

Pepperell Housing Production Plan



Outreach Summaries and Community Needs Assessment Key Findings



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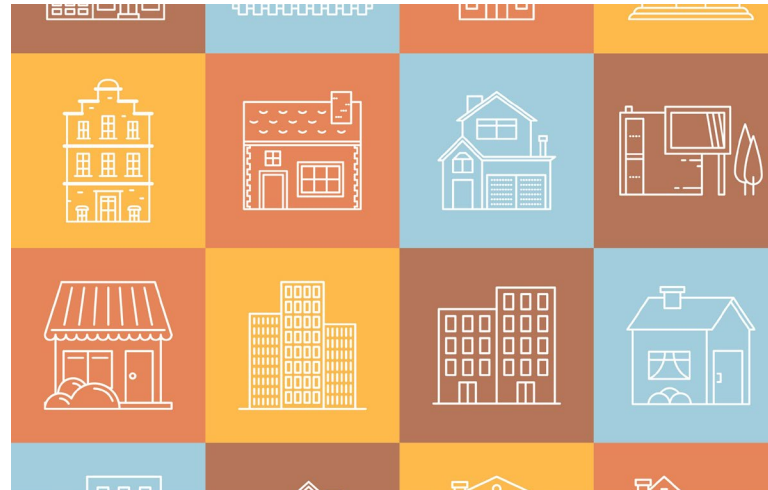
Public Forum Summary

Overall Themes



Existing Conditions

Participants generally felt the housing data presented matched their “common knowledge,” with little that was surprising, though expressed disappointment in what the data suggests about current conditions.



Housing Choices

Strong emphasis on **housing choice** (diversifying types, sizes, and locations of housing) rather than “pro-” or “anti-” development framing.



Targeted Siting

Repeated focus on aligning housing with existing infrastructure (water/sewer) and protecting environmentally sensitive areas (aquifers, wellhead protection, wetlands, farmland).

Key Discussions

Zoning, Choice, and “Where” Growth Should Go



- Strong consensus that growth discussions should focus on where development belongs:
 - Maintain low-density/rural character in areas without services.
 - In exchange, allow **more efficient development within the water/sewer district** where capacity exists.
 - Smart growth principles (strategic density, preserving recharge areas and wellhead protection zones).



Key Discussions

Need For Housing Diversity and Accessibility



- Aging population needs senior housing options
- Existing housing stock **not favorable** to small households and young families
- **Zoning prohibitive** to address need for smaller housing options



Key Discussions

Potential Zoning Tools

- Chapter 40Y (“Starter Home” / small-unit district concept): zoning district that requires max lot area less than 20K sq ft promotes small unit developments.
- Transfer of Development Rights (TDR) potential tool to concentrate density where appropriate while funding conservation elsewhere.



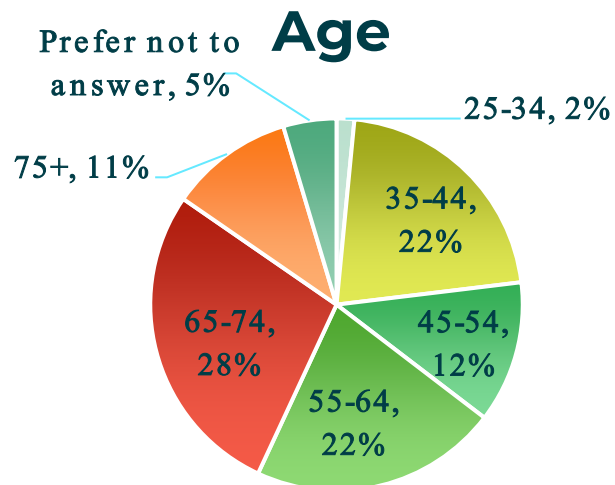
Public Survey Summary

Survey Summary

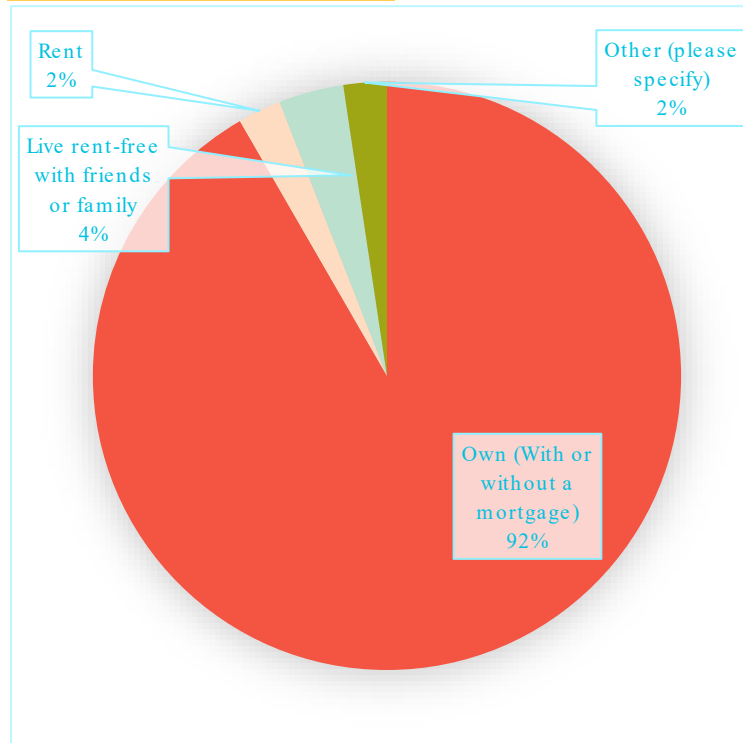
Who Took the Survey?

