Town of Shirley Housing Production Plan

2021 - 2026

Montachusett Regional Planning Commission
established 1968
Commonwealth of Massachusetts

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I. EXECUTIVE SUMMARY

A. Introduction

This report is the Town of Shirley's first Housing Production Plan (HPP). The goal of a HPP is to identify community housing needs then develop strategies to meet these needs. The town Planning Board led the report effort and contracted with the Montachusett Regional Planning Commission (MRPC) to provide technical services. The (HPP) process began in late 2019, but the Covid-19 pandemic delayed production as towns across the state adjusted to working from home and online public meetings. This final report was a collaborative effort among town leaders, staff, and residents.

The Town of Shirley is drafting this HPP to guide the expansion of affordable housing opportunities. The report is a management tool to ensure timely progress towards meeting the town's affordable housing goals. After conducting a thorough analysis of existing conditions, demographic trends, and local and regional housing market forces, the town identifies local housing goals. The report highlights constraints that limit affordable housing production in Shirley and the town's efforts to mitigate them. The HPP also presents strategies the town will use to meet its goals, such as providing housing for families, individuals, persons with special needs, and the elderly.

The HPP describes the mix of housing units required to address the identified needs and a time frame for their production. It recommends regulatory reforms and policy reforms to expand local development capacity. Tactics to preserve rural character while also producing new units are included. Many initiatives anticipate a role for both private developers and non-profit affordable housing builders. The town must lead the reform initiatives by building critical support among the Town Meeting voters.

Important Note about Prison Populations and Shirley Demographics:

This HPP report relies heavily on data gathered from the US Census Bureau's American Community Surveys (ACS). Due to Census Bureau policies, the census counts a prison's host community as the prisoner's residence. Town wide population datasets include the prison population, except for the town wide poverty rate which does not include the prisoners. Datasets for households do <u>not</u> include the prisoners. Prisons are considered Group Quarters (GQ), and by definition GQ persons are not in households, so any measure where the universe is households, would leave out the people in prison.

The Town of Shirley has two prisons: medium-security MCI-Shirley (MCI-S) houses approximately 1,332 male inmates and the maximum-security Souza-Baranowski Correctional Center (SBCC) houses about 795 male inmates. The combined prison populations are 28% of the estimated

2020 Shirley population. The report authors will make every effort to be sensitive to the skewed data and any analysis or recommendations stemming from this data.

Figure A: Prison Population			
Year	**MCI-S**	**SBCC**	**Total**
2011	1,472	1,252	2,724
2012	1,486	1,316	2,802
2013	1,458	1,283	2,741
2014	1,341	1,190	2,531
2015	1,462	994	2,456
2016	1,485	1,034	2,519
2017	1,458	1,134	2,592
2018	1,436	1,057	2,493
2019	1,454	843	2,297
2020	1,332	795	2,127
Source: Mass. Department of Corrections Annual Status Reports on Prison Populations - as of January 1 each year			

B. Background

Shirley is a town located on the northwestern edge of Middlesex County in north-central Massachusetts. The estimated 2019 population was 7,633 (including the prison population). The town is 15.9 square miles bounded by the Squannacook and Nashua rivers and contains Mulpus Brook and Catecunemaug Brook. Catecunemaug is the name first given to Shirley by the Nipmuc Native Americans who inhabited the area. English settlers first arrived in 1720, then in 1753, Shirley separated from "The Plantation of Groton" to be incorporated as a new community.

The town website best describes Shirley and its critical features including historical markers:

> *"Located in Middlesex County about 50 miles north of Boston and only a town or two from the New Hampshire border, Shirley is governed by Open Town Meeting and a three-member Board of Selectmen. The town offers modern amenities and a slice of quiet, small town life, with rural ambiance, a sense of civic pride and volunteer spirit among residents and well-preserved historic roots. The town has a full complement of municipal services courtesy of the town's police, fire and highway departments.*
>
> *Shirley's small but friendly business community has growth potential. A new regional school system shared with the neighboring Town of Ayer officially launched in 2011. Other perks include reasonably-priced homes, convenient commuter rail service via the train station in Shirley Village and highway access via Route 2A and nearby Route 2.*
>
> *Settled in 1720 and incorporated in 1753, Shirley was named for a former governor. Some names in town are those of founding families and many handsome historic homes still stand, particularly in the picture-perfect Town Center, where the gracious white spire of*

Shirley's Historic Meetinghouse rises high above the trees. The original section of the First Parish Meetinghouse was erected in 1773 and formerly housed religious congregations. More than a cherished landmark and charming timepiece today, the Historic Meetinghouse is lovingly preserved by a private group and hosts a variety of cultural and community events, some of which help pay for its maintenance.

Shirley's population as of the 2010 Federal Census was 7,211, swelled some by the populations of two state prisons. Tucked away in a remote section of town, the sprawling MCI Shirley and Sousa Baranowski grounds include the site of a former Shaker village whose spiritual name was Pleasant Garden. The Shakers were a religious sect that thrived during the late 19th and early 20th century. Noted for their industry and celibate, communal lifestyle, there were several Shaker villages in New England, including Harvard, Lancaster and Shirley."

C. Summary of Needs Assessment

Key findings regarding demographics, housing characteristics, and housing affordability in Shirley are as follows:

- Population including the prison population was 7,633 in 2019, which was a 5.9% growth since 2010 and 49% growth since 1980.
    - Growth since 1980 was double state average whereas more recent growth was behind neighboring communities.
    - Total town population included population for both prisons in 2019 of 2,297, which amounts to 30% of Shirley's total population.
- School aged children decreased by almost half since 1990. Residents aged 60+ had triple digit increases.
- Median age for Shirley residents grew 40% since 1990 to 45.2 years old.
- Flat population growth was predicted for Shirley through 2040.
- Shirley contained 2,449 households in 2019 of which 58% were married couples but only 14.6% had children under 18.
- Population growth among black (24.7%), Asian (129%), and Hispanic (94.7%) far exceeded white population growth, due primarily to the prison population
- School enrollment was 2,148 in 2003 and currently sits at 1,682 for 2020, about 30 students more than 2012 low point of 1,655.
- Nearly 40% of residents have only attained a high school diploma while the state percentage was just under 25%. (Note: also skewed by the prison population.)
- Single-family detached dwellings were the predominant housing type but steady increase of 16% tracks with the small decrease (10%) in Chapter 61 land.
- All but 10 units permitted from 2000-2018 were single-family units.
- Shirley residents are less likely to own their homes compared to surrounding communities (72.9%).

- Shirley's average single-family sale price for the six months prior to January 2021 was $405,000 with an average price per square foot of $199.
- For renters, Shirley was an affordable option ($810) with good access to job centers in Fitchburg, Lowell, and Nashua, New Hampshire.
- The 20-year average tax bill change of 145% was higher than most surrounding communities.
- Shirley has 2,417 housing units and 106 affordable units as of December 21, 2020; and all 106 affordable units are rentals.
- In Shirley, about 41% (999) of households earn over $100,000, whereas over 465 households (19%) earn less than $35,000 per year.
- Land use in Shirley is predominately residential, and three of the four residential zoning districts require lot sizes of 30,000 square feet or more.
- Land devoted to residential use comprises approximately 12% of the total land in Shirley, whereas forest and wetland comprise over 70% of the land.
- The privately-owned Shirley Water District maintains a water supply network that serves approximately 60% of the town.
- The Shirley Sewer Commission serves approximately 30% of the town.
- The MBTA Fitchburg Commuter rail stops in the Shirley Village Historic District.

D. Summary of Goals

- Encourage a diversity of housing types for a range of income levels, age, and tenure (ownership and rental).
- Strive for annual numerical targets for affordable housing, allowing the town more control over 40B applications.
- Encourage Smart Growth development principles to balance housing need production with preserving rural character.
- Monitor and preserve existing affordable units from expiring deed restrictions.
- Collaborate with private entities (for-profit and non-profit).
- Pursue available public resources and grants.
- Promote outreach and education to the community on affordable housing goals and strategies to build support for local initiatives.

E. Summary of Implementation Strategies

1. Hire a town planner to lead implementation, monitoring, and future updates of the Housing Production Plan.
2. Form a Shirley Housing Committee to assist with implementing the recommendations and strategies contained in this plan.
3. Reconsider passing the Community Preservation Act to raise funds for affordable housing and open space protection.

4. Evaluate town-owned land for sale or lease to build Affordable housing.
5. Amend zoning bylaws for multi-family housing, accessory apartments, and low-impact development.
6. Continue to apply for Community Development Block Grant (CDBG) funds to rehabilitate income-qualifying residents' homes. Apply for other housing grants.
7. Inventory Chapter 61 lands then reach out to the owners for sale to the town for affordable housing when/if these lands are eventually sold for development.
8. Evaluate housing locations for affordable studio and one-bedroom apartments.

II. HOUSING NEEDS ASSESSMENT

The Housing Needs Assessment examines existing housing stock and community demographics. From this base, the Housing Production Plan (HPP) sets forth reachable goals and recommended actions. Data assembled in the Needs Assessment include income, population, age distribution, race, ownership and rental statistics, among other important data sets. (Again, it must be noted that certain data may be skewed by inclusion of the prison population and thus may not accurately represent non-prison Shirley residents.)

The graphs and charts show trends and further help determine the residents who need housing assistance and housing types to produce. An analysis of these trends leads to community production goals and guides the town's implementation strategies to achieve these goals.

A. Demographics

1. Population

According to the US Census Bureau 2014-2019 American Community Survey (ACS) 5-Year Estimates, 7,633 people resided in Shirley in 2019 (Figure 1). This population count places Shirley below neighboring communities except for Harvard. The total population count for Shirley includes the fluctuating roster of inmates at the Massachusetts Correctional Institution-Shirley (MCI-S) and the Souza-Baranowski Correctional Center (SBCC). The combined total for both prisons in January 2020 was 2,127. All census data include prison populations as part of the local community demographics like race and income (see Introduction section).

Shirley grew by 49% in 38 years, which was more than double statewide growth and the second-highest among neighbors. However, according to Figure 1, the most recent 8-year growth was less than all but a few communities at 5.9%.

