BURLINGTON MASTER PLAN
- HOUSING ELEMENT -

Burlington Master Plan Committee

With the assistance of:
Connery Associates
in association with

Community Planning Solutions

May, 1997
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**APPENDIX A: EXAMPLES OF HOUSING PROGRAMS AND INITIATIVES IN SEVERAL MASSACHUSETTS COMMUNITIES OF RELEVANCE TO BURLINGTON**

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EXECUTIVE SUMMARY OF FINDINGS AND RECOMMENDATIONS
HOUSING ELEMENT - BURLINGTON MASTER PLAN

OVERVIEW AND INTRODUCTION

Since January of 1997, the Master Plan Committee and its consulting team have been reviewing the Town's market conditions, demographic characteristics, anticipated housing needs, the 1989 Housing Action Plan recommendations, current zoning regulations related to housing, and the housing goals and policies that were established as part of the Goals and Policies element of the Master Plan. This summary is designed to provide readers with a "snapshot" of the major findings and recommendations offered.

The Town established a major Housing Goal upon completion of the first element of its new Master Plan: To Provide a Diversity of Housing Options for all Town Residents. While the Town's housing needs are not uniquely different from ten years ago, particularly in terms of providing for a diversity of housing options for those of different incomes, the Committee believes that more housing opportunities will be needed for the following groups:

- The growing elderly population.
- Housing for those with disabilities.
- Affordable Family housing.

While there are many recommendations, readers will note that two principal themes run through the Committee's work, and involve the following policies and actions:

- The Town should use its existing housing stock more creatively to address most of the its remaining housing needs, and
- The Town should consider undertaking modest adjustments to the Zoning Bylaw to allow for the adaptive reuse of the existing stock for such purposes as small-scale congregate and special needs housing, accessory apartments, and more viable cluster housing opportunities.

The Master Plan Committee believes that the recommendations contained in its work to date, will help the Town address the principal goal reflected above. More detailed findings related to the Housing Element are contained within this report in the sections that follow.

HOUSING TRENDS EXTENDED - A PROJECTION

Based on the analysis conducted related to this project, and assuming the Town does not adopt major, new zoning provisions, or does not undertake other strategic actions, it is possible to project the following:

- Burlington will retain its predominately single family housing stock (approximately 75% of the housing stock will be single family, 20% apartments, and 5% condominiums).
- Single family housing will become increasingly expensive, requiring four times the local annual household income to purchase the median priced house, as opposed to the current ratio of approximately 3 to 1.
• The vast majority of new housing constructed during the next 20 years will be infill single family housing, built on the small amount of remaining open, developable land.

• The long term rate of development will average about 30 units per year, but will decrease as developable land diminishes.

• Total population will remain stable, but the percentage of elderly residents (over 65) will increase significantly. By 2010, the elderly population will comprise 15% to 17% of the total population, up from 4.6% in 1980.

• Given the relatively small amount of elderly housing presently available in Burlington (106 units), and no immediate plans to build new units, the increase in elderly population will exacerbate the already strong demand for elderly housing.

• By 2010, it is conceivable that 500 to 600 long term residents will seek housing outside the community due to limited elderly housing alternatives.

• Special needs housing for all age groups will not be met, and will become a prominent housing issue in the next decade.

• Combined demand for single family, conventional apartments, and elderly housing, will exert strong pressures to convert marginal commercial and industrial sites to residential use.

• As residential values increase, an increasing number of major on-site expansions and tear downs will occur, particularly in areas where housing values are below the town-wide median.

• In-law and accessory apartments will become more prevalent as means of addressing the lack of conventional elderly housing, and housing for small households.

**MAJOR FINDINGS RELATED TO ZONING**

Listed below are the major findings related to zoning:

• Most remaining residentially zoned land will be developed for single family housing, and there will be only limited opportunity for cluster housing within existing single family districts unless the Town reduces the 10 acre minimum lot size requirement for an Open Space Residential Development (the Town's cluster housing provision).

• There is no "by right" zoning opportunity for new multifamily development. However, a diversity of new housing types and non-traditional housing can be achieved through the Town's Planned Development District provision; but in each instance, this will require Town Meeting rezoning approval.

• Unless the market conditions shift dramatically, there will be little demand for the Town's R2 or Two Family zoning provision.

• There is little demand or interest in the Town's present Accessory Apartment provision. The eligibility of newer homes to utilize this provision is a partial explanation for its lack of use. The more informal creation of "In-Law" and accessory apartments within single family dwellings, through the construction of additional bedrooms, bathrooms, and kitchen facilities, is also partial explanation for provision's lack of use.
The Town's Incentive provision for affordable housing (5.1.9) does not provide significant benefit for the creation of low or moderate income housing, and therefore has not been used; but other provisions such as the PDD provision has and can continue to be used for providing such opportunities.

The new RC District and related amendments to the Zoning Bylaw vastly increase opportunities for elder housing options within the Town, but do not provide an opportunity for congregate or special needs living arrangements in existing homes in existing residential districts.

**SUMMARY OF ZONING RECOMMENDATIONS**

Given the remaining amount of land that is suitable for development, and the housing goal previously discussed, the Town needs to accomplish some "fine tuning" in relation to its Zoning Bylaw. Some relatively easy steps would help increase housing choice, including the following:

- Remove the 1989 cut-off date for allowing Accessory Apartments in single family homes.
- Consider allowing Open Space Residential or cluster housing on five acre parcels of land.
- As new development proposals are presented, utilize the Planned Development District zoning provision as a tool for negotiating greater housing opportunity (including more affordable family homes, or contributions to new housing programs and initiatives).
- Specifically add to the Use Regulations Schedule in the RO district, an allowance for the use of single family homes for congregate and group living for the elderly and those with disabilities.

**GENERAL SITES AND AREAS FOR FUTURE HOUSING OPTIONS**

**Privately Owned Lands**

The sand and gravel sites located off Blanchard Road and Adams Street are appropriate areas for consideration for future housing, for a variety of reasons. They are located close to residential zoning districts and property, and have excellent access to major roads and services. From the perspective of aesthetics, these properties could be visually enhanced with extensive landscaping and the amenities associated with newer forms of residential development. The properties could provide new opportunities for securing open space.

The A and B Street areas located off Middlesex Turnpike are recommended for consideration for future housing options. Again, these properties border residential districts and are close to the Town's water resource areas. The Town could utilize its PDD or its assisted living zoning amendments to accomplish housing on these sites in a way that maintains some fiscal benefit from the development of these properties.

**Municipal Properties**

In 1990, the Town Planning Department received grant funding to conduct a "Feasibility Study and Site Assessment of Three Town and Housing Authority Owned Properties." The study, on file at the Planning Board office, involved an assessment of the following sites:
• The Housing Authority Owned Parcel behind Mall Road (presently being developed for assisted living).
• The Housing Authority Owned Parcel located off Adams Street.
• The Town Owned Parcel behind the Nixdorf Site on Wheeler Road.

The report concluded that the Housing Authority parcel behind Mall Road (presently being developed for assisted living) would be well-suited for the development of elderly or special needs housing. The study also concluded that the Town owned property, located behind the Nixdorf Site on Wheeler Road, represented an excellent opportunity to provide affordable family housing. The report suggested that the Town undertake a Request for Proposals (RFP) process in relation to the Wheeler Road property, under the guidance of the Housing Partnership Committee.

Once the Housing Element of the Master Plan is completed, the Town should re-examine the Wheeler Road site. The site could enable the Town to secure a meaningful increase in more affordable family housing. The report also concluded that the Adams Street property was not well-suited for development, primarily because access is severely constrained by the presence of wetlands. It is the view of the consulting team that a new evaluation of this property may be appropriate, particularly if alternative access, through easements, could be accomplished with the assistance of surrounding property owners.

