Acton Housing Production Plan

Funding provided by the Town of Acton

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# Table of Contents

Executive Summary........................................................................................................5
Introduction....................................................................................................................9
Comprehensive Housing Needs Assessment..............................................................12
  Demographics...........................................................................................................12
  Housing Stock.........................................................................................................20
  Housing Affordability.............................................................................................26

# Tables & Figures

Table 1: Population Change by Age, 1990-2030.................................................................13
Table 2: Households by Type.........................................................................................15
Table 3: Head of Household by Age.............................................................................16
Table 4: Average Household Sizes..............................................................................16
Table 5: Acton School Enrollment.................................................................................18
Table 6: Educational Attainment..................................................................................18
Table 7: Housing Units by Type...................................................................................20
Table 8: Percentage of Families with Income Below Poverty Level...........................27
Table 9: FY2014 Affordable Housing Income Limits, Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area.................................................................28
Table 10: Income as Percent of AMI by Household Type/Size......................................28
Table 11: Cost Burden by Household Type, All Households.........................................31
Table 12: Cost Burden by Household Type, Low-Income Households..........................32
Table 13: Cost Burden by Household Type & Low-Income Category.............................32
Table 14: Acton Zoning Bylaw.....................................................................................37
Table 15: Acton Housing Authority Wait List...............................................................40
Table 16: Acton Affordable Housing Production Goals, 2015-2020.............................45
Table 17: Town of Acton: Housing Implementation Plan, 2015-2020...........................62

Figure 1: MAGIC Sub-region........................................................................................9
Figure 2: Population Change, 1990-2030...................................................................13
Figure 3: Total Households, 1990-2030...................................................................14
Figure 4: MAGIC Households by Type......................................................................14
Figure 5: Average Household Sizes...........................................................................17
Figure 6: Household Income Distribution....................................................................19
Figure 7: Household Income by Age of Householder.................................................19
Figure 8: MAGIC Housing Units by Type..................................................................21
Figure 9: MAGIC Housing Units by Year Built.........................................................21
Figure 10: Units Occupied by Tenure.......................................................................22
Figure 11: Housing Tenure by Age of Householder.................................................22
Figure 12: Median Home Prices, 1994-2014.................................................................23
Figure 13: Home Sales by Type, 1994-2014.................................................................24
Figure 14: MAGIC Median Gross Rent.................................................................24
Figure 15: MAGIC Housing Units Permitted, 2000-2013...........................................25
Figure 16: Net Housing Unit Demand by Age, 2010-2020........................................26
Figure 17: FMR, Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area...........29
Figure 18: MAGIC Subsidized Housing Inventory.....................................................30
Figure 19: MAGIC Cost-Burdened Households.......................................................31
Figure 20: Foreclosure Deeds issued in MAGIC, 2012..............................................33
Executive Summary

The Town of Acton engaged the Metropolitan Area Planning Council (MAPC) to develop a Housing Production Plan (HPP) in June of 2014. MAPC engaged with Town Manager Steven Ledoux, his staff, the Acton Community Housing Corporation, Planning Board, and Board of Selectmen to produce this plan and in so doing position Acton to achieve its housing production goals. Strategies referenced herein aim to create a more varied housing stock and increase affordability to support householders at different income levels and in different stages of life.

As part of the planning process, a public forum was held in December of 2014. There, the community learned about regional demographic and housing trends, and Acton’s current and projected housing needs and demand. Key findings from MAPC’s comprehensive housing needs and demand assessment are summarized below.

Housing Needs and Demand Assessment

Acton has experienced a 23% increase in population from 17,872 in 1990 to 21,924 in 2010. As is characteristic of many municipalities in the region, the town’s population is aging. Between 1990 and 2010, the greatest population increases were among residents age 55 and up. Meanwhile, school enrollment decreased 4% between 2003 and 2014, reflecting the town’s shrinking school-age population. Acton’s minority population has grown significantly since 2000, as is typical across the region, with the rate of Caucasian residents declining from 88% to 76%.

Going forward, population is projected to continue to increase, according to MetroFuture projections. By 2030, the residential base will have grown 8%, with the most dramatic increases among those 65 and older (131%+), and all other age groups decreasing in size except for those 20-34 years old (21%+).

Meanwhile, Acton’s number of households increased 9% from 7,495 in 2000 to 8,187 in 2010. While more than 40% of households include children under 18 years old, household size has shrunk since 2000, as is common throughout the region. By 2030, the number of households is projected to increase by another 1,784 (22%+ since 2010); householders over the age of 60 are projected to increase the most (100% since 2010).

Nearly 70% of Acton’s 8,474 housing units are single-family homes, and 77% of all housing is owner-occupied. Acton’s vacancy rate is quite low at 3%, despite the fact that between 2000 and 2013, the Town issued residential permits at a faster rate than its neighbors: 856 in total, 90% of which were for single-family homes. Home values have been steadily rising since 2007. Median rent, on the other hand, is the median for Acton’s 13-municipality sub-region. In fact, it’s lower than HUD-calculated Fair Market Rents (except for efficiency units).

This data on demography and housing stock indicates there is unmet housing demand in Acton. While the town’s median household income is $114,458, nearly a quarter of residents is low
income. Meanwhile, almost a third of households across income levels are housing cost burdened. The town is at on 6.51% on the state’s Subsidized Housing Inventory; that’s 552 units for 1,860 eligible households currently living in Acton. Looking forward, MAPC projects demand for 1,040 additional housing units in town: 460 single-family and 580 multifamily units.

At the first public forum for this HPP, discussion focused on the need for greater affordable housing, both deed-restricted and “naturally affordable;” demand for visitable housing for seniors and people with physical disabilities; the priority of balancing open space preservation with housing production goals; the importance of mitigating development impacts on traffic and congestion; and the desire to enhance Acton’s sense of community. Housing opportunities were also discussed, including priority development areas like Kelley’s Corner and the Village Districts, and high-capacity local entities like the Acton Community Housing Corporation (ACHC) and Acton Housing Authority (AHA). Barriers identified include natural and built environmental constraints, regulatory and municipal obstacles, capacity limitations, and the challenge of coordinating multiple planning goals.

This discussion, combined with the comprehensive housing needs and demand analysis described above and a thorough assessment of development constraints, led to proposed housing goals and strategies. In May of 2015, a second public forum was held to share these ideas, elicit feedback from the community, and identify areas for housing development in town. The final plan that emerged based on that input provides Acton with housing and programming guidance to target those with unmet housing needs, build capacity and community awareness, guide housing production to priority development areas, and amend zoning to advance housing production.

**Goals and Strategies for Affordable Housing Production**

**Goal 1: Work to Preserve & Advance Housing Affordability in Town**

**Strategies**

- Monitor and preserve affordability restrictions on existing units for as long as possible
- Work toward the state’s 10% goal on the Subsidized Housing Inventory
- Encourage “friendly 40bs” by working with developers to create housing affordable to low- and moderate-income households
- Preserve “naturally affordable” housing, or those dwelling units that lack deed restrictions but are less costly

**Goal 2: Build Community Awareness of Housing Demand, Issues, & Activities**

**Strategies**

- Increase resident awareness of unmet housing need and demand
- Provide affordable and fair housing educational/training opportunities to Town staff, and ensure compliance with the Fair Housing Act and other legal housing requirements
• Engage the local real estate and development community to increase the Town’s understanding of trends in housing demand

**Goal 3: Increase Town Financial, Organizational, & Infrastructural Capacity for Affordable Housing Production**

**Strategies**

• Consider increase the Community Preservation Act (CPA) surcharge from the current 1.5% rate
• Allocate housing gift funds to advance affordable housing goals
• Ensure cross-Town Board coordination and alignment on housing activities
• Continue to seek out opportunities for the Town to work collaboratively with the Acton Housing Authority, Acton Community Housing Corporation, Open Space Committee and other local groups
• Cultivate partnerships with the South Middlesex Opportunity Council (SMOC) and the regional independent living center in order to deliver housing and other services to low-income residents
• Continue to explore opportunities to work collaboratively with non-profit housing developers
• Provide continued opportunities and resources for the Acton Housing Authority and others to develop supportive housing

**Goal 4: Target Affordable Housing Production Goals to Appropriate Areas of Town**

**Strategies**

• Encourage housing development opportunities in walkable areas of town
• Site and design new housing to minimize exposure to outdoor pollutants
• Identify vacant and other parcels with potential for development or redevelopment of housing varying in type, tenure, and affordability

**Goal 5: Adopt Zoning Changes to Allow for Housing Choices & Flexible Approaches to Achieve Housing Affordability**

**Strategies**

• Rezone to allow by-right development of well-located vacant office buildings or other large structures for multifamily housing
• Leverage development opportunities in the Historic District by allowing conversation of single-family homes to multifamily housing
• Amend the accessory dwelling unit bylaw to better facilitate the development of smaller dwelling units
• Consider additional districts where zoning for mixed-use development may be appropriate
• Establish a design review process as part of proposed development evaluation
• Amend the Planned Conservation Residential Community District bylaw to encourage affordable housing production
• Provide incentives such as density bonus, parking relief, or relaxed dimensional requirements to encourage developers to include accessible and adaptable housing units

Goal 6: Address Unmet Housing Needs Through Programming

Strategies

• Assess need for and explore strategies to advance a diversity of housing programs
• Encourage developers to build energy efficient units
• Encourage property owners and renters to minimize in-home exposure to irritants and pollutants
• Connect homeowners and renters to energy efficiency/renewable energy programs and incentives
• Promote existing programs aimed at helping seniors to stay in their homes
• Foster existing linkages among social and health service providers, the Council on Aging, Acton Housing Authority, Acton Public Health Nursing Service, and seniors in the community
• Promote homeownership opportunities for first-time homebuyers
Introduction

Acton, Massachusetts, is 20 square miles located west of Boston along Route 2. It is bordered by Westford, Littleton, Concord, Carlisle, Stow, Maynard, Sudbury, and Boxborough. The town is within the Minuteman Advisory Group on Interlocal Coordination (MAGIC) sub-region. Acton is categorized as a Maturing Suburb and further classified as an Established Suburb sub-type under MAPC’s classification system. These lower density suburbs types are characterized by a high rate of owner-occupied single-family homes on ¾-to-1-acre lots; in Acton, typical residential zoning requires ½-acre lots. They are approaching build-out, with limited amounts of vacant land (less than 20% of land area is vacant and developable). New growth primarily involves teardowns, small-scale greenfield development, and some redevelopment. The population is typically stable or growing modestly. Because a community’s housing needs depend on both its community type and its regional context, throughout this report MAPC compares Acton to other MAGIC communities also categorized as Maturing Suburbs.

Figure 1: MAGIC Sub-region

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1 This is one of MAPC’s eight sub-regions and also includes Boxborough, Bolton, Stow, Hudson, Sudbury, Maynard, Acton, Carlisle, Concord, Bedford, Lincoln, and Lexington.
This HPP for Acton was developed with input from the Acton Community Housing Corporation, Planning Board, Board of Selectmen, and the general public. The planning process included a community survey to assess housing needs and demand, a public forum to share findings on housing needs and agree on housing goals, and a second public forum to discuss strategies to achieve those goals. The plan in its current state was then presented to the Planning Board and Board of Selectmen for adoption.

This plan was prepared to comply with the Massachusetts Department of Housing and Community Development’s (DHCD) regulation 760 CMR 56.03(4), and to position Acton to work towards compliance under M.G.L. Chapter 40B. This legislation encourages municipalities to achieve a rate of 10% of their total year-round housing units on the Subsidized Housing Inventory (SHI) in compliance with the State mandate. Until that threshold is met, developers of 40B housing where at least 20-25% of units have long-term affordability restrictions can receive approval from the local Zoning Board of Appeals even if the project is not zoning compliant.

A DHCD-approved HPP gives municipalities that are under the 10% threshold, but are making steady progress in producing affordable housing on an annual basis, more control over comprehensive permit applications for a specified period of time. Communities with approved HPPs may request DHCD certification of their compliance with the plan if they have increased the number of affordable housing units in their municipality by a given rate annually. Municipalities may be certified for one year if their annual affordable housing production rate is 0.5% or for two years if the rate is 1%. In a municipality with a DHCD-certified HPP, a decision of a Zoning Board of Appeals (ZBA) to deny or approve pending certain conditions a Comprehensive Permit application will be deemed “consistent with local needs” pursuant to Chapter 40B. Based on past practices, such decisions will often be upheld by the Housing Appeal Committee (HAC). This control allows municipalities to manage growth and meet their affordable housing needs in accordance with the community’s vision.

Once the HPP is certified, if the ZBA finds that a denial of a permit or the imposition of certain conditions is consistent with local needs, then it must take the following steps. Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Board shall provide written notice to the Applicant, with a copy to DHCD, stating that it considers a denial of the permit or the imposition of conditions consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation.

If the Applicant wishes to challenge the Board’s assertion, it must do so by providing written notice to DHCD, with a copy to the Board, within 15 days of its receipt of the Board’s notice, including any documentation to support its position. DHCD will then review the materials provided by both parties and issue a decision within 30 days. The Board shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.
For purposes of this subsection 760 CMR 56.03(8), the total number of SHI Eligible Housing units in a municipality as of the date of a Project's application shall be deemed to include those in any prior Project for which a Comprehensive Permit had been issued by the Board or by the Committee, and which was at the time of the application for the second Project subject to legal appeal by a party other than the Board, subject however to the time limit for counting such units set forth at 760 CMR 56.03(2)(c).

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

An analysis of local demographic data and housing stock reveals key characteristics and trends in Acton that help explain housing need and demand. In order to understand how the town compares to its neighbors, Acton data is compared to other municipalities in the MAGIC sub-region, to the MAPC region, and to Massachusetts. Ultimately, this section will provide the framework for housing production goals and strategies to address local housing concerns included later in this document.

Demographics

This Housing Production Plan is grounded in a thorough examination of Acton’s demographic makeup. An analysis of the current population, household composition, race and ethnicity, and educational attainment provides insight into existing housing need and demand. Projections of Acton’s future residential composition help inform housing planning efforts.

Key Findings

- Acton is projected to add 1,700 residents by 2030, an increase of 8% from 2010
- By then, the over-65 population will more than double, while the school-age population will decline by 18%
- School enrollment has decreased modestly since 2003
- Senior households will be one-third of the total by 2030
- Though 71% of households are families, household size is shrinking
- Wide range of income levels in town, with a median of $114,458 and a significantly lower one of $56,076 for non-family households

Population

Acton’s population has grown 23% since 1990. MAPC projections, which take into account how changing trends in births, deaths, migration, and housing occupancy might result in higher population growth and greater housing demand, indicate it will continue to grow, though more modestly. Between 2010 and 2030, the population is projected to increase another 8%.
As is characteristic of many municipalities in the region, Acton’s population is aging. Since 1990, those age 1-4 and 20-34 have decreased in number. Meanwhile, age cohorts 35 and older have increased in number more significantly than those age 5-19. MAPC projects that this trend will continue, with the greatest anticipated population growth between now and 2030 among those age 65 and older.

