

---

# Woburn Housing Production Plan

Funding provided by the  
Metropolitan Area Planning Council  
through Direct Local Technical  
Assistance

---

Prepared for  
City of Woburn  
10 Common Street  
Woburn, MA 01801  
<http://www.Cityofwoburn.com/>

Contact: Scott Galvin, Mayor  
Telephone: 781-897-5901  
Email: [sgalvin@Cityofwoburn.com](mailto:sgalvin@Cityofwoburn.com)

---

---

Prepared by  
Metropolitan Area Planning Council  
60 Temple Place  
Boston, Massachusetts 02111  
Tel (617) 933-0700  
[www.mapc.org](http://www.mapc.org)

---

# Acknowledgements

---

This plan would not be possible without the support and leadership of many people in the City of Woburn. Sincere thanks to Scott Galvin, Mayor, Tina Cassidy, Planning Board and WRA Director, Neil Cronin, City Planner, and the Woburn City Council and Planning Board for their input and participation in the planning process.

Funding for this project was provided by the Metropolitan Area Planning Council (MAPC), the regional planning agency serving the 101 cities and towns of Metropolitan Boston, through Direct Local Technical Assistance (DLTA).

Professional support was provided by the following MAPC staff: Amanda Chisholm, Chief Economic Development Planner, Jennifer M. Raitt, Former Chief Housing Planner; Christine Madore, Regional Planner I, Sam Cleaves, Principal Planner, Ralph Willmer, Principal Planner, and Karina Milchman, Regional Planner I and Housing Specialist.

## **METROPOLITAN AREA PLANNING COUNCIL OFFICERS**

President Lynn Duncan, City of Salem

Vice President Keith Bergman, Town of Littleton

Secretary Shirronda Almeida, Mel King Institute for Community Building

Treasurer Taber Keally, Town of Milton

# Table of Contents

---

Executive Summary .....	5
Introduction .....	8
Comprehensive Housing Needs Assessment .....	11
Demographics .....	11
Housing Stock .....	20
Housing Affordability .....	29
Development Constraints & Capacity .....	39
Natural & Physical Constraints .....	39
Regulatory Constraints .....	43
Existing Municipal Housing Strategies .....	48
Affordable Housing Goals .....	52
Implementation Plan.....	64
Appendices .....	68

# Table & Figures

---

Table 1: Woburn Population Change by Age (Stronger Region Scenario), 1990–2030 .....	20
Table 2: Household by Type .....	22
Table 3: Head of Household by Age and Projections (Stronger Region Scenario) .....	23
Table 4: Average Household Size and Projections (Stronger Region Scenario) .	24
Table 5: Woburn School District Enrollment.....	25
Table 6: Educational Attainment .....	26
Table 7: Housing Units by Type .....	29
Table 8: Development Pipeline.....	38

Table 9: Percentage of Families with Incomes below the Poverty Level .....	41
Table 10: FY2015 Affordable Housing Income Limits, Boston–Cambridge– Quincy, MA–NH HUD Metro FMR Area .....	41
Table 11: Income as Percent of AMI by Household Type/Size .....	42
Table 12: Woburn Median Rents, September 2015 Listings.....	44
Table 13: City of Woburn Subsidized Housing Inventory.....	46
Table 14: Woburn Housing Authority Units on the Subsidized Housing Inventory .....	46
Table 15: Cost Burden by Household Type, All Households .....	49
Table 16: Cost Burden by Household Type, Low–Income Households .....	49
Table 17: Housing Problems for Woburn Households at 80–120% of AMI.....	50
Table 18: NSPC Foreclosures, Jan–Jul 2015 .....	51
Table 19: Woburn Public Schools .....	57
Table 20: City of Woburn Residential Table of Uses .....	59
Table 21: Woburn Affordable Housing Production Goals, 2015–2020 .....	76
Figure 1: North Suburban Planning Council Sub–region.....	13
Figure 2: Population Changes and Projections, 1990– 2030 .....	19
Figure 3: Total Households and Projections, 1990 – 2030 .....	21
Figure 4: NSPC Households by Family Type .....	22
Figure 6: Average Household Size, 2000–2010 .....	24
Figure 7: NSPC Median Household Income .....	27
Figure 8: Household Income Distribution .....	27
Figure 9: Income by Age of Householder.....	28
Figure 10: NSPC Housing Units by Type .....	30
Figure 11: NSPC Housing Units by Year Built .....	31
Figure 12: NSPC Occupied Housing Units by Tenure.....	31
Figure 13: Housing Tenure by Age of Householder .....	32
Figure 14: Median Home Prices, 1994–2014 .....	34
Figure 15: Home Sales by Type, 1994–2014 .....	35

Figure 16: NSPC Median Rent, 2015 .....	35
Figure 17: NSPC Housing Units Permitted, 2000–2013 .....	37
Figure 18: Net Projected Housing Unit Demand by Age, 2010–2020.....	39
Figure 19: Fair Market Rent, Boston–Cambridge–Quincy, NA–NH HUD Metro FMR Area.....	43
Figure 20: NSPC Percentage of Subsidized Housing Inventory, June 2015 .....	45
Figure 21: NSPC Cost–Burdened Households.....	48
Figure 22: Foreclosure Deeds in NSPC, January–July 2015 .....	51
Figure 23: Woburn Foreclosures, 2007–2015 .....	52

# Executive Summary

---

The City of Woburn engaged the Metropolitan Area Planning Council (MAPC) to conduct a housing needs and demand assessment in September of 2014 as part of the Citywide Master Planning process. The overall Master Planning effort was also conducted by MAPC and included the identification of housing goals and implementation strategies. Phase 2 of this work continued in January 2016 when the City applied for DLTA funding to support a Housing Production Plan. Additional engagement with the City Council and Planning Board was done at this time in addition to the analysis of development constraints. The complete Housing Production Plan (HPP) is informed by engagement with Mayor Scott Galvin, Planning Board and WRA Director Tina Cassidy, City Planner Neil Cronin, the City Council, the Planning Board, and the general public. Goals and strategies referenced herein aim to foster a more varied housing stock and increase affordability to support householders at different income levels and in different stages of life.

As part of the Master Planning process, a public forum was held in January of 2015. There, the community learned about demographic and housing trends in Woburn before breaking into discussion groups focused on housing barriers, opportunities, and potential goals. Key findings from MAPC's comprehensive housing needs and demand assessment are summarized below.

## **Housing Needs and Demand Assessment**

The City of Woburn's population and number of households have been increasing. Between 1990 and 2010, Woburn's population increased 6%. The number of households in town increased a modest 4% between 2000 and 2010, from 14,997 to 15,524. Going forward, the population is projected to increase another 10% by 2030 and the number of households is expected to increase

16% by 2030.<sup>1</sup> The greatest anticipated population growth between 2010 and 2030 will be Baby Boomers, age 65 and older. Households with head of households age 60 plus will increase 56% by 2030. Pre-school and school aged children (those aged between 1 and 19) have decreased since 1990 and school enrollment has remained fairly steady.

There has also been more racial and ethnic diversity between 2000 and 2010. Although Woburn is still a majority white population, the City was 89% non-Hispanic white in 2000 and is now 82% in 2010. The minority population represents a growing residential base whose housing needs may become a major factor in driving future housing demand and affordability.

The majority of Woburn's housing stock is Single-Family (57%). In 2014, the median sales price for a single family home was \$374,950 and continues to rise. The City's supply of multi-family housing is also substantial and fairly well distributed amongst buildings with different numbers of units. The median condominium prices in 2014 is \$305,250 and median rents for all unit types are higher than HUD-determined fair market rents.

The median income in Woburn is \$74,431. 36% of households earn \$100,000 plus. However, 18% of senior households have annual incomes less than \$20,000, and another 30% have incomes between \$20-39,999. Also more than a third of Woburn households are low income. This means they earn less than 80% of AMI (\$48,800 for an individual and \$69,700 for a household of 4).<sup>2</sup> These households are technically eligible for housing assistance through federal and state programs. Low-income households rates are particularly high

---

<sup>1</sup> Projections are based on an analysis of how changing trends in births, deaths, migration, and housing occupancy might result in higher population growth, a substantially larger workforce, and greater housing demand.

<sup>2</sup> FY2015 Affordable Housing Income Limits, Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area

among elderly households, and especially elderly unrelated households. More than one third of households in Woburn are also cost-burdened, which is above HUD's 30% Threshold for Concern.

Together, this data indicates unmet housing need and demand in Woburn. Currently, 7.08% of the City's year-round housing units are on the state's Subsidized Housing Inventory, or 1,150 affordable units for 5,492 eligible households in Woburn. This means the units are deed restricted to be affordable to households earning 80% of area median income or below. Looking forward, robust housing demand for both single- and multifamily units at a range of price points is projected. However, historic permitting patterns in the City do not indicate a rate of production that will meet this projected demand.

After these findings were presented at the first Master Plan public forum on housing, discussion focused on the need for a greater range of housing options, especially for seniors and families looking for starter homes, introducing more mixed use development including housing in and around existing transit stations, and creating more areas in the City where multi-family is allowed. Housing opportunities were also discussed, including some potential sites for development and redevelopment, and funding resources. The discussion regarding potential sites for development focused in particular on regional priority development areas in Woburn that were identified as part of the January 2014 North Suburban Planning Council Subregional Priority Mapping Project (Downtown Woburn, the Woburn Loop Bikeway/Overlay District, and Commerce Overlay District). A site in southeastern Woburn owned by Kraft which will soon be redeveloped was also discussed. Many of these sites were development areas prioritized for mixed use (both housing and commercial). Barriers to housing development identified include land and infrastructure constraints, financial feasibility of creating new housing, and traffic and parking concerns.

This discussion, combined with the comprehensive housing needs and demand analysis described above and a thorough assessment of development constraints, led to proposed housing goals and strategies. In September of 2015, a second Master Planning public forum was held to share these ideas and elicit feedback from the community. A survey was also administered to solicit feedback from those unable to attend the forum. The final plan that emerged based on public input provides Woburn with housing and programming guidance to target those with unmet housing needs, guide housing production to priority development areas, amend zoning to advance housing production, and build community awareness of housing issues and activities.

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

#### **Goal 1: Work to Preserve & Advance Housing Affordability**

##### *Strategies*

- Work toward meeting or exceeding the Commonwealth's 10% goal on the Subsidized Housing Inventory
- Ensure existing and future deed-restricted housing is preserved
- Utilize the Local Initiative Program to create housing affordable to low- and moderate-income households that is compatible with Woburn's other planning goals

#### **Goal 2: Adopt Zoning Changes to Promote Development of Affordable Housing & Diverse Housing Typologies**

##### *Strategies*

- Ensure that zoning encourages development of affordable housing with accessible and adaptable units
- Adopt overlay districts to advance mixed-use development and mixed-income housing development goals.

- Amend Section 11.11 Affordable Housing Requirement of the Woburn Zoning Ordinance
- Amend Section 22 Intergenerational Overlay District of the Woburn Zoning By-Law
- Consider Adopting an Accessory Dwelling Unit ordinance
- Amend Woburn Zoning Ordinance to comply with Affirmatively Furthering Fair Housing goals

### **Goal 3: Build Community Awareness of Housing Issues & Activities**

#### *Strategies*

- Increase resident awareness of unmet housing needs and demand, and explore real and perceived impacts of housing development on the community
- Provide fair housing educational/training opportunities to City staff, and ensure compliance with fair housing rules and regulations

### **Goal 4: Address Unmet Housing Needs Through Programming**

#### *Strategies*

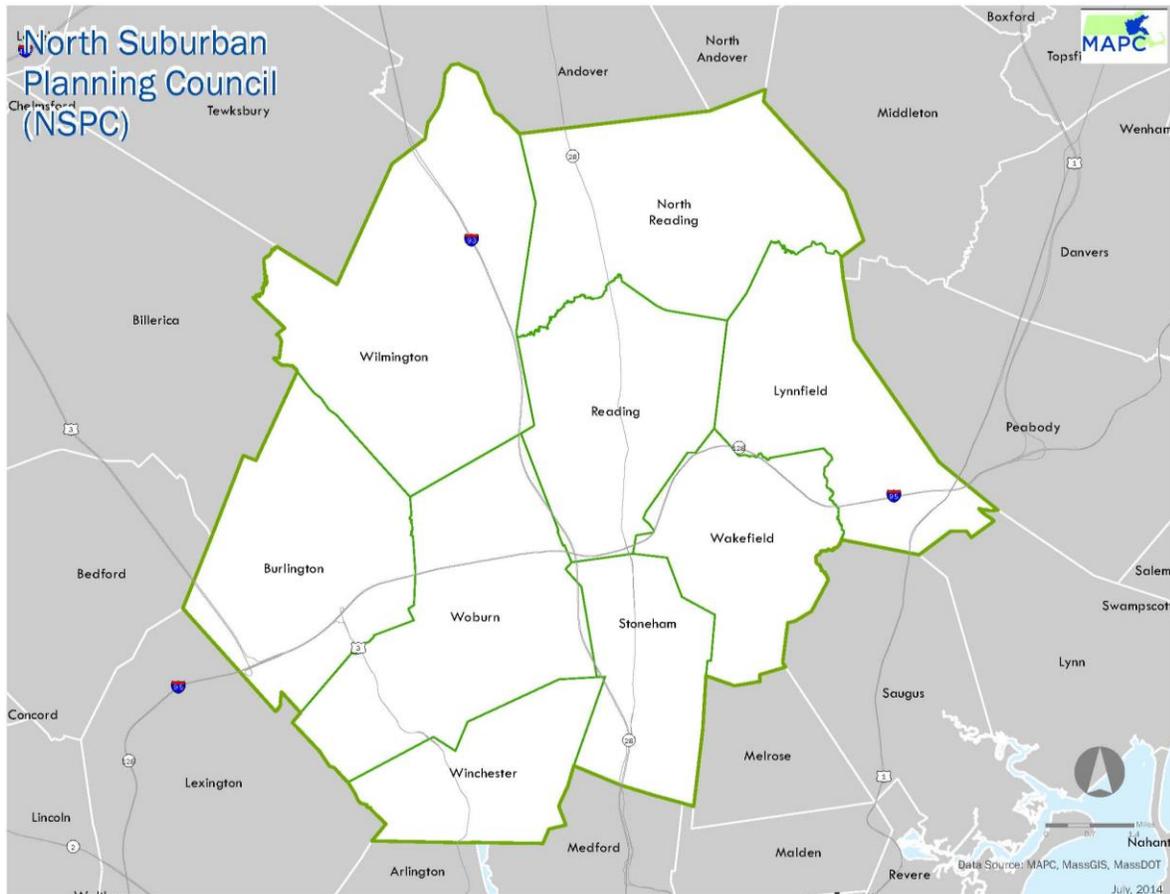
- Provide opportunities for aging in community
- Promote existing programs aimed at preserving existing affordable housing stock.
- Encourage homeownership opportunities by promoting available resources to renters and first-time homebuyers
- Explore whether the City's affordable housing stabilization fund should be a formal municipal Affordable Housing Trust Fund instead.
- Secure additional housing and community development resources to advance Woburn's housing goals

# Introduction

---

Woburn, Massachusetts is 12.6 square miles and located north of Boston. The City contains two interstate highways. Interstate 95 bisects Woburn approximately east-west and is a part of the Route 128 corridor that has housed numerous high technology and other businesses around Boston. Interstate 93 hugs the eastern end of the City providing direct access to Boston. Lexington, Burlington, Wilmington, Reading, Stoneham, and Winchester abut Woburn. The City of Woburn is part of MAPC's North Suburban Planning Council, and categorized as a "Regional Urban Center" under our community typology for *MetroFuture: Making a Greater Boston Region*, the regional plan. Regional Urban centers are urban centers outside of the Inner Core. These communities are characterized by an urban-scale downtown core with multiple blocks of multi-story, mixed use buildings; moderately dense residential neighborhoods surrounding this core; and (in some cases) lower density single-family residential development beyond. Rental housing and multifamily structures comprise a significant component of the housing stock. Throughout this report MAPC compares Woburn to other NSPC communities.

Figure 1: North Suburban Planning Council Sub-region



This Housing Production Plan (HPP) for Woburn was developed with input from the Mayor’s Office, City Council, Planning Board, and the general public. The planning process began as part of the Citywide Master Plan and included a community survey related to the various master plan needs including housing, which more than 170 people completed; a public forum to share findings on housing needs and to discuss housing goals and strategies, and a second public forum to prioritize the strategies and receive additional feedback. The remainder of the plan (including additional engagement and the development constraints analysis) commenced in 2016 and the plan in its current state was then presented to the Planning Board and Board of Selectmen for adoption.

This plan was prepared to comply with the Massachusetts Department of Housing and Community Development’s (DHCD) regulation 760 CMR 56.03(4),

and to position Woburn to work toward compliance under M.G.L. Chapter 40B. This law stipulates that municipalities achieve at least 10% of their total year-round housing units as affordable to low- and moderate-income households. Until that threshold is met, developers requesting comprehensive permits can receive approval from the local Zoning Board of Appeals even if the project is not zoning compliant.

A DHCD-approved HPP gives municipalities that are under the 10% threshold, but are making steady progress in producing affordable housing on an annual basis, more control over comprehensive permit applications for one or two years. Communities with approved HPPs may request DHCD certification of their compliance with the plan if they have increased the number of affordable housing units in their municipality by a given rate annually. Municipalities may be certified for one year if their annual affordable housing production rate is 0.5% (82 units in Woburn's case based on the current decennial Census) or for two years if the rate is 1% (163 units based on the current decennial Census). In a municipality with a DHCD-certified HPP, a decision of a Zoning Board of Appeals (ZBA) to deny or approve pending certain conditions a Comprehensive Permit application will be deemed "consistent with local needs" pursuant to Chapter 40B. Based on past practices, such decisions will often be upheld by the Housing Appeal Committee (HAC). This control allows municipalities to manage growth and meet their affordable housing needs in accordance with the community's vision.

Once the HPP is certified, if the ZBA finds that a denial of a permit or the imposition of certain conditions is consistent with local needs, then it must take the following steps. Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Board shall provide written notice to the Applicant, with a copy to DHCD, stating that it considers a denial of the permit or the imposition of conditions consistent with local needs, the grounds that it

believes have been met, and the factual basis for that position, including any necessary supportive documentation.

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

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

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

taken until after the Board has completed its hearing and the Committee has rendered a decision on any subsequent appeal.

# Comprehensive Housing Needs Assessment

---

An analysis of local demographic data and housing stock reveals key characteristics and trends in Woburn that help explain housing need and demand. In order to understand how the City compares to its neighbors, Woburn data is compared to other municipalities in the North Suburban Planning Council (NSPC) sub-region, to the MAPC region, and to Massachusetts. Ultimately, this assessment will provide the framework for housing production and preservation goals and strategies to address local housing needs and projected demand in the Woburn Master Plan.

## Demographics

This housing needs assessment is grounded in a thorough examination of Woburn's demographic profile. An analysis of the current population, household composition, race and ethnicity, and educational attainment provides insight into existing housing need and demand. Projections of Woburn's future residential composition help inform housing planning efforts.

## Key Findings

---

- Woburn's population has grown modestly since 1990 and is projected to continue to grow.
- During the same period, the City's overall population has aged and will continue to do so; the over-65 population will nearly double by 2030, while the school-age population will increase by merely 4%.

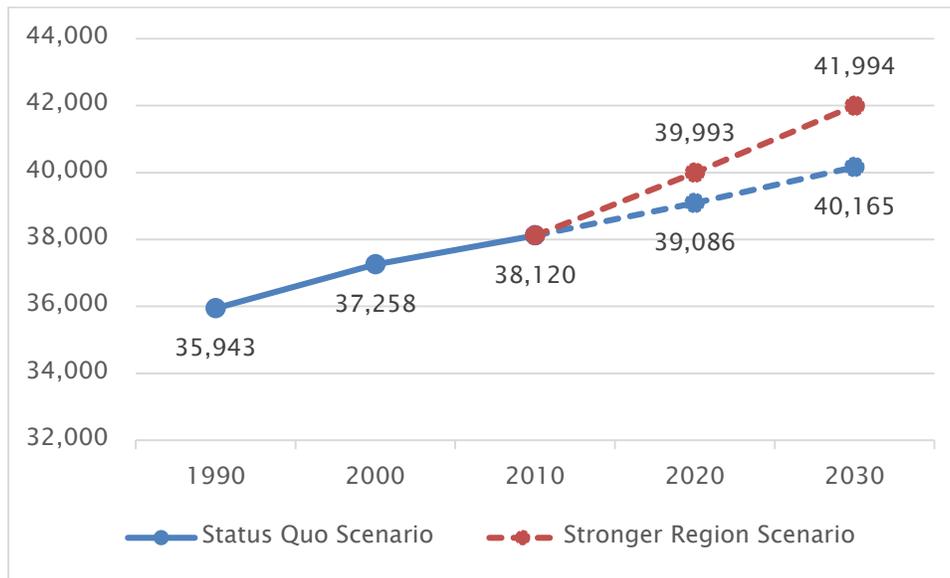
- Senior households will make up nearly half of total households by 2030.
- The majority of Woburn's households are families, yet the City has among the highest rates of non-family households within the NSPC sub-region.
- Woburn has one of the lowest median household incomes in the NSPC sub-region of \$74,431 and a significantly lower one of \$45,375 for non-family households.
- Almost half of senior households have an annual income of less than \$40,000.
- Students with low-income status in the Woburn School District have increased over the past 10 years; in 2014, 1 in 4 students has low-income status.

