

# Lancaster Housing Production Plan 2024-2029

*Consultants*

**CommunityScale**

Nels Nelson, Principal and Project Director  
[nels@communityscale.io](mailto:nels@communityscale.io)

**Levine Planning Strategies**

Jeff Levine, Owner  
[jlevine@levineplans.com](mailto:jlevine@levineplans.com)

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# Overview



This Housing Production Plan is for 2024-2029

The purpose of this project is to update the Town of Lancaster's Housing Production Plan (HPP), last updated in 2019, to equip the Town and the Affordable Housing Trust with the plan and tools needed to advance Lancaster to a subsidized housing inventory that meets the Commonwealth's over 10% goal.

To complete the Housing Production Plan, we use data-driven methodologies that inform strategies and meet the community's current and future housing needs. Housing attainability and affordable new development have become challenges for nearly every community in the country.

The 2019 Housing Production Plan was very influential in shaping the last 5 years. Here is a summary of the actions taken as a result of that plan:

- Affordable Housing Trust (2020)
- Inclusionary Zoning (2021)
- Community Preservation Act (2021)
- Smart growth overlay (40R) mixed-use and mixed-income zoning (2022), which is also the MBTA Communities Multifamily Zoning
- Accessory apartment (ADU) by-right zoning (2023)
- Identifying affordable housing as the goal for redevelopment projects (e.g., DCAMM property)
- Housing Production Plan updates consultant contract (2024)
- Lancaster 2035 Comprehensive Plan Update (2024)

## Introduction

# What is the purpose of a Housing Production Plan?

By state statute MGL Chapter 40B, cities and towns are required to provide more than 10% of their total year-round housing units as deed-restricted Affordable Housing. Affordable Housing is deed-restricted housing that eligible low- and moderate-income residents can afford by paying no more than 30% of their annual household income. Lancaster has 3,053 housing units, per the 2022 Census ACS 5-Year estimate, of which 170 (or about 5.6%) are deed-restricted Affordable Housing units on the state's Subsidized Housing Inventory (SHI).

A community may claim "Safe Harbor" and thereby deny a developer a Comprehensive Permit if the municipality has a locally adopted and state approved Housing Production Plan (HPP) and has more than 10% of housing units qualify as Affordable Housing or is making measurable progress toward reaching the state goal of more than 10% Affordable Housing. Measurable progress means that the community is producing Affordable Housing units at an annual rate of 0.5% or 1% of its year-round housing units (Safe Harbor is for a 1-year or 2-year period, respectively).

This is an update of the Town of Lancaster's Housing Production Plan (HPP), last updated in 2019 and with an expiration date of March 10, 2024. Beyond fulfilling minimum EOHLC guidelines for a planning document, this HPP establishes a comprehensive understanding of the Town's housing needs relative to current and projected demographics and housing stock and articulates proactive and achievable affordable housing production goals.

This HPP is informed by an inclusive and interactive community dialogue through stakeholder engagement and public meetings. This HPP has also been informed by the prior housing production plan and other relevant planning studies, policies, and documentation to establish a contextual foundation for the project.

The stated goals and objectives of the HPP can also facilitate Lancaster's receipt of State funding by having a host of identified projects and investments that will address the housing crisis.

## Introduction

# Glossary of terms

**ACS 5-year:** American Community Survey 5-year estimates. Demographic and housing stock variables dating back to 2010.

**Affordable housing:** Housing affordable to low or very low-income tenants.

**AMI:** Area Median Income. A metric calculated annually by HUD to determine income eligibility for housing programs (aka MFI)

**Assisted housing:** Housing where federal, state, or other programs subsidize tenant costs.

**Attainability gap:** Difference between housing supply and demand at each income level group.

**Cost burden:** Spending more than 30% of household income on housing costs.

**Cost burden, severe:** Spending more than 50% of household income on housing costs.

**CPI:** Consumer Price Index. A measure of inflation.

**Demand:** The number of households in a market area that would potentially move into proposed housing, adjusted for factors like age, income, and size.

**Housing needs assessment:** An analysis of a community's housing market to determine the current and future housing needs in order to guide planning and policy decisions.

**Income group:** Ranges of household incomes that can afford specific rents, adjusted for program-specific limits.

**LIHTC:** Low Income Housing Tax Credit. A federal program that provides tax incentives for affordable housing development.

**Market rent:** The rent an apartment would command considering its location, features, and amenities, adjusted for concessions.

**Multifamily:** A housing structure with multiple separate housing units, such as an apartment building.

**Overcrowding:** Having more than one person per room in a housing unit.

**Pent-up demand:** A market with very low supply and vacancy rates.

**PUMS:** Public Use Microdata Sample. Detailed demographic data from the Census Bureau used to model regional housing preferences.

**Purchase price:** The sale price of a home.

**Rent burden:** Gross rent divided by adjusted monthly household income.

**Rent burdened households:** Households with a rent-to-income ratio above acceptable levels defined by lenders or programs.

**SHI:** Massachusetts subsidized housing inventory

**Single-family:** A stand-alone housing unit detached from any other house.

**Special needs population:** Specific groups not typically served by conventional properties, such as those with disabilities or special requirements.

**Subsidy:** Income received to cover the difference between contract rent and tenant payment.

**Substandard housing:** Housing units that are inadequate or unsafe due to issues like incomplete plumbing or kitchen facilities.

**Tenure:** Whether a housing unit is owner-occupied or renter-occupied.

**Vacancy rate, community:** The percentage of available housing units that are vacant or unoccupied. A vacancy rate of 5-8% is considered healthy.

**Zoning:** Local government regulations on land use and density.

## Overview

# Lancaster has a strong baseline of housing regulations, programs, and policies to build on

## Local regulations

Zoning changes have been responsible for much of the current affordable housing production pipeline

- **40B projects pipeline:** typically 75% market rate and 25% affordable (80% AMI)
- **ADU zoning (2023):** market rate, but typically smaller units, the zoning was approved by the Attorney General in 2024
- **40R Smart Growth Overlay District, Route 70 (2022):** 75% market rate, affordable at 8% for 60% AMI and 17% for 80% AMI
- **Inclusionary zoning (IZ), Article 9 (2021):** typically 85% market rate and 15% affordable for 80% AMI

## Local programs and opportunities

- **Lancaster Affordable Housing Trust (LAHT):** Ability to fund housing
- **Community Preservation Act (2021):** Can be used to fund housing with some caveats

## External subsidy programs

- **Federal programs:** Developers can access LIHTC, CDBG, HOME, State and Federal Historic Tax Credits, Project based Section 8, and Massachusetts One Stop and Housing Innovations Fund to help finance affordable housing

## Overview

# Today's housing development pipeline is impressive, but could be even better matched to the forecasted household growth and cost burden

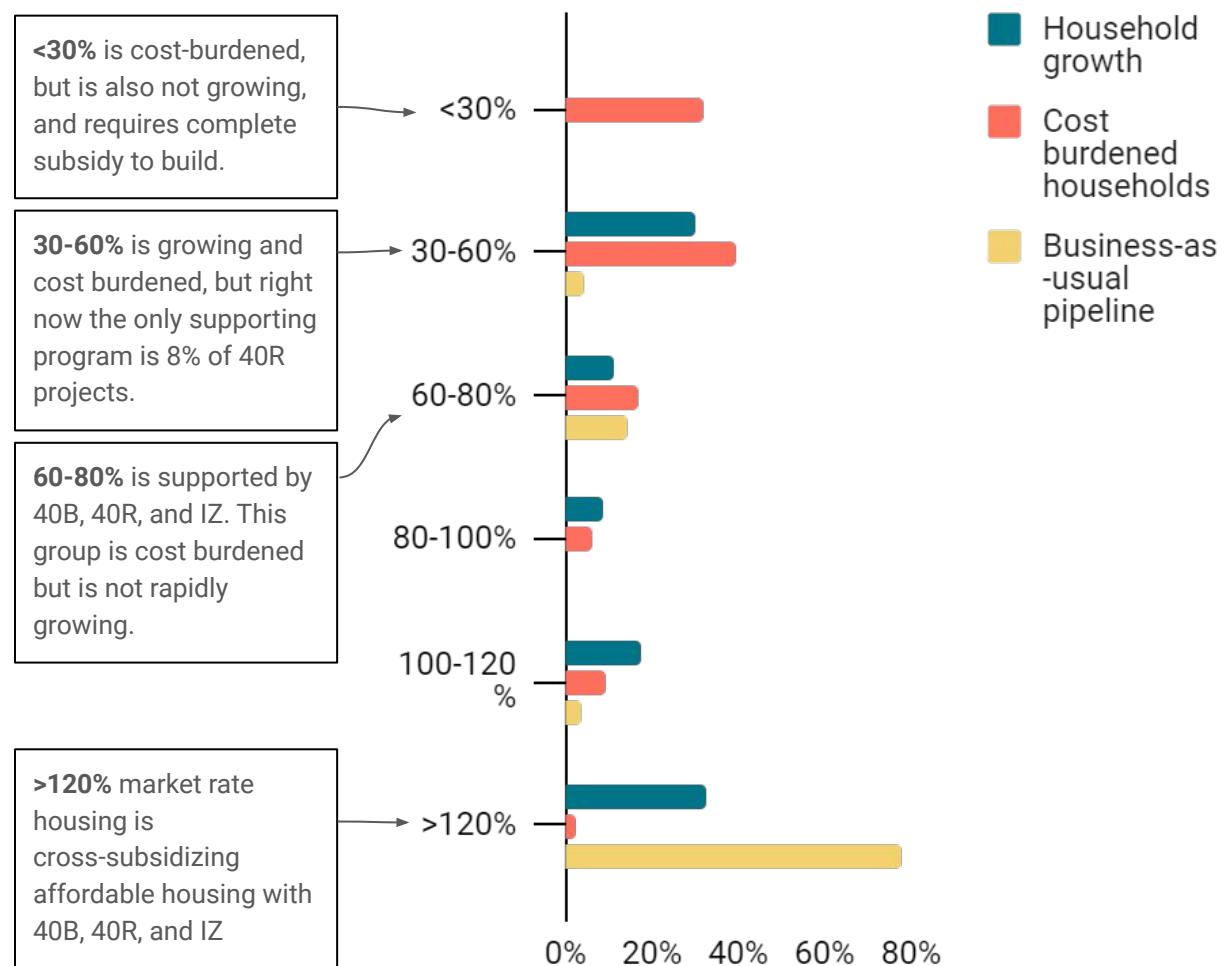
Source: ACS, CommunityScale, Lancaster Affordable Housing Trust Pipeline (2023-08), this includes 146 40R units

This chart compares the proportional distribution of household growth, housing cost burden, and the housing development pipeline for the next 5 years per household income group.

In evaluating the Town's current housing policies and programs, it is important to match the current cost burden and expected household growth with the correct response.

An adjustment may be needed to promote housing for the households between 30-60% AMI. This group is rapidly growing and is cost burdened, but is not the target of significant housing policies at the moment.

**5-year growth, cost burden, and housing pipeline by household income group**



# Housing Needs Assessment



This section's Housing Needs Analysis (HNA) includes a community profile (demographics, housing stock, economic indicators), attainability gaps assessment, growth projections, and market opportunity across all income levels and housing types.

Lancaster has been evolving consistently over the last two decades and will continue to change over the coming 5 years.

At the rate of change since 2010, Lancaster will add about 210 households in the coming 5 years. To achieve a healthy housing market, additional homes are needed to achieve a healthy vacancy rate and replacement homes. In total, this housing needs assessment recommends at least **295 homes be built in the next 5 years.**

This projection is not a requirement or a cap – in fact, Lancaster's growth looking forward could vary depending on how much and of what type housing is built, as well as other demographic factors discussed in this section.

## Demographic profile

# Household profiles by income group

Source: ACS 5-Year, CommunityScale

When thinking about housing and affordability, it is important to consider the relative distribution of household incomes in the community. Lancaster's median family income (MFI), also known as annual median income (AMI), in **2024 is \$147,400**. Lancaster has had a relatively even distribution between the different levels of AMI. The inflation-adjusted trend since 2010 has been that the relative rates of household income has decreased in the very low income group (<30% AMI) and increased in the upper income group (>120% AMI) and remained relatively stable in between.

The following analysis examines household characteristics and housing need in terms of household incomes relative to the local Area Median Income (AMI). For example, households within the "60-80%" group earn between 60% and 80% of the HUD-established AMI for the metro area. Each household AMI group has a different need for monthly housing costs.

The table at right profiles Lancaster's population by AMI level to illustrate how many people fall into each group, their income, and the range they can affordably pay for housing.

## Household financial characteristics by income (2024)

| AMI level | Total households | Household income range | Monthly affordable housing costs |
|-----------|------------------|------------------------|----------------------------------|
| <30%      | 356              | <\$44,220              | <\$1,100                         |
| 30-60%    | 607              | \$44,220-\$88,440      | \$1,100-\$2,200                  |
| 60-80%    | 397              | \$88,440-\$117,920     | \$2,200-\$2,950                  |
| 80-100%   | 343              | \$117,920-\$147,400    | \$2,950-\$3,700                  |
| 100-120%  | 323              | \$147,400-\$176,880    | \$3,700-\$4,400                  |
| >120%     | 997              | >\$176,880             | >\$4,400                         |

## Approach to calculating housing need

The previous sections of this Housing Needs Assessment detail housing supply and demand, shedding light on areas of potential need that future development can help address. This section translates this current understanding into a specific needs assessment that addresses potential production targets that will inform policies and goals.

Developing production targets requires translating housing need into an understanding of future demand for new units. This study uses the following steps to accomplish this:

**Growth projection.** There are several approaches to projecting household growth, from regional models to extrapolated trend lines to future employment estimations. The study should utilize the option that seems most realistic based on current and emerging trends as well as the City's outlook and goals for its future.

**Translate the projection into a number of housing units.** Building new housing to keep up with growth often requires more units than there are projected new households to accommodate. For example, additional units may be needed to ease market pressure from very low vacancy rates, overcrowding, or general replacement of degraded or obsolete units over time.

**Calculate the preferred unit mix for each income group.** This study utilizes a model of regional housing preferences to simulate the likely choices households of different incomes would make in terms of bedroom count, tenure, and cost without creating new cost burden.

**Generate a number of units needed at each price point and size.** The number of units required per AMI group is passed through the preference model to calculate the total number of units needed at each price point and unit size.

**Evaluate the outcome to addressing housing affordability.** Finally, with a program of future housing unit construction, this report demonstrates the potential for cost burden reduction by building within each income group's ability to pay.

