

# **Littleton Housing Production Plan**

Funding provided by the Town of Littleton and  
District Local Technical Assistance (DLTA)

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**Prepared for**

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November 3, 2014

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# **Acknowledgements**

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This plan would not be possible without the support and leadership of many people in the Town of Littleton. Sincere thanks to Town Administrator Keith Bergman for his guidance and oversight during the planning process, the Housing Committee, the Littleton Board of Selectmen, and the Littleton Planning Board.

Funding for this project was provided by the Town of Littleton and by the Metropolitan Area Planning Council (MAPC), the regional planning agency serving the 101 cities and towns of Metropolitan Boston, through Direct Local Technical Assistance (DLTA). Professional support, including the research, writing, analysis, and facilitation of key public meetings informing this HPP, was given by the following MAPC staff: Jennifer M. Raitt, Assistant Director of Land Use Planning and Chief Housing Planner; Karina Milchman, Housing Planner; Clay Martin, Research Analyst; and Eliza Wallace, Research Analyst.

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# Executive Summary

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The Town of Littleton engaged the Metropolitan Area Planning Council (MAPC) to develop a Housing Production Plan (HPP). MAPC began work in January of 2014, engaging with Town Administrator Keith Bergman, his staff, the Housing Committee, Planning Board, and Board of Selectmen to produce this plan and in so doing position Littleton to achieve its housing production goals. Strategies referenced herein aim to create a more balanced housing stock to support householders at different stages in life.

This past year, the percent of Littleton's housing eligible for inclusion on the Commonwealth's Subsidized Housing Inventory (SHI) has fluctuated. Recently, the Town surpassed the State-mandated target of 10% affordable housing of their total year-round housing units under M.G.L. Chapter 40B. This Housing Production Plan (HPP) is intended to direct housing development and preservation in such a way that the Town will remain above 10%, and therefore be in control of its 40B destiny.

As part of the planning process, a public forum was held in June of 2014. There, the community learned about unmet housing needs and current housing demand in Littleton and the surrounding Minuteman Advisory Group on Interlocal Coordination (MAGIC) subregion. Key findings from the comprehensive housing needs and demand assessment are summarized below.

## **Housing Needs and Demand Assessment**

Littleton has experienced a 9% increase in population between 2000 and 2010, among the highest rates in the MAGIC subregion. Nevertheless, school enrollment has dropped or barely risen since 2005. Littleton's minority population has grown significantly since 2000, as is typical across the region. Going forward, population is projected to continue to grow through 2030, according to MetroFuture, but only among those 55 years of age and older; residents younger than 55 will experience population shrinkage. Meanwhile, Littleton's number of households increased 11% between 2000 and 2010. While more than a third (36%) of households lives with children under 18 years old, household size has shrunk since 2000, as is common throughout the region. By 2030, householders over the age of 60 are projected to increase the most.

Littleton's housing supply is largely composed of single-family units, and most housing is owner-occupied. Littleton's vacancy rate is quite low at 5%. Between 2000 and 2010, the Town issued residential permits at an average rate for the MAGIC subregion. Home values have increased significantly since 2000. Median rents, on the other hand, are on the lower end of the MAGIC range. In fact, they are lower than HUD-calculated Fair Market Rents (except for efficiency units).

Littleton has met the State-mandated 10% target for affordable housing according to the Subsidized Housing Inventory, but there are still unmet housing needs in town. Despite the fact that median household income has increased 66% since 2000, nearly a third (26%) of residents is low income. Meanwhile, 30% of households across income levels are housing cost burdened.

At the first public forum, discussion focused on the population of cost-burdened households across the income spectrum and significant low-income population; housing production constraints like lack of funding and a sewer system; and housing site and typology preferences. Other barriers to housing development, housing opportunities, and housing goals were also discussed. The themes that emerged include: the need for education on local housing issues as well as on the strategies that will help address them; the demand for more entry-housing options for renters and first-time homebuyers and more housing options for seniors; and the opportunity to zone for affordability.

This, combined with the comprehensive housing needs and demand analysis and a thorough assessment of development constraints, led to the establishment of proposed housing goals, strategies. In September, a second public forum was held to share these ideas, elicit feedback from the community, and identify areas for housing development in town. Numerous strategies to help achieve six specific goals emerged from that forum.

This plan provides housing and programming guidance to target those with unmet housing needs, directs the Town to build capacity and community awareness, and recommends zoning amendments to advance housing production.<sup>1</sup>

## **Goals and Strategies for Affordable Housing Production**

### **Goal 1: Maintain Littleton's SHI Above 10% Through 2020 & Beyond**

#### *Strategies*

- Monitor and preserve existing affordable units
- Meet market-rate development with “friendly 40Bs” as needed

### **Goal 2: Build Community Awareness of Housing Issues & Activities**

#### *Strategies*

- Increase resident awareness of unmet housing needs and demand, and explore real and perceived impacts of housing development on the community
- Provide affordable and fair housing educational/training opportunities to town staff, and ensure compliance with fair housing laws and other legal housing requirements
- Ensure cross-town board coordination and alignment on housing activities

### **Goal 3: Address Unmet Housing Needs Through Programming & Development**

#### *Strategies*

- Promote existing programs aimed at helping seniors to stay in their homes, such as housing rehabilitation and modification, emergency repair services, and buy-down programs

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<sup>1</sup> The Town will ensure that most future Comprehensive Permit developments will require the creation of at least 10% of all units as 3-bedroom units. Exceptions to this state interagency rule can be found here: <http://www.mass.gov/hed/docs/dhcd/hd/fair/familyhousinginteragencyagreement.pdf>

- Identify and promote sites for development of housing varying in type, tenure, and affordability
- Host a forum for housing developments

**Goal 4: Adopt Zoning Changes to Advance Affordable Housing Production**

*Strategies*

- Amend the accessory dwelling bylaw to allow occupation by non-relatives and possibly deed restriction
- Amend the cluster zoning bylaw to allow various housing types and require the inclusion of affordable units
- Consider overlay zoning districts like Chapter 40R and Compact Neighborhood districts
- Amend the Village Common District to allow mixed-use by-right
- Consider an inclusionary zoning bylaw
- Adopt an infill development zoning bylaw
- Adopt a bylaw that provides density bonuses for including senior and/or handicap-accessible units

**Goal 5: Build Local Capacity for Housing Development**

*Strategies*

- Hire a housing specialist by leveraging CPA and/or Town funds
- Establish an Affordable Housing Trust Fund
- Continue existing and establish new regional housing partnerships
- Seek out opportunities to work collaboratively with the Littleton Housing Authority
- Cultivate partnerships with non-profit housing developers
- Identify and leverage funding for affordable housing development
- Consider increasing the CPA surcharge

**Goal 6: Promote Healthy Housing**

*Strategies*

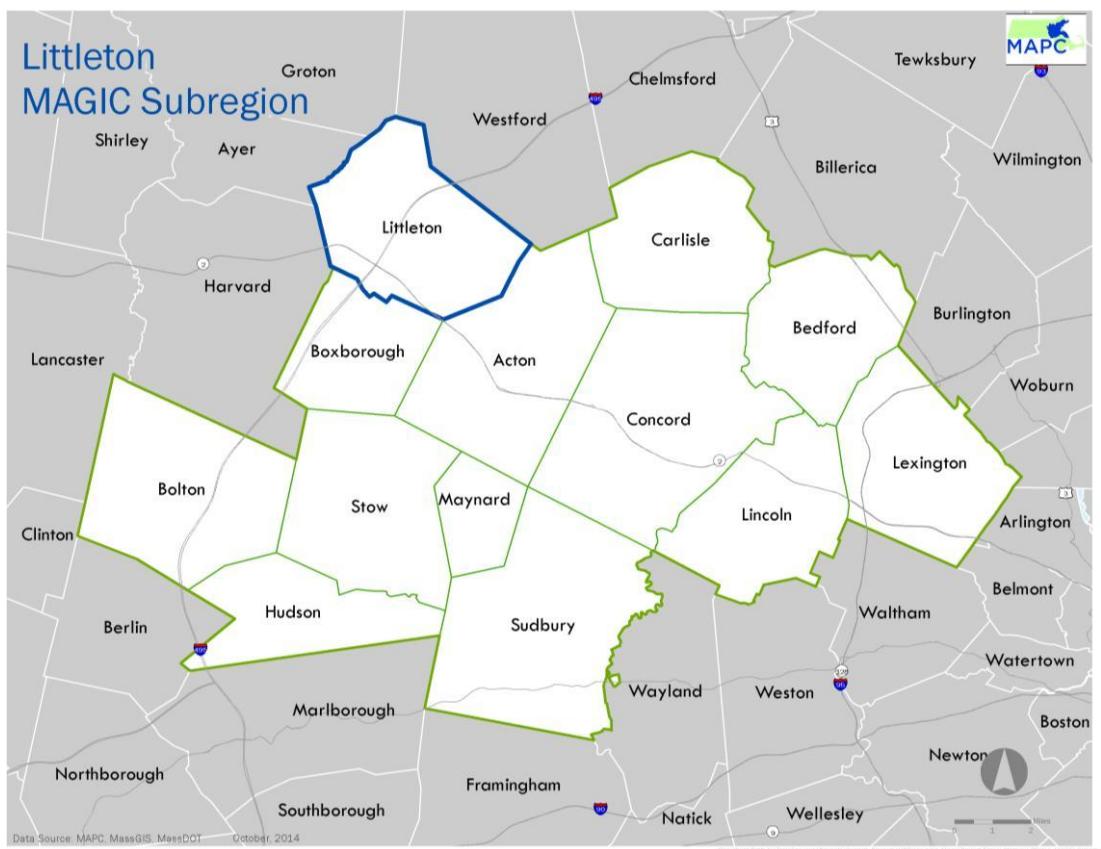
- Support healthy aging through housing location
- Site housing to minimize exposure to outdoor pollutants
- Connect homeowners and renters to energy efficiency/renewable energy programs and incentives
- Encourage property owners and renters to minimize in-home exposure to irritants and pollutants

# Introduction

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Located at the crossroads of Interstate 495 and Route 2, Littleton is within the Minuteman Advisory Group on Interlocal Coordination (MAGIC) subregion.<sup>2</sup> Littleton is categorized as a Developing Suburb and Maturing New England Town sub-type under MAPC's classification system. These community types are characterized by a well-defined town center, a mix of development densities, and room to grow. Typically, the town center is mixed-used and surrounded by compact neighborhoods, with low-density outlying areas. There are large amounts of vacant land with new growth possible; most new development is conventional subdivision. Population and households are generally growing and residential land is being added rapidly in these community types. Because a community's housing needs depend on both its community type and its regional context, throughout this report MAPC compares Littleton to other MAGIC communities also categorized as Developing Suburbs.

**Figure 1: MAGIC Subregion**



This HPP for Littleton was developed with input from the Town Housing Committee, Planning Board, Board of Selectmen, and the general public. The planning process included a community

<sup>2</sup> This is one of MAPC's eight subregions and also includes Boxborough, Bolton, Stow, Hudson, Sudbury, Maynard, Acton, Carlisle, Concord, Bedford, Lincoln, and Lexington.

survey to assess housing needs and demand, a public forum to share findings on housing needs and agree on housing goals, and a second public forum to discuss strategies to achieve those goals. The plan in its current state was then adopted by the Planning Board and Board of Selectmen.

Once the HPP is approved by DHCD, Littleton may request DHCD certification of their compliance with the plan if they have increased the number of affordable housing units in their municipality by a given rate annually. Once the HPP is certified, if the Littleton Zoning Board of Appeals finds that a denial of a permit or the imposition of certain conditions is consistent with local needs, then it must take the following steps. Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Board shall provide written notice to the Applicant, with a copy to DHCD, stating that it consider a denial of the permit or the imposition of conditions consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation.

If the Applicant wishes to challenge the Board's assertion, it must do so by providing written notice to DHCD, with a copy to the Board, within 15 days of its receipt of the Board's notice, including any documentation to support its position. DHCD will then review the materials provided by both parties and issue a decision within 30 days. The Board shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

For purposes of this subsection 760 CMR 56.03(8), the total number of SHI Eligible Housing units in a municipality as of the date of a Project's application shall be deemed to include those in any prior Project for which a Comprehensive Permit had been issued by the Board or by the Committee, and which was at the time of the application for the second Project subject to legal appeal by a party other than the Board, subject however to the time limit for counting such units set forth at 760 CMR 56.03(2)(c).

If either the Board or the Applicant wishes to appeal a decision issued by the Department pursuant to 760 CMR 56.03(8)(a), including one resulting from failure of the Department to issue a timely decision, that party shall file an interlocutory appeal with the Committee on an expedited basis, pursuant to 760 CMR 56.05(9)(c) and 56.06(7)(e)(11), within 20 days of its receipt of the decision, with a copy to the other party and to the Department. The Board's hearing of the Project shall thereupon be stayed until the conclusion of the appeal, at which time the Board's hearing shall proceed in accordance with 760 CMR 56.05. Any appeal to the courts of the Committee's ruling shall not be taken until after the Board has completed its hearing and the Committee has rendered a decision on any subsequent appeal.

# Comprehensive Housing Needs Assessment

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An analysis of local demographic data and housing stock reveals key characteristics and trends in Littleton that help explain housing need and demand. In order to understand how the town compares to its neighbors, Littleton data is compared to other municipalities in the MAGIC subregion, to the MAPC region, and to Massachusetts. Ultimately, this section provides the framework for the housing production goals and strategies to address local housing concerns included later in this document.

## Demographics

This Housing Production Plan is grounded in a thorough examination of Littleton's demographic makeup. An analysis of the current population, household composition, race and ethnicity, and educational attainment provides insight into existing housing need and demand. Projections of the Town's future residential composition help inform housing planning efforts.

## Key Findings

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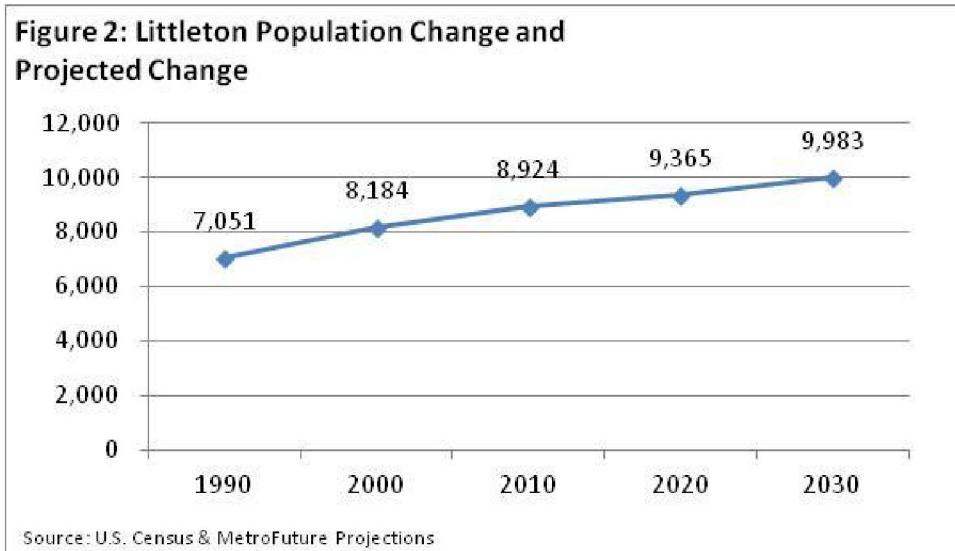
- Littleton has experienced a 9% increase in population between 2000 and 2010, among the highest rates in the MAGIC subregion
- Population is expected to continue to grow through 2030, according to MetroFuture projections, but only among those 55 years of age and older; residents younger than 55 will experience population shrinkage
- Littleton's number of households increased 11% between 2000 and 2010
- 36% of households live with children under 18 years old
- Of all householders, there are fewest aged 15-29 and 75-plus
- Householders over the age of 60 are projected to increase the most by 2030
- Household size has shrunk since 2000
- Littleton's minority population has grown significantly since 2000
- School enrollment has dropped or barely risen since 2005
- Median household income has increased 66% since 2000
- 26% of residents are low income
- 30% of households are cost burdened

## Population

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Littleton is a low-density town. With a population 8,924 and acreage of 11,207, Littleton has a density of 0.80. Relative to the MAGIC region, Littleton has a lower density than many of its neighbors.

Between 2000 and 2010, Littleton's population increased 9% from 8,184 to 8,924. The town experienced among the highest population growth rates in the MAGIC area, with only Stow and Bolton surpassing it (with increases of 11.6% and 18%, respectively). Littleton's population is expected to increase by 12% between 2010 and 2030, or 1,799 people, according to MAPC's MetroFuture projections. These are based on an analysis of how changing trends in births, deaths, migration, and housing occupancy might result in higher population growth, a substantially larger workforce, and greater housing demand.



Between 2000 and 2030, Littleton's population is predicted to experience negative growth among all age groups but those 55 and older. Specifically, the population aged 55-64 will increase by 87%, 65-74 by 235%, and 75 and over by 199%. At the same time, all other age groups will shrink in number. Most significantly, children aged 1-4 will decrease by 39% and children aged 5-19 by 19%. The adult population will also shrink—those aged 20-34 by 10% and those aged 35-54 by 17%. This aging of the population is extreme, but largely compatible with broader regional trends.

**Table 1: Littleton Population Change by Age, 2000-2030**

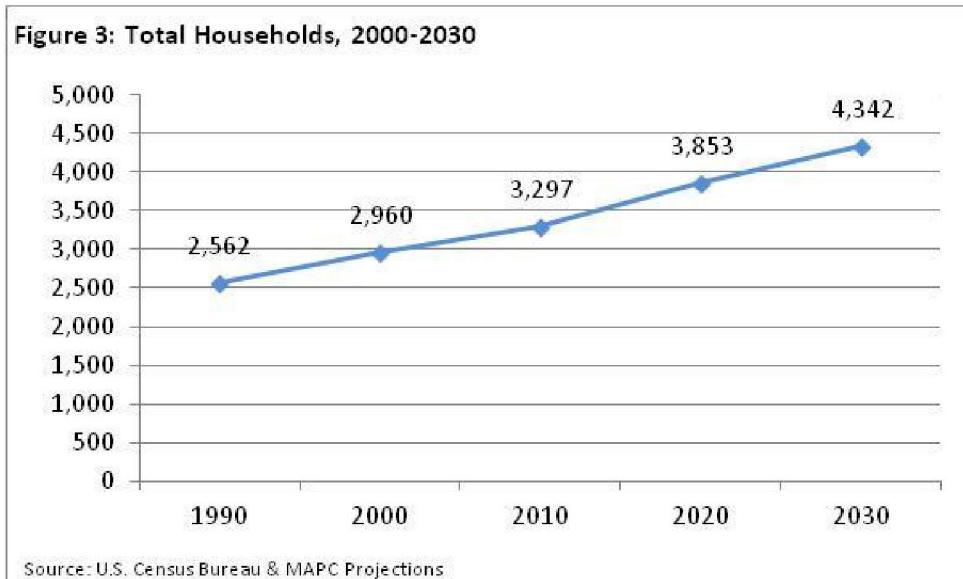
Age	2000	2010	2020	2030	Change 2000-2030	% Change 2000-2030
1-4	671	516	361	425	-246	-36.7%
5-19	1,672	2,006	1,614	1,371	-301	-18.0%
20-34	1,213	901	1,749	1,166	-47	-3.8%
35-54	2,916	3,120	2,420	2,496	-420	-14.4%
55-64	747	1,136	1,397	1,421	674	90.2%
65-74	485	647	1,627	1,650	1,165	240.1%
75+	480	598	1,435	1,455	975	203.2%

Source: U.S. Census and MAPC Projections

## **Household Composition**

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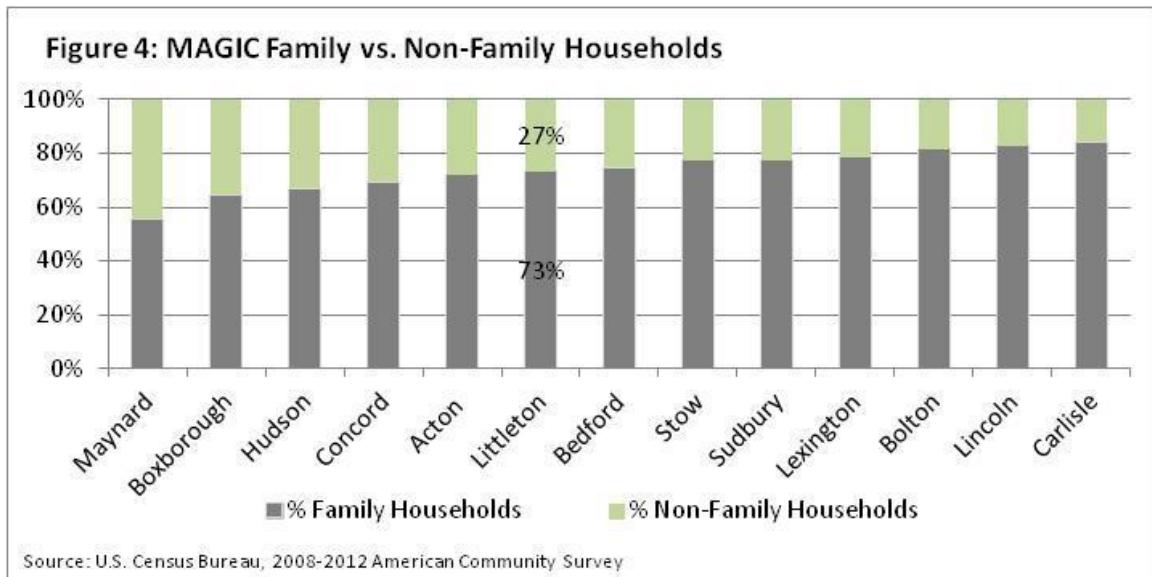
More so than population (the number and type of households and their spending power) within a community correlate to unit demand. Each household resides in one dwelling unit, regardless of the number of household members. As of the 2010 Census, Littleton is home to 3,297 households. This constitutes an increase of 11% from 2,960 households in 2000. Going forward, MetroFuture projects a faster rate of growth in number of households. By 2030, Littleton will have added 1,799 households or 22% more than the total in 2010.



