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# Saugus Housing Production Plan

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(PMTA)



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## Prepared for

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# Executive Summary

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The Town of Saugus is a unique community that has seen increased housing demand in recent years from those looking for a relatively affordable housing with good access to the City of Boston and points north. Real estate prices are rising as a result, and the town is struggling with the challenges that come with a growing population: limited land availability for new development, barriers to and costs of redevelopment, traffic concerns, and planning for the future of its schools.

At the same time, the town remains committed to maintaining its housing affordability for existing residents and others who know Saugus to be grounded amidst a skyrocketing regional housing market. Despite constraints, the Town has taken a proactive approach to diversifying and increasing the supply of housing, primarily through the adoption of new zoning overlay districts that allow mixed-use and multifamily development. To provide a framework to build on these efforts, the Town of Saugus committed to developing a five-year Housing Production Plan (HPP).

In January of 2016, the Town of Saugus engaged the Metropolitan Area Planning Council (MAPC) to facilitate this work. The primary purpose of the resulting plan is to position the Town to first and foremost better meet local market-rate and affordable housing need and demand, and in doing so work towards the Chapter 40B 10% statutory minimum. Towards that end, this HPP consists of three major components:

- A housing needs and demand assessment;
- An analysis of development constraints, capacity, and opportunities in town; and
- An implementation plan consisting of housing goals and strategies to achieve them.

MAPC collaborated with Saugus Planning and Development Director Stephen Cole and Planner Krista Leahy to develop this content. Over the course of the planning process, the project team worked with the Saugus Planning Board, Board of Selectmen, Town Manager's Economic Development Committee, Saugus Housing Authority, local realtors and developers, and residents to understand the town's housing challenges and opportunities, establish a vision for housing production, and determine practical strategies to achieve that vision.

## **Comprehensive Housing Needs Assessment**

The housing needs and demand assessment is grounded in quantitative data analysis as well as input from Town staff, community feedback, and local realtors and developers. The main themes that emerged from this analysis are that (1) Saugus is an economically diverse place, home to many families as well as seniors, and therefore housing need and demand is wide-ranging; (2) housing prices are on the rise and foreclosure is an issue for many households; and (3) there is unmet demand for housing in terms of number of units, type, and affordability. Consequently, this plan focuses on the need for more housing overall, a greater diversity of housing types, and greater housing affordability in Saugus.

First, the population of Saugus is increasing as more people seek to make their home here. The residential base increased approximately 4% between 1990 and 2010, from 25,549 to 26,628. At the same time, the rate of housing production has slowed since 2000. Less than 10% of units have been added to the housing stock since 2000. Because supply has not kept up with demand, the vacancy rate in Saugus is only 4%, which makes it very difficult for residents to relocate within town and for newcomers to move here. Going forward, MAPC projects demand for an additional 731 housing units by 2020, an increase of 7% from its 2010 housing stock.

Second, Saugus is home to a diversity of ages and household types. There's a large and growing senior population. Between 1990 and 2010, the population from birth to 19 years old slightly decreased (-299) while those age 60 and older increased (+1,164), a trend that is projected to continue going forward. The majority of households are families, mostly married couples, less than half with children. Though seniors and smaller households tend to prefer smaller housing units, often in multifamily structures, and rental housing, the vast majority of Saugus's housing stock is single-family homes (75%), mainly homeownership (23% of housing units are rental). In fact the vacancy rate for rental units is only 0.5%. It's unsurprising then that almost half of the projected housing demand for 2020—731 additional units overall—will be for multifamily development—356 units.

Third, there is much unmet need for housing that is affordable in town. One-third of Saugus households are low income, meaning they have annual incomes of 80% of Area Median Income (AMI) or less (\$73,050 for a household of four). In fact, 3,551 households in town are eligible for only 749 deed-restricted affordable units. One-third of these 3,551 low-income households are cost-burdened; moreover, one-third of all 10,318 Saugus households are cost burdened. The senior population, in particular, requires lower-cost housing. While Saugus overall is economically diverse, almost all seniors have annual incomes of less than \$40,000. The large population of lower-income households in Saugus struggle as housing sale prices increase—45% since 1994. Relatedly, the town has seen a high number of foreclosures relative to neighboring communities.

### **Development Constraints, Capacity, & Opportunities**

Though not especially high density nor built out, Saugus faces natural and physical development constraints that pose challenges to new development and make redevelopment a more likely housing production strategy. Permanently protected open space, wetlands, floodplains, and rare and endangered species habitat land make up a high percentage of acreage. There are several sites in town that are contaminated, requiring some degree of clean-up prior to development, a costly undertaking that can impede developer interest.

Traffic issues in Saugus are limited to select areas, including Route 1, which bisects the town and offers many sites where redevelopment could result in new housing production thanks to a new overlay district. Most of Saugus receives sewer service, which means development is not constrained by septic requirements. Despite possessing many favorable conditions for development, the community has expressed concerns that schools are nearing capacity. However, enrollment has decreased modestly in recent years.

While the Saugus Zoning Bylaw (ZBL) has changed in recent years in ways that encourage housing production, it nevertheless presents further development constraints. A large minimum lot size,

dimensional regulations that pose challenges to larger-scale development, and restrictions on where residential development can occur by right impede greater housing diversity in town. Furthermore, the ZBL is challenging for developers to use because until recently, it had not been updated in more than a decade and does not exist digitally at the time of this plan. The Town is currently working to address these issues, and expects to have the ZBL updated and digitized by the end of 2017.

In the face of these various development constraints, Saugus has demonstrated a commitment to maintaining and increasing housing diversity and affordability. The Saugus Housing Authority is a primary partner in meeting the housing needs of low-income families and seniors. The Town partners with the Metro North Regional Housing Services Office to monitor its subsidized housing inventory, maintain a waiting list of renters and buyers, and track foreclosures. Saugus also has a volunteer-led Affordable Housing Trust that can become increasingly active as greater resources are directed to the fund. Further, despite constraints, the Town and community were able to identify several sites where future housing production will be supported.

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

To help address Saugus' housing needs and demand as well as recognize development constraints and opportunities, this plan establishes five housing goals to work towards over the next five years:

1. Produce more, diverse housing to work towards the state's 10% affordable housing goal on the Subsidized Housing Inventory and to address documented local need.
2. Continue to unlock development opportunities through zoning that allows flexible approaches to achieve housing affordability and livability.
3. Introduce multifamily housing, mixed-use development, and smaller homes in appropriate smart growth locations.
4. Foster an aging-supportive community via housing choices that enable older adults to thrive in Saugus as they age.
5. Increase Town capacity to facilitate housing production by allocating funding, staff, and other resources to relevant activities, and by educating the community about housing needs.

Next, the plan describes a combination of regulatory and non-regulatory strategies to position Saugus to achieve the above goals.

1. Making zoning more "user-friendly" and up to date to actively encourage the types of housing production the Town supports in specific locations.
2. Streamline the permitting process for residential development to encourage housing production.
3. Revise zoning to allow mixed-use development and residential land uses at identified opportunity locations where they are currently prohibited.

4. Amend dimensional building regulations to facilitate multifamily development and mixed-use development, and minimum lot size to allow production of smaller homes in identified areas.
5. Assess what types of supportive housing are needed for Saugus' seniors and people with physical and cognitive disabilities, and take steps to facilitate their development.
6. Work to decrease the rate of foreclosures by connecting at-risk homeowners to existing resources.
7. Work with developers to understand the market for middle-income housing in Saugus and support projects that access MassHousing's Workforce Housing funds.
8. Monitor and work to preserve long-term affordability of existing deed-restricted units.
9. Engage the local real estate and development community to increase the Town's understanding of trends in housing demand, and to generate developer interest.
10. Provide affordable and fair housing education/training opportunities to Town staff, and ensure compliance with the Fair Housing Act and other legal housing requirements.
11. Increase resident awareness of unmet housing needs and demand in Saugus.
12. Ensure staff from Planning and Development lead implementation of this Housing Production Plan and monitor progress towards achieving housing goals.



# Introduction

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First settled in 1629, the Town of Saugus sits just 10 miles north of Boston and offers proximity to jobs and city culture for those seeking a quieter way of life, relatively more affordable housing than neighboring communities, and access to open space and recreation. The town was home to thriving industries during the Industrial Revolution, and charming mill buildings remain as well as a historic town hall dating to 1837. Over time, the town's employment base has decreased, and Saugus has become more of a bedroom suburb.

With a population of approximately 26,000, Saugus is characterized by a mix of older, more affordable homes and new subdivisions of large houses; Route 1, which bisects the town and once was an area attraction but now consists of struggling strip malls; and Breakheart Reservation to the north, Rumney Marsh Reservation to the south, and a corner of Lynn woods to the east. Though the town does not have rail (passenger trains ran from the mid-19<sup>th</sup> century to the mid-20<sup>th</sup> century, but public transit is now limited to bus service), the Orange Line via the Oak Grove Station in Malden and the Blue Line via the Wonderland station in Revere are both within a 20-minute drive from town. During the 1990s and 2000s, the town's Capital Improvement Plan resulted in a new public safety building, senior center, library, and public works facility.

Today, Saugus is experiencing pressures on the housing market and traffic concerns, while it plans for the future of its schools. To build on its efforts, the Town has undertaken a Housing Production Plan (HPP) as a first step to better understand the former—and therefore prepare to address any impacts of new housing production on the latter.

Over the past couple decades, Saugus has worked to increase its supply of affordable housing. Although the town's affordable housing inventory does not yet comply with the state's goals of 10% on the Subsidized Housing Inventory, town leaders recognize that more than 10% is necessary in order to meet local demand.

Yet, meeting housing need and demand is a challenge in Saugus due to natural development constraints and limited land availability in residential areas. As a result, the Town has been creative with zoning overlays to stimulate mixed-use and multifamily development in areas of Saugus that are ready for redevelopment and transformation.

This HPP builds on this work by helping the Town and residents to better understand housing gaps in Saugus, establish housing goals, and adopt strategies to achieve them. Town Manager Scott Crabtree, along with the Town Manager's Economic Development Committee, led the effort to prepare the plan for the Massachusetts Department of Housing and Community Development (DHCD) to review and approve under 760 CMR 56.03(4).

## Geography

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Located on the coast between Interstates 95 and 93 and bifurcated by Route 1, Saugus is technically within the Inner Core sub-region,<sup>1</sup> which consists of 21 of the most urban and populous cities and towns within the metropolitan Boston area. Unlike the other Inner Core communities, however, Saugus is not a regional urban center, but rather a mature suburban town. Mid-century suburbs like Saugus are nearly built out, moderately dense communities with relatively stable populations. Housing is largely made up of owner-occupied single-family homes on 1/4-1/2-acre lots. There are scattered parcels of vacant development land, but new residential development is mainly produced via infill development, some redevelopment, and teardowns. Because a community's housing needs depend on local and regional influences, Saugus is compared to some of its Inner Core neighbors and other mature suburban towns throughout this report.

Saugus is composed of several neighborhood villages, including:

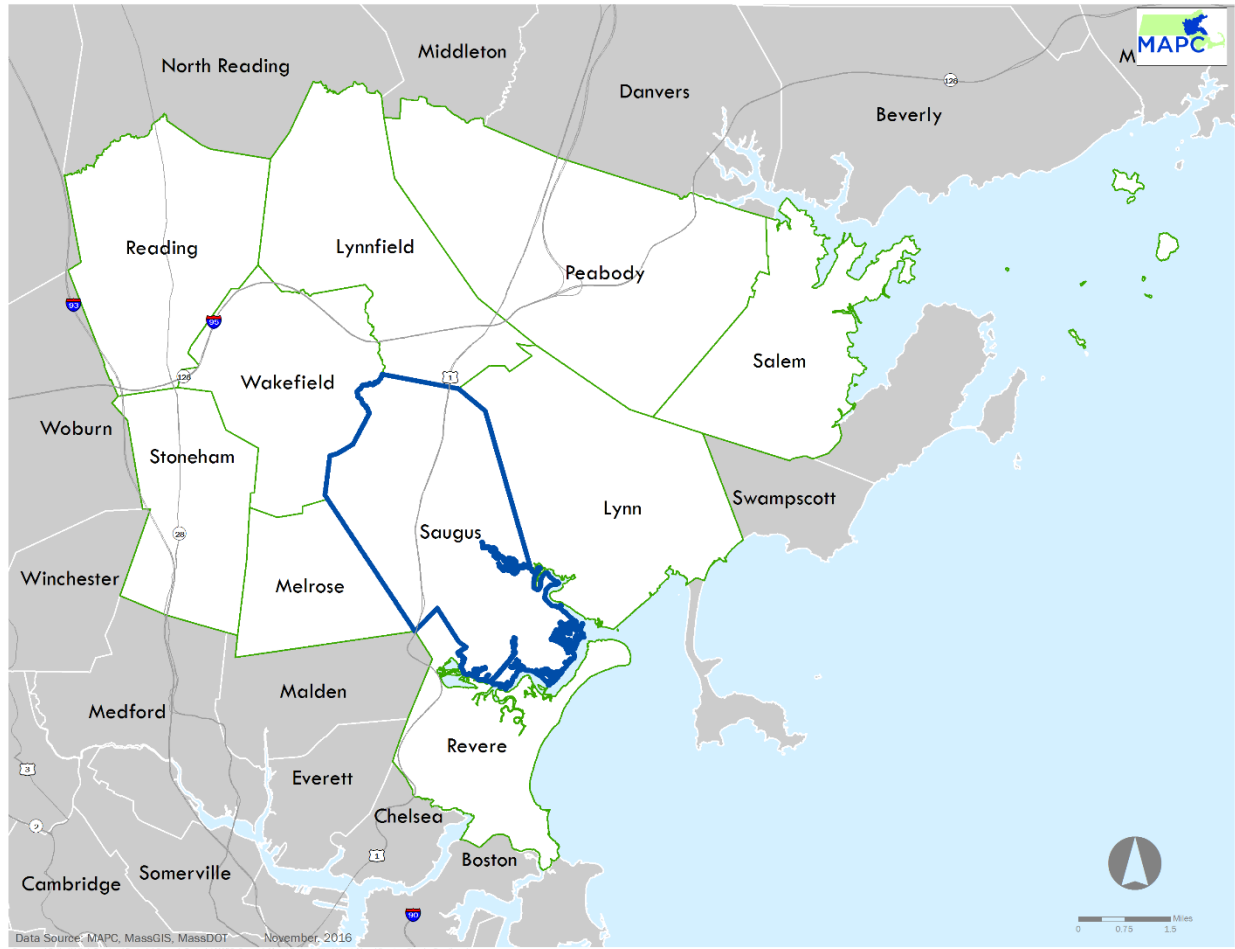
- Blacksmith Village
- Bristow
- Cliftdale
- East Saugus
- Golden Hills
- Hammersmith Village
- Lynnhurst
- North Saugus
- Oaklandvale
- Pleasant Hills
- Saugus Center

Of these, the majority of the town's population resides in Cliftdale, East Saugus, Lynnhurst, Pleasant Hills, and Saugus Center; Oaklandvale and North Saugus are much less densely populated.

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<sup>1</sup> This is one of MAPC's eight sub-regions and also includes Arlington, Belmont, Boston, Brookline, Cambridge, Chelsea, Everett, Lynn, Malden, Medford, Melrose, Milton, Newton, Quincy, Revere, Somerville, Waltham, Watertown, and Winthrop.

**Figure 1: Saugus & Comparison Group**



## Sources of Information

Information for this plan comes from a variety of sources, including Town officials and staff, residents via public forums, previous Saugus plans and studies, regional and state agencies, proprietary data, the U.S. Department of Housing and Urban Development (HUD), and the Bureau of the Census. The latter includes:

- The decennial census, mainly years 2000 and 2010
- The American Community Survey (ACS ), mainly five-year tabulations for 2010-2014
- HUD Consolidated Planning/Comprehensive Housing Affordability Strategy (CHAS), a special tabulation of ACS data, most recently based on ACS 2008-2012 estimates

Because these datasets cover different time periods, and ACS data is based on a sample of the population considered by the decennial census, statistics differ slightly. For example, the number of housing units town-wide will vary depending on the data source. Despite such discrepancies, a combination of these data sets offers the best insight into the Saugus population and housing landscape.

# Comprehensive Housing Needs Assessment

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An analysis of local demographic data and housing stock reveals key characteristics and trends in Saugus that help explain housing need and demand. In order to understand how the town compares to its neighbors, Saugus data is compared to nearby municipalities, the MAPC region, and Massachusetts.

## Demographics

This Housing Production Plan is grounded in a thorough examination of Saugus' demographic and economic makeup. An analysis of the current population, household composition, race and ethnicity, and educational attainment provides insight into existing housing need and demand. Projections of the Town's future residential composition help inform housing planning efforts.

## Key Findings

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- The population of Saugus has experienced modest population growth since 1990, and is projected to increase at a faster rate through 2030
- Saugus householders tend to be older, a trend consistent with the general aging of the population, and one projected to continue
- The share of older residents in town is increasing while that of younger residents is decreasing
- The number of households in town has increased in recent years and is projected to continue to do so
- Shrinking household size is projected to continue going forward
- The majority of Saugus households are families

## Population

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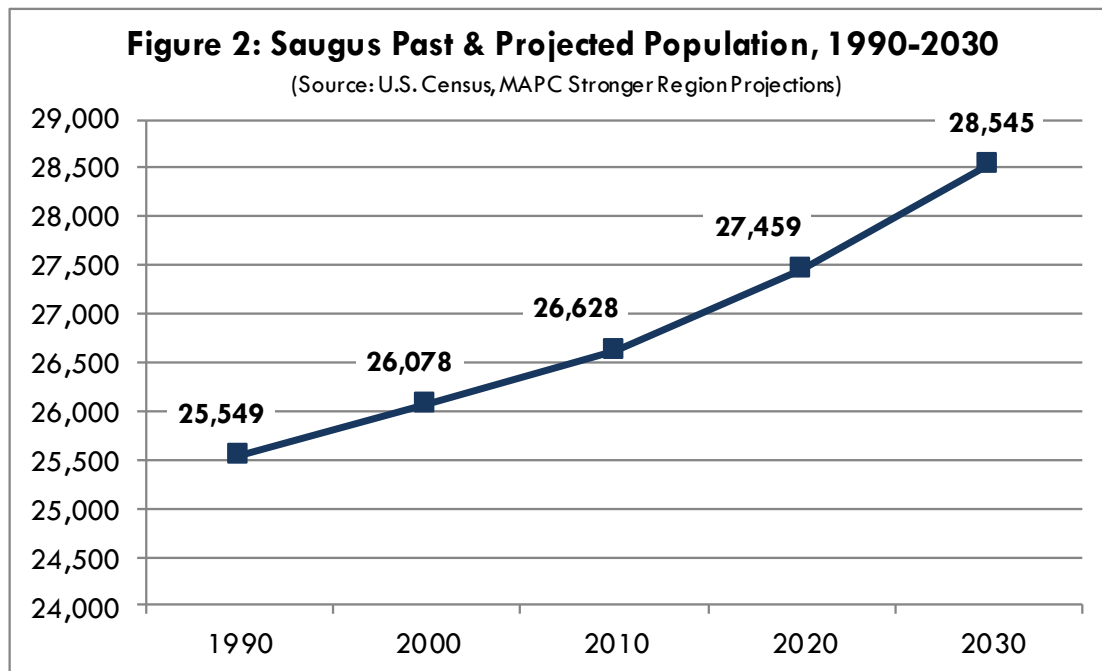
According to Census data, Saugus has a population of 26,628 as of 2010. The town has experienced consistent, albeit modest, population growth for the past three decades. The residential base increased approximately 4% between 1990 and 2010.

Going forward, MAPC projections<sup>2</sup> indicate the population could grow at a slightly higher rate. Saugus could be home to 27,459 people by 2020, and to 28,545 by 2030—an increase of approximately 7% from 2010. According to American Community Survey data (2010-2014 5-

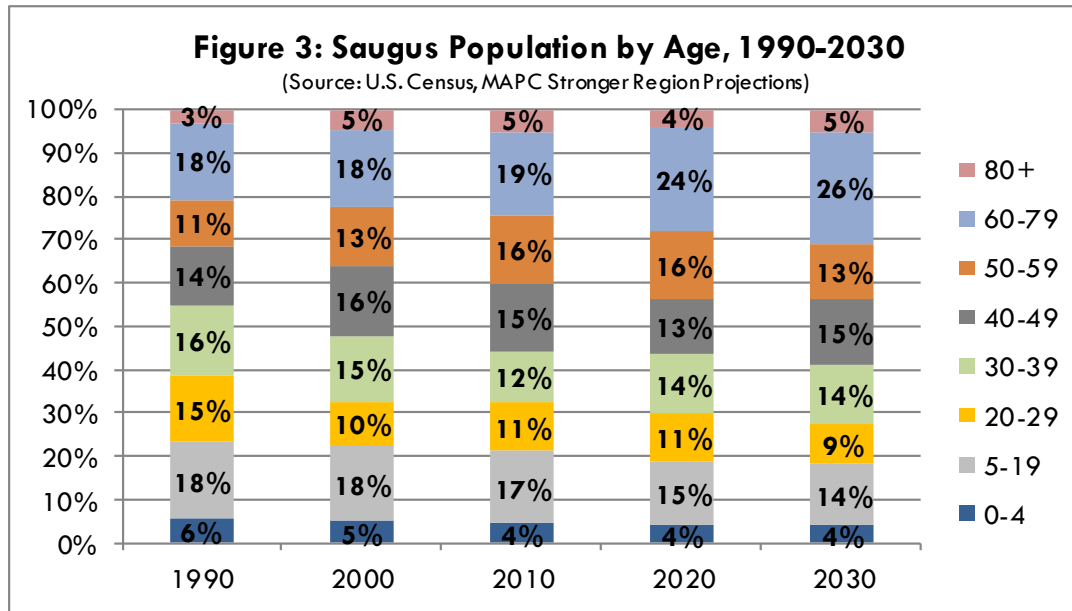
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<sup>2</sup> MetroFuture projections are based on an analysis of how changing trends in births, deaths, migration, and housing occupancy might result in higher population growth, a substantially larger workforce, and greater housing demand. For complete details on MAPC projections and the Stronger Region scenario used in this plan, visit <http://www.mapc.org/projections>.

