

# Town of Dracut

## Housing Production Plan

### 2020-2024



Wimbledon Crossing



Riverside Landing



Robbins Nest

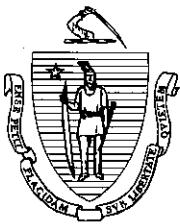


Allard's Grove

**Prepared by:**  
**Northern Middlesex Council of Governments**  
**40 Church Street, Suite 200**  
**Lowell, MA 01852**

October 2019

**Funding to complete the Dracut Housing Production Plan for 2020-2024 was provided through the District Local Technical Assistance (DLTA) administered by the Department of Housing and Community Development (DHCD)**



Commonwealth of Massachusetts  
**DEPARTMENT OF HOUSING &  
COMMUNITY DEVELOPMENT**

Charles D. Baker, Governor ♦ Karyn E. Polito, Lt. Governor ♦ Janelle Chan, Undersecretary

October 23, 2019

Mr. Jesse Forcier, Chairman  
Dracut Board of Selectmen  
Town Hall  
62 Arlington Street  
Dracut, MA 01826

**RE: Housing Production Plan - Approved**

Dear Mr. Forcier:

The Department of Housing and Community Development (DHCD) approves the Town of Dracut's Housing Production Plan (HPP) pursuant to 760 CMR 56.03(4). The effective date for the HPP is October 4, 2019, the date that DHCD received a complete plan. The HPP has a five year term and will expire on October 3, 2024.

Approval of your HPP allows the Town to request DHCD's Certification of Municipal Compliance when:

- Housing units affordable to low and moderate income households have been produced during one calendar year, during the initial year of eligibility, totaling at least 0.5% (57 units) of year round housing units.
- All units produced are eligible to be counted on the Subsidized Housing Inventory (SHI). If you have questions about eligibility for the SHI, please visit our website at: [www.mass.gov/dhcd](http://www.mass.gov/dhcd).
- All units have been produced in accordance with the approved HPP and DHCD Guidelines.

I applaud your efforts to plan for the housing needs of Dracut. Please contact Phillip DeMartino, Technical Assistance Coordinator, at (617) 573-1357 or [Phillip.DeMartino@mass.gov](mailto:Phillip.DeMartino@mass.gov), if you need assistance as you implement your HPP.

Sincerely,

A handwritten signature in black ink, appearing to read "Louis Martin".

Louis Martin  
Associate Director

cc Senator Barry R. Finegold  
Representative Collen M. Garry  
Beverly Woods, Executive Director, Northern Middlesex Council of Governments  
Jay J. Donovan, Assistant Director, Northern Middlesex Council of Governments  
Elizabeth Ware, Community Development Director, Dracut



# Northern Middlesex Council of Governments

October 3, 2019

A Multi-Disciplinary  
Regional Planning  
Agency Serving:

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Chelmsford  
Dracut  
Dunstable  
Lowell  
Pepperell  
Tewksbury  
Tyngsborough  
Westford

Janelle Chan, Undersecretary  
Department of Housing and Community Development  
100 Cambridge Street, Suite 300  
Boston, MA 02114

Re: Dracut Housing Production Plan (HPP)

Dear Undersecretary Chan,

The Northern Middlesex Council of Governments (NMCOG) worked closely with the Dracut Affordable Housing Partnership Committee (AHPC) and town staff to develop the enclosed *Town of Dracut Housing Production Plan for 2020-2024 (HPP)*, which summarizes the current housing market in the community and outlines a Five-Year Plan to increase the number of affordable housing units in order to move closer to Dracut's 10% affordable housing goal.

On August 19, 2019 the Dracut Affordable Housing Partnership Committee unanimously recommended that the Plan be adopted by the Board of Selectmen and the Planning Board. The Planning Board (9/11) and Board of Selectmen (9/24) then unanimously adopted the draft HPP for submission to DHCD. This unanimous support from these three boards reflects the Town's willingness to work in partnership with your office to increase the availability of affordable housing in Dracut.

The HPP addresses the requirements outlined under Chapter 40B of the Massachusetts General Laws, 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, consistent with the Town's updated Master Plan - currently being completed. Once approved by DHCD, the HPP will serve as a guide for the Town's affordable housing program for the next five years.

The Town of Dracut currently has sixty-nine (69) units of affordable housing in its "pipeline" through its partnership with the Coalition for a Better Acre (CBA) and

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Pat Wojtas  
Chair

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Beverly A. Woods  
Executive Director

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40 Church Street  
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FAX: (978) 454-8023

[www.nmcog.org](http://www.nmcog.org)

Common Ground Development Corporation, Inc. (CGDC), the development arm of Community Teamwork, Inc. (CTI). The Dracut Affordable Housing Partnership Committee and town staff also identified eight (8) privately-owned and three (3) publicly-owned potential development sites that could generate 229-260 additional affordable housing units. These efforts reflect how seriously the Town of Dracut is taking its responsibilities in developing affordable housing for the community.

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

Sincerely,



Beverly Woods  
Executive Director

cc: James Duggan, Town Manager  
Dracut Board of Selectmen  
Dracut Planning Board  
Dracut Affordable Housing Partnership Committee  
NMCOG Councilors  
Elizabeth Ware, Community Development Director  
Philip DeMartino, DHCD



# Town of Dracut

TOWN HALL  
62 ARLINGTON STREET  
DRACUT, MASSACHUSETTS 01826

Board of Selectmen  
License Commissioners

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Tony Archinski, Vice-Chairman  
Alison Hughes, Clerk  
Joseph DiRocco, Jr., Member  
Tami M. Dristilariis, Member

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Email: [boardofselectmen@dracutma.gov](mailto:boardofselectmen@dracutma.gov)

September 25, 2019

Janelle Chan, Undersecretary  
Department of Housing & Community Development  
100 Cambridge Street, Suite 400  
Boston, MA 02114

Dear Undersecretary Chan,

The Dracut Board of Selectmen formally adopted the *"Dracut Housing Production Plan for 2020-2024"* by a unanimous vote at its meeting on September 24, 2019. The Town of Dracut, through its Affordable Housing Partnership Committee, worked with the Northern Middlesex Council of Governments (NMCOG) for the past seven months in completing this document.

We appreciate the opportunity to participate in this process and look forward to implementing the HPP 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 from your office.

If you have any questions or need any additional information, please feel free to contact Elizabeth Ware, Community Development Director, at (978) 453-4557.

Sincerely,

A handwritten signature in black ink, appearing to read "Jesse Forcier".

Jesse Forcier, Chairman  
Dracut Board of Selectmen

cc: James Duggan, Town Manager  
Dracut Planning Board  
Dracut Affordable Housing Partnership Committee  
Beverly Woods, NMCOG  
Phil DeMartino, DHCD



**Town of Dracut**  
DRACUT, MASSACHUSETTS 01826

978-454-2594

**PLANNING BOARD**

September 17, 2019

Ms. Janelle Chan  
Undersecretary of Housing and Community Development  
100 Cambridge Street, Suite 300  
Boston, MA. 02114

RE: Town of Dracut, Ma. Updated Housing Production Plan

Dear Ms. Chan:

At the Planning Board meeting of September 11, 2019, the Board unanimously voted to adopt the 2020-2024 Housing Production Plan, which has been recently updated by the Dracut Affordable Housing Partnership Committee, working with Jay Donovan of the Northern Middlesex Council of Governments and Dracut Community Development Director Elizabeth Ware. The Plan's goal was to establish a long term strategy on the production of affordable housing in Dracut to achieve the State's goal of 10% of affordability of the Town's housing stock. Additionally, the Dracut Affordable Housing Partnership Committee is working to become a permanent committee within the Town of Dracut to oversee the required actions within this plan

If you have any questions with regard to this matter, kindly contact this office.

Very truly yours,

**THE DRACUT PLANNING BOARD**

A handwritten signature in black ink that reads "Mark H. Pease".

Mark Pease,  
Chairman

cc: Dracut Board of Selectmen  
Dracut Affordable Housing Partnership Committee  
Jay Donovan, NMCOG

# Dracut Housing Production Plan

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## 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 meets the Chapter 40B Comprehensive Permit requirements for affordable housing production in Massachusetts. Through funding provided by the Department of Housing and Community Development (DHCD) under the District Local Technical Assistance (DLTA) program, NMCOG staff worked closely with the Dracut Affordable Housing Partnership Committee and the Community Development Director over the past seven months to complete this document.

In meeting the Chapter 40B Comprehensive Permit requirements for affordable housing production, DHCD requires that a five-year Housing Production Plan (HPP) be developed that consists of a comprehensive housing needs assessment, Affordable Housing Goals, and Implementation Strategies to meet the 10% affordable housing goal. The *2014-2018 Dracut Affordable Housing Production Plan (AHPP)* was submitted to DHCD on May 7, 2014 and was approved on June 11, 2014. As of February 2019, Dracut had 585 affordable units or 5.17% on its Subsidized Housing Inventory (SHI). Based upon the DHCD requirements, Dracut needs 547 additional affordable units to meet its 10% goal. The *Dracut Housing Production Plan for 2020-2024* (HPP) addresses how the additional affordable units will be developed in order to move closer to its 10% goal. Under the proposed scenario, 69 affordable units currently in the “pipeline” will be in place by 2022. According to the proposed construction schedules, Dracut could reach 6.7% by 2024 under the “average growth scenario”, 7.8% by 2024 under the “0.5% growth scenario” and 9.8% under the “1.0% growth scenario”. It is important to note that based upon the 2020 U.S. Census, Dracut will have a new target goal based upon the number of year-round housing units at that time. Therefore, it will be important to move closer to the current 10% goal in order to be ready for the new target goal in 2021.

Building upon the previous work related to the *Dracut Affordable Housing Production Plan for 2014-2018*, NMCOG staff made a presentation on the draft *Dracut HPP for 2020-2024* to the Dracut Affordable Housing Partnership Committee on July 22, 2019. Presentations were also made to the Dracut Planning Board on September 11, 2019 and the Dracut Board of Selectmen on September 24, 2019. The *Dracut Housing Production Plan for 2020-2024* outlines a housing production schedule that addresses the community’s local housing needs, while also meeting State requirements, as outlined under Chapter 40B, to produce more affordable housing for residents. The Dracut Affordable Housing Partnership Committee recommended the adoption of the HPP by the Planning Board and the Board of Selectmen. Letters from the Dracut Affordable Housing Partnership Committee, the Planning Board and the Board of Selectmen are being forwarded to DHCD as part of this HPP submission.

The *Dracut Housing Production Plan for 2020-2024* uses population and household projections for 2020 through 2040 prepared by the UMass Donahue Institute for the Massachusetts Department of Transportation (MassDOT). 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 the individual communities.

## **A. Comprehensive Needs Assessment**

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

### **Population and Households**

- Dracut's population increased by 115.1% from 15,763 in 1960 to 29,457 in 2010. Between 2000 and 2010, Dracut's population only grew by 3.1 %. The Town's population represented 10.3% of the total population for the Greater Lowell region in 2010. The estimated population for Dracut in 2018 was 31,747 according to the U.S. Census Bureau. By 2040 Dracut's population is projected to increase to 32,071 residents.
- Dracut's households increased from 10,451 households in 2000 to 10,956 households in 2010 or by 4.8%. Between 2010 and 2020, Dracut households are projected to increase by 14.5%. The growth rate will decrease to 6.1% between 2020 and 2030 and to 2.2% between 2030 and 2040. By 2040 there are projected to be 13,595 Dracut households.
- In 2010, more than seventy percent (71.8%) of Dracut's households were family households. According to the 2013-2017 American Community Survey (ACS), the percentage of family households decreased to 71.4%. Two-person family households represented the most prevalent (38.3%) of family households in 2013-2017.
- Dracut's population is aging. Residents aged 60-74 and 75+ are projected to increase by 69.5% and 149.1% respectively from 2010 to 2040.

### **Income**

- According to the U.S. Census Bureau, median household income in Dracut increased by 50.4% between 1999 (\$57,676) and 2013-2017 (\$86,716), which was nearly 15% higher than the percentage increase in the region. When adjusted for inflation, the median household income in Dracut still increased by 2.3%.
- When adjusted for inflation, median family income in Dracut increased by 3.2% between 1999 and 2013-2017, while per capita income increased by 4% during the same time period. The median family incomes for the Greater Lowell region, Massachusetts and the United States also increased when adjusted for inflation, while the per capita incomes increased in the Greater Lowell region and Massachusetts, but decreased by -1.8% in the United States.
- According to the 2013-2017 American Community Survey, more than forty-two percent (42.4%) of Dracut households earned \$ 100,000 or more.
- In 2013-2017, 2,221 residents, or 7.2% of the town's population, were living in poverty. More sixty per cent of those living in poverty were between the ages of 18 and 64 (61.6%), 26.6% were youth under the age of 18, and 22.7% were 65 years and older.

## **Housing Production, Sales and Costs**

- The majority of housing units in Dracut are single-family, detached homes, which make up 66.6% of the housing stock, according to the 2013-2017 American Community Survey. More than seventy-five percent of all housing units (76.5%) were owner-occupied.
- Between 2014 and 2018, 286 residential building permits were issued for 524 residential units. The highest number of permits issued was in 2017 when 80 residential permits were issued for 78 single-family houses, a duplex and a 160-unit assisted living facility.
- Residential home sales peaked in 2016 when 361 single-family, 172 condominiums and 123 Other residential properties were sold. Median sales prices peaked for single-family homes at \$352,000 and for condominiums at \$210,000 in 2018.
- About 29.4% of owner-occupied households in Dracut were considered moderately burdened by their housing costs, paying more than 30% of their income on housing costs. Nearly half (49%) of the rental households in Dracut were considered moderately burdened by their rental costs and cannot afford the current median gross rent.

## **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 Housing Partnership Committee. These goals are outlined in Section II of the HPP:

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. Address the needs of first-time home buyers.
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 workforce<sup>1</sup> 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. Ensure that affordable housing development in Dracut adheres to the Commonwealth's Sustainable Development Principles (see Figure 10).

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<sup>1</sup> 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/>

10. 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.
11. Utilize the DHCD-approved 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 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. The strategies are summarized below and in Section II.

### **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, 61A and 61B properties for potential acquisition for both affordable housing uses and open space/agricultural uses in the future.
5. Work with State agencies and other stakeholders to develop group homes to provide supported, supervised living arrangements for citizens with mental and physical disorders.
6. Utilize the established Dracut Affordable Housing Partnership Committee to implement the DHCD-approved Housing Production Plan.
7. Establish a landlord partnership to monitor affordable housing stock.
8. Partner with Non-Profit/Philanthropic Groups to invest in housing units for those most in need.
9. Utilize the Dracut First Housing Partnership as the development arm of the Affordable Housing Partnership Committee to initiate new affordable housing development projects.

### **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. Work with the Planning Board, Board of Selectmen, Zoning Board of Appeals, Town Meeting and other town committees and boards to implement these zoning changes.

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](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. The Massachusetts Housing Partnership (MHP) could provide this training to the Town at no cost.
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 private and non-profit 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 NMCOG-sponsored 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 \(CGDC\)](#), a subsidiary of Community Teamwork, Inc. (CTI), the Coalition for a Better Acre (CBA), and Habitat for Humanity 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 available from CTI and CBA.
4. Research and promote Foreclosure Assistance Programs through the State's Emergency Homeowners Loan Program (EHL) or Community Teamwork, Inc. to help homeowners avoid foreclosures 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 need 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. Eight (8) privately-owned and three (3) publically-owned sites were identified through this process. It is anticipated that between 229 and 260 new housing units could be developed on the identified sites. The list of potential housing sites will be utilized as a guide in implementing the Housing Production Plan. The potential housing sites are identified through the attached Map 2 and are shown through additional maps in the document related to zoning districts, zoning overlay districts, wetlands, floodplains and Rivers Protection Act Regulated Areas, and LRTA bus routes and commuter rail. Map 1 shows the current affordable housing units on the Subsidized Housing Inventory as of February 2019.

## Introduction

### 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).

### **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* 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% AMI. Generally speaking, programs that subsidize rental units target households earning within 50% or 60% AMI, and first-time homebuyer programs apply income limits of up to 80% 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 ≤80% AMI and have rent/sale prices restricted to affordable 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.

#### **Data Sources and Definitions**

The *Dracut Housing Production Plan for 2019-2024* 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), the Department of Housing and Community Development (DHCD), and NMCOG. 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](http://www.census.gov).

## I. Comprehensive Needs Assessment

The Comprehensive Needs Assessment includes a Demographic Analysis and a Housing Stock Analysis. 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. It 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 2014-2018 *Town of Dracut Affordable Housing Production Plan*. 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. Additional data is available in the Housing chapter of the 2019 Dracut Master Plan.

#### 1. Population

According to the 2010 U.S. Census, Dracut had a population of 29,457 residents residing in 10,909 households. With a land area of 21.36 square miles, the population density was 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 *Regional Strategic Plan for Greater Lowell (2011)*, 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. According to the U.S. Census, **Dracut's population increased by 115.1% between 1960 and 2010, from 13,694 to 29,457.**

**Table 1: Actual and Projected Population (2000-2040)**

Year	Dracut	Growth Rates (per cent)	NMCOG Region	Regional Growth Rate (per cent)	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	31,859	13.5	299,617	4.4	10.6
2030	32,190	1.0	298,889	-0.2	10.8
2040	32,071	-0.4	295,061	-1.3	10.9

*Source: 2000 and 2010 U.S. Census Projections developed by the UMass Donahue Institute in 2018 for MassDOT*

However, since the turn of the century, Dracut's growth, as well as that of the region, has slowed. Dracut's growth rate decreased between 2000 and 2010 to 3.1%, while the regional growth rate decreased to 2.0%. The Dracut population is projected to increase from 31,859 in 2020 to 32,190 in 2030 (1% increase), and then decrease by 0.4% to 32,071 in 2040, according to the UMass Donahue Institute. This is somewhat better than the -0.2% decrease between 2020 and 2030 for the region and

the -1.3% decrease between 2030 and 2040. The projections show that Dracut's population will consistently comprise 10% to 11% of the region's total population.

## 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 decreases in population growth discussed above. While household growth in Dracut is expected to increase by 14.5% between 2010 and 2020, there will be a decrease in household growth between 2020 and 2030 (6.1%) and between 2030 and 2040 (2.2%) as shown below in Table 2. The regional household growth rates are expected to experience a similar increase from 2010 to 2020 and an even steeper decline between 2020 and 2030 and 2030 and 2040 than Dracut. Over the next 20 years, Dracut's households are expected to consistently comprise 10%-11% of the region's total households. This indicates Dracut's household growth rate will likely remain consistent with that of the region as a whole.

**Table 2: Total Number of Households (2000-2040)**

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	12,543	14.5	116,271	11.8	10.8
2030	13,306	6.1	121,559	4.5	10.9
2040	13,595	2.2	122,740	1.0	11.1

*Source: 2000 and 2010 U.S. Census Projections developed by the UMass Donahue Institute for MassDOT in 2018*

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 more than 70% of all households in Dracut, yet the share of households has decreased from 74% in 2000 to 71.8% in 2010 to 71.4% in 2013-2017, as shown in Table 3.

