



BEDFORD HOUSING STUDY

2019

Sponsored by the Town of Bedford
Prepared by the Regional Housing Services Office, and JM Goldson

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Introduction

The Bedford Planning Board published a Comprehensive Plan in December 2013. This plan was generated as a result of various stakeholders in Town examining every aspect of local life, including land use, natural and cultural resources, economic development, transportation, housing needs, and services, facilities, recreation, and energy. Under the housing needs section, the Comprehensive Plan discussed housing issues facing Bedford and laid out some goals and action steps for how to address them. One of the issues identified in the 2013 plan was that the housing stock does not include enough options to meet the needs of the variety of the Town's residents. One of the housing-related action items in the Comp Plan was to "fund and conduct necessary housing studies to better document and understand Bedford's potentially underserved markets, including a) empty-nesters already residing in Bedford; b) seniors; c) households seeking starter homes; d) workers in Bedford businesses who would like to live here and not commute; and 3) veterans. This housing study marks the culmination of the work that has been done to complete this action item.

The housing study is comprised of several elements – a needs assessments, focus groups with various stakeholders in Town, a survey sent to all Town residents, and two community workshops. The needs assessment stems from data culled from the U.S. Census Bureau, American Community Survey, Comprehensive Housing Affordability Strategy, Town of Bedford housing permit data, the Department of Housing and Community Development's Subsidized Housing Inventory (SHI), as well as other sources.

This housing study, funded through Community Preservation Act funds, and sponsored by the Town of Bedford Board of Selectmen, was informed through a variety of community engagement activities with 886 people participating. These included:

- Focus Groups: 28 people over 12 sessions over two days, March 20 and 21
- Community Meetings: 75 people over two sessions, May 21
- On-line Survey: 783 responses over three week period May 4, 2018 to May 25.

Executive Summary

The Town of Bedford is located 15 miles to the northwest of Boston. The town is almost 14 square miles in size and, according to the latest American Community Survey for 2012-2016, has a population of 14,088. Both the population and the housing stock in Bedford have grown and changed in recent years, necessitating an examination of whether Bedford's housing stock currently meets the population's needs.

A strong desire exists among many in Bedford to balance development with the preservation of Bedford's small town character. As market prices soar and mansions replace small homes, many residents agree that more affordable housing is needed. This housing should meet the needs of households encompassing a wide range of incomes, insuring that they can afford to live in town, enjoying the many benefits of this special community.

The goal of the housing study is to provide some strategic direction for housing in Bedford, drawing on current and available information, and capturing current trends.

Over the last 15 years, Bedford has experienced growth in income, home values and has also surpassed the state's 10% mandate for affordable housing. With those trends, and as well according to the state, there continues to be a need for below-market housing options, from the very low income, to more moderate housing options for the workforce and the senior populations.

The senior population in Bedford, consistently with the state and regional areas, continues to grow, with estimates of a ~35% increase from 2010 to 2020, to be confirmed in the upcoming Census. With an aging population, more housing options are desired including smaller ownership and rental, close to services and village centers. Current data reports that just under half of Bedford seniors own homes (44%), and of those households, only 20% have mortgages. With rising home values, seniors have significant equity in their homes, though may not be eligible for affordable homeownership opportunities where asset limits apply.

This housing study comes at an important time in Bedford's housing program, with the completion of the Pine Hill/Coast Guard disposition, and the significant preservation of the expiring use property at Bedford Village. These two major initiatives occupied the housing priority for many years. Bedford has not identified an ideal numerical goal for affordable housing units, there are many more (200%) eligible residents than units.

This housing study investigated the demographics and housing inventories, and found that current trends are leaving some residents behind. Bedford is an attractive community, and sales prices have increased 86% since 2000, while income have only risen 34% in that same period. Land value is high, resulting in smaller, older homes being replaced with larger new construction with a 260% increase in price and size. Analysis shows that Bedford households earning the median income for the Town, could afford only 10% of the homes for sale.

The Housing Study articulates 19 strategies for the Town to consider in setting programs and policies in place to provide additional housing options and opportunities. These range from regulatory initiatives (zoning amendments, for example) to local initiatives (programs and development). The strategies are described in a high-level conceptual framework and could be implemented to different extents. The standard bylaw revision, policy adoption and program development would need to be undertaken to implement any of the concepts, with detailed requirements, specifications and impacts to be studied and analyzed. The Housing Study presents the strategies for future consideration to explore and define.

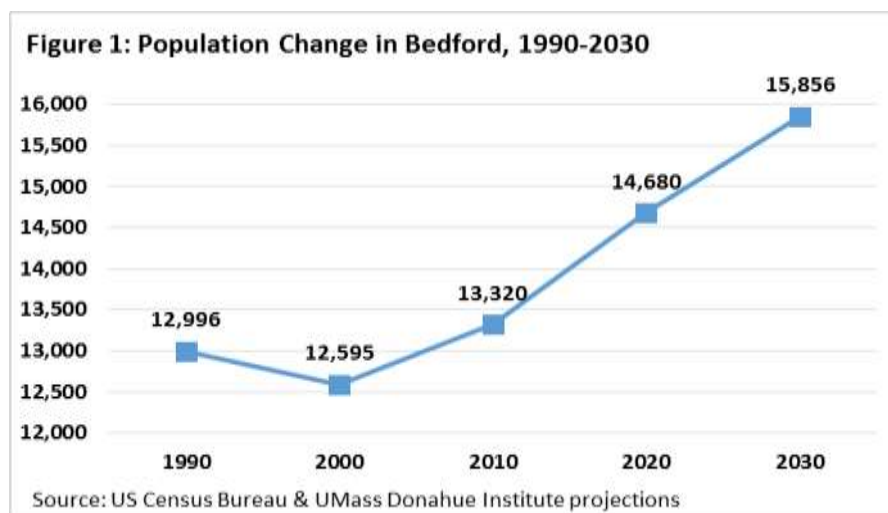
Section 1: Comprehensive Housing Needs Assessment

This section examines: 1) the demographics and housing needs of Bedford's residents; 2) the current housing market and housing stock; 3) existing public housing; 4) the town's institutional structure as it relates to affordable housing; 5) current zoning regulations and permitting relevant to affordable housing; 6) challenges to developing affordable housing. This analysis provides insight into the nature of local affordable housing needs and may help guide development to meet those needs.

Section 1.1: Population and Household Analysis

Population and Household Characteristics

After a small dip in population between 1990 and 2000, Bedford's population has grown steadily. The total population in Bedford increased 5.8% between 2000 and 2010, and it is projected to increase steadily through 2030. The University of Massachusetts Donahue Institute has developed population projections for Massachusetts cities and towns that take into account trends in births, deaths, migration, and housing occupancy. UMass Donahue projections show an increase in population of 10.2% between 2010 and 2020, and an increase of 19% between 2010 and 2030.

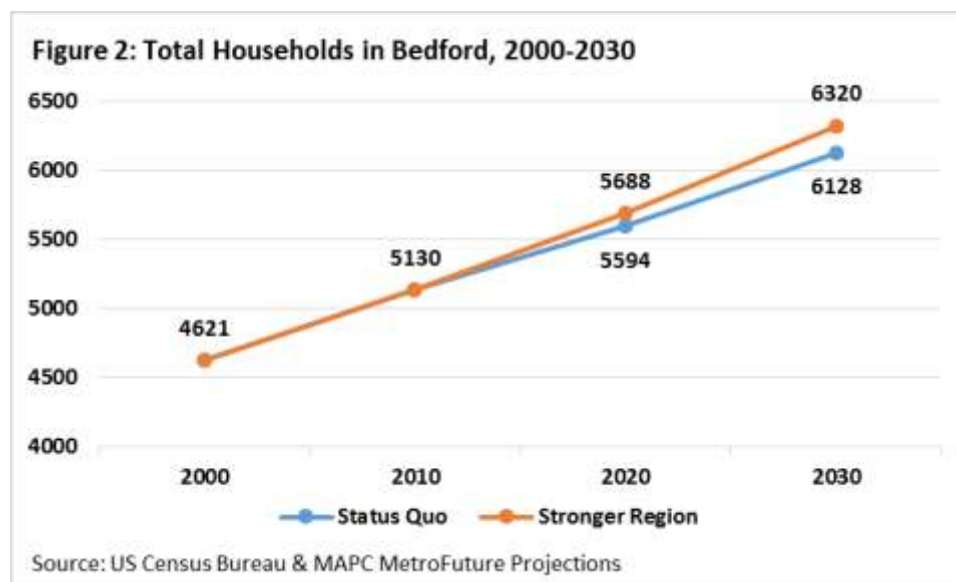


Within the general population, certain sub-populations are projected to grow especially quickly. According to UMass Donahue projections, Bedford's 65+ population is projected to grow substantially, by 68.4% between 2010 and 2030. The growth in the senior age group far outpaces growth in all of the other age groups in Bedford, most of which are also growing. The only age group projected to shrink is the 5-19 age group. Additionally, census data shows that the median age in Bedford increased 2.8 years in the past decade, from 42.1 in 2000 to 44.9 in 2010.

Table 1: Population Change by Age in Bedford

Age Range	2000	2010	2020	2030	Change 2010-2030	% Change 2010-2030
0-4	843	715	744	808	93	13%
5-19	2,292	2,627	2,395	2,529	-98	-4%
20-34	1,528	1,524	1,832	1,873	349	23%
35-54	4,262	4,182	3,972	4,414	232	6%
55-64	1,359	1,793	2,406	2,058	265	15%
65-74	1,110	1,129	1,585	2,003	874	77%
75+	1,201	1,350	1,746	2,171	821	61%
Total	12,595	13,320	14,680	15,856	2,536	19%
% Change Between Decades		6%	10%	8%		

The Metropolitan Area Planning Council (MAPC) also prepares population projections that include households as well as individuals. In addition to an increase in the total population of Bedford, the number of households in Bedford is also increasing. The number of households in a community is important because it correlates directly to housing unit demand. Each household resides in one dwelling unit, regardless of the number of household members. The 2010 Census reports that Bedford has a total of 5,130 households. However, MAPC projections show the number of households will increase significantly by 2030.



Households are categorized as family or non-family. The former includes any household with two or more related persons living together, and the latter includes households with one or more non-related persons living together. Bedford's households are primarily families, comprising 74% of the total population in 2000 and 70.5% of the total population in 2010. However, as the table below demonstrates, the rate of family households is decreasing while the rate of non-family households is increasing. There were about 300 more non-family households in 2010 than in 2000, and 300 more households with a single person who was living alone. Finally, both the number and rate of householders who are living alone, and are 65 years or older are also rising.

Table 2: Bedford Households by Type, 2000 & 2010

	2000		2010	
	Total	% of Total	Total	% of Total
Total Households	4,621		5,130	
Family Households	3,419	74%	3,618	70.5%
With own children under 18 years	1,574	34.1%	1,681	32.8%
Nonfamily Households	1,202	26%	1,512	29.5%
Householder living alone	1,007	21.8%	1,313	25.6%
65 years and older	472	10.2%	629	12.3%

Source: US Census, 2000 & 2010

The trend toward a higher proportion of non-family households in Bedford may be related to two other trends – household size in Bedford is decreasing and heads of household in Bedford are aging. Tables 3 and 4 below show that household size is changing slowly, but the increasing age of heads of households shows more significant change. This data is in line with the population data above, and all of this information in combination has important implications for housing planning. Smaller households, an increase in the number of elderly individuals, and aging heads of household all point to the need for more modestly sized units of housing.

Table 3: Average Household Sizes in Bedford

	2000	2010
Overall Households	2.6	2.5
Owner-Occupied Households	2.75	2.74
Renter-Occupied Households	1.98	1.88

Source: US Census, 2000 & 2010

Table 4: Bedford Head of Household by Age

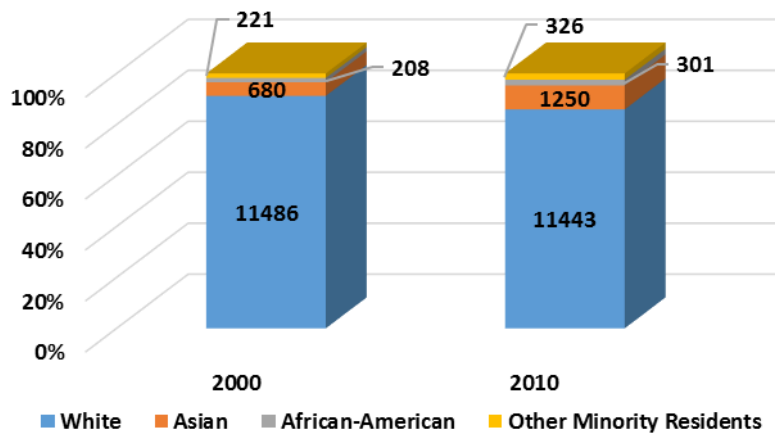
Age of Householder	2010	2020	2030	2010-2030	2010-2030
15-29	246	286	270	24	9.8%
30-44	1,108	1,148	1,340	232	20.9%
45-59	1,848	1,716	1,533	-315	-17.0%
60-74	1,102	1,537	1,746	644	58.4%
75+	826	906	1,238	412	49.9%
Total	5130	5593	6127	997	19.4%

Source: US Census, 2010 & MAPC Projections

Race and Ethnicity

The racial composition of Bedford did not change significantly between 2000 and 2010, but there are some notable differences. While the white population still comprises the vast majority of Bedford's total population, the number of white persons decreased from 11,486 to 11,443 between 2000 and 2010, and the percentage that the white population represents in Bedford dropped from 92% of the total population in 2000 to 86% of the total in 2010. The population of all minority groups in Bedford increased during this decade, but the Asian population in particular increased dramatically. The Asian population grew 84% – from 680 persons in 2000 to 1,250 persons in 2010.

Figure 3: Racial Composition of Bedford's population, 2000 & 2010



Source: 2000 & 2010 US Census

Homeless and Special Needs Population

Bedford's Department of Youth and Family Services (BYFS) reports that they regularly receive requests for housing assistance. They refer people to local shelters, a rooming house, or affordable housing waiting lists. The State Department of Housing and Community Development (DHCD) no longer places homeless families in Bedford motels as they have in past years, so BYFS is not currently aware of homeless families living in Bedford. However, there are quite a few formerly homeless families who have moved to apartments in Bedford. These families often seek assistance with transportation and child care, and struggle due to the limited public transportation in Bedford.

There are eight residential homes in Bedford for clients of the Department of Development Services (DDS). These facilities have the capacity to house 54 individuals. The Elliott Center, Edinburg Center, Cooperative for Human Service, and TILL manage these homes. Department of Mental Health (DMH) clients are served by the public housing development on Railroad Avenue. This facility houses eight individuals.

Though they do not keep official statistics, the director of the Bedford Council on Aging (COA) reports that staff has at least two housing related conversations per week, either with adult children looking for housing options for their aging parents, or with elderly regulars at the COA who need some type of housing assistance. The cost of housing is the biggest complaint they hear. Aging Bedford homeowners worry that their homes are the same price as the new, smaller homes, designed for 'empty nesters' or 'downsizing seniors' but they know they need to keep money back to live. Since annual property taxes for many seniors are in the range of \$8,000 - \$10,000, it is often difficult for seniors to make ends meet when they are living off of their assets and limited, fixed incomes.

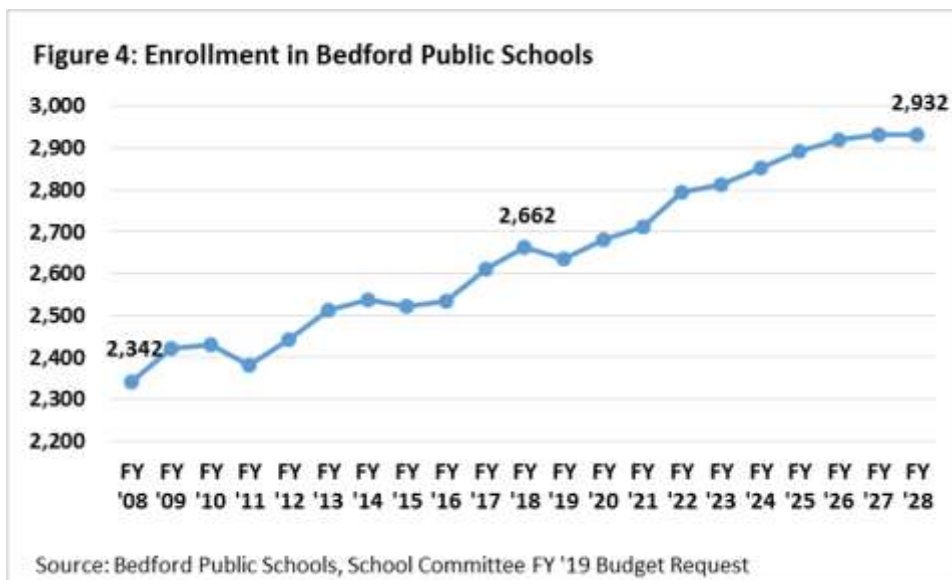
Education

Enrollment

Enrollment in the Bedford School District provides additional insight into recent population and economic trends within town. There were small dips in enrollment during the 2010-2011 and 2014-2015 school years, but enrollment in Bedford schools has been rising overall. Between the 2012-2013 school year and the current school year, enrollment has increased by 6%, from 2,514 to 2,662 students. Bedford School Committee projections predict that enrollment will continue to rise steadily through 2028.¹ The School Committee numbers are supported by the enrollment numbers reported by the Massachusetts Department of Elementary and Secondary Education (DESE). The most recent data from Mass DESE reports that school enrollment for Bedford Public Schools for 2016-2017 was 2,608. These numbers also show that the number of children in each grade is fairly consistent.² For example, the current number of kindergarteners is close to the current number of sixth graders or tenth graders, so a decline in enrollment should not be anticipated as today's kindergarteners progress through the school system.

