	5.4
Manufactured Homes	1	.01%	38	38
Rooming and Boarding Houses	2	.02%	2	1

Source: Appraisal Vision, Chelmsford Assessor's Database as of December 31, 2008.

According to the FY 2008 assessor's database, 96% of the 9,361 parcels with a residential land use were dedicated to single-family housing. Two-family housing comprised an additional 2.3%, while each of the remaining residential land uses comprised less than 1% of the total number of residential properties. In terms of acreage and average lot sizes, single-family properties amounted to 7,193 acres, or 96% of the 7,864 acres of land used for residential uses. There are 2,587 condo units spread across the sixty-six (66) parcels.

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MAP 14: AGE OF HOUSING STOCK

Size and Condition of Housing Units

Although the vast majority of housing units in Chelmsford are traditional single-family homes, there are a number of multi-family homes, apartment buildings, and condominiums, as well. This section examines several characteristics of the local housing stock, including land and living areas, bedroom and bathroom characteristics, and appraised property values.

Single-Family Housing Units

Historic homes, particularly those built before 1800, have assessed building and total values that are closer to the assessed values of homes built after 1970. These similarly appraised values are reflective of the average lot sizes and average living areas of the homes built during these periods. For example, single-family homes built before 1900 have an average lot size of 1.03 acres, an average living space of 2,079 square feet, and an average total appraised value of \$362,211. Similarly, single-family homes built in the four decades since 1970 have average lot sizes equal to or greater than one acre, and average living spaces ranging from 1,837 square feet to 2,758 square feet. The average total values for single-family homes for each of these four decades were \$393,085, \$444,020, \$451,402, and \$554,723 respectively. The largest single-family homes were built between 2000 and 2008 with an average living space of 2,758 square feet, including 3.4 bedrooms and 2.1 bathrooms, and an average total assessed value of \$554,723 in FY 2008.



Traditional single-family home built in 1877 and located at 142 School Street in western Chelmsford. (Source: Chelmsford Historical Commission)

Conversely, single-family homes built between 1900 and 1949, and 1950 and 1969, are significantly smaller, with average lot sizes of .66 and .68 acres and average living spaces of 1,562 square feet and 1,837 square feet respectively. Correspondingly, their average appraised values are lower, with homes between 1900 and 1949 valued at \$306,708 and homes built between 1950 and 1969 valued at \$341,928. These appraisals are detailed in Table 5.3 below.

**TABLE 5.3
CHARACTERISTICS OF SINGLE-FAMILY HOMES BY AGE OF HOUSING UNIT**

Period	Properties	Lot Area (Acres)*	Land Value*	Building Value*	Total Value*
1656- 1899	332	1.03	\$191,578	\$170,633	\$362,211
1900-1949	1,441	.66	\$178,823	\$127,885	\$306,708

**TABLE 5.3
CHARACTERISTICS OF SINGLE-FAMILY HOMES BY AGE OF HOUSING UNIT**

Period	Properties	Lot Area (Acres)*	Land Value*	Building Value*	Total Value*
1950-1969	5,038	.68	\$195,935	\$145,993	\$341,928
1970-1979	808	1	\$204,433	\$188,650	\$393,085
1980-1989	631	1.2	\$209,594	\$234,426	\$444,020
1990-1999	574	1.06	\$195,385	\$256,017	\$451,402
2000-2008	196	1.13	\$203,524	\$351,119	\$554,723
Period	Properties	Living Area (sq ft)*	Number of Bedrooms*	Number of Bathrooms*	Number of Stories*
1656- 1899	332	2,079	3.5	1.6	1.8
1900- 1949	1,441	1,559	3.0	1.3	1.6
1950-1969	5,038	1,562	3.3	1.5	1.3
1970-1979	808	1,837	3.5	1.7	1.5
1980-1989	631	2,222	3.6	2.0	1.8
1990-1999	574	2,268	3.6	2.0	1.9
2000-2008	196	2,758	3.4	2.1	2.0

Source: Appraisal Vision, Chelmsford Assessor’s Database as of December 31, 2008.

*Denotes an average of all single-family properties.

Two-Family Housing Units

Tables 5.4 and 5.5 on the following page summarize the characteristics of two-family homes in Town. According to the FY 2008 assessor’s database, there are 214 two-family structures dating back to the turn of the 18th century. Presumably, a portion of these houses began as single-family homes and were converted into multi-family dwellings at a later date.

The tables on the following page show that two-family housing development peaked between 1900 and 1949, when one hundred three (103) properties were developed. However, the major activity occurred between 1900 and 1929 and then dropped significantly during the Great Depression and World War II. Between 1950 and 1969, twenty-six (26) properties were developed. Since 1970, only thirteen (13) properties have been developed for two-family housing units, representing less than one percent of single-family development since 1970 (2,209 properties). Table 5.4 on the following page provides information on the properties, lot areas and land, building and total values.



Historic two-family home located at 46-48 Littleton Road. (Source: Chelmsford Historical Commission)

**TABLE 5.4
CHARACTERISTICS OF TWO-FAMILY HOMES BY AGE OF HOUSING UNIT**

Period	Properties	Lot Area*	Land Value*	Building Value*	Total Value*
1700- 1899	72	.67	\$181,397	\$175,387	\$356,785
1900- 1949	103	.54	\$170,966	\$159,014	\$326,627
1950-1969	26	.56	\$185,088	\$186,300	\$371,388
1970-1979	7	.56	\$187,657	\$178,057	\$365,714
1980-1989	4	.4	\$176,750	\$188,125	\$364,875
1990-1999	1	.86	\$200,700	\$305,700	\$506,400
2000-2008	1	.65	\$183,300	\$272,800	\$456,100

Source: Appraisal Vision, Chelmsford Assessor's Database as of December 31, 2008.

*Denotes an average of all two-family properties

Table 5.5 below examines some of the trends in living area and numbers of bedrooms and bathrooms for two-family homes.

**TABLE 5.5
CHARACTERISTICS OF TWO-FAMILY HOMES BY AGE OF HOUSING UNIT**

Period	Properties	Living Area (sq ft)*	Square Feet/Unit*	Number of Bedrooms*	Number of Bathrooms
1700- 1899	72	2,454	1,227	4.5	2.2
1900- 1949	103	2,252	1,126	4.3	2.1
1950-1969	26	2,225	1,112.5	4.8	2
1970-1979	7	1,945	972.5	4.9	2.6
1980-1989	4	2,305	1,152.5	3.8	2.8
1990-1999	1	3,222	1,611	5	4
2000-2008	1	2,961	1,480.5	5	3

Source: Appraisal Vision, Chelmsford Assessor's Database as of December 31, 2008.

*Denotes an average of all two-family properties

Overall, the average lot size for two-family homes has not changed dramatically, ranging between .4 and .71 acres. During the period between 1990 and 2000, the average lot size rose from .4 acre to .86 acre, and decreased to an average of .65 acres following the turn of the century. Similarly, the average living area and the average number of bedrooms and bathrooms have remained consistent over time, with average living area ranging between 1,945 square feet (1970-1979) and 3,222 square feet (1990-1999), and the average number of bedrooms ranging between 3.8 and 5.

Three-Family Housing Units

According to Appraisal Vision's database, there are only sixteen (16) three-family homes in Chelmsford. Twelve of the houses were built during the 20th century. Four additional properties were developed between 1900 and 1969, but there has not been a three-family property developed since 1970. These trends are reflected in Table 5.6 on the following page.

**TABLE 5.6
CHARACTERISTICS OF THREE-FAMILY HOMES BY AGE OF HOUSING UNIT**

Period	Properties	Lot Area (Acres)*	Land Value*	Building Value*	Total Value*
1656- 1899	12	2.3	\$214,140	\$224,850	\$438,990
1900-1969	4	1.2	\$198,144	\$154,522	\$352,667
Period	Properties	Living Area (sq ft)*	Square Feet/Unit*	Number of Bedrooms*	Number of Bathrooms
1656- 1899	12	3,215	1,072	5.4	3.1
1900-1969	4	2,410	803	4.6	3.1

Source: Appraisal Vision, Chelmsford Assessor's Database as of December 31, 2008.

*Denotes an average of all three-family properties.

Two of the three-family properties in Chelmsford are significant in size - one being 11.2 acres and the other 9.9 acres. The town was not as built out during the time period when these homes were constructed, so these larger projects could be accommodated. Three-bedroom homes built prior to 1900 have an average unit size of 1,071 square feet, while homes built during the 20th century have an average unit size of 803 square feet. Also, structures built during these time periods have an average of 4.6 and 5.7 bedrooms, and 3.1 bathrooms.

Apartment Buildings

Appraisal Vision's parcel database for Chelmsford includes twenty-one properties developed as apartment buildings with four or more units. Table 5.7 below reveals that the period between 1900 and 1949 saw the greatest amount of apartment development, when ten (10) properties were developed. Since 1950, four or fewer apartment buildings have been constructed per decade.

**TABLE 5.7
CHARACTERISTICS OF APARTMENT BUILDINGS BY AGE OF HOUSING UNIT**

Period	Parcels	Number of Units*	Land Value*	Building Value*	Total Value*	Living Area (sq ft)*	Square Feet/Unit
1700-1899	4	3	.41	\$264,186	\$240,429	\$504,614	4,407
1900-1949	6	4.7	.28	\$253,789	\$278,822	\$532,611	4,463
1950-1969	4	14	2.4	\$1,243,000	\$1,748,575	\$2,991,575	31,004
1970-1979	2	22	4.4	\$755,200	\$857,900	\$1,613,100	16,825
1980-1989	2	13	11.2	\$2,828,500	\$5,270,250	\$8,078,750	15,807
1990-1999	0	0	0	0	0	0	0
2000-2008	3	29	5	\$2,632,633	\$10,041,667	\$13,043,300	28,361

Source: Appraisal Vision, Chelmsford Assessor's Database as of December 31, 2008.

*Denotes an average of all apartment buildings.

Many of the older structures have been converted into apartments over time, whereas the properties developed after 1950 remained larger, apartment-complex style housing. This trend is reflected in the size and value statistics for apartment properties listed in Table 5.7. Apartment

buildings constructed prior to 1900 have an average lot size of .41 acre. The average total living area for apartment buildings constructed prior to 1900 and between 1900 and 1949 was 4,407 square feet and 4,463 square feet respectively.



Four-unit apartment building built in 1880 and located at 144 Gorham Street. (Source: Pictometry International, 2008)

square feet to 2,215 square feet. Overtime, the scale of apartment buildings has increased, while architectural design elements have become less important, as seen in many of the newer apartment buildings today.

After 1950, apartment building size increased significantly. The average lot size since 1950 ranged from 2.4 to 11.2 acres, while the average number of units increased from thirteen (13) to twenty-nine (29) per property. Additionally, the average gross building size increased by more than seven times between the periods of 1900-1949 and 1950-1969, and has continued to grow since then. Despite the increase in average gross building and living space, however, the average square feet per unit remained more or less consistent, ranging from 646

Occupancy, Tenure, and Vacancy Rates

This section analyzes trends in housing occupancy, ownership and rental tenure, vacancy rates, and housing turnover. Where appropriate, Chelmsford's statistics are compared to other communities in the NMCOC region.

