



Anne Sullivan/Helen Keller Memorial, Source: Wikipedia

# TOWN OF TEWKSBURY HOUSING PRODUCTION PLAN AFFORDABLE HOUSING WORKSHOP

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NMCOG Presentation, March 16, 2023



# AGENDA AND TIMELINE

- 5:30 pm:** Why Plan for Housing and What is the Need?
- 5:40 pm:** November-December Survey Results
- 5:50 pm:** Breakout groups – Vision & Goals
- 6:20 pm:** Return and Debrief

## TIMELINE

**September 2022:** Project started

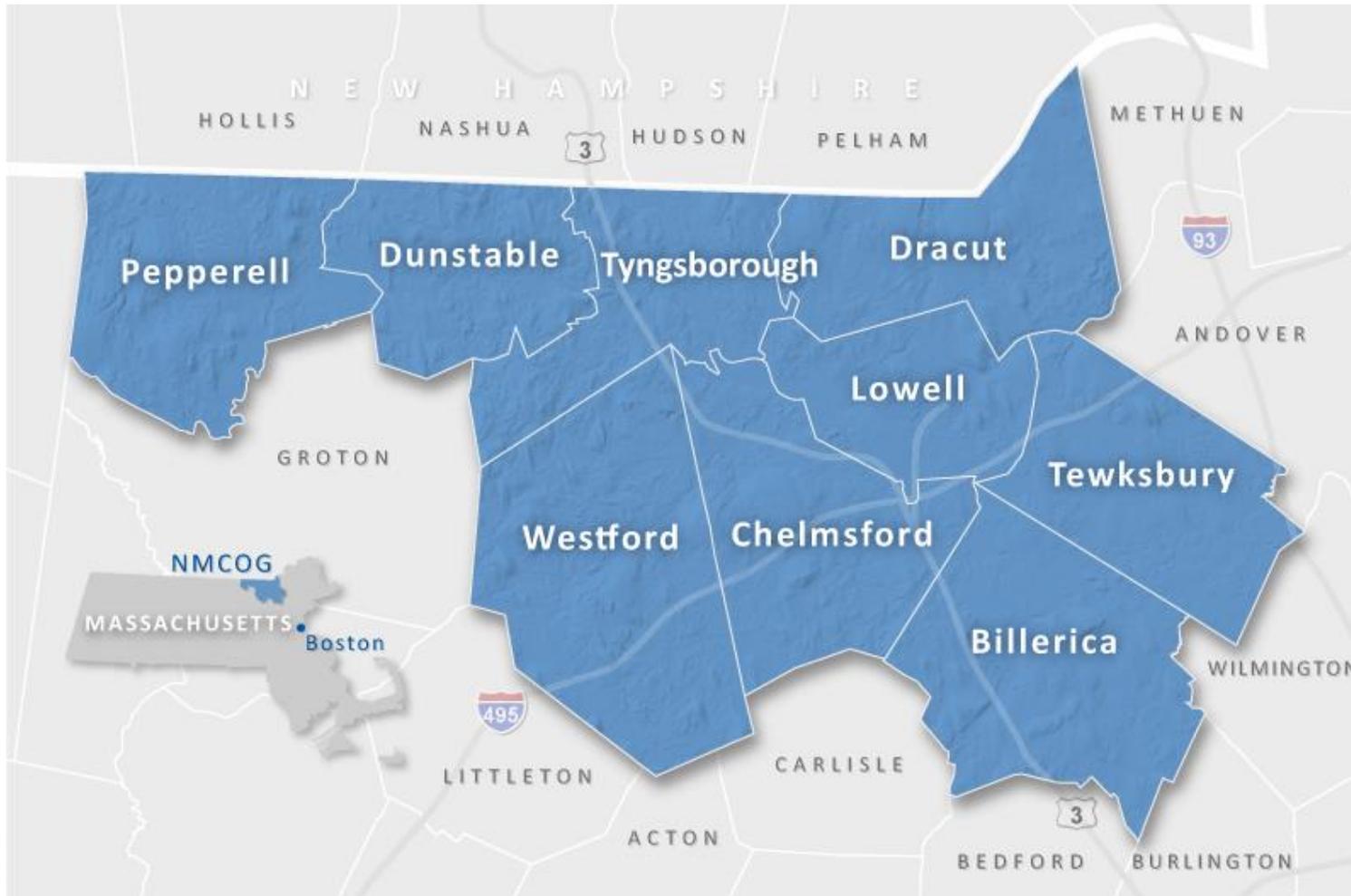
**November 2022:** Community Workshop #1

**Nov-Jan 2023:** Housing Needs Survey

**March 2023:** Community Workshop #2

**May 2023:** Housing Production Plan Completed

# NORTHERN MIDDLESEX COUNCIL OF GOVERNMENTS SERVICE AREA



- Established in 1963
- 196 Square Miles
- 310,009 population (2020 census)
- Greater Lowell Workforce Area plus Town of Pepperell
- Lowell HUD Metro FMR Area minus Town of Groton
- Uses Census data and some private data

