

**Keeping an Aging Population in Their Home
Providing Housing for Millis' 65 Year Old and Aging Population**

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REGIONAL CONTEXT

The Town of Millis is 12.16 square miles and has an estimated population of 7,950 persons¹, with a population density of 653.78 persons per/ square mile. Millis is bordered by the Towns of Holliston (north), Sherborn (north), Medfield (east), Norfolk (south), and Medway (west) in Norfolk County and is conveniently located within 30 miles of Worcester and Boston as well as Providence, Rhode Island. Running east/west through the Town is Route 109 (Main Street) and north/south is Route 115 (Plain Street), both connectors to nearby Interstate 495 and Interstate 95. MBTA rail transit to Boston is accessible in the nearby communities of Walpole, Norfolk and Franklin.²

Historically, during the 17th and 18th Millis was primarily an agricultural community, until the early 1800's when cotton mills were established.³ Millis, like many industrial communities prospered throughout the 19th century until the mid-20th century when the industrial industry started to recede. Today, as the 2000 Master Plan indicates, "Millis Residents value the town's semi-rural character and its smallness". Close proximity to the commuter rail in nearby Walpole and Franklin allow Millis' residents the comforts of suburban life, with the ease of a short commute to a major metropolitan area for work.

Population

Table 1: Town of Millis Population Characteristics

AGE	POPULATION	% OF POPULATION
Total population	7,950	7,950
Under 5 years	483	6.1%
5 to 9 years	605	7.6%
10 to 14 years	426	5.4%
15 to 19 years	580	7.3%
20 to 24 years	329	4.1%
25 to 34 years	782	9.8%
35 to 44 years	1,143	14.4%
45 to 54 years	1,589	20.0%
55 to 59 years	647	8.1%
60 to 64 years	444	5.6%
65 to 74 years	501	6.3%
75 to 84 years	330	4.2%
85 years and over	91	1.1%

Source: United States Census Bureau. American Fact Finder. Table DP05: ACS Demographic and Housing Estimates. 2009-2013 American Community Survey 5-Year Estimates.

The U.S. Census estimates that there are approximately 922 (11.6%) residents that are 65 years old and over in Millis, of which, 344 are male and 578 are female while only 13.9% of the Town's population is between the ages of 20 to 34. This is a small percentage of young adults when compared to the middle aged to senior populations residing in the community. *Table 1: Town of Millis Population Characteristics* indicates Millis has a large middle age population with approximately 33.7% of its population ranging in age

¹ United States Census Bureau. American Fact Finder. Table DP05: ACS Demographic and Housing Estimates. 2009-2013 American Community Survey 5-Year Estimates.

² "Welcome to Millis" <http://www.millis.org/pages/index>

³ Department of Housing and Economic Development. Community Profile, Town of Millis.

between 45 to 64 years of age. Millis' estimated median age is 41.5 years old. It is important to note the significance of this population because, this age group, 45-64 years of age, will be contributing to Millis' rapidly growing 65+ population.

Elder Population Statistics provided by The Massachusetts Executive Office of Elder Affairs indicates that Millis has a rapidly aging population and has projected the potential for approximately 1,372, 65 plus residents in Millis by the year 2020.⁴ (See **Table 2: 65 + Elderly Projections by Town**)

Table 2: 65 + Elderly Projections by Town

City/Town	1990	2000	Change 1990-2000	2010	Change 2000-2010	2020	Change 2000-2020
Massachusetts	819,284	860,162	5.0%	902,982	5.0%	117,8852	37.0%
Millis	574	743	29.4%	927	24.8%	1,372	84.7%
Holliston	867	1,228	41.6%	1,623	32.2%	2,227	81.4%
Medfield	875	1,137	29.9%	1,331	17.1%	1,791	57.5%
Medway	881	1,137	29.1%	1,437	26.4	2,260	98.8%
Franklin	1,812	2,418	33.4%	3,011	24.5%	4,851	100.6%

Source: Executive Office of Elder Affairs. Elder Population Statistics. Massachusetts Elderly 60+ Projections by Town and AAA, 2010-2020. <http://www.mass.gov/elders/regs-stats/elder-population/>

Income

Census data estimates Millis' median household income to be \$91,341 however for householders age 65 years and older the median household income is just \$46,786⁵. The Census Bureau shows that 46% of households earn \$100,000 or more in income while 27% of households earn less than \$5,000 to \$49,999 in income.