Because new acquisitions of land in accessible areas will become increasingly more difficult for the Town, particularly as remaining vacant land disappears, the Town will need to be very selective about how it uses its inventory of municipally owned land. There will be new opportunities, largely driven by private sector forces, to secure both open space and affordable housing. Finally, as previously discussed, a significant amount of the Town's housing needs can be addressed by using the existing housing stock more creatively.

**OPPORTUNITIES TO ENHANCE AND INCREASE OPEN SPACE IN EXISTING NEIGHBORHOODS AND IN NEW DEVELOPMENT**

The Town must become more strategic about how it pursues protection and enhancement of open space, particularly as the remaining amount of undeveloped land continues to diminish. It is unlikely that Town residents will support major new acquisitions of open space through local tax dollars or through new bond issues. A more effective approach involves using a variety of techniques, including consideration of those highlighted below:

**Zoning Techniques:**
- Selectively using the Planned Development District Bylaw.
- Selectively Rezoning marginal Industrial Property to PDD or an alternative classification.

**Other Techniques:**
- Using Open Space Bond Bill funding for additional acquisitions of land.
- Securing open space set asides through the Subdivision approval process, including Open Space Easements or Covenants.
• Securing donations of Land, particularly land included in new subdivisions and cluster residential development.
• Pursuing Land Bank enabling legislation.
• Additional Town purchases of priority parcels (based on the Town's Open Space and Recreation Plan).

Another opportunity that exists, is for the Town to utilize a provision within Section 81U of the Subdivision Control Law, that provides an allowance for Planning Boards to require that land be set aside for parks or playgrounds, when new subdivisions are proposed.

**ENHANCING RESIDENTIAL GATEWAYS**

The Land Use element of the Town's Master Plan identified a number "Residential Gateways." The Residential or Neighborhood Gateways are not "gates" or devices to impede access; rather, they are physical boundaries that mark and "welcome" motorists and pedestrians to a neighborhood. For example, at the intersection of Skilton Lane and Cambridge Street, it may be possible to add a landscaped island, with appropriate low-maintenance shrubbery, to clearly mark the transition from the Cambridge Street area (Route 3A) to the residential areas which are situated to the east. The Cambridge Street/Wilmington Road intersection may be another potential location for this treatment. It should be emphasized, that the Gateway concept and treatments are designed to be located within existing public rights-of-way, and not within private lots that adjoin the public way.

These landscaped gateways will need to be located flexibly, depending on available right-of-way, pavement width, and other circulation considerations. When located on the edge of the right-of-way (rather than in the middle), it may be possible to place benches and other amenities that will help make these locations and gateways more welcoming to pedestrians. Ideally, a Garden Club or Beautification Committee would agree to assume some seasonal maintenance responsibilities. Without this kind of volunteer effort, Neighborhood Gateways could become a maintenance burden to the Town’s Department of Public Works.

As part of the concluding steps to the Town’s Open Space and Recreation Plan preparation process, it is recommended that neighborhood open space enhancement and gateway priorities be established. Thereafter, the Town could consider establishing a fund to enable gifts and private contributions to be received for purposes of funding these gateway projects.
I. DATA REVIEW, KEY FINDINGS AND POLICY IMPLICATIONS

OVERVIEW

This report summarizes our review of the available housing data and the additional information assembled to date. We intend to review this report with the Master Plan Committee prior to the scheduled Public Forum. We will combine any comments and additional information into the trends extended report for presentation at the Public Forum. In conjunction with the extensive demographic information contained in the Master Plan's Land Use Element, the report is a starting point for discussion with the Master Plan Committee. Our objective is not to recreate existing data, but to accent the relevant aspects from the perspective of housing issues and policies.

MASTER PLAN GOALS AND OBJECTIVES

The Housing Element represents one part of the Burlington Master Plan; as such, it is important that any housing recommendations be consistent with Master Plan goals and objectives. They are reproduced below to provide a context for our efforts.

Goals and Strategies Element, Burlington Master Plan, March, 1993

Goal: Provide a diversity of housing options for all town residents.

Strategies:
1. Determine the town's housing needs by reviewing the existing housing action plan and soliciting further community input.
2. Ensure the Zoning Bylaw accommodates the Town's needs for housing diversity.
3. Identify appropriate sites and incentives for the creation and continuation of needed housing options.

DEMOGRAPHIC OVERVIEW

As noted in the 1993 Land Use Element, Burlington's population has been essentially stable since 1980. Also, household size has declined consistent with state and national trends, but the number of people in Burlington over the age of 65 has been an increasing percentage of the total population.

Table 1 below compares two population projections for Burlington. One is prepared by the Metropolitan Area Planning Council (MAPC), and the other by Claritas Inc. (a national demographics company). As a point of reference, Table 1 also displays the 1996 Town Census assembled by the Town Clerk. Although there are short term differences in the two projections, the long term implications are essentially the same. Specifically, the Town's population will remain stable for the next 20 years. We can conclude that the amount of general population growth will not alter the basic demographic character of the community, or drive new housing starts at a rate that will create adverse pressure on existing Town services.

<table>
<thead>
<tr>
<th>Year</th>
<th>MAPC Projections</th>
<th>Claritas Projections</th>
</tr>
</thead>
<tbody>
<tr>
<td>1990</td>
<td>23,302</td>
<td>23,302 (1990 U.S. Census)</td>
</tr>
<tr>
<td>2000</td>
<td>24,157</td>
<td>22,757</td>
</tr>
<tr>
<td>2010</td>
<td>24,657</td>
<td>23,300</td>
</tr>
<tr>
<td>2020</td>
<td>24,874</td>
<td>23,700</td>
</tr>
</tbody>
</table>
The computed mid-range projection for Table 1 is a population of 24,287 by the year 2020. The mid range projection represents an increase of 1% over a 30 year period, or a growth rate of 0.03 percent per year.

Key Finding:
*Assuming no comprehensive land use or zoning changes, Burlington will maintain general population stability for the next 25 years.

Policy Implication:
*General population pressure will not be a driving force for land use and housing matters in Burlington.

Age of Population

While Burlington's population projections are consistent with other mature suburbs, an analysis of the community's age profile continues to reflect the Town's development history and the associated 728% increase in population between 1950 and 1980. In its formative years, Burlington was affordable and attractive to young families. As the Town grew rapidly, the percentage of elderly persons (over 65) declined in relative terms. In 1980, the year the population reached its current plateau, only 4.6% of the population were over 65. By 1990 the percentage increased to 7.7%; and in the last six years, the over 65 population has reached 10%. We anticipate that Burlington's elderly population will approximate the regional average of 13% by the year 2000; thus almost doubling during the decade of the 1990s.

There are no unique factors driving the increase in elderly population; Burlington is simply catching up to the regional average after a prolonged period of rapid growth. The “catching up” will be given an additional boost, in Burlington and elsewhere, when the baby boom generation reaches the age of 65 in 2011. This very large generation will continue to exert pressure for elderly services to at least the year 2030. For Burlington, the increase in the elderly population is due to two simultaneous demographic factors: the normalization of age cohorts, and the aging of the baby boom generation. Both factors are converging in the Town to create a significant elderly housing demand for the years 2000 and beyond.

There are 2300 people over the age of 65 in Burlington. By 2010 the number will be between 3300 to 3500, and represent 15 to 16% of the population. However, not all elderly residents will need or seek elderly housing. Review of statewide census data indicates that while percentages vary from community to community, as much as 70% of the over 65 population continues to live in traditional housing. Conservatively, by 2010 there will be an additional 300 to 350 Burlington residents needing or desiring some form of elderly housing. By the year 2020, the number of elderly residents seeking housing will increase to 500 or 600 above the current demand.

