

# Housing

## OVERVIEW

Lincoln was historically an economically and demographically diverse community and residents have long enjoyed the social and educational benefits that such a community provides. However, housing prices have increased dramatically over the last three decades, mainly due to rising land values. Since undeveloped land is scarce and expensive, there has been a recent increase in the demolition of smaller homes to fulfill the market demand for newer, larger homes. Over time, this could lead to reduced diversity in the town's population. There is already evidence that some of Lincoln's elderly, and young families who could use starter homes, are being priced out of the market. In addition, if developers were to take full



advantage of state-mandated housing requirements under Chapter 40B, which allow a them to bypass local zoning regulations, it could threaten the character of Lincoln and compromise it's long history of careful planning by allowing large-scale development inconsistent with Lincoln's goals.

## Key Findings

- ❖ Lincoln's Census 2000 housing inventory includes 2,905 housing units. About 2,000 of these units are in residential Lincoln, with the remaining units at Hanscom Air Force Base (HAFB).
- ❖ Lincoln has very high home values. The average single-family home value exceeds \$1 million, and the average value of new homes is nearly \$2 million.
- ❖ There are relatively few rental units in Lincoln. In 2000, about 281 housing units were renter-occupied.
- ❖ Recent population estimates for Lincoln indicate that since 2000, the number of residents 25-44 years old has declined significantly and the number of residents 55-64 years old has increased.
- ❖ About ninety-seven percent of the town's land is in one zoning district, Single-Family Residence 1, which requires a minimum lot size of 80,000 sq. ft. for new development. Of the total area, however, a signifi-

cant percentage of the house lots were created before 1955 and are smaller, grandfathered non-conforming properties.

- ❖ From 1997 to 2007, Lincoln issued 111 residential building permits for new residences and forty-nine demolition permits – in most cases to make way for the construction of a new, larger house. On average, the replacement homes are more than twice the size of the homes that were torn down.
- ❖ Residential land use per capita in Lincoln is the highest in its region at 0.54 acres per person. The town’s development density – 160 housing units per square mile – is the lowest in the region.
- ❖ Many of Lincoln’s households are small, yet its homes are quite large. Fifty-eight percent of Lincoln’s households consist of one or two people, yet fifty-one percent of the housing units have eight or more rooms.
- ❖ Through its own efforts, Lincoln exceeded the state’s ten percent affordable housing minimum during the 1990s and has done so again since 2000.

## Key Challenges

- ❖ Lincoln’s very high home values and limited supply of vacant, developable land will continue to exert redevelopment pressure on older, modest housing stock. Also, the town’s high property values will continue to make some affordable housing techniques – such as buy-down programs – difficult to implement.
- ❖ The state’s affordable housing policies and preferences are not always predictable, which make it hard for communities to plan for affordable housing development.
- ❖ Lincoln’s large detached single-family homes provide few options for seniors. In the next five years, the number of over-65 households in Lincoln is projected to increase from twenty-nine percent to thirty-four percent as the nation’s population continues to age.
- ❖ The town will need to maintain consensus over how far Lincoln should go to provide affordable housing for moderate and middle income households.
- ❖ Maintaining support for affordable housing may be increasingly challenging for Lincoln as the town’s population continues to change.
- ❖ Like all Massachusetts municipalities, Lincoln will need to continue to monitor and to add to its Subsidized Housing Inventory if it wants to avoid comprehensive permit developments under Chapter 40B.

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## EXISTING CONDITIONS & TRENDS

Lincoln took an activist role in providing affordable housing even before the legislature enacted Chapter 40B in 1969. The Lincoln Foundation, a private organization formed in 1968, developed the 125-unit Lincoln Woods housing cooperative on a portion of the Codman Estate in the mid-1970s. The Lincoln Housing Commission, created by the town in 1979, has been instrumental in Lincoln’s efforts to plan for and create affordable housing throughout the town. In addition to affordable units, Lincoln has taken steps to create several types of housing in order to meet the needs of its residents. While Lincoln remains a single-family home suburb, it has historically been receptive to fresh ideas about housing. Today, however, the town faces many housing challenges. As one of the most desirable suburbs in the Boston metropolitan area, Lincoln finds it difficult to

discourage tear-downs, to create a variety of housing and more affordable housing, and to provide housing for people with disabilities. Enlisting support from new residents to ensure that Lincoln remains affordable to more than a narrow demographic band may be one of Lincoln's greatest challenges. Effective communication about the needs of different households, promoting a variety of methods to meet those needs, and reaching consensus about local government's responsibilities will remain very important. Furthermore, Lincoln's relationship with HAFB will change if the "privatized" military housing located there is made available to civilians.

## Housing Inventory

Lincoln has the signature characteristics of Boston's affluent western suburbs. Its homes tend to be spacious, expensive, and designed for traditional households, and Lincoln is well endowed with historic estates. However, Lincoln also has an unusual housing inventory with a mix of architectural styles, and it has both recognizable neighborhoods and a development pattern with remarkably few conventional subdivisions. The types, ages, and styles of homes in Lincoln tell a story about the town's physical evolution and culture. The same qualities shed light on Lincoln's place in the suburban housing market and the types of households that Lincoln attracts today. In addition, a portion of HAFB lies within Lincoln's geographic boundaries, and virtually all of the military housing is located in Lincoln. Except for Lincoln's long-standing agreement with the Department of Defense to operate the public schools at HAFB, the town has always thought of the housing there as separate from the town. Nevertheless, even though the military housing is not under Lincoln's jurisdiction, it is part of the town's official housing inventory for census purposes and the military families legally reside in Lincoln.

According to the federal census and other sources, Lincoln's total housing inventory increased 12.9 percent, or 235 units, between 1990 and 2000 (Table 7.1). Most of this increase stemmed from new construction of single-family homes and to a lesser extent, condominiums. Since 2000, Lincoln has experienced intense demand for very large single-family homes, and the town's built fabric is changing. Lincoln's desirability and high land costs all but guarantee that new homes will sell at the high end of the regional housing market and that older homes will be altered or demolished and rebuilt to make way for the large residences that affluent homebuyers seem to expect. Excluding approximately 850 housing units at HAFB and the land controlled by the Department of

**Table 7.1**  
**Total Housing Inventory by Units in Structures, 1990-2008**

Housing Type	Federal Census (Actual Count)			Current Estimate	
	1990	2000	Change	2008	Change
Single-Family Units*					
Residential Lincoln	1,361	1,516	155	1,624	108
Hanscom AFB	98	52	-46	N/A	N/A
Two-Family Units					
Residential Lincoln	42	35	-7	37	2
Hanscom AFB	53	21	-32	N/A	N/A
Multi-Family Units†					
Residential Lincoln	418	511	87	540	35
Hanscom AFB	742	776	34	N/A	N/A
Total Housing Units					
Residential Lincoln	1,821	2,056	235	2,201	145
Hanscom AFB	893	849	-44	N/A	N/A

Sources: U.S. Department of Commerce, Bureau of the Census, 1990 Census of Population and Housing, Summary File 3, Table H020, Census 2000, Summary File 3, Table H30; and Claritas, Inc. (2008).

\*Includes single-family residences with a business.

† Figure includes single-family attached dwellings, mobile homes, and accessory apartments. Local officials estimate that 81 of Lincoln's multi-family units are accessory apartments.

Defense, Lincoln has roughly 2,200 housing units, or 160 units per square mile, which is about twenty-seven percent of the average housing density for Middlesex County as a whole.

**AGE OF HOUSING**

Lincoln has a noteworthy collection of historic homes. While most of its oldest residences can be seen from the roadways that radiate from the center of town – Trapelo Road, Bedford Road, Sandy Pond Road, Lincoln Road, and Weston Road – they are scattered in outlying areas, too, along South Great Road, Concord Road, and Old Sudbury Road, as shown in Map 7.1. Lincoln developed in periods that can be gleaned from the age of its homes and the character of its roadways. Residences dating to the eighteenth century and early nineteenth century in and around the

town center contribute to the record of Lincoln’s agricultural past. In the late nineteenth century, new residences filled in around farms as affluent families from Boston arrived in search of a pastoral spot near the city. Many of these residences are grand and quite beautiful, such as the Pierce House, now owned by the town. Housing development continued within and extended from the same areas from the turn of the century to World War II, as evidenced by the age and styles of homes along portions of Tower Road, Beaver Pond Road, and Bedford Road just north of Route 2.