Long Standing Residents

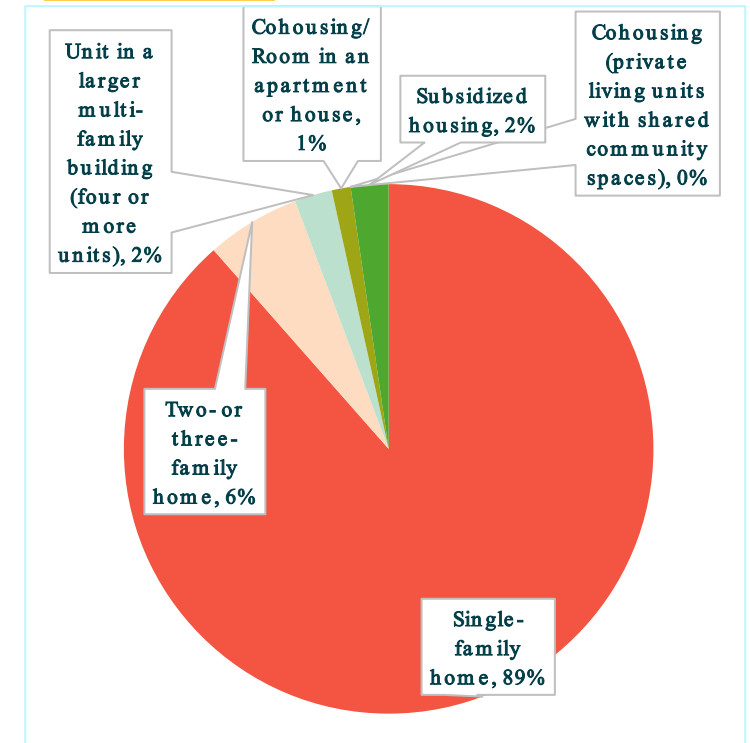
- Average Tenure 26.2 Years
- Median Tenure 25 Years



