

Town of Billerica Housing Production Plan 2021 – 2025

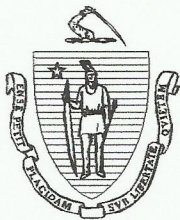


Images: Rose Hill Manor (top) and Ava Estate Condos (bottom), Billerica MA

October 2021

Prepared by:

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



Commonwealth of Massachusetts
**DEPARTMENT OF HOUSING &
COMMUNITY DEVELOPMENT**

Charles D. Baker, Governor ♦ Karyn Polito, Lieutenant Governor ♦ Jennifer D. Maddox, Undersecretary

November 4, 2021

Mr. Daniel L. Burns
Chair, Select Board, Billerica
Town Hall
365 Boston Road
Billerica, MA 01821

RE: Housing Production Plan - Approved

Dear Mr. Burns:

The Department of Housing and Community Development (DHCD) approves the Town of Billerica's Housing Production Plan (HPP) pursuant to 760 CMR 56.03(4). The effective date for the HPP is October 4, 2021, the date that DHCD received an electronic version of the plan. The HPP has a five-year term and will expire on October 3, 2026.

Approval of your HPP allows the Town to request DHCD's Certification of Municipal Compliance when:

- Housing units affordable to low- and moderate-income households have been produced during one calendar year, during the initial year of eligibility, totaling at least 0.5% (72 units) of year round housing units.
- All units produced are eligible to be counted on the Subsidized Housing Inventory (SHI). If you have questions about eligibility for the SHI, please visit our website at: www.mass.gov/dhcd.
- All units have been produced in accordance with the approved HPP and DHCD Guidelines.

I applaud your efforts to plan for the housing needs of Billerica. Please contact Phillip DeMartino, Technical Assistance Coordinator, at (617) 573-1357 or Phillip.DeMartino@mass.gov, if you need assistance as you implement your HPP.

Sincerely,

A handwritten signature in blue ink, appearing to read "Louis Martin".

Louis Martin
Director, Division of Community Services

cc Senator Cindy F. Friedman
Representative Marc T. Lombardo
John Curran, Town Manager, Billerica
Beverly Woods, Executive Director, Northern Middlesex Council of Governments



Northern Middlesex Council of Governments

October 4, 2021

A Multi-Disciplinary
Regional Planning
Agency Serving:

Jennifer Maddox, Undersecretary
Department of Housing and Community Development
100 Cambridge Street, Suite 400
Boston, MA 02114

Billerica
Chelmsford
Dracut
Dunstable
Lowell
Pepperell
Tewksbury
Tyngsborough
Westford

Attn: Phil DeMartino/40B

Re: Billerica Housing Production Plan (HPP)

Dear Undersecretary Maddox,

The Northern Middlesex Council of Governments (NMCOG) worked closely with the Billerica Affordable Housing Trust (BAHT) to develop the enclosed *Billerica Housing Production Plan for 2021-2025 (HPP)*. The HPP summarizes the current housing market in the community and outlines a Five-Year Plan to increase the number of affordable housing units in order to maintain the town's Subsidized Housing Inventory (SHI) above 10% even after the release of the 2020 U.S. Census.

Andrew Deslaurier
Chair

The BAHT recommended the adoption of the draft HPP at its August 17, 2021 meeting. The Billerica Planning Board adopted the draft HPP at its meeting on September 20, 2021, while the Billerica Select Board adopted the document unanimously at its meeting on September 27, 2021. Copies of the adoption letters have been included with this submission. The adoption of the draft HPP reflects the Town's willingness to work in partnership with your office to increase the availability of affordable housing in Billerica.

Beverly A. Woods
Executive Director

The HPP addresses the requirements outlined under Chapter 40B of the Massachusetts General Laws, as well as the 2008 program regulations developed by your office. This document is consistent with the Commonwealth's Sustainable Development Principles and establishes goals and strategies that reflect Billerica's specific community characteristics consistent with the town's 2018 Master Plan. Once approved by DHCD, the HPP will serve as a guide for the Town's affordable housing program for the next five years.

40 Church Street
Suite 200
Lowell, MA
01852-2686

TEL: (978) 454-8021

FAX: (978) 454-8023

www.nmcog.org

The Town of Billerica currently has three major parcels with the potential for affordable housing. The BAHT also identified eight (8) privately-owned and eighteen (18) publicly-owned potential development sites that could generate 160-300 additional housing units. These efforts reflect how seriously the Town of Billerica is taking its responsibilities in supporting the development of affordable housing for the community.

If you have any questions or require any additional information, do not hesitate to contact me directly at (978) 454-8021 ext. 120 or at bwoods@nmcog.org.

Sincerely,



Beverly Woods
Executive Director

cc: John Curran, Town Manager
Billerica Select Board
Billerica Planning Board
Billerica Affordable Housing Trust
NMCOG Councilors
Denise McClure, Planning Consultant
Philip DeMartino, DHCD



SELECT BOARD
TOWN HALL
365 BOSTON ROAD
BILLERICA, MASSACHUSETTS 01821
978-671-0939
FAX: 978-671-0947

Daniel L. Burns, *Chair*
Andrew N. Deslaurier, *Vice Chair*
Michael S. Rosa, *Secretary*
John J. Burrows, *Member*
Kimberly J. Conway, *Member*

September 28, 2021

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

Attn: Phil DeMartino/40B

Dear Undersecretary Maddox,

The Billerica Select Board formally adopted the "*Billerica Housing Production Plan for 2021-2025*" at its September 27th meeting by a vote of 4-0. The Town of Billerica, through its Affordable Housing Trust, worked with the Northern Middlesex Council of Governments (NMCOG) for more than a year in completing this document.

We appreciate the opportunity to participate in this process and look forward to implementing the HPP over the next five years. The development of this document would not have been possible without the availability of District Local Technical Assistance (DLTA) funds, which play a vital role in the production of housing units and the creation of jobs.

If you have any questions or need any additional information, please feel free to contact the Board of Selectmen's Office at (978) 671-0939.

Sincerely,

Dan Burns
Chairman

cc: Billerica Planning Board
Billerica Affordable Housing Trust
Beverly Woods, NMCOG
Phil DeMartino, DHCD

America's Yankee Doodle Town



BILLERICA PLANNING BOARD

Town Hall

365 Boston Road Billerica, MA 01821

978-671-0962

978-670-9448 Fax

Michael Riley, *Chair*

Matthew Battcock, *Vice Chair*
Chris Tribou
Marlies Henderson

Pat Flemming, *Secretary*
Blake Robertson
Janet Morris

September 21, 2021

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

Attn: Phil DeMartino/40B

Dear Undersecretary Maddox,

The Billerica Planning Board formally adopted the "*Billerica Housing Production Plan for 2021-2025*" at its September 20th meeting by a vote of 6-1. The Town of Billerica, through its Affordable Housing Trust, worked with the Northern Middlesex Council of Governments (NMCOG) for the past year in completing this document.

We appreciate the opportunity to participate in this process and look forward to addressing our overall housing needs over the next five years. The development of this document would not have been possible without the availability of District Local Technical Assistance (DLTA) funds, which play a vital role in the production of housing units and the creation of jobs.

If you have any questions or need any additional information, please feel free to contact the Planning Board at (978) 671-0962.

Sincerely,

Michael Riley
Chair

cc: Billerica Select Board
Billerica Affordable Housing Trust
Beverly Woods, NMCOG
Phil DeMartino, DHCD

BILLERICA

AFFORDABLE HOUSING TRUST

September 3, 2021

Jennifer Maddox, Undersecretary
Department of Housing & Community Development
100 Cambridge Street, Suite 300
Boston, MA 02114

Dear Undersecretary Maddox,

The Billerica Affordable Housing Trust (BAHT) voted at their August 17, 2021 meeting to recommend adoption of the *Billerica Housing Production Plan for 2021-2025* to the Billerica Planning Board and Select Board. The BAHT worked collaboratively with the Northern Middlesex Council of Governments (NMCOG) for the past year in completing this document.

We appreciate the opportunity to participate in this process and look forward to implementing the HPP over the next five years. The development of this document would not have been possible without the availability of District Local Technical Assistance (DLTA) funds from your office.

If you have any questions or need any additional information, please feel free to contact Bob Correnti, BAHT Ex-Officio Member, at (978) 667-2175.

Sincerely,

Catherine Shubin
Chair



cc: John Curran, Town Manager
Billerica Select Board
Billerica Planning Board
Beverly Woods, NMCOG
Phil DeMartino, DHCD

Table of Contents

Transmittal Letter from NMCOG
Adoption Letter from Billerica Select Board
Adoption Letter from Billerica Planning Board
Support Letter from the Billerica Affordable Housing Trust

| | <u>Page</u> |
|--|-------------|
| Table of Contents | i |
| Executive Summary | v |
| Introduction | 1 |
| A. Overview of Housing Production Plan | 1 |
| B. Defining Affordable Housing | 2 |
| C. Data Sources and Definitions | 3 |
| I. Comprehensive Needs Assessment | 6 |
| A. Demographic Analysis | 6 |
| 1. Population | 6 |
| 2. Households and Household Types | 7 |
| a. Age Distribution of Heads of Households | 8 |
| b. Household Size | 9 |
| c. Household Characteristics | 10 |
| 3. Age Cohorts | 10 |
| 4. School Enrollment and Projections | 13 |
| 5. Race and Ethnicity | 14 |
| 6. Residents with Disabilities | 15 |
| 7. Household and Family Income | 17 |
| a. Median Household Income | 17 |
| b. Median Family Income | 18 |
| c. Per Capita Income | 19 |
| d. Income Distribution | 19 |
| e. Area Median Income | 20 |
| 8. Residents Living in Poverty | 22 |
| B. Existing Housing Stock Analysis | 23 |
| 1. Housing Unit Types | 23 |
| 2. Housing Tenure | 24 |
| 3. New Residential Development | 25 |
| 4. Housing Market Conditions | 26 |
| a. Residential Sales | 26 |
| b. Median Selling Prices | 28 |
| 5. Housing Affordability Analysis | 29 |
| a. Housing Burden | 29 |

| | | |
|------------|---|-----------|
| b. | Rental Market | 29 |
| c. | Subsidized Housing Inventory (SHI) | 31 |
| d. | Subsidized Housing Inventory Changes in the Region | 33 |
| e. | Future Affordable Housing Development in Billerica | 33 |
| 6. | Gaps Between Existing Housing Needs and Current Supply | 36 |
| a. | Small Households and Families | 36 |
| b. | Aging Populations | 37 |
| c. | Incomes and Poverty | 38 |
| d. | Households with Housing Costs that Exceed Affordability Thresholds | 38 |
| 7. | Affordable Housing Efforts in Billerica | 39 |
| a. | Town of Billerica Housing Production Plan for 2015-2019 | 39 |
| b. | Billerica 2018 Master Plan | 42 |
| 8. | Affordable Housing Entities | 43 |
| a. | Billerica Housing Authority (BHA) | 43 |
| b. | Billerica Affordable Housing Trust (BAHT) | 44 |
| c. | Community Preservation Committee | 44 |
| C. | Development Constraints and Limitations | 44 |
| 1. | Land Use Development Patterns and Potential | 45 |
| 2. | Natural and Physical Constraints | 45 |
| a. | Wetlands | 46 |
| b. | Floodplains | 46 |
| c. | Rare and Endangered Species Habitat | 46 |
| 3. | Zoning | 47 |
| a. | Residential Development | 47 |
| b. | Affordable Housing Opportunities | 50 |
| 4. | Infrastructure | 53 |
| a. | Sewer Capacity | 53 |
| b. | Water Supply | 53 |
| c. | Transportation Network and Public Transit | 54 |
| I. | Affordable Housing Goals and Strategies | 56 |
| A. | Housing Goals | 56 |
| B. | Housing Strategies | 57 |
| II. | Housing Production Plan Implementation Requirements | 60 |
| A. | Characteristics of Proposed Residential or Mixed-Use Developments | 60 |
| B. | Proposed Modifications to Zoning Districts to Create SHI Housing Units | 60 |
| C. | Privately-Owned Land with Potential for Affordable Housing | 61 |
| D. | Publicly-Owned Land with Potential for Affordable Housing | 62 |
| E. | Participation in Regional Collaborations that Address Housing Development | 64 |
| | Appendix – Maps | 65 |

List of Tables

| | <u>Page</u> |
|---|-------------|
| Table 1: Actual and Projected Population: 2000-2040 | 7 |
| Table 2: Total Number of Households: 2000-2040 | 8 |
| Table 3: Household Types: 2010 and 2015-2019 | 8 |
| Table 4: Age of Head of Household: 2010 and 2015-2019 | 9 |
| Table 5: Household Size: 2015-2019 | 9 |
| Table 6: Household Characteristics: 2010 and 2015-2019 | 10 |
| Table 7: Age Distribution of Billerica Residents: 2010 and 2015-2019 | 11 |
| Table 8: Projected Age Distribution of Billerica Residents: 2020-2040 | 12 |
| Table 9; Billerica School Enrollment Projections: 2021/2022-2025/2026 | 14 |
| Table 10: Racial and Ethnic Diversity of Residents: 2010 and 2015-2019 | 14 |
| Table 11: Characteristics of the Disabled Community in Billerica: 2015-2019 | 15 |
| Table 12: Characteristics of the Disable Community in the Greater Lowell Region: 2015-2019 | 17 |
| Table 13: Median Household Income for Selected Geographies: 1999 and 2015-2019 | 18 |
| Table 14: Median Family Income for Selected Geographies: 1999 and 2015-2019 | 18 |
| Table 15: Per Capita Income for Selected Geographies: 1999 and 2015-2019 | 19 |
| Table 16: Income Distribution for Billerica Households in 1999 and 2015-2019 | 20 |
| Table 17: Adjusted Income Limits by Household Size, Lowell Metro FMR Area, FY 2021 | 20 |
| Table 18: Income Categories and Associated HUD Thresholds | 21 |
| Table 19: Federal Poverty Guidelines: 2021 | 22 |
| Table 20: Characteristics of the Billerica Population Living in Poverty in 2015-2019 | 22 |
| Table 21: Housing Units by Type: 2007-2011 and 2015-2019 | 23 |
| Table 22: Housing Tenure of Occupied Housing Units: 2000 and 2015-2019 | 24 |
| Table 23: Residential Units Permitted: 2011-2019 | 25 |
| Table 24: Residential Units Permitted in Billerica: 2011-2019 | 26 |
| Table 25: Recorded Sales for Residential Properties: 2014-2020 | 27 |
| Table 26: Comparison of Sales and Median Sales Prices in the Greater Lowell Region: 2020 | 28 |
| Table 27: Monthly Housing Costs as a Percentage of Annual Household Income: 2015-2019 | 29 |
| Table 28: Gross Rent as a Percentage of Household Income for Renters: 2015-2019 | 30 |
| Table 29: Fair Market Rent for Lowell, MA HUD Metro FMR Area: FY 2021 | 30 |
| Table 30: Median Gross Rent in the Greater Lowell Region: 2015-2019 | 30 |
| Table 31: Billerica Subsidized Housing Inventory (SHI) as of June 2021 | 31 |
| Table 32: SHI Reports for the Greater Lowell Region: January 2014 and June 2021 | 33 |
| Table 33: Affordable Housing Production Timeline for Billerica: 10% in 5 years | 34 |
| Table 34: Affordable Housing Production Timeline for Billerica: 0.5% or 1 % Annually | 35 |
| Table 35: Land Use Development Patterns in Billerica: 1971-2020 | 45 |
| Table 36: Rare and Endangered Species in Billerica | 47 |
| Table 37: Permitted Residential Uses by Residential Zoning District | 47 |

| | |
|---|----|
| Table 38: Permitted Residential Uses by Commercial and Industrial Zoning District | 48 |
| Table 39: Dimensional and Density Requirements for Residential Subdivisions/ Development | 49 |
| Table 40: Residential Overlay District Dimensional and Density Requirements for Residential Subdivisions/Development | 52 |
| Table 41: MUOD Dimensional and Density Requirements for Residential Subdivisions/ Development | 52 |
| Table 42: Privately-owned Parcels with Potential for Affordable Housing | 61 |
| Table 43: Publicly-owned Parcels with Potential for Affordable Housing | 63 |

List of Figures

| | <u>Page</u> |
|---|--------------------|
| Figure 1: Age Distribution of Billerica Residents: 2015-2019 | 11 |
| Figure 2: Public School Enrollment: 2015-2019 | 13 |
| Figure 3: Disabilities Reported for Billerica Residents: 2015-2019 | 16 |
| Figure 4: Estimated Percent of Billerica Households in each AMI Category | 21 |
| Figure 5: Age of Homeowners and Renters: 2015-2018 | 24 |
| Figure 6: Residential Units Permitted by Housing Type: 2011-2019 | 25 |
| Figure 7: Residential Sales in Billerica: 2014-2020 | 27 |
| Figure 8: Median Selling Prices in Billerica: 2014-2020 | 28 |
| Figure 9: Commonwealth of Massachusetts' Sustainable Development Principles | 56 |

Introduction

A. Overview of Housing Production Plan

The development of housing that is accessible and affordable to people with a range of incomes, household characteristics, and demographic qualities is critical to successful and sustainable community planning. The Massachusetts Comprehensive Permit Law (Chapter 774 of the Acts of 1969, a.k.a. Chapter 40B of the Massachusetts General Laws), enacted in 1969, is designed to “increase the supply and improve the regional distribution of low- or moderate-income housing by allowing a limited override of local requirements and regulations which are inconsistent with local and regional affordable housing needs” (DHCD 2009). While many residents understand the need for more affordable housing options, housing developments proposed vis-à-vis the Comprehensive Permitting process are often controversial.

The development and approval of a local Housing Production Plan (HPP) is an integral component of achieving safe harbor status from Comprehensive Permit/Chapter 40B proposals in Massachusetts. The Massachusetts Department of Housing and Community Development (DHCD) defines a Housing Production Plan (HPP) as:

“A community's proactive strategy for planning and developing affordable housing by: creating a strategy to enable it to meet its affordable housing needs in a manner consistent with the Chapter 40B statute and regulations; and producing housing units in accordance with the HPP.”

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

The Affordable Housing Goals and Strategies component determines the appropriate housing mix for the community, paying special attention to local and regional needs. This section also sets the minimum affordable housing production goal, as determined by the total number of year-round housing units in the most recent decennial Census. According to recent revisions to the Chapter 40B requirements, the minimum annual affordable housing production goal is greater or equal to 0.5% of the year-round housing stock.

Finally, the purpose of the Implementation Strategies section of the plan is to identify potential growth areas and zoning districts, target specific sites for the production of affordable housing,

assess publicly-owned land to develop into mixed-income housing, and identify regional housing development collaboration opportunities.

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

B. Defining Affordable Housing

There are several definitions of affordable housing in the United States depending on whether one utilizes Federal or State criteria. The United States Department of Housing and Urban Development (HUD) considers housing affordable if housing costs do not exceed 30% of a household’s annual income. For rental units this includes gross rent plus utilities, whereas for ownership units this includes the cost of mortgage, property taxes, and insurance. According to HUD’s affordability criteria, when a household pays more than 30% of its income on housing-related costs, it is considered burdened by housing, and households spending 50% or more of their income on housing are considered severely burdened.

Another measure of housing affordability is based on Area Median Income (AMI). AMI calculations are the most popular way of prioritizing households for affordable housing opportunities. According to HUD, extremely low income characterizes households earning 30% or less of AMI; very low income households earn between 31% and 50% of AMI; low income households earn between 51% and 80% of AMI; and moderate income households earn between 81% and 100% of AMI.

At the state level, DHCD counts a housing unit as affordable if it is subsidized by state or Federal programs that support low- and moderate- income households at or below 80% AMI. Generally speaking, programs that subsidize rental units target households earning within 50% or 60% AMI, and first-time homebuyer programs apply income limits of up to 80% AMI.

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

1. The unit(s) must be part of a subsidized development built by a public agency, non-profit, or limited dividend corporation;
2. At least 25% of the units in the development must be income-restricted to households earning \leq 80% AMI and have rent/sale prices restricted to affordable levels (determined

- by AMI). Affordability restrictions must run in perpetuity unless there is demonstrated justification for a shorter term;
3. The development must be subject to a regulatory agreement and monitored by a public agency or non-profit organization; and
 4. Project sponsors must meet affirmative marketing requirements.

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

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

C. Data Sources and Definitions

The *Billerica Housing Production Plan for 2021-2025* relies on a variety of data sources from the U.S. Census Bureau, the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Health and Human Services (HHS), the Massachusetts Department of Transportation (MassDOT), the Department of Housing and Community Development (DHCD), and NMCOG. The two main survey tools used are the U.S. Census and the American Community Survey (ACS) from the U.S. Census Bureau.

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

These differences in sampling methodology mean that some values, such as the number of households in a community, are reported differently in the ACS versus the Census. More accurate household numbers are available through the Census, because it samples everyone in a

community. However, ACS numbers still hold value because the survey asks a wider variety of questions. Information on household income, for instance, is only available in the ACS, and was not included as part of the 2010 U.S. Census.

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

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

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

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

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

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

For other definitions, consult the U.S. Census Bureau web page at www.census.gov.

The *Billerica Housing Production Plan for 2021-2025* utilizes population and household projections prepared by the UMass Donahue Institute for the Massachusetts Department of Transportation (MassDOT). These population and household projections for the Greater Lowell

region are for 2020, 2030 and 2040. These projections are based upon a statewide model that assigns a specific share of population to each Metropolitan Planning Organization (MPO) region and then to the individual communities.

I. Comprehensive Needs Assessment

The Comprehensive Needs Assessment includes a demographic analysis and a housing stock analysis. The demographic analysis involves a discussion of population, household types, age cohorts, school enrollment, race, ethnicity, disabled community and income. The housing stock analysis provides an analysis of unit types, tenure, new residential development and housing market conditions. This section also examines housing affordability, gaps between existing housing needs and current supply, and affordable housing efforts in Billerica.

A. Demographic Analysis

The Demographic Analysis provides an overview of the demographic changes that have occurred in Billerica since the publication of the *Billerica Housing Production Plan for 2015-2019* in January 2015. Using data from the U.S. Census on household, age, race, ethnicity, disability, and income, this section analyzes past, current and future demographics in Billerica in order to envision future population changes and to inform the Housing Needs section of this plan.

1. Population

According to the 2010 U.S. Census, Billerica had a population of 40,243 residents, which represented 14% of the Greater Lowell region's population. With a land area of 25.89 square miles, the population density is approximately 1,554 persons per square mile. During the previous decades, the population in Billerica, as well as in the Greater Lowell region as a whole, had steadily increased. According to the *Regional Strategic Plan for Greater Lowell* (2011), between 1960 and 2010, the population in the region grew by 70% from 169,403 to 286,901 or an average of 14% per decade. In contrast, Billerica's population increased significantly between 1960 and 2010, from 17,867 to 40,243 (about 125%) with a growth rate of 3.2% between 2000 and 2010 (see Table 1, next page).