After World War II, subdivision activity spread throughout the Boston area in response to three conditions: the new regional highway system, unprecedented growth in household formation rates associated with the “Baby Boom,” and federal housing policies that favored new homes outside the nation’s cities. When access to Boston was enhanced by the construction of Route 2 and the Massachusetts Turnpike, growth rates skyrocketed during the 1950s in Lincoln and all of the surrounding towns. Another factor that contributed to Lincoln’s post-war housing growth rate was the construction of military housing at HAFB. The postwar period also introduced some of Lincoln’s unique contemporary houses and neighborhoods, such as Brown’s Wood, a community of twenty-three contemporary homes around Laurel Drive and Moccasin Hill Road, designed and developed as a cooperative.<sup>1</sup> Today, less than fifteen percent of Lincoln’s housing inventory was built prior to 1940, and nearly half of its homes were built during the thirty years following World War II. This has important consequences for the definition of “historic,” for some of Lincoln’s most significant residential architecture is contemporary.

**PHYSICAL AND FINANCIAL CHARACTERISTICS OF HOUSING UNITS**

In general, Lincoln’s housing is in good to excellent condition. The housing is relatively new, and residents have the means to maintain and improve their homes. Data from the assessor’s office indicate that only a handful

**Table 7.2**  
**Estimated 2008 Housing Inventory by Age of Structures**

Year Built	Lincoln	Percent	Hanscom AFB	Percent
1939 or Earlier	321	14.6%	0	0.0%
1940 to 1949	164	7.5%	55	6.5%
1950 to 1959	367	16.7%	104	12.2%
1960 to 1969	269	12.2%	303	35.7%
1970 to 1979	402	18.3%	199	23.4%
1980 to 1989	160	7.3%	102	12.0%
1990 to 1998	249	11.3%	82	9.7%
1999 to 2008	269	12.2%	4	0.5%
Total (2008)	2,201	100.0%	849	100.0%

Sources: Claritas, Inc., and Community Opportunities Group, Inc.

<sup>1</sup> Commonwealth of Massachusetts, Department of Conservation and Recreation (DCR), Massachusetts Heritage Landscape Inventory Program, *Lincoln Reconnaissance Report: Freedom’s Way Heritage Landscape Inventory* (2007), 3. See also, Massachusetts Cultural Resource Information System (MACRIS), <http://mhc-macris.net/>.

of the housing units in Lincoln are substandard or in poor condition.<sup>2</sup> Furthermore, Lincoln has virtually no overcrowded units: a housing industry term for a dwelling unit too small for the size of the household that lives in it.<sup>3</sup> Sudbury is the only other community in the immediate region with no evidence of overcrowding.<sup>4</sup> The key reason that problems such as overcrowding do not exist in Lincoln is that the town has comparatively large housing units. This is due, at least in part, to the large percentage of single-family homes in Lincoln's housing inventory, the high cost of land, and the affluence of Lincoln homeowners. More than half of Lincoln's housing units have eight or more total rooms and four or more bedrooms, which makes its homes somewhat smaller than those of Weston and Sudbury yet larger than the homes in Bedford, Concord, Lexington, Waltham, and Wayland.<sup>5</sup>

**Single-Family Homes.** Lincoln's single-family homes vary in size and amenities depending on their age. Table 7.3 shows that Lincoln's oldest and newest houses are also its largest, both in total floor area and number of rooms. Of the 1,509 single-family homes reported in Table 7.3, there are obvious size differences between houses constructed since 2000 and those constructed in the decades just before and after World War II. In general, homes constructed between 1900 and 1969 are smaller in floor area, and they occupy slightly smaller parcels than homes built before or afterward. Many of the lots just meet Lincoln's two-acre minimum lot requirement, and Lincoln has a fairly large number of non-conforming single-family properties.

**Table 7.3**  
**Single-Family Homes by Age, Size, and Land Consumption, 2008 (Excluding Hanscom AFB)**

Year Built	Total Homes	Total Land Area (Acres)	Average per Dwelling Unit				
			Land per House	Gross Floor Area	Net Living Area	Number of Rooms	Number of Bedrooms
Pre-1800	32	68.2	2.13	6,360	3,701	10.6	4.7
1800-1849	22	43.2	1.96	7,216	3,889	9.6	4.0
1850-1899	62	137.3	2.21	6,004	3,435	9.4	4.4
1900-1944	270	540.5	1.98	4,938	2,830	8.3	3.7
1945-1969	666	1,352.4	2.01	4,696	2,937	8.3	3.7
1970-1999	394	1,061.6	2.69	6,969	4,246	9.5	3.9
2000-2007	63	160.0	2.54	9,087	5,556	11.7	4.1

Source: Harald M. Scheid, Regional Tax Assessor, "FY 2008 Lincoln Data Extract" [Electronic Version], 18 April 2008; and Community Opportunities Group, Inc. Note: Table 7.3 omits some of Lincoln's single-family homes, such as farmhouses associated with Chapter 61A land and housing units owned by the town or a non-profit organization.

Lincoln's prestige, natural beauty, limited developable land, and large-lot zoning contribute to the high value of its housing, but its housing values also correlate with the age and size of the dwelling units. Table 7.4 reports land and building values for single-family homes, grouped in the same housing age ranges reported above. On average, Lincoln's oldest and newest homes have the highest values. Together with house size, the building-to-land value ratios in Table 7.4 provide useful indicators of the risk of future demolition. Especially indicative are those categories in which the value of the land exceeds the value of the building itself.

<sup>2</sup> Harald M. Scheid, Regional Tax Assessor, "FY 2008 Lincoln Data Extract" [Electronic Version], to Community Opportunities Group, Inc., 18 April 2008.

<sup>3</sup> An overcrowded unit has a household size equal to 1-1.49 people per room; a severely overcrowded unit, 1.5 or more people per room.

<sup>4</sup> U.S. Department of Commerce, Bureau of the Census, Census 2000, Summary File 3, Table H20, "Tenure by Occupants per Room," American FactFinder, <http://www.census.gov>.

<sup>5</sup> Census 2000, Summary File 3, Table H26, "Tenure by Rooms," and Table H42, "Tenure by Bedrooms."

**Table 7.4**  
**Single-Family Home Values, 2008 (Excluding Hanscom AFB)**

Year Built	Assessed Value				Building-to-Land Value Ratio
	Land	Yard Items	Building	Total	
Pre-1800	\$599,678	\$21,409	\$646,734	\$1,267,822	1.08
1800-1849	\$581,123	\$18,182	\$827,277	\$1,426,582	1.42
1850-1899	\$600,239	\$20,840	\$600,360	\$1,221,439	1.00
1900-1944	\$524,372	\$10,006	\$381,715	\$916,093	0.73
1945-1969	\$516,458	\$6,714	\$337,037	\$860,209	0.65
1970-1999	\$581,781	\$6,972	\$678,513	\$1,267,266	1.17
2000-2007	\$654,892	\$8,495	\$1,289,527	\$1,952,914	1.97

Source: Harald M. Scheid, Regional Tax Assessor, "FY 2008 Lincoln Data Extract" [Electronic Version], to Community Opportunities Group, Inc., 18 April 2008. (See note, Table 7.3.)

**Condominiums.** Lincoln’s housing inventory includes 400 condominiums. Farrar Pond Village, one of the town’s early experiments with planned residential development, contains a mix of garden-style and townhouse units built during the mid- to late-1970s, with housing values ranging from \$480,000 to \$665,000.<sup>6</sup> The buildings are contemporary in design, with clusters of four, five and six units per structure nestled inconspicuously in a wooded area south of Farrar Pond. Residents have views to a large open field and Farrar Pond. In addition, there is a small townhouse development on Todd Pond Road, built during the 1960s and Lincoln Ridge, a 65-unit condominium complex adjacent to Farrar Pond Village. Another innovative condominium development is Lincoln’s award-winning Battle Road Farm, created roughly a decade after Farrar Pond Village. Battle Road Farm includes 120 two- and three-bedroom townhomes south of Hanscom Field on land acquired by the town in the mid-1980s. Most of the buildings are four-unit farm houses. Forty-eight of the units qualify as affordable housing under Chapter 40B, but Battle Road Farm did not require a comprehensive permit because Lincoln created a special zoning district for it. Since Battle Road Farm is a mixed-income development, the unit values vary widely, from \$175,000 to \$490,000.<sup>7</sup>

Lincoln Ridge Estates is a small condominium conversion development formerly known as Ridge Road Apartments. Constructed ca. 1965 as garden-style apartments, the Lincoln Ridge Estates condominiums are the smallest two-bedroom condominiums in Lincoln, with 772 sq. ft. of living area and an average assessed value of about \$220,000.<sup>8</sup> In addition, Lincoln recently approved an age-restricted condominium development, Minuteman Commons, on Virginia Road. Minuteman Commons has thirty-two garden-style condominiums in four three-story buildings. Eight of the units are affordable and listed on the Chapter 40B Subsidized Housing Inventory.

