

**BOXFORD HOUSING PARTNERSHIP
PRESENTATION TO THE SELECTMEN
MONDAY NOVEMBER 5, 2018**

1. INTRODUCTION

This paper is in response to the Selectmen’s request for more detail on the goals of the Housing Partnership as well as a detailed history of Boxford Commons, including the options for future development as we see them today. This is a lengthy document, but there are a number of complex issues that deserve review.

2. BOXFORD HOUSING PARTNERSHIP GOALS

As has been presented previously, the Housing Partnership is focusing on 4 primary goals:

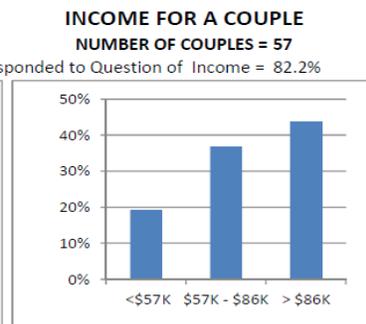
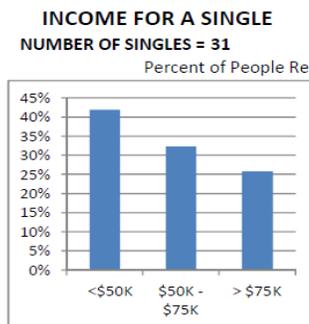
- Assist seniors to age in place in their own house
- Affordable, subsidized (CPA) housing for seniors with low income
- Moderately priced housing for seniors with mid-level income
- Market rate housing for seniors with no income restrictions

The goals of the Housing Partnership are consistent with the Town wide goals as articulated by the Selectmen last year: (a) to build belonging, ownership and spirit of community and (b) to develop housing options for our community to age in place.

3. AGING IN PLACE

To address this first goal, assisting seniors to age in place, the Housing Partnership and the Council on Aging are working together. This is a complex issue and will require care to address it properly. The first step was to conduct a survey in September of 2018, in cooperation with the COA, to determine the interests and needs of seniors.

The survey sought to determine what seniors needed to live in Boxford and how their quality of life could be improved. The response was not as high as we would have liked with about 107 or less than 7% return. A full report will be made available later, but there is some very useful data that we can share. 83% of the responders indicated a desire to retire in Boxford. Of those, almost 40% indicated that retirement would be a financial burden. For many senior, taxes were a significant part of that burden. It is for this reason that we believe establishing a housing trust fund should be considered as a possible warrant article for the fall Town meeting.



The income distribution is also worthy of note. The three brackets represent <80% of AMI, 80% to 120% of AMI and >120% AMI. The data implies that the majority of single seniors would qualify for affordable housing while the majority of senior couples would be able to afford mid-priced housing. We will have to consider this in the configuration (number of bedrooms) of a future affordable development.

4. AFFORDABLE ACCESSIBLE HOUSING: BOXFORD COMMONS

There is only one parcel of land that is currently available (Boxford Commons) that can serve this need and it has some complications. It is only 13 acres and, as such, would not qualify for an Elderly Housing District. The other option is to consider a Town controlled 40B. This property has been considered for development since 2009 without any success. This is a review of the history of the property, associated activities and options for the future. The actual warrant articles associated with past Boxford Commons activity detailed in the document titled **History_of_Boxford_Commons_Appendix.doc**. The available options will be discussed at the end.

HAYNES LAND IS ACQUIRED 2007

At the special Town meeting in the fall of 2007, the Haynes land (currently known as Boxford Commons) was acquired by Town vote on article 13. One of the 5 purposes listed in the article was item d: "Acquisition, creation, preservation and support of community housing".

PROPOSED 40B DEVELOPMENT 2009

In 2009 the housing Partnership interviewed 3 developers, and selected one (Oxbow), to propose a development on the community housing portion of the Haynes land. Oxbow proposed a 40B development with 20 townhouse units (46 bedrooms), age unrestricted. Since CPA funds were used, the maximum qualifying income was to be 100% of the AMI. The land was perked and areas were identified for both well and septic.



In article 6 at the annual Town meeting of 2010, it was proposed that land use area C of the Haynes land be designated for community housing and the Selectmen were to be authorized to put an affordable housing restriction on the parcel. Article 7 was to authorize the Selectmen to transfer the land to a developer. Article 6 was defeated and, as a result, the associated article 7 was passed over.