### **Family & Non-Family Households**

Different household types often have different housing needs or preferences. For example, a married couple with children requires a larger dwelling unit than a single person. A municipality's composition of household types can indicate how well suited the existing housing inventory is to residents.

The Town of Littleton's 3,297 households can be divided between families and non-families. The former includes any household with two or more related persons living together, and the latter includes households with one person or more than one non-related persons living together.



Nearly three-quarters (73%) of Littleton's households, or 2,408, are families. This is fairly typical within the MAGIC area, but Littleton has a higher proportion of family households than either the MAPC region (60%) or Massachusetts (63%). Of Littleton's family households, the majority is married (88%) and almost half (49%) live with children under 18 years old. Of the non-family households, 87% are single-person households and 44% of them are 65 years of age or older.

**Table 2: Households by Type**

	Number	% of Supragroup	% of Total
<b>Family Households</b>	2,408	73.3%	73.3%
With own children under 18 years	1,178	48.9%	35.8%
<b>Married Couples</b>	2,107	87.5%	64.1%
With own children under 18 years	1,034	49.1%	31.5%
<b>Male Householder, No Spouse Present</b>	34	1.4%	1.0%
With own children under 18 years	7	20.6%	0.2%
<b>Female Householder, No Spouse Present</b>	267	11.1%	8.1%
With own children under 18 years	137	51.3%	4.2%
<b>Non-family households</b>	879	26.7%	26.7%
Householder Living Alone	762	86.7%	23.2%
65 years and over	333	43.7%	10.1%
<b>Total Households</b>	3,287	100.0%	100.0%

Source: U.S. Census Bureau, 2008-2012 American Community Survey

### Head of Householder by Age

In addition to household type, the age of head of households can indicate demand for particular unit types and sizes. As of 2010, the largest portion of Littleton's householder population is aged 45-59 (41%). The populations on either side of that range are also sizable: 24% is aged 30-44

and 22% is aged 50-74. The populations of young adults aged 15-29 and of seniors 75 years and older are quite small: 4% and 10%, respectively.

**Table 3: Head of Household by Age**

Age of Householder	2010	2020	2030	Change 2010-2030	% Change 2010-2030
15-29	129	199	167	38	29.5%
30-44	777	653	829	52	6.7%
45-59	1,339	1,361	1,025	-314	-23.5%
60-74	718	1,135	1,487	769	107.1%
75+	334	504	833	499	149.4%
<b>Total</b>	<b>3,297</b>	<b>3,852</b>	<b>4,341</b>	<b>1,044</b>	<b>31.7%</b>

Source: MAPC Projections

According to MetroFuture Projections, there will be a fairly significant drop (24%) in the population of householders aged 45-59 through 2030. All other household age groups are expected to increase in number. The population expected to grow the most significantly is householders over the age of 60; both those aged 60-74 and those 75 years and older will increase in number by more than 100% by 2030. Together, these projections indicate a general aging of Littleton's head of households.

### **Household Size**

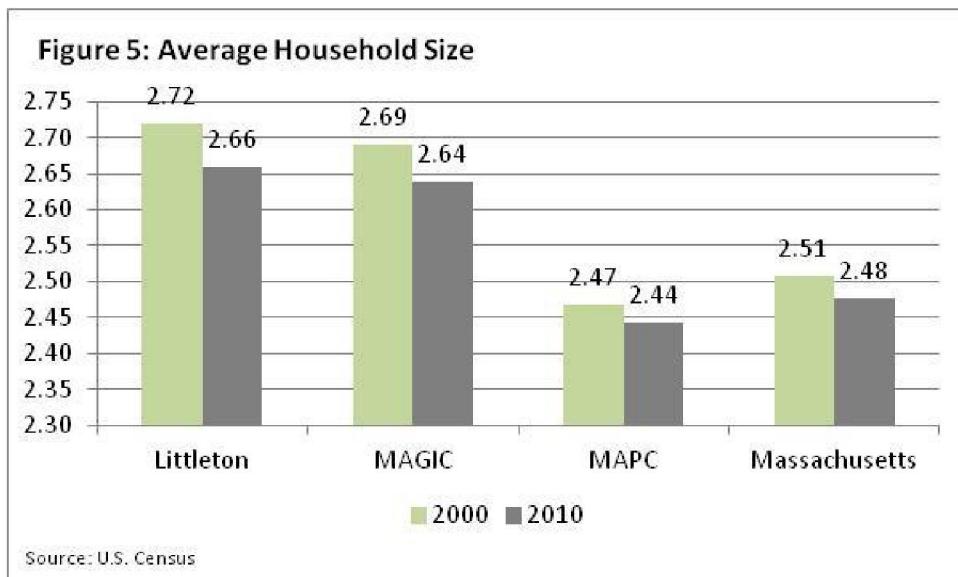
Littleton household size has shrunk since 2000. This is true overall, as well as for family households and across tenures. As of 2010, the average household size for owner-occupied units is larger than that of renter-occupied units (2.81 versus 1.81). Unsurprisingly, then, a larger proportion of owner-occupied housing units (39%) are home to children under 18 years old than renter-occupied housing units (17%).

**Table 4: Average Household Sizes**

	2000	2010
Household Size	2.72	2.66
Family Household Size	3.16	3.15
Owner-Occupied Household Size	2.89	2.81
Renter-Occupied Household Size	1.93	1.81

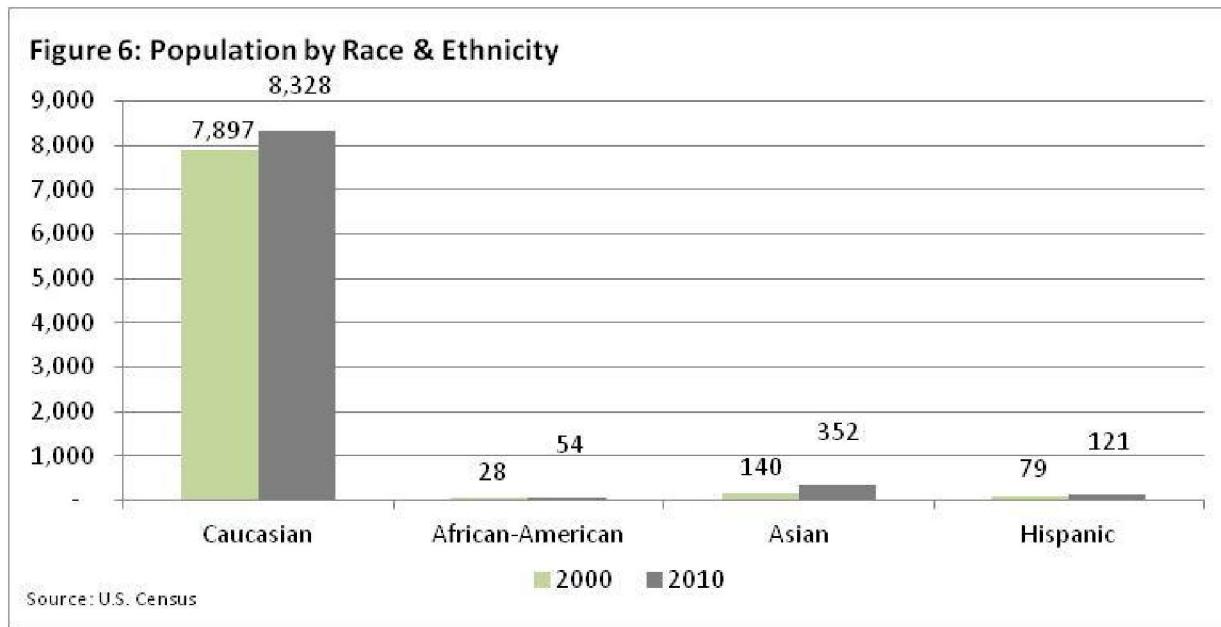
Source: U.S. Census SF1

This is consistent with the larger trend of shrinking household size in the MAGIC area, MAPC region, and Massachusetts. As of 2010, average Littleton household size was nearly equal to that of the larger MAGIC area (2.66 versus 2.69), but larger than both average MAPC household size (2.44) and average Massachusetts household size (2.48).



## Race & Ethnicity

The racial and ethnic composition of Littleton has changed over the last decade. While it is still a vastly majority-white population, dropping from 96% to 93% between 2000 and 2010, minority presence is on the rise. Specifically, the Asian population has grown by 151% from 140 to 352, the African-American population by 93%, from 28 to 54 residents, and the Hispanic population by 53% from 79 to 121. While these minority populations are still small in number, constituting 6% of the total population, their growth over the past 10 years is significant and may indicate an ongoing trend.



These trends are consistent with shifts in the racial and ethnic composition of the surrounding area. The MAGIC area, entire MAPC region, and Massachusetts saw proportionate decreases in their white population and increases in minority group populations during this time.

## Education

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### Enrollment

Enrollment in the Littleton School District provides additional insight into recent population and economic trends within the municipality. While the Littleton School District ranks fairly well,<sup>3</sup> its enrollment rate has either dropped or barely risen over the school years since 2005-06. Between then and 2012, only 48 additional students enrolled. Though that number is small, the minority student population has consistently grown over that period, almost doubling in proportion from 4% of the total student body in 2005-06 to 8% in 2011-12. The low-income population and proportion of English language learners has also increased; the former makes up 6% of the student body, compared to 4% in 2005-06, and the latter makes up 1% of the student body, compared to 0.2% in 2005-06.

**Table 5: Littleton School Enrollment**

Year	Total Enrolled	Change from Previous Year	Minority	English Language Learner	Low-Income Status
2005-06	1,562	n/a	4.23%	0.19%	4.03%
2006-07	1,555	-0.4%	4.95%	0.13%	2.83%
2007-08	1,606	3.3%	5.23%	0.12%	2.05%
2008-09	1,653	2.9%	5.87%	0.06%	1.45%
2009-10	1,607	-2.8%	6.10%	0.93%	1.37%
2010-11	1,584	-1.4%	6.50%	0.95%	1.20%
2011-12	1,610	1.6%	8.01%	1.30%	6.40%

Source: MA Department of Primary and Secondary Education

### Educational Attainment

In Littleton, a small majority (52%) of the population earned a college or higher level degree. More than 20% graduated high school and did not go on to pursue higher education. These rates are comparable to those of Middlesex County and the Commonwealth, although Littleton's rate of those who completed higher education is significantly higher than in Massachusetts.

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<sup>3</sup> According to MCAS scores, Littleton elementary schools ranks 99<sup>th</sup> (of 361); middle schools rank 91<sup>st</sup> (of 267); and high schools rank 33 of (238) <<http://www.localschooldirectory.com/city-schools/Littleton/MA>>. Boston Magazine ranked Littleton 41<sup>st</sup> of 147 school districts in its “Best Schools in Boston 2013,” which analyzes enrollment, class size, graduation rate, percent of students attending college, per pupil expenditure, student-teacher ratio, and test scores <<http://www.bostonmagazine.com/boston-best-schools-2013/>>.

**Table 6: Educational Attainment**

	% High School without Diploma	% High School Diploma	% College Without Degree	% Completed Bachelor's Degree or Higher
Littleton	4.2	21.3	14.3	52.2
Middlesex County	4.3	21.9	13.7	50.2
Massachusetts	6.0	25.9	16.6	39.0

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Unemployment among Littleton residents who did not graduate high school and those who earned college and post-professional degrees is a very low 0% and 2%, respectively. Those who either graduated high school or did not graduate college experience higher rates of unemployment: 7.5% and 15%, respectively.

## Household Income

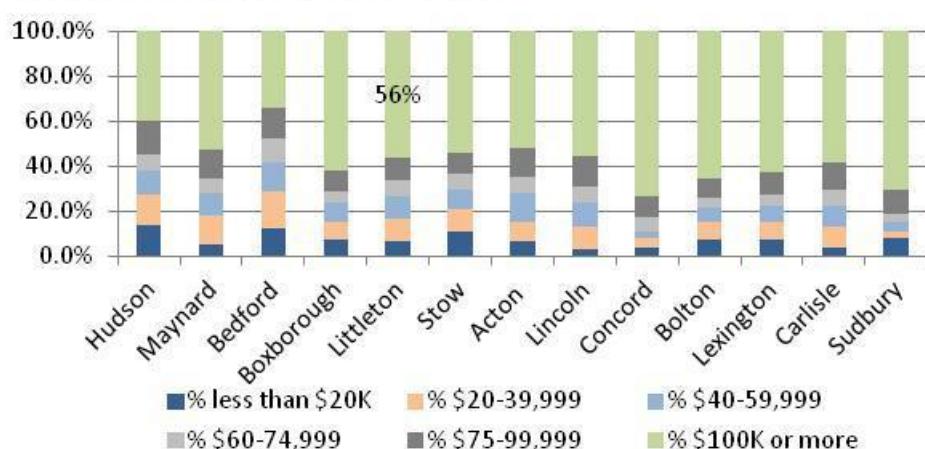
Household income is an important determinant of how much a household can afford to pay for their dwelling unit, either to rent or own, and also whether that household is eligible for housing assistance.

Median household income in Littleton is \$107,518 as of 2012, with a median family income of \$119,224 and a significantly lower median non-family income of \$43,828.<sup>4</sup> This is a substantial range. While the former two figures help pinpoint the community's overall income status within the dominant \$100,000-or-

more income distribution bracket, as shown in Figure 8 below, the latter figure indicates a significant population of lower-earning non-family households.

The town's median household income has increased 66% from its 2000 figure of \$71,384.<sup>5</sup> Nevertheless, Littleton's

**Figure 8: MAGIC Income Distribution**



Source: U.S. Census Bureau, 2008-2012 American Community Survey

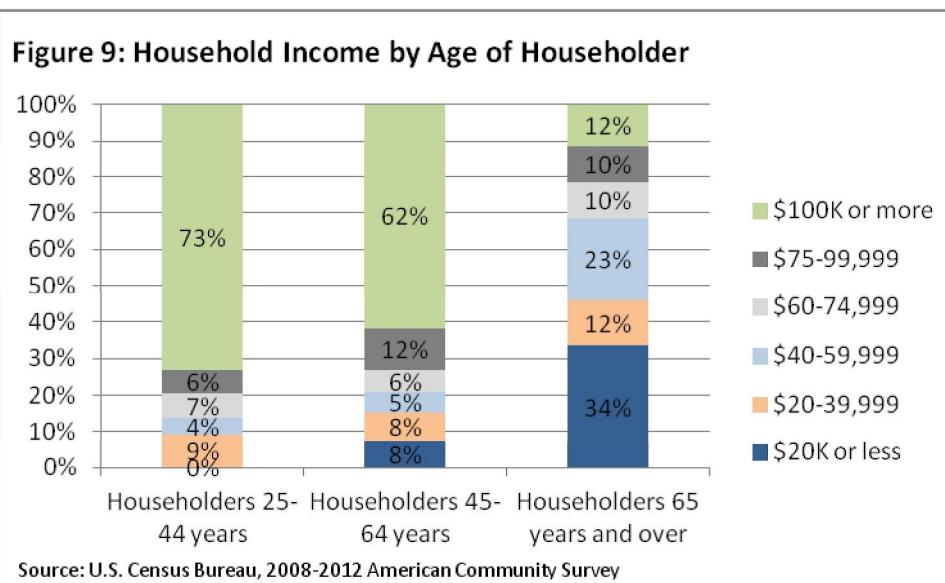
<sup>4</sup> U.S. Census Bureau, 2008-2012 American Community Survey

<sup>5</sup> U.S. Census Bureau, 2000 SF3

median household income is fairly average for the MAGIC area, where the overall median income is \$119,205. The town ranks 5<sup>th</sup> out of 13 in this respect.

A slight majority of Littleton's households earns \$100,000 or more (56%). The second highest proportion of households earns less than \$20,000, though these households make up only 11.2% of the total. A fair number of households fall in between this range, with comparable numbers earning between \$20,000-39,999, \$40,000-59,999, \$60,000-74,999, and \$75,000-99,999.

Littleton's income spread varies widely by age of householder. Householders under 25 years old earn no more than \$39,999 a year. The majority of householders between 25 and 64 years old earn \$100,000 or more. There is more variation among householders 65 years of age and older, with 34% earning less than \$20,000, as shown in Figure 9 below.



## Housing Stock

The following section examines Littleton's current housing supply and how it has changed over time. Understanding housing type, age, tenure, vacancy, and recent development will contribute to an understanding of current need and demand in Littleton and thereby help inform future housing production planning.

### Key Findings

- Littleton's housing supply is largely composed of single-family units
- There are more owner-occupied housing units than renter-occupied units
- Littleton's vacancy rate is quite low at 5%

- Littleton issued the MAGIC median number of residential permits between 2000 and 2010
- Home values have increased significantly since 2000
- Median rents are on the lower end of the MAGIC range

## Type & Age

More than 80% of Littleton's 3,476 dwelling units are in single-family homes. Multi-family housing is distributed among residential structures of two or more units, though none of these building types have a share of units greater than 4%.<sup>6</sup>

**Table 7: Housing Units by Type**

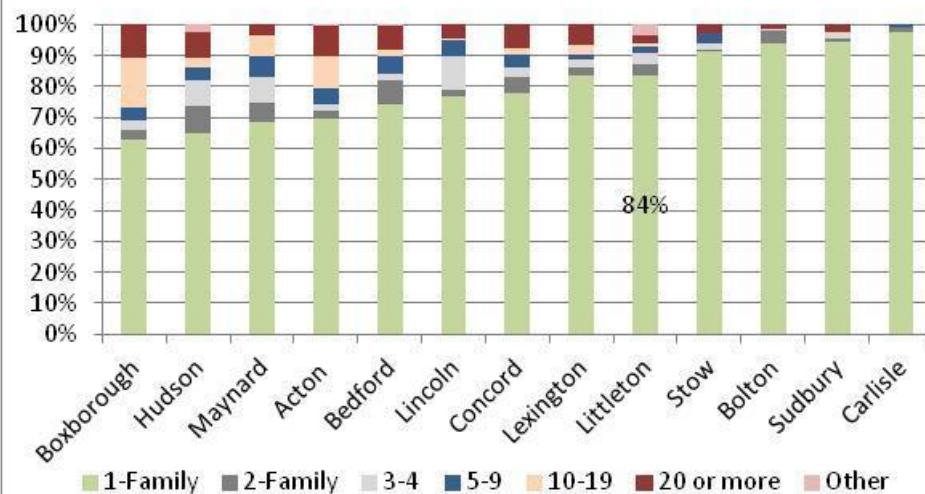
	Unit	Percent
Single-Family	2,906	83.6%
Two-Family	131	3.8%
3-4	124	3.6%
5-9	65	1.9%
10-19	38	1.1%
20+	85	2.4%
Other	127	3.7%
<b>Total</b>	<b>3,476</b>	<b>100.0%</b>

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Within the MAGIC subregion, all municipalities have housing stocks comprised primarily of units in single-family structures. Littleton's rate, however, is among the highest. The town also has a small supply of units in structures providing 20 units or more, compared to its neighbors: 2.4% of the

total housing stock, or 85 units, falls into this category.