School Committee projections do not necessarily line up with UMass Donahue population projections which show that the number of Bedford residents in the 5-19 age group will decrease by 2020 and 2030 from the total that was in this age group in 2010. The UMass Donahue projections make assumptions about how past or recent trends will continue into the future, using methodology that uses town-level fertility and mortality trends and regional migration.

The next decennial census is taking place in less than two years, so there will soon be new population data that may correlate more closely to School Committee enrollment projections. New census data may lead UMass Donahue to recalculate population projections as well.



¹ Bedford Public Schools, School Committee FY '19 Budget Request, January 25, 2018, <https://www.bedfordps.org/sites/bedfordps/files/uploads/fy19schoolcommitteebudgetrequest3.5final.pdf>

² MA Department of Elementary and Secondary Education website, <http://www.doe.mass.edu/infoservices/reports/enroll/default.html?yr=1617>, accessed on 9/17/18

Educational Attainment

According to the 2012-2016 American Community Survey, 68% of Bedford residents aged 25 or older have at least a bachelor's degree. 40% of residents 25 years or older have earned a graduate or professional degree. On the other end of the spectrum, the percentage of Bedford residents age 25 or older without a high school diploma is quite low, at only 2%. The percentage of people who completed only high school is 10%, and those who completed some college or have a two-year degree is 20%.

Table 5: Educational Attainment

	Bedford	Middlesex County	Massachusetts
Less than high school diploma	2%	7%	10%
High School graduate	10%	21%	25%
Some College or Associate's Degree	20%	19%	24%
Bachelor's Degree or higher	68%	53%	41%

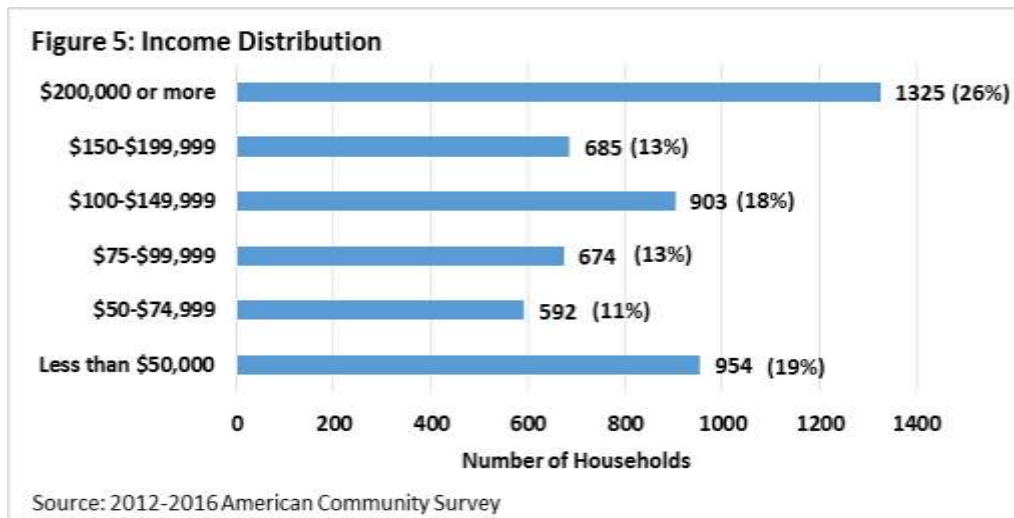
Source: 2012-2016 American Community Survey

Bedford's rate of residents with a college degree or higher is significantly greater than that of Middlesex County or Massachusetts overall. Correspondingly, Bedford's rates of lower educational attainment are lower than in these comparison areas.

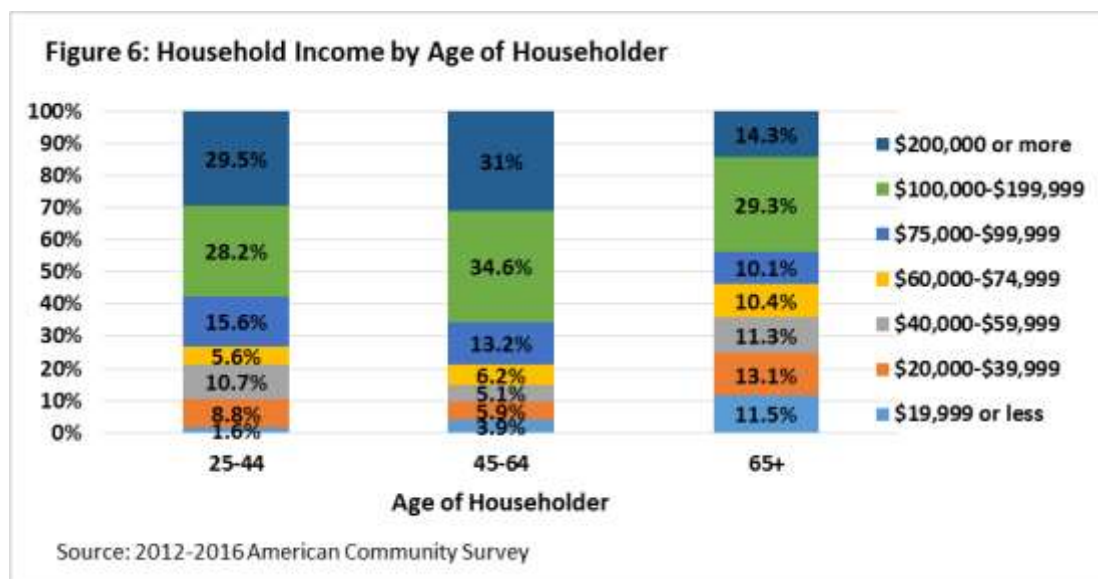
Educational attainment correlates to employment and income. The median annual earnings of high school graduates in Bedford is \$31,063 while the median earnings of Bedford residents with advanced degrees is \$101,954. Similarly, the rate of poverty among Bedford high school graduates is 8.9% compared to a rate of poverty of 1.9% among Bedford residents with a bachelor's degree or higher.

Income Analysis

Household income is an important determinant of how much a household can afford to pay for their dwelling unit, either to rent or own, and also whether that household is eligible for housing assistance. According to the 2012-2016 American Community Survey, median household income in Bedford is estimated at \$117,688. This is a 34% increase from the median of \$87,962 recorded in the 2000 census. However, Bedford is home to households earning a wide range of income levels.



Where a person falls in this income distribution often correlates with age and family type. The 2012-2016 American Community Survey reports that the median income for family households in Bedford is \$146,146, but it is much lower for non-family households at \$66,987. In regards to age, as the chart below demonstrates, 73% of householders aged 25-44, and 79% of householders aged 45-64 earn \$75,000 or more per year. However, only 54% of householders over age 65 earn \$75,000 or more per year. 36% of those over 65 earn less than \$60,000, whereas 21% of those aged 25-44, and only 15% of those aged 45-64 earn less than \$60,000 per year. Since Bedford's older population is more likely to have less income, they are also more likely to have difficulty with housing costs than the younger population.



Section 1.2: Housing Supply in Bedford

The following section examines Bedford's current housing supply and how it has changed over time. Understanding housing type, age, tenure, vacancy, and recent development will contribute to an understanding of current need and demand in Bedford and thereby help inform future housing production planning.

Type & Age

The majority of Bedford's housing is in single family homes, comprising a little over 73% of the housing stock. Multi-family housing is distributed among residential structures containing two or more units. Of this housing type, buildings with 10 or more units are the most prevalent, comprising 16.5% of the total housing stock. Multi-family developments in Bedford with 10 or more units include 447 Concord Road with 14 units, 59-72 Elm Street with 12 units, Patriot Place with 10 units, and the Village at Concord Road with 12 units on the smaller end of the spectrum. On the larger end of the spectrum, there is Ashby Place with 80 units, Bedford Green Veterans Housing with 70 units, Bedford Veterans Quarter with 60 units, and Bedford Village with 96 units. Finally, there are three very large developments: Avalon at Bedford Center with 139 units, Heritage at Bedford Springs with 164 units, and the Village at Taylor Pond with 200 units. In total, these developments provide a fairly substantial stock of rental housing, especially when compared to many surrounding towns.

According to American Community Survey data from 2010 and 2016, the housing stock in Bedford has changed quite a bit in the last several years. The portion of the housing stock comprised of single family, detached homes has decreased from 73.2% to 61.4%, while the portion of the housing stock comprised of multi-family housing containing 10 or more units has increased from 6.3% to 16.5%.

Table 6: Housing Units by Type				
	# of Units		# of Units	
	2010	Percent	2016	Percent
Single-Family, detached	3696	73.2%	3,232	61.4%
Single-Family, attached	386	7.6%	631	12.0%
Two-Family	373	7.4%	235	4.5%
3 or 4 units	59	1.2%	123	2.3%
5 to 9 units	171	3.4%	172	3.3%
10 to 19 units	81	1.6%	252	4.8%
20+ units	238	4.7%	615	11.7%
Mobile Home	42	0.8%	0	0.0%
Total	5046		5,260	

Source: US Census Bureau, American Community Survey, 2010 & 2016

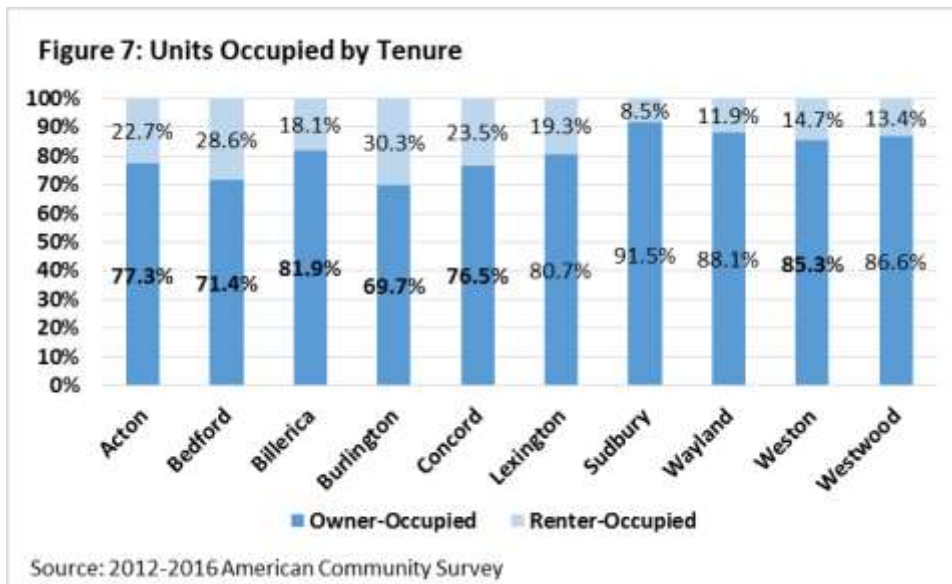
The chart below shows the age of the housing stock in Bedford. Age of housing is important to

consider because older structures may lack heating and energy efficiencies and may not be code compliant, which adds to the monthly utility and maintenance costs. Older units may also have lead paint which can be costly to mediate, but which is unsafe for children if it is not mediated. These additional costs have an impact on the affordability of older units for both owners and renters. A little more than half (55%) of Bedford's housing stock was built before 1970, indicating that maintenance is likely needed to keep this housing in good condition. This means that nearly half (45%) was built after 1970, including 19% since 2000.

Table 7: Age of Bedford Housing Stock		
Total housing units	5,260	
Built 2014 or later	40	0.8%
Built 2010 to 2013	201	3.8%
Built 2000 to 2009	732	13.9%
Built 1990 to 1999	521	9.9%
Built 1980 to 1989	466	8.9%
Built 1970 to 1979	392	7.5%
Built 1960 to 1969	995	18.9%
Built 1950 to 1959	1,249	23.7%
Built 1940 to 1949	73	1.4%
Built 1939 or earlier	591	11.2%
Source: US Census Bureau, 2012-2016 American Community Survey		

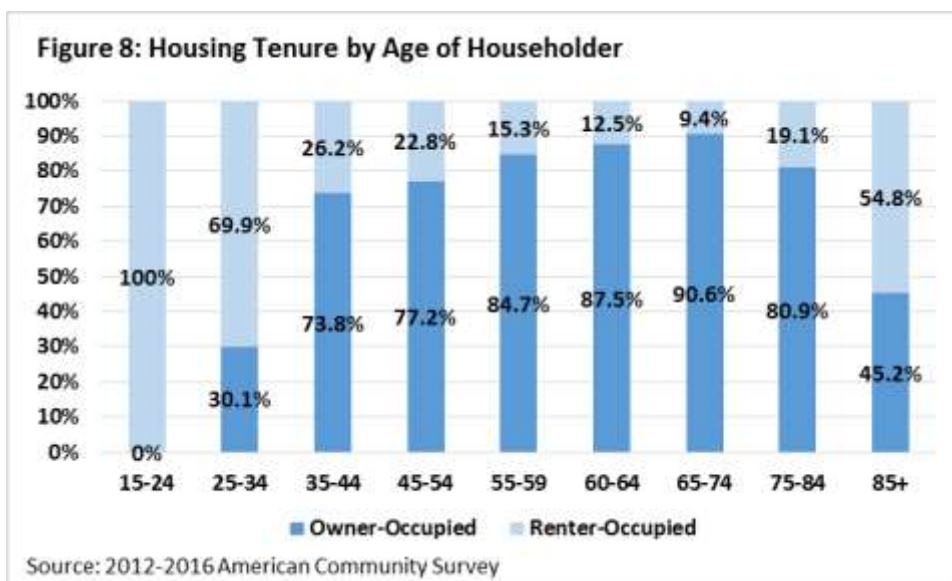
Tenure

According to the 2012-2016 American Community Survey, the Town of Bedford currently has 5,133 occupied housing units. Of these units, 71.4% (3,666 units) are owner-occupied, and 28.6% (1,467) are renter-occupied. This is a significant change from the breakdown of units reported in the 2000 census. Of the 4,621 occupied units in 2000, 80.2% (3,705 units) were owner-occupied, and 19.8% (916 units) were renter-occupied. These numbers demonstrate that there has actually been a net decrease in the number of owner-occupied homes since 2000. At the same time, many new rental units have been constructed and occupied, resulting in an increase of 551 occupied rental units since 2000.



A comparison with the other towns in the RHSO region further establishes that Bedford has a relatively high rate of renter-occupied housing. Bedford has the second highest (after Burlington) percentage of renter housing out of all the RHSO towns.

Certain populations are much more likely to be renters than owners. Young people comprise the majority of renters in Bedford. The other substantial population of renters in Bedford is comprised of the oldest age category. 74% of households under age 35 are renters. At the other end of spectrum, 33% of households over age 75 are renters. All other age categories have a small minority of renters, and even the oldest age categories still have a high prevalence of owners. This likely points to a desire of households to age in place and also to a need for resources to help older households maintain and adapt their homes as they age.



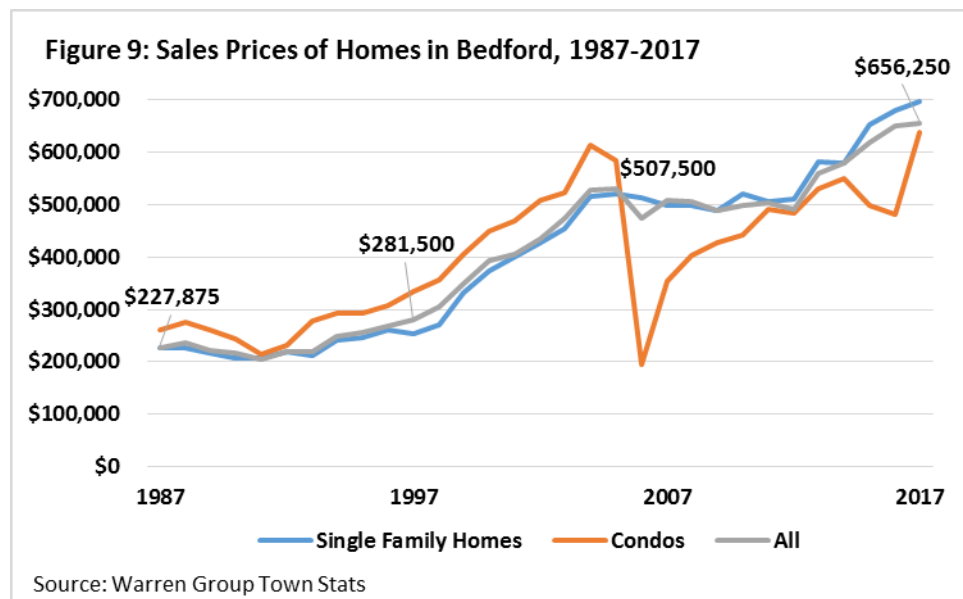
In addition to the correlation between age and housing tenure, there is also a correlation between income and housing tenure. Lower-income households are more likely to be renters and higher-

income households are more likely to be owners. The 2012-2016 American Community Survey reports that the median income of owners in Bedford is \$147,763, and the median income of renters is \$67,893. The majority of households (58.5%) earning less than \$50K per year are renters, but the likelihood that a household is a renter decreases as income increases. 90% of households earning more than \$150K are owners.

Market Housing

Market Rate Homeownership

Home prices in Bedford rose steadily through the 1990's, but then began to rise quite quickly through the early 2000's. In the mid-2000's, single family home prices began to stabilize and there were even year-to-year price drops in 2007, 2009, and 2011. It was also during this period that condominium prices began to dip below single family home prices. In the 1990's and early 2000's, the median sales price of condos was actually higher than the median sales price of single family homes, likely because of new condo construction during this period. Since 2011, prices of single family homes have been climbing steadily and, in particular, jumped quite a bit during the past several years. The median price of single-family homes went from \$510,000 in 2012 to \$698,000 in 2017, a 37% increase. The median price of condos has fluctuated during this period, but by 2017 the median price of condos was very similar to the median price of single family homes.