Today there are 106 elderly housing units maintained by the Housing Authority and a waiting list that is consistently over 100 people. In the past year, one unit was added to the elderly housing supply; obviously a rate of increase that can not address the anticipated expansion in local demand. It is clear that unavoidable and inexorable demographic forces will put great stress on the existing elderly housing supply. Accommodating even half of the emerging elderly housing need will be a major housing issue during the coming decade. Creative solutions will be required to meet this growing need.

Review of the Town Clerk's Census data indicates that other age groups in the population have fluctuated by as much as 5% over the past 7 years, but are essentially stable. Overall, the number of children has been relatively static, although there has been an increase of approximately 250 in the 10 and under category. This increase has most likely been felt at the grammar school level, and may eventually increase the total public high school enrollment by 175 to 200. This increase will have no significant impact on housing demand.
Key Finding:
*The percentage of elderly (age 65 and over) has been and will continue to increase at a rapid rate. By 2010, the percentage of elderly in Burlington’s population will approximate regional norms.

Policy Implication:
*The ability to meet the needs and demands of the expanding elderly population will be a major housing issue well into the next century.

**Family and Household Size**

As noted in the Land Use Element of the Master Plan, Burlington reflects the national trend toward smaller household sizes. However, in Burlington’s case, the decline has been abetted by the addition of over 650 apartment units during the past decade. In 1980, the Town had an average household size of 3.4. Today, household size is 2.88, but still higher than the national average of 2.64, and the state average of 2.53. Household size is projected to continue to decline as part of a national and regional trend. However, due to the overwhelmingly single family nature of the housing stock, Burlington should remain somewhat above the state average.

As a result of declining household size there will be more rooms per resident in the future. However, the change will not be drastic, nor will it create a large internal demand for more apartments as people “outlive” their single family residence. The experience in many surrounding communities indicates that people will simply live with more space. Interestingly, some potential exists to use this additional living space to address housing needs.

The ability to use the increased living space to meet emerging housing needs depends in large measure on local zoning regulations and the design and size of the residences. Older residences built for large families in the 19th century are ideal for shared elderly living facilities housing five or fewer people; unfortunately, they are not a major portion of the Town’s housing stock. Nevertheless, decreasing household size may provide an opportunity for Burlington to use a small portion of its single family housing stock to address the emerging elderly housing needs. Shared living options are a low cost and effective approach to elderly housing, particularly when linked to the expanding home care industry. Housing policies that can creatively use existing housing stock while maintaining a single family image may have more viability than the traditional approaches to meeting elderly and family housing needs.

Key Finding:
*Household size continues to decline providing some potential for using the existing housing stock for emerging housing needs.

Policy Implication:
*Creative and non traditional use of single family residences may become a key feature in designing future housing policies and addressing future needs.

**INCOME AND HOUSING COST**

When compared to statewide median income levels, Burlington is clearly a prosperous community. On the following page, Table 2 compares average household income in 1990 derived from the U.S. Census, with 1996 and 2001 projections from Claritas Inc.
Table 2: Median Household Income

<table>
<thead>
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<th>1990*</th>
<th>1996**</th>
<th>2001**</th>
</tr>
</thead>
<tbody>
<tr>
<td>Burlington</td>
<td>$55,952</td>
<td>$63,100</td>
<td>$68,200</td>
</tr>
<tr>
<td>Middlesex County</td>
<td>$43,847</td>
<td>$51,173</td>
<td>$58,100</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>$36,952</td>
<td>$44,367</td>
<td>$47,000</td>
</tr>
</tbody>
</table>

* U.S. Census Data  
** Claritas, Inc. Washington, D.C.

Table 2 indicates that Burlington’s household income is 42% above the statewide average, and its relative position is projected to remain constant for the next five years. The community’s strong middle class income level is reflected in the ability of local residents to own homes without putting undue pressure on household income; or creating “housing stress.” From the mid-1950’s to the mid-1980’s, an affordable house was defined, by the lending industry, as 2.5 times annual household income. By 1988 this “standard” was essentially moot, as first time homebuyers were paying 5 to 6 times their annual household incomes for a home. The housing stress or affordability index became synonymous with the diminishing opportunities for many people to participate in the American dream.

Today, housing prices have reverted to a more normal level. Currently, the median value of a single family home in Burlington is $201,500, or 3.2 times the median household income, and the affordability index is projected to remain stable for the short term. In 2001 the median house value is projected to be $211,200, or 3.1 times the median household income. On average, it requires an annual household income of $63,000 to purchase a home in Burlington. While high by historical standards, it is not an unattainable income for two working people in the late 1990’s. Burlington remains a relatively affordable community, particularly when compared to the Middlesex County affordability index of 4.1. On average, there is less home ownership stress in Burlington than in the region as a whole. Thus, for at least the next five years, Burlington will be relatively affordable and remain an attractive community to potential home buyers.

When considering the housing stock in its entirety, Burlington remains affordable. However, this is not the case for new homes. New single family homes now sell for between $325,000 and $400,000. Applying the current affordability index of 3.2, a new home purchased without prior equity, requires a household income of $110,000 to $125,000. The prices commanded by newer homes is a strong indication of the continuing residential value of Burlington, and the solid middle class rank that the Town has attained. Coupled with the small amount of remaining buildable land that is zoned residential, it is apparent that new home prices will remain high.

In terms of the first time home buyer who lacks equity, this market segment must rely on the large portion of the existing housing built between 1950 and 1970, to satisfy its needs. This problem has become more magnified, as the construction of new homes has boosted average housing prices. Some first time home buyers will need to rely on local banking institutions, state programs, and Town initiatives, in order to have a genuine opportunity to enter the Burlington market. First time home buyers could also potentially benefit from becoming aware of the Town’s Accessory Apartment zoning provision, which allows accessory apartments to be created in existing homes built before 1989. These accessory units could enable more moderate income people to qualify for mortgages for newer housing, particularly since mortgage companies and banks would consider the rental income of the borrower in relation to issuing the mortgage.

In terms of rental affordability, an increase in the stock of accessory apartments, and rental supply in general, will have benefits to those of moderate incomes. However, in most
instances, the low income population will need to depend on public housing assistance and state subsidies to address its needs.

The median rent for Burlington's 1,735 multi-family units is significantly above the regional and state medians. According to the June 1993 Economic Strategies Development Plan, Burlington's median rent is 25% higher than the County median, and 60% higher than the statewide median. Our discussions with local Realtors indicate that the relative differences continue, and that rents continue to increase. We estimate that the current average rent for a modern apartment is approximately $1,000 per month. Assuming the banking standard of 30% of annual income as the limit of non-stress housing payments, the average apartment requires an annual income of $40,000. Given the current rent levels, and the expectation of continued strong demand, the present multi-family housing supply can not be used for affordable housing purposes without some form of additional state subsidy.

Providing affordable housing for low to moderate income households is a difficult and often expensive task. The problem in Burlington is compounded by the Town's predominately single family development pattern, the high cost of the remaining residential land, and high rents for multi-family units. Burlington, like the great majority of communities in Massachusetts does not meet the 10% affordable housing mandate. However, the Town has made a serious effort to provide affordable housing, and today there are 622 publicly assisted low to moderate income dwelling units in the community, or 7.4% of the housing stock. Given the development pattern and market realities, any attempt to reach the 10% mandate by employing traditional approaches exclusively, is dubious at best.

For Burlington, affordability and housing diversity options should respect established development patterns. Otherwise, the chances of addressing the issue in a manner that will be supported by the community are low. The ability to provide housing diversity may lie in more creative use of existing structures, and the ability to redirect more marginal commercial and industrial areas into economically viable housing opportunities.

Key Findings:

• Most of the existing single family housing stock remains affordable for two income households. New single family housing is not affordable to average income households, unless significant prior equity has been assembled.

• In general, the rental housing stock is not affordable to low and moderate income households.

Policy Implications:

• Given the value of the overall housing stock, the cost of new housing, the scarcity of residential land, and the relatively high contract rents, the expansion of housing diversity will be difficult using traditional housing policies.

