

3. HOUSING

Housing has become a major issue in the metropolitan Boston region in recent years, as housing prices have climbed to all-time highs while availability has remained low. The regional housing market has tended to favor the construction of large, expensive single-family homes that meet the needs and the budget of some but not all of the region's residents. These trends are readily apparent in Wayland, which has become one of the most expensive communities in metro Boston.

An evaluation of housing stock should consider three important aspects: the housing structures themselves, the population that inhabits the housing, and the environments in which the housing is located. This section provides an overview of Wayland's existing housing stock, current and potential future housing needs, housing affordability, and current housing strategies and initiatives in Wayland. The data and analyses in this chapter are based on information from the Town, the state, and the U.S. Census.

Summary of Housing Themes in Wayland	
Assets	Liabilities
<ul style="list-style-type: none">• The Town has many attractive and desirable residential neighborhoods of different characters.• Many unique and historic homes exist throughout the community.• The Town encourages alternatives to conventional subdivision development through the Conservation Cluster Bylaw, Southeast Wayland-Cochituate Planning District Bylaw, Senior and Family Housing Bylaw, and Planned Development District Bylaw.• Provisions are included in the Zoning Bylaw to encourage affordable housing.• The upper floors of commercial buildings in the Town centers may offer additional housing opportunities.• Through the Community Preservation Act, Wayland will raise funds for affordable housing, open space protection, and historic preservation.• The Town can use M.G.L. Chapter 40B as a tool to facilitate the creation of affordable housing.	<ul style="list-style-type: none">• The Town's housing stock is disproportionately focused on single-family detached houses, with relatively few opportunities for other living arrangements.• The cost of housing and property taxes restricts housing opportunities for residents with low and moderate incomes.• High traffic volumes and speeds in residential neighborhoods continue to be a problem.• The lack of public transportation is a deterrent to affordable housing.• The Town is subject to Comprehensive Permit projects under M.G.L. Chapter 40B, which can be used to strip the Town of control and produce housing that may be detrimental to the neighborhood.

3.1 Existing Housing Stock

As of 2000, there were 4,735 housing units in Wayland.¹ This represents an increase of 356 housing units, or 8.0%, from the 1990² 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.

¹ U.S. Census, 2000.

² U.S. Census 1990.

3.1.1 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 29.0% between 1960 and 1979. The remaining 16.9% of the Town's housing has been constructed during the past 20 years. Field investigations of the Town's residential areas have revealed that almost all of Wayland's housing stock is in very good condition.

Table 3-1
Town of Wayland
Age of Housing Stock, 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

Source: U.S. Census Bureau, 2000.

3.1.2 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.

Table 3-2
Town of Wayland
Types of Units and/or Structures, 1990 and 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%

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

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, 20% of Wayland’s housing units had one or two bedrooms, 36% had three bedrooms, and 44% had four or more bedrooms.

3.1.3 Ownership

The rate of home ownership has increased slightly within the Town in the past ten years. Approximately 91.7% of occupied housing units in Wayland were owner occupied in 2000 as compared to 88.9% in 1990. The number of renter-occupied units within the Town decreased between 1990 and 2000, from 466, or 11.1% of households, to 383, or 8.3% of households. This change represents a decrease of 17.8%.

3.1.4 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 time. This trend is consistent with the Town’s high rate of homeownership, which contributes to resident stability. **Table 3-3** shows the length of residency for Wayland residents as compared to Middlesex County residents and residents statewide. 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
Town of Wayland, Middlesex County, and the State of Massachusetts
Length of Residency by Householder, 1990

Length	Town of Wayland		Middlesex	Massachusetts
	Number ^a	%	County %	%
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

Source: U.S. Census Bureau, 2000.

Table 3-3
Town of Wayland, Middlesex County, and the State of Massachusetts
Length of Residency by Householder, 2000

Length	Town of Wayland		Middlesex	Massachusetts
	Number ^a	%	County %	%
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.

3.1.5 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. Based on data provided by the U.S. Census, the 2000 homeowner vacancy rate in Wayland was 0.5% as compared to 0.5% in Middlesex County and 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.

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.