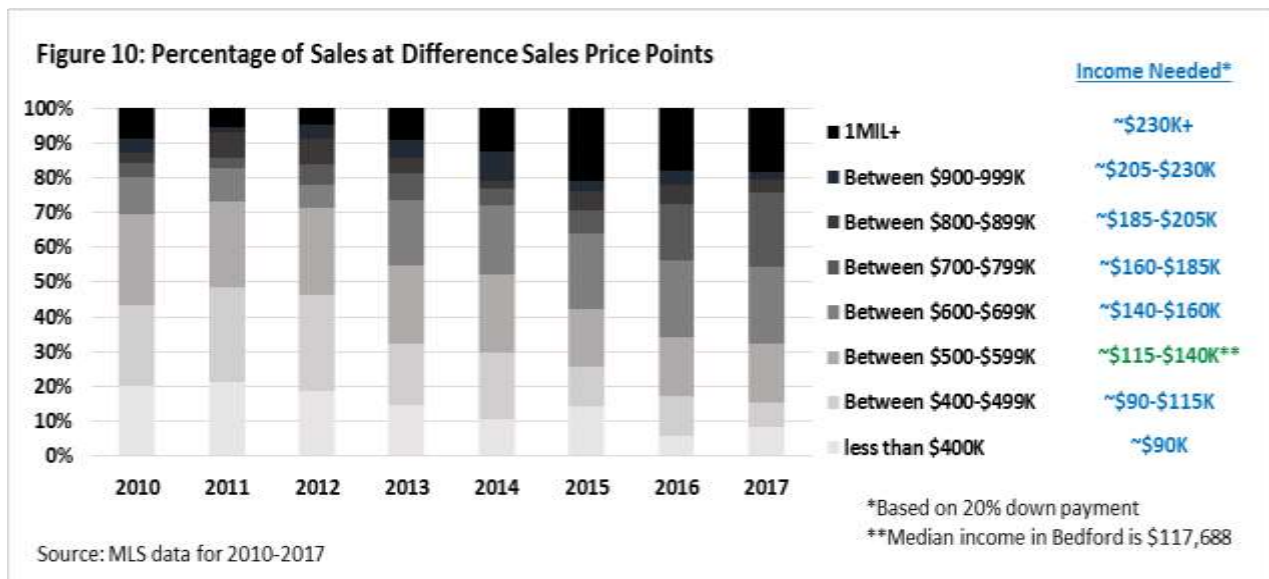
The number of high priced homes that have been sold since 2010 provides additional insight into the housing market. During the past few years, high priced homes have become more and more common, making up an increasingly large slice of the total number of homes sold in Bedford each year. According to Multiple Listing Service (MLS) data:

- The number of homes in Bedford that sold for \$1 million or more in 2010 was 10.
- The number of homes in Bedford that sold for \$1 million or more in 2017 was 33.

At the same time, the number of lower priced homes has been decreasing. MLS data shows:

- 23 homes sold for less than \$400,000 in 2010, but only 15 homes sold for under \$400,000 sold in 2017.
- Homes that sold for \$800,000 or more made up 15.7% of home sales in 2010, but increased to 24.4% of home sales in 2017.
- Homes that sold for \$600,000 or less made up 70% of sales in 2010, but decreased to only 32% of sales in 2017.

The chart below demonstrates that lower priced homes are making up a smaller and smaller proportion of homes sales in recent years, while high priced homes are making up a larger and larger proportion of home sales. For example, a home selling at \$600,000 is affordable to a household earning between \$140,000 and \$160,000, which is 119%-136% of Bedford's median income of \$117,688.



Another analysis shows the rise in assessed values of homes in the residentially zoned areas in Bedford, from 2010 to 2018, from data provided by the Bedford Assessors Office.



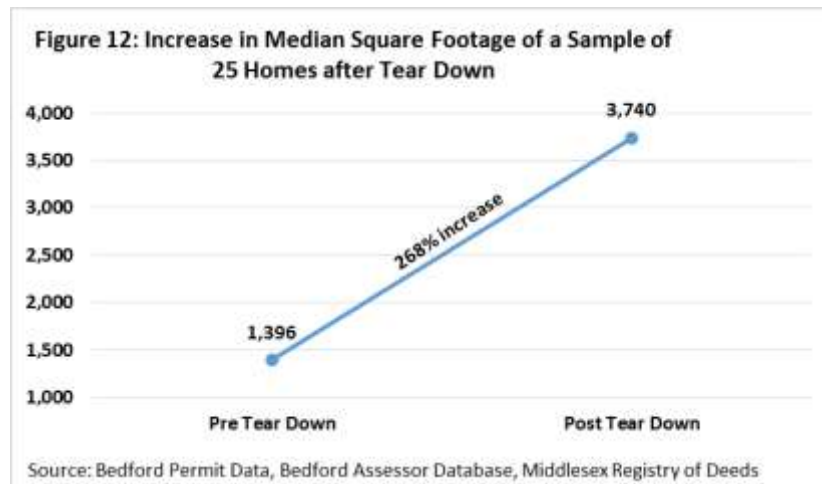
Tear Downs

Related to the rise in sales of million dollar homes is the increase in the number of smaller and lower priced homes that are being torn down and replaced with much larger, more expensive homes, sometimes referred to as “mansionization.” The Bedford Code Enforcement Department reports that 128 tear down permits were issued during the years 2010 through 2017.

A comparison of the homes that have been torn down and the homes that have replaced them helps to illustrate how the housing landscape is changing in Bedford. However, it is difficult to analyze tear-downs for several reasons. First, information about tear downs is not compiled in one central location. It is necessary to compare the addresses to which Bedford Code Enforcement has issued tear down permits with information in the Assessor’s database and the Middlesex Registry of Deeds to determine the details of what has been torn down and what has replaced it. Second, it is difficult to compare apples to apples with tear downs because one old house is not always replaced with one new house. The analysis of the 128 tear down permits issued by the Town during 2010-2017 shows that some were part of the construction of an entire new subdivision, instead of one new house replacing one old one. Third, some tear down permits have been issued, but nothing has replaced the old house yet. For other homes, it is simply difficult to determine what is happening with the property based on publicly available information. Finally, when a new larger home replaces an old one, details about the old home, such as square footage and number of bedrooms, is no longer readily available. However, information compiled on 81 properties that were torn down between 2010 and 2017 is complete enough to do some analysis.

Of the 81 properties included in this analysis, the median assessed value of the properties at the time the homes were torn down was \$416,218. After new homes were built, the assessed value of these 81 properties, as of 2018, increased to a median of \$1,084,100. The median square footage of the new homes on these 81 lots is 3,740. Information on the homes torn down is incomplete – square footage of the old homes is only available in 25 cases. However, the median square footage of these 25 homes was 1,396. Most of the homes that were torn down were built in the 1950’s and 1960’s, with a handful built much earlier, in the late 1800’s or early 1900’s.





Market Rate Rental Housing

As indicated in Table 8 above, 26.6% of housing in Bedford is multi-family housing, much of which is renter-occupied. Included in this inventory are several large rental developments with over 50 units each. However, even with a substantial inventory of rental housing, there is very little availability. A search on Trulia.com on 3/29/18 showed only 13 units currently available to rent in Bedford. Of these available units, only two had rents of less than \$2,000, with the other eleven units ranging from \$2,200 to well over \$3,000 per month.

Affordable/Restricted Housing **Affordable Homeownership**

As of March 2018, Bedford has 54 deed-restricted, affordable homeownership units spread across eleven different developments. Most units are restricted to households earning 80% or less of the Area Median Income (AMI), but there are also six Habitat for Humanity units restricted to households earning less than 50% AMI at the time of purchase.

Affordable homeownership units are marketed and sold via lottery, as required under the Affirmative Fair Housing Marketing guidelines issued by DHCD in December 2014. These guidelines establish standards for making affordable units available, and these standards must be followed in order for the unit to be counted on the Subsidized Housing Inventory (SHI), irrespective of the zoning mechanism that was used to permit the project (local regulations, 40B, 40R) or the subsidizing agency to which the unit and project belong.

Of the 54 affordable homeownership units, more than half the owners (24 owners) moved into their homes over ten years ago, some over twenty years ago. During the past ten years, two to three new homeownership units were sold each year, with the exception of 2012 when thirteen new units were sold in various different developments. Most recently, two new affordable homeownership units were sold to qualified buyers via lottery in 2017 – one was an existing unit that was converted to an affordable unit, and another was new construction. There will be a lottery taking place in 2018 for three additional affordable homeownership units at a new development, Evergreen Meadows. This will increase the number of affordable homeownership

units to 57. Pine Hill Crossing is yet another homeownership development that will add 4 new affordable homeownership units, but it is still awaiting special permit approval.

Affordable Family Rental

There are 236 units of family (not age-restricted), affordable rental housing in Bedford – 12 units at 447 Concord Road, 35 units at Avalon at Bedford Center, 96 units at Bedford Village, 33 units at Heritage at Bedford Springs, 7 units at Patriot Place, 3 units at the Village at Concord Road, and 50 units at the Village at Taylor Pond.

Affordable Age-Restricted Rental

There are 80 units of age-restricted affordable rental housing at Ashby Place, a public housing development managed by the Bedford Housing Authority (BHA). Ashby Place was developed in two phases under the Chapter 667 Program for state-assisted elderly and disabled housing. The development consists of ten residential buildings and a community building situated on five acres. Four of the 80 units are handicapped accessible. The initial occupancy dates for Phases I and II were June 1969 and June 1974, respectively. The BHA reports that there are 63 Elderly/Disabled applicants on the waiting list, 23 of whom have local Bedford preference. The wait time for a local applicant to be offered a unit is about three years.

Affordable Veterans' Housing

Bedford has several developments with housing units specifically set aside for veterans and their families. In total, these developments include a total of 141 affordable units:

Bedford Green Veterans' Housing has 69 affordable 1 bedroom units for veterans aged 55 or older. These units are subsidized using Section 8 project-based assistance.

Bedford Veterans' Quarter has 60 affordable SRO units for veterans, most of which are set aside for veterans with very low incomes – 36 units for vets with incomes at 30% or less of the Area Median Income (AMI), 10 units for veterans with incomes at 50% or less of the AMI, 10 units for veterans with incomes at 60% or less of the AMI, and 4 units for veterans at 80% or less of the AMI.

The Elm Street project was built for returning veterans and their families through the State's Chapter 200 Program, though occupancy is not restricted to veterans. The project includes six two-story duplexes with six two-bedroom units and six three-bedroom units. The development was initially occupied in June of 1951.

Special Needs Housing

The U.S. Census Bureau defines a disability as a long-lasting physical, mental, or emotional condition. Residents with one or more disabilities can face housing challenges if there is a shortage of housing in a community that is affordable, physically accessible, and/or provides the supportive services that people with disabilities may need. Across the inventory in Bedford, there are 69 affordable rental units for people with disabilities. There are 49 units in group homes operated by the MA Department of Developmental Services (DDS), and 8 units in group homes

operated by the Department of Mental Health (DMH). There are another four units operated by DDS on Old Billerica Road. Finally, the Town has a residence built through the State's Chapter 689 Program for special needs populations that is staffed by DMH. This program houses eight individuals in two 4-bedroom units.

Section 1.3: Housing Gaps – Costs & Affordability

The following analysis reviews the demand for housing in Bedford and the housing needs of local residents, while also assessing which housing options are actually affordable.

In this context, ‘affordable’ refers to housing where the resident is spending 30%, or less, of their gross income on housing related expenses. For ownership, the expenses include mortgage (principal and interest), property taxes, homeowner insurance, and PMI (private mortgage insurance). For rental, the expenses include heating, electric, water and sewer. While residents may have other housing expenses, these are not generally recognized by the agencies when determining affordable rates. Further categorization of housing as ‘Affordable’ restricts the income of the resident, restricts the rents/prices to the income level of the resident, and places an affordable housing restriction on the property to preserve those requirements. These Affordable units are generally priced for low income households and are developed as part of a State program.

Household Income

One measure of housing need is the number of households who may be eligible for housing assistance based on their incomes. Federal and state programs use Area Median Income (AMI), along with household size, to identify these households. Table 10 below shows U.S. Department of Housing and Urban Development (HUD) income limits for extremely low (below 30% AMI), very low (30-50% AMI), and low income (50-80% AMI) households by household size for the Boston-Cambridge-Quincy Metropolitan Statistical Area (MSA), which includes Bedford.

All subsidized housing programs include maximum income limits as part of their eligibility criteria. While rental programs may offer deeper subsidies, making affordable units available to households in the 50% of AMI range or less, the homeownership programs mostly use the 80% AMI limits. Households purchasing homes must qualify for a mortgage, requiring income stability, sufficient assets, and strong credit scores. However, certain homeownership programs, such as Habitat for Humanity, underwrite mortgages for homeowners with incomes in the 50%-60% AMI range.

**Table 8: FY 2018 Affordable Housing Income Limits
Boston-Cambridge-Quincy MSA**

Household Size	Extremely Low Income (30% AMI)	Very Low Income (50% AMI)	Low Income (80% AMI)
1 Person	\$22,650	\$37,750	\$56,800
2 Person	\$25,900	\$43,150	\$64,900
3 Person	\$29,150	\$48,550	\$73,000
4 Person	\$32,350	\$53,900	\$81,100
5 Person	\$34,950	\$58,250	\$87,600
6 Person	\$37,550	\$62,550	\$94,100
7 Person	\$40,150	\$66,850	\$100,600
8 Person	\$42,750	\$71,150	\$107,100

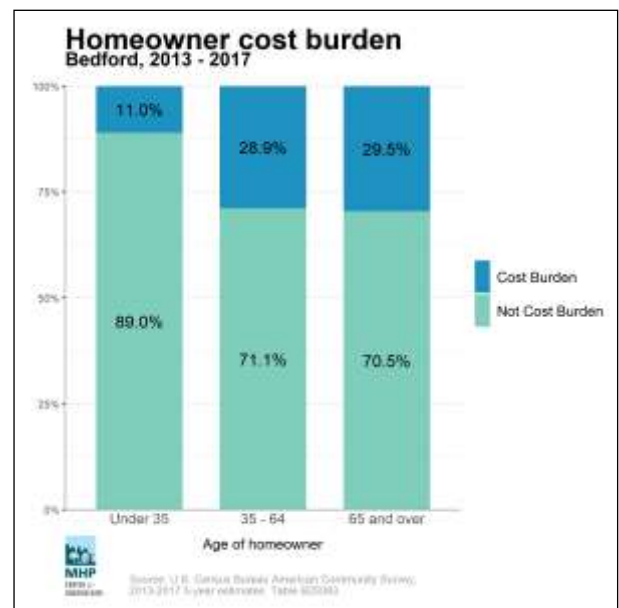
Source: HUD

Comprehensive Housing Affordability Strategy (CHAS) data from 2010-2014 reports that 6.4%, 8.6%, and 10.5% of Bedford households are extremely low income, very low income, and low income respectively. This means that a total of 25.4% of all households in Bedford, or 1,275 households, may qualify for affordable housing programs based on income.

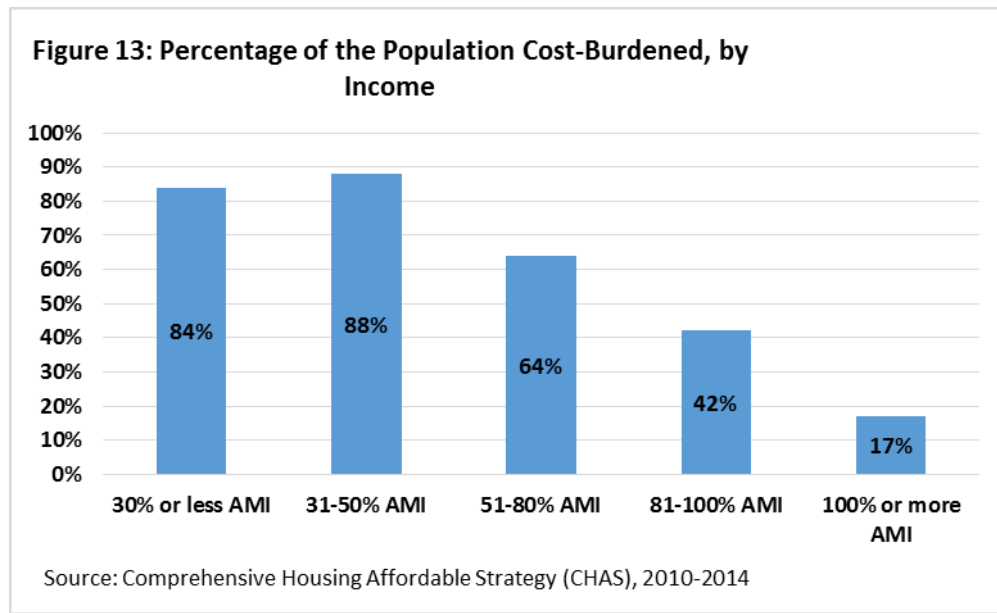
Housing Cost Burden

Another measure of housing need and a method to determine whether housing is affordable to a community's population is to evaluate the population's ability to pay their housing costs based on their reported gross household income. Households that spend more than 30% of their gross income on housing are considered to be housing cost-burdened, and those that spend more than 50% are considered to be severely cost-burdened.

