Affordable Housing Plan

Bolton, Massachusetts

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With Amendments from January 2004 Input of DHCD

Prepared by the
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1. **Executive Summary**

Bolton is a small community with very limited resources operating with a volunteer government. Our history is a farming community and apple orchards with citizens that have managed the town frugally. We have very limited access to professional staff and the BAHP plan was developed entirely by volunteers with no professional help. In spite of managing the problems associated with high growth, we are committed to providing housing for all our citizens and affordable housing is a key part of our plan.

Our first 40B was in 1990 when the Town donated land to create Bolton Woods. Our second effort started in 1995 when a group of volunteers developed a plan to create our second affordable housing project. The volunteer group secured a grant from HUD, hired an architect, and designed affordable housing for senior citizens. The town donated the land to this venture and has provided support and volunteers as needed. This included setting up a separate non-profit corporation to manage the venture. This project proved to be a major challenge for the Bolton, but over a several year period we have succeeded and the ground breaking for this project occurred October 2, 2003.

In September of 2002 the Town meeting approved the creation of the Bolton Affordable Housing Partnership which was an outgrowth of the Bolton Affordable Housing Task Force. Both organizations are volunteer groups and were started at the initiative of volunteers in town that were committed to providing affordable housing.

In May of 2003, the Town Meeting approved a proposal sponsored by the Planning Board and the Affordable Housing Partnership to mandate Inclusionary zoning. Bylaws for the Town now require all developments of more than seven houses to include one affordable unit for every eight developed. Developers who opt to buy out of the program, may do so by paying a fee of $200K per unit to the Town. The Town has earmarked these funds for use in affordable housing and is in the process of requesting the state legislature to approve the creation of the Bolton Affordable Housing Trust that will be able to buy sell and own property. This vehicle will receive funds from the Inclusionary Zoning Bylaw ($200K per unit for developers who choose to opt out) and will increase our ability to implement our Affordable Housing Plan.

2. **Plan Goals**

The mission of the Bolton Affordable Housing Partnership (BAHP) is to develop a plan of action that calls for a phased growth strategy to create affordable housing units in Bolton. Our goal is to exceed affordability in 10% of all of Bolton's housing units within a relatively short number of years. Bolton could reach 10% simply with proposed projects on review at this time. However, it is unlikely that all of the proposed projects will go forward, or at least not be altered in some way. Also, the proposed projects do not necessarily reflect what will truly best meet all of Bolton's affordable housing needs.

This plan is designed to clearly articulate the strategy for achieving the growth of affordable housing in Bolton at a minimum rate of three-fourths of one percent (.75%) of total units per year. The housing must best address Bolton's housing needs, and must be consistent with Bolton's culture, historic character, and vision of the future.

A successful long term outcome of this plan will be the creation of at least 134 affordable units over the next five to ten years, plus the number necessary to attain and exceed 10% of the projected market rate development come 2010. Also needed are provisions that ensure maintenance of affordable housing units from that point forward.

That said Bolton has set the following short term goals for affordable housing:

1. Increase our affordable housing inventory from .9% in 2002 to 4% by the end of 2003. We will do this by adding 47 units to our inventory of affordable housing. This includes the Senior Housing 28 units (approved breaking ground October 2), Sunset Ridge 7 units (approved pending appeal), and Bolton Manor 11 units (final stages of approval by ZBA).

2. By the end of 2005 increase our affordable housing inventory by an additional 30 units based on 15 units per year (1% per year in 2004 and 2005) so the Town is at 6% of total inventory.

3. By the end of 2008 achieve an affordable housing inventory of 8% of total inventory.

The definition of "affordable housing" in the context of this report for the town of Bolton comes from the Massachusetts Department of Housing and Community Development regulations as paraphrased below:

> Low or moderate income housing is any housing subsidized by the federal or state government - under any program – for the construction of low or moderate income housing as defined in the applicable federal or state statute. It can be built or operated by any public agency or any nonprofit or limited dividend organization. Further, this housing must be available to households earning not more that 80% of the area median income*, based on household size as determined by HUD, at a price that is no more than 30% of total household income. Affordable housing may not be recognizable from the market rate housing, and affordable housing is encouraged to blend in with the environment. Source: DHCD website – www.state.ma.us/dhcd/regulations/760045
>
> *Bolton is part of the Boston Metropolitan Statistical Area. Source: www.state.ma.us/dhcd/Ch40B/Default.htm

3. Section I – Needs Analysis

A. Living in Bolton

Bolton is a located on both east and west sides of Route 495, surrounded by Harvard to the north, Hudson and Berlin to the south, Stow to the east and Lancaster to the west. Bolton's small town center is an approximately one mile long stretch of Main Street with a single blinking light. Bolton does not have any public transportation.