# WHY PLAN FOR HOUSING?

WHAT IS A SHI AND WHY ARE WE UNDERTAKING IT

KEY FINDINGS OF THE COMPREHENSIVE NEEDS ASSESSMENT



# WHY PLAN FOR HOUSING?

- ➔ Framework for discussing 40B Comprehensive Permit projects, zoning changes, Community Preservation Act (CPA) fund expenditures, Affordable Housing Trust Fund (AHTF) expenditures, and other actions the Town and its partners can undertake to increase the supply of affordable housing.
- ➔ A current HPP can provide preference in One Stop funding applications and has other regulatory functions.
- ➔ Opportunity for community to come together with a pro-active vision of how to meet housing needs as communities grow and change.
- ➔ The HPP can identify the barriers preventing building affordable housing and recommend mitigation for these barriers.



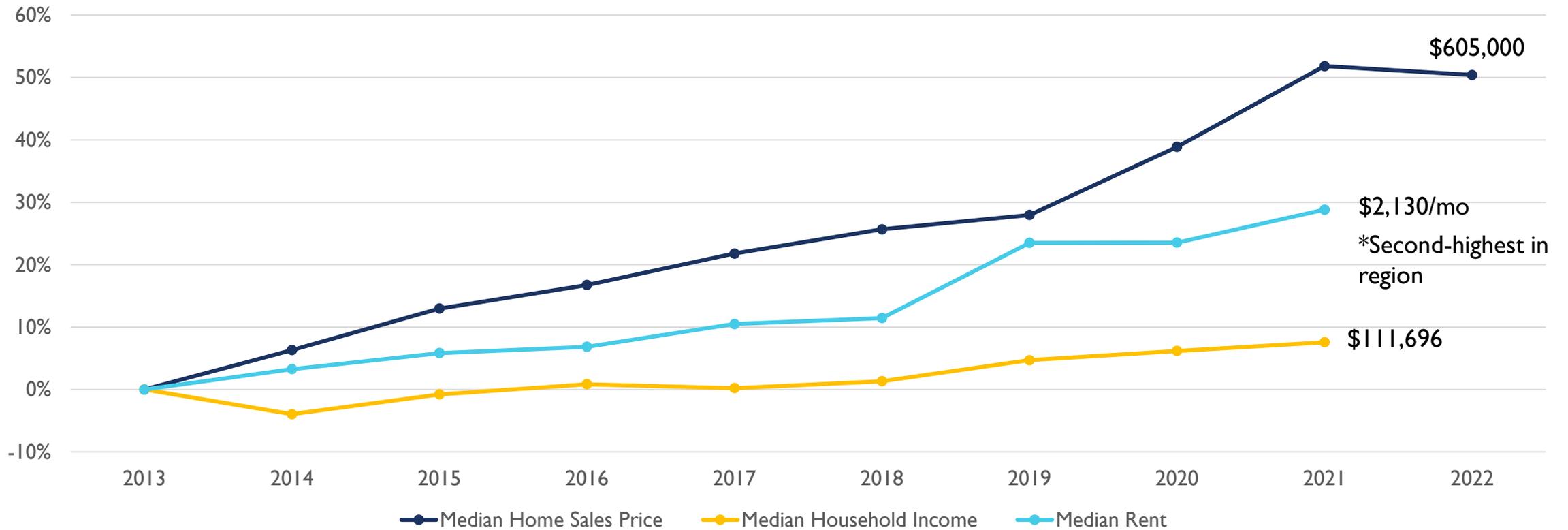
## WHAT IS AFFORDABLE? LOWELL, MA METRO AREA

# 2022 Area Median Income (AMI): \$126,500

Income Eligibility	Single Person	Two People in Family	Three People in Family
Low Income (80%)	\$62,600	\$71,550	\$80,500
Very Low Income (50%)	\$44,250	\$50,550	\$56,850
Extremely Low Income (30%*)	\$26,550	\$30,350	\$34,150

- Most affordable housing uses the 80% threshold - A family of three making **\$80,500** a year in Tewksbury would qualify
- Two family members each making \$20 an hour would make roughly **\$80,000** (*\$20 per hour x 40 hours a week x 50 weeks*)

# WHAT IS THE NEED? TEWKSBURY, MEDIAN INCOME AND HOUSING COST CHANGE



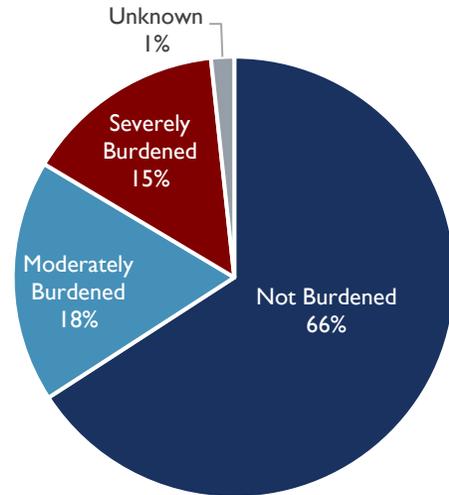
\* All amounts adjusted for inflation. Median Household Income and Gross Rent are 5-year data expressed in their last year, i.e., the value at 2021 is estimated based on surveys collected from 2017-2021.