CHAS data from 2010-2014 reports that 19.5% of Bedford households are cost-burdened, and 14.2% of households are severely cost-burdened. However, cost burden does not impact all Bedford households equally. Renters in Bedford experience cost burden at a much higher rate than homeowners – 54% of renters are cost-burdened compared to only 25% of homeowners, and owners aged 35 years and older are equally cost-burdened.



Cost burden also occurs at a much higher rate among lower income households than higher income households.



In total, approximately 1,695 households are cost-burdened by housing, including 77% of low income households, those earning 80% or below of the AMI.

This high level of cost burden among low income households and renters indicates a clear need for more affordable housing, particularly rental housing.

Affordability Gap

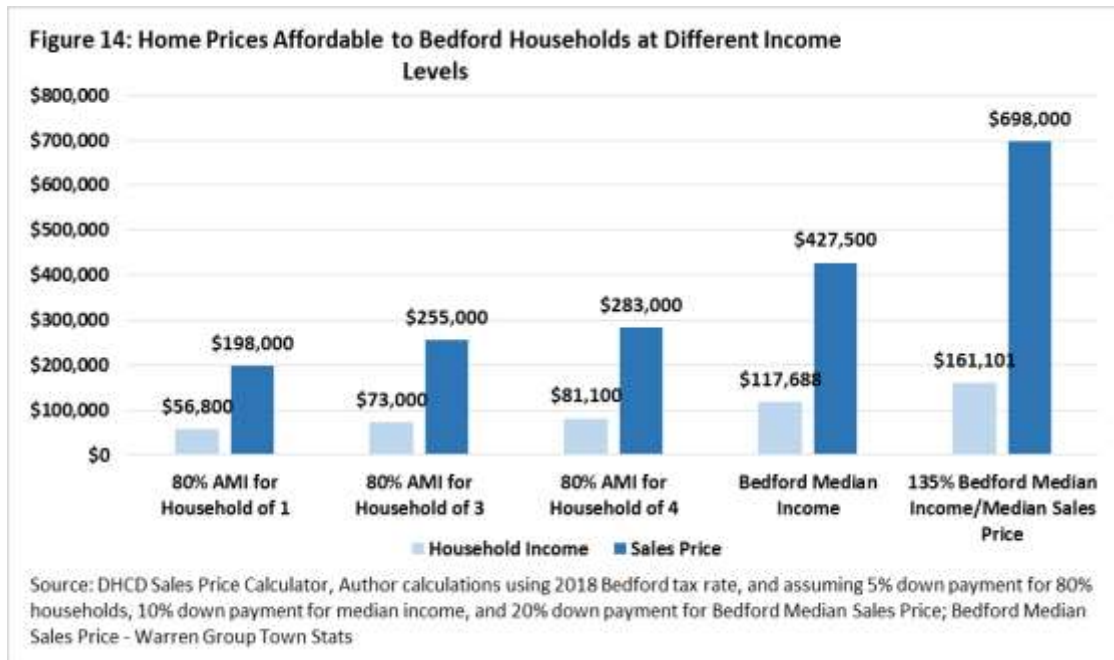
The large percentage of low income households in Bedford who are cost-burdened indicates that there is a gap between the number of households at or below 80% AMI and the number of housing units affordable to households at this income level.

Homeownership

A four-person household earning at or below 80% AMI (\$81,800) could afford to purchase a home that costs less than \$283,000, using the DHCD affordability calculator and assuming a 5% down payment. Multiple Listing Service (MLS) data shows that only 8 homes, all small one or two-bedroom units under 800 square feet, were sold in Bedford for less than \$283,000 during 2017. Trulia.com shows that there are currently no properties (as of 4/6/18) on the market in Bedford listed for less than \$300,000. Furthermore, the DHCD affordability calculator shows that Bedford's 2017 median sale price of \$698,000 for single family homes requires an annual income of \$161,101, over \$43,000 higher than Bedford's median household income of \$117,688. Although the median income in Bedford is \$117,688, the average household income is \$148,842, so there are many households making more than the median. However, the Bedford income distribution shown in Figure 4 shows that only 39% of Bedford households earn more than \$150,000. This means that at least 60% of households would not be able to afford a median priced home in Bedford today. Many homeowners, therefore, are likely either in homes they purchased when prices were lower, are in homes purchased for less than the median, were able to make a large down payment at the time of purchase, or they are housing cost burdened. In addition, increases in income are not keeping pace with the increase in home prices – this leads to

both cost burden and a growing affordability gap.

As the below figure shows, a household earning the median income in Bedford can afford to purchase a home that costs \$427,500. During 2017, 17 homes were listed for sale under \$427,500, or 9% of the 180 homes listed for sale.



Rental

For rentals, a 4 person household earning 80% of AMI (\$81,100) could afford \$2,027 per month in rent if all of the utility costs for the apartment were included, or approximately \$1,816 per month in rent if utilities were not included. As stated earlier in the section on market rate rental housing, a search on Trulia.com on 3/29/18 showed only 13 units currently available to rent in

Bedford. Of these available apartments, only two had rents of less than \$2,000, with the other eleven units ranging from \$2,200 to well over \$3,000 per month. Trulia.com further reports that the median rent for apartments in Bedford between July 24th and August 24th of 2017 was \$3,000. Therefore, there is a gap of approximately a thousand dollars between what a low-income household can afford for rent and the actual monthly cost to rent a market rate apartment in Bedford.

The table below summarizes the affordability gap in Bedford by showing the difference or gap between the median home price in Bedford of \$698,000 (per 2017 Warren Group Town Stats) and what households at different income levels can afford, and the gap between the median rent of \$3,000/month (per Trulia.com) and what households at different income levels can afford.

Table 9: Affordability Gap

	Household Income	Ownership: Affordable Price	Ownership: Affordability Gap	Rental: Affordable Rent	Rental: Affordability Gap
50% AMI	\$53,900	\$188,000	\$510,000	\$1,348	\$1,653
80% AMI	\$81,100	\$283,000	\$415,000	\$2,028	\$973
100% AMI	\$107,800	\$392,500	\$305,500	\$2,695	\$305
Bedford Median Income	\$117,688	\$427,500	\$270,500	\$2,942	\$58

Source: Calculated using the DHCD Affordability Calculator, assuming a 5% down payment for 50% and 80% AMI & assuming a 10% down payment for 100% AMI and Bedford median income

As this table demonstrates, the gap between the actual cost of market housing units in Bedford that are available to buy or rent, and the housing costs that would be affordable to low-income families is substantial. The affordability gap indicates a clear need for more rental and homeownership units that would be affordable for households earning 80% or less of AMI, as well as for households at more moderate income levels.

Housing for Bedford Workers

The affordability gap analysis above illustrates the need for housing for Bedford residents at a variety of income levels. Bedford municipal employees are one group that may be experiencing difficulties finding housing opportunities that are affordable to them. Additional benefits to the community and employees include reductions in travel time, congestion, and the consequent potential environmental improvements.

Article 20 of Bedford's 2018 Annual Town Meeting Warrant listed the classification and wage schedules for all municipal employees. Annual salaries/wages ranged from approximately \$21,000 for workers in grade 1 to \$151,000 for workers in highest grade – grade 20. Municipal employees in the middle ranges, in grades 10 and 11, earn anywhere from approximately \$45,000 to \$73,000 per year. Figure 11 above shows that even workers at the highest pay grade would have a hard time affording a median priced home in Bedford. Furthermore, workers in the highest two grades only include the positions of Assistant Town Manager, Facilities Director, Finance Director, Treasurer & Collector, DPW Director, Fire Chief, and Police Chief. Therefore, these pay grades comprise a small handful of municipal employees, leaving the remainder of municipal employees earning significantly less in most cases, thereby

limiting their housing options.³

Teachers in Bedford's public schools are the Town's largest group of staff. The pay scale for teachers ranges from approximately \$48,000 at Step 0 to \$99,000 at Step 13 for the most experienced and credentialed teachers. As with other municipal employees, even teachers at the highest pay grade would not be able to afford a median priced home in Bedford if the teacher's salary was the only source of income in the household. Unfortunately, all of the income data available on municipal employees only provides salary information. Household income specifically for households containing municipal employees is not available. However, it is clear that municipal salaries alone will not support the purchase of a median priced home in Bedford. Furthermore, even a hypothetical household that includes two teachers at Step 8 with advanced degrees earning about \$81,000 each could just about afford a median priced home in Bedford.⁴

Additional insight into the need for housing that is affordable to those who work in Bedford comes from the Massachusetts Executive Office of Labor and Workforce Development. 2016 data shows that there are 722 establishments, covering all industries, listed in Bedford reporting an average monthly employment of 22,835 employees. The average weekly wage of these employees is \$1,797, yielding an annual income of \$93,444, almost \$25,000 less than Bedford's median household income of \$117,688. Furthermore, the average income of nearly 40% of Bedford workers is less than \$60,000.⁵ Although the average salary of a person who works in Bedford would not support the purchase of a house if that person is the only earner in the household, these statistics show that there are quite a few well-paid jobs in Bedford. The substantial number of well-paid local jobs contributes to competition for housing, which drives up prices.

Subsidized Housing Inventory

Under M.G.L. Chapter 40B, affordable housing units are defined as housing that is developed or operated by a public or private entity and reserved by deed restriction for income-eligible households earning at or below 80% of the AMI. In addition, all marketing and placement efforts follow Affirmative Fair Housing Marketing guidelines per the Massachusetts Department of Housing and Community Development (DHCD).

Housing that meets these requirements, if approved by DHCD, is added to the Subsidized Housing Inventory (SHI). Chapter 40B allows developers of low- and moderate-income housing to obtain a comprehensive permit to override local zoning and other restrictions if less than 10% of a community's housing is included on the SHI.

A municipality's SHI fluctuates with new development of both affordable and market-rate housing. The percentage is determined by dividing the number of affordable units by the total number of year-round housing units according to the most recent decennial Census. As the denominator increases, or if affordable units are lost, more affordable units must be produced to reach,

³ 2018 Bedford Annual Town Meeting Warrant, pp. 42-46.

⁴ Teacher pay scale provided by the Bedford School Department

⁵ Massachusetts Labor and Workforce Development website, http://lmi2.detma.org/lmi/lmi_town.asp, accessed 4/17/18.

maintain, or exceed the 10% threshold.

Bedford has surpassed the 10% threshold. Of the 5,322 units of total year-round housing units in the town (from the 2010 Census), there are 974, or 18.3% that are counted as 'affordable' on the State's SHI. This is the highest percentage of units on the SHI within the RHSO region, and is generally considered a high percentage by any standard. However, due to state eligibility policies under M.G.L 40B, the actual number of affordable units in Bedford, and in all communities, is much lower than the SHI indicates.

According to eligibility policies, in a homeownership development, only the affordable homeownership units are included on the SHI. In rental developments, all units (regardless of the cost of rent) are counted as long as a minimum of 20% of units in the development have rents restricted to be affordable to households earning 50% or below of AMI, or 25% of units have rents restricted to be affordable to households earning 80% or below of AMI. As the charts below demonstrate, even though Bedford has over 18% of its housing units counted on the DHCD SHI, many of those units are actually unrestricted rental units and not affordable to households at lower income levels.

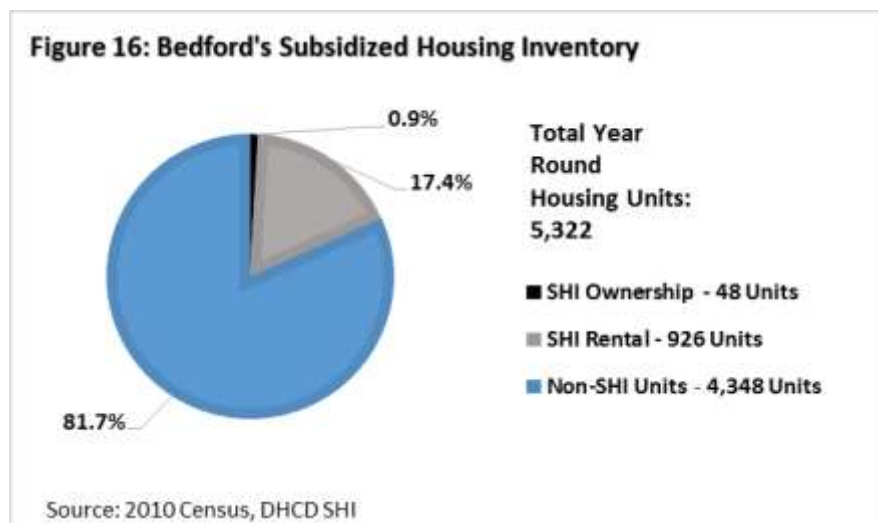
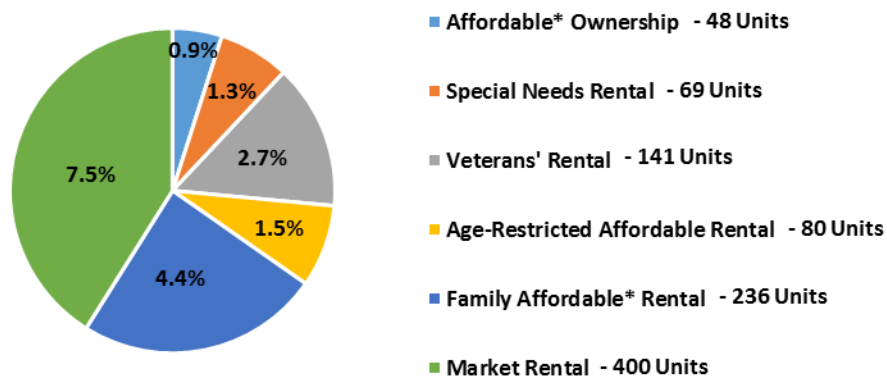


Figure 17: Breakdown of Bedford's 18.3% SHI



*affordable - rent or deed restricted, only occupied by income eligible households, and inspected annually

Source: rhsousing.org

As the breakdown of Bedford's SHI shows (figure 17) of the 974 units on the SHI, 400 units (41% of the total SHI units) are market rate rental units. If the market rate rentals were not included, Bedford's percentage would reduce to 10.79% (574 units).

Among the units that are restricted and affordable to households at lower income levels, it is important to note that a significant portion are set aside for special populations and are therefore only available to households or individuals who are part of those populations (i.e. veterans, disabled individuals). If these specialized units (and the market rate units) were not included, Bedford's percentage would further reduce by 210 units to 6.84% (364 units).

In summary, Bedford's affordable housing percentage is 6.84% when counting only the affordable ownership, and family/age-restricted rentals, eliminating the specialized units and the market rate units.

Section 1.4: Existing Local Tools & Resources

Town Committees and Local Organizations

The town of Bedford has a number of Town Committees and local organizations that are involved in some way in the production or preservation of housing.

Bedford Housing Partnership

The Bedford Housing Partnership includes the town's Fair Housing Committee, Affordable Housing Committee and members at large, appointed by the Board of Selectmen, to implement affordable housing programs and encourage the growth of affordable housing in Bedford. In 1979 the Fair Housing Committee was created to address issues of fairness and equal access with respect to housing policies and practices. In January 1987 the Planning Board appointed an ad hoc committee to oversee the sale of six affordable units developed as part of Shawsheen Ridge condominium project. This Committee subsequently became the Affordable Housing Committee.

In 1991 the Fair Housing Committee and Affordable Housing Committee began meeting jointly and voted to form a Housing Partnership under the state Housing Partnership Program, making Bedford eligible for a broader range of state funding programs.

Bedford Municipal Affordable Housing Trust

The Municipal Affordable Housing Trust works towards the creation and preservation of affordable housing in Bedford for the benefit of low and moderate income householders. The authority of the Housing Trust is specified in M.G.L. Chapter 44, Section 55C.

Bedford Housing Authority

The Bedford Housing Authority was established in 1948 to initially provide housing assistance to returning veterans and their families who were experiencing difficulties finding decent, safe and affordable housing. Veterans and Bedford residents get a preference for Bedford Housing Authority units. During the last few decades the Housing Authority has built and now manages 100 units of government-assisted housing for low-income households who pay 25% to 30% of the net incomes in rent. The Housing Authority has five members of the board (one appointed by the state) as well as one full-time staff person and three part-time employees.

The Bedford Community Preservation Committee

The Community Preservation Committee is the Town's most recent addition to local governance, charged with the oversight of funds raised through Bedford's passage of the Community Preservation Fund through a public referendum on March 10, 2001. The Community Preservation Act establishes the authority for municipalities in Massachusetts to create a Community Preservation Fund derived from a surcharge of up to 3% of the property tax, to be matched by the State based on a funding commitment of approximately \$26 million annually. The Act requires at least 10% of the monies raised be distributed to each of three categories - open space, historic preservation and affordable housing. The community is allowed flexibility in

distributing the remaining 70% among the three categories and certain recreational uses. The Act further requires that a Community Preservation Committee of five to nine members be established that represents various boards or committees in the community to recommend to the legislative body how to spend the Community Preservation Fund. Bedford was the first municipality in the Commonwealth to pass this act.

The Bedford Historic Preservation Commission

The Bedford Historic Preservation Commission includes seven members appointed by the Board of Selectmen to preserve, protect, develop and manage the town's historical, archeological and cultural assets. The Commission is granted the authority to accept contributions, enter into contracts and acquire property of historic significance to further its mission.

The Bedford Conservation Commission

Members of the Conservation Commission are appointed by the Board of Selectmen to oversee the protection of wetlands, waterways and floodplains and to acquire and maintain open space for the protection of natural resources and the enjoyment of residents. Regulations require review by the Conservation Commission of all proposed developments within 100 feet of wetlands, water bodies, waterways and floodplains, and within 200 feet of perennial streams and rivers. The Commission also proposes the purchase of conservation land, executes these purchases, and oversees the maintenance and use of these lands.