3.1.6 Home Sales Activity

The rate of home sales in Wayland remained fairly constant from 1992-2002, with an average of 228 homes (including both condominium units and single family houses) being sold each year. The peak of sales activity was in 1997, when 263 units were sold; the lowest number of home sales was in 2001, when only 191 units were sold.³

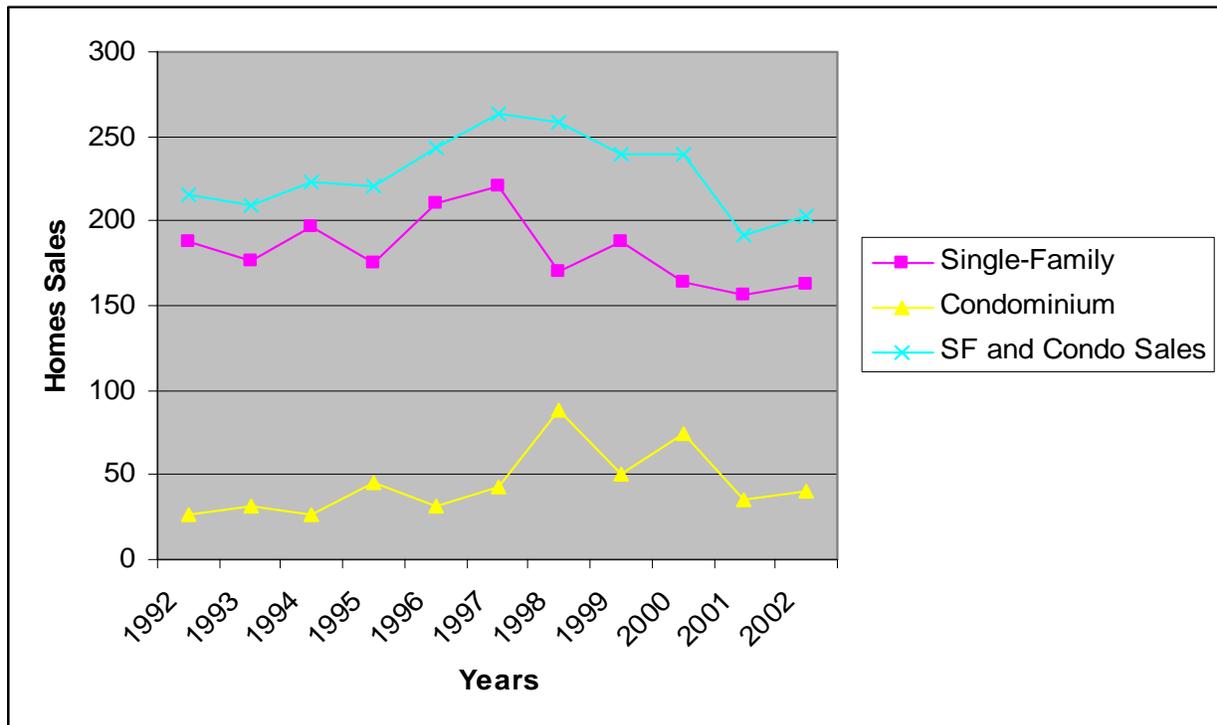
³ Source: Warren Information Services, a publishing and information services organization that provides services to professionals working in the fields of real estate, banking and commerce.

**Table 3-4
Town of Wayland
Home Sales Activity, 1992-2002**

Year	Single Family Home Sales	Condominium Sales	Total Residential Sales
1992	188	27	215
1993	177	32	209
1994	197	26	223
1995	175	46	221
1996	211	32	243
1997	220	43	263
1998	170	88	258
1999	188	51	239
2000	164	75	239
2001	156	35	191
2002	163	40	203

Source: Warren Information Service, 2003.

**Figure 3-1
Home Sales Activity, 1992-2002**



Source: Warren Information Services, 2003.

3.2 Residential Zoning and Development Trends

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. This section provides an overview of the Town's residential zoning regulations as well as recent development trends. **Figure 2-2** shows the distribution of existing residentially-developed land in the Town, while **Figure 2-3** indicates the potential for future residential development based on the Town's zoning bylaw.