The Department of Housing and Urban Development (HUD) defines a rent or cost burden as “the ratio between payments for housing (including utilities) and reported household income.” HUD indicates a person as being moderate rent or cost burden if the amount they spend on housing costs are between 31% and 51% of their reported income and are considered severely cost burden if they spend in excess of 51% of their income on housing costs.

Census Bureau estimates that 32.6% of persons 65 years or older that live in rental housing in Millis are spending 31% or more of their income on housing costs and are considered to be housing cost burdened⁶; the estimated gross rent in Millis is \$1,233⁷.

⁴ Executive Office of Elder Affairs. Elder Population Statistics. Massachusetts Elderly 60+ Projections by Town and AAA, 2010-2020. <http://www.mass.gov/elders/regs-stats/elder-population/>

⁵ United States Census Bureau. American Fact Finder. Table B19049: Median Household Income in the Past 12 Months (in 2013 inflation-adjusted dollars) by Age of Householder. 2009-2013 American Community Survey 5-Year Estimates.

⁶ United States Census Bureau. American Fact Finder. Table B25072: Age of Householder by Gross Rent as a Percentage of Household Income in the Past 12 Months.

⁷ United States Census Bureau. American Fact Finder. Table B25064. Median Gross Rent (Dollars)

For homeowners, with a mortgage, current estimates from the Census Bureau show approximately 36.7% of persons 65 years and over are housing cost burdened spending 31% or more of their income on housing costs⁸; the estimated median value for owner-occupied units is \$370,100⁹.

According to Department of Housing and Community Development Chapter 40B Subsidized Housing Inventory (SHI) as of December 5, 2014, there were 121 units or 3.8% of total housing units in Millis that qualified as subsidized housing. 3.8% affordable units is a very small percent when considering the number of 65 year old plus residents alone that are housing cost burdened. Providing additional affordable units could help alleviate residents' housing expenses and allow funds to be utilized for other necessary services that may otherwise be neglected.

Housing Units

The 2000 Millis Master Plan indicates the central portion of Town, near the village center, is where the oldest housing exists. Housing in this location was built during the 19th and early 20th centuries. It is often in this part of Town where densities are the highest and is also the location of some multi-family housing. The Master Plan notes that lower population densities and larger homes are found in the southeast portion of Town where there are greater scenic amenities and also less developable land due to wetlands.

Table 3: Units in Structure

Total housing units	2,963	Percent
1-unit, detached	2,001	67.50%
1-unit, attached	286	9.70%
2 units	211	7.10%
3 or 4 units	215	7.30%
5 to 9 units	44	1.50%
10 to 19 units	114	3.80%
20 or more units	92	3.10%
Mobile home	0	0.00%
Boat, RV, van, etc.	0	0.00%

Source: United States Census Bureau. American Fact Finder. Table DP04: Selected Housing Characteristics. 2009-2013 American Community Survey 5-Year Estimates.

Millis has an estimated 2,963 total housing units, of which, the census reports 99.4% are occupied (2,946 units).¹⁰ As shown in **Table 3: Units in Structure**, 67.5% of the housing units are estimated to be single-family homes (1-unit, detached) while only 15.7% of the housing stock is 3-units or more.

⁸ United States Census Bureau. American Fact Finder. Table B25093. Age of Householder by Owner Costs Percent of Household Income.

⁹ United States Census Bureau. American Fact Finder. Table B25077: Median Value (Dollars) Owner-Occupied Housing Units.

¹⁰ United States Census Bureau. American Fact Finder. Table DP04: Selected Housing Characteristics. 2009-2013 American Community Survey 5-Year Estimates

Current Census data indicates just over 77% or approximately 2,285-occupied housing units are owner-occupied, while just over 22% or approximately 661-occupied housing units are renter-occupied. 15% (348 persons) of all owner-occupied homes have a householder who is age 65 or older in the residence while 14% (92 persons) of all renter-occupied housing units have a householder who is age 65 or older in the residence.¹¹ The average household size of an owner-occupied unit is 2.86 while that of a renter-occupied unit is 2.09.

The Town's Zoning Bylaws indicates Millis has four Residential Zoning Districts, Residential-Town (R-T), Residential-Suburban (R-S), Residential-Village (R-V) and Residential-Village-Center (R-V-C), three Commercial Zoning Districts, Commercial-Village (C-V), Commercial-Village-Center (C-V-C), Commercial Village Two (C-V-2), two Industrial Zones, Industrial-Park (I-P) and Industrial Park Two (I-P-2) and the Village-Business District (V-B).