Billerica has been the largest town in the Greater Lowell region since 1970, second only to the City of Lowell in total population. Its overall proportion of the region's population has declined from 15.6% in 1980 to 14% in 2010 due largely to growth in the outlying suburban towns of Pepperell, Tyngsborough and Westford. The population grew by 3.6% between 1990 and 2000 and by 3.2% between 2000 and 2010, as compared to the region's growth rate of 6.7% and 2% for the same time periods.

Table 1: Actual and Projected Population: 2000-2040

| Year | Billerica | Growth Rate (%) | Greater Lowell Region | Regional Growth Rate (%) ¹ | Billerica as a Percent of Region |
|------|-----------|-----------------|-----------------------|---------------------------------------|----------------------------------|
| 2000 | 38,981 | 3.6 | 281,225 | 6.7 | 13.9 |
| 2010 | 40,243 | 3.2 | 286,901 | 2.0 | 14.0 |
| 2020 | 42,664 | 6.0 | 299,617 | 4.4 | 14.2 |
| 2030 | 42,501 | -0.4 | 298,889 | -0.2 | 14.2 |
| 2040 | 42,010 | -1.2 | 295,041 | -1.3 | 14.2 |

Source: 2000 and 2010 U.S. Census; Projections developed by the UMass Donahue Institute for MassDOT

Population projections for the Town of Billerica, as outlined in Table 1 above, actually reflect a decrease in population between 2020 and 2030, as well as between 2030 and 2040. While Billerica will experience a 6% growth between 2010 and 2020, the population is expected to decrease by 0.4% between 2020 and 2030 and by 1.2% between 2030 and 2040, according to the UMass Donahue Institute projections. Similarly, the population for the region will decrease by 0.2% between 2020 and 2030 and by 1.3% between 2030 and 2040. The projections indicate that Billerica’s population will consistently comprise 14.2% of the Greater Lowell region’s total population. Our past history has not shown that we should expect a decline in our population.

2. Households and Household Types

According to the U.S. Census Bureau, a household consists of all the people who occupy a housing unit (e.g. house, apartment, single room). A household includes the related family members and all the unrelated people, if any, such as lodgers, or foster children who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit, is also counted as a household. The household count excludes group quarters.

Household growth rates in both Billerica and the Greater Lowell region have experienced a slowdown since the turn of the century. However, Billerica’s slowdown was not as dramatic as the region’s. In 2000 there were 12,919 households in Billerica and by 2010 an additional 1,115 households (8.6%) had been added for a total of 14,034 households. The region’s household growth rate decreased from 10.2% in 2000 to 4.7% in 2010. This slowdown was due principally to the housing and economic downturn in 2007-2008.

The number of Billerica households is expected to increase by 13.2% between 2010 and 2020, while the number of households in the region will only increase by 11.8% for the same time period (see Table 2). By 2040, Billerica is expected to have 16,753 households, which represents an increase of 19.4% from the total number of households in 2010. This household growth rate is greater than that for the region – 18% - for the same time period. Billerica’s households are expected to comprise 13.6% of the region’s total households in 2040. During the past several years, the number of persons per households has decreased, thereby allowing the number of projected households to increase while the projected population decreases.

Table 2: Total Number of Households: 2000-2040

| Year | Billerica | | Greater Lowell Region | | Billerica Households as a Percent of the Region |
|------|------------|------------------------------|-----------------------|------------------------------|---|
| | Households | Growth Rate (%) ¹ | Households | Growth Rate (%) ¹ | |
| 2000 | 12,919 | 10.5 | 99,342 | 10.2 | 13.0 |
| 2010 | 14,034 | 8.6 | 104,022 | 4.7 | 13.5 |
| 2020 | 15,885 | 13.2 | 116,271 | 11.8 | 13.7 |
| 2030 | 16,617 | 4.6 | 121,559 | 4.5 | 13.7 |
| 2040 | 16,753 | 0.8 | 122,740 | 1.0 | 13.6 |

Source: 2000 and 2010 U.S. Census; Projections developed by the UMass Donahue Institute for MassDOT.

Household types are divided into two categories: family and non-family. In a family household, those who occupy a housing unit are related by birth, marriage or adoption, whereas in a non-family household, those who occupy a housing unit are not related (e.g. roommates). According to the 2010 U.S. Census, nearly three-quarters (74.9%) of the 14,034 households in Billerica were family households (Table 3 below), while 3,523 households were non-family households.

Table 3: Household Types: 2010 and 2015-2019

| Household Type | 2010 | | 2015-2019 | |
|-------------------------|---------------|--------------|---------------|--------------|
| | Number | Percentage | Number | Percentage |
| Family households | 10,511 | 74.9 | 11,462 | 76.7 |
| Non-family households | 3,523 | 25.1 | 3,473 | 23.3 |
| Total Households | 14,034 | 100.0 | 14,935 | 100.0 |

Source: 2010 U.S. Census and 2015-2019 American Community Survey

In 2015-2019, the proportion of family households increased to 76.7% and non-family households decreased to 23.3%, reflecting nearly a 2% increase shared of family households.

a. Age Distribution of Heads of Households

The U.S. Census also provides an indication of the age distribution of heads of households in Billerica's households. In 2000, the majority of heads of households in both family and non-family households were between 35 and 64 years of age. Nearly 72% of heads of households (71.6%) in family households and 50% of heads of households in non-family households were in this age cohort (

Table 4). In 2015-2019, the proportion of heads of households in this cohort decreased to 67.6% for family households and decreased to 36.8% for non-family households. Head of households in family and non-family households aged 34 and under and 65 years and older experienced increases. Heads of households for non-family households in the 65 years and older had the largest increase at nearly 8%. This reflects the aging population in Billerica and the greater formation on non-family households.

Table 4: Age of Head of Household: 2010 and 2015-2019

| Household Type | 2000 | | 2015-2019 | |
|------------------------------|---------------|--------------|---------------|--------------|
| | Number | Percentage | Number | Percentage |
| Family households | 10,511 | 74.9 | 11,462 | 76.7 |
| 34 Years and Under | 1,192 | 11.3 | 1,388 | 12.1 |
| 35-64 Years Old | 7,524 | 71.6 | 7,748 | 67.6 |
| 65 Years and Older | 1,795 | 17.1 | 2,326 | 20.3 |
| Non-family households | 3,523 | 25.1 | 3,473 | 23.3 |
| 34 Years and Under | 658 | 18.7 | 832 | 24.0 |
| 35-64 Years Old | 1,763 | 50.0 | 1,279 | 36.8 |
| 65 Years and Older | 1,102 | 31.3 | 1,362 | 39.2 |
| Total Households | 14,034 | 100.0 | 14,935 | 100.0 |

Source: 2010 U.S. Census and 2015-2019 American Community Survey

b. Household Size

Another important factor when assessing the housing needs of a community is household size. According to the U.S. Census, the average household size in Billerica decreased from 2.92 persons per household in 2000 to 2.79 persons per household in 2010. In the Greater Lowell region, the average household size in 2000 was 2.77 persons per household in 2000 and 2.76 persons per household in 2010. According to the 2015-2019 American Community Survey, the average household size in Billerica increased to 2.80 persons per household, while the average household size in the region decreased to 2.73 persons per household.

The 2015-2019 American Community Survey data continues to show that Billerica family households tend to be four persons or less, while the nonfamily households are 1-2 persons. Two-person family households remain the most prevalent in the town at 37.9%, with three-person (26.4%) and four-person (22.7%) households following in descending order. Only 13% of family households contain five or more people (Table 5, below).

Table 5: Household Size: 2015-2019

| Household Type | Household Size (Number of People) | | | | | | | Total |
|-----------------------------|-----------------------------------|--------------|--------------|--------------|--------------|------------|------------|---------------|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7+ | |
| Family Households | | | | | | | | |
| Number in each category | 0 | 4,343 | 3,027 | 2,604 | 1,029 | 392 | 67 | 11,462 |
| % in each category | 0.0 | 37.9 | 26.4 | 22.7 | 9.0 | 3.4 | 0.6 | 76.7 |
| Nonfamily Households | | | | | | | | |
| Number in each category | 2,754 | 684 | 21 | 14 | 0 | 0 | 0 | 3,473 |
| % in each category | 79.3 | 19.7 | 0.6 | 0.4 | 0.0 | 0.0 | 0.0 | 23.3 |
| Total Households | 2,754 | 5,027 | 3,048 | 2,618 | 1,029 | 392 | 67 | 14,935 |
| % of all Households | 18.4 | 33.7 | 20.4 | 17.5 | 6.9 | 2.6 | 0.4 | 99.9 |

Source: 2015-2019 American Community Survey

Similarly, non-family households most often contain one or two people with single-person households most dominant (79.3%). Only 1% of non-family households contain three or four

people, and there are no five-, six- or seven+- non-family households in Billerica. These numbers clearly indicate a trend towards smaller households in Billerica.

c. Household Characteristics

Household characteristics can also be analyzed to provide insight into the diversity of the family unit. Data from the U.S. Census shows that over the past ten years, Billerica’s family households are becoming increasingly diverse. Married couples comprised 80.8% of family households in 2010, which then declined to 78.1% in 2015-2019. Married couples with children under 18 years of age increased from 36.2% in 2010 to 50.8% in 2015-2019 with children under 18 comprised 36.2% of family households in 2010, as outlined below in Table 6.

Table 6: Household Characteristics: 2010 and 2015-2019

| Household Type | 2010 | | 2015-2019 | |
|------------------------------------|---------------|--------------|---------------|--------------|
| | Number | Percentage | Number | Percentage |
| Family households | 10,511 | 74.9 | 11,462 | 76.7 |
| Married Couples | 8,489 | 80.8 | 8,951 | 78.1 |
| • With own children under 18 years | 3,806 | 36.2 | 4,546 | 50.8 |
| • With no children under 18 years | 4,683 | 44.6 | 4,405 | 49.2 |
| Male householder, no spouse | 592 | 5.6 | 934 | 8.1 |
| Female householder, no spouse | 1,430 | 13.6 | 1,577 | 13.8 |
| Nonfamily households | 3,523 | 25.1 | 3,473 | 23.3 |
| Householders living alone | 2,800 | 79.5 | 2,754 | 79.3 |
| • Householders 65 and older | 942 | 33.6 | 1,269 | 46.1 |
| Total Households | 14,034 | 100.0 | 14,935 | 100.0 |

Source: 2010 U.S. Census and 2015-2019 American Community Survey

There has been a decrease in nonfamily households from 25.1% in 2010 to 23.3% in 2015-2019. The proportion of nonfamily households comprising people living alone has remained relatively consistent from 79.5% in 2010 to 79.3% in 2015-2019. Householders 65 and older in nonfamily households increased from 33.6% in 2020 to 46.1% in 2015-2019. This could be due to a number of factors, including an aging population whose children have moved out of the home, increases in the divorce rate, or an increase in the number of senior housing units in the community.

3. Age Cohorts

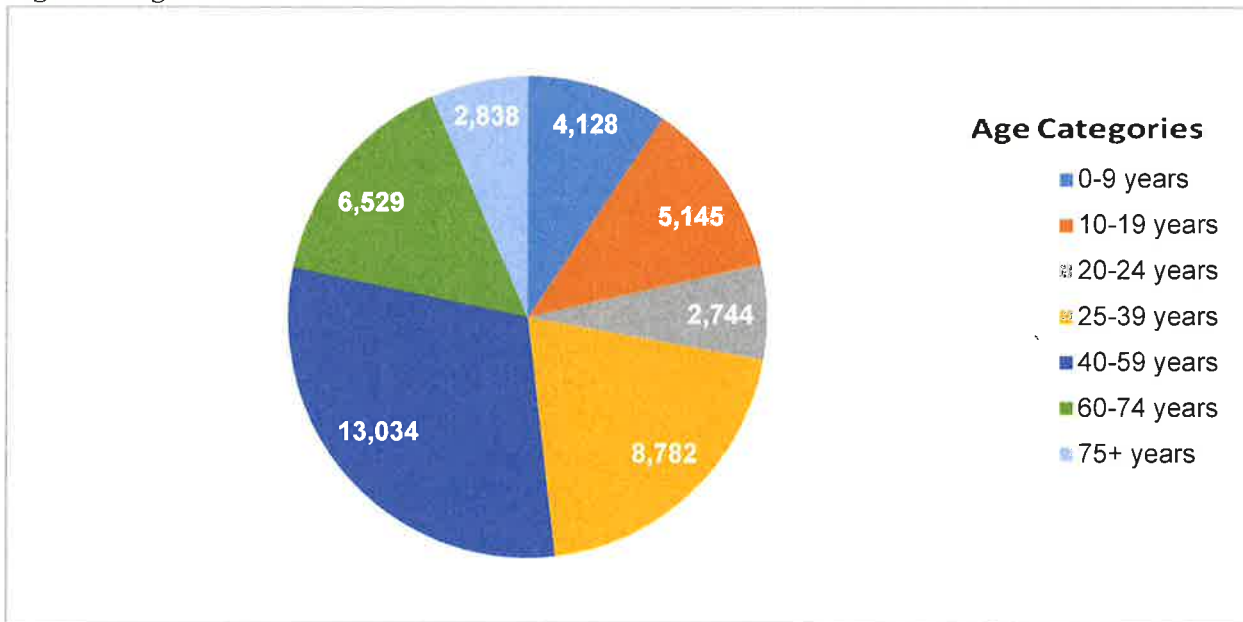
In order to determine how best to meet future housing demand in Billerica, it is important to examine the current age of the population, as well as projected aging trends over time. Data from the U.S. Census Bureau indicates that in both 2010 and 2015-2019, the majority of Billerica residents were between the ages of 25 and 59. Between 2010 and 2015-2019, the age cohorts that grew the most were the 75+ (51%), 20-24 (22.7%) and 60-74 (21.3%) age cohorts. At the same time, the 0-9 (-11.4%) and 10-19 (-7.1%) age cohorts decreased in population, further impacting school enrollment. (Table 7 and Figure 1).

Table 7: Age Distribution of Billerica Residents: 2010 and 2015-2019

| Age Groups | 2010 | | 2015-2019 | | Percent Change 2010-2015/2019 |
|--------------|---------------|--------------|---------------|--------------|----------------------------------|
| | Number | Percent | Number | Percent | |
| 0-9 years | 4,659 | 11.6 | 4,128 | 9.6 | -11.4 |
| 10-19 years | 5,539 | 13.8 | 5,145 | 11.9 | -7.1 |
| 20-24 years | 2,236 | 5.6 | 2,744 | 6.4 | 22.7 |
| 25-39 years | 7,619 | 18.9 | 8,782 | 20.3 | 15.3 |
| 40-59 years | 12,928 | 32.1 | 13,034 | 30.2 | 0.8 |
| 60-74 years | 5,383 | 13.4 | 6,529 | 15.1 | 21.3 |
| 75+ years | 1,879 | 4.7 | 2,838 | 6.6 | 51.0 |
| Total | 40,243 | 100.0 | 43,200 | 100.1 | 7.3 |

Source: 2010 U.S. Census and 2015-2019 American Community Survey

Figure 1: Age Distribution of Billerica Residents: 2015-2019



Source: 2015-2019 American Community Survey

To understand future population trends, the UMass Donahue Institute developed population projects for 2020, 2030 and 2040 for MassDOT. These population projections are generally used for transportation modeling in the state. Based on these projections from the UMass Donahue Institute, it is estimated that Billerica’s population will increase by 4.4% between 2010 and 2040 (Table 8), although there will be a decline in population between 2020 and 2030 and 2030 and 2040. To determine the projected age distribution of Billerica’s future residents, NMCOG utilized available data from Metro Future age cohort breakdowns to develop the figures in Table 8 on the next page. The age cohort breakdowns have been applied to the UMass Donahue Institute projections so that the numbers are consistent. This data provides a useful indication of the likely age distribution of residents expected in the future.

Table 8: Projected Age Distribution of Billerica Residents: 2020-2040

| Age Groups | 2020 | | 2030 | | 2040 | | Percent Change 2010 - 2040 |
|-------------------------|---------------|--------------|---------------|-------------|---------------|--------------|----------------------------------|
| | Number | Percent | Number | Percent | Number | Percent | |
| 0-9 years | 5,120 | 12.0 | 5,265 | 12.4 | 5,167 | 12.3 | 10.9 |
| 10-19 years | 5,248 | 12.3 | 5,010 | 11.8 | 4,915 | 11.7 | 11.3 |
| 20-24 years | 2,347 | 5.5 | 2,081 | 4.9 | 2,016 | 4.8 | -9.8 |
| 25-39 years | 8,959 | 21.0 | 9,086 | 21.3 | 8,738 | 20.8 | 14.7 |
| 40-59 years | 12,500 | 29.3 | 11,209 | 26.3 | 10,545 | 25.1 | -18.4 |
| 60-74 years | 6,954 | 16.3 | 7,642 | 18.0 | 7,814 | 18.6 | 45.2 |
| 75+ years | 1,536 | 3.6 | 2,208 | 5.2 | 2,815 | 6.7 | 49.8 |
| Total Population | 42,664 | 100.0 | 42,560 | 99.9 | 42,010 | 100.0 | 4.4 |

Source: Projections developed by the UMass Donahue Institute for MassDOT (age cohorts based upon MetroFuture data)



Billerica Senior Center

<http://www.town.billerica.ma.us/Facilities/Facility/Details/Billerica-Senior-Center-10>

The age groups that will increase the most are the 75+ age group and 60 to 74 year olds, which are expected to increase by 49.8% and 45.2% respectively by 2040. These trends indicate the population in Billerica is aging, and the need for starter homes is likely declining, while the need for elderly housing may be increasing. This increase is a logical consequence of an aging population in a society where most people, on average, will live into their eighties.

The expected population growth in Billerica, especially the increase in the elderly population, has important implications for housing planning and development. In addition to a general need for more housing units, special attention will need to be paid to the housing needs of seniors and for housing stock that can adapt to the needs of an aging population. This *Housing Production Plan* will consider these unique housing needs as it develops a framework for housing production in Billerica over the next five years.

4. School Enrollment and Projections

School enrollment trends are a crucial component of Billerica’s town-wide growth and population trends. An analysis of school enrollment trends helps frame a discussion of the potential future impacts of population change on the school system and Town, and helps better plan for future local housing needs. The results of the analysis are useful in formulating an affordable housing strategy that is sensitive to these changes over time.

The Billerica Public School System is a comprehensive public school system serving 4,800 students in grades Pre-K to 12 in 2019. The district consists of six elementary schools, three middle schools, and one high school. The schools include Billerica Memorial High School, Eugene C. Vining School, Frederick J. Dutile School, Hajjar Elementary, Locke Middle School, Marshall Middle School, Parker Elementary School, Thomas Ditson School, and Project Support Preschool.

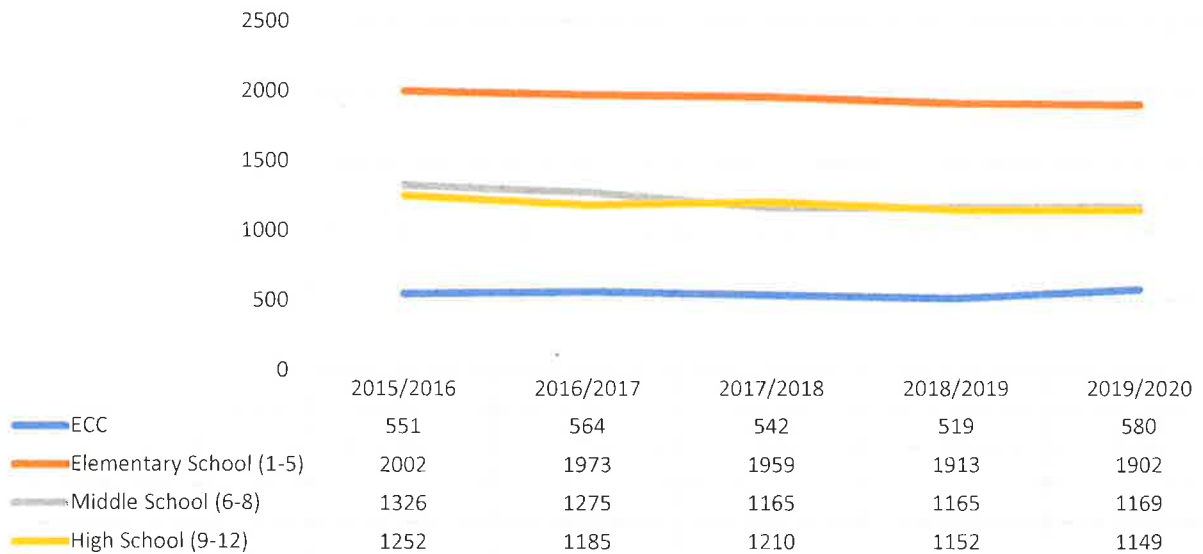


Parker Elementary School

<http://www.massschoolbuildings.org/node/43563>

The enrollment for the Billerica Public School system between 2015/2016-2019/2020 is outlined below in Figure 2:

Figure 2: Public School Enrollment: 2015-2019



Source: Billerica School Department, 2020

Billerica students also attend the vocational school at the Shawsheen Valley Technical High School in Billerica, as well as several charter schools, including the Innovation Academy (Tyngsborough), Lowell Middlesex Academy Charter School (Lowell), Lowell Community

Charter School (Lowell), and the Advanced Math and Science Charter School (Marlborough). Billerica students also attend parochial schools, such as the Academy of Notre Dame (Tyngsborough), Middlesex Academy (Lowell) and Austin Preparatory School (Reading), as well as a number of other schools in the Greater Lowell and Greater Boston region.

Based upon the most recent projections from the New England School Development Council, overall enrollments are expected to decline from 4,394 students in 2021/2022 to 4,248 students in 2025/2026. While the enrollment levels for students in PK-5th grades will return to their 2021/2022 levels in 2025/2026, enrollment levels for the 6th to 8th and 9th to 12th grades will continue to decline. The projections in Table 9 were developed in 2016 in anticipation of the new High School being built so these figures may need to be adjusted.