Year Estimates), the population has already surpassed MAPC projections for 2020: 27,369. It is likely, that Saugus will reach or exceed MAPC projects for 2030.

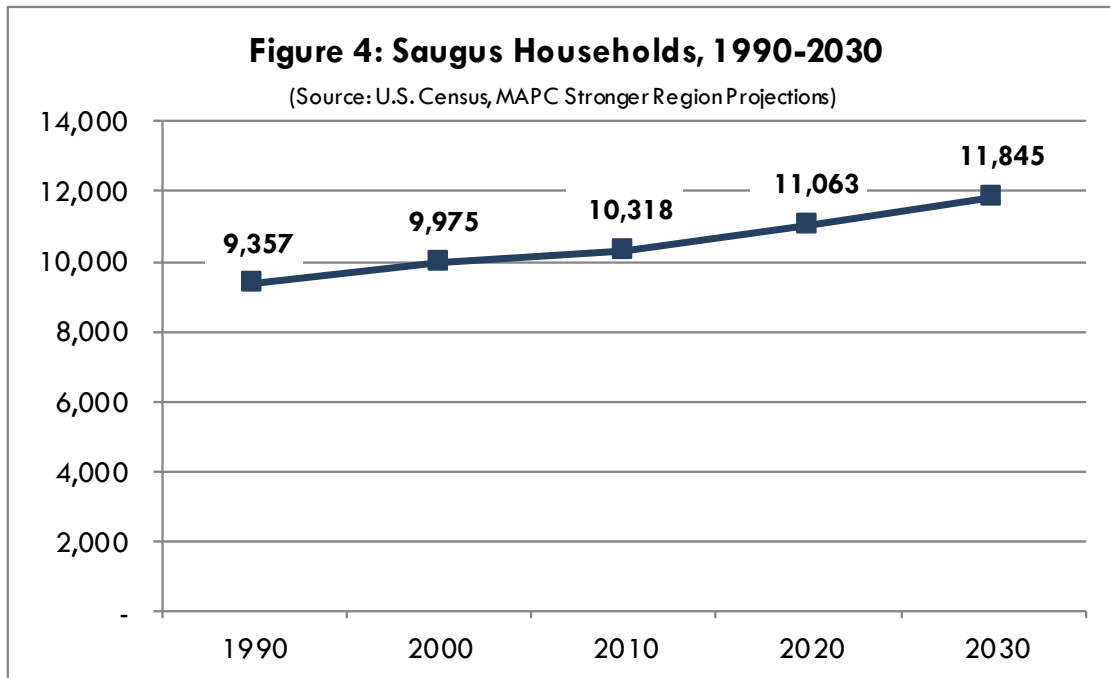


Over the years, population growth in Saugus has not been equally distributed among age cohorts. In general, the population aged between 1990 and 2010. Between 1990 and 2010, the share of children from birth to 19 years old slightly decreased from 23% to 21% (-299) of the population. Meanwhile, those age 60 and older increased from 21% to 24% (+1,164). Going forward, this trend is expected to continue, with the share of Saugus' population age 19 and younger declining from 21% to 18% (-463) and the share of those 60 and older increasing from 24% in 2010 to 31% in 2030 (+2,378).



## Household Composition

More so than population, the number and type of households and their spending power within a community correlate to unit demand. Each household resides in one dwelling unit, regardless of the number of household members. The number of households in Saugus has consistently increased in recent decades. As of the 2010 Census, Saugus was home to 10,318 households, a 3% increase (343 households) from 2000 and an increase of 7% (618 households) between 1990 and 2000. Going forward, the number of households in Saugus is projected to increase to 11,845 in 2030, based on changing trends in deaths, births, and migrations. This amounts to formation of an additional 1,527 households in town.



### Household Size

Because household growth is occurring at a faster rate than population growth (10% compared to 4% between 1990 and 2010), average household size in Saugus is decreasing. In 2010, it was 2.55 people per household, down from 2.59 people per households in 2000. Owner households are slightly larger (2.72) than renter households (1.96), but the former have decreased in size from 2.78 in 2000 while the latter increased from 1.86. Going forward, average household size in Saugus is projected to continue to fall, to 2.45 in 2020 and then to 2.38 in 2030.

**Table 1: Saugus Average Household Size, 2000-2030**

	2000	2010	2020	2030
Overall Household Size	2.59	2.55	2.45	2.38
Owner-Occupied Household Size	2.78	2.72	-	-
Renter-Occupied Household Size	1.86	1.96	-	-

Source: U.S. Census American Community Survey, MAPC Stronger Region Projections

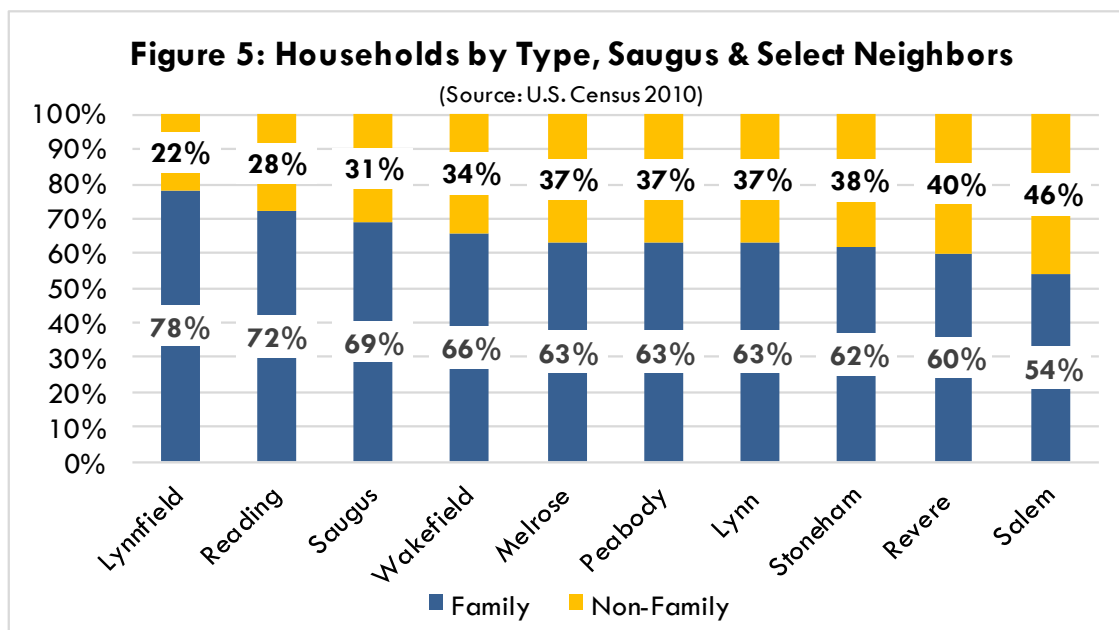
This decreasing household size in Saugus is consistent with larger trends in the region and the Commonwealth. As of 2010, average household size in the MAPC region was 2.44 and 2.48 in Massachusetts.

### Households by Type

Different household types often have different housing needs or preferences. For example, a married couple with children requires a larger dwelling unit than a single person. A municipality's

composition of household types can indicate how well suited the existing housing inventory is to residents.

The Town of Saugus' 10,318 households are made up of families and non-families. Families represents the majority (69%) of all households, and includes any household with two or more related persons living together. Non-families are households with one person or more than one unrelated persons living together.



Saugus' rate of family households is among the highest in the immediate surrounding area, where it ranges from 78% in Lynnfield to 54% in Salem. It's also higher than the rate in the MAPC region (60%) and Massachusetts (63%).

Of Saugus' family households, most are married couples, but less than half have children. A small representation of these households are led by a non-married head of house. Nearly half of single male householders have children under 18 year, as do a third of single female householders. Of Saugus' non-family households, more than 80% are singles, and more than half of them are 65 years or older.



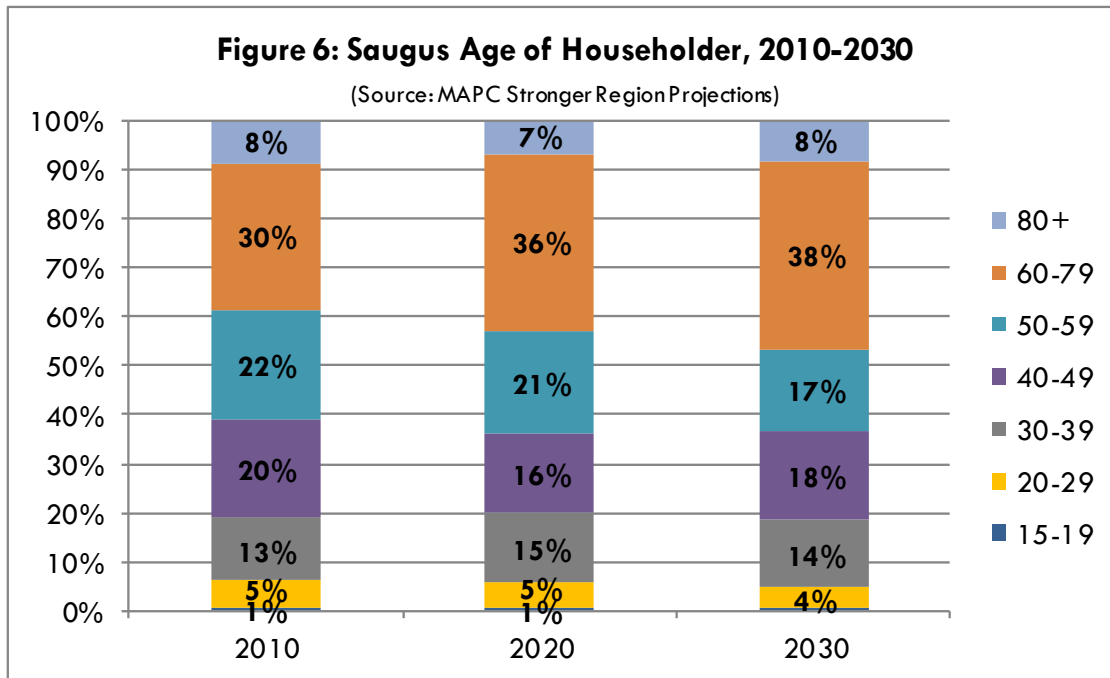
**Table 2: Saugus Households by Type**

	<b>Number</b>	<b>% of Supragroup</b>
<b>Total Households</b>	10,345	100%
<b>Family Households</b>	7,221	70%
With children under 18 years	2,570	36%
<b>Married Couples</b>	5,634	78%
With children under 18 years	1,978	35%
<b>Male Householder, No Spouse</b>	541	7%
With children under 18 years	262	48%
<b>Female Householder, No Spouse</b>	1,046	14%
With children under 18 years	330	32%
<b>Non-Family Households</b>	3,124	30%
Householder living alone	2,620	84%
65 years and older	1,428	55%
Householder not living alone	504	35%

Source: U.S. Census American Community Survey

### Head of Householder by Age

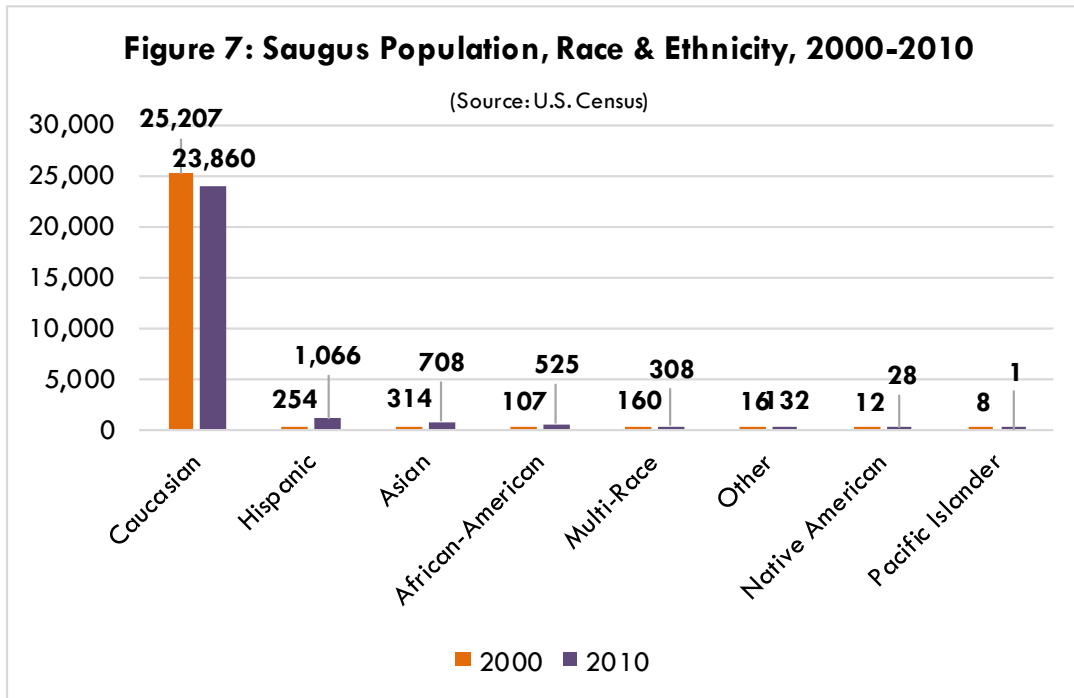
In addition to household type, the age of head of households can indicate demand for particular unit types and sizes. Saugus householders tend to be older. As of 2010, the share of very young householders age 15-19 was barely 1%, and those age 20-29 made up only another 5%. Meanwhile, those between the age of 30 and 79 make up larger portions of the population (ranging from 20-30%). Rates drop again among older householders, with less than 10% of those age 80 and over heading a house.



Going forward, this composition of householders is not projected to change significantly. The rate of young householders is expected to remain consistently low. In fact, the rate of householders as old as 40-49 is expected to drop, while the rate of householders age 60-79 will rise.

## Race & Ethnicity

The racial and ethnic composition of Saugus has changed over the last decade, though it remains a majority-Caucasian population. In 2000, the community was 97% Caucasian. By 2010, that rate decreased to 90%. Meanwhile, minority groups increased significantly, but remain small in number.



Broadly speaking, these trends are consistent throughout the surrounding area, with the MAPC region and Massachusetts all experiencing a decrease in the Caucasian population and an increase in minority populations.

## Education

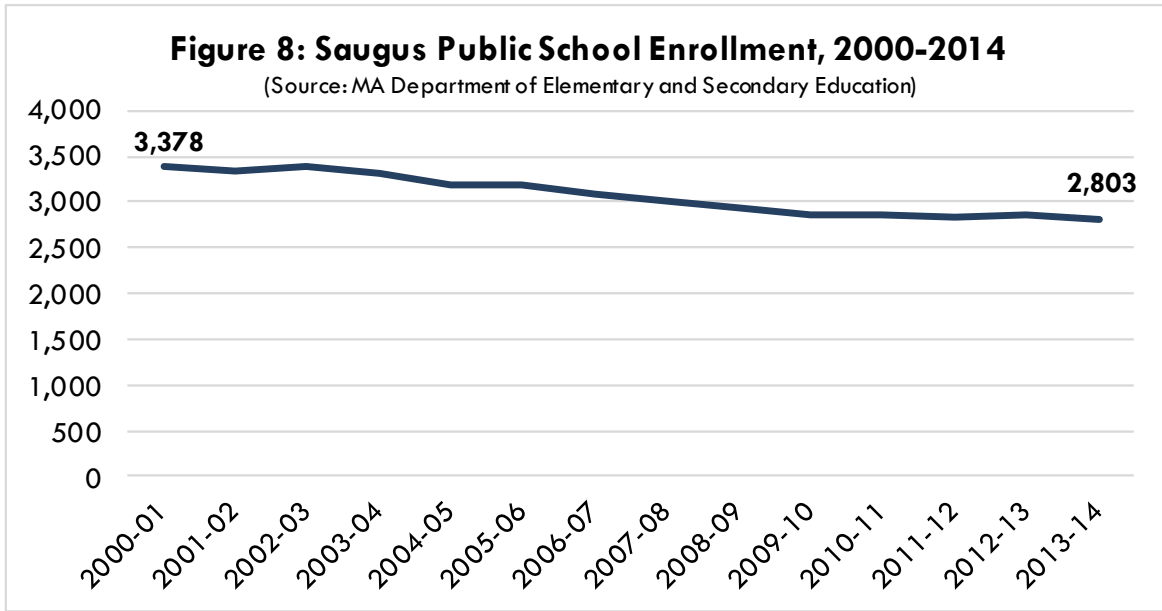
### Enrollment

Enrollment in the Saugus School District provides additional insight into recent population and economic trends within the municipality. Saugus is home to many families whose children attend the public schools. According to MCAS scores, Saugus elementary schools rank 226<sup>th</sup> (out of 361 cities), the middle school ranks 221<sup>st</sup> (out of 267 cities), and the high school ranks 202<sup>nd</sup> (out of 238 cities).<sup>3</sup> *Boston Magazine* ranked Saugus 104<sup>th</sup> of 125 school districts in its “Best Public Schools in Boston 2015,” which analyzes enrollment, class size, graduation rate, percent of students attending college, per pupil expenditure, student-teacher ratio, and test scores.<sup>4</sup>

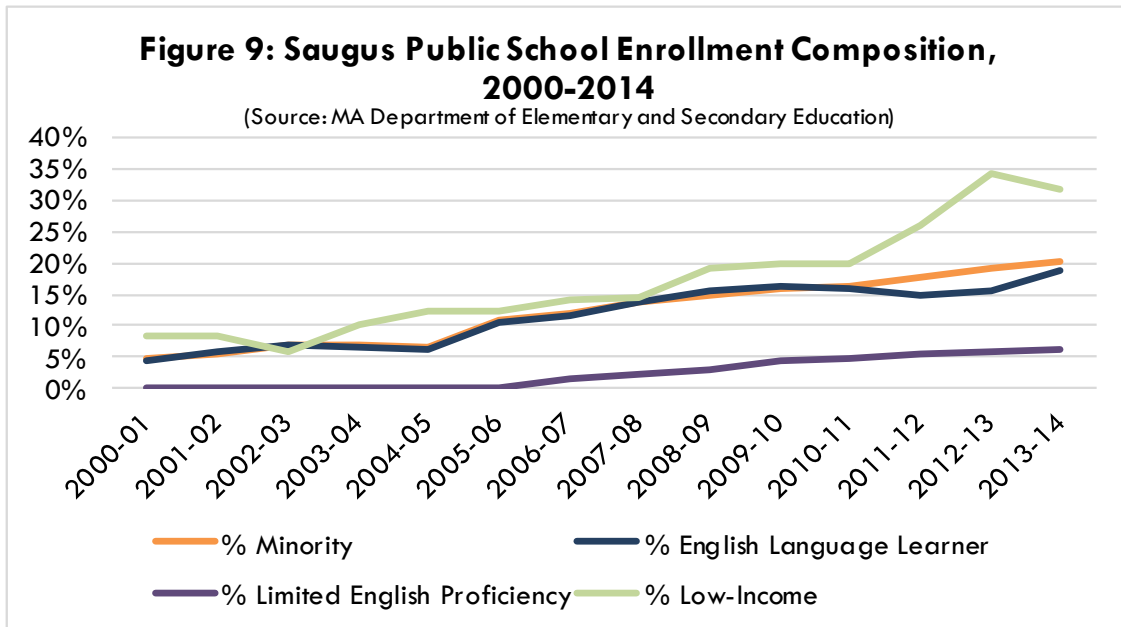
Perhaps it is expected then that enrollment in Saugus’ public schools has primarily gone down in recent years. For each year since 2000, with the exception of 2002-03 and 2012-13 when an additional 57 and 17 students enrolled, respectively, the town’s student population has decreased. Most years, the decline was upwards of 50 public school students.

