

# Littleton Housing

*Draft July 28, 2021*



# Will cover:

- Housing that is affordable
- Littleton's housing gaps
- Tools for affordability
- Building housing Littleton wants

## Definition . . .

Housing is considered “affordable” when rent or a mortgage is 30% or less of a household’s income.<sup>1</sup>

# Area Median Income (AMI) is useful tool to understand what housing one can afford

- In 2021 - 100% of AMI for Littleton =
  - \$84,600 for an individual
  - \$120,800 family of 4<sup>2</sup>
- 100% of AMI = means half of the households earn less than the AMI and half of the households earn more than the AMI
- <80% AMI = lower incomes
- 80% - 120% = middle incomes
- > 120% = higher incomes<sup>3</sup>

# <80% AMI Households

Maximum Annual Income

Sample local positions, situations -  
people you probably know

Max. Home Sales Price

Max. Affordable Rent

Housing available in Littleton

<80% AMI and a  
1 person  
household



**<\$67,700<sup>4</sup>**

Restaurant service workers, child care providers, recent college graduate entry level positions; a senior on social security income<sup>5</sup>

**<\$202,900 for 1 bedroom<sup>6</sup>**

**<\$1,622/mo for 1 bedroom<sup>7</sup>**

No “market rate” home in Littleton in the last quarter sold for less than \$307,000<sup>8</sup>

No “market rate” rental in Littleton is available for less than \$1,735/month and a 2.5 month wait<sup>9</sup>

# 80-120% AMI Households

Maximum Annual Income

Sample local positions, situations -  
people you probably know

Max. Home Sales Price

Max. Affordable Rent

Housing available in Littleton

Between 80-120% AMI  
and a 1 person  
household



**Between \$67,701 - \$101,500<sup>4</sup>**

HVAC mechanics, restaurant managers, Littleton  
school teachers, police officers, firefighters;  
engineers, financial advisers<sup>10</sup>

**Between \$202,900 to \$330,700 for 1 bedroom<sup>6</sup>**

**Between \$1,622/mo to \$2,467/mo for 1 bedroom<sup>7</sup>**

Only 2 out of 44 (5%) “market rate” homes in Littleton in  
the last quarter sold for less than \$330,700<sup>8</sup>

Only 2 “market rate” rentals in Littleton are listed for less  
than \$2,467/month and one has a 2.5 month wait<sup>9</sup>

# >120% AMI Households

Maximum Annual Income

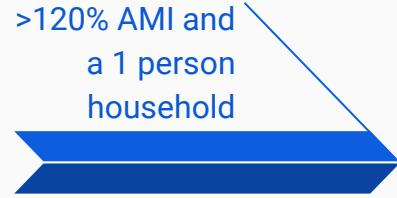
Sample local positions, situations -  
people you probably know

Max. Home Sales Price

Max. Affordable Rent

Housing available in Littleton

>120% AMI and  
a 1 person  
household



**>\$101,500<sup>4</sup>**

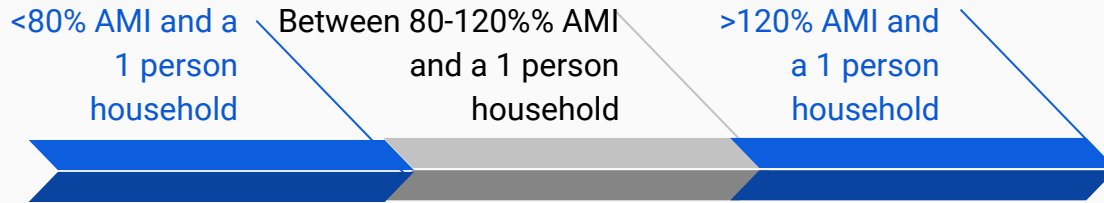
A handful of Littleton Town personnel, attorneys,  
doctors, computer tech<sup>10</sup>

**>\$330,700 for 1 bedroom<sup>6</sup>**

**>\$2,467/mo for 1 bedroom<sup>7</sup>**

All homes for purchase and all rentals at market rates are  
available and “affordable” to these households as long as  
they are not paying more than 30% of their household  
income<sup>8,9</sup>

