

TOWN OF SOUTHBOROUGH, MASSACHUSETTS

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HOUSING PRODUCTION PLAN

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Adopted by the Southborough Board of Selectmen and Planning Board on February 24, 2015

## ACKNOWLEDGEMENTS

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This Housing Production Plan was produced for the Town of Southborough under the guidance of the Southborough Housing Opportunity Partnership Committee (SHOPC) and Planning Department:

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This report builds on past work, particularly the 2009 Affordable Housing Strategy, prepared by SHOPC and the Southborough Planning Department, and the 2009 Southborough Master Plan prepared by VHB.

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## ACRONYMS

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<b>ACS</b>	U.S. Census Bureau’s American Community Survey
<b>AMI</b>	Area Median Income
<b>DDS</b>	MA Department of Developmental Services
<b>DHCD</b>	MA Department of Housing and Community Development
<b>DMH</b>	MA Department of Mental Health
<b>HUD</b>	U.S. Department of Housing and Urban Development
<b>MAPC</b>	Metropolitan Area Planning Council
<b>Metro Area</b>	Eastern Worcester County, MA HUD Metro FMR Area
<b>MetroWest</b>	MetroWest Regional Collaborative
<b>MOE</b>	Margin of Error
<b>SHI</b>	MA Subsidized Housing Inventory
<b>SHOPC</b>	Southborough Housing Opportunity Partnership Committee
<b>ZBA</b>	Zoning Board of Appeals

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## KEY DEFINITIONS

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The following definitions are for key terms used through out the document and are based on information from the U.S. Census Bureau, unless otherwise noted:

**Cost Burdened** – Households who pay more than 30% of their income for housing.

**Disability** – The American Community Survey defines disability as including difficulties with hearing, vision, cognition, ambulation, self-care, and independent living.

**Family** - A family is a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.

**Household** – A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of households excludes group quarters.

**Housing Unit** - A housing unit is a house, an apartment, a mobile home or trailer, a group of rooms, or a single room that is occupied, or, if vacant, is intended for occupancy as separate living quarters.

**Income** - Census money income is defined as income received on a regular basis (exclusive of certain money receipts such as capital gains) before payments for personal income taxes, Social Security, union dues, Medicare deductions, etc. Therefore, money income does not reflect the fact that some families receive part of their income in the form of noncash benefits, such as food stamps, health benefits, subsidized housing, and goods produced and consumed on the farm. In addition, money income does not reflect the fact that noncash benefits are also received by some nonfarm residents which may take the form of the use of business transportation and facilities, full or partial payments by business for retirement programs, medical and educational expenses, etc.

**Margin of Error** - The degree of uncertainty for an estimate arising from sampling variability.

**Median Age** – The age which divides the population into two numerically equal groups; that is, half the people are younger than this age and half are older.

**Median Income** – Median income is the amount which divides the income distribution into two equal groups, half having incomes above the median, half having incomes below the median. The median for households, families, and unrelated individuals are based on all households, families, and unrelated individuals, respectively. The median for people are based on people 15 years old and over with income.

**Millennials** – The demographic cohort following Generation X. There are no precise dates when the generation starts and ends. Researchers and commentators use birth years ranging from the early 1980s to the early 2000s. ([en.wikipedia.org/wiki/millennials](http://en.wikipedia.org/wiki/millennials).)

**Poverty** – The Census Bureau uses a set of money income thresholds that vary by family size and composition to detect who is poor. If a family's total income is less than that family's threshold, then that family, and every individual in it, is considered poor. The poverty thresholds do not vary geographically, but they are updated annually for inflation with the Consumer Price Index (CPI-U). The official poverty definition counts money income before taxes and excludes capital gains and noncash benefits (such as public housing, Medicaid, and food stamps). Thresholds by year and household size are found at this link: <https://www.census.gov/hhes/www/poverty/data/threshld/>.

**Severely Cost Burdened** - Households who pay more than 50% of their income for housing.

## EXECUTIVE SUMMARY

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This Housing Production Plan (HPP) is a state-recognized planning tool that, under certain circumstances, permits the town to influence the location, type, and pace of affordable housing development. This HPP establishes a strategic plan for production of affordable housing that is based upon a comprehensive housing needs assessment and provides a detailed analysis of development constraints due to infrastructure capacity, environmental constraints, protected open space, and regulatory barriers.

This HPP has been prepared in accordance with the Massachusetts Department of Housing and Community Development (DHCD) requirements. The HPP describes how the town plans to produce affordable housing units to obtain certification of compliance by DHCD and builds on the town's 2009 Housing Production Plan, which identified goals and strategies for the development of affordable housing in Southborough.

When an HPP is certified by DHCD, then a denial of a Comprehensive Permit will be upheld if such application is not consistent with local needs. The town must produce 17 affordable units for a one-year certificate or 34 affordable units for a two-year certificate.

Under Massachusetts General Laws Chapter 40B Section 20-23 (C.40B), the Town of Southborough is required to have 10% of its housing units affordable to low/moderate income households or affordable housing on at least 1.5% of total land area. As of March 2014, the state's Subsidized Housing Inventory (SHI) included 8.1%<sup>1</sup> of Southborough's 2010 housing base and occupied roughly less than 1.2% of the total land area.

## HIGHLIGHTS AND SUMMARY OF KEY FINDINGS

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The needs assessment provides a very detailed description of the population and housing characteristics for the Town of Southborough. This section provides a very brief summary of the key findings. The assessment finds that Southborough's housing needs are as follows:

1. The greatest need in Southborough is for more market rate rental units and affordable rental units, particularly units affordable to households between 30% and 50% AMI and less than 30% AMI.
2. There is also a need for ownership housing affordable for households with 50%-80% AMI. In addition, the analysis indicates a need for ownership housing for middle-income households with incomes up to 140%AMi.
3. Among household types there is a demonstrated need for more affordable family-sized housing units with 3+ bedrooms, both ownership and rental.
4. There is also a need to provide more housing options for older adults, particularly with regard to more accessible units, housing with supportive services including assisted living

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<sup>1</sup> Note that DHCD SHI list of 3/28/14 that totals 286 units (8.33%) includes a duplication of the eight Department of Mental Health (DMH) units. The figure indicated here of 8.1% accounts for this duplication.

and nursing homes, and more modest-priced housing units that provide alternatives to the high-end over-55 housing and single-family houses.

5. There is a need to create more housing for persons with disabilities including accessible units and housing with supportive services.
6. There is a regional need for additional housing for formerly homeless households and families and homelessness prevention – this housing can be transitional housing and permanent housing with supportive services and includes housing for older adults, families, individuals with disabilities, and veterans.

## HOUSING GOALS

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Goal 1: Achieve the state’s MGL C.40B affordable housing goals by 2019.

Goal 2: Reinforce Southborough’s economic goals by expanding housing choice to respond to changing demographics and preferences.

Goal 3: Create affordable and market-rate rental units, with affordable units particularly for older adults, families, individuals with disabilities, and veterans.

Goal 4: Create viable options to encourage older adults to remain in Southborough as the population ages and housing needs changes.

Goal 5: Attract families with affordable entry-level housing sized for families.

Goal 6: Minimize impacts of new development on priority areas for open space conservation and natural resource protection.

Goal 7: Support design of housing development that is compatible with the neighborhood context and enhances the community’s development patterns.

Goal 8: Prioritize production of permanently affordable housing units.

Chapter 4 describes multiple regulatory and local initiative strategies, including identification of specific potential development sites, for the Town of Southborough to undertake to help achieve its housing goals.

## INTRODUCTION

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The Southborough Housing Production Plan (HPP) is a report of the Town of Southborough Planning Department and Southborough Housing Opportunity Partnership Committee (SHOPC). SHOPC was created at Town Meeting in 2004 and amended in 2009. Per the warrant article, SHOPC's purpose is to study, promote, and act as facilitators to create affordable housing in the Town of Southborough. SHOPC is comprised of four at-large members as well as one member each from the following: Planning Board, Board of Selectmen, and Southborough Housing Authority, for a total committee membership of seven.

In November 2014, the Town of Southborough issued a Request for Proposal (RFP) for professional services to prepare a Housing Production Plan for the Town of Southborough. The Town selected planning consultant Jennifer Goldson of JM Goldson community preservation + planning to prepare the Housing Production Plan under the guidance of SHOPC and the Planning Department.

## PURPOSE

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The primary purposes of the HPP are to identify Southborough's housing needs in relation to regional needs and enable the Town to be recognized by the state for measurable progress toward local affordable housing goals; this recognition is called "certification." Once certified, Town denials of comprehensive permits will be upheld if the projects do not meet local needs. The first step in this process is to create a HPP that identifies local housing needs, development constraints, regulatory barriers, goals, and implementation strategies, and that is approved by the Massachusetts Department of Housing and Community Development (DHCD).

This Housing Production Plan (HPP) is a state-recognized planning tool that, under certain circumstances, permits the Town to influence the location, type, and pace of affordable housing development. This HPP establishes a strategic plan for production of affordable housing that is based upon a comprehensive housing needs assessment and provides a detailed analysis of development constraints due to infrastructure capacity, environmental constraints, protected open space, and regulatory barriers.

This HPP has been prepared in accordance with the DHCD requirements. The HPP describes how the Town plans to produce affordable housing units to obtain certification of compliance by DHCD and builds on the Town's 2009 Housing Plan, which identified goals and strategies for the development of affordable housing in Southborough.

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WHEN AN HPP IS CERTIFIED BY DHCD, A ZBA'S DENIAL OF A COMPREHENSIVE PERMIT WILL BE UPHELD IF SUCH APPLICATION IS NOT CONSISTENT WITH LOCAL NEEDS.

BASED ON 2010 U.S. CENSUS FIGURES, THE TOWN OF SOUTHBOROUGH MUST PRODUCE 17 AFFORDABLE UNITS FOR A ONE-YEAR CERTIFICATE, OR 34 AFFORDABLE UNITS FOR A TWO-YEAR CERTIFICATE.

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Under Massachusetts General Laws Chapter 40B Section 20-23 (C.40B), the Town of Southborough is required to have 10% of its housing units affordable to low/moderate income households or affordable housing on at least 1.5% of total land area. As of March 2014, the state's Subsidized Housing Inventory (SHI) included 8.1%<sup>2</sup> of Southborough's 2010 housing base and occupied roughly less than 1.2% of the total land area.

#### COMPREHENSIVE PERMIT DENIAL & APPEAL PROCEDURES

*(a) If a Board considers that, in connection with an Application, a denial of the permit or the imposition of conditions or requirements would be consistent with local needs on the grounds that the Statutory Minima defined at 760 CMR 56.03(3)(b or c) have been satisfied or that one or more of the grounds set forth in 760 CMR 56.03(1) have been met, it must do so according to the following procedures. Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Board shall provide written notice to the Applicant, with a copy to the Department, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. If the Applicant wishes to challenge the Board's assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the Board's notice, including any documentation to support its position. The Department shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The Board shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the Department to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.*

*(b) For purposes of this subsection 760 CMR 56.03(8), the total number of SHI Eligible Housing units in a municipality as of the date of a Project's application shall be deemed to include those in any prior Project for which a Comprehensive Permit had been issued by the Board or by the Committee, and which was at the time of the application for the second Project subject to legal appeal by a party other than the Board, subject however to the time limit for counting such units set forth at 760 CMR 56.03(2)(c).*

*(c) If either the Board or the Applicant wishes to appeal a decision issued by the Department pursuant to 760 CMR 56.03(8)(a), including one resulting from failure of the Department to issue a timely decision, that party shall file an interlocutory appeal with the Committee on an expedited basis, pursuant to 760 CMR 56.05(9)(c) and 56.06(7)(e)(11), within 20 days of its receipt of the decision, with a copy to the other party and to the Department. The Board's hearing of the Project shall thereupon be stayed until the conclusion of the appeal, at which time the Board's hearing shall proceed in accordance with 760 CMR 56.05. Any appeal to the courts of the Committee's ruling shall not be taken until after the Board has completed its hearing and the Committee has rendered a decision on any subsequent appeal.*

*Source: DHCD Comprehensive Permit Regulations, 760 CMR 56.03(8).*

#### PLAN METHODOLOGY

The U.S. Census Bureau's Decennial Censuses of 2000 and 2010 and the 2009-2013 American Community Survey (ACS) were the primary sources of data for the needs assessment. The U.S. Census counts every resident in the United States by asking 10 questions, whereas the ACS provides estimates based on a sample of the population for more detailed information. It is important to be aware of the margins of error (MOE) attached to the ACS estimates, due to the fact that the estimate is based on a sample and not on a complete count.