Bolton does not provide public sewer, public water and garbage removal services as many large communities do. Moreover, in the next ten years there are no prospects for municipally provided water or sewage services. Therefore, because every Bolton household has to operate and maintain a private well and a septic system, safeguarding local water supply is a high priority. Given the inhospitable nature of landscape due to extensive ledge with minimal soil coverage, wetlands and heavy clay soil, finding a percable spot on a two-acre parcel while observing all required setbacks can be difficult. Debate over water quality and quantity is on going. Conservation in general is well supported and a top concern to a large majority of residents.

Bolton covers an area of about twenty square miles, with a population of slightly over four thousand and fewer than 1,500 residential units. The town has 208 people per square mile (Table A-1). By contrast neighboring Hudson has density of 1574 people per square mile.

Table A – 1 Comparison of surrounding and/or similar Communities

	Rating – Best Place to Live	Population size	Density – people per sq. mile	Open space	Median home price
BOLTON	2	4,148	208	37.97%	$435K
Boxborough	18	4,868	470	18.43%	$515K
Carlisle	5	4,717	307	26.49%	$730K
Dover	1	5,558	363	33.47%	$736K
Harvard	43	5,981	227	19.04%	$450K
Hudson	82	18,113	1,574	18.22%	$280K
Stow	34	5,902	335	50.02%	$375K

Source: Boston Magazine, April 2003 and US Census 2000

B. Bolton Population

Although Bolton has slightly more than 4,000 residents (Table B-1), its population has increased substantially over the last ten years. It has grown at a rate of 32.4%, and projections through 2010 show that Bolton population will continue to expand at a similar rate of 28.2%. (Table B-2). Population growth appears linked to growth in the number of households formed and the number of housing units produced over the same time. (Table B-1)

Table B –1: Trends in Population, Household and Housing Growth between 1990 – 2000

	Population 1990	Population 2000	% change	Household 1990	Household 2000	% change	Units 1990	Units 2000	% change
BOLTON	3,134	4,148	32.4%	1,052	1,424	35.4%	1,097	1,476	34.5%
Boxborough	3,343	4,868	45.6%	1,363	1,853	36.0%	1,485	1,906	28.4%
Harvard	4,662	5,230	12.2%	1,573	1,808	14.9%	1,681	1,911	13.7%
Stow	5,328	5,902	10.8%	1,793	2,082	16.1%	1,853	2,128	148%

Source: US Census 2000

Table B - 2: Projected Population by Age Segment

Age Group	Actual Census 2000	Projected 2005	% Change Over 2000	Projected 2010	% Change Over 2000
0-19 years	1,308	1,393	6.5%	1,469	12.3%
20-29 years	364	417	14.6%	508	39.6%
30-44 years	1,022	868	(15.1%)	941	(7.9%)
45 – 64 years	1,352	1,764	30.5%	1,744	29.0%
65+ years	**102**	**390**	**282.4%**	**656**	**543.1%**
Total	4,148	4,832	16.5%	5,318	28.2%

Source: US Census 2000, MISER

Recent US Census reports show that at present the two largest population segments consist of 30-64 year old adults, and children under 20. However, this is predicted to dramatically change over the next 10 years. As adults mature, and their young children age, projections indicate that the senior population (65+ years) will significantly grow by 282% by the year 2005 and by 543% in 2010 (Table B-2). The small segment of young adults (20-29 years) is predicted to grow by 39.6% during that time period.

Bolton's population is predominantly white and consists overwhelmingly of families (84.4%) and homeowners (93.4%)

Table B -3: Comparative Population Breakdown by Race

Population	Total	White	African American/Black	Asian	Other
BOLTON	4,148	97.8%	0.2%	1.3%	0.7%
Worcester County	762,000	89.6%	2.7%	2.6%	5.1%
Massachusetts	6,349,000	84.5%	5.4%	3.8%	6.3%

Source: US Census 2000

Table B –4: Type of Households

	Total Number	Percent	
Total	1,424	100%	
Families	1,202	84.4%	
Families w/ Children under 18 years	636		44.7%
Non-family	222	15.6%	
Householder Alone	159		11.2%
Householder >65	44		3.1%

Source: US Census 2000

C. Bolton Homes

Bolton's housing stock is predominantly owner-occupied single-family residences (Table C- 1). There are 1,476 housing units, of which 96.7% are single-family residences. Older two or three family homes constitute only 3.3% of available housing (Table C-2).

Three family homes are the largest multi-unit houses in Bolton. There are no condominium complexes, no apartment complexes, no over 55 active adult housing, no assisted living facilities, no group homes or nursing homes, and no mobile home parks. Of Bolton's 94 recorded rental units, 45 are single-family homes and 49 are small (3 or less) multi-family houses (US Census). Currently there are no senior housing options, although construction has begun on the 28 unit Senior Housing Project (Bolton Senior Housing Corporation).

