



Town of

*Tewksbury* Massachusetts



## HOUSING PRODUCTION PLAN

2017-2021

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



# Northern Middlesex Council of Governments

July 26, 2017

A Multi-Disciplinary  
Regional Planning  
Agency Serving:

Chrystal Kornegay, Undersecretary  
Massachusetts Department of Housing and Community Development  
100 Cambridge Street, Suite 300  
Boston, MA 02114

Billerica  
Chelmsford  
Dracut  
Dunstable  
Lowell  
Pepperell  
Tewksbury  
Tyngsborough  
Westford

Re: Tewksbury Housing Production Plan (HPP)

Dear Undersecretary Kornegay,

The Northern Middlesex Council of Governments (NMCOG) worked closely with the Tewksbury Local Housing Partnership (LHP) and town staff to develop the enclosed *Tewksbury Housing Production Plan for 2017-2021*, which summarizes the current housing market in the community and outlines a Five-Year Plan to increase the number of affordable housing units in order to exceed the 10% affordable housing goal. On June 22, 2017, the Local Housing Partnership unanimously recommended that the Plan be adopted by the Board of Selectmen and the Planning Board. The Planning Board (7/10) and Board of Selectmen (7/18) then unanimously adopted the draft HPP for submission to DHCD. This unanimous approval by the three boards reflects the Town's willingness to work in partnership with your office to increase the availability of affordable housing in Tewksbury.

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Pat Wojtas  
Chair

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Beverly A. Woods  
Executive Director

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The HPP addresses the requirements outlined under Chapter 40B of the Massachusetts General Laws, as well as the 2008 program regulations developed by your office. This document is consistent with the Commonwealth's Sustainable Development Principles and establishes goals and strategies that reflect Tewksbury's specific community characteristics, consistent with the Town's Comprehensive Master Plan. Once approved by DHCD, the HPP will serve as a guide for the Town's housing program for the next five years.

During the past five years, the Town has made great strides in increasing the number of affordable housing units. Since the approval of its *2012-2016 Affordable Housing Production Plan* in 2012, Tewksbury increased its SHI units by 29 units, while also preserving 77 affordable units whose affordability had expired. Tewksbury is within 40 units of attaining its 10% goal and 35 of those units can be immediately added to the SHI or are in the current "pipeline". The Local Housing Partnership also identified two privately-owned and two publically-owned potential housing sites that could generate 53-80 additional affordable housing units. These efforts reflect how seriously the Town of Tewksbury is taking its responsibilities in developing affordable housing for the community.

If you have any questions or require any additional information, do not hesitate to contact Jay Donovan, Assistant Director, directly at (978) 454-8021 ext. 116 or at [jdonovan@nmcog.org](mailto:jdonovan@nmcog.org).

Sincerely,



Beverly Woods  
Executive Director

cc: Richard Montuori, Town Manager  
Tewksbury Board of Selectmen  
Tewksbury Planning Board  
Tewksbury Local Housing Partnership  
NMCOG Councilors  
Steve Sadwick, Community Development Director  
Philip DeMartino, DHCD





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July 19, 2017

Chrystal Kornegay, Undersecretary  
Massachusetts Department of Housing and Community Development  
100 Cambridge Street, Suite 300  
Boston, MA 02114

Dear Undersecretary Kornegay,

The Tewksbury Board of Selectmen adopted the "*Tewksbury Housing Production Plan for 2017-2021*" by a vote of 5 -0 at its meeting on July 18, 2017. The Town of Tewksbury, through its Local Housing Partnership, worked with the Northern Middlesex Council of Governments (NMCOG) for the past six months in completing this document.

We appreciate the opportunity to participate in this process and look forward to implementing the HPP over the next five years. The development of this document would not have been possible without the availability of District Local Technical Assistance (DLTA) funds from your office, as well as CPA funds from the Town of Tewksbury.

If you have any questions or need any additional information, please feel free to contact Steve Sadwick, Assistant Town Manager, at (978) 640-4300.

Sincerely,

Mark Kratman  
Chairman

cc: Richard Montuori, Town Manager  
Tewksbury Planning Board  
Tewksbury Local Housing Partnership Committee  
Beverly Woods, NMCOG  
Phil DeMartino, DHCD





# TOWN OF TEWKSBURY

1009 MAIN STREET  
TEWKSBURY, MASSACHUSETTS 01876

## PLANNING BOARD

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July 12, 2017

Chrystal Kornegay, Undersecretary  
Massachusetts Department of Housing and Community Development  
100 Cambridge Street, Suite 300  
Boston, MA 02114

Dear Undersecretary Kornegay,

The Tewksbury Planning Board formally adopted the "*Tewksbury Housing Production Plan for 2017-2021*" by a vote of 5-0 at its meeting on July 10, 2017. The Town of Tewksbury, through its Local Housing Partnership, worked with the Northern Middlesex Council of Governments (NMCOG) for the past six months in completing this document.

We appreciate the opportunity to participate in this process and look forward to implementing the HPP over the next five years. The development of this document would not have been possible without the availability of District Local Technical Assistance (DLTA) funds from your office, as well as CPA funds from the Town of Tewksbury.

If you have any questions or need any additional information, please feel free to contact Steve Sadwick, Assistant Town Manager, at (978) 640-4300.

Sincerely,

Robert A. Fowler  
Chairman

cc: Richard Montuori, Town Manager  
Tewksbury Board of Selectmen  
Tewksbury Local Housing Partnership Committee  
Beverly Woods, NMCOG  
Phil DeMartino, DHCD



## LOCAL HOUSING PARTNERSHIP

TOWN OF TEWKSBURY

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June 23, 2017

Chrystal Kornegay, Undersecretary  
Massachusetts Department of Housing and Community Development  
100 Cambridge Street, Suite 300  
Boston, MA 02114

Dear Undersecretary Kornegay,

The Tewksbury Local Housing Partnership voted unanimously at its June 22, 2017 meeting to recommend adoption of the "*Tewksbury Housing Production Plan for 2017-2021*" to the Tewksbury Planning Board and Board of Selectmen. The Town Local Housing Partnership worked collaboratively with the Northern Middlesex Council of Governments (NMCOG) for the past six months in completing this document.

We appreciate the opportunity to participate in this process and look forward to implementing the HPP over the next five years. The development of this document would not have been possible without the availability of District Local Technical Assistance (DLTA) funds from your office, as well as CPA funds from the Town of Tewksbury.

If you have any questions or need any additional information, please feel free to contact Steve Sadwick, Assistant Town Manager, at (978) 640-4300.

Sincerely,

Steve Deackoff  
Chairman

cc: Richard Montuori, Town Manager  
Tewksbury Board of Selectmen  
Tewksbury Planning Board  
Beverly Woods, NMCOG  
Phil DeMartino, DHCD

# Tewksbury Housing Production Plan

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## Executive Summary

The Town of Tewksbury requested the assistance of the Northern Middlesex Council of Governments (NMCOG) in developing a Housing Production Plan (HPP) that meets the Chapter 40B Comprehensive Permit requirements for affordable housing production in Massachusetts. Through funding provided by the Department of Housing and Community Development (DHCD) under the District Local Technical Assistance (DLTA) program and by the Town of Tewksbury through its Community Preservation Act (CPA) funds, NMCOG staff worked closely with the Tewksbury Local Housing Partnership Committee and Town staff over the past six months to complete this document.

In meeting the Chapter 40B Comprehensive Permit requirements for affordable housing production, DHCD requires that a five-year Housing Production Plan (HPP) be developed that consists of a comprehensive housing needs assessment, Affordable Housing Goals, and Implementation Strategies to meet the 10% affordable housing goal. The *2012-2016 Tewksbury Affordable Housing Production Plan (AHPP)* was submitted to DHCD on June 22, 2012 and was approved on August 20, 2012. The Town of Tewksbury has actively worked to implement the AHPP since its approval, however, the previous AHPP expires on August 19, 2017. Based upon the DHCD requirements, Tewksbury needs 40 additional affordable units to meet its 10% goal. As of June 2017, Tewksbury had 1,040 affordable units or 9.63% on its Subsidized Housing Inventory (SHI). The *Tewksbury Housing Production Plan for 2017-2021 (HPP)* addresses how the additional 40 units will be developed in order to exceed the 10% goal, which is based upon the 2010 U.S. Census. Given the number of affordable housing units to be added to the SHI or currently in the permitting process, or “pipeline”, 35 additional affordable units could be added to the SHI within the next year. According to the proposed construction schedules, Tewksbury could achieve its 10% goal in 2018 through the average growth method. It is important to note that based upon the 2020 U.S. Census, Tewksbury will have a new target goal based upon the number of year-round housing units at that time. Therefore, it will be important to exceed the current 10% goal in order to be ready for the new target goal in 2021.

Building upon the previous work related to the *2012-2016 Tewksbury Affordable Housing Production Plan*, NMCOG staff made a presentation on the draft *Tewksbury HPP for 2017-2021* to the Local Housing Partnership Committee on June 22, 2017. NMCOG staff also made presentations to the Tewksbury Planning Board on July 10, 2017 and the Tewksbury Board of Selectmen on July 18, 2017. The *Tewksbury Housing Production Plan for 2017-2021* outlines a housing production schedule that addresses the community’s local housing needs, while also meeting State requirements, as outlined under Chapter 40B, to produce more affordable housing for residents. The Local Housing Partnership recommended the adoption of the HPP by the Planning Board and the Board of Selectmen. Letters from the Local Housing Partnership, the Planning Board and the Board of Selectmen are being forwarded to DHCD as part of this HPP submission.

The *Tewksbury Housing Production Plan for 2017-2021* uses population and household projections prepared by the Massachusetts Department of Transportation (MassDOT) with input from NMCOG. MassDOT developed these population and household projections for the Greater Lowell region for 2020 through 2040. These projections were based upon a statewide model that assigns a specific share of population to each Metropolitan Planning Organization (MPO) region and then to the individual communities. NMCOG provided comments on the draft projections and the final projections were adjusted accordingly by MassDOT.

## **A. Comprehensive Needs Assessment**

Tewksbury residents have a range of housing needs based upon household size, income, household type and age. The following summarizes the primary findings from the Comprehensive Needs Assessment section:

### **Population and Households**

- Between 2000 and 2010, Tewksbury's population grew by 0.4 % resulting in a population of 28,961 in 2010. The Town's population represented 10.1% of the total population for the Greater Lowell region. The estimated population for Tewksbury in 2015 was 30,915 according to the U.S. Census Bureau. By 2040 Tewksbury's population is projected to increase to 31,397 residents.
- Tewksbury's households increased from 9,964 households in 2000 to 10,492 households in 2010 or by 5.3%. Between 2010 and 2020, Tewksbury households are projected to increase by 10.2%. The growth rate will decrease to 6.6% between 2020 and 2030 and to 5.5% between 2030 and 2040. By 2040 there are projected to be 12,998 households.
- In 2010, more than seventy-four percent (74.5%) of Tewksbury's households were family households. According to the 2011-2015 American Community Survey (ACS), the percentage of family households decreased to 72%. Two-person family households represented the most prevalent (41.4%) of family households in 2011-2015.
- Tewksbury's population is aging. Residents aged 60-74 and 75+ are projected to increase by 19.9% and 80.1% respectively from 2020 to 2040.

### **Income**

- According to the American Community Survey, median household income in Tewksbury increased by 31.5% between 1999 (\$68,800) and 2011-2015 (\$90,484), which is slightly higher than the percentage increase in the region. When adjusted for inflation, the median household income in Tewksbury decreased by 7.4%.
- When adjusted for inflation, median family income in Tewksbury decreased by 0.8% between 1999 and 2011-2015, while per capita income increased by 1.7% during the same time period. The Greater Lowell region, Massachusetts and the United States also experienced declines in median family income when adjusted for inflation, yet per capita incomes increased by 0.1% in Massachusetts, while the Greater Lowell region and the United States experienced declines in per capita income growth.
- According to the 2011-2015 American Community Survey, more than forty-four percent (44.1%) of Tewksbury households earned \$ 100,000 or more.

- In 2011-2015, 1,426 residents, or 4.8% of the town's population, were living in poverty. More than half of those living in poverty were between the ages of 18 and 64 (59%), 18.3% were youth under the age of 18, and 22.7% were 65 years and older.

### **Housing Production, Sales and Costs**

- The majority of housing units in Tewksbury are single-family, detached homes, which make up 76.5% of the housing stock, according to the 2011-2015 American Community Survey. More than ninety-five percent of all housing units (96.6%) were owner-occupied.
- Between 2012 and 2016, 328 residential building permits were issued for 499 residential units valued at \$75,613,809. The highest number of permits issued was in 2014 when 77 residential permits were issued for 76 single-family houses and a 126-unit housing development. .
- Residential home sales peaked in 2016 when 319 single-family and 197 condominiums were sold. Median sales prices peaked for single-family homes at \$382,500 and for condominiums at \$290,000 in 2016.
- About 33.3% of owner-occupied households in Tewksbury were considered moderately burdened by their housing costs, paying more than 30% of their income on housing costs. Approximately 41.1% of the rental households in Tewksbury were considered moderately burdened by their rental costs and cannot afford the current median gross rent.

### **B. Addressing Local and State Affordability Goals for Housing Production**

In order to address the housing needs in Tewksbury, the following goals were developed by the Tewksbury Local Housing Partnership. These goals are explained in Section II of the HPP:

1. Preserve housing affordability by providing a mix of residential types and home prices that meet the needs of a wide variety of tenants and owners, including families and aging seniors. This includes creating units that are available at a wide range of income levels, especially those below 80% of the area median income.
2. Pursue the creation of workforce housing units for a broader range of potential homebuyers and tenants.
3. Encourage the reuse and redevelopment of existing structures and infill development.
4. Respect the architectural integrity of historic buildings and provide good access to community services and Town infrastructure.
5. Update the local development review and permitting policies in accordance with the updated December 2014 State Guidelines so they are fair, clear, and consistent.
6. Coordinate the work of Town boards and departments with permitting responsibilities and the Tewksbury Housing Authority in order to achieve consistency in the interpretation and administration of local affordable housing requirements.
7. Develop affordable housing that adheres to the Commonwealth's Sustainable Development Principles (see Figure 18 on page 51).
8. Monitor the progress of affordable housing production to meet annual production goals.



9. Address the housing needs of veterans in the community and partner with local veterans' organizations to identify possible housing sites.

### **C. Strategies to Address Housing Needs and Increase Production**

In order to implement the goals identified previously, strategies to address the housing needs of the community have been developed. These strategies are designed to increase and improve housing opportunities in Tewksbury, particularly subsidized housing. The strategies are summarized below and in Section II.

#### **1. Preserve and Reuse Existing Buildings**

- a. Complete a comprehensive parcel inventory and partner with other organizations for infill affordable housing on Town-owned parcels.
- b. Reuse Town-owned residential buildings.
- c. Encourage private sector infill development for affordable housing.
- d. Maintain and protect existing affordable housing units.
- e. Consider preserving historic structures by taking advantage of the Town's Demolition Delay Bylaw to convert historic structures into affordable housing.
- f. Promote programs that allow residents, especially those that are elderly and disabled, to remain in their homes.

#### **2. Policies, Programs and Services**

- a. Evaluate and revise existing development regulations and the Comprehensive Permit Policy for fairness and efficiency. This could include updating the permitting guide to assist applicants in navigating the review process. The updated policy may also consider a section that outlines a Local Initiative Program (LIP) Permitting Process for developers.
- b. Utilize services from Tewksbury State Hospital for residents with subacute and chronic medical diseases, traumatic brain injuries and other neurologic conditions.
- c. Develop a local preference policy that is consistent with the Updated December 2014 Chapter 40B State Guidelines.
- d. Investigate the potential for adopting a Chapter 40R Overlay District.

#### **3. Expand Housing Opportunities**

- a. Encourage the development of more affordable rental housing. In June 2017, the Tewksbury Housing Authority (THA) reported that there were 394 elderly and 145 non-elderly applicants waiting for subsidized housing. In addition, there were 208 families waiting for subsidized two-bedroom units, 73 families waiting for subsidized three-bedroom units and 20 families waiting for four-bedroom units. There is a shortage of these subsidized (very low income) rental units relative to the existing need.
- b. Construct affordable senior housing units and, in particular, those that support "aging in place". The THA reported in June 2017 that there was a 3-10 year wait time for the elderly and a 7-10 year wait time for families for existing very low income (subsidized) rental housing managed by THA.

- c. Document the specific needs for veterans living in and around Tewksbury and construct affordable veterans housing units that meet those needs.

#### **4. Education**

- a. Make training and educational opportunities on affordable housing available for Town Board and Committee members and staff. This could include updates on current policies to support affordable housing (i.e., the Comprehensive Permit Guidelines) and any revisions to state law or regional opportunities. This will allow boards and committees to provide guidance to the development community to improve the quality of proposals and could result in a more expedited permitting process.
- b. Increase public awareness of and support for affordable housing through increased outreach and public education, including close coordination with the Town's Veterans Agent and the Tewksbury Housing Authority.

#### **5. Funding**

- a. Pursue the purchase of units and provide a subsidized buy-down on the purchase price to qualified first-time homebuyers possibly through the use of CPA and AHTF funds.
- b. Research additional funding sources to subsidize new affordable housing units.
- c. Investigate opportunities available under a Regional HOME Consortium to generate additional funding for housing.

#### **6. Regional Coordination**

- a. Work with the Northern Middlesex Council of Governments to develop a Regional Housing Plan for the Greater Lowell region.
- b. Research and promote First-Time Homebuyer Program opportunities in the region, such as through the Merrimack Valley Housing Partnership (MVHP), to train residents on how to become a homeowner.
- c. Research and communicate about Foreclosure Assistance Programs in the region and State to help homeowners avoid foreclosure.
- d. Work with agencies like the Common Ground Development Corporation, Inc., a subsidiary of Community Teamwork, Inc. (CTI), and the Coalition for a Better Acre (CBA) to develop affordable housing projects.
- e. Refer families who are, or in jeopardy of becoming, homeless to the HomeBASE Household Assistance program administered by CTI.

### **D. Housing Production Plan Implementation Requirements**

Section III of the Housing Production Plan describes the characteristics preferred for affordable housing in Tewksbury, the zoning changes that would need to be made in order to generate more affordable housing and the specific locations in the community that have been identified as potential subsidized housing sites.

To meet the State's requirements for developing a Housing Production Plan, the Town identified private and public parcels with the potential for future affordable housing development. Two (2) privately-owned and two (2) publically-owned sites were identified through this process. It is

anticipated that between 63 and 80 new housing units could be developed on the identified sites. The list of potential housing sites will be utilized as a guide in implementing the Housing Production Plan. The potential housing sites are identified through the attached Map 2 and are shown through additional maps in the document related to zoning districts, zoning overlay districts, wetlands, floodplains and Rivers Protection Act Regulated Areas, and LRTA bus routes and commuter rail. Map 1 shows the current affordable housing units on the Subsidized Housing Inventory as of June 2017.

# Tewksbury Housing Production Plan

## Introduction

The development of housing that is accessible and affordable to residents with a range of incomes, household characteristics, and demographic qualities is critical to successful and sustainable community planning. The Massachusetts Comprehensive Permit Law (Chapter 774 of the Acts of 1969, also known as Chapter 40B of the Massachusetts General Laws), enacted in 1969, is designed to “increase the supply and improve the regional distribution of low- or moderate-income housing by allowing a limited override of local requirements and regulations which are inconsistent with local and regional affordable housing needs”.<sup>1</sup> While many residents understand the need for more affordable housing options in Westford and across the region, housing developments proposed vis-à-vis the Comprehensive Permitting process are often controversial. Westford desires to continue its strong record of proactively planning for housing options.

The development and approval of a local Housing Production Plan (HPP) is an integral component of achieving safe harbor status from Comprehensive Permit/40B proposals in Massachusetts. The Massachusetts Department of Housing and Community Development (DHCD) defines a Housing Production Plan (HPP) as “a proactive strategy for planning and developing affordable housing”. According to DHCD, “the community should (1) develop a strategy which will be used to meeting its affordable housing needs in a manner consistent with the Chapter 40B statute and implementation requirements; and (2) produce housing units in accordance with the HPP.

### A. Overview of the Housing Production Plan

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

The Affordable Housing Goals section identifies the broad objectives for housing, paying special attention to local and regional needs. This section also sets the minimum affordable housing production goal, as determined by the total number of year-round housing units in the most recent decennial Census. According to the recent revisions to the Chapter 40B requirements, the minimum annual affordable housing production goal is greater or equal to 0.5% of the year-round housing stock.<sup>2</sup>

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<sup>1</sup> Department of Housing and Community Development, 2016

<sup>2</sup> DHCD Guidelines for MGL 40B Comprehensive Permit Projects, Subsidized Housing Inventory, updated December 2014, and based upon Regulatory Authority 760 CMR 56.00.

Finally, the Implementation Strategies section of the plan identifies specific sites for the development of affordable housing, assesses municipally-owned land which the community has targeted for mixed-income housing, and identifies regional housing development collaborations, including potential zoning changes to support housing production.

Once approved by DHCD, an HPP is valid for five years. Additionally, communities may apply to have their HPP certified by DHCD. A community will be certified in compliance with an approved HPP if, during a single calendar year, it has increased its number of low-and moderate-income year-round housing units. Certification lasts for one year if the community has increased its SHI units by 0.5% of year-round housing units and two years if it has increased its number of SHI units by 1.0%. According to Chapter 40B, once a plan has been certified, the local community has greater power in controlling future Comprehensive Permit projects because a decision by the Zoning Board of Appeals to deny an application will be considered “consistent with local need,” meaning that the ZBA’s decision would be upheld by DHCD’s Housing Appeals Committee (HAC).

The state’s subsidizing agencies have entered into an Interagency Agreement that provides more guidance to localities concerning housing opportunities for families with children. The agreement requires that at least 10% of the units in affordable production developments that are funded, assisted or approved by a state housing agency have three or more bedrooms with some exceptions (e.g. age-restricted housing, assisted living, supportive housing for individuals, SROs, etc.).

## **B. Defining Affordable Housing**

There are several definitions of affordable housing in the United States depending on whether one uses Federal or State criteria. The United States Department of Housing and Urban Development (HUD) considers housing ‘affordable’ if housing costs do not exceed 30% of a household’s annual income.<sup>3</sup> When a household pays more than 30% of its income on housing-related costs, it is considered “burdened” by housing; households spending 50% or more of their income on housing are considered “severely burdened” according to HUD affordability criteria.

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

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

In assessing a community’s progress toward the Commonwealth’s 10% affordability goal, DHCD counts a housing unit as affordable if it is subsidized by state or federal programs that support low- and moderate- income households at or below 80% AMI.

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

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<sup>3</sup> Rental units = gross rent plus associated utilities. Owner-occupied = cost of mortgage, property taxes, and insurance. Source: US Department of Housing and Urban Development.



1. The unit(s) must be part of a subsidized development built by a public agency, non-profit, or limited dividend corporation; and
2. At least 25% of the units in the development must be income-restricted to households earning  $\leq 80\%$  AMI and have rent/sale prices restricted to affordable levels (determined by AMI). Affordability restrictions must run in perpetuity unless there is demonstrated justification for a shorter term or 20% of units are income restricted  $< 50\%$  AMI; and
3. The development must be subject to a regulatory agreement and monitored by a public agency or non-profit organization; and
4. Project sponsors must meet affirmative marketing requirements.

Based on the 10% criteria established by DHCD, the Town of Tewksbury needs to develop 1,080 affordable units in order to achieve its affordability goal based on the number of year-round housing units (10,803) recorded in the 2010 U.S. Census. Based upon the Town's latest calculation (June 2017), its Subsidized Housing Inventory (SHI) count was 1,040 affordable units or 9.63%.

### **C. Data Sources and Definitions**

The *Tewksbury Housing Production Plan* relies on a variety of data sources, such as the U.S. Census Bureau, the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Health and Human Services (HHS), the Massachusetts Department of Transportation (MassDOT), the Department of Housing and Community Development (DHCD), and NMCOG. The two main survey tools used are the U.S. Census and the American Community Survey (ACS) from the U.S. Census Bureau.

It is important to note that differences in sampling methodology, terminology, and timeframe can make it difficult to compare one source to another. For instance, one key difference between the U.S. Census and the ACS is that the Census samples every individual in a community, whereas the ACS samples a subset of the community. This is because the Census strives to provide counts of people for the purpose of Congressional apportionment, whereas the ACS is designed to measure social and economic characteristics of the U.S. population, which can be achieved through estimates.

These differences in sampling methodology mean that some values, such as the number of households in a community, are reported differently in the ACS versus the Census. More accurate household numbers are available through the Census, because it samples everyone in a community. However, ACS numbers still have value because the survey asks a wider variety of questions. Information on household income, for instance, is only available in the ACS, and was not included as part of the 2010 U.S. Census.

Another key difference between the Census and the ACS is that the Census collects data once every ten years, whereas ACS data are collected continuously. Typically, data from the Census are collected between March and August in a single year, whereas data from the ACS are collected each month and reflect conditions throughout the year.

Furthermore, there are differences in questions and terminology across the Census and the ACS. For example, the Census Bureau introduced a new set of disability questions in the 2008 ACS Questionnaire, which makes comparisons of disability data from 2008 or later with prior years quite difficult. Within the HPP there will be an attempt to minimize any confusion about these data sources and to note where two different data sources are being used. Comparison across data sources is avoided whenever possible. When comparison is unavoidable, the HPP will describe any caution that should be taken.