## WHAT IS HOUSING COST BURDENED?

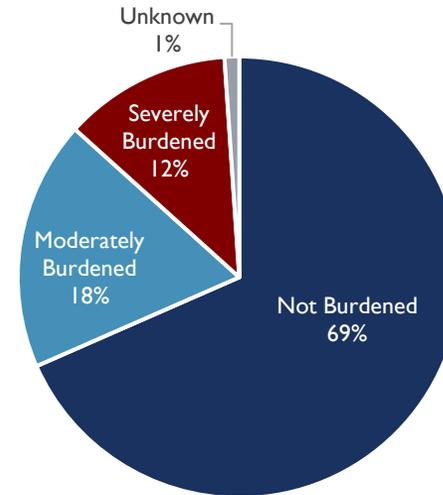
- A standard metric for affordability is that a household should spend **30%** or less of its annual income on housing costs like rent or mortgage and utilities.
- A median family earns \$126,500 in our region, and 30% of that is ~\$3,162.50 monthly.
- Those who spend more than **50%** of their income are said to be “Extremely Cost Burdened.”

# WHAT IS THE NEED? HOUSING COST BURDEN IN TEWKSBURY

**GREATER LOWELL HOUSEHOLDS, 2017-2021**



**TEWKSBURY HOUSEHOLDS, 2017-2021**



**Percent of Income Spent on Housing Costs**

		Owners	Renters	Total
<b>Not Cost Burdened</b>	30% or less	7,269	1,004	8,273
<b>Moderately Cost Burdened</b>	30% - 50%	1,908	298	2,206
<b>Extremely Cost Burdened</b>	50% or more	1,013	388	1,401

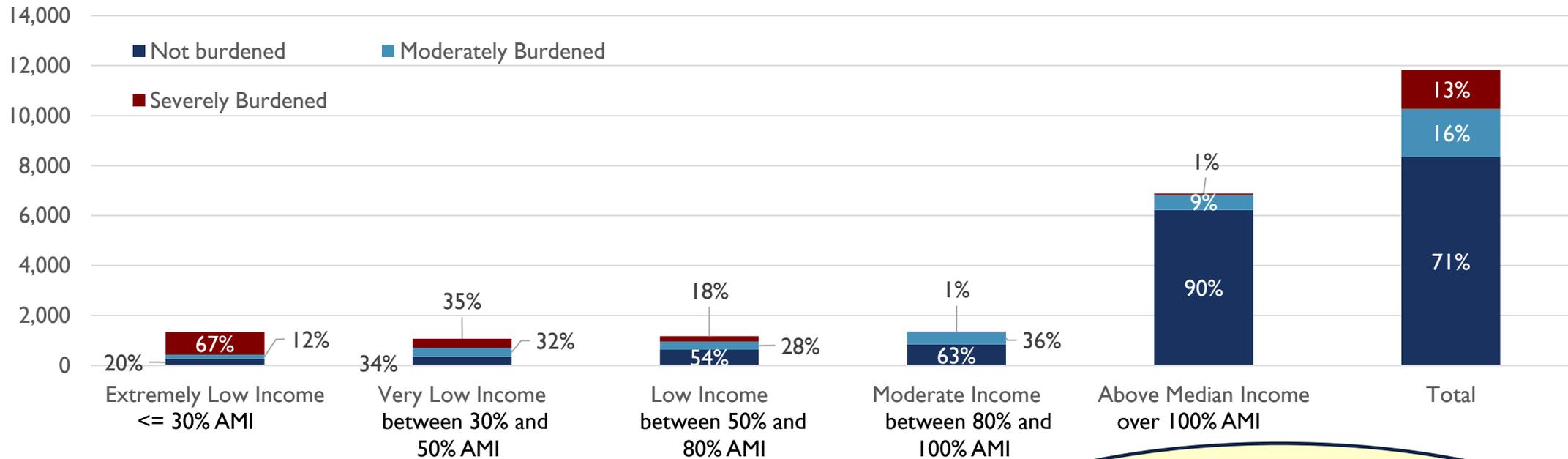
**Example of Cost of Housing for \$80,000 HH income family**