Table C – 1: Types of Housing

Total Housing Units	1,476	100%
Single Family Detached	1,427	96.7%
Single Family Attached	-	-
Two Family	27	1.8%
Three + Four Family	22	1.5%
Five or greater	-	-
Subtotal Multi Family Units	49	3.3%

Source: US Census 2000

Table C-2: Comparative Types of Housing

Housing Units	Total	% Units in Single Family Homes	% Units in Multi-Family
BOLTON	1,476	96.7%	3.3%
Worcester County	298,000	60.8%	39.2%
Massachusetts	2,622,000	57.3%	42.7%

Source: US Census 2000

Due to its lack of industrial and commercial base, there are no warehouses or factories that could be converted for use as larger multi-family units. However, being an agricultural community, Bolton has an abundance of barns that may be suitable for conversion to multi-units rentals or accessory apartments.

Approximately 44 units or close to 3% of current housing stock are smaller and older homes frequently located close to older, busy roads. Due in part to their size, age and location, these 44 homes have been valued at $200,000 or less by the Bolton Assessor in the spring of 2003.

Bolton home ownership at 90% is far higher than the state's average rate of below 62% (Table C-3). Two thirds of homeowners stay for more than five years. (Table C -4) and turnover of ownership is slow. Vacancy rates are very low at 1% for owned units. Turnover rate is also extremely low among renters, with a vacancy rate of less than 8%. A substantial 40% of renters chose to stay for the long term. Their average rent is estimated to be at $1,300 a month.

Table C-3: Comparative Home Ownership Rates

	Homeownership Rate
BOLTON	90.1%
Worcester County	64.1%
Massachusetts	61.7%

Source: US Census 2000

Table C –4: Home Ownership Tenure

Length of Ownership	% Population
20 years +	27.2 %
5 – 19 years	39.1 %
< 5 years	33.8 %

Source: US Census 2000

No information is currently available on the number of homes with universal design for accessibility to the handicapped. At the present time a physically disabled resident needs to install necessary modifications at his or her own cost and effort.

Construction Trends

The 1990 – 2000 decade demonstrated an increased rate of production of single-family homes. 395 new houses were erected and they constitute the largest percentage of existing housing stock at 26.8%. Previous decades recorded construction proceeding at a slower pace, at below 20% of total existing homes built in that decade (Table C-5).

Table C-5: Age of Houses

Year House Constructed	Number of Houses	Percentage of Existing Stock
1990 –2000	395	26.8%
1980 – 1989	239	16.2%
1970 – 1979	277	18.8%
1960 – 1969	200	13.6%
1940 – 1959	93	6.3%
1939 or earlier	272	18.4%

Source: US Census 2000

Analyzing building permits issued since 2000 shows that the trend of single-family development continues to rise. 29 new residential permits were issued in 2002, a significantly larger number than in any previous year (Table C-6). In addition, all the permits issued over the last ten years were for single-family residences (Table C-7). The single exception is the new Senior Housing project initiated by the Bolton Housing Authority and approved in January 2003 for 28 units. This project is scheduled to be completed in 2004.

Table C-6: Bolton Single Family Building permits to privately owned residential properties for new construction

	1996	1997	1998	1999	2000	2001	2002	2003YTD*
Bolton Single Family Permits	15	15	17	16	16	14	29	10

Source: US Census
*Through end of June 2003

Table C-7: Comparative Building Trends - Building permits to privately owned residential properties for new construction

Building permits	2000 Single Family	2000 Multi Family	2001 Single Family	2001 Multi Family	2002 Single Family	2002 Multi Family	2003 YTD* Single Family	2003 YTD* Multi Family
Berlin	19	-	33	10 units	38	-	4	
BOLTON	16	-	14	-	29	-	10	
Harvard	19	-	11	-	9	-	7	
Hudson	59	-	55	-	57	-	47	158 units
Lancaster	42	-	39	-	36	-	38	
Stow	41	-	28	-	36	-	7	

Source: US Census
*Through end of June 2003

Home Sales and Prices

Census 2000 showed median price of a Bolton home being $435,000. Today, the cost of a median priced home in Bolton, per the May 2003 MLS listings, is $699.900**.** Of the 53 Bolton homes listed by MLS in May 2003, 50% were in the $400,000-800,000 range and 38% were above $800,000. (Table C-8).