<sup>2</sup> Note that DHCD SHI list of 3/28/14 that totals 286 units (8.33%) includes a duplication of the eight Department of Mental Health (DMH) units. The figure indicated here of 8.1% accounts for this duplication.

The Plan also uses data gathered from a number of available sources including: The Warren Group; Massachusetts Department of Education; DHCD; Southborough Assessor's Office, Building Inspector, Board of Health, Housing Authority, Planning Department, Public Works, and School Department; UMass Donahue Institute; the Metropolitan Area Planning Council (MAPC); and ReMax Signature Properties.

The housing needs assessment section includes comparison data for a variety of geographies. Many data sets offer comparison of the town to the county and the state, whereas others offer comparison to the nine municipalities that comprise the MetroWest Region. The author favored comparison of the nine MetroWest communities where data may have had policy implications, such as housing cost and median income. In contrast, the author favored comparison to only the county and state figures for more baseline data, such as housing age.

## COMMUNITY OVERVIEW<sup>3</sup>

The Town of Southborough is a maturing suburban community located 25 miles west of Boston and 15 miles east of Worcester in eastern Worcester County. With nearly 25% of the town covered by the Sudbury Reservoir and surrounding conservation land, Southborough has retained a low-density rural/suburban character. Southborough is crossed by Route 9, the Massachusetts Turnpike, and Interstate 495, and served by an MBTA Framingham/Worcester commuter rail line with service from South Station in Boston to Union Station in Worcester.

This small suburban town with rural characteristics is part of the Concord River watershed (also known as the SuAsCo Watershed, for the Sudbury, Assabet, and Concord rivers). Southborough covers 13.79 square miles and is bordered by Westborough and Northborough on the west, Marlborough on the north, Framingham and Ashland on the east, and Hopkinton on the south.

Adding to the charm of Southborough are numerous winding scenic roads, often shared with bikers and hikers, and two prestigious private boarding schools that are part of a village center that has seen minimal change over the last century. The Town provides residents with a wide range of services that are aided by considerable community involvement in church, school, government activity, cultural events (recreation and arts), all creating a small town quality of life within the MetroWest Region.



<sup>3</sup> Sources: DHCD, *Town of Southborough: Community Profile*, <http://www.mass.gov/hed/economic/eohed/dhcd/community-profiles-dhcd/>, accessed on 12/26/14 and *Southborough 2009 Open Space and Recreation Plan*, pg.5.

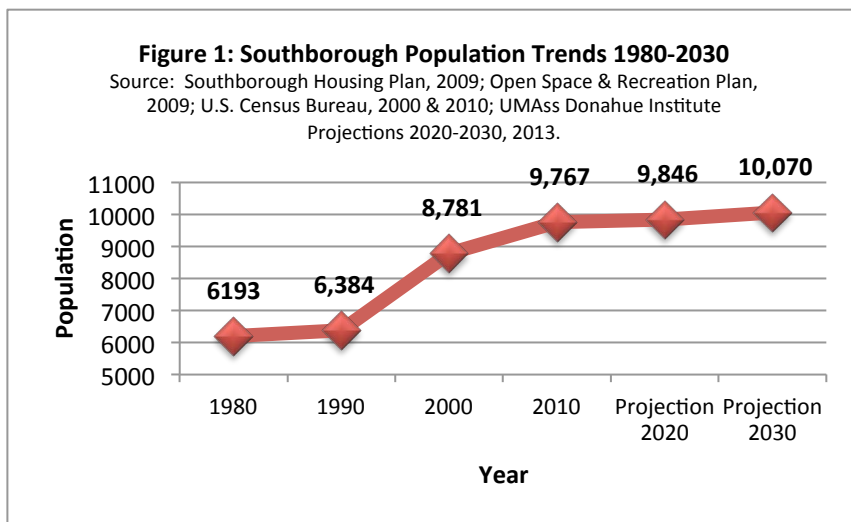
# CHAPTER 1: HOUSING NEEDS ASSESSMENT

## DEMOGRAPHIC CHARACTERISTICS

### POPULATION AND HOUSEHOLD TRENDS

Southborough's total population in 2010 was 9,767, an increase of 986 people since 2000 or just over 11%.<sup>4</sup> The population of Worcester County as a whole increased 6% from 2000 to 2010. The population of Massachusetts increased 3% and the United States increased 10% in the same period.

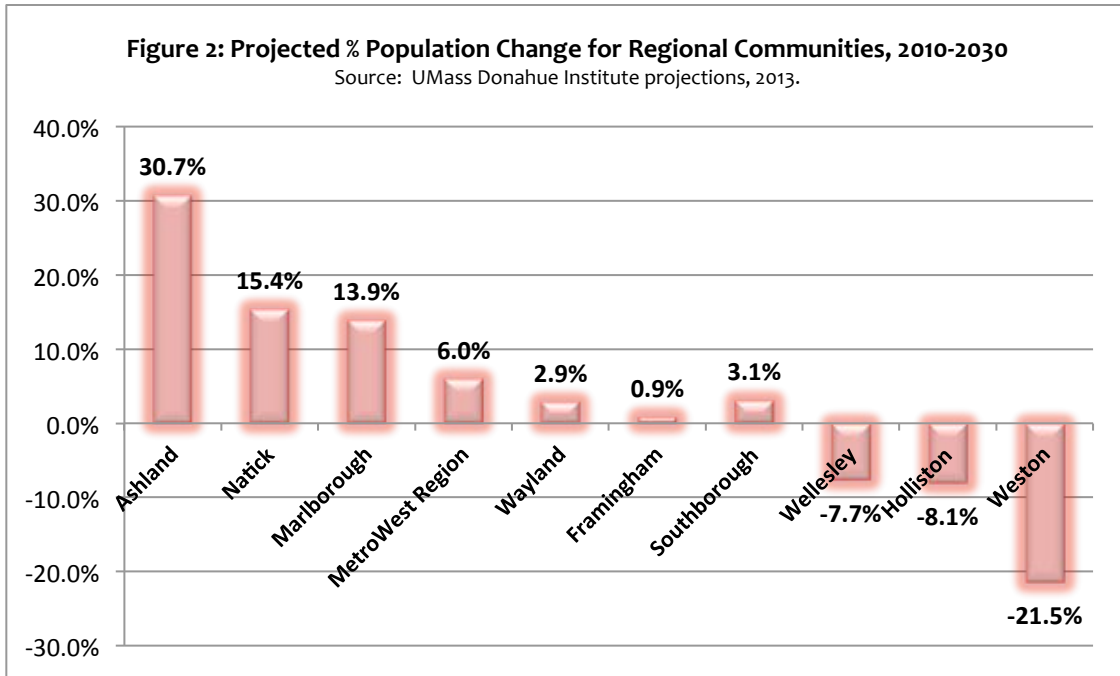
Southborough experienced a 38% increase in population between 1990 and 2000 with an increase of 2,397 people. After 2000, population continued to grow, but at a more modest rate. Projections by the UMass Donahue Institute estimate slowed growth of roughly 3% between 2010-2030, with a projected growth of just over 300 people.



*After a sharp population growth in the 1990s, Southborough's growth is leveling off with only 3% growth projected between 2010-2030.*

According to the UMass Donahue Institute Long-term Population Projections, Southborough is projected to have moderate growth between 2010 and 2030 compared with all other MetroWest communities, which are projected to have up to 31% population growth, as in Ashland, or over 21% decrease, as in Weston.

<sup>4</sup> Note: Two private boarding schools are located in Southborough: St. Mark's School and Fay School. According to the 2013 ACS 5-year estimates, roughly 103 persons are housed in group quarters in Southborough, most of which are likely living in dormitories at these private schools.



#### REGIONAL POPULATION TRENDS

*The steady growth of the MetroWest region over the past decade is expected to continue into the foreseeable future, although at a slightly slower pace. The MetroWest region added nearly 30,000 residents between 2000 and 2010, for an annualized growth rate of just below 0.5% per year. By 2030, the region will add approximately 40,000 additional residents over the 655,126 measured at the time of the 2010 Census, representing an annualized growth rate of roughly 0.3% per year.*

Source: Excerpted from UMass Donahue Institute, *Long-term Population Projections for Massachusetts Regions and Municipalities*, November 2013, p. 37.

Per the 2010 U.S. Census, Southborough had 3,332 households. The number of households in Southborough increased 13% between 2000 and 2010. The number of households increased at a higher rate than population because the average household size decreased 3% from 2.97 persons per household in 2000 to 2.89 in 2010. The average family size also decreased from 3.3 to 3.25 persons per household. Single-person households increased 25% in this period. The UMass Donahue Institute projects that average household size will continue to decline to roughly 2.31 persons per household by 2030.

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OVER THE DECADE BETWEEN 2000 AND 2010, SOUTHBOROUGH HAD A LARGER INCREASE IN THE NUMBER HOUSEHOLDS AND SHARPER DECLINE IN HOUSEHOLD SIZE THAN WORCESTER COUNTY, MASSACHUSETTS, AND THE U.S.

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The number of households in the county, state, and country increased in the same period (2000-2010): 6.7%, 4.2%, and 10.7% respectively. Average household sizes decreased 0.4% in the county, 1.2% in the state, and less than 0.5% in the country. This reflects a trend of higher proportions of people living in smaller households. The number of people living in a household has been declining for decades in the region and the United States as more people live alone, have no children or fewer children, are single parents, or live with a nuclear family<sup>5</sup> rather than extended family.

TABLE 1: SOUTHBOROUGH GROWTH TRENDS SUMMARY, 2000-2010

	2000	2010	% Change
<b>Population</b>	8,781	9,767	11%
<b>Households</b>	2,952	3,332	13%
<b>Households with Children</b>	1,440	1,521	6%
<b>Single Person Households</b>	412	514	25%
<b>Average Household Size</b>	2.97	2.89	-3%
<b>Average Family Size</b>	3.3	3.25	-2%
Source: U.S. Census Bureau, 2000 & 2010, QT-P11.			

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## HOUSEHOLD TYPES

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OVERALL, SOUTHBOROUGH HAS A LARGER PERCENTAGE OF FAMILIES WITH CHILDREN AND SMALLER PERCENTAGE OF SINGLE-PERSON HOUSEHOLDS THAN IN THE COUNTY AND STATE. HOWEVER, GROWTH OF FAMILIES WITH CHILDREN IN SOUTHBOROUGH WAS RELATIVELY MODEST COMPARED WITH GROWTH OF SINGLE-PERSON HOUSEHOLDS BETWEEN 2000 AND 2010.

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In 2010, 82% of all households in Southborough were family households, meaning the household consisted of a householder and one or more other people related to the householder by birth, marriage, or adoption. Roughly 43% of family households included related children under 18 years in Southborough, which is significantly higher than in the County or State: 15% and 30% family households with children respectively.

Approximately 14.5% of all households in Southborough were single-person households. This was significantly less than the percentage of single-person households in Worcester County, roughly 26% in 2010, and less than the statewide percentage of single-person households of approximately 29%.

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<sup>5</sup> Nuclear family, also called elementary family, in sociology and anthropology, a group of people who are united by ties of partnership and parenthood and consisting of a pair of adults and their socially recognized children. Source: Encyclopaedia Britannica. <http://www.britannica.com/EBchecked/topic/421619/nuclear-family>.

A smaller percentage of households are single person in Southborough; this is likely due to the size and affordability of housing stock.

Of single-person households, most are older adults: Roughly 56% of all single-person households were persons over age 65 years in Southborough in 2010, compared to 4% in Worcester County and 6% in the state. Between 2000 and 2010, single-person households in Southborough increased at a substantially higher rate than family households with children: single-person households increased almost 25% from 412 households in 2000 to 514 households in 2010, while family households with children increased about 6% from 1,440 households in 2000 and 1,521 in 2010.