**Rental Units.** Lincoln does not have many rental units. Lincoln Woods, a 125-unit mixed-income housing cooperative on Wells Road, is a short walk from Lincoln Station. Constructed 1974-1975, Lincoln Woods illustrates Lincoln’s historic commitment to affordable housing. In 1972, the Rural Land Foundation acquired seventy-one acres of the Codman Estate and set aside land for moderate-income housing and the retail center known as the Mall at Lincoln Station. The twenty-acre site reserved for housing was rezoned and conveyed

6 Ibid.

7 U.S. Department of Housing and Urban Development (HUD), "Battle Road Farm, Lincoln, Massachusetts," Affordable Housing Design Advisor, <http://www.designadvisor.org/gallery/battle.html>; Massachusetts Department of Housing and Community Development (DHCD), Town of Lincoln Subsidized Housing Inventory, 31 March 2008; and Scheid, "FY 2008 Lincoln Data Extract."

8 Scheid, "FY 2008 Lincoln Data Extract."

to the Lincoln Foundation, a non-profit entity created four years earlier as a local housing development and finance organization. Lincoln Woods residents are required to purchase a share in the cooperative and also pay monthly rent. The development is currently financed by MassHousing and governed by a board of directors.<sup>9</sup> All 125 units are listed on the Chapter 40B Subsidized Housing Inventory even though just over half qualify as low- or moderate-income rental units. Monthly rents for the market-rate units currently range from \$1,230 to \$1,906, depending on the size of the unit.<sup>10</sup> According to the state, the affordability restriction for Lincoln Woods expires in 2032.<sup>11</sup> Recently the board of directors hired a consultant to prepare a strategic plan for Lincoln Woods because the cost to purchase shares in the cooperative had become prohibitive for many prospective tenants. The board is exploring options to convert the cooperative to an economically sustainable financial structure while preserving affordability.

The Lincoln Housing Commission has created rental units on Sunnyside Lane and Tower Road, and at the Pierce House and Codman Farm House. The Sunnyside Lane units include a state-owned building that Lincoln controls under a long-term lease, an accessory apartment that was recently added to it, and two new modular units built on adjacent land that Lincoln acquired from the state in 2003.<sup>12</sup> In addition, local officials estimate that Lincoln has eighty-one accessory apartments, or small units created within detached single-family dwellings or accessory structures on the same lot. Ever since 1972, Lincoln has allowed accessory apartments under zoning regulations that have been liberalized several times in order to encourage this type of housing.<sup>13</sup> Lincoln also has a few two-family homes and two three-family buildings, all constructed between the turn of the century and the mid-1970s, and most located in the vicinity of South Lincoln.<sup>14</sup>

**Property Taxes.** Lincoln homeowners pay fairly high property taxes. The cumulative effects of Proposition 2 ½ overrides and Lincoln's long-standing commitment to excellent schools can be seen in the town's state rank for average single-family tax bill, which has hovered between second and third out of 351 cities and towns for at least twenty years. Lincoln's average tax bill has increased by forty-five percent in current dollars, and about twenty percent in 2000 constant dollars, since Fiscal Year (FY) 2000.<sup>15</sup> Though Lincoln property taxes are very high in absolute numbers, the residential tax burden in Lincoln is fairly typical of affluent suburbs in Eastern Massachusetts. The average tax bill as a percentage of family income in Lincoln is just above the midpoint for the immediate region (Table 7.5).

## TENURE

Eighty-six percent of Lincoln's households own the home they live in. Owner-occupancy has increased since 1990 due to a combination of new-home construction, condominium conversion, and market absorption of for-sale units that were temporarily rented during the recession of the late 1980s. As of the most recent federal census, more than half of Lincoln's renter-occupied units were detached single-family homes and townhouses,

9 Town of Lincoln, *Consolidated Housing Plan* (2003), 24; MassHousing, *Housing List: Spring 2008*, 105.

10 Boston Apartments Online, <http://www.bostonapartments.com/lincolnwoods.htm>.

11 DHCD, Subsidized Housing Inventory.

12 *Consolidated Housing Plan*, 25-26, and Town of Lincoln, *Annual Town Report* (2007), 122.

13 Ibid; Town of Lincoln Zoning By-law (updated 24 March 2007), i-vii, and Section 14.3; and Mark Whitehead to Community Opportunities Group, Inc., 21 May 2008.

14 Scheid, "FY 2008 Lincoln Data Extract."

15 Massachusetts Department of Revenue (DOR), Division of Local Services, "Average Single-Family Tax Bill," 1988-2008, Municipal Data Bank, <http://www.dls.state.ma.us/mdm.htm>.

**Table 7.5  
Family Incomes and Property Taxes as a Percentage of Family Income, 2008**

Town or City	Occupied Housing Units	Owner-Occupied Units	Pct. Owner-Occupied	Median Family Income	Avg. Single-Family Home Value	Avg. Single-Family Tax Bill	Tax Bill Pct. of Income
Bedford	4,793	3,853	80.4%	\$131,314	\$534,795	\$6,086	4.6%
Concord	5,950	4,774	80.2%	\$137,691	\$944,487	\$10,125	7.4%
Lexington	11,083	9,110	82.2%	\$135,459	\$701,925	\$8,788	6.5%
LINCOLN*	2,084	1,787	85.7%	\$158,033	\$1,053,265	\$10,870	6.9%
Sudbury	5,496	5,064	92.1%	\$165,152	\$683,843	\$9,758	5.9%
Waltham†	23,588	10,717	45.4%	\$82,031	----	----	----
Wayland	4,546	4,165	91.6%	\$135,541	\$652,315	\$9,772	7.2%
Weston	3,728	3,236	86.8%	\$228,083	\$1,362,448	\$14,537	6.4%

Source: Massachusetts Department of Revenue, Division of Local Services, "Average Single-Family Tax Bill," 2008, Municipal Data Bank; Claritas, Inc., and Community Opportunities Group, Inc.

\*Statistics exclude Hanscom Air Force Base.

†Average single-family tax bill statistics not reported for Waltham and most other cities in the Commonwealth.

i.e., units typically developed as for-sale housing rather than for rental. By contrast, virtually all of the housing units at HAFB are renter-occupied because the units there were built and managed as housing for military personnel and their families.

## POPULATION AGE

The age of Lincoln residents is an important indicator and predictor of current and future housing needs. Mirroring changes in the make-up of the Commonwealth’s population and that of the nation, Lincoln’s population is aging. The “Baby Boom” generation – people born between 1946 and 1964 – is approaching retirement age, and most “Echo Boomers” have progressed from school-age children to young adults. Table 7.6 shows that since 1990, the number of people between 25 and 44 has declined significantly in Lincoln while the population of mature workers makes up a noticeably larger share of the total population. Continued growth among persons over 65 may suggest needs for more housing options for seniors and more services to support the “aging in place” population.

## Housing Development ZONING

Lincoln regulates housing development through zoning and subdivision control, yet regulation alone does not explain the town’s success with managing growth and protecting its rural character. Lincoln’s land use innovations also reflect its partnerships with the Rural Land Foundation, the Lincoln Foundation, and Lincoln Housing Commission. These partnerships enabled Lincoln to pursue zoning initiatives for developments such as Farrar Pond Village, Lincoln Woods, and Battle Road Farm. The town’s four residential use districts, unique overlay districts, and special housing regulations include:<sup>16</sup>

- ❖ **Single-Family Residence (R1)**, which applies to ninety-seven percent of the town. This district provides for detached single-family homes on lots with at least 80,000 sq. ft. of land and 120 feet of frontage. By special permit, Lincoln allows single-family cluster developments on parcels with a minimum of 160,000 sq. ft. of land.

16 For more information about Lincoln’s zoning requirements, see Chapter 2, Land Use & Zoning.

**Table 7.6**  
**Change in Age Distribution of Lincoln Residents, 1990-2008 (Excluding Hanscom AFB)**

Age Cohort	1990 Census		Census 2000		2008 Estimate		2000-2008 Change
	Number	Percent	Number	Percent	Number	Percent	
Age 0-4	287	6.4%	350	6.8%	364	6.7%	14
Age 5-17	638	14.1%	974	18.9%	1,026	18.8%	52
Age 18-24	265	5.9%	169	3.3%	425	7.8%	256
Age 25-34	522	11.6%	308	6.0%	302	5.5%	-6
Age 35-44	849	18.8%	827	16.1%	469	8.6%	-358
Age 45-54	674	14.9%	1,001	19.4%	1,051	19.2%	50
Age 55-64	581	12.9%	639	12.4%	867	15.9%	228
Age 65-74	444	9.8%	498	9.7%	521	9.5%	23
Age 75-84	208	4.6%	319	6.2%	343	6.3%	24
Age 85+	47	1.0%	67	1.3%	95	1.7%	28
Total Population	4,515	100.0%	5,152	100.0%	5,463	100.0%	311

Sources: Bureau of the Census, 1990 Census of Population and Housing, Summary File 1, Table P011; Census 2000, Summary File 1, Table P11; Claritas, Inc., Site Reports, and Community Opportunities Group, Inc.

