



Bolton Long Range Planning Committee
663 Main Street
Bolton, Massachusetts 01740

**Report Of The Affordable Housing Task Group
Task 2
July 31, 2002
Presented to The Bolton Long Range Planning
Steering Committee**

1. Report Summary

The Affordable Housing Task Group's mission is to bring Bolton's affordable housing needs into focus as it relates to population growth, housing inventory and state requirements. This report is designed to lay out a strategy for achieving the growth of affordable housing in Bolton consistent with Bolton's culture, historic character, and vision of the future.

The information in this report fulfills the objectives established in the Affordable Housing Task Group Task 2 Plan.

1. Develop an assessment protocol for submitted comprehensive permit projects including demographic need, social impact, municipal infrastructure impact, and financial impact.
2. Utilize demographic information, projected population growth and survey results to establish a blueprint stipulating the type and percent of affordable housing need for our current population and at 6000, 8000 and at the Executive Office of Environmental Affairs (EOEA) build-out study of 9600.
3. Establish a mission statement and working guidelines for the Bolton Affordable Housing Partnership.
4. Advocate and facilitate the formation of an "Affordable Housing Resource Group".

Crucial points in this report include the need for a pro-active approach to developing affordable housing in order to meet current and future needs. The approach includes establishing a formal review protocol for assessing 40B and LIP opportunities. Special emphasis is on how a proposal fits into the Town's long-range plan, what economic impact the proposal will have, and how it can be shaped to reflect the desired image. Clear understanding of State Regulations will be needed to leverage our position to our best advantage. Also recommended is the establishment of a Bolton Affordable Housing Partnership (BAHP). This committee, being made up of representation from many Town functions will be the driving force to filling our affordable housing needs.

Our present state obligation of 10% affordable housing is approximately 150 units. Population projections forecast the need for over 300 affordable housing units at build out. Our current inventory stands at 14. We have much room for improvement. How the Town fills this requirement can have a dramatic effect on our population. Taking a hands-off approach and thus asking developers to take the lead will be the Town's least expensive path to reach our 10% goal but it could ultimately add upwards of 3,600 additional people to Town above the current build out projection of 9600. If the town were to take on the total burden of building our affordable housing needs the expense would be significant but the impact on population growth would be the least. A balance approach will probably make the most sense.

2. Table of Contents

1. Executive Overview – page 1
2. Table of Contents – page 2
3. Critical Information and Current Climate– page 3
 - 3.1 Survey Results – page 3
 - 3.2 Population Group Results – page 3
 - 3.3 40B Projects – page 4
4. Current Climate in Bolton and The State of Massachusetts – page 5
 - 4.1 State and Region – page 5
 - 4.2 Bolton Statistics – page 5
 - 4.3 Regulation Update – page 6
 - 4.4 Bolton – page 6
5. Objective 1 – Develop an Assessment Protocol for Affordable Housing Projects – page 7
6. Objective 2 – Establish a blueprint for Bolton's Affordable Housing Needs – page 8
 - 6.1 Chart of Current Proposals versus Anticipated Need
7. Objective 3 – Establish a Mission Statement and Working Guidelines for the Bolton Affordable Housing Partnership – page 7
 - 7.1 Affordable Housing Partnership Goals and Responsibilities – page 8
 - 7.2 Proposal to Create An Affordable Housing Partnership – page 10
 - 7.3 Affordable Housing Guiding Principles – page 13
 - 7.3.1 Table II Target Affordable Housing Units – page 13
8. Objective 4 – Advocate and facilitate the formation of the Bolton Affordable Housing Resource Group – page 15
9. Recommendations – page 16
10. Attachment 1 – Affordable Housing Task Group Members and Resource Group Members – page 17
11. Attachment 2 – Affordable Housing Task Group Plan Phase 2 – page 18

3. Critical Information and Current Climate:

3.1 Survey Results

The results of the Town survey conducted by the Long Range Planning Committee (LRPC) in the winter of 2001/2002 conveyed several important messages to our group relating to the vision of the future for Bolton by the respondents who represent more than 50% of the households in Town. Among them are the following:

- a. The residents of Bolton care deeply about the character and future of our community. Most would prefer to see less rather than more growth, and more open space preserved.
- b. Most do not support raising our taxes to pay for increased services
- c. Most support the concept of affordable housing, especially senior housing projects but they do not appear to be willing to spend valuable tax dollars to support housing issues

3.2 LRPC Population Task Group Results

The population group projected population growth along several different sets of criteria, one of which included the impact of affordable housing developments on the Town. Clearly, these projects will increase the population, with the greatest impact being 40B or other projects that are only required to set aside 25% of their units as affordable. In addition the report did indicate that population growth could be somewhat less than projected by State build-out calculations based on certain actions for the future by the Town. Below we present again the chart from our first report, which shows the profound impact of 40B or LIP on population growth.