About 10% percent of all families with children in the Town consisted of single-parent households, the majority of which were single-mother households. Single-parent households often rely on one income to support the family and can experience hardships affording housing costs. Proportionally, Southborough had substantially fewer single-parent households in 2010 than Worcester county (30%) and the state (28%).

TABLE 2: SOUTHBOROUGH HOUSEHOLDS BY HOUSEHOLD TYPE, 2013

Household Type	# Households	MOE	%	% MOE
<b>Total households</b>	3,266	+/-120	100%	(X)
<b>Family households</b>	2,682	+/-107	82.1%	+/-3.3
Family households with own children under 18 years	1,415	+/-92	43.3%	+/-3.4
Male householder, no wife present with own children	17	+/-19	1.2%	+/-0.6
Female householder, no husband present with own children	125	+/-61	8.8%	+/-1.9
<b>Nonfamily households</b>	584	+/-119	17.9%	+/-3.3
<b>Householder living alone</b>	475	+/-114	14.5%	+/-3.2
<b>65 years and over</b>	264	+/-79	55.6%	+/-2.3

Source: 2013 ACS 5-year estimate, DP02. Note: Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. An '(X)' means that the estimate is not applicable or not available.

## AGE

Residents in Southborough, on average, are older than residents in Worcester County as a whole and older than the population in the state as a whole: the 2010 median age in the town was 41.7 years, 39.2 years in Worcester County, and 39.1 in the state. In addition, the median age of residents in Southborough increased at a faster rate than the county, state, or country. The median age of the town's population increased from 36.9 years in 2000 to 41.7 in 2010 (13% increase); whereas the median age of the county's population increased just under 8%, the state increased about 7%, and the United States as a whole increased about 5%.

SOUTHBOROUGH'S POPULATION IS OLDER AND AGING FASTER THAN THE POPULATION OF WORCESTER COUNTY, MASSACHUSETTS, AND THE U.S. AS A WHOLE.

Southborough’s share of residents under age 35 years is declining: In 2000, 46% of Southborough’s total population was made up of residents under 35 years whereas in 2010 it was made up of about 41% residents under 35 years. UMASS Donahue Institute’s population projections by age suggest that Southborough will continue aging, predicting that the share of residents under 35 years will decline to just 32.3% of total population. As the community ages, projections indicate that the share of population age 65 or older will increase from roughly 11% of total population in 2010 to approximately 26% of population in 2030.

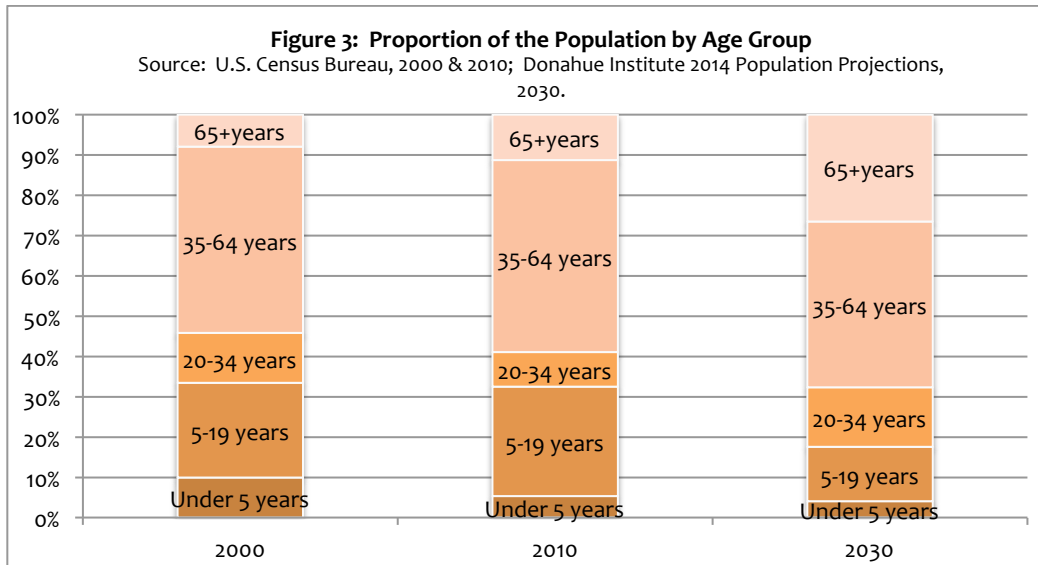


TABLE 3: SOUTHBOROUGH POPULATION AGE TRENDS 2000-2030

	2000		2010		2030 Projection	
	number	%	number	%	number	%
<b>Total Population</b>	8,781	100%	9,767	100.0%	10,070	100.00%
<b>Under 5 years</b>	872	10%	515	5.3%	411	4.08%
<b>5 to 19 years</b>	2,062	23%	2,660	27.2%	1,352	13.43%
<b>20 to 34 years</b>	1,083	12%	831	8.5%	1,485	14.75%
<b>35 to 64 years</b>	4,056	46%	4,660	47.7%	4,154	41.25%
<b>65 years and over</b>	708	8%	1,101	11.3%	2,668	26.49%
<b>Median Age</b>	37	(X)	42	(X)	(X)	(X)

Source: U.S. Census Bureau, 2000 & 2010, DP-1; UMASS Donahue Institute Age Sex Details, 2013.

AS SOUTHBOROUGH’S POPULATION AGES, THERE WILL MOST LIKELY BE SUBSTANTIALLY FEWER CHILDREN LIVING IN THE COMMUNITY. SUCH SUBSTANTIAL DECLINE IN SCHOOL-AGE CHILDREN WOULD HAVE AN IMPACT ON PUBLIC SCHOOL ENROLLMENT AND RESOURCES.



In 2010, children 0-19 years old made up roughly 32.5% of total population, whereas projections indicate that children 0-19 years will make up roughly 17.5% of total population in 2030. This is a projected decline from about 3,175 children 0-19 in 2010 to about 1,760 in 2030 – a 44% projected decline in children living in Southborough by 2030.

## RACE

Although Southborough’s population predominantly identified race as white (88% of the total population per the 2010 U.S. Census), the population identifying as white decreased 10% between 2000 and 2010. The population of Worcester County also predominantly identified race as white (86%) in 2010. Statewide, 80% of the 2010 population identified race as white. Between 2000 and 2010, the number of people identifying as black or African American increased 4% (but was less than 1% of total population) and those identifying as Asian increased 164% with about 8% of the total population in 2010. Those identifying as some other race rose 45% in the same period from 0.5% of the total population in 2000 to 0.7% in 2010. People reporting Hispanic or Latino origin rose 106% from 0.9% of the total population in 2000 to 2.8% in 2010. In Worcester County, 9% of the population reports Hispanic or Latino origin and 10% of the statewide population reports Hispanic or Latino origin.

SOUTHBOROUGH REMAINS A PREDOMINANTLY WHITE COMMUNITY,  
BUT IS BECOMING SOMEWHAT MORE RACIALLY DIVERSE,  
PARTICULARLY WITH GROWTH IN THE POPULATION IDENTIFYING AS  
ASIAN.

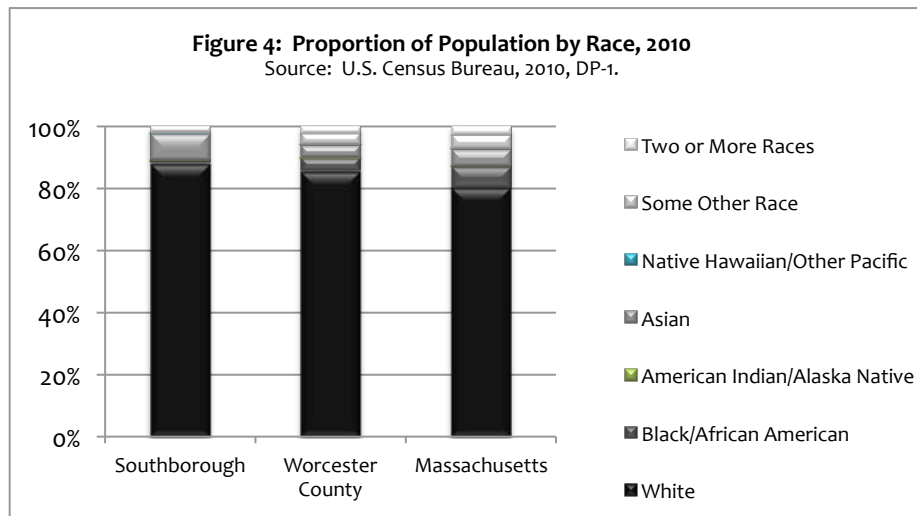
TABLE 4: SOUTHBOROUGH RACE/ORIGIN OF POPULATION 2000-2010

	2000		2010		% Change 2000-2010
	Number	%	Number	%	
<b>Total Population</b>	8,781	100%	9,767	100%	11%
<b>One Race</b>	8,705	99.1%	9,590	98.2%	10%
<b>White</b>	8,295	94.5%	8,605	88.1%	4%
<b>Black or African American</b>	47	0.5%	89	0.9%	89%
<b>American Indian and Alaska Native</b>	6	0.1%	16	0.2%	167%
<b>Asian</b>	309	3.5%	815	8.3%	164%
<b>Native Hawaiian and Other Pacific</b>	4	0.05%	1	0.01%	-75%
<b>Some Other Race</b>	44	0.5%	64	0.7%	45%
<b>Two or More Races</b>	76	0.9%	177	1.8%	133%
<b>Hispanic or Latino Origin*</b>	132	1.5%	272	2.8%	106%

*Source: U.S. Census Bureau, 2000 & 2010, DP-1. \*\* "Hispanic or Latino" is a classification of origin as opposed to race. Therefore, for the purposes of the US Census, people classify themselves as of a certain race in addition to origin.*

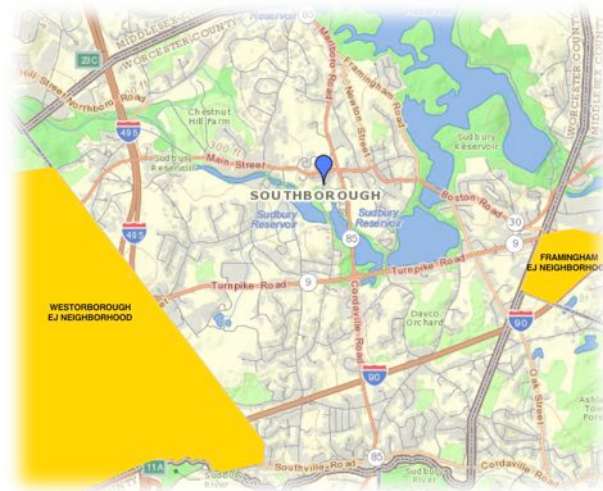
Non-white population is clustered in the southern portion of Town south of Interstate 90, in and near Cordaville and Southville. There are two census tracts in Southborough: Tract #25027741102 (Tract 1102) encompasses the western half of Southborough and Tract #25027741101 (Tract 1101)

encompasses the eastern half.<sup>6</sup> In the southern portion of Tract 1102 (south of I-90), about 25% of the population identified as Asian and in the southern portion of Tract 1101, about 25.6% identifies as Asian. In fact, the white population is just under 60% in the southern portion of Tract 1102 due to greater non-white population in general in that portion of the census tract. White population in Tract 1101 is about 71%. Whereas in the northern portions of these census tracts, the white population comprises 90.6% (Tract 1102) and 87.2% (Tract 1101). Also, there is a higher presence of non-English speaking population in the southern portion of Tract 1101 with about 2.89% of the population. However, median household income in the southern portion of the tracts are still high (about \$105,700 in Tract 1102 and about \$183,600 in Tract 1101).



## ENVIRONMENTAL JUSTICE AND EQUITY

Since 2002, the Massachusetts Executive Office of Energy and Environmental Affairs has been implementing an Environmental Justice (EJ) Policy to help ensure that all Massachusetts residents experience equal protection and meaningful involvement with respect to development, implementation, and enforcement of environmental laws, regulations, and policies, and the equitable distribution of environmental benefits. Historically, land use decisions in Massachusetts caused lower-income people and communities



<sup>6</sup> HUD's Office of Community Planning and Development, Community Planning and Development (CPD) Maps, <http://egis.hud.gov/cpdmaps/#>, accessed 1/7/15.

of color to experience a disproportionate share of environmental burdens and often lacked environmental assets in their neighborhoods.<sup>7</sup> The state has identified Environmental Justice (EJ) neighborhoods that are comprised of EJ populations.<sup>8</sup> According to MassGIS data, there are no EJ neighborhoods in Southborough. However, neighboring Westborough (to the West) has a large EJ neighborhood along the town border with Southborough, and Framingham (to the East) also has an EJ neighborhood along a portion of the eastern border with Southborough.