Table 9: Billerica School Enrollment Projections: 2021/2022-2025/2026

| Grades | 2021 -2022 | 2022 - 2023 | 2023 - 2024 | 2024 - 2025 | 2025 - 2026 |
|-------------------------|--------------|--------------|--------------|--------------|--------------|
| PK - 5th | 2,305 | 2,280 | 2,290 | 2,299 | 2,306 |
| 6th - 8th | 1,112 | 1,092 | 1,067 | 1,029 | 1,001 |
| 9th - 12th | 977 | 976 | 959 | 955 | 941 |
| Projected Totals | 4,394 | 4,348 | 4,316 | 4,283 | 4,248 |

Source: New England School Development Council, 2016

5. Race and Ethnicity

By and large, Billerica is a racially and linguistically homogenous community. Between 2010 and 2015-2019, the total population increased by 7.35%. In 2010, 90.16% of residents identified themselves as White, while 5.45% identified themselves as Asian and another 2.57% were part of the Hispanic and/or Latino community. By 2015-2019, the white population in Billerica decreased to 83.53%, the Asian population increased to 7.17% and the Hispanic and/or Latino community had increased to 4.53%. (Table 10 below).

Table 10: Racial and Ethnic Diversity of Residents: 2010 and 2015-2019

| Racial/Ethnic Category | 2010 | | 2015-2019 | | Percent Change 2010-2015/2019 |
|--|---------------|---------------|---------------|---------------|-------------------------------|
| | Population | Percent | Population | Percent | |
| White | 36,285 | 90.16 | 36,087 | 83.53 | -0.54 |
| Black or African American | 849 | 2.11 | 2,059 | 4.77 | 142.52 |
| American Indian and Alaska Native | 59 | 0.15 | 0 | 0.00 | NA |
| Asian | 2,194 | 5.45 | 3,096 | 7.17 | 41.11 |
| Native Hawaiian and Other Pacific Islander | 8 | 0.02 | 76 | 0.18 | 850.00 |
| Some Other Race and Two or More Races | 848 | 2.11 | 1,882 | 4.36 | 121.93 |
| Total Population | 40,243 | 100.00 | 43,200 | 100.01 | 7.35 |
| Hispanic or Latino (All races) | 1,035 | 2.57 | 1,959 | 4.53 | 89.28 |

Source: 2010 U.S. Census and 2015-2019 American Community Survey

Between 2010 and 2015-2019, the Black or African American population increased by 142.52% and the Native Hawaiian and Other Pacific Islander population increased by 850%. The population designated as Some Other Race and Two or More Races increased by 121.93%. However, it must be recognized that such increases are coming from a low population base, which is why the percentages are considerably higher. The American Indian and Alaska Native population decreased to zero by 2015-2019. Although Billerica remains primarily homogeneous, it is slowly transitioning to an increasingly diverse community.

6. Residents with Disabilities

Understanding the needs of disabled Billerica residents is also a crucial aspect of planning for housing. Disability data for Billerica was available in the 2000 U.S. Census, but no disability data was collected for the 2010 U.S. Census. Therefore, disability data in the 2015-2019 American Community Survey (ACS) is the most recent data. According to the U.S. Census Bureau, shortly after the 2000 Census, there was growing agreement that survey questions on disability did not coincide with recent models of disability. An interagency group was formed to develop a new set of questions, and new questions were introduced in 2008. These questions categorize a disability as one having difficulty in one of the following: hearing, vision, cognition, walking or climbing stairs (ambulatory), self-care (difficulty bathing or dressing), and independent living (difficulty doing errands alone such as visiting a doctor’s office or shopping).

Because of the changes to the questions, the U.S. Census Bureau recommends that the new American Community Survey disability questions not be compared to the previous American Community Survey disability questions or the 2000 U.S. Census disability data. As a result, this section focuses only on disability data available from the 2015-2019 American Community Survey. According to this data, there were an estimated 4,252 disabled residents in Billerica, of which more than half (52.8%) were 65 years old or older (Table 11).

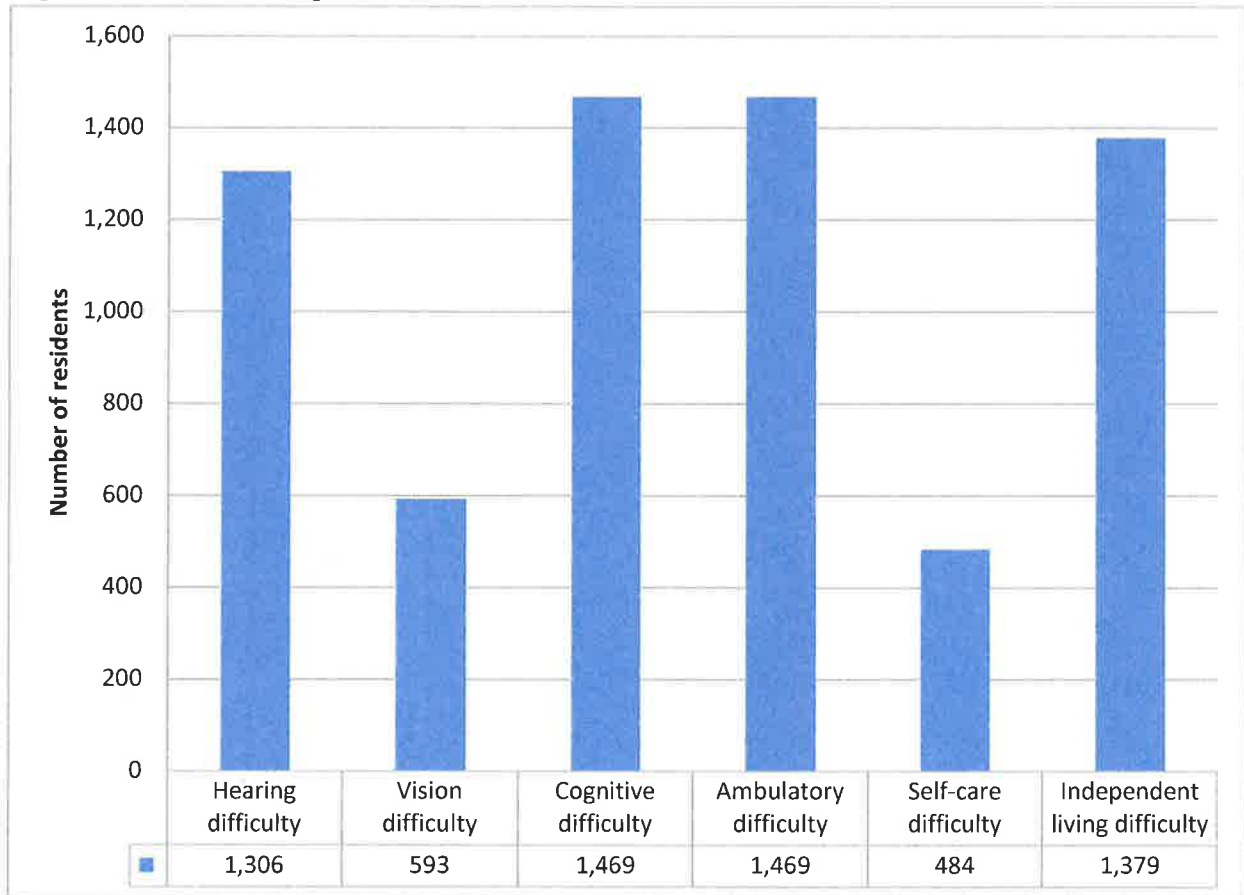
Table 11: Characteristics of the Disabled Community in Billerica: 2015-2019

| Age Characteristics | Estimate | Percent |
|---|--------------|--------------|
| 5-17 years old | 310 | 7.3 |
| 18-64 years old | 1,695 | 39.9 |
| 65+ years old | 2,247 | 52.8 |
| Total Number of Disabled Residents | 4,252 | 100.0 |

Source: 2015-2019 American Community Survey

In Billerica, the most common disabilities reported in the 2015-2019 American Community Survey were ambulatory and cognitive disability. A person with an ambulatory disability experienced difficulty walking or climbing stairs. Following that, the next most common disabilities were independent living, hearing, vision, and self-care difficulties (Figure 3).

Figure 3: Disabilities Reported for Billerica Residents: 2015-2019



Source: 2015-2019 American Community Survey

It is important to note that some residents experienced more than one disability, which is why the values in Figure 3 are greater than the total number of disabled residents. In addition, this data is based on a survey sample and is therefore subject to sampling variability, which can result in a degree of uncertainty.

Billerica residents comprised 13.2% of the reported disability community in the Greater Lowell region as shown in Table 12 on the next page. The City of Lowell had the highest percentage of the disabled population in the region at 41.1%, followed by Billerica, Chelmsford (10.7%), Dracut (10.5%), Tewksbury (10.5%), Westford (5.6%), Tyngsborough (4%), Pepperell (3.8%) and Dunstable (0.6%).

In terms of the age breakdown, 50.47% of the disabled population in the region were between 18 and 64 years of age; 42.07% were 65 years plus; 7.43% were between the ages of 5 and 17; and the remainder (0.03) were under 5 years of age.

Table 12: Characteristics of the Disabled Community in the Greater Lowell Region: 2015-2019

| Age Characteristics | Billerica | Chelmsford | Dracut | Dunstable | Lowell | Pepperell | Tewksbury | Tyngsborough | Westford | Total |
|---------------------|--------------|--------------|--------------|------------|---------------|--------------|--------------|--------------|--------------|---------------|
| Under 5 | 0 | 12 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 12 |
| 5 to 17 | 310 | 198 | 230 | 11 | 937 | 88 | 298 | 156 | 162 | 2,390 |
| 18 to 64 | 1,695 | 1,437 | 1,695 | 84 | 7,921 | 530 | 1,331 | 735 | 802 | 16,230 |
| 65 over | 2,247 | 1,798 | 1,447 | 94 | 4,360 | 588 | 1,758 | 383 | 853 | 13,528 |
| Total | 4,252 | 3,445 | 3,372 | 189 | 13,218 | 1,206 | 3,387 | 1,274 | 1,817 | 32,160 |
| Per cent of Region | 13.2 | 10.7 | 10.5 | 0.6 | 41.1 | 3.8 | 10.5 | 4.0 | 5.6 | 100.0 |

Source: 2015-2019 American Community Survey

Disabled residents often have unique housing needs, both in terms of the physical design/accessibility of their homes and the cost relative to a fixed or limited income. For this reason, a comprehensive affordable housing plan should be sensitive to the specific needs of the disabled community and incorporate their issues into the goals and strategies for future affordable housing production. These issues will be addressed in the Affordable Housing Goals and Strategies and Housing Production Plan Implementation Requirements sections.

7. Household and Family Income

This section examines median household, family and per capita incomes in Billerica, and compares Billerica's income distribution to HUD eligibility thresholds and U.S. poverty thresholds. By examining these values, we can understand the proportion of Billerica residents who may be in poverty or living on a restricted income.

a. Median Household Income

According to the U.S. Census Bureau, median household income is calculated based on the income of the householder and all other individuals 15 years old and over in the household. Over the past twenty years, Billerica has seen a significant increase in its median household income, which exceeds that of the Greater Lowell region as a whole.

The median household income in Billerica increased by 55.4% from \$67,799 in 1999 to \$105,343 in 2015-2019 (Table 13). The increase in Billerica's median household income is at the higher end of increases in the region, which as a whole experienced a 55.8% growth in median household income. In 2015-2019 Billerica's median household income was estimated to be 15.6 % higher than the Greater Lowell region's median household income. This percentage reflects a slight decrease from the 1999 figures that showed Billerica's median household income being only 16% higher than the median household income in the Greater Lowell region.

The median household income for the Commonwealth of Massachusetts increased by 60.8% between 1999 and 2015-2019, while the national median household income only increased by 49.8%.

Table 13: Median Household Income for Selected Geographies: 1999 and 2015-2019

| Geographic Area | 1999 | 2015-2019 | % Increase 1999 to 2015- 2019 | % Inflation Adjusted Increase |
|-----------------------|-----------------|------------------|-------------------------------------|-------------------------------------|
| Billerica | \$67,799 | \$105,343 | 55.4 | 5.9 |
| Greater Lowell Region | \$58,472 | \$91,112 | 55.8 | 6.0 |
| Massachusetts | \$50,502 | \$81,215 | 60.8 | 9.4 |
| United States | \$41,944 | \$62,843 | 49.8 | 1.9 |

Source: 2000 U.S. Census and 2015-2019 American Community Survey

It is important to adjust these values for inflation so an absolute comparison can be made. According to the Bureau of Labor Statistics (BLS) Inflation Rate Calculator, one dollar in 1999 has the same buying power as \$1.47 in 2017 dollars, which indicates a rate of inflation of 47.13% between 1999 and 2017. The inflation calculator uses the average Consumer Price Index (CPI) for a given calendar year, and the data represents changes in the prices of all goods and services purchased for consumption by urban households. This value is confirmed by the Cumulative Inflation Rate Calculator on www.inflationdata.com, which indicates an inflation rate of 47.13% between April 1999 and April 2017.

When adjusted for inflation, Billerica and the Greater Lowell region both experienced positive growth in terms of median household income, with incomes increasing by 5.9% and 6% respectively. Massachusetts and the nation also increased by 9.4% and 1.9% respectively. This indicates that the growth in median household incomes has kept pace with inflation.

b. Median Family Income

Median family income is calculated based on the income of the householder and all other individuals 15 years old and over in the household who are related. Median family income is often greater than median household income because a household can consist of single individuals, whereas family income always consists of two or more individuals. Since 1999, median family incomes have increased in Billerica, the Greater Lowell region, Massachusetts and the United States (Table 14).

Table 14: Median Family Income for Selected Geographies: 1999 and 2015-2019

| Geographic Area | 1999 | 2015-2019 | % Increase 1999 – 2015- 2019 | % Inflation Adjusted Increase |
|-----------------------|-----------------|------------------|------------------------------------|-------------------------------------|
| Billerica | \$72,102 | \$115,616 | 60.4 | 9.1 |
| Greater Lowell Region | \$67,583 | \$109,629 | 62.2 | 10.3 |
| Massachusetts | \$61,664 | \$103,126 | 67.2 | 13.8 |
| United States | \$50,046 | \$77,263 | 54.4 | 5.0 |

Source: 2000 U.S. Census and 2015-2019 American Community Survey

Billerica's median family income increased from \$72,102 in 1999 to \$115,616 in 2015-2019 – an increase of 60.4%. Median family incomes also increased across the region (62.2%), state

(67.2%) and nation (54.4%). When adjusted for inflation, Billerica experienced a 9.1% growth in median family income. The Greater Lowell region, Massachusetts and the United States also experienced positive growth in inflation adjusted median family income at 10.3%, 13.8% and 5% respectively.

c. Per Capita Income

The U.S. Census Bureau defines per capita income as the average income received in the past 12 months for every man, woman, and child in a geographic area. It is derived by dividing the total income of all people 15 years old and over in a geographic area by the total population in that area. Income is not collected for people under 15 years old even though those people are included in the denominator of per capita income. Between 1999 and 2015-2019, Billerica’s per capita income increased from \$24,953 to \$41,174, or an increase of 65%. This is slightly lower than the per capita income increase for the state (68.6%), but higher than the region (49.5%) and region (58%). See Table 15 below.

Table 15: Per Capita Income for Selected Geographies: 1999 and 2015-2019

| Geographically area | 1999 | 2015-2019 | % Increase 1999 – 2015/2019 | % Inflation Adjusted Increase |
|-----------------------|-----------------|-----------------|-----------------------------------|----------------------------------|
| Billerica | \$24,953 | \$41,174 | 65.0 | 12.2 |
| Greater Lowell Region | \$24,081 | \$35,999 | 49.5 | 1.7 |
| Massachusetts | \$25,952 | \$43,761 | 68.6 | 14.7 |
| United States | \$21,587 | \$34,103 | 58.0 | 7.5 |

Source: 2000 U.S. Census and 2015-2019 American Community Survey

When adjusted for inflation, Billerica experienced positive per capita income growth of 12.2%, which was slightly less than the state’s per capital income growth of 14.7%. The nation (7.5%) and region (1.7%) had lower per capita income growth when adjusted for inflation.

d. Income Distribution

While median household and median family incomes are valuable social and economic indicators, they do not account for the range, or distribution, of household incomes in a community. According to the 2015-2019 American Community Survey, the median household income in Billerica was \$105,343, which is lower than the median family income of \$115,616. As previously mentioned, it is typical for household income to be less than family income because, by definition, a “family” includes at least two people, which often includes two income earners.

The distribution of income across Billerica households has changed significantly since 1999, as shown in Table 16 on the next page. In Billerica, more than 66.8% of households made \$75,000 or more in 2015-2019 and 53.2% of households made \$100,000 or more. Since 1999, the

number of households earning more than \$100,000 in Billerica has increased by 178.3%, whereas all other income categories decreased as a percentage of the total household population.

Table 16: Income Distribution for Billerica Households: 1999 and 2015-2019

| Income category | 1999 | | 2015-2019 | | Percent Change |
|--------------------|---------------|--------------|---------------|-------------|-----------------|
| | Number | Percent | Number | Percent | 2000- 2015/2019 |
| Less than \$15,000 | 754 | 5.8 | 616 | 4.1 | -18.3 |
| \$15,000-\$24,999 | 816 | 6.3 | 607 | 4.1 | -25.6 |
| \$25,000-\$34,999 | 875 | 6.8 | 555 | 3.7 | -36.6 |
| \$35,000-\$49,999 | 1,720 | 13.3 | 1,258 | 8.4 | -26.9 |
| \$50,000-\$74,999 | 3,324 | 25.6 | 1,914 | 12.8 | -42.4 |
| \$75,000-\$99,999 | 2,615 | 20.2 | 2,033 | 13.6 | -22.3 |
| \$100,000 or more | 2,857 | 22.0 | 7,952 | 53.2 | 178.3 |
| Total: | 12,961 | 100.0 | 14,935 | 99.9 | 7.5 |

Sources: 2000 U.S. Census and 2015-2019 American Community Survey

e. Area Median Income

Affordable housing requirements base a household’s eligibility for income restricted units on a series of income thresholds. The U.S. Department of Housing and Urban Development (HUD) defines these thresholds as percentages of Area Median Income (AMI) – a number determined by the median family income in a given Metropolitan Statistical Area (MSA). Income thresholds are often capped at 80%, 60%, 50%, and 30% of AMI, but vary depending on the number of individuals in the household.

In general, households earning 80% of AMI are considered “moderate income”, whereas those households earning 60% of AMI are considered “low income”. Those earning 50% of AMI and 30% of AMI are considered “very low income” and “extremely low income”, respectively. HUD income thresholds for the Greater Lowell Region are used to determine which households in the region are eligible for income-restricted units, including Chapter 40B, Section 8, and Low Income Housing Tax Credit units. The values presented in Table 17 below are based on the AMI for the Lowell region, which HUD lists as \$112,900 for FY 2021.

Table 17: Adjusted Income Limits by Household Size, Lowell Metro FMR Area, FY 2021

| Income Limit Area | Area Median Income | FY 2021 Income Limit Category | Household Size | | | | | | | |
|-------------------------------|--------------------|-------------------------------|----------------|-----------|-----------|-----------------|-----------|-----------|-----------|-----------|
| | | | 1- Person | 2- Person | 3- Person | 4- Person | 5- Person | 6- Person | 7- Person | 8- Person |
| Lowell, MA HUD Metro FMR Area | \$112,900 | 30%- Extremely Low | \$23,700 | \$27,100 | \$30,500 | \$33,850 | \$36,600 | \$39,300 | \$42,000 | \$44,700 |
| | | 50% - Very Low | \$39,550 | \$45,200 | \$50,850 | \$56,450 | \$61,000 | \$65,500 | \$70,000 | \$74,550 |
| | | 80% - Low | \$55,950 | \$63,950 | \$71,950 | \$78,900 | \$86,300 | \$92,700 | \$99,100 | \$105,500 |

Source: U.S. Department of Housing and Urban Development, April 2021

There is currently limited data available that categorizes Billerica’s income by family size. However, using household income data and the HUD thresholds, it is possible to make some generalized assumptions about the number of Billerica residents who may be eligible for HUD assistance. Assuming a three-person household, it is possible to estimate the percent of households that fall into each income category. This is done by matching each income category with the most appropriate HUD threshold (Table 18 below).

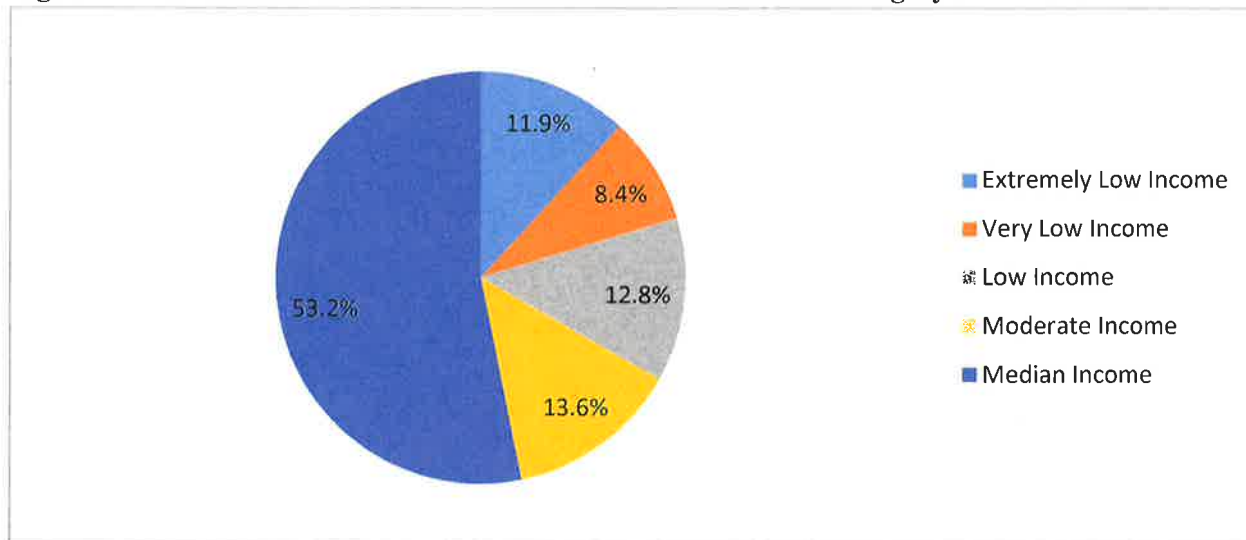
Table 18: Income Categories and Associated HUD thresholds

| Income category | 2015-2019 | | HUD Threshold |
|--------------------|---------------|-------------|----------------------|
| | Number | Percent | |
| Less than \$15,000 | 616 | 4.1 | Extremely Low Income |
| \$15,000-\$24,999 | 607 | 4.1 | Extremely Low Income |
| \$25,000-\$34,999 | 555 | 3.7 | Very Low Income |
| \$35,000-\$49,999 | 1,258 | 8.4 | Low Income |
| \$50,000-\$74,999 | 1,914 | 12.8 | Moderate Income |
| \$75,000-\$99,999 | 2,033 | 13.6 | Median Income |
| \$100,000 or more | 7,952 | 53.2 | Above AMI |
| Total: | 14,935 | 99.9 | |

Source: 2015-2019 American Community Survey

After matching each income category to a HUD threshold, the percentage of households in Billerica that are associated with various income thresholds can be generally estimated. As shown in Figure 4 below, an estimated 53.2% of Billerica households earn above the Lowell Metro AMI, and an estimated 13.6% earn an income that is generally in the range of the AMI. This indicates that over 66% of households in Billerica are average to high earning households, whereas an estimated 34% still earn less than the AMI and may be eligible for HUD assistance.

