

Town of Dracut

Affordable Housing Production Plan

2014-2018



Images Clockwise from Top Right: Joseph Avenue, Allard's Grove, Senior Apartment Homes and Hypine Road

April 2014

Prepared by

Northern Middlesex Council of Governments

40 Church Street, Suite 200

Lowell, MA 01852



Northern Middlesex Council of Governments

April 30, 2014

A Multi-Disciplinary
Regional Planning
Agency Serving:

Aaron Gornstein, Undersecretary
Massachusetts Department of Housing and Community Development
100 Cambridge Street, Suite 300
Boston, MA 02114

Billerica
Chelmsford
Dracut
Dunstable
Lowell
Pepperell
Tewksbury
Tyngsborough
Westford

Re: Dracut Affordable Housing Production Plan

Dear Undersecretary Gornstein,

The Northern Middlesex Council of Governments (NMCOG) worked closely with the Dracut Affordable Housing Partnership Committee and the Assistant Town Manager/Town Planner to develop the enclosed *Town of Dracut Affordable Housing Production Plan for 2014-2018 (AHPP)*, which summarizes the current housing market in the community and outlines a five-year plan for increasing the number of affordable residential units in order to exceed Dracut's Subsidized Housing Inventory (SHI) goal. The document was approved unanimously by the Dracut Planning Board on February 26, 2014 and by the Board of Selectmen on March 25, 2014, as documented in the attached letters. We have also enclosed a letter from the Executive Director of the Dracut Housing Authority, who also participated on the Affordable Housing Partnership Committee. This broad support reflects the Town's willingness to work in partnership with your office and the private sector to increase the availability of affordable housing in Dracut.

Matthew J. Hanson
Chair

Beverly A. Woods
Executive Director

40 Church Street
Suite 200
Lowell, MA
01852-2686

TEL: (978) 454-8021

FAX: (978) 454-8023

www.nmcog.org

The *AHPP* addresses the requirements outlined under Chapter 40B of the Massachusetts General Law, as well as the 2008 program regulations developed by your office. This document is consistent with the Commonwealth's Sustainable Development Principles and establishes goals and strategies that reflect Dracut's specific community characteristics, as reflected in their approved planning documents. Once approved by DHCD, this *AHPP* will serve as a guide for the Town's affordable housing program for the next five years.

Since the *Dracut Affordable Housing Productivity Plan* was submitted in October 2003, the private housing market has experienced significant changes, including the bursting of the housing bubble in 2008. Shortly after the previous plan was submitted to DHCD, the Town was credited with 290 subsidized units or 2.6% in March 2004. As of January 2014, Dracut was credited with 719 subsidized units or 6.4%, which represented an increase of 147.9%. As outlined in this document, the Dracut Affordable Housing Partnership Committee has been able to identify 296 additional subsidized housing units currently in the housing “pipeline”. Once the “pipeline” units are confirmed by DHCD, the Town of Dracut will be at 1,015 subsidized units or 8.97%. The Town is committed to working collaboratively to implement the *AHPP* by working with the private development community and funding agencies on the identified potential housing sites to exceed the 10% affordability goal by 2018.

If you have any questions or require any additional information, do not hesitate to contact Jay Donovan, the NMCOG Assistant Director, directly at (978) 454-8021 ext. 116 or at jdonovan@nmcog.org.

Sincerely,



Beverly Woods
Executive Director

cc: Ann Vandal, Acting Town Manager
Dracut Board of Selectmen
Dracut Planning Board
NMCOG Councilors and Alternate
Philip DeMartino, DHCD



Town of Dracut

TOWN HALL
62 ARLINGTON STREET
DRACUT, MASSACHUSETTS 01826

Board of Selectmen
License Commissioners

TEL: (978) 452-1908
FAX: (978) 452-7924
email: boardofselectmen@dracut-ma.us

Cathy Richardson-Brown, Chairperson
Joseph DiRocco, Jr., Vice-Chairman
Robert O. Cox, Clerk
John J. Zimini
Tony Archinski

March 25, 2014

Aaron Gornstein
Undersecretary
Massachusetts Department of Housing and Community Development
100 Cambridge Street, Suite 300
Boston, MA 02114

Dear Mr. Undersecretary Gornstein:

At its meeting on March 25, 2014, the Dracut Board of Selectmen adopted the Town of Dracut's Affordable Housing Production Plan, 2014-2018 by a vote of 5-0.

The Housing Production Plan was developed through a collaborative effort between the Board of Selectmen and the Northern Middlesex Council of Governments.

If you have any questions about the Housing Production Plan, or the vote of approval taken at the March 25, 2014 Board of Selectmen's meeting, please contact our office.

Sincerely,

Cathy Richardson
Chairperson

Cc: Beverly Woods, NMCOG
Phil DeMartino, DHCD



Town of Dracut
DRACUT, MASSACHUSETTS 01826
PLANNING BOARD

cc: g.o.

RECEIVED

MAR 05 2014

N.M.C.O.G.

February 28, 2014

Aaron Gornstein, Undersecretary
Massachusetts Department of Housing and Community Development
100 Cambridge Street, Suite 300
Boston, MA 02114

Dear Undersecretary Gornstein,

The Dracut Planning Board formally adopted the "Dracut Affordable Housing Production Plan for 2014-2018" at its February 26th meeting by a vote of 5-0. The Town of Dracut, through its Affordable Housing Partnership Committee, has worked with the Northern Middlesex Council of Governments (NMCOG) for the past year in completing this document.

We appreciate the opportunity to participate in this process and look forward to addressing our overall housing needs over the next five years. The development of this document would not have been possible without the availability of District Local Technical Assistance (DLTA) funds, which play a vital role in the production of housing units and the creation of jobs.

If you have any questions or need any additional information, please feel free to contact the Planning Board at (978)454-2594.

Sincerely,

Jesse Forcier
Chairman

cc: Dracut Board of Selectmen
Beverly Woods, NMCOG
Phil DeMartino, DHCD

F. RUSSELL TAYLOR, JR.
Chairman

DEBRA DEWITT AHERN
Vice-Chairman

GEORGE M. NANGLE
Treasurer

KENNETH CUNHA
Assistant-Treasurer

BRIAN J. BOND
Secretary



MARY T. KARABATSOS
Executive Director

DRACUT HOUSING AUTHORITY

971 MAMMOTH ROAD
DRACUT MASSACHUSETTS 01826

TEL: (978) 957-3515

FAX: (978) 957-3399

March 10, 2014

Mr. Jay Donovan
NMCOG
40 Church Street #200
Lowell, MA 01852

RE: Affordable Housing Production Plan

Dear Mr. Donovan:

As the Executive Director of the Dracut Housing Authority as well as a member of Dracut's Affordable Housing Partnership, I strongly support the Town of Dracut's Affordable Housing Production Plan 2014 – 2018. The Dracut Housing Authority has been working diligently to construct additional housing in the Town. Currently, the Dracut Housing Authority Board is focusing on housing senior individuals who fall below the 30% and 60% of area median income range. Our elderly waiting list exceeds 250 applicants and it is our goal to begin the process of housing as many individuals as possible.

Sincerely,

Mary T. Karabatsos
Executive Director



Table of Contents

Transmittal letter from NMCOG

Approval letter from Dracut Board of Selectmen

Approval letter from Dracut Planning Board

Support letter from Executive Director, Dracut Housing Authority

Table of Contents	i
Executive Summary	v
Introduction	1
A. Overview of Housing Production Plan	1
B. Defining Affordable Housing	2
C. Data Sources and Definitions.....	3
I. Comprehensive Needs Assessment	5
A. Demographic Analysis	5
1. Population	5
2. Households and Household Types.....	6
3. Age Cohorts.....	9
4. School Enrollment and Projections.....	11
5. Race and Ethnicity	13
6. Residents with Disabilities	13
7. Household and Family Income	15
8. Residents Living In Poverty	20
B. Existing Housing Stock Analysis	21
1. Housing Unit Types	21
2. Housing Tenure	22
3. New Residential Development	23
4. Housing Market Conditions	25
5. Housing Affordability Analysis.....	28
6. Gaps between Existing Housing Needs and Current Supply	35
7. Affordable Housing Efforts in Dracut	37
II. Affordable Housing Goals and Strategies	47
A. Housing Goals	47
B. Housing Strategies	48

III. Housing Production Plan Implementation Requirements.....	51
A. Characteristics of Proposed Residential or Mixed-Use Developments	51
B. Proposed Modifications to Zoning Districts to Create SHI Housing Units	51
C. Privately-Owned Land with Potential for Affordable Housing	52
D. Publicly-Owned Land with Potential for Affordable Housing.....	54
E. Participation in Regional Collaborations that Address Housing Development.....	55
Appendix: Maps.....	56
Map 1: Dracut Zoning Districts.....	57
Map 2: Dracut Water and Sewer Infrastructure.....	58
Map 3: Existing, “Pipeline” and Potential Subsidized Housing Units.....	59
Map 4: Existing, “Pipeline” and Potential Subsidized Housing Units by Zoning District.....	60
Map 5: Existing, “Pipeline” and Potential Subsidized Housing Units with Wetlands and Floodplains Regulated Areas.....	61
Map 6: Existing, “Pipeline” and Potential Subsidized Housing Units by LRTA Bus Routes.....	62

List of Tables

Table 1: Actual and Projected Population (2000-2035).....	5
Table 2: Total Number of Households (2000-2035).....	6
Table 3: Household Characteristics (2010).....	7
Table 4: Age Distribution (2000 and 2010).....	7
Table 5: Household Size (2010).....	8
Table 6: Household Characteristics (2010).....	9
Table 7: Age Distribution of Dracut Residents (2000-2010).....	9
Table 8: Projected Age Distribution of Dracut Residents (2020-2035).....	10
Table 9: Racial and Ethnic Diversity of Residents (2000–2010).....	13
Table 10: Age Characteristics of the Disabled Community.....	14
Table 11: Characteristics of the Disabled Community in the Region.....	15
Table 12: Median Household Income for Selected Geographies.....	16
Table 13: Median Family Income for Selected Geographies.....	16
Table 14: Per Capita Income for Selected Geographies.....	17
Table 15: Household Income Distribution (2011).....	18
Table 16: Median Income by Age.....	18
Table 17: Adjusted Income Limits by Household Size, Lowell Metro FMR Area, FY 2013.....	19
Table 18: Income Categories and associated HUD Thresholds.....	19
Table 19: Federal Poverty Guidelines (2013).....	20
Table 20: Characteristics of the Population Living in Poverty.....	21
Table 21: Housing Units by Type (2000-2013).....	22
Table 22: Housing Tenure (2000-2010).....	23
Table 23: Residential Units Permitted in Dracut (2000 - 2012).....	24
Table 24: Residential Units Sold by Year and Average Assessed Value Per Unit(\$).....	25
Table 25: Comparison of Median Selling Prices in Dracut with Greater Lowell (2012).....	27
Table 26: Monthly Housing Costs as a Percentage of Household Income for Homeowners.....	28
Table 27: Gross Rent as a Percentage of Household Income for Renters (2010).....	28
Table 28: Fair Market Rent for Lowell, MA HUD Metro FMR Area (2013).....	29
Table 29: Median Gross Rent.....	29
Table 30: Dracut Subsidized Housing Inventory (SHI) as of January 2014.....	30
Table 31: Pipeline of Subsidized Housing Inventory Projects.....	31
Table 32: SHI Reports for the Greater Lowell Region: March 2004 and January 2014.....	32
Table 33: Affordable Housing Production Timeline for Dracut: 10% in 5 years.....	33
Table 34: Affordable Housing Production Timeline for Dracut – 0.5% or 1% Annually.....	34
Table 35: Community Preservation Act Funds generated FY 2002 - FY 2012.....	39
Table 36: Land Use Development Patterns in Dracut: 1971–2005.....	41
Table 37: Permitted Residential Uses by Zoning District.....	41
Table 38: Dimensional and Density Requirements for Residential Subdivisions.....	42
Table 39: Privately-owned Parcels with Potential for Affordable Housing.....	53
Table 40: Publicly-owned Parcels with Potential for Affordable Housing.....	54

List of Figures

Figure 1: Age Distribution of Dracut Residents (2010).....10
Figure 2: Total Public School Enrollment (2008- 2012)12
Figure 3: Dracut School Enrollment Projections (2012-2016)12
Figure 4: Disabilities Reported for Dracut Residents (2007-2011)14
Figure 5: Estimated Percent of Dracut Households in each AMI Category..... 20
Figure 6: Age of homeowners and renters (2007 to 2011) 23
Figure 7: Single-Family and Multi-family Residential Permits Issued – 2000-2012 24
Figure 8: Residential Sales in Dracut (2006-2012)..... 26
Figure 9: Median Selling Prices in Dracut (2006-2012)..... 27
Figure 10: Sustainable Development Principles 47

Executive Summary

The Town of Dracut requested the assistance of the Northern Middlesex Council of Governments (NMCOG) in developing a Housing Production Plan (HPP) that met the Chapter 40B Comprehensive Permit requirements for affordable housing production in Massachusetts. Through funding provided under the District Local Technical Assistance (DLTA) program, NMCOG staff worked closely over the past year with the Dracut Affordable Housing Partnership Committee and the Assistant Town Manager/Town Planner to complete this document. Building upon the previous work related to the *Greater Lowell Regional Strategic Plan* completed in 2011, NMCOG staff made presentations to the Dracut Planning Board and Dracut Board of Selectmen on the importance of this document to housing production in Dracut. The *Dracut Affordable Housing Production Plan for 2014-2018* outlines a housing production schedule that addresses the community's local housing needs, while also meeting the state's requirements under Chapter 40B and in producing more multi-family housing units to address the State's annual goal of 10,000 additional units.

The *Dracut Affordable Housing Production Plan* utilizes population and household projections prepared by the Massachusetts Department of Transport (MassDOT) with input from NMCOG. In 2011 MassDOT developed population and household projections for the Greater Lowell region through 2035. These projections were based upon a statewide model that assigns a specific share of population to each Metropolitan Planning Organization (MPO) region and then to its individual communities. NMCOG provided comments on the draft projections and the final projections were adjusted accordingly.

A. Comprehensive Needs Assessment

Dracut residents have diverse housing needs based upon household size, income, household type and age. The following section summarizes the primary findings from the Comprehensive Needs Assessment section:

Population and Households

- Between 2000 and 2010, Dracut's population grew by 3.1% resulting in a population of 29,547 in 2010. The Town's population comprises 10.3% of the total population in the Greater Lowell region.
- During the same time period, Dracut's households increased by 4.8%. Between 2010 and 2020, households are projected to increase by 9.5%. However, the growth rate will then decrease to 4%-5% per year until 2035.
- More than seventy percent (71.8%) of Dracut's households were family households, with two-person family households the most prevalent (36.7% of total family households).
- Residents aged 60-74+ are projected to increase by 52.7% from 2010 to 2020.
- From 2008-2013, school enrollment decreased by about 7%. Future estimates indicate the student body will grow by 78 students by 2016.

Income

- Median household income in Dracut increased by 24.5% between 1999 and 2011. However, when adjusted for inflation, the median household income decreased by 10.5%. Similarly, when adjusted for inflation, median family income and per capita income decreased by 0.5% and 2.2% respectively. These trends are similar to the Greater Lowell region, Massachusetts and the United States.
- The percent of households earning \$ 100,000 or more (29.6%) represents the largest income earning category in Dracut.
- In 2010 4.2% of the town's population was living in poverty. More than half of those living in poverty were between 18 and 64 (58%), 23.7% were youth under the age of 18, and 18.2% were senior citizens age 65 and older.

Housing Production, Sales and Costs

- The majority of housing units in Dracut are single-family, detached homes, which make up 70.4% of the housing stock. About 80% of all housing units are owner occupied.
- From 2000 to 2012, the number of residential building permits was highest in 2004 and lowest in 2008. Residential sales peaked in 2007 and were lowest in 2006. However, residential sales have generally declined since 2007.
- About 35 percent (35.8%) of the total owner-occupied households were considered moderately burdened by their housing costs because they paid more than 30% of their income on their housing costs. More than twenty-two percent (22.5%) of renters were considered moderately burdened by rental costs.

B. Addressing Local and State Affordability Goals for Housing Production

In order to address the housing needs in Dracut, the following goals were developed by the Dracut Affordable Housing Partnership Committee. These goals are outlined in Section II of the Plan:

- Provide a wide range of housing options so as to meet the housing needs of a diverse population, especially those below 80% of the area median income.
- Create diverse rental units, in terms of types of units (duplexes vs. multi-family) and number of bedrooms (three or more), for Dracut residents.
- Support the creation of workforce housing units and broaden the range of potential home-buyers and tenants.
- Develop rental and ownership options for senior citizens, disabled residents and veterans that allow them to live independently.
- Maintain existing housing stock in good condition.
- Encourage new housing development consistent with community character and identified needs.
- Preserve and strengthen the town's residential neighborhoods while maintaining the rural character of portions of the community.

- Update the zoning bylaws, development review processes and permitting policies so they are clear and consistent.
- Coordinate the permitting work of Town boards and departments and the Dracut Housing Authority in order to achieve consistency in the interpretation and administration of affordable housing requirements.
- Ensure that affordable housing development in Dracut adheres to the Commonwealth's Sustainable Development Principles (see Figure 10).
- Utilize the DHCD-approved Affordable Housing Production Plan as a management tool to develop new housing opportunities in meeting the Town's annual housing production goals.

C. Strategies to Address Housing Needs and Increase Production

In order to implement the goals identified previously, strategies to address the housing needs of the community have been developed. These strategies are designed to increase and improve housing opportunities in Dracut, particularly subsidized housing. The strategies are summarized below and in Section II.

Maintain Existing Housing and Expand Housing Opportunities

- Be proactive in monitoring and maintaining existing affordable housing units.
- Develop more affordable rental housing (less than 30% of annual income) with the increased availability of 3- and 4-bedroom units.
- Document the specific needs for Dracut veterans and construct affordable veterans housing units that meet those needs. Work with organizations like the [Veterans Northeast Outreach Center](#) and the local Veteran's agent to obtain input on the specific housing needs of veterans.
- Consider Chapter 61 properties as potential affordable housing opportunities in the future.
- Incorporate the Affordable Housing Production Plan into future updates to the Dracut Master Plan.
- Work with State agencies and other stakeholders to develop group homes to provide supported, supervised living arrangements for citizens with mental and physical disorders.
- Utilize the established Dracut Affordable Housing Partnership to implement the DHCD-approved Affordable Housing Production Plan.

Policies, Programs and Services

- Evaluate and revise existing development regulations and guidelines for fairness and efficiency through the development of an Affordable Housing Permitting Guide to assist applicants in navigating the review process.
- Utilize the Zoning Review Committee to review zoning changes that will provide for more affordable housing opportunities, such as special permits for multi-family and open space residential subdivision incentive, accessory apartments, assisted living facilities, retirement communities, etc. This will be done in conjunction with the Planning Board, Board of Selectmen, Zoning Board of Appeals and other town committees and boards.

- Develop an Inclusionary Housing Bylaw to encourage development of new housing that is affordable to low and moderate-income households.
- Continue to use Community Preservation Funds to support affordable housing development with a focus on various programs and services.
- Support legislative and/or regulatory reforms at the state level that recognize the efforts of communities like Dracut to proactively provide “workforce housing” to serve households at 80-120% of the area median income (AMI), in addition to current efforts supporting households earning below 80% of the AMI.
- Adopt local selection preferences which will include existing Dracut residents and municipal employees.

Education

- Provide affordable housing training and educational opportunities to local Board and Committee members and staff, including the Affordable Housing Partnership Committee.
- Increase public awareness of and support for affordable housing through increased outreach and public education.

Funding

- Pursue the purchase of units and provide a subsidized buy-down on the purchase price to qualified first-time homebuyers.
- Develop local partnerships with developers to utilize the State’s Local Initiative Program (LIP) as a means to develop “friendly 40B” development projects.
- Research federal and state grant opportunities for the enhancement of affordable housing including: HUD’s Housing for the Elderly (Section 202) Program, [Community Economic Development Assistance Corporation](#) (CEDAC) and [Neighborworks Capital](#) (NWC).