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LANDUSE DECISIONS SHOULD AVOID NEGATIVE IMPACTS AND INCREASE POSITIVE IMPACTS ALONG THE WESTERN AND EASTERN BORDERS OF TOWN THAT ARE ADJACENT TO NEIGHBORING ENVIRONMENTAL JUSTICE NEIGHBORHOODS.

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## DISABILITY

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According to ACS 2013 5-year estimates, 5% of Southborough’s total civilian non-institutionalized population report having one or more disabilities. The estimates indicate that no children are reported to have disabilities in Southborough, however one must note the margin of error that indicates a +/-17 person margin of error. Of the population age 18 to 64 years, “working age residents,” 4% reported having one or more disabilities. An estimated 20% of residents age 65 or over in Southborough reported having one or more disabilities. The U.S. Census Bureau defines a disability as a long-lasting physical, mental, or emotional condition. Residents with one or more disabilities can face housing challenges due to a lack of housing that is affordable and physically accessible or that provides supportive services. Southborough’s disability rates are lower than those of the county and the state. Worcester County has 11% of total civilian non-institutionalized population reporting a disability, 5% of children (under 18), 9% of people 18-64 years, and 35% of people 65 years and over. Worcester County levels of disability are comparable to state across all age categories.

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A SMALLER PORTION OF PEOPLE REPORTING DISABILITIES LIVE IN SOUTHBOROUGH OVERALL AND WITHIN EACH AGE CATEGORY THAN THE POPULATION AS A WHOLE IN WORCESTER COUNTY AND MASSACHUSETTS. THIS MAY INDICATE A LACK OF HOUSING

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<sup>7</sup> Source: MA Executive Office of Energy and Environmental Affairs, [www.mass.gov/eea/grants-and-tech-assistance/environmental-justice-policy.html](http://www.mass.gov/eea/grants-and-tech-assistance/environmental-justice-policy.html).

<sup>8</sup> Environmental Justice (EJ) Populations are those segments of the population that the Massachusetts Executive Office of Energy and Environmental Affairs has determined to be most at risk of being unaware of or unable to participate in environmental decision-making or to gain access to state environmental resources. They are defined as neighborhoods (U.S. Census Bureau census block groups) that meet one or more of the following criteria: 1) The median annual household income is at or below 65 percent of the statewide median income for Massachusetts; or 2) 25% of the residents are minority; or 3) 25% of the residents are foreign born, or 4) 25% of the residents are lacking English language proficiency. Source: <http://www.mass.gov/eea/docs/eea/ej/ej-policy-english.pdf>.

OPPORTUNITY AND SUPPORTIVE SERVICES IN SOUTHBOROUGH THAN  
NEEDED BY PEOPLE WITH DISABILITIES.

TABLE 5: POPULATION BY ESTIMATED DISABILITY STATUS 2013

	Southborough				Worcester County				Massachusetts			
	Estimate	MOE	%	% MOE	Estimate	MOE	%	% MOE	Estimate	MOE	%	% MOE
<b>Total Civilian, (Non-institutionalized Population)</b>	9,795	+/-24	100%	(x)	790,666	+/-663	100%	(x)	6,524,851	+/-554	100%	(x)
With disability	464	+/-128	5%	+/-1.3	89,115	+/-1,793	11%	+/-0.2	735,555	+/-5,403	11%	+/-0.1
<b>Under 18 years</b>	2,722	+/-169	100%	(x)	183,540	+/-144	100%	(x)	1,404,696	+/-230	100%	(x)
With disability	0	+/-17	0%	+/-1.3	8,383	+/-768	5%	+/-0.4	64,168	+/-2,074	5%	+/-0.1
<b>18-64 years</b>	5,935	+/-164	100%	(x)	506,950	+/-531	100%	(x)	4,225,235	+/-817	100%	(x)
With disability	233	+/-92	4%	+/-1.5	45,464	+/-1,517	9%	+/-0.3	369,894	+/-4,441	9%	+/-0.1
<b>65 years and over</b>	1,138	+/-90	100%	(x)	100,176	+/-454	100%	(x)	894,920	+/-517	100%	(x)
With disability	231	+/-81	20%	+/-7.0	35,268	+/-990	35%	+/-1.0	301,493	+/-2,503	34%	+/-0.3

Source: 2013 ACS 5-year estimate, DP02. Note: Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. An '(X)' means that the estimate is not applicable or not available.

HOMELESSNESS

THE NUMBER OF PEOPLE EXPERIENCING HOMELESSNESS IS CONTINUING TO RISE IN THE STATE: MASSACHUSETTS HAD THE 4TH HIGHEST INCREASE IN HOMELESSNESS AMONG ALL STATES BETWEEN 2013-2014. THE ABSENCE OF AFFORDABLE HOUSING IS A MAIN DRIVING FORCE BEHIND THE RISE IN HOMELESSNESS.

According to numbers from HUD's 2014 Annual Homeless Assessment Report to Congress, there were 21,237 people in Massachusetts counted as experiencing homelessness during the January 2014 point-in-time counts conducted by the HUD Continuum of Care across the state. As of November 25, 2014, there were approximately 4,800 families with children and pregnant women in Massachusetts' Emergency Assistance (EA) shelter program. 1,743 of these families with children were being sheltered in motels. This number does not count those families who are doubled up, living in unsafe conditions, or sleeping in their cars.

(HUD Exchange, 2007-2014 Point-in-Time Estimates by State, and Massachusetts Coalition for the Homeless, [www.mahomeless.org](http://www.mahomeless.org).)

According to the Massachusetts Coalition for the Homeless, there are four emergency shelters/transitional housing for individuals who are experiencing homelessness:

- The Marlborough Shelter Center services 18 men.
- The Meadows Program in Natick services 8 women.
- Shadows in Ashland services 10 women.
- Turning Point in Framingham services 18 people (14 men and 4 women).

In addition are the following family shelters in MetroWest:

- Medway Family Shelter in Medway services 11 people.
- Pathways Family Shelter in Framingham services 9 people.
- Winterhaven Shelter in Milford services 6 families.
- South Middlesex Opportunity Council has 30 scattered sites.

In total, these shelters and transitional housing residences service roughly 110 individuals or families. There are no known emergency shelters or transitional housing for formerly homeless located in Southborough. There is a particular need to provide permanent rental housing options for households below 30% AMI and between 30%-50% AMI.

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## INCOME

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Southborough households have high income. The estimated Southborough median household income per the 2013 ACS estimates was about \$143,600. This was substantially higher than the median household income of Worcester County (\$65,223) and the state (\$66,866). The 2013 estimated median household income increased 39% over the 2000 median household income for the Town, which was \$102,986 (roughly comparable to the buying power of \$141,200 in 2014 adjusted for inflation).<sup>9</sup> The median household income in the County in 2000 was \$47,874, which is comparable to roughly \$65,700 in 2014 dollars adjusted for inflation - a greater buying power in 2000 than the 2013 estimated median household income in the County of \$65,223. In comparison to the other communities in MetroWest, Southborough had the third-highest estimated median household income in 2013, exceeded only by Weston and Wellesley.

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SOUTHBOROUGH HOUSEHOLDS HAVE HIGH INCOMES THAT HAVE INCREASED FASTER THAN ALL BUT TWO COMMUNITIES IN THE REGION BETWEEN 2000 AND 2013.

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<sup>9</sup> Bureau of Labor Statistics, CPI Inflation Calculator: [http://www.bls.gov/data/inflation\\_calculator.htm](http://www.bls.gov/data/inflation_calculator.htm)

TABLE 6: MEDIAN HOUSEHOLD INCOME SOUTHBOROUGH AND SURROUNDING AREA, 2000-2013

Geography	Median HH income 2000	Median HH Income 2013	MOE	% Change
Weston	\$153,918	\$192,563	+/-29007	25.11%
Wellesley	\$113,686	\$159,167	+/-6442	40.01%
Southborough	\$102,986	\$143,581	+/-12,581	39.42%
Wayland	\$101,036	\$130,746	11204	29.41%
Holliston	\$78,092	\$110,323	+/-5824	41.27%
Natick	\$69,755	\$95,202	+/-6491	36.48%
Ashland	\$68,392	\$93,233	+/-9,472	36.32%
Marlborough	\$56,879	\$70,304	+/-3184	23.60%
Framingham	\$54,288	\$67,915	+/-3894	25.10%
Massachusetts	\$50,502	\$66,866	+/-318	32.40%
Worcester County	\$47,874	\$65,223	+/-757	36.24%

Source: U.S. Census 2000 and 2013 ACS Five-Year Estimates.

### LOW-INCOME HOUSEHOLDS

The state of Massachusetts defines affordable housing to be housing that a household that earns up to 80% of the regional median income (“Area Median Income” or “AMI”) can afford to purchase or rent. In 2014, 80% AMI for a household of four was \$63,900 for the Eastern Worcester County, MA HUD Metro FMR Area, which includes Southborough among the other 10 towns in Eastern Worcester County.<sup>10</sup> An estimated 380 households (about 12% of total households) in Southborough earned 80% AMI or less in 2011 ACS 3 year estimate. Roughly 56% of renter households (150 households) have estimated household incomes below 80% AMI; whereas, about 9% of all homeowner households (270 households) have estimated household incomes below 80% AMI.

DESPITE THE HIGH MEDIAN HOUSEHOLD INCOME IN SOUTHBOROUGH, MORE THAN ONE IN TEN HOUSEHOLDS HAVE LOW INCOMES (EARNING 80% AMI OR LESS): MORE THAN HALF OF ALL RENTERS AND ABOUT 9% OF ALL HOMEOWNERS.

<sup>10</sup> Eastern Worcester County, MA HUD Metro FMR Area includes the following MA municipalities: Berlin, Blackstone, Bolton, Harvard, Hopedale, Lancaster, Mendon, Milford, Millville, and Upton.

TABLE 7: SOUTHBOROUGH HOUSEHOLDS AND FAMILIES  
BY LEVEL OF INCOME, 2013

Income Level	Households				Families			
	Estimate	MOE	%	% MOE	Estimate	MOE	%	% MOE
<b>Total</b>	3,266	+/-120	100%	(X)	2,682	+/-107	100%	(X)
<b>Less than \$10,000</b>	51	+/-46	1.6%	+/-1.4	10	+/-15	0.4%	+/-0.6
<b>\$10,000 to \$14,999</b>	27	+/-26	0.8%	+/-0.8	13	+/-20	0.5%	+/-0.8
<b>\$15,000 to \$24,999</b>	157	+/-65	4.8%	+/-2.0	50	+/-36	1.9%	+/-1.3
<b>\$25,000 to \$34,999</b>	116	+/-58	3.6%	+/-1.8	61	+/-42	2.3%	+/-1.5
<b>\$35,000 to \$49,999</b>	183	+/-79	5.6%	+/-2.4	112	+/-69	4.2%	+/-2.6
<b>\$50,000 to \$74,999</b>	239	+/-91	7.3%	+/-2.7	159	+/-62	5.9%	+/-2.2
<b>\$75,000 to \$99,999</b>	349	+/-114	10.7%	+/-3.5	272	+/-108	10.1%	+/-3.9
<b>\$100,000 to \$149,999</b>	563	+/-132	17.2%	+/-4.0	510	+/-114	19.0%	+/-4.3
<b>\$150,000 to \$199,999</b>	560	+/-123	17.1%	+/-3.9	530	+/-120	19.8%	+/-4.6
<b>\$200,000 or more</b>	1,021	+/-147	31.3%	+/-4.5	965	+/-145	36.0%	+/-5.0
<b>Median income (dollars)</b>	\$143,581	+/-\$12,581	(X)	(X)	\$163,400	+/-\$16,197	(X)	(X)
<b>Mean income (dollars)</b>	\$186,322	+/-\$15,461	(X)	(X)	\$209,891	+/-\$18,014	(X)	(X)

Source: U.S. Census Bureau, 2009-2013 ACS, DP03. In 2013 inflation-adjusted dollars. Note: Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. MOE = Margin of Error. An '(X)' means that the estimate is not applicable or not available.