In addition to these various data sources, it is important to clarify the definitions for terms, such as *housing unit*, *household* and *family*. The U.S. Census Bureau utilizes the following definitions:

*Housing Unit* – A house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall. For vacant units, the criteria of separateness and direct access are applied to the intended occupants whenever possible. In general, the term *housing units* refers to all the residential structures in the community.

*Household* – A household includes all the people who occupy a housing unit as their usual place of residence. The term “households” includes all family or nonfamily households.

*Family* – A group of two or more people who reside together and who are related by birth, marriage or adoption.

For other definitions, consult the U.S. Census Bureau web page at [www.census.gov](http://www.census.gov).

The *Tewksbury Housing Production Plan* utilizes population and household projections prepared by the Massachusetts Department of Transportation (MassDOT) with input from NMCOG. MassDOT developed these population and household projections for the Greater Lowell region for 2020, 2030 and 2040. These projections are based upon a statewide model that assigns a specific share of population to each Metropolitan Planning Organization (MPO) region and then to the individual communities. NMCOG staff provided comments on the draft projections and the final projections were adjusted in response to those comments.

# I. Comprehensive Needs Assessment

## A. Demographic Analysis

This section provides an overview of the demographic changes that have occurred in Tewksbury since the publication of the *2012-2016 Tewksbury Affordable Housing Action Plan*. It includes analyses of population, households, age cohorts, race and ethnicity, disability status, and income. The purpose of these analyses is to understand how the population characteristics have changed over the past decade and project future growth rates. The data forms the foundation for the Housing Needs section and will be used to frame the goals and strategies contained within the HPP.

### 1. Population

During the past fifty years, the population of the Town of Tewksbury has grown faster than the region as a whole. According to the *Regional Strategic Plan for Greater Lowell (2011)*, the population in the Greater Lowell region grew by 70% between 1960 and 2010 from 169,403 to 286,901, or an average of 14% per decade. During the same period of time, Tewksbury's population increased from 15,902 residents in 1960 to 28,961 residents in 2010, or by 82.1%. As reflected in Table 1 below, Tewksbury's growth rate decreased from 5.8% between 1990 and 2000 to 0.4% between 2000 and 2010. This growth rate lagged behind the regional growth rate between 2000 and 2010 of 2%. Tewksbury's 2010 population represented 10.1% of the total population for the NMCOG region, which was a slight decrease from 10.3% in 2000. Based upon the population figures in the 2011-2015 ACS, Tewksbury was at 30,115, while the most recent population estimates for 2015 placed Tewksbury at 30,915 residents, which shows that Tewksbury is nearly at the projected 2040 population, and is growing faster than the official projections anticipated. The 2015 Census estimate is supported by the number of housing units built over the last five years, as described in the next section.

The population projections developed for MassDOT with input from NMCOG show an increase in Tewksbury's population of 28,961 in 2010 to 31,397 in 2040, or by 8.4%. These projections reflect the growth in housing units over the past five years. Projected growth rates suggest that Tewksbury and the Greater Lowell region will grow at a similar rate with a slight edge to Tewksbury by 2040. Therefore, Tewksbury's population is projected to grow slightly from 10.1% of the region's population in 2010 to 10.2% in 2040.

**Table 1: Actual and Projected Population (2000–2040)**

Year	Tewksbury	Growth Rate	Greater Lowell region	Growth Rate	Tewksbury as a Percent of Region
2000	28,851	5.8%	281,225	6.7%	10.3
2010	28,961	0.4%	286,901	2.0%	10.1
2020	29,436	1.6%	291,101	1.5%	10.1
2030	29,980	1.8%	295,370	1.5%	10.1
2040	31,397	4.7%	306,913	3.9%	10.2

Source: 2000 and 2010 US Census; Projections developed by Mass DOT with input from NMCOG

## 2. Households and Household Types

Similar to their population projections, MassDOT developed household projections with input from NMCOG as part of the long-range transportation planning process. As outlined in Table 2 below, the number of households in Tewksbury is projected to increase from 10,492 households in 2010 to 12,998 households in 2040, or by 23.9%. For the same time period, the Greater Lowell household growth rate is projected to be 20.9%, which is slightly less than Tewksbury's growth rate. The overall household growth rate has slowed considerably from the 1990-2000 period, yet the period from 2010-2020 shows the greatest projected household growth for Tewksbury and the Greater Lowell region. Tewksbury's share of the region's households is projected to remain steady from 10% in 2010 to 10.3% in 2040.

**Table 2: Total Number of Households (2000-2040)**

Year	Tewksbury	Growth Rate	Greater Lowell region	Growth Rate	Tewksbury Households as a Percent of the Region
2000	9,964	14.0%	99,342	10.5%	10.0
2010	10,492	5.3%	104,022	4.7%	10.1
2020	11,560	10.2%	113,223	8.8%	10.2
2030	12,319	6.6%	119,635	5.7%	10.3
2040	12,998	5.5%	125,795	5.1%	10.3

Source: 2000 and 2010 U.S. Census; Projections developed by Mass DOT with input from NMCOG.

Household types are divided into two categories: family and nonfamily. In a family household, those who occupy a housing unit are related by birth, marriage or adoption, whereas in a non-family household, those who occupy a housing unit are not related (e.g. roommates). According to the 2010 U.S. Census, 74.5% of the 10,341 households in Tewksbury were family households, as outlined in Table 3 below. The percentage of family households decreased to 72% based upon the 2011-2015 American Community Survey.

**Table 3: Household Types (2010 and 2011-2015)**

Household Type	2010		2011-2015	
	Number	Percentage	Number	Percentage
Family households	7,704	74.5	8,058	72.0
Nonfamily households	2,637	25.5	3,141	28.0
<b>Total</b>	<b>10,341</b>	<b>100.0</b>	<b>11,199</b>	<b>100.0</b>

Source: 2010 U.S. Census and 2011-2015 American Community Survey

## 3. Age Distribution

The U.S. Census also provides information on the age of head of households, broken out into three age categories: 15-34, 35-64 and 65 years and older. According to the 2000 and 2010 U.S. Census, the majority of head of households in both family and nonfamily households were between 35 and 64 years of age. As outlined in Table 4 and Figure 1, 70.9% of head of households in family households and 51.5% of head of households in nonfamily households were 35-64 years of age in 2000. In 2010 the percentage for head of households in family

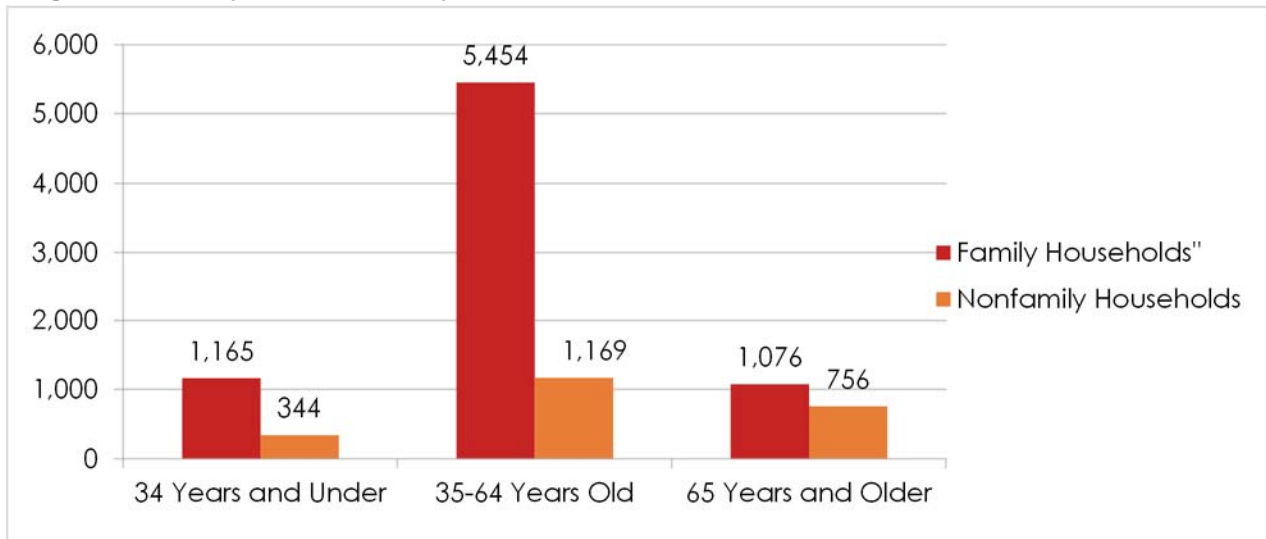
households aged 35-64 increased to 74.7%, while the percentage of those in the 35-64 category for nonfamily households decreased slightly to 50.4%. (See Table 4 and Figure 2) The 2011-2015 ACS data showed that the heads of households in this age group was 70% for family households and 42.2% for nonfamily households.

**Table 4: Head of Household Age Distribution (2000, 2010 and 2011-2015)**

Age of Householder	2000		2010		2011-2015 ACS	
	Number	Percentage	Number	Percentage	Number	Percentage
<b>Family Households</b>						
15-34 Years	1,165	15.1	441	5.7	934	11.6
35-64 Years	5,454	70.9	5,785	74.7	5,644	70.0
65 Years and Older	1,076	14.0	1,518	19.6	1,480	18.4
<b>Total</b>	<b>7,695</b>	<b>100.0</b>	<b>7,744</b>	<b>100.0</b>	<b>8,058</b>	<b>100.0</b>
<b>Nonfamily households</b>						
15-34 Years	344	15.2	316	11.5	378	12.0
35-64 Years	1,169	51.5	1,385	50.4	1,327	42.2
65 Years and Older	756	33.3	1,047	38.1	1,436	45.7
<b>Total</b>	<b>2,269</b>	<b>100.0</b>	<b>2,748</b>	<b>100.0</b>	<b>3,141</b>	<b>99.9</b>

Source: 2000 and 2010 U.S. Census and 2011-2015 American Community Survey

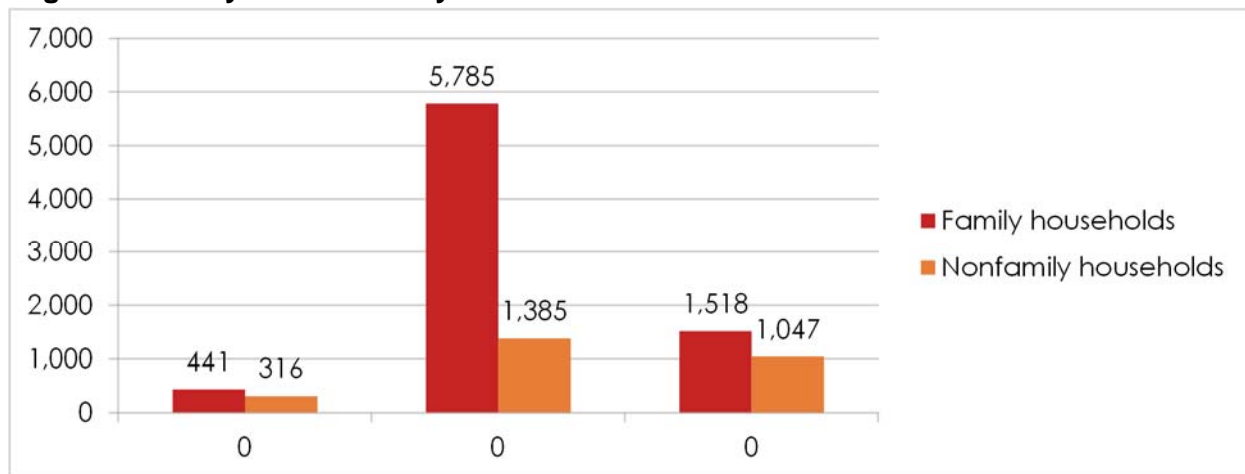
**Figure 1: Family and Nonfamily Households: 2000**



Source: 2000 U.S. Census



**Figure 2: Family and Nonfamily Households: 2010**



Source: 2010 U.S. Census

#### 4. Household Size

Household size is another important factor when assessing housing needs in a community. Outlined in Table 5 is the household size for family and nonfamily households in 2010 and 2011-2015. According to the 2010 U.S. Census, family households comprised 74.5% (7,704) of the total households, while non-family households comprised the remaining 25.5% (2,637). Two-person households comprised 40.1% of the total family households, while four-person family households accounted for an additional 25.9% of total family households. Single-person households comprised 87.7% of the nonfamily households. The average household size in Tewksbury in 2010 was 2.7 persons, while the average family size was 3.18 persons. These averages were slightly down from the average Tewksbury household and family sizes in 2000 at 2.81 and 3.24 persons.

According to the 2011-2015 American Community Survey, the percentage of family households decreased from 74.5% in 2010 to 72% in 2011-2015. Two-person households continued to comprise the majority of family households at 41.4% and the share of four-person households increased to 26.2%. The percentage of single-family households within nonfamily households increased from 87.7% in 2010 to 89.1% in 2011-2015. Table 5 below summarizes the information from the 2010 U.S. Census and the 2011-2015 American Community Survey.

**Table 5: Family and Nonfamily Households: 2010 and 2011-2015**

Household Type	Household Size: 2010							Total
	1- Person	2- Person	3- Person	4- Person	5- Person	6- Person	7+ Person	
Family Households	0	3,087	1,479	1,997	786	256	99	7,704
Percentage	0	40.1	19.2	25.9	10.2	3.3	1.3	74.5
Nonfamily Households	2,313	300	0	24	0	0	0	2,637
Percentage	87.7	11.4	0	0.9	0	0	.0	25.5
<b>TOTAL</b>	<b>2,313</b>	<b>3,387</b>	<b>1,479</b>	<b>2,021</b>	<b>786</b>	<b>256</b>	<b>99</b>	<b>10,341</b>

Source: 2010 U.S. Census

**Table 5 (cont'd): Family and Nonfamily Households: 2010 and 2011-2015**

Household Type	Household Size: 2011-2015							Total
	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7 + Person	
Family Households	0	3,340	1,695	2,114	635	186	88	8,058
Percentage	0.0	41.4	21.0	26.2	7.9	2.3	1.1	72.0
Nonfamily Households	2,798	332	11	0	0	0	0	3,141
Percentage	89.1	10.6	0.4	0.0	0.0	0.0	0.0	28.0
<b>TOTAL</b>	<b>2,798</b>	<b>3,672</b>	<b>1,706</b>	<b>2,114</b>	<b>635</b>	<b>186</b>	<b>88</b>	<b>11,199</b>

Source: 2011-2015 American Community Survey

## 5. Household Characteristics

Household characteristics provide insight into the diversity of households in a community. Data from the 2010 U.S. Census and the 2011–2015 American Community Survey reflect the changes that have taken place in Tewksbury over the last few years. Notwithstanding the prevalence of traditional married households with children, household types have become increasingly diverse over the past 16 years. The increase in nonfamily households, single-parent households and married couples without children has contributed to this diversity. Table 6 shows the various household types in Tewksbury in 2000, 2010 and 2010-2014. In 2010 the majority of total households were family households (81.2%), which is more than the percentage (79%) of family households in 2000. More than a third of family households are comprised of married couples with related children under 18 years of age (39.3%). Only 18.3% of these family households had no related children under 18 years of age, yet this represented a 28.5% increase from 2000. Nearly one-fifth (18.8%) of the total households in 2010 were nonfamily households, with the majority living alone – 79.3% or 558 of 704 nonfamily households. Of the nonfamily households with a single occupant, 44.3% were residents 65 and older.

**Table 6: Household Characteristics: 2000, 2010 and 2011-2015**

Household Type	2000		2010		2011-2015	
	Number	Percent	Number	Percent	Number	Percent
<b>Family Households</b>	<b>2,949</b>	<b>79.0</b>	<b>3,041</b>	<b>81.2</b>	<b>8,058</b>	<b>72.0</b>
Married - couple	2,517	85.4	2,486	81.7	6,784	60.6
With related children under 18 years	1,455	49.3	1,195	39.3	2,652	23.7
No related children under 18 years	432	14.6	555	18.3	4,132	36.9
Male householder, no spouse	114	3.9	126	4.1	398	3.6
Female householder, no spouse	318	10.8	429	14.1	876	7.8
<b>Nonfamily households</b>	<b>782</b>	<b>21.0</b>	<b>704</b>	<b>18.8</b>	<b>3,141</b>	<b>28.0</b>
Householder living alone	602	77.0	558	79.3	2,798	25.0
Householders 65 and older living alone	183	23.4	247	35.1	1,390	12.4
Householder living with others	180	23.0	146	20.7	343	3.1
<b>Total Households</b>	<b>3,731</b>	<b>100.0</b>	<b>3,745</b>	<b>100.0</b>	<b>11,199</b>	<b>100.0</b>

Source: 2000 and 2010 U.S. Census and 2011-2015 ACS.

The data provided through the 2011-2015 American Community Survey shows a decrease in family households from 81.2% in 2010 to 72% in 2011-2015 and an increase in nonfamily households from 18.8% in 2010 to 28% in 2011-2015. Although it would appear that the housing is becoming more diverse, the difference in sampling techniques between the U.S. Census and American Community Survey can probably be attributed for the differences. In order to make a real comparison, the 2020 U.S. Census should be compared to the 2010 U.S. Census data. There has been an overall increase in nontraditional households (empty nesters, nonfamily households and people over 65 living alone) that need to be factored in with any housing strategy. Thus, in addition to a diverse supply of housing in terms of size and structure, a range of affordability options are needed for households and families who cannot afford to pay market rate prices. These options will be further explored in the Affordable Housing Goals and Implementation Strategies section.

## 6. Age Cohorts

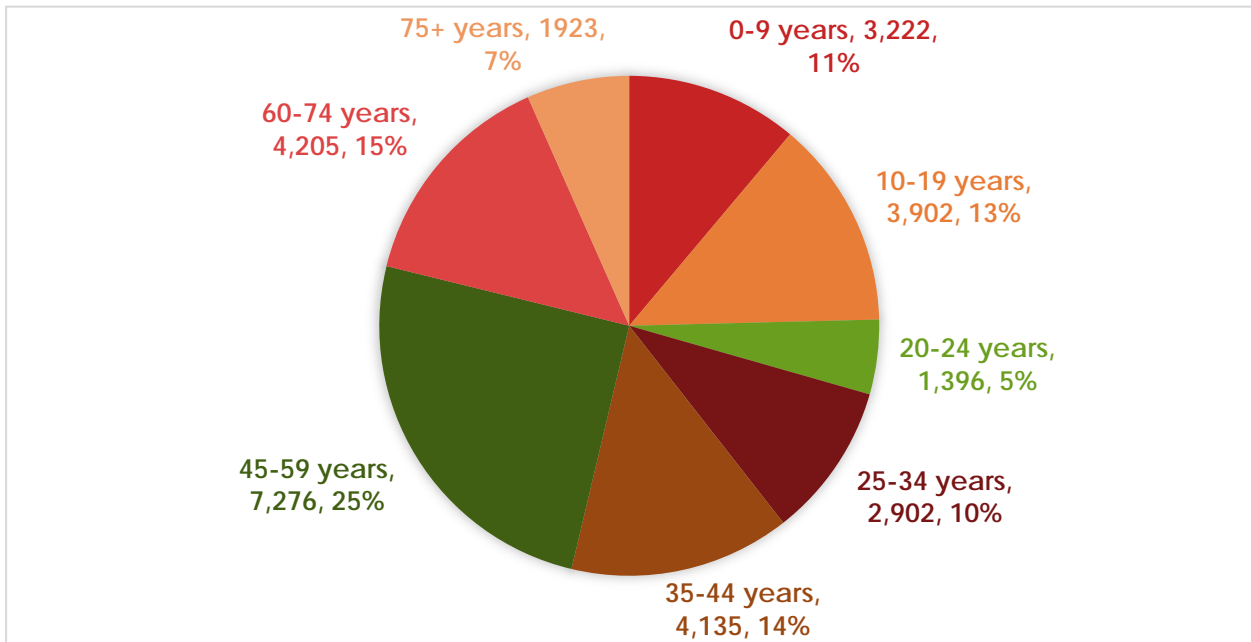
Table 7 below illustrates the breakdown of Tewksbury’s population by age cohort in 2000, 2010, and 2011-2015. This data shows the decrease in the 0-9 (-23%), 25-34 (-25.9%), and 35-44 (-25.3%) age cohorts between 2000 and 2010. Every other age cohort increased with the most significant increases reflected in the 75+ (38.8%), 60-74 (35.4%), 45-59 (23.2%) and 20-24 (14.6%) age cohorts. The largest age cohort in 2010 and 2011-2015 was the 45-59 age cohort at 25.1% and 25.4% respectively. The second largest age cohort in 2010 and 2011-2015 was the 60-74 age cohort at 14.5% and 15.6% respectively. However, the important factor to consider is the overall growth trend among age cohorts to determine the need for specific types of housing. With the overall decline in the 0-9 age cohort and the increase in the 60-74 and 75+ age cohorts, particular attention needs to be paid to additional senior and handicapped housing. Tewksbury has also attracted young families in the 20-24 and 25-34 age cohorts since 2010, whose housing needs should be addressed. Figures 3 and 4 compare the age distribution data between 2010 and 2011-2015 in pie chart form.

**Table 7: Age Distribution of Tewksbury Residents: 2000, 2010 and 2011-2015**

Age Group	2000		2010		Percent change 2000-2010	2011-2015		Percent change 2010-2011/2015
	Number	Percent	Number	Percent		Number	Percent	
0-9 years	4,183	14.5	3,222	11.1	-23.0	2,898	9.6	-10.1
10-19 years	3,599	12.5	3,902	13.5	8.4	3,990	13.2	2.3
20-24 years	1,218	4.2	1,396	4.8	14.6	1,583	5.3	13.4
25-34 years	3,917	13.6	2,902	10.0	-25.9	3,671	12.2	26.5
35-44 years	5,537	19.2	4,135	14.3	-25.3	3,547	11.8	-14.2
45-59 years	5,906	20.5	7,276	25.1	23.2	7,650	25.4	5.1
60-74 years	3,106	10.8	4,205	14.5	35.4	4,697	15.6	11.7
75+ years	1,385	4.8	1,923	6.6	38.8	2,079	6.9	8.1
<b>Total</b>	<b>28,851</b>	<b>100.1</b>	<b>28,961</b>	<b>99.9</b>	<b>0.4</b>	<b>30,115</b>	<b>100.0</b>	<b>3.7</b>

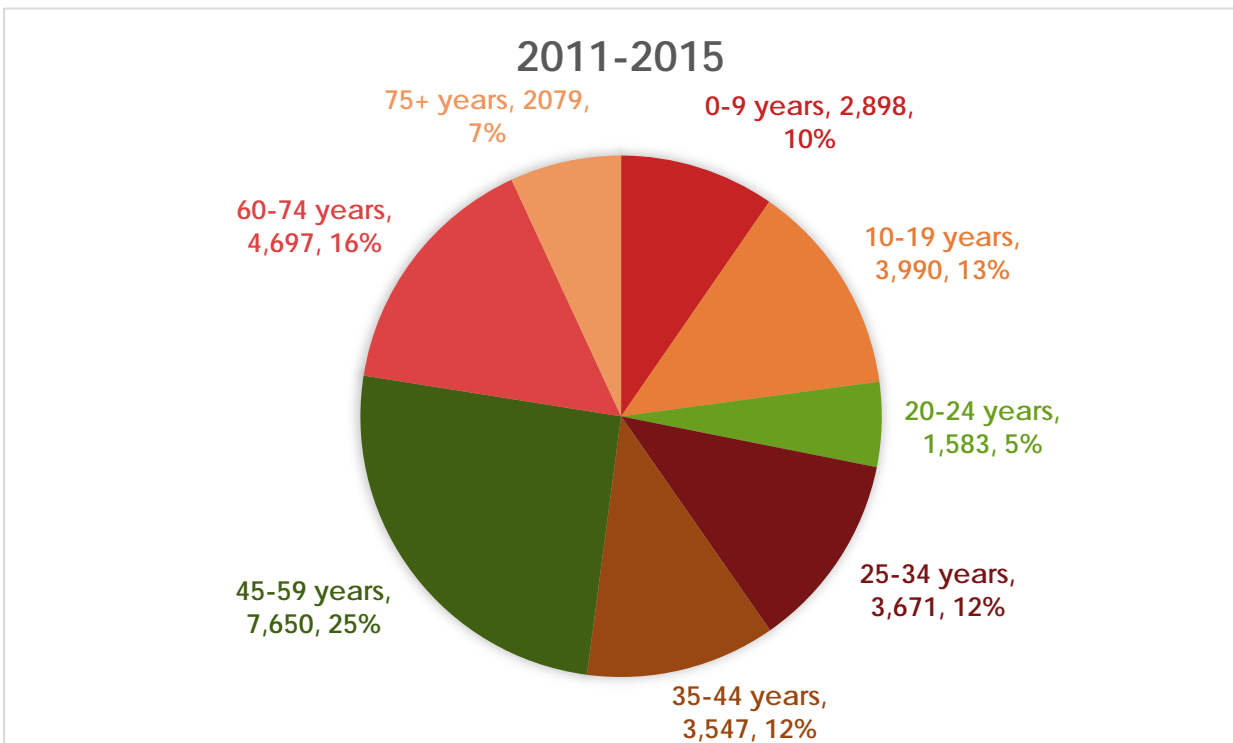
Source: 2000 and 2010 U.S. Census; 2011-2015 American Community Survey

**Figure 3: Age Distribution of Tewksbury Residents: 2010**



Source: 2010 U.S. Census

**Figure 4: Age Distribution of Tewksbury Residents: 2011-2015**



Source: 2011-2015 American Community Survey

With input from NMCOG, MassDOT developed 2016 population projections for Tewksbury for 2020, 2030 and 2040. Using these projections, Tewksbury's total population is estimated to increase by 8.4% between 2010 and 2040, as shown in Table 1. To determine the projected age distribution of Tewksbury's future residents, NMCOG used available data from the Metro Future age cohort breakdowns and then applied them to the MassDOT projections. This data provides a useful indication of the future age distribution of Tewksbury residents.