Bolton Population Projections

Affect on Population of Meeting Various Affordable Housing Scenarios

Population Projections	Total Housing Units	Current Inventory	Units Required for 10%	Units Needed	Additional Population			
					Option 1	Option 2	Option 3	Option 4
					40B Only	Mix 40B/LIP	LIP Only	40B Apartments
					25 % Affordable	37.5% Affordable	50% Affordable	25% Affordable
					25% Units Count Towards 10%	37.5% Units Count Towards 10%	50% Units Count Towards 10%	100% Units Count Towards 10%
4351	1472	14	147	133	1600	1067	800	400
6000	2000	14	200	186	2232	1488	1116	558
8000	2666	14	267	253	3032	2021	1516	758
9600	3200	14	320	306	3672	2448	1836	918

Notes:

Option 1 - Assumes all new affordable housing from 40B projects have only 25% of the units designated as affordable. Total populations from these developments are 4 times the population generated by only the affordable units.

Population = 4 x affordable units x 3 persons per household.

Option 2 - Assumes a 50 / 50 mix of 40B and Local Initiative Units. 40B units are 25% affordable and LIP are 50% affordable, combining to yield a 37.5% affordable mix.

Population = 2.67 x affordable units x 3 persons per household.

Option 3 - Assumes all new affordable housing from LIP projects have a maximum of 50% of the units designated as affordable.

Population = 2 x affordable units x 3 persons per household.

Option 4 – Having 25% of the apartments designated as affordable qualifies all 100% of the apartments in the development to be counted in the affordable housing inventory. Thus there is no multiplier involved in the population because all of the units are counted.

Population = 1 x all the units x 3 persons per household

The overall indication from this chart is that Bolton's population growth will be affected significantly by affordable housing projects. Bolton has several choices and they play out quite differently in their impact on the community. 40B developments have the potential to increase our population the most and apartment rental units have the greater potential to control our population growth.

3.3 40B Projects

40 B projects can also play a significant and positive roll in meeting the Town's responsibility to provide affordable housing, if:

- a. They create diverse housing where market rate and AH units are integrated seamlessly.
- b. They reduce the short-term tax burden on the Town because we contribute little in terms of funding.
- c. They spread AH units throughout the Town and not concentrate them into a single section.

The biggest concerns with 40B developments are the potential impact on services and long-term impact on population growth. So how do we offset the potential population growth represented by 40B developments while minimizing the impact on taxes and services? The answer could lie in municipal and conservation land acquisition, which would take developable land off the market.

4. Current Climate in Bolton and The State of Massachusetts

4.1 State and Region

There has been an unprecedented amount of press coverage on the issue of affordable housing over the last six months. Virtually every week there have been articles in the press about the shortage of housing and efforts to increase the supply of affordable housing. The Worcester Telegram recently ran a series on affordable housing in the region with statistics showing Bolton as one of the communities with the lowest levels of affordable housing. Executive Order 418 has further demonstrated the state government's commitment to developing affordable housing. 40B projects are viewed as the primary means to increase affordable housing stock in the state.

4.2 Bolton Housing and Economic Statistics

With the release of the 2000 Census information and the increased coverage of the affordable housing issue several local statistics have come forward and are critical to an examination of the issue in Bolton. Included among them are the following:

- i. Bolton is the 10th ranked town for highest median income in the state at \$102,798, a 24% growth over 1990; the growth rate was among the highest in the state as well. The statewide median income is \$50,502.
- ii. 67% of Bolton residents have a college degree, double the statewide rate of 33%.
- iii. Bolton population grew 32.40 % over 10 years compared with 5.5% for the state. Within the Minuteman sub-region we were ranked second in growth rate. Yet we are still a sparsely populated town at 208 persons per square mile.
- iv. While the regional job rate grew at 10% Bolton was one of the highest at 62%.
- v. Our unemployment rate is consistent with the state average of 2.7%, which is much lower than the national average.
- vi. Our growth rate of new housing units was 34.5% one of the highest in the state, but consistent with our population growth rate of 32.4%.
- vii. We are one of the few (20) towns in the state to issue no multi-family unit permits over the last 10 years.
- viii. The tight housing market and accelerating median home price cause an affordability gap where an income of more than \$150,000 is needed to afford a home of more than \$400,000 (the low end of available homes in Bolton).
- ix. A minimum wage worker would have to work 126 hours (out of 160) per month to afford a fair market rent in the Boston Metropolitan area. Financial guidelines suggest that only 35% of income be used for housing.
- x. Bolton is one of only six communities in the metropolitan area that does not have a public water supply.

