



WEST BOYLSTON

HOUSING NEEDS ANALYSIS

Prepared for:

THE WEST BOYLSTON AFFORDABLE HOUSING TRUST

By

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I. EXECUTIVE SUMMARY

The detailed analysis of demographic and geographic forces at play reveals a number of pressing housing needs in the community. The Town has made significant strides in increasing its supply of affordable housing in recent years, but there remain several important areas that the Town should try to address. The central conclusions that became evident during this analysis include:

1. The Town's elderly population is growing. Many seniors wish to downsize from the large single family home where they raised a family but now no longer need or desire to maintain a large home. Seniors have a lower income than that of their high-wage-earning years and look for less expensive housing choices. West Boylston has two over-55 communities, Angell Brook Village and Hillside Village. Except for the two affordable units at Angell Brook, the market prices are beyond the means of many West Boylston seniors to afford.
2. 713 households in West Boylston receive social security benefits, or 32.7% of all households in Town; however, there are only 36 senior housing units on the SHI. For seniors whose only source of income is social security it is very difficult to find a unit which is affordable without a subsidy.
3. West Boylston has a high percentage of owner-occupied units. There is a need for more rental units for households of varying ages, sizes, and incomes. A low vacancy rate for both owner and renter-occupied units indicates a need for additional housing growth.
4. After a long period of inactivity, three multi-family developments have come to West Boylston in recent years: Afra Terrace, Freedom Village, and Sajda Gardens. The developers recognized two realities: 1) that the amount of developable land for housing is shrinking and that higher density multi-family housing is more efficient at meeting current housing needs than low density single family homes; and 2) that West Boylston has large, unmet housing needs, for both affordable and market rate units, for family and senior households, and for owner and renter households.
5. There is a gap of 206 housing units for households with incomes less than or equal to 50% of the Area Median Income. This includes a gap of 191 owner occupied housing units, and 15 renter-occupied housing units, for households with incomes less than or equal to 50% of AMI. Thus, there is a significant need for affordable units for those with very low incomes.
6. Condominiums offer a lower cost alternative for both small family and senior households. They help to diversify the housing stock with units of smaller size and fewer bedrooms than the large stock of single family homes. Several condominium projects offer units for sale in the \$200,000 - \$400,000 range. These are affordable to families with higher incomes and seniors that may have sufficient equity in an existing home to afford the purchase price. But they are out of reach for low and moderate income senior and family households.
7. 10.6% of West Boylston residents have some type of disability and 29% of all seniors 65 and over have a disability. The largest categories of disability for seniors are *Ambulatory Difficulty* and *Having Difficulty with Independent Living*. However, only Orchard Knoll operated by the Housing Authority has any fully accessible units; these include two one-bedroom units, one two-bedroom unit, and one three-bedroom unit. There is a clear need for more handicapped accessible units, both affordable and otherwise. New senior developments should provide some fully accessible units and units should

comply with Universal Design Principles¹ to allow seniors to live in units without special adaptations. Seniors also prefer first floor living or units with elevators to avoid climbing stairs.

8. Many households are housing cost burdened: 55% of renter-occupied households and 30% of owner-occupied households are cost burdened.
9. There is a need for additional units for families as well. There are only 24 affordable ownership units, and 64 rental units, on the SHI. 25% of small family households, and 22% of large family households, are cost burdened. Thus, there is a need for more two and three-bedroom units for families.
10. 31% of all households in West Boylston, (approximately 810 households) earn less than 80% of the AMI. With just 84 subsidized units, West Boylston has many more households who would qualify for a subsidized unit if it was available.
11. The Town is approaching buildout as just 7.6% of its land area is available for development. For affordable housing purposes, the Town may need to look carefully at its own land assets to identify possible locations that could support new affordable housing developments.

¹ <https://www.ncsu.edu/ncsu/design/cud/index.htm> Universal Design: "The design of products and environments to be usable by all people to the greatest extent possible, without the need for adaptation or specialized design."

II. INTRODUCTION

The West Boylston Affordable Housing Trust is planning an affordable housing project as an expansion of Orchard Knoll, which is under the management of by the West Boylston Housing Authority. The Trust issued a Request for Proposals to conduct an independent Housing Needs Analysis to identify critical housing needs in the community. The findings of this analysis will help inform the decision to proceed with construction of new units in keeping with pressing housing needs of the Town.

Section III presents a statistical analysis of housing and demographic trends. The report highlights key points in bullet form rather than in a lengthy narrative format. Numerous tables and charts present the data, for which the reader may have to spend a little time to understand their implications. Primary data sources include the 2010 Census, the American Community Survey 2011-2015 dataset, and the Assessors' 2016 property database. A discussion of existing conditions and emerging trends for a variety of factors relevant to understanding the Town's housing market help identify current and future housing needs. Population analysis is somewhat difficult due to the presence of the Worcester County Jail and House of Corrections since the ACS does not break-out group quarter population from the general population. However, much of the analysis in this section relies upon households, housing characteristics, housing units, and household income, which are not affected by the shortcomings of the group quarter population. The decennial census is the best source of data for the inmate population.

Section IV provides an overall assessment of housing needs by presenting the key findings from Section II and their implications that the Affordable Housing Trust may wish to consider. Section V provides a breakdown of the stock of affordable housing in West Boylston today on the Subsidized Housing Inventory (SHI). The eight properties provide a diversity of housing types, housing for families and seniors, housing for owners and renters, and housing for disabled and special needs persons. This analysis provides a context for planning for new affordable housing to fill in gaps that exist today.

Section VI contains an analysis of existing land use and protected open space. Maps and data from the parcel database and the State open space layer help to pinpoint where privately-owned land is available for development. When overlain by environmental factors that preclude or limit development, conclusions point to the dwindling supply of developable land that can meet local housing needs.

The Affordable Housing Trust is working proactively to meet the housing needs of West Boylston residents, especially the need for more affordable housing. The findings presented in this report should help the Trust to target its efforts to remedy shortages of affordable housing where the needs are greatest.

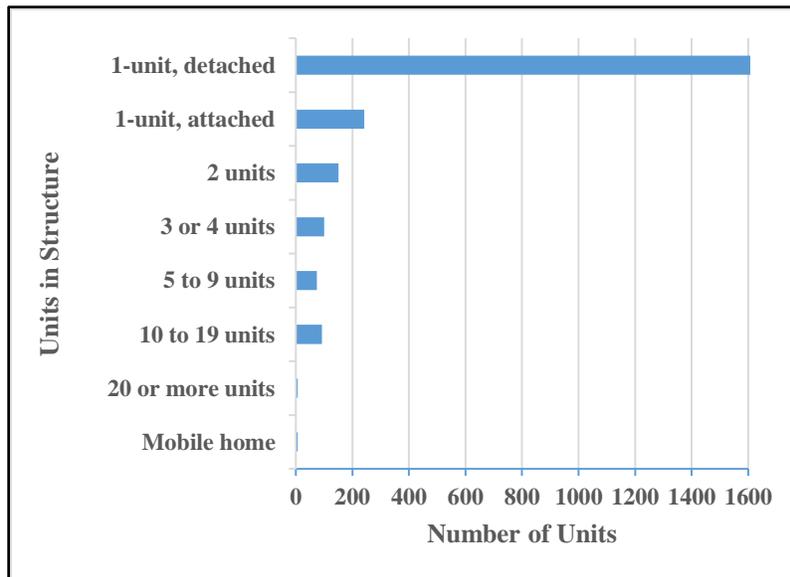
III. BY THE NUMBERS: STATISTICAL ANALYSIS OF EXISTING CONDITIONS

1. Physical Housing Stock

A. *Property Type*

- The predominant housing type in West Boylston is the detached single family home, comprising 70.5% of the Town’s housing stock.
- Attached single family homes, e.g. townhouses or rowhouses, comprise 10.6% of the housing stock, and when combined with detached homes, indicates a clear preference for single family living,
- 2 – 4 unit structures make up 11% of the housing stock
- Multi-family dwellings (5 or more units per building) make up 7.6% of the housing stock, with the majority of these in buildings containing between 10 and 19 units.
- West Boylston has few mobile homes, which comprise less than 1% of the housing stock.

Figure 1
Property Type



**Table 1
Property Type**

Type of Dwelling	Number of Units	Percent
1-unit, detached	1,610	70.5%
1-unit, attached	242	10.6%
2 units	151	6.6%
3 or 4 units	100	4.4%
5 to 9 units	74	3.2%
10 to 19 units	92	4.0%
20 or more units	7	3.3%
Mobile home	7	0.3%
Total	2,283	100%
<i>Source: ACS, 2014</i>		

B. Age of Housing Stock and Recent Building Permit Issuance

- * The peak of home construction in West Boylston occurred during the 1950's when 626 residential dwellings (28% of the total) were built, coinciding with the post WW II baby boom.
- * Housing growth has been fairly consistent in the following decades, ranging from 230 to 247 structures, except for the 1990's when just 152 dwellings were built.
- * However, in the current decade, residential construction has slowed considerably with just 26 new structures in the first five years. Total new dwellings may not exceed 100 for the entire decade.