Owner Occupants Dominate



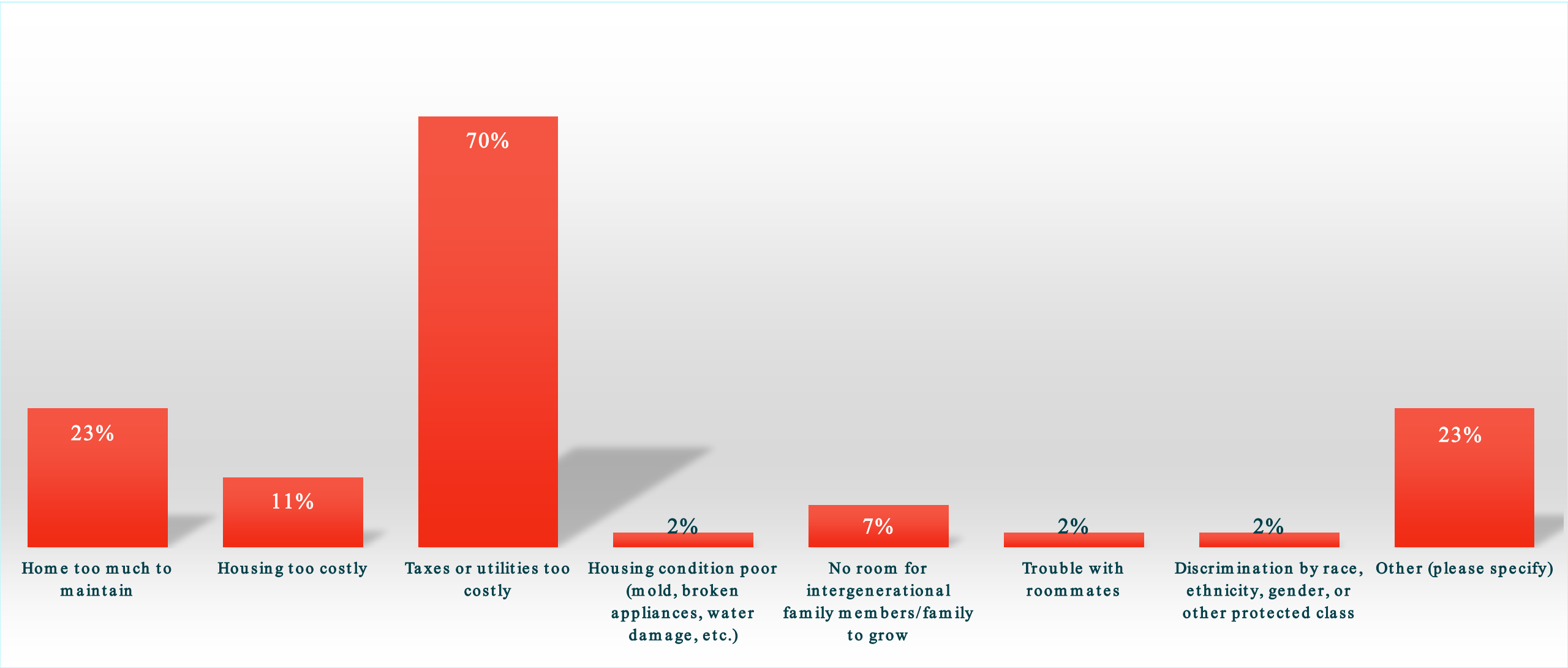
Single Family Livers





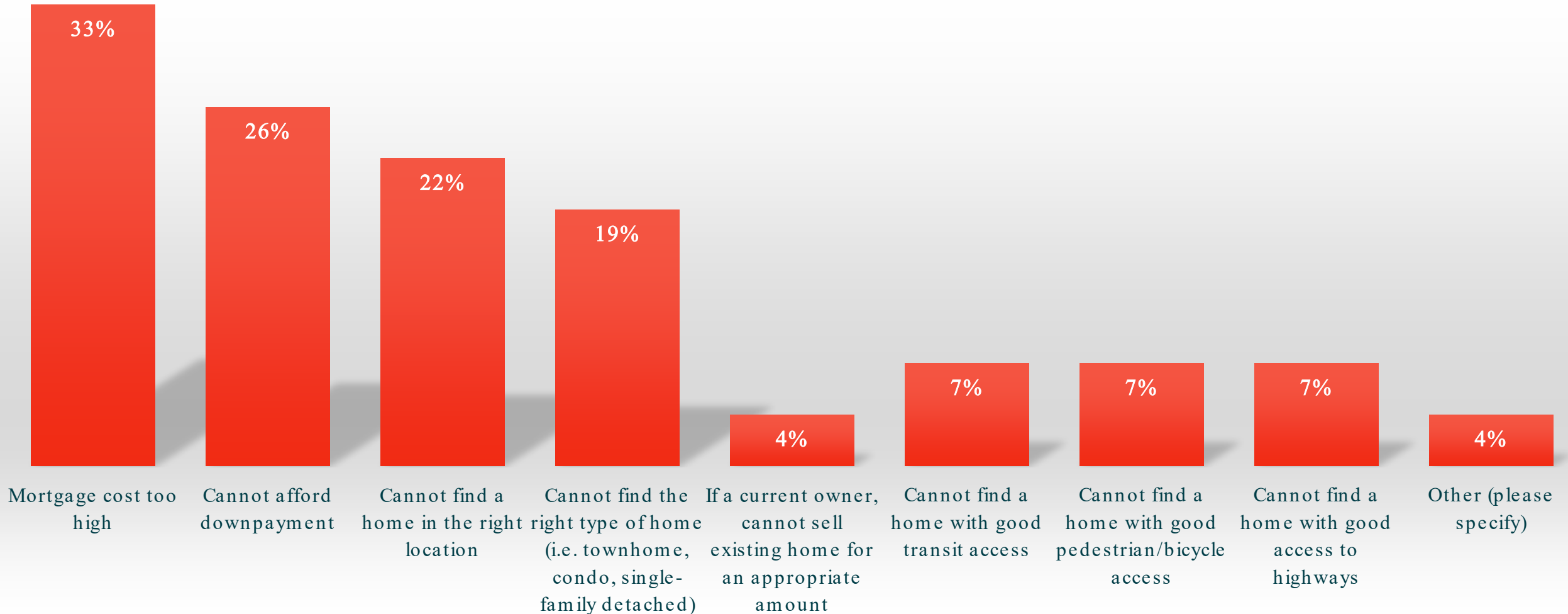
Survey Summary

What Challenges are they Facing?



Survey Summary

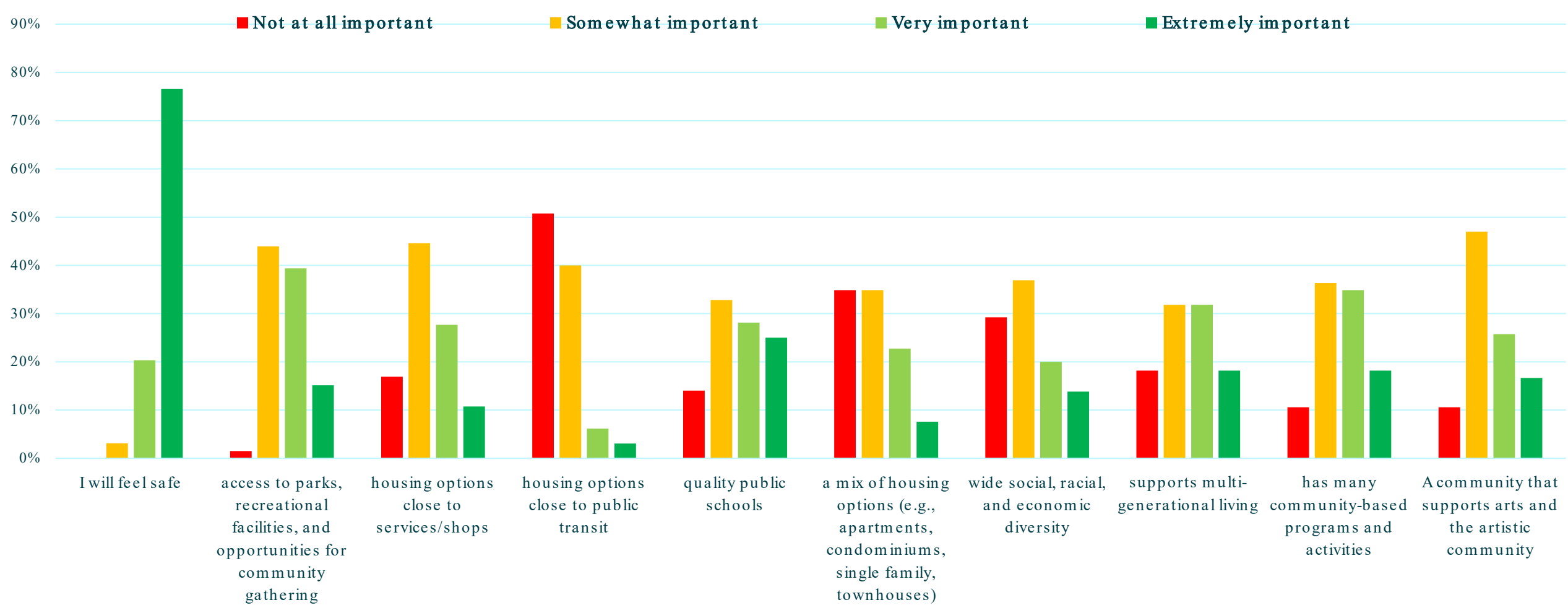
What barriers to finding an ownership do people face, if any?