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Figure 1: Population Count and Population Growth 1980-2019

GEOGRAPHY	1980 CENSUS	1990 CENSUS	2000 CENSUS	2010 CENSUS	2015-2019 ACS	8 YR GROWTH	38 YR GROWTH
AYER	6,993	6,871	7,287	7,427	8,106	9.1%	15.9%
GROTON	6,154	7,511	9,547	10,646	11,313	6.3%	83.8%
HARVARD	12,170	12,329	5,981	6,520	6,569	0.8%	-46.0%
LANCASTER	6,334	6,661	7,380	8,055	8,044	-0.1%	27.0%
LUNENBURG	8,405	9,117	9,401	10,086	11,402	13.0%	35.7%
SHIRLEY	5,124	6,118	6,373	7,211	7,633	5.9%	49.0%
TOWNSEND	7,201	8,496	9,198	8,926	9,473	6.1%	31.6%
MIDDLESEX CTY	-	1,398,468	1,465,396	1,503,085	1,600,842	6.5%	NA
MASSACHUSETTS	5,737,037	6,016,425	6,349,097	6,547,629	6,850,553	4.6%	19.4%

Source: US Census Bureau; 2015-2019 American Community Survey (ACS) 5-Year Estimates. Table DP05

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The median age of Shirley residents increased every decade (Figure 2). In 1990, the median age was 32, and in 2018 the median age was 45. School-aged children decreased almost 50% since 1990 in most age-group categories.

Figure 2: Population Changes by Age Group

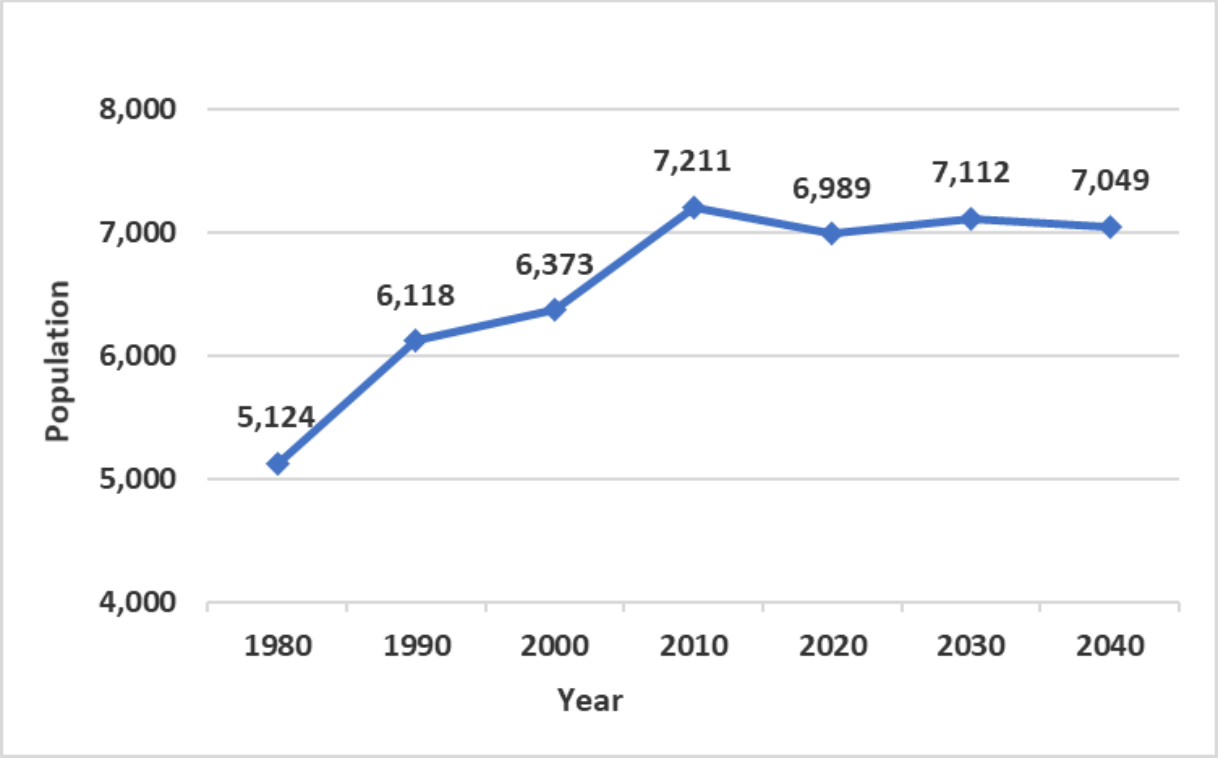
AGE GROUP	1990(a)	2000(a)	2010(a)	2018(b)	% CHANGE
Under 5	452	379	325	276	-39%
5-9	422	397	356	211	-50%
10-14	431	410	384	374	-13%
15-19	378	309	416	193	-49%
20-24	422	373	418	582	38%
25-29	595	517	543	580	-3%
30-34	824	580	612	499	-39%
35-39	633	706	652	433	-32%
40-44	497	694	609	635	28%
45-49	304	529	708	584	92%
50-54	254	415	599	664	161%
55-59	199	282	548	700	252%
60-64	218	196	369	772	254%
65-69	191	172	202	258	35%
70-74	119	164	154	320	169%
75-79	87	137	121	238	174%
80-84	51	64	107	139	173%
Over 85	41	49	88	140	241%
Total	**6,118**	**6,373**	**7,211**	**7,598**	24%
Median Age	32.2	36.6	39.2	45.2	40%

(a) US Census
(b) American Community Services 2014-2018 Estimates – Note: 2019 ACS data did not have same 'Age Group' categories as 1990, 2000, and 2010; used 2018 ACS data for continuity

Most age groups over 60 saw triple-digit increases. The aging population (decrease in school-aged children and increase to over 60 population) in Shirley is consistent with most Massachusetts communities. This change dramatically influences future housing needs. The median age might be even higher if the data excluded the prison population (which skews younger).

The total population (including prisons) for Shirley in 2019 was 7,633; the projection for 2020 was just under 7,000 (Figure 3). The data for Figure 3, prepared by the Donahue Institute, has not been updated or revised. This data shows flat population growth projected between 2020 and 2040. Declining youth population and a decreasing elderly population (retirement away from Shirley, residents passing on) could be the primary reasons for limited population growth in Shirley. Additionally, national trends show the younger generations delaying or forgoing having children, and when they do have children, they have fewer than previous generations. One factor that could increase Shirley's population is the rising cost of housing in the Metro-Boston area. Shirley's housing is affordable compared to surrounding communities and may attract new residents, including young families. Shirley's leaders must continue to review population trends to plan for changes.

Figure 3. Population Projections



Source: US Decennial Censuses and UMass Donahue Institute/MassDOT Population Projections

2. Households

The Census defines a household as all the residents of a single housing unit, regardless of relationship. The prison is a Group Quarters which is a single housing unit. The two primary types of households are family and non-family. Shirley had 2,449 households in 2019, of which 58% were married couples, but only 14.6% had children under the age of 18. Shirley households were well below average for households with one or more children under 18 (19.9%) compared to state averages (30.2%) as a percent of total households. Shirley was about average for

households with one or more members 65 and over (32.2%) compared to the state average (28.1%) as a percent of total households. This data shows that the decline of children 18 and under contributed significantly to the increasing age of Shirley residents. Statistics and surveys show young people moving away from small towns to pursue jobs and raise families in urban areas. As mentioned above, Shirley leaders must monitor population data by age group to remain ahead of changing demographics and use this data to inform decision-making for housing.

Figure 4. Household Composition

HOUSEHOLDS BY TYPE AND SIZE	Massachusetts		Middlesex County		Shirley	
Total households	2,617,497	(%)	604,384	(%)	2,449	(%)
Married-couple family	1,231,768	47.1%	311,509	51.5%	1,421	58.0%
With own children of the householder under 18 years	485,853	18.6%	135,558	22.4%	357	14.6%
Cohabiting couple household	175,393	6.7%	37,135	6.1%	175	7.1%
With own children of the householder under 18 years	47,162	1.8%	6,448	1.1%	-	0.0%
Male householder, no spouse/partner present	451,357	17.2%	101,241	16.8%	457	18.7%
With own children of the householder under 18 years	24,093	0.9%	4,716	0.8%	-	0.0%
Householder living alone	311,119	11.9%	66,420	11.0%	379	15.5%
65 years and over	94,970	3.6%	19,137	3.2%	182	7.4%
Female householder, no spouse/partner present	758,979	29.0%	154,499	25.6%	396	16.2%
With own children of the householder under 18 years	134,808	5.2%	23,578	3.9%	63	2.6%
Householder living alone	434,674	16.6%	91,575	15.2%	247	10.1%
65 years and over	217,717	8.3%	45,959	7.6%	180	7.3%
Households with one or more people under 18 years	761,625	29.1%	182,772	30.2%	487	19.9%
Households with one or more people 65 years and over	786,625	30.1%	169,947	28.1%	788	32.2%
Average household size	2.52		2.55		2.52	
Average family size	3.12		3.12		3.1	
Source: US Census Bureau; 2015-2019 American Community Survey (ACS) 5-Year Estimates. Table DP02						

3. Race and Ethnicity

In 2019, the Shirley population was predominately white (74.9%), but this population only grew by 6.5% over nearly 30 years. Growth among black (24.7%), Asian (129%), and Hispanic (94.7%) populations far exceeded white population growth. The 2020 prison population data showed a nearly even split between white, black, and Hispanic inmates. Although the census data does not distinguish prisoners from non-prisoners among the communities of color, the town should nevertheless reach out to all non-prison residents with information and affordable housing opportunities.