**Figure 2
Age of Housing Stock**

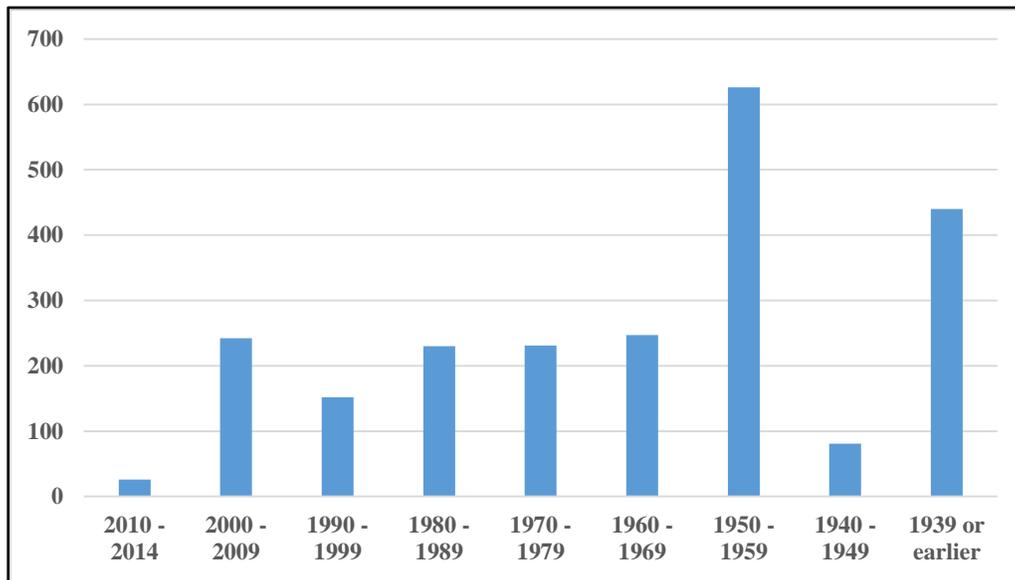
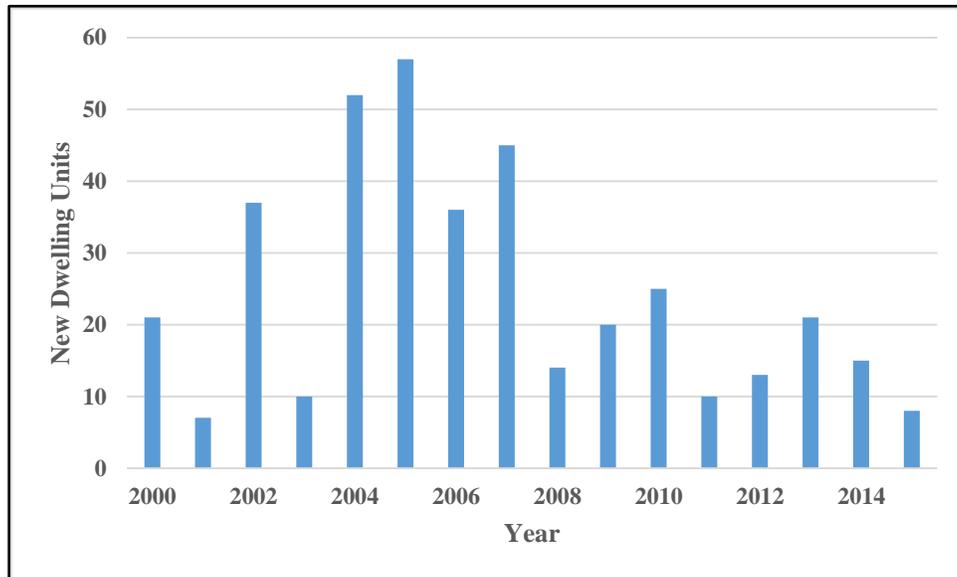


Table 2
Period Structure Built

Period Structure Built	Number	Percent
Built 2010 or later	26	1%
Built 2000 to 2009	242	11%
Built 1990 to 1999	152	7%
Built 1980 to 1989	230	10%
Built 1970 to 1979	231	10%
Built 1960 to 1969	247	11%
Built 1950 to 1959	626	28%
Built 1940 to 1949	81	4%
Built 1939 or earlier	440	19%
Total	2,275	100%
<i>Source: ACS, 2015</i>		

- * Building permit data also indicate a slowing down of new housing construction. For 2001 to 2010, the Building Department issued 303 permits for new units, or an average of 30.3 per year. From 2011 to 2015, the Department issued 67 permits for new units, or 13.4 per year.
- * With little developable land remaining, it is unlikely the Town will be able to sustain a significant amount of new housing growth. (See Section V. below.) (Note: Table 2 reports on the year the structure was built while Figure 3 is a count of building permit issuance.)

Figure 3
Building Permits: 2000 - 2015



Source: U.S. Bureau of the Census

C. Tenure

- * West Boylston is predominantly a community of homeowners. 82% of occupied housing units are owner-occupied, and 18% are renter-occupied.
- * West Boylston has a small number of renter-occupied units, just 396 units.
- * In comparison, the State and County have about double the percentage of renter-occupied units, 38% for the State and 35% for Worcester County.
- * West Boylston’s average household size of 2.62 for owner-occupied units is comparable to the State (2.7) and County (2.77).
- * However, West Boylston’s average household size of 2.02 for renter occupied units is quite a bit less than that of the State (2.25) and County (2.29)

**Table 3
Tenure**

	West Boylston		Mass.	County
Housing Tenure	Number	Percent	Percent	Percent
Occupied housing units	2,178	100%	100%	100%
Owner-occupied	1,782	82%	62%	65%
Renter-occupied	396	18%	38%	35%
	Number		Number	Number
Average household size of owner-occupied unit	2.62		2.70	2.77
Average household size of renter-occupied unit	2.02		2.25	2.29
<i>Source: ACS, 2015</i>				

D. Vacancy Rates for Ownership and Rental Units

- * Tables 4 and 5 provide information on housing vacancy. Just over 4% of the Town’s housing units are vacant, which is considerably lower than that of the State (9.8%) and the County (8.4%).
- * Homeowner vacancy rates are quite low across the State, just 1.2%, with no reported vacancies in West Boylston.
- * The vacancy rate for rental units (5.9%) is similar to that of the County (6.0%), although the vacancy rate for rental units is much lower statewide. (4.2%).

**Table 4
Vacancy Rates**

	West Boylston		Mass.	County
Housing Occupancy	Number	Percent	Percent	Percent
Total housing units	2,275	100%	100%	100%
Occupied housing units	2,178	95.7%	90.2%	91.6%
Vacant housing units	97	4.3%	9.8%	8.4%
Homeowner vacancy rate		0%	1.2%	1.6%
Rental vacancy rate		5.9%	4.2	6.0%
<i>Source: ACS, 2015</i>				

- * As shown in Table 5, 97 units were reported vacant, of which 26% were *For Rent*, 25% were *Sold but Not Occupied*, and 19% were for *Seasonal, Recreational, or Occasional Use*.
- * A smaller percentage of vacant units Statewide were *For Rent*, 15%, compared to 26% for the Town and 25% for the County.
- * A much smaller percentage of units Statewide were *Sold, Not Occupied*, 4%, compared to 25% for the Town and 7% for the County; and statewide, 44% of vacant units were for *Seasonal, Recreational, or Occasional Use*, compared to West Boylston's 19% and the County's 14%.

**Table 5
Vacancy Status**

	West Boylston		Mass.	County
	Number	Percent	Percent	Percent
Total Vacant Units:	97	100%	100%	100%
For rent	25	26%	15%	25%
Rented, not occupied	0	0%	5%	5%
For sale only	0	0%	7%	12%
Sold, not occupied	24	25%	4%	7%
For seasonal, recreational, or occasional use	18	19%	44%	14%
For migrant workers	0	0%	0%	0%
Other vacant	30	31%	25%	37%
<i>Source: ACS, 2015</i>				

E. Housing Costs for Rental and Ownership Units

Price of Rent

- * Of the 376 occupied units paying rent, most rents (84%) fall in the range of \$500 to \$1,500. The highest percentage of units (51%) rent in the range of \$500 to \$1,000. Only 13% of rental units rent for under \$500, and just 4% rent for more than \$1,500.
- * The high prices of rental units in the metro Boston area skew the state totals; for example, 24% of the rental units rent for more than \$1,500.
- * Worcester County rents are higher on the whole than West Boylston rents with the County median at \$934 compared to the Town median of \$854. The State median rent, \$1,102, is 29% higher than the median Town rent.
- * The majority of West Boylston's rental units contain 1 bedroom (52%), 27% contain 2 bedrooms and 22% contain 3 bedrooms. There are no rental units in Town with more than 3 bedrooms.
- * The median rent for one-bedroom units is \$815, for two-bedroom units it is \$1,049, and for three-bedroom units, it is \$1,274.
- * The rents for 1, 2 and 3-bedroom units are actually higher in West Boylston than in Worcester County, but the absence of larger units in the Town results in a higher median rent for the County.