3.2.1 Residential Zoning Districts

Wayland's residential district is known as the Single Residence District. The district includes four 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.⁴ 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 other provisions to encourage multi-family and affordable housing: the Planned Development District, Senior and Family Housing District, and the Southeastern Wayland-Cochituate Planning Overlay 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. **Section 2.2.1** describes Wayland's residential zoning districts in greater detail.

3.2.2 Housing Permit Data and Recent Housing Trends

An analysis of housing permit data can provide 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 in **Section 3.3**, 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 2001 reveal that, while the cost of single-family houses constructed in Wayland has historically been higher than that in Middlesex County overall, this gap has widened considerably in the past few years. 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. 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. 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. Statewide, Wayland is ranked 19th out of the 351 Commonwealth communities for average valuation of new construction for all units.⁵ It is noted, however, that the average construction cost for single family homes in Wayland decreased during 2001 for the first time since 1996. There was no decline in the Middlesex County average.

⁴ Town Meeting approval is required for the construction of Town supported low-income elderly housing and subsidized low income multi-family housing.

⁵ Massachusetts Institute for Social and Economic Research (MISER), 2003.

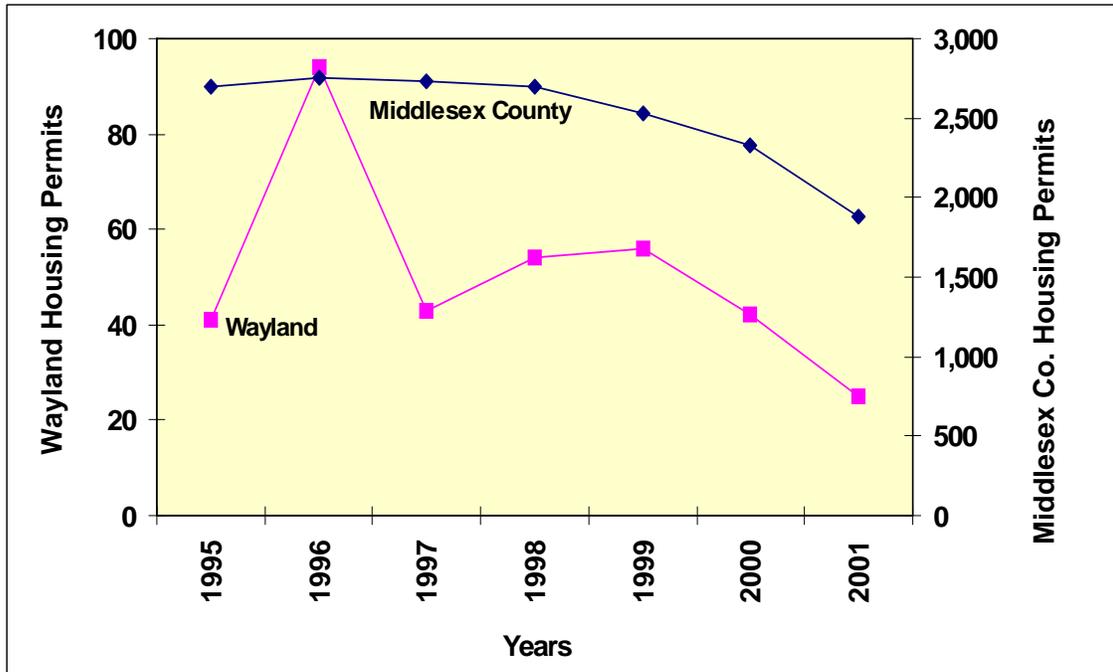
As shown in **Table 3-5** and **Figure 3-2**, an average of 51 single-family units per year have been constructed in Wayland between 1995 and 2001. The highest number of housing permits for both Wayland and Middlesex County was issued in 1996, although for Wayland, the peak was much more pronounced. 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.

Table 3-5
Town of Wayland and Middlesex County
Building Construction Cost of New Single Family Units, 1995-2002

Year	Wayland			Middlesex County		
	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

Source: MISER/Mass. State Data Center, Residential Building Permits. Middlesex County totals included reported plus imputed data. For Wayland, only reported data was used.

Figure 3-2
Town of Wayland and Middlesex County
Housing Permit Activity in Wayland and Middlesex County, 1995-2001



Source: MISER/Mass. State Data Center, Residential Building Permits. Middlesex County totals included reported plus imputed data. For Wayland, only reported data was used.

