

# Town of Bolton

## Housing Production Plan



**DRAFT FOR PUBLIC COMMENT**

**November 2020**

### **Housing Production Plan Committee**

Mark O'Hagan, Co-Chair

Brian Boyle, Co-Chair

Herb Cabral

Panny Gerken

Eileen Griffin-Wright

Erik Neyland

Erica Uriarte, Town Planner

## Table of Contents

<b>1</b>	<b>Executive Summary</b> .....	<b>4</b>
<b>2</b>	<b>Introduction</b> .....	<b>5</b>
2.1	Why is Bolton Preparing a Housing Production Plan? .....	5
2.2	What is Affordable Housing? .....	6
2.3	Bolton’s Existing and Proposed Affordable Housing .....	8
2.4	Fees / Property In Lieu .....	10
2.5	Housing Goals .....	10
<b>3</b>	<b>Demographic Profile</b> .....	<b>12</b>
3.1	Population Growth .....	12
3.2	Age Distribution .....	13
3.3	Racial Composition .....	15
3.4	Household Composition .....	15
<b>4</b>	<b>Economic Profile</b> .....	<b>17</b>
4.1	Income .....	17
4.2	Poverty .....	18
4.3	Employment .....	19
4.4	Disability Status .....	19
<b>5</b>	<b>Housing Profile and Needs Assessment</b> .....	<b>21</b>
5.1	Housing Growth .....	21
5.2	Housing Occupancy .....	22
5.3	Housing Values .....	23
5.4	Affordability Analysis .....	24
5.5	Subsidized Housing Inventory (SHI): Existing and Proposed .....	24
5.6	Priority Housing Needs .....	26
<b>6</b>	<b>Constraints and Challenges to Development</b> .....	<b>27</b>
6.1	Infrastructure .....	27
6.2	Zoning .....	27
6.3	Environmental Constraints .....	27
6.4	Transportation .....	27
6.5	Availability of Subsidy Funds .....	28
6.6	Community Perceptions .....	28
6.7	Mitigation of Challenges and Constraints .....	28

<b>7</b>	<b>Housing Production Goals</b> .....	<b>29</b>
7.1	Housing Goals .....	29
7.2	Production Goals.....	29
<b>8</b>	<b>Housing Goals Implementation Strategies</b> .....	<b>30</b>
8.1	40B Development .....	30
8.1.1	Encourage “Friendly” 40B Developments (LIPs).....	30
8.2	Preserve Affordable Housing Units at Bolton Woods.....	33
8.2.1	Resolve Expiring Deed Restrictions .....	33
8.2.2	Buy-down Existing Affordable Housing Units .....	33
8.2.3	Buy-down Market Rate Units.....	34
8.3	Build Affordable Units on Town Land .....	35
8.4	Zoning Strategies.....	35
8.4.1	Rentals .....	35
8.4.2	Cottage Homes / Starter Homes .....	36
8.4.3	Accessory Dwelling Units.....	36
8.4.4	Mixed Use Village Overlay District.....	37
8.4.5	Smart Growth Zoning .....	37
8.5	Education and Outreach.....	38

DRAFT

# 1 Executive Summary

Bolton has been a small rural town that is transforming into a more suburban bedroom community. This is largely a result of the significant growth that the Town has experienced over the past few decades as development pressures move west from Boston beyond the Route 495 corridor.

Based on currently available information, we believe the key demographic trend that Bolton should plan for is the increasing share of the “65+ population” in the Town’s overall population. For example, one study projects that residents in the 65+ age bracket will represent 25% of the Town’s total population by 2030.<sup>1</sup> In addition, Bolton’s senior population, many of whom are retired, has a particular need for affordable housing options because they generally have fewer financial resources than Bolton’s younger residents, most of whom are employed.

Bolton faces several challenges in promoting affordable housing:

- Bolton has no municipal water or sewer services, making denser development more costly and difficult. This raises concerns among residents about water supply and the potential water quality impacts of any new denser development.
- Local zoning provides substantial obstacles to creating affordable housing developments. Current regulations would have to be reformed, or in many cases overridden through “friendly” comprehensive permits,<sup>2</sup> to overcome these barriers. Zoning for accelerated growth raises local concerns about capacity and the small-town character of the community.
- The Town’s hilly topography, extent of ledge, poor soils for septic systems, wetlands, and other environmental constraints limit the amount of land that is developable and make development significantly more costly.
- Bolton has one primary transportation artery: Route 117/Main Street. During peak commuting hours, Route 117 is very congested and slow-moving.
- As in other communities, current residents may resist affordable housing developments or other perceived changes in the status quo.

Despite these constraints, the Town is committed to making progress in boosting its supply of affordable units.

Based on our work over the past year, the Housing Production Plan Committee (HPPC) believes that one of the Town’s best strategies for increasing its stock of affordable housing

---

<sup>1</sup> See *infra* Table 3-3. See also [Population and Housing Demand Projections for Metro Boston, Regional Projections and Provisional Municipal Forecasts](#), prepared by the Metropolitan Area Planning Council (MAPC), January 2014.

<sup>2</sup> See *infra* Section 5.5.

should be to support an appropriately sited rental complex – ideally one that would also serve the needs of the senior population.

## 2 Introduction

The [Town of Bolton](#) is located in the metropolitan Worcester area just 10 miles northeast of Worcester and 30 miles west of Boston. The Town is bordered by Harvard, Stow, Hudson, Berlin, Clinton, and Lancaster.

In recent years, Bolton has experienced substantial residential development growth. This activity has been spurred by Bolton’s appeal as an attractive rural community, as well as the economic growth in the Central Massachusetts region. Local leaders would like to engage in proactive community planning to better guide continued growth in a way that produces more affordable housing. This Housing Production Plan update is the first step of a larger process that will also include updating the Town’s overall Master Plan.

This Housing Production Plan also comes at a time when the Commonwealth of Massachusetts is experiencing an affordable housing crisis.<sup>3</sup> The price of single-family homes in Massachusetts has risen faster than any other state, and people are also struggling to make rent.<sup>4</sup> Employers are growing concerned that there is not adequate housing available to the workforce. Our region is also planning for a demographic shift in which seniors occupy a larger slice of the population. Given these trends, it is essential for Bolton to act boldly to develop affordable housing options.

### 2.1 Why is Bolton Preparing a Housing Production Plan?

A Housing Production Plan (HPP) is a document that sets forth a community’s proactive strategy for planning and developing affordable housing.

Bolton first prepared an HPP in 2003. This 2020 version provides updated information on demographic, economic, and housing trends and characteristics. It also recommends strategies to address unmet local housing needs.

There are several benefits of preparing an HPP:

- It provides important information on demographic and economic trends that have a bearing on future local and regional housing needs.
- It offers greater local control over affordable housing development. Communities with a DHCD-certified HPP that make measurable progress in reaching their 10% affordable housing goal will be able to have more control over determining which Chapter 40B<sup>5</sup>

---

<sup>3</sup> See <https://medium.com/@MassEOHED/mass-economy-is-at-risk-four-economic-development-chiefs-say-2e9a4f6f370a> (statement from four former Secretaries of Housing and Economic Development).

<sup>4</sup> *Id.*

<sup>5</sup> See *infra* Sections 5.5 and 8.1.

comprehensive permit applications are most appropriate and reflective of local needs for a period of time.

- It provides a detailed analysis of the local and regional housing dynamic, analyzing how market prices affect residents' ability to pay based on various income levels and target populations.
- It analyzes potential development opportunities to help diversify local housing to address the range of identified local housing needs.
- It identifies what resources are available to support affordable housing development and how the Town can most strategically leverage local investment.
- It includes important data that can be used in applying for public and private sources of financial and technical support for affordable housing development or other community needs.
- It offers a useful educational tool to help dispel misinformation and negative stereotypes regarding affordable housing, with the ultimate goal of strengthening local public support for new affordable housing initiatives.
- It demonstrates the community's intent to proactively address local housing issues.

## 2.2 What is Affordable Housing?

In Massachusetts, the Department of Housing and Community Development (DHCD) has established a goal that each community should have 10% of the community's year-round housing stock be deemed "affordable." For the purposes of DHCD's definition, the homes must be affordable to individual and families at or below 80% of the area's median income, adjusted for household size. These homes must also have deed restrictions in place which keep them affordable over the long term.

Housing affordability is measured by comparing the income of a household against its housing costs. A generally accepted standard is that housing is affordable when *a household pays no more than 30% of its annual income for rent or mortgage.*

More specifically, the federal government identifies units as affordable if gross rent (including costs of utilities borne by the tenant) is no more than 30% of a household's net or adjusted income, or if the carrying costs of purchasing a home (mortgage, property taxes, and insurance) are not more than 30% of gross income. If households are paying more than these thresholds, they are described as experiencing housing affordability problems or cost burdens. If they are paying 50% or more for housing, they have severe housing affordability problems. Affordable housing is also defined according to its availability to households at percentages of median

income for the area,<sup>6</sup> and most housing subsidy programs are targeted to particular income ranges, depending upon the programs' goals.

- **Extremely Low-Income** housing is directed to those earning at or below 30% of area median income (AMI) as defined by the U.S. Department of Housing and Urban Development (up to \$30,150 for a family of three for the Eastern Worcester County area in FY2020).
- **Very Low-Income** is defined as households earning between 31% and 50% of area median income (limit of \$50,250 for a family of three in our area).
- **Low to Moderate-Income** generally refers to the range between 51% and 80% of area median income (\$70,650 for a family of three in our area).<sup>7</sup> This is the group that most comprehensive permits are targeted to help.

The table below shows the specific income thresholds applicable to Bolton as of FY2020.