- ❖ **General Residence (R2)**, a small district of about twenty-four acres along Ridge Road. In this district, Lincoln allows single-family dwellings under the rules that apply in the R-1 District, and two-family and multi-family dwellings by right, subject to site plan review. Buildings with two or three units require at least 10,000 sq. ft. of land per unit, and buildings with four or more units, 8,000 sq. ft. per unit.
- ❖ **Open Space Residential Development (R-3)**, created in the early 1970s to facilitate the Farrar Pond Village condominium development.
- ❖ **Planned Community Development (R-4)**, created in the early 1970s for Lincoln Woods.
- ❖ The **North Lincoln Overlay District**, established in 1986, requires a preliminary development and use plan submission to the Planning Board before Town Meeting can place any land within the district. Town Meeting's actions involve amending the Zoning Map to create a Planned Development District (PDD, a sub-district of the overlay) and approving the development concept shown on the preliminary plan. Lincoln has created Planned Development Districts for Battle Road Farm, Lincoln North (an office building), Minuteman Commons, and The Groves. A similar process for creating sub-districts applies in the **South Lincoln Overlay District**.
- ❖ In the R-1 District, Lincoln allows **accessory apartments** by special permit in single-family homes or accessory buildings on a lot of at least 40,000 sq. ft. Accessory apartments must meet some eligibility standards, e.g., a maximum floor area of 1,200 sq. ft., an owner-occupancy requirement for the principal residence or the apartment, and a one-accessory-unit-per-lot restriction. The single-family home altered to accommodate an accessory apartment must be at least ten years old. The Board of Appeals can grant a special permit for more than one unit in exchange for protected open space. Further, a smaller unit (900 sq. ft.) can be created in a home that does not meet the ten-year age standard *or* a unit that exceeds 1,200 sq. ft. if the owner agrees to rent the unit to a low- or moderate-income tenant for at least five years. Lincoln waives the low- or moderate-income requirement for units occupied by family members.
- ❖ In 2005, Lincoln adopted **inclusionary zoning** for any residential development with six or more housing units. The bylaw requires approximately fifteen percent of the total number of units in a development to be

affordable. The units may be provided within the development, in another location in Lincoln, through a donation of developable land, or payment of a fee in lieu of creating affordable housing.

- ❖ The **Big House Bylaw**, adopted in 2003.

**TRENDS IN RESIDENTIAL LAND USE**

In most cases, Boston’s west suburbs have experienced relatively little new housing growth in the past decade. For more than thirty years, housing and employment have moved from Boston’s inner-core and Route 128 suburbs to outlying towns. This phenomenon has been documented by the Massachusetts Audubon Society in *Losing Ground: At What Cost?* and smart growth organizations, and it can be seen in a comparison of Lincoln’s region with the state’s high-growth towns along I-495 (Table 7.7). Although the information is dated, the most recent land use statistics for all communities in Massachusetts show that between 1971 and 1999, Lincoln experienced a 23.2 percent increase in the amount of land used for residential development, including HAFB. A similar increase in rate of residential land use change occurred in Bedford, while Sudbury witnessed the region’s largest increase, at 32.1 percent. In contrast, the I-495 towns with very high rates of population growth have absorbed the brunt of demand for new housing in Eastern Massachusetts, resulting in a rapid loss of farms and forested land. Residential land consumption per capita tends to be higher in these towns due to their predominantly low-density zoning. To be clear, the residential acres indicated in Table 7.7 exclude land in conservation and are based on the 1999 aerial flyover that is a sequel to previous flyovers occurring in 1951, 1971, and 1985. Nevertheless, it is important to note that when HAFB is excluded from Lincoln’s housing inventory and land area, the residential land use pattern in Lincoln consumes more land per person than any town in the region except Dunstable.

**Table 7.7**  
**Residential Land Use Change, 1971-1999**

City/Town	Total Land Area	Residential Acres		Absolute Change	Percent Change	1999 Residential Land Per Capita
		1971	1999			
<b>Lincoln’s Region</b>						
Bedford	8,782.8	2,187.2	2,702.8	515.6	23.6%	0.215
Concord	15,801.7	3,845.4	4,840.8	995.3	25.9%	0.285
Lexington	10,535.3	4,807.7	5,149.1	341.4	7.1%	0.170
<b>LINCOLN</b>						
<i>Including HAFB</i>	9,154.0	2,367.4	2,917.4	550.0	23.2%	0.362
<i>Excluding HAFB</i>	8,800.9	2,259.0	2,777.0	518.0	22.9%	0.539
Sudbury	15,587.0	4,378.3	5,783.9	1,405.5	32.1%	0.343
Waltham	8,165.6	3,017.8	3,364.9	347.2	11.5%	0.057
Wayland	9,773.9	3,668.5	4,080.4	411.9	11.2%	0.311
Weston	10,804.1	4,391.5	4,820.7	429.2	9.8%	0.420
<i>Regional Total</i>	88,604.4	28,664.0	33,660.1	4,996.1	17.4%	0.200
<b>High-Growth Towns</b>						
Bolton	12,801.4	805.9	1,892.4	1,086.5	134.8%	0.456
Boxborough	6,630.2	627.2	1,482.9	855.7	136.4%	0.305
Dunstable	10,626.2	532.5	1,526.7	994.2	186.7%	0.540
Franklin	17,136.9	2,679.1	5,674.5	2,995.5	111.8%	0.192
Hopkinton	16,844.3	1,596.3	4,346.1	2,749.8	172.3%	0.326
Mansfield	12,946.4	1,910.2	4,109.5	2,199.3	115.1%	0.183
Westford	19,489.7	2,727.7	6,234.4	3,506.7	128.6%	0.300

Source: MassGIS, Land Use Summary Statistics; U-Mass Donohue Institute, MassBenchmarks, “Total Population 1930-2000 and Estimates for 2001-2006” [Electronic Version], State Data Center; and Community Opportunities Group, Inc.

Lincoln's small households play an important part in these statistics. Compared with all other towns in the region, excluding Waltham, Lincoln's households and families are smaller, on average, with fewer children per family and a relatively large percentage of "empty nester" homeowners. About fifty-eight percent of all households in Lincoln consist of single people living alone or couples living without children. In addition, Lincoln adopted two-acre zoning in 1955. Although the town has taken many steps to promote a variety of housing since then, most of its growth has consisted of single-family residences on two-acre-plus lots. Overall, the use of land for housing town-wide is overwhelmingly dictated by large lots which, in turn, make it challenging to preserve or promote a variety of house sizes in Lincoln's neighborhoods.

**Building Permits.** From 1997 to 2007, Lincoln issued building permits for 111 new housing units, including eighty-one single-family homes and the thirty-two condominiums at Minuteman Commons. However, most residential building permits have been for additions to existing dwellings, as is the case in all towns. For each new construction permit, Lincoln issued permits for 1.5 to as many as ten additions and alterations, depending on the year. In the same period, Lincoln witnessed the demolition of forty-nine older homes – in most cases to make way for new, larger single-family residences.<sup>17</sup> Except for the two years of permit activity for Minuteman Commons, the average construction cost per dwelling unit more than doubled between 1997 and 2007.<sup>18</sup>

**New Growth Revenue.** Proposition 2 ½ allows municipalities to increase each year's tax levy by 2.5 percent of the prior-year levy plus the value of "new growth," or the value of property improvements not included in the previous year's tax base, such as new construction and major renovations. New growth revenue trends shed light on changes in the size and composition of a community's tax base because the value of residential growth is reported separately. For more than ten years, tax revenue from residential growth has provided ninety percent or more of Lincoln's total new-growth revenue. In FY 2008, new growth revenue declined statewide and in Lincoln, echoing troubled conditions in the housing market.

## Housing Market

Lincoln is a buy-up suburb that attracts second- or third-time homebuyers, often from nearby communities. This can be detected in the town's very high housing sale prices and the mortgage records of recently sold homes. Lincoln's single-family home sale prices are the region's second highest (second to Weston). The sales figures in Table 7.8 show that since 1998, the median single-family home sale price in Lincoln has increased eighty-eight percent in current dollars and about forty-four percent in constant dollars. Of the surrounding towns, only Weston had a higher increase in median sale price both for single-family homes and condominiums, yet prices in Lexington and Waltham increased nearly as much in the single-family home market. On average, about fifty-six single-family homes and twenty-five condominiums sell each year in Lincoln, or roughly three percent of the single-family home inventory and six percent of the condominium inventory. Unlike the increase in median sale price, the average number of sales in Lincoln was among the *lowest* compared with surrounding towns. Average condominium sales were higher in Bedford, Concord, Lexington, Waltham, and Wayland, but lower in Weston and Sudbury. The modest increase in single-family home sales between 2006 and 2007 is consistent with trends throughout the Greater Boston area. However, the 24.6 percent increase in single-family sale prices and the 11.5 percent increase in condominium sale prices in the same period make Lincoln region-

17 Lincoln Planning Department, "Permit Log, 1977-2007" [Electronic Version], 7 November 2007, and "List of Teardowns, 1997-2007" [Electronic Version], 11 December 2007. Four of the demolished houses were removed in connection with The Groves.