## Demand

# Projected household income distribution

Source: HUD, ACS 5-year, CPI

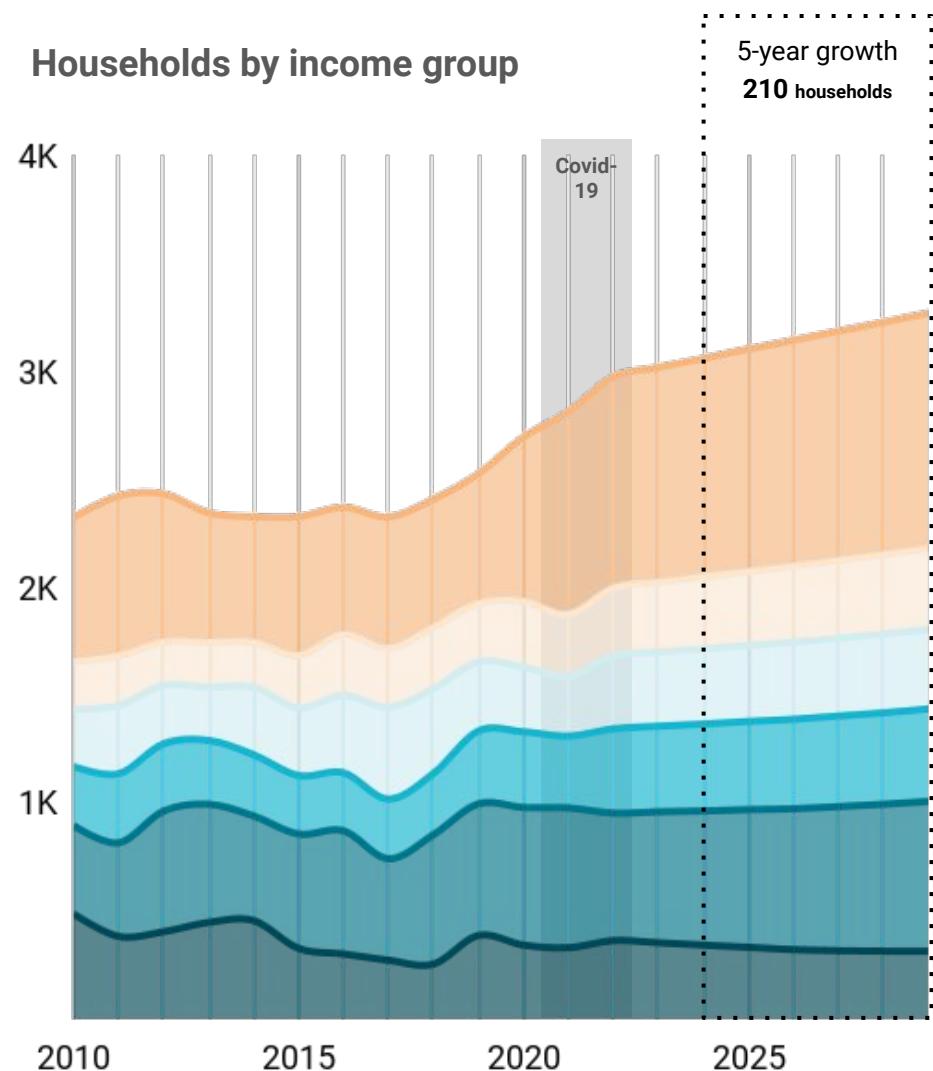
### Net new households by income group in 5 years

| Income (AMI) | 2024 households | 2029 households | Net new |
|--------------|-----------------|-----------------|---------|
| <30%         | 345             | 11%             | 317     |
| 30-60%       | 622             | 20%             | 694     |
| 60-80%       | 403             | 13%             | 429     |
| 80-100%      | 348             | 11%             | 368     |
| 100-120%     | 333             | 11%             | 375     |
| >120%        | 1,014           | 33%             | 1,092   |
| Total        | 3,065           |                 | 3,275   |
|              |                 |                 | 210     |

The number of households in Lancaster has been growing at a rate of 2.3% a year since 2010. Given this slope of household formation, we anticipate another 210 households over the planning period, or 42 households a year.

The income groups that are growing the fastest are 30-60% AMI and >120% AMI.

### Households by income group



## How many units are needed?

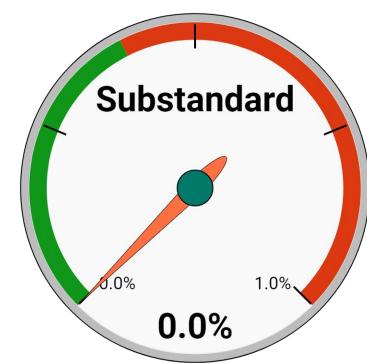
# Production of 295 units in the next 5 years is recommended for a healthy housing market

Source: ACS 5-Year, 2022; CommunityScale

In addition to growth, every local market should maintain sustainable vacancy rates and offer hospitable housing stock to best serve community residents. Supplementary housing production is often necessary to keep each of these indicators in a healthy range.

Drivers of housing production are household growth and some replacement housing. Vacancy rate, overcrowding rate, and substandard housing rate are considered as well in relation to underproduction.

To meet the trends extended growth projection, Lancaster will need to add **295 housing units** over the next five years. This production target combines demand driven by net household growth as well as other underproduction factors that contribute to maintaining a suitable housing supply over time.



**210 units**

Overall forecast over future planning horizon.

**8 units**

Some housing stock is replaced annually, which includes uninhabitable or obsolete units. 0.05% annual replacement is typical.

**77 units**

5-8% overall vacancy is considered healthy. >8% can be attributed to second homes, seasonal, and vacation units.

**0 units**

Overcrowding is >1 occupant/room. The national average is 3.4%. Overcrowding is a symptom of a lack of housing supply.

**0 units**

Substandard housing is measured by incomplete plumbing or kitchen. It is the portion of units that are functionally inadequate. The national average is 0.4%.

## Demographic profile

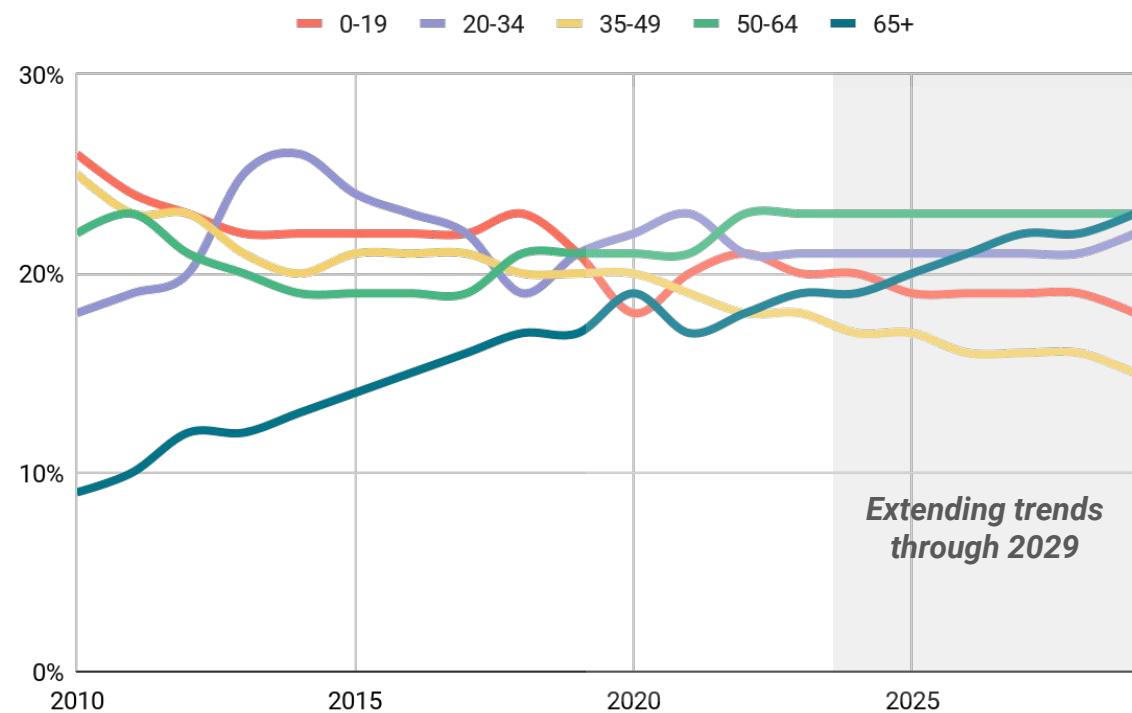
# Population age trend and projection

Source: ACS 5-Year, CommunityScale

This chart illustrates trends in population by age cohort, both historic and projected. The projection is based on recent trends extended. Depending on economic, policy, and other conditions, the future age distribution may vary over time.

Population age 65+ is the fastest growing group of Lancaster's residents. The age ranges 20-24 and 50-62 are stable while 0-19 and 35-49 have been decreasing. Given these trends extended to 2029, Lancaster could focus on providing more options that are appropriate for seniors. Lancaster can also consider what measures to take to cater to or reverse these trends as desired by providing housing that meets the needs of those target groups.

Population by age cohort



## How many units are needed?

# Older adults will need about 35 new housing units in the next 5 years

Source: Census ACS, CommunityScale, [Housing America's Older Adults \(2023\)](#) Joint Center for Housing Studies at Harvard University

Most older adults prefer to "age in place" in their existing homes. Only 5% of seniors relocate each year (versus 16% of the rest of the population), with only a portion of those movers specifically downsizing.

Those seniors who do relocate are typically motivated by cheaper, better, or newer housing, family reasons, health reasons, or specific life events.

Relocating older adults are more likely to opt for a newer property, at a rate of about 20% moving into homes less than 10 years old as new homes are typically more suitable for aging.

In Lancaster, older households tend to be on the lower end of household income range, which may impact those households ability to pay for new housing.

## Housing production target for downsizing seniors

| Year                          | 2025 | 2026 | 2027 | 2028 | 2029 | 5-year total |
|-------------------------------|------|------|------|------|------|--------------|
| Older households (65+)        | 621  | 661  | 702  | 711  | 753  |              |
| Relocating into new unit (1%) | 6    | 7    | 7    | 7    | 8    | 35           |

## Senior household income & ability to pay for housing

| 2024 Older households (65+) | AMI group | Household income range | Monthly ability to pay for housing |
|-----------------------------|-----------|------------------------|------------------------------------|
| 162                         | <30%      | <\$44,220              | <\$1,100                           |
| 200                         | 30-60%    | \$44,220-\$88,440      | \$1,100-\$2,200                    |
| 78                          | 60-80%    | \$88,440-\$117,920     | \$2,200-\$2,950                    |
| 38                          | 80-100%   | \$117,920-\$147,400    | \$2,950-\$3,700                    |
| 26                          | 100-120%  | \$147,400-\$176,880    | \$3,700-\$4,400                    |
| 78                          | >120%     | >\$176,880             | >\$4,400                           |
| 582                         | Total     |                        |                                    |

## Demographic profile

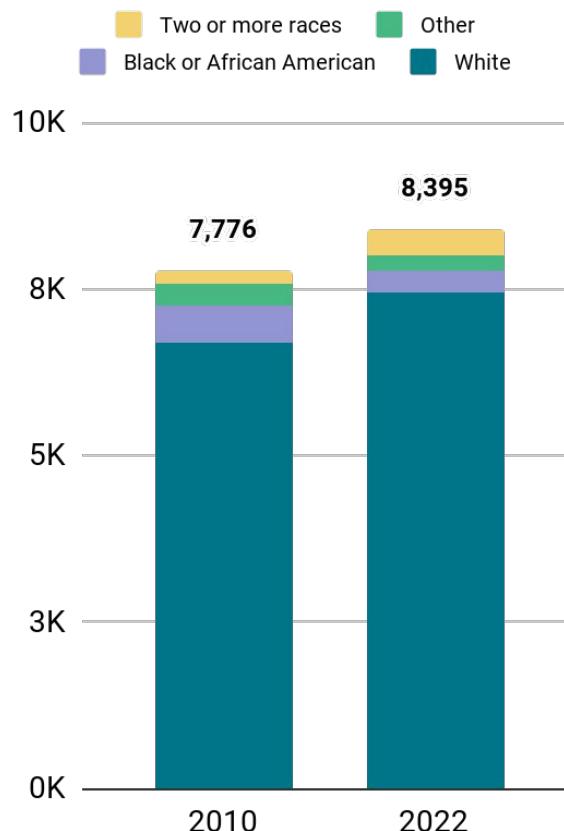
# Race and ethnicity

Source: ACS 5-Year, 2010 and 2022

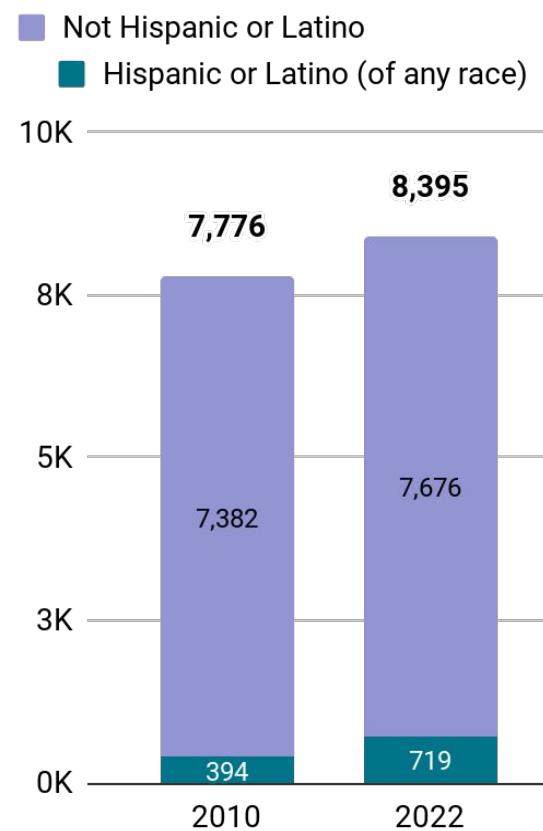
*These demographic trends provide insights into how Lancaster is or is not changing over time and what that means for current and future housing demand.*

A community's racial and ethnic composition may be correlated to need regarding affordability and access to capital needed for homeownership.

### Population by race



### Population, Hispanic/Latino



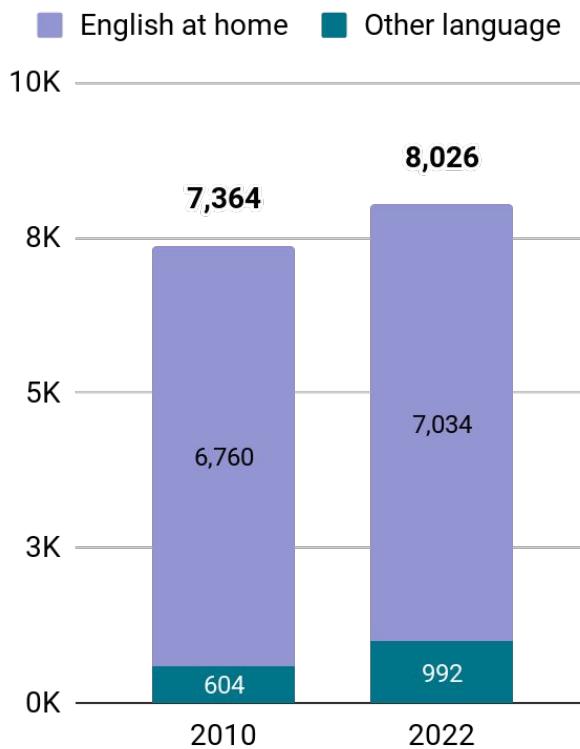
## Demographic profile

# Language spoken at home

Source: ACS 5-Year, 2010 and 2022

One measure of cultural diversity is the proportion of households speaking a language other than English at home.