**Table 6
Gross Rent**

	West Boylston		Mass.	County
Rent Paid	Number	Percent	Percent	Percent
Less than \$500	47	13%	15%	15%
\$500 to \$999	191	51%	28%	42%
\$1,000 to \$1,499	124	33%	31%	33%
\$1,500 to \$1,999	8	2%	16%	7%
\$2,000 to \$2,499	6	2%	6%	2%
\$2,500 or more	0	0%	2%	1%
Total Occupied Units Paying Rent	376	100%	---	---
	Dollars		Dollars	Dollars
Median Price	\$854		\$1,102	\$934
<i>Source: ACS 2015</i>				

**Table 7
Median Rent by Number of Bedrooms**

	West Boylston			Mass.		Worcester County	
	Rent	No.	Percent	Rent	Percent	Rent	Percent
No bedroom	---	0	0%	\$835	6%	\$748	5%
1 bedroom	\$815	204	52%	\$881	30%	\$713	27%
2 bedrooms	\$1,049	106	27%	\$1,182	38%	\$991	39%
3 bedrooms	\$1,274	86	22%	\$1,237	26%	\$1,099	29%
4 bedrooms	---	0	0%	\$1,483		\$1,259	
5 or more bedrooms	---	0	0%	\$1,380		\$1,078	
Total Median Rent	\$854			\$1,102		\$934	

Prices of Condominiums and Single Family Homes

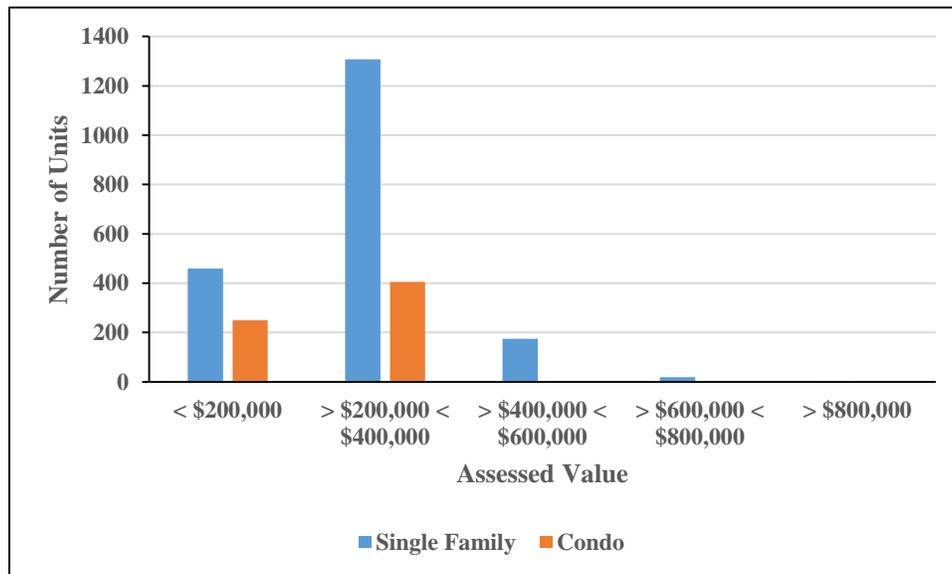
- * According to the 2016 assessed values approved by the Board of Assessors, about two-thirds of detached single family homes (68%) and condominiums (62%) have values between \$200,000 and \$400,000. Thus, much of West Boylston’s housing stock is relatively affordable on the open market without the need for subsidies.
- * 38% of condominiums have values below \$200,000, and there are no units valued over \$400,000.
- * 10% of detached single family units have values greater than \$400,000, but there are no units with values in excess of \$1,000,000.
- * Single family homes have an average value \$269,524 compared to \$219,126 for condominiums; single family homes have an average assessed value 23% higher than condominiums.
- * Surprisingly, condominiums have a 2% higher median assessed value than single family homes.
- * Compared to other communities in the State, West Boylston ranked number 214 in 2016 in average assessed value of single family homes (out of 338 communities).The average value for single family homes statewide was \$383,140. (Source: DOR average single family tax bills.

Table 8
Assessed Values for Owner Occupied Units

Assessed Value	Single Family Homes		Condominiums	
	Number	Percent	Number	Percent
<\$200,000	435	22%	249	38%
>\$200,000 < \$400,000	1,327	68%	405	62%
>\$400,000 < \$600,000	179	9%	0	0%
>\$600,000 < \$800,000	20	1%	0	0%
>\$800,000 < \$1,000,000	3	0%	0	0%
>\$1,000,000	0	0%	0	0%
Total	1,964	100%	654	100%
Average Value	\$269,524		\$219,126	
Median Value	\$238,000		\$242,700	

Source: West Boylston Assessors, 2016

Figure 4
Assessed Value of Single Family Homes and Condominiums



* A second reliable source of data are Property Sales Reports (LA-3) from the Board of Assessors. For 2014 thru November 2016, the median sale price of single family homes was similar to that of condominiums. For example, in 2016, the median price of single family homes, \$267,500, was slightly more than that of condominiums, \$265,200.

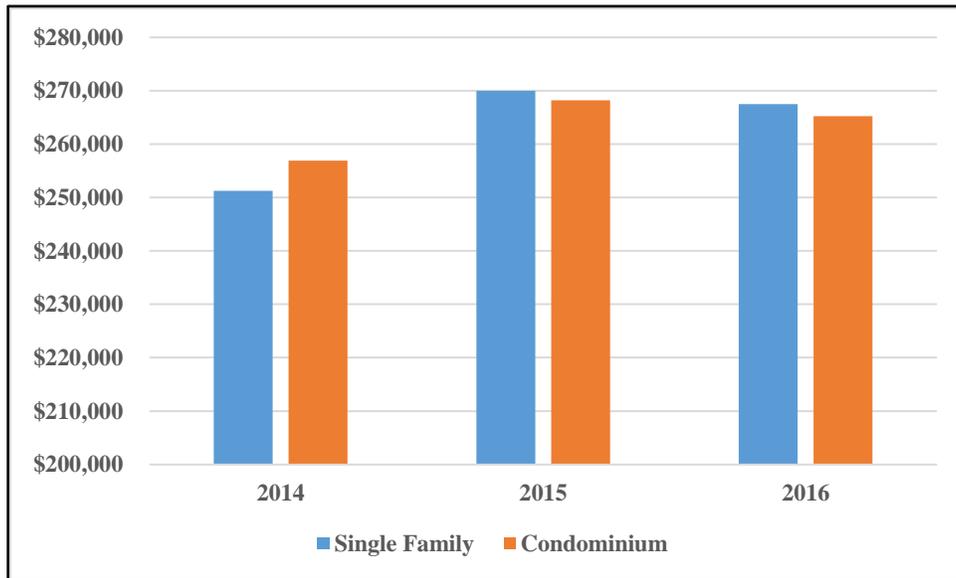
- * Interestingly, the median prices of both single family homes and condominiums declined from 2015 to 2016, although each type did increase over the 3-year period.
- * Single family home prices increased by 6.5% during the period, while condominiums grew at about half that rate, 3.2%.

**Table 9
Median Value of Recent Home Sales**

	Single Family			Condominiums		
	Sale Price	\$ Change	% Change	Sale Price	\$ Change	% Change
2014	\$251,250	NA	NA	\$256,950	NA	NA
2015	\$270,000	\$18,750	7.5%	\$268,250	\$11,300	4.4%
2016	\$267,500	-\$2,500	-0.9%	\$265,250	-\$3,000	-1.1%
2014-2016	NA	\$16,250	6.5%	NA	\$8,300	3.2%

Source: Board of Assessors, LA-3 Reports

**Figure 5
Median Sales Prices of Single Family Homes and Condominiums, 2014 - 2016**



F. Handicapped Population and Accessible Units

- * According to the 2015 ACS, 585 people, or 10.6% of the civilian, non-institutionalized population, has some type of disability.² A disability can make it very difficult or impossible for people to leave their home alone or go to work.
- * In West Boylston, men account for 55% of the population with disabilities, and women 45%.
- * Seniors (aged 65-74, including men and women) make up 13.5% of the total disabled population, and seniors 75 and over make up 43.9%. Combined, 29% of the senior population (65 and over) has some form of disability.
- * The largest categories of disability for seniors are *Ambulatory Difficulty* and *Having Difficulty with Independent Living*. Given the growing senior population in West Boylston, and understanding that many senior households wish to downsize from large single family homes, new housing targeted to seniors should provide design features that can accommodate independent living and wheelchair accessibility.
- * Excluding seniors, the disabilities with the highest overall numbers in the Town include *Ambulatory Difficulty* (140), *Cognitive Difficulty* (131), and *Independent Living Difficulty* (93).

**Table 10
Population with a Disability**

Age	Total Population	Number with a Disability	Percent with a Disability	Hearing Difficulty	Vision Difficulty	Cognitive Difficulty	Ambulatory Difficulty	Self-Care Difficulty	Independent Living Difficulty
Under 5	253	0	0.0%	0	0	NA	NA	NA	NA
5 to 17	817	7	0.9%	0	0	7	0	0	NA
18 to 34	1,095	99	9.0%	9	0	84	40	40	9
35 to 64	2,264	189	8.3%	21	34	40	100	39	84
65 to 74	606	82	13.5%	31	5	24	27	6	26
75 and over	474	208	43.9%	79	31	65	136	91	136
Overall	5,509	585	10.6%	140	70	220	303	176	255

Source: ACS 2015

² Disability: defined as a long-lasting physical, mental, or emotional condition that severely limits activities such as walking, dressing, bathing, learning, or remembering.