# Littleton's housing gaps



	<b>&lt;\$67,700</b>	<b>\$67,701 - \$101,500</b>	<b>&gt;\$101,500</b>
<b>1 person Household Income<sup>2</sup></b>			
<b>Housing Gap for 1 bedroom purchase<sup>8</sup></b>	Homes less than \$202,900	Homes between \$203,000 - \$330,000	Home sales price greater than \$330,000
<b>Housing Gap for 1 bedroom rentals<sup>9</sup></b>	Rentals less than \$1,622/month	Rentals between \$1,622 - \$2,467/mo	Rentals greater than \$2,467/mo
<b># Needed, size TBD</b>	44 housing units <sup>11</sup>	Potentially hundreds <sup>12</sup>	Unsure if any



# Reasons for more housing that is affordable and moderately priced in Littleton

\*\*Caring about our seniors\*\*

\*\*Strong labor supply\*\*

\*\*Variety of housing pricing is healthy for any community\*\*

\*\*Masters of our own destiny\*\*

- **Littleton's aging population needs are changing**
  - *Senior sell-down* is challenging as few housing options in Littleton that are economically feasible<sup>13</sup>
  - Listen to Littleton seniors tell us what they want  
<https://www.youtube.com/watch?v=06ZsN7XQJnU>
- **Littleton's workforce needs to be able to afford to live here**
  - 7,717 Employed in Littleton but live elsewhere<sup>14</sup>
  - Town personnel used to be able to afford to live here
- **Littleton's housing stock is geared toward high incomes**
  - 28.2% of Littleton households earn less than \$67,000, down two percentage points in two years
  - 11.4% of Littleton households earn between \$68,000-\$100,000, this shows the *middle squeeze* - few housing options for this income group in Littleton
  - 60.3% of Littleton households earn more than \$100,000, up two percentage points in two years<sup>12,15</sup>
- **Littleton's population projected to increase 1,000 by 2030<sup>16</sup>**
  - Per Master Plan, residents want growth in recognized activity areas of the Common, train station, older commercial/industrial and The Point<sup>17</sup>

# Summary of future housing in Littleton

**For Whom:** Community members - either workers who commute to work in Littleton or residents - individuals you know and see every day - e.g. a retired senior, a divorced parent with children, a young adult, a single parent with a disabled child

**What:** Housing for purchase and rent that is affordable for folks at <80% AMI and less than 120% AMI

**Where:** Designated areas that residents accepted in 2017 Master Plan

**Why:** We care about our seniors, we want a strong labor supply, we want mixed income housing instead of just the Gold Coast or McMansions, and because we want to be the masters of our destiny

## **Town Boards, Committees & Staff**

- Select Board, Town Administrator
- Planning Board, Town Planner
- Affordable Housing Trust
- Council on Aging - housing subcommittee
- Community Preservation Committee
- Housing Authority

## **Relevant Bylaws Passed by Residents**

- Senior Residential Development (SRD)
- Senior Apartments (passed spring 2021)
- Inclusionary Housing
- Accessory Dwelling Units

## **Designations (includes benefits for Town)**

- Housing Choice Community

## **Subsidized Housing**

- Housing Choice Vouchers; Mill Pond, Pine Tree Park, Lyttleton Green and few others

## **State and Federal Fair Housing Laws; Other**

- Amendment to Ch.40A on voting thresholds

Littleton has  
individuals and  
tools to  
facilitate  
housing that is  
affordable

## **Town strategies for housing at <80% AMI and <120% AM**

- Bring in non-profit developers who focus on households in the <80% income range
- Engage developers with a track record of building for middle income folks
- Contribute some Town-owned parcels
- Incorporate local preferences in approved housing developments
- Explore new technologies in home building

## **Resident strategies**

- Understand who needs housing and the data behind it, e.g. AMI, demographics
- Plan for growth, using Master Plan as guide
- Support mixed income development

So, *how* could housing that is affordable get created?

Teachers, firefighters, nurses, and other essential workers make **Littleton** function, but many find it financially impossible to live here. The lack of adequate housing for the people who are the backbone of the **Town** is a problem that impacts all of us. **Town** leaders and the development community should work together and get creative about ways to stimulate the production of affordable housing. The good news is that solutions exist, but they will require all stakeholders to think outside of the box.<sup>18</sup>

So. . . let's think outside  
the box for *housing that is  
affordable* in Littleton

# Thanks!

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978-302-2788



# Endnotes, p. 1

1 CHAPA, *Affordable Housing 101 (virtual meeting)*, Municipal Engagement Initiative, June 15, 2021

2 Boston Planning and Development Agency, *Inclusionary Development Policy Income, 2021 Income Limits*, <http://www.bostonplans.org/getattachment/d9e5df6b-d465-497d-98be-8aad127b6160>