**Population older than 5, by primary language spoken at home**



## Demographic profile

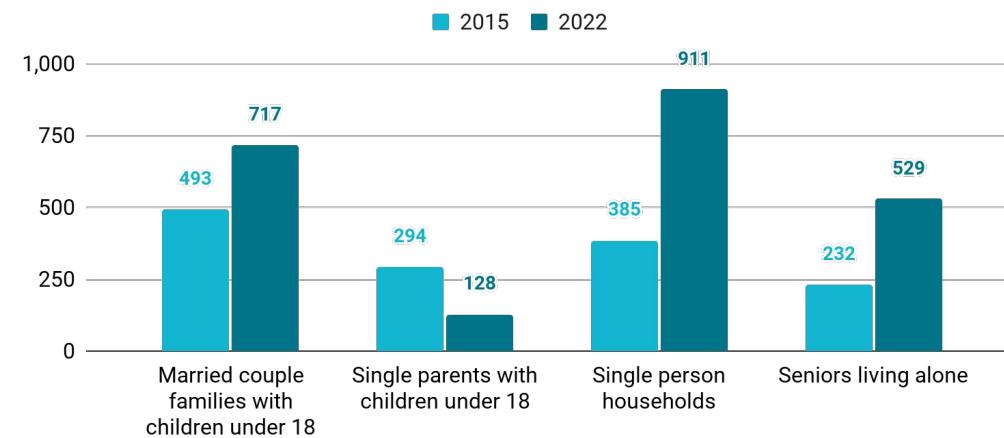
# Family and non-family households

Source: ACS 5-Year, 2015 and 2022

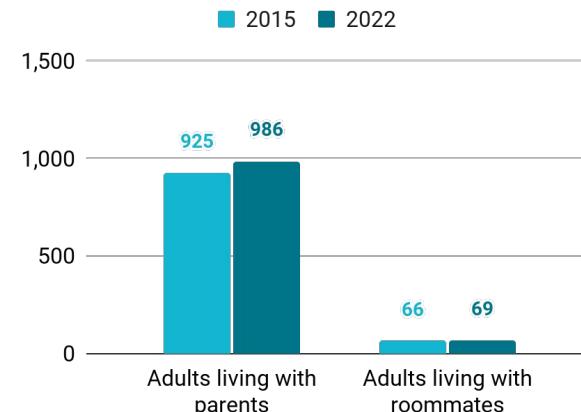
Different family types have different housing needs, such married couples with children needing extra bedrooms, single parents needing lower costs, and single people needing less space or an option to downsize into.

Non-family households provide additional signals about the housing supply, from adult children living with their parents for lack of affordable local alternatives and roommates sharing larger units in ways that might differ from a conventional parents and their children (for example, preferring more bathrooms).

### Households by selected family type



### Population by selected non-family type



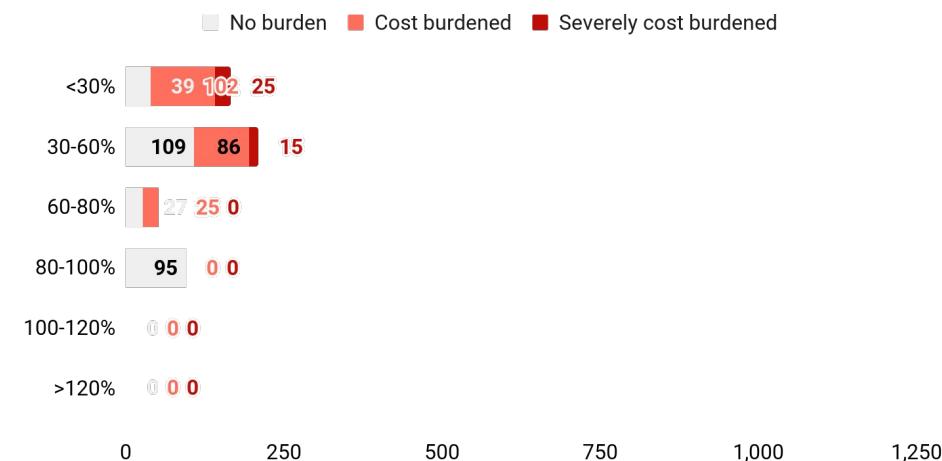
## Socioeconomic profile

# Cost burdened households by tenure and AMI group

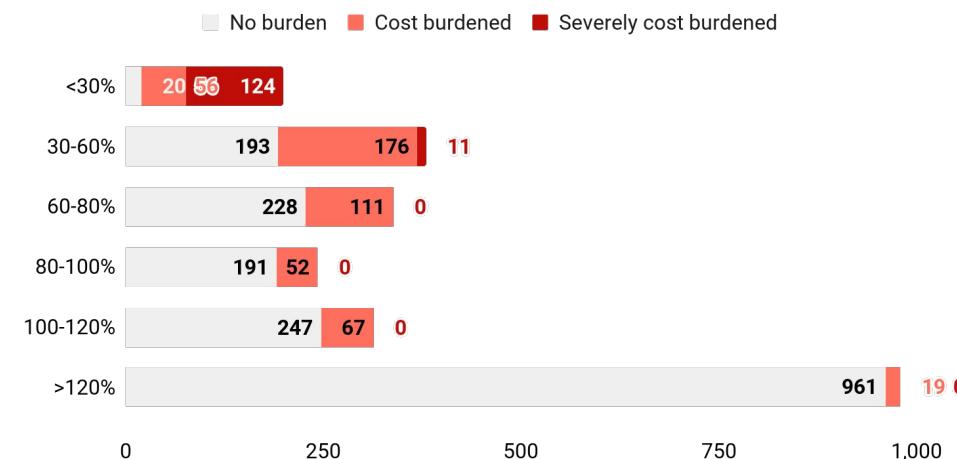
Source: ACS 5-Year, tables B25074, B25095, 2022

Housing spending 0-30% of their income on housing are not burdened. Households spending 30-50% are cost burdened, and household spending >50% are severely cost burdened.

### Cost-burdened renters, by AMI group



### Cost-burdened homeowners, by AMI group



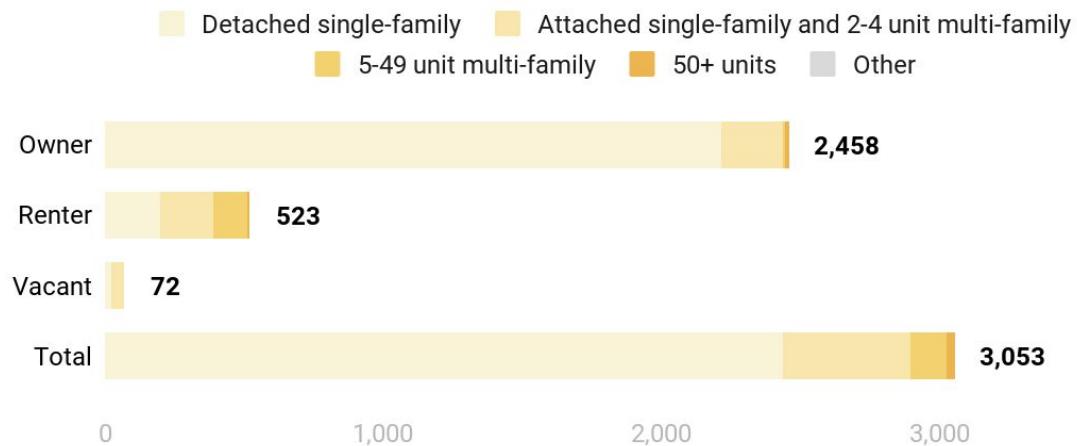
## Current housing mix

# Existing units by structure type

Source: ACS 5-Year, 2022

Lancaster's housing stock is predominantly single-family, especially owner-occupied housing. Lancaster has extraordinarily low rates of vacancy, only 2.4% of all units are vacant (ACS 2022). This low level of vacancy is representative of a tight housing market. A healthy level of vacancy is at least 5.0%.

## Existing units by structure type



In most places, ownership units are predominantly single family detached. Rental units are typically more diverse, including small- and large-scale multifamily developments. While these trends might reflect market preferences to some degree, other non-market factors also influence what types of units are actually built, such as zoning ordinances, regulatory constraints, and community choices.



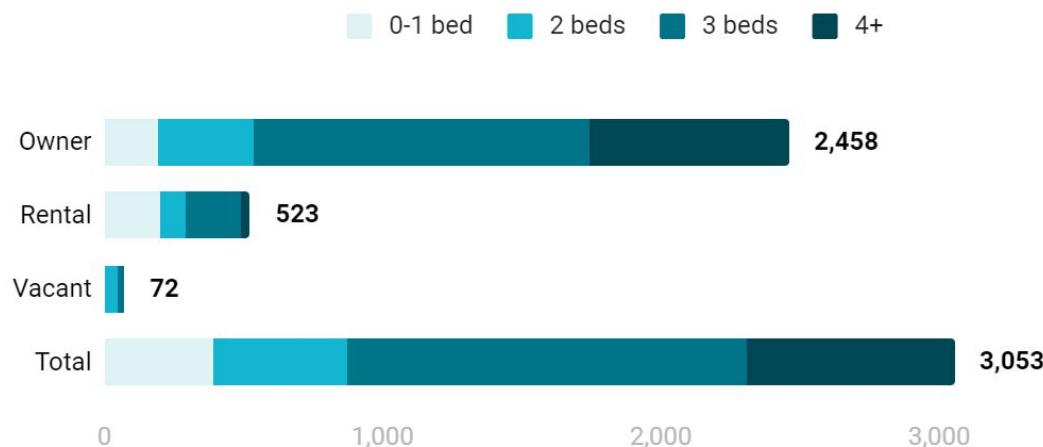
## Current housing mix

# Existing units by bedroom count

Source: ACS 5-Year, 2022

Most of Lancaster's housing is in larger units. 71% of the homes in Lancaster are at least 3 bedrooms. As households get smaller, Lancaster may consider expanding the share of smaller units to support both young people and downsizing seniors alike.

## Existing units by number of bedrooms



Few single family houses contain less than three bedrooms so, if they dominate the local ownership supply, there will not many small ownership units available. Conversely, more rental units contain fewer than three bedrooms so households interested in renting a larger unit may have limited options to choose from. This misalignment is at least somewhat driven by the fact that it is less capital efficient to build small houses and large apartments even if there may be some demand for them.

## Current housing mix

# Age of existing housing

Source: Census ACS 2022 1-Year; Census Building Permit Survey 2020-23. Note: 2020 or later data is permitted units.

The figure at right tabulates the age of local housing units in terms of when they were built. Lancaster saw relatively consistent housing production for most of the 20th century but the pace has slowed considerably in the past two decades.

This table chronicles the community's development history, indicating decades with relatively more or less construction activity. 2020 or later is approximate as new housing units are completed.

**Age of existing units**

| Year built      | Units | Share | Cumulative share |
|-----------------|-------|-------|------------------|
| 2020 or later   | 82    | 2.6%  | 2.6%             |
| 2010 to 2019    | 145   | 5%    | 7%               |
| 2000 to 2009    | 504   | 16%   | 23%              |
| 1990 to 1999    | 302   | 10%   | 33%              |
| 1980 to 1989    | 218   | 7%    | 40%              |
| 1970 to 1979    | 209   | 7%    | 47%              |
| 1960 to 1969    | 402   | 13%   | 59%              |
| 1950 to 1959    | 204   | 7%    | 66%              |
| 1940 to 1949    | 344   | 11%   | 77%              |
| 1939 or earlier | 725   | 23%   | 100%             |

## Housing costs and affordability (Ownership)

The following pages examine housing costs, prices, and other measures of affordability. Combined with the indicators described in the report's People section, this data directly relates to the scope and scale of attainability problems such as cost burden and other misalignments between demand and supply.

**How to estimate what's affordable?** Variables and assumptions informing the affordability metrics featured on the following pages include:

**30-year loan term** 90% of mortgages in the US are 30 year term loans.

**Mortgage rates:** Mortgage interest rates are a primary driver of affordability: lower rates amplify a household's buying power while higher rates can dramatically reduce it. In April 2024 the typical rate was 6.99%.

**Down payment:** While a 20% down payment is often considered standard, most households pay less. In Massachusetts, the average down payment is 19% of the purchase price.

**PMI:** Private mortgage insurance (PMI) is required by virtually all lenders when the down payment is less than 20% of the purchase price. Rates range widely due to a variety of factors but 0.5% approximates a typical rate.

**Property tax:** Property tax obligations reduce the amount of household income available for mortgage payments. The property tax rate in Lancaster is 1.75%.

**Homeowners insurance:** Banks require homeowner insurance as part of the financing process.

**Utilities:** Homeowner costs include the basic utilities required to keep the property heated and operational.

**Condo fees:** Homeowners in condominium communities typically contribute a monthly fee plus periodic assessments to support the maintenance and management of common areas and the overall premises outside their unit.

**Translating sale price to monthly cost.** Even setting aside factors such as interest rates and down payments, changes in home sales prices - especially dramatic increases - can significantly limit households' ability to access the housing options they may need or prefer. First-time homebuyers are especially impacted by rising prices because they lack access to equity in the form of a prior home that they might otherwise be able to sell into the same market and derive extra value from. Here is how example sale prices translate into typical monthly costs based on current mortgage rates, down payments, property taxes, utility costs, and related factors:

\$200,000 home costs \$1,700/month.

\$400,000 home costs \$3,300/month.

\$600,000 home costs \$4,850/month.

\$800,000 home costs \$6,450/month.

## Cost of housing

# Home sales prices

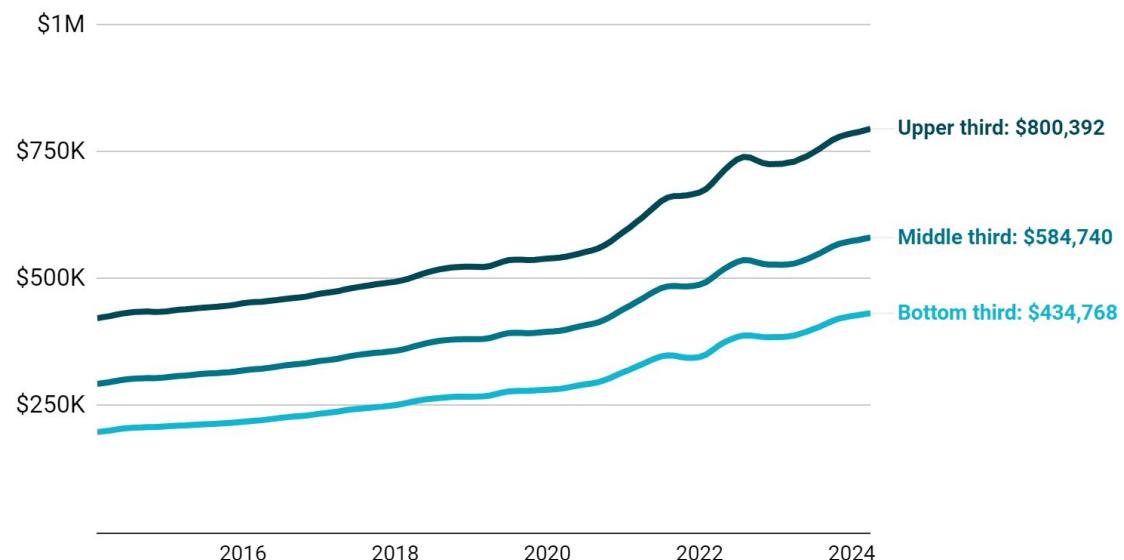
Source: Zillow ZHVI 2024, Worcester County, Census ACS 2022 5-Year

The top chart tracks the average sales prices over time of homes within the top 33%, middle 33%, and bottom 33% of total prices.

The home sales prices described in the bottom chart indicate the cost of typical homes in the area upon their sale to a new household. As such, households not recently or currently in the market for a new unit are not experiencing the same cost levels. This graph summarizes the distribution of costs across all ownership units in the area, most of which last transacted years ago.