• Additional efforts to diversify the housing supply may require additional state assistance and/or creative use of the existing housing supply.

Housing Supply

The 1996 assessor's records indicate that Burlington has 8,453 dwelling units. Table 3 provides an overview of the diversity in the housing stock and provides a comparison to state averages.
Table 3: Housing Composition: A Comparison *

<table>
<thead>
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<th>Type</th>
<th>Number</th>
<th>Pct.</th>
<th>State %</th>
</tr>
</thead>
<tbody>
<tr>
<td>one family</td>
<td>6,328</td>
<td>74.8</td>
<td>52</td>
</tr>
<tr>
<td>condominium</td>
<td>296</td>
<td>3.5</td>
<td>6</td>
</tr>
<tr>
<td>two family</td>
<td>67</td>
<td>0.8</td>
<td>9</td>
</tr>
<tr>
<td>three family</td>
<td>9</td>
<td>0.1</td>
<td>5</td>
</tr>
<tr>
<td>mixed use</td>
<td>9</td>
<td>0.1</td>
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<tr>
<td>misc.</td>
<td>9</td>
<td>0.1</td>
<td>1</td>
</tr>
<tr>
<td>multi family</td>
<td>1,735</td>
<td>20.5</td>
<td>25</td>
</tr>
</tbody>
</table>

* Assessor's Records, U.S. Census Data

The percentage of single family homes in Burlington is clearly above the state average (75% versus 52%); but the Town also has a significant number of multi-family units. What sets the Town apart from some suburban communities, in terms of housing type, is not the percentage of single family homes, but the lack of two family and other non multi family units. Burlington’s housing supply has evolved to a point where housing is either a one family residence or a multi-family residence. As with the issue of the elderly population percentage, this result is a reflection of the Town’s formative period (1950-1980); when there was almost no demand for two and three family units in suburban Boston. Thus, newer communities, like Burlington, have very few non single family residences. We find that the relative lack of diversity in the current housing composition, makes it somewhat more difficult for the Town to address a broad range of housing needs. However, this need not be a debilitating factor.

From 1985 to 1996, the number of single family residential dwelling units increased by 11% or 682 dwelling units; an annualized average of 62 new homes. However, in the most recent year the increase was 247; possibly reflecting the strong regional and national economy and a rebound in housing values. Given the relative scarcity of developable land and the build out study performed in 1993, we anticipate that the annualized rate of new single family growth for the next decade to be about half the 1985 to 1996 rate; or an average of 30 new homes per year. We find that the in-fill of single family housing will solidify the existing character of the Town, but will not be an important future housing issue.

From 1985 to 1996 the number of multi-family units increased by 676, from 1,059 units to 1735 units, or 68%. During the same period, Burlington added 682 single family homes, only slightly more than the 676 multi-family units. However, the growth rate for multi family units was six times faster than the rate for single family homes. It should be noted that 601 of the additional 676 multi-family units were permitted between 1985 and 1988. However, for the period of 1989 to 1994, no new multi-family units were developed. During the past decade multi-family units have been added in spurts. Three of the multi-family projects were relatively large, and resulted from comprehensive permit projects.

In the past decade Burlington has diversified its housing stock, while maintaining its image as a low density single family community. The apartment developments have not created much affordable housing, since the rent schedules are significantly higher than the regional averages. Nor has apartment development altered the image of the Town as a low density suburban community. However, apartment development has expanded overall housing choice and diversity.

Key Findings:

* Housing diversity has expanded during the past decade, but Burlington has retained its predominate single family housing characteristic, and this is likely to continue.

* In general, the rental housing stock is not affordable to low and moderate households.
Policy Implication:
• Future housing policies designed to address emerging or identified housing needs will require using single family residences in a creative and non-traditional manner.

LAND AVAILABILITY

Burlington is a low density community that is almost built out from a residential perspective. The newer more expensive single family housing, is for the most part, in-fill housing. The 1993 Land Use Element of the Master Plan estimated that Burlington could accommodate an additional 780 single family homes. Since 1993, 272 or 35% of the determined potential has been realized, reducing the current build-out estimate to 500 single family homes. Given that the better sites are usually developed first, and that full build-out almost never occurs due to various technical and economic reasons, we believe that Burlington may have 300 to 400 remaining house sites. Over the next ten years, we anticipate no more than 300 new single family homes can be brought on line; an absorption rate of 30 per annum. Over the next decade, the single family housing supply will increase by 5 to 6 percent, and will not have significant housing ramifications for the community as a whole. New construction of single family homes by 2020 may decline to a point where building permits for the significant expansion of existing single family homes may exceed building permits for new construction.

Key Finding:
• In the coming decade, the annual rate of construction of new single family residences will continue to decline as the Town approaches single family buildout.

Policy Implication:
• As residential build out approaches, proposals may be submitted requesting the rezoning of marginal commercial and industrial areas for residential purposes.
II. EXISTING CONDITIONS, FUTURE NEEDS, ALTERNATIVE STRATEGIES AND ACTIONS

OVERVIEW AND INTRODUCTION

The first section of this report involves a review of existing zoning provisions relative to housing, housing affordability, housing opportunities for the elderly, and housing for those with special needs and disabilities. A "trends extended" projection is offered related to the Town's existing zoning provisions and market profile. In essence, the "trends extended projection" forecasts how much, if any, change in housing characteristics and patterns will occur if the Town makes no changes to its current zoning regulations. Following the regulatory analysis and projections, a series of recommendations is presented for discussion with the Master Plan Committee.

The second section of this report involves an evaluation of potential areas to be considered by the Town to accommodate existing and future housing needs that have been previously identified in prior tasks of this project. While this assessment involves some consideration of municipal and non-residentially zoned properties, detailed site and feasibility analysis is not presented, and may be required to be undertaken by the Town at a later date. Following this review, a series of recommendations will be offered for discussion with the Master Plan Committee.

The third section of this report highlights strategies and recommendations to help increase and enhance open space within existing residential districts. Again, these recommendations will be the subject of discussion with the Master Plan Committee.

In the last section of this report, and for consistency purposes, the recommendations offered and advanced in this report are compared and analyzed in relation to the Town's current Master Plan Housing Goals and Strategies. As a final step in the Housing Element work program, the consulting team and Master Plan Committee will revisit the originally established Goals and Strategies, and determine whether amendments should be considered.

Finally, to provide a sense of context and comparison, a selection of community housing programs of relevance to Burlington, is highlighted in Appendix A. Potential sources of funding for those housing initiatives recommended are detailed in Appendix B.

While there are many recommendations offered, readers will note that two principal themes run through this report, and involve the following policies and actions:

- Using the existing housing stock more creatively to address most of the Town's remaining housing needs, and
- Undertaking modest adjustments to the Zoning Bylaw to allow for the adaptive reuse of the existing stock for such purposes as small-scale congregate and special needs housing, accessory apartments, and more viable cluster housing opportunities.

Once all the recommendations offered in this report are evaluated by the Master Plan Committee, and final goals and priorities are established, this report will be revised, and the recommended policies and actions will constitute the "Draft Plan" for purposes of public review.
ZONING -- REVIEW AND ANALYSIS

Listed below is a review and analysis of the various zoning provisions in the Town that permit various types of housing and residential use. Some of the zoning provisions described were adopted in 1989, and were a direct outgrowth of the Town's 1988 Housing Action Plan. This plan, along with a package of related zoning amendments, attempted to give the Town greater control of the affordable housing issue, and insulate it from adversarial comprehensive permits. Some key findings are highlighted and presented below. Specific recommendations are offered in a subsequent section of this report.