Regional Coordination

- Participate in a Regional Housing Committee to create a Regional Housing Plan for the Greater Lowell region.
- Work with non-profit entities, such as the [Common Ground Development Corporation](#), a subsidiary of Community Teamwork, Inc., to develop and manage affordable housing projects.
- Collaborate with other communities to promote First-Time Homebuyer Program opportunities in the region and State to make existing homes more affordable. The Town can work with connecting households to resources like Community Teamwork, Inc. (CTI) and the Coalition for a Better Acre (CBA).
- Research and promote Foreclosure Assistance Programs through the State’s Emergency Homeowners Loan Program (EHLPP) or Community Teamwork, Inc. to help homeowners avoid foreclosure and maintain strong residential neighborhoods.

D. Housing Production Plan Implementation Requirements

Section III of the Housing Production Plan describes the characteristics preferred for affordable housing in Dracut, the zoning changes that would be needed to be made in order to generate more affordable housing and the specific locations in the community that have been identified as potential subsidized housing sites.

To meet the State's requirements for developing a Housing Production Plan, the Town identified private and public parcels with the potential for future affordable housing development. In addition to the "pipeline" sites, fifteen (15) privately-owned and six (6) publically-owned sites were identified through this process. It is anticipated that between 125 and 150 new housing units could be developed on the identified sites. The list of potential housing sites will be utilized as a guide in implementing this Affordable Housing Production Plan.

Introduction

A. Overview of Housing Production Plan

The development of housing that is accessible and affordable to people with a range of incomes, household characteristics, and demographic qualities is critical to successful and sustainable community planning. The Massachusetts Comprehensive Permit Law (Chapter 774 of the Acts of 1969, a.k.a. Chapter 40B of the Massachusetts General Laws), enacted in 1969, is designed to “increase the supply and improve the regional distribution of low- or moderate-income housing by allowing a limited override of local requirements and regulations which are inconsistent with local and regional affordable housing needs” (DHCD 2009). While many residents understand the need for more affordable housing options, housing developments proposed vis-à-vis the Comprehensive Permitting process are often controversial.

The development and approval of a local Housing Production Plan (HPP) is an integral component of achieving safe harbor status from Comprehensive Permit/Chapter 40B proposals in Massachusetts. The Massachusetts Department of Housing and Community Development (DHCD) defines a Housing Production Plan (HPP) as:

“A community’s proactive strategy for planning and developing affordable housing by: creating a strategy to enable it to meet its affordable housing needs in a manner consistent with the Chapter 40B statute and regulations; and producing housing units in accordance with the HPP.”

To qualify for approval from DHCD, an HPP must contain three main components: a Comprehensive Needs Assessment; Affordable Housing Goals and Strategies; and Implementation Strategies. The purpose of the Comprehensive Needs Assessment section is to determine the community context, which relies on demographic, community development (zoning and infrastructure), and economic data to assess the extent to which housing needs match the existing housing stock in the community.

The Affordable Housing Goals and Strategies component determines the appropriate housing mix for the community, paying special attention to local and regional needs. This section also sets the minimum affordable housing production goal, as determined by the total number of year-round housing units in the most recent decennial Census. According to recent revisions to the Chapter 40B requirements, the minimum annual affordable housing production goal is greater or equal to 0.5% of the year-round housing stock.

Finally, the purpose of the Implementation Strategies section of the plan is to identify potential growth areas and zoning districts, target specific sites for the production of affordable housing, assess municipally-owned land to develop into mixed-income housing, and identify regional housing development collaborations.

Once approved by DHCD, an HPP is valid for five years. Additionally, communities may apply to have their HPP certified by DHCD. A community will be certified in compliance with an approved HPP if, during a single calendar year, it has increased its number of low- and moderate-income housing units by at least 0.5%. Certification lasts for one year if the community has increased its SHI units by 0.5%, and two years if it has increased the number of SHI units by 1.0%. According to Chapter 40B, once a plan has been certified, the local community has greater power in controlling new residential development because a decision by the Zoning Board of Appeals to deny a Comprehensive Permit application will be considered “consistent with local need,” meaning that the ZBA’s decision would be upheld by DHCD’s Housing Appeals Committee (HAC).

B. Defining Affordable Housing

There are several definitions of affordable housing in the United States depending on whether one utilizes Federal or State criteria. The United States Department of Housing and Urban Development (HUD) considers housing *affordable*¹ if housing costs do not exceed 30% of a household’s annual income. For rental units this includes gross rent plus utilities, whereas for ownership units this includes the cost of mortgage, property taxes, and insurance. According to HUD’s affordability criteria, when a household pays more than 30% of its income on housing-related costs, it is considered *burdened* by housing, and households spending 50% or more of their income on housing are considered *severely burdened*.

Another measure of housing affordability is based on *Area Median Income (AMI)*. AMI calculations are the most popular way of prioritizing households for affordable housing opportunities. According to HUD, *extremely low income* characterizes households earning 30% or less than AMI; *very low income* households earn between 31% and 50% of AMI; *low income* households earn between 51% and 80% of AMI; and *moderate income* households earn between 81% and 100% of AMI.

At the state level, DHCD counts a housing unit as affordable if it is subsidized by state or Federal programs that support low- and moderate- income households at or below 80% of AMI. Generally speaking, programs that subsidize rental units target households earning within 50% or 60% of AMI, and first-time homebuyer programs apply income limits of up to 80% of AMI.

Under Chapter 40B, housing is considered “affordable” if it meets the following criteria:

1. The unit(s) must be part of a subsidized development built by a public agency, non-profit, or limited dividend corporation;
2. At least 25% of the units in the development must be income-restricted to households earning $\leq 80\%$ AMI and have rent/sale prices restricted to affordable

¹ Words in italics are also defined in Appendix 1: Definitions.

- levels (determined by AMI). Affordability restrictions must run in perpetuity unless there is demonstrated justification for a shorter term;
3. The development must be subject to a regulatory agreement and monitored by a public agency or non-profit organization; and
 4. Project sponsors must meet affirmative marketing requirements.

If Dracut has achieved certification within 15 days of the opening of the local hearing for the Comprehensive Permit, the ZBA shall provide written notice to the Applicant, with a copy to DHCD, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes has been met, and the factual basis for that position, including any necessary supportive documentation.

If the Applicant wishes to challenge the ZBA's assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. DHCD shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA 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 the 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.

C. Data Sources and Definitions

The *Dracut Affordable Housing Production Plan* relies on a variety of data sources including, but not limited to, the U.S. Census, the American Community Survey (ACS), the U.S. Department of Housing and Urban Development (HUD), the U.S. Department of Health and Human Services (HHS), the Massachusetts Department of Transportation (MassDOT), and the Department of Housing and Community Development (DHCD). The two main survey tools used include the U.S. Census and the American Community Survey (ACS).

It is important to note that differences in sampling methodology, terminology, and timeframe can make it difficult to compare one source to another. For instance, one key difference between the U.S. Census and the ACS is that the Census samples every individual in a community, whereas the ACS samples a subset of the community. This is because the Census strives to provide counts of people for the purpose of Congressional apportionment, whereas the ACS is designed to measure the social and economic characteristics of the U.S. population, which can be achieved through estimates.

These differences in sampling methodology mean that some values, such as the number of households in a community, are reported differently in the ACS versus the Census. More accurate household numbers are available through the Census, because it samples everyone in a community. However, ACS numbers still hold value because the survey asks a wider variety of

questions. Information on household income, for instance, is only available in the ACS, and was not requested as part of the 2010 U.S. Census.

Another key difference between the Census and the ACS is that the Census collects data once every 10 years, whereas ACS data are collected continuously. Typically, data from the Census are collected between March and August in a single year, whereas data from the ACS are collected each month and reflect conditions throughout the year.

Furthermore, there are differences in questions and terminology across the Census and the ACS. For example, the Census Bureau introduced a new set of disability questions in the 2008 ACS Questionnaire, which makes comparisons of disability data from 2008 or later with prior years quite difficult. Within the HPP there will be an attempt to minimize any confusion about these data sources and to note where two different data sources are being used. Comparison across data sources is avoided whenever possible. When comparison is unavoidable, the HPP will describe any caution that should be taken.

In addition to these various data sources, it is important to clarify the definitions for terms, such as *housing unit*, *household* and *family*. The U.S. Census Bureau utilizes the following definitions:

Housing Unit – A house, an apartment, a mobile home or trailer, a group of rooms, or a single room occupied as separate living quarters, or if vacant, intended for occupancy as separate living quarters. Separate living quarters are those in which the occupants live separately from any other individuals in the building and which have direct access from outside the building or through a common hall. For vacant units, the criteria of separateness and direct access are applied to the intended occupants whenever possible. In general the term *housing units* refers to all the residential structures in the community.

Household – A household includes all the people who occupy a housing unit as their usual place of residence. The term “households” includes all family or nonfamily households.

Family – A group of two or more people who reside together and who are related by birth, marriage or adoption.

For other definitions, consult the U.S. Census Bureau web page at www.census.gov.

I. Comprehensive Needs Assessment

The Comprehensive Needs Assessment section includes both a Demographic Analysis and a Housing Stock Analysis component. The demographic analysis involves a discussion of population, household types, age cohorts, school enrollment, race, ethnicity, disabled community, and income. The housing stock analysis provides an analysis of unit types, tenure, new residential development and housing market conditions. This component also looks at housing affordability, gaps between existing housing needs and current supply, and affordable housing efforts in Dracut.

A. Demographic Analysis

The Demographic Analysis provides an overview of the demographic changes that have occurred in Dracut since the publication of the *Dracut Affordable Housing Productivity Plan* in 2006. Using data from the U.S. census on household, age, race, ethnicity, disability, and income, this section analyzes past, current and future demographics in Dracut so as to predict future population changes and to inform the Housing Needs section of this plan.

1. Population

According to the 2010 U.S. Census, Dracut has a population of 29,457 residents residing in 10,909 households. With a land area of 21.36 square miles, the population density is approximately 1,379 persons per square mile. Over the last few decades, the population in Dracut, as well as in the Greater Lowell region as a whole, has increased steadily. According to the 2011 *Regional Strategic Plan for Greater Lowell*, between 1960 and 2010, the population in the region grew by 70% from 169,403 to 286,901 or an average of 14% per decade. Similarly, according to the Census, Dracut's population increased by 48.6% between 1960 and 2010, from 15,130 to 29,457, with a growth rate of 11.6% in 2000 (Table 1).

Table 1: Actual and Projected Population (2000-2035)

Year	Dracut	Growth Rates (Percent)	Greater Lowell Region	Regional Growth Rate (Percent)	Community as a Percent of Region
2000	28,562	11.6	281,225	6.7	10.2
2010	29,457	3.1	286,901	2.0	10.3
2020	32,080	8.9	297,000	3.5	10.8
2025	33,140	3.3	304,000	2.4	10.9
2030	34,630	4.5	312,000	2.6	11.1
2035	36,160	4.4	320,000	2.6	11.3

Sources: US Census Bureau, 2000 and 2010 Census
 Projections developed by Mass DOT in consultation with NMCOG.
 Growth rate applies to the periods: 1990-2000, 2000-2010, 2010-2020, 2020-2025, 2025-2030 and 2030-2035.

However, since the turn of the century, Dracut’s growth, as well as that of the region, has slowed. Dracut’s growth rate decreased to 3.1% in 2010, while the regional growth rate decreased to 2% during the same year. Dracut’s growth rates are expected to fluctuate over the next 30 years until leveling off at 4.4% in 2035. Projections indicate that Dracut’s population will comprise an increasing percentage of the region’s total population - increasing from 10.2% in 2000 to 11.3% in 2035.

2. Households and Household Types

According to the U.S. Census Bureau, a household consists of all the people who occupy a housing unit (e.g. house, apartment, single room). A household includes the related family members and all the unrelated people, if any, such as lodgers, or foster children who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit, is also counted as a household. The count of households excludes group quarters.

Household growth rates in both Dracut and the Greater Lowell region have experienced a slow-down since the turn of the century. This slow-down is a logical result of the decrease in population growth discussed above. Household growth in Dracut is expected to continue to fluctuate with a general decrease from 15.9% in 2000 to 4.7% in 2035 (Table 2). This is similar to regional household growth rates, which are expected to decrease from 10.2% to 2.9% over the same timeframe. Over the next 25 years, Dracut’s households are expected to consistently comprise an increasing proportion of the region’s total households – increasing from 10.5% to 11.6% over the next three decades.

Table 2: Total Number of Households (2000-2035)

Year	Dracut		Greater Lowell Region		Dracut Households as a Percent of the Region
	Households	Percent Change	Households	Percent Change	
2000	10,451	15.9	99,342	10.2	10.5
2010	10,956	4.8	104,022	4.7	10.5
2020	12,000	9.5	108,800	4.6	11.0
2025	12,490	4.1	112,100	3.0	11.1
2030	13,150	5.3	115,500	3.0	11.4
2035	13,770	4.7	118,900	2.9	11.6

Sources: US Census Bureau, 2000 and 2010 Census
 Projections developed by Mass DOT in consultation with NMCOG.
 Growth rate applies to the periods: 1990-2000, 2000-2010, 2010-2020, 2020-2025. 2025-2030 and 2030-2035.

Households are divided into two categories: family and non-family. In a family household, those who occupy a housing unit are related by birth, marriage or adoption, whereas in a non-family household, those who occupy a housing unit are not related (e.g. roommates). According to the U.S. Census, family households comprise about 74% of all households in Dracut (Table 3, next page).

Table 3: Household Characteristics (2010)

Household Type	2000		2010	
	Number	Percentage	Number	Percentage
Family households	7,736	74.0	7,864	71.8
Nonfamily households	2,715	26.0	3,092	28.2
Total	10,451	100.0	10,956	100.0

Sources: U.S. Census Bureau, 2010 Census

In 2000 there were 7,736 family households comprising 74% of all households and 2,715 non-family households comprising 26% of all households. In 2010 the proportion of family households decreased to 72% and non-family households increased to 28%, reflecting only a slight decline in family households.

a. Age Distribution

The U.S. Census also provides a summary of the age distribution in Dracut's households. In 2000 the majority of residents in both family and non-family households were between the ages of 35 and 64. Sixty-five percent (65%) of residents in family households and 46% of residents in non-family households were in this age category (Table 4). From 2000 to 2010 the number of family and non-family households in two older cohorts (35-64 and 65+) increased, whereas the number of family and non-family households in youngest age cohort (34 and younger) decreased.

Table 4: Age Distribution (2000 and 2010)

Household Type	2000		2010	
	Number	Percentage	Number	Percentage
Family households				
34 Years and Under	1,503	19.4	1,081	13.7
35-64 Years Old	5,042	65.2	5,476	69.6
65 Years and Older	1,191	15.4	1,307	16.6
Total	7,736	100.0	7,864	99.9
Nonfamily households				
34 Years and Under	591	21.8	538	17.4
35-64 Years Old	1,250	46.0	1,569	50.7
65 Years and Older	874	32.2	985	31.9
Total	2,715	100.0	3,092	100.0

Sources: U.S. Census Bureau, 2000 Census and 2010 Census
Due to rounding, the totals may not add up to 100%.

b. Household Size

Information from the U.S. Census Bureau indicates that Dracut’s households tend to be smaller rather than larger. Family households typically contain two, three or four people and only 14.7% of family households contain five or more people (Table 5)

Table 5: Household Size (2010)

Household Type	Household Size (Number of People)							Total
	1	2	3	4	5	6	7	
Family Households								
Number in each category	0	2,888	1,950	1,869	741	267	149	7,864
% in each category	0.0	36.7	24.8	23.8	9.4	3.4	1.9	100.0
Nonfamily Households								
Number in each category	2,446	545	65	26	7	3	0	3,092
% in each category	79.1	17.6	2.1	0.8	0.2	0.1	0.0	99.9
Total Households	2,446	3,433	2,015	1,895	748	270	45	10,956
Source: U.S. Census Bureau, 2010 Census Due to rounding, the totals may not add up to 100%								

Similarly, non-family households most often contain one or two people. Only 2.9% of units contain three or four people, and there are only ten non-family households in Dracut with more than four people in the home. These numbers indicate a trend toward smaller households in Dracut.

c. Household Characteristics

Household type can also be analyzed to provide insight into the diversity of the family unit. Data from the U.S. Census shows that over the past ten years, Dracut’s family households are becoming increasingly diverse. Married couples with children under 18 years comprised 31.3% of family households in 2010, whereas married couples without children and non-married householders comprised about 68.7% of all households in 2010 – an increase of 7% since 2000 (Table 6, next page). Non-family households have seen the percentage of people living alone decrease from 80.5% in 2000 to 53.5% in 2010. This trend may indicate an increase in the number of Dracut residents who choose to live with roommates, which may be due to economic necessity.

The growth and prevalence of nontraditional households justifies the need to provide a variety of housing types that do not fit the traditional, market rate, detached single-family home model. In particular, this data indicates the importance of providing smaller, affordable dwelling units – especially for those residents who need to live with a roommate due to economic necessity.

Table 6: Household Characteristics (2010)

Household Type	2000		2010	
	Number	Percentage	Number	Percentage
Family households				
Married - children under 18 years	2,943	38.3	2,461	31.3
Married - no children under 18 years	3,151	41.0	3,361	45.8
Non-married - male householder, no spouse	383	5.0	519	6.2
Non-married - female householder, no spouse	1,208	15.7	1,027	16.7
Total	7,685	100.0	7,640	100.0
Nonfamily households				
Householders living alone	2,185	80.5	1,653	53.5
Householders 65 and older living alone	(834)	(38.2)	(638)	(38.6)
Householders living with others	530	19.5	1,439	46.5
Total	2,715	100.0	3,092	100.0
Source: U.S. Census Bureau, 2000 and 2010 Census				

In addition, future housing types will need to accommodate residents over the age of 65 who want to “age in place”. In addition to a diverse supply of housing in terms of size and structure, a range of affordability options are needed for households and families who can’t afford to pay market rate prices. These options will be further explored in the Housing Needs section of this report.

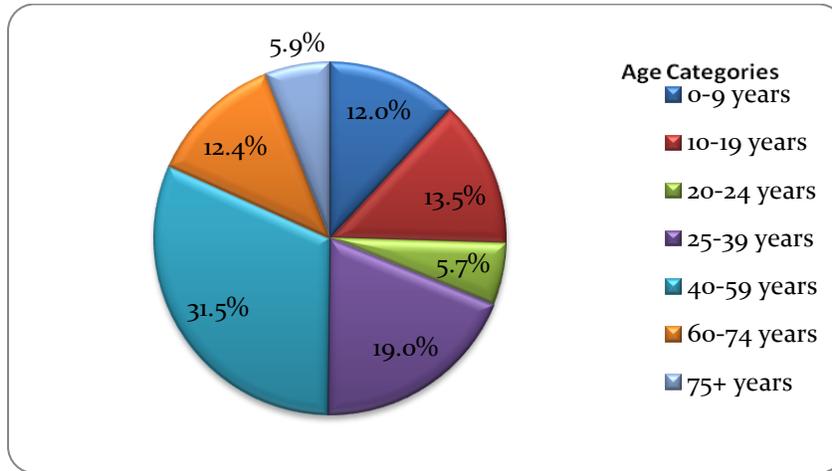
3. Age Cohorts

In order to determine how best to meet the future housing demand in Dracut, it is important to examine the current age of the population, as well as projected aging trends over time. In 2000 and 2010, the majority of Dracut residents were between the ages of 25 and 59. During the past decade, most age groups experienced increases, except for the 0-9 and 25-39 age groups, which declined by 13.8% and 21.1% respectively (Table 7 below and Figure 1, on the next page).

Table 7: Age Distribution of Dracut Residents (2000-2010)

Age Groups	2000		2010		Percent Change 2000-2010
	Number	Percent	Number	Percent	
0-9 years	4,089	14.3	3,526	12.0	-13.8
10-19 years	3,829	13.4	3,978	13.5	3.9
20-24 years	1,447	5.1	1,677	5.7	15.9
25-39 years	7,105	24.9	5,607	19.0	-21.1
40-59 years	7,766	27.2	9,282	31.5	19.5
60-74 years	2,873	10.1	3,641	12.4	26.7
75+ years	1,453	5.1	1,746	5.9	20.2
Total Population	28,562	100.0	29,457	100.0	3.1
Source: U.S. Census Bureau, 2000 and 2010 Census.					