\$2,000/mo or less
\$2,000/mo - \$3,333/mo
\$3,333/mo or more

Source: U.S. Census Bureau, 2017-2021 American Community Survey

# WHAT IS THE NEED?

## TEWKSBURY COST-BURDEN AND INCOME 2015-2019



<b>Not Cost Burdened</b>	<b>30% or less of income spent on housing</b>
<b>Moderately Cost Burdened</b>	<b>30% - 50% of income spent on housing</b>
<b>Extremely Cost Burdened</b>	<b>50% or more of income spent on housing</b>

**Proportion of Cost Burdened Households by Family Type**

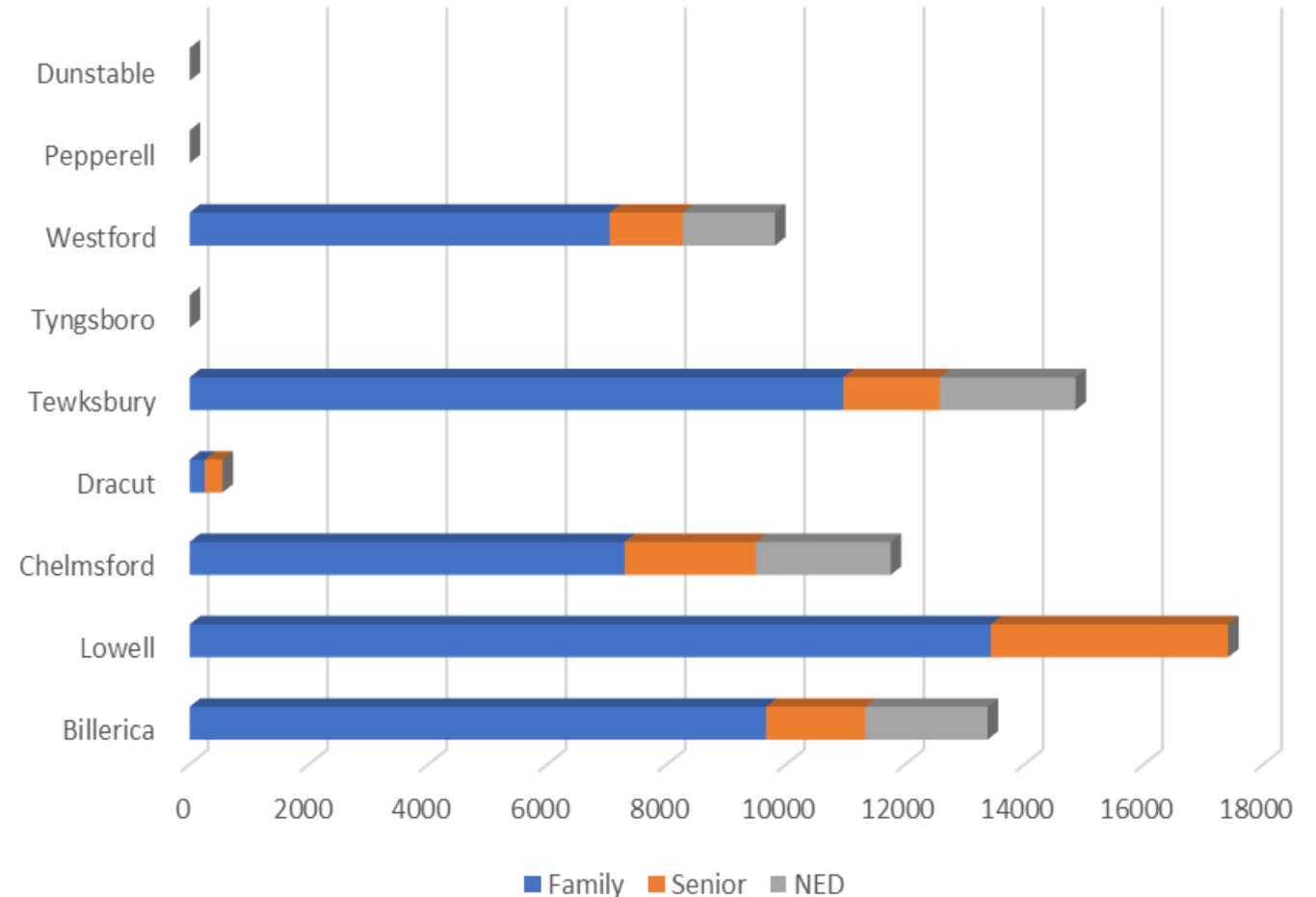
Elderly Family (2+, one over 55years)	14%
Small Family (Up to 3)	33%
Large Family (4 or more)	5%
Elderly Non-Family	30%
Other Non-Family	19%

# HOUSING AUTHORITY WAITLISTS

Updated

- Grey represents people with disabilities.
- Orange represents seniors.
- Blue represents other household types.
- Tewksbury Housing Authority has the second-longest waitlist of those with known data after Lowell.