Basic Residential Districts:

The Town’s Zoning Bylaw provides two basic residential zoning districts for housing development. These districts are pre-determined on the Zoning Map: The Residential One Family (RO) District, principally allows single family residential homes on 20,000 square foot lot sizes; and the Garden Apartment (RG) District, principally allows multifamily units on 20,000 square foot lots. Most of the remaining, vacant residentially zoned land in the Town is located within the RO District. There appears to be no vacant land that is zoned RG at the present time. The district is currently wrapped around existing multifamily developments such as Beacon Village and the Lord Baron Apartments.

Based on a review of various Town maps, including the land use and other Master Plan Maps, it is likely that much of the remaining land that is zoned for residential use will be built as single family development within infill subdivisions (usually composed of 5 to 7 lots or less). Additionally, there will also be instances of existing frontage or "ANR" type lots that will continue to be built.

Accessory Apartment Provision/In-Law Apartments:

In accordance with Section 4.1.5 of the Zoning Bylaw, Accessory Apartments are allowed "by right" in existing single family homes built before 1989 that contain a minimum of 1800 square feet, and are owner occupied. There are various other design requirements for utilization of the provision. According to the Inspector of Buildings, there have only been three accessory units created under this provision since its adoption. The limitation of creation of units to homes built before 1989 reduces the viability of the provision. Allowing accessory apartments to be constructed in units built after 1989 would probably enable more moderate income people to qualify for mortgages for newer housing, particularly since mortgage companies and banks would consider the rental income of the borrower in relation to issuing the mortgage.

So called "In-Law" apartment or dwelling units are more casually located throughout existing single family neighborhoods within the Town. These units can be created by application for building permits to construct additional bedroom or kitchen areas. Some of these units do house the parents, children, or other relatives of homeowners. In other cases, units are informally advertised by local Realtors, or word of mouth by residents, and are rented to non-family members. Apartments that are created through the "In-Law" or informal route, do not require the same kind of scrutiny (although there is significant review by the Building Department in both circumstances) as those more formally created accessory apartments. In part, this may explain why the Accessory Apartment provision is only minimally utilized.
New "RC" District and Senior Housing Options:

The third residential district, Continuing Care (RC) District, is a relatively new district that functions as a "floating zone", and must be established by the rezoning of land from other districts into this category. The RC District initiative was part of a recent ambitious effort by Town officials, the Planning Board and its staff, and the Senior Housing Study Committee. The district allows a variety of senior housing and care types, including assisted living, congregate living, and other elder care and living arrangements by Special Permit.

The Town has recently rezoned a property off Mall Road for assisted living. Each new assisted living proposal will require rezoning approval by Town Meeting, followed by a detailed review of a Site Plan and Special Permit by the Planning Board.

In addition to the new RC District, other institutional housing options are permitted by Special Permit in the Town's High-Rise Industrial (IH) District. Uses include custodial and group care facilities. Since there seems to be no vacant land that is presently zoned IH, this provision will likely function as a floating zone, similar to the RC District, requiring Town Meeting action on a case by case basis.

A more detailed discussion and analysis of Senior and Special Needs housing follows in a subsequent section.

Incentive-based Provisions: Inclusionary and Cluster Housing:

Section 5.1.9 of the Zoning Bylaw contains a 10% bonus or incentive provision for the creation of housing that is affordable to persons of low and moderate income within proposed residential development. The provision was designed to provide some incentive for traditional residential developers and subdividers to create affordable housing, and was adopted in 1989. This type of zoning device is sometimes referred to as a voluntary "Inclusionary Housing" mechanism -- since a bonus is available in circumstances where low or moderate income units are created on a given residential site, are created off-site, or result from a combination of methods or contributions. However, because the bonus is so modest, and the demand for market rate housing is quite strong, there is little reason for developers or home builders to utilize the provision. Many developers may also wish to avoid the Special Permit review process required to obtain the bonus. Because low and moderate income housing is still negatively perceived by the conventional housing market, utilization of this provision in the future may be minimal. Finally, while the provision could arguably be used in the new RC District, there is already significant density flexibility permitted in this district.

The Town also has an "Open Space Residential" zoning provision (reflected in Section 8.4.0) that permits single family, two family, and multifamily units by Special Permit. The provision is essentially a cluster housing regulation, and allows for a relaxation of dimensional requirements and the potential for increased density if certain amenities are provided to the Town and within the development. Density bonuses are available for the creation of open space and affordable housing. Because the provision requires a 10 acre minimum parcel size, it has been rarely used since its adoption. Based on a review of various Town maps generated for the Master Plan, there are relatively few 10 acre parcels left within the Town that are zoned for residential use. The Town may receive a few proposals under this provision, but it is not likely to be frequently used by developers.
Other Special Zoning Districts: Planned Development and Residential Two Family Districts:

The Town's Planned Development District (PDD), described in Section 12.1.0 of the Zoning Bylaw, is also "floating zone," and potentially allows for any alternative housing development that receives Concept Plan approval from Town Meeting. One of the listed purposes and goals of PDD provision is the creation of affordable housing. Mixed use development is also permitted in a PDD, and it is conceivable that the Town could negotiate for various residential components within a proposed PDD. The provision has few pre-determined development standards, but rigorous review requirements. After Concept Plan approval, a Site Development and Use Plan must be prepared by the project proponent, and approved as a Special Permit by the Planning Board. As part of the original PDD rezoning approval granted to the Trammel Crowe Corporation in 1988, eight affordable housing units were to be created as part of the residential phase of the project. When Essex Partners acquired the residential portion of the property, they pursued an alternative agreement with the Town, and helped fund the renovation of the surplus military housing along South Bedford Street. These homes were made available to first time home buyers.

The Town has a Two Family or R2 District that is similar to the PDD provision. It is also a floating zone which allows two family dwellings to be created, but subject to the density and dimensional requirements of the RO district, and mandates a thirty (30%) percent low and moderate income requirement as part of the granting of the Special Permit after the rezoning. This provision has not been utilized by the Town or the development community. We believe this is the case for a variety of reasons, including: the uncertainty of the rezoning process, the rigorous nature of the application procedures, and the strong demand for market rate single family housing that exists within the Town. Also, two family units can be potentially created through the Open Space Residential zoning provision discussed above, provided a 10 acre residential parcel is proposed for development.

Family Housing and the First Time Homebuyers:

As discussed in the initial memorandum related to the Town's demographic, market, and economic profile, first time home buyers must rely on the stock of existing housing built between 1950 and 1970, for potential purchases. As new homes have boosted average housing prices, the affordability problem has become more magnified. First time home buyers could benefit from becoming aware of the Town's Accessory Apartment zoning provision, which allows accessory apartments to be created in existing homes built before 1989. These accessory units could enable more moderate income people to qualify for mortgages for housing, particularly since mortgage companies and banks would consider the rental income of the borrower in relation to issuing the mortgage. Additionally, "first time homebuyer programs" will need to be promoted by the State and local banking institutions. The challenge of providing more affordable rental housing will also require a combination of approaches: strategic use of the PDD provision, removal of the 1989 cut off date for accessory apartment eligibility, and the potential reuse of zoned industrial land and municipal property.

EXPANDING OPTIONS FOR ELDERLY AND SPECIAL NEEDS HOUSING

The analysis and community participation elements of this study have clearly indicated that Burlington needs to address an increasing elderly and special needs housing demand. Unfortunately, the increased demand is occurring at a time in the Town's history that makes traditional approaches to addressing this need less viable. Burlington is essentially a built-out low density suburban community, where available land is scarce and costly.
Further, the availability of federal and State funding to assist communities has been significantly reduced in the last decade, and there are no indications that it will be increased. Therefore, the burdens of meeting elderly and special needs housing are more focused on scarce local resources than at any time in past decades.

