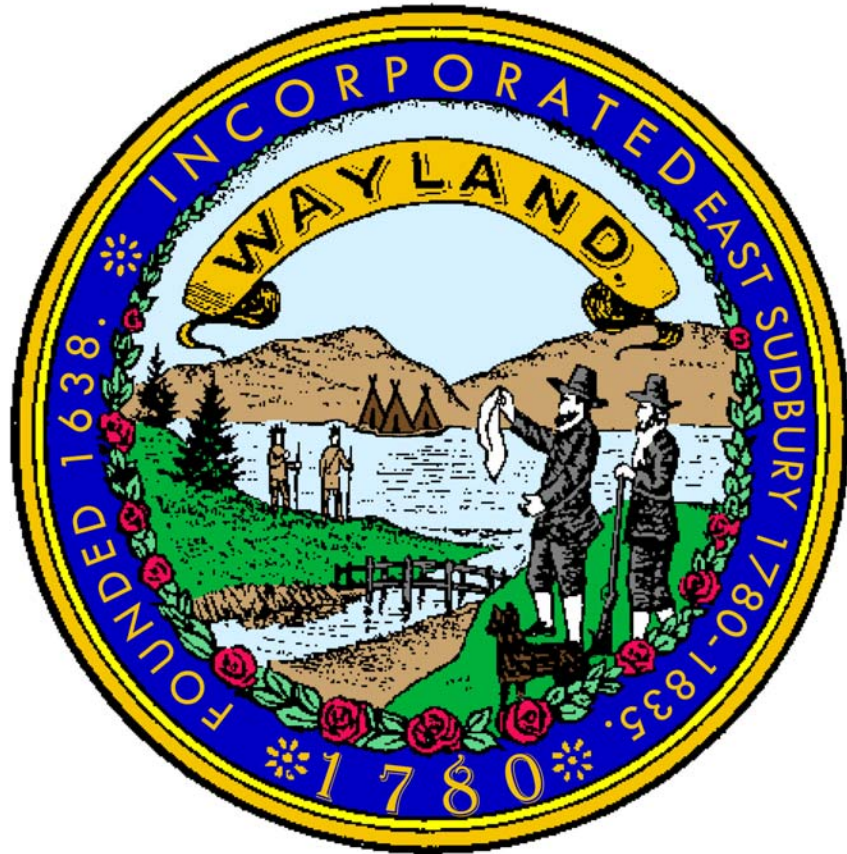


TOWN OF WAYLAND HOUSING PRODUCTION PLAN



August 2010

For Submission to Commonwealth of Massachusetts
Department of Housing and Community Development
Housing Production – 760 CMR 56.00

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EXECUTIVE SUMMARY

This Housing Production Plan offers an updated and expanded version of the Comprehensive Housing Plan that was completed in 2005 under the state's Executive Order 418, suggesting a range of options to meet pressing local housing needs, enabling Wayland to come closer to meeting the state 10% affordable housing threshold, and presenting a proactive housing agenda of Town-sponsored initiatives. The Plan will also meet the requirements of 760 CMR 56.03(4) under the state's Chapter 40B Housing Production requirements that will allow the town to deny unwelcome Chapter 40B comprehensive permit applications under specific conditions. Moreover, the Plan will increase the Town's score under the state's Commonwealth Capital Program and make it more competitive for a range of state discretionary funding.

Summary of Housing Objectives and Development Challenges

"Housing choice" is not a euphemism for low- and moderate-income housing, elderly or "over-55" housing, starter homes, rooming houses or manufactured housing developments. It means variety in housing types, a range of prices and access to ownership and rental opportunities, including special needs housing, so that people have meaningful choices about where they will live and will not be spending too much to do so. Wayland embraced the central principles of housing choice when the Town adopted its Master Plan in 2001, followed by the Comprehensive Housing Plan in 2005 that articulated the following major housing objectives:

- Meet local housing needs along the full range of incomes that promotes diversity and stability of individuals and families.
- Leverage public and private resources to the greatest extent possible.
- Ensure the creation of new housing that is compatible with the existing community and helps promote open space.
- Make steady progress toward the state standard for affordable housing of 10%.
- Produce affordable housing that equals ½ of 1% of the town's housing stock in order to be housing certified under MGL Chapter 40B 760 CMR 56.00, which is 24 units per year based on the 2000 US Census for year-round housing units in the Town of Wayland.¹

Despite significant progress, it will be a great challenge for Wayland to create enough affordable housing to meet the state's 10% affordable housing standard, production goals and local needs, particularly in light of current constraints to new development that include certain zoning regulations, natural resources that limit development (wetlands, floodplains, sensitive habitats and ecosystems, etc.), limited availability of open space and publicly-owned property, and infrastructure limitations such as the lack of Town sewer service.

Summary of Demographic and Housing Characteristics and Trends

Wayland is a small community in one of the state's most rapidly growing regions. Most of the community's 13,913 residents, as of the beginning of 2010, live comfortably as suggested by the town's high median household income of \$101,036 in 2000² (adjusted 2009 median income level of \$122,155) and the relatively high quality, condition and value of its homes.

¹ This figure will increase somewhat when the 2010 Census results are released. Also, the 2005 Plan was prepared under previous state regulations that required higher annual production goals of ¾ of 1% or 32 units.

² This Plan has used every opportunity to update data from the 2000 census, and only relies on census figures when other information is unavailable or unreliable.

Owing to Wayland's small-town charm, prestige and long-standing preference for single-family residential development, a majority of its households are traditional families and an unusually high percentage of them have children under 18.³ Not surprisingly, Wayland households are somewhat larger than their counterparts statewide: 2.80 compared to 2.51 persons per household. Thirty years ago, Wayland was a place where young families could purchase starter homes. Given escalating housing prices throughout most of the last several decades, starter homes are now a dream without subsidies for most first-time homebuyers aspiring to live in the community. Moreover, Wayland residents face a substantial tax burden and find few downsizing options in town.

Demographic Characteristics and Trends

- Wayland's population increased by 10% from 1990 to 2000 to 13,100 residents, higher than the statewide growth rate of 5.5% but lower than that of many surrounding towns.
- Since 2000, Wayland has added another 813 residents according to Town records. This represented a growth rate of 6.2%, a somewhat slower rate of population growth than the previous decade.
- Unlike regional, state, and national trends, which are showing household growth rates that exceed population growth rates, Wayland's household growth rate during the 1990s was relatively consistent with its overall population growth rate of 10%. This indicates that the growth in the Town's total number of households in the 1990s was due to the community's population growth, not to a decrease in the average household size.
- Metropolitan Area Planning Council (MAPC) projections estimate that the number of households in Wayland would increase by 11.1%, to 5,137, by 2010. Town records as of January 1, 2010, indicate an even greater increase than projected to 5,500 households, equivalent to MAPC's estimate for 2020.
- Wayland has a high level of families, about 81% compared to approximately 64% for both Middlesex County and the state. Despite the high level of family households, the number and percentage of non-family households has increased over the years.
- The in-migration of families during the 1990s led to a 16% increase in Wayland's under-18 population, though the state's rose by only 10.9%.
- As is the case with many other affluent communities throughout the state, the population of young adults entering the workforce and forming their own families has declined, largely as a result of increasing housing prices and a lack of job opportunities in these communities. The anticipated decline of those in this younger adult age range could be boosted somewhat with increased efforts to provide first-time homeownership opportunities in Wayland as well as more rental options.
- The elderly as a percentage of the state's population dropped minimally from 13.6% in 1990 to 13.5% in 2000, but the opposite occurred in Wayland where elders made up 11.7% of the population in 1990 and 14.3% in 2000.
- MAPC population projections by age distribution estimated a 15.4% increase in population from 2000 to 2030, also showing a 19.8% decline in children 19 years and younger.
- Significant population increases are projected by MAPC to occur in the older age brackets with a 32.3% increase in those 45 to 64 and 116% for those age 65 and over through 2030. Such substantial growth in older adults suggests a greater need for more downsized units without substantial maintenance needs, more handicapped accessible units as well as more housing with supportive services.

³ As used throughout this report, "family" refers to a household of persons related by blood or marriage. "Household" refers to all persons occupying the same housing unit. It includes families and non-family households, e.g., a household of one person, or two or more unrelated persons.

- The 2000 census indicates that there were 1,289 individuals living in Wayland who claimed a disability suggesting that some accommodation for individuals with special needs should be integrated into the housing stock through handicapped accessibility and/or supportive services.
- Despite considerable wealth, there remains a highly vulnerable part of the community with limited financial means. For example, 383 or 8.3% of all households had incomes of less than \$25,000 in 2000.
- In 2000, there were 77 families and 322 individuals who were living below the poverty level, which was \$10,850 for an individual and \$18,310 for a three-person household for a family of three in 2009. While there are no updated figures available, given economic circumstances since 2000, it is likely that the financial situations of these residents may not have improved substantially and some may have been forced to relocate.

Housing Characteristics and Trends

- Wayland's housing stock of almost 5,000 units as of July 2010, is strikingly uniform. New homes built in Wayland have consisted, for the most part, of large, architecturally homogenous single-family residences on large house lots.
- Like other communities nearby, Wayland has a highly competitive housing market and since 1992 the median single-family sale price more than doubled, from \$255,000 to \$517,000 as of the end of May 2010. However, this price is down considerably from the height of the market in 2007 when the median price was almost \$631,000.
- While there are approximately 500 condo units in Wayland, they are typically priced towards the luxury end of the market with median prices fairly comparable and frequently higher than single-family home sales.
- While the gap between what people can afford and existing housing prices is decreasing, mortgage financing is more difficult to obtain and households are becoming increasingly concerned about keeping their jobs and holding onto their existing homes.
- There is a severe shortage of rental housing in Wayland and neighboring communities, and very few housing units that are accessible to persons with disabilities.
- Vacancy rates are low in Wayland, 0.5% for homeownership units and 2.8% for rentals. As any rate below 5% suggests very tight market conditions, these vacancy rates indicate a need for additional units, including rental units.
- Wait lists and unit turnover rates for Wayland Housing Authority units suggest waits of at least two (2) years for Bent Park and three (3) to five (5) years for Cochituate Village and scattered family units.
- Wayland has 216 affordable units included in the Subsidized Housing Inventory that count towards the town's 10% affordability goal, equal to 4.59% of its year-round housing stock and up from 3.2% in 2005.

Summary of Priority Housing Needs

Several factors determine future housing needs in Wayland including the existing housing stock and housing deficiencies, projected demographics, local and regional market forces, and the needs of particular groups. Based on the information contained in Section 2 of this Plan, affordable family housing, housing for senior citizens and "empty nesters," and small housing units suitable for smaller households, including special needs housing, are the greatest housing needs in Wayland. Such housing must include rental housing targeted to the most financially vulnerable residents in the community.

Summary of Production Goals

The state administers the Housing Production Program that enables cities and towns to adopt an affordable housing plan that demonstrates production of at least .50% over one year or 1.0% over two-years of its year-round housing stock eligible for inclusion in the Subsidized Housing Inventory (SHI).

Wayland would have to produce at least 24 affordable units annually to meet these production goals through 2010. When the 2010 census figures become available, sometime in 2011 or 2012, this number will be higher. If the state certifies that the locality has complied with its annual production goals, the town may be able, through its Zoning Board of Appeals, to deny what it considers to be inappropriate comprehensive permit applications.⁴

The town of Wayland has developed a Housing Production Program to project affordable housing production activity over the next five (5) years. The projected goals are best guesses at this time, and there is likely to be a great deal of fluidity in these estimates from year to year. Production goals over the next five (5) years include the creation of 246 housing units created (see **Table 9-1**).

Summary of Housing Strategies

The 2005 Comprehensive Housing Plan called on the Town to take several actions to promote affordable housing, and much progress has been made since then including the implementation of the following zoning reforms and new initiatives:

- Adoption of important zoning changes including inclusionary zoning, cluster zoning changes, and a mixed-use overlay district;
- New housing development that has resulted in 66 new affordable units, bringing the level of affordability from 3.2% to 4.59% of the Town's year-round housing stock;
- Proposed development of approximately another 100 new affordable units;

This Plan updates and builds on the recommendations included in the 2005 Comprehensive Housing Plan and includes the following key housing strategies:

Community Outreach and Education

- Conduct ongoing community outreach to continue to inform local leaders and residents on the issue of affordable housing and to present information on local housing initiatives with ample opportunities for feedback.
- Continue to develop an outreach program to educate local residents about the need for affordable housing and the available housing opportunities. This could include forums on housing for local officials and residents and re-run on the local cable channel, workshops for first-time buyers in concert with local lenders and non-profit housing organizations, information about new programs, etc.
- Provide user-friendly information on the procedures to follow for the first time sale of units when they first come on line and for the resale of affordable units in a way that retains their affordability in conformance with all state requirements.
- Encourage the donations of property, both land and buildings, providing information on tax advantages.

New Production Initiatives

⁴ If a community 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 have 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 DHCD, with a copy to the ZBA, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. DHCD shall 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 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.

- Establish a Municipal Affordable Housing Trust and capitalize through a number of resources including payments of fees in-lieu of actual units as part of its inclusionary zoning and other zoning bylaws, private donations of land and funding, negotiated fees from developers, and a minimum percentage of each year's CPA revenue to affordable housing, e.g., 25%, in support local housing initiatives.
- Provide suitable public property for development as the contribution or "bargain sale" of land owned by the town or other public entities but not essential for government purposes is a major component of production goals and this Plan.
- Offer predevelopment funding through CPA funds to insure that the development will be feasible, particularly given site conditions.
- Provide gap financing to leverage project financing as such funding, typically CPA money in the case of small towns, often provides the last "gap filler" to make projects feasible and the key leverage to secure necessary financing from state and federal agencies as well as private lenders.
- Promote the creation and use of accessory dwellings.
- Utilize available financial resources and participate in programs such as the State's Soft Second Loan program, the HOME program consortium or other program, and other sources to develop rental housing.
- Use the Community Preservation Fund and other programs as a source of funds for purchasing land or deed restrictions for development of affordable housing.
- Continue thorough reviews of 40B projects. Developers are encouraged to meet with the Wayland Housing Partnership before proposals are submitted to the Zoning Board of Appeals. Pro forma statements should be reviewed to ensure that densities do not exceed those required for a reasonable profit.
- Explore the possibility of getting credit for existing government housing and for the affordable housing to be built at the Villages at Danforth Farms.
- Explore existing models for the "buy-down" of existing housing units and implement a program, using CPA funding or Trust Funds, which best meets the needs of Wayland. These models can be adapted for rentals and first-time homeownership.
- Further identify sites and develop affordable housing on Town-owned land.
- Partner with organizations such as Habitat for Humanity and Minutemen Technical High School, among others, to develop affordable housing on scattered sites in existing neighborhoods.

Regulatory Strategies

- Modify the inclusionary zoning bylaw to better define off-site development options.
- Adopt a Multi-family Housing Conservation Cluster bylaw.
- Continue to allow multi-family housing developments under the Planned Development District and the Senior and Family Housing Overlay District.
- Modify the current Accessory Apartment Bylaw to make it easier to create such units including allowing accessory dwelling units by right. .
- Allow housing on the upper floors of buildings within the Business A and Business B districts.⁵

⁵ Within the town centers, housing density can be regulated by the height and setback requirements already contained in the Zoning Bylaw?. This will encourage the creation of housing units of various sizes, including smaller units. Flexible parking requirements could be specified for multi-family housing in the town centers. Since parking will probably be the limiting factor for build-out of town center sites, the bylaw could require applicants to demonstrate how much parking their project would need. This will provide an effective incentive for the developers to minimize parking demand for their project, either through the types of units proposed or other methods to reduce vehicle trips (such as shuttles, incentives for owning fewer cars, or local employment arrangements that allow residents to bike or walk to work).

- Work with the Zoning Board of Appeals, the Building Commissioner, and the Town Planner to develop standard guidelines for 40Bs that reflect current state requirements.
- Adopt a zoning bylaw to allow increased densities in both residential and commercial developments in return for the creation of affordable housing units in designated areas or in exchange for affordable units in areas where there will be minimal environmental impact.
- Expand the Planned Development District and the Senior and Family Housing Overlay District.
- Create a residential subdivisions fee-based special permitting process that allocates the fees to affordable housing development.
- Create a streamlined residential subdivision approval process for builders who agree to create affordable housing within their developments.
- Enact a zoning amendment to allow senior residential developments.

Housing Preservation Strategies

- Strive to maintain affordability for new housing through deed restrictions for the longest time allowed by law. The Town/Wayland Housing Authority or other municipal employees such as the Town Planner must closely monitor those properties with deed restrictions to insure continued affordability.
- Publicize the Section 8 program and work with property owners to maintain availability through long-term agreements and incentives such as tax abatements and basic property management services by the WHA.
- Protect the long-term affordability of expiring use projects.
- Work with landlords to rehabilitate rental units.

SECTION 1⁶ INTRODUCTION

Housing has become a major issue in the Boston region in recent years as housing prices have soared while availability has remained low. Developers have favored the construction of large, expensive, single-family homes that meet the needs and budgets of only the more affluent of the region's residents. These trends are readily apparent in Wayland, which has become one of the most expensive communities in metro Boston.

Given the pressures of tremendous regional growth and prosperity, the quality of Wayland's schools, its proximity to greater Boston, and the high cost of land, it is particularly challenging for Wayland to identify buildable land for the development of affordable housing, both for rental and purchase although such efforts have been encouraged by the Wayland Housing Authority, the Planning Board, and the Board of Selectmen. In 1993, there were 137 units designated as affordable and eligible for inclusion in the state's Subsidized Housing Inventory (SHI). This number increased to 150 by 2005, and then to 216 as of July 2010 or 4.59% of Wayland's year-round housing stock of 4,703 units.⁷ Consequently, the Town has made steady progress in diversifying its housing inventory, but to reach the state affordability goal of 10%, Wayland will still have to produce at least 254 new affordable housing units, a formidable challenge for a small community without consideration of housing growth as this current gap will increase when the 2010 census figures are released.

The Town has completed numerous planning studies that examined housing within the Town. In 1998 the Town completed a build out analysis, which was then a basis for the Town's first Growth Management Plan. The plan included a vision statement that promotes an "economic diversity of residents." In 2001 the Town began work on its first Master Plan since 1962. The project was funded partially by the Town of Wayland and partially by the State of Massachusetts through the Executive Order 418 Community Development Planning Program. The Plan was completed and finally adopted in 2004.

In 2003, the Board of Selectmen identified the development of affordable housing as a top priority for the Town. One element of that goal was the preparation of a housing plan based on the housing component of the Master Plan. On January 4, 2005 the Town completed its first Comprehensive Housing Plan for submittal to the Department of Housing and Community Development and subsequently received approval. It also submitted the Plan to the U.S. Department of Housing and Urban Development (HUD) in order for the Town of Wayland to become eligible to participate in the WestMetro HOME Consortium. Consortium participation allows Wayland to receive an annual allocation of federal HOME Investment Partnership Program funds that can be used for a wide range of affordable housing activities. The Wayland Comprehensive Housing Plan was also designed to establish a framework for implementing the Town's Master Plan and reasserts Wayland's commitment to encouraging diversity among its residents in terms of age, education, employment, and racial, ethnic, and economic backgrounds.

This document represents an opportunity for the Town to update the 2005 Comprehensive Housing Plan, providing more current information on demographic and housing characteristics and trends as well as

⁶ Sections 1-6 of this Housing Production Plan provide the components of a comprehensive Housing Needs Assessment.