Table 1: Population Change by Age, 1990-2030

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1-4</td>
<td>1,261</td>
<td>1,507</td>
<td>1,140</td>
<td>904</td>
<td>1,014</td>
<td>-126</td>
<td>-11.1%</td>
</tr>
<tr>
<td>5-19</td>
<td>3,648</td>
<td>4,770</td>
<td>5,486</td>
<td>4,774</td>
<td>4,445</td>
<td>-1,041</td>
<td>-19.0%</td>
</tr>
<tr>
<td>20-34</td>
<td>4,116</td>
<td>2,815</td>
<td>2,315</td>
<td>2,831</td>
<td>2,807</td>
<td>492</td>
<td>21.3%</td>
</tr>
<tr>
<td>35-54</td>
<td>6,122</td>
<td>7,754</td>
<td>7,718</td>
<td>6,548</td>
<td>6,771</td>
<td>-947</td>
<td>-12.3%</td>
</tr>
<tr>
<td>55-64</td>
<td>2,543</td>
<td>3,449</td>
<td>4,865</td>
<td>5,586</td>
<td>4,620</td>
<td>-245</td>
<td>-5.0%</td>
</tr>
<tr>
<td>65-74</td>
<td>684</td>
<td>997</td>
<td>1,367</td>
<td>2,350</td>
<td>3,036</td>
<td>1,669</td>
<td>122.1%</td>
</tr>
<tr>
<td>75+</td>
<td>510</td>
<td>704</td>
<td>1,044</td>
<td>1,512</td>
<td>2,542</td>
<td>1,498</td>
<td>143.5%</td>
</tr>
</tbody>
</table>

Source: U.S. Census Bureau & MetroFuture Projections

Household Composition

More so than population (the number and type of households and their spending power) within a community correlate to unit demand. Each household resides in one dwelling unit, regardless of the number of household members. As of 2010, Acton is home to 8,187 households. This constitutes a 9% increase from 7,495 households in 2000. Between 2010 and 2030, households are projected to increase by 22%. By then, the town will be home to 1,784 more households than in 2010.
Family & Non-Family Households

Different household types often have different housing needs or preferences. For example, a single senior will typically demand a smaller dwelling unit than a family with children. A municipality’s composition of household types can indicate how well suited the existing housing inventory is to current and future residents.

The Town of Acton’s 8,187 households can be divided between families and non-families. The former includes any household with two or more related persons living together, and the latter includes households with one person or more than one non-related persons living together.

Figure 3: Total Households, 1990-2030

Figure 4: MAGIC Households by Type

Source: U.S. Census Bureau & MetroFuture Projections
Source: U.S. Census Bureau, 2003-2012 American Community Survey
Acton’s households are primarily families (73%). However, Acton’s rate of non-family households (27%) is higher than in many municipalities within the MAGIC sub-region. The broader MAPC region and Massachusetts, however, both have comparatively higher proportions of non-family households (40% and 37%, respectively).

Table 2: Households by Type

<table>
<thead>
<tr>
<th></th>
<th>Estimate</th>
<th>% of Supragroup</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Family Households</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>With own children under 18 years</td>
<td>5,958</td>
<td>72.8%</td>
<td>72.8%</td>
</tr>
<tr>
<td><strong>Married Couples</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>With own children under 18 years</td>
<td>3,437</td>
<td>57.7%</td>
<td>42.0%</td>
</tr>
<tr>
<td><strong>Male Householder, No spouse present</strong></td>
<td>5,202</td>
<td>87.3%</td>
<td>63.5%</td>
</tr>
<tr>
<td>With own children under 18 years</td>
<td>2,983</td>
<td>57.3%</td>
<td>36.4%</td>
</tr>
<tr>
<td><strong>Female Householder, No spouse present</strong></td>
<td>182</td>
<td>3.1%</td>
<td>2.2%</td>
</tr>
<tr>
<td>With own children under 18 years</td>
<td>96</td>
<td>52.7%</td>
<td>1.2%</td>
</tr>
<tr>
<td><strong>Nonfamily households</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Householder living alone</td>
<td>574</td>
<td>9.6%</td>
<td>7.0%</td>
</tr>
<tr>
<td>With own children under 18 years</td>
<td>358</td>
<td>62.4%</td>
<td>4.4%</td>
</tr>
<tr>
<td><strong>Total Households</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>8,187</td>
<td>100.0%</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Of Acton’s family households, most are married (87%) and the majority has children under the age of 18 (58%). Of the non-family households, 85% are single-person households and 32% are 65 years of age or older.

Head of Householder by Age

In addition to household type, the age of heads of households can indicate demand for particular unit types and sizes. As of 2010, the largest group of Acton householders is age 45-59 (42%). The populations on either side of that age range are also quite sizable: 26% is age 30-44 and 19% is age 60-74. The populations of young adults age 15-29 and of seniors 75 years and older are relatively small: 6% and 8% respectively.
In Acton, as in many towns in the region, household size is shrinking. Average household size decreased from 2.69 people in 2000 to 2.66 in 2010. Owner-occupied household size also decreased, from 2.93 to 2.88, while renter-occupied households increased slightly in size, from 1.95 to 1.96. Nevertheless, owner-occupied households are on average larger than renter-occupied households. Unsurprisingly, then, a larger portion of owner-occupied housing units (47%) are home to children under 18 years old than renter-occupied housing units (28%).

**Table 3: Head of Household by Age**

<table>
<thead>
<tr>
<th>Age of Householder</th>
<th>2010</th>
<th>2020</th>
<th>2030</th>
<th>Change 2010-2030</th>
<th>% Change 2010-2030</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-29</td>
<td>467</td>
<td>415</td>
<td>541</td>
<td>74</td>
<td>15.8%</td>
</tr>
<tr>
<td>30-44</td>
<td>2,097</td>
<td>1,960</td>
<td>2,309</td>
<td>212</td>
<td>10.1%</td>
</tr>
<tr>
<td>45-59</td>
<td>3,439</td>
<td>3,284</td>
<td>2,756</td>
<td>-683</td>
<td>-19.9%</td>
</tr>
<tr>
<td>60-74</td>
<td>1,541</td>
<td>2,353</td>
<td>2,746</td>
<td>1,205</td>
<td>78.2%</td>
</tr>
<tr>
<td>75+</td>
<td>643</td>
<td>946</td>
<td>1,620</td>
<td>977</td>
<td>151.9%</td>
</tr>
<tr>
<td>Total</td>
<td>8,187</td>
<td>8,958</td>
<td>9,972</td>
<td>1,785</td>
<td>21.8%</td>
</tr>
</tbody>
</table>

Source: U.S. Census Bureau & MetroFuture Projections

**Household Size**

Acton’s decreasing household size during this period is consistent with trends in the MAGIC sub-region, MAPC region, and Massachusetts. While Acton’s Average household size is very consistent with that of the sub-region, it is significantly larger than that of the MAPC region and the Commonwealth.

### Table 4: Average Household Sizes

<table>
<thead>
<tr>
<th>Household Type</th>
<th>2000</th>
<th>2010</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overall Households</td>
<td>2.69</td>
<td>2.66</td>
</tr>
<tr>
<td>Owner-Occupied Households</td>
<td>2.93</td>
<td>2.88</td>
</tr>
<tr>
<td>Renter-Occupied Households</td>
<td>1.95</td>
<td>1.96</td>
</tr>
</tbody>
</table>

Source: U.S. Census Bureau
Race & Ethnicity

The racial and ethnic composition of Acton has changed over the last decade. While it is still a majority-white population, dropping from 88% to 76% between 2000 and 2010, minority presence is increasing. During this time, Acton has experienced notable increased in the number of Asian (131%), African-American (63%), Hispanic (56%), and other minority (243%) residents. While these populations are still small in number, collectively making up a quarter of the total population (compared to 12% in 2000), their recent growth is significant.

Education

Enrollment

Enrollment in the Acton School District provides additional insight into recent population and economic trends within town. Between 2003 and 2014, school enrollment decreased 4%, reflecting the town’s shrinking school-age population. Though the population has become more ethnically and racially diverse during this time period, the minority student population has shrunk by 7% and the population of students who are English language learners shrunk by 4%. The low-income student population, however, increased 137%.
Educational Attainment

In Acton, 44% of residents have earned a bachelor’s degree or higher educational attainment. On the other end of the spectrum, the rate of incomplete high school education is a low 3%. Rates of high school graduation and some college education are comparable at 9% and 10%, respectively.

Table 6: Educational Attainment

<table>
<thead>
<tr>
<th></th>
<th>High School without Diploma</th>
<th>High School Diploma</th>
<th>College without Degree</th>
<th>Bachelor's Degree or Higher</th>
</tr>
</thead>
<tbody>
<tr>
<td>Acton</td>
<td>2.6%</td>
<td>8.7%</td>
<td>9.7%</td>
<td>43.5%</td>
</tr>
<tr>
<td>Middlesex County</td>
<td>4.3%</td>
<td>21.9%</td>
<td>13.7%</td>
<td>50.2%</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>6.0%</td>
<td>25.9%</td>
<td>16.6%</td>
<td>39.0%</td>
</tr>
</tbody>
</table>

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Acton’s rate of residents with a college degree or higher educational attainment is lower than that of Middlesex County, but higher than in Massachusetts. The town’s rates of lower educational attainment, however, are much lower than in these comparison areas.

The rates of unemployment among Acton residents who attended some college or graduated with a bachelor’s degree or higher educational attainment are lower (7% and 11%, respectively) than among those with a high school diploma or those who did not finish high school (4% and 5%, respectively).
Household Income

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. Acton is home to households earning a wide range of income levels. As of 2012, median household income is estimated at $114,458. It is higher for family households at $141,860, but much lower for non-family households at $48,818.

![Figure 6: Household Income Distribution](chart.png)

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Acton's income spread is dramatically different among senior householders than those under the age of 65. More than half of householders age 25-44 and 45-64 earn $100,000 or more a year, compared with only 19% of householders age 65 or more. More than half of this age group earns $59,999 or less annually.

![Figure 7: Household Income by Age of Householder](chart.png)

Source: U.S. Census Bureau, 2008-2012 American Community Survey
Housing Stock

The following section examines Acton’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 Acton and thereby help inform future housing production planning.

Key Findings

- A third of the housing supply is multifamily units
- The vast majority of housing stock is owner-occupied, though younger and senior residents are most likely to rent
- Acton’s housing market is very tight, with vacancy rate significantly lower than both the MAPC region and the state
- Home sale prices have not yet rebounded to their 2005 peak
- The majority of recent permits issued were for single-family units
- Between 2010 and 2020, robust housing demand is projected; slightly more than half of units demanded will be multifamily and three-quarters of the demand for single-family homes will be met by seniors putting these units back on the market

Type & Age

Nearly 70% of Acton’s 8,474 housing units are in single-family homes. Multifamily housing is distributed among residential structures of two or more units. Of this housing type, buildings with more than 10 units are most prevalent, comprising 20% of the total housing stock.

Table 7: Housing Units by Type

<table>
<thead>
<tr>
<th>Unit</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single-Family</td>
<td>5,887</td>
</tr>
<tr>
<td>Two-Family</td>
<td>228</td>
</tr>
<tr>
<td>3-4</td>
<td>170</td>
</tr>
<tr>
<td>5-9</td>
<td>429</td>
</tr>
<tr>
<td>10-19</td>
<td>911</td>
</tr>
<tr>
<td>20+</td>
<td>803</td>
</tr>
<tr>
<td>Other</td>
<td>46</td>
</tr>
<tr>
<td>Total</td>
<td>8,474</td>
</tr>
</tbody>
</table>

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Within the MAGIC sub-region, all municipalities have housing stocks composed primarily of units in single-family structures. Acton’s rate is lower than most. The town’s supply of multifamily housing structures with 10 or more units is relatively high, with only Boxborough’s higher at 27%.
Only 9% of Acton housing units were constructed in 1939 or earlier. This is notable because older structures may lack heating and energy efficiencies and may not be code compliant, which adds to the monthly utility and maintenance costs. These additional costs have an impact on the affordability of older, outdated units for both owners and renters. In Acton, however, the majority of housing units were built between 1940 and 1999. Just over 10% were added since 2000.

**Tenure**

More than three-quarters of Acton’s housing stock is owner-occupied. Of the town’s total 8,214 occupied housing units, 6,303 (77%) are owner-occupied. Within the MAGIC sub-region, most municipalities have higher rates of owner-occupied housing.
Acton renters tend to be younger. Of the town’s total rental population, 72% is between the ages 25 and 54. Of the town’s total owner population, 56% are between the ages 35-44.

Of the town’s householders age 15-34, 72% is renters. Almost half (49%) of householders age 85 and over are renters. Meanwhile, most householders between the ages of 35 and 84 are owners.

**Vacancy**

Acton’s vacancy rate is a low 3%, indicating a very tight housing market. Notably, the vacancy rates of rental housing and ownership housing are the same (1.6%). The overall vacancy rate is considerably lower than the Massachusetts rate of 9% and the MAPC region’s rate of 6%.
Housing Market

Housing costs within a community reflect numerous factors, including demand and supply. If the former exceeds the latter, then prices and rents tend to rise. Depending on the income levels of the population, these factors can significantly reduce affordability for both existing residents and those seeking to move in.

Sale Prices & Volume

According to data from The Warren Group, the median sale price of housing in Acton is $474,798 in 2014. For single-family homes, the price was slightly higher at $530,610; and for condominiums, the price was much lower at $281,000. This is down from the height of the market in 2006, when the overall median sale price was $554,579. Nevertheless, prices have been steadily rising again since 2007.

During this same time period, the volume of overall sales has fluctuated. In recent years, the number of sales for both single-family homes and condos is on the rise again. However, as 2014 comes to a close, it’s not clear whether sale volume will surpass 2013.
Rent

Median gross rent varies widely through the MAGIC sub-region. At $1,159, Acton's median rent is the mean for that area. It's also lower than the Middlesex County median gross of $1,268.

Unfortunately, Census rental data is not the most reliable. First, rents are self-reported via the American Community Survey. Second, they represent units that were leased at any time prior to survey response, so they do not paint an accurate picture of the current market. Unfortunately, for towns the size of Acton, there is not a superior data set of rental rates available.
Housing Units Permitted

Between 2000 and 2013, Acton issued permits for 856 housing units. Of those, 777 were for single-family homes, while 79 were for units in multifamily buildings. Within the MAGIC sub-region, only two municipalities issued a higher number of total permits: Hudson and Lexington. However, seven municipalities issued multifamily permits at a higher rate proportionate to single-family permits.