3 Massachusetts Housing Institute, 11th Annual Training for Local Officials, June 7-8, 2017, p. 140, <https://www.mhp.net/writable/resources/documents/MHP-2017-Housing-Institute-Binder.pdf>

4 *Ibid.*, see Appendix in this *Littleton Housing* document for data and explanation

5 U.S. Bureau of Labor Statistics, May 2020 State Occupational Employment and Wage Estimates Massachusetts, [https://www.bls.gov/OES/CURRENT/oes\\_ma.htm](https://www.bls.gov/OES/CURRENT/oes_ma.htm). ZipRecruiter, *How much does a College Grads make in Boston, Massachusetts?* <https://www.ziprecruiter.com/Salaries/College-Grads-Salary-in-Boston,MA>. Social Security, Research, Statistics & Policy Analysis, [https://www.ssa.gov/policy/docs/quickfacts/stat\\_snapshot/index.html?q](https://www.ssa.gov/policy/docs/quickfacts/stat_snapshot/index.html?q)

6 Boston Planning and Development Agency, *Inclusionary Development Policy Income, 2021, Maximum Sales Prices & Maximum Affordable Rents based on Area Median Income*, <http://www.bostonplans.org/getattachment/d9e5df6b-d465-497d-98be-8aad127b6160>

7 *Ibid.*



# Endnotes, p. 2

8 Zillow, query for Littleton, MA home sales April 28-July 27, 2021

<https://www.zillow.com/littleton-ma/sold/?searchQueryState=%7B%22mapBounds%22%3A%7B%22west%22%3A-71.60347918872073%2C%22east%22%3A-71.36692981127932%2C%22south%22%3A42.473543168077825%2C%22north%22%3A42.60331591247944%7D%2C%22regionSelection%22%3A%5B%7B%22regionId%22%3A46271%2C%22regionType%22%3A6%7D%5D%2C%22isMapVisible%22%3Atrue%2C%22filterState%22%3A%7B%22sort%22%3A%7B%22value%22%3A%22globalrelevanceex%22%7D%2C%22fsba%22%3A%7B%22value%22%3Afalse%7D%2C%22fsbo%22%3A%7B%22value%22%3Afalse%7D%2C%22nc%22%3A%7B%22value%22%3Afalse%7D%2C%22fore%22%3A%7B%22value%22%3Afalse%7D%2C%22cmsn%22%3A%7B%22value%22%3Afalse%7D%2C%22auc%22%3A%7B%22value%22%3Afalse%7D%2C%22pmf%22%3A%7B%22value%22%3Afalse%7D%2C%22pf%22%3A%7B%22value%22%3Afalse%7D%2C%22rs%22%3A%7B%22value%22%3Atrue%7D%2C%22ah%22%3A%7B%22value%22%3Atrue%7D%7D%2C%22isListVisible%22%3Atrue%2C%22mapZoom%22%3A12%7D>

9 Apartments.com query for 1 bedroom rentals in Littleton, MA, July 27, 2021,

<https://www.apartments.com/village-green-littleton-littleton-ma/gsh148x/>,  
<https://www.apartments.com/pondside-at-littleton-littleton-ma/xzk88wn/>

10 U.S. Bureau of Labor Statistics, May 2020 State Occupational Employment and Wage Estimates

Massachusetts, [https://www.bls.gov/OES/CURRENT/oes\\_ma.htm](https://www.bls.gov/OES/CURRENT/oes_ma.htm). Town of Littleton, MA, *2020 Annual Report*, pgs. 21-43

# Endnotes, p. 3

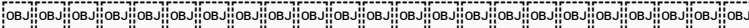
11 Nancy Flynn-Barvik, MetroWest Collaborative, *Housing* presentation provided to Planning Board, July 10, 2020 , p. 12, indicating 44 Littleton residents are in need of subsidized housing units

12 U.S. Census Bureau, Littleton Income in the Past 12 Months, <https://data.census.gov/cedsci/table?q=S1901%20for%20Littleton%20Town,%20Middlesex%20County,%20MA&tid=ACSSST5Y2019.S1901&hidePreview=true>, Based on Income for all households in Littleton, 28.2% are in the <80% AMI range and 60.3% are in the >120% AMI range, leaving only 11.4% of households in the middle income range. This 11.4% equates to only 421 households in Littleton, which is about 9% lower than ideal, if want at least 20% of households in the middle income range in the community. **So approximately 9% of households equates to 329 more households needed for the middle income range.**