**Table 3: Household Types (2000, 2010 and 2013-2017)**

Household Type	2000		2010		2013-2017	
	Number	Percentage	Number	Percentage	Number	Percentage
<b>Family households</b>	7,736	74.0	7,864	71.8	8,023	71.4
<b>Nonfamily households</b>	2,715	26.0	3,092	28.2	3,211	28.6
<b>Total</b>	<b>10,451</b>	<b>100.0</b>	<b>10,956</b>	<b>100.0</b>	<b>11,234</b>	<b>100.0</b>

*Source: 2000 and 2010 U.S. Census and 2013-2017 American Community Survey*

In 2010 there were 7,864 family households comprising 71.8% of all households and 3,211 non-family households comprising 28.2% of all households. In 2013-2017 the proportion of non-family households increased to 28.6%, reflecting the continuing decrease in family households.

### 3. Head of Household Age Distribution

The U.S. Census also provides an indication of the age distribution in Dracut's households. In 2000, the majority of head of households in family households (65.2%) were between the ages of 35 and 64, while 46% of head of households in nonfamily households were in this same age group. As shown in Table 4 below, these percentages increased to 69.6% in family households and 50.7% in nonfamily households in 2010. The percentage of head of households aged 65 years and older in family households increased from 15.4% in 2000 to 16.6% in 2010 to 19.6% in 2013-2017. Similarly, within nonfamily households, the percentage of head of households increased from 32.2% in 2000 to 36.5% in 2013-2017, after experiencing a small decline in 2010 (31.9%). This is reflective of the aging population in Dracut.

**Table 4: Head of Household Age Distribution (2000, 2010 and 2013-2017)**

Household Type	2000		2010		2013-2017	
	Number	Percentage	Number	Percentage	Number	Percentage
<b>Family households</b>	<b>7,736</b>	<b>100.0</b>	<b>7,864</b>	<b>99.9</b>	<b>8,023</b>	<b>100.0</b>
34 Years and Under	1,503	19.4	1,081	13.7	1,074	13.4
35-64 Years Old	5,042	65.2	5,476	69.6	5,377	67.0
65 Years and Older	1,191	15.4	1,307	16.6	1,572	19.6
<b>Nonfamily households</b>	<b>2,715</b>	<b>100.0</b>	<b>3,092</b>	<b>100.0</b>	<b>3,211</b>	<b>99.9</b>
34 Years and Under	591	21.8	538	17.4	383	11.9
35-64 Years Old	1,250	46.0	1,569	50.7	1,655	51.5
65 Years and Older	874	32.2	985	31.9	1,173	36.5

*Source: 2000 and 2010 U.S. Census and 2013-2017 American Community Survey*

### 4. Household Size

Data from the 2013-2017 American Community Survey shows that the size of households in Dracut tends to be smaller. Family households typically contain two, three or four people and only 15.8% of family households contain five or more people, as shown in Table 5 on the next page.

**Table 5: Household Size – Family and Non-family (2013-2017)**

Household Type	Household Size (Number of People)							Total
	1	2	3	4	5	6	7	
<b>Family Households</b>								
Number in each category	0	3,072	2,094	1,593	855	206	203	8,023
% in each category	0.0	38.3	26.1	19.9	10.7	2.6	2.5	100.1
<b>Nonfamily Households</b>								
Number in each category	2,587	548	35	0	15	26	0	3,211
% in each category	80.6	17.1	1.1	0.0	0.5	0.8	0.0	100.1
<b>Total Households</b>	<b>2,587</b>	<b>3,620</b>	<b>2,129</b>	<b>1,593</b>	<b>870</b>	<b>232</b>	<b>203</b>	<b>11,234</b>

Source: 2013-2017 American Community Survey

Similarly, nonfamily households most often contain one or two people. Only 1.1% of nonfamily households contain three or four people, and there are only 41 non-family households in Dracut with more than four people in the home. These numbers clearly indicate a trend toward smaller family and non-family households in Dracut.

## 5. Household Characteristics

Household types can also be analyzed to provide insight into the diversity of the household unit. Data from the U.S. Census shows that since 2000, Dracut's family households have become increasingly diverse. Family households have decreased slightly from 74% in 2000 to 71.4% in 2013-2017, while married couples have comprised a smaller percentage of family households – 78.8% in 2000 to 75.9% in 2013-2017. Married couples with related children under 18 year of age in family households have decreased significantly going from 61.5% in 2000 to 39.7% in 2013-2017. Female householders with no spouse have continued to comprise more than 15% of family households, as shown below in Table 6.

**Table 6: Household Characteristics: 2000, 2010 and 2013-2017**

Household Type	2000		2010		2013-2017	
	Number	Percent	Number	Percent	Number	Percent
<b>Family Households</b>	<b>7,736</b>	<b>74.0</b>	<b>7,864</b>	<b>71.8</b>	<b>8,023</b>	<b>71.4</b>
Married - couple	6,094	78.8	6,066	77.1	6,093	75.9
With related children under 18 years of age	3,749	61.5	2,641	43.5	2,419	39.7
No related children under 18 years of age	2,345	38.5	3,425	56.5	3,674	60.3
Male householder, no spouse	434	5.6	486	6.2	660	8.2
Female householder, no spouse	1,208	15.6	1,312	16.7	1,270	15.8

**Table 6: Household Characteristics: 2000, 2010 and 2013-2017 (cont.)**

Household Type	2000		2010		2013-2017	
	Number	Percent	Number	Percent	Number	Percent
<b>Nonfamily households</b>	<b>2,715</b>	<b>26.0</b>	<b>3,092</b>	<b>28.2</b>	<b>3,211</b>	<b>28.6</b>
Householder living alone	2,185	80.5	2,446	79.1	2,587	80.6
<i>Householders 65 and older living alone</i>	834	38.2	931	38.1	1,096	34.1
Householder living with others	530	19.5	646	20.9	624	19.4
<b>Total Households</b>	<b>10,451</b>	<b>100.0</b>	<b>10,956</b>	<b>100.0</b>	<b>11,234</b>	<b>100.0</b>

Source: 2000 and 2010 U.S. Census and 2013-2017 American Community Survey

Non-family households have seen the percent of people living alone remain around 80% from 2000 to 2013-2017. Householders 65 and older living alone remained at 38% between 2000 and 2010, but decreased to 34.1% in 2013-2017. Householders living with others remained around 19-20%.

The growth and prevalence of nontraditional households reflects the need to provide a variety of housing types that do not fit within the traditional, market rate, detached single-family home model. In particular, this data indicates the importance of providing smaller, affordable dwelling units – both as “starter homes” for young couples and houses for elderly residents. There is also a need to address the needs of elderly residents who want to “age in place”.

## 6. Age Cohorts

By examining the age distribution of Dracut residents, it is possible to determine the future housing needs in the community. Table 7 below shows the age cohort breakout in 2000, 2010 and 2013-2017.

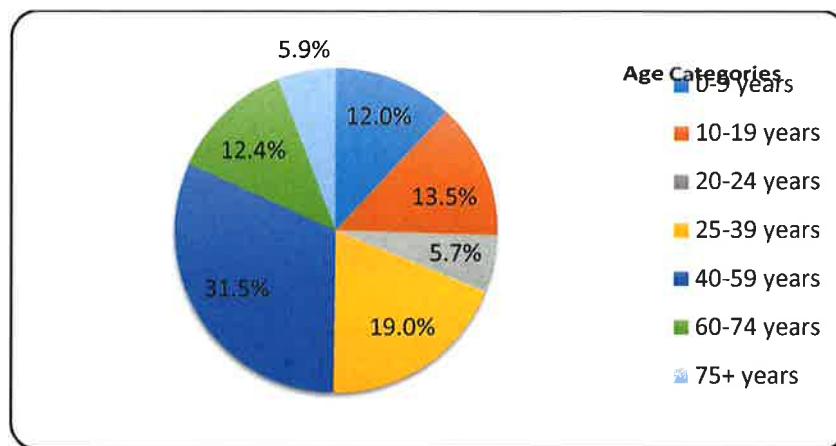
**Table 7: Age Distribution of Dracut Residents (2000, 2010 and 2013-2017)**

Age Groups	2000		2010		2013-2017		Percent Change 2010-2013/2017
	Number	Percent	Number	Percent	Number	Percent	
0-9 years	4,089	14.3	3,526	12.0	3,628	11.7	2.9
10-19 years	3,829	13.4	3,978	13.5	3,943	12.7	-0.9
20-24 years	1,447	5.1	1,677	5.7	1,950	6.3	16.3
25-34 years	4,347	15.2	3,561	12.1	3,822	12.3	7.3
35-44 years	5,215	18.3	4,382	14.9	4,344	14.0	-0.9
45-59 years	5,309	18.6	6,946	23.6	6,788	21.8	-2.3
60-74 years	2,873	10.1	3,641	12.4	4,750	15.3	30.5
75+ years	1,453	5.1	1,746	5.9	1,888	6.1	8.1
<b>Total Population</b>	<b>28,562</b>	<b>100.1</b>	<b>29,457</b>	<b>100.1</b>	<b>31,113</b>	<b>100.2</b>	<b>5.6</b>

Source: U.S. Census Bureau, 2000 and 2010 U.S. Census and 2013-2017 American Community Survey.

The majority of residents in Dracut have been between the ages of 25 and 59. While the overall population increased by 5.6% between 2010 and 2013-2017, specific age cohorts increased or decreased at a different rate. For instance, the elderly population (60-75+) increased by 23.2%, reflecting the aging of the Dracut population. Certain age cohorts, particularly the 10-19, 35-44, and 45-59 groups, experienced declines in their population between 2010 and 2013-2017. Outlined below is Figure 1 is the age distribution for Dracut residents in 2010.

**Figure 1: Age Distribution of Dracut Residents (2010)**



*Source: U.S. Census Bureau, 2010 Census*

To appreciate future population trends, the UMass Donahue Institute developed population projections for MassDOT for the years 2020 to 2040. While Dracut's total population is projected to increase by 8.9% between 2010 and 2040, specific age groups will be affected differently as shown below in Table 8. The 60-75+ age group will increase by 113.9%, while the 0-24 age group will decrease by 18.1%. These trends will have an impact on the types of housing to be built over the next twenty years.

**Table 8: Projected Age Distribution of Dracut Residents (2020-2040)**

Age Groups	2020		2030		2040		Percent Change 2010 - 2040
	Number	Percent	Number	Percent	Number	Percent	
0-9 years	3,449	10.8	3,142	9.8	2,952	9.2	-16.3
10-19 years	3,558	11.2	3,369	10.5	3,155	9.8	-20.7
20-24 years	1,803	5.7	1,484	4.6	1,410	4.4	-15.9
25-34 years	4,001	12.6	3,764	11.7	3,641	11.4	2.2
35-44 years	4,080	12.8	4,115	12.8	3,974	12.4	-9.3
45-59 years	7,104	22.3	6,333	19.7	6,418	20.0	-7.6
60-74 years	5,747	18.0	6,730	20.9	6,172	19.2	69.5
75+ years	2,117	6.6	3,253	10.1	4,349	13.6	149.1
<b>Total Population</b>	<b>31,859</b>	<b>100.0</b>	<b>32,190</b>	<b>100.1</b>	<b>32,071</b>	<b>100.0</b>	<b>8.9</b>

*Source: Projections developed by the UMass Donahue Institute in 2018 for MassDOT*

## 7. 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.

The Dracut Public School System is a comprehensive public school system serving nearly 3,700 students in grades pre-k to 12. The district consists of four elementary schools, one middle school and one high school. The schools include Brookside Elementary, Campbell Elementary, Englesbury Elementary, Greenmont Elementary Schools, Richardson Middle School and Dracut High School. In addition, Dracut students can also attend vocational school at the Greater Lowell Technical High School in Tyngsborough. The current enrollment data from 2013/2014 – 2018/2019 is outlined below in Table 9.

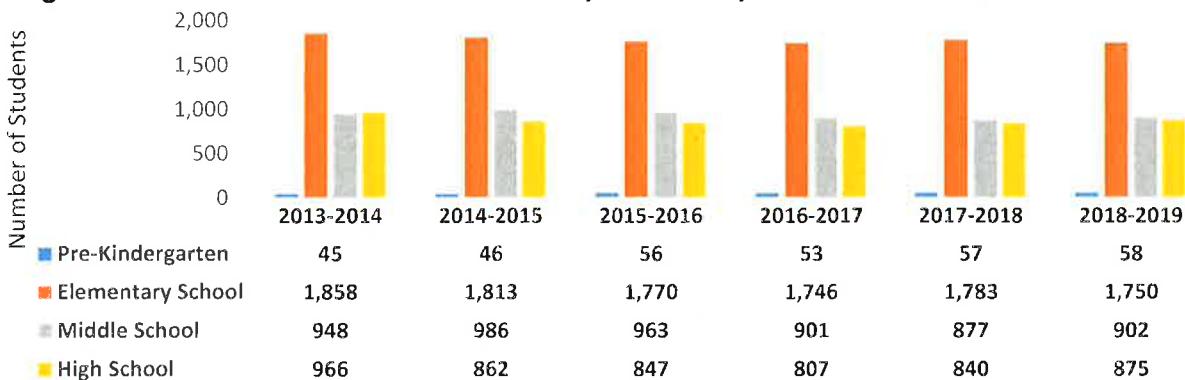
According to the Dracut School Superintendent's office, enrollment had declined slightly for a number of years, consistent with projections, although enrollment in the 2018-2019 school year increased by twenty-eight (28) students. According to the Dracut Public Schools, 261 students currently attend local charter schools and 443 students attend the Greater Lowell Technical High School. In addition, 566 students are enrolled at local parochial schools.

**Table 9: Dracut School District Enrollment**

School type	2013- 2014	2014- 2015	2015- 2016	2016- 2017	2017-2018	2018-2019
Pre-kindergarten	45	46	56	53	57	58
Elementary School (K-8)	1,858	1,813	1,770	1,746	1,783	1,750
Middle School (6-8)	948	986	963	901	877	902
High School (9-12)	966	862	847	807	840	875
<b>Total</b>	<b>3,817</b>	<b>3,707</b>	<b>3,636</b>	<b>3,507</b>	<b>3,557</b>	<b>3,585</b>

Source: Dracut School Superintendent's Office

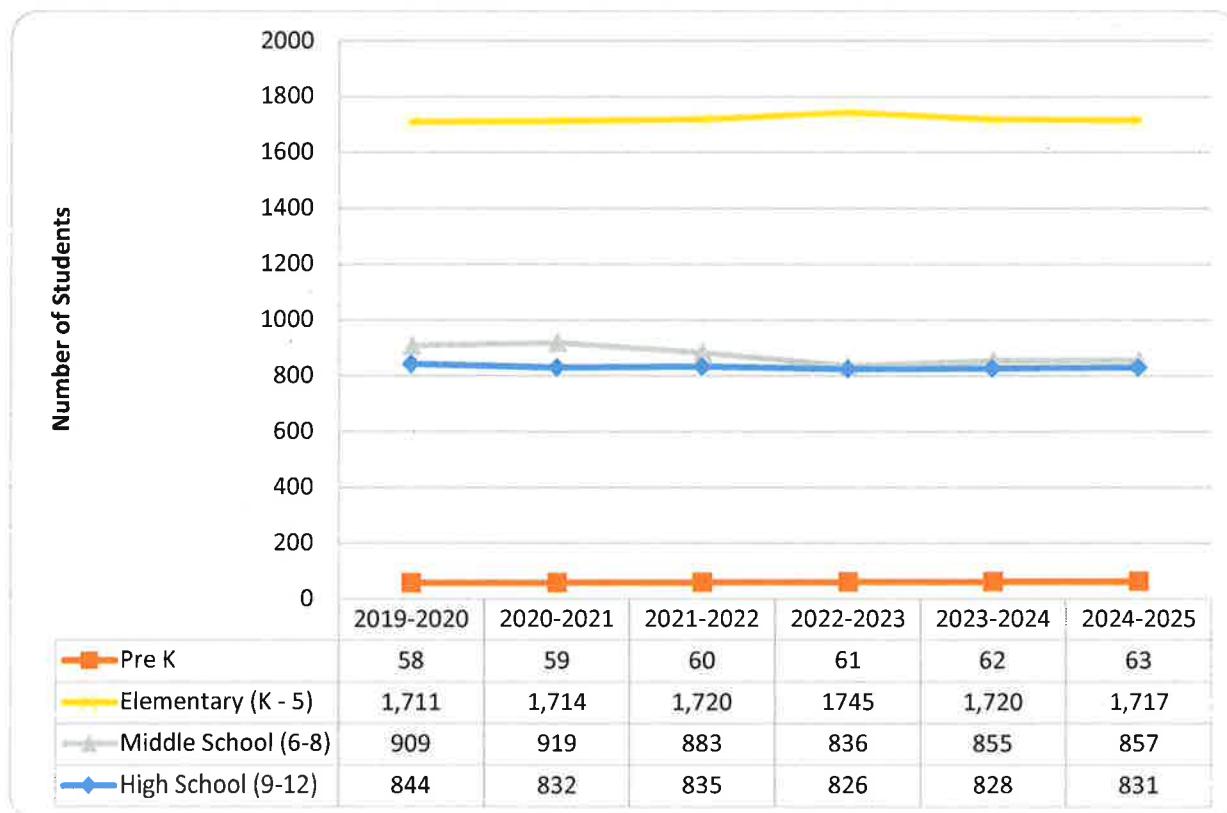
**Figure 2: Total Public School Enrollment - 2013/2014 - 2018/2019**



Source: Dracut School Superintendent's Office

Of note, the projected enrollment for the 2018-2019 school year was 37 students less than the actual enrollment. Looking forward to the future, enrollment is projected lower than the actual enrollment. Outlined below in Figure 3 are the projected enrollments for the Dracut School System between 2019-2020 and 2024-2025.

**Figure 3: Dracut School Enrollment Projections (2019/2020 – 2024/2025)**



Source: Dracut School Superintendent's Office

## 8. Race and Ethnicity

By and large, Dracut is a racially and linguistically homogenous community. In 2010, 90.34% of residents identified themselves as white, while 4.03% identified themselves as Asian and another 3.9% indicated they were part of the Hispanic and/or Latino community. The U.S. Census Bureau indicates that between 2010 and 2013-2017 the white population decreased by 1.58%, while the minority populations increased significantly. In addition, Black or African American residents increased by 98.64%, while Asian and Hispanic/Latino residents increased by 9.27% and 60.57% respectively.

In addition, the American Indian and Alaska Native population decreased by 62.5% between 2010 and 2013-2017, while the Native Hawaiian and Other Pacific Islander population increased by 671.43%. Even with these increases in the minority populations, the white population still represented the 86.88% of the population. Although Dracut remains a primarily homogeneous community, it is on the path to becoming increasingly diverse. Summarized below in Table 10 are the racial and ethnic breakdowns for 2010 and 2013-2017.