Additional data provided by Wayland’s building department indicate a significant overall drop in the number of building permits issued in 2002 and 2003. During each of those years only 13 building permits for single-family homes were issued.

3.3 Housing Affordability Analysis

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.

3.3.1 Housing Costs

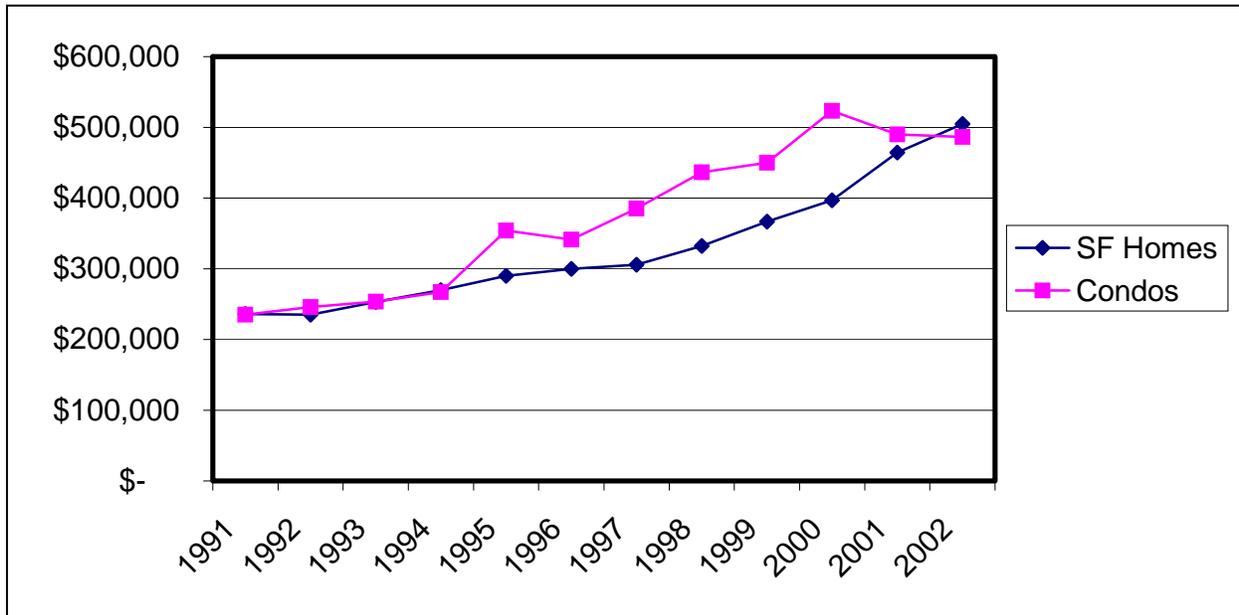
The following evaluates housing costs for the two main sectors of the housing market: homeownership units and rental housing.

Cost of Homeownership Units

According to Warren Information Services, the median sales price for all single-family houses in Wayland in 2000 was \$395,500, while the median price for condominiums was \$523,200. 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. Unlike many other areas within the Commonwealth, which saw a decrease in housing costs during 2001, home prices in Wayland and its neighboring communities continued to rise throughout much of the year, with the median sales price for single-family homes reaching \$461,563 by the end of 2001. Of the 43 single-family houses on the market

through the Multiple Listing Services in February 2002, only three cost less than \$300,000. See **Figure 3-3** for a ten-year history of median home sales prices in Wayland.

**Figure 3-3
Town of Wayland
Median Home Sales Price 1991 - 2002**



Source: Warren Information Services, 2003.

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

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 in these areas 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.

3.3.2 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.⁶

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 are 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), length of the mortgage (e.g., 15-year vs. 30-year), and amount of the down payment. Based on assumptions for a typical home buyer, a family earning the median household income of \$55,234 for the Boston Metropolitan Statistical Area (MSA) could afford a home costing about \$196,000.^{7,8} Housing affordability for other income ranges and the number of units in each price range in Wayland is shown in **Table 3-6**.