**Table 8: Projected Age Distribution of Tewksbury Residents (2020-2040)**

Age Groups	2020		2030		2040		Percent Change 2020 - 2040
	Number	Percent	Number	Percent	Number	Percent	
0-9 years	3,668	12.5	3,815	12.7	3,975	12.7	8.4
10-19 years	3,085	10.5	2,970	9.9	3,099	9.9	0.5
20-24 years	1,601	5.4	1,439	4.8	1,482	4.7	-7.4
25-34 years	3,144	10.7	2,883	9.6	2,823	9.0	-10.2
35-44 years	3,824	13.0	4,433	14.8	4,797	15.3	25.4
45-59 years	6,848	23.3	5,833	19.5	5,623	17.9	-17.9
60-74 years	5,791	19.7	6,487	21.6	6,942	22.1	19.9
75+ years	1,475	5.0	2,120	7.1	2,656	8.5	80.1
<b>Total Population</b>	<b>29,436</b>	<b>100.1</b>	<b>29,980</b>	<b>100.0</b>	<b>31,397</b>	<b>100.1</b>	<b>6.7</b>

*Projections developed by MassDOT with input from NMCOG. Age cohorts provided by Metro Future in October 2012*

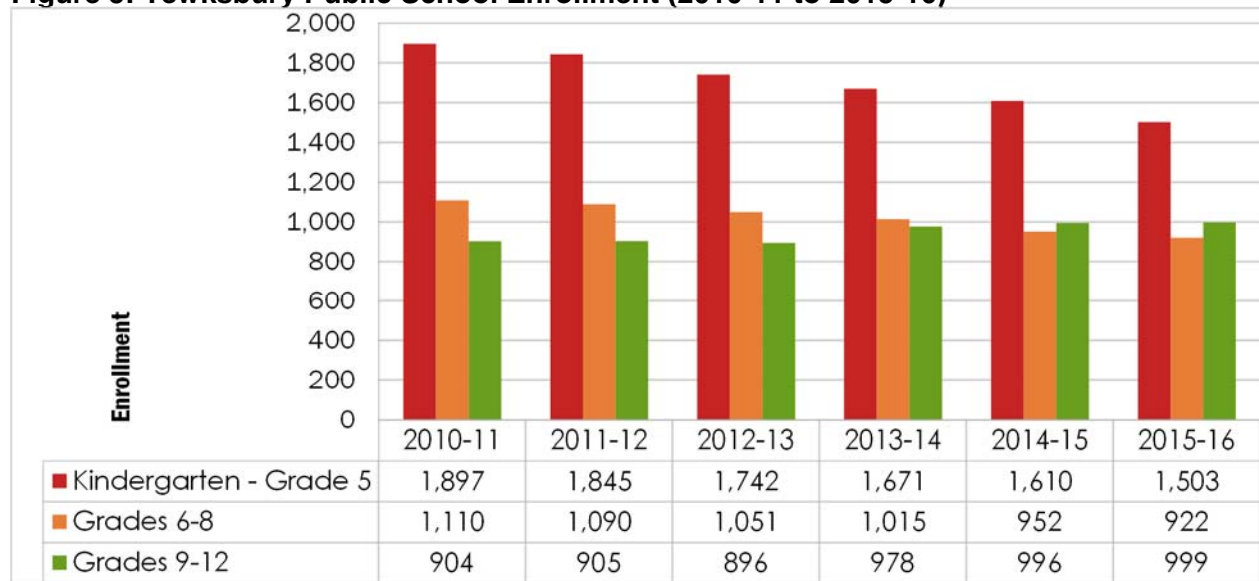
The projected age distribution of Tewksbury residents reflects the decline in the 45-59 (-17.9), 45-59 (-10.2) and 20-24 (-7.4) age cohorts and the increase in the youth (0-9 and 10-19), young families (35-44) and elderly (60-74 and 75+) populations. These projected changes in the age cohorts will have an impact upon the housing needs of the community. The decline in the 45-59 age cohort and the increase in the youth, young families and elderly population needs should be addressed through the development of various housing options. In addition to a general need for more housing units to accommodate new and established families, special attention will need to be paid to the housing needs of seniors with more than three tenths (30.6%) of the population projected to be 60 years or older in 2040. This HPP considers these unique needs as it lays out a guiding framework for housing production in Tewksbury over the next five years.

## 7. School Enrollment and Projections

The New England Development Council provided information on the school enrollment and projections for the Tewksbury Public Schools. Figure 5 on the next page illustrates the total public school enrollment between 2010-11 and 2015-16. While preschool and school aged children (0-19 years old) attend private, charter, and parochial schools, the vast majority of Tewksbury children enroll in the public school system. Figure 5 shows that the K-5 enrollment decreased by 20.8% (394) between 2010-11 and 2015-16. Grades 6-8 decreased by 188 students (16.9%), while Grades 9-12 increased by 95 students (10.5%) during this same time period.



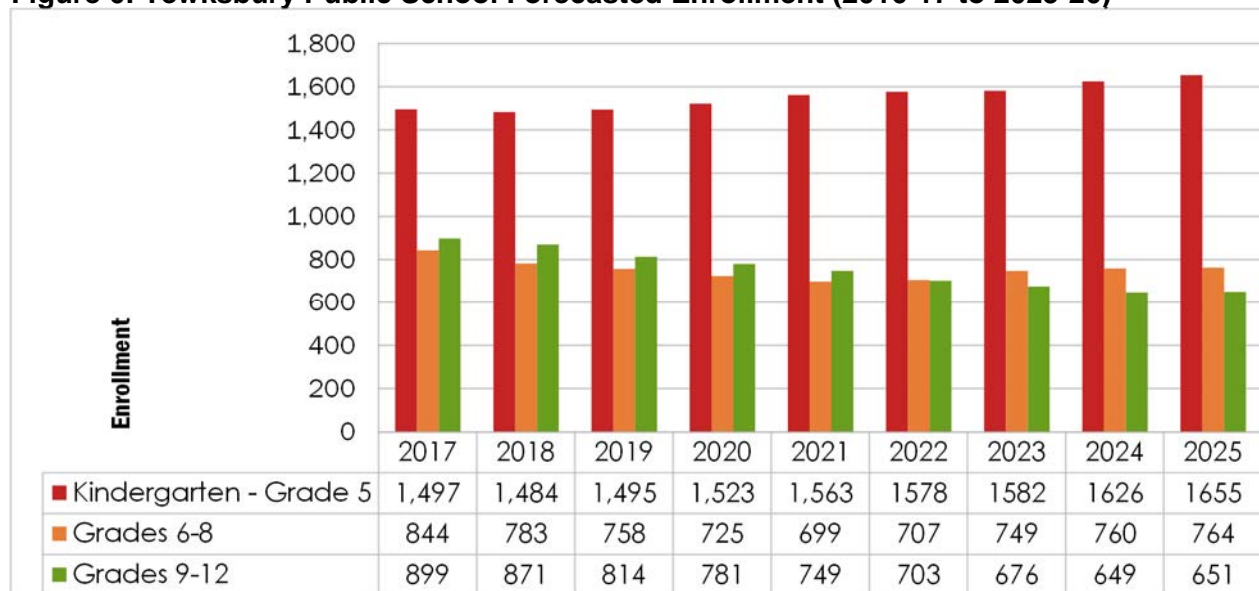
**Figure 5: Tewksbury Public School Enrollment (2010-11 to 2015-16)**



Source: New England School Development Council

The New England School Development Council developed enrollment projections beginning in 2016-17 and extending to every school year until 2025-26. These projections are summarized in Figure 6. The projections anticipate an increase in the K-Grade 5 enrollment of 158 students or 10.6% between 2016-17 and 2025-26. However, enrollments for Grades 6-8 and 9-12 are forecasted to steadily decrease by 80 (9.5%) and 248 (27.6%) students respectively during the same time period.

**Figure 6: Tewksbury Public School Forecasted Enrollment (2016-17 to 2025-26)**



Source: New England School Development Council

## 8. Race and Ethnicity

Table 9 breaks down the Town's population by race and ethnicity for 2000, 2010 and 2011-2015. In assessing the racial and ethnic changes in the Town's population, Tewksbury's population is more diverse than it was in 2000. Although the White population actually increased by 2.4% between 2010 and 2011-2015, its share of the overall population decreased from 96.4% in 2010 to 94.6% in 2011-2015. The Black or African-American population increased by 20.6%, while the Asian community increased by 77.4%. The Native American and Alaska Native population increase by 43.7%. The Hispanic/Latino population in Tewksbury increased by 64.2% between 2000 and 2011-2015.

**Table 9: Racial and Ethnic Diversity of Residents (2000, 2010 and 2011-2015)**

Racial/Ethnic Category	2000		2010		2011-2015 ACS		Percent Change 2000-2011/2015
	Population	Percent	Population	Percent	Population	Percent	
White	27,824	96.4	27,327	94.4	28,489	94.6	2.4
Black or African American	194	0.7	321	1.1	234	0.8	20.6
Native American and Alaska Native	36	0.1	32	0.1	51	0.2	43.7
Asian	460	1.6	786	2.7	816	2.7	77.4
Native Hawaiian or Pacific Islander	2	0.0*	1	0.0**	0	0.0	NA
Other or Multiple Races	335	1.2	494	1.7	525	1.7	56.7
<b>Total Population</b>	<b>28,851</b>	<b>100.0</b>	<b>28,961</b>	<b>100.0</b>	<b>30,115</b>	<b>100.0</b>	<b>4.4</b>
Hispanic or Latino (All races)	352	1.2	602	2.1	578	1.9	64.2

Source: U.S. Census for 2000 and 2010, 2011-2015 American Community Survey.

\*0.007, \*\*0.003

## 9. Residents with Disabilities

Table 10 provides information about the disabled community in Tewksbury as of 2011-2015. Approximately 10.4% of Tewksbury's population (3,131 residents) were reported to have a disability. More than forty percent (42.3%) of these residents were aged 18-64, 7.9% were under 18 and nearly half (49.8%) were 65 years or older). Ambulatory difficulty was the most prevalent disability (53.5%), followed by independent living difficulty (38.5%), cognitive difficulty (34.6%) and hearing difficulty (31.7%). Disabled residents often have unique housing needs in terms of the physical design and/or accessibility of their homes, access to services, and the cost relative to a fixed or limited income. For these reasons, a comprehensive affordable housing plan should be sensitive to the specific needs of the disabled community and incorporate their issues into the goals and strategies for future affordable housing production.

**Table 10: Characteristics of the Disabled Community in Tewksbury: 2011-2015**

Age Group and Disability Status	Total Number	Percent of Residents with Disabilities
Under 5 years old	0	0.0
5-17 years old	248	7.9
18-64 years old	1,325	42.3
65+ years old	1,558	49.8
<b>Total Number of Disabled Residents</b>	<b>3,131</b>	<b>100.0</b>
With a hearing difficulty (all ages)	994	31.7
With a vision difficulty (all ages)	504	16.1
With a cognitive difficulty (all ages)	1,082	34.6
With an ambulatory difficulty (all ages)	1,674	53.5
With a self-care difficulty (all ages)	642	20.5
With an independent living difficulty (all ages)	1,206	38.5

Source: 2011-2015 American Community Survey. Residents may report more than one disability

## 10. Household, Family and Per Capita Income

Over the past eighteen years, Tewksbury has seen a significant increase in its median household, median family, and per capita incomes. Within the 2000 U.S. Census, there were income figures provided for each community based upon the 1999 data. Since the 2010 U.S. Census did not include any income data, we have used the data from the American Community Survey (ACS), which is published in periods of 1-, 3- and 5-year estimates. For the purposes of this report, we used the most recent ACS data for 2011-2015. However, since there is a much greater sampling error with the ACS data than the U.S. Census data, the reader shouldn't assume that the data is fully comparable

### a. Median Household Income

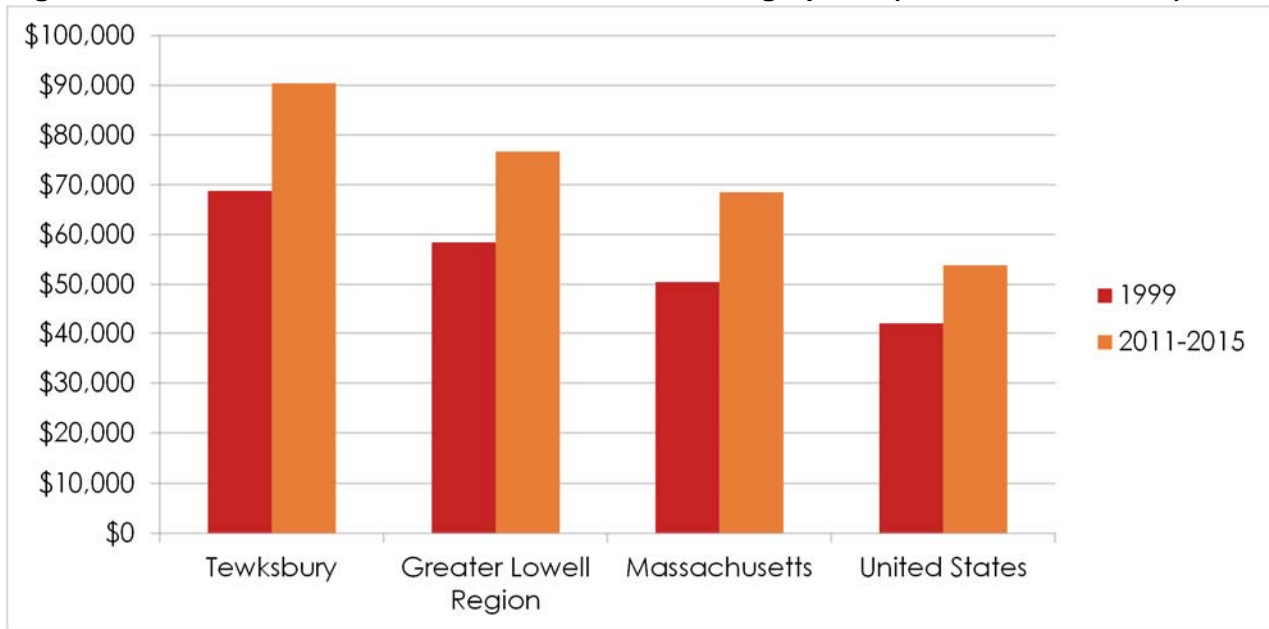
Table 11 below and Figure 7 show the change in median household income between 1999 and 2011-2014 for Tewksbury, the Greater Lowell region, the Commonwealth of Massachusetts and the United States. Based upon the data provided below, Tewksbury's median household income increased by 31.5% between 1999 and 2011-2015, which is slightly higher than the Greater Lowell region (31.2%) and the United States (28.3%), but lower than Massachusetts (35.8%). When one applies the inflation factor, whereby \$ 1 in 1999 equals \$ 1.42 in 2015, the median household income declined in all four areas.

**Table 11: Median Household Income for Selected Geographies (1999 and 2011-2015)**

Geographic Area	1999	2011-2015	Percentage Increase	% Inflation Adjusted
<b>Tewksbury</b>	<b>\$68,800</b>	<b>\$90,484</b>	<b>31.5</b>	<b>-7.4</b>
Greater Lowell Region	\$58,472	\$76,728	31.2	-7.6
Massachusetts	\$50,502	\$68,563	35.8	-4.4
United States	\$41,994	\$53,889	28.3	-9.5

Source: 2000 U.S. Census and 2011-2015 American Community Survey

**Figure 7: Median Household Income for Selected Geographies (1999 and 2011-2015)**



Source: 2000 U.S. Census and 2011-2015 American Community Survey

**b. Median Family Income**

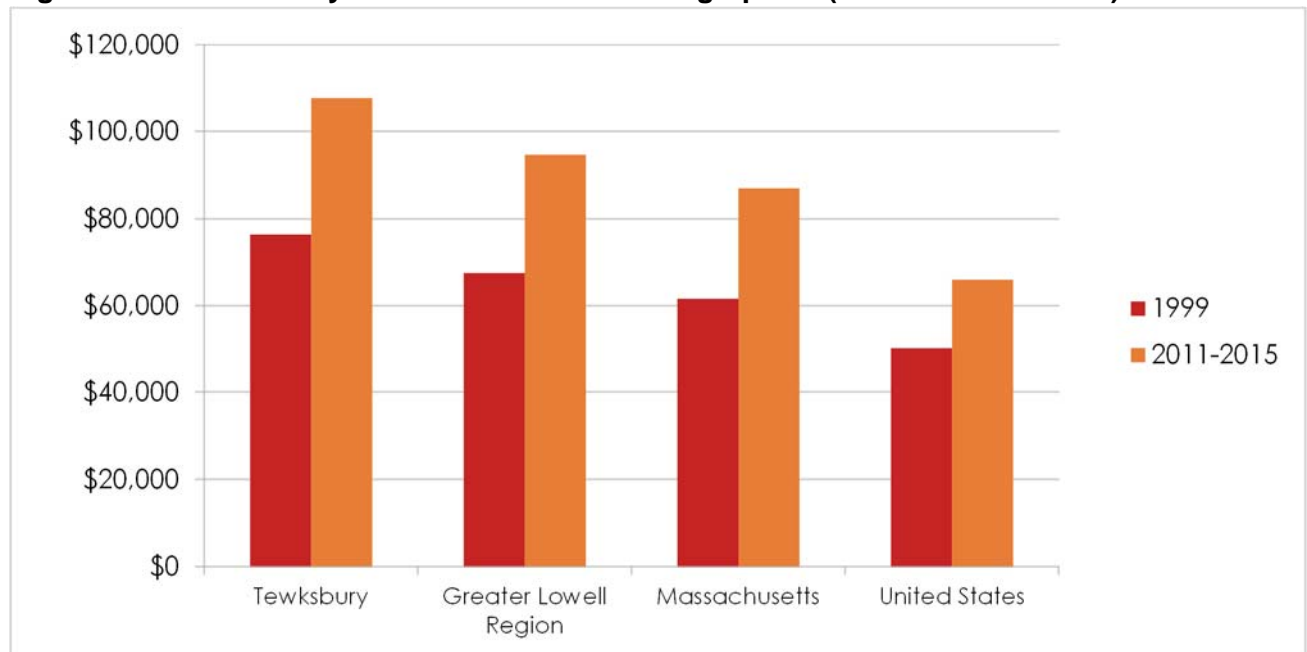
When one reviews the Median Family Income (MFI) figures for 1999 and 2011-2015, there are similarities with the median household income. As shown below in Table 12 and Figure 8, Tewksbury’s MFI was higher than the Greater Lowell region, Massachusetts and the United States. The median family income increased in Tewksbury from \$76,443 in 1999 to \$107,734 in 2011-2015 or by 40.9%. When adjusted for inflation, the median family income actually decreased by 0.8% in Tewksbury. The percentage increases in median family income were fairly similar in Tewksbury, the Greater Lowell region, and Massachusetts, but the United States lagged behind. The median family income in Tewksbury continues to be one and a half times that of the United States. When adjusted for inflation, the State had the lowest decline at -1.6%, while the nation experienced a -7.1% decrease in its median family income.

**Table 12: Median Family Income for Selected Geographies (1999 and 2011-2015)**

Geographic Area	1999	2011-2015	Percentage Increase	% Inflation Adjusted
Tewksbury	\$76,443	\$107,734	40.9	-0.8
Greater Lowell Region	\$67,583	\$94,680	40.1	-1.3
Massachusetts	\$61,664	\$87,085	41.2	-0.5
United States	\$50,046	\$66,011	31.9	-7.1

Source: 2000 U.S. census and 2011-2015 American Community Survey

**Figure 8: Median Family Income for Selected Geographies (1999 and 2011-2015)**



Source: 2000 U.S. Census and 2011-2015 American Community Survey

**c. Per Capita Income**

Table 13 and Figure 9 show the changes in per capita income between 1999 and 2011-2015 in Tewksbury, the Greater Lowell region, Massachusetts and the United States. In 1999, Tewksbury’s per capita income was \$27,031 – higher than the region, state and country. As of 2011-2015, the Town’s per capital income remained higher than the other three areas through an increase of 44.5% to \$39,055. When adjusted for inflation, Tewksbury’s per capital income actually increased by 1.7%.

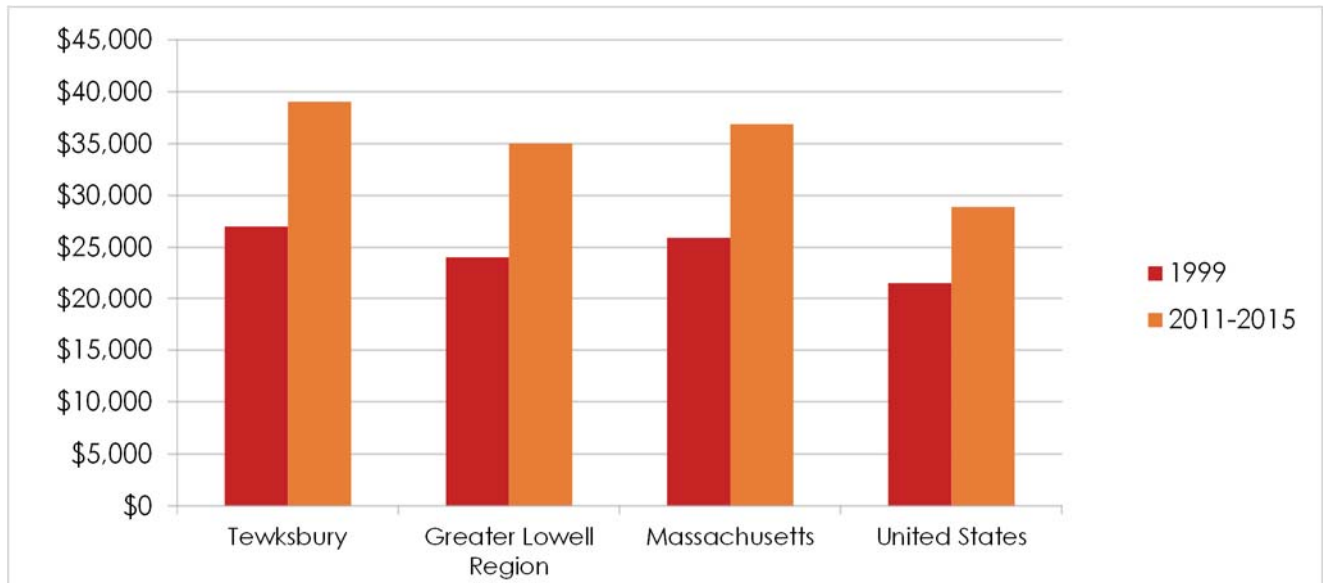
**Table 13: Per Capita Income for Selected Geographies (1999 and 2011-2015)**

Geographic Area	1999	2011-2015	Percentage Increase	% Inflation Adjusted
<b>Tewksbury</b>	<b>\$27,031</b>	<b>\$39,055</b>	<b>44.5</b>	<b>1.7</b>
Greater Lowell Region	\$24,081	\$35,047	45.5	-2.5
Massachusetts	\$25,952	\$36,895	42.2	0.1
United States	\$21,587	\$28,930	34.0	-5.6

Source: 2000 U.S. Census and 2011-2015 American Community Survey



**Figure 9: Per Capita Income for Selected Geographies (1999 and 2011-2015)**



Source: 2000 U.S. Census and 2011-2015 American Community Survey

**d. Income Distribution**

While median household and median family incomes are valuable indicators, they do not account for the distribution of household incomes in a community. Table 14 compares the household income distribution in Tewksbury in 1999 and 2011-2015. In 1999, approximately 4,922 households (49.4%) earned less than the median household income of \$68,800, with 32.1% earning less than \$50,000 per year. Of the households earning more than the median household income, 23.4% earned between \$100,000 and \$199,999, and 1.5% of all households earned \$ 200,000 or more per year. In 2011-2015, the median household income was \$90,484. Between 1999 and 2011-2015, the Town experienced a doubling in households making \$100,000 or more (99.2%) with 8% earning \$ 200,000 or more per year. Most income categories decreased during this period except for the less than \$ 10,000, \$10,000-\$14,999 and \$15,000-\$24,999 categories and the aforementioned \$100,000+ categories.