NB - These statistics came from the MAPC Decade of Change booklet, published Spring 2002, and the 2000 census.

4.3 Regulatory Update for Affordable Housing

Several regulatory issues were clarified for us in recent months. It is important to fully understand them:

1. If a community issues permits for affordable housing units equaling 2% of its housing stock it may enforce a moratorium for 12 months from the time the permits were issued on further 40B developments. Any applications for developments that have already been submitted prior to achieving the 2% threshold must continue to be heard and reviewed.
2. Any project under appeal may not be counted towards the 2% or 10% figures.
3. The State Supreme Judicial Court ruled that an affordable apartment community in Wellesley must keep its units affordable as long as they do not comply with zoning since no time limit was specified in the comprehensive permit under which they were issued. This sets a precedent for the issue of keeping units affordable in perpetuity.
4. A new law was passed in July 2002 that decreased the amount of new units built in a year to impose a 12-month moratorium from 2% to .5%. A copy of the bill is attached as addendum 3.

4.4 Bolton Affordable Housing Proposals

Bolton has also seen an unprecedented number of affordable housing proposals presented in the last six months. At least six ideas have been floated with Sunset Ridge, Bolton Manor and the Bolton Senior Housing Project being the three official filings.

1. Sunset Ridge – approved with conditions by the ZBA (Note these units cannot be counted in our inventory until the appeal is decided at the Mass Housing Appeals Board.) Includes 6 or 8 affordable family ownership units.
2. Bolton Senior Housing Project – application submitted to the ZBA in June for 28 affordable rental units
3. Bolton Manor (Sweeney, Sugar Rd.) proposed 40B development of 150 rental units – 25% would be affordable but all units would count as they are rental units. Application submitted to the ZBA in June.
4. Hollyberry – proposed by Ed Plante for a senior housing community of 45 single housing units, which would include 25% affordable units.
5. Crystal Springs – proposal by Jim Paelini and Ken Delamora to members of the AHTG to develop 60-70 over 55 housing units on 15 acres of land. They asked for a special zoning district, offered land for a police station and potentially some affordable units.

6. Gene DeFeudis, a developer who met informally with members of the AHTG, expressed a desire to work with the Town on a LIP or 40B to develop any type of affordable housing the town desires.

Bolton has clearly become a desirable location for housing developments that may include affordable units as a way to receive higher density zoning and other zoning relief. Recent 40B filings keep the town in a defensive position. Steps needed to convert our situation into a pro-active posture are outlined in the following objectives.

5. Objective 1 – Develop an Assessment Protocol for Affordable Housing Projects

Affordable Housing Local Initiative Project Review Protocol

Critical to the successful negotiation of the town's position on comprehensive permit applications is the review of a wide range of issues. It is recommended that the Bolton Affordable Housing Partnership, as an aid to the ZBA when addressing proposals, conduct this review. This is not intended to replace peer review of defined elements in a comprehensive permit application but will focus on town needs.

Affordable Housing Needs Assessment

- i. Does the proposed project supply affordable housing to a segment of the population specific to Bolton demographics?
- ii. Will the proposed project complement existing affordable housing inventory or add to a segment already at target inventory level?

Social Impact

- iii. Does the proposed project add unique housing opportunities not currently available in Bolton?
- iv. Are the covenants of the development established such there is lasting maintenance and improvements to the property to ensure high quality living standards per perpetuity?
- v. Does the proposed project provide mixed housing opportunities including rentals and ownership?
- vi. Does the architectural design of the project fit within the rural character of Bolton?
- vii. Does the proposed project add to Town services?