**Figure 10: MAGIC Housing Units by Type**

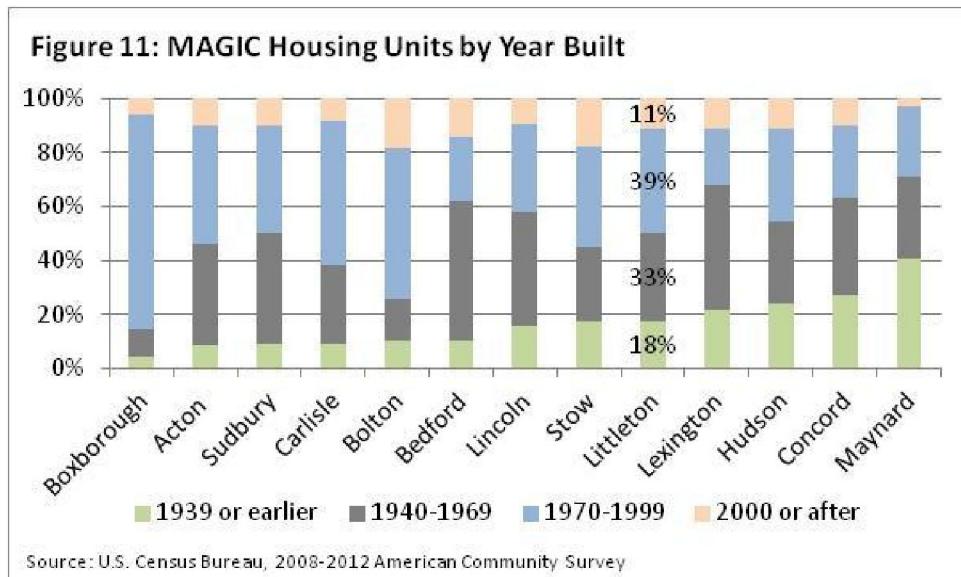


Source: U.S. Census Bureau, 2008-2012 American Community Survey

According to 2012 American Community Survey (ACS) estimates, only 17.5% of Littleton's 3,476 housing units were built prior to 1939. This is notable because older structures may lack heating and energy

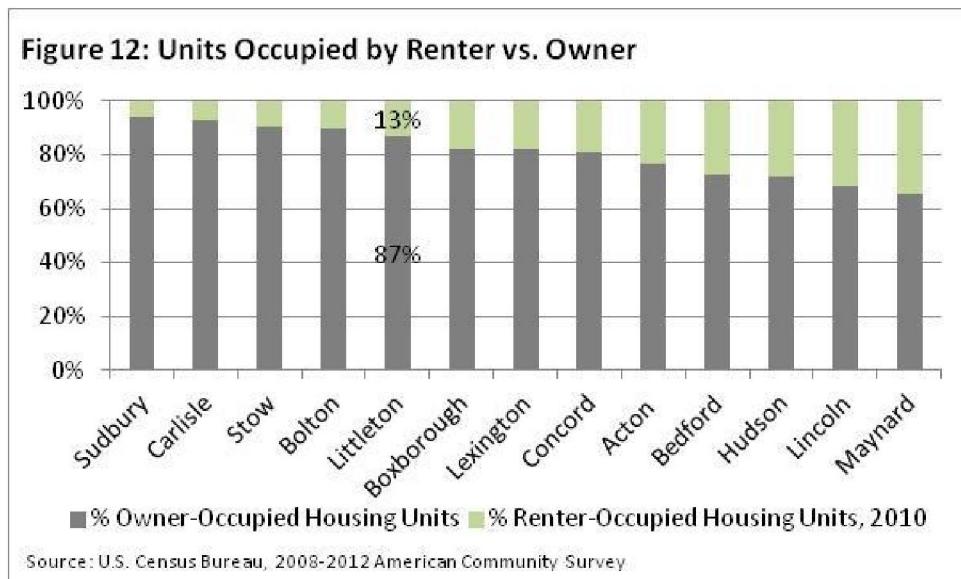
<sup>6</sup> U.S. Census Bureau, 2008-2012 American Community Survey

efficiencies and may not be code compliant, which adds to the monthly utility and maintenance costs. These additional costs have an impact on the affordability of older, outdated units for both owners and renters. In Littleton, however, most housing was built between 1970 and 1999.<sup>7</sup> More than 10% has been added since 2000.



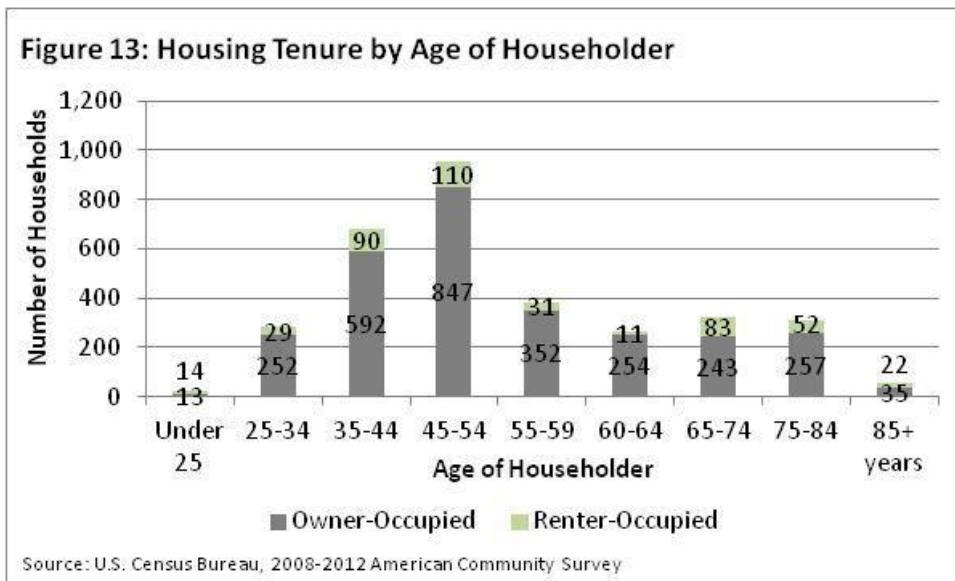
## Tenure

The vast majority of Littleton's housing stock is owner-occupied. Of the town's total 3,287 occupied housing units, 2,804 (87%) are ownership units. Within the MAGIC context, only four municipalities have higher rates of owner-occupied housing.



<sup>7</sup> U.S. Census Bureau, 2008-2012 American Community Survey

Considering housing tenure by age of householder, the largest group of renters is aged 45-54 (25%) and the second largest is aged 35-44 (20%). There is also a sizable group of senior renters, with those aged 65-74 comprising 19% of renter-occupied households.



## Vacancy

According to Census 2010 data, nearly 95% of housing units in Littleton are occupied. The town's vacancy rate of 5.4% is considered very low, and therefore the market is very tight. Though Littleton's vacancy rate is higher than the overall rate in the MAGIC area (4.79%), it's lower than that in the MAPC region (6%) and statewide (9%).

The rental vacancy rate in Littleton is double that of homeowners, 6% and 3%, respectively. This is less of a discrepancy than in the MAPC region and the Commonwealth, where there is generally three times as many vacant units for rent as for sale.

## Housing Market

Housing costs within a community reflect numerous factors, including demand and supply. If the former exceeds the latter, then prices and rents tend to rise. Depending on the income levels of the population, these factors can significantly reduce affordability for both existing residents and those seeking to move in.

### Sale Prices & Volume

According to the online real estate database Zillow, the average sale price of an owner-occupied unit in Littleton is \$466,096 as of 2013. Housing prices have climbed steadily since 1998, increasing 44%. Sales, meanwhile, have declined, though seem to be increasing again in recent years.

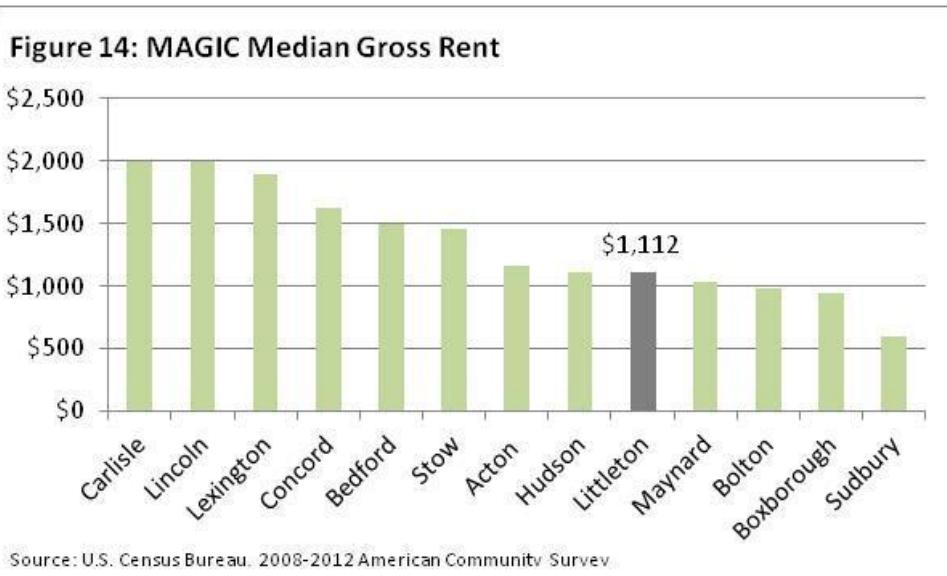
**Table 8: Annual Average Sales Price in 2014 Dollars**

Year	Average Sales Price	Sales Volume
1998	\$322,967	137
1999	\$298,752	120
2000	\$389,333	138
2001	\$406,908	53
2002	\$424,802	127
2003	\$502,873	129
2004	\$517,574	180
2005	\$360,409	95
2006	\$136,887	47
2007	\$553,403	67
2008	\$368,521	42
2009	\$393,301	17
2010	\$421,550	33
2011*	-	-
2012	\$376,829	68
2013	\$466,096	68

Source: Zillow; \*no data available

## Rent

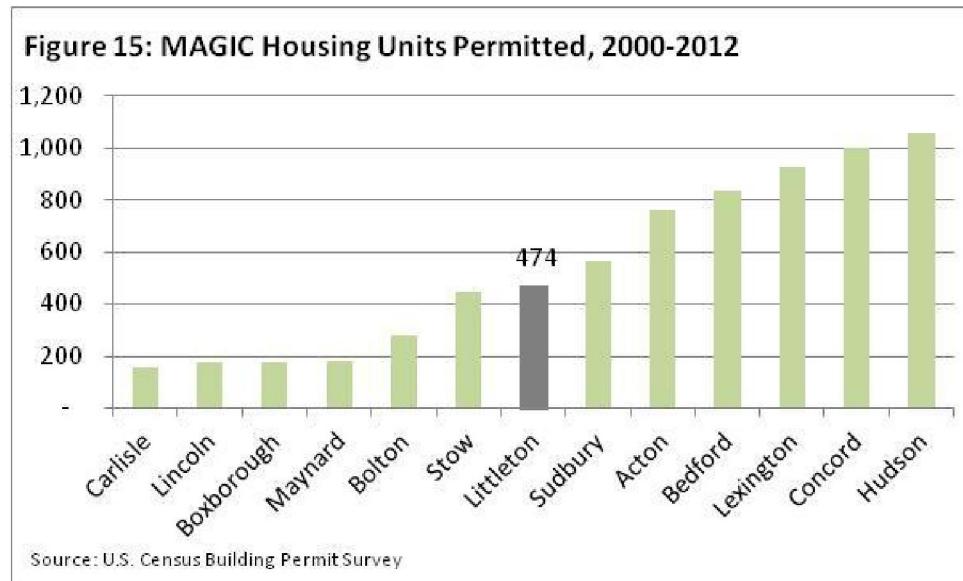
There is a wide range of median gross rents in the MAGIC area. Littleton's median rent is on the lower end of the MAGIC spectrum. At \$1,112, according to recent ACS data, it is also lower than the Middlesex County median gross rent of \$1,268.



## Housing Units Permitted

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Between 2000 and 2012, Littleton issued 474 residential permits for new housing units. Within the MAGIC area, this is the median.



Of the total building permits issued in Littleton during this time period, the vast majority were for single-family housing units (451 out of 474, or 95%). The remaining 5% of permits were divided among 2-family buildings (4), 3-4-family buildings (4), and 5-plus-family buildings (15). However, the town exclusively issued single-family housing permits most years, with the exceptions of 2005 and 2008.

## Recent & Future Development

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### Development Pipeline

The Town of Littleton anticipates development of 30-60 new single-family homes in any given year. In the coming years, estimates are on the higher end of that range due to currently good market conditions.

There are currently three significant projects in the planning stages. The Orchards, which has been permitted, is a Chapter 40A residential open space subdivision consisting of 21 new single-family homes on 19 new lots, 2 existing lots, and approximately 14 acres of conservation space. Roadway and utilities are currently under construction. Another subdivision, Bennett Orchard, on the so-called Sanderson property, includes 2 open space parcels totaling 22.6 acres and will add 32 single-family homes to Littleton's housing stock. The project will likely be permitted by the end of 2014 with a 4-5-year timeline for completion.

New multi-family developments of significant size are rarer. 15 Great Road, which abuts The Orchards, is a 40B project consisting of 144 rental units and 56 ownership units. It has been

approved by the Zoning Board of Appeals, and building permits have been issued for all of the rental and some of the ownership units.

### Projected Development

The need for housing units in Littleton is expected to increase significantly by 2030. According to MetroFuture projections, the town's supply of housing will need to grow by 31% to meet new demand. Based on projections for the MAGIC subregion and Littleton's Developing Suburb community type, the town will need more multifamily housing and rental housing.

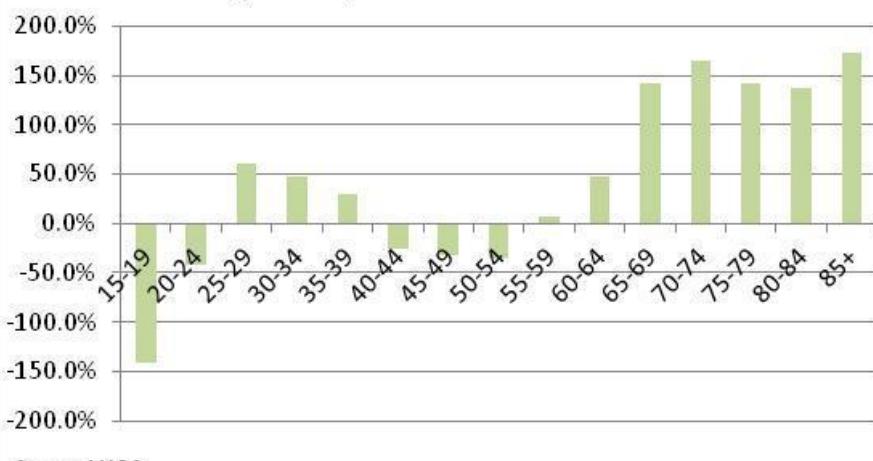
**Table 9: Percent Change in Housing Units, 2010-2030**

	Multifamily, Housing Units Sub-Regional Average	Multifamily, Community Type Average	Rental, Sub- Regional Average	Rental, Community Type Average
MetroFuture Projections	31%	39%	34%	21%

Source: MAPC

Zooming back in to the municipal level, an examination of age of householder projections can help anticipate whether these broader type and tenure projections make sense for Littleton specifically. MetroFuture projections anticipate that the population of very young adult and middle-aged householders is expected to shrink, while those between the ages of 25 and 39 will increase in number and those older than 60 will increase most dramatically.

**Figure 16: Change in Age of Householder,  
MetroFuture Projections, 2010-2030**



Changes in age of householder can help predict what type of housing supply is needed to accommodate Littleton's future population. Younger and older householders, populations expected to grow, both tend to prefer units in multifamily buildings. These can be more affordable, require less upkeep and maintenance, and offer certain desirable amenities (such as common areas and services). Younger householders also tend towards rental housing for financial

and migratory reasons. Householders in between these two groups, expected to decrease in number in Littleton, are more likely to include children under the age of 18 years old and therefore generally prefer larger units, including single-family homes and townhouses. They also often seek out homeownership opportunities. This analysis is compatible with the subregional and community type projections for an increase in the multifamily and rental housing supplies.

## Housing Affordability

### Key Findings

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- Littleton has a low rate of families living below the poverty level
- Nearly 20% of Littleton households are considered low income
- Littleton's median rent is lower than HUD-calculated Fair Market Rents, except for efficiency units
- Littleton has met the State-mandated 10% target for affordable housing according to the Subsidized Housing Inventory
- Nearly 30% of Littleton households are cost burdened

In the previous sections, Littleton's population and housing stock and market conditions were examined. The intersection of the two—demand (people) and supply (housing)—as well as policy and planning priorities, ultimately determines housing affordability in a given community. In this section, the affordability of Littleton's housing stock to town residents is assessed.

### Poverty Rate

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As of the most recent ACS estimates, 2% of Littleton families are living below the poverty level. This rate is significantly lower than that of the Commonwealth (10%) and that of Middlesex County (5%). Most of Littleton's families living below the poverty level are headed by single female householders and include children 18 years of age or younger (14%).

**Table 10: Percentage of Families with Income Below Poverty Level**

Family Type	%
All Families	2
With related children under 18 years	2.9
Married couples	1.3
With related children under 18 years	1.4
Families with female householders	7.9
With related children under 18 years	13.6

Source: U.S. Census Bureau, 2008-2012 American Community Survey

## Households Eligible for Housing Assistance

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One measure of affordable housing need is the number of households eligible for housing assistance. Federal and state programs use AMI, along with household size, to identify these households. Table 11 below shows U.S. Department of Housing and Urban Development (HUD) income limits for extremely-low- (below 30% of AMI), very-low- (30-50% of AMI), and low-income (50-80% of AMI) households by household size for the Boston-Cambridge-Quincy Metropolitan Statistical Area (MSA), which includes Littleton. Typically, households at 80% of AMI and below qualify for housing assistance, though there are some exceptions based on household size.

**Table 11: FY2014 Affordable Housing Income Limits, Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area**

FY2014 Income Limit Category	Extremely Low (30%) Income	Very Low (50%) Income	Low (80%) Income
1 Person	\$19,800	\$32,950	\$47,450
2 Person	\$22,600	\$37,650	\$54,200
3 Person	\$35,450	\$42,350	\$61,000
4 Person	\$28,250	\$47,050	\$67,750
5 Person	\$30,550	\$50,850	\$73,200
6 Person	\$32,800	\$54,600	\$78,600
7 Person	\$35,050	\$58,350	\$84,050
8 Person	\$37,300	\$6,250	\$89,450

Source: HUD, 2014

Because HUD's regulations are in part based on household size, it is important to understand how Littleton's income distribution as a percent of AMI corresponds with this variable. The most relevant information available is Comprehensive Housing Affordability Strategy (CHAS) data, which groups number of persons occupying a unit into household type:

- small related households (2 persons, neither 62 years of age or over, or 3 or 4 persons)
- large related households (5 or more persons)
- elderly households (1 or 2 persons, with either or both age 62 or over)
- all other households (singles, non-related living together)

According to this data, 19% (520) of all Littleton households (2,800) are categorized as low income. Of that population, 7% is extremely low income. The spread of low-income households across type and size varies, with most extremely-low-income households falling into the "other" category and most very-low- and low-income households falling into the "small and related" category.

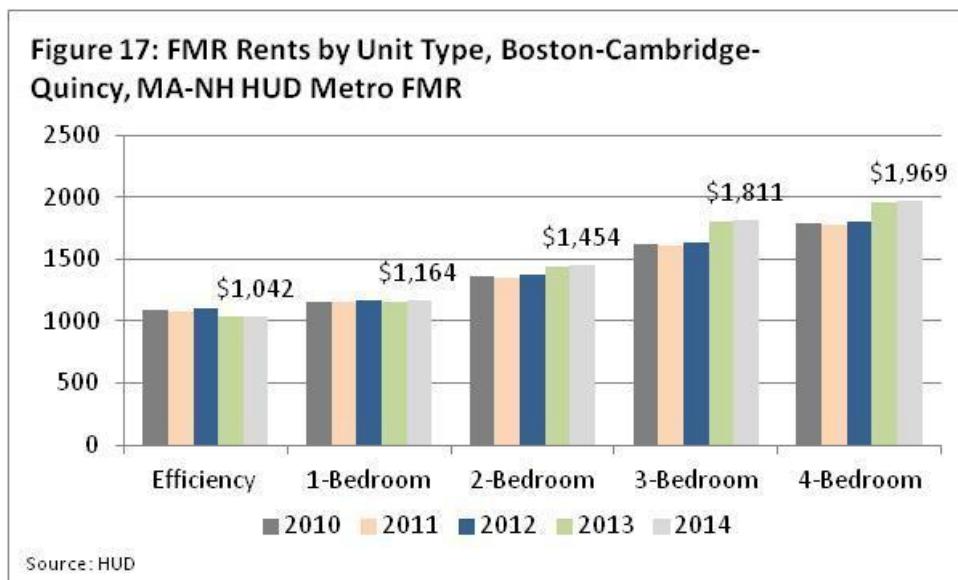
Table 12: Income as Percent of AMI by Household Type/Size

	Total	Low-Income Households				>80% AMI
		<30% AMI	30-50% AMI	50-80% AMI		
Elderly Family (1-2 Member)	435	25 (6%)	70 (16%)	100 (23%)	240 (55%)	
Small Related (2-4 Person)	1605	70 (4%)	15 (1%)	30 (2%)	1,490 (93%)	
Large Related (5+ Persons)	300	0 (0%)	10 (3%)	0 (0%)	290 (97%)	
Other	460	110 (24%)	35 (8%)	55 (12%)	260 (57%)	
Total	2,800	205 (7%)	130 (5%)	185 (7%)	2,280 (81%)	

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) 2006-2010

## Fair Market Rents

Another measure of housing affordability is whether local rent exceeds Fair Market Rents (FMR), or maximum allowable rents (not including utility and other allowances), determined by HUD for subsidized units in the Boston MSA. In Figure 17 below, the upward trend reflects the annual adjustment factor intended to account for rental housing market demands. Given the constraints on the Greater Boston rental housing market, rising rent is unsurprising and points to the need for more housing of this tenure at multiple price points.