13 Cindy Napoli, Chair, Littleton Affordable Housing Trust, *Affordable Housing for Littleton, What we know, What we can achieve*, p. 17, [https://www.littletonma.org/sites/g/files/vyhli806/f/uploads/affordable\\_housing\\_draft\\_ppt\\_march\\_2019.pdf](https://www.littletonma.org/sites/g/files/vyhli806/f/uploads/affordable_housing_draft_ppt_march_2019.pdf)

14 495/MetroWest Partnership, Littleton, *Commuting statistics that show 7,717 are employed in Littleton and live elsewhere*, [https://www.littletonma.org/sites/g/files/vyhli806/f/uploads/littleton\\_2021\\_495-mw\\_partnership.pdf](https://www.littletonma.org/sites/g/files/vyhli806/f/uploads/littleton_2021_495-mw_partnership.pdf)

# Endnotes, p. 4

- 15  Center for the Study of Social Policy, Case Western Reserve University, Mixed-Income Strategic Alliance, *Mixed-Income Communities as a Strategic Lever to Impact Health Equity: Lessons from the Field and Implications for Strategy and Investment*, January 2019, Footnote #7 Kneebone and Reid (2018) define mixed-income as at least 20% and not more than 50% in three income bands: under 80% Area Median Income (AMI), between 80% to 120% AMI and over 120% AMI and at least 10% under the poverty level. Cited with permission of authors
- 16 Littleton Historical Society, Littleton MA 1714-2014 Celebrating 300 Years of History, p. 423, graph indicates that population has increased by 1,000 every decade since 1980. Littleton Housing Production Plan, p. 24, population ~ 9,000 in 2010 so 31% increase by 2030 equates to ~11,790. 2021 population based on 495/MetroWest Partnership, is 10,227 so another 1,000 in nine years is realistic.
- 17 Littleton Master Plan, p. 81 (Economic Development goal #5) and p. 99 (Housing goal #1)
- 18 Boston Globe, July 27, 2021, p. A8 Editorial, Bruce A. Percelay is chairman of The Mount Vernon Company, a Boston-based apartment development firm. Quote is verbatim except grey text changed from Boston and City.
- 19 Littleton Historical Society, Littleton MA, Then and now photo collection, Great Road in 1931, <https://www.littletonhistoricalsociety.org/Littleton/Postcards/greatroad.html>, with permission from the Society

# Appendix

# Actual 2021 AMI Income Limits for Littleton and example

Reading the chart:

- If an occupant is only person in household and income is \$65,000/year, on the left look at **HH Size** of 1 and find income figure of \$65,000 on that line.
- In this example the income is between 75% and 80% AMI so use the higher AMI.
- The sample occupant is considered at 80% AMI and may be eligible for affordable housing.
- Example shows that occupant's household is 80% of the 100% AMI ( $\$67,700/\$84,600=80\%$ )
- (Note: this is an oversimplification as there are many rules for eligibility)

BPDA Inclusionary Development Policy  
2021 Income Limits, Maximum Sales Prices & Maximum Affordable Rents based on Area Median Income

HH Size	Income Limits*										
	30% AMI	40% AMI	50% AMI	60% AMI	65% AMI	70% AMI	75% AMI	80% AMI	90% AMI	100% AMI	110% AMI
1	\$25,400	\$33,850	\$42,300	\$50,750	\$54,950	\$59,200	\$63,450	<u>\$67,700</u>	\$76,100	\$84,600	\$93,050
2	\$29,000	\$38,650	\$48,350	\$58,000	\$62,800	\$67,650	\$72,500	\$77,350	\$87,000	\$96,650	\$106,350
3	\$32,650	\$43,500	\$54,400	\$65,250	\$70,650	\$76,100	\$81,550	\$87,000	\$97,850	\$108,750	\$119,650
4	\$36,250	\$48,300	\$60,400	\$72,500	\$78,500	\$84,550	\$90,600	\$96,650	\$108,700	\$120,800	\$132,900
5	\$39,150	\$52,200	\$65,250	\$78,300	\$84,800	\$91,350	\$97,850	\$104,400	\$117,400	\$130,500	\$143,550
6	\$42,050	\$56,050	\$70,100	\$84,100	\$91,100	\$98,100	\$105,100	\$112,150	\$126,100	\$140,150	\$154,200
HH Size	115% AMI	120% AMI	130% AMI	140% AMI	150% AMI	160% AMI	165% AMI	170% AMI	180% AMI	190% AMI	200% AMI
1	\$97,250	\$101,500	\$109,950	\$118,400	\$126,850	\$135,350	\$139,550	\$143,750	\$152,250	\$160,650	\$169,150
2	\$111,150	\$116,000	\$125,650	\$135,300	\$145,000	\$154,650	\$159,450	\$164,300	\$174,000	\$183,600	\$193,300
3	\$125,050	\$130,500	\$141,350	\$152,200	\$163,100	\$174,000	\$179,400	\$184,850	\$195,750	\$206,550	\$217,450
4	\$138,900	\$144,950	\$157,050	\$169,100	\$181,200	\$193,300	\$199,300	\$205,350	\$217,450	\$229,500	\$241,600
5	\$150,050	\$156,550	\$169,650	\$182,650	\$195,700	\$208,800	\$215,250	\$221,800	\$234,850	\$247,900	\$260,950
6	\$161,150	\$168,150	\$182,200	\$196,200	\$210,200	\$224,250	\$231,200	\$238,250	\$252,250	\$266,250	\$280,300

