

POPULATION AND HOUSING

Overview

- ; From 2000 to 2015, the Town's population increased from 7,481 to 7,834, for a growth of 4.7%.
- ; The jail population remained stable between 2000 and 2010, declining from 1,220 to 1,138, for a change of -82 inmates.
- ; West Boylston witnessed a drop in the number of children between 2000 and 2015; children under 5 decreased by 22.2%, and children between 5 and 14 dropped by 39.2%.
- ; The senior population (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 UMass Donahue Institute¹ prepared statewide projections in 2015, which indicate that the Town's population will decline in every five-year increment under 65, falling under 7,000 people by 2035; the total population is expected to decrease by 722 people (-9%).
- ; In contrast, the senior population, will double from 1,346 to 2,708, for an increase of 1,362 people.
- ; The principal housing type is the single family home. Homeownership is the primary form of tenure, and the Town has a small number of rental units. The small number of multi-family units limits housing options for renters.
- ; A general rule of thumb is that a household should pay no more than 30% of its income on housing expenses; households that pay more than 30% are said to be "housing cost burdened". About half of renter households would be housing cost burdened paying the median rent.
- ; 31% of households have incomes below 80% of the Area Median Income (AMI) and are eligible for housing assistance.
- ; Elderly non-family households are particularly affected by housing costs as 54% of such households are housing cost burdened.

Key Findings

- ; West Boylston exceeds the Chapter 40B threshold of having 1½% of its land area zoned for residential, commercial, and industrial use devoted to affordable housing. This status provides the ability for the Zoning Board of Appeals to deny, or impose conditions on, proposed comprehensive permit projects.
- ; The rapid growth of the senior population will require a variety of housing types, 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.
- ; The high percentage of owner-occupied units indicates a need for more rental units for households of varying ages, sizes, and incomes.
- ; In 2017, West Boylston has 220 units on the Subsidized Housing Inventory (SHI), for a rate of 8.1% of its year-round housing stock.

¹ UMass Donahue Institute, "Long-Term Population Projections for Massachusetts Regions and Municipalities", 2015

HOUSING PLAN

The following actions will help us meet our Housing Goals.

Item	What	Why	Goal(s)	Who	When
1	Continue planning for development of senior housing at Orchard Knoll.	The project addresses an urgent need for more affordable senior housing.	1 and 2	AHTF Housing Authority	On-going
2	Conduct community outreach to inform the public of the Town's housing needs and gain support for local initiatives. Host annual housing summits and provide educational opportunities to local officials.	An informed public is more likely to support new affordable housing projects.	2 and 3	AHTF Town Administrator	On-going
2	Analyze undeveloped privately-owned land (7.6% of the Town) to assess its suitability for higher density housing.	As the Town approaches build-out, few opportunities will remain for the private sector to build housing for seniors and young families.	3	AHTF	2018 - 2020
3	Develop a Comprehensive Permit Policy that includes guidelines for developers to design projects to protect the environment and preserve neighborhood quality of life.	Comprehensive permit projects can have negative impacts on the Town unless designed in accordance with local preferences.	3	AHTF Board of Appeals	2018
4	Develop new affordable housing for seniors and families, and monitor existing units for compliance with use restrictions.	West Boylston has many low and moderate income households who will need housing assistance to be able to continue to live in Town.	1	AHTF	2022
5	Promote mixed use development in the Route 12 Corridor. Develop innovative zoning and prepare a design manual to implement desired development patterns.	Allowing mixed use can help to transform the Business district into a desirable place to live and work.	3	Planning Board	2020
6	Apply for housing rehabilitation funds.	The WWII era housing stock is aging, and low income households are unable to afford major repairs.	2	Town Administrator	2018

APPENDIX 1 POPULATION AND HOUSING

Overview

Population Trends: The population of West Boylston has been relatively stable since 2000. While the Town is growing slowly, the make-up of the population is changing.

- ; From 2000 to 2015, the total population increased from 7,481 to 7,834, for a growth of 4.7%.
- ; The jail population remained stable between 2000 and 2010, declining from 1,220 to 1,138, for a change of -82 inmates.
- ; West Boylston witnessed a drop in the number of children between 2000 and 2015; children under 5 decreased by 22.2%, and children between 5 and 14 dropped by 39.2%.
- ; On the other hand, the senior population (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.