The Bedford Council on Aging

The Bedford Council on Aging provides a wide range of housing services and recreational programs to seniors in Bedford. The organization also provides assistance to family caregivers and promotes an interdependent multigenerational community. Specific services include coordinating in-home services, educating the community about aging, offering on-site health services and screenings, creating volunteer and employment programs for seniors, providing individual counseling, and offering social and recreational activities. In regard to housing, staff is available to provide elders with housing assistance, particularly in their attempts to secure alternative housing options in Bedford.

Bedford Planning Board

The duties of the Planning Board are outlined in M.G.L. Chapter 40A and 41. The board shall make rules and regulations relating to subdivision control, initiate Zoning Bylaws, hold public hearing on all Zoning Bylaws submitted to the Selectmen, from time to time make studies of the resources and needs of the Town, and revise and update the Comprehensive Plan.

The board also reviews subdivision proposals and "Approval Not Required" plans (ANR's), site plans for commercial developments, zoning special permits for residential cluster and Planned Residential Developments (PRD's), Industrial Mixed Use and Mixed Use Overlay District developments, and changes affecting trees and stone walls on Scenic Roads, and makes recommendations to other boards on certain items.

Bedford Youth and Family Services

Bedford Youth and Family Services strives to improve family development and healthy lifestyles by providing the following services: supportive counseling, community education, and youth empowerment and support. In addition, the department collaborates with the Town of Burlington in the provision of Veterans Services for Bedford residents. Since this collaboration began in January 2000, the department has been able to provide high visibility and regular Bedford hours.

Regional Housing Services Office

The Regional Housing Services Office (RHSO) is a regional collaboration, with Concord as the Lead Community, structured through an Inter-municipal Agreement (IMA) to provide the member towns of Acton, Bedford, Burlington, Concord, Lexington, Sudbury, Wayland, and Weston with technical assistance with affordable housing matters. Bedford was a charter member in 2011.

The RHSO provides regional support to individuals searching for or residing in affordable housing, property managers leasing units of affordable housing, and municipal departments and boards. The RHSO website, www.RHSOhousing.org, has information for the above groups including information on resident services, housing inventories, and contact information for new opportunities. In addition, the RHSO website includes a secure portal to share regulatory and other information with member communities.



The RHSO provides monitoring services, inventory management, HOME Program administration, and local support for community specific initiatives.

Section 1.5: Development Constraints & Limitations

The constraints and limitations on development in Bedford remain basically the same as those identified in Bedford's Affordable Housing Plan from 2008 and discussed in Bedford's 2013 Comprehensive Plan as well. Major factors that constrain development in Bedford include:

- the high cost of housing, land, and construction
- availability of financing
- the "mansionization" trend
- environmental constraints
- traffic impacts
- the local permitting process

The high costs of construction and purchasing property are obstacles to creating additional affordable housing. Unless the project is a large mixed income development, high development costs make building very challenging without large public subsidies. This type of financing is complicated and not readily available for small scale projects.

The development of several large scale, mixed income projects has increased Bedford's SHI percentage and created more rental options. However, only 20-25% of the units in these developments are actually affordable to households at 80% or less of AMI. The scale of these developments arguably alters the town's character but, as cited above, smaller scale housing is more difficult to develop.

Smaller, lower priced homes used to offer market rate affordable housing options for middle-income households in Bedford. However, the trend of tearing down these types of homes and replacing them with large, expensive homes is increasingly eliminating this option. The loss of smaller homes has had an impact on the affordability and diversity of Bedford's housing.

The presence of wetlands in Bedford is a common obstacle for developers in Bedford and add complications and costs to projects due to the environmental studies that must be performed. Engineering, design, and construction to mitigate any findings add to a project's costs.

Development is thought to increase traffic. Transportation must be addressed alongside all major development. Bedford is already involved in several efforts to improve sidewalks and bike trails in town. However, it should be noted that many non-resident commuters drive through Bedford, contributing to increases in local traffic, which does not stem from local development. In a similar vein, when residents live closer to employment it reduces traffic. All that being said, traffic is a significant concern.

As identified in the Comprehensive Plan, the processes for obtaining zoning and other permits in Bedford are sometimes unclear and hard to predict and, in the worst case, duplicative. Zoning is discussed in more detail in the following section.

Section 1.6: Residential Zoning

Zoning is the principal tool that municipalities use to control land use and development. Bedford's zoning has been reviewed in other housing studies as well, including the 2008 Affordable Housing Plan and the 2013 Comprehensive Plan. Since then, several major sections of the Zoning Bylaw have been revised; the changes to date have concentrated on the industrial and business districts, but have affected some housing provisions within them.

Bedford's Zoning Bylaw divides the town into the following base districts:

- Residential Districts – R, A, B, C, D
- Business Districts -- Limited Business, General Business, Commercial
- Industrial Districts – A, B, C

Amendments approved at the Annual Town Meeting in March, 2018, but not yet approved by the Attorney General, introduced a further base district, the Great Road District, with four sub-districts within it. This replaces most of the General Business and Limited Business Districts. The base residential districts have minimum lot sizes ranging from 25,000 to 60,000 square feet (a little over half an acre to just under one and a half acres) for standard subdivisions.

The Zoning Bylaw also defines several overlay districts:

- Depot Area Mixed Use Overlay District
- North Road Mixed Use Overlay District
- Town Center Mixed Use Overlay District
- Conservancy District (Floodplain/Wetland District)
- Aquifer Protection Districts

The mixed use overlay districts allow an alternative mix of uses and form of development compared to the base district in which they are located, and that can include a residential component. To date, two developments under these overlay districts have included residences: the Blake Block (68-84 Great Road) and Depot Place (54 Loomis Street). The North Road and Town Center mixed use overlay districts are intended to be phased out in favor of the new Great road Zoning District, which includes a broadly similar allowance for mixed use developments and covers a larger area. A new Pine Hill Overlay District was also approved at the Annual Town Meeting in March, 2018 (but not yet approved by the Attorney General), for higher density residential development at the 5 acre former Coast Guard property.

Some provisions within the text of the Zoning Bylaw also allow alternative types of development from standard single-family house subdivisions:

- Section 4.2.2 allows **two family dwellings**, in limited circumstances: conversion of a pre-1945 single family dwelling, or new building on a vacant lot in existence in 1992 that has one and a half times the minimum lot area.

- Section 4.2.5, **Housing for the Elderly**, allows the Bedford Housing Authority to develop and operate a variety of housing types including multi-unit structures.
- Section 4.2.9 allows an **accessory apartment** within a structure constructed as a detached one family dwelling, subject to conditions to ensure it is subordinate in size and separated in a manner that maintains the appearance of a one family unit.
- Sections 8 and 9 allow **Cluster Development and Planned Residential Development** (PRD) within residential districts. These have been used quite extensively. Both require protection of open space; cluster allows smaller than standard single family house lots while PRD offers more flexibility of layout with a variety of dwelling types including multi-unit structures.
- Section 10, **Nursing Care Facility**, allows on a site of at least 50 acres in a residential district a mix of types accommodation focused on the ill or elderly, with protection of open space. This has been used solely for Carleton-Willard (Old Billerica Road).
- Section 11 relates to **Conversion of a public school building to multiple residential use**, and has been applied solely to Page Place (75 Page Road).
- Section 15, **Industrial Mixed Use** (IMU), allows an alternative mix of uses and form of development on a site within the industrial districts. Until 2015, IMU allowed a residential component; it was used for Village at Taylor Pond but that provision was discontinued.
- Section 16 applies to the **Residence D** district and allows development somewhat similar to a PRD with open space, higher density and a variety of unit types. It has been used for the one designated site at Hartwell Farms (Kendall Way).

Some of the above zoning provisions require the inclusion of affordable housing units. Such units must satisfy the state's requirements for inclusion on the Subsidized Housing Inventory. The relevant provisions are: Residence D (15%); Industrial Mixed Use (pre-2015) (25%); Depot Area and North Road Mixed Use Overlay Districts with more than 8 units (10%); PRD (50% of additional units when density bonus used); and Pine Hill Overlay District (10%).

Significant portions of Bedford's residential areas were built either before the existence of zoning or under earlier zoning provisions that allowed smaller lot sizes. These properties are termed 'legal, non-conforming'. State law in MGL Ch 40, Sec 6 allows owners of such one or two family houses to make changes to them, up to and including teardown and reconstruction at a larger size, subject to a test of not being substantially more detrimental to the neighborhood. The ZBA makes that judgement. Case law has addressed the interpretation of this statutory provision, and the Town adjusted its procedural policy in 2016 to reflect the courts' guidance, with the effect of bringing under review those teardown/reconstructions that intensify the impact without infringing setbacks.

The zoning bylaw rules on height were also amended in 2016. Together with the closer review of teardown/reconstructions, it is hoped that these changes may moderate the mansionization trend somewhat and maintain some of the character of Bedford's older neighborhoods.

Section 1.7: Innovative Housing Options

The Town of Bedford can look to nearby communities in Massachusetts for examples of innovative housing options. Some options may be a good fit for Bedford residents and may help address gaps in the current housing inventory.

New View Cohousing, Acton, MA

Cohousing communities are intentional, collaborative neighborhoods. They bring together the value of private homes with the benefits of more sustainable living. Cohousing residents actively participate in the design and operation of their neighborhoods, and share common facilities and good connections with neighbors.⁶

New View Cohousing, completed in 1995, was envisioned by a group of Acton residents who organized to bring the project to fruition. It was privately developed with no affordable units, and the Town did not provide any funds for the project. The development was permitted under the Town of Acton's PCRC (Planned Conservation Residential Community) special permit bylaw, Acton's cluster bylaw.

New View is a multi-generational neighborhood of 24 households who share a community building, acres of open space, and a commitment of living together as a community. Homes range in size from 1,200 square foot duplexes to 2,200 square foot single family homes. New View is located in Acton, MA, about a half of a mile from the West Acton village center which contains shops, restaurants, services, and a seasonal farmer's market. New View is also in walking distance to multiple areas of conservation land as well as two elementary schools.

While called a co-housing project, it is legally structured as a condominium with a condominium ownership structure governed by a master deed, delineating what is owned in common by the association and what is owned by individuals. Homeowners at New View may sell their units to whoever they want at any price agreeable to the buyer and seller. The seller must notify New View of their intention to sell, and New View has a 30-day "right of first refusal" period to find a buyer at a price agreeable to the seller. In practice, sellers usually work with New View to find a buyer. New View maintains an inquiry list for parties interested in joining the community when a unit becomes available, but turnover has historically been low.⁷ New View maintains an informative website, including their master deed and other documents which can be found at <http://www.newview.org/documents.html>.

Lynnfield Initiatives for Elders, (L.I.F.E) Inc, Lynnfield, MA

L.I.F.E is a nonprofit organization that develops residential units for individuals and couples aged 58 or older. The nonprofit was created by Lynnfield residents with the approval of the Board of

⁶ The Cohousing Association of the United States website, www.cohousing.org, accessed on 4/17/18

⁷ New View Cohousing website, <http://www.newview.org/>, accessed on 4/17/18

Selectmen in the Town of Lynnfield. L.I.F.E is the owner, designer, developer, operator, and property manager of its developments.

The purchase price for a lease at one of L.I.F.E.'s developments is periodically set by the L.I.F.E. Board and is for the "Right-to-Occupy" a specified unit for life, but it is not a deeded condominium ownership. One of the occupants must be at least 58 years old and come from the L.I.F.E waiting list in first-come, first-served order. The waiting list is comprised of people of any age who are current or former Lynnfield residents with at least 2 years of residency, or the mother, father, brother, or sister of a Lynnfield resident with at least 2 years of residency. There are currently more than 400 names on the waiting list, so the wait is several years before the opportunity to occupy a unit. Note that this resident requirement exceeds the DHCD Local Preference standards, which were set to prevent violations with constitutional or fair housing law.

L.I.F.E. properties include three developments in Lynnfield – Center Village, Essex Village, and Colonial Village. Center Village includes 60 first or second floor units spread across 11 buildings. 16 of these units are one-bedroom, 650 square foot units with a purchase price of \$159,000 and a monthly maintenance fee of \$470. The other 44 Center Village units are 2-bedroom, 850 square foot units with a purchase price of \$199,000 and a monthly maintenance fee of \$490. Essex Village includes 66 first and second floor units spread across 13 buildings. All 66 units are two-bedroom, 1,150 square foot units with a purchase price of \$259,000 and a monthly maintenance fee of \$574. Colonial Village is the newest development and contains 48 units spread across several buildings – one larger, 3-story building containing 35 units, and five smaller buildings containing a total of 12 units. The prices of Colonial Village units range from \$285,000 to \$425,000.⁸





⁸ Town of Lynnfield website, accessed on 4/24/18, <https://www.town.lynnfield.ma.us/life-inc-board-directors>

Section 2: Affordable Housing Goals and Strategies

The housing goals and strategies included in this section are aimed primarily at addressing Bedford's local housing needs and to support the Town's ability to achieve other interrelated community goals, including goals for economic vibrancy as well as enhancing quality of life.

Section 2.1 Housing Goals

The Town identified the following housing goals through a planning process that included a detailed housing needs assessment, focus groups and interviews, and two interactive community workshops.

	Goal 1 – HOUSING FOR AN AGE-FRIENDLY COMMUNITY Foster an age-friendly community by providing more housing options, including accessible housing and options to downsize, and supporting services and home modifications for older adults to retain their independence.
	Goal 2 – HOUSING FOR A DIVERSE AND VIBRANT COMMUNITY Actively promote a housing stock that will nurture a demographically-diverse and intergenerational community and maximize connections among housing, transportation, recreation, and services. Create more housing options for people of all ages and backgrounds including: <ul style="list-style-type: none">• more rental units• townhouses, two-families, and accessory apartments• housing to promote continuum of care, prevent homelessness, and rehouse homeless individuals and families• cohousing and cottage style-developments• first-time homebuyer opportunities affordable to a range of incomes• housing units affordable to middle-income households with income up to 120 percent of the area median income
	Goal 3 – ENVIRONMENTALLY SUSTAINABLE HOUSING Recognizing the value of 'embodied energy' of existing buildings, encourage preservation and rehabilitation of the existing housing stock and the reuse and conversion of existing buildings to housing. For new construction, encourage housing that produces as much energy as it consumes, uses minimal, if any, fossil fuel, and contribute no additional carbon to the environment.
	Goal 4 – DIVERSE HOUSING TYPES WITH SENSITIVITY TO NEIGHBORHOOD CONTEXT Promote housing types that preserve the look and feel of Bedford's residential neighborhoods and promote vibrant, walkable, mixed-use neighborhoods.

Section 2.2 Housing Strategies

This section includes descriptions of a range of local regulatory strategies and local initiative strategies, all of which are intended to assist the Town of Bedford in meeting its affordable housing goals. Note that this section presents a range of options to consider and the Town may choose to implement only a portion of them as the appropriate town officials give the recommendations further consideration. The strategies are listed immediately below and discussed in more detail on the following pages.

The strategies and goals listed below do not identify specific areas for future housing development. Future developments depend partly on the decisions of private landowners but some statements can be made about land availability. Bedford housing developments in the last decade have been a mixture of greenfield sites and redevelopment/ infill, and the mixed pattern is likely to continue. Bedford's undeveloped (and not permanently protected) land is a diminishing resource. However, there are some remaining peripheral tracts of open land of a few acres, including two horse grazing properties that could potentially come out of tax deferral status. Further small projects that combine two or three over-sized lots in existing residential areas may come forward. Beyond that, there is always the possibility of the Town passing new zoning that facilitates denser housing developments, or of land coming out of institutional ownership.



Housing for an Age-Friendly Community















Housing for a Diverse and Vibrant Community









Environmentally Sustainable Housing



Diverse Housing Types with Sensitivity to Neighborhood Context

Regulatory Strategies	
1. Ease zoning restrictions for two-family dwellings	 
2. Provide more flexibility to create Accessory Dwelling Units	  
3. Adopt best zoning practices to encourage preservation of existing smaller homes.	 
4. Strengthen the Demolition Delay Bylaw	 
5. Amend the Zoning Bylaw to explicitly permit congregate housing and co-living	  

6. Adopt one or more Neighborhood Conservation Districts to protect older neighborhoods with modest housing	 
7. Consider re-establishing residential use as a component of the Industrial Mixed-Use Zoning District	
8. Consider adopting a Natural Resource Protection Zoning that encourages development of co-housing	 
9. Support zoning reform at the state level	

Local Initiative Strategies	
10. Support housing development near employment centers and work with the Middlesex 3 Coalition to support regional housing and transportation planning initiatives	
11. Seek opportunities for locally-initiated development of affordable housing	 
12. Increase the capacity of the Bedford Municipal Affordable Housing Trust (MAHT)	   
13. Explore Creation of a Local First-Time Homebuyer Program	 
14. Identify existing houses with potential for conversion to congregate housing	 
15. Connect senior homeowners to existing programs and/or create a local program that assists with housing costs and possible creation of ADUs	
16. Consider expanding implementation capacity by creating a housing coordinator position or contracting for additional services	   
17. Promote house sharing match-up programs	
18. Continue to utilize the Regional Housing Services Office for Bedford housing needs	   
19. Create an updated Community Preservation Plan that helps address housing needs and goals of this plan	   

Regulatory Strategies

Regulatory strategies refer to recommendations that entail amendments to local zoning bylaws or other local development regulations to encourage the preservation of existing housing stock and development of the types of housing that supports Bedford's housing goals.



Strategy 1: Ease zoning restrictions for two-family dwellings

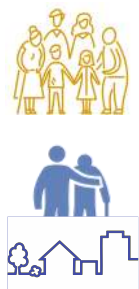
Bedford's existing zoning provisions limit two-family dwellings as follows:

- Section 4.2.2 allows **two-family dwellings in all residential districts**, under the following limited circumstances: conversion of a pre-1945 single family dwelling (by special permit), or building new on a lot that was in existence in 1992 with one-and-a-half-times the minimum lot area (by-right).