Figure 4: Estimated Percent of Billerica Households in each AMI Category



Source: NMCOC staff Analysis of 2015-2019 ACS Data

8. Residents Living In Poverty

Every year, the U.S. Department of Health and Human Services (HHS) and the U.S. Census Bureau establish Federal Poverty Guidelines. These income thresholds vary by family size and composition to determine who is living in poverty (Table). If a family's total income is less than the family's threshold, then that family, and every individual in it, is considered to be living in poverty. The official poverty thresholds do not vary geographically, but they are updated for inflation using the Consumer Price Index (CPI). The official poverty definition uses income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps).

Table 19: Federal Poverty Guidelines: 2021

| Number of Persons in Family | Poverty Guideline Income |
|-----------------------------|--------------------------|
| 1 | \$12,880 |
| 2 | \$17,420 |
| 3 | \$21,960 |
| 4 | \$26,500 |
| 5 | \$31,040 |
| 6 | \$35,580 |
| 7 | \$40,120 |
| 8 | \$44,660 |
| For each additional person | \$4,540 |

Source: Department of Health & Human Services:
<https://aspe.hhs.gov/poverty-guidelines>

Table 20: Characteristics of the Billerica Population Living in Poverty: 2015-2019

| | Number Below Poverty Level | Percent of those in poverty |
|--|----------------------------|-----------------------------|
| Age | | |
| Under 18 Years | 293 | 19.3 |
| 18 to 64 Years | 824 | 54.2 |
| 65 Years and Older | 404 | 26.6 |
| Total Individuals Living in Poverty | 1,521 | 3.6 |
| Sex | | |
| Male | 632 | 41.6 |
| Female | 889 | 58.4 |
| Total Billerica Population | 41,917 | |

Source: 2015-2019 American Community Survey

In 2015-2019, approximately 3.6% (1,521 individuals) of Billerica's total population was classified as living in poverty. Of those residents, more than half (54.2%) are between the ages of 18 to 64, with 19.3% under the age of 18, and 26.6% over the age of 65 (Table 20 above).

B. Existing Housing Stock Analysis

This section examines the characteristics and condition of the current housing stock and local housing market. By analyzing housing types, home values, development and sales trends, and housing affordability, this examination provides a summary of affordable housing efforts in Billerica since the publication of the *Billerica Housing Production Plan for 2015-2019*.

1. Housing Unit Types

Billerica supports a variety of housing units from single-family homes to multi-unit dwellings. According to the 2000 U.S. Census, there were 13,058 housing units in Billerica of which 82.4% were single-family homes. Duplexes accounted for 4.2% of the housing stock, while multi-unit dwellings accounted for an additional 12.6%. In addition there were 97 (or 0.7%) nontraditional housing units (e.g. mobile homes) in 2000. In order to understand how Billerica's housing stock has changed over time, housing stock data from the 2000 US Census has been compared with estimates from the 2007-2011 and 2015-2019 ACS. Results indicate that while the amount of housing stock has increased over time, the distribution of housing types within Billerica has also changed over the past twenty years. (Table 21).

Table 21: Housing Units by Type: 2007-2011 and 2015-2019

| Housing Units | 2007-2011 Housing Stock | | 2015-2019 Housing Stock | | Change 2007/2011-2015/2019 | |
|------------------|-------------------------|--------------|-------------------------|--------------|----------------------------|------------|
| | Number | Percent | Number | Percent | Number | Percent |
| 1-unit detached | 11,610 | 80.2 | 11,264 | 72.7 | -346 | -3.0 |
| 1-unit attached | 423 | 2.9 | 676 | 4.4 | 253 | 59.8 |
| 2 units | 377 | 2.6 | 722 | 4.7 | 345 | 91.5 |
| 3 or 4 units | 279 | 1.9 | 295 | 1.9 | 16 | 5.7 |
| 5 - 9 units | 174 | 1.2 | 197 | 1.3 | 23 | 13.2 |
| 10-19 units | 493 | 3.4 | 506 | 3.3 | 13 | 2.6 |
| 20 or more units | 1,068 | 7.4 | 1,630 | 10.5 | 562 | 52.6 |
| Mobile Homes | 61 | 0.4 | 203 | 1.3 | 142 | 232.8 |
| Total | 14,485 | 100.0 | 15,493 | 100.1 | 1,389 | 7.0 |

Source: 2007-2011 and 2015-2019 American Community Survey

In 2007-2011 single-family homes continued to make up the majority of all homes, however, there were more condominiums and town houses, as reflected in the 1-unit attached figures. While the number of 1-unit detached homes decreased by 3% between 2007-2011 and 2015-2019, the number of 1-unit detached homes increased by 59.8%. Similarly, the number of duplexes increased by 91.5% between 2007-2011 and 2015-2019 and slightly increased their overall percentage of housing units from 4.2% in 2000 to 4.7% in 2015-2019. Housing units with 3-4 units maintained their same percentage of overall housing units at 1.9%, while the percentage of housing units with 5-19 units increased from 3.3% in 2000 to 4.6% in 2015-2019.

The number of housing units with 5-9 units increased by 13.2 % between 2007-2011 and 2015-2019. Between 2007-2011 and 2015-2019, 20+ unit structures increased by 52.6% and represented 10.5% of the overall housing stock in 2015-2019, as compared to 7.5% in 2000. Mobile homes increased by 232.8% between 2007-2011 and 2015-2019 and comprised 1.3% of the available housing stock in 2015-2019. These values may indicate the need to continue to expand multi-family units to provide affordable housing to those who cannot afford to purchase a single-family home.

2. Housing Tenure

Information on housing tenure and age of householders provides additional information to plan for the appropriate types of housing to accommodate current and future households. Housing tenure figures indicate that while the majority of units are owner-occupied, this figure decreased slightly from 84.4% in 2000 to 80.3% in 2015-2019, as shown in Table 22 below.

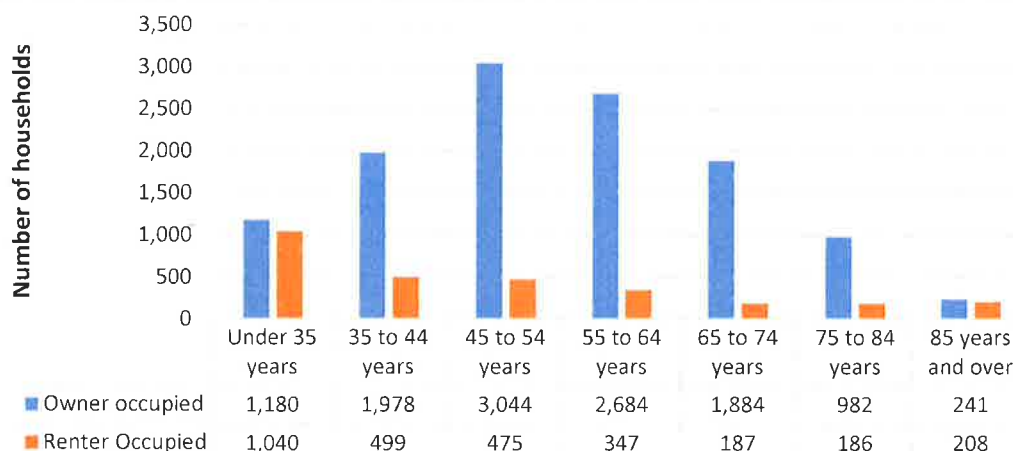
Table 22: Housing Tenure of Occupied Housing Units: 2000 and 2015-2019

| Characteristics | 2000 | | 2015-2019 | | Percent Change 2000 to 2015-2019 |
|-------------------------------|---------------|--------------|---------------|--------------|----------------------------------|
| | Number | Percent | Number | Percent | |
| Owner- Occupied | 10,889 | 84.4 | 11,993 | 80.3 | 10.1 |
| Renter- Occupied | 2,020 | 15.6 | 2,942 | 19.7 | 45.6 |
| Occupied Housing Units | 12,909 | 100.0 | 14,935 | 100.0 | 15.7 |

Source: 2000 U.S. Census and 2015-2019 American Community Survey

The age of head of households, both for owner-occupied and renter-occupied units, was also analyzed. Figure 5 shows that home ownership is more common for every age group, although only slightly for under 35 years of age and 85 years and over. Home ownership peaks at 45-54 years of age (3,044 households) and then declines to 2,684 households for the 55-64 age group and then to 1,884 households for the 65-74 age group.

Figure 5: Age of Homeowners and Renters: 2015-2019



Source: 2015-2019 American Community Survey

3. New Residential Development

Examining available residential building permit data between 2011 and 2019 from MassBenchmarks provides insight into the residential development that has occurred in Billerica since the previous HPP. Between 2011 and 2019, 394 residential permits were issued for 781 units of housing, according to Mass Benchmarks, as shown in Table 23 below. The number of residential units permitted is greater than the number of permits because one permit can be issued for multiple units in the case of multi-family dwellings.

Table 23: Residential Units Permitted: 2011-2019

| Year | Total Building Permits Issued | Total Residential Units Permitted |
|--------------|-------------------------------|-----------------------------------|
| 2011 | 34 | 34 |
| 2012 | 83 | 91 |
| 2013 | 45 | 45 |
| 2014 | 48 | 48 |
| 2015 | 43 | 43 |
| 2016 | 48 | 427 |
| 2017 | 40 | 40 |
| 2018 | 27 | 27 |
| 2019 | 26 | 26 |
| Total | 394 | 781 |

Source: MassBenchmarks

There has been a range of residential units permitted, varying from years when single family permits were predominant to other years when multi-family dwellings received the most permits. Notably, there were large numbers of multi-family units permitted in 2012 and 2016 with the number of permits peaking at 83 in 2012. The number of units permitted has declined since 2016 with 2019 representing the lowest point for the issuance of permits. See Figure 2 below.

Figure 6: Residential Units Permitted by Housing Type: 2011-2019



Source: MassBenchmarks, 2020

According to valuations data provided by MassBenchmarks, the average valuation per residential unit in Billerica has fluctuated since 2011. The lowest valuation per unit occurred in 2016 when the highest number of units were permitted and the highest total valuation (\$54,628,600) was achieved. The average valuations per units ranged from \$127,936 in 2016 to \$249,903 in 2019.

Table 24: Residential Units Permitted in Billerica: 2011-2019

| Year | Total Building Permits Issued | Total Units Permitted | Total Valuation | Average Valuation Per Unit |
|--------------|-------------------------------|-----------------------|----------------------|----------------------------|
| 2011 | 34 | 34 | \$5,283,646 | \$155,401 |
| 2012 | 79 | 91 | \$15,458,750 | \$158,887 |
| 2013 | 45 | 45 | \$9,924,172 | \$220,537 |
| 2014 | 48 | 48 | \$9,123,000 | \$190,063 |
| 2015 | 43 | 43 | \$8,325,029 | \$193,605 |
| 2016 | 48 | 427 | \$54,628,600 | \$127,936 |
| 2017 | 40 | 40 | \$8,858,498 | \$221,462 |
| 2018 | 27 | 27 | \$6,747,383 | \$249,903 |
| 2019 | 26 | 26 | \$6,187,832 | \$237,994 |
| Total | 394 | 781 | \$124,536,910 | \$159,458 |

Source: MassBenchmarks, 2020

4. Housing Market Conditions

This section examines trends in Billerica’s housing market since 2014 in order to assess local market conditions since the development of the *Billerica Housing Production Plan for 2015-2019*. In the previous HPP, special attention was given to the Town’s recovery from the early 2000 economic recession and the downturn of the housing market in 2007-08. This section concludes with a discussion of the housing burden in Billerica based on past and present housing market conditions.

a. Residential Sales

According to the Warren Group, the number of home sales in Billerica increased from 542 in 2014 to 673 in 2016 and then declined to 569 home sales in 2020. Overall, the sales have been relatively consistent from year to year, averaging 598 residential sales per year for the past seven years. Table 25 and Figure 7 on the next page summarize the residential sales from 2014 to 2020.

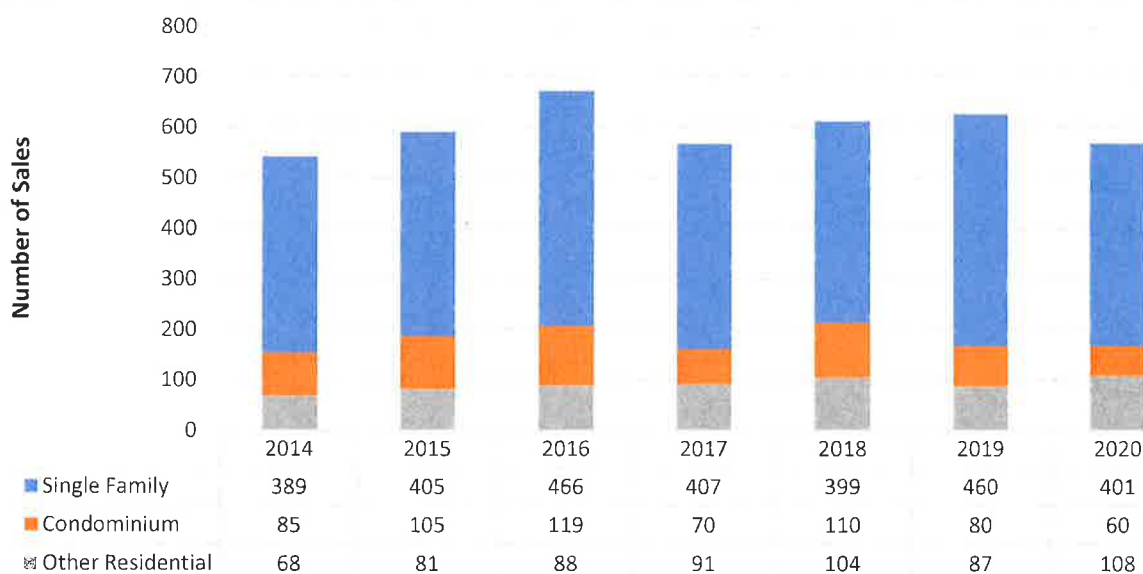
Table 25: Recorded Sales for Residential Properties: 2014-2020

| Period | Recorded Sales | Percent of Recorded Sales |
|--------------|----------------|---------------------------|
| 2014 | 542 | 13.0 |
| 2015 | 591 | 14.1 |
| 2016 | 673 | 16.1 |
| 2017 | 568 | 13.6 |
| 2018 | 613 | 14.7 |
| 2019 | 627 | 15.0 |
| 2020 | 569 | 13.6 |
| Total | 4,183 | 100.1 |

Source: The Warren Group, 2021

Single-family homes represent the largest group of residential sales, comprising 70% of all sales between 2014 and 2020. Single-family homes were followed by condominiums and other residential units (including apartment complexes and multi-family houses), which each comprised 15% of all sales recorded between 2014 and 2020. Single-family home sales, as shown in Figure 3, increased from 389 sales in 2014 to 466 sales in 2016 and then decline to 401 sales in 2020. Condominium sales increased similarly from 85 sales in 2014 to 119 sales in 2016, but then declined to 60 sales in 2020 after a slight increase in 2018 to 110 sales. Other residential units increased from 68 sales in 2014 to 104 sales in 2018, followed by a slight decline to 87 sales in 2019 and an increase to 108 sales in 2020. Over the seven year period single-family home sales increased by 3.1%; condominium sales decreased by 29.4%; and other sales increased by 58.8%.

Figure 7: Residential Sales in Billerica: 2014-2020



Source: The Warren Group, 2021

b. Median Selling Prices

The median selling price of single-family homes and condominiums in Billerica increased by 44.1% and 27% respectively from 2014 to 2020, as shown below in Figure 8. The median selling prices for single-family homes steadily increased from \$346,900 in 2014 to \$499,000 in 2020. Condominium median selling prices increased from \$255,000 in 2014 to \$270,000 in 2016, then declined to \$220,950 in 2017, and then increased to \$323,750 in 2020.

Figure 8: Median Selling Prices in Billerica: 2014-2020



Source: The Warren Group, 2021

Table 26: Comparison of Sales and Median Sales Prices in the Greater Lowell region: 2020

| Community | Single Family Sales | Median Sales Price | Condo Sales | Median Sales Price | Total Sales | Median Sales Price |
|------------------------------|---------------------|--------------------|---------------|--------------------|----------------|--------------------|
| Billerica | 401 | \$499,900 | 60 | \$323,750 | 569 | \$495,000 |
| Chelmsford | 368 | \$487,500 | 182 | \$305,250 | 598 | \$440,000 |
| Dracut | 293 | \$405,000 | 127 | \$241,000 | 481 | \$366,000 |
| Dunstable | 33 | \$515,000 | - | \$0 | 48 | \$501,250 |
| Lowell | 512 | \$350,000 | 370 | \$230,000 | 1,225 | \$330,000 |
| Pepperell | 162 | \$415,000 | 19 | \$320,000 | 228 | \$399,500 |
| Tewksbury | 322 | \$486,050 | 156 | \$347,000 | 517 | \$460,000 |
| Tyngsborough | 119 | \$465,000 | 46 | \$279,000 | 221 | \$360,000 |
| Westford | 291 | \$646,000 | 127 | \$440,000 | 452 | \$560,000 |
| Greater Lowell region | 2,501 | \$464,526 | 1,087 | \$294,033 | 4,339 | \$417,312 |
| Massachusetts | 61,486 | \$445,950 | 24,201 | \$415,000 | 107,034 | \$435,000 |

Source: The Warren Group, 2021

When compared to the region, Billerica had more single-family sales in 2020 than every other community, except for the City of Lowell. Billerica’s median sales price for single-family homes ranked third highest at \$499,900 after Westford (\$646,000) and Dunstable (\$515,000). Condominium sales in Billerica (60) were among the lowest in the region only outpacing Tyngsborough (46) and Pepperell (19). Yet, the median sales price for Billerica condominiums

in 2020 ranked third behind Westford (\$440,000) and Tewksbury (\$347,000). In terms of total sales, Billerica ranked third behind Lowell (1,225) and Chelmsford (598) and its median sales price for total residential sales was higher at \$495,000 than any other community, except for Westford (\$560,000) and Dunstable (\$501,250).

5. Housing Affordability Analysis

Public officials generally agree on a definition of affordable housing as that which costs no more than 30% of a household’s total annual income. Households that spend between 30% and 50% of their annual incomes on housing and related costs (including basic utilities and fuels) are said to be moderately burdened, while those spending more than half of their incomes are considered severely burdened. This section analyzes the housing costs for homeowners and renters in Billerica and provides an overall analysis of the rental market.

a. Housing Burden

Viewing monthly housing costs for homeowners as a percentage of annual household costs can shed light onto the housing burden faced by Billerica residents. In Billerica, 28.4% of homeowners with a mortgage and 17% without a mortgage were considered at least moderately burdened by their housing costs as shown in Table 27.

Table 27: Monthly Housing Costs as a Percentage of Annual Household Income: 2015-2019

| Characteristics | Households in Billerica | Less than 20% | | 20%-29% | | Moderately Burdened (30% or more) | |
|-------------------------------|-------------------------|---------------|---------|---------|---------|-----------------------------------|---------|
| | | Number | Percent | Number | Percent | Number | Percent |
| Households with a mortgage | 8,868 | 3,654 | 41.2 | 2,695 | 30.4 | 2,519 | 28.4 |
| Households without a mortgage | 3,099 | 2,185 | 70.5 | 387 | 12.5 | 527 | 17.0 |

Source: 2015-2019 American Community Survey.

In total, 3,046 households, or 25.5%, are spending more than 30% of their annual household income on housing costs and are therefore considered ‘moderately burdened’. Not surprisingly, homeowners with a mortgage are more likely to be burdened than those without a mortgage.

b. Rental Market

Renters are also burdened by monthly rental payments. According to data collected in the 2015-2019 ACS, 1,273 rental households in Billerica or 36.3%, have a rent payment that creates a moderate burden because it is greater than or equal to 30% of their income (Table 28).

Table 28: Gross Rent as a Percentage of Household Income for Renters: 2015-2019

| Rent as a Percent of Income | Number of Rental Households | Percent of Rental Households |
|-----------------------------|-----------------------------|------------------------------|
| Less than 15% | 365 | 13.3 |
| 15% to 19.9% | 363 | 13.2 |
| 20% to 24.9% | 407 | 14.8 |
| 25% to 29.9% | 344 | 12.5 |
| 30% to 34.9% | 330 | 12.0 |
| 35% or more | 945 | 34.3 |
| Total | 2,754 | 101.1 |
| Not computed | 188 | NA |

Source: 2015-2019 American Community Survey

Fair Market Rents (FMRs) are primarily used to determine standard payment amounts for the Housing Choice Voucher program, initial renewal rents for some expiring project-based Section 8 contracts, initial rents for housing assistance payment (HAP), contracts in the Moderate Rehabilitation Single Room Occupancy program (Mod Rehab), and to serve as a rent ceiling in the HOME rental assistance program. HUD annually establishes FMRs for 530 metropolitan areas and 2,045 nonmetropolitan county FMR areas. The final FMRs for use in any fiscal year must be published and available for use on October 1st. The 2021 FMR for a single bedroom apartment in the Lowell, MA HUD Metro FMR area was \$1,193 per month (Table 29).

Table 29: Fair Market Rent for Lowell, MA HUD Metro FMR Area: FY 2021

| | Efficiency | 1-Bedroom | 2-Bedroom | 3-Bedroom | 4-Bedroom |
|------------------|------------|-----------|-----------|-----------|-----------|
| Fair Market Rent | \$1,067 | \$1,193 | \$1,547 | \$1,924 | \$2,098 |

Source: FY 2021 Lowell, MA HUD Metro FMR Area, effective October 1, 2020

According to the American Community Survey data, Billerica had a median gross rent of \$1,528 in 2015-2019 (Table 30). This figure is higher than all of the Greater Lowell region communities, except for Dunstable, Tewksbury and Westford.