<sup>3</sup> <<http://www.localschooldirectory.com/city-schools/Saugus/MA>>

<sup>4</sup> <<http://www.bostonmagazine.com/best-schools-boston-2015-chart/>>



Although the student body population has not increased in recent years, the characteristics of the students have changed. During the 2013-2014 school year, 20% of students enrolled in public schools were minority, an increase of roughly 15% since 2000. There has been a similar increase in students for whom English is a second language, now representing 19% of students. The rate of students with limited English language proficiency, however, remains low at 6%; an increase of only 5% since 2001. More notable is the change in the rate of students from low-income households: an increase from 8% to 32% from 2000 to 2014.



## Educational Attainment

Saugus residents range in education levels. A quarter of the population have graduated college or attained higher learning degrees, a rate lower than Essex County or the state by 12% and 15%, respectively. More than a third of Saugus residents has high school diplomas. Less than 10% of the population did not finish high school, a slightly lower rate than Essex County or the state.

**Table 3: Saugus Educational Attainment**

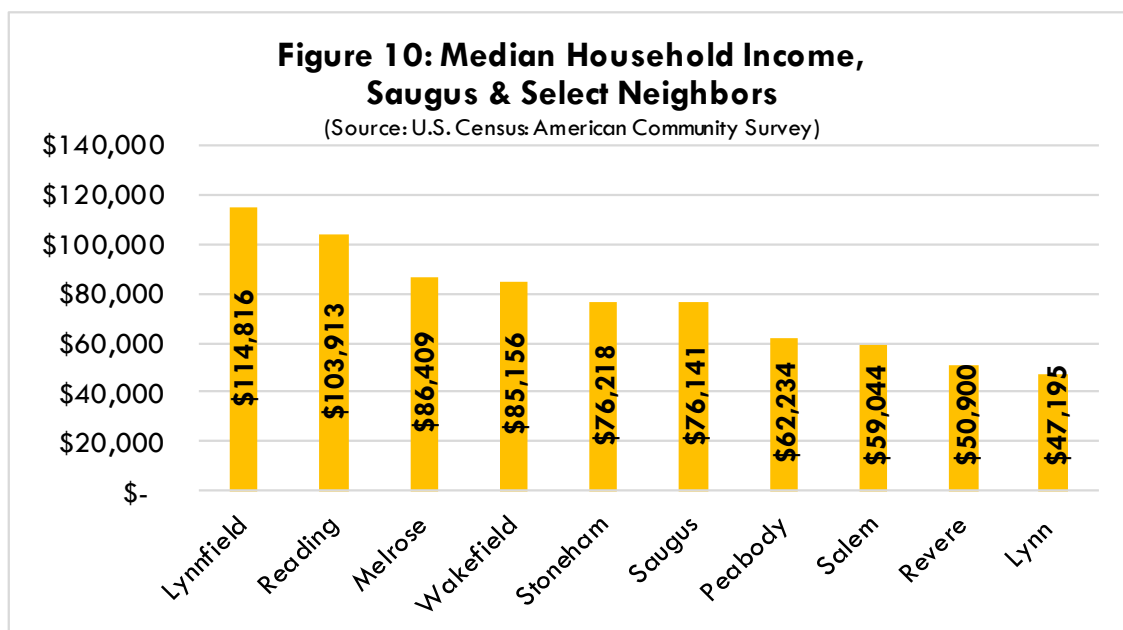
<b>Geography</b>	<b>% Less than High School</b>	<b>% High School Diploma</b>	<b>% Some College</b>	<b>% Associates Degree</b>	<b>% Bachelor's or More</b>
Saugus	9.09	36.12	21.06	8.73	25.01
Essex County	10.75	26.2	17.53	8.27	37.24
Massachusetts	10.48	25.56	16.26	7.72	39.98

Source: US Census: American Community Survey

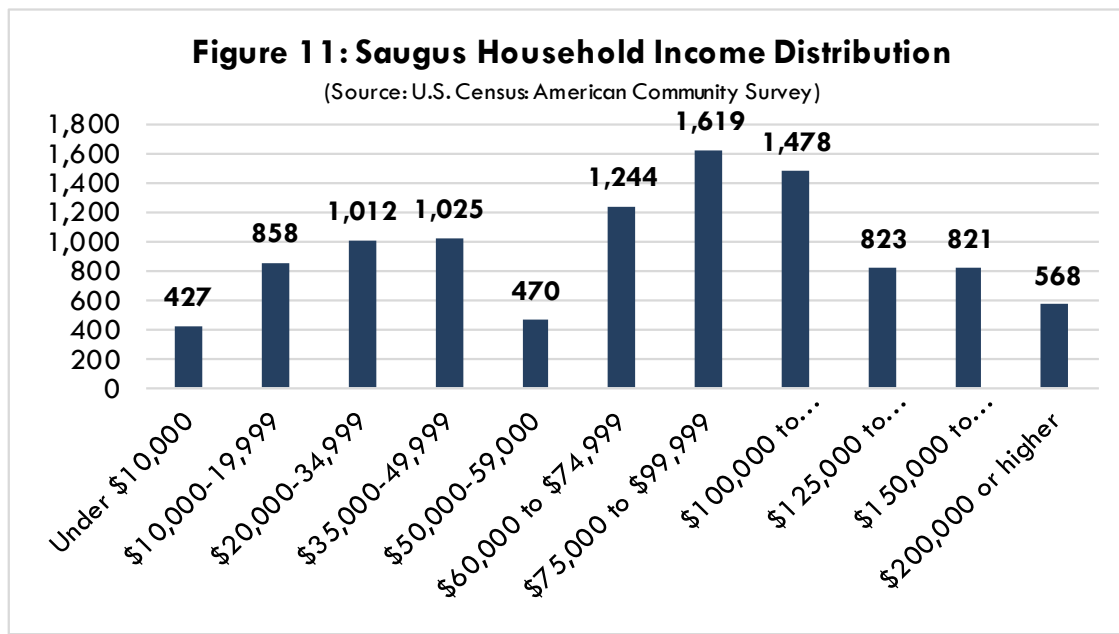
According to ACS data for 2011-15, the unemployment rate for the population 16 years and older in Saugus is 8%, on par with Essex County and the state (both approximately 8%). This rate, however, varies significantly by educational attainment. The unemployment rate among high school graduates is 9.5% and is only slightly lower at 7% among those with some college or associate's degrees. Meanwhile, it's 4.6% for those with a college degree or higher.

## 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 is eligible for housing assistance. Median household income in Saugus is \$76,141. This is approximately the median among its neighbors.

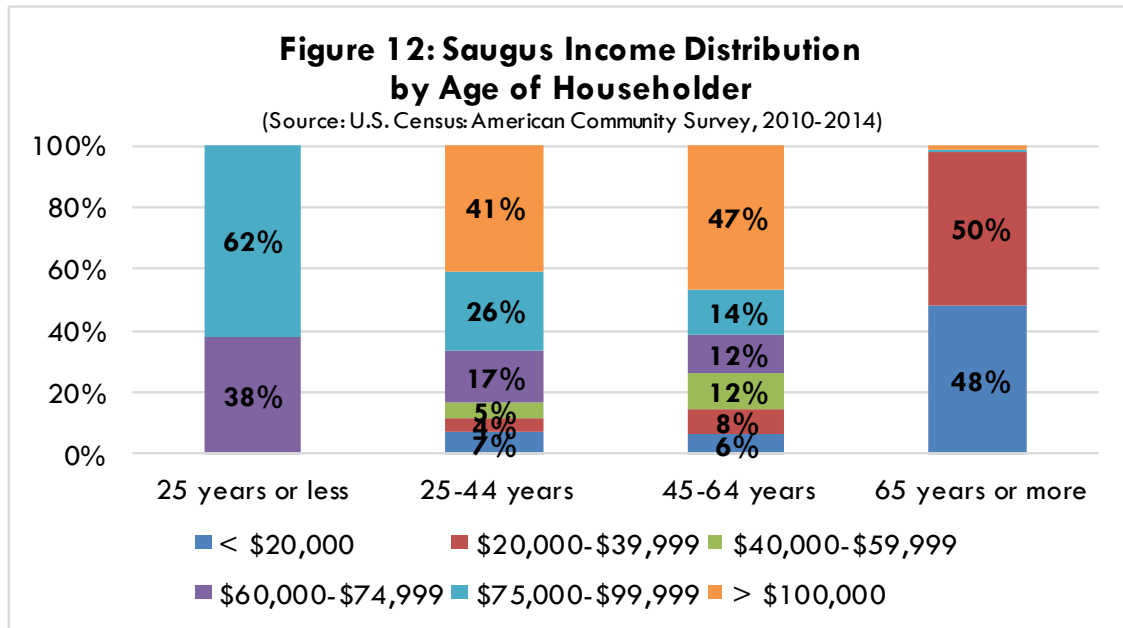


Household income in town is fairly evenly distributed, with at least 8-10% of households at each income range. Slightly higher rates of households earn \$60,000-\$74,999 (12%), \$75,000-\$99,999 (16%), and \$100,000-\$124,999 (14%). As would be expected, there is slightly less representation among those at the tail ends of the income curve: 4% of households earn less than \$10,000 and 5% earn \$200,000 or more.



Income varies by household type, in part due to the number of wage earners. In Saugus, the difference between median income for families and non-family households is significant: \$90,699 compared to \$38,393.

Income also varies by age of householder. All of those householders younger than 25 years old earn more than \$60,000 but less than \$99,999. Those 25-44 years old and 45-64 years old have more varied incomes, though more than 40% of each age group earn more than \$100,000 annually while very few earn less than \$60,000. Senior householders, on the other hand, tend to have much lower incomes. Approximately half of those 65 years or older have incomes of less than \$20,000, while the other half have incomes of \$20,000-\$39,999.



## Housing Stock

The following section examines Saugus' current housing supply and how it has changed over time. Understanding housing type, age, tenure, vacancy, and recent development will contribute to an understanding of current need and demand in town and thereby help inform future housing production planning.

### Key Findings

- Three-quarters of housing units in Saugus are in single-family homes, and units in structures larger than two units are very uncommon
- Saugus' housing stock has increased fairly evenly over the years, but seems to have slowed since 2012; today, there are two significant projects in the pipeline that will produce more than 500 new dwelling units
- Most Saugus residents are homeowners, with the exception of householders age 15-24 years, who are more likely to rent
- With a vacancy rate of only 4%, the Saugus housing market is very tight; most vacancies are ownership units
- Between 1994 and 2015, housing sale prices in Saugus have risen more than 40% and the rate of home sales increased 25%
- In 2015, median asking price for rental units was \$2,208, making it more affordable to rent in Saugus than in many neighboring communities
- Between 2000 and 2014, Saugus issued more than 1,600 residential permits, more than most of its neighbors; while most permits were for multifamily housing, more than 400 were for single-family homes

- To meet projected demand for 2030, the Town must permit an additional 429 permits, of which at least 124 should be in multifamily developments

## Type & Age

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Three-quarters of Saugus' 10,856 dwelling units are single-family homes. Multifamily housing is distributed among residential structures of two or more units. However, other than two-family homes, which comprise 8% of total units, none of these building types have a share of units greater than 4%.

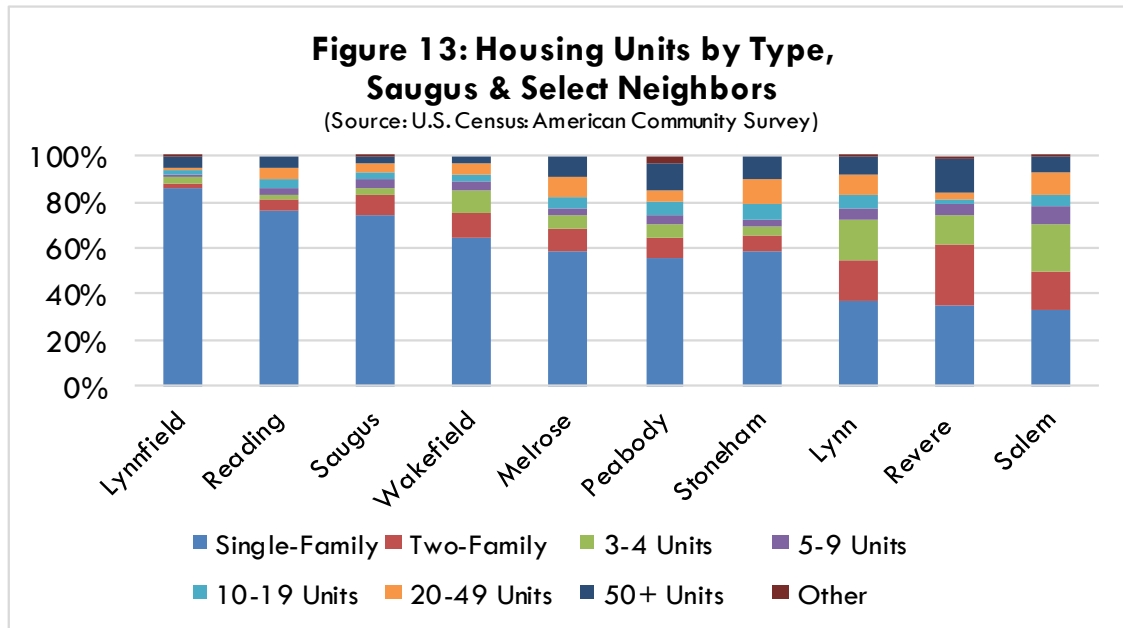
**Table 4: Saugus Housing Units by Type**

	<b>Unit</b>	<b>%</b>
Single-Family	8,097	75%
Two-Family	899	8%
3-4 Units	399	4%
5-9 Units	401	4%
10-19 Units	270	2%
20-49 Units	427	4%
50+ Units	294	3%
Other	69	1%
<b>Total</b>	<b>10,856</b>	<b>100%</b>

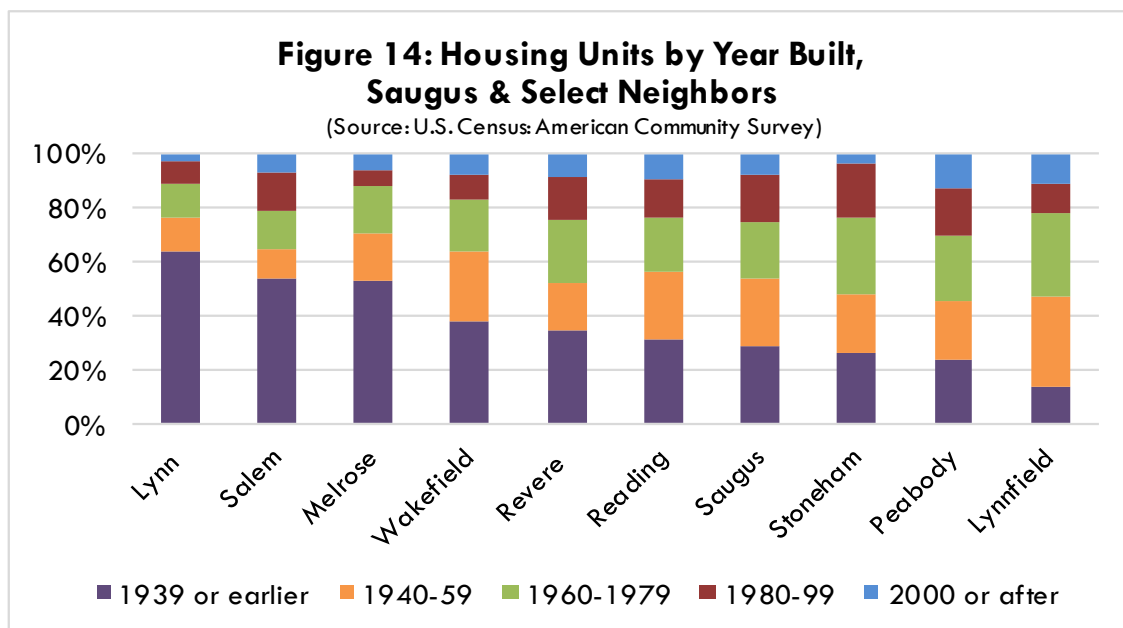
Source: US Census: American Community Survey

Many of Saugus' neighbors also have housing stocks comprised primarily of single-family homes. Saugus' rate, however, is among the highest. The town also has among the lowest rates of units in multifamily developments, and the lowest rate of larger developments of 50-plus units (only 3% of total housing units).



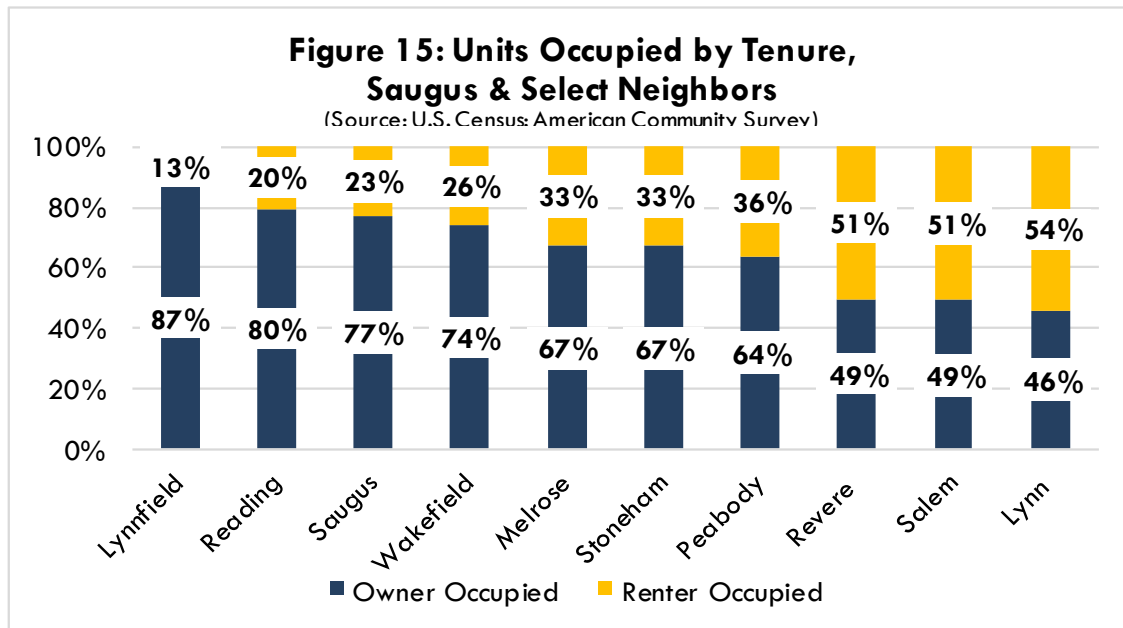


Saugus' housing was development intermittently throughout the 20<sup>th</sup> century. Less than a third of units were built prior to 1939. This is notable because older structures may lack heating and energy efficiencies and may not be code compliant, which adds to the monthly utility and maintenance costs. These additional costs have an impact on the affordability of older, outdated units for both owners and renters. Less than 10% of units have been added to the housing stock since 2000, indicating that unless the rate of new construction increases in the next few years, development will be slower compared to earlier 20-year periods.

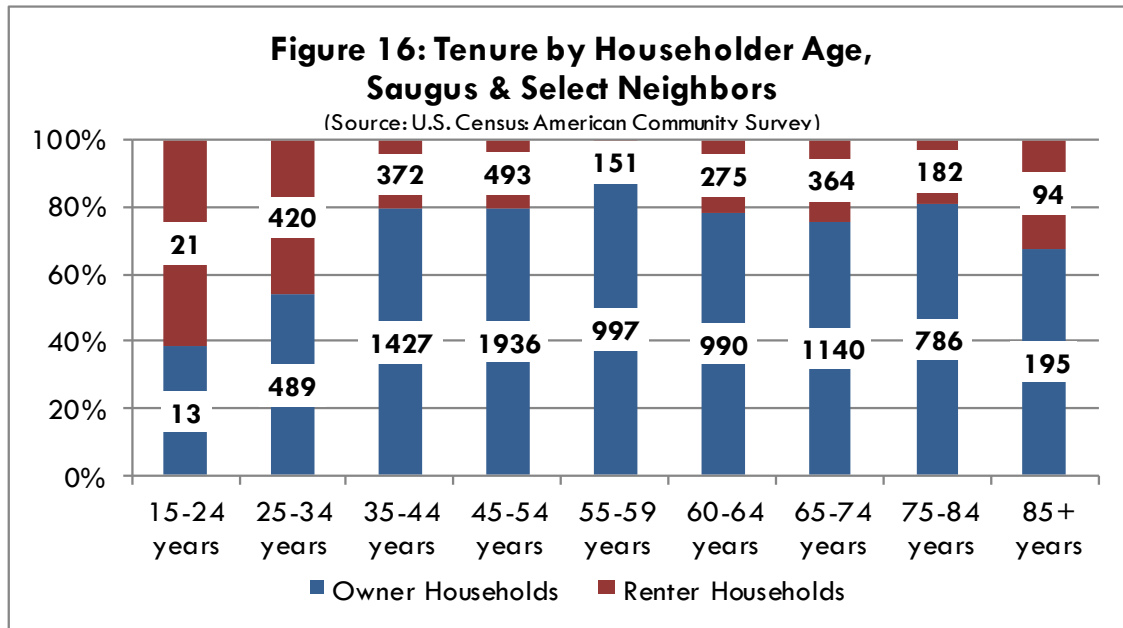


## Tenure

More than three-quarters of Saugus' housing stock is owner-occupied, or 7,973 out of 10,345 units. Only three of the nine neighboring communities have higher rates of owner occupation. This means that rental opportunities are limited in town.