Municipal Impact

- viii. Traffic Analysis
- ix. Public Safety Analysis
- x. Fire Protection Analysis
- xi. School Usage Analysis
- xii. Parking

Environmental Impact

- xiii. Physical Environment

- xiv. Site Soils
- xv. Sewage
- xvi. Water Supply
- xvii. Surface Water
- xviii. Existing Conditions
- xix. Permanent Surface Water Controls

Financial Impact

- xx. Revenues
 - 1. Taxes – property and excise
 - 2. Land Sale
- xxi. Expenses
 - 1. Town cost of municipal services
 - 2. Schools
 - 3. Police
 - 4. Fire
 - 5. Highway Dept
 - 6. Land Purchase
 - 7. Zoning Changes

6. Objective 2 – Establish a Blueprint for Bolton’s Affordable Housing Needs

Bolton’s Affordable Housing needs can be separated into four broad categories – adult/senior rental, adult/senior ownership, family rental, family ownership. We need to address all four areas to best serve our community. Statewide the average for adult projects versus family projects has run 33% to 66%. We feel with the aging population in Bolton that our adult (55+) and senior need is greater and should be approximately 50% of the total. We feel there is a bigger need for adult ownership than rental but with families that the split is more even. Our current need to reach 10% is a total of approximately 150 units. If we project out just 4-5 years we will need approximately 200 units. The chart below breaks out those 200 units by the broad categories and then overlays the current proposals before us to see how they address our needs.

6.1 Here is how the proposed and existing projects contribute to satisfying our needs:

Type of Housing:	Adult/Senior Rental	Adult/Senior Ownership	Family Rental	Family Ownership
<u>Current Need is</u> <u>200 Total Units</u>	20% 40 Units	30% 60 Units	25% 50 Units	25% 50 Units
Bolton Woods Way				14 units
Sunset Ridge				7 units
Bolton Senior Housing	28 units			
Bolton Manor (Sugar Rd)			50 units	
Hollyberry (Ed Plante)		12 Units		

Crystal Springs		18 units		
Unsatisfied Requirements	-12 units	- 30 units	0 units	-29 units

7. Objective 3 – Establish a Mission Statement and Working Guidelines for the Bolton Affordable Housing Partnership

As stated in our AHTG minutes of 3-28-02 we remain focused on an effort to develop a recommendation for a Bolton Affordable Housing Partnership (BAHP). Our goals during this 100-day session have been to develop:

1. A BAHP mission statement, guiding principals, and measures of success.
2. A structure of the BAHP including the number of members, type of expertise they may need, who they would report to (Selectman / BHA?).
3. Research and understand the legal details of forming such a group (if needed).
4. Recommend formation and perspective members to the selectman for approval.

7.1 Bolton's Affordable Housing Partnership Goals and Responsibilities

Based on the guidelines established by the Massachusetts Housing Partnership Fund, an Affordable Housing Partnership is given the responsibility on behalf of a Town to facilitate the development of affordable housing projects and to create methods of increasing and maintaining the availability of housing for people with low to middle income. A major responsibility of the Affordable Housing Partnership is to formulate and promote proposals on behalf of the Town and to evaluate proposals from private developers using the guiding principles that have been established for affordable housing in Bolton.

The Partnership is expected to work closely with all Town Boards, Departments and Committees to identify the availability and desirability of resources that support the Town's goal of providing affordable housing under the town's established principles. The Partnership will then make recommendations to the Board of Selectmen and possibly at Town Meeting.

The Affordable Housing Partnership has seven voting members, appointed by the Board of Selectmen, each for a term of three years. It is desirable to have representation from the following areas: land planning, construction, real estate law, government housing, real estate development, and housing financing. Committee members are expected to educate themselves as necessary in order to address issues affected by these areas.

The Affordable Housing Partnership is responsible for promoting affordable housing education and consensus building in Town. In conjunction with that, they will publish an annual report on the current affordable housing status and how it promotes or undercuts the strategies and goals of Bolton's long term planning.

After considerable deliberation we believe that we should also continue to have the Bolton Housing Authority serve as a separate but critical partner in our housing efforts. The

Housing Authority is five-member board with one member appointed by the state that is in place to create low-income housing by soliciting housing subsidies and financing from state, federal and other sources. They also are typically responsible for managing units owned by the Town. We do not currently own any units. Our Housing Authority has been instrumental in moving forward the Senior Housing Project, in selecting the partners for that project and review the management of that project. They are currently handling the resale of an affordable unit in Bolton Woods Way. They have also been selected by the ZBA to handle the negotiations on behalf of the town for the management of the affordable units at Sunset Ridge. It is assumed at this time that they will continue in these capacities and work closely with the housing partnership. There could be some overlap among the groups as well.