Table C-8: Current Homes Market

Home Prices	Number of Homes for Sale
<$300	1
$300 -$400	4
$400 -$600	14
$600 -$800	14
$800 -$1M	9
>$1M	11

Source: MLS Homes Listings in Bolton – May 2003

D. Income and Affordability

In 1999, Bolton's median income of $103,000 placed it tenth among the wealthiest Massachusetts' communities. While 13% of households report annual income over $200,000, close to 50% live on an annual income of $100,000 or less (Table D-1). Although the median annual income has increased slightly since 1999, a substantial number of current households would not be able to qualify in purchasing a median priced single family home were they to do so today. With a down payment of 20% and mortgage rates of 5.25% for 30 years a minimum annual income of $124,000 would be required to afford a $700,000 home. According to US Census 2000, 85% of Bolton house owners hold a mortgage, and the median mortgage payment is $2,060. The remaining 15% of homeowners have median monthly housing expenses of $500.00. (US Census)

Table D –1: Bolton Households Income

Income	Number of Households	% Households
< $60,000	324	22.7%
$60,000 – 99,999	353	24.7%
$100,000-199,999	564	39.6%
>$200,000	186	13.0%

Source: US Census 1999

Table D-2: Owner Housing Costs as % of Household Income

Housing Costs	# Of Households	% Of Households
<15%	372	33.2%
15-19%	185	16.4%
20-24%	161	14.2%
25-29%	109	9.7%
30-34%	71	6.3%
35+%	228	20.2%

Source: US Census 1999

As a result of these high costs, more than a quarter of existing Bolton homeowners spend more than 30% of their income on housing costs (Table D-2). This is also true of renters, whose median income averages $44,000. Bolton's average monthly rent is $1,300. Renter's housing costs amount to 33% of the renter's income. Further, an hourly wage exceeding $20 per hour is needed to afford such a rent.

Increased property values and the town's desirability lead to elderly residents accumulating a great deal of wealth in their Bolton real estate. Yet the elderly may not be able to keep up with the recent increases in property taxes or cost of living. For a senior citizen on a fixed income, even the lowest monthly housing expense of $500 can mean spending more than 50% on income on housing costs.

Town and service providers, such as teachers, nurses and police officers find it very difficult to afford housing in Bolton. While their salaries range from $40,000-$60,000 none are close to the $124,000 required to purchase a median priced home in town (Table D-3). Similarly, young people who earn lower starter salaries cannot afford the high mortgage or rental costs that the available housing market commands.

Table D-3: Median Massachusetts Salaries

Occupation	Median Salary
Registered Nurse	$49,400
Elementary School Teacher	$47,510
Accountant or Auditor	$45,190
Electrical Engineer	$51,597
Police Officer	$52,000
Auto Mechanic	$34,923
Computer Programmer	$65,950

Source: Massachusetts Division of Employment and Training, April 2002.

E. Municipal Infrastructure

Bolton has a relatively simple town government structure typical of a small town in Massachusetts. Bolton has a three member elected Board of Selectmen that serve as the town's Chief Executive Officer. Bolton also has an elected Planning Board, Board of Health, and Housing Authority. The other boards including the Zoning Board of Appeals, the Conservation Commission, the Affordable Housing Partnership, and the Finance Committee have members appointed by the Board of Selectmen. Bolton has a small police force and totally volunteer fire and rescue squads.

Bolton has no public water or sewer services at this time. After an extensive study by the Long Range Planning Committee in 2003, it was determined that we do not need these services at this time though we may need them, at considerable cost, in the near future. Also being reviewed at this time is the need for a new police station and a library expansion. A new elementary school was built in 1996 but it is overflowing already and the schools have been forced to renovate and move back into an older school building that was previously vacated.

F. Local Zoning and Development Constraints

Bolton has a minimum lot size of 80,000 square foot for conventional ANR lots and requires 200 feet of frontage on a town road. There is a provision for backland lots that must have a minimum of 4.5 acres of land and only 50 feet of frontage.

Bolton recently passed two new bylaws – the Lot Dimension Bylaw (passed in 2002) that eliminates oddly shaped lots and a Rate of Development Bylaw (also passed in 2002) that limits new development to 37 lots per year and no more than 6 lots per applicant. Bolton has over 100-grandfathered lots that may be developed without regard to this new bylaw. Bolton has a stringent local conservation bylaw (enforcing the 100 foot wetland setback). Finally, Bolton has no provision for multi-unit housing.

G. Means to Mitigate Local Constraints

A variety of means to mitigate local constraints to developing new housing are available in Bolton. Among them are the following:

- Applicants may appeal to Zoning Board of Appeals for zoning relief if they have a compelling reason to challenge a bylaw.
- Bolton has an accessory apartment bylaw, which allows homeowners to create an additional housing unit in their home.
- Bolton passed an Inclusionary Housing Bylaw at the May 2003 Annual Town Meeting, which requires one affordable unit for every eight proposed in new developments.
- Bolton's selectmen are generally favorable to the creation of affordable housing and have been active with the BAHP.
- BAHP was created in 2002 to negotiate and plan for the creation of affordable housing and has been successful in raising the awareness of the great need for affordable housing in town.
- The BAHP is investigating possible Local Initiative Projects (LIP) and has successfully developed affordable housing in the past, Bolton Woods Way, though a LIP in 1993.
- The BAHP has been very active in negotiations with developers regarding Comprehensive Permit projects and have several projects currently under review that we hope will ultimately create much more affordable housing.