Figure 1: Age Distribution of Dracut Residents (2010)



Source: U.S. Census Bureau, 2010 Census

To understand future population trends, MassDOT, in consultation with NMCOG, developed population projections for 2020 to 2035. Utilizing these projections, Dracut’s total population will increase by 12.7% between 2020 and 2035 (Table 8). The age group that will increase the most is the 75+ group, which is expected to increase by 91.2% by 2035.

Table 8: Projected Age Distribution of Dracut Residents (2020-2035)

Age Groups	2020		2030		2035		Percent Change 2020 - 2035
	Number	Percent	Number	Percent	Number	Percent	
0-9 years	3,963	12.4	4,343	12.5	4,508	12.5	13.8
10-19 years	3,709	11.6	3,782	10.9	3,937	10.9	6.1
20-24 years	1,980	6.2	1,919	5.5	1,974	5.5	-0.3
25-39 years	6,347	19.8	6,860	19.8	6,949	19.2	9.5
40-59 years	8,753	27.3	8,553	24.7	8,561	23.7	-2.2
60-74 years	5,560	17.3	6,389	18.4	6,851	18.9	23.2
75+ years	1,768	5.5	2,784	8.0	3,380	9.3	91.2
Total Population	32,080	100.1	34,630	99.8	36,160	100.0	12.7

Projections developed by Mass DOT in consultation with NMCOG. Age cohort breakouts provided by Metro Future. Due to rounding, the totals may not add up to 100%.

These trends indicate the population in Dracut is aging, and the need for starter homes is likely declining, while the need for elderly housing may be increasing. This increase is a logical consequence of an aging population in a society where most people, on average, will live into their eighties.² The expected population growth in Dracut, especially the increase in the elderly population, has important implications for housing planning and development. In addition to a

² <http://www.ssa.gov/planners/lifeexpectancy.htm>

general need for more housing units, special attention will need to be paid to the housing needs of seniors. This Housing Production Plan will consider these unique housing needs as it develops a framework for housing production in Dracut over the next five years.

4. School Enrollment and Projections

School enrollment trends are a crucial component of Dracut's town-wide growth and population trends. An analysis of school enrollment trends helps frame a discussion of the potential future impacts of population change on the school system and town and helps better plan for the housing needs of the Town. The results of the analysis are useful in formulating an affordable housing strategy that is sensitive to these changes over time.

The Dracut Public School System is a comprehensive public school system serving nearly 4,000 students in grades pre-k to 12. The district consists of four elementary schools, one intermediate school, one junior high school and one high school. The schools include Brookside Elementary, Campbell Elementary, Parker Elementary, Greenmont Avenue School, Englesbury Intermediate School, Lakeview Junior High School and Dracut High School.

In addition, Dracut students can also attend vocational school at the Greater Lowell Technical High School in Tyngsborough, as well as a variety of charter schools and parochial schools. Local Charter Schools include the Innovation Academy (Tyngsborough), Lowell Middlesex Academy Charter School (Lowell), Lowell Community Charter School (Lowell), and the Murdoch Middle Charter School

“Dracut Senior High School is embarking on a \$60 million dollar renovation and expansion of the high school. This project, approved by the voters during the spring of 2011, will transform our school into a state of the of the art facility and provide a 21st century learning environment for Dracut students for decades to come.”

- Principal Richard J. Manley

(Chelmsford). Parochial Schools in the area include the Academy of Notre Dame (Tyngsborough), Lowell Catholic High School (Lowell), Bishop Guertin High School (Nashua, NH) and Presentation of Mary Academy (Hudson, NH).

The Dracut School system is undergoing changes in the near future. The Parker Elementary School is

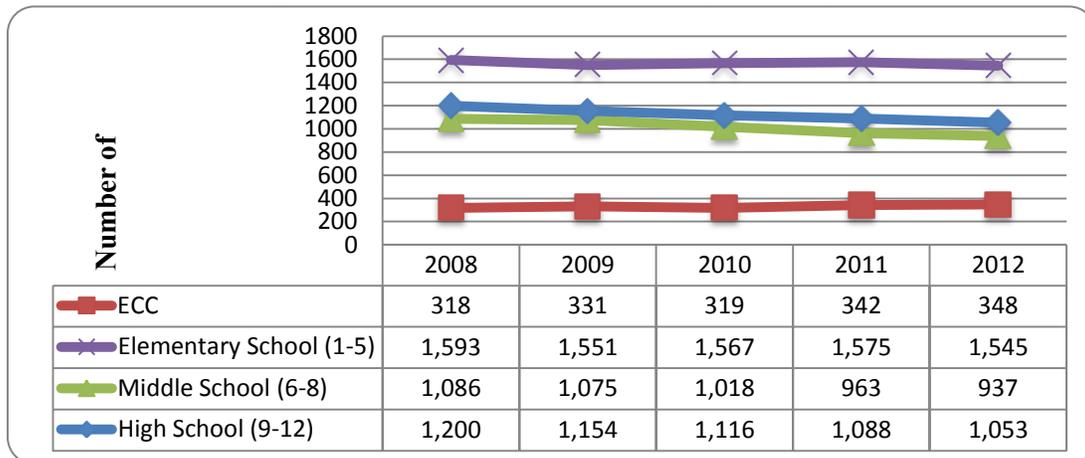


Architectural Rendering of new Dracut High School
<http://www.cpopm.com>

scheduled to close at the end of the current school year, and students will be redistricted to the Brookside or Greenmont Schools. In addition, Dracut High School is embarking on a \$60 million dollar renovation and expansion project.

According to the Dracut Superintendent's office, enrollment has remained relatively steady, decreasing slightly by 314 students, or about 7%, over the past five years (Figure 2). This could be due to declining population numbers, or could be due to increased enrollment of students at vocational, charter and parochial schools. According to the Dracut Public Schools, 124 students attended local charter schools and in 2013, 447 students are expected to attend the Greater Lowell Technical High School. In addition, 586 students attended local parochial schools in 2012.

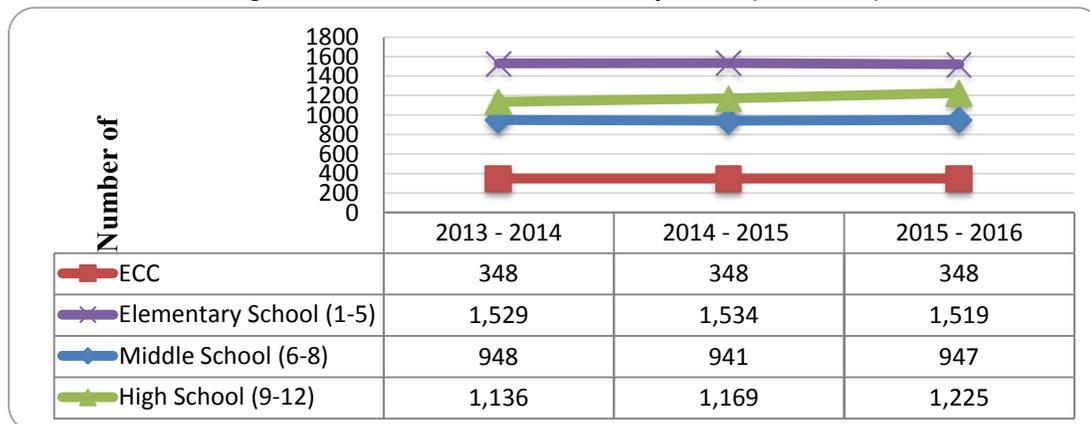
Figure 2: Total Public School Enrollment (2008- 2012)³



Source: Dracut School Superintendent's Office

Looking toward the future, predictions indicate enrollment should continue to stay at current levels over the next three years. Estimates indicate that the student body will grow by 78 students by 2016, bringing the total school enrollment to 4,039 - up from 3,961 in 2013 (Figure 3).

Figure 3: Dracut School Enrollment Projections (2012-2016)



Source: Dracut School Superintendent's Office

³ ECC = Early Childhood & Care

This growth will almost entirely take place at the high school level with enrollment expected to increase by 89 students by 2016. Middle school and elementary will experience declines in enrollment of one and ten students respectively. Early Childhood & Care (ECC) enrollment is expected to remain the same.

5. Race and Ethnicity

By and large, Dracut is a racially and linguistically homogenous community. In 2000 white residents comprised 95.13% of the total population, while 2.58% of total residents identified themselves as Asian and another 1.55% indicated they were part of the Hispanic or Latino community. The U.S. Census data indicates that between 2000 and 2010 the white population decreased by 2.06%, while most minority populations increased (Table 9). While Black or African American residents increased by nearly 232%, Asian and Hispanic or Latino residents increased by 60.92% and 159.37% respectively.

In addition, the American Indian and Alaska Native population increased by 48.15% between 2000 and 2010. The only minority population experiencing a decrease was the Native Hawaiian and Other Pacific Islander, which decreased by 22.22%. Even with these increases in the minority populations, white residents still represented 90.34% of the total population. Although Dracut remains a primarily homogeneous community, it is slowly becoming diverse.

Table 9: Racial and Ethnic Diversity of Residents (2000–2010)

Racial/Ethnic Category	2000		2010		Percent Change
	Population	Percent	Population	Percent	2000-2010
White	27,170	95.13	26,610	90.34	-2.06
Black or African American	222	0.78	737	2.50	231.98
American Indian and Alaska Native	27	0.09	40	0.14	48.15
Asian	737	2.58	1,186	4.03	60.92
Native Hawaiian and Other Pacific Islander	9	0.03	7	0.02	-22.22
Some Other Race and Two or More Races	397	1.39	877	2.98	120.91
Total Population	28,562	100.00	29,457	100.01	3.13
Hispanic or Latino (All races)	443	1.55	1,149	3.90	159.37

Data Source: U.S. Census Bureau, 2000 and 2010 Census
Due to rounding, the totals may not add up to 100%.

6. Residents with Disabilities

Understanding the disabilities of Dracut residents is also a crucial aspect for planning for housing. Disability data for Dracut is available in the 2000 U.S. Census, and in the 2007-2011 ACS. There was no disability data collected in the 2010 U.S. Census. According to the U.S. Census Bureau, shortly after the 2000 U.S. Census, there was a determination that survey questions on disability

did not coincide with recent models of disability. An interagency group was formed to develop a new set of questions, which were introduced in 2008. These questions categorize a disability as one of having difficulty in one of the following: hearing, vision, cognition, walking or climbing stairs (ambulatory), self-care (difficulty bathing or dressing), and independent living (difficulty doing errands alone, such as visiting a doctor’s office or shopping).

Because of the changes to the questions, the U.S. Census Bureau recommends that the new ACS disability questions not be compared to the previous ACS disability questions or the 2000 U.S. Census disability data. As a result, this section focuses only on disability data from the 2007 -2011 ACS. According to the ACS, there were 3,227 disabled residents in Dracut of which 57% were between the ages of 18 and 64 (Table 10).

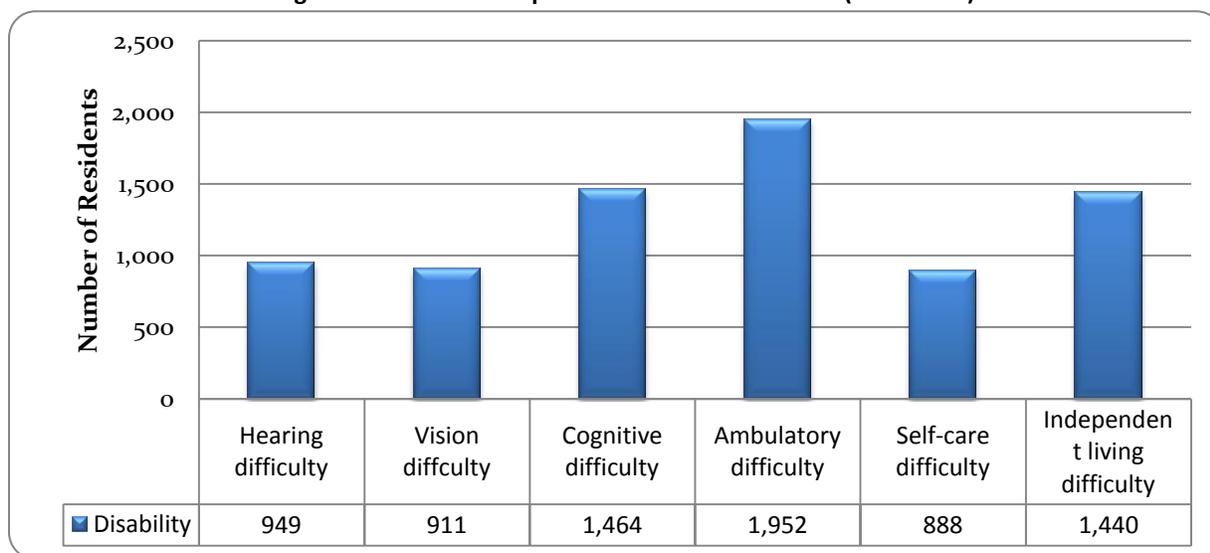
Table 10: Age Characteristics of the Disabled Community

Age Characteristics	Estimate	Percent of Total
5-17 years old	128	4.0
18-64 years old	1,840	57.0
65+ years old	1,259	39.0
Total Number of Disabled Residents	3,227	100.0

Source: U.S. Census Bureau, 2007-2011 American Community Survey

In Dracut the most common disability is an ambulatory disability, which means that a person experienced serious difficulty walking or climbing stairs. The next most common disabilities are cognition, independent living, hearing, vision and self-care (Figure 4).

Figure 4: Disabilities Reported for Dracut Residents (2007-2011)



Source: U.S. Census Bureau, 2007-2011 American Community Survey

It is important to note that some residents experience more than one disability, which is why the total values are greater than the total number of disabled residents.

According to the 2009-2011 American Community Survey, Dracut residents comprised 11.6% of the disabled community in the Northern Middlesex region. As shown in Table 11, this is much less than Lowell, which comprised 51% of the disabled community in the region. Based on the reported data, Westford had the lowest percentage at 4.5%. The regional totals do not include Dunstable, Pepperell and Tyngsborough due to the small sampling size in these communities.

Table 11: Characteristics of the Disabled Community in the Region

Age Characteristics	Billerica	Chelmsford	Dracut	Lowell	Tewksbury	Westford	Totals
Under 5	16	0	0	99	0	0	115
5 to 17	332	172	128	1,004	240	211	2,087
18 to 64	1,966	1,148	1,840	8,567	1,161	441	15,123
65 over	1,253	1,648	1,259	4,511	1,227	608	10,506
Total	3,567	2,968	3,227	14,181	2,628	1,260	27,831
Percent of Disabled Population in the Region	12.8	10.7	11.6	51.0	9.4	4.5	100.0

Source: U.S. Census Bureau, 2009-2011 American Community Survey

Disabled residents often have unique housing needs, both in terms of the physical design/accessibility of their homes and the cost relative to a fixed or limited income. For this reason, a comprehensive affordable housing plan should be sensitive to the specific needs of the disabled community and incorporate their issues into the goals and strategies for future affordable housing production. These issues will be addressed in the Affordable Housing Goals and Strategies and Housing Production Plan Implementation Requirements sections.

7. Household and Family Income

This section examines the household, family and per capita incomes in Dracut, and compares Dracut’s income distribution to HUD eligibility thresholds and U.S. poverty thresholds. By examining these values, we can understand the percentage of Dracut residents who may be in poverty or living on a restricted income.

a. Median Household Income

According to the U.S. Census Bureau, median household income is calculated based on the income of the householder and all other individuals 15 years old and over in the household. Over the past twenty years Dracut has seen a significant increase in its median household income, which is similar to that of the Greater Lowell region as a whole.

The increase in median household income in Dracut between 1999 and 2011 is similar to the increases experienced elsewhere in the region – each geographic area experienced increases of 24% to 30%. Dracut, Greater Lowell and the United States experienced increases in income

around 25% between 1999 and 2011, whereas Massachusetts saw incomes increase by 30.7%. In Dracut median household incomes increased from \$ 57,676 in 1999 to \$ 71,824 in 2011 (Table 12).

Table 12: Median Household Income for Selected Geographies

Geographic Area	1999	2011	% Increase 1999-2010
Dracut	57,676	71,824	24.5
Greater Lowell Region	58,472	72,522	24.0
Massachusetts	50,502	65,981	30.7
United States	41,944	52,762	25.8
Sources: U.S. Census Bureau, 2000 Census and 2007-2011 American Community Survey			

However, it is important to adjust these values for inflation so an absolute comparison can be made. According to the Bureau of Labor Statistics (BLS) Inflation Rate Calculator, one dollar in 1999 has the same buying power as \$1.35 in 2011 dollars, which indicates a rate of inflation of 35% between 1999 and 2011. The inflation calculator uses the average Consumer Price Index (CPI) for a given calendar year, and the data represents changes in the prices of all goods and services purchased for consumption by urban households. This value is confirmed by the Cumulative Inflation Rate Calculator on www.inflationdata.com, which shows an inflation rate of 35.08% between June 1999 and June 2011.

When adjusted for inflation, Dracut and the Greater Lowell region both experience negative growth in median household income with incomes decreasing by 10.5% and 11% respectively. Massachusetts and the United States experienced decreases of 4.3% and 9.2%. Therefore, increases in median household incomes has not increased fast enough to keep up with inflation.

b. Median Family Income

Median family income is calculated based on the income of the householder and all other individuals 15 years old and over in the household who are related. Median family income is often greater than median household income because a household can consist of single individuals, whereas family income always consists of two or more individuals. Over the past decade, family income has increased in Dracut, the Greater Lowell region, Massachusetts and the US (Table 13).

Table 13: Median Family Income for Selected Geographies

Geographic Area	1999	2011	% Increase 1999 - 2011
Dracut	\$65,633	\$88,281	34.5
Greater Lowell Region	\$67,583	\$88,465	30.9
Massachusetts	\$61,664	\$83,371	35.2
United States	\$50,046	\$64,293	28.5
Sources: U.S. Census Bureau, 2000 Census and 2007-2011 American Community Survey			

Dracut’s median family income increased from \$65,583 in 1999 to \$88,281 in 2011 – an increase of 34.5%. However, when adjusted for inflation, Dracut has experienced a 0.5% decrease in median family income. The Greater Lowell region and the United States both also experienced negative growth, with incomes decreasing by 4.1% and 6.5% respectively. Massachusetts experienced a small positive growth in median family income of 0.2%.

c. Per capita Income

The U.S. Census Bureau defines per capita income as the average income received in the past twelve months for every man, woman, and child in a geographic area. It is derived by dividing the total income of all people 15 years old and over in a geographic area by the total population in that area. Income is not reflected for people under 15 years old, even though those people are included in the denominator of per capita income. Between 1999 and 2011, Dracut’s per capita income increased from \$23,750 to \$31,533, which is an increase of 32.8%. This is slightly lower than the per capita income increase for the region (34.8%) and State (35.1%), and slightly higher than the nation’s per capita increase (29.3%). See Table 14 below.

Table 14: Per Capita Income for Selected Geographies

Geographic Area	1999	2011	% Increase 1999 - 2011
Dracut	\$23,750	\$31,533	32.8
Greater Lowell Region	\$24,081	\$32,455	34.8
Massachusetts	\$25,952	\$35,051	35.1
United States	\$21,587	\$27,915	29.3
Sources: US Census Bureau, 2000 U.S. Census and American Community Survey for 2007-2011			

When adjusted for inflation, Dracut has experienced negative per capita income growth of 2.2%. The State of Massachusetts and the United States also experienced negative per capita income growth with incomes decreasing by 0.1% and 5.7% respectively. However, the Greater Lowell region experienced positive per capita income growth of 0.2%.

d. Income Distribution

While median household and median family incomes are valuable indicators, they do not account for the range, or distribution, of household incomes in a community. In Dracut the median household income is \$ 84,618, which is slightly lower than the median family income of \$ 88,281. As mentioned previously, household income tends to be less than family income because, by definition, a “family” includes at least two people, which often includes two income earners. Approximately 30% of households make \$ 100,000 or more, while 48.1% of households make \$ 75,000 or more (Table 15, next page).