## **Population**

---

Woburn's population has grown 6% since 1990. MAPC projections for 2020 and 2030 indicate the City's population will continue to grow. These projections reference two scenarios: a Status Quo scenario based on continuation of recent trends in migration, housing occupancy, and location preference; and a Stronger Region scenario that assumes increased attraction and retention of young workers and slightly increased preference for urban settings and multi-family housing. MAPC's Status Quo scenario projects an increase of 2,045 residents (5%) over the time period from 2010–2030. Under the Stronger Region scenario, should Woburn continue to retain and attract younger households, the City is projected to add 3,874 (10%) in population during the same period.

Figure 2: Population Changes and Projections, 1990– 2030



Source: U.S. Census; MAPC Projections

As is characteristic of many municipalities in the MAPC region, Woburn’s population is growing older, a result of the aging of the Baby Boomers. The greatest anticipated population growth between 2010 and 2030 will be the Baby Boomers, or those age 65 and older, projected by MAPC to increase from 6,066 to 9,976 residents (65%) by 2030. Meanwhile, preschool and school-aged children, or those aged between 1 and 19, have shrunk since 1990. This cohort saw a marginal decline of 119 residents (1%) between 1990 and 2010 and under MAPC’s Stronger Region scenario, is projected to only gain slightly by 4%, or 112 residents, over the next two decades. While the population of adults age between 35 and 54 have held steady since 2000, MAPC does project this cohort to decrease by 519 residents (5%) by 2030.

Table 1: Woburn Population Change by Age (Stronger Region Scenario), 1990–2030

Age	1990	2000	2010	2020	2030	Change 2010– 2030	% Change 2010– 2030
1–4	2,400	2,148	2,263	2,363	2,364	101	4%
5–19	5,975	6,366	5,993	5,862	6,004	11	0%
20– 34	10,858	8,360	7,911	8,001	7,812	-99	-1%
35– 54	8,380	11,359	11,385	10,427	10,866	-519	-5%
55– 64	3,777	3,295	4,502	5,807	4,972	470	10%
65– 74	2,790	3,208	2,756	4,155	5,384	2,628	95%
75+	1,763	2,522	3,310	3,378	4,592	1,282	39%

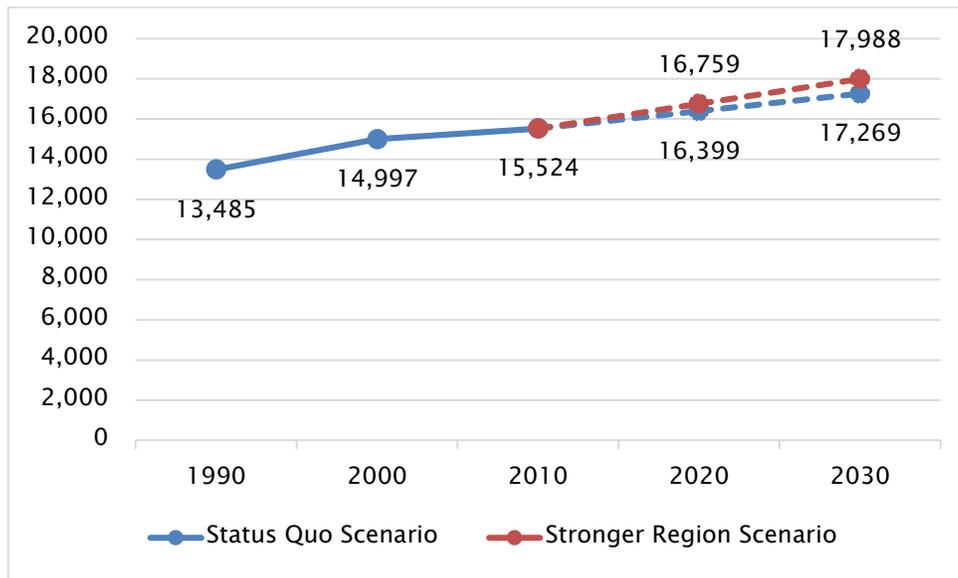
Source: U.S. Census; MAPC Projections

## Household Composition

More so than population, the number and type of households and their spending power within a community correlate to housing unit demand. Each household resides in one dwelling unit, regardless of the number of household members.

As of 2010, Woburn is home to 15,524 households. This represents a slight increase of 4% since 2000. This steady rise in total households will continue into the future, projected to increase by 16% between 2010 and 2030 under MAPC’s Stronger Region Scenario, or an additional 2,464 households.

Figure 3: Total Households and Projections, 1990 – 2030



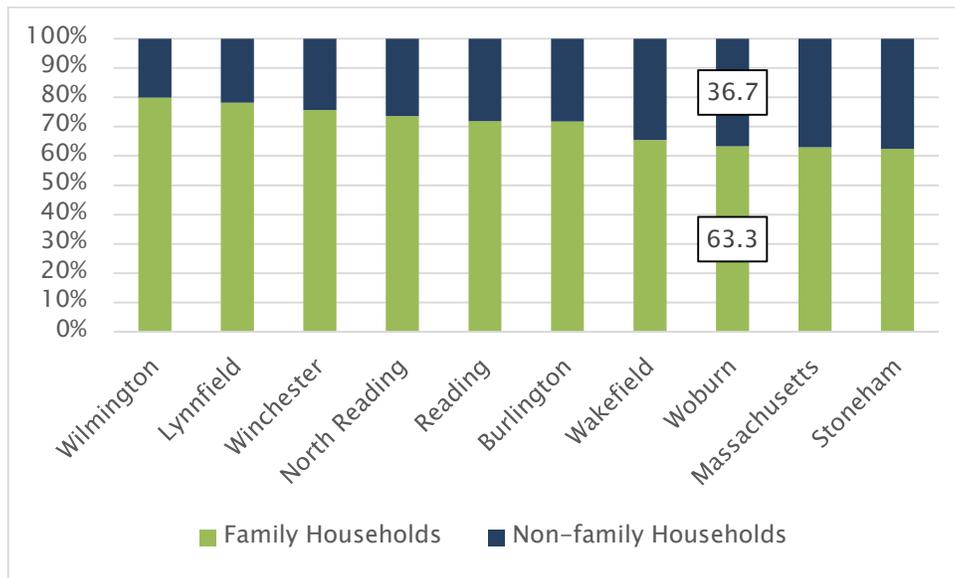
Source: U.S. Census; MAPC Projections

### Family & Non-Family Households

Different household types often have different housing needs or preferences. For example, a single senior may demand a smaller dwelling unit than a household with children. A municipality’s composition of household types can indicate how well suited the existing housing inventory is to current and future residents.

Woburn’s 15,524 households can be divided among families and non-families. Family households consist of two or more related persons living together, and non-family households have one person or more than one non-related persons living together. The majority of Woburn’s households are family households (63.3%). Compared to other NSPC communities, Woburn’s rate of non-family households (36.7%) is second only to Stoneham, who has the higher number of non-family households in the region (37.6%). This has implications for need and demand for certain housing types and housing affordability.

Figure 4: NSPC Households by Family Type



Source: U.S. Census Bureau

Of Woburn’s family households, most are married (75.1%) and many have children under the age of 18 (41%). Of the non-family households, 81.6% are householders living alone. 37.6% of the single householders are 65 years of age or older.

Table 2: Household by Type

	Estimate	% of Supragroup	% of Total Households
<b>Family Households</b>	9,828	63.3%	63.3%
With own children under 18 years	4,009	40.8%	25.8%
<b>Married-couples</b>	7,376	75.1%	47.5%
With own children under 18 years	3,021	41.0%	19.5%
<b>Male Householder, no spouse present</b>	701	7.1%	4.5%
With own children under 18 years	237	33.8%	1.5%
<b>Female Householder, no spouse present</b>	1,751	17.8%	11.3%
With own children under 18 years	751	42.9%	4.8%
<b>Non-Family Households</b>	5,696	36.7%	36.7%
Householder living alone	4,649	81.6%	29.9%
Aged 65 years and over	1,750	37.6%	11.3%
<b>Total Households</b>	15,524		

Source: U.S. Census Bureau

## Head of Householder by Age

In addition to household type, the age of heads of households can indicate demand for particular unit types and sizes. Those born between 1945 and 1970, which includes Baby Boomers, will have substantial influence on household changes and housing needs in Woburn. As of 2010, the largest group of Woburn householders is age 45–59 (31%). By 2030, age groups under 60 will either see a decline or just a marginal increase in the number of households. 45–59 year old households are projected to decline the most, losing 11.1% householders between 2010 and 2030. Householders age 60–74 are projected to increase most dramatically by 68.5% during the same period.

Table 3: Head of Household by Age and Projections (Stronger Region Scenario)

Age of Householder	2010	2020	2030	Change 2010–2030	% Change 2010–2030
15 –29	1,595	1,525	1,482	-113	-7.1%
30 – 44	4,110	4,223	4,387	277	6.7%
45 – 59	4,778	4,544	4,248	-530	-11.1%
60 – 74	2,898	4,303	4,882	1,984	68.5%
75+	2,143	2,164	2,988	845	39.4%
<b>Total</b>	<b>15,524</b>	<b>16,759</b>	<b>17,987</b>	<b>2,463</b>	<b>15.9%</b>

Source: U.S. Census Bureau; MAPC Projections

## Household Size

One factor that drives change in housing demand is decreasing average household size. In Woburn, like many cities in the region, household size is shrinking. As the population grows and smaller households begins to form, the number of housing units needs to be built at a rate faster than the growth in households. Average household size in Woburn decreased from 2.47 people per household in 2000 to 2.43 in 2010. Owner-occupied household size also decreased, from 2.74 to 2.63, while renter-occupied households increased slightly in size, from 2.04 to 2.12. Shrinking household size is a trend that is

projected to continue in Woburn, declining to 2.31 people per household by 2030.

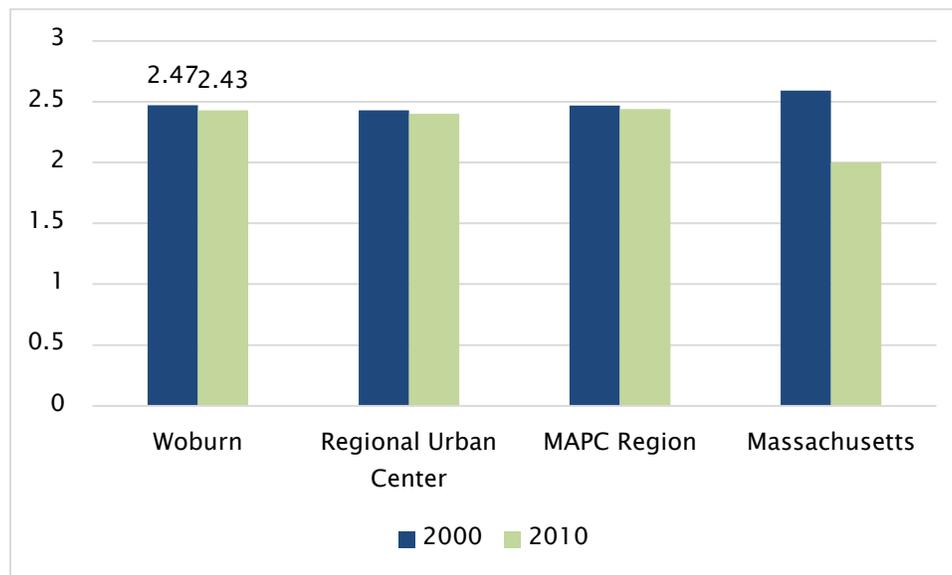
**Table 4: Average Household Size and Projections (Stronger Region Scenario)**

Tenure	2000	2010	2020	2030
Overall Households	2.47	2.43	2.36	2.31
Owner-Occupied Households	2.74	2.63		
Renter-Occupied Households	2.04	2.12		

Source: U.S. Census Bureau

Woburn’s decreasing household size during this period is consistent with trends in similar community types, MAPC region, and Massachusetts. While Woburn’s average household size in 2010 is consistent with communities in the region, it is larger than that of the Commonwealth.

**Figure 5: Average Household Size, 2000–2010**



Source: U.S. Census Bureau

## Race & Ethnicity

The racial and ethnic composition of Woburn has changed over the last decade. While it is still a majority-white population, dropping from 89% to 82% between

2000 and 2010, minority presence is increasing. During this time, Woburn has experienced notable increases in the number of African-American (121%), Asian (53%), and Hispanic (50%) populations. While these minority populations are still small in number, collectively making up 16% of the total population (compared to 9% in 2000), they represent a growing residential base whose housing needs may become a major factor in driving future housing demand and affordability.

## Education

---

### Enrollment

Enrollment in the Woburn School District provides additional insight into recent population and economic trends within City. Between 2003 and 2014, school enrollment remained relatively consistent. The minority student population has almost doubled as the City’s population has become more ethnically and racially diverse during this time period. The number of students with low English proficiency has fluctuated with a peak in the 2006–2007 school year. The low-income student population has also increased; as of 2014, 1 in 4 students has low-income status.

Table 5: Woburn School District Enrollment

Year	Total Enrolled	Change from Previous Year	Minority	English Language Learner	Low English Proficiency	Low-Income Status
2013–14	4,840	1.6%	24.0%	14.1%	2.7%	26.8%
2012–13	4,766	0.2%	21.5%	11.3%	1.8%	26.0%
2011–12	4,755	-1.1%	20.6%	9.0%	1.0%	26.0%
2010–11	4,809	0.8%	20.1%	8.3%	0.6%	24.9%
2009–10	4,769	0.8%	19.1%	8.2%	2.1%	21.2%
2008–09	4,732	-0.9%	18.1%	8.6%	1.8%	21.2%
2007–08	4,775	-0.4%	17.9%	7.6%	3.0%	20.9%
2006–07	4,792	2.7%	17.3%	7.6%	3.5%	18.7%
2005–06	4,667	0.2%	16.7%	6.9%	2.9%	17.4%
2004–05	4,659	-0.9%	15.4%	2.8%	2.8%	16.7%

2003-04 4,702 n/a 14.6% 5.1% 2.6% 14.2%

Source: MA Department of Elementary and Secondary Education

## Educational Attainment

In Woburn, 33% of residents have earned a bachelor’s degree or higher, which is comparatively lower than the county (50.8%) and state (39.4%). On the other end of the spectrum, the rate of incomplete high school education is almost 7%. Rates of high school graduation are higher at 35%.

Table 6: Educational Attainment

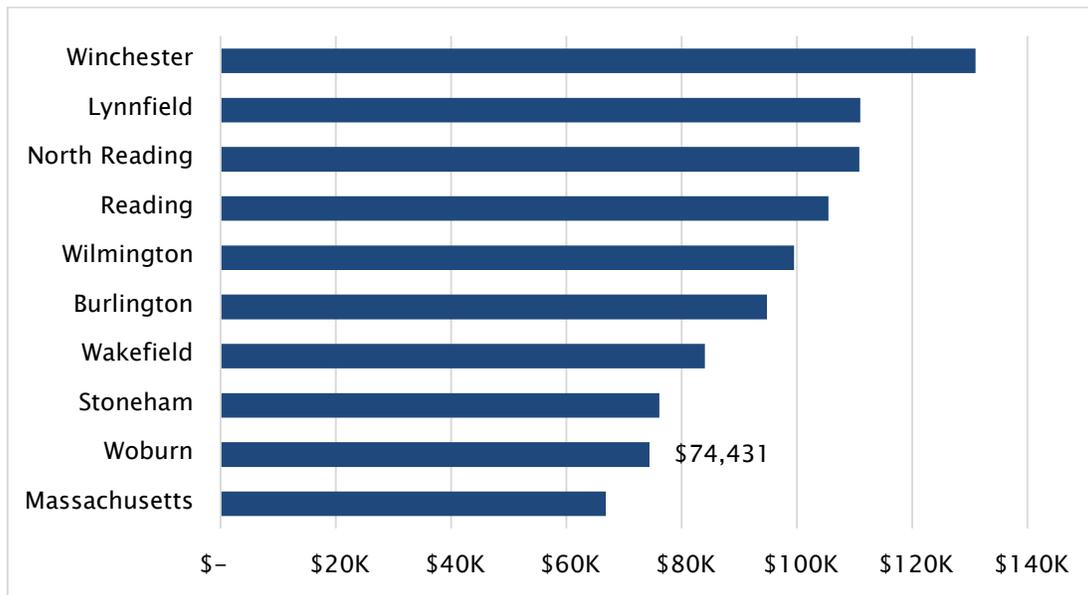
	High School without Diploma	High School Diploma	College without Degree	Bachelor's Degree or Higher
Woburn	6.6%	35.0%	17.1%	33.3%
Middlesex County	7.9%	21.6%	13.7%	50.8%
Massachusetts	10.6%	25.8%	16.5%	39.4%

Source: U.S. Census Bureau, American Community Survey 2009–2013

## Household Income

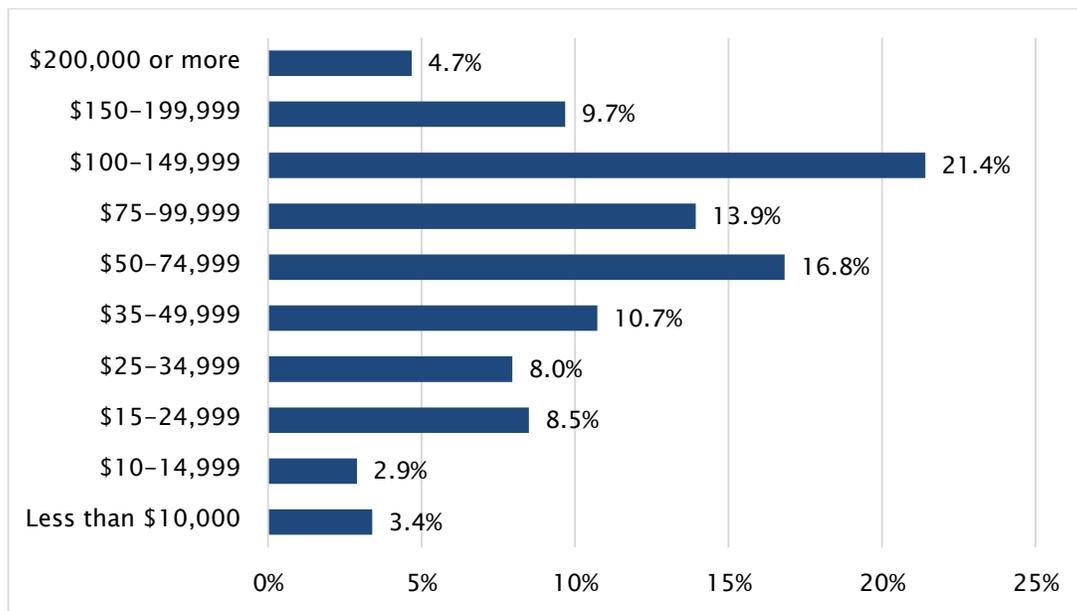
Household income is an important determinant of how much a household can afford to pay for their dwelling unit, either to rent or own, and also whether that household may be eligible for housing assistance. Woburn has the lowest median household income of any municipality in the NSPC sub-region. Figure 13 shows that as of 2013, median household income is estimated at \$74,431. Median family income is higher \$93,218, while median non-family income (which includes single person households) is much lower at \$45,375.

Figure 6: NSPC Median Household Income



Source: U.S. Census Bureau, American Community Survey 2009–2013

Figure 7: Household Income Distribution



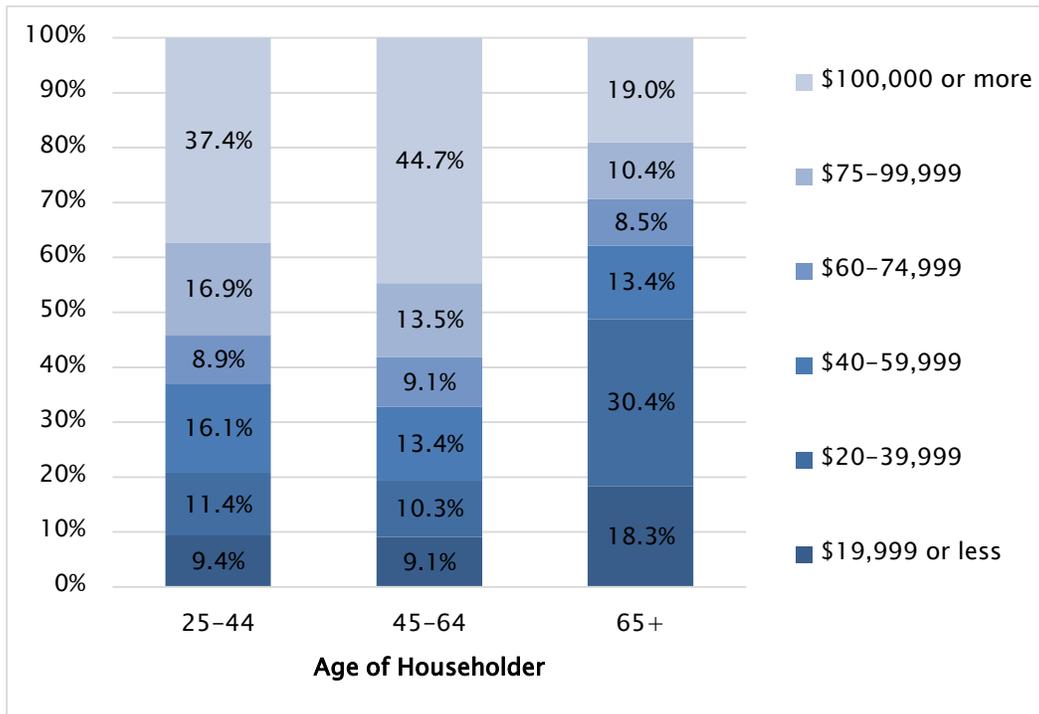
Source: U.S. Census Bureau, American Community Survey 2009–2013

There is a wide range of income diversity in Woburn. 15% of households earn less than \$25,000 annually, and 35% earn more than \$100,000 annually.