Within the Residential and Commercial zoning districts, Millis allows for development of a variety housing types either by right, by special permit from the Planning Board or by Special Permit from the Board of Appeals. Single-family homes for example, are allowed by-right in all residential districts, while Accessory Family Units are allowed only by Special Permit from the Zoning Board of Appeals within Residential Districts. Other opportunities for housing are provided through mixed-use developments by a special permit from the Planning Board within certain residential and commercial zoning districts.

An additional housing use that requires a special permit from the Planning Board is the Senior Residential Community Development Zoning Bylaw, added in 2002 to "*provide alternative housing for a maturing population; to provide a type of housing which reduces residents' burdens of property maintenance and which reduces demands on municipal services; to promote flexibility in land use planning in order to improve site layouts; to protect natural features and environmental values of land; and to utilize land in harmony with neighboring properties.*"¹²

Since the addition of the Senior Residential Community Development Bylaw in 2002, only two such developments have been approved by the Planning Board; Rockville Meadows, currently under construction, and Glen Ellen Country Club, which was approved in 2008, but has not been constructed.

Rockville Meadows was approved in February of 2004 by a Special Permit for a Senior Residential Community Development issued by the Millis Planning Board. The development contains 21-duplex units and one, single-family residence (43-units) on a 27.42 acre parcel on Himmelfarb Street opposite Grant Drive. The Planning Board approved this development with an age restriction, as well as several waivers. The age restriction, as required by the Senior Residential Communities Bylaw limits dwelling

¹¹ United States Census Bureau. American Fact Finder. Table B25007. Tenure by Age of Householder. Universe: Occupied Housing Units. 2009-2013 American Community Survey 5-year Estimates.

¹² Town of Millis, Zoning Bylaw. Section XVII Senior Residential Community Development. A. Purpose.

units to occupancy by seniors, age fifty-five (55) or older, or their spouses of any age; and provide for time-limited guest visitation rights in the range of three months per year. This development is currently under construction.

Recent Census data indicates that a majority of Millis' housing stock was built between 1950 and 1989, this represents, 67.1% of the Town's entire housing units, see **Table 4: Year Structure Built**.¹³ Census data is only available as estimates between 2009-2013, however, Town of Millis annual reports indicated that between the years of 2010 to 2012, 19 building permits were issued for the construction of new, single family homes, while 14 building permits were issued for the construction of new, two-family homes.

Table 4: Year Structure Built

Total housing units: 2,963		
Built 2010 or later	0	0.00%
Built 2000 to 2009	238	8.00%
Built 1990 to 1999	244	8.20%
Built 1980 to 1989	610	20.60%
Built 1970 to 1979	523	17.70%
Built 1960 to 1969	235	7.90%
Built 1950 to 1959	619	20.90%
Built 1940 to 1949	77	2.60%
Built 1939 or earlier	417	14.10%

Source: United States Census Bureau. American Fact Finder. Table DP04: Selected Housing Characteristics. 2009-2013 American Community Survey 5-year Estimates.

The 2000 Master Plan indicates that the center of Town contains a mix of one-story, cape style homes and pre-1940 housing stock, while newer developments contain larger houses with greater setbacks and more bedrooms. It is estimated that 55.8% of housing units have 2-3 bedrooms while 33.9% have 4 or more bedrooms.

Suggestions

As the data indicates, Millis is an aging Town, in both its population and its housing stock. Data indicates that younger residents are not living in Millis, see **Table 1: Town of Millis Population Characteristics** but rather, a middle aged and senior population is choosing to call this Boston "bedroom" community home. Millis needs to look at ways to accommodate its current population's housing needs, its 65 + residents who are housing cost burdened and plan for the future housing needs of the rapidly growing senior population.

Currently, Millis, like Holliston, Franklin and Medway have provided for age restricted, 55+ housing, by Special Permit from the Planning Board. While the components that make up each of the communities bylaws are very similar, each Town has implemented a 55+ housing bylaw that meets the needs of its senior population. All of the bylaws have

¹³ United States Census Bureau. American Fact Finder. Table DP04: Selected Housing Characteristics. 2009-2013 American Community Survey 5-year Estimates.

an age restriction requiring units be limited to use by residents that are 55 years or older (with accommodations for spouses or handicap dependants), all take environmental factors into consideration, while some require dedicated open space deed to the Town, with density bonuses for greater open space or additional affordable units. One component in some of the other senior housing bylaws is the inclusion of a density bonus through the inclusion of additional open space or a greater number of affordable units. Density bonuses may be something Millis should consider to provide affordable units for its senior population (generally these units will not count toward the SHI).