Saugus residents of any age tend to be homeowners rather than renters. In fact, only householders age 15-24 years are more likely to rent. More than half of householders age 25-34 years old own, but ownership levels are even higher among older households. At least three-quarters of all other age cohorts owns, with the exception of those 85 years or older, who own 67% of the time.



## Vacancy

More than 96% of Saugus' housing units are occupied. The town's vacancy rate of 4% is considered very low, and therefore the market is very tight. This means there is little opportunity for new residents to move in, or for existing residents to move within the community. Saugus' vacancy rate is lower than the MAPC region's, which is 5%, or Massachusetts', which is 6%.

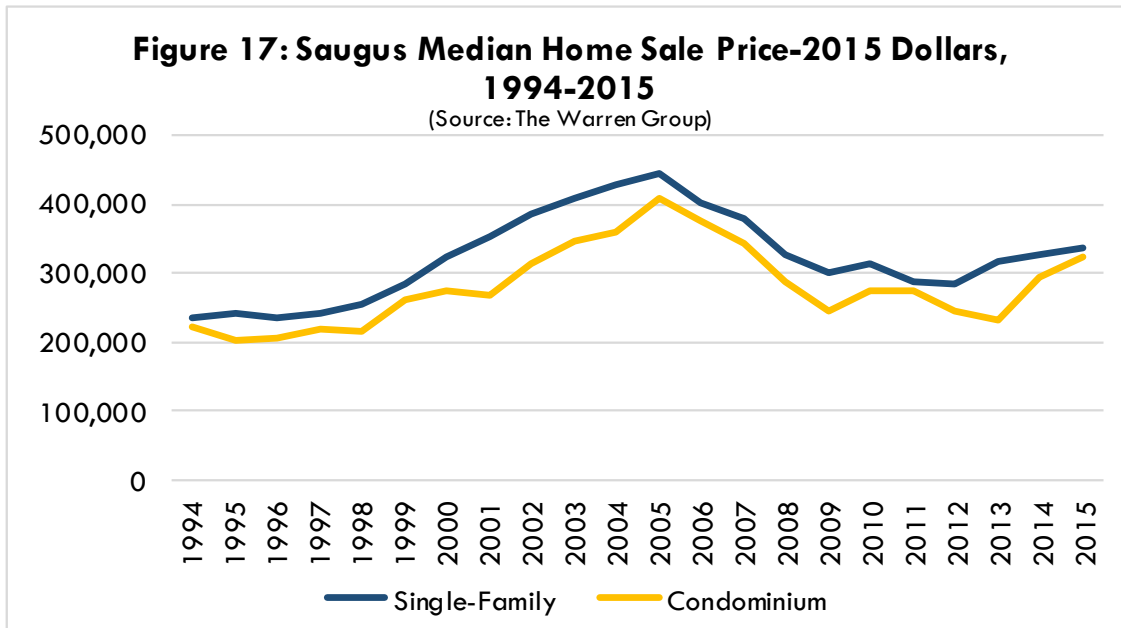
Though the overall vacancy rate in town is low, there are even fewer rental vacancies than ownership vacancies in town: 0.5% compared to 1.25%. The opposite case is true for the MAPC region and the state, where rental vacancy rates are considerably higher than owner vacancy rates (5% and 6% compared to 2%, respectively).

## Housing Market

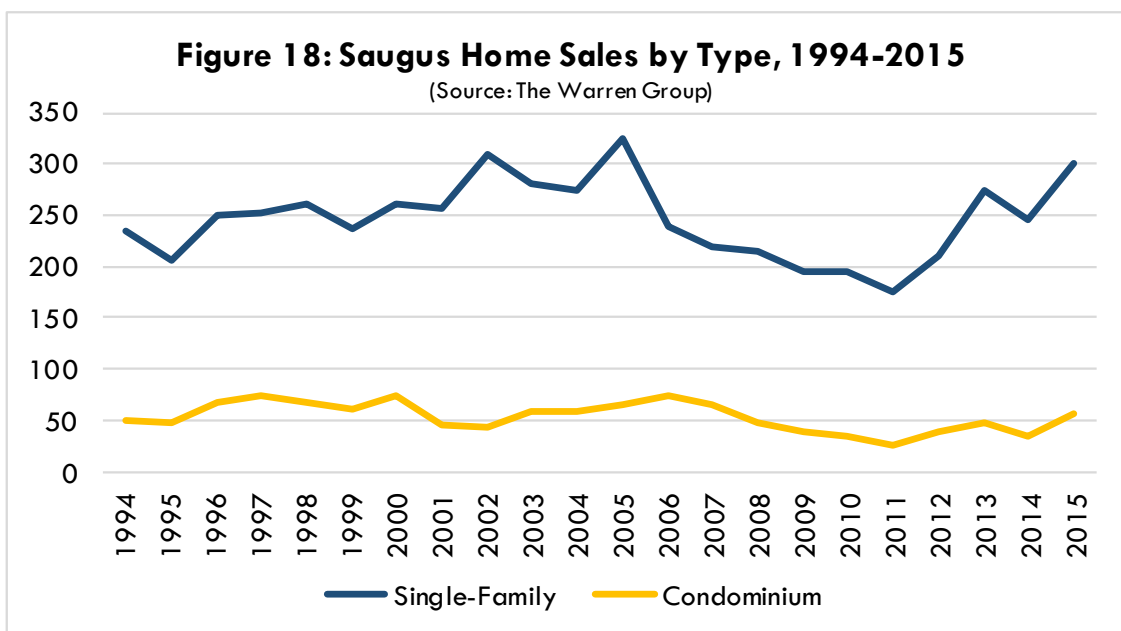
Housing costs within a community reflect numerous factors, including demand and supply. If the former exceeds the latter, then prices and rents tend to rise. Depending on the income levels of the population, these factors can significantly reduce affordability for both existing residents and those seeking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

### Sale Prices & Volume

Between 1994 and 2015, housing sale prices in Saugus have risen significantly. Despite some minor dips in value, the price of single-family homes has gone up 42% during this timeframe, and that of condominiums has increased 46%. By 2015, the median home sale price of single-family homes in town was \$335,000, while that of condos, which are typically less costly, was nearly as high at \$323,750.



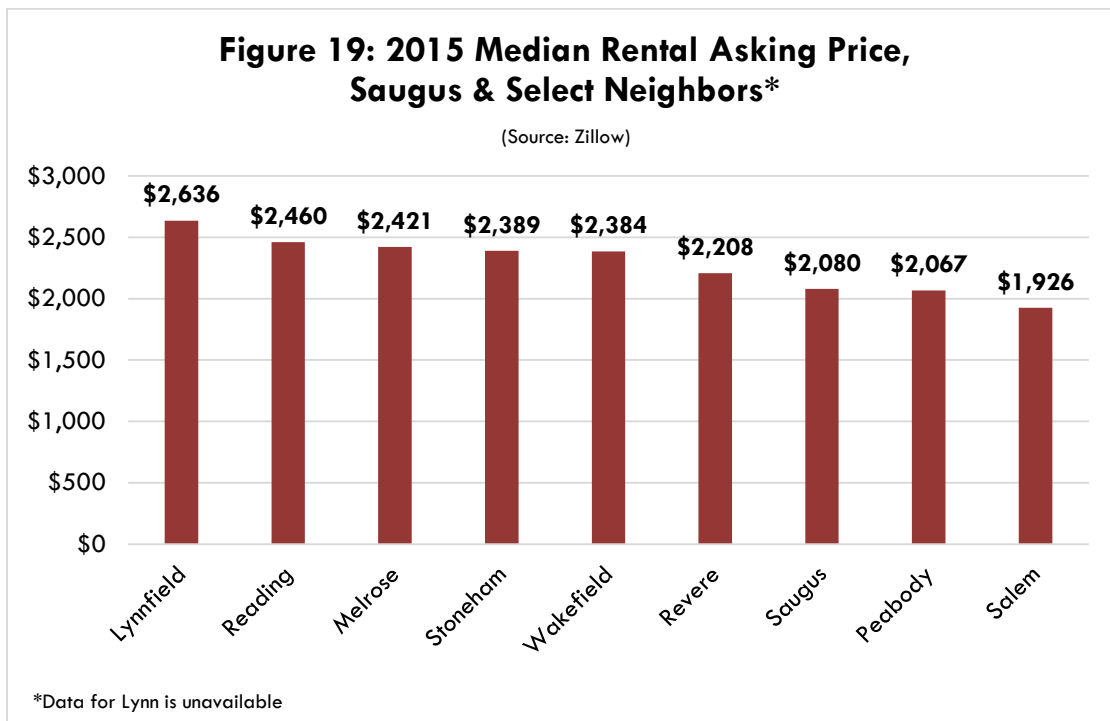
During this same time period, the rate at which homes sold also increased. From 1994 to 2015, single-family home sales increased by 29% while condominium sales increased by a much more modest 12%.



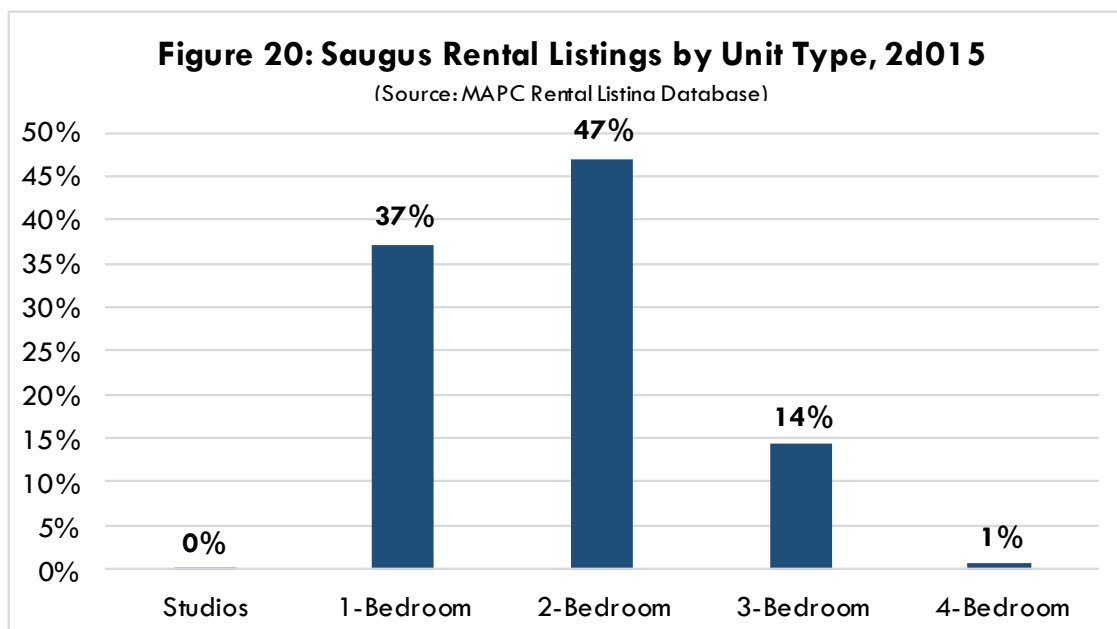
## Rental Listings

Recent rental listings indicate options for households presently seeking housing. Based on 2015 data, median asking price for rental units in Saugus was \$2,208 per month. Median rents in the

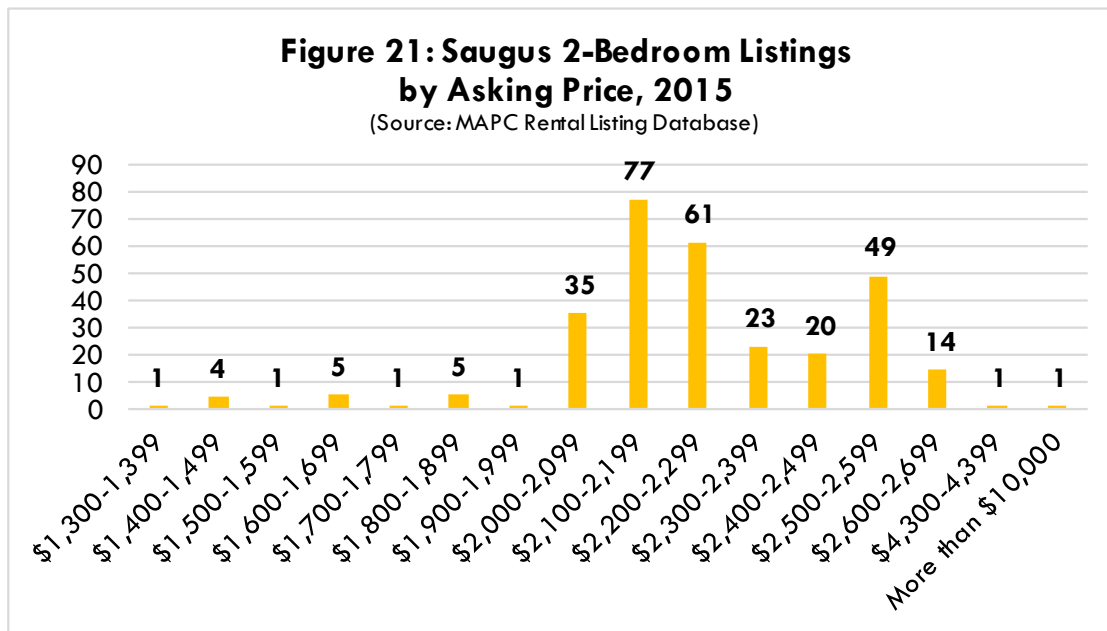
surrounding area did not vary widely that year, though the figure for Saugus is lower than most of its neighbors (with the exception of Peabody and Salem).



Out of 638 listings, most of the rental units on the market in 2015 were one or two bedrooms; only 15% were appropriate for larger households in need of three or four bedrooms.

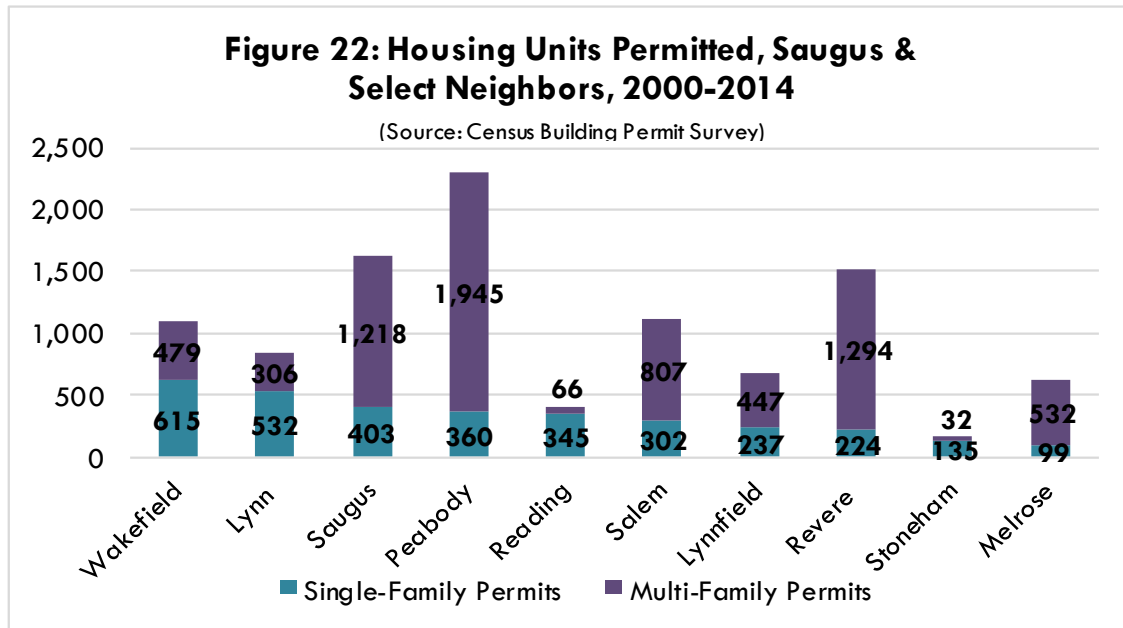


Because 300 rental listings in Saugus in 2015 were for 2-bedroom units, we assessed the distribution of asking prices for these apartments specifically. There were very few options for less than a monthly rental rate of \$2,000. Most listings were posted at \$2,000 to \$2,600.



## Housing Units Permitted

Between 2000 and 2014, Saugus issued 1,621 residential permits for new housing units. Only one of the town's neighbors, Peabody, permitted more units during this period. While three-quarters of these permits, or 1,218, were for units in multifamily developments, Saugus permitted a high number of single-family projects compared to its neighbors; only Lynn and Wakefield issued more.



### Development Pipeline

As of the writing of this plan, there are two new developments in the planning or permitting stages. One mixed-use project, Essex Landing, was recently granted a variance by the Board of Selectmen. It will include 255 1-bedroom apartments spread across 4 buildings, 1 of which will have 9,000 square feet of retail as well as a 3,400-square-foot restaurant on the ground floor. In addition, the project will include a 150-room full service hotel and a 130-room extended stay limited service hotel. Essex Landing is currently proceeding through design and site plan review. The Hilltop project is in the initial design concept phase, and could add another 278 dwell units to the town's housing stock.

### Future Development

Going forward, demand for housing in Saugus is expected to increase modestly. According to MAPC projections for 2020, the town will need to add 731 units, or increase 7% over its 2010 housing stock. At least 356 of those units should be in multifamily development, either rental or homeownership, in order to meet demand.

The town made progress toward this goal between 2010 and 2014, permitting 302 new units, including 232 multifamily units. In order to meet the demand projected for 2020, the town must permit an additional 429 new units, of which at least 124 should be in multifamily developments.

Between 2000 and 2014, the Town issued permits for 1,621 residential units, of which 1,218 were in multifamily developments. However, it is worth noting that most recently, in the two years between 2012 and 2014, the rate of residential permitting in town slowed. Only 27 permits were issued, and none of them were for units in multifamily structures. If Saugus is able to permit

at the higher rate that was typical of the preceding years, the Town should not have difficulty meeting projected demand.

## Housing Affordability

In the previous sections, Saugus' population and housing (both stock and market conditions) were examined. The intersection of the two—demand (people) and supply (housing)—as well as policy and planning priorities, ultimately determines housing affordability in a given community. In this section, the affordability of Saugus' housing stock to town residents is assessed.

### Key Findings

- Saugus has a very low poverty rate compared to the country and the Commonwealth, but more than a third of the town's households are low income and eligible for deed-restricted affordable housing
- More than one-third of all households are cost burdened, and more than a third of low-income households specifically are cost burdened
- Saugus' 2015 median rent of \$2,208 is higher than Fair Market Rents for all unit sizes except for 4-bedroom apartments
- Though the number of foreclosures has decreased in Saugus over the years, there were still 20 Saugus in 2015, more than in most neighboring municipalities
- There are 744 deed-restricted affordable housing units in Saugus, representing 6.92% of the total housing supply; this is 331 units short of the state's 10% target and more than 2,800 units fewer than the 3,551 eligible households in town

### Poverty Rate

Approximately 4% of Saugus' 7,221 households live below the poverty level. This rate is half that in Essex County, 9%, and the Commonwealth, 8%. In Saugus, the poverty rate is lower for families with children and even lower for families headed by women, whereas the opposite is usually true.

**Table5: Families with Incomes Below the Poverty Level, Saugus**

Family Type	Families	%
All Families	320	4.4%
With Related Children Under 18 Years	165	2.3%
Married Couples	107	1.5%
With Related Children Under 18 Years	16	0.2%
Families with Female Householders	213	2.9%
With Related Children Under 18 Years	149	2.1%

Source: U.S. Census American Community Survey, 2010-2014



## 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. The table below 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 Saugus. Typically, households at 80% of AMI and below qualify for housing assistance, though some housing programs do support households with higher income levels.

**Table 6: FY2016 Affordable Housing Income Limits, Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area**

<b>Household Size</b>	<b>Extremely Low Income (30% AMI)</b>	<b>Very Low Income (50% AMI)</b>	<b>Low Income (80% AMI)</b>
1 Person	\$20,650	\$34,350	\$51,150
2 Person	\$23,600	\$39,250	\$58,450
3 Person	\$26,550	\$44,150	\$65,750
4 Person	\$29,450	\$49,050	\$73,050
5 Person	\$31,850	\$53,000	\$78,900
6 Person	\$43,200	\$56,900	\$84,750
7 Person	\$36,730	\$60,850	\$90,600
8 Person	\$40,890	\$64,750	\$96,450

Source: HUD

Because HUD's regulations are in part based on household size, it is important to understand how Saugus' 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 this data, 35% (3,551) of all Saugus households (10,070 according to CHAS estimates) are categorized as low income. Of that population, 14% is extremely low income and 12% is very low income. The spread of low-income households across type and size varies, with generally higher rates among elderly households (both families and non-families).