![Figure 15: MAGIC Housing Units Permitted, 2000-2013](source: U.S. Census Building Permit Survey)

Recent & Future Development

Development Pipeline

There are currently six projects in Acton's development pipeline. Four of these are Chapter 40B developments. These include Post Office Crossing, a single-family development in Acton Center, that has been permitted and a regulatory agreement signed. Construction of these twelve 3-bedroom homes is anticipated to begin during summer 2015. Two other Chapter 40B developments are in the preliminary design stage: a 28-unit apartment building on Great Road and a 12-unit mix of 2-3-bedroom single-family homes and an eight-bed group home in West Acton is. Still in the conceptual phase is a development consisting of 16-24 housing units in South Acton.

The Planning Board has permitted two subdivisions for Acton Center. Hutchinson Way will be comprised of four single-family homes with 3- or 4-bedrooms each. Two single-family homes are planned for the Roosevelt Drive development. In addition, an application for a subdivision featuring five single-family homes near Kelley’s corner is under consideration.
Projected Development Demand

Demand for a total of 2,140 units is projected by 2020; of these, 1,350 are single-family, 440 multifamily rentals, and 350 multifamily ownership units. Most of this demand is from younger householders, and a significant portion of it will be met by natural turnover of housing units. While the aging of the Baby Boomer generation will cause the number of seniors in the region to swell considerably, over time the same generation will need fewer homes—especially single family homes—than it does today as its members downsize, move elsewhere, or pass away. MAPC projects that cohorts born before 1964 will put 460 single family homes and 580 multifamily units back on the market by 2020, enough to supply about 66% and 27% of demand from younger cohorts. Even with this turnover, however, Acton will still need 460 single family and 580 multifamily units in order to meet projected demand for this time period.

Housing Affordability

Key Findings

- Acton’s median gross rent is higher than fair market rent for an efficiency unit, but lower for all other unit sizes
- Nearly a quarter of households are low income, earning less than 80% of AMI and therefore eligible for housing assistance through most federal and state programs; there are particular high instances of low-income status among elderly households, with more than half of them qualifying
- More than a third of households are cost burdened, paying 30% or more of their income on housing costs; the rate (40%) is particularly high among renter households
6.51% of Acton’s housing, or 552 units, is recorded on the state’s Subsidized Housing Inventory.

In the previous sections, Acton’s population, housing stock, and market conditions were examined. The intersection of the two—demand (people) and supply (housing units)—as well as policy, planning, and funding, ultimately determines housing affordability in a given community. In this section, the affordability of Acton’s housing stock to town residents is assessed.

**Poverty Rate**

Acton has a very low rate of families with incomes below the poverty level, less than $24,250 for a household of four (compared to an income limit of $67,750 for the same household size to be eligible for most affordable housing). At 1.8%, it’s significantly lower than the Commonwealth’s rate of 7.7% and Middlesex County’s rate of 5.2%. Most of Acton’s families living below the poverty level are headed by female householders and include children 18 years of age or younger (14.7%).

**Table 8: Percentage of Families with Incomes Below the Poverty Level**

<table>
<thead>
<tr>
<th>Family Type</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Families</td>
<td>1.8%</td>
</tr>
<tr>
<td>With Related Children Under 18</td>
<td>2.2%</td>
</tr>
<tr>
<td>Married Couples</td>
<td>0.8%</td>
</tr>
<tr>
<td>With Related Children Under 18</td>
<td>0.4%</td>
</tr>
<tr>
<td>Families with Female Householders</td>
<td>10.6%</td>
</tr>
<tr>
<td>With Related Children Under 18</td>
<td>14.7%</td>
</tr>
</tbody>
</table>

Source: U.S. Census Bureau, 2008-2012 American Community Survey

**Households Eligible for Housing Assistance**

One measure of affordable housing need is the number of households eligible for housing assistance. Federal and state programs use Area Median Income (AMI), along with household size, to identify these households. Table 9 below shows U.S. Department of Housing and Urban Development (HUD) income limits for extremely-low- (below 30% of AMI), very-low- (30-50% of AMI), and low-income (50-80% of AMI) households by household size for the Boston-Cambridge-Quincy Metropolitan Statistical Area (MSA), which includes Acton. Typically, households at 80% of AMI and below qualify for housing assistance, though there are some exceptions based on household size.

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Because HUD’s regulations are in part based on household size, it is important to understand how Acton’s income distribution as a percent of AMI corresponds with this variable. The most relevant information available is Comprehensive Housing Affordability Strategy (CHAS) data, which groups number of persons occupying a unit into household type:

- small related households (2 persons, neither 62 years of age or over, or 3 or 4 persons)
- large related households (5 or more persons)
- elderly households (1 or 2 persons, with either or both age 62 or over)
- all other households (singles, non-related living together)

According to this data, nearly a quarter (24%) of all Acton households is low income. Of that population, 32% is extremely low income. Elderly households are most commonly low-, very-low-, or extremely-low-income.

Table 9: FY2015 Affordable Housing Income Limits, Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Extremely Low Income (30% AMI)</th>
<th>Very Low Income (50% AMI)</th>
<th>Low Income (80% AMI)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Person</td>
<td>$20,700</td>
<td>$34,500</td>
<td>$48,800</td>
</tr>
<tr>
<td>2 Person</td>
<td>$23,650</td>
<td>$39,400</td>
<td>$55,800</td>
</tr>
<tr>
<td>3 Person</td>
<td>$26,600</td>
<td>$44,350</td>
<td>$62,750</td>
</tr>
<tr>
<td>4 Person</td>
<td>$29,550</td>
<td>$49,250</td>
<td>$69,700</td>
</tr>
<tr>
<td>5 Person</td>
<td>$31,950</td>
<td>$53,200</td>
<td>$75,300</td>
</tr>
<tr>
<td>6 Person</td>
<td>$34,300</td>
<td>$57,150</td>
<td>$80,900</td>
</tr>
<tr>
<td>7 Person</td>
<td>$36,730</td>
<td>$61,100</td>
<td>$86,450</td>
</tr>
<tr>
<td>8 Person</td>
<td>$40,890</td>
<td>$65,050</td>
<td>$92,050</td>
</tr>
</tbody>
</table>

Source: HUD

Table 10: Income as Percent of AMI by Household Type/Size

<table>
<thead>
<tr>
<th>Household Type/Size</th>
<th>Total Households</th>
<th>&lt;30% AMI</th>
<th>30-50% AMI</th>
<th>50-80% AMI</th>
<th>&gt;80% AMI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elderly (1-2 Members)</td>
<td>915</td>
<td>6.0%</td>
<td>9.3%</td>
<td>12.6%</td>
<td>72.1%</td>
</tr>
<tr>
<td>Elderly Non-Family</td>
<td>715</td>
<td>29.4%</td>
<td>11.9%</td>
<td>20.3%</td>
<td>38.5%</td>
</tr>
<tr>
<td>Small Related (2-4 Persons)</td>
<td>4,245</td>
<td>3.1%</td>
<td>5.4%</td>
<td>3.8%</td>
<td>87.8%</td>
</tr>
<tr>
<td>Large Related (5+ Persons)</td>
<td>750</td>
<td>0.0%</td>
<td>7.3%</td>
<td>4.7%</td>
<td>88.0%</td>
</tr>
<tr>
<td>Other</td>
<td>1,275</td>
<td>15.3%</td>
<td>9.0%</td>
<td>19.2%</td>
<td>56.5%</td>
</tr>
<tr>
<td>Total</td>
<td>7,900</td>
<td>7.5%</td>
<td>7.2%</td>
<td>8.9%</td>
<td>76.5%</td>
</tr>
</tbody>
</table>

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2007-2011
Fair Market Rents

Another measure of housing affordability is whether local rent exceeds Fair Market Rents (FMR), or maximum allowable rents (not including utility and other allowances), determined by HUD for subsidized units in the Boston MSA. In Figure 17 below, the upward trend reflects the annual adjustment factor intended to account for rental housing market demands. Given the constraints on the Greater Boston rental housing market, rising rent is unsurprising and points to the need for more housing of this tenure at multiple price points.

![Figure 17: FMR, Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area](image)

Acton’s median gross rent of $1,159 is higher than FMR for an efficiency unit, but lower than FMR for all other unit types. Most of Acton’s rental housing stock then, small in number though it may be, is affordable by these standards. However, this metric does not take into account household income, a major determinant of housing affordability that this document will consider shortly.

Current M.G.L. Chapter 40B 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, maintain, or exceed the 10% threshold.

Acton has not yet reached that threshold. As of June 2015, 552 housing units out of 8,475 year-round units, or 6.51%, were included on the SHI. Compared to other municipalities within the MAGIC sub-region, this rate is on the lower end of the spectrum.

Because of state eligibility policies under M.G.L. 40B, the actual number of affordable units in Acton or any community is much lower than the inventory indicates. We know that 100% of ownership units included on the SHI is affordable, and a minimum of 20% of units in rental developments included on the SHI is affordable.

**Housing Cost Burden**

Another method to determine whether housing is affordable to a community’s population is to evaluate households’ 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.

HUD considers a rate of 30% or higher cost-burdened households and 15% severely cost-burdened households to pose a significant issue for a community. In Acton, a total of 2,725 households are cost burdened. At 28%, this rate is just below HUD’s threshold for concern. The rate of severe cost burden in Acton is significantly lower than that of cost burden, and well below HUD’s 50% threshold for concern: 1,130 households or 14%.
While Acton’s rate of cost burden is lower than in most municipalities within the MAGIC sub-region, nearly a third of households are spending more than 30% of their income on housing costs. Notably, the rate of cost burden is significantly higher among renters than owners: 40% versus 25%.

Cost Burden by Type

Cost burden does not impact all Acton households equally. Further analysis reveals which household types (elderly, small related, large related, or other) and income categories (low-, very-low-, extremely-low-, and middle-income, or those earning between 80-120% of AMI) are most cost burdened. Though significant portions of each group are cost burdened, elderly non-family households experience the highest rates of both cost burden and severe cost burden.

Table 11: Cost Burden by Household Type, All Households

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Households</th>
<th>Cost Burden</th>
<th>Severe Cost Burden</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Count</td>
<td>Percent</td>
</tr>
<tr>
<td>Elderly (1-2 Members)</td>
<td>900</td>
<td>265</td>
<td>29.4%</td>
</tr>
<tr>
<td>Elderly Non-Family</td>
<td>715</td>
<td>395</td>
<td>55.2%</td>
</tr>
<tr>
<td>Small Related (2-4 Persons)</td>
<td>4,245</td>
<td>1,180</td>
<td>27.8%</td>
</tr>
<tr>
<td>Large Related (5+ Persons)</td>
<td>750</td>
<td>155</td>
<td>20.7%</td>
</tr>
<tr>
<td>Other</td>
<td>1,306</td>
<td>410</td>
<td>31.4%</td>
</tr>
<tr>
<td>Total</td>
<td>7,916</td>
<td>2,405</td>
<td>30.4%</td>
</tr>
</tbody>
</table>

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2007-2011

Because households of any income level can be cost burdened just by buying or leasing dwelling units they cannot afford even if alternative market-rate housing is affordable to them, it is important to consider rates of cost burden among low-income households specifically, who tend to have fewer options.
In Acton, more than half of all low-income household types are cost burdened. Small-related, low-income households experience the highest rates of cost burden, while large-related, low-income households experience the highest rate of severe cost burden.

Table 12: Cost Burden by Household Type, Low-Income Households

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Total</th>
<th>Cost Burden</th>
<th>Severe Cost Burden</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elderly (1-2 Members)</td>
<td>250</td>
<td>58.0%</td>
<td>36.0%</td>
</tr>
<tr>
<td>Elderly Non-Family</td>
<td>440</td>
<td>76.1%</td>
<td>59.1%</td>
</tr>
<tr>
<td>Small Related (2-4 Persons)</td>
<td>525</td>
<td>85.7%</td>
<td>41.9%</td>
</tr>
<tr>
<td>Large Related (5+ Persons)</td>
<td>90</td>
<td>77.8%</td>
<td>77.8%</td>
</tr>
<tr>
<td>Other</td>
<td>550</td>
<td>64.5%</td>
<td>40.0%</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>1,855</td>
<td>73.0%</td>
<td>46.4%</td>
</tr>
</tbody>
</table>

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2006-2010

Middle-Income Housing Problems

CHAS data also indicates the extent to which middle-income households earning 80-120% of AMI suffer from housing problems. A household is said to have a housing problem if it has one or more of the following problems:

1. housing unit lacks complete kitchen facilities,
2. housing unit lacks complete plumbing facilities,
3. household is overcrowded, and/or
4. household is cost burdened.

2008-2012 ACS data estimates indicate that less than 1% of Acton’s occupied housing units are afflicted by problems #1, #2, or #3. Therefore, it can be assumed that the housing problem affecting most Acton residents at this income level is #4: cost burden.

Table 13: Housing Problems for Acton Households at 80-120% of AMI

<table>
<thead>
<tr>
<th></th>
<th>#</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Owner-Occupied Households</td>
<td>6,075</td>
<td>n/a</td>
</tr>
<tr>
<td>With Housing Problems</td>
<td>325</td>
<td>5.3%</td>
</tr>
<tr>
<td>Total Renter-Occupied Households</td>
<td>1,855</td>
<td>n/a</td>
</tr>
<tr>
<td>With Housing Problems</td>
<td>80</td>
<td>4%</td>
</tr>
</tbody>
</table>

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2006-2010

As shown in Table 13 above, the rate of owner- and renter-occupied households earning 80-120% of AMI and experiencing this housing problem is very low. Owners at this income level tend to be slightly more cost burdened than renters, but nevertheless fewer than 10% of all Acton households at this income level pay more than 30% of their incomes on housing costs. Given that nearly a third of Acton households are cost burdened, across income levels, we can conclude that this issue primarily affects lower-income households.
Foreclosures

The Greater Boston region was spared the worst impacts of the recent housing crisis. Nevertheless, foreclosures in the region did surge over the last decade. This is important because as homes become foreclosed, households are forced to relocate, often increasing demand for affordable housing options. Overall, the MAGIC sub-region did not issue many foreclosure deeds in 2012. Acton issued among the fewest foreclosure deeds: 2.

