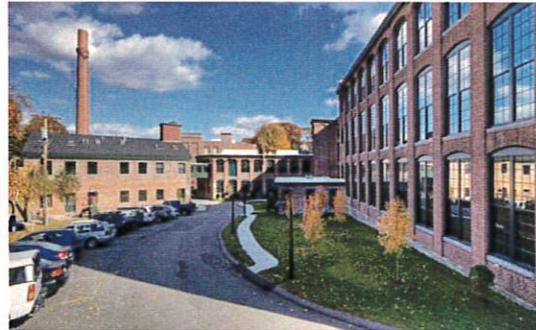


**Town of Westford**  
**Housing Production Plan**  
**2017-2021**

**The Residences at Stony Brook**



**Abbot Mill**



**Princeton Westford**



**Graniteville Woods**

**December 2016**

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





# Northern Middlesex Council of Governments

December 22, 2016

A Multi-Disciplinary  
Regional Planning  
Agency Serving:

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

Billerica  
Chelmsford  
Dracut  
Dunstable  
Lowell  
Pepperell  
Tewksbury  
Tyngsborough  
Westford

Re: Westford Housing Production Plan (HPP)

Dear Undersecretary Kornegay,

The Northern Middlesex Council of Governments (NMCOG) worked closely with the Westford Affordable Housing Committee, its HPP subcommittee, Westford Housing Authority staff and town staff to develop the enclosed *Westford Housing Production Plan for 2017-2021*, which summarizes the current housing market in the community and outlines a Five-Year Plan to increase the number of affordable housing units in order to exceed the 10% affordable housing goal. The Plan was approved unanimously by the Affordable Housing Committee on October 5, 2016 and adopted unanimously by the Planning Board on November 7, 2016 and by the Board of Selectmen on November 15, 2016. This unanimous approval by the three boards reflects the Town's willingness to work in partnership with your office to increase the availability of affordable housing in Westford.

---

Pat Wojtas  
Chair

---

Beverly A. Woods  
Executive Director

---

40 Church Street  
Suite 200  
Lowell, MA  
01852-2686

TEL: (978) 454-8021

FAX: (978) 454-8023

[www.nmcog.org](http://www.nmcog.org)

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

During the past five years, the Town has made great strides in increasing the number of affordable housing units. Since the approval of its *2011-2015 Affordable Housing Production Plan* in 2012, Westford implemented the 294 SHI units in their “pipeline”, achieved Safe Harbor status from January 2014 to January 2016 and increased its total SHI units to 635 units or 8.28%. Currently, the Town has identified 510 units in its “pipeline”, including three major Chapter 40B projects that have been submitted since September 2016. The HPP Subcommittee also identified 25 privately-owned and 3 publically-owned potential housing sites that could generate 225-330 additional affordable housing units. These efforts reflect how seriously the Town of Westford is taking its responsibilities in developing affordable housing for the community.

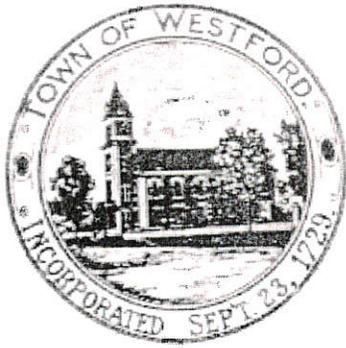
If you have any questions or require any additional information, do not hesitate to contact Jay Donovan, Assistant Director, directly at (978) 454-8021 ext. 116 or at [jdonovan@nmcog.org](mailto:jdonovan@nmcog.org).

Sincerely,



Beverly Woods  
Executive Director

cc: Jody Ross, Town Manager  
Westford Board of Selectmen  
Westford Planning Board  
Westford Affordable Housing Committee  
NMCOG Councilors  
Chris Kluchman, Director of Land Use Management  
Paul Teixeira, Director, Westford Housing Authority  
Philip DeMartino, DHCD



TOWN OF WESTFORD  
BOARD OF SELECTMEN

TOWN HALL  
55 Main Street  
WESTFORD, MA 01886  
Telephone (978) 692-5501 Fax (978) 399-2557

November 16, 2016

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

Dear Undersecretary Kornegay,

The Westford Board of Selectmen formally adopted the *Westford Housing Production Plan for 2017-2021* at their meeting on November 15, 2016. The Westford Affordable Housing Committee and its HPP Subcommittee worked closely with the Northern Middlesex Council of Governments (NMCOG) for the past year in completing this document. We would also like to commend Chris Kluchman, Director of Land Use Management, and Paul Teixeira of the Westford Housing Authority for their contributions as well.

The *Westford Housing Production Plan for 2017-2021* fully addresses the Chapter 40B Housing Production Plan (HPP) requirements and is consistent with the Commonwealth's Sustainable Development Principles. The Goals and Strategies outlined in the document are consistent with the Town's Comprehensive Master Plan and provide a blueprint for the Town's affordable housing initiatives over the next five years. The HPP highlights the accomplishments the Town has had since the submission of our previous Affordable Housing Production Plan in 2011 – adding 294 affordable housing units to increase the Town's subsidized inventory to 631 units or 8.2%. Additionally, the production schedule outlined in the HPP shows how the Town will exceed its 10% affordable housing goal by 2017.

We look forward to working with DHCD in addressing our overall housing needs over the next five years. If you have any questions or need any additional information, please feel free to contact Chris Kluchman at (978) 692-5524.

Sincerely,

Andrea Peraner-Sweet  
Chair  
Board of Selectmen

cc: Jodi Ross, Town Manager  
Westford Affordable Housing Committee  
Westford Housing Authority  
Jeffrey Morrissette, Town Planner  
Chris Kluchman, Director of Land Use Management  
Beverly Woods, NMCOG  
Phil DeMartino, DHCD



**TOWN OF WESTFORD**  
**Planning Board**

**55 Main Street**  
**Westford, MA 01886**

**Tel: 978-692-5524 Fax: 978-399-2732**

November 8, 2016

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

Dear Undersecretary Kornegay,

The Westford Planning Board formally adopted the *Westford Housing Production Plan for 2017-2021* by a vote of 5-0-0 at their meeting on November 7, 2016. The Westford Affordable Housing Committee and its HPP Subcommittee worked closely with the Northern Middlesex Council of Governments (NMCOG) for the past year in completing this document. We would also like to commend Chris Kluchman, Director of Land Use Management, and Paul Teixeira of the Westford Housing Authority for their contributions as well.

The *Westford Housing Production Plan for 2017-2021* fully addresses the Chapter 40B Housing Production Plan (HPP) requirements and is consistent with the Commonwealth's Sustainable Development Principles. The Goals and Strategies outlined in the document are consistent with the Town's Comprehensive Master Plan and provide a blueprint for the Town's affordable housing initiatives over the next five years. The HPP highlights the accomplishments the Town has had since the submission of our previous Affordable Housing Production Plan in 2011 – adding 294 affordable housing units to increase the Town's subsidized inventory to 631 units or 8.2%. Additionally, the production schedule outlined in the HPP shows how the Town will exceed its 10% affordable housing goal by 2017.

We look forward to working with DHCD in addressing our overall housing needs over the next five years. If you have any questions or need any additional information, please feel free to contact Chris Kluchman at (978) 692-5524.

Sincerely,

Dennis J. Galvin  
Chair, Planning Board

cc: Westford Board of Selectmen  
Westford Affordable Housing Committee  
Jodi Ross, Town Manager  
Chris Kluchman, Director of Land Use Management  
Beverly Woods, NMCOG  
Phil DeMartino, DHCD

# Westford Housing Production Plan

## Table of Contents

Transmittal Letter	
Adoption letter from Board of Selectmen	
Adoption letter from Planning Board	
	<b>Page</b>
<b>Table of Contents</b>	<b>i</b>
<b>Executive Summary</b>	<b>v</b>
<b>Introduction</b>	<b>1</b>
A. Overview of the Housing Production Plan	1
B. Defining Affordable Housing	2
C. Data Sources and Definitions	3
<b>I. Comprehensive Needs Assessment</b>	<b>5</b>
<b>A. Demographic Analysis</b>	<b>5</b>
1. Population	5
2. Households and Household Types	6
3. Age Distribution	6
4. Household Size	8
5. Household Characteristics	9
6. Age Cohorts	10
7. School Enrollment and Projections	12
8. Race and Ethnicity	13
9. Residents with Disabilities	14
10. Household, Family and Per Capita Income	15
a. Median Household Income	15
b. Median Family Income	16
c. Per Capita Income	17
d. Income Distribution	18
e. Area Median Income (AMI)	19
11. Residents Living in Poverty	21
<b>B. Existing Housing Stock Analysis</b>	<b>22</b>
1. Housing Unit and Types	22
2. Housing Tenure	24
3. New Residential Development	24
4. Housing Market Conditions	25
a. Home Sales	26
b. Median Sales Prices	28
5. Housing Affordability Analysis	30
a. Housing Burden	31

	<b>Page</b>
b. Affordability Gap	32
c. Subsidized Housing Inventory (SHI) changes – Westford and Greater Lowell region	32
d. Existing Subsidized Housing Stock	34
6. Affordable Housing Development	37
7. Gaps Between Existing Housing Needs and Current Supply	39
8. Affordable Housing Efforts in Westford	41
a. Actions since the 2011-2015 Affordable Housing Production Plan	41
b. Affordable Housing Entities	42
i. Affordable Housing Committee	42
ii. Affordable Housing Trust	42
iii. Community Preservation Committee	43
iv. Westford Housing Authority	45
<b>C. Development Constraints and Limitations</b>	<b>45</b>
1. Land Use Development Patterns and Potential	45
2. Zoning	46
a. Flexible Development	48
b. Senior Residential Overlay District (SRMOD)	49
c. Mill Conversion Overlay District (MCOD)	49
d. Open Space Residential Development (OSRD)	49
e. Assisted Living Facilities (ALF)	50
3. Infrastructure and Services Limitations	50
a. Sewer Capacity	50
b. Water Supply and Protection	51
c. Transportation Network	52
<b>II: Affordable Housing Goals and Strategies</b>	<b>54</b>
<b>A. Housing Goals</b>	<b>54</b>
<b>B. Housing Strategies</b>	<b>55</b>
1. Policy and Regulatory Reform	55
2. Education	56
3. Expand Housing Opportunities	56
4. Local and Regional Programs and Collaborations	57
<b>III. Housing Production Plan Implementation Requirements</b>	<b>58</b>
<b>A. Characteristics of Proposed Residential or Mixed-Use     Developments</b>	<b>58</b>
<b>B. Proposed Modifications to Zoning Districts to Create SHI Housing Units</b>	<b>60</b>
<b>C. Privately-Owned Land with Potential for Affordable Housing</b>	<b>60</b>
<b>D. Publicly-Owned Land with Potential for Affordable Housing</b>	<b>62</b>
<b>E. Participation in Regional Collaborations that Address     Housing Development</b>	<b>63</b>
<b>Appendix: Maps</b>	<b>64</b>

<b>List of Tables</b>	<b>Page</b>
Table 1: Actual and Projected Population (2000-2040)	5
Table 2: Total Number of Households (2000-2040)	6
Table 3: Household Types (2000 and 2010-2014)	6
Table 4: Head of Households Age Distribution (2000, 2010 and 2010-2014)	7
Table 5: Household Size – Family and Non-family (2000 and 2010-2014)	8
Table 6: Household Characteristics (2000, 2010 and 2010-2014)	9
Table 7: Age Distribution of Westford Residents (2000, 2010 and 2010-2014)	10
Table 8: Projected Age Distribution of Westford Residents (2020-2040)	11
Table 9: Racial and Ethnic Diversity of Residents (2000, 2010 and 2010-2014)	14
Table 10: Characteristics of the Disabled Community in Westford (2010-2014)	14
Table 11: Median Household Income for Selected Geographies (1999 and 2010-2014)	15
Table 12: Median Family Income for Selected Geographies (1999 and 2010-2014)	16
Table 13: Per Capita Income for Selected Geographies (1999 and 2010-2014)	17
Table 14: Income Distribution for Households (1999 and 2010-2014)	18
Table 15: Adjusted Income Limits by Household Size, Lowell Metro FMR Area, FY 2016	19
Table 16: Income Categories and Associated Lowell Metro FMR Area Thresholds	20
Table 17: Federal Poverty Level Guidelines for 2016	21
Table 18: Characteristics of the Population Living in Poverty (2010-2014)	22
Table 19: Total Number of Housing Units (2000 and 2010-2014)	23
Table 20: Total Number of Housing Units (2000 and 2015 (est.))	23
Table 21: Housing Tenure (2000 and 2010-2014)	24
Table 22: Residential Building Permits/Units Issued (2010-2015)	25
Table 23: Recorded Sales for Residential Properties in Westford (1950-2015)	26
Table 24: Comparison of Median Sales Prices in Westford and the Greater Lowell region (2012-2015)	30
Table 25: Monthly Housing Costs as a Percentage of Annual Household Income (2010-2014)	30
Table 26: Gross Rent as a Percentage of Household Income (2010-2014)	31
Table 27: Fair Market Rent for Lowell, MA HUD Metro FMR Area (FY 2016)	31
Table 28: Median Gross Rent in the Greater Lowell region	32
Table 29: Changes in Westford’s Subsidized Housing Stock (2004-2016)	33
Table 30: Subsidized Housing Inventories in the Greater Lowell region (June 2011-July 2016)	34
Table 31: Westford Subsidized Housing Inventory (SHI) as of September 19, 2016	34
Table 32: Pipeline of Subsidized Housing Inventory Projects as of November 2016	36
Table 33: Affordable Housing Production Timeline for Westford – Average Growth	37
Table 34: Affordable Housing Production Timeline for Westford – 0.5% and 1.0% Annually	38
Table 35: Affordable Housing Trust Expenditures (2010-2015)	43
Table 36: Community Preservation Committee Affordable Housing Appropriations (2011-2016)	44
Table 37: Land Use Development Patterns in Westford (1985-2016)	45
Table 38: Allowed Residential Uses by Zoning District	46
Table 39: Dimensional Requirements for the Residence A and B Districts	47
Table 40: Land Area by Zoning District	47
Table 41: Privately-Owned Parcels with Potential for Affordable Housing	61
Table 42: Publically-Owned Parcels with Potential for Affordable Housing	63

<b>List of Figures</b>	<b>Page</b>
Figure 1: Family and Non-family Households (2000)	7
Figure 2: Family and Non-family Households (2010)	8
Figure 3: Age Distribution of Westford Residents (2010 and 2010-2014)	11
Figure 4: Westford Public School Enrollment (2010-11 and 2015-16)	12
Figure 5: Westford Public School Forecasted Enrollment (2015-16 to 2025-26)	13
Figure 6: Median Household Income for Selected Geographies (1999 and 2010-2014)	16
Figure 7: Median Family Income for Selected Geographies (1999 and 2010-2014)	17
Figure 8: Per Capita Income for Selected Geographies (1999 and 2010--2014)	18
Figure 9: Estimated Westford Households in each AMI Category (2010-2014)	20
Figure 10: Age of Residents Living in Poverty (2010-2014)	21
Figure 11: Residential Building Permits/Units Issued (2010-2015)	24
Figure 12: Home Sales in Westford (2010-2015)	27
Figure 13: Home Sales in the Greater Lowell region (2010-2015)	27
Figure 14: Median Home Sales Prices in Westford (2010-2015)	28
Figure 15: Median Home Sales Prices in the Greater Lowell region (2010-2015)	29
Figure 16: Westford Water Consumption (million gallons) (FY 2011-FY 2015)	52
Figure 17: Commonwealth of Massachusetts' Sustainable Development Principles	54

## Executive Summary

The Town of Westford requested the assistance of the Northern Middlesex Council of Governments (NMCOG) in developing a Housing Production Plan (HPP) that meets the Chapter 40B Comprehensive Permit requirements for affordable housing production in Massachusetts. Through funding provided by the Department of Housing and Community Development (DHCD) under the District Local Technical Assistance (DLTA) program and by the Town of Westford through its Community Preservation Act (CPA) funds, NMCOG staff worked closely with the Westford Affordable Housing Committee, its HPP subcommittee, Town staff and Housing Authority staff during 2016 to complete this document.

In meeting the Chapter 40B Comprehensive Permit requirements for affordable housing production, DHCD requires that a five-year Housing Production Plan (HPP) be developed that consists of a comprehensive housing needs assessment, Affordable Housing Goals, and Implementation Strategies to meet the 10% affordable housing goal. The *2011-2015 Westford Affordable Housing Production Plan* submitted to DHCD was approved in January 2012 and the Town of Westford actively worked to implement that plan. Based upon the DHCD requirements, Westford needs 767 affordable units to meet its 10% goal. As of November 2016, Westford had 635 affordable units or 8.28% on its Subsidized Housing Inventory (SHI). The *Westford Housing Production Plan for 2017-2021* addresses how the additional units will be developed in order to exceed the 10% goal, which is based upon the 2010 U.S. Census. Based upon the number of affordable housing units currently in the permitting process, or “pipeline”, 510 additional affordable units could be added to the SHI over the next five years. According to the proposed construction schedules, Westford could exceed its 10% goal in 2017 by achieving 14.7% through the average growth method. It is important to note that based upon the 2020 U.S. Census, Westford will have a new target goal based upon the number of year-round housing units outlined at that time. Therefore, it will be important to exceed the current 10% goal to be ready for the new target goal in 2021.

Building upon the previous work related to the *2011-2015 Westford Affordable Housing Production Plan*, NMCOG staff made a presentation to the Affordable Housing Committee on October 5, 2016 and held a Public Meeting on October 27, 2016. NMCOG staff also made presentations to the Westford Planning Board on November 7, 2016 and to the Westford Board of Selectmen on November 15, 2016, outlining the importance of this document to housing production in Westford. The *Westford Housing Production Plan for 2017-2021* outlines a housing production schedule that addresses the community’s local housing needs, while also meeting the state’s requirements, as outlined under Chapter 40B, to produce more affordable housing for residents. With the adoption by the Westford Planning Board and Board of Selectmen, this document is being submitted to DHCD for their final approval.

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

## **A. Comprehensive Needs Assessment**

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

### **Population and Households**

- Between 2000 and 2010, Westford's population grew by 5.8%, resulting in a population of 21,951 in 2010. The Town's population represented 7.7% of the total population for the Greater Lowell region. The estimated population for Westford in 2015 was 23,831 according to the U.S. Census, which is greater than the projected 2030 population. By 2040 Westford's population is projected to increase to 25,105 residents.
- Westford's households increased from 6,808 households in 2000 to 7,498 households in 2010 or by 10.1%. Between 2010 and 2020, households are projected to increase by 15.8%. The growth rate will decrease to 9.2% between 2020 and 2030 and then to 9.1% between 2030 and 2040. By 2040 there are projected to be 10,437 Westford households.
- In 2010 more than eighty-two percent (82.2%) of Westford's households were family households. According to the 2010-2014 American Community Survey (ACS), the percentage of family households increased to 83.3%. Two-person family households represented the most prevalent (35.4%) of family households in 2010-2014. There was a steep increase in the number of family households without children increasing from 316 in 2000 to 2,042 in 2010.
- Westford's population is aging. Residents aged 60-74 and 75+ are projected to increase by 26.9% and 116.5% respectively from 2020 to 2040.

### **Income**

- According to the American Community Survey, median household income in Westford increased by 27.3% between 1999 (\$98,272) and 2010-2014 (\$125,143), which is slightly lower than the percentage increase in the region. When adjusted for inflation, the median household income in Westford decreased by 10.1%.
- Similarly, when adjusted for inflation, median family and per capita incomes in Westford between 1999 and 2010-2014 decreased by 2.6% and 8.8% respectively. These trends are similar to the Greater Lowell region, Massachusetts and the United States, which all experienced declines in family and per capita income growth.
- According to the 2010-2014 American Community Survey, more than 64% of Westford households earned \$100,000 or more.
- In 2010-2014, 625 residents, or 2.7% of the town's population, were living in poverty. Nearly half of those living in poverty were between the ages of 18 and 64 (42.5%), 35.8% were youth under the age of 18, and 21.8% were 65 years and older.

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

- The majority of housing units in Westford are single-family, detached homes, which make up 86.2% of the housing stock, according to the 2010-2014 American Community Survey. More than ninety percent of all housing units (91.9%) were owner-occupied.
- Between 2010 and 2015, 449 residential building permits were issued for 682 residential units. The number of residential building permits issued was highest in 2013 when Princeton Westford Apartment Homes were permitted.

- Residential home sales peaked in 2013 when 273 single-family and 124 condominiums were sold. Median sales prices peaked for single family homes at \$492,500 in 2014 and for condominiums at \$382,500 in 2012.
- About 18.4% of owner-occupied households in Westford were considered moderately burdened by their housing costs, paying more than 30% of their income on housing costs. Approximately 48.1% of the rental households in Westford were considered moderately burdened by their rental costs and cannot afford the current median gross rent.

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

In order to address the housing needs in Westford, the following goals were developed by the Westford Affordable Housing Committee. These goals are outlined in Section II of the Plan:

1. Create and preserve compatible and complementary affordable housing by ensuring that new development and rehabilitation and retrofits of existing buildings are consistent with surrounding homes and neighborhoods in density, scale and design. Maintain the rural, residential and historic character of the town through housing development.
2. Promote multi-family housing at an appropriate scale in the villages and mixed-use developments on Route 110 and Route 40 and accommodate mixed-use conversions of the Town's historic mills through redevelopment. Support the creation of workforce housing units and broaden the range of potential home buyers and tenants.
3. Encourage the siting of future affordable housing in areas with good access to community services and Town infrastructure
4. Establish development review and permitting policies that are fair, clear, consistent and aligned with the goals of the Town's Comprehensive Master Plan.
5. Continue to coordinate the work of Town boards and departments with permitting responsibilities in order to achieve consistency in the interpretation and administration of local requirements, especially as they relate to affordable housing.
6. In keeping with the State's "Housing First" priority, provide affordable rental units for the homeless families in Westford by coordinating with programs like those offered through the Westford Housing Authority and Community Teamwork, Inc.
7. Continue to pursue the creation of housing units for households at 80-120% of the area median income (AMI) to support economic development initiatives and broaden the range of potential home-buyers and tenants by supporting regulatory and legislative initiatives at the State level.
8. Diversify the types of affordable housing units that are developed to meet the needs of a wide variety of tenants and owners, including young adults and families, aging seniors, and larger families in need of housing with three or more bedrooms.
9. Ensure that affordable housing development in Westford adheres to the Commonwealth's Sustainable Development Principles (see *Figure 15 on page 56*).
10. Monitor and chart the progress of affordable housing production to ensure that the Town is meeting annual production goals as outlined in the *Westford Housing Production Plan for 2017-2021*.

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

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

## Policy and Regulatory Reform

1. Strengthen the incentives to provide housing affordability by amending the zoning bylaw to ensure that projects maximize affordable units in a manner consistent with the adopted 2009 Master Plan. This should be accomplished in the following ways:
  - Revise the Flexible Development and Open Space Residential Design (OSRD) Bylaws to increase affordability requirements;
  - Revise the Mill Conversion Overlay Bylaw to update the affordability requirements;
  - Revise the Senior Residential Overlay District Bylaw to increase affordability requirements;
  - Develop an Inclusionary Zoning Bylaw to ensure affordability requirements are consistent regardless of whether the project is developed through the comprehensive permit process or is considered a Local Action Unit (which is developed through the Town's zoning or permit issuance process);
  - Develop a multi-family bylaw for Route 110;
  - Consider changes to the zoning bylaw to allow town house and small scale multi-family housing product types as uses in Residence A and B districts through a Special Permit; and
  - Consider allowing duplexes "by right" in the Residential A (RA) zoning district.
2. Evaluate and revise existing development regulations and guidelines for fairness and efficiency. At the initial public hearing for a Comprehensive Permit project, the ZBA evaluates the need for outside peer review with cost estimates and may, at that time, require submittal of fees based on the need for outside peer review. If those fees were waived or reduced to be consistent with the size of the project, it may lessen the burden on the developer and allow for issues to be identified and addressed early on in the process.
3. Coordinate planning efforts for open space, economic development and affordable housing initiatives among the following boards and commissions: Planning Board, Board of Selectmen, the Conservation Commission, Affordable Housing Committee, Affordable Housing Trust Fund, Housing Authority, Historical Commission, Community Preservation Committee and the Tax Possession Sales Committee around land acquisition to identify priority parcels for preservation, economic development and the creation of affordable housing. Consider establishing a Land Use Priorities Committee with a representative from the Affordable Housing Committee and/or Trust.
4. Support the bylaws allowing for conversion of a single family structure to a multi-family structure to accommodate inclusion on the Subsidized Housing Inventory (SHI).
5. Preserve historic structures by taking advantage of the Town's Demolition Delay Bylaw to convert historic structures into affordable housing.
6. Allow upper-story residential units in the Business and Limited Business Districts and reduce the required lot sizes to reflect existing neighborhood character and reduce the number of non-conforming lots.
7. Revise and revisit the *Chapter 40B Development Guidelines for the Town of Westford, MA*, and the Chapter 40B Permit Rules and Regulations (last revised in 2008) so that they address the 2008 revisions to the State's Chapter 40B regulations and guidelines.
8. Support legislative and/or regulatory reforms at the state level that recognize the efforts of communities like Westford to proactively serve households at 80-120% of the area median income (AMI), a demographic with demonstrated housing need in Westford and the region. This is in addition to continued efforts to support households earning below 80% of the AMI.