**Table 14: Income Distribution for Households (1999 and 2011-2015)**

	1999		2011-2015		Percent Change 1999- 2011/2015
	Number	Percent	Number	Percent	
Less than \$10,000	263	2.6	331	3.0	25.9
\$10,000 - \$14,999	313	3.1	371	3.3	18.5
\$15,000 - \$24,999	613	6.2	744	6.6	21.4
\$25,000 - \$34,999	728	7.3	589	5.3	-19.1
\$35,000 - \$49,999	1276	12.8	769	6.9	-39.7
\$50,000 - \$74,999	2,299	23.1	1,679	15.0	-27.0
\$75,000 - \$99,999	1,987	20.0	1,781	15.9	-10.4

Table 14: Income Distribution for Households (1999 and 2011-2015) (cont.)

	1999		2011-2015		Percent Change 1999-2011/2015
	Number	Percent	Number	Percent	
\$100,000 - 149,999	2,037	20.5	2,766	24.7	35.8
\$150,000 - 199,999	287	2.9	1,273	11.4	343.6
\$200,000 or more	152	1.5	896	8.0	489.5
<b>Total:</b>	<b>9,955</b>	<b>100.0</b>	<b>11,199</b>	<b>100.0</b>	12.5

Source: 2000 U.S. Census and 2011-2015 American Community Survey

**e. Area Median Income (AMI)**

Affordable housing requirements base a household’s eligibility for income restricted units on a series of income thresholds. HUD defines these thresholds as percentages of Area Median Income (AMI), which is defined in the Data Sources and Definitions section. Housing assistance payments are limited by Fair Market Rent (FMR) thresholds established by HUD for different areas. FMRs are gross rent estimates that include both shelter rent paid by the tenant to the landlord and the cost of utilities, excluding telephone. HUD sets FMRs to ensure that a sufficient supply of rental housing is available to program participants. Tewksbury is included in the Lowell Metropolitan Fair Market Rent region.

AMI thresholds are often capped at 80%, 60%, 50%, and 30% of AMI, but vary depending on the number of individuals in the household. Policymakers often refer to households earning below 80%, 60%, 50%, and 30% of AMI as “moderate income”, “low income”, “very low income”, and “extremely low income”, respectively. These percentages are used to determine who can access income-restricted units, including Chapter 40B, Section 8, and Low Income Housing Tax Credit units. As shown in Table 15, the AMI for the Lowell Metro FMR Area for FY 2017 as of October 1, 2016 was \$96,300.

Table 15: Adjusted Income Limits by Household Size, Lowell Metro FMR Area, FY 2017

Income Limit Area	Area Median Income	FY 2016 Income Limit Category	Household Size							
			1- Person	2- Person	3- Person	4- Person	5- Person	6- Person	7- Person	8-Person
Lowell, MA HUD Metro FMR Area	\$96,300	30% - Extremely Low	\$20,250	\$23,150	\$26,050	<b>\$28,900</b>	\$31,250	\$33,550	\$37,140	\$41,320
		50% - Very Low	\$33,750	\$38,550	\$43,350	<b>\$48,150</b>	\$52,050	\$55,900	\$59,750	\$63,600
		80% - Low	\$47,600	\$54,400	\$61,200	<b>\$68,000</b>	\$73,450	\$78,900	\$84,350	\$89,800

Source: <https://www.huduser.gov/portal/datasets/il/il2016/2016summary.odn> Tewksbury is included in the Lowell Metropolitan Fair Market Rent (FMR) region

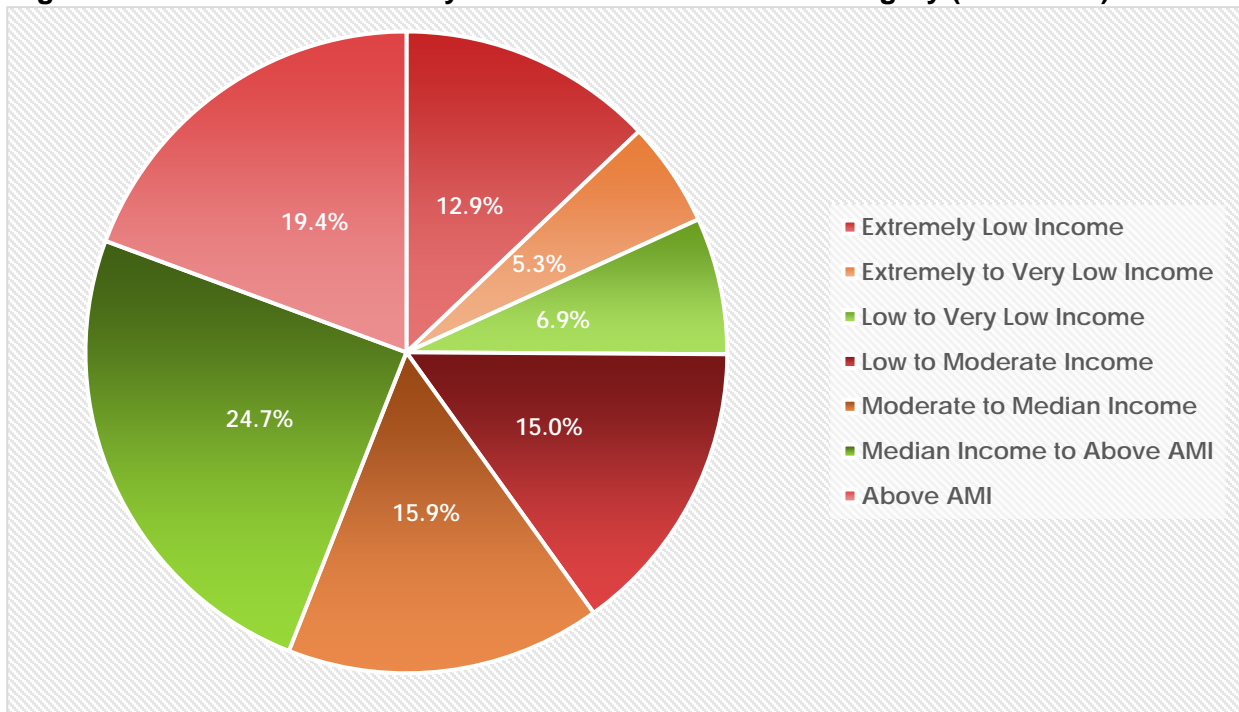
Although there is no specific data set that breaks income down by household size, general estimates about Tewksbury households’ eligibility for affordable housing can be made. Using the income limits for a family of four compared to the Income Distribution for Tewksbury households, the income categories and associated HUD Lowell Metro FMR thresholds are reflected in Table 16 and Figure 10 on the following page.

**Table 16: HUD Thresholds for Household Income Distribution (1999 and 2011-2015)**

Income	1999		2011-2015		Percent Change 1999-2011/2015	HUD Threshold
	Households	%	Households	%		
Less than \$10,000	263	2.6	331	3.0	25.9	Extremely Low Income
\$10,000 - \$14,999	313	3.1	371	3.3	18.5	Extremely Low Income
\$15,000 - \$24,999	613	6.2	744	6.6	21.4	Extremely Low Income
\$25,000 - \$34,999	728	7.3	589	5.3	-19.1	Extremely to Very Low Income
\$35,000 - \$49,999	1276	12.8	769	6.9	-39.7	Low to Very Low Income
\$50,000 - \$74,999	2,299	23.1	1,679	15.0	-27.0	Low to Moderate Income
\$75,000 - \$99,999	1,987	20.0	1,781	15.9	-10.4	Moderate to Median Income
\$100,000 - \$149,999	2,037	20.5	2,766	24.7	35.8	Median Income to Above AMI
\$150,000 - \$199,999	287	2.9	1,273	11.4	343.6	Above AMI
\$200,000 or more	152	1.5	896	8.0	489.5	Above AMI
<b>Total</b>	<b>9,955</b>	<b>100.0</b>	<b>11,199</b>	<b>100.0</b>	<b>12.5</b>	

Source: 2000 U.S. Census and 2011-2015 American Community Survey

**Figure 10: Estimated Tewksbury Households in each AMI Category (2011-2015)**



Source: 2011-2015 American Community Survey

## 11. Residents Living in Poverty

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

If a family's total income is less than the threshold, then that family and every individual in it is considered to be living in poverty. The official poverty thresholds do not vary geographically, but they are updated for inflation using the Consumer Price Index (CPI-U). The official poverty definition uses money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps). Table 17 shows the Federal Poverty Guidelines for 2017.

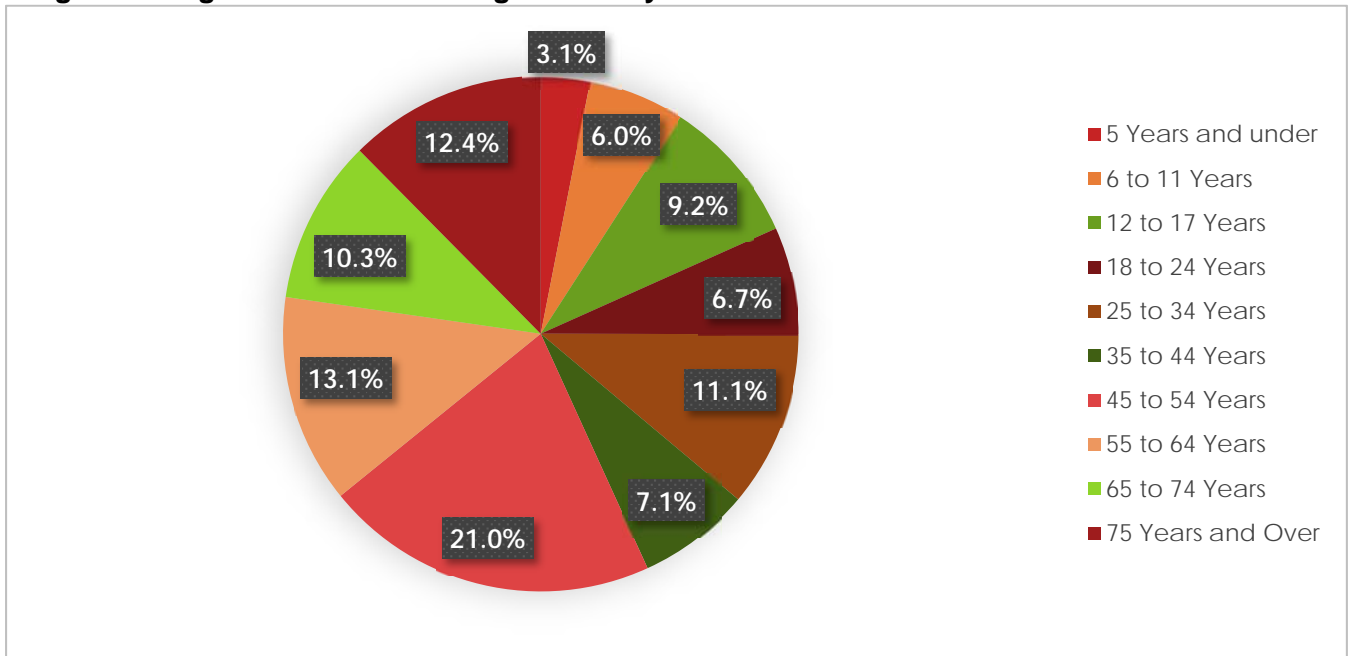
**Table 17: Federal Poverty Level Guidelines for 2017**

Number of Persons in Family	Poverty Guideline
1	\$12,060
2	\$16,240
3	\$20,420
4	\$24,600
5	\$28,780
6	\$32,960
7	\$37,140
8	\$41,320
<b>For each additional person</b>	<b>\$4,180</b>

Source: Department of Health and Human Resources, Federal Register, Vol. 82, No. 19, January 31, 2017, pp. 8831-8832

According to the 2011-2015 ACS, 1,426 Tewksbury residents (approximately 4.7% of the town's estimated population) lived in poverty according to the Federal Poverty Guidelines. As seen in Figure 11, people aged 45-64 comprised 25.8% of the population living in poverty in Tewksbury. It will be important to consider this population group when prioritizing housing types that will meet the diverse needs of an aging population.

**Figure 11: Age of Residents Living in Poverty: 2011-2015.**



Source: 2011-2015 American Community Survey

As shown in Table 18, the population living in poverty is broken down by age and sex. Those individuals in the “Under 16” category represented 18.3% of the poverty population in Tewksbury. Individuals aged 65 and older represented 22.7% of the poverty population. Women comprised 60.3% of the poverty population, while men comprised the remaining 39.7%.

**Table 18: Characteristics of the Population Living in Poverty (2011-2015)**

<b>Age</b>	<b>Number Below Poverty Level</b>	<b>Percent of those in poverty</b>
5 Years and under	44	3.1
6 to 11 Years	86	6.0
12 to 17 Years	131	9.2
18 to 24 Years	96	6.7
25 to 34 Years	158	11.1
35 to 44 Years	101	7.1
45 to 54 Years	299	21.0
55 to 64 Years	187	13.1
65 to 74 Years	147	10.3
75 Years and Over	177	12.4
<b>Total Individuals Living in Poverty (4.8% of total population)</b>	<b>1,426</b>	<b>100.0</b>
<b>Gender</b>		
Male	566	39.7
Female	860	60.3
<b>Total Individuals Living in Poverty</b>	<b>1,426</b>	<b>100.0</b>
<b>Total Tewksbury Population</b>	<b>30,115</b>	

Source: 2011-2015 American Community Survey

## **B. Existing Housing Stock Analysis**

This section examines the characteristics of the current housing stock and local housing market in Tewksbury. An analysis of housing types and home values is provided, followed by an examination of housing development and sales trends. Finally, a housing affordability analysis is provided, which includes an analysis of the ability of homeowners and renters to afford to live in Tewksbury, a survey of current affordable housing units in Tewksbury and a timeline for the development of units to help the Town achieve its 10% affordability goal.

### **1. Housing Units by Type**

Table 19 illustrates the total number of housing units, by housing type, for 2000 and 2011-2015. There were 10,171 housing units in Tewksbury in 2000. Single-family homes represented the largest percentage of homes, accounting for 76.5% of all housing units. Single unit, attached homes were the second most prevalent housing type at 9.8% of the housing stock, followed by 20 or more units at 3.2%.

According to the 2011-2015 American Community Survey, the Town’s housing stock continued to diversify and grew by 1,426 units, or 14% overall. While single-family homes remain the most prevalent housing type at 70.8%, the increase in multi-family housing complexes of 20 units or

more from 3.2% to 5.6%, or by 87.8%, reflected the most growth in any housing unit category. Even though single-family homes increased by 5.5% during this time period, its share of the overall housing stock actually decreased from 76.5% in 2000 to 70.8% in 2011-2015. Two-family units (-56.9%) and mobile homes (-12.4%) were the two housing unit categories that experienced a decrease during this time period. In addition to the 20 or more units category, 10-19 units increased by 70%.

**Table 19: Housing Units by Type: 2000 and 2011-2015**

Number of Units per Structure	2000		2011-2015		Percent Change 2000-2011/2015
	Number	Percent	Number	Percent	
1-unit, detached	7,780	76.5	8,211	70.8	5.5
1-unit, attached	998	9.8	1,482	12.8	48.5
2 units	232	2.3	100	0.9	-56.9
3-4 units	237	2.3	348	3.0	46.8
5-9 units	201	2.0	288	2.5	43.3
10-19 units	243	2.4	413	3.6	70.0
20 or more units	327	3.2	614	5.3	87.8
Mobile home	153	1.5	134	1.2	-12.4
Boat, RV, van, etc.	0	0.0	7	0.1	NA
<b>Total Housing Units</b>	<b>10,171</b>	<b>100.0</b>	<b>11,597</b>	<b>100.2</b>	<b>14.0</b>

Source: 2000 U.S. Census; 2011-2015 American Community Survey

## 2. Housing Tenure

Table 20 compares housing tenure figures in 2010 and 2011-2015. In 2010, 9,191 housing units in Tewksbury were owner-occupied (87.6%) and 1,301 (12.4%) were renter-occupied. According to the 2011-2015 American Community Survey, the share of owner-occupied housing units increased from 87.6% to 96.6% largely due to the increase in condominiums and townhouses. Tewksbury had an additional 2,008 owner-occupied units in 2011-2015 for an overall growth rate of 21.8%. The number of renter-occupied units actually decreased by 903 units or by 69.4%. Given that this represents a significant decrease in the number of renter-occupied units, it is possible that a number of renter-occupied units were converted to owner-occupied units or that the different sampling techniques for the U.S. Census and American Community Survey played a role. This trend represents a reversal from what was outlined in the 2012-2016 Affordable Housing Production Plan whereby the share of renter-occupied units was actually increasing. The Town will need to determine whether additional renter-occupied units should be encouraged in order to maintain a balanced diversity in the housing market.

**Table 20: Housing Tenure: 2010 and 2011-2015**

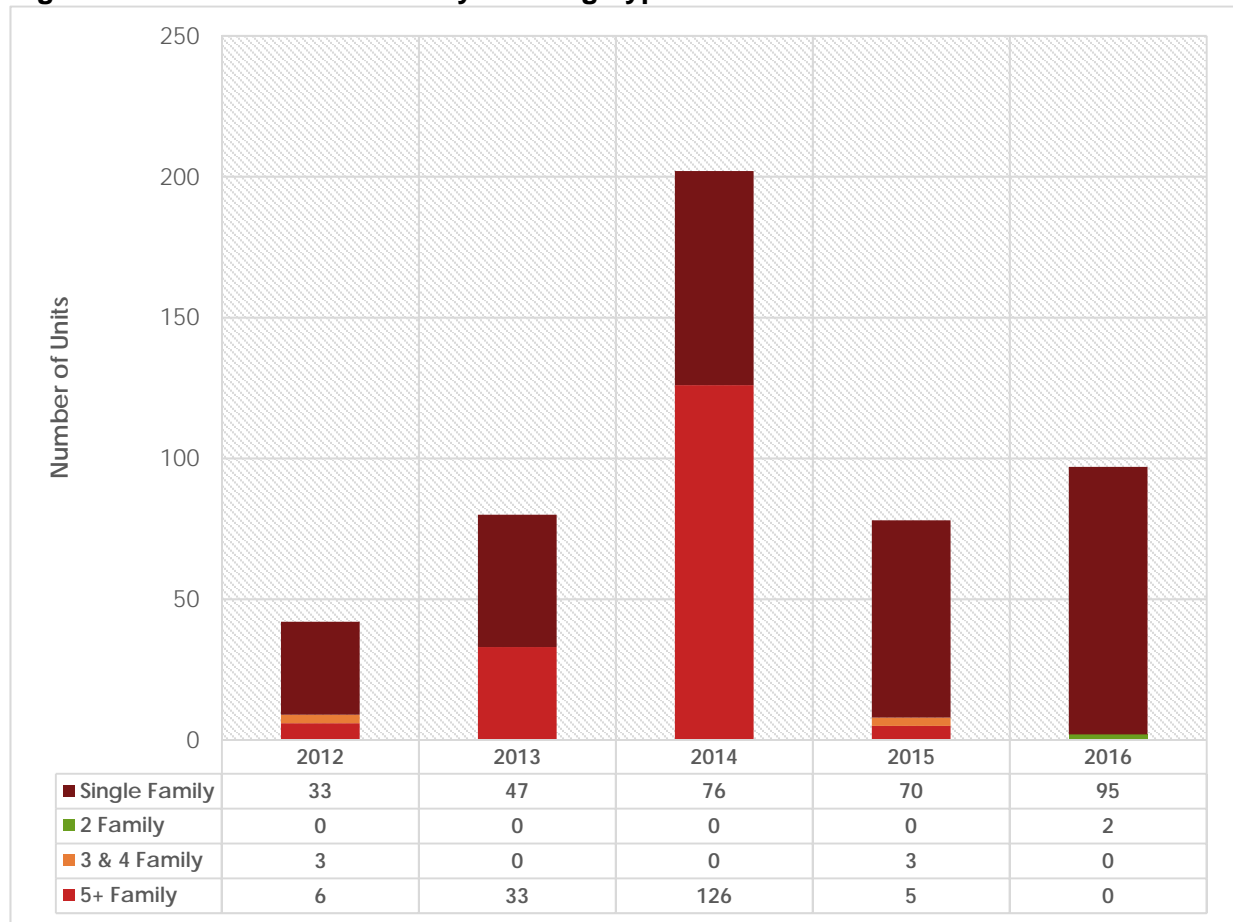
	2010		2011-2015		Percent Change 2010 - 2011/2015
	Number	Percent	Number	Percent	
Owner-Occupied	9,191	87.6	11,199	96.6	21.8
Renter-Occupied	1,301	12.4	398	3.4	-69.4
<b>Occupied Housing Units</b>	<b>10,492</b>	<b>100.0</b>	<b>11,597</b>	<b>100.0</b>	<b>10.5</b>

Source: 2010 U.S. Census, 2011-2015 American Community Survey

### 3. New Residential Development

Figure 12 breaks down the number of residential permits issued by housing type between 2012 and 2016. During this time period, there were 328 residential permits issued to construct 499 housing units valued at \$75,613,809. The most productive year was 2014 when seventy-seven

**Figure 12: Residential Permits by Housing Type: 2012 - 2016**



Source: Tewksbury Building Department (2012-2016)

(77) residential permits were issued to construct seventy-six (76) single-family houses and a one hundred twenty-six (126) housing development. Overall, the percentage of single-family houses permitted (64.3%) exceeded the percentage of 5+ family units (34.1%). Table 21 on the following page shows the total and average valuation per unit for the residential building permits issued between 2012 and 2016. Given the large number of permitted units approved in 2014, the average valuation per unit is significantly below those figures for the other years.



**Table 21: Residential Permits Issued and Units Approved in Tewksbury: 2012-2016**

Year	Total Building Permits	Total Units Approved	Total Valuation	Average Valuation Per Unit
2012	35	42	\$8,376,376	\$199,438
2013	48	80	\$11,378,140	\$142,227
2014	77	202	\$24,027,740	\$118,949
2015	72	78	\$13,933,283	\$178,632
2016	96	97	\$17,898,270	\$184,518
<b>Total</b>	<b>328</b>	<b>499</b>	<b>\$75,613,809</b>	<b>\$151,531</b>

Source: Tewksbury Building Department (2012-2016)

#### 4. Housing Market Conditions

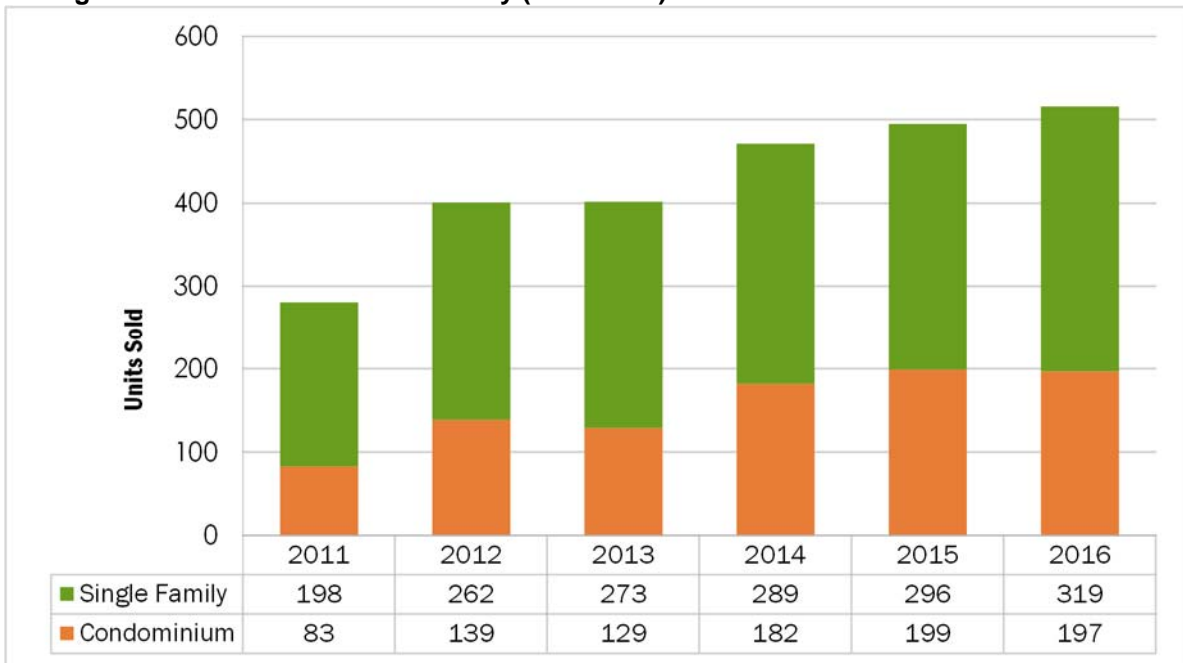
This section examines trends in the local housing market in Tewksbury between 2011 and 2016 and compares it to the Greater Lowell region. This analysis begins with the number of single family and condominium sales and then focuses on the median sales prices for these home sales. The housing market has significantly recovered from the economic recession and bursting of the housing bubble in the late 2000s.

##### a. Home Sales

For the period from 2011 to 2016, single-family home sales in Tewksbury began at 198 units in 2011 and then steadily increased to 319 units in 2016, as shown in Figure 13 on the following page. Overall, there was a 61.1% increase in single-family home sales between 2011 and 2016. During this period of time, 1,637 single-family homes were sold in Tewksbury. In comparing these figures to the Greater Lowell home sales for the same time period, as shown in Figure 14 on the next page, single-family home sales increased from 1,661 in 2011 to 2,671 in 2016, or by 60.8%. There was a slight decrease in single-family home sales between 2013 and 2014, but the overall increase between 2011 and 2016 was similar to that experienced by Tewksbury.