![Figure 20: Foreclosure Deeds Issued in MAGIC, 2012](image)

Source: The Warren Group

Development Constraints & Limitations

In Acton, residential development is influenced by various factors pertaining to the natural and built environments; regulatory and municipal barriers; capacity limitations; and the broader planning context. At public forums hosted for the purposes of advancing this HPP, attendees identified the following barriers to housing development and affordability:

- **Natural & Built Environment**
  - Limited land availability and associated land costs
  - Car-dependent town with lack of alternate transit modes
  - Lack of sewerage
- **Regulatory & Municipal Barriers**
  - Outdated zoning
  - Historic District restrictions on new housing development
- **Capacity Limitations**
  - Limited financial resources for affordable housing creation
  - Insufficient communication with development community
  - Lack of public awareness of housing needs and issues
- **Broader Planning Context**
Community desire to maintain town character
- Community desire for open space preservation
- NIMBYism

Building on these concerns, this section provides an overview of Acton’s residential development environment and some of the local obstacles to the creation of affordable housing.

**Natural & Physical Constraints**

**Land Availability**

Over the last century, Acton, like many of its neighbors, has seen its fields and orchards transformed into suburban development. Farmland, once the predominant land use in Acton, has become scarce, replaced by housing, business areas, and forest. The Town has approximately 7,000 acres of forest land, more than 50% of its total area. This includes small private holdings, such as back land on residential lots, as well as larger forested areas of public open space.

Much of the available land for future housing development is composed of fairly large parcels that already contain existing residences. This land must be subdivided in order to leverage its development potential. As of 2012, there were 343 lots ready for residential construction in Acton.

**Watershed Areas & Wetlands**

Acton has two major watersheds: Nashoba Brook and Fort Pond Brook. These watersheds account for 65% of the recharge of Acton’s groundwater aquifers—the source of the Town’s drinking water. The other 35% is contributed by watersheds not wholly within Acton.

Wetlands are significant development barriers in some parts of town. In fact, they comprise nearly 13% of the town’s area.

**Protected Open Space & Habitats**

Acton has more than 2,000 acres of permanently protected land. The Conservation Commission is responsible for 1,642 acres, and the Water District comprises another 395 acres.

Acton has five biodiverse areas identified by the State’s BioMap 2 Project: NARA/Wills Hole/Kennedy/ Marshall Land/Nashoba Sportsman Club, which is partially Town-owned and a Zone II Wellhead Protection Area; Grassy Pond, also partially Town-owned; Assabet River in the southeastern corner of town and including a portion of a Zone II Wellhead Protection Area; Health Hen Meadow, wetlands along the town boundary with Stow and Maynard and including a portion of a Zone II Wellhead Protection Area; and Reformatory Fields/Weatherbee Conservation Land, which also includes a portion of a Zone II Wellhead Protection Area.
The town also has State-designated Priority Habitats of Rare Species. In addition, there are 23 certified vernal pools and 142 potential vernal pools—habitats for wood frogs, salamanders, and other species. And lastly, Acton includes habitats for nine State-listed rare plant or animal species, most of which are concentrated along major brooks.

**Municipal Infrastructure**

**Water & Sewer**

The town’s water is supplied by groundwater wells. These are surrounded by protection zones, in which land use is limited through Acton’s zoning bylaw. The Acton Water District services approximately 98% of the Acton. Over the past six years, it’s supplied approximately 600 million gallons per year. The trend has been essentially flat because conservation and the use of private wells offset increases in demand due to growth. Maximum daily water demand is often greater than 2.0 million gallons per day; in the summer it can reach as high as 2.6 million gallons per day, the District’s self-imposed limit, due to outdoor water use. Consequently, the the Acton Water Supply District has instituted summer watering bans at times.

Constraints pertaining to Title 5, the State Environmental Code Regulating Septic Systems, are another significant development barrier in parts of town. Wastewater management in town relies on a combination of the public centralized Middle Fort Pond Brook wastewater treatment plant on Adams Street in South Action and private on-site disposal systems. The former has additional capacity of approximately 50% of that which is currently used. The latter includes clustered on-site septic systems or package treatment plants (which serve 10% of town properties, according to Health Department estimates) and individual on-site systems (serving 80% of properties). On-site treatment is viable for most, but not all, residential lots in Acton, though meeting on-site treatment standards on some lots may involve additional cost. As an alternative, the Town allows innovative/alternative (I/A) systems for replacement of conventional systems and sometimes for new construction.

The Town’s Comprehensive Water Resources Management Plan (CWRMP) completed in 2006 identified 15 wastewater planning “Areas of Need,” five of which are categorized as high-priority needs areas. The initial implementation of the CWRMP has focused on (1) evaluating which Areas of Need could feasibly be served by the existing wastewater treatment plant and (2) identifying priority areas for sewer extensions. The CWRMP identified Wastewater Management Districts (WMD) as the primary or secondary solution to be considered for most of the 15 Needs Areas.

**Roads & Transportation**

Acton’s transportation system is composed of a network of roadways, most of which were not designed for today’s traffic volumes, according to the Acton 2020 Comprehensive Community Plan. Many intersections are uncontrolled, resulting in backups due to left-turning traffic, such as along Great Road (Route 119).
Acton’s low density land use pattern encourages driving, but there are opportunities to strengthen existing villages that lend themselves more to multi-modal neighborhoods. Residents interest in better public transportation, pedestrian, and bicycle infrastructure has resulted in a shuttle service to the South Acton Train Station (SATS), improved station design, and sidewalk design guidelines. The MBTA is working on improvements to the Littleton/495 commuter rail station; once completed, express service currently out of SATS will be moved there, relieving some parking congestion in Acton.

Acton is part of the Lowell Regional Transit Authority (LRTA) service area. It is also part of the multi-town, public-private CrossTown Connect transportation management association, with shared van dispatch. Acton provides transportation services to all residents through its paratransit and Dial-A-Ride van services and rail shuttle. Starting in fall 2015, there will also be a fixed-route bus circulating hourly. Paratransit riders (residents age 60 and over and people with disabilities) and general riders can request rides by telephone. Acton is also on the MBTA Fitchburg Commuter Rail line. A new wheelchair accessible station and will be serviced by Acton’s Rail Shuttle and new fixed-route bus, as well as Dial-a-Ride services.

Schools

The Acton-Boxborough Regional School District includes one high school, one middle school, six elementary schools, and one preschool. The quality of schools within the district is considered quite high. According to the Massachusetts Comprehensive Assessment System (MCAS) scores, Acton elementary schools rank 38th out of 361, the middle school ranks 6th out of 267, and the high school ranks 4th out of 238.3 Boston Magazine ranked the Acton-Boxborough Regional High School 3rd out of 173 school Greater Boston high school in its “Best Schools in Boston 2014,” which analyzes enrollment, class size, graduation rate, percent of students attending college per pupil expenditure, student-teacher ratio, and test scores.4 Acton has made substantial investments in two elementary schools, the middle school, and high school. Meanwhile, three elementary schools were built in 1965 and 1970, and require ongoing improvements.

Despite being so highly ranked, school enrollment decreased 4% between 2003 and 2014, as discussed earlier in this plan. Town projections indicate this trend will continue in future years. Therefore, school capacity is not a barrier to housing development.

Regulatory Constraints

Residential Zoning

Zoning bylaws regulate the type and location of development within a community. For the purposes of a HPP, zoning can be considered a constraint if the ordinance significantly limits expanding the housing supply to meet demand. Acton’s zoning bylaw allows a wide range of

---

residential uses, variable densities, and incentives to developers to balance private interests with public benefits.

Table 14: Acton Zoning Bylaw

<table>
<thead>
<tr>
<th>District</th>
<th>Residential Uses</th>
<th>Single-family (SF)</th>
<th>SF w/ 1 apartment</th>
<th>Two-family</th>
<th>Dwelling conversions</th>
<th>Multifamily</th>
<th>Mixed-use</th>
</tr>
</thead>
<tbody>
<tr>
<td>Residence 2 R-2</td>
<td>Y</td>
<td>Y(2)</td>
<td>N</td>
<td>SPA</td>
<td>N</td>
<td>N</td>
<td></td>
</tr>
<tr>
<td>Residence 4 R-4</td>
<td>Y</td>
<td>Y(2)</td>
<td>N</td>
<td>SPA</td>
<td>N</td>
<td>N</td>
<td></td>
</tr>
<tr>
<td>Residence 8 R-8</td>
<td>Y</td>
<td>Y(2)</td>
<td>N</td>
<td>SPA</td>
<td>N</td>
<td>N</td>
<td></td>
</tr>
<tr>
<td>Residence 8/4 R-8/4</td>
<td>Y</td>
<td>Y(2)</td>
<td>N</td>
<td>SPA</td>
<td>N</td>
<td>N</td>
<td></td>
</tr>
<tr>
<td>Residence 10 R-10</td>
<td>Y</td>
<td>Y(2)</td>
<td>N</td>
<td>SPA</td>
<td>N</td>
<td>N</td>
<td></td>
</tr>
<tr>
<td>Residence 10/8 R-10/8</td>
<td>Y</td>
<td>Y(2)</td>
<td>N</td>
<td>SPA</td>
<td>N</td>
<td>N</td>
<td></td>
</tr>
<tr>
<td>Residence A R-A</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>SPA</td>
<td>SPS</td>
<td>N</td>
<td></td>
</tr>
<tr>
<td>Residence AA R-AA</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>SPA</td>
<td>Y</td>
<td>N</td>
<td></td>
</tr>
<tr>
<td>Village Residential VR</td>
<td>Y</td>
<td>Y</td>
<td>SPA</td>
<td>SPA</td>
<td>SPA(3)</td>
<td>Y(8)</td>
<td></td>
</tr>
<tr>
<td>East Acton EAV</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>SPA</td>
<td>Y(3)</td>
<td>Y</td>
<td></td>
</tr>
<tr>
<td>East Acton 2 EAV-2</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>SPA</td>
<td>Y(3)</td>
<td>Y</td>
<td></td>
</tr>
<tr>
<td>North Acton NAV</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>SPA</td>
<td>N(4)</td>
<td>Y</td>
<td></td>
</tr>
<tr>
<td>South Acton SAV</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>SPA</td>
<td>Y(3)</td>
<td>Y</td>
<td></td>
</tr>
<tr>
<td>West Acton WAV</td>
<td>Y</td>
<td>Y</td>
<td>Y</td>
<td>SPA</td>
<td>Y</td>
<td>Y</td>
<td></td>
</tr>
</tbody>
</table>

Source: Town of Acton Zoning Bylaw, April 2014

Notably, by-right multifamily housing development is allowed in five zoning districts and an additional two zoning districts by special permit; accessory dwellings are allowed by right in all residential districts; single-family to multifamily conversions are allowed by special permit in all residential and village districts; and by-right mixed-use development is allowed in all Village and Business Districts. Small assisted living facilities are allowed by-right and larger ones by special permit in all residential districts. Dwelling units require two parking spaces each.

More than 60% of the town is zoned for residential uses: 58% for single-family housing and just under 2% for multifamily housing. Multifamily housing is mainly concentrated along Great Road, at Kelley’s Corner, and in parts of South Acton. A multifamily assisted living community is located in North Acton.

The five village districts comprise 1.2% of the town’s total area. They allow a mixture of business and residential uses and have a number of provisions to encourage compact development, including transfer of development rights from the Great Road corridor to the North Acton and East Acton Village Districts (NAV and EAV), and within these village districts.

Two provisions of the zoning ordinance encourage the preservation of open space: Open Space Development (OSD) and Planned Conservation Residential Community (PCRC). They are special
permit options for residential development in all single-family residential districts. Since the late 1980s, most subdivisions of more than five lots have been cluster subdivisions of one of these two types.

The Town provides density incentives by special permit for clustered residential development, senior housing, and provision of affordable housing. The latter dates back to the early 1990s when the Town created an Affordable Housing overlay district to encourage the inclusion of affordable housing in new development. It provides density bonuses in exchange for a percentage of deed-restricted affordable housing or a cash payment equivalent to the cost of providing such housing. Acton also provides incentives for transfer of development rights to encourage compact physical form in the town’s four village centers.

Zoning recommendations to further promote the development of diverse and affordable housing in town are made in the subsequent section on goals and implementation strategies.

**Existing Municipal Housing Strategies**

The Town of Acton, along with State and other entities, provides several resources to help advance the creation and preservation of affordable housing within the community. Below is a summary of the tools Acton currently has at its disposal to meet housing need and demand.

**Acton Community Housing Corporation**

The Acton Community Housing Corporation (ACHC) is appointed by the Board of Selectmen, and charged with facilitating the creation and preservation of affordable housing in town. The ACHC’s responsibilities include:

- Acting as the Town’s initial contact and preliminary negotiating agency with developers of proposed affordable residential housing projects (40Bs)
- Reviewing design and density
- Determining consistency with Comprehensive Permit Policy
- Initiating action to create affordable residential housing on Town-owned properties
- Monitoring the affordability requirements for housing developments including sales price, maximum income and asset eligibility, size of households applying for affordable units, continued eligibility of the designated affordable deed-restricted units, market and outreach plan to ensure affirmative fair market, and deed riders used to ensure continued affordability resale of affordable units.

**Community Preservation Act**

The Community Preservation Act (CPA) was approved by Acton voters in 2002. The town funds its CPA account through a 1.5% surcharge on all real estate property tax bills with two exemptions: (1) residential property owned and occupied by any person who qualifies for low-income housing
or low- or moderate-income senior housing, and (2) $100,000 of taxable value of residential real property. These funds can be used to create, preserve, and support community housing for low- and moderate-income individuals and families earning less than 100% of area median income (as well as advance historic preservation, open space, and recreation land use goals).

The Acton Community Preservation Committee (CPC) is charged with studying the town’s community preservation needs, possibilities, and resources. The committee established the following goals for 2015 in order to address local housing needs:

- Acquire, create, preserve, and support community housing, and rehabilitate or restore community housing acquired or created under the CPA. Give preference to the reuse of existing buildings and to the construction of new buildings on previously developed sites.
- Limit or subsidize purchase price or rental fees to the DHCD’s established maximum low- and moderate-income limits to ensure that units are counted toward Acton’s 10% goal for affordable housing.
- Promote economic diversity of Acton residents by providing housing for households earning 30-100% of AMI.
- Provide permanent rental housing units that include support services for elderly and persons with disabilities.
- Support the Acton Housing Authority’s (AHA) plan to increase the inventory of affordable rental housing for families by developing more units on existing AHA land and/or purchasing additional condominium units.
- Encourage non-profit organizations to build and advocate for affordable housing in Acton.
- Encourage diversity in Acton’s population by achieving a mix of homes that enhances Acton’s town character and provides needed choices for all its residents.
- Encourage housing designs that preserve the character of Acton’s established residential neighborhoods.
- Promote smart growth and be guided by sustainable development principles.