Table 30: Median Gross Rent in the Greater Lowell Region: 2015-2019

| Community | Median Gross Rent |
|------------------|-------------------|
| Billerica | \$1,528 |
| Chelmsford | \$1,512 |
| Dracut | \$1,340 |
| Dunstable | \$1,750 |
| Lowell | \$1,158 |
| Pepperell | \$1,113 |
| Tewksbury | \$1,925 |
| Tyngsborough | \$1,254 |
| Westford | \$1,974 |

Source: 2015-2019 American Community Survey

c. Subsidized Housing Inventory (SHI)

The Department of Housing and Community Development (DHCD) regularly reports on the housing developments in a community that count toward its 10% affordability goal through the issuance of a Subsidized Housing Inventory (SHI) report. This information summarizes individual projects by project names, housing type (rental versus homeownership), total subsidized housing units, affordability expiration, subsidizing agency, and whether or not the development was built using a Comprehensive Permit. Based upon the 2010 U.S. Census, Billerica had 14,442 year-round housing units and therefore, its 10% goal was established as 1,444 units. As of June 24, 2021, Billerica was credited with 1,664 subsidized housing units or 11.52%. As will be discussed later, the year-round housing units will increase with the release of the 2020 U.S. Census and a new 10% goal will be established. Table 31 reflects the housing developments included in Billerica’s Chapter 40B SHI Report as of June 24, 2021. Units are added and subtracted from the SHI throughout the cycle of their initial approval and occupancy. A unit is added to the SHI once it has received a Comprehensive Permit. The Town must then document that a building permit has been issued within one year and a certificate of occupancy has been granted within a year and a half from the issuance of a building permit to remain on the inventory.

It should be noted that group quarters are also part of the SHI. Group quarters are institutional (e.g. nursing homes, mental hospitals, and prison wards) and non-institutional (e.g. university dormitories, military barracks, and shelters) residences. As outlined in the SHI, there are 62 DDS and DMH Group Home units on the Billerica SHI.

Table 31: Billerica Subsidized Housing Inventory (SHI) as of June 2021

| Project Name | Address | Type | Total SHI Units | Affordability Expires | Built with a Comp Permit? | Subsidizing Agency |
|-------------------------|---------------------------|-----------|-----------------|-----------------------|---------------------------|--------------------|
| Parker House | 16A River Street | Rental | 8 | Perpetuity | No | DHCD |
| Talbot Ave | 33 Talbot Avenue | Rental | 33 | Perpetuity | Yes | DHCD |
| River Street Apts | 13 River Street | Rental | 64 | Perpetuity | No | DHCD |
| River Street Apts | 16 River Street | Rental | 80 | Perpetuity | No | DHCD |
| McCullough House | 609 Boston Road | Rental | 8 | Perpetuity | No | DHCD |
| n/a | Lexington & Hargean Roads | Rental | 2 | Perpetuity | No | DHCD |
| n/a | Scattered sites | Rental | 9 | Perpetuity | No | DHCD |
| Hesed House | 34 Andover Road | Rental | 8 | 2031 | No | DHCD |
| Salisbury Hill | 81 Salem Road | Ownership | 11 | 2101 | Yes | FHLBB |
| Villas at Old Concord I | Riverhurst Road | Rental | 180 | 2102 | Yes | FHLBB |
| DDS Group Homes | Confidential | Rental | 54 | N/A | No | DDS |
| DMH Group Homes | Confidential | Rental | 8 | N/A | No | DMH |
| Barrett Farms | 41 Boston Road | Ownership | 35 | Perpetuity | Yes | FHLBB |
| Villages at Pinehurst | Pinehurst Avenue | Ownership | 15 | Perpetuity | Yes | FHLBB |

| Project Name | Address | Type | Total SHI Units | Affordability Expires | Built with a Comp Permit? | Subsidizing Agency |
|--|-----------------------------|-----------|-----------------|-----------------------|---------------------------|------------------------|
| Habitat for Humanity | Austin Road | Ownership | 1 | Perpetuity | No | DHCD |
| Villas at Old Concord II | Riverhurst Road | Rental | 144 | 2104 | Yes | FHLBB |
| McKenna Woods | McKenna Drive & Mellon Road | Ownership | 5 | Perpetuity | Yes | Mass Housing/ FHLBB |
| Mount Pleasant Place | Mount Pleasant Street | Ownership | 4 | Perpetuity | Yes | FHLBB |
| Princeton at Boston Road | 795R Boston Road | Rental | 156 | Perpetuity | Yes | MassHousing |
| Nicholas Common | 159 Allen Street | Ownership | 5 | Perpetuity | No | DHCD |
| Village at Fox Run – Phase 1 | 51 Baldwin Road | Ownership | 4 | Perpetuity | No | DHCD |
| Oak Hill Village | Cunningham Lane | Ownership | 2 | Perpetuity | No | DHCD |
| Aspen Apartments | Rangeway Road | Rental | 384 | Perpetuity | Yes | MHP |
| Charnstaffe Village | 10 Charnstaffe Lane | Ownership | 2 | Perpetuity | No | DHCD |
| Rose Hill Manor | 1 Grace Avenue | Rental | 41 | Perpetuity | Yes | MassHousing /HUD |
| Friendship Street | Friendship Street | Ownership | 1 | Perpetuity | NO | DHCD |
| Stonewall Farm Condominium | 215 Rangeway Road | Ownership | 1 | Perpetuity | NO | DHCD |
| Alexander Estates Condominium | Newbury Street | Ownership | 2 | Perpetuity | Yes | MassHousing |
| Ava Estates Condominium | 90 Rangeway Road | Ownership | 4 | Perpetuity | NO | DHCD |
| Village at Fox Run Condominium – Phase 2 | 53 Baldwin Road | Ownership | 3 | Perpetuity | NO | DHCD |
| Alpine Village | 77 Boston Road | Rental | 179 | Perpetuity | Yes | DHCD |
| Broadstone Middlesex/164 Lexington Road | 164 Lexington Road | Rental | 211 | Perpetuity | Yes | DHCD |
| TOTAL | | | 1,664 | | | |

Source: Department of Housing & Community Development CH40B SHI June 24, 2021

In addition to the projects listed on the June 2021 SHI, there are additional projects that have the potential to provide additional subsidized units. Although not currently in the permitting approval process, these projects should be considered as potential development opportunities. The three major projects in this category include the redevelopment of the Billerica Mall, the development of the Cider Mill property (which is listed under potential development sites), and the Graystone Estates project on Capodilupo Lane, which was previously approved for a Chapter 40B project. Seven acres of the Cider Mill property will be developed as an Assisted Living Facility by the property owner. Given the early phase of each of these developments, it is difficult to specify the number of affordable housing units to be created.

d. Subsidized Housing Inventory Changes in the Region

In January 2014 there were 857 subsidized housing units in Billerica, representing 5.9% of the 2010 U.S. Census year-round housing stock in the community. Compared to the region at the time, as shown in Table 32, Billerica had a similar affordable housing supply as Dracut. Only the City of Lowell had a subsidized housing stock that exceeded the 10% target level. The remaining Greater Lowell region communities had SHI rates ranging between zero in Dunstable and 9.5% in Tewksbury.

According to the 2010 U.S. Census, the number of year-round housing units in Billerica increased to 14,442 units. As of June 24, 2021, the number of subsidized housing units in Billerica nearly doubled, reaching 1,664 units. Based upon the increase in subsidized housing units, Billerica’s SHI percentage increased from 5.9% in January 2014 to 11.5% in June 2021. Within the Greater Lowell region, Billerica currently ranks behind Westford (13.8%) and Lowell (12.4%). Billerica ranks higher than Tyngsborough (11.2%), Chelmsford (10.4%), Tewksbury (10.2%), Dracut (5.2%), Pepperell (3%) and Dunstable (0%) in terms of the proportion of year-round housing units that are subsidized.

Table 32: SHI Reports for the Greater Lowell Region: January 2014 and June 2021

| Community | Year -Round Housing Units | Total Subsidized Housing Inventory (SHI) Units | | | Percent SHI Units | |
|------------------------------|---------------------------|--|---------------|----------------|-------------------|-------------|
| | 2010 | January 2014 | June 2021 | Percent Change | January 2014 | June 2021 |
| Billerica | 14,442 | 857 | 1,664 | 94.2 | 5.9 | 11.5 |
| Chelmsford | 13,741 | 1,064 | 1,433 | 34.7 | 7.7 | 10.4 |
| Dracut | 11,318 | 719 | 590 | -17.9 | 6.4 | 5.2 |
| Dunstable | 1,085 | 0 | 0 | NA | 0 | 0 |
| Lowell | 41,308 | 5,215 | 5,119 | -1.8 | 12.6 | 12.4 |
| Pepperell | 4,335 | 129 | 130 | 0.8 | 3.0 | 3.0 |
| Tewksbury | 10,803 | 1,030 | 1,096 | 6.4 | 9.5 | 10.2 |
| Tyngsborough | 4,166 | 340 | 465 | 37.9 | 8.2 | 11.2 |
| Westford | 7,671 | 351 | 1,059 | 329.9 | 4.6 | 13.8 |
| Greater Lowell Region | 108,869 | 9,705 | 11,556 | 19.1 | 8.9 | 10.6 |

Source: Massachusetts DHCD, Chapter 40B SHI, January 2014 and June 2021

e. Future Affordable Housing Development in Billerica

The Town of Billerica made significant progress towards addressing the affordable housing needs of the community since the submission of the *Billerica Housing Production Plan for 2015-2019* in January 2015. Between January 2014 and June 2021, the Town nearly doubled its affordable housing stock from 857 units to 1,664 units, or by 94.2%. With the increase in the number of affordable housing units, the Town exceeded its 10% affordable housing goal by being at 11.5%. However, the challenge facing the Town is maintaining this figure above 10%

after the release of the 2020 U.S. Census. Given the housing development that has occurred in Billerica since 2010, it is likely that the year-round housing unit figure in the 2020 U.S. Census will be much higher. Billerica staff has estimated that it could be as high as 15,522 year-round housing units, which is 1,080 units higher than the 2010 U.S. Census figure of 14,442 year-round housing units. Therefore, the Town will need to have 1,552 affordable housing units to exceed their 10% goal and would be at 10.7% if this were the actual figure.

If you utilize the average annual increase in total housing units in Billerica between 2010 and 2020, or 108 units, you would be able to add 540 units to the Town’s annual housing stock between 2021 and 2025 to reach 16,030 total units in 2025. In order to maintain the same affordable housing level of 11.3%, 20 of the 108 units per year would need to be affordable. Table outlines a timeframe for the development of those units.

Table 33: Affordable Housing Production Timeline for Billerica: 10% in 5 years

| Year | Number of Market Rate Units | Number of Affordable Units | Additional Affordable Units | Total Units ¹ | Percent Affordable ² |
|------|-----------------------------|----------------------------|-----------------------------|--------------------------|---------------------------------|
| 2021 | 13,858 | 1,664 | 20 | 15,522 | 10.7 |
| 2022 | 13,946 | 1,684 | 20 | 15,630 | 10.8 |
| 2023 | 14,034 | 1,704 | 20 | 15,738 | 11.0 |
| 2024 | 14,122 | 1,724 | 20 | 15,846 | 11.1 |
| 2025 | 14,210 | 1,744 | 20 | 15,954 | 11.2 |

Source: Billerica staff and NMCOC estimates based on the DHCD SHI Report, June 24, 2021

¹ Estimate of 2020 total housing units based upon growth rate between 2010 and 2020

² Based upon percentage of estimated year-round housing units (15,522) in the 2020 U.S. Census.

Since the housing market is not always predictable and the private housing market may fluctuate from year to year in the quantity of market-rate and affordable housing units developed, two alternative scenarios have been developed. Table 34 on the next page outlines two additional development scenarios for Billerica, which projects the growth in subsidized housing units at 0.5% and 1.0% increases per year. A community will be certified to be in compliance with an approved Housing Production Plan (HPP) if, during a single calendar year, it has increased the number of subsidized units in accordance with the production schedule approved by DHCD. Certification lasts for one year if the community has produced the equivalent of 0.5% of year-round housing units as SHI units, and two years if it has produced 1.0%.

According to M.G.L. Chapter 40B, once a plan has been certified, the local community has greater power in controlling Chapter 40B developments because a decision by the Zoning Board of Appeals (ZBA) to deny a Comprehensive Permit application will be considered “consistent with local need,” and would be upheld by the Housing Appeals Committee (HAC). Based on the estimated year-round housing units in the 2020 U.S. Census, Billerica would need to produce 78 affordable units annually to achieve 0.5% development certification and 155 units per year to achieve 1.0% development certification.

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

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

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

As with the previous scenario, Table 34 assumes an annual growth rate of 108 housing units for five years, for a total of 540 units. Under the 0.5% scenario, the Town would maintain its 10% plus status and reaches 12.7% by the end of 2025. Under the 1.0% increase in units per year, the Town maintain its 10% plus status and reaches 14.7% by the end of 2025.

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

| Year | # of Market Rate Units | 0.5% Increase | | | | 1.0% Increase | | | |
|------|------------------------|-----------------------|------------------------------------|-------------|---------------|-----------------------|------------------------------------|-------------|---------------|
| | | # of Affordable Units | Additional Affordable Units - 0.5% | Total Units | % Affordable* | # of Affordable Units | Additional Affordable Units - 1.0% | Total Units | % Affordable* |
| 2021 | 13,858 | 1,664 | 78 | 15,522 | 10.7 | 1,664 | 155 | 15,522 | 10.7 |
| 2022 | 13,888 | 1,742 | 78 | 15,630 | 11.2 | 1,819 | 155 | 15,630 | 11.7 |
| 2023 | 13,918 | 1,820 | 78 | 15,738 | 11.7 | 1,974 | 155 | 15,738 | 12.7 |
| 2024 | 13,948 | 1,898 | 78 | 15,846 | 12.2 | 2,129 | 155 | 15,846 | 13.7 |
| 2025 | 13,978 | 1,976 | 78 | 15,954 | 12.7 | 2,284 | 155 | 15,954 | 14.7 |

Source: Billerica staff and NMCOG estimates based on the DHCD SH1 Report, June 24, 2021

*Based upon percentage of estimated year-round housing units (15,522) in the 2020 U.S. Census.

6. Gaps Between Existing Housing Needs and Current Supply

Community Teamwork, Inc. developed its 2021 Community Needs Assessment for the Greater Lowell region. The Needs Assessment focused on the major issues impacting poverty in the region. The top individual need identified for the region was Housing Affordability, which includes the “unaffordability of housing and the lack of affordable housing”. Housing expenses were identified as the single most important barrier to housing affordability. Minimum wage was determined to be inadequate to afford the median gross rent in the Greater Lowell area. The cost of home ownership is above the national and state averages for the Town of Billerica and most other communities in the region. There are few options for affordable, high-quality units for renters, and few pathways to homeownership for most households.

The major community need identified for the region was the creation of quality affordable housing. The lack of affordable housing was cited as the most prevalent cause of poverty in the region. There are currently not enough units or affordable housing vouchers to meet the demand for low-income individuals. The Section 8 waiting list for Community Teamwork is nearly fifteen years long. The Billerica Housing Authority reported to the Capital Facilities Study Committee that as of 12/31/2020 there were 6,027 applicants on the statewide waiting list – 4,599 family applicants, 578 elderly applicants and 850 handicapped applicants. This translates into a minimum of ten years for family housing, 2-3 years for elderly housing and 3-5 years for handicapped housing. Outlined below are the specific impacts on four distinct housing groups.

a. Small Households and Families

In 2010 most residents in Billerica were between the ages of 35 and 64. In 2015-2019, the head of households for 67.6% of family households and 36.8% of non-family households were in this age group. Two-person households are the most common household type comprising 5,027 people, or 33.7% of all households in Billerica. Three-person households comprise 20.4% of all households. One-person non-family households comprise 79.3% of all nonfamily households and represent 18.4% of all households. Nearly 80% of non-family households lived alone, with 33.7% (942) aged 65 and over.

Between 2007-2011 and 2015-2019, there was a 3% decline in single-family detached units and a 59.8% increase in single-family attached units. These single-family units comprised 77.1% of the housing stock in 2015-2019. The largest increase in housing units was in the 2-unit category, which increased by 91.5% and comprised 4.7% of the housing stock in 2015-2019. However, those residential structures consisting of 20 or more units increased by 52.6% between 2007-2011 and 2015-2019, comprising 10.5% of the total residential units in 2015-2019. These multi-family units will accommodate some of the smaller households that are increasing in number, such as the one-person households, 65+ householders, and the two-person family households. However, number of smaller housing units in the town falls well short of the number of one and

two-person households in Billerica, despite the fact that some two-person family households may not choose to live in smaller units if, for example, they plan to have children.

As with many suburban communities in the Greater Lowell region, most of the housing is owner-occupied. In Billerica, 80.3% of the housing in 2015-2019 was owner-occupied with a quarter of the heads of households in the 45-54 age cohort. Renter-occupied housing mainly consists of heads of households under 35 years of age (35.4%) or between 35 and 44 years of age (17%). This shows that rental housing needs to be somewhat diverse considering the variety of ages that occupy these units, with a focus on not just one or two-bedroom units, but three- and four-bedrooms being available for growing families. From 2000 to 2015-2019, owner-occupied units increased by 10.1% and renter-occupied units increased by 45.6%. Although rental housing has increased at a faster rate than housing ownership, the rental housing stock is still less than 20% (19.7%). There remains a need to provide more affordable and flexible housing opportunities.

The growth and prevalence of non-traditional households justifies the need to provide a variety of housing types that do not fit within the traditional, market rate, detached single-family home model. In particular, this data indicates the importance of providing smaller, affordable dwelling units – especially for those residents who need to live with a roommate due to economic necessity. Future housing types will also need to accommodate a growing proportion of residents over the age of 65 who may want to “age in place.” In addition to a diverse supply of housing in terms of size and structure, a range of affordability options are needed for households and families who cannot afford to pay market rate prices.

b. Aging Population

Overall, the population is getting older in Billerica. Between 2010 and 2015-2019, the largest increase in age groups was between the ages of 75+, 20-24 and 60-74, which increased by 51%, 22.7% and 21.3% respectively. Between 2010 and 2040, the 75+ age group is expected to grow the most – increasing by an additional 49.8%. Large increases are also expected for the 60-74 age cohort, which will grow by 45.2%. By 2040 residents aged 60 and older are projected to comprise more than one quarter (25.3%) of Billerica’s population.

In 2015-2019, 51.9% of Billerica’s population was 40 years of age or older, with the 40-59 age cohort representing nearly a third (30.2%) of the total population. While the proportion of the population more than 40 years of age is expected to remain at around 50%, the 40-59 year old cohort is expected to decline by 18.4%. In contrast, by 2040 the 25-39 age cohort is expected to increase by 14.7%. Younger age cohorts in Billerica are expected to increase between 2010 and 2040 with the 0-9 age group increasing by 10.9% and the 10-19 age group increasing by 11.3%. At the same time, the 20-24 age group is expected to decrease by 9.8%.

Considering the current trend of people get married and settling down later in life and the substantial increase in residents 65 and older, the *Housing Production Plan* needs to promote housing that is affordable and flexible to meet the diverse lifestyles and income earning capacities of these two groups. Convenient and amenable access to services, public transit, open space, and amenities are in demand. For its senior citizens, the Town will need to consider not just what is inside the unit, but what is available outside of it as well. This requires thoughtful siting and planning of housing for all age groups.

c. Incomes and Poverty

The median household income in Billerica increased by 55.4% between 1999 and 2015-2019, which surpassed the national median household income growth, but lagged slightly behind the region and the state. Billerica's median household income in 2015-2019 was \$105,343, which was well above the median household incomes for the region, state and nation. Billerica residents earning greater than \$100,000 per year increased by 178.3% during the same time period. When adjusted for inflation, Billerica, the region, the state and the nation experienced positive median household income growth, with incomes increasing by 5.9%, 6%, 9.4% and 1.9% respectively.

In Billerica, 1,521 residents, or 3.6% of the total population, were living in poverty in 2015-2019. More than half (54.2%) of the impoverished community in town were adults ages 18-64, while 19.3% were youth under the age of 18. Senior citizens represented 26.6% of this group. One-third (33.2%) of Billerica households were estimated to have moderate, low, very low, or extremely low income in 2015-2019. Therefore, while there are some very high income households in Billerica, one-third of the households still earn less than the AMI and may be eligible for HUD assistance.

d. Households with Housing Costs that Exceed Affordability Thresholds

In addition to looking at income, it is important to compare how much of that income is being spent on housing to determine the extent of housing burden in the town. In 2015-2019, 28.4% of households with a mortgage paid more than 30% of their income towards housing costs. For renters, 46.3% of rental households paid more than 30% of their income on housing. It is also noted that these figures do not take into consideration the cost of transportation in Billerica, which is likely to be the second highest cost facing households in suburban locations.

According to the report entitled *America's Rental Housing: Meeting Challenges, Building on Opportunities* developed by the Harvard Joint Center for Housing Studies, "long-term increases in rents and utility costs combined with falling renter incomes put strain on many renters' budgets. The Great Recession in 2008-2009 made matters worse, increasing the cost burden on

once-secure working and middle class Americans.”¹ Due to the impact of COVID-19, there has been increased pressure on renters and homeowners to meet their housing payments given the unemployment impact of the pandemic. While federal and state resources have been available to alleviate this situation, there will be a major impact on the housing market when the housing eviction moratorium is removed. The housing prices will continue to rise, thus emphasizing the importance to maintain and expand affordable housing in Billerica.

7. Affordable Housing Efforts in Billerica

The Town of Billerica outlined its previous housing goals through the development of the *Town of Billerica Housing Production Plan for 2015-2019* and the *Billerica 2018 Master Plan*.

a. Town of Billerica Housing Production Plan for 2015-2019

Working with the Billerica Affordable Housing Trust, the Northern Middlesex Council of Governments developed the *Town of Billerica Housing Production Plan for 2015-2019*. This Housing Production Plan (HPP) built off the previous *Town of Billerica Affordable Housing Productivity Plan* developed in 2004. The Town achieved certification from DHCD between November 21, 2017 to May 18, 2018 due to its production of affordable housing units in accordance with the HPP. In addition, the Town of Billerica exceeded the 10% affordable housing goal during the previous five-year period. The Town approved the Community Preservation Act in 2016 and established the Community Preservation Committee. The Town of Billerica and the Billerica Affordable Housing Trust should be commended for their achievements over the past five years.

The *Town of Billerica Housing Production Plan for 2015-2019* outlined the following Affordable Housing Goals and Strategies:

Housing Goals

1. Provide a variety of housing opportunities that serve all socio-economic groups within the community, especially those below 80% of the area median income.
2. Protect the quality of life and maintain the residential and historic character of the town through housing development.
3. Create diverse rental units, in terms of types of units (duplex vs. multi-family) and number of bedrooms (three or more) for residents.
4. Support the creation of workforce housing units and broaden the range of potential homebuyers and tenants.
5. Develop rental and ownership options for senior citizens, disabled residents and veterans that allow them to live independently.