Chelmsford has historically had an owner-occupied housing stock. In 1990, the U.S. Census Bureau reported that there were 11,453 occupied housing units in Chelmsford, as shown in Table 5.8 on the following page. Approximately 82% (10,743 units) were owner-occupied, while nearly 18% (2,069 units) were renter-occupied. An additional 362 units (3.2%) were vacant. Nearly twenty years later in 2008, 2,092 new housing units had been added to the local housing stock, according to the 2006-2008 *American Community Survey*. The owner to renter ratio had changed little, however, with approximately 82.1% (11,117 units) of housing units occupied by homeowners and 15.1% (2,049 units) occupied by renters. Additionally, the vacancy rate, which had dropped from 3.2% (362 units) in 1990 to 1.7% (213 units) in 2000, increased again by 2008, representing 3% of the total housing stock (an increase of 379 vacant units).

TABLE 5.8
HOUSING TENURE AND VACANCY IN CHELMSFORD, 1990-2008

Tenure Status	1990		2000		2008	
	Number of Units	Percent of Total	Number of Units	Percent of Total	Number of Units	Percent of Total
Owner Occupied	9,416	82.2%	10,743	83.9%	11,117	82.1%
Renter Occupied	2,037	17.8%	2,069	16.1%	2,049	15.1%
Vacant	362	3.2%	213	1.7%	379	3.0%
Total Occupied Housing Units	11,453	100%	12,812	100%	13,545	100%

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

In assessing how Chelmsford compares with the other communities in the Greater Lowell region, one must look at 2007 data, since Pepperell, Dunstable and Tyngsborough were not included in the 2006-2008 American Community Survey. When compared to these communities, Chelmsford had the third-highest total number of housing units in 2007, trailing the Town of Billerica (13,678 units) and the City of Lowell (39,911 units). Moreover, Chelmsford had 12,935 occupied housing units with a vacancy rate of 3.6%. Compared to other communities in the region, Chelmsford had the fourth highest housing vacancy rate in 2007. Only the City of Lowell (7.4%) and the towns of Pepperell (6.5%) and Billerica (4.1%) had higher vacancy rates. Chelmsford's vacancy rate was lower than the region as a whole (4.9%), and vacancies occurred exclusively within the rental market. These figures are illustrated in Table 5.9 below.

Table 5.9 below reveals that among occupied housing units, Chelmsford had the sixth highest owner- occupancy rate (83.1% of occupied units) and the third highest renter-occupancy rate (16.9% of occupied units) in 2007. The towns of Billerica (87.4% owner-occupied), Dunstable (93.7%), Tewksbury (90%), and Westford (93.9%) had higher owner-occupancy levels than Chelmsford.

TABLE 5.9
HOUSING TENURE AND VACANCY RATES IN NMCOG COMMUNITIES, 2007

Community	Total	Total Occupied	Owner Occupied		Renter Occupied		Vacant Units	
	Housing Units	Housing Units	Number	Percent	Number	Percent	Number	Percent
Billerica	13,678	13,114	11,467	87.4%	1,647	12.6%	564	4.1%
Chelmsford	13,424	12,935	10,747	83.1%	2,188	16.9%	489	3.6%
Dracut	10,899	10,528	8,688	82.5%	1,840	17.5%	371	3.4%
Dunstable*	1,182	1,150	1,077	93.7%	73	6.3%	32	2.9%
Lowell	39,911	36,943	17,813	48.2%	19,130	51.8%	2,968	7.4%
Pepperell*	4,319	4,037	3,245	80.4%	792	19.6%	282	6.5%
Tewksbury	10,631	10,346	9,316	90%	1,030	10%	285	2.7%
Tyngsborough*	3,975	3,871	3,295	85.1%	576	14.9%	104	2.6%
Westford	7,512	7,446	6,991	93.9%	455	6.1%	66	0.9%
NMCOG Region	105,458	100,370	72,639	72.4%	27,731	27.6%	5,161	4.9%

Source: American Community Survey, 2005-2007; Claritas, Inc* for Dunstable, Pepperell and Tyngsborough.

Table 5.10 below examines housing tenure by the number of units in a structure in 2000 and 2008. According to this data, the number of homeowners and renters living in single-family detached units increased between 2000 and 2008 by 1.2% and 2.2% respectively. However, the number of owners and renters living in attached single-family homes decreased during the same time period by 11.3% and 55.2% respectively.

While the number of homeowners living in two-unit structures (79.4%) and three- or four-unit structures (70.2%) increased significantly between 2000 and 2008, the number of renters in each of these housing types decreased by 26.2% for two-unit structures and 62% for 3- or 4-unit structures. For those structures with 5-9 units, the number of homeowners declined by 25.8% and the number of renters decreased by 10.6% between 2000 and 2008.

Due partially to the increase in the construction of condominiums and larger apartment communities, the number of owner and renter households living in structures with 10 or more units increased in every housing type category. These changes are summarized in Table 5.10.

TABLE 5.10
HOUSING TENURE BY NUMBER OF UNITS IN STRUCTURE: 2000 AND 2008

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

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

Housing Turnover

In assessing the housing turnover in a community, it is important to compare the year that householders moved into their home. Table 5.11 below compares the year that Chelmsford householders moved into their current home with similar data for neighboring communities in the Greater Lowell region. Although this data does not identify households that have moved within the Town (and therefore have been residents longer than they have owned their current home), it is useful for understanding how long households have been established in Chelmsford.

According to the *American Community Survey*, Chelmsford has a diverse mix of both long time and newer residents. Approximately 10% of households (1,321) moved to their house prior to 1970, while 9.6% moved between 1970 and 1979. Additionally, 15.4% of residents moved to their current household between 1980 and 1989 and 22.8% moved between 1990 and 1999. In other words, 7,606 Chelmsford householders—58% of total households in 2008-- moved to their current home more than nine years ago, indicating that Chelmsford is a stable and mature community. The remaining 5,560 households (42%) have moved into their homes since 2000. Approximately 54.4% of these newer households (3,029) moved into their current home in the first half of the decade, while the remaining 45.5% (2,531 households) moved since 2005.

Compared to other communities in the region, Chelmsford had the fourth highest proportion of households who had moved to their home prior to 1970 (10%), followed by Lowell (7%) and Westford (6.2%). As with many other suburban communities in the region, a significant number of households moved to Chelmsford in the 1990s and 2000s. These statistics point to a diverse mix of households living in Chelmsford, including older, long-time residents, middle-aged households and families, and families who have recently settled in Town. Understanding demographic trends such as these is important in understanding the types and size of housing that will be needed when developing specific housing goals.

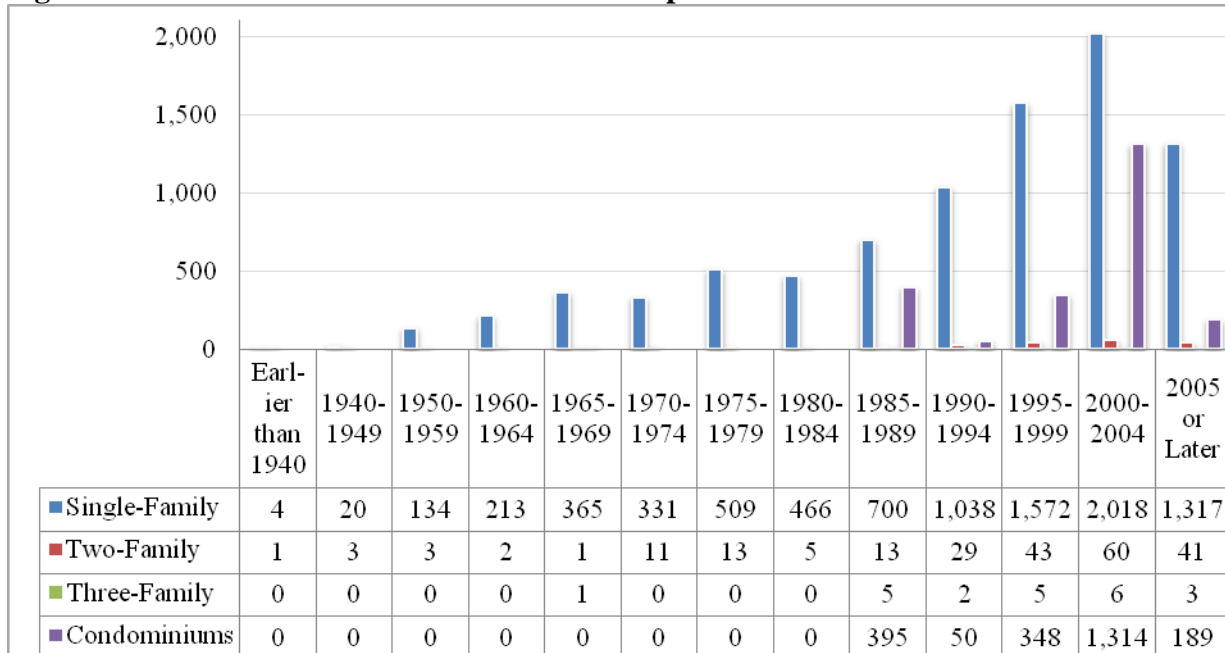
**TABLE 5.11
YEAR HOUSEHOLD MOVED INTO CURRENT HOME BY COMMUNITY**

	Billerica		Chelmsford		Dracut		Lowell		Tewksbury		Westford	
	#	%	#	%	#	%	#	%	#	%	#	%
Occupied housing units	13,308	100	13,116	100	10,615	100	36,463	100	10,448	100	7,368	100
2005 or later	2,144	16.1	2,531	19.2	1,957	18.4	11,996	32.9	1,448	14.2	1,129	15.3
2000 to 2004	2,601	19.5	3,029	23.0	2,480	23.4	9,524	26.1	2,317	22.2	1,782	24.2
1990 to 1999	3,318	24.9	2,997	22.8	2,637	24.8	7,239	19.9	3,027	29.0	2,240	30.4
1980 to 1989	1,938	14.6	2,023	15.4	1,477	13.9	3,194	8.8	1,553	14.9	1,090	14.8
1970 to 1979	1,841	13.8	1,265	9.6	758	7.1	1,952	5.4	811	7.8	672	9.1
1969 or earlier	1,466	11.0	1,321	10.0	1,306	12.3	2,558	7.0	1,252	12.0	455	6.2

Source: *American Community Survey, 2006-2008*

Figure 5.2 on the following page uses Appraisal Vision’s assessor database to determine the most recent year of sale for residential properties by housing type. The information is consistent with the American Community Survey’s data related to the period in which residents moved into their homes. A total of 944 homes had a sales date preceding 1970, while 864 were sold in the 1970s, 1,579 in the 1980s, 3,087 in the 1990s, and 4,948 since 2000.

Figure 5.2: Last Year of Sale for Residential Properties in Chelmsford



Source: Appraisal Vision Chelmsford Assessor’s Database as of December 31, 2008.