TABLE 8: SOUTHBOROUGH INCOME DISTRIBUTION USING AREA MEDIAN INCOME, 2011

Income Distribution Overview	Owner	% Owner	Renter	% Renter	Total	% Total
<b>Household Income ≤30% HAMFI</b>	125	4.14%	75	28.3%	200	6.09%
<b>Household Income &gt;30% to ≤50% HAMFI</b>	45	1.49%	35	13.21%	80	2.44%
<b>Household Income &gt;50% to ≤80% HAMFI</b>	100	3.31%	0	0%	100	3.04%
<b>Household Income &gt;80% to ≤100% HAMFI</b>	190	6.29%	40	15.09%	230	7.00%
<b>Household Income &gt;100% HAMFI</b>	2,565	84.93%	115	43.40%	2,680	81.58%
<b>Total Households</b>	3,020	100%	265	100%	3,285	100%

Source: HUD Exchange; data derived from the U.S. Census Bureau's 2007-2011 ACS.

TABLE 9: SOUTHBOROUGH % OF FAMILIES WITH INCOME IN PAST 12 MONTHS BELOW POVERTY LEVEL, 2013

Category	%	% MOE
<b>All families (below the poverty level)</b>	1.40%	+/-1.1
With related children under 18 years	1.70%	+/-1.8
With related children under 5 years	0.00%	+/-26.3
<b>Married couple families</b>	1.10%	+/-1.2
With related children under 18 years	1.20%	+/-1.6
With related children under 5 years	0.00%	+/-33.2
<b>Families with female householder, no husband present</b>	0.00%	+/-17.8
With related children under 18 years	0.00%	+/-22.4
With related children under 5 years	0.00%	+/-56.2

Source: 2013 ACS, 5-Year estimate, DP03. Note: Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. MOE = Margin of Error. An '(X)' means that the estimate is not applicable or not available.

About 3.6% of Southborough’s public school students are low income.<sup>11</sup> The 2013 ACS estimates that about 1.4% of total Southborough families and about 1.7% of all families with children under 18 have income below the federal poverty level. The child poverty rate in Southborough (2.1%) was significantly lower than the overall child poverty rates for Worcester County (19.1%) and the state’s child poverty rate (14%). The federal poverty level (FPL) is based on USDA food budgets that meet minimal nutritional standards. Because families in the 1950s spent an average of one-third of their income on food, it was assumed that multiplying the food budget by three would result in an amount that would be adequate to meet other basic needs as well. Since its creation, the FPL has only been updated for inflation. FPL thresholds reflect the number of adults and children, but they do not vary by age of children, or by place.

The Center for Women’s Welfare developed a Self-Sufficiency Standard that accounts for the income necessary to meet basic needs without public subsidies for a variety of household sizes. The Standard accounts for the cost of housing, child-care, food, transportation, health care, and taxes and is adjusted by location, household size, and age of children.

The Self-Sufficiency Standard for Eastern Worcester County, MA HMFA in 2006 for a household of four with two adults and two school-age children was \$51,543 (minimum household income needed to meet basic needs). For a household with one adult and two school-age children, the minimum income needed to be self-sufficient in the same geographic area was \$45,329.

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## ECONOMIC CHARACTERISTICS<sup>12</sup>

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Located between Boston and Worcester with four major roads passing through town, Routes 9 and 30, I-90 (Massachusetts Turnpike) and I-495, and bisected by Route 85, Southborough provides convenient access for residents, businesses, and employees. In 2012 Southborough’s 430 establishments generated 7,410 jobs, a total payroll of \$561 million, and an average annual wage of \$75,800. Among the 13 communities in the Greater MetroWest Region, Southborough ranked eighth in employment, but produced the region’s third highest average annual wage. (MERC, 2014.)

Establishments in four different industry supersectors, Education & Health, Professional & Business Services, Manufacturing, and Trade, Transportation and Utilities, form the backbone of Southborough’s diversified economy. The wide range of establishments located in Southborough include: New England Center for Autism, Genzyme, St. Mark’s School, Sevcon, Olympus Surgical Technologies, New England Home Therapies, Protonex Technology, Kaz Inc., and Ika Systems. (MERC, 2014.)

According to the 2013 ACS estimates, 67.9% of the civilian population over 16 years is employed. Roughly 63% of Southborough’s employed population has an occupation in “management, business, science, and arts” and 26% in “sales and office occupations.” The two largest industries

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<sup>11</sup> Massachusetts Department of Elementary and Secondary Education (ESE), *Southborough School District Profile*, [profiles.doe.mass.edu](http://profiles.doe.mass.edu), accessed on 12/31/14.

<sup>12</sup> As indicated, some of the information below was excerpted from 2014 MERC Publication: *Southborough Employment Report* by Maureen Dunne, M.B.A.



Southborough residents are employed in are “educational services, health care and social assistance” (25%) and “professional, scientific, management . . . “ (24.5%). As of Nov. 2014, the unemployment rate for Southborough was 3.8%, down from 5.5% in Nov. 2013.<sup>13</sup> The unemployment rates for the state were higher than in Southborough - 5.2% in Nov. 2014 and 6.7% in Nov. 2013.

SOUTHBOROUGH’S WORKING POPULATION IS GENERALLY EMPLOYED WITH HIGHER PAYING PROFESSIONAL JOBS AND IS EXPERIENCING LESS UNEMPLOYMENT THAN IN THE STATE OVERALL.

TABLE 10: SOUTHBOROUGH POPULATION BY OCCUPATION, 2013

OCCUPATION	Estimate	MOE	%	MOE
Civilian employed population 16 years and over	5,041	+/-226	67.9%	(X)
Management, business, science, and arts occupations	3,182	+/-246	63.1%	+/-4.0
Service occupations	291	+/-98	5.8%	+/-1.9
Sales and office occupations	1,303	+/-212	25.8%	+/-4.0
Natural resources, construction, and maintenance occupations	98	+/-65	1.9%	+/-1.3
Production, transportation, and material moving occupations	167	+/-66	3.3%	+/-1.3

Source: 2013 ACS, 5-year estimate, DP03. Data based on samples and are subject to variability. The degree of uncertainty for an estimate arising from sampling is represented through the use of a margin of error. The value shown here is the 90 % margin of error. MOE = Margin of Error. An '(X)' means that the estimate is not applicable or not available.

TABLE 11: SOUTHBOROUGH POPULATION BY INDUSTRY, 2013

INDUSTRY	Estimate	MOE	%	% MOE
Civilian employed population 16 years and over	5,041	+/-226	67.9%	(X)
Agriculture, forestry, fishing and hunting, and mining	16	+/-36	0.3%	+/-0.7
Construction	147	+/-66	2.9%	+/-1.3
Manufacturing	608	+/-179	12.1%	+/-3.6
Wholesale trade	156	+/-75	3.1%	+/-1.5
Retail trade	606	+/-149	12.0%	+/-2.8
Transportation and warehousing, and utilities	131	+/-62	2.6%	+/-1.2
Information	114	+/-66	2.3%	+/-1.3
Finance and insurance, and real estate and rental and leasing	409	+/-126	8.1%	+/-2.5
Professional, scientific, management, etc . . .	1,235	+/-232	24.5%	+/-4.3
Educational services, and health care and social assistance	1,258	+/-190	25.0%	+/-3.6
Arts, entertainment, recreation, accommodation and food services	183	+/-85	3.6%	+/-1.7
Other services, except public administration	107	+/-64	2.1%	+/-1.3
Public administration	71	+/-43	1.4%	+/-0.9

Source: 2013 ACS, 5-year estimate, DP03. Data based on samples and are subject to variability. The degree of uncertainty for an estimate arising from sampling is represented through the use of a margin of error. The value shown here is the 90 % margin of error. MOE = Margin of Error. An '(X)' means that the estimate is not applicable or not available.

<sup>13</sup> MA Executive Office of Labor and Workforce Development, Department of Unemployment Assistance.

TABLE 12: TOP EMPLOYERS IN SOUTHBOROUGH (AT LEAST 100 EMPLOYEES)

Company Name	# Employees
New England Center for Children	500-999
Autonomy	250-499
Ika Systems Corp.	250-499
Fay School	100-249
Kaz USA Inc.	100-249
Long Automotive	100-249
Protonex Technology Corp.	100-249
St. Mark's School	100-249
Source: MA Executive Office of Labor and Workforce Development, accessed 1/5/15.	

SOUTHBOROUGH'S TOP EMPLOYER IS NEW ENGLAND CENTER FOR CHILDREN, WITH 500-999 EMPLOYEES.

According to the 2013 ACS 5-year estimates, roughly 4,100 (=/-289) or 83% of all workers age 16 years and over commute to work by automobile, driving alone; the rest of the working population carpool (4%) or use public transportation (3%). Also according to the 2013 ACS, about 30% commute less than 20 minutes to get to work; roughly 22% have a commute between 20-19 minutes; about 32% commute between 30-69 minutes; and about 17% commute an hour or more.

SOUTHBOROUGH'S COMMUTING STATISTICS INDICATE THAT 30% (OR ROUGHLY 1,485 PEOPLE) HAVE JOBS WITHIN A 20-MINUTE DRIVE, POSSIBLY LOCAL TO SOUTHBOROUGH.

TABLE 13: SOUTHBOROUGH POPULATION TRAVEL TIME TO WORK, 2013

Travel Time to Work	%	MOE
Less than 10 minutes	9%	+/-2.7
10-14 minutes	11.5%	+/-3.1
15-19 minutes	9.4%	+/-2.8
20-24 minutes	16.2%	+/-4.1
25-29 minutes	5.7%	+/-2.3
30-34 minutes	11.3%	+/-2.7
35-44 minutes	7.6%	+/-2.4
45-59 minutes	12.7%	+/-3.1
60 or more minutes	16.6%	+/-3.6
Source: 2013 ACS, 5-year estimate, DP03. Data based on samples and are subject to variability. The degree of uncertainty for an estimate arising from sampling is represented through the use of a margin of error. The value shown here is the 90 % margin of error. MOE = Margin of Error.		

## HOUSING SUPPLY CHARACTERISTICS

### OCCUPANCY & TENURE

The 2010 US Census reported 3,460 housing units in Southborough, with 3,332 year-round occupied units (96%) and 128 vacant units (4%). About 89% of occupied units were owner-occupied and 11% renter occupied. Vacant units for rent were roughly 1% of total housing units and vacant units for sale were also 1%, indicating a very tight market particularly for rental, which likely pushes rents up. A target vacancy rate of 7% for rental units indicates a healthy market. Ownership vacancy was also somewhat below the target rate of 1.5% indicated for a healthy market.

This demand for more rental units is also seen in Worcester County and in the state overall. Worcester County had about 66% of owner occupied units and 34% rental and about 3% vacant for rent and 1% vacant for sale. The state as a whole had 62% owner occupied, 38% rental, 2% vacant for rent, and 1% for sale.

Most renter-occupied households in Southborough are one-person and most owner-occupied households are two- or four-person plus households. The 2013 ACS five-year estimates indicate that about 54% (+/- 20.2) of renter households are one-person, 22.6% (+/-17.4) two-person, 4.4% (+/-4.8) three-person, and 20.7% (+/-16.7) four or more person. Whereas, about 10.5% (+/-2.9) of ownership households are one-person, 31.7% (+/-4.2) are two-person households, 19% (+/-4.3) three-person households, and 38.9% (+/-4.1) four or more person.

#### VACANCY RATES

*Vacancies are an essential measure of the state of the housing market. Vacant units represent the supply of homes that exceeds demand, which is related to economic trends. Vacancy rates are measured as a percent of total housing units. A low vacancy rate can result in pressure on housing prices. A 1.5% vacancy rate for ownership and 7% for rental units are considered natural vacancy rates in a healthy market.*

Source: Source: MAPC, *Basic Housing Needs Assessment*, Dec 2014 – in consultation with Barry Bluestone, Dukakis Center at Northeastern University.