⁷ This figure of year-round units is from the 2000 census and will increase when the 2010 census is released. Given housing growth over the past decade, the percentage of affordable units will decrease somewhat.

housing goals and strategies that reflect progress over the past few years as well as new state housing regulations. For example, changes to Chapter 40B established some new rules for affordable housing production.⁸ Planned Production Plan regulations, under which the 2005 Comprehensive Housing Plan was approved, are now referred to as Housing Production. Moreover, annual goals changed from 0.75% of the community's year-round housing stock, translating into 35 units per year or 71 units over two years for Wayland, to 0.50% of its year-round units, meaning that the town will have to now produce at least 24 affordable units annually to meet annual production goals through 2010, still a daunting challenge. Moreover, this goal is likely to increase to about 25 units after the next decennial census count becomes available, and future housing growth will continue to drive-up the 10% goal.

⁸ Massachusetts General Law Chapter 40B, 760 CMR 56.00.

SECTION 2 COMMUNITY PROFILE

HISTORY OF WAYLAND

The settlement of Wayland began in 1638 when the Sudbury plantation was established. In 1780, East Sudbury separated from Sudbury and became an independent town. However, it was not for another 55 years that the Town's name was changed to Wayland, in 1835. Although the early economy was based on agriculture, other industries such as grist and saw milling grew, taking advantage of the available waterpower supply. In the nineteenth century the shoe industry replaced agriculture as the primary economy in Cochituate, while farmers continued to prosper in the northern areas of Wayland well into the mid-20th century.

A compact mill center developed in Cochituate Village and, in 1830, the Bent family started the Bent Shoe Factory at the corner of Routes 27 and 30. By the late 1850s, the Bent factory employed several hundred people, many of them immigrants. As additional shoe manufacturers emerged, the center of the shoe industry expanded beyond Bentville to the Lokerville area (centered around the intersection of Commonwealth Road (Route 30), East Plain Street, and School Street). At the peak of the Town's shoe manufacturing activity in the 1880s, ten factories employed more than 600 workers; the Bent Factory accounting for half of this total. During the same period, the railroad was introduced with a stop at Wayland Center, beginning in 1881. This rail service, the Central Massachusetts Railroad, connected Wayland to Boston, thus providing a market for the expanding dairy and horticultural businesses in Wayland and Sudbury. With a freight house and depot, and service for passengers and freight alike, the railroad supported local businesses and allowed Boston workers to live in then rural Wayland.

At the end of the 19th century, the success of the shoe industry in Cochituate accounted for two-thirds of that area's total population (2,000 residents). However, in the early 1900s the shoe industry was in decline and by 1910 most of the factories had closed. The Town witnessed other population changes after World War I, when Dudley Pond became a summer recreational area, and later during the Depression, when many of the cottages built on small lots around the Pond were converted to permanent residences. Commuters continued to use the railroad to travel to Boston well into the second quarter of the twentieth century.

With the ascendancy of the automobile after World War II, more and more industries began to locate in Boston's western suburbs, along Route 128, and later the Massachusetts Turnpike and its Extension. With relatively easy access to these employment centers, Wayland became an attractive bedroom community, and subdivisions replaced much of Wayland's open land.

WAYLAND TODAY

Wayland is a semi-rural community located 18 miles from Boston, 26 miles east of Worcester, and 203 miles from New York City. It is bordered on the west by Sudbury and Framingham, on the south by Natick, on the north by Concord and Lincoln, and on the east by Weston. Wayland is an accessible and attractive suburb of the City of Boston with convenient access to the businesses and industries located along the Route 128 and the Massachusetts Turnpike.

The meadows and marshes along the ten-mile stretch of the Sudbury River in Wayland are relatively unspoiled due to private and public efforts to maintain their natural state. Full of wildlife, they provide an open, rural setting and contribute to the beauty and uniqueness of this predominantly residential town. The river has been designated a wild and scenic river by the federal government.

Wayland is home to two public golf courses, the Wayland Country Club and Sandy Burr Country Club, both located on Route 27. There is a town beach located on Lake Cochituate that offers swimming and a boat launch to residents and guests. Wayland has other recreational areas such as Mill Pond for fishing, pine-forested picnic areas, and a number of acres of conservation land for hiking and horse-riding trails. In addition, Wayland promotes outdoor athletic activities and provides well-equipped basketball courts, baseball and soccer athletic fields, ten tennis courts, ice-skating areas, a swimming pool, and several playgrounds.

The Wayland Public School system is regularly ranked among the top ten school systems in the Commonwealth. The schools strive to maintain a strong academic curriculum. In addition, the Wayland Public School Children's Way provides full childcare service from 7:00 A.M. to 6:00 P.M. in a healthy and safe environment for children in grades K-5 every school day. Additional childcare programs are available during school vacations and the summer.

DEMOGRAPHIC PROFILE

This demographic profile provides an overview of Wayland's population and household growth, as well as social characteristics of the town's population, including household type, age, income, and educational attainment. This information is relevant for determining future trends in Wayland and how they may affect growth and the need for housing, transportation, jobs, and public facilities and services.

While the focus of the demographic profile is on Wayland, regional and statewide data are provided for comparative purposes. In some instances, information for adjacent communities is also included so that a sense of Wayland's role in the region is presented. Wayland is a member of the MetroWest sub-region of the Metropolitan Area Planning Council (MAPC). The MAPC area is comprised of 82 towns and 19 cities, including the City of Boston and its outlying communities. MetroWest's nine member communities include: Ashland, Framingham, Marlborough, Natick, Southborough, Sudbury, Wayland, Holliston, and Weston.

Population Size and Growth

Table 2-1 provides a comparison of historical and projected growth rates for Wayland and the MetroWest region. Unlike the region, which experienced a population increase between 1970 and 1990, the Town experienced a loss of population during that time. More recent data indicate that the Town is presently growing at a rate more consistent with the region. The 2000 population in Wayland was 13,100, an increase of 1,226 people since 1990 and a growth rate of 10%. The MetroWest region grew from 209,053 in 1990 to 226,813 in 2000. This increase of 17,760 residents represented a growth rate of 8.5 %. Town census figures indicate that the town's population grew to 13,913 as of the beginning of 2010, reflecting 6.2% growth since 2000, somewhat less than the rate the previous decade.

As of January 2007, MAPC forecasted that Wayland's population would continue to increase, albeit at a slower rate, through 2030 decline. However, it should be noted that the actual increase in population Wayland experienced during the 1990s exceeded the growth projected for the Town by MAPC.⁹ Similarly, the increase projected by MAPC for the MetroWest region during the 1990s was lower than the growth actually experienced by the region (223,183 projected versus

⁹ MAPC projections, completed prior to the release of the 2000 Census, forecasted a 2000 population of 12,615 for Wayland. This was approximately 500 less than the 2000 Census figure of 13,100. So it should be noted that, while MAPC's projections did forecast a decline in the Town's population through the next few decades, they did not project the decline to be at the magnitude their projections seem to indicate when compared to the 2000 Census population.

226,813 actual). Thus, these projections, while helpful in planning for the future, do not necessarily reflect the trends actually occurring within a geographical area. It should be noted that the MAPC population projections for Wayland by 2010 were off by only 118 residents from Town records, which represents a fair amount of accuracy.

Table 2-1 Population Growth and Projections for Wayland and MAPC Region (1970 - 2030)				
Year	Wayland Population	Growth Rate	MetroWest Population	Growth Rate
1970	13,461	-	192,739	-
1980	12,162	-9.7%	205,124	6.4%
1990	11,874	-2.4%	209,053	1.9%
2000	13,100	10.3%	227,256	8.7%
2010	13,795*	5.3%	242,905	6.9%
2020	14,499	5.1%	250,848	3.1%
2030	15,111	4.2%	257,198	2.5%
<i>Sources: U.S. Census Bureau, Census 1970-2000; Projections - Metropolitan Area Planning Council (MAPC). *The actual figure from the Wayland Town Clerk is 13,913, representing a growth rate of 6.2%.</i>				

Table 2-2 compares the growth rate between 1990 and 2000 of Wayland to the other eight member communities of the MetroWest sub-region.

Table 2-2 Population Growth and Comparison for Wayland and Region (1990 - 2000)			
Town	1990	2000	% Change
Southborough	6,628	8,781	32.5%
Ashland	12,066	14,674	21.6%
Sudbury	14,358	16,841	17.3%
Marlborough	31,813	36,255	14.0%
Weston	10,200	11,469	12.4%
Wayland	11,874	13,100	10.3%
Natick	30,510	32,170	5.4%
Framingham	64,989	66,910	3.0%
Wellesley	26,615	26,613	-0.01%
<i>Source: U.S. Census Bureau, 1990 and 2000.</i>			

While Wayland's recent growth rate is higher than the sub-region's overall growth rate (see **Table 2-1**), it is still considerably lower than many of its fast-growing neighboring communities. The MetroWest community that experienced the most significant growth between 1990 and 2000 was Southborough, which grew by nearly 33%. Ashland grew by roughly 22% while Sudbury increased by more than 17%. The slowest-growing MetroWest communities during the 1990s were Framingham and Natick, growing by 3% and 5% respectively. The population of Wellesley remained essentially unchanged during this period. It should be noted that the growth

experienced during the 1990s might not necessarily be indicative of long-term growth trends in MetroWest or in Wayland.

Households

As shown in **Table 2-3**, household size in Wayland is projected to decline somewhat over the next 20 years. The number of households in Wayland increased from 4,210 in 1990 to 4,625 in 2000, a growth of 415 households or 9.9%. Unlike regional, state, and national trends, which are showing household growth rates that exceed population growth rates, Wayland's household growth rate during the 1990s was relatively consistent with its overall population growth rate of 10.3%. This indicates that the growth in the Town's total number of households in the 1990s was due to the Town's population growth, not to a decrease in the average household size.

MAPC projections estimated that the number of households in Wayland would increase by 11.1%, to 5,137 by 2010. Town records as of January 1, 2010, indicate an even greater increase than projected, to 5,500 households, equivalent to MAPC's estimate for 2020. The 2010 projections for the Metro West area also suggest a substantial increase in the number of households, of 13.4% between 2000 and 2010, more than the population growth rate, suggesting increasingly smaller households.

The number of persons per household in Wayland in 2000 remained unchanged from 1990 (2.8 persons). This was higher than both the Middlesex County and state averages (both 2.5). Despite this statistic, household size is expected to decline in the Town, mirroring long-term state and national trends. See **Table 2-3** for projections for household size for the Town and for the MetroWest region. These projections were extrapolated from MAPC population and household projections.

Table 2-3						
Number of Households in Wayland and MetroWest Sub-Region, 1990-2030						
Year	Wayland			MetroWest		
	Households	Change	Persons Per Household	Households	Change	Persons Per Household
1990	4,210	--	2.8	76,956	--	2.7
2000	4,625*	9.9%	2.8	81,169	5.5%	2.8
2010 (Projected)	5,137*	11.1%	2.7	92,047	13.4%	2.6
2020 (Projected)	5,515	7.4%	2.6	97,871	6.3%	2.6
2030 (Projected)	5,851	6.1%	2.6	102,681	4.9%	2.5
Sources: U.S. Census Bureau, Census 1990 and 2000 and MAPC projections as of January 31, 2006...						
* MAPC projected a 2000 household figure of 4,571 for Wayland, 54 less than the actual 2000 Census estimate. Projections for 2010 are 5,137, however, Town records indicate that the number of households was 5,500 as of the beginning of 2010.						

In 1990, of the Town's 4,210 households, 3,424 households (81.3%) consisted of family households while 786 households (18.7%) were non-family households (see **Table 2-4**). Family households are those in which the householder lives with one or more persons whom they are related to by birth, marriage, or adoption. Non-family households are households that consist of a single householder living alone or a householder that lives with non-relatives only. In 1990, the majority of family households, 3,020 households or 71.7% of total households, consisted of married-couple families. The remainder was divided between female-headed families (7.3%) and

male-headed families (2.3%). The majority of non-family households (633 households) consisted of a single householder living alone, and of these, 294 households, or 7.0% of total households, consisted of a single householder 65 years or older living alone. Other non-family households comprised the remaining 3.6% of households within the community.

In 2000, the household composition in Wayland remained relatively consistent with the 1990 breakdown. The share of total households comprised of families was 80.5%, down by 0.8% since 1990. In 2000, non-family households comprised 19.5% of total households, up from 18.7% in 1990. The share of married couple family households decreased slightly from 71.7% in 1990 to 71.5% in 2000. Single elderly person (65 years and over) households grew from 7.0% to 7.6%. The share of male-headed families decreased from 2.3% in 1990 to 1.9% in 2000.

In comparing the number of households in Wayland in 1990 and 2000, several trends that will have an impact on future housing demand become apparent. First, by 2000, non-family households were growing at a faster rate than were family households (14.9% as compared to 8.7%). Second, of all the identified household types, households comprised of elderly householders 65 and over who are living alone experienced the largest increase, growing by 19.4%. Finally, the second largest increase was experienced by non-elderly householders living alone, which grew by 15.6%. This suggests an increasing need for not only smaller units, but housing that is easier to maintain, handicapped accessible and includes some supportive services for the more frail elderly.

Table 2-4
Household Composition in Wayland, 1990 and 2000

Household Type	1990		2000		1990-2000 Change	
	Number	%	Number	%	Number	%
Family Households	3,424	81.3	3,722	80.5	298	8.7
Married Couple Families	3,020	71.7	3,305	71.5	285	9.4
Female Headed Families	309	7.3	329	7.1	20	6.5
Male Headed Families	95	2.3	88	1.9	-7	-7.4
Non-Family Households	786	18.7	903	19.5	117	14.9
Householder 65+ Living Alone	294	7.0	351	7.6	57	19.4
Other Householder Living Alone	339	8.1	392	8.5	53	15.6
Other Non-Family Households	153	3.6	160	3.5	7	4.6
Total Households	4,210	100.0	4,625	100.0	415	9.9

Distribution by Age

In recent years, the most substantial population growth in Wayland has been among the youngest and oldest age groups (see **Table 2-5**). Between 1990 and 2000, the number of residents in the 5 to 19 age group increased by 30.7% while the number of residents in the 65+ age group increased by 34.3%. Other groups experienced a more moderate growth rate. The number of residents aged 45 to 64 increased by 17.5%, while the number of children under the age of five grew by 16.1%. The 20 to 24 year old age cohort fell substantially, decreasing by 58.1%.

The largest age cohort represented within the Town is the 45-64 year old group. This predominance of older residents is reflected in the Town's median age, which was 41.4 years in 2000 as compared to 36.4 for Middlesex County and 36.5 for the state. The 1990 median age for the Town was 39.4 years as compared to 36.2 for Middlesex County and 33.5 for the state.

Table 2-5
Age Distribution in Wayland, 1990 and 2000

Age	1990		2000		1990-2000 Change	
	Persons	%	Persons	%	Persons	%
Under 5	807	6.8	937	7.2	130	16.1
5-19	2,307	19.4	3,015	23.0	708	30.7
20-24	587	4.9	246	1.9	(341)	(58.1)
25-44	3,547	29.9	3,234	24.7	(313)	(8.8)
45-64	3,235	27.2	3,800	29.0	565	17.5
65 & over	1,391	11.7	1,868	14.3	477	34.3
Total	11,874	100.0	13,100	100.0	1,226	10.3

Sources: U.S. Census Bureau, Census 1990 and 2000

According to MAPC population forecasts, shown in **Table 2-6**, the proportion of persons in the older age categories, the baby boomers and other older adults, will increase substantially in relationship to declines in the younger categories. For example, those aged 65 and older in Wayland are projected to effectively double by 2030, growing from 14.3% of the Town's total population to 26.7%, a projected increase of 2,166 residents or 116%. Those in the 45 to 64 age range are also expected to grow in number and as a percentage of all residents, from 29% to one-third of the population. On the other hand, the 25 to 44 year old age group is projected to continue its decline, constituting approximately 15% of the Town's population by 2030, down from about one-quarter in 2000. The proportion of the population under age five is projected to also decline, comprising only 5.8% of the total population by 2030.

Table 2-6
Age Distribution Projections
2000-2030

	2000*		2030 Projections		2000-2030 Change	
Age	Persons	%	Persons	%	Persons	%
Under 5	937	7.2	869	5.8	-68	-7.3
5-19	3,015	23.0	2,639	17.5	-376	-12.5
20-24	246	1.9	334	2.2	+88	+35.8
25-44	3,234	24.7	2,208	14.6	-1,026	-31.7
45-64	3,800	29.0	5,028	33.3	+1,228	+32.3
65 & over	1,868	14.3	4,034	26.7	+2,166	+116.0
Total	13,100	100.0	15,111	100.0	+2,012	15.4

Sources: U.S. Census Bureau, Census 2000 and MAPC projections as of January 31, 2006.

While the 1990-2000 period experienced an increase in the number of school-aged children (5-19), this decade also witnessed a substantial decline in the number of residents of child-rearing

age (25-44). If the latter trend continues, as MAPC is projecting, the Town may need to consider redistributing some of the Town's resources to its growing elderly population. If the Town's elderly population (aged 65+) grows at the rate projected by MAPC, Wayland will be faced with having to address a myriad of elderly needs, including housing, recreation, and transportation. Additional housing facilities, providing assisted living and independent living options, as well as senior recreational facilities, will likely be needed. The Town may need to provide additional means of transportation for elderly residents, such as bus shuttles or elderly van services.

Distribution by Race

According to the 2000 US Census, 92.2% of Wayland's population is categorized as White (see **Table 2-7**). Residents of Asian decent are the second largest group followed by persons of two or more races, Hispanic/Latino, Black or African American, and others. In comparison with the rest of the country, Wayland has considerably less racial diversity.

Table 2-7 Race			
Race	Persons	Percent	Comparison with US
One Race	12,929	98.7	97.6
White	12,080	92.2	75.1
Black or African American	98	0.7	12.3
American Indian and Alaska Native	13	0.1	0.9
Asian	699	5.3	3.6
Native Hawaiian and Other Pacific Islander	4	0.0	0.1
Some other race	35	0.3	5.5
Two or more races	171	1.3	2.4
Hispanic or Latino	151	1.2	12.5
<i>Source: US Census Bureau, 2000</i>			

Income Distribution

Tables 2-8 and 2-9 compare the Town's 1990 and 2000 household income distribution with that of Middlesex County and the state. In general, in 1990, the Town had a greater share of households earning \$100,000 or more (33%) compared with 10% for Middlesex County and less than 7% for the state. Comparatively, only 11.4% of the Town's households earned incomes of less than \$25,000 while this figure was 26.1% for Middlesex County and 33.3% for the state.

Table 2-8 Income Distribution, 1990				
Income	Wayland Households	Wayland %	Middlesex Co. %	Massachusetts %
Less than \$10,000	174	4.2	9.8	13.4
\$10,000 - \$24,999	300	7.2	16.3	19.9
\$25,000 - \$49,999	831	19.8	30.8	32.4
\$50,000 - \$99,999	1,505	35.9	33.0	27.6
\$100,000 or more	1,377	32.9	10.2	6.7
Source: U.S. Census Bureau, Census 1990.				

The differences in income were more pronounced in 2000, with more than 50% of the Town's households earning \$100,000 or more as compared to 25% for Middlesex County and less than 18% for the state. Slightly less than 10% of Wayland households earned less than \$25,000 in 2000. This figure was approximately 19% for Middlesex County and 25% for the state.

Table 2-9 Income Distribution, 2000				
Income	Wayland Households	Wayland %	Middlesex Co. %	Massachusetts %
Less than \$10,000	156	3.4	6.3	8.8
\$10,000 - \$24,999	227	6.0	12.5	15.8
\$25,000 - \$49,999	602	13.0	21.9	24.9
\$50,000 - \$99,999	1249	27.0	34.3	32.9
\$100,000 or more	2340	50.6	24.9	17.7
Source: U.S. Census Bureau, Census 2000.				