## Education

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

## Expand Housing Opportunities

1. Encourage development of more affordable rental housing. In April 2016, the Westford Housing Authority (WHA) reported that there were 101 elderly, 55 disabled non-elderly, and 104 families waiting for subsidized two-bedroom units and 50 families waiting for subsidized three-bedroom units. There is a shortage of these subsidized (very low income) rental units relative to the existing need.
2. Construct affordable senior housing units and, in particular, those that support "aging in place"<sup>1</sup>. The WHA stated in April 2016 that there was a 5+ year wait time for the elderly and a 10+year wait time for families for existing very low income (subsidized) rental housing managed by the Authority.
3. Address the local need for affordable family ownership housing, primarily 3- and 4-bedroom units. This is a growing need around the region and several organizations, like Community Teamwork, Inc., and Habitat for Humanity have established programs that could serve as a great resource for helping Westford address this problem.
4. Encourage the Affordable Housing Trust Fund to negotiate with developers at the beginning of a project to explore the opportunity to allow Affordable Housing Trust funds to be used to construct more affordable units.
5. Continue to support development of workforce housing units. These units are defined as those projects that serve residents between 80-120% area median income (AMI). While they don't count toward Westford's subsidized housing inventory, they do meet a demonstrated need in Westford and the region.
6. Set aside CPA funds to provide Down-Payment Assistance to families purchasing affordable homes.
7. Support group homes and other housing options, such as the CHOICE 5-unit development for Veterans at 173 Carlisle Road, that accommodate those with all types of disabilities, through partnerships with state funding agencies and non-profit entities.

## Local and Regional Programs and Collaboration

1. Research and promote First-Time Homebuyer Program opportunities in the region and State to make existing homes more affordable. Connect households to resources

---

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

- through Community Teamwork, Inc. (CTI), Habitat for Humanity, the Coalition for a Better Acre (CBA), and the Merrimack Valley Housing Partnership (MVHP).
2. Examine ways for the Town to accept private contributions in support of affordable housing.
  3. Continue to participate in the 1-495 MetroWest Partnership Compact, which supports the continued production and preservation of housing for households at 80-120% of the area median income (AMI), and is creating a shared framework for state, regional, and local strategies for priority development and land preservation, as well as transportation and other infrastructure investments in the 37 municipalities.
  4. Research and identify Foreclosure Assistance Programs in the region and State to help homeowners avoid foreclosure. Connect households to resources like the State's Emergency Homeowners Loan Program (EHLA) and Community Teamwork, Inc.
  5. Research and consider establishment of local property tax abatement programs for low-income seniors and veterans and promotion of existing tax relief available in Massachusetts.

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

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

To meet the State's requirements for developing a Housing Production Plan, the Town identified private and public parcels with the potential for future affordable housing development. Twenty-five (25) privately-owned and three (3) publically-owned sites were identified through this process. It is anticipated that between 225 and 330 new housing units could be developed on the identified sites. The list of potential housing sites will be used as a guide in implementing the Housing Production Plan. The potential housing sites are identified through the attached Map 1 and are shown through additional maps in the document related to zoning districts, zoning overlay districts, wetlands, floodplains and Rivers Protection Act Regulated Areas, water infrastructure and LRTA bus routes and commuter rail.

# Westford Housing Production Plan

## Introduction

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

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

### A. Overview of the Housing Production Plan

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

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

Finally, the Implementation Strategies section of the plan identifies specific sites for the development of affordable housing, assesses municipally-owned land which the community has

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<sup>2</sup> Department of Housing and Community Development, 2016

<sup>3</sup> DHCD Guidelines for MGL 40B Comprehensive Permit Projects, Subsidized Housing Inventory, updated December 2014, and based upon Regulatory Authority 760 CMR 56.00.

targeted for mixed-income housing, and identifies regional housing development collaborations, including potential zoning changes to support housing production.

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

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

## **B. Defining Affordable Housing**

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

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

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

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

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

1. The unit(s) must be part of a subsidized development built by a public agency, non-profit, or limited dividend corporation; and

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

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

Based on the 10% criteria established by DHCD, the Town of Westford needs to develop a total of 767 affordable units in order to achieve its affordability goal based on the number of year-round housing units (7,671) recorded in the 2010 U.S. Census. The Town's latest (November 2016) Subsidized Housing Inventory (SHI) count was 635 affordable units or 8.28%.

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

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

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

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

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

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

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

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

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

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

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

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

# I. Comprehensive Needs Assessment

## A. Demographic Analysis

This section provides an overview of the demographic changes that have occurred in Westford since the publication of the *2010-2015 Westford Affordable Housing Action Plan*. It includes analyses of population, households, age cohorts, race and ethnicity, disability status, and income. The purpose of these analyses is to understand how the population characteristics have changed over the past decade and project future growth rates. The data forms the foundation for the Housing Needs section and will be used to frame the goals and strategies contained within the HPP.

### 1. Population

During the past sixty years, the population of the Town of Westford has grown faster than the region as a whole. According to the *Regional Strategic Plan for Greater Lowell (2011)*, the population in the Greater Lowell region grew by 70% between 1960 and 2010 from 169,403 to 286,901, or an average of 14% per decade. During the same period of time, Westford's population increased from 6,261 residents in 1960 to 21,951 residents in 2010, or by 250.6%. As reflected in Table 1 below, Westford's growth rate decreased from 26% between 1990 and 2000 to 5.8% between 2000 and 2010. Yet, this growth rate still exceeded the regional growth rate between 2000 and 2010 of 2%. Westford's 2010 population represented 7.7% of the total population for the NMCOC region, which was an increase from 7.4% in 2000. Based upon the population figures in the 2010-2014 ACS, Westford was at 22,854. Just recently the U.S. Census Bureau released its population estimates for 2015 which placed Westford at 23,831 residents, which shows that Westford is already at the projected 2030 population, and is growing faster than the official projections anticipated. The 2015 Census estimate is supported by the number of housing units built over the last six years, as described in the next section.

The population projections developed for MassDOT with input from NMCOC show an increase in Westford's population of 21,951 in 2010 to 25,105 in 2040, or by 14.4%. These projections reflect the attraction of the Westford school system to young families that demand high quality education for their children. Projected growth rates suggest that Westford will expand its population more than twice the rate of the Greater Lowell region between 2010 and 2030 (14.4% versus 7.0%). Therefore, Westford's population is projected to grow from 7.7% of the region's population in 2010 to 8.2% in 2040.

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

Year	Westford	Growth Rate	Greater Lowell region	Growth Rate	Westford as a Percent of Region
2000	20,754	26.0%	281,225	6.7%	7.4
2010	21,951	5.8%	286,901	2.0%	7.7
2020	22,464	2.3%	291,101	1.5%	7.7
2030	23,039	2.6%	295,370	1.5%	7.8
2040	25,105	9.0%	306,913	3.9%	8.2

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

## 2. Households and Household Types

Similar to their population projections, MassDOT developed household projections with input from NMCOG as part of the long range transportation planning process. As outlined in Table 2 below, the number of households in Westford is projected to increase from 7,498 households in 2010 to 10,437 households in 2040, or by 39.2%. For the same time period, the Greater Lowell household growth rate is projected to be 20.9%, which is almost half of Westford's growth rate. The overall growth rate has slowed considerably from the 1990-2000 period, yet the period from 2010-2020 shows the greatest projected household growth for Westford and the Greater Lowell region. Westford's share of the region's households is projected to increase from 7.2% in 2010 to 8.3% in 2040.

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

Year	Westford	Growth Rate	Greater Lowell region	Growth Rate	Westford Households as a Percent of the Region
2000	6,808	28.2%	99,342	10.5%	6.9
2010	7,498	10.1%	104,022	4.7%	7.2
2020	8,684	15.8%	113,223	8.8%	7.7
2030	9,483	9.2%	119,635	5.7%	7.9
2040	10,437	9.1%	125,795	5.1%	8.3

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

Household types are divided into two categories: family and nonfamily. In a family household, those who occupy a housing unit are related by birth, marriage or adoption, whereas in a non-family household, those who occupy a housing unit are not related (e.g. roommates). According to the 2010 U.S. Census, more than 82% of the 7,498 households in Westford were family households, as outlined in Table 3 below. The percentage of family households increased to 83.3% based upon the 2010-2014 American Community Survey.

**Table 3: Household Types (2010 and 2010-2014)**

Household Type	2010		2010-2014	
	Number	Percentage	Number	Percentage
Family households	6,165	82.2	6,446	83.3
Nonfamily households	1,333	17.8	1,292	16.7
<b>Total</b>	<b>7,498</b>	<b>100.0</b>	<b>7,738</b>	<b>100.0</b>

Source: 2010 U.S. Census and 2010-2014 American Community Survey

## 3. Age Distribution

The U.S. Census also provides information on the age of head of households, broken out into three categories: 34 years and under, 35-64 years old and 65 years and older. According to the 2000 and 2010 U.S. Census, the majority of head of households in both family and nonfamily households were between 35 and 64 years of age. As outlined in Table 4 and Figure 1, 78.1% of head of households in family households and 57.4% of head of households in nonfamily households were 35-64 years of age in 2000. In 2010 the percentage for head of households in

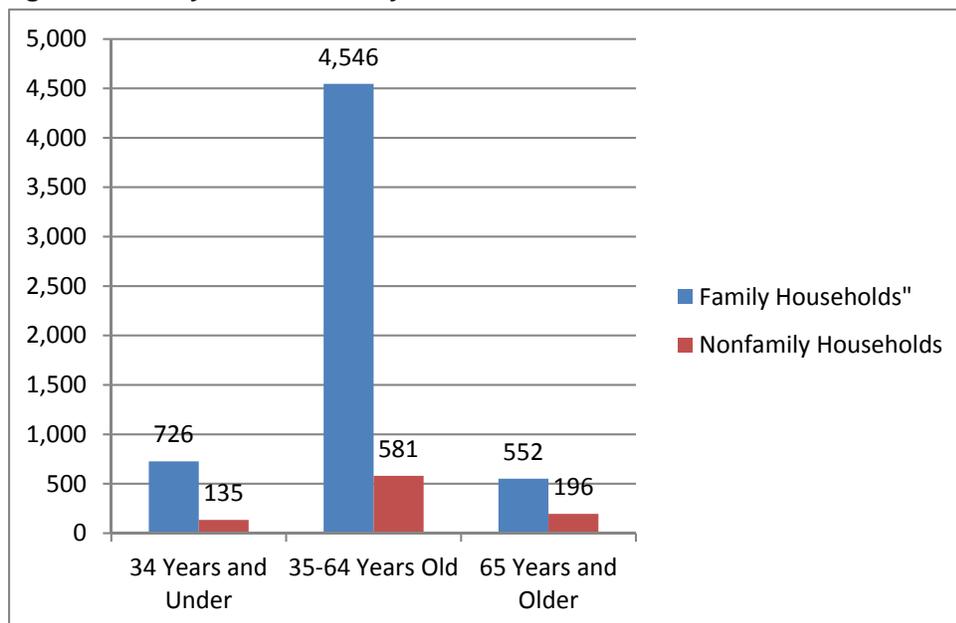
family households aged 35-64 increased to 80.9%, while the percentage of those in the 35-64 category for nonfamily households decreased to 53.5%. (See Table 4 and Figure 2) The data showed that the heads of households aged 65 years and older for nonfamily households nearly doubled from 19.4% in 2000 to 35.8% in 2010, which reflects the aging population in Westford.

**Table 4: Head of Household Age Distribution (2000, 2010 and 2010-14)**

Household Type	2000		2010		2010-2014 ACS	
	Number	Percentage	Number	Percentage	Number	Percentage
<b>Family households</b>						
34 Years and Under	726	12.5	347	5.6	393	7.0
35-64 Years Old	4,546	78.1	4,990	80.9	4,427	79.4
65 Years and Older	552	9.5	828	13.4	758	13.6
Total	5,824	100.1	6,165	99.9	5,578	100.0
<b>Nonfamily households</b>						
34 Years and Under	135	14.8	143	10.7	101	7.8
35-64 Years Old	581	63.7	713	53.5	680	52.8
65 Years and Older	196	21.5	477	35.8	507	39.4
Total	912	100.0	1,333	100.0	1,288	100.0
<b>Total Households</b>	6,736	100.0	7,498	100.0	6,866	100.0

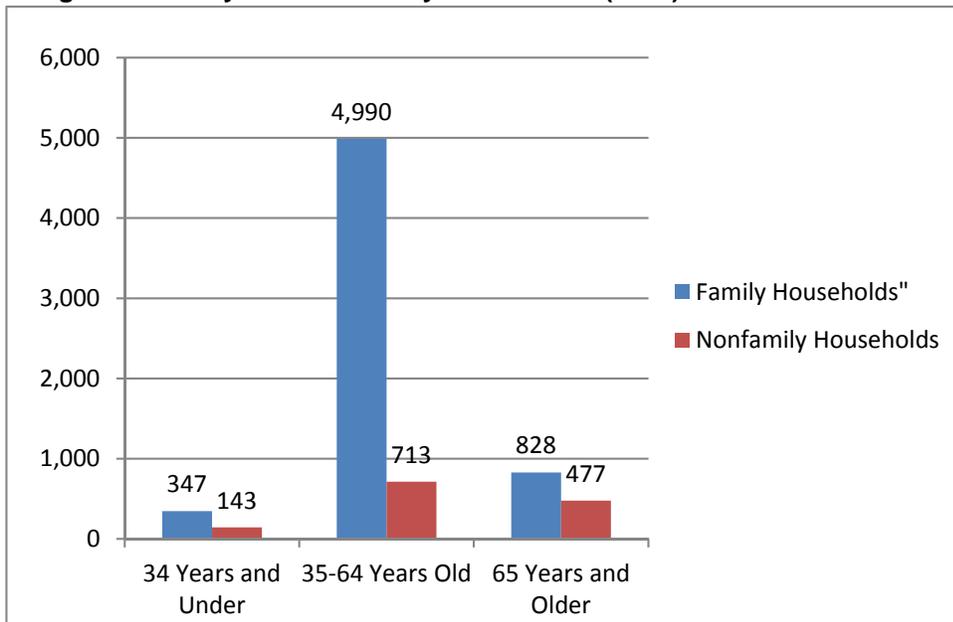
Source: U.S. Census for 2000 and 2010, 2010-2014 ACS.  
Due to rounding, the total may not equal 100%.

**Figure 1: Family and Non-family Households: 2000**



Source: 2000 U.S. Census

**Figure 2: Family and Non-family Households (2010)**



Source: 2010 U.S. Census

#### 4. Household Size

Household size is another important factor when assessing the housing needs in a community. Outlined in Table 5 is the household size per family and non-family households, according to the 2010 U.S. Census, for the 7,498 total households. Family households comprised 82.2% of the total households, or 6,165 households, while non-family households comprised the remaining 17.8% of the total households, or 1,333 households. Two-person family households were the most prevalent representing 33% of the total households. The second largest household size was the 4-person family households at 1,830 households or 29.7%. Single-person households comprised 81.9% of the total non-family household category at 1,092 households. According to the U.S. Census, the average Westford household size in 2010 was 2.93 persons, while the average Westford family size was 3.27 persons. These averages were slightly down from the average Westford household and family sizes in 2000 at 3.03 and 3.31 persons. According to the 2010-2014 ACS data, the household family size in Westford was 2.95 persons.

**Table 5: Household Size - Family and Nonfamily (2010 and 2010-2014)**

Household Type	Household Size: 2010							Total
	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7+ Person	
Family Household	0	2,034	1,425	1,830	661	166	49	6,165
Percentage	0.0	33.0	23.1	29.7	10.7	2.7	0.8	82.2
Non-Family Household	1,092	217	15	6	2	1	0	1,333
Percentage	81.9	16.3	1.1	0.5	0.2	0.1	0.0	17.8
<b>TOTAL</b>	<b>1,092</b>	<b>2,251</b>	<b>1,440</b>	<b>1,836</b>	<b>663</b>	<b>167</b>	<b>45</b>	<b>7,498</b>

Household Type	Household Size: 2010-2014							Total
	1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7 + Person	
Family Household	0	2,285	1,419	1,934	611	124	77	6,450
Percentage	0.0	35.4	22.0	30.0	9.5	1.9	1.2	83.4
Non-Family Household	990	254	0	44	0	0	0	1,288
Percentage	76.9	19.7	0.0	3.4	0.0	0.0	0.0	16.6
<b>TOTAL</b>	<b>990</b>	<b>2,539</b>	<b>1,419</b>	<b>1,978</b>	<b>611</b>	<b>124</b>	<b>45</b>	<b>7,738</b>

Source: 2010 U.S Census and 2010 - 2014 ACS

## 5. Household Characteristics

Household characteristics can be analyzed to provide insight into the diversity of households in a community. Data from the 2010 U.S. Census and the 2010 – 2014 American Community Survey reflect the changes that have taken place in Westford over the last few years. Notwithstanding the prevalence of traditional married households with children, household types have become increasingly diverse over the past 16 years. The increase in nonfamily households, single-parent households and married couples without children has contributed to this diversity. Table 6 shows the various household types in Westford in 2000, 2010 and 2010-2014. In 2010, the majority of total households were family households (82.2%) which is less than the family households in 2000. Most of these family households are comprised of married couples with their own children (55.1%). However, in 2010, over one-third (33.1% or 2,042) of those family households had no related children under 18 years of age which is an **85% increase from 2000** where only 312 households had no related children. Nearly one-fifth (17.8%) of the total households were nonfamily households, with the majority living alone – 81.9% or 1,092 of 1,333 nonfamily households. Of the nonfamily households with a single occupant, nearly half (40.7%) are residents 65 and older.

**Table 6: Household Characteristics (2000, 2010 and 2010-2014)**

Household Type	2000		2010		2010-2014	
	Number	Percentage	Number	Percentage	Number	Percentage
<b>Family Households</b>	<b>5,806</b>	<b>85.3</b>	<b>6,165</b>	<b>82.2</b>	<b>6,446</b>	<b>83.3</b>
Married - couple	5,191	89.4	5,438	88.2	5,742	74.2
With related children under 18 years	3,009	51.8	3,396	55.1	3,637	47.0
No related children under 18 years	316	5.4	2,042	33.1	4,101	53.0
Male householder, no spouse	171	2.9	183	3.0	193	2.5
Female householder, no spouse	452	7.8	544	8.8	511	6.6
<b>Non-family households</b>	<b>1,002</b>	<b>14.7</b>	<b>1,333</b>	<b>17.8</b>	<b>1,292</b>	<b>16.7</b>
Householder living alone	796	79.4	1,092	81.9	990	12.8
Householders 65 and older living alone	291	29.0	444	33.3	480	6.2
Householder living with others	206	20.6	241	18.1	302	3.9
<b>Total Households</b>	<b>6,808</b>	<b>100.0</b>	<b>7,498</b>	<b>100.0</b>	<b>7,738</b>	<b>100.0</b>

Source: U.S. Census Bureau, 2000 and 2010 U.S. Census and 2010-2014 ACS.

The data provided through the 2010-2014 American Community Survey shows an increase of family households to 83.3% from 82.2% in 2010 and a decrease in nonfamily households to 16.7% from 17.8% in 2010. Although it would appear that the housing is becoming less diverse, the difference in sampling techniques between the U.S. Census and American Community Survey can probably be attributed for the differences. In order to make a real comparison, the 2020 U.S. Census should be compared to the 2010 U.S. Census data. There has been an overall increase in nontraditional households (empty nesters, non-family households and people over 65 living alone) that need to be factored in with any housing strategy. Thus, in addition to a diverse supply of housing in terms of size and structure, a range of affordability options are needed for households and families who cannot afford to pay market rate prices. These options will be further explored in the Affordable Housing Goals and Implementation Strategies section.

## 6. Age Cohorts

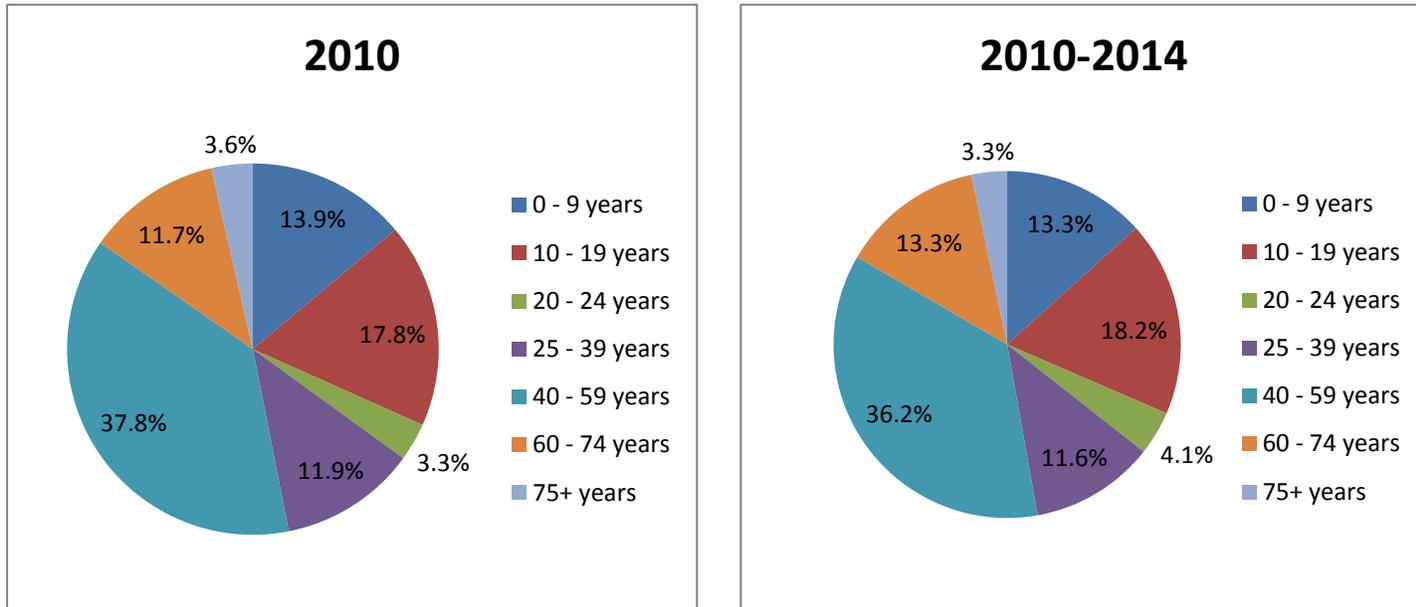
In order to determine how best to meet future housing demand in Westford, it is important to examine the current age of the population, as well as aging trends over time. Changes in the age composition of a community have significant implications for housing planning, since households with young children, for example, have different housing needs than empty nest households, and empty nest households may have different needs than households with someone over 65 living alone. Table 7 below illustrates the breakdown of Westford's population by age cohort in 2000, 2010, and 2010-2014. This data shows the decrease in the 0-9 (-21.8), 25-34 (-36.8), and 35-44 (-30.2) age cohorts between 2000 and 2010. Every other age cohort increased with the most significant increases reflected in the 60-74 (68.7%), 45-59 (47%) and 20-24 (43.7%) age cohorts. The largest age cohort in 2010 and 2010-2014 was the 45-59 age cohort at 28.7% and 28.6% respectively. The second largest age cohort in 2010 and 2010-2014 was the 10-19 age cohort at 17.8% and 18.2% respectively. Yet, it is the overall growth trend among the age cohorts that are analyzed to determine the need for specific types of housing in the future. With the decline in the 0-9 age cohort and the increase in the 60-74 and 75+ age reference 2014 data in table cohorts, particular attention needs to be paid to additional senior and handicapped housing. Westford attracts young families due to its excellent education system and those needs will need to be addressed in the future. Figure 3 provides two pie charts comparing the age distribution of Westford residents in 2010 and 2010-2014.

**Table 7: Age Distribution of Westford Residents (2000, 2010 and 2010-2014)**

Age Groups	2000		2010		Percent Change 2000-2010	2010 - 2014 ACS		Percent Change 2010 - 2010/2014
	Number	Percent	Number	Percent		Number	Percent	
0-9 years	3,905	18.8	3,052	13.9	-21.8	3,040	13.3	0.4
10-19 years	3,068	14.8	3,900	17.8	27.1	4,159	18.2	6.6
20-24 years	503	2.4	723	3.3	43.7	937	4.1	29.6
25-34 years	2,087	10.1	1,318	6.0	-36.8	1,440	6.3	9.3
35-44 years	4,720	22.7	3,296	15.0	-30.2	2,948	12.9	-10.6
45-59 years	4,291	20.7	6,308	28.7	47.0	6,536	28.6	3.6
60-74 years	1,520	7.3	2,565	11.7	68.7	3,040	13.3	18.5
75+ years	660	3.2	789	3.6	19.5	754	3.3	-4.4
<b>Total Population</b>	<b>20,754</b>	<b>100.0</b>	<b>21,951</b>	<b>100.0</b>	<b>5.8</b>	<b>22,854</b>	<b>100.0</b>	<b>4.1</b>

Source: 2000 and 2010 U.S. Census and 2010-2014 American Community Survey

**Figure 3: Age Distribution of Westford Residents (2010 and 2010-2014)**



Source: 2010 U.S. Census & 2010-2014 ACS

With input from NMCOG, MassDOT developed population projections in 2016 for Westford for 2020, 2030 and 2040. Using these projections, Westford’s total population is estimated to increase by 14.4% between 2010 and 2040, as shown in Table 8. To determine the projected age distribution of Westford’s future residents, NMCOG used available data from the Metro Future age cohort breakdowns and then applied them to the MassDOT projections. This data provides a useful indication of the future age distribution of Westford residents.