THERE IS A GREAT AND GROWING DEMAND FOR RENTAL UNITS IN SOUTHBOROUGH AND THE STATE AS A WHOLE.

TABLE 14: HOUSING OCCUPANCY AND TENURE, 2010

	Southborough		Worcester County		Massachusetts	
	Number	%	Number	%	Number	%
<b>Total Housing Units</b>	3,460	100%	326,788	100%	2,808,254	100%
<b>Occupied</b>	3,332	96%	303,080	93%	2,547,075	91%
Owner-occupied	2,954	89%	200,322	66%	1,587,158	62%
Renter-occupied	378	11%	102,758	34%	959,917	38%
<b>Vacant</b>	128	4%	23,708	7%	261,179	9%
Vacant Seasonal, Recreational, or Occasional Use	27	1%	3,703	1%	115,630	4%
Vacant For Rent	22	1%	8,587	3%	66,673	2%
Vacant For sale	25	1%	3,585	1%	25,038	1%

*Source: U.S. Census Bureau, 2010, DP-1.*

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## HOUSING TYPE

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Southborough's housing units are predominantly in single-family structures. According to the 2013 ACS five-year estimates, roughly 86% of all housing units in Southborough were in single-family, detached structures, which was substantially greater than the share of units in single-family detached structures in the county (57%) and statewide (52%). Roughly 7% of all housing units in Southborough were in single-family attached structures, 2% in two-family structures, 5% in three to four unit structures, and about 1% in structures with five to nine units.

Statewide, roughly 10% of total housing units were in two-families and 14% of units were in structures with 10 or more units. In addition, the county and state overall had roughly 1% of units in mobile homes whereas Southborough had no units (+/-17) in mobile homes. There are no nursing homes or assisted living facilities in Southborough at the time of this writing.

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DETACHED SINGLE-FAMILY HOUSES ARE THE PREDOMINANT RESIDENTIAL HOUSING TYPE IN SOUTHBOROUGH, WITH LESS THAN 15% OF UNITS IN ALTERNATIVES TO SINGLE-FAMILY HOUSES (SUCH AS TOWN HOUSES, DUPLEXES, AND MULTI-FAMILY HOUSES).

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Southborough has 186 units in developments that are restricted to residents over 55 years of age. According to the Planning Department records, these properties are as follows:

- Southboro Meadows, 54 units
- Carriage Hill, 64 units
- Wildwood Village at Wedgewood, 24 units
- Mt Vickery, 40 units
- South Village Estates, 4 units

In addition, another proposed over-55 development project called Stone Brook Village is approved but under appeal and would provide 15 units.

TABLE 15: SOUTHBOROUGH HOUSING UNITS BY NUMBER OF UNITS IN STRUCTURE, 2013

Units in Structure	Southborough				Worcester County				Massachusetts			
	Est.	MOE	%	% MOE	Est.	MOE	%	% MOE	Est.	MOE	%	% MOE
Total Housing Units	3,473	+/-156	100%	(X)	326,908	+/-465	100%	(X)	2,813,641	+/-270	100%	(X)
1-unit, detached	2,977	+/-158	86%	+/-3.3	184,966	+/-1,448	57%	+/-0.4	1,459,702	+/-10,563	52%	+/-0.4
1-unit, attached	230	+/-77	7%	+/-2.2	19,379	+/-834	6%	+/-0.3	146,184	+/-6,389	5%	+/-0.2
2 units	60	+/-65	2%	+/-1.8	27,534	+/-1,202	8%	+/-0.4	288,718	+/-8,332	10%	+/-0.3
3 - 4 units	176	+/-90	5%	+/-2.6	40,323	+/-1,333	12%	+/-0.4	318,130	+/-9,199	11%	+/-0.3
5 - 9 units	24	+/-26	1%	+/-0.8	18,072	+/-893	6%	+/-0.3	164,460	+/-5,496	6%	+/-0.2
10 - 19 units	0	+/-17	0%	+/-1.0	12,728	+/-775	4%	+/-0.2	116,869	+/-5,103	4%	+/-0.2
20 or more units	6	+/-11	0%	+/-0.3	21,393	+/-828	7%	+/-0.3	296,211	+/-7,920	11%	+/-0.3
Mobile Home*	0	+/-17	0.0%	+/-1.0	2,480	+/-300	1%	+/-0.1	23,209	+/-2,216	1%	+/-0.1
Boat, RV, van, etc.	0	+/-17	0.0%	+/-1.0	33	+/-37	0.01%	+/-0.1	158	+/-130	0.01%	+/-0.1

Source: -2013 ACS, 5-year estimate. Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. MOE = Margin of Error. An '(X)' means that the estimate is not applicable or not available.  
 \*Note: According to the Planning Department, there is one mobile home in Southborough on Parkerville Road.

The American Community Survey estimates presented above do not account for the 168 multi-family units at Madison Place that would increase the estimated number of units in buildings with 20 units or more.

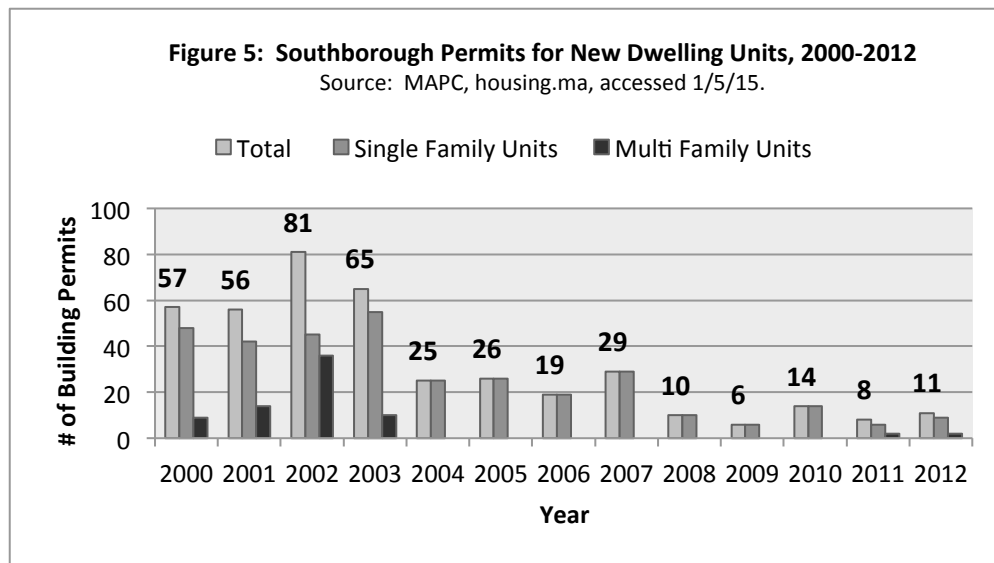
## HOUSING UNIT GROWTH AND BUILDING ACTIVITY

Between 2000 and 2012, Southborough issued an average of 31 building permits annually for new dwelling units, with a low of 6 in 2009 and a high of 82 in 2002. Building activity decreased after 2003 and again with the Great Recession (2007). During this period, 2000-2012, 82% of all new units were single-family and 18% multi-family.

TABLE 16: SOUTHBOROUGH # PERMITS FOR NEW DWELLING UNITS, 2000-2012

Year	Total	Single Family Units	Multi Family Units
2000	57	48	9
2001	56	42	14
2002	81	45	36
2003	65	55	10
2004	25	25	0
2005	26	26	0
2006	19	19	0
2007	29	29	0
2008	10	10	0
2009	6	6	0
2010	14	14	0
2011	8	6	2
2012	11	9	2
<b>Average</b>	<b>31</b>	<b>26</b>	<b>6</b>
<b>Total</b>	<b>407</b>	<b>334</b>	<b>73</b>
<b>% Total</b>	<b>100%</b>	<b>82%</b>	<b>18%</b>

Source: MAPC, housing.ma, accessed 1/5/15



According to the Southborough Building Department, the Town issued 18 building permits for new single-family houses in 2013 and 18 in 2014. No permits were issued for multi-family houses. This data does not account for the 168 multi-family units at Madison Place.

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## PROJECTED UNIT DEMAND

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CHANGES IN HOUSING DEMAND RESULT FROM CHANGING DEMOGRAPHICS AND PREFERENCES. AS NEW HOUSEHOLDS FORM, OLD HOUSEHOLDS ARE DISSOLVED, AND PEOPLE MOVE OR DIE, THE HOUSING DEMAND WILL CHANGE. A HIGHER PROPORTION OF PEOPLE LIVE IN SMALLER HOUSEHOLDS THAN IN PAST DECADES, AND THIS TREND IS EXPECTED TO CONTINUE. IN ADDITION, HOUSING PREFERENCES ARE CHANGING WITH GREATER DEMAND FOR MULTI-FAMILY UNITS.

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Based on MAPC projections, the projected net demand for housing units in Southborough is estimated at 640 units between 2010-2020 (or 64 units annually). MAPC projections indicate that there will be a net demand for an additional 460 single-family units and 180 multi-family units between 2010-2020.

This projection accounts for unit demand of 360 units for households between the ages of 15-35 and 533 units for households between ages 35-54, while unit demand for households over age 55 will need roughly 176 fewer units by 2020 than they do in 2010, due to mortality and migration, including transition to assisted living, nursing homes, or living with adult children for care.

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## AGE OF HOUSING

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SOUTHBOROUGH HAS A SOMEWHAT NEWER HOUSING STOCK THAN WORCESTER COUNTY AS A WHOLE, OR STATEWIDE.

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Roughly 57% of Southborough housing units were built prior to 1980. Roughly 69% of the total housing units in Worcester County were constructed in the same period and 73% of housing units statewide. Note that homes predating 1978 may contain lead paint, which can pose health hazards. The ACS estimates indicate 12% of housing units were built 2000 or after in Southborough and roughly 9% in the county and state. Roughly 15% of existing housing units were constructed in Southborough before 1940, 33% in the County and 34% in the state.<sup>14</sup>

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<sup>14</sup> Older, historic housing stock is a key component of Southborough's community character, however older structures can have increased need for maintenance and repairs, hazardous materials (e.g., lead paint, asbestos, and lead pipes) outdated systems, and may not be easily adaptable for people with mobility impairment.

TABLE 17: SOUTHBOROUGH HOUSING BY AGE

Year Built	Southborough				Worcester County				Massachusetts			
	Est.	MOE	%	% MOE	Est.	MOE	%	% MOE	Est.	MOE	%	% MOE
Total units	3,473	+/-156	100%	(X)	326,908	+/-465	100%	(X)	2,813,641	+/-270	100%	(X)
2010 or later	30	+/-36	1%	+/-1.0	1,228	+/-205	0%	+/-0.1	25,106	+/-2,251	1%	+/-0.1
2000 to 2009	365	+/-114	11%	+/-3.2	28876	+/-1019	9%	+/-0.3	214,422	+/-6,693	8%	+/-0.2
1990 to 1999	714	+/-111	21%	+/-3.1	29876	+/-983	9%	+/-0.3	215,847	+/-7,207	8%	+/-0.3
1980 to 1989	379	+/-102	11%	+/-3.0	40081	+/-1,262	12%	+/-0.4	304,993	+/-7,266	11%	+/-0.3
1970 to 1979	467	+/-126	13%	+/-3.5	36320	+/-1,071	11%	+/-0.3	321,435	+/-8,631	11%	+/-0.3
1960 to 1969	544	+/-117	16%	+/-3.3	26,824	+/-1,007	8%	+/-0.3	289,714	+/-9,083	10%	+/-0.3
1950 to 1959	384	+/-96	11%	+/-2.8	35105	+/-1,077	11%	+/-0.3	328,067	+/-8,285	12%	+/-0.3
1940 to 1949	86	+/-53	2%	+/-1.5	19884	+/-920	6%	+/-0.3	167,473	+/-6,391	6%	+/-0.2
1939 or earlier	504	+/-135	15%	+/-3.8	109336	+/-1,873	33%	+/-0.6	946,584	+/-11,468	34%	+/-0.4

Source: 2009-2013 American Community Survey. Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. MOE = Margin of Error. An '(X)' means that the estimate is not applicable or not available.

## OWNERSHIP HOUSING BY COST

THE MEDIAN VALUE OF OWNER-OCCUPIED HOMES IN SOUTHBOROUGH WAS ABOUT \$490,000 - THE FOURTH HIGHEST IN METROWEST.