According to the Bedford Code Enforcement Director, There are only five parcels in Bedford that are zoned residential, are vacant and developable, meet or exceed the 1.5 times minimum lot size, and have sufficient frontage. Examine options for zoning amendments to encourage two-family dwellings in suitable residential areas, such as neighborhoods near services and shops. Examine multiple options including coordination with considering expanding allowances for Accessory Dwelling Units (ADUs).

One option to consider is to allow conversions of existing single-family houses by-right if the minimum lot area meets the base-lot area minimum and remove the pre-1945 requirement in certain districts which would need to be identified based on existing land use character and location relative to commercial areas. Consider adopting design standards to ensure conversions are in keeping with neighborhood character. Design standards could address architectural elements, entry locations, parking, natural features, landscaping, and the like.

The town could also consider removing 1.5 percent lot size for new construction and consider either keeping new construction of two-family dwellings as by-right in all districts where it is currently allowed or limit two-families to be by-right for only certain denser districts, such as R-C and R-B, and allow by special permit in the other districts where it is already allowed. Also consider adopting design standards to ensure conversions are in keeping with neighborhood character.



Strategy 2: Provide more flexibility to create Accessory Dwelling Units

Section 4.2.9 allows an **accessory apartment** within a structure constructed as a detached one-family dwelling that is at least 1,800 square-feet—subject to conditions that ensure it is (1) subordinate in size, and (2) separated in a manner that maintains the appearance of a one-family unit. The bylaw also requires that the unit or structure be owner-occupied and have a minimum of two parking spaces, in addition to the two parking spaces already required for the primary unit.

Bedford's accessory apartment provisions could be more flexible by allowing accessory apartments in outbuildings (such as garages or carriage houses) or allowing new detached accessory dwelling units (ADUs), such as tiny homes. The parking requirements could also be eased to make ADU's more feasible and require less impervious surface. The Planning Board could explore the possibility of creating two levels – by-right provisions for ADUs with especially low impact and special permit provisions triggered for ADUs proposals that could benefit from additional review to ensure minimal impacts.

These types of amendments could help achieve more diverse housing options and enable older adults to stay in their homes. Accessory apartments can help in a variety of ways to support older adults to age in place.

“FOR AN OLDER PERSON WITH A DECLINING INCOMES AND GROWING HOUSING AFFORDABILITY CHALLENGES, RENTING OUT A UNIT OR MOVING A FRIEND OR RELATIVE ONTO THEIR PROPERTY CAN HELP WITH THOSE COSTS. AARP'S HOUSING PHILOSOPHY AND RELATED PUBLIC POLICIES . . . ENCOURAGE STATES AND LOCALITIES TO LOOK TO THE MODEL ACT AND CREATE LEGISLATION AND ZONING POLICIES THAT SUPPORT ADUs.”

- Harrell, Rodney “Creating Room for Accessory Dwelling Units” AARP Livable Communities/Housing, November 2015, updated November 2017

If the ADU provisions are amended, the Planning Department could create an informational online and paper brochure or guidelines to help homeowners navigate the process of creating an ADU. This could encourage more property owners to pursue use of the provisions by demystifying the process.

Strategy 3: Adopt best zoning practices to encourage preservation of existing smaller homes.



The redevelopment of smaller single-family houses into larger houses in Bedford has implications for neighborhood character, historic preservation, and energy use. The aim of this strategy is to help address the issue of “tear-downs” in Bedford. Developers, or homebuyers, demolish existing small homes and replace them with large homes (sometimes this is called “mansionization”).

State law in M.G.L. Ch 40, Sec 6 allows owners of legal, nonconforming, one- or two-family houses to make changes to them, up to and including teardown and reconstruction at a larger size. These changes must be shown to be not substantially detrimental to the neighborhood. Case law has addressed the interpretation of this statutory provision. In 2016, the Town adjusted its procedural policy to reflect the courts' guidance, with the effect of bringing under review those teardowns and reconstructions that intensify the impact without infringing setbacks. The zoning bylaw rules on height were also amended in 2016.

Possible amendments to dimensional regulations to consider for Residence R, A, B, and C districts:

- Establish maximum floor area ratios (FARs) for Residence R, A, B, and C, based on a study of existing FARs in each district. FAR is a way to limit bulk by relating bulk of buildings to land size. Bedford has already adopted FARs for business, commercial, and industrial districts, but not for residential districts. Consideration should be given to how establishing maximum FAR requirements could impact the creation of accessory dwelling units.
- Adopt a zoning restriction that pre-existing nonconforming properties that exceed a certain percentage of the size of the original structure triggers Zoning Board of Appeals review. For example, the Town of Concord adopted zoning provisions that sets a review threshold for new development on pre-existing nonconforming properties to 150% of the size of the original structure with the aim of encouraging appropriately-scaled new construction of homes on nonconforming properties.
- Adopt a “Large House Review” provision, modelled after the Town of Wellesley’s zoning provisions, that requires design review by the Planning Board and a separate review by a Design Review Board to consider compliance with standards and criteria including preservation of landscaping, scale of buildings, lighting, and open space.

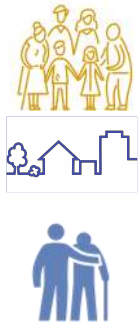


Strategy 4: Strengthen the Demolition Delay Bylaw

Bedford’s Demolition Delay Bylaw (Article 57 of the Town’s General Bylaws), as amended in 2017, allows a demolition delay of up to 18 months for buildings that the Bedford Historic Preservation Commission (Commission) determines are “preferably preserved” in that the demolition of a significant building would be detrimental to the historical heritage or architectural resources of the town. Properties on or eligible for the National Register of Historic Places, or on an Inventory provided by the Commission, are considered significant buildings. The Town could further strengthen this bylaw by expanding the criteria for significant properties to include those listed on the State Register of Historic Places.⁹

Buildings constructed on or after January 1, 1943 are exempt from Bedford’s Demolition Delay Bylaw. Under National and State evaluative criteria, a resource is considered “historic” after a 50-year threshold (with some exceptions). In 2018, this would include structures built on or before 1968. By increasing the age of exemption from 1943 to a later date, the town could increase the reach of the demolition delay bylaw—if the Town documents that a later exemption date would be in the public interest and justifiable for protection of historic and architectural resources of the community.

⁹ Note that all properties that are listed on the National Register are also listed on the State Register, but not all properties listed on the State Register are listed on the National Register. In addition, new properties can be added to the State Register based on the findings of historic surveys.



Strategy 5: Amend the Zoning Bylaw to explicitly permit congregate housing and co-living

Shared living arrangements are not a new idea, but have clearly made a resurgence in today's society to help respond to the need for more affordable housing options. From millennials to seniors, shared living arrangements are in demand. However, local zoning regulations can provide barriers, sometimes just by not explicitly and clearly allowing for this type of use.

One example of shared living are contemporary co-living spaces that provide group living opportunities where residents share common areas and amenities. Co-living spaces can range from shared houses to micro-apartments. Renters have smaller private spaces often come pre-furnished with linens and encourage minimalist living.¹⁰

"Congregate housing" is another shared living environment designed to integrate the housing and services needs of elders and disabled individuals. The goal of congregate housing is to increase self-sufficiency through the provision of supportive services in a residential setting. Some types of congregate housing are often in converted single-family homes. Congregate housing will often house up to 16 people.

In addition, congregate housing will sometimes provide small kitchen facilities in each private unit—in addition to the shared common facilities—which may constitute multi-family housing under the current bylaw's use regulations. Under Bedford's current zoning bylaws, this would be prohibited in certain districts where single-family houses are allowed by-right (R, R-A, R-B, R-C, and LB).

Although congregate housing (also known as group homes) can be a housing choice which accommodates later life-stages for an older population and provides supportive housing for individuals with disabilities, Bedford's zoning bylaw does not explicitly permit it.

It is important to note that despite the lack of zoning provisions for congregate housing or group homes, the Dover Amendment exempts educational uses from local zoning and programs and services that provide support, training, and skill building for persons with disabilities have been found to be educational in nature. Many congregate housing and group home facilities provide these kinds of services to residents, qualifying under the Dover Amendment. In addition, federal laws prohibit municipalities from discriminating against persons with disabilities through their land use and zoning policies.¹¹

¹⁰ <https://wtop.com/real-estate/2018/05/as-rents-soar-co-living-becomes-a-more-appealing-option/slide/1/>

¹¹ Federal laws referenced here includes Section 504 of the Rehabilitation Act of 1973, the Fair Housing Amendments Act of 1988, and the American with Disabilities Act of 1990.

The zoning bylaw could be amended to ensure consistency with these laws and to explicitly permit congregate housing in all districts that allow residential use and could also include provisions for co-living. This strategy would help to support the local initiative (Strategy 14) to identify existing houses with the potential for conversion into congregate housing and co-living.



Strategy 6: Adopt one or more Neighborhood Conservation provision (NCD) to protect older neighborhoods with modest housing

The Massachusetts Attorney General has approved NCD bylaws in multiple Massachusetts communities: Amesbury, Brookline, Ipswich, Lexington, Lincoln, Newton, and Wellesley. Amesbury and Lexington adopted their NCDs as amendments to their zoning bylaws, following the procedures required by the Zoning Act. In addition, some of the towns invited affected property owners to participate in the formation and governance of their NCDs.¹² The Town could consider and study best practices and identify neighborhoods where an NCD may be appropriate toward the aim of minimizing loss of smaller homes.



Strategy 7: Consider re-establishing residential use as a component of the Industrial Mixed-Use Zoning District

Section 15, **Industrial Mixed Use** (IMU), allows an alternative mix of uses (industrial, office, and business use) within industrial districts. Until 2015, IMU allowed a residential component—it was used for the housing development, Village at Taylor Pond, but that provision was discontinued. The Town could consider re-establishing the IMU provision for residential components in one or more of the industrial districts.

This regulatory strategy could be an important consideration to facilitate Strategy 10 to Support housing development near employment centers and work with the Middlesex 3 Coalition to support regional housing and transportation planning initiatives.

This regulatory strategy could include incentives to create mixed-income housing including units restricted as affordable to households with middle-income (up to 120 percent AML).

¹² Rackemann, Sawyer & Brewster, P.C., *Massachusetts Land Use Monitor*, <http://www.massachusettslandusemonitor.com/policy/ag-reviewing-controversial-neighborhood-conservation-district-in-brookline/>, accessed 10/29/15.



Strategy 8: Consider adopting a Natural Resource Protection Zoning that encourages development of co-housing

Natural Resource Protection Zoning is different than Open Space Residential Zoning in that it would be by-right rather than by special permit. Sections 8 and 9 of the Bedford Zoning Bylaw allow **Cluster Development and Planned Residential Development** (PRD) within residential districts. These have been used quite extensively. Both require protection of open space. Cluster development allows smaller than standard single-family house lots while PRD offers more flexibility of layout with a variety of dwelling types including multi-unit structures.

Section 16 applies to the **Residence D** district and allows development similar to a PRD with open space, higher density and a variety of unit types. It has been used for the one designated site at Hartwell Farms (Kendall Way).

The MA Department of Conservation and Recreation has developed an improved model bylaw, called the Natural Resource Protection Zoning (NRPZ) bylaw, which strengthens the potential open space and natural resource protection of clustering. This could be an important tool to promote the preservation of farmland by encouraging creative site planning and discouraging conventional subdivisions.

The recommended bylaw does four key things:

- makes NRPZ developments by-right (and sprawl-type subdivisions by special permit)
- allows five-acre property minimum
- can allow sharing of septic systems and aggregate calculations, where appropriate (although since Bedford is served by sewer, this is not an issue of concern)
- provides incentives to create affordable units within the development including density bonuses that could also encourage cohousing development – these incentives could include bonuses for mixed-income housing that includes units restricted as affordable to households with incomes up to 120 percent AMI

Bedford could consider adopting Natural Resource Protection Zoning (NRPZ), and allowing co-housing and other clustered development. This would replace the existing Cluster Development provisions.



Strategy 9: Support zoning reform at the state level

Gerald Ford was president the last time the Massachusetts zoning enabling laws were overhauled.¹³ For decades, there have been many unsuccessful efforts to update the state's zoning act. Antiquated zoning laws reinforce sprawling land-use

¹³ Source: Loth, Regee, "Zoning Reform Offers a Path to Economic Equality and Social Integration," Boston Globe, January 16, 2018.

patterns, promote housing uniformity, constrain economic growth, perpetuate housing cost inflation and residential segregation, and inhibit local creativity in shaping development patterns.

The Town, particularly through the Bedford Housing Partnership, can take an active role in advocating for updated zoning in Massachusetts that support the goals in this plan—in its purview to identify problem areas and potential barriers to implementing the Town's fair-housing goals and recommend solutions.

Local Initiative Strategies

Local initiative strategies refer to recommendations that the town can undertake to foster the creation of more housing options, especially affordable housing. These initiatives are not regulatory in nature – they deal with allocation of town resources including staff-time, funding, and property.

These strategies can be used in the annual CPA Planning cycle, and if appropriate, projects and initiatives will be proposed and CPA articles considered. Other sources of funding such as the HOME program can be considered also.



Strategy 10: Support housing development near employment centers and work with the Middlesex 3 Coalition to support regional housing and transportation planning initiatives

Creation of more housing near employment centers, such as the housing development at the Bedford Woods site on Middlesex Turnpike, and improved public transportation, particularly along the Route 128 technology belt, can help to support economic development goals. These types of housing developments could create mixed-income housing including restricted units that are affordable to middle-income households with incomes up to 120 percent AMI.

The Town could continue to be active and work collaboratively with the Middlesex 3 Coalition to develop and implement regional workforce housing and transportation initiatives to increase the region's workforce and economic vitality. For example, Bedford DASH routes could connect with adjacent local public transportation in Lexington (Lex-Express). The Middlesex 3 Coalition is a regional partnership of nine Middlesex County Communities, Bedford, Billerica, Burlington, Chelmsford, Lexington, Lowell, Tewksbury, Tyngsborough, and Westford.



Strategy 11: Seek opportunities for locally-initiated development of affordable housing.

The Town could work with property owners of underutilized properties to encourage mixed-income housing including units up to 120 percent AMI that are created through environmentally sustainable re-use, or redevelopment, to support housing needs. The redevelopment of such properties can be encouraged through zoning amendments or through MGL c.40B Comprehensive Permits, including the Local Initiative Program.



The town can, as a policy, seek to support local initiative development that is environmentally sustainable, for example development in locations that are walkable (less auto-dependent), reuse or repurpose existing buildings, use sustainable building materials and practices, and uses renewable energy sources

and/or produces as much or more energy than it consumes.

The Town and MAHT could continue to consider surplus public properties or other private properties with potential for housing development or reuse/repurposing of existing buildings for housing. Such properties could include open space properties enrolled in the state's Chapter 61, 61A, or 61B property tax incentive programs that give the town the right of first refusal to acquire a property if proposed for conversion to residential, industrial, or commercial use. This could give the town an opportunity to foster a conservation subdivision, possibly through a Natural Resources Protection bylaw (see Strategy 8).

Appropriate properties could be acquired (if not already in town/MAHT ownership) and offered through a Request for Proposals for development or reuse/repurposing in accordance with MGL c.30B procedures for disposition including sale or lease of real property.



Strategy 12: Increase the capacity of the Bedford Municipal Affordable Housing Trust (MAHT)

The Bedford Municipal Affordable Housing Trust (MAHT) works toward the creation and preservation of affordable housing for the benefit of low- and moderate-income households and has been instrumental in a variety of initiatives including the acquisition, disposition, and redevelopment of the Coast Guard property.

There are a variety of funding sources for MAHTs. CPA is a primary funding source in many communities. Note that CPA funds can support creating of housing affordable to households with up to 100 percent AML.

The MAHT can also adopt policies (similar to those the town as whole would adopt per Strategy 11) to fund housing initiatives that are environmentally sustainable.



Strategy 13: Explore Creation of a Local First-Time Homebuyer Program

MAHT funds can be used to support the programmatic and administration costs of homeownership assistance programs, which assist low- to moderate-income households to purchase a home. The programs can be designed in a variety of ways including the following three examples:

- 1) **Down Payment Assistance:** Down payment assistance programs provide financial support to assist with down payment and closing costs. This assistance is provided in the form of deferred payment loans with recapture provisions. However, this type of program does not create units that would count on the state's Subsidized Housing Inventory (SHI) because

the subsidy provided is modest and would not create a deed-restricted unit. Therefore, Bedford would benefit from considering alternative models, as described below.

2) **Purchase/Rehab Model:** In this model, the sponsoring entity, such as the MAHT or non-profit organization, acquires property, rehabilitates it as necessary, and sells it to a qualified buyer for an affordable price with a deed restriction to secure ongoing affordability. It is important to determine an acceptable level of rehabilitation which stays within the program's budget and does not place unreasonable repair costs on the new homebuyer. These units may be eligible for inclusion on the state's Subsidized Housing Inventory (SHI).

3) **Subsidy Model:** In this model, the sponsoring entity, such as the MAHT or a non-profit organization, qualifies potential buyers, who then locate a market-rate home to purchase with the help of a subsidy from the sponsoring entity. The subsidy helps buy-down the cost of the mortgage to an affordable price. A permanent deed restriction is then executed for the property to secure ongoing affordability. It is critical to set program parameters, including maximum subsidy-per-unit, maximum property acquisition cost, and minimum property condition/rehabilitation needs with quality standards, at the start of the process to ensure the sustainability of the program. These units may also be eligible for inclusion on the state's Subsidized Housing Inventory (SHI).