**Acton Housing Authority**

The Acton Housing Authority (AHA) provides affordable rental housing units and rental assistance to be used in the private market. The AHA owns and manages a total of 157 units, including 91 units for elderly/handicapped persons (Chapter 667), 37 units for families (Chapter 705), 12 units for handicapped persons (Chapter 667), 5 scattered site Local Initiative Program (LIP) condos, and 12 mixed-finance units for families. In addition, the AHA manages 13 Alternative Housing Voucher Program (AHVP) vouchers and 155 Section 8 Housing Choice Vouchers (HCV), the holders of which live all over the Commonwealth, but primarily in and surrounding Acton. The AHVPs are for householders with special needs, as are 15 of the HCVs.

The town’s new mixed-finance units are awarded via lottery, while State public housing units and vouchers are awarded via waiting lists. Recently, wait lists have grown longer, to the point where
standard applicants cannot expect to be placed in a unit in under three years. The following table provides additional information.

**Table 15: Acton Housing Authority Wait Lists**

<table>
<thead>
<tr>
<th>Unit Type</th>
<th>Applicants</th>
<th>Local Applicants</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 BR</td>
<td>220</td>
<td>67</td>
</tr>
<tr>
<td>2 Br</td>
<td>674</td>
<td>23</td>
</tr>
<tr>
<td>3 BR</td>
<td>298</td>
<td>22</td>
</tr>
<tr>
<td>4 BR</td>
<td>33</td>
<td>2</td>
</tr>
<tr>
<td>Section 8</td>
<td>165,080</td>
<td>313</td>
</tr>
</tbody>
</table>

Source: Acton Housing Authority, May 2015

**Previous Planning Efforts**

In 2004, the Town released the To Live in Acton community development plan. Produced by Community Opportunities Group, Inc., the document establishes strategies to meet the town’s housing and economic development goals. The plan identified the following housing needs:

- Affordable rental units for very-low- and low-income families
- Affordable rental units designed for low-, moderate-, and middle-income senior citizens and persons with disabilities
- Affordable homeownership units for moderate-income families
- Affordable homeownership units in a range of residential use types and sizes for moderate- and middle-income seniors

In response, To Live in Acton outlines steps the Town can take to increase the affordable housing benefits of future development, including:

1. Modify Acton’s zoning bylaw to require affordable housing benefits in all residential and mixed-use developments, with incentives to provide more affordable units in zoning districts already designated by the Town as suitable for higher-density development.
2. Develop policy criteria for reviewing comprehensive permits and making decisions about the use of locally controlled assets like town-owned property and financial resources in order to:
   a. guide developers to create housing that meets local needs;
   b. clarify the town’s preferences for residential use types, project scale, and locations that developers should consider; and
   c. encourage the Town to concentrate its own resources on housing needs that most likely will not be met by conventional or comprehensive permit developers.
3. Improve organization and capacity to align the objectives and actions of Town boards and committees that play a role in creating affordable housing.

The following year, the Town produced an Affordable Housing Plan. In response to the housing needs identified in To Live in Acton, the HPP establishes the following affordable housing goals:
• Increase affordable rental units for very-low and low-income families.
• Increase affordable rental opportunities for low-, moderate-, and middle-income senior citizens and persons with disabilities.
• Increase affordable homeownership opportunities for moderate-income families.
• Provide affordable homeownership units in a range of residential use types and sizes for moderate- and middle-income seniors.
• Provide homeownership units at below-market prices, affordable to middle-income homebuyers.

In order to work towards these goals, the HPP recommends the following strategies:

1. Adopt an Inclusionary Zoning Bylaw.
2. Modify lot size in R-2 District.
3. Amend existing definitions of “affordable” and “low income” in Zoning Bylaw.
4. Fund ACHC’s Affordable Housing Trust Fund.
5. Modify Zoning Bylaw to facilitate conversions from single-family to multi-family housing.
6. Create Elderly Cottage Housing Opportunity zoning bylaw.
7. Modify Senior Residence Developments bylaw.
8. Develop a town “comprehensive permit policy” to encourage more “friendly” applications and associated administrative improvements to the review process.
9. Identify town-owned parcels for possible redevelopment as affordable housing.
10. Initiate affordability restriction purchase program to convert low-cost market-rate housing to deed-restricted Chapter 40B housing under the Local Initiative Program.
11. Pursue HOME Program funding and Community Development Block Grant (CDBG) funding for the creation of affordable housing.

Some of these strategies have already been implemented in some form. While the ACHC does not have an Affordable Housing Trust Fund (#4), it does have a Community Housing Program Fund, which receives CPA and housing gift funds. No zoning changes have been made pertaining to dwelling conversion (#5), but the owner-occupancy requirement for multifamily dwellings in the Village Residential District and the South Acton Village District was eliminated in 2007. The Town’s comprehensive permit policy (#8) was approved by the Planning Board and Board of Selectmen in 2006. Some town-owned parcels have been identified for redevelopment (#9), including one that has since been developed. ACHC established a Condominium Buy-Down Program (#10) in 2007.

In 2012, the Town released the Acton 2020 Comprehensive Community Plan. Amongst other goals, the plan establishes strategies to foster diversity in town by supporting households of all income levels, residents of all ages and cultural backgrounds, and citizens with disabilities. Strategies to achieve this include:

1. Prepare a proactive plan that encourages the provision of a wide range of rental and owner housing types in small, scattered sites near walkable service and business destinations such as Kelley’s Corner and the town Villages in order to meet the needs of
empty nesters, Town employees, young couples, and those of low and moderate incomes. The plan should also position Acton to make progress towards the Commonwealth’s affordable housing goals set forth in Chapter 40B. Towards that end, the Town should provide incentives for the development of housing that is affordable by state standards or simply within the means of low- and moderate-income households.

2. Support seniors by providing easier access to appropriate housing.

3. Explore ways to continue and expand the conversion of existing below-market housing units to affordable units through purchase of deed restrictions.

4. Support and expand the ability of residents who wish to subdivide their homes and property for economical housing (e.g. “in-law apartments”) by increasing the number of houses that qualify under the Zoning Bylaw and providing regulations that permit subdivision of a single residential lot for affordable housing purposes, subject to review of septic systems and effect on historic districts, as applicable.

5. Consider designating a portion of large open space parcels acquired by the Town for affordable housing.

Strategy #1 is being implemented with the development of this HPP, which reiterates and further develops additional strategies sited in Acton 2020 and the other plans discussed above.
Affordable Housing Goals

As part of the Housing Production Plan process and in preparation for public meetings, MAPC designed and provided a Housing Opportunities Survey for the Town of Acton to circulate to residents. The survey requested information on housing development and affordability in town. A summary of responses is below.

- Nearly half of respondents (45%) feel the supply of affordable housing in Acton is insufficient, while almost a quarter (24%) is not sure.
- Households earning less than 50% of AMI, seniors, people with disabilities, and families are considered to have the greatest unmet housing need in town.
- There is strong support for multi-family housing throughout town, but particularly in business areas (such as Kelley’s Corner and Great Road) or transit-oriented areas near the commuter rail station. Other housing types, including single- and two-family homes, are considered appropriate anywhere in town.
- There is strong support for housing paired with open space anywhere in town, and support for mixed-use development in Village Districts, business areas, and near the commuter rail station.
- Respondents feel that conversion of existing units to affordable housing; incentives for small-scale, well-designed affordable housing; and CPA funds are the strongest resources to support the creation and preservation of affordable housing in Acton.

Many of these ideas and sentiments were reiterated at the first public meeting on December 11, 2014, facilitated by MAPC. Residents and representatives from various Town offices and committees were in attendance. Discussion was framed by MAPC’s analysis of housing needs and demand, including data on demographic and household characteristics, existing housing stock, and affordability. Attendees of the forum suggested housing goals and provided insight on development constraints and development opportunities. The following is a summary of their comments.

Based on the data shared, what do you think Acton’s housing goals should be?

- Increase the stock of visitable housing to meet the needs of seniors and people with physical disabilities
- Expand the supply of housing affordable to low-to-moderate-income households
- Add to the inventory of “naturally affordable” housing
- Balance open space preservation with housing needs
- Mitigate development impacts on traffic
- Create and enhance the sense of neighborhood and community

5 Members from the following local entities were present: Acton-Boxborough United Way, Acton Community Housing Corporation, Acton 2020 Town Committee, Board of Selectmen, Commission on Disabilities, Community Preservation Committee, Economic Development Committee, Historic District Commission, Housing Authority, Open Space Committee, and Planning Department.
Are there specific opportunities in town to advance these housing goals?

- Kelley’s Corner for mixed-use development
- Village Districts for multifamily or clustered housing
- High-capacity local entities like the Acton Community Housing Corporation, local Housing Authority, and Community Preservation Committee

The ideas shared in the survey and at the first public meeting, combined with the above analysis of housing needs and demand and of development constraints, indicate the need for greater housing diversity in Acton. More specifically, the Town should focus on developing additional smaller and multi-family units to serve the growing number of smaller households, including senior households, projected over the next several decades. At least a portion of these units should be accessible for seniors and people with physical disabilities. Additionally, it is important that more affordable units are included in the stock of new housing developed to meet the needs of lower-income Acton residents. Given this, MAPC worked with the Town to develop a set of housing goals and strategies that will serve as a guide for building a more diverse and affordable housing stock that will meet current and future demand.

On May 14, MAPC hosted a second public forum for the purposes of refining proposed housing goals and strategies, as well as identifying areas for housing development in town. The small discussion group was engaged and vocal. Attendees were receptive and supportive of the following six goals, which, together with implementation strategies, are targeted to address development constraints, such as lack of public awareness about housing issues, outdated zoning, and limited financial capacity. An annual review of the goals and strategies set forth in this plan should be undertaken through its expiration, and milestones should be celebrated.

**Goal 1: Work to Preserve and Advance Housing Affordability in Town**

**Strategy 1.1: Monitor and preserve affordability restrictions on existing units for as long as possible**

In Acton, 552 units or 6.51% of the year-round housing stock is deed-restricted affordable housing, according to the Commonwealth’s Subsidized Housing Inventory (SHI). While the town has not met the state-mandated target of at least 10%, Acton nevertheless has a substantial stock of affordable units that needs to be monitored to ensure compliance with deed restrictions. Towards that end, Acton should continue membership in the Regional Housing Services Office (RHSO).

While the vast majority of Acton’s subsidized housing is affordable in perpetuity, three units are set to expire in 2101. The Town should work with the respective owners of these properties, as well as State agencies such as the Community Economic Development Assistance Corporation (CEDAC), to preserve expiring units so that they remain on the SHI. CEDAC or other state subsidizing agencies may be able to provide the respective owners of these properties with
housing subsidies that will enable owners to continue to rent units at an affordable price and to households who earn at or below 80% of the area median income.

Action Plan

- Monitor existing inventory
- Work with owners of expiring SHI units to renew affordability terms before expiration

Strategy 1.2: Work toward the state’s 10% goal on the Subsidized Housing Inventory

In order to address unmet housing need and be compliant with Chapter 40B, Acton officials must establish and work to achieve production targets. The goals listed in the below table are based upon the total number of year-round homes as listed in the 2010 decennial Census (8,474) and MAPC’s projection for the year 2020 (2,140). The “cumulative state-certified affordable units” row is based upon the SHI as of June 2015 and a rate of increase of 0.5% of total units, which is required for municipalities to avoid issuing comprehensive permits for Chapter 40B development. The Town of Acton seeks to increase its inventory of State-certified affordable units at a pace generally consistent with the following production schedule.

Table 16: Acton Affordable Housing Production Goals, 2015-2020

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total year-round homes</td>
<td>8,474</td>
<td>8,902</td>
<td>9,330</td>
<td>9,758</td>
<td>10,186</td>
<td>10,614</td>
</tr>
<tr>
<td>Cumulative state-certified affordable units*</td>
<td>552</td>
<td>594</td>
<td>639</td>
<td>686</td>
<td>734</td>
<td>785</td>
</tr>
<tr>
<td>10% requirement</td>
<td>847</td>
<td>890</td>
<td>933</td>
<td>976</td>
<td>1,019</td>
<td>1,061</td>
</tr>
<tr>
<td>Chapter 40B gap</td>
<td>295</td>
<td>296</td>
<td>294</td>
<td>290</td>
<td>284</td>
<td>276</td>
</tr>
<tr>
<td>Required units for relief at 0.5% of total units</td>
<td>42</td>
<td>45</td>
<td>47</td>
<td>49</td>
<td>51</td>
<td>53</td>
</tr>
<tr>
<td>Required units for relief at 1.0% of total units</td>
<td>85</td>
<td>89</td>
<td>93</td>
<td>98</td>
<td>102</td>
<td>106</td>
</tr>
</tbody>
</table>

*Based on 2014 SHI plus 0.5% rate of increase. Source: U.S. Census Bureau, 2010 Census, & MAPC MetroFuture Projections for 2020

To help the Town meet these goals, the Board of Selectmen, with support from the Town Manager, should require any new deed-restricted units to be affordable in perpetuity, as most of the existing inventory is. This will help avoid slippage as a result of expiring affordability restrictions.

Action Plan

- Adopt housing production goals
- Establish the type and location of affordable units the Town will add annually
- Work with developers to coordinate affordable housing development
- Annually review HPP goals and strategies through its expiration
- Regularly measure and celebrate achievements
Strategy 1.3: Encourage “friendly 40Bs” by working with developers to create housing affordable to low- and moderate-income households

Acton is motivated to reach a 10% affordable housing ratio to both meet need and to avoid new development that circumnavigates Acton’s zoning ordinance and therefore contradicts broader town planning goals. Expiring units and new market-rate development can pose a challenge to increasing the affordable housing inventory. As new housing units come on the market, increasing the 2020 decennial Census count of total year-round housing units, the Town, specifically the Acton Community Housing Corporation, should work with affordable housing developers to increase the supply of deed-restricted housing in tandem. So-called “friendly 40Bs,” or those developments that are generally in keeping with the needs and objectives of the community, are a way to build affordable housing of a type and in a location the Town supports. As part of the 40B development process, the Town should ensure that most future Comprehensive Permit developments will require the creation of at least 10% of all units as 3-bedroom units.6

Action Plan

- Monitor market-rate housing development to calculate its impact on the decennial Census count in 2020
- Cultivate relationships with non-profit housing developers
- Promote sites identified for affordable housing development

Strategy 1.4: Preserve “naturally affordable” housing, or those dwelling units that lack deed restrictions but are less costly to purchase

Even as the Town focuses on reaching the 10% target on the SHI, it should work to maintain the current supply of “naturally affordable” housing. This refers to dwellings units that lack deed restrictions, but are nevertheless typically below market rates, such as smaller starter homes. This type of housing is particularly well suited to moderate- and middle-income families. There are several possible action items to facilitate this strategy. Working together, Acton’s Planning Board and Planning Department can launch a Capital Improvement Program that provides a planning schedule and identifies financing mechanisms to preserve “naturally affordable housing.” This could include a buy-down program wherein the Town buys a unit and re-sells it at an affordable price or wherein the Town assists the buyer in the transaction by providing a substantial subsidy at the closing. The Town might also consider placing a deed rider on the unit so it could be eligible for inclusion on the SHI.