18 Bureau of the Census, "Residential Building Permits, Lincoln, Massachusetts, 1997-2007," Annual Reports, Building Permits by County or Place Data Retrieval System, <http://www.census.gov/const/www/permitsindex.html>.

**Table 7.8**  
**Single-Family and Condominium Sale Prices in Lincoln, 1998-2008**

Year	Single-Family Home Sales			Condominium Sales		
	Median Sale Price		Number of Sales	Median Sale Price		Number of Sales
	Current Dollars	Real 2008 Dollars		Current Dollars	Real 2008 Dollars	
2008	1,045,000	\$1,045,000	49	\$310,000	\$310,000	22
2007	1,117,500	\$1,148,510	56	\$435,000	\$447,071	18
2006	904,250	\$955,867	52	\$390,000	\$412,262	23
2005	1,155,000	\$1,260,917	55	\$438,000	\$478,166	21
2004	930,000	\$1,049,661	55	\$406,250	\$458,521	26
2003	983,723	\$1,139,888	54	\$360,000	\$417,149	33
2002	852,700	\$1,010,308	50	\$389,500	\$461,493	23
2001	874,305	\$1,052,112	50	\$385,000	\$463,297	25
2000	770,000	\$952,970	71	\$330,000	\$408,416	23
1999	596,300	\$762,532	71	\$297,000	\$379,795	22
1998	555,000	\$725,490	58	\$268,000	\$350,327	33

Source: The Warren Group (2009).

ally unique. In the Boston metro area as a whole, single-family sale prices for 2007 remained at 2006 levels and condominium prices rose by only 4.7 percent after a precipitous drop the previous year.<sup>19</sup>

## AFFORDABLE HOUSING

**Chapter 40B.** In November 1969, the legislature adopted a law to address the economic and fair housing consequences of exclusionary zoning in the suburbs. When less than ten percent of a community’s housing units are affordable to and occupied by low- and moderate-income households, M.G.L. c.40B, ss. 20-23 (“Chapter 40B”) allows eligible developers to seek a comprehensive permit if at least twenty-five percent of their proposed housing units comply with state affordability requirements. A comprehensive permit consolidates all local permits into one process administered by the Zoning Board of Appeals. It overrides zoning and other local regulations that impede the construction of affordable housing. In communities that do not meet the ten percent statutory minimum, a developer can appeal a denied or conditionally approved permit to the state Housing Appeals Committee (HAC).

The Massachusetts Department of Housing and Community Development (DHCD) maintains the Chapter 40B Subsidized Housing Inventory, or the official roster of affordable units throughout the state. According to DHCD

**Table 7.9**  
**Lincoln’s Chapter 40B Subsidized Housing Inventory (SHI)**

Location	SHI Units	Type	Expiration of Affordable Housing Restriction
Lincoln Woods	125	Rental	2032
Battle Road Farm	48	Homeownership	Perpetual
The Groves (Apartments)	30	Rental	Perpetual
Minuteman Commons	8	Homeownership	Perpetual
Tower Road	2	Rental	Perpetual
Codman Farm	2	Rental	Perpetual
Pierce House	1	Rental	Perpetual
Old Concord Turnpike	2	Homeownership	Perpetual
Sunnyside Lane	4	Rental	Perpetual
Greenridge	1	Homeownership	Perpetual
Total	223		

Sources: DHCD Subsidized Housing Inventory, Town of Lincoln.

<sup>19</sup> Massachusetts Association of Realtors, Year-End Reports, 2006 and 2007, Single-Family and Condominium Sales [Electronic Versions], <http://www.marealtor.com/content/>.

and information from the town, Lincoln currently has 221 low- and moderate-income units on the Subsidized Housing Inventory, or 10.6 percent of its Census 2000 year-round housing units.<sup>20</sup> The current inventory is shown in Table 7.9. It is important to note that when DHCD calculates Lincoln's percentage of affordable units, the housing at HAFB is omitted from the denominator.

Lincoln recently added nine group home units to the Subsidized Housing Inventory, which will bring the total to 232 low- and moderate-income units. The Lincoln Housing Commission estimates that Lincoln will most likely need five to seven more affordable units by 2010, when the next federal census occurs, in order to remain at or above the ten percent statutory minimum.<sup>21</sup> The town's post-2010 percentage of affordable units is difficult to predict because in concert with the U.S. Department of Housing and Urban Development (HUD), the Bureau of the Census has been evaluating how units in assisted living residences and continuing care retirement communities should be classified. If the assisted living units in developments such as The Groves are classified as institutional quarters, similar to nursing homes, Lincoln may not need as many new affordable units in order to stay above the ten percent minimum.

**CPA Housing Activities.** Lincoln adopted the Community Preservation Act (CPA), M.G.L. c.44B, in March 2002. CPA allows cities and towns to impose a surcharge on property tax bills and invest the funding in open space, historic preservation, and affordable housing. All of Lincoln's neighbors have adopted the CPA as well. Since 2002, Lincoln has appropriated CPA funds for several proposals from the Housing Commission: acquisition of land and construction of affordable units on Sunnyside Lane, condominium buy-down subsidies, funding for Lincoln's municipal affordable housing trust, an update of the town's Consolidated Housing Plan, and acquisition assistance for group homes.<sup>22</sup>

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## NEEDS, ISSUES & CHALLENGES

Communities control the make-up of their population by the steps they take to control housing growth. Recognizing this, Lincoln has pursued innovative ways to create many types of housing: affordable housing, elderly housing, and a variety of housing at market-rate prices. While Lincoln's track record is impressive, it also illustrates the challenges that small towns face when they try to diversify their housing stock. Many challenges are internal, such as opposition from neighborhoods affected by a zoning change or opposition within town government, but it is very difficult for communities to plan for affordable housing because the state's administrative policies under Chapter 40B continue to change. Lincoln historically has placed high value on housing affordability because residents believed in the importance of an economically and culturally diverse population. Diversity remains very important to Lincoln, as evidenced by the town's vision statement, but today, residents also recognize that creating affordable housing will help to protect the town from Chapter 40B comprehensive permits.

### Chapter 40B

Among the strategies Lincoln has considered to increase the number of units on the Subsidized Housing Inventory is buying down the purchase price of existing homes in exchange for affordable housing deed restrictions. As noted in Lincoln's *Consolidated Housing Plan* (2003), this approach to creating affordable housing makes

<sup>20</sup> DHCD, Subsidized Housing Inventory, September 2008.

<sup>21</sup> Lincoln Housing Commission, *Lincoln Housing Plan: Interim Report*, March 2009.

<sup>22</sup> Annual Town Report (2008), 83; Annual Town Meeting 2008, Proposed Motions, 4.

good use of existing housing, and it can help to preserve smaller, older homes that are threatened by teardowns. It also is ideally suited for creating first-time homebuyer units.<sup>23</sup> Due to the high cost of housing in Lincoln, a buy-down program would be expensive. A more difficult barrier to overcome is that DHCD has not been very receptive to “counting” on the Subsidized Housing Inventory pre-existing units made affordable with buy-down subsidies. This is because the state favors new housing production, i.e., net growth in a community’s total housing inventory.

Lincoln’s accessory apartment bylaw encourages affordable accessory apartments through special permit incentives. It may be possible to better tailor these regulations to create small units that qualify for the Subsidized Housing Inventory. This would allow affordable housing to be scattered unobtrusively within the existing fabric of the town. However, DHCD’s current guidelines for “counting” affordable accessory apartments on the Subsidized Housing Inventory require communities to appoint a local program administrator and establish a state-approved affirmative marketing plan for accessory apartments in order to prove compliance with the federal Fair Housing Act. The Housing Commission did submit an initial program application for DHCD approval but was denied. These administrative framework and documentation procedures may be difficult for small towns like Lincoln.

Although Lincoln currently meets the Chapter 40B ten percent statutory minimum, the percentage of affordable units “resets” with each decennial census. If the total housing count increases but the number of affordable units fails to keep pace with growth, a city or town could fall below the ten percent mark – as happened in Lincoln after Census 2000. Chapter 40B is a “big stick” approach and for most towns, it is not the preferred way to meet housing needs. A comprehensive permit trumps local zoning, which means that a community’s customary land use regulations do not apply. Lincoln has a history of promoting site-sensitive, generally low-density development, and its residents are keenly aware of the threat of Chapter 40B. A large-scale comprehensive permit development would likely not accord with Lincoln’s low-density development pattern. Still, Chapter 40B presents opportunities to build consensus about locally-initiated, contextually-sensitive affordable housing that meets the needs of a region’s present and future populations. Lincoln has risen to this challenge in the past. At issue is whether Lincoln will be able to maintain its traditional activism as its own population continues to change. A second issue is whether the state’s method of calculating Lincoln’s percentage of affordable units will change if privatization at HAFB makes some of the units there available for non-military occupancy.