**Table 10: Racial and Ethnic Diversity of Residents (2010 and 2013-2017)**

Racial/Ethnic Category	2010		2013-2017		Percent Change 2010-2013/2017
	Population	Percent	Population	Percent	
White	26,610	90.34	27,031	86.88	<b>1.58</b>
Black or African American	737	2.50	1,464	<b>4.71</b>	<b>98.64</b>
American Indian and Alaska Native	40	0.14	15	<b>0.05</b>	<b>-62.50</b>
Asian	1,186	4.03	1,296	<b>4.17</b>	<b>9.27</b>
Native Hawaiian and Other Pacific Islander	7	0.02	54	<b>0.17</b>	<b>671.43</b>
Some Other Race and Two or More Races	877	2.98	1,253	<b>4.03</b>	<b>42.87</b>
<b>Total Population</b>	<b>29,457</b>	<b>100.01</b>	<b>31,113</b>	<b>100.01</b>	<b>5.62</b>
Hispanic or Latino (All races)	1,149	3.90	1,845	<b>5.93</b>	<b>60.57</b>

Source: 2010 U.S. Census and 2013-2017 American Community Survey

## 9. Residents with Disabilities

Understanding the disabilities of Dracut residents is also a crucial aspect for planning for housing. Disability data for Dracut was available in the 2000 U.S. Census, and in the 2013-2017 American Community Survey. The questions asked by the U.S. Census Bureau categorize a disability as having a 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 disability questions, the U.S. Census Bureau recommends that the new American Community Survey disability questions should not be compared to the previous 2000 U.S. Census disability data. Therefore, this section focuses only on disability data from the 2013-2017 American Community Survey. According to this data, there were 3,409 disabled residents in Dracut, with the majority between the ages of 18 and 64, as outlined below in Table 11.

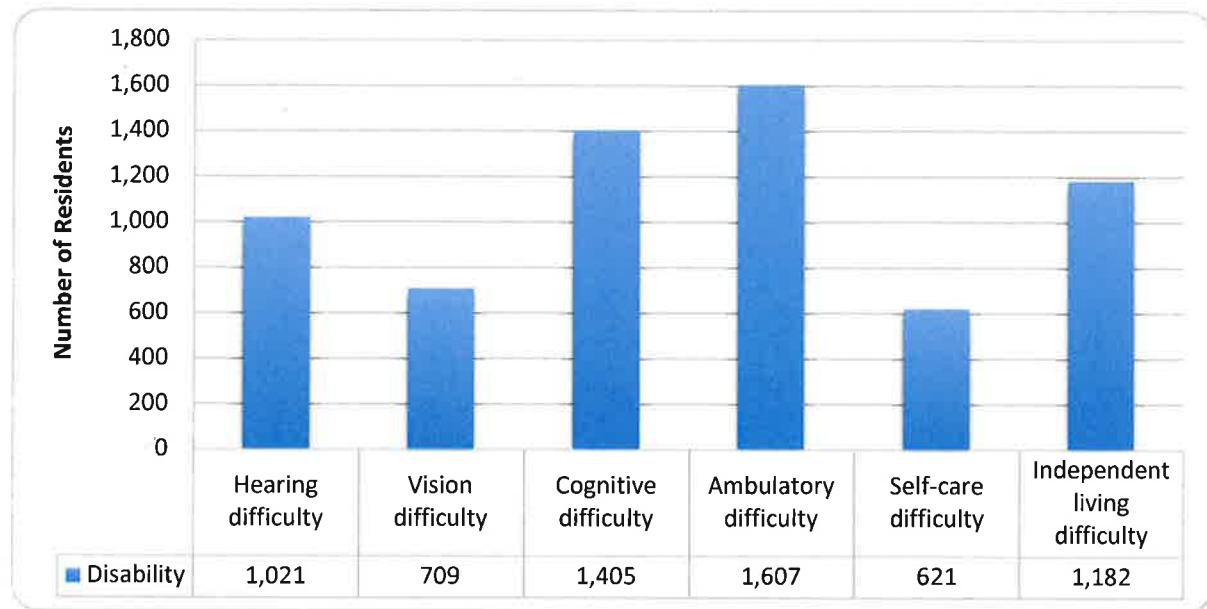
**Table 11: Age Characteristics of the Disabled Community (2013-2017)**

Age Characteristics	Estimate	Percent of Total
Under 5	0	0.0
5-17 years old	332	9.7
18-64 years old	1,714	50.3
65+ years old	1,363	40.0
<b>Total Number of Disabled Residents</b>	<b>3,409</b>	<b>100.0</b>

Source: 2013-2017 American Community Survey

Based upon the 2013-2017 American Community Survey data, the most common disability in Dracut 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, self-care, and vision, as outlined below in Figure 4.

**Figure 4: Disabilities Reported for Dracut Residents (2013-2017)**



*Source: 2013-2017 American Community Survey*

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

Dracut residents comprise 10.9% of the disabled community in the Northern Middlesex region. As shown in Table 12, this is much less than Lowell, which comprises 40.6% of the region's disabled community. Dunstable had the lowest percentage with 0.6%.

**Table 12: Characteristics of the Disabled Community in the Region (2013-2017)**

Age	Billerica	Chelmsford	Dracut	Dunstable	Lowell	Pepperell	Tewksbury	Tyngsborough	Westford	Total
under 5	0	13	0	0	38	0	0	0	0	51
5 to 17	269	330	332	5	867	100	251	81	120	2,355
18 to 64	1,775	1,310	1,714	66	7,720	597	1,299	639	770	15,890
65 over	2,039	1,950	1,363	111	4,037	528	1,774	407	677	12,886
<b>Percent Disabled Population</b>	<b>13.1</b>	<b>11.6</b>	<b>10.9</b>	<b>0.6</b>	<b>40.6</b>	<b>3.9</b>	<b>10.7</b>	<b>3.6</b>	<b>5.0</b>	<b>100.0</b>
<b>Total</b>	<b>4,083</b>	<b>3,603</b>	<b>3,409</b>	<b>182</b>	<b>12,662</b>	<b>1,225</b>	<b>3,324</b>	<b>1,127</b>	<b>1,567</b>	<b>31,182</b>

*Source: 2013-2017 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.

## **10. Household, Family, and Per Capita 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, fairly similar to the median household income in the Greater Lowell region. Table 13 below summarizes the changes in median household income between 1999 and 2013-2017.

The increase in median household income in Dracut between 1999 and 2013-2017 (50.4%) outpaced that for Massachusetts (52.6%), Greater Lowell (35.6%) and the nation (31.9%). Dracut's median household income increased from \$56,676 in 1999 to \$86,716 in 2013-2017, finally passing the Greater Lowell region's median household income of \$79,284 in 2013-2017. Even when you adjust the change in the median household income by the inflation rate, Dracut still experienced a 2.3% growth between 1999 and 2013-2017. When adjusted for inflation, Massachusetts (-4.4%), the Greater Lowell region (-7.8%) and the United States (-10.3%) experienced declines in median household income. This indicates that the increases in median household incomes in these areas have not increased fast enough to keep up with inflation, whereas household income in Dracut has been above the inflation rate.

**Table 13: Median Household Income for Selected Geographies (1999 and 2013-2017)**

Geographic Area	1999	2013-2017	% Change 1999-2013/2017	% Change Adjusted by Inflation
Dracut	\$57,676	\$86,716	50.4	2.3
Greater Lowell Region	\$58,472	\$79,284	35.6	-7.8
Massachusetts	\$50,502	\$70,954	40.5	-4.4
United States	\$41,944	\$55,322	31.9	-10.3

*Source: 2000 U.S. Census and 2013-2017 American Community Survey*

It is important to adjust these values for inflation so that an absolute comparison can be made. According to the Bureau of Labor Statistics (BLS) Inflation Rate Calculator, one dollar in 1999 had the same buying power as \$1.47 in 2017 dollars, which reflects a rate of inflation of 47% between 1999 and 2017. The inflation calculator uses the average Consumer Price Index (CPI) for a given calendar year, and the data represents changes in prices of all goods and services purchased for consumption by urban households.

### 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. Between 1999 and 2013-2017, the median family income increased in Dracut at a greater rate than the Greater Lowell region and the nation, but at a slower rate than Massachusetts as shown below in Table 14.

**Table 14: Median Family Income for Selected Geographies (1999 and 2013-2017)**

Geographic Area	1999	2013-2017	% Change 1999 – 2013/2017	% Change Adjusted by Inflation
Dracut	\$65,633	\$99,591	51.7	3.2
Greater Lowell Region	\$67,583	\$100,581	48.8	1.2
Massachusetts	\$61,664	\$94,110	52.6	3.8
United States	\$50,046	\$70,850	41.6	-3.7

*Source: 2000 U.S. Census and 2013-2017 American Community Survey*

When adjusted for inflation, Dracut's median family income increased by 3.2%, which outpaced the median family income for the Greater Lowell region at 1.2% and the nation at -3.7%. Median family income in Massachusetts outpaced the Dracut median income slightly at 3.8%.

### c. Per Capita Income

The U.S. Census Bureau defines per capita income as the average income received in the past 12 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 collected for people under 15 years old even though those people are included in the denominator for per capita income. Between 1999 and 2013-2017, Dracut's per capita income increased from \$23,750 to \$36,323, which reflected an increase of 52.9%. This is slightly lower than the per capita income increase for the Greater Lowell region (53.7%), and state (53.8%), but higher than the nation's increase (44.4%) in per capita income as shown on the next page in Table 15.

**Table 15: Per Capita Income for Selected Geographies (1999 and 2013-2017)**

Geographic Area	1999	2013-2017	% Change 1999 – 2013/2017	% Change Adjusted by Inflation
Dracut	\$23,750	\$36,323	52.9	4.0
Greater Lowell Region	\$24,081	\$37,016	53.7	4.6
Massachusetts	\$25,952	\$39,913	53.8	4.6
United States	\$21,587	\$31,177	44.4	-1.8

*Source: 2000 U.S. Census and 2013-2017 American Community Survey*

When adjusted for inflation, Dracut has experienced positive per capita income growth at 4%, but trailed the per capita income growth rate of 4.6% shared by the Greater Lowell region and the State of Massachusetts. Per capita income decreased by 1.8% at the national level.

#### **d. Income Distribution**

While median household, median family and per capita incomes are valuable indicators, they do not account for the distribution of incomes in a community. Dracut households earning more than \$100,000 increased by 158.5% between 1999 and 2013-2017, while those households earning less than \$50,000 decreased by 29.5% during the same time period. This may be due to the rate of inflation (47%) between 1999 and 2017, as well as higher income jobs in the region. As stated before, the median household income in Dracut increased by 50.4% from \$57,676 in 1999 to \$86,716 in 2013-2017. Table 16 below breaks out the number of households by income category to compare the 1999 and 2013-2017 data. The median family income increased from \$65,633 to \$99,591, or by 51.7%, between 1999 and 2013-2017. It is typical for the median household income to be less than median family income.

**Table 16: Household Income Distribution (1999 and 2013-2017)**

Income Category	1999		2013-2017		Percent Change 1999-2013/2017
	Number	Percent	Number	Percent	
Less than \$10,000	459	4.4	287	2.6	-37.5
\$10,000-\$14,999	423	4.0	486	4.3	14.9
\$15,000-\$24,999	773	7.4	643	5.7	-16.8
\$25,000-\$34,999	937	9.0	807	7.2	-13.9
\$35,000-\$49,999	1,657	15.9	1,002	8.9	-39.5
\$50,000-\$74,999	2,889	27.6	1,735	15.4	-39.9
\$75,000- \$99,999	1,593	15.2	1,515	13.5	-4.9
\$100,000-\$149,999	1,272	12.2	2,449	21.8	92.5
\$150,000-\$199,999	308	2.9	1,425	12.7	362.7
\$200,000 or more	139	1.3	885	7.9	536.7
<b>Total</b>	<b>10,450</b>	<b>99.9</b>	<b>11,234</b>	<b>100.0</b>	<b>7.5</b>

Source: 2000 U.S. Census and 2013-2017 American Community Survey

#### **e. Area Median Income (AMI)**

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.

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. These values are based on the AMI (\$105,400) for the Lowell region in FY 2018 (Table 19).

**Table 17: Adjusted Income Limits by Household Size, Lowell Metro FMR Area, FY 2018**

Income Limit Area	Area Median Income	FY 2018 Income Limit Category	Household Size							
			1-Person	2-Person	3-Person	4-Person	5-Person	6-Person	7-Person	8-Person
Lowell, MA HUD Metro FMR Area	\$105,400	30%- Extremely Low	\$22,150	\$25,300	\$28,450	\$31,600	\$34,150	\$36,700	\$39,200	\$41,750
		50% - Very Low	\$36,900	\$42,200	\$47,450	\$52,700	\$56,950	\$61,150	\$65,350	\$69,600
		80% - Low	\$50,350	\$57,550	\$64,750	\$71,900	\$77,700	\$83,450	\$89,200	\$94,950

*Source: U.S. Department of Housing and Urban Development, HUD User data*

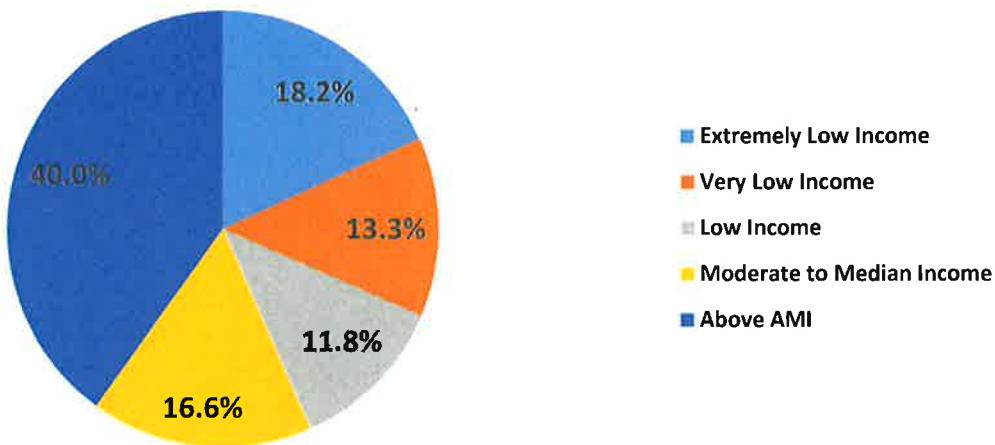
There is no current available data that breaks down Dracut's income by family size. However, using household income data and the HUD thresholds, it is possible to make some generalized assumptions about the number of Dracut residents who may be eligible for HUD assistance. Assuming a four-person household, it is possible to estimate the percentage of households that fall within each income category. This is done by matching each income category with the most appropriate HUD threshold as shown in Table 18 below and Figure 5 on the next page.

**Table 18: Income Categories and Associated HUD Thresholds (2013-2017)**

Income Category	2013-2017		HUD Threshold
	Households	Percent	
Less than \$10,000	292	2.6	Extremely Low Income
\$10,000-\$14,999	483	4.3	Extremely Low Income
\$15,000-\$24,999	640	5.7	Extremely Low Income
\$25,000-\$34,999	809	7.2	Extremely Low Income (625) Very Low Income (184)
\$35,000-\$49,999	1,000	8.9	Very Low Income
			Very Low Income (311) Low Income (1,329)
\$50,000-\$74,999	1,730	15.4	Moderate to Median Income (90)
\$75,000-\$99,999	1,517	13.5	Moderate to Median Income
\$100,000-\$149,999	2,449	21.8	Moderate to Median Income (264) Above AMI (2,185)
\$150,000-\$199,999	1,427	12.7	Above AMI
\$200,000 or more	887	7.9	Above AMI
<b>Total:</b>	<b>11,173</b>	<b>100.0</b>	

*Source: 2013-2017 American Community Survey based on FY 2018 HUD Income Limits*

Figure 5: Estimated Percent of Dracut Households in each AMI category (2013-2017)



Source: 2013-2017 American Community Survey

As shown in Figure 5, an estimated 40% of residents are above the AMI. Forty-three (43%) percent of households earn low, very low, or extremely low income. This indicates that while there are some very high earning households in Dracut, an estimated 60% of households still earn less than the AMI and may be eligible for HUD assistance. In particular, those households with low, very low or extremely low incomes are certainly eligible for assistance.

## 11. Veterans' Income

Information on Veterans is limited in the American Community Survey. However, there is some data on the number of veterans 18 years and older, their income and job status. According to the 2013-2017 American Community Survey, there are approximately 1,019 veterans between the age of 18 and 64 years of age living in Dracut. This population has a median income of \$48,333 as compared to the median income for the general population of \$38,899. Only four (4) veterans in this population were unemployed in 2013-2017.

## 12. 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, as shown in Table 19. If a family's total income is less than the family's threshold, then that family, and every individual in it,

Table 19: Federal Poverty Guidelines (2019)

Number of Persons in Family	Poverty Guideline
1	\$12,490
2	\$16,910
3	\$21,330
4	\$25,750
5	\$30,170
6	\$34,590
7	\$39,010
8	\$43,430
For each additional person	\$4,420

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

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).

In 2013-2017, approximately 7.2% of Dracut's population was living in poverty. As shown in Table 20 below, more than half (61.6%) are between the ages of 18 and 64. Males (50.2%) comprise a slightly larger percentage of the population living in poverty.

**Table 20: Characteristics of the Population Living in Poverty (2013-2017)**

Characteristics	Number Below Poverty Level	Percent of those living in poverty
<b>Age</b>		
Under 18 Years	591	26.6
18 to 64 Years	1,369	61.6
65 Years and Older	261	11.8
<b>Sex</b>		
Male	1,115	50.2
Female	1,106	49.8
<b>Total Individuals Living in Poverty</b>	<b>2,221</b>	<b>7.2</b>

Source: American Community Survey 2013-2017

## 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 *2014-2018 Affordable Housing Production Plan*.

### 1. Housing Unit Types

Dracut supports a variety of housing units from single-family homes to multi-unit dwellings. According to the 2010 U.S. Census, there were 11,637 housing units in Dracut, of which 66.5% were single-family homes and 7.4% were either condominiums or town houses. Multi-unit dwellings accounted for an additional 20.9% of the housing stock, and duplexes accounted for 5%. The U.S. Census identified 27 mobile homes as part of the housing stock as well.

When compared to the 2013-2017 American Community Survey data, the number of housing units in Dracut decreased by 0.8%. This change was particularly noticeable in the condominium/town house (-32.7%), mobile homes (-44.4%), 3 or 4 units (-7.1%) and single-family homes (-0.6%) components. These decreases were largely offset by the increase in 20+ units (29.5%), 5-9 units (15.4%), duplexes (8.5%), and 10-19 units. These changes could be due to differences in the sampling techniques between the U.S. Census and the American Community Survey. As will be shown later, there has been a large

increase in the number of Assisted Living Units between 2004 and 2008. The comparison between the 2010 U.S. Census and the 2013-2017 American Community Survey data is outlined below in Table 21.