Littleton's median gross rent of \$1,112 is higher than FMR for an efficiency unit, but lower for all other unit types. Most of Littleton's rental housing stock then, small in number though it may be, is affordable by these standards.

## Littleton's M.G.L. Chapter 40B Subsidized Housing Inventory

Under M.G.L. Chapter 40B, affordable housing units are defined as housing that is developed or operated by a public or private entity and reserved for income-eligible households earning at or below 80% of the AMI. In addition, the units are secured by deed restriction to ensure

affordability terms and rules. All marketing and placement efforts follow Affirmative Fair Housing Marketing guidelines per the Massachusetts Department of Housing and Community Development (DHCD).

Housing that meets these requirements, if approved by DHCD, is added to the Subsidized Housing Inventory (SHI). Chapter 40B allows developers of low- and moderate-income housing to obtain a Comprehensive Permit to override local zoning and other restrictions if less than 10% of a community's housing is included on the SHI.

A municipality's SHI is determined by dividing the number of affordable units by the total number of year-round housing units from the most recent decennial Census (2010); in Littleton, this number is 3,443. The SHI is based upon this Census number, until the next Census is available. The number of affordable units can change based upon the expiration of deed-restrictions on affordable units. As the number of SHI-eligible units increases, the 10% threshold may be maintained or exceeded. This is the case in Littleton, having exceeded the 10% threshold.

However, although Littleton currently exceeds the 10% threshold, town leaders will need to continue to show leadership and perseverance to ensure Littleton keeps on target with housing goals. Littleton's SHI underwent several changes in 2013-2014, rising above the 10% threshold, then falling below, then once again rising above. Littleton first exceeded the threshold in February 2013 when the Zoning Board of Appeals (ZBA) issued a Special Permit for 190 rental units at 15 Great Road, for which the Board of Selectmen entered into a host community agreement with the developer, described below. This development increased the SHI from 8.45% to 13.85%. When the developer of 15 Great Road did not pull a permit by February 2014 within one year of the project's initial approval by the ZBA, as is required by state law, these units fell off the SHI, dropping it back to 8.34%. On November 18, 2013, the developer of 15 Great Road proposed an amended plan, now totaling 200 units. Of those, 144 rental units and 25% of the 56 ownership units, or an additional 14 units, for a total of 158, count towards the SHI. The Littleton ZBA approved this revised application on March 3, 2014, reapplying the host community agreement with the developer. In August 2014, building permits were issued for the 144 rental units; increasing the Town's SHI to a total of 431 units, or, based upon the year-round housing unit total from the 2010 Census, 12.52%. The progression from January 2014 to August 2014 is reflected in the chart below, illustrating how the SHI changed based upon the number of unit from 15 Great Road that could be counted.

**Table 13. Littleton Subsidized Housing Inventory, 2014 - Source: DHCD**

Scenario	Actual		
	Jan-14	Feb-14	Aug-14
15 Great Road countable units	190	0	144
+ Other countable units	<u>287</u>	<u>287</u>	<u>287</u>
= Total SHI	<b>477</b>	<b>287</b>	<b>431</b>
- 10% Target	<u>345</u>	<u>345</u>	<u>345</u>
= Over / (Under) Target	132	-58	86
<b>SHI Percentage</b>	<b>13.85%</b>	<b>8.34%</b>	<b>12.52%</b>

Once the 14 affordable ownership units for 15 Great Road come online, Littleton's SHI would increase from 431 to 445 units, or from 12.52% to 12.92%. Projecting that Littleton's total housing stock increases from 3,443 in 2010 to 3,900 in 2020, its new 10% goal under 40B would be 390 units under the 2020 Census. The Town is then projected to lose 8 expiring use permits in 2022, and another 50 in 2024, which would reduce Littleton's SHI to 387 units or 9.92% by 2024—below the Town's 10% goal.

**Table 14. Littleton Subsidized Housing Inventory Projections**

	<i>Projected</i>		
	<b>Full 15</b>	<b>New Base</b>	<b>Expiring Use</b>
<b>Scenario</b>	<b>Great Rd</b>	<b>2020 Census</b>	<b>by 2024</b>
15 Great Road revised approval	158	158	158
+ Other	<u>287</u>	<u>287</u>	<u>229</u>
<b>= Total SHI</b>	<b>445</b>	<b>445</b>	<b>387</b>
- Target	<u>345</u>	<u>390</u>	<u>390</u>
= Over / (Under)	100	55	-3
<b>SHI Percentage</b>	<b>12.92%</b>	<b>11.41%</b>	<b>9.92%</b>

**Host Community Agreement.** To help keep the Town above its 10% goal for the long term,, a Host Community Agreement (HCA) had been executed on February 11, 2013 between the Board of Selectmen on behalf of the Town of Littleton, and Fifteen Great Road, LLC and various owners of the properties at 15 Great Road, Littleton (“the developer”).<sup>8</sup> The HCA provided that if the 190 rental unit 40B development at 15 Great Road were later converted from rental to ownership units, the Developer would maintain up to 100 of its units as countable on the S.H.I. in order for the Town to continue to achieve 10% through 1/1/2031. The Town would be responsible for maintaining its current 291 units on the S.H.I., for a total of (291 + 100 =) 391 SHI units. The Town and the developer therein projected that Littleton's 2020 census would be 3,900 housing units, which—if so—would set Littleton's 10% 40B target at 390 SHI units.

The 100-unit requirement in the HCA was applied in the revised comprehensive permit application for 200 units (144 rental; 56 ownership) at 15 Great Road which the ZBA approved in March 2014, and which will produce a total of 158 SHI-countable units.

By January 2014, however, DHCD reported that 4 of the 291 units had fallen off the SHI, bringing the Town's total down to 287.

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<sup>8</sup> The Host Community Agreement summary can be found at [http://www.littletonma.org/filestorage/19455/49/71/17495/HCAsummary\\_15GreatRd\\_2013-02-14.pdf](http://www.littletonma.org/filestorage/19455/49/71/17495/HCAsummary_15GreatRd_2013-02-14.pdf) The Agreement can be found at [http://www.littletonma.org/filestorage/19455/49/71/17495/HOST\\_COMMUNITY AGREEMENT 2.11.13 CLEAN.pdf](http://www.littletonma.org/filestorage/19455/49/71/17495/HOST_COMMUNITY AGREEMENT 2.11.13 CLEAN.pdf)

The chart below illustrates what the impact on the Town's Subsidized Housing Inventory would be if the 100-unit limit of the host community agreement were to be applied to the 2010 actual and 2020 projected Census figures; as well as the potential 2020 Census and Expiring Use (units whose deed restriction are set to expire). While being able to count only 100 units for 15 Great Road is enough for Littleton to stay above 10% for the 2010 Census (11.24%), it would not be enough once the 2020 Census takes effect (3 units below 10%, or 9.92%). If the expiring use permits fall off by 2024, the Town's SHI would fall even further below (61 units below, or 8.44%), if only 100 units at 15 Great Road were countable.

**Table 15. Littleton Subsidized Housing Inventory - Host Community Agreement Limits**

	<i>Host Community Agreement</i>		
			<b>By 2024</b>
<b>Scenario</b>	<b>2010 Census</b>	<b>2020 Census</b>	<b>Expiring Use</b>
15 Great Road HCA limit	100	100	100
+ Other SHI units	<u>287</u>	<u>287</u>	<u>229</u>
<b>= Total SHI</b>	<b>387</b>	<b>387</b>	<b>329</b>
- Target	<u>345</u>	<u>390</u>	<u>390</u>
= Over / (Under)	42	-3	-61
<b>SHI Percentage</b>	<b>11.24%</b>	<b>9.92%</b>	<b>8.44%</b>

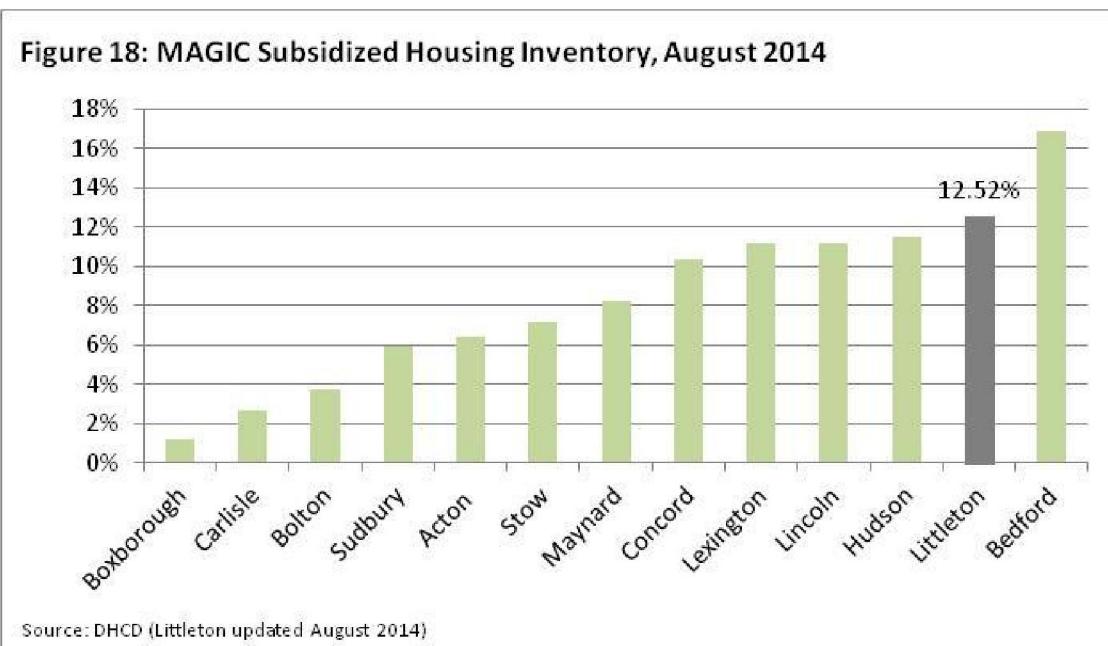
**Home Rule Petition.** Due to the issues raised by 15 Great Road, Littleton voters at its November 2013 Special Town Meeting had asked the Commonwealth to consider the following proposals regarding Chapter 40B:

- Allow HPP certification goals to be met by bringing online units that were once certified but have since fallen off the SHI. DHCD guidelines currently only allow newly produced units that are, for the first time, eligible to be counted on the SHI. This creates a disincentive to bring previously approved units back online sooner even if they could help to meet HPP goals.
- Provide incentives for host community agreements between municipal chief executives and 40B developers by formally recognizing them in state regulations. Such incentives might include being able to count units on the SHI for as long as the developer has permission to build them or to be allowed to count newly completed units which previously fell off the SHI towards HPP goals.<sup>9</sup>

When permits are issued for the 14 affordable ownership units, the SHI will increase to 12.92%. This percentage of affordable units on the SHI will remain the same until other SHI units' affordability terms expire (373 out of 413 SHI units, or 90%, are affordable in perpetuity; 10% will expire in the 2020s) or until the 2020 Census and 2020 year-round housing units for Littleton are released and show that the SHI count remains over 10%.

<sup>9</sup> The resulting home rule petition, H3839, An Act relative to Littleton affordable housing, did not pass in the 2013-2014 legislative session, but rather was referred to a study committee.

These varying percentages of the SHI in Littleton demonstrate the importance of maintaining the current inventory of units. The Town can work with property owners and State agencies to renew affordability terms that might expire, where applicable. The Town can also continue to produce deed-restricted affordable housing that meets the requirements for listing on the SHI. DHCD provides housing production targets for each municipality in the Commonwealth; the minimum production target for Littleton is 17 SHI units and the maximum is 34 SHI units. Because Littleton is over 10%, these targets may be higher than needed or than they are actually achievable. The Host Community Agreement shows that Littleton would need three SHI units based upon the 2020 Census projections or 61 units based upon the 2020 Census projections coupled with the potential loss of expiring units in 2024.

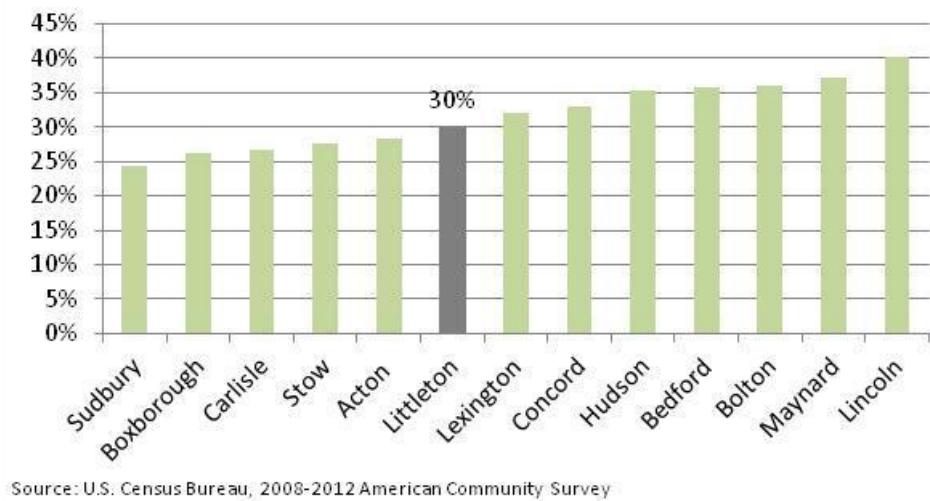


Another important note about the SHI: because of state eligibility policies under M.G.L. 40B, the actual number of affordable units in Littleton or any community is much lower than the inventory indicates. We know that 100% of ownership units included on the SHI is affordable, and a minimum of 25% of units in rental developments included on the SHI is affordable. In Littleton, 413 SHI units or 96% are rental. Based on this, the number of actual affordable units in Littleton could be as low as 121, or only 3.5% of total housing units. This is not relevant to maintaining the 10% target, but is relevant to meeting the need for affordable units.

## **Housing Cost Burden**

Another method to determine whether housing is affordable to a community's population is to evaluate households' ability to pay their housing costs based on their reported gross household income. Households that spend more than 30% of their gross income on housing are considered to be housing cost burdened, and those that spend more than 50% are considered to be severely cost burdened.

**Figure 19: MAGIC Cost-Burdened Households**



HUD considers a rate of 30% or higher cost-burdened households and 15% severely cost-burdened households to pose a significant issue for a community. In Littleton, a total of 982 households are cost burdened. At 29.9%, this rate is just below HUD's threshold for concern. This is relatively average within the MAGIC area. But while Littleton's rate of cost-burdened households compares favorably to surrounding communities, more than a quarter of households are nevertheless spending more than 30% of income on housing. This may not officially qualify as a significant issue by HUD's standards, but nevertheless should be addressed.

More specifically, in Littleton, cost-burdened owners outnumber cost-burdened renters, 793 (28%) compared to 189 (23%). Further, 13% of householders are severely cost burdened and 17% pay between 30% and 50% of income on housing, making them very cost-burdened.

### **Cost Burden by Type**

HUD's Comprehensive Housing Affordability Strategy (CHAS) data<sup>10</sup> offers further information on affordable housing need by income category (low, very low, extremely low, and middle income, or those earning between 80-120% of AMI) and by household type (elderly, small related, large related, and other). Cost burden does not impact all Littleton households equally. Elderly non-family households experience the highest rates of cost burden and severe cost burden. Generally, few Littleton families are severely cost burdened.

<sup>10</sup> HUD receives custom tabulations of U.S. Census Bureau data that are not typically available through standard Census products.

**Table 16: Cost Burden By Household Type, All Households**

Household Type	Households	Cost Burden		Severe Cost-Burden	
		Count	Percent	Count	Percent
Elderly Family	440	95	21.6%	0	0.0%
Small Family	1610	300	18.6%	110	6.8%
Large Family	300	110	36.7%	0	0.0%
Elderly Non-Family	385	185	48.1%	120	31.2%
Other	460	175	38.0%	85	18.5%

Source: CHAS 2006-2010

Because households of any income level can be cost burdened just by buying or leasing dwelling units they cannot afford even if alternative market-rate housing is affordable to them, it is important to consider rates of cost burden among low-income households specifically. Elderly and large low-income family households experience the highest rates of cost burden in Littleton, while small low-income family households experience the highest rate of severe cost burden. Overall, a significant proportion of low-income households are severely cost burdened.

**Table 17: Cost Burden by Household Type, Low-Income Households**

Low Income (Less Than 80% of AMI)			
Household Type	Total	Severe Cost	
		Cost Burden	Burden
Elderly Family	200	27.5%	0.0%
Small Family	115	13.0%	73.9%
Large Family	10	100.0%	0.0%
Elderly Non-Family	285	19.3%	42.1%
Other	205	17.1%	41.5%
<b>Total</b>	<b>815</b>	<b>20.9%</b>	<b>35.6%</b>

Source: CHAS 2006-2010

An analysis of cost burden among low-, very-low-, and extremely-low-income households provides further insight. Notably, severe cost burden is most serious among extremely-low-income households, though rates of cost burden are highest among low-income households. All small extremely-low- and very-low-income households are severely cost burdened.

**Table 18: Cost Burden by Household Type, Low-, Very-Low-, and Extremely-Low-Income Households**

<b>Household Type</b>	<b>Less Than 30% AMI</b>			<b>Between 30% and 50% AMI</b>			<b>Between 50% and 80% AMI</b>			
	Severly		Severly		Severly		Severly		Severly	
	Cost	Burden	Cost	Burden	Cost	Burden	Cost	Burden	Cost	Burden
Elderly Family	25	40.0%	0.0%	75	40.0%	0.0%	100	15.0%	0.0%	
Small Family	70	0.0%	100.0%	15	0.0%	100.0%	30	50.0%	0.0%	
Large Family	0	0.0%	0.0%	10	100.0%	0.0%	0	0.0%	0.0%	
Elderly Non-Family	220	18.2%	45.5%	40	37.5%	25.0%	25	0.0%	40.0%	
Other	115	30.4%	34.8%	35	0.0%	57.1%	55	0.0%	45.5%	
<b>Total</b>	<b>430</b>	<b>19.8%</b>	<b>48.8%</b>	<b>175</b>	<b>31.4%</b>	<b>25.7%</b>	<b>210</b>	<b>14.3%</b>	<b>16.7%</b>	

Source: CHAS 2006-2010

### **Housing Problems for Middle-Income Households**

CHAS data also indicates the extent to which middle-income households earning 80-120% of AMI suffer from housing problems. A household is said to have a housing problem if it has one or more of the following problems:

1. housing unit lacks complete kitchen facilities,
2. housing unit lacks complete plumbing facilities,
3. household is overcrowded, and/or
4. household is cost burdened.

2006-2010 ACS data estimates indicate that none of Littleton's occupied housing units are afflicted by problems #1, #2, or #3. Therefore, it can be assumed that the housing problem affecting Littleton residents is #4: cost burden. As shown in Table 16 below, a significant rate of owner- and renter-occupied households at 80-120% of AMI have this housing problem.

**Table 19: Housing Problems for Littleton Households at 80-120% of AMI**

	<b>#</b>	<b>% with Housing Problem</b>
Total Owner-Occupied Households	365	n/a
with Housing Problem	155	42.5%
Total Renter-Occupied Households	40	n/a
with Housing Problem	25	62.5%

Source: CHAS 2005-2009

These are fairly high figures, particularly for renter households, the majority of which are cost-burdened. It is clear that suffering cost burdens is not limited to low-income Littleton residents.

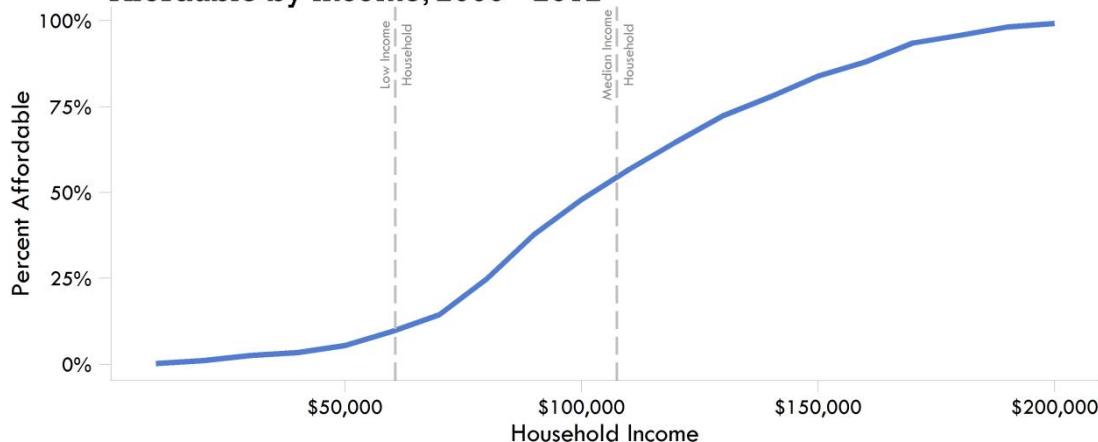
## Affordability Gap

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Another way to measure housing affordability in a given community is to compare the number of home sales and rental units at a given price point to the number of households that can afford them. If there are more households at a given income level than housing units affordable to them, there is an affordability gap.