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

Age Groups	2020		2030		2040		Percent Change 2020 - 2040
	Number	Percent	Number	Percent	Number	Percent	
0-9 years	3,165	14.1	3,401	14.8	3,683	14.7	16.4
10-19 years	3,248	14.5	3,297	14.3	3,583	14.3	10.3
20-24 years	681	3.0	585	2.5	628	2.5	-7.8
25-34 years	1,599	7.1	1,500	6.5	1,519	6.1	-5.0
35-44 years	3,123	13.9	3,643	15.8	4,100	16.3	31.3
45-59 years	6,475	28.8	5,689	24.7	5,725	22.8	-11.6
60-74 years	3,535	15.7	3,991	17.3	4,486	17.9	26.9
75+ years	638	2.8	933	4.1	1,381	5.5	116.5
<b>Total Population</b>	<b>22,464</b>	<b>99.9</b>	<b>23,039</b>	<b>100.0</b>	<b>25,105</b>	<b>100.1</b>	<b>11.8</b>

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

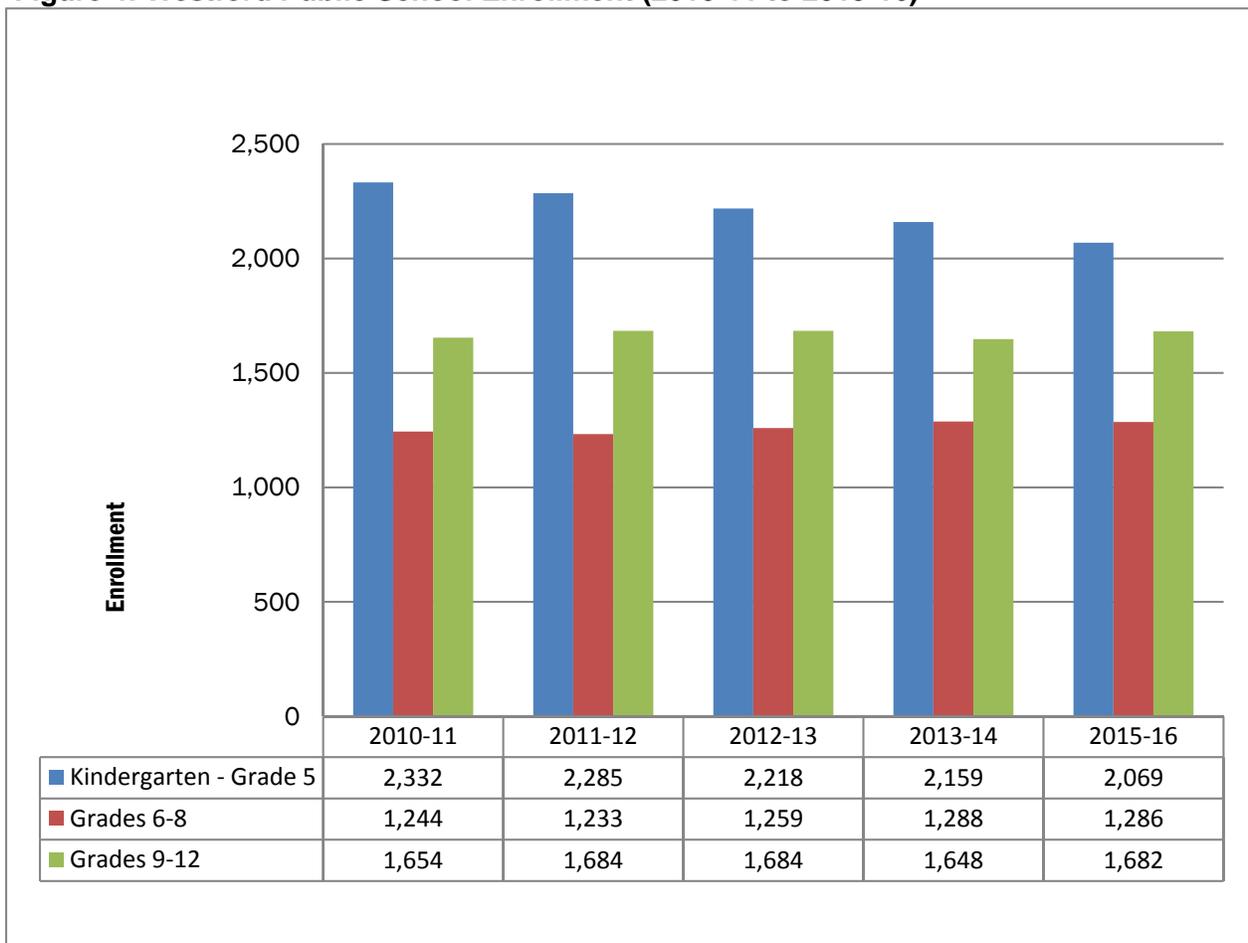
The projected age distribution of Westford residents reflects the decline in the 45-59 (-11.6), 20-24 (-7.8) and age cohorts and the increase in the youth (0-9 and 10-19), young families (35-44)

and elderly (60-74 and 75+) populations. These projected changes in the age cohorts will have an impact upon the housing needs of the community. The decline in the 45-59 age cohort and the increase in the youth, young families and elderly populations should be addressed. In addition to a general need for more housing units to accommodate new and established families, special attention will need to be paid to the housing needs of seniors with more than one-fifth (21.1%) of the population estimated to be over 60 years old in 2040. This Housing Production Plan considers these unique needs as it lays out a guiding framework for housing production in Westford over the next five years.

## 7. School Enrollment and Projections

The Westford Public Schools provided information on their school enrollment and projections. Figure 4 below illustrates the total public school enrollment between 2010-11 and 2015-16. While preschool and school aged children (0-19 years old) attend private, charter, and parochial schools, the vast majority of Westford children enroll in the public school system. Figure 4 shows that the K-5 enrollment decreased by 11.3% (263 fewer children) between 2010-11 and 2015-16, while Grades 6-8 and 9-12 increased by 3.4% and 1.7% respectively.

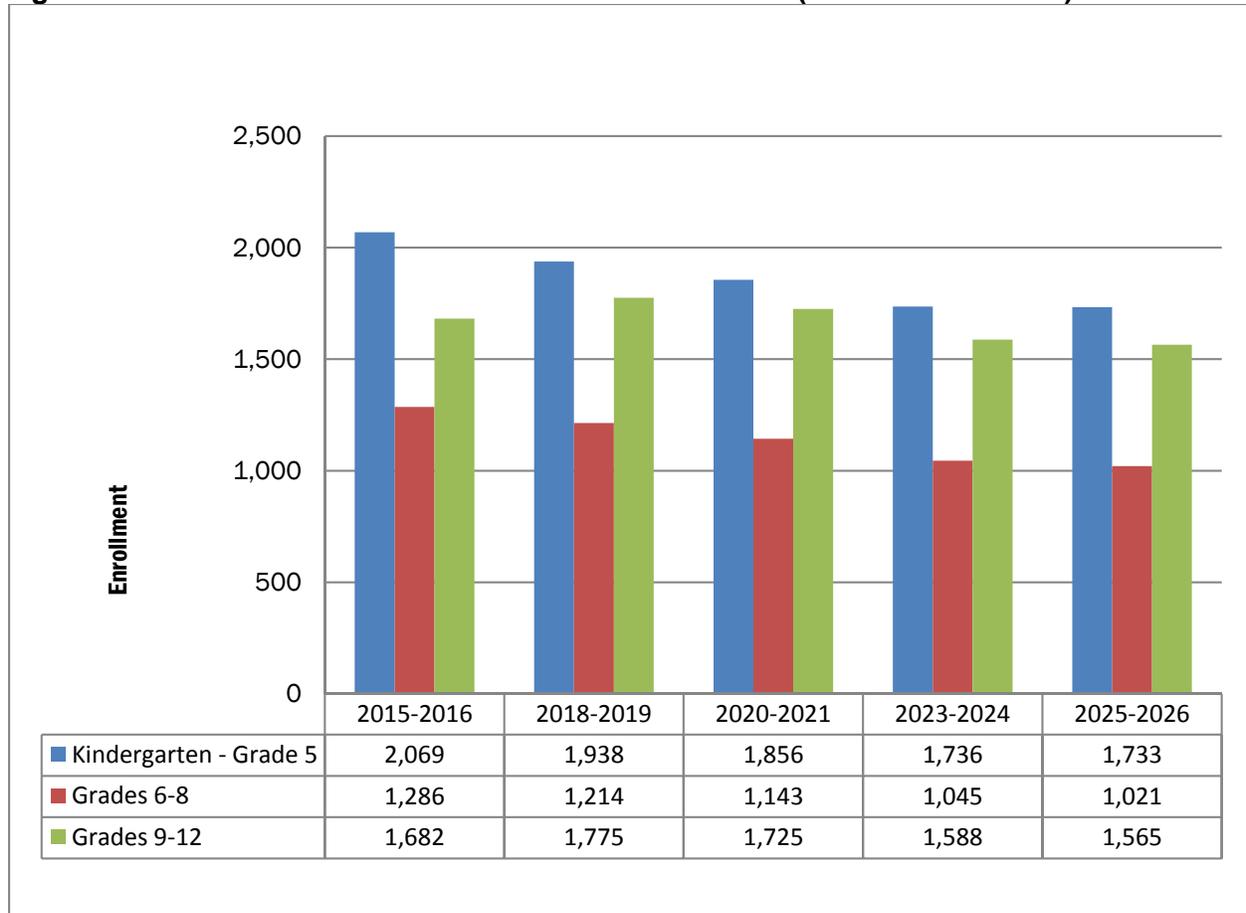
**Figure 4: Westford Public School Enrollment (2010-11 to 2015-16)**



Source: Memo from George Murray to Bill Olson, Superintendent, Westford School Department re: 10/1/15 Enrollment Projections, 1/15/16

The Westford School Department developed enrollment projections beginning in 2015-16 and extending to every school year until 2025-26. These projections are summarized in Figure 5. The projections anticipate a continued decrease in the K-Grade 5 enrollment of 336 students or 16.2% between 2015-16 and 2025-26. Similarly, Grades 6-8 and 9-12 enrollments are forecasted to decrease by 265 (20.6%) and 117 (7%) students during the same time period. However, in 2018-2019 and 2020-2021, the enrollments for the 9-12 Grades are expected to increase by 5.5% and 2.6% respectively.

**Figure 5: Westford Public School Forecasted Enrollment (2015-16 to 2025-26)**



Source: Memo from George Murray to Bill Olson, Superintendent, Westford School Department re: 10/1/15 Enrollment Projections, 1/15/16

## 8. Race and Ethnicity

Table 9 breaks down the Town’s population by race and ethnicity for 2000, 2010 and 2010-2014. According to the 2010 U.S. Census, the White population decreased by 3.9% while nearly every other racial/ethnic category increased significantly. The African-American population increased by 33.9%, while the Asian community increased by 177.9%. The Hispanic/Latino population in Westford increased by 45.5% between 2000 and 2010. In the 2010-2014 American Community Survey.

**Table 9: Racial and Ethnic Diversity of Residents (2000, 2010 and 2010-2014)**

Racial/Ethnic Category	2000		2010		2010-2014 ACS		Percent Change 2000-2010/2014
	Population	Percent	Population	Percent	Population	Percent	
White	19,444	93.69	18,678	85.090	18,764	82.10	-3.50
Black or African American	62	0.30	83	0.378	128	0.56	106.45
Native American and Alaska Native	13	0.06	18	0.082	0	0.00	NA
Asian	994	4.79	2,762	12.583	3,378	14.78	239.84
Native Hawaiian or Pacific Islander	3	0.01	1	0.005	0	0.00	NA
Other or Multiple Races	238	1.15	409	1.863	584	2.56	145.38
<b>Total Population</b>	<b>20,754</b>	<b>100.00</b>	<b>21,951</b>	<b>100.001</b>	<b>22,854</b>	<b>100.00</b>	<b>10.12</b>
Hispanic or Latino (All races)	229	1.10	333	1.517	605	2.65	164.19

Source: U.S. Census for 2000 and 2010, 2010-2014 ACS. Totals may not add up to 100% due to rounding.

## 9. Residents with Disabilities

Table 10 provides information about the disabled community in Westford as of 2010-2014. Approximately 5.8% of Westford's population (1,318 residents) were reported to have a disability. More than forty percent (40.1%) of these residents were aged 18-64, 16.6% were under 18 and 43.3% were 65 years or older). Cognitive difficulty was the most prevalent disability (37.9%), followed by ambulatory difficulty (35.8%), hearing difficulty (31.3%) and independent living difficulty (22.2%).

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

**Table 10: Characteristics of the Disabled Community in Westford (2010-2014)**

Age Group and Disability Status	Total Number	Percent of Residents with Disabilities
Under 5 years old	0	0
5 to 17 years old	219	16.6
18 to 64 years old	528	40.1
65 years old and over	571	43.3
With a hearing difficulty (all ages)	413	31.3
With a vision difficulty (all ages)	161	12.2

**Table 10: Characteristics of the Disabled Community in Westford (2010-2014) (cont.)**

Age Group and Disability Status	Total Number	Percent of Residents with Disabilities
With a cognitive difficulty (all ages)	500	37.9
With an ambulatory difficulty (all ages)	472	35.8
With a self-care difficulty (all ages)	208	15.8
With an independent living difficulty (all ages)	292	22.2
<b>Total Number of Disabled Residents</b>	<b>1,318</b>	

Source: 2010-2014 American Community Survey. Residents may report more than one disability.

## 10. Household, Family and Per Capita Income

Over the past fifteen years, Westford has seen a significant increase in its median household, median family, and per capita incomes. Within the 2000 U.S. Census, there were income figures provided for each community based upon the 1999 data. However, the 2010 U.S. Census did not include any income data. Instead, the American Community Survey (ACS) started producing this income data based upon an annual survey. Data is published in periods of 1-, 3-, and 5-year estimates, representing the characteristics of the population and housing over a specific data collection period. For the purposes of this report, we used the most recent ACS data for 2010-2014. However, there is much greater sampling error with the ACS data than the U.S. Census data so the reader shouldn't assume that the data is fully comparable.

### a. Median Household Income

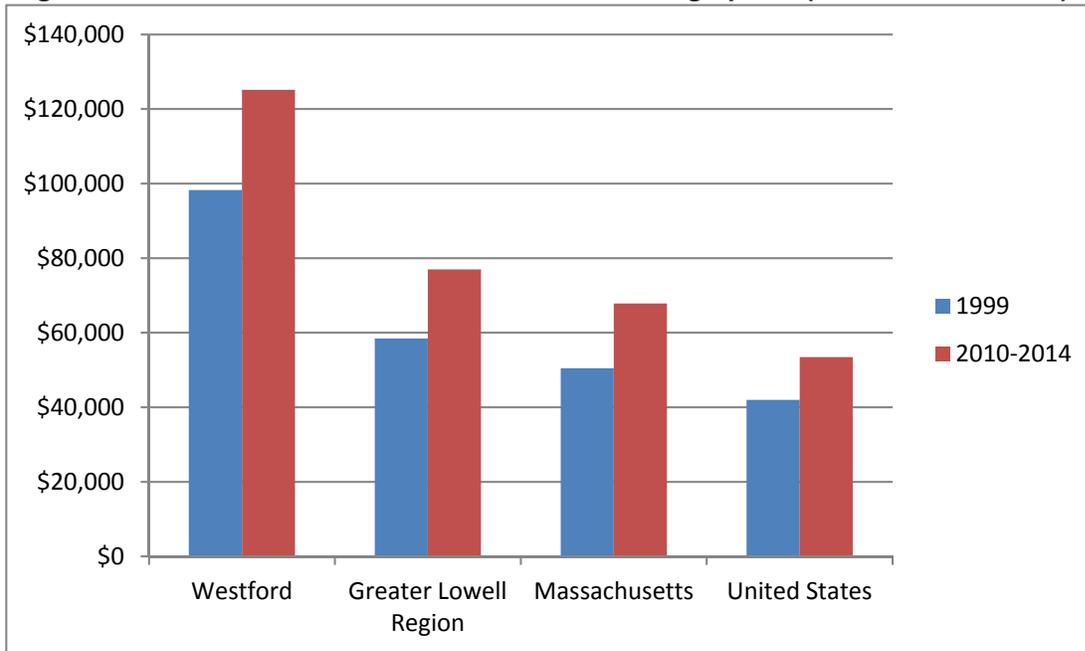
Table 11 below and Figure 6 on the next page show the change in median household income between 1999 and 2010-2014 for Westford, the Greater Lowell region, the Commonwealth of Massachusetts and the United States. Based upon the data provided below, Westford's median household income increased by 27.3% between 1999 and 2010-2014, which is lower growth than the increases experienced by Massachusetts (34.3%), the Greater Lowell region (31.7%) and the United States (27.4%). However, the actual median household income in Westford was significantly higher than the other three areas. When one applies the inflation factor, whereby \$ 1 in 1999 equals \$ 1.42 in 2014, the median household income declined in all four areas.

**Table 11: Median Household Income for Selected Geographies (1999 and 2010-2014)**

Geographic Area	1999	2010-2014	Percentage Increase	% Inflation Adjusted
<b>Westford</b>	<b>\$98,272</b>	<b>\$125,143</b>	<b>27.3</b>	<b>-10.1</b>
Greater Lowell region	\$58,472	\$76,982	31.7	-7.3
Massachusetts	\$50,502	\$67,846	34.3	-5.4
United States	\$41,994	\$53,482	27.4	-10.3

Source: 2000 U.S. Census and 2010-2014 American Community Survey

**Figure 6: Median Household Income for Selected Geographies (1999 and 2010-2014)**



Source: 2000 U.S. Census and 2010-2014 American Community Survey

**b. Median Family Income**

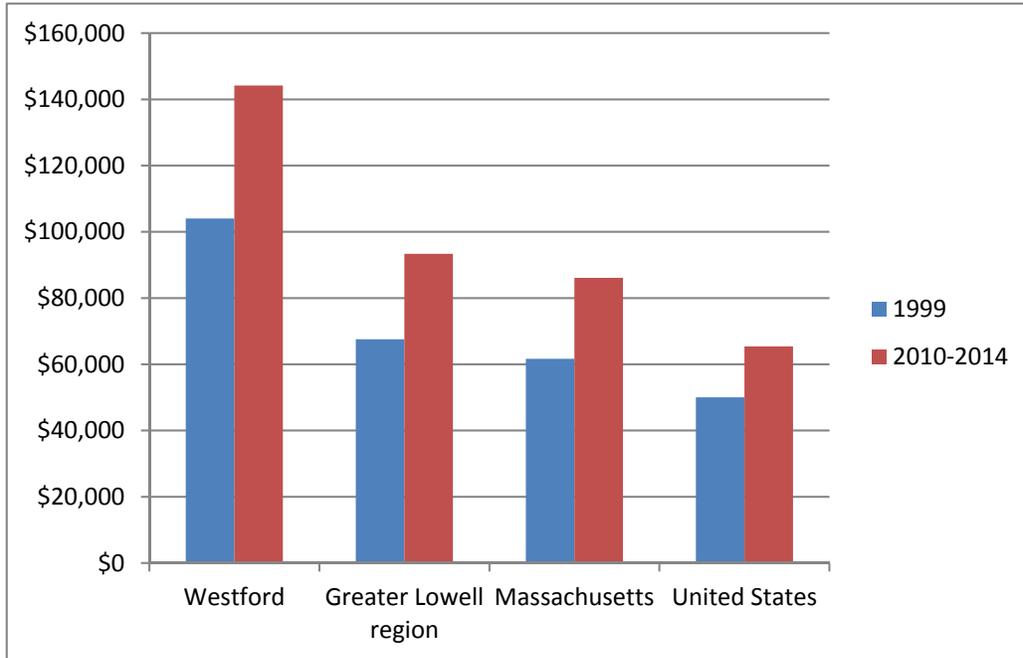
When one reviews the Median Family Income (MFI) figures for 1999 and 2010-2014, there are similar findings to household income. As shown below in Table 12 and Figure 7 on the next page, Westford’s MFI was higher than the Greater Lowell region, Massachusetts and the United States. The median family income increased in Westford from \$ 104,029 in 1999 to \$ 144,194 in 2010-2014 or 38.6%. When adjusted for inflation, the median family income actually decreased by 2.6% in Westford. The percentage increases in median family income were fairly similar in Westford, the Greater Lowell region, Massachusetts and the United States. The median family income in Westford continues to be twice that of the United States. When adjusted for inflation, the State had the lowest decline at -1.6%, while the nation experienced a -7.9% decrease in its median family income.

**Table 12: Median Family Income for Selected Geographies (1999 and 2010-2014)**

Geographic Area	1999	2010-2014	Percentage Increase	% Inflation Adjusted
<b>Westford</b>	<b>\$104,029</b>	<b>\$144,194</b>	<b>38.6</b>	<b>-2.6</b>
Greater Lowell region	\$67,583	\$93,351	38.1	-2.7
Massachusetts	\$61,664	\$86,132	39.7	-1.6
United States	\$50,046	\$65,433	30.7	-7.9

Source: 2000 U.S. Census and 2010-2014 American Community Survey

**Figure 7: Median Family Income for Selected Geographies (1999 and 2010-2014)**



Source: 2000 U.S. Census and 2010-2014 American Community Survey

### c. Per Capita Income

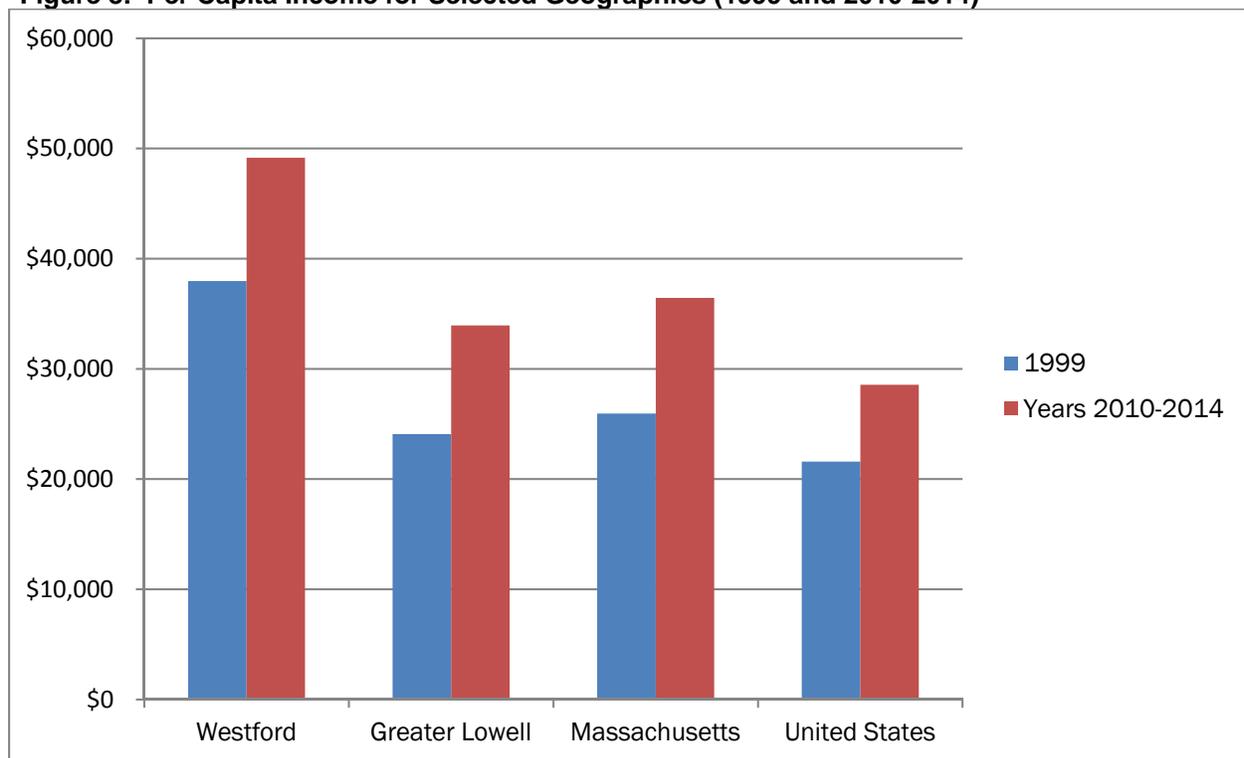
Table 13 and Figure 8 show the changes in per capita income between 1999 and 2009 in Westford, the Greater Lowell region, Massachusetts and the United States. In 1999, Westford's per capita income was \$37,979 – higher than the region, state and country. Fifteen years later, the Town's per capita income remained higher than the other three areas and increased by 29.5% to \$49,168. As with the median household income, this rate was lower than that experienced by the three other geographic areas. When adjusted for inflation, Westford had the highest decline (8.8%) in per capita income than any of the four areas.

**Table 13: Per Capita Income for Selected Geographies (1999 and 2010-2014)**

Geographic Area	1999	2010-2014	Percent Increase	Inflation Adjusted Percentage
<b>Westford</b>	<b>\$37,979</b>	<b>\$49,168</b>	<b>29.5</b>	<b>-8.8</b>
Greater Lowell Region	\$24,081	\$33,942	40.9	-0.7
Massachusetts	\$25,952	\$36,441	40.4	-1.1
United States	\$21,587	\$28,555	32.3	-6.8

Source: 2000 U.S. Census and 2010-2014 American Community Survey

**Figure 8: Per Capita Income for Selected Geographies (1999 and 2010-2014)**



Source: 2000 U.S. Census and 2010-2014 American Community Survey

#### **d. Income Distribution**

While median household and median family incomes are valuable indicators, they do not account for the distribution of household incomes in a community. Table 14 compares the household income distribution in Westford in 1999 and 2010-2014. In 1999, approximately 3,482 households (50.9%) earned less than the median household income of \$98,272, with 19.5% earning less than \$50,000 per year. Of the 49.1% of households earning more than the median household income, 39.2% earned between \$100,000 and \$199,999, and 9.9% of all households earned \$200,000 or more per year. In 2010-2014, the median household income was \$125,143. Between 1999 and 2010-2014, the Town experienced a significant increase in households making \$100,000 or more (165.5% increase) with 21% earning \$200,000 or more per year. Most income categories decreased over the fifteen-year period except for the \$100,000-\$199,999 and \$200,000 or more categories.