**Table 2-1: Income Limits for the Eastern Worcester County MA HUD Metro FMR Area, FY2020**

FY 2020 Income Limit Area	Median Family Income <b>Explanation</b>	FY 2020 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Eastern Worcester County, MA HUD Metro FMR Area	\$111,600	Very Low (50%) Income Limits (\$) <b>Explanation</b>	39,100	44,650	50,250	<b>55,800</b>	60,300	64,750	69,200	73,700
		Extremely Low Income Limits (\$)* <b>Explanation</b>	23,450	26,800	30,150	<b>33,500</b>	36,200	38,900	41,550	44,250
		Low (80%) Income Limits (\$) <b>Explanation</b>	54,950	62,800	70,650	<b>78,500</b>	84,800	91,100	97,350	103,650

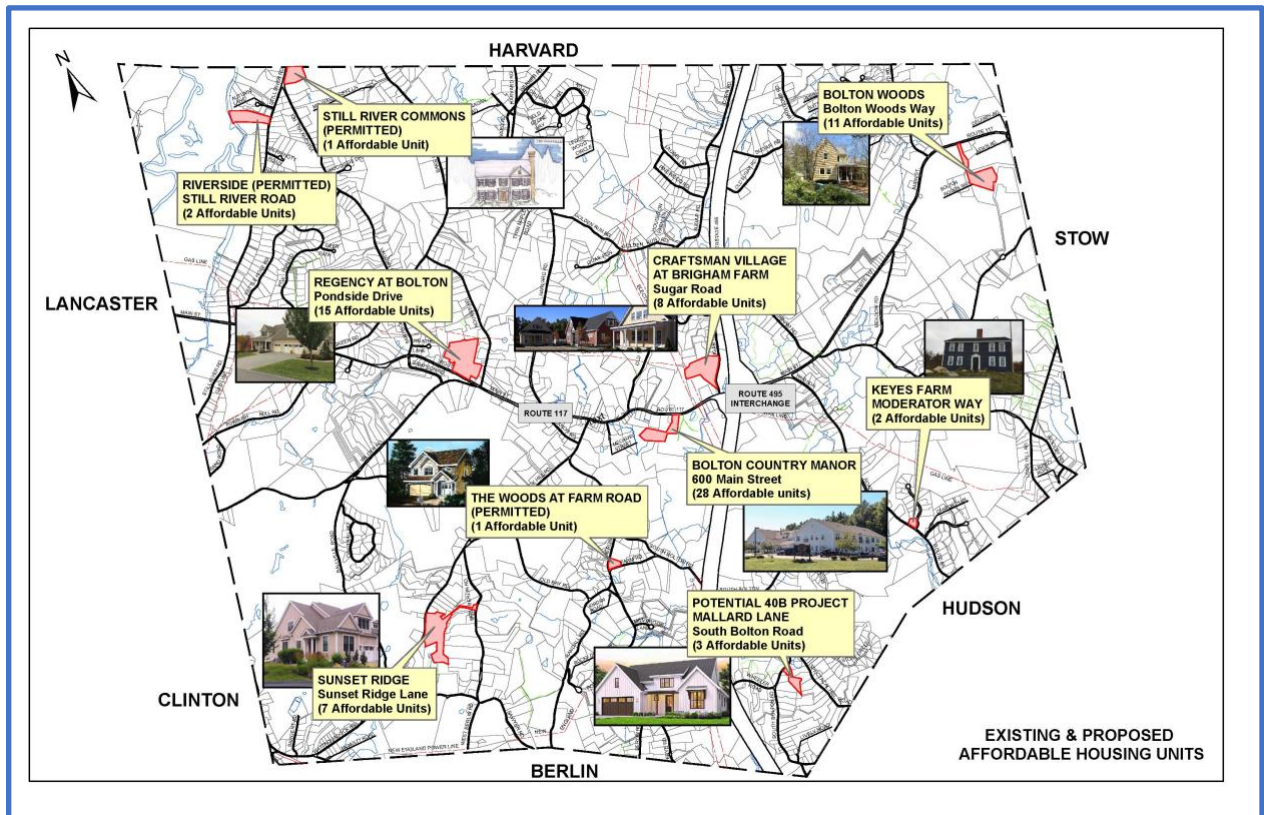
<sup>6</sup> Bolton is currently part of the Eastern Worcester County, MA U.S. Department of Housing and Urban Development (HUD) Metro Fair Market Rent (FMR) Area.

<sup>7</sup> A family of three is illustrated here and is used in affordability calculations because the average household size in Bolton is 3.05 persons according to 2017 census estimates from the American Community Survey.

## 2.3 Bolton's Existing and Proposed Affordable Housing

Bolton first began to focus on the issue of affordable housing in the early 1990s. The Town created its Affordable Housing Partnership in 1992, and it issued its first affordable housing request-for-proposal in 1992 (for Bolton Woods Way).

Below are a map and descriptions of Bolton's existing and proposed affordable housing.



- **Bolton Woods** (1992).<sup>8</sup> Bolton Woods is located on Bolton Woods Way off of Main Street (Route 117) near the Stow town line. It is a community of 28 single family homes in which 50% (14 units) of the homes were originally sold to income-eligible first-time homebuyers. Over time, three of the affordable units have been sold off the program and are no longer included as part of Bolton's subsidized housing inventory (SHI). Eleven affordable units remain with non-universal deed restricted units.
- **Bolton Country Manor** (2003). Bolton Country Manor is located at 600 Main Street. It is a 28-unit elderly housing rental property developed in conjunction with the Bolton Housing Authority and HUD. Built in 2003, it features community space<sup>9</sup> for local senior citizens and it targets the very low-income seniors in the community. There is an

<sup>8</sup> The dates in parentheses reflect the year a comprehensive permit was issued.

<sup>9</sup> The Bolton Country Manor is also where the Town's Council on Aging office is located.



extensive waiting list to rent one of these units. All 28 rental units are included in Bolton's SHI.

- **Regency at Bolton** (2005). The Regency at Bolton is located on Pondsides Drive (private way) off of Main Street near the intersection of Wilder Road. This development is an affordable, age-restricted (55+) townhouse community consisting of 60 units, 15 of which are affordable. The project was built through the mid-2000s and completed in 2012. It is located on the site of an old campground, and it has a small clubhouse for community usage.
- **Sunset Ridge** (2005). Sunset Ridge is located on Sunset Ridge Lane (private way) off of Wattaquodock Hill Road. This development is an affordable community of 28 townhouses. Built through the 40B program, it was completed in 2014. Of the 28 units, seven (7) are considered affordable and are included in Bolton's SHI.
- **Craftsman Village at Brigham Farm** (2015). Craftsman Village at Brigham Farm is located off of Sugar Road across from Colonial Candies. It is a community of 30 bungalow-style single family homes built within a condominium structure. Eight (8) of the homes are considered affordable.
- **Tadmor** (2018). Tadmor is located on Goose Pond Path off of Main Street adjacent to the Department of Public Works facility and the corner of Forbush Mill Road. This is an 11-lot subdivision being developed in accordance with the Town's Farmland and Open Space Planned Residential Development bylaw ([§ 250-14](#)). Per the bylaw, either one affordable unit will be constructed, or the developer will provide a buyout.
- **Keyes Farm** (2018). Keyes Farm is located on Moderator Way off of Hudson Road (Route 85) near the intersection of Danforth Lane. This is an 18-lot subdivision being developed in accordance with the Town's Farmland and Open Space Planned Residential Development bylaw ([§ 250-14](#)). To satisfy the requirements of the bylaw, the developer provided two units of affordable housing by renovating an existing farmhouse on the parcel. Once these two units are approved by DHCD, they will be added to Bolton's SHI.
- **Riverside** (2007). Riverside is located on Still River Road near the intersection of Autumn Lane. It is a small, six-unit townhouse property that will provide two units of affordable housing. A timeframe for construction has not been established.
- **Mallard Lane** (pending). Mallard Lane is located on South Bolton Road near the intersection of Spectacle Hill Road. It is a proposed 40B development that would consist of 11 detached cottage style units, three of which would be affordable. These units are anticipated to be deed restricted to seniors.
- **Still River Commons** (2020). Still River Commons is located on Still River Road at the Harvard town line. This development consists of four single-family dwelling units, one of which will be affordable. Construction is anticipated to begin in the spring of 2021.

- **The Woods at Farm Road** (pending). The Woods at Farm Road is located at the intersection of Berlin and Farm Roads. This development consists of four single family dwelling units, one of which would be affordable. Construction is anticipated to begin in the spring of 2021.

## 2.4 Fees / Property In Lieu

In addition to creating specific units of affordable housing, Bolton can also support affordable housing initiatives by receiving fees or property from developers “in lieu of” housing units, in compliance with Bolton’s Inclusionary Housing Bylaw ([§ 250-27](#)). A developer may contribute a fee or land to the Bolton Affordable Housing Trust Fund or other 501(c)(3) fund as designated by the Planning Board in lieu of constructing affordable units within the locus of a proposed housing development. Below is a summary of such fees or property in lieu of actual units:

- **Century Mill Estates** (2007). Century Mill Estates is located on Mill Pond Road off of Spectacle Hill Road. This 78-lot development was permitted before Bolton had passed its Inclusionary Housing bylaw ([§ 250-27](#)). Through negotiations, the Town secured an agreement from the developer to either provide three lots for affordable housing or donate fees-in-lieu based on the undeveloped appraised value of the lots. To date, the developer has provided \$133,056 to the Affordable Housing Trust Fund. Two more payments are anticipated.
- **Houghton Farm** (2012). Houghton Farm is located on Houghton Farm Lane off of Sugar Road near the intersection of Golden Run Road. This 15-lot development includes one buildable lot identified as Lot 15 off of Golden Run Road that was donated to the Affordable Housing Trust Fund pursuant to the Inclusionary Housing bylaw. The proposed septic system for Lot 15 is engineered for a five (5) bedroom single family dwelling.