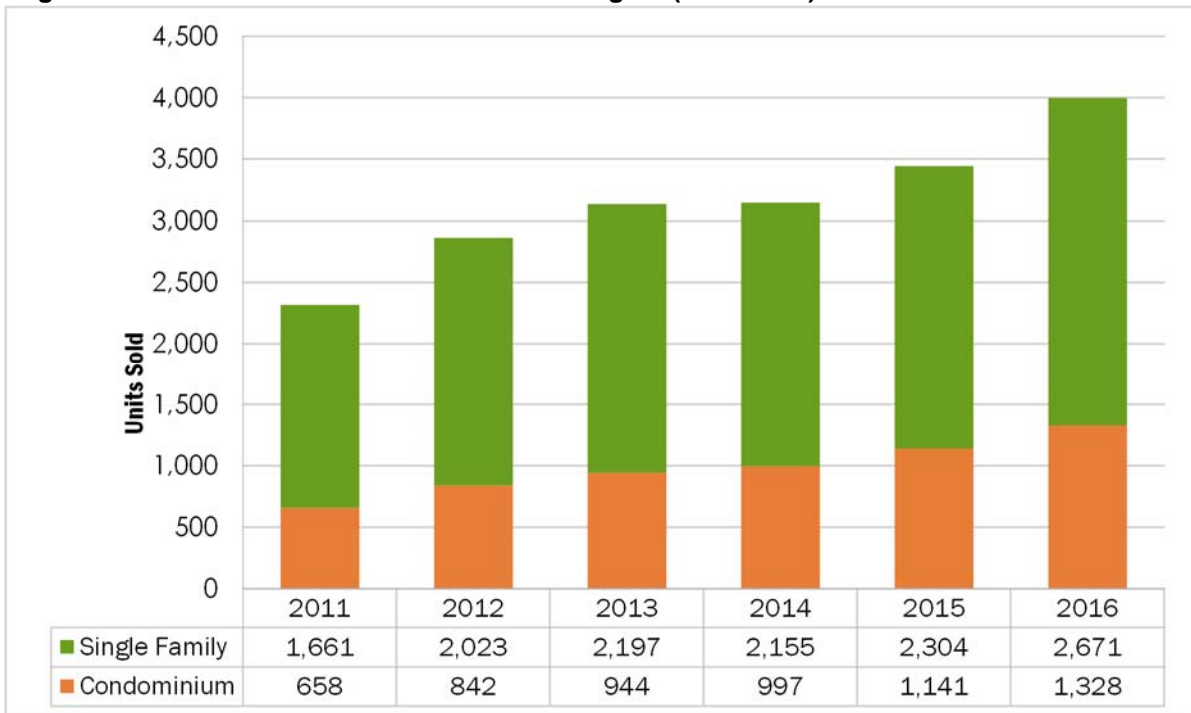
Condominium sales have followed a similar pattern, but at a much lower level. Condominium sales in Tewksbury began at 83 units in 2011, increased to 139 units in 2012, decreased to 129 units in 2013, increased to 182 units in 2014 and 199 units in 2015 and then slightly decreased to 197 units in 2016. The overall increase between 2011 and 2016 was 137.3% with total condominium sales of 929 units for this time period. Within the Greater Lowell region, condominium sales steadily increased from 658 units in 2011 to 1,328 units in 2016, or by 101.8%. Total condominium sales for the Greater Lowell region were 5,910 units, which was more than six times greater than condominium sales in Tewksbury. Refer to Figures 13 and 14 on the next page for this information.

**Figure 13: Home Sales in Tewksbury (2011-2016)**



Source: The Warren Group, 2017

**Figure 14: Home sales in the Greater Lowell region (2011-2016)**



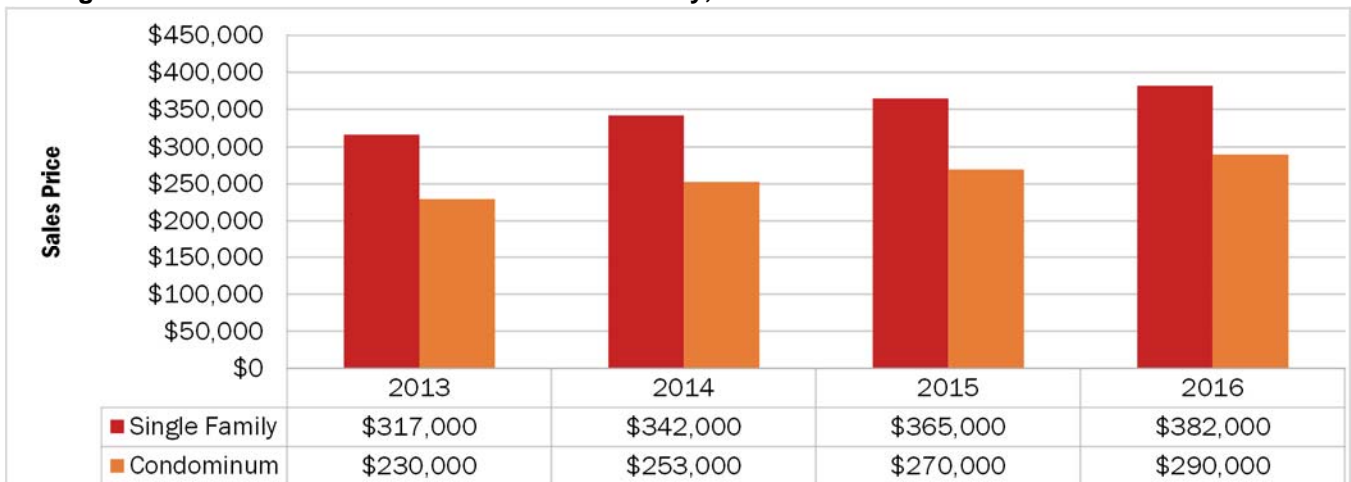
Source: The Warren Group, 2017

**b. Median Sales Price**

Figure 15 displays the changes in the median sales price of single-family homes and condominiums in Tewksbury between 2013 and 2016. The median sale price for single-family homes increased steadily from \$317,000 in 2013 to \$382,000 in 2016, or by 20.5%. Within the Greater Lowell region, as shown in Figure 16, the median sales price for single-family homes increased from \$315,337 in 2013 to \$328,756 in 2016 or by 4.3%. The median sales price for single-family homes actually decreased from \$340,550 in 2015 to \$328,756 in 2016.

The median sales price for condominiums in Tewksbury steadily increased from \$230,000 in 2013 to \$290,000 in 2016, or by 26.1%, as shown in Figure 15. In the Greater Lowell region, the median sales price for condominiums increased from \$202,292 in 2013 to \$222,886 in 2016, or by 10.2%. Figure 16 shows the slight decrease in the median sales price between 2014 and 2015 for condominiums in the Greater Lowell region.

**Figure 15: Median Home Sales Prices in Tewksbury, 2013-2016**



Source: The Warren Group, 2017

**Figure 16: Median Home Sales Prices in the Greater Lowell region (2013-2016)**



Source: The Warren Group, 2017

Table 22 compares the median selling prices of homes in Tewksbury with the other eight communities in the Greater Lowell region. According to the results of this analysis, Tewksbury’s median sales price for single-family homes in 2013 (\$317,000) was above the median sales price for the region (\$315,337), but lagged behind Westford (\$461,000), Dunstable (\$395,900), Tyngsborough (\$346,750), Chelmsford (\$333,850) and Billerica (\$330,000). By 2016 the single-family median sales price in Tewksbury (\$382,000) had surpassed Tyngsborough (\$379,900) and almost drawn even with Chelmsford and Billerica, both at \$ 385,000.

The median sales price for condominiums in Tewksbury is well above the Greater Lowell region and most of the communities within the Greater Lowell region. In 2013 condominiums in Tewksbury had a median sales price of \$230,000, which was 13.7% higher than the median sales price for condominiums in the Greater Lowell region. Tewksbury’s median sales price was higher than other communities, except for Westford (\$310,700) and Billerica (\$239,900). By 2016 the median sales price for condominiums in Tewksbury (\$290,000) surpassed every other community, except for Westford (\$363,250).

**Table 22: Median Sales Prices in Tewksbury and the Greater Lowell region (2013-2016)**

Community	2013		2014		2015		2016	
	Single-Family	Condos	Single-Family	Condos	Single-Family	Condos	Single-Family	Condos
Billerica	\$330,000	\$239,900	\$346,000	\$255,000	\$358,000	\$259,000	\$385,000	\$270,000
Chelmsford	\$333,850	\$205,000	\$369,000	\$209,900	\$373,000	\$226,500	\$385,000	\$236,000
Dracut	\$260,000	\$142,000	\$262,500	\$155,000	\$286,500	\$172,000	\$301,000	\$169,550
Dunstable	\$395,900	\$0	\$410,000	\$0	\$474,000	\$0	\$449,900	\$0
Lowell	\$220,000	\$145,950	\$227,000	\$158,000	\$241,750	\$160,000	\$252,400	\$160,000
Pepperell	\$295,000	\$160,000	\$300,000	\$224,900	\$310,000	\$189,000	\$320,000	\$191,000
<b>Tewksbury</b>	<b>\$317,000</b>	<b>\$230,000</b>	<b>\$342,000</b>	<b>\$253,000</b>	<b>\$365,000</b>	<b>\$270,000</b>	<b>\$382,000</b>	<b>\$290,000</b>
Tyngsborough	\$346,750	\$199,900	\$384,225	\$214,000	\$360,000	\$192,822	\$379,900	\$197,450
Westford	\$461,000	\$310,700	\$492,500	\$347,000	\$482,500	\$295,000	\$489,000	\$363,250
<b>Greater Lowell region</b>	<b>\$315,337</b>	<b>\$202,292</b>	<b>\$327,198</b>	<b>\$214,971</b>	<b>\$340,550</b>	<b>\$214,182</b>	<b>\$328,756</b>	<b>\$222,886</b>

Source: The Warren Group, 2017

## 5. Housing Affordability Analysis

Housing is generally defined as “affordable” when the housing costs do not exceed 30% of a household’s total income. Households that spend between 30% and 50% of their annual incomes on housing and related costs (including basic utilities and fuels) are ‘moderately’ burdened, while those spending more than half of their incomes are considered ‘severely’ burdened. This section analyzes the housing costs for homeowners and renters in Tewksbury and provides an analysis of their overall housing burden.

### a. Housing Burden

Table 23 shows monthly housing costs for homeowners as a percentage of annual household income in 2011-2015. Approximately 30.1% of Tewksbury households with a mortgage and 56.1% without a mortgage paid less than 20% of their annual household incomes on housing-related costs. Those paying between 20% and 29% of their income accounted for 35.1% of

households with a mortgage and 14.6% of households without a mortgage, respectively. Therefore, 65.2% of households with a mortgage and 70.7% without a mortgage were not considered to be burdened by their housing costs. However, 3,197 owner households, or one-third of all owner households in Tewksbury, were at least “moderately burdened” by their housing costs. This represents an increase from the 2012-2016 Affordable Housing Production Plan when 28.7% of homeowners were at least “moderately burdened” by their housing costs.

**Table 23: Monthly Housing Costs as a Percentage of Annual Household Income (2011-2015)**

	Households in Tewksbury	Less than 20%		20%-29%		30% or more	
		Number	Percent	Number	Percent	Number	Percent
Households with a mortgage	6,946	2,092	30.1	2,439	35.1	2,415	34.8
Households without a mortgage	2,665	1,494	56.1	389	14.6	782	29.3

Source: 2011-2015 American Community Survey

For renters, the scenario in Tewksbury is even more severe. In 2000, 36.3% of renters were at least “moderately burdened” by their housing costs. Table 24 shows that, according to the 2011-2015 American Community Survey, 653 rental households or 41.1% of the total rental households, were at least “moderately burdened”. In fact, 364 households, or 22.9% of all rental households were “severely burdened”. In total, 3,850 households (homeowners and renters), or 34.4% of all households, were at least “moderately” burdened by their housing costs

**Table 24: Gross Rent as a Percentage of Household Income**

Rent as a Percent of Income	Number of Rental Households	Percent of Rental Households
Less than 10%	59	3.7
10% to 19%	327	20.6
20% to 29%	457	28.8
30% to 49%	289	18.2
50% or more	364	22.9
Not computed	92	5.8
<b>Total</b>	<b>1,588</b>	<b>100.0</b>

Source: 2011-2015 American Community Survey

The U.S. Department of Housing and Urban Development (HUD) annually estimates Fair Market Rents (FMRs) for 530 metropolitan areas and 2,045 non-metropolitan county areas. The FMRs are published and available for use by October 1<sup>st</sup> of each Federal fiscal year. Tewksbury and the rest of the Greater Lowell region fall within the Lowell MA HUD Metro Fair Market Rent Area.

As shown in Table 25 on the next page, the FY 2017 Fair Market Rent for a 1-bedroom apartment in the Lowell, MA HUD Metro Fair Market Rent Area in F was \$954 per month. In the past, this number actually decreased, which caused problems with some of the Chapter 40B developments in Tewksbury. The reduction in the FMR created a financing gap for renters and

affected their ability to remain in the apartment. Outlined below in Table 25 are the FMRs for an efficiency (\$826), a 2-bedroom (\$1,203) a 3-bedroom (\$1,505) and a 4-bedroom (\$1,658) for the Greater Lowell region as well.

**Table 25: Fair Market Rent for Lowell, MA HUD Metro FMR Area for 2017**

	Efficiency	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
Final FY 2017 Fair Market Rent	\$826	\$954	\$1,203	\$1,505	\$1,658

Source: FY 2017 Lowell, MA HUD Metro FMR Area, HUD Fair Market Rent Documentation System, effective October 1, 2016

As shown in Table 26, the median gross rent in Tewksbury, according to the 2011-2015 American Community Survey, was \$1,537. That is \$583 more than the FMR for a 1-bedroom apartment and \$334 more than the FMR for a 2-bedroom. The median gross rent in Tewksbury was higher than every Greater Lowell community, except for Westford (\$1,580). This has increased the challenge for a family to find adequate, affordable housing in Tewksbury.

**Table 26: Median Gross Rent in the Greater Lowell region for 2011-2015**

Community	Median Gross Rent
Billerica	\$1,258
Chelmsford	\$1,113
Dracut	\$1,163
Dunstable	\$1,250*
Lowell	\$1,005
Pepperell	\$1,162
Tewksbury	\$1,537
Tyngsborough	\$1,180
Westford	\$1,580

Source: 2011-2015 American Community Survey \*2011-2014 American Community Survey for Dunstable

## b. Affordability Gap

At this rate, an average rental unit in Tewksbury would be 'affordable' to households making at least \$61,480 per year. While this income level is well below the Town's median household income (\$90,484) in 2011-2015, approximately 32% of households earned incomes of less than \$61,480 per year. In other words, the current median gross rent in Tewksbury is unaffordable for 32% of the households living in town. Although these affordability thresholds are low, it's important to remember they do not incorporate the cost of housing-related expenses, such as heat and utilities, into total housing costs.

The Warren Group reported that the 2016 median selling price for single-family homes and condominiums in Tewksbury was \$382,000 and \$290,000, respectively. With a median single-family sales price of \$382,000, a household would need to earn at least \$114,600 per year for a single-family mortgage to be affordable (less than 30% of annual household income), and a household earning at least \$87,000 is needed for the median condominium mortgage to be affordable. As of 2011-2015, the annual median household income was \$90,484, which would



make the current median selling price for a single-family home a “moderate burden” to most households in Tewksbury.

**c. Subsidized Housing Inventory (SHI) changes – Tewksbury and Greater Lowell region**

In April 2012, there were 1,011 subsidized units in Tewksbury, representing 9.36% of the 2010 year-round housing stock in Town. Compared to the region, as seen in Table 27, Tewksbury had the second highest percentage of affordable units. At that time, only the City of Lowell had a subsidized housing stock that exceeded 10% at 12.62%. The remaining communities had SHI rates ranging between 0% (Dunstable) and 8.21% (Billerica). Overall, 8.92% of the Greater Lowell region’s housing stock was affordable.

As of March 2017, 9.63% (1,040 units) of Tewksbury’s 2010 year round housing units are subsidized, affordable units. Compared to the Greater Lowell region, the Town’s subsidized housing rate is the third highest, just after Lowell (12.67%) and Tyngsborough (10.49%). Tewksbury’s affordable housing units increased by 2.87% or by 29 units between April 2012 and March 2017. The percentage of affordable housing units in the region increased at a similar rate (2.93%). Based on this progress, Tewksbury is well positioned to exceed their 10% affordable housing goal over the next five years.

**Table 27: Subsidized Housing Inventories in the Greater Lowell Region: April 2012 – March 2017**

Community	Year Round Housing Units-2010	Subsidized Housing Inventory (SHI) Units			Percent SHI Units	
		April 2012	March 2017	% Change	April 2012	March 2017
Billerica	14,442	1,186	888	-25.12	8.21	6.15
Chelmsford	13,741	966	1,061	9.83	7.03	7.72
Dracut	11,318	595	573	-3.70	5.26	5.06
Dunstable	1,085	0	0	NA	0.00	0.00
Lowell	41,308	5,212	5,234	0.42	12.62	12.67
Pepperell	4,335	122	129	5.74	2.81	2.98
<b>Tewksbury</b>	<b>10,803</b>	<b>1,011</b>	<b>1,040*</b>	<b>2.87</b>	<b>9.36</b>	<b>9.63</b>
Tyngsborough	4,166	283	437	54.42	6.79	10.49
Westford	7,671	337	635	88.43	4.39	8.28
<b>NMCOG Region</b>	<b>108,869</b>	<b>9,712</b>	<b>9,997</b>	<b>2.93</b>	<b>8.92</b>	<b>9.18</b>

Source: Massachusetts DHCD, Chapter 40B SHI, April 3, 2012 and March 4, 2017; Town of Tewksbury (6/6/17)

\*Includes 77 units submitted to DHCD for approval in January 2017

**d. Existing Subsidized Housing Stock**

The Department of Housing and Community Development (DHCD) regularly reports the number of housing units in a community that count toward the 10% affordability goal. Information is summarized by individual project and includes project names, housing type (rental versus homeownership), total subsidized housing inventory (SHI) units, affordability expiration, subsidizing agency, and whether or not the development was built using a Comprehensive Permit. Table 28 shows the housing developments included in Tewksbury’s Chapter 40B SHI Report as of March 4, 2017. A unit is added to an SHI once it has received a Comprehensive Permit. At that point, the town must document that a building permit has been issued and that a certificate of occupancy has been received for that unit to remain on the SHI.



**Table 28: Tewksbury Subsidized Housing Inventory (SHI) as of June 2017**

Project Name	Address	Type	Total SHI Units	Affordability Expires	Built with a Comp Permit?	Subsidizing Agency
Robert Flucker Heights	Delaney Drive	Rental	50	Perpetuity	No	HUD
n/a	Pondview Lane	Rental	8	Perpetuity	No	DHCD
n/a	Carnation Drive	Rental	40	Perpetuity	No	DHCD
n/a	Carnation Drive	Rental	40	Perpetuity	No	DHCD
n/a	Saunders Circle	Rental	60	Perpetuity	No	DHCD
n/a	Roy Way	Rental	8	Perpetuity	No	DHCD
n/a	Pondview Lane	Rental	8	Perpetuity	No	DHCD
n/a	Water Street and Patriot Road	Rental	2	Perpetuity	No	DHCD
n/a	23 Dirlam Lane/ 6 Independence Avenue	Rental	2	Perpetuity	No	DHCD
n/a	Pondview Lane	Rental	13	Perpetuity	No	DHCD
Gettysburg Common	n/a	Ownership	10	Perpetuity	No	DHCD
Merrimack Meadows	Merrimack Drive	Ownership	86	Perpetuity	No	DHCD
Orchard Park	Orchard Street	Ownership	8	2043	No	DHCD
Sullivan Place*	11 Old Boston Road	Rental	77	Perpetuity	Yes	DHCD
Sheriden Development	Cinnamon Circle	Ownership	8	Perpetuity	No	DHCD
Wamesit Villages Limited Partnership	540 Main Street	Ownership	6	2051	No	DHCD
DDS Group Homes	Confidential	Rental	88	N/A	No	DDS
Rogers Common	42 Rogers Street	Rental	20	2036	Yes	DHCD
DMH Group Home	Confidential	Rental	8	n/a	No	DMH
Andover Estates	1582 and 1596 Andover Street	Ownership	5	Perpetuity	Yes	MassHousing
Shawsheen Woods	1177 Shawsheen Road	Ownership	4	Perpetuity	Yes	MassHousing
Lodge at Ames Pond	Ames Pond Drive	Rental	364	Perpetuity	Yes	MassHousing
Village Green	Villa Roma Drive	Rental	56	Perpetuity	Yes	MassHousing
Maple Court	79 Maple Road	Ownership	0**	Perpetuity	Yes	MassHousing
Fahey Place	1360 Main Street	Rental	26	Perpetuity	Yes	MassHousing
Highland Avenue	Highland Avenue and Lowell Street	Ownership	2	Perpetuity	Yes	DHCD
Livingston Place	788 Livingston Street	Ownership	4	Perpetuity	Yes	MassHousing
Roberts Reach	770 Livingston Street	Ownership	4	Perpetuity	Yes	MassHousing
Saunders Circle (THA)	Saunders Circle	Rental	32	2042	No	HUD 202
State Street	State Street	Ownership	1	Perpetuity	No	DHCD
<b>Total</b>			<b>1,040</b>			

Source: Massachusetts DHCD, Chapter 40B, March 4, 2017

\*Includes 77 units submitted to DHCD in 1/17.

\*\* 1 unit to be submitted to DHCD

The Town has identified four projects that have been approved locally that need to be added to the SHI. These projects include Maple Court (1 ownership unit), Foster Place (2 rental units), 1057 South Street (1 ownership unit) and 1067 South Street (1 ownership unit) for a total of five units. Documentation for Maple Court has been collected, while the three other projects were approved by the Tewksbury Board of Selectmen on June 6, 2017. 1057 South Street will be built by Habitat Build Tewksbury, while 1067 South Street will be built by Habitat for Humanity of Greater Lowell. The Town will submit the documentation to DHCD for inclusion on the SHI.

The current “pipeline” of subsidized housing projects consists specifically of 30 units of rental housing to be located at 2230 Main Street as shown in Table 29. The Special Permit has been approved and the twenty-day appeal period has expired. In addition to the five units to be added to the SHI, the total affordable housing units added would be 35 units, increasing the overall number of affordable units to 1,075 units or 9.95%.

**Table 29: Pipeline of Subsidized Housing Inventory Projects as of June 2017**

Project Name	Address	Type	Affordability Expires	Built with a Comprehensive Permit?	Total SHI Units
2230 Main Street	2230 Main Street	Rental	Perpetuity	Special Permit	30
<b>Total</b>					<b>30</b>

Source: Town of Tewksbury, June 2017

## 6. Affordable Housing Development

The 2012-2016 Tewksbury Affordable Housing Production Plan (AHPP) was submitted to DHCD in June 2012 and was approved effectively on August 20, 2012. According to the SHI report dated April 3, 2012, Tewksbury had 1,011 subsidized units. The Town needed 69 additional subsidized units to meet its 10% goal. The 2012-2016 AHPP outlined several housing development schedules in order to reach its 10% goal: 1) 1,081 subsidized units by 2016 (10%) based upon a 5.8% growth rate in market rate units between 2012 and 2016; 2) 1,254 subsidized units by 2016 (11.6%) based upon .5% production per year (54 units); and 3) 1,497 subsidized units by 2016 (13.2%) based upon 1.0% production per year. In fact, the Town increased the number of affordable units by 29 units between April 2012 and March 2017.

As mentioned previously, Tewksbury will be submitting documentation for four projects – Maple Court (1 ownership unit), Foster Place (2 rental units), 1057 South Street (1 ownership unit) and 1067 South Street (1 ownership unit) – for inclusion on the SHI. An additional project, 2230 Main Street (30 rental units), has been approved by the Planning Board and its appeal period has expired. Documentation for this project will be submitted to DHCD once received by the Town. These 35 additional affordable housing units will be included in the different development scenarios.

Using the average growth rate of total housing units between 2000 and 2015, or 14%, an additional 541 housing units could potentially be added to the Town’s housing stock between 2018 and 2022. This would represent an average growth rate of 106 total units per year. In order to move closer to attaining the 10% affordable housing unit “gap” (40 units), 8 of the 106 units per year, or 7.5%, would need to be affordable. Outlined in Table 30 are the average growth figures, which also include the 35 additional subsidized units mentioned previously. Based upon this scenario, Tewksbury will exceed its 10% goal by 2018 and be at 10.3% by the

end of 2022 (based upon the 2010 year-round housing unit total). By 2021 there will be a new year-round housing unit total used by DHCD based upon the 2020 U.S. Census figures.