Given the income distribution in Wayland, it is not surprising that the Town's median household income far exceeded both the county and the state medians. In 1990, the median household income in Wayland was \$72,057. This figure is about 64% higher than the 1990 median household income for Middlesex County, which was \$43,847, and 95% higher than the state median income of \$36,952. In 2000, the median household income in Wayland was \$101,036. This figure is about 66% higher than the 2000 median household income for Middlesex County, which was \$60,821, and 100% higher than the state median income of \$50,502.

Consistent with the income distribution in recent years, Wayland has had a substantially smaller percentage of residents living in poverty than either Middlesex County or the state. In 1990, it was estimated that, of the persons for whom poverty status was determined, those below the poverty level numbered 201, or 1.7% of the Town's total population. This percentage was considerably lower than the comparable figure for Middlesex County (6.2%) or Massachusetts (8.9%). In 2000, those below the poverty level numbered 322, or 2.5% of the Town's total population, marking some modest increase. This percentage continued to be significantly lower than both the Middlesex County figure (6.5%) and state figure (9.3%). The percentage of residents living in poverty increased for all three of these geographic areas during the 1990-2000 time period.

Estimates of the income distribution for 2009 and projections for 2014 are provided in **Table 2-10**, demonstrating continued affluence in Wayland where about 8% of households were earning less than \$15,000 as opposed to almost 60% and 63% earning more than \$100,000 in 2009 and 2014, respectively. This trend towards higher incomes is reflected in median household income levels that went from \$101,452 in 2000 to an estimated \$122,155 in 2009 and a projected \$133,391 by 2014.

Table 2-10				
Income Distribution, 2009 Estimates and 2014 Projections				
Income	2009 Estimates	%	2014 Projections	%
Less than \$15,000	219	4.8	196	4.3
\$15,000 - \$24,999	166	3.6	161	3.5
\$25,000 - \$49,999	382	8.4	321	7.1
\$50,000 - \$99,999	1,111	24.4	1,008	22.2
\$100,000 or more	2,680	58.8	2,852	62.8
Total	4,558	100.0	4,538	100.0
Median Household Income	\$122,155		\$133,391	
Source: Nielsen Claritas, Inc. database 2009.				

Poverty Status

In 2000, there were 77 families and 322 individuals who were living below the poverty level, which was \$10,850 for an individual and \$18,310 for a three-person household for a family of three in 2009. While these numbers are not high, they still represent a very vulnerable segment of the Wayland community. While there are no updated figures available, given economic circumstances since 2000, it is likely that the financial situations of these residents may not have improved substantially and some may have been forced to relocate.

Physical and Mental Disabilities

In addition to senior citizens, people needing special housing include those with physical and mental disabilities of all ages, and persons with debilitating illnesses. Some common types of housing for seniors and other persons with special needs include age-restricted townhouses or condominiums, assisted living complexes, congregate living, and single room occupancy units.

According to the 1990 U.S. Census, 150 people in Wayland over the age of 65 claimed to have mobility and/or self-care limitations. An additional 142 residents under the age of 65 had such disabilities. In 2000, there were 439 persons in Wayland over the age of 65 who claimed to have a disability, a marked increase. An additional 850 residents under the age of 65 were identified as having a disability.¹⁰ These numbers have probably increased in the last decade as senior citizens have moved into Town to occupy new senior housing such as the Traditions at Wayland development and the population has aged. Although not all disabled individuals may be candidates for special needs housing, these statistics, and the fact that Wayland's population

¹⁰ The 1990 and 2000 figures are not directly comparable, since the U.S. Census Bureau categorized "disabilities" with less detail in the 2000 Census.

above age 65 is expected to grow significantly in the coming decades, indicate that the need for additional special needs housing options does exist.

SECTION 3 HOUSING MARKET CONDITIONS

An evaluation of housing stock should consider three important aspects: the housing structures themselves, the population that inhabits the housing, and the environment in which the housing is located. This section provides an overview of Wayland's existing housing stock based on information from the Town, the state, and the U.S. Census.

HOUSING PROFILE

According to the US Census, there were 4,735 housing units in Wayland in 2000. This represents an increase of 356 housing units, or 8.0%, from the 1990 total of 4,379 units. During this same time period, the number of housing units grew by 6.1% in Middlesex County and 6.0% statewide. Thus, Wayland's housing growth rate was slightly higher than county and state averages during the 1990s. New residential construction has added another 237 units since 2000 through July 2010, bringing the total number of housing units to 4,972.

Age and Condition of Housing Stock

Information from the 2000 U.S. Census on the age of the Town's housing stock is presented in **Table 3-1**. Approximately 54% of the Town's housing stock was constructed prior to 1959 with another 29% between 1960 and 1979. The remaining 16.9% of the Town's housing was constructed between 1980 and 2000. Field investigations of the Town's residential areas have revealed that almost all of Wayland's housing stock is in very good condition. It should be noted

Table 3-1 Age of Housing Stock in Wayland, 2000		
Year Built	Total Units	%
1939 or earlier	820	17.3
1940 to 1959	1,741	36.8
1960 to 1969	868	18.3
1970 to 1979	507	10.7
1980 to 1990	377	8.0
1990 to 2000	422	8.9
Total	4,735	100.0
<i>Source: U.S. Census Bureau, 2000</i>		

that housing built prior to 1978 may have lead-based paint that poses safety hazards for children. Given the age of the housing stock, it is likely that a significant number of dwellings in Wayland could use deleading.

Housing Stock by Type

Table 3-2 summarizes the types of housing structures in Wayland in 1990 and 2000. Consistent with regional trends, single-family detached housing comprises the majority of the Town's housing stock. During the 1990s, however, the Town's housing stock actually became somewhat more diverse as the growth rate for single-family attached units, two-family units (duplexes), and other multi-family housing increased faster than the overall housing growth rate. Multi-family

housing in Wayland consists of a few building complexes as well as scattered larger, older single-family houses that have been renovated to accommodate multiple units.

In 1990, 19% of Wayland's housing units had one or two bedrooms, 38% had three bedrooms, and 43% had four or more bedrooms. In 2000 there was a similar distribution with 20% of Wayland's housing units having one or two bedrooms, 36% with three bedrooms, and 44% with four or more bedrooms.

Table 3-2			
Types of Units and/or Structures, 2000			
Type of Structure	1990 Units	2000 Units	% Change
Single-family (detached)	3,850	4,066	6%
Single-family (attached)	240	328	37%
Two-family units	112	130	16%
Three or four units	62	94	52%
Five to nine units	0	32	--
Ten to nineteen units	19	8	-58%
Twenty or more units	62	77	24%
Mobile Home	0	0	--
Other	34	0	-100%
Total Units	4,383	4,735	8.0%
<i>Source: U.S. Census Bureau, 1990 and 2000</i>			

Approximately 91.7% of occupied housing units in Wayland were owner-occupied in 2000 as compared to 88.9% in 1990. On the other hand, the number of renter-occupied units decreased between 1990 and 2000, from 466, or 11.1% of all units, to 383, or 8.3% of the housing stock. This change represents a decrease of 17.8% and is reflective of condo conversions and single-family rentals converting to owner-occupancy given high market conditions.

Length of Residency

Wayland has a relatively stable population compared to county and state averages in the sense that Wayland residents tend to live in their homes for a longer period of time. This trend is consistent with the Town's high rate of homeownership. **Table 3-3** and **Table 3-4** show the length of residency for Wayland residents as compared to Middlesex County residents and residents statewide for 1990 and 2000. In 1990, 56.4% of Wayland households had been in place for eleven years or longer. This compared to 41.9% for Middlesex County and 40.8% statewide. Since 1990, an influx of new residents has resulted in a bulge in the number of households that have lived in the Town 2-5 years (25%). This change suggests that Wayland's population has become more transient than in the past.

**Table 3-3
Length of Residency by Householder, 1990**

Length	Town of Wayland		Middlesex County %	State %
	Number ^a	%		
One year or less	366	8.7	16.6	17.2
Two to five years	722	17.1	27.3	27.3
Six to ten years	748	17.8	14.3	14.7
Eleven to twenty years	1,064	25.3	17.9	18.1
Twenty-one to thirty years	780	18.5	11.2	10.4
Thirty-one years or longer	530	12.6	12.8	12.3
Total Householders	4,210	100.0	519,527	2,247,110

**Table 3-4
Length of Residency by Householder, 2000**

Length	Town of Wayland		Middlesex County %	State %
	Number ^a	%		
One year or less	344	7.4	16.5	16.4
Two to five years	1,158	25.0	28.2	28.0
Six to ten years	680	14.7	15.3	15.6
Eleven to twenty years	1,018	22.0	15.4	16.1
Twenty-one to thirty years	723	15.6	10.5	10.5
Thirty-one years or longer	702	15.2	14.1	13.4
Total Householders	4,625	100.0	561,220	2,443,580

Source: U.S. Census Bureau, 1990 and 2000.

^a These numbers reflect the total number of occupied units, not total number of housing units.

Vacancy Rate and Unoccupied Units

Vacancy rate is an indicator of the availability of housing units. Generally, a vacancy rate of 5% is considered ideal because it allows occupants to move freely in the marketplace. A vacancy rate below 5% indicates that there is demand for additional housing. In 2000, the homeowner vacancy rate of 0.5% was the same as that of Middlesex County and slightly lower than the 0.7% for the state. In 1990, the homeowner vacancy rate was 1.8% in Wayland, as compared to 1.2% in Middlesex County and 1.7% statewide, demonstrating very tight market conditions. The rental vacancy rate was also very low at 2.8%, indicating the need for additional rental opportunities in Wayland.

While the *vacancy rate* includes only units that are available for rent or sale, the number of *unoccupied units* also includes dwellings that are not available for rent or sale because they are abandoned, dilapidated or otherwise not suitable for habitation. In 2000, the number of unoccupied units in Wayland was 72, or 1.6%, as compared to 2.2% for Middlesex County and 3.2% for the state. Consistent with a statewide trend, the percentage of unoccupied units was down substantially from 1990, when 162 units, or 3.7% of the Town's housing stock, were unoccupied.

Recent Housing Growth and Trends

An analysis of housing permit data provides insight into the rate and type of recent development in a community. In addition, the construction cost data can be used to indicate the cost of newly constructed housing in the Town, at least relative to the region as a whole. By comparison, the

housing affordability analysis contained below, examines the value and median sales price of all homes in the Town, not just newly constructed homes.

Housing permit data from 1995 through July 2010 reveal that, while the average cost of residential units constructed in Wayland has historically been higher than that in Middlesex County overall, this gap widened considerably during most of the past decade. Homes constructed in Wayland cost 30.1% more than the Middlesex County average in 1995, but this difference swelled to 63.3% by the end of 2001, and then was down to 20% by July 2010. The average construction cost (not the sale price) of single-family homes in Wayland nearly doubled from \$174,537 in 1995 to \$333,736 in 2001 and then soared to as high as \$892,316 in 2005. Since the height of the housing market, the average has decreased to \$325,000 by mid-2010 for single-family detached homes. During the same time period, the average cost in Middlesex County increased by only 52.3%, from \$134,205 in 1995 to \$204,428 in 2001, then down somewhat to \$142,857 by 2005. Statewide, Wayland has been ranked 19th out of the 351 Commonwealth communities for average valuation of new construction for all units.¹¹

As shown in **Table 3-5**, an average of 51 single-family units per year were constructed in Wayland between 1995 and 2001.

	Wayland			Middlesex County		
Year	Total Cost	# Of Units	Average Cost	Total Cost	# Of Units	Average Cost
1995	\$7,156,000	41	\$174,537	\$361,548,672	2,694	\$134,205
1996	\$15,794,400	94	\$168,026	\$388,980,175	2,749	\$141,499
1997	\$8,061,000	43	\$187,465	\$397,918,152	2,730	\$145,758
1998	\$10,921,000	54	\$202,241	\$394,759,775	2,697	\$146,370
1999	\$14,942,000	56	\$266,821	\$410,263,029	2,526	\$162,416
2000	\$14,229,500	42	\$338,798	\$446,815,984	2,330	\$191,767
2001	\$8,343,400	25	\$333,736	\$383,711,486	1,877	\$204,428
2002	\$5,154,000	16	\$322,125	\$458,709,003	2,841	\$161,460
2003	\$3,560,500	10	\$356,050	\$531,944,075	3,388	\$157,008
2004	\$9,645,000	28	\$344,464	\$651,275,476	3,806	\$171,118
2005	\$16,954,000	19	\$892,316	\$875,565,494	6,129	\$142,856
2006	\$12,056,000	23	\$524,174	\$575,173,673	3,353	\$171,285
2007	\$5,812,000	16	\$363,250	\$801,498,245	4,275	\$187,485
2008	\$7,999,000	35 (28 attached)	\$358,571 (detached) \$196,036 (attached)	\$380,915,782	2,005	\$189,983
2009	\$8,885,000	13	\$683,462			
7/2010	\$3,098,000	10 (6 attached)	\$287,000 (detached) \$325,000 (attached)			
Source: MISER/Mass. State Data Center, Residential Building Permits through 2001. Donahue Institute of the University of Massachusetts for data between 2002 and 2008. Wayland Building Department for 2008, 2009 and 2010. Middlesex County totals included reported plus imputed data. For Wayland, only reported data was used.						

¹¹ Massachusetts Institute for Social and Economic Research (MISER), 2003.

The highest number of housing permits for both Wayland and Middlesex County was issued in 1996, although the peak was much more pronounced for Wayland. Permit issuance trends in Wayland seem to more or less parallel trends in Middlesex County. During 2001, the issuance of housing permits decreased substantially, both in Wayland and in Middlesex County, presumably reflecting the national and regional economic slowdown.

Additional data provided by Wayland's building department and state data sources indicated a significant overall drop in the number of building permits issued after 2000. In 2009, for example only 13 building permits for single-family homes were issued. As of mid-2010, only 10 housing units have received permits, including four (4) single-family detached homes and six (6) single-family attached units.

Housing Market Activity

The rate of home sales in Wayland remained fairly constant from 1992-2001, with an average of 229 homes (including both condominium units and single family houses) sold each year (**Table 3-6**). The peak of sales activity was in 1997, when 262 units were sold; the lowest number of home sales was in 2001, when only 189 units were sold.¹²

Table 3-6 Home Sales Activity, 1992 Through May 2010			
Year	Single Family Home Sales Median/# of Sales	Condominium Sales Median/# of Sales	Total Residential Sales Median/# of Sales
1992	\$255,500/175	\$246,000/27	\$249,000/225
1993	275,000/157	266,500/30	266,900/209
1994	280,000/182	267,250/26	278,950/246
1995	310,000/160	361,000/44	315,000/223
1996	317,500/196	340,000/35	312,000/271
1997	321,250/210	385,000/7	325,000/305
1998	340,000/165	442,958/109	400,000/300
1999	377,000/191	449,900/55	393,250/264
2000	400,000/158	524,100/82	434,000/273
2001	475,000/149	520,000/37	490,000/204
2002	506,000/160	535,000/42	518,750/222
2003	535,000/179	570,000/29	536,000/223
2004	570,000/199	590,000/41	587,500/258
2005	600,000/168	634,000/27	604,000/214
2006	586,250/168	639,250/33	600,000/216
2007	631,000/143	631,000/30	625,000/191
2008	505,000/131	457,500/20	505,000/162
2009	510,000/140	305,500/48	470,000/197
As of May 2010	519,000/42	576,250/10	534,000/58
<i>Source: Banker and Tradesman, July 2, 2010</i>			

Housing Affordability Analysis

¹² Source: Banker & Tradesman, a publishing and information services organization that provides services to professionals working in the fields of real estate, banking and commerce.

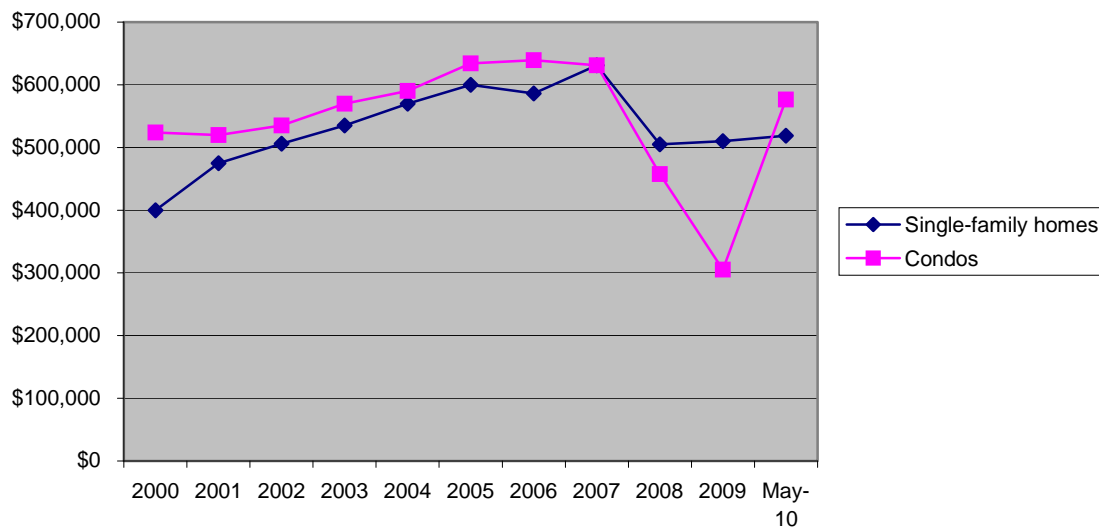
Housing affordability is a critical factor that determines who will be able to live in Wayland and, in turn, what type of community Wayland will be. This section provides an analysis of housing costs and affordability, as well as existing programs and policies for providing affordable housing in the Town.

Cost of Homeownership Units

According to Banker & Tradesman data, as provided in **Table 3-6**, the median sales price for all single-family houses in Wayland in 2000 was \$400,000 (somewhat higher than the 2000 census median of \$391,100), while the median price for condominiums was \$524,100. In comparison, the 2000 median sales price for single-family houses was \$814,000 in Weston, \$700,000 in Lincoln, \$529,250 in Concord, \$497,500 in Sudbury, \$282,000 in Natick, and \$240,500 in Framingham, putting Wayland in the middle of the range for the Metro West area. Like many other areas within the Commonwealth, which saw an increase in housing costs through 2007, home prices in Wayland continued to rise with the median sales price for single-family homes reaching \$600,000 by the end of 2005 and then up further to \$631,000 as of the end of 2007. Of the 43 single-family houses on the market through the Multiple Listing Services in 2005, only three sold for less than \$300,000 and prices increased after that until the recent financial crisis which caused housing values to decline significantly. The median single-family home price dropped to \$500,000 in 2009, but has inched up somewhat since then to \$519,000 as of May 2010. See **Figure 3-1** for a fifteen-year history of median single-family home sales prices in Wayland.

Figure 3-1

Median Sales Prices 2000 Through May 2010



Source: Banker & tradesman, 2010.

Note: Prices are in current dollars; they have not been adjusted for inflation.

The volatility in housing prices is especially apparent in the fluctuations in the median condo prices in Wayland. Condo prices were highest in 2006, at \$639,250, 9% higher than the median single-family home at \$586,250. In 2009 the median condo price fell to \$305,500 and then

increased almost 90% to \$576,250 by May 2010, indicating some rebounding of the housing market.