## 2.5 Housing Goals

The mission of the HPPC has been to develop a plan of action for a phased growth strategy to increase the number of year-round affordable housing units in Bolton. Under state law, if fewer than 10% of the housing units in a community are considered affordable, developers are able to invoke Chapter 40B to bypass some local planning and zoning regulations. *As of 2020, per DHCD’s SHI, only 3.99% of housing in Bolton was considered affordable.*<sup>10</sup>

This Plan aims to articulate a strategy for achieving growth of affordable housing in Bolton. This strategy directly addresses Bolton’s housing needs, and is intended to be consistent with Bolton’s culture, historic character, and vision of the future.

---

<sup>10</sup> See *infra* Section 5.5

Bolton's affordable housing goals are to:

- Establish a realistic plan to achieve and maintain an SHI of at least 10%.
- Increase the diversity of housing types to meet the needs of a greater variety of households.
- Reform local zoning to better direct development and encourage affordable housing.
- Ensure that new housing is in harmony with the character of the community.
- Promote affordable housing through education and outreach.

DRAFT

### 3 Demographic Profile

This section of the plan examines demographic characteristics and trends to understand the composition of the population and how it relates to current and future housing needs.<sup>11</sup> Key questions to be addressed include:

- What have been the historical growth trends in the community?
- What are the ramifications of increases and decreases of various age groups in regard to housing needs?
- What are the variations in household size and types of households that suggest specific housing needs?

#### 3.1 Population Growth

Bolton's population expanded considerably after World War II, growing from 956 residents in 1950 to 1,905 residents by 1970. In addition, economic opportunities in the Central Massachusetts region (particularly the tech sector) spurred population growth from 1980-2000.

As shown in Table 3-1, Bolton's population doubled from 1980 to 2017.

Year	Total Population	Change in Number	Percentage Change
1930	764	n/a	n/a
1940	775	11	1.4%
1950	956	181	23.4%
1960	1,264	308	32.2%
1970	1,905	641	50.7%
1980	2,530	625	32.8%
1990	3,134	604	23.9%
2000	4,148	1,014	32.4%
2010	4,897	749	18.1%
2017	5,167	270	5.5%

Source: United States Census; American Community Survey (2013-2017)

Although population growth is affected by a number of factors and therefore not entirely predictable, it is reasonable to assume that Bolton's total population will be approaching 6,000 by the year 2030. (See *infra* Table 3-4.)

<sup>11</sup> This Housing Needs Assessment includes the most recent available data. The decennial census data is typically provided because it reflects actual counts. The most recent issue of the Census Bureau's American Community Survey (ACS) is also shown where available. However, because the ACS is based on a sample, it is subject to sampling error and variation.

### 3.2 Age Distribution

Table 3-2 presents census data on changes in the distribution of ages from 2000 through 2017.

An important trend to note is the portion of Bolton’s population that is age 65 or over. As of 2017, over 12% of residents were in that age group.

Table 3-2: Age Distribution, 2000-2017						
Age Range	2000		2010		2017	
	#	%	#	%	#	%
Under 5 years	331	8.0%	285	5.8%	253	4.9%
5 - 19 years	977	23.6%	1242	25.4%	1293	25.0%
20 - 24 years	93	2.2%	167	3.4%	187	3.6%
25 - 34 years	389	9.4%	268	5.5%	299	5.8%
35 - 44 years	904	21.8%	696	14.2%	658	12.7%
45 - 54 years	778	18.8%	1064	21.7%	1039	20.1%
55 - 59 years	275	6.6%	411	8.4%	377	7.3%
60 - 64 years	143	3.4%	301	6.1%	427	8.3%
65 - 74 years	156	3.8%	311	6.4%	416	8.1%
75 - 84 years	87	2.1%	103	2.1%	150	2.9%
85+ years	15	0.4%	49	1.0%	68	1.3%
<b>TOTAL</b>	<b>4,148</b>	<b>100.0%</b>	<b>4,897</b>	<b>100.0%</b>	<b>5,167</b>	<b>100.0%</b>
<b>Age 65+</b>	258	6.2%	463	9.5%	634	12.3%
<b>Median Age</b>	38.3		42.8		42.7	

Source: United States Census; American Community Survey 5-Year Estimates

On the next page, Tables 3-3 and 3-4 present *population projections* for 2020 and 2030. We have included two sources to offer readers a range of predicted estimates.

As illustrated below, the trend of an increasing “65+ population” is expected to continue well into the future. Roughly 20-25% of Bolton’s residents will likely be in that age bracket by the year 2030.

Age Range	2010 Census		2020 Projection		2030 Projection	
	#	%	#	%	#	%
Under 5 years	285	5.8%	131	2.6%	162	3.2%
5 - 19 years	1242	25.4%	1041	20.8%	770	15.2%
20 - 24 years	167	3.4%	170	3.4%	146	2.9%
25 - 34 years	268	5.5%	362	7.2%	393	7.8%
35 - 44 years	696	14.2%	586	11.7%	705	14.0%
45 - 54 years	1064	21.7%	862	17.2%	764	15.1%
55 - 59 years	411	8.4%	564	11.3%	360	7.1%
60 - 64 years	301	6.1%	453	9.1%	456	9.0%
65 - 74 years	311	6.4%	554	11.1%	804	15.9%
75 - 84 years	103	2.1%	220	4.4%	400	7.9%
85+ years	49	1.0%	55	1.1%	91	1.8%
<b>TOTAL</b>	<b>4,897</b>	<b>100.0%</b>	<b>4,998</b>	<b>100.0%</b>	<b>5,051</b>	<b>100.0%</b>
<b>Under 20</b>	<b>1527</b>	<b>31.2%</b>	<b>1172</b>	<b>23.4%</b>	<b>932</b>	<b>18.5%</b>
<b>Age 65+</b>	<b>463</b>	<b>9.5%</b>	<b>829</b>	<b>16.6%</b>	<b>1295</b>	<b>25.6%</b>

Source: Metropolitan Area Planning Council (MAPC), January 2014

Age Range	2010 Census		2020 Projection		2030 Projection	
	#	%	#	%	#	%
Under 5 years	285	5.8%	213	3.8%	248	4.1%
5 - 19 years	1242	25.4%	1158	20.5%	1072	17.9%
20 - 24 years	167	3.4%	245	4.3%	272	4.5%
25 - 34 years	268	5.5%	412	7.3%	481	8.0%
35 - 44 years	696	14.2%	628	11.1%	669	11.2%
45 - 54 years	1064	21.7%	982	17.3%	883	14.7%
55 - 59 years	411	8.4%	589	10.4%	566	9.4%
60 - 64 years	301	6.1%	463	8.2%	518	8.6%
65 - 74 years	311	6.4%	642	11.3%	787	13.1%
75 - 84 years	103	2.1%	255	4.5%	409	6.8%
85+ years	49	1.0%	73	1.3%	90	1.5%
<b>TOTAL</b>	<b>4,897</b>	<b>100.0%</b>	<b>5,660</b>	<b>100.0%</b>	<b>5,995</b>	<b>100.0%</b>
<b>Under 20</b>	<b>1527</b>	<b>31.2%</b>	<b>1371</b>	<b>24.2%</b>	<b>1320</b>	<b>22.0%</b>
<b>Age 65+</b>	<b>463</b>	<b>9.5%</b>	<b>970</b>	<b>17.1%</b>	<b>1286</b>	<b>21.5%</b>

Source: University of Massachusetts Donahue Institute, State Data Center

### 3.3 Racial Composition

Bolton is not currently very diverse, but the trend has been toward an increasingly diverse racial composition. Compared to the rest of the state, Bolton is largely racially homogeneous.<sup>12</sup>

Table 3-5: Racial Information, 2000-2017						
Population Characteristics	2000		2010		2017	
	#	%	#	%	#	%
White	4,055	97.8%	4,649	94.9%	4,823	93.3%
Minority	93	2.2%	248	5.1%	344	6.7%
Asian	54	1.3%	130	2.7%	231	4.5%
Black	8	0.2%	23	0.5%	21	0.4%
Amer. Ind.	2	0.0%	7	0.1%	0	0.0%
2+ races	20	0.5%	79	1.6%	92	1.8%
Lat./Hisp.	33	0.8%	87	1.8%	193	3.7%

*Source: United States Census, 2000 Summary File, 2010 Summary File; ACS 5-Year Estimates*

### 3.4 Household Composition

Household composition in Bolton has remained consistent, with the vast majority of residents (over 80%) being part of a family household. We also have a consistent trend of owner-occupied households (roughly 93%) outnumbering renter-occupied households (7%).

Table 3-6: Household Characteristics, 2000-2017						
Type of Household	2000		2010		2017	
	#	%	#	%	#	%
Households	1,424	100.0%	1,670	100.0%	1,686	100.0%
Families	1,202	84.4%	1,391	83.3%	1,387	82.3%
Married Family	1,097	77.0%	1,241	74.3%	1,345	79.8%
Fem.-head Family	73	5.1%	103	6.2%	19	1.1%
Non-families	222	15.6%	279	16.7%	299	17.7%
Avg. household size	2.91 persons		2.93 persons		n/a	
Avg. family size	3.18 persons		3.22 persons		n/a	

*Source: United States Census, 2000 Summary File, 2010 Summary File; ACS 5-Year Estimates*

<sup>12</sup> According to 2019 ACS data, Massachusetts as a whole is approximately 30% non-white.