Bolton Housing Authority	Bolton Affordable Housing Partnership
A state authorized entity required to follow the guidelines established by the state.	A selectmen appointed, public entity and can work within its own defined guidelines.
Represents the interest of the State. They are focused on establishing and managing low and affordable housing.	Represents the interest of the Town. They are focusing on establishing affordable housing as it relates to the town's needs.
Deals only in subsidized housing through state and federal programs. They do not work with 40B developers.	Can work on a number of different housing projects and will work with 40B developers to be sure that the town's best interests are being addressed.
Positions are elected with one state appointed committee member.	Positions are appointed by the selectmen
Deals with state and federal funding including guidelines and bureaucracy associated with the project bidding process.	Can use a number of different funding options if there is need.
Will facilitate the sale of units at Bolton Woods Way by authority of the Selectmen. Will select the monitoring group for Sunset Ridge. Will be responsible to oversee the subsidized housing in town. Act as a Traffic Cop	The BAHP has no managerial responsibilities.
Can own land for development	Cannot own land, as it is not set up as a trust.

7.2 Proposal to Create the Bolton Affordable Housing Partnership

Introduction: The Affordable Housing Task Force (AHTF) as part of the Bolton LRP Group has been evaluating the affordable housing situation in Bolton relative to the chapter 40B of the MGL. In this effort the AHTF recommends the Selectman create a Bolton Affordable Housing Partnership (Bolton AHP). This proposal is consistent with the Guidelines Published by the Massachusetts Partnership Fund and has been implemented by many communities in Massachusetts.

Mission: The Bolton Affordable Housing Partnership is a formal vehicle for residents of a Bolton to support efforts to meet the affordable housing needs of our community. The partnership represents the full range of people interested in housing, bringing together concerned citizens. With diverse interests comes the perspective necessary to forge a consensus around affordable housing issues that best reflects the community goals and character. The functions of a partnership will include:

- o Developing affordable housing action plans based on housing needs studies
- o Establishing criteria to evaluate affordable housing proposals
- o Making recommendations on the pros and cons of particular housing proposals
- o Identifying local, state, and federal housing resources to further development
- o Locating available land suitable for development
- o Reviewing land use regulations and zoning bylaws
- o Working with developers of affordable housing
- o Increasing public awareness through forums and other public events

The partnership may initiate action intended to create affordable residential housing projects. In this context the partnership will work to create a specific project consistent with Town policy.

Membership

The Bolton Affordable Housing Partnership will be made of five full time members and four associate members appointed by the Board of Selectman. The full time members will serve three or two-year terms and the associate members will serve a one-year term. Terms will be staggered such that one full time member is appointed every two years.

Membership should represent the broad perspectives and interests of a community. Such representation will insure that the partnership approaches its work with a broad knowledge of the community. Members may include interested residents, public officials, housing advocates, real estate brokers, bankers, nonprofit community development corporations, planning boards, community leaders, developers, business leaders and clergy.

Once established, a housing partnership may forward recommendations to the selectmen to fill vacancies. The Bolton AHP will organize their efforts and will elect a chairperson and secretary to serve for one year.

The AHTG suggests the selectman appoint the following members to the Bolton Affordable Housing Partnership:

Full Time Membership

Jim Bilancieri (LRPC-AHTG)	Three Years
Doug Storey (MAPC)	Three years
Kevin O'Brien (BHA)	Two Years
Stan Wysocki (Planning Board)	Two Years
Open (Community Leader)	Two Years

Associate Members

Open (ZBA)	One Year
Christie Mayo (Sr. Housing Advocate)	One Year
Open (Conservation Trust)	One Year
Open (BOH)	One Year

The Partnership will follow Open Meeting Rules for a committee and all meetings of a “governmental body” will be open to the public and comply with restrictions governing executive sessions.

In fulfillment of this mission the AHP will forward its project specific preliminary recommendations and conclusions to the appropriate Boards, Commissions and Agencies in Bolton with a request for comments from each. Comments will be reviewed with the partnership and the authors of the comments. Following the review process by majority vote of its Board of Directors the partnership will issue project specific recommendations, which will be distributed to the Board of Selectmen.

The Town Offices are requested to support he efforts of the Bolton AFP in the same way that support is provided to the Planning Board and ZBA. Possibly Janet Collier can provide this support or we may need to solicit funding for a part time position to support this group.

Incorporating within the Commonwealth of Massachusetts:

Within two years of appointment by the Selectmen, the Bolton AHP will evaluate and determine if it is advantageous to become a corporation consistent with the guidelines published by the Massachusetts Housing Partnership and the Office of the Massachusetts Secretary of State. If this were to occur the Bolton Affordable Housing Partnership will incorporate as a corporation with the authority to engage in specific activities. The corporation will be organized and shall at all times be operated exclusively for charitable and educational purposes within the meaning of Section 501(c)(3) of the Internal Revenue Code of 1954 as in effect from time to time, including, but not limited to, any or all of the foregoing purposes: To promote and to make housing available to persons of limited income, by purchasing, receiving, taking by grant, gift, devise, bequest, or otherwise, or otherwise acquiring, owning, holding, improving, developing, conveying, or leasing real or personal property, or otherwise promoting or making housing available to persons of limited income, To engage in whatever is lawful and necessary to implement these ends to the extent not in conflict with the purposes permitted for a charitable corporation within the meaning of Section 501(c)(3) of the Internal Revenue Code of 1954 as in effect from time to time.