Housing Authority Waitlists



Updated

# TEWKSBURY SUBSIDIZED HOUSING INVENTORY

Current Amount	1,087
SHI Goal*	1,214
To provide housing for everyone who may qualify for an affordable unit and is severely cost burdened	1,480
To provide housing for everyone who may qualify for an affordable unit and is moderately or severely cost burdened	2,315

*\*10% of 11,739 to 12,139, depending on # of seasonal units in 2020 Census*

Updated

## FREQUENTLY ASKED QUESTIONS

- **What is the impact of 40B developments on median gross rental rates?**

Generally speaking, a larger supply slows the growth of rental rates. However, the market is difficult to model. That said, there are two caps on how the market rates in mixed income projects: 1) What competitors charge and 2) profit limitations, specifically for 40B projects. Studies have shown 40B has little impact on property values, i.e., the sales cost of homes.

- **Once the HPP is adopted, what agency or department is responsible for tracking performance?**

The Community Development Department will track progress through its annual report to the Town Annual Report.

- **Are Accessory Dwelling Units included in NMCOG's analysis?**

The analysis now includes permitted Family Suites (Accessory Dwelling Units) and information is available.

- **How are the needs of people who don't live in Tewksbury taken into account?**

The HPP has demographic and income information about Tewksbury and Greater Lowell.

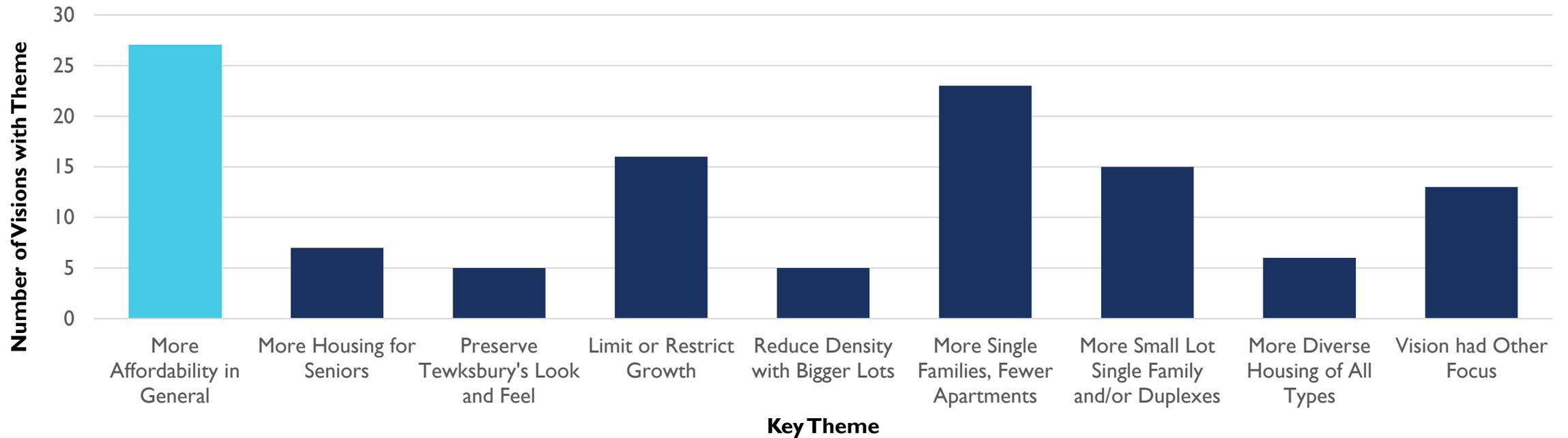
*Find additional Q&A on the website!*

# RESULTS OF THE HOUSING SURVEY

115 RESPONSES COLLECTED BETWEEN 12/1/22 AND 1/9/23



# WHAT IS YOUR VISION FOR NEW HOUSING IN TEWKSBURY?



97 people responded to this question with a wide variety of vision statements. These vision statements were scanned for key themes as represented above (statements could have more than one theme). Themes seen 2-4 times included housing for veterans, housing for young families, lower taxes, town center development, protecting open space, and separation of uses and promotion of larger commercial areas.)