**Table 30: Affordable Housing Production Timeline for Tewksbury – Average Growth**

Year	Number of Market Rate Units	Number of Affordable Units	Additional Affordable Units	Total Units	Percent Affordable
2017	10,557	1,040	-	11,597	9.6
2018	10,655	1,083	43	11,738	10.0
2019	10,753	1,091	8	11,844	10.1
2020	10,851	1,099	8	11,950	10.2
2021	10,949	1,107	8	12,056	10.2
2022	11,047	1,115	8	12,162	10.3

Source: 2010 U.S. Census and 2011-2015 American Community Survey

Since the housing market is not always predictable and may fluctuate from year to year, two alternative scenarios have been developed. Table 31 on the next page projects growth in subsidized housing units at 0.5% and 1.0% increases per year. A community will be certified to be in compliance with an approved Housing Production Plan (HPP) if, during a single calendar year, it has increased its number of subsidized units in accordance with the production schedule approved by DHCD. Certification lasts for one year if the community has produced the equivalent of 0.5% of year-round housing units as SHI units, and two years if it has produced 1.0%.

According to M.G.L. 40B, once a plan has been certified, the local community has greater power in controlling 40B development because a decision by the Zoning Board of Appeals (ZBA) to deny a Comprehensive Permit application will be considered “consistent with local need,” and would be upheld by the Housing Appeals Committee (HAC). Based on the 2010 U.S. Census, Tewksbury needs to produce 54 affordable units annually to achieve 0.5% development certification and 108 units per year to achieve 1.0% development certification.

As with the previous scenario, Table 31 assumes an annual growth rate in housing units of .93% or 4.65% over five years. The timeline projects that the five projects identified previously will be added to the SHI by 2018. Under the 0.5% scenario, which adds 54 units per year, the Town would exceed its 10% goal in 2018 and achieve 12.5% by the end of 2022 (based on the 2010 number of year-round housing units). Under the 1.0% increase in units per year (108), the Town would attain 11% goal in 2018 and reach 15% by the end of 2022 (based on the 2010 number of year-round housing units). With the issuance of the 2020 U.S. Census, the number of year-round housing units in Tewksbury will increase so the number of affordable units needed to meet the 10% goal will change in 2021. Therefore, it is important for the Town to exceed the current 10% goal so that it will remain above the revised 10% goal in 2021.

**Table 31: Affordable Housing Production Timeline for Tewksbury – 0.5% or 1% Annually**

Year	Total Units	0.5% Increase				1.0% Increase			
		Additional Units - 0.5%	Affordable Units	Market Rate Units	Percent Affordable	Additional Units – 1.0%	Number of Affordable Units	Market Rate Units	Percent Affordable
2017	11,597	-	1,040	10,557	9.6	-	1,040	10,557	9.6
2018	11,738	89	1,129	10,609	10.5	143	1,183	10,555	11.0
2019	11,844	54	1,183	10,661	11.0	108	1,291	10,553	12.0
2020	11,950	54	1,237	10,713	11.5	108	1,399	10,551	13.0
2021	12,056	54	1,291	10,765	12.0	108	1,507	10,549	14.0
2022	12,162	54	1,345	10,817	12.5	108	1,615	10,547	15.0

Source: 2000 U.S. Census and 2011-2015 American Community Survey

If Tewksbury has achieved certification within 15 days of the opening of the local hearing for the Comprehensive Permit, the ZBA shall provide written notice to the Applicant with a copy to DHCD, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes has been met, and the factual basis for that position, including any necessary supportive documentation.

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

If either the Board or the Applicant wishes to appeal a decision issued by the Department pursuant to 760 CMR 56.03(8)(a), including one resulting from the failure of the Department to issue a timely decision, that party shall file an interlocutory appeal with the Committee on an expedited basis, pursuant to 760 CMR 56.05(9)(c) and 56.06(7)(e)(11), within 20 days of its receipt of the decision with a copy to the other party and to the Department. The Board’s hearing of the project shall proceed in accordance with 760 CMR 56.05. Any appeals to the courts of the Commonwealth shall not be taken until after the Board has completed its hearing and the Committee has rendered a decision on any subsequent appeal.

## **7. Gaps Between Existing Housing Needs and Current Supply**

As the Housing Needs Analysis illustrates, there are specific gaps between the current housing stock and the needs for housing in Tewksbury. This section summarizes four specific areas that require additional attention as part of the Goals and Strategies for this Housing Production Plan: household incomes and poverty, households with housing costs that exceed affordability thresholds, aging and special needs populations and small households and families.

## **a) Household Incomes and Poverty**

According to the 2011-2015 American Community Survey, the median household income for the Greater Lowell region was \$76,728. More than 40% of Tewksbury households were below this median household income for the region. This represented a decrease from 2000 when 44% of Tewksbury households were below the median household income for the region. However, the overall housing costs for these low- and moderate-income households have increased. More than two thousand eight hundred (2,894) households earn less than \$ 50,000 in annual income. Yet, the resources available for these households have been reduced at the federal level and are generally targeted to lower-income communities.

According to the 2011-2015 American Community Survey, 4.7% of the population, or 1,426 Tewksbury residents were in poverty. The 45-54 year population represented the largest single age cohort with 21% reporting to be living in poverty. Those residents more than 65 years of age actually comprised 22.7% of the population living in poverty. Younger residents, such as those in the 0-17 age group comprised an additional 18.3% of the total population living in poverty. This demonstrates the need for affordable housing to serve young families and the elderly in the future.

## **b) Households with Housing Costs that Exceed Affordability Thresholds**

The number of households that have housing costs that exceed acceptable affordability thresholds is a problem in Tewksbury. In 2011-2015, 3,197 households in Tewksbury, or one-third (33.3%) of the total owner households in Town, were considered at least “moderately burdened”, paying more than 30% of their income on their housing costs. This number has increased from 2010 (28.7%) and 2000 (24.2%) demonstrating how home ownership costs have not kept up with income. For renters, the scenario in Tewksbury is a bit more severe: in 2000, 36.3% of renters were at least “moderately burdened” by their housing costs, while in 2010 almost half of the rental households (48.8%) were paying 30% or more of their income on housing costs. According to the 2011-2015 American Community Survey, the percentage of “moderately burdened” rental households had decreased to 41.1% or 653 rental households. However, 364 households, or 22.9% of all rental households were “severely burdened”. In total, 3,850 households (homeowners and renters), or 34.4% of all Tewksbury households in 2011-2015, were at least “moderately burdened” by their housing costs.

HUD establishes a Fair Market rent for apartments based on Metro areas. For a 2-bedroom apartment in FY 2017 the Lowell, MA Metro Fair Market Rent is \$1,203. The gross median rents for an apartment in Tewksbury in 2011-2015 was \$1,537, which was the second highest figure in the Greater Lowell region. With a median single-family sales price of \$382,000 in 2016, a household would need to earn at least \$111,600 per year to afford the housing costs associated with this property. A household earning at least \$87,000 is needed to afford a condominium.

## **c) Aging and Special Needs Populations**

As the demographic analysis section of this HPP illustrates, the Town has experienced significant population growth among its aging and special needs populations. Between 2010 and 2011-2015, the number of residents between 60 and 74 years of age increased by 11.7% and those 75 years of age increased by 8.1%. These age cohorts are expected to increase by 19.9% and 80.1% between 2020 and 2040 based upon the projections developed by MassDOT and adjusted by the Metro Future age cohorts. These combined age groups will comprise

30.6% of Tewksbury's total population by 2040. This population will require special resources and housing from the community.

Residents with disabilities are another group that will require special attention related to their housing needs. Approximately 10.4% of Tewksbury's population, or 3,131 residents, were reported to have a disability. More than forty percent (42.3%) of these residents were 18 to 64 years of age, 7.9% were under 18 years of age and nearly half (49.8%) were 65 years or older. Disabled residents often have unique housing needs in terms of the physical design and/or accessibility of their homes, access to services, and the cost relative to a fixed or limited income. This HPP needs to be sensitive to the needs of the elderly and those with disabilities in considering future affordable housing developments.

The Tewksbury Housing Authority has dealt with the specific needs of the elderly and special needs populations. Currently, there is a wait list of 394 elderly/special needs applicants, which will require 5-10 years to address. Based upon the Annual Town Reports from 2012 to 2016, the Housing Authority has received 884 applications for elderly/special needs housing and there has been a turnover of only 117 elderly/special needs housing units during that same time period. The HUD 202 project at Saunders Circle owned by Elder Services of Merrimack Valley and jointly developed with the Town of Tewksbury and the Tewksbury Housing Authority provides an additional 32 units of elderly housing to address the severe shortage of elderly/special needs housing.

#### **d) Small Households and Families**

The average household size in Tewksbury was 2.81 persons in 2000 and 2.7 persons in 2010, while the average family size was 3.24 persons in 2000 and 3.18 persons in 2010. That trend has continued in terms of household size at 2.62 persons in 2011-2015 and leveled off in terms of family size at 3.18 persons in 2011-2015. When analyzing the data in Tables 5, the two-person household increased its share from 40.1% in 2010 to 41.4% in 2011-2015 within family households and reduced its share from 11.4% in 2010 to 10.6% in 2011-2015 within nonfamily households. The four-person households increased by 25.9% in 2010 to 26.2% in 2011-2015 for family households, but were generally nonexistent for nonfamily households. Within nonfamily households, the one-person household increased from 87.7% in 2010 to 89.1% in 2011-2015 making it the most predominant household size among nonfamily households. When the family and nonfamily households are combined, the two-person households increased from 3,387 (32.8%) households in 2010 to 3,672 (32.8%) households in 2011-2015. While Tewksbury has diversified the types of housing units that are available since 2012, there is an additional need for three- and four-bedroom units to address the needs of larger families. By addressing this issue, everyone who wants to live in Tewksbury can find housing that meets their specific needs in terms of unit size and price.

The Tewksbury Housing Authority continues to address the needs of families and individuals in Tewksbury. Currently, there is a wait list of 145 non-elderly applicants, which has a wait period of 5-10 years, and 301 family applicants, which has a wait period of 5-10+ years. Within the family applicants, there are 208 applicants for two-bedroom units, 73 applicants for three-bedroom units and 20 applicants for four-bedroom units. The Housing Authority is also on the Centralized Waitlist for Section 8 certificates, which has a 10 year wait period. Based upon the Annual Town Reports from 2012 to 2016, the Housing Authority has received 451 applications for family housing and there has been only 9 vacancies during that same time period.

## **8. Affordable Housing Efforts in Tewksbury**

The Town of Tewksbury outlined its previous housing goals and strategies through the development of the *2012-2016 Affordable Housing Production Plan (AHPP)*, which was submitted to DHCD on June 22, 2012 and approved on August 20, 2012. The first section provides a summary of each element of the Affordable Housing Efforts in Tewksbury since June 2012, while the second section identifies the Housing Entities that have played a role in implementing the AHPP.

### **a. Actions since the 2012-2016 Affordable Housing Production Plan**

This section summarizes the activities related to the Tewksbury Housing Summit, the updated Tewksbury Master Plan and the implementation of the 2012-2016 Affordable Housing Production Plan. The Town held its Tewksbury Housing Summit before the Tewksbury Board of Selectmen on August 18, 2015 as a means to educate the public on the growth of housing in Tewksbury and how the Town has managed the development of affordable housing. In 2016 the updated *Tewksbury Master Plan* was completed and the initial Affordable Housing Goals and Strategies from the AHPP were updated. The Town of Tewksbury increased its number of units on the Subsidized Housing Inventory (SHI) from 1,011 in April 2012 to 1,040 in March 2017 (includes Sullivan Place). These additional SHI units have increased Tewksbury's SHI percentage to 9.63%.

#### **1. Tewksbury Housing Summit**

The Tewksbury Housing Summit was held before the televised meeting of the Tewksbury Board of Selectmen on August 18, 2015. This summit was designed to increase public awareness of and support for affordable housing through increased outreach and public education. The program initially provided a history of housing development in Tewksbury from 1970 to 2015. Between 2002 and 2014 zoning changes intensified residential development on 77.82 acres, allowing for 293 additional multi-family units. In 2015, 274 more multi-family units were permitted. From 2005-2014 the Affordable Housing Trust Fund (AHTF) received \$1,857,924 in fees in lieu of providing the affordable unit on site and \$853,080 in transfers from Community Preservation Act (CPA) funds and payments from other developments. These funds enabled Tewksbury to participate in a Local Initiative Program Comprehensive Permit for 8 homeownership units on Highland Avenue, contribute to move/repair a donated house, buy down 2 affordable units at Merrimack Meadows, support 32 affordable units at Villas at Meadowview, support the Habitat for Humanity house on State Street, and keep 20 affordable units and 77 units at Shawsheen Place on the SHI. The next steps outlined in moving forward in 2015 included the following steps:

- Completion of Master Plan Update by Planning Board.
- Local Housing Partnership should continue to develop strategies to address workforce housing.
- Staff should work with local not for profits for affordable housing development.
- Hire consultant to recodify and update the Zoning Bylaw.



## 2. Tewksbury Master Plan

The Tewksbury Master Plan was updated in 2016 for the first time since 2003. Within the 2016 Tewksbury Master Plan, the Housing section summarized the Housing Goals developed by the Local Housing Partnership in the *2012-2016 AHPP* as follows:

- Preserve Tewksbury’s existing housing affordability by providing a mix of residential types and home prices. This includes rentals for existing and future Tewksbury residents.
- Pursue workforce housing units for a range of potential home-buyers and tenants.
- Encourage reuse and redevelopment of existing structures and infill development.
- Respect the architectural integrity of historic buildings and provide good access to community services and Town infrastructure.
- Update development review and permitting policies so they are fair, clear, and consistent.
- Coordinate the work of Town boards and departments with permitting responsibilities and the Tewksbury Housing Authority.
- Develop affordable housing that adheres to the State’s Sustainable Development Principles.
- Monitor progress of affordable housing production to meet annual production goals.
- Address the housing needs of veterans in the community and partner with local veterans’ organizations.

The 2016 Tewksbury Master Plan also offered the following recommendations in keeping with the Strategies outlined in the AHPP:

- 4.3.1. Partner with other organizations for infill on Town-owned parcels upon completion of a comprehensive parcel inventory.
- 4.3.2 Reuse Town-owned residential buildings.
- 4.3.3 Encourage development of infill of private sector affordable housing.
- 4.3.4 Continue to be proactive in maintaining and protecting existing affordable housing units.
- 4.3.5 Consider preserving historic structures by taking advantage of the Town’s Demolition Delay Bylaw to convert historic structures into affordable housing.
- 4.3.6 Promote programs that allow residents, especially those that are elderly and disabled, to remain in their homes.
- 4.3.7 Evaluate and revise existing development regulations and Comprehensive Permit Policy for fairness and efficiency.
- 4.3.8 Take advantage of Tewksbury Hospital services for residents with subacute and chronic medical diseases, traumatic brain injuries and other neurologic conditions.
- 4.3.9 Work cooperatively with developers and the state to establish some level of local preference in new affordable housing developments for persons living or working in Town.
- 4.3.10 Investigate the potential for adopting a Chapter 40R Overlay District.
- 4.3.11 Encourage development of more affordable rental housing.

- 4.3.12 Document the specific needs for veterans living in and around Tewksbury and construct affordable veterans housing units that meet those needs.
- 4.3.13 Make training and educational opportunities on affordable housing available for Town Board and Committee members and staff.
- 4.3.14 Increase public awareness of and support for affordable housing through increased outreach and public education.
- 4.3.15 Pursue the purchase of units and provide a subsidized buy-down on the purchase price to qualified first-time homebuyers.
- 4.3.16 Research additional alternative funding sources to subsidize new affordable housing units.
- 4.3.17 Investigate opportunities available under a Regional HOME Consortium to generate additional funding for housing.
- 4.3.18 Work with the Northern Middlesex Council of Governments to develop a Regional Housing Plan for the Greater Lowell Region.
- 4.3.19 Research and promote First-Time Homebuyer Program opportunities in the region and State to make existing homes more affordable.
- 4.3.20 Research and communicate Foreclosure Assistance Programs in the region and State to help homeowners avoid foreclosure.
- 4.3.21 Work with programs like the Common Ground Development Corporation, a subsidiary of Community Teamwork, Inc., to develop affordable housing projects.
- 4.3.22 Refer families who are, or in jeopardy of becoming, homeless to the HomeBASE Household Assistance program.

### **3. Implementation of the 2012-2016 Affordable Housing Production Plan**

The Town has made significant progress in achieving the Housing Goals and Strategies outlined in the 2012-2016 AHPP. As mentioned previously, these activities have resulted in an additional 29 affordable housing units at the following developments: 5 additional units at Andover Estates, 21 additional DMR units, 2 additional units at Livingston Place and an additional ownership unit at State Street. These additional units have placed Tewksbury on the brink of exceeding its 10% affordable housing goal with the addition of 40 affordable housing units. This goal will likely be achieved within the next year based upon the 35 units to be added to the SHI or in the “pipeline”, which would increase the overall affordability percentage from 9.63% to 9.95%. The Town has also identified several potential development sites that could close the gap between 9.95% and 10%.

Outlined below are the Housing Goals from the 2012-2016 AHPP and the status in achieving the specific goals:

- a. Preserve Tewksbury’s existing housing affordability by providing a mix of residential types and home prices that meet the needs of a wide variety of tenants and owners, including families and aging seniors. This includes creating units that are available at a wide range of income levels, especially those below 80% of the area median income.

*Status in Achieving Goal: The Town continued to permit family suites and used AHTF funds to retain 84 affordable units on the SHI.*

- b. Continue to pursue the creation of workforce housing units and broaden the range of potential home-buyers and tenants.

*Status in Achieving Goal: Through its work with several not for profit organizations, the Town has been able to broaden its range of home-buyers in particular.*

- c. Continue to create rental units for existing and future Tewksbury residents.

*Status in Achieving Goal: The Town used AHTF funds to leverage a HUD 202 project to create 32 affordable senior rental units. Two large scale market rate rental projects were permitted and under construction to create 288 units.*

- d. Encourage the reuse and redevelopment of existing structures and infill development over new growth.

*Status in Achieving Goal: Two rental units were created at Foster Place. One infill Habitat for Humanity project was completed. Three-unit detached infill project is underway. Partnerships with Habitat for Humanity and Tewksbury Habitat Build have been productive.*

- e. Ensure that reuse activities respect the architectural integrity of historic buildings and provide good access to community services and Town infrastructure.

*Status in Achieving Goal: The reuse of 48 Dewey Street for affordable housing purposes provides access to community services and infrastructure.*

- f. Update the development review and permitting policies so they are fair, clear, and consistent.

*Status in Achieving Goal: Ongoing process*

- g. Coordinate the work of Town boards and departments with permitting responsibilities and the Tewksbury Housing Authority in order to achieve consistency in the interpretation and administration of local affordable housing requirements.

*Status in Achieving Goal: Town Departments meet weekly for coordination purposes. Coordination with the Tewksbury Housing Authority staff is provided through the Town Manager's office.*

- h. Ensure that affordable housing development in Tewksbury adheres to the Commonwealth's Sustainable Development Principles.

*Status in Achieving Goal: This is a natural part of the local review process.*

- i. Monitor and chart the progress of affordable housing production to ensure that the Town is meeting annual production goals.

*Status in Achieving Goal: The Town has not kept pace with the affordable housing production goals as outlined in the Affordable Housing Production section.*

- j. Investigate opportunities to generate additional funding for housing.

*Status in Achieving Goal: CPA and AHTF funds have been principally used to match private sector funds in the creation of affordable housing.*

- k. Address the housing needs of veterans in the community and partner with local veterans' organizations to discuss veteran's housing.

*Status in Achieving Goal: Met with two different organizations to discuss veteran's housing. Still an ongoing process.*

## **b. Affordable Housing Entities**

This section identifies the community partners who work closely with the Town of Tewksbury to implement the Housing Production Plan and to create additional affordable housing opportunities.

### **1. Tewksbury Local Housing Partnership**

The Tewksbury Local Housing Partnership (Partnership) was incorporated by the Board of Selectmen to study the need for affordable housing and to recommend procedures for the implementation of Tewksbury's Affordable Housing policy. The general affordable housing objectives of the Partnership have the approval of the Board of Selectmen, Town Manager, Zoning Board of Appeals, Planning Board, Conservation Commission, and other Town Boards, Committees, and Agencies.

The Board of Selectmen and Town Manager, with the concurrence of the other Town Boards, Committees, and Commissions, have delegated certain responsibilities and functions to the Partnership. These functions include, but are not necessarily limited to, the following:

- Develop affordable housing action plans based on housing needs studies;
- Establish criteria to evaluate affordable housing proposals;
- Make recommendations on the pros and cons of particular housing proposals;
- Identify local, state, and federal housing resources to fund development projects;
- Locate available land suitable for development;
- Review land use regulations and zoning bylaws;
- Work with private and nonprofit affordable housing developers;
- Increase public awareness through forums and other public events; and
- Work in cooperation with the Town Boards.

The Partnership acts as the Town's initial contact for developers of proposed affordable housing projects. These projects are site-specific and may require an increase in the allowed density or other variances to encourage the development of affordable housing. In this context, the Partnership serves as the preliminary negotiating entity for the Town.

The Partnership may also initiate affordable housing developments. In this context, the Partnership works to create a specific project consistent with Town policy and that addresses the affordable housing needs of the community.

## **2. Tewksbury Housing Authority**

The Tewksbury Housing Authority (THA), established in 1967, is the local body responsible for the expenditure of State and Federal housing grants. The Authority currently owns and manages 190 units of housing for the elderly and disabled, 18 units of family rental housing and 24 units of housing for people with special needs. An additional 110 family units are administered in partnership with local landlords, as well as 32 units of HUD subsidized 202 supportive housing owned by Elder Services of Merrimack Valley. The THA housing programs are subsidized and regulated by the Executive Office of Housing and Economic Development (EOHED) and the U.S. Department of Housing and Urban Development (HUD). The THA Board of Commissioners, four of whom are elected by the Town for five-year terms and one who is appointed by the Governor, set policy and oversee THA's operations. The Executive Director and her staff carry out the day-to-day activities.

The THA is a MassHousing certified Chapter 40B monitoring agent and serves Tewksbury and the surrounding communities in managing and tracking their affordable housing units. The THA has also been designated as a Chapter 40B consultant to the Citizens' Housing and Planning Association (CHAPA) and the Department of Housing and Community Development (DHCD). The THA is located at Saunders Circle and provides the following services:

- Manage housing units and maintain relationships with DHCD and HUD;
- Plans and manages affordable housing lotteries, and in the development of public education, advocacy and outreach programs related to affordable housing;
- Establishes and maintains a master list of private and public affordable housing units in the Town in connection with the Town's subsidized housing inventory;
- Receives requests for assistance and approvals made by owners of affordable housing units, including requests for refinancing and notices of intent to sell;
- Verifies information annually concerning all rental and homeowner affordable units in the Town, including compliance with applicable affordable housing restrictions;
- Verifies with the Town Assessor's Office that the assessed value of affordable units in the Town reflect the applicable deed restrictions; and
- Participates with the Local Housing Partnership and Affordable Housing Trust Fund.

## **3. Affordable Housing Trust Fund**

The Affordable Housing Trust Fund (AHTF) was authorized by Chapter 105 of the Acts of 2003 by the General Court to be under the control of the Board of Selectmen and with the Town Treasurer designated as the custodian of the funds. The purpose of the AHTF was to create or preserve affordable housing in the Town of Tewksbury. The funds from the AHTF may be specifically used to: "(a) purchase and improve land; (b) purchase dwelling units; (c) develop new or rehabilitate existing dwelling units for purchase or rental by low or moderate income housing purchasers or tenants; and (d) preserve existing subsidized housing inventory as maintained by the Department of Housing and Community Development under chapter 40B".

The Board of Selectmen receives input from the Local Housing Partnership and staff regarding opportunities to create or preserve affordable housing through the Trust Fund. The AHTF was

established by vote of the 2003 Annual Town Meeting and is comprised principally of funds provided through the Town's fee in lieu of affordable units program. The Affordable Housing Trust Fund also receives allocations from the Community Preservation Fund. As of June 2017, the AHTF had a balance of \$3,083,906. Table 32 provides a summary of Affordable Housing Trust Fund expenditures from 2012 through 2017.

**Table 32: Affordable Housing Trust Fund Expenditures (2012-2017)**

Year	Recipient	Amount	Purpose
2017	Tewksbury Housing Authority purchase of 80 Orchard Street	\$118,767	Purchase a 40B ownership unit on right of first refusal. Will now be rental of THA.
2016	Tewksbury Housing Authority purchase of 48 Dewey Street	\$337,000	Purchase of group home for 4 units of affordable housing
2016	Tewksbury DSF IV	\$1,700,000	Purchase expiring use, locking in 20 rental units in perpetuity and keeping 77 units on SHI.
2014-2015	Habitat for Humanity of Greater Lowell (110 State Street)	\$74,261	Pay off taxes and contribution to Habitat Home
2013-2014	Elder Services of Merrimack Valley	\$500,000	Leverage \$5 million HUD 202 grant for 32 units of affordable senior housing at the Villas at Meadowview (\$150,000 from CPA allocation in 2008)
<b>TOTAL \$2,730,028</b>			

Source: Town of Tewksbury, April 2017

#### 4. Community Preservation Committee

Tewksbury adopted the Community Preservation Act (CPA) in 2006. This state legislation allows communities to impose a surcharge on annual property tax bills and use the funds to preserve open space and historic resources, and create affordable housing. Similar to many communities that have adopted the CPA, Tewksbury's Community Preservation Committee (CPC) allocates a minimum of 10% of the estimated revenue each year towards Affordable Housing initiatives. Tewksbury residents pay a 1.5% property tax surcharge to finance these community preservation projects.