7.3 Affordable Housing Guiding Principles:

Bolton needs affordable housing. We are significantly below the 10% guideline by the state for units that are affordable. House values have skyrocketed and Bolton has very few homes values below \$300,000. Bolton has only one regulated affordable project completed to date, the 14 units at Bolton Woods Way. At present Bolton is not meeting the housing needs of our seniors, young professionals, our children, our Town professionals, and we offer little opportunity to promote the growth of diversity in our Town.

To meet the 10% guideline today we need a total of 148 units. At a population of 6000 we will need approximately 202 total units. At 8000, 270 total units and at the EOEI build-out study population of 9600 we will need approximately 324 total units, (see attached chart).

To meet our obligation we need to become proactive and creative in our approach to developing affordable housing. Simply allowing 40B or other developer-initiated developments to come to us will typically only provide 25% of their total number of units for affordable housing. These projects will be created based on the objectives of the developer and if left without guidance may not be in coherence with the vision, objectives and the best interests of the Town.

1. Maximize local control over the development of affordable housing

Foremost, this will be achieved when we reach the 10% threshold. This may also be accomplished if we are proactive, if we establish locally directed initiatives, if we have a strong vision for what we want, and are willing to take the necessary steps to achieve that vision. If we produce 2% affordable housing stock in one year we can receive a moratorium on future 40B developments for 12 months according to the October 2001 Governor's memorandum of changes to the 40B laws.

2. Provide affordable housing for 3 key population segments

The three target segments include; retired seniors and 55+ active adults, families, young professionals and Town employees. Housing should include a mixture of single family homes, condominiums and apartments with both ownership and rental units at affordable rates. The percent allocation between Senior and family units, ownership vs rental will change over the years. Initial target numbers have been developed with information from the survey and population task groups, (see table II).

3. Affordable housing projects will be designed and built in accordance with the standards typical in Bolton and that are fitting with our culture and character.

- a. Height limitations and construction style of all buildings must be in accordance with the standards set by other buildings in Bolton
- b. No clear-cut properties
- c. No cookie cutter mass-produced units
- d. Housing that reflects the rural character of the Town

Table II

TARGET AFFORDABLE HOUSING UNITS												
	PERCENTAGE						UNITS					
	Senior 65+		Adult 55+		Family		Senior 65+		Adult 55+		Family	
Population = 4350 Total AH Units = 148	Rent	Own	Rent	Own	Rent	Own	Rent	Own	Rent	Own	Rent	Own
Low Income (50% of Mean)	100%	0%	0%	0%	10%	0%	28	0	0	0	8	0
Moderate Income (80% of Mean)	0%	0%	20%	80%	40%	50%	0	0	9	36	30	38
% of 148	19%		30%		51%							

	PERCENTAGE						UNITS					
	Senior 65+		Adult 55+		Family		Senior 65+		Adult 55+		Family	
Population = 6000 Total AH Units = 202	Rent	Own	Rent	Own	Rent	Own	Rent	Own	Rent	Own	Rent	Own
Low Income (50% of Mean)	82%	0%	10%	0%	10%	0%	28	0	6	0	10	0
Moderate Income (80% of Mean)	18%	0%	20%	70%	40%	50%	6	0	13	45	41	52
% of 202	17%		32%		51%							

	PERCENTAGE						UNITS					
	Senior 65+		Adult 55+		Family		Senior 65+		Adult 55+		Family	
Population = 8000 Total AH Units = 270	Rent	Own	Rent	Own	Rent	Own	Rent	Own	Rent	Own	Rent	Own
Low Income (50% of Mean)	70%	0%	15%	0%	10%	0%	28	0	14	0	14	0
Moderate Income (80% of Mean)	30%	0%	15%	70%	40%	50%	12	0	14	64	55	69
% of 270	15%		34%		51%							

	PERCENTAGE						UNITS					
	Senior 65+		Adult 55+		Family		Senior 65+		Adult 55+		Family	
Population = 9600 Total AH Units = 324	Rent	Own	Rent	Own	Rent	Own	Rent	Own	Rent	Own	Rent	Own
Low Income (50% of Mean)	66%	0%	15%	0%	10%	0%	28	0	17	0	17	0
Moderate Income (80% of Mean)	34%	0%	15%	70%	40%	50%	14	0	17	82	66	83
% of 324	13%		36%		51%							

4. Density target for affordable housing developments.

Current single-family house lot size requirement is 80,000 ft². The density targets are the number of units per buildable lot of land on a given site.