**Table 21: Housing Units by Type (2010 and 2013-2017)**

Housing Units	2010 Housing Stock		2013 - 2017 Housing Stock		Percent Change 2010-2013-2017
	Number	Percent	Number	Percent	
1-unit, detached	7,736	66.5	7,685	66.6	-0.6
1-unit, attached	866	7.4	583	5.1	-32.7
2 units	578	5.0	529	4.6	8.5
3 or 4 units	490	4.2	455	3.9	-7.1
5 to 9 units	677	5.8	781	6.8	15.4
10 to 19 units	533	4.6	550	4.8	3.2
20 + units	730	6.3	945	8.2	29.5
Mobile homes	27	0.2	15	0.1	-44.4
<b>Total</b>	<b>11,637</b>	<b>100.0</b>	<b>11,543</b>	<b>100.1</b>	<b>-0.8</b>

*Source: 2010 U.S. Census and 2013-2017 American Community Survey*

## 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 that the majority of housing units are owner-occupied and that this has remained consistent at around 80% since the 2010 U.S. Census, although there was a slight decrease to 76.5% in the 2013-2017 American Community Survey, as outlined in Table 22 below:

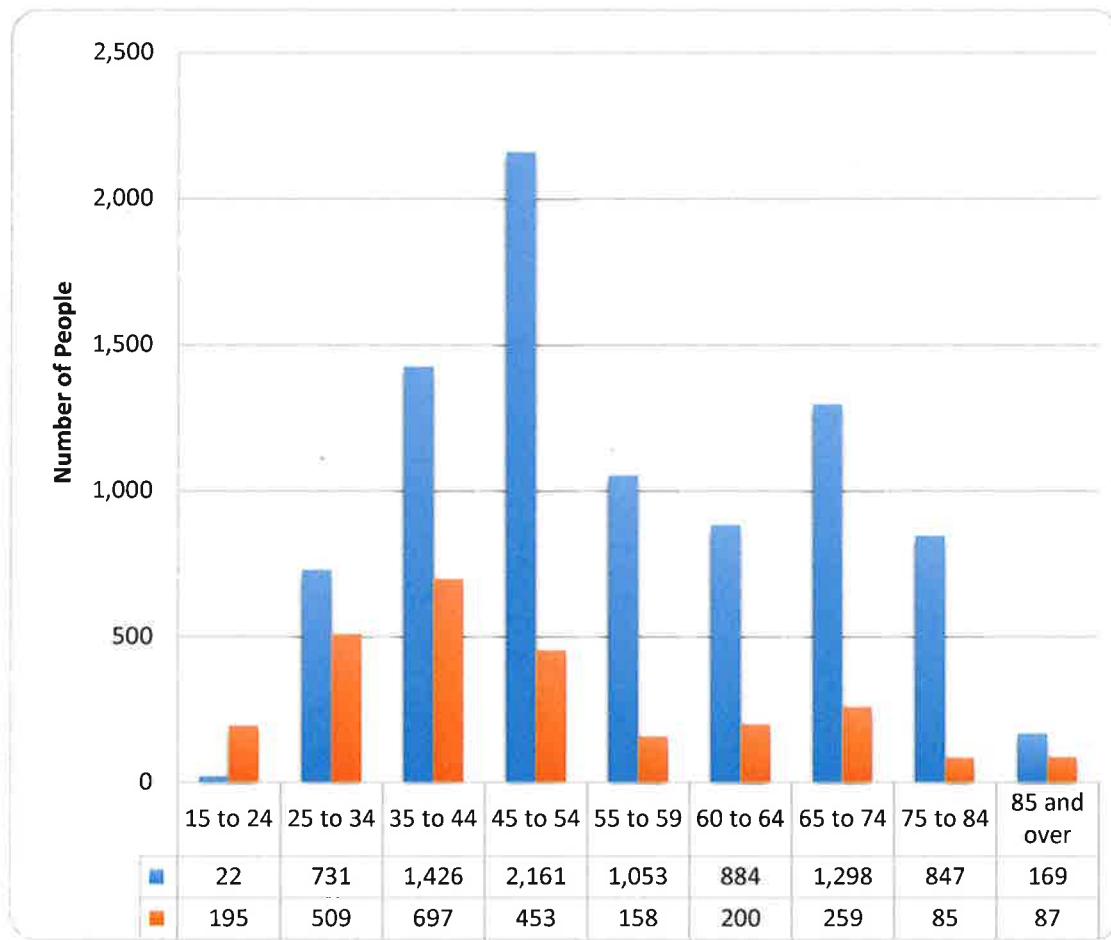
**Table 22: Housing Tenure (2010 and 2013-2017)**

Characteristics	2010		2013-2017		Percent Change 2010 – 2013/2017
	Number	Percent	Number	Percent	
Owner- Occupied	8,832	79.0	8,591	76.5	-2.7
Renter Occupied	2,341	21.0	2,643	23.5	12.9
<b>Total Occupied Housing Units</b>	<b>11,173</b>	<b>100.0</b>	<b>11,234</b>	<b>100.0</b>	<b>8.8</b>

*Source: 2010 U.S. Census and 2013-2017 American Community Survey*

Home ownership is more common for every age group, except for the 15 to 24 category. Home 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, as shown in Figure 6 on the next page.

**Figure 6: Age of Homeowners and Renters (2013-2017)**



Source: 2013-2017 American Community Survey

### 3. New Residential Development

The Town of Dracut recently pulled together building permit data for the period from 2014 to 2018 to determine if the Town would qualify for the Commonwealth's Housing Choice Initiative program. Based upon the extensive research done by the Town's Building Department, it was determined that there were 286 residential permits issued for 524 residential units during the past five years, which qualifies Dracut to be designated as a Housing Choice community. There were two major Assisted Living developments permitted in 2016 for a 79-unit development and in 2017 for a 160-unit facility. Table 23 on the next page shows the number of building permits issued and units permitted by year for the past five years by the Dracut Building Department.

**Table 23: Residential Units Permitted in Dracut (2014-2018)**

Year	Total Building Permits Issued	Total Units Permitted
2014	38	38
2015	37	37
2016	68	146
2017	80	240
2018	63	63
<b>Total</b>	<b>286</b>	<b>524</b>

Source: Town of Dracut Building Department

As outlined below In Figure 7, most permits issued by the Dracut Building Department were for single-family homes. In 2014, 2015 and 2018, only permits for single-family homes were issued. In 2016 there was a mix of permits for 67 single-family units and the 79-unit Assisted Living facility mentioned previously. Similarly, in 2017 the Dracut Building Department issued 78 single-family permits, 1 duplex permit and the aforementioned 160-unit Assisted Living facility.

**Figure 7: Residential Units Permitted by Housing Type: 2014-2018**



Source: Town of Dracut Building Department

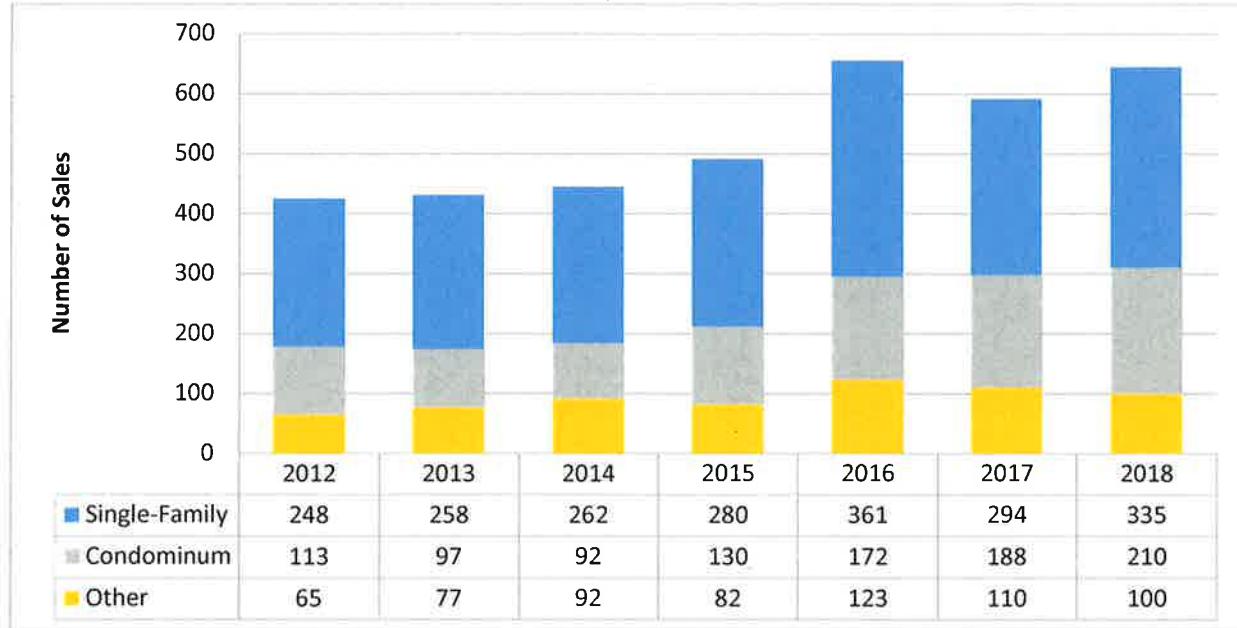
#### 4. Housing Market Conditions

This section examines trends in the local housing market in Dracut between 2012 and 2018 in order to assess local market conditions since the development of the *2014-2018 Affordable Housing Production Plan*. Residential sales and median selling prices in Dracut are provided and compared with other communities in the Greater Lowell region. This section concludes with a discussion of the housing burden on the Dracut homeowner or renter based on local housing market conditions.

### a. Residential Sales

Based upon data from the Warren Group, single-family home sales increased in Dracut between 2012 and 2016, decreased in 2017 and then rebounded in 2018. Condominium sales decreased from 2012 to 2014, but have been increasing steadily since 2015. As shown in Figure 8 below, the total residential sales peaked in 2016 at 656 housing units, but the total residential sales in 2018 (645) is not far behind.

**Figure 8: Residential Sales in Dracut (2012-2018)**



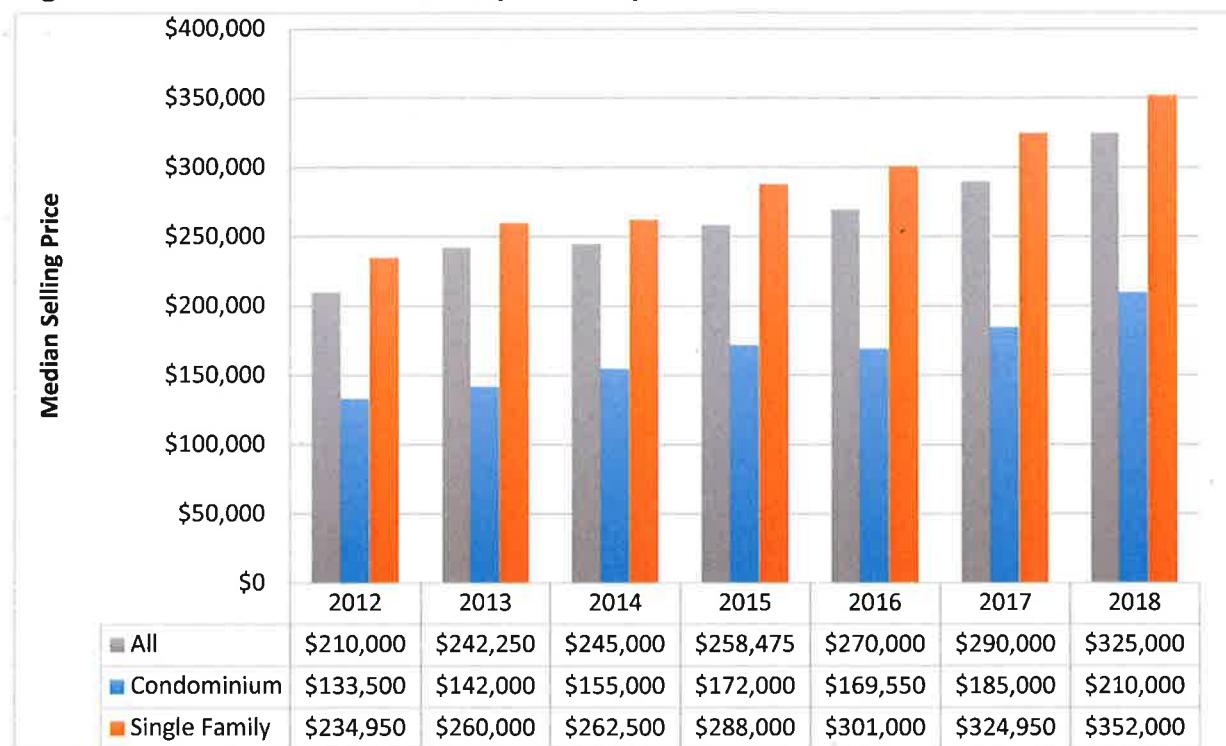
Source: The Warren Group, 2019

Residential sales in Dracut totaled 3,689 sales between 2012 and 2018. Over the past seven years, single-family homes have comprised the largest share of residential sales at 55.2% of all sales. Condominium sales have comprised 27.2% of the total residential sales between 2012 and 2018.

### b. Median Sales Prices

The median sales price of single-family homes in Dracut increased from \$234,950 in 2012 to \$352,000 in 2018. The median sales price for condominiums increased between 2012 and 2015, dropped slightly in 2016, and then increased to \$210,000 in 2018. Also, as shown in Figure 9 on the next page, the median sales price for all residential units has steadily increased from \$210,000 in 2012 to \$325,000 in 2018, or by 54.8%.

**Figure 9: Median Sales Prices in Dracut (2012-2018)**



Source: The Warren Group, 2019

When compared to the other communities in the Greater Lowell region, as shown in Table 24 on the next page, the median sales price for residential units in Dracut is relatively affordable. For single-family homes in Dracut, the median sales price in 2018 was \$352,000, which is 11.9% less than the average median sales price (\$399,506) for single-family homes in the Greater Lowell region. Only Lowell (\$295,000) and Pepperell (\$343,700) had lower median sales prices for single-family homes in 2018. However, the Median Sales Price for single-family homes in Dracut increased by 22.8% between 2015 and 2018, as compared to the 17.3% increase in the Median Sales Price for single-family homes in the region. Only Lowell (22%) experienced a similar increase, probably due to the lower Median Sales Price.

In terms of the condominium market, Dracut had the second lowest Median Sales Price at \$210,000 in 2018, which was 13.6% lower than the Median Sales Price (\$243,122) for condominiums in the Greater Lowell region. The Median Sales Price for condominiums in Lowell was \$186,000. The Median Sales Price for condominiums in Dracut increased by 22.1% between 2015 and 2018, while Greater Lowell area average was 13.5%. Pepperell (31.6%), Westford (30.5%) and Chelmsford (23.6%) experienced higher Median Sales Price increases for condominiums than Dracut.

**Table 24: Median Sales Prices in Dracut and the Greater Lowell region (2015-2018)**

Community	2015		2016		2017		2018	
	Single-Family	Condos	Single-Family	Condos	Single-Family	Condos	Single-Family	Condos
Billerica	\$358,000	\$259,000	\$385,000	\$270,000	\$418,000	\$220,950	\$429,000	\$237,450
Chelmsford	\$373,000	\$226,500	\$385,000	\$236,000	\$410,500	\$257,000	\$432,000	\$280,000
<b>Dracut</b>	<b>\$286,500</b>	<b>\$172,000</b>	<b>\$301,000</b>	<b>\$169,550</b>	<b>\$324,950</b>	<b>\$185,000</b>	<b>\$352,000</b>	<b>\$210,000</b>
Dunstable	\$474,000	\$0	\$449,900	\$0	\$439,950	\$0	\$525,000	\$0
Lowell	\$241,750	\$160,000	\$252,400	\$160,000	\$267,650	\$180,039	\$295,000	\$186,000
Pepperell	\$310,000	\$189,000	\$320,000	\$191,000	\$335,900	\$241,500	\$343,700	\$248,750
Tewksbury	\$365,000	\$270,000	\$382,000	\$290,000	\$404,900	\$307,750	\$429,900	\$327,000
Tyngsborough	\$360,000	\$192,822	\$379,900	\$197,450	\$385,000	\$232,000	\$425,000	\$220,000
Westford	\$482,500	\$295,000	\$489,000	\$363,250	\$532,000	\$361,500	\$575,000	\$385,000
<b>Greater Lowell Region</b>	<b>\$340,550</b>	<b>\$214,182</b>	<b>\$328,756</b>	<b>\$222,886</b>	<b>\$374,699</b>	<b>\$229,282</b>	<b>\$399,506</b>	<b>\$243,122</b>

Source: *The Warren Group, 2019*

## 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 severely burdened. This section provides an analysis of the housing costs for Dracut homeowners and renters in and provides a "snapshot" of the current rental market.

### a. Housing Burden

Viewing monthly housing costs for homeowners as a percentage of annual household costs can shed light on the housing burden faced by Dracut residents. Based on data from the 2013-2017 American Community Survey, 31.6% of Dracut homeowners with a mortgage and 23% without a mortgage, were considered to be moderately burdened (30% or more) by their housing costs. These figures were based on 8,570 households in Dracut broken down into 6,390 households with a mortgage (74.6%) and 2,178 households without a mortgage (25.4%). Table 25 below shows that 2,517 households or 29.4% of Dracut households are moderately burdened by their housing costs. Not surprisingly, homeowners with a mortgage are more likely to be burdened than those without a mortgage.

**Table 25: Monthly Housing Costs as a Percentage of Household Income (2013-2017)**

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	6,392	2,608	40.8	1,767	27.6	2,017	31.6
Households without a mortgage	2,178	1,417	65.1	261	12.0	500	23.0

Source: *2013-2017 American Community Survey*

## b. Rental Market

Renters can also be burdened by their monthly housing payments. As shown in Table 26 below, approximately 49% of the 2,643 rental households in Dracut are moderately burdened by their housing costs. This represents a total of 1,293 rental households.

**Table 26: Gross Rent as a Percentage of Household Income (2013-2017)**

Rent as a Percent of Income	Number of Rental Households	Percent
Less than 15%	359	13.6
15.0% to 19.9%	173	6.5
20.0% to 24.9%	475	18.0
25.0% to 29.9%	231	8.7
30.0% to 34.9%	237	9.0
35.0% or higher	1,056	40.0
Not computed	112	4.2
<b>Total</b>	<b>2,643</b>	

Source: 2013-2017 American Community Survey

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.<sup>2</sup> 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 first of October. The FY 2019 Fair Market Rent for a single bedroom apartment in the Lowell MA HUD Metro FMR area was \$1,179 per month, as shown in Table 27 on the next page.