<b>Table 3-7: Types of Households by Size, 2000-2017</b>						
<b>Households by Type and Size</b>	<b>2000</b>		<b>2010</b>		<b>2017</b>	
	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>	<b>#</b>	<b>%</b>
<b>Owner-occupied</b>	<b>1,330</b>	<b>100.0%</b>	<b>1,542</b>	<b>100.0%</b>	<b>1,565</b>	<b>100.0%</b>
1-person	117	8.8%	148	9.6%	174	11.1%
2-person	480	36.1%	538	34.9%	470	30.0%
3-person	267	20.1%	303	19.6%	347	22.2%
4-person	300	22.6%	357	23.2%	574	36.7%
5-person	121	9.1%	128	8.3%	n/a	n/a
6-person	34	2.6%	51	3.3%	n/a	n/a
7+ person	11	0.8%	17	1.1%	n/a	n/a
<b>Renter-occupied</b>	<b>94</b>	<b>100.0%</b>	<b>128</b>	<b>100.0%</b>	<b>121</b>	<b>100.0%</b>
1-person	42	44.7%	54	42.2%	72	59.5%
2-person	35	37.2%	41	32.0%	10	8.3%
3-person	8	8.5%	12	9.4%	0	0.0%
4-person	6	6.4%	15	11.7%	39	32.2%
5-person	2	2.1%	5	3.9%	n/a	n/a
6-person	1	1.1%	1	0.8%	n/a	n/a
7+ person	0	0.0%	0	0.0%	n/a	n/a
<b>Total</b>	<b>1,424</b>		<b>1,670</b>		<b>1,686</b>	

Source: United States Census, 2000 Summary File, 2010 Summary File; ACS 5-Year Estimates



## 4 Economic Profile

This section examines income and other issues related to economic status to address the following questions:

- What changes in income levels have occurred and how does this relate to housing affordability?
- Are there growing income disparities among residents?
- What are the relative incomes of Bolton residents and those with local jobs?
- What are the trends toward educational attainment that can affect employment opportunities and one's ability to afford housing?
- What proportion of the population is disabled or has other special needs that limit their employment options and income?

### 4.1 Income

Generally speaking, Bolton's current residents are economically well-to-do. In 2017, the median household income was \$125,741.

However, as shown in Table 4-2, Bolton's senior residents (age 65+) have limited financial means, with a median income of \$59,318.

Table 4-1: Income Distribution by Household, 2000-2017						
Income Range	2000		2010		2017	
	#	%	#	%	#	%
Under \$10,000	23	1.6%	6	0.4%	101	6.2%
\$10,000 - 24,999	46	3.2%	98	5.8%	76	4.7%
\$25,000 - 34,999	70	4.9%	59	3.5%	51	3.1%
\$35,000 - 49,999	122	8.5%	73	4.3%	66	4.0%
\$50,000 - 74,999	199	13.9%	152	9.0%	194	11.9%
\$75,000 - 99,999	217	15.2%	130	7.7%	146	8.9%
\$100,000 - 149,999	392	27.5%	314	18.6%	373	22.8%
\$150,000 +	358	25.1%	854	50.7%	627	38.4%
<b>Total</b>	1427	100.0%	1686	100.0%	1634	100.0%
<b>Median Household</b>	\$102,798		\$151,618		\$125,741	

Source: United States Census; American Community Survey 5-Year Estimates

Type of Household / Householder	Median Income
Households	\$151,618
Families	\$161,467
Nonfamilies	\$59,205
Householder age 25 to 44	\$165,962
Householder age 45 to 64	\$156,453
Householder age 65 or more	\$59,318
Full-time, year-round male workers	\$112,024
Full-time, year-round female workers	\$82,583

*Source: United States Census; American Community Survey 5-Year Estimates*

Most people in Bolton own a home rather than rent (in 2017, 93% vs. 7%). Table 4-3 illustrates a difference between renters and homeowners: in general renters are in lower income ranges.

Income Range	Renters		Homeowners		Renters		Homeowners	
	2000				2017			
	#	%	#	%	#	%	#	%
Under \$10,000	20	21.3%	7	0.5%	0	0.0%	6	0.4%
\$10,000-\$24,999	11	11.7%	34	2.6%	38	31.4%	60	3.8%
\$25,000-\$49,999	19	20.2%	165	12.4%	17	14.0%	115	7.3%
\$50,000-\$74,999	13	13.8%	190	14.3%	10	8.3%	142	9.1%
\$75,000-\$99,999	25	26.6%	195	14.7%	20	16.5%	110	7.0%
\$100,000-\$149,000	6	6.4%	376	28.3%	17	14.0%	297	19.0%
\$150,000 +	0	0.0%	363	27.3%	19	15.7%	835	53.4%
<b>Total</b>	<b>94</b>	<b>100.0%</b>	<b>1330</b>	<b>100.0%</b>	<b>121</b>	<b>100.0%</b>	<b>1565</b>	<b>100.0%</b>

*Source: United States Census; American Community Survey 5-Year Estimates*

## 4.2 Poverty

Although there are few Bolton residents in poverty according to the census data, poverty in the senior population (age 65+) is ticking up.

Type of Resident	2000	2010	2017
	%	%	%
All Individuals	1.8%	2.3%	1.4%
All Families	1.1%	0.8%	1.4%
Female Headed Families	7.4%	18.6%	0.0%
Related Children Under 18 Years	2.0%	1.5%	0.0%
Individuals 65+	3.5%	0.7%	1.4%

*Source: United States Census; American Community Survey 5-Year Estimates*

### 4.3 Employment

The table below shows information about the types of employment taking place in Bolton. It should be recognized that Bolton is a very traditional “bedroom” community. Commercial development areas and employment opportunities within the community itself are limited.

Industry	# Establishments	Total Wages	Average Employment	Average Weekly Wage
Construction	15	\$1,886,823	91	\$1,595
Manufacturing	5	\$2,041,101	164	\$957
Trade, Transportation & Utilities	26	\$4,822,181	278	\$1,334
Information	7	\$344,235	22	\$1,204
Financial Activities	16	\$581,226	31	\$1,442
Professional & Business Services	50	\$4,641,769	237	\$1,507
Education & Health Services	23	\$5,178,311	392	\$1,016
Leisure & Hospitality	11	\$2,014,415	316	\$490
Other Services	12	\$210,146	31	\$521

Source: Massachusetts Executive Office of Labor and Workforce Development (Employment & Wages Report, Third Quarter 2018)

### 4.4 Disability Status

The following two tables provide data about Bolton’s disabled population, including more specific information about the types of disabilities among the senior population.

Age Range	Bolton		Worcester County		Massachusetts	
	#	% of total	#	% of total	#	% of total
Under 18 years	44	3.1%	8,531	4.8%	61,659	4.5%
18 to 64 years	153	4.9%	51,055	9.9%	389,450	9.0%
65 + years	107	16.9%	38,054	33.3%	330,631	32.7%
<b>Total</b>	<b>304</b>	<b>5.9%</b>	<b>97,640</b>	<b>12.1%</b>	<b>781,740</b>	<b>11.6%</b>

Source: United States Census; American Community Survey 5-Year Estimates

<b>Table 4-7: Types of Disabilities Among Population Age 65+, 2018</b>		
<b>Population Characteristic</b>	<b>Bolton % of 65+</b>	<b>State % of 65+</b>
<b>Hearing impairment</b>	13.1%	16.1%
<b>Vision impairment</b>	0.9%	1.5%
<b>Cognition impairment</b>	7.1%	8.3%
<b>Mobility impairment</b>	3.0%	3.9%
<b>Self-care impairment</b>	5.7%	7.9%
<b>Independent living impairment</b>	9.6%	14.3%

*Source: Tufts Health Plan Foundation, Massachusetts Healthy Aging Community Profile (Bolton, 2018)*

DRAFT

## 5 Housing Profile and Needs Assessment

Bolton’s housing values continue to be among the highest in the region, so it remains difficult for lower-income individuals and families to find housing they can afford in the private market. Without subsidies or zoning relief, the private market is neither able nor interested in producing housing that is affordable to low- and moderate-income households. As a result, it is necessary to rely on regulatory relief and housing subsidies to preserve affordable housing and to produce enough units to meet existing affordable housing needs and demands.

Escalating market prices for both the purchase and rental of housing have generated concerns that many long-term residents might be experiencing difficulties paying their taxes, maintaining their homes, or paying their rent. Many residents – particularly seniors – have few options other than to leave Bolton. Some children who grew up in town cannot find housing in which to raise their families.

This section presents an overview of the current housing situation in Bolton. It summarizes housing characteristics and trends, analyzes the housing market from a number of different sources and perspectives, compares what housing is available to what residents can afford, summarizes what units are defined as affordable by the state, and helps establish the context for identifying priority housing needs.

Based on this needs assessment, it is clear that Bolton needs housing suitable for smaller families/households, seniors in general, and seniors with limited means. There is also an identified need for rental housing that could meet the needs of many of these demographic groups.

### 5.1 Housing Growth

Over the last half century, the predominant housing type constructed in Bolton has been detached single family homes on individual lots. These lots have historically had a minimum threshold of 1.5 to 2 acres of land per homesite, according to local zoning rules.