- * There is no reliable source of information on housing units that meet accessibility standards. The Census Bureau does not provide such statistics at the local level, and the local Building Department and Board of Assessors also do not keep track of which units are fully accessible.
- * As a proxy for hard data on accessible units, the Assessors do keep track of units that have bathrooms with features for persons with physical limitations. 43 % of single family homes are reported to have at least one such bathroom, while 71% of condominium units have bathrooms with handicapped features. This may be partly due to the newer nature of many of the condominiums in West Boylston and that several condominium projects are built to meet the specific needs of seniors.

**Table 11
Units with Accessible Bathrooms**

Residential Use	Number of Handicap Bathrooms				Total Units	With Handicap Bathroom	Percent
	0	1	2	3			
Single Family	1,088	784	37	4	1,913	825	43%
Condominium	160	382	3	0	545	385	71%
Two-Family	46	9	1	0	56	10	18%
Three Family	10	3	0	0	13	3	23%
Total	1,333	1,194	42	4	2,573	1,240	48%

Source: West Boylston Assessors Data, 2016

2 Demographic Profile:

A. Population Change

- * From 2000 to 2015, the total population increased from 7,481 to 7,834, for a growth of 4.7%. However, as noted in the Introduction, the ACS does not include a count of group quarter population to take into consideration the population of the Worcester County Jail and House of Corrections. In the 100% count from the 2010 decennial Census, the group quarter population included 1,300 institutionalized persons, of which 1,182 were males and 118 were females
- * West Boylston witnessed a drop in the number of children since 2000; children under five decreased by 22.2%, and children between 5 and 14 dropped by 39.2%.
- * On the other hand, the senior population (ages 65 and over) grew by 15.9% from 2000 to 2015.
- * Persons between 55 and 64 grew by 55.8% during the period. This cohort will reach retirement age within the next 10 years and further swell the senior population.
- * The growth of the senior population has important implications on the housing sector. Seniors generally prefer to downsize to smaller and less maintenance-intensive units, and with reduced incomes for many, seek less costly units to rent or buy.

Table 12
Change in Population: 2000 - 2015

Age	2000		2010		2015		Change	
	No.	%	No.	%	No.	%	No.	%
Under 5	325	4.3%	276	3.6%	253	3.2%	(72)	-22.2%
5 to 14	998	13.3%	765	10.0%	607	7.7%	(391)	-39.2%
15 to 24	913	12.2%	800	10.4%	1,150	14.7%	237	26.0%
25 to 34	1,047	14.0%	928	12.1%	1,485	19.0%	438	41.8%
35 to 44	1,399	18.7%	968	12.6%	1,103	14.1%	(296)	-21.2%
45 to 54	1,074	14.4%	1,495	19.5%	988	12.6%	(86)	-8.0%
55 to 64	624	8.3%	1,091	14.2%	972	12.4%	348	55.8%
65 and over	1,101	14.7%	1,346	17.6%	1,276	16.3%	175	15.9%
Total	7,481	100%	7,669	100%	7,834	100%	353	4.7%

Source.: 2000 and 2010 Census and 2015 ACS

The UMass Donahue Institute³ prepared statewide projections in 2015 that show a continuation of recent trends. The results are shown in Table 13.

- * The demographers project that the Town’s population will decline in every five-year increment, falling under 7,000 people by 2035; overall, the population is expected to decrease by 722 people (-9%).
- * Cohorts of younger age groups will continue to decrease over the 20-year period. Children ages 0-19 will decline by 341 people for a change of -23%.
- * All cohorts between 20 and 64 are also expected to decline. The report does not contain a discussion of group quarter population, so it is not clear to what extent the jail population influenced the Donahue Institute’s projections.
- * The Town can expect a significant increase in the senior population as all age cohorts from 65 and over show a marked increase. In fact, the senior population will double from 1,346 to 2,708, for an increase of 1,362 persons or 101%.
- * The projections have implications not only for the housing sector, but also for municipal services provided at the Senior Center and for senior transportation.

³ UMass Donahue Institute, “Long-Term Population Projections for Massachusetts Regions and Municipalities”, 2015

- * The rapid growth of the senior population will require a variety of housing types to meet the needs of this population, including units that are handicapped accessible, have one-floor living, and include design features that will allow seniors to live independently for as long as possible.
- * Additional affordable housing for seniors will clearly be required to accommodate seniors of low and moderate-income who will no longer be able to afford to live in a single family home.

**Table 13
Population Projections to 2035**

Age	Census	Projection					Change	
	2010	2015	2020	2025	2030	2035	Number	Percent
0-4	276	300	270	245	216	198	-78	-28%
5-9	357	349	373	346	304	274	-83	-23%
10-14	408	359	350	376	359	315	-93	-23%
15-19	425	357	310	298	349	338	-87	-20%
20-24	375	365	305	259	204	252	-123	-33%
25-29	478	347	339	290	267	221	-257	-54%
30-34	450	461	348	335	319	294	-156	-35%
35-39	459	451	478	361	371	352	-107	-23%
40-44	509	380	387	418	341	353	-156	-31%
45-49	723	540	421	427	310	231	-492	-68%
50-54	772	785	611	497	488	379	-393	-51%
55-59	542	701	723	550	546	535	-7	-1%
60-64	549	565	718	736	500	497	-52	-9%
65-69	344	525	538	677	744	529	185	54%
70-74	233	340	503	513	609	670	437	188%
75-79	257	249	344	489	510	592	335	130%
80-84	228	226	223	290	383	397	169	74%
85+	284	371	420	429	459	520	236	83%
Total	7,669	7,671	7,661	7,536	7,279	6,947	-722	-9%

Source: UMass Donahue Institute, "Long-Term Population Projections for Massachusetts Regions and Municipalities", 2015

B. Household Size

- * Table 14 compares household sizes of rental and ownership units. Renter occupied units have a much smaller average household size than owner-occupied units, 2.02 v. 2.62.

- * A high percentage (43%) of rental units are occupied by 1-person households, compared to 22% for owner-occupied units.
- * 24% of renter-occupied units have three or more persons per households. In contrast, 39% of owner-occupied units have three or more persons per households.

Table 14
Household Size of Renter- and Owner-Occupied Housing Units

	Renter-Occupied		Owner Occupied	
	Number	Percent	Number	Percent
Household Size				
1-person household	169	43%	387	22%
2-person household	131	33%	697	39%
3-person household	40	10%	255	14%
4-or-more-person household	56	14%	446	25%
Total	396	100%	1,784	100%
Average Household Size	2.02	---	2.62	---
<i>Source: ACS, 2015</i>				

C. Age of Householder⁴ in Family and Non-Family Households

- * 46% of rental units are occupied by family households and 54% by non-family households. In contrast, 74% of ownership units are occupied by family households and 26% by non-family households.
- * Most owner-occupied households consist of married-couple families (62%), while 26% of renter-occupied households consist of married-couple families.
- * 16% of renter-occupied households are families headed by a female with no husband present, which is twice the rate of owner-occupied households (8%).
- * Of non-family households, 43% of rental units are occupied by a single person household, compared to 22% for ownership units.
- * A higher percentage of householders living alone in rental units are seniors 65 and over (17%), compared to ownership units, where 11% are occupied by a senior living alone (11%).
- * 11% of rental households are occupied by non-family households where the householder does not live alone, which is more than twice the rate of ownership units, where 5% are occupied by non-family households where the householder does not live alone.

⁴ Census Definition of Householder: The person, or one of the people, in whose name the home is owned, being bought, or rented. Two types of householders are distinguished: a family householder and a nonfamily householder. A family householder is a householder living with one or more people related to him or her by birth, marriage, or adoption. A nonfamily householder is a householder living alone or with nonrelatives only.

Table 15
Age of Householder by Household Type
Owner and Renter Occupied Units

	Renter-Occupied		Owner Occupied	
	Number	Percent	Number	Percent
Family households	183	46%	1,317	74%
Married-couple family	102	26%	1,108	62%
Householder 15 to 34 years	37	9%	103	6%
Householder 35 to 64 years	36	9%	689	39%
Householder 65 years and over	29	7%	316	18%
Other family	81	21%	211	12%
Male householder, no wife present	18	5%	70	4%
Householder 15 to 34 years	18	5%	5	<1%
Householder 35 to 64 years	0	0%	48	3%
Householder 65 years and over	0	0%	14	1%
Female householder, no husband present	63	16%	141	8%
Householder 15 to 34 years	0	0%	0	0%
Householder 35 to 64 years	58	15%	105	6%
Householder 65 years and over	5	1%	34	2%
Nonfamily households	213	54%	467	26%
Householder living alone	169	43%	387	22%
Householder 15 to 34 years	43	11%	30	2%
Householder 35 to 64 years	60	15%	162	9%
Householder 65 years and over	66	17%	194	11%
Householder not living alone	44	11%	80	5%
Householder 15 to 34 years	6	2%	23	1%
Householder 35 to 64 years	38	10%	32	2%
Householder 65 years and over	0	0%	23	1%
Total Occupied Units	396		1,784	
<i>Source: ACS, 2015</i>				

D. Presence of Children

- * 30% of owner-occupied units have related children under 18 years of age, compared to 19% of renter-occupied units. Stated in reverse, 70% of owner-occupied units have no related children under 18 years, and 81% of renter-occupied units have no related children under 18 years.
- * 9% of owner-occupied units have children under 6 years and 12% of renter-occupied units have children under 6 years.
- * 22% of owner-occupied units have children between 6 and 17 years, compared to 16% for renter-occupied units.