Table 15: Household Income Distribution (2011)

Income Category	2011	
	Number	Percent
Less than \$15,000	666	6.0
\$15,000-\$24,999	779	7.0
\$25,000-\$34,999	854	7.6
\$35,000-\$49,999	1,115	10.0
\$50,000-\$74,999	2,390	21.4
\$75,000-\$99,999	2,062	18.5
\$100,000 or more	3,307	29.6
Total	11,173	100.1

Sources: U.S. Census Bureau, American Community Survey for 2007-2011
Due to rounding, the totals may not add up to 100%.

The income distribution by age in Dracut shows that residents between the ages of 25 and 44 earn the highest median income of \$86,620 (Table 16). The median income decreases after 44 years of age with residents 65 years and older earning the lowest median income of all age groups at \$ 37,000.

e. Area Median Income

Affordable housing requirements base a household’s eligibility for income restricted units on a series of income thresholds. The U.S. Department of Housing and Urban Development (HUD) defines these thresholds as percentages of Area Median Income (AMI) – a number determined by the median family income in a given Metropolitan Statistical Area (MSA). Income thresholds are often capped at 80%, 60%, 50%, and 30% of AMI, but vary depending on the number of individuals in the household.

Table 16: Median Income by Age

Age	2011
Under 25 years	\$52,520
25-44 years	\$86,620
45-64 years	\$80,697
65 years and older	\$37,000
Median Household Income	\$71,824

Sources: U.S. Census Bureau, 2007-2011
American Community Survey

In general households earning 80% of AMI are considered “moderate income”, whereas those households earning 60% of AMI are considered “low income”. Those earning 50% of AMI and 30% of AMI are considered “very low income” and “extremely low income”, respectively. HUD income thresholds for the Greater Lowell Region are used to determine which households in the region are eligible for income-restricted units, including Chapter 40B, Section 8, and Low Income Housing Tax Credit units. The values presented in Table 17 (next page) are based on the AMI for the Lowell region, which HUD lists as \$ 90,678 for 2013.⁴

⁴ HUD FY 2013 Median Family Income Calculator

Table 17: Adjusted Income Limits by Household Size, Lowell Metro FMR Area, FY 2013

Income Limit Area	Median Income	FY 2012 Income Limit Category	Household Size					
			1-Person	2-Person	3-Person	4-Person	5-Person	6-Person
Lowell, MA HUD Metro FMR Area	\$90,678	30% - Extremely Low	\$ 19,050	\$ 21,800	\$ 24,500	\$ 27,200	\$ 29,400	\$ 31,600
		50% - Very Low	\$ 31,750	\$ 36,300	\$ 40,850	\$ 45,350	\$ 49,000	\$ 52,650
		60% - Low	\$ 38,100	\$ 43,560	\$ 49,020	\$ 54,420	\$ 58,800	\$ 63,180
		80% - Moderate	\$ 45,100	\$ 51,550	\$ 58,000	\$ 64,400	\$ 69,600	\$ 74,750

Source: <http://www.mass.gov/hed/docs/dhcd/hd/home/hudincome.pdf>
 Dracut is included in the Lowell Metropolitan Fair Market Rent (FMR) region.

There is currently no available data that breaks down Dracut’s income by family size. However, using the household income data and the HUD thresholds, it is possible to make some generalized assumptions about the number of Dracut residents who might be eligible for HUD assistance. Assuming a three-person household, it is possible to estimate the percentage of households that fall into each income category. This is done by matching each income category with the most appropriate HUD threshold (Table 18).

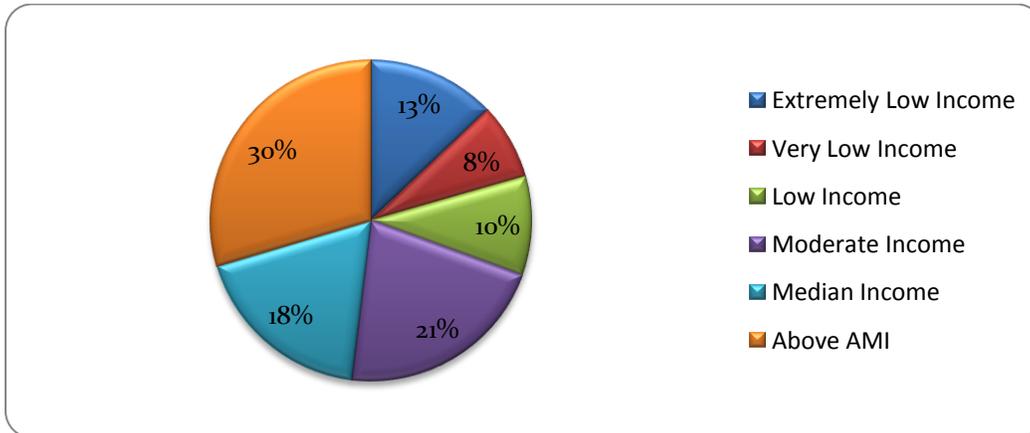
Table 18: Income Categories and associated HUD Thresholds

Income Category	2011		HUD Threshold
	Number	Percent	
Less than \$15,000	666	6.0	Extremely Low Income
\$15,000-\$24,999	779	7.0	Extremely Low Income
\$25,000-\$34,999	854	7.6	Very Low Income
\$35,000-\$49,999	1,115	10.0	Low Income
\$50,000-\$74,999	2,390	21.4	Moderate Income
\$75,000-\$99,999	2,062	18.5	Median Income
\$100,000 or more	3,307	29.6	Above AMI
Total	11,173	100.1	

Sources: US Census Bureau, 2000 Census and American Community Survey for 2007-2011
 Due to rounding, the totals may not add up to 100%.

After matching each income category to a HUD threshold, the percentage of households in Dracut that are associated with various income thresholds can be estimated. As shown in Figure 5 on the next page, an estimated 30% of residents are above the AMI, and an estimated 18% earn an income that is in the range of the AMI. Fifty-two percent (52%) of households earn moderate, low, very low, or extremely low income. This indicates that while there are some very high earning households in Dracut, more than half of the households still earn less than the AMI and may be eligible for HUD assistance. This may overestimate or underestimate percentages depending on the actual income distribution.

Figure 5: Estimated Percent of Dracut Households in each AMI Category



Source: NMCOG Analysis of ACS Data

f. Veteran’s Income

Information on Veterans is limited in the ACS, and in most instances, information on veterans is not provided and is described as being “not applicable or not available”. However, the ACS does estimate that within the 18 years and older population in Dracut, approximately 2,056 residents are veterans who earn a median income of \$32,500. Additionally, nine and a half percent (9.5%) of veterans are unemployed, which is 3% higher than the current unemployment rate for the general population (6.5%).

8. Residents Living In Poverty

Every year, the U.S. Department of Health and Human Services (HHS) and the U.S. Census Bureau establish Federal Poverty Guidelines. These income thresholds vary by family size and composition to determine who is living in poverty (Table 19). If a family’s total income is less than the family’s threshold, then that family, and every individual in it, is considered to be living in poverty. The official poverty thresholds do not vary geographically, but they are updated for inflation using the Consumer Price Index (CPI). The official poverty definition uses income before taxes and does not include capital gains or noncash benefits (such as public housing, Medicaid, and food stamps).

Table 19: Federal Poverty Guidelines (2013)

Number of Persons in Family	Poverty Guideline
1	\$11,490
2	\$15,510
3	\$19,530
4	\$23,550
5	\$27,570
6	\$31,590
7	\$35,610
8	\$39,630
For each additional person	\$4,020

Source: Department of Health and Human Services
<http://aspe.hhs.gov/poverty/13poverty.cfm>

In 2011 approximately 4.2% of Dracut’s total population was living in poverty.⁵ Of those residents, more than half are between the ages of 18 and 64, with 23.7% under the age of 18, and 18.2% over the age of 65 (Table 20).

Table 20: Characteristics of the Population Living in Poverty

Characteristics	Number Below Poverty Level	Percent of those in poverty
Age		
Under 18 Years	287	23.7
18 to 64 Years	705	58.2
65 Years and Older	220	18.2
Total	1,212	100.1
Sex		
Male	599	49.4
Female	613	50.6
Total	1,212	100.0
Total Individuals Living in Poverty	1,212	4.2
Source: U.S. Census Bureau, American Community Survey 2007-2011 Due to rounding, the totals may not add up to 100%.		

Of the total population in Dracut, 17,477 are considered to be in the labor force, which means they are over the age of 16 and able to work. Of that group, 387 people, or 2%, are below the poverty line. There are 5,928 Dracut residents who are over the age of 16, but who do not work. Of these individuals, 651, or 11%, are below the poverty line.

B. Existing Housing Stock Analysis

This section examines the characteristics and condition of the current housing stock and local housing market in Dracut. By analyzing housing types and home values, development and sales trends, and housing affordability, this examination provides a summary of affordable housing efforts in Dracut since the publication of the 2006 *Dracut Affordable Housing Productivity Plan*.

1. Housing Unit Types

Dracut supports a variety of housing units from single-family homes to multi-unit dwellings. According to the 2000 U.S. Census, there were 10,643 housing units in Dracut of which 69.8% were single-family homes. Multi-unit dwellings accounted for an additional 23.4%, and duplexes accounted for 6.8%. There were no nontraditional housing units (e.g. mobile homes). In order to understand how Dracut’s housing stock has changed since 2000, NMCOG estimated the 2013 housing stock by adding the building permits issued between 2000 and 2012 to the initial housing

⁵ For more information about how the U.S. Census Bureau defines poverty thresholds, refer to: <http://www.census.gov/hhes/www/poverty/methods/measure.html>.

stock.⁶ Data from the ACS was not used in this analysis because the margin was too large to provide an appropriate comparison. Results indicate that the composition of housing units has remained relatively unchanged over the past thirteen years (Table 21).

Table 21: Housing Units by Type (2000-2013)

Housing Units	2000 Housing Stock		2000 - 2012 Building Permits		2013 Housing Stock	
	Number	Percent	Number	Percent	Number	Percent
Single Family	7,434	69.8	735	76.9	8,169	70.4
Duplex	725	6.8	22	2.3	747	6.4
3 - 4 Unit Multifamily	370	3.5	87	9.1	457	3.9
5 - 19 Unit Multifamily	1,278	12.0	28	2.9	1,306	11.3
20 + Unit Multifamily	836	7.9	84	8.8	920	7.9
Total	10,643	100.0	956	100.0	11,599	99.9

Data Sources: US Census Bureau, 2000 Census; 2007-2011 American Community Survey
The 2013 estimated housing stock is estimated based on the total housing stock as reported in the 2000 U.S. Census plus building permits from 2000 to 2011. Single Family Units include 1-unit attached and 1-unit detached units.
Due to rounding, the totals may not add up to 100%.

In 2000 and 2013 single-family homes continue to make up the majority of all homes (70.4%), followed by 5 to 20+ units (11.3%) and then duplex units (6.4%). Multifamily units containing 3-4 units make up the lowest percentage of the housing stock (3.9%). These figures reflect the need to continue to expand multi-family units to provide affordable housing to those who cannot afford to purchase a single-family home.

2. Housing Tenure

Information on housing tenure and age of householders provides additional information to plan for the appropriate types of housing to accommodate current and future households. Housing tenure figures indicate the majority of units are owner-occupied and that this has remained consistent over the last decade. In 2000 owner-occupied homes comprised 78.1% of total homes, while 21.9% were renter-occupied. In 2010 owner-occupied homes increased to 79% of the total homes, thus leaving 21% of all homes as renter-occupied (Table 22, next page).

⁶ This method for estimating current housing stock was recommended by the Town of Dracut's Inspector of Buildings.

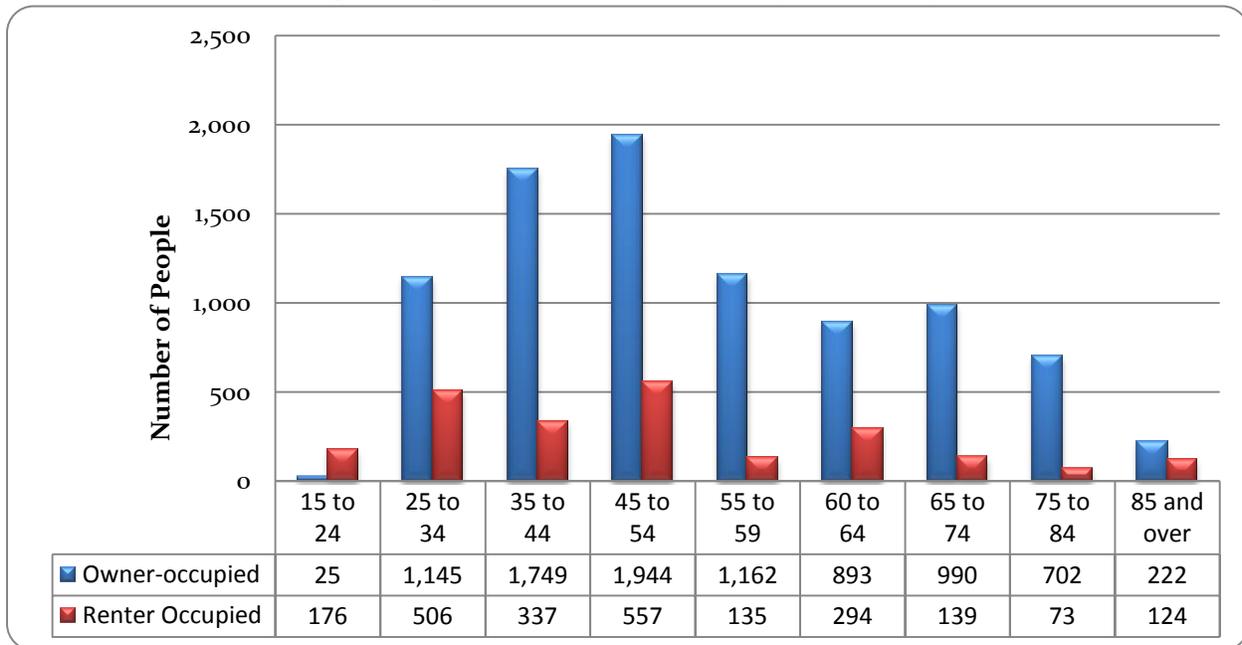
Table 22: Housing Tenure (2000-2010)

Characteristics	2000		2010		Percent Change 2000 - 2010
	Number	Percent	Number	Percent	
Owner- Occupied	8,021	78.1	8,832	79.0	10.1
Renter -Occupied	2,250	21.9	2,341	21.0	1.1
Total Occupied Housing Units	10,271	100.0	11,173	100.0	8.8

Source: US Census Bureau, 2000 and 2010 Census

Home ownership is more common for every age group except 15 to 24, when renting is more common. Ownership peaks at the 45 to 54 age group and then consistently declines. However, even in the 85+ age group, home ownership is still more common than renting (Figure 6).

Figure 6: Age of homeowners and renters (2007 to 2011)



U.S. Census Bureau, 2007-2011 American Community Survey

3. New Residential Development

Examining the Town’s residential building permit data for the past thirteen years provides insight into the residential development that has occurred in town since the 2000 U.S. Census.

According to the Town, there were 761 residential permits issued for 1,059 residential units between 2000 and 2012 (Table 23, next page). The number of residential units permitted is greater than the number of permits because one permit can be issued for multiple units in the case of multifamily dwellings.

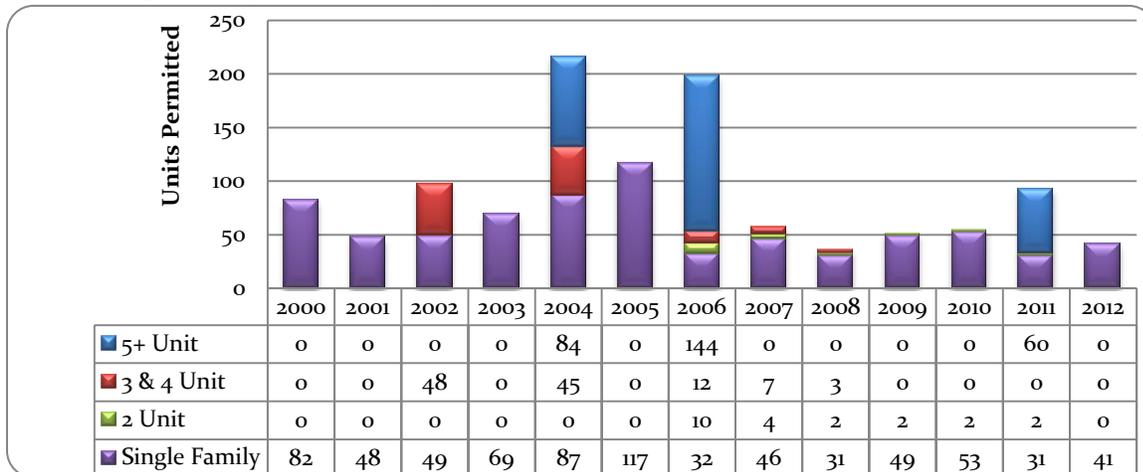
Table 23: Residential Units Permitted in Dracut (2000 - 2012)

Year	Total Building Permits Issued	Total Units Permitted
2000	82	82
2001	48	48
2002	65	97
2003	69	69
2004	115	216
2005	117	117
2006	46	198
2007	50	57
2008	33	36
2009	50	51
2010	54	55
2011	34	93
2012	41	41
Total	804	1,160

Source: Town of Dracut Building Department

In Dracut, most permits issued were for single-family units. However, there were also large numbers of multi-family units permitted in 2004, 2006 and 2011, as shown in Figure 7 below. In general, the number of units permitted has declined since 2006, with 2008 containing the lowest number of permits issued. This decrease in the number of permits issued in the years following 2006 was likely the result of the economic recession and the downturn of the housing market in 2008.

Figure 7: Single-Family and Multi-family Residential Permits Issued – 2000-2012



Source: Town of Dracut Building Department

Residential permits are issued through the Building Department, and when a property is sold, the Assessor records the price of the sale. According to the Assessor, the new residential properties are often sold in the year or two following the issuance of the building permit. According to the Assessor's records, the number of new residential units sold in Dracut peaked in 2007 at 138 units. Since then it has consistently declined to 44 units in 2012, as shown in Table 24 below. This table also shows that the average assessed value per unit sold for new residential units has gradually increased from \$202,498 in 2001 to around \$412,504 in 2012.

Table 24: Residential Units Sold by Year and Average Assessed Value Per Unit

Year	Number of Units Sold	Average Assessed Value Per Unit Sold
2001	59	\$202,498
2002	62	\$255,276
2003	56	\$325,026
2004	62	\$194,743
2005	48	\$299,454
2006	15	\$220,507
2007	138	\$405,929
2008	96	\$408,156
2009	85	\$458,362
2010	57	\$294,567
2011	57	\$307,016
2012	44	\$412,504
Total	779	\$336,757

Source: Town of Dracut Assessor

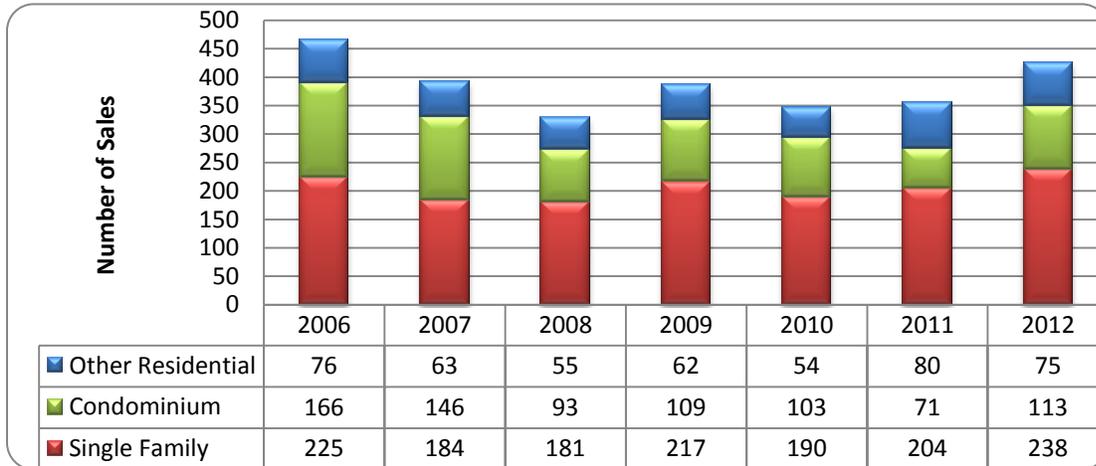
4. Housing Market Conditions

This section examines trends in the local housing market in Dracut since 2006 in order to assess local market conditions since the development of the *2006 Dracut Affordable Housing Productivity Plan*. Special attention is paid to the period since 2006 in order to evaluate the extent to which the Town has been impacted by the recent economic recession and downturn of the housing market in 2008. This section concludes with a discussion of the housing burden in Dracut based on past and present housing market conditions.

a. Residential Sales

Residential sales in Dracut have slowly decreased over the past seven years. Data from the Warren Group indicates that for the period from 2006 through 2012, Dracut experienced its highest sales in 2006 and its lowest sales in 2008. During that time, the proportion of sales for single family homes, condominiums and other residential units has remained relatively consistent (Figure 8, next page).