Cost of Rental Housing

Rental housing in eastern Massachusetts has become much more expensive in recent years. Although rents in towns outside of Boston have risen more slowly in the past, the pressure on rental markets is increasing as housing availability grows tighter in the City. In 1990, median gross rent in Wayland was \$727 per month, compared to the Middlesex County median of \$671 and the statewide median of \$580. In 2000, median gross rent in Wayland was \$821 as compared to \$835 in Middlesex County and \$684 for the state. HUD Fair Market Rents¹³ are now \$1,623 for a three-bedroom unit.

Housing Affordability Indices

The definition of housing affordability considers both the price of the housing unit and the income of the household living in it. It is noted that the term “affordable housing” is relative, since it depends on the size and income of the household. Affordable housing is not the same thing as subsidized housing for persons of low- and/or moderate-income, although subsidized housing is one type of affordable housing.

A generally accepted standard used to define affordability is that monthly housing costs should not exceed 30% of household income. A guideline used by banks when evaluating home mortgage applications is that monthly payments should not exceed 30-33% of household income. The 2000 U.S. Census estimated that approximately 20% of Wayland homeowners spent 35% or more of their household income on housing costs; an additional 8% spent between 30% and 34.9%. It was estimated that at least 28.5% of renters in Wayland spent 35% or more of their monthly income on housing costs. Another 13% spent between 30% and 34.9% on housing costs.¹⁴

Affordability of Ownership Units

In order to determine the affordability of ownership units for any given family, it is necessary to estimate the maximum price of a home that the family could afford if they were to spend no more than 30% of their income on housing costs including mortgage payments, property taxes and insurance. This calculation depends on many factors including interest rates (which, in turn, are affected by the borrower’s credit rating), term of the mortgage (e.g., 15-year vs. 30-year), whether private mortgage insurance is necessary, and amount of the down payment. Based on assumptions for a typical homebuyer, a family earning the median household income of \$55,234 for the Boston Metropolitan Statistical Area (MSA) in 2002 could afford a home costing about \$196,000.^{15,16} Housing affordability for other income ranges and the number of units in each

¹³ Maximum rents allowed by HUD in the Section 8 rental assistance program. Updated and published annually, FMRs represent HUD’s estimate of the actual market rent for an apartment in the conventional marketplace. HUD sets FMRs by unit size (0-bedroom, 1-bedroom, etc.) and regions within each state.

¹⁴ Source: U.S. Census, 2000. These numbers are not 100% accurate due to the fact that housing cost as a percentage of household income was not computed for some respondents. For homeowners, the figure was not computed for approximately 0.4% of respondents; for renters, the non-computed figure was 13%.

¹⁵ Figures based on 80% financing, interest of 5.50%, 30-year term, annual property tax rate of \$17.78 per thousand, insurance costs of \$1.25 per \$1,000 of combined valuation of dwelling value (value x 0.5), personal property (\$100,000 fixed), and personal liability (\$100,000 fixed), and private mortgage insurance estimated at 0.3125 percent of loan amount. . It should be recognized, however, that changing any of these assumptions would affect the amount that a family could borrow and therefore the maximum house price they could afford. Total borrowing power is particularly sensitive to the interest rate, which can fluctuate greatly as well as the amount of the down payment.

price range in Wayland for 2002 is shown in **Table 3-7**. Only 18 units were assessed within the price range that would have been affordable to households earning at or below 80% of area median income and only an additional 20 properties were affordable to those earning between 80% and 100% of the area median.

Table 3-7 Town of Wayland Approximate Cost of Homeownership Units, 2002					
Home Price Range	Affordability Range	Single-Family Units		Multi-Unit Housing**	
	(% of Medina HH Income)*	Number	%	Number	%
Less than \$156,000	Less than 80%	6	0.2	11	1.8
\$156,001 - \$196,000	80% - 100%	18	0.5	2	0.3
\$196,001 - \$235,000	100% - 120%	52	1.4	1	0.2
\$235,001 - \$352,000	120% - 180%	210	5.7	19	3.1
More than \$352,001	180% and over	3,410	92.3	577	94.6
Total		3,696	100.0	610	100.0

Source: Town of Wayland Assessor's Database. Consistent with standard practice, assessed value is assumed to be 93% of actual value or potential sale price.

** Affordability was calculated using the 2000 median household income for the Boston MSA of \$55,234.*

*** This breakdown includes all non-single family residential units, i.e., all units identified in the Town Assessor's database as being located within two-family houses, three-family houses, and condominium units. Due to the limitations of the data set, no distinction is made between ownership units and rental units. Therefore, for some of the units included in the classification, the "value" attributed to them is relative, as they may be units associated with other units that would not be sold individually.*

Updated information on the range of affordability in Wayland, based again on the assessment of all residential properties in the community, is presented in **Table 3-8**. This data suggests that there are a few more units that are affordable to those earning at or below 80% AMI and 100% AMI in 2010, 45 and 370, respectively. These units should be the target of any buy-down effort that the town might want to undertake to convert existing housing to long-term affordability as suggested in Section 10 of this Plan. Also, it should be noted that the 2010 assessments are, for the most part, lower than those in 2009, reflective of the decrease in housing values in the recent past.

¹⁶ This analysis examines median *household* income rather than median *family* income as the measure of affordability because many individuals that require housing live in non-family households. Thus, median household income is more indicative of the total range of living groups requiring housing. It should be noted, however, that "affordability" for the purposes M.G.L. Chapter 40B and certain other programs is defined based on median family income for the MSA. For the Boston MSA, this figure was \$68,427. An affordable home for a family earning \$68,427 could afford a home costing up to \$242,000 based on conventional lending criteria at the time.

**Table 3-8
Town of Wayland
Approximate Cost of Homeownership Units, 2010**

Home Price Range*	Affordability Range (% of Medina HH Income)**	Single-Family Units		Condos		Multi-Unit Housing****	
		#	%	#	%	#	%
Less than \$210,000	Less than 80%	24	0.6	21	4.1	0	0.0
\$210,001 - \$325,000	80% - 100%	310	7.8	59	11.6	1	0.8
\$325,001 - \$450,000	100% - 120%	929	23.3	145	28.5	41	32.8
More than \$450,001	120% and over	2,730	68.4	283	55.7	83	66.4
Total		3,993	100.0	508***	100.0	125	100.0

Source: Town of Wayland Assessor's Database for 2010. Consistent with standard practice, assessed value is assumed to be 93% of actual value or potential sale price.

** Price ranges based on 95% financing for those earning at or below 80% and 100% of area median income, assuming purchasers qualify for state-supported mortgages opportunities such as the Soft Second Loan Program or MassHousing financing. Otherwise prices are based on 80% financing (with down payments of 20%).*

*** Affordability was calculated using the 2010 median household income for the Boston MSA of \$91,800 and HUD area income limits for the 80% AMI figure of \$58,000 for a household of three (3).*

**** Does not include five (5) units at Hayfield Lane that have not yet been completed and fully assessed.*

***** This breakdown includes all non-single family residential units, i.e., all units identified in the Town Assessor's database as being located within two-family houses (46 properties), three-family houses (7 properties), properties with in-law apartments (38 properties), and multiple houses on one lot (34 properties). Due to the limitations of the data set, no distinction is made between ownership units and rental units. Therefore, for some of the units included in the classification, the "value" attributed to them is relative, as they may be units associated with other units that would not be sold individually.*

Beyond the cost of housing, another serious obstacle for first-time homebuyers is the amount of down payment and closing costs that are required to obtain financing. One result of the recent financial crisis is that lenders have established more rigorous lending criteria for mortgage financing, including down payments of 20% the purchase price. Even those who qualify for state-supported mortgage financing through the Soft Second Loan Program and MassHousing, requiring down payments of less than 5%, are encountering problems securing the necessary up-front cash. Some housing experts have considered that the lack of a down payment and funds to cover closing costs as the single greatest barrier to first-time homebuyers. This is especially true in a region with such high housing costs. In recent years, a number of non-profit organizations have attempted to bridge this financing gap through programs that provide would-be homebuyers with down-payment assistance (Nehemiah Program, Housing Action Resource Trust, New Horizon, etc.) and some communities are funding such assistance programs directly through HOME Program funds, CDBG funding or CPA.

Affordability of Rental Units

A household paying rent for a three-bedroom unit, renting at HUD's Fair Market Rent (FMR) of \$1,623 (includes utilities) would have to earn approximately \$65,000, assuming that they are paying no more than 30% of their income on housing costs. Even a one-bedroom unit with the FMR rent of \$1,156 requires an income of at least \$46,240. Consequently, these rents are beyond the means of those earning at or below 80% of area median income unless they pay more than the affordability threshold of 30% of income. Another consideration with respect to rentals are the high up-front costs involved in entering into a lease, typically a deposit of first and last months rent and a security deposit. These cash requirements incur other substantial barriers to accessing affordable rental housing.

SECTION 4 CURRENT AND PROPOSED AFFORDABLE HOUSING

SUBSIDIZED HOUSING INVENTORY (SHI)

Wayland currently has 216 affordable units that meet the state's requirements for inclusion in the Subsidized Housing Inventory (SHI), helping Wayland strive towards the state's 10% affordability goal. This means that 4.59% of Wayland's year-round housing stock in 2000 of 4,703 units are defined as affordable, leaving a current gap of 254 units that are needed to reach the 10% goal without respect to housing growth since 2000. When the 2010 census figures are released, the year-round housing figure will reflect this growth, and reduce the percentage accordingly without further development. The community has approximately 100 affordable units in proposed developments that should push Wayland beyond 5% even after the new census figures are applicable.

Wayland Housing Authority

The Wayland Housing Authority (WHA) was created under M.G.L. Chapter 121B as a public authority to provide safe and sanitary housing to the Town of Wayland. Since its incorporation in 1970, it has assisted in the creation of numerous affordable housing units, managed several of the Town's developments, and administered rental assistance programs. A preference for local residents, broadly defined, is included for all WHA programs. The WHA has an annual agency plan for the federal housing programs that describes the mission of the WHA and its long-range goals and objectives for achieving this mission.

Table 4-1 summarizes the current WHA-managed low-income public housing units in Wayland.

Table 4-1 Wayland Housing Authority Public Housing Units, 2010				
Location	Units	Type	Income Range	Waiting Time
Bent Park	56 (4 units barrier free for disabled)	State Elderly/Disabled Low-Income Public Housing	One person \$45,100 Two person \$51,550 80% area median income limits	Approx. 2 to 3 Years
Cochituate Village Apartments (converted school building)	55 (4 units barrier free for disabled)	Federal Elderly/disabled Low-Income Public Housing	80% area median income limits	Approx. 3 to 5 Years
Family Scattered sites	25 (15 single-family homes and 5 two-families with 1 barrier-free unit)	Federal Family Low-Income Public Housing	80% area median income limits	Approx. 3 to 5 Years
<i>Source: Wayland Housing Authority</i>				

In addition to providing housing, the WHA also provides rental subsidies to low-income families through the administration of two programs: 53 HUD Section 8 Rental Housing Vouchers and 25 Family Self-Sufficiency (FSS) Section 8 Vouchers designed to help families to become self

supporting so they no longer need housing assistance. **Table 4-2** summarizes the current rent ceilings allowed under HUD Fair Market Rents schedule for Wayland and the Boston area.

Table 4-2 Wayland Housing Authority Section 8 Payment Standards, 2010 (Includes Utilities)				
0 BR (Studio)	1 BR	2 BR	3 BR	4 BR
\$1,090	\$1,156	1,357	\$1,623	\$1,783
<i>Source: Wayland Housing Authority</i>				

Development Through Public-Private Partnerships

In addition to housing provided and overseen by the Housing Authority, the Town of Wayland has increased the supply of affordable housing utilizing public and private partnerships and Chapter 40B that waives certain zoning requirements (**Table 4-3**).

Table 4-3 Chapter 40B Qualifying Subsidized Housing Inventory			
Location	Agency/Program	Type of Units	Total Units
Bent Park	State/WHA	Elderly/Disabled Rentals	56
Cochituate Village/Schoolyard	Federal/WHA	Elderly/Disabled Public Housing Rentals	55
Scattered Site Housing	Federal/WHA	Low-income Family Housing Rentals	25
Plain Road	DHCD/Private developer	Homeownership	1
Millbrook	DHCD/Private developer	Homeownership	2
Willow Brook	DHCD/Private developer	Homeownership	6
Paine Estate/Greenways	DHCD/Private developer	Homeownership	5
Commonwealth Residences *	MHP/Private developer	Homeownership (SHI has this as rental)	52??
89 Oxbow/Nike site *	DHCD/Private developer	Homeownership	11
Wayland Gardens *	FHLBB/Private developer	Homeownership (SHI list has this as rental)	3
Total Chapter 40B Qualifying Housing Units			216
<i>Source: Wayland Housing Authority. * Involved the use of the Chapter 40B comprehensive permit</i>			

In all cases, homebuyers were selected through a lottery and affordability was preserved in perpetuity through a deed rider that restricts the resale price. Some projects have been approved independent of the 40B process even though they included affordable units. The following projects include housing that qualifies as affordable under Chapter 40B and is eligible for inclusion in the Subsidized Housing Inventory.

- **Millbrook Affordable Housing**
In 1995, the Wayland Housing Associates, Inc. (WHAI) built a duplex providing two (2) units of affordable housing on donated town land on Millbrook Road. Preference was given to local residents. The units were purchased by moderate-income, first-time homebuyers.
- **Willowbrook**
In 1997, six (6) affordable housing condominium units at Willowbrook (originally approved 1987) were sold to first-time homebuyers. Three (3) units were sold at \$86,000 and three (3) were sold at \$95,000.
- **Paine Estate (Greenways)**
In 1999, four (4) affordable units and one (1) unit for a Town employee were built on land purchased by the Town of Wayland. The units were sold to first-time homebuyers. Four (4) affordable units were sold for \$100,000 and one (1) unit to a Town employee for \$175,000.
- **Plain Road**
In 1999 the Town of Wayland purchased 130 Plain Road and an abutting parcel for conservation and housing purposes. The WHAI was awarded the development rights and built an affordable single-family house for a first-time homebuyer on the site. In collaboration with Minuteman Technical High School, Minutemen students built the house as a classroom project and community service.

Under the 2005 Comprehensive Plan, the Town identified a policy and process for encouraging 40B developments. Since the submittal of the 2005 Plan to the Department of Housing and Community Development (DHCD), the following developments were completed using the comprehensive permit.

- **Wayland Gardens**
Three (3) homeownership units were built next to the Wayland Housing Authority's Cochituate Village development for first-time homebuyers. The two-bedroom units have 2,100 square feet of living space and sold for \$166,000. The lottery was held in July 2009, and the project is completely occupied. Did the Housing Authority develop this? Anything else I can add.
- **Commonwealth Residences**
The Commonwealth Residences development, also referred to as Wayland Commons, included 52 two-bedroom condominiums on an 18.1-acre parcel. (comp permit says 48 units and SHI lists as 52. SHI also has this as a rental, which is why all units are counted. Should this be 12 affordable units instead?) Any other info I can add here?
- **89 Oxbow**
The residences at 89 Oxbow involved the redevelopment of the former Nike Missile site, which the Town of Wayland was able to acquire from the federal government. After considerable planning, the Town issued a Request for Proposals and selected the developer to undertake the project. Through the "friendly" 40B process offered by the state's Local Initiative Program (LIP) 16 new units were created for first-time homebuyers, eleven (11) for those earning at or below 80% of area median income and

sold for between \$161,834 and \$178,133, and five (5) for those earning between 80% and 100% of the area median income priced between \$216,759 and \$239,213. The project incorporated both smart and green design innovations including solar panels and Energy Star Plus features.

Of the total 216 affordable units, ? or ?% involved new homeownership opportunities for first-time purchasers, the remainder as rentals.

PROPOSED OR PENDING DEVELOPMENTS

Wayland is in the process of working on several developments that are likely to include affordable housing and may potentially add almost another 100 units to the SHI. These projects include the following:

- Sage Hill
One (1) affordable unit is being proposed off of Concord Road as part of the Sage Hill development pursuant to the inclusionary zoning bylaw.
- Michael Road
Another affordable unit is also being proposed off of Michael Road as part of the Michael Road development, also required as part of the inclusionary zoning bylaw.
- Town Center Project
Through a pending Mixed-use Overlay District, the Town is working with the developer, KGI, Inc. to develop a mixed-use village in the Town Center. The current concept is to build 88 condominiums in combination with commercial space, including the development of Stop and Shop and 12 affordable rentals above additional retail space. It is anticipated that another 40 affordable units could also be accommodated in the Overlay District through another future phase of development.
- Doran Road/Dudley Pond
The Town owns about seven (7) acres on Dudley Pond through tax foreclosure on which it has been planning to build affordable housing units in a cluster in the upland area of the parcel. The site is adjacent to an existing neighborhood of small homes that involved a former campsite. A previous Town Meeting vote needs to be amended following a feasibility study to determine how the land can best be used to serve neighborhood septic needs and mitigate any impacts on Dudley Pond.
- Stonebridge Road
The Town also owns three (3) acres on Stonebridge Road on which it anticipates building four (4) three-bedroom houses. Town Meeting approval will be required to approve the conveyance of the property to a developer selected through a Request for Proposals (RFP).
- Hamlen/Covered Bridge Off-site Units
The Town is working with the developer of the Covered Bridge project to provide at least two (2) affordable units required as part of the inclusionary zoning bylaw. Because this project is directed to the high-end luxury market, the developer has proposed that the units be provided off-site.

- Group Home
A group home is being proposed off of Boston Post Road that would count as five (5) units (each bedroom in a group home can count as a separate unit) for special needs individuals.
- Strazulla
A developer has approached the Town with a proposal to build 25 affordable condos above the retail strip on Route 27 and Route 30 Commonwealth Road near the Natick line. To make the project feasible, the developer would need to tap into the Natick sewer system, which is likely to take some time to negotiate.

SECTION 5 DEVELOPMENT CONSTRAINTS

Residential development is influenced by a number of factors, including historical development patterns, local zoning regulations, and the forces of supply and demand in the housing market. The Town's ability to provide services and infrastructure also impact the creation of housing and specifically the ability to provide affordable housing. This section provides an overview of the development constraints that impact residential development and the regulatory and physical impediments to the creation of affordable housing.

Residential Zoning Districts

Wayland's residential district is known as the Single Residence District. The district includes four (4) sub-districts that have varying lot area and dimensional requirements. Allowed uses in the Single Residence District include single-family dwellings, low-income elderly housing, and subsidized low-income, multi-family housing.¹⁷ Special permit uses include accessory dwellings, accessory dwellings for families receiving rental assistance from the Wayland Housing Authority (WHA), assisted living facilities, and nursing homes. In addition, the bylaw includes three (3) other provisions to encourage multi-family and affordable housing: the Planned Development District, Senior and Family Housing District. Currently, there is one parcel that remains to be developed within the Planned Development District under the special permit for Mainstone Farms^{??}. However, there is no additional land available for development in the other special districts. The Conservation Cluster bylaw provides yet another housing development method. However, this bylaw has only been used once and does not include provisions or incentives for multi-family or affordable housing.

Mitigation Measures:

This Plan includes strategies to bolster zoning provisions that will not only better direct development to "smarter" locations but also integrate further incentives for including affordable housing (see Section 10).

Natural Resource Limitation

Wayland has numerous natural resources that limit residential development. Wetlands, surface water, steep slopes, and threatened/endangered species all present constraints to development within the Town. Development constraints presented by natural resources are identified below.

Wetlands and Floodplains

The Town contains 1,472 acres of wetlands (14.5% of the Town). Important wetland functions include groundwater recharge, floodwater retention, and wildlife habitat. Many of these wetlands are found adjacent to or near Wayland's surface water resources. There are also slightly more than 2,300 acres of floodplains in the Town, which generally correspond to these wetland areas.