In Littleton, the supply of affordable housing decreases as household income decreases. For low-income households, only a small percentage of the town's single-family homes are affordable, as is illustrated in Figure 20 below.

**Figure 20: Percent Single Family Home Sales Affordable by Income, 2000 - 2012**



*The low-income cut-off is for a 3-person household in the Boston-Cambridge-Quincy MSA. Median household income is based on 2008-2012 ACS data. All amounts are shown in 2012 dollars.*

A community's drop in ownership housing supply in accordance with decreased income is more or less significant depending on the income distribution. In Littleton, the rates of extremely-low-, very-low-, and low-income households are higher than the proportion of single-family housing that is affordable to them. This gap is particularly wide for extremely-low-income households, and quite small for households earning the median income.

**Table 20: Percent of Ownership Housing Affordable by Income**

Household Income	Households	Single-Family Units
Extremely Low	13%	2%
Very Low	5%	4%
Low	6%	10%
Median Household Income	50%	55%

Source: MassGIS parcel file and MAPC; income categories are based on HUD 3-person household income limits

Rental housing is also largely affordable to households earning the median income. In Littleton, a typical household earning the median family income of \$119,224 can afford a monthly rental rate of \$2,981 and a household earning the median income of \$107,518 can afford a monthly rate \$2,688.<sup>11</sup> However, a household earning the median non-family income of \$43,828 can afford \$1,096. The median gross rent is higher at \$1,112. Of Littleton's total occupied rental units, nearly half (47%) rented at rates below that which is affordable to households earning the median non-family income, while the other half (53%) rented at rates unaffordable to that income band.

It is also valuable to consider the affordability gap by tenure and income. Here, the affordability gap is measured in number of units. A positive gap indicates a shortfall of affordable units, even if household incomes and housing costs were perfectly matched in the community. For those earning less than 50% of AMI, there is an affordability gap in renter and ownership housing. As incomes go up, the difference between tenure affordability becomes more apparent. For households earning 50-80% of AMI, there is an insufficient supply of ownership housing. For those earning more than 80% of AMI, there is only an insufficient supply of rental housing.

**Table 21: Affordability Gap by Tenure and Income, 2006- 2010**

Household Type	<50% AMI	50-80% AMI	>80% AMI
Renter-Occupied Housing Units	5	-35	30
Owner-Occupied Housing Units	105	120	-230
Total Occupied Housing Units	110	85	-200

Source: CHAS 2006 - 2010, Tables 7, 17, and 18

The affordability gap measurement typically under-estimates housing affordability problems in a community because it assumes a perfectly efficient housing market wherein households are evenly distributed among housing units they can afford. In reality, some households occupy units they cannot afford and some occupy units priced well below what they can afford. Affordable housing units only reduce the cost-burden rate among low-income households if they are occupied by these households. If, instead, higher-income households occupy lower-cost units or vice-versa, then cost-burden rates remain high among low-income households even in markets with an adequate supply of affordable housing.

## **Foreclosures**

The Greater Boston region was spared the worst impacts of the recent housing crisis. Nevertheless, foreclosures in the region did surge over the last decade. This is important because as homes become foreclosed, households are forced to relocate, often increasing demand for affordable housing options. In 2011, there were 6 foreclosures in Littleton. Only three municipalities in the MAGIC region saw more foreclosures that year: Acton, Maynard, and Hudson.

<sup>11</sup> Rental rate calculated at 30% of income, or \$16,502 a year.

# Development Constraints & Limitations

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In Littleton, residential development is influenced by various factors pertaining to the natural and built environments; regulatory, municipal, and organizational contexts; and the political and social context. At public forums hosted for the purposes of advancing this HPP, attendees identified the following barriers to housing development and affordability:

- Natural & Built Environment
  - Lack of sewer system
  - Limited sites with both development potential and accessibility to amenities
- Regulatory & Municipal Environment
  - Current zoning and regulatory framework
  - Reactive in approach to development; need to be proactive
  - Limited access to funds and other resources
  - Disconnect between zoning and development; just because it's an allowed use, doesn't mean a developer will build it
  - No local community development corporation or affordable housing developer
- Political & Social Context
  - Stigma of multi-family housing requires education and awareness on the need for affordable housing and requirements of the affordable housing law and fair housing laws
  - Limited education on how to technically implement strategies to achieve goals
  - Opposition to addressing sewer issue

Building on these concerns, this section provides an overview of Littleton's residential development environment and some of the local obstacles to the creation of affordable housing.

## Natural & Physical Constraints

### Land Availability

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The town of Littleton is 11,207 acres, 585 of which are open water, leaving 10,622 acres of land. Littleton has seen significant residential development since the late 1940s. This entailed the conversion of farmland to housing, raising concerns about sprawl.

However, not including farmland, there is still significant land available in Littleton with development potential. To assess this potential, MAPC referred to its statewide database of assessor data and MassGIS L3 parcels. Each parcel is categorized by type or land use. For the following analysis, MAPC excluded any parcels that are in an area with a restriction on construction. This includes 100-year flood zones, wetlands, and permanently protected open space. In addition, we isolated Chapter 61 land in order to respect the Town's goal of preserving local farmland. There are 1,357 acres, or just 1% of Littleton's total land, that fall under the State

Chapter 61 program. This program allows farmland, wood lots, and recreational properties to be taxed at their agricultural or timber production values rather than their development values.

In order to assess development potential, MAPC undertook a land use analysis that distinguishes between developed, underutilized, and vacant parcels. Categorization of a parcel as underutilized does not account for proposed development.

Littleton is largely residential, with 4,375 acres (39% of the total) developed for this land use. Of that, 479 acres are vacant and 1,539 acres are under-utilized. The latter refers to parcels that are larger than twice the effective minimum lot size. Together, these represent 2,018 acres that have the potential to be redeveloped or developed as housing under current zoning.

There are 1,135 acres of commercial and industrial land in Littleton. Of that, 632 acres are either vacant or underutilized. The latter is categorized as such because it has an improvement to land value ratio of 1 or less, meaning the value of the buildings on the land is less than the value of the land itself, or if it is classified as developable in the land use code. The Town should assess this land and determine whether it is likely to see future industrial use and, if not, whether any of it has the potential to be re-zoned for residential development. Factors to consider include the degree of site cleanup needed and location and proximity to transportation networks and amenities.

There are also 355 Town-owned vacant acres in Littleton. Many of these parcels are located within residential zones, according to Littleton's zoning ordinance, including several sizable sites. MAPC suggests that the Town consider this land for new development that could include housing and affordable housing specifically.

For more information on land availability, development potential, and specific sites, please see the map titled "Land Use Development Potential" in the appendix.

## **Watershed Areas & Protected Water Sources**

Littleton is situated within two watersheds: to the north and west of I-495, Littleton drains to the Merrimack River watershed; to the south and east of I-495, it drains to the Concord River watershed. The Littleton portion of the Merrimack watershed consists of three sub-basins: Bennet's Brook, Beaver Brook, and Gilson Brook. On the Concord River watershed side, there are also three sub-basins: Nagog Pond Brook, Fort Pond Brook, and Vine Brook. The Littleton Electric Light and Water Department manages municipal water and wastewater.<sup>12</sup>

2,126 acres, or 19% of Littleton's total acreage, falls into Wellhead Protection Areas. These areas were defined and regulated according to the 1996 Safe Drinking Water Act as part of

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<sup>12</sup> "Littleton, Massachusetts Smart Sewering Strategy," Charles River Watershed Associated, January 4, 2012.

the Source Water Assessment Program. The three such sites in Littleton do not have serious implications for new development, except for 21E sites<sup>13</sup> that fall within them.

Another 133 acres, or 1% of the total, are surface Water Protection Areas around Nagog Pond. These areas are divided into two zones: Zone A is a designated public water supply protected as Outstanding Resource Waters; its cleanliness is regulated. Implications for new development include regulation of increased runoff to the area. Zone B is designated as a potential water supply, given appropriate treatment. It is also protected, but to a lesser extent than Zone B.

## **Protected Open Space, Habitats, & Floodplains**

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Of Littleton's total acreage, 1,539 acres, or 14%, are legally and permanently protected open space that cannot be developed. Another significant portion of Littleton's land consists of habitats for rare, vulnerable, or uncommon species or areas critical for preserving biodiversity. Approximately 23% of the total acreage, or 2,562 acres, falls into this category.

Lastly, 11% of the town's acreage, or 1,231 acres, is wetlands, and 13%, or 1,414 acres, are categorized as 100-year floodplains. Littleton's zoning ordinance limits development in these areas, allowing new structures and certain additions within wetlands and the 100-year flood zone only by special permit.

## **Contamination**

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The Massachusetts Department of Environmental Protection (DEP) Bureau of Waste Site Cleanup, in accordance with M.G.L. Chapter 21E, lists several Littleton sites as Activity and Use Limitation (AUL) sites, indicating the presence of hazardous materials. There is one 21E site, whose owner is legally obligated to follow certain protocols and maintain the property according to specific guidelines. There is also one 21E Tier 1C site in town, which will require a permit from the DEP for remediation, and one Tier II site, which does not require a permit, but must be remediated by a Licensed Site Professional.

## **Municipal Infrastructure**

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### **Water & Sewer**

In 2010, the Littleton Common Sewer Feasibility Committee was established and charged with developing a sewer plan that would facilitate economic development in the town's village center and discourage suburban sprawl. A sewer feasibility study for Littleton Common had been recommended by MAPC in a January 2010 report on the Littleton Common Overlay District. Towards that end, the Committee engaged the Charles River Watershed Association to assess the potential to implement sustainable wastewater treatment infrastructure in town. In 2012, the

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<sup>13</sup> These are sites that have been reported to the MassDEP Bureau of Waste Site Cleanup and which are Activity and Use Limitation (AUL) sites. Owners of these sites are legally obligated to follow certain protocols or maintain the property according to safety guidelines due to the presence of oil or other hazardous materials

resultant “smart sewer” plan was released with the intention of supporting commercial businesses, rather than residential development. The plan calls for phased implementation, but there was little support from businesses and much opposition from citizens so no further steps have been taken towards developing a sewer system.

There are 13 wells in Littleton, all located in the Merrimack watershed. Of the total, four provide public water supply (while two provide water for Veryfine Products and seven provide water for quarrying at Aggregate Industries). These 4 wells yield over 2.5 million gallons of drinking water per day. As of 2004, several potential new well sites had been identified. Currently, Littleton is nearing completion of three satellite wells and the accompanying Beaver Brook Treatment Plant at the Route 119 site. These improvements will result in an additional capacity of 200 gallons per minute, a nearly 75% increase in the Town’s pumping capacity. The site’s accompanying plant will treat naturally occurring iron and manganese to meet DEP requirements.

### **Roads**

The Littleton Highway Department is responsible for maintaining 62 miles of town roadway, 12.9 miles of sidewalk, 62.5 acres of parks, and related infrastructure. The town’s 2004 HPP noted that recent trends in community expansion warrant consideration of new growth and specialization within the department. Many of the arterial roads in town were first laid out nearly four centuries ago. They have been well maintained and alignment improvements made, but it may be necessary to further address alignment and drainage problems as new development increases traffic demand on local roads.

### **Schools**

Littleton’s School Department maintains four school buildings, including a high school, a middle school, and two elementary schools. In addition, some Littleton students attend Nashoba Valley Technical High School in Westford and some attend Minuteman High School in Lexington, as well as private schools and charter schools in Devens and Chelmsford.

As of 2004, Littleton’s Shaker Lane School expanded to meet elementary school student needs and new construction of a high school was underway. In addition, a new middle school middle has opened and renovations to the Russell Street School were recently completed.

## Regulatory Constraints

### Residential Zoning

Zoning bylaws regulate the type and location of development within a community. For the purposes of a HPP, zoning can be considered a constraint if the ordinance significantly limits expanding the housing supply to meet demand. In Littleton, as-of-right residential development is highly constrained, though it is possible to achieve some housing diversity by special permit.

Table 22: Littleton Residential Zoning Bylaws

	DISTRICTS			
	Village			
	Residential	Common	Business	Industrial
Single-family dwelling	Y	Y	Y	N
2-family dwelling (new)	N	N	N	N
2-family dwelling (conversion)	SP	SP	SP	N
Multifamily dwelling	N	N	N	N
Mixed-Use	N	SP	N	N
Nursing home	SP	Y	Y	N
Lodging house	Y	Y	Y	N
Mobile home park	N	N	N	N
Mobile home	SP	SP	SP	N
Residential social service facility	SP	N	N	N
Over-55 Housing Development	SP	SP	SP	N
Accessory dwelling	SP	SP	SP	SP

Source: Code of the Town of Littleton, Massachusetts, v43, Chapter 173, Zoning (2013)

Littleton has one residential zoning district, though housing is also permitted in the Business and Village Common districts. The only as-of-right residential uses permitted in any district is single-family housing, which makes up the majority of Littleton's existing residential housing stock, as well as nursing homes and lodging houses. All other housing development is either prohibited or requires a special permit. While the development of new 2-family dwellings is prohibited across districts, the conversion of single-family dwelling units to 2-family homes is permitted by special permit. Multifamily dwellings are prohibited across districts, as is the development of mobile home parks. Mixed-use development, the development of accessory dwellings, Over-55 Housing Development, and mobile homes are all allowable with special permits.

Littleton's 2004 HPP included several zoning-related strategies to increase the town's stock of affordable housing.

1. Amend the zoning bylaws to incorporate new “Smart Growth” developments that will provide affordable units or funds that the town can use to develop new affordable units, and offer modest density increase to these projects.
2. Consider modifying Littleton’s existing “Secondary Dwelling” bylaw to allow affordable apartments, in addition to the currently accepted in-law apartments, in order to provide older couples living in over-sized dwellings with an additional source of income that might help them remain in their homes.
3. Evaluate the merits of adopting a higher density mixed-use zoning district for downtown areas and properties in close proximity to the MBTA station.
4. Consider an overlay district for underutilized commercial or industrial land, offering density and mixed-use incentives to stimulate new investment and affordable housing production.

Strategies #2 and #3 have been implemented. They will be discussed within the larger context of Littleton’s residential zoning bylaws.

### **Mixed-Use Development**

In 2010, Littleton’s zoning bylaws were updated to allow mixed-use development by special permit. This type of development is exclusively permitted in the Village Common district and can include studio, 1-, and 2-bedroom units.

### **Accessory Dwellings**

A special permit authorizing an accessory dwelling may be granted in the Residential, Village Common, and Business districts. Accessory dwellings must be occupied by persons related by blood or marriage or who are functionally dependent on the occupants of the main unit. In this situation, the primary and accessory dwellings require two parking spaces each, unless a special permit grants a lesser requirement.

### **Conversion of Dwellings**

A special permit may be granted to convert single-family dwellings in the Residential District to two-family dwellings, provided the building was constructed prior to March 5, 1951. According to the bylaws, “conversion must be in harmony with and conform to the character and types of residences generally prevalent in the immediate neighborhood in the opinion of the Board of Appeals.”

### **Over-55 Housing Developments**

In 2005, one year after the approval of Littleton’s prior HPP, which found there was need for more elderly housing, the town added a new article to its zoning bylaws permitting Over-55 Developments by special permit. Units within a designated Over-55 Development contain residential dwelling units occupied by households including at least one member 55 years of age or older. Children under the age of 18 may not reside in the dwelling unit for more than 6 months in any 9-month period.

Further, Over-55 Developments must occupy 5 or more acres of land. These developments can have no more than three times the number of units that can be constructed with a conventional subdivision or approval-not-required (ANR) lot, with 75% market rate and 25% affordable, or no more than 4 times the number of units than can be constructed with a conventional subdivision, with 75% market rate, 15% affordable, and 10% low income. Units must be affordable in perpetuity.

Buildings can be single-family detached or two-family housing, and units must contain no more than two bedrooms each. Further, they must be “single-family” in appearance. The maximum percentage of duplexes in a development cannot exceed 50%. The article permits no more than 40 Over-55 units developed in a year.

Since this bylaw was enacted, two Over-55 Developments have been completed in Littleton. Together, they add 24 smaller single-family duplex units to the town’s housing inventory, including three deed-restricted affordable units.

#### **Lot Size & Parking Requirements**

Littleton zoning bylaws require a minimum lot area of 40,000 square feet in its Residential District and 15,000 square feet in the Village Common and Business districts.

Parking in Littleton is required for all residential development throughout districts. Single-family housing must provide two spaces per unit and lodging house dwellings must provide one space per unit plus one space per employee.

## Existing Municipal Housing Strategies

The Town of Littleton, along with State and other entities, provides several resources to help advance the creation and preservation of affordable housing within the community. Below is a summary of the tools Littleton currently has at its disposal to meet housing need and demand.

### **Community Preservation Act**

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In 2007, Littleton voters adopted the Community Preservation Act (CPA), which establishes a 1% surcharge on residential real estate taxes to be used to help meet housing needs, as well as restore and preserve historic properties and acquire and maintain open space. This funding is matched by the Commonwealth.

### **Littleton Housing Authority**

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In 1969, M.G.L. Chapter 121B, Section 3, was passed to allow for the creation of housing authorities by cities and towns in Massachusetts. The Littleton Housing Authority (LHA) serves the needs of low-income residents through units it owns or operates and through administering vouchers to qualifying individuals and households.

The LHA manages a total of 62 units and 11 vouchers for the elderly, families, and persons with special needs. Together, this amount to approximately 2% of the town's overall housing stock. Forty-eight of LHA units are elderly/disabled housing (residents must be 60 years of age or older or persons with disabilities). In addition, the LHA manages 12 2- and 3-bedroom units of family housing.

The LHA also leases 2 4-bedroom units occupied by individuals with intellectual disabilities through a 689 Program for assisted living. This housing is staffed 24/7. The LHA does not participate in resident selection for these units.

The LHA manages 11 Massachusetts Rental Voucher Program (MRVP) project-based vouchers. Littleton voucher holders are housed at the privately-owned Pond Side Apartments. There is 1 1-bedroom, 5 2-bedroom, and 5 3-bedroom units in the complex. LHA does not manage these units.

Littleton's Over-55 affordable housing consists of 3 2-bedroom townhomes at Shelburne Village. These units, available by lottery to eligible homebuyers whose incomes do not exceed the maximum based on household size, went on the market in 2008.

Lastly, Littleton is working with MAPC to explore collaboration with other municipalities and their housing authorities.

### **Housing Committee**

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In 2013, the Littleton Board of Selectmen voted to re-establish a Housing Committee assigned with the following goals:

- preserve affordable housing units,
- implement MAGIC regional housing services office,
- explore production of affordable units on tax title properties,
- increase affordable housing for seniors, and
- explore policies related to the development of small lots, including affordable housing development.

The Committee is responsible for promoting safe, decent, affordable housing opportunities to low- and moderate-income residents. The town appoints and empowers Committee members to enact the strategies of the 2004 HPP, as well as the responsibilities outlined in the Massachusetts Housing Partnership's *Guidebook for Local Housing Partnerships*.

## **Previous Planning Efforts**

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As noted above, in 2007, Littleton voters adopted the CPA, establishing a 1% surcharge on residential real estate taxes to be used to help meet housing needs, as well as restore and preserve historic properties and acquire and maintain open space. This funding is matched by the Commonwealth.

In addition, Littleton has invested resources into developing and publishing strategic and important land use plans and other documents to help guide future development, including housing development. The 2002 Littleton Master Plan sets key goals and strategies to achieve many of them. It focuses on land use; housing; economic development; natural, historic, and cultural resources; open space; public services and facilities; and transportation and circulation.

In addition to an analysis of demographic trends and existing housing stock, the section on housing establishes next steps and important objectives going forward. It identifies areas for infill development (Littleton Common, Foster Street, and King Street) and discusses the development of smaller vacant parcels. It also identifies West Littleton Village and the Nashoba area as opportunities to add "smaller, easier to care for and less costly" housing to the existing stock. The plan also calls for an ordinance that would provide extra incentives (such as higher densities) to developers for the creation of an over-55 retirement community. Relatedly, it notes recently enacted legislation supporting special low- and moderate-income elderly housing construction. New housing dedicated to the elderly was a primary goal set forth by in plan.

Then in 2004, Littleton completed a Housing Production Plan. Its primary goal was to reach the 10% affordable housing threshold mandated by the Commonwealth. In order to do so, Littleton aimed to develop relationships with non- and for-profit housing developers. Since that time, Littleton has increased its SHI to 12.52%.

More specifically, the plan reiterated the Master Plan's call for development of affordable housing for those 55 years of age and older and expansion of the affordable rental housing supply by permitting mixed-use development. The town's zoning ordinance has since been amended to reflect these aims.

More general goals include provision of an adequate supply and range of housing types, tenure, and affordability levels; a review of development regulations to ensure they do not conflict with housing objectives; and regular monitoring and enforcing of regulatory agreements and/or orders of conditions for affordable housing projects. Regarding the latter, the Town, along with other MAGIC municipalities, has since contracted with MetroWest Collaborative Development to monitor its Subsidized Housing Inventory.