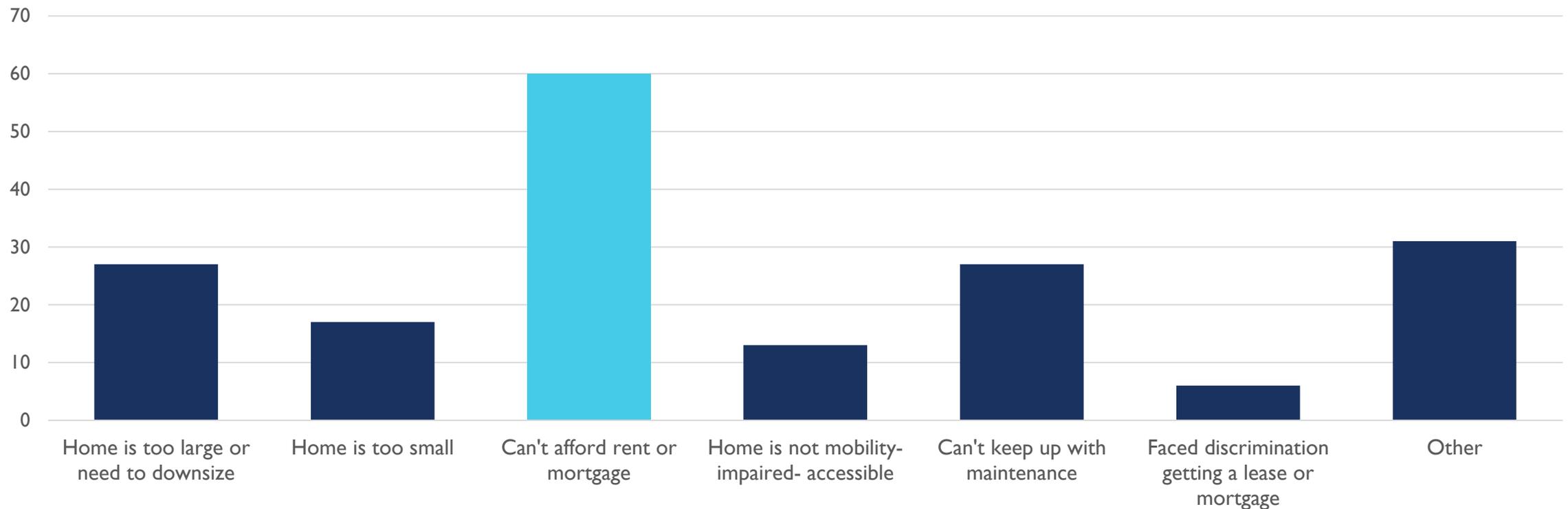
## WHAT IS YOUR VISION FOR NEW HOUSING IN TEWKSBURY?

*I would love to see my children, who grew up here in Tewksbury, be able to afford to live in the town they grew up on. One moved to Londonderry NH and the other rents in Tewksbury but struggles to buy groceries and pay bills.*

*Affordable housing that is actually affordable. A single woman with a child(ren) and only income is 1 job at minimum wage cannot afford "affordable housing". And the wait-list for housing assistance can be up to 10 years. ...*

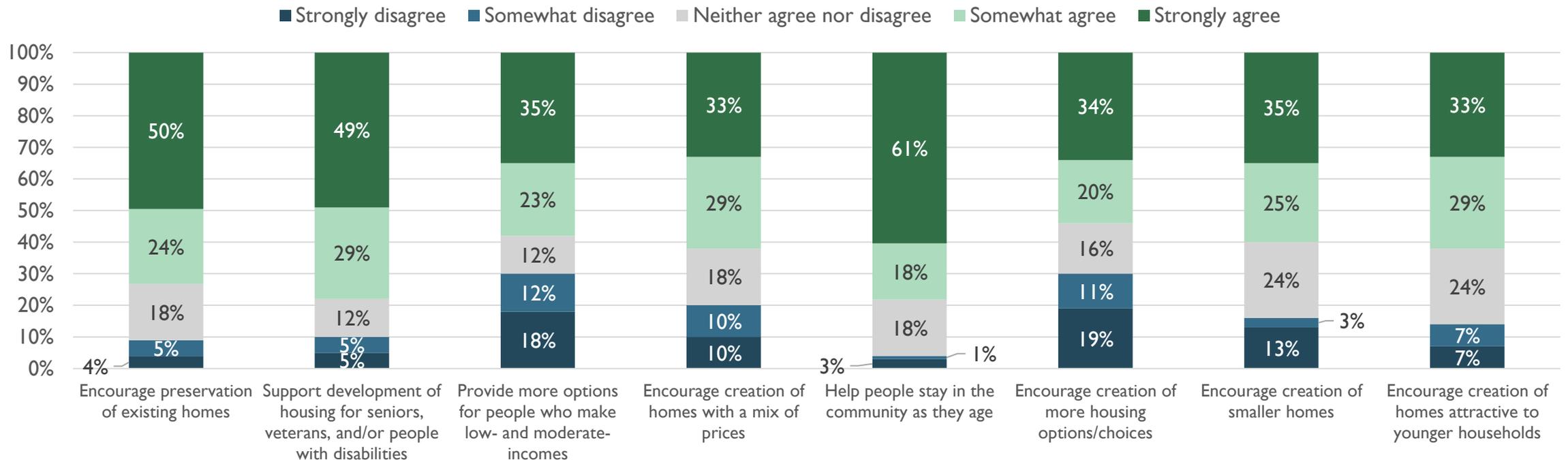
*Tewksbury already has a lot of housing developments along Main St and in the community. We do not need more congestion in town.*

# WHAT HOUSING ISSUES OR CONCERNS HAVE YOU EXPERIENCED OR BELIEVE OTHERS MIGHT FACE IN TEWKSBURY?



Among “other” responses, 11 cited tax expenses and 5 cited feeling overcrowded in the Town. Answers with less than five responses each included difficulty finding starter homes/ownership opportunities, meeting qualifying income, and congestion.