<b>Time Period</b>	<b>#of units</b>	<b>%</b>
<b>2010 - 2013</b>	97	5.8%
<b>2000 - 2009</b>	333	19.8%
<b>1980 - 1999</b>	582	34.5%
<b>1960 - 1979</b>	395	23.4%
<b>1940 - 1959</b>	96	5.7%
<b>1939 or earlier</b>	183	10.9%
	1,686	100.0%

*Source: United States Census; American Community Survey (2013-2017)*

Table 5-2: Residential Building Permits, 1999-2018		
Year	# Building Permits for New Units	5-Year Average
1999	54	
2000	42	
2001	34	37
2002	29	
2003	26	
2004	25	
2005	25	
2006	17	19.6
2007	25	
2008	6	
2009	29	
2010	38	
2011	13	24
2012	20	
2013	20	
2014	17	
2015	22	
2016	28	25.6
2017	25	
2018	36	

## 5.2 Housing Occupancy

Table 5-3: Housing Occupancy, 2000-2017						
Housing Characteristics	2000		2010		2017	
	#	%	#	%	#	%
Total Housing Units	1,476		1,738		1,772	
Total Occupied Units	1,424	96.5%	1,670	96.1%	1,686	95.1%
Total Vacant Units	52	3.5%	68	3.9%	86	4.9%
Owner-Occupied Units*	1,330	93.4%	1,542	92.3%	1,565	92.8%
Renter-Occupied Units*	94	6.6%	128	7.7%	121	7.2%
Avg. Household Size (Owner Occupied Unit)	2.99		3.01		3.11	
Avg. Household Size (Renter Occupied Unit)	1.87		2.05		2.25	
Source: United States Census, 2000 Summary File, 2010 Summary File; ACS 5-Year Estimates						
* = percentage of total occupied units						

### 5.3 Housing Values

As shown in the table below, Bolton’s housing values have increased over the past two decades. For example, in the year 2000, a total of 40.6% of housing was valued at \$299,999 or less. By the year 2017, only 11% of housing was \$299,999 or less. This is likely the result of inflation,<sup>13</sup> zoning barriers to affordable housing, and the development of higher priced homes.

Price Range	2000		2011		2017	
	#	%	#	%	#	%
Less than \$100,000	7	0.6%	31	2.2%	24	1.5%
\$100,000-199,999	108	9.5%	22	1.6%	39	2.5%
\$200,000-299,999	345	30.5%	121	8.6%	109	7.0%
\$300,000-499,999	513	45.3%	499	35.5%	669	42.7%
\$500,000-999,999	148	13.1%	713	50.7%	696	44.5%
\$1,000,000 or more	12	1.1%	19	1.4%	28	1.8%
Total	1,133		1,405		1,565	
Median	\$329,200		\$512,700		\$485,200	

*Source: United States Census, 2000 Summary File, 2010 Summary File; ACS 5-Year Estimates*

The following table shows Bolton’s median sales data for the years 2000 through 2019. For both single-family and condominium sales, there has been a marked increase in the median sale price for housing. Given the consistent high prices within the community, private development is solely focused on creating additional high-priced homes. This dynamic contributes to an overall lack of housing diversity within the Town.

Year	Single Family		2-Family		3-Family		Condominiums		All Sales # Sales
	Median	# Sales	Median	# Sales	Median	# Sales	Median	# Sales	
2019	\$ 597,500	78	\$ -	2	\$ -	0	\$ 529,900	7	87
2018	\$ 572,500	86	\$ -	1	\$ -	0	\$ 459,000	13	100
2017	\$ 541,000	94	\$ -	0	\$ -	0	\$ 452,655	10	104
2016	\$ 481,250	106	\$ -	1	\$ -	0	\$ 412,500	10	117
2015	\$ 546,250	94	\$ -	1	\$ -	0	\$ 440,000	13	108
2014	\$ 465,000	83	\$ -	1	\$ -	0	\$ 360,000	12	96
2013	\$ 425,000	67	\$ -	0	\$ -	0	\$ -	2	69
2012	\$ 443,375	74	\$ -	1	\$ -	0	\$ 345,000	7	82
2011	\$ 465,000	59	\$ -	0	\$ -	0	\$ 337,001	8	67
2010	\$ 445,000	59	\$ -	0	\$ -	0	\$ 402,059	16	75
2009	\$ 450,000	49	\$ -	1	\$ -	0	\$ 340,263	10	60
2008	\$ 532,500	44	\$ -	0	\$ -	0	\$ 275,560	4	48
2007	\$ 574,850	62	\$ -	1	\$ -	1	\$ -	0	64
2006	\$ 587,500	67	\$ -	0	\$ -	0	\$ -	0	67
2005	\$ 585,000	95	\$ -	1	\$ -	0	\$ -	0	96
2004	\$ 528,250	88	\$ -	1	\$ -	1	\$ -	0	90
2003	\$ 486,000	64	\$ -	0	\$ -	0	\$ -	0	64
2002	\$ 455,000	93	\$ -	0	\$ -	0	\$ -	0	93
2001	\$ 499,900	73	\$ -	1	\$ -	0	\$ -	0	74
2000	\$ 420,000	119	\$ -	0	\$ -	0	\$ -	0	119

*Source: The Warren Group - custom data request*

<sup>13</sup> See <https://www.usinflationcalculator.com/>.

## 5.4 Affordability Analysis

Although many of Bolton’s residents are doing well financially, over a quarter of our population is burdened by housing costs. As shown in Table 5-6 below, 26.5% of Bolton households are spending 30% or more of their income on housing.

% Household Income	# of households	%
Less than 20 %	809	48.8%
20 - 29 %	410	24.7%
30% or more	440	26.5%
	1,659	100.0%

*Source: United States Census; American Community Survey (2013-2017)*

The housing cost burden is even greater for Bolton’s lower-income residents. As shown in Table 5-7 below, of the households in Bolton whose income is \$75,000 or below, nearly 73% of them are spending 30% or more of their income on housing.

% Household Income	# of households	%
Less than 20 %	67	18.6%
20 - 29 %	31	8.6%
30% or more	263	72.9%
	361	100.0%

*Source: United States Census; American Community Survey (2013-2017)*

## 5.5 Subsidized Housing Inventory (SHI): Existing and Proposed

The Massachusetts Comprehensive Permit Law, [Chapter 40B](#), §§ 20-23 of the General Laws, was enacted as Chapter 774 of the Acts of 1969 to encourage the construction of affordable housing throughout the state, particularly outside of cities. Often referred to as the Anti-Snob Zoning Act, it requires all communities to use a streamlined review process through the local Zoning Board of Appeals for “comprehensive permits” submitted by developers for projects proposing zoning and other regulatory waivers and incorporating affordable housing for at least 25% of the units. Only one application is submitted to the ZBA instead of separate permit applications that are typically required by a number of municipal departments as part of the normal regulatory process. The ZBA takes the lead and consults with the other relevant departments (*e.g.*, Building Inspector, Planning, Fire Department, Board of Health, *etc.*) on a single application. The Conservation Commission retains jurisdiction under the Wetlands Protection Act with the Department of Environmental Protection, the Building Inspector applies the State Building Code, and the Board of Health enforces Title 5.<sup>14</sup>

<sup>14</sup> Title 5 rules specify how to install, use, and maintain septic systems.



For a development to qualify under Chapter 40B, it must meet all of the following requirements:

- Must be part of a “subsidized” development built or approved by a public agency, non-profit organization, or limited dividend corporation.
- At least 25% of the units in the development must be income-restricted to households with incomes at or below 80% of area median income (or 20% of the units in rental properties targeted to those earning at or below 50% AMI), with rents or sales prices restricted to income levels defined each year by the U.S. Department of Housing and Urban Development (HUD).
- Affordability restrictions must be in effect in perpetuity unless there is a justification for a shorter term that must be approved by DHCD.
- Development must be subject to a regulatory agreement and monitored by a public agency or non-profit organization.
- Project sponsors must meet affirmative fair housing marketing requirements.

The current SHI units formally approved by DHCD are listed in the following chart:

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY							
<b>Bolton</b>							
DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
333	Bolton Woods	Main Street Route 117	Ownership	11	2042	No	DHCD
4079	Bolton Senior Homes	Main Street	Rental	28	Perp	Yes	HUD
4217	DDS Group Homes	Confidential	Rental	0	N/A	No	DDS
6701	Craftsman Village at Brigham Farm	32 Sugar Road	Ownership	8	perp	Yes	DHCD
7670	Regency at Bolton	893 Main Street	Ownership	15	perp	YES	MassHousing FHLBB
7671	Sunset Ridge	Wattaquodock Hill Road	Ownership	7	perp	YES	FHLBB
8999	RiverSide	396 Still River Rd	Ownership	0	perp	NO	MassHousing
<b>BoltonTotals</b>				69	<b>Census 2010 Year Round Housing Units</b>		1,729
					<b>Percent Subsidized</b>		3.99%

In addition to the 69 units reflected above, the Town anticipates that another 10 units could be added to the SHI in the next few years:

Table 5-8: Proposed Affordable Housing						
Project Name	Location	Strategy	Housing Type	Total Units	Affordable Units	Status
Keyes Farm	Moderator Way	Inclusionary	Duplex	18	2	Under Construction
Riverside	Still River Rd	40B	Single Family & 1 Attached Unit Condo	6	2	To Be Built
Tadmor	Goose Pond Path	Inclusionary	To Be Determined	11	1	To Be Determined
Still River Commons	Still River Rd	40B	Single Family Condo	4	1	To Be Built
The Woods at Farm Rd	Farm Rd	40B	Single Family Condo	4	1	To Be Built
Mallard Lane	South Bolton Rd	40B	Single Family Condo	11	3	Application to be Submitted

## 5.6 Priority Housing Needs

Bolton has transitioned from a rural town which was an agriculturally-based community to one that is essentially a bedroom community for high-tech-based companies located along Route 495 and the greater Boston area. As such, the population has become more affluent, more mobile, and generally consists of smaller households.