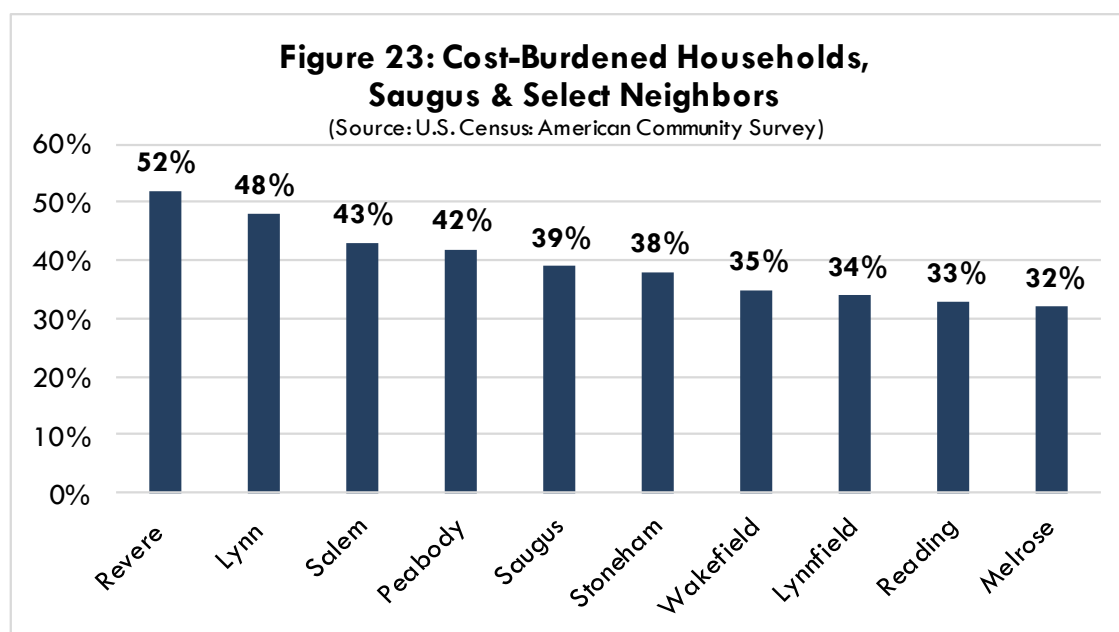
**Table 7: Income as Percent of AMI by Household Type/Size, Saugus**

	Total	Low-Income Households			>80% AMI
		<30% AMI	30-50% AMI	50-80% AMI	
Small Family	4,619	315 (7%)	264 (6%)	395 (9%)	3,645 (79%)
Large Family	1,054	59 (6%)	50 (5%)	70 (7%)	875 (83%)
Elderly Family	1,433	90 (6%)	359 (25%)	195 (14%)	789 (55%)
Elderly Non-Family	1,540	620 (40%)	335 (22%)	240 (16%)	345 (22%)
Other	1,424	335 (24%)	169 (12%)	55 (4%)	865 (61%)
Total	10,070	1,419 (14%)	1,177 (12%)	955 (9%)	6,519 (65%)

Source: HUD Comprehensive Housing Affordability Strategy

## 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 and 15% severely-cost-burdened households to pose a significant issue for a community. Saugus and all of its neighbors have rates of cost burden higher than 30%. In Saugus, 39% of households are cost burdened and 16% are severely cost burdened. This amounts to 3,859 cost-burdened households and 1,562 severely-cost-burdened households.

Cost burden does not impact all households equally. Rather, certain household types and income levels have higher rates of cost burden. According to CHAS data, 39% of all Saugus households are cost burdened, but elderly non-family households and small family households have especially high rates of both cost burden and severe cost burden compared to other household types.

**Table 8: Saugus Cost-Burden Households by Type, All Households**

Household Type	Households	Cost Burden		Severe Cost Burden	
		Count	Percent	Count	Percent
Elderly Family	1,433	368	26%	88	6%
Elderly Non-Family	1,540	710	46%	395	26%
Large Family	1,054	354	34%	94	9%
Small Family	1,424	629	44%	370	26%
Other	4,619	1,695	37%	615	13%

Source: HUD Comprehensive Housing Affordability Strategy

While it is possible for households at a range of income levels to suffer cost burden simply by choosing to occupy housing that is more expensive, despite alternatives, only low-income households suffer cost burden in Saugus, likely because there are inadequate affordable alternatives. Considering only low-income households in Saugus, all household types experience cost burden at rates higher than 30%. Elderly families have the lowest rate of cost burden at 35% and severe cost burden at 13%. While elderly non-family households have a higher rate of cost burden than their family counterpart, it is large families and “other” households that experience the highest rates in town.

**Table 9: Saugus Cost-Burden Households by Type, Low-Income Households**

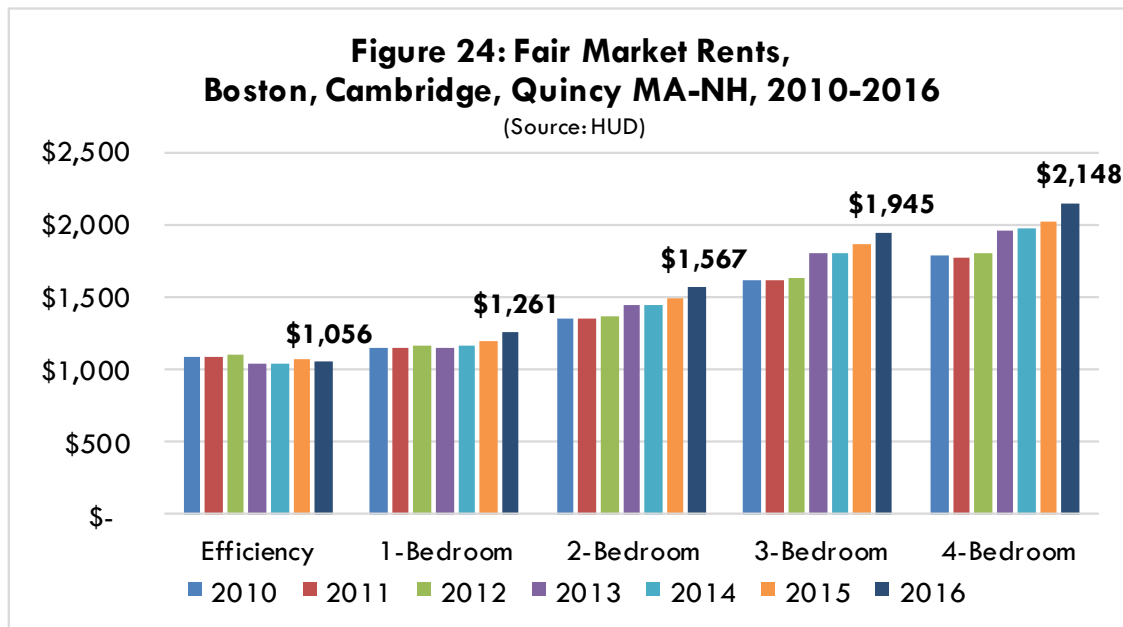
Household Type	Households	Cost Burden		Severe Cost Burden	
		Count	Percent	Count	Percent
Elderly Family	644	224	35%	84	13%
Elderly Non-Family	1,195	645	54%	380	32%
Large Family	179	149	83%	94	53%
Small Family	559	324	58%	255	46%
Other	974	760	78%	450	46%

Source: HUD Comprehensive Housing Affordability Strategy

## Fair Market Rents

Another measure of housing affordability is whether local rents exceed Fair Market Rents (FMR), or maximum allowable rents (not including utilities and other allowances), determined by HUD for subsidized units in the Boston MSA. In the below figure, 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 understandable and points to the need for more housing of this tenure at multiple price points.

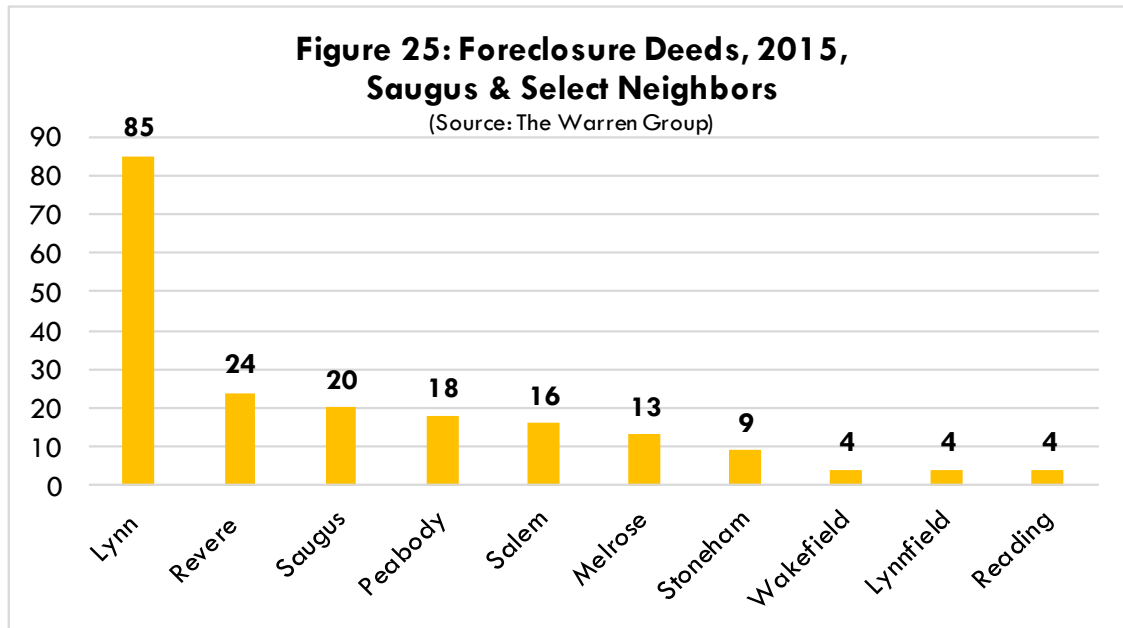


Saugus' median rent of \$2,208 in 2015 is higher than FMRs for all unit sizes except for 4-bedroom apartments. Most of Saugus' rental housing stock then is not affordable by these standards.

## Foreclosures

The Greater Boston region was spared the worst impacts of the recent housing crisis. Nevertheless, foreclosures in the area 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.

According to The Warren Group, which compiles real estate data throughout New England, the number of foreclosures in Saugus has fallen in recent years. In 2007, there were 126 foreclosures, compared to just 20 in 2015. Only two neighboring communities saw more foreclosures that year: Lynn with 85 and Revere with 24.



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

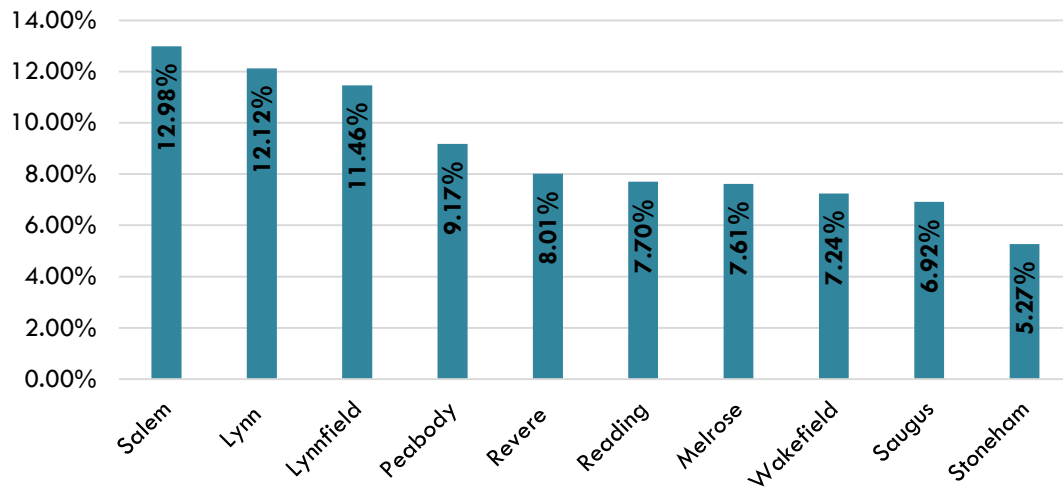
Under M.G.L. Chapter 40B, affordable housing units are defined as housing that is developed or operated by a public or private entity and reserved by deed restriction for income-eligible households earning at or below 80% of the AMI. In addition, all marketing and placement efforts follow Affirmative 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). Chapter 40B allows developers of low- and moderate-income housing to obtain a comprehensive permit to override local zoning and other restrictions if less than 10% of a community's housing is included on the SHI.

Saugus has not yet reached the 10% target. With 744 units on the Subsidized Housing Inventory as of November 2016, or 6.92% of the 10,754 year-round housing units, Saugus' affordable housing supply is 331 units short of the state target. Based on January 2016 estimates, most of Saugus' neighbors have higher rates of affordable housing, with only Stoneham lagging behind with 5.27%.

**Figure 26: Subsidized Housing Inventories,  
Saugus & Select Neighbors**

(Source: MA Department of Housing and Community Development, October 2015)



\*Saugus data from November 2016

A municipality's affordable housing supply changes over time. Affordable units are added or sometimes expire, and market-rate housing units are developed. In 1997, Saugus had 587 units on the Subsidized Housing Inventory, or 6.17%. By 2005, that number had risen to 697 units, or 6.40%. By 2010, the number of units on the Subsidized Housing Inventory had increased to 831, or 7.30%. Today, the number has fallen to 744, or 6.92%.

# Development Constraints & Opportunities

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The limited amount of new development in Saugus in recent history should not be taken to mean there is unlimited development potential waiting to be unlocked. Though not especially high density nor built out, the town faces natural development constraints that pose challenges to new development and make redevelopment a more likely housing production strategy. This section first assesses geographic development constraints and regulatory barriers to residential development. Next, it looks at the tools and resources Saugus currently uses to overcome them. Finally, it examines areas of town with potential for new housing development and redevelopment.

## Natural & Physical Constraints

### Land Availability

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The Town of Saugus is 7,257 acres, with 370 acres covered in water. Much of the remaining 6,887 acres is constrained by natural factors. Permanently protected open space, including Breakheart Reservation and Rumney Marsh Reservation, amounts to 1,815 acres, over one quarter of the land area. Wetlands compose 967 acres, while 100- and 500-year floodplains compose 1,740 acres. Rare and endangered species habitat land makes up 1,052 acres. Because the land that comprises these different categories overlap, it amounts to 2,539 acres, leaving 4,718 acres free of such hard development constraints.

Of approximately 308 acres of residential land deemed developable or potentially developable by the Saugus tax assessor, approximately 112 acres are free of constraints like wetlands, flood zones, and species habitats. These 112 acres primarily make up 312 noncontiguous parcels with an average size of less than one-half acre, limiting new development opportunities for larger-scale multifamily or mixed-use projects. Of the approximately 329 acres of commercial land classified as developable or potentially developable by the tax assessor, only 11 acres are free of these kinds of constraints. These 11 acres are divided among 21 parcels, with an average parcel size of half an acre. In addition, rocky and hilly terrain in Saugus limits development opportunities further. Given how restricted opportunities for new development are, redevelopment is another strategy for housing production that should be pursued.

Other challenges include contamination. Several sites (see appendix for map) will require costly clean-up prior to development. These include Chapter 21E sites: Rumney Marsh mitigation area near mile marker 14N on Route 107, the Dewey Daggett landfill along Route 107, the intersection of Osprey Road and Route 1, a Verizon vehicle maintenance facility at 459 Main Street, a dry cleaning site in the Village Plaza at 345 Main Street, unoccupied townhouse units at 71-73 Vine Street, and residences at 91 Main Street and 19 Carson Street.

Site Activity & Use Limitation (AUL) sites include the Wheelbarator landfill site along Route 107, the Golden Hills electric transmission substations off Howard Street, the quarry at 1831 Broadway, an industrial property at 109 Ballard Street, the Saugus Iron Works at 244 Central

Street, Sears Automotive at 1325 Broadway, a gas station site at 9 Main Street, and commercial properties at 222 Central Street, 595 Broadway, 1481 Broadway, 66 Broadway, 130 Ballard Street, and Central Plaza at 306-308 Central Street.

## **Municipal Infrastructure**

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### **Roads & Transportation**

According to the Saugus Department of Public Works, the town has minimal traffic issues thanks to an elaborate Pavement Management Plan (PMP) and traffic signal maintenance program. However, there remain traffic concerns at Walnut Street, Lynnfells Parkway, and the Route 1 overpasses. Members of the community who participated in this planning process, however, feel that traffic and congestion are serious issues.

Route 1 bisects the town north-south. It is a barrier to east-west travel, particularly for bicyclists and pedestrians. The only streets that cross are Essex, Main, and Walnut/Water, resulting in long detours to cross town.<sup>5</sup>

Public transit in Saugus is limited. There is no rail transit at all. The nearest access to the Commuter Rail is the Haverhill/Reading Line at Melrose Highlands, Greenwood, or Wakefield or the Newburyport/Rockport Line at Broad Street in Lynn. There is access to the Blue Line at Wonderland Station in Revere and the Orange Line at Oak Grove and Malden Station, both in Malden.

There are 10 MBTA bus routes that serve Saugus. Five of these function primarily as express services between Boston and points north, and terminate in Salem. Access is along Route 107, which traverses Rumney Marsh well east of Saugus' residential areas and is therefore inconvenient to residents. Routes 424 and 450 provide service between Salem and Haymarket, Routes 424W and 450W go to Wonderland Station, and Route 456 provides service between Salem and Lynn.

The other five bus lines provide more comprehensive service to the town. Route 426 provides service between Lynn and Haymarket (or Wonderland on Route 426W) via Cliftdale (Lincoln Avenue). Route 428 provides limited service between Wakefield and Haymarket via Main Street/Winter Street/Lincoln Avenue in Saugus, but there are only three morning and three evening runs. Route 429 (Northgate Shopping Center-Central Square, Lynn) follows Walnut Street from the Lynn Line, then Route 1 to Main Street, Vine and Essex Streets to Cliftdale, and then Lincoln Avenue into Revere. Route 430 (Saugus Center – Malden Center Station) makes a short loop from Saugus Center as far north as Appleton Street, passing the Iron Works, then goes down Central Street to Lincoln Avenue and Cliftdale Square, then continues via Essex and Vine Streets to Main Street, Route 1, and Route 99 into Melrose and Malden.

The Ride, a shared-ride door-to-door service operated by the MBTA in 60 cities and towns, is available to Saugus' seniors and residents with disabilities.

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<sup>5</sup> CDP 2004.



## **Water & Sewer**

The Town of Saugus receives water from the Massachusetts Water Resources Authority (MWRA). More than 95% of the buildings in town receive water from the Town. Average daily flow is approximately three million gallons and peak day flow is approximately six million gallons. As of 2014, the town averaged approximately 2.863 million gallons per day. Due to conservation and a recovering economy, this trend has been fairly consistent. There are some areas of town where global ISO standards (International Organization for Standardization) are not met, so improvements to the water distribution system are needed.

Approximately 95% of Saugus receives sewer service. Eleven lift stations pump wastewater through town to the Lynn Wastewater Treatment Facility (LWWTF). An inter-municipal agreement (IMA) with the City of Lynn allows Saugus to discharge up to 17 million gallons per day to the LWWTF. However, there are some sewer capacity issues. On occasion, Saugus has exceeded that limit and, on a separate note, experienced sanitary sewer overflows (SSOs). Consequently, the town is currently in the last phase of an Administrative Consent Order (ACO) with the Massachusetts Department of Environmental Protection (MassDEP) to reduce or eliminate these SSOs. The necessary upgrades have been made and water quality testing has commenced.

## **Schools**

According to Town statistics for the 2016 school year, the Saugus school population of 2,604 students is distributed fairly evenly among grades. There are 535 students in kindergarten through second grade; 627 in grades three through five; 648 in grades six through eight; and 683 in high school (grades nine through twelve).

The town has one pre-school (Ballard with 111 students); four elementary schools (Lynnhurst with 231 students, Oaklandale with 210, Veteran's with 516, and Waybright with 205); the Belmonte Middle School; and Saugus High School with 683 students. Though residents who participated in this planning process feel schools are over-enrolled, data from the State and Town shows that the School District does not exceed capacity.

With approval of the Massachusetts School Building Authority, the Town is currently engaged in a feasibility study to determine if a combined high school-middle school should be constructed. The existing high school was constructed in 1954 and is outmoded. Following the conclusion of this study, the design process will begin.

## **Regulatory Constraints**

### **Residential Zoning**

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Saugus's Zoning Bylaw (ZBL) has not been updated since 1999 despite adopted amendments. This and the fact that the bylaw and map are not digitized make it difficult for developers and others

to navigate. Recently, the Town has undertaken work with the Edward J. Collins, J., Center for Public Management at the University of Massachusetts Boston to address these challenges.

In some ways Saugus has embraced smart growth principles through its ZBL innovatively and quicker than many towns with significantly more capacity. This includes the addition of several changes to the ZBL that have positive implications for housing, including inclusionary zoning, an accessory dwelling unit bylaw, cluster housing development, and new districts like the Historic Mills Mixed Use Overlay District, Waterfront Mixed-Use Overlay District, and the Business Highway Sustainable Development Zoning District.