Survey Summary

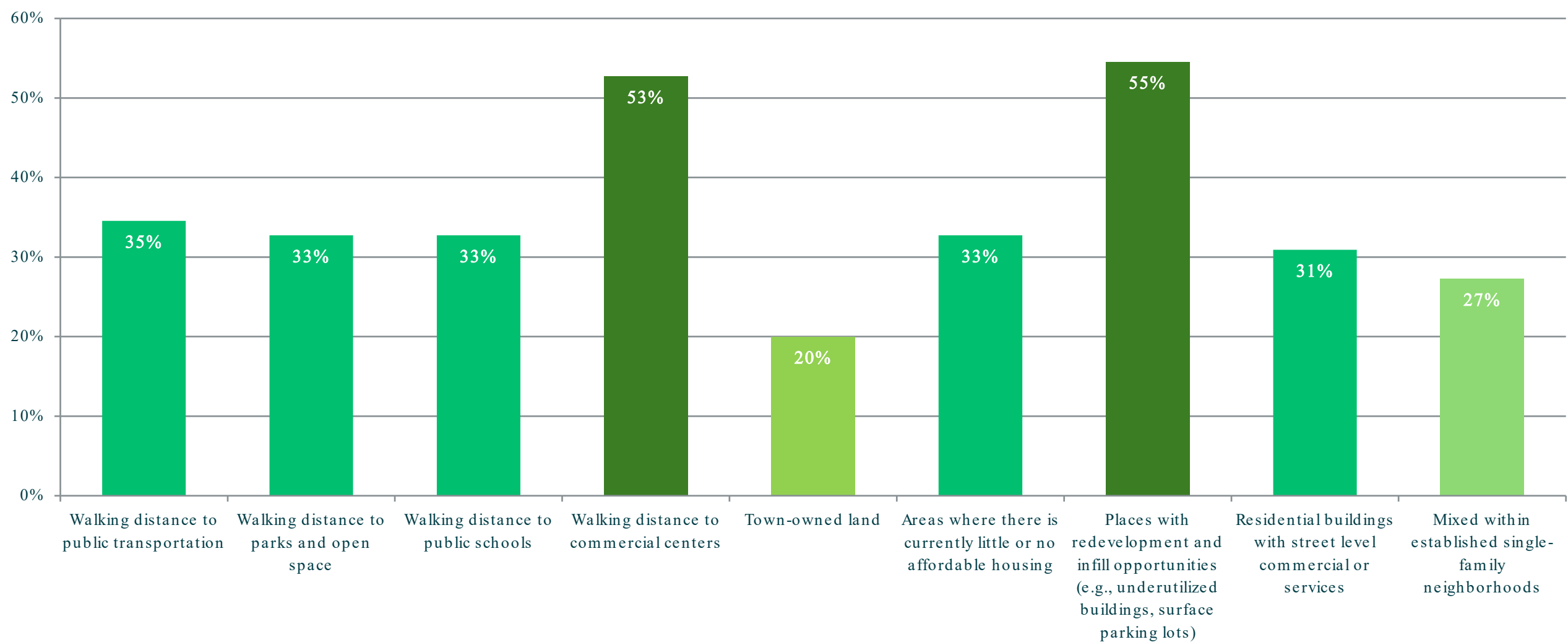
What are the characteristics of an ideal community?