In all of these homeowner assistance models, the sponsoring entity must create a transparent, fair, and affirmative process to market the program and select qualified buyers to ensure compliance with federal Fair Housing laws and the Massachusetts Anti-Discrimination Act.



Strategy 14: Identify existing houses with potential for conversion to congregate housing or co-living.

Congregate housing, a shared living environment designed to integrate the housing and services needs of elders and disabled-individuals, is often created by converting larger single-family homes. They can typically house up to 16 residents with private bedrooms and shared common areas including kitchen, living, dining, and outdoor space. Congregate housing will often also have a resident manager with a small (accessory) apartment within the house or in an outbuilding on-site. In addition, it is often beneficial for congregate housing to be in a walkable neighborhood that is close to community services, shops, and public transportation. This strategy would work in tandem with the regulatory initiative (Strategy 6) to amend the zoning bylaws to explicitly permit congregate housing.

The Town, perhaps working through MAHT and in conjunction with community

partners, could inventory existing single-family properties to identify potential for conversion to congregate housing. MAHT funds could support acquisition and/or rehabilitation costs of community partners to facilitate such conversions.



Strategy 15: Connect senior homeowners to existing programs and/or create a local program that assists with housing costs and possible creation of ADUs

To help low-income seniors afford to stay in their home as they age, it can be helpful to fund small repairs and safety improvements, including handicap accessibility improvements, and reduce property taxes—particularly through Home Modification Programs. In addition, ADU's can help support seniors stay in their home by providing additional income or the alternative to live in the ADU while renting the house.

There are a variety of programs in Massachusetts for qualifying homeowners to make needed repairs and improvements to their property—known as home modification programs. These programs can assist low- and moderate-income homeowners and can help seniors remain independent in their homes with accessibility improvements. Some programs and resources include: MassHousing Homeowner Improvement Loan Program, Get the Lead Out program, and Septic System Repair Loans; Habitat for Humanity ReStores; Rebuilding Together; MA Rehabilitation Commission; Veterans Affairs Regional Loan Center; USDA Rural Development Office; Department of Public Health Lead Poisoning Prevention Program; and a variety of Energy Efficiency programs.¹⁴

The Town could fund a similar home modification program and explore opportunities to offer low-interest loans for the creation of ADUs through local banks. There are many models for home modification programs. It will be important to design a model program that has limited administrative needs, due to limited staff capacity.



Strategy 16: Consider expanding implementation capacity by creating a housing coordinator position or contracting for additional services

As the town undertakes implementation of the recommendations in this plan, it may find that the demand on existing staff and volunteer board/commission exceeds the town's capacity to undertake implementation. If there is a need for greater capacity, the town could consider creating a housing coordinator position or contracting for such services. A housing coordinator could raise awareness about the variety of programs available, assist Bedford residents seeking assistance, and help move local housing efforts forward. A full- or part-time housing coordinator could coordinate and implement local housing initiatives, and provide consistent momentum and professional guidance. A housing coordinator could be a contracted consultant or a town employee, including a shared position with another community in the region) and could be funded through the CPA or other town funds. Some of the functions that a

¹⁴ More information: www.hud.gov/states/massachusetts/homeownership/homerepairs

housing coordinator could provide:

- Support work of the housing trust, implement programs, and oversee projects
- Work to encourage and improve CPA applications related to affordable housing
- Support the town's affordable housing initiatives and help implement this plan
- Serve as primary point of contact on housing-related issues and inquiries, including connecting residents to housing assistance initiatives, and raising awareness of programs, specifically home modification programs, house sharing programs, senior tax work-off program, etc.
- Implement outreach and educational initiatives, including the creation of an informational brochure and maintenance of a housing-focused Town webpage which links to additional resources.

Alternatively, the Regional Housing Services Office could be contracted to perform these services.

Strategy 17: Promote house sharing match-up programs



As housing prices increase faster than incomes, the average home size has increased and the number of people in a household has decreased. Home sharing has become a more attractive option to many people, especially seniors. Home sharing is a living arrangement between two or more unrelated people which helps offset housing costs (like rent, mortgage, taxes, utilities, etc.), provides companionship, and increases security.

To help seniors to stay in their home as they age, the Town—possibly through the Council on Aging (CoA)—could promote existing home sharing match-up programs (e.g., Senior Homeshares, the Golden Girls Network) or establish a local program. The National Shared Housing Resource Center could be a useful resource for Bedford to help tap into existing programs or establish a local program. The center provides support, education, and training for existing home sharing programs and to organizations that want to start a program. It also provides a directory of existing home sharing programs.¹⁵

Strategy 18: Continue to utilize the Regional Housing Services Office for Bedford housing needs



Bedford is a founding member of the Regional Housing Services Office (RHSO)

¹⁵ <http://nationalsharedhousing.org/program-directory/>

since its inception in 2011. The RHSO includes the towns of Acton, Bedford, Burlington, Concord, Lexington, Sudbury, Wayland, and Weston. The RHSO provides affordable housing support and information to member communities and citizens looking to live in the region. The RHSO provides four core housing services: 1) monitoring affordable developments; 2) administering the HOME Program; 3) provide local support including consultation on affordable housing projects; and 4) regional activities such as providing programs to residents, assisting communities with regional linkages, and maintaining the RHSO website. Bedford avails itself to all these services.

The RHSO's website with useful information for current and future residents of the member towns including housing opportunities, refinancing instructions, and current housing inventories: <https://www.rhsohousing.org/>.

Strategy 19: Create an updated Community Preservation Plan that helps address housing needs and goals of this plan



Bedford adopted CPA in 2001 with a 3 percent local property tax surcharge and was among the first wave of communities to adopt CPA in the state. Bedford Community Preservation Fund has collected over \$28.2 million since adoption, including almost \$10 million from the state Community Preservation Trust Funds.

The town has allocated CPA funds to a variety of community housing projects including predevelopment work and construction of affordable housing at 447 Concord Road, condo-buy-down by the Bedford Housing Authority, affordable units at Patriot Place, new duplexes, affordable units through the adaptive reuse of a farmhouse on North Road, improvements of the Elm Street Housing Authority units, support for the Municipal Affordable Housing Trust, support for redevelopment of the Coast Guard Site, and the preservation of long-term affordability of units at Bedford Village, among others.

The most recent Community Preservation Program and Plan was prepared in Spring 2018. CPA can help to address the housing needs, goals, and some of the strategies in this plan and could be reflected in the next Community Preservation Plan update.

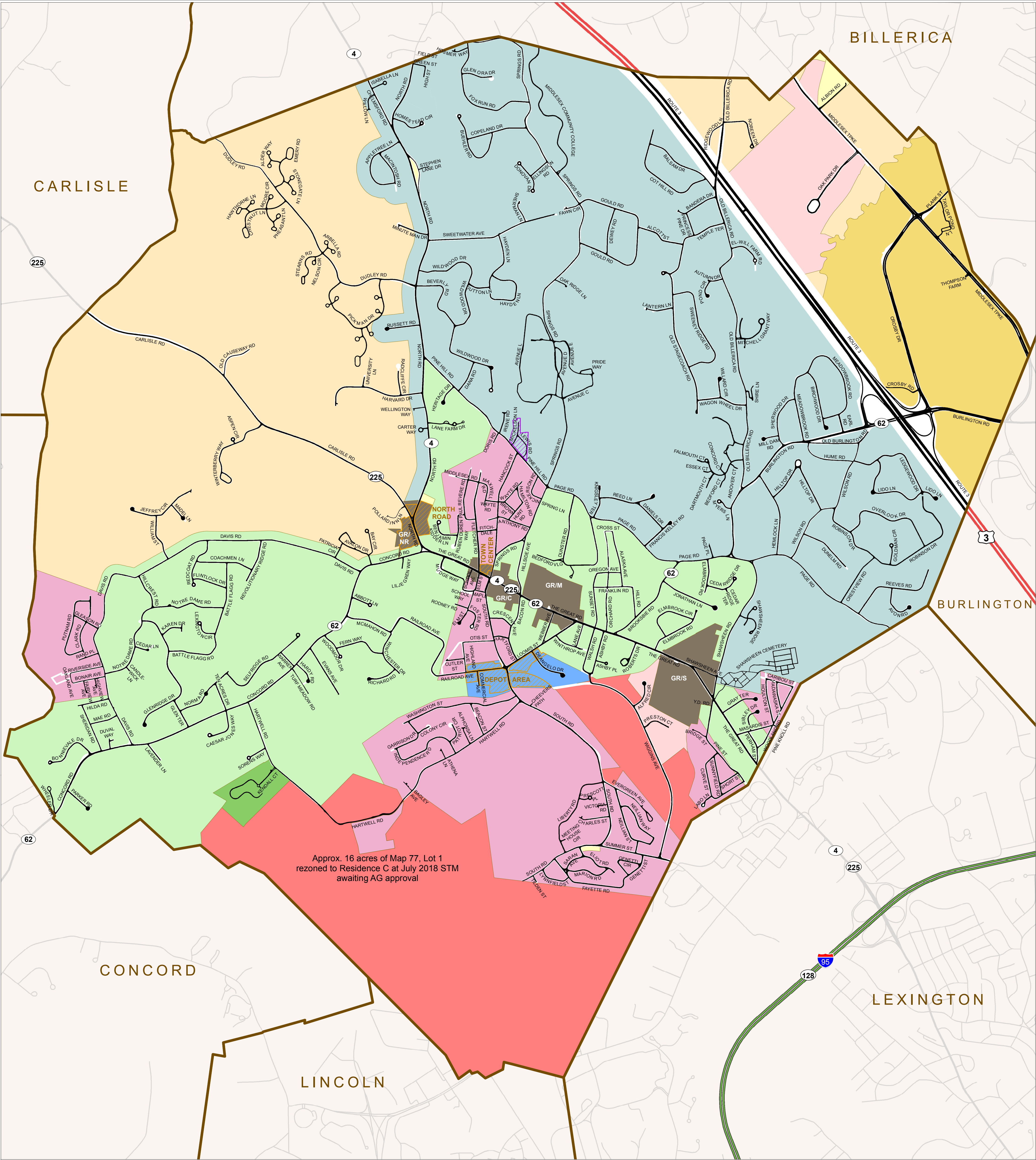
The CPA can also adopt policies (similar to those the town as whole would adopt per Strategy 11 and the MAHT per Strategy 12) to fund housing initiatives that are environmentally sustainable.

Stakeholders for Implementation

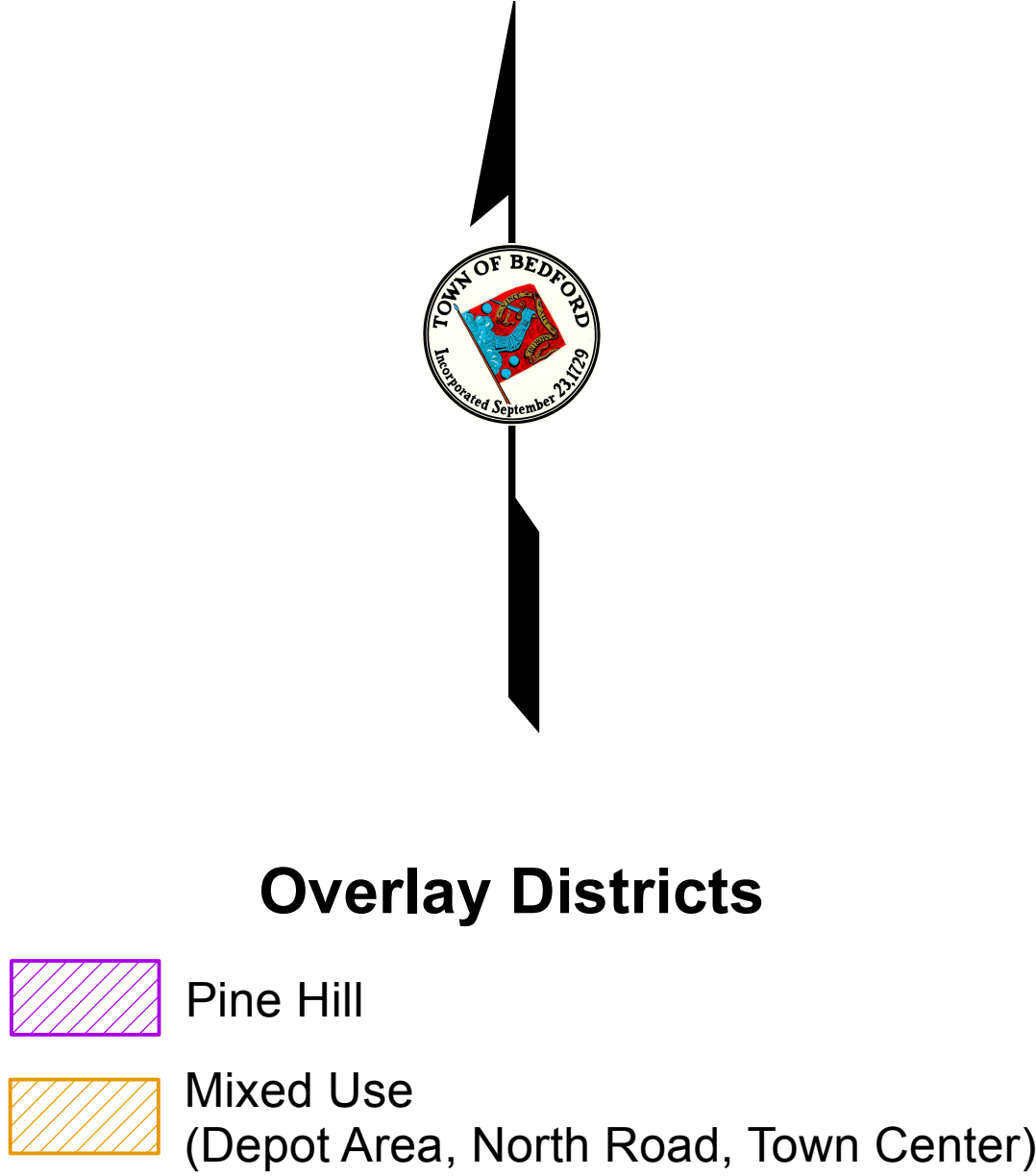
The identified strategies represent ideas for further consideration to be further refined by the stakeholder below. Each strategy has a variety of options for implementation with respect to breadth and depth. The community could offer range narrow or broad allowances for the zoning and regulatory strategies, and modest investments in the Local Initiative Strategies.

The stakeholders can utilize this housing study as a springboard for more detailed action plan.

Regulatory Strategies	Stakeholders
1. Ease zoning restrictions for two-family dwellings	Planning Board and Staff
2. Provide more flexibility to create Accessory Dwelling Units	Planning Board and Staff
3. Adopt best zoning practices to encourage preservation of existing smaller homes.	Planning Board and Staff
4. Strengthen the Demolition Delay Bylaw	HDC, HPC
5. Amend the Zoning Bylaw to explicitly permit congregate housing and co-living	Planning Board and Staff
6. Adopt one or more Neighborhood Conservation Districts to protect older neighborhoods with modest housing	Planning Board and Staff
7. Consider re-establishing residential use as a component of Industrial Mixed-Use Zoning District	Planning Board and Staff
8. Consider adopting a Natural Resource Protection Zoning that encourages development of co-housing	Planning Board and Staff
9. Support zoning reform at the state level	Elected Officials, BHP, Planning Board and Staff
Local Initiative Strategies	
10. Support housing development near employment centers and work with the Middlesex 3 Coalition to support regional housing and transportation planning initiatives	TM Office, Selectmen
11. Seek opportunities for locally-initiated development of affordable housing	MAHT, BHP
12. Increase the capacity of the Bedford Municipal Affordable Housing Trust (MAHT)	MAHT
13. Explore Creation of a Local First-Time Homebuyer Program	Selectmen, MAHT
14. Identify existing houses with potential for conversion to congregate housing	MAHT
15. Connect senior homeowners to existing programs and/or create a local program that assist with housing costs	COA Board and Staff
16. Consider creating a housing coordinator position	Selectmen
17. Promote house sharing match-up programs	COA Board and Staff
18. Continue to support the work of the Regional Housing Services Office	Selectmen, FinCom
19. Create an updated Community Preservation Plan that helps address housing needs and goals of this plan	CPC



Zoning	Min Lot Area (Sq. Ft.)	Min Lot Frontage (Ft.)
Residence R (R)	60,000	200
Residence A (R-A)	40,000	150
Residence B (R-B)	30,000	125
Residence C (R-C)	25,000	115
Residence D (R-D)	10 Acres	50
Limited Business A (LB)	10,000	60
Commercial (C)	20,000	90
Industrial A	4 Acres	150
Industrial B	2 Acres	125
Industrial C	5 Acres	150
Great Road District		
Shawsheen Subdistrict (GR/S)	40,000	100
Marketplace Subdistrict (GR/M)	40,000	100
Center Subdistrict (GR/C)	N/A	50
North Road Subdistrict (GR/NR)	10,000	80



ZONING DISTRICTS

TOWN OF BEDFORD

MASSACHUSETTS

WITH UPDATES ACCEPTED AT JULY 2018 STM
AWAITING A.G. APPROVAL

Prepared by
BEDFORD PUBLIC WORKS
SEPTEMBER 2018

0 0.25 0.5 Miles

The information displayed on this or any other map produced by the Town of Bedford is for reference purposes only. The Town of Bedford does not guarantee the accuracy of the data. Users are responsible for determining the suitability for their own individual needs.

All information is from the Town of Bedford's Geographic Information System (GIS) database. Any questions or concerns should be addressed to the Town GIS Analyst.