**Table 14: Income Distribution for Households (1999 and 2010-2014)**

	1999		2010-2014		Percent Change 1999 – 2010/2014
	Number	Percent	Number	Percent	
Less than \$15,000	278	4.1	218	2.8	-21.6
\$15,000-\$24,999	234	3.4	202	2.6	-13.7
\$25,000-\$34,999	277	4.1	255	3.3	-7.9
\$35,000-\$49,999	546	8.0	367	4.7	-32.8

**Table 14: Income Distribution for Households (1999 and 2010-2014) (cont.)**

	1999		2010-2014		Percent Change 1999 – 2010/2014
	Number	Percent	Number	Percent	
\$50,000-\$74,999	936	13.7	828	10.7	-11.5
\$75,000-\$99,999	1,211	17.7	916	11.8	-24.4
\$100,000-199,999	2,680	39.2	3,325	43.0	24.1
\$200,000 or more	674	9.9	1,627	21.0	141.4
<b>Total</b>	<b>6,836</b>	<b>100.1</b>	<b>7,738</b>	<b>99.9</b>	<b>13.2</b>

Source: 2000 U.S. Census and 2010- 2014 American Community Survey

### e. Area Median Income (AMI)

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

AMI thresholds are often capped at 80%, 60%, 50%, and 30% of AMI, but vary depending on the number of individuals in the household. Policymakers often refer to households earning below 80%, 60%, 50%, and 30% of AMI as “moderate income”, “low income”, “very low income”, and “extremely low income”, respectively. These percentages are used to determine who can access income-restricted units, including Chapter 40B, Section 8, and Low Income Housing Tax Credit units. As shown in Table 15, the AMI for the Lowell Metro FMR Area for FY 2016 as of October 1, 2015 was \$88,700.

**Table 15: Adjusted Income Limits by Household Size, Lowell Metro FMR Area, FY2016**

Income Limit Area	Area Median Income	FY 2016 Income Limit Category	Household Size							
			1- Person	2- Person	3- Person	4- Person	5- Person	6- Person	7- Person	8- Person
Lowell, MA HUD Metro FMR Area	<b>\$88,700</b>	30% - Extremely Low	\$19,150	\$21,900	\$24,650	<b>\$27,350</b>	\$29,550	\$32,580	\$36,730	\$40,890
		50% - Very Low	\$31,950	\$36,500	\$41,050	<b>\$45,600</b>	\$49,250	\$52,900	\$56,550	\$60,200
		80% - Moderate	\$46,000	\$52,600	\$59,150	<b>\$65,700</b>	\$71,000	\$76,250	\$81,500	\$86,750

Source: <https://www.huduser.gov/portal/datasets/il/il2016/2016summary.odn>

Westford is included in the Lowell Metropolitan Fair Market Rent (FMR) region

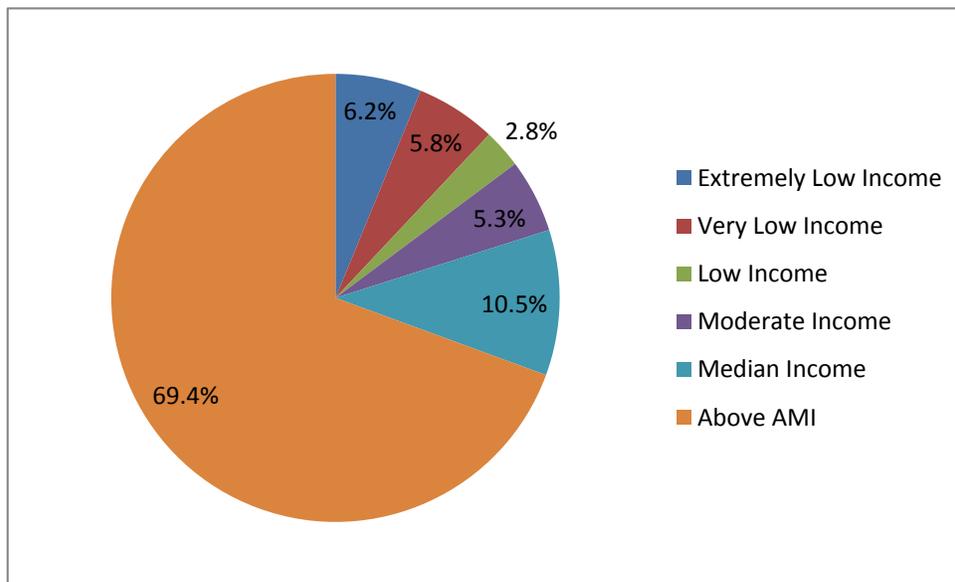
Although no data set exists which breaks income down by household size, some general conclusions can be made about Westford households’ eligibility for affordable housing. Using the income limits for a family of four compared to the Income Distribution for Westford households, the following income categories and associated HUD Lowell Metro FMR thresholds were developed and are reflected in Table 16 and Figure 9 on the next page. As outlined in Table 15, the income limits for a four-person household were set at \$ 27,350 (30% AMI), \$ 45,600 (50% AMI) and \$ 65,700 (80% AMI).

**Table 16: Income Categories and Associated Lowell Metro FMR Area Thresholds**

	1999		2010-2014		Percent Change	HUD Threshold
	Number	Percent	Number	Percent	1999 – 2010/2014	
Less than \$15,000	278	4.1	218	2.8	-21.6	Extremely Low Income
\$15,000-\$24,999	234	3.4	202	2.6	-13.7	Extremely Low Income
\$25,000-\$34,999	277	4.1	255	3.3	-7.9	Extremely to Very Low Income
\$35,000-\$49,999	546	8.0	367	4.7	-32.8	Low to Very Low Income
\$50,000-\$74,999	936	13.7	828	10.7	-11.5	Low to Moderate Income
\$75,000-\$99,999	1,211	17.7	916	11.8	-24.4	Moderate to Median Income
\$100,000-199,999	2,680	39.2	3,325	43.0	24.1	Median Income to Above AMI
\$200,000 or more	674	9.9	1,627	21.0	141.4	Above AMI
<b>Total</b>	<b>6,836</b>	<b>100.1</b>	<b>7,738</b>	<b>99.9</b>	<b>13.2</b>	

Source: 2000 U.S. Census and 2010-2014 American Community Survey

**Figure 9: Estimated Westford Households in each AMI Category (2010-2014)**



Source: 2010-2014 American Community Survey

## 11. Residents Living in Poverty

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

If a family's total income is less than the threshold, then that family and every individual in it is considered to be living in poverty. The official poverty thresholds do not vary geographically, but they are updated for inflation using the Consumer Price Index (CPI-U). The official poverty definition uses money income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps). Table 17 shows the Federal Poverty Guidelines for 2016.

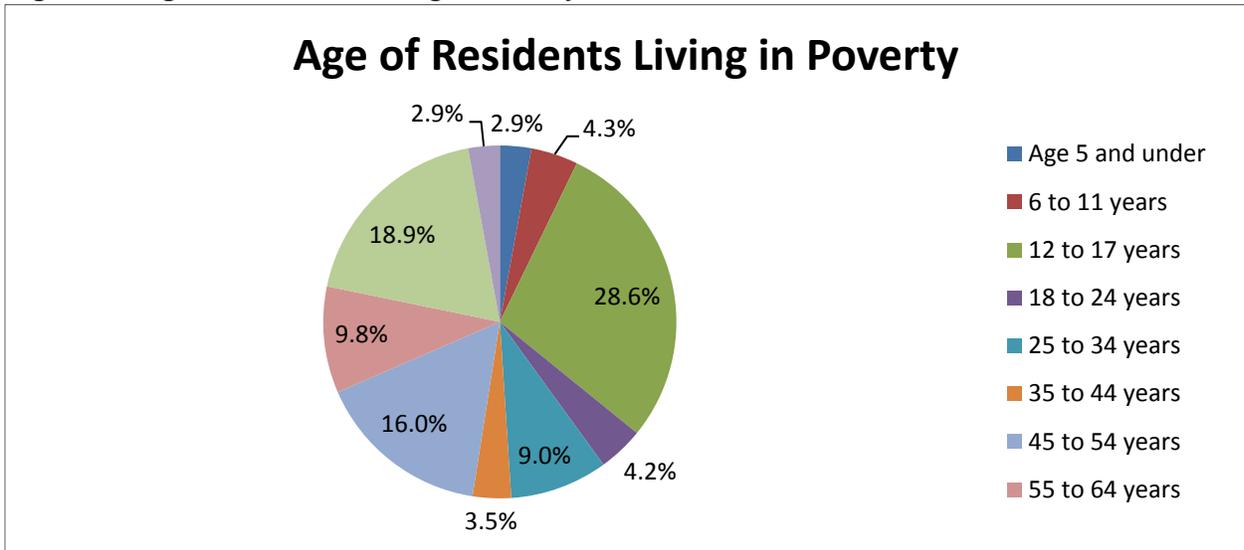
**Table 17: Federal Poverty Level Guidelines for 2016**

Number of Persons in Family	Poverty Guideline
1	\$11,880
2	\$16,020
3	\$20,160
4	\$24,300
5	\$28,440
6	\$32,580
7	\$36,730
8	\$40,890
<b>For each additional person</b>	<b>\$4,160</b>

Source: Department of Health and Human Resources, Federal Register, Vol. 81, No. 15, January 25, 2016, pp. 4036-4037

According to the 2010-2014 ACS, 625 Westford residents (approximately 2.7% of the town's estimated population) lived in poverty according to the Federal Poverty Guidelines. As seen in Figure 10, people aged 45-64 comprised 25.8% of the population living in poverty in Westford. It will be important to consider this population group when prioritizing housing types that will meet the diverse needs of an aging population.

**Figure 10: Age of Residents Living in Poverty: 2010-2014**



Source: 2010-2014 American Community Survey

As shown on Table 18, the population living in poverty is broken down by age and sex. Those individuals in the “Under 18” category represented 35.8% of the poverty population in Westford. Individuals aged 65 and older represented 21.8% of the poverty population. Women comprised 56.8% of the poverty population, while men comprised the remaining 32.2%.

**Table 18: Characteristics of the Population Living in Poverty (2010-2014)**

Characteristics	Number Below Poverty Level	Percent of total poverty population
<b>Age</b>		
5 Years and under	18	2.9
6 to 11 Years	27	4.3
12 to 17 Years	179	28.6
18 to 24 Years	26	4.2
25 to 34 Years	56	9.0
35 to 44 Years	22	3.5
45 to 54 Years	100	16.0
55 to 64 Years	61	9.8
65 to 74 Years	118	18.9
75 Years and Over	18	2.9
<b>Total Individuals Living in Poverty (2.7% of total population)</b>	<b>625</b>	<b>100.1</b>
<b>Sex</b>		
Male	270	43.2
Female	355	56.8
<b>Total Individuals Living in Poverty</b>	<b>625</b>	<b>100.0</b>
<b>Total Westford Population</b>	<b>22,771</b>	

Source: 2010-2014 American Community Survey

## B. Existing Housing Stock Analysis

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

### 1. Housing Units and Types

Table 19 illustrates the total number of housing units, by housing type, for 2000 and 2010-2014. In 2000, there were 6,941 housing units in Westford. Single-family homes represented the largest percentage of homes, accounting for 92.7% of all housing units. Two-family homes accounted for an additional 2.7% while multifamily dwellings comprised of three or more units accounted for 4.4%. While the 2000 U.S. Census indicates that there were 22 mobile homes or other housing units, the Town has no record of any mobile homes at that time.

By 2010-2014, the Town's housing stock had grown by 1,288 units, or 18.6%, totaling 8,229 units. Most of the growth can be attributed to the addition of detached and attached single-family homes, which increased by 15.1% and 70.2% respectively, and to developments with 20 or more units, which increased by 677.8%. Structures with 3 to 19 units also increased by 20.4%. The only units that decreased were 2 unit homes, which decreased by 22.3%. Although the 2010-2014 American Community Survey estimated that there were 50 mobile homes or other, there were no mobile homes in Westford since they are not allowed by the Zoning Bylaw.

**Table 19: Total Number of Housing Units (2000 and 2010-2014)**

Housing Units per Structure	2000		2010-2014		Percent Change
	Number	Percent	Number	Percent	2000-2010/2014
1-unit, detached	6,161	88.8	7,091	86.2	15.1
1-unit, attached	272	3.9	463	5.6	70.2
2 units	184	2.7	143	1.7	-22.3
3 to 19 units	284	4.1	342	4.2	20.4
20 or more units	18	0.3	140	1.7	677.8
Mobile homes or other	22	0.3	50	0.6	127.3
<b>Total</b>	<b>6,941</b>	<b>100.1</b>	<b>8,229</b>	<b>100.0</b>	<b>18.6</b>

Source: 2000 U.S. Census; 2010-2014 American Community Survey

To determine how accurate these estimates were, NMCOG staff worked with the Assessor's Office to determine the number of housing units that had been constructed from 2000-2015. Building upon the 2000 housing stock data provided by the U.S. Census Bureau, the Assessor's Office determined that 1,648 additional housing units had been constructed through 2015. The Assessor's Office also determined that there were no mobile homes in Westford. Therefore, the breakdown of housing units through this analysis is as follows: single-family, detached (6,655 units or 77.5%), single-family, attached (1,055 units or 12.3%), 2 units (166 units or 1.9%), 3-19 multifamily units (360 units or 4.2%), and 20+ multifamily units (353 units or 4.1%). Some minor adjustments would need to be made for any demolition or conversion of housing units that may have occurred since 2000. Although these figures show an increased number of multifamily units, there is still a need to provide affordable housing to those who cannot afford to purchase a single-family home. Table 20 summarizes the data for 2000 and 2015.

**Table 20: Total Number of Housing Units (2000 and 2015 (est.))**

Housing Units per Structure	2000		2015		Percent Change
	Number	Percent	Number	Percent	2000-2016
1-unit, detached	6,161	88.8	6,655	77.5	8.0
1-unit, attached	272	3.9	1,055	12.3	287.9
2 units	184	2.7	166	1.9	-9.8
3 to 19 units	284	4.1	360	4.2	26.8
20 or more units	18	0.3	353	4.1	1,861.1
Mobile homes or other	22	0.3	0	0	NA
<b>Total</b>	<b>6,941</b>	<b>100.1</b>	<b>8,589</b>	<b>100.0</b>	<b>23.7</b>

Source: 2000 U.S. Census; 2015 figures developed from Assessor's records from 2000-2015.

## 2. Housing Tenure

Housing tenure is a description of ownership (owner or rental). Table 21 compares housing tenure figures in 2000 and 2010-2014. In 2000, the Westford housing stock was broken down by owner-occupied (6,258 or 91.9%) and renter-occupied (550 or 8.1%) households. In 2010-2014, the number of housing units had increased to 7,738 housing units from 6,808 units in 2000 or 13.7%, but the relative breakdown of owner-occupied and renter-occupied units remained the same. Although owner-occupied units increased from 6,258 units to 7,102 units or by 13.5%, their percentage share of all households remained at 91.9%. Renter-occupied housing units increased from 550 units to 636 units, or by 15.6%, but only increased their percentage share from 8.1% to 8.2%. 29.5% for a total of 712 units. The demand for additional rental units in Westford will require increased rental housing stock in the future. The housing tenure figures for 2000 and 2010-2014 are outlined below in Table 21:

**Table 21: Housing Tenure (2000 and 2010-2014)**

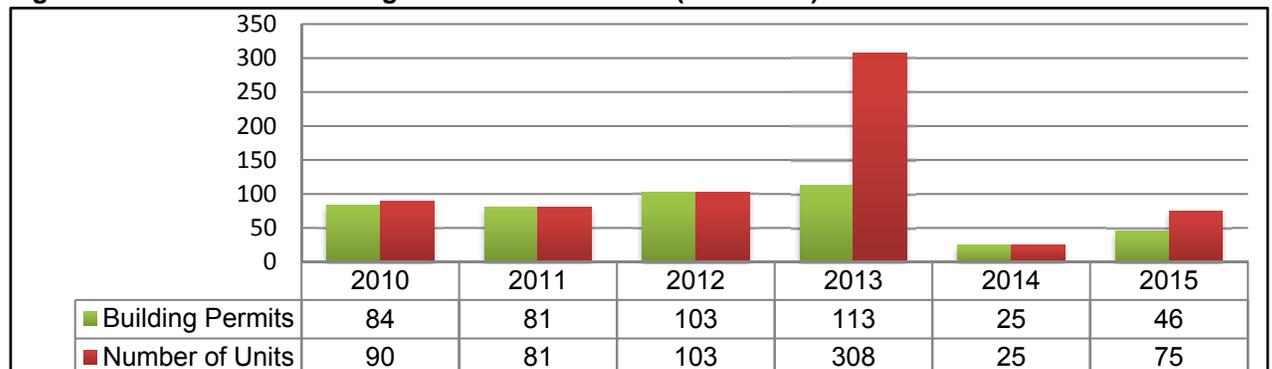
	2000		2010-2014		% Change 2000- 2010/2014
	Number	Percent	Number	Percent	
Owner-Occupied	6,258	91.9	7,102	91.9	13.5
Renter-Occupied	550	8.1	636	8.2	15.6
<b>Total Occupied Housing Units</b>	<b>6,808</b>	<b>100.0</b>	<b>7,738</b>	<b>100.1</b>	<b>13.7</b>

Source: 2000 and 2010-2014 American Community Survey

## 3. New Residential Development

Based upon an examination of the residential building permit data in Westford from 2010 through 2015, 452 residential permits were issued for 682 new housing units as shown in Figure 11. It is important to note that less than 3.1% of new residential permits issued for the past six years were for multifamily structures, however, 367 multifamily units were built in that timeframe. There were three significant multifamily projects that came online in the last six years: Princeton Westford Apartment Homes (200 rental units, 40 of which are affordable at 50% or below AMI); Stony Brook II project at Coakley Circle (36 affordable rental units); and Abbot Mill (Phase 1), which received building permits in 2009, but opened in 2013 (131 units, 13 affordable).

**Figure 11: Residential Building Permits/Units Issued (2010-2015)**



Source: Westford Building Dept., August 2016

Note: Abbot Mill Phase 1 was permitted in 2009 but not completed until 2013

Table 22 provides more specific information on the number of building permits issued for new residential units, the total new units permitted the total valuation and the average valuation per unit for all residential permits issued between 2010 and 2015. During this period of time, 682 housing units were built. Considering that the Abbot Mill Phase 1 redevelopment opened in 2013 (although building permits were issued in 2009), approximately 800 new housing units became available in Westford. The new multifamily projects created over 360 rental units in Westford, a major addition to the housing product type. In 2011 the Town issued 81 single-family permits for a total construction valuation of \$16,514,490, or an average valuation of \$203,883 per unit, slightly more than in 2010. In 2012 the Town issued 103 single-family permits for a total valuation of \$24,080,578, or an average valuation of \$233,792 per unit.

The situation changed somewhat in 2013 when permits were issued for the 200-unit Princeton Properties projects. The construction value of these additional units was \$13,000,000. Therefore, in 2013, there were a total of 308 units permitted for a total estimated valuation of \$38,306,687, or an average valuation per unit of \$124,372, which reflects the impact of the Princeton Properties project. The number of new residential permits dropped off significantly in 2014 (25) and 2015 (46). In 2014, new residential permits were for 25 single-family homes and had a total construction valuation of \$5,768,610, or an average of \$230,744 per unit. In 2015 there was a greater mix of new residential permits issued; 39 single-family, 3 three- and four-family and 4 five-family plus units – for a total of 75 units.

**Table 22: New Residential Building Permits/Units Issued (2010-2015)**

Year	Total New Res. Building Permits Issued	Total New Units Permitted	Total Constuction Value	Average Construction Value Per Unit
2010	82	90	\$18,254,010	\$202,822
2011	81	81	\$16,514,490	\$203,883
2012	103	103	\$24,080,578	\$233,792
2013	113	308	\$38,306,687*	\$124,372*
2014	25	25	\$5,768,610	\$230,744
2015	45	75	NA	NA

Source: Westford Building Department, August 2016 \*estimate NA-Not Available  
 Note: Abbot Mill Phase 1 was permitted in 2009, but not completed until 2013.

#### 4. Housing Market Conditions

This section examines trends in the local housing market in Westford between 2010 and 2015, building upon the analysis that was completed in the *2011-2015 Affordable Housing Production Plan*. This section examines the number of home sales, including the recorded sales for residential properties, and the median sales prices. These figures show that Westford has among the highest sales prices in the Greater Lowell region. The Town has recovered from the economic recession and housing downturn in the late 2000s; the major challenge facing Westford is the lack of housing choices for low and moderate-income residents. Those issues will be addressed more fully in the next section on Housing Affordability Analysis.

**a. Home Sales**

As part of the analysis in the *2011-2015 Affordable Housing Production Plan*, the recorded home sales in Westford from 1950 to 2009 was reviewed through the use of the Town Assessor’s 2009 Database. This information was then supplemented by data from the Middlesex North Registry of Deeds. This information has been further supplemented from 2010 to 2015 based on the Registry data. Based upon the supplemental information from 2010 to 2015, the number of longtime homeowners living in town before 1980 was reduced from 9.9% to 6.2%. As shown in Table 23, the greatest turnover of owner occupied housing units occurred in 2000-2009 (38.1%), 1990-1999 (23.8%) and 2010-2015 (23.2%). Given that the 2010-2015 period only covered six years as compared to ten years for 2000-2009 and 1990-1999, the 2010-2015 period should have a greater impact than the other two periods.

**Table 23: Recorded Sales for Residential Properties in Westford (1950-2015)**

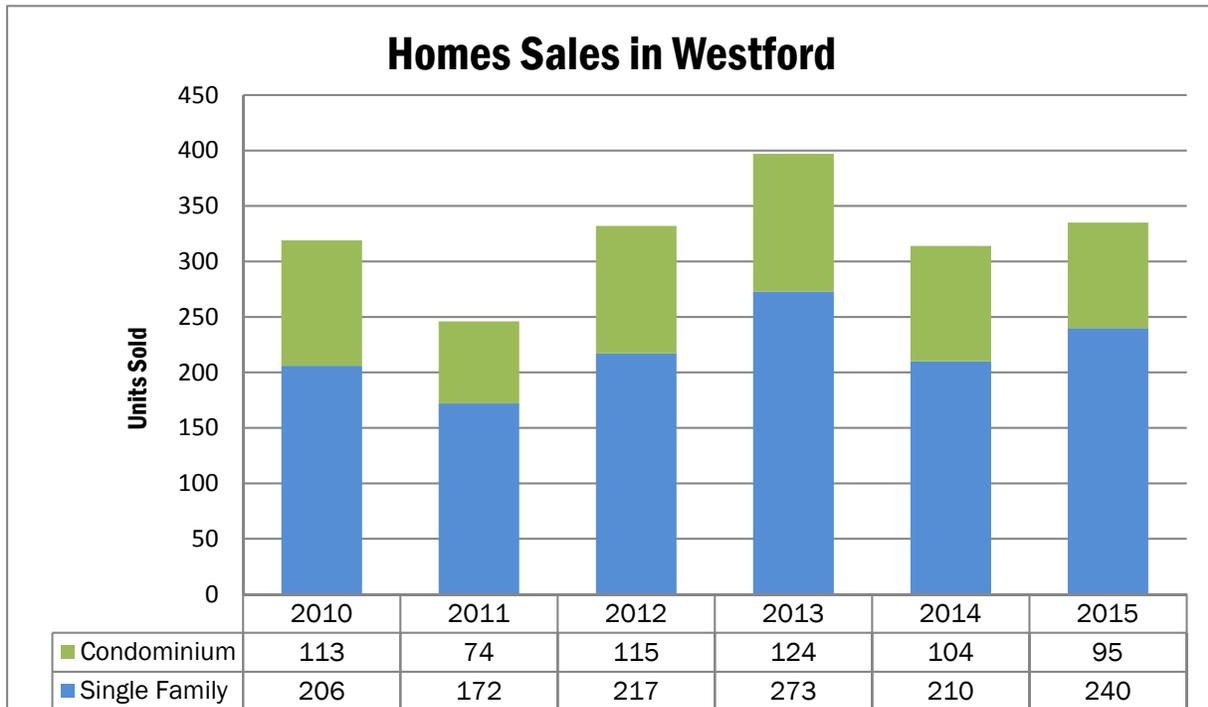
Period	Last Recorded Sale	Percent of All Recorded Sales
1950-1959	55	0.5
1960-1969	156	1.5
1970-1979	448	4.2
1980-1989	924	8.7
1990-1999	2,518	23.8
2000-2009	4,026	38.1
2010-2015	2,453	23.2
<b>Total</b>	<b>10,580</b>	<b>100.0</b>

Source: Middlesex North Registry of Deeds: [www.lowelldeeds.com](http://www.lowelldeeds.com)

For the period from 2010 to 2015, single-family sales in Westford began at 206 units in 2010 and then decreased to 172 units in 2011, as shown in Figure 12. There was an increase in single-family home sales in 2012 (217 units) and 2013 (273 units) and then a decrease to 210 single-family home sales in 2014. Information from the Warren Group indicates that single-family home sales increased to 240 units in 2015, reflecting more positive growth in single-family home sales. Comparative sales figures for the Greater Lowell region are shown in Figure 13 on the next page.