Figure 5. Population by Race/Ethnicity

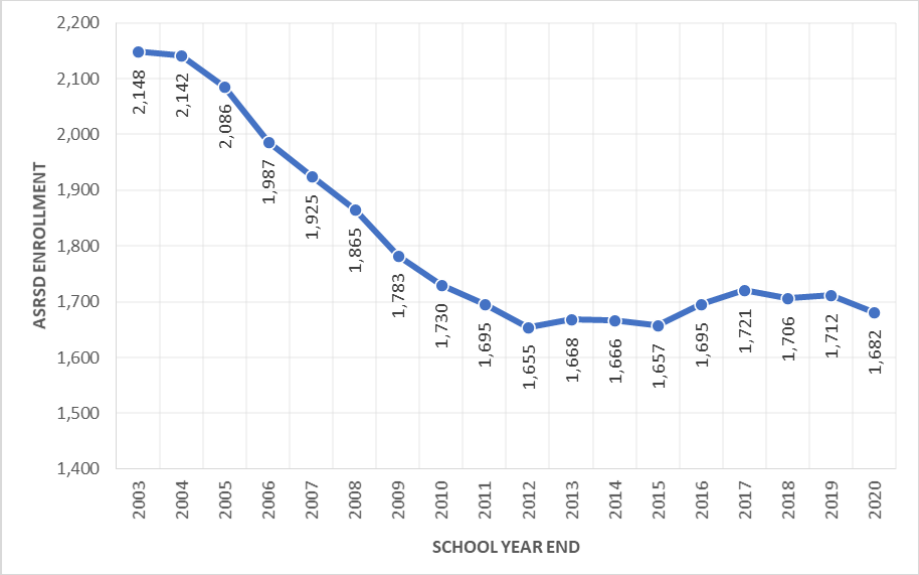
RACE/ETHNICITY	1990(a)	2000(a)	2010(a)	2019	% change
TOTAL POPULATION	6,118	6,373	7,211	7,633	24.8%
White	5,369	5,347	6,213	5,716	6.5%
Black or African American	421	428	579	644	53.0%
American Indian and Alaskan Native	20	30	16	0	-100.0%
Asian	174	134	201	308	77.0%
Native Hawaiian and other Pacific Islander	9	5	6	0	-100.0%
Other Race (unspecified)	125	326	70	532	325.6%
Two or More Races	(b)	103	126	216	109.7%
Hispanic or Latino (All Races)	269	437	561	749	71.4%

(a) US Census
(b) Not included in 1990 Census
Source: 1990 Census Table 6, 2000 Census Table P-004, 2010 Census Table DP-1, 2015-2019 ACS Estimates DP05

4. School Enrollment

Figure 6 shows school enrollment for the Ayer-Shirley Regional School District (ASRSD) over the last 18 years. The school enrollment declined substantially from 2003 to 2012. The 2012 enrollment total represented a 23% decline during the prior 10-year period. Since 2012, the enrollment minimally fluctuated and currently sits at 1,682 for 2020, about 30 students more than the 2012 low point of 1,655. The decline in school-aged children is a statewide trend that significantly impacts housing needs. Fewer children often equates to housing needs for smaller households.

Figure 6. ASRSD School Enrollment 2003-2020

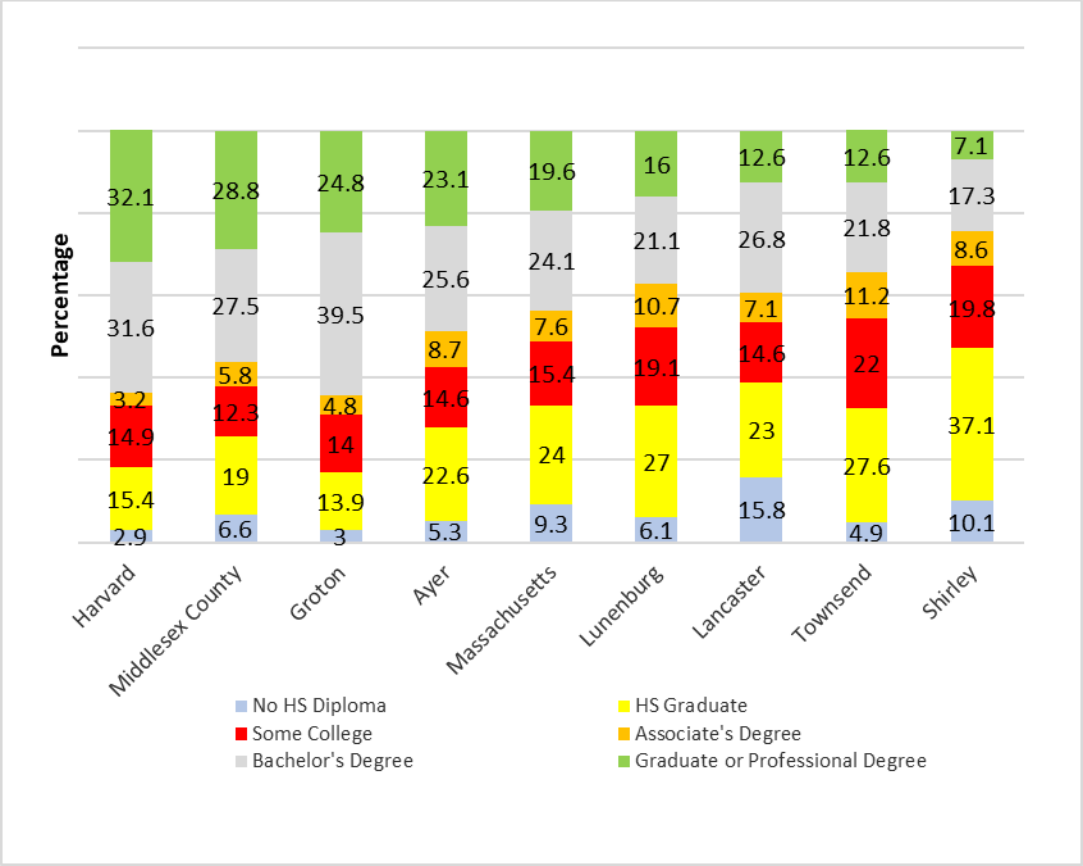


Source: Massachusetts Department of Education

5. Educational Attainment

For residents 25 and older, educational attainment in Shirley appears to lag behind the state and the surrounding communities, although the prison population likely skews the data towards less education. Nearly 40% of residents have only attained a high school diploma, while the state was just under 25%. Barely above 30% of residents have received an associate's degree, college degree, or higher; the state attainment was over 50%. However, since this finding is undoubtedly skewed by the prison population, its usefulness is limited.

Figure 7: Educational Attainment



Source: US Census Bureau; 2015-2019 American Community Survey (ACS) 5-Year Estimates. Table DP02

B. Housing Characteristics

1. Land Use Type

Figure 8 shows changes over the last 15 years for land use types. Town assessors assign a use code for each parcel (e.g., 101 = single-family; 300 = commercial; 012 = multi-use) to help determine valuation for tax purposes. Most use codes reflect actual, current use. The town codes undeveloped parcels based on highest and best use as determined by zoning and other formula factors. Single-family detached dwellings were the predominant use, of which there

was a modest, steady increase of 16%. This increase tracks with the slight decrease (10%) in Chapter 61 land.

Chapter 61 is a tax-exemption status for land maintained in forestland, agriculture, or recreational use; land converted to taxable, developable land must repay the back taxes. Before conversion, the town may exercise a right-of-first-refusal to purchase the land.

The percent of commercial and industrial land use increased over the same 15-year period. The increase in non-residential land use implies added jobs and increased non-residential tax revenue.

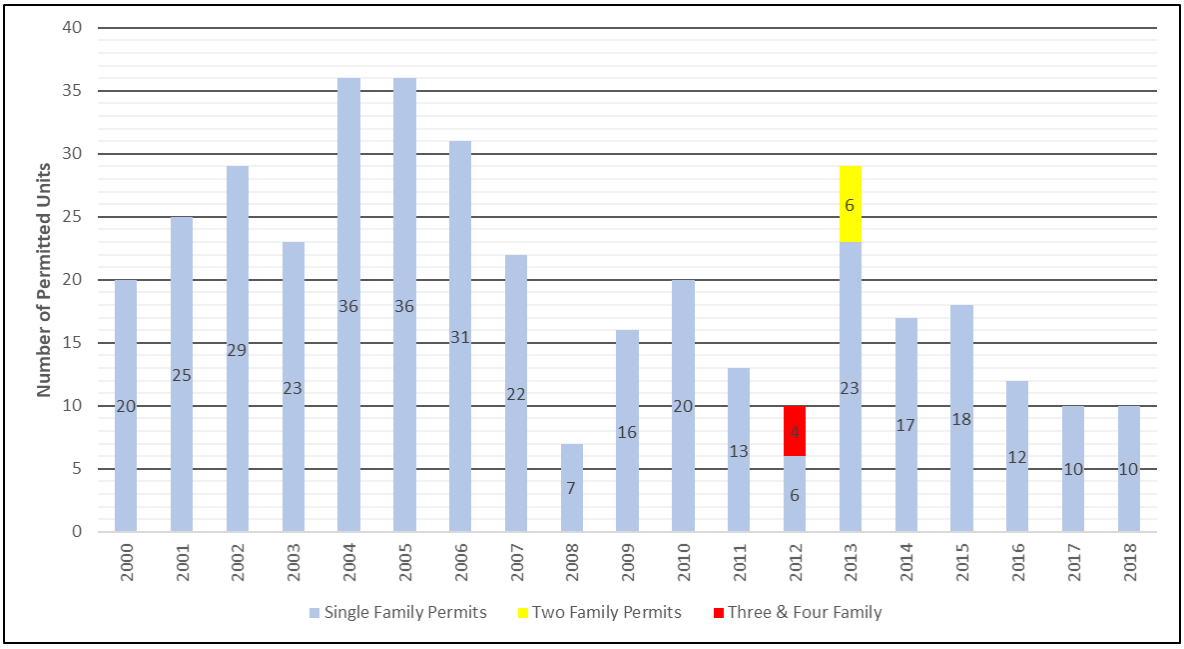
Figure 8: Land Use Type

PARCEL TYPE	FY2006	FY2011	FY2016	FY2021	% CHANGE
Single Family	1,339	1,431	1,502	1,558	16%
Condos	258	273	286	286	11%
Other residential	87	86	82	82	-6%
Two-family	90	88	85	82	-9%
Three-family	19	17	18	19	0%
Apartment	27	24	24	24	-11%
Commercial	41	51	55	56	37%
Industrial	50	45	46	53	6%
Chapter 61	92	57	75	83	-10%
Vacant	409	448	390	310	-24%
Source: MA Department of Revenue, Division of Local Services, Accessed 10/27/20 https://dlsgateway.dor.state.ma.us/reports/rdPage.aspx?rdReport=PropertyTaxInformation.LA4.Parcel_counts_vals					

2. Housing Units Permitted

All but 10 housing units permitted from 2000-2018 were single-family units (see Figure 9). The total housing permits issued during these 18 years declined slowly after a high point in 2004-2005. The town issued 10 permits or less in four separate years between 2008 to 2018, while the number of permits issued never dropped below 20 during eight years prior. Builders sought only a few multi-housing permits since 2000, four in 2012 and six in 2013. Shirley should encourage and incentivize a diverse housing stock to meet housing needs; this includes income-restricted affordable housing.