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*Chapter 40B is a “big stick” approach and for most towns, it is not the preferred way to meet housing needs. A comprehensive permit trumps local zoning, which means that a community’s customary land use regulations do not apply. Moreover, the number of affordable units that Lincoln is required to provide could change if privatization of housing at HAFB makes some of the units there available for non-military occupancy.*

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## **Teardowns, Mansionization, and Loss of Modest Housing Stock**

Lincoln lost forty-five single-family homes to tear-downs in the past ten years. Demolition delay is a worthwhile strategy for saving older homes of architectural significance, and recent amendments have strengthened Lincoln’s bylaw. However, this method does not work in all cases, and some argue that it does not work in many cases. Developers and homeowners seeking to replace a small, older housing unit with a large home often decide to wait for the demolition period to expire. In addition, the demolition delay only affects homes determined

23 Town of Lincoln, *Consolidated Housing Plan* (2003), 15.

to be “significant”, which makes sense if the goal is historic preservation, but not if the intent is to preserve Lincoln’s housing diversity in general.

## Housing for Seniors

Lincoln’s preference for large-lot, low-density housing development imbues the town with its much-loved rural aesthetic. However, the same policy makes it difficult to create choices for people who do not want or need large homes on large lots. This is particularly true for the town’s aging population, which is growing. One way to address the housing needs of the elderly is to create new living arrangements that better meet the needs of people for whom a large single-family home does not make sense, such as creating denser housing with a range of unit types (for example, first floor units) and services, and providing some means of getting around other than driving. Another approach involves bringing support services to the elderly where they currently live, i.e., strategies that allow them to remain in their existing homes. Since there will always be some residents who want new housing arrangements and some who want to remain in their existing homes, a responsive strategy requires both approaches.

Two of Lincoln’s age-restricted developments – Minuteman Commons and The Groves – include affordable units that helped Lincoln meet the ten percent minimum under Chapter 40B. Ever since Congress amended the Housing for Older Persons Act in 1995, age-restricted housing has proliferated nationally and throughout Massachusetts.<sup>24</sup> An age-restricted development is subject to a deed restriction that limits who can purchase and live in the housing units. Today, many developers in the Boston metropolitan area have “over-55” units they cannot sell. Minuteman Commons reportedly had similar problems, although the issues there seem to have been resolved. Age-restricted housing appeals to many communities because it has no direct impact on public schools, but Lincoln may have to decide whether it makes sense to encourage the production of housing that could be difficult for elderly homeowners to sell in the future. Similarly, as the market for age-restricted housing contracts over time, Lincoln and other communities may face tough choices about lifting the restrictions in order to ensure that the units can be sold and resold, and thereby retain their market value.

## Housing for People with Disabilities

CMARC, a non-profit organization that owns and manages several group homes in Lincoln’s region, recently purchased a residence on Concord Road and operates it as a group home for adults with mental disabilities. The project came at the heels of a study conducted jointly by the Lincoln Housing Commission, the Affordable Housing Trust, and the Lincoln Foundation.<sup>25</sup> A group home is a private residence for unrelated people with special needs, and towns often consider them attractive because each bedroom counts as an affordable housing unit on the Chapter 40B Subsidized Housing Inventory. Providing special needs housing makes sense in Lincoln because it provides a stable, supportive environment for people who otherwise could not live in the community – including the adult children of Lincoln residents and those who may have grown up in the community.

To facilitate the acquisition, Lincoln contributed \$500,000 of CPA funds to CMARC in exchange for a perpetual affordable housing restriction and guarantees that the house would be used continuously as a group home. Although the Lincoln Housing Commission released its study months before CMARC actually purchased the house, not all residents knew about it, and some thought the town could have communicated more openly and effectively with the neighborhood about the project. However, like all housing, these dwellings are protected from use restrictions under the state Zoning Act as well as by federal and state laws that prohibit housing

24 Bonnie Heudorfer, *Age-Restricted Active Adult Housing in Massachusetts* (CHAPA, 2005), 7.

25 Lincoln Housing Commission, et al., “Group Homes in Lincoln,” (undated), <http://www.lincolntown.org/>.

discrimination. As a result, Lincoln town officials could not release specifics about the location of the group home until CMARC had entered into a purchase and sale agreement with the seller.

Initial opposition to group homes is often common in small towns and suburbs. The reasons cited include concerns about public safety, property values, and traffic. When managed properly, however, they are usually very compatible with established neighborhoods. If CMARC's residence and another group home established by the Edinburg Center on Bypass Road are successful, Lincoln may find it easier to sponsor group homes in other neighborhoods in the future.

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*Creating affordable housing is challenging under the best of circumstances and often it requires considerable patience. As Lincoln continues to develop and its population changes, it may become more difficult for town officials to build support for future housing initiatives unless new residents share similar values and ideas about local government's responsibility to reduce housing barriers.*

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### Social Housing Policy

Lincoln's housing needs will continue to include affordability for moderate and middle income families. Plans and studies prepared for Lincoln in the past and a 2008 survey of residents suggest that most residents perceive moderate-income housing as socially important and a public benefit. On balance, residents and the town's leadership endorse the basic recommendations of the Moderate Income Housing Committee in 1968 and its successors, despite some disagreement about how far Lincoln should go to provide moderate- and middle-income housing affordability or for whom. Creating affordable housing is challenging under the best of circumstances and often it requires considerable patience, as demonstrated by the Lincoln Housing Commission's years of experience with the project at Sunnyside Lane. As Lincoln continues to develop and its population changes, it may become more difficult for town officials to build support for future housing initiatives unless new residents share similar values and ideas about local government's responsibility to reduce housing barriers.<sup>26</sup>

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## GOALS & RECOMMENDATIONS

### Goal H-1. Provide for a variety of housing types to encourage diversity of Lincoln's population.

- H-1.1. Create higher-density housing, including a modest amount of additional multi-family housing, in the Lincoln Station area.
- H-1.2. Consider development incentives such as M.G.L. c. 40R (smart growth) to achieve Lincoln's housing goals.
- H-1.3. Encourage retention or creation of smaller homes in order to maintain a range of housing stock available to smaller households and those in early or later stages of life.
- H-1.4. Consider removing zoning obstacles to preserving smaller homes by allowing them to be relocated to another lot with an existing residence for use as an accessory dwelling unit.
- H-1.5. Encourage accessory apartments to provide more options in current housing stock.

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<sup>26</sup> See also, Appendix A, Past Plans and Studies, and *Lincoln Citizens' Needs and Interests* (February 2008), 29-33.

## DISCUSSION

**Lincoln Station.** The Lincoln Station area is a prime location to provide the types of housing for which Lincoln has identified a need, including smaller units with some access to facilities and services without reliance on a car. Denser housing arrangements that include some multi-family units are inherently less expensive than single-family dwellings, even without market intervention. However, Lincoln should ensure that new housing development around Lincoln Station includes affordable units that will “count” on the Subsidized Housing Inventory. Lincoln has instituted affordability restrictions and incentives for developers to build more affordable units in certain zoning districts and also has a town-wide inclusionary zoning bylaw that applies to residential developments with six units or more. The Lincoln Station area lies under a zoning overlay district that will allow for great flexibility toward the production of affordable housing in a planned, higher-density development. (*See Chapter 2, Land Use.*)

**Chapter 40R.** A state housing production law, M.G.L. c. 40R, encourages communities to create overlay districts for higher-density housing development in designated “smart growth” locations. The state defines areas eligible for Chapter 40R zoning as areas near transit stations; areas of concentrated development, including town and city centers, and other existing commercial districts in cities and towns; or areas served by existing infrastructure, existing underutilized facilities and/or transportation facilities, or with other characteristics that make them suitable for higher-density, mixed-use zoning.

Under Chapter 40R, a proposed overlay district must be approved by DHCD before it is adopted by town meeting. At least twenty percent of the housing units in a Chapter 40R zoning district must be affordable for households earning no more than eighty percent of the area median income (in Lincoln’s case, the Boston metropolitan area median income). In addition, the affordable units must be deed restricted for at least thirty years. Chapter 40R further requires minimum densities for different housing types: eight units per acre for single-family homes, twelve units per acre for two and three family buildings, and twenty units per acre for multi-family dwellings. Housing developed under Chapter 40R must be allowed by right, but communities can require site plan approval and establish enforceable design guidelines.