Population Projections: The UMass Donahue Institute¹ prepared statewide projections in 2015 that show a continuation of recent trends.

- ; The projections indicate that the Town's population will decline in every five-year increment under 65, falling under 7,000 people by 2035; the total 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 Town can expect a significant increase in the senior population, which will double from 1,346 to 2,708, for an increase of 1,362 people

Housing Stock Analysis: The principal housing type is the single family home. Homeownership is the primary form of tenure, and the Town has a small number of rental units. The small number of multi-family units limits housing options for renters. See Map 1 for a snapshot of housing types in West Boylston today.

- ; Detached single family home comprise 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.

¹ UMass Donahue Institute, "Long-Term Population Projections for Massachusetts Regions and Municipalities", 2015

Housing Tenure: The housing stock in West Boylston is heavily weighted to homeownership.

- ; 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.

Age of Housing Stock: Most of the Town's housing stock was built after WW II. The peak years occurred in the 1950's and '60's during the baby boom era. Map 2 shows an historical record of home building and reveals the pattern of how the Town grew over time. In the post war era, growth occurred primarily in the central part of town where road infrastructure was present and development constraints were minimal. Since the latter part of the 20th century, growth has occurred in more outlying areas of town, but in a less dense manner where development constraints are harder to overcome.

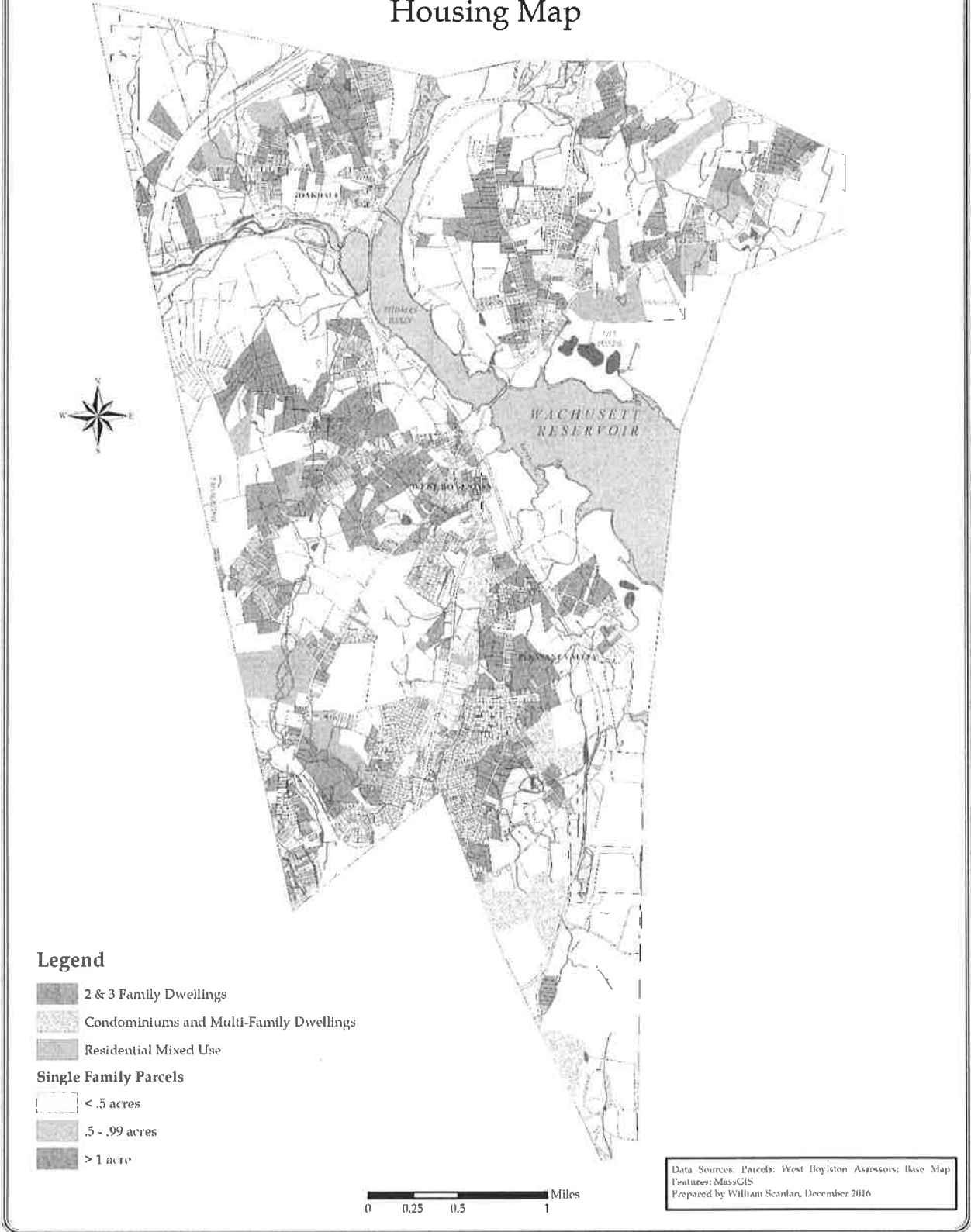
- ; The peak of home construction occurred during the 1950's with 626 dwellings (28% of the total).
- ; Housing growth has been fairly consistent in the following decades, ranging from 230 to 247 structures, except for the 1990's when just 152 dwellings were built.
- ; However, in the current decade, residential construction has slowed considerably with just 26 new structures in the first five years.