There is currently an increased supply of larger three- to four-bedroom stand-alone homes on sizeable lots. It has also become clear that home values in Bolton have reached a level that many children who may have grown up in Town can no longer afford. *The increasing real estate prices are making it difficult for town employees, young families, and elderly current residents to afford Bolton.*

Since the predominant housing type of larger single-family homes has been the focus of local zoning requirements and building for years, we believe it is imperative to work toward offering a broader range of housing types to address these changing demographics and housing needs.

Specifically, we believe the priority housing of the HPP should be the creation of smaller homes for sale and for rent. This aids younger individuals and families in establishing themselves in Bolton instead of looking at other communities for their first homes. Our growing senior population would also benefit from housing with better accessibility that allows them to age in place. Rental communities would aid in providing our more mobile society a base in Bolton, and can provide an overall less expensive housing option for people who may have difficulty securing the necessary resources for a mortgage.

## 6 Constraints and Challenges to Development

Bolton residents have historically preferred sparse residential development, supporting Town policies and zoning that perpetuate rural development patterns. For example, a “Basic Lot” per Bolton zoning requires each lot to have 80,000 square feet (just under two acres) of land. The second common type of lot in Bolton is a “Backland Lot” which requires 4.5 acres of land per home. These long-standing zoning preferences, along with the physical characteristics of land in Bolton, create challenges to producing and preserving affordable housing. These and other development constraints are discussed below.

### 6.1 Infrastructure

Bolton has no public water or sewer services for residential properties. Residents rely on private wells and septic systems. Developers who provide appropriate wastewater treatment facilities face higher development and operating costs. On the one hand, Bolton’s lack of municipal infrastructure has contained the rate of development and population growth. On the other hand, it has prevented the creation of more compact and dense developments in the village areas of Town. Such developments would increase diversity of housing and reduce pressures on rural, undeveloped land. Recent changes to DEP policies related to Public Water Supplies have further curtailed the ability to develop smaller, denser communities.

### 6.2 Zoning

Bolton embraces zoning that maintains low housing densities in order to protect the environment and maintain its small-town rural character. As described above, the minimum lot area in the residential and agricultural district is 80,000 square feet, with a minimum frontage of 200 feet (see [§ 250-13](#)). These requirements substantially constrain the construction of affordable housing. Although the Town has added zoning which allows some clustering of homes in lieu of providing open space, the amount of area necessary to build is still substantial.

### 6.3 Environmental Constraints

Environmental constraints in Bolton include wetlands, floodplains, steep slopes, bedrock, and poor soils that make much of the Town’s vacant land ill-suited or economically infeasible for development. For example, thin rocky soil and bedrock outcroppings found throughout Town make the siting of septic systems particularly challenging. In addition, impervious soil conditions coupled with shallow bedrock along many hillsides cause some localized wet conditions. Although these challenges for development help preserve open space and the Town’s rural character, they also limit the amount of land available for housing. As development pressures and land values continue to rise, even challenging development sites will become targets for new building activity, and increased development costs will be reflected in higher housing prices.

### 6.4 Transportation

Bolton has very good highway access given the location of Route 495, which essentially bisects the Town. The interchange at Routes 117 and 495 has been updated over the last several years and now has signals at both the north and southbound on/off ramps. However, there are no commuter rail stations in Town, nor are there any regular bus services which could transport people from Town to a commuter rail station. It is therefore unsurprising that only 88 residents (3.2% of Bolton's workforce) claimed to use public transportation, according to 2017 estimates from the U.S. Census Bureau's American Community Survey.

## **6.5 Availability of Subsidy Funds**

The Commonwealth of Massachusetts does offer some funds to subsidize certain types of housing developments. Unfortunately, the availability of these funds has been on the decline, and often the level of need within a community has been an important aspect of the State grant scoring. Given the wealth in Bolton relative to other communities, other towns have a greater opportunity to secure the scarce funding available.

## **6.6 Community Perceptions**

In many communities, current residents are concerned about the impacts new development and affordable housing could have on local services and the quality of life – and Bolton is no exception. Some residents also have negative impressions of subsidized housing and question whether there is a real need for such development in their town. Local opposition to new affordable units is more the norm than the exception. On the other hand, residents are coming to realize that increasing real estate prices are making it difficult for people (*e.g.*, town employees, young families, and elderly current residents) to afford Bolton.

## **6.7 Mitigation of Challenges and Constraints**

Many of the items referenced are difficult to mitigate, but as a community we are making some headway. We have recently approved a mixed-use zoning district in a section of Town by the Route 495 interchange which allows for greater density for commercial as well as residential development. Open Space Zoning has been approved to allow for greater home clustering, and there was a recent proposal for the creation of Cottage Zoning which would allow for smaller lots and smaller homes on certain parcels within the community.

With regard to infrastructure constraints, those are presently difficult to mitigate. Bolton is one of largest and least dense communities in Massachusetts, making the prospect of a municipal water or sewer system very expensive. As a component of this HPP, we are working to identify parcels which may be able to support larger scale wastewater treatment facilities and community water supplies which could support larger projects. We will also encourage property owners to work together to create systems which may be suitable for multiple parcels and uses.

## 7 Housing Production Goals

### 7.1 Housing Goals

The following goals are a result of the data collection and analysis completed as part of this Plan to address the housing needs of Bolton.

- Establish a realistic plan to achieve and maintain an SHI of at least 10%.
- Increase the diversity of housing types to meet the needs of a greater variety of households.
- Reform local zoning to better direct development and encourage affordable housing.
- Ensure that new housing is in harmony with the character of the community.
- Promote affordable housing through education and outreach.

### 7.2 Production Goals

Bolton seeks to increase its supply of affordable housing units to at least 10% of its year-round housing stock. Currently only 3.99% (or 69 units) of Bolton's housing is considered affordable according to Massachusetts General Laws c.40B, §20 through 23 ("Chapter 40B") and as listed on the State's SHI.

Based upon the 2010 census, Bolton will need an additional 104 units of affordable housing to reach 10%. Of course, the amount of affordable housing units needed to meet 10% will also be adjusted based upon the 2020 census that is currently underway. Based upon the number of building permits which have been issued (See Table 5.2), we estimate that the housing stock will climb by roughly 245 housing units. This would add roughly another 25 needed units to the 104 needed units referenced above, bringing our total projected need (to reach the 10% affordability goal) of **129 additional affordable housing units**.

A community with a certified HPP can secure "safe harbor" for a period of one or two years if they are making steady progress towards achieving the overall 10% affordable housing goal. Specifically, if during a single calendar year a town with an approved HPP has increased its number of low- and moderate-income year-round housing units, as counted on the SHI, in an amount equal to or greater than 0.5% or 1.0%, then that town would have the ability to deny a comprehensive permit for a project it determines is not consistent with local needs. For Bolton, based upon the 2010 census numbers, this safe harbor would be for a period of one year for 0.5% increases in affordable housing units (9 units), or two years for an increase of 1.0% (17 units) of housing units in Town.

## 8 Housing Goals Implementation Strategies

Below are outlined five key goals for producing additional affordable housing in Bolton and expanding the housing alternatives for residents. A timeline is provided for specific activities over the coming five years that this HPP will be active.

### 8.1 40B Development

The Massachusetts Comprehensive Permit Law,<sup>15</sup> known as Chapter 40B, was enacted in 1969 to promote the development of low- and moderate-income housing. Chapter 40B allows a developer to apply for a comprehensive permit that suspends existing local regulations that may be an impediment to affordable housing production. First, the developer must receive preliminary approval from a state or federal housing subsidy program.<sup>16</sup> The developer then files the preliminary approval with the local [Zoning Board of Appeals](#) (ZBA), which coordinates with other local boards and holds a public hearing to consider the proposed project. If the ZBA declines to issue a comprehensive permit, the developer can appeal to the Housing Appeals Committee (HAC) if the community's affordable housing is below 10% of total year-round housing units.

Although this program is sometimes viewed unfavorably by local residents and communities, it can be a great tool to aid in developing specific housing alternatives in areas the Town could support, without having to pursue time-consuming rezoning or bylaw modifications.

#### 8.1.1 Encourage “Friendly” 40B Developments (LIPs)

The Local Initiative Program is a state program which encourages affordable housing by providing technical assistance to communities and developers who collaborate to create affordable housing opportunities. A Local Initiative Project (LIP) offers a “friendly” approach to the Chapter 40B comprehensive permit process. Under the LIP, a developer will work with town boards (*e.g.*, the Board of Selectman and the Planning Board) to obtain an official endorsement of a project.

The use of a “friendly 40B” provides opportunities for the community to work with experienced developers to try different approaches to housing creation and housing diversity without having to rework internal zoning controls. It can also help the Town focus development in certain areas where the existing infrastructure may be better suited for greater density.

The Town should consider supporting a “friendly” 40B rental development where 25% of the units would be designated as affordable, and 100% of the units would count toward Bolton's SHI. For example, if Bolton will soon need about 129 units to meet the 10% threshold (see *supra* Section 7.2), then a rental development of 150 units would meet and exceed that threshold.

---

<sup>15</sup> G.L. c. 40B, §§ 20-23.

<sup>16</sup> In Massachusetts, there are four major subsidizing agencies: the [Department of Housing and Community Development](#), [MassDevelopment](#), [MassHousing](#), and [Massachusetts Housing Partnership](#).

In 2000, the Massachusetts Executive Office of Environmental Affairs conducted an analysis which projected an additional 1,740 residential lots would be considered full build-out in Bolton.<sup>17</sup> Assuming full build-out, and deducting our current amount of affordable housing, a rental development of 250 units would allow Bolton to surpass its 10% subsidized unit obligation and provide significant affordable housing opportunities in Town for the long term.