¹ *America's Rental Housing: Meeting Challenges, Building on Opportunities*, Harvard Joint Center for Housing Studies, 2011. <http://www.worldpropertychannel.com/>

6. Receive credit on the Subsidized Housing Inventory (SHI) for the affordable housing units developed under the inclusionary provisions of the Town's Zoning Bylaw.
7. Update the Zoning Bylaw, development review processes and permitting policies so they are clear and consistent.
8. Ensure consistency in the interpretation and administration of affordable housing requirements by the Affordable Housing Trust, Affordable Housing Committee, Housing Authority, Board of Selectmen, Planning Board and Zoning Board of Appeals.
9. Ensure that affordable housing development in Billerica adheres to the Commonwealth's Sustainable Development Principles.
10. Utilize the DHCD-approved Housing Production Plan as a management tool to develop new housing opportunities in meeting the Town's annual housing production goals. Update the Housing Goals on a regular basis.

Housing Strategies

Maintain Existing Housing and Expand Housing Opportunities

1. Be proactive in monitoring and maintaining existing affordable housing units.
2. Develop more affordable rental housing (less than 30% of annual income) with the increased availability of 3- and 4-bedroom units.
3. Encourage re-use or redevelopment of underutilized property.
4. Document the specific needs of Billerica veterans and construct affordable veterans housing units that meet those needs. Organizations, such as the Veterans Northeast Outreach Center and local Veteran's agent, can be consulted for housing assistance.
5. Consider Chapter 61 properties as potential affordable housing opportunities.
6. Examine opportunities under the Chapter 40R Smart Growth Overlay District.
7. Consider additional zoning changes to increase affordable housing production.
8. Monitor the level of affordable housing development created through the inclusionary requirements of the Town's Zoning Bylaw.
9. Incorporate the Housing Production Plan into future updates to the Billerica Master Plan.
10. Work with State agencies and other stakeholders to develop group homes to provide supported, supervised living arrangements for citizens with mental and physical disabilities.

Policies, Programs and Services

1. Evaluate and revise existing development regulations and guidelines, including the Housing Partnership Guidelines, for fairness and efficiency through the development of an Affordable Housing Permitting Guide to assist applicants in navigating the review process.
2. Working in conjunction with the Planning Board, Board of Selectmen, Zoning Board of Appeals, Housing Partnership Committee, Affordable Housing Trust and other town

committees and boards, build upon the approved zoning changes so as to provide more affordable housing opportunities, such as through special permits for multi-family units, accessory apartments, assisted living facilities, and retirement communities.

3. Consider adopting the Community Preservation Act to support affordable housing development with a focus on the following programs and services:
 - Community education regarding affordable housing programs;
 - First-time home buyer's assistance program;
 - Rental assistance;
 - Renovation and sale of properties as affordable unit(s) from acquired town tax lien properties;
 - Purchase of property for use as an affordable housing development;
 - Betterments for donated buildings and/or land for use of affordable housing; and
 - Partnerships with private developers and public agencies for affordable housing initiatives that address the housing needs of the community.
4. Support legislative and/or regulatory reforms at the state level that recognize the efforts of communities like Billerica to proactively provide "workforce housing" to serve households at 80-120% of the area median income (AMI), in addition to current efforts supporting households below 80% of the AMI.
5. Adopt local selection preferences that are consistent with the DHCD Affirmative Fair Housing Marketing Plan (AFHMP) Guidelines and all applicable State and Federal laws and regulations. The project will justify the extent of the local preference (the percentage of units proposed to be set aside for local preference), but in no event will the local preference exceed 70% of the (affordable) units in a project.
 - Allowable Preference Categories
 - (1) Current residents: A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing or voter registration listing.
 - (2) Municipal Employees: Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians or town hall employees.
 - (3) Employees of Local Businesses: Employees of businesses located in the town.
 - (4) Households with children attending the locality's schools, such as METCO students.

Education

1. Provide affordable housing training and educational opportunities to local Board and Committee members and staff, including the Affordable Housing Trust. These training opportunities could include updates on current policies to support affordable housing (i.e., the Comprehensive Permit Guidelines) and any revisions to state law or regional opportunities. This will allow boards and committees to provide guidance to the

development community so as to improve the quality of proposals and result in a more expedited permitting process.

2. Increase public awareness of and support for affordable housing through increased outreach and public education.

Funding

1. Utilize the developer funds made available under the inclusionary provisions of the Town's Zoning Bylaw to build or purchase affordable housing units and/or provide a subsidized buy-down on the purchase price to qualified first-time homebuyers.
2. Develop local partnerships with developers to utilize the State's Local Initiative Program (LIP) as a means to develop "friendly 40B" development projects and to document the units developed under the Inclusionary Zoning Bylaw.
3. Research federal and state grant opportunities for the enhancement of affordable housing including: HUD's Housing for the Elderly (Section 202) Program, Community Economic Development Assistance Corporation (CEDAC) and Neighborworks Capital (NWC).

Regional Coordination

1. Participate in a Regional Housing Committee to create a Regional Housing Plan for the Greater Lowell region.
2. Work with non-profit entities, such as the Common Ground Development Corporation, a subsidiary of Community Teamwork, Inc., the Coalition for a Better Acre (CBA) and Habitat for Humanity to develop and manage affordable housing projects.
3. Collaborate with other communities to promote First-Time Homebuyer Program opportunities in the region and State to make existing homes more affordable.
4. Research and promote Foreclosure Assistance Programs through the State's Emergency Homeowners Loan Program (EHLP) or Community Teamwork, Inc. to help homeowners avoid foreclosure and maintain strong residential neighborhoods.

b. Billerica 2018 Master Plan

In 2015 the Town of Billerica established its Master Plan Committee to update its previous Master Plan from 2002. The Town hired Vanasse Hangen,Brustlin, Inc. (VHB) to facilitate the Master Planning process. Through the involvement of more than a hundred Billerica citizens in the Master Plan Public Workshops, Public Forums and Visual Preference Survey, the Master Plan Committee was able to incorporate the ideas and thoughts of the general public into this document. Outlined below is the Land Use Vision Statement and specific Actions related to future housing initiatives in the community:

Land Use Vision Statement

Billerica will be enjoyed by its residents, workers, visitors, and investors as a healthy and well-connected Smart Growth community that embraces its rich places and unique land use patterns

while becoming more balanced in terms of its commercial, residential, industrial and institutional land uses. A community that is inter-linked, with an accessible and ever-expanding open space and recreation network. Our land use sectors will better transition between our residential neighborhoods and natural resource areas with environmental sensitivity and our community character and quality of life will be enhanced through an integrated land use pattern.

Actions

Goal 3: Encourage diversified housing developments that contribute to Billerica's state-mandated affordable housing stock and proactively address specific housing needs in Town, particularly that of the seniors.

LU-9 Provide more development incentives and flexibilities in zoning bylaws to expand and diversify Billerica's housing stock that will meet the prevailing and emerging housing needs in town, particularly for senior housing. These could include density bonus, conversion of existing structures into multi-unit housing, flexible dimensional and parking requirements and the creation of accessory dwelling units.

LU-10 Monitor and seek housing rehabilitation opportunities especially in older, higher density neighborhoods. Consider the adoption of zoning, regulatory, permitting and other procedural incentives to promote residential reinvestment and enhance the existing housing stock.

LU-11 Examine and amend zoning along the Route 3A commercial corridor to allow diversified, higher density, and/or mixed use housing development, such as multi-family, townhouses, assisted living or other types of senior housing.

The Billerica 2018 Master Plan incorporates the *Town of Billerica Housing Production Plan for 2015-2019* as a whole in its Housing Chapter.

8. Affordable Housing Entities

a. Billerica Housing Authority (BHA)

The Billerica Housing Authority was established in 1963 and is responsible for administering all state and federal public housing programs in town. The mission of BHA is "providing safe, decent and sanitary housing for current BHA tenants and creating affordable housing opportunities for qualified and eligible Billerica residents". BHA is comprised of a five member Board of Commissioners; four of whom are elected for staggered five-year terms and one member appointed by the Governor, who also serves a five-year term. The Board meets monthly and is responsible for setting policy.

The BHA currently administers state and federal programs totaling 270 units and also owns a single-family home. BHA units include;

- State Aided Elderly/Disabled 1 bedroom apartments - 97 units
- Federally subsidized 1 bedroom elderly/disabled apartments - 80 units
- State Aided Family Housing (scattered sites) - 12 units
- State Aided Special Population Housing - 16 units
- BHA owned single-family home - 1 unit

The BHA is also authorized and funded by HUD to administer 65 Section 8 Housing Choice Vouchers. The BHA signed a Purchase & Sale Agreement for a duplex in Billerica on September 14, 2020. The property was purchased for \$505,000 through \$250,000 in CPA funds through the Billerica Affordable Housing Trust, \$100,000 in Town funds, \$20,000 from the BHA's limited Affordable Housing Reserve, and a mortgage for \$135,000. Two additional Billerica families will be provided safe, affordable housing through this purchase.

b. Billerica Affordable Housing Trust (BAHT)

The Billerica Affordable Housing Trust was established in 2012 and is comprised of a seven member Board appointed by the Board of Selectman for staggered two year terms. Members include two Selectmen, two BHA Commissioners and three members from the community. The Executive Director of the Housing Authority and the Town Manager serve as ex-officio members. The mission of the BAHT is to "create and preserve affordable housing for qualified and eligible Billerica residents".

The BAHT meets on a quarterly basis (or as necessary) and works closely with the BHA and other town officials and Boards to carry out its mission.

c. Community Preservation Committee

The Town of Billerica adopted the Community Preservation Act (CPA) and formed the Community Preservation Committee (CPC) in the Fall of 2016. The funding sources for the CPC include a 1% surcharge on property tax bills (minus certain exemptions) and annual disbursements from the Statewide Community Preservation Trust Fund. As of 2021, Billerica has received \$3,532,066 in community preservation funds. These funds must be spent or set aside for future funding with a minimum of 10% set aside each for open space and recreation, historic preservation and affordable housing. The CPC provided two housing grants in July 2019 to the Billerica Affordable Housing Trust for \$160,000 and \$90,000, which was used to purchase a duplex in Billerica by the BHA. It was estimated that the total CPA balance would be \$1,239,946 as of 6/30/21.

C. Development Constraints and Limitations

This section examines land constraints and limitations that have an impact on the development of new housing opportunities in Billerica. It includes land use, an assessment of the natural and

physical constraints, zoning and infrastructure analyses, and concludes with a summary of the plans that the town has to address these limitations.

1. Land Use Development Patterns and Potential

The land use development patterns have changed in Billerica from 1971 to 2020. In 1971 there were 6,646 acres of developed land developed (35.9% of total land). Of the developed land, residential uses comprised nearly 77% (76.6%). By 2020 the amount of developed land had increased to 10,268 acres or 61% of the Town’s total land, with residential uses comprising 74.3%, as shown in Table 35.

From 1971-2011 the amount of land developed for commercial and industrial uses increased significantly. Commercial land increased by 75%, while industrial land grew by 54.5%, maintaining Billerica’s predominance for industrial land in the Greater Lowell region. Residential land use also increased, albeit at a reduced growth rate of 49.7% between 1971 and 2005. As a result of this development pattern, Billerica’s supply of undeveloped land declined by more than a third (35.5%) over this timeframe. As of 2020, 6,573 acres or 39% of Billerica’s total acreage remained undeveloped. It is anticipated that the remaining developable land will be utilized principally for commercial or residential purposes.

Table 35: Land Use Development Patterns in Billerica: 1971–2020

| Land Use | Acres | | | | Percent Change 1971 - 2020 |
|--------------------|---------------|---------------|---------------|---------------|----------------------------|
| | 1971 | 1985 | 1991 | 2020 | |
| Developed | 6,646 | 8,585 | 9,535 | 10,268 | 54.5 |
| <i>Commercial</i> | 216 | 311 | 329 | 378 | 75.0 |
| <i>Industrial</i> | 811 | 1,480 | 1,646 | 1,720 | 112.1 |
| <i>Residential</i> | 5,092 | 6,186 | 7,038 | 7,625 | 49.7 |
| <i>Other</i> | 527 | 608 | 522 | 545 | 3.4 |
| Undeveloped | 10,196 | 8,257 | 7,306 | 6,573 | -35.5 |
| Total | 16,841 | 16,841 | 16,841 | 16,841 | N/A |

Source: 1971-1999 McConnell Land Use Data developed by the University of Massachusetts and updated by NMCOG for 2020 using aerial imagery and Assessor’s land use codes.

2. Natural and Physical Constraints

When considering the development potential of land, natural and physical constraints, such as protected open space, wetlands, surface water, and endangered species habitats may be considered limitations. These development constraints, as they affect Billerica, are briefly summarized on the next few pages and are identified on Map 5 in the Appendix as their presence may result in portions of a property being unbuildable. The 2018 Billerica Master Plan provides a more comprehensive analysis of development limitations and constraints across the town.

a. Wetlands

Wetlands help prevent flooding and storm damage, purify drinking water supplies and support a variety of wildlife. The *Wetlands Protection Act [Massachusetts General Laws (MGL) Chapter 131, Section 40]* protects wetlands and the public interests they serve. These public interests are protected by requiring a careful review of proposed work that may alter wetlands. The law protects not only wetlands, but other resource areas, such as land subject to flooding (100-year floodplains), the riverfront area (added by the *Rivers Protection Act*), and land under water bodies and waterways. Given the limitations on development activity within wetland areas, they often cannot be developed. The Town increased the wetland protections available through its own bylaw to the General Bylaws.

Approximately 600 acres or 3.6% of Billerica's land area is covered by wetlands, which form a distinctive feature of the town's landscape character. Wetlands are scattered throughout the town, with the majority located on land adjacent to the Shawsheen River, Concord River and Nutting Lake. Given the extent of wetland areas in Billerica, they are considered a significant constraint to residential development. In addition, 100 foot buffer zones, which extend from the edges of bordering vegetated wetlands, are strictly regulated and a permit must be obtained from the Billerica Conservation Commission before any work is undertaken in these areas. These buffer zones may therefore limit future development.

b. Floodplains

The majority of floodplain affected land in Billerica is found along the Concord River, Shawsheen River, Jones Brook and Content Brook, and associated tributaries. Flooding occurs along both rivers and their tributaries, typically in the spring, as a result of melting snow and ice, and in the late summer due to storms².

Billerica and the Commonwealth have instituted regulations to protect floodplains from new development. The first 200 feet from the edge of a perennial stream are regulated as "riverfront area", and the first 100 feet from a vegetated wetland or stream bank are regulated as "buffer zone." Many existing buildings were constructed in the floodplain before these regulations were in place, and thus, some developed riverfront areas are vulnerable to flooding.

c. Rare and Endangered Species Habitat

In Massachusetts, there are 432 native plant and animal species that are protected under the Massachusetts Endangered Species Act (MESA) (M.G.L. c. 131A). MESA authorizes the Division of Fisheries and Wildlife (DFW) to regulate the protection of state-listed endangered, threatened, or special concern species. DFW's Natural Heritage and Endangered Species Program (NHESP) reviews proposed development projects to avoid the harming or killing of

² 2018 Town of Billerica Open Space and Recreation Plan Update

protected species, and in the majority (>95 %) of cases, moves development proposals through an efficient review (<90 days) without needing to apply for a detailed permit. Within Billerica, there are ten species protected under MESA, as shown in Table 36.³

Table 36: Rare and Endangered Species in Billerica

| Taxonomic Group | Scientific Name | Common Name | MESA Status |
|-----------------|-------------------------------------|---------------------------------|-----------------|
| Amphibian | Ambystoma laterale | Blue-spotted Salamander | Special Concern |
| Reptile | Emydoidea blandingii | Blanding's Turtle | Threatened |
| Vascular Plant | Liatris scariosa var. novae-angliae | New England Blazing Star | Special Concern |
| Vascular Plant | Ludwigia sphaerocarpa | Round-fruited False-loosestrife | Endangered |
| Vascular Plant | Nabalus serpentarius | Lion's Foot | Endangered |
| Fish | Notropis bifrenatus | Bridle Shiner | Special Concern |
| Vascular Plant | Nuphar microphylla | Tiny Cow-lily | Endangered |
| Vascular Plant | Ophioglossum pusillum | Adder's-tongue Fern | Threatened |
| Reptile | Terrapene carolina | Eastern Box Turtle | Special Concern |
| Vascular Plant | Viola brittoniana | Britton's Violet | Threatened |

Source: Massachusetts Natural Heritage and Endangered Species Program

3. Zoning

This section summarizes the local zoning regulations that are pertinent to the development of housing, particularly affordable housing, in Billerica. It includes a discussion of the density and dimensional requirements for residential subdivision and development, as well as a summary of affordable housing opportunities provided in the current Zoning Bylaw.

a. Residential Development

Approximately 74% of Billerica's developed land is used for residential purposes and single-family homes are the most common residential use.

Table 37 summarizes the allowed uses by residential zoning district –Village Residence (VR), Neighborhood Residence (NR), Rural Residence (RR) and Multi-family Residence (MF) - according to the current Zoning Bylaw.

Table 37: Permitted Residential Uses by Residential Zoning District

| Residential Use | Residential Zoning District | | | |
|------------------------|-----------------------------|----------------------------|--------------------|---------------------------|
| | VR-Village Residence | NR- Neighborhood Residence | RR-Rural Residence | MF-Multi-Family Residence |
| Single Family Dwelling | Yes | Yes | Yes | Yes |
| Two- Family Dwellings | No | No | No | SP |
| Multifamily Dwellings | No | No | No | SP |
| Townhouse | No | No | No | No |
| Cluster Development | No | No | No | No |

³ <https://www.mass.gov/info-details/rare-species-viewer>

Table 37 (cont'd): Permitted Residential Uses by Residential Zoning District

| Residential Use | Residential Zoning District | | | |
|--|-----------------------------|---------------------------|--------------------|---------------------------|
| | VR-Village Residence | NR-Neighborhood Residence | RR-Rural Residence | MF-Multi-Family Residence |
| In-law apartment | SP | SP | SP | SP |
| Group home for six or less unrelated persons | Yes | Yes | Yes | Yes |
| Rental of five or less rooms | Yes | Yes | Yes | Yes |
| Rental of more than five rooms | SP | SP | SP | SP |
| Affordable housing unit on an undersized lot | SP | SP | SP | SP |
| Assisted living residence | SP | SP | SP | SP |
| Elderly Housing | No | No | No | No |

Source: Town of Billerica Zoning Bylaw, 2021

SP: Special Permit with the Zoning Board of Appeals designated as the Special Permit Granting Authority (SPGA)

Single-family development is permitted by right in all residential zoning districts, while two-family and multi-family dwellings are only permitted in the Multi-family Residence Zone by special permit from the Zoning Board of Appeals. In-law apartments are permitted by special permit in all four residential zoning districts. Group homes for six or less persons and rental of five or less rooms are also permitted by-right in all residential zones. Rental of more than five rooms, affordable housing units on undersized lots and assisted living residences are permitted in each residential zone by special permit.

As shown in Table 38, the Town’s Zoning Bylaw allows for some residential uses in the Commercial Zoning Districts. Single-family development, group homes for six or less persons and rental of less than five rooms is permitted by right in the Neighborhood and General Business Zones. Affordable housing units on undersized lots are permitted by right in the Neighborhood Business Zone, while in-law apartments, rental of more than five rooms and assisted living residences are allowed by special permit. All residential uses are prohibited in the Commercial and Industrial Districts, except for assisted living residences, which require a special permit.

Table 38: Permitted Residential Uses by Commercial and Industrial Zoning District

| Residential Use | Business Zoning District | | | |
|------------------------|--------------------------|---------------------|--------------|--------------|
| | NB-Neighborhood Business | GB-General Business | C-Commercial | I-Industrial |
| Single-Family Dwelling | Yes | Yes | No | No |
| Two-Family Dwellings | No | No | No | No |
| Multifamily Dwellings | No | No | No | No |
| Townhouse | No | No | No | No |
| Cluster Development | No | No | No | No |
| In-law apartment | SP | SP | No | No |

Table 38 (cont'd): Permitted Residential Uses by Commercial and Industrial Zoning District

| Residential Use | Business Zoning District | | | |
|--|---------------------------------|----------------------------|------------------|------------------|
| | NB- Neighborhood Business | GB- General Business | C- Commercial | I- Industrial |
| Group home for six or less unrelated persons | Yes | Yes | No | No |
| Rental of five or less rooms | Yes | Yes | No | No |
| Rental of more than five rooms | SP | SP | No | No |
| Affordable housing unit on an undersized lot | Yes | No | No | No |
| Assisted living residence | SP | SP | SP | SP |
| Elderly Housing | No | No | No | No |

Source: Town of Billerica Zoning Bylaw, 2021

Dimensional and Density Requirements

The dimensional and density requirements for standard residential lot subdivisions / development vary in each residential and commercial zoning district (Table 39). Within the Village Residence district, the minimum lot area required for subdivision is 30,000 square feet, with a 150-foot minimum frontage, 15-foot side yards, 20-foot rear yards, 25% lot coverage and a maximum building height of 35 feet.

Table 39: Dimensional and Density Requirements for Residential Subdivisions or Development

| Requirements | Zoning District | | | | | | |
|-----------------------------------|-----------------|--------|--------|---|--------|--------|--------|
| | VR | NR | RR | MF | NB | GB | C |
| Min. Lot Area (ft. ²) | 30,000 | 40,000 | 50,000 | 1.5 acres (site) and at least 6,800 ft ² /dwelling | 25,000 | 25,000 | 25,000 |
| Min. Frontage (ft) | 150 | 175 | 200 | 150 | 125 | 125 | 125 |
| Min. Front Yard (ft.) | 35 | 35 | 35 | 35 | 50 | 50 | 50 |
| Min. Side Yard (ft.) | 15 | 15 | 15 | 35 | 25 | 25 | 25 |
| Min. Rear Yard (ft.) | 20 | 20 | 20 | 30 | 35 | 35 | 35 |
| Max. Lot coverage (%) | 25 | 25 | 25 | 30 | 25 | 25 | 25 |
| Max. Building Height (ft.) | 35 | 35 | 35 | 35 | 35 | 45 | 45 |

Source: Town of Billerica Zoning Bylaw, 2021

Within the Multi-family Residence District, the minimum site area is 1.5 acres with at least 6,800 square feet provided for each dwelling. The requirements for the frontage, front yard and building height are the same as the Village Residence Zone: a 35-foot minimum front yard, 150-foot frontage and a 35-foot building height. However, side and rear yards, as well as maximum lot coverage, are higher in the Multi-family Residence Zone. Additionally, the Town Bylaw mandates that at least two off-street parking spaces be designated for any single family, two family and multi-family dwelling unit.

b. Affordable Housing Opportunities

The Town's Zoning Bylaw includes a number of specific allowances intended to encourage the development of housing for special needs populations, including low and moderate-income families, smaller households, and senior citizens. The following subsection summarizes each of these options in Billerica.