Bedford Strategic Housing Plan

Summary of Bedford Focus Groups

Monday March 20 and Tuesday March 21, 2018
Prepared by the Regional Housing Services Office and JM Goldson
3/26/18

Who was there?

- 16 people over 5 sessions on Monday and 12 people over 7 sessions on Tuesday
- Included representatives from the Community Preservation Committee, Finance Committee, Housing Partnership, Housing Trust, School Committee, realtors, developers, Council on Aging, Housing Authority, residents, former and current elected town officials, and Planning Board.

What brings people to Bedford? Strengths of community

- Schools – special education in Bedford is one of most highly funded programs in the state so it is sought after.
- Proximity to highways and transportation hubs
- Attracted to the large-homes which are lower priced than large homes in other communities
- Sense of community
- Investment in infrastructure
- Walkable neighborhoods
- Proximity to employment
- Town character – prides itself on looking and feeling like a small community even though it has grown significantly.
- Well-run town – well taken care of.

Why do people leave?

- Price of housing
- Region is too cold
- Unable to downsize - no small houses or affordable options for seniors
- No accessible units
- Younger people looking for more metro lifestyle
- Far-end retirees – older folks question paying this much for property taxes – what do they get for their money?
- For many years, condos were more expensive than single-family homes and this made it difficult for seniors to downsize.
- People leave after their kids are finished with High School. Why pay the taxes after that?
- Taxes are high.
- People die

Comments on housing

- Need moderate-income housing
- Tear downs are changing the feel of the community (note: A minority of interview subjects felt as though the tear downs are not an issue that should be addressed – it is just the market responding to what people want – if people want more modest housing then they should look in another town).
- Need accessible units for family and for elderly. Housing Authority units are mostly not accessible – need to use stairs for 50 percent of the elderly units at Ashby Place.
- Not enough inventory of homes, including options such as duplexes
- Gap between splits/capes/ranches and then executive homes. Nothing or little in between – missing middle
- No starter homes including need smaller units for people who do not need a conventional single-family house. Bedford already has a large inventory of single-family houses and need more housing diversity.
- Need smaller 2,000-3,000 s.f. houses for first-home opportunities.
- More opportunities for service workers (police and fire) to live in the community
- Missed opportunity at Pine Hill (many people). Failed promise. Could have been courtyard apartment buildings for elders and some more density
- Cottages at Depot Crossing – did not deliver cottage style; need more cottage style housing (1,200 s.f. units)
- Lots of misunderstanding on ‘affordable’ - think its only section 8
- Underserved is seniors and young families
- Population is the same as decades ago, but now with more dwelling units
- No incentive to preserve smaller houses from being torn down and replaced with larger home
- Homelessness is an issue – Bedford has no services. Can we fund a room at the motel? Set up an emergency fund?
- A lot of Bedford was developed before the town was sewerred. The entire town is sewerred now so there is no environmental need for one-acre lots. But, people are afraid to mess around with the neighborhood character that has already been established from this development pattern.
- Should encourage accessory apartments more. Zoning is too restrictive – especially in town center where most of the houses are nonconforming dimensionally.
- Need more deeply affordable homes for households at 60 percent and 50 percent AMI.
- Don’t have enough attractive options for young people – may be more dense apartment-style housing in center of town with small footprint and higher number of units. Could be desirable for older residents too.
- Some felt that the housing mix in Bedford should not be changed – the mix as it is now works. The market is responding appropriately to housing needs.

Successful Projects

- Hartwell Farms
- Habitat
- Bedford Village
- Pine Hill, despite some glitches – could be more dense. Good providing some accessible units.

Parcels, areas, ideas

- Naval base/edge where trailers used to be
- There is little land available
- Maybe there is some town owned land somewhere?
- Enact new zoning to help – small dwellings in backyard, accessory apartments; tremendous opportunity for accessory apartments – especially in neighborhoods in the center of town. Need to change zoning so that nonconforming lots could be eligible.
- Need small houses. Would like <800 sq ft. ?
- Gloucester has some zoning that could be modeled after – they allow multiple detached houses on the same lot
- The zoning changes a few years back when it requires a special permit were very successful
- How about housing for female vets?
- Community housing
- Habitat build or Minuteman tech build?
- Expand senior tax deferral
- Senior 55+ housing – need more action. But also attention to the young families.
- Senior housing could create less options for families. Families and school-age children make great communities. Others felt that if there were more senior housing options to downsize that it would free up single-family housing stock for families.
- Land on Hartwell Road/Harwell Hill – Superfund site? Owned by Navy?
- Need to create a map showing all town-owned and tax title land. Look at buildability of parcels for potential opportunities.
- Mixed-use zoning in commercial districts. Zoning on warrant at Spring town meeting. Especially along The Great Road.
- Any chapter 61 land? Horsefarm on Davis Road – maybe a conservation development/cluster.
- Rail Road Ave could have higher density housing.
- Site near Hanscom – not the superfund site. Has broken old federal buildings.
- Need more rental housing including duplexes
- Bedford motel and Plaza hotel should be redeveloped

Other Comments

- Housing will bring in kids

- Kids only come in apartments
- Kids come in the larger new houses
- The larger new houses are bought by households with NO kids
- VERY IMPORTANT to publicize the real affordable percentage. The 18% makes everyone complacent
- State should change the 10%.
- CPA legislation should be changed, that if you are over 10% you can maintain your restricted/PHA housing
- What is Bedford's goal? We need a hard target
- Affordable has a bad name – started with the motel issues. Now we think that affordable units have more children
- Lots of misunderstanding on 'affordable' - think its only section 8
- Town should become 'smarter'. It's changing and not for the better
- Town is very well run.
- Town has everything – stores, schools, small town feel, country atmosphere, good infrastructure/dpw
- People's attitudes are a barrier.
- Should incentivize people giving smaller, modest houses (houses that would otherwise be tear-downs) to the Housing Trust – perhaps tax incentives.
- Need more streamlined development permitting and review. Middlesex Three Coalition did recent assessment of permitting process in three towns in the coalition and found Bedford to be the worst regarding how many points of contact a developer needs to get a project approved. Bedford is one of the most difficult places to understand the permitting process and get through it. Need "pink tape" instead of "red tape."
- The 18 percent affordable housing figure is very misleading. A lot of this is VA housing – makes people think we have more than really do.
- Problem with flooding. Bedford is three feet lower than surrounding towns. Too much water in the ground.
- Commuter traffic is awful – standstill.
- Need more public understanding and awareness of affordable housing.
- Town has done a good job being collaborative. Need to keep having clear goals, transparent efforts, and a lot of coordination between the Planning Board and other boards. Collaboration is important.

Bedford Housing Strategic Study

Community Meeting: Summary of Results

Prepared by JM Goldson 05/22/18

Summary

Two community meetings were held in Bedford on Monday, May 21, 2018 to gather community input on a vision for housing in the Town. The first meeting took place at 1:00 pm, and the second was held at 6:45 pm. Both meetings were in Town Hall. The first had roughly 35 attendees, and the second about 40. The separate results from each meeting are summarized below, as are the collective responses to a question asking what the “heart of the matter” was when it came to housing.

Main Conclusions

- Community members in both meetings felt that there is a strong need in Bedford for smaller, accessible housing for seniors.
- The lack of adequate public transportation is an issue that needs to be taken into consideration when developing more housing.
- Residents are displeased with the redevelopment of small homes, as it often leads to larger, more expensive homes being built.
- Participants felt that affordable housing should be available for seniors looking to downsize, young people moving to Bedford, and families.
- At both meetings, participants listed many opportunities to realize their vision of Bedford’s housing options, but most discussion groups noted that changing anything about housing in the town would be difficult.

Meeting Design

Both meetings had the same design, and each lasted about two and a half hours. Upon arriving, participants were given a nametag and assigned a table (lettered A-H). Each table had about five people seated. Tables began the workshop with the first discussion exercise, which was aimed towards getting the background and initial opinions of the participants. After about fifteen minutes, the consultant group began their presentation. Liz Rust from Regional Housing Services Office discussed the demographic and housing information for Bedford, and Jennifer Goldson of JM Goldson community preservation + planning did a short poll of the crowd and presented the workshop exercises. Tables were expected to work together on two discussion questions, with 25 minutes on each one. The questions asked participants to first use perfect world thinking to imagine a variety of housing types in Bedford, and then to use real world thinking to locate the opportunities for this vision and the potential obstacles to the vision. After both discussion exercises were finished and answers recorded, Jennifer held a report-out to get a general idea of what each group discussed at their tables.

Summary of Community Feedback

HEART OF THE MATTER

When asked what is at the heart of the matter for them when it comes to housing in Bedford, participants focused on a few major topics.

- **Traffic:** Of particular concern was traffic in the town; the increase in traffic over recent years and the concern that increasing housing stock will worsen traffic conditions.
- **Seniors:** Another frequently brought up topic was housing for seniors, with participants emphasizing the importance of seniors in town having an affordable place to live.
- **Affordability:** Affordable housing in general was also brought up often as a necessity in the town.
- **Accessory Apartments:** Several commenters mentioned accessory apartments, encouraging making it easier to build accessory apartments for seniors and young people.
- **Schools:** A few comments were concerns about increased school enrollment that could come with more housing development, but many others encouraged more affordable and smaller houses to provide for public employees, seniors, empty-nesters, and young people.

AFTERNOON MEETING

The first meeting, held at 1:00 pm, had roughly 35 participants. There were three discussion exercises that asked participants to record the ideas that their group discussed. The results from the discussions of the eight tables are summarized below.

How long have you lived in Bedford and what types of homes have you lived in here?

In this exercise and in the voting exercise during the presentation, it was clear that the majority of participants were long-time residents of Bedford. Twenty responders to this question wrote that they had lived in Bedford for over 20 years. Most participants have lived in single-family houses, and a few have lived in duplexes or condos.

Has Bedford changed since you've known the community? If so, what changes have you noticed? How do you feel about the changes you've noticed?

Every group felt that Bedford had changed since they have known the community. Some major changes noted were the creation of large, expensive homes and the tear-downs of smaller, older homes. An increase in traffic was also often noted, as was a change in the demographics of the town. The expensive nature of the town was another change written by participants.

What do you believe are the primary housing issues in Bedford that you hope this planning effort will help to address?

Many tables discussed senior housing as a big issue that needs to be addressed in Bedford, discussing the need to create small, affordable, and accessible units for this age group. Another big issue was the "mansionization" of houses in the town, and the lack of affordable, small single-family houses.

Using perfect world thinking, imagine that Bedford has a variety of housing options for a range of incomes, ages, lifestyles, family sizes, and needs. Recognizing the inherent tensions between community development and preservation, how is it that Bedford could allow for more diverse housing types while sustaining the special character of its villages and neighborhoods?

Some ideas that were commonly listed by groups during this discussion are written below:

- Focus on the two populations with the affordability problem: seniors wanting to stay in town and younger people wanting to move into town.
- Create an intentional multi-generational community
- Increase public transportation options
- Make it easier to have detached accessory apartments or tiny homes
- Sustainable housing will attract young residents
- A mix of housing types and costs would be ideal for Bedford's population
- Accessible houses should be more available for the aging and disabled population

Using real world thinking, what are some of the opportunities and obstacles to realizing the perfect-world envisioned in Part A?

Participants listed opportunities that they came up with on one side of the page, and obstacles on the other. Some common opportunities and obstacles are listed below:

Opportunities:

- Develop senior housing or multi-generational housing at the Bedford Plaza Hotel
- Encourage two-family houses
- Residential units on Railroad Ave
- Using land around the VA Hospital; potentially creating units above a parking garage
- Change zoning laws to allow for smaller housing, tiny houses, and accessory dwellings
- Use shared spaces to encourage community for all ages
- Create cluster zoning
- Tax incentives to keep houses small
- Build up and create taller buildings for housing (it was noted that some residents disagreed with this)
- Redevelop existing units into two-family or multi-family

Obstacles:

- Residents may be resistant to anything that changes the look of the town
- An increase in school age children could put a burden on the schools
- People continue to sell their homes to developers when they move out
- Existing zoning laws present obstacles, and changing them can be political
- Developers are targeting luxury end, creating more expensive units
- The increase in traffic that could result from more housing
- Bedford has a lack of open, developable land

EVENING MEETING

The second meeting, held at 6:45 pm, had roughly 40 participants. There were three discussion exercises that asked participants to record the ideas that their group discussed. The results from the discussions of the eight tables are summarized below.

How long have you lived in Bedford and what types of homes have you lived in here?

In this exercise and in the voting exercise during the presentation, there was a good spread of longevity in Bedford among residents, with almost half having lived in town 20 years or more. However, this crowd resided in single family houses more so than the afternoon meeting, with almost all participants answering that they either had lived or currently do live in a single-family house.

Has Bedford changed since you've known the community? If so, what changes have you noticed? How do you feel about the changes you've noticed?

Every group felt that Bedford had changed since they have known the community. Some changes that they have noticed included smaller homes disappearing, the development of larger, more expensive homes, the cost of living increase, a worsening of traffic, and the increase in school enrollment.

What do you believe are the primary housing issues in Bedford that you hope this planning effort will help to address?

Many tables talked about affordability for people of all ages to live in Bedford as an issue needing to be addressed, including seniors and empty-nesters who want to downsize, young people looking to move to Bedford, and families. Some discussed solving the issue of meeting the housing needs of the town without overburdening schools.

Using perfect world thinking, imagine that Bedford has a variety of housing options for a range of incomes, ages, lifestyles, family sizes, and needs. Recognizing the inherent tensions between community development and preservation, how is it that Bedford could allow for more diverse housing types while sustaining the special character of its villages and neighborhoods?

Some ideas that were commonly listed by groups during this discussion are written below:

- Preserving small houses and helping people stay with their homes will strengthen the character of the town
- Train or better transit will allow for more diverse housing
- Second floor housing, or higher, above retail is desirable
- Cluster homes on larger lots
- Create more units that are accessible and senior-friendly
- Promote more sidewalks and bikeways
- Good quality architecture and construction is important
- The median home price should be more in balance with the median income
- Racial and economic diversity is important
- More two-family houses in neighborhoods

Using real world thinking, what are some of the opportunities and obstacles to realizing the perfect-world envisioned in Part A?

Participants listed opportunities that they came up with on one side of the page, and obstacles on the other. Some common opportunities and obstacles are listed below:

Opportunities:

- Loosen restrictions on accessory apartments
- Encourage energy efficiency or “green” housing for new units
- Build cohousing between St. Michaels and Town complex
- Focus messaging to residents on the benefits of changes to the town, to educate and reduce resistance to change
- Allow for increase in density in certain areas
- Transportation improvement, such as a train extension or express bus to Alewife
- Require new homes to be attached or two-family
- Incorporate green space in new development
- Create mixed use living with units above stores
- Create more one-floor, accessible units for seniors and disabled
- Develop multi-family housing or senior housing on Middlesex Turnpike Land

Obstacles:

- There is a lack of open parcels of land to develop housing on
- People in their 20s have a hard time affording to live in Bedford
- Transportation options are too limited to support more density
- More housing could increase school enrollment
- There is a resistance to an urban feel in Bedford
- Zoning changes can be difficult
- A lot of land is undevelopable; i.e. wetlands.
- Concerns about preservation of property values and increased density

Bedford Housing Strategic Study

Online Survey:

Summary of Results

Prepared by JM Goldson 05/31/18

Summary

The survey for the Bedford Housing Strategic Study was live online from May 4, 2018 to May 25, 2018. It received 783 responses over that period. Almost all respondents indicated that they live in Bedford (94 percent), and of those who don't live in Bedford, 55 percent work in Bedford. The majority of respondents (56 percent) were between the ages of 40 and 59, and 29 percent were over 60 years old. Residents who responded to the survey had lived in Bedford for varied amounts of time, with 26 percent having lived in the town for more than 30 years and 16 percent having lived in the town for five years or less. About half of those who responded had children under the age of 18 living in their household. Eighty-nine percent of respondents own their home.

Main Results

Most important factors to why people chose to live in Bedford:

- The community and the people who live here
- The quality of public schools
- The proximity to employment
- Safety
- The type or size of home they could afford

How important is it to stay in your home or community as you age?

About 69 percent of people said it was very important or extremely important for them to stay in their home or community as they age. Of those aged 60 or older, 85 percent said that it was very or extremely important. The most important factors that would enable people to stay in their homes as they aged were noted as home-based services, accessibility modifications or improvements to existing homes, covered parking, and accessible housing units.

Moving out of Bedford

Forty-five percent of participants marked that it was not likely that they would move in the next five years, although 20 percent said a move was very or extremely likely. Of those who were likely to move, 36 percent would move to a different community. Reasons given most often for those who would move to a different community were lower property tax rates or lower cost of living. Those who would ideally move and buy a home in Bedford, but aren't likely to make that choice, state that it is because of the lack of homes in their price range or the size of homes in their price range.

Change in Bedford

Forty-nine percent of those who responded said that Bedford has changed a lot since they've known the town, and 37 percent said that it has changed some.

What are Bedford's needs?

In the next ten years, residents would most like to see a mix of housing options in Bedford, energy-efficient homes, and more racial and ethnic diversity. The types of housing that participants thought Bedford should have more of included townhouses, senior or age-restricted housing, accessible units, and accessory apartments, both detached and within single-family houses.

Conclusions

Similar to the conclusions from the workshops, participants of the survey felt strongly about the ability to age in place, the rising housing prices in Bedford, and the changes they have noticed in the town. Respondents across all age groups want more housing options in the town for people of all ages and backgrounds. Accessible units and senior or age restricted housing are types of housing that all respondents want to see in the town, especially those aged 60 and over. Younger residents (under 39) want to see more rental units and townhouses in the town, as a larger percentage of this age group is currently renting their homes.

The results of this survey are included in SurveyMonkey's provided format on the following pages.