Habitats and Ecosystems

Wayland's plant and animal habitats range from the Sudbury River wetland system to upland forests and from open farm fields to suburban backyards. Because of Wayland's varied terrain

¹⁷ Town Meeting approval is required for the construction of Town supported low-income elderly housing and subsidized low-income, multi-family housing

and long history of disturbance, the Town's vegetation has become quite diverse. In general, Wayland's common native plants are species that have adapted to poor, acid soil. The Town also has a number of rare and endangered species and habitats that must be protected.

The NHESP provides an inventory of rare and endangered species and their habitats throughout the Commonwealth. This inventory includes the following classifications:

- **Estimated Habitat for Rare Wildlife:** These areas consist of wetland and adjacent upland habitats used by state-listed rare animal species, and are regulated under the Massachusetts Wetlands Protection Act. Anyone proposing a project within an Estimated Habitat must undergo project review by NHESP. Wayland contains two Estimated Habitat areas: the northern portion of the Sudbury River corridor and an area in the Mill Brook watershed.
- **Priority Habitat for State-Listed Rare Species:** These areas indicate the most important habitats for *all* state-listed rare species, including both upland and wetland species, and both plant and animal species. These areas are intended for land use planning purposes, and their status does not confer any protection under state law. The Sudbury River corridor and the Mill Brook habitat site are included as Priority Habitat areas.
- **Certified Vernal Pools:** Among Wayland's important habitat features are vernal pools, an isolated wetland inhabited by many wildlife species, some of which are totally dependent on vernal pools for their survival. Vernal pools are small, seasonal water bodies occurring in isolated basins, which are usually wet during the spring and early summer and dry up during the later summer months. Vernal pools typically lack fish populations, making them excellent breeding habitat for many amphibian species and larval and adult habitat for many insect species, as well as other wildlife. The wood frog (*Rana sylvatica*) and all species of mole salamanders (genus *Ambystoma*) that occur in Massachusetts breed exclusively in vernal pools. Areas in the immediate vicinity of the pool also provide these species with important non-breeding habitat functions, such as feeding, shelter and over wintering sites.

Three vernal pools in Wayland have been inventoried by local volunteers and certified under NHESP's process. Certified vernal pools that are located within Areas Subject to Flooding (as defined by the Wetlands Protection Act) are protected under the Wetlands Protection Act for their wildlife habitat value. Neither state nor local law protects certified vernal pools outside of Areas Subject to Flooding or uncertified vernal pools. Because vernal pools are temporary and seasonal, they can easily be destroyed unless they have been certified with the NHESP and have protection under the Wetlands Protection Act. Continued identification of vernal pools is needed and proposed development projects should be located away from these critical habitat areas.

- **Potential Vernal Pools:** In addition to officially certified vernal pools, NHESP recently inventoried "potential vernal pools" based on aerial photographs. There is a level of error to be expected with this type of study. Some vernal pools may be missed due to unfavorable conditions in the landscape topography, pool physiography, photograph quality, and forest cover. Wayland has over 100 potential vernal pools. These areas are not protected by environmental laws until they have been verified and certified.

Mitigation Measures: The Town will insure that all new development firmly complies with all local, state and federal laws and regulations related to the protection of its many ecologically-sensitive natural resources. This includes strict compliance with wetlands, Title 5, and endangered species requirements.

Open Space Inventory

The Town's open space is divided between various usage types and ownership categories. Open space could be used for habitat preservation, passive recreation and active recreation. Ownership of open space could be public or private lands, each with different levels of protection. For example, land owned by the Wayland Conservation Commission or the U.S. Fish and Wildlife Service is generally constrained by legal restrictions that prevent its development. This is also the case with private lands that are subject to a conservation restriction. In contrast, lands owned by other Town departments or by private parties without a conservation restriction may be legally developed by the owner or conveyed to another party who could then develop them. Some of these properties could be used for affordable housing, however, various levels of restriction, ownership, or other constraints may limit the development potential.

Mitigation Measures: This Plan includes strategies for developing affordable housing through "smart growth" principals that would cluster housing to preserve significant open space, focus development in areas that are more appropriate for somewhat higher densities, redevelop existing underutilized properties, and convert existing housing to long-term affordability. This approach accommodates growth within the context of preserving existing open space to the greatest extent possible.

Public Lands

As overseer of the Great Meadows National Wildlife Refuge, the U.S. Fish and Wildlife Service is the largest single landowner in the Town other than the Town, with more than 1,250 acres of holdings in the Sudbury River corridor. The state of Massachusetts also owns about 250 acres of land in the Town.

The Town of Wayland owns more than 1,400 acres in the Town. Approximately 765 acres are under the control of the Conservation Commission, 200 acres under the School Committee, 165 acres are under the control of Parks and Recreation Commission, and 75 acres under the control of the Water Department. The largest Town-owned conservation areas are the 135-acre Hamlen Woods Conservation Area located off of Rice Road (the Sudbury Valley Trustees own portions of this area), the 93-acre Sedge Meadow Conservation Area located off of Moore Road along the Sudbury River, and the 86-acre Heard Farm Conservation Area located off Pelham Island Road. Other large open Town-owned parcels exist, but the Town has not yet made a final determination regarding their future use.

Undeveloped and unprotected public land in Wayland is of great importance to the Town's future, given that more than 900 acres of land falls into this category. Some of this public land may be suitable for new Town facilities or uses, such as schools, recreational facilities, or affordable housing. On the other hand, these are among the last areas in Town that are still available to be conserved as open space or address the Town's active recreation needs. The Town's active role in determining the future of these lands must be based on a comprehensive—not piecemeal—approach.

Mitigation Measures: This Plan includes a list of Town-owned properties that are being considered for some development of affordable housing. The Wayland Housing Partnership and Planning Board will continue to work with the Board of Selectmen and other boards and committees to identify which parcels are most feasible to move forward on within the timeframe of this Five-Year Plan. Private Open Space

Private entities own a significant amount of Wayland's open space. Of the protected private open space, the Sudbury Valley Trustees own and manage approximately 345 acres in Wayland, while the Nature Conservancy owns approximately six (6) acres of land off Pelham Island Road.

About 830 acres of private land is being actively used for agricultural and horticultural purposes or is managed to provide specific recreational opportunities.¹⁸ Land in active and passive use is eligible for a reduced tax rate under Chapters 61, 61A and 61B of the Massachusetts General Laws, which are designations for land that is used for forestry, agriculture, conservation or recreation, respectively.

If Chapter land is placed on the market, the Town has the "right of first refusal" for purchase of the land within 120 days of notification by the property owners of the pending sale. This right may also be assigned to a non-profit conservation organization such as a land trust. Towns often have trouble taking advantage of the right of first refusal because of the rapid timeframe within which the Town must find the money and approve the purchase. With the adoption of the CPA, however, the Town will have at least some funds that it may use to purchase Chapter lands or options to purchase. Still, a Town Meeting vote is required to authorize land acquisitions including the use of CPA funds for purchase.

Mitigation Measures: The Town will pursue opportunities for acquiring private land that will provide important public benefits like the preservation of open space, active recreational opportunities, and affordable housing, for example. The Town will also work with private developers, for profit and non-profit, in developing private properties that will meet local needs, priorities and smart growth principles.

Town Infrastructure

Public Services and Facilities

The Town of Wayland provides a wide range of high quality municipal services to its residents and businesses. These range from public safety services provided by the Police and Fire Departments to roadway maintenance, water supply, waste disposal, and septage treatment services. Wayland has one of the state's best public school systems as well as an excellent Public Library. The Town also offers many athletic and recreational programs at local playfields, playgrounds, gymnasias, pool, Town Beach, and parks. Finally, the Town provides human services including the Senior Center/Council on Aging, Health Department services, and a variety of other programs.

Residential development incrementally increases the demand on public services and infrastructure. In order to satisfy the demand and need of existing and new residents, all of these municipal services and government functions must be properly staffed and have adequate and well-maintained public buildings and facilities from which to operate. This increase in demand results in higher costs, which must be borne by residents and business in Wayland. Due to continued growth, the Town has planned and implemented recent facility improvements such as

¹⁸ Source: Wayland Assessor's database.

expanding the Middle School, renovating the Town Pool, and building a new Public Safety Building to meet the needs of the Police and Fire Departments.

Despite these improvements, additional community service and facility needs remain. For example, additional capital improvements will be required at the High School, and eventually improvements will be needed to Fire Station Two, the Library, and the Highway Department/Parks and Recreation Department Garage. Within 10-12 years, the Town will need to convert to a trash transfer facility once the landfill has reached capacity. Also, the Town currently lacks certain facilities that it may want in the future, such as a community center. Fortunately, plans for many of these improvements are already under way, and various Town boards and committees are proactively looking to identify future needs.

Water

The Town's ability to provide water for residential development is a significant restraint on development. Currently, public water serves approximately 95% of the Town. The Water Department delivers more than 700 million gallons of potable water annually to Wayland's residences and businesses from eight (8) active Town wells. Furthermore, the Town has repeatedly withdrawn more water than the DEP allows and is currently under an enforcement action to reduce its water usage. Since existing water usage is in excess of the Town's allowed withdrawal rates, future residential development will further increase the demand for water.

In order to protect the Town's wells, over 50% of the Wayland's land area is included in aquifer protection districts. The location and pumping rate for each well is shown in **Table 5-1**. In 2002, the eight (8) wells pumped a total of 684.0 million gallons, or an average of 1.9 million gallons per day (mg/d). Over the past seven (7) years, the Town has supplied an average of 714.0 million gallons per year. Wells are regularly tested in compliance with the Federal Safe Drinking Water Act.

Table 5-1 Town of Wayland Municipal Well Location and Pumping Rates			
Well	Location	Million Gallons Pumped, 1999	Million Gallons Pumped, 2002
Chamberlain Well	Off Moore Rd., NE section of Town	106.1	72.9
Campbell Road Well	Off Campbell Rd., N section of Town	69.8	84.0
Baldwin Pond Wells 1& 2	Adjacent to Baldwin Pond off Old Sudbury Rd., NE section of Town	91.6	90.5
Baldwin Pond Well 3	Same as above	126.6	84.3
Happy Hollow Well 1	Behind Happy Hollow School off Old Connecticut Path, SW section of Town	130.5	148.7
Happy Hollow Well 2	Same as above	212.2	203.0
Meadowview Well	Near the Sudbury/Framingham Town line off Stonebridge Rd.	51.6	.5
Total		788.5	684.0
<i>Source: TATA & Howard, Inc., Wayland Water Distribution System Update, December 2002.</i>			

The Town holds permits from the Massachusetts Department of Environmental Protection (DEP) to withdraw an average of 1.66 mg/d from its eight (8) wells combined. Thus, the Town's current average withdrawal of about 2.00 mg/d is 0.34 mg/d over permitted levels. Continued violations of the permit limits could result in fines or other enforcement actions by DEP. The Town has a consent agreement with DEP to reduce water usage levels.

While the Town's average daily demand is about 2.00 mg/d, actual daily usage fluctuates greatly depending on seasonal demands, drought conditions, and fire suppression needs. Lawn irrigation systems have been identified as one of the largest contributors to these seasonal fluctuations. The Water Department estimates that between Memorial Day and Labor Day, approximately 2.0 mg/d are used for lawn irrigation purposes.¹⁹ For example, the peak (maximum) daily demand was 4.57 million gallons in 1999 and 4.23 million gallons in 2000—more than twice the average daily demand. Averaged out over the course of a month, there were six months between 1997 and 2000 (all of them summer months) when average water usage exceeded 3.00 mg/d, and during June 1999 average usage exceeded 3.75 mg/d for the entire month.

As shown in **Table 5-2**, Wayland's 4,678 residential water connections consume approximately 58.0% of the Town's municipal water, while commercial uses consume almost 2.1%.

Table 5-2 Town of Wayland Water Usage by Service Type		
Service Type	Million Gallons Per Year	% of Total
Residential	397.1	58.06%
Commercial	14.6	2.14%
Recreational	20.8	3.04%
Restaurants	9.6	1.40%
Municipal/School	6.0	0.87%
Other Semi-Residential	8.7	0.15%
Service Stations	0.05	0.08%
Summer Camp	0.02	0.03%
Medical	4.0	0.60%
Industrial/Agricultural	2.8	0.41%
Unaccounted	219.6	32.10%
Total	684.0	100.00%
<i>Source: TATA & Howard, Inc., Wayland Water Distribution System Update, December 2002.</i>		

The Water Department is unable to account for a significant amount of water usage in the Town. In 1998, 24% of the total water usage was unaccounted for, and this figure increased to 32% in 1999, 34% in 2000, and 32% in 2002. Unaccounted water usage could be the result of water line leaks and inaccurate metering. The Town is actively studying the system and identifying older deficient or leaking system components and replacing faulty meters.

The Town has adopted a Water Conservation Bylaw that gives the Board of Selectmen, acting as Water Commissioners, the ability to declare a state of water supply conservation when a water

¹⁹ Wayland Water Department and TATA & Howard, Inc., Wayland Water Distribution System Update, December 2000.

shortage exists. The bylaw identifies five water reduction measures including odd/even street address outdoor watering bans, complete outdoor water bans, limited outdoor watering hours, prohibitions on filling swimming pools, and hand water only restriction (sprinkler devices prohibited). The bylaw also includes enforcement actions including written reprimands, a \$100 fine, and the termination of water services. In addition, the Town adopted a bylaw regulating the expansion of sprinkler systems. The Water Commission and Water Department are continuing to examine ways to reduce water consumption in the Town. The Water Department is also working with the School Department and the Parks and Recreation Commission to reduce municipal water consumption used for irrigation purposes. In addition, the 2003 Town Meeting approved a bylaw regulating the expansion of sprinkler systems.

Wastewater Management

The provision of wastewater disposal is also a constraint for constructing affordable housing. With the exception of the Wayland Business Center site and some surrounding properties in Wayland Center, almost all of the Town's businesses rely on septic systems for their wastewater management. This can be an impediment to residential development, especially in areas with small lots (such as Cochituate) or environmental constraints (such as parts of Wayland Center). Septic constraints may prevent the development of multi-family residential structures or may discourage redevelopment of properties into multiple units. Even where development or redevelopment can occur, necessary septic and leaching field locations in suitable soils may limit the siting of a building.

Wastewater disposal is an important issue for Wayland's future for two (2) reasons. First, failing septic systems pose environmental and health threats to the welfare of the community. Second, reliance on on-site wastewater disposal systems generally precludes the type of higher-density pedestrian-oriented development patterns that the Town desires for the Wayland Center and Cochituate business districts. Without some form of centralized wastewater collection and treatment system, development densities must remain low enough to comply with the rigorous septic system siting and design regulations of the state's Title 5 regulations as well as the Wayland Board of Health, thus limiting the ability to provide multiple units of affordable housing.

Mitigation Measures: It will be important for any new affordable housing development to address these infrastructure constraints, septic issues in particular, and insure that there are sufficient amounts of subsidies incorporated into the project to adequately service new residents and protect the environment.

SECTION 6 SUMMARY OF HOUSING NEEDS

WAYLAND HOUSEHOLD TRENDS

National trends have seen household growth rates exceed population growth rates (i.e., fewer persons per household, on average). Interestingly, this is not what is occurring in Wayland. While the population in Wayland grew by 10.3% between 1990 and 2000, the number of households grew by only 9.9%. In 2000, the average household size in Wayland was 2.80 persons, higher than both the Middlesex County average (2.52) and the state average (2.51). These statistics reflect the fact that Wayland has catered to the family housing market more than the non-family housing market. In the future, Wayland will need more non-family housing if it hopes to retain its children and elders as they age.

Several factors determine future housing needs in Wayland: the existing housing stock and housing deficiencies, projected demographics, local and regional market forces, and the needs of particular groups. Based on the information contained in Section 2, affordable family housing, housing for senior citizens and “empty nesters,” and small housing units suitable for smaller household size are the greatest housing needs in Wayland.

Several demographic trends will influence the need for various types of housing in Wayland. As stated in Section 2, the number of residents over the age of 45 increased 51.8% from 1990 to 2000 while the number of residents over 65 years of age increased 34.3% for the same time period. The Town has also seen a significant decrease in the number of residents between the ages of 20 and 24. From 1990 to 2000 the Town also saw a decrease of 341 residents within this age group, which represented a 58.1% change from 1990. Population projections anticipate a continued increase in the older populations and decline in younger age groups well into the future.

The town has also seen an increase in the income levels of Wayland’s households. In 1990, 68.8% of Wayland’s households earned over \$50,000. In 2000, over 77% of Wayland’s households earned over \$50,000 and more than half earned over \$100,000. Projections for 2014, predict that 62.8% of all households will be earning more than \$100,000.

HOUSING NEEDS

Demographic changes and projections reveal an aging population and periodic “bulges” in the school-aged population based on generational cycles. According to the 2000 Census, the age groups experiencing the most significant growth rates in Wayland during the 1990s were the 5 to 19 age cohort (37.3%) and the 65 and over age cohort (34.3%). Looking ahead to the year 2030, the growth in the elderly population is expected to accelerate, with the Town’s 65+ population growing by more than 2,166 or 116% from 2000 to 2030. This will create much greater demand for senior housing, including independent living, assisted living, and nursing homes. While the number of school-aged children and middle-aged adults is expected to decrease by 2030, the population of young adults age 20 to 24 will rise somewhat. These trends suggest that the demand for large single-family homes will decrease while the need for smaller starter homes and apartments will grow.

Affordable and Subsidized Housing

The Town needs to provide additional affordable housing so that it can meet the housing needs of young families, including those who grew up in the area or who have a Wayland connection, those who work in Wayland or the MetroWest area, in addition to making progress toward meeting its 10% affordable housing requirement. Recent changes to Chapter 40B allow municipalities to likely deny Comprehensive Permit applications if the community has made significant recent progress toward its affordable housing goals as spelled out in the Town's housing plan, even if the community has not yet achieved the 10% affordable housing goal. This policy further underscores the importance of developing a realistic and effective housing plan that seeks to create affordable units through a variety of mechanisms.

Senior Housing and Special Needs Housing

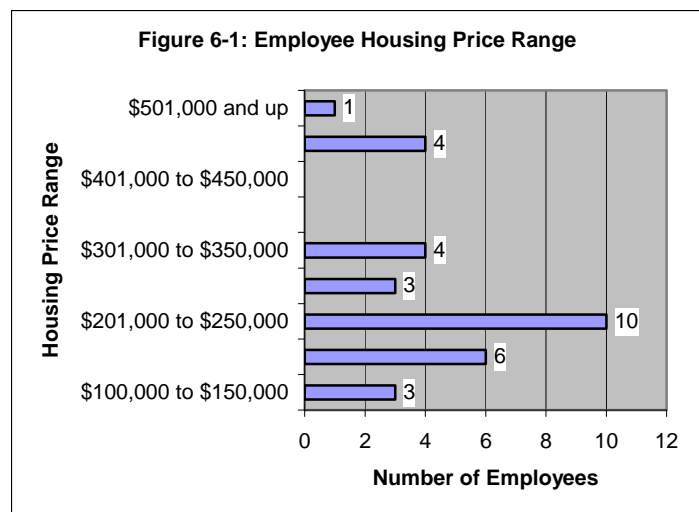
Mirroring regional trends, Wayland will see an increase in the number of elderly residents. To address the needs of this group, the Town should allow the development of a variety of senior housing opportunities, including more affordable independent and assisted living. In addition, the Town should explore housing in all price ranges for people of all ages with physical and mental disabilities and for persons with debilitating illnesses. Some common types of housing for seniors and other persons with special needs include age-restricted townhouses or condominiums, assisted living complexes, congregate living, and single-room occupancy units.