Historically, single-family homes dominated the local sales market, but two- and three-family homes and condominium sales picked up momentum in the second half of the 1980s. While single-family home sales made up 99% of sales (466 out of 471 total sales) between 1980 and 1984, single-family home sales only comprised 59.4% of all sales (2,108 out of 3,398 sales) twenty years later. Condominium sales made up the second largest share of the sales market during this period, with 1,314 units, or 38.7% of total sales. Two- and three-family homes made up an additional 1.8% and .2% of total sales respectively.

Residential Property Tax Affordability

Table 5.12 on the following page shows how affordable Chelmsford’s residential tax rates are relative to other communities in the region for 2007. Affordability is determined in two ways: by calculating per capita taxes levied as a percent of per capita income and by calculating the average single-family tax bill as a percent of median household income.

Chelmsford’s estimated total population in 2007 was 32,443 residents (the third highest in the region), and its per capita income was \$39,149 (the second highest in the region). That year, the Town collected a total of \$55,417,891 in residential property taxes, or \$1,708 per capita. Per capita taxes as a percent of per capita income equaled 4.4%-- the third highest rate in the region behind Westford (4.9%) and Dunstable (5.3%). The remaining six communities had residential levies of between 2.9% and 3.8% of per capita income. In other words, in terms of per capita

expenses, Chelmsford fell within the bottom third tier of tax affordability, with six of nine communities considered to have more affordable residential property taxes in 2007.

**TABLE 5.12
INDICATORS OF RESIDENTIAL PROPERTY TAX AFFORDABILITY**

Community	Total Population	Total Residential Taxes Levied	Per Capita Income in 2007	Per Capita Taxes Levied/ Per Capita Income	Average Annual Tax Bill	Median Household Income in 2007	Average Single-Family Tax Bill/ Median Household Income
Billerica	39,738	\$47,469,716	\$31,018	3.6%	\$3,788	\$83,531	4.5%
Chelmsford	32,443	\$55,417,891	\$39,149	4.4%	\$4,966	\$87,252	6.0%
Dracut	28,735	\$28,680,525	\$30,958	3.2%	\$3,092	\$72,348	4.3%
Dunstable	2,829	\$5,665,516	\$37,943	5.3%	\$5,058	\$100,161	5.0%
Lowell	105,167	\$65,390,730	\$21,780	2.9%	\$2,858	\$47,337	6.0%
Pepperell	11,142	\$12,216,475	\$34,422	3.2%	\$3,412	\$80,490	4.2%
Tewksbury	28,851	\$35,082,931	\$32,293	3.8%	\$3,742	\$85,115	4.4%
Tyngsborough	11,081	\$12,099,744	\$34,681	3.1%	\$4,275	\$85,785	5.0%
Westford	20,754	\$44,341,929	\$43,304	4.9%	\$6,161	\$113,160	5.4%

Source: American Community Survey, 2005-2007; Claritas, Inc.; Massachusetts Department of Revenue's Division of Local Services.

In terms of calculating affordability of the average single-family tax bill as a percent of median household income, Chelmsford and the City of Lowell had the highest percentage in the region. In both communities, the average single-family tax bill accounted for 6% of median household income. The seven remaining communities in the region had average single-family tax bills between 4.2% and 5.4% of their respective median household incomes.

HOUSING DEVELOPMENT AND SALES TRENDS

This section examines trends in new housing development in Chelmsford as well as trends in sales for the existing housing stock. In the first section, residential development in Chelmsford over the past decade is compared to residential development in other communities across the Greater Lowell region. In the second section, an examination of the total number of sales and median selling prices for homes over the past twenty years is offered. This is followed by a discussion of current residential zoning requirements in Chelmsford. In the fourth and fifth sections, respectively, comprehensive permits and infrastructure limitations are discussed.

New Residential Development

Table 5.13 on the following page shows the trends in new residential development in Chelmsford between 2000 and 2008 by measuring the number of residential building permits by housing

type, that have been issued during the nine -year time period. According to this data, which was provided by MassBenchmarks, there were 431 residential building permits, encompassing 773 housing units and totaling \$99,902,204, issued between 2000 and 2008. Single-family homes accounted for approximately 96.3% of all permits issued (415), 71.4% of fees rendered (\$71,320,169), and 53.7% of the total number of units permitted. Buildings with five or more units made up the second largest percentage of total permits issued, accounting for 1.6% of permits and 44.9% of units. Two- and three-family housing development over the past decade has been minimal, with only two building permits issued for each housing type.

TABLE 5.13
RESIDENTIAL BUILDING PERMITS ISSUED BY HOUSING TYPE (2000 – 2008)

Year	Single-Family Units	Single-Family Valuation	Two- Family Buildings	Two- Family Units	Two-Family Valuation
2008	12	\$2,510,000	-	-	-
2007	23	\$4,307,000	-	-	-
2006	65	\$10,789,959	1	2	\$302,400
2005	64	\$10,683,000	-	-	-
2004	109	\$17,207,060	1	2	\$200,000
2003	57	\$10,608,000	-	-	-
2002	26	\$5,740,000	-	-	-
2001	30	\$4,989,650	-	-	-
2000	29	\$4,485,500	-	-	-
Year	3 + 4 Family Buildings	3 + 4 Family Units	3 + 4 Family Valuation	5 + Family Buildings	5 + Family Units
2008	-	-	-	-	-
2007	-	-	-	-	-
2006	2	7	\$1,058,400	4	108
2005	-	-	-	-	-
2004	-	-	-	1	24
2003	-	-	-	2	31
2002	-	-	-	3	144
2001	-	-	-	1	24
2000	-	-	-	1	16

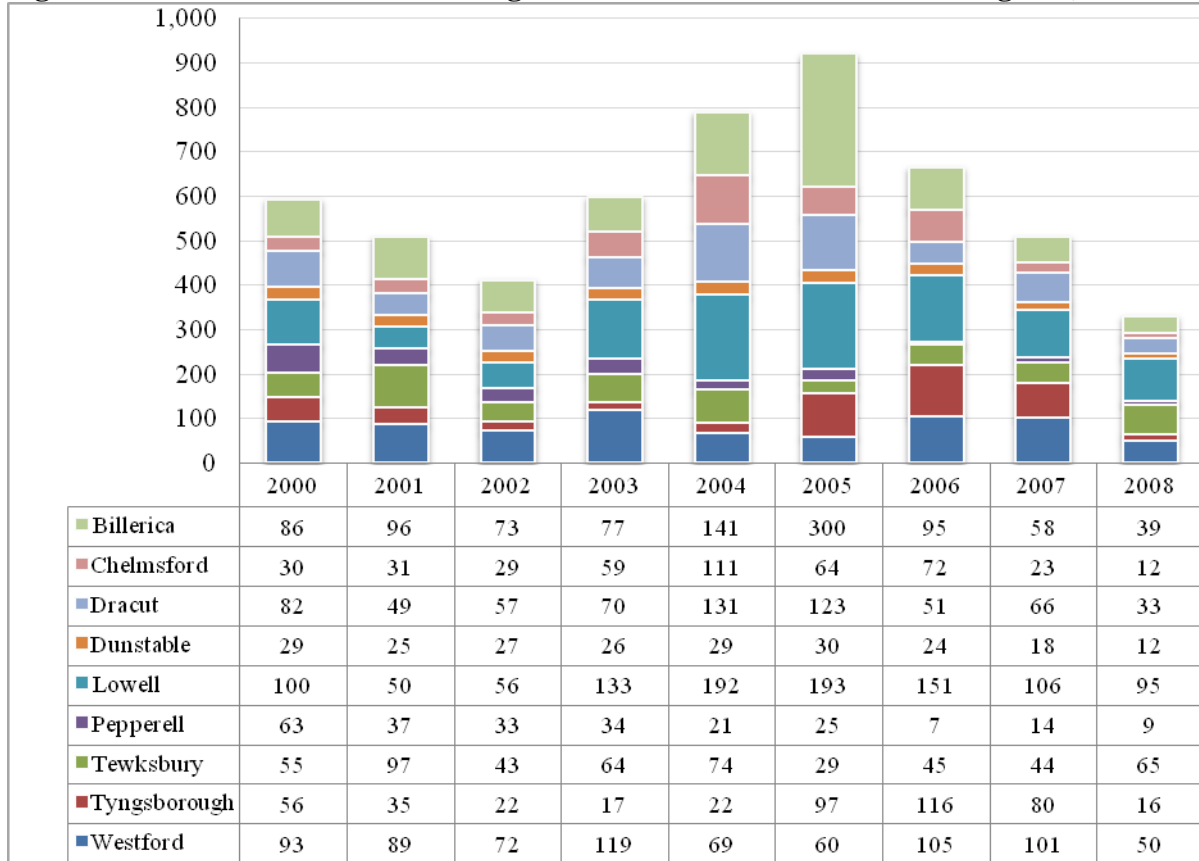
Source: MassBenchmarks as of December 31, 2008.

As shown in Table 5.13, there was a great deal of housing activity in 2006 with sixty-five (65) single-family permits, one (1) two-family permit, two (2) three- or four-family permits and four (4) 5 + family permits issued. This new residential development, valued at \$23,150,759, accounted for 16.7% (72) of all residential permits issued and approximately 23.4% (181) of the total number of units permitted between 2000 and 2008.

Since 2006, however, new residential development has steadily declined. In 2007, only twenty-three single-family home permits were issued; while in 2008, only twelve single-family permits were issued. In other words, the total number of permits issued declined by 68% between 2006 and 2007, and an additional 48% between 2007 and 2008. This trend corresponds to the overall decline in the housing and construction markets over the past three years.

Figure 5.3 compares the total number of residential building permits issued in Chelmsford between 2000 and 2008 to the total number of permits issued in neighboring communities for the same period.