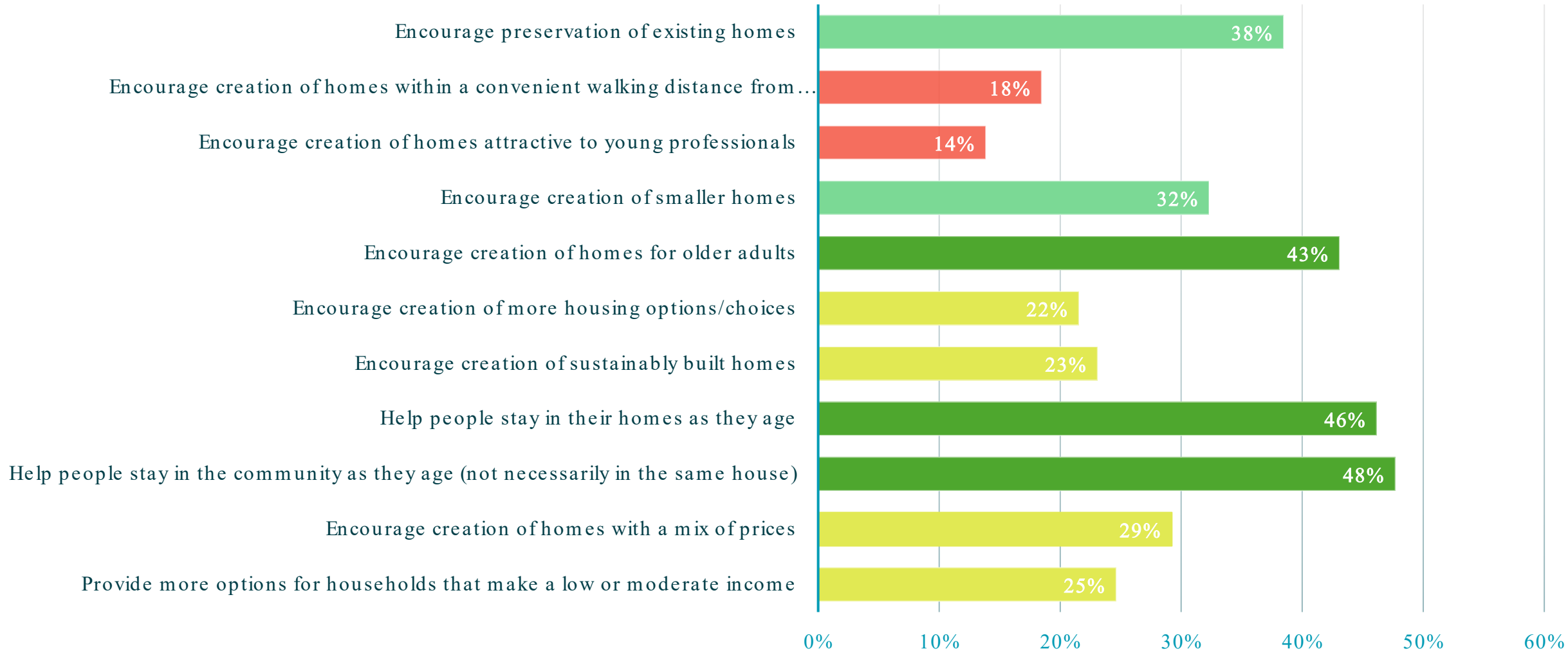
Survey Summary

What makes a location suitable for affordable housing development?



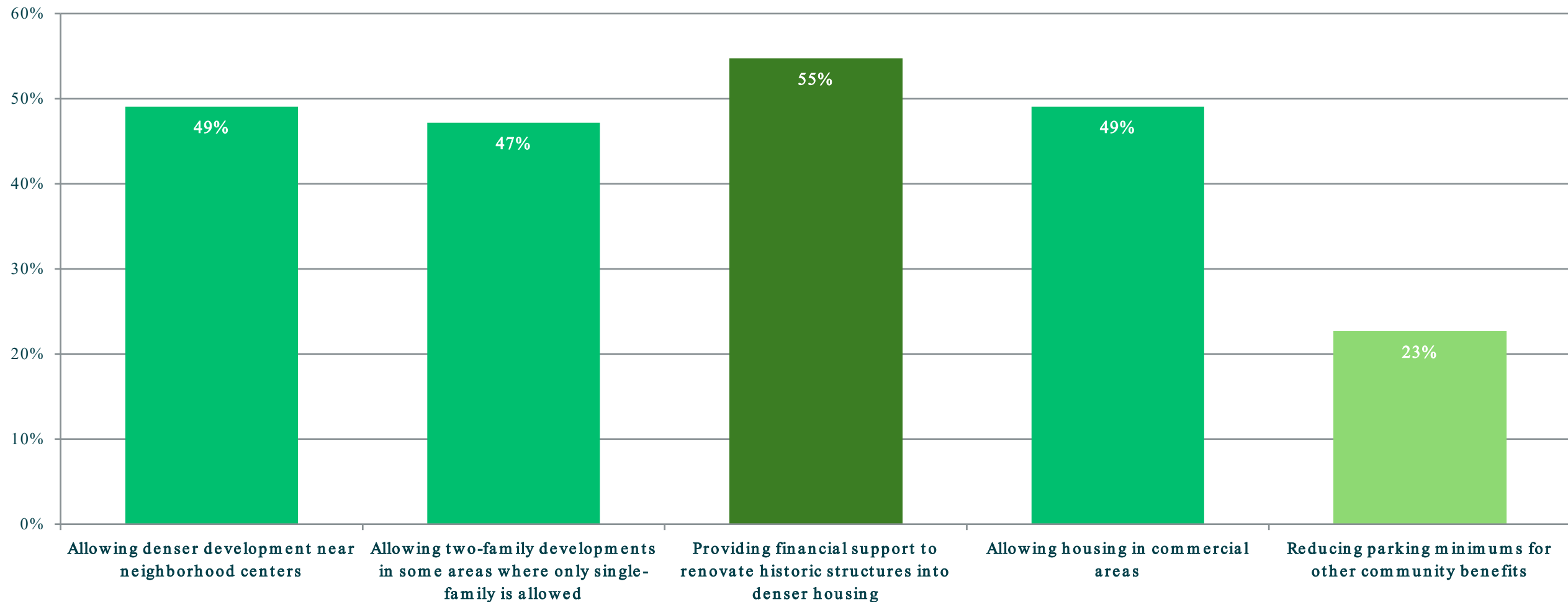
Survey Summary

What actions should Pepperell prioritize to achieve the housing goals? - Top Choices