Nevertheless, there remain many significant barriers to increasing and diversifying the Saugus housing stock. These range from a mismatch between where residential land uses are allowed and where development opportunities remain to a town-wide minimum lot size that prevents production of smaller single-family homes to restrictive dimensional regulations that prohibit multifamily and mixed-use development. What follows is a brief analysis of Saugus' residential zoning, including the challenges posed by certain aspects of it.

Saugus' inclusionary zoning is triggered by developments with five or more units. It applies to redevelopment that yields new residential units, subdivision, cluster housing, and multifamily development. However, multifamily development rarely occurs in town despite new zoning districts that permit this type of higher density housing. Inclusionary zoning requires 10% of units in a development to be affordable to households earning annual incomes of 80% of AMI or less. Priority for these units is given to Saugus residents. With permission from the Planning Board or Zoning Board of Appeals, units may be provided off site or a payment in lieu of units made to the Saugus Affordable Housing Trust may be accepted. The payment amount is calculated as the difference between the median single-family home price in town and the selling price of an affordable housing unit.

Saugus' inclusionary zoning has not resulted in any affordable units since its adoption in 2007. Between 2000 and 2012, Saugus issued 1,218 multifamily permits. However, only single-family permits were issued in 2013 and 2014. Inclusionary zoning has so far not been effective at producing affordable units, most likely because the trigger is five units and there have been few developments of that scale in recent history.

While Saugus' zoning bylaw allows for accessory dwelling units (ADUs), it is very prohibitive. ADUs are allowed by special permit from the Board of Appeals in Residential A (Single-Family R1) and Residential B (Single-Family R2) districts when added to an existing dwelling unit without increasing its building footprint or changing its outward appearance, with no change to the front façade. The primary residence must be on a lot with a minimum size of 10,000 square feet and occupied by the owners. The ADU must not have more than two bedrooms, and cannot be occupied by more than three people. Two private off-street parking spaces must be available for occupants of the ADU. Saugus ADUs fall into one of two categories: for family or deed-restricted. The latter, which may be occupied by non-family members, requires an additional special permit from the Board of Appeals. Applicants must meet the requirements of M.G.L. Chapter 40B.

It is not known exactly how many ADUs exist in Saugus because many are illegal, and therefore not up to code. While the Town has offered amnesty to the owners of these units in the past, very few came forward out of fear of retaliation and cost of bringing their ADU into compliance with the ZBL.

The Saugus ZBL also allows cluster residential single-family development. For this type of development, the tract of land must be at least 5 acres and served by the public water and sewer system. At least 30% of the site must be set aside as common land and restricted to open space recreational uses. At the discretion of the Planning Board, the limit on building lots may be increased by a bonus of up to 15% if the common land exceeds 60% of the total and/or at least 15% of the lots are affordable housing.

The minimum lot size for new development across Saugus is 20,000 square feet. This regulation essentially results in the production of larger homes that warrant higher sale prices in order to justify the cost of acquiring such a big site. It also precludes development of the countless pre-existing “postage stamp lots” in town that are 5,000 square feet or fewer. Developers have expressed interest in developing smaller “smarter homes” on these lots, ideal for young professionals, small families, and empty nesters looking to downsize, but the minimum lot size in town renders this infeasible.

The Historic Mills Mixed Use Overlay District (HMMUOD), adopted in 2014, aims to increase opportunity for affordable housing production, amongst other goals. The HMMUOD includes the Industrial (I), Industrial 2 (I-2), Residential-Multi-Density, Apartment (R-4), and Business-Neighborhood (B-1) districts north of the Saugus Iron Works and adjacent to Central and Elm streets. Development within the HMMUOD can include a combination of residential, community facility, retail service-commercial, wholesale transportation, and industrial uses on one lot or adjoining lots or within a single building. Maximum height is 40 feet or 3 stories; greater heights require a special permit from the Board of Selectmen. For residential land uses, studio and one-bedroom units require one parking space per unit, while all other units require a minimum of one-and-a-half spaces per unit and a maximum of two spaces per unit.

Also in 2014, the Town adopted the Waterfront Mixed Use Overlay District (WMUOD) in the southeast of town, mainly on the east side of Route 107. While the primary intent of this overlay is not to increase the Saugus housing supply, it does allow for mixed-use and residential development, including affordable housing through the inclusionary zoning bylaw. The WMUOD is superimposed on the underlying zoning districts, Industrial (I and I2) and Residential (R1), providing increased flexibility to residential developers. Acceptable residential development includes two-family dwellings and multifamily apartment buildings and townhomes (attached or detached). The height limit, for residential or mixed-use development, is 40 feet and 3 stories in WMUOD1. In WMUOD2, special permit is required for heights not to exceed 90 feet and 5 stories. For mixed-use and residential development, the dimensional and density regulations of the R4 zoning district apply, except that an additional 2,000 square feet for each dwelling unit in excess of four is required. Studio and 1-bedroom units require 1 parking space each, while larger units require a minimum of 1.5 spaces each and a maximum of 2 spaces each.

The Business Highway Sustainable Development Zoning District (BHSDZD) along the Route 1 Corridor was adopted in 2015 and aims to foster mixed-use sustainable development centers including new housing. Multifamily apartments, townhouses, and mixed-use development are allowed. For residential development, the maximum is 30 units per acre. Maximum height is 4 stories or 55 feet as of right; 6 stories or 90 feet can be achieved by special permit. However, structures or portions of structures within 50 feet of the buffer zone cannot exceed a height of 3 stories or 40 feet. Studio and 1-bedroom apartments require a minimum of 1 parking space per unit; all other units require a minimum of 1.5 spaces per unit but no more than 2 spaces per unit. At least 10% of lots in the BHSDZD must be maintained as open space.

## **Existing Municipal Housing Tools**

Beyond the zoning bylaw, Saugus has a handful of tools in place to address affordable housing need in town. However, many of these tools are limited in their efficacy due to lack of direction or insufficient resources. In the forthcoming section on housing goals and strategies, this HPP recommends ways to increase the functionality of these tools, as well as new tools the Town should develop or access.

### **Saugus Housing Authority**

The Saugus Housing Authority (SHA) serves the needs of low-income seniors and families through federally- and state-funded housing grants. It manages 100 federal units for seniors, with 150 applicants on the housing waitlist; 8 state units for families, the waitlist for which is closed; 205 state units for seniors or those with disabilities, with approximately 200 applicants on the waitlist, and an 8-unit Department of Developmental Services property. In addition, the SHA oversees 150 Section 8 mobile housing vouchers.

### **Metro North Regional Housing Services Office**

Saugus, along with the towns of Reading, North Reading, and Wilmington, contracts with the Metro North Regional Housing Services Office (MNRHSO) for support with affordable housing work. The MNRHSO updates Saugus' subsidized housing inventory, maintains a database of interested buyers/renters, and tracks foreclosures. The organization also works with the community, providing support to affordable homeowners regarding self-compliance with deed restrictions, as well as assisting homeowners with re-sale and refinancing of affordable units. Lastly, the MNRHSO consults with the Town on new affordable housing projects and acquisition of units.

### **Saugus Affordable Housing Trust & Trust Fund**

The Saugus Affordable Housing Trust (AHT) was formed in 2006 in response to anticipated donation of land to the Town and the need to establish a means by which to accept it. However, the donation was not ultimately made, and the Town currently has no appropriate revenue streams to direct to the fund so it lacks resources to this day. Nevertheless, the AHT has done some

work identifying dilapidated, abandoned homes, directing them through the foreclosure process, and facilitating their re-sale.

### **Previous Planning Efforts**

Since 2000, Saugus planning processes pertaining to housing have been limited. In 2004, the Town of Saugus engaged MAPC to develop a Community Development Plan (CDP) that assesses natural resources and open space, economic development, transportation, and housing. The CDP identifies need for more overall housing; more affordable housing; continued family housing; and a greater supply of smaller units for empty nesters and seniors in need of easier to maintain homes. The housing goals that emerged from this community-driven planning process include:

1. Saugus will have a well-maintained, safe, comfortable and diverse housing stock that reflects its small-town character, while allowing housing opportunities for diverse populations.
2. Housing needs for various stages in life will be met and those who grew up in Saugus will be able to afford to live in Saugus.
3. Housing needs for families will be met, such as affordable units near transit.
4. Housing will be handicapped-accessible in order to allow seniors to stay in Saugus as they age.
5. Smaller, lower maintenance housing will be available for those that are ready to downsize.
6. Homelessness of Saugus residents will be prevented.

The plan aims to position the Town to achieve these goals by encouraging a mixture of uses in downtown and overhauling the zoning by-law. More specifically, the CDP establishes the following strategies to meet housing need and demand in town.

1. Establish the organizational capacity and public support needed to carry out an effective housing program
  - a. Establish a strong public commitment to housing and develop a proactive housing policy
  - b. Form a housing committee
  - c. Hire a housing professional or designate a staff person responsible for housing
  - d. Work with non-profit groups to finance, develop, or rehabilitate housing
2. Maximize funding for housing
  - a. Move forward with joining a consortium to receive an annual allocation of federal HOME funds
  - b. Establish a Housing Trust Fund
  - c. Support local efforts to secure funding for affordable and/or elderly housing
3. Tweak zoning and subdivision by-laws to enable more housing options whether through new construction or conversion
  - a. Simplify and streamline regulations and procedures, and review zoning and subdivision bylaws to determine whether there are requirements that add to the cost of housing that could be reasonably amended or eliminated
  - b. Consider allowing mixed-use development in Cliftondale

- c. Consider adopting inclusionary or incentive zoning
  - d. Consider adopting linkage zoning
- 4. Maintain and create affordable housing and housing for all income ranges
  - a. Take steps to retain expiring use properties as affordable housing
  - b. Seek funding for additional rehabilitation loans
  - c. Seek technical assistance from the Massachusetts Housing Partnership (MHP) when reviewing 40B proposals
  - d. Support conversion of underutilized and vacant industrial and commercial sites to housing, where appropriate
  - e. Identify surplus municipal properties and other potentially available public or institutional property

Since then, the Town has advanced some of these strategies, while others are reiterated in this HPP as relevant steps to take today.

## Development Opportunities

Despite the development constraints described in this plan, Saugus has several sites and areas of town suitable for housing production. Many of these places were identified through the 2004 CDP process. MAPC worked with the Town to update and add to that list based on local knowledge and data from the Massachusetts Land Parcel Database, MassDEP wetlands data, and MassDEP hazardous sites data. A higher assessed land value than building value is one indication of redevelopment potential. The following sites and areas of Saugus have been identified as places where the Town would support residential development.

### 0 Pennsylvania Ave

This approximately 55-acre parcel is situated in the northwest corner of Saugus along the Lynnfield and Wakefield municipal borders. It primarily abuts residential parcels, with the exception of a commercial parcel on the Lynnfield border. The parcel is not currently accessible by road from Saugus, but there is a road through the commercial property on the Lynnfield side. The property includes a 2-acre pond, approximately 17 acres of wetlands, and a few existing buildings. It is currently utilized as a commercial storage warehouse or distribution facility. The Town would potentially support a 40B development here, or consider adopting a 40R District for this site.

Assessed land value: \$693,800

Assessed building value: \$88,900

Assessed other value: \$9,900

Total: \$792,600

### **Site Behind IHOP**

This 4-acre property with access to Route 1 is currently utilized as a parking lot between Augustine's Plaza (shopping center) and a collection of restaurants including IHOP, the Pearl Street Café, and Jimmy's Steer House. The back portion of the property (away from Route 1) is abutted by residential parcels on Bow and Guard Streets, as well as approximately 1.5 acres of wetlands. The parcel is vacant and there are no existing building structures, but a portion of the trees have already been cleared and the ground is partially paved behind the parking lot.

Assessed land value: \$691,600

Assessed building value: \$0

Assessed other value: \$0

Total: \$691,600

### **222 Central Street**

This 4-acre property within the Mills District Overlay is currently a U-Haul storage facility. The property abuts permanently protected open space, residential parcels, and commercial property. Full development of the parcel is constrained by wetlands and Saugus River. Additionally, this property is a former industrial or manufacturing site with an Activity and Use Limitation (AUL). It is a ROA A3 site, meaning that a permanent solution has been achieved, but contamination has not been reduced to background.

Assessed land value: \$261,000

Assessed building value: \$333,200

Assessed other value: \$400

Total: \$594,600

### **Old Weylu's Restaurant**

This Route 1 property, formerly home to a restaurant, spans Saugus and Revere, with 17.7 acres in the former and 28.6 in the latter. Neighboring land uses along Route 1 include commercial (some of which is vacant) and mixed-use. The site is also surrounded by residential land use on the non-Route 1 side of the property. Given its location on Route 1, potential traffic is a development challenge.

Assessed land value: \$2,308,600

Assessed building value: \$2,472,600

Assessed other value: \$28,100

Total: \$4,809,300

### **Route 107 Site**

This approximately 3-acre property located on Route 107 is currently vacant with some existing building structures. Neighboring land uses include commercial and industrial (including some

vacant industrial). The abutting Patty's Auto Parts property includes a Tier II Chapter 21E site, for oil.

Assessed land value: \$271,500

Assessed building value: \$0

Assessed other value: \$18,800

Total: \$290,300

### **Clifftondale Square**

The Clifftondale Square area of Saugus is approximately 17 acres (including right of ways) of commercial, industrial, mixed-use, and municipal properties along Essex Street, Jackson Street, and Lincoln Avenue. Vacant and underutilized properties have potential to be redeveloped as mixed-use, which would require some re-zoning for use and to achieve the necessary heights. The 2004 CDP identified this area of the Town to encourage additional residential units—particularly rental units and smaller units geared to seniors since it is on a bus route—through a mixed-use overlay district and/or density bonuses in return for affordable units.

### **Waterfront Mixed-Use Overlay District**

This approximately 22-acre mixed-use overlay district between the Saugus River and Rumney Marsh currently includes industrial, commercial, and residential properties. See the above zoning analysis for description of development challenges and potential.

### **Historic Mills Mixed Use Overlay District**

This mixed-use overlay, consisting of approximately 14 acres along Central Street, currently includes a combination of industrial, residential, and commercial properties, as well as a portion of the Saugus River and wetlands. The overlay district is characterized by 19<sup>th</sup>-century mill properties near the Saugus Iron Works. See the above zoning analysis for description of development challenges and potential.



# Affordable Housing Goals & Strategies

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Based on data analysis, Town feedback, and public input, Saugus' housing priorities over the next five years are:

- Expand the housing supply

There is unmet housing need and demand in Saugus. An increase in the housing stock would help address the fact that only 4% of housing units are vacant, a rate lower than that in the MAPC region and the state, and which leaves very little opportunity for new residents to move into or for existing residents to move within the community. It would also help accommodate the new households projected to form in Saugus. MAPC projects the number of Saugus households to increase by approximately 1,500 between 2010 and 2030, which will coincide with increased housing demand for nearly 450 new units.

Though Saugus issued more than 1,600 residential permits between 2000 and 2014, less than 10% of the total Saugus housing stock was built between 2000 and 2010. With only two sizeable projects in the development pipeline, the rate of housing production has slowed, even despite changes to the zoning bylaw intended to facilitate housing production. Barriers to housing production must be addressed in order to increase the supply and meet housing need and demand.

- Diversify the housing supply in terms of housing type and tenure

Three-quarters of Saugus housing units are single-family homes, which tend to be larger, costlier, and harder to maintain, while units in multifamily structures are scarce. More than three-quarters of Saugus' housing stock is owner-occupied. This, plus the exceptionally low rental vacancy rate of 0.5%, indicates that rental opportunities are limited in town. Homeownership has high barriers of entry in terms of down payment and good credit, making it difficult for low-income households to qualify.

Meanwhile, the Saugus population is aging, with those age 60 and older increasing by over 1,000 between 1990 and 2010 and those under 19 years old decreasing by approximately 300. Going forward, this trend is projected to continue, with the share of the 60-and-older population increasing by more than 2,000 and those under 19 decreasing by nearly 500 by 2030. Older householders have unique housing needs that are often not met by the housing opportunities Saugus currently offers. Seniors and young households often seek similar housing and neighborhood attributes, including smaller, easier to maintain spaces and walkable neighborhoods. Providing a range of housing options beyond single-family homes will help meet the needs of a range of Saugus residents.

- Increase affordable housing opportunity

Saugus householder income varies dramatically by age. While younger residents earn between \$60,000 and \$99,000 a year, virtually 100% of those age 65 and older have incomes of less

than \$40,000, and approximately half of them have incomes of less than \$20,000. Moreover, more than 3,500 Saugus households, or 35% of the total, are low income, meaning they qualify for most housing assistance programs. The rate is especially high among seniors: almost half of elderly families are low income. Households with these incomes cannot reasonably afford the bulk of market-rate housing in town.

Meanwhile, the cost of housing in town is rising. Since 1994, housing sale prices have increased more than 40%. In the year 2015, the median home sale price of a single-family home in town was \$335,000. The combination of housing costs and lower incomes means a high percentage of Saugus households pay more for housing than they can afford. Nearly 40% of Saugus households are cost burdened, spending more than 30% of their gross income on housing costs each year, and approximately 30% of low-income households are cost burdened.

Saugus households experience a high number of foreclosures relative to neighbors in other towns. In 2015, there were 20 foreclosure deeds issued. Out of a group of 10 municipalities including Saugus, only Revere and Lynn issued more: 24 and 85, respectively.

Unfortunately, Saugus' affordable housing stock is insufficient to meet local need. The town is not yet at 10% on the state's Subsidized Housing Inventory. Saugus has 744 deed-restricted affordable units, 6.92% of the total housing stock, for 3,551 eligible households in town alone. Out of 10 neighboring communities, most have higher rates of affordable housing, with only Stoneham lagging behind at just over 5%.

The following goals and implementation strategies will help position the Town to address these housing priorities. Strategies are organized into two categories: regulatory strategies, which are amendments or additions to the Saugus zoning bylaw, and local initiatives, which are strategies pertaining to housing programming and resources. Some strategies will help the Town work towards multiple goals, while others are more focused on a particular goal. Certain strategies will have to undergo the appropriate town approval process in order to be implemented.

## Goals

### **Goal 1: Produce more, diverse housing to work towards the state's 10% affordable housing goal on the Subsidized Housing Inventory and to address documented local need.**

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As established elsewhere in this plan, Saugus's housing supply must be increased and diversified in order to meet the varied needs of a range of households. These include families, low-to-moderate-income households, seniors, and people with disabilities of all ages. Towards that end, the town of Saugus will work to increase its housing supply with a mix of market-rate and affordable, rental and homeownership units in a range of sizes and building types following the proposed production schedule.

**Table 10: Saugus Affordable Housing Production Goals, 2016-2022**

	2017	2018	2019	2020	2021	2022
Total year-round homes	10,754	10,998	11,241	11,485	11,729	11,972
Cumulative state-certified affordable units*	744	798	853	909	966	1,025
10% requirement	1,075	1,100	1,124	1,149	1,173	1,197
Chapter 40B gap	331	302	271	240	206	172
Required units for relief at 0.5% of total units	54	55	56	57	59	60
Required units for relief at 1.0% of total units	108	110	112	115	117	120

\*Based on 2015 SHI plus 0.5% rate of increase. Source: U.S. Census Bureau, 2010 Census, & MAPC MetroFuture Projections for 2020

The goals listed in the above table are based upon the total number of year-round homes as listed in the 2010 decennial Census (10,754) and MAPC's projection for the year 2020 (11,506). The "cumulative state-certified affordable units" row is based upon the SHI as of July 2016 (744 units or 6.92%) and a rate of increase of 0.5% of total units, which is required for municipalities to avoid issuing comprehensive permits for Chapter 40B development. Though these goals may be ambitious for Saugus—upwards of 50 SHI-eligible units a year—the Town is committed to working towards them in the coming years given the unmet need for affordable housing in Saugus.

To help the Town meet these goals, the Board of Selectmen and Zoning Board of Appeals, with support from Planning and Department, should require any new deed-restricted units to be affordable in perpetuity when possible given the nature of development and funding. This will help avoid a loss of SHI units as a result of expiring affordability restrictions and slippage on the state inventory as the number of market-rate units in town increases.

## **Goal 2: Continue to unlock development opportunities through zoning that allows flexible approaches to achieve housing affordability and livability.**

The Town of Saugus has made some progressive changes to its ZBL in recent years, including the adoption of several overlay districts that allow residential development. These successes should be built on going forward by assessing zoning barriers to residential development that exist within the overlays. For example, zoning should be amended to not just allow but facilitate mixed-use and multifamily development. Moreover, challenges exist with the accessory dwelling unit bylaw and inclusionary zoning bylaw.

In addition, more basic changes must be made to the Saugus ZBL to make it more user-friendly and enhance clarity. The ZBL hasn't been updated since the 1990s; instead, amendments have been added on top of amendments. To address this, the Town is currently undertaking recodification and digitization of the ZBL to ensure consistency and usability. This work should be supported and continue until complete.