Towns such as Medway, Medfield and Holliston provide for congregate living or assisted living facilities. Congregate housing can be a shared living environment designed to integrate the housing and services needs of elders. The goal of Congregate Housing is to increase self-sufficiency through the provision of supportive services in a residential setting. Congregate Housing is neither a nursing home nor a medical care facility. An assisted living facility on the other hand, offer a housing alternative for older adults who may need help with day-to-day activities but do not require the intensive medical and nursing care provided in nursing homes.

As shown in **Table 5: Specialty Housing Units –by Community**, Millis does not provide for Congregate Living Facilities or Assisted Living Facilities in its Use Table so, the use is otherwise considered not permitted and a Use Variance would be required from the Zoning Board of Appeals to allow such a facility to be sited within the community.

Millis does provide for accessory family units, by special permit from the Zoning Board of Appeals in all residential zoning Districts. In Millis, an accessory family unit is defined as: "*A dwelling within a single family structure for use by a person or persons related by blood or marriage to the person or persons who are both the legal owners of record and living on the premises of the single family structure.*" Permitting accessory family units should be encouraged as a way to support not only the senior population, but to encourage the younger 20-something residents to remain in the community. Other communities only allow accessory dwelling units by special permit from the Zoning Board of Appeals. It is common among these types of permits to allow only related family members to reside in the dwelling unit, one consideration might be made to allow for a 55+ resident to reside in the unit even if the resident is not related to the primary dwelling unit's resident; this would allow for the expansion of housing choices available to the senior population.

Table 5: Specialty Housing Units –by Community

Municipality	Type of Housing											
	Accessory Dwelling Unit (In-law Apartment)			Congregate Living Facility (no medical staff)			Assisted Living Facility (on site medical staff)			55+ Housing Development		
	Permit Required											
	By Right	Sp. Permit Pl. Board	Sp. Permit/ Variance ZBA	By Right	Sp. Permit Pl. Board	Sp. Permit/ Variance ZBA	By Right	Sp. Permit Pl. Board	Sp. Permit/ Variance ZBA	By Right	Sp. Permit Pl. Board	Sp. Permit/ Variance ZBA
Holliston	X							X			X	
Franklin			X								X	
Medfield			X						X			
Medway					X			X			X	
Millis			X								X	

Source: Various Municipal Bylaws as represented in table.

As the 2000 Master Plan indicates, *"More affordable housing units would help meet the local demand for housing by Millis' growing elderly population, by young families in the formation phase and by empty nesters. It is appropriate that these types of housing be scattered about Millis Center, where services and shopping are concentrated."* If the Town is proactive in creating affordable housing, to increase its SHI, then fears of comprehensive permit applications could be avoided.

The Town's 2000 Master Plan, specifically the housing section should be reviewed by the Planning Board to determine which, if any have not been completed and which if any of the recommendations can be implemented to encourage housing choice for the Town's growing senior population. Below are a summary of the six (6) recommendations found on page 19 of the 2000 Master Plan, under Section 4. Summary of Major Recommendations, 4.1 Housing Recommendations:

- Continue to provide a diversity of housing types. Explore incentives for developers to include affordable housing in their developments.
- Encourage open space protection in new residential development.
- Consider adopting provisions for Conservation Subdivision Design, which gives a higher order of protection to natural resources, including water resources.
- Permit housing to be built in some commercial areas, enabling apartments over stores or offices in Millis Center.
- Allow selected infill of housing in Millis Center, through accessory apartments and reduced lot frontage requirements for homes built behind or to the side of existing buildings.
- Examine the Community Preservation Act as a measure to help fund affordable housing, open space acquisition, and historic preservation.

A senior population may require close proximity to public transportation, open space, shopping centers to buy groceries or access to other services, these amenities will all influence where housing for this population would be best located. It is likely the best location will be reliant on services that are readily available and easily accessible; this may come in the form of a mixed use development, with services on the ground floor and residential units on upper stories in the heart of the Town's village center.

Making certain there is a variety of quality, affordable housing within Millis that will meet the needs of citizens both young and old will help strengthen the community by ensuring residents are able to stay within Millis rather than move to a surrounding community. By thoroughly reviewing existing zoning bylaws including the accessory family units zoning bylaw and the Senior Residential Community Development zoning bylaw and exploring new opportunities for housing options for seniors, Millis can strive to provide a variety of housing for its aging population. If sufficient housing is not provided for the current senior population and the project population, there is a significant chance many senior residents will be forced to give up their home and leave Millis to live in a more affordable surrounding community or become one of the housing cost burdened seniors within the community.