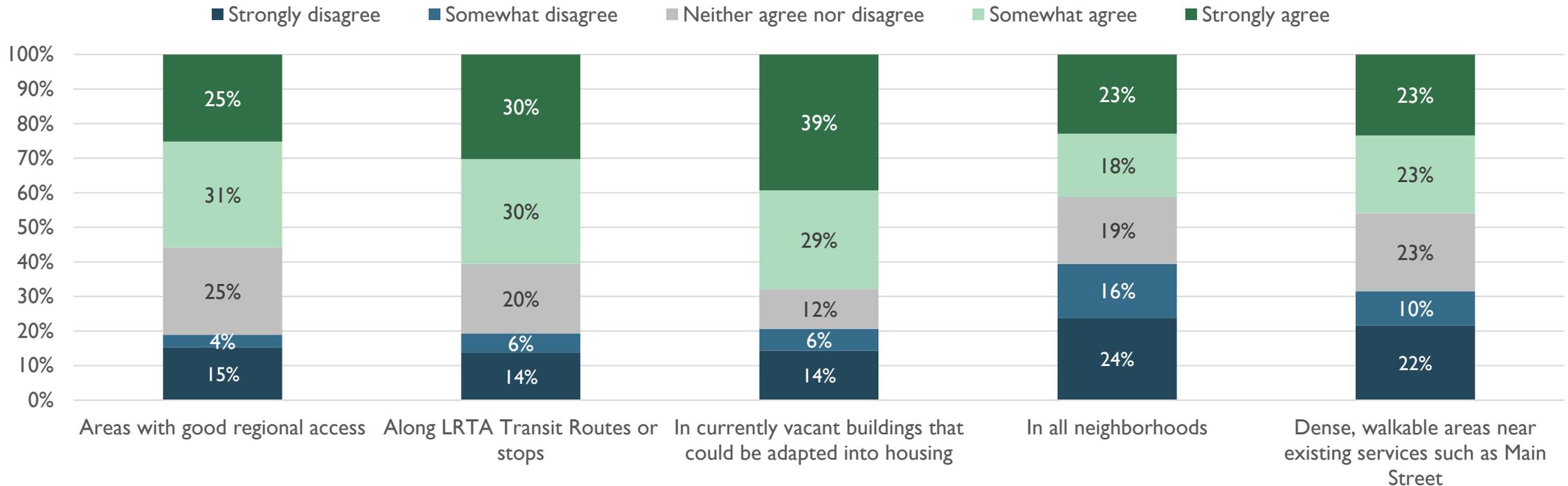
# WHICH HOUSING INITIATIVES SHOULD BE PRIORITIZED OVER THE NEXT FIVE YEARS?



**All priorities were somewhat or strongly agreed upon by at least 58% of all respondents.**

In a subsequent write-in section, suggestions included limiting multifamily construction and allowing ADUs, tiny homes, or smaller lots; senior affordability and accessibility programs; home ownership programs; sidewalk construction; and supportive shelter for unhoused or housing-insecure people.

# HOW IMPORTANT IS IT TO YOU THAT NEW AFFORDABLE HOUSING IS CREATED IN THE FOLLOWING TYPES OF LOCATIONS?



**All locations were somewhat or strongly agreed upon by at least 41% of all respondents**

The most popular locations were “In currently vacant buildings that could be adapted into housing” at 68% and “Along LRTA Transit Routes or Stops” at 61%.

## CONCLUSIONS

# COMPREHENSIVE NEEDS ASSESSMENT & PUBLIC OUTREACH SO FAR

- There are a significant number of residents who make very low incomes and extremely low incomes, and their housing needs aren't being met.
- Homeownership is increasingly out of reach for the median income earner, creating concerns about fair access to housing.
- Renters fare significantly worse than owners on access to and cost of housing.
- Tewksbury has a growing population that will need accessible housing, especially seniors in non-family households.
- Tewksbury has a growing need for smaller units suitable for individuals or small but growing families.
- There are racial disparities in income in both Tewksbury and the Greater Lowell region and less racial and ethnic diversity in Tewksbury than other Lowell suburbs.
- New and existing housing should provide a high quality of life, and there are conflicting visions on how to maintain this quality of life.
- Infrastructure capacity isn't a barrier overall, but capacity does vary across the town.