Housing Costs: The cost of housing makes it difficult for those of modest means to afford to live in West Boylston. A general rule of thumb is that a household should pay no more than 30% of its income on housing expenses; households that pay more than 30% are said to be "housing cost burdened".

- ; Renter households generally have lower incomes than owner households. 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.
- ; The median price for rent in 2015 was \$854. About half of renter households would be housing cost burdened paying the median rent.
- ; The disparity is greater for larger units. 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. More than 66% of renter households would be housing cost burdened in making rent payments.
- ; 31% of West Boylston households have incomes below 80% of the Area Median Income (AMI) and are eligible for housing assistance.
- ; Numerous households are housing cost burdened, and this is especially true for those with incomes at the lower end. 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.
- ; Elderly non-family households are particularly affected by housing costs as 54% of such households in the Town are housing cost burdened.

West Boylston Master Plan Housing Map

Map 1



West Boylston Master Plan Age of Housing Stock

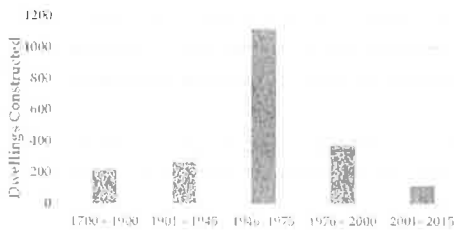
Map 2



Legend

Year Home Was Built

- 1700 - 1900
- 1901 - 1945
- 1946 - 1975
- 1976 - 2000
- 2001 - 2015



0 0.25 0.5 1 Miles

Data Sources: Parcels: West Boylston Assessors;
Base Map Features: MapGIS
Prepared by William Scanlon, April 2017

Key Findings

- ; West Boylston exceeds the Chapter 40B threshold of having 1½% of its land area zoned for residential, commercial, and industrial use devoted to affordable housing. This status provides the ability for the Zoning Board of Appeals to deny, or impose conditions on, proposed comprehensive permit projects.
- ; The rapid growth of the senior population will require a variety of housing types, 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.
- ; The growth projections for seniors have implications not only for the housing sector, but also for municipal services provided at the Senior Center and for senior transportation.
- ; Many seniors wish to downsize from the large single family home where they raised a family. They may 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.
- ; The high percentage of owner-occupied units indicates 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 places an upper pressure on prices, further impeding the ability of low and moderate income households to afford a unit in Town.
- ; State law, as stipulated in MGL chapter 40B, sets a goal for each community to have 10% of its year round housing stock affordable for low and moderate income households, i.e. those earning less than 80% of the AMI. Only units developed through a federal, state or local subsidy, and that have deed restrictions to limit sale and rental prices, are eligible for the “Subsidized Housing Inventory” or SHI. While the Town has a large supply of market units that meet the standard, they are not eligible for the SHI since they do not have deed restrictions limiting increases in rents or sale prices.
- ; As shown in Table 1, West Boylston has 197 rental units and 23 ownership units on the SHI, 220 units in total, for a rate of 8.1% of its year-round housing stock. The greater number of rental units is perhaps a reflection of the scarcity of such units on the open market and the high demand among the Town’s low and moderate income households who cannot afford to buy a home.
- ; Of the 197 rental 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 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.
- ; Chapter 40B provides an alternative avenue for meeting compliance with the state’s affordable housing goals. A community will be deemed to be in compliance if over 1½% of the land zoned for residential, commercial or industrial development is devoted to affordable housing (i.e. the land area set aside for developments on the SHI). A Board of Appeals may then deny a comprehensive permit application or impose conditions if such a project would adversely affect the Town. An analysis in 2017 showed that the Town has 1.59% of the qualifying land area developed for affordable housing; thus, it appears that the Town meets the 1½% standard set forth in Chapter 40B.
- ; With the growth expected in the senior population, and the limited incomes of many senior households, there is a need to develop more subsidized senior housing.