Figure 5.3: Total Residential Building Permits Issued in the NMCOG Region (2000-2008)

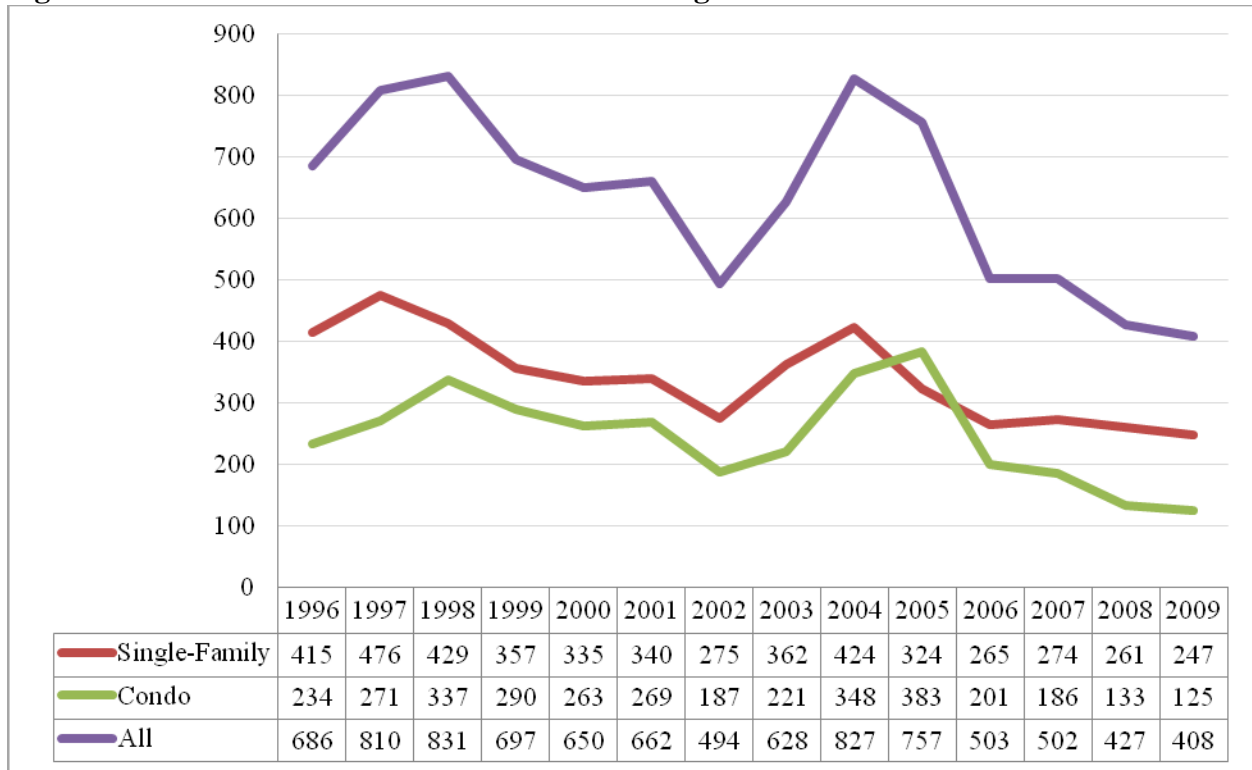


Source: MassBenchmarks as of December 31, 2008.

Number of Sales

Figure 5.4 on the following page compares the total number of single-family homes, condominiums, and all residential sales made in Chelmsford between January 1996 and December 2009.

Figure 5.4: Home Sales in Chelmsford: 1996 through 2009



Source: The Warren Group as of December 31, 2009.

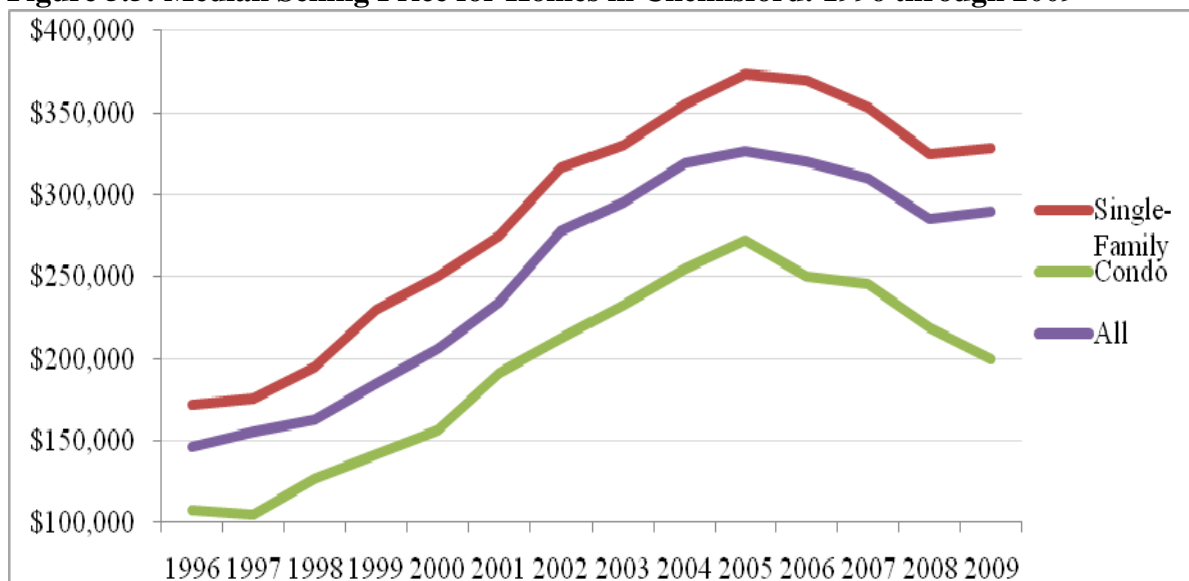
Between 1996 and 1998, the total number of home sales increased. However, the total number of single-family and condo sales dropped the following year, and continued to decline annually until 2002. By 2002, single-family sales had decreased from their 1998 levels by 40.9%, while condo sales decreased by 19.8% for the same period, thus resulting in a decline in “all” sales by 59.5%. Over the next two years, home sales began to recover from the economic downturn in the early 2000s, and by 2004 sales had returned to pre-2000 levels. During the second half of this decade, however, single-family home and condo sales decreased significantly. Home sales in Chelmsford have been declining since 2005, and in 2009, the total number of single-family home (247) and condo sales (125) reached a fourteen year record low.

Although residential sales in 2009 were the lowest since 1996, the total number of sales was actually higher than initially expected. Due to the recovering housing industry and the utilization of federal financial incentives, such as the Federal First Time Homebuyers Tax Credit, home sales in Chelmsford began to increase in the second half of 2009. If you compare the sales figures between July 2008 and July 2009, there was an overall decline in the sale of single-family homes (7.8%), condo sales (36.8%) and total sales (18.3%). However, by the end of the year, the year-to-date comparisons between 2008 and 2009 showed a smaller decrease of 5.4% for single-family houses, 6% for condos and 4.4% for “all” sales, reflecting an expansion of the housing market between August 1st and December 31st.

Median Selling Price

Figure 5.5 below illustrates the changes in the median selling price for single-family homes, condos, and “all sales” in Chelmsford since 1996. According to the Warren Group, the median selling price for each of these categories rose steadily between 1996 and 2005, even though there was a decline in the number of sales between 1998 and 2002. When the selling price for homes in Chelmsford peaked in 2005, single-family homes had a median selling price of \$373,700, the median selling price for condos was \$ 272,000 and “all sales” had a median selling price of \$327,000. Compared to the median selling prices in 1996, the cost of a single-family home in 2005 was 117% higher, condos were 124% more expensive and “all sales” were 153% higher.

Figure 5.5: Median Selling Price for Homes in Chelmsford: 1996 through 2009



Source: The Warren Group as of December 31, 2009.

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

Zoning

Approximately 73% of the Town is zoned for residential use, with 65% of the Town zoned specifically for single-family residences. Chelmsford has four residential zones, all of which allow single-family housing. Two-family homes are allowed only in the Residential C (RC) and Residential Multi-Family (RM) districts. Multifamily units are allowed in the RM district and the Center Village (CV) district only by Planning Board special permit. Additional information is included in the Land Use and Zoning section.

Comprehensive Permits

The Massachusetts Comprehensive Permit Law (Chapter 40B of the Massachusetts General Laws), enacted in 1969, was 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”. The Commonwealth has established a 10% affordable housing goal (10% of total year round housing units) for every community. These housing units must have public subsidies and have at least a fifteen-year affordability restriction for rental units and thirty-year affordability restriction for ownership units. Currently, the Massachusetts Department of Housing and Community Development (DHCD), which oversees this program, utilizes data from the 2000 U.S. Census. DHCD will be updating the affordable housing goals for each community once the 2010 U.S. Census is released.

Affordable housing units have been developed to serve low- and moderate-income individuals and families that meet affordability thresholds calculated annually by the U.S. Department of Housing and Urban Development (HUD). These thresholds, which are based on a combination of household income and the total number of individuals living in a given household, are calculated primarily on a regional basis. In the case of Chelmsford, affordability thresholds are based on household incomes in the Lowell Metropolitan Fair Market Rent (FMR) Area. Table 5.14 below summarizes the current adjusted household income limits used to determine eligibility for affordable housing in the Greater Lowell region, which were effective as of April 2009.

TABLE 5.14
ADJUSTED INCOME LIMITS BY HOUSEHOLD SIZE, LOWELL METRO FMR AREA, 2009

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

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

According to the Chelmsford Housing Authority, notwithstanding the public perception that Chelmsford is a fairly wealthy community, there are very low-income (0-30% of median income), low-income (31-50% of median income) and moderate income (51-80%) families and individuals who qualify for affordable housing. As outlined in the June 2005 Affordable Housing Plan, 949 households or 7.4% of all households in 2000 qualified as very low-income. Similarly, 931 households or 7.3% of all households met the income qualifications for low-

income and an additional 1,522 households or 12% of all households were moderate income households. In other words, 26.7% of all households (3,402) living in Chelmsford in 2000 qualified for affordable housing based on their total household income. Although the income thresholds outlined on the previous page in Table 5.13 are higher than those established in 2000, it can be assumed that more than a quarter of the households in Chelmsford today would qualify for affordable housing based on HUD's income limits for 2009.

In terms of the actual number of subsidized housing units in the Town of Chelmsford and the Greater Lowell region, Table 5.15 below shows the changes in the total number of affordable housing units for Chelmsford and the region from April 2002 to September 2009. These figures are part of the Subsidized Housing Inventory (SHI) that DHCD maintains in order to determine how well each community has done in meeting its 10% affordable housing goal. The locations of these subsidized housing units are represented on Map 15 on the following page.

TABLE 5.15
SUBSIDIZED HOUSING UNITS IN CHELMSFORD AND NMCOC REGION: 2002-2009

	Year Round Housing Units	10% Housing Goal	Total Subsidized Housing Inventory (SHI) Units		Percent SHI Units	
			April 2002	September 2009	April 2002	September 2009
Billerica	13,055	1,306	216	1,186	1.7	9.1
Chelmsford	12,981	1,298	481	919	3.7	7.1
Dracut	10,597	1,060	279	588	2.6	5.5
Dunstable	933	93	0	0	0	0
Lowell	39,381	3,938	5,312	5,212	13.5	13.2
Pepperell	3,905	391	117	122	3.0	3.1
Tewksbury	10,125	1,013	410	519	4.1	5.1
Tyngsborough	3,784	378	116	194	3.1	5.1
Westford	6,877	688	132	636	1.9	9.2
NMCOG Region	101,638	10,164	7,063	9,376	6.9	9.2

Source: Massachusetts Department of Housing and Community Development as of September 29, 2009.