Woburn’s income spread is dramatically different among senior householders than those under the age of 65. 37.4% of householders age 25–44 and 44.7% of

householders age 45–64 earn \$100,000 or more annually, compared with only 19% of householders age 65 or more. Nearly half of householders age 65 or more earns \$39,999 or less annually.

Figure 8: Income by Age of Householder



Source: U.S. Census Bureau, American Community Survey 2009–2013

## Housing Stock

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

### Key Findings

---

- Although the majority of Woburn’s housing stock is single–family homes, the City has the highest rate of multifamily housing within the NSPC sub–region.
- About a quarter of Woburn’s housing stock was constructed in the pre–war period (prior to 1939).
- Woburn has the largest renter population in the NSPC sub–region; a third of this population is younger tenants age 25–34.
- Woburn’s housing market may be tight, with a vacancy rate lower than both the MAPC region and the state.
- Since 2000, Woburn has issued a relatively low number of residential permits compared to NSPC communities; most of them were for single–family housing.
- Home sale prices have rebounded and are approaching their 2005 peak.

## Type & Age

---

As of 2013, nearly 60% of Woburn’s 15,926 housing units are in single–family homes. Multifamily housing is distributed among residential structures of two or more units. Of this housing type, two–family and buildings with more than 20 units are most prevalent, both comprising 12% of the total housing stock.

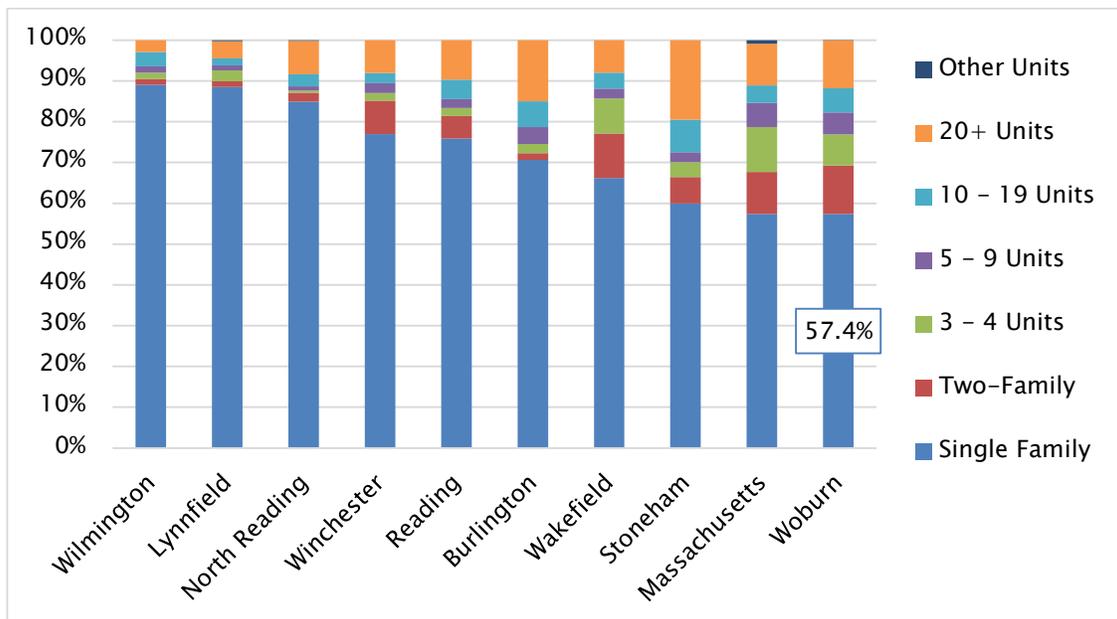
Table 7: Housing Units by Type

	Units	Percentage
Single Family	9,142	57.4%
Two–Family	1,880	11.8%
3 – 4 Units	1,220	7.7%
5 – 9 Units	859	5.4%
10 – 19 Units	941	5.9%
20+ Units	1,876	11.8%
Other Units	8	0.1%
<b>Total</b>	<b>15,926</b>	<b>100.0%</b>

Source: U.S. Census Bureau, American Community Survey 2009–2013

Within the NSPC sub-region, all municipalities have housing inventories composed primarily of units in single-family structures. Woburn's total share of single-family housing is the lowest among these nine communities and equivalent to the state at 57%. The distribution of housing unit types has remained virtually the same since 2000. Multifamily housing structures with 20 or more units in Woburn is relatively high, with only Burlington and Stoneham having higher shares, at 15% and 20%, respectively.

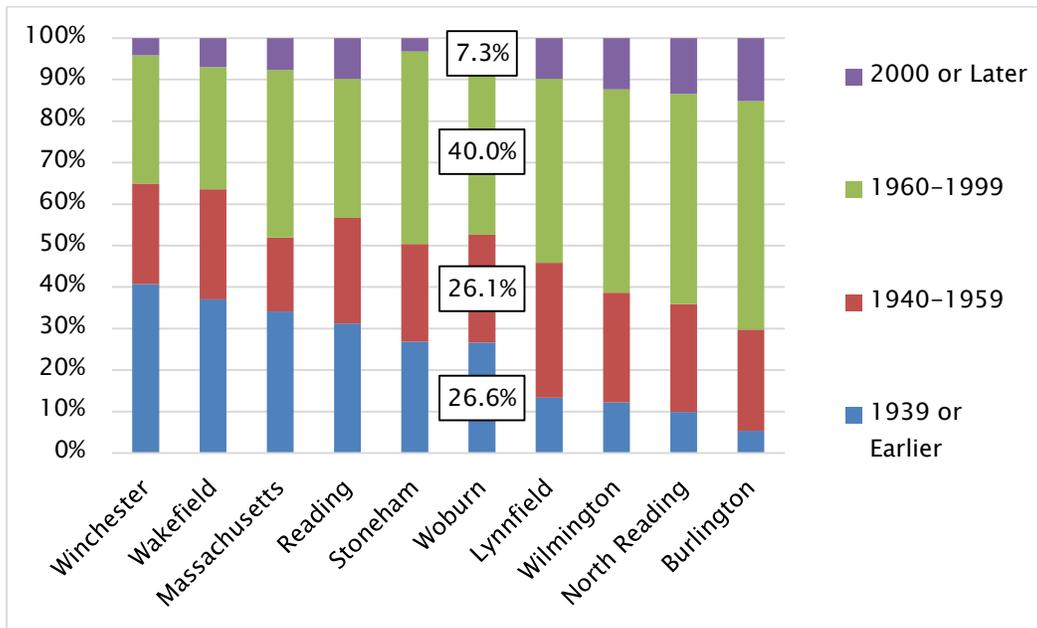
Figure 9: NSPC Housing Units by Type



Source: U.S. Census Bureau, American Community Survey 2009–2013

More than a quarter (26.6%) of Woburn housing units were constructed in 1939 or earlier. This is notable because older structures may lack heating and energy efficiencies and may not be code compliant, which adds to the monthly utility and maintenance costs. These additional costs have an impact on the affordability of older, outdated units for both owners and renters. In Woburn, however, the highest percentage of housing units (40%) were built between 1960 and 1999. Just over 7% were added since 2000.

Figure 10: NSPC Housing Units by Year Built

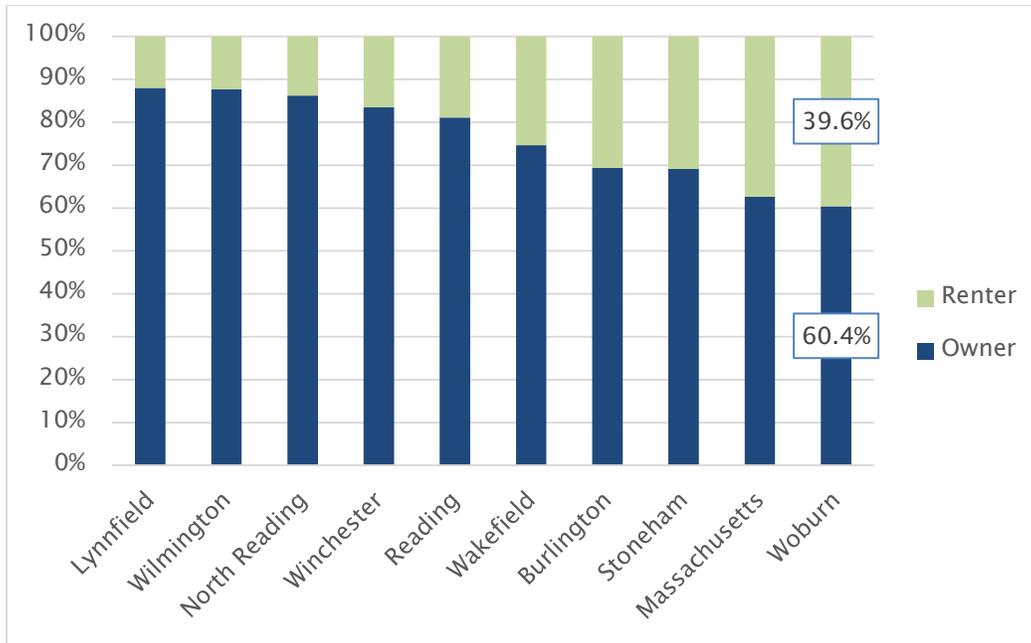


Source: U.S. Census Bureau, American Community Survey 2009–2013

## Tenure

In 2013, of the City’s total 15,186 occupied housing units, nearly two-thirds are owner-occupied. As shown in Figure 18 below, compared to the rest of the sub-region, Woburn has the highest share of renter-occupied housing units.

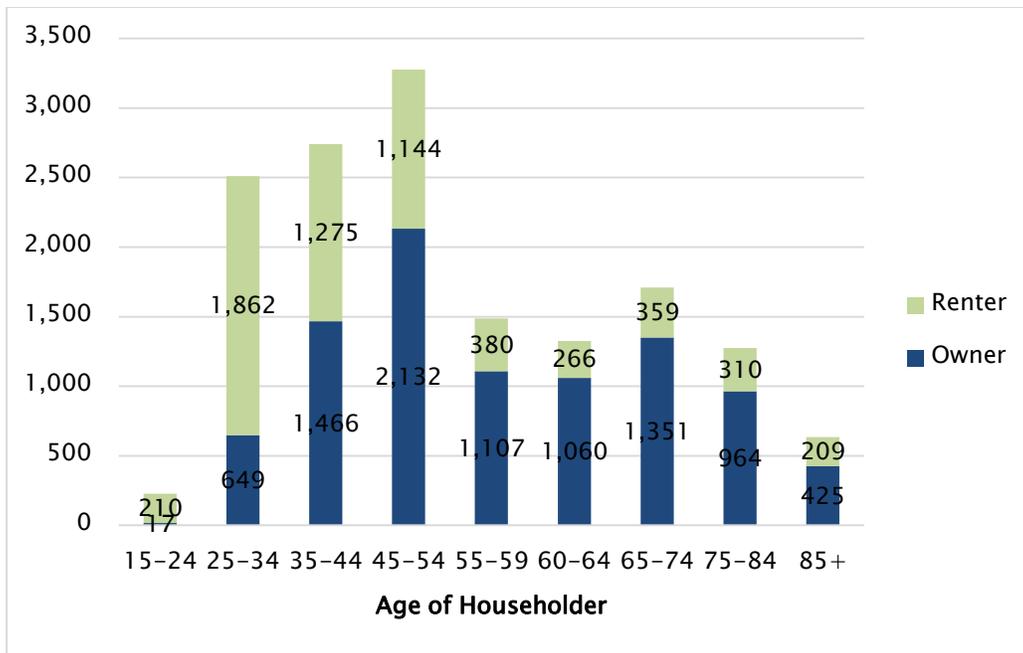
Figure 11: NSPC Occupied Housing Units by Tenure



Source: U.S. Census Bureau, American Community Survey 2009–2013

Renting in Woburn is more common among younger householders, 56% of which are between ages 15 and 44. The share of renters dramatically decreases in Baby Boomer and retiree populations, or those age 55 and above.

Figure 12: Housing Tenure by Age of Householder



Source: U.S. Census Bureau, American Community Survey 2009–2013

## Vacancy

---

According to the 2009–2013 American Community Survey, Woburn’s vacancy rate is at 4.6%. This is slightly below the standard 5% rate, which indicates that the housing market may be tight. The overall vacancy rate is considerably lower than the Massachusetts rate of 9% and the MAPC region’s rate of 6%.

## Housing Market

---

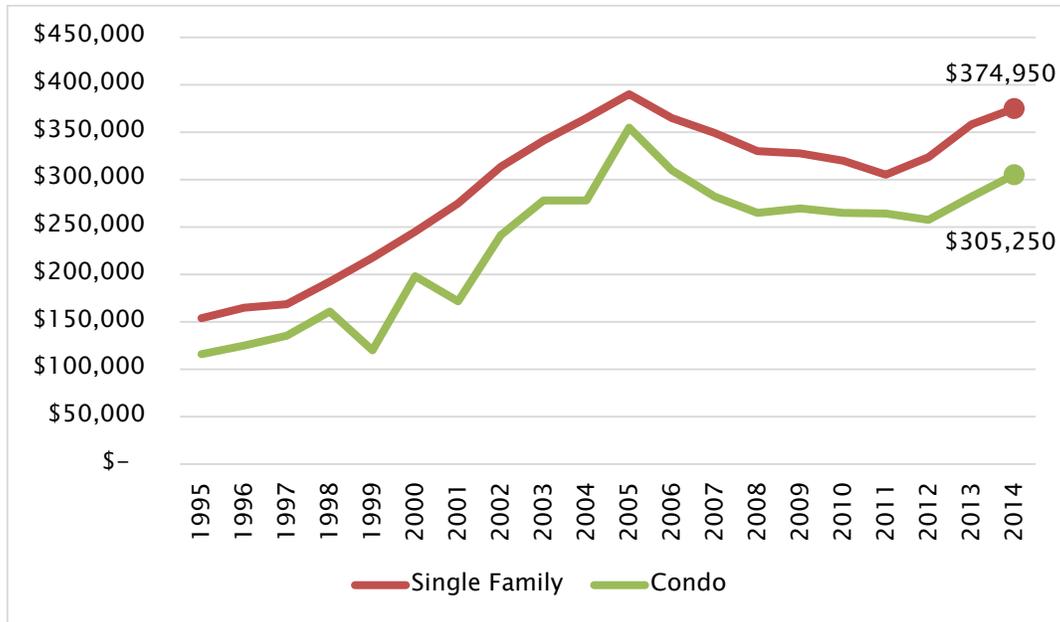
Housing costs within a community reflect numerous factors, including demand and supply. If there is more demand than supply, then prices and rents tend to rise. Depending on the income levels of the population, these factors can significantly reduce affordability for both existing residents and those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

### Sale Prices & Volume

According to data from The Warren Group, the median sale price of housing in Woburn is \$365,000 in 2014. For single family homes, the price was slightly

higher at \$374,950; and for condominiums, the price was lower at \$305,250. This is down from the height of the market in 2005, when the overall median sale price was \$383,651. Woburn’s housing prices have begun to show signs of recovery over recent years and were approaching pre-recession sales figures in 2014.

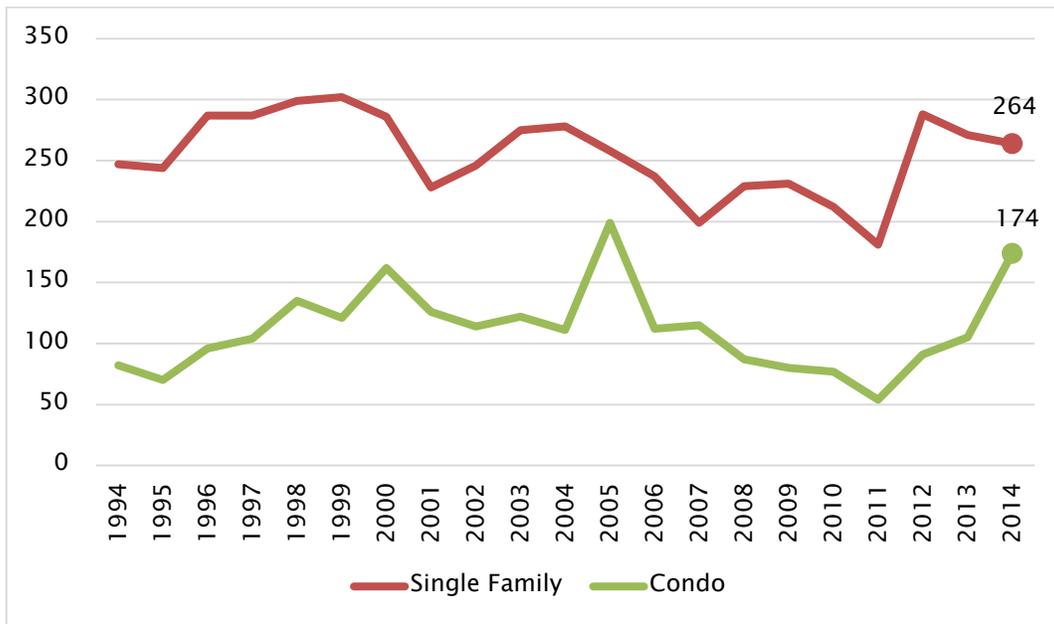
Figure 13: Median Home Prices, 1994–2014



Source: The Warren Group, 2015. Adjusted to 2015 dollars.

During this same time period, the volume of overall sales has fluctuated. In recent years, the number of sales for single family homes has been fairly consistent and the number of sales for condos is on the rise.

Figure 14: Home Sales by Type, 1994–2014

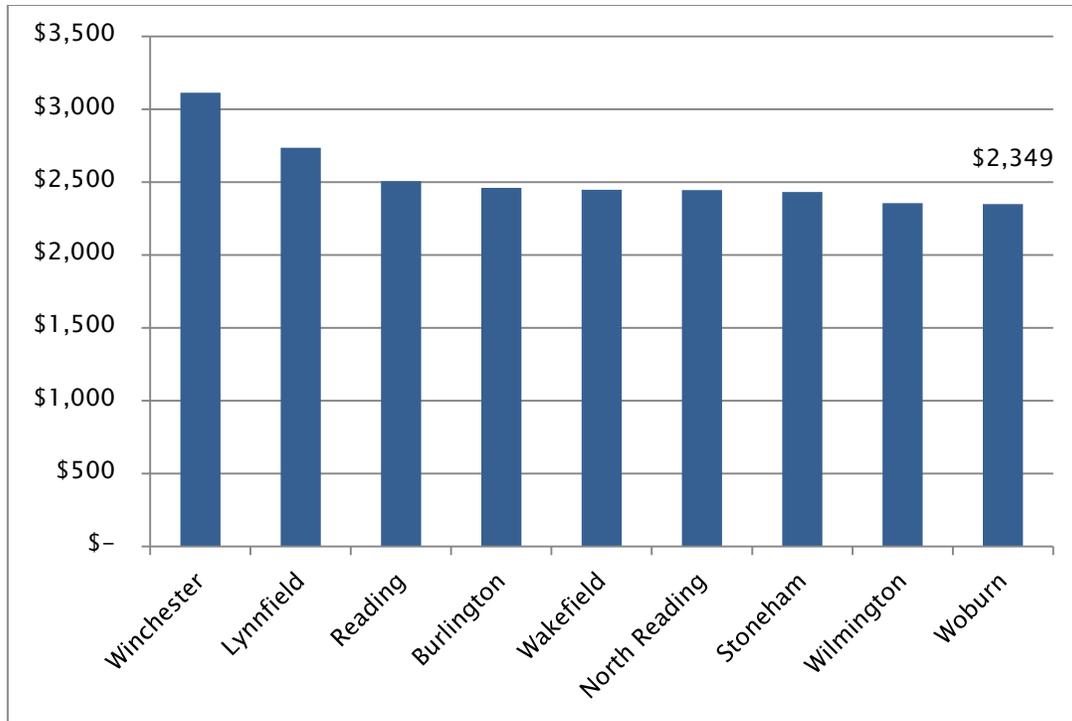


Source: The Warren Group, 2015

## Rent

According to Zillow.com, there is little range in median rent in the NSPC sub-region. At \$2,349, Woburn's median rent is the lowest among NSPC communities.