**Table 1
Units on the Subsidized Housing Inventory**

Name	Address	Rental Units		Owner Units		Notes/Restrictions
		Total	SHI	Total	SHI	
Orchard Knoll ²	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	21			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%			

² Orchard Knoll has four apartments for individuals with disabilities, including two one-bedroom units, one two-bedroom unit, and one three-bedroom unit.

- ; 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.
- ; Only about 676 acres in 2016 were developable or potentially developable, or just 7.6% of the Town. Excluding commercial and industrial categories, about 527 acres are available for residential development. Only 186 acres are classified as developable residential land, that is, land in a residential district with few environmental limitations for development.
- ; A scarcity of suitable land may place added pressure on the Town's remaining farmland that is not under an agricultural preservation restriction. To accommodate growth, developers may consider redeveloping older, less intensively developed parcels for new purposes. In short, finding suitable sites for 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.

Key Challenges

1. The West Boylston Housing Authority is interested in devoting some of its unused land at its Orchard Knoll property for additional affordable housing for seniors. A senior housing development there would help to address the shortage of affordable senior housing and would place the units under the jurisdiction of an effective property manager that would serve the Town's best interests. Without a dedicated funding source at the state level, the undertaking presents a challenge to local officials to pursue the project to construction.
2. The rapid growth projected for the senior population will challenge the public and private sector's ability to build sufficient housing targeted to seniors.
3. The growth in the senior population will also place increasing demands on municipal services, particularly on the senior center and senior transportation. Many seniors may choose to age in place and require supportive services. As seniors vacate single family homes for alternative housing choices, the existing housing stock will turn over with new families.
4. It appears that West Boylston already meets the Chapter 40B threshold of having 1½% of its land area (zoned for commercial, residential and institutional use) occupied by housing for low and moderate income households. With the construction of Sajda Gardens, the Town has about 8% of its housing stock on the SHI. The Town should continue to work toward meeting its Planned Production targets to attain the goal of having 10% of its units on the SHI. The challenge will be to work with developers to address the housing needs of the community without overwhelming the Town's ability to provide services to the new population.
5. The lack of good developable land will hamper the ability to develop new housing. Finding land that can support new housing growth without detriment to surrounding neighborhoods will be difficult. Re-use of substandard property may be a viable alternative. Zoning for adaptive re-use can help to accommodate redevelopment and protect neighborhoods.
6. As a host community for the Wachusett Reservoir, much of the Town's land is in either state ownership or restricted for development by the Watershed Protection Act. Development must meet high standards for water quality protection to prevent contamination of the Reservoir.
7. As presently constituted, the Route 12 Corridor is intended primarily to accommodate the retail and service needs of the community. Dwellings containing four units or less are permitted by right, and dwellings containing more than four units are permitted by special permit. However, the Corridor today is not conducive to residential use. Many communities are adopting innovative, mixed use zoning

schemes to begin to transform older commercial areas into active, village-style, pedestrian-friendly environments. Mixing commercial and residential uses is an accepted approach to re-developing impersonal commercial environments with desirable neighborhoods. The Town may wish to seek the advice of planning and design professionals to prepare design standards that demonstrate how this approach can work to transform the Route 12 Corridor.

8. With peak housing construction occurring in the post WW II era, it is likely that such homes are beginning to require significant upgrades to major systems. Seniors on fixed incomes may not be able to afford to upgrade their homes. West Boylston should seek housing rehabilitation funds to assist low and moderate income households to make needed repairs to their homes.
9. The high cost of single family homes and the scarcity of moderately-priced rental housing has created a need for more rental units. Yet rental developments are often opposed by abutters even though they seldom have negative impacts on surrounding neighborhoods. The challenge is how to promote new rental projects at a density and scale that will be acceptable to local residents.