# Affordable Housing Goals

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As part of the Housing Production Plan process and in preparation for public meetings, MAPC designed and provided a Housing Opportunities Survey for the Town of Littleton to circulate to Littleton residents, which requested information on housing development and affordability in town. Thirty-six responses were returned, the results of which are summarized below.

- Nearly half of respondents believe there is sufficient affordable housing in Littleton.
- Respondents are supportive of new housing development in mixed-use contexts, particularly at Littleton Common, and which coincides with public open space development.
- 38% of respondents support inclusionary zoning, while 28% do not and 35% are unsure.
- Respondents suggested several sites for new housing development, including Littleton Common, abandoned industrial sites, and along Taylor Street, while others expressed the desire to maintain open space and more generally the current character of the town.

Many of these ideas and sentiments were reiterated at the first public meeting on June 3, 2014, facilitated by MAPC. The meeting had 19 attendees, including residents and representatives from various organizations and Town offices.<sup>14</sup> Discussion was framed by MAPC's analysis of housing needs, including data on demographic and household characteristics, existing housing stock, and affordability. Attendees provided insight on development constraints and opportunities, and suggested housing goals. The following is a summary of comments shared during the meeting.

## ***Based on the data shared, what do you think Littleton's housing goals should be?***

- Meet the needs of elders and facilitate aging in place
- Increase affordability for young professionals
- Use Town-owned property for affordable housing development
- Connect amenities and housing via mixed-use development and increase walkability
- Ensure alignment between housing and other planning goals, including economic development goals and open space preservation
- Introduce residential uses of a higher density into other existing uses, like light industrial and under-utilized agricultural land
- Update zoning to encourage greater housing affordability, such as cluster zoning or inclusionary zoning

## ***What are the barriers in Littleton to achieving these housing goals?***

- Lack of awareness of affordable housing need and state requirements
- Perceived stigma of multi-family housing

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<sup>14</sup> Present were members from the Assessor's Office, Board of Appeals, Board of Selectmen, Fire Department, Highway Department, Housing Committee, MetroWest Collaborative Development, Planning Department, Police Department, Planning Board, and School Committee

- Current zoning and regulatory framework
- Limited accessibility to amenities
- Limited access to funds and other resources
- Lack of sewer system and opposition to developing a sewer system
- Timing issue with master plan
- Difficult to attract affordable housing developers

***Are there specific housing opportunities that exist for new development, redevelopment, or preservation?***

- Potential sites for new housing development include land near the train station, vacant or under-utilized industrial land, and re-use of Town-owned property and tax-title property
- Involve large landowners (like farmers) and the multi-national companies in town in housing planning
- Leverage state funding, such as MassWorks, for housing development
- Coordinate housing goals with other topic areas during the master planning process

The ideas shared in the survey and at the first public meeting, combined with the above analysis of housing needs and demand and of development constraints, indicate the need for greater housing diversity in Littleton. More specifically, the Town should focus on developing additional smaller and multi-family units to serve the growing number of smaller households, including senior households, projected over the next several decades. Additionally, it is important that more affordable units be included in the mix as new housing is developed to meet the needs of Littleton residents. Given this, MAPC worked with the Town to develop a set of housing goals and strategies that will serve as a guide for building a more diverse and affordable housing stock that will meet current and future demand.

On September 23, MAPC hosted a second public forum for the purposes of discussing proposed housing goals and strategies and identifying areas for housing development in town. There was a small turnout, but the group of 12 was engaged and vocal. Attendees were receptive and supportive of the following six goals, but stressed the importance of addressing misinformation regarding affordable housing type and residents in order to build support for the myriad strategies recommended to achieve them.

The following goals and strategies are targeted to address development constraints, such as misconceptions of affordable housing, restrictive zoning, and limited Town capacity. An annual review of the goals and strategies set forth in this plan should be undertaken through its expiration, and milestones should be celebrated.

## Goal 1: Maintain Littleton's SHI Above 10% Through 2020 & Beyond

### Strategy 1.1: Monitor and Preserve Existing Affordable Units

Littleton's subsidized housing inventory is currently at 12.52%, above the state-mandated law requiring at least 10% of year-round housing units to be deed-restricted affordable housing. This is a substantial stock of affordable housing that needs to be monitored to ensure compliance with deed restrictions and to ensure eligible low- and moderate-income households are residing in units.

Additionally, a number of affordable units in two developments are currently at risk of losing their affordability restrictions. This includes 8 units at Minuteman Housing, which are set to expire in 2022, and 50 units at Mill Pond Apartments, which are set to expire in 2024. Expiration could reduce the Town's current standing of 12.52% on the SHI. The Town should work with the respective owners of these properties as well as State agencies such as the Community Economic Development Assistance Corporation (CEDAC) to preserve expiring units so that they remain on the SHI. CEDAC or other state subsidizing agencies may be able to provide the respective owners of these properties with housing subsidies that will enable owners to continue to rent units at an affordable price and to households who earn at or below 80% of the area median income.

#### Action Plan

- Monitor existing inventory
- Work with owners of expiring SHI units to renew affordability terms before expiration

### Strategy 1.2: Meet Market-Rate Development with Friendly 40Bs As Needed

Littleton is motivated to maintain its 12.52% affordable housing ratio so as to avoid new housing development that circumnavigates the Town's zoning ordinance. While expiring units potentially pose a threat to this ratio, so too does new market-rate development. As new housing units come on the market, increasing the 2020 decennial Census count of total year-round housing units, the Town should work with affordable housing developers to increase the supply of deed-restricted housing in tandem. So-called "friendly 40Bs," or those that are generally in keeping with the needs and objectives of the community, are a way to build affordable housing of a type and in a location the Town supports. As part of the 40B development process, the Town will ensure that most future Comprehensive Permit developments will require the creation of at least 10% of all units as 3-bedroom units.<sup>15</sup>

#### Action Plan

<sup>15</sup> Exceptions to this state interagency rule can be found here:  
<http://www.mass.gov/hed/docs/dhcd/hd/fair/familyhousinginteragencyagreement.pdf>.

- Monitor market-rate housing development to calculate its impact on the decennial Census count in 2020
- Cultivate relationships with non-profit housing developers
- Promote sites identified for affordable housing development

## Goal 2: Build Community Awareness of Housing Issues & Activities

### **Strategy 2.1: Increase Resident Awareness of Unmet Housing Need and Demand & Explore Real and Perceived Impacts of Housing Development on the Community**

Littleton should continue to build and maintain support for and respond to opposition to affordable housing development. Towards that end, the Town should clearly articulate the unmet housing needs and demand for new housing outlined in this plan to public and private partners and to the general public. Issues related to the preservation of Littleton's character, housing density and design, the needs of lower-income residents, and other real or perceived community impacts must be recognized and addressed. Littleton should consult the many studies exploring a variety of concerns related to multi-family housing development. For additional information on strategies that can be applied in Littleton, the Massachusetts Toolbox provides clear steps to gaining support and addressing fears of new development, specifically around affordable housing initiatives, including strategies for community engagement and dispelling misperceptions: [http://www.housingpolicy.org/toolbox/index\\_MA.html](http://www.housingpolicy.org/toolbox/index_MA.html).

#### **Action Plan**

- Define what affordable housing means to Littleton, educate the community about households in need, explain the consequences of lack of action to address this issue, and advocate for greater housing diversity and affordability
- Work with community partners and provide online educational materials via the Town's website to raise awareness about affordable housing issues and activities
- Hold an annual housing forum to discuss progress towards housing goals and to celebrate successes

### **Strategy 2.2: Provide Affordable and Fair Housing Educational/Training Opportunities to Town Staff & Ensure Compliance with the Fair Housing Act and Other Legal Housing Requirements**

Littleton has created a foundation for future investment in affordable housing through this HPP, and the Town should ensure that its staff is well-positioned to achieve the goals stated herein. Towards that end, employees and board members must be educated on the requirements of M.G.L. Chapter 40B and federal and state fair housing laws. These rules, regulations, and executive orders inform municipalities (and developers) of their fair housing obligations and the rights of protected classes. For example, the Fair Housing Act prohibits discrimination in the sale,

rental, financing, and insuring of dwellings. HUD's Affirmatively Furthering Fair Housing (AFFH) Proposed Rule provides direction and guidance on how to promote fair housing choice by emphasizing public participation and incorporating fair housing planning into planning processes. The Massachusetts General Law Chapter 151B is the state's fair housing law that outlaws discrimination in housing and mandates accessibility in new construction of housing with three units or more. Municipal zoning must support opportunities for community-based housing for people with disabilities, such as group homes. Municipalities also have the obligation to analyze and modify rules, policies, and practices that have potential discriminatory effects/disparate impact. Littleton should review the rules and regulations applicable to Town decision-making in regards to housing and take the necessary steps to ensure compliance. Both increased awareness of these requirements and compliance training will help position the Town to meet legal requirements and address housing needs in Littleton.

#### **Action Plan**

- Disseminate information to all town boards, commissions, departments, and elected officials about housing and fair housing laws
- Hold trainings for Town staff and board members on M.G.L. Chapter 40B and fair housing laws
- Ensure zoning, local housing authority, and other municipal entities are in compliance with said laws

#### **Strategy 2.3: Ensure Cross-Town Board Coordination and Alignment on Housing Activities**

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The Town made an important commitment to addressing local housing issues by updating this plan. Local leadership and continued advocacy are critical ingredients to implementing the community's housing goals. That commitment should be maintained throughout the housing development process, from project concept to completion. In order to ensure that housing strategies are implemented in a way that is compatible with other planning goals, particularly the preservation of open space and economic development, coordination with all land use boards and town officials engaged in land use policy setting and decision-making is vital.

#### **Action Plan**

- Hold quarterly all land-use board meetings

#### **Goal 3: Address Unmet Housing Needs Through Programming & Development**

##### **Strategy 3.1: Promote Existing Programs Aimed at Helping Seniors to Stay in Their Homes, Such As Housing Rehabilitation and Modification, Emergency Repair Services, and Buy-Down Programs**

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As with the 2004 HPP, the analysis of housing needs included earlier in this report identified a significant number of senior households in need of potential housing assistance due to cost burden and other issues related to maintaining their homes. To respond to the needs of this demographic, the Town should work with the Council on Aging to promote existing programs to assist seniors who would like to stay in their homes.

The Board of Health has done impressive work implementing its Septic Upgrade program, which provides low-interest loans to qualified homeowners. In addition, there are non-local programs the Town can work to connect seniors with, including a Home Modification Loan Program offered by the Southern Middlesex Opportunity Council, a regional non-profit agency serving many communities in Middlesex County, which can be further leveraged with local CPA or HOME funds. This program offers no- and low-interest loans of up to \$30,000 (inclusive of costs) to modify the homes of seniors and individuals with disabilities. Homeowners who are frail, have disabilities, or are renting to someone with disabilities and who have incomes of up to 100% (and sometimes 200%) of AMI are eligible.

The Town should also promote existing State programs that assist with weatherization, rehabilitation, modifications, and other home repairs. For a full listing, visit:  
[http://www.massresources.org/massachusetts\\_energy\\_assistance\\_d.html](http://www.massresources.org/massachusetts_energy_assistance_d.html).

Lastly, Littleton should consider sponsoring a small grant Emergency Repair program designed to provide assistance to income-eligible seniors making repairs and alterations to their homes for safety and health reasons, such as minor plumbing or electrical work, light carpentry, smoke and carbon monoxide detector installation, weather stripping, grab bars and railings, and State Building Code updates.

#### **Action Plan**

- Disseminate existing information about State and regional programs that assist seniors with home repairs

### **Strategy 3.2: Identify and Promote Sites for Development of Housing Varying in Type, Tenure, and Affordability**

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Though Littleton is currently above the 10% threshold established under M.G.L. Chapter 40B, there is unmet housing need in town, as is evident by the key findings of the comprehensive housing need and demand assessment earlier in this document. One fundamental way to meet this need is to increase Littleton's quantity and variety of housing.

#### **Action Plan**

- Pursue development of key sites in town
- Modeled after the Massachusetts Housing Partnership's handbook on housing design, develop criteria for the design of 40B development and a Design Element Checklist to encourage consistent decision-making on design elements and a focus on design aspects

that may require mitigation: <http://www.mass.gov/hed/docs/dhcd/cd/handbook-ch40b/handbook-approachtoch40b-designreview.pdf>

### **Strategy 3.3: Host a Forum for Housing Developers**

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Attendees of public meetings expressed concern that even if zoning allows the type of housing development for which there is local need and demand, it might not be built. In order to better understand Littleton's housing market from the developers' and realtors' perspectives and to begin to forge effective relationships with the real estate development community, the Town should host a forum for developers of the housing types needed in Littleton. Discussion should focus on multi-family housing, starter homes, senior housing, and affordable housing, as well as the need for developers to address septic issues wherever they may build housing.

#### **Action Plan**

- Compile a list of local housing developers and realtors
- Hold a meeting with the Housing Committee and select developers and realtors to design the developer/realtor forum and to identify replicable developments for Littleton
- Invite developers and realtors to a housing forum to discuss the town's housing goals via this plan, the local market, housing typologies, what amenities appeal to specific demographics, and what is needed to attract desirable housing development

## **Goal 4: Adopt Zoning Changes to Advance Affordable Housing Production**

### **Strategy 4.1: Amend the Accessory Dwelling Bylaw to Allow Occupation by Non-Relatives and Possibly Deed Restriction**

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Under current zoning, special permits for accessory dwellings may be granted in the Residential, Village Common, and Business districts. However, accessory dwellings must be occupied by persons related by blood or marriage, or who are functionally dependent on the occupants of the main unit. This is a step in the right direction, but strictly limits who can take advantage of the opportunity to live in an accessory dwelling unit.

Accessory dwelling units should be viewed more broadly, as a means to encourage multi-generational and/or lower-cost housing for non-family households. Consider two categories of accessory dwelling units: (1) an Accessory Dwelling Unit that is unrestricted and available to any occupant(s) (including non-related); and (2) a Deed-Restricted Accessory Dwelling unit that is designated for households earning at or below 80% of AMI and which must be affirmatively marketed following M.G.L. Chapter 40B, 20-23 and 760 CMR 56.00, Local Initiative Program for Accessory Apartments.

Lastly, parking requirements for these units should be amended. Currently, the primary and accessory dwelling units each require two off-street parking spaces. Instead, consider reducing the minimum parking requirement for an accessory dwelling unit to one off-street parking space.

#### **Action Plan**

- Amend current zoning to permit the development of accessory dwellings for non-family households, including deed-restricted accessory dwellings
- Amend current zoning to require only 1 off-street parking space for each accessory dwelling

### **Strategy 4.2: Amend the Cluster Zoning Bylaw to Allow Various Housing Types and Require the Inclusion of Affordable Units**

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Littleton is concerned with the impact of sprawl-style development (lower densities that infringe upon open space). Even after the post-war residential development boom, the town still has large swaths of unprotected farmland and vacant land that are potential properties which use could be changed to stimulate residential development. In order to preserve these spaces while accommodating the need for increased housing in town is through cluster zoning. Typically, this type of zoning permits residential uses to be clustered more closely together than typical zoning allows, allowing more units to be developed on smaller sites and a substantial portion of the site to be left as open space.

Under Littleton's cluster zoning bylaw, the Open Space Development article, all residential projects involving the subdivision of 10 acres or more of land must submit an application to the Special Permit Granting Authority (SPGA). If it is determined that the open space is no less beneficial to the town than a conventional subdivision of the same property, it can grant a special permit. A minimum of 70% of the subdivision must remain open space and placed under permanent conservation restriction. Meanwhile, housing must be single-family detached units.

This last requirement strictly limits the number of units created on Littleton's remaining developable land, increases housing costs for developer and buyer, and does not address the needs of the large senior population looking to downsize. The Town should consider permitting duplex housing in Open Space Developments, perhaps with design guidelines that encourage the appearance of single-family housing through one primary entrance to the building. Another amendment to the bylaw that would help meet Littleton's housing needs is to apply inclusionary zoning to Open Space Developments and/or provide density bonuses in exchange for inclusion of senior and/or handicap-accessible units.

#### **Action Plan**

- Amend cluster zoning bylaw to allow duplex housing
- Apply inclusionary zoning to the Open Space Development article of at least 15% affordable housing units

- Amend cluster zoning bylaw to provide incentives for the inclusion of senior and/or handicap-accessible units

### **Strategy 4.3: Consider Overlay Zoning Districts**

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Land near the commuter rail T stop that is currently zoned residential may be well-suited for a Chapter 40R District. This is an overlay zoning mechanism to advance M.G.L. Chapter 40R Smart Growth Zoning and Housing Production that is accompanied by state incentives and sometimes reimbursement for school costs related to new housing development under Chapter 40S. To learn more about how 40R has been used throughout Massachusetts at a variety of scales and in rural or urban communities, see:

<http://www.mass.gov/hed/docs/dhcd/cd/ch40r/theuseofch40rinma.pdf>.

Alternatively, a Compact Neighborhood District may be favorable in Littleton. A complement to 40R for communities wishing to develop housing at a smaller scale and lower density, this policy differs from 40R in that the overlay zoning district allows for one or more of the following densities as of right: a density of at least 8 units per acre for developable land zoned for multi-family residential use (2-family housing or more) or at least 4 units per acre for developable land zoned for single-family residential use. Additionally, instead of the 20-25% of all units designated affordable under 40R, Compact Neighborhoods requires a municipality to provide no less than 10% of all units constructed within projects of more than 12 units as affordable. The Compact Neighborhoods program does not provide incentives, density bonus, or school reimbursement payments. Additional information about the program can be found here:

<http://www.mass.gov/hed/community/planning/compact-neighborhoods.html>.

### **Action Plan**

- Present information about 40R Districts, sample by-laws, 40R applications, and information on Compact Neighborhoods to the Planning Board and Housing Committee
- Identify potential sites for Chapter 40R Smart Growth Overlay or Compact Neighborhood Zoning Districts
- Amend zoning to reflect the new overlay district

### **Strategy 4.4: Amend the Village Common District to Allow Mixed-Use By Right**

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There is Town and resident support for the development of a vibrant, mixed-use community in the Village Common. Residents have expressed the desire for housing in greater proximity to amenities and, in these select locations, of a higher density. One way to achieve this is through mixed-used, multi-family housing development. Currently, zoning limits mixed-use development to the Village Common District by special permit, and does not permit multi-family dwelling anywhere in town.

The Village Common District is intended to offer an alternative to sprawl development and to lessen car dependency. In order to fully leverage the assets and amenities in and near the Village

Common, mixed-use development should be allowed by-right with site plan review and multi-family housing should be allowed by special permit. This will provide opportunities for greater housing development in a walkable context.

#### **Action Plan**

- Amend current zoning to permit mixed-use development by-right and and multi-family housing by special permit in the Village Common District

### **Strategy 4.5: Consider an Inclusionary Zoning Bylaw**

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Inclusionary zoning is an effective and predictable way to increase affordable housing stock. It is especially important to leverage larger market-rate projects that might be proposed if zoning is amended to permit multi-family housing in the Village Common. The by-law can include an in-lieu payment that reflects the price of affordable housing development and land availability in Littleton. Inclusionary zoning would also ensure that new sizable market-rate development will not adversely affect the Town's SHI percentage. Inclusionary zoning can be applied town-wide or to a particular area.

#### **Action Plan**

- Discuss inclusionary zoning options and framework for Littleton with the Planning Board, Housing Committee, and planning staff
- Draft an inclusionary zoning by-law

### **Strategy 4.6: Adopt an Infill Development Zoning Bylaw**

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Current infill development in Town has resulted in the development of larger homes on small lots in Long Lake District. At the public forum where housing goals and strategies were discussed, attendees expressed preference for the development of smaller starter homes on small lots. Littleton has a fair amount of vacant or underutilized land, including small and irregular parcels, some of which might be well suited to infill development.

This technique is often used to provide affordable housing or to fulfill a municipality's need for various housing types, while conserving land and limiting sprawl by reducing demand to develop farmland and open space, by allowing the development of small, affordable single-family homes on substandard vacant lots that are interspersed in developed residential areas. Littleton should identify areas to encourage infill development, establish criteria that these sites meet, and develop a zoning bylaw that would apply to areas that meet said criteria. In developing the bylaw, the Town should consider appropriate setbacks, minimum lot size, minimum frontage, maximum lot coverage, parking ratios, and building height and footprint. Regulations and design guidelines should help promote the development of smaller units that by their nature require less maintenance and are less costly.

The Town should also consider whether the bylaw might require or incentivize units created through it to be affordable in perpetuity. The provision could require a special permit to ensure full compliance with DHCD's requirements under the local action unit program to create units that will count on the SHI or to create workforce housing at a higher income level to target teachers and other municipal workers.