Survey Summary

Which policies would you support, if any, to advance the housing goals? - Top Choices



Survey Summary

What goals or actions, if any, are we missing?

Incorporate
universal design
for aging in place

Help young
adults remain in
town

Want growth, if it
occurs, to be
thoughtfully scaled and
compatible with existing
neighborhoods

Strong Desire
to Pastoral
Character and
Open Space

Smaller, single-
level homes for
downsizing
(particularly for
seniors)

Want growth decisions
to reflect community
priorities rather than
developer-driven
outcomes.

Need to modernize
zoning bylaws and
strengthen local
planning capacity

Balance Growth &
Economic
Development

concern about the fiscal and
infrastructure impacts of
new development

Survey Summary

Are there specific places or buildings or areas you think would be ideal for affordable housing?

Peter Fitz School,
or other places
downtown

The unused pit in
the center of
town by the river

our urban zoned area

Use existing buildings or
spaces first--before
building new

Downtown
area near
Railroad
Square

The Peter Fitzpatrick
School - the site is too
large to manage for the
Fitz Collaborative.

Any area along Main
Street. The Pegasus mall
is such an eye-sore.

The area along Main St
from the rotary to the
Post Office on 113 is what
I consider downtown & is
walkable.

The Town Hall, the
Shattuck school and
the Fitzpatrick

School and Commercial
Property Conversion, Urban
Zoning and Public Land
Redevelopment

Stakeholder Interviews

Andrew Maclean – Town Administrator

Current Housing Landscape

Pepperell's housing stock faces significant diversity challenges that impact community development. The town's residential properties consist primarily of:

- Older historical homes from pre-20th century periods
- Mid-20th century housing developments with limited architectural variety
- Newer developments dominated by 4-bedroom colonial-style homes
- Very few multi-family or apartment options
- Limited affordable housing units for workforce and lower-income residents

Key Housing Barriers

The limited housing diversity has created several interconnected challenges:

- Insufficient workforce housing options forcing essential workers to commute from other communities
- Outdated zoning laws with excessive restrictions on lot sizes, setbacks, and housing types
- Community division regarding appropriate housing solutions and development approaches
- Strong resistance from established residents to even minor zoning modifications
- Lack of housing options for seniors looking to downsize while remaining in town

Potential Allies for Housing Development

Several local organizations have expressed interest in supporting balanced housing development:

- Pepperell Business Association - concerned about workforce housing for employees
- Two local chambers of commerce - supporting economic development through housing
- Senior advocacy groups - interested in aging-in-place options
- Young families - seeking affordable entry-level housing

Andrew Maclean – Town Administrator

Available Infrastructure Capacity

- Water supply system has sufficient capacity to support new residential development
- Wastewater treatment facilities can accommodate additional housing growth
- School enrollment currently below maximum capacity
- Road network can support moderate traffic increases
- Municipal services have expansion potential

Infrastructure Concerns and Limitations

- Aging school buildings may require significant investment or replacement
- Public perception issues regarding town's service capacity
- Need for comprehensive educational outreach about actual development impacts
- Potential strain on emergency services with population growth
- Infrastructure maintenance budgets may need adjustment

ADU Boom

- 12 applications processed since statewide bylaw change
- Typical ADU size ranges from 500-900 square feet
- Most commonly used for family members or rental income
- Minimal neighborhood opposition experienced

Andrew Maclean – Town Administrator

Senior Center Parcel Development - Project Status

The town maintains strong interest in developing the Senior Center parcel specifically for age-restricted housing. Previous development plans encountered funding challenges that prevented implementation. Current considerations include:

- Potential for 55+ age-restricted housing development
- Exploring public-private partnership funding models
- Maintaining proximity to senior services and amenities
- Addressing previous funding obstacles through alternative financing

Planning Board - Governance Analysis

The planning process in Pepperell faces several governance challenges that impact housing development:

- Elected planning boards often show greater resistance to zoning changes
- Pepperell's elected board structure may contribute to development hesitancy

Long-term Development Considerations

Several properties present future development opportunities:

- Golf course area usage after 2030 remains under active debate
- Potential for mixed-use development in underutilized commercial zones
- Opportunities for adaptive reuse of historic properties

Andrew Maclean – Town Administrator

Educational Components - Public Information Strategy

Andrew supported incorp. comprehensive educational elements into the HPP to build support for balanced housing development. Enhanced approaches could include:

- Visual simulations of proposed developments to address aesthetic concerns
- Financial impact analyses showing tax benefits of strategic development
- Case studies of successful housing initiatives in comparable communities
- Clear explanations of infrastructure capacity and limitations
- Public workshops on housing needs across different demographic groups