Many homeowners in Lancaster pay less than \$2,450 per month for housing but a large portion pay more.

## Home sales prices



## Owner households by current monthly housing costs



## Cost of housing

# A household with a median income cannot afford the median home price due to escalating home prices and interest rates despite rising incomes

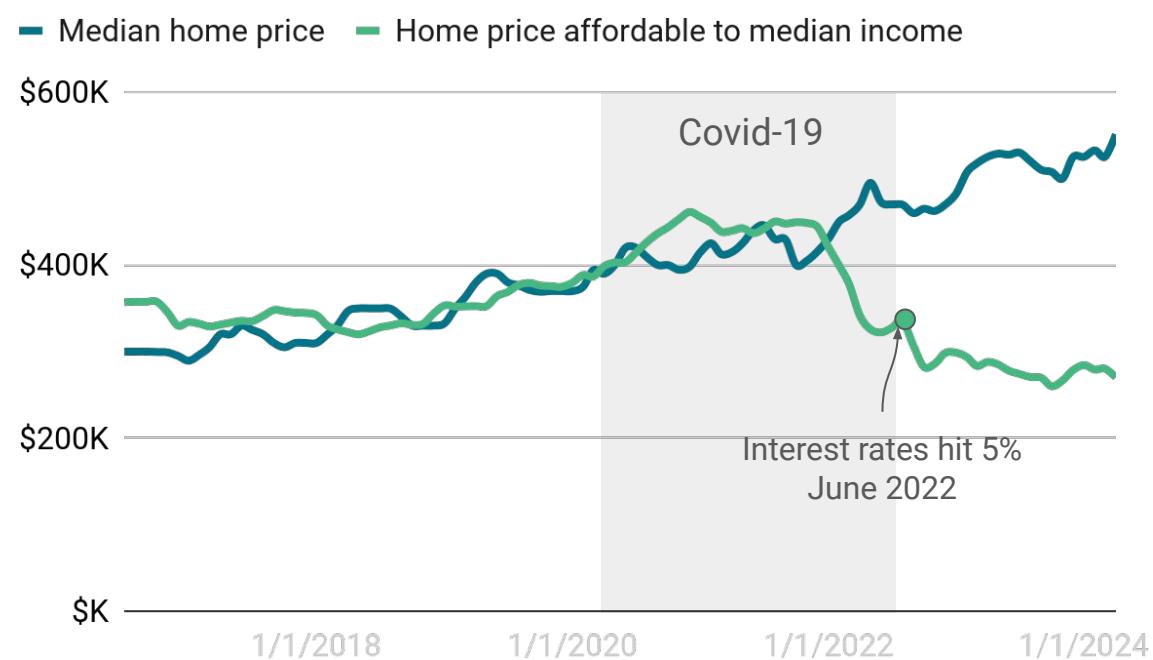
Sources: FRED Federal Bank of St. Louis; CommunityScale, Covid-19 TSA preflight screening requirements

This chart compares the median listing price in Lancaster with the home value affordable to a household earning the median household income. A wider gap means higher barrier to entry for first-time homebuyers and increased risk that an existing resident might be priced out of the community if they choose or need to move to a different house.

The calculations behind this chart include consideration of mortgage interest rates, typical down payments, and added monthly costs such as private mortgage insurance, property tax, home insurance, and utilities.

### Median home price and mortgage value affordable to a household with median income

Affordability is based on the community's estimated median income. Actual affordability levels for specific properties vary based on variation in the above variables.



## Cost of housing

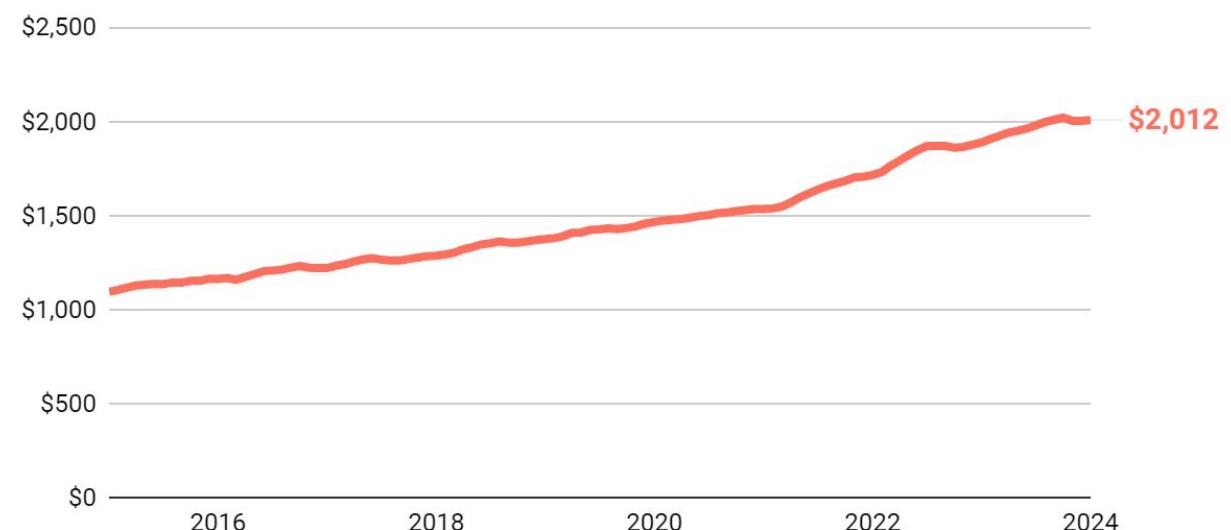
# Renter costs have been going up

Source: Zillow Observed Rent Index, Average asking rent, Worcester County, Census ACS 2022 5-Year

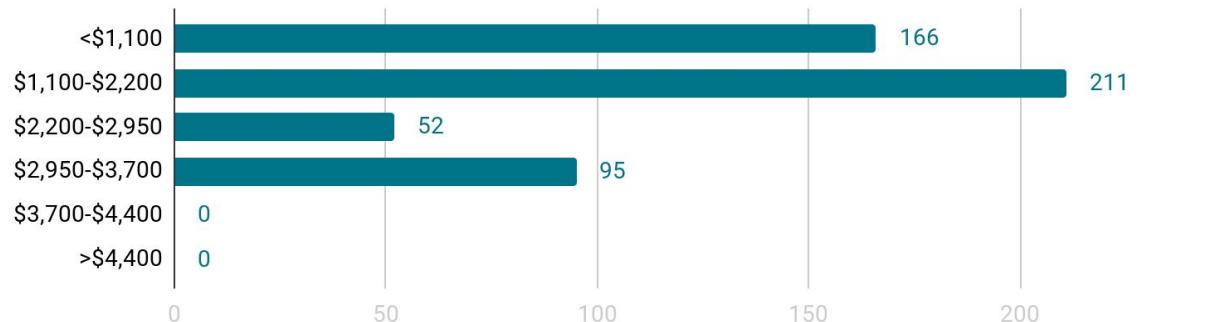
The average asking rent should be understood as the typical cost to a household signing a new lease under current conditions. In reality, because this is a single average value, actual asking rents may vary depending on characteristics such as size, location, and property features but they will collectively track along this trendline.

The costs indicated in the bottom chart include newly occupied units along with units that have been occupied for longer (and where rent may have been set at a much lower rate than today's asking price).

Average rents by month



Renter households by current monthly housing costs



## Socioeconomic profile

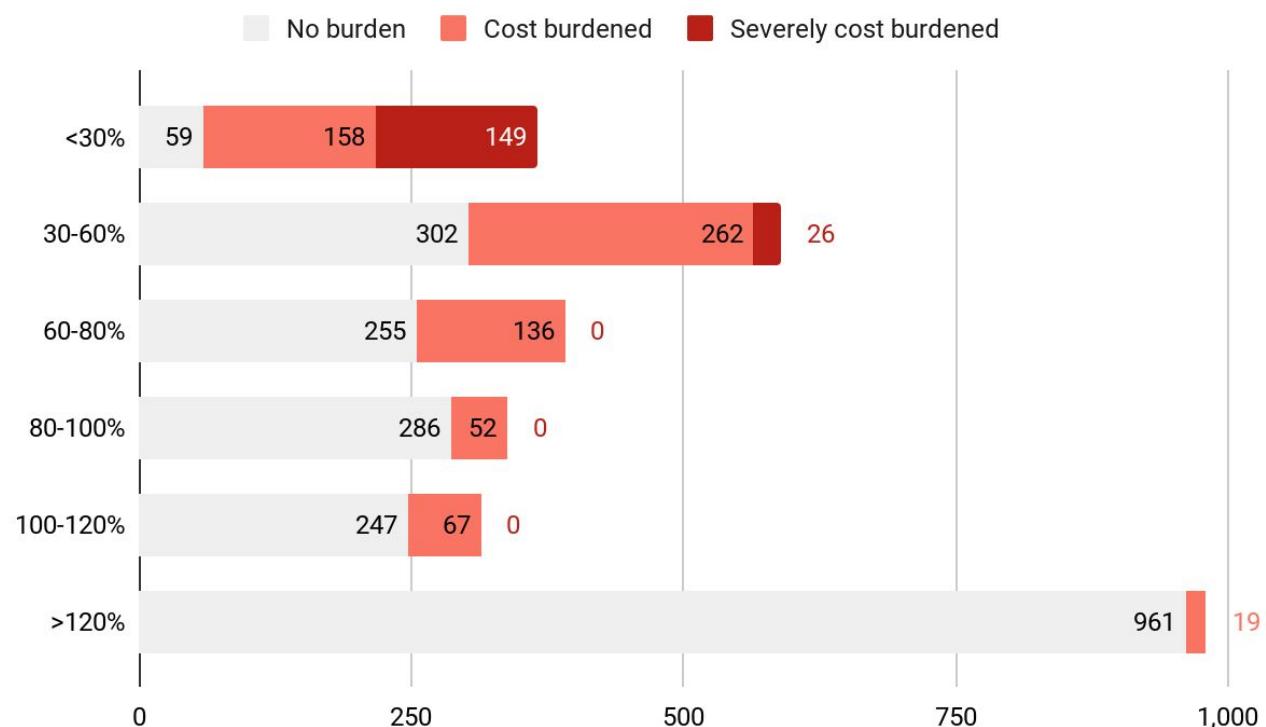
# AMI groups, by cost burden

Source: ACS 5-Year, HUD, CPI, \$147,400 Eastern Worcester County, MA HUD Metro FMR Area Median Family Income

Households are cost burdened when paying more than 30% of their income on housing costs. They are considered severely cost burdened when these costs exceed 50% of their income. For [renters](#), this includes lease rent and utilities. For [homeowners](#), this includes mortgage costs, property taxes, insurance, utilities, and any condo fees.

In Lancaster, low-income households are more cost burdened. Households earning >80% AMI are less cost burdened.

**Number of households in each AMI group, by cost burden**



## Socioeconomic profile

# AMI groups, by race of householder

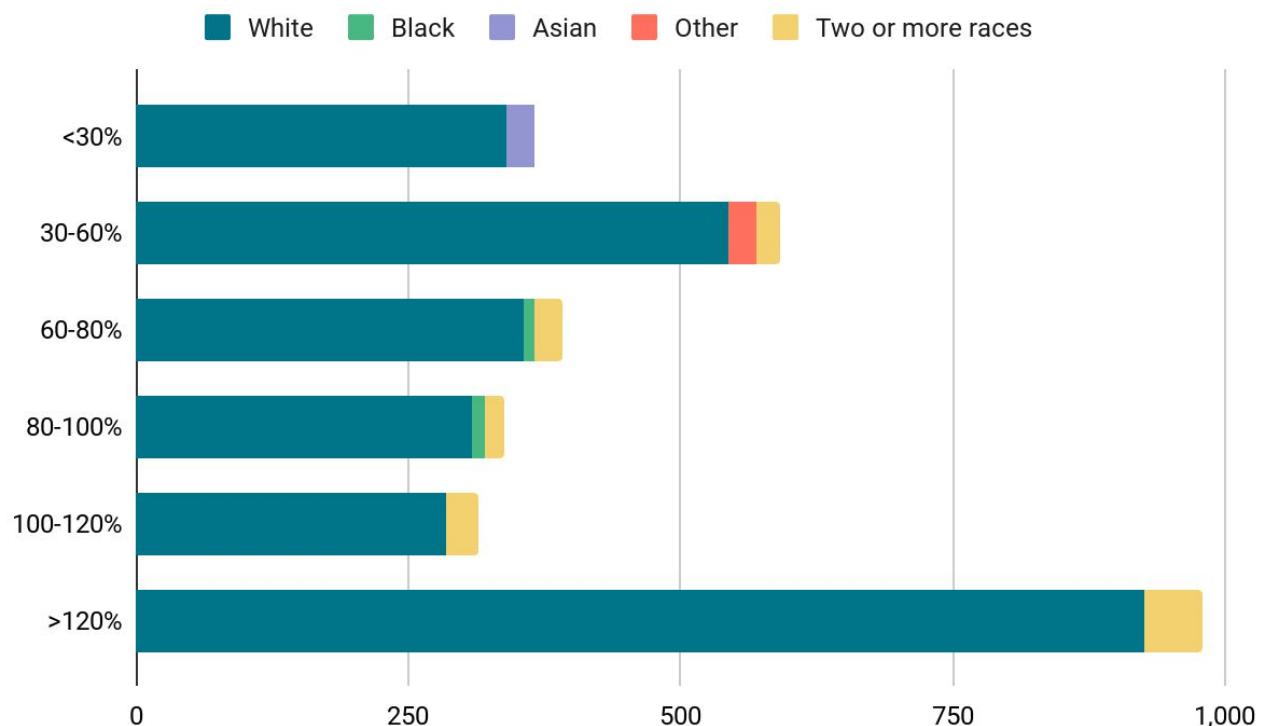
Source: ACS 5-Year, HUD, CPI, \$147,400 Eastern Worcester County, MA HUD Metro FMR Area Median Family Income

These slides break down socioeconomic and demographic indicators by income in terms of AMI level.

In Lancaster, much of the cost burden is at lower levels of income, especially in the 0-80% AMI range. As shown in these charts, this range is age diverse, racially diverse, and including households of different types.

Above 80% AMI, and especially above 100% AMI, the households are less cost burdened and more likely to be white families of diverse age ranges.