Figure 9: Building Permits Issued

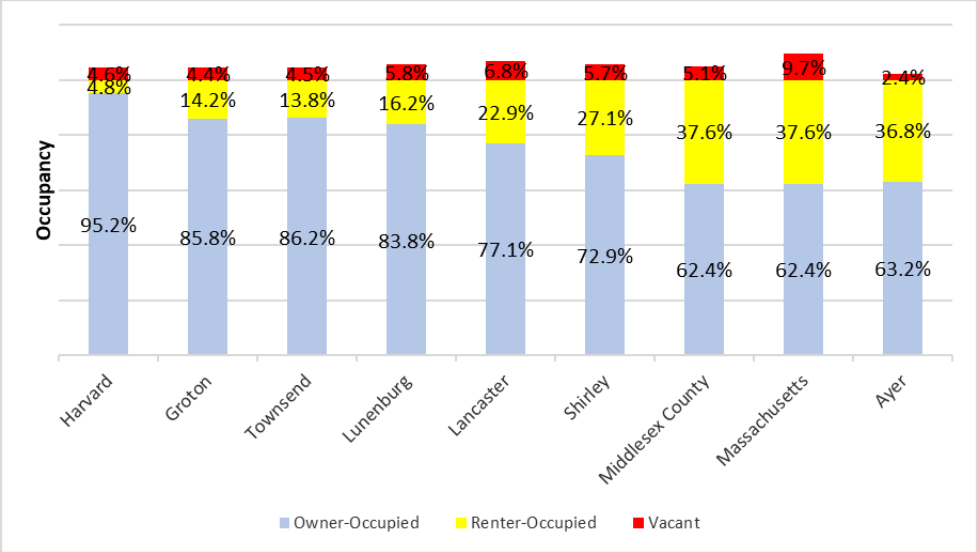


Source: Town of Shirley Building Department

3. Housing Tenure and Vacancy

Shirley residents are less likely to own their homes than surrounding communities, but the 72.9% who own their home is higher than Middlesex County and Massachusetts averages (Figure 10). A higher percentage of renters often correlates to lower incomes and a shorter length of residency. The number of vacant units rated similar to Lunenburg and Middlesex County, but higher than Ayer, Harvard, Groton, and Townsend.

Figure 10: Housing Tenure and Vacancy



Source: US Census Bureau; 2015-2019 American Community Survey (ACS) 5-Year Estimates. Table DP04

4. Development Pipeline

During the last three years, the Shirley Planning Board did not approve any new subdivisions and endorsed only a few Approval Not Required (ANR) lots. The Shirley Board of Appeals is currently reviewing a proposed Comprehensive Permit (40B) along Benjamin Road. The developer proposes 48 units, of which 12 will be affordable. In 2020, the Shirley Meadows senior affordable housing project began renting units to residents over 62 who income-qualify. This new rental project added 58 units to the Shirley Subsidized Housing Inventory (SHI).

C. Housing Market Conditions

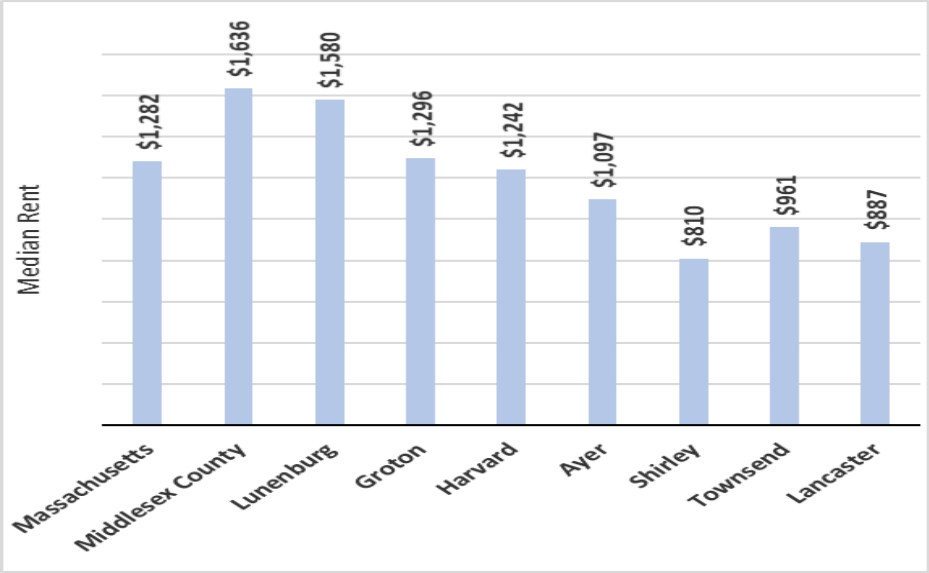
1. Median Sales Price

According to MLS PIN, a real estate multiple listing service for New England, buyers purchased 41 single-family homes in Shirley from July 2020 to January 2021. The average list price was $393,000, and the average sale price was $405,000, with an average price per square foot of $199. Typically, an agent/owner anticipates 30-60 days on the market, but the average number of days on the market in Shirley was 26. Current conditions, with homes selling for prices above asking and more quickly than average, are challenging conditions for buyers seeking affordable homes.

2. Median Rents

Figure 11 shows median monthly rents. Shirley was well below county and state averages as well as most other communities. Townsend and Lancaster were the only communities near Shirley. For renters, Shirley was an affordable option ($810) with good access to job centers in Fitchburg, Lowell, and Nashua, New Hampshire.

Figure 11: Median Monthly Rents



Source: US Census Bureau; 2015-2019 American Community Survey (ACS) 5-Year Estimates. Table DP04

3. Home Values

Current home values in Shirley, based on assessed value, lag behind all neighboring communities except Townsend (Figure 12). However, the 20-year percent change (143%) was ahead of all communities except for Ayer. The dramatic rise in values could indicate that Shirley was the "affordable" option for homebuyers searching in the area.

Figure 12: Median Assessed Values

MUNICIPALITY	2000	2005	2010	2015	2020	% CHANGE 2000-2020
Ayer	$141,634	$272,169	$275,964	$272,368	$350,208	147%
Groton	$207,685	$410,961	$403,710	$398,416	$498,184	140%
Harvard	$312,101	$630,860	$595,195	$522,835	$632,869	103%
Lancaster	$157,804	$286,221	$309,536	$291,504	$360,250	128%
Lunenburg	$152,103	$265,212	$281,062	$246,347	$332,447	119%
Shirley	$131,067	$260,099	$290,234	$256,376	$318,236	143%
Townsend	$139,264	$237,700	$248,492	$225,578	$280,893	102%
Massachusetts	$236,229(a)	$352,820	$373,702	$367,968	$453,168	92%

(a) FY2002 data
Source: MA Department of Revenue, Division of Local Services, Accessed 10/28/2020
https://dlsgateway.dor.state.ma.us/reports/rdPage.aspx?rdReport=AverageSingleTaxBill.SingleFamTaxBill_Main

In 2000, Shirley's average tax bill ranked 204 out of 351 cities and towns statewide. The property tax rate for the fiscal year 2020 was $16.11 per thousand. The 20-year change of 145% was more significant than most surrounding communities but still behind Ayer, Lancaster, and Harvard (Figure 13). The median tax bill in Shirley is now ranked 174th, which is middle of the state rankings and lower than all neighbors except Ayer. The increase in tax bills negatively impacts ownership affordability when added to the total monthly debt service (PITI = Principal, Interest, Taxes, Insurance).

Figure 13: Median Property Tax Bill

MUNICIPALITY	2000	STATE RANK	2005	STATE RANK	2010	STATE RANK	2015	STATE RANK	2020	STATE RANK	% CHANGE 2000-2020
Ayer	$1,603	297	$2,469	255	$3,171	234	$3,982	205	$4,938	185	208%
Groton	$3,907	40	$5,688	36	$6,371	45	$7,279	49	$8,658	45	122%
Harvard	$4,306	30	$6,315	26	$8,529	18	$9,301	23	$10,970 (b)	19(b)	155%
Lancaster	$2,384	151	$4,053	84	$4,974	86	$5,469	100	$7,151	71	200%
Lunenburg	$2,528	129	$3,538	122	$3,991	147	$4,513	161	$6,024	119	138%
Shirley	$2,096	204	$2,866	195	$3,573	179	$4,438	168	$5,127	174	145%
Townsend	$2,404	145	$3,214	154	$3,804	162	$4,311	178	$5,483	153	128%
Massachusetts	$3,015 (a)	-	$3,588	-	$4,390	-	$5,187	-	$6,177	-	99%

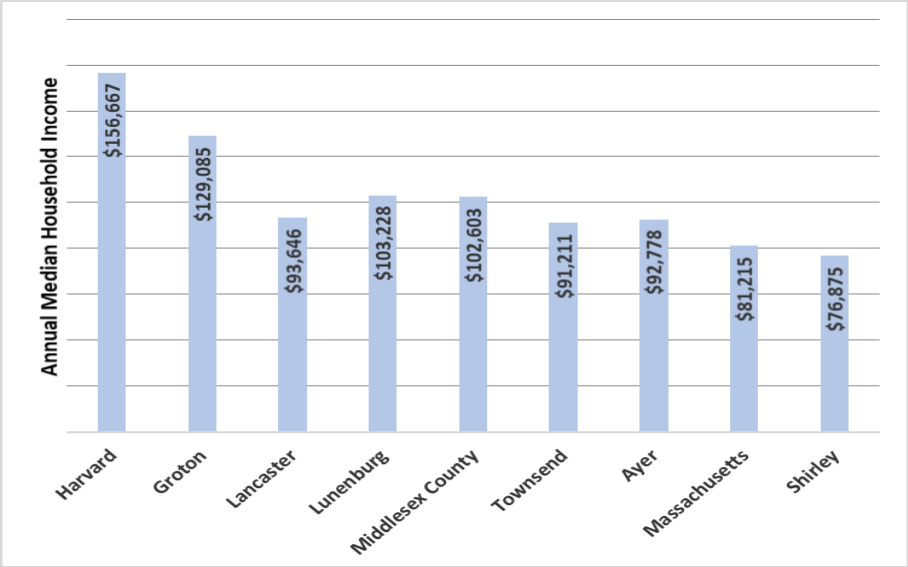
(a)FY2002 data (b)FY2019 data
Source: MA Department of Revenue, Division of Local Services, Accessed 10/28/2020
https://dlsgateway.dor.state.ma.us/reports/rdPage.aspx?rdReport=AverageSingleTaxBill.SingleFamTaxBill_Main

D. Housing Affordability

1. Household Income

Median household income for Shirley residents in 2019 was below state averages and surrounding communities. Their income sat approximately 5% below the state and was half of Harvard's median income.