Town Employee Housing Needs

In the spring of 2004, the Town distributed a survey to the 152 Town Employees, excluding school employees. The results of the 44 responses were compiled in order to determine the need for housing among Town Employees. Forty-one (41) respondents stated they lived in a house and 35 owned versus six (6) who rented. Out of the 44 respondents, 24 resided outside of Wayland. When asked if they would be interested in housing in Wayland if it were available, 30 respondents answered yes. The majority of the 30 respondents stated they would be interested in owning a house in Wayland and two (2) respondents stated they would like to rent. The questionnaire also asked the price range that employees would consider for purchasing a house in Wayland (see **Figure 6-1**).

The place of residence of all Town employees, including the schools, was also compiled and 75.4% of all Town employees (513 out of 680) reside outside of the Town of Wayland. **Appendix B** contains a map of the places of residence of all town employees (do we need to include?).

The results of the survey, if applied to all of the Town's employees, demonstrate that there is a need for employee housing within the Town and that steps should be taken to construct a broad range of housing so that employees such as teachers and policemen can reside in the Town in which they work.



SECTION 7

HOUSING RELATED BOARDS AND COMMITTEES

There are a number of existing governmental and non-governmental groups willing to participate in and support the Town's housing efforts. These include the following.

Wayland Housing Authority

The Wayland Housing Authority (WHA) was created under M.G.L. Chapter 121B as a public authority to provide safe and sanitary housing to the Town of Wayland. Since its incorporation in 1970, it has managed the Town's public housing developments, administered rental assistance programs, and assisted in the creation of affordable housing units. In the 1970s, the WHA converted a school building into 56 units of federally assisted housing (the SHI includes 55 units?), constructed a 56-unit state-supported apartment complex, and brought into service 25 units of scattered-site, family housing. A broadly defined preference for local residents is included in all Housing Authority programs. Currently, the WHA has an updated agency plan for the federal housing programs that describes the mission of the WHA, its long-range goals, and objectives for achieving its mission.

Wayland Housing Partnership

The Wayland Housing Partnership (WHP) was formed in 1984 when Wayland became a Partnership Community under M.G.L. Chapter 40B. Chapter 40B puts in place mechanisms to strongly encourage every town to strive to achieve the goal of having 10% of its housing stock consist of affordable units. The law enables developers who will include a minimum threshold of affordable units (generally 25% of housing units) in a housing development to bypass certain local zoning laws, thereby streamlining the development process. Until recently, the WHP was primarily a "reactive" committee, charged with working with developers who approached the Town with concepts or proposals for housing construction contemplated under Chapter 40B. In 2004, the Wayland Board of Selectmen expanded and recast the WHP charter so that it will now lead and support efforts to meet the affordable housing needs of Wayland.

With its reconstituted charter, the WHP works proactively to:

1. Develop affordable housing action plans based on housing needs studies
2. Establish criteria to evaluate affordable housing proposals
3. Make recommendations on the pros and cons of particular housing proposals
4. Identify local, state, and federal housing resources to further affordable development
5. Identify available land suitable for development
6. Review land use regulations and zoning bylaws
7. Identify and work with developers of affordable housing,
8. Increase public awareness of affordable housing needs and goals through forums and other public events

The WHP consists of nine members representing the Wayland Housing Authority, Wayland Planning Board, Wayland Conservation Committee, Wayland School Committee, Wayland Clergy Association, the Board of Selectmen and the community at large.

9.

Wayland Housing Associates, Inc.

The Wayland Housing Associates (WHAI) was incorporated by a group of housing advocates in 1994 to find alternative and innovative ways to develop affordable housing for persons of low and moderate income. The WHAI works with private and non-profit entities to develop, sell, and manage diverse types of affordable housing. The WHAI has built two (2) units of affordable housing on Millbrook Road and one (1) unit on Plain Road for first-time homebuyers under the state's Local Initiative Program.

Wayland Community Preservation Committee

Wayland adopted the Community Preservation Act (CPA) in 2001 to establish a 1.5% surcharge on local property taxes, which, together with a state match, is used for open space protection, historic preservation, and affordable housing. The Town exempts the first \$100,000 of value for each property and also exempts property that is owned by persons who qualify under the low to moderate income guidelines provided by the state (those earning less than 80% of the areawide median income). At least 10% of the CPA funds must be allocated to each of the three (3) uses: open space protection, historic preservation, and affordable housing. The remaining 70% may be allocated for any of the three (3) categories or for active recreation at the Town's discretion.

The Town established a Community Preservation Committee to evaluate potential community preservation projects and make recommendations to the Town Meeting for the use of CPA funds. The Committee has prepared a list of responsibilities and criteria for evaluating proposals for the expenditure of Community Preservation Funds. The Committee consists of seven (7) members including representatives from the Conservation Commission, Historical Commission, Planning Board, Park and Recreation Committee, Housing Authority, and two (2) members appointed by the Board of Selectmen.

Fair Housing Committee

The Wayland Fair Housing Committee is charged with facilitating equal access to housing regardless of race, color, age, sex, religion, national origin, sexual orientation, veteran status, disability, welfare status, or children. Complaints about housing discrimination may be made to the Fair Housing Committee through the Fair Housing Officer. There have been no complaints in recent years.

Wayland Council on Aging

The Council on Aging (COA), a nine (9) member appointed board, is charged with promoting and enhancing the quality of life for older Wayland citizens and their families. The COA seeks to serve Wayland senior citizens with a full range of services, including information and referral and programs that provide socialization, nutrition, education and opportunities for creativity and health promotion. The COA also provides outreach to those elders who, through physical and/or cognitive impairments, are unable to participate in Senior Center Programs. In addition, the Council on Aging's Senior Property Tax Relief Committee seeks ways to make it possible for seniors to continue to live in Wayland, including looking for affordable housing options.

Wayland Interfaith Housing Network (WIHN)

WIHN is an informal group with representatives from Wayland's houses of worship. WIHN has promoted and assisted with the development of affordable housing, particularly the Millbrook duplex. Although the Network has been inactive in recent years, it could be reactivated if presented with a specific challenge.

SECTION 8

EXISTING REGULATIONS FOR AFFORDABLE HOUSING

Wayland currently has several provisions designed to encourage the development of affordable housing. Some of these have not been used effectively; others are project-specific but could be used as models for new developments. In addition the state has provisions that can be used to encourage additional development.

WAYLAND ZONING BYLAWS AND REGULATIONS

Accessory Apartment Bylaws

Wayland's zoning bylaw allows accessory apartments under two (2) sections, one as of right under specific criteria and the other for affordable housing by special permit from the Zoning Board of Appeals, subject to certain restrictions. Accessory apartments (also known as in-law apartments) are small dwelling units typically within or attached to single-family homes, with a separate entrance, often but not always used by the parents, children, or other relative of the occupants of the house. In-law apartments can provide a low-density affordable housing alternative for households that might otherwise not be able to afford to live in Wayland.

As part of an on-going effort to meet a variety of housing needs, the town of Wayland amended the existing bylaw in 1989 by easing two (2) requirements for homeowners willing to contract with the Wayland Housing Authority (WHA) to rent to persons of low-income. The first one allows an accessory apartment in a home on a lot as small as 15,000 square feet and the second eliminates the requirement that the principal residence shall have existed for two (2) years. There are now two (2) avenues for a homeowner interested in renting an accessory apartment:

- Non Wayland Housing Authority (WHA) Program: Create an accessory apartment using the original bylaw and rent it privately. This requires a 20,000 square foot lot and a principal residence in existence for two (2) years.
- Wayland Housing Authority Housing (WHA) Program: Create an accessory apartment using the revised bylaw and rent it through the WHA low and moderate-income tenants. This requires a 15,000 square foot lot with no preexisting residence requirement and requires an agreement with the WHA to rent to a low-income person(s) for a period of at least 10 years.

Senior and Family Housing Overlay District

The Senior and Family Housing Overlay District is located at Cochituate Road and Green Way. The district allows multi-family condominium dwellings and apartments for families and individuals 55 and older by special permit from the Planning Board. For a property to be eligible, a minimum of 20 acres is required. At least 40% of the development must be designated open space and a 50-foot perimeter buffer is required around the entire development. All of the land located in this district was permitted as a single project, "Traditions of Wayland" (Paine Estates). The development includes a 76-unit assisted living facility, a 24-unit independent living senior housing complex, and 17 single-family dwellings, all located on 26 acres of land.

Cluster Zoning Provisions

The Conservation Cluster Development Bylaw offers an alternative development method in any of the Single Residence District. The district seeks to promote more efficient use of land in harmony with its natural features by allowing residential development to be "clustered" on one

portion of a tract in exchange for setting aside open space on the remainder of the tract. A Conservation Cluster Development requires a special permit from the Planning Board.

Allowed density in a Conservation Cluster Development equals the maximum allowed density of a conventional subdivision in the underlying district, plus a 10% density bonus. The minimum tract size for a Conservation Cluster Development was reduced from 10 acres to 5 acres by a 2005 Annual Town Meeting vote. Town Meeting also approved the use of multi-family buildings, not exceeding four (4) units per building within the Conservation Cluster Development, provided 50% of the land is designated as open space. Within the development, however, the minimum lot area and frontage requirements are reduced to 20,000 square feet and 50 feet, respectively. The minimum building setback is 15 feet. At least 35% of the site must be set-aside as open space, however, for developments with attached housing 50% of the site must be set-aside as open space. Until recently Wayland's Conservation Cluster Development Bylaw has been little used with the only completed development being the six-lot Lincoln View Estates located on Concord Road. Since January 2005 the Planning Board has approved two (2) conservation cluster subdivisions totaling 11 lots and is reviewing the concept plan for a third development of 16 units, two (2) units of which will be affordable. (did this happen? Additional projects approved?) There are, however, no specific provisions requiring the inclusion of affordable housing.?

The Conservation Cluster Development amendments, which were approved by the 2005 Annual and special Town Meetings, were originally recommendations within the January 4, 2005 Comprehensive Housing Plan.

Planned Residential Development District

The Planned Residential Development District is located on both sides of Rice Road in the southeastern section of Wayland. The Town has issued permits for planned developments for all the land in this district, and most of it has been built and is currently occupied. Allowed and special permit uses are the same as in the Single Residence District. In addition, the district gives the Zoning Board of Appeals the authority to grant a special permit for multi-residence and detached-unit condominium developments. The district also includes provisions for convenience retail and service establishments up to 2,000 square feet. To apply for a Planned Development special permit, at least 40 contiguous acres are required. At least 70% of the area of a planned development site must consist of public land and private open space, and at least 35% of the area of a planned development site must be public land. The provisions also limit the amount of land that can be occupied by structures, parking, roadways, patios and storage areas. Maximum density is based on the acreage of the development tract, less any wetlands, times a predetermined density factor. The bylaw also limits the number of detached dwelling units to 20 percent of the total units. Finally, the Planned Development special permit includes a provision requiring 10% of the units be set-aside for low-income families and 5% for moderate-income families. However, this affordable housing provision does not apply to the existing and already permitted developments.

Inclusionary Zoning

For the 2005 Special Town Meeting held on May 3, 2005, the Planning Board proposed an Inclusionary Zoning Article, which Town Meeting approved. The purpose of the Article was to increase the supply of housing in the Town of Wayland that is available to and affordable by low-income and moderate-income households who might otherwise have difficulty in finding homes in Wayland. The approved Inclusionary Zoning Bylaw requires one (1) affordable unit to be

constructed for every six (6) market rate units. It should be noted that developments of less than six (6) units are not subject to the bylaw.

In order for units to count toward the Town's Chapter 40B affordable housing inventory, units must be affordable to families earning no more than 80% of the area median income. The construction of affordable housing allows for Town employees, recent graduates, or senior citizens on a fixed income to reside in Wayland. The Inclusionary Zoning Bylaw includes provisions that require the affordable units have a deed restriction, which will run with the property and limit resale price in order to ensure that the designated affordable units remain affordable for as long as is legally possible.

The Bylaw also includes a provision that allows for the payment of a fee in lieu of the construction of the affordable unit. The payment-in-lieu of construction fee was established in order to require the payment of a fee in situations where the construction of an affordable unit is not practical due to site conditions. The fee was based on the construction cost of the affordable unit and the proportional value of the land. The fee will be used by the Town to provide affordable housing.

The Planning Board has approved several projects under this bylaw.

STATE REGULATIONS

Chapter 40B, the state's comprehensive permit law enacted in 1969, established an affordable housing goal of 10% for every community. In communities below the 10% goal, developers of low and moderate-income housing (at least 25% of the units must be affordable to those earning at or below 80% of area median income, enforced by affordability restrictions) can seek a waiver of local zoning. The comprehensive permit is an expedited permitting process for developers building affordable housing under Chapter 774 "anti-snob zoning" law. Rather than multiple individual permits from various local boards, a comprehensive permit is issued by the Zoning Board of Appeals. Developers can use the comprehensive permit in Wayland and other communities with less than 10% affordable housing, and if denied, can appeal to the Housing Appeals Court.

Commonwealth Capital is a program that combines a number of state discretionary grant programs under a set of common guidelines designed to encourage development that is consistent with the Commonwealth's sustainable development principles. In addition to evaluating each grant application on how well the proposal will promote smart growth, the Commonwealth will also score each grant application based upon the degree to which the community is using its bylaws and programs to promote smarter growth and affordable housing.

SECTION 9 HOUSING PRODUCTION GOALS

Developing affordable housing is a challenge under the best of circumstances. It is particularly challenging when land sells for as much as \$450,000 per acre, the median price of a home is \$391,100 according to the 2000 census, developable land is limited, development depends on septic systems and town water, taxes are high, and the priority for many is open space. The following section outlines the Town's goals for the production of affordable units makes recommendations on how the Town can accomplish its affordable housing goals.

The Massachusetts Department of Housing and Community Development (DHCD) has been administering the Planned Production Program since December 2002, in accordance with regulations that have enabled cities and towns to prepare and adopt an Housing Production Plan²⁰ that demonstrated the production of an increase of .75% over one year or 1.5% over two-years of its year-round housing stock eligible for inclusion in the Subsidized Housing Inventory.²¹ If DHCD certified that the locality had complied with its annual goals or that it had met two-year goals, the Town could, through its Zoning Board of Appeals, deny comprehensive permit applications without opportunity for appeal by developers for one or two-years, respectively.

More recently changes to Chapter 40B have established some new rules.²² For example, Planned Production Plans are now referred to as Housing Production Plans. Moreover, annual goals changed from 0.75% of the community's year-round housing stock, translating into 35 units per year or 71 units over two years for Wayland, to 0.50% of its year-round units, meaning that Wayland will have to now produce at least 24 affordable units annually to meet production goals through 2010. When the 2010 census figures become available in 2011, this number will be somewhat higher.

Using the strategies summarized under Section 10, the Town of Wayland has developed a Housing Production Program to chart affordable housing activity over the next five (5) years. The Town will be able to update the Plan after or even before these five (5) years elapses. The projected goals are best guesses at this time, and there is likely to be a great deal of fluidity in these estimates from year to year. The goals are based largely on the following criteria:

- To the greatest extent possible, at least fifty percent (50%) of the units that are developed on publicly-owned parcels should be affordable to households earning at or below 80% of area median income – the **affordable units** – and at least another 10% affordable to those earning up to 120% of area median income – **moderate-income “workforce” units** – depending on project feasibility. The rental projects will also target some households earning at or below 60% of area median income and lower depending upon subsidy program requirements.
- Projections are based on four (4) units per acre assuming that half of the available site is developed at eight (8) units per acre. However, given specific site conditions and financial

²⁰ A Housing Production Plan (HPP) is a community's proactive proposal for developing affordable housing by creating strategies 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. The HPP regulation became effective on February 22, 2008 when the DHCD promulgated 760 CMR 56.00, Comprehensive Permit; Low or Moderate Income Housing. The HPP regulation is contained in 760 CMR 56.03(4). HPPs replace Planned Production under 760 CMR 31.07(1)(i). If a community has a DHCD-approved HPP and is granted certification of compliance with the plan by DHCD, a decision by the Zoning Board of Appeals (ZBA) relative to a comprehensive permit application will be deemed “consistent with local needs” under MGL Chapter 40B. “Consistent with local needs” means the ZBA's decision will be upheld by the Housing Appeals Committee.

²¹ Massachusetts General Law Chapter 40B, 760 CMR 31.07 (1)(i).

²² Massachusetts General Law Chapter 40B, 760 CMR 56.00.

feasibility it may be appropriate to decrease or increase density as long as projects are in compliance with state Title 5 and wetlands regulations.

- Because housing strategies include some development on privately owned parcels, production will involve projects sponsored by private developers through the standard regulatory process or possibly the “friendly” comprehensive permit process. The Town will continue to work with these private developers to fine-tune proposals to maximize their responsiveness to community interests and to increase affordability to the greatest extent feasible.
- The projections involve a mix of rental and ownership opportunities. The Town will work with developers to promote a diversity of housing types directed to different populations with housing needs including families, seniors and other individuals with special needs to offer a wider range of housing options for residents per the identified priority housing needs (see Section 6).

**Table 9-1
Wayland Housing Production Program***

Strategies by Year	Units < 80% AMI	Units 80%-120% AMI	Total # units
Year 1 – 2010			
Town Center/"above the shop" rentals	12	0	88
Group home/special needs rentals	5	0	5
Inclusionary zoning/off-site units for Hamlen Covered Bridge development -- homeownership	2	0	4
Inclusionary zoning/Sage Road -- homeownership	1	0	7
Inclusionary zoning/Michael Road -- homeownership	1	0	7
<i>Subtotal</i>	21		111
Year 2 – 2011			
Accessory apartments	0	2	2
Development of Town-owned property/ Stonebridge Road -- homeownership	4	0	4
Strazulla/Commonwealth Rd. development (40B or inclusionary zoning?)	25	0	25
<i>Subtotal</i>	29	2	31
Year 3 – 2012			
Development of Town-owned property/ -- homeownership	8	0	8
"Friendly" 40B/rental	20 (all units counted in 40B rentals)	0	20
Accessory apartments	0	2	2
<i>Subtotal</i>	28	2	30
Year 4 – 2013			
Development of Town-owned property/ Alpine or Highway garage -- homeownership?	4	0	4
Inclusionary zoning/homeownership	2	0	12
Conversion of existing housing	2	0	4
Infill development/Habitat for Humanity -- homeownership	2	0	2
Accessory apartments	0	2	2
Group home/special needs rentals	4	0	4
Adaptive reuse/Barton Nursing Home -- rental	25	0	28
<i>Subtotal</i>	39	2	
Year 5 – 2014			
Additional Town Center units	40	40	40
Conversion of existing housing	2	0	4
Accessory apartments	0	2	2

<i>Subtotal</i>	42	42	46
Total			

** Final determination of the use of existing publicly-owned parcels for new affordable housing is subject to a more thorough feasibility analysis of site conditions and Town Meeting approval in the case of Town-owned properties. If any of the preliminarily identified existing Town-owned properties are finally determined infeasible or do not obtain approval from Town Meeting, it is anticipated that the projected numbers of affordable units would be met through the acquisition of privately owned properties or private development.*

Meeting these production goals will be extremely challenging. Currently there is a 254-unit gap between existing affordable units (216) and 10% of the Town's year-round housing units (470 units). Moreover, this gap will increase when the new census figures become available.