Number of households in each AMI group, by race



## Socioeconomic profile

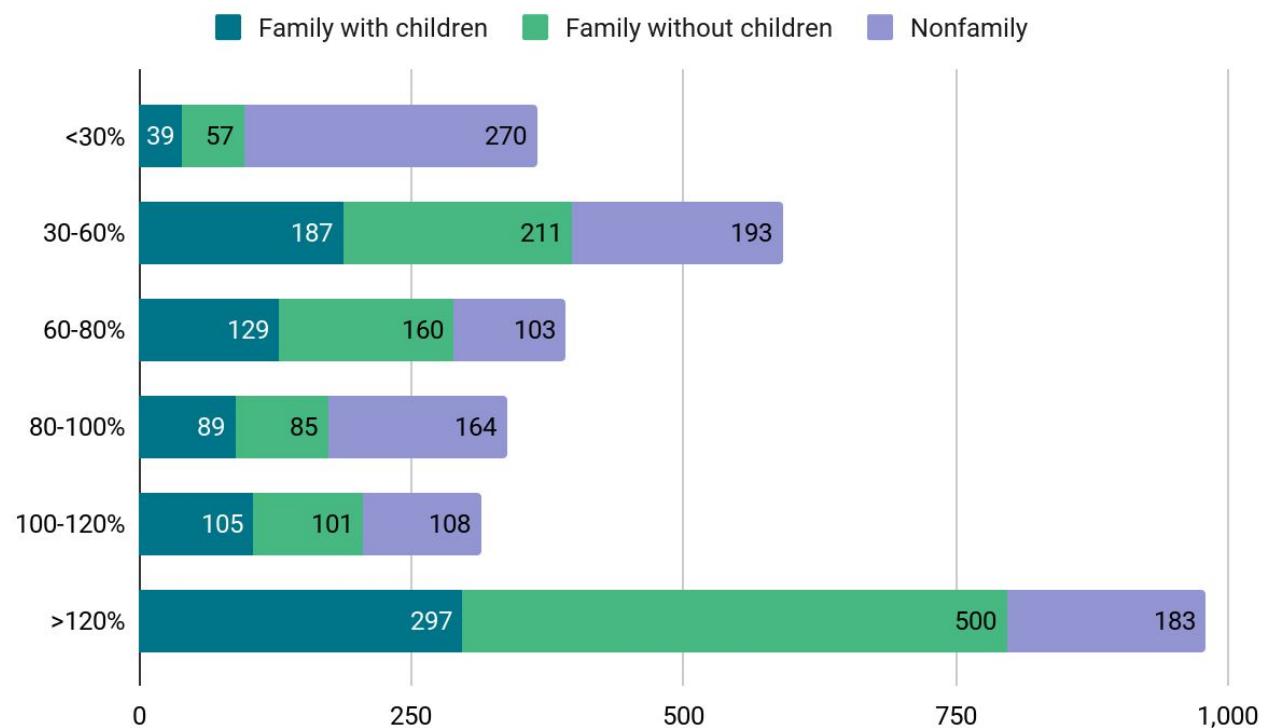
# AMI groups, by household type

Source: ACS 5-Year, HUD, CPI, \$147,400 Eastern Worcester County, MA HUD Metro FMR Area Median Family Income

These slides break down socioeconomic and demographic indicators by income in terms of AMI level.

Lancaster's families are prevalent in the >120% AMI group. Nonfamily households are predominantly low-income (this group includes one-person households). Families without children (such as couples) are more common at the >120% AMI level.

Number of households in each AMI group, by household type



## Socioeconomic profile

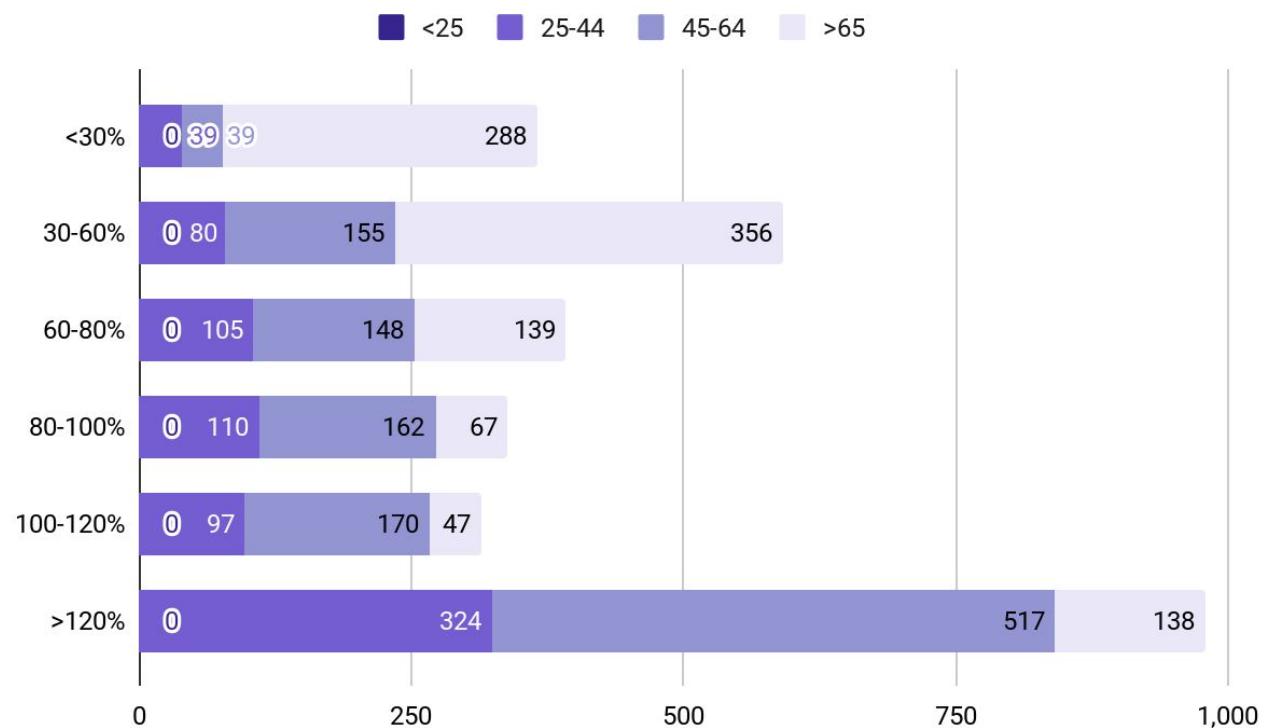
# AMI groups, by age of householder

Source: ACS 5-Year, HUD, CPI, \$147,400 Eastern Worcester County, MA HUD Metro FMR Area Median Family Income

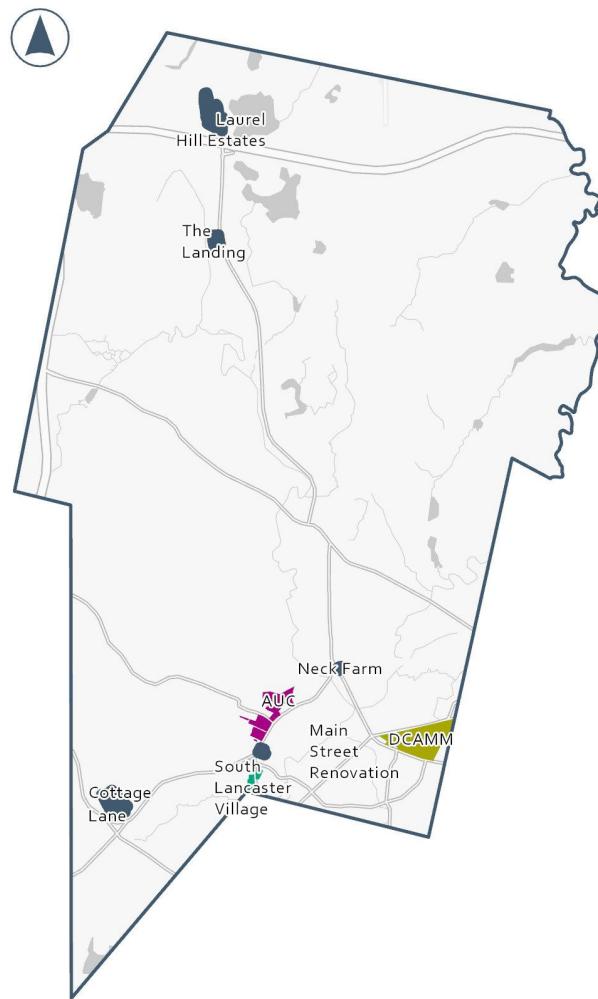
These slides break down socioeconomic and demographic indicators by income in terms of AMI level.

More households in the >65 age group have incomes below 60% AMI. Households between 25-64 are more prevalent in the >120% AMI but also particularly numerous in the 30-60% and <30% AMI groups.

Number of households in each AMI group, by age of householder



# Land use analysis for development constraints and opportunities



Summary of current development projects and opportunities:

**Active and tentative pipeline projects:**  
191 units, including 160 on the SHI

- Laurel Hill Estates
- Main Street Renovation
- Neck Farm
- The Landing (tentative)

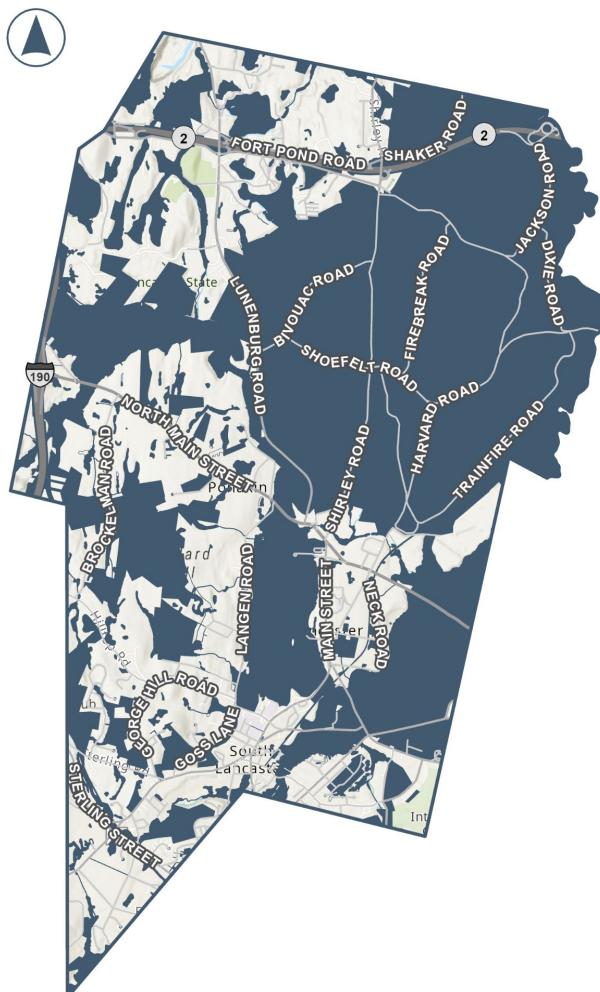
**Opportunities:** space for more than 700 additional units

- Former Atlantic Union College
- South Lancaster village
- DCAMM 220 Old Common Road

## Development Constraints

# Overview of development constraints

Source: MassGIS accessed 2024-05-29



### ■ Development constrained area

#### Development constraints

1. Open space and permanently protected open space (MassGIS Open Space)
2. Water bodies, Wetlands, and Title 5 buffers
3. Floodways and flood zones with 1% and 0.2% annual chance of flooding
4. Town, Federal-, and State-owned land: Including Fort Devens and public rights-of-way

#### Development advisory areas

5. Core habitat and critical natural landscapes (MassGIS NHESP/TNC BioMap): Lancaster has all 6 core habitat components

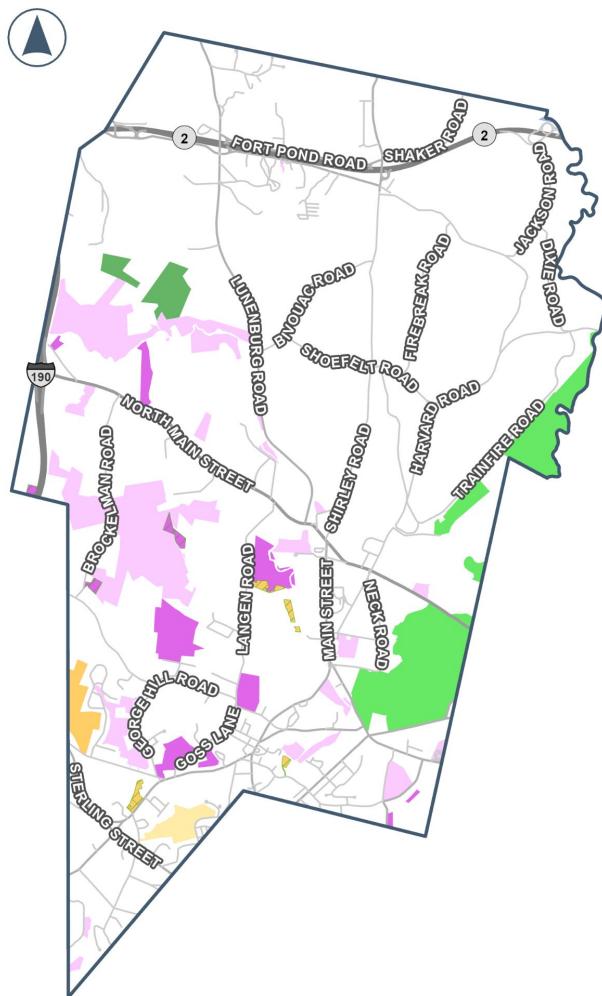
#### Development constraints not present in Lancaster

6. Sites of activity and use limitations (AUL): No AUL sites or Tier II hazardous material storage areas are in Lancaster. Several activity use limitations are in neighbouring communities, including Clinton.

## Development Constraints

# Open space and permanently protected open space

Source: MassGIS accessed 2024-05-29



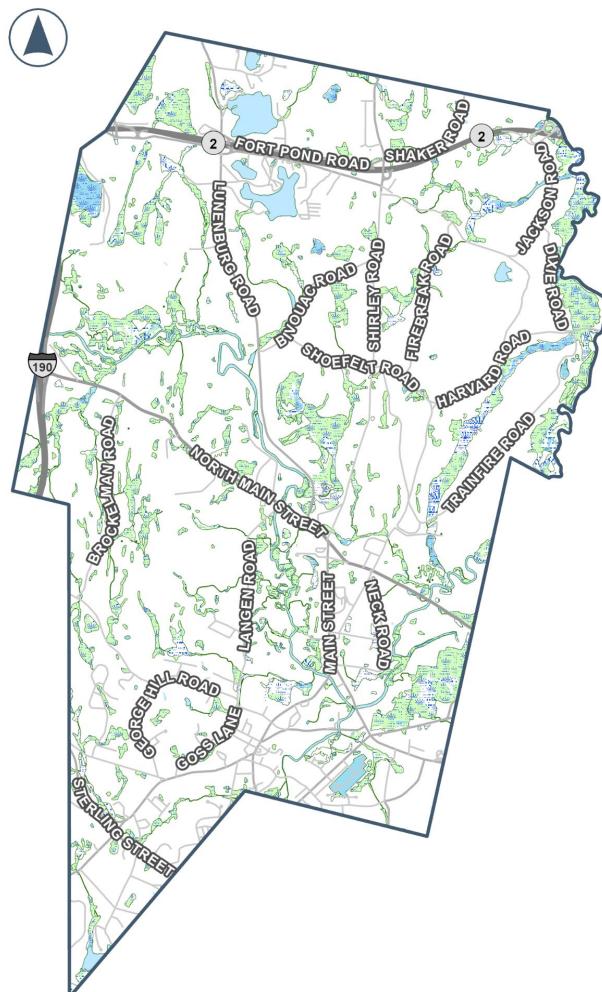
- DCR State parks
- DCR Urban parks
- Municipal parks
- Land trust
- Private protected open space
- Non-profit

Conservation and outdoor recreational facilities owned by federal, state, county, municipal, and nonprofit enterprises are included. Not all lands in this layer are protected in perpetuity, though nearly all have at least some level of protection.