### **Goal 3: Introduce multifamily housing, mixed-use development and smaller homes in appropriate smart growth locations.**

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Related to Goal 2, Goal 3 aims to build on the successful adoption of past overlay districts by introducing residential development in additional areas of town. This plan identifies several sites with potential for residential development if necessary changes in the ZBL are made. For example, there are many postage-size lots in town suitable for smaller homes, but a minimum lot size of 20,000 square feet for new development prevents effective use of this land. In addition, there are several parts of town suitable for multifamily or mixed-use development, but where these land uses are disallowed. This goal aims to address these barriers to housing production by amending the ZBL to target development of particular housing types to agreed-upon locations.

### **Goal 4: Foster an aging-supportive community via housing choices that enable older adults to thrive in Saugus as they age.**

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The Saugus housing supply must diversify to meet the needs of a changing population. In part, this means inclusion of housing suitable to a growing senior population. This age cohort tends to have lower household incomes and smaller household sizes. Therefore, in addition to housing that is affordable, the senior population requires housing that is size appropriate, accessible, and often inclusive of or walkable to services and amenities. Building an aging-supportive community requires addressing the housing needs of older householders as well as ensuring they can access the social services they require to remain in Saugus and, if they so choose, their homes.

### **Goal 5: Increase Town capacity to facilitate housing production by allocating funding, staff, and other resources to relevant activities, and by educating the community about housing needs.**

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Positioning the Town of Saugus to build its housing supply in the above specified ways takes resources, including time and money. Saugus has several entities and tools in place to address housing concerns and build the supply, yet they have not been leveraged to the greatest extent possible. The Town has begun to increase capacity by hiring a full-time planning staff, who in addition to working to increase housing production, can identify and pursue resources to aid in this endeavor. For example, as multifamily development becomes more common in town and the inclusionary zoning bylaw capitalizes on this trend, a revenue stream in the form of payment in lieu of units should be directed to the Saugus Affordable Housing Trust Fund so that the Trust becomes empowered to pursue its important work.

Furthermore, in addition to the planning staff, partnerships with housing experts in town and others beyond who are knowledgeable of and committed to meeting housing need and demand in Saugus, such as the Saugus Housing Authority and MNRHSO, should be strengthened. In addition, the interest and energy of the Saugus community should be harnessed. Implementation of this plan will require greater engagement with and outreach to the community in order to educate residents about housing demand and strategies being pursued to meet it.

## Regulatory Strategies

### **Strategy 1: Making zoning more “user-friendly” and up to date to actively encourage the types of housing production the Town supports in specified locations.**

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In addition to updating the ZBL in accordance with the following strategies, more basic changes must be made to ensure its usability. The Saugus ZBL has not been updated since 1999, nor is it digitized. The development community, not to mention planning staff, instead must decipher a stack of papers consisting of numerous amendments and additions.

The Town has been working with the Edward J. Collins, Jr., Center for Public Management at the University of Massachusetts Boston to begin to address this development barrier. The Center has begun by reviewing Town Meeting minutes to determine whether adopted zoning changes were incorporated into the bylaw and approved by the Attorney General. This work should be continued and complemented by a recodification of the ZBL, digitization of the ZBL, and a user-friendly town website where developers can access the requisite forms and review adequate direction to complete them, including possibly video tutorials.

#### **Action Plan**

- Undergo comprehensive recodification of the ZBL
- Digitize the Saugus ZBL and map, and put it online at [www.GeneralCode.com](http://www.GeneralCode.com)
- Perform a zoning audit regularly to ensure there are no unnecessary regulatory barriers to residential development (and take steps to address them)

### **Strategy 2: Streamline the permitting process for residential development to encourage housing production.**

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The permitting process for new development in Saugus is complicated, opaque, and time-consuming. An unpredictable permitting process introduces risk and cost, and can therefore deter development. In 2014, the Town of Saugus used an Economic Development Self-Assessment Tool (EDSAT) from the Dukakis Center for Urban & Regional Policy at Northeastern University. Among other findings, it determined that the Saugus permitting process could be more transparent and straightforward.

The Town recently established the Town Manager’s Development Site Plan Review Committee for Route 1 which coordinates among departments, such as the Department of Public Works and the Fire Department, to streamline the permitting process. This could be extended to select other zoning districts or be made town-wide. Other strategies include providing a checklist of permitting requirements to prospective developers and businesses and providing technical assistance to them.

### **Action Plan**

- Review best practices for streamlining local permitting processes, including improving communication with permit applicants, standardizing the process, and helpful resources, and pursue those most relevant to Saugus
- Develop a checklist of Saugus permitting requirements and make it accessible to the development community via the Town website
- Expand the Route 1 Review Committee or establish additional development review entities to evaluate major developments throughout town

### **Strategy 3: Revise zoning to allow mixed-use development and residential land uses at identified opportunity locations where they are currently prohibited.**

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The Town of Saugus is eager to see mixed-use development activity—that blends residential, commercial, and/or cultural institutional land uses in a single structure—in Saugus Center and Clifftondale Square. In order for this goal to be achieved, both these areas must be rezoned. Currently, as-of-right development is commercial and there are no use variances. Any existing mixed-use development has been “grandfathered in,” but new development cannot take this form. Similarly, rezoning is needed in order to see multifamily residential development in these areas, which would contribute to a more mixed-use area, if not a mix within a single structure.

Saugus has recently undertaken a downtown study that includes Clifftondale Square to consider what kind of zoning changes should be pursued. A similar study should be considered for Saugus Center, as well as the following additional areas the Town would like to consider for mixed-use development: Eustis Street, Walnut at Water streets, and Ballard Street.

### **Action Plan**

- Draft mixed-use zoning for Saugus Center and Clifftondale Square
- Undertake studies for additional areas of town where mixed-use and multifamily development may be appropriate

### **Strategy 4: Amend dimensional building regulations to facilitate multifamily development and mixed-use development, and minimum lot size to allow production of smaller homes in identified areas.**

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In order to diversify the Saugus housing stock to create opportunities for young professionals, families, and for elders to downsize, certain changes must be made to existing multifamily and mixed-use development and single-family zoning. First, building heights should be assessed to determine whether a slight increase would better facilitate multifamily and mixed-use development. Typically, a minimum of 3-4 stories is needed; most overlays where this type of development is allowed in Saugus have a maximum of 3 stories and 40 feet. An additional level may make this option more feasible for developers.

Second, Saugus should conduct a town-wide parcel analysis to determine appropriate locations for smaller, starter homes on postage stamp lots. Saugus has a town-wide minimum lot size of 20,000 square feet. This requires development of larger, and therefore more expensive, housing to justify the high land acquisition costs. It also renders smaller lots useless. In select areas, a minimum lot size of 5,000 square feet may be appropriate in order to unlock development opportunities and increase the supply of smaller dwelling units appropriate to younger householders and empty-nesters looking to downsize. Following this analysis, minimum lot size should be adjusted in appropriate areas.

In order to pursue this strategy, Saugus needs access to a geographic information system (GIS) that allows visualization, analysis, and interpretation of town data. The Town should consider acquiring ArcMap GIS or a free open source system as an alternative, such as QGIS. Relatedly, current staff should be trained to use the system or a planner with GIS capabilities should be added to the team.

### **Action Plan**

- Engage the development community and conduct a market assessment to determine the costs and benefits of increasing the maximum building height for multifamily and mixed-use development
- Implement a GIS and ensure at least one staff member is trained to use it
- Conduct a town-wide parcel analysis to determine areas where a minimum lot size lower than 20,000 square feet would effectively unlock development opportunity for smaller housing
- Pursue zoning changes determined to be needed based on outreach and analysis

### **Strategy 5: Assess what types of supportive housing are needed for Saugus' seniors and people with physical and cognitive disabilities, and take steps to facilitate their development.**

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To meet the needs of the growing senior population and of those with disabilities, the Town of Saugus should determine the necessary housing types and take steps to facilitate their production. These might include:

- Accessible units designed to be occupied by those with physical or cognitive disabilities, such as single-story, barrier-free homes or those with the main living areas and a bedroom on the main floor
- Assisted living facilities for people at all income levels, which provide personal care, housekeeping, and other services for elders or people with disabilities
- Independent living facilities for residents of all income levels, which are generally age-restricted housing for those 55 and over with minimal personal support

Rental housing is another option for seniors, since it frees occupants of some of the financial and physical responsibilities of homeownership. The Town can support development of these housing

types through a number of strategies, such as zoning incentivizes like density bonus, reduced parking, flexible dimensional requirements, or reduced permitting fees.

#### **Action Plan**

- Assess existing conditions and market demand for different housing options appropriate for seniors and those with disabilities
- Investigate strategies to facilitate development of the housing types determined to be needed, such as zoning incentives
- Start with facilitation of the inclusion of accessible and adaptable units in new private multifamily or mixed-use development

## **Local Initiatives**

### **Strategy 6: Work to decrease the rate of foreclosures by connecting at-risk homeowners to existing resources.**

---

In 2015, Saugus saw 20 foreclosures, down from 126 in 2007 but still more than in most neighboring municipalities. Saugus contracts with the MNRHSO to track foreclosures, among other tasks, which is a good first step to understanding the extent of the problem in town. Saugus also works with the Chelsea Restoration Corporation (CRC) on receivership wherein the non-profit would repair and re-sell the home to the owner or another. Unfortunately, in their experience, the housing court does not usually side with the mortgage-holder. The Saugus Affordable Housing Trust (AHT) has also done some work on this issue in town, identifying dilapidated, abandoned homes, directing them through the foreclosure process, and facilitating their re-sale.

Building on this work, there are strategies the Town or one of its partner can adopt to help prevent foreclosure. These include connecting homeowners with the MA Housing Consumer Education Center to make sure they are knowledgeable about how foreclosure works and how to avoid it; offering foreclosure prevention counseling through the AHT or other entity; and connecting homeowners to MassHousing, which provides foreclosure prevention loans.

#### **Action Plan**

- Continue the Town's partnership with the MNRHSO and the CRC
- Work to connect at-risk homeowners with resources through the MA Housing Consumer Education Center, MassHousing, and others

### **Strategy 7: Work with developers to understand the market for middle-income housing in Saugus and support projects that access MassHousing's Workforce Housing funds.**

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Though a focus on low-income housing is primary, the Town is also interested in mixed-income housing that offers opportunities for households with a range of incomes. Towards that end, the



Town should conduct a housing market assessment to determine the supply of middle-income housing and the extent to which there is additional demand for it. This should include engaging with the development community to understand market trends from their perspective, barriers to producing mixed-income housing in Saugus, and strategies that would help them develop these projects.

To the extent that there is a market for and developer interest in producing middle-income housing in Saugus, the Town can support this work by making developers aware of and connecting them with MassHousing to access new Workforce Housing funds. These funds target individuals and families with incomes between 61-120% of AMI. Despite the wide income range, at least 20% of units at the development must be affordable for households earning at or below 80% of AMI. Developers can access up to \$100,000 of subsidy per workforce housing unit created and deed restricted as affordable for at least 30 years.

### **Action Plan**

- Conduct a housing market demand assessment with a focus on middle-income housing
- Hold a roundtable with developers active in or interested in working in Saugus
- Monitor developer applications and the development pipeline for opportunities where a broader income mix could be supported by MassHousing's Workforce Housing funds and work with developers to access these resources

### **Strategy 8: Monitor and work to preserve long-term affordability of existing deed-restricted units.**

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As Saugus works to add to its affordable housing supply, it's imperative that the Town maintain its existing subsidized units for qualifying households and for the purpose of making progress towards 10% on the state's SHI. As of July of 2016, Saugus has 744 affordable units representing 6.92% of the town's total year-round housing supply on the SHI. Though more than 400 of these units are affordable in perpetuity, 330 could expire between now and 2030, some much sooner. The largest projects at risk are Saugus Commons (266 units at risk in 2030) and the supportive living development known as Sachem Manor (20 units at risk of expiring in 2029).

The Town should target permanent preservation of all at-risk units in order to maintain the local supply of affordable housing. Towards that end, the Town can work with respective property owners as well as State agencies such as the Community Economic Development Assistance Corporation (CEDAC) to preserve expiring units so that they remain on the SHI. CEDAC or other state subsidizing agencies may be able to provide the respective owners of these properties with housing subsidies that will enable owners to continue to rent units at an affordable price to households who earn at or below 80% of AMI.

### **Action Plan**

- Continue to partner with the MNRHSO to monitor Saugus' existing affordable housing inventory
- Actively work with owners of expiring SHI units to secure resources needed to extend affordability for the longest term possible

### **Strategy 9: Engage the local real estate and development community to increase the Town's understanding of trends in housing demand, and to generate developer interest.**

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In order to position Saugus to achieve housing goals, the Town should engage those who have a key role in advancing them: property owners, developers, and realtors. Saugus should work with local property owners to unlock the development potential of the sites identified by this plan. This includes communicating the benefits of new development or redevelopment, and investigating solutions to barriers.

In addition, the Town should forge effective relationships with the real estate development community to better understand the Saugus housing market from the realtor and developer perspectives, to connect developers with local property owners, and so developers can get answers to any questions they may have. Engagement could occur via a series of roundtable discussions on affordable housing need and opportunities in town, improvements to the inclusionary zoning bylaw, barriers to ADUs, and new development opportunities.

### **Action Plan**

- Compile and maintain a list of local property owners, housing developers, and realtors for outreach and engagement purposes
- Design a housing forum and invite property owners to discuss the town's housing goals via this plan, the local market, housing typologies, what amenities appeal to specific demographics, and what is needed to attract desirable housing development
- Explore additional strategies to engage the local real estate community, such as distribution of information via an online discussion platform or a mailing list of local developers or those who may be interested in working with Saugus so the Town can share zoning updates and other pertinent information via quarterly emails

### **Strategy 10: Provide affordable and fair housing education/training opportunities to Town staff, and ensure compliance with the Fair Housing Act and other legal housing requirements.**

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Saugus has created a foundation for future investment in affordable housing through this HPP, and the Town should ensure that its staff is well-positioned to achieve the goals stated herein. Towards that end, employees and board members must be educated on the requirements of M.G.L. Chapter 40B and federal and state fair housing laws. 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. HUD's Affirmatively Furthering Fair Housing (AFFH) Proposed 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.

The Massachusetts General Law Chapter 151B is the state's fair housing law outlawing discrimination in housing and mandating accessibility in new construction of housing with three units or more. 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. Saugus should review the rules and regulations applicable to Town 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 Town to meet legal requirements and address housing needs in Saugus.

### **Action Plan**

- Continue to disseminate information to all Town boards, commissions, departments, and elected officials about housing and fair housing laws
- Hold trainings for Town staff and board members on M.G.L. Chapter 40B and fair housing laws
- Ensure zoning, the local housing authority, and other municipal entities are in compliance with said laws

### **Strategy 11: Increase resident awareness of unmet housing needs and demand in Saugus.**

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Participation in the public process for this plan was stronger among those who worked for or volunteered for the Town of Saugus than the general population. In order to implement the strategies recommended here and achieve the goals this plan puts forth, it is important that Saugus residents support them. Towards that end, they must understand what affordable housing is, how it works, and the local need for it. Saugus should educate public and private partners and the general public on affordable housing definitions and terminology, qualifications, successful examples, the positive impacts of new development and redevelopment, and unmet housing need in town. Issues related to the needs of lower-income residents, housing density and design, and real or perceived community impacts resulting from housing production must be recognized and addressed. Saugus 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 Saugus, the Massachusetts Toolbox provides clear steps to gain support and address fear 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 Town might utilize its website, social media platforms, and the local paper to conduct outreach and make residents aware of housing-related issues, educational materials, and upcoming learning and discussion opportunities.

#### **Action Plan**

- Work with community partners and provide online educational materials via the Town's website and local paper to raise awareness about affordable housing facts and activities
- Distribute relevant information via the Town's website, local paper, at community hubs, and at public events on households in need, the consequences of lack of action to address this issue, and the benefits of greater housing diversity and affordability
- Hold an annual housing forum to discuss progress towards housing goals and to celebrate successes

#### **Strategy 12: Ensure staff from Planning and Development lead implementation of this Housing Production Plan and monitor progress towards achieving housing goals.**

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Staff from Planning and Development will be responsible for ensuring that progress is made towards achieving the goals laid out in this plan. Towards that end, staff should monitor which HPP strategies are being implemented, assess which may face barriers and why, and strive to advance creative ideas.

#### **Action Plan**

- Assign a Planning and Development staff person to oversee the execution of this plan
- Ensure this staff person meets regularly with entities leading specific HPP strategies to monitor progress towards the successful implementation of this plan

## Implementation Plan

Town of Saugus Housing Production Plan Implementation Strategies, 2016-2022					
Implementation Strategies		Responsible Entities		Time Frame	Page #
		Lead	Support		
#1	Making zoning more "user-friendly" and up to date to actively encourage the types of housing production the Town supports in specific locations.	Planning Board	Planning & Development	Short Term	53
#2	Streamline the permitting process for residential development to encourage housing production.	Planning Board	Planning & Development	Medium Term	53
#3	Revise zoning to allow mixed-use development and residential land uses at identified opportunity locations where they are currently prohibited.	Planning Board	Planning & Development	Long Term	54
#4	Amend dimensional building regulations to facilitate multifamily development and mixed-use development, and minimum lot size to allow production of smaller homes in identified areas.	Planning Board	Planning & Development	Long Term	54
#5	Assess what types of supportive housing are needed for Saugus' seniors and people with physical and cognitive disabilities, and take steps to facilitate their development.	Planning & Development	SHA, AHT	Short Term	55
#6	Work to decrease the rate of foreclosures by connecting at-risk homeowners to existing resources.	Planning & Development	MNRHSO, AHT	Ongoing	56

(continued)

Town of Saugus Housing Production Plan Implementation Strategies, 2016-2022					
Implementation Strategies		Lead	Support	Time Frame	Page #
#7	Work with developers to understand the market for middle-income housing in Saugus and support projects that access MassHousing's Workforce Housing funds.	Planning & Development		Short Term	56
#8	Monitor and work to preserve long-term affordability of existing deed-restricted units.	Saugus Housing Authority	Planning & Development, MNRHSO	Ongoing	57
#9	Engage the local real estate and development community to increase the Town's understanding of trends in housing demand, and to generate developer interest.	Planning & Development		Short Term	58
#10	Provide affordable and fair housing education/training opportunities to Town staff, and ensure compliance with the Fair Housing Act and other legal housing requirements.	Planning & Development	Saugus Housing Authority	Short Term, Ongoing	58
#11	Increase resident awareness of unmet housing needs and demand in Saugus.	Planning & Development	CPC	Short Term	59
#12	Ensure staff from Planning and Development lead implementation of this HPP and monitor progress towards achieving housing goals.	Planning & Development	AHT	Short Term	60

# Appendices

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## Appendix A

### DHCD Affirmative Fair Housing Marketing Guidelines

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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>.