Figure 8: Residential Sales in Dracut (2006-2012)



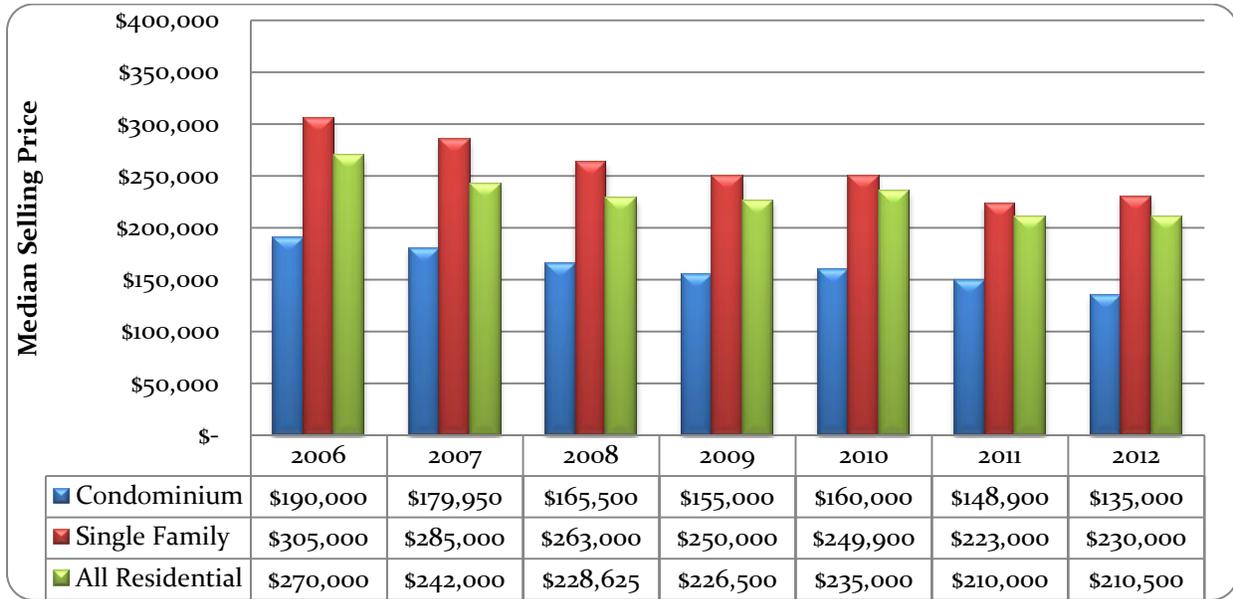
Source: The Warren Group, 2013

Single-family homes are the largest group of residential sales comprising 53.2% of all sales. This is followed by condominiums and other residential homes (including apartment complexes and multi-family houses), which comprised 29.6% and 17.2% of all sales between 2006 and 2012. Over the seven year period from 2006 through 2012, single-family home sales actually increased by 5.8%. On the other hand, condominium sales decreased by 31.9% and other residential sales declined by 8.8%.

b. Median Selling Prices

The median selling price of single-family homes and condos in Dracut decreased during the period from 2006 through 2012 (Figure 9, next page). While single-family homes median sales price declined by 24.6% from \$ 305,000 in 2006 to \$ 230,000 in 2012, the median sales price for condominiums decreased by 28.9% for the same time period. Other Residential sales prices are included in the total sales figures.

Figure 9: Median Selling Prices in Dracut (2006-2012)



Source: The Warren Group 2013

The 2012 median sales price for single-family homes in Dracut was \$ 230,000. Compared to the other communities in the region, Dracut’s median sales price was higher than Lowell, but lower than Pepperell, Tyngsborough, Tewksbury, Billerica, Chelmsford, Dunstable, and Westford (Table 25). The median sales price for condominiums in Dracut (\$ 135,000) is higher than Lowell (\$ 120,647) and Pepperell (\$ 125,100), but less than the other communities. Dracut’s 2012 total median sales price for all sales was \$ 210,500, which was lower than every other suburban community, the region and the State.

Table 25: Comparison of Median Selling Prices in Dracut with Greater Lowell (2012)

Community	Single-family		Condos		Total Sales	
	Median Selling Price	Number of Sales	Median Selling Price	Number of Sales	Median Selling Price	Number of Sales
Billerica	\$303,000	347	\$226,660	66	\$296,500	491
Chelmsford	\$315,000	312	\$178,625	106	\$280,000	467
Dracut	\$230,000	238	\$135,000	113	\$210,500	426
Dunstable	\$406,469	32	\$0	0	\$400,450	36
Lowell	\$185,000	417	\$120,647	234	\$167,950	944
Pepperell	\$241,000	89	\$125,100	13	\$222,550	130
Tewksbury	\$292,500	254	\$225,000	139	\$275,500	452
Tyngsborough	\$285,000	89	\$172,500	54	\$235,000	175
Westford	\$433,250	212	\$280,000	115	\$382,500	389
Greater Lowell	\$299,024	1,990	\$162,615	840	\$274,550	3,510
Massachusetts	\$290,000	46,932	\$277,000	19,065	\$283,000	85,818

Source: The Warren Group, 2013

Note: Information on Other Residential Sales is included in the Total Sales numbers.

5. Housing Affordability Analysis

Public officials generally agree on a definition of affordable housing as that which costs no more than 30% of a household's total annual income. Households that spend between 30% and 50% of their annual incomes on housing and related costs (including basic utilities and fuels) are said to be moderately burdened, while those spending more than half of their incomes are considered to be severely burdened. This section analyzes the housing costs for homeowners and renters in Dracut and provides an overall analysis of the rental market.

a. Housing Burden

Analyzing monthly housing costs for homeowners as a percentage of household income can identify the housing burdens for Dracut residents. Homeowners with a mortgage (35.8%) and those without a mortgage (22.5%) were considered at least moderately burdened (Table 26).

Table 26: Monthly Housing Costs as a Percentage of Household Income for Homeowners

Characteristics	Households in Dracut	No Burden (< 20%)		Possibly Burdened (20%-29%)		Moderately Burdened (30% or more)	
		Number	Percent	Number	Percent	Number	Percent
Households with a mortgage	6,728	1,850	27.5	2,470	36.7	2,408	35.8
Households without a mortgage	2,085	1,236	59.3	380	18.2	469	22.5

Source: U.S. Census Bureau, American Community Survey 2007-2011
This does not include households with zero or negative income.

In total, 2,877 households, or 32.6%, were moderately burdened by their housing costs. Homeowners with a mortgage are more likely to be burdened than those without a mortgage.

b. Rental Market

Renters are also burdened by monthly payments. According to data collected in the ACS, 947 rental households in Dracut, or 40.4%, have a rent payment that creates a moderate burden because it is greater than or equal to 30% of their income (Table 27).

Table 27: Gross Rent as a Percentage of Household Income for Renters (2010)

Rent as a Percent of Income	Number of Rental Households	Percent
Less than 10%	76	3.2
10% to 19%	467	19.9
20% to 29%	640	27.3
30% to 49%	577	24.6
50% or more	370	15.8
Not computed	211	9.0
Total:	2,341	99.8

Source: U.S. Census Bureau, American Community Survey 2007-2011
Due to rounding, the totals may not add up to 100%.

Fair Market Rents (FMRs) are primarily used to determine payment standard amounts for the Housing Choice Voucher program, initial renewal rents for some expiring project-based Section 8 contracts, initial rents for housing assistance payment (HAP), contracts in the Moderate Rehabilitation Single Room Occupancy program (Mod Rehab), and to serve as a rent ceiling in the HOME rental assistance program.⁷ HUD annually establishes FMRs for 530 metropolitan areas and 2,045 nonmetropolitan county FMR areas. The final FMRs for use in any fiscal year must be published and available for use on the October 1st. The 2014 FMR for a single bedroom apartment in the Lowell MA HUD Metro FMR area was \$ 901 per month (Table 28).

Table 28: Fair Market Rent for Lowell, MA HUD Metro FMR Area (2013)

	Efficiency	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
Fair Market Rent	\$ 783	\$ 901	\$ 1,157	\$ 1,441	\$ 1,697
Source: FY 2014 Lowell, MA HUD Metro FMR Area, HUD Fair Market Rent Documentation System, effective October 1, 2013					

According to the ACS, Dracut had a median gross rent of \$ 1,131 (Table 29). This is higher than Dunstable, Lowell, Pepperell, Tyngsborough, and Westford, but lower than Chelmsford, Billerica and Tewksbury. Upon analyzing the rental listings in 2013 for Dracut, the median rent for a two-bedroom unit, not including utilities or other housing costs, was \$ 1,345.⁸

Table 29: Median Gross Rent

Community	Median Gross Rent
Dunstable	\$ 838
Lowell	\$ 939
Pepperell	\$ 1,081
Tyngsborough	\$ 1,095
Westford	\$ 1,101
Dracut	\$ 1,131
Chelmsford	\$ 1,137
Billerica	\$ 1,272
Tewksbury	\$ 1,311
Source: U.S. Census Bureau, American Community Survey 2007-2011	

⁷ HOME is the largest Federal block grant to State and local governments designed exclusively to create affordable housing for low-income households. States and localities use HOME grant to fund a wide range of activities that build, buy, and/or rehabilitate affordable housing for rent or homeownership or provide direct rental assistance to low-income people.

⁸Source: <http://realestate.masslive.com/massachusetts/-county/dracut/for-rent>

c. Subsidized Housing Inventory (SHI)

The Department of Housing and Community Development (DHCD) regularly reports on the housing developments in each community that count toward its 10% affordability goal through the issuance of a Subsidized Housing Inventory (SHI) report. This information summarizes individual projects by project name, housing type (rental versus homeownership), total subsidized housing units, affordability expiration, subsidizing agency, and whether a Comprehensive Permit was used. Based upon the 2010 U.S. Census, Dracut had 11,318 year-round housing units and, therefore, its current 10% goal is 1,132 units. Table 30 below identifies the housing developments included in Dracut’s Chapter 40B SHI Report as of January 2014.

Units are added and subtracted from the SHI throughout the cycle of their initial approval and occupancy. A unit is added to the SHI once it has received a Comprehensive Permit. The Town must then document that a building permit has been issued within one year and a certificate of occupancy has been granted within a year and a half from the issuance of a building permit to remain on the inventory.

Table 30: Dracut Subsidized Housing Inventory (SHI) as of January 2014

Project Name	Address	Type	Total SHI Units	Affordability Expires	Built with a Comp Permit?	Subsidizing Agency
Phineas Cluster Garden Apartments	Phineas Street	Rental	44	Perpetuity	No	HUD
n/a	971 Mammoth Road	Rental	80	Perpetuity	No	DHCD
n/a	901 Mammoth Road	Rental	53	Perpetuity	Yes	DHCD
n/a	Perron Lane	Rental	8	Perpetuity	Yes	DHCD
n/a	scattered sites	Rental	6	Perpetuity	No	DHCD
n/a	Tanglewood Dr/Myron Street/Hampson Street	Rental	6	Perpetuity	No	DHCD
n/a	Perron Lane	Rental	24	Perpetuity	Yes	DHCD
Primrose Hill I	Lakeview Avenue	Ownership	25	Perpetuity	Yes	DHCD
Primrose Hill II	1787 Lakeview Avenue	Ownership	16	Perpetuity	Yes	DHCD
Wimbledon Crossing	Wimbledon Crossing	Ownership	17	2035	Yes	DHCD
DDS Group Homes	Confidential	Rental	54	N/A	No	DDS
Riverside Landing	Washington Avenue (off Brigham)	Ownership	11	Perpetuity	Yes	FHLBB
Robbins Nest	Robbins Avenue	Rental	96	Perpetuity	Yes	FHLBB
Park Place	Redgate Road (off Nashua Road)	Ownership	8	Perpetuity	Yes	FHLBB
Civic Village	21 Broadway Road (at Loon Hill Road)	Rental	144	Perpetuity	Yes	DHCD
Forest Glen	Gumpus Road	Ownership	8	Perpetuity	Yes	DHCD
Long Pond Estates	615 Nashua Road	Ownership	7	Perpetuity	Yes	DHCD
Grassfields Commons	474 Mammoth Road	Rental	48	Perpetuity	Yes	MassHousing

Table 30: Dracut Subsidized Housing Inventory (SHI) as of January 2014 (cont.)

Project Name	Address	Type	Total SHI Units	Affordability Expires	Built with a Comp Permit?	Subsidizing Agency
Mascuppic Village	780 Nashua Rd	Ownership	0	Perpetuity	Yes	DHCD
Allard's Grove	760 Nashua Road	Rental	60	Perpetuity	Yes	HUD
Princeton Reserve	439 Merrill Lane	Rental	4	Perpetuity	No	DHCD
Total			719			

Source: Department of Housing and Community Development, Chapter 40B Subsidized Housing Inventory (SHI), January 28, 2014

It should be noted that group quarters are also part of the SHI. Group quarters are institutional (e.g. nursing homes, mental hospitals, and prison wards) and non-institutional (e.g. university dormitories, military barracks, and shelters) residences. As outlined in the SHI, there are 47 DDS Group Homes on the Dracut SHI.

In addition to the projects listed on the January 2014 SHI, there are three additional projects in the “pipeline” that have either been issued building permits or are in the process of finalizing their material to be approved by the Town. Once built these projects would add 296 subsidized housing units to Dracut’s SHI bringing the total to 1,015 units or 8.97%. The apartment complex located at 341 Broadway is currently being reviewed by the Zoning Board of Appeals and the National Heritage & Endangered Species Program. Mascuppic Village on Nashua Road, which is a 36 unit duplex condominium project, has requested a two-year extension to August 15, 2014. The Pines project located at 2041 Bridge Street, consisting of 34 townhouse condominiums, received its Comprehensive Permit last year and is moving forward (Table 31).

Table 31: Pipeline of Subsidized Housing Inventory Projects

Project Name	Type	Affordability Expires	Built with a Comprehensive Permit	Total SHI Units
Broadway Village	Rental	Perpetuity	Yes	278
Mascuppic Village	Ownership	Perpetuity	Yes	9
The Pines	Ownership	Perpetuity	Yes	9
Total				296

Source: Town of Dracut, January 2014

d. Subsidized Housing Inventory Changes in the Region

In March 2004 there were 290 subsidized units in Dracut, representing 2.6% of the 2000 U.S. Census year-round housing stock in the community. Compared to the region, as seen on the next page in Table 32, Dracut had a similar affordable housing percentage as Billerica and Pepperell. Only the City of Lowell had a subsidized housing stock that exceeded the 10% target level at

12.8%. The remaining communities had SHI rates ranging between zero in Dunstable and 5% in Chelmsford.

According to the 2010 U.S. Census, the number of year-round housing units in Dracut increased to 11,318 units. As of January 28, 2014, the number of subsidized units in Dracut had increased to 719 units, which represented a 147.9% increase from the March 2004 figures. Based upon the increase in subsidized housing units, Dracut's SHI percentage increased from 2.6% in March 2004 to 6.4% in January 2014. Within the Greater Lowell region, Dracut currently ranks below Lowell (12.6%), Tewksbury (9.5%), Tyngsborough (8.2%), and Chelmsford (7.7%). and Westford (7.2%) and above Billerica at 5.8%, Westford (4.6%), Pepperell (3%) and Dunstable (0%).

Table 32: SHI Reports for the Greater Lowell Region: March 2004 and January 2014

Community	Year -Round Housing Units	Total Subsidized Housing Inventory (SHI) Units			Percent SHI Units	
	2010	March 2004	January 2014	Percent Change	March 2004*	January 2014
Billerica	14,442	421	857	103.6	2.9	5.9
Chelmsford	13,741	730	1,064	45.8	5.3	7.7
Dracut	11,318	290	719	147.9	2.6	6.4
Dunstable	1,085	0	0	0	0	0
Lowell	41,308	5,293	5,215	-1.5	12.8	12.6
Pepperell	4,335	117	129	10.3	2.7	3.0
Tewksbury	10,803	429	1,030	140.1	4.0	9.5
Tyngsborough	4,166	382	340	-11.0	10.1	8.2
Westford	7,671	143	351	145.5	1.9	4.6
Greater Lowell Region	108,869	7,805	9,705	24.3	7.2	8.9

Source: Massachusetts DHCD, Chapter 40B SHI, March 2004 and January 2014
 *Based upon 2000 Year-Round Housing Units

e. Affordable Housing Development in Dracut

The *Dracut Affordable Housing Productivity Plan* was approved by DHCD in late 2006. This plan outlined a productivity schedule of 80-105 subsidized units in the first year, 196-486 affordable units in the second and third years and 135-211 subsidized housing units in the fourth and fifth years. Unfortunately, the private sector was not able to produce the number of affordable units envisioned in the Plan. In fact, according to the DHCD SHI reports, the Town of Dracut was credited with 614 subsidized housing units or 5.8% at the end of February 2007, shortly after having their Plan approved. As of January 2014, the Town of Dracut has been credited with 719 subsidized housing units or 6.4%, which reflects the net addition of 105 subsidized housing units over the past seven years. In establishing the *Dracut Affordable Housing Production Plan* this time, the Dracut Affordable Housing Partnership Committee wanted to be more realistic in its subsidized housing production schedule for the next five years.

Based upon the 2010 U.S. Census, Dracut had 11,318 year round housing units and, therefore, needed to have 1,132 subsidized housing units to meet its 10% goal. According to the January 2014 SHI report for Dracut, the Town was credited with 719 units of subsidized housing, leaving an additional 413 subsidized housing units to produce in order to meet the 10% goal. Therefore, the Town would need an additional 83 subsidized units per year over the next five years to exceed its 10% goal. If the 296 projected “pipeline” subsidized units, as outlined in Table 31, are included in this analysis, the Town would only need to develop 117 additional subsidized units over this five year period.

If you utilize the average growth rate in total housing units experienced by Dracut between 2000 and 2010, or 6.65%, an additional 375 housing units could potentially be added to the Town’s housing stock between 2014 and 2018 to reach 11,951 total units. This would represent an average growth of 75 total units per year. In order to exceed the 10% affordable housing unit “gap” (117 units), 25 of the 75 units per year would need to be affordable. Table 33 below outlines a timeframe for the development of those units, as well as the projected “pipeline” projects. In addition, the total number of market-rate units associated with the “pipeline” projects would need to be added as well, reaching a total number of units of 12,312 in 2018.

Table 33: Affordable Housing Production Timeline for Dracut: 10% in 5 years

Year	Number of Market Rate Units	Number of Affordable Units	Additional Affordable Units	Total Units	Percent Affordable*
2014	10,922	719	85	11,726	7.1
2015	10,972	804	85	11,861	7.9
2016	11,062	889	85	12,036	8.6
2017	11,122	974	85	12,181	9.4
2018	11,176	1,055	81	12,312	10.0

Source: U.S. Census Bureau, 2010 U.S. Census; NMCOC estimates from DHCD SHI Report, January 28, 2014

*Based upon percentage of year-round housing units (11,318) in the 2010 U.S. Census.

Since the housing market is not always predictable and the private housing market may fluctuate from year to year in the quantity of market-rate and affordable housing units developed, two alternative scenarios have been developed. Table 34 on the next page outlines two additional scenarios for Dracut, which projects growth in subsidized housing units at 0.5% and 1.0% increases per year. A community will be certified to be in compliance with an approved Housing Production Plan (HPP) if, during a single calendar year, it has increased the number of subsidized units in accordance with the production schedule approved by DHCD. Certification lasts for one year if the community has produced the equivalent of 0.5% of year-round housing units as SHI units, and two years if it has produced 1.0%.