In FY 2016 Tewksbury raised \$933,819 in local Community Preservation funds through its 1.5% property tax surcharge, investment income, and interest payments, which was matched by state funds totaling \$222,481 for a total FY 2016 CPA fund of \$1,156,301. From 2012 to 2017 the Community Preservation Committee, with Town Meeting support, appropriated **\$523,035** for affordable housing purposes. During this period, the Committee transferred \$ 248,380 to the Affordable Housing Trust Fund in 2013, leaving \$274,655 in the CPC Housing Reserve as of June 2017.

**Table 33: Community Preservation Committee Affordable Housing Appropriations (2012-2017)**

Project	Action Taken	Date	Appropriation
CPC Housing Reserve	Retain in CPC Housing Reserve	2012	\$69,975
CPC Housing Reserve	Retain in CPC Housing Reserve	2013	\$77,553
Affordable Housing Trust Fund Allocation	Funds transferred to AHTF	2013	-\$248,380
CPC Housing Reserve	Retain in CPC Housing Reserve	2014	\$20,400
CPC Housing Reserve	Retain in CPC Housing Reserve	2014	\$80,611
CPC Housing Reserve	Retain in CPC Housing Reserve	2015	\$94,144
CPC Housing Reserve	Retain in CPC Housing Reserve	2016	\$87,852
CPC Housing Reserve	Retain in CPC Housing Reserve	2017	\$92,500
			<b>\$274,655</b>

Source: Town of Tewksbury, June 28, 2017

## 5. Tewksbury Habitat Build

The Tewksbury Habitat Build (THB) is a nonprofit 501 (c) (3) public volunteer organization dedicated to “promoting and undertaking the development and maintenance of affordable housing for the benefit of low and moderate income residents within Tewksbury”. Originally formed from a small group of active members at Tewksbury Congregational Church, THB is now comprised of volunteer members from other faith organizations, civic organizations and committed Tewksbury residents. The Town of Tewksbury has worked with THB to develop affordable housing units in the community.

## 6. Habitat for Humanity of Greater Lowell

Habitat for Humanity of Greater Lowell (HFHGL) is a nonprofit 501 (c) (3) organization that “works to strengthen families and communities through affordable homeownership opportunities. Since its founding in 1991, HFHGL has built or renovated 40 homes in the Greater Lowell region, Bedford, Concord and Reading. Homeowners pay for their homes through a monthly mortgage and 225-400 hours of “sweat equity”. HFHGL built its first home in Tewksbury in 2015 and has been working with the Town of Tewksbury since then on other affordable housing properties.

### C. Development Constraints and Limitations

This section examines land constraints and limitations that will have an impact upon the development of new housing opportunities in Tewksbury. It includes a review of the land use development patterns and potential, zoning provisions and infrastructure. Within these different subsections, there are some conclusions about what can be done to address these limitations.

#### 1. Land Use Development Patterns and Potential

Tewksbury can be described as one of the Greater Lowell region’s more mature suburbs. According to the *2016 Master Plan*, only 12.2% of the total acreage in Tewksbury in 2012 was considered to be undeveloped. The composition of developed land in Tewksbury included residential (52.7%), commercial (5.8%) and industrial (6.1%) according to the Tewksbury



Assessor Tax Parcel Database. More than 88% of the residential land was comprised of single-family dwellings, while only 10.4% of the total residential land was dedicated to two-family, three-family and condominium dwellings. The Town has seen a number of redevelopment projects implemented along Main Street over the past five years due to the limited availability of undeveloped land. Given that the last build-out analysis was completed in 2000, it is difficult to determine the potential changes in residential, commercial and industrial development for the next five years. The Commonwealth of Massachusetts is working with the GIS staff at the regional planning agencies, including NMCOG, to provide an update on land use by community since the last McConnell Land Use Data in 2005. The best comparison would be to utilize the Assessor Tax Parcel Database in a few years and make an overall comparison with the 2012 data.

## 2. Zoning

The Town of Tewksbury is predominantly zoned for residential development. The June 2016 Zoning Bylaw has four residential zoning districts: Residential 40 (R40), Multiple Family Dwellings (MFD), Multiple Family Dwellings/55 (MFD/55) and the Community Development District (CDD). Except for the CDD District, all residential zoning districts allow single-family dwellings by right. The MFD and MFD/55 districts allow multi-family housing development by Special Permit. The CDD District provides for alternative housing for elderly residents, such as Independent Living and Assisted Living/Long-term Care facilities. Approximately 73% of the Town is zoned for single-family residences with the four residential zoning districts comprising 73.9% of the total acreage in the community according to the 2016 Master Plan.

The four major residential zoning districts are described as follows:

**Residential 40 District (R40):** The R40 District is designed to accommodate single-family residences as of right. In addition to the traditional single-family residences, cluster development, Open Space Residential Design (OSRD) and family suites are allowed by Special Permit through the Planning Board. The minimum lot area allowed within the R40 District is one acre. In order to be eligible for an OSRD permit, a project must be comprised of no less than 3 acres comprised of contiguous parcels. A minimum of 50% of the development tract must be set aside as open space with no more than 50% of this area comprised of wetlands or land with a grade greater than 25%.

**Multiple Family Dwelling District (MFD):** The MFD District regulates multi-family housing developments through eligibility criteria under a Special Permit from the Planning Board. The site must have at least four acres and the MFD project may have no more than 100 dwelling units and 15% of these units must be affordable. Single-family dwellings are allowed by right in the MFD District. Special Permits from the Planning Board are required for two-family, multi-family and multi-family over 55 dwellings.

**Multiple Family Dwellings/55 (MFD/55) District:** The MFD/55 District is used to regulate the development of multiple family dwellings for persons over 55 years of age by Special Permit from the Planning Board. The MFD/55 site must have a minimum lot area of 12 acres. No more than 150 dwelling units are allowed under an MFD/55 Special Permit with a maximum of 7 units per acre. Projects completed in the MFD/55 District must have 15 percent of the housing units designated as affordable housing. Single-family dwellings are allowed under the MFD/55 District.

**Community Development District (CDD):** The CDD District provides elderly housing alternatives to the existing residential, institutional and public housing available in Tewksbury. The CDD District specifically focuses on Independent Living, Assisted Living and Long-term Care Facilities. Site plan approval is required for projects within the CDD District. CDD development must take place on a contiguous lot of at least 12 acres. There is a 65/35 ratio established regarding Independent Living and Assisted Living/Long-term units and a limit of 6 units per acre. An Adult Day Care facility is also allowed under the CDD District.

The permitted residential uses by zoning district are shown below in Table 34:

**Table 34: Allowed Residential Uses by Zoning District: 2016**

Residential Uses	R40	FA	LB	COM	TR	P	MN	MFD	MFD/55	CDD	HI	HI-1	OR	WNB
Single-Family Dwelling	Y	Y	Y	PB	Y	N	N	Y	Y	N	PB	PB	PB	PB
Two-Family Dwelling	N	N	N	N	N	N	N	PB	N	N	N	N	N	N
Multi-Family Dwelling	N	N	N	N	N	N	N	PB	N	N	N	N	N	N
Multi-Family Dwelling/55+	N	N	N	PB	N	N	N	PB	PB	N	N	N	N	N
Community Development Project	N	N	N	N	N	N	N	N	N	Y	N	N	N	N
Cluster Development	PB	N	N	N	N	N	N	N	N	N	N	N	N	N
Open Space Residential Design	PB	PB	N	N	N	N	N	N	N	N	N	N	N	N
Family Suite By Right	Y	Y	Y	N	Y	N	N	N	N	N	N	N	N	N
Family Suite By Special Permit	PB	PB	PB	N	PB	N	N	N	N	N	N	N	N	PB

Source: Town of Tewksbury Zoning Bylaw, June 2016

The Affordable Housing bylaw was developed to outline and implement a set of policies and objectives for the development of affordable housing in compliance with M.G.L Chapter 40B, section 20-23 and various initiative programs developed by state and local government. The housing units developed under the Affordable Housing bylaw are considered Local Initiative Project (LIP) units in compliance with the requirements established by the Department of Housing and Community Development (DHCD).

This bylaw requires that a special permit be issued to construct dwelling units within a MFD or MFD/55 District. Key components of the bylaw include:

- Applications for Multiple Unit Development special permits must create at least 15% of the total units as affordable housing units.
- Applications for an OSRD Permit requires that at least 10% of the units be established in perpetuity as affordable.
- The siting and timing of construction of affordable units shall coincide and be comparable with market rate units in a mixed-use development.
- Applicants must submit a marketing plan for approval, which describes how the affordable units will be marketed to potential homebuyers or tenants.

### 3. Infrastructure and Service Limitations

This section provides information on sewer capacity, water supply and protection and the transportation network.

#### a. Sewer Capacity

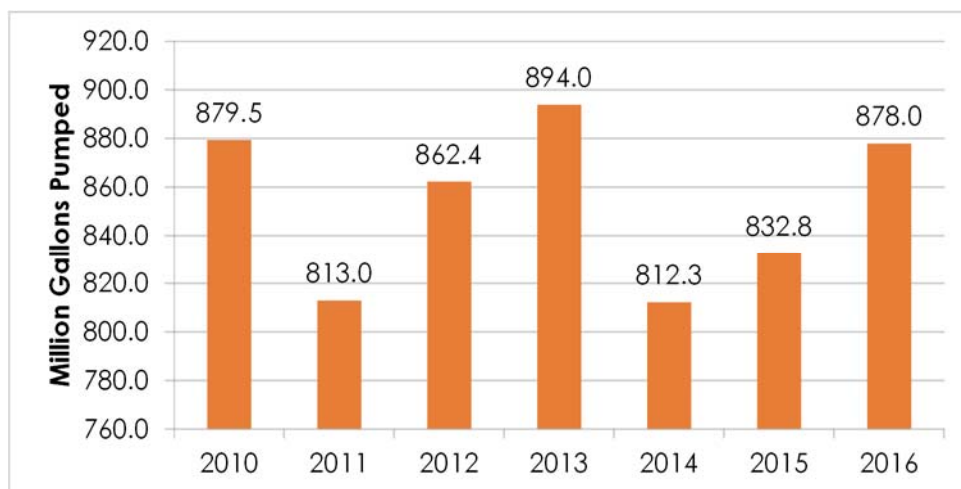
The Town of Tewksbury completed its town-wide sewer construction project in November 2009. The Town currently has more than 180 miles of gravity and forced (pressure) sewer mains, 46 active sewer pumping stations and thousands of sewer man holes. Upon completion of the sewer project, 98% of residential households were connected to sewer. The Town sends its sewerage to the Lowell Regional Wastewater Utility. The Town has continued to upgrade its sewer system, which provides extensive capacity for any new housing development projects.

#### b. Water Supply and Protection

The Town of Tewksbury built its water treatment facility in 1988 and originally treated 3 million gallons of water per day from the Merrimack River. Today, the Town enjoys a water system comprised of 170 miles of water mains, 1,500 fire hydrants and thousands of water main valves. The treatment plant can now treat up to 7 million gallons of water per day and three water storage tanks can store an additional 7 million gallons. More than 10,000 water services are provided and residential (98%), commercial (99%) and municipal (100%) users are served. New water meters were installed town wide over a four year period from 2008 to 2012. During the past five years, several water mains have been replaced in order to upgrade the entire system.

During the past seven years, public water production peaked in 2013 when 894 million gallons of water was produced that year or 2.45 million gallons per day with a peak of 4.562 gallons per day on July 1, 2013. Water production declined in 2014 (812.3 gallons) and then increased in 2015 (832.8 gallons) and 2016 (878 gallons) as shown in Figure 17 below. The average gallons pumped per day was 2.28 million in 2015 with a peak of 3.3 million on July 17, 2015 and 2.4 million in 2016 with a peak of 4.2 million on July 3, 2016.

Figure 17: Public Water Production in Tewksbury: 2010 - 2016



Source: Town of Tewksbury Department of Public Works, 2017

Water usage has varied among the different customers as well. In 2015 residential users comprised 67.5% of the total water consumption or 51 gallons per person per day, as compared to the commercial (18%) and municipal (2.1%) usage. Residential usage (62.7%) decreased in 2016 (49.6 gallons per person per day), while the commercial (19.7%) and municipal (3.2%). The Tewksbury Public Works Department put into effect a Leak Detection program to determine how much water was missing. In 2015 that figure was 11%, while it increased to 14.5% in 2016. Both these figures were below the standard of 15% for water treatment facilities. The Public Works Department has put into use several conservation programs to ensure efficient water usage

### **c. Transportation Network**

Tewksbury is served by a regional transportation network comprised of several modes of transportation, including automobiles, buses, commuter rail, bicycles and pedestrians. The roadway network is framed by its interstate highway network, consisting of Interstate 495 and 93, and consisted of 165.66 centerline miles (323.55 lane miles) of roadway in 2016, according to MassDOT. Ideally situated between the two interstate highways, Tewksbury residents, employers and visitors have relatively easy access to Boston, the Merrimack Valley and New Hampshire.

Tewksbury's roadway system includes a blend of historic local roads and regional highways. The local roadway system is built upon the original farming community in the seventeenth century and transitioned to the suburban community it is today. The growth of industrial and commercial activity in Lowell and along Routes 128 and I-495 brought further development to Tewksbury, which has now become the home of major technology firms in numerous office parks along I-495.

The Lowell Regional Transit Authority (LRTA) provides bus service (Route 12) from the Kennedy Center in Lowell along the length of Route 38 to the Wilmington Train Station Monday through Saturday. On weekdays the first bus leaves the Kennedy Center at 7 A.M. with subsequent trips every hour until 7:10 P.M. On the return, the first bus leaves the Wilmington Train Station at 6:45 A.M. with subsequent trips every hour until 8:00 P.M. On Saturdays the first bus leaves Kennedy Center at 7:00 A.M. and the last bus leaves at 5:00 P.M. On the return, the first bus leaves the Wilmington Train Station at 7:45 A.M. and the last bus leaves at 5:45 P.M. The LRTA also provides bus service (Route 11) from the Kennedy Center in Lowell via Route 110 to the Internal Revenue Service (IRS) office in Andover on weekdays. Buses leave the Kennedy Center at 6:00 and 7:00 A.M., as well as 3:00 and 4:00 P.M. Return trips leave the IRS Facility at 6:30 and 7:30 A.M., as well as 3:30 and 4:30 P.M. Map 6 in the Appendix shows the actual routes for these two bus services. The one-way adult fare for fixed-route bus service is \$1.00 for in-town service and \$1.50 between two or more communities. Seniors and disabled persons are eligible for a 50% discount or a fare of \$0.50 in-town and \$0.75 between two or more communities.

Through agreements with private transportation carriers and local Councils on Aging, the LRTA currently provides paratransit services for the elderly and disabled in ten communities. The LRTA furnishes demand response and prescheduled van service, known as "Road Runner", to

eligible clients in the communities of Acton, Billerica, Carlisle, Chelmsford, Dracut, Groton, Maynard, Lowell, Pepperell, Tewksbury, Townsend, Tyngsborough and Westford. The one-way bus fare is \$1.00 in-town and \$1.50 for travel between two or more communities. These services also include a program with extended service hours, long-distance medical transportation and special transportation services for area nursing homes funded by MassDOT. Additionally, the LRTA offers an expanded paratransit service as part of its Americans with Disabilities Act compliance program.

Commuter rail is an important transportation mode for Tewksbury residents as well. Although there are no train stations in Tewksbury, there is access to train stations at Kennedy Center in Lowell, Wilmington Center and North Billerica. This commuter rail system provides direct access to Boston and Lowell. Map 6 in the Appendix shows the location of these train stations.

## II. Affordable Housing Goals and Strategies

Building off the Affordable Housing Goals and Strategies in the 2012-2016 *Tewksbury Affordable Housing Production Plan* and the 2016 *Tewksbury Master Plan*, the Tewksbury Local Housing Partnership has updated the Town's Affordable Housing Goals and Strategies as part of the 2017-2021 *Tewksbury Housing Production Plan*. These updated goals and strategies are designed to increase the production of affordable housing in the community, will be measured over the next five years, and are not listed in any priority order.

### A. Housing Goals

- Preserve housing affordability by providing a mix of residential types and home prices that meet the needs of a wide variety of tenants and owners, including families and aging seniors. This includes creating units that are available at a wide range of income levels, especially those below 80% of the area median income.
- Pursue the creation of workforce<sup>4</sup> housing units for a broader range of potential homebuyers and tenants.
- Encourage the reuse and redevelopment of existing structures and infill development.
- Respect the architectural integrity of historic buildings and provide good access to community services and Town infrastructure.
- Update the local development review and permitting policies in accordance with the updated December 2014 State Guidelines so they are fair, clear, and consistent.
- Coordinate the work of Town boards and departments with permitting responsibilities and the Tewksbury Housing Authority in order to achieve consistency in the interpretation and administration of local affordable housing requirements.
- Develop affordable housing that adheres to the Commonwealth's Sustainable Development Principles (see *Figure 18*).
- Monitor the progress of affordable housing production to meet annual production goals.
- Address the housing needs of veterans in the community and partner with local veterans' organizations to identify possible housing sites.

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**Figure 18: Commonwealth of Massachusetts' Sustainable Development Principles**

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

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<sup>4</sup> Workforce housing is a term commonly used to describe "housing for the occupations needed in every community, including teachers, nurses, police officers, fire fighters and many other critical workers." This is typically defined as 80-120% AMI. *Source:* Center for Housing Policy, 2011 - <http://www.housingpolicy.org/>

## **B. Housing Strategies**

### **1. Preserve and Reuse Existing Buildings**

- a. Complete a comprehensive parcel inventory and partner with other organizations for infill affordable housing on Town-owned parcels.
- b. Reuse Town-owned residential buildings.
- c. Encourage private sector infill development for affordable housing.
- d. Maintain and protect existing affordable housing units.
- e. Consider preserving historic structures by taking advantage of the Town's Demolition Delay Bylaw to convert historic structures into affordable housing.
- f. Promote programs that allow residents, especially those that are elderly and disabled, to remain in their homes.

### **2. Policies, Programs and Services**

- a. Evaluate and revise existing development regulations and the Comprehensive Permit Policy for fairness and efficiency. This could include updating the permitting guide to assist applicants in navigating the review process. The updated policy may also consider a section that outlines a Local Initiative Program (LIP) Permitting Process for developers.
- b. Utilize services from Tewksbury State Hospital for residents with subacute and chronic medical diseases, traumatic brain injuries and other neurologic conditions.
- c. Develop a local preference policy that is consistent with the Updated December 2014 Chapter 40B State Guidelines.
- d. Investigate the potential for adopting a Chapter 40R Overlay District.

### **3. Expand Housing Opportunities**

- a. Encourage the development of more affordable rental housing. In June 2017, the Tewksbury Housing Authority (THA) reported that there were 394 elderly and 145 non-elderly waiting for subsidized housing. In addition, there were 208 families waiting for subsidized two-bedroom units, 73 families waiting for subsidized three-bedroom units and 20 families waiting for four-bedroom units. There is a shortage of these subsidized (very low income) rental units relative to the existing need.
- b. Construct affordable senior housing units and, in particular, those that support "aging in place". The THA reported in June 2017 that there was a 3-10 year wait time for the elderly and a 7-10 year wait time for families for existing very low income (subsidized) rental housing managed by THA.
- c. Document the specific needs for veterans living in and around Tewksbury and construct affordable veterans housing units that meet those needs.

### **4. Education**

- a. Make training and educational opportunities on affordable housing available for Town Board and Committee members and staff. This could include updates on current policies to support affordable housing (i.e., the Comprehensive Permit Guidelines) and any revisions to state law or regional opportunities. This will allow boards and committees to provide guidance to the development community to improve the quality of proposals and could result in a more expedited permitting process.



- b. Increase public awareness of and support for affordable housing through increased outreach and public education, including close coordination with the Town's Veteran's Agent and the Tewksbury Housing Authority.

## **5. Funding**

- a. Pursue the purchase of units and provide a subsidized buy-down on the purchase price to qualified first-time homebuyers possibly through the use of CPA and AHTF funds.
- b. Research additional funding sources to subsidize new affordable housing units.
- c. Investigate opportunities available under a Regional HOME Consortium to generate additional funding for housing.

## **6. Regional Coordination**

- a. Work with the Northern Middlesex Council of Governments to develop a Regional Housing Plan for the Greater Lowell region.
- b. Research and promote First-Time Homebuyer Program opportunities in the region, such as through the Merrimack Valley Housing Partnership (MVHP), to train residents on how to become a homeowner.
- c. Research and communicate about Foreclosure Assistance Programs in the region and State to help homeowners avoid foreclosure.
- d. Work with agencies like the [Common Ground Development Corporation, Inc.](#), a subsidiary of Community Teamwork, Inc.(CTI), and the Coalition for a Better Acre (CBA) to develop affordable housing projects.
- e. Refer families who are, or in jeopardy of becoming, homeless to the HomeBASE Household Assistance program administered by CTI.

### **III. Housing Production Plan Implementation Requirements**

Building off previous planning efforts related to the Tewksbury Master Plan and the *2012-2016 Affordable Housing Production Plan*, the Tewksbury Local Housing Partnership identified implementation measures to guide the development of affordable housing in Tewksbury over the next five years. These measures include the Town's desired characteristics for new residential or mixed-use developments, proposed zoning modifications to zoning districts to create affordable housing, identified locations for affordable housing on privately- and publically-owned land, and the regional partnerships necessary to accomplish the goals and strategies outlined in this Housing Production Plan.

#### **A. Characteristics of Proposed Residential or Mixed-Use Developments**

In 2008, the Tewksbury Board of Selectmen adopted a Comprehensive Permit Policy, which conveys the Town's expectations for housing developed under Chapter 40B. The policy sets forth the desired outcomes, sets minimum performance standards for all affordable housing developments, and describes the trade-offs that Tewksbury is willing to explore with applicants for a comprehensive permit. As outlined in the Housing Goals and Strategies section, the Town will be revising this policy in accordance with the policy developed by the Department of Housing and Community Development (DHCD) in 2014. Outlined below are the synopsis and summary of the Town's current Comprehensive Permit Policy.

##### **Synopsis**

"The Town of Tewksbury maintains a tradition of working cooperatively and negotiating with affordable housing developers. We encourage comprehensive permit applications for rental developments that serve low-, moderate- and middle-income households. In addition, we prefer developments that conform to the rural residential character of our town and, whenever possible, make use of existing structures. We also prefer developments that are located close to Tewksbury's existing multi-family districts and proposed mixed-use areas. By guiding attractive, small-scale affordable housing development toward these areas, we want to create and sustain an inventory of low and moderate-income housing units at a minimum of 10% of all homes in our community, or what is required by State statute.

Tewksbury seeks to provide permanently affordable housing that benefits as many local residents as possible. Since our town is a mixed-density community, we prefer affordable housing developments that are compatible with and located within proposed mixed use areas. Buildings in an affordable housing development need to meet current zoning height limits with respect to the surrounding neighborhood. A development located outside of our established multi-family districts should reflect the principles of traditional residential neighborhood design. In some instances, Tewksbury may want to participate in a development in order to reduce density or increase the level of affordability."

##### **Summary**

This section summarizes the components and policies of the Town's Comprehensive Permit Policy. It is intended to reflect the Town's expectations for affordable housing developments.

## Comprehensive Permit Policy

### 1. Community housing needs and priorities

- **Affordable Rental Units.** The Town encourages development that addresses the acute shortage of rental units
- **Mixed-Income Development.** The Town encourages mixed-income developments that include housing affordable to low (0-50% of median income), moderate (51-80% of median income), and middle (81-110% of median income) income households.

### 2. Relationship of policy to community planning goals

Note: The Master Plan and Affordable Housing Production Plans are consistent in terms of their housing and residential development goals. A comprehensive permit development with the following characteristics will be deemed consistent with these goals:

- **Design.** Attached housing units should be designed to blend compatibly with surrounding single-family neighborhoods. Clusters of two, three, and four to eight-unit buildings that closely approximate traditional single-family residences and farmhouses will generally be consistent with the goals of the Master Plan. Density achieved by compatible building design will be viewed more favorably than density achieved by substantial variations from the Town's height requirements for homes in the zoning district where the site is located.
- **Reuse.** The town encourages comprehensive permits that promote appropriately designed conversion and reuse of existing structures to affordable multi-family, senior housing or single-room occupancy units.
- **Mixed-Use Development Neighborhoods.** Tewksbury strongly encourages affordable housing development in established mixed-use development neighborhoods.
- A Mixed-Use Project may occur in zoning districts which allow for commercial uses.

### 3. Development Preference

- **Local Initiative Program (LIP).** The Town prefers to have project applications for developments utilizing the Comprehensive Permit Law to submit under the Local Initiative Program.
- **Types of housing.** In addition to a preference for affordable rental units, the Town wants a mix of unit sizes to accommodate individuals and families.
- **Location.** Tewksbury will give preference to comprehensive permits in areas identified on the "Future Housing Map". Tewksbury prefers that areas zoned for non-residential uses remain in our industrial/commercial base. With less than 20% of Tewksbury's land zoned for commercial or industrial use, there is a need to keep the tax base diversified.
- Developments are discouraged from areas defined as Riverfront Area according to the Massachusetts Wetlands Protection Act and its implementing regulations at 310 CMR 10.00.
- **Density and Scale.** Tewksbury will give preference to a small-scale affordable housing development over one of a larger scale, even if its density is lower. An application for fewer than 24 units is strongly preferred, subject to the following dimensional guidelines.
- **Density.** Requests to waive the density requirements of the Zoning Bylaw shall in all cases be accompanied by evidence of economic necessity. The Town prefers that these densities (per buildable acre) not be exceeded: 1) 4 units per acre; 2) 12 bedrooms per acre; and 3) 6,000 square feet of gross living area. The Town may accept increased densities on land that is close to public transportation and community services.