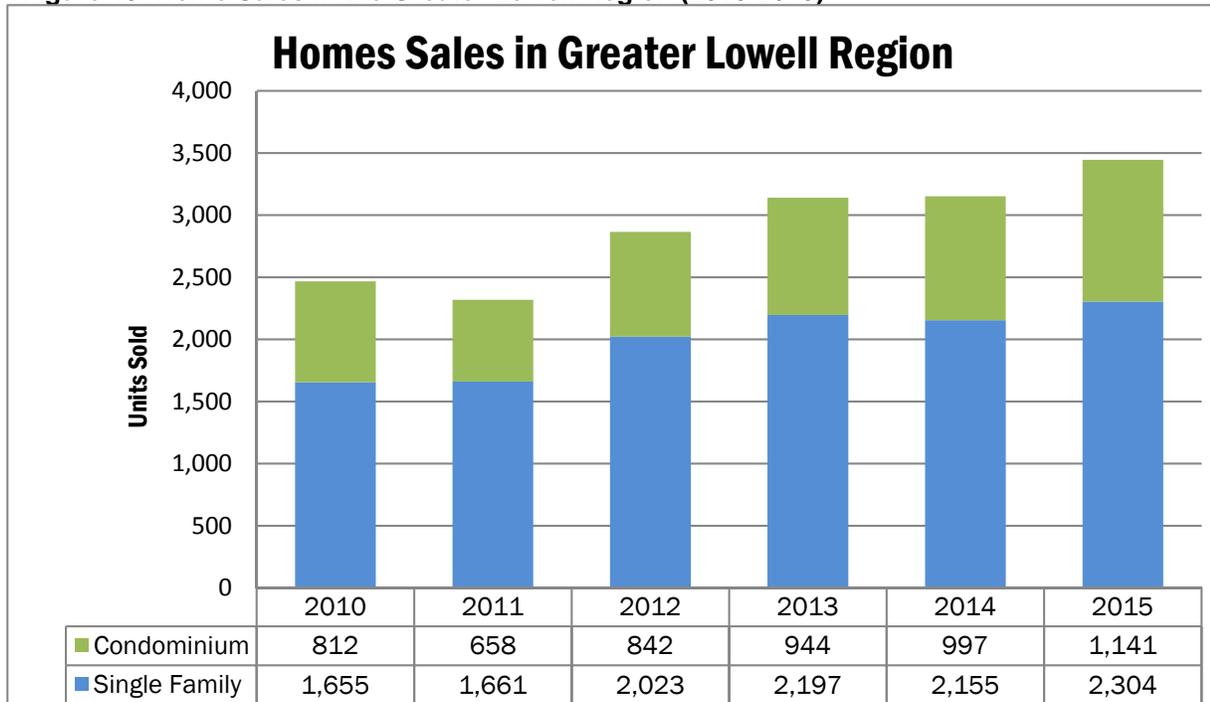
Condominium sales have followed a similar pattern, but at a much lower level. Condominium sales began at 113 units in 2010, decreased to 74 units in 2011 and then rebounded to 115 units in 2012 and 124 units in 2013. However, this increase in condo sales was not replicated in 2014 (104 units) or 2015 (95 units). A drop in the number of sales may show that condominiums in Westford are a premium commodity and do not come up on the market often. Pricing trends for condominiums shown in Figure 13 support such a theory. Comparative sales figures for the Greater Lowell region are shown in Figure 13 on the next page.

**Figure 12: Home Sales in Westford (2010-2015)**



Source: The Warren Group, 2016

**Figure 13: Home Sales in the Greater Lowell Region (2010-2015)**



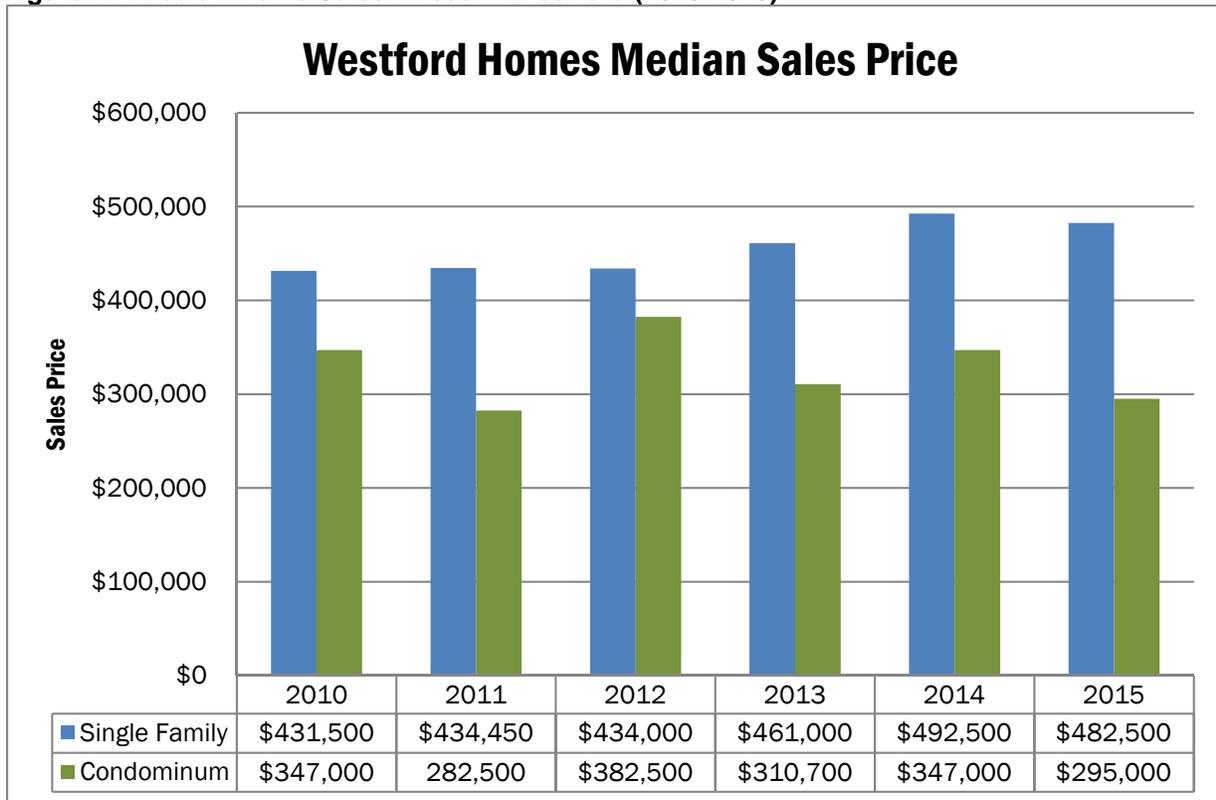
Source: The Warren Group, 2016

**b. Median Sales Prices**

Figure 14 shows the changes in the median selling price of single-family homes and condominiums in Westford between 2010 and 2015. Despite the up and down pattern for single-family homes sales for this period, the median sales price actually increased by 14.1% from \$431,500 in 2010 to \$492,500 in 2014. Between 2014 and 2015, the median sales price decreased by \$10,000, but still reflected an increase of 11.8% since 2010.

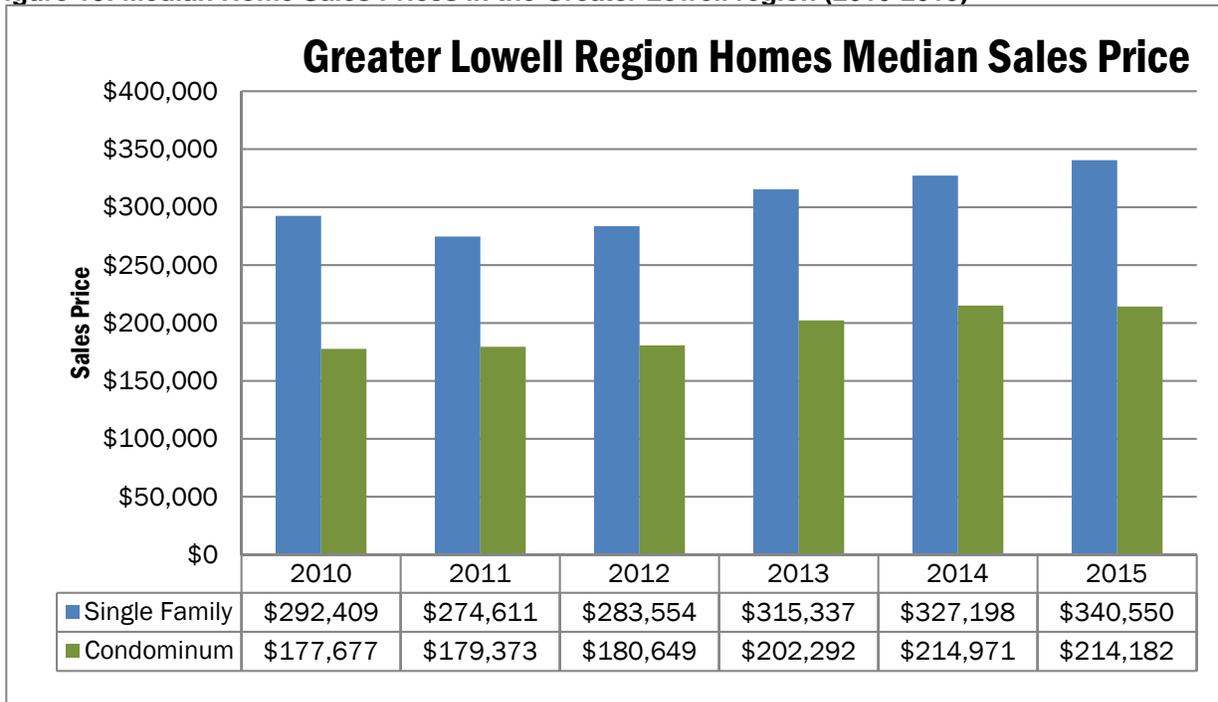
The pattern for the sale of condominiums during this period is different from single-family homes. Overall, the median sales price for condominiums actually decreased by \$52,000 from \$347,000 in 2010 to \$295,000 in 2015 or by nearly 15%. The highest median sales price for condominiums was \$382,500 in 2012, but that figure decreased to \$310,700 in 2013, rebounded to \$347,000 in 2014 and then declined to \$295,000 in 2015. This may reflect that a majority of the condominiums in Westford were built in the 1980s and the pricing may reflect that condominiums are generally older housing stock. Figure 15 shows the comparable Median Sales Prices for the Greater Lowell region.

**Figure 14: Median Home Sales Prices in Westford (2010-2015)**



Source: The Warren Group, 2016

**Figure 15: Median Home Sales Prices in the Greater Lowell region (2010-2015)**



Source: The Warren Group, 2016

Table 24 on the next page compares the median selling prices of single-family homes and condominiums in Westford to the other eight communities in the Greater Lowell region from 2010 to 2015. With the exception of the Town of Tyngsborough, which experienced a decrease of 1.1% (-\$3,950) in its median sales price for single-family homes between 2010 and 2015, every community in the Greater Lowell region had an increase in their median single-family sales price, ranging from 6.9% in Pepperell to 27.2% in Lowell. Westford was right in the middle at 11.8%. Westford had the highest median sale prices of any community in 2010, 2012, 2014 and 2015. The next closest community was Dunstable, which had a median sales price for single-family homes of \$474,000 in 2015, relatively close to Westford’s figure of \$482,500.

On the other hand, the median selling price of condominiums in Westford is competitive with the other communities than single-family homes. In the case of the median sales price for condominiums, every community in the Greater Lowell region, with the exception of Dunstable and Tyngsborough, experienced an increase in the median sales prices between 2010 to 2015, ranging from 7.5% in Dracut to 45.5% in Billerica. The median sales price in Tyngsborough decreased by 7.4%, while Dunstable doesn’t have any condominiums. Westford ranked high at 38.4% in terms of the increase in the median sales price of condominiums between 2010 and 2015. In 2015 Westford ranked first in the median sales price for condominiums (\$295,000) after ranking second to Tewksbury (\$242,000) in 2010.

**Table 24: Comparison of Median Sales Prices in Westford and the Greater Lowell region (2012-2015)**

Community	2012		2013		2014		2015	
	Single-Family	Condos	Single-Family	Condos	Single-Family	Condos	Single-Family	Condos
Billerica	\$304,500	\$227,045	\$330,000	\$239,900	\$346,000	\$255,000	\$358,000	\$259,000
Chelmsford	\$315,000	\$178,625	\$333,850	\$205,000	\$369,000	\$209,900	\$373,000	\$226,500
Dracut	\$234,950	\$133,500	\$260,000	\$142,000	\$262,500	\$155,000	\$286,500	\$172,000
Dunstable	\$406,469	\$0	\$395,900	\$0	\$410,000	\$0	\$474,000	\$0
Lowell	\$185,050	\$120,647	\$220,000	\$145,950	\$227,000	\$158,000	\$241,750	\$160,000
Pepperell	\$242,000	\$125,100	\$295,000	\$160,000	\$300,000	\$224,900	\$310,000	\$189,000
Tewksbury	\$297,250	\$225,000	\$317,000	\$230,000	\$342,000	\$253,000	\$365,000	\$270,000
Tyngsborough	\$282,550	\$172,500	\$346,750	\$199,900	\$384,225	\$214,000	\$360,000	\$192,822
<b>Westford</b>	<b>\$434,000</b>	<b>\$280,000</b>	<b>\$461,000</b>	<b>\$310,700</b>	<b>\$492,500</b>	<b>\$347,000</b>	<b>\$482,500</b>	<b>\$295,000</b>

Source: The Warren Group, 2016

## 5. Housing Affordability Analysis

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

Table 25 shows the monthly housing costs for homeowners as a percentage of annual household income in 2010-2014. Approximately 40.6% of households with a mortgage and 71.5% without a mortgage paid less than 20% of their annual household incomes on housing-related costs, while those paying between 20% and 29% of their income accounted for 35.1% of households with a mortgage and 14.4% of households without a mortgage, respectively. Approximately 22.6% of the total households in Westford, or 1,603 households, were considered at least moderately burdened by their housing costs, paying more than 30% of their income for their mortgage or rent.

**Table 25: Monthly Housing Costs as a Percentage of Annual Household Income (2010-2014)**

	Households in Westford	Less than 20%		20%-29%		30% or more	
		Number	Percent	Number	Percent	Number	Percent
Households with a mortgage	5,433	2,207	40.6	1,906	35.1	1,320	24.3
Households without a mortgage	1,669	1,193	71.5	241	14.4	283	13.5

Source: 2010-2014 American Community Survey

Historically, the housing burden has affected renters more than homeowners; however, their numbers are slightly less than those who have mortgages. As shown in Table 26, slightly more than half of the rental households (50.7%) paid less than thirty percent of their annual incomes

on rent in 2010-2014. Approximately 170 rental households (26.7%) were ‘moderately’ burdened, paying between 30% and 49%, and 136 rental households (21.4%) were ‘severely’ burdened. The housing burden figures for renters provide a less accurate representation than ownership housing burdens because the U.S. Census does not include the cost of basic housing-related expenses, such as utilities, fuel, condo fees, and property taxes.<sup>5</sup>

**Table 26: Gross Rent as a Percentage of Household Income (2010-2014)**

Rent as a Percent of Income	Number of Rental Households	Percent of Rental Households
Less than 10%	46	7.2
10% to 19%	151	23.7
20% to 29%	126	19.8
30% to 49%	170	26.7
50% or more	136	21.4
Not computed	7	1.1
<b>Total</b>	<b>636</b>	<b>99.9</b>

Source: 2010-2014 American Community Survey

**a. Housing Burden**

As previously discussed, Westford residents experience a range of housing burdens, with approximately 24.3% of homeowners with a mortgage and 13.5% without a mortgage spending more than 30% of their annual incomes on housing related costs in 2010-2014. Among renters, almost half, 306 rental households or 48.1% were burdened by the cost of rent, with 21.4% of all renters paying more than 50% of their annual incomes on rent in 2010-2014. As shown in Table 27, the fair market rent for a 1-bedroom apartment in the Lowell, MA HUD Metro Fair Market Rent (FMR) Area in FY 2016 was \$960 per month. Nearly a third of rental households in Westford in 2010-2014 were paying more than the Lowell FMR for FY 2016.

**Table 27: Fair Market Rent for Lowell, MA HUD Metro FMR Area (FY 2016)**

	Efficiency	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
FY 2016 Fair Market Rent	\$802	\$960	\$1,213	\$1,505	\$1,678

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

Table 28 takes a closer look at the median rent for Westford residents in comparison to the rest of the NMCOG region. According to the 2010-2014 American Community Survey, the median gross rent for Westford was \$1,413 in 2010-2014. Although this is an average that includes apartments of all sizes (i.e., efficiency, 1-bedroom, 2-bedroom, etc.), it does indicate that the average rent in Westford is higher than the FMR for most apartments except 3- and 4-bedroom

<sup>5</sup> Selected monthly owner costs is the sum of payments for mortgages, deeds of trust, contracts to purchase, or similar debts on the property (including payments for the first mortgage, second or junior mortgages, and home equity loans); real estate taxes; fire, hazard, and flood insurance on the property; utilities (electricity, gas, and water); and fuels (oil, coal, kerosene, wood, etc.). It also includes, where appropriate, the monthly condominium fee for condominiums and mobile home costs (personal property taxes, site rent, registration fees, and license fees) for mobile homes.

units. In addition, when comparing the median gross rent in Westford to the rest of the region, it is the second highest after Tewksbury at \$1,498. The other communities in the NMCOG region had median gross rents that were higher than the FMR for efficiency and 1-bedroom units. Billerica and Tewksbury had median gross rents higher than the FMR rent for 2-bedroom units, while every community's median gross rent was below the FMR for 3- and 4-bedroom units.

**Table 28: Median Gross Rent in the Greater Lowell region (2010-2014)**

Community	Median Gross Rent
Billerica	\$1,306
Chelmsford	\$1,113
Dracut	\$1,181
Dunstable	\$1,250
Lowell	\$1,005
Pepperell	\$1,153
Tewksbury	\$1,498
Tyngsborough	\$1,048
Westford	\$1,413

Source: 2010-2014 American Community Survey

**b. Affordability Gap**

At this rate, an average rental unit in Westford would be 'affordable' to households making at least \$56,520 per year. While this income level is lower than the Town's median household income, in 2010-2014, approximately 48.1% (306) of rental households earned incomes of less than \$56,520 per year. In other words, **the current median gross rent in Westford is unaffordable for 48.1% of the rental households living in town.** Although these affordability thresholds are low, it's important to remember they do not incorporate the cost of housing-related expenses, such as heat and utilities, into total housing costs.

The Warren Group reported that the 2015 median selling price for single-family homes and condominiums in Westford was \$482,500 and \$295,000, respectively. With a median single-family sales price of \$482,500, a household would need to earn at least \$144,750 per year for a single-family mortgage to be affordable (less than 30% of annual household income), and at household earning of at least \$88,500 is needed for the median condominium mortgage to be affordable. As of 2010-2014, the annual median household income was \$125,143, which would deem the current median selling price for a single-family home a moderate burden to more households in Westford.

**c. Subsidized Housing Inventory Changes – Westford and Greater Lowell region**

Table 29 summarizes the changes in Westford's subsidized housing inventory (SHI) from 2004 to 2016. When the *Affordable Housing Action Plan* was published in March 2004, DHCD recorded 143 subsidized units in Town, representing 2.1% of the 2000 U.S. Census year-round housing stock. By February 2006, an additional 101 units had been added to the SHI, thus

raising the Town's SHI percentage to 3.5% (244 units). By September 2008, the number of SHI units had increased to 306 units or 4.4%. As of August 31, 2011, there were 337 affordable housing units in Westford or the same 4.4% as in September 2008 due to the increase in the year-round housing units in the 2010 U.S. Census. As of September 19, 2016, Westford was credited with 631 affordable housing units or 8.2% largely due to the housing production that had occurred since the publication of the *2011-2015 Affordable Housing Production Plan*.

In particular, the Graniteville Woods (41 units) and Tadmuck Meadows (10 units) projects added 51 affordable housing units. All the projects identified as "pipeline" projects in the *2011-2015 Affordable Housing Production Plan* were added as well: Stone Ridge (2 units), Princeton Westford Apartment Homes (200 units), CHOICE Housing (5 units) and the Residences at Stony Brook II (36) for a total of 243 affordable units. Additionally, some minor changes occurred with the DDS units (5 units) replacing the DMR units (7 units) and Keyes Corner (9 units instead of 8 units) for a net change of -1 unit. DHCD added one unit at Beaver Brook Village and four DMH units to the SHI as of November 11, 2016. Overall, 298 affordable housing units have been added since the *2011-2015 Affordable Housing Production Plan* was approved by DHCD.

**Table 29: Changes in Westford's Subsidized Housing Stock (2004-2016)**

Time Period	Total SHI Units	Difference in Units from Previous Period	Percent Affordable
March 2004	143	N/A	2.1
March 2005	148	+5	2.2
February 2006	244	+96	3.5
March 2007	183	-61	2.7
September 2008	306	+123	4.4
September 2009	311	+15	4.5
December 2010	347	+36	5.0
August 2011	337	-10	4.4*
October 2012	553	+216	7.2
October 2013	553	0	7.2
August 2014	575	+22	7.5
May 2015	585	+10	7.6
September 2016	635	+50	8.3

Source: Massachusetts Department of Housing and Community Development

\*Note: The 2010 U.S. Census increased the number of year-round housing units to 7,671 units, thus increasing the 10% affordable housing target figure to 767 units.

In March 2004, Westford had 143 affordable housing representing 2.08% of the 2000 year-round housing stock in Town. Compared to the region, as seen in Table 30, Westford had the second-lowest percentage of affordable units, next to Dunstable, which had none. At that time, only two of the nine communities in the region had a subsidized housing stock that exceeded 10%: Lowell (13.44%) and Tyngsborough (10.10%). The remaining communities had SHI rates ranging between 2.74% (Dracut) and 5.62% (Chelmsford).

As of July 1, 2016, the region has shown exceptional growth in its percentage of affordable housing. Both Lowell (12.62%) and Tyngsborough (10.49%) currently exceed the 10% target. Tewksbury (8.91%), Chelmsford (8.51%) and Westford (8.21%) exceed 8% and are likely to exceed 10% within the next 2-3 years. Billerica at 6.13% is ready to add some major affordable

housing developments to its SHI and could exceed 10% within the next 2-3 years. Between June 2011 and July 2016, the largest percentage increases in affordable housing units were in Westford (86.94%), Tyngsborough (57.19%), and Chelmsford (21.01%). Overall, the affordable housing units in the Greater Lowell region increased by 3.5%. Dracut and Dunstable have approved Housing Production Plans and hope to add to their affordable housing inventories. Based on this progress, Westford's efforts to bring together public, private, and nonprofit stakeholders are paying off as they work to attain their 10% affordable housing goal.

**Table 30: Subsidized Housing Inventories in the Greater Lowell region (June 2011-July 2016)**

Community	Year- Round Housing Units 2010	Total Subsidized Housing Inventory (SHI) Units			Percent SHI Units	
		June 2011	July 2016	Percent Change	June 2011	July 2016
Billerica	14,442	1,186	885	-25.38	8.21	6.13
Chelmsford	13,741	966	1,169	21.01	7.03	8.51
Dracut	11,318	595	573	-3.70	5.26	5.06
Dunstable	1,085	0	0	NA	0.00	0.00
Lowell	41,308	5,212	5,215	0.06	12.62	12.62
Pepperell	4,335	122	129	5.74	2.81	2.98
Tewksbury	10,803	967	963	-0.41	8.95	8.91
Tyngsborough	4,166	278	437	57.19	6.67	10.49
<b>Westford</b>	<b>7,671</b>	<b>337</b>	<b>630</b>	<b>86.94</b>	<b>4.39</b>	<b>8.21</b>
<b>Greater Lowell region</b>	<b>108,869</b>	<b>9,663</b>	<b>10,001</b>	<b>3.50</b>	<b>8.87</b>	<b>9.19</b>

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

#### d. Existing Subsidized Housing Stock

The Department of Housing and Community Development (DHCD) regularly reports the housing developments in a community that count toward their 10% affordability goal. This information summarizes individual projects and includes project names, housing type (rental versus homeownership), total SHI units, affordability expiration, subsidizing agency, and whether or not the development was built using a Comprehensive Permit. DHCD recently updated the Westford SHI by adding one LAU/LIP on Conservation Way and four DMH units. Table 31 summarizes the affordable housing within Westford's 40B SHI Report as of November 11, 2016.