Figure 14: Median Income

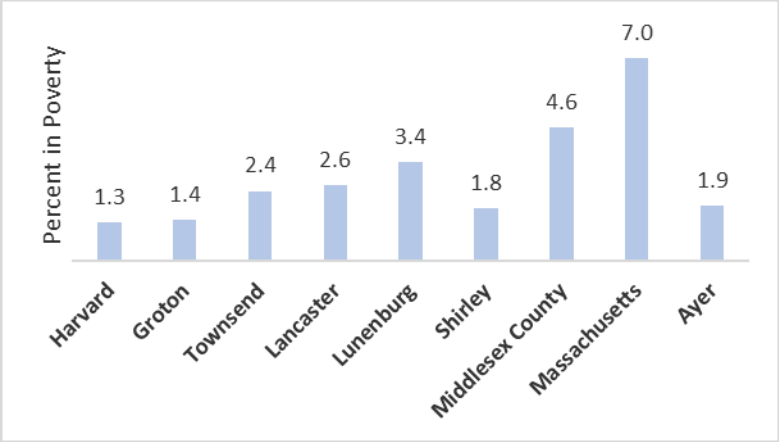


Source: US Census Bureau; 2015-2019 American Community Survey (ACS) 5-Year Estimates. Table DP03

2. Poverty

Poverty in Shirley was below county and state levels but was much higher than all other surrounding communities except for Ayer. The federal poverty threshold varies by household size and composition. For example, in 2019, the individual income poverty threshold was $12,784, and the threshold for a family of four was $25,701. The 2019 ACS data in Figure 15 shows the Shirley poverty rate at 1.8%; however, the 2018 ACS data had shown the rate at 4.0%.

Figure 15: Poverty



Source: US Census Bureau; 2015-2019 American Community Survey (ACS) 5-Year Estimates. Table DP03

3. Households Eligible for Housing Assistance

The federal Department of Housing and Urban Development (HUD) calculates Median Family Income (MFI) for a metro area. Federal and state housing assistance programs use the MFI metric to determine eligibility for housing assistance. Analyzing the MFI against Shirley's median income is one tool to estimate households in need of assistance (Note: median income is skewed by the prison population, its usefulness is limited.) Shirley falls within the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area. Eligibility for a housing subsidy requires a household to earn less than the maximum income limits. The income limits that apply to Shirley are shown in Figure 16. These limits are determined as percentages of MFI and based on family size. Most assistance programs set income limits to 80% of MFI (sometimes referred to as area median income (AMI).

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Figure 16: FY2020 Income Limits for Housing Assistance

FY 2020 Income Limit Area	Median Family Income Explanation	FY 2020 Income Limit Category	Persons in Family 1	2	3	4	5	6	7	8
Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area	$119,000	Very Low (50%) Income Limits ($) Explanation	44,800	51,200	57,600	**63,950**	69,100	74,200	79,300	84,450
		Extremely Low Income Limits ($)* Explanation	26,850	30,700	34,550	**38,350**	41,450	44,500	47,600	50,650
		Low (80%) Income Limits ($) Explanation	67,400	77,000	86,650	**96,250**	103,950	111,650	119,350	127,050

Source: Department of Housing and Urban Development, 2020

The maximum income for a family of four at the 80% level is $96,250. Figure 20 shows that upwards of 1,450 households (60%) in Shirley fall into the "low income" level, based on Figure 16. (Skewed by prison population as noted above.) The "very low income" level is 50% of median income or $63,950. According to Figure 20, we know at least 742 households (31%) fall below $50,000 annual income. Most housing assistance programs set income limits at 80% or 50% of area median income (AMI).

4. Fair Market Rents

Another tool to determine housing affordability is to compare fair market rents (FMR) to actual rents in Shirley. Figure 17 shows the FMRs as determined by HUD for the Boston-Cambridge-Quincy metro area, which includes Shirley. If household income is below the maximum amount allowed, the FMR represents the maximum rent a landlord can charge under Section 8 and other housing assistance programs. The maximum allowed rent for a 2-bedroom is $2,336, but the rent breakout in Figure 18 shows that 66% of renters in Shirley pay less than $1,000 per month. The high median income for the metro area ($119,000) drives up the high maximum rent.

Figure 17: Fair Market Rents (Boston-Cambridge-Quincy Metro Area)

Final FY 2021 FMRs By Unit Bedrooms				
Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
$1,742	$1,924	$2,336	$2,906	$3,168

Source: Department of Housing and Urban Development, 2020

Figure 18: Rent by Amount Paid (Shirley)

Monthly Rent	% of Households
Less than $500	10.6
$500 to $999	56.1
$1,000 to $1,499	22.7
$1,500 to $1,999	5.2
$2,000 to $2,499	5.4
$2,500 to $2,999	0
$3,000 or more	0
No rent paid	-

Source: US Census Bureau; 2015-2019 American Community Survey (ACS) 5-Year Estimates. Table DP04

5. Subsidized Housing Inventory (SHI)

Under Massachusetts General Law (MGL) Chapter 40B, affordable housing units are reserved for income-eligible households earning at or below 80% of the median family income (MFI) or sometimes referred to as area median income (AMI).

The regulatory requirements for the Massachusetts Department of Housing and Community Development (DHCD) to approve units for the Subsidized Housing Inventory (SHI) include:

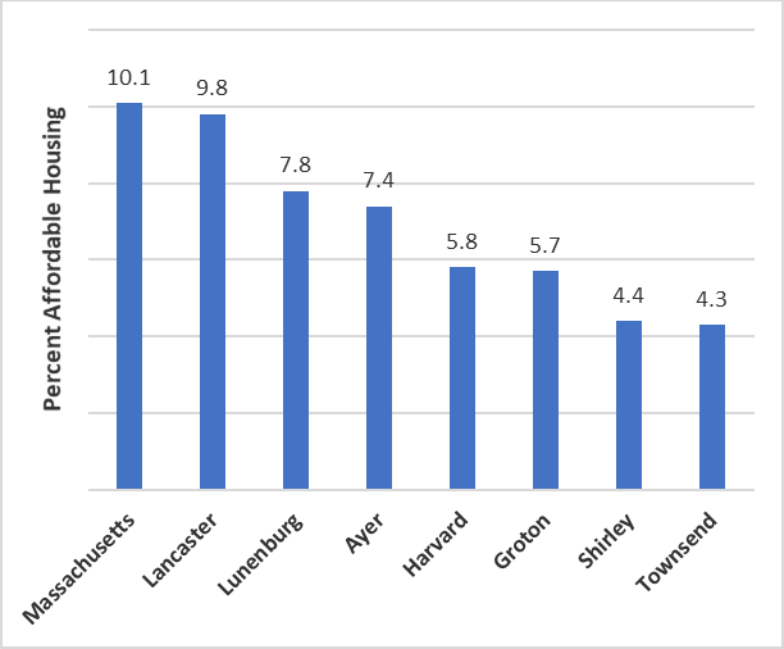
1. Subsidized by an eligible state or federal program.
2. Subject to a long-term deed restriction limiting occupancy to income-eligible households for a specified period (at least 30 years or longer for newly created affordable units, and at least 15 years for rehabilitated units).
3. Subject to an Affirmative Fair Marketing Plan.

The Massachusetts DHCD maintains the SHI as reported to the agency by the cities and towns. DHCD divides the number of deed-restricted affordable units by the total number of year-round housing units from the most recent Census Bureau decennial survey (2010) to calculate a municipality's SHI percentage. The SHI will be updated when the 2020 census data is available. The SHI percentage fluctuates throughout the year as new units are added or deed restrictions for older units expire.

A community with 10% or more affordable units and a certified Housing Production Plan can deny a comprehensive permit for a 40B housing project. A developer can bypass local zoning regulations to increase density under Chapter 40B. The regulations require at least 25% affordable units (20% in some cases) and limit profit to 20%.

Shirley has 2,417 housing units and 106 affordable units as of December 21, 2020; all 106 units are rentals. Shirley's 4.4% affordable units are below the state average of 10.1%. Shirley is also behind most neighboring communities except for Townsend (Figure 19). Nine ownership units located at Benjamin Road / Hill Lane have expired and reduced the town's SHI. A new development, Shirley Meadows senior affordable housing project, received a Comprehensive Permit and has opened its doors to residents as of 2020. This new rental project added 58 units to the Shirley SHI.

Figure 19: Subsidized Housing Inventory

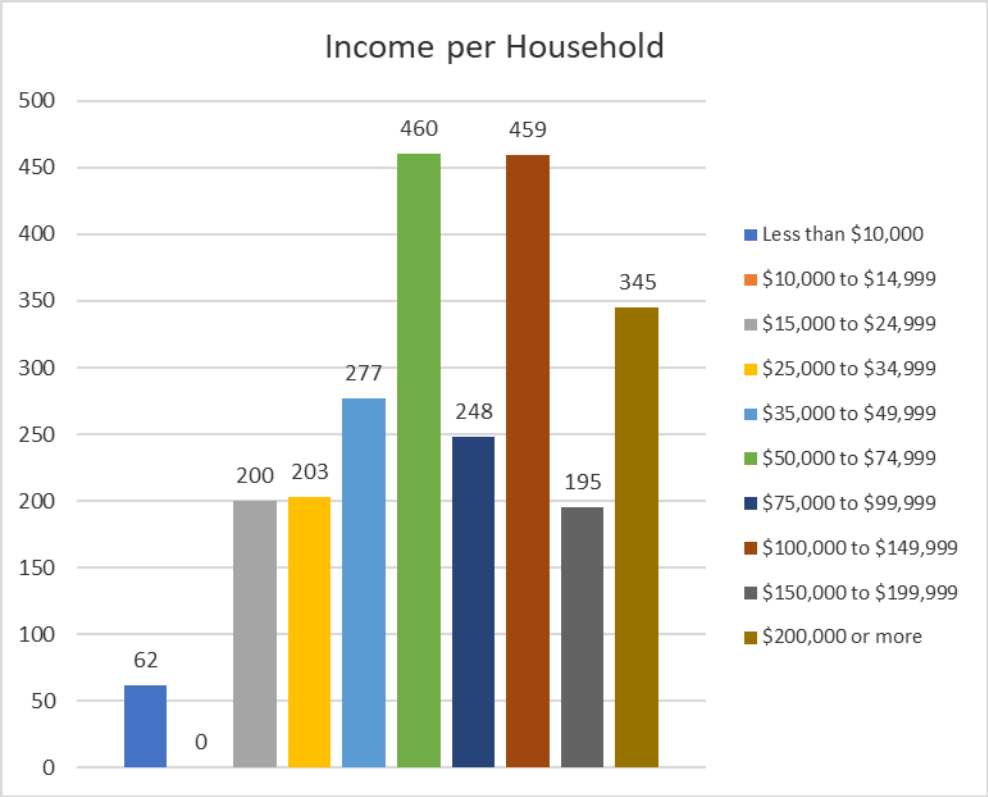


Source: Massachusetts Department of Housing and Community Development, December 2020

6. Housing Cost Burden and Affordability Gap

The Department of Housing and Urban Development (HUD) defines "cost-burdened" as paying more than 30% of monthly income toward housing (housing costs = rent or mortgage, principal and interest). Figure 20 shows households grouped by income and identifies the percentage of cost-burdened households. The average sales price from recent months is $405,000. Using $405,000, the monthly housing cost is approximately $1,725 (after 5% down payment = $1,725 principal and interest @ 3.5% interest). At $1,725 per month, a household must earn more than $69,000 per year to remain below 30% housing cost. Figure 20 shows that about 45% (1,110) of households earn under $69,000 per year. In Shirley, 69% of households own their home. For renters, the average monthly rent in Shirley is $810. At 30%, this requires $32,600 in annual income, which captures far more households. Still, over 465 households (19%) earn less than $35,000 per year, which is very near the recommended minimum annual income levels.