Multi-family Residence District

The Multi-family Residence District is designed to provide opportunities for more affordable housing and smaller housing units in Billerica. In the three other residential zones, only single-family dwellings are permitted. Thus, the multi-family residence zone provides the only opportunity for the development of two or more residential units in the Town. A special permit is required for any development proposal for two or more residential units. Special permits are issued for multi-family dwellings by the Planning Board subject to site plan approval. Special permits are issued for two-family dwellings by the Zoning Board of Appeals.

The following requirements for use are specified:

- Area and Frontage (as specified in Table 42 on the previous page)
- Density
- Yards
- Green strips
- Height
- Parking
- Infrastructure
- Access

The Multi-family Residence District also includes the following relevant required findings:

- The requested use is desirable to the public convenience or welfare.
- The requested use will not create or add to undue traffic congestion, or unduly impair pedestrian safety.
- The requested use provides for the convenience and safety of vehicular and pedestrian movement.
- The requested use will not create or add to undue traffic congestion, or unduly impair pedestrian safety.
- The requested use will not overload any public water, drainage or sewer system or any other municipal system.
- The requested use will not impair the integrity or character of the district or adjoining districts, nor be detrimental to the public health, convenience or welfare.
- The requested use will not, by its addition to a neighborhood, cause an excess of that particular use that could be detrimental to the character of said neighborhood.

- The design and architectural treatment of the use is not incongruous or inappropriate to the character of the neighborhood in which it is proposed to be constructed.
- There is an adequate landscape buffer strip provided to protect adjoining properties from the effects of noise, lights, air, or visual impact.

In addition, there is an inclusionary housing component requiring that at least 15% of the units created under these provisions are affordable to low- or moderate-income persons or families, whose income is at or below 80% of the AMI. Alternatively, an applicant may contribute a fee per unit to the Town of Billerica to be used for the development of affordable housing in lieu of, or in conjunction with, constructing and offering affordable units on sit

A density incentive is also offered for affordable housing units. Pursuant to the Town of Billerica Zoning Bylaw, densities may be increased by 20% if at least half of all additional units created are affordable.

Overlay Districts

The Town's Zoning Bylaw includes a number of overlay districts designed to promote housing production. The relevant overlay zoning districts are the Residential Cluster (RC), Townhouse (T), Elderly Housing (EH), Mill Conversion and Reuse (MC), and the recently approved Mixed-Use (MUOD) Districts. Under each overlay district, the uses that are permitted by right or by special permit are the same as those in the underlying zoning, except for cluster developments in the RC overlay district, multi-family development in the MC overlay district, elderly housing in the EH overlay district and townhouses in the T overlay district, which all require a special permit from the Planning Board as the Special Permit Granting Authority, subject to site plan approval.

Like the Multi-family Residence Zone, each overlay district includes a series of requirements and required findings. A 15% affordable housing component is required in the Townhouse and Elderly Housing districts. The Mill Conversion and Reuse District has a 25% affordable housing requirement for persons or families qualifying as low or moderate-income residents, whose income is at or below 80% of the AMI. Developments within the Mixed-Use Overlay District are required to provide a minimum 10% affordable housing requirement.

Density bonuses for affordable housing provision are also offered in these overlay districts. Densities may be increased by 20% in the Townhouse and Elderly Housing Districts if at least half of all additional units created are affordable. In sub-zone A (Town Center) of the Mixed-Use Overlay District, a maximum of 10 units per acre (instead of 6 units) is permitted when a project provides for increased pedestrian activity and connectivity between properties. In sub-zone B (Boston Road) of the Mixed-Use Overlay District, a maximum of 12 units per acre (instead of 8 units) is permitted when a project provides for alternate modes of transportation,

including increased bicycle access between and/or off site and public transit through the Boston Road corridor.

Dimensional and Density Requirements

The dimensional and density requirements for residential development vary in each residential overlay district (

Table 40). Within the Residential Cluster, Townhouse and Elderly Housing district, a minimum of 6,800 square feet of land is required for each dwelling unit.

Table 40: Residential Overlay District Dimensional and Density Requirements for Subdivisions/ Development

| Requirements | RC | T | EH | MC |
|----------------------------------|---|--|--|--|
| Min. Lot Area (ft ²) | 10 acres VR, NR and RR. May be reduced to 20,000 ft ² in NR and RR or 15,000 ft ² in VR. At least 6,800 ft ² /dwelling | 200,000 ft ² (site) At least 6,800 ft ² /dwelling | 5 acres (site) At least 6,800 ft ² /dwelling | N/A applies to existing mill buildings |
| Min. Frontage (ft) | 100 ft; 75 ft on cul-de-sacs | 150 | 150 | N/A |
| Min. Front Yard (ft) | Comply with Zoning District | 35 | 35 85 if abutting SF | N/A |
| Min. Side Yard (ft) | Comply with Zoning District | 50 | 30 85 if abutting SF | N/A |
| Min. Rear Yard (ft) | Comply with Zoning District | 25 | 30 85 if abutting SF | N/A |
| Max. Lot coverage (%) | Comply with Zoning District | 30 | 30 | N/A |
| Max. Building Height (ft) | Comply with Zoning District | 35 | 35 | N/A |

Source: Town of Billerica Zoning Bylaw, 2021

Outlined below are the Dimensional and Density Requirements for the MUOD Overlay District, Sub-Zone A and Sub-Zone B.

Table 41: MUOD Dimensional and Density Requirements for Residential Subdivisions/ Development

| Requirements | MUOD Overlay District | |
|----------------------------|-----------------------|------------|
| | Sub-Zone A | Sub-Zone B |
| Max. Building Coverage (%) | 50% | 50% |
| Min. Green Space (%) | 20% | 20% |
| Min. Side Yard (ft.) | 15 feet | N/A |
| Min. Front Yard (ft.) | N/A | N/A |
| Min. Rear Yard (ft) | 20 feet | 20 feet |
| Max. Building Height (ft.) | 45 feet | 45 feet |
| Max. Stories | 3 stories | 3 stories |

Source: Article 29 of the Spring 2021 Town Meeting

In-Law Dwelling Unit

In an effort to allow families to care for their elderly relatives, the Town allows an “In-law apartment” by special permit in all residential and business zones. In-law apartments are designed to provide complete and separate living facilities for occupancy by a maximum of two individuals who are related to the occupants of the principal residence. The following required findings are applicable in all zones:

- The living quarters are separate, but located in the principal building.
- The living quarters do not exceed 800 square feet.
- There are no more than two related persons as occupants.
- There is sufficient off-street parking for the use.
- The principal building in which the use is located retains its single family dwelling appearance.
- The use shall not continue upon vacation of the premises by the occupants.

4. Infrastructure

This section summarizes the existing sewer, water and transportation infrastructure and identifies the infrastructure gaps that present barriers to new residential development. This summary is based upon updates from the Town of Billerica and NMCOG staff related to public transportation.

a. Sewer Capacity

The Town completed its \$13M Sewer expansion program. As of 2020, the Town’s public sewer system covered approximately 86.9% of the community, up from 70% in 2004. The Town operates a Grade 7 Wastewater Treatment Plant, located at 70 Letchworth Avenue, with a design capacity of 5.5 million gallons of wastewater per day. Based on the Town of Billerica’s Comprehensive Wastewater Management Plan, future expansion of the wastewater treatment plant will provide 11% increased capacity to approximately 6.1 million gallons per day from the current average of 5.54 million gallons per day.

Currently, there are twenty-six pumping stations located throughout the town. There are two other areas in Town that are at 95% design completion to extend the sewer at a construction value of \$40 million. Once constructed, the Town will be at 89.7% sewer capacity.

The town is currently investing \$9 million in upgrading the wastewater treatment plant, which should be completed in early 2022.

b. Water Supply

The Concord River is the sole source of drinking water for the Town of Billerica, with public water available to the entire Town. The first Water Treatment Plant was built in 1955 with a capacity of 3.5 million gallons per day (MGD) and expansion potential up to 7 MGD. In 1967

the plant was expanded to its intended maximum capacity. As growth in Billerica continued, the plant's capacity was increased to 14 MGD in 1967. In 2006, the old Water Treatment Plant on Boston Road was taken off line and the new Water Treatment Plant off Treble Cove Road was brought on line. The new Water Treatment Plant has additional treatment capacity to 16 MGD.

The Town has MassDEP permit to withdraw 5.34MGD and on the average uses 4.7 M daily. The Town is currently investing \$10M in water treatment plant upgrade that focuses on the Ozone system and treatment up grade. The project should be completed in late 2021.

c. Transportation Network and Public Transit

Billerica is served by a regional transportation network comprised of several modes, including automobiles, commuter rail, buses and bicycles. Commuter rail service to Lowell and Boston is available at the North Billerica commuter rail station, which contains 541 surface parking spaces. Twenty-two inbound and outbound trains services to and from North Station are provided on a daily basis. The cost of a one-way Zone 5 ticket to Boston from North Billerica is \$9.75.

Local public transit services are currently available to Billerica residents through the Lowell Regional Transit Authority (LRTA). The LRTA operates three (3) bus routes in the Town of Billerica (Map 6). The LRTA 03 covers the Billerica Avenue corridor, from Woburn Street in Tewksbury to the North Billerica Commuter Rail Station. The route operates from 5:55 AM to 7:05 PM, with a total of fifteen (15) inbound and sixteen (16) outbound runs per weekday. Saturday service is comprised of ten (10) inbound and outbound runs from 8:00 AM to 5:20 PM. The pre-COVID average daily ridership was 245 trips on weekdays and 40 trips on Saturdays.

The LRTA 13 travels south along Route 3A, turning onto Lowell Street and into the North Billerica commuter rail station. The route rejoins Route 3A, traveling the entire length through Billerica and ending at Chestnut Avenue in Burlington. The bus service operates from 6:30 AM to 7:10 PM, with thirteen inbound and outbound runs per weekday. Saturday service is comprised of ten (10) inbound and outbound runs from 7:30 AM to 5:10 PM. The pre-COVID average daily ridership was 320 trips on weekdays and 105 trips on Saturdays.

The LRTA 14 travels south along Brick Kiln Road, turning east onto Route 129 and then heading south on Route 3A through Billerica Center. The route turns onto Concord Road and then onto the Middlesex Turnpike, through Bedford to the Lahey Clinic in Burlington. The service operates from 6:00 AM to 8:00 PM, with fourteen (14) inbound and outbound runs on weekdays. Saturday service is comprised of ten (10) inbound and outbound runs from 8:00 AM to 5:55 PM. The average pre-COVID daily ridership was 510 trips on weekdays and 265 trips on Saturdays.

The LRTA full fare within Billerica is \$1.25 and a full fare to or from Lowell or surrounding communities is \$1.85. Senior citizens and disabled passengers ride for a reduced rate which is

60 cents within Billerica and 90 cents to or from another community along the LRTA bus route. Transfers maybe required when changing between LRTA bus routes for a nominal fee.

In addition to these fixed route services, the LRTA also provides two demand response services through its "Road Runner" program. First is the Lowell based Americans with Disabilities Act (ADA) complimentary paratransit service encompassing the entire City of Lowell, as well as a $\frac{3}{4}$ mile corridor around each fixed route bus line. Second, the Council on Aging service, operated by the Billerica COA with funds provided by the LRTA.

The Road Runner ADA service consists wheelchair lift-equipped minibuses. Service operates throughout the LRTA fixed route ADA service area, Monday through Friday from approximately 6:00 A.M to 8:30 P.M. (8:00 A.M. to 6:30 P.M. on Saturdays). Trips can be scheduled one-day in advance by calling the Road Runner office in Lowell at (978) 453-0152. The service is reserved for ADA certified passengers who are not able to access a fixed route bus as a result of their disability. In general, the ADA complementary service area is defined as a three-quarter mile radius surrounding existing fixed routes. The Road Runner fare is \$2.00 in-town and \$3.00 out-of-town each-way.

Billerica Council on Aging service is available 8:00 AM – 3:00 PM, Monday through Friday, for all purposes. The council operates three wheelchair lift-equipped minibuses in peak service used for both in-town and neighboring community service. Trips are available through the volunteer driver program to Bedford, Burlington, Chelmsford, Tewksbury and Wilmington.

There are 223.36 centerline miles (442.93 lane miles) of roadway, ranging from numbered state roads such as Routes 3, 3A , 4and 129 to local roads. The majority of the roads in Billerica are local, urban roads.

II Affordable Housing Goals and Strategies

The Billerica Affordable Housing Trust developed a set of goals and strategies that will assist the Town in its efforts to develop affordable housing units. These goals are in no particular order of priority.

A. Housing Goals

1. Provide a variety of housing opportunities that serve all socio-economic groups within the community, especially those below 80% of the area median income.
2. Protect the quality of life and maintain the residential and historic character of the town through housing development.
3. Create diverse rental units, in terms of types of units (duplexes vs. multi-family) and number of bedrooms (three or more), for residents.
4. Support the creation of workforce⁴ housing units and broaden the range of potential home-buyers and tenants.
5. Develop rental and ownership options for senior citizens, disabled residents and veterans that allow them to live independently.
6. Receive credit on the Subsidized Housing Inventory (SHI) for the affordable housing units developed under the inclusionary zoning bylaw.
7. Update the zoning bylaw, development review processes and permitting policies so they are clear and consistent.
8. Ensure consistency in the interpretation and administration of affordable housing requirements by the Affordable Housing Trust, Housing Authority, Board of Selectmen, Planning Board and Zoning Board of Appeals.
9. Ensure that affordable housing development in Billerica adheres to the Commonwealth's Sustainable Development Principles (see *Figure 9*).
10. Utilize the DHCD-approved Housing Production Plan as a management tool to develop new housing opportunities in meeting the Town's annual housing production goals. .

Figure 9: Commonwealth of Massachusetts' Sustainable Development Principles

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

⁴ Workforce housing is a term commonly used to describe "housing for the occupations needed in every community, including teachers, nurses, police officers, fire fighters and many other critical workers." This is typically defined as 80-120% AMI. *Source:* Center for Housing Policy, 2011 - <http://www.housingpolicy.org/>

B. Housing Strategies

Maintain Existing Housing and Expand Housing Opportunities

1. Be proactive in monitoring and maintaining existing affordable housing units.
2. Develop more affordable rental housing (less than 30% of annual income) with the increased availability of 3- and 4-bedroom units.
3. Encourage re-use or redevelopment of underutilized property.
4. Document the specific needs of Billerica veterans and construct affordable veterans housing units that meet those needs. Organizations like the Veterans Northeast Outreach Center and the local Veteran's agent can be consulted for housing assistance.
5. Consider Chapter 61 properties as potential affordable housing opportunities in the future.
6. Examine opportunities available under the Chapter 40R Smart Growth Overlay District.
7. Consider additional zoning changes to increase affordable housing production.
8. Monitor the level of affordable housing development under the Inclusionary Zoning Bylaw.
9. Incorporate the Housing Production Plan into future updates to the Billerica Master Plan and utilize the Affordable Housing Trust to implement the DHCD-approved Plan.
10. Work with State agencies and other stakeholders to develop group homes to provide supported, supervised living arrangements for citizens with mental and physical disorders.

Policies, Programs and Services

1. Evaluate and revise existing development regulations and guidelines for fairness and efficiency through the development of an Affordable Housing Permitting Guide to assist applicants in navigating the review process.
2. Working in conjunction with the Planning Board, Board of Selectmen, Zoning Board of Appeals, Affordable Housing Trust and other town committees and boards, build upon the approved zoning changes so as to provide more affordable housing opportunities, such as through special permits for multi-family units, accessory apartments, assisted living facilities, and retirement communities.
3. Examine the use of Community Preservation Funds to support affordable housing development with a focus on the following programs and services:
 - Community education regarding affordable housing programs;
 - First-time home buyer's assistance program;
 - Rental assistance;
 - Renovation and sale of properties as affordable unit(s) from acquired town tax lien properties;

- Purchase of property for use as an affordable housing development;
 - Betterments for donated buildings and/or land for use of affordable housing; and
 - Partnerships with private developers and public agencies for affordable housing initiatives that address the housing needs of the community.
4. Support legislative and/or regulatory reforms at the state level that recognize the efforts of communities like Billerica to proactively provide “workforce housing” to serve households at 80-120% of the area median income (AMI), in addition to current efforts supporting households earning below 80% of the AMI.
 5. Adopt local selection preferences that are consistent with the DHCD Affirmative Fair Housing Marketing Plan (AFHMP) Guidelines and all applicable State and Federal laws and regulations. The project will justify the extent of the local preference (the percentage of units proposed to be set aside for local preference), but in no event will the local preference exceed 70% of the (affordable) units in a project.
 - Allowable Preference Categories
 - (1) Current residents: A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing or voter registration listing.
 - (2) Municipal Employees: Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.
 - (3) Employees of Local Businesses: Employees of businesses located in the town.
 - (4) Households with children attending the locality’s schools, such as METCO students.

Education

1. Provide affordable housing training and educational opportunities to local Board and Committee members and staff, including the Affordable Housing Trust. These training opportunities could include updates on current policies to support affordable housing (i.e., the Comprehensive Permit Guidelines) and any revisions to state law or regional opportunities. This will allow boards and committees to provide guidance to the development community so as to improve the quality of proposals and result in a more expedited permitting process.
2. Increase public awareness of and support for affordable housing through increased outreach and public education.

Funding

1. Utilize the developer funds made available under the Inclusionary Zoning Bylaw to build or purchase affordable housing units and/or provide a subsidized buy-down on the purchase price to qualified first-time homebuyers.

2. Develop local partnerships with developers to utilize the State's Local Initiative Program (LIP) as a means to develop "friendly 40B" development projects and to document the units developed under the Inclusionary Zoning Bylaw.
3. Research federal and state grant opportunities for the enhancement of affordable housing including: HUD's Housing for the Elderly (Section 202) Program, Community Economic Development Assistance Corporation (CEDAC) and Neighborworks Capital (NWC).

Regional Coordination

1. Work with non-profit entities, such as the Common Ground Development Corporation, a subsidiary of Community Teamwork, Inc., the Coalition for a Better Acre (CBA) and Habitat for Humanity to develop and manage affordable housing projects.
2. Collaborate with other communities to promote First-Time Homebuyer Program opportunities in the region and State to make existing homes more affordable.
3. Research and promote Foreclosure Assistance Programs through the State's Emergency Homeowners Loan Program (EHLP) or Community Teamwork, Inc. to help homeowners avoid foreclosure and maintain strong residential neighborhoods.

III. Housing Production Plan Implementation Requirements

A. Characteristics of Proposed Residential or Mixed-Use Developments

The Board of Selectmen and the Zoning Board of Appeals will consider the adoption of a Comprehensive Permit Policy that reflects the expectations of the Town for housing developed under Chapter 40B. By outlining what our expectations are through the adoption of a Comprehensive Permit policy, we believe that the development community would be able to produce the affordable housing that meets the needs of our community. The components of a Comprehensive Permit Policy will include the following elements:

- The Town will not limit a comprehensive permit submittal process for reasons of zoning districts or geographic location.
- The Town will be proactive in supporting affordable housing developments and the review of such developments will include documentation of the potential impacts upon schools, water, sewer, traffic, recreation, open space, natural resources, community character and the recommendations in the updated Master Plan.
- The Town will consider the future growth impacts on the community as identified in the Housing Production Plan (HPP) and will work in partnership with private developers and public agencies to ensure that the affordable housing initiatives are in the best interest of the community.
- The Town will consider a variety of affordable housing initiatives, including multifamily and open space residential subdivisions (OSRD), accessory apartments, assisted living facilities, retirement communities, and other opportunities.
- Preference for available affordable housing program opportunities will be given to Billerica residents and municipal employees. Meeting the needs of our community is primary in our vision and plan for future housing growth and opportunities.
- The Town will comply with all applicable federal and state housing policies and will continue to meet the requirements of the Chapter 40B program.*

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

In Billerica single-family development is permitted by right in all residential zoning districts (VR, RR, NR and MF). Two-family dwellings and multi-family dwellings are only permitted with a special permit from the Planning Board in the MF District. Multi-family dwellings are also permitted in the Mill Conversion and Reuse Overlay District (MCROD) with a special permit from the Planning Board. Similarly, townhouses are permitted in the Townhouse Overlay District (T) with a special permit from the Planning Board. Requiring a special permit for all multi-family housing may be a deterrent to the future development of this style of housing and limit affordable housing opportunities in Billerica. Allowing multi-family dwellings by right with site plan review would increase opportunities for creating additional condominium and

rental units. Consideration should be given to allowing multi-family housing, two-family housing and townhouses of up to four units, by right with site plan review, in the MF, MCROD and Townhouse Overlay Districts.

In addition, the Town has identified a number of privately-owned and publicly-owned parcels of land (Tables 41 and 42) that might require zoning bylaw changes to permit any residential development other than single-family. Any changes to the zoning bylaw will need to be presented to Town Meeting for adoption. Where appropriate, it is anticipated the Town will modify the zoning bylaw to support the creation of affordable housing units in order to meet its housing production goals.

C. Privately-Owned Land with Potential for Affordable Housing

In meeting the DHCD requirement to identify potential affordable housing sites, the Town identified privately- and publicly-owned parcels throughout the community that could be conceivably developed for affordable housing. Numerous parcels were identified and studied for current use, zoning, location and site characteristics. NMCOG staff conducted site visits to those sites that were accessible to identify the development limitations.

Eight (8) privately-owned sites were identified, which could generate approximately 60-80 additional affordable housing units, depending upon the development constraints on each property. This list of privately-owned land with potential for affordable housing will help guide the Town as it moves forward in addressing its affordable housing needs over the next five years. As stated in the Policy and Regulatory Reform strategies section, the Town is committed to coordinating the actions of the various boards and committees on the development of these parcels to meet the open space and conservation goals of the Town as well. Map 1 in the Appendix shows the location and distribution of these parcels throughout the community, while Maps 2, 3, 4, 5 and 6 show the location of these parcels in relation to the current zoning and overlay districts, water and sewer infrastructure, wetland areas and the LRTA Bus Routes.