By law, communities that adopt a DHCD-approved Chapter 40R district become eligible for a zoning incentive payment. The payment amount is based on the number of units made possible by the new zoning. In addition, communities are supposed to receive a bonus payment each time a building permit is issued for an eligible Chapter 40R housing unit. It is not clear how long the state will have funds to make Chapter 40R incentive payments, however. Still, Lincoln’s interest in allowing some increased housing density around Lincoln Station could make Chapter 40R an appropriate tool to consider.

**Retention or Creation of Smaller Homes.** The demolition of smaller homes and replacement with much larger, more expensive homes diminishes housing opportunities. Lincoln still has some smaller homes that would be appropriate for young families or older residents who no longer need or want a large house to maintain. Expanded efforts to preserve the remaining inventory of small houses could help Lincoln achieve its housing goals. Toward this end, Lincoln will need to weigh the following options and their advantages and difficulties:

- ❖ **Consider removing zoning obstacles to preserving smaller homes by allowing them to be relocated to another lot with an existing residence for use as an accessory dwelling unit.** Lincoln’s commitment to environmental protection could be very compatible with Nantucket’s approach to demolition delay. Nantucket, like Lincoln, subjects all residential demolition permits to review. As a last-resort measure to save homes, Nantucket allows a tear-down candidate to be relocated to another property and also allows two res-

idential buildings on a single lot when essential to avoid demolition. This policy makes a logical connection between demolition delay, reducing generation of construction debris, and zoning. To embrace this type of strategy, Lincoln would have to be open to allowing the relocation of demolition candidates to another lot with an existing residence. A strategy like this could help Lincoln retain small homes and provide low-cost or affordable units. For example, a small house preserved through relocation may be suitable as an elderly cottage housing opportunity (ECHO) unit (*see Goal H-2*). Lincoln would need to revise its accessory housing bylaw in order to implement this approach. While removing a small house from its context is not best way to meet historic preservation objectives, it would address an important housing need.

- ❖ **Discourage replacement of lower-price housing with higher-price units by adjusting the review process for demolition/replacement.** Discouraging demolition and mansionization by adjusting the town’s current demolition delay bylaw might be considered, but it may not achieve the desired result. The town’s land values are so high that builders or homeowners will often opt to wait out the expiration of a demolition delay period and endure the “Big House” site plan review process. Other communities have had mixed success with demolition delay, and communities with very high housing values have had less success than most. In the past few years, several communities have increased their original delay period from six months to one year and in a few cases, two years. Unfortunately, the more restrictive the delay period, the more likely it is that the bylaw will be vulnerable to a takings claim. The most effective tool for preserving smaller, older homes will continue to be local historic districts, neighborhood conservation districts, and preservation restrictions.
- ❖ **Explore the possibility of tax incentives to preserve smaller homes and creative affordable units.** In general, Massachusetts communities have very little authority to offer property tax incentives. In most cases, the types of tax relief that assessors can grant are explicitly defined and limited by state law. However, some communities on Cape Cod have obtained “home rule” permission from the legislature to reduce or waive property taxes for investment property owners and homeowners with accessory apartments if they rent units to low-income tenants. Lincoln could consider taking a similar step, but instead of defining low-income housing as the public interest served by tax relief, the public interest would be preservation of smaller, lower-price housing units. The town will need to understand that by granting tax relief to one property owner, the “lost” or waived tax obligation will essentially be redistributed among the rest of the community’s taxpayers.

**Accessory Dwellings.** Lincoln’s accessory apartment regulations are fairly permissive by suburban standards, but Lincoln’s commitment to population and income diversity has deep roots. The town’s willingness to allow accessory apartments in an accessory structure is somewhat unusual, and its provision for more than one accessory unit on a lot is rare. Many towns prohibit these options. To take some additional steps to encourage accessory apartments, Lincoln could consider the following options:

- ❖ Allow accessory apartments by right in the R-1 District, subject to a series of requirements that would have to be met by the applicant and site plan review under Section 17 of the Zoning Bylaw, perhaps by adding a new section for a “minor” or simplified site plan review procedure. Reasonable minimum requirements could be very similar to Lincoln’s present bylaw, with some exceptions:
  - ◆ The minimum lot area should conform to the R-1 standard, 80,000 sq. ft., with an exception for approved R-1 Cluster developments;
  - ◆ For “by right” use regulations, Lincoln may want to consider limiting accessory apartments to the interior of a single-family home, with no change to the character of the existing residence; and

- ◆ There should be regulations governing the location of parking for the accessory unit, e.g., no front yard parking, and a buffer of at least 10 feet along the property line closest to the driveway.
- ◆ The existing maximum apartment floor area of 1,200 sq. ft. is reasonable and should be retained. Among other advantages, it offers the possibility of creating housing suitable for a small family. The homeowner would still have to demonstrate that the property's septic system was adequate to support both the existing dwelling and the accessory unit.
- ❖ By special permit from the Board of Appeals, Lincoln could continue to allow accessory apartments on lots with at least 40,000 sq. ft., or in accessory buildings on the same lot as the owner's single-family residence. The same affordability options that exist today could be retained, too. Lincoln will want to weigh the advantages and disadvantages of DHCD's current policies for affordable accessory apartments. Of course, state policies may change in the future in ways that make it easier to place affordable accessory apartments on the Subsidized Housing Inventory.

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*Residents may be concerned that accessory apartments will proliferate if allowed by right, but this has not been the case in other towns...with with the flexibility to have small, relatively inconspicuous units in single-family homes, Lincoln would receive the public benefit of housing choices at a very small scale.*

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Residents may be concerned that accessory apartments will proliferate if allowed by right, but this has not been the case in other towns. In most cases, homeowners create accessory units because of needs in their own families, such as housing an elderly parent or an adult child with a disability. The needs that lead people to create an accessory apartment eventually change, but with the flexibility to have small, relatively inconspicuous units in single-family homes, Lincoln would receive the public benefit of housing choices at a very small scale.

**Goal H-2. Provide more housing and/or services to accommodate the needs of individuals who may be under-served by Lincoln's existing housing stock.**

- H-2.1. Determine the need, availability, and cost of in-home services to assist the elderly and people with disabilities so they are able to remain in their own homes if they choose.
- H-2.2. Conduct outreach and provide information to elderly taxpayers about available programs such as reverse annuity mortgages or work in lieu of property taxes, which might allow them to remain in their own homes for as long as possible.
- H-2.3. Determine the need for additional age-restricted (55+) housing beyond Lincoln's existing developments, including options such as an elderly cottage housing opportunity (ECHO) program.
- H-2.4. Continue to study needs for supportive housing to serve adults with disabilities, particularly adult children of Lincoln residents.

## **DISCUSSION**

**In-Home Services.** Creating new living arrangements will be an important part of Lincoln's housing efforts, but the town also could consider how to extend the utility of homes already occupied by people with unique or special needs. This requires supportive services to help aging residents and people with disabilities stay in their

homes. Sometimes it requires accessibility alterations such as ramps, widening interior doorways, and redesigning kitchens and bathrooms, too. For the elderly, these strategies are collectively known as “aging in place.” Aging in place models are very expensive, and this is one reason that centralized facilities such as assisted living residences have become popular. However, there are some possibilities that could be explored, such as an adult day care program supplemented by in-home services. If Lincoln wants to develop a local program of its own, the most efficient approach will most likely involve a purchase-of-services contract with an existing human services provider. Regardless of the approach that Lincoln decides to pursue, in-home service programs require funding, and often they require multiple sources of funding. Agencies that provide grants or operating subsidies for these types of services will require a needs analysis and a business plan.

**Outreach and Information for Elderly Taxpayers.** Lincoln’s existing senior services could be expanded to include information about financial matters related to homeownership. The Board of Assessors already provides basic information about statutory options to reduce or defer a senior homeowner’s tax liability. However, there are other financial mechanisms to help older homeowners continue to afford their homes. Some products, such as reverse mortgages, may be appropriate for the elderly. Due to the vast array of products and providers, it is important for residents considering them to obtain advice from qualified professionals. Local governments usually provide referral services rather than direct counseling because each senior household has unique needs, and financial counseling can involve liability issues. As a first step to disseminating information, the town would have to determine how many residents actually need this kind of assistance. Outreach could be conducted through the Council on Aging, direct mailings, seminars, and printed and electronic materials posted on the town’s website or made available at the town offices

**Needs for Additional Age-Restricted Housing.** There is general consensus among realtors, developers, lenders, and housing policy analysts that deed-restricted housing for the “active adult” population has been overbuilt. What determines the appropriateness of housing for “over-55” households is not a legally enforceable age restriction, but the design and location of the units – sometimes called “age-targeted” housing. By examining ways to retain small homes and increase housing diversity in general, Lincoln will be able to attend to the housing needs of its seniors. Lincoln also could consider allowing elderly cottage housing opportunity (ECHO) units: small, free-standing, accessible, and energy-efficient units located on lots with existing single-family homes. This type of unit could be allowed by revising Lincoln’s accessory apartment bylaw and perhaps by allowing small homes slated for demolition to be moved to a lot with an existing residence, although septic considerations may be a constraint. (*See Chapter 2, Land Use.*)

**Disability Housing.** The Lincoln Housing Commission and other local organizations will continue to evaluate needs for supportive housing that serves adults with disabilities. Data appropriate for a disability housing needs study can be obtained from several public sources, including the Massachusetts Department of Mental Retardation (DMR), Department of Mental Health (DMH), Department of Public Health (DPH), Massachusetts Rehabilitation Commission (MRC), Massachusetts Office on Disability (MOD), and DHCD. Local needs also can be estimated by working closely with the Lincoln Public Schools and Lincoln-Sudbury Regional School District.