According to M.G.L. Chapter 40B, once a plan has been certified, the local community has greater power in controlling Chapter 40B developments because a decision by the Zoning Board of Appeals (ZBA) to deny a Comprehensive Permit application will be considered “consistent with local need,” and would be upheld by the Housing Appeals Committee (HAC). Based on the 2010 U.S. Census, Dracut needs to produce 57 affordable units annually to achieve 0.5% development certification and 113 units per year to achieve 1.0% development certification.

If Dracut has achieved certification within 15 days of the opening of the local hearing for the Comprehensive Permit, the ZBA shall provide written notice to the Applicant, with a copy to DHCD, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes has been met, and the factual basis for that position, including any necessary supportive documentation.

If the Applicant wishes to challenge the ZBA’s assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of the receipt of the ZBA’s notice, including any documentation to support its position. DHCD shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA 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 the 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.

As with the previous scenario, Table 34 assumes a .665% annual growth rate in housing units over five years. The timeline includes the additional 296 “pipeline” units (see Table 31) units distributed in the same manner as the previous scenario - 2014 – 60 units; 2015 – 60 units; 2016 – 60 units; 2017 – 60 units and 2018 – 56 units. Under the 0.5% scenario, the Town would exceed its 10% goal by the end of 2018. Under the 1.0% increase in units per year, the Town would surpass its 10% goal in 2017 and reach 11.3% by the end of 2018. Under these three scenarios, Dracut would exceed its 10% affordable housing goal by 2018 under all three scenarios.

Table 34: Affordable Housing Production Timeline for Dracut – 0.5% or 1% Annually

Year	# of Market Rate Units	0.5% Increase				1.0% Increase			
		# of Affordable Units	Additional Units - 0.5%	Total Units	Percent Affordable*	# of Affordable Units	Additional Units - 1.0%	Total Units	Percent Affordable*
2014	10,922	719	85**	11,726	6.7	719	113	11,754	7.3
2015	10,972	804	85**	11,861	7.5	832	113	11,889	8.3
2016	11,062	889	85**	12,036	8.4	945	113	12,064	9.3
2017	11,122	974	85**	12,181	9.2	1,058	113	12,209	10.3
2018	11,176	1,055	81**	12,312	10.0	1,171	113	12,340	11.3

Source: U.S. Census Bureau, 2010 U.S. Census; NMCOC estimates from DHCD SHI Report, January 28, 2014

*Based upon percentage of year-round housing units (11,318) in the 2010 U.S. Census.

**“Pipeline” projects and annual growth figures exceed the 57 unit figure under 0.5%.

6. Gaps between Existing Housing Needs and Current Supply

a. Small Households and Families

In 2010 most residents in Dracut were between the ages of 35 and 64. Seventy percent of family households and 50.7% of non-family households were in this age group. Two-person households were the most common comprising 3,433 people, or 31.3% of all households. One-person non-family households are the second most common group, comprising 2,446 households or 22.3% of total households in Dracut. These trends indicate single-person and married couples without children are becoming more prominent. This could be due to a variety of factors, including an aging population whose children have moved out of the home, as well as increases in the divorce rate. In 2010 53.5% of non-family householders lived alone, of which 38.6% were over the age of 65. This trend may indicate an increase in the number of Dracut residents who choose to live with roommates, which may be due to economic necessity.

Between 2000 and 2010, there was a large growth in single family homes – 735 single-family units were added, comprising 70.4% of the housing stock in 2013. The next largest increase was in 3-4 unit multi-family developments, which added 87 units. Duplexes, 5-19 and 20+ multi-family developments grew by 22, 28 and 84 units respectively. These multi-family units will accommodate the smaller households that are increasing in number, such as the one-person households, 65+ householders, and the two-person family households. However, the two-person family households may not invest in smaller units if they plan to have children.

As with many suburban communities in the Greater Lowell region, most of the housing is owner-occupied. In 2010 79% of the housing units were owner-occupied with the majority of these units occupied by residents in the 45-54 age cohort. Renter-occupied housing mainly consists of householders aged 25 -34 and 45-54. This shows that rental housing needs to be somewhat diverse considering the variety of ages that occupy these units, with a focus on not just 1- or 2-bedroom units, but also 3- and 4-bedroom units, which need to be available for growing families. From 2000 to 2010, owner-occupied units increased by 10.1%, while renter-occupied units increased by 1.1%.

b. Aging Populations

Overall, the population is getting older in Dracut. In 2010, 58.4% of Dracut's population was 40 years of age or older. Between 2000 and 2010 the largest increase in age cohorts was between the ages of 60-74 and 74+, which increased by 26.7% and 2.2% respectively. Between 2020 and 2035, the 75+ age group is expected to grow the most – increasing by an additional 105.5%.

Younger age cohorts in Dracut are still expected to increase, but the increases are much less than the older cohorts. Considering the current trend of people get married and settling down later in their 30s and the dramatic increase in residents 65 and older, the Housing Production Plan needs to embrace housing that's affordable and flexible to meet the diverse lifestyles of these two groups. Access to services, public transit, open space, and amenities are in demand and for its

senior citizens, the Town will need to consider not just what's inside the unit, but what is available outside of it as well. This requires thoughtful placement and planning of housing for all age groups.

c. Decreasing Household Incomes and Poverty

The median household income in Dracut increased by 24.5% between 1999 and 2010, which surpassed the State and nation, yet was slightly less than the region. The cohort earning more than \$ 100,000 per year increased by 29.6% during the same time period. Residents aged 45-64 in 2010 had incomes of \$80,697, which represented the highest income group in Dracut. However, when adjusted for inflation, Dracut and the Greater Lowell region both experienced negative growth in median household income, with incomes decreasing by 10.5% and 11.0% respectively. Massachusetts and the U.S. also experienced decreases of 4.3% and 9.2%. As a result, many Dracut residents have seen a gradual decrease in household incomes, when adjusted for inflation.

In Dracut, 1,212 residents, or 4.2% of the total population, were living in poverty in 2010. More than half (58.2%) of the impoverished community in town were adults ages 18-64, while 23.7% were youth under the age of 18. Senior citizens represented 18.2% of this group. Fifty two percent of households were categorized as moderate, low, very low, or extremely low income. This indicates that while there are some very high earning households in Dracut, over half of total households still earn less than the AMI and may be eligible for HUD assistance.

d. Households with Housing Costs that Exceed Affordability Thresholds

In addition to looking at income, it's important to compare how much of that income is being spent on housing to determine their housing burden. In Dracut, 36.7% of households with a mortgage pay more than 30% of their income for housing. For renters, 18.2% of rental households pay more than 30% of their income on housing.

While renters in Dracut are less burdened than homeowners, the Harvard Joint Center for Housing Studies provided important and crucial information regarding rental properties. Their report entitled *America's Rental Housing: Meeting Challenges, Building on Opportunities*, finds "long-term increases in rents and utility costs combined with falling renter incomes put strain on many renters' budgets. The Great Recession made matters worse, increasing the cost burden on once-secure working and middle class Americans."⁹ Between falling incomes and rising rent prices, rental properties that are affordable for all ages needs to continue to be encouraged to maintain affordability.

⁹ *America's Rental Housing: Meeting Challenges, Building on Opportunities*, Harvard Joint Center for Housing Studies, 2011. <http://www.worldpropertychannel.com/>

7. Affordable Housing Efforts in Dracut

a. Summary of Affordable Housing Comprehensive Plan (2002)

The Town of Dracut outlined its previous housing goals through the development of the *Dracut Master Plan* in 1999 and the *Dracut Affordable Housing Productivity Plan* in 2006. These goals were developed to provide the framework for the production of more low- and moderate-income housing in the community. These established goals were as follows:

1. Provide a wide range of housing options so as to meet the needs of a diverse population.
2. Create diversity in new residential housing units consistent with community character and needs.
3. Provide for more elderly housing and life-care facilities to meet the needs of Dracut's older population.
4. Preserve and strengthen the character of the town's residential neighborhoods and protect them from adverse influences.
5. Carefully integrate new or expanded housing into existing districts and neighborhoods so that it is not physically or environmentally disruptive to the existing style and scale.
6. Create recreational areas within existing neighborhoods, where needed.
7. Encourage residential development that does not overly disrupt the character of rural areas in the town.
8. Encourage independent living for elders, handicapped and others with special needs.
9. Seek State/Federal or private assistance for senior or low and moderate income housing.
10. Maintain the viability of the existing housing stock through code enforcement and provision of neighborhood amenities.
11. Develop creative techniques for land development in order to preserve rural character.
12. Improve cluster zoning and encourage quality cluster development.

In order to achieve these goals, the Town of Dracut outlined implementation strategies to produce the level of low- and moderate-income housing needed to meet the housing needs of the community. Within the *Dracut Master Plan*, the following strategies were identified:

- Form a local housing partnership to promote the development of housing to meet the needs of low and moderate income persons.
- Negotiate with developers seeking comprehensive permits through the State's Local Initiative Program (LIP).
- Establish guidelines for higher density development than is permitted "by right" or with a special permit so as to increase the Town's control over development that takes place under a comprehensive permit.
- Encourage the development of more affordable housing through the use of inclusionary zoning, whereby any residential development over a specific threshold will trigger a requirement to provide a number or percentage of affordable units. Such units can be provided either on the development site or by contributing to a fund to create affordable housing elsewhere in Dracut.

Building upon these implementation strategies, the Town outlined the following short-term, intermediate and long-term strategies in its *Dracut Affordable Housing Productivity Plan* in 2006 to move toward achieving its 10% subsidized housing goal:

1) Short-Term (1st Year):

- Establish non-profit Affordable Housing Partnership.
- Move 40B projects in pipeline forward.
- Utilize LIP Program to fund specific projects.
- Establish partnership with Common Ground.
- Identify funding for rehab projects.
- Research housing TIFs for mill conversions.
- Apply for Pilot Mixed-Use Building Rehabilitation Abatement Program.
- Develop accessory apartments strategy.
- Approve amendment re undersized lots at Town Meeting.
- Support Inclusionary Zoning provision in proposed Massachusetts Land Use Reform Act.

2) Intermediate-term (2nd and 3rd Years)

- Identify funding for support staff for non-profit Affordable Housing Partnership.
- Begin to implement projects through non-profit.
- Implement 40B projects in pipeline.
- Develop 40B project partnerships.
- Work with Common Ground on specific projects.
- Apply for rehab funds from DHCD.
- Designate UCH-TIF Zones for housing development.
- Utilize CPA funds for buy downs and other housing initiatives.
- Move ahead on local Inclusionary Zoning initiative if statewide effort fails.
- Apply for housing funds for Regional Cooperative Housing Initiative.

3) Long-term (4th and 5th Years)

- Achieve self-sustaining non-profit Affordable Housing Partnership.
- Implement new 40B projects through partnerships.
- Continue rehab program and target areas for public investments.
- Implement TIF Projects.
- Re-assess Housing Productivity Plan.

The Town of Dracut has implemented many of these strategies, which has resulted in an increase in the number of subsidized housing units in the community. The Affordable Housing Community Partnership has maintained its role in advising the Town of Dracut on various housing developments and in overseeing the development of this *Affordable Housing Production Plan*.

b. Affordable Housing Entities

Community Preservation Committee

Under the Community Preservation Act (CPA), municipalities can levy a property tax surcharge of up to 3% to pay for affordable housing, open space, recreation and historical preservation projects. As of May 2013, 155 communities in Massachusetts have adopted the program. Dracut adopted the CPA in May 2001 and levied a 2% surcharge. In Dracut, the Community Preservation Committee (CPC) consists of a nine member board. Since 2002, the CPA program in Dracut has generated \$6,414,832 in net surcharges with at least \$641,483 (10% of annual net) dedicated to affordable housing initiatives (Table 35). Currently, the reserve for affordable housing is \$233,968. While the net surcharge continues to grow each year, the matching funds from the State have decreased principally due to the decline in the housing market. Currently, the State anticipates providing a 22% match plus an additional \$25 million that was approved in the FY' 14 State budget.

Table 35: Community Preservation Act Funds generated FY 2002 - FY 2012

Fiscal Year	Total Net Surcharge Raised	Minimum Designated for Affordable Housing Initiatives
2002	\$ 449,546.87	\$ 44,954.69
2003	\$ 478,058.72	\$ 47,805.87
2004	\$ 502,488.66	\$ 50,248.87
2005	\$ 527,456.87	\$ 52,745.69
2006	\$ 564,011.45	\$ 56,401.15
2007	\$ 589,670.95	\$ 58,967.10
2008	\$ 620,335.00	\$ 62,033.50
2009	\$ 639,359.54	\$ 63,935.95
2010	\$ 652,740.37	\$ 65,274.04
2011	\$ 685,277.17	\$ 68,527.72
2012	\$ 705,886.51	\$ 70,588.65
Total	\$ 6,414,832.11	\$ 641,483.23

Source: MA Dept. of Revenue, Division of Local Services - Community Preservation Surcharge Reports, 2013

Dracut Housing Authority

The Dracut Housing Authority is responsible for all public housing programs and oversight in the town. The mission of the Dracut Housing Authority is to “provide affordable, comfortable, and safe housing to seniors, disabled persons and families that require assistance”. The Housing Authority is comprised of a five-member Board of Commissioners. Four members of the Board of Commissioners are elected for a five year term during the Town election in May each year. One member of the Board is appointed by the Governor and also serves a five-year term. The board meets once a month and acts as a policy setting board.

The Dracut Housing Authority currently owns and/or manages the following:

- 971 Mammoth Road – 80 units of elderly/disabled;
- 901 Mammoth Road – 10 units of elderly/disabled and 8 units of congregate housing;
- 113 Parker Avenue – 20 units of elderly/disabled;
- 65 Phineas Street – 44 units of elderly/disabled;
- Perron Lane – 9 duplexes with 18 units of family housing. 1 single family handicapped home and 2 residential homes serviced by Seven Hills Association;
- Coventry Gardens, 204 Pleasant Street – 15 units of elderly/disabled housing and 5 units of family housing;
- 12 Single family homes scattered throughout town; and
- 68 Housing Choice Vouchers.

The Dracut Housing Authority currently has 498 people on the elderly waiting list and 390 people on the family waiting list.

The Board of Commissioners is responsible for setting and adhering to all federal and state policies, pertinent to the “proper and efficient” operation of the Authority. The Executive Director is appointed by the Board and is responsible for the daily operations and oversight of the Authority. Eligibility for housing is restricted to seniors 60 years or older, people with disabilities under the age of 60, and emancipated minors or persons 18 years of age with a need for family housing.

c. Development Constraints and Limitations

This section examines land constraints and limitations that have an impact on the development of new housing opportunities in Dracut. It includes a land use, zoning and infrastructure analysis, and concludes with a summary of the plans that the town has to address these limitations.

Land Use Development Patterns and Potential

The land use development patterns have changed in Dracut from 1971 to 2005. In 1971 there were 2,503 acres of land was developed (18.2% of total land). Of that land, residential uses comprised 85.8%. By 2005 the amount of developed land had increased to 5,525 acres or 40.4% of the Town’s total land, with residential uses comprising 88% (Table 36).

From 1971-2005 the amount of land used for commercial and residential increased significantly – each by about 120%. Similarly, residential land use increased by about 124.0%. Conversely, industrial uses declined by 45.1%. Undeveloped land declined by 30% as well. As of 2005, about 60% (8,121 acres) of Dracut’s total acreage was yet undeveloped. It is anticipated that the scarce developable land remaining will be utilized principally for commercial or residential purposes.

Table 36: Land Use Development Patterns in Dracut: 1971–2005

Land Use	Acres				Percent Change 1971 - 2005	Percent of Region 2005
	1971	1985	1991	2005		
Developed	2,503.74	3,478.60	5,143.88	5,525.23	120.7	9.4
<i>Commercial</i>	115.88	176.87	215.36	256.82	121.6	10.4
<i>Industrial</i>	228.49	277.73	425.91	125.47	-45.1	3.5
<i>Residential</i>	2,159.37	3,024.00	4,502.61	4,837.59	124.0	11.0
Undeveloped	11241.5	10,266.64	8,601.36	8,121.81	-27.8	12.3
Total	13,745.24	13,745.24	13,745.24	13,647.04	N/A	10.9

Source: McConnell Land Use Data, University of Massachusetts' Regional Strategic Plan for Greater Lowell, Table 13, NMCOG.

Zoning

This section summarizes the local zoning regulations that are pertinent to the development of housing, and affordable housing in particular, in Dracut. It includes a discussion of the density and dimensional requirements for a residential subdivision, as well as a summary of the special permits that are available for a typical housing development. Where appropriate, affordability requirements for Special Permit projects are also outlined.

Residential Development

With 86% of all developed land in Dracut used for residential purposes, the Town is primarily a bedroom community, and single-family homes are the most common residential use. According to the Dracut Zoning bylaw, the allowed uses within the R-1, R-2, and R-3 residential zoning districts are outlined below in Table 37.

Single-family development is permitted by right in all residential districts, while two-family and multi-family dwellings are only allowed in the R-3 District through a Special Permit from the Planning Board (SPB #2). A Boarding House (e.g. rooming house) is permitted in the R-3 Multi-family district by a Special Permit from the Planning Board (SPB #3). The Town’s Zoning By-Law allows for single-family dwellings in the B-1 commercial zoning district, as well as two-family dwellings through the issuance of a Special Permit from the Planning Board (SPB #2).

Table 37: Permitted Residential Uses by Zoning District

Residential Use	Zoning District		
	Residential R-1	Residential R-2	Residential R-3 Multifamily
Single Family Dwelling	Yes	Yes	Yes
Two- Family Dwellings	No	No	SPB (#2)
Multifamily Dwellings	No	No	SPB (#3)

Source: Town of Dracut Zoning Bylaw, 2013

The dimensional and density requirements for standard residential lot subdivisions vary in each of the three residential zoning districts (Table 38). Within the R-1 district, the minimum lot area required for a subdivision is 40,000 square feet, with a 30-foot minimum lot width, 175-foot minimum frontage, 15-foot sides and rear yards, and a 36-foot maximum building height.

Table 38: Dimensional and Density Requirements for Residential Subdivisions

	Residential R-1	Residential R-2	Residential R-3 Multifamily
Minimum Lot Area (ft ²)	40,000	80,000	40,000
Minimum Lot Width (ft)	30	50	50
Minimum Frontage (ft)	175	200	150
Minimum Front Yard (ft)	30	30	30
Minimum Side Yard (ft)	15	15	15
Minimum Rear Yard (ft)	35	35	35
Maximum Building Height (ft)	36	36	36
Source: Town of Dracut, Building Department.			

Within the R-2 District, the minimum lot area is 80,000 square feet, including a 50-foot minimum lot width, 200-foot frontage, 30-foot front yard, 15-foot side yard and 36-foot building height. Similar to the R-1 District, developments in the R-3 Multi-family District have a minimum lot area requirement of 40,000 square feet. However, this lot size has a smaller minimum frontage requirement (150 feet). The requirements for the front and side yard are the same as in the R-1 and R-2 Districts: 30-foot minimum front yard, 15-foot sides and rear yards, and a 36-foot maximum building height.

Additionally, the Town Bylaw mandates that at least two off-street parking spaces be designated for any single family, two family and multi-family dwelling unit. For non-family accommodations, one space must be provided for every two persons accommodated.

Special Permits

The Town's Zoning Bylaw includes a number of Special Permit allowances intended to encourage the development of housing for Special Needs populations, including low- and moderate-income families, smaller households, and senior citizens. The following subsection summarizes each of these Special Permit options in Dracut.

Multifamily Housing Development

A special permit is required for any development proposal for two or more residential units. Special Permits are issued by the Planning Board and must be approved by Town Meeting. Multifamily development proposals are evaluated according to several criteria, including:

- Size: the site must contain a minimum of 5 acres;
- Water and sewer capacity;
- Traffic impacts;

- Stormwater impacts;
- Number of dwelling units: (24-unit maximum per single structure);
- Visual separation;
- The total number of units abiding by the measurements set forth in the Town Bylaw; and
- Parking design (lots cannot exceed 36 spaces and multiple lots on a property must be at least 50 feet apart).