Action Plan

- Investigate funding options to support preservation of “naturally affordable” housing
- Take stock of Acton’s “naturally affordable” housing inventory, including unit count, type, and location

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6 Exceptions to this state interagency rule can be found here: http://www.mass.gov/hed/docs/dhcd/hd/fair/familyhousinginteragencyagreement.pdf.
• Launch a Capital Improvement Program, buy-down program, and other programs aimed at preserving this housing stock
• Work to place deed riders on eligible units to maintain affordability

Goal 2: Build Community Awareness of Housing Demand, Issues, & Activities

Strategy 2.1: Increase resident awareness of unmet housing needs and demand

Acton should continue to build and maintain support for and respond to opposition to affordable housing development. Towards that end, the Town should clearly articulate the unmet housing needs and demand for new housing outlined in this plan to public and private partners and to the general public. Issues related to the needs of lower-income residents, housing density and design, the preservation of Acton’s character, and other real or perceived community impacts must be recognized and addressed. Acton should consult the many studies exploring a variety of concerns related to multifamily housing development. For additional information on strategies that can be applied in Acton, the Massachusetts Toolbox provides clear steps to gaining support and addressing fears of new development, specifically around affordable housing initiatives, including strategies for community engagement and dispelling misperceptions: http://www.housingpolicy.org/toolbox/index_MA.html. The Town might utilize the local paper to conduct outreach and make residents aware of housing-related issues, educational materials, and upcoming learning and discussion opportunities.

Action Plan

• Educate the community about households in need, explain the consequences of lack of action to address this issue, and advocate for greater housing diversity and affordability
• Work with community partners and provide online educational materials via the Town’s website and local paper to raise awareness about affordable housing issues and activities
• Hold an annual housing forum to discuss progress towards housing goals and to celebrate successes

Strategy 2.2: Provide affordable and fair housing educational/training opportunities to Town staff, and ensure compliance with the Fair Housing Act and other legal housing requirements

Acton has created a foundation for future investment in affordable housing through this HPP, and the Town should ensure that its staff is well-positioned to achieve the goals stated herein. Towards that end, employees and board members must be educated on the requirements of M.G.L. Chapter 40B and federal and state fair housing laws. These rules, regulations, and executive orders inform municipalities (and developers) of their fair housing obligations and the rights of protected classes. For example, the Fair Housing Act prohibits discrimination in the sale, rental,
financing, and insuring of dwellings. HUD’s Affirmatively Furthering Fair Housing (AFFH) Proposed Rule provides direction and guidance on how to promote fair housing choice by emphasizing public participation and incorporating fair housing planning into broader planning processes.

The Massachusetts General Law Chapter 151B is the state’s fair housing law outlawing discrimination in housing and mandating accessibility in new construction of housing with three units or more. Municipal zoning must support opportunities for community-based housing for people with disabilities, such as group homes. Municipalities also have the obligation to analyze and modify rules, policies, and practices that have potential discriminatory effects/disparate impact. Acton should review the rules and regulations applicable to Town decision-making in regard to housing, and take the necessary steps to ensure compliance. Both increased awareness of these requirements and compliance training will help position the Town to meet legal requirements and address housing needs in Acton.

**Action Plan**

- Disseminate information to all Town boards, commissions, departments, and elected officials about housing and fair housing laws
- Hold trainings for Town staff and board members on M.G.L. Chapter 40B and fair housing laws
- Ensure zoning, local housing authority, and other municipal entities are in compliance with said laws

**Strategy 2.3: Engage the local real estate and development community to increase the Town’s understanding of trends in housing demand**

There is a concern that even if zoning allows the type of housing development for which there is local need and demand, it might not be built. In order to better understand Acton’s housing market from the developer and realtor perspectives, the Town should begin to forge effective relationships with the real estate development community. An opportunity for discussion could be a roundtable sponsored by the Regional Housing Services Office. Discussion should focus on affordable housing in general, and multifamily housing, starter homes and senior housing more specifically.

**Action Plan**

- Compile a list of local housing developers and realtors
- Hold a meeting with the Community Housing Corporation and select developers and realtors to design the developer/realtor forum and to identify replicable developments for Acton
- Invite developers and realtors to a housing forum to discuss the town’s housing goals via this plan, the local market, housing typologies, what amenities appeal to specific demographics, and what is needed to attract desirable housing development
Goal 3: Increase Town Financial, Organizational, & Infrastructural Capacity for Affordable Housing Production

Strategy 3.1: Consider increasing the Community Preservation Act (CPA) surcharge from the current 1.5% rate

In 2002, Acton voters adopted the Community Preservation Act (CPA), a smart growth tool that allows communities to create a local Community Preservation Fund for the preservation of historic sites and open space, development of recreational facilities, and creation of affordable housing. Community preservation funds are raised through a tax surcharge no more than 3% of the tax levy against real property; in Acton, the surcharge is 1.5%. The state matches the monies raised, of which a minimum of 10% must go to affordable housing initiatives.

This funding raised to date has resulted in many success stories, and the Town is studying the possibility of increasing the surcharge to generate even greater funds. So doing would advance opportunities to increase the production of community housing. A proposal to increase the surcharge may be presented at a future Town Meeting.

Action Plan

- Determine the impact of increasing the CPA surcharge by 0.5-1.5%
- Develop proposal
- Present at Town Meeting for a vote
- Put item on the ballot for adoption

Strategy 3.2: Allocate housing gift funds to advance affordable housing goals

The Town of Acton has received funding over the years in the form of gifts, which the Town calls “housing gift funds.” The Acton Community Housing Corporation (ACHC) controls most of this funding, with approval for allocation from Board of Selectmen. ACHC follows an action plan that includes the intention to release a request for proposals (RFP) on how best to spend these funds to serve the Town’s low- and moderate-income residents. One strategy already under consideration is to issue sewer betterment payments in exchange for new affordable units in the town’s Sewer District.

Action Plan

- Once this HPP has been approved, issue RFP on how to utilize housing gift funds
**Strategy 3.3: Ensure cross-Town Board coordination and alignment on housing activities**

The Town of Acton made an important commitment to addressing local housing issues by developing a Housing Production Plan. Local leadership and continued advocacy are critical ingredients to implementing the community’s housing goals. That commitment should be maintained throughout the housing development process, from project concept to completion. Coordination among all relevant Town boards and officials engaged in land use and housing policy setting and decision-making is vital in order to ensure that housing strategies are implemented in a way that is compatible with other planning goals. The Acton 2020 Implementation Committee could potentially play a key role in facilitating cross-Town Board coordination.

**Acton Plan**

- Hold quarterly all land-use board meetings

**Strategy 3.4: Continue to seek out opportunities for the Town to work collaboratively with the Acton Housing Authority, Acton Community Housing Corporation, Open Space Committee, and other local groups**

Acton has strong Town bodies with their own vision, leadership, and resources. The Acton Housing Authority (AHA), Acton Community Housing Corporation (ACHC), and Open Space Committee, among others, are just a few examples of local organizations that would benefit from collaboration. In the case of the AHA, the Town might consider providing CPA or other local funds to preserve existing and/or support the development of new local housing authority units. The Town might also consider developing affordable housing on housing authority-owned land. Other potential collaborations include assisting housing authority residents with social services, providing assistance with snow/ice removal, or sharing leadership (such as Town leaders serving on the housing authority board and vice versa).

The ACHC and Open Space Committee represent another opportunity to collaborate. Each represents a primary planning goal for the Town, which require coordination to advance in harmony. In order to both preserve open space and produce affordable housing, the ACHC and Open Space Committee should work together to identify and move forward development opportunities that advance both priorities.

**Action Plan**

- Earmark CPA and town funding for collaboration with the AHA and housing development on AHA-owned land
- Discuss specific opportunities to collaborate with the AHA, including procurement, human resources, and management information system and information technology (MIS/IT), then establish an action plan to move forward
• Seek out opportunities for the ACHC and Open Space Committee to work together to advance their respective charters

**Strategy 3.5: Cultivate partnerships with the South Middlesex Opportunity Council and the regional independent living center in order to deliver housing and other services to low-income residents**

The analysis of housing needs included earlier in this report identified a significant population of low-income and/or cost-burdened households. To respond to the needs of this demographic, Acton should work with regional organizations to promote existing programs that provide housing assistance. One such group is the South Middlesex Opportunity Council (SMOC), a regional non-profit agency serving many communities in Middlesex County. Among many areas of programming, SMOC provides comprehensive housing services. This includes site acquisition and development, rehabilitation, and management of affordable housing; emergency shelter for homeless individuals; first-time homebuyer classes; and other housing services. The Boston Center for Independent Living is another important resource. It provides services to people with disabilities in Acton and many other communities in Greater Boston. In addition to advocacy work, the Center offers a Personal Care Attendant (PCA) program that offers assistance with “activities of daily living.”

**Action Plan**

• Disseminate existing information about State and regional programs that assist low-income households
• Connect residents in need with regional partners

**Strategy 3.6: Continue to explore opportunities to work collaboratively with non-profit housing developers**

There are many opportunities to partner with non-profit housing developers, such as the local Habitat for Humanity affiliate in North Central Massachusetts, which may benefit the Town of Acton. Through the use of CPA funds, the Town can assist with the purchase of properties at-risk of losing their affordability restrictions, pre-development costs related to affordable housing development, and the cost of construction of affordable housing. Acton can also provide support for mortgage and rental assistance programs in the region that serve the town. Acton can also make funding available to the Acton Housing Authority to start a non-profit development arm and then provide funding to support its activities. Lastly, Acton can provide resources to assist with affordable housing advocacy work.

**Action Plan**

• Engage non-profit developers active in the MAPC region and Acton area to assess the potential for developing partnerships
Strategy 3.7: Provide continued opportunities and resources for the Acton Housing Authority and others to develop supportive housing

A large low-income senior population and a projected increase in the number of Acton residents belonging to this age group means the need for supportive housing in Acton is high. Encouraging the development and maintenance of housing paired with supportive services should be a Town priority. Towards that end, Acton should earmark land and funding to this purpose. Given the limited availability of such resources, they should be allocated to the Acton Housing Authority and other applicants through a competitive process.

Action Plan

- Earmark capital to facilitate the production of supportive housing
- Develop a competitive process to allocate these resources to well regarded applicants

Goal 4: Target Affordable Housing Production Goals to Appropriate Areas of Town

Strategy 4.1: Encourage housing development opportunities in walkable areas of town

Acton has expressed an interest in housing production in mixed-use walkable areas. Acton 2020 establishes this as a goal the Town will work towards: “Creating vibrant walkable centers where people can live, shop, eat, and gather together.” Future housing should be sited in these areas of town as they evolve so residents can benefit from access to amenities and decreased car dependence. Towards that end, the Town should encourage development in areas identified through the Acton 2020 planning process, including Kelley’s Corner (and nearby Discovery Way) and key Villages Centers, such as West Acton and South Acton.

Special efforts should be made to utilize Town-owned land in these areas for affordable housing development. For example, there is a parcel for sale next to the train station in South Acton. The location is appropriate for mixed-use development, including apartments, and perhaps public parking.

The Town should involve the Transportation Advisory Committee to coordinate local transportation planning efforts in these areas and to make recommendations to the Board of Selectmen and the Planning Board on traffic, bicycling, and pedestrian issues. Additionally, the existing Complete Streets policy (sidewalks, lights, striping, and design) should be utilized in order to support multi-modal transit modes and inclusive roads. Lastly, in siting new housing, the Town should encourage accessibility in accordance with the Americans with Disabilities Act.
Action Plan

- Advance the Acton 2020 goals of creating walkable centers
- During review of housing proposals, review selected site for walkability
- Consider incentives for developers producing housing in priority development areas, such as a fast-track permitting process for projects deemed desirable according to Acton 2020 goals (smaller, affordable, etc.)

Strategy 4.2: Site and design new housing to minimize exposure to outdoor pollutants

In considering sites for new housing development, the Town should bear in mind that research shows that housing located near air pollutants, caused by contributors such as traffic emissions, can have harmful impacts on residents. Currently, the most walkable areas of Acton, where housing development is encouraged, are near high-traffic roadways. Therefore, techniques to reduce resident exposure to traffic emissions should be implemented when permitting developments in these areas. Such strategies include the use of high-efficiency particulate air (HEPA) filtration in buildings, urban design that varies building sizes and shapes to promote air circulation, and use of vegetation and/or sound wall barriers.

Action Plan

- During review of housing proposals, review selected site for proximity to high vehicular traffic corridors and encourage the necessary mitigation techniques
- Provide developers with the following resources:

Strategy 4.3: Identify vacant and other parcels with potential for development or redevelopment of housing varying in type, tenure, and affordability

Acton should investigate opportunities to develop or redevelop vacant or underutilized land with housing. Towards that end, the Town should conduct a GIS analysis to identify parcels that are vacant or have redevelopment potential, defined as sites occupied by buildings worth significantly less than the land they occupy. These parcels should be considered within the context of legal development constraints, such as the 100-year flood zone, and cultural or natural resources worthy of preservation, such as prime farmland or endangered species habitats. By
conducting this spatial analysis, the Town can identify development and redevelopment opportunities to actively promote.

**Action Plan**

- Locate vacant or underutilized parcels using MAPC’s Massachusetts Land Parcel Database, a statewide atlas of land parcel boundaries and associated tax assessor data: [https://www.mapc.org/parceldatabase](https://www.mapc.org/parceldatabase)
- Market and support interest in these development opportunities

**Goal 5: Adopt Zoning Changes to Allow for Housing Choices & Flexible Approaches to Achieve Housing Affordability**

**Strategy 5.1: Rezone to allow by-right redevelopment of well-located suitable vacant office buildings or other large structures for multifamily housing or mixed-used development**

Acton has several vacant office and other larger buildings, some of which may require tearing down but many of which are well suited to redevelopment as multifamily housing or mixed-use development. Potential sites are located on Great Road, Nagog Park, and Discovery Way, among other areas of town. These areas, however, are not currently zoned to allow multifamily develop by right; rather, such projects would require special permits. In order to encourage re-use of well-located vacant buildings, the Town should rezone to create a more developer-friendly development process. By-right development and even a fast track permitting process would show Town support of such projects and give developers greater confidence in their feasibility.