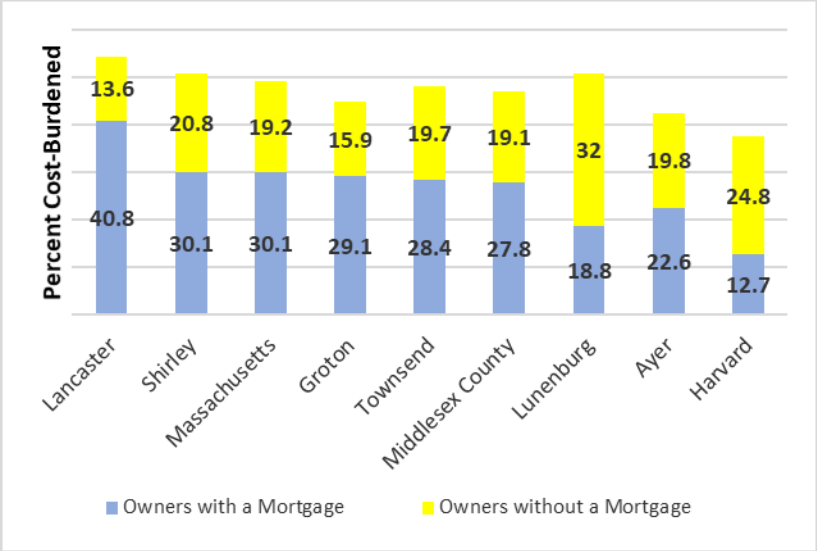
Figure 20: Household Income



Source: US Census Bureau; 2015-2019 American Community Survey (ACS) 5-Year Estimates. Table DP03

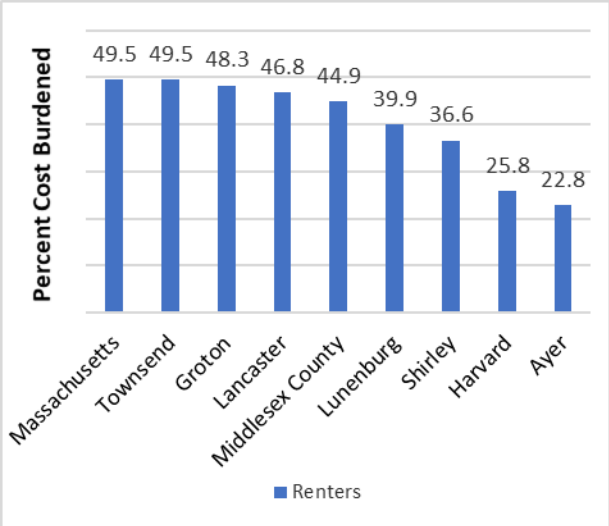
The data in Figures 21 and 22 show the percent of cost-burdened for owners and renters. This data appears to indicate that despite the above income and housing data, numerous Shirley residents were choosing to pay more than 30% of their income towards housing. These residents may not have any other debt like car payments or student loans and can spend more on housing, or they may choose to live in a more expensive home or the data may be completely unreliable due to inclusion of prison inmate incomes.

Figure 21: Cost-Burdened Owners



Source: US Census Bureau; 2015-2019 American Community Survey (ACS) 5-Year Estimates. Table DP04

Figure 22: Cost-Burdened Renters



Source: US Census Bureau; 2015-2019 American Community Survey (ACS) 5-Year Estimates. Table DP04

E. Development Constraints

1. Zoning Constraints

Zoning regulates the use of land in a community. Town Meeting reviews and passes zoning bylaws by a two-thirds vote. Examples include minimum lot size, the height of a structure, and type of use (e.g., residential, commercial, industrial). Zoning bylaws dictate the location and the number of housing units per acre on an individual parcel. Some areas in Shirley serviced by water and sewer infrastructure, such as Shirley Village, allow for dense housing, while other areas require large lots to spread out the housing. The town can use zoning to encourage or discourage housing development.

Land use in Shirley is predominately residential, and three of the four residential zoning districts require lot sizes of 30,000 square feet or more. The Rural Residential (RR) district, for example, requires a minimum of 80,000 square feet (almost two acres) for a single residence. Large lots discourage affordable housing development through inefficient land use and high cost of development.

Multi-family housing (four units or more) is allowed by special permit in the R-3, Village Business, Mixed Use, and Commercial zoning districts. The R-3 district limits development to 24 units and the other districts limit development to 36 units. The multi-family housing section of the zoning bylaws requires medium and low-income affordable housing if the development includes seven units or more. Converting a single-family to a two-family or multi-family is allowed in most residential districts. This provision creates new units without new infrastructure (roads, sewer, and utilities). These units, however, do not count towards the SHI.

In-law apartments, accessory apartments, and infill development are allowed in certain zoning districts. These bylaws are good tools to incentivize new units, though only the Infill Development bylaw requires an affordable housing restriction. In-law and accessory apartment bylaws do not require income restrictions. Even if the bylaws required income restrictions, enforcement is challenging. The homeowner is required to verify and report an applicant's income and assets to maintain compliance. Accessory apartments are allowed by special permit, while in-law apartments are allowed by-right.

Since its passage in 2005, no developer has used the Low Impact Development (LID) bylaw. Though during this timeframe, there haven't been any "large lot developments" in Shirley appropriate for LID. The LID section attempts to minimize the impacts of large lot developments by clustering house lots. The Planning Board may allow smaller dimensional controls to allow house lot clusters and to preserve open space. The town could incentivize using the bylaw by granting additional density in exchange for income-restricted housing units.

2. Natural and Physical Constraints

Natural and physical constraints to development include land protected for water supply, flood hazard, steep slopes, conservation/open space, or wetlands and water resources. The

constrained lands are divided into “absolute constraint” or “partial constraint”. Absolute constraint land is 34% of total land, while partial constraint land is 21%. Partial constraint land is considered buildable but requires additional permitting or mitigation.

The Shirley Protective Zoning Bylaws include two special districts: Floodplain Protection District (FPD) and Water Supply and Wellhead Protection District (WPD). Both districts are an overlay and regulate development to protect health and safety. The more restrictive zoning must be adhered to if an overlay is more restrictive than the underlying zoning.

The FPD designates Zones A and AE of the FEMA Flood Insurance Rate Map (FIRM) for regulated development. Structures must comply with Massachusetts General Law (MGL) Chapter 131, Section 40, as well as the Massachusetts Wetlands Protection Act (WPA), state building code for development in a floodplain area, and Massachusetts Department of Environmental Protection (DEP) regulations for wastewater discharge.

The WPD boundaries mirror the Zone I, Zone II, and Zone III groundwater and wellhead protection areas noted in 310 CMR 22, the Massachusetts Drinking Water Regulations. The WPD section of the Zoning Bylaws includes protective circles around wellheads and limited development in water supply areas. For example, minimum lot sizes and maximum impervious surface areas regulate impact to water recharge zones.

Additional physical and natural constraints include the Massachusetts Wetlands Protection Act (WPA), the locally adopted Shirley Non-Zoning Wetlands bylaw, and Areas of Critical Environmental Concern (ACEC). Wetland regulations limit development near streams and wetlands and associated buffer zones. The WPA applies to all communities, whereas the town wetland bylaws are specific to Shirley. The Squannassit ACEC within the Nashua River Watershed occupies approximately 4,490 acres since its designation in 2002. The ACEC regulations "[increase] state permitting standards through elevated performance standards and lowering thresholds for review," according to the ACEC program overview page.

3. Land Availability

Land developed for residential use comprises approximately 15% of the total land in Shirley; land zoned for residential use comprises over 85% of land in Shirley. Only the Lancaster Road Commercial District and the Industrial District prohibit residential use. Zoning in residential districts requires minimum lot sizes from 1/3 of an acre (R3) to 2 acres (RR). This large lot zoning for single-family residential use is common among rural communities. Single-family units comprise approximately 65% of all housing units. Shirley will need to consider zoning changes for lot size and density to make land available to meet housing production goals.

Forested lands comprise over 60% of land in Shirley. Owners of forestland can place their land in the Chapter 61 program to reduce their property taxes, but they must repay those taxes if they convert to developable land. Additionally, Chapter 61 allows the town a right-of-first-refusal to purchase the land before a developer. Chapter 61 has three designations: 61 Forestry; 61A

Agriculture; and 61B Open Space and Recreation. The town should consider working with landowners who may want to convert to developable land.

Town staff and MRPC staff examined town-owned properties for potential development, as illustrated in Appendix 1. Infrastructure near the parcels, like water and sewer, increases the potential for development. In the future, the town should conduct an analysis to determine which privately-owned parcels currently in Chapter 61 are best suited for affordable housing development and work with owners to establish goals and timelines. Town-owned land can be sold or leased for affordable housing development if approved by the community.

4. Municipal Infrastructure

The privately-owned Shirley Water District (SWD) maintains a water supply network that serves approximately 60% of the town. Three groundwater wells, two reservoirs, and one standpipe supply water throughout the community. Regulations protect the areas around the water supplies from development encroachment. Private properties not supplied by SWD water must have a privately drilled well on site.

The town developed a public sewer system primarily to protect drinking water from septic leachate. The Shirley public sewer, administered by the Shirley Sewer Commission, serves approximately one-third of the community. Areas with public sewer include the Village, several roads leading to or near the Village, and portions of Great Road. For properties no served by public sewer, requirements for private leach field locations and other conditions, like minimum lot size, limit development potential. Installing public sewers is costly and disruptive but increases the potential for more development to meet affordable housing goals.

Adequate transportation from homes to job centers is vital to our essential workers. Affordable housing near public transit is one way to support them. The MBTA Fitchburg Commuter Rail stops in the Shirley Village Historic District at the intersection of Front Street and Phoenix Street and connects the Wachusett Station in Fitchburg to the North Station in Boston, with stops at the Porter Square Station in Somerville (Red Line connection) and the Waltham Station in Waltham (multiple bus connections).