In-Law Dwelling Unit

In an effort to allow families to care for their elderly relatives, the Town allows an “In-law dwelling unit”, which is designed to provide a non-rental housing alternative for immediate family members or care givers. Only one in-law suite is allowed per property. These dwellings must share a wall with the primary structure, must only contain one bedroom, and may not exceed 20% of the existing space or 700 feet. A separate meter is prohibited for in-law dwellings.

Infrastructure

This section summarizes the existing sewer, water and transportation infrastructure and identifies the infrastructure gaps that present barriers to new residential development. This summary is based upon a review of previous documents, including the *Greater Lowell Comprehensive Economic Development Strategy (CEDS) for 2009-2013*, and conversations with representatives from the Dracut Water District and Sewer Commission.

Sewer Capacity

The municipal sewer system services about 84% of the Dracut’s population. Existing sewer areas include most of Dracut Center, Collinsville, and the Navy Yard area. The remainder of the town is supported by on-site septic systems. Discharge from the sewer system is sent to the Greater Lowell Regional Wastewater Utility (LRWWU).

Dracut owns approximately 11% of the facility, or 3.6 million gallons per day of capacity. Of the 3.6 million gallons per day, Dracut must provide Tyngsborough with 1.0 million gallons per day (gpd), based on a 2012 intermunicipal agreement. Currently, Dracut is utilizing about 1.4 million gallons per day of its allocation.

The Dracut sewer expansion program has been a model for long-term, sustainable infrastructure development. Over the past thirty-seven years, a total of thirty major sewer construction contracts have been either been completed or are under construction, providing sewer service to more than 8,524 residences and businesses in Dracut. These projects have closely followed a phased sewer construction program that was carefully developed as part of a Wastewater Facilities Plan completed in 1982 and a Comprehensive Wastewater Management Plan (CWMP) that was completed in 2001 and updated in 2007.

The Comprehensive Wastewater Management Plan (CWMP), which received final MEPA approval in May 2007, is a plan to sewer most of the Town over twenty years. Construction will involve approximately 15 miles of new sewer lines to areas of Wheeler Road, Colburn Avenue, and Methuen Street. Mammoth Road will also add nine new pump stations to the system. An additional 73,000 gallons per day (gpd) will be added to the system, which will go to the City of Lowell's Treatment Facility. Approximately 600,000 gpd of inflow and infiltration (I&I) will be removed from the system. The I&I removal will help the Town stay within its intermunicipal agreement with the City of Lowell.

Most recently, Dracut completed three major sewer projects serving east Dracut and the Peters Pond Area – Contract Nos. 26, 26A, 27, 28 and 29. These projects are particularly noteworthy, not just for their size and complexity, but for the collaborative effort undertaken by three public entities- the Town of Dracut, the City of Methuen, and the Greater Lawrence Sanitary District (GLSD) – in making sewer service to east Dracut possible. Previous to these contracts, all Dracut wastewater flow was conveyed to the LRWWU for treatment and disposal. However, given the capacity restrictions at the Lowell facility and the availability of reserve capacity at the GLSD facility, Dracut worked closely with Methuen and GLSD to develop intermunicipal agreements (IMAs) that allow for the conveyance of wastewater from east Dracut to Methuen and ultimately to the GLSD facility for treatment and disposal. This collaboration benefits all parties and makes the best use of public assets by matching the need for wastewater treatment with available treatment capacity.

Additionally, the shifting of east Dracut flow to the GLSD facility will allow Dracut to complete additional projects in central Dracut – projects that will send more flow to the Lowell facility – without exceeding flow limits established by an IMA between Dracut and Lowell. The ability of Dracut, Methuen and the GLSD to come together and work cooperatively for the benefit of their residents and rate payers is a tribute to the leadership and professionalism of these three organizations.

Over the next four years, Dracut will seek to undertake Contracts Number 31 and 32, serving additional portions of eastern and central Dracut. Upon completion of these contracts, virtually all portions of Dracut will have access to sewer service, thereby fulfilling a long-term commitment to the residents of Dracut and providing a lasting legacy to the careful planning and strong fiscal management that have been hallmarks of this major infrastructure program

Water Supply

Dracut is served by the Dracut Water Supply and Kenwood Water Districts. The majority of town receives water through the Dracut Water Supply District, while eastern Dracut receives water through the Kenwood Water District. The remainder of the town is supplied by private wells.

Dracut Water Supply District

The Dracut Water Supply District (the District) serves approximately 23,600 people through its distribution system in Dracut and a portion of Tyngsborough. Through this system, service is provided to the neighborhoods of Dracut Center, the Navy Yard, and Collinsville. The District's main well fields are located off Hildreth Street in Dracut and off Frost Road in the Town of Tyngsborough. The District also purchases water from the City of Lowell.

The water distribution system includes over 100 miles of water main ranging in size from 1-24 inches in diameter. The District sells water to the Tyngsborough Water District through the Birchmont Booster Pump Station to serve approximately 112 customer accounts in the Birchmont pressure zone. The District is in the process of purchasing the Birchmont pump station and distribution system from Tyngsborough.

The water supply comes from five wells located in the Tyngsborough Well Field, located along the Merrimack River in Tyngsborough, and two wells in the New Boston Well Field, located in Dracut. The District supplements the well supplies with water purchased through an interconnection with the Lowell Regional Water Utility (LRWU) at the Pleasant Street Pump Station. A second interconnection with the Kenwood Water Department is currently under construction, which would allow the District to obtain water from Methuen.

The District maintains three storage facilities: (1) a 3,000,000 gallon stand up concrete tank located on Marsh Hill, (2) an 800,000 gallon cement tank located on Whortleberry Hill (Dracut State Forest), and (3) a 2,500,000 gallon steel water tower located on Passaconaway Drive. The District supplies approximately nine thousand households, including a thousand Tyngsborough residents.

The water in the distribution system is a mix of groundwater from the two well fields and surface water from Lowell Regional Water Utility. According to the Dracut Water System Master Plan, the District's well supplies, pumping stations, and storage tanks have been well maintained and are generally in very good condition. The current focus of the District is on improvements to the water supplies. Upgrades are currently ongoing to improve the capacity and reliability of the well supplies and the pumping facilities.

Kenwood Water District

The Kenwood Water District was established in 1966 by Chapter 329 of the Acts of the Massachusetts Legislature. The Kenwood Water District is totally separate from the Dracut Water Supply District (DWSD), except that the Kenwood District is under the jurisdiction of the Town Manager, who acts as Superintendent. Small Water Systems Services, L.L.C has been contracted as the licensed operator to operate and maintain the system. The system is a distribution system only; it does not have its own water source, nor does it treat water.

The Kenwood Water District purchases water from the Lowell and Methuen Water Departments and supplies it to customers located in the eastern portion of Dracut. The Merrimack River, which originates in the White Mountains of New Hampshire, serves as the source of water for both the Lowell and Methuen Water Departments. Customers in the eastern and northern portions of the Kenwood Water District receive their water from the Methuen Water Department, while the remaining customers receive their water from the Lowell System.

The Kenwood Water District's system is comprised of water mains, service lines, pumping stations, metering states, gates and valves. The District's system contains approximately 25 miles of main ranging in size from 6-12 inches. There are 1,980 accounts in the Kenwood District, which continues to expand with the increased development in that section of town. Dracut's current average demand is approximately 1.5 million gallons of water per day. The Kenwood Water District continues to upgrade its metering systems, along with ongoing improvements to the system to ensure sufficient water distribution to customers.

Transportation Network and Public Transit

Dracut is served by a regional transportation network comprised of several modes, including automobiles, buses and bicycles. There is no commuter rail station in Dracut so residents use the Gallagher Terminal station in Lowell. There are 157.30 centerline miles (311.12 lane miles) of roadway, ranging from numbered state roads such as Routes 110, 113 and 38 to local roads. The majority of the roads in Dracut are local, urban roads.¹⁰

The Town is served by the Lowell Regional Transit Authority (LRTA). The service is somewhat limited – Route 10 leaves from Lowell and travels through Dracut before heading to Tyngsborough. This is the same for Weekday and Weekend routes. A full fare within Dracut is \$ 1.00 and a full fare to or from Lowell it is \$ 1.50. Senior citizens and disabled passengers ride for a reduced rate which is 50 cents within Dracut and 75 cents to or from Lowell. On weekdays the route starts at 6:35 A.M. and runs through 7:00 P.M. On Saturdays, the route begins at 8:30 A.M. and ends at 5:30 P.M.

Road Runner paratransit demand response is available during the same hours of operation within a three-quarter mile corridor of the #10 bus route for seniors over the age of 60 and persons with a disability, as defined by the Americans with Disabilities Act (ADA). This service is provided by the LRTA central dispatch in Lowell and is available with a 48-hour advanced reservation or a 24-hour advanced reservation for ADA clients by calling (978) 459-0152. Road Runner clients must be registered with Road Runner prior to their first trip reservation.

¹⁰ MassDot "Road Inventory Year-End Report 2012"

II. Affordable Housing Goals and Strategies

The Affordable Housing Partnership Committee developed a set of goals and strategies that will assist them in their efforts to develop affordable housing units in Dracut. In order to ensure that these goals and strategies are implemented, it also recommended that these goals and strategies serve as the framework for the Housing Chapter in any future updated Master Plan. The goals are in no particular order of priority.

A. Housing Goals

1. Provide a wide range of housing options so as to meet the housing needs of a diverse population, especially those below 80% of the area median income.
2. Create diverse rental units, in terms of types of units (duplexes vs. multi-family) and number of bedrooms (three or more), for Dracut residents.
3. Support the creation of workforce¹¹ housing units and broaden the range of potential home-buyers and tenants.
4. Develop rental and ownership options for senior citizens, disabled residents and veterans that allow them to live independently.
5. Maintain existing housing stock in good condition.
6. Encourage new housing development consistent with community character and identified needs.
7. Preserve and strengthen the town's residential neighborhoods, while maintaining the rural character of portions of the community.
8. Update the zoning bylaws, development review processes and permitting policies so they are clear and consistent.
9. Coordinate the permitting work of Town boards and departments and the Dracut Housing Authority in order to achieve consistency in the interpretation and administration of affordable housing requirements.
10. Ensure that affordable housing development in Dracut adheres to the Commonwealth's Sustainable Development Principles (see Figure 10).



Figure 10: Commonwealth of Massachusetts' Sustainable Development Principles

1. Concentrate Development and Mix Uses
2. Advance Equity
3. Make Efficient Decisions
4. Protect Land and Ecosystems
5. Use Natural Resources Wisely
6. Expand Housing Opportunities
7. Provide Transportation Choice
8. Increase Job and Business Opportunities
9. Promote Clean Energy
10. Plan Regionally

¹¹ Workforce housing is a term commonly used to describe “housing for the occupations needed in every community, including teachers, nurses, police officers, fire fighters and many other critical workers.” This is typically defined as 80-120% AMI. *Source:* Center for Housing Policy, 2011 - <http://www.housingpolicy.org/>

11. Utilize the DHCD-approved Affordable Housing Production Plan as a management tool to develop new housing opportunities in meeting the Town's annual housing production goals.

B. Housing Strategies

Maintain Existing Housing and Expand Housing Opportunities

1. Be proactive in monitoring and maintaining existing affordable housing units.
2. Develop more affordable rental housing (less than 30% of annual income) with the increased availability of 3- and 4-bedroom units.
3. Document the specific needs of Dracut veterans and construct affordable veterans housing units that meet those needs. Work with organizations like the [Veterans Northeast Outreach Center](#) and the local Veteran's agent to obtain input on the specific housing needs of veterans in Dracut.
4. Consider Chapter 61 properties as potential affordable housing opportunities in the future.
5. Incorporate the Affordable Housing Production Plan into future updates to the Dracut Master Plan.
6. Work with State agencies and other stakeholders to develop group homes to provide supported, supervised living arrangements for citizens with mental and physical disorders.
7. Utilize the established Dracut Affordable Housing Partnership to implement the DHCD-approved Affordable Housing Production Plan.

Policies, Programs and Services

1. Evaluate and revise existing development regulations and guidelines for fairness and efficiency through the development of an Affordable Housing Permitting Guide to assist applicants in navigating the review process.
2. Utilize the Zoning Review Committee to review zoning changes that will provide for more affordable housing opportunities, such as special permits for multi-family and open space residential subdivision incentive, accessory apartments, assisted living facilities, retirement communities, etc. This will be done in conjunction with the Planning Board, Board of Selectmen, Zoning Board of Appeals and other town committees and boards.
3. Develop an Inclusionary Housing Bylaw to encourage development of new housing that is affordable to low and moderate-income households. Model Inclusionary Housing Bylaws can be found at: http://www.mass.gov/envir/smart_growth_toolkit/bylaws/IZ-Bylaw.pdf.
4. Continue to use Community Preservation Funds to support affordable housing development with a focus on the following programs and services:
 - Community education regarding affordable housing programs;
 - First-time home buyer's assistance program;
 - Rental assistance;
 - Renovation and sale of properties as affordable unit(s) from town tax lien properties acquired;
 - Purchase of property for use as an affordable housing development;

- Provide betterment to donated buildings and/or land for use of affordable housing;
 - Partnership with private developers and public agencies for affordable housing initiatives that address the housing needs of the community.
5. Support legislative and/or regulatory reforms at the state level that recognize the efforts of communities like Dracut to proactively provide “workforce housing” to serve households at 80-120% of the area median income (AMI), in addition to current efforts supporting households earning below 80% of the AMI.
 6. Adopt local selection preferences which will include existing Dracut residents and municipal employees. Developers of rental and homeownership units constructed without state or federal subsidies that count as “affordable units” for purposes of Dracut’s affordable housing inventory under Chapter 40B are permitted to adopt local selection preferences for up to 70% of the affordable units, if the preferences are consistent with local housing needs.

Education

1. Provide affordable housing training and educational opportunities to local Board and Committee members and staff, including the Affordable Housing Partnership Committee. These training opportunities could include updates on current policies to support affordable housing (i.e., the Comprehensive Permit Guidelines) and any revisions to state law or regional opportunities. This will allow boards and committees to provide guidance to the development community so as to improve the quality of proposals and result in a more expedited permitting process.
2. Increase public awareness of and support for affordable housing through increased outreach and public education.

Funding

1. Pursue the purchase of units and provide a subsidized buy-down on the purchase price to qualified first-time homebuyers.
2. Develop local partnerships with developers to utilize the State’s Local Initiative Program (LIP) as a means to develop “friendly 40B” development projects.
3. Research federal and state grant opportunities for the enhancement of affordable housing including: HUD’s Housing for the Elderly (Section 202) Program, [Community Economic Development Assistance Corporation](#) (CEDAC) and [Neighborworks Capital](#) (NWC).

Regional Coordination

1. Participate in a Regional Housing Committee to create a Regional Housing Plan for the Greater Lowell region.
2. Work with non-profit entities, such as the [Common Ground Development Corporation](#), a subsidiary of Community Teamwork, Inc., to develop and manage affordable housing projects.

3. Collaborate with other communities to promote First-Time Homebuyer Program opportunities in the region and State to make existing homes more affordable. The Town can work with connecting households to resources like Community Teamwork, Inc. and the Coalition for a Better Acre (CBA).
4. Research and promote Foreclosure Assistance Programs through the State's Emergency Homeowners Loan Program (EHLA) or Community Teamwork, Inc. to help homeowners avoid foreclosure and maintain strong residential neighborhoods.

III. Housing Production Plan Implementation Requirements

A. Characteristics of Proposed Residential or Mixed-Use Developments

The Board of Selectmen and the Zoning Board of Appeals will consider the adoption of a Comprehensive Permit Policy that reflects the expectations of the Town for housing developed under Chapter 40B. By outlining what our expectations are through the adoption of a Comprehensive Permit policy, we believe that the development community would be able to produce the affordable housing that meets the needs of our community. The components of a Comprehensive Permit Policy will include the following elements;

- The Town will not limit a comprehensive permit submittal process for reasons of zoning districts or geographic location.
- The Town will be proactive in supporting affordable housing developments, and the review of such developments will include documentation of the potential impacts upon schools, water, sewer, traffic, recreation, open space, community character and the recommendations in the updated Master Plan.
- The Town will consider the future growth impacts on the community as identified in the Affordable Housing Production Plan (AHPP) and will work in partnership with private developers and public agencies to ensure that the affordable housing initiatives are in the best interest of the community.
- The Town will utilize its affordable housing resources under the Community Preservation Program to support the development of affordable housing, as well as identifying other federal and state resources to support this effort.
- The Town will consider a variety of affordable housing initiatives, including multi-family and open space residential subdivisions, accessory apartments, assisted living facilities, retirement communities, and other opportunities.
- Preference for available affordable housing program opportunities will be given to Dracut residents and municipal employees. Meeting the needs of our community is primary in our vision and plan for future housing growth and opportunities.
- The Town will comply with all applicable federal and state housing policies and will continue to meet the requirements of the Chapter 40B program.

B. Proposed Modifications to Zoning Districts to Create SHI Housing Units

As outlined in Table 37 (Permitted Residential Uses by Zoning District), single-family development is permitted by right in all residential zoning districts (R-1, R-2 and R-3) and the B-1 zoning district. Two-family developments are only permitted with a special permit from the Planning Board in the R-3 and B-1 zoning districts. Multi-family developments are only permitted in the R-3 zoning district with a special permit from the Planning Board. Other than the B-1 zoning district, residential uses are prohibited in all Business and Industrial zoning district. Recently, Dracut Town Meeting approved mixed-uses in the Dracut Village Center that would

permit residential uses above commercial uses. This zoning bylaw has been approved by the Attorney General.

The Town has identified a number of privately-owned and publicly-owned parcels of land (Tables 39 and 40) that would require zoning bylaw changes to permit any residential development other than single-family. It is anticipated that the zoning bylaw will be reviewed once the Master Plan is updated and recommendations for changes to the bylaw will be presented to Town Meeting for adoption. Where appropriate, it is anticipated the Town will modify the zoning bylaw to support the creation of affordable housing units in order to meet its housing production goals.

C. Privately-Owned Land with Potential for Affordable Housing

In meeting the DHCD requirement to identify potential affordable housing sites, the Town identified privately- and publicly-owned parcels throughout the community that could be conceivably developed for affordable housing. Numerous parcels were identified and studied for current use, zoning, location and site characteristics. NMCOG conducted site visits at each site to identify the development limitations.

As shown on the next two pages in Table 39, fifteen (15) private sites were identified, which could generate 100-115 additional affordable housing units, depending upon the development constraints on each property. This list of privately-owned land with potential for affordable housing will help guide the Town as it moves forward in addressing its affordable housing needs over the next five years. As stated in the Policy and Regulatory Reform strategies section, the Town is committed to coordinating the actions of the various boards and committees on the development of these parcels to meet the open space and historic preservation goals of the Town as well. Map 3 in the Appendix shows the location and distribution of these parcels throughout the community, while Maps 4, 5 and 6 show the location of these parcels in relation to the current zoning districts, wetland areas and the LRTA Bus Route.

Table 39: Privately-owned Parcels with Potential for Affordable Housing

Site Address	Acres	Current Use	Map/ Block/ Lot	Characteristics/ Site Constraints	Zoning District	Zoning Bylaw Amendment (Y/N)
114 Broadway Road	2.13	Farmhouse with barn and silo	51-0-63	Town has first option to buy other than a family member. Flat lot. Mostly clear of large vegetation.	R1	Y
1905 Lakeview Avenue	3.04	Abandoned house/ commercial building	25-0-222	Wooded lot. Abandoned building and parking area in eastern corner of property. Uneven terrain. Wetlands present. Narrow trench runs from wetlands towards the interior of the property. Debris (e.g. sheet metal, oil drum) and stone walls present.	B3	Y
35 Loon Hill Road	1.89	Vacant lot	51-80-1.2	Flat lot, open space.	B3	Y
68 Loon Hill Road	4.67	Single Family Home	51-0-76	Single family home currently for sale. Some wetlands on property.	R1	Y
4 Mill Street	0.15	Two family dwelling	32-0-76	Historical Mill Housing. Small lot size.	R3	N
12 Mill Street	0.14	Two family dwelling	32-0-77	Historical Mill Housing. Small lot size.	R3	N
17 Mill Street	0.19	Single family dwelling.	32-0-89	Historical Mill Housing. Small lot size.	R3	N
29 Mill Street	0.61	Multi-family dwelling (11 unit row house)	32-91-C	Historical Mill Housing. Large parking area in the rear.	R3	N
34 Mill Street	0.19	Two family dwelling	32-0-83	Historical Mill Housing. Small lot size.	R3	N
44 Mill Street	0.12	Two family dwelling	32-0-84	Historical Mill Housing. Small lot size.	R3	N
16 Primrose Hill Road	0.15	Single Family Residential	25-0-213	Historical Mill Housing. Narrow back yard has fence separating back yard from Beaver Brook.	B3	Y
20 Primrose Hill Road	0.09	Single Family Residential	25-0-212	Residential building on property. Narrow back yard has fence separating back yard from Beaver Brook.	B3 (small portion R1)	Y

Table 39: Privately-owned Parcels with Potential for Affordable Housing (cont.)