**Table 16
Presence of Children by Tenure**

	All Occupied Housing Units	Owner-Occupied Housing Units	Renter-Occupied Housing units
With related children under 18 years	28%	30%	19%
With own children under 18 years	26%	28%	18%
Under 6 years only	6%	7%	2%
Under 6 years and 6 to 17 years	3%	2%	10%
6 to 17 years only	17%	20%	6%
No own children under 18 years	2%	2%	1%
No related children under 18 years	72%	70%	81%
<i>Source: ACS, 2015</i>			

E. Household Size and Presence of Seniors

- * 43% of renter households are 1-person households, compared to 22% for owner-occupied households. This means that 57% of renter households have 2 or more persons compared to 78% of owner-occupied households.
- * A higher percentage of seniors aged 65 and over (16%) are 1-person households in rental units compared to owner-occupied units, where 11% are seniors in 1-person households.
- * For 2-or-more-person households, there is a smaller rate of households with the householder 65 and over in renter-occupied units (9%) than in owner-occupied units (22%).
- * Combining household types, 25% of renter-occupied units have a householder 65 and over, while 33% of owner-occupied units have a householder 65 and over.

Table 17
Tenure by Household Size and Age of Householder for
Owner and Renter-Occupied Units

	Renter-Occupied		Owner Occupied	
	Number	Percent	Number	Percent
All Households	396	100%	1,782	100%
1-person household:	169	43%	386	22%
Householder 15 to 54 years	49	12%	104	6%
Householder 55 to 64 years	54	14%	88	5%
Householder 65 to 74 years	25	6%	65	4%
Householder 75 years and over	41	10%	129	7%
2-or-more person household:	227	57%	1,396	78%
Householder 15 to 54 years	178	45%	658	37%
Householder 55 to 64 years	15	4%	349	20%
Householder 65 to 74 years	11	3%	277	16%
Householder 75 years and over	23	6%	112	6%
<i>Source: ACS, 2015</i>				

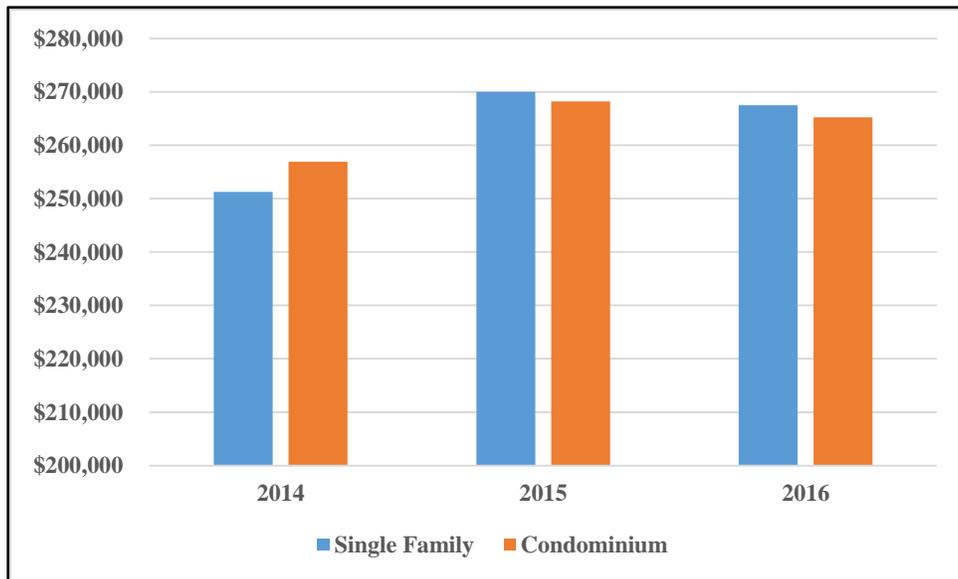
F. Household Income Levels

- * Renter households generally have lower incomes than owner households. (See Table 18 and Figure 6.) For example, 39% of renter households have incomes less than \$25,000 compared to just 7% of owner households.
- * Conversely, 20% of owner households have incomes over \$75,000 compared to 12% for renter households.
- * West Boylston’s median household income of \$68,673 is nearly identical to the statewide number, \$68,563.
- * The median price for rent in 2015 is \$854 (Table 6). Assuming a household can devote 30% of its income to rent without undue hardship, a household would have to earn \$34,160. As shown in Table 18, 51% of renter households earn less than \$35,000 per year and would have difficulty paying the median rent.
- * The median rent for a three-bedroom unit is \$1,274. A household spending 30% of its income at the median rent would require an income of \$50,960. As shown in Table 18, more than 66% of renter households would have to spend over 30% of income to afford this rent.
- * A 3-bedroom subsidized ownership unit at Afra Terrace was listed for sale on the CHAPA web site for \$199,300. A household may earn no more than 80% of the area median income to qualify as an eligible purchaser. In 2015 a 4-person household could have a maximum income of \$65,800. 31% of West Boylston households earn less than 80% of the AMI.

Table 18
Household Income for Owner and Renter Households, 2015

Household Income in the Past 12 Months	Occupied Housing Units	Owner Occupied Units		Renter Occupied Units	
		Number	%	Number	%
Less than \$15,000	135	50	3%	85	21%
\$15,000 to \$24,999	150	78	4%	72	18%
\$25,000 to \$34,999	153	107	6%	46	12%
\$35,000 to \$49,999	228	169	10%	59	15%
\$50,000 to \$74,999	569	481	27%	88	22%
\$75,000 to \$99,999	264	232	13%	32	8%
\$100,000 to \$149,999	320	307	17%	14	4%
\$150,000 or more	356	356	20%	---	0%
Total	2,176	1,780	100%	396	100%
West Boylston Median Household Income (dollars)			\$68,673		
Mass. Median Household Income (dollars)			\$68,563		

Figure 6
Household Income of Owners and Renters



* As shown in Table 19, 713 households in West Boylston receive social security benefits, or 32.7% of all households in Town. This is a higher rate than in the State as whole, 28.8%.

- * The mean dollar amount of social security is \$21,630. This income is insufficient to afford a decent housing unit. For example, if paying 30% of gross monthly income on rent, the mean social security income would cover a rent of \$540 per month.
- * 21.6 of West Boylston households have retirement income, a higher percentage than the State's 16.1%. The median amount of retirement income in West Boylston is \$28,650.

**Table 19
Public Assistance Income**

	West Boylston	Mass.
No. of Households with Social Security	713	---
Percent with Social Security	32.7%	28.8%
Mean Social Security income	\$21,630	\$17,474
No. with Retirement Income	470	---
Percent with retirement income	21.6%	16.1%
Mean retirement income	\$28,650	\$25,918
With Supplemental Security Income	3.6%	6.3%
Mean Supplemental Security Income	\$10,180	\$9,830
With cash public assistance income	0%	3.0%
Mean cash public assistance income	---	\$4,440
With Food Stamp/SNAP benefits in the past 12 months	4.3%	12.5%

G. Housing Cost Burden

A general rule of thumb is that a household should pay no more than 30% of its income for housing expenses. Cost burden is the ratio of housing costs to household income. A household that pays over 30% of its income on housing is said to be 'housing cost burdened' and if paying over 50% of household income, it is 'severely housing cost burdened'. For owner housing, costs include principal, interest, insurance, association fees, and property taxes. For renter housing, costs include the contract rent plus utilities. Upper income households have greater flexibility to pay over 30% without hardship, but lower income households are at a severe disadvantage if housing costs occupy a disproportionate share of income.

- * Incomes of local residents are similar to those of the State and County. For example, 31% of West Boylston households have incomes below 80% of the Area Median Income (AMI) compared to 33% for the County and 32% for the State.
- * Households earning less than 80% of the Area Median Income (AMI) are eligible for housing assistance and may qualify for a subsidized ownership or rental unit. Thus, 31% of West Boylston's households would qualify for housing assistance based on income.