**Goal H-3. Maintain Lincoln’s long-standing commitment to provide affordable housing that meets local needs.**

H-3.1. Continue to seek affordable housing opportunities throughout the town, using techniques such as scattered site development, condominium buy-downs, and group homes.

- H-3.2. Ensure that affordable housing is included in residential and mixed-use developments in the Lincoln Station area.
- H-3.3. Support the Lincoln Housing Commission in setting local targets and strategies to provide affordable housing.

## DISCUSSION

In addition to preserving smaller homes and encouraging accessory apartments, Lincoln has other options to distribute affordable housing throughout the town. For example, Lincoln could consider allowing the conversion of existing single-family homes to up to four multifamily units by special permit and site plan review from the Planning Board. When regulated properly, multifamily conversions provide smaller, more affordable units without changing the visual quality of an area. Lincoln would need to amend the Zoning Bylaw by adding a conversion provision, which should define an eligible property, establish a minimum lot area per unit that would have to be met, establish a cap on the size of any building expansion associated with the project, and impose design standards to ensure that the altered building will be compatible with neighboring single-family homes. A conversion bylaw should require at least one unit to be affordable or accessible to people with disabilities. (By law, a project with at least three housing units is already required to provide an adaptable unit.) Lincoln may also want to consider encouraging multifamily conversions in the Lincoln Station area, where the town has already determined that some higher-density housing makes sense. However, multifamily conversions could be allowed in other areas of town and provide affordable housing on a scattered-site basis, too. Again, septic considerations will have to be evaluated and may be a constraint.

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Condominium buy-downs are an expensive way to provide affordable units due to the subsidy required to close the gap between market-rate and affordable prices. However, buy-downs make sense in communities with very little land available for new development and they also provide a way to reuse existing housing to meet social objectives. Although DHCD has approved at least one condominium buy-down program as a source of units for the Subsidized Housing Inventory in another community, it has disapproved applications from other towns because buy-down programs do not increase the overall housing inventory of a town.

The Lincoln Housing Commission currently manages several rental units and it has ‘bought down’ a number of condominiums for resale. Although the Commission cannot spend money without Town Meeting approval (aside from a modest revolving fund) and it has no eminent domain powers, it has been instrumental in leading Lincoln’s planning efforts for housing affordability, including the Consolidated Housing Plan (2003) and an update that is currently underway. The Commission has enjoyed cooperation from other town boards and local organizations, and its planning and capacity-building work should continue. Among the vital roles the Commission will play in the future include continuing its outreach and public education on housing needs and building a broader constituency for affordable housing. The Lincoln Foundation, instrumental in developing both Lincoln Woods and Battle Road Farm, continues to hold and enforce deed restrictions on affordable units

in several developments in town. It works closely with the Housing Commission in pursuit of additional affordable housing opportunities. The Affordable Housing Trust (AHT) was established by a vote of Town Meeting in 2006 to hold funds designated for affordable housing. The AHT has the flexibility to respond to market opportunities to acquire land or buildings for this purpose. Town Meeting has authorized the appropriation of significant CPA funds into the trust, and the trust may also hold monies gifted to the town for affordable housing purposes. It works together with the Housing Commission to fund affordable housing opportunities.

**Goal H-4. Maintain local control over affordable housing development.**

- H-4.1. Review, refine, and update Lincoln’s Affordable Housing Plan.
- H-4.2. Continue to prevent hostile comprehensive permits by ensuring that Lincoln meets the ten percent statutory minimum affordable housing under M.G.L. c. 40B.
- H-4.3. Propose, shape, and support positive changes to state legislation that would align with Lincoln’s affordable housing goals without posing a threat to its rural character.

**DISCUSSION**

**Affordable Housing Plan.** The Lincoln Housing Commission produced a Consolidated Housing Plan in 2003. The plan served at least two purposes: to fulfill Lincoln’s obligations as a member of the West Metro HOME Consortium (administered by the City of Newton) and to provide a plan that qualified as a Housing Production Plan under DHCD’s Chapter 40B regulations. After following through on several initiatives in the 2003 plan, the Housing Commission recently issued an interim report and announced plans to complete a full update of the plan in 2011. A new look at local and regional housing needs and the local resources available to support those needs will be critical as Lincoln works to keep its Subsidized Housing Inventory above ten percent. To conduct a housing services needs analysis, the Housing Commission could sponsor a summit of local and regional service providers in an effort to gather data, explore service delivery models, and identify possibilities that would be feasible in Lincoln. The Commission also could conduct a community survey, working collaboratively with the Council on Aging, staff at The Groves, and local churches.

**Chapter 40B.** If Lincoln follows through on the housing initiatives discussed in this chapter, Chapter 40B comprehensive permits should not be a threat to the town. Since a comprehensive permit is usually not the preferred way to provide affordable housing, monitoring existing affordable units and planning to produce more units will remain very important. The Lincoln Housing Commission keeps good records of the town’s Subsidized Housing Inventory and works closely with the Planning Department to estimate the impact of new housing on Lincoln’s status under Chapter 40B. Remaining above the ten percent threshold will give Lincoln autonomy to craft and implement its own creative approaches to housing and ensure that future development is compatible with the goals of this Comprehensive Plan.

**State Legislation.** Despite numerous petitions to modify or rescind Chapter 40B, the legislature has historically resisted pressure to amend the statute. Since it is unlikely that Chapter 40B will change in the near future, Lincoln could focus on working with other towns, the Massachusetts Municipal Association (MMA), and the Metropolitan Area Planning Council (MAPC) to promote more municipal sensitivity in DHCD’s Chapter 40B regulations and guidelines. Often what people believe to be statutory requirements are actually policy directives established and enforced at the agency level. For example, the practice of “counting” all units in a mixed-income rental development on the Subsidized Housing Inventory is a matter of DHCD policy – one that could change to the detriment of many towns, including Lincoln, if DHCD decided to amend its regulations. (All 125 units at Lincoln Woods and all 30 senior apartments at The Groves are listed in the Subsidized Housing Inventory.)

Communities like Lincoln are primarily concerned about the scale and character of housing developments that could be forced upon them by a Chapter 40B comprehensive permit. In 2001, DHCD adopted regulations that allow a Zoning Board of Appeals to deny a comprehensive permit for a project that exceeds a specified size threshold, but the small-town thresholds are considered high. Expressed in Lincoln terms: under DHCD's "large-scale" project rule, a development the size of Lincoln Woods would not be too "large" for any site in Lincoln, regardless of location, yet Lincoln Woods makes sense precisely because of its location in a village business area with access to the train station.

Another regulatory issue of importance to Lincoln involves the criteria the Housing Appeals Committee (HAC) considers in deciding whether to uphold the denial of a comprehensive permit. As part of developing MAPC's MetroFutures regional plan, there has been considerable discussion about exempting communities from Chapter 40B if they adopt realistic zoning for the creation of affordable housing. Anyone looking at Lincoln's housing history would be hard-pressed to say the town has failed to provide zoning incentives for affordable housing because Lincoln Woods, Battle Road Farm, Minuteman Commons, and The Groves did not require comprehensive permits. In each case, Lincoln Town Meeting provided the zoning required to facilitate these developments. By amending its Chapter 40B regulations, DHCD could provide more guidance to HAC about the conditions that warrant upholding a Zoning Board of Appeals decision. Sustained effort over many years should be one of those conditions. Only a handful of communities would qualify for a finding of "sustained effort," and Lincoln is one of them.

A third regulatory issue that affects Lincoln is the "site approval" or "project eligibility" process for Chapter 40B developments when a community is very close to the ten percent minimum. Developers seeking comprehensive permits have to meet some requirements described broadly in the statute and more specifically in DHCD's regulations. One of the requirements is a project eligibility determination by a state or federal housing subsidy program. Under current state policy, a community that falls short of the ten percent minimum by only a few units can still be exposed to a large comprehensive permit development as long as a housing subsidy program, such as MassHousing, issues a project eligibility determination for the project. DHCD could address this by establishing regulations that limit a community's obligation to the number of units required to reach ten percent. To avoid conflicts with the statute, this would have to be handled at the project eligibility stage, i.e., before a developer becomes eligible to apply for a comprehensive permit.