Weston had the highest estimated median value at over \$1M, and Marlborough the lowest at about \$308,000. Worcester County's estimated median value is \$259,200.

TABLE 18: ESTIMATED MEDIAN VALUE OF OWNER-OCCUPIED HOMES, 2013

Geography	Estimated Median Value	MOE
Weston	\$1,000,000+	***
Wellesley	\$903,400	+/-19,371
Wayland	\$591,600	+/-25,568
Southborough	\$489,600	+/-32,817
Natick	\$424,700	+/-13,990
Holliston	\$382,400	+/-11,870
Ashland	\$347,900	+/-11,688
Framingham	\$344,200	+/-5,624
Massachusetts	\$330,100	+/-698
Marlborough	\$307,500	+/-11,697
Worcester County	\$259,200	+/-1,818

Source: U.S. Bureau, 2009-2013 American Community Survey, 5-year estimate, B25077. Data are based on a sample and are subject to variability. The degree of uncertainty for estimates arising from sampling is represented through the use of a margin of error. MOE = Margin of Error. An '\*\*\*' entry in the MOE column indicates that a statistical test is not appropriate.



Data from The Warren Group also indicate the median sales price in 2014 for all sales of single-family homes and condominiums in Southborough at \$580,000 was the fourth highest in comparison to communities in MetroWest. It is interesting to note that the median sales price of condominiums in Southborough at \$610,000 in 2014 was higher than the single-family median sales price and has been higher the past 12 of 18 years (1997-2014). Most condominiums in Southborough are part of age-restricted (55+ years) communities built in recent decades.

TABLE 19: MEDIAN SALE PRICE OF ALL SALES IN SOUTHBOROUGH WITH COMPARISONS, 2014

<b>Geography</b>	<b>Median Sales Price All Sales (Jan-Nov 2014)</b>
Weston	\$1,345,875
Wellesley	\$1,100,000
Wayland	\$625,000
<b>Southborough</b>	<b>\$580,000</b>
Natick	\$448,000
Holliston	\$441,000
Ashland	\$337,000
Massachusetts	\$325,000
Framingham	\$315,000
Marlborough	\$272,000
Worcester County	\$222,000
<i>Source: The Warren Group, Town Stats, accessed 12/27/14; showing median sales price for all sales of single family houses and condominiums.</i>	

Likewise, the median sales price in 2014 for single-family houses in Southborough of \$577,500 was higher than all but the same three of MetroWest communities, as well as the county and the state. The closest median sales price for single-family houses was Wayland, with a median of \$625,000.

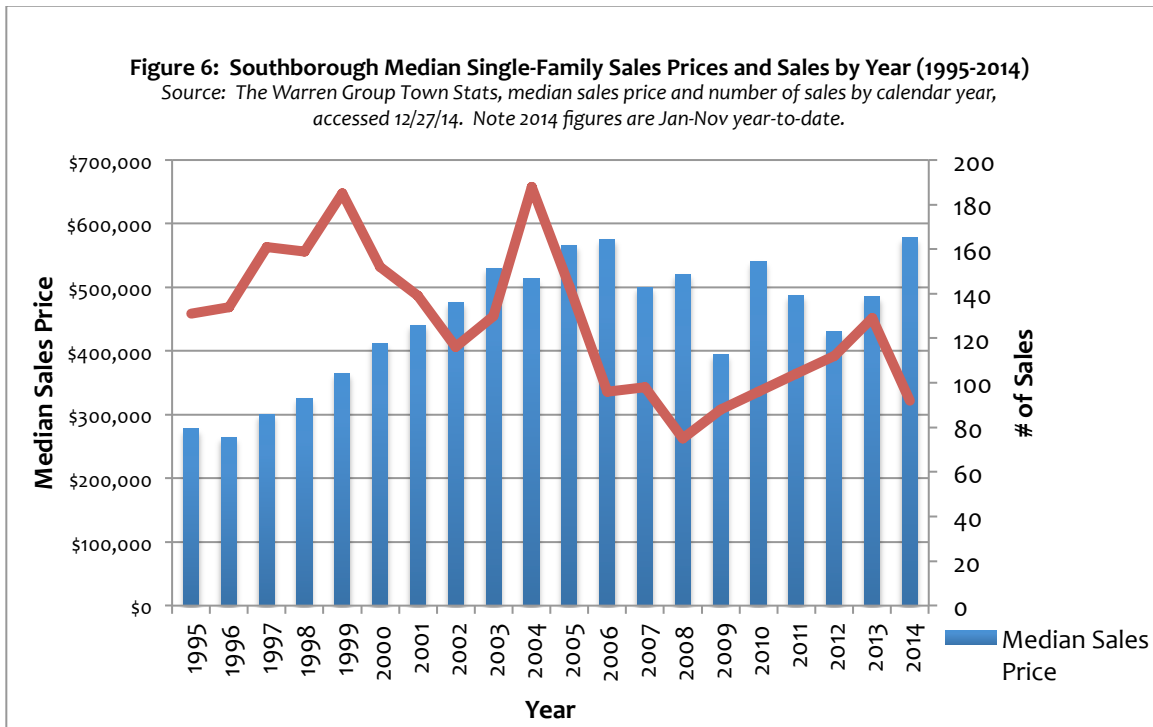
TABLE 20: MEDIAN SALE PRICE OF SINGLE-FAMILY SALES IN SOUTHBOROUGH WITH COMPARISONS, 2014

<b>Geography</b>	<b>Median Sales Price Single-Family Sales (Jan-Nov 2014)</b>
Weston	\$1,350,000
Wellesley	\$1,170,000
Wayland	\$625,000
<b>Southborough</b>	<b>\$577,500</b>
Natick	\$475,000
Holliston	\$423,000
Ashland	\$387,000
Framingham	\$333,000
Massachusetts	\$330,000
Marlborough	\$307,250
Worcester County	\$234,900
<i>Source: The Warren Group, Town Stats, accessed 12/27/14; showing median sales price for all sales of single family houses.</i>	

## SINGLE-FAMILY HOME MARKET

Data from The Warren Group indicate that the median sales price for a single-family home in Southborough increased by approximately 41% from 2000 to 2014 from \$411,000 in 2000 to \$577,500 in 2014 (Jan-Nov).<sup>15</sup> Statewide, the median sales price of single-family homes grew roughly 53% in the same period.

Median sales prices for single-family homes in Southborough peaked in 2006 at \$575,125, after which they began to decline; however, the 2014 median surpassed the 2006 peak. The number of sales for single-family homes ranged from 75 to 188 per year from 1995 to 2014, with a peak of 188 in 2004 and a low of 75 in 2008.



Data from the Multiple Listing Service (MLS)<sup>16</sup> for sales occurring in the Southborough between January through December 2014 indicate that 106 single-family houses sold with an average size of four bedrooms. The average days on the market for all single-family structures sold was 80 days and the average sales price was \$612,099. There were 11 condominiums that sold in the same period with an average of two bedrooms. Condominiums that sold in this period were on the market for an average of 111 days (about a month longer than average days on the market for single-family houses) and the average sales price was \$569,209. One multifamily building sold in this time period with an average of three bedrooms per unit, 15 days on the market, and a sales price of \$399,900.

<sup>15</sup> The median sale price increased by 17% when adjusting for inflation using the Consumer Price Index Inflation Calculator.

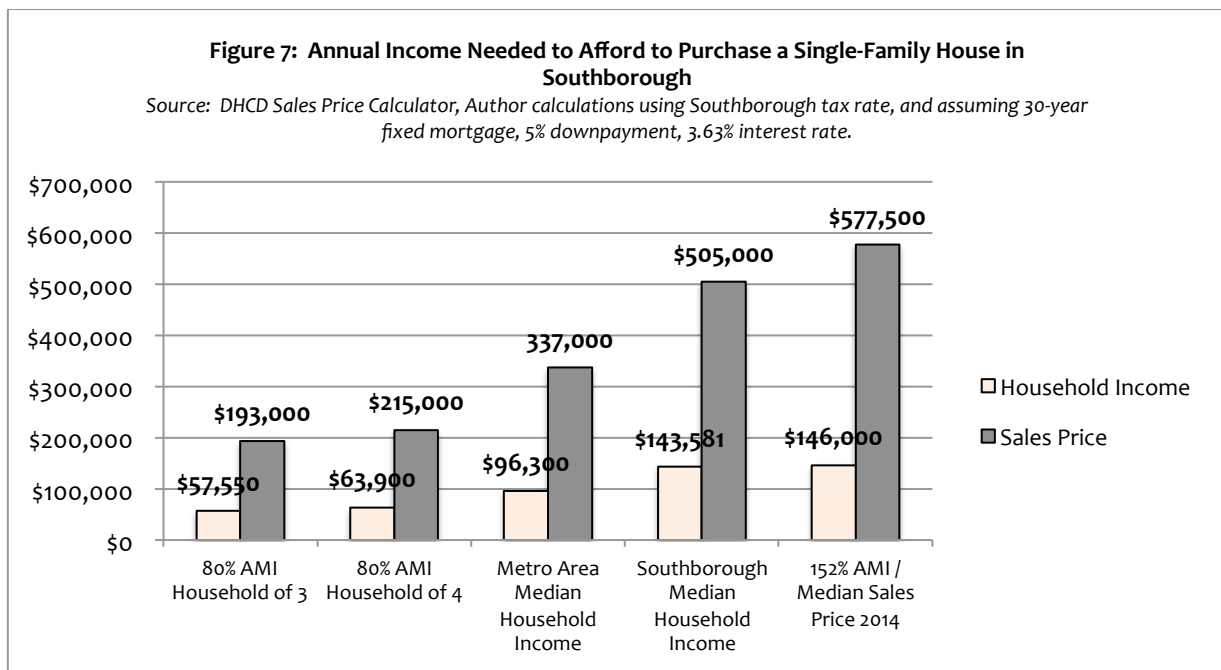
<sup>16</sup> Penny and Marilyn Green, ReMax Signature Properties, 2014 MLS Statistics Report, provided 1/6/15.

## BUYING A HOME IN SOUTHBOROUGH

Despite the drop in home values that occurred after the economic downturn started in 2007, Southborough values have fully rebounded and homeownership will continue to be challenging for moderate-income households, and will likely be unattainable for lower-income households, especially with increasing utility costs and tighter lending requirements.

As seen in the figure below, a household of four with 80% AMI could afford to purchase a home up to \$215,000; at the Eastern Worcester County Metro area median household income, a household could afford to buy a home no more than \$337,000. At Southborough’s median household income, a household could afford to buy a home no more than \$505,000, whereas the median sales price of a single family home in Southborough in 2014 was \$577,500. A home priced at this median sales price would require an income of roughly \$146,000 to afford that purchase price (roughly 152% AMI).

With the area median income, a household could afford a home of up to \$337,000. The median sales price of a single-family house in 2014 was \$577,500. This is a difference of \$240,500 between the price affordable to a household with the area median income and the median sales price of a single-family house in Southborough.



THE MEDIAN SALES PRICE IN SOUTHBOROUGH IS UNAFFORDABLE TO HOUSEHOLDS WITH THE AREA MEDIAN INCOME AND THE TOWN’S MEDIAN INCOME. A HOUSEHOLD WOULD NEED TO EARN ROUGHLY 152% AMI TO AFFORD THE MEDIAN SALES PRICE. THIS INDICATES A NEED FOR MORE AFFORDABLE OWNERSHIP UNITS FOR LOW/MODERATE (50%-80% AMI) AND MIDDLE INCOME HOUSEHOLDS (80%AMI-140%AMI).

TABLE 21: APPROXIMATE COST OF SINGLE-FAMILY UNITS IN SOUTHBOROUGH, 2014

2014 Assessed Value Single-Family	Maximum Income	Single-Family Homes Assessed in Price Range		# of Southborough Households in Income Range	Deficit (-) or Surplus (+) of Units
		Units	%		
Less than \$193,000	80% AMI – 3 person HH (\$57,550)	4	0.14%	380	-364
Less than \$215,000	80% AMI – 4 person HH (\$63,900)	12	0.42%		
Less than \$337,000	Metro Area Median household income (\$96,300)	618	21.78%	230	+388
Total		2,837	100%		

Source: Town of Southborough Assessor’s Office, January 2015. Note: Assessed value is assumed to be roughly 93% of actual value or potential sale price. Incomes based on HUD FY2014 Income limit documentation. Note: # of households in income range does not account for household size; the # of households in the median income range includes estimated # of households with incomes between 80% and 100% AMI. Source: HUD Exchange as derived from the 2007-2011 ACS five-year estimates.