- * Furthermore, numerous households are housing cost burdened. This is especially true for those with incomes at the low end of incomes. In West Boylston, 89% of households earning less than 30% of the AMI, and 89% earning between 30% and 50% of the AMI, are housing cost burdened. And nearly half (48%) of those earning between 50% and 80% of the AMI are housing cost burdened.
- * The percentage of owner-occupied households in West Boylston that are housing cost burdened is roughly similar to that of the State and County, but West Boylston has a much higher percentage of renter-occupied households that are housing cost burdened than the State and County.
- * 55% of renter-occupied households are housing cost burdened in West Boylston compared to 45% and 47% for the County and State respectively. And 31% of West Boylston's renter households are severely housing cost burdened compared to 21% and 23% for the County and State respectively.
- * Elderly non-family households are particularly affected by housing costs as 54% of such households in the Town are housing cost burdened; in comparison, 49% of such households in the County are housing cost burdened while the State figure is 48%.

Table 20
Housing Cost Burden

	West Boylston	Worcester County	Mass.
% Households with income:			
< 30% AMI (Area Median Income)	6%	11%	11%
30 - 50% AMI	13%	10%	10%
50 - 80% AMI	12%	12%	11%
80 - 100% AMI	12%	10%	9%
> 100% AMI	57%	57%	55%
% of households that are cost burdened:			
< 30% AMI	89%	82%	81%
30 - 50% AMI	89%	61%	67%
50 - 80% AMI	48%	49%	49%
80 - 100% AMI	36%	36%	39%
> 100% AMI	11%	12%	14%
Severity			
% Owner occupied households that are cost burdened	30%	29%	31%
% Owner occupied households that are severely cost burdened	8%	11%	12%
% Renter occupied households that are cost burdened	55%	45%	47%
% Renter occupied households that are severely cost burdened	30%	21%	23%

	West Boylston	Worcester County	Mass.
Household Type			
% Elderly Family households that are cost burdened	23%	23%	25%
% Small Family households that are cost burdened	25%	26%	30%
% Large Family households that are cost burdened	22%	29%	31%
% Elderly Non-Family households that are cost burdened	54%	49%	48%
% Other households that are cost burdened	45%	40%	42%
<i>Source: Housing Data Profile, Metropolitan Area Planning Council, from ACS 2013</i>			

H. Affordability Gap

- * Affordability Gap is a measure that compares the number of housing units available to low and moderate income households that are affordable to such households within a study area. The units must be available for sale or lease that will require no more than 30% of a household's monthly income. (A positive number indicates a shortage of units at that income level, a negative number a surplus.)
- * Table 21 reveals that there is a shortage of 206 units for households with incomes less than or equal to 50% of the AMI, but there is a surplus of 120 units for households with incomes greater than 50% but less than or equal to 80% of AMI.
- * Table 21 also shows that the need is greatest for households with incomes less than or equal to 50% of AMI. There is a gap of 191 owner occupied housing units, and 15 renter-occupied housing units, for households with incomes less than or equal to 50% of AMI.

Table 21
Affordability Gap in West Boylston

Affordability Gap Criteria	# of Units
Affordability Gap for housing units with household income less than or equal to 50% of Area Median Income (AMI)	206
Affordability Gap for housing units with household income greater than 50% but less than or equal to 80% of AMI	-120
Affordability Gap for owner-occupied housing units with household income less than or equal to 50% of AMI	191
Affordability Gap for owner-occupied housing units with household income greater than 50% but less than or equal to 80% of AMI	0
Affordability Gap for renter-occupied housing units with household income less than or equal to 50% of AMI	15
Affordability Gap for renter-occupied housing units with household income greater than 50% but less than or equal to 80% of AMI	-120
<i>Source: Metropolitan Area Planning Council, from ACS 2013</i>	

IV. HOUSING NEEDS ASSESSMENT

West Boylston is predominantly a community of single family dwellings, with detached homes and townhouses comprising 81% of all units. Two – four unit structures make up 8% of the housing stock, leaving about 11% of the units in multi-family structures. This translates into a high percentage of homeownership as 82% of all units are owner-occupied. This exceeds the State and County rates, which have 62% and 65% of homeownership, respectively. The Town has about 396 rental units today, or about 18% of its housing inventory. Given the large numbers of low and moderate income households and expense of homeownership, there is an apparent need for more rental units to accommodate those who cannot afford the cost of a home. In addition, population projections of the Donahue Institute forecast a loss of population in the young adult ages; creating reasonably priced market rate rental units is a way to stem the out-migration of this demographic from the community.

West Boylston has a relatively new housing stock; just 19% of the units pre-date 1940. Housing growth has been consistent over the past five decades with about 240 units per year, except for the 1990's when 152 units were built. However, in the current decade, growth has slowed considerably. This may be partially due to the lack of developable land in West Boylston. The Town appears to be approaching build-out. (See Available Lands Analysis in Section 5.) With a lack of good developable land, it is important to evaluate potential sites for affordable housing before they are otherwise developed to help address the Town's housing needs.

West Boylston has a low vacancy rate. About 4.3 % of all housing units are vacant, which is lower than the State and County rates, 9.8% and 8.4% respectively. This indicates a fairly strong housing market. The vacancy rate for rental units is higher than for ownership units and is comparable to the State and County rates.

Prices for rent are reasonable in West Boylston compared to the State and County. In 2015, 96% of the units in Town rented for under \$1,500, compared to 76% for the State and 90% for the County. The median rent in West Boylston was \$854 compared to \$934 for the County and \$1,102 for the State. 52% of the Town's rental units contain 1 bedroom, 27% have 2 bedrooms, and 22% have 3 bedrooms. There are no rental units with more than 3 bedrooms.

The Town's assessing database reveals that single family properties in West Boylston are relatively affordable; the Town ranks 214th in value of single family properties across the State. 68% of detached single family homes and 62% of condominiums have values between \$200,000 and \$400,000. 38% of condominiums have values below \$200,000. Perhaps owing to more recent construction of most condominiums, the median value for condominiums is actually higher than that for single family homes, \$242,700 compared to \$238,000; however, the average value of single family homes is 23% higher than condominiums, \$269,524 compared to \$219,126. (A greater number of high-value single family homes yields a higher average.) Data from recent sales in the Town confirm that there is not a large difference in median values for single family homes and condominiums. In 2016, the median price of single family homes was \$267,500, which was slightly higher than that of condominiums, \$265,200. From 2014 to 2016, the median sale price for single family homes appreciated by 6.5% compared to 3.2% for condominiums.

Regarding handicapped accessibility, 10.6% of West Boylston residents have some form of a disability. More men (55%) than women (45%) have a disability. Seniors 75 and over make up 43% of the disabled population; 29% of all seniors (65 and over) have some form of disability. The largest categories of disability for seniors are *Ambulatory Difficulty* and *Having Difficulty with Independent Living*. Given the growing senior population in West Boylston, and understanding that many senior households wish to downsize from large single family homes, new housing targeted to seniors should provide design features

that can accommodate independent living and wheelchair accessibility. It is unknown how many units in West Boylston are fully handicapped accessible; however, Assessors data shows that 43 % of single family homes at least one accessible bathroom, while 71% of condominium units have an accessible bathroom.

The make-up of the population is changing. Younger age cohorts are declining and older cohorts are growing. The Town will experience a dramatic growth in the senior population. The 65 and over population grew by 16% between 2000 and 2015, and over the next 20 years, demographers forecast a 101% increase, or a doubling of seniors. Overall, the Town's population grew by about 5% between 2000 and 2015 but is expected to decrease by 9% from 2010 to 2035.

Renters tend to have smaller households than ownership units. The average household size of a renter household is 2.02 persons compared to 2.62 persons for an ownership household. 43% of rental households have just one person, compared to 22% of ownership households. Only 24% of renter households have three or more persons. When planning housing for renters, a mix of one and two-bedroom units would accommodate most renter households, with perhaps a small number of 3-bedroom units to accommodate larger family households.

46% of renter households are occupied by families, but only 26% consist of married couple families. In contrast, 74% of owner households are composed of families and 62% are married couple families. In 43% of renter households, the householder lives alone, and in 17% of renter households, an elderly householder (65 and over) lives alone. 16% of renter households have a female householder with no husband present, and most of these are householders aged 35-64. Just 11% of renter households are non-families of two or more individuals. In 39% of owner-occupied units the householder is between 35 and 64 years old, and in 18% of owner-occupied households the householder is 65 and over. Fewer ownership units, 26%, are occupied by non-family households. 22% of ownership households have a householder living alone and half of these have a householder 65 and over.

Only 19% of renter-occupied households have related children under 18 years of age compared to 30% for owner-occupied households. Just 2% of renter households have their own children under 6 years of age compared to 7% of owner-occupied households. 20% of owner-occupied households have school-aged children, ages 6-17, compared to just 6% for renter households. It appears then that development of rental housing for families would yield fewer school-age children than would ownership housing.

43% of renter households consist of one-person, and 16% of renter households have a single-person senior householder 65 and over. Just 22% of owner-occupied households contain one person and 11% of one-person households have a senior householder. Owner-occupied households with two or more people have a higher rate of senior householders, 16%, compared to 9% for renter households. With a growing senior population, senior developments should offer a number of one-bedroom units to provide a useful alternative for senior single-person households.