Notwithstanding these challenges, the Town has recognized the increasing demand for elderly and special needs housing, and has recently responded with the creation of the Residential C (RC) District, which allows congregate living facilities and assisted living facilities by Special Permit. The creation of the RC District is an important step in meeting future elderly housing needs. However, the intent of the amendment was to limit new forms of private elderly housing to one or two zoning districts. As available land diminishes in the future, this limitation could needlessly circumscribe the broader objective of this new zoning initiative. Other communities when confronted with the problem of land availability have broadened their options by addressing elderly and special needs housing not as a "use" tied to a zoning district, but as a use permitted in a number of districts, governed by applicable design standards and requirements.

Most commonly, the design and other requirements that apply to congregate housing involve limiting the number of tenants per home/facility, usually to less than 10. This approach can provide a number of benefits to land poor communities. First, it broadens the opportunity to find appropriate sites. Second, it creates an opportunity to meet the increasing elderly and special needs demand by using existing structures. Third, meeting some portion of emerging housing demands without altering the physical appearance of the community, has the advantage of preserving visual character. In many ways, using existing structures to meet emerging demands, is a "no build" option.

The zoning amendments that the Town will need to make to use its existing stock of housing more effectively are straightforward. Specifically, the Town needs to design Special Permit criteria for congregate and assisted living facilities in the Residential One Family (RO) and Residential Garden Apartment (RG) Districts, the single family and apartment districts respectively.

**Beyond Zoning**

Revising zoning provisions is important, but it is only part of the answer. While becoming increasingly common, small congregate facilities that use existing residences are still not a well known housing option. Successful programs require community identification of resources and outreach efforts to citizens. While it varies from community to community, a local committee needs to take on the responsibility of determining the residences and other structures that may be appropriate for small scale congregate housing. A "Housing Ambassador Program" could be established to identify appropriate properties and owners for participation in the creation of congregate housing. Identifying at least two or three suitable properties annually, would be a worthwhile endeavor. The other part of the equation involves establishing a list of potential tenants.

Most communities begin their pursuit of addressing elderly and special needs housing by using existing low and moderate income housing waiting lists (frequently maintained by the local Housing Authority). Existing lists help to determine interest and the possibility of matching a potential congregate home with a prospective tenant. Essentially, the community role is to match up properties with tenants, and assist in helping the project through the municipal approval process. If resources allow, sometimes communities participate with the financing of congregate facilities. In most instances, the public sector responsibility is borne by the local housing authority, a local housing committee, or a charitable organization.
Related to the concept of using existing housing stock for small scale elderly housing, is the ability to use the expanding home care service industry to provide cost effective services to elderly or special need individuals. It is now well recognized that home care provides a valuable elderly housing option. It is essentially a "no-build" option that is very attractive to people in communities with diminishing open space. Combining the idea of using the existing stock for small scale elderly and special needs housing, with home care services, is becoming a very attractive option for many communities.

In summary, Burlington has the necessary zoning framework, but needs to take the next steps relative to meeting the emerging elderly and special needs demand. The Town needs to consider allowing private elderly and special needs housing in more than a few zoning districts, and needs to use existing structures to help meet a portion of that demand. The traditional method of building to meet demand is no longer a stand alone viable option. Expanding elderly and special needs options will not meet all the projected demands, but it will help a significant number of people to comfortably live in their own homes, and minimize the need to build new facilities.

**Summary of Major Findings Related to Zoning**

Listed below are the major findings related to zoning:

- Most remaining residentially zoned land will be developed for single family housing, and there will be only limited opportunity for cluster housing within existing single family districts unless the Town reduces the 10 acre minimum lot size requirement for an Open Space Residential Development (the Town's cluster housing provision).

- There is no "by right" zoning opportunity for new multifamily development. However, a diversity of new housing types and non-traditional housing can be achieved through the Town's Planned Development District provision; but in each instance, this will require Town Meeting rezoning approval.

- Unless the market conditions shift dramatically, there will be little demand for the Town's R2 or Two Family zoning provision.

- There is little demand or interest in the Town's present Accessory Apartment provision. The ineligibility of newer homes to utilize this provision is a partial explanation for its lack of use. The more informal creation of "In-Law" and accessory apartments within single family dwellings, through the construction of additional bedrooms, bathrooms, and kitchen facilities, is also partial explanation for provision's lack of use.

- The Town's Incentive provision for affordable housing (5.1.9) does not provide significant benefit for the creation of low or moderate income housing, and therefore has not been used; but other provisions such as the PDD provision has and can continue to be used for providing such opportunities.

- The new RC District and related amendments to the Zoning Bylaw vastly increase opportunities for elder housing options within the Town, but do not provide an opportunity for congregate or special needs living arrangements in existing homes in existing residential districts.
SUMMARY OF ZONING RECOMMENDATIONS

Given the remaining amount of land that is suitable for development, and the strategies and goals discussed in a subsequent section of this report, the Town needs to accomplish some "fine tuning" in relation to its Zoning Bylaw. Some relatively easy steps would help increase housing choice, including the following:

- Remove the 1989 cut-off date for allowing Accessory Apartments in single family homes.
- Consider allowing Open Space Residential or cluster housing on five acre parcels of land.
- As new development proposals are presented, utilize the Planned Development District zoning provision as a tool for negotiating greater housing opportunity (including more affordable family homes, or contributions to new housing programs and initiatives).
- Specifically add to the Use Regulations Schedule in the RO district, an allowance for the use of single family homes for congregate and group living for the elderly and those with disabilities.

GENERAL SITES AND AREAS FOR FUTURE HOUSING OPTIONS

Privately Owned Lands

The sand and gravel sites located off Blanchard Road and Adams Street are appropriate areas for consideration for future housing, for a variety of reasons. They are located close to residential zoning districts and property, and have excellent access to major roads and services. From the perspective of aesthetics, these properties could be visually enhanced with extensive landscaping and the amenities associated with newer forms of residential development. Additionally, as discussed later in this report, the properties could provide new opportunities for securing open space.

The A and B Street areas located off Middlesex Turnpike are recommended for consideration for future housing options. Again, these properties border residential districts and are close to the Town's water resource areas. The Town could utilize its PDD or its assisted living zoning amendments to accomplish housing on these sites in a way that maintains some fiscal benefit from the development of these properties.

Municipal Properties

In 1990, the Town Planning Department received grant funding to conduct a "Feasibility Study and Site Assessment of Three Town and Housing Authority Owned Properties." The grant application was made following a review by the Planning Department of the inventory of municipally owned property. After receipt of the grant, the Town engaged Bunker Stimson Solien Inc., in association with SEA Consultants, Inc., to conduct the feasibility study referenced above. The study, on file at the Planning Board office, involved an assessment of the following sites:

- The Housing Authority Owned Parcel behind Mall Road (presently being developed for assisted living).
• The Housing Authority Owned Parcel located off Adams Street.
• The Town Owned Parcel behind the Nixdorf Site on Wheeler Road.

The report concluded that the Housing Authority parcel behind Mall Road (presently being developed for assisted living) would be well-suited for the development of elderly or special needs housing. The study also concluded that the Town owned property, located behind the Nixdorf Site on Wheeler Road, represented an excellent opportunity to provide affordable family housing. The report suggested that the Town undertake a Request for Proposals (RFP) process in relation to the Wheeler Road property, under the guidance of the Housing Partnership Committee.

Once the Housing Element of the Master Plan is completed, the Town should re-examine the Wheeler Road site. The site could enable the Town to secure a meaningful increase in more affordable family housing.

The report also concluded that the Adams Street property was not well-suited for development, primarily because access is severely constrained by the presence of wetlands. It is the view of the consulting team that a new evaluation of this property may be appropriate, particularly if alternative access, through easements, could be accomplished with the assistance of surrounding property owners.

As a part of its work related to this phase of the Housing Element, the consulting team reviewed a new inventory of municipally owned land prepared by the Planning Department. Much of the Town's municipal land inventory is committed or set aside for schools, recreation, or open space and conservation purposes. As the old saying goes, "Land is the only commodity that we can't produce more of." Because new acquisitions of land in accessible areas will become increasingly more difficult for the Town, particularly as remaining vacant land disappears, the Town will need to be very selective about how it uses its inventory of municipally owned land. As recommended in the section that follows, there will be new opportunities, largely driven by private sector forces, to secure both open space and affordable housing. Finally, as previously discussed, a significant amount of the Town's housing needs can be addressed by using the existing housing stock more creatively.