At that time there was a movement in Town by some residents who wanted the entire 75 acre Haynes property to be restricted to passive recreation. Article 8 was an initiative petition to this effect but it was defeated.

PROPOSED SENIOR DEVELOPMENT 2013

During the research for the proposed 40B development in 2010, it became clear that there was a great need for affordable accessible senior housing in Boxford. In 2013 Housing Partnership requested that Alan Benson issue an RFP for a consultant to assist the Housing Partnership in doing a feasibility study for an affordable accessible senior housing development on the 13.4 land use area C of the Haynes land. There were 3 objectives to the study:

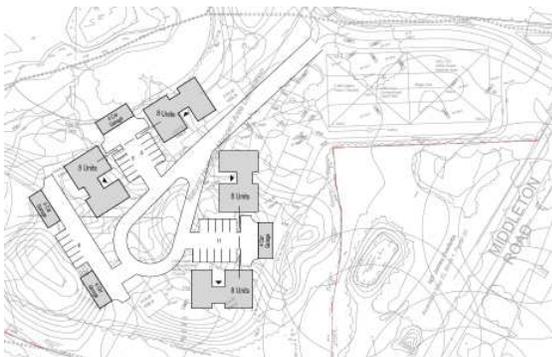
1. Establish the specifications of a proposed development with a trade-off discussion.
2. Using the specifications from (1), determine a cost model with trade-offs
3. Generate elevation drawings of the proposed buildings

Harborlights of Beverly MA was selected as the consultant.

The first step in establishing the specifications was to determine what the residents desired. Andrew Defrenza of Harborlights contracted with LDS to conduct a survey of Boxford seniors over 65 years of age. (The survey report is available, if desired.) 866 surveys were mailed and 237 were received for a response rate of 28%. Valuable information was learned about preferences for amenities. For example, a garage was very important to respondents.

Based upon the survey responses, a set of specifications for the units were generated that included square footage, number of bedrooms, the number of units per building, etc. There were two significant cost drivers: the need for elevators and the garages. For this reason a cost model was generated using typical construction costs at that time to estimate the development feasibility. The land was Town owned and CPA funds would be used to pay for infrastructure. The sale of the houses would have to pay for themselves with the cap imposed by the CPA guidelines to residents at or below the 100% AMI.

It was found that it was feasible to sell 32 one and two bedroom units in the \$200,000 to \$230,000 range. Please remember that these numbers were arrived at assuming no further funding support and using conservative development costs from builders. If a developer were able to obtain outside funding and was operating in a competitive situation, the Town would receive a better product. The work that was done here was conceptual only and intended to be a "baseline".

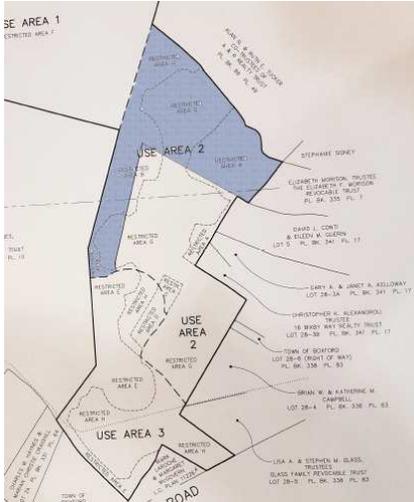


CONCEPT DRAWING: 8 UNIT BUILDING

It was desired to develop the property as an elderly housing district rather than as a 40B. However, the bylaw requires 24 acres minimum so a change would be required. This change in zoning (from 24 to 12 acres) was brought before the Town in the May 2014 annual meeting as article 15. It failed and the associated articles 16 and 17 were passed over. Other options were then examined to find a solution to the issue of affordable accessible senior housing in Boxford Commons.

OPTION #1: RECONFIGURING THE PROPERTY FOR A 24 ACRE LOT

Last year (2017), it was suggested that use area 2 and use area 3 of Boxford Commons might be reconfigured to make a 24 acre parcel. It would be accomplished by transferring 11 acres of conserved land from use area 2 to use area 3, the community housing section. The area recommended for transfer is the shaded section of the picture. The conservation restriction would not be changed just the assignment of the land and the use will remain intact. This will not impact the existing or future ball fields. This would allow the lot to qualify as an Elderly Housing District and be built under Boxford zoning regulations with no change in the original buildable area as proposed by Natural Heritage.