The automobile commuters in Shirley can access Route 2 and Route 2A to reach most destinations. These east-west roads directly link to job centers in Leominster, Fitchburg, Boston and Metro West; and link indirectly to Worcester and points north and south via Interstates 495 and 190, and Route 128.

III. HOUSING GOALS

This Housing Production Plan (HPP) is a management tool to guide the production of income-restricted affordable housing. Shirley's HPP goals incorporate public input, previous plans, and data analysis. These goals serve as the basis for the implementation strategies recommended in Section IV.

A. Goals

- Encourage a diversity of housing types for a range of income levels, age, and tenure (ownership and rental).
- Strive to meet annual numerical targets for affordable housing, allowing the town more control over 40B applications.
- Encourage Smart Growth development principles to balance housing production needs with preserving rural character.
- Monitor and preserve existing affordable units from expiring deed restrictions.
- Collaborate with private entities (for-profit and non-profit).
- Pursue available public resources and grants.
- Promote outreach and education to the community on affordable housing goals and strategies to build support for local initiatives.

B. Numerical Targets and Schedule

The Town of Shirley has 2,417 housing units. Shirley must produce 12 units per year or an aggregate of 24 units over two years to reach the production thresholds required by the Department of Housing and Community Development (DHCD). The production thresholds are based on the 2010 US Census and subject to change following the 2020 Census completion. The table below presents the Town of Shirley's housing production numerical targets and schedule for the next five years:

Figure 23: Housing Production Schedule

Year	Number of Units
2022	12
2023	12
2024	12
2025	12
2026	12

The Town of Shirley has established these production goals to realistically reflect current development plans and expectations of income-restricted housing production.

IV. IMPLEMENTATION STRATEGIES AND ACTION PLAN

The Town of Shirley should take direct action to implement the goals identified in this plan. The strategies below should be the primary focus for the next five years. Each strategy requires multiple stakeholders, including town departments, elected leaders and public officials, board

and commission members, and residents. After each strategy is the primary party(s) responsible for implementation and an estimated completion date.

A. Implementation Strategies

1. **Hire a town planner to lead implementation, monitoring, and future updates of the Housing Production Plan.**
   The town must hire a professional planner to manage the implementation of the Housing Production Plan goals and strategies. The planner will track local housing trends, demographic changes (2020 Census), and strategize with town residents, officials, and board and committee members. The town planner will coordinate all housing-related activities including zoning amendments and grant applications.
   Responsible Municipal Entity: Board of Selectmen and Town Administrator
   Timeline: To be completed by December 2021

2. **Form a Shirley Housing Committee to assist with implementing the recommendations and strategies contained in this plan.**
   A local housing committee advises town leaders and decision makers on community housing needs. The Board of Selectmen vote to form the committee per the Town Charter. Town leaders should research the housing committees formed in neighboring towns and speak to their members for advice and recommendations.
   Responsible Municipal Entity: Board of Selectmen and Planning Board
   Timeline: To be completed by December 2021

3. **Reconsider passing the Community Preservation Act to raise funds for affordable housing and open space protection.**
   The Community Preservation Act (CPA) is an optional tax of 1-3% levied on properties to create a funding source for affordable housing, open space and recreation, or historic preservation. The FY2020 state budget included a permanent increase to the CPA Trust Fund to match a percentage of locally raised funds. Community leaders, board members, and affordable-housing advocates need to host outreach and education meetings to build support among residents.
   Responsible Municipal Entity: Board of Selectmen and Planning Board
   Timeline: To be completed by December 2022

4. **Evaluate town-owned land for sale or lease to build affordable housing.**
   Shirley municipal land not currently allocated for public use will be evaluated for possible sale or lease to another entity, public or private, to pursue affordable housing. The town should set criteria to assess potential sites, for example, proximity to public transportation, Shirley Water District water supply, and public sewer. The town should engage with the Massachusetts Housing Partnership or another experienced housing

consultant to conduct a preliminary feasibility analysis of existing town-owned parcels or sites identified later that could include affordable housing. The town would need to follow a public bidding process to transfer public land. The final determination of using these parcels for affordable housing is subject to a more thorough feasibility analysis of site conditions and Town Meeting approval.

Responsible Municipal Entity: Town Administrator, Board of Selectmen, and Planning Board

Timeline: To be completed by December 2023

5. **Amend zoning bylaws for multi-family housing, accessory apartments, and low-impact development.**

   Town staff and boards should pursue zoning amendments to encourage and incentivize affordable housing or needs-based housing construction. Due to recent state legislation changes, a simple majority can pass zoning amendments under the Housing Choice Initiative if the amendment promotes housing development. Shirley's current Multi-Family Housing bylaw limits the size of a project and requires a significant amount of area. If the town allowed more units by-right and reduced the minimum area per unit, the project would trigger Section 4.1.3 and include affordable units. Accessory apartments are allowed by Special Permit, while in-law apartments are allowed by-right. Shirley should amend the Accessory Apartments bylaw to allow the units by-right, with similar design controls as the In-law Apartment bylaw. The Low-impact Development bylaw preserves rural character, while allowing for single-family home construction; both are community needs. The town should evaluate usage of this Smart Growth bylaw since passing it in 2005. Town leaders should speak to residents, landowners, and developers about the bylaw and seek recommendations for improvements. The town could draft amendments to the existing bylaw in response to feedback and review.

   Responsible Municipal Entity: Planning Board and Board of Selectmen

   Timeline: To be completed by December 2023

6. **Continue to apply for Community Development Block Grant (CDBG) funds to rehabilitate income-qualifying residents' homes. Apply for other housing grants.**

   The CDBG program rehabilitates homes for income-qualifying residents, allowing long-time residents to remain in their homes despite a large capital project like a new roof or heating system. Shirley has applied for and received CDBG funds in the past. Shirley's town staff should also apply for District Local Technical Assistance (DLTA) funds and other planning grant funds to implement this Housing Production Plan (HPP). The DLTA program, administered by MRPC, funded this HPP report.

   Responsible Municipal Entity: Town Administrator and Planning Board

   Timeline: Town should apply each year grant funds are available.

7. **Inventory Chapter 61 lands, then reach out to the owners for possible sale to the town for affordable housing.**
   MRPC identified 27 Chapter 61 parcels potentially suitable for development. The community should further evaluate these lands then reach out to the owners. Early engagement with landowners is key to forming long-term plans. Each owner will have individual goals and concerns. The town should pursue receptive owners with a consultant, like the Massachusetts Housing Partnership, to conduct in-depth evaluations for potential development. Given the rural location of these parcels, infrastructure may not be available and thus will have much different evaluation criteria than municipal parcels.
   Responsible Municipal Entity: Planning Board and Board of Selectmen
   Timeline: To be completed by December 2024

8. **Evaluate housing locations for affordable studio and one-bedroom apartments.** Changing demographics (decreasing school-aged population and increasing elderly population) may require affordable studio and one-bedroom apartments to attract new residents who later "step up" to single-family homes. This housing could also accommodate elderly residents who wish to "step down" to more manageable housing units. The town should evaluate locations to accommodate this housing, then consider zoning amendments to allow development.
   Responsible Municipal Entity: Planning Board and Board of Selectmen
   Timeline: To be completed by December 2024

B. Preferred Development Characteristics

The preferred sites for new housing would be those with existing infrastructure capable of handling new development. Also, these expansion areas should encourage compact development, including cluster development, actively preserving and protecting Shirley's open space and the town's abundant natural resources. Preferred development would include at least some of the following smart-growth principles:

a. Mixed-use development with available housing near the town center (i.e., Shirley Village);
b. Housing near public transportation;
c. Redevelopment of environmentally impacted or brownfields sites;
d. Return of vacant and abandoned residential buildings to productive use;
e. Conversion of vacant or underutilized former manufacturing, commercial or municipal buildings to housing;
f. Housing which preserves open space using techniques such as cluster zoning, transfer of development rights, or other innovative zoning or regulatory devices;

g. Development of vacant infill parcels; and
h. Other housing development which effectively addresses the town's affordable housing needs.

C. Expansion Areas for Affordable Housing

Preferred locations for new housing are generally those with existing infrastructure (transportation, electric, water, and sewer services) capable of handling new development. Such expansion areas should encourage compact development rather than sprawl. This suggests locating new housing near existing town centers and transit stops. At this time, Shirley does not currently have designated expansion areas for affordable housing.

D. Endorsed Sites for 40B

Shirley is open to encouraging 40B comprehensive permits, including Local Initiative Projects and friendly 40Bs as one of our permitting strategies to increase our affordable housing stock. The Town is currently working with the Montachusett Regional Planning Commission on a feasibility study of suitable parcels to locate a 40R Smart Growth District within a ½ mile of the MBTA Shirley Station. This area has water and sewer infrastructure existing. The 40R District will support affordable housing units and higher density development. Once parcels are determined, the town will submit a 40R Application to DHCD.

E. Municipal Land for Affordable Housing

At this time, Shirley has not committed to issuing requests for proposals to develop affordable housing on town-owned properties. However, under the proposed actions in this plan, the town will review municipally owned properties for their suitability for affordable housing creation. Appendix 1 lists 24 town-owned properties that may be suitable for affordable housing development and would require a more thorough review. If it is determined that there are suitable town-owned sites, the town will engage in a Local Initiative Project.

F. Use Restrictions

As has been indicated in various sections of this Housing Plan, the Town of Shirley is committed to maintaining its Subsidized Housing Inventory (SHI) for as long a period as possible. Affordable units must serve households with incomes no higher than 80% of the area median income. Units must be subject to use restrictions or resale controls to preserve their affordability as follows:

- For minimum of thirty years or longer from the date of subsidy approval or construction for new construction.