Table 3-6
Town of Wayland
Approximate Cost of Homeownership Units, 2002

Home Price Range	Affordability Range (% of Medina HH Income)*	Single-Family Units		Multi-Unit Housing**	
		Number	%	Number	%
Less than \$98,000	Less than 50%	2	0.1	6	1.0
\$98,000 - \$156,000	50% - 80%	4	0.1	5	0.8
\$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.*

A recent housing survey identified lack of a down payment and lack of funds to cover closing costs as the single greatest barrier to first time homebuyers.⁹ This is especially true in a region with such high housing

⁶ 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%.

⁷ This calculation assumes a 20% down payment, 30-year mortgage, interest rate of 7.17% (the average rate from July 2000 through June 2002 for a borrower with good credit history), and insurance and property tax rates typical of the area. 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.

⁸ 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 is \$68,427. An affordable home for a family earning \$68,427 could cost up to \$242,000.

⁹ Grillo, Thomas. *Boston Globe*, "Offering a Gift and a Chance: Nonprofit Groups Give Down Payment Help that Doesn't Have to Be Repaid." August 12, 2001.

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.). Loan programs that have small down payment requirements, such as 3% or 1%, help buyers to overcome this obstacle. However, in a competitive housing market such as the region has seen recently, buyers with small down payments may be at a disadvantage in the market.

3.3.3 Inventory of Affordable Housing

Chapter 40B is a state statute that enables local Zoning Boards of Appeals (ZBA) to approve affordable housing developments under flexible rules if at least 25% of the units have long-term affordability restrictions. Also known as the Comprehensive Permit Law, Chapter 40B was enacted in 1969 to help address the shortage of affordable housing statewide by reducing unnecessary barriers created by local approval processes, local zoning, and other restrictions. Its goal is to encourage the production of affordable housing in all communities throughout the Commonwealth and established a mandate for each Town to provide 10% of its housing stock as affordable housing. For homeownership units created under 40B, only those units that are affordable count towards the Town's inventory of affordable housing where as all of the units within a rental development count towards reaching the community's 10%.

In 1997, approximately 3.2% of Wayland's housing, or 139 units, qualified as affordable housing under Chapter 40B of the Massachusetts General Laws. As of April 2002, the number of qualifying units grew to 149 but still accounted for only 3.2% of total housing in the Town. Not only does this figure fall below the 10% affordable housing required by the state, it is also slightly less than most of Wayland's neighboring communities.¹⁰ Given Wayland's total housing stock of 4,735 dwelling units, the Town would need about 474 qualifying units to comply with Chapter 40B—or about 325 additional units. It is noted that only certain affordable units are counted toward meeting the requirements of Chapter 40B, although recent changes to this law have expanded the definition of qualifying units somewhat.

Wayland Housing Authority

The WHA was created under M.G.L. Chapter 121B as a public authority to provide safe and sanitary housing for the Town of Wayland. Since its incorporation in 1970, the WHA 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 is included for all Housing Authority programs. Currently, the WHA is developing an agency plan for the federal housing programs, which will describe the mission of the WHA, its long-range goals, and objectives for achieving its mission.

Table 3-7 summarizes the WHA-managed housing units in Wayland. The WHA manages 56 units of state elderly/disabled public housing at Bent Park. In 2002, the state income limits are \$40,800 for a one-person household and \$46,650 for a two-person household. The average wait for housing in Bent Park is six months. The WHA also owns and manages 25 units of low-income family scattered site public housing. The income limits range from \$42,000 for a household of two to \$60,900 for a household of six. Finally, the Cochituate Village Apartments complex is a 56-unit elderly/disabled federal public housing complex. The eligible income limits are \$36,750 for a one-person household and \$42,000 for a two-person household. Wayland applicants can expect an average wait of one year for placement.

¹⁰ Of the communities that border Wayland, only Concord, at 2.90%, has a lower proportion of Chapter 40B-qualifying units.

In addition to providing housing, the WHA also provides rental subsidies through the administration of two programs: 56 U.S. Department of Housing and Urban Development (HUD) Section 8 Rental Housing Vouchers and 25 Family Self-Sufficiency Section 8 Vouchers designed to help families to become self-supporting so they no longer need housing assistance.