Renters generally have a lower household income than owners. For example, 39% of renter households have incomes less than \$25,000 compared to just 7% of owner households, and fewer renters have incomes at the upper range of incomes. In fact, 85 households in renter-occupied units have incomes of less than \$15,000, which means a large portion of their incomes is devoted to housing costs. In addition, 713 households in West Boylston receive social security benefits, or 32.7% of all households in Town. The average social security income is \$21,630. Not all of West Boylston's seniors have comfortable retirement incomes. These figures indicate a need for additional affordable rental housing in general and more senior rental housing to help accommodate seniors who rely on social security. State and federal housing agencies deem households that earn less than 80% of the Area Median Income as low and moderate and eligible for housing assistance programs; 31% of households in West Boylston have earnings below that number.

A general rule of thumb is that a household should pay no more than 30% of its income for housing expenses. A household that pays over 30% of its income on housing is said to be ‘housing cost burdened’ and if paying over 50% of household income, it is ‘severely housing cost burdened’. As indicated in Table 20, numerous households are cost-burdened and some are severely cost burdened. At the lowest income category, households that earn less than 30% of the AMI, 89% are cost burdened. In addition, 89% of households that earn between 30% and 50% of AMI are also cost burdened, and 48% of households earning between 50% and 80% of AMI are cost burdened.

Housing cost burden is particularly acute for renter households as 55% are cost-burdened and 30% are severely cost-burdened. The problem is more severe in West Boylston than the State as a whole; in Massachusetts, 47% of renter households are cost-burdened and 23% are severely cost-burdened. 30% of West Boylston’s owner households are cost-burdened, which can lead to foreclosure if the household is unable to keep up with its mortgage payments. The elderly are also vulnerable when it comes to housing costs. 54% of elderly non-family households are cost-burdened in West Boylston, which is greater than the State’s rate of 48%. The issue is less severe for elderly family households as 23% of such households are cost-burdened in West Boylston, which is slightly less than the State rate of 25%.

There is a significant gap in the number of units that are affordable to low-income households. There is a shortage of 206 housing units for households earning less than 50% of the AMI. At this income range, the gap is greatest for owner-occupied units (191) than for renter-occupied units (15), which may be due to the much larger number of ownership units than rental units in West Boylston.

V. SUBSIDIZED HOUSING INVENTORY AND USE RESTRICTIONS

Tables 22 and 23 contain information on the number of units on the Subsidized Housing Inventory (SHI) in West Boylston, and Map 1 displays their locations. Currently, the Department of Housing and Community Development (DHCD) counts 140 affordable units on the SHI. With a 2010 Census number of 2,729 year-round housing units, West Boylston has an affordable housing rate of 5.13%. Under G.L. c. 40B, the State has established a goal for each community to make 10% of its housing stock affordable to households earning up to 80% of the AMI; thus, West Boylston is over halfway to the goal.

The percentage will increase when DHCD updates the SHI. After years of delays Sajda Gardens at 94 Main Street in Oakdale is now under construction. The project contains 80 rental units, reduced from its original proposal of 124 units; as a rental project, since 25% of the units will be affordable, all 80 units will count on the SHI. This will bring the number of affordable units to 220 and raise the Town's 40B rate to 8.1%.

Most of the units on the SHI are rental, 197 (89%), compared to 23 ownership units (11%). Typically ownership projects must provide 25% of their units for low and moderate-income households in order to receive low interest financing. Only the ownership units are deemed affordable and counted on the SHI. The affordable ownership units on the SHI are at Lancaster Commons (8), Afra Terrace (13), and Angell Brook Village (2). The total number of units in these developments is 216. (Angell Brook received a special permit from the Planning Board as a Continuing Care Retirement Community (CCRC) and was not required to meet the 25% standard; however, as a condition of the Planning Board's approval for an expansion in 2006, the developer built two affordable units.)

The other six projects contain rental units. Of the 197 units, 147 are for families, 36 are for seniors, and 37 (beds) are for special needs individuals. The 37 special needs accommodations are in three locations, two of which are operated by state agencies and one by the West Boylston Housing Authority. The 36 senior units are all in one location, Orchard Knoll, and are operated by the West Boylston Housing Authority. All units are reserved for low and moderate-income households. With more affordable units devoted to families, the 36 existing senior units are not enough to meet the needs of many senior households who are housing cost-burdened.

The 124 rental family units are located at Orchard Knoll (18), Freedom Village (26), and Sajda Gardens (80). Sajda Gardens is under construction and its 80 rental units for families will help to meet the need for affordable and workforce family units. Since 25% of the 80 units are affordable, the project will produce 20 affordable units and 60 market-rate units. Not counting the 60 non-affordable units, the number of subsidized rental units for families on the SHI is 64.

**Table 22
Units on the Subsidized Housing Inventory**

Name	Address	Rental Units		Owner Units		Notes/Restrictions
		Total	SHI	Total	SHI	
Orchard Knoll ⁵	87 Maple St.	54	54			Housing Authority 36 Elderly/Disabled, 18 Family
	14-16 Foster St.	8	8			Special needs Housing Authority
Lancaster Commons	Lancaster St.			32	8	Family units Local Initiative Program
Franklin St. Affordable Housing	11 Franklin St.	26	26			20 units @ < 60% AMI 6 units @ < 30% AMI
Afra Terrace	Shrewsbury St.			52	13	1 affordable unit per 3 market rate units Units @ < 80% AMI Family units, 70% local preference
Sajda Gardens (Not yet officially on the SHI)	94 North Main St.	80	80			Under construction Family units 25% are affordable @ < 80% AMI
Angell Brook Village CCRC	Angell Brook Dr.			132	2	Developer agreed to build 2 affordable units as part of an expansion approved in 2006. 55+ community
DDS Group Homes	Confidential	21	2A1			Special needs
DMH Group Homes	Confidential	8	8			Special needs
Total		197	197	216	23	
Total SHI Units			220			
2010 Year Round Units			2,729			
40B Percentage			8.1%			

⁵ Orchard Knoll has four apartments for individuals with disabilities, including two one-bedroom units, one two-bedroom unit, and one three-bedroom unit.

Affordable Housing Developments

Map 1

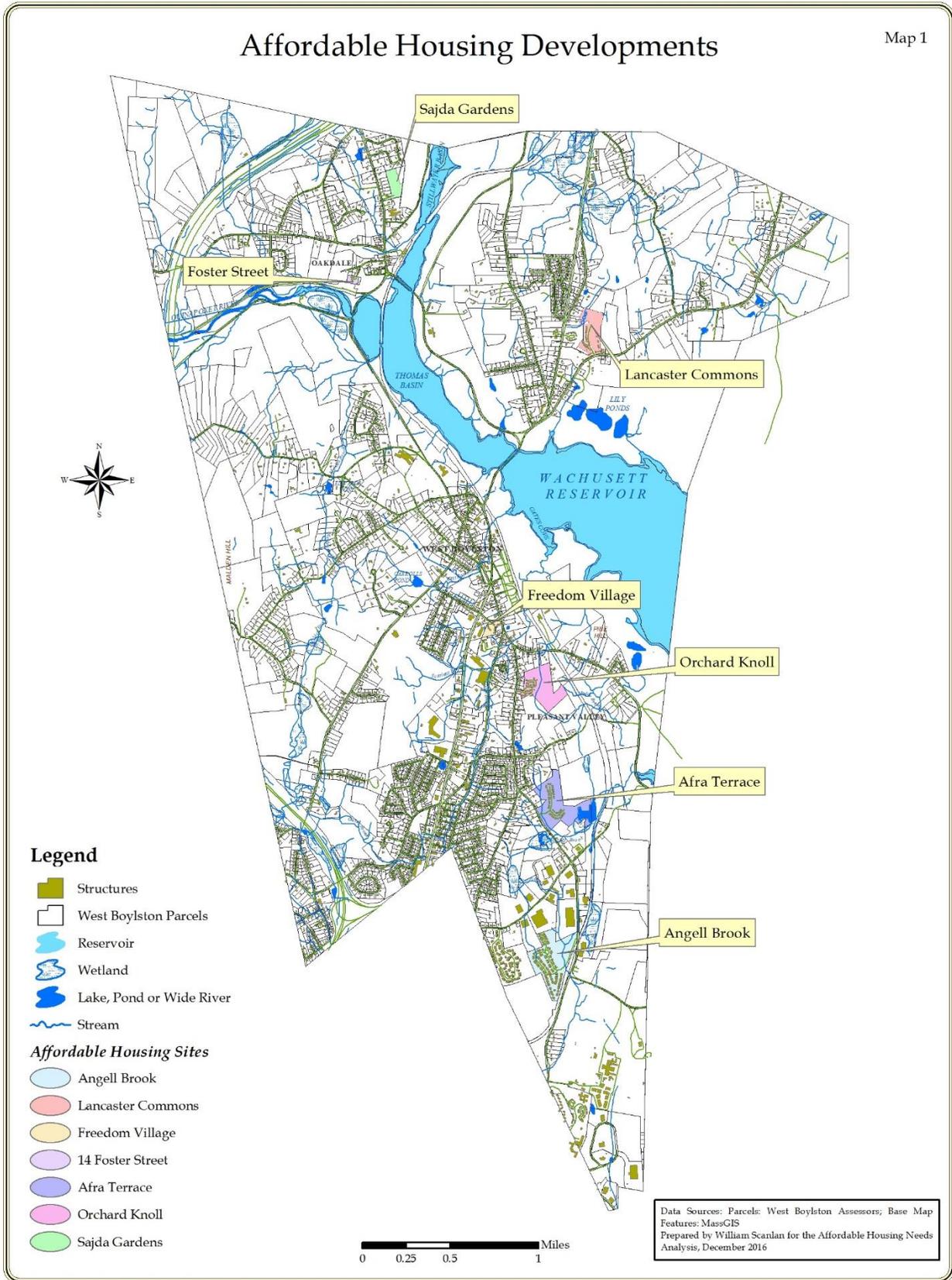


Table 23
Type of Units on the SHI

Affordable Development	Family	Senior	Special Needs	Total
Orchard Knoll	18	36		54
Foster Street			8	8
Lancaster Commons	8			8
DDS Group Homes			21	21
Franklin Street Affordable Housing	26			26
Afra Terrace	13			13
Sajda Gardens	80			80
DMH Group Homes			8	8
Angell Brook Village	2			2
Total	147	36	37	220

VI. AVAILABLE LAND ANALYSIS

The pace of housing construction has slackened in the current decade. One factor that may be influencing the new home market is the shortage of buildable land. Maps 2 and 3 are one way to identify the amount of land that is potentially available for development.