SECTION 10 HOUSING STRATEGIES

As previously stated, the Wayland Board of Selectmen is committed to making substantial headway in providing opportunities for people of low-and moderate-income to live in Wayland and meeting the Town's goal of 10% affordable housing. In an effort to meet the Town's affordable housing responsibility, the Board of Selectmen has made it a goal to produce 0.50%, or at least 24 units (this figure will increase somewhat when the 2010 census figures are released) in a calendar year, of its housing stock as affordable housing in order to gain better local control over community housing development. This Comprehensive Housing Plan was developed in order to provide direction in meeting local housing goals.

The objectives of Wayland's housing plan are to:

1. Meet local housing needs along the full range of incomes that promotes diversity and stability of individuals and families.
2. Leverage public and private resources to the greatest extent possible.
3. Ensure the creation of new housing that is compatible with the existing community and helps promote open space.
4. Make steady progress toward the State standard for affordable housing of 10%.
5. Produce affordable housing that equals $\frac{1}{2}$ of 1% of the Town's housing stock in order to remain housing certified under MGL Chapter 40B 760 CMR 56.00, which is 24 units per year based on the 2000 US Census for year-round housing units in the Town of Wayland. This figure will increase somewhat when the 2010 Census results are released.

Over the past decade, Wayland has made some important strides in building its capacity to become more proactive in the area of affordable housing. For example, in 2001, voters passed the Community Preservation Act that provides important financial resources for producing, preserving and supporting affordable housing in addition to promoting open space and historic preservation. CPA funds and other money earmarked for affordable housing creation can be consolidated into the Wayland Affordable Housing Fund. Payments made in-lieu of providing fractional affordable housing units under inclusionary zoning, for example, would be deposited in this fund, as would grant funds received by the Town. In addition, the Town should encourage voluntary contributions of land on which to place affordable housing and monetary donations through a strong advocacy program for affordable housing.

The Town has also made progress on actually producing new affordable units. Since 2005, 66 new housing units have been created three (3) at Wayland Gardens, built next to the Wayland Housing Authority's Cochituate Village development for first-time homebuyers; 8 new condos at Commonwealth Residences, also referred to as Wayland Commons, that included 52 two-bedroom condominiums on an 18.1-acre parcel; and the residences at 89 Oxbow involving the redevelopment of the former Nike Missile site into 16 affordable and workforce condos, which the Town of Wayland was able to acquire from the federal government. The Town is also continuing to work with the developer of the Raytheon property, which is planned for a mixed-use Town Center development that will include 12 affordable "above the shop" rental units.

For all future Wayland housing initiatives, the Town will build its housing agenda on the following basic components to meet the range of local needs:

- ADA Compliance

The Wayland Housing Authority and Housing Partnership should work with housing developers to encourage the creation of some affordable as well as market rate handicapped accessible housing units to serve the needs of Wayland's disabled population.

- Standardization of Purchase and Sale of Affordable Units

As affordable units become available for the first time or for resale, it would be useful for Wayland to have a written, user-friendly policy establishing the procedures to follow for the first time sale of units when they first come on line and for the resale of affordable units in a way that retains their affordability in conformance with all state requirements. A written policy must be available for distribution to the public and should be sent to owners of affordable units with some regularity. The policy should answer questions such as how to maintain the affordability through deed restrictions, who to alert about a potential sale, how to apply for affordable units and how the lottery system is run. If the Housing Partnership is unable to develop standards for these processes, an ad hoc committee could be formed to prepare draft procedures. Such a committee should have representation from the Wayland Housing Authority, Housing Partnership, Planning Board, at least.

- Use Restrictions

All units included in the Subsidized Housing Inventory must include affordability restrictions, recorded at the Registry of Deeds, in order to protect affordability for the maximum period allowed by law. The town will use those restrictions provided and mandated by DHCD for the Local Initiative Program or other program where appropriate.

- "Friendly" 40B program²³

In order for all of these affordable housing units to count toward the Town's Chapter 40B Subsidized Housing Inventory (SHI), they must be created in a manner required by the Department of Housing and Community Development (DHCD). For example, the Local Initiative Program (LIP),²⁴ also referred to as the "friendly" 40B program, is a state

²³ Within Comprehensive Permit projects, all rental units are counted toward a community's SHI, whereas only the affordable ownership units are counted toward the inventory. This provision means that a single large rental development—even if only 25% of it is affordable—can substantially increase a town's affordable housing count. To take advantage of this provision, the Town should use the Comprehensive Permit mechanism for permitting any rental development proposed under the Multi-Family Conservation Cluster development option. The advantage to the developer of planning his/her project using the Conservation Cluster Development Bylaw (as opposed to directly through a Comprehensive Permit) is that the project will be compatible with local zoning and thus the Comprehensive Permit will be "friendly"—a mere formality.

²⁴ The Local Initiative Program (LIP) is a state housing initiative that seeks to stimulate the production of affordable housing opportunities by fostering cooperation between municipalities and housing developers. The state provides technical assistance to developers and municipalities seeking to develop housing that serves households at or below 80% of the area median income within mixed-income (market and affordable) housing developments. LIP supports two approaches of providing affordable housing: Local Initiative Units, which are developed through a municipality's conventional zoning, and unit developments through a Comprehensive Permit as authorized by M.G.L., c. 40B. All low and moderate-income units developed through LIP are included in a community's subsidized housing stock (the state Subsidized Housing Inventory) for purposes of Chapter 40B.

housing initiative administered by DHCD to encourage communities to produce low- and moderate-income housing that is of a design and size acceptable to the Town. The program also provides technical and other non-financial assistance to communities interested in developing housing to serve low- and moderate-income households through a Comprehensive Permit. A LIP project application is submitted by the Town in partnership with a private developer, and may occur on private or public property. The Board of Selectmen must approve the development before it can proceed under this program. The affordable units created through a LIP project count toward the 10% affordable housing requirement of Chapter 40B. In Wayland, LIP may be a useful tool in a variety of situations including public-private partnerships, limited development projects such as Traditions of Wayland ?, and small infill housing projects on public or private land. The residences at 89 Oxbow effectively used this regulatory process.

- LIP Local Action Units

In addition to being used for “friendly” 40B projects, LIP can be used for counting those affordable units as part of a Town’s Subsidized Housing Inventory that are being developed through some local action including:

- Zoning-based approval, particularly inclusionary zoning provisions and special permits for affordable housing;
- Substantial financial assistance from funds raised, appropriated or administered by the city or town; and/or
- Provision of land or buildings that are owned or acquired by the city or town and conveyed at a substantial discount from their fair market value.

In order to be counted as part of the Subsidized Housing Inventory the units must meet the following criteria:

- A result of municipal action or approval;
- Sold or rented based on procedures articulated in an affirmative fair marketing and lottery plan approved by DHCD;
- Sales prices and rents must be affordable to households earning at or below 80% of area median income; and
- Long-term affordability is enforced through affordability restrictions approved by DHCD.

Additionally, a Subsidized Housing Inventory New Units Request Form must be submitted to DHCD to insure that these units get counted.

Some of the important tasks for insuring that the affordable units, now referred to as Local Action Units (LAU’s), meet the requirements of Chapter 40B/LIP include:

- Meet with the developer to discuss requirements for insuring that the unit(s) meets the requirements for inclusion in the Subsidized Housing Inventory through the state’s Local Initiative Program (LIP).
- Contact DHCD to discuss the project and determine the purchase price/rent based on LIP Guidelines.

- Prepare a LIP Local Action Units application submitted by the municipality (chief elected official), working with the developer, including an Affirmative Fair Housing Marketing Plan and if appropriate, a regulatory agreement to further insure long-term affordability between the developer, municipality and DHCD.
- Implement the Marketing Plan including affirmative marketing, information sessions, determination of eligibility, lottery, etc.
- Work with winning applicants and lenders to secure mortgage commitments for ownership projects and execute leases for rentals.
- Obtain the deed rider and resale price certificate from DHCD that requires the loan commitment letters, purchase and sale agreements, disclosure statement and contact info for the closing attorneys for ownership projects.
- Work with lenders and the developer to close on the units for ownership projects.
- Submit necessary documentation to DHCD to have the unit(s) counted as part of the Subsidized Housing Inventory.
- Annually recertify the continued eligibility of affordable units.

To coordinate these tasks requires a significant amount of record-keeping, documentation, and administration and will be administered by the Town/Wayland Housing Authority or Town Planner. The affordability restrictions for all units produced through the Local Initiative Program will be monitored by DHCD, but it is the premise of LIP that the municipality and DHCD work together to create affordable housing and fulfill the obligations of the affordability restrictions.

The following actions needed to carry out these objects are divided into four (4) general areas: 1) outreach and education, 2) new production initiatives, 3) regulatory strategies, and 4) preservation. The Wayland Housing Partnership, the Planning Board and the Board of Selectmen, should work together to implement the recommendations of this Comprehensive Housing Plan.

Outreach/Education

Short Term Actions (1-2 Years)

- The Wayland Housing Partnership, in conjunction with the Planning Board and Board of Selectmen, should continue to develop an outreach program to educate local residents about the need for affordable housing and the available housing opportunities. This could include forums on housing for town officials and town residents and re-run on the local cable channel, workshops for first-time buyers in concert with local lenders and non-profit housing organizations, information about new programs, etc.
- The Town should encourage the donations of property, both land and buildings, providing information on tax advantages.
- Provide user-friendly public information on the procedures to follow for the first-time sale of units when they initially come on line and for the resale of affordable units in a way that retains their affordability in conformance with all state requirements.

Intermediate Term (3-5 Years)

Continue the previous strategies and add the following:

- Explore an enhanced website on affordable housing issues and resources.
- The Town should conduct a town-wide housing survey to be inserted into the tax bill. The outcome of the recent housing needs of town employees should be analyzed to determine the need and interest for affordably units among town employees.
- Establish a task force to study the need for a range of housing options.

New Production Initiatives

In addition to zoning changes that will encourage the private sector to build desired types of housing, Town initiatives are also necessary to create needed housing. Most of these initiatives could be spearheaded by the Wayland Housing Partnership (or proposed Housing Trust) with advice and assistance as necessary from the Planning Board and Department, Board of Selectmen, Community Preservation Committee, and other Town boards and committees. The Housing Authority may also play a major role in the planning and/or implementation of these initiatives.

The Town might also consider establishing a Municipal Affordable Housing Trust. On June 7, 2005, the Governor signed new legislation, called the Municipal Affordable Housing Trust Fund Act, which simplified the process of establishing such funds. More than 50 communities have adopted these funds to date and many more have plans to do so during the coming year.

Previously, cities could create trusts through their own resolution, but Towns had to get approval from the state legislature through a home rule petition. The law provides guidelines on what trusts can do and allows communities to collect funds for housing, segregate them out of the general budget into an affordable housing trust fund, and use these funds without going back to Town Meeting for approval. It also enables trusts to own and manage real estate, not just receive and disburse funds. The law further requires that local housing trusts be governed by at least a five-member board of trustees, appointed and confirmed by the Board of Selectmen, in the case of towns, and including a member of the Board of Selectmen. While the new trusts must be in compliance with Chapter 30B, the law which governs public procurement as well as public bidding and construction laws, it is likely that most trusts will opt to dispose of property through a sale or long-term lease to a developer so as to clearly differentiate any affordable housing development project from a public construction project.

Wayland's Board of Selectmen should seek approval at its next Town Meeting for the establishment of a Municipal Affordable Housing Trust Fund and appoint members of the Board of Trustees. This Housing Trust would serve as the Town's permanent committee for overseeing housing issues and the implementation of the Housing Production Plan, managing the Affordable Housing Trust Fund, defining policy issues that are in the public interest, serving as the Town's development review committee, and working with the Planning Board on establishing regulatory guidelines for affordable housing. This entity may effectively assume the responsibilities of the Wayland Housing Partnership and current members might be considered for serving on this Housing Trust.

Wayland's housing production approach relies on several major components including the following:

- Infill housing (mixed-use and neighborhood-based)

In addition to developing strategies for housing diversity on undeveloped parcels in Residence zones through zoning incentives, the Master Plan evaluated the potential for new housing in infill settings throughout the Town. Two appropriate locations for such housing were identified: in the town centers and existing neighborhoods. In the town centers, there is the potential to build smaller apartment units in mixed-use settings, such as is being planned for the redevelopment of the Raytheon property through the Mixed-Use Overlay District. This approach will not only expand local housing choices but also help enliven the town centers with minimum impact to surrounding neighborhoods. For these reasons, the Town could allow housing on the upper floors of buildings within the

Business A and Business B districts (see regulatory strategies below).²⁵ The Master Plan does not recommend allowing housing on the ground floor in these districts because there is relatively little land available for business uses in Wayland, and the ground floor of buildings is prime space for retailers and restaurants. However, allowing housing on the upper floors of buildings may actually encourage redevelopment of underutilized properties in the town centers by providing a marketable and profitable use for upstairs space. This benefits not only local businesses but also the Town by contributing to the commercial and residential tax base. These policies would help local businesses by expanding the downtown customer base, especially at night and on weekends.

Infill housing that includes affordable housing should also be encouraged in existing neighborhoods. For example, such housing conforms well to the Habitat for Humanity model, an organization that continues to look for donated public and private land on which to build. Organizations that support special needs housing are active throughout the area and may have an interest in developing group homes in Wayland. There are also excellent models of small comprehensive permit projects in other communities that incorporate several income tiers to meet the housing needs of those within a wide range of incomes.

- Accessory housing units

Within existing residential neighborhoods, new multi-family housing is generally not recommended because of concerns that it would alter the single-family character of most of Wayland's neighborhoods.²⁶ However, accessory housing units in existing neighborhoods provide an opportunity to diversify the Town's housing stock without noticeably changing the character of neighborhoods.

Accessory apartments (also known as in-law apartments) are small dwelling units typically within or attached to single-family homes, typically with a separate entrance. These units are often but not always used by the parents, children, or other relative of the occupants of the house. These apartments can provide a low-density affordable housing alternative for households that might otherwise not be able to afford to live in Wayland. Currently, Wayland's zoning bylaw allows accessory apartments by special permit from the Planning Board, subject to certain restrictions. While the 2005 Comprehensive Housing Plan suggested insuring that accessory apartments meet state requirements for inclusion in the SHI, changes to the state's Local Initiative Program have made this more difficult in that all tenants must be chosen from a pre-approved and lottery-ranked Ready Renters List, include deed restrictions, and family members are no longer eligible as occupants. The affordability requirements in the existing bylaw should be revisited and alternatives explored such as Wellfleet's model that requires income verification of tenants but not deed restrictions. The Town might still consider allowing accessory dwelling units by right to further encourage accessory dwellings as a low-impact form of affordable housing in Wayland without requirements that the units be included in the SHI.

- Publicly-owned property

²⁵ This can be accomplished by establishing a new use category in the Table of Permitted Principle Uses by District for "Mixed Use Development" and making this an allowed use in the Business A and Business B districts. "Mixed Use Development" could be defined as any project containing a mix of two or more allowed uses.?

²⁶ However, in certain situations, it may be appropriate.

The contribution or “bargain sale” of land owned by public entities, including the Town and Housing Authority, but not essential for public purposes is a component of production goals, and the Town has identified a list of potential publicly-owned parcels that might possibly be developed as affordable housing (see **Table 8-1**). Final determination of the use of these parcels for affordable housing is subject to a more thorough feasibility analysis of site conditions and in the case of municipally-owned properties, Town Meeting approval. See **Appendix C** for a map of municipally owned land that could be used for affordable housing?.

Table 8-1 Potential Town-owned Properties for Affordable Housing			
Map and Parcel #	Size (Acres)	Projected # Units	Comments
		4	Stonebridge Road
		0	Doran Road/Pond Drive/feasibility analysis needed regarding septic
		4	Part of site includes the Highway Garage
		4	Alpine Road/Town Meeting approval needed to transfer property from the School Committee to Town

○ Property acquisition

This Plan also includes the strategy of purchasing land and offering it at a substantially discounted or nominal value (with deed restrictions in perpetuity) for the development of some amount of affordable housing. Once the Town purchases a parcel that it deems suitable for affordable housing, it would prepare a Request for Proposals for the development of affordable housing from non-profit and for-profit housing developers. If rental units are built, the housing would be managed by the project sponsor or potentially even the Wayland Housing Authority to ensure that the dwellings remain affordable and available to qualifying households.

Since Wayland has relatively little buildable land available for the Town to purchase, another option is to pursue tax title properties with development potential that may come available. The Town should consider the development of a plan for the reuse of specific tax title properties on a town wide-basis.

Furthermore, in considering the purchase of land for open space preservation, the development of a portion of the site for affordable housing should also be considered. Moreover, the Town should explore purchase options if the federal government should decide to dispose of land, either vacant or improved with housing units as it did with the former Nike Missile site.

○ Conversion of existing housing to affordability

Another strategy is to purchase existing housing units, with particular attention to multi-family housing or other units that are among the more affordably priced (see **Table 3-8**) as they come on the market. There are many communities that have embarked on these “buy-down” or mortgage assistance programs, and the Town should explore these models and determine what might work best in Wayland. For example, neighboring Sudbury has

an active program, and there may be opportunities to piggy-back efforts to expand the program to Wayland.

- Increase numbers of affordable units within developments
Provide subsidies to developers of proposed housing developments in Wayland in order to allow them to build a larger percentage of affordable units than is required by the proposed affordable housing incentives such as 40B or inclusionary zoning.
- Pursue adaptive reuse
The Town should explore opportunities for converting existing underutilized properties and nonresidential properties into affordable or mixed-income housing. The reuse of any abandoned, underutilized, or obsolete property could enable Wayland to direct growth towards already developed locations and would also be a way of preserving and/or restoring unique architecture in the community, which can also be of historical significance.

Short Term Actions (1-2 Years)

- Establish a Municipal Affordable Housing Trust and capitalize it through a number of resources including payments of fees in-lieu of actual units as part of its inclusionary zoning and other zoning bylaws, private donations of land and funding, negotiated fees from developers, and a minimum percentage of each year's CPA revenue to affordable housing, e.g., 25%, in support local housing initiatives. (I'm not sure we should mention the existing Fund unless we are sure that it has been approved through the appropriate channels.)?
- Offer predevelopment funding through CPA funds to insure that the development will be feasible, particularly given site conditions.
- Provide gap financing to leverage project financing as such funding, typically CPA money in the case of small towns, often provides the last "gap filler" to make projects feasible and the key leverage to secure necessary financing from state and federal agencies as well as private lenders.
- Promote the creation and use of accessory dwellings.
- Utilize available financial resources and participate in programs such as the State's Soft Second Loan program, the HOME program consortium (are you a member community?) or other program, and other sources to develop rental housing.
- Use the Community Preservation Fund and other programs as a source of funds for purchasing land or deed restrictions for development of affordable housing.
- Continue thorough reviews of 40B projects. Developers are encouraged to meet with the Wayland Housing Partnership before proposals are submitted to the Zoning Board of Appeals. Pro forma statements should be reviewed to ensure that densities do not exceed those required for a reasonable profit. The Town should strive to negotiate for infrastructure improvements wherever these are needed. Technical review funds from the Massachusetts Housing Partnership can be obtained where these can help with review of any aspect of the proposal including financial statements and site design.
- Explore the possibility of getting credit for existing government housing and for the affordable housing to be built at the Villages at Danforth Farms. (what's this?)
- Explore existing models for the "buy-down" of existing housing units and implement a program, using CPA funding or Trust Funds, which best meets the needs of Wayland. These models can be adapted for rentals and first-time homeownership.