Figure 15: NSPC Median Rent, 2015



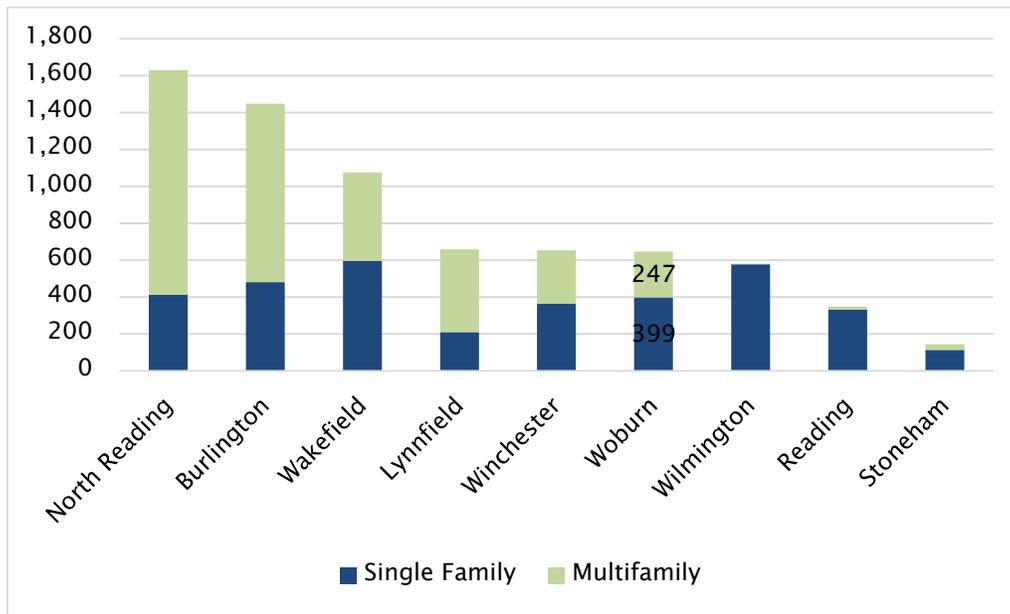
Source: Zillow.com, data through July 31, 2015

## **Housing Units Permitted**

---

Between 2000 and 2013, Woburn issued permits for 646 housing units. Of those, 399 (62%) were for single-family homes, while 247 were for units in multifamily buildings. Within the NSPC sub-region, Woburn has issued permits at a lower rate than five out of nine communities.

Figure 16: NSPC Housing Units Permitted, 2000–2013



Source: U.S. Census Building Permit Survey

## Recent & Future Development

### Development Pipeline

There are currently 17 projects in Woburn’s development pipeline with a total of 794 proposed housing units. The Ledges at Woburn is a 168–unit multifamily development under review as part of the Chapter 40B Comprehensive Permit Act. Construction of a 147–unit townhouse development called Winning Farm is expected to be completed in 2026. Redevelopment plans for the former Woburn Armory include 18 residential units and approximately 3,000 square feet of commercial space. Another redevelopment in the pipeline is the former Saint Joseph’s Catholic Church, which will be repurposed into 6 dwelling units. At least 50% of the units will be age restricted and occupied by at least one person whom is age 55 or older.

**Table 8: Development Pipeline**

Development	Stage	Completion Year (Est)	Units	Affordable Units
89 Wyman Street	Construction	2017	4	0
Freemont Street Extension	Construction	2017	2	0
100 Washington Street	Construction	2018	6	0
Benchmark Senior Living	Construction	2017	87	0
Dragon Court	Construction	2018	20	0
Russo Estates	Construction	2017	6	0
30 Wyman Street	Construction	2017	32	0
	Final			
East Dexter Avenue (NELCO Site)	Permitting	2019	41	4
Woburn Armory	Final			
	Permitting	2018	18	0
1071 Main Street	Pre-			
	Construction	2020	87	9
165 Cambridge Road	Pre-			
	Construction	2019	18	2
Winning Farm	Pre-			
	Construction	2026	147	0
4 Montvale	Pre-			
	Construction	2018	4	0
434 Main Street	Pre-			
	Construction	2018	7	0
Ledges at Woburn	Under Review	N/A	168	168
57 Mill Street	Under Review	2020	113	29
Shannon Farm (286 Lexington Street)	Under Review	2018	34	0
<b>Total</b>			<b>794</b>	<b>212</b>

Source: City of Woburn Planning Department

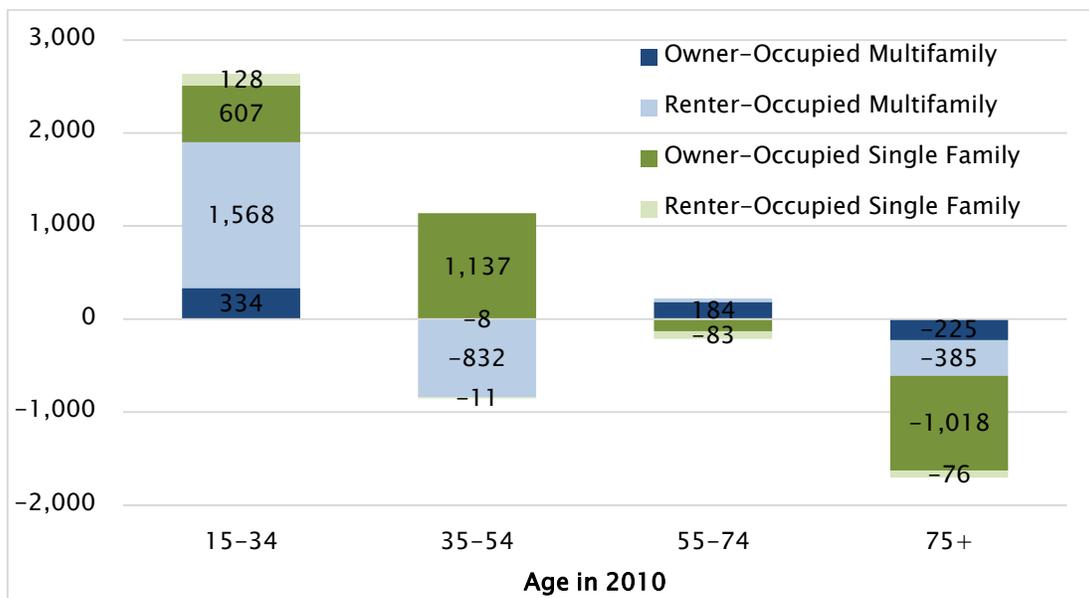
## **Projected Development Demand**

Based upon MAPC’s projections, Woburn has a projected demand for a total of 1,228 additional units by 2020. Of these, 553 (45%) are single-family, 390 (32%) are multifamily rentals, and 285 (23%) are multifamily ownership units.

The majority of this demand is from householders age 15–34. A significant portion of that demand will be met by natural turnover of housing units. Aging Baby Boomers may need fewer homes—especially single family homes—than they do today as its members downsize, move elsewhere, or pass away. MAPC projects that householders age 55 and above will put 1,308 single family homes, enough to supply about 70% of demand from younger households. MAPC also projects that householders age 75 plus will put 610 multifamily units back on the market by 2020, enough to supply about 48% of demand from younger cohorts. Even with this turnover, however, Woburn will still need 553 single family and 675 multifamily units by 2020 in order to meet total projected demand across all cohorts for this time period.

Based upon Woburn’s current development pipeline, the City will produce 78 single family units and 569 multifamily ownership units over the next two years, satisfying 14% of single family and 84% of multifamily need not met by housing turnover. Of the total multifamily units, 93 units will target older cohorts in assisted living or age–restricted developments.

Figure 17: Net Projected Housing Unit Demand by Age, 2010–2020



Source: MAPC Analysis 2014

## Housing Affordability

### Key Findings

---

- Woburn’s rental housing is not affordable. Median rent is higher than fair market rent for all unit types.
- More than a third of households are low income, earning less than 80% of AMI and therefore eligible for housing assistance through most federal and state programs; there are particular high instances of low-income status among elderly households, with more than half of them qualifying for housing assistance.
- More than a third of households are cost burdened, paying 30% or more of their income on housing costs; the rate is particularly high among owner households (53.9%).
- 7.1% of Woburn’s housing, or 1,150 units, is recorded on the state’s Subsidized Housing Inventory.

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

### Poverty Rate

---

Woburn has a low rate of families with incomes below the poverty level, less than \$24,250 for a household of four.<sup>3</sup> At 4.7%, it is lower than the Commonwealth’s rate of 7.7% and Middlesex County’s rate of 5.2%. Of Woburn families living below the poverty level, most are headed by female householders and include children 18 years of age or younger (53.1%).

---

<sup>3</sup> <<http://aspe.hhs.gov/poverty/15poverty.cfm>>.

**Table 9: Percentage of Families with Incomes below the Poverty Level**

Family Type	Count	%
All Families	9,611	
Families with income below poverty level	452	4.7%
With Related Children Under 18	383	4.0%
Married Couples	132	1.4%
With Related Children Under 18	94	1.0%
Families with Female Householders	256	2.7%
With Related Children Under 18	240	2.5%

Source: U.S. Census Bureau, American Community Survey 2009–2013

## **Households Eligible for Housing Assistance**

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

**Table 10: FY2015 Affordable Housing Income Limits, Boston–Cambridge–Quincy, MA–NH HUD Metro FMR Area**

Household Size	Extremely Low Income (30% AMI)	Very Low Income (30–50% AMI)	Low Income (50–80% AMI)
1 Person	\$20,700	\$34,500	\$48,800
2 Person	\$23,650	\$39,400	\$55,800
3 Person	\$26,600	\$44,350	\$62,750
4 Person	\$29,550	\$49,250	\$69,700
5 Person	\$31,950	\$53,200	\$75,300
6 Person	\$34,300	\$57,150	\$80,900

7 Person	\$36,730	\$61,100	\$86,450
8 Person	\$40,890	\$65,050	\$92,050

Source: U.S. Department of Housing and Urban Development

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

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

According to the most recent available data (2008–2012 estimates), more than a third (37%) of all Woburn households are low income. Of that population, 13% is extremely low income. Further, 62% of elderly households are either low-, very-low-, or extremely-low-income, compared to 28% of non-elderly households.

**Table 11: Income as Percent of AMI by Household Type/Size**

	Total Households	Low-Income Households (% of AMI)				
		<30%	30–50%	50–80%	80–100%	>100%
Elderly (1–2 Members)	1,724	6.1%	20.3%	17.4%	9.2%	47.0%
Elderly Non-Family	2,220	33.6%	24.5%	17.6%	10.1%	14.2%
Small Related (2–4 Persons)	7,010	7.1%	9.9%	10.2%	8.2%	64.6%
Large Related (5+ Persons)	1,010	7.9%	4.0%	4.5%	8.9%	74.8%
Other	3,000	15.7%	6.7%	10.7%	2.8%	64.2%

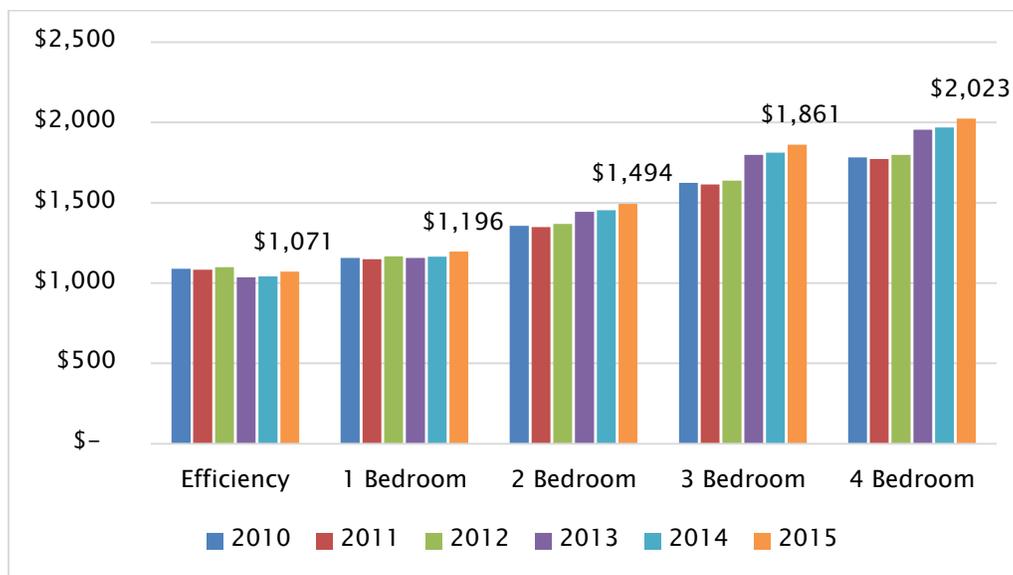
Total	14,964	12.7%	12.2%	11.8%	7.6%	55.7%
-------	--------	-------	-------	-------	------	-------

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2008–2012

## Fair Market Rents

Another measure of housing affordability is whether local rent exceeds Fair Market Rents (FMR), or maximum allowable rents (not including utility and other allowances), determined by HUD for subsidized units in the Boston MSA. In Figure 25 below, the upward trend reflects the annual adjustment factor intended to account for rental housing market demands. Given the constraints on the Greater Boston rental housing market, rising rent is unsurprising and points to the need for more housing of this tenure at multiple price points.

Figure 18: Fair Market Rent, Boston–Cambridge–Quincy, NA–NH HUD Metro FMR Area



Source: U.S. Department of Housing and Urban Development

According to Zillow.com, Woburn has a median rent of \$2,349 as of July 2015. This is higher than FMR for all unit types. Thus, Woburn’s rental housing stock is not affordable by these standards. However, it is important to note that this metric does not take into account household income, a major determinant of housing affordability.

Table 12: Woburn Median Rents, September 2015 Listings

	Efficiency Unit	1 Bedroom	2 Bedroom	3 Bedroom	All
Median Rent	\$1,125	\$1,400	\$1,865	\$2,325	\$2,349

Source: Zillow.com, rental listings as of September 2015 and total median rent as of July 2015

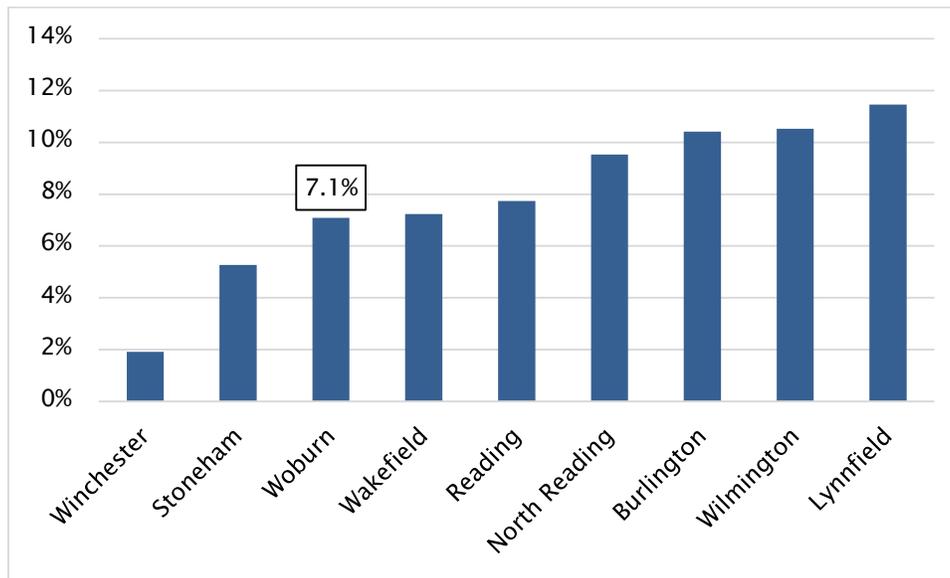
## **Current M.G.L. Chapter 40B Subsidized Housing Inventory**

Under M.G.L. Chapter 40B, affordable housing units are defined as housing that is developed or operated by a public or private entity and reserved by deed restriction for income-eligible households earning at or below 80% of the AMI. In addition, all marketing and placement efforts follow Affirmative Fair Housing marketing guidelines per the Massachusetts Department of Housing and Community Development (DHCD).

Housing that meets these requirements, if approved by DHCD, is added to the subsidized housing inventory (SHI). A municipality’s SHI fluctuates with new development of both affordable and market-rate housing. The percentage is determined by dividing the number of affordable units by the total number of year-round housing units according to the most recent decennial Census. As the denominator increases, or if affordable units are lost, more affordable units must be produced to reach, maintain, or exceed the 10% threshold.

Woburn has not yet reached the 10% threshold. As of October 2015, 1,150 housing units out of 16,237 year-round units, or 7.1%, were included on Woburn’s SHI. Compared to other municipalities within the NSPC sub-region, this rate is on the lower end of the spectrum.

Figure 19: NSPC Percentage of Subsidized Housing Inventory, June 2015



Source: Massachusetts Department of Housing and Community Development

Woburn's current SHI includes 515 units of housing owned and operated by the Woburn Housing Authority. 415 of those units are state public housing and 100 are federal public housing. Another 525 rental units on the current SHI are the Kimball Court housing development, a Corcoran community. 11 units on the current SHI are the Warren House which is owned and operated by Supportive Living, Inc. These units provide independent living for brain injury survivors. A total of seven units were added to the current SHI as a result of the City's downtown housing efforts, the Pilgrim Building and Main Street Redevelopment. Four of the seven downtown housing units have deed-restrictions that will expire in 2018. There are only five homeownership units listed on the current SHI; the units are on Salem Street. Kimball Court and the Ledges at Woburn are the only two comprehensive permit projects listed on the current SHI; units from the Ledges development is currently not listed on the SHI but could potentially add 168 units to the inventory. The remaining 87 units listed on the current SHI are group homes operated by the Department of Developmental Services and Department of Mental Health. Each DDS or DMR unit represents a bedroom in a group home.

**Table 13: City of Woburn Subsidized Housing Inventory**

Project Name	SHI Units	Comprehensive Permit	Year End	Tenure	Subsidizing Agency
Spring Court Extension	100	No	Perp	Rental	HUD
Creston Avenue	68	No	Perp	Rental	DHCD
Liberty Avenue	48	No	Perp	Rental	DHCD
Webster Avenue	60	No	Perp	Rental	DHCD
Campbell Street	100	No	Perp	Rental	DHCD
Library Place	45	No	Perp	Rental	DHCD
Nichol St. Extension	54	No	Perp	Rental	DHCD
Warren Avenue	40	No	Perp	Rental	DHCD
Kimball Court Apartments I	184	Yes	Perp	Rental	DHCD
Kimball Court III	167	Yes	Perp	Rental	DHCD
Warren House	11	No	2037	Rental	DHCD
Kimball Court II	174	Yes	Perp	Rental	MassHousing
DDS Group Homes	64	No	N/A	Rental	DDS
DMH Group Homes	23	No	N/A	Rental	DMH
Pilgrim Building Redevelopment	4	No	2018	Rental	DHCD
Main Street Redevelopment Project	3	No	2024	Rental	DHCD
Ledges at Woburn	0	Yes	Perp	Rental	FHLBB
Salem Street	5	No	2056	Ownership	DHCD
Newbridge Village	9	No	Perp	Ownership	DHCD
<b>Total Units</b>	<b>1,150</b>				

Source: Massachusetts Department of Housing and Community Development

**Table 14: Woburn Housing Authority Units on the Subsidized Housing Inventory**

Address	Number of Units	Program	Year Built	Type
Spring Court Extension	100	Federal Family	1950	Family
Creston Avenue	68	Ch. 200 Family	1950	Family
Liberty Avenue	48	Ch. 200 Family	1960	Family
Webster Avenue	60	Ch. 200 Family	1960	Family
Campbell Street	100	Ch. 667 Elderly & Disabled	1970	Elderly
Library Place	45	Ch. 667 Elderly & Disabled	1980	Elderly

Nichol Street Extension	54	Ch. 667 Elderly & Disabled	Elderly
Warren Avenue	40	Ch. 667 Elderly & Disabled	Elderly

---

Source: Woburn Housing Authority

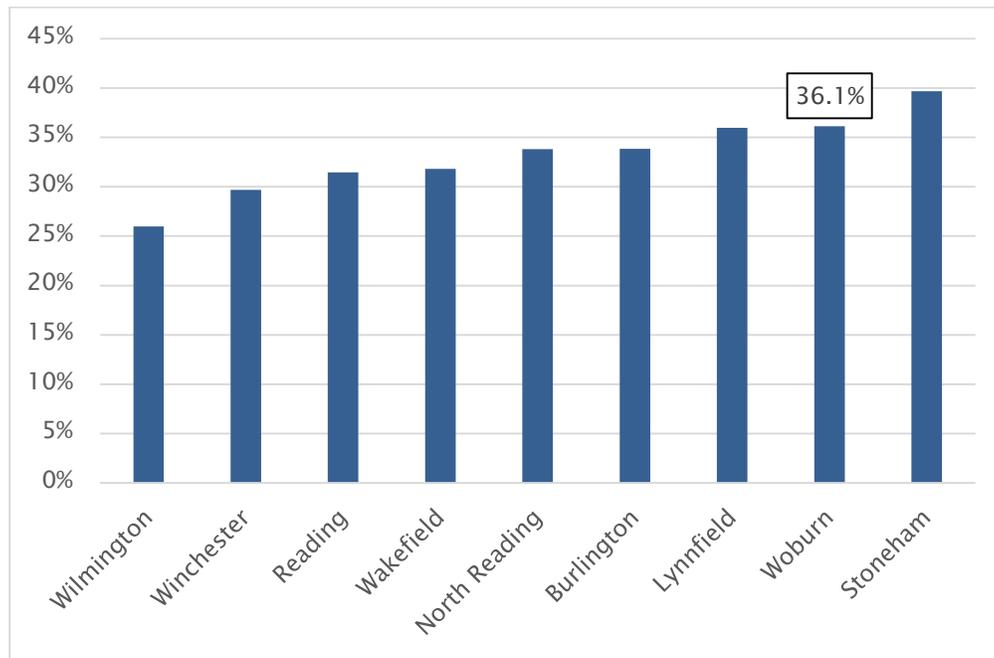
## **Housing Cost Burden**

---

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

HUD considers a rate of 30% or higher cost-burdened households in a community and 15% or higher severely cost-burdened households in a community to pose a significant issue. In Woburn, a total of 5,509 households are cost burdened. At 36.1%, this rate is above HUD's threshold for concern. The rate of severe cost burden in Woburn is significantly lower than that of cost burden; however, at 2,444 or 16%, the rate of households that are severely cost-burdened also exceeds the HUD threshold for concern.