Between 2002 and 2009, the number of subsidized housing units in Chelmsford nearly doubled, from 481 units in 2002 to 919 units in 2009. Based upon the increase in the number of subsidized units, Chelmsford attained an affordable housing level of 7.1% by September 2009. Subsidized housing units across the region grew by 32.7% between April 2002 and September 2009, with

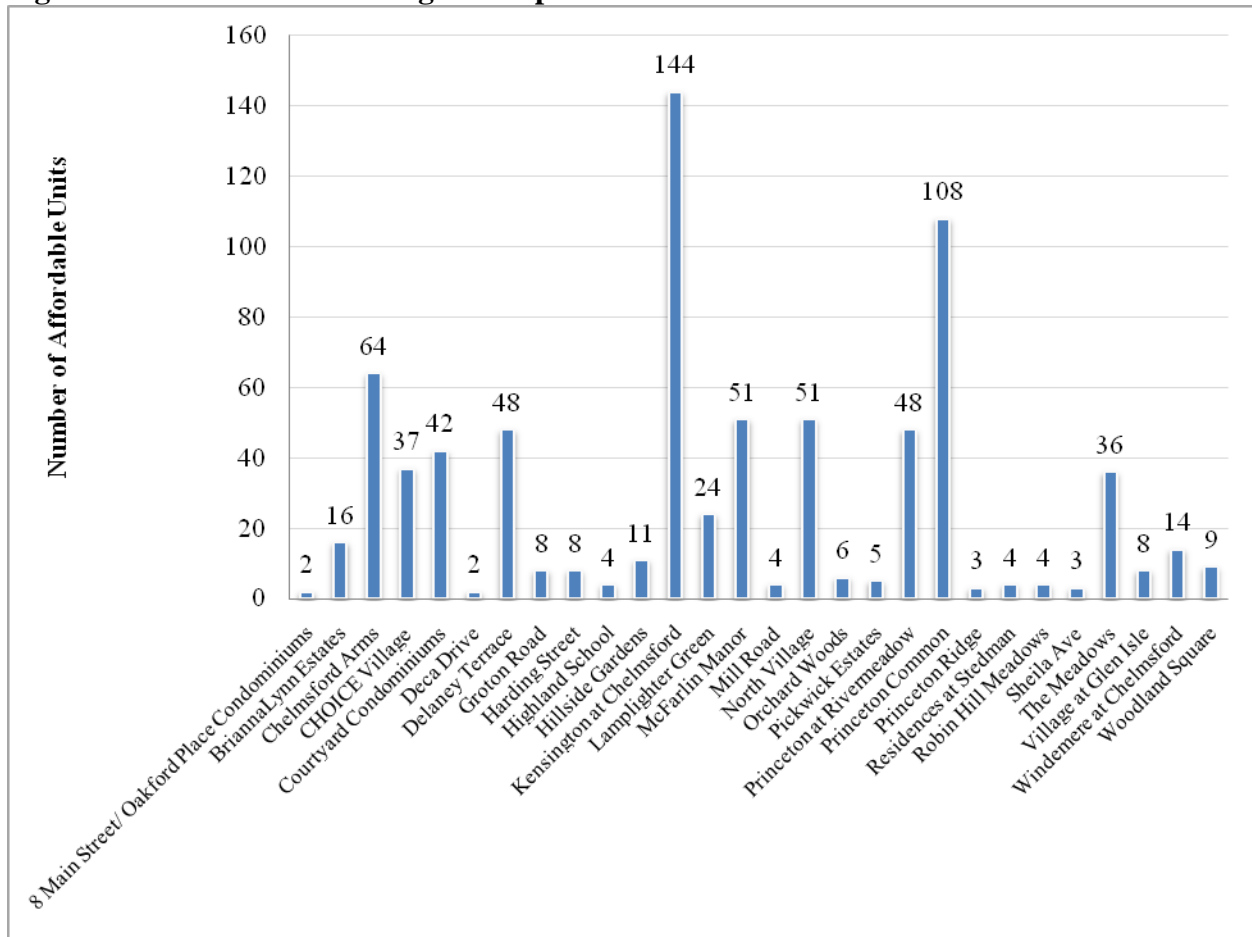
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MAP 15: SUBSIDIZED HOUSING

increases in every community except Lowell (100 unit decrease) and Dunstable (no affordable units). With these changes in the subsidized housing inventory, the region increased its affordable housing level from 6.9% in 2002 to 9.2% in 2009. Chelmsford is within 379 units of attaining its 10% goal, based upon the 2000 U.S. Census, but it will need to increase this number based upon the revised year round housing unit number in the 2010 U.S. Census.

Figure 5.6 below identifies the twenty-eight (28) affordable housing developments in Chelmsford with the number of affordable housing units in each development. This list includes single-family and townhouse ownership units and rental units developed by private developers, as well as units constructed and managed by the Chelmsford Housing Authority and the Massachusetts Department of Mental Health.

Figure 5.6: Affordable Housing Developments in Chelmsford



Source: Massachusetts Department of Housing and Community Development; Chelmsford Housing Authority

Table 5.16 below provides a summary of the Chapter 40B proposals that were submitted and approved in Chelmsford between 2002 and 2008. Fourteen (14) projects were approved during this timeframe, which created an additional 635 units of housing, including 448 affordable housing units. Rental units (388) comprised 61.1% of the total housing units approved. Three projects were restricted to individuals over the age of 55, while various family developments were included in these fourteen projects as well.



A single-family housing development located on Deca Drive added two additional units to the Town's subsidized housing stock. (Source: Pictometry International, 2008)

**TABLE 5.16
CHAPTER 40B DEVELOPMENT PROJECTS IN CHELMSFORD, 2002-2008**

Project Name	Subsidizing Program	Date Letter Issued	Building Type	Total Units	Affordable Units	Rental Units	Ownership Units
Village at Glen Isle	LIP	6/10/2003	Townhouses	32	8	-	32
Amelia Way	LIP	No info	Single-Family	8	2	-	8
CHOICE Center	HSF	11/28/2007	Age Restricted Apartments	37	37	37	-
Hillside Gardens*	LIP	2/8/2008	Townhouses	44	11	-	44
Kensington at Chelmsford	80/20	3/28/2002	Family/ Apartments	144	144	144	-
North Village	HUD 202	2005	Age restricted apartments	51	51	51	-
Princeton at Rivermeadow	ERA (80/20)	7/16/2002	Family Rental	48	48	48	-
Princeton Commons	ERA (80/20)	1/9/2004	Family/ Apartments	108	108	108	-
Princeton Ridge	LIP	9/12/2005	Family Townhouses	9	3	-	9
Robin Hill Meadows	LIP	No info	Single-Family	16	4	-	16
Residence at Stedman	LIP	3/12/2003	Townhouses	16	4	-	16
Orchard Woods	Housing Starts	No info	Family/ Condominiums	30	6	-	30
Windemere at Chelmsford	NEF	7/6/2005	55 and Over/ Condominiums	56	14	-	56
Woodland Square	LIP	No info	No info	36	8	-	36
TOTALS				635	448	388	247

Source: Chelmsford Housing Authority, 2009, Chelmsford Community Development Department, 2010.
Note: Hillside Gardens is not currently listed in DHCD's SHI list.

Infrastructure Limitations Impacting Housing

Although the Town has well developed sewer, water, and road networks, there are some infrastructure barriers to the development of additional housing. For instance, the 66.4 acre Oak Hill site purchased by the Town has access issues, which would need to be addressed in order to be developed for housing and/or open space uses. There are limitations related to the sewer capacity in the Town that would have to be addressed as well. According to the North Chelmsford Water District, there are no current constraints related to water capacity in their service area. Another site with infrastructure limitations (primarily related to road access and potential environmental contamination) is the 30.8-acre former Glenview gravel pit located at 152 Steadman Street.

HOUSING NEEDS

This section outlines the affordable housing needs in Chelmsford by summarizing the changes in the socioeconomic characteristics of Chelmsford households between 2000 and 2008, while also examining changes in per capita income, median household income, median family income, and poverty levels from 2000 to 2008. Additional information related to the 2009 Federal Poverty Guidelines and the characteristics of the disabled population living in Chelmsford as of 2007 are also provided.

Within this section there is a discussion of housing affordability and the housing cost burden for homeowners and renters in Chelmsford. The section concludes with an overview of the foreclosure situation that has negatively impacted the nation, state and Town of Chelmsford, and which remains an obstacle to full economic recovery. The future of the private housing market, as well as the publicly subsidized housing market, will depend upon the strategies adopted through this Master Plan.

Demographic Profile

This section presents the socioeconomic characteristics of Chelmsford's residents. It includes a discussion of changes in the number of households and families, household types, age, income, and disability status. Table 5.17 on the following page examines changes in the total number of households, families, and different household types between 2000 and 2008.

TABLE 5.17
HOUSEHOLD TYPES IN CHELMSFORD, 2000-2008

Household Type	2000		2008		Percent Change 2000 to 2008
	Number	Percent	Number	Percent	
Total households	12,812	100.0	13,166	100.0	2.8
Family households (families)	9,307	72.6	8,891	67.5	-4.5
✦ With own children under 18 years	4,403	34.4	4,192	31.8	-4.8
Married-couple family	7,815	61.0	7,393	56.2	-5.4
✦ With own children under 18 years	3,711	29.0	3,527	26.8	-5.0
Female householder, no husband present	1,148	9.0	1,090	8.3	-5.1
✦ With own children under 18 years	563	4.4	471	3.6	-16.3
Male householder, no wife present, family	344	2.7	408	3.1	18.6
✦ With own children under 18 years	125	1.0	194	1.5	55.2
Nonfamily households	3,505	27.4	4,275	32.5	22.0
Householder living alone	2,963	23.1	3,891	29.6	31.3
✦ Householder 65 years and over	1,233	9.6	1,469	11.2	19.1
Households with individuals under 18 years	4,647	36.3	4,383	33.3	-5.7
Households with individuals 65 years and over	3,171	24.8	3,494	26.5	10.2
Average household size	2.61	NA	2.45	NA	-6.1
Average family size	3.11	NA	3.07	NA	-1.3

Source: US Census Bureau 2000; American Community Survey 2006-2008

The data from the US Census for 2000 and the 2006-2008 American Community Survey reveals that the total number of households in Town increased by 354 households or 2.8% between 2000 and 2008. However, the composition of these households changed considerably during this period. Family households decreased from 72.6% of total households in 2000 to 67.5% of total households in 2008, while nonfamily households increased from 27.4% of total households in 2000 to 32.5% of total households in 2008. Nonfamily households actually accounted for the growth in households between 2000 and 2008, with a gain of more than 770 households. The number of households with individuals under 18 years of age decreased by 5.7% between 2000 and 2008; while the number of households with individuals 65 years and over actually increased by 10.2% during the same period. Single-person households increased from 2,963 households in 2000 to 3,891 households in 2008 or by nearly a third. The average household size decreased from 2.61 persons in 2000 to 2.45 persons in 2008, while the average family size decreased from 3.11 persons in 2000 to 3.07 persons in 2008.

Table 5.18 on the following page illustrates changes in per capita, median household income, and median family income from 1990 to 2008. The per capita income increased by 39.7% between 1990 and 2000, and by nearly as much (38.7%) between 2000 and 2008. Median household income increased by 30.1% between 1990 and 2000, and by 25.8% to \$ 88,293 in

2008. Median family income increased by 33.1% to \$ 110,066 between 2000 and 2008, after increasing by 39.3% between 1990 and 2000.

TABLE 5.18
INCOME INDICATORS: 1990 THROUGH 2008

	1990	2000	Percent Change 1990-2000	2008	Percent Change 2000-2008
Per Capita Income	\$21,814	\$30,465	39.7	\$42,258	38.7
Median Household Income	\$53,971	\$70,207	30.1	\$88,293	25.8
Median Family Income	\$59,368	\$82,676	39.3	\$110,066	33.1

Source: US Census for 1990 and 2000; American Community Survey, 2006-2008.