Intermediate Term Actions (3-5 Years)

Continue the previous strategies and add the following:

- Prepare an inventory of all Town-owned property including information about jurisdiction, suitability for affordable units and number of potential units, and suitability for other types of municipal uses.
- Further identify sites and develop affordable housing on Town-owned land. Such housing would be built at low density relative to comprehensive permit developments and be integrated with conservation or recreational open space when possible for combined benefit to the community. The Town might explore retaining ownership of the land and provide for construction of affordable housing through perpetual or renewable 99-year leaseholds. All housing units would be deed-restricted affordable housing (I would say at least 50% affordability). Since there would be no more limited numbers of market units built to offset the cost of affordable ones, the town might be spared some of the excess build-out and population increase associated with comprehensive permit developments that typically required three market units to be built for every affordable unit for ownership projects (100% of all units in a 40B rental development are counted as affordable in the SHI). However, multiple layers of subsidies will be required to insure the feasibility of a development that includes a higher portion of affordability.
- Work with organizations like Habitat for Humanity and Minutemen Technical High School, among others, to develop affordable housing on scattered sites in existing neighborhoods.

Regulatory Strategies

Prior to the 2005 Annual and Special Town Meetings, Wayland's zoning framework offered virtually no opportunity to build housing types other than single-family at a moderate to low density.²⁷ Based on recommendations of the Town's 2004 Master Plan, the Town adopted zoning that reduced the minimum tract size to qualify for a conservation cluster development and allowed for the construction of attached housing units within conservation cluster developments. The Town has also made progress by adopting an inclusionary zoning bylaw and a Mixed-Use Overlay District, both providing important boosts to promoting housing diversity in Wayland, including affordable housing.

The Master Plan also includes recommendations for expanding the Town's existing Conservation Cluster Development Bylaw to offer several development options for vacant parcels in Residence zones. In addition to the recently approved amendments to the bylaw, the Master Plan proposes a Multi-family Housing Conservation Cluster option that would allow a combination of 1, 2, 3, and 4-family homes, surrounded by protected open space. A portion of the units would be reserved for senior citizens and a portion (e.g., 15%) would be deed-restricted guaranteeing affordability for as long as is legally possible. The proposed Multi-Family Conservation Cluster would allow a higher density of development in order to encourage the creation of smaller housing units (at least 80% containing two or fewer bedrooms) serving empty nesters and seniors, young adults, small households, and moderate-income households. One-fourth of the units would be set-aside as affordable units in perpetuity.

In addition to these new forms of Conservation Cluster developments, the Town should continue to allow multi-family housing development through the expansion of the Planned Development District and the Senior and Family Housing Overlay District. Although these development options will probably be less attractive to developers than the Conservation Cluster options in

²⁷ Although other types of housing are allowed in the Planned Development District and the Senior and Family Housing Overlay District, there is no buildable land remaining in these districts.

most cases, there may be situations where they are the best planning and permitting tool. By keeping these regulations on the books, the Town can offer an appealing array of development options to diversify the Town's housing stock.

While these changes pertain to new residential developments on undeveloped sites or underdeveloped sites, there are additional zoning recommendations that propose low-impact ways to add small housing units into existing developed areas. (Refer to the Appendix C for a map of the areas in Wayland appropriate for housing)?. In addition, the Town has been working with the property owner of the Wayland Business Center to redevelop the former Raytheon property into a mixed-use development. The property currently is occupied by a 410,000 square foot vacant office building. The Town has recently passed a Mixed-Use Overlay District Bylaw to allow for the redevelopment of the site into a 367,500 square foot mixed-use development with 100 housing units, 12 of these units will be affordable as "above the shop" rentals.

At first these suggestions to allow higher density housing in Wayland may appear to contradict the Town's growth management goals. However, a closer examination reveals that they do not, for several reasons. First, impact per dwelling of smaller houses, multi-family dwellings, and senior housing is lower than that for single-family housing in terms of water usage, traffic generation, and especially demands on the school system. Second, the Town should expect to see more high-density housing in the future, both through local bylaws and through comprehensive permits. By providing an attractive local permitting process for such housing, the Town can negotiate for various benefits, such as protected open space, that it might not gain through a comprehensive permit process. Finally, the Town's goals are not to stop growth completely, but to manage the type, manner, and location of this growth. Consistent with these goals, the proposed housing options aim to reduce the number of single-family housing developments that provide no open space or affordable units, and increase the amount of housing that offers smaller units, affordable units, and protected open space as part of the development.

Short Term Actions (1-2 Years)

- Modify the inclusionary zoning bylaw to better define off-site development options (other changes?).
- Adopt a Multi-family Housing Conservation Cluster bylaw.
- Continue to allow multi-family housing developments under the Planned Development District and the Senior and Family Housing Overlay District.
- Modify the current Accessory Apartment Bylaw to make it easier to create such units including allowing accessory dwelling units by right. .
- Allow housing on the upper floors of buildings within the Business A and Business B districts.²⁸
- Work with the Zoning Board of Appeals, the Building Commissioner, and the Town Planner to develop standard guidelines for 40Bs that reflect current state requirements. These should include target percentages of affordable units, inclusion of units with greater subsidies, affordability of condominium fees, maintenance of long-term

²⁸ Within the town centers, housing density can be regulated by the height and setback requirements already contained in the Zoning Bylaw?. This will encourage the creation of housing units of various sizes, including smaller units. Flexible parking requirements could be specified for multi-family housing in the town centers. Since parking will probably be the limiting factor for build-out of town center sites, the bylaw could require applicants to demonstrate how much parking their project would need. This will provide an effective incentive for the developers to minimize parking demand for their project, either through the types of units proposed or other methods to reduce vehicle trips (such as shuttles, incentives for owning fewer cars, or local employment arrangements that allow residents to bike or walk to work).

affordability, and targeting the population such as Town residents, families of town residents, employees of the town, and others who should benefit from affordable units to the maximum extent possible.

Intermediate Term Actions (3-5 Years)

Continue the previous strategies and add the following:

-
- Adopt a zoning bylaw to allow increased densities in both residential and commercial developments in return for the creation of affordable housing units in designated areas or in exchange for affordable units in areas where there will be minimal environmental impact.
- Expand the Planned Development District and the Senior and Family Housing Overlay District.
- Create a residential subdivisions fee-based special permitting process that allocates the fees to affordable housing development.
- Create a streamlined residential subdivision approval process for builders who agree to create affordable housing within their developments.
- Enact a zoning amendment to allow senior residential developments.

Housing Preservation

Housing production is critical, but the Town also needs to be concerned that it supports lower income residents in accessing important housing resources to maintain their properties, to access homeownership, to prevent foreclosure, etc.

Short Term Actions (1-2 Years) and Ongoing

- Strive to maintain affordability for new housing through deed restrictions for the longest time allowed by law. The Town/Wayland Housing Authority or other municipal employees such as the Town Planner must closely monitor those properties with deed restrictions to insure continued affordability.
- Publicize the Section 8 program and work with property owners to maintain availability through long-term agreements and incentives such as tax abatements and basic property management services by the WHA.
- Protect the long-term affordability of expiring use projects.(all Wayland SHI units are deed restricted in perpetuity so this really doesn't apply at this time.)
- Work with landlords to rehabilitate rental units.

APPENDIX A

Map entitled of Wayland

APPENDIX 2

Glossary of Terms

Americans with Disabilities Act (ADA) Federal law enacted in 1990 that requires public agencies to operate housing programs in ways that make them accessible and that do not discriminate against persons with disabilities.

Affordable Housing, Housing available to a household earning no more than 80% of the area median income (as defined by HUD) at a cost that is no more than 30% of total household income. Affordable housing includes low and moderate rental and public housing as well as homeownership.

Alternative Housing Voucher Program (AHVP) A DHCD rent subsidy program funded by the State for people under 60 with disabilities on waiting lists for public housing.

Accessory Apartments A bylaw that allows a homeowner to create and rent an accessory dwelling unit. It defines an accessory apartment as an “additional set of living facilities with permanent provisions for living, cooking, and sanitation, located in a single residence dwelling or an accessory building.” The Affordable Accessory bylaw eases the requirements for homeowners willing to contract with the Wayland Housing Authority (WHA) to rent to persons of low-income by allowing an accessory apartment in a home on a lot as small as 15,000 square feet.

Chapter 40B The State’s comprehensive permit law, enacted in 1969, which established an affordable housing goal of 10% for every community. In communities below the 10% goal, developers of low and moderate income housing can seek an expedited local review under the comprehensive permit process and can request a limited waiver of local zoning and other restrictions which hamper construction of affordable housing. Developers can appeal to the State if their application is denied or approved with conditions that render it uneconomic and the State can overturn the local decision if it finds it unreasonable in light of the need for affordable housing. (Chapter 774 of the Acts of 1969; M.G.L. c.40B §20-23); see also Comprehensive Permit)

Chapter 121B State law permitting cities and towns to set up redevelopment authorities, subject to DHCD approval, to redevelop blighted or slum areas, carry out urban renewal projects and become eligible for URDG funds.

Chapters 167 & 689 State public housing programs. Administered by Local Housing Authorities (LHAs), they provide rental housing with specialized services for low-income persons with mental illness, mental retardation or physical disabilities.²⁹

Chapters 200 & 705 State public housing programs. Administered by Local Housing Authorities (LHAs), they provide rental housing for low-income families.³⁰

¹ There has been limited funding for the creation of new units under any of these public housing programs in recent years.

² There has been limited funding for the creation of new units under any of these public housing programs in recent years.

Co-Housing A hybrid form of housing that combines private and communal forms of living. Residents occupy individual, complete living units, but may share additional kitchen, dining and recreational facilities with other residents. Ownership and design may take a variety of forms.

Community Development Corporation (CDC) A form of community-based organization engaged in local housing and economic development activities.

Community Preservation Act (CPA) Wayland has established Community Preservation Fund to preserve open space, historic resources and community housing, by imposing a surcharge of 1.5% on local property taxes. The state provides matching funds.

Community Preservation Committee Wayland's Community Preservation Committee evaluates potential community preservation projects and to make recommendations for the use of CPA funds.

Community Reinvestment Act (CRA) A federal law enacted in 1977 which states that all federally insured financial institutions have a continuing and affirmative obligation to help meet the credit needs of the local communities in which they are chartered. Such institutions are required to demonstrate to their regulatory agencies, through regular examinations, that they are meeting the credit needs of their community, including low and moderate-income neighborhoods.

Comprehensive Housing Plan (CHP) Wayland's CHP is designed to establish a framework to implement the housing goals identified in the Wayland Master Plan. The CHP examines housing need in relation to existing housing stock and identifies the objectives and strategies needed to reach Wayland's affordable housing goals.

Condominium A type of real estate ownership in which owners own their own units plus an undivided share of all common areas. In Massachusetts, condominiums are established under MGL Chapter 183A. Limited equity condominiums are those where the resale price is regulated, through a deed covenant, a regulatory agreement, a land trust or other mechanism.

Congregate Housing Housing accommodation that offers separate rooms or apartments but provides shared activities of daily living with other residents. May be rental or ownership.

Conservation Easement A legal agreement, often used to preserve rural areas or greenfields, in which a government or nonprofit can purchase a property in return for the guarantee of preserving it from development.

Consolidated Plan (ConPlan) A combination planning document and performance report required of states and communities receiving HUD block grants. The ConPlan establishes local housing needs and priorities, and HUD uses it to assess proposed local housing policies and funding requests. Applicants for funding under any of 17 other HUD programs must show that their application is consistent with the local ConPlan.

Executive Office of Environmental Affairs (EOEA) A Massachusetts cabinet level agency that oversees programs and policies relating to the environment.

Executive Order 215 State executive order, issued in 1982 but not enforced, which required all state agencies to withhold discretionary development-related state assistance from municipalities that were unreasonable restrictive in their housing practices.

Executive Order 418 State executive order, subtitled “Assisting Communities in Addressing the Housing Short-age,” issued in 2000. It makes available up to \$30,000 in planning resources to each community in the state to plan for new housing opportunities while balancing economic development, transportation infrastructure improvements and open space preservation. It also gives priority in the awarding of \$364 million+ in annual discretionary funding to communities that have been certified as having taken steps to increase the supply of housing to individuals and families across a broad range of incomes.

Extremely Low-Income Household income below 30% of area median, as defined by HUD for its own programmatic purposes.

Factory-built Housing Any home that is built in a factory setting as opposed to on site. This can include manufactured and modular homes as well as pre-cut (in which building materials are factory-cut to design specifications then transported to the site for assembly) and panelized units (in which panels—a whole wall with windows, doors, wiring and outside siding—are transported to the site and assembled).

Fair Housing Act Federal legislation, first enacted in 1968 and expanded by amendments in 1974 and 1988, that provides the Secretary of HUD with investigation and enforcement responsibilities for fair housing practices. Prohibits discrimination in housing and lending based on race, color, religion, sex, national origin, handicap, or familial status. There is also a Massachusetts Fair Housing Act, which extends the prohibition against discrimination to sexual orientation, marital status, ancestry, veteran status, children, and age. The state law also prohibits discrimination against families receiving public assistance or rental subsidies, or because of any requirement of these programs.

Fair Market Rents (FMRs) Maximum rents allowed by HUD in the Section 8 rental assistance program. Updated and published annually, FMRs represent HUD’s estimate of the actual market rent for an apartment in the conventional marketplace. HUD sets FMRs by unit size (0-bedroom, 1-bedroom, etc.) and regions within each state. The current FMRs are posted on HUD’s website at <http://www.huduser.org/datasets/fmr.html>

FAR (Floor Area Ratio) A commonly used measure of building intensity, FAR is the relationship between building volume and land area. Determined by dividing the gross floor area of all buildings on a lot and the area of that lot.

Green Development Development that uses environmentally friendly building practices and energy efficiency. There are a number of public and private incentives for green development, and increasingly, nonprofit developers use green construction as a way of increasing the expendable resources of lower income persons.

Housing Appeals Committee (HAC) A quasi-judicial body within DHCD, which hears appeals by developers, local zoning boards on comprehensive permit (Chapter 40B) decisions by local Zoning Boards of Appeal.

Impact Fees One-time assessments, which may be applied by municipalities to new development to fund the expansion or construction of municipal facilities and infrastructure that benefit the development. Incentive Zoning provisions that encourage but do not require developers to provide certain amenities or qualities in their projects in return for identified benefits, such as increased density or expedited processing.

Inclusionary Zoning A zoning ordinance that requires a developer to include affordable housing as part of a development, or contribute to a fund for such housing.

Limited Equity Homeownership Ownership housing in which resale values are restricted in order to maintain the long-term affordability of the units. A technique often used for housing developed with public assistance in order to reduce development costs (e.g. funding, relaxed zoning regulations, discounted sale of public land).

Local Initiative Program (LIP) A state program under which communities may use local resources and DHCD technical assistance to develop affordable housing that is eligible for inclusion on the State Housing Inventory. LIP is not a financing program, but the DHCD technical assistance qualifies as a subsidy and enables locally supported developments that do not require other financial subsidies to use the comprehensive permit process. At least 25% of the units must be set aside as affordable to households earning less than 80% of the area median.

Low-Income Household income below 80% of metropolitan area median, as defined by HUD, for its own programmatic purposes. (Note: 80% of median income is still considered by many to be moderate income and 50% of median low-income.

Manufactured Homes Homes built entirely in the factory under a federal building code administered by HUD. The Federal Manufactured Home Construction and Safety Standards (commonly known as the HUD Code) went into effect June 15, 1976. Manufactured homes may be single- or multi-section and are transported to the site and installed.

Massachusetts Housing Investment Corporation (MHIC) A private, non-profit corporation which provides loans for affordable housing, equity funds for low-income housing tax credit (LIHTC) developments and loan guarantees for lead paint abatement loans. Created in 1991 by a consortium of banks, MHIC also administers a bridge financing program for tax credit projects in conjunction with the Massachusetts Housing Partnership Fund.

Massachusetts Housing Partnership Fund (MHP) A quasi-public agency created by the Legislature in 1985 to support affordable housing and neighborhood development. MHP provides technical assistance and below-market financing to non-profit and for-profit developers and public agencies.

Master Plan Wayland has a comprehensive town wide plan that contains the following elements: land use, housing, economic development, natural and cultural resources, open space and recreation, public services and facilities,

Mixed Income Housing Development Development that includes housing for various income levels. In urban neighborhoods, it is a tool to deconcentrate poverty. In suburban neighborhoods, it is a design principle that designates a percentage of housing to different price ranges and may include persons with very low-income.

Mixed Use Development Projects that combine different types of development such as residential, commercial, office, industrial and institutional into one project. Mixed-use redevelopment of neighborhoods promotes comprehensive revitalization through retention or addition of housing, services and jobs.

Modular Homes Factory-built home built to applicable State, local, or regional codes where the home will be located. Modules are transported to the site and installed.

New England Fund (NEF) An affordable housing program run by the Federal Home Loan Bank of Boston (FHLBB), NEF provides advances (loans) to member financial institutions to finance affordable housing. NEF is one of the most widely used programs for the development of new mixed income ownership housing under the comprehensive permit.

Overlay Zoning A zoning district, applied over one or more other districts, that contains additional provisions for special features or conditions, such as historic buildings, affordable housing, or wetlands.

Section 8 Refers to the major federal (HUD) program— actually a collection of programs— providing rental assistance to low-income households to help them pay for housing. Participating tenants pay 30% of their income (some can pay more) for housing (rent and basic utilities) and federal subsidy pays balance of rent.

Single room occupancy (SRO) Generally refers to housing units which are not equipped with both individual kitchen and individual bathroom facilities and which are rented for longer than 15 consecutive days.

Smart Growth The term used to refer to a rapidly growing, and widespread, movement that calls for a more coordinated, environmentally sensitive approach to planning and development. A response to the problems associated with unplanned, unlimited suburban development—or sprawl—smart growth principles call for more efficient land use, compact development patterns, less dependence on the automobile, a range of housing opportunities and choices, and improved jobs/housing balance.

Soft Second Loan Program Wayland participates in the state first-time homebuyer assistance program operated by the Mass Housing Partnership. Buyers obtain a bank mortgage for 75% of the purchase price and the Soft Second program provides a second mortgage for 20% of the price. The interest on the second mortgage may be subsidized for 10 years.

Subsidized Housing Inventory (SHI) This is the official list of units, by municipality, that count toward a community's 10% goal.

Transitional Housing Temporary housing for families or individuals who do not have permanent housing but require more stability than an emergency shelter.

U.S. Department of Housing and Urban Development (HUD) The primary federal agency for regulating housing, including fair housing and housing finance.

Very Low-Income Household income below 50% of metropolitan area median, as defined by HUD, for its own programmatic purposes. In 1995, 41% of renter households and 18% of owner households were very low-income according to American Housing Survey data.

Wayland Affordable Housing Fund A municipal fund to be expended for the identifying, testing, redevelopment, rehabilitation, construction, and preparing properties for affordable housing in Wayland.

Wayland Housing Associates, Inc. (WHAI) The Wayland Housing Associates, Incorporated (WHAI) was organized by a group of housing advocates in 1994 to find alternative and innovative ways to develop affordable housing for persons of low- and moderate income. The

WHAI works with public and private entities to develop, sell, and manage diverse types of affordable housing.

Wayland Housing Authority (WHA) A public housing authority which manages low-income public housing programs in Wayland including Section 8 rental assistance.

Wayland Housing Partnership Committee The Wayland Housing Partnership was appointed by the Board of Selectmen to study the need for affordable housing and to recommend procedures for the implementation of Wayland Affordable Housing Policy. The WHP reviews all private and public affordable housing initiatives before the Town.

Wayland Interfaith Housing Network (WIHN) A non-denominational non-profit corporation dedicated to the facilitation of affordable housing in Wayland.