Figure 20: NSPC Cost-Burdened Households



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

With the exception of Stoneham, Woburn’s rate of cost burden is higher than all other municipalities within the NSPC sub-region. While the rate of cost burden is high for both owners and renters, more than half (53.9%) of owners experience housing cost burden as opposed to renters (46.1%).

### Cost Burden by Household Type

Cost burden does not impact all Woburn households equally. Further analysis reveals which household types (elderly, small related, large related, or other) and income categories (low-, very-low-, extremely-low-, and middle-income, or those earning between 80–120% of AMI) are most cost burdened. Though significant portions of each group are cost-burdened, single elderly households experience the highest rates of both cost burden and severe cost burden.

**Table 15: Cost Burden by Household Type, All Households**

Household Type	Households	Cost Burden		Severe Cost Burden	
		Count	Percent	Count	Percent
Elderly (1–2 Members)	1,714	220	12.8%	280	16.3%
Elderly Non–Family	2,230	585	26.2%	575	25.8%
Small Related (2–4 Persons)	6,999	1,360	19.4%	1,039	14.8%
Large Related (5+ Persons)	999	225	22.5%	85	8.5%
Other	3,300	675	20.5%	465	14.1%
<b>Total</b>	<b>15,242</b>	<b>3,065</b>	<b>20.1%</b>	<b>2,444</b>	<b>16.0%</b>

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2008–2012

Because households of any income level can be cost burdened just by buying or leasing dwelling units they cannot afford even if alternative market–rate housing is affordable to them, it is important to consider rates of cost burden among low–income households specifically, who tend to have fewer options.

In Woburn, a third of all low–income household types are cost burdened. Amongst low income households, non–elderly large related households experience the highest rates of both cost burden and severe cost burden.

**Table 16: Cost Burden by Household Type, Low–Income Households**

Household Type	Total	Cost Burden	Severe Cost Burden
Elderly (1–2 Members)	755	24.5%	31.1%
Elderly Non–Family	1,690	29.9%	34.0%
Small Related (2–4 Persons)	1,899	39.0%	44.7%
Large Related (5+ Persons)	159	44.0%	53.5%
Other	990	29.8%	42.9%
<b>Total</b>	<b>5,493</b>	<b>32.7%</b>	<b>39.5%</b>

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2008–2012

## Middle–Income Housing Problems

CHAS data also indicates the extent to which middle–income households earning 80–120% of AMI suffer from housing problems. HUD defines a housing problem as a household with one or more of the following problems:

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

2008–2012 ACS data estimates indicate that less than 1% of Woburn’s occupied housing units are afflicted by problems #1, #2, or #3. Therefore, it can be assumed that the housing problem affecting most Woburn residents at the middle income level is #4: cost burden.

**Table 17: Housing Problems for Woburn Households at 80–120% of AMI**

	Count	Percent
Total Owner–Occupied Households	9,295	n/a
With Housing Problems	1,435	15.4%
Total Renter–Occupied Households	5,970	n/a
With Housing Problems	325	5.4%

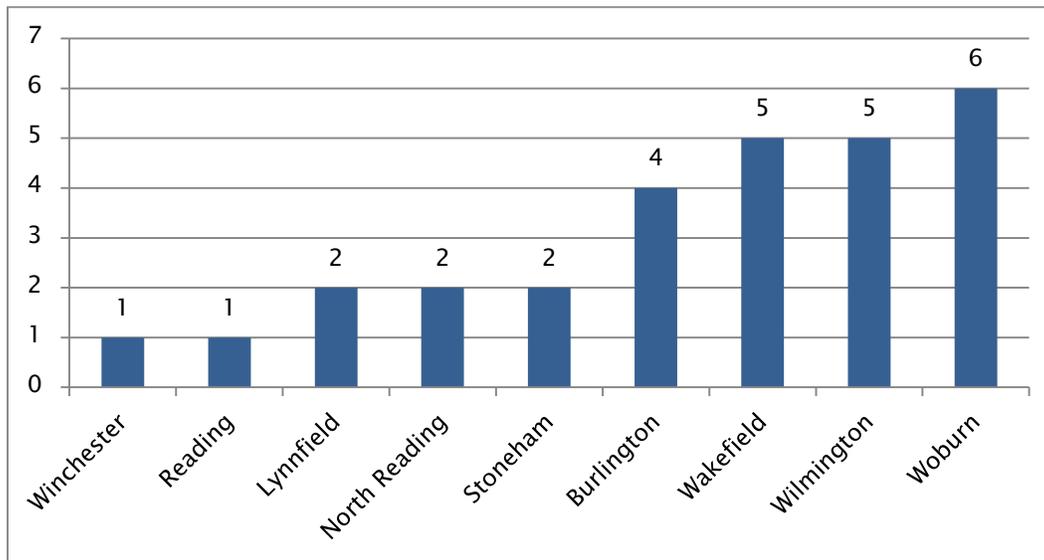
Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2008–2012

As shown in Table 19 above, for households earning 80–120% of AMI, the rate of those experiencing housing problems is higher for owner–occupied households than renter–occupied households. Owners at this income level tend to be slightly more cost burdened than renters, but nevertheless only 10% of all Woburn households at this income level pay more than 30% of their incomes on housing costs. Given that nearly a third of Woburn households are cost burdened, across income levels, we can conclude that cost burden is an issue that primarily affects lower–income households.

## Foreclosures

The Greater Boston region was spared the worst impacts of the recent housing crisis. Nevertheless, foreclosures in the region did surge over the last decade. This is important because as homes become foreclosed, households are forced to relocate, often increasing demand for affordable housing options. Overall, according to the most recent data available, the NSPC sub-region did not issue many foreclosure deeds between January and July of 2015. However, Woburn has the highest number of petitions to foreclose (25) and issued the highest number of foreclosure deeds (6).

Figure 21: Foreclosure Deeds in NSPC, January-July 2015



Source: The Warren Group

Table 18: NSPC Foreclosures, Jan-Jul 2015

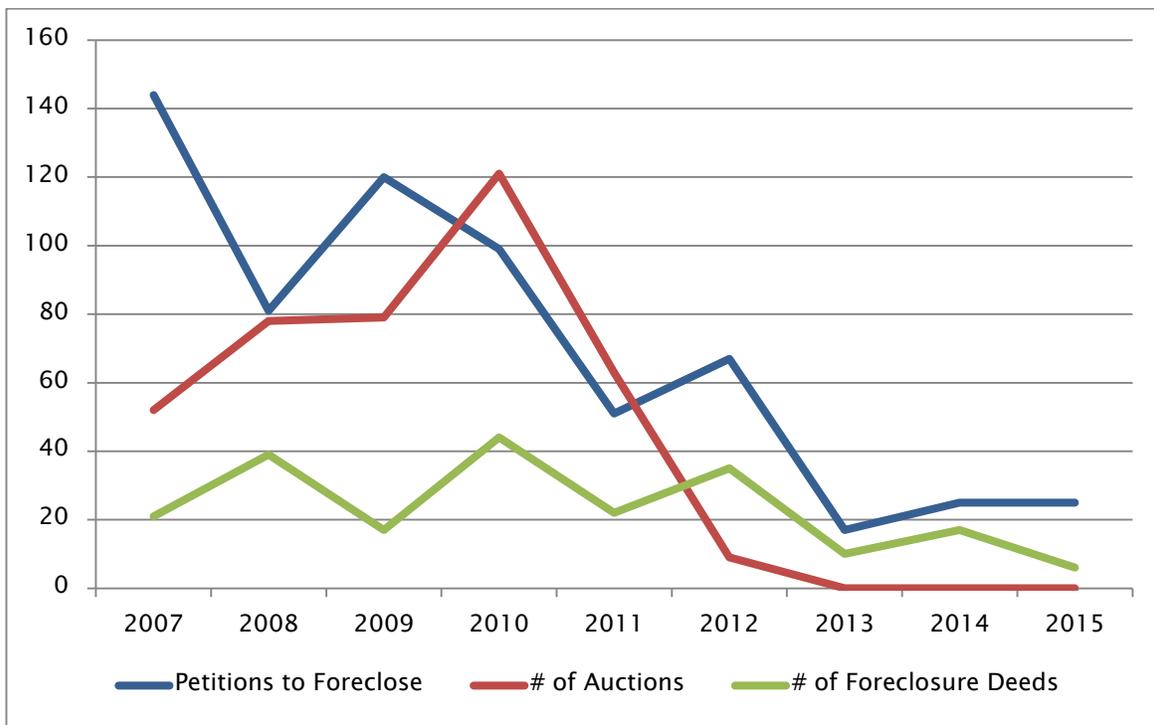
	Petitions to Foreclose	# of Auctions	# of Foreclosure Deeds
Burlington	10	7	4
Lynnfield	8	5	2
North Reading	13	1	2
Reading	12	2	1

Stoneham	13	0	2
Wakefield	12	0	5
Wilmington	18	4	5
Winchester	5	2	1
Woburn	25	0	6

Source: The Warren Group, 2015

Woburn’s housing market has significantly recovered from the 2008 recession. The number of foreclosure petitions has decreased from 81 in 2008 to 25 in 2015. Similarly, auctions and foreclosure deeds have also shrunk dramatically; there have been no auctions on record since 2013 and only 6 foreclosure deeds in 2015, compared to 39 in 2008.

Figure 22: Woburn Foreclosures, 2007–2015



Source: The Warren Group

# **Development Constraints and Capacity**

---

In Woburn, residential development is influenced by various factors pertaining to the natural and built environments; regulatory, municipal, and organizational context; and political and social contexts. The following list of barriers to housing development and affordability represents feedback from public forums hosted on housing needs for the Woburn Master Plan as well as insight from realtors and planning professionals working within the City.

- **Natural & Built Environment**
  - Lack of Developable Land
  - Insufficient parking downtown
  - Real and perceived obstacles like traffic and school capacity
  - Balancing housing with desire for open space
- **Regulatory & Municipal Environment**
  - Affordable Housing Requirement needs to be further defined and clarified
  - A greater range of residential uses need to be allowed by right rather than through special permit
- **Education & Communications**
  - May be some political stigma against affordable housing based on past 40B proposals that have not been poorly located and not consistent with the City's goals.

## **Natural & Physical Constraints**

### **Land Availability**

---

Woburn is 8,073 acres in size, including 211 acres of water. These water bodies include, amongst others, Horn Pond and the Aberjona River. Wetlands compose 496 acres. Another 625 acres, or 8% of the total acreage in the City, are

permanently protected open space. Flood zones are also potential development constraints: 9% of the City's acreage is in the 100-year flood zone (469 acres) or the 500-year flood zone (237 acres).

There are 10 Chapter 21E tier classified sites in Woburn: four Tier II sites, one Tier 1D site, and 5 Tier I sites. These areas are contaminated with oil and/or hazardous materials and require a certain degree of remediation.

Due to these constraints, much of the available land for future housing production occupies now-vacant sites or those with other land uses that may have redevelopment potential.

## **Municipal Infrastructure**

---

### **Water & Sewer**

The City of Woburn obtains its water supply from the Horn Pond Well Field and the Massachusetts Water Resources Authority (MWRA). The Horn Pond Well Field is capable of producing up to 4 MGD. The balance of the City's 6.5 MGD average daily demand is obtained from the MWRA through meters 200 and 230. In 2012, Meter 230 and its underground vault were replaced with a new pressure reducing valve and an above ground building. The MWRA is in the process of constructing a redundant water supply line through Stoneham and Reading which will connect at Meter 230 and increase the reliability of the MWRA supply. These two supply sources are expected to serve the needs of the community well into the future.

Woburn is served by the MWRA sewer system. The MWRA's Woburn interceptor passes along portions of Water Street, Sturgis Street and Arlington Road adjacent to the north and east sides of Horn Pond. There are no NPDES discharges in Woburn. Today there are over 170 miles of sewer collection facilities and interceptor lines that discharge to the MWRA system. There are over 13,500 residential and commercial units connected to the sewer system

with approximately 400 septic systems still in service, such that 97% of the City is currently connected to sewerage.

## **Roads & Transportation**

Woburn contains two interstate highways. Interstate 95 bisects Woburn approximately east–west and is a part of the Route 128 corridor that has housed numerous high technology and other businesses around Boston. Interstate 93 hugs the eastern end of the City providing direct access to Boston.

There are three MBTA bus lines running through Woburn:

- **Route 134:** Beginning in north Woburn, this line provides local stops throughout Woburn along Main Street, and on through Winchester, ultimately terminating at Wellington Station in Medford, where there are additional bus lines and connection to the Orange Line.
- **Route 350:** This line runs between Burlington and Alewife Station in Cambridge, passing through west and south Woburn.
- **Route 354:** This express bus provides direct access from Woburn to downtown Boston at State Street and Washington Street. Beginning in Burlington, this line passes through downtown Woburn and accesses Interstate 93 at Montvale Avenue.

The Anderson Regional Transportation Center Station (Anderson RTC) is another key piece of transportation infrastructure in Woburn. It is the second busiest stop on the commuter rail line that runs between Lowell and North Station in downtown Boston. Furthermore, the station is among the busiest of all the commuter rail stops in the entire MBTA commuter rail system.

In addition to Anderson RTC, Mishawum Station is a secondary stop on the Lowell Commuter Rail line in Woburn. Prior to the opening of Anderson RTC in 2001, it was the primary station in Woburn. Currently, it operates as a limited service flag–stop intended for those reverse commuting to an adjacent office

park. In 2013, it had 42 boardings on a typical weekday, making it one of the least utilized stations in the commuter rail system.

## Schools

Woburn operates a PK–12 public school system which includes two pre-kindergarten centers within elementary schools, seven elementary schools, two middle schools and one high school. According to the most recent data from the Massachusetts Department of Education, 4,761 students were enrolled in Woburn Public Schools (WPS) for the 2015–2016 school year. Of these, 32% are students in kindergarten through grade 3, 22% in grades 4 to 6, 22% in grades 7 to 9, 21% in grades 10 to 12, and 3% in the pre-kindergarten program.<sup>4</sup> At the secondary school level, students in Woburn have the option of attending the Northeast Metropolitan Regional Vocational High School in Wakefield. It was founded in 1968 and also draws students from the cities and towns of Chelsea, Revere, Winthrop, Malden, Melrose, North Reading, Reading, Stoneham, Wakefield, Winchester, and Saugus.<sup>5</sup> Minority enrollment is 26% of the student body (majority Hispanic and Asian), which is less than the Massachusetts state average of 35%. The student: teacher ratio of 14:1 is equal to the state average of 14:1.<sup>6</sup> Per pupil spending in Woburn has closely matched or exceeded slightly the state average for the last two years. <sup>7</sup>

Woburn's public elementary schools are the Clapp–Goodyear Elementary, Altavesta Elementary, Hurd Elementary, Shamrock Elementary, Malcolm White Elementary, Clyde Reeves Elementary, Linscott Elementary, and Wyman Elementary. (The Parker, Tarkey, Plympton, Golden, and Veterans' Memorial

---

<sup>4</sup> MA Department of Education

<http://profiles.doe.mass.edu/profiles/student.aspx?orgcode=03470000&orgtypecode=5&>

<sup>5</sup> Wikipedia

<sup>6</sup> MA Department of Education (DOE)

<sup>7</sup> MA Department of Education

<http://profiles.doe.mass.edu/profiles/finance.aspx?orgcode=03470000&orgtypecode=5&leftNavID=501&fycode=2014>

Schools are now closed, and the former Veterans' Memorial School now serves as the Woburn Senior Center). The two middle schools are the John F. Kennedy Middle School and Joyce Middle School. In recent years Reeves, Shamrock, and Malcolm White, as well as Woburn Memorial High School, have been rebuilt. The rebuilding of the Clapp–Goodyear Elementary is also finished. The City is replacing the Wyman School with a new elementary school to be located on four acres of land at the Spence Farm site.

**Table 19: Woburn Public Schools**

School	Year Opened/Renovated	Grades	Square Footage	Enrollment 2015–2016
Clapp–Goodyear School	1958, 2012	K–5	31,960	385
Clyde Reeves School	2000	PK–5	68,800	461
Daniel L. Joyce Middle School	1968, renovated 2005	6–8	187,957	494
Daniel P. Hurlid School	1956	K–5	28,990	205
John F. Kennedy Middle School	1963	6–8	104,000	527
Linscott–Rumford School	1971	K–5	49,614	227
Malcolm White School	2004	K–5	67,800	264
Mary D. Altavesta School	1969	K–5	50,270	221
Shamrock School	2002	PK–5	60,039	394
Woburn Memorial High School	2006	9–12	342,500	1,384

School	Year Opened/Renovated	Grades	Square Footage	Enrollment 2015–2016
Wyman School	1892, Renovated 1964	K–5	35,344	207

Source: Woburn School Department

As a relatively mature and largely built-out suburban community, Woburn’s school enrollment totals have been more or less stable for a number of years. In 2000, Woburn had 4,697 students in the district, with 4,695 in 2005 and 4,769 in 2010.<sup>8</sup> The City has recognized for some time that the main challenge facing its public school systems has not been one of capacity but of aging facilities, which it has addressed by updating or constructing new schools as needed, particularly as schools have needed space to address new curricula demands in art, music, technology and special education. Though maintaining Woburn’s public schools as effective places of education will remain an ongoing challenge, Woburn has addressed and continues to work on some of its most pressing capital school building needs. In 2006, the High School was rebuilt and in 2005 the Joyce Middle School was renovated. Both the Malcolm White and Shamrock Elementary Schools are less than fifteen years old and it has been noted that Woburn will be adding the new Wyman School by 2018.

---

<sup>8</sup> Massachusetts DOE  
<http://profiles.doe.mass.edu/profiles/student.aspx?orgcode=03470000&orgtypecode=5&&fycode=2015>

# Regulatory Constraints

## Residential Zoning

Zoning ordinances regulate the type and location of development within a community under M.G.L Chapter 40A. For the purpose of a HPP, zoning can be considered a constraint if the ordinance significantly limits expanding the housing supply to meet demand. While Woburn’s zoning ordinance has many positive attributes, including an Affordable Housing Requirement, other aspects serve as barriers to housing diversity such as an over-reliance on the special permit process. The Zoning Ordinance offers a limited number of by-right housing choices, particularly in the downtown and near transit. Allowing a greater range of residential uses by right and offering incentives for housing development within the zoning ordinance would help to facilitate more housing in the community to meet community needs.

**Table 20: City of Woburn Residential Table of Uses**

	R-1	R-2	R-3	R-4	B-N	B-H	B-D	B-I	I-P	IP-2	I-G	S-1	S-2	O-P	OP-93	O-S	Notes; other sections	Special Permit Requirements in addition to	Site Plan Requirements
<b>Residential Uses</b>																			
1	X	X	X	X	-	-	-	-	-	-	-	X	-	-	-	-			
2a	-	X	X	X	-	-	-	-	-	-	-	X	-	-	-	-	Section 6.1		
2b	-	X	X	X	-	-	-	-	-	-	-	X	-	-	-	-			
3a	P	P	P	P	-	-	-	-	-	-	-	-	-	-	-	-	Section 10.4.10		Section 12
3b	-	-	-	-	-	-	-	-	-	-	-	P	P	-	-	-			Section 12
3c	P	P	P	P	P	-	-	-	-	-	-	P	-	-	-	-	Section 5.1 Note 20	Section 11.3.2	Section 12.3.2 Section 14
3d	-	-	P	P	-	-	-	-	-	-	-	-	-	-	-	-			Section 12
4	-	-	-	P	-	-	-	-	-	-	-	P	P	-	-	-			Section 12
5	-	-	-	-	-	P	P	P	-	-	-	X	-	-	-	-	Section 11.6.11		
6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			
7	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	Note 2		
8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-			

Source: City of Woburn Zoning Ordinance

As is displayed in the above chart, multi-family options are mostly permitted only through special permits. Townhouses, garden apartments, and elevator

apartments are only permitted in certain districts by special permit. Dwelling units above the first story in commercial structures are also mostly subject to the special permit process with the one exception that they are allowed by right in the Mixed Use District. Woburn's Zoning Code does not specifically define "Multi-family." The following are the current definitions for townhouses, garden apartments, elevator apartments, and dwelling unit.

- Townhouse: A multi-family dwelling in which all dwelling units are separated by side or party walls.
- Garden Apartment: A dwelling, not more than two and one half stories or thirty five (35) ft. in height, containing three or more dwelling units.
- Elevator Apartment: A multi-family dwelling having more than two and one-half (2 ½) stories or thirty-five (35) feet in height, except in the Business Downtown (B-D) zoning district, whereby a structure having more than three (3) stories and containing multi-family dwelling units above the first floor of a commercial use(s), shall be classified as an elevator apartment.
- Dwelling Unit: One (1) or more rooms arranged, intended or designed to be occupied by one (1) family and to provide complete facilities for living, sleeping and eating.