# Affordable Housing includes rentals and some home ownership, depending on AMI again

Reading the chart:

- Continuing with previous example of an occupant at 80% AMI, if they are seeking a 1 bedroom and don't know if they want to rent or own, the chart below provides information on the options.
- On the left in the *top data block titled Maximum Sales Prices*, look at **Bedrooms** and follow 1 Bedroom to where 80% AMI intersects. That amount of \$202,900 is the maximum mortgage the occupant could afford for a one bedroom house.
- Next, on the left in the *bottom data block titled Maximum Affordable Rents*, look at **Bedrooms** and follow 1 Bedroom to where 80% AMI intersects. That amount of \$1,622 is the maximum rent the occupant could afford for a one bedroom rental unit. (Note: this is an oversimplification as there are many rules for eligibility)

Maximum Sales Prices

Bedrooms	50% AMI	60% AMI	70% AMI	80% AMI	90% AMI	100% AMI	110% AMI	120% AMI	150% AMI
Studio	\$79,400	\$107,900	\$136,400	\$164,800	\$193,300	\$221,700	\$250,200	\$278,700	\$355,600
1	\$103,200	\$136,400	\$169,500	\$202,900	\$235,900	\$269,200	\$301,600	\$330,700	\$418,000
2	\$126,900	\$164,800	\$202,700	\$240,800	\$278,700	\$314,000	\$347,400	\$380,600	\$480,500
3	\$150,700	\$193,300	\$235,900	\$278,700	\$318,100	\$355,600	\$393,200	\$430,600	\$542,800
4	\$174,200	\$221,700	\$269,000	\$314,000	\$355,500	\$397,100	\$438,800	\$480,300	\$605,200

Maximum Affordable Rents

Bedrooms	30% AMI	40% AMI	50% AMI	60% AMI	65% AMI	70% AMI	75% AMI	80% AMI	90% AMI	100% AMI	110% AMI	120% AMI	150% AMI
SRO	\$359	\$495	\$631	\$767	\$834	\$902	\$971	\$1,039	\$1,175	\$1,310	\$1,446	\$1,583	\$1,990
Studio	\$478	\$660	\$841	\$1,022	\$1,112	\$1,203	\$1,295	\$1,385	\$1,566	\$1,747	\$1,928	\$2,110	\$2,653
1	\$565	\$776	\$987	\$1,198	\$1,303	\$1,410	\$1,516	\$1,622	\$1,832	\$2,045	\$2,256	\$2,467	\$3,101
2	\$631	\$872	\$1,114	\$1,356	\$1,476	\$1,597	\$1,718	\$1,839	\$2,081	\$2,322	\$2,564	\$2,806	\$3,531
3	\$703	\$974	\$1,247	\$1,518	\$1,653	\$1,789	\$1,925	\$2,062	\$2,333	\$2,605	\$2,878	\$3,149	\$3,964
4	\$774	\$1,075	\$1,378	\$1,680	\$1,830	\$1,981	\$2,133	\$2,284	\$2,585	\$2,888	\$3,190	\$3,491	\$4,398
5	\$846	\$1,173	\$1,499	\$1,825	\$1,988	\$2,151	\$2,314	\$2,478	\$2,803	\$3,130	\$3,456	\$3,781	\$4,760