Map 2, Developed and Developable Land, presents a combination of land use information from the Town's assessing database and the protected open space layer from MassGIS. The open space layer shows three categories of land protection: 1) land that is protected from development in perpetuity, such as State land acquired for protection of the Wachusett Reservoir, Town conservation land, and private land with a conservation restriction; 2) land in an open space use that does not have a prohibition on development, but is in fact not likely to be developed, such as schools and cemeteries; and 3) private land in a recreational use that has no permanent protection, including the Wachusett Country Club, the Worcester Country Club, and Woodhaven Campground. Locations of developed and undeveloped land are based on land use codes from the Town's assessing database. For display purposes, developed land uses are consolidated into residential, commercial and industrial, and institutional uses.

Map 2 displays undeveloped land in private ownership that is either developable or undevelopable as classified by the Assessors. Land classified as undevelopable has physical characteristics or legal restrictions that make development unlikely, and as a result, the land has a lower assessed value per acre. Potentially developable land usually has physical limitations that can be overcome with careful, and more expensive, engineering practices. Map 3 displays just the undeveloped lands within the context of environmental features that affect a parcel's development potential, such as wetlands, flood plains, and Watershed Protection Act buffers. (It does not include land in the 'no protection' category of the open space layer, since the possibility of development in the near term is rather remote.)

The data reveal that about 676 acres are developable or potentially developable, or about 7.6% of the Town. Excluding commercial and industrial categories, about 527 acres are available for residential development. This includes land in forestry and agriculture, which combined make up about 280 acres. Only 186 acres are classified as developable residential land, that is, land in a residential district with few environmental limitations for development. An additional 183.5 acres (2.1% of the Town) are vacant but not developable according to the Assessors.

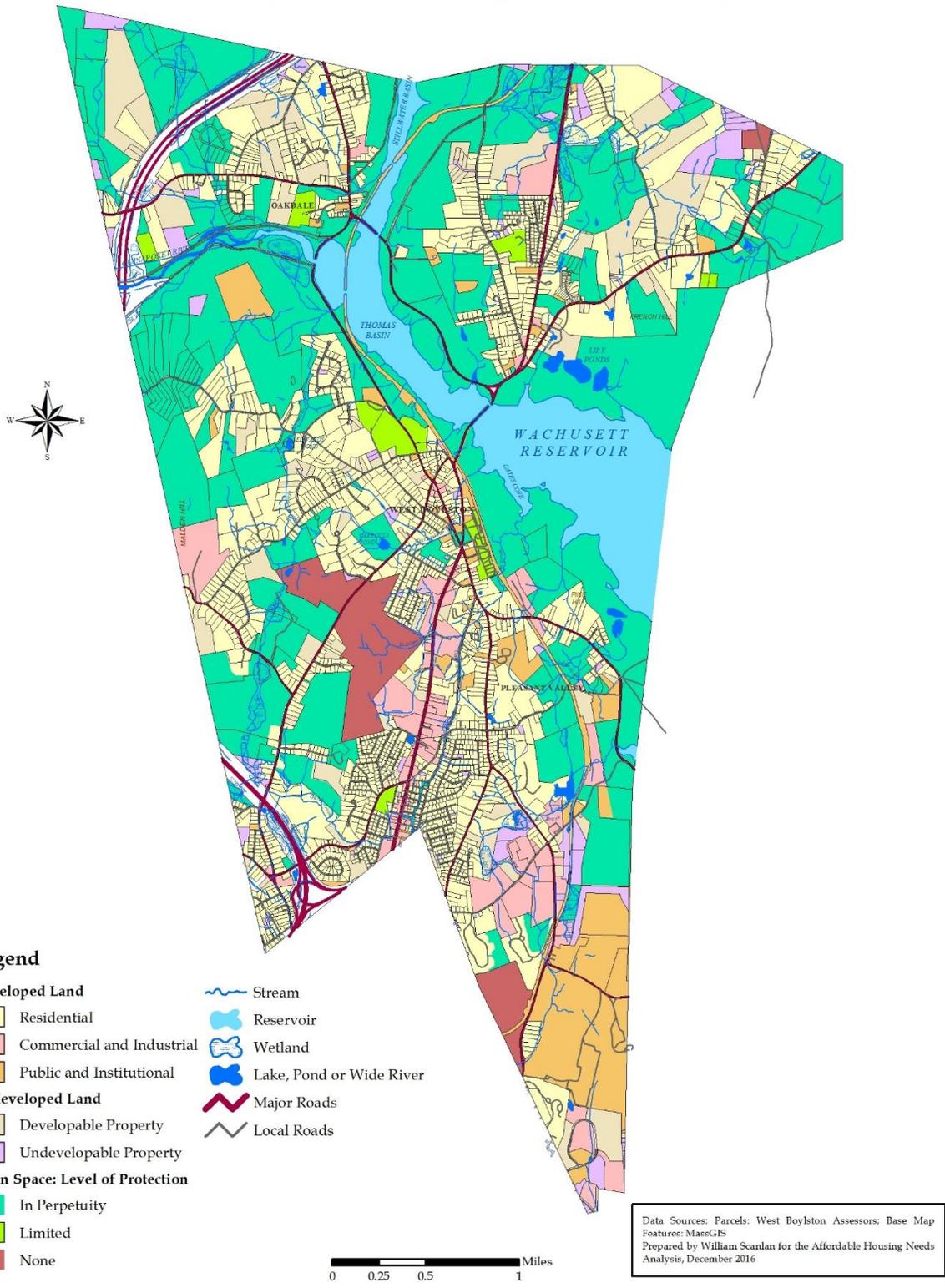
West Boylston appears to be approaching buildout as just 7.6% of the Town is available for development. Since more easily developable property is usually developed first, the land that remains may have somewhat marginal potential for development, but constraints can be overcome for an added cost as land values increase. A scarcity of suitable land may place added pressure on the Town's remaining farmland that is not under an agricultural preservation restriction. The analysis also does not account for large parcels coded as developed, but which may be further subdivided to create other developable lots. Redevelopment of low value buildings for a greater intensity is also a possibility, which has already begun to occur along the Route 12 commercial corridor. In short, finding suitable parcels for higher density affordable housing projects is likely to become increasingly difficult in the years ahead. Land that is physically suitable, has access to public water and sewer systems, and has good transportation access should be considered now for affordable housing. In addition, land that the Town owns or acquires through tax takings should also be evaluated for affordable housing.

**Table 24
Developable and Undevelopable Land**

Developable Land				Undevelopable Land			
Land Use Code	Description	No. of Parcels	Acres	Land Use Code	Description	No. of Parcels	Acres
1300	Developable Residential Land	79	185.8	1320	Undevelopable Residential Land	103	136.9
1310	Potentially Developable Residential Land	16	61.7	3920	Undevelopable Commercial Land	5	3.1
3900	Developable Commercial Land	2	8.8	4420	Undevelopable Industrial Land	13	43.5
4400	Developable Industrial Land	4	77.0				
4410	Potentially Developable Industrial Land	5	62.8				
6100	Forestry	9	183.8				
7130-7180	Agriculture	8	96.2				
Total		123	676.1	Total		121	183.5
Percent			7.6%				2.1%

Developed and Developable Land Map

Map 2



Legend

Developed Land

- Residential
- Commercial and Industrial
- Public and Institutional

Undeveloped Land

- Developable Property
- Undevelopable Property

Open Space: Level of Protection

- In Perpetuity
- Limited
- None

- Stream
- Reservoir
- Wetland
- Lake, Pond or Wide River
- Major Roads
- Local Roads

Data Sources: Parcels: West Boylston Assessors; Base Map Feature: MassGIS
 Prepared by William Scanlan for the Affordable Housing Needs Analysis, December 2016

Undeveloped Land and Environmental Features

Map 3