#### **Action Plan**

- Assess vacant and underutilized land, and identify sites for infill development
- Establish criteria for sites to which an infill development zoning bylaw would apply
- Draft zoning bylaw to promote the development of small, affordable single-family homes

### **Strategy 4.7: Adopt a Bylaw that Provides Density Bonuses for Including Senior and/or Handicap-Accessible Units**

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In Littleton, there are very few private affordable housing options appropriate for seniors on limited incomes or for those wishing to downsize from larger homes. While Littleton has an Over-55 Developments article, described earlier in this document, housing developed under it is 100% age restricted. Another strategy to address the need for senior housing is a zoning by-law that would provide density bonuses to developers that include senior and/or handicap-accessible units as part of the overall unit mix of general developments. Moreover, community supportive housing services should be integrated into or connected with new development. This inclusive housing should be rental rather than for-sale because many of Littleton's seniors may not qualify for deed-restricted homeownership housing.

#### **Action Plan**

- Encourage accessible and adaptable units in new private development
- Study potential for a Senior Housing bylaw that would provide density bonuses to developers that include accessible and adaptable units in new developments
- Integrate or connect community supportive housing services in new development

## **Goal 5: Build Local Capacity for Housing Development**

### **Strategy 5.1: Hire a Housing Specialist by Leveraging CPA and/or Town Funds**

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Ideally, a dedicated and experienced staff person is needed to work with town officials and volunteers to ensure timely and efficient implementation of this plan. Creating affordable housing in compliance with all state legislation, regulation, and guidelines, meets the preferences of the community, and enhances the character of the town requires time, energy, and expertise. A housing specialist who provides a central focal point for housing-related activities in Littleton would enable the Town to progress in many of its housing initiatives. There is precedent for using CPA for these purposes, including the towns of Carlisle, Hamilton, Marshfield, Medway, Mendon, and Sudbury.

### **Action Plan**

- Draft housing specialist job description
- Provide CPA funding for a Community Housing Specialist for FY15
- Hire housing specialist in FY15 or by July 1, 2015

## **Strategy 5.2: Establish an Affordable Housing Trust Fund**

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Littleton should establish a municipal affordable housing trust fund by vote for collection of CPA funds and any potential new housing funds, such as those resulting from adoption of an inclusionary zoning policy with in-lieu of development provisions. Under M.G.L. Chapter 44, Section 55C, a Municipal Affordable Housing Trust creates a separate fund for local initiatives to create and preserve affordable housing. Such initiatives can include providing financial support for affordable housing development, rehabilitation, conversion, or recertification, or creating low-income homeownership or rehabilitation programs.

### **Action Plan<sup>16</sup>**

- Work with the Board of Selectmen to review M.G.L. Chapter 44, Section 55C, provisions, and identify staff and volunteers to draft Trust charter and bylaws
- Adopt Trust and appoint members

## **Strategy 5.3: Continue Existing and Establish New Regional Housing Partnerships**

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Littleton and other municipalities are currently working with MAPC on a Housing Authority Collaboration. Littleton, Groton, Bedford, Acton, Westford, Stow, Maynard, Sudbury, and Hudson, are exploring ways to work together to procure goods and services under the new Act to Regionalize Housing Authorities. Littleton should continue to participate in the exploration of this collaboration, and take the recommended steps that emerge from this project.

In addition, Littleton might investigate the potential for establishing a Regional Affordable Housing Services Office, which would provide similar benefits to the town in regards to its non-housing authority affordable housing stock. MAPC set a precedent for this type of partnership with the development of a Regional Affordable Housing Services Office model. Beginning in 2009, MAPC worked with six MetroWest communities to investigate potential models for shared services for affordable housing administration. The project culminated with the establishment of a Regional Affordable Housing Services Office that assists with planning, permitting, monitoring, and maintaining affordable housing stock in exchange for an annual fee. This model would help expand Littleton's capacity for affordable housing activities.

### **Action Plan**

- Participate in the ongoing Housing Authority Collaboration project
- Identify neighboring communities with whom to explore the benefits of a Regional Affordable Housing Services Office
  - Engage consultant to guide this investigation as needed

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<sup>16</sup> "Municipal Affordable Housing Trust Guidebook," Massachusetts Housing Partnership, November 2009.

## **Strategy 5.4: Seek Out Opportunities to Work Collaboratively with the Littleton Housing Authority**

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There are many ways towns can work collaboratively with their local housing authorities. Littleton should consider providing CPA or other local funds to preserve existing and/or support the development of new LHA units. The Town might also consider developing affordable housing on housing authority-owned land. Other potential collaborations include assisting housing authority residents with social services, providing assistance with snow/ice removal, or sharing leadership (such as Town leaders serve on the housing authority board and vice versa). The LHA might take on the role of monitoring Littleton's SHI, certifying units, or determining income eligibility for new buyers or renters of housing for lower-income households.

### **Action Plan**

- Earmark CPA and town funding for collaboration with the LHA and housing development on LHA-owned land
- Discuss specific opportunities to collaborate, including procurement, human resources, and MIS/IT
- Establish an action plan to move forward

## **Strategy 5.5: Cultivate Partnerships with Non-Profit Housing Developers**

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There are many opportunities to partner with non-profit housing developers that may benefit the Town of Littleton. Through the use of CPA funds, the Town can assist with the purchase of properties at-risk of losing their affordability restrictions, pre-development costs related to affordable housing development, and the cost of construction of affordable housing. The Town can also provide support for mortgage and rental assistance programs in the region that serve Littleton. Littleton can also make funding available to the LHA to start a non-profit development arm and then provide funding to support its activities. Lastly, Littleton can provide resources to assist with affordable housing advocacy work.

### **Action Plan**

- Engage non-profit developers active in the MAPC region and Littleton area to assess the potential for developing partnerships

## **Strategy 5.7: Identify and Leverage Funding for Affordable Housing Development**

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The Town should seek competitive federal and state funds available for affordable housing initiatives. The MassWorks Infrastructure Program through the MA Executive Office of Housing and Economic Development, for example, provides assistance to municipalities supporting mixed-use projects with an emphasis on multi-family or small lot single-family residential development. Planning Assistance Toward Housing (PATH) funding through DHCD is available to assist

municipalities to identify and implement strategies that will increase the production of multi-family housing.

### **Action Plan**

- When appropriate, identify and apply for additional federal, State, and local funds to support existing and future housing development

### **Strategy 5.8: Consider Increasing the CPA Surcharge**

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In 2007, Littleton voters adopted the Community Preservation Act, a smart growth tool that allows communities to create a local Community Preservation Fund for affordable housing, open space protection, and historic preservation. Community preservation funds are raised through a tax surcharge no more than 3% of the tax levy against real property; in Littleton, the surcharge is 1%. The state matches the monies raised, of which a minimum of 10% must go to affordable housing initiatives.

In May 2014, Littleton voters accepted the amended Community Preservation Act, under which communities like Littleton with a property tax surcharge of at least 1%, but less than the full 3% surcharge, are allowed to increase the base for state CPA matching funds by appropriating local funds up to an equivalent of that 3%. In Littleton's case, the annual 1% CPA surcharge on all classes of property raises \$208,000 per year, and so future town meetings could vote to add up to \$416,000—for a total of \$624,000 annually—as the base for Littleton's state matching funds.

To further increase the base for state matching funds, the Town should consider increasing the CPA surcharge. An increase of 1% (to 2%) would not impact Littleton's ability to appropriate local funds for matching purposes, but would significantly increase the town's base for additional state matching funds.

### **Action Plan**

- Assess the potential for increasing the CPA surcharge, which would generate \$416,000 additional funds annually toward community housing activities

## **Goal 6: Promote Healthy Housing**

### **Strategy 6.1: Support Healthy Aging through Housing Location**

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With a median population age that's higher than the state's and projected to increase, seniors are and will continue to be an important population to support through housing in Littleton. The Massachusetts Healthy Aging Collaborative focuses on six key "ingredients" of healthy aging: healthy diet, physically activity, involvement in the community, and safety. Consequently, housing near amenities that allows seniors to remain connected to their existing social networks and that is located in neighborhoods with good sidewalks, lighting, and connectivity is essential. The town

should resist opportunities to locate senior-focused housing in isolated locations, and instead guide new housing development to areas that support senior health, mobility, independence, and participation in the community. Taken together, these factors will promote positive mental and physical aging among seniors in Littleton.

### **Action Plan**

- Work with Littleton Council on Aging to facilitate a discussion about healthy aging in Littleton
- Define principles of healthy aging in place in Littleton
- Ensure that the Planning Board and Zoning Board of Appeals review proposals for senior housing development by using principles of healthy aging in place
- Provide property owners, developers, and other interested parties with the following information:
  - Massachusetts Healthy Aging Collaborative: Housing, <http://mahealthyagingcollaborative.org/sitewide-topics/?sitewide-topic=housing>
  - Pioneer Valley Planning Commission Healthy Community Design Toolkit, [http://www.pvpc.org/sites/default/files/files/HCDT\\_2ndEdition\\_140624\\_01.pdf](http://www.pvpc.org/sites/default/files/files/HCDT_2ndEdition_140624_01.pdf)
  - Tufts Health Plan Foundation, <http://www.tuftshealthplanfoundation.org/>
  - National Association of Home Builders, [http://www.nahb.org/reference\\_list.aspx?sectionID=717](http://www.nahb.org/reference_list.aspx?sectionID=717)

### **Strategy 6.2: Site Housing to Minimize Exposure to Outdoor Pollutants**

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In considering sites for new housing development, the Town should bear in mind that research shows that housing located near air pollutants, caused by contributors such as traffic emissions, can have harmful impacts on residents. Housing should not be developed near Route 119 or Interstate 495 without taking necessary precautions. There are several techniques to reduce resident exposure to traffic emissions, including the use of high-efficiency particulate air (HEPA) filtration in buildings, urban design that varies building sizes and shapes to promote air circulation, and use of vegetation and/or sound wall barriers.

### **Action Plan**

- During review of housing proposals, review selected site for potential proximity to high vehicular traffic corridors
- Provide developers with the following resources:
  - MassDEP Resources, <http://www.mass.gov/eea/agencies/massdep/cleanup/programs/>
  - MassDevelopment Brownfield Redevelopment Fund, <http://www.massdevelopment.com/financing/specialty-loan-programs/brownfields-redevelopment-fund/>
  - Improving the Health of Near Highway Communities, <http://sites.tufts.edu/cafeh/project-description/improving-the-health-of-near-highway-communities/>

## **Strategy 6.3: Connect Homeowners and Renters to Energy Efficiency/Renewable Energy Programs and Incentives**

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Retrofitting existing residential properties to meet energy efficiency guidelines can greatly reduce household utility bills. The installation of renewable energy sources, such as solar panels, can protect against energy price volatility. There are several state and federal programs that offer technical assistance, subsidies, and complete financing for renewable energy sources and energy saving home-upgrades. Available resources include, but are not limited to, complimentary energy audit from the Littleton Electric Light Department (LELD) and savings on subsequent efficiency improvements, the Mass Save Gas Residential Rebate program, Mass Save HEAT Loan Program, Massachusetts Residential New Construction Program, the Massachusetts Department of Housing and Economic Development's Weatherization Assistance Program, and other energy and conservation services, and the Commonwealth Solar Hot Water Program. A sampling of Massachusetts-specific renewable and energy efficiency retrofit incentives can be found at these websites:

- <http://dsireusa.org/incentives/homeowner.cfm?state=MA&re=0&ee=0>
- [http://www.lewd.com/index.php/electric-department/content/electric\\_conservation\\_products](http://www.lewd.com/index.php/electric-department/content/electric_conservation_products)
- <http://www.masssave.com/residential/offers/12-homes-rebates>
- <http://www.masscec.com/programs/commonwealth-solar-hot-water>
- <http://www.mass.gov/hed/community/energy/>

### **Action Plan**

- Host a forum with the Littleton electric and gas utilities and relevant government officials to raise awareness among community residents of the financial benefits of energy efficiency and to connect residents to available programs

## **Strategy 6.4: Encourage Property Owners and Renters to Minimize In-Home Exposure to Irritants and Pollutants**

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Research shows that indoor environmental pollutants such as lead, pests, mold, secondhand smoke, and other irritants can lead to or exacerbate chronic health conditions and impair quality of life. The Town can encourage property owners and residents to take steps to mitigate these hazards. For example, property owners can conduct risk assessments and lead abatement; adopt integrated pest management (IPM) techniques to reduce exposure to indoor and outdoor pests; and make use of drainage systems, insulating cold HVAC and plumbing components, or watertight and weather-tight sealing materials to prevent mold. To reduce indoor exposure to secondhand smoke, property owners should adopt smoke-free housing policies that prohibit smoking in the residence and preferably exclude smoking on the premises or, at least limit smoking to a designated outdoor smoking area a minimum of 25 feet away from the building.

## Action Plan

- Hold a Smoke-Free Housing Policy Forum with the local housing authority and property owners/developers of multi-family housing and the Littleton Board of Health
- Provide property owners/developers with the following resources:
  - DHCD Guidelines for Smoke-free Housing Policies,  
<http://www.mass.gov/hed/docs/dhcd/ph/publicnotices/14-08guidelines.pdf>
  - Environmental Protection Agency (EPA) Lead Resources,  
<http://www2.epa.gov/lead/protect-your-family>
  - MassHousing Get the Lead Out Loan Program,  
[https://www.masshousing.com/portal/server.pt/community/home\\_owner\\_loans/28/get\\_the\\_lead\\_out](https://www.masshousing.com/portal/server.pt/community/home_owner_loans/28/get_the_lead_out)
  - Environmental Protection Agency (EPA) Integrated Planning Model Fact Sheet,  
<http://www.epa.gov/opp00001/factsheets/ipm.htm>
  - EPA Mold Remediation, [http://www.epa.gov/mold/mold\\_remediation.html](http://www.epa.gov/mold/mold_remediation.html) or  
<http://www.epa.gov/mold/index.html>
  - Massachusetts Tobacco Control Program,  
<http://www.mass.gov/eohhs/gov/departments/dph/programs/mtcp/tobacco-control-prevention-and-cessation.html>

# Implementation Plan

Table 23: Town of Littleton Housing Implementation Plan, 2015-2020				
	Responsible Entities		Time Frame	Page #
	Board/Policy Leadership	Staff/Administration		
<b>Goal 1: Maintain Littleton's SHI Above 10% Through 2020 &amp; Beyond</b>				
Strategy 1.1: Monitor and Preserve Existing Affordable Units	Board of Selectmen	Town Administrator/Housing Specialist	Near Term	44
Strategy 1.2: Meet Market-Rate Development with Friendly 40Bs As Needed	Board of Selectmen, Planning Board	Planning Department, Housing Committee	Ongoing	44
<b>Goal 2: Build Community Awareness of Housing Issues &amp; Activities</b>				
Strategy 2.1: Increase Resident Awareness of Unmet Housing Needs and Demand, and Explore Real and Perceived Impacts of Housing Development on the Community		Planning Department, Housing Committee	Ongoing	44
Strategy 2.2: Provide Affordable and Fair Housing Educational/Training Opportunities to Town Staff, and Ensure Compliance with Fair Housing Laws and Other Legal Housing Requirements		Town Administrator/Housing Specialist, Planning Department via Consultant(s)	Immediate	45
Strategy 2.3: Ensure Cross-Town Board Coordination and Alignment on Housing Activities	Planning Board	Town Administrator,	Ongoing	46
<b>Goal 3: Address Unmet Housing Needs Through Programming &amp; Development</b>				
Strategy 3.1: Promote Existing Programs Aimed at Helping Seniors to Stay in Their Homes, Such As Housing Rehabilitation & Modification, Emergency Repair Services, & Buy-Down Programs		Town Administrator/Housing Specialist, Planning Department, Housing Committee, Council on Aging	Near Term	46
Strategy 3.2: Identify & Promote Sites for Development of Housing Varying in Type, Tenure, and Affordability	Planning Board, Board of Selectmen	Town Administrator/Housing Specialist, Planning Department, Housing Committee	Mid-Term	47
Strategy 3.3: Host a Forum for Housing Developers	Planning Board	Planning Department	Mid-Term	47
<b>Goal 4: Adopt Zoning Changes to Advance Affordable Housing Production</b>				
Strategy 4.1: Amend the Accessory Dwelling Bylaw to Allow Occupation by Non-Relatives and Possibly Deed Restriction	Board of Selectmen	Town Administrator/Housing Specialist, Housing Committee	Midterm	48
Strategy 4.2: Amend the Cluster Zoning Bylaw to Allow Various Housing Types and Require the Inclusion of Affordable Units	Board of Selectmen	Town Administrator/Housing Specialist, Housing Committee	Midterm	49
Strategy 4.3: Consider Overlay Zoning Districts	Board of Selectmen	Town Administrator/Housing Specialist, Housing Committee	Long Term	49
Strategy 4.4: Amend the Village Common District to Allow Mixed-Use By-Right	Board of Selectmen	Town Administrator/Housing Specialist, Housing Committee	Midterm	50
Strategy 4.5: Consider an Inclusionary Zoning Bylaw	Board of Selectmen	Town Administrator/Housing Specialist, Housing Committee	Long Term	50
Strategy 4.6: Adopt an Infill Development Zoning Bylaw	Board of Selectmen	Town Administrator/Housing Specialist, Housing Committee	Long Term	51
Strategy 4.7: Adopt a Bylaw that Provides Density Bonuses for Including Senior and/or Handicap-Accessible Units	Board of Selectmen	Town Administrator/Housing Specialist, Housing Committee, Disability Commission	Ongoing	52

(continued on following page)

<b>Goal 5: Build Local Capacity for Housing Development</b>				
Strategy 5.1: Hire a Housing Specialist by Leveraging CPA and/or Town Funds	Board of Selectmen	Community Preservation Committee, Town Administrator, Planning Department	Near Term	52
Strategy 5.2: Establish an Affordable Housing Trust Fund	Board of Selectmen	Town Administrator/Housing Specialist, Housing Committee	Midterm	52
Strategy 5.3: Continue Existing and Establish New Regional Housing Partnerships	Board of Selectmen	Town Administrator/Housing Specialist, Consortia, Planning Department, Housing Committee	Ongoing	53
Strategy 5.4: Seek Out Opportunities to Work Collaboratively with the Littleton Housing Authority	Board of Selectmen	Town Administrator/Housing Specialist, Littleton Housing Authority, Housing Committee	Ongoing	53
Strategy 5.5: Cultivate Partnerships with Non-Profit Housing Developers		Planning Department, Housing Committee	Midterm	54
Strategy 5.7: Identify & Leverage Funding for Affordable Housing Development	Board of Selectmen, Planning Board	Town Administrator/Housing Specialist, Planning Department, Housing Committee	Midterm	54
Strategy 5.8: Consider Increasing the CPA Surcharge	Board of Selectmen	Community Preservation Committee	Midterm	55
<b>Goal 6: Promote Healthy Housing</b>				
Strategy 6.1: Support Healthy Aging through Housing Location				55
Strategy 6.2: Site Housing to Minimize Exposure to Outdoor Pollutants	Planning Board	Planning Department	Ongoing	56
Strategy 6.3: Connect Homeowners and Renters to Energy Efficiency/Renewable Energy Programs and Incentives		Town Administrator/Housing Specialist, Planning Department, Housing Committee, Council on Aging	Near Term	56
Strategy 6.4: Encourage Property Owners and Renters to Minimize In-Home Exposure to Irritants and Pollutants	Board of Selectmen	Planning Department, Littleton Housing Authority	Near Term	57

# Appendices

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## Appendix A

### **DHCD Affirmative Fair Housing Marketing Guidelines**

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The Commonwealth of Massachusetts has a compelling interest in creating fair and open access to affordable housing and promoting compliance with state and federal civil rights obligations. Therefore, all housing with state subsidy or housing for inclusion on the SHI shall have an Affirmative Fair Housing Marketing Plan. To that end, DHCD has prepared and published comprehensive guidelines that all agencies follow in resident selection for affordable housing units.

In particular, the local preference allowable categories are specified:

- *Current Residents.* A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing, or voter registration listing.
- *Municipal Employees.* Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.
- *Employees of Local Businesses.* Employees of businesses located in the municipality.
- *Households with Children.* Households with children attending the locality's schools.

These were revised on June 25, 2008, removing the formerly listed allowable preference category, "Family of Current Residents."

The full guidelines can be found here: <http://www.mass.gov/hed/docs/dhcd/hd/fair/afhmp.pdf>.