**Table 27: Fair Market Rent for Lowell, MA HUD Metro FMR Area (FY 2019)**

	Efficiency	1-Bedroom	2-Bedroom	3-Bedroom	4-Bedroom
Fair Market Rent	\$1,026	\$1,179	\$1,514	\$1,897	\$2,047

Source: FY 2019 Lowell, MA HUD Metro FMR Area, HUD Fair Market Rent Documentation System, effective October 1, 2018

Based upon data from the 2013-2017 American Community Survey, Dracut had a median gross rent of \$1,281 per month. As shown in Table 28 on the next page, this figure is higher than the median gross rent for Lowell, Pepperell and Tyngsborough, but lower than the five other communities in the Greater Lowell region.

<sup>2</sup> 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.

**Table 28: Median Gross Rent in the Greater Lowell Region (2013-2017)**

Community	Median Gross Rent
Billerica	\$1,340
Chelmsford	\$1,306
Dracut	\$1,281
Dunstable	\$1,682
Lowell	\$1,089
Pepperell	\$1,118
Tewksbury	\$1,647
Tyngsborough	\$1,266
Westford	\$1,841

Source: 2013-2017 American Community Survey

### c. Subsidized Housing Inventory (SHI) for Dracut

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 29 below identifies the housing developments included in Dracut's Chapter 40B SHI Report as of February 2019.

Units are added and subtracted from the SHI throughout the cycle of their initial approval and final 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/or a certificate of occupancy has been granted within a year and a half to remain on the inventory.

**Table 29: Dracut Subsidized Housing Inventory (SHI) as of February 2019**

Project Name	Address	Type	Total SHI Units	Affordability Expires	Built with a Comp Permit?	Subsidizing Agency
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	2030	Yes	DHCD
Primrose Hill II	1787 Lakeview Avenue	Ownership	16	2030	Yes	DHCD
Wimbledon Crossing	Wimbledon Crossing	Ownership	17	2035	Yes	DHCD

**Table 29: Dracut Subsidized Housing Inventory (SHI) as of February 2019 (cont.)**

Project Name	Address	Type	Total SHI Units	Affordability Expires	Built with a Comp Permit?	Subsidizing Agency
DDS Group Homes	Confidential	Rental	55	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
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
Mascuppic Village	780 Nashua Rd	Ownership	9	Perpetuity	Yes	DHCD
Allard's Grove	760 Nashua Road	Rental	60	Perpetuity	Yes	HUD
Princeton Reserve	439 Merrill Lane	Rental	4	Perpetuity	No	DHCD
<b>Total</b>			<b>585</b>			

*Source: Department of Housing and Community Development, Chapter 40B Subsidized Housing Inventory (SHI), February 27, 2019*

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 were 55 DDS Group Homes on the Dracut SHI.

In addition to the projects listed on the February 2019 SHI, there are two additional projects in the “pipeline” that have either been issued building permits or have been approved through a Request for Proposals (RFP) process and will still need to go through the local permitting process. Once built these projects would add 69 subsidized housing units to Dracut’s SHI bringing the total to 653 units or 5.77%. The Town Hall Annex project is being developed by the Coalition for a Better Acre into nine (9) units of affordable, veterans housing. It is anticipated that this project will be completed in 2020. The 144 Greenmont Avenue project was recently awarded to Common Ground Development Corporation, Inc., the housing development arm of Community Teamwork, Inc. in Lowell. Common Ground plans to develop 60 units of senior housing with an array of services for the residents. The Town has invested \$3 million in CPA funds in this project and it is expected the project will be completed in 2021. See the “pipeline” summary on the next page in Table 30.

**Table 30: Pipeline of Subsidized Housing Inventory Projects as of August 2019**

Project Name	Type	Affordability Expires	Built with a Comprehensive Permit	Total SHI Units
Town Hall Annex	Rental	Perpetuity	Yes	9
144 Greenmont Avenue	Rental	Perpetuity	Yes	60
<b>Total</b>				<b>69</b>

*Source: Town of Dracut, August 2019*

#### **d. Subsidized Housing Inventory Changes in the Region**

As of January 28, 2014, there were 719 subsidized housing units in Dracut, representing 6.4% of the 2010 U.S. Census year-round housing stock in the community. The number of subsidized units in Dracut had increased by 147.9% between March 2004 and January 2014. Compared to the region, as seen below in Table 32, Dracut ranked below Lowell (12.6%), Tewksbury (9.5%), Tyngsborough (8.2%), and Chelmsford (7.7%), and Westford (7.2%) and above Billerica (5.8%), Westford (4.6%), Pepperell (3%) and Dunstable (0%).

Based upon the SHI report for February 27, 2019, the number of subsidized units in Dracut had decreased by 18.6% to 585 units, or 5.2%. This was largely due to the removal of the Civic Village project at 21 Broadway Road with 144 units from the SHI. Within the Greater Lowell region, the overall percentage of subsidized units increased from 8.9% in 2014 to 10.4% in 2019. For the first time, Billerica (10.1%), Chelmsford (10.5%), Tyngsborough (11.2%), and Westford (13.8%) joined the City of Lowell (12.5%) in meeting their 10% affordable housing goal, as shown below in Table 31.

**Table 31: SHI Reports for the Greater Lowell Region: January 2014 and February 2019**

Community	Year - Round Housing Units	Total Subsidized Housing Inventory (SHI) Units				Percent SHI Units	
		2010	January 2014	February 2019	Percent Change	January 2014	February 2019
Billerica	14,442	857	1,458	70.1	5.9	10.1	
Chelmsford	13,741	1,064	1,443	35.6	7.7	10.5	
<b>Dracut</b>	<b>11,318</b>	<b>719</b>	<b>585</b>	<b>-18.6</b>	<b>6.4</b>	<b>5.2</b>	
Dunstable	1,085	0	0	0	0	0	
Lowell	41,308	5,215	5,162	-1.0	12.6	12.5	
Pepperell	4,335	129	130	0.8	3.0	3.0	
Tewksbury	10,803	1,030	1,048	1.7	9.5	9.7	
Tyngsborough	4,166	340	465	36.8	8.2	11.2	
Westford	7,671	351	1,056	200.9	4.6	13.8	
<b>Greater Lowell Region</b>	<b>108,869</b>	<b>9,705</b>	<b>11,347</b>	<b>16.9</b>	<b>8.9</b>	<b>10.4</b>	

*Source: Massachusetts DHCD, Chapter 40B SHI, January 2014 and February 2019*

### e. Affordable Housing Development in Dracut

The *Town of Dracut Affordable Housing Production Plan for 2014-2018* was approved by DHCD in May 2014. This plan outlined a housing production schedule of 421 additional subsidized units between 2014 and 2018 under the “average growth” method to attain its 10% goal in 2018. Similarly, under the 0.5% method and the 1.0% method, the Town of Dracut would reach 10% in 2018 and 10.3% in 2019. Based upon the 296 subsidized units in the “pipeline”, it was realistic to assume that the 10% goal could be attained. However, as shown previously, the percentage of subsidized housing units in Dracut actually decreased by 18.6% from 6.4% in 2014 to 5.2% in 2019. In establishing the *Town of Dracut Affordable Housing Production Plan for 2020-2024*, 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 2019 SHI report for Dracut, the Town was credited with 585 units of subsidized housing, leaving an additional 547 subsidized housing units to produce in order to meet the 10% goal. Therefore, the Town would need an additional 109.4 subsidized units per year over the next five years to exceed its 10% goal. If the 69 projected “pipeline” subsidized units, as outlined in Table 31, are included in this analysis, the Town would only need to develop 478 additional subsidized units over this five year period, or 95 units per year. It should be noted that the number of year-round housing units in Dracut will increase with the 2020 U.S. Census, therefore requiring additional affordable housing units to meet the new 10% goal.

If you utilize the average growth rate in total year-round 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 2020 and 2024 to reach 12,361 total year-round housing units. This would represent an average growth of 75 total units per year. In order to partially address the 10% affordable housing unit “gap” (479 units), 25 of the 75 units per year would need to be affordable. Table 32 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 12,489 in 2024.

**Table 32: Affordable Housing Production Timeline for Dracut: Average Growth**

Year	Number of Market Rate Units	Number of Affordable Units	Additional Affordable Units	Total Units	Percent Affordable*
2020	11,476	585	25	12,061	5.2
2021	11,534	610	33	12,144	5.4
2022	11,636	643	85	12,279	5.7
2023	11,686	728	25	12,414	6.4
2024	11,736	753	25	12,489	6.7

Source: U.S. Census Bureau, 2010 U.S. Census; NMCOG 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 33 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 69 “pipeline” units (see Table 31) units distributed in the same manner as the previous scenario - 2020 – 9 units and 2021 – 60 units. Under the 0.5% scenario, the Town would reach 7.8% in 2024 (based on the 2010 year-round housing units). Under the 1.0% increase in units per year, the Town would reach 9.8% in 2024 (based on the 2010 year-round housing units). Under these three scenarios, Dracut would move closer to its 10% affordable housing goal.

**Table 33: 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 *
2020	11,476	585	57	12,061	5.2	585	113	11,754	5.2
2021	11,502	642	65	12,144	5.7	698	121	11,889	6.2
2022	11,572	707	117	12,279	6.2	819	173	12,064	7.2
2023	11,590	824	57	12,414	7.3	992	113	12,209	8.8
2024	11,609	881	57	12,489	7.8	1,105	113	12,340	9.8

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

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

## 6. Gaps Between Existing Housing Needs and Current Supplies

### a. Small Households and Families

In 2010 most of the head of households in Dracut were between the ages of 35 and 64. Nearly seventy percent (69.6%) of family households and 50.7% of non-family households were in this age group. Two-person households were the most common family household comprising 3,433 people, or 31.3% of all households. One-person non-family households were 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 79.1% of non-family householders lived alone, of which 38.1% 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 2010 and 2013-2017, there was a decrease in the number of single family homes – both detached (-0.6%) and attached (-32.7%). Most of the increases were in the 20+ units (29.5%) and the 5-9 units (15.4%). 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.

### b. Aging Population

Overall, the population is getting older in Dracut. In 2010, 41.9% of Dracut's population was 45 years of age or older. Between 2010 and 2013-2017 the largest increase in age cohorts was between the ages of 60-74 and 20-24, which increased by 30.5% and 16.3% respectively. Between 2010 and 2040, the 75+ age group is expected to grow the most – increasing by an additional 149.1%, while the 60-74 age cohort is projected to increase by 69.5%.

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 getting 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. Household Incomes and Poverty**

The median household income in Dracut increased by 50.4% between 1999 and 2013-2017, which surpassed the Greater Lowell region, State and nation. The cohort earning more than \$ 100,000 per year increased by 92.5% during the same time period. When adjusted for inflation, Dracut experienced a 2.3% increase in household income, while the Greater Lowell region (-7.8%), State (-4.4%) and United States (-10.3%) experienced negative growth in median household income. Although Dracut residents have fared better than their counterparts in the other regions, the 2.3% increase will not continue to address rising housing costs in Dracut.

In Dracut, 2,221 residents, or 7.2% of the total population, were living in poverty according to the 2013-2017 American Community Survey. More than sixty per cent (61.6%) of the impoverished community in town were adults ages 18-64, while 26.6% were youth under the age of 18. Senior citizens represented 11.8% of this group. Nearly sixty percent (59.9%) of households were categorized as extremely low, very low, low and moderate to median 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. According to the 2013-2017 American Community Survey, 31.6% of Dracut households with a mortgage pay more than 30% of their income for housing. For renters, 23% 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."<sup>3</sup> Between falling incomes and rising rent prices, rental properties that are affordable for all ages needs to continue to be encouraged to maintain affordability.

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<sup>3</sup> *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 Production Plan (2014–2018)

The Town of Dracut outlined its previous housing goals through the development of the *Dracut Master Plan* in 1999 and the *Dracut Affordable Housing Production Plan* in 2014. These goals were developed to provide the framework for the production of more affordable 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, 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 workforce 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 the 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.
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.

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 Affordable Housing Production Plan*, the following strategies were identified:

#### **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](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 Coalition for a Better Acre.
4. Research and promote Foreclosure Assistance Programs through the State’s Emergency Homeowners Loan Program (EHLIP) or Community Teamwork, Inc. to help homeowners avoid foreclosure and maintain strong residential neighborhoods.

The Town of Dracut has implemented some of these strategies and currently is working with the Coalition for a Better Acre (CBA) to create nine (9) units of veterans housing at the former Town Hall Annex building and with Common Ground Development Corporation (CGDC) on a sixty (60) unit senior housing development project. These projects reflect a collaborative effort on the part of the Town of Dracut and non-profit entities to address the affordable housing needs in the community. The Affordable Housing Community Partnership Committee can continue to play a role in implementing the

strategies outlined in this Housing Production Plan in assisting the Town of Dracut to meet its overall housing goals.

**b. Affordable Housing Entities**

This section identifies the community partners who work closely with the Town of Dracut to create additional affordable housing opportunities and help implement the Housing Production Plan.

**i. Dracut Affordable Housing Partnership Committee**

The Dracut Affordable Housing Partnership Committee was established by the Board of Selectmen to oversee the development of the Housing Production Plan and to promote additional affordable housing opportunities. Upon completion of the draft Housing Production Plan (HPP), the Dracut Affordable Housing Partnership Committee makes its recommendation to the Planning Board and Board of Selectmen on whether the HPP should be adopted. Once the HPP is adopted by the Planning Board and Board of Selectmen, the document is submitted to the Department of Housing and Community Development (DHCD) for final approval. Once approved by DHCD, the HPP remains in effect for five years and serves as a “blueprint” for the community in developing affordable housing units to address the 10% affordable housing goal for the community.

The Dracut Affordable Housing Partnership Committee has an inherent role in implementing the HPP by promoting affordable housing projects that address the housing needs of the community, while meeting the community standards in Dracut. The Board of Selectmen and Town Manager, with the concurrence of the other Town Boards, Committees, and Commissions, could delegate certain responsibilities and functions to the Dracut Affordable Housing Partnership Committee as follows:

- Establish criteria to evaluate affordable housing proposals;
- Make recommendations on the pros and cons of particular housing proposals;
- Identify local, state, and federal housing resources to fund development projects;
- Locate available land suitable for development;
- Work with private and nonprofit affordable housing developers;
- Increase public awareness through forums and other public events; and
- Work in cooperation with the Town Boards.

The Dracut Affordable Housing Partnership Committee could serve as the Town’s initial contact for developers of proposed affordable housing projects. These projects are site-specific and could require an increase in the allowed density or other variances to encourage the development of affordable housing. The Dracut Affordable Housing Partnership Committee would then make recommendations to the other Town boards on the changes that would be needed for the project to be successful and whether the proposed project is consistent with the approved HPP.

The Partnership may also initiate affordable housing developments. In this context, the Partnership works to create a specific project consistent with Town policy and that addresses the affordable housing needs of the community.

## **ii. First Dracut Housing Corporation**

The First Dracut Housing Corporation was established in 2007 as a 501 (c) (3) nonprofit organization "to create and administer an affordable housing program for the Town of Dracut". Additional activities for the First Dracut Housing Corporation were listed in its Articles of Organization as follows:

- "To enhance the Town of Dracut and to promote and provide for the development and maintenance of affordable housing for the benefit of persons of low and moderate income within the Town of Dracut; to reduce out-migration; and help reduce levels of participation and dependence on public assistance programs;
- To create, erect, and rehabilitate housing;
- To foster and promote community-wide interest and involvement in the problems appertaining to under-development of affordable housing in the area. Toward that goal, to sponsor and participate in public symposia and to involve property developers and community organizations and institutions in discussions toward assisting in financial support for affordable housing projects from State and Federal agencies, foundations, and other sources;
- To solicit memberships and donations, and to set up accounts for contributor funds;
- To acquire real estate and other property from persons and entities to benefit the purpose for which this corporation is established;
- To acquire by gift, purchase or other sources and to develop and improve, maintain, conserve, preserve, administer, and sell land and buildings; to convey, mortgage, loan, borrow, pledge, and otherwise encumber or deal in real estate of every kind, all in the pursuit of the purposes for which this corporation is established;
- And to have every power and authority conferred by law in accordance with the provisions of Mass. General Laws, Ch. 180., any amendments thereto, and any and all successor law."

Upon the establishment of the First Housing Dracut Corporation, \$5,000 was provided by the Town of Dracut to help initiate its activities. Although the corporation has been largely inactive since it was established, there is a role that the First Housing Dracut Corporation can play as the development arm of the Dracut Affordable Housing Partnership Committee. Similar to the role of Affordable Housing Trust Funds under Chapter 105 of the Acts of 2003, the First Housing Dracut Corporation can have a positive impact on the development of affordable housing in Dracut.

## **iii. 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 of Massachusetts 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. 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;
- 68 Housing Choice Vouchers.

The Dracut Housing Authority currently has 650 people on the elderly waiting list and 325 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.

#### **iv. 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. 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 \$11,422,323 in local surcharges with a state trust fund match of \$5,679,308 for total CPA revenue of \$17,101,631. The matching funds from the State have decreased from 100% in 2002 to 19.01% in 2019 due to the increased number of participating communities and the stable state budget amount. The Dracut CPC has set aside \$2,358,249 for affordable housing since 2002, which has been generally 10% per year, except for 2015-2017 when it increased to 30%. These figures are outlined in Table 34 on the next page.

**Table 34: Community Preservation Act Funds Generated: FY 2002- FY 2019**

Fiscal Year	Local Surcharge	Trust Fund Distribution	Total Revenue	Amount Set Aside for Affordable Housing Initiatives
2002	\$ 449,547	0	\$ 449,547	\$ 44,955
2003	\$ 478,059	\$ 449,547	\$ 927,606	\$ 92,761
2004	\$ 502,489	\$ 478,059	\$ 980,548	\$ 98,055
2005	\$ 527,457	\$ 502,489	\$ 1,029,946	\$ 102,996
2006	\$ 564,011	\$ 527,457	\$ 1,091,468	\$ 109,147
2007	\$ 589,671	\$ 564,011	\$ 1,153,682	\$ 115,368
2008	\$ 620,335	\$ 589,671	\$ 1,210,006	\$ 121,001
2009	\$ 639,360	\$ 419,472	\$ 1,058,832	\$ 105,883
2010	\$ 652,740	\$ 222,592	\$ 875,332	\$ 87,533
2011	\$ 685,277	\$ 177,558	\$ 862,835	\$ 86,284
2012	\$ 705,887	\$ 182,551	\$ 888,438	\$ 88,844
2013	\$ 733,210	\$ 189,418	\$ 922,628	\$ 92,263
2014	\$ 767,420	\$ 382,920	\$ 1,150,340	\$ 115,034
2015	\$ 827,573	\$ 241,469	\$ 1,069,042	\$ 320,713
2016	\$ 858,092	\$ 245,385	\$ 1,103,477	\$ 331,043
2017	\$ 891,326	\$ 176,568	\$ 1,067,894	\$ 320,368
2018	\$ 929,869	\$ 153,328	\$ 1,083,197	\$ 108,320
2019	0	\$ 176,813	\$ 176,813	\$ 17,681
<b>Total</b>	<b>\$ 11,422,323</b>	<b>\$ 5,679,308</b>	<b>\$ 17,101,631</b>	<b>\$ 2,358,249</b>

Source: MA Department of Revenue, Division of Local Services - Community Preservation Surcharge Reports, 2019

#### v. Habitat for Humanity of Greater Lowell

Habitat for Humanity of Greater Lowell (HFHGL) is a nonprofit 501 (c) (3) organization that “works to strengthen families and communities through affordable homeownership opportunities”. Since its founding in 1991, HFHGL has built or renovated 40 homes in the Greater Lowell region, Bedford, Concord and Reading. Homeowners pay for their homes through a monthly mortgage and 225-400 hours of “sweat equity”. HFHGL has identified several vacant parcels and has appeared before the Dracut Affordable Housing Partnership Committee. There is an opportunity for HFHGL to work with the Town of Dracut to develop smaller affordable housing development projects, similar to how CBA and CGDC have worked with the community.