**Table 31: Westford Subsidized Housing Inventory (SHI) (November 11, 2016)**

Project Name	Address	Type	Total SHI Units	Affordability Expires	Built with a Comp Permit?	Subsidizing Agency
Line Road	Line Road	Rental	8	Perpetuity	No	DHCD
65 Tadmuck Road	65 Tadmuck Road	Rental	48	Perpetuity	No	DHCD
7 Cross & 7 Church Streets	7 Cross & 7 Church Streets	Rental	25	Perpetuity	No	DHCD
School Lane	School Lane	Rental	6	Perpetuity	No	DHCD
Haystack Estates	Groton Road	Ownership	32	Perpetuity	No	DHCD
Stoneview Village	Stoneview Drive	Ownership	10	Perpetuity	No	DHCD

**Table 31: Westford Subsidized Housing Inventory (SHI) (November 11, 2016) (cont.)**

Project Name	Address	Type	Total SHI Units	Affordability Expires	Built with a Comp Permit?	Subsidizing Agency
Brookside Mill	Brookside Road	Rental	5	2054	No	DHCD
Westford Community Residence	77 Graniteville Road	Rental	3	2019	No	DHCD
Rosegate at Westford	99 Main Street	Ownership	3	Perpetuity	Yes	FHLBB/ MassHousing
DDS group homes	Confidential	Rental	5	N/A	No	DDS
Keyes Corner	211 Groton Road	Ownership	9	Perpetuity	Yes	DHCD
DMH Group Homes	Confidential	Rental	8	N/A	No	DMH
Concord Place	135-137 Concord Road	Ownership	4	Perpetuity	Yes	MassHousing
Avalon Acton	5,12,18,24 Durkee Lane	Rental	84	Perpetuity	Yes	MassDevelopment
Orion Way	Orion Way	Ownership	1	Perpetuity	No	DHCD
Southgate	50 Chelmsford Road	Ownership	11	Perpetuity	Yes	MassHousing
Tadmuck Meadows	Bandon Circle	Ownership	10	Perpetuity	Yes	MassHousing
Elderberry Estates	Silo Path	Ownership	2	Perpetuity	No	DHCD
Tadmuck Senior Housing	67 Tadmuck Road	Rental	37	2047	No	HUD
Graniteville Woods	Off of North Main Street	Ownership	41	Perpetuity	Yes	MassHousing
Residences at Stony Brook	Farmer's Way	Rental	15	2035	No	MassHousing/ DHCD
Hawk Ridge	Makepeace Road	Ownership	4	Perpetuity	No	DHCD
Cottages in the Woods	Boston/ Blake's Hill Roads	Ownership	20	Perpetuity	Yes	MassHousing
Village at Stone Ridge	Village at Stone Ridge	Ownership	2	Perpetuity	No	DHCD
Princeton Westford Apartment Homes	Princeton Way	Rental	200	Perpetuity	Yes	MHP
CHOICE Veterans' Housing	173 Carlisle Road	Ownership	5	2043	No	DHCD MassHousing
Residences at Stony Brook II	Coakley Circle	Rental	36	2046	No	MassHousing DHCD
Beaver Brook Village	Conservation Lane	Ownership	1	Perpetuity	No	DHCD
<b>Total</b>			<b>635</b>			

Source: Massachusetts Department of Housing and Community Development 40B Chapter 40B Subsidized Housing Inventory, November 11, 2016

As of June 2016, there were 40 affordable units in Westford in the “pipeline” pending local approvals. However, three additional affordable housing projects have entered the “pipeline”: Residences at Westford West, Sugar Maple Lane and Two Robbins Apartment Homes. The Gutierrez Company submitted a Chapter 40B application to the Town on November 18, 2016 for its Residences at Westford West project at 310 Littleton Road. This project proposes to develop 282 rental housing units, of which 71 units will be affordable to households earning 80% or

below AMI. The affordable housing units within this multifamily development will consist of 35 one-bedrooms, 30 two-bedrooms and 6 three-bedrooms. The Sugar Maple Lane project was submitted to MassHousing for Project Eligibility in September 2016 and consists of 28 townhouse ownership units of which 7 units are affordable. Princeton Properties submitted an application for Chapter 40B project eligibility/site approval to MassHousing on October 26, 2016 for its Two Robbins Apartment Homes project at 2 Robbins Road. This project proposes to develop 180 rental housing units, of which 36 units will be affordable for families earning less than 50% AMI. The affordable housing units will consist of 12 one-bedrooms, 21 two-bedrooms and 3 three-bedrooms. These projects will significantly add to the “pipeline” units to be constructed over the next five years. Once they are eligible to be added to the SHI, these 510 additional affordable units would bring Westford’s SHI total to 1,145 units or 14.9%. Outlined below in Table 32 are the current “pipeline” projects as of November 2016:

**Table 32: Pipeline of Subsidized Housing Inventory Projects as of November 2016**

Project Name	Address	Type	Affordability Expires	Built with a Comprehensive Permit?	Total SHI Units
Abbot Mill Phase I	1 Pleasant Street	Rental	Perpetuity	No, Mill Conversion Overlay District (pending Regulatory Agreement)	13
Abbot Mill Phase II	1 Pleasant Street	Rental	Perpetuity	No, Mill Conversion Overlay District (pending Regulatory Agreement)	10
Alder Point	354 Groton Road	Ownership	Perpetuity	Yes, currently in review at Zoning BOA	2
Juniper Hill (Habitat Units)	75 Graniteville Road	Ownership	Perpetuity	No, Flexible Subdivision LAU/LIP	2
Tall Pines	Depot Street	Ownership (resale)	Perpetuity	No, Flexible Subdivision LAU/LIP	1
11 Williams Avenue (Habitat unit)	11 Williams Avenue	Ownership (resale)	Perpetuity	No, LAU/LIP	1
Littleton Landing	60 Littleton Road	Group home (5) and rental units (7)	Perpetuity	No, Use Variance and LAU/LIP	12
Residences at Westford West	310 Littleton Road	Rental	Perpetuity	Yes, filed with Town on 11/18/16	282
Sugar Maple Lane	4 Power Road	Ownership	Perpetuity	Expected	7
Two Robbins Apartment Homes	2 Robbins Road	Rental (20% <50% AMI)	Perpetuity	Expected	180
<b>Total</b>					<b>510</b>

Source: Town of Westford, November 2016

## 6. Affordable Housing Development

The 2011-2015 Westford Affordable Housing Production Plan (HPP) was submitted to DHCD in December 2011 and was approved effectively on January 9, 2012. According to the SHI report dated August 31, 2011, Westford had 337 subsidized units. The Town needed 430 additional subsidized units to meet its 10% goal. However, at that time, the Town had five projects – Graniteville Woods, Princeton Westford Apartment Homes, Stony Brook II, Abbot Mill and Choice Veteran Housing – in the permitting approval process, or “pipeline”, for a total of 294 units, thus reducing the affordable housing needed to 136 subsidized units. The 2011-2015 AHPP outlined several housing development schedules in order to reach its 10% goal: 1) 449 subsidized units by 2015 (10.2%) based upon a 5% growth rate in market rate units between 2011 and 2015; 2) 408 subsidized units by 2015 (9.7%) based upon .5% production per year (38 units) plus the “pipeline” units; and 3) 448 subsidized units by 2014 (10.2%) based upon 1.0% production per year plus the “pipeline” units. In fact, the Town of Westford implemented the five “pipeline” projects and added the one unit at Beaver Brook Village and four DMH units, thus increasing its overall affordable housing stock by 298 units between the August 2011 and November 2016 SHI reports for a current total of 635 units.

Based upon the information provided previously, Westford currently has ten projects – Abbot Mill Phase 1, Abbot Mill Phase 2, Alder Point, Juniper Hill, Tall Pines, 11 Williams Avenue, Littleton Landing, Residences at Westford West, Sugar Maple Lane and Two Robbins Apartment Homes– in the permitting approval process, or “pipeline”, for a total of 510 subsidized units. The addition of these affordable housing units should also be considered in the different scenarios.

Using the average growth rate of total housing units between 2000 and 2015, or 23.7%, an additional 680 housing units could potentially be added to the Town’s housing stock between 2017 and 2021. This would represent an average growth rate of 136 total units per year. In order to move closer to attaining the 10% affordable housing unit “gap” (94 units), 27 of the 136 units per year, or 20%, would need to be affordable. Outlined in Table 33 are the average growth figures, which also include the 282 rental units for the Residences at the Westford West project, the 7 affordable ownership units from the Sugar Maple Lane project, and the 180 affordable units for the Two Robbins Apartment Homes project in 2017. The other 41 “pipeline” units would be split between 2019 and 2020. Based upon this scenario, Westford will exceed its 10% goal by 2017 and be at 16.7% by the end of 2021 (based upon the 2010 year-round housing unit total). By 2021 there will be a new year-round housing unit total used by DHCD based upon the 2020 U.S. Census figures.

**Table 33: Affordable Housing Production Timeline for Westford – Average Growth**

Year	Number of Market Rate Units	Number of Affordable Units	Additional Affordable Units	Total Units	Percent Affordable
2017	7,458	635	496	8,589*	14.7
2018	8,063	1,131	27	9,221	15.1
2019	8,179	1,158	47	9,384	15.7
2020	8,314	1,205	48	9,567	16.3
2021	8,471	1,253	27	9,751	16.7

Source: 2010 U.S. Census and 2010-2014 American Community Survey

\*2015 estimate through the Assessor’s records

Since the housing market is not always predictable and may fluctuate from year to year, two alternative scenarios have been developed. Table 29 projects growth in subsidized housing units at 0.5% and 1.0% increases per year. A community will be certified to be in compliance with an approved Housing Production Plan (HPP) if, during a single calendar year, it has increased its number of subsidized units in accordance with the production schedule approved by DHCD. Certification lasts for one year if the community has produced the equivalent of 0.5% of year-round housing units as SHI units, and two years if it has produced 1.0%.

According to M.G.L. 40B, once a plan has been certified, the local community has greater power in controlling 40B development because a decision by the Zoning Board of Appeals (ZBA) to deny a Comprehensive Permit application will be considered “consistent with local need,” and would be upheld by the Housing Appeals Committee (HAC). Based on the 2010 Census, Westford needs to produce 38 affordable units annually to achieve 0.5% development certification and 77 units per year to achieve 1.0% development certification.

As with the previous scenario, Table 34 assumes a 1.58% annual growth rate in housing units, or 7.9% over five years. The timeline projects that the three 40B projects in the pipeline will be approved in 2017: the 282 rental units for Residences at Westford West project, the 7 affordable ownership units from the Sugar Maple Lane project, and the 180 affordable units for the Two Robbins Apartment Homes project in 2017. The other 41 “pipeline” units would be split between 2019 (20 units) and 2020 (21 units). Under the 0.5% scenario, which adds 38 units per year, the Town would exceed its 10% goal in 2017 and possibly achieve 17.4% by the end of 2021 (based on the 2010 number of year-round housing units). Under the 1.0% increase in units per year (77), the Town would surpass its 10% goal in 2017 and reach 19.9% by the end of 2021. With the issuance of the 2020 U.S. Census, the number of year-round housing units in Westford will increase so the number of affordable units needed to meet the 10% goal will change in 2021. Therefore, it is important for the Town to exceed the current 10% goal so that it will remain above the revised 10% goal in 2021.

**Table 34: Affordable Housing Production Timeline for Westford – 0.5% or 1% Annually**

Year	Number of Market Rate Units	0.5% Increase				1.0% Increase			
		Additional Units - 0.5%	Number of Affordable Units	Total Units	Percent Affordable	Additional Units - 1.0%	Number of Affordable Units	Total Units	Percent Affordable
2017	7,449	505	635	8,589*	14.9	546	635	8,589*	15.4
2018	8,043	38	1,140	9,221	15.4	77	1,181	9,221	16.4
2019	8,148	58	1,178	9,384	16.1	97	1,258	9,384	17.7
2020	8,272	59	1,236	9,567	16.9	98	1,355	9,567	18.9
2021	8,418	38	1,295	9,751	17.4	77	1,453	9,751	19.9

Source: 2000 U.S. Census and 2015 estimate through the Assessor’s records\*

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

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

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

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

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

### **a. Household Incomes and Poverty**

Notwithstanding the fact that Westford is viewed as an affluent community, there are specific populations that have not shared in the wealth and are in need of assistance. While the numbers of low-income families have decreased between 1999 and 2010-2014, the need for targeted assistance still remains. With the median household income established at \$ 88,700 for the Greater Lowell region, nearly 30% of Westford's households were below the median income in 2010-2014 (Table 16 and Figure 9). This represented a decrease of approximately 5% since 1999, but the overall costs have increased for these low- and moderate-income households. More than one thousand households (1,042) earn less than \$ 50,000 in annual income. Yet, the resources available for these households have been reduced at the federal level and are generally targeted to lower-income communities

Based upon the 2010-2014 American Community Survey, 625 Westford residents, or 2.7% of the town's population, lived in poverty. In terms of the age breakdown, individuals under 18 years of age represented 35.8% of the poverty population and 21.8% of the population living in poverty are 65 years of age and older. Given the limited resources available to the elderly and the projected growth for this age cohort, the Town will need to keep in mind their special circumstances and work with the Westford Housing Authority to address those needs.

### **b. Households with housing costs that exceed affordability thresholds**

Based upon the Housing Affordability Analysis, approximately 22.6% of the total owner-occupied households, or 1,603 households, were considered at least moderately burdened in

2010-2014. Westford homeowners with a mortgage (1,320) paid 30% or more of their income for housing costs, while homeowners without a mortgage (283) were at least moderately burdened. With a median single-family sales price of \$482,500 in Westford in 2015, a household would need to earn at least \$144,750 per year for a single-family house to be affordable. With a median condominium sales price of \$295,000 in Westford in 2015, a household would need to earn at least \$88,500 for the median condominium mortgage to be affordable. Many households looking to re-locate in Westford find the cost of market-rate housing prohibitive. Affordability issues aren't limited to just owner-occupied units. An average apartment in Westford would be "affordable" to households making at least \$56,520 per year. Therefore, **the current median gross rent in Westford is unaffordable for 48.1% of the rental households living in town.**

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

As the demographic analysis section of this plan illustrates, the Town has experienced population growth among its aging and special needs populations. Between 2000 and 2010-2014, the number of residents between 60 and 74 years of age increased by 18.5%. While the population of residents 75 and older actually decreased by 4.4% during this same time period, this age group is projected to increase by 116.5% between 2020 and 2040. To a slightly less extent, the residents aged 60-74 will increase by 26.9% from 2020 to 2040. These combined age groups are anticipated to comprise 23.4% of the total Westford population in 2040. This population will require special resources and housing from the community.

Residents with disabilities are another group that will require special attention related to their housing needs. Approximately 5.8% of Westford's population (1,318) was reported to have a disability in 2010-2014. Disabled residents often have unique housing needs in terms of the physical design and/or accessibility of their homes, access to services, and the cost relative to a fixed or limited income. This Housing Production Plan needs to be sensitive to the needs of the elderly and those with disabilities in considering future affordable housing developments.

### **d. Small Households and Families**

The average household size in Westford decreased from 3.03 persons in 2000 to 2.93 persons in 2010. That trend has continued as reflected in the 2010-2014 ACS data. When analyzing the numbers in Tables 5 and 6, the 2-person family household increased its share from 33% in 2010 to 35.4% in 2010-2014, retaining its standing as the largest cohort. The 4-person family increased from 29.7% in 2010 to 30% in 2010-2014, retaining its second place status. Within non-family households, the 1-person household was predominant with 1,092 households or 81.9% in 2010. Due to the growth in 2-person and 4-person non-family households, the number of 1-person households decreased to 76.9%, or 990 households in 2010-2014. When the family and non-family households are combined, the 2-person household maintained its predominance increasing from 2,251 households (30%) in 2000 to 2,539 households (32.8%) in 2010-2014. During the period from 2000 to 2015, Westford has diversified the types of housing units that are available. There should be additional 3- and 4-bedroom units to address the needs of larger families and to ensure that everyone who wants to live in Westford can find housing that meets their specific needs in terms of unit size and price.

## 8. Affordable Housing Efforts in Westford

### a. Actions since the 2011-2015 Affordable Housing Production Plan

The Town of Westford has been very proactive in its implementation of the affordable housing strategy outlined in the *2011-2015 Affordable Housing Production Plan*. Through the combined work of the Affordable Housing Committee, the Affordable Housing Trust, the Westford Housing Authority and the Town of Westford, the “pipeline” projects identified in the *2011-2015 Affordable Housing Production Plan* were all implemented. These projects included Graniteville Woods, Princeton Properties, Stony Brook II, Abbot Mill and Choice Veteran Housing, which accounted for 294 SHI units. In August 2011 when the Affordable Housing Production Plan was being developed, Westford was credited with 337 affordable units or 4.4%. With the addition of the 294 SHI units, Westford’s affordable housing stock increased to 631 units or 8.2% as of September 2016. The approval and development of these affordable housing units reflected the commitment on the part of the Town and its housing partners to provide greater choices and housing options for low- and moderate-income families. The Town was awarded Safe Harbor status from January 2012 to January 2014 as a result of the Princeton Westford Apartment homes which increased the number of subsidized units by more than 1% and the Town had a certified HPP.

The Affordable Housing Committee and Affordable Housing Trust, with the assistance of the Community Preservation Committee, have played active roles in providing essential funding for affordable housing projects and in working with developers to ensure that the Town’s housing requirements are fully addressed. Between 2011 and 2016 the Community Preservation Committee, with the support of Town Meeting, provided **\$1,887,127** in affordable housing funds to support the work of the Affordable Housing Trust, as well as specific affordable housing developments, such as Stony Brook II and the Habitat for Humanity properties at 75 Graniteville Road. These projects would not have moved forward without the support of the Community Preservation Committee. Additionally, the Affordable Housing Trust, utilizing its annual allocations from the Community Preservation Committee, provided **1,274,388.47** between 2010/2011 and 2015 for specific affordable housing initiatives and developments that contributed to the increase in the number of affordable housing units between 2011 and 2016. The Town of Westford, through the Community Preservation Committee and the Affordable Housing Trust, will continue to invest in its affordable housing stock so that every resident has an opportunity for safe, secure and affordable housing.

In October 2014 the Town of Westford responded to a Survey of Implementation and Outcomes from DHCD identifying the strategies from the previously approved Affordable Housing Production Plan that had been implemented. At that time, the Town noted that the Traditional Neighborhood Development (TND) strategy was in the process of being implemented, the Local Initiative Program (LIP) application for seven (7) units had been submitted and the Affordable Housing Trust had provided funding for affordable housing in 2012, 2013 and 2014. The Town also noted that the primary activity during the first three and a half months after the 2011-2015 HPP had been approved was the financial support provided by the Affordable Housing Trust to numerous projects, although zoning bylaw amendments, such as mixed-use and multifamily zoning provisions, were top priorities for the Planning Board. The Affordable Housing Trust also became a qualifying Participating Lender in the MassDocs program and, as a result, provided an Affordable Housing Trust loan of \$ 150,000 for the 200-unit multifamily (40 units affordable at 50% AMI) Princeton Westford Apartment Homes development. In responding to a question on the survey as to what DHCD could provide, the Town stated that there was a need for funding to hire a consultant that could create the needed zoning bylaws.

In reviewing the Housing Goals and Strategies outlined in the *2011-2015 Westford Affordable Housing Production Plan*, the following strategies were implemented:

- Evaluated and revised the existing development regulations and guidelines for fairness and efficiency;
- Provided training and educational opportunities on affordable housing available to Town Board and Committee members and staff through work on the Multifamily Zoning bylaw with the Massachusetts Housing Partnership and NMCOG;
- Increased public awareness and supported affordable housing through increased outreach and public education, particularly through mailings and presentations at Town Meeting on the utilization of the CPA funds;
- Developed more affordable rental housing through the approval of the 200-unit Princeton Properties project;
- The Affordable Housing Trust negotiated with prospective developers, such as the Stony Brook and Habitat for Humanity projects. at the beginning of the projects to determine whether Trust funds could be used for the projects;
- Supported the development of workforce housing units;
- Created group homes, such as Bridges by EPOCH and the CHOICE Veterans' Housing, that addressed those with special housing needs; and
- Worked on completing the I-495 MetroWest Development Compact report and worked to implement those recommendations for the Town of Westford.

## **b. Affordable Housing Entities**

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

### **i. Affordable Housing Committee**

The role of the Affordable Housing Committee is to “advocate for the preservation and development of diversified housing opportunities for families and individuals whose income is less than the median income for the Greater Lowell area”. More specifically, its goal is “to keep this housing within community standards and dispersed throughout the Town”. In addressing the State’s mandate that 10% of each community’s housing stock be permanently affordable to residents earning 80% or less of the area median income, the Affordable Housing Committee oversaw the development of the *2011-2015 Westford Affordable Housing Production Plan* and is currently overseeing the development of the *2017-2021 Westford Housing Production Plan* through its HPP Subcommittee. The Committee has established another subcommittee to study multifamily zoning bylaws and how they might be implemented in the Route 110 corridor.

The Affordable Housing Committee works closely with the Affordable Housing Trust, the Community Preservation Committee, the Westford Housing Authority and the Town to ensure that additional housing options are made available to low- and moderate-income residents. The Executive Director of the Westford Housing Authority and the Town’s Director of Land Use Management providing ongoing staff support to the Affordable Housing Committee.

### **ii. Affordable Housing Trust**

The Affordable Housing Trust works closely with the Affordable Housing Committee and manages the Affordable Housing Trust Fund (AHTF), which is the funding source for the creation and preservation of affordable housing in Westford. The Affordable Housing Trust

actively develops, acquires, renovates and resells houses and properties to move the Town closer to its 10% affordable housing goal. The AHTF was established by vote of the 2005 Annual Meeting and is comprised principally of funds allocated by the Community Preservation Committee. Under the Community Preservation Act (CPA), 10% is set aside for affordable housing initiatives within the community. If this set aside is not allocated for specific projects, the remaining balance is transferred to the AHTF for future projects. Table 35 is a summary of Affordable Housing Trust expenditures from 2010 through 2015.

**Table 35: Affordable Housing Trust Expenditures (2010-2015)**

Year	Recipient	Amount (\$)	Purpose
2015	Westford Housing Authority School Lane	40,000.00	Match DHCD funding for window/door replacement for 6-unit affordable housing building
2015	Princeton Properties (Princeton Westford Apartment Homes)	150,000.00	In support of 200 units being added to the SHI
2015	Choice housing (173 Carlisle Road)	150,000.00	In support of financing 5 affordable units for Veterans
2014	Littleton Landing LLC/Edward O'Neill	225,000.00	Mortgage in support of 7 units affordable >55 apartments (\$63,750 disbursed as of 3/31/16)
2015	Stonybrook II	100,000.00	In support of design and entitlements for 36 affordable units.
2013-2014	Boston Road Homes LLC/Cottages in the Woods	300,000.00	Two grants of \$150,000 each is support of 20 affordable for sale cottages
2012-2013	55 Stone Ridge	130,000.00	Purchase of SHI unit with "bad" deed rider. Replace with up-to-date deed rider and sell unit.
2012-2013	55 Stone Ridge	6,877.00	Legal costs required to purchase and sale of 55 Stone Ridge
2012-2013	JM Goldson consulting	2,261.47	In support of developing forms and process for AHT funds
2012	Westford Housing Authority- Mystery Springs	50,000.00	In support of electric upgrades for 48 SHI units
2012	Sawmill Road parcel	2,625.00	Testing of town-owned parcel for development suitability
2011	Hildreth Street parcel	2,625.00	Wetlands delineation on town-owned parcel for development suitability
2010-2011	CHOICE housing (173 Carlisle Road)	115,000.00	In support of permitting and design of 5 affordable units for Veterans
	<b>TOTAL</b>	<b>\$1,274,388.47</b>	

Source: Town of Westford, June, 2016

### iii. Community Preservation Committee

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

towards Affordable Housing initiatives. Westford residents pay a 3% property tax surcharge to finance these community preservation projects.

In FY 2015 Westford raised \$ 1,644,965.89 in local Community Preservation funds through its 3% property tax surcharge, investment income, and interest on late tax payments, which was matched by state funds totaling \$514,377 for a total FY 2015 CPA fund of \$2,159,342.89. From 2011 to 2015 the Community Preservation Committee was able to appropriate **\$1,887,127** to affordable housing projects as outlined in Table 36 on the next page.

**Table 36: Community Preservation Committee Affordable Housing Appropriations (2011-2016)**

<b>Project</b>	<b>Motion</b>	<b>Date</b>	<b>Appropriation</b>
Affordable Housing Trust Allocation	From Community Housing Reserve: To the Affordable Housing Trust for the creation, preservation, support, rehabilitation or restoration of affordable housing and any other related costs.	3/26/1 1	\$200,000
Affordable Housing Trust Allocation	From Community Housing Fund Balance: To the Affordable Housing Trust for the creation, preservation, support, rehabilitation or restoration of affordable housing and any other related costs.	3/24/1 2	\$261,885
Residence at Stony Brook II	From Undesignated Fund Balance: For the Residences at Stony Brook Phase II to supplement the creation of 36 additional affordable units and any other related costs.	3/24/1 2	\$300,000
Affordable Housing Trust Allocation	From Community Housing Fund Balance: To the Affordable Housing Trust for the creation, preservation, support, rehabilitation or restoration of affordable housing and any other related costs.	3/23/1 3	\$334,000
Community Housing Reserve	From the Undesignated Fund Balance To the Community Housing Reserve This allocation more than covers the required 10% for Community Housing	3/22/1 4	\$ 186,059
Affordable Housing Trust Allocation	From Undesignated Fund Balance To the Affordable Housing Trust for the creation, preservation, support, rehabilitation or restoration of affordable housing and any other related costs.	3/28/1 5	\$234,158
Residence at Stony Brook II	From Community Housing Reserve For structure fill materials and removal of unsuitable organic materials at the Residence at Stony Brook II and any other related cost.	4/2/16	\$171,025
Consultant for Safe Harbor inventory	From Community Housing Reserve To hire a consultant for a Subsidized Housing Inventory (SHI) safe harbor land analysis and any other related costs.	4/2/16	\$20,000
Housing Production Plan	From Community Housing Reserve For a Housing Production Plan, in order to receive safe harbors in accordance with Chapter 40B and any other related costs.	4/2/16	\$10,000
(2) Habitat for Humanity's properties 75 Graniteville Road	From Community Housing Reserve For the construction of two affordable housing projects located at 75 Graniteville Road and any other related costs.	4/2/16	\$170,000
<b>Total</b>			<b>\$1,887,127</b>

Source: Community Preservation Committee, June 9, 2016

#### iv. Westford Housing Authority

The Westford Housing Authority (WHA), established in 1971, is the local body responsible for the expenditure of State and Federal housing grants. A Board of Commissioners, four of whom are elected by the town for five-year terms and one who is appointed by the Governor, set policy and oversee the Authority's operations. The Executive Director and his staff carry out the day-to-day activities. Board members meet on the second Thursday of each month at 7pm, alternating locations between senior developments at 65 Tadmuck Road and 7 Cross Street. The Authority currently owns and manages 73 units of senior housing, 9 family units and 8 units for persons with disabilities. The WHA provides management and maintenance for these units and is currently overseeing several capital improvement projects, including window replacement, roofing shingle replacement, and the creation of accessible showers.

The WHA places a prominent role in educating the general public about affordable housing and provides staff support to the Affordable Housing Committee and the Affordable Housing Trust. The WHA regularly updates the Town's Subsidized Housing Inventory (SHI) with the Massachusetts Department of Housing and Community Development (DHCD) and has actively participated in the development of the *2011-2015 Westford Affordable Housing Production Plan* and the *2017-2021 Westford Housing Production Plan*.

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

### C. Development Constraints and Limitations

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

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

Table 37 shows the changes in land use in Westford between 1985 and 2016. Although the majority of acreage in town was undeveloped as of 2016, commercial, industrial, and residential uses increased significantly during this time period, growing by 81.7%, 72.9%, and 84.6%, respectively. The majority of developed land in 2016 was used for residential purposes, accounting for 33.5% of the Town's total acreage and 81% of all developed land.