## Appendix B

### Subsidized Housing Inventory

#### DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

##### Littleton

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
1619	Pine Tree Park	19 Shattuck St.	Rental	48	Perp	No	DHCD
1620	Patriot Circle	19 Shattuck St.	Rental	8	Perp	Yes	DHCD
1621	n/a	King Street	Rental	2	Perp	Yes	DHCD
1622	Patriot Circle	19 Shattuck St.	Rental	10	Perp	Yes	DHCD
1623	Littleton Green	423 King St	Rental	24	perp	Yes	RHS
							RHS
1624	Mill Pond Apartments	50 Mill Rd.	Rental	50	2024	Yes	HUD
1625	Minuteman Housing	500 Newtowne Rd. /Nashoba Rd	Rental	8	2022	No	HUD
1626	Pond Side at Littleton	147 King St.	Rental	90	perp	Yes	DHCD
							DHCD
4340	DDS Group Homes	Confidential	Rental	21	N/A	No	DDS
4573	DMH Group Homes	Confidential	Rental	8	N/A	No	DMH
6824	Charles Ridge	Off of Beaver Brook Road	Ownership	11	perp	Yes	DHCD
8891	Village on the Common	off Great Road	Ownership	0	perp	YES	DHCD
9348	Shelburne Village	White Street	Ownership	3	Perp	NO	DHCD
9349	Mannion Place	14 Mannion Place	Ownership	2	Perp	YES	DHCD
9370	Kimloch Farms	120 Goldsmith Street	Ownership	2	Perp	YES	MassHousing
9620	Fifteen Great Road/Village Green	15 Great Road	Rental	144	Perp	YES	MassHousing

Littleton Totals

431      Census 2010 Year Round Housing Units      3,443  
Percent Subsidized      12.52%

Littleton

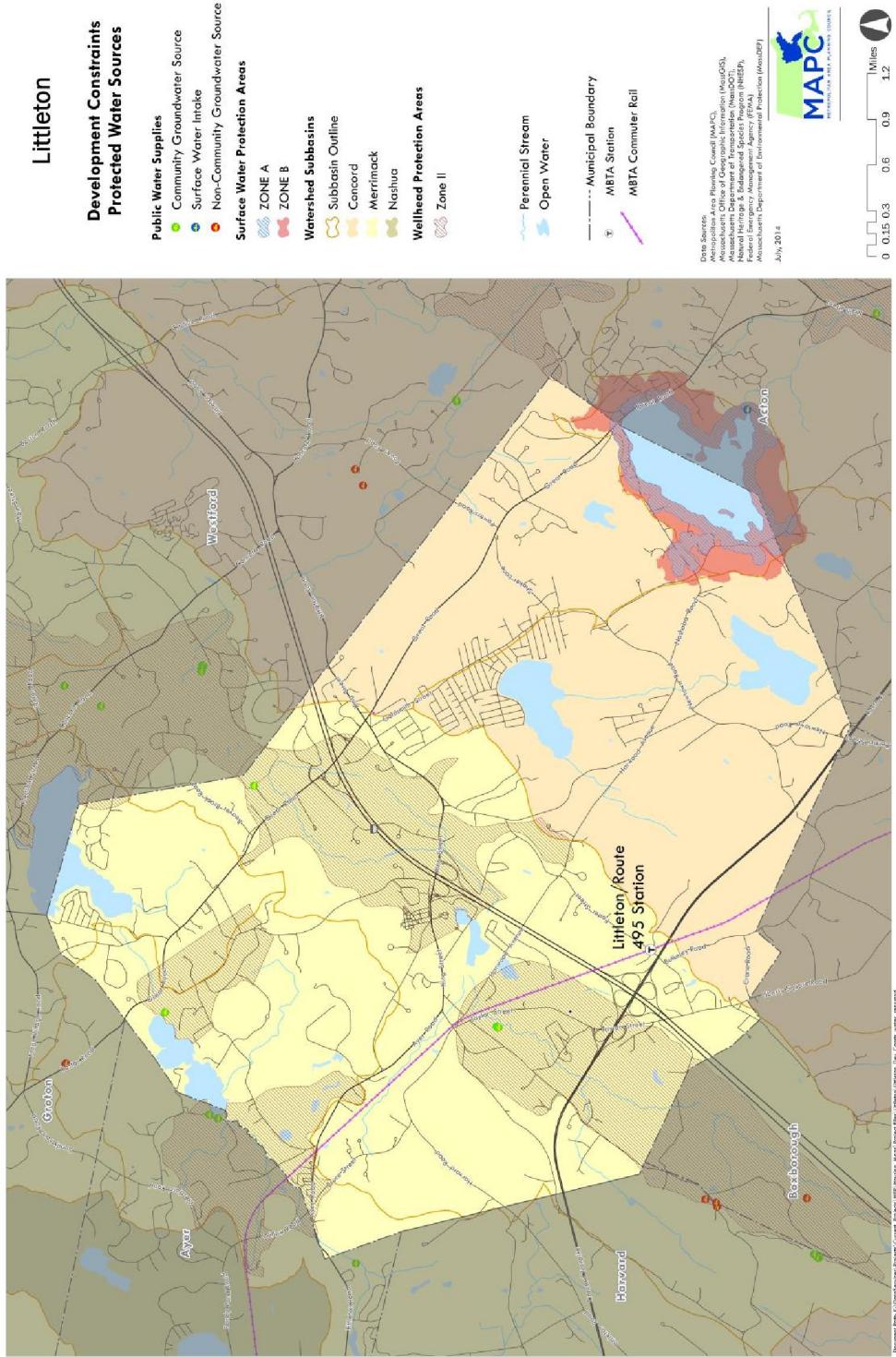
Page 1 of 1

8/28/2014

This data is derived from information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to change as new information is obtained and use restrictions expire.

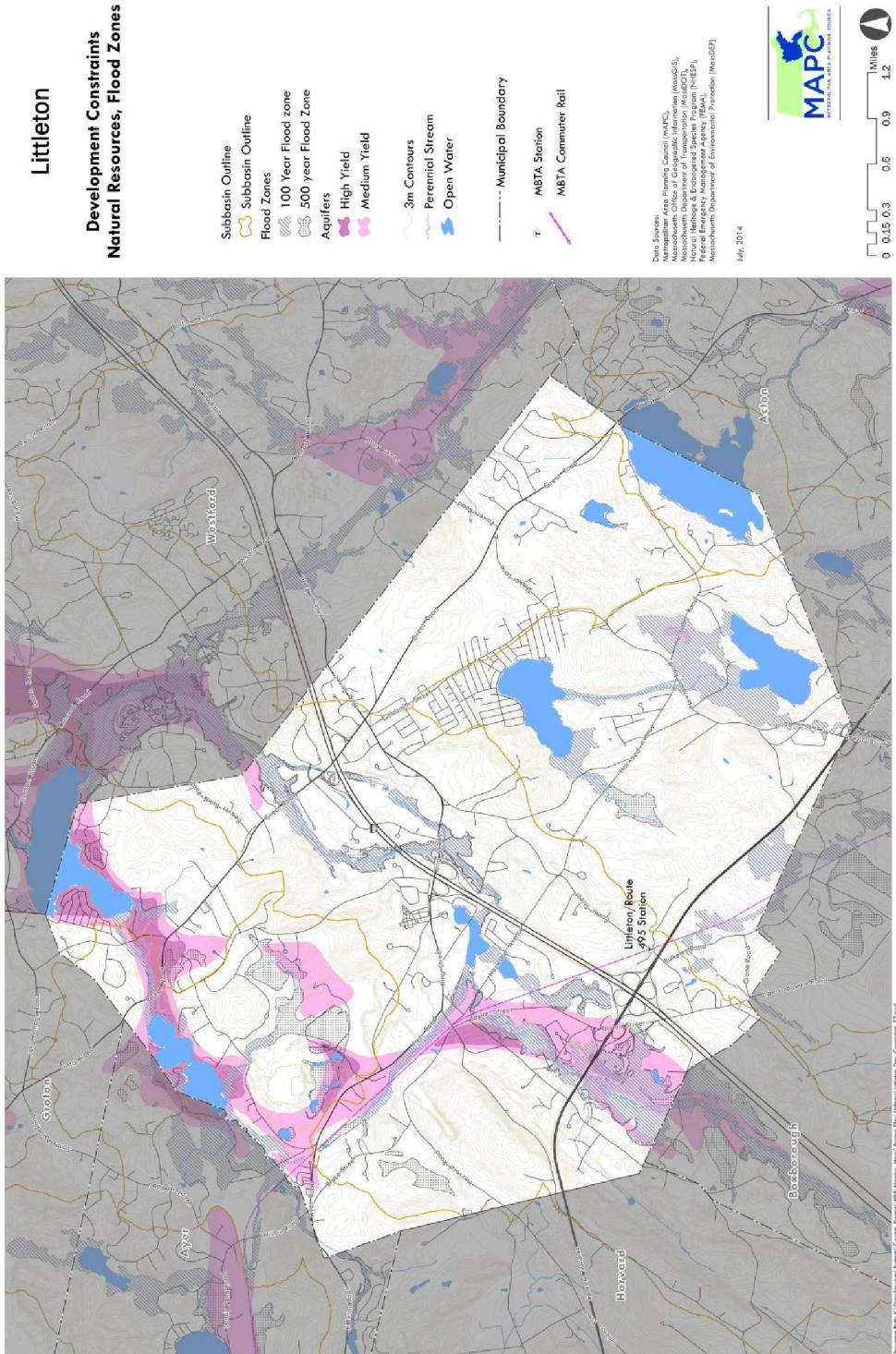
## Appendix C

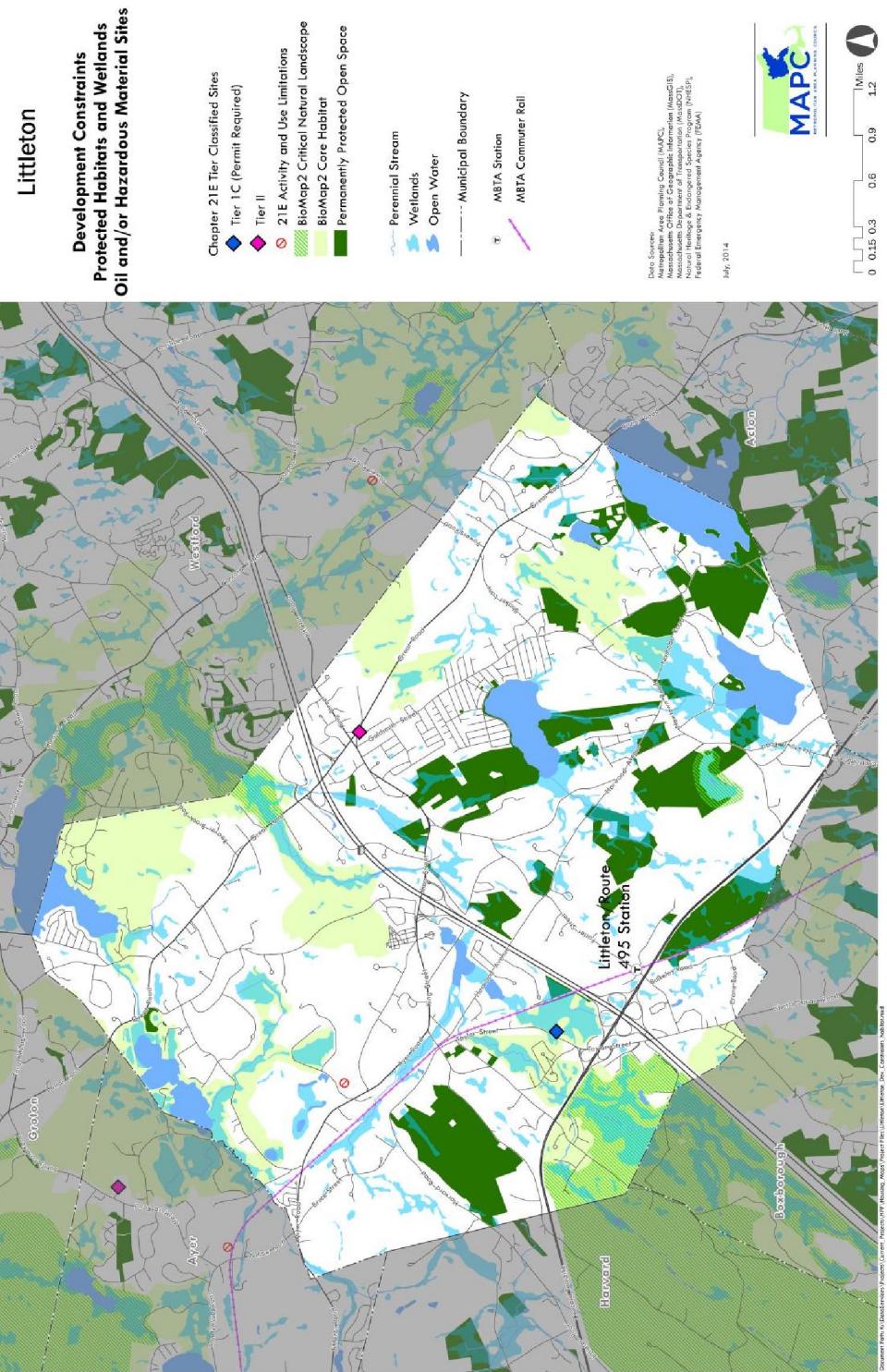
### Maps



## Littleton

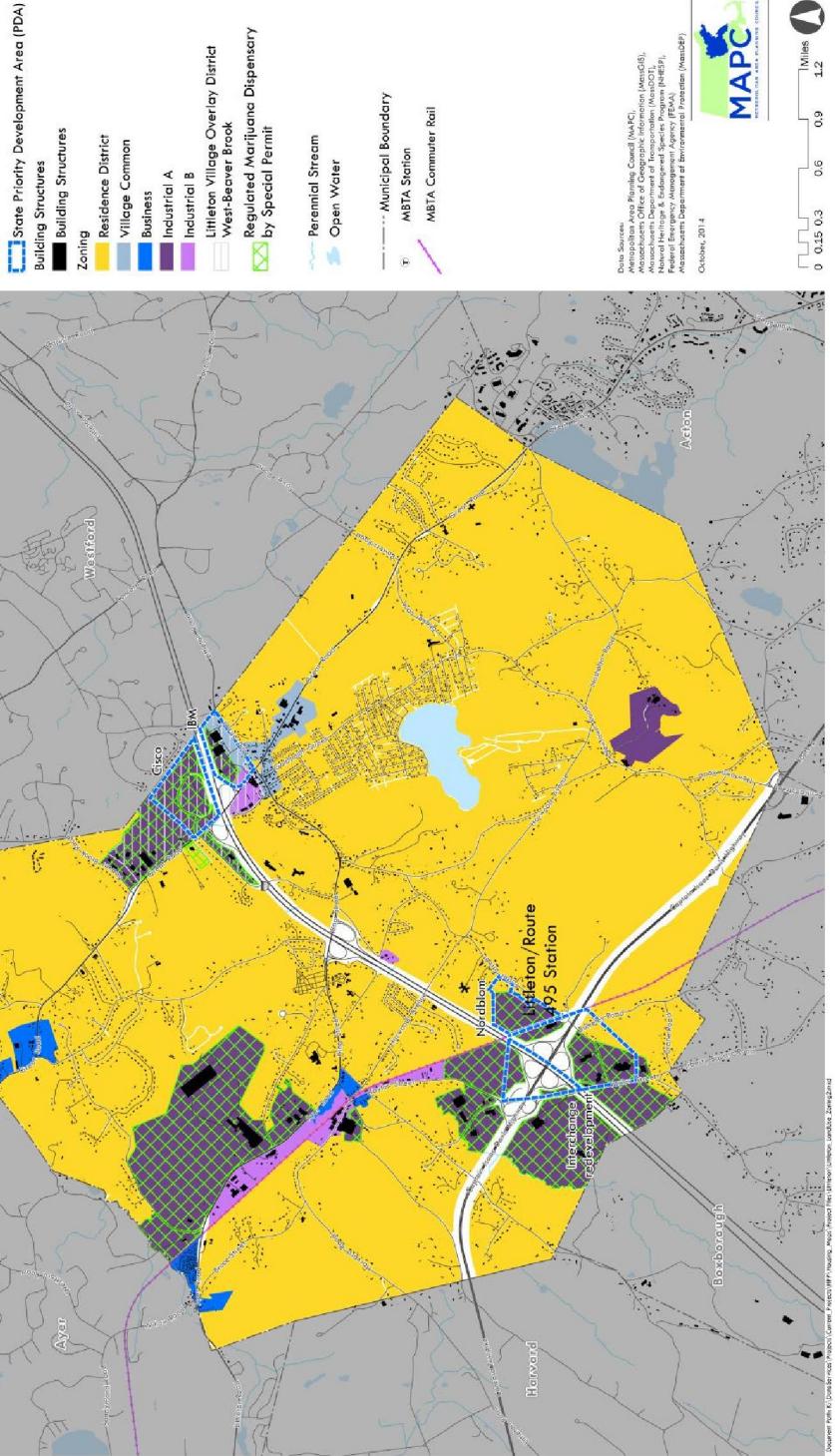
## Development Constraints Natural Resources, Flood Zones

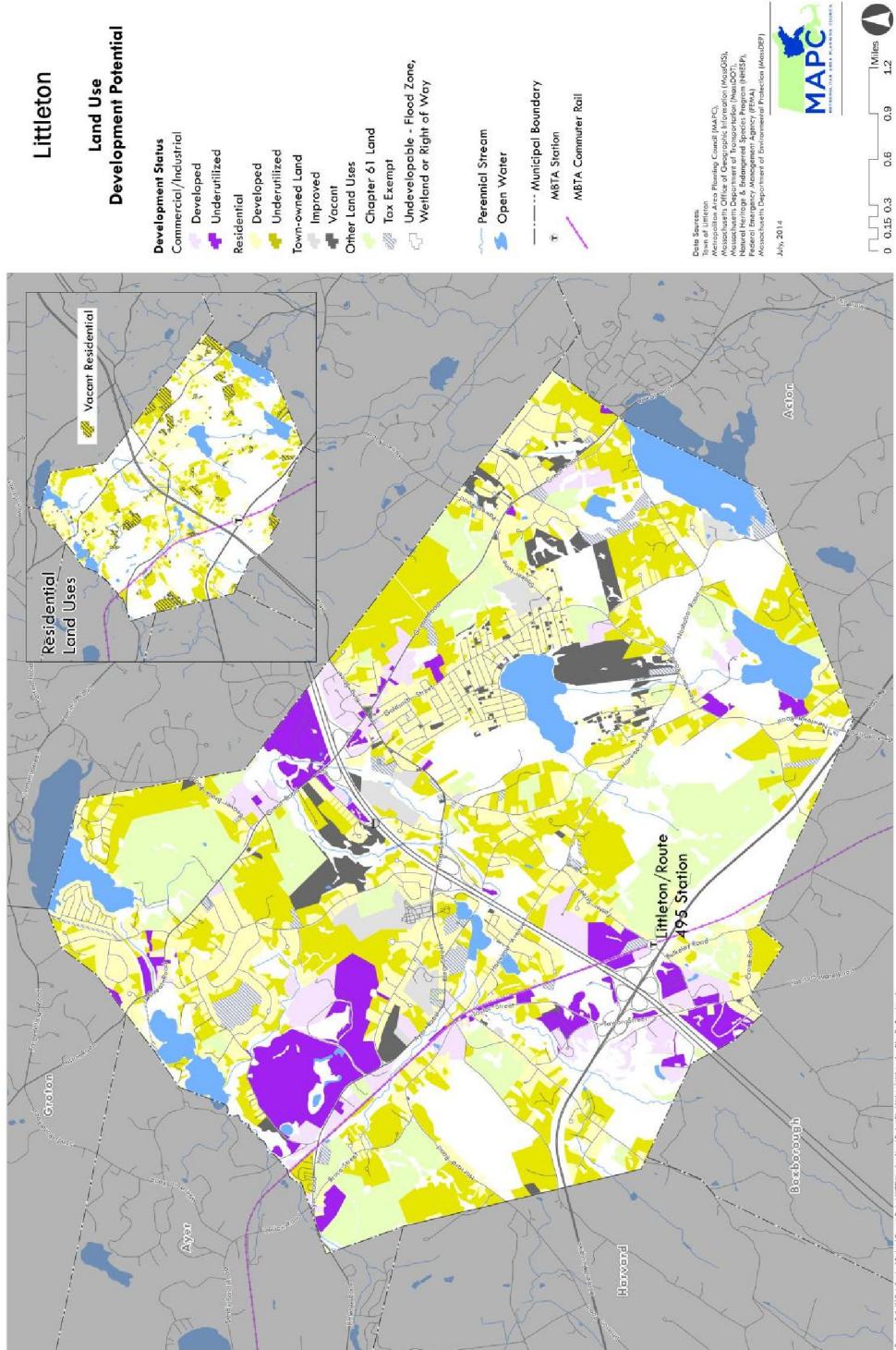




## Littleton

### Zoning





## Littleton

### Housing Focus Areas

○ Housing Focus Areas  
■ Recent and Upcoming Developments  
■ State Priority Development Area (PDA)

**Development Status**  
 Commercial/Industrial  
■ Underutilized  
■ Residential  
■ Underutilized  
■ Town-owned Land  
■ Vacant

■ Permanently Protected Open Space  
— Perennial Stream  
■ Open Water  
— Municipal Boundary  
■ MBTA Station  
■ MBTA Commuter Rail

Date: 04/15/2014  
 Author: [redacted]  
 Name: [redacted]  
 Metropolitan Area Planning Council (MAPC)  
 Massachusetts Office of Geographic Information (MassGIS),  
 Natural Resources, Energy & Environmental Services Program (NRESP),  
 Federal Emergency Management Agency (FEMA)  
 Massachusetts Department of Environmental Protection (MassDEP)  
 Chelmsford, 2014



0 0.15 0.3 0.6 0.9 1.2 Miles