- **Phasing.** Tewksbury encourages phasing of comprehensive permit developments not exceeding 0.5% affordable units of the Town’s total housing units listed on the latest decennial US Census per year (interpretation of DHCD Planned Production Regulation (760 CMR 56)) so as to not overburden Town resources.
- **Height.** Tewksbury prefers that the height of buildings meet the requirements of the underlying zoning district. It is important to mitigate the height and scale of the buildings to adjoining sites. In this context, it is particularly important to consider the predominant building types, setback, and roof lines of the existing context.
- **Intensity of use.** The Zoning Bylaw parameters of maximum building coverage should be generally met. For multi-family developments Section 7100 of the Zoning Bylaw sets forth reasonable regulations for these types of developments.
- **Architectural and site plan standards.** Buildings should be harmonious with and enhance the neighborhood. Some architectural features should be included, such as an articulated façade at a residential scale. Projects shall acquire a design review approval from the Planning Board prior to approval from the Zoning Board of Appeals for the project. Said approval shall only review the architectural features and relation of the project to the surrounding areas, in keeping with Tewksbury’s New England character.
- **Other public benefits.** Developments that provide public benefits in addition to the required percentage of affordable housing units are preferable to developments that provide no other public benefits. The Town encourages applicants to provide facilities that will add to the communal experience in Tewksbury, such as a senior center or teen center, a public swimming pool, a recreation field, open space linkages, a transportation enhancement such as a shuttle service or an intersection improvement, or a commercial establishment that meets the needs of local residents. Other significant public benefits would be a higher percentage of affordable units, the inclusion of middle-income housing units, the preservation of a historically significant building, or the provision of a utility function available to others in the town, such as public water or sewer enhancements.

**4. Performance standards**

The Town expects all affordable housing proposals to meet the following minimum standards:

- **Desired Percentage(s) of affordability:** 25-40% for rental and homeownership developments, 50% for single-room occupancy and elderly housing developments. In homeownership developments, a higher percentage of eligible SHI units may be considered a reasonable trade-off for a modest increase in density.
- **Income targets:** Rental developments should provide a continuum of affordability with units priced for households at 50%, 80% and 110% of median family income. Depth of affordability may be considered a reasonable trade-off for a modest increase in density or additional subsidies.
- **Term of affordability:** Affordable units shall be permanently affordable.
- **Minimization of land use conflicts:** The Town of Tewksbury prefers development that meets all criteria of this policy and is compatible with surrounding neighborhoods.
- **Affirmative Action:** Comprehensive permit developments must have an affirmative action marketing plan.

**5. Expectations concerning “local preference” allocation of affordable housing units.**

To the maximum extent allowed by law, comprehensive permit developments shall provide for local preference tenant or homeowner selection procedures.

## **6. Community participation**

The Town may elect to invest local resources or seek additional subsidies for a comprehensive permit development in the following forms:

- An infusion of capital in the form of permanent, deferred-payment debt.
- Low-interest loans or financial assistance to reduce the cost of debt service for communal water supply and wastewater disposal facilities.
- Acquisition of one or more units.
- Acquisition of a portion of a site significant to the Town's open space goals.
- Provision of land or buildings owned or acquired by the Town.

The Town may want to participate for the following reasons:

- To reduce the density in order to increase open space, protect natural resources or control development impacts on municipal and school services.
- To increase the percentage of low-income affordable rental units without increasing the overall density of the development.
- To provide rental housing for very low-income or elderly households and persons with disabilities.
- To secure units for a rent-to-own program.
- To increase the number of units affordable to middle-income households.

## **B. Proposed Modifications to Zoning Districts to Create SHI Units**

The majority of Tewksbury's zoning districts allow single-family dwellings by-right or with a special permit with the exception of the Park District (P), Municipal District (MN) and the Community Development District (CDD). However, two-family, multi-family and elderly housing require a special permit. In order to accomplish the goals of creating a mix of housing types that are adjacent to existing multi-family and proposed mixed-use areas, the Town needs to refocus on its zoning districts. Since the publication of the *2012-2016 Affordable Housing Production Plan*, the Town has added to zoning districts that accommodate the development of affordable housing: Heavy Industrial District 1 (HI1) and the Westside Neighborhood Business District (WNB). The Town will continue to review how it can increase the number of SHI units through modifications to the zoning and overlay districts. In particular, the Town should examine its inclusionary zoning section to ensure that it complies with current Federal and State regulations and meets the affordable housing objectives of the Town.

## **C. Privately-Owned Land with Potential for Affordable Housing**

In meeting the DHCD requirement to identify potential affordable housing sites, the Tewksbury Community Development Director and Tewksbury Local Housing Partnership identified privately- and publically-owned parcels throughout the community that could be developed for affordable housing in the future. Four potential affordable housing sites were identified through this process, whereby the current use, zoning, location, site characteristics and development limitations were analyzed. It was also acknowledged that tax title properties could be another potential source of affordable housing sites, however, it is difficult to determine, given the extensive court process, when these parcels will be available.

As shown in Table 35, two (2) privately-owned sites were identified, which could generate 22-30 additional affordable housing units, depending upon the development constraints of each

property. This list of privately-owned land with potential for affordable housing will help guide the Town as it moves forward in addressing its affordable housing needs over the next five years. Map 2 in the Appendix shows the location and distribution of these parcels throughout the community, while Maps 3 and 4 show the location of these parcels in relation to the current zoning and overlay districts. Map 5 highlights the Wetlands, Floodplains, and Rivers Protection Act (RPA) Regulated Areas and Map 6 outlines the LRTA bus routes and commuter rail stations in Lowell, North Billerica and Wilmington.

**Table 35: Privately-Owned Parcels with Potential for Affordable Housing**

Site	Acres	Current Use	Characteristics/ Site Constraints	Zoning District	Zoning Amendment Needed? (Y/N)
769 Livingston Street	1.04	Vacant land	No site constraints	HI	N
Main Street (73-20)	1.51	Vacant land	No site constraints	MFD	N

Source: Tewksbury Local Housing Partnership, June 2017

#### D. Publicly-Owned Land with Potential for Affordable Housing

The Town of Tewksbury and the Local Housing Partnership have been able to identify two (2) potential housing sites, which could provide 41-50 additional affordable units to the SHI Inventory. The sites shown in Table 36 are owned respectively by the Commonwealth of Massachusetts and Tewksbury Habitat Build, which is a private, non-profit 501 (c) organization. This list of land owned publicly or by a non-profit with potential for affordable housing will help guide the Town as it moves forward in addressing its affordable housing needs over the next five years. Map 2 in the Appendix shows the location and distribution of these parcels throughout the community, while Maps 3 and 4 show the location of these parcels in relation to the current zoning and overlay districts. Map 5 highlights the Wetlands, Floodplains, and Rivers Protection Act (RPA) Regulated Areas and Map 6 outlines the LRTA bus routes and commuter rail stations in Lowell, North Billerica and Wilmington.

**Table 36: Publicly-Owned Land with Potential for Affordable Housing**

Site	Acres	Current Use	Characteristics/Site Constraints	Zoning District	Zoning Amendment Needed? (Y/N)
365 East Street	206.08	State Hospital	<ul style="list-style-type: none"> <li>• Developable parcels on site</li> <li>• State property</li> </ul>	R40/MN	N
1047 South Street	0.78	Vacant land	<ul style="list-style-type: none"> <li>• Developable parcel</li> </ul>	R40	N

Source: Tewksbury Local Housing Partnership, June 2017

## **E. Participation in Regional Collaborations that Address Housing Development**

Tewksbury is proposing to investigate the following avenues to participate in regional efforts to develop affordable housing in the Greater Lowell region:

- Investigate the resources available through the Common Ground Development Corporation, the non-profit development arm of Community Teamwork, Inc. and the Coalition for a Better Acre (CBA).
- Participate in the Merrimack Valley Regional Network to End Homelessness, which includes several towns in the region.
- Participate with the Northern Middlesex Council of Governments (NMCOG) and other representatives in the region to develop a Regional Housing Plan.



**APPENDIX**

Map 1: Tewksbury 2017-2021 Housing Production Plan

Chapter 40B Subsidized Housing Sites



**Sources:**  
 DHCD Ch40B Subsidized Housing Inventory/NMCOG (SHI 6/2017); The Town of Tewksbury (parcels); MassDOT/NMCOG (roads, town boundaries); MassDEP (2009 hydrography)

Data provided on this map is not sufficient for either boundary determination or regulatory interpretation.

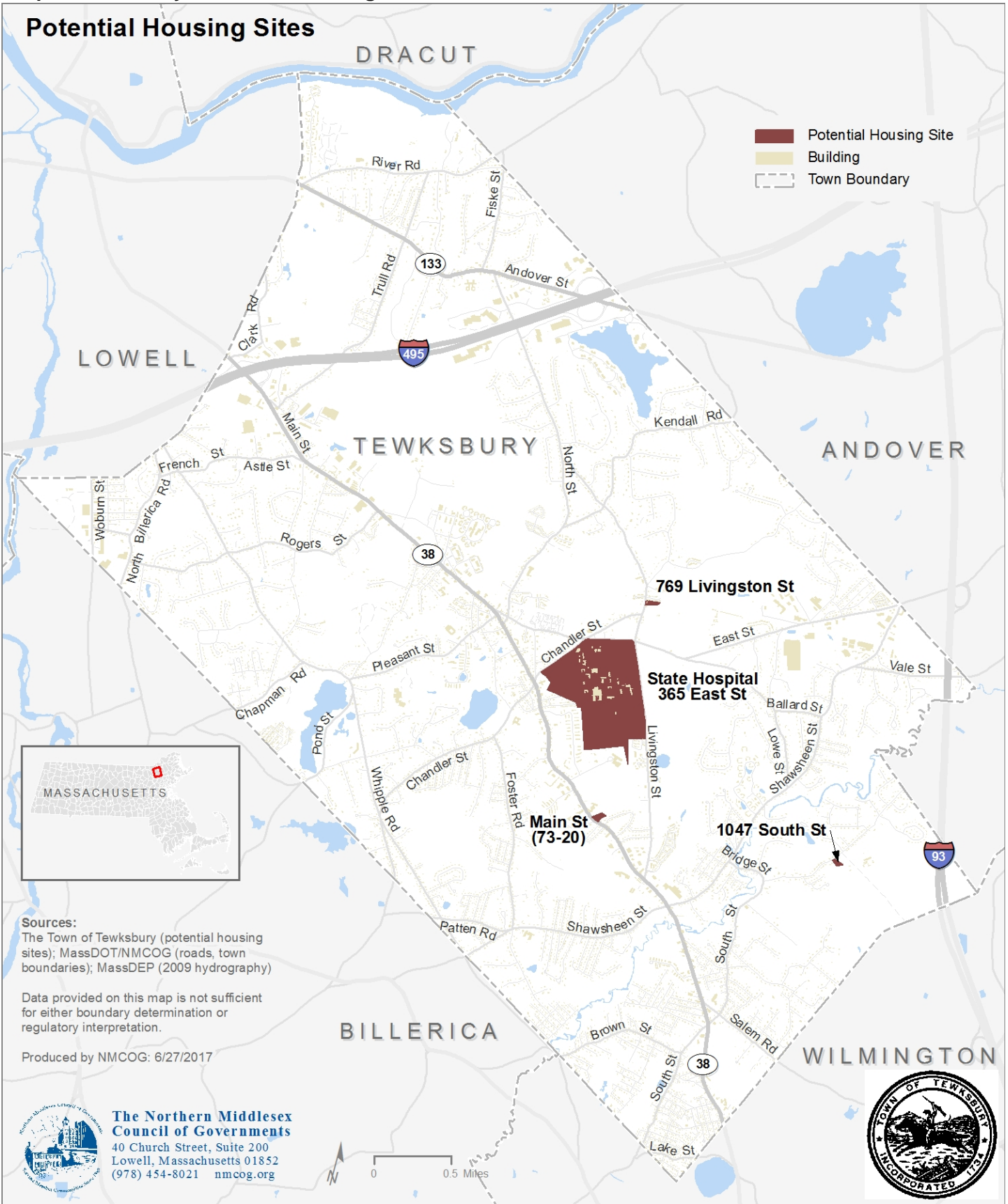
Produced by NMCOG: 6/22/2017



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 (978) 454-8021 nmco.org

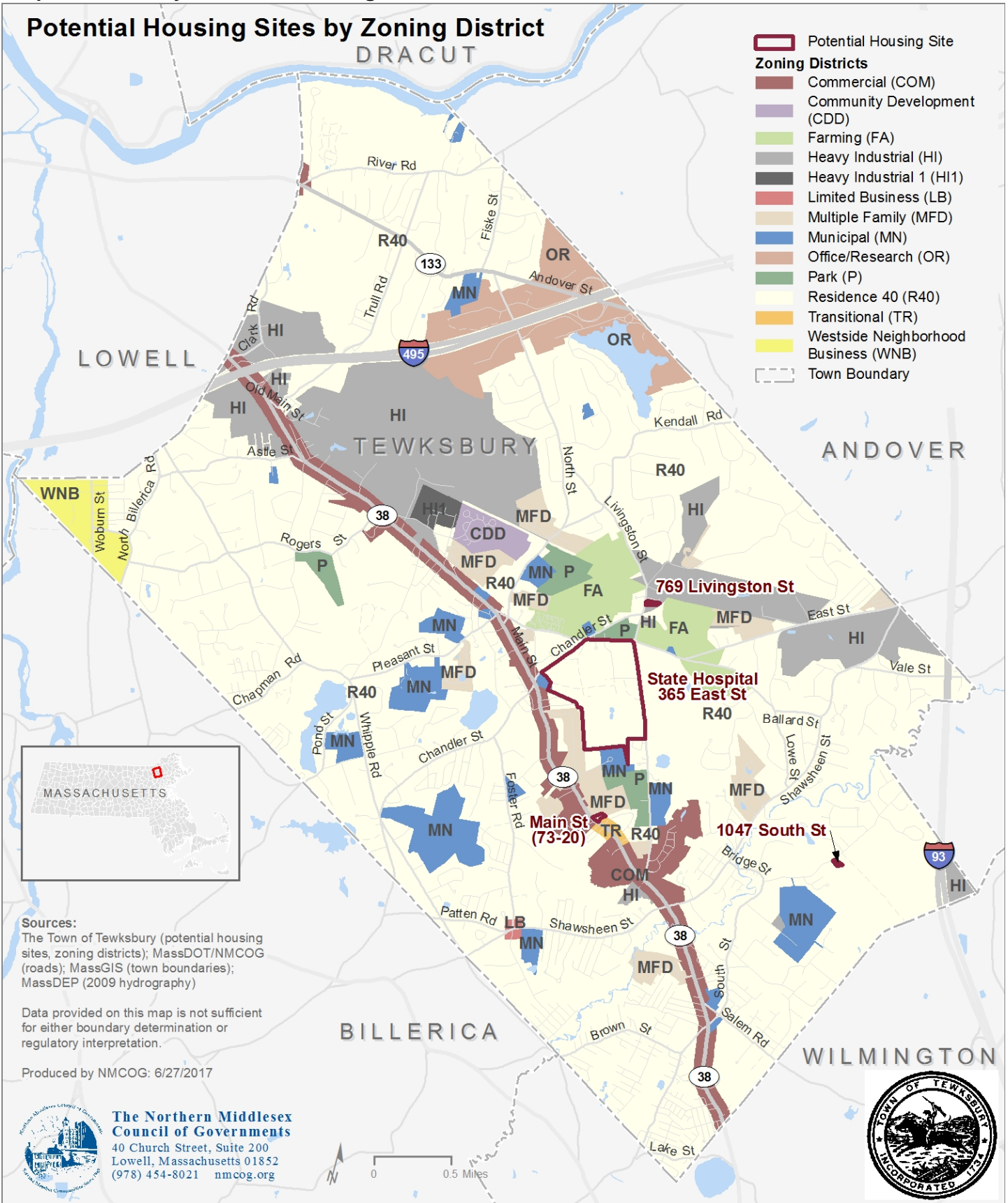


**Map 2: Tewksbury 2017-2021 Housing Production Plan**

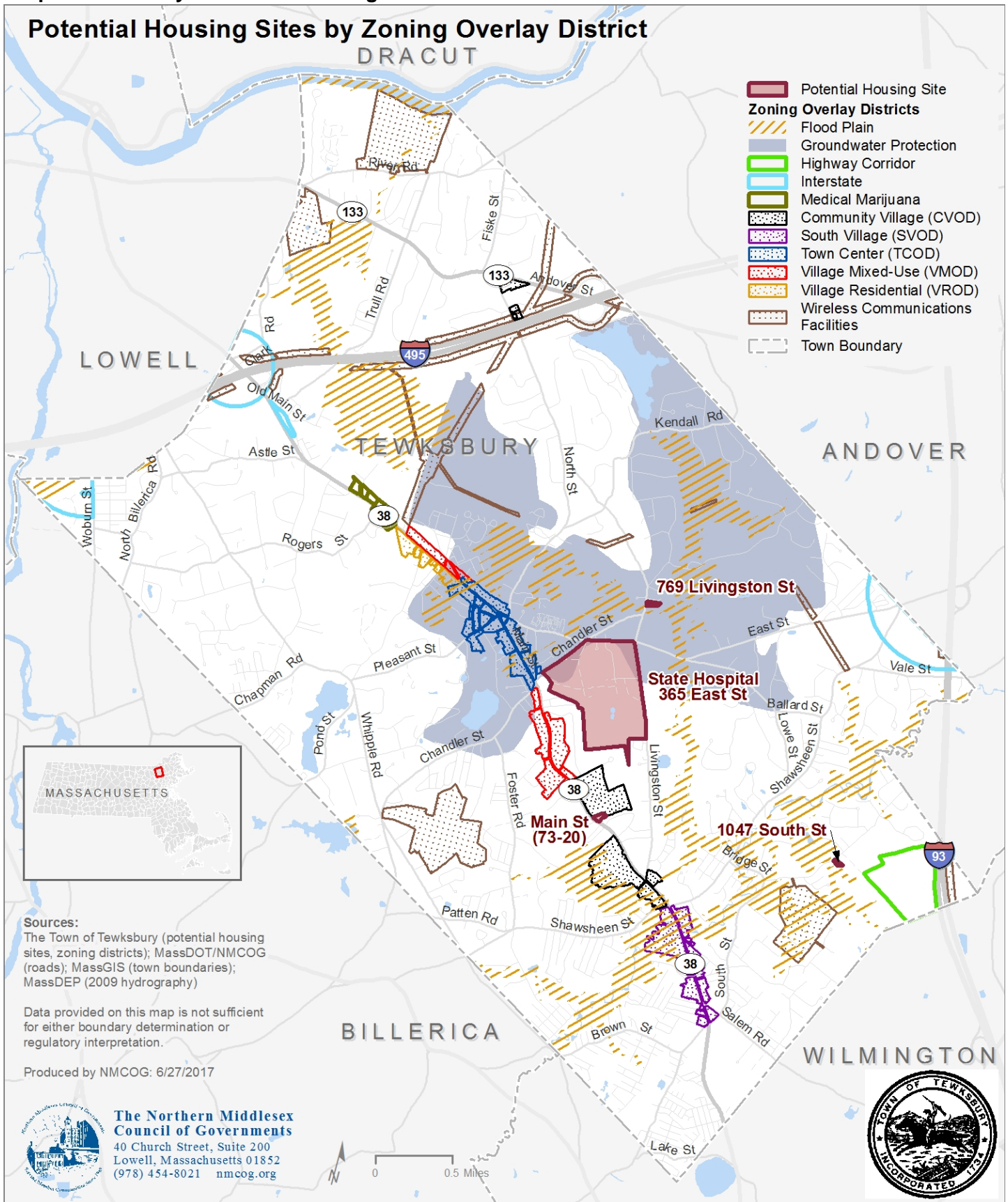




**Map 3: Tewksbury 2017-2021 Housing Production Plan**









**Map 4: Tewksbury 2017-2021 Housing Production Plan**

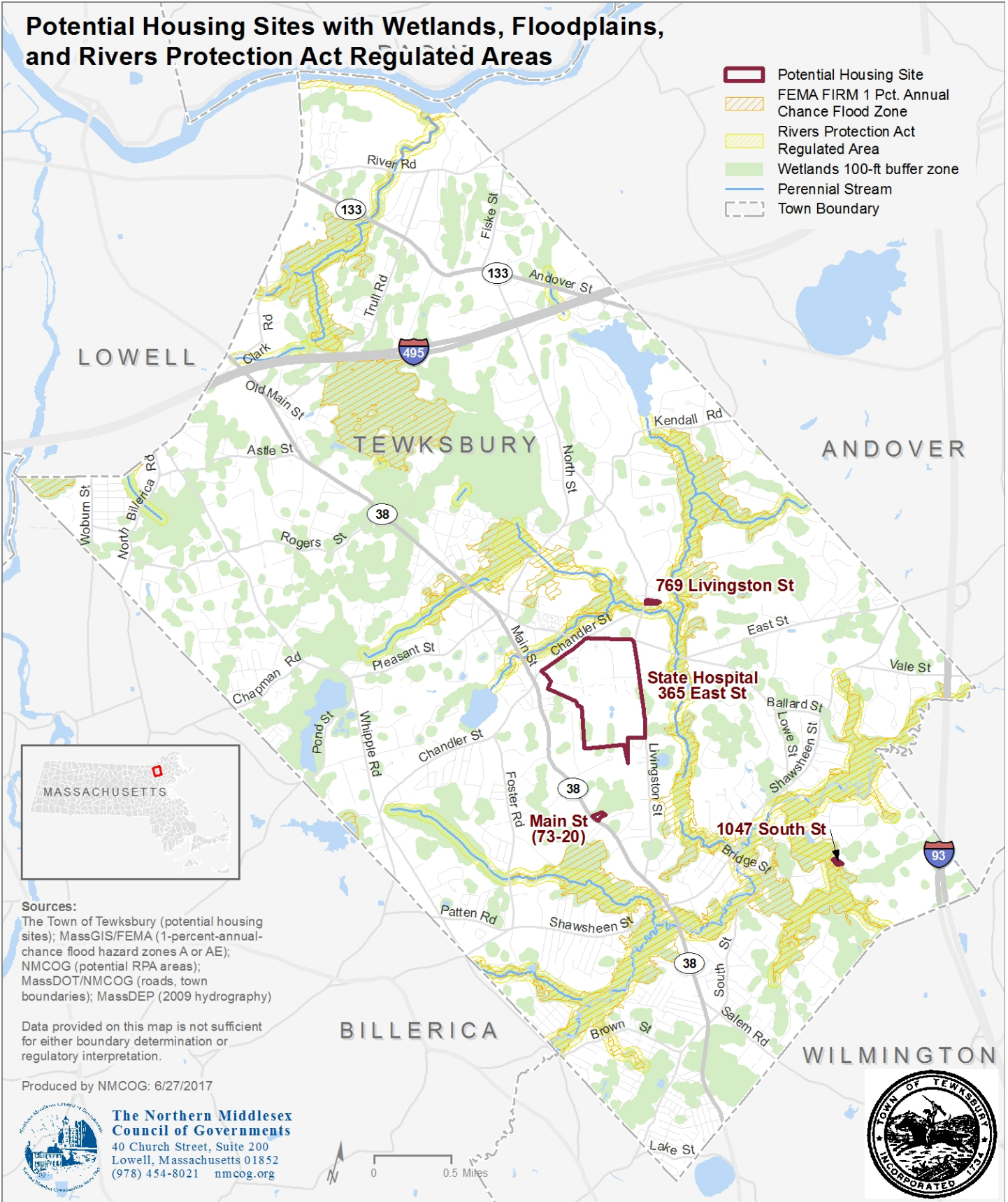




**Map 5: Tewksbury 2017-2021 Housing Production Plan**

**Potential Housing Sites with Wetlands, Floodplains, and Rivers Protection Act Regulated Areas**

-  Potential Housing Site
-  FEMA FIRM 1 Pct. Annual Chance Flood Zone
-  Rivers Protection Act Regulated Area
-  Wetlands 100-ft buffer zone
-  Perennial Stream
-  Town Boundary



**Sources:**

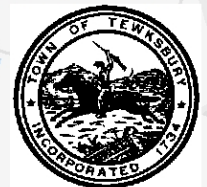
The Town of Tewksbury (potential housing sites); MassGIS/FEMA (1-percent-annual-chance flood hazard zones A or AE); NMCOG (potential RPA areas); MassDOT/NMCOG (roads, town boundaries); MassDEP (2009 hydrography)

Data provided on this map is not sufficient for either boundary determination or regulatory interpretation.

Produced by NMCOG: 6/27/2017



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Map 6: Tewksbury 2017-2021 Housing Production Plan