## Development Constraints

# Water bodies, Wetlands, and Title 5 buffers

Source: MassGIS accessed 2024-05-29



- █ Water bodies
- █ Wetlands
- █ Title 5 setbacks

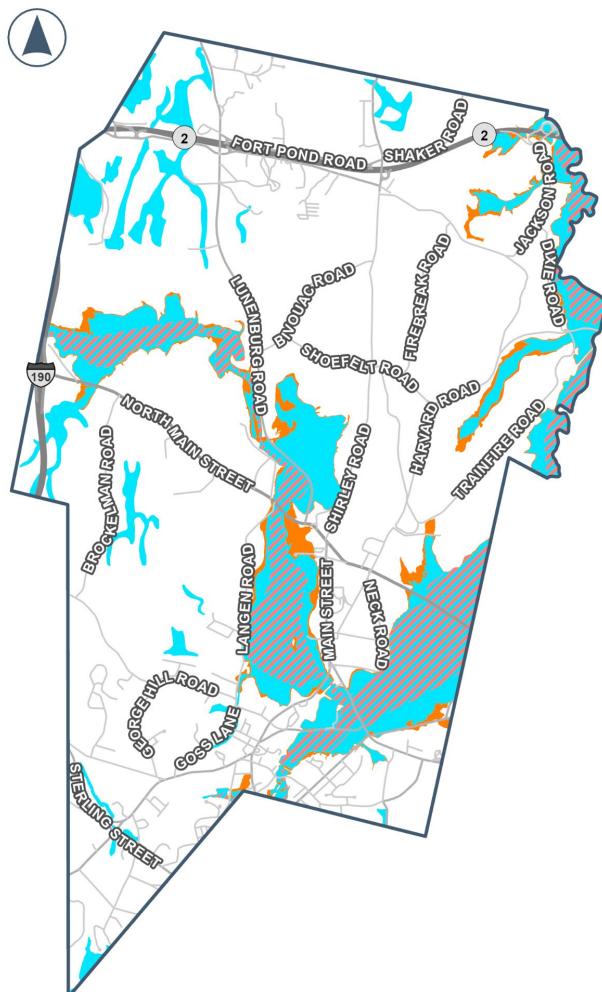
The MassDEP Hydrography layer represents hydrographic (water-related) features, including surface water (lakes, ponds, and reservoirs), wetlands, bogs, flats, rivers, streams, and others. The wetlands and hydrologic connection information is for planning purposes only.

The Title 5 Setback Areas represent variable width buffer zones around water features and other natural resources. These setback areas are established for the purpose of aiding in the implementation of Title 5 (310 CMR 15.00) regulations for the siting, construction, inspection, upgrade and expansion of on-site sewage treatment and disposal systems, and for the transport and disposal of sewage.

## Development Constraints

# Floodways and flood zones with 1% and 0.2% annual chance of flooding

Source: MassGIS accessed 2024-05-29, FEMA



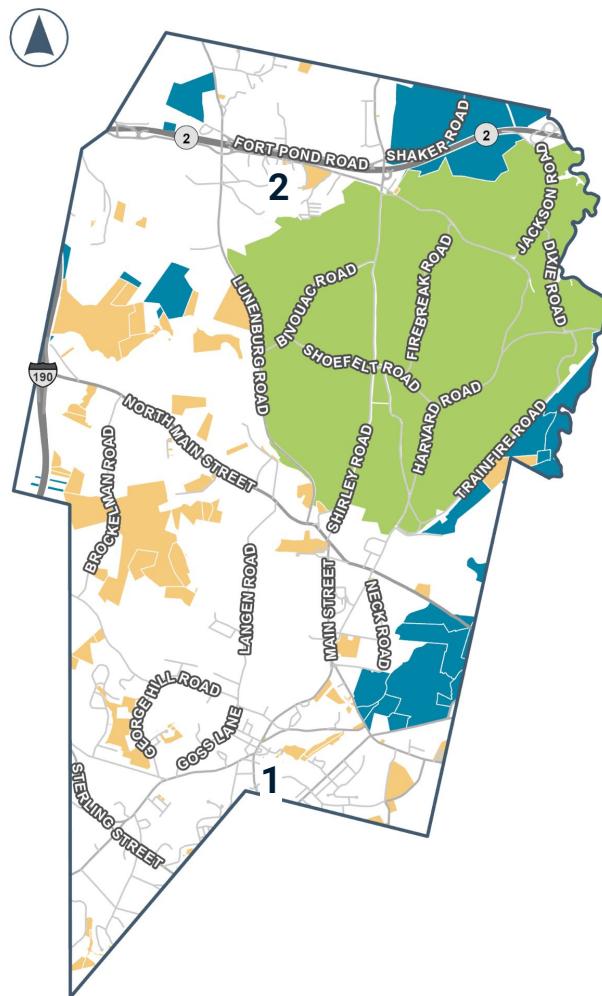
- █ 1% Annual Chance ("100-year")
- █ 0.2% Annual chance ("500-year")
- Regulatory floodway

This is a compilation of effective Flood Insurance Rate Map (FIRM) from FEMA for regulatory use under the National Flood Insurance Program (NFIP). Flood Zones are used by FEMA to designate the hazard areas for insurance rating purposes. A Regulatory Floodway is the channel of a river or other watercourse and the adjacent land areas that must be reserved in order to discharge the base flood without cumulatively increasing the water surface elevation more than a designated height.

## Development Constraints

# Town, Federal-, and State-owned land

Source: MassGIS accessed 2024-05-29



- █ Town-owned land
- █ State-owned land
- █ Fort Devens

Land owned by the Town of Lancaster, Commonwealth of Massachusetts, and Fort Devens.

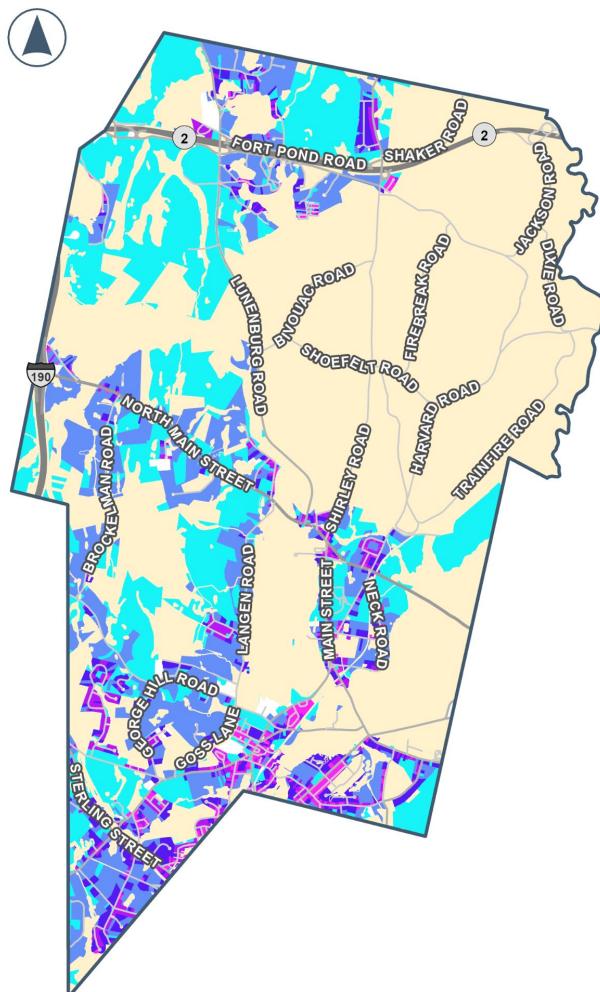
Two Town-owned land areas are described in further detail for the purpose of adding housing capacity:

1. [Kilbourn Road parcels](#)
2. [Old Union Turnpike parcel](#)

## Development Constraints

# Unconstrained areas and current residential density

Source: MassGIS accessed 2024-05-29, MHP ResiDensity



Total development-constrained area

**Unconstrained area:** 6,393 acres (36% of the total 17,910 acres)

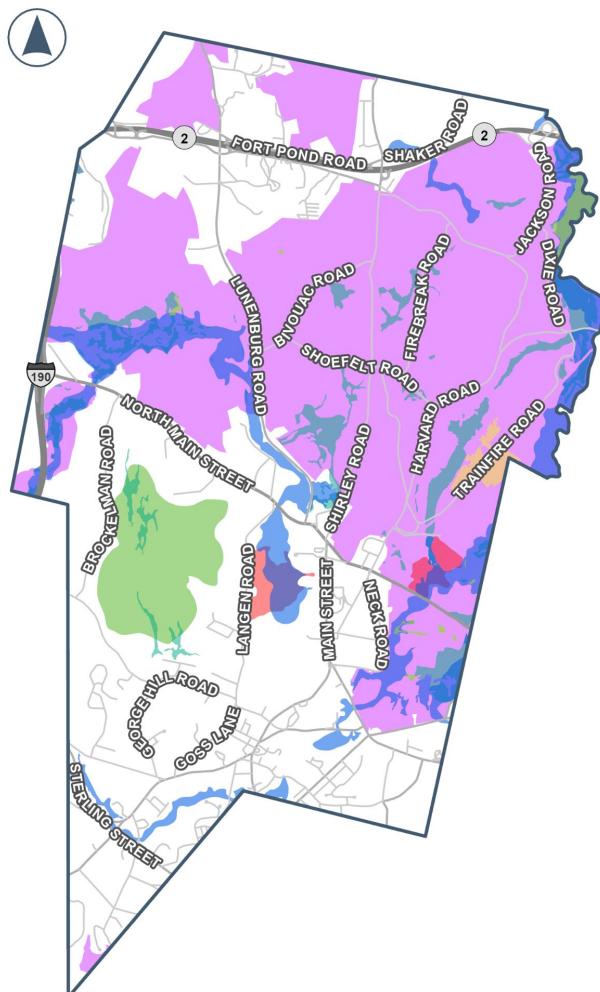
- No housing
- <0.6 units per acre
- 0.6 - 1.5 units per acre
- 1.5 - 2.5 units per acre
- 2.5 - 37 units per acre

Conservation and outdoor recreational facilities owned by federal, state, county, municipal, and nonprofit enterprises are included. Not all lands in this layer are protected in perpetuity, though nearly all have at least some level of protection.

## Development advisory areas

# Core habitat and critical natural landscapes

Source: MassGIS accessed 2024-05-29, NHESP/TNC BioMap



- █ Priority habitat
- █ Aquatic
- █ Wetland
- █ Forest
- █ Vernal pool
- █ Rare species

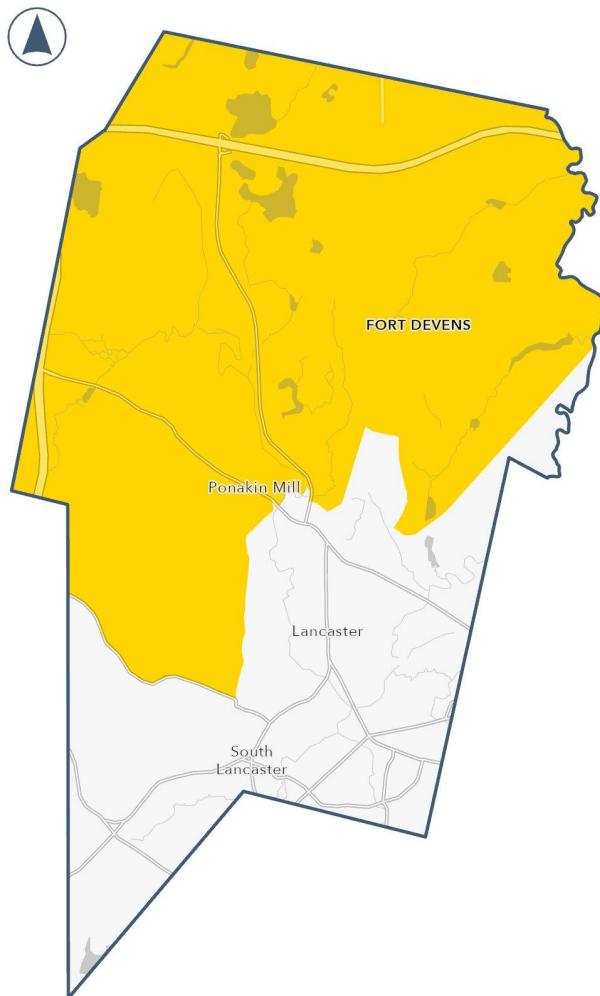
The BioMap habitat conservation areas are not a regulatory barrier to residential development, and as such are included as a separate concern.

These core habitats are areas critical for the long-term persistence of rare species, exemplary natural communities, and resilient ecosystems. BioMap is the result of an ongoing collaboration between MassWildlife and the Massachusetts Chapter of The Nature Conservancy (TNC). BioMap is a tool to guide strategic protection and stewardship of lands and waters that are most important for conserving biological diversity in Massachusetts.

## Development advisory areas

# 2020 Environmental Justice Populations

Source: MassGIS accessed 2024-08-14, Environmental Justice based on 2020 Census



### Minority

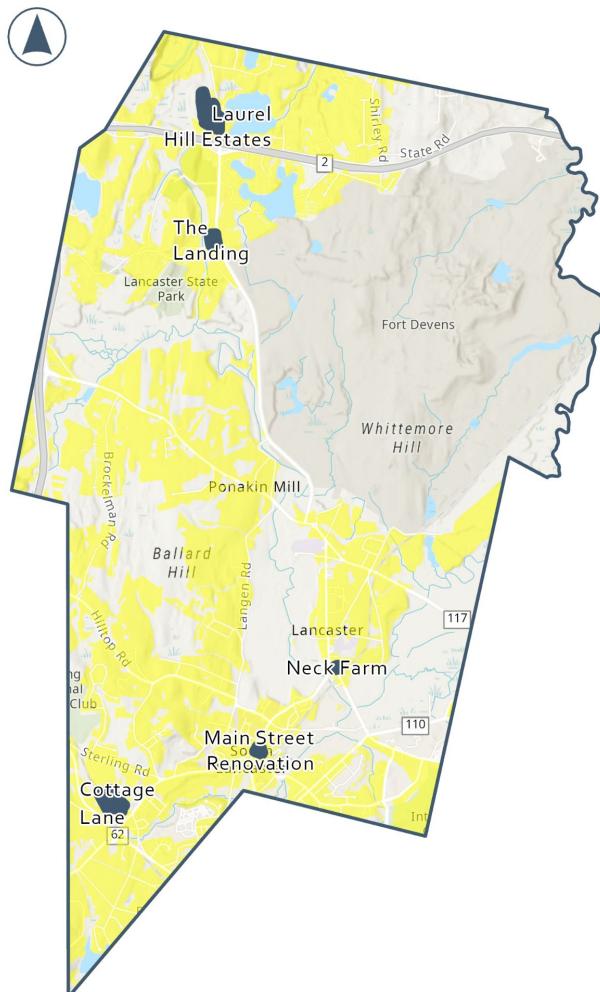
The Environmental Justice (EJ) layer is based on Census 2020 block groups using three criteria: Minority population, median household income, and household English language isolation. Lancaster's EJ populations only fall into the Minority category.

The Minority Block Group, shown here, is 36% minority, and therefore meets the EJ criteria. This Block Group does not extend beyond Lancaster, although similar Minority EJ block groups are found in abutting Shirley, Harvard, and Leominster. Just over the border from South Lancaster in Clinton is a Minority and Income EJ block group.