#### 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.

##### 1. Land Use Development Patterns and Potential

The Town of Dracut contains approximately 13,713 acres, of which 13,280 acres are land and 433 acres are bodies of water. Table 35 on the next page summarizes the change in land use from 1971 to 2016.

This data was compiled by the University of Massachusetts Amherst through aerial photo interpretation and by NMCOG GIS through interpretation of recent aerial photography. This information reflects the amount of land covered by a specific use based on physical attributes and is not parcel specific. In 2016, developed land comprised 6,457 acres, or 47% of the town's total area. Residential development accounted for approximately 86.6% of all developed land, a vast majority being single-family dwellings. Overall, there has been a nearly 92% increase in developed land since 1971, and an 11% increase since 1999. Much of this development has come at the expense of agricultural land, which has decreased approximately 47.5% since 1971 and now accounts for only 9.3% of the total land area.

**Table 35: Land Use Development Patterns in Dracut: 1971-2016**

Land Use	1971	1985	1999	2008	2016	Percent Change 1971 -2016	Percent of Total 2016
Commercial	135.64	188.20	260.39	262.01	279.06	105.74	2.03
Industrial	313.31	400.04	461.45	446.56	436.34	39.27	3.18
Residential	2,819.48	3,904.69	4,864.27	5,390.06	5,591.89	98.33	40.78
Government and Institutional	102.12	210.80	214.03	125.80	149.98	46.86	1.09
<b>Developed</b>	<b>3,370.55</b>	<b>4,703.73</b>	<b>5,800.14</b>	<b>6,224.43</b>	<b>6,457.28</b>	<b>91.58</b>	<b>47.09</b>
Agricultural	2,433.51	2,141.63	1,614.53	1,402.23	1,277.44	-47.51	9.32
Other Undeveloped	7,865.75	6,824.45	6,255.15	6,086.68	5,978.61	-23.99	43.60
<b>Undeveloped</b>	<b>10,299.26</b>	<b>8,966.08</b>	<b>7,869.68</b>	<b>7,488.90</b>	<b>7,256.06</b>	<b>-29.55</b>	<b>52.91</b>
<b>Total</b>	<b>13,669.82</b>	<b>13,669.82</b>	<b>13,669.82</b>	<b>13,713.34</b>	<b>13,713.34</b>	<b>N/A</b>	<b>100.00</b>

*Source: University of Massachusetts, MacConnell Land Use Data; 2008 and 2016 land use data was updated from 1999 MacConnell land use data using 2008 and 2016 aerial imagery*

The land use development patterns have changed in Dracut from 1971 to 2016. In 1971 3,370.55 acres was developed, which represented 24.7% of the total land area. Within this developed land, residential uses totaled 2,819.48 acres or 83.7% of the total developed land. By 2016 the total amount of developed land had increased to 6,457.28 acres, or by 91.6%, and represented 47.1% of the total land area. In 2016 residential uses totaled 5,591.89 acres or 86.6% of the total developed land. It is anticipated that the remaining developable land remaining will be utilized principally for commercial or residential purposes.

Another way to analyze land use data is to use the parcel-based statistics derived from the Tax Assessor records. Tax Assessor parcel data can identify parcels as mixed-use, which can't be done through aerial photography. While these two data sources can't be compared, each data source provides useful information on the use of land in Dracut. Outlined on the next page in Table 36 is a summary of parcel usage as of 2017 based upon the Tax Assessor records. It shows that 56.5% of the town land is classified as residential and single-family residences account for 48.2% of the total acreage in Dracut and 85.5% of the total residential acreage. Two family dwellings account for 2.6% of Dracut's land area, and multi-family dwellings account for 3.8%.

**Table 36: Current Use of Parcels in Dracut (2017)**

Land Use	Total Acres	% of Land Area	No. of Parcels
Residential - Single Family Dwellings	6,067	48.2	7,794
Residential - Two Family Dwellings	323	2.6	322
Residential - Multi-Family Dwellings	481	3.8	248
Residential - Accessory Land	229	1.8	45
Commercial	508	4.0	234
Industrial - Manufacturing and R&D	142	1.1	31
Industrial - Mining/Quarry	168	1.3	5
Public utilities	89	0.7	18
Agricultural	326	2.6	11
Conservation/Open Space: State, Municipal & Private	618	4.9	10
Recreational	112	0.9	7
Institutional	66	0.5	20
Municipal and State Land (excluding conservation)	904	7.2	293
Vacant	2,282	18.2	1,033
Water	259	2.1	11
<b>Total</b>	<b>12,574</b>	<b>100.0</b>	<b>10,082</b>

Source: Dracut Assessor's Parcel Data and Land Use Codes, July 2017

## 2. 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.

Approximately 87% of the Town is zoned for residential uses, with more than 73% of the town zoned specifically for single family residences in the Residential 1 and Residential 2 districts where two family and multi-family residences are not permitted. Business zoning covers 5.7% of the town's land area, while the Industrial zoning district covers 6.9% of the land area.

### a. Residential Zoning

Residential zoning accounts for 87.3% of the land area in Dracut. As a result, the Town's residential zoning regulations shape the development and land use of a majority of Dracut. The Residential 1 (R-1) and Residential 2 (R-2) districts permit identical uses by-right and by Special Permit. The distinction between the two districts is in their dimensional requirements, with the minimum lot size in R-1 being 40,000 square feet while the minimum lot size in R-2 is 80,000 square feet. Together, R-1 and R-2 districts account for 73.2% of land in Dracut. Districts R-1 and R-2 permit single family dwelling by right, but do not permit two-family or multi-family units. In-law suites are allowed in both districts by Special Permit from the Planning Board.

Residential 3 (R-3), which accounts for 496 acres or 3.6% of the land area in Dracut, is the only conventional zoning district to allow multi-family dwellings in Dracut (the Dracut Center Neighborhood Overlay District and the Mill Conversion Overlay District both allow multi-family dwellings by Special Permit). R-3 allows single family dwellings by right, as well as two-family and multi-family dwellings by Special Permit from the Planning Board. The minimum lot size in R-3 is 40,000 square feet.

Single family and two-family residential uses are also allowed in some Business districts. Single family dwellings are permitted by right in Business 1 (B-1), and two-family dwellings are permitted by Special Permit from the Planning Board. The minimum lot size is 22,000 square feet, and in-law suites are allowed by Special Permit from the Planning Board.

In addition to traditional single family and two-family dwellings, mixed-use buildings with business uses combined with up to two dwelling units are allowed by-right in the Business 4 (B-4) district and by Special Permit in the Business 1 (B-1), Business 3 (B-3) and Business 5 (B-5) districts.

The Mill Conversion Overlay District (MCOD) and Dracut Center Neighborhood Overlay District (DCNOD) both allow for residential uses in addition to any residential uses allowed by the underlying zoning districts. Within the MCOD, the Planning Board may grant a Special Permit for the conversion of existing mill buildings and structures to multifamily dwellings, assisted living facilities, single-family dwellings, and some nonresidential uses. The DCNOD allows for the Planning Board to grant Special Permits for mixed-use developments with residential uses that would otherwise be prohibited by the underlying zoning.

In addition to traditional housing, nursing homes are allowed in R-3 and B-1 by Special Permit from the Planning Board, and are permitted by right in B-2, B-3, B-4, B-5, Industrial 1 (I-1) and Industrial 2 (I-2). However, assisted living facilities are currently only allowed in Dracut by Special Permit from the Planning Board in B-3.

#### **i. Open Space Residential Development**

In order to encourage open space, preserve historical resources, protect water supplies, and promote efficient provision of municipal services, Dracut's Open Space Residential Development (OSRD) allows for the issuance of a Special Permit for flexible site design with reduced lots sizes and dimensional requirements. To be eligible, parcels must have a minimum of five acres in the R1 district or ten acres in the R2 district. The total number of building lots in an OSRD must be no more than the number of lots that would be allowed under a conventional development plan. If located in the R1 district, the minimum lot size allowed is 20,000 square feet, while lots must be at least 30,000 square feet in the R2 district. The development must also provide an area of common land not less than the total area by which the building lots were reduced below that required for a conventional subdivision.

In 2017, the Town revised this section of the Zoning Bylaw to require that common land within each development be conveyed to one of the following entities:

- a. To the town for the sole purpose of passive or active recreational open space, agricultural land or other open space purpose, should the town be willing to accept and manage the property.

The property is to be kept in an open and natural state, and made subject to a conservation restriction prepared in accordance with the provisions of Section 31 and 33, inclusive, of Chapter 184 of the General Laws of the Commonwealth of Massachusetts;

- b. To the Commonwealth of Massachusetts as part of a state forest, park, or wildlife management area;
- c. To a non-profit corporation, the principal purpose of which is the conservation of open space, and made subject to a conservation restriction prepared in accordance with the provisions of Section 31 and 33, inclusive, of Chapter 184 of the General Laws of the Commonwealth of Massachusetts;
- d. To a corporation or trust owned or to be owned by the owners of lots or residential units within the plot, and made subject to a conservation restriction prepared in accordance with the provisions of Section 31 and 33, inclusive, of Chapter 184 of the General Laws of the Commonwealth of Massachusetts; or
- e. To a private owner for agricultural, horticultural, forestry or any other purpose and made subject to a conservation restriction prepared in accordance with the provisions of Section 31 and 33, inclusive, of Chapter 184 of the General Laws of the Commonwealth of Massachusetts.

If the common land and other facilities are held in common, are conveyed to home owners association, or if the development is a cooperative, with owners holding shares in the cooperative association, the owner/developer must include language in the deeds of owners of individual lots beneficial rights of the common land and a conservation restriction must be granted to the Town or an appropriate entity (described above). The restriction must be enforceable by the Conservation Commission. The developer is responsible for maintenance of the common land until such time as the homeowners association is able to assume responsibility. In order to ensure that homeowner's association properly maintains the common land, the developer must create a Declaration of Covenants and Restrictions requiring mandatory membership in the homeowners association, and containing provisions for maintenance and tax assessment. The Declaration must be filed with the Registry of Deeds and the Town Clerk.

## **ii. In-Law Dwelling Unit**

In an effort to allow families to care for their elderly relatives, the Town allows in-law dwelling units, which are 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 square feet. A separate meter is prohibited for in-law dwellings. The current Zoning Bylaw is unclear on what districts allow in-law dwelling units. In-law dwelling units are listed under "Accessory Uses Permitted in any Zoning District" in Section 2.11.50, but in-law suites are listed as prohibited in the R-3 district in the Table of Permitted Uses. The Bylaw makes no distinction between in-law dwelling units versus in-law suites.

## **iii. Residential Golf Course Planned Development**

Added to the Town's Zoning Bylaws in November 1991, Dracut's Residential Golf Course Planned Development (RGCPD) provision allows for the issuance of a Special Permit for the development of single-family house lots in conjunction with a golf course. The single-family detached residences must have a

minimum lot size of 20,000 square feet. To be eligible, parcels must be at least 175 acres and be located in the R-1 and R-2 districts. The project must contain an eighteen-hole golf course with a minimum length of 6,000 yards. There are a number of incidental uses that can be included, such as a club house, restaurant, function hall, driving range, tennis courts, a pro shop, swimming facility and other ancillary buildings. All land dedicated to the golf course must be deed restricted to use as a golf course, or to conservation uses if the golf course ceases to operate for a period of two years.

Table 37 below summarizes the residential uses that are permitted within each zoning district. Table 38 on the next page shows the dimensional and density requirements for districts where traditional residential development is allowed. The Mill Conversion Overlay District (MCOD) allows residential development by Special Permit but does not have standard dimensional and density requirements. Instead, the MCOD requires a 100' buffer area where the property abuts residentially zoned or occupied properties.

**Table 37: Permitted Residential Uses by Zoning District**

Residential Use	Zoning District								
	Residential 1 (R-1)	Residential 2 (R-2)	Residential 3 (R-3)	Business 1 (B-1)	Business 3 (B-3)	Business 4 (B-4)	Business 5 (B-5)	Dracut Center Neighborhood Overlay District	Mill Conversion Overlay District
Single Family Dwelling	Y	Y	Y	Y	N	N	N	N*	PB
Two Family Dwelling	N	N	PB	PB	N	N	N	PB	PB
Multi-Family Dwelling	N	N	PB	N	N	N	N	PB	PB
Assisted Living Facilities	N	N	N	N	PB	N	N	PB	PB
Mixed Business and Dwelling	N	N	N	PB	PB	P	PB	PB	PB
Boarding House	N	N	PB	N	N	N	N	N*	N*
Artist Lofts	N	N	N	N	N	N	N	PB	N*

\*Use is not specifically allowed by the overlay district but allowed in the underlying zoning district.

Source: Town of Dracut Zoning Bylaw, June 2016

**Table 38: Dimensional and Density Requirements for Districts Allowing Residential Dwellings**

	Zoning District				
	Residential 1 (R-1)	Residential 2 (R-2)	Residential 3 (R-3)	Business 1 (B-1)	Dracut Center Neighborhood Overlay District
Minimum Lot Area (sf)	40,000	80,000	40,000	22,000	22,000
Minimum Lot Frontage (ft)	175	200	150	125	75
Minimum Lot Width (ft)	30	50	50	20	-
Minimum Front Yard (ft)	30	30	30	30	0
Minimum Side Yard (ft)	15	15	15	20	0/10*
Minimum Rear Yard (ft)	35	35	35	15	15
Maximum Building Height (ft)	36	36	36	36	45
Maximum Height (stories)	2.5	2.5	2.5	2.5	3

\*On each lot, there must be one side yard of at least 10 feet in width. Side yard must be at least 15 feet when abutting a residential district.

Source: *Town of Dracut Zoning Bylaw, June 2016*

## b. Overlay Districts

Dracut has five (5) overlay districts: the Dracut Center Neighborhood Overlay, the Mill Conversion Overlay District, the Flood Plain and Floodway District, the Wellhead Protection District, and the Wetland and Water Conservancy District. The districts are shown on the Overlay District Zoning Map found in the Appendix.

### i. Dracut Center Neighborhood Overlay District

The DCNOD bylaw is intended to encourage development that enhances the current mix of uses within the Dracut Center area, protects historic resources, helps create a sense of place, and promotes future affordable housing and economic development opportunities. The purposes of the DCNOD are to:

- Encourage a mix of business, residential, cultural, educational and civic uses;
- Promote compact development that is pedestrian-oriented and preserves the historic value and character of the area;
- Minimize impacts on public services and maximize the efficient use of public infrastructure;
- Increase the town's tax base by creating a thriving small business environment, attracting new investment and promoting economic development;
- Encourage the development of affordable housing that meets the State's Subsidized Housing Inventory (SHI) requirements; and
- Encourage the reuse of existing underutilized or vacant properties.

Within the DCNOD, all regulations of the underlying district remain in effect, except where these regulations supersede such underlying requirements or provide an alternative to such requirements. The underlying zoning is either Business 3 or Residential 3.

The following uses, shown in Table 39 on the next page, are allowed in the DCNOD, subject to the requirements outlined in the DCNOD regulations:

**Table 39: DCNOD Uses**

Residential Uses (as a component of a mixed-use development)	Government, Institutional & Public Service Uses	Business Uses	Mixed-use development
Multi-family	Municipal	Retail store, not exceeding 5,000 square feet	A single building with the ground floor used primarily for retail, commercial, service or office and the upper floors(s) used for residential use.
Two-family	Educational	Professional offices, not exceeding 7,500 square feet	
Artist lofts/studio	Religious	Financial services/bank	
Assisted living facilities	Public or Private Utility Facilities	Restaurant, fast food, general or limited service, not exceeding 4,000 square feet of public seating area	
Affordable housing	Post Office	Hotel or Inn	
	Recreation	Bed and Breakfast Lodge or Club Personal Services General Services Artist or Craftsman Studio Lounge or Pub Amusement facility indoor Parking facility Day Care facility Performance theater Museum Art Gallery	

*Source: Town of Dracut Zoning Bylaw, June 2018*

Any other use not listed in the above table is considered prohibited. Applications submitted under the DCNOD bylaw also need to meet the criteria outlined in the Dracut Center Neighborhood Design Guidelines, as well as the dimensional requirements shown in Table 40 on the next page.

**Table 40: DCNOD Dimensional Requirements**

Minimum Lot Area	22,000 square feet
Minimum Frontage	75 feet
Minimum Front Yard Setback	0 feet/10 feet*
Minimum Side Yard Setback	0 feet
Minimum Side Yard Setback when abutting a residential district	15 feet
Minimum Rear Setback	15 feet
Maximum Building Height	3 stories or 45 feet
Minimum land area per lot per dwelling unit	10,000 square feet

*\*On each lot, there shall be one side yard of at least 10 feet in width*

Source: Town of Dracut Zoning Bylaw, June 2018

When the reuse of an existing building is proposed for affordable dwelling units, the Planning Board may allow less square footage (down to a square footage of 3,000 square feet per unit) if such modifications will result in an improved design. The Planning Board may waive the requirement for mixed use if the project meets the overall requirements of the bylaw.

## ii. Mill Conversion Overlay District

In order to allow for the conversion and reuse of Dracut's historic mills and to promote diversified housing opportunities and commercial, retail or office uses, Dracut added the Mill Conversion Overlay District (MCOD) to its Zoning Bylaws in October 2000. Within the MCOD, the Planning Board may grant a Special Permit for the conversion of existing mill buildings and structures to multifamily dwellings, assisted living facilities, single-family dwellings, and/or nonresidential uses. MCOD projects are subject to site plan approval. The District includes the following parcels:

- 1951 Lakeview Avenue
- 1949 Lakeview Avenue
- 1935 Lakeview Avenue
- 16 Mill Street
- 76 Pleasant Street

In addition to allowing for the development of single family and multifamily dwelling units, the MCOD promotes the creation of affordable housing through its Special Permit requirements. As a condition of any Special Permit for a Mill Conversion Project, a minimum of fifteen (15%) of the total number of dwelling units shall be restricted for a period of at least thirty (30) years in the following manner: 5% of the units shall be affordable to persons or families qualifying as low income; 5% of the units shall be affordable to persons or families qualifying as moderate income; and 5% of the units shall be affordable to persons or families qualifying as median income. The applicant is encouraged to seek inclusion of the affordable units on the state's Subsidized Housing Inventory (SHI). The Planning Board may require the applicant to use the Dracut Housing Authority or another appropriate entity to pursue SHI designation.