Table 42: Privately-owned Parcels with Potential for Affordable Housing

| Name | Address | Parcel ID | Area (acres) | Characteristics/ Site Constraints | Zoning District | Zoning Bylaw Amendment Y/N |
|--------------|---------------|-----------|--------------|--|-----------------|----------------------------|
| Airport land | Off Alexander | 65-83-11 | 48.983 | Large tract of land between two industrial parks on Alexander Road. Elevation decreases from road toward the interior of the site where there are wetlands. The developable portion of the lot is proximate to the roadway due to the presence of wetlands and floodplain. | I | Y |

Table 41 (cont'd): Privately-owned Parcels with Potential for Affordable Housing

| Name | Address | Parcel ID | Area (acres) | Characteristics/ Site Constraints | Zoning District | Zoning Bylaw Amendment Y/N |
|--------------------------------------|--------------------------|-----------|--------------|---|-----------------|----------------------------|
| Private land abutting airport. | Cook Street & Muddy Road | 74-57-0 | 15.911 | Property is flat, and thickly covered with vegetation, and wetlands. Swamps, pools of standing water, a pond and a brook can be found on the property. The wetlands and floodplain are constraints to future development. | VR | Y |
| Former Holland's I & II | Winning Road | 29-8-0 | 5.000 | Property not inspected. | RR | N |
| Former Holland's I & II | Rangeway Road | 21-5-10 | 4.501 | Property not inspected. | RR | Y |
| Former Holland's I & II | 0 Winning Road | 30-2-2 | 6.628 | No road access with wetlands along the border. | RR | Y |
| Former Holland's I & II | Treble Cove Road | 30-4-1 | 14.183 | Wetlands are located throughout this property. | RR | Y |
| Land adjacent to Fox Hill Cons. Area | 212 Andover Road | 34-68-5-1 | 22.050 | Mostly vacant land with one house. | RR | Y |
| | Old Salem Road | 34-145-0 | 5.000 | Vacant land. | RR | Y |

Zoning Districts: NR – Neighborhood Residence; MF- Multi-family Residence; RR-Rural Residence; VR – Village Residence; and I – Industrial.

D. Publicly-Owned Land with Potential for Affordable Housing

The Affordable Housing Trust has been able to identify eighteen (18) publicly-owned potential housing sites that could provide 100-220 additional affordable units to the SHI Inventory, depending upon the development constraints on each property. The sites outlined in Table 43, on the next two pages, have various constraints to being developed, including wetlands, size constraints and limited access. The Town is committed to evaluating tax title parcels and any future land use changes on Town-owned land to assess the potential for affordable housing development. Map 1 in the Appendix shows the location and distribution of these parcels in the community, while Maps 2, 3, 4 and 5 show the location of the parcels in relation to current zoning and overlay districts, water and sewer infrastructure, wetland areas and the LRTA Bus Routes.

Table 43: Publicly-owned Parcels with Potential for Affordable Housing

| Name | Address | Parcel ID | Area (acres) | Characteristics/ Site Constraints | Zoning District | Zoning Bylaw Amend't Y/N |
|---------------------|----------------------|--------------------|---------------|---|-----------------|--------------------------|
| BHA property | Albert Street | 83-42-0 83-43-0 | .951 1.000 | Wooded lots that appear to be developable. | RR | Y |
| Ditson School | 793 Boston Road | 99-96-0 | 3.470 | Former elementary school property. Currently vacant. | VR | Y |
| Cider Mill property | 8 Cider Mill Way | 51-75-0 | 4.390 | Vacant land that has been cleared and kept open. Smallest of three lots comprising the Cider Mill property. | RR | Y |
| Cider Mill property | 0 Padula Lane | 51-60-25 | 34.800 | Narrow road access is available between 49 and 55 Andover Road. Some elevation changes on the property. Land is flat and dry with some wetlands near 10 Marriott Place. 7 acres is being set aside for Assisted Living facility. | RR | Y |
| Cider Mill property | 67 Rear Andover Road | 51-54-3 | 8.922 | Vacant land with no road frontage or access. Wetlands can be found on the property border. | RR | Y |
| Vining School | 121 Lexington Road | 83-101-0 | 13.000 | Former school now currently vacant. Parcel includes the school, baseball fields and playground equipment. | VR | Y |
| Cabot land | River Street | 60-80-3 | 28.922 | Vacant land adjacent to the Concord River. Parts of the parcel are encumbered by wetlands and floodplain. The property is also thickly covered with vegetation. | NR | Y |
| | Dustin Young Lane | 82-136-0 | 0.112 | Flat and dry vacant land with moderate tree and vegetation coverage. Vacant lot 73-59-0 next to this property could be a potential development site as well. | RR | Y |
| | Arey Street | 96-34-0 | 0.230 | Vacant land located in a densely populated residential neighborhood. A cleared, flat and compacted section of the property is used for parking by neighborhood residents. Beyond the vegetation and impromptu car park the land drops forming a bowl that collects water and looks seasonably swampy. | VR | Y |
| | 17 Colby Street | 76-276-0 | 0.551 | Vacant land, which is currently landlocked as street is unmade. The property was not explored for that reason. From aerial photography, the parcel is surrounded by occupied single family homes and appears to be covered with thick vegetation. | VR | Y |
| | Irene Avenue | 83-52-2 | 1.790 | Site not inspected. Parcel is encumbered by wetlands according to MassGIS. | RR | Y |
| | Ridgeway Avenue | 16-53-0 | 0.740 | Vacant land located next to Iron Mountain Industries and a portion of the historic Middlesex Canal. The property is level, but two small bodies of water and wetlands dominate the parcel. | NR | Y |

Table 43 (cont'd): Publicly-owned Parcels with Potential for Affordable Housing

| Name | Address | Parcel ID | Area (acres) | Characteristics/ Site Constraints | Zoning District | Zoning Bylaw Amend't Y/N |
|--------------------|---------------------------------|---------------------|----------------|---|-----------------|--------------------------|
| | Filer Avenue and Tow Path Drive | 35- 20-0 35-21-0 | 0.115 0.230 | Vacant, flat, rectangular shaped parcel that is devoid of wetlands and is nestled in a quiet neighborhood. The small size and rectangular shape may limit sizeable development and construction may impact the residence at 58 Tow Path Dr. | VR | Y |
| Tax title property | 32 Melrose Street | 64-1-2 | 1.606 | Flat land covered by trees and vegetation. No current road frontage and a small stream runs through the middle of the property. | RR | Y |
| Tax title property | 0 Melrose Street | 64-3-0 | 2.751 | Rectangular shaped plot of land that is flat and buildable. Traffic could be an issue in this area. | RR | Y |
| Tax title property | 0 Rangeway Road | 29-14-1 | 1.840 | Vacant land that is flat and moderately vegetated with wetlands at the back of the property. Flooding could be a problem. | RR | Y |

Zoning Districts: NR – Neighborhood Residence; MF- Multi-family Residence; RR-Rural Residence; VR – Village Residence; and I – Industrial.

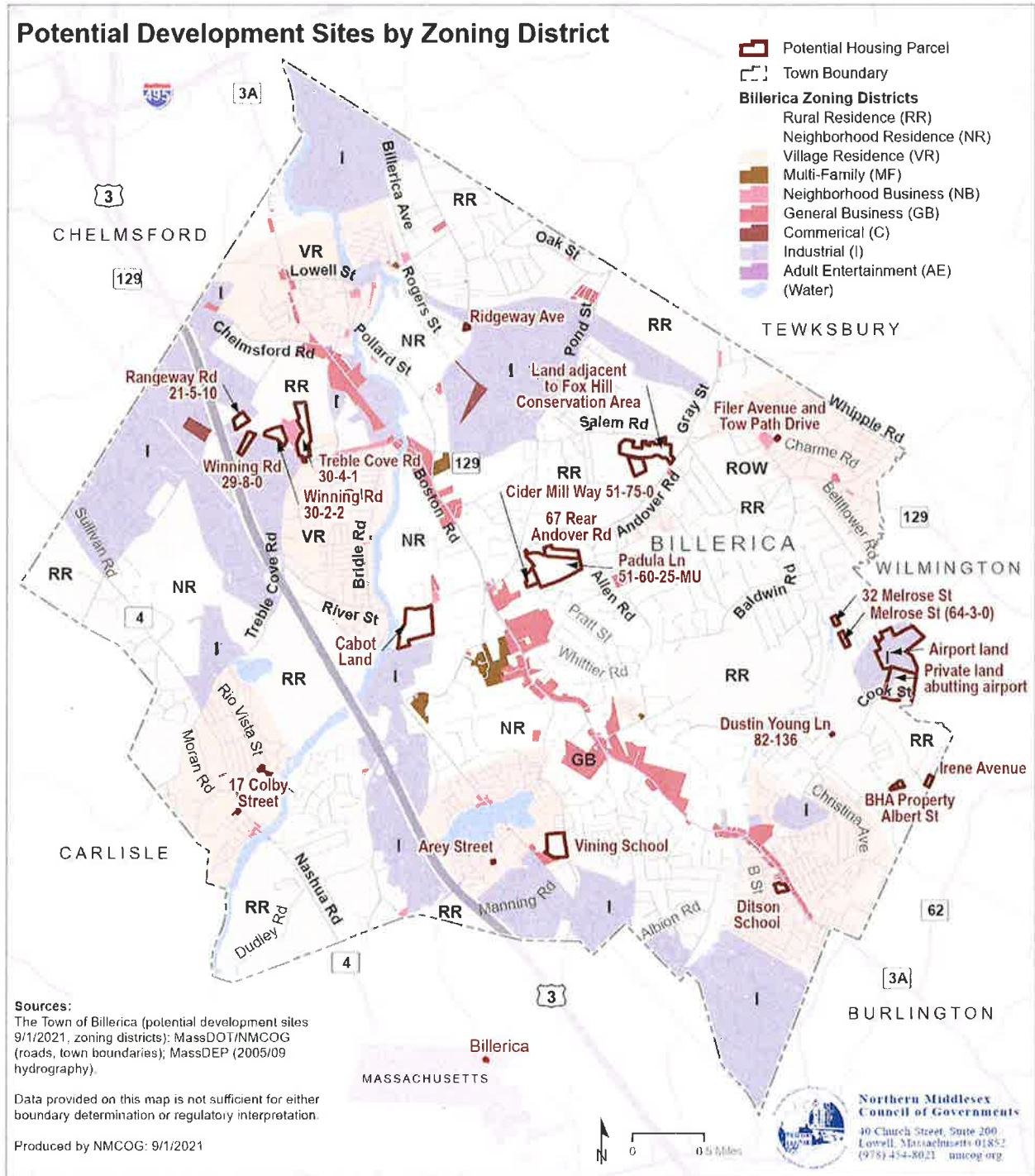
E. Participation in Regional Collaborations that Address Housing Development

Billerica will investigate the following opportunities to participate in regional initiatives to develop affordable housing in the Greater Lowell region:

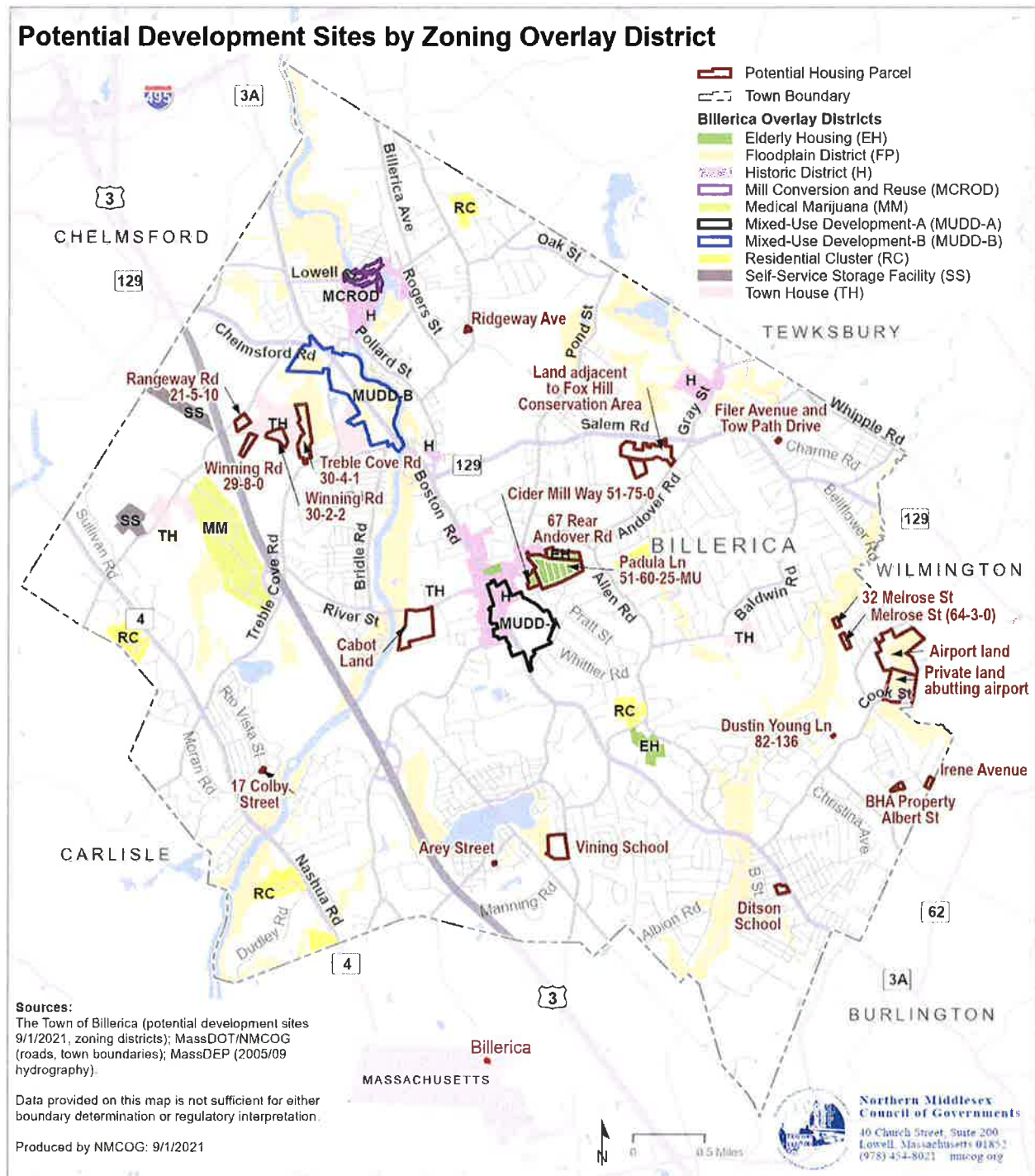
- Work with non-profit entities, such as the [Common Ground Development Corporation](#), a subsidiary of Community Teamwork, Inc., the Coalition for a Better Acre (CBA) and Habitat for Humanity to develop and manage affordable housing projects.
- Participate in the Merrimack Valley Regional Network to End Homelessness which includes several towns in the region; and
- Work with the Northern Middlesex Council of Governments (NMCOG), local communities and housing entities in the Greater Lowell region to develop a Regional Housing Plan.

Appendix: Maps

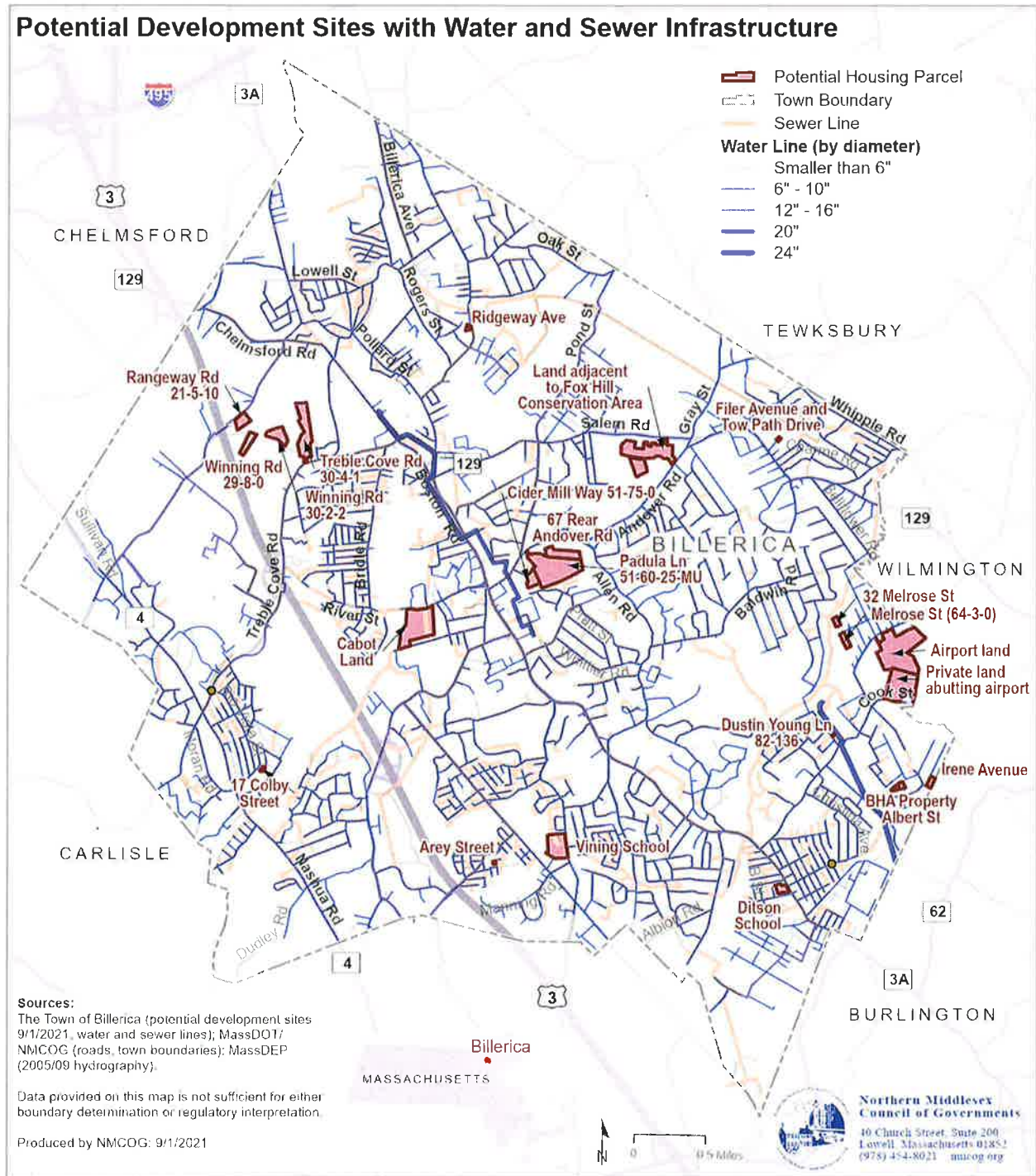
Map 2: Potential Development Sites by Zoning District



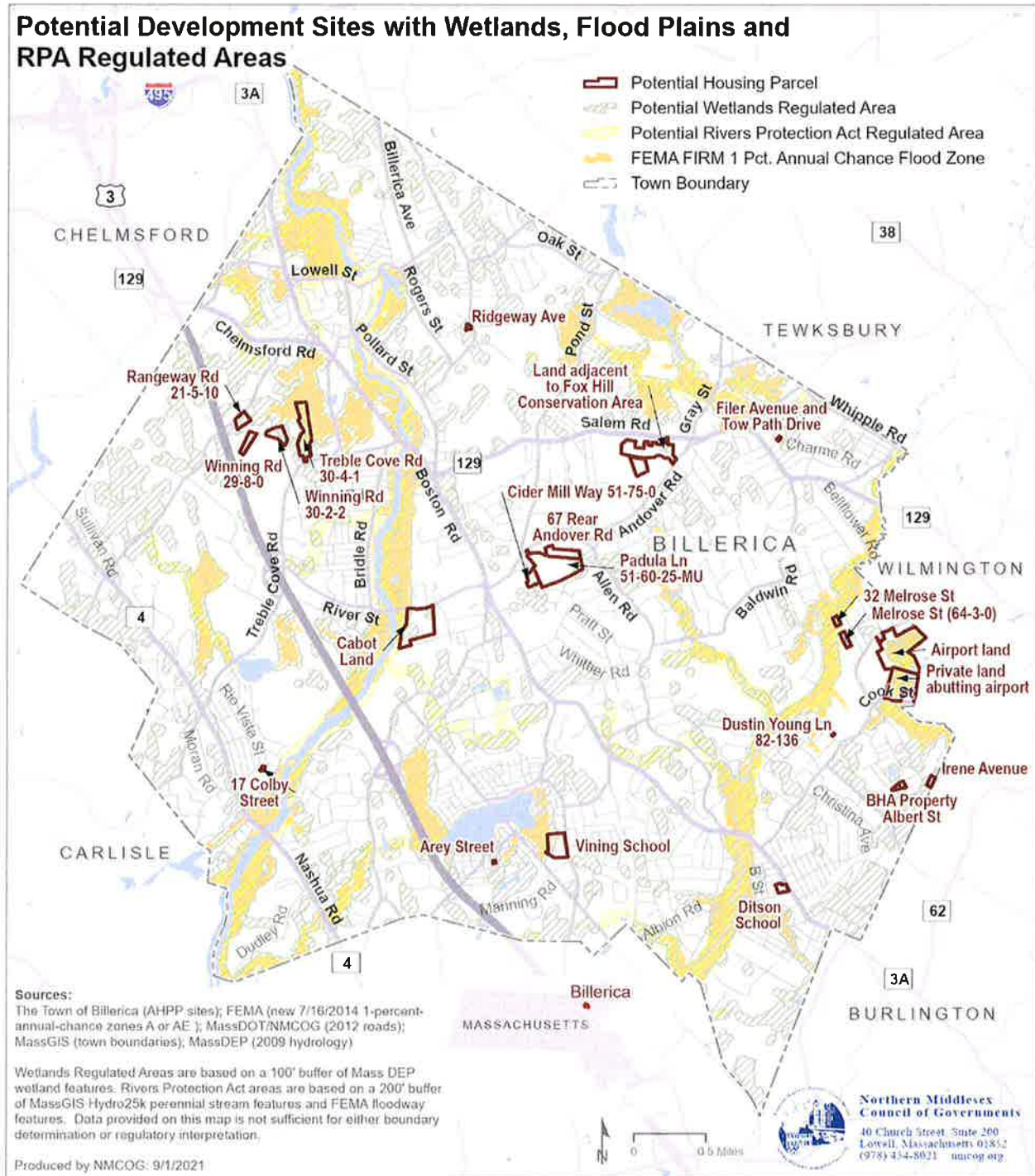
Map 3: Potential Development Sites by Zoning Overlay District



Map 4: Potential Development Sites with Water and Sewer Infrastructure



Map 5: Potential Development Sites with Wetlands, Flood Plains and RPA Regulated Areas



Map 6: Potential Development Sites by LRTA Bus Routes