## Appendix B

### 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**

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# DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

## Saugus

DHCD ID #	Project Name	Address	Type	Total SHL Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
2731	Heritage Heights Apartments	19 Tabot Street	Rental	100	Perp	No	HUD
2732	Laurel Gardens	Laurel St	Rental	45	Perp	No	DHCD
2733	Laurel Gardens	2 Rice St	Rental	40	Perp	No	DHCD
2734	Laurel Towers	2 Rice St	Rental	100	Perp	No	DHCD
2735	Sweetser's Corner	3 Baker Street	Rental	20	Perp	No	DHCD
2736	n/a	5 & 7 Baker St	Rental	8	Perp	No	DHCD
2737	Amillage Arms	212 Essex St	Rental	6	Perp	Yes	DHCD
2739	Saugus Commons	9 Newhall Avenue	Rental	266	2030*	Yes	MassHousing
4007	Central Street	102 Central St	Ownership	6	Perp	Yes	FHLBB
4008	Mount Pleasant Street	Mt. Pleasant St.	Ownership	4	Perp	Yes	FHLBB
4447	DDS Group Homes	Confidential	Rental	95	N/A	No	DDS
4603	DMH Group Homes	Confidential	Rental	6	N/A	No	DMH
5299	Saugus HOR Program 2002	Dustin Street	Ownership	1	11/05/18	No	DHCD
5300	Saugus HOR Program 2002	Eagle Road	Ownership	1	11/13/18	No	DHCD

11/21/2018

Saugus  
Page 598 of 784  
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**

**Saugus**

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
5301	Saugus HOR Program 2002	Ballard Street	Ownership	1	12/22/18	No	DHCD
5302	Saugus HOR Program 2002	Holland Street	Ownership	1	03/29/19	No	DHCD
5303	Saugus HOR Program 2002	Kenwood Avenue	Ownership	1	04/15/19	No	DHCD
5304	Saugus HOR Program 2002	Overlea Avenue	Ownership	1	04/16/19	No	DHCD
5306	Saugus HOR Program 2002	Grove Street	Ownership	1	08/16/19	No	DHCD
5307	Saugus HOR Program 2002	Dudley Street	Ownership	1	08/23/19	No	DHCD
5308	Saugus HOR Program 2002	Atlantic Avenue	Ownership	1	08/25/19	No	DHCD
5309	Saugus HOR Program 2002	Pearl Road	Ownership	1	08/25/19	No	DHCD
5310	Saugus HOR Program 2002	Summer Drive	Ownership	1	08/25/19	No	DHCD
5311	Saugus HOR Program 2002	Seagirt Avenue	Ownership	1	08/25/19	No	DHCD
8479	Saugus HOR Program	Wickford St	Ownership	1	2020	NO	DHCD
8480	Saugus HOR Program	Riverside Ct	Ownership	1	2020	NO	DHCD
8481	Saugus HOR Program	Harvard Ave	Ownership	1	2020	NO	DHCD
8482	Saugus HOR Program	Pleasant Ave	Ownership	1	2020	NO	DHCD

11/21/2016

Saugus  
Page 600 of 794  
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

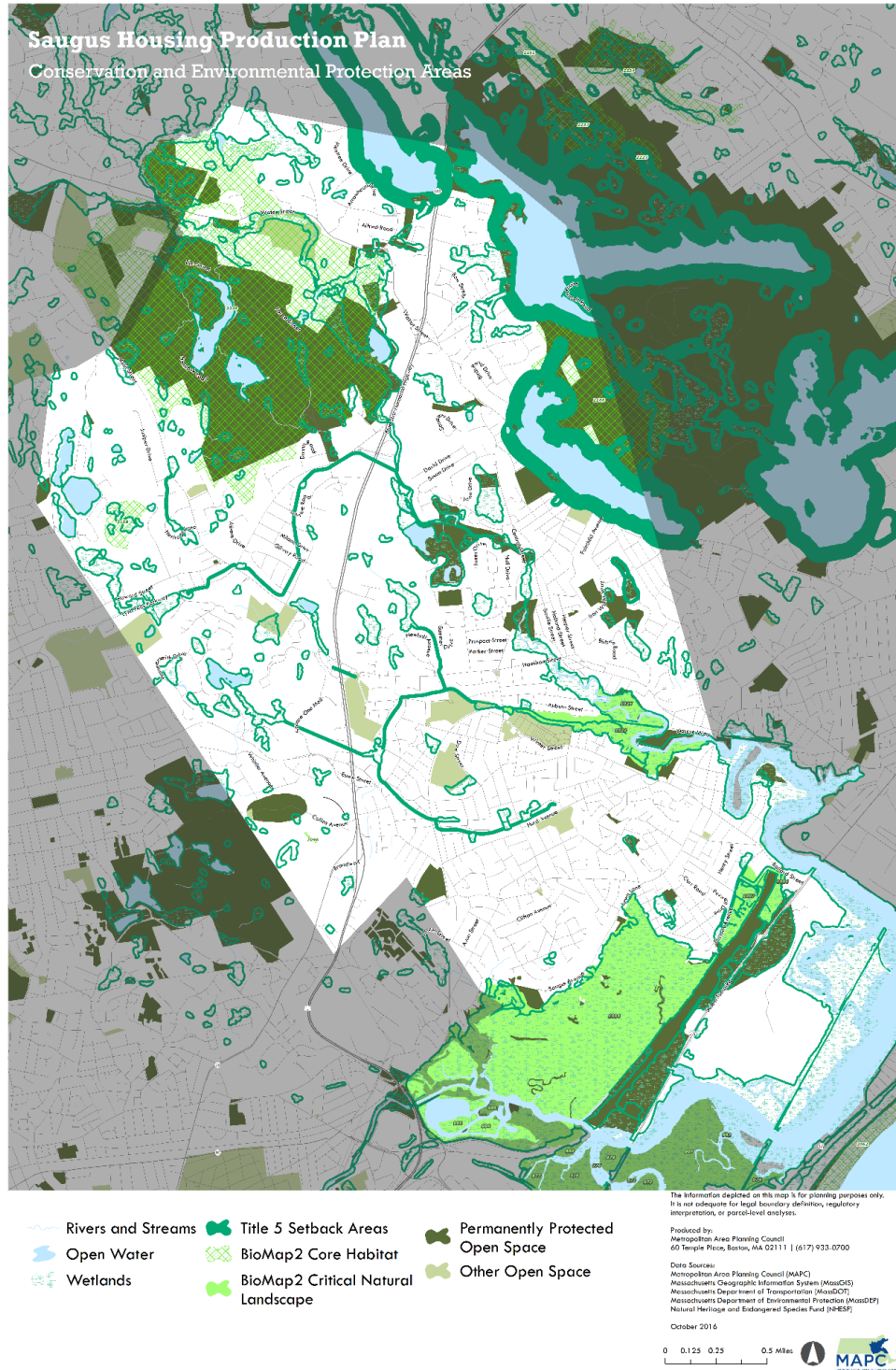
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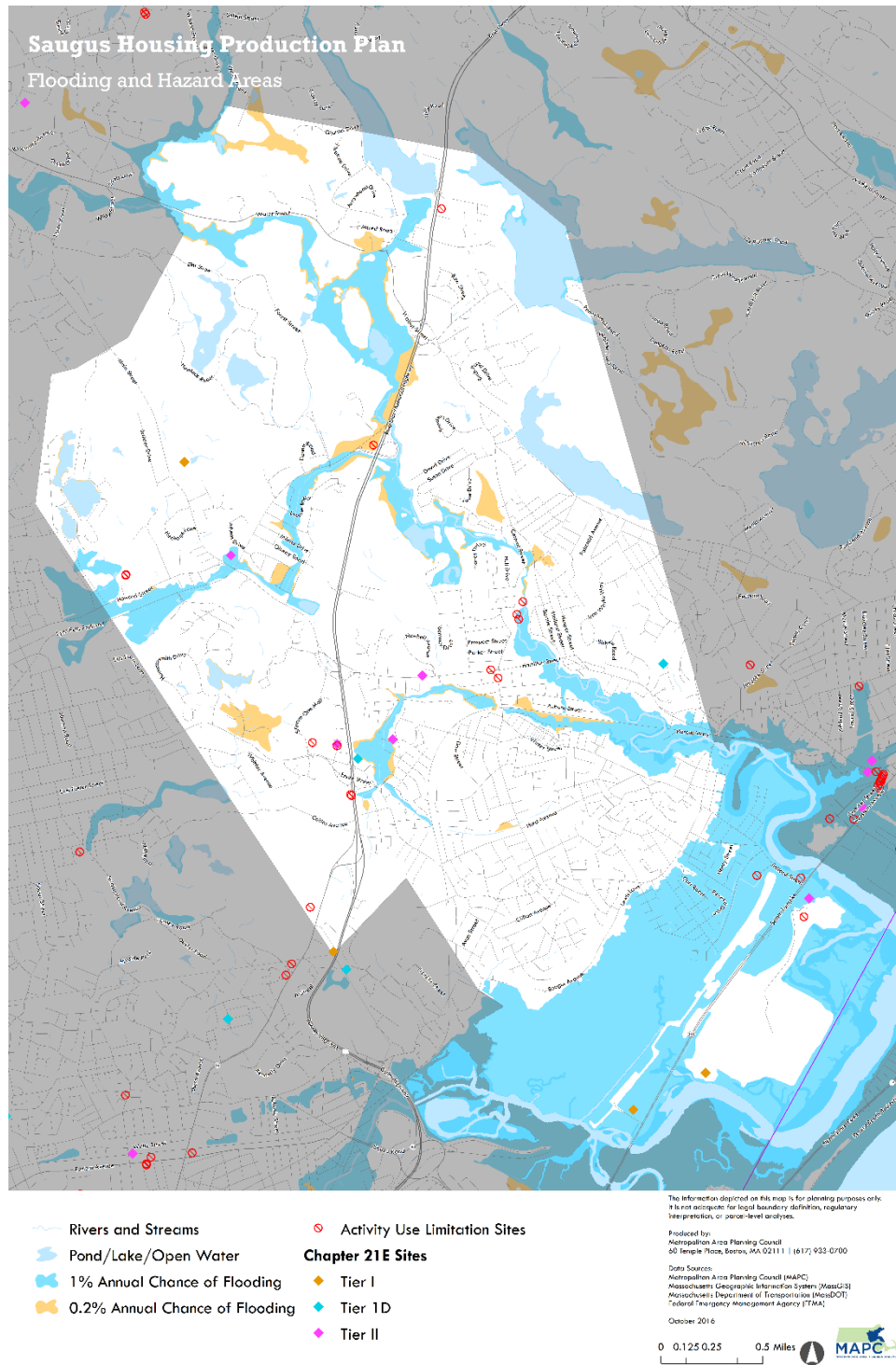
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8483	Saugus HOR Program	Makepeace St	Ownership	1	2020	NO	DHCD
8565	Oak Point	9 Nirvana Drive	Ownership	4	perp	YES	FHLBB
8566	Saugus HOR Program	Fairview Ave	Ownership	1	2021	NO	DHCD
8567	Saugus HOR Program	Bow Street	Ownership	1	2021	NO	DHCD
8696	Pleasant Hill Condominiums	48 Denver St	Ownership	3	perp	NO	DHCD
9399	Sachem Manor	Denver Street	Rental	20	2029	NO	DHCD
Saugus Totals				744	Census 2010 Year Round Housing Units	Percent Subsidized	10,754 6.92%

HUD

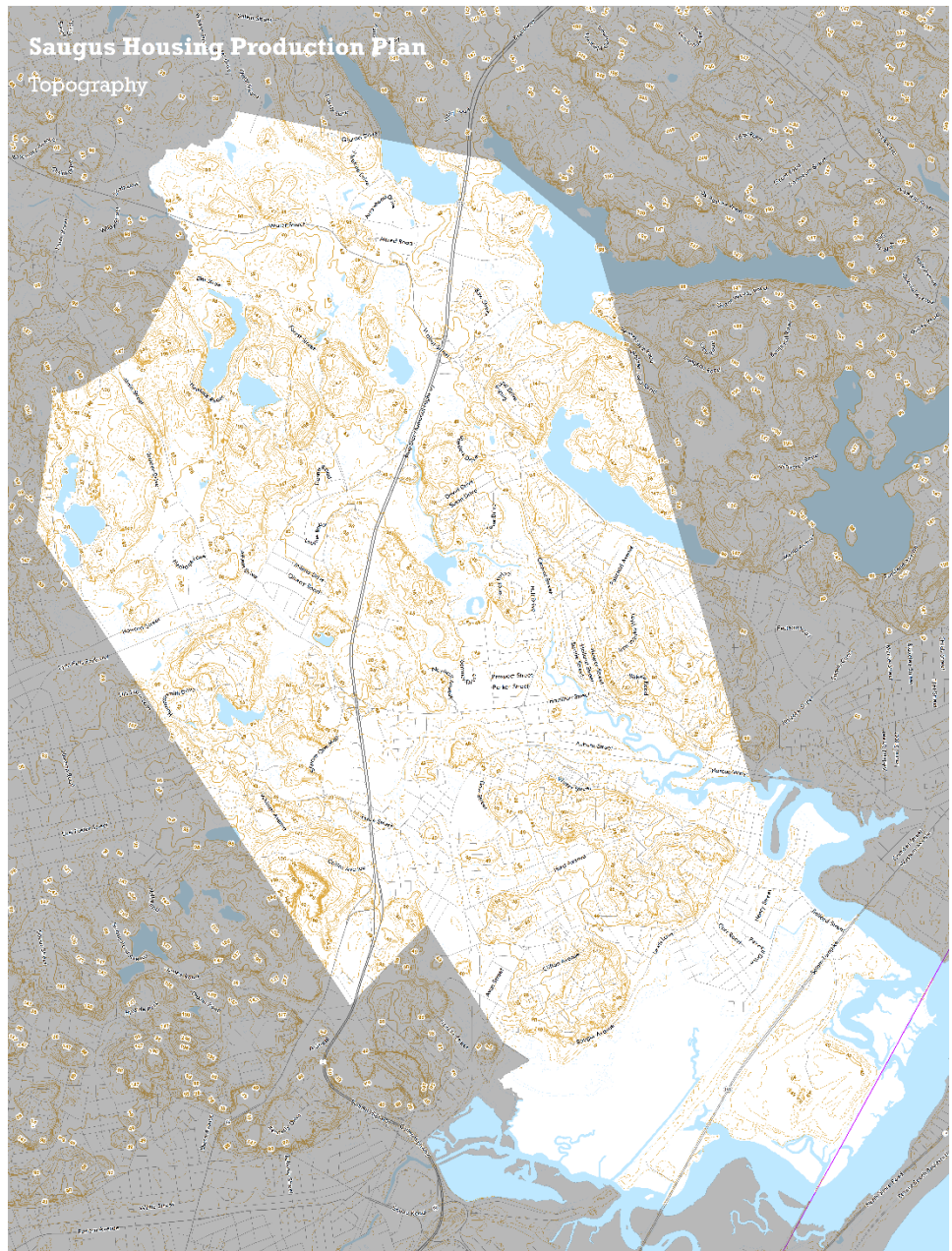
## Appendix D

### Natural Development Constraints







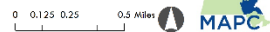


Elevation in Feet

The information depicted on this map is for planning purposes only. It is not adequate for legal boundary definition, regulatory interpretation, or specialized analysis.

Produced by:  
Metropolitan Area Planning Council  
60 Temple Place, Boston, MA 02111 (617) 933-0700

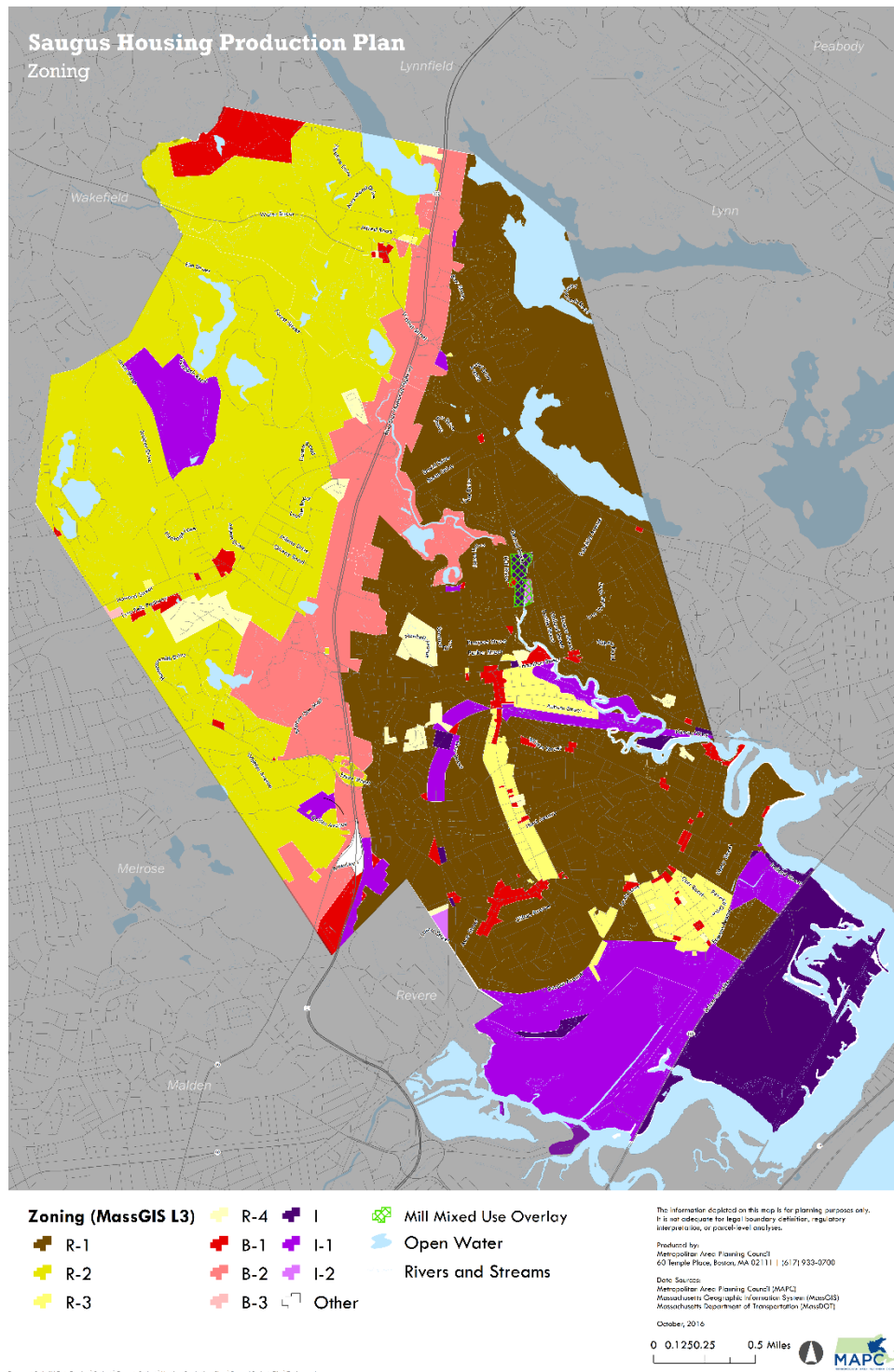
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Metropolitan Area Planning Council (MAPC)  
Massachusetts Geographic Information System (MassGIS)  
Massachusetts Department of Transportation (MassDOT)  
October, 2016

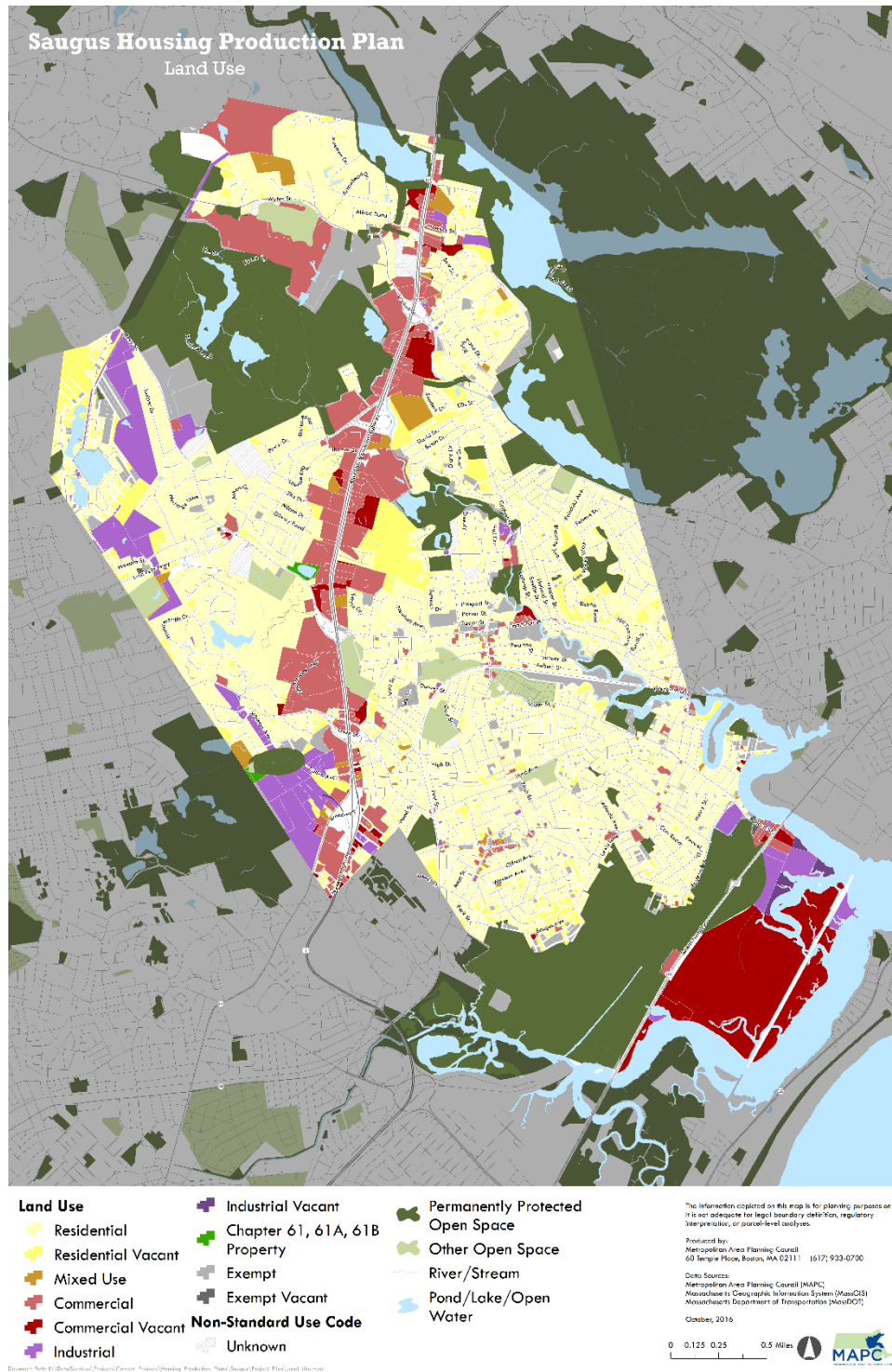


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## Zoning & Land Use





## Potential Development Opportunities