- | | |
|----------------------------|--------|
| a. Single Family Homes | 2 : 1 |
| b. Town House Condominiums | 6 : 1 |
| c. Apartments | 10 : 1 |

5. Affordable Housing will be inclusive, diverse and evenly distributed throughout all of Bolton.

Affordable housing in Bolton will not be located in one part of Town, nor in one project, nor in any way excluded from the mainstream of our community. Bolton Affordable Housing will promote mixed-use developments and will site affordable housing developments throughout the geography of the Town.

6. Negotiations with developers over comprehensive permit or local initiative projects will seek to provide for:

- A level of local preference
- Affordability in perpetuity through deed restrictions and/or rental guidelines
- Monitoring and reporting to the Town by the development regarding ongoing affordability
- Local legal review of regulatory and monitoring agreements and documents
- A minimum of 25% affordable units, a maximum of 50% affordable units, and a target of 35% affordable units.
- Infrastructure or other benefits to the Town
- Limitation on profitability to the developer

7. Bolton affordable housing stock will provide for both moderate and low-income households. Affordable housing is defined as affordable to those who earn at or below 80% of the median area income. Low income is defined as at or below 50% of the area median income.

Critical decisions about affordable housing projects should be made by a diverse group of informed citizens in the community. Membership of the Bolton Affordable Housing Partnership will be of a diverse, committed, and informed to provide the leadership the Town needs to meet this challenge. All potential affordable housing projects must be reviewed, analyzed and assessed based on these guiding principles and on the potential financial impact to the community. A clear set of guidelines for this review process will include an assessment of the social, municipal, environmental and financial impacts of the proposed project.

Zoning Considerations

The Town may need to consider zoning changes that will encourage the development of affordable housing that meet these principles and will ensure that we maintain the 10% state guideline once we reach that level of affordable units. Zoning changes are long term and may have significant impact on the community so this will not be undertaken without serious review. Also, many previous attempts to create “inclusionary zoning” in other communities have not worked or are not right for that specific community. Examples of inclusionary zoning include:

- Mandates for creating affordable units in any development of a certain size

- Zoning relief for density requirements for the inclusion of affordable units, so called cluster zoning
- Creating zoning overlay districts for types of development
- Allowing multi-unit development for affordable housing
- Demolition delay or rehabilitation support for affordable housing transferring or creating accessory apartments in owner occupied dwellings to affordable unit

8. Objective 4 – Advocate and facilitate the formation of the Bolton Affordable Housing Resource Group

Affordable Housing Resource Group: Planning for Affordable Housing cannot be done in a vacuum. The need to consider a broad opinion during the planning process will help keep the effort in line with our community vision. The idea of an Affordable Housing Resource Group was developed as a means to gather opinion without placing a high demand on individual's time. The following names were proposed for our sounding board:

Dick Heaton – ZBA
Kevin O'Brien – BHA
Stan Wysocki – Planning Board
Ken Troup – Selectman
Don Allison – ZBA, Past School Committee Chair
Eileen Griffin-Wright (or Alternate) – BHA, and Realtor
John Mancini – Bolton Business Owner
Russ Karlstad – Architect with 40B Project Experience
Ken Swanton – Conservation Trust

The types of issues we may ask an opinion on include:

1. Critique the blueprint we develop as it relates to the type and number of affordable housing units required in Town.
2. A timetable for accomplishing the target number of units.
3. Input on a mission statement and comments on rules and regulations for a proposed "Bolton Affordable Housing Partnership".
4. Comments on proposed 40B and Local Initiative Projects that we may be asked to comment on.
5. Municipal land requests we may propose
6. Your experience and knowledge of neighbor town projects. Their impact on municipal, social, financial, and environmental services.
7. Help in developing a financial model to assess impact on the Town.