About 43.7% of the City is in the Residential (R-1) District, an area primarily of single-family homes on 12,000 square foot lots requiring 100 feet of street frontage. The Single Two Family District (R-2) covers 17.7 % of Woburn and allows new two-family homes on 15,000 square foot lots as well as conversions of single-family homes into two-family houses. In both districts, the front yard setback is 25 feet and 30 feet from the rear lot line. Woburn has a lot shape rule that maintains that minimum lot width, 60 feet in R-1 and R-2, must be

able to be carried to the buildable portion of the lot while remaining within all lot lines.<sup>9</sup>

Many of Woburn's zoning districts, excepting for Cluster Development (Section 10), Townhouse Development in R-1 and R-2 under Section 14 and all of the overlay districts, have no statement of purposes or intent, so the purposes have to be determined by users of the Zoning Ordinance. The R-1 and R-2 regulations indicate a preference for one and two-family homes only in these areas, on fairly uniform lots. Any other use not listed as allowed by-right or special permit would not be allowed as the City does not allow for use variances under its Zoning Ordinance (Section 11.9). Conversions from single-family to two-family residences are allowed by-right in R-2 and require a smaller minimum lot size (10,000 square feet) and lesser frontage (80 feet) than for a new two-family. Parking regulations mandate that two off-street spaces be provided for each unit meaning that four spaces would be required for each conversion of a single-family to a two family home.

In R-1 and R-2, townhouse construction is permitted by special permit from the City Council, on a much larger 18-acre minimum lot size, as are cluster developments on a 5-acre minimum lot size. Extended Care Facilities, found as a sub-heading under Hospitals in Section 2 Definitions, are also allowed in R-2 by City Council special permit.

### **Townhouse and Garden Apartment R-3 and Apartment/Other R-4**

Multi-family homes in the Townhouse and Garden Apartment District (R-3), at 1.7 %, combined with the Apartment/Other District (R-4), at 0.5 %, make up just

---

<sup>9</sup> Under Section 2 *Definitions*, Woburn regulates irregular lots by defining Lot Width Minimum as follows: No lot shall be created which does not have an area in which a circle may be located tangent to the front lot frontage and within all lot lines- the lot must also allow the passage of said circle from its frontage position to the developable portion while remaining within all lot lines. The circle diameter shall not be less than the minimum dimension for the appropriate district as listed in Section 6.1 Dimensional Table column labeled Lot Width."

over 2% of the City. These multi-family areas also require 12,000 square feet minimum lot sizes for the first apartment unit but this drops to 5,000 square feet for each additional unit in R-3 and 4,000 square feet in R-4 for each additional apartment unit. In the R-3 Townhouse and Garden Apartment District, all uses allowed in R-1 and R-2 are also permitted and Garden Apartments are added as a use allowed by City Council special permit. Similarly, the R-4 Apartment/Other District allows all of the uses in R-1, R-2 and R-3 and adds Elevator Apartments as another use permitted by issuance of a Special permit by the City Council. Woburn defines Garden Apartment similarly to how some other communities define Multi-Family, a dwelling unit not more than 2.5 stories/ 35-feet high, containing three or more dwelling units. Though there is a definition for “Dwelling, Multi-Family” listed in Section 2 Definitions of the Zoning Ordinance<sup>10</sup> it is not referenced in the Garden Apartment definition. Somewhat confusingly, the Elevator Apartments definition in Section 2 does reference them as multi-family dwellings; Elevator Apartments contain more than three units and are greater than 2.5 stories/35-feet in height. Further, mixed-use buildings in the B-D District higher than three stories with first floor commercial uses and upper floor multi-family dwelling units are also included in the definition for Elevator Apartment.

### **Cluster Development**

Cluster-style developments are allowed by City Council special permit in the R-1, R-2, R-3 and R-4 zones and require a 5-acre minimum parcel and minimum lot sizes of 10,000 square feet and 30 feet of frontage for each townhouse or garden apartment lot on a street within the cluster; they are the allowed primary uses. The total area of the open parcel(s) must equal at least 30 % of the overall tract, with 80% of the open space to be conserved by easement or restriction for conservation purposes only.

---

<sup>10</sup> Section 2 of the Zoning Ordinance defines “Dwelling, Multi-Family” as “A dwelling which contains three or more dwelling units attached or located in a single structure.”

## **Woburn Loop Bikeway/Greenway Overlay**

The Woburn Loop Bikeway/Greenway Overlay was adopted in 2003 and overlays parts of the General Industrial District. Designed around the idea of re-using an MBTA Right of Way as a bike and pedestrian path that will run from Cross Street at the Winchester line north through Woburn Center to just south of Route 128, the bikeway itself is funded to be constructed using state Transportation Improvement Program (TIP) funds beginning in 2016. The overlay zoning regulations allow for single family homes and two-family by-right; townhouses and congregate elderly apartments must be done under a City Council special permit. In the latter two uses, the Planning Board first conducts site plan review, which constitutes review by the Planning Board for the application of a special permit for which the City Council is the special permit granting authority. The minimum lot size for townhouses is 22,000 square feet in the overlay with a maximum height of 35 feet and the Ordinance mandates that “the minimum percentage of usable open space shall be 50 percent”; maximum building ground coverage is limited to 20 percent, including garage parking.

## **Upper Main Street Overlay**

Woburn’s Upper Main Street (UMS) Overlay was created in 2010 to encourage the redevelopment of underutilized or abandoned property in areas along Main Street in North Woburn that have at least 250 feet of frontage and are within 500 feet of the Wilmington town line. The overlay encompasses a five acre site area that was once where Woburn Hide and Leather was located. Original plans called for the construction of 57 condominiums in 2010 but the site appears to remain unbuilt in 2015.

The overlay allows for townhouses, garden apartments, elevator apartments and congregate elderly housing, with a maximum building height of four stories and 60-feet; the overlay limits the total number of units to 57 as it is specifically tailored to the site.

## **Intergenerational Overlay**

The Intergenerational Overlay applies to specific properties fronting Main Street and located north of the Main Street (Route 38)/Route 95 interchange. It is intended to allow housing for various life stages, focusing primarily on senior housing and care needs but with an allowance for multi-family housing; it also is meant to increase access to the Middlesex Canal area. While the Intergenerational Overlay was intended to create senior and affordable housing for the City, which it has successfully done, the language within Section A 2 of Section 22 Purpose "... to minimize negative impacts on surrounding area and the Woburn Public School System" could be viewed as not affirmatively helping the City to achieve its fair housing goals.

The overlay was adopted in 2010 and was a revision of a Senior Overlay District that the City adopted in 2008. The overlay's creation was partially in response to the Boston Archdiocese's agreement to sell seven acres of land from the St. Anthony's parcel that makes up the overlay district to enable the Archdiocese to build a new parish center at St Anthony's. In December of 2010, the City Council issued a special permit for a 33-unit Alzheimer's care facility, which had been one of the projects proposed by developers when the overlay was created. In 2011, 98 condominiums were built within the overlay on six acres, the other proposal brought before the City to stimulate the creation of the overlay. 10% of the condominium units were designated for affordable use, as per Section 11.11 of Woburn's Affordable Housing Requirement Ordinance.

## **Mishawum Station Transit Oriented Development Overlay (TOD) District**

The Mishawum TOD District, another project-specific overlay designed to encourage the redevelopment of less than ten parcels on about 7-acres, allows all underlying base zoning Office Park uses and adds in by-right mixed-use or stand-alone townhouse, garden apartments or elevator apartments. Minimum lot size is 40,000 for any residential use, with 100-feet of frontage and 25-foot

yard setbacks for all sides. A Floor Area Ratio (FAR) maximum of 1.5 for residential buildings also applies. FAR for the underlying Office Park base zoning is .5 maximum.

This district was created by the City Council in 2006 and overlays the MBTA Mishawum Station property as well as some adjoining Office Park (O-P) parcels. The MBTA cut bus service to the station in 2012 due to financial concerns. Current service consists of three outbound trains during the morning rush hour and three inbound trains during the evening rush hour, so focusing on residential by the more active Anderson Commuter Rail station may make more sense.

### **Commerce Overlay District**

The Commerce Way Overlay District was adopted by Woburn in 2009. It provides more opportunities for mixed-use zoning in its commercial areas, which are not allowed under the underlying Industrial Park (I-P), Industrial Park 2 (IP-2), and Interstate Business (B-1) zoning. Its purpose is to allow, by City Council Special permit, mixed residential, multi-family, retail, office and research uses, particularly around underutilized or environmentally challenged sites within a broader range of commercial areas. Other stated purposes include increasing the “opportunity for development in transit served areas of the community” to encourage projects that provide “proximate access to highway and public transportation” and provide a mix of land uses that “will serve the community and regional interest in housing, employment and net positive tax revenue.”<sup>11</sup>

Dimensionally, the CWCOD offers a FAR up 1.0 for uses allowed as of right; this FAR can be extended by special permit, although a limit is not mentioned. For special permit uses, which include the critical mixed-use residential and multi-family housing uses, the allowed FAR is not mentioned although the City

---

<sup>11</sup> Woburn Zoning Ordinance, Section 23.1, pg. 23-1

Council may grant a special permit for dimensional relief<sup>12</sup>, presumably for both by-right and special permit uses. Minimum lot size of 100,000 square-feet is required and building heights of up to 130 feet or 10-stories are allowed, with height reductions to 45-feet within 150 feet of a residential district. Frontage (100 feet) and yard setbacks are similar to the I-P and I-P 2 underlying zoning with 80% lot coverage allowed for mixed use and commercial projects and 60% for residential only projects. Allowed uses in the CWCOD differ significantly from the three underlying base zoning districts, particularly as they allow retail uses, shopping centers, mixed-use buildings, mixed use residential, mixed use commercial and multi-family housing.

Since its creation, the CWCOD has not generated the amount of proposals the City anticipated. Reasons for this may include the Great Recession and its impact on development, particularly housing; preference for the use of the underlying zoning areas as there are relatively few incentives to use the CWCOD overlay, and the “usability” of the overlay’s regulations. In response to this, the City Council reduced the number of City Council and Planning Board members required on the overlay’s Concept Plan Review Committee in 2012 in hope of making the review process less cumbersome and to reduce potential conflicts within the special permit review process.

### **Accessory Dwelling Unit Ordinance**

The City of Woburn currently has no Accessory Dwelling Unit Ordinance. The City does not list accessory dwelling units as an allowed accessory use either by-right or by special permit.

### **Parking Requirements**

All single family, two dwelling, and multi-family dwellings require 2 spaces per unit. This makes multi-family housing development a challenge. There may be

---

<sup>12</sup> Woburn Zoning Ordinance, Section 23.7, Dimensional Regulations, pg. 23-12

certain areas, especially near public transit options, where a parking ratios should be reduced in order to allow developers greater flexibility to meet the housing need. Parking could also be tied to bedroom mix rather than just the number of units.

## Existing Municipal Housing Strategies

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

### Affordable Housing Requirement

Section 11.11 of the zoning ordinance specifies an Affordable Housing Requirement that currently stipulates that at least 10% of units in new housing development of over two units must be affordable to those earning 80% AMI or lower. In determining the number of affordable units to be provided, a fractional unit of .5 or greater is regarded as a whole unit. When less than one unit is required, the applicant makes a cash payment which will go into the City's Affordable Housing Fund. An off-site housing option is also offered to developers. Off-site units must be provided within the same ward at a location or locations owned by, or under option to purchase by the petitioner, and identified prior to the approval of and included as a condition of the special permit.

There had been an option to make a payment in lieu of creating affordable units which was recently eliminated by the City Council because they felt that this option was an impediment to the production of actual units. The Affordable Housing Requirement also includes a provision noting that if the requirements of the section pose a severe economic hardship on the applicant, they may request the City Council to modify the requirements of this Section. A severe economic hardship would include the need to remediate conditions of

environmental contamination, the need to preserve an existing structure of significant historic value, the need to preserve a critical area of open space, or another unusual site condition which substantially increases the cost of development.

Although this is a tool that Woburn has at its disposal in order to create more Affordable Housing, changes to the ordinance need to be made in order to make it more effective. For example, at this point in time, the Affordable Housing Ordinance exempts some mixed use properties downtown from having to provide units when this would be an ideal location for housing. Increasing the required affordable unit percentage would also serve to facilitate more affordable housing production and, eventually, serve to ensure the City attains and then maintains at least 10% affordability.

### **Affordable Housing Fund**

The Affordable Housing Fund was established in the City Treasury to receive all payments made under the Section 11.11 Affordable Housing Requirement of the Zoning Ordinance. It is kept separate from other funds and all money is for supporting the creation of low and moderate income housing units. The cost of acquiring land or property for future affordable housing development by the City or one of its public authorities is an allowed expenditure for these funds.

Cash generated from the affordable housing requirement has been invested and is growing but has not creating any affordable housing. The fund has \$3.1 million as of April 2016.

### **Woburn Housing Authority**

In 1969, M.G.L. Chapter 121B, Section 3, was passed to allow for the creation of housing authorities by cities and towns in Massachusetts. The Woburn Housing Authority (WHA) serves the needs of low-income residents through units it

owns or operates and through administering vouchers to qualifying individuals and households.

The WHA manages 515 units. 415 of those units are state public housing and 100 are federal public housing. 176 of the state units are under the Chapter 200 Family Housing and 239 units are under Chapter 667, state-aided elderly and disabled housing.

### **Previous Planning Efforts**

The City of Woburn has facilitated several planning processes in the past decade that acknowledge the importance of meeting housing needs and demand in town and recommend strategies to do so.

In 2005, MAPC worked with the City of Woburn on a Community Development Plan called Woburn Vision 2020. Through an extensive public outreach program, recommendations from individual topic areas were fit together to create one comprehensive improvement plan. The goal related to housing was to identify ways to provide housing for residents across a broad range of incomes. The City recognize that it needed a broader range of housing types, locations, and affordability levels than the housing market and existing regulations are likely to produce. The following measures were identified to help the City achieve their affordable housing goals.

- 1) Expanding planning and organizational resources for housing by designating a staff person responsible for housing issues and forming a housing development non-profit and Community Land Trust
- 2) Undertaking a public education campaign to educated people about affordability and how housing affects the City and the region.
- 3) Expanding financial resources through joining a consortium in order to receive an annual allocation of federal HOME funds and adopting CPA.
- 4) Making zoning changes including
  - a. Adopting inclusionary zoning

- b. Adopting incentive zoning for developers who provide affordable housing
  - c. Developing a linkage program requiring commercial developers to provide money for affordable housing or off site housing
  - d. Increasing density in certain districts
  - e. Expanding areas that allow mixed use development and reducing parking requirements.
- 5) Preserving existing housing through the monitoring of expiring use properties, reusing municipally owned property, identifying public or institutional properties, and utilizing tax title properties and code enforcement.
- 6) Developing new local production initiatives including an affordable housing plan under the 40B Planned Production Program and developing a Local Initiative Program (LIP).

The City of Woburn also participated in the North Suburban Planning Council Sub-regional Priority Mapping Project which was finalized in January 2014. The goal of the report was to develop a list of regionally significant development, preservation, and infrastructure investment priorities in eight municipalities in the North Suburban sub-region. In Woburn, three regional priority development areas were identified and each included housing. The Woburn Downtown Development Area was identified as a priority for transit-oriented development to include housing and commercial uses. The area was identified as highly suitable for mixed use infill development to include multifamily housing, commercial medical/office, and retail, entertainment, and hospitality uses. The Woburn Loop Bikeway/Overlay District was as an areas that is highly suitable area for multi-family housing development and the Commerce Overlay District was identified as a priority for mixed use development including housing due to its close proximity to the Anderson Commuter Rail Station.

MAPC also recently worked with the City of Woburn on their Master Plan which will be approved later this year. The Master Plan included a market analysis of

downtown Woburn that identified this as an appropriate area for housing with strong market potential. The vision statement includes “offering a range of high quality, affordable housing options to Woburn residents of all ages.” The Master Plan also included a number of goals for increasing housing affordability in the City that are echoed in this plan and listed below.

- Add affordable housing units to the Subsidized Housing Inventory to achieve the 10% requirement
- Ensure existing and future deed-restricted housing is preserved
- Utilize the Local Initiative Program to create housing affordable to low and moderate-income households that is compatible with Woburn’s other planning goals
- Adopt an ordinance that encourages development of affordable housing with accessible and adaptable units
- Amend Section 11.11 Affordable Housing Requirement of the Woburn Zoning Ordinance
- Amend Section 22 Intergenerational Overlay District of the Woburn Zoning Ordinance
- Consider adopting an Accessory Dwelling Unit ordinance
- Amend Woburn Zoning Ordinance to comply with Affirmatively Furthering Fair Housing goals
- Increase resident awareness of unmet housing needs and demand, and explore real and perceived impacts of housing development on the community
- Provide fair housing educational/training opportunities to City staff, and ensure compliance with fair housing rules and regulations
- Provide opportunities for aging in the community
- Promote existing programs aimed at helping people with disabilities to stay in their homes
- Encourage homeownership opportunities by promoting available resources to renters and first-time homebuyers

- Explore whether the City's affordable housing stabilization fund should be a formal municipal Affordable Housing Trust Fund instead
- Secure additional housing and community development resources to advance Woburn's housing goals.

# Affordable Housing Goals

---

As part of the Master Planning process, MAPC designed a survey for the City of Woburn to circulate to residents. 172 people participated in the survey. The survey requested information on housing development and affordability in the City. About 55% of Master Plan survey respondents felt that residential development was either very important or somewhat important to Woburn's future success. About 65% of survey respondents felt that more senior housing was needed in particular and about 33% of respondents felt that more affordable housing was needed. About 34% of respondents also felt that more mixed-use commercial/residential buildings were needed in the City. Many of these ideas and sentiments were reiterated at the first public meeting in January of 2015, facilitated by MAPC. Residents and representatives from the City were in attendance.<sup>13</sup> Discussion was framed by MAPC's analysis of housing needs and demand, including data on demographic and household characteristics, existing housing stock, and affordability. Attendees of the forum suggested housing goals and provided insight on development opportunities. The following is a summary of their comments.

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

- Seniors
  - Provide opportunities for seniors to downsize in the community and open up single family homes for families.
  - Create more senior housing.
- Housing Types & Models
  - Focus on developing mixed use and multi-family units
  - Preserve existing single family stock.

---

<sup>13</sup> Members from the following local entities were present: Board of Selectmen, Council on Aging, Cultural Council, Housing Authority, Planning Board, Planning and ZBA Division.

- Create more assisted living facilities.
- Mixed use housing including residential, retail, and commercial uses.
- Regulatory Framework
  - Utilize zoning to encourage development of a range of housing types and tenures
  - Consider allowing multi-family in more zoning districts by right
- Location
  - Plan ahead for development locations that the City determines as most suitable for housing production.
  - Promote Commerce Way Overlay District more widely to attract mixed use development including residential units.
  - Create more downtown housing.
- Affordability
  - Raise Community Awareness of Affordable Housing Needs
  - Ensure there are more affordable housing opportunities in the City
  - Create more middle income housing

***Are there specific opportunities available to advance these housing goals?***

- Affordable Housing Trust Fund
- Adopt Community Preservation Act
- Site housing in regionally identified priority development sites, including downtown and the Commerce Overlay District
- Downtown retail structures have upper stories that could be converted to residential.
- Re-use of the Wyman School may be a good site for housing.

The ideas shared in the survey and at the first public meeting, combined with the above analysis of housing needs and demand and of development constraints, indicate the need for greater housing diversity in Woburn. The City should focus on supporting more housing development to address the low

vacancy rate, projected increase in households, and projected demand for units. More specifically, the following housing supplies should be expanded: housing that's accessible and affordable to an aging population, smaller housing for shrinking households, and affordable housing that will meet the needs of low-income and/or cost-burdened households. Given this, MAPC worked with the City to develop a set of housing goals and strategies that will serve as a guide for building a more diverse and affordable housing stock that will meet current and future demand.

On September 16, 2015, MAPC and the City hosted a second public forum to get additional feedback on the Master Plan Goals. Participants were also asked to identify the top five strategies that they felt were most important under each of the Master Plan elements. A follow up survey was also administered to allow people who were unable to attend the public forum to participate in the prioritization exercise. Within housing, the following four strategies received the most votes.

- Provide opportunities for aging in the community
- Promote existing programs aimed at helping people stay in their homes, particularly those programs, including grant opportunities, targeted at seniors and those with disabilities.
- Adopt an ordinance that encourages the creation of accessible and/or adaptable units in new development
- Amend Section 11.11 of the existing zoning ordinance (Affordable Housing Requirement) to encourage creation of an adequate number of units in new projects to meet the requirements of M.G.L. c40B

All of the information and feedback collected at these forums and through the surveys was used to inform the development of the An annual review of the goals and strategies set forth in this plan should be undertaken through its expiration, and milestones should be celebrated.

## Goal 1: Work to Preserve & Advance Housing Affordability

### Strategy 1.1: Work toward meeting or exceeding the Commonwealth's 10% goal on the Subsidized Housing Inventory

In order to address unmet housing need and be compliant with M.G.L. Chapter 40B, Woburn officials should establish and work to achieve housing production targets. Woburn would need 1,633 affordable units on the SHI in order to achieve the M.G.L. Chapter 40B requirement of 10% of the year-round housing inventory designated for households earning at or below 80% of the area median income.