While the percentage of families living in poverty stayed the same between 2000 and 2008, the percentage of impoverished families with children increased from 2.7% to 3% among families with children under 18 years old, and from 1.8% to 4.7% among families with children under 5 years old. The percentage of female-headed households living in poverty also increased from 10% in 2000 to 12.8% in 2008. The number of individuals living in poverty increased from 2.8% to 3.1% between 2000 and 2008, including a slight increase in individuals over the age of 65, as outlined below in Table 5.19.

TABLE 5.19
PERCENTAGE OF FAMILIES AND INDIVIDUALS IN POVERTY: 2000 AND 2008

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

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

Note: The Federal Poverty Level Guidelines for 2009 are outlined below in Table 5.20. These poverty guidelines are updated annually by the U.S. Department of Housing and Urban Development and are based upon the number of persons within a family.

TABLE 5.20
FEDERAL POVERTY LEVEL GUIDELINES FOR 2009

Persons in Family	Poverty Guideline
1	\$10,830
2	\$14,570
3	\$18,310
4	\$22,050
5	\$25,790

**TABLE 5.20
FEDERAL POVERTY LEVEL GUIDELINES FOR 2009**

Persons in Family	Poverty Guideline
6	\$29,530
7	\$33,270
8	\$37,010

Source: U.S. Department of Housing and Urban Development as of January 2009.

Table 5.21 below summarizes the characteristics of the disabled community living in Chelmsford. In 2007, there were 2,889 residents with at least one physical, mental, or sensory disability. Youth (under the age of 21) comprised approximately 11.1% of the disabled community, while adults and seniors comprised 45.4% and 43.9% respectively. Approximately half of disabled residents are living with two or more disabilities. Physical disabilities are the most common (62.5%), followed by mental disabilities (36.7%) and sensory disabilities (28.8%). Furthermore, 29.1% of disabled adults are unable to work due to their condition, and 32.5% have difficulty leaving their home without assistance.

**TABLE 5.21
CHARACTERISTICS OF THE DISABLED POPULATION LIVING IN CHELMSFORD
IN 2007**

Disability Status	Number	Percent of Total Disabled Population
Total Number	2,889	100.0%
Ages 5-15	229	7.9%
Ages 16-20	92	3.2%
Ages 21-64	1,311	45.4%
Ages 65+	1,267	43.9%
One Physical Disability	1,806	62.5%
One Mental Disability	1,059	36.7%
One Sensory Disability	831	28.8%
One Employment Disability	841	29.1%
One Go Outside Home Disability	940	32.5%
Two or more disabilities	1,448	50.1%

Source: American Community Survey 2005-2007

Housing Affordability

As previously discussed, the selling price for homes has increased substantially since 1996. As of July 2009, the median selling price for a market rate single-family home was \$329,900 and the median selling price for a condo was \$195,000. At these prices, a buyer looking to purchase a

single-family home in Chelmsford would have a monthly mortgage payment of \$1,825.81, while a condo purchaser would have a monthly payment of \$1079.21.²⁹

Even though personal and family incomes in Town have substantially increased since 1990, many residents still find the cost of market-rate housing in Chelmsford prohibitive. Based on the 2007 median household income in Chelmsford (\$87,252), the average household in Chelmsford could afford to take out a mortgage worth \$281,876, which is \$48,024 less than the current median selling price of a single-family home³⁰. Moreover, the Chelmsford Housing Authority estimates that as many as one in four households qualify for affordable housing based on HUD’s 50% AMI standard. Clearly, market-rate housing for these households—with the exception of some condominiums-- remains out of reach.

Housing Burden

Table 5.22 below examines selected monthly owner costs, by mortgage status, for homeowners in Chelmsford as of 2007. According to this data, 7,683 homeowners (71.5%) have an existing mortgage. Approximately 2% of households with a mortgage pay less than \$ 700 per month on housing-related expenses, while 44.8% percent of households without a mortgage pay less than \$700 per month. An additional 329 homeowners with a mortgage pay between \$ 700 and \$ 999 per month in housing related expenses, while 38.1% of all homeowners with a mortgage pay between \$ 1,000 and \$ 1,999 on housing-related expenses. Nearly 57% of all households with a mortgage paid more than \$ 2,000 per month in housing-related expenses in 2007.

**TABLE 5.22
SELECTED MONTHLY OWNER COSTS BY MORTGAGE STATUS IN 2007**

Housing Units with a Mortgage		Housing Units without a Mortgage	
Total Number of Households	7,683	Total Number of Households	3,064
Less than \$200	0	Less than \$100	0
\$200 to \$299	0	\$100 to \$149	0
\$300 to \$399	0	\$150 to \$199	0
\$400 to \$499	61	\$200 to \$249	63
\$500 to \$599	50	\$250 to \$299	0
\$600 to \$699	54	\$300 to \$349	0
\$700 to \$799	54	\$350 to \$399	88
\$800 to \$899	0	\$400 to \$499	253
\$900 to \$999	175	\$500 to \$599	443
\$1,000 to \$1,249	473	\$600 to \$699	528
\$1,250 to \$1,499	689	\$700 or more	1,689
\$1,500 to \$1,999	1,766		
\$2,000 to \$2,499	1,952		
\$2,500 to \$2,999	1,418		
\$3,000 or more	991		

Source: American Community Survey, 2005-2007

²⁹ Monthly payments are based on standard, 30-year fixed rate mortgage with a 5.27% interest rate.

³⁰ This calculation assumes that the homebuyer could afford a \$10,000 down payment and qualifies for a 20-year fixed rate mortgage with a 5.27% interest rate. While the calculation takes into consideration the residential property rate in Chelmsford for FY 2009 (\$14.07/ \$1,000), it does not factor in additional monthly expenses, such as car payments, child support, or other debt and obligations.

Table 5.22 above reflects total monthly housing-related costs in 2007. Table 5.23 below shows total monthly costs, by mortgage status, as a percent of total household income for 2008. In general, housing is considered ‘affordable’ if its associated costs do not exceed 30% of the household income. According to the data provided on the next page, 30.6% of households with a mortgage and 54.9% of households without a mortgage pay less than 20% of their income on housing-related costs. Homeowners paying between 20% and 29.9% of their household income on housing-related expenses were represented by 2,683 housing units with a mortgage and 628 housing units without a mortgage. Therefore, 63.9% of homeowners with a mortgage and 75% of homeowners without a mortgage live in housing that is considered affordable, relative to their annual household income. However, that leaves approximately 46% of homeowners with a mortgage and 25% of homeowners without a mortgage paying more than they should for their housing. Although housing costs are affordable for a majority of homeowners in Chelmsford, approximately 35% of owners with a mortgage are paying more than 30% of their income on housing costs, and 22.9% of owners without a mortgage are paying more than 30%.

**TABLE 5.23
SELECTED MONTHLY OWNER COSTS AS A PERCENTAGE OF HOUSEHOLD
INCOME IN 2008**

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

Source: American Community Survey, 2006-2008

Households paying between 30% and 49.9% of their incomes account for 24.9% of households with a mortgage, and 11.7% of households without one. Additionally, 10.3% of households with a mortgage and 11.2% without a mortgage are considered “severely burdened” by housing, paying more than 50% of their income on housing-related costs.

Housing burdens within the rental community in Chelmsford are also important to highlight. In 1999, the median gross rent in Chelmsford was \$777, as reported by the U.S. Census Bureau. By 2007, the median gross rent had increased to \$1,154—an increase of \$377, or 48.5%. Table 5.24

below shows the monthly housing costs for renters in Chelmsford in 2007. Approximately 12.8% of renters paid less than \$500 per month on rent, while 11.6% paid between \$500 and \$699, and 26.7% paid between \$700 and \$999. In terms of rental costs that exceeded the median gross rent, 32.1% of renting households paid between \$1,155 and \$1,999 on monthly rent, while 4% spent more than \$2,000 per month. Considering that average weekly wages in town have largely remained stagnant over the past several years (this point is discussed in the Economic Development chapter of the *Master Plan Update*), it follows that housing costs are increasing at a rate that far surpasses increases in income, especially for renters. Moreover, more than two-thirds (66.8%) of renters paid additional money for utilities, such as heat and electricity in 2008. These expenses, which have been increasing annually over the past several years, increase the housing-related costs for renters living in town.

TABLE 5.24
MEDIAN GROSS RENT IN 2007

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

Source: American Community Survey, 2005-2007

Table 5.25 on the following page breaks down the cost of rent as a percentage of household income in 2008. According to this data, 505 renting households (24.6%) spent less than 20% of their income on rent. Another 534 households, or 28% of renters, spent between 20% and 29.9% of their income on rent. In other words, 1,079 renting households (52.7%) in 2008 lived in rental housing that was considered affordable relative to their household income.

In 2008, 893 renting households (43.6%) in Chelmsford spent more than 30% of their income on rent. 480 households, or 23.4% of all renting households, spent between 30% and 49.9%, while 413 households (20.2%) spent more than 50% of their income on rent. When these percentages are compared to monthly housing costs as a percentage of income for homeowners, it becomes clear that the housing burden for renters is more onerous than for homeowners. The percentage of renters paying more than 50% of their income in 2008 (20.2%) was nearly twice that of homeowners with a mortgage (10.3%) spending more than 50% of their income on housing-related costs.

**TABLE 5.25
RENT AS A PERCENTAGE OF HOUSEHOLD INCOME IN 2008**

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

Source: American Community Survey, 2006-2008

The high cost and limited supply of rental housing in Chelmsford are two of the most serious issues facing renters, according to representatives of the Chelmsford Housing Authority (CHA). In particular, the CHA has identified the need for more affordable units that can accommodate larger families (3+ bedroom units), in addition to younger families and households, and seniors (smaller units). When asked what the most important elements of a Chapter 40B development



The Delaney Terrace development located at 8 Sheila Avenue added 48 rental units to the Town's Subsidized Housing Inventory. The development is located adjacent to the Chelmsford Senior Center (pictured in the bottom right of the photograph). *(Source: Pictometry International, 2008)*

proposal are, the CHA representative stated that the provision of rental units in the range of 200-300 new rental units is paramount. These rental units should range in size from one- to three-bedrooms and are needed for households and families earning incomes at 50% to 60% AMI in order to meet the current demand for housing in Chelmsford.

Foreclosures

Due to the bursting of the housing bubble on the national scale, there has been a surge in the number of foreclosures at the state, regional and local levels. During the past three years, the number of foreclosure records in the Greater Lowell region has increased from 319 in 2007 to 1,055 in 2009 for an overall increase of 230.7%. Similarly, foreclosure records in Chelmsford have increased from 29 in 2007 to 86 in 2009 for a slightly lower increase of 196.6%. Table 5.26 below is based on data provided by the Warren Group and shows the total number of foreclosure notices (including petitions to foreclose and foreclosure auctions) in the region between January 1, 2007 and December 31, 2009.