**Table 37: Land Use Development Patterns in Westford (1985-2016)**

Land Use	Acres				Percent Change	Percent of Town
	1985	1999	2007	2016	1985-2016	2016
Commercial	137.9	180.7	217.3	250.5	81.7	1.2
Industrial	572.8	996.5	992.0	990.1	72.9	4.9
Residential	3,642.9	6,215.5	6,562.7	6,724.4	84.6	33.5
Other	15,713.5	12,674.4	12,295.1	12,102.1	-23.0	60.3
<b>Total</b>	<b>20,067.1</b>	<b>20,067.1</b>	<b>20,067.1</b>	<b>20,067.1</b>	<b>NA</b>	<b>99.9</b>

**Table 37: Land Use Development Patterns in Westford (1985-2016) (cont.)**

Land Use	Acres				Percent Change	Percent of Town
	1985	1999	2007	2016	1985-2016	2016
Developed	4,353.7	7,455.4	8,114.3	8,301.5	90.7	41.4
Undeveloped	15,713.5	12,611.7	11,952.8	11,765.6	-25.1	58.6
<b>Total</b>	<b>20,067.1</b>	<b>20,067.1</b>	<b>20,067.1</b>	<b>20,067.1</b>	<b>NA</b>	<b>100.0</b>

Sources: For 1985 and 1999 data, UMass-Amherst, MacConnell Land Use Maps, MassGIS; for 2007 and 2016, Westford GIS, aerial photogrammetry analysis and shape files. Data supplied courtesy of NMCOG.

## 2. Zoning

Although commercial uses have increased in Westford in recent years, namely along the Route 110 Littleton Road corridor, the community remains largely residential in nature. Nearly 90 percent of land in Westford is zoned exclusively for residential uses. Westford has consistently worked to preserve the town’s rural character, while also providing realistic avenues for new affordable housing production.

Since 2000, nearly 95 percent of new residential building permits issued in Westford have been designated for single-family home construction. Westford does not currently allow multi-family residential development in any of its zoning districts, although the town is currently examining the feasibility of allowing such uses along the Route 110 corridor either by right or through the use of an overlay district. Table 38 below summarizes the allowed residential uses by zoning district, according to the current Westford Zoning Bylaw.

Traditional single-family dwelling units are permitted by right in all residential districts (RA and RB) and in the Business district (B). Single-family residences are also allowed by special permit from the Zoning Board of Appeals in the Industrial B (IB) and Industrial C (IC) districts. The conversion of a dwelling is allowed by special permit from the ZBA in the RA, RB, B, IA, IB and IC zoning districts. Residential uses are currently prohibited in the Commercial Highway (CH), Industrial Highway (IH), and Industrial D (ID) districts.

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

**Table 38: Allowed Residential Uses by Zoning District**

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

Source: Town of Westford Zoning Bylaw, September 26, 2014

Table 39 below summarizes the dimensional requirements for residential lots in the RA and RB districts. The Town's Zoning Bylaw mandates that residential development in both residential and non-residential districts follow these requirements, unless a Density Bonus or other special allowance is awarded. The Town's Zoning Bylaw allows for Use Variances, which have resulted in higher density projects. The Town's Zoning Bylaw also has a Mill Conversion Overlay District, which has resulted in more than 160 apartments in two historic mill buildings. In 2015 Abbot Mill Phase II was approved for another 100 units, which are under construction.

**Table 39: Dimensional Requirements for the Residence A and B Districts**

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

Source: Town of Westford Zoning Bylaw, September 26, 2014

Westford's population has increased by more than 45% since 1990 and many prime residential parcels have been developed over that period. Among Westford's two residential zoning districts, the Residence A District is much larger in area, encompassing more than 17,000 acres and 85.2 % of Westford's land area. The Residence A District requires a larger minimum lot size of 40,000 square feet and a minimum frontage of 200 feet. The Residential B District, which includes areas of historically denser development, requires a minimum lot size of 20,000 square feet and less frontage than development in the Residence A district. The Residence B district encompasses 936 acres or approximately 4.7% of Westford's total land area. (See Table 40)

**Table 40: Land Area by Zoning District**

Zoning District	Acreage	Percentage of land area
Business (B)	61.4	0.31
Business Limited (BL)	6.18	0.03
Commercial Highway (CH)	494.44	2.46
Industrial A (IA)	698.26	3.47
Industrial B (IB)	76.6	0.38
Industrial C (IC)	195.71	0.97
Industrial D (ID)	32.59	0.16
Industrial Highway (IH)	473.29	2.35
Residence A (RA)	17,142.26	85.21
Residence B (RB)	936.22	4.65
<b>TOTAL</b>	<b>20,116.95</b>	<b>99.99</b>

Source: NMCOG GIS

Based on a review of Westford's Tax Assessor Records, most of the remaining undeveloped residential parcels are concentrated in the Residence A District, where a minimum lot size of one acre is required, along with 200 feet of frontage. The Residence B District, which requires a minimum lot size of half an acre, is approaching buildout, with nearly 87% of parcels developed.

For all residential subdivision proposals submitted for parcels of ten or more acres, an application for an Open Space Residential Development (OSRD) must be filed. The minimum lot size for units subject to this provision is 20,000 square feet, with minimum frontage of 50 feet, and an average total aggregate frontage of 100 feet. These projects must provide no less than 10,000 square feet per unit of "Common Space". Developments containing twenty-five or more units must also dedicate one acre of land to recreational fields or facilities. Most new residential subdivisions in the last five years have used the OSRD provisions.

Westford's current Zoning Bylaw has been revised and amended several times to better accommodate affordable housing development without sacrificing the town's trademark rural character. Affordability requirements have been added to special permitting provisions within the Flexible Development, Senior Residential Multifamily Overlay District, the Mill Conversion Overlay District, and Open Space Residential Development provisions within the Town's Zoning Bylaw. The housing provisions incorporated in these sections of the Town's zoning bylaw are described below.

**a. Flexible Development**

As stated in the Zoning Bylaw, the Flexible Development Bylaw was created with the following goals:

- To encourage the preservation of open land for its scenic beauty and to enhance agricultural, open space, forestry, and recreational use;
- To promote the development of affordable housing for low, moderate, and median income families;
- To preserve historical and archeological resources, to protect the natural environment, including Westford's varied landscapes and water resources;
- To protect the value of real property;
- To promote more sensitive siting of buildings and better overall site planning;
- To perpetuate the appearance of Westford's traditional New England landscape;
- To facilitate the construction and maintenance of streets, utilities, and public services in a more economical and efficient manner;
- To offer an alternative to standard subdivision development; and
- To promote the development of housing for persons over the age of fifty-five.

Flexible Development projects may be created, whether a subdivision or not, from any residentially zoned parcel or set of contiguous parcels held in common ownership and located entirely within the Town of Westford. Sites permitted under the Flexible Development Bylaw that exceed five acres may apply for density bonuses. For age-restricted developments, one additional dwelling may be allowed for every two age-restricted units planned. Furthermore, for every three affordable units planned in a development, age-restricted or otherwise, the developer may apply for a density bonus that would allow for one additional market-rate unit.

The Flexible Development bylaw mandates that the development contain at least 15% affordable units. These units must be split evenly between low income (<60% AMI), moderate income (60% < 80% AMI), and median income (80% < 100% AMI). Affordable units must be

integrated throughout the development and have no physical features that would distinguish them from market-rate units.

The *2009 Westford Comprehensive Master Plan* recommended that the existing affordable housing requirement be removed from the Flexible Development bylaw and that the Town establish a new inclusionary zoning bylaw, with clear density or other cost offsets that encourage the creation of affordable housing. The Master Plan Implementation Committee is currently examining improvements to the Flexible Development standards/incentives for affordability and is looking at the feasibility of implementing inclusionary zoning.

**b. Senior Residential Multifamily Overlay District (SRMOD)**

In an effort to create more housing opportunities for seniors, the town adopted a Senior Residential Multifamily Overlay District (SRMOD). Properties are added to the district on a case-by-case basis during Town Meeting. The minimum lot area needed for inclusion in the district is five contiguous acres with a minimum frontage of 200 feet, minimum front yard setback of 75 feet, and minimum side and rear yard requirements of 100 feet. The number of dwelling units permissible must not exceed the lesser of one (1) bedroom per eight thousand (8,000) square feet or two (2) dwelling units per acre, and cannot exceed one hundred fifty (150) units total. Similar to Flexible Development projects, developments included in the SRMOD must contain at least 15% affordable units. These units must be split evenly between low income (<60% AMI), moderate income (60% < 80% AMI), and median income (80% < 100% AMI). Affordable units must be integrated throughout the development and have no physical features that would distinguish them from market-rate units.

**c. Mill Conversion Overlay District (MCOD)**

There are fifteen lots included in the Mill Conversion Overlay District (MCOD), as outlined in the town's Zoning Bylaw, comprising the former Abbot Mill, Abbot Worsted Mill, Brookside Mill and Sargent Mill. Brookside Mill and Abbot Mill have been converted into housing under this bylaw. The Planning Board may ensure the diversification of dwelling units within a MCOB by establishing the number of dwelling units with one, two, or three bedrooms; but not more than 10% can be three bedrooms. The number of dwelling units allowed in a particular development included in the MCOB depends on several factors, including the waste management plan, expected traffic impacts, water resource impacts, and the number of affordable units provided above and beyond the 15% affordability requirement. MCOB developments must contain at least 15% affordable units. These units must be split evenly between low income, moderate income and median income. This section of the zoning bylaw does not provide a definition for these income categories in terms of AMI.

**d. Open Space Residential Development (OSRD)**

According to the Open Space Residential Development (OSRD) section of the Town zoning bylaw, any subdivision of ten or more acres of land or construction of a road exceeding 1,000 feet in the RA District requires a special permit from the Planning Board. The OSRD requires that a portion of each residential development site be reserved as common open space at a ratio of 10,000 square feet of upland per dwelling unit, with some variations for larger developments or those located in an industrial zone.

Westford does not allow a “density bonus” or additional dwelling units in an OSRD. Projects may include no more than the same number of house lots that would be allowed in a conventional subdivision plan, but the bylaw does not specify how the maximum number of units will be established. It places responsibility on the developer to document the maximum number of allowable lots, “...based upon accepted standards of soil testing for sewage disposal systems on the individual lots, limitations due to wetlands, flood plains and steep slopes, and requirements of the Planning Board’s *Rules and Regulations Governing Subdivisions*”.

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

Westford’s present zoning policies contemplate a blueprint for buildout that would divide almost ninety percent of the Town’s land into one acre (40,000 square foot) lots. While the OSRD and Flexible Development bylaws encourage smaller lots and open space preservation, they are not designed to alter Westford’s overall buildout potential or to induce a fundamental rearrangement of future growth. The Master Plan Implementation Committee is examining improvements to the Flexible Development and OSRD standards/incentives for affordability.

#### **e. Assisted Living Facilities (ALF)**

The Town’s zoning bylaw contains a provision for Assisted Living Facilities (ALF) that offer supportive services to individuals who are unable to live independently in the community. These facilities offer supervision and/or assistance with basic activities of daily life, such as dressing, bathing, and nutrition.

In the Residence Districts, the parcel on which the ALF will be located must have at least five (5) acres. In all other eligible districts, the minimum lot size applies. Applicants are encouraged to provide affordable units. These affordable units must be integrated into the overall development of the ALF so as to prevent the physical segregation of such units. For every three (3) affordable units, the applicant may add an additional market rate unit. Bridges at Westford was constructed in 2012 on Route 110, adding 48 units for residents needing assistance with “memory care”.

### **3. Infrastructure and Service Limitations**

This section provides information on the sewer, water and transportation infrastructure and identifies the limitations that present barriers to new residential development. This summary is based upon information within the Annual Town Report, the Water Department web site, the *Westford Master Plan* and the *Northern Middlesex Regional Transportation Plan for 2016-2040*. While much of the remaining undeveloped land in Westford is limited by environmental factors, such as rock ledge, slopes, wetlands and water access, there are also limitations due to the lack of sewer, and, at times, the service limits of the water system (75% of the community). Due to major efforts on the part of the Westford Water Department to conserve water and to expand service, this problem has been more limited recently. The transportation network, principally through access to Route 495, has provided advantages to Westford in attracting businesses

and homeowners. However, there are some constraints related to the transportation network. The Lowell Regional Transportation Authority (LRTA) provides one fixed bus route (Route 15) from Lowell through Westford on Route 110 terminating in Littleton at the IBM campus.

#### **a. Sewer Capacity**

The lack of a town sewer system has been identified as the primary constraint to new housing development in Westford. The Town of Westford made a policy decision in the 1990s to forego sewer in order to regulate the types of development that maintain the quality of life in the community. The Affordable Housing Committee has worked with its development partners to address this limitation by utilizing on-site facilities and new technologies. Large commercial and residential developments are served by wastewater treatment facilities, while smaller developments use septic systems.

#### **b. Water Supply and Protection**

The Westford Water Department operates two state-of-the-art water treatment plants and eight drinking water supplies that serve 5,347 customers. The Water Department monitors Westford's compliance with federal and state environmental laws and maintains 135.6 miles of water mains, 1,042 hydrants and five water storage tanks with a combined storage capacity of 4.85 million gallons. The Water Department serves approximately seventy-five percent of Westford's population, including residents, commercial and industrial buildings, and institutional and municipal offices.

In 2012 the Executive Office of Energy and Environmental Affairs (EEA) created the Sustainable Water Management Advisory Committee comprised of a wide range of stakeholders and supported by staff from the Department of Environmental Protection (MassDEP), the Department of Fish and Game (DFG), and the Department of Conservation and Recreation (DCR). Working with the Water Management Act Advisory Committee and the Water Resources Commission, the Committee advised EEA and its agencies on the development of a water allocation program that examined solutions to satisfying water needs while recognizing ecological issues, such as low stream flow.

On November 29, 2012, EEA released its *Sustainable Water Management Initiative: Final Framework*. A precursor to the revision of regulations under the Water Management Act, the framework represented over two years of research, stakeholder input, and public outreach. Permitting under the Water Management Act now requires that new groundwater sources and/or increases in groundwater withdrawals from existing sources be evaluated for impact to stream flow.

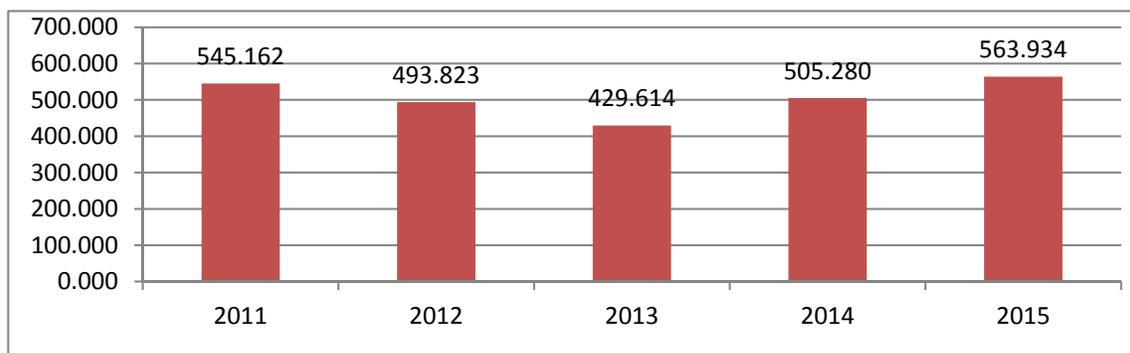
The Sustainable Water Management Initiative (SWMI) framework describes the methodology for defining Safe Yield in each of the twenty-seven watersheds in Massachusetts, as well as how stream flow criteria will be applied by MassDEP when issuing Water Management Act permits. This framework established under the SWMI process guides MassDEP's permitting of water withdrawals under the Water Management Act (WMA).

In August 2014, the Water Department began replacing approximately 2,500 linear feet of eight-inch ductile iron water main, renewed 35 residential services and installed new gate valves and fire hydrants in the Oak Hill Road to Birch Road Extension and Hadley Road from Edwards Avenue to Byrne Avenue area. The Water Department also completed two major water main

improvement projects in 2015 at Graniteville Road and Pleasant Street. The Graniteville Road project consisted of replacing approximately 1,100 linear feet of existing 4” and 8” main with 12” ductile iron water main between Main Street and Patriot Lane. In the Pleasant Street project, approximately 1,800 linear feet of existing 4” and 6” main were replaced with 8” ductile iron water main from Pine Street to Patten Lane. In 2015, the Water Department added 6 new hydrants, replaced 7 existing hydrants, added 30 new service connections, renewed 19 service connections, repaired 6 service connections, installed 46 new gate valves, replaced 16 gate valves, added 0.6 miles of additional water main, replaced 0.5 miles of water main and repaired 7 water main breaks.

Figure 16 shows the amount of public water consumed in Westford from FY 2011 to FY 2015 in millions of gallons. The Water Department has a strong water conservation program and has estimated that it has saved 142 million gallons of water over the lifetime of their conservation improvements. MassDEP has established a limit of 4.2 million gallons per day and the Water Department’s maximum consumption had been approximately 3.8 million gallons per day. There was actually a decrease in public water consumption from 2011 (545.162 mgd) to 2013 (429.614 mgd), which then increased to 563.934 mgd in FY 2015. Westford’s water conservation effort will help mitigate any increased demand, but the Town should continue to monitor the impact of these new developments and their potential impact from both a water quantity and quality perspective.

**Figure 16: Westford Water Consumption (million gallons) - FY 2011 to FY 2015**



Source: Town of Westford Annual Report for Year Ending June 30, 2015

The Town has a Water Resource Protection Overlay District (WRPD) to further protect its groundwater resources. The District is separated into three areas - I, II and III<sup>6</sup> – depending on the fragility of the water resource it is protecting. The purpose of the District is:

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

While this District doesn’t affect existing single-family dwelling units, in WRPD II and III a special permit is needed for “any building, structure, or use, other than a single family dwelling with accessory structures and uses, to be served by on-site wastewater disposal system with a

<sup>6</sup> WRPD I includes the Zone I area in conformance with 310 CMR 22.00; WRPD II includes area of aquifer that contributes to public water supply well or wellfield (Zone II) and WRPD III reflects DEP Zone III locations.

design capacity of greater than 10,000 gallons per day”. A special permit is needed when certain thresholds are surpassed by proposed developments.

### **c. Transportation Network**

Westford is served by a regional transportation network comprised of several modes of transportation, including automobiles, buses and commuter rail, bicycles and pedestrians. bicycles and pedestrians, commuter rail, buses, and freight rail service. The roadway network is framed by its interstate highway network, consisting of Interstate 495 and Route 3, and includes 167.24 centerline miles (339.16 lane miles) of roadway. This roadway network ranges from the interstate highways to minor arterials (State Route 110 and 40), to major collectors (Route 225 and Dunstable Road, for example) to local roads. The Town of Westford benefits economically from its well-structured roadway network, attracting home owners and private investors to the community.

Westford is served by the Lowell Regional Transit Authority (LRTA) with one fixed-route, Route Number 15, which provides service along Route 110 in Westford. A map of the bus route is included in Appendix A, Map 6. Paratransit service for seniors and the disabled is available through the Roadrunner service. The Town’s Council on Aging (COA) also provides on demand van service to the senior and disabled population. Westford residents and workers are served by two commuter rail stations located in Lowell and Littleton.

In addition to roadways and public transit, bicycle and pedestrian facilities are an important component of the transportation network. The opening of the Bruce Freeman Bicycle Path in 2009 has provided a popular facility for bicyclists and walkers. The expansion of this bike path to Acton should be completed by the Fall of 2016. Eventually, this bike path will be expanded to Concord. Other amenities for bicyclists and pedestrians are somewhat limited, creating situations where residents must utilize their automobiles instead of walking or using their bicycles. The Town’s Pedestrian Safety Committee is active in improving the pedestrian and bicycle network throughout town. In 2015 the Town adopted a Complete Streets policy, which encourages a network that accommodates all modes of travel.

## II. Affordable Housing Goals and Strategies

### A. Housing Goals

The Town of Westford Affordable Housing Subcommittee held several meetings and work sessions to develop goals and strategies that will result in the creation and preservation of affordable housing units in Town. From January to September of 2016 the Affordable Housing Subcommittee reviewed previous documents, including the 2009 Westford Comprehensive Master Plan and the 2011-2015 Westford Housing Production Plan, to ensure the goals and strategies that were developed were consistent with existing efforts in Town. The result is a set of measurable goals and actions that are clear, inclusive, comprehensive, and forward thinking. These measures will serve as a roadmap for the Town to use in developing affordable housing over the next 5 years.

- Create and preserve compatible and complementary affordable housing by ensuring that new development and rehabilitation and retrofits of existing buildings are consistent with surrounding homes and neighborhoods in density, scale and design.
- Promote multi-family housing at an appropriate scale in the villages, mixed-use developments on Route 110 and Route 40, and accommodate mixed-use conversions of the Town's historic mills through redevelopment.
- Encourage the siting of future affordable housing in areas with good access to community services and Town infrastructure.
- Establish development review and permitting policies that are fair, clear, consistent and aligned with the goals of the Town's Comprehensive Master Plan.
- Continue to coordinate the work of Town boards and departments with permitting responsibilities in order to achieve consistency in the interpretation and administration of local requirements, especially as they relate to affordable housing.
- In keeping with the State's "Housing First" priority, provide affordable rental units for the homeless families in Westford by coordinating with programs like those offered through the Westford Housing Authority and Community Teamwork, Inc.
- Continue to pursue the creation of housing units for households at 80-120% of the area median income (AMI) to support economic development initiatives and broaden the range of potential home-buyers and tenants by supporting regulatory and legislative initiatives at the State level.
- Diversify the types of affordable housing units that are developed to meet the needs of a wide variety of tenants and owners, including young adults and families, aging seniors, and larger families in need of housing with three or more bedrooms.
- Ensure that affordable housing development in Westford adheres to the Commonwealth's Sustainable Development Principles (see Figure 17).

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**Figure 17: Commonwealth of Massachusetts' Sustainable Development Principles**

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

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

## **B. Housing Strategies**

### **1. Policy and Regulatory Reform**

- a. Strengthen the incentives to provide housing affordability by amending the zoning bylaw to ensure that projects maximize affordable units in a manner consistent with the adopted 2009 Master Plan. This should be accomplished in the following ways:
  - Revise the Flexible Development and Open Space Residential Design (OSRD) Bylaws to increase affordability requirements;
  - Revise the Mill Conversion Overlay Bylaw to update the affordability requirements;
  - Revise the Senior Residential Overlay District Bylaw to increase affordability requirements;
  - Develop an Inclusionary Zoning Bylaw to ensure affordability requirements are consistent regardless of whether the project is developed through the comprehensive permit process or is considered a Local Action Unit (which is developed through the Town's zoning or permit issuance process);
  - Develop a multi-family bylaw for Route 110;
  - Consider changes to the zoning bylaw to allow town house and small scale multi-family housing product types as uses in Residence A and B districts through a Special Permit; and
  - Consider allowing duplexes "by right" in Residential A (RA) zoning district.
- b. Evaluate and revise existing development regulations and guidelines for fairness and efficiency. At the initial public hearing for a Comprehensive Permit project, the ZBA evaluates the need for outside peer review with cost estimates and may, at that time, require submittal of fees based on the need for outside peer review. If those fees were waived or reduced to be consistent with the size of the project, it may lessen the burden on the developer and allow for issues to be identified and addressed early on in the process.
- c. Coordinate planning efforts for open space, economic development and affordable housing initiatives among the following boards and commissions: Planning Board, Board of Selectmen, the Conservation Commission, Affordable Housing Committee, Affordable Housing Trust Fund, Housing Authority, Historical Commission and Community Preservation Committee, and the Tax Possession Sales Committee around land acquisition to identify priority parcels for preservation, economic development and the creation of affordable housing. Consider establishing a Land Use Priorities Committee with a representative from the Affordable Housing Committee and/or Trust.
- d. Support the bylaws allowing for conversion of a single family structure to a multi-family structure to accommodate inclusion on the Subsidized Housing Inventory (SHI).
- e. Preserve historic structures by taking advantage of the Town's Demolition Delay Bylaw to convert historic structures into affordable housing.

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

## 2. Education

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

## 3. Expand Housing Opportunities

- a. Encourage development of more affordable rental housing. In April 2016, the Westford Housing Authority (WHA) reported that there were 101 elderly, 55 disabled non-elderly, 104 families waiting for subsidized two-bedroom units and 50 families waiting for subsidized three-bedroom units. There is a shortage of these subsidized (very low income) rental units relative to the existing need.
- b. Construct affordable senior housing units and, in particular, those that support "aging in place"<sup>7</sup>. The WHA stated in April 2016 that there was a 5+year wait time for the elderly and a 10+ wait time for families for existing very low income (subsidized) rental housing managed by the Authority.

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<sup>7</sup>Aging in place is the ability to live in one's own home for as long as possible. While this is often associated with access to services and healthcare, constructing housing units that allow seniors to remain in their home as they age is of critical importance to maintaining their independence and mobility. For additional information consult <http://www.seniorresource.com/ageinpl.htm>

- c. Address the local need for affordable family ownership housing, primarily 3- and 4-bedroom units. This is a growing need around the region and several organizations, like Community Teamwork, Inc. and Habitat for Humanity, have established programs that could serve as a great resource for helping Westford address this problem.
- d. Encourage the Affordable Housing Trust Fund to negotiate with developers at the beginning of a project to explore the opportunity to allow Affordable Housing Trust funds to be used to construct more affordable units.
- e. Continue to support development of workforce housing units. These units are defined as those projects that serve residents between 80-120% area median income (AMI). While they don't count toward Westford's subsidized housing inventory, they do meet a demonstrated need in Westford and the region.
- f. Set aside CPA Funds to provide Down-Payment Assistance to families purchasing affordable homes.
- g. Support group homes and other housing options, such as the CHOICE 5-unit development for Veterans at 173 Carlisle Road, that accommodate those with all types of disabilities, through partnerships with state funding agencies and non-profit entities.