**OPPORTUNITIES TO ENHANCE AND INCREASE OPEN SPACE IN EXISTING NEIGHBORHOODS AND IN NEW DEVELOPMENT**

The Town must become more strategic about how it pursues protection and enhancement of open space, particularly as the remaining amount of undeveloped land continues to diminish. It is unlikely that Town residents will support major new acquisitions of open space through local tax dollars or through new bond issues. A more effective approach involves using a variety of techniques, including those highlighted below:

**Zoning Techniques:**
• Selectively using the Planned Development District Bylaw.
• Selectively Rezoning marginal Industrial Property to PDD or an alternative classification.
Other Techniques:

- Using Open Space Bond Bill funding for additional acquisitions of land.
- Securing open space set asides through the Subdivision approval process, including Open Space Easements or Covenants.
- Securing donations of Land, particularly land included in new subdivisions and cluster residential development.
- Pursuing Land Bank enabling legislation.
- Additional Town purchases of priority parcels (based on the Town's Open Space and Recreation Plan).

Another opportunity that exists, is for the Town to utilize a provision within Section 81U of the Subdivision Control Law, that provides an allowance for Planning Boards to require that land be set aside for parks or playgrounds, when new subdivisions are proposed. The provision reads as follows:

"Before approval of a plan by a planning board, said board shall also in proper cases require the plan to show a park or parks suitability located for playground or recreational purposes, or for providing light and air and not unreasonable in area in relation to the land being subdivided and the prospective uses of such land, and if so determined, said board shall, by appropriate endorsement on the plan, require that no building may be erected on such park or parks for a period of not more than three years without its approval."

Given the Town's desirable residential development location, subdividers may be willing to contribute to an open space acquisition or park enhancement fund, rather than setting aside remainder parcels within new subdivisions. This strategy could be more formally pursued as part of the implementation process related to the Town's Open Space and Recreation Plan. Contributions could also be accepted in lieu of land dedications, for the "Residential Gateway" concept discussed below.

ENHANCING RESIDENTIAL GATEWAYS

The Land Use element of the Town's Master Plan identified a number "Residential Gateways." The Residential or Neighborhood Gateways are not "gates" or devices to impede access; rather, they are physical boundaries that mark and "welcome" motorists and pedestrians to a neighborhood. For example, at the intersection of Skilton Lane and Cambridge Street, it may be possible to add a landscaped island, with appropriate low-maintenance shrubbery, to clearly mark the transition from the Cambridge Street area (Route 3A) to the residential areas which are situated to the east. The Cambridge Street/Wilmington Road intersection may be another potential location for this treatment.

These landscaped gateways will need to be located flexibly, depending on available right-of-way, pavement width, and other circulation considerations. When located on the edge of the right-of-way (rather than in the middle), it may be possible to place benches and other amenities that will help make these locations and gateways more welcoming to pedestrians. Ideally, a Garden Club or Beautification Committee would agree to assume some seasonal maintenance responsibilities. Without this kind of volunteer effort, Neighborhood Gateways could become a maintenance burden to the Town's Department of Public Works.
As part of the concluding steps to the Town's Open Space and Recreation Plan preparation process, it is recommended that neighborhood open space enhancement and gateway priorities be established. Thereafter, the Town could consider establishing a fund to enable gifts and private contributions to be received for purposes of funding these gateway projects.

**REVIEWING PRIOR MASTER PLAN GOALS AND STRATEGIES**

The Goals and Policies element of the Master Plan established one major housing goal, and three specific strategies for accomplishing this goal. These are shown below. For each strategy listed, specific Housing Element recommendations are reflected. Strategies two and three are the most challenging to address, since specific municipal actions will be required in order to ensure a realistic possibility of implementation.

**Goal: Provide a Diversity of Housing Options for all Town Residents**

*Strategy #1: Determine the Town's housing needs by reviewing the Town's existing Housing Action Plan and Soliciting further community input.*

A review of housing needs and the prior Housing Action Plan has already been conducted as part of this element of the plan. The Town's housing needs are not uniquely different from ten years ago, particularly in terms of providing for a diversity of housing options for those of different incomes. However, the Town still needs to provide more housing for the following groups:

- The growing elderly population.
- Housing for those with disabilities.
- Affordable Family housing.

The community input to date has reinforced the above articulated needs, and has provided additional momentum for housing options for those with disabilities. Additional Public Forums are anticipated as a part of the concluding task of the Town's Housing Element of the Master Plan.

*Strategy #2: Ensure the Zoning Bylaw accommodates the Town's need for Housing diversity.*

The prior recommendations offered related to the Town's Zoning Bylaw will help to ensure that the above-referenced strategy can be reasonably implemented. Again, several actions related to the Zoning Bylaw will help ensure implementation of this diversity recommendation:

- Remove the 1989 cut-off date for allowing Accessory Apartments in single family homes.
- Allow Open Space Residential or cluster housing on five acre parcels of land.
• Utilize the Planned Development District zoning provision as a tool for negotiating for greater housing opportunity (including more affordable homes, or contributions to new housing programs and initiatives).

• Allow the use of single family homes within the "RO District" for congregate and group living for the elderly, and for those with disabilities.

**Strategy #3: Identify appropriate sites and incentives for the creation and continuation of needed housing options.**

This strategy will require an on-going commitment by Town officials to periodically review the Town's remaining inventory of developed and undeveloped properties (both privately and municipal owned lands) to determine its suitability for future housing options.

As a short-range strategy, it is recommended that the Town consider the Wheeler Road and Adams Street properties as municipally sponsored affordable housing initiatives. The Town could solicit private development proposals for these properties, with the requirement that such proposals include a percentage of low and moderate income housing, and elderly and special needs housing units. This concept is discussed more fully in an earlier section of this report.

Using the PDD provision of the Zoning Bylaw to negotiate for and facilitate more affordable housing options may provide a genuine reuse incentive for property that is presently classified as Light Industrial (IG), but that is marginal and has been languishing.

If the Town combines the various strategies and actions recommended, it will be well on its way to implementing the vision and policies established in the Goals and Policies element of the Master Plan.

**TRENDS EXTENDED: A PROJECTION**

Based on the analysis conducted in the first phase of this project, and assuming the Town does not adopt major, new zoning provisions, or does not undertake other strategic actions, it is possible to project the following:

• Burlington will retain its predominately single family housing stock (approximately 75% of the housing stock will be single family, 20% apartments, and 5% condominiums).

• Single family housing will become increasingly expensive, requiring four times the local annual household income to purchase the median priced house, as opposed to the current ratio of approximately 3 to 1.

• The vast majority of new housing constructed during the next 20 years will be infill single family housing, built on the small amount of remaining open, developable land.

• The long term rate of development will average about 30 units per year, but will decrease as developable land diminishes.
• Total population will remain stable, but the percentage of elderly residents (over 65) will increase significantly. By 2010, the elderly population will comprise 15% to 17% of the total population, up from 4.6% in 1980.

• Given the relatively small amount of elderly housing presently available in Burlington (106 units), and no immediate plans to build new units, the increase in elderly population will exacerbate the already strong demand for elderly housing.

• By 2010, it is conceivable that 500 to 600 long term residents will seek housing outside the community due to limited elderly housing alternatives.

• Special needs housing for all age groups will not be met, and will become a prominent housing issue in the next decade.

• Combined demand for single family, conventional apartments, and elderly housing, will exert strong pressures to convert marginal commercial and industrial sites to residential use.