Current WHA projects include modernization of existing housing and construction of new housing. HUD recently approved \$127,909 in capital improvement funds for preventative maintenance, which will be used to replace the roofs and windows at Cochituate Village Apartments. The state has granted \$253,399 in state modernization funds for Bent Park. These funds will be used for preventative maintenance to replace the roofs, casement windows, and hallway floors. The Town approved the transfer of a single family home on Plain Road from municipal use to affordable housing. The WHA replaced the house with a new one which then was sold to a qualified first-time homebuyer.

**Table 3-7
Town of Wayland
Housing Authority Units, 2002**

Location	Units	Type	Income Range	Waiting Time
Bent Park	56	Elderly/disabled	One person \$40,800 Two person \$46,650	6 Months
Cochituate Village Apartments	56	Elderly/disabled	One person \$36,750 Two persons \$42,000	One Year
Scattered sites	25	Family	Family of 2 \$42,000 Family of 6 \$60,900	N/A

Source: 2002 Annual Town Report

Chapter 40B Qualifying Housing

Table 3-8 summarizes the Town's stock of Chapter 40B-qualifying affordable housing.

**Table 3-8
Town of Wayland
Chapter 40B Qualifying Housing Inventory, 2000**

Location	Agency/Program	Type of Units	Total Units
Bent Park	State	Elderly/Disabled	56
Cochituate Village	Federal	Elderly/Disabled Public Housing	56
Scattered Site Housing	Federal	Low-income Family Housing	25
Plain Road	Private	Low-income Family Housing	1
Mill Brook	Private	Low-income	2
Paine Estate	Private	Low-income	4
Willow Brook	Private	Low-income	6
Total Chapter 40B Qualifying Housing Units			149

Source: WHA.

3.4 Housing Resources

3.4.1 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.

3.4.2 Affordable Housing Policies

Existing local and state policies designed to encourage private developers to build affordable housing in Wayland include the Planned Development District, Senior and Family Housing District, Southeast Wayland-Cochituate Planning District; and the state's M.G.L. Chapter 40B/Comprehensive Permit process. See **Sections 2.2.1** and **2.2.2** for a summary of first three policies, which are all contained in Wayland's Zoning Bylaw.

State law (M.G.L. Chapter 40B) mandates that communities have 10% of their total housing dedicated to households with low and moderate incomes. In order to qualify as affordable under Chapter 40B, housing units must be subsidized with state or federal funding or qualify under the Local Initiative Program. In addition, changes to Chapter 40B in August 2002 now allow affordable accessory apartments built after July 1, 2002, housing created through the CPA, and units developed through local subsidy programs to be included in a community's affordable housing inventory. As of April 2002, approximately 3.2% of Wayland's housing stock, or 149 units, qualified as affordable housing under Chapter 40B.

In communities that have less than 10% affordable housing, Chapter 40B allows private developers who construct affordable housing to circumvent local zoning and subdivision control regulations through the Comprehensive Permit process. This process allows developers to submit a single application to the ZBA, and requires that the application must be approved unless it presents serious health or safety risks. Recent changes to Chapter 40B in 2001 and 2002 provide cities and Towns with more discretion in reviewing Comprehensive Permit applications if they have made recent progress toward their 10% affordable housing goal (even if they have not yet met the goal), if they are faced with an overly massive Comprehensive Permit proposal, or if they are creating affordable housing through the implementation of the housing component of a master plan. In Wayland, only one comprehensive permit application has been filed as of 2002: a proposal for 12 units at 336 Commonwealth Avenue. The ZBA denied the Comprehensive Permit application. The proponent appealed the decision and the appeal is pending before the State Housing Appeals Committee.

3.4.3 Wayland Housing Partnership

The Wayland Housing Partnership was created to encourage the development of low and moderate income housing and to address affordable housing issues in the Town. An affordable housing developer can approach the Housing Partnership directly with a proposal, and bypass local zoning through the Local Initiative Program (LIP), thus streamlining the development process. When and if the Housing Partnership approves the proposal, it goes before the Board of Selectmen; it does not have to be reviewed by the Board of Health or the ZBA.

Historically, the Wayland Housing Partnership has worked with developers to include affordable housing in their development plans. In recent years, however, the Housing Partnership has worked only on projects that have been initiated by the Town.