With 1,150 units on the SHI, Woburn is 483 units short of this goal. The City could set an annual production goal of 0.5% (82 units), or 1.0% (163 units), to have relief from Comprehensive Permit projects for one or two years respectively. The City has many developments in the pipeline, all of which will be added to the year-round housing unit total, but only some units may be added to the SHI. The City should ensure that new development include units that can be added to the SHI in order to keep ahead of the 483-unit 40B goal. The City should also keep in mind that a new census will take place in 2020 and, with that Census, the number of year-round units on the SHI is likely to increase.

Table 21: Woburn Affordable Housing Production Goals, 2015–2020

	2015	2016	2017	2018	2019	2020
Total year-round housing*	16,327	16,573	16,819	17,065	17,311	17,555
Cumulative state-certified affordable units**	1,150	1,232	1,314	1,398	1,483	1,570
10% requirement	1,633	1,657	1,681	1,707	1,731	1,756
Chapter 40B gap	483	425	367	309	248	186
Required units for relief at 0.5% of total units	82	82	84	85	87	88

Required units for relief at 1.0% of total units	163	166	168	171	173	176
--	-----	-----	-----	-----	-----	-----

---

\*Based on MAPC projected need of 1,228 additional housing units through 2020

\*\*Based on October 2015 SHI plus 0.5% rate of increase.

Source: U.S. Census Bureau, 2010 Census, & MAPC MetroFuture Projections for 2020

These numbers assume that the expiring affordability restrictions on existing SHI units will be monitored and preserved for as long as possible. Housing production should be focused in the priority development areas outlined through the NSPC Priority Mapping Project and reinforced through the Master Planning Process. These areas include Downtown Woburn, the Woburn Loop/Overlay District, and the Commerce Way Corridor Overlay District. While the Kraft site in southeastern Woburn should be considered for mixed use development, the City would like to prioritize this site for commercial uses due to its interchange access and relative isolation from downtown and the Commerce Way Corridor Overlay District where many of the existing amenities, including retail and restaurants, currently are. Housing could however be a minor part of the overall redevelopment scheme for this property.

### **Action Plan**

- Adopt housing production goals
- Work with developers to coordinate affordable housing development
- Annually review HPP productions goals through the plan’s expiration
- Regularly measure and celebrate achievements

### **Strategy 1.2: Ensure existing and future deed–restricted housing is preserved**

---

Woburn’s current Subsidized Housing Inventory (SHI) includes 515 units of housing owned and operated by the Woburn Housing Authority. 415 of those units are state public housing and 100 are federal public housing. Another 525 rental units on the current SHI are the Kimball Court housing development, a Corcoran community. 11 units on the current SHI are the Warren House which is

owned and operated by Supportive Living, Inc. These units provide independent living for brain injury survivors. A total of seven units were added to the current SHI as a result of the City's downtown housing efforts, the Pilgrim Building and Main Street Redevelopment. Four of the seven downtown housing units have deed-restrictions that will expire in 2018. There are only five homeownership units listed on the current SHI; the units are on Salem Street. Kimball Court and the Ledges at Woburn are the only two comprehensive permit projects listed on the current SHI. No units from the Ledges have been recorded on the inventory. The remaining 87 units listed on the current SHI are group homes operated by the Department of Developmental Services and Department of Mental Health. Each DDS or DMR unit represents a bedroom in a group home.

The City should continue working with the Woburn Housing Authority to ensure that owners and operators of current and future housing listed on the SHI are in compliance with deed restrictions and to ensure eligible low- and moderate-income households reside in units. The City might also consider joining the Metro North Regional Housing Services Office (MNRHSO) which currently serves the towns of Reading, North Reading, Saugus and Wilmington. The MNRHSO provides affordable housing services for residents and first time home buyers, and addresses affordable housing goals for each community, while also monitoring deed-restricted housing.

### **Action Plan**

- Continue to contract with the Woburn Housing Authority in ensuring existing and future units on Subsidized Housing Inventory are in compliance with deed-restrictions
- Explore joining Metro North Regional Housing Services Office for assistance with monitoring inventory and helping advance affordable housing goals in Woburn

### **Strategy 1.3: Utilize the Local Initiative Program to create housing affordable to low- and moderate-income households that is compatible with Woburn's other planning goals**

---

Woburn is motivated to reach a 10% affordable housing ratio to both meet need and to avoid new development that circumnavigates the City's zoning ordinance and therefore contradicts broader City planning goals. New market-rate development can pose a challenge to increasing the affordable housing inventory. As new housing units come on the market, increasing the 2020 decennial Census count of total year-round housing units, the City should work with affordable housing developers to increase the supply of deed-restricted housing in tandem. The Local Initiative Program (LIP) can help meet the needs and objectives of Woburn and is a way to build affordable housing of a type and in a location the City supports. Additionally, as part of the LIP process, the City should require the creation of at least 10% of all units in the development as 3-bedroom units.<sup>14</sup>

#### **Action Plan**

- Monitor market-rate housing development in the development pipeline to calculate its impact on the decennial Census count in 2020
- Identify opportunities to work with developers on LIP projects

## **GOAL 2: Adopt Zoning Changes to Promote Development of Affordable Housing & Diverse Housing Typologies**

The City should consider adopting a zoning ordinance that would provide density bonuses to developers that include senior and/or handicap-accessible

---

<sup>14</sup> Exceptions to this state interagency rule can be found here: <http://www.mass.gov/hed/docs/dhcd/hd/fair/familyhousinginteragencyagreement.pdf>.

units as part of the overall unit mix. Moreover, community supportive housing services should be integrated into or connected with new development.

## **Strategy 2.1: Ensure that zoning encourages development of affordable housing with accessible and adaptable units**

---

### **Action Plan**

- Amend Section 14 Townhouse Development in residential Districts R-1 and R2, 14.1 Purpose to more comprehensively address multifamily housing needs, particularly for people with disabilities
- Encourage accessible and adaptable units in new private development, including units with zero-step entry and units that comply with the MA Architectural Access Board standards and the Americans with Disabilities Act (ADA)
- Integrate or connect community supportive housing services in new development serving older people and people with disabilities

## **Strategy 2.2: Adopt overlay districts to advance mixed-use development and mixed-income housing development goals.**

---

Land near the MBTA commuter rail station area or Anderson RTA or the downtown may be well-suited for a M.G.L. Chapter 40R Smart Growth Overlay District. This zoning is accompanied by state incentives for mixed-income residential development and mixed-use development while providing reimbursement to the municipality for school costs related to new housing development under Chapter 40S. To learn more about how 40R has been used throughout Massachusetts at a variety of scales and in rural or urban communities, see:

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

Alternatively, a Compact Neighborhood District may be favorable in Woburn. A complement to 40R for communities wishing to develop housing at a smaller

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

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

### **Action Plan**

- Provide information about 40R Districts, sample by-laws, 40R applications, and information on Compact Neighborhoods to Planning Board, Zoning Board of Appeals, and City Council
- Identify potential sites for Chapter 40R Smart Growth Overlay or Compact Neighborhood Zoning Districts
- Adopt 40R Smart Growth Overlay District

### **Strategy 2.3: Amend Section 11.11 Affordable Housing Requirement of the Woburn Zoning Ordinance**

---

The Affordable Housing Requirement in Woburn’s Zoning Ordinance could be an effective and predictable way to increase Woburn’s affordable housing inventory. It is especially important to leverage larger market-rate projects that might be proposed in special districts where zoning allows multifamily housing and mixed-use development. The Ordinance currently stipulates that at least 10% of units in new housing developments of over two units must be affordable. An off-site housing option is also offered to developers.

## **Action Plan**

- Consider increasing affordable unit percentage from 10% to 15%
- Consider eliminating the option to create units off-site or require more units off-site than are currently specified.
- Consider revising the existing Affordable Housing provision to ensure that all housing types are subject to the Affordable Housing provision.
- Consider increasing the threshold for the number of units required to trigger the Affordable Housing provision.
- Consider incentivizing on-site production with additional zoning relief, relaxed dimensional requirements, parking minimums, and other local zoning requirements
- Amend purpose of ordinance to state importance of creating units for low- and moderate-income renter households, including older persons and people with disabilities

## **Strategy 2.4: Amend Section 22 Intergenerational Overlay District of the Woburn Zoning By-Law**

---

Section 22 in Woburn's Zoning Ordinance has provided the City with a mechanism for increasing Woburn's housing inventory for seniors. However, the purpose of the ordinance should be amended in order to eliminate language that does not help the City affirmatively further fair housing goals.

### **Action Plan**

- Eliminate A2 in Section 22 Purpose, "...to minimize negative impacts on surrounding area and the Woburn Public School System."

## **Strategy 2.5: Consider Adopting an Accessory Dwelling Unit ordinance**

---

Accessory Dwelling Unit ordinance (ADUs) allows accessory apartments to be created in existing single family homes and/ or in a detached accessory structure. Considering the adoption of an Accessory Dwelling Unit Ordinance can be a long term goal for the City; however, it has been discussed in-depth at least twice in recent years and determined to be unnecessary given current zoning rules that permit most additions and State regulations that allow more than one kitchen. ADUs provide options to provide supportive living arrangements for people with special needs and the elderly, and may provide a more affordable housing option for households with lower incomes.

### **Action Plan**

- Continue to provide the Planning Board with information about options for Accessory Dwelling Unit housing and sample ordinances.
- Identify potentially-appropriate zoning districts for accessory units where single-family units are allowed
- Consider an ADU program as a tool for maintaining/preserving existing housing stock in residential zoning districts by allowing accessory units as part of existing structures.

### **Strategy 2.6: Amend Woburn Zoning Ordinance to comply with Affirmatively Furthering Fair Housing goals**

---

Fair housing is the right to choose housing free from unlawful discrimination. The federal Fair Housing Act (FHA) and Massachusetts laws protect people from discrimination in housing based on the following protected classes: race, color, religion, sex, national origin, familial status, sexual orientation, military status, Section 8 voucher holders, disability, marital status, and age. Discrimination is illegal in housing transactions such as rentals, sales, lending, and insurance. Fair Housing laws also apply to zoning and planning practices. The FHA prohibits municipalities and other local government entities from making zoning or land use decisions or implementing land use policies that exclude or

otherwise discriminate against individuals protected by fair housing law, whether intentionally or by discriminatory effect. Discriminatory effect can be established by showing that an action, such as a zoning decision, while facially neutral, has either an adverse impact on a particular minority group or harm to the community generally by the perpetuation of segregation. Woburn's Zoning Ordinance should be amended to comply with Affirmatively Furthering Fair Housing goals.

### **Action Plan**

- Adopt a Reasonable Accommodation Policy which will provide a written procedure, especially for developers of housing for persons with disabilities, to follow when requesting reasonable accommodations or variances in zoning and land use decisions in addition to guidelines for the Planning Board to follow when considering requests. While it is unlawful to refuse to rent or sell to a person with disabilities, it is also unlawful to discriminate against an individual with a disability in the terms, conditions, or privileges of such accommodations.
- Consider specific changes that should be made in Woburn's Zoning Ordinance and other City policies and procedures, other than those relating to zoning and building occupancy, to promote greater variation in the location of lower-income housing
- Consider amending Section 2 Definitions to include the following definitions and amendments to existing definitions:
  - Affordable Housing: A qualifying housing unit under M.G.L. Chapter 40B that is deed-restricted, available and affordable to low- and moderate-income households, and following the terms of an Affirmative Fair Marketing Plan
  - Group Homes: A group home is for persons with disabilities and allowed by right in all zoning districts that allow single-family housing units by right

- Townhouse: A multi-family dwelling in which at least two dwelling units are separated by side or party walls

## **GOAL 3: Build Community Awareness of Housing Issues & Activities**

### **Strategy 3.1: Increase resident awareness of unmet housing needs and demand, and explore real and perceived impacts of housing development on the community**

---

Woburn should continue to build and maintain support for and respond to opposition to affordable housing development. Toward that end, the City should clearly articulate the unmet housing needs and demand for new housing outlined in this plan to public and private partners and to the general public. Affordable housing, its benefits, and eligibility requirements should continue to be explained as the opportunity arises. Issues related to the needs of lower-income residents, housing density and design, the preservation of Woburn's character, and other real or perceived community impacts must be recognized and addressed. Woburn should consult the many studies exploring a variety of concerns related to multifamily housing development. For additional information on strategies that can be applied in Woburn, the Massachusetts Toolbox provides clear steps to gaining support and addressing fears of new development, specifically around affordable housing initiatives, including strategies for community engagement and dispelling misperceptions: [http://www.housingpolicy.org/toolbox/index\\_MA.html](http://www.housingpolicy.org/toolbox/index_MA.html). The City might utilize social media and community resources to conduct outreach and make residents aware of housing-related issues, educational materials, and upcoming learning and discussion opportunities.

#### **Action Plan**

- Educate the community about households in need, explain the consequences of lack of action to address this issue, and advocate for greater housing diversity and affordability
- Work with community partners and provide online educational materials via the City’s website and key brick-and-mortar locations to raise awareness about affordable housing issues and activities
- Hold an annual housing forum to discuss progress toward housing goals and to celebrate successes

### **Strategy 3.2: Provide fair housing educational/training opportunities to City staff, and ensure compliance with fair housing rules and regulations**

---

Woburn has created a foundation for future investment in housing through the master plan process, and the City should ensure that its staff is well-positioned to achieve the goals stated herein. Toward that end, employees and board members must be educated on the requirements of M.G.L. Chapter 40B (the state’s affordable housing law) and federal and state fair housing laws, particularly HUD’s Rule on Affirmatively Furthering Fair Housing (AFFH). These rules, regulations, and executive orders inform municipalities (and developers) of their fair housing obligations and the rights of protected classes. For example, the Fair Housing Act prohibits discrimination in the sale, rental, financing, and insuring of dwellings. The AFFH Rule provides direction and guidance on how to promote fair housing choice by emphasizing public participation and incorporating fair housing planning into broader planning processes.

MGL 151B is the state's fair housing law that was passed in 1946 which outlaws discrimination in housing based on race, color, national origin, ancestry, religious creed, age, sex, marital status, disability, familial status, sexual orientation, genetic information, veteran history/military status, source of

income. The protection afforded to familial status under Chapter 151B does not apply to dwellings containing three units or less, if one unit is occupied by an elderly or infirmed person for whom children would be a hardship. Owner-occupied dwellings that contain two or less units may also be exempt from Chapter 151B.[1] MGLA 151B mandates accessibility in new construction of housing with three units or more, first occupied after March 13, 1991. It incorporates the seven design and construction requirements of the federal Fair Housing Act of 1991.

Municipal zoning must support opportunities for community-based housing for people with disabilities, such as group homes. Municipalities also have the obligation to analyze and modify rules, policies, and practices that have potential discriminatory effects/disparate impact. Woburn should review the rules and regulations applicable to City decision-making in regard to housing, and take the necessary steps to ensure compliance. Both increased awareness of these requirements and compliance training will help position the City to meet legal requirements and address housing needs in Woburn.

### **Action Plan**

- Disseminate information to all City boards, commissions, departments, and elected officials about housing and fair housing laws
- Hold trainings for City staff and board members on fair housing laws and requirements
- Ensure Planning Board, Zoning Board of Appeals, Woburn Housing Authority, and other municipal or related entities are in compliance with fair housing laws

## **GOAL 4: Address Unmet Housing Needs Through Programming**

## **Strategy 4.1: Provide opportunities for aging in community**

The City should consider developing new housing that is handicapped-adaptable or fully accessible to people with disabilities, including seniors, and integrate or connect community supportive housing services into new development. The City should coordinate with the Council on Aging and other local senior advocates to help households in need get the support they deserve through local programs or improved living conditions. This should include fuel assistance, weatherization, and related programs, listed in full here:

[http://www.massresources.org/massachusetts\\_energy\\_assistance\\_d.html](http://www.massresources.org/massachusetts_energy_assistance_d.html).

### **Action Plan**

- Include accessible and adaptable units in new developments
- Integrate or connect community supportive housing services with new development
- Strengthen connections to Council on Aging to ensure local needs are identified and met
- Promote existing state and regional programs that assist with weatherization, rehabilitation, modifications and other home repairs
- Consider adopting local preference (not to exceed 70% of the affordable units in a local project) for persons age 55 and older for housing that is designated for seniors

## **Strategy 4.2: Promote existing programs aimed at preserving existing affordable housing stock.**

The analysis of housing needs included earlier in this report identified a significant number of households in need of potential housing assistance due to cost burden and other issues related to maintaining their homes. To respond to the needs of this demographic, the City should promote existing programs

to assist households who would like to stay in their homes with rehabilitation, modification, and emergency repairs.

There are non-local programs the City can work to connect seniors with, including the Home Modification Loan Program (HMLP) offered by the Metropolitan Boston Housing Partnership. The HMLP provides no- and low-interest loans to modify the homes of seniors and individuals with disabilities. Homeowners who are frail, have disabilities, or are renting to someone with disabilities and who have incomes of up to 100% (and sometimes 200%) of AMI are eligible.

The City should also promote existing State programs that assist with weatherization, rehabilitation, modifications, and other home repairs. For a full listing, visit:

[http://www.massresources.org/massachusetts\\_energy\\_assistance\\_d.html](http://www.massresources.org/massachusetts_energy_assistance_d.html).

### **Action Plan**

- Disseminate existing information about local, regional, and state programs that assist property owners with home repairs, particularly for seniors and people with disabilities

### **Strategy 4.3: Encourage homeownership opportunities by promoting available resources to renters and first-time homebuyers**

---

There are many resources available to first-time homebuyers and qualifying homeowners. First-time homebuyer education is available through CHAPA Homeownership Education Workshops, MassHousing Homebuyer Counseling, Massachusetts Affordable Housing Alliance, and Housing Consumer Education Centers, as well as many private lending institutions. There are also a number of state and federal mortgage products available to first-time homebuyers through MassHousing, Fannie Mae, and Freddie Mac, to name a few. For

example, the State's ONE Mortgage program offers low, fixed-rate financing and a state-backed reserve.

### **Action Plan**

- Promote down payment assistance and mortgage programs for first-time homebuyers and other resources for eligible owners by providing materials for various programs in visible locations at City hall (City Clerk, Treasurer, Mayor's Office), the library, and in other public places
- Work with external partners to translate program materials as needed to ensure broader access to available resources

### **Strategy 4.4: Explore whether the City's affordable housing stabilization fund should be a formal municipal Affordable Housing Trust Fund instead.**

---

Currently, Woburn's Section 11.11 Affordable Housing Requirement references an Affordable Housing Fund. This fund should be formally established as a Municipal Affordable Housing Trust Fund (AHTF) under M.G.L. Chapter 44 Section 55C.<sup>15</sup>

### **Action Plan**

- Utilize Woburn Master Plan housing strategies for AHTF goals and objectives
- Determine membership and authority of the board and trustees
- Clarify relationship of AHTF board of trustees to other municipal entities
- Engage municipal officials and stakeholders to educate them on AHTF benefits
- Adopt AHTF ordinance
- Create AHTF action plan

---

<sup>15</sup> *Municipal Affordable Housing Trust Guidebook*, Massachusetts Housing Partnership, November 2009.

- Identify appropriate financial resources to capitalize the fund

### **Strategy 4.5: Secure additional housing and community development resources to advance Woburn's housing goals**

In 2008 and 2009, the City secured Community Development Block Grant (CDBG) funds for a range of eligible activities. In 2008, \$684,775 was allocated to housing rehabilitation activities at one- to four-family owner-occupied properties. In 2009, \$545,000 was allocated to public facilities improvements and \$83,000 to social service programs. The City is eligible to reapply to DHCD for CDBG funds through the Community Development Fund (CDF) I or II and should consider this resource to advance housing goals in this HPP, including housing rehabilitation activities for income-eligible households, affordable housing development, down payment assistance programs for first-time homebuyers, and social service assistance to lower-income households. In the early 2000s, the City also secured Housing Development Support Program funds, a CDBG-supported program at DHCD, to support the creation of affordable housing in downtown Woburn.