# VISION AND GOALS

TEWKSBURY AFFORDABLE HOUSING WORKSHOP



## VISION

# PROPOSED HOUSING VISION FOR TEWKSBURY

Tewksbury is a community that supports a full life cycle: children can choose to start their own households in Tewksbury and older adults can age in Tewksbury. Its housing will be inclusive, with options for all, regardless of race, age, origin, disability status, or income. The community will have a mix of housing types focused on providing high quality of life that is affordable to residents, including but not limited to underrepresented housing types: small single-family structures on small lots, duplexes, triplexes, and adaptively reused structures. Tewksbury neighborhoods will have multimodal connections, with good access to jobs and services including active transportation options and transit whenever possible.

## GOALS

# ADDRESSING CONCLUSIONS & WORKING TOWARD THE VISION

1. Create affordable homes
2. Encourage diverse options in new construction
3. Help individuals and families meet their needs
4. Monitor for and address discrimination
5. Support community collaboration and education
6. Maintain a sustainable and holistic approach

Full text of each goal are on the following slides.

## GOALS

# CREATE MORE AFFORDABLE HOMES

**Goal 1:** Produce an average of at least 25 affordable units each year that qualify for the Subsidized Housing Inventory (SHI). This goal is reflected in the table below.

**Goal 2:** Continue increasing the number of safe, comfortable, affordable units through new construction, conversion, or adaptive reuse, especially those that are targeted to incomes at 60% AMI or lower.

**Goal 3:** Monitor existing income-restricted units, maintain these units as affordable, and ensure that these units are meeting all the requirements of their deed restrictions.

## GOALS

# ENCOURAGE DIVERSE OPTIONS IN NEW CONSTRUCTION

**Goal 4:** Create more diverse types and sizes of ownership units, including types such as smaller single-family detached, duplexes, and townhouses at affordable prices that could serve as “starter homes”

**Goal 5:** Increase suitable rental housing options for extremely low- to middle-income households through new construction of or conversion of existing units to affordably-priced market-rate rental units and subsidized, income-restricted rental units.

**Goal 6:** Provide equitable access to affordable homeownership and rental homes suitable for a variety of household types, including single bedroom apartments and smaller homes with multiple bedrooms suitable for families with children.

## GOALS

# HELP INDIVIDUALS AND FAMILIES MEET THEIR NEEDS

**Goal 7:** Develop ladders to home ownership in Tewksbury both for Tewksbury residents and those who may wish to settle in Tewksbury.

**Goal 8:** Increase the proportion of fully-accessible units that meet the needs of people with mobility or other impairments through new construction or conversion.

## GOALS

# MONITOR FOR AND ADDRESS DISCRIMINATION

**Goal 9:** Actively address racial and other disparities by including people of diverse races, ethnicities, ages, and backgrounds in housing decision-making processes.

**Goal 10:** Monitor for discrimination in mortgages or leases and ensure Tewksbury housing is welcoming and accessible to all.

## GOALS

# SUPPORT COMMUNITY COLLABORATION AND EDUCATION

**Goal 11:** Build awareness of Tewksbury's role in breaking down housing inequities in the region and the state.

**Goal 12:** Build awareness about affordable housing needs and create opportunities to build consensus on how to meet those needs.

## GOALS

### MAINTAIN A HOLISTIC AND SUSTAINABLE APPROACH

**Goal 13:** Increase infrastructure capacity in areas targeted for development or redevelopment.

**Goal 14:** Encourage development patterns that make wise use of existing resources while increasing the amount of affordable and market-rate housing, and promote water and energy conservation and other sustainable practices for existing and new development.

**Goal 15:** In new development or redevelopment, build complete neighborhoods with a variety of housing types which may include multifamily, townhouses, duplexes, and smaller single-family detached homes and equitable, safe, multimodal access to green spaces, jobs, services, and amenities.

## STRATEGIES

### THESE EXAMPLES ALL ADVANCE ONE OR MORE GOALS

- Develop guidelines to assist Select Board in utilizing Affordable Housing Trust Funds, including exploring utilizing the fund to target projects that are affordable to 60% AMI or less or "buy down" units to deeper levels of affordability, to match state or federal funds for projects that advance HPP goals, or to address barriers identified during other activities.
- Work with state to identify appropriate Tewksbury State Hospital areas that could be redeveloped for affordable housing with a goal to create mixed housing type, village-like developments.
- Evaluate possible adaptive reuse projects and identify possible barriers to those projects, including conversion of commercial units in mixed-use developments to affordable residential units.
- Evaluate allowing two-family dwellings throughout the R40 district.
- Research and identify areas in residential districts with primarily smaller lots than those zoning districts allow, evaluate feasibility of reducing minimum lot size in those areas, and implement reductions if feasible.
- Investigate strengthening the Family Suite bylaw through as-of-right ADUs and expanding and removing barriers to ADU development.

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(Photos Google Earth unless otherwise noted)