40B Development Impact Projections

Two upcoming developments are projected to bring approximately 60 public school-aged children to Pepperell. This projection aligns with historical town data indicating that 200 additional housing units typically add about 70 children to the school system. The demographic impact analysis shows:

Development Type	Housing Units	Projected School Children
Current Developments	~170 units	~60 children
Historical Ratio	200 units	~70 children
Average Impact	Per 100 units	~35 children

Paul Brinkman DPW Director

Interview - Infrastructure Assessment

Water System Challenges

- The eastern part of Pepperell faces significant water infrastructure limitations with undersized 6-inch water mains instead of the recommended 8-inch size
- Creates potential bottlenecks for new housing development and affects service reliability in these areas
- The western side of town has more adequate water infrastructure capacity

Wastewater Management

- The town's wastewater treatment plant currently operates with significant unused capacity
- Competitive advantage for the town in attracting responsible development projects

Stormwater Concerns

- Current stormwater management regulations have a notable gap: developments under 500 square feet don't require mitigation measures
- Additionally, stormwater modeling doesn't accurately account for the natural absorption capabilities of wooded areas, which creates challenges when evaluating development impacts.

Paul Brinkman DPW Director Interview - Infrastructure Assessment

Potential Development Sites

Fitzpatrick School Property	Town-owned land currently managed by a non-profit. A previous proposal for 40R units was defeated at town meeting. The site remains a potential opportunity for affordable housing development.
Senior Housing Near Senior Center	A proposed development site specifically targeting senior housing needs, though the current status of this project remains unclear from the meeting notes.
180-unit 40B Development	A proposed development that would require infrastructure improvements. Paul Brinkman mentioned pursuing a MassWorks grant to address the associated infrastructure needs.

Wastewater Management

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Paul Brinkman DPW Director Interview - Infrastructure Assessment

Quick recap

The meeting focused on infrastructure challenges and development opportunities in the town, with discussions centered around water and sewer systems, stormwater management, and transportation improvements. Participants explored potential affordable housing sites and development plans, including a town-owned school property and senior housing options. The conversation concluded with discussions about managing road funds, bridge maintenance, and promoting alternative transportation methods to reduce traffic congestion.

Housing and Environmental Development Challenges

The discussion focused on housing development and environmental concerns, with Paul expressing opposition to suburban development that clears trees and creates large lawns, preferring instead to develop in areas with existing blight or poor housing stock. They discussed stormwater management challenges, noting that current stormwater controls in modeling don't accurately reflect the natural absorption capabilities of wooded areas. The conversation concluded with a brief discussion about water and sewer infrastructure, where Paul noted that their current sewer system is adequate for their size and doesn't pose significant concerns for development.

Pepperell Infrastructure Projects Update

Paul, who has been with Pepperell for 4.5 years and recently became DPW Director, discussed his extensive experience with the town's infrastructure. He noted that he has been working on water systems and sidewalk projects, and mentioned his background as a former Board of Public Works member and engineering consultant. When asked about current infrastructure conditions affecting local houses, Paul indicated he was focusing on water systems and sidewalk projects, though he did not provide specific details about the current conditions affecting homes.

Town Infrastructure and Transportation Improvements

The discussion focused on infrastructure challenges in the town, with Paul noting that while the western side has adequate water infrastructure, the eastern side and areas near the river need improvement. They discussed the need for better non-vehicular transportation options, with Paul mentioning a grant to install new sidewalks and rehabilitate existing ones to connect various areas of the town. The conversation also touched on the potential for more electric bike usage if there were better parking and locking facilities, and NMCOG mentioned seeing many electric scooters and e-bikes during walks in their suburban area.

District Infrastructure Challenges for Housing

The discussion focused on infrastructure challenges affecting housing development in the district, particularly regarding sewer and water capacity. Paul Brinkman explained that while the wastewater treatment plant has significant unused capacity, the water infrastructure in the eastern part of town is undersized, with many 6-inch water mains instead of the recommended 8-inch size. He noted that stormwater management is a concern, especially for developments under 500 square feet which currently don't require mitigation, and mentioned he would pursue a MassWorks grant to address infrastructure needs related to a proposed 180-unit 40B development.

Development Opportunities and Infrastructure Planning

The discussion focused on development opportunities and challenges in the area, particularly regarding sewer and water infrastructure, with Paul noting the advantage of the current conditions where developers don't have to worry about water and sewer access. NMCOG mentioned they are working on an updated housing production plan covering 2026-2031, and the conversation concluded with NMCOG confirming they would be working on this housing plan in the near future.

Paul Brinkman DPW Director Interview - Infrastructure Assessment

Housing Production Plan Discussion

NMCOG discussed plans for affordable housing and the importance of having a Housing Production Plan (HPP) in place to gain more control over 40B developments.

Affordable Housing Site Discussions

The discussion focused on potential affordable housing sites in the town, with particular attention to the Fitzpatrick School property, which is currently managed by a non-profit but remains town-owned land. NMCOG and Paul discussed a previous proposal to develop 40R units on the school property, which was defeated at town meeting. They also mentioned a potential senior housing development near the Senior Center, though the details of its fate were unclear. The conversation concluded with Paul expressing frustration about local opposition to a sidewalk project, despite its being fully funded by grant money and benefiting the town.