#### **Action Plan**

- Identify eligible CDBG housing activities for Woburn
- Apply for CDF funds in future funding rounds
- Secure additional affordable housing resources

# Implementation Strategies

Strategy	Responsible Party	Timeframe	Page
<b>GOAL 1: Work to Preserve &amp; Advance Housing Affordability</b>			
Strategy 1.1: Work toward meeting or exceeding the Commonwealth's 10% goal on the SHI	City Council, Planning Board	Ongoing	54
Strategy 1.2: Ensure existing and future deed-restricted housing is preserved	City Council, Planning Board	Ongoing	55
Strategy 1.3: Utilize the Local Initiative Program to create housing affordable to low- and moderate-income households that is compatible with Woburn's other planning goals	Planning Department/ Planning Board/City Council	Ongoing	55
<b>GOAL 2: Adopt Zoning Changes to Promote Development of Affordable Housing &amp; Diverse Housing Typologies</b>			
Strategy 2.1: Ensure that zoning encourages development of affordable housing with accessible and adaptable units	Planning Department/ Planning Board/City Council	Medium Term	56
Strategy 2.2: Adopt overlay districts to advance mixed-use development and mixed-income housing development goals.	Planning Department/ Planning Board/City Council	Long Term	57
Strategy 2.3: Amend Section 11.11 Affordable Housing	Planning Department/ Planning Board/City Council	Short Term	58

<b>Strategy</b>	<b>Responsible Party</b>	<b>Timeframe</b>	<b>Page</b>
Requirement of the Woburn Zoning Ordinance			
Strategy 2.4: Amend Section 22 Intergenerational Overlay District of the Woburn Zoning By-Law	Planning Department/ Planning Board/City Council	Short Term	58
Strategy 2.5: Consider Adopting an Accessory Dwelling Unit ordinance	Planning Department/ Planning Board/City Council	Long Term	58
Strategy 2.6: Amend Woburn Zoning Ordinance to comply with Affirmatively Furthering Fair Housing goals	Planning Department/ Planning Board/City Council	Short Term	58
<b>GOAL 3: Build Community Awareness of Housing Issues &amp; Activities</b>			
Strategy 3.1: Increase resident awareness of unmet housing needs and demand, and explore real and perceived impacts of housing development on the community	Planning Department/Council on Aging/WHA	Ongoing	59
Strategy 3.2: Provide fair housing educational/training opportunities to City staff, and ensure compliance with fair housing rules and regulations.	Mayor, Planning Department via consultant(s), City staff and boards	Ongoing	60
<b>GOAL 4: Address Unmet Housing Needs Through Programming</b>			

<b>Strategy</b>	<b>Responsible Party</b>	<b>Timeframe</b>	<b>Page</b>
Strategy 4.1: Provide opportunities for aging in community	WHA/Council on Aging/Mayor/Planning Department	Ongoing	61
Strategy 4.2: Promote existing programs aimed at preserving existing affordable housing stock.	City Council/Planning Department/WHA	Medium Term	61
Strategy 4.3: Encourage homeownership opportunities by promoting available resources to renters and first-time homebuyers	City Council/Planning Department/WHA	Medium Term	62
Strategy 4.4: Explore whether the City's affordable housing stabilization fund should be a formal municipal Affordable Housing Trust Fund instead.	City Council/Planning Department/City Treasury	Near Term	62
Strategy 4.5: Secure additional housing and community development resources to advance Woburn's housing goals	Mayor/Planning Department	Medium Term	63

# Appendices

---

## Appendix A

### DHCD Affirmative Fair Housing Marketing Guidelines

---

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

In particular, the local preference allowable categories are specified:

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

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

The full guidelines can be found here:

<http://www.mass.gov/hed/docs/dhcd/hd/fair/afhmp.pdf>.

# DHCD, MHP, MassHousing, MassDevelopment, and CEDAC Bedroom Mix Policy

### INTERAGENCY AGREEMENT

#### Regarding Housing Opportunities for Families with Children

This Interagency Agreement (this "Agreement") is entered into as of the 17th day of January, 2014 by and between the Commonwealth of Massachusetts, acting by and through its Department of Housing and Community Development ("DHCD"), the Massachusetts Housing Partnership Fund Board ("MHP"), the Massachusetts Housing Finance Agency (in its own right and in its capacity as Project Administrator designated by DHCD under the Guidelines for Housing Programs in Which Funding is Provided By Other Than a State Agency, "MassHousing"), the Massachusetts Development Finance Agency ("MassDevelopment") and the Community Economic Development Assistance Corporation ("CEDAC"). DHCD, MHP, MassHousing, MassDevelopment and CEDAC are each referred to herein as a "State Housing Agency" and collectively as the "State Housing Agencies".

#### Background

A. DHCD's 2013 Analysis of Impediments to Fair Housing Choice ("AI") includes action steps to improve housing opportunities for families, including families with children, the latter being a protected class pursuant to fair housing laws, including the federal Fair Housing Act, as amended (42 U.S.C. §§ 3601 *et seq.*) and Massachusetts General Laws Chapter 151B. In order to respond to development patterns in the Commonwealth that disparately impact and limit housing options for families with children, such steps include requiring a diversity of bedroom sizes in Affordable Production Developments that are not age-restricted and that are funded, assisted or approved by the State Housing Agencies to ensure that families with children are adequately served.

B. The State Housing Agencies have agreed to conduct their activities in accordance with the action steps set forth in the AI.

C. This Agreement sets forth certain agreements and commitments among the State Housing Agencies with respect to this effort.

#### Definitions

1) "Affordable" - For the purposes of this Agreement, the term "Affordable" shall mean that the development will have units that meet the eligibility requirements for inclusion on the Subsidized Housing Inventory ("SHI").

2) "Production Development" - For purposes of this Agreement "Production Development" is defined as new construction or adaptive reuse of a non-residential building and shall include rehabilitation projects if the property has been vacant for two (2) or more years or if the property has been condemned or made uninhabitable by fire or other casualty.



Agreements

NOW, THEREFORE, DHCD, MHP, MassHousing, MassDevelopment and CEDAC agree as follows:

Bedroom Mix Policy

- 1) Consistent with the AI, it is the intention of the State Housing Agencies that at least ten percent (10%) of the units in Affordable Production Developments funded, assisted or approved by a State Housing Agency shall have three (3) or more bedrooms except as provided herein. To the extent practicable, the three bedroom or larger units shall be distributed proportionately among affordable and market rate units.
- 2) The Bedroom Mix Policy shall be applied by the State Housing Agency that imposes the affordability restriction that complies with the requirements of the SHI.
- 3) The Bedroom Mix Policy shall not apply to Affordable Production Developments for age-restricted housing, assisted living, supportive housing for individuals, single room occupancy or other developments in which the policy is not appropriate for the intended residents. In addition, the Bedroom Mix Policy shall not apply to a Production Development where such units:
  - (i) are in a location where there is insufficient market demand for such units, as determined in the reasonable discretion of the applicable State Housing Agency; or
  - (ii) will render a development infeasible, as determined in the reasonable discretion of the applicable State Housing Agency.
- 4) Additionally, a State Housing Agency shall have the discretion to waive this policy (a) for small projects that have less than ten (10) units and (b) in limited instances when, in the applicable State Housing Agency's judgment, specific factors applicable to a project and considered in view of the regional need for family housing, make a waiver reasonable.
- 5) The Bedroom Mix Policy shall be applicable to all Production Developments provided a Subsidy as defined under 760 CMR 56.02 or otherwise subsidized, financed and/or overseen by a State Housing Agency under the M.G.L. Chapter 40B comprehensive permit rules for which a Chapter 40B Project Eligibility letter is issued on or after March 1, 2014. The policy shall be applicable to all other Affordable Production Developments funded, assisted, or approved by a State Housing Agency on or after May 1, 2014.



## Appendix C

### Subsidized Housing Inventory

---

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

**Woburn**

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
3496	Spring Street Extension	Green St. & Spring St. Extension	Rental	100	Perp	No	HUD
3497	Creston Avenue	12-96 Creston Ave.	Rental	68	Perp	No	DHCD
3498	Liberty Avenue	1-48 Liberty Ave.	Rental	48	Perp	No	DHCD
3499	Webster Avenue	1-60 Webster Ave.	Rental	60	Perp	No	DHCD
3500	Campbell Street	59 Campbell St.	Rental	100	Perp	No	DHCD
3501	n/a	59 Library Pl.	Rental	45	Perp	No	DHCD
3502	Nichol St. Extension	1-54 Nichol St. Extension	Rental	54	Perp	No	DHCD
3503	Warren Avenue	70 Warren Ave.	Rental	40	Perp	No	DHCD
3504	Kimball Court Apartments I	2-3 Kimball Court	Rental	184	perp	Yes	DHCD
3505	Kimball Court III	5-6 Kimball Court	Rental	167	perp	Yes	DHCD
3506	Warren House	17 Warren Ave.	Rental	11	2037	No	DHCD
							HUD

10/26/2015

Woburn  
Page 780 of 802

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



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

**Woburn**

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?		Subsidizing Agency
						Yes	No	
4037	Kimball Court II	7 Kimball Court	Rental	174	perp			MassHousing
4529	DDS Group Homes	Confidential	Rental	64	N/A		No	DDS
4622	DMH Group Homes	Confidential	Rental	23	N/A		No	DMH
6106	Pilgrim Building Redevelopment	Main Street	Rental	4	2018		No	DHCD
6107	Main Street Redevelopment Project	Main Street	Rental	3	2024		No	DHCD
6511	Woburn Heights	1042 Main Street	Rental	0	perp		Yes	FH/LBB
7672	Salem Street	Salem Street	Ownership	5	2056		NO	DHCD
<b>Woburn Totals</b>				1,150	<b>Census 2010 Year Round Housing Units</b>			16,237
					<b>Percent Subsidized</b>			7.08%

10/26/2015  
 Woburn  
 Page 781 of 802

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



## Appendix D

### Natural Development Constraints & Housing Opportunities

# Woburn Development Constraints

- Title 5 Buffers
- BioMap2 Core Habitat
- BioMap2 Critical Natural Landscape
- Wetlands
- 1% Annual Chance of Flooding
- 0.2% Annual Chance of Flooding
- Permanently Protected Open Space
- Other Open Space
- Activity Use Limitation Sites
- Chapter 21E Sites**
- ◆ Tier I
- ◆ Tier 1D
- ◆ Tier II

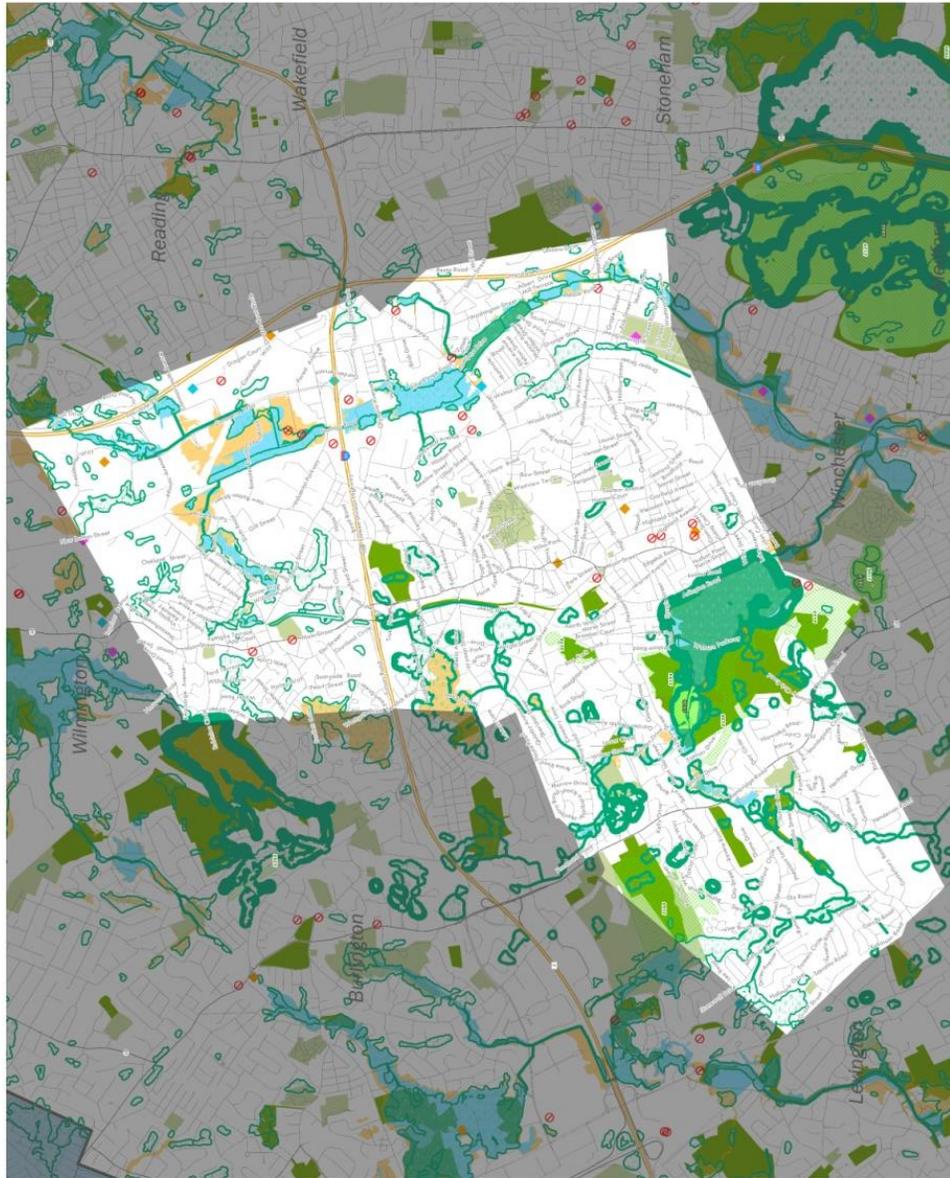


The information displayed on this map is for informational purposes only. It is not intended for use as a substitute for professional engineering, interpretation, or permit-level analysis.

Produced by:  
 Planning & Zoning Commission  
 600 Temple Place, Belmont, MA 02111 | (617) 933-0790

Date: 3/20/16  
 Metropolitan Area Planning Council (MAPC)  
 1000 Massachusetts Avenue, Suite 200  
 Massachusetts Department of Transportation (MassDOT)

March, 2016



## Zoning

---

# Woburn

## Zoning

- Zone**
- Business - Downtown
  - Business - Highway
  - Business - Interstate
  - Business - Neighborhood
  - Industrial - General
  - Industrial Park
  - Office Park
  - Open Space
  - Residential 1
  - Residential 2
  - Residential 3
  - Residential 4
  - Mixed Use
- Roads**
- Interstate
  - U.S. Highway
  - State Route
  - Non-numbered route

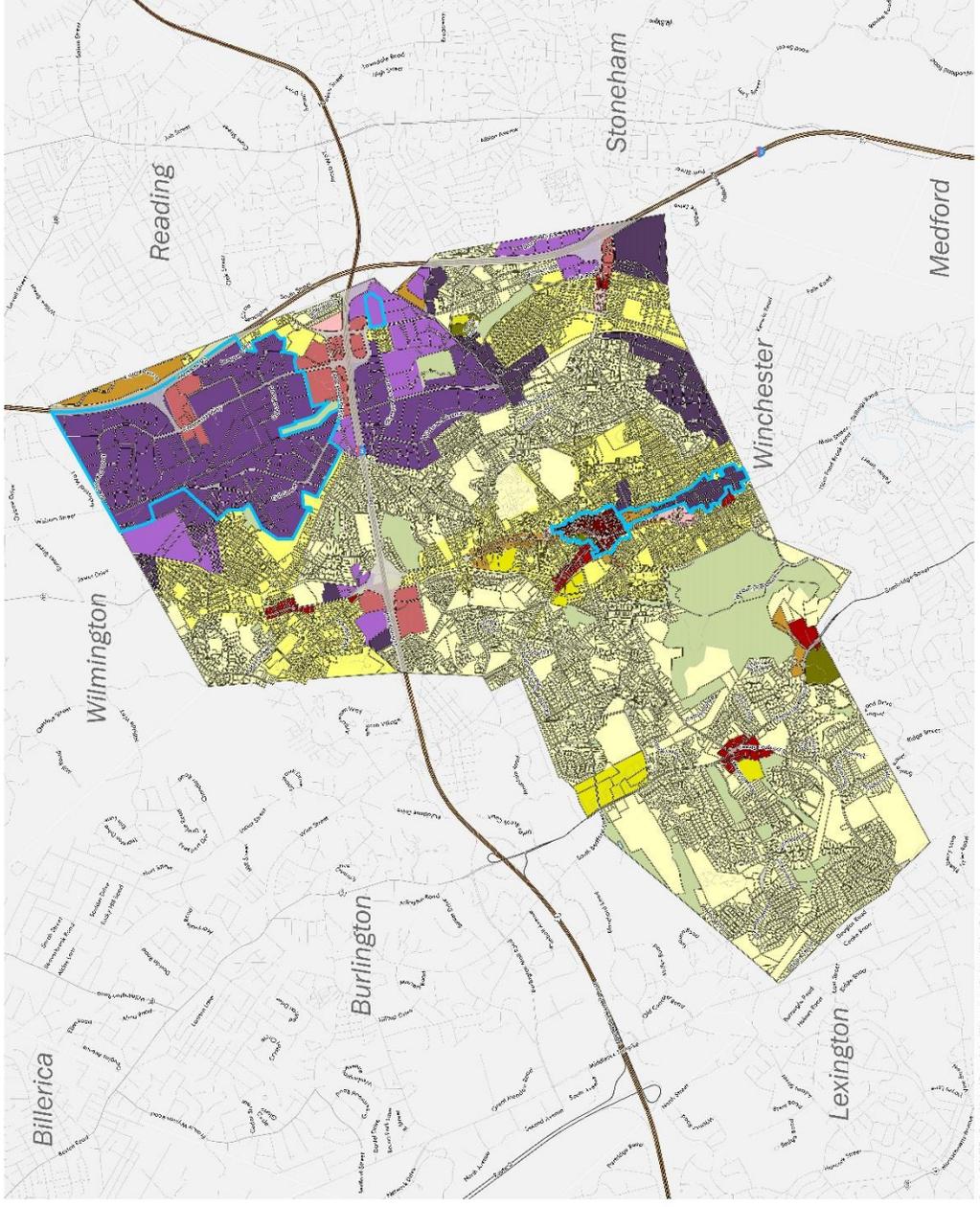


The information depicted on this map is for planning purposes only. It is not intended for legal boundary definition, regulatory interpretation, or parcel-level analysis.

Prepared by:  
 City of Woburn Planning Council  
 60 Temple Place, Boston, MA 02111 | (617) 933-0700

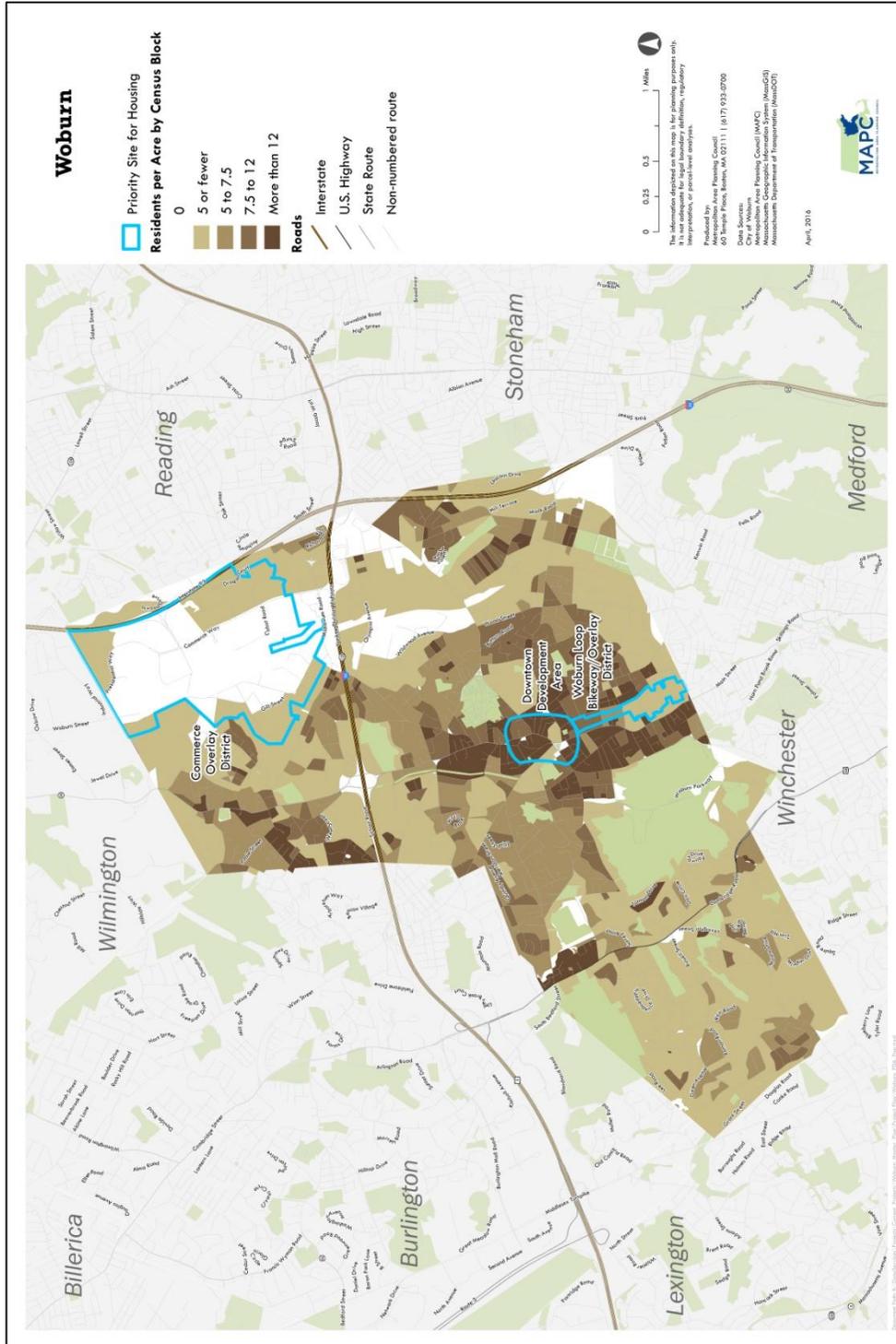
2016 Sources:  
 City of Woburn Planning Council (MAPC)  
 Massachusetts Geographic Information System (MassGIS)  
 Massachusetts Department of Transportation (MassDOT)

November, 2015





# Priority Sites For Housing Development



\*Through the January 2014 North Suburban Planning Council Subregional Priority Mapping Project, the Downtown Area was identified as a priority development site for a mix of housing and commercial areas. The Woburn Loop Bikeway/Overlay District was identified as a priority development site for multi-family housing, and the Commerce Way Corridor Overlay District was identified as a priority for Master Planned Development to include multi-family housing.