Site Address	Acres	Current Use	Map/ Block/ Lot	Characteristics/ Site Constraints	Zoning District	Zoning Bylaw Amendment (Y/N)
24 Primrose Hill Road	0.12	Two-Family Residential	25-0-211	Residential building on property. Narrow back yard has fence separating back yard from Beaver Brook.	R1	Y
34 Primrose Hill Road	0.15	Three-Family Residential	25-0-210	Residential building on property. Narrow back yard has fence separating back yard from Beaver Brook.	R1	Y
44 Primrose Hill Road	0.14	Apartments with Four to Eight Units	25-0-209	Residential building on property. Narrow back yard has fence separating back yard from Beaver Brook.	R1	Y

D. Publicly-Owned Land with Potential for Affordable Housing

The Town has been able to identify six (6) potential housing sites that could provide 25-35 additional affordable units to the SHI Inventory. These sites are in addition to the projects identified in the “pipeline” section of the report. The sites outlined below in Table 40 have various constraints to being developed, including slope and size constraints. The Town is committed to evaluating tax possession parcels and any future land use changes on Town-owned land to assess the potential for affordable housing development. Map 3 in the Appendix shows the location and distribution of these parcels in the community, while Maps 4, 5 and 6 show the location of the parcels in relation to the current zoning districts, wetland areas and LRTA Bus Route.

Table 40: Publicly-owned Parcels with Potential for Affordable Housing

Site Address	Acres	Current Use	Map/ Block/Lot	Characteristics/ Site Constraints	Zoning District	Zoning Bylaw Amendment (Y/N)
1530 Bridge Street	0.94	Single family home. Town – owned.	47-0-115	Abandoned single-family home. Wetlands in back of property.	B3	Y
144 Greenmont Avenue	17.31	Vacant lot. Town owned	47-0-249	Flat, open lot.	R1	Y
2197 Lakeview	0.89	Vacant lot owned by Dracut Housing Authority	31-0-29	Wooded lot with small structure on lot.	R1	Y

Table 40: Publicly-owned Parcels with Potential for Affordable Housing (cont.)

Site Address	Acres	Current Use	Map/Block/Lot	Characteristics/ Site Constraints	Zoning District	Zoning Bylaw Amendment (Y/N)
75 Parker Avenue	3.35	Underutilized softball field and adjacent land next to school. Town-owned.	48-76-2	Flat, level lot.	R3	N
483 Riverside Street	2.48	Town- owned vacant lot	62-0-80	Steep slope. Brook present on property. Debris also present. Could have accessibility issues.	R3	N
11 Spring Park Avenue	0.68	Town Hall Annex. Town owned	50-0-122	Building on property. Ample opportunity for parking.	B3	Y

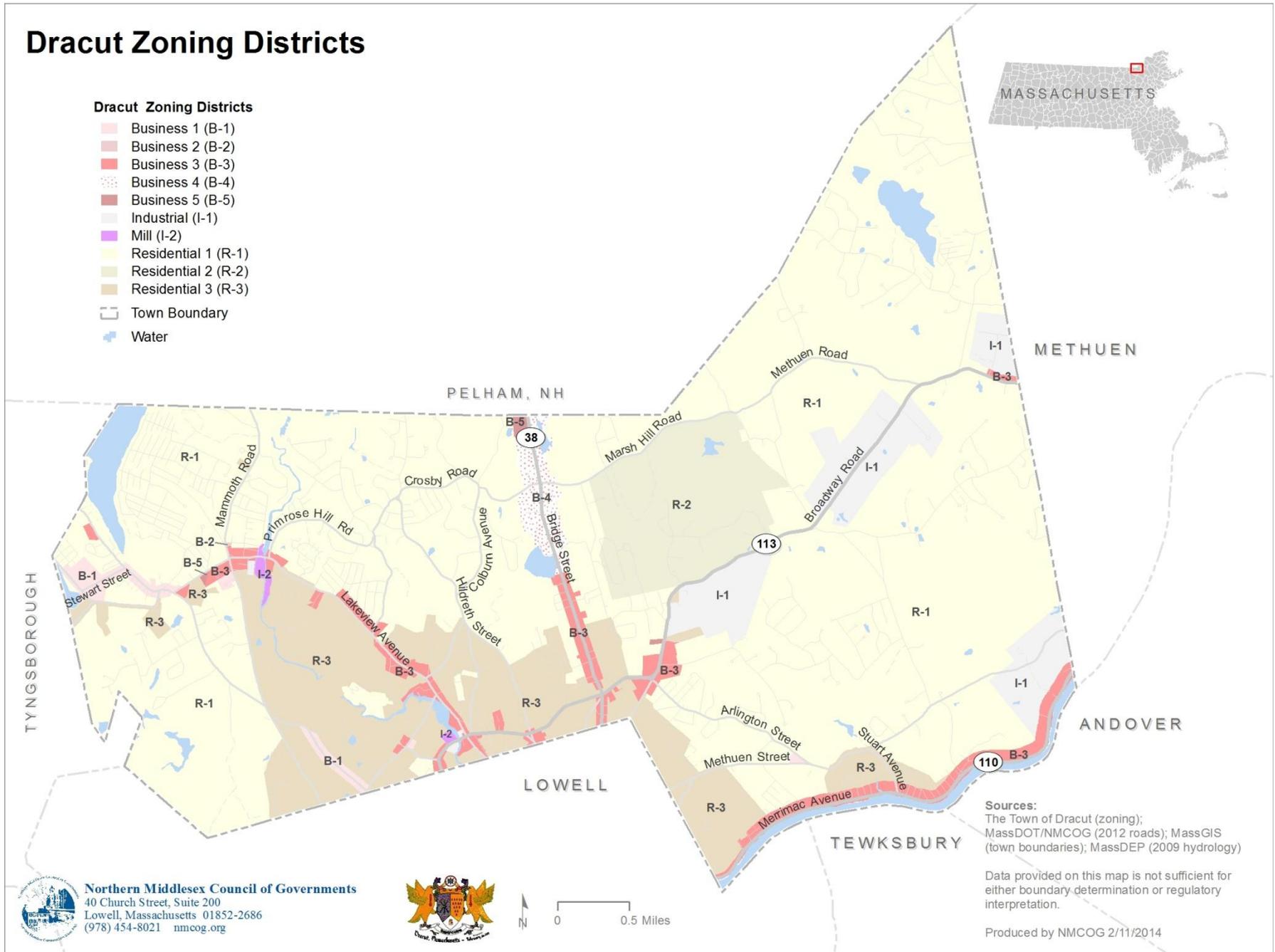
E. Participation in Regional Collaborations that Address Housing Development

Dracut will investigate the following opportunities to participate in regional initiatives to develop affordable housing in the Greater Lowell region:

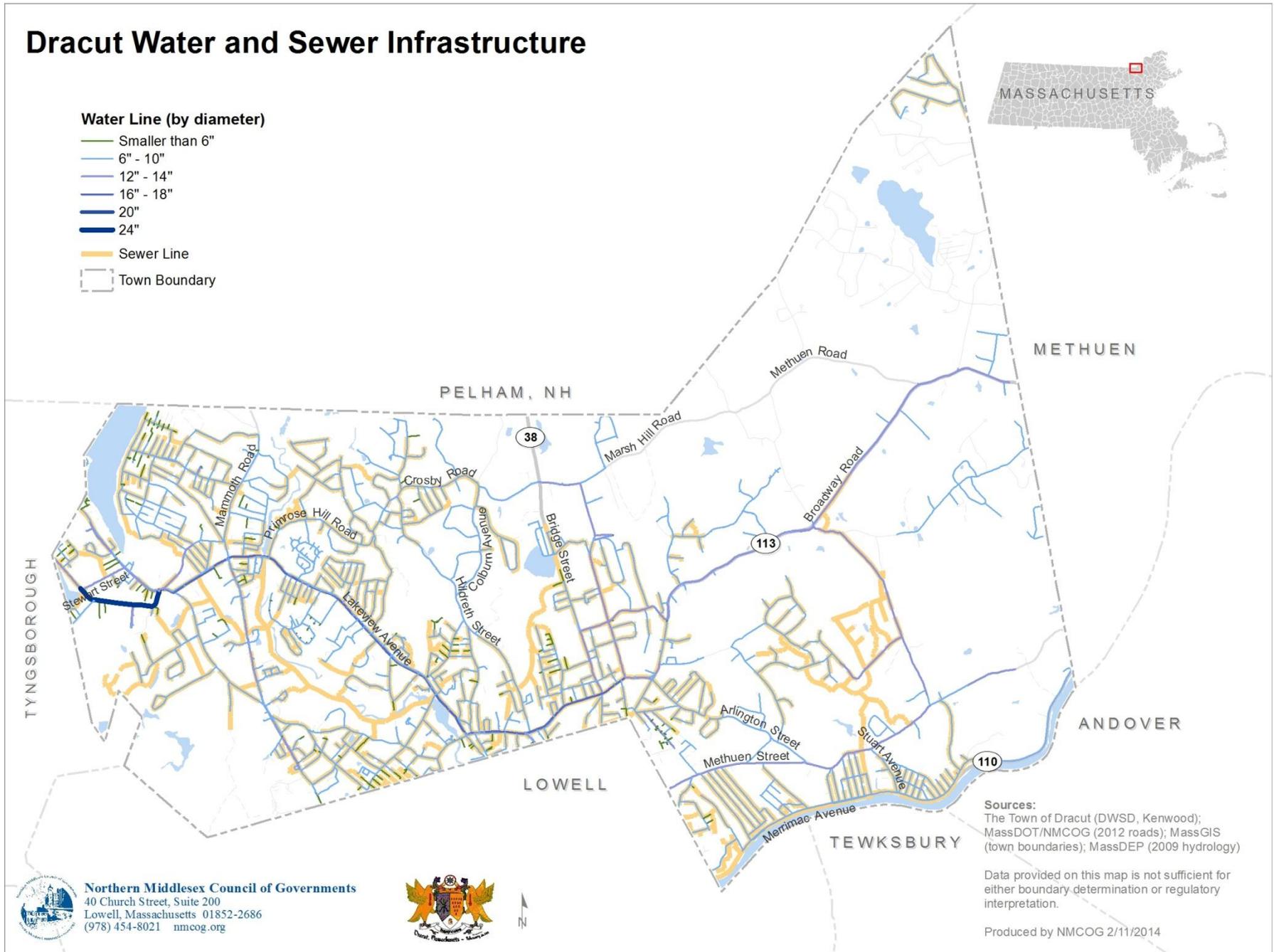
- Investigate the resources available through the Common Ground Development Corporation, Inc. the non-profit development arm of Community Teamwork, Inc. (CTI);
- Participate in the Merrimack Valley Regional Network to End Homelessness which includes several towns in the region;
- Work with the Northern Middlesex Council of Governments (NMCOG), local communities and housing entities in the Greater Lowell region to develop a Regional Housing Plan; and
- Continue to research opportunities to implement development strategies outlined in the Greater Lowell Regional Strategic Plan.

Appendix: Maps

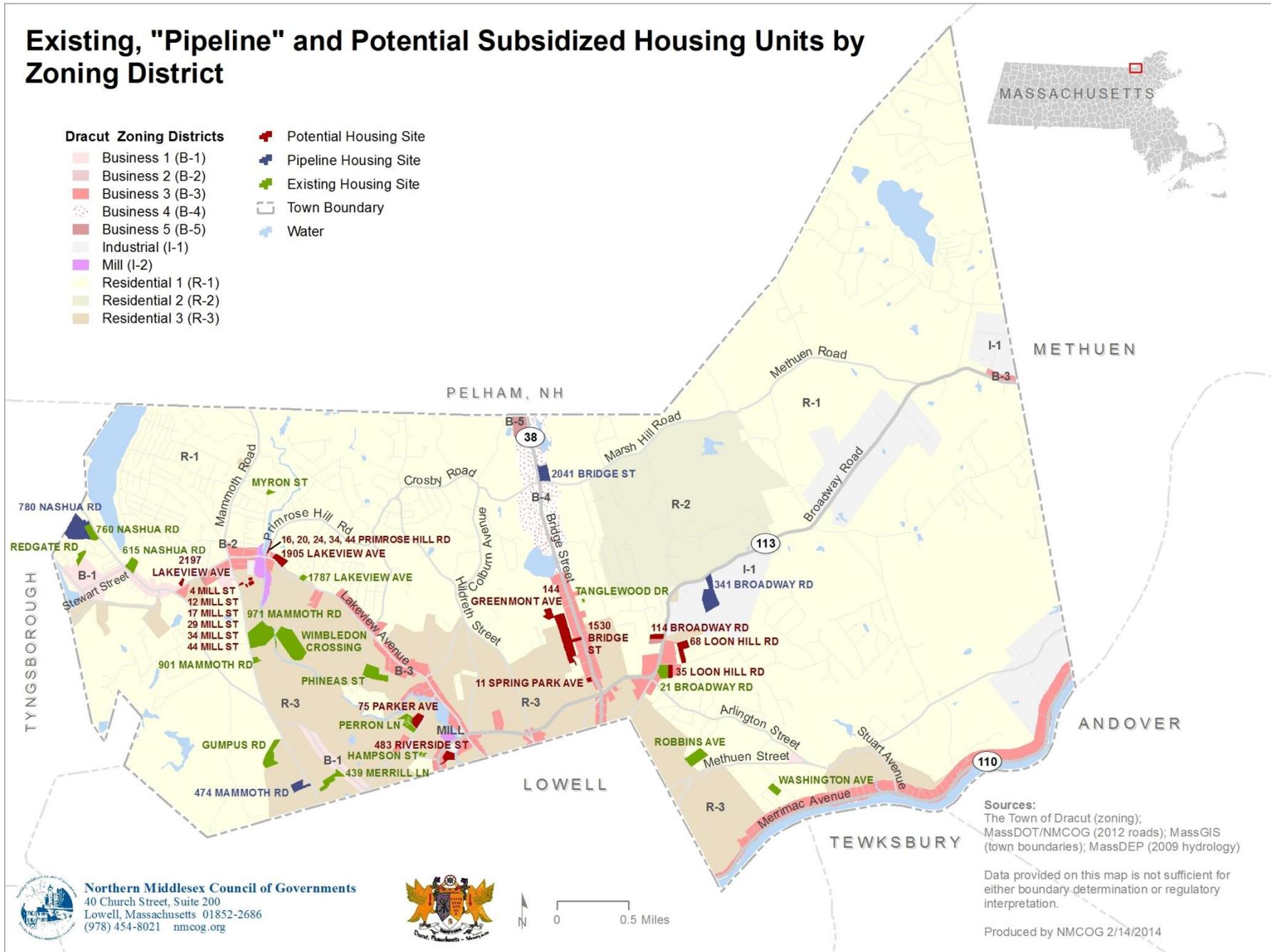
Map 1: Dracut Zoning Districts



Map 2: Dracut Water and Sewer Infrastructure



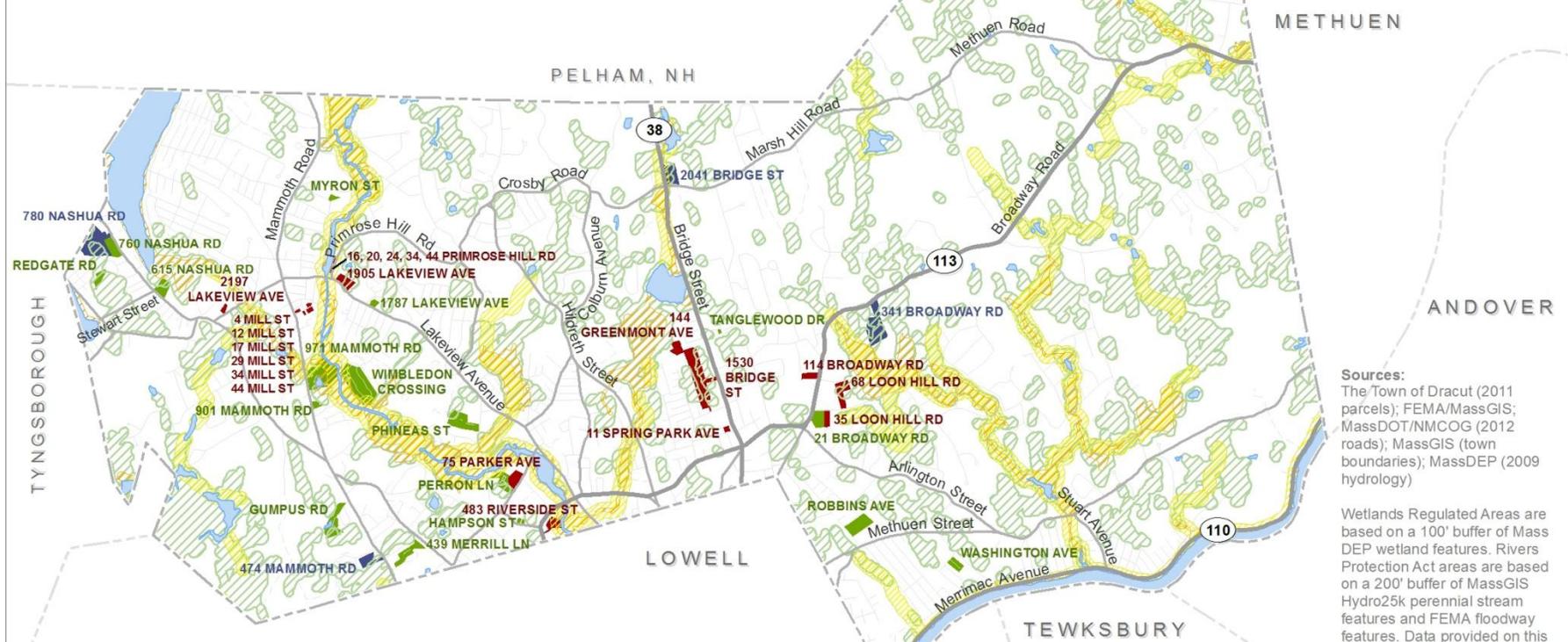
Map 4: Existing, "Pipeline" and Potential Subsidized Housing Units by Zoning District



Map 5: Existing, "Pipeline" and Potential Subsidized Housing Units with Wetlands and Floodplains

Existing, "Pipeline" and Potential Subsidized Housing Units with Wetlands and Floodplains Regulated Areas

-  FEMA FIRM 100 Year Flood Zone
-  Potential Rivers Protection Act Regulated Area
-  Potential Wetlands Regulated Area
-  Potential Housing Site
-  Pipeline Housing Site
-  Existing Housing Site
-  Town Boundary



Sources:
 The Town of Dracut (2011 parcels); FEMA/MassGIS; MassDOT/NMCOG (2012 roads); MassGIS (town boundaries); MassDEP (2009 hydrology)

Wetlands Regulated Areas are based on a 100' buffer of Mass DEP wetland features. Rivers Protection Act areas are based on a 200' buffer of MassGIS Hydro25k perennial stream features and FEMA floodway features. Data provided on this map is not sufficient for either boundary determination or regulatory interpretation.

Produced by NMCOG
 2/14/2014

Northern Middlesex Council of Governments
 40 Church Street, Suite 200
 Lowell, Massachusetts 01852-2686
 (978) 454-8021 nmco.org



Map 6: Existing, "Pipeline" and Potential Subsidized Housing Units by LRTA Bus Routes