TABLE 5.26
TOTAL NUMBER OF FORECLOSURE RECORDS IN THE NMCOG REGION: 2007-2009

Community	2007		2008		Percent Change	2009		Percent Change
	Number	Percent of Total	Number	Percent of Total	2007-2008	Number	Percent of Total	2008-2009
Billerica	49	15.4	61	14.4	24.5	132	12.5	116.4
Chelmsford	29	9.1	34	8.0	17.2	86	8.2	152.9
Dracut	40	12.5	50	11.8	25	119	11.3	138.0
Dunstable	1	0.3	6	1.4	500	7	.66	16.7
Lowell	124	38.9	188	44.2	51.6	515	48.8	173.9
Pepperell	12	3.8	15	3.5	25	34	3.2	126.7
Tewksbury	43	13.5	42	9.9	-2.3	86	8.2	104.8
Tyngsborough	10	3.1	14	3.3	40	43	4.1	207.1
Westford	11	3.4	15	3.5	36.4	33	3.1	120.0
NMCOG Total	319	100.0	425	100.0	33.2	1,055	100.0	148.2

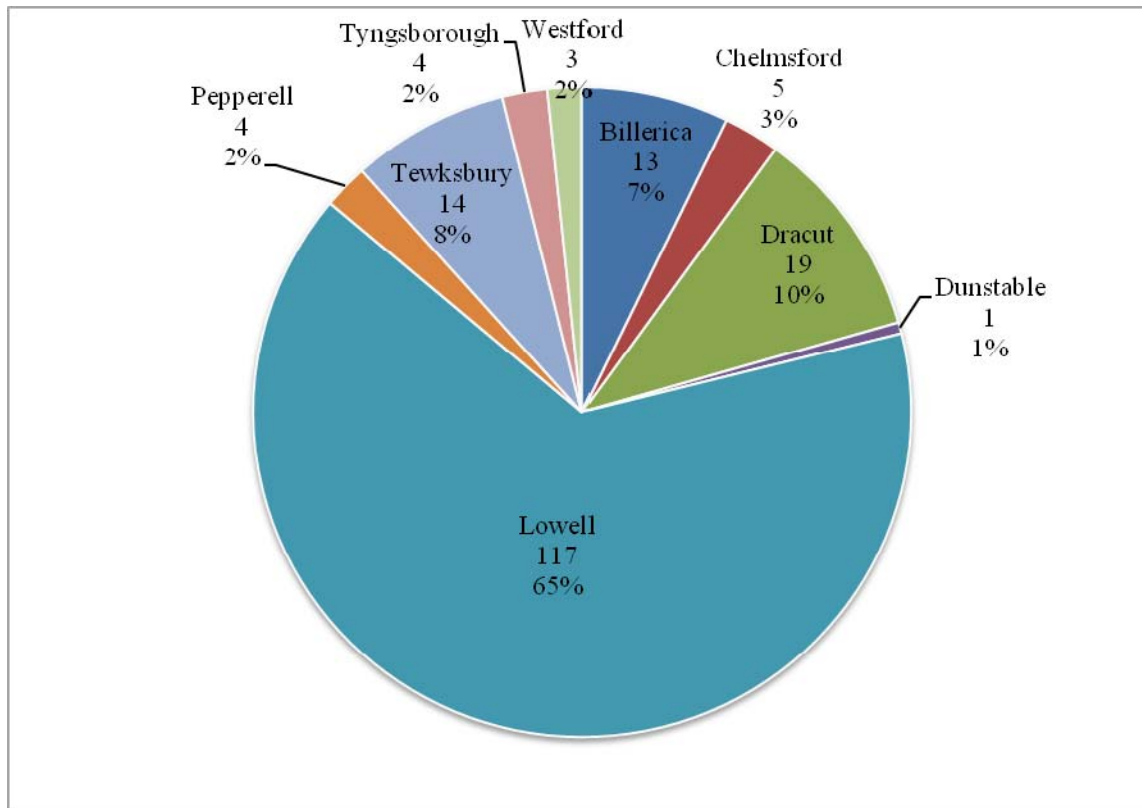
Source: The Warren Group as of December 31, 2009.

Note: Total numbers include foreclosure petitions, foreclosure auctions, list pendings, and sheriff sales.

The Town of Chelmsford accounted for 9.1% of all foreclosure records in the region in 2007, and this overall percentage was reduced to 8% in 2008, and slightly increased to 8.2% in 2009. Between 2008 and 2009 there was a 152.9% increase in the number of foreclosure records in Chelmsford, which lagged behind the percentage increases in Tyngsborough (207.1%) and the City of Lowell (173.9%) only. While it is important to note that not every foreclosure petition filed ends in a housing foreclosure, the figures in Table 5.26 do point to the economic distress with respect to housing costs for Chelmsford and its neighboring communities since the burst of the housing bubble in 2007.

Another trend analyzed is the number of bank-owned/REO properties in Town and across the region. Figure 5.7 below illustrates the total number of properties, by community, that were handed over to banks between January 1, 2007 and December 31, 2009. This graph reveals that nearly two-thirds of all bank owned/REO properties were in the City of Lowell. Dracut (10%) had the second highest percentage of bank-owned/REO properties, followed by Tewksbury (8%), Billerica (7%), Chelmsford (3%), Tyngsborough (2%), Pepperell (2%), Westford (2%), and Dunstable (1%).

Figure 5.7: Bank-Owned/REO Properties in the NMCOC Region: 2007 through 2009



Source: The Warren Group as of December 31, 2009

AFFORDABLE HOUSING EFFORTS IN CHELMSFORD

During the Public Forum on Land Use/Zoning, Economic Development and Housing, CHA representatives stated that the waiting list for affordable housing had increased four-fold since the publication of the 1996 Master Plan. As of June 2009, there were 1,400 families, 146 elders, 77 disabled individuals, and 43 veterans from Chelmsford on the CHA waiting list for affordable units. The average time on the waiting list before housing could be secured was 362 days. Furthermore, a review of current market-rate rental housing listings found that zero units listed were affordable for households earning 50% AMI, of which one in four households are eligible (Chelmsford Housing Authority 2009).

Based upon this data, there is an obvious need for additional affordable housing units in Chelmsford. Several initiatives in the community have been undertaken since the publication of the *Chelmsford Master Plan* in 1996. These initiatives include the *Affordable Housing Plan* completed in 2005, the numerous activities of the Chelmsford Housing Authority and the project funding provided through the Community Preservation Act (CPA) by the Chelmsford Community Preservation Committee (CPC). Outlined below are summaries of the various activities undertaken since 1996 related to the development of more affordable housing units in the community.

Town of Chelmsford June 2005 Affordable Housing Plan

In 2005, the Town published its *Affordable Housing Plan* with assistance from Daylor Consulting Group. The *Affordable Housing Plan* was principally developed to meeting the Planned Production Regulations established by the Massachusetts Department of Housing and Community Development (DHCD). The needs analysis portion of the plan, which was based on 1990 and 2000 US Census data and information provided by the Chelmsford Housing Authority (CHA), concluded that the demand for affordable housing in Chelmsford, and particularly rental housing, exceeded the current supply available in Town.

The plan concluded that there were a total of 428 renter households eligible for affordable housing based on HUD's income guidelines. Approximately 57% of these households were paying more than 30% of their income for housing. The groups most significantly impacted were elderly households, families, and special needs populations. Additionally, there were fifty-six (56) renter households that did not qualify for affordable housing based on their income, but were paying more than 30% of their income on rent.

In addition the need for more rental units, the Plan concluded that affordable ownership opportunities were also a priority. This included options for households that qualified for affordable housing based on HUD's income restrictions, as well as for those moderate-income households that earned above 80% AMI but not enough to afford the price of market rate housing. The Plan estimated that more than 8,600 households in Chelmsford did not qualify for affordable housing, and 11% of those households had housing costs that exceeded 30%.

The *Affordable Housing Plan* offered several recommendations to help boost the local affordable housing supply and better meet the needs of residents and households overburdened by housing costs. These strategies were divided into three areas: (1) "strategies designed to preserve the Town's existing supply of affordable housing", (2) "regulatory policies that will increase the supply of affordable housing" and (3) "production strategies what will add new units to the Town's housing inventory". The actions outlined for each strategy were as follows:

- Encourage **preservation strategies**, such as retaining expiring use properties and focusing on the adaptive reuse of structures that had become abandoned, underutilized, or functionally obsolete.
- Implement **regulatory strategies**, such as developing an affordable housing trust fund, revising the zoning bylaw and land use strategies, redeveloping existing properties (commercial to mixed-use and mill properties), and considering a Chapter 40R Overlay District for transit-oriented development. The revision of the zoning bylaw would address the following areas:
 - ✦ Allowing for moderate density multifamily housing;
 - ✦ Adopting mandatory inclusionary zoning;
 - ✦ Expanding Center Village zoning and promoting mixed use development in commercial areas;
 - ✦ Creating Village Overlay Districts;
 - ✦ Encouraging the development of senior housing through a Senior Village Overlay District;
 - ✦ Creating options for special needs housing; and
 - ✦ Modifying regulations to permit the development of nonconforming lots.
- Develop **production strategies**, such as taking advantage of tax title property, utilizing project-based Section 8 vouchers and encouraging appropriate Comprehensive Permit (Chapter 40B) developments.

The Chelmsford Housing Authority

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

At the time of the publication of the *Affordable Housing Plan*, the CHA held 433 vouchers. Twenty percent of these vouchers were project-based, which meant that the voucher remained with the housing unit for fifteen (15) years and did not move to a different unit with the resident. The remaining vouchers were tenant-based, which meant the voucher could move with the resident to a new unit. In June 2009, the CHA was awarded an additional 88 tenant-based vouchers through a competitive process managed by HUD. In late 2009, the CHA won another 35 vouchers for veterans currently receiving support through the Veterans Affairs office in Bedford. Even though these additional vouchers represent a major accomplishment for the

CHA, there are concerns that the vouchers will not be fully utilized in the community due to the limited availability of rental units. Currently, the CHA has 583 vouchers available with a limited rental market to work within.

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

Community Preservation Committee

The Community Preservation Committee (CPC) consists of nine members and implements the Community Preservation Act (CPA) for the Town of Chelmsford. Funding for through the CPA is created through a surcharge on the local property tax, which is also matched by state funds, and these funds provide assistance for Open Space Preservation, Historic Preservation and Affordable Housing projects. A minimum of 10% of the funds must be allocated to each area, while the remaining funds may be allocated based upon the recommendations made by the CPC. Approximately \$ 1.4 million was available in Community Preservation funds in FY2009. The CPC recommends projects to be funded to Town Meeting, which appropriates the funds. Affordable Housing funds are used to create additional affordable housing units through new construction, rehabilitation or buying down existing housing units to make them affordable.

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

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

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

PUBLIC INPUT

The Master Plan Committee and NMCOG worked together to focus upon a draft Vision Statement and individual goal statements for each technical area. Based upon the input provided through the SWOT sessions held with the public and the Master Plan Committee itself, a draft Vision Statement and individual goal statements were established prior to the hosting of the Public Forum sessions. These Public Forums began with the Land Use/Economic Development/Housing Public Forum held at the Chelmsford Senior Center on June 3, 2009, where the public was invited to offer their opinions on the respective topics. At the outset of the Public Forum, the draft Vision statement and goal statements for Land Use/Zoning, Economic Development and Housing were presented and the participants were asked for feedback throughout the process. As a result of the input from the Master Plan Committee and the public, the draft Housing goal statement was established as follows:

Promote the development and maintenance of diverse and affordable housing opportunities consistent with the community's character for all income levels, lifestyles and age groups.