### **3. Infrastructure**

This section provides information on the existing sewer, water and transportation infrastructure and identifies the gaps in the infrastructure that present barriers to new residential development. This summary updates the information previously provided in the *2014-2018 Town of Dracut Affordable Housing Production Plan*. The infrastructure in Dracut is fairly complete and, in those areas where infrastructure is limited, the Town has requested the assistance of private developers in developing additional infrastructure.

#### **a. Sewer Capacity**

The municipal sewer system services about 95% of Dracut's population. Existing sewer areas include most of Dracut. The remainder of the town is supported by on-site septic systems, primarily located in the vicinity of Jones Avenue, Methuen Road, Island Pond Road and the northern portion of Marsh Hill Road. Discharge from the sewer system is sent to the Greater Lowell Wastewater Utility (GLWU) and Greater Lawrence Sanitary District (GLSD).

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, based on a 1977 inter-municipal agreement (IMA). 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 40 years, 32 major sewer construction contracts have been completed, providing sewer service to more than 8,700 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, was a plan to sewer most of the Town over approximately twenty years, which has been realized. Currently, the Dracut Sewer Department has completed inspection of approximately 40% of its sewer mains, utilizing closed circuit television video (CCTV) to identify potential Inflow and Infiltration (I&I). The removal of I&I will help the Town to stay within its Inter-municipal agreement with the City of Lowell.

Most recently, the Town of Dracut, the City of Methuen and the GLSD have made sewer service to eastern Dracut possible. Previous to recent contracts #26, #26A and #27, all Dracut wastewater flow was conveyed to the Lowell Regional Wastewater Utility (LRWWU) for treatment and disposal. However, given capacity restrictions at the Lowell wastewater treatment 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 eastern 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 the 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 ratepayers is a tribute to the leadership and professionalism of these three organizations.

Since 2014 Dracut completed Contracts #31 and #32, which addressed portions of eastern and central Dracut. As a result, Dracut now has full access to sewer service, thereby fulfilling a long-term commitment to the residents and businesses of Dracut. This achievement reflects the careful planning and strong fiscal management that has been the hallmark of this major infrastructure program.

**b. 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 with the eastern portion of the town receiving water through the Kenwood Water Department. The remainder of the town is supplied by private wells.

**i. 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 more than 100 miles of water main ranging in size from 1- to 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 Tyngsboro 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 Thortleberry Hill, and (3) a 2,500,000 gallon

steel water tower located on Passaconaway Drive. The District supplies approximately 9,000 households, including about 1,000 residents in Tyngsborough.

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 on-going to improve the capacity and reliability of the well supplies and the pumping facilities.

## **ii. 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, acting 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. Both Lowell and Methuen's source of water is the Merrimack River, a surface water source which originates in the White Mountains of New Hampshire. 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 composed of water mains, service lines, pumping stations, metering states, gates and valves. The District's system contains approximately 35 miles of main ranging in size from 6 inch to 12 inch. There are 2,057 accounts in the Kenwood District, which continues to expand with development ongoing 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.

## **c. Transportation Network and Public Transit**

Dracut is served by a regional transportation network comprised of several modes of transportation, including automobiles, trains, buses, bicycles and pedestrians. There is no commuter rail station in Dracut so residents use the Gallagher Intermodal Transportation Center in Lowell. There are 159.15 centerline miles of roadway in Dracut, comprised principally of state numbered roads, such Routes 110, 113 and 38, and local roads. The majority of the roads in Dracut are local, accounting for 76% of the town's roadway mileage.

Dracut residents have access to the commuter rail service in the region operated by the Massachusetts Bay Transportation Authority (MBTA) between the Gallagher Intermodal Transportation Center in Lowell

and North Station in Boston. The service consists of twenty-two daily inbound trains operating between 5:35 A.M. and 12:10 A.M. Headways are 30 minutes during the peak travel periods, and approximately hourly during other times of the day. In addition to Lowell, the train stops at North Billerica, Wilmington, Anderson, Mishawum, Winchester, Wedgemere and Medford. Weekend and holiday commuter rail service consists of eight daily trips between Lowell and Boston.

Fixed route bus service in Dracut is provided by the Lowell Regional Transit Authority (LRTA). There are four (4) bus routes that currently serve Dracut – Christian Hill (Route 01), Centralville (Route 08), Dracut/Tyngsborough (Route 10) and Centralville/Christian Hill (08-01 Combo). Bus service is available Monday through Friday from approximately 6:00 A.M. to 8:30 P.M., and on Saturdays from 7:30 A.M. to 6:00 P.M. There is a Saturday service level operated on the following five holidays: Martin Luther King Day, Presidents' Day, Patriot's Day, Columbus Day and Veterans' Day. No bus service is available on Sundays and other holidays. The full fare price for a ride on a fixed route bus is \$1.25 in-town and \$1.85 between two or more communities. For those over the age of 60 or for individuals with a disability, the fare is 60 cents and 90 cents respectively. A transfer fare of 25 cents is charged for in-town connections at the Gallagher Intermodal Transportation Center, while 50 cents is charged between communities.

The LRTA was recently awarded a state grant for a nine-month Sunday service pilot program for ten routes within the LRTA system. The Dracut/Tyngsborough Route 10 bus line will be one of the ten routes to begin Sunday service on June 23, 2019. At the end of the pilot program, it will be determined whether to extend or cancel the Sunday service. In addition, the LRTA, in conjunction with the Merrimack Valley Regional Transit Authority (MVRTA), is utilizing the MVRTA #41 Lawrence bus for local service along Route 110 between the Methuen town line and the Hunt's Fall Bridge during weekdays and Saturdays. The Lawrence bus will stop at Lenzi's for pickup or drop off, thus extending the public transit service area in Dracut.

The LRTA also offers paratransit service under the title "Road Runner" through two distinct programs: the primary service is the American with Disabilities Act (ADA) complementary service provided directly by the LRTA, while the second demand response service is that operated by the Dracut Council on Aging (COA) with funds provided by the LRTA. Additionally, the Road Runner program offers transportation to the Bedford Veterans Affairs (VA) Clinic and Boston-area hospitals every Wednesday. The fare for Road Runner services is \$2 each way in-town and \$3 each way between communities. The fare for the Wednesday Road Runner service is \$12.50 round trip to the Bedford VA Clinic and \$25 round trip to the Boston-area hospitals.

The Road Runner ADA paratransit service in Dracut consists of one or more wheelchair lift-equipped minibuses, operating throughout the LRTA fixed-route ADA service area (three-quarter mile radius surrounding existing LRTA fixed routes), Monday through Friday, from 6:00 A.M. to 6:00 P.M., and from 7:30 A.M. to 6:00 P.M. on Saturdays. These trips are reserved for disabled passengers who cannot access a fixed route bus and can be scheduled a day in advance by calling the LRTA Road Runner Office in Lowell. In Fiscal Year 2018, Dracut residents generated more than 2,600 ADA passenger trips.

The Road Runner Council on Aging (COA) service consists of one wheelchair lift-equipped minibus operating within the Town of Dracut, and between Dracut and surrounding communities. The Dracut Council on Aging utilizes two additional wheelchair lift-equipped minibuses and one accessible minivan for medical transportation locally and regionally. Services are provided from 8:00 A.M. to 4:00 P.M., Monday through Friday, and require a 48 hour advanced booking. Residents schedule trips by calling the Dracut Senior Center, whose staff schedules, dispatches and drives the minibus. The Road Runner COA program reported 8,857 passenger trips in Fiscal Year 2018.

Pedestrian and bicycle facilities are somewhat limited in Dracut. The Dracut Sidewalk Network is shown in the Transportation and Circulation Chapter of the Updated Master Plan. In addition, closed circuit trails, multi-use paths and walkways can be found in many of Dracut's parks and open space areas. However, the lack of a connected sidewalk and trail system is one of the most notable deficiencies in Dracut's transportation network. Dracut does not have any designated on-road bicycle facilities, but signs encouraging motorists to share the road with bicyclists are located along major roadways, such as Route 113 (Broadway Road). The Town should develop a comprehensive Bicycle and Pedestrian Plan that stresses connectivity, safety, and meeting the needs of all users. Once the Town's Complete Streets Prioritization Plan is approved by MassDOT, the Town will apply for capital funds under the MassDot Complete Streets Funding Program. The Town can then significantly improve its pedestrian and bicycle facilities.

## II. Affordable Housing Goals and Strategies

The Affordable Housing Partnership Committee updated its Affordable Housing 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, these goals and strategies serve as the framework for the Housing Chapter in the 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. Address the needs of first-time home buyers.
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 workforce<sup>4</sup> 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. Ensure that affordable housing development in Dracut adheres to the Commonwealth's Sustainable Development Principles (see Figure 10).
10. 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.

**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

<sup>4</sup> 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 Housing Production Plan as a management tool to develop new housing opportunities in meeting the Town's annual housing production goals.

## **B. Housing Strategies**

### **1. Maintain Existing Housing and Expand Housing Opportunities**

- a. Be proactive in monitoring and maintaining existing affordable housing units.
- b. Develop more affordable rental housing (less than 30% of annual income) with the increased availability of 3- and 4-bedroom units.
- c. 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.
- d. Consider Chapter 61, 61A and 61B properties for potential acquisitions for both affordable housing uses and open space/agricultural uses in the future.
- e. Work with State agencies and other stakeholders to develop group homes to provide supported, supervised living arrangements for citizens with mental and physical disorders.
- f. Utilize the established Dracut Affordable Housing Partnership Committee to implement the DHCD-approved Housing Production Plan.
- g. Establish a landlord partnership to monitor affordable housing stock.
- h. Partner with Non-Profit/Philanthropic Groups to invest in housing units for those most in need.
- i. Utilize the Dracut First Housing Partnership as the development arm of the Affordable Housing Partnership Committee to initiate new affordable housing development projects.

### **2. Policies, Programs and Services**

- a. 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.
- b. 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. Work with the Planning Board, Board of Selectmen, Zoning Board of Appeals, Town Meeting and other town committees and boards to implement these zoning changes.
- c. 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](http://www.mass.gov/envir/smart_growth_toolkit/bylaws/IZ-Bylaw.pdf).
- d. 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.

e. 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.

f. 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.

### **3. Education**

- a. 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. The Massachusetts Housing Partnership (MHP) could provide this training to the Town at no cost.
- b. Increase public awareness of and support for affordable housing through increased outreach and public education.

### **4. Funding**

- a. Pursue the purchase of units and provide a subsidized buy-down on the purchase price to qualified first-time homebuyers.
- b. Develop local partnerships with private and non-profit developers to utilize the State's Local Initiative Program (LIP) as a means to develop “friendly 40B” development projects.
- c. 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).

## 5. Regional Coordination

- a. Participate in a NMCOG-sponsored Regional Housing Committee to create a Regional Housing Plan for the Greater Lowell region.
- b. Work with non-profit entities, such as the Common Ground Development Corporation (CGDC), a subsidiary of Community Teamwork, Inc. (CTI), the Coalition for a Better Acre (CBA), and Habitat for Humanity to develop and manage affordable housing projects.
- c. 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 available from CTI and CBA.
- d. Research and promote Foreclosure Assistance Programs through the State's Emergency Homeowners Loan Program (EHL) or Community Teamwork, Inc. to help homeowners avoid foreclosures 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 Housing Production Plan (HPP) 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. Mixed-use buildings with business uses combined with up to two dwellings are allowed by right in the B-4 district and by Special Permit in the B-1, B-3 and B-5 districts. Multi-family developments are permitted in the R-3 zoning district with a special permit from the Planning Board. Multi-family dwellings are also permitted in the Dracut Center Neighborhood Overlay District (DCNOD) and the Mill Conversion Overlay District (MCOD) by Special Permit.

Upon completion of the Master Plan, the Town will address changes to the Zoning Bylaw in a comprehensive fashion. The Town will consider adopting an Inclusionary Zoning Bylaw as a means to create more SHI units. With the assistance of the Mass Housing Partnership, the Town could develop an Inclusionary Zoning Bylaw that works for Dracut. Changes to the Mill Conversion Overlay District could also be made so that deed restrictions for affordable units are in perpetuity, and not just thirty years, and should be eligible for inclusion on the SHI.

The Town has identified a number of privately-owned and publicly-owned parcels of land (Tables 41 and 42) that would require zoning bylaw changes to permit any residential development other than single-family. The zoning bylaw will be reviewed once the Master Plan is updated and recommendations for comprehensive 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 to identify the specific development limitations.

As shown on the next page in Table 41, eight (8) privately-owned sites were identified, which could generate 174-190 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 2 in the Appendix shows the location and distribution of these parcels throughout the community, while Map 4, 5 and 6 show the location of these parcels in relation to the current zoning districts, wetland areas and LRTA bus routes.

**Table 41: 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)
7 Bartlett Court	16.4	Undeveloped land	8-15-4	Heavily wooded lot with some wetlands. Access would be needed through Douglas Road	R1	Y
1089 Broadway	10.0	Undeveloped wooded lot	21-18-12	Level wooded lot with a creek and wetlands on the property. Has more than 100 feet of frontage on Broadway Road, but there may be access issues due to wetlands.	I1	Y
1760-1768 Lakeview Avenue	0.4	Vacant land (former site of Eddie's Ice Cream Parlor)	33-0-207 33-0-206	Majority of the land has been paved over. Need to tear down present building. Can be combined with 7 Vinal Street to produce more housing.	R3	Y
57 Merrimack Terrace	2.94	Undeveloped land	71-0-36	Flat and dry land with a moderate amount of vegetation.	R1	N
133 Phineas Street	20.29	Vacant lot	48-0-24	Beaver Brook branch runs through the property and there are several wetlands. Could connect Flower Lane with Phineas Street and develop housing.	R1	Y
29 Primrose Hill Road	4.43	Single-family dwelling on the site	25-0-220	Level land with some wetlands along the southern edge of the property.	B3	Y
275 Totman Road	12.83	Undeveloped land	57-0-2	Large piece of property located on the Dracut-Lowell line. Land is hilly and there may be access issues.	R1	N
7 Vinal Street	0.29	Single-family dwelling on the site	33-0-208	The lot has been cleared and leveled. The house appears to be in good condition. Can be combined with 1760-1768 Lakeview Avenue.	R3	N

*Source: Dracut Assessor's Department and NMCOG site visits*

#### **D. Publicly-Owned Land with Potential for Affordable Housing**

The Town has been able to identify three (3) potential publicly-owned housing sites that could generate 55-70 additional affordable units for 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 42 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 2 in the Appendix shows the location and distribution of these parcels in the community, while Maps 3 and 5 show the location of the parcels in relation to the current zoning districts and wetland areas.

**Table 42: 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)
2197 Lakeview	0.89	Vacant lot	31-0-29	Wooded lot with small structure on lot	R1	Y
77 Parker Avenue	3.35	Underutilized softball field and adjacent land next to school	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

*Source: Dracut Assessor's Department and NMCOG site visits*

#### **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), Coalition for a Better Acre (CBA) and Habitat for Humanity;
- 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: Chapter 40B Subsidized Housing Sites

## Chapter 40B Subsidized Housing Sites

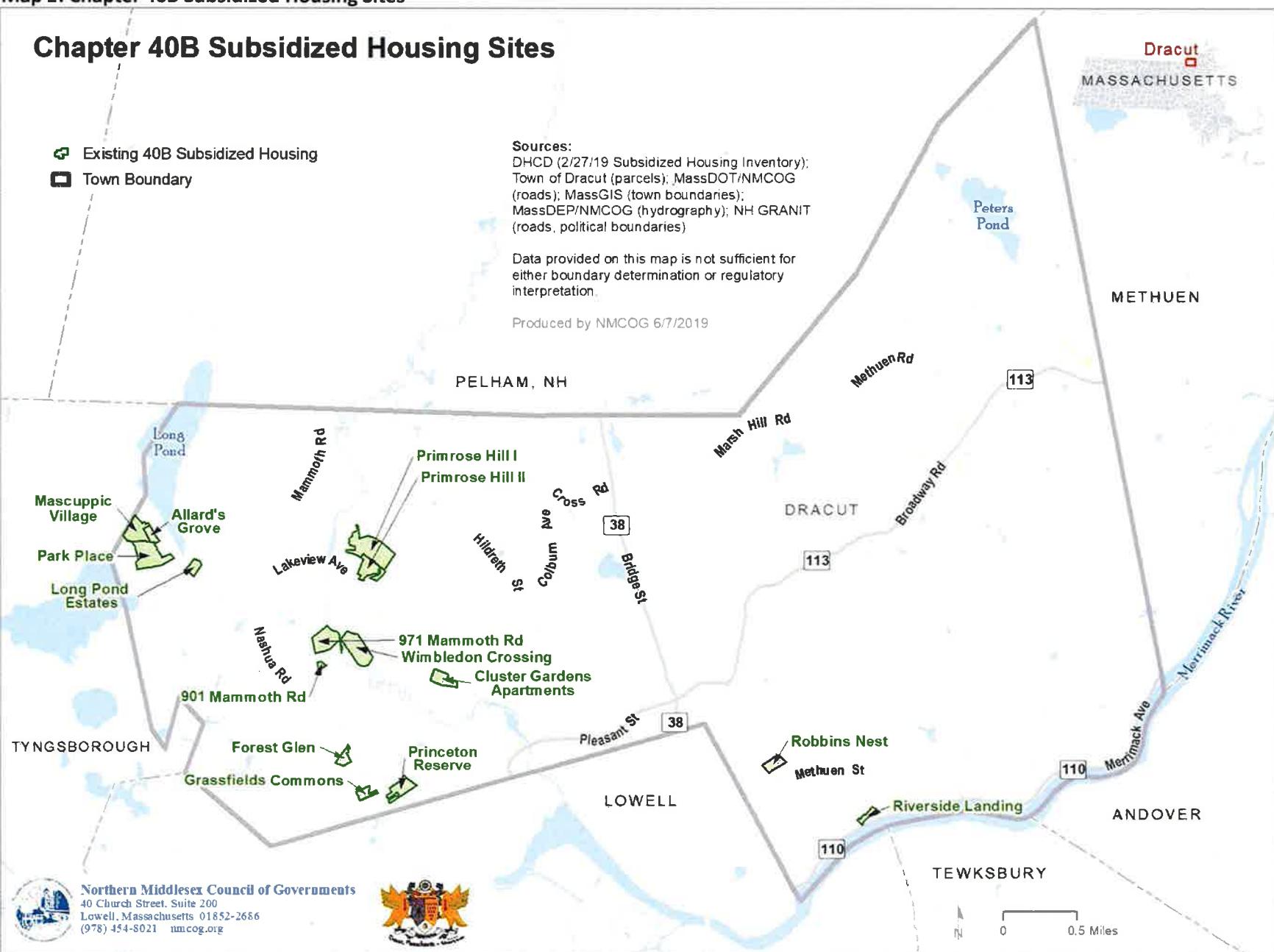
- Existing 40B Subsidized Housing
- Town Boundary

Sources:

DHCD (2/27/19 Subsidized Housing Inventory);  
Town of Dracut (parcels); MassDOT/NMCOG  
(roads); MassGIS (town boundaries);  
MassDEP/NMCOG (hydrography); NH GRANIT  
(roads, political boundaries)

Data provided on this map is not sufficient for  
either boundary determination or regulatory  
interpretation.