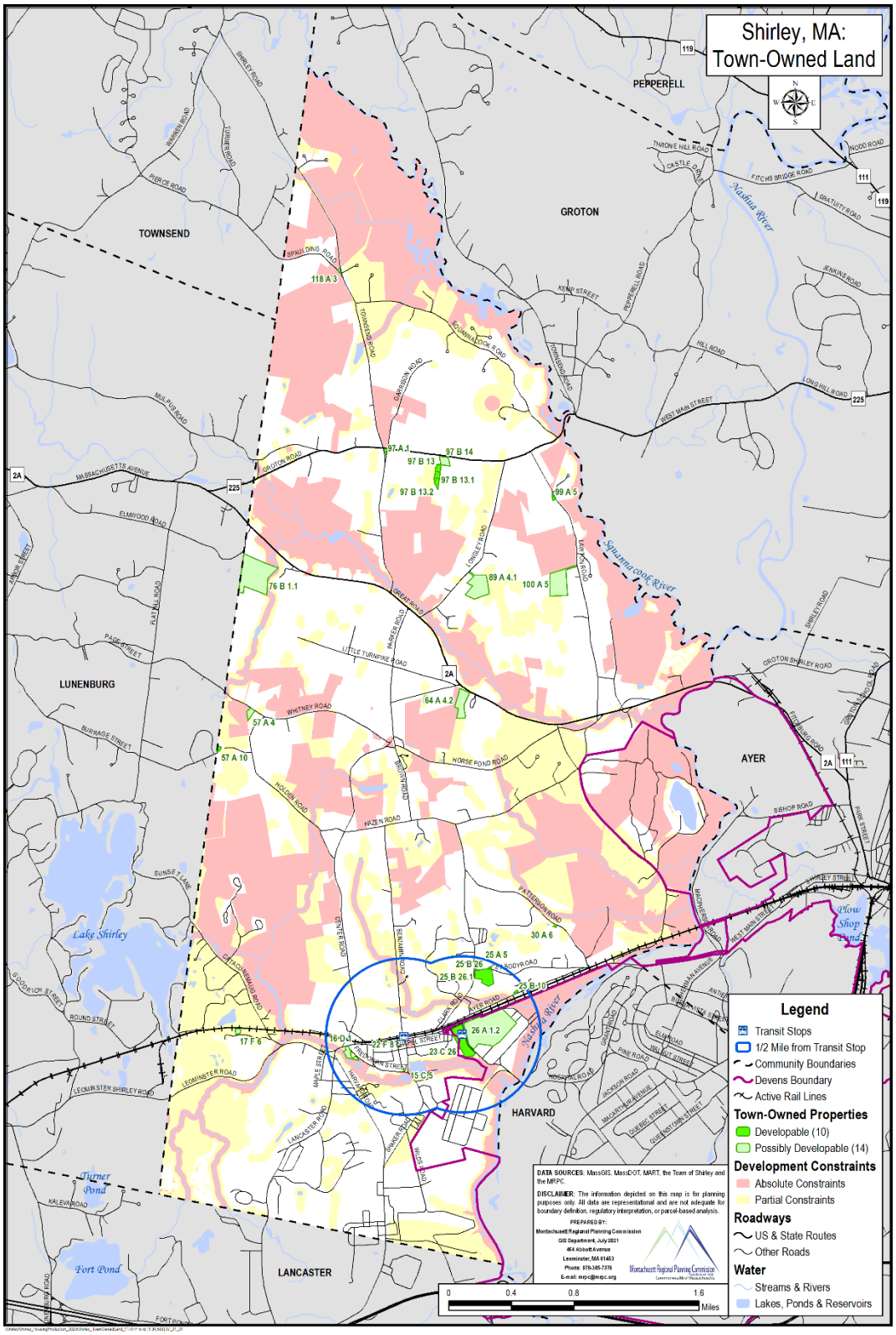
- For a minimum of fifteen years or longer from the date of subsidy approval or completion for rehabilitation.
- Alternatively, a term of perpetuity is encouraged for both new construction and completion of rehabilitation.

Units are subject to an executed regulatory agreement between the developer and the subsidizing agency, unless the subsidy program does not require such an agreement. Owners must market the units in a fair and open process consistent with state and federal fair housing laws. The resale prices included in homeownership projects should be indexed to the Department of Housing and Urban Development's (HUD) area median income instead of market value to better assure this affordability over the long term. The project sponsor is responsible for the annual recertification of rental units and must report annually to a housing entity approved by the town. The Citizen's Housing and Planning Association (CHAPA) can assume responsibility for monitoring resales of affordable homeownership units, a task they perform for affordable developments throughout the state.

Appendix 1: Town-Owned Land

***Data Sources**: The GIS department of MRPC used data from MassGIS, MassDOT, MART, the Town of Shirley, and MRPC to prepare the map and table shown in Appendix 1. This list does not include all town-owned land.

***Disclaimer**: The information depicted on this map is for planning purposes only. All data are representational and are not adequate for boundary definition, regulatory interpretation, or parcel-based analysis.


Shirley, MA:
Town-Owned Land
TOWNSEND
GROTON
PEPPERELL
LUNENBURG
AYER
HARVARD
LANCASTER
Nashua River
Squannacook River
Lake Shirley
Turner Pond
Fort Pond
Plow Shop Pond
Legend
Transit Stops
1/2 Mile from Transit Stop
Community Boundaries
Devens Boundary
Active Rail Lines
Town-Owned Properties
Developable (10)
Possibly Developable (14)
Development Constraints
Absolute Constraints
Partial Constraints
Roadways
US & State Routes
Other Roads
Water
Streams & Rivers
Lakes, Ponds & Reservoirs
DATA SOURCES: MassGIS, MassDOT, MART, the Town of Shirley and the MRPC.
DISCLAIMER: The information depicted on this map is for planning purposes only. All data are representational and are not adequate for boundary definition, regulatory interpretation, or parcel-based analysis.
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GIS Department, July 2021
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Montachusett Regional Planning Commission
0
0.4
0.8
1.6
Miles

Appendix 1 – Cont.

Town-Owned Land

Lot Size	Site Address	Zoning	Level of Constraint	Developable	Use Code	Use Code Description	Water	Sewer	1/2 Mile to Transit
10.70	0 LAWTON RD	R1	Some Partial	Possible	936	Vacant, Tax Title/Treasurer	No	No	No
0.11	0 TOWNSEND RD	RR	None	Possible	930	Vacant, Selectmen or City Council (Municipal)	No	No	No
0.11	56 FREDONIAN ST	R3	Some Partial	Possible	936	Vacant, Tax Title/Treasurer	Yes	Yes	Yes
2.00	11 MAIN ST	R3	Some Partial and Some Absolute	Possible	930	Vacant, Selectmen or City Council (Municipal)	Yes	Yes	Yes
0.72	0 MT HENRY RD	R3	Some Partial	Possible	936	Vacant, Tax Title/Treasurer	Yes	Yes	No
0.07	0 WASHINGTON ST	R3	None	Possible	106	Accessory Land with Improvement	Yes	Yes	Yes
0.10	0 PEABODY RD	R3	None	Possible	132	Undevelopable Residential Land	Yes	No	Yes
31.56	1 HOSPITAL RD	R1	None	Possible	934	Improved, Education (Municipal or County)	Yes	No	Yes
1.29	0 WHITNEY RD	RR	Some Partial	Possible	936	Vacant, Tax Title/Treasurer	No	No	No
6.18	158 GREAT RD	R1	Some Partial	Possible	931	Improved, Selectmen or City Council (Municipal)	Yes	Yes	No
23.29	0 GOING RD	R1	Some Partial and Some Absolute	Possible	932	Vacant, Conservation (Municipal or County)	No	No	No
10.70	0 LONGLEY RD	R1	Some Partial	Possible	932	Vacant, Conservation (Municipal or County)	No	No	No
0.22	0 TOWNSEND RD	R1	None	Possible	930	Vacant, Selectmen or City Council (Municipal)	No	No	No
0.68	0 GROTON RD	R1	None	Possible	936	Vacant, Tax Title/Treasurer	No	No	No
9.21	11 KEADY WY	R1	Some Partial and Some Absolute	Yes	931	Improved, Selectmen or City Council (Municipal)	Yes	Yes	Yes
0.21	0 AYER RD	R3	None	Yes	132	Undevelopable Residential Land	Yes	Yes	Yes
5.75	0 PEABODY RD	R3	Some Partial	Yes	131	Potentially Developable Residential Land	Yes	Yes	Yes
0.05	0 PEABODY RD	R3	None	Yes	939	Improved, District (County)	Yes	Yes	Yes
0.17	OFF PATTERSON RD	RR	None	Yes	936	Vacant, Tax Title/Treasurer	Yes	No	No
0.37	0 BURRAGE RD	RR	None	Yes	936	Vacant, Tax Title/Treasurer	No	No	No
0.92	0 ABIGAIL LN	R1	None	Yes	936	Vacant, Tax Title/Treasurer	No	No	No
0.92	0 ABIGAIL LN	R1	Some Partial	Yes	936	Vacant, Tax Title/Treasurer	No	No	No
0.93	0 ABIGAIL LN	R1	Some Partial	Yes	936	Vacant, Tax Title/Treasurer	No	No	No
0.22	0 LAWTON RD	R1	None	Yes	132	Undevelopable Residential Land	No	No	No

Appendix 2: Public Survey of Housing Needs

What are the greatest unmet housing needs in Shirley? Please select all that apply.

ANSWER CHOICES		RESPONSES	
Homeownership opportunities (please specify income levels below)		20.49%	25
Emergency shelter for homeless/homeless shelter		26.23%	32
Housing for adults with criminal (felony) histories		0.82%	1
Permanent housing solutions for chronic homelessness		18.03%	22
Housing for other homeless populations (please specify below)		5.74%	7
Housing for low-income households (please specify income levels below)		20.49%	25
Housing for persons with cognitive disabilities		12.30%	15
Housing for persons with HIV/AIDS		2.46%	3
Housing for persons with physical disabilities		27.05%	33
Housing for persons with serious mental illness		14.75%	18
Housing for seniors		54.10%	66
Housing rehabilitation: general repairs		45.90%	56
Housing rehabilitation: lead paint removal		19.67%	24
Housing rehabilitation: asbestos removal		21.31%	26
Housing rehabilitation: septic system repair or replacement		24.59%	30
Housing for families		22.95%	28
Housing for persons with addictions		3.28%	4
Youth shelters		13.11%	16
Workforce housing		7.38%	9
Down payment assistance for first-time homebuyers		35.25%	43
Other (please specify)	Responses	11.48%	14
Total Respondents: 122			

In your opinion, what are the three most important housing challenges in Shirley?

ANSWER CHOICES	RESPONSES	
There are insufficient housing options suitable for people with disabilities	25.96%	27
The existing housing stock is not energy efficient	36.54%	38
Housing conditions are unsafe, substandard, and/or lacking basic amenities	20.19%	21
Households are "doubling up" with family/friends into overcrowded living arrangements	12.50%	13
Extremely low-income households are at risk of homelessness	33.65%	35
Current renters are cost-burdened due to high rental rates	50.00%	52
Current homeowners are cost-burdened and facing potential foreclosure due to high-cost loans	29.81%	31
Aspiring homeowners are unable to purchase a home in Shirley due to high housing costs	48.08%	50
Total Respondents: 104		

Appendix 3: Town Letter to the Department of Housing and Community Development