#### **4. Local and Regional Programs and Collaboration**

- a. Research and promote First-Time Homebuyer Program opportunities in the region and State to make existing homes more affordable. Connect households to resources through Community Teamwork, Inc. (CTI), Habitat for Humanity, the Coalition for a Better Acre (CBA), and the Merrimack Valley Housing Partnership (MVHP).
- b. Examine ways for the Town to accept private contributions in support of affordable housing.
- c. Continue to participate in the I-495 MetroWest Partnership Compact, which supports the continued production and preservation of housing for households at 80-120% of the area median income (AMI), and is creating a shared framework for state, regional, and local strategies for priority development and land preservation, as well as transportation and other infrastructure investments in the 37 municipalities.
- d. Research and identify Foreclosure Assistance Programs in the region and State to help homeowners avoid foreclosure. Connect households to resources like the State's Emergency Homeowners Loan Program (EHLPP) and Community Teamwork, Inc.
- e. Research and consider establishment of local property tax abatement programs for low-income seniors and veterans and promotion of existing tax relief available in Massachusetts.

### III. Housing Production Plan Implementation Requirements

Building off previous planning efforts in Town, such as the Multi-Family Zoning along Route 110 Study conducted by NMCOG through the use of District Local Technical Assistance (DLTA) funds, the *2011-2015 Westford Affordable Housing Production Plan* and the *2009 Westford Comprehensive Master Plan*, the Westford Affordable Housing Committee (AHC) identified implementation measures to guide the development of affordable housing in the Town over the next five years. These measures include the Town's desired characteristics for new residential or mixed-use developments, ideal locations for affordable housing on privately- and publically-owned land, and the regional partnerships necessary to accomplish the goals set forth in this Housing Production Plan.

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

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

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

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

- a. Proactive Posture – A diverse housing option mix, spanning a range of prices and rental/ ownership models, is seen as a positive driver of the Town's quality of life and vitality. Given the current scarcity of rental units, adding more studio and one- and two-bedroom apartments is a particular focus.
- b. Quality and Responsibility to Future Tenants – The proposed development's design elements must afford residents a high quality product and a low cost of ownership and/or maintenance. Submitted plans are expected to represent a quality implementation, with construction materials and methods representing best practice.
- c. Mixed Uses – While Westford has migrated toward "separation of uses" as a zoning philosophy, while retaining some older zoning districts that permit mixed uses, consideration of mixed uses where not currently permitted is possible. In some circumstances, it may be appropriate to encourage affordable housing options within commercial districts, or limited convenience-type commercial operations within residential districts. The objective, when appropriate, is to afford residents ready access to shopping amenities, thus reducing automobile dependence.
- d. Conversion of existing structures – Mill conversions are encouraged. Such conversions not only capitalize on existing large structures without increasing the

- apparent structural density of the neighborhood, but they preserve part of the Town's history and legacy. The same principle applies to schools, large barns, and similar historic structures, should they become available.
- e. Distribution vs. Concentration – In most cases, concentrating affordable and high-density developments in any one area is to be avoided. Distributing small-scale developments throughout the town is more likely to minimize local impact and to contribute to aesthetics and community development balance. Exceptions may be allowed for well-designed implementations that are compatible with unique characteristics of the immediate area such as isolation, topography or soil conditions, or that are located in heavily developed commercial or industrial districts.
  - f. Visual Screening – Development designs should incorporate site-appropriate buffers, berms, plantings and other transitional screening design devices to integrate the proposed development into the neighborhood with minimum visual impact. Such design elements should maximize aesthetics for both the development residents and their neighbors.
  - g. Community Amenities – Including spaces that promote social activities and community interaction, appropriate to the proposed occupancy demographic, is highly encouraged. Examples might include parks, meeting spaces, walking trails, and/or a recreation area, especially when children might be expected to be an important population, either as residents or visitors. Access or extensions to existing amenities such as sidewalks and bicycle and walking trails, is also encouraged. The developer may provide additional amenities, such as transportation to retail areas.
  - h. Accessibility – Design of units and facilities to be accessible to persons with disabilities is required.
  - i. Energy Conservation – In keeping with ecological concerns, and to help lower the cost of ownership, energy conservation measures should be incorporated into the project plans, including but not limited to:
    - a) Air leakage control – tight weatherization and heat recovery ventilation
    - b) High insulation – walls, roof and foundation
    - c) High-efficiency heating system and controls – high efficiency furnace/boiler, programmable thermostats
    - d) Glazing – high efficiency, with heat mirrors
    - e) Solar – Passive and active
    - f) Appliances – Energy Star appliances in individual dwelling units and common areas, e.g., laundry room and common recreation areas.

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

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

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

As described in Table 38, most districts in Westford allow for single-family dwellings with the exception of Limited Business (BL), Commercial Highway (CH) and Highway Industrial (IH) (see Zoning Map in Table 2 in the Appendix). However, Conversion of Dwelling, Open Space Development, Flexible Development and Assisted Living Facilities are only allowed by Special Permit in Westford. Open Space Residential and Flexible Development are both limited to the Residential, Industrial A and Industrial C Districts. In order to adhere to the goals of creating a mix of housing types, near Town services and infrastructure, the Affordable Housing Committee chose the following districts and areas in which to focus affordable housing development:

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

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

- Allow for Assisted Living Facilities to be constructed by Special Permit in the Business District along Route 40.
- Complete the Planning Study to allow multifamily development by right or by special permit along Route 110. This project is currently in its second phase. Phase One was a technical analysis of the goals and objectives in allowing multifamily housing along Route 110. Phase Two represents a “community conversation” about multifamily housing in the Commercial Highway (CH) and Industrial Highway (IH) districts along Route 110. The MassHousing Partnership is assisting the Town with this community outreach through two public forums in 2016.
- Allow for Flexible Development and Open Space Residential Development by Special Permit in the Commercial Highway and Industrial Highway Districts along Route 110. This may be helpful in continuing to preserve other parcels in the vicinity (see Tables 36 and 37 for specific parcels).

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

In meeting the DHCD requirement to identify potential affordable housing sites, the Westford Housing Production Plan Subcommittee of the Affordable Housing Committee identified privately- and publicly-owned parcels throughout the community that could be developed for affordable housing in the future. Numerous parcels were identified and studied for current use, zoning, location and site characteristics. NMCOG staff also conducted site visits to identify the development limitations of the identified properties, which are included under the characteristics/site constraints column of Tables 41 and 42.

As shown in Table 41, twenty-five (25) privately-owned sites were identified, which could generate 200-300 additional affordable housing units, depending upon the development constraints of each individual property. This list of privately-owned land with potential for affordable housing will help guide the Town as it moves forward in addressing its affordable housing needs over the next five years. As stated in the Policy and Regulatory Reform strategies section, the Town is committed to coordinating the actions of the various boards and committees on the development of these parcels to meet the open space and historic preservation goals of the Town as well. Map 1 in the Appendix shows the location and distribution of these parcels throughout the community, while Maps 2 and 3 show the location of these parcels in relation to the current zoning and overlay districts. Map 4 highlights the

Wetlands, Floodplains, and Rivers Protection Act (RPA) Regulated Areas and Map 5 shows the water infrastructure related to the parcels. Map 6 outlines the LRTA bus routes and commuter rail stations in Lowell and Littleton.

**Table 41: Privately-Owned Parcels with Potential for Affordable Housing**

Site	Acres	Current Use	Characteristics/ Site Constraints	Zoning District	Zoning Amendment Needed? (Y/N)
69 Broadway	6.6	Mixed-use: contractors, services and offices	<ul style="list-style-type: none"> <li>• Possible environmental issues</li> <li>• Limited parking</li> </ul>	IA (Mill Conversion Overlay District)	N
43 Carlisle Road	8.47	Buildable lot	<ul style="list-style-type: none"> <li>• Thick vegetation</li> </ul>	RA	N
59 Carlisle Road	2.19	Buildable lot	<ul style="list-style-type: none"> <li>• Grade issues in the back</li> </ul>	RA	N
Cold Spring Road	39.1	Chapter 61A	<ul style="list-style-type: none"> <li>• Steep in areas</li> <li>• Pockets of wetlands and stream</li> <li>• Heavily wooded</li> </ul>	RA	N
14 Greenwood Road	61	Commercial Agriculture – Chapter 61A	<ul style="list-style-type: none"> <li>• Some wetlands</li> <li>• Buildings and fencing on site</li> </ul>	RA	N
427 Groton Road	13	Single-family	<ul style="list-style-type: none"> <li>• Structure on property</li> <li>• Buildable</li> <li>• Stream crossing required</li> </ul>	RA	N
478 Groton Road	4.59	Single-family dwelling (abandoned)	<ul style="list-style-type: none"> <li>• Structure on property</li> <li>• Buildable</li> </ul>	IA	Y
210 Littleton Road	19.98	Commercial	<ul style="list-style-type: none"> <li>• Vacant office building/campus</li> </ul>	CH	Y
250 Littleton Road	16.43	Swim and Tennis Club	<ul style="list-style-type: none"> <li>• Back of lot is open water and steep</li> <li>• Seasonal use</li> </ul>	CH	Y
43 Lowell Road	54.51	Hay/Grain	<ul style="list-style-type: none"> <li>• Adjacent to Conservation Area</li> <li>• Wetlands and open water along the Providence Road frontage</li> <li>• Very steep along back of lot</li> </ul>	RA	N
46 Lowell Road	28.4	Residential/Ag	<ul style="list-style-type: none"> <li>• Structures on property</li> <li>• Stream along back and side of lot</li> </ul>	RA	N
146 Main Street	31.09	Residential/Ag	<ul style="list-style-type: none"> <li>• Structures on property</li> <li>• Large wetland complex bisecting lot</li> <li>• Adjacent to Conservation Land</li> </ul>	RA	N
10 North Main Street	.8517	Empty mill building	<ul style="list-style-type: none"> <li>• Possible environmental issues</li> <li>• May be redeveloped by owner</li> </ul>	IA (Mill Conversion Overlay District)	N

**Table 41: Privately-Owned Parcels with Potential for Affordable Housing (cont.)**

Site	Acres	Current Use	Characteristics/ Site Constraints	Zoning District	Zoning Amendment Needed? (Y/N)
0 Nutting Road	21.97	Chapter 61A	<ul style="list-style-type: none"> <li>• Landlocked</li> </ul>	RA	N
Old Lowell Road	22.67	Pasture – Chapter 61A	<ul style="list-style-type: none"> <li>• Steep in the back of the lot</li> <li>• Large wetland complex along Greenwood Road</li> </ul>	RA	N
72 Old Lowell Road	22.709	Residential/Ag	<ul style="list-style-type: none"> <li>• Structure on property</li> <li>• Mostly vacant in the rear</li> </ul>	RA	N
75 Old Lowell Road	20.77	Residential/Ag – Chapter 61A	<ul style="list-style-type: none"> <li>• Structures on property</li> </ul>	RA	N
0 Texas Road	2.66	Residential/Ag – Chapter 61A	<ul style="list-style-type: none"> <li>• Steep lot</li> <li>• Large wetland complex on site</li> </ul>	RA	N
0 Texas Road	14.2	Residential/Ag – Chapter 61A	<ul style="list-style-type: none"> <li>• Steep</li> </ul>	RA	N
22 Texas Road	35.8	Residential/Ag – Chapter 61A	<ul style="list-style-type: none"> <li>• Very steep lot</li> <li>• Open water in front of lot</li> <li>• Wetland complex in back of lot</li> </ul>	RA	N
18 Tyngsboro Road	145.8	Residential/Ag	<ul style="list-style-type: none"> <li>• Open water and stream across lot</li> <li>• Some swampy areas</li> </ul>	RA	N
Vose Road	14.07	Non Prod	<ul style="list-style-type: none"> <li>• Scattered wetlands and swamp</li> <li>• Steep in some areas</li> </ul>	RA	N
16 Wing Road	67	Residential/Forest	<ul style="list-style-type: none"> <li>• Majority of the frontage of the property is wetlands</li> <li>• Abuts Tyngsborough Town Line</li> </ul>	RA	N
0 Wright Lane	37	Chapter 61A	<ul style="list-style-type: none"> <li>• Historical structure on land</li> </ul>	RA	N
1 Wright Lane	13.95	Chapter 61A	<ul style="list-style-type: none"> <li>• Historical structure on land</li> </ul>	RA	N

Source: Westford Affordable Housing Committee HPP Subcommittee Priority Parcel Work, June 2016

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

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

The Affordable Housing Committee has been able to identify three (3) publicly-owned potential housing sites that could provide 25-30 additional affordable units to the SHI Inventory. The sites outlined on the next page in Table 42 have various constraints to being developed, including wetlands, slope of the land, size constraints and limited access. The Town is committed to evaluating tax possession parcels and any future land use changes on Town-owned land to assess the potential for affordable housing development. Map 1 in the Appendix shows the location and distribution of these parcels throughout the community, while Maps 2 and 3 show the location of these parcels in relation to the current zoning and overlay districts. Map 4 highlights the Wetlands, Floodplains, and Rivers Protection Act (RPA) Regulated Areas and Map 5 shows the water infrastructure related to the parcels. Map 6 outlines the LRTA bus routes and commuter rail stations in Lowell and Littleton.

**Table 42: Publicly-Owned Land with Potential for Affordable Housing**

Site	Acres	Current Use	Characteristics/Site Constraints	Zoning District	Zoning Amendment Needed? (Y/N)
12 North Main Street	0.99059	Abandoned mill building in disrepair	<ul style="list-style-type: none"> <li>• Environmental issues</li> <li>• No septic system</li> <li>• Building has no roof</li> </ul>	IA (Mill Conversion Overlay District)	N
65 Tadmuck Expansion (WHA)	7.4891	Vacant land	<ul style="list-style-type: none"> <li>• Unknown</li> </ul>	RA	N
35 Town Farm Road	0.675	Vacant building	<ul style="list-style-type: none"> <li>• Condemned building</li> <li>• Town has issued RFP to dispose of property</li> <li>• No septic system</li> </ul>	RA	N

Source: Westford Affordable Housing Committee HPP Subcommittee Priority Parcel Work, June 2016

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

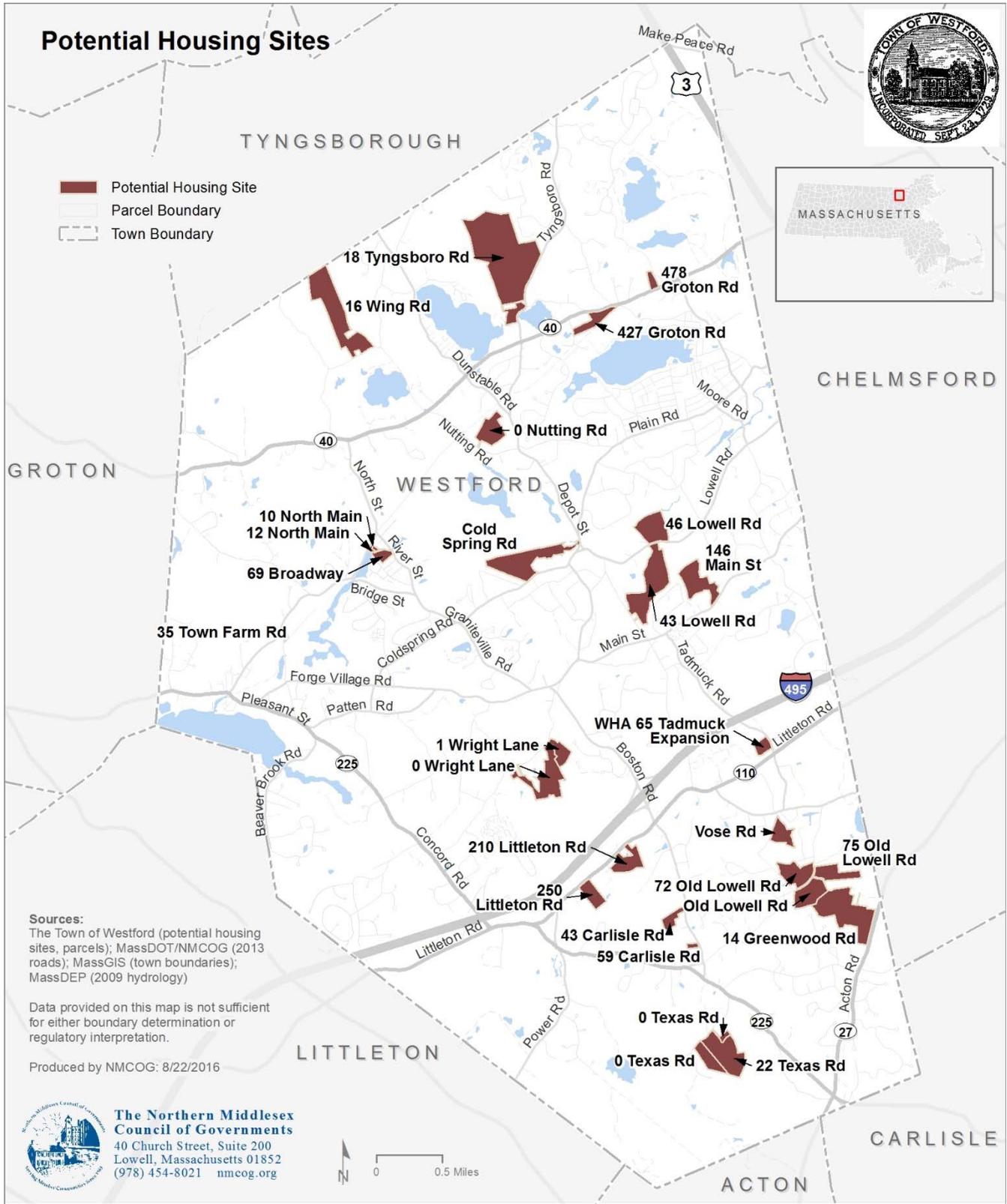
## E. Participation in Regional Collaborations that Address Housing Development

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

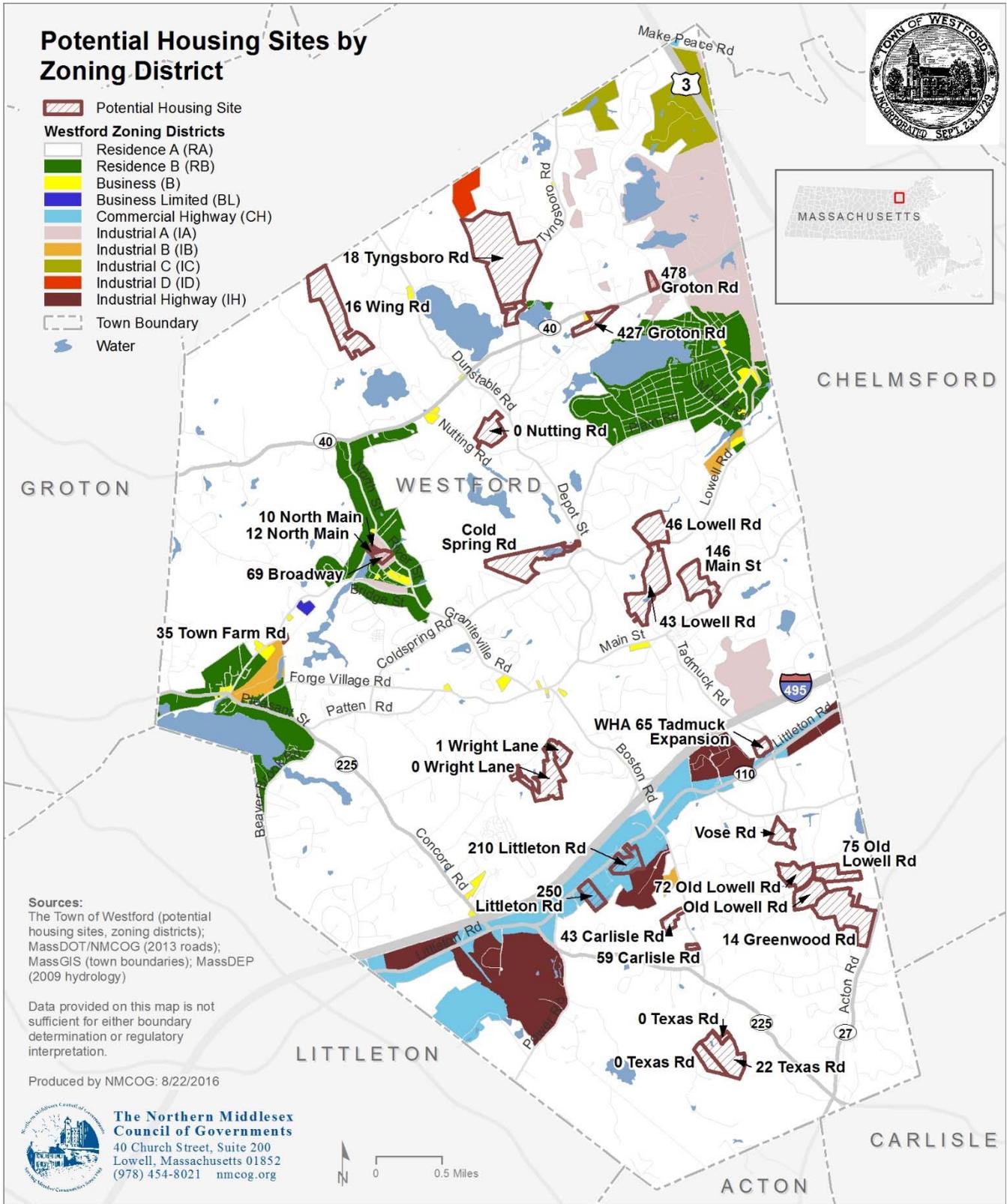
- Maintain “ready renter” and “ready buyer” lists.
- Investigate the resources available through the Common Ground Development Corporation, the non-profit development arm of Community Teamwork, Inc., and the Coalition for a Better Acre (CBA).
- Participate in the Merrimack Valley Regional Network to End Homelessness which includes several towns in the region.
- Continue coordination with the Chelmsford Housing Authority
- Participate in the Greater Lowell Regional Sustainability Consortium to represent affordable housing in the region as part of the development of a Regional Sustainability Plan.
- Work with NMCOCG and other representatives in the region to develop a Regional Housing Plan.

## **Appendix: Maps**

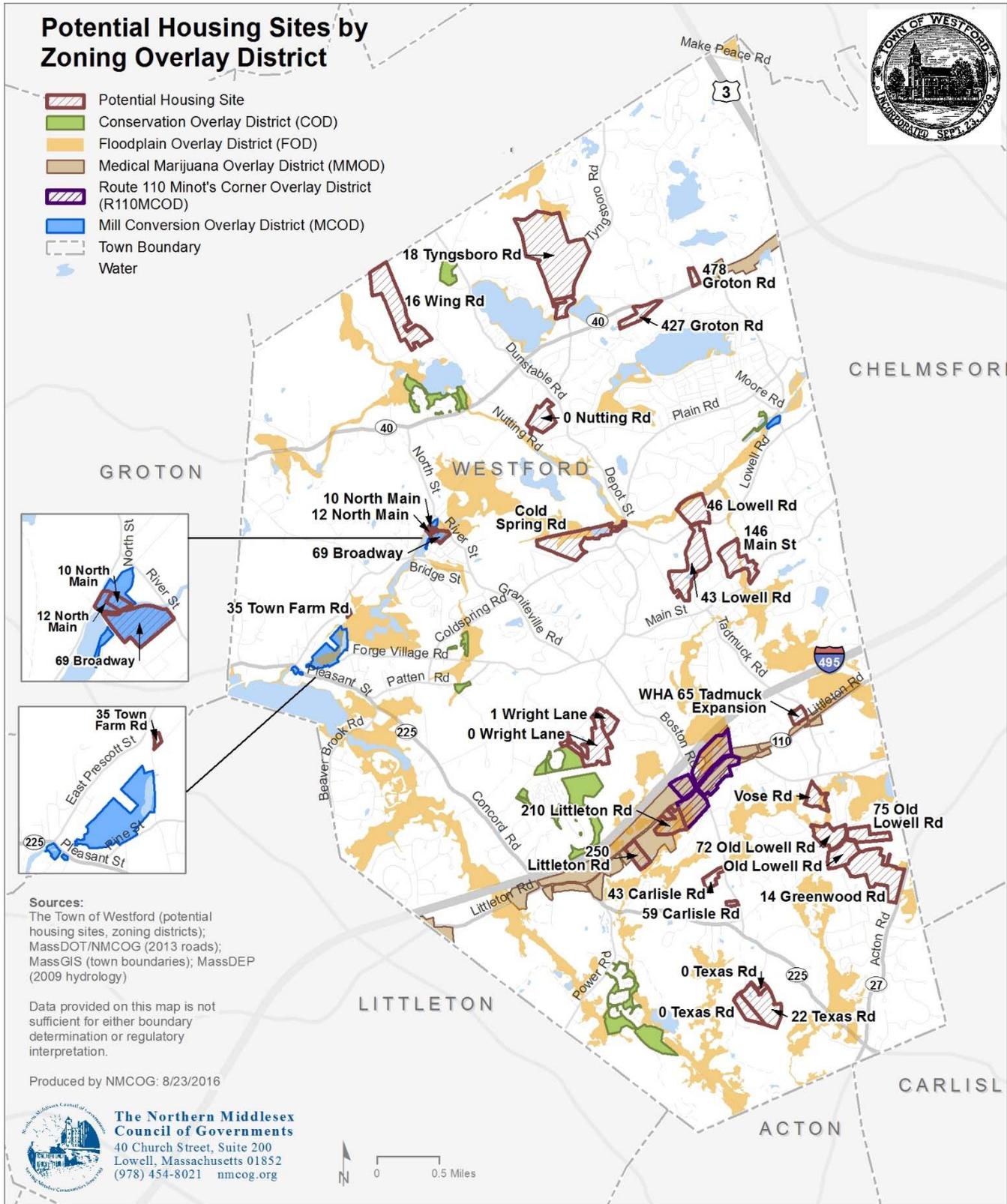
**Map 1. Town of Westford - 2016 Housing Production Plan**



Map 2. Town of Westford - 2016 Housing Production Plan



Map 3. Town of Westford - 2016 Housing Production Plan





Map 5. Town of Westford - 2016 Housing Production Plan