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Map 2: Potential Subsidized Housing Sites

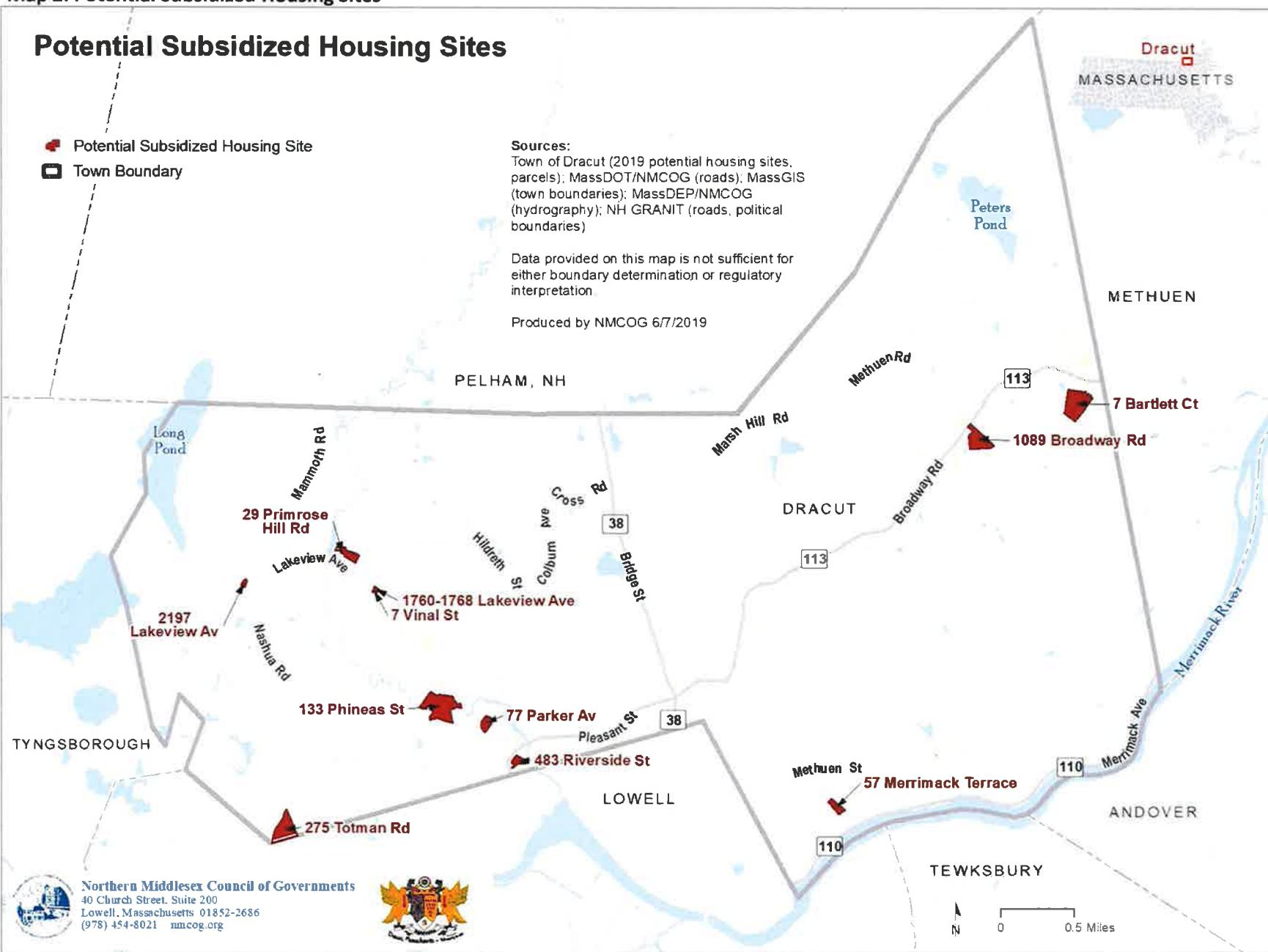
## Potential Subsidized Housing Sites

- Potential Subsidized Housing Site
- Town Boundary

**Sources:**  
Town of Dracut (2019 potential housing sites, parcels); MassDOT/NMCOG (roads); MassGIS (town boundaries); MassDEP/NMCOG (hydrography); NH GRANIT (roads, political boundaries)

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Map 3: Potential Housing Sites by Zoning District

## Potential Housing Sites by Zoning District

### Dracut Zoning Districts

- Business 1 (B-1)
- Business 2 (B-2)
- Business 3 (B-3)
- Business 4 (B-4)
- Business 5 (B-5)
- Industrial 1 (I-1)
- Industrial 2 (I-2) [Bylaw only - not on map]
- Residential 1 (R-1)
- Residential 2 (R-2)
- Residential 3 (R-3)

### Potential Subsidized Housing Site

### Town Boundary

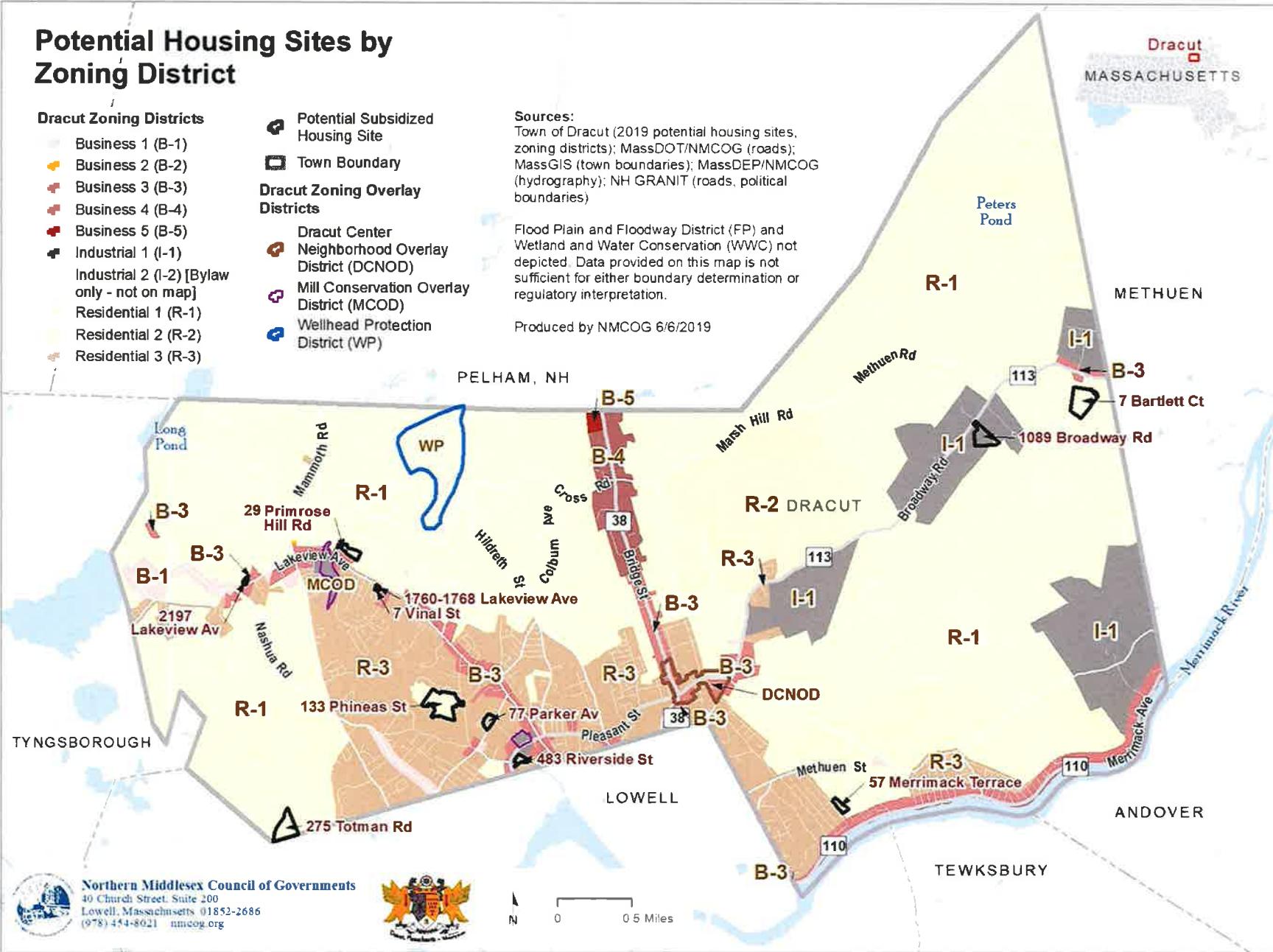
### Dracut Zoning Overlay Districts

- Dracut Center Neighborhood Overlay District (DCNOD)
- Mill Conservation Overlay District (MCOD)
- Wellhead Protection District (WP)

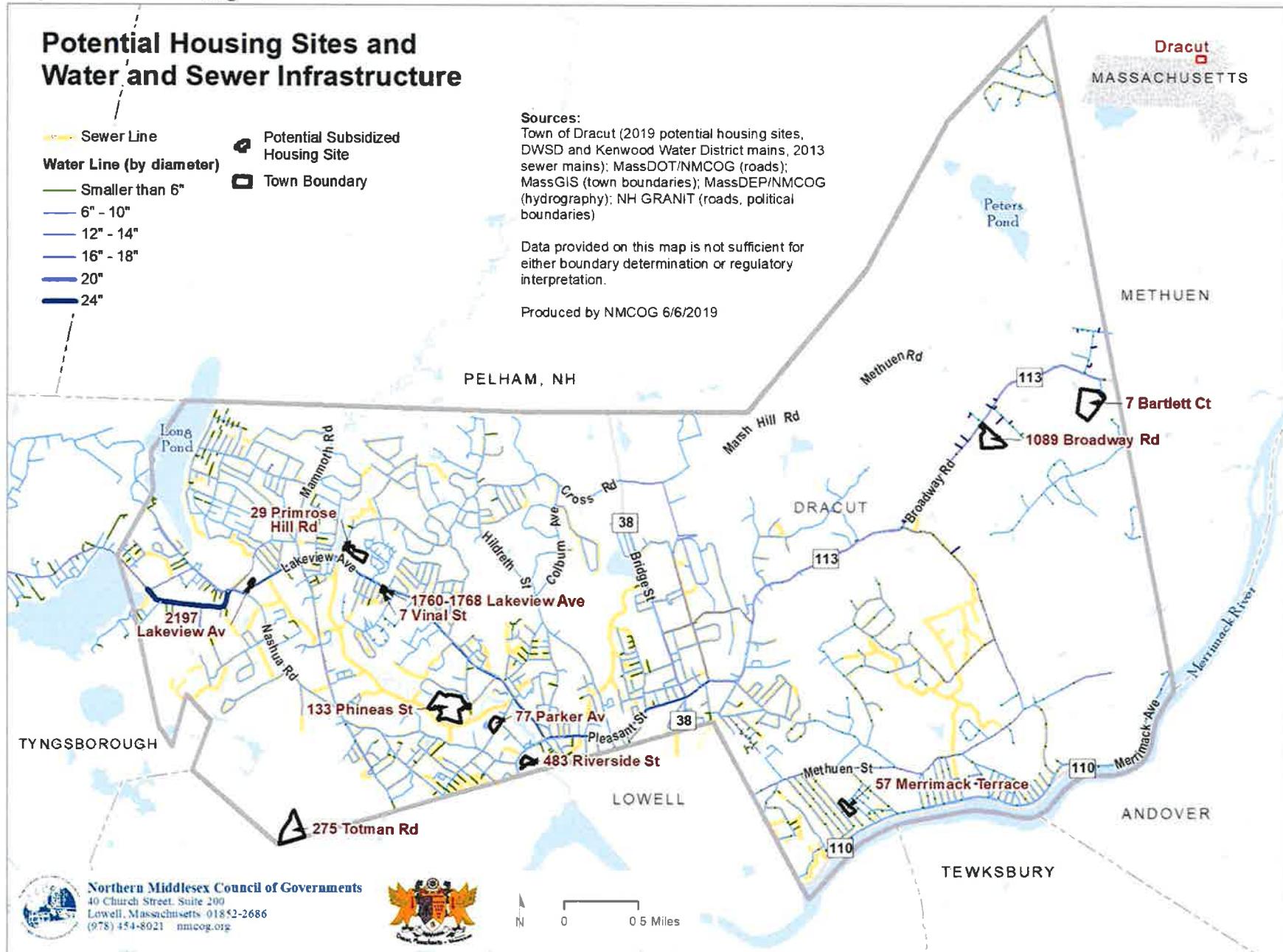
**Sources:**  
Town of Dracut (2019 potential housing sites, zoning districts); MassDOT/NMCOG (roads); MassGIS (town boundaries); MassDEP/NMCOG (hydrography); NH GRANIT (roads, political boundaries)

Flood Plain and Floodway District (FP) and Wetland and Water Conservation (WWC) not depicted. Data provided on this map is not sufficient for either boundary determination or regulatory interpretation.

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Map 4: Potential Housing Sites and Water and Sewer Infrastructure



Map 5: Potential Housing Sites and Wetlands, Floodplains, and Dracut Rivers Protection Act Regulated Areas

## Potential Housing Sites and Wetlands, Floodplains, and Dracut Rivers Protection Act Regulated Areas

- Potential Subsidized Housing Site
- FEMA FIRM 1 Pct. Annual Chance Flood Zone
- Rivers Protection Act Regulated Area
- Wetlands 100-ft buffer zone
- Town Boundary
- Stream

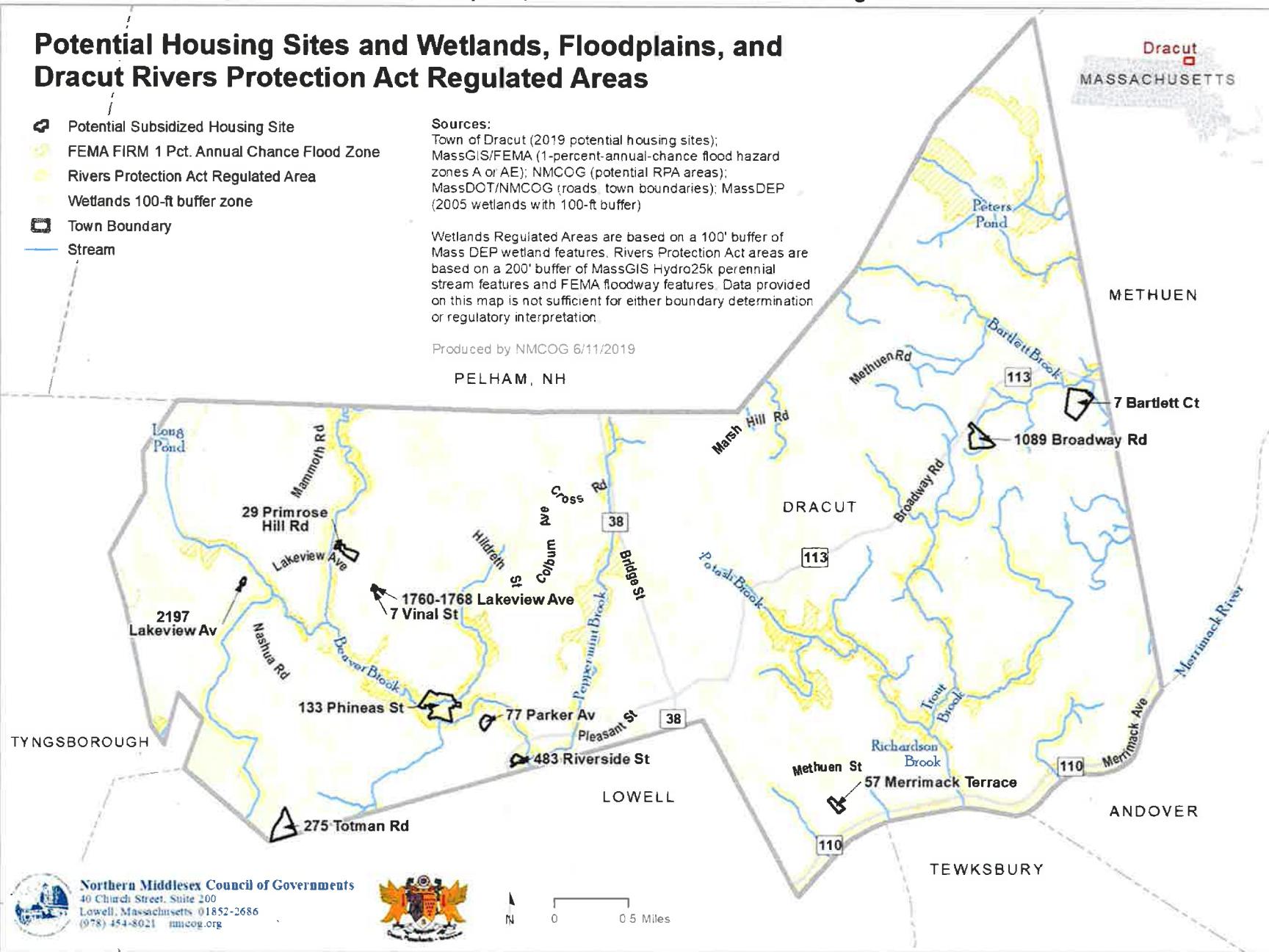
### Sources:

Town of Dracut (2019 potential housing sites);  
 MassGIS/FEMA (1-percent-annual-chance flood hazard zones A or AE); NMCOG (potential RPA areas);  
 MassDOT/NMCOG (roads, town boundaries); MassDEP (2005 wetlands with 100-ft buffer)

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.

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0 0.5 Miles

## Map 6: Potential Housing Sites and Lowell Regional Transit Authority Bus Routes

## Potential Housing Sites and Lowell Regional Transit Authority Bus Routes

 Potential Subsidized Housing Site  
**LRTA Bus Routes serving Dracut**

-  1 Christian Hill
-  1 and 8 Christian Hill/Centralville
-  8 Centralville
-  10 Dracut/Tyngsboro
-  10 Dracut/Tyngsboro (Saturday)

 Town Boundary

**Sources:**  
Town of Dracut (2019 potential housing sites);  
LRTA (bus routes); MassDOT/NMCOG (roads);  
MassGIS (town boundaries); MassDEP/NMCOG  
(hydrography); NH GRANIT (roads, political  
boundaries)

Data provided on this map is not sufficient for either boundary determination or regulatory interpretation.

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