H. Long Range Planning Committee Survey

In December, 2002, the Long Range Planning Committee conducted a survey of town residents to solicit ideas, concerns and views about affordable housing. Responses made it clear that views towards affordable housing have changed over the last two or three years. Results indicated that while voters did not support significantly higher taxes as a means of funding housing initiatives, views towards affordable housing in town were generally positive. There appears to be support for carefully planned and well placed locally initiated projects.

I. Needs Analysis Summary

Bolton has a clear need for affordable housing production. A significant increase in number and variety of housing options including owned homes, condominiums, and rental units must be provided for all of our identified areas of need. Affordable housing must be made available for seniors, over 55 active adults, service providers such as teachers, police officers and public works officials as well as young professionals, municipal employees, young families and persons with specials needs in each of these categories. Little affordable housing is currently available for any of them. Housing for these groups must reflect their wide range of income levels, including young adults earning starter salaries, young families and first time buyers and the disabled. Affordable housing for these groups must be composed of variously sized housing types that include both rental and owned units to reflect the requirements of their different households.

Bolton needs a range of affordable housing options that both provide for these populations and preserve the historically rural atmosphere of our agricultural past. Smaller affordable housing projects dispersed throughout town, with reasonable densities, will provide varied housing opportunities while maintaining our small town look and feel. Bolton's goal is to develop a community that welcomes diversity in its population by providing a wide range of affordable housing options.

4. Section II - Affordable Housing Goals

A. Goals

Bolton has the following specific **goals** for affordable housing:

1. Increase our affordable housing inventory from .9% in 2002 to 4% by the end of 2003. We will do this by adding 47 units to our inventory of affordable housing. This includes the Senior Housing 28 units (approved breaking ground October 2), Sunset Ridge 7 units (approved pending appeal), and Bolton Manor 11 units (final stages of approval by ZBA).

2. By the end of 2005 increase our affordable housing inventory by an additional 30 units based on 15 units per year (1% per year in 2004 and 2005) so the Town is at 6% of total inventory.

3. By the end of 2008 achieve an affordable housing inventory of 8% of total inventory.

4. Further, to provide this affordable and median rate housing to the specific targeted segments of the population as identified below. Using the Long Range Planning Committee's Task II Report as it's guideline, the BAHP assessed a range of housing options in terms of projected population growth, benefits to target populations, and the goal of increasing Bolton's diversity.

B. Targeted Segments

TARGET AFFORDABLE HOUSING UNITS												
	PERCENTAGE						UNITS					
Current Population = 4350 Total AH Units = 148	Senior 65+		Adult 55+		Family/ Young Adults		Senior 65+		Adult 55+		Family/ Young Adults	
	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%							

At Future Population = 6000 Total AH Units = 202	Senior 65+		Adult 55+		Family/ Young Adults		Senior 65+		Adult 55+		Family/ Young Adults	
	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%							

Source: Affordable Housing Task Group Report, Phase II. Each of these targeted segments must include housing opportunities for persons with special needs.

5. Section III – Strategic Plan Of Action

A. Guiding Principles

In response to the need for varied affordable housing, the Long-Range Planning Committee recommended the formation of the Bolton Affordable Housing Partnership (BAHP) in 2002. The creation of the Bolton Affordable Housing Partnership was endorsed by a Town Meeting vote in November 2002. The Partnership's guiding principles are:

1. Maximize local control over the development of affordable housing. Foremost, this will be achieved when we reach the 10% threshold. This will also be accomplished by taking a proactive approach, by establishing locally directed initiatives, by clearly articulating a strong vision for what we want, and by our willingness to take the necessary steps to achieve that vision.
2. Provide affordable housing for several key population segments. The target segments include; retired seniors and 55+ active adults, families, young professionals, town employees and persons with special needs. 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 of the Long-Range Planning Committee in 2002.
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
4. Establish maximum density target for affordable housing developments: Current single-family house lot size requirement is 80,000 square feet. The suggested maximum density targets are the numbers of units in an affordable housing project per buildable lot of land on a given site.

Single Family Homes	2 : 1
Town House/Condominiums	6 : 1
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. The Bolton Affordable Housing Partnership will promote mixed-use developments and will site affordable housing developments throughout the geography of the town.
6. Negotiate with developers over comprehensive permit or local initiative projects to provide for:
   a) A level of local preference

b) Affordability in perpetuity through deed restrictions and/or rental guidelines
c) Monitoring and reporting to the town by the development regarding ongoing affordability
d) Local legal review of regulatory and monitoring agreements and documents
e) A minimum of 25% affordable units, a maximum of 50% affordable units, and a target of 35% affordable units.
f) Infrastructure or other benefits to the town
g) Limitation on profitability to the developer
h) Provide both moderate and low-income affordable housing stock for Bolton 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.