**Action Plan**

- Identify vacant buildings suitable for residential redevelopment
- Strategically rezone to facilitate the reuse of these structures

**Strategy 5.2: Collaborate with the Historic District Commission (HDC) to explore the possibility of: allowing conversion of appropriate single-family homes to multifamily homes; upgrading properties that are already multifamily to accommodate more units; expanding homes to accommodate accessory apartments; and, permitting a limited amount of appropriate infill development within the Historic Districts**

Acton has three designated Historic Districts: Acton Center, South Acton, and West Acton. The HDC is charged with administering state Chapter 40C law as well as Acton’s Chapter P Bylaw. The three Historic Districts do not correspond with the zoning districts described in the Acton Zoning Bylaw, but instead overlay multiple zoning districts making overall changes within the Districts very challenging and complicated. This strategy requires extensive collaboration with the Acton Planning Board to amend or alter the regulatory requirements within the various zoning districts.
The HDC evaluates historic properties within the Districts on a case-by-case basis and determines whether the changes are appropriate for the individual building, as well as appropriate for the District as a whole. Modifications to the exterior appearance of a building or site require the approval of the HDC in the form of a Certificate of Appropriateness. The Town should collaborate with the HDC to investigate the potential development opportunities noted above and the regulatory means to accomplish them.

**Action Plan**

- In collaboration with the HDC and Acton Planning Board, review the existing zoning districts and regulations that are encompassed within the three Historic Districts.
- In collaboration with the HDC and Acton Planning Board, review the HDC’s recent analysis of all of the existing historic properties in regard to building size, lot size, FAR, open space percentage, existing setbacks, etc., and determine if there are potential development opportunities to accommodate affordable housing units on appropriate parcels.
- Determine a mechanism for codifying these development possibilities.
- In collaboration with the HDC engage in an outreach effort to make Historic District property owners and others aware of these development possibilities.

**Strategy 5.3: Amend the accessory dwelling unit bylaw to better facilitate the development of smaller dwelling units**

Acton 2020 establishes the goals of encouraging development of smaller housing options and establishing ways for seniors to age in place. One approach to achieve both is through accessory dwelling unit bylaws. In Acton, an accessory dwelling unit of no more than two bedrooms is allowed by right for single-family homes in Residential, Village, and Business Districts. The accessory apartment must be attached to the principal unit, but distinctly separated by its own entrance on the exterior of the building or a common hallway (unless there is an existing detached building on the property dating to before 1950). In addition to these restrictions, the principal dwelling unit must have been constructed on or before January 1, 1990. The Town should consider modifying this requirement to the year 2010, in order to make possible the development of accessory dwellings to a greater portion of Acton’s existing housing stock. In addition, the bylaw language should be updated to clarify that permissible alternations for accessory apartments include expansion of the principal building, rather than the current language, which confines alterations to the existing building envelope. Lastly, construction of accessory apartments should be allowed with new construction in designated areas. The Town should consider an overlay district for this purpose that comprises the areas surrounding Village centers and Kelley’s Corner.

**Action Plan**

- Amend the accessory dwelling unit bylaw (Section 3.3.2) to apply to principal units constructed on or before January 1, 2010.
- Amend bylaw language to permit expansion of the principal dwelling unit.
• Consider an overlay district where accessory apartments are allowed as part of new construction

**Strategy 5.4: Consider additional districts where zoning for mixed-use development may be appropriate**

In Acton, mixed-use development is currently allowed exclusively in the Village and Business Districts. To advance the Acton 2020 goal of cultivating “vibrant walkable centers,” the Town should consider other areas where mixed-use development is appropriate, such as the Great Road corridor. Variables to consider include developer interest, housing and retail market potential, availability of public and green space or the potential to add these spaces, sidewalk infrastructure, and community support. After conducting this evaluation, the Planning Board should consider rezoning to facilitate mixed-use development, and thus the creation of walkable nodes.

**Action Plan**

- Designate Town funds to investigate new areas where mixed-use development might be suitable
- Evaluate Acton’s development patterns to identify areas of town appropriate for mixed-use development
- Rezone to permit mix-used development in parts of town where it is currently disallowed

**Strategy 5.5: Establish a design review process as part of proposed development evaluation**

Acton wants to ensure housing development, both market-rate and affordable, is appropriately located and compatible with the surrounding neighborhood character. Accordingly, the Town in collaboration with the Design Review Board should develop a housing design review process to ensure high standards of site and building design that enhance resident and neighbor quality of life. Guidelines could cover the location, design typology, building massing and scale, façade, accessibility, entry and egress, bedroom mix, landscaping, and parking access and placement of new multifamily development. This would establish application materials developers must submit, such as a description of the design approach, conceptual design drawings, and an analysis of necessary waivers to the existing zoning.

**Action Plan**

- Reference the State’s “Approach to Chapter 40B Design Reviews” to understand the purpose and typical components of such guidelines (particularly the Initial Project Review: Design Elements Checklist to determine whether conceptual project design is site-appropriate: [http://www.mass.gov/hed/docs/dhcd/cd/handbook-ch40b/handbook-approachtoch40b-designreview.pdf](http://www.mass.gov/hed/docs/dhcd/cd/handbook-ch40b/handbook-approachtoch40b-designreview.pdf))
• Work with the Design Review Board to establish design review guidelines and process for housing proposals

**Strategy 5.6: Amend the Planned Conservation Residential Community District bylaw to encourage affordable housing production**

Section 9 of Acton’s zoning bylaw refers to the Planned Conservation Residential Community District (PCRC). Via special permit, the PCRC allows residential development that preserves open space and facilitates the construction and maintenance of streets, utilities, and public services more economically and efficiently than standard subdivision development. This is a strong tool to balance Acton’s housing and open space priorities, but could be improved by encouraging affordable housing production in exchange for a density bonus. While this is done in the Affordable Housing Overlay District, it could be applied more broadly. Towards that end, the Town should refer to Section 9 of the zoning bylaw for Concord, Massachusetts—Residential Cluster Development. In Concord, when the proposed Residential Cluster Development includes the donation of a lot(s) to the Town for affordable housing purposes, the Board may grant exceptions to the number of lots permitted and the open space requirements. For every lot so donated, density can be increased by two lots with the open space requirement decreasing as a result.

**Action Plan**

• Review the stipulations of Concord’s Residential Cluster Development bylaw and consider their applicability to Acton:  
• Add an affordability stipulation to Acton’s PCRC bylaw

**Strategy 5.7: Provide incentives such as density bonus, parking relief, or relaxed dimensional requirements to encourage developers to include accessible and adaptable housing units**

In Acton, there are limited affordable housing options appropriate for seniors on limited incomes or for those wishing to downsize from larger homes. To address unmet need, the Town should consider a zoning by-law that provides density bonuses to developers including senior and/or handicap-accessible units as part of the overall unit mix of their general developments. Moreover, community supportive housing services should be integrated into or connected with new residential development. This inclusive housing should be rental rather than for-sale because many of Acton’s seniors may not qualify for deed-restricted homeownership housing.

**Action Plan**

• Encourage accessible and adaptable units in new private development
• Study potential for a Senior Housing bylaw that would provide density bonuses to developers that include accessible and adaptable units in new developments
• Integrate or connect community supportive housing services in new residential development

Goal 6: Address Unmet Housing Needs Through Programming

Strategy 6.1: Assess need for and explore strategies to advance a diversity of housing programs

There is unmet housing need in Acton as is evident by the key findings of the comprehensive housing need and demand assessment earlier in this document. One fundamental way to address this is to increase the town’s quantity and variety of housing. The HPP process revealed community interest in seeing a range of housing typologies developed in Acton. The following housing types were discussed at forums associated with the drafting of this HPP: employer-sponsored housing, co-housing, intergenerational housing, veterans housing, micro-units, rooming/boarding houses, and housing for homeless and at-risk populations. The Town should take steps to investigate which models are best suited to meet local needs and demand and are also feasible to develop and market locally. Next, strategies to encourage housing development should be established.

Action Plan

• Explore the need for and marketability of various housing typologies brought up during the HPP public process
• Establish programs to support the development of housing types identified as suitable to Acton

Strategy 6.2: Encourage developers to build energy efficient units

Acton can encourage energy efficiency in new residential construction through a range of policies and programs, such as:

• Provide local homebuilders who incorporate energy efficiency into their building practices through the ENERGY STAR qualified new homes specification with incentives such as discounted or delayed permit fees, priority with code processing, or expedited plan approvals
• Adopt building energy codes to lock in cost-effective energy savings of 30-40% at the time of building construction
• Require energy ratings in residential construction, promote voluntary rating programs, or offer incentives for the using of ratings, a score based on a standard point scale based on construction plans and on-site inspections

For each of these mechanisms, the Town may be able to coordinate with electric and gas utilities, regional energy efficiency organizations, trade groups (such as home builders, home energy raters, contractors, and energy services companies), product retailers, and others to share
information and leverage existing efforts. These stakeholders can help design, develop, and market local energy efficiency programs and policies. More information can be found here: http://www.epa.gov/statelocalclimate/local/topics/residential.html.

Action Plan

- Develop energy efficiency policies or programs to apply to new residential development
- Implement and enforce any energy codes and ratings adopted by the Town

Strategic 6.3: Encourage property owners and renters to minimize in-home exposure to irritants and pollutants

Research shows that indoor environmental pollutants such as lead, pests, mold, secondhand smoke, and other irritants can lead to or exacerbate chronic health conditions and impair quality of life. The Town can encourage apartment property owners and residents to take steps to mitigate these hazards. For example, apartment property owners can conduct risk assessments and lead abatement; adopt integrated pest management (IPM) techniques to reduce exposure to indoor and outdoor pests; and make use of drainage systems, insulating cold HVAC and plumbing components or watertight and weather-tight sealing materials to prevent mold. To reduce indoor exposure to secondhand smoke, apartment property owners should adopt smoke-free housing policies that prohibit smoking in the residence and preferably exclude smoking on the premises or at least limit smoking to a designated outdoor smoking area a minimum of 25 feet away from the building.

Action Plan

- Hold a Smoke-Free Housing Policy Forum with the local housing authority and property owners/developers of multi-family housing and the Acton Board of Health
- Provide property owners/developers with the following resources:
  - Environmental Protection Agency (EPA) Lead Resources, http://www2.epa.gov/lead/protect-your-family
  - MassHousing Get the Lead Out Loan Program, https://www.masshousing.com/portal/server.pt/community/home_owner_loans/228/get_the_lead_out
**Strategy 6.4: Connect homeowners and renters to energy efficiency/renewable energy programs and incentives**

Retrofitting existing residential properties to meet energy efficiency guidelines can greatly reduce household utility bills. The installation of renewable energy sources, such as solar panels, can protect against energy price volatility. There are several state and federal programs that offer technical assistance, subsidies, and complete financing for renewable energy sources and energy saving home-upgrades. Available resources include, but are not limited to, the Mass Save Gas Residential Rebate program, Mass Save HEAT Loan Program, Massachusetts Residential New Construction Program, the Massachusetts Department of Housing and Economic Development’s Weatherization Assistance Program, and other energy and conservation services, and the Commonwealth Solar Hot Water Program. A sampling of Massachusetts-specific renewable and energy efficiency retrofit incentives can be found at these websites:

- [http://dsireusa.org/incentives/homeowner.cfm?state=MA&re=0&ee=0](http://dsireusa.org/incentives/homeowner.cfm?state=MA&re=0)
- [http://www.masssave.com/residential/offers/12-homes-rebates](http://www.masssave.com/residential/offers/12-homes-rebates)

**Action Plan**

- Host a forum with the Acton electric and gas utilities and relevant government officials to raise awareness among community residents of the financial benefits of energy efficiency and to connect residents to available programs

**Strategy 6.5: Promote existing programs aimed at helping seniors to stay in their homes**

The analysis of housing needs included earlier in this report identified a significant number of senior households in need of potential housing assistance due to cost burden and other issues related to maintaining their homes. To respond to the needs of this demographic, the Town should work with the Council on Aging to promote existing programs to assist seniors who would like to stay in their homes with rehabilitation, modification, and emergency repairs.

There are non-local programs the Town can work to connect seniors with, including a Home Modification Loan Program offered by the South Middlesex Opportunity Council (SMOC), which can be further leveraged with local CPA funds. This program offers no- and low-interest loans of up to $30,000 (inclusive of costs) to modify the homes of seniors and individuals with disabilities. Homeowners who are frail, have disabilities, or are renting to someone with disabilities and who have incomes of up to 100% (and sometimes 200%) of AMI are eligible.

The Town should also promote existing State programs that assist with weatherization, rehabilitation, modifications, and other home repairs. For a full listing, visit: [http://www.massresources.org/massachusetts_energy_assistance_d.html](http://www.massresources.org/massachusetts_energy_assistance_d.html).
Lastly, Acton should consider sponsoring a small grant Emergency Repair program designed to provide assistance to income-eligible seniors making repairs and alternations to their homes for safety and health reasons, such as minor plumbing or electrical work, light carpentry, smoke and carbon monoxide detector installation, weather stripping, grab bars and railings, and State Building Code updates.

**Action Plan**

- Disseminate existing information about State and regional programs that assist seniors with home repairs

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**Strategy 6.6: Foster existing linkages between social and health service providers, the Council on Aging, Acton Housing Authority, Acton Public Health Nursing Service, and seniors in the community**

Another strategy to address the housing needs of seniors is to connect them with local social and health service providers. The Acton Council on Aging offers the town’s 60-plus population a variety of programs and services aimed to address health and economic issues. These include caregiver support, home visits, drivers, home care, housing referrals, and veterans service assistance, among others. The Acton Housing Authority manages 91 units for elderly/handicapped persons (Chapter 667).

**Action Plan**

- Market and promote senior services online, at the Senior Center, and in key public places (such as Town Hall, the library, etc.)

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**Strategy 6.7: Promote homeownership opportunities for first-time homebuyers**

There are many resources available to first-time homebuyers and qualifying homeowners. First-time homebuyer education is available through CHAPA Homeownership Education Workshops, MassHousing Homebuyer Counseling, Massachusetts Affordable Housing Alliance, and Housing Consumer Education Centers, to name a few.

There are also a number of state and federal mortgage products available to first-time homebuyers through MassHousing, Fannie Mae, and Freddie Mac, and others. For example, the State’s ONE Mortgage program offers low, fixed-rate financing and a state-backed reserve.