## Development opportunities

# Lancaster has five active projects in the residential pipeline

Source: MassGIS accessed 2024-05-29, Lancaster Affordable Housing Trust Pipeline (2023-08)



- Unconstrained areas
- Development pipeline and tentative projects

### Active development pipeline projects: 45 units, 13 will be on the SHI

**Laurel Hill Estates:** Special Permit with 23 Ownership Units (8.7% affordable), including 2 to Lancaster SHI, on hold until cease and desist order related to stormwater mitigation is formally lifted by Planning Board and Conservation Commission.

**Main Street Renovation:** Inclusionary Zoning, 9 Ownership Units (11% affordable), including 1 to Lancaster SHI, partial permit issued to allow for exterior weather protection, complete building permit withheld pending Town and EOHLG approval of Local Action Unit application (per Inclusionary Zoning bylaw)

**Neck Farm:** Chapter 40B, 10 Rental Units (25% affordable), MassHousing is reviewing Neck Farm LLC's 40B Application for Project Eligibility, including feedback received during the local public comment period.

**Hill Top:** Inclusionary Zoning, 18 market rate units, 2 affordable (10% affordable),

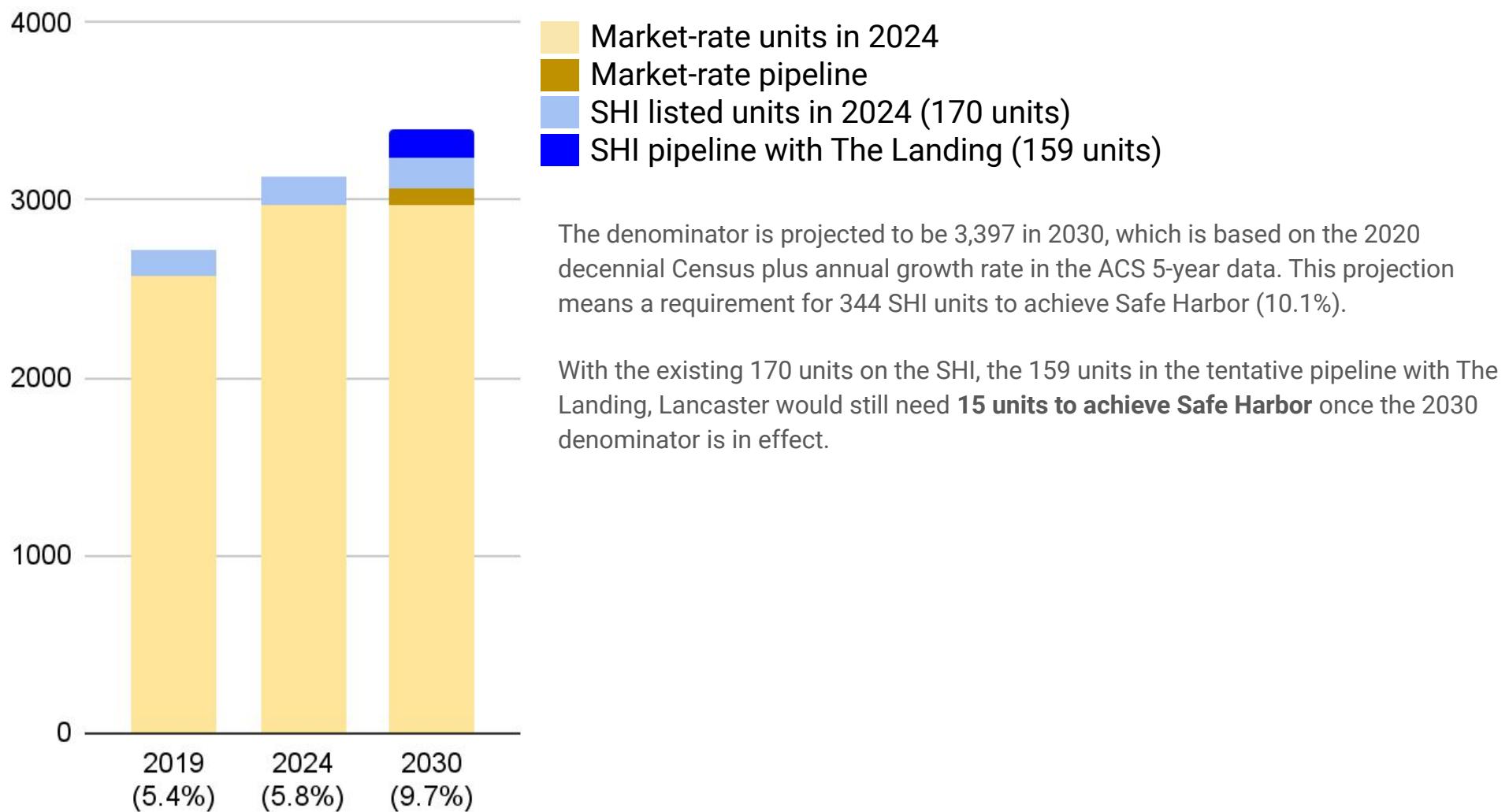
### Tentative development pipeline projects: 146, all of which are on the SHI

**The Landing:** Chapter 40R 146 Rental Units (25% affordable), including 146 to Lancaster SHI.

## Development opportunities

# 146 units at The Landing would move Lancaster closer to Safe Harbor

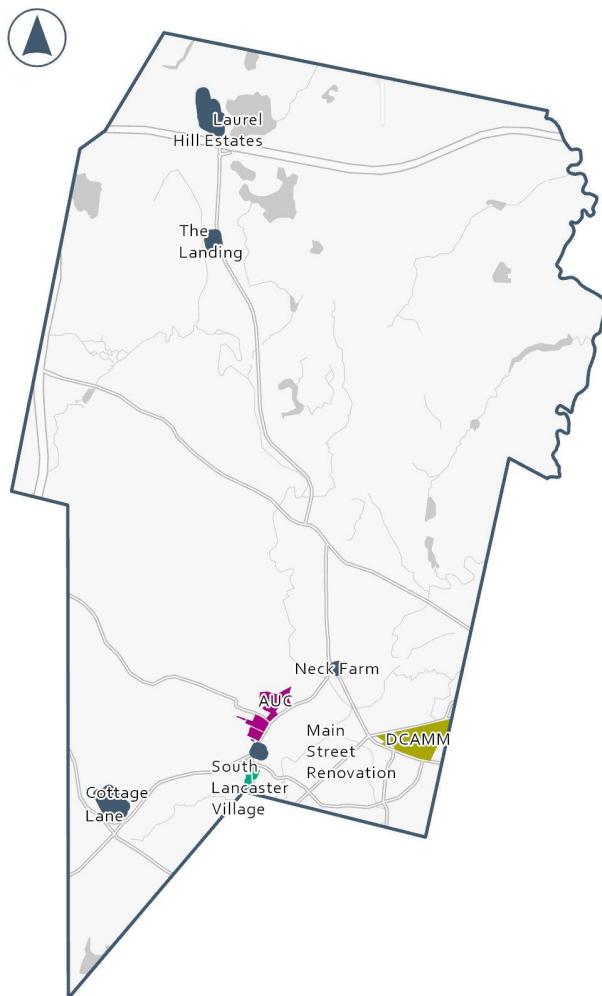
Source:Lancaster Affordable Housing Trust Pipeline (2023-08), 170 SHI units as of 2024.



## Development opportunities

# South Lancaster has opportunities for additional housing

Source: MassGIS accessed 2024-05-29, Lancaster Affordable Housing Trust Pipeline (2023-08), Lancaster 2035 Comprehensive Plan (2024-06-23)



### Former Atlantic Union College at South Lancaster Center: 45 acres, 6 parcels

- Rezone to be mixed use, mixed income (potentially Smart Growth 40R)
- Align the project with Commonwealth Underutilized Property funding, LIHTC funding, Tax Increment Improvement financing
- Could deliver more than 400 units

### South Lancaster village by the Main Street railroad bridge: 9 acres, 10 parcels

- Rezoning automobile-oriented uses for walkable mix of uses, including middle-scale housing
- Some of the district is in floodplains and wetlands
- Could deliver 70-120 units

### DCAMM 220 Old Common Road Surplus Property Facility: 80 acres, 1 parcel

- Rezone DCAMM to allow multifamily housing
- Affordable housing is a goal for the reuse of this property (Comp Plan)
- Outstanding issues with sewer need to be addressed, could be addressed with MassWorks
- Could deliver a significant number of units, more than 194

## Development opportunities

### Detail - Former Atlantic Union College

Source: MassGIS accessed 2024-05-29, Lancaster Affordable Housing Trust Pipeline (2023-08), Lancaster 2035 Comprehensive Plan (2024-06-23)



#### South Lancaster Center: 45 acres, 6 parcels

- Rezone to be mixed use, mixed income (potentially Smart Growth 40R)
- Align the project with Commonwealth Underutilized Property funding, LIHTC funding, Tax Increment Improvement financing
- Could deliver more than 400 units

## Development opportunities

# Detail - South Lancaster village

Source: MassGIS accessed 2024-05-29, Lancaster Affordable Housing Trust Pipeline (2023-08), Lancaster 2035 Comprehensive Plan (2024-06-23)



### Main Street railroad bridge area: 9 acres, 10 parcels

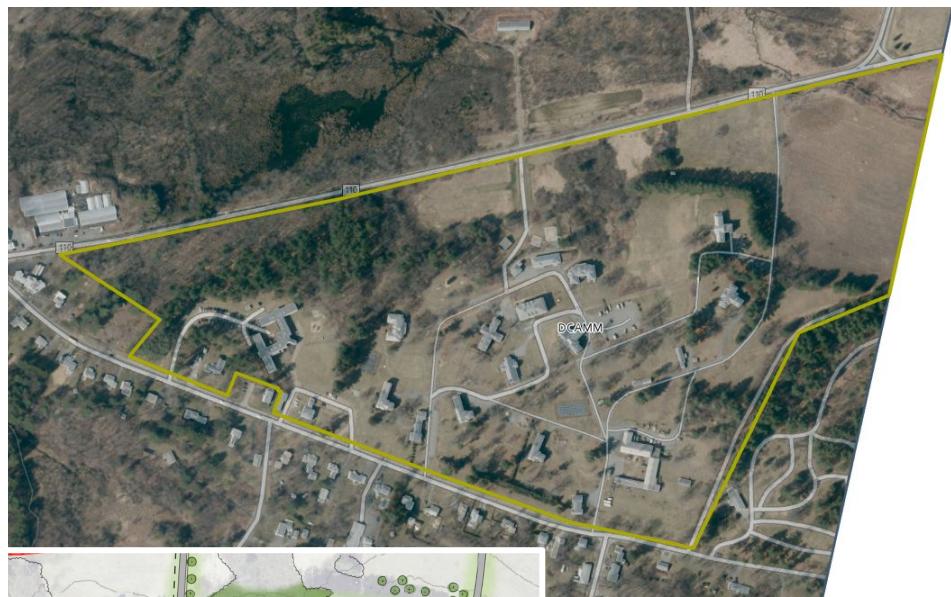
Current Walk Score® of 59/100 (Somewhat walkable)

- Rezoning automobile-oriented uses for walkable mix of uses, including middle-scale housing
- Some of the district is in floodplains and wetlands
- Could deliver 70-120 units
- Concerns including parking ratios, whether or not commercial ground floor uses would be required, railroad easements, and the capacity of sewer and water infrastructure
- Collaborate the Economic Development Committee to create ground level commercial uses

## Development opportunities

# Detail - DCAMM 220 Old Common Road

Source: MassGIS accessed 2024-05-29, Lancaster Affordable Housing Trust Pipeline (2023-08), DCAMM Conceptual Site Reuse Presentation to the Lancaster Select Board November 6, 2023



MassDevelopment, 2023-11-06

### Surplus Property Facility: 80 acres, 1 parcel

- Rezone to allow for multifamily housing
- Affordable housing is a goal for the reuse of this property (Comp Plan)
- Outstanding issues with sewer need to be addressed, could be addressed with MassWorks
- MassDevelopment did a concept plan (2023) for at least 194 units, including a mix of new construction and rehab
- Eligible for Historic Tax Credits

## Development opportunities

# Town-owned land: Kilbourn Road parcels



About 4 acres of Town-owned developable land at the end of Kilbourn Road within easy walking distance of Main Street could support medium-density affordable and special needs population housing. At 15 units per acre, that would be 60 units.

Frontage would need to be improved along lots 83A, 84A, and 85A.

Walk Score® for this area is 48/100, which is only slightly less walkable than the intersection of Main Street and Bolton Road, which is 55/100.

[Access a high resolution map of Town-owned property](#)

## Development opportunities

# Town-owned land: 0 Old Union Turnpike parcel



About 21 acres of Town-owned developable land on the Old Union Turnpike could support medium-density affordable and special needs population housing. At 15 units per acre, that would be 315 units.

The area is served by access to the turnpike, a relatively close Montachusett Regional Transit Authority (MART) bus stop, and a commuter rail station in North Leominster 4 miles away.

[Access a high resolution map of Town-owned property](#)

# Affordable Housing Goals



These are the Town's stated housing policy goals and priorities based on findings from the needs assessment and input from the community survey.

The affordable housing goals for Lancaster align with the town's growth objectives, priorities of local housing residents, and statutory requirements set by the Executive Office of Housing and Livable Communities (EOHLC). The goals will guide Lancaster in addressing its most pressing housing challenges over the next five years. These goals reflect the town's commitment to ensuring that housing development aligns with the needs of its current and future residents, while supporting broader community objectives such as economic growth, environmental sustainability, and inclusivity. Informed by community engagement, data-driven analysis, and state housing mandates, these goals aim to create a balanced, equitable, and affordable housing landscape. These goals are intended to be enacted in partnership with Town committees, boards, and departments, including the Economic Development Committee and Affordable Housing Trust.

## Goals

# Lancaster Affordable Housing Goals

|   |   |   |
|---|---|---|
| 1 | Achieve and maintain Safe Harbor indefinitely                     | Lancaster is on track to add about 60 units of housing per year through 2029 (295 units total). Of those, the current pipeline include 14-160 SHI units, which will increase the SHI to 5-9% in 2030 with the new Census baseline housing unit count. |
| 2 | Reduce cost burden  | Create housing opportunities affordable to the median household income. Redevelopment of the DCAMM property with housing is an opportunity to contribute to this goal.  |
| 3 | Provide housing for lower income levels                           | Reduce cost burden among the lowest income households from 0-60% AMI. The 30-60% AMI group is one of the fastest growing but currently does not have sufficient support. 0-30% is also a focus for cost burden reduction.                             |
| 4 | Provide housing for special needs populations                     | Create 35 units for seniors, 20 units for persons with disabilities, and up to 10% of affordable units for Veterans.  |
| 5 | Use environmentally sustainable methods to meet the housing goals | Incentivize development in walkable areas to reduce private vehicle traffic. Ensure that new development preserves the natural environmental and is constructed in a sustainable manner.  |

# Community Engagement



From April through September 2024, the town orchestrated a series of diverse activities to gather input and foster dialogue among residents, stakeholders, and local organizations. By involving a wide range of voices, Lancaster aims to address the needs of its community.

These efforts included a housing element survey (part of the Lancaster 2025 Comprehensive Plan Update), targeted meetings with groups like the Affordable Housing Trust, in-depth stakeholder interviews, and public workshops focused on needs assessment and strategy development.