7. 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 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.

B. Strategies

Using these guidelines the Bolton Affordable Housing Partnership has evaluated housing options in terms of their benefits to the varied targeted populations, and assessed their community impact. At the present time several 40B permits are being negotiated. If approved and built these developments will significantly change the affordable housing landscape in Bolton. As a result, flexibility will be required to meet changing needs. Consideration has also been given to cost of projects and other obstacles, impact to town, and to the time required for their completion. The following strategies have been established as best meeting Bolton's affordable housing needs:

I. Create affordable and median housing ownership and rental opportunities through new development.

Bolton's housing is overwhelmingly market rate priced single-family homes. Rental homes are few. While several accessory apartments do exist they are difficult to find. Creating new median rate, below median rate and affordable housing offers the best way of addressing the increasing need for affordable housing in Bolton. The affordable housing provided by 40B permits would potentially allow for a significant growth in housing options.

Mid and small sized projects are encouraged. Geographically distributed development throughout the town that provides a range of options for residents will include rental, condominium and owned units. The projects will provide housing for active adults, families, seniors, single persons, young

adults and persons with special needs. Different ranges of affordability will also be pursued, providing for low, median, and moderate incomes.

Ongoing negotiations with developers will encourage them to design projects that meet these general development guidelines while meeting the town's need for diverse housing. Recent review of two 40B projects (Bolton Manor and Sunset Ridge) suggest that affordable owner occupied units will provide both condominium and smaller homes for young adults and families.

II. Create affordable and median rate housing opportunities for Seniors and older residents

The largest population groups needing affordable housing options in Bolton are its retired citizens and seniors. Ever increasing tax rates make it difficult for long time residents to continue living in town. Many would love smaller homes, condominiums or apartments that require little maintenance. The high prices of new homes in town has made this impossible for those of low income, or those living on fixed incomes. In response to this need the town established the Senior Housing Authority, which has developed a HUD project to provide 28 low-income rental units on town land. This project was permitted in January 2003. Construction has begun, and units are expected to be available in 2004.

In addition, the BAHP is continuing its negotiation with a private developer on 40B plans for affordable and moderately priced units. This project, named Pond Side, will create both apartments and condominiums for active adults and seniors.

Recent town forums have also suggested that older residents would welcome the opportunity to stay in their homes trading tax relief for restricting their property for affordability. This would provide a welcome means of increasing the supply of affordable housing with very little impact to the town.

III. Create affordable housing ownership and rental opportunities in existing housing stock

Bolton has accessory apartments, which could potentially expand the affordable rental stock. Many of these rental units already fall within the region's affordability range. Deed-restricting these units for affordability would increase housing stock with little change to the town. Potential incentives to property owners could include tax-abatements or zoning relief.

Another low impact means of increasing affordable housing is to buy low or median priced existing houses and to deed restrict for affordability. Older, moderately priced homes, or newly developed ones, could be bought down to affordable levels. Deed restricting these units would be a cost effective way to increase affordable housing, while minimizing new development. This option has been discussed with developers currently designing 40B projects in town.

C. Immediate Action Plans (12-24 months)

1. **HUD Senior Housing Project**- Town initiated 40B project. Comprehensive permit approved January 2003. Construction has begun in the Fall of 2003. 28 "low income" rental units will be created. Units will be available 2004.

2. **Inclusionary Bylaw** passed at May 5, 2003 Town Meeting to create 1 in 8 affordable (2 in 16, 3 in 24, etc.) for new units produced. Projected results will provide a minimum of 2 new affordable units per year, or 'in lieu of' compensatory funds to be used for locally initiated housing projects.

D. Short Term Action Plans (1-2 years)

1. **Sunset Ridge:** Privately developed 40B project. Permit approved in 2002 with conditions. Currently under review of the Housing Appeals Committee. When approved, this project will create 7 or 8 affordable condominiums. Completion date predicted 2004.

2. **Bolton Manor:** Privately developed 40B project. Permit under review of the ZBA. The ZBA voted in 2003 to approve the concept to 42 total units, which will provide 11 affordable single family, owner occupied homes. Predicted permit approval 2003. Predicted date of completion 2005.

3. **Pond Side (Crystal Springs)**: Privately developed 40B project. Plan under negotiation. When approved this project will provide 18 affordable senior condominiums. Predicted permit application 2003. Predicted date of completion is 2005.

4. **Affordable Housing Trust:** An Affordable Housing Trust will be created in order to provide an agency to hold and regulate the funds collected by the Inclusionary By-law passed in 2003. This trust will enable the town to accept donations of land, and potential funds from the Community Preservation Act (2004-2005) for the purpose of creating town initiated affordable housing.