Acton might also explore matching local CPA funds with other programs, such as the Home Affordable Modification Loan Program, designed to provide deep savings for homeowners experiencing unaffordable increases in expenses or reductions in income.
Community Teamwork, Inc., a regional nonprofit housing agency based in Lowell, but serving many communities throughout Essex and Middlesex Counties, offers a Home Modification Loan Program. The program provides no- and low-interest loans between $1,000 to $30,000 (inclusive of borrowers’ fees) in a deferred payment loan or amortized loans to modify the homes of elders and adults and children with disabilities. Income eligibility requirements are 100-200% of AMI. Any homeowner, who is a frail elder or has a disability, has a household member who has a disability, or rents to an individual with a disability (in a building with fewer than 10 units) may apply for this loan. Information about the program is available here: http://www.comteam.org/MRC_brochure_web_version32011.pdf.

Action Plan

- Promote down payment assistance and mortgage programs for first-time homebuyers and other resources for eligible owners by providing materials for various programs in visible locations at town hall, the library, and in other public places
- Leverage Home Modification Loan Program funds when applicable and possible using CPA funds for housing rehabilitation activities
# Implementation Plan

<table>
<thead>
<tr>
<th>Goal &amp; Implementation Strategies</th>
<th>Responsible Entities</th>
<th>Time Frame</th>
<th>Page #</th>
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<tr>
<td><strong>Goal 1: Work to Preserve &amp; Advance Housing Affordability in Town</strong></td>
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<tr>
<td>Strategy 1.1: Monitor and preserve affordability restrictions on existing units for as long as possible</td>
<td>Planning Department, RHSO, ACHC</td>
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<td>Strategy 1.2: Work toward the state’s 10% goal on the Subsidized Housing Inventory</td>
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<td>Strategy 1.3: Encourage &quot;friendly 40Bs&quot; by working with developers to create housing affordable to low- and moderate-income households</td>
<td>ACHC, Planning Department</td>
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<td>Strategy 1.4: Preserve &quot;naturally affordable&quot; housing, or those dwelling units that lack deed restrictions but are less costly</td>
<td>Planning Board, Planning Department</td>
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<td><strong>Goal 2: Build Community Awareness of Housing Demand, Issues, &amp; Activities</strong></td>
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<td>Strategy 2.1: Increase resident awareness of unmet housing needs and demand</td>
<td>ACHC, Planning Department, Land Use/ED Director, Community Service Coordinator, Commission on Disabilities, Council on Aging, Acton Housing Authority</td>
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<td>Strategy 2.2: Provide affordable and fair housing educational/training opportunities to Town staff, and ensure compliance with the Fair Housing Act and other legal housing requirements</td>
<td>ACHC, Town Manager, Planning Department via consultant(s), Town staff and boards</td>
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<td>Strategy 2.3: Engage the local real estate and development community to increase the Town’s understanding of trends in housing demand</td>
<td>ACHC, RHSO</td>
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(continued on following page)
| Strategy 3.1: Consider increasing the Community Preservation Act (CPA) surcharge from the current 1.5% rate | Board of Selectmen | Community Preservation Committee | Near Term | 49 |
| Strategy 3.2: Allocate housing gift funds to advance affordable housing goals | ACHC | Board of Selectmen | Near Term | 49 |
| Strategy 3.3: Ensure cross-Town Board coordination and alignment on housing activities | Acton 2020 Implementation Committee, Planning Board, ACHC | Planning Department and relevant department heads, Town Manager | Ongoing | 50 |
| Strategy 3.4: Continue to seek out opportunities for the Town to work collaboratively with the Acton Housing Authority, Acton Community Housing Corporation, Open Space Committee, and other local groups | Board of Selectmen | Town Manager, Planning Department, AHA, ACHC, CPC, Habitat for Humanity | Ongoing | 50 |
| Strategy 3.5: Cultivate partnerships with the South Middlesex Opportunity Council (SMOC) and the regional independent living center in order to deliver housing and other services to low-income residents | AHA | ACHC, SMOC, ILC, Community Services Coordinator | Near Term | 51 |
| Strategy 3.6: Continue to explore opportunities to work collaboratively with non-profit housing developers | ACHC | Planning Department, AHA | Mid Term | 51 |
| Strategy 3.7: Provide continued opportunities and resources for the Acton Housing Authority and others to develop supportive housing | AHA | Planning Department, Council on Aging, Commission on Disabilities | Ongoing | 52 |

<table>
<thead>
<tr>
<th>Goal 4: Target Affordable Housing Production Goals to Appropriate Areas of Town</th>
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<tr>
<td>Strategy 4.1: Encourage housing development opportunities in walkable areas of town</td>
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<tr>
<td>Strategy 4.2: Site and design new housing to minimize exposure to outdoor pollutants</td>
</tr>
<tr>
<td>Strategy 4.3: Identify vacant and other parcels with potential for development or redevelopment of housing varying in type, tenure, and affordability</td>
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(continued on following page)
### Goal 5: Adopt Zoning Changes to Allow for Housing Choices & Flexible Approaches to Achieve Housing Affordability

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<td>5.1</td>
<td>Rezone to allow by-right redevelopment of well-located suitable vacant office buildings or other large structures for multifamily housing or mixed-use development</td>
<td>Planning Department, Planning Board</td>
<td>Long Term 54</td>
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<td>5.2</td>
<td>Leverage development opportunities in the Historic District by allowing conversion of single-family homes to multifamily housing and infill development</td>
<td>Planning Board, Board of Selectmen/Town Meeting, Planning Department, Acton Community Housing Corporation</td>
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<td>5.3</td>
<td>Amend the accessory dwelling unit bylaw to better facilitate the development of smaller dwelling units</td>
<td>Planning Board, Board of Selectmen/Town Meeting, Planning Department, Acton Community Housing Corporation</td>
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<td>5.4</td>
<td>Consider additional districts where zoning for mixed-use development may be appropriate</td>
<td>Planning Board, Board of Selectmen/Town Meeting, Planning Department, Acton Community Housing Corporation</td>
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<td>5.5</td>
<td>Establish a design review process as part of proposed development evaluation</td>
<td>Planning Board, Design Review Board, Board of Selectmen/Town Meeting, Planning Department, Acton Community Housing Corporation</td>
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<td>5.6</td>
<td>Amend the Planned Conservation Residential Community District bylaw to encourage affordable housing production</td>
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<td>5.7</td>
<td>Provide incentives such as density bonus, parking relief, or relaxed dimensional requirements to encourage developers to include accessible and adaptable housing units</td>
<td>Planning Board, Planning Department</td>
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### Goal 6: Address Unmet Housing Needs Through Programming

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<td>6.1</td>
<td>Assess need for and explore strategies to advance a diversity of housing programs</td>
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<td>6.2</td>
<td>Encourage developers to build energy efficient units</td>
<td>Building Department, Planning Department</td>
<td>Ongoing 58</td>
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<tr>
<td>6.3</td>
<td>Encourage property owners and renters to minimize in-home exposure to irritants and pollutants</td>
<td>Board of Health, Health Department</td>
<td>Ongoing 58</td>
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<td>6.4</td>
<td>Connect homeowners and renters to energy efficiency/renewable energy programs and incentives</td>
<td>Green Advisory Board, Town Manager, Planning Department, ACHC, RHSO</td>
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<td>6.5</td>
<td>Promote existing programs aimed at helping seniors to stay in their homes</td>
<td>AHA, Council on Aging, Town Manager, Planning Department, ACHC</td>
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<td>6.6</td>
<td>Foster existing linkages among social and health service providers, the Council on Aging, Acton Housing Authority, and seniors in the community</td>
<td>AHA, Council on Aging, Community Services Coordinator, Senior Center Study Committee, Acton Nursing Service, CrossTown Connect</td>
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<td>6.7</td>
<td>Promote homeownership opportunities for first-time homebuyers</td>
<td>RHSO, ACHC, SMOC, ILC, Community Services Coordinator</td>
<td>Mid Term 61</td>
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Appendices

Appendix A

DHCD Affirmative Fair Housing Marketing Guidelines

The Commonwealth of Massachusetts has a compelling interest in creating fair and open access to affordable housing and promoting compliance with state and federal civil rights obligations. Therefore, all housing with state subsidy or housing for inclusion on the SHI shall have an Affirmative Fair Housing Marketing Plan. To that end, DHCD has prepared and published comprehensive guidelines that all agencies follow in resident selection for affordable housing units.

In particular, the local preference allowable categories are specified:

- **Current Residents.** A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing, or voter registration listing.
- **Municipal Employees.** Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.
- **Employees of Local Businesses.** Employees of businesses located in the municipality.
- **Households with Children.** Households with children attending the locality’s schools.

These were revised on June 25, 2008, removing the formerly listed allowable preference category, “Family of Current Residents.”

Appendix B

Interagency Agreement: Housing Opportunities for Families with Children

INTERAGENCY AGREEMENT

Regarding Housing Opportunities for Families with Children

This Interagency Agreement (this "Agreement") is entered into as of the 17th day of January, 2014 by and between the Commonwealth of Massachusetts, acting by and through its Department of Housing and Community Development ("DHCD"), the Massachusetts Housing Partnership Fund Board ("MHP"), the Massachusetts Housing Finance Agency (in its own right and in its capacity as Project Administrator designated by DHCD under the Guidelines for Housing Programs in Which Funding is Provided By Other Than a State Agency, "MassHousing"), the Massachusetts Development Finance Agency ("MassDevelopment") and the Community Economic Development Assistance Corporation ("CEDAC"). DHCD, MHP, MassHousing, MassDevelopment and CEDAC are each referred to herein as a "State Housing Agency" and collectively as the "State Housing Agencies".

Background

A. DHCD’s 2013 Analysis of Impediments to Fair Housing Choice ("AI") includes action steps to improve housing opportunities for families, including families with children, the latter being a protected class pursuant to fair housing laws, including the federal Fair Housing Act, as amended (42 U.S.C. §§ 3601 et seq.) and Massachusetts General Laws Chapter 151B. In order to respond to development patterns in the Commonwealth that disparately impact and limit housing options for families with children, such steps include requiring a diversity of bedroom sizes in Affordable Production Developments that are not age-restricted and that are funded, assisted or approved by the State Housing Agencies to ensure that families with children are adequately served.

B. The State Housing Agencies have agreed to conduct their activities in accordance with the action steps set forth in the AI.

C. This Agreement sets forth certain agreements and commitments among the State Housing Agencies with respect to this effort.

Definitions

1) "Affordable" - For the purposes of this Agreement, the term "Affordable" shall mean that the development will have units that meet the eligibility requirements for inclusion on the Subsidized Housing Inventory ("SHI").

2) "Production Development" - For purposes of this Agreement "Production Development" is defined as new construction or adaptive reuse of a non-residential building and shall include rehabilitation projects if the property has been vacant for two (2) or more years or if the property has been condemned or made uninhabitable by fire or other casualty.

(continued on following page)
Agreements

NOW, THEREFORE, DHCD, MHP, MassHousing, MassDevelopment and CEDAC agree as follows:

Bedroom Mix Policy

1) Consistent with the AI, it is the intention of the State Housing Agencies that at least ten percent (10%) of the units in Affordable Production Developments funded, assisted or approved by a State Housing Agency shall have three (3) or more bedrooms except as provided herein. To the extent practicable, the three bedroom or larger units shall be distributed proportionately among affordable and market rate units.

2) The Bedroom Mix Policy shall be applied by the State Housing Agency that imposes the affordability restriction that complies with the requirements of the SHI.

3) The Bedroom Mix Policy shall not apply to Affordable Production Developments for age-restricted housing, assisted living, supportive housing for individuals, single room occupancy or other developments in which the policy is not appropriate for the intended residents. In addition, the Bedroom Mix Policy shall not apply to a Production Development where such units:

   (i) are in a location where there is insufficient market demand for such units, as determined in the reasonable discretion of the applicable State Housing Agency, or
   (ii) will render a development infeasible, as determined in the reasonable discretion of the applicable State Housing Agency.

4) Additionally, a State Housing Agency shall have the discretion to waive this policy (a) for small projects that have less than ten (10) units and (b) in limited instances when, in the applicable State Housing Agency’s judgment, specific factors applicable to a project and considered in view of the regional need for family housing, make a waiver reasonable.

5) The Bedroom Mix Policy shall be applicable to all Production Developments provided a Subsidy as defined under 760 CMR 66.02 or otherwise subsidized, financed and/or overseen by a State Housing Agency under the M.G.L. Chapter 40B comprehensive permit rules for which a Chapter 40B Project Eligibility letter is issued on or after March 1, 2014. The policy shall be applicable to all other Affordable Production Developments funded, assisted, or approved by a State Housing Agency on or after May 1, 2014.
### DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

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*This data is derived from information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to change as new information is obtained and use restrictions expire.*
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<td>10-16 Wampus Ave</td>
<td>Rental</td>
<td>2</td>
<td>Perp</td>
<td>NO</td>
<td>DHCD</td>
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</tr>
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<td>9192</td>
<td>Latis Terrace</td>
<td>442 Mass Ave</td>
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<td>Perp</td>
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<tr>
<td>9281</td>
<td>99 Parker Street</td>
<td>99 Parker Street</td>
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<td>9524</td>
<td>High Street</td>
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<td>1</td>
<td>Perp</td>
<td>NO</td>
<td>DHCD</td>
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<td>9533</td>
<td>Old High School Commons</td>
<td>3 Charter Road</td>
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<td>15</td>
<td>Perp</td>
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<td>9543</td>
<td>McCarthy Village II</td>
<td>15-26 Sachem Way</td>
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<td>MHP</td>
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<td>9576</td>
<td>Acton Meadows</td>
<td>263 Great Road</td>
<td>Mix</td>
<td>2</td>
<td>Perp</td>
<td>YES</td>
<td>DHCD</td>
<td></td>
</tr>
</tbody>
</table>

This data is derived from information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to change as new information is obtained and use restrictions expire.
<table>
<thead>
<tr>
<th>DHCD ID #</th>
<th>Project Name</th>
<th>Address</th>
<th>Type</th>
<th>Total SHI Units</th>
<th>Affordability Expires</th>
<th>Built w/ Comp. Permit?</th>
<th>Subsidizing Agency</th>
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<tbody>
<tr>
<td>9656</td>
<td>Quail Ridge</td>
<td>off Great Road &amp; Skyline Drive</td>
<td>Ownership</td>
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<td>NO</td>
<td>DHCD</td>
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<td>9758</td>
<td>6 Post Office Square</td>
<td>6 Post Office Square</td>
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**Acton Totals**

<table>
<thead>
<tr>
<th>552</th>
<th>Census 2010 Year Round Housing Units</th>
<th>8,475</th>
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<tbody>
<tr>
<td></td>
<td>Percent Subsidized</td>
<td>6.51%</td>
</tr>
</tbody>
</table>

6/5/2015

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