By approving a larger “friendly” 40B rental development, the Town could meet its 10% affordable housing goal and provide much needed additional affordable housing options through a single project. This would provide safe harbor,<sup>18</sup> and the Town would then have greater control over projects that are not consistent with local needs, for example, those proposed on environmentally sensitive properties where the protection of local bylaws and regulations could otherwise be waived.

Examples of successful larger 40B developments include [Paddock Estates](#) in Boxborough, and [Village Green Development](#) (part of 15 Great Road) in Littleton. These developments have allowed their communities to provide necessary low- and moderate-income housing and achieve their 10% affordable housing goal long-term.

One major concern of permitting a larger rental 40B development is the potential impact on school enrollment. In 2017, MAPC released a research brief<sup>19</sup> indicating that the patterns of housing growth and public-school enrollment had changed significantly since 2002. MAPC tracked building permit issuance and enrollment data for 234 public local school districts. MAPC concluded there was no direct relationship between housing production rates and enrollment growth rates for the communities they studied. To further evaluate this issue, we collected information from the aforementioned Paddock Estates. They estimated that the 255 rental units added 38 school-aged children to the Town.

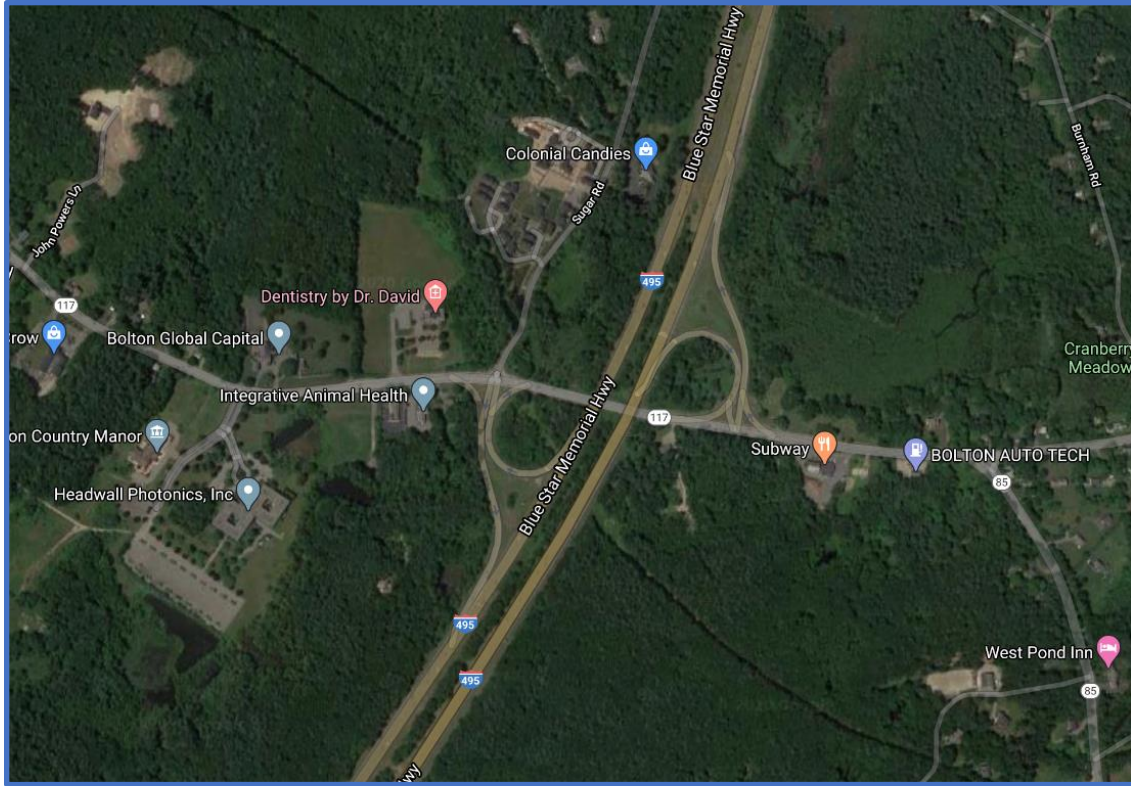
A potential area in Town for large rental developments is shown on the map below:

---

<sup>17</sup> See <https://mapc.sharefile.com/share/view/s132295c40b44f439/fob0613f-5423-4e36-9b98-8392c6c4ab75> for build-out maps.

<sup>18</sup> See [Chapter 40B Handbook for Zoning Boards of Appeal](#), published by The Massachusetts Housing Partnership in cooperation with the Massachusetts Department of Housing and Community Development, MassHousing and MassDevelopment, March 2017.

<sup>19</sup> See MAPC Research Brief, [The Waning Influence of Housing Production on Public School Enrollment in Massachusetts](#), October 2017.



FIVE-YEAR ACTION PLAN							
<i>Goal: Evaluate public &amp; private parcels for potential affordable development through 40B</i>							
Action	Responsibility	Funding	Year 1	Year 2	Year 3	Year 4	Year 5
Support the development of a larger rental housing development through the comprehensive permit process on sites that are consistent with the Town's long-range plans.	Board of Selectmen	N/A	X	X	X	X	X
Identify municipal-owned parcels of land that may be suitable for Chapter 40B affordable housing projects.	Town Planner, Planning Board, Board of Selectmen	N/A				X	X
Review and identify privately-owned parcels of land that could be acquired by the Housing Trust and used for affordable housing.	Town Planner, Affordable Housing Trust (AHT), Board of Selectmen	Affordable Housing Trust	X	X	X		



## 8.2 Preserve Affordable Housing Units at Bolton Woods

### 8.2.1 Resolve Expiring Deed Restrictions

There are currently eight affordable housing units at Bolton Woods that are due to expire in 2022, 2023, 2041, and 2045. The deed restrictions associated with these units have a term of either 30 or 50 years. When these terms expire, the units are released from the restrictions and are no longer SHI-eligible. The Town should work with the existing homeowners to replace expiring deed restrictions with a universal restriction. Currently there are three affordable housing units at Bolton Woods that were resold with universal deed restrictions. Universal restrictions provide the following benefits:

- No expiring term; the restriction is provided in perpetuity.
- Survive foreclosures.
- Ensure the maximum resale price of a unit does not exceed a level that is affordable to income-qualifying households.
- All deed-restricted homeownership units allow the units to be sold to non-eligible households during the resale process. When units with the universal restriction are resold to non-eligible households, they are sold at an affordable sales price, the deed restriction stays in place, and the unit remains eligible for the SHI. When units with the non-universal restriction are sold to non-eligible households, the unit is sold at fair market value, the deed restriction is released, and the unit is no longer affordable or SHI-eligible. The difference in the market value sales price and the affordable sales price of the home is paid to the municipality as compensation for losing the affordable unit.

Table 8.1 presents the current status of expiring deed restrictions at Bolton Woods.

Street Address	Ownership History	Number of Resales/Conveyances	Year of Last Conveyance	Deed Restriction	Term	Expiration
50 Bolton Woods Way	Original Owner	0	1992	Yes	30 Years	2022
52 Bolton Woods Way	Third Owner	2	2013	Yes	Universal	In Perpetuity
53 Bolton Woods Way	Third Owner	2	2014	Yes	Universal	In Perpetuity
58 Bolton Woods Way	Original Owner	0	1992	Yes	30 years	2022
60 Bolton Woods Way	Legally sold on the open market in 2011					
61 Bolton Woods Way	Original Owner	0	1992	Yes	30 Years	2022
63 Bolton Woods Way	Original Owner	0	1992	Yes	30 Years	2022
64 Bolton Woods Way	Original Owner	0	1993	Yes	30 Years	2023
66 Bolton Woods Way	Second Owner	1	2014	Yes	Universal	In Perpetuity
67 Bolton Woods Way	Second Owner	1	2011	Yes	30 Years	2041
69 Bolton Woods Way	Legally sold on the open market in 2011					
70 Bolton Woods Way	Original Owner	0	1993	Yes	30 Years	2023
74 Bolton Woods Way	Second Owner	1	1995	Yes	50 Years	2045
76 Bolton Woods Way	Legally sold on the open market in 2018					

### 8.2.2 Buy-down Existing Affordable Housing Units

The existing affordable housing units with non-universal deed restrictions at Bolton Woods are still quite costly given the significant appreciation of the units over time. The Town should consider using funds from the Affordable Housing Trust Fund to buy down the price of existing AHUs to make them more affordable and prevent the loss of those units from the SHI. The intent of the buy-down would be to reduce the sales price to a level that a household earning 70% of area median income could afford, similar to how DHCD sets the maximum resale price of a LIP unit. It is anticipated that these funds would not be recouped by the Town. In addition, any expiring deed restrictions would be resolved as part of the buy-down process.

As an example, in 2018 the affordable unit at 76 Bolton Woods Way was sold to a non-eligible household because the eligible buyer seeking to purchase the unit was unable to qualify for a mortgage given the cost of the unit. The affordable sales price of the home was set at \$229,300 (34.78% of the appraised fair market value of the property as determined by DHCD and set forth in the non-universal restriction from 1999). In order to qualify as an eligible buyer, as defined by DHCD, the household income of the purchaser (1-person household) could not exceed \$50,350 and have assets greater than \$75,000 (cash, savings and checking accounts, stocks and bonds, cash value of retirement accounts, cash value of whole life insurance, funds used for down payment, etc.). In general, DHCD financial qualifications tend to limit the pool of individuals who can qualify for a unit. The allotted time provided to the Town to find an eligible buyer expired and the unit was then sold at fair market value for \$274,000. The deed restriction was released from the property and the unit was removed from Bolton’s SHI. The Town was compensated \$31,000 (excluding 5% realtor fee of \$13,700) for losing the affordable unit and the funds were allocated to Bolton’s Affordable Housing Trust Fund. Buying down this particular unit may have prevented the loss of the unit by allowing the interested purchaser to secure a mortgage.