E. Near Range Action Plans (2-4 years)

1. **Ongoing Negotiations with Privately Initiated 40B Projects**.
   Currently the BAHP is reviewing several privately initiated projects. One, named Hollyberry, is proposed as a 'senior condominium ' development, which has the potential of providing 12 affordable and median income units. The second proposed project, Century Mill Estates, is still in the early design stages. Initial plans include the construction of several types of affordable single-family homes. At this time the number of homes has not been finalized. It may include 14-24 affordable units. Both of these projects are being reviewed to meet BAHP guidelines.

2. Accessory Apartment Bylaw
Bolton has permitted accessory apartments for many years. Currently records show the existence of at least 49 such apartments. The Board of Selectmen, BAHP, and the Zoning Board of Appeals are currently proposing changes to the existing by-law, which would provide incentives to owners to deed restrict their property as affordable in exchange for potential tax relief, assistance in re-hab costs, or potential amnesty for existing apartments that are not currently permitted. Because these units are already in existence they could provide much needed affordable rental stock without greatly impacting the town. Proposals for Bylaw changes will be brought to Town meeting in spring 2004.

3. Buy-Down of Existing and Newly Constructed Homes
"In-Lieu of" Funds expected from the Inclusionary By-law (2003) may be used to buy existing moderately priced homes, or new homes in developments already having some affordable units, and resell them at affordable prices with deed restrictions. No additional by-law zoning changes will be required. Once established, the Bolton Affordable Housing Trust will hold restrictions and ensure their enforcement.

4. Passing of the Community Preservation Act
While it has been difficult to advocate higher taxes because of School Budget deficits in the past two years, the BAHP, the Conservation Committee, the Historical Committee and the Board of Selectmen will promote the passage of the CPA in 2004-5. Passage would both provide funds for locally initiated projects and guarantee a continued interest in the growth of affordable housing.

F. Long Range Action Plans (4 years forward)

1. Acquisition of Privately Owned Land
CPA funds and those provided by the Inclusionary by-law will permit the Bolton Affordable Housing Trust to purchase privately owned land for development as affordable housing. In addition, the BAHP is actively pursuing private land donations.

2. Development of Small Town Owned Parcels as LIP Projects
The Long-Range Planning Land Use Subcommittee began its task by reviewing all parcels in town using the assessors GIS system. Of particular interest at that point were parcels neighboring Route 117 and the center of town, and large parcels. A minimum of twenty acres makes a site suitable to accommodate twenty to thirty units with sewerage, parking and a little open space for passive recreation. From a list of about 140 parcels, BAHP identified pertinent characteristics of the properties including area, accessibility, location, usable area, contiguousness to town land, zoning, land restrictions, cost and ownership. The list was shortened to 22 properties. As of February 2003, there are three sites of particular interest for Affordable Housing. These include 5 acres on Main Street, near the Senior Housing project, the former Bonazolli land purchased in 2001, land near Rte 495 and Main St. (also called the cell tower parcel). Work with non-profits, such as Habitat for Humanity, would allow for the development of either town-owned land, or privately owned land, as affordable housing at very little cost to the town.

3. Develop a "Significant Public Benefit " Bylaw

This would grant the acceptance of cluster or special residential developments with higher densities if the benefits were worthwhile.

4. Create a Zoning By-law for Sub-standard Lots.
Bolton has many privately owned small lots, which are currently undevelopable given its 2-acre zoning regulations. Passing a Sub-Standard Zoning By-law would allow for the development of those properties on the condition that they were used to create affordable housing. Lots could either be donated to the town for that purpose in exchange for some relief, or purchased by the Affordable Housing Trust with CPA funds.

6. Section IV - Use Restrictions:

In order to sustain levels of affordable housing in Bolton, as required in the Bolton Affordable Housing Partnership Guidelines (2002), the following restrictions have been imposed:

A. Current

1. A deed restriction process was put in place in 2002. Deed Restrictions guaranteeing affordability in perpetuity have been attached to existing affordable units and have been required from developers requesting 40B permits.
2. The Inclusionary By-Law enacted in May, 2003, requires that one affordable unit will be created for every eight new units produced. Each affordable unit will have a long-term deed restriction attached to ensure affordability in perpetuity.

B. Future

1. An amendment to the Accessory Apartment By-law will be proposed in 2004 to include provisions for deed restricting affordable apartments in exchange for potential tax relief, Re-hab assistance, and/or amnesty for permit violations.
2. Existing and new units "bought down" to affordable levels with funds expected from the Inclusionary By-law and CPA will have deed restrictions attached. These will be enforced by the Bolton Affordable Housing Trust.
3. The sub-standard Zoning By-Law being developed by the BAHP will include restrictions to guarantee that units developed on sub-standard lots be affordable in perpetuity.
4. The BAHP is investigating proposals to deed restrict lower value homes for affordability in exchange for tax relief. While terms of such agreements will be site-specific general provisions will include deed riders to be enforced by the Bolton Affordable Housing Trust.