Town Infrastructure and Transportation Planning

NMCOG and Paul discussed infrastructure concerns in a town setting, focusing on managing road funds, addressing bridge maintenance, and improving water, sewer, and stormwater systems. They agreed on the importance of promoting alternative transportation methods like scooters, electric bikes, and walking to reduce traffic. NMCOG expressed interest in densifying the town center and noted that further questions could be directed to Paul for clarification.

Community Needs Assessment

Key Findings

DEMOGRAPHICS

Population growth is slowing and approaching a long-term plateau.

Pepperell has experienced steady but modest population growth (5.5% from 2010-20) with projections showing slower increases through 2040.

Pepperell's population is aging rapidly, with seniors becoming a dominant housing group and the Town does not have the accessible housing stock to support this demand.

Significant growth in older age groups (60–74 and 75+), while younger cohorts (0–19 and 35–44) have declined.

Household composition is diversifying, increasing demand for nontraditional and flexible housing.

Nontraditional households, including single-parent and single-person households, have grown significantly. Average household size has decreased from 2.89 in 2000 to 2.69.

DEMOGRAPHICS

Younger residents and families face retention challenges, while accessibility needs are growing.

Declines in younger adult cohorts and school-age populations suggest barriers to attracting and retaining younger households. At the same time, 12.6% of residents live with a disability reinforcing the importance of accessible, adaptable, and inclusive housing design.

INCOME

Pepperell has a high median income, but when adjusting for inflation, it is not growing, meaning there is an additional squeeze on renters and more need for affordable housing.

Pepperell's median household income remains high but declined slightly (-0.4%) over the past decade, while state and national incomes rose by 15–17%.

Median household income peaked mid-decade and has trended downward since, which may be affected by more residents reaching retirement age.

Pepperell's adjusted median income peaked in the 2015–2019 period before declining sharply.

Poverty affects a meaningful share of residents, especially working-age adults and families, meaning there is a need for deeper affordable units.

About 7% of residents live in poverty, with higher shares among adults aged 25–34 and 55–64.

INCOME

Income growth at the top masks affordability pressures after accounting for inflation.

The proportion earning \$200K+ grew to more than a quarter of all households. This shift suggests growing challenges for younger households, first-time buyers, and workforce households seeking attainable housing options.

Income growth has not kept pace with inflation and the housing market rates.

The cumulative inflation rate was approximately 77%, meaning prices in 2023 are about 1.77 times higher than in 2000.

RACE AND ETHNICITY

Pepperell has become significantly more racially and ethnically diverse despite modest population growth.

While Pepperell's total population grew by just 4% since 2000, the racial and ethnic composition changed substantially, but these groups still represent small shares of the total population.

Income levels vary by race and ethnicity, but affordability challenges exist across all groups.

This underscores that housing affordability is a townwide issue rather than one confined to specific populations.

Limited rental and diverse housing options may constrain future diversity and inclusion and may disproportionately limit entry into the community.

Expanding rental housing, smaller units, and attainable ownership opportunities will be important to ensure Pepperell remains accessible and welcoming to a more diverse population over time.

HOUSING INVENTORY ANALYSIS

Pepperell's housing stock has grown slowly and remains tightly constrained.

Pepperell had approximately 4,588 year-round units in 2020 and an estimated 4,771 units by early 2025, reflecting modest growth over time.

The housing market is heavily owner-occupied, with a small rental share.

This ownership-oriented housing pattern mirrors peer suburbs but differs sharply from majority of Greater Lowell region and State, limiting options for renters, younger households, and lower-income residents.

Vacancy rates indicate a tight and competitive housing market.

Pepperell's ownership vacancy rate (0.9%) and rental vacancy rate (3.7%) are both below levels considered healthy, signaling limited availability and low turnover.

HOUSING INVENTORY ANALYSIS

Home values and sale prices have shifted decisively toward higher price points.

Median SFH sale prices rose + 40% since 2014, and the distribution of home values shifted sharply upward. Lower- and moderate-priced homes have all but disappeared.

Affordable Housing production is stalled.

The last unit that Pepperell added to its Subsidized Housing Inventory was in 2017.

HOUSING AFFORDABILITY

Housing prices have significantly outpaced income growth, reducing affordability. Between 2014 -2024, inflation-adjusted median single-family home prices increased over 40% (from about \$400K to \$573K)

Renters face growing cost burdens while homeowners remain relatively stable.

Nearly two in five renters in Pepperell were cost burdened by 2019–2023, with both moderate & severe renter cost burdens increasing over time highlighting a widening affordability disparity between renters & owners.

Cost burdens are most severe among extremely low- & very low-income households.

Housing affordability challenges are heavily concentrated among lower-income residents. This underscores a critical need for deeply affordable housing options and targeted affordability strategies.

HOUSING AFFORDABILITY

Seniors & non-family households experience the greatest affordability pressures.

Elderly non-family households, particularly seniors living alone, face the highest levels of housing cost burden. Other non-family households show elevated burden rates, reflecting demographic trends toward smaller households & an aging population living on fixed incomes

There is a clear mismatch between housing supply and what residents can afford.

The housing stock shows a shortage of lower- and moderately priced homes & lower-rent units, limiting options for first-time buyers, renters & moderate-income households reinforcing affordability challenges across the community.