• As residential values increase, an increasing number of major on-site expansions and tear downs will occur, particularly in areas where housing values are below the town-wide median.

• In-law and accessory apartments will become more prevalent as means of addressing the lack of conventional elderly housing, and housing for small households.
APPENDIX A
EXAMPLES OF HOUSING PROGRAMS AND INITIATIVES
IN SEVERAL MASSACHUSETTS COMMUNITIES
OF RELEVANCE TO BURLINGTON

• Winthrop

Winthrop is the fourth most densely populated community in the Commonwealth, and has been essentially built out since the 1930’s. Twenty three percent (23%) of the population is over the age of 65, and approximately seven percent (7%) of the population has mental or physical disabilities requiring specialized services or housing. Building new housing for the elderly or disabled has proven to be extremely difficult. The Town’s response has been to use existing structures to accommodate the strong demand for elderly housing. The Community Development Office has funded a senior citizen service coordinator at the housing authority. One of the responsibilities of the coordinator is to match residents willing to share their homes with other elderly seeking housing. Essentially, Winthrop’s local initiative has created effective but informal congregate housing. The role of home care services is critical to the success of their effort, and the Community Development Office has supported efforts of home care providers to secure State grants for expanded operations such as food deliveries. The program has enabled many elderly people to stay in their own homes and not live alone. From the community perspective, it has reduced some of the demand for traditional elderly housing.

• Winchester, Wellesley, North Andover, and Newton

The communities of Winchester, North Andover, Newton, and Wellesley permit assisted living, independent elderly, and congregate housing in more than one residential zoning district. In each instance the approach is different, but the net effect is similar.

Winchester has created a floating "Independent Elderly Housing" zone that can be applied to all residential zoning districts assuming that established special permit criteria is met. In this instance, the Town wanted the additional level of local control that a zoning map amendment decision implies. In reality, once the Town meeting approves the application of the overlay zone at a particular site, the approval of the special permit is almost assured. This process has resulted in the development of the "Gables," a 125 unit mixed assisted and independent elderly project off Route 3. Currently a large surplus religious property is under consideration for an assisted living project.

North Andover was the pioneer in terms of initiating private elderly housing, adopting various special permit procedures in the mid 1980’s. Its approach divides private elderly housing into distinct types. Specifically, the Continuing Care District (assisted living) is distinct from their independent elderly housing, and uses are not allowed to be mixed in one building -- but one project can have different elderly types in separate buildings. Thus, the Town has developed singular use elderly projects, but private elderly housing is allowed by special permit in three of the five residential zoning districts.

The Towns of Wellesley and Newton have taken the concept of private elderly housing in a community development direction. Although both communities permit private elderly housing by special permit in residential districts, they have used private elderly housing as a tool to redevelop older less competitive commercial areas.

Appendix A-1
Wellesley will be taking a Residential Incentive Overlay proposal to its fall Town Meeting. The zoning amendment permits assisted living by right in certain older industrial areas. The proposal is very aggressive, and views elderly housing as a community development tool. The concept is based on the premise that the high value of private elderly housing will be sufficient to create market driven redevelopment. Wellesley's amendment contains a number of significant design and density requirements, but it is designed to encourage the private market to meet elderly housing demands in the place of traditional public housing.

Recently, in Newton, a 120 unit assisted living facility has opened in the Industrial zone in Newton Lower Falls. The facility has had the desired effect of changing the nature of the immediate area, and it is anticipated that the formerly industrial area will become a mixed use commercial/residential area.

- Melrose

Melrose is another older suburban community with a large elderly population. As a built out community since the 1880's, it has serious land assembly problems. In the 1970's, the City created a renewal program that relied on eminent domain takings to build conventional elderly housing. The result was three projects with a combined capacity of 600 plus rooms. However, the recent city policy has been to encourage using the existing housing stock to meet some of the need. The City is fortunate that it has over 1,000 residential buildings from the Victorian era. These homes are generally much larger than those built in recent times. These homes are the focus for congregate living opportunities. Some are privately owned and provide minimal medical services, such as the Oosterman House, but others are run by non profit or religious organizations. Some facilities are run by the State as special needs housing. Melrose has moved away from large projects due to their visual and community impact, and seeks to use existing structures with a home care component similar to the operations in Winthrop. By permitting congregate facilities in residential districts, many older homes that faced neglect now have a new option that allows them to remain part of the City's architectural heritage.
APPENDIX B

APPLICABILITY OF STATE AND FEDERAL FUNDING PROGRAMS TO BURLINGTON

The consulting team reviewed the thirty three (33) known federal and State supported housing programs designed to assist communities address a variety of housing issues. A number of programs are subject to a funding freeze, others are not germane to Burlington's needs, and still others have criteria that exclude Burlington's participation. However, there are five programs that may be of value to the Town. These are outlined below.

It is important to understand that an application to any one of these programs requires a significant investment of time and organization. While we are not discouraging application, we wish to reiterate our emphasis on expanding housing opportunities using local initiatives and a more creative use of the existing housing stock. It should also be remembered that all State and federal programs are subject to the vagaries of appropriation levels. Successful application to State and federal programs may require repeat applications.

- **Tax Exempt Local Loans to Encourage Rental Production (TELLER)**
  The Teller program increases affordable rental housing production by providing tax exempt financing through local housing authorities (LHAs). It is a State loan program used by profit and non-profit developers and local government agencies. TELLER allocates a portion of the State's bond volume cap to housing authorities, which issue bonds for the development of local housing. Program requirements include reserving 20% of the proposed units for tenants with incomes at or below 50% of median income. In Burlington's case, the program could be used to produce mixed income elderly housing, or the production of affordable family housing.

- **Family Low Income Housing: Chapter 705**
  This program is currently not being funded, but may resume in the future. It has value for Burlington because it offers a way to use the existing housing stock to meet low income family housing needs. The goal of the program is to provide housing for low to moderate income families throughout the community, hence it is often referred to as scattered site housing. The program, operated through local housing authorities (LHAs), typically involves the development of properties with a small number of units. The LHA may, in certain circumstances, acquire existing homes or condominium units instead of constructing new units. The program operates as a grant, but typically the grant amount per unit is insufficient, and the LHA or a non-profit partner must provide the balance of the acquisition cost. The grant amounts have on average been approximately 75% of fair market value.

- **Elderly Low Income Housing: Chapter 667**
  Quite possibly, this is the program most familiar to local housing authorities (LHAs) statewide. It is a program that has been used in Burlington to construct a portion of the Town's 106 public housing units. Chapter 667 provides housing for low income elderly as well as for persons of any age who have qualified disabilities. LHAs can use this State grant program to construct, acquire, or rehabilitate structures for conventional elderly housing or congregate housing. Tenants must be at least 62 years of age or older, and meet income criteria. In recent years the amount of funds allocated to this program have been decreasing.
- **Special Needs Housing: Chapter 689 and Chapter 167**

Chapter 689 and 167 programs are designed to provide for the specialized housing needs of local housing authority tenants who have mental illness or mental or physical disabilities. The intention is to help individuals maintain maximum personal independence by providing on-site services. Housing funded by grants under these programs is developed by the LHA in conjunction with the Executive Office of Health and Human Services (EOHHS). After construction or rehabilitation efforts are complete, the program also provides support services from the EOHHS. These programs are the major source of State support to address special needs housing.

- **The Municipal Incentive Grants (MIGs) Program**

The MIGs program is administered by the Department of Housing and Community Development (formerly EOCD), and permits communities to apply for various kinds of planning grants, including "Strategic Planning" grants that enable communities to better plan for growth and land use change. In the late 1980s, the Town was awarded funding that enabled it to produce its 1988 Housing Action Plan and related zoning amendments. The Town also used MIGs funding to help fund the Economic Development Strategies Plan element of the Master Plan. Assuming funding for the program is continues, the Town could pursue a new application for funding to help implement the recommendations of this study.