### 8.2.3 Buy-down Market Rate Units

Besides buying-down the existing AHUs, the Town could also consider using funds from the Affordable Housing Trust Fund to buy down the price of existing market-rate units to make them eligible for inclusion in the SHI. This would require using substantial funds from the Trust to gain minimal units.

FIVE-YEAR ACTION PLAN							
<i>Goal: Preserve affordable housing at Bolton Woods Way</i>							
Action	Responsibility	Funding	Year 1	Year 2	Year 3	Year 4	Year 5
Review existing unit deed riders scheduled to expire in the next five years and work with homeowners to replace them with new universal deed riders which will not expire.	Town Planner, AHT, Board of Selectmen	N/A	X				
Buy down the existing affordable units to make them more affordable for Bolton’s income eligible applicants.	Town Planner, AHT, Board of Selectmen	Affordable Housing Trust Fund	X	X	X		

Buy down market homes at Bolton Woods.	Town Planner, AHT, Board of Selectmen	Affordable Housing Trust Fund	X	X	X	X	X
--	---------------------------------------	-------------------------------	---	---	---	---	---

### 8.3 Build Affordable Units on Town Land

The Affordable Housing Trust Fund currently owns property targeted for affordable housing on Golden Run Road identified as Lot 15 from the Houghton Farm subdivision. In addition, land acquisitions from property foreclosures provide another avenue to build affordable units. The Town should consider partnering with a non-profit organization to build units on specific Town properties for inclusion on Bolton’s SHI.

FIVE-YEAR ACTION PLAN							
<i>Goal: Build affordable homes on town-owned land</i>							
Action	Responsibility	Funding	Year 1	Year 2	Year 3	Year 4	Year 5
Seek a non-profit partner to build an affordable unit on Lot 15 at Houghton Farm (e.g., Habitat for Humanity).	Town Planner, AHT, Board of Selectmen	Housing Trust Fund	X	X			
Review viability of parcels for building and secure costs for lot development and home construction.	Town Planner, AHT, Board of Selectmen	N/A			x	x	x

### 8.4 Zoning Strategies

#### 8.4.1 Rentals

The Planning Board should consider whether to recommend new zoning to allow rental developments in targeted areas with the infrastructure to handle the increased density.

The intent of such zoning would be to provide seniors and other renters with an affordable housing option outside of homeownership. A percentage of the rentals could be deemed affordable and restricted to senior households with incomes at or below 80% of area median income as defined each year by HUD. Rental developments provide the following benefits:

- Sense of community.
- Opportunity for social engagement, especially for seniors.
- Access to amenities/services offered on site.
- Maintenance free housing.
- Lower monthly housing costs.

Given that Bolton’s senior population is projected to balloon, the Town’s rental strategy should keep that population in mind. According to a study conducted by ProMatura Group, LLC for MassHousing<sup>20</sup>, 297 of the 351 cities and towns in Massachusetts will have at least 70% of income-eligible households unable to access age-restricted affordable housing by 2030. Bolton was among the communities with the greatest percentage gap between eligible seniors and affordable age-restricted rentals.

#### 8.4.2 Cottage Homes / Starter Homes

The Planning Board should consider whether to recommend new zoning to allow cottage-style developments with a higher density of smaller dwelling units. Cottage developments are pocket neighborhoods of one-to-two-bedroom homes and shared common areas geared towards one-to-four-person households. Age groups most likely affected by this lack of housing include 25 to 34 years and 60 years or over. According to the population projections established by MAPC and the University of Massachusetts Donahue Institute, it is anticipated that these age groups will comprise roughly 40% of Bolton’s population by year 2030. Cottage developments could provide an attractive housing alternative to aging adults seeking to downsize from their current larger homes and provide an opportunity for young families as well as professionals working along the Route 495 corridor to live in Bolton. Successful cottage developments include The Riverwalk in Concord, and Heritage Sands in Dennis.<sup>21</sup>

The Planning Board should also consider whether to adopt new zoning to allow multifamily dwelling units on standard or FOSPRD size lots with specific architectural design elements. The median size homes being constructed in Bolton today are approximately 2,800 square feet. This size home will never be affordable for the average family. Allowing for modest homes for smaller sized families and individuals will lower the cost of housing to enhance overall affordability for market rate and affordable homes.

#### 8.4.3 Accessory Dwelling Units

The Planning Board should consider bylaw revisions that would encourage more accessory dwelling units. Accessory dwelling units are defined as self-contained housing units that are clearly subordinate to the primary residence. These units are also known as “accessory apartments,” “guest apartments,” “in-law apartments,” “family apartments,” or “secondary units.” Benefits to accessory dwelling units include the following:

- Provide residents a means of obtaining rental income.
- Provide older residents a means of companionship and security while remaining in their homes.
- Promote multi-generational living.
- Provide housing units for persons with disabilities.
- Add moderately priced rental/homeownership units to the housing stock to meet the needs of varying households.

---

<sup>20</sup> See [https://melkinginstitute.org/sites/default/files/content-files/Massachusetts%20Age-Restricted%20Housing%20and%20Services\\_Promatura\\_9\\_19.pdf](https://melkinginstitute.org/sites/default/files/content-files/Massachusetts%20Age-Restricted%20Housing%20and%20Services_Promatura_9_19.pdf).

<sup>21</sup> See <http://www.mapc.org/wp-content/uploads/2019/03/Living-Little-Report.pdf>.

- Increase the diversity of housing types with little to no negative impact on neighborhoods.
- Protect property values and preserve the character of the Town.

Accessory apartments are currently allowed as-of-right in, or attached to, new or existing dwelling units. The Planning Board could consider revising the Accessory Apartment bylaw (§ 250-21(D)) to allow for detached accessory dwelling units through the issuance of a special permit. This would provide flexibility in the location of new units and also provide opportunity for existing properties with detached structures (not built prior to 1925) to be used. Through the permitting process, these units would be regulated appropriately to insure they remain incidental and customary to the primary residence.

Additionally, the Barn, Stable and Carriage House Preservation bylaw (§ 250-27.1) could be revised to allow applicants seeking a detached accessory apartment in their barn, stable or carriage house built prior to 1925 as of right. This would encourage affordable homeownership options while also preserving historical structures.

#### 8.4.4 Mixed Use Village Overlay District

The Mixed Use Village Overlay District bylaw (§ 250-23.2) provides another opportunity for the development of affordable housing units in accordance with the Inclusionary Housing Bylaw (§ 250-27). This overlay district is located in the vicinity of the Route 495 interchange. Under this bylaw, one in every eight units within a mixed-use development would be established as affordable to be included on Bolton’s SHI. Mixed-use is an attractive option for residents of affordable units to have access to a variety of amenities within walking distance of their home. As required under Inclusionary Housing, affordable units would be required to be integrated throughout the development and be externally indistinguishable from market-rate units.

#### 8.4.5 Smart Growth Zoning

The Planning Board should research the feasibility of implementing Smart Growth Zoning pursuant to M.G.L. chapters 40R and 40S. The *Smart Growth Zoning Overlay District Act* (“chapter 40R”), is a law that encourages communities to create dense residential or mixed-use smart growth zoning districts in highly suitable locations, such as in town centers or near transit hubs. Chapter 40S provides additional state funding for cities and towns that establish a 40R district, to cover the costs of educating any school-age children who move into such districts.

FIVE-YEAR ACTION PLAN							
<i>Goal: Create or modify zoning regulations to add diversity to housing stock, creating more affordable housing alternatives</i>							
Action	Responsibility	Funding	Year 1	Year 2	Year 3	Year 4	Year 5
Amend Accessory Apartment bylaw to make it more usable for residents.	Planning Board, Town Planner	N/A	X				
Amend Barn, Stable and Carriage House Preservation bylaw to make it more usable for residents.	Planning Board, Town Planner	N/A	X				

Consider zoning to allow for cottage developments and starter homes.	Planning Board, Town Planner	N/A		X	X		
Evaluate the Mixed Use Village Overlay District bylaw.	Planning Board, Town Planner	N/A		X	X	X	
Seek to add rental housing to areas which can handle increased traffic and infrastructure.	Planning Board, Town Planner	N/A			X	X	X

## 8.5 Education and Outreach

The Town should support ways of educating residents about the need for affordable housing. For example, the Town could create pamphlets and online materials that explain affordable housing concepts and that celebrate affordable housing successes. The Town should also continue to be involved in regional education and outreach activities fostered by the Town's involvement with the Assabet Regional Housing Consortium (*e.g.*, affordable housing fairs, Council on Aging workshops).

FIVE-YEAR ACTION PLAN							
<i>Goal: Provide information about affordable housing initiatives and work to educate residents about the importance of creating more housing options</i>							
Action	Responsibility	Funding	Year 1	Year 2	Year 3	Year 4	Year 5
Develop an informational program for local residents to outline the importance of affordable housing.	Town Planner, Assabet Regional Housing Consortium	town funds	X	X	X	X	X
Create outreach plan to educate local residents about the benefits of the different zoning initiatives we are recommending ( <i>i.e.</i> , rental, cottage, mixed-use).	Town Planner, Assabet Regional Housing Consortium	town funds	X	X	X	X	X
Plan supportive outreach activities for "friendly" 40B developments which the Town supports.	Town Planner, Planning Board, Board of Selectmen	N/A	X	X	X	X	X