Summary of community engagement activities:

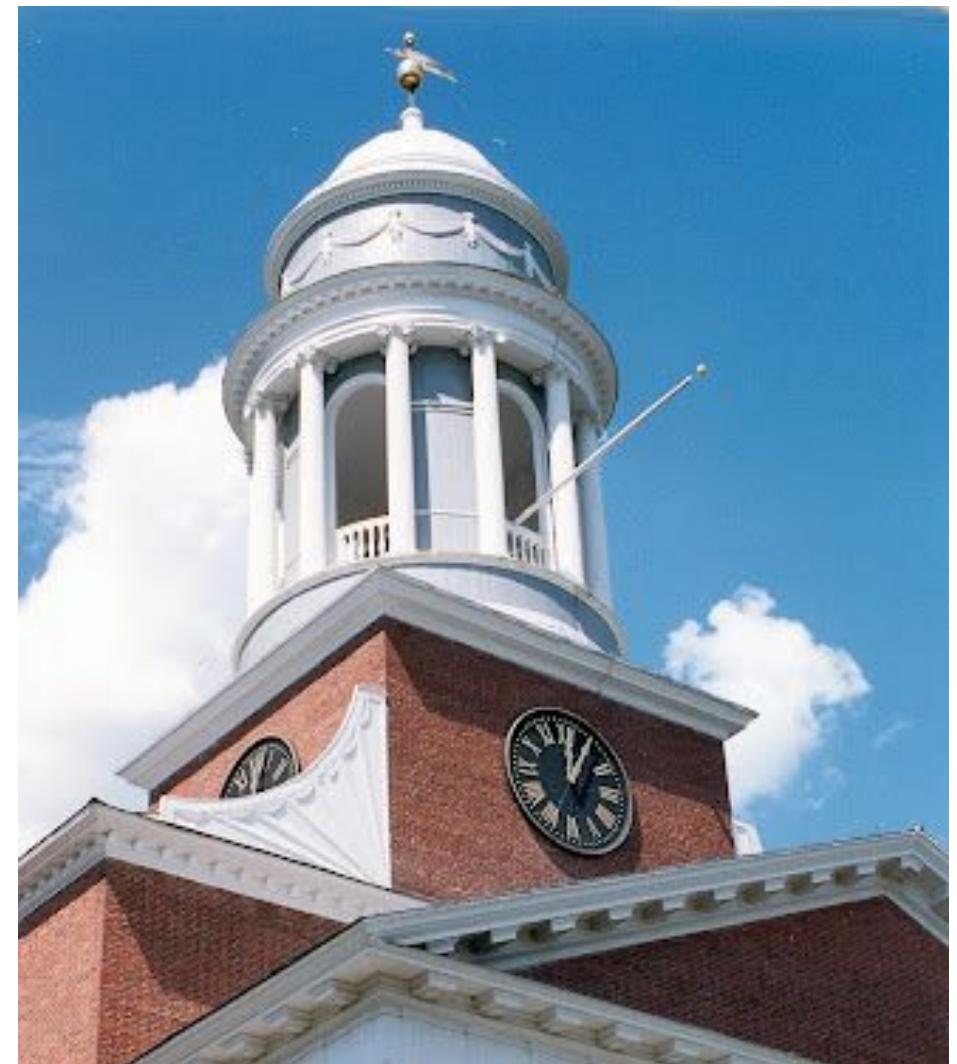
- Survey, Lancaster 2035 housing element (2024)
- Meeting with Affordable Housing Trust (April 2024)
- Stakeholder interviews (May through August 2024)
- Public meeting #1 - Introduction to the needs assessment (June 2024)
- Public meeting #2 - Opportunities and strategies workshop (July 2024)
- Presentation to the Affordable Housing Trust (September 2024)
- Planning Board and Town Council adoption presentation (September 2024)

## Community Engagement

# Lancaster 2035 Housing Survey

The highest overall community priority is to **allow more flexibility for smaller homes and changing housing demands**. Lancaster's zoning minimum lot size creates a strong incentive for larger homes. Lancaster's zoning allows accessory dwelling units and, in some circumstances, two family homes and multifamily homes, but it is still not enough to meet the demand.

The second highest priority is to **respect the physical patterns of existing neighborhoods**. Lancaster consists of medium-density neighborhoods, suburban development, and rural neighborhoods. Residents reported being happy with their development patterns, so regulatory changes that allow smaller homes and address changing demographics need to avoid concerns about large projects changing the character of neighborhoods.



## Community Engagement

# Stakeholder interviews for special needs populations

### Seniors - Council on Aging

The Council on Aging reported a strong need for senior housing, which is expected to grow in the future. Lancaster's one senior facility, Bigelow Gardens (30% AMI limit), has 80 housing units, one of which is ADA accessible. The waitlist for Bigelow Gardens has been between six months and three years, and currently the waitlist is growing. Beyond dedicated senior facilities, the Council on Aging indicated that many seniors are trying to age in place, which could be supported by investments in accessibility.

### Persons with disabilities - Commission on Disability

Housing availability for special needs (disabilities) is at crisis levels for the Commonwealth. The Commission recommends that housing for special needs be required in new developments. Outside of new construction, the Commission recommends a program to make homes accessible through retrofits, potentially even acquisition of homes by the Commission on Disability to convert existing structures into accessible rental units.

### Veterans - Needs from Veterans Affairs

Lancaster has approximately 300 veteran residents (August 2024), 70% of which are above 65 years old. There are also up to three veteran households receiving financial help through Massachusetts' Chapter 115 Benefits/Safety Net Program. Lancaster's veteran population has been diminishing and is vulnerable to several factors. As most of Lancaster's veteran households are elderly, in the case of one partner passing away, the household income of the remaining partner is diminished, which could push the remaining householder out of their current residence and require subsidized affordable housing at lower levels of AMI. There are two potentially opportunities to retain Lancaster's veterans. (1) Work with Veterans Affairs to develop housing specifically accommodating to HUD Veterans Affairs Supportive Housing (VASH) vouchers, such as at the DCAMM property. (2) Use a recent change to Massachusetts general law that allows municipalities to reach an agreement with developers through Inclusionary Zoning to set aside up to 10% of affordable units to veterans specifically.

# Housing Production Strategies



The following strategies are described in this section.

The table below compares the anticipated outcome of each strategy against the Town's stated affordable housing goals, indicating where a strategy supports the goal's outcome directly or indirectly.

| Strategies                           | GOALS           |                    |                    |                       |                     |
|--------------------------------------|-----------------|--------------------|--------------------|-----------------------|---------------------|
|                                      | 1               | 2                  | 3                  | 4                     | 5                   |
| Regulatory                           | 40B Safe Harbor | Reduce cost burden | Low income housing | Special needs housing | Sustainable housing |
| 1 IZ option for 60% AMI              | Yes             | Yes                | Yes                |                       |                     |
| 2 Walkable South Lancaster zoning    | Yes             | Yes                |                    |                       | Yes, walkable       |
| Local programs                       | 40B Safe Harbor | Reduce cost burden | Low income housing | Special needs housing | Sustainable housing |
| 3 LAHT funding with free cash        | Yes             | Yes                | Yes                | Yes                   | Yes                 |
| 4 Increase CPA from 1% to 3%         |                 | Yes                | Yes                | Yes                   | Yes                 |
| 5 Town land for housing              | Yes             | Yes                | Yes, in RFP        | Yes, in RFP           | Yes, walkable       |
| 6 Public utility capacity on Main St |                 | Yes                |                    |                       | Yes, walkable       |
| 7 Former AUC & DCAMM property        | Yes             | Yes                | Influence          | Influence             | Yes, reuse          |

**Strategies | Regulatory strategies**

## #1: Create an inclusionary zoning (IZ) option for deeper affordability at 60% AMI

The Town should amend its Inclusionary Zoning bylaw to create an option for deeper affordability at 60% AMI immediately after achieving Safe Harbor status. Specifically, the Town should introduce a provision allowing developers to provide fewer total affordable units if those units are restricted to households earning 60% of Area Median Income (AMI) or less.

To implement this strategy, the Town should maintain the existing inclusionary zoning requirements as a baseline while adding the new option. The amendment should carefully calibrate the reduction in total required units to ensure it provides a meaningful incentive for developers while still producing an adequate number of deeply affordable units.

This approach can address the needs of Lancaster's most housing cost-burdened residents while still encouraging overall affordable housing production. This strategy also provides developers with more flexibility in meeting inclusionary zoning requirements.



**Strategies | Regulatory strategies**

## #2: Zone South Lancaster at the Railroad Bridge to be a mixed-use walkable district

The Town should rezone the area of South Lancaster near the Railroad Bridge to create a mixed-use walkable district. The Town should amend the zoning map to designate this target area as a mixed-use district that facilitates the development of cost-effective and efficient housing while incorporating commercial uses on the ground floor of buildings.

To implement this strategy, the Town should develop new zoning regulations that allow for higher density residential development, require or incentivize ground-floor commercial uses, establish design standards promoting walkability, and reduce parking requirements. These regulations should include provisions to encourage a mix of housing types and affordability levels, while ensuring that cost-effective construction methods are permitted to promote housing affordability.

This approach can create a vibrant, mixed-use area in South Lancaster that provides both housing options and commercial amenities in a pedestrian-friendly setting. By encouraging a diverse mix of uses and housing types, the Town can address its housing needs while fostering a dynamic and walkable neighborhood.



**Strategies | Local programs**

## #3: Fund the Lancaster Affordable Housing Trust (LAHT) with a variety of sources

The Town should capitalize the Lancaster Affordable Housing Trust (LAHT) through a variety of funding sources. This strategy aims to ensure a stable and robust financial foundation for the Trust, enabling it to effectively pursue its affordable housing initiatives.

Potential funding mechanisms include adjusting upwards the Fee-In-Lieu of providing inclusionary zoning units; sale of public surplus properties; and one time revenues such as Free Cash that is unspent at the end of the fiscal year.

By implementing this multi-faceted funding approach, the Town can strengthen the LAHT's capacity to support affordable housing development, preservation, and programs. This strategy aligns with the overall goal of increasing affordable housing options in Lancaster and provides the Trust with the financial tools necessary to address the community's housing needs effectively.



**Strategies | Local programs**

## #4: Increase CPA from 1% to 2%

The Town should consider a gradual increase in Lancaster's Community Preservation Act (CPA) rate from 1% to 2% over the next five years to generate additional funding for affordable housing initiatives.

However, recognizing that Lancaster's tax base is predominantly residential, this increase could significantly impact the overall cost of living for residents. To address this concern, the Town should make the CPA rate increase contingent upon expanding the town's commercial and industrial tax base as outlined in Lancaster's Master Plan fiscal strategy. This will diversify revenue sources and reduce the burden on residential taxpayers. The proposed CPA increase would maintain current exemptions for income-eligible residents, ensuring it doesn't adversely affect those most vulnerable to rising living costs.

Looking ahead, if Lancaster successfully expands its commercial and industrial sectors, the plan proposes considering a further increase in the CPA rate to the maximum of 3%. This balanced approach seeks to address affordable housing needs while promoting sustainable economic growth and considering the financial well-being of Lancaster residents.



## Strategies | Local programs

# #5: Town land disposition for affordable housing

The Town should leverage its land assets to advance affordable housing goals. Specifically, the Town should identify municipally-owned parcels that are suitable for residential development, with a focus on locations within walking distance of essential amenities and services. Examples for potential affordable housing development include the 4 developable acres at the Kilbourne Road site.

To implement this strategy, the Town should issue Requests for Proposals (RFPs) for the development of these parcels. These RFPs should be structured to align with Lancaster's affordable housing objectives, potentially specifying requirements for the number of affordable units, target income levels, and other community benefits. By offering town-owned land for development, Lancaster can reduce land acquisition costs for affordable housing projects, making them more financially feasible and thereby indirectly finance housing that might not otherwise be feasible.

This approach can be an effective way to increase the town's affordable housing stock without requiring direct financial investment from the municipality. It also allows the Town to maintain a degree of control over the development process.



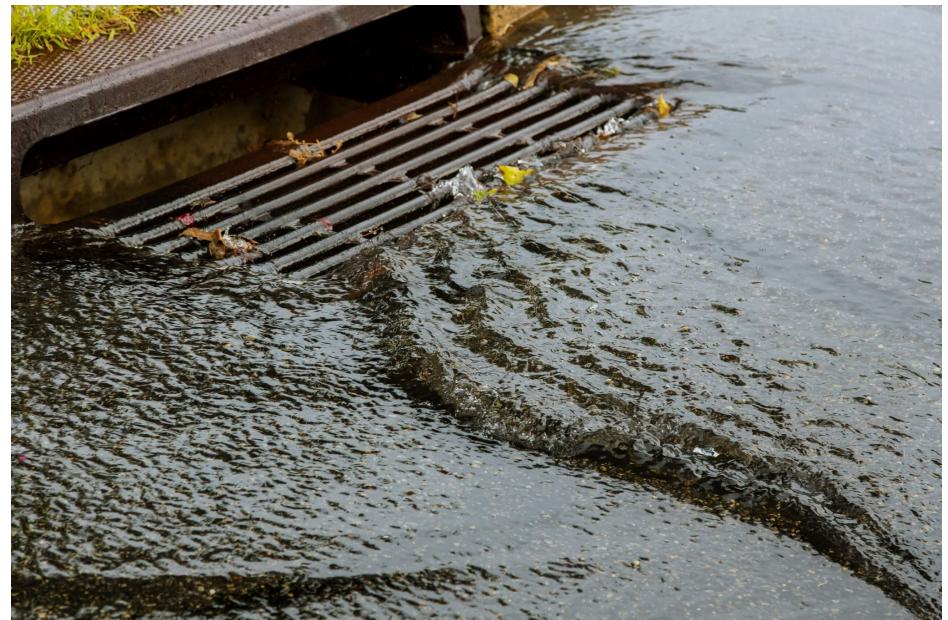
[Access a high resolution map of Town-owned property](#)

**Strategies | Local programs**

## #6: Expand public utility capacity on Main Street to accommodate more housing

The Town should expand public utility capacity on Main Street to accommodate more housing development. Specifically, the Town should address the current constraints on water and sewer capacity that are limiting housing growth in this area.

This approach can effectively remove a significant barrier to housing development in a key area of Lancaster. By proactively addressing infrastructure limitations, the Town can encourage developers to pursue housing projects that align with community goals. Additionally, improved utility capacity can benefit existing residents and businesses.



**Strategies | Local programs**

## #7: Ensure that housing that achieves the Town's goals is in the redevelopment program for the Former Atlantic Union College and DCAMM property

The Town should ensure that housing achieving Lancaster's goals is included in the redevelopment programs for both the Former Atlantic Union College and DCAMM property.

Specifically, the Town should actively influence the development process for these key sites to incorporate housing that aligns with community objectives.

To implement this strategy, the Town should engage proactively with the owners and potential developers of these sites. This engagement should involve clearly communicating Lancaster's housing goals and priorities, potentially through design guidelines, zoning overlays, or development agreements. The Town should also consider offering incentives or beneficial permitting processes for projects that meet or exceed affordable housing targets.

This approach can leverage significant redevelopment opportunities to address Lancaster's housing needs. By guiding the development of these large properties, the Town can ensure that new housing contributes to affordability.



**Lancaster**  
Housing Production Plan 2024-2029

*Lancaster acknowledgements*  
**Department of Community Development & Planning**  
**Affordable Housing Trust**

*Consultants*  
**CommunityScale**  
Nels Nelson, Principal and Project Director  
[nels@communityscale.io](mailto:nels@communityscale.io)

**Levine Planning Strategies**  
Jeff Levine, Owner  
[jlevine@levineplans.com](mailto:jlevine@levineplans.com)

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