The major challenge in the housing area was how to address the need for more diverse affordable housing opportunities while maintaining the character of the Town and its neighborhoods. The participants at the Public Forum then offered their recommendations for the Housing portion of the Master Plan as follows:

- Need to create additional affordable housing and address income distribution
- 1,400 families, 146 elders, 77 disabled individuals and 43 veterans are on the waiting list for affordable housing in Chelmsford.
- Chelmsford Housing Authority recently received a permit to build 37 additional units for mixed-income residents near the Senior Center.
- Need more rental units and 3-bedroom units.
- Need to serve those at 50% of median (1 out of 4 people in Chelmsford are in this income group).
- Accessory units can be counted toward 10% target, but must have a fair way to assign them to those on the waiting list.
- Row housing in Vinal Square could be redeveloped into affordable housing.
- There are 7,300 people on the CHA waiting list with 1,400 from Chelmsford.
- All new residential development should be accomplished through redevelopment in Vinal Square and buy downs.
- Beyond a certain number, residential development is not cost-effective, it becomes a cost burden.
- Residential development should focus on redevelopment.
- North Chelmsford – buy downs, apartments above businesses, not new construction.
- Zero listings are affordable to people making 50% of the average median income.

- Waiting list for affordable housing has grown four-fold since the 1996 Master Plan.
- All planning will be in vain if people can't afford to live there.
- Review 2005 Affordable Housing Plan and presentation by the Chelmsford Housing Authority.
- Preserving character = NIMBYism, exclusionary zoning = income discrimination.
- Need more rental housing: Chelmsford was just awarded 88 rental vouchers, but there are limited housing units to place the people that receive the vouchers?
- Need rental units with more bedrooms, hard to find 3 bedroom + rental units.
- 1 in 4 residents in Chelmsford are at the 50% AMI mark, the town needs to focus on these people.
- The Town first promoted commercial growth, then residential growth, now 40B.
- Most multi-family development has occurred on commercial/industrial land.
- Town must balance demand for housing with the demand for commercial and industrial growth.
- It's harder to go back and amend zoning tensions than to plan carefully and avoid conflicts in the future.
- 40 acres in North Chelmsford along Route 3 and Ledge Road should be developed for residential use.
- Wanted clarification of the purpose of the Master Plan committee? Should the policies be reflective of the desires of citizens? Then, no new construction.
- Home values: Higher density actually makes housing less affordable for everyone.
- Foreclosure: No options for these folks, single parents with children and divorced families who would like to remain in town.
- Support Housing Authority goals to promote affordable housing in town.
- Demographic changes – Accessory uses in bylaws to encourage the utilization of extra space and support families.
- In some places, accessory apartments can count but must figure out a way to manage a fair waiting list.
- Bylaw review committee needs to be involved.

ISSUES AND OPPORTUNITES

The Town of Chelmsford should provide affordable housing for its residents who wish to remain in Chelmsford. Affordable housing means housing that is priced consistent with the economic capabilities of individuals and their families and is not intended to encompass only housing that could be developed under Chapter 40B. A diversity of affordable housing at all price ranges provides a vibrant and dynamic community and best meets the needs of its inhabitants.

The Town of Chelmsford enjoys one of the best relationships with its Housing Authority that any community can have. With the Chelmsford Housing Authority as an active partner, the Town

can successfully develop, maintain and manage a level and diversity of housing units that addresses the housing needs of its residents. The Town is in the process of updating its *2005 Affordable Housing Plan* and will build upon this section of the Master Plan to begin its work. While the focus of the Affordable Housing Plan is to generate strategies that address the affordable housing production issues established under Chapter 40B, the purpose of this Housing section of the Master Plan is to highlight the housing needs of the community and to make recommendations on how the Town can address all housing issues facing the community during the next ten years.

In addressing Chapter 40B, which established a goal that 10% of housing in Chelmsford be affordable to families and individuals at 80% or less of the median household income, the Town, in partnership with the Chelmsford Housing Authority (“CHA”), should adopt a proactive approach to increase the level and diversity of Affordable Housing in the community, consistent with the resources of the Town and consistent with the needs of its residents. A proactive approach ensures that Affordable Housing will be designed and located in areas that will not adversely affect the character and nature of the traditional neighborhoods in the Town. By working with the CHA, the Town can ensure that the proposed housing addresses the needs of seniors, young families and special needs populations, in a manner that is consistent with the neighborhood characteristics. This partnership will be critical to avoiding the development of any “unfriendly” Chapter 40B projects.

The Town should explore opportunities to purchase available property and to continue its longstanding relationship with the Community Preservation Committee (CPC). With the \$ 214,740 in unallocated community housing balances as of February 2, 2009 and the availability of a minimum of \$ 118,000 in FY’2010 funds for community housing, the Town, CHA and CPC can move ahead to address housing supply needs. The Town should target the potential housing opportunities identified by the Master Plan Committee in Table 5.27 below, and further identified on the Potential Housing Sites map (Map 16), to meet local housing needs.

**TABLE 5.27
CHELMSFORD POTENTIAL HOUSING SITES**

Address	Parcel ID	Acreage	Total Assessed Value	Zoning	Current Status	Future Use
16-20 Boston Road	84-334-17	8.45	\$8,861,800	CA	Stop and Shop Plaza	Mixed-Use
11 Cushing Place	84-336-5	5.00	\$1,020,600	CD	Center along BFRT behind Village Grill	Housing
233 Littleton Road	91-378-15	0.92	\$339,900	CB	Vacant Land	RM Overlay
235 Littleton Road	91-378-11	6.06	\$715,100	CB	Apartments	
241 Littleton Road	100-378-8	0.92	\$340,000	CB	Vacant Land	

TABLE 5.27
CHELMSFORD POTENTIAL HOUSING SITES

Address	Parcel ID	Acreage	Total Assessed Value	Zoning	Current Status	Future Use
51-57 Middlesex Street	13-36-1	6.10	\$3,242,700	IA	Manufacturing Building	
61-63 Middlesex Street	13-36-3	1.45	\$138,700	IA	Industrial Warehouse-Heavy Industry	
Off Dunstable Road	11-4-1	66.37	\$57,700	IS	Vacant Land	Housing/Open Space
100 Wotten Street	9-6-3	12.53	\$1,069,500	IA	Manufacturing Building	RM Overlay
26 North Road	73-315-3	0.99	\$202,000	RB	Vacant Land	
32 North Road	73-315-1	0.37	\$668,200	RB	Apartment Building (8+)/Vacant Land	

These properties have been identified as potential housing sites that can be developed either as a combination of housing and open space, such as in the case of the Oak Hill properties, mixed-use developments (housing and commercial) or as part of a Mill Reuse Overlay District that will bring increased value to the property, while maintaining its historical significance in the development of more affordable rental units. The focus upon these groups can be attained through the three strategies – preservation, regulatory and production – outlined in the current Plan. However, the updated Affordable Housing Production Plan needs to be completed by July 9, 2010, at which time the current *Affordable Housing Plan* expires. The updated document will need to address the new requirements established by the Department of Housing and Community Development (DHCD).

To address issues related to the condition and age of structures, federal and state grant opportunities in the area of housing should be explored further. The utilization of the Community Development Block Grant (CDBG) program, for instance, to address the renovation of older homes for low and moderate-income residents through a rehab program, would improve the condition of the housing stock in the community. The CHA has aggressively pursued federal, state and non-profit funds and utilized Community Preservation funds as financial leverage. According to the FY 2010 Annual Report by the Community Preservation Committee (CPC), Town Meeting approved \$ 687,000 in Community Preservation funds for affordable housing projects, which leveraged an additional \$ 14.6 million in federal, state and private funding sources. The Community Development Department should actively pursue other federal and state funds and continue to work in concert with the CHA. Furthermore, the Town should explore the development of an Affordable Housing Trust to supplement the current resources made available through Community Preservation funds.

The UMass West Campus has deteriorated to the point where it has negatively impacted the newer residential neighborhood developments. The Town, working in conjunction with UMass

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MAP 16: POTENTIAL HOUSING SITES

Lowell, should develop a Master Plan for the UMass West Campus that takes into consideration mixed-use options for the property, including housing. Consideration should be given to the use of design guidelines for this property, as well, to ensure that whatever is developed is consistent with the neighborhood characteristics.

The future of housing in Chelmsford does not appear to be directly impacted by the infrastructure systems, such as sewer or water, but more by the level of available capacity. With the expiration of the agreement with the Regional Sewer facility in Lowell, the Town will need to negotiate for additional capacity in order to accommodate new housing developments or redevelopment projects. These negotiations are likely to require the Town to help the City of Lowell address some of their environmental issues related to their facility. Without addressing this issue, the Town will be unable to meet its specific housing needs in the future.

The establishment of a Redevelopment District along Route 110 will promote mixed-use development that will provide additional housing opportunities. The specific area for this Redevelopment District is further described in the Economic Development section of this Master Plan.

RECOMMENDATIONS

- Build upon the partnership with the Chelmsford Housing Authority to create housing through a proactive approach that maintains and increases the supply and diversity of housing in the community.
- Explore opportunities for the Town to continue to purchase available property and/or utilize funds from the Community Preservation Act (CPA) to address the community's housing needs. Identify available town-owned properties for potential housing development to meet local needs.
- Target the identified Potential Housing sites for development and complete a Master Plan for the Oak Hill site that includes housing and open space uses.
- Establish Village Overlay Districts for the Town Center and Vinal Square and a Mill Reuse Overlay District for the mill properties in North Chelmsford to encourage mixed-use development consistent with the neighborhood. (see geographic definition for Vinal Square)
- Provide zoning incentives, such as through Inclusionary Zoning, to encourage the development of housing in those areas identified through the Master Plan.
- Develop design guidelines for housing development projects to ensure that the projects are consistent with the neighborhood characteristics.
- Preserve affordable housing through the retention of expiring affordable use properties where financially feasible.
- Prioritize mixed-use redevelopment projects that support the business community and the town's housing goals, and that are consistent with current neighborhood standards
- Increase the availability of rental units in the community to address the growing needs of the elderly, young families and special needs populations.
- Utilize federal and state housing incentives, such as the Community Development Block Grant (CDBG), Chapter 40R and Chapter 40S programs, to expand the availability of housing in the community to meet local needs, Participate in housing rehab programs to support the renovation of older residences.

- Explore the development of an Affordable Housing Trust to supplement the current resources made available through CPA funds.
- Increase the affordability requirement in the RM zoning district from 10% to 25% and create new RM overlay districts as specified in the Land Use and Zoning section of this Master Plan.
- Develop a Master Plan for the UMass West Campus that would consider various options, including housing in a manner consistent with the current neighborhood characteristics.
- Address infrastructure capacity issues, such as water and sewer, that would limit housing opportunities in the future.
- Establish a Redevelopment District from Hunt Road to Chamberlain Road along Route 110 to promote mixed-use development that provides additional housing opportunities.
- Update the Town's Affordable Housing Production Plan to be consistent with the new regulations from the Massachusetts Department of Housing and Community Development (DHCD).