On February 23, 2018, Town council informed the Selectmen that a special act of Mass State Legislature would be required to enable this change. This will require 3 steps: (a) Town will have to approve by vote to go to State legislature to request re-assignment of some of the conservation land from use area 2 to use area 3, (b) approval will be needed from the State legislature to proceed and (d) approval from Natural Heritage will be needed for the transfer. If this is successful, then Boxford Commons could be developed as senior housing.

Since the land was purchased with CPA funds, it will be restricted to income levels at or below 100% of the AMI. As is indicated by the survey of 2018, there is a need for some of the units to be available to incomes at 80% AMI, but the number of those units is under Town control and can be implemented subject to available financing. It is believed that this is the best path to follow. A request has been made of Town counsel as to estimate (if possible) the cost and time to completion of this path.

OPTION #2: TOWN CONTROLLED 40B ON EXISTING 13 ACRE LOT

Andrew Defrenza was invited to a Housing Partnership meeting to provide input and observations on the two avenues available to the Town for developing the Boxford Commons. Harborlights has substantial experience in 40B developments. Andrew had assisted the Committee under a consulting contract for Boxford Commons about 5 years earlier. It was stated that this was just an informational exchange and, if the property were to be developed, Harborlights would have to respond competitively to a formal RFP. Andrew said that the two issues facing the Town are permitting (40B or Elderly Housing District) and sources of financing.

This second option, develop the community portion of BC as a Town controlled 40B, has a number of issues associated with it. First, Boxford would have to get approval from the State to proceed as an age restricted Local Initiative Petition (LIP) to allow a senior development on the undersized 13 acre lot. This will be an issue for the State since Boxford has not had any age unrestricted developments since Andrews Farm and our inventory is quite low. Age unrestricted housing is a focus of the State. Even if

approval is given, the availability of State funding to subsidize the construction would be problematic. Per State requirements, at least 25% of the units will be at or below 80% AMI and these will have to be subsidized. In a conventional 40B the remaining 75% market rate units generate sufficient profit to subsidize the affordable units. CPA requirements restrict remaining units to buyers at or below the 100% AMI so the development will not be self-funding.

ACTION ITEMS AS OF NOVEMBER 2018:

First step would be to ask the State about the possibility of a 40B. If the State appears to be willing to allow a LIP program, then we will examine the financial viability of a 40B development, considering the limitations of funding and the rising cost of construction. If a 40B is not possible, then we will start the process of requesting that two parcels be reconfigured. A recommendation of senior rental vs. senior ownership for either approach would not be made until this time.

There is financing available for either scenario but obtaining it may be a challenge. In pursuing State funding, we can point out that the Town has made a significant commitment to the development by purchasing the land and will use CPA funds to further subsidize the units. Furthermore, the Boxford Commons represents mixed use property (passive recreation, active recreation and community housing). Some of the sources of funding are:

- Community scale housing initiative, allowed for up to 20 rental units in the development
- North Shore Home Consortium for rental units
- Federal Home Loan Bank

5. MODERATELY PRICED HOUSING

The third goal of Moderately Priced Housing in Boxford may be addressed by the proposed West Boxford 55+ Village development, which is in the initial stages. It is a 38+/- acre parcel of land between Main St. and Silvermine Rd. Jeff Londress and Tom Frangos (the developers) have met with the Housing Partnership on a number of occasions to present their concept and obtain input. Extensive discussions have already been held with Natural Heritage and they have made an initial recommendation for an area for construction, well and septic. The property has been perked. It is the intent of the developers to meet the desires of the residents with indoor parking and accessibility in a cost effective development. The development will conform with Boxford regulations.

Informal presentations have been made before the Planning Board, the Conservation Commission and the Board of Health to solicit comments and observations. Detailed site planning has been initiated. When this is completed, an informational presentation will be scheduled with the Selectmen. It is currently the intention to bring this parcel before the 2019 annual Town meeting for rezoning as an Elderly Housing District.

6. MARKET RATE HOUSING

The fourth goal of Housing Partnership, market rate housing with no income restrictions, will be addressed by the development of the Price Property at Inglesby Farm after the passage of the rezoning warrant article at the 2018 annual Town meeting. The Toll brothers have been engaged as a developer and meetings with the regulatory boards are in process. This is anticipated to have 64 units (32 duplex buildings) with individual garages, a club house and a pool.