In addition to housing development, the Housing Partnership has been involved in administering affordable housing in Wayland. The Housing Partnership has approved the lottery systems used to sell the affordable units created within the Town, such as the Plain Road house and the units created at Traditions of Wayland, to eligible applicants. The Housing Partnership also works with developers and the Board of Selectmen to create acceptable proposals that are consistent with the state requirements. Finally, the Housing Partnership attempts to promote awareness of affordable housing issues in Wayland.

The biggest challenge the Town faces in creating affordable housing is finding appropriate land on which to build. Most of the “easy” lots have already been developed, and primarily marginal lots are left. For example, two recent housing proposals that were not implemented raised significant environmental issues because of their location: a 24-unit subdivision (including 6 affordable units) that would have had lots backing up to the Town landfill; and a 16-unit development on 2+ acres that would have had many septic systems located in close proximity to a water supply. Another location-related issue is the concern that much of the Town’s affordable housing has been centered in the Cochituate area, rather than being more evenly distributed throughout the Town.

Another problem is Wayland’s shortage of affordable family housing. While several developments in recent years have addressed the need for affordable elderly housing, more affordable family housing units are needed. This is especially true as many of the smaller single-family homes in Wayland have been torn down and replaced by much larger, more expensive homes. The Housing Partnership is interested in creating affordable units as part of new subdivisions, or for affordable units to be more strongly encouraged by offering density bonuses in exchange for qualifying units.

3.5 Housing Needs

Several factors will determine future housing needs in Wayland: the existing housing stock and housing demand, projected demographics, local and regional market forces, and the needs of particular groups. Overall, the greatest housing needs in Wayland are for additional affordable family housing, more housing for senior citizens and “empty nesters,” and smaller housing units that are suitable for a smaller household size.

3.5.1 Changing Demographics

Several demographic trends will influence the need for various types of housing in Wayland. A complete Demographic Profile is provided as **Appendix A**.

Wayland Population and Age Trends

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 2020, the growth in the elderly population is expected to accelerate, with the Town’s 65+ population growing by more than 1,500 or 83% from 2000 to 2020. 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 2020, the population of young adults will rise rapidly. These trends suggest that the demand for large single-family homes will decrease while the need for smaller starter homes and apartments will grow.

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 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, 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.

3.5.2 Affordable and Subsidized Housing

As discussed in **Section 3.3.3**, the Town needs to provide additional affordable housing that qualifies under Chapter 40B so that it can make progress toward meeting its 10% affordable housing requirement. Recent changes to Chapter 40B give communities more options for rejecting “unfriendly” Comprehensive Permits if the Town has a certified affordable housing plan and annually makes significant progress toward meeting its affordable housing goal (defined as adding affordable units totaling at least $\frac{3}{4}$ of 1% of total units in the previous calendar year).¹¹ The affordable housing plan must be approved by DHCD. The Housing element of this Master Plan, in an expanded form, seeks to meet DHCD’s requirement for an affordable housing plan. While $\frac{3}{4}$ of 1% is still a large number of affordable units for Wayland to add in a single year (approximately 36 units), it would at least protect the Town against unfriendly Comprehensive Permits for one year following any development with a large affordable housing component. 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. The Master Plan housing recommendations include such a plan.

3.5.3 Senior Housing and Special Needs Housing

Mirroring regional trends, Wayland will see an increase in its share of elderly residents. In addition to senior citizens, people needing special housing include physically and mentally handicapped persons 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, there were 150 persons in Wayland over the age of 65 who 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. An additional 850 residents under the age of 65 were identified as having a disability.¹² These numbers have probably increased further in the last three years as senior citizens have moved into Town to occupy new senior housing such as the Traditions of Wayland development. Although not all disabled individuals may be candidates for special needs housing, these statistics, and the fact that Wayland’s population above age 65 is

¹¹ See 760 CMR 31.07(1) – DHCD’s regulations explaining situations under which a municipality may deny Comprehensive Permit applications.

¹² The 1990 and 2000 figures are not directly comparable, since the U.S. Census Bureau categorized “disabilities” with less detail in the 2000 Census.

expected to grow significantly in the coming decades, indicate that the need for additional housing options does exist.