7. Conclusion

Bolton has become significantly more proactive in addressing affordable housing and now must execute this strategic plan for succeeding in creating affordable housing in Bolton in the near and long term future. In two years we have made much progress towards this end. We have created an Affordable Housing Partnership, written two task reports while researching the issues, and developed a set of guiding principles, which we use to anchor our beliefs and actions in our negotiations.

We have approved a Senior Housing project set to begin construction this fall, we approved an Inclusionary Housing Bylaw and we have received our annual housing certification. Also, we have very positive indications that our efforts at negotiations toward our stated goals have been successful on the Bolton Manor Project and Century Mill Estates projects. We are actively negotiating with at least two other 40B projects as well.

This housing plan is the next logical step for implementing our affordable housing strategy. It is the blueprint for our actions in the future. As stated in the introduction, our clear goal is to create a sustainable and increasing level of affordable housing in Bolton, with the intent to exceed 10% of our total housing within a period of 5-10 years. With this plan, we believe we have laid the foundation to achieve this goal. Bolton asks the Department of Housing and Community Development for its support of this plan.

8. Attachment 1 – Timeline For Projected Development of Affordable Housing In Bolton

Attachment 2 – Chronology Of Bolton Affordable Housing Activities

June1988 – Bolton Housing Authority formed

1992 – Affordable Housing Partnership formed to create affordable housing in Bolton

1993 – Bolton Woods Way RFP proposed

1994 – Bolton Woods Way Built (28 Single family Homes – 14 of which are affordable)

1995, 1997, and 2000 - Bolton Housing Authority receives Town Meeting vote for donation of town owned land for senior housing project (first done in 1995 and renewed twice)

November1997 – Rural Housing Improvement, Inc. receives grant for HUD 202 senior housing development (28 low income age restricted apartments)

June 2000 – Bolton Housing Authority applies for and receives EO418 certification for Town of Bolton.

2000 – Bolton Senior Housing Corporation (BSH Corp) formed to own and operate HUD 202 senior housing project

May 2001 - Bolton Housing Authority receives HIF grant of $500,000 for final design for Senior Housing Project.

June 2001– Sunset Ridge 40B Comprehensive Permit Filed (32 units, 8 of which would be affordable).

June 2001 – Bolton applies for and receives EO 418 Certification

September 2001 – Affordable Housing Task Group created by Long Range Planning Committee to develop plan for Affordable Housing in Bolton

January 2002 – Town Survey includes pertinent questions on Affordable Housing. In general town is not willing to spend additional tax dollars to support Affordable Housing.

March 2002 – Task 1 Report issued by Affordable Housing Task Group identifying clear need for Affordable Housing and calling for more in depth research. Also Guiding Principles for Affordable Housing Projects created.

March 2002 – Population Task Group report issued showing build out at 8000-10,000 residents and detailing impact on population of 40B projects.

April 11 2002 – ZBA approves Sunset Ridge project with conditions. Applicant feels conditions are onerous and appeals to Housing Appeals Court.

June 2002 – Housing Authority and BSH Corp. Receive final approvals necessary to proceed with comprehensive permit

June 2002 – Bolton Manor 40B application filed with ZBA for 150 apartments, of which 38 would be affordable.

July 2002 – Task 2 Report issued by Affordable Housing Task Group calling for immediate creation of permanent Affordable Housing Partnership and strategy developed for creating Affordable Housing Units in Bolton.

August 2002 – Board of Selectmen create Affordable Housing Partnership. Partnership begins meeting immediately and meeting with applicants of current projects.

September 2002 Affordable Housing Partnership meets issues Project Assessment of Bolton Manor. Asks for 150 units project to be scaled down to no more than 70 units.

Fall 2002 Affordable Housing Partnership meets with Crystal Springs and Hollyberry project developers regarding age restricted projects that will include 25% affordable units.

January 16 2003 – ZBA votes to approve with conditions the comprehensive permit for Bolton Senior Housing Project. Construction due to begin in summer of 2003.

February 2003 – AH meets with Century Mill applicant

June 2003 – Bolton applies for and receives EO 418 Certification

June 2003 – After successful negations, of which Affordable Housing Partnership was a significant part, Bolton Manor applicant agrees to reduce scope of project to 42 Single Family homes with 11 affordable.

August 2003 – Negotiations ongoing with Century Mill Estates for possible inclusion of 14-24 affordable units in new subdivision

October 2003 – Board of Selectmen endorse Bolton's Affordable Housing Plan

October 2003 – Bolton's Affordable Housing Plan submitted to DHCD

10. Attachment 3

A. Bolton Zoning Map
B. Map of location of possible Affordable Housing Sites