9. Recommendations

- a. Review this report and recommend changes as appropriate, then accept final report as blueprint for further efforts in developing affordable housing for Bolton.
- b. Bolton should immediately establish a formal **Affordable Housing Partnership** to take on this responsibility over the long term. The selectmen are ready to take up this issue at their meeting on July 24 and have signaled a willingness to create this group. At that point the task group will cease to exist and pass on all responsibilities to the Housing Partnership. The BAHP will review and negotiate on behalf of the Town for all developer led initiatives in the pipeline and in the future and recommendations should be made to the selectmen and ZBA regarding these projects based on the criteria listed above, their applicability to our local need and their willingness to work with the Town and become locally directed initiatives.
- c. Assist senior housing project as necessary to address senior low-income rental need (28 units).
- d. Find land to be purchased and donated by the Town of Bolton suitable for housing projects, which may be in conjunction with other municipal needs. This should encompass 15-30 acres in up to two parcels.
- e. Advocate and proactively initiate two projects over the next five years with at least one beginning immediately, to address critical affordable housing needs for Bolton:
 1. Family Ownership project with 10-20 units
 2. Adult/Senior Ownership project with 25-50 units

10. Attachment 1

**Bolton Long Range Planning Committee
Housing Task Group
Membership – May 15, 2002**

Jim Bilancieri	779 – 5166	jimb@soluol.com
Christy Mayo	779 – 6685	natemayo@thecia.net
Doug Storey	779 – 0302	destorey@attbi.com

**Housing Resource Group
Membership – May 2002**

Dick Heaton – Chairman, ZBA, Selectman elect
Kevin O'Brien – Chairman, Bolton Housing Authority
Stan Wysocki – Chairman, Planning Board
Ken Troup – Selectman
Don Allison – ZBA, Past School Committee Chair
Eileen Griffin-Wright – BHA, and Realtor
Mancini– Bolton Business Owner
Russ Karlstad – Architect with 40B Project Experience
Ken Swanton – Conservation Commission

11. Attachment 2 – Affordable Housing Task Group Plan Phase 2

Bolton Long Range Planning Steering Committee

Task Plan To Create Affordable Housing For Low-income, Adult, and Senior Residents

Edition

Task Plan II

Task Group Members/Resources

Jim Bilancieri – LRP Steering Committee

Christie Mayo – LRPC

Doug Storey – Planning Board

Objectives

1. Develop an assessment protocol for submitted affordable housing projects including:
 - Need Fit
 - Social Impact
 - Municipal Infrastructure Impact
 - Environmental Impact
 - Financial Impact
2. Utilizing demographic information, projected population growth, and survey results establish target type and percent of affordable housing units for:
 - Current Population - 4350
 - Town population - 6000
 - Town population - 8000
 - Town population - 9600
3. Establish a mission statement and working guidelines for the Bolton Affordable Housing Partnership.
4. Advocate and facilitate the formation of an “Affordable Housing Resource Group”.

Scope

The scope of this group shall be limited to affordable housing needs within the Town of Bolton.

Product of Task II

The “Product” of the Housing Task Group (Task II) shall be a recommendation to the Town describing the number and types of affordable housing units the town will need to develop to meet its obligation. A secondary product will be the establishment of an Affordable Housing Partnership with mission statement, working guidelines, and recommended membership.

The Housing Element is one of the 9 components of a State-defined (Ch. 41 Sec. 81D) Master Plan. The Housing Element *“identifies and analyzes existing and forecasted housing needs and objectives including programs for the preservation, improvement and development of housing. This element shall identify policies and strategies to provide a balance of local housing opportunities for all citizens.”*

Information required to perform task (Types & Sources)

- Bolton: LRPC Population Group
LRPC Survey Group
Bolton Housing Authority
Zoning Board of Appeals
Planning Board
Board of Selectman
Conservation Trust

- Local: Sudbury Valley Land Trust
Adult Communities
Hudson
Chelmsford
Westford
Berlin
Acton

- Consultants: Gene Capacioa & David Dutra of Gagnier Hicks

- State: MGL Ch. 40
MGL Ch. 41
Mass. Department of Housing and Community Development
Metropolitan Area Planning Council
Mass Housing Partnership

Schedule

This task should take 100 days. (Project initiated 2/1)

	Target Completion Date
Task Plan	2/28
Objective 4	3/14
Objective 1	5/1
Objective 2	5/1
Objective 3	5/1

Methodology

The methodology Task II will require involves the development and completion of the Objectives by a core group of volunteers subject to review and guidance by a larger resource group of professionals via e-mail. The Affordable Housing Advisory Group will act as a sounding board for ideas, direction, and expertise.

Additional resources required

Consultant - Expert in Affordable Housing Plans.

Coordination with other tasks

- LRPC Survey Group
- LRPC Population Group
- LRPC Land Group