Less than 1% (16) of all single family houses in Southborough have an assessed value that would be affordable for a household of three or four persons with 80% AMI. There are an estimated 380 low-income households in Southborough. Roughly 22% (618) of all single-family houses were assessed at values that would be affordable to a household with the metropolitan area median household income of \$96,300. There were about 230 households with between 80% and 100% AMI. A two-person household with 80% AMI could afford up to \$149,000 sales prices. As of January 2015, there are only three condominiums assessed at below \$149,000, which is roughly 1% of the Town’s 274 condominium units – 186 of which are age restricted to over 55 years old (68%).

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### OWNERSHIP AFFORDABILITY FOR CURRENT HOUSEHOLDS

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Generally, housing is affordable if the household pays no more than 30% of its annual income on housing. Households who pay more than 30% of their income for housing are considered “cost-burdened” and may have difficulty affording necessities such as food, clothing, transportation, and medical care. For owners, housing costs include mortgage payment, utilities, association fees, insurance, and real estate taxes.

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THE 2013 ACS ESTIMATES THAT 29% OF SOUTHBOROUGH HOMEOWNERS SPENT MORE THAN 30% OF THEIR HOUSEHOLD INCOME ON HOUSING-RELATED COSTS AND ARE THEREFORE “COST-BURDENED.”  
ADDITIONALLY, 10% OF SOUTHBOROUGH OWNERS SPEND MORE THAN 50% OF THEIR INCOME ON HOUSING COSTS.

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TABLE 22: SOUTHBOROUGH HOMEOWNER HOUSING COST BURDEN, 2007-2011

% Household Income Spent on Housing Costs	Owner	% Owner	Total	% Total
≤30%	2,165	72%	2,360	72%
>30% to ≤50%	565	19%	590	18%
>50%	290	10%	335	10%
not available	0	0%	0	0%
<b>Total</b>	<b>3,020</b>	<b>100%</b>	<b>3,285</b>	<b>100%</b>

Source: Comprehensive Housing Affordability Strategy (CHAS), based on 2007-2011 ACS Estimates.

Of Southborough’s total homeowner households, the 2011 ACS estimates roughly 28% have at least one of four housing problems, which include severe cost burden spending more than 50% of household income on housing costs and is most likely attributable to this problem.

ROUGHLY 76% OF HOMEOWNERS WITH INCOMES BETWEEN 80% AND 100% AMI HAVE HOUSING PROBLEMS AND 89% OF HOMEOWNERS WITH INCOMES BETWEEN 50% AND 80% AMI.

The portion of homeowner households with housing problems increases with lower incomes: 100% of households with incomes below 50% AMI have housing problems. The four housing problems are: incomplete kitchen facilities; incomplete plumbing facilities; more than 1 person per room; and cost burden greater than 50%.

TABLE 23: SOUTHBOROUGH HOMEOWNER HOUSING PROBLEMS, 2011

Income by Housing Problems (Owners)	Household has at least 1 of 4 Housing Problems	Household has None of 4 Housing Problems	% w/ Housing Problem	Total
Household Income ≤30% AMI	125	0	100%	125
Household Income >30% to ≤50% AMI	45	0	100%	45
Household Income >50% to ≤80% AMI	85	10	89%	95
Household Income >80% to ≤100% AMI	145	45	76%	190
Household Income >100% AMI	455	2,110	18%	2565
<b>Total</b>	<b>855</b>	<b>2,165</b>	<b>28%</b>	<b>3020</b>

Source: Comprehensive Housing Affordability Strategy (CHAS) per 2007-2011 ACS Estimates. Note: Although CHAS data did not provide margin of error data, they are derived from ACS estimates, which are based on samples and are subject to sampling variability. The four housing problems are: incomplete kitchen facilities; incomplete plumbing facilities; more than 1 person per room; and cost burden greater than 50%.

### RENTAL HOUSING BY COST

The estimated median gross rent for Southborough for 2013 at \$1,380 (+/- 135), which was higher than all MetroWest communities with the exception of Wellesley and higher than the county and state. The estimated annual income needed to afford median gross rent in Southborough is roughly \$55,200, which is roughly \$22,300 over the estimated renter median income in Worcester County of \$32,903.

TABLE 24: MEDIAN GROSS RENTS, 2013

	Median Gross Rent	MOE	Income Needed to Afford Median Rent (Monthly)	Income Needed to Afford Median Rent (Annual)
Wellesley	\$1,596	+/-182	\$5,320.00	\$63,840.00
Southborough	\$1,380	+/-135	\$4,600.00	\$55,200.00
Weston	\$1,292	+/-349	\$4,306.67	\$51,680.00
Natick	\$1,226	+/-51	\$4,086.67	\$49,040.00
Ashland	\$1,170	+/-90	\$3,900.00	\$46,800.00
Framingham	\$1,109	+/-43	\$3,696.67	\$44,360.00
Marlborough	\$1,097	+/-33	\$3,656.67	\$43,880.00
Massachusetts	\$1,069	+/-5	\$3,563.33	\$42,760.00
Worcester County	\$911	+/-9	\$3,036.67	\$36,440.00
Holliston	\$897	+/-255	\$2,990.00	\$35,880.00
Wayland	\$603	+/-358	\$2,010.00	\$24,120.00

Source: U.S. Census Bureau, 2009-2013 American Community Survey, 5-year estimate, B25064. Data based on samples and are subject to variability. The degree of uncertainty for an estimate arising from sampling is represented through the use of a margin of error. The value shown here is the 90 % margin of error. MOE = Margin of Error. "Monthly Gross Rent" includes estimated utilities in addition to contract rent. "Monthly Income Needed . . ." is calculated based on Median Gross Rent of 30% gross income.

SOUTHBOROUGH HAS HIGH RENTS AND FEW RENTAL UNITS AVAILABLE.

The table below portrays current market rental listings based on snapshot of listing data on Craigslist Boston for Southborough. Only one unit was available for rent at the time of this snapshot data on January 1, 2015. The rental-listing price for the 2-bedroom apartment was more than double the fair market rent for a 2-bedroom apartment.

TABLE 25: CURRENT MARKET RENTAL RATES FOR SOUTHBOROUGH (JAN 2015)

	1 bedroom		2 bedroom		3 bedroom		4 bedroom		Total Listings
	#	\$	#	\$	#	\$	#	\$	
Total	0		1	\$2300	0		0		1
FY 2014 Fair Market Rents		\$818		\$1,107		\$1,379		\$1,479	

Source: Craigslist Boston, accessed 1/1/15 search "apartments/housing for rent" in "Southborough." Boston.craigslist.org. Fair Market Rents based on Eastern Worcester County metro area, [www.huduser.org](http://www.huduser.org), accessed 1/1/15. Apartment located at 1200 Madison Place with 2 bedrooms, 2 baths, and 1,422 s.f. - utilities not included.

## WAGES NEEDED TO AFFORD FAIR MARKET RENT IN MASSACHUSETTS

In Massachusetts, the Fair Market Rent (FMR) for a two-bedroom apartment is \$1,252. In order to afford this level of rent and utilities – without paying more than 30% of income on housing – a household must earn \$4,174 monthly or \$50,090 annually. Assuming a 40-hour-work week, 52 weeks per year, this level of income translates into a **Housing Wage of \$24.08 per hour**.

In Massachusetts, a minimum wage worker earns an hourly wage of \$8.00. In order to afford the FMR for a two-bedroom apartment, a minimum wage earner must work 120 hours per week, 52 weeks per year. Or a household must include 3.0 minimum wage earners working 40 hours per week year-round in order to make the two-bedroom FMR affordable.

In Massachusetts, the estimated mean (average) wage for a renter is \$17.47. In order to afford the FMR for a two-bedroom apartment at this wage, a renter must work 55 hours per week, 52 weeks per year. Or, working 40 hours per week year-round, a household must include 1.4 workers earning the mean renter wage in order to make the two-bedroom FMR affordable.

Source: Source: National Low Income Housing Coalition, “Out of Reach 2014: Massachusetts.” Nlihc.org/oor/2014/ma, accessed on 10/15/14.

According to the National Low Income Housing Coalition<sup>17</sup>, the estimated mean renter wage in Eastern Worcester County metro area is \$11.83. Eastern Worcester County metro area mean renter wage is \$5.64 lower than the state mean renter wage (\$17.47). At this metro area wage with a full-time job, a renter could afford a monthly rent of \$615.

TO AFFORD SOUTHBOROUGH’S MEDIAN GROSS RENT OF \$1,380, A RENTER WITH THE METRO AREA MEAN RENTER WAGE WOULD NEED TO WORK AT LEAST 90 HOURS PER WEEK OR THE EQUIVALENT OF 2.2 FULL-TIME JOBS.

## RENTAL AFFORDABILITY FOR CURRENT HOUSEHOLDS

An estimated 26% of Southborough renter households were “cost-burdened,” spending more than 30% of their household income on housing-related costs. Roughly 9.4% of renters spent between 30% and 50% of income on housing costs and about 17% spend more than 50% of income on housing costs.

TABLE 26: SOUTHBOROUGH RENTER HOUSING COST BURDEN, 2011

% Household Income Spent on Housing Costs	Renter	% Renter	Total	% Total
<=30%	195	73.58%	2,360	72%
>30% to <=50%	25	9.43%	590	18%
>50%	45	16.98%	335	10%
not available	0	0%	0	0%
Total	265	100%	3,285	100%

Source: Comprehensive Housing Affordability Strategy (CHAS) per 2007-2011 ACS Estimates. Note: Although CHAS data did not provide margin of error data, they are derived from ACS estimates, which are based on samples and are subject to sampling variability.

<sup>17</sup> Source: National Low Income Housing Coalition, “Out of Reach 2014: Massachusetts.” Nlihc.org/oor/2014/ma, accessed 1/1/15.

ROUGHLY 26% OF ALL RENTERS IN SOUTHBOROUGH HAD HOUSING PROBLEMS. ABOUT 27% OF RENTER HOUSEHOLDS WITH LESS THAN 30% AMI HAD HOUSING PROBLEMS, 100% OF HOUSEHOLDS WITH INCOME BETWEEN 30% AND 50% AMI, AND 38% OF HOUSEHOLDS WITH BETWEEN 80% AND 100% AMI. THIS INDICATES A NEED FOR RENTAL UNITS AFFORDABLE TO HOUSEHOLDS WITH INCOMES 50% AMI OR LESS.

TABLE 26: SOUTHBOROUGH RENTER HOUSING PROBLEMS BY INCOME CATEGORY, 2011

Income by Housing Problems (Renters)	Household has 1 of 4 Housing Problems	Household has none of 4 Housing Problems	% w/ Housing Problem	Total
Household Income ≤30% AMI	20	55	27%	75
Household Income >30% to ≤50% AMI	35	0	100%	35
Household Income >50% to ≤80% AMI	0	0	0%	0
Household Income >80% to ≤100% AMI	15	25	38%	40
Household Income >100% AMI	0	115	0%	115
Total	70	195	26%	265

Source: Comprehensive Housing Affordability Strategy (CHAS) per 2007-2011 ACS Estimates. Note: Although CHAS data did not provide margin of error data, they are derived from ACS estimates, which are based on samples and are subject to sampling variability. The four housing problems are: incomplete kitchen facilities; incomplete plumbing facilities; more than 1 person per room; and cost burden greater than 50%.

## AFFORDABLE HOUSING

For the purposes of this analysis, affordable housing is housing that is restricted to individuals and families with qualifying incomes and asset levels, and receives some manner of assistance to bring down the cost of owning or renting the unit, usually in the form of a government subsidy, or results from zoning relief to a housing developer in exchange for the income-restricted unit(s). Affordable housing can be public or private. Public housing is managed by a public housing authority, established by state law to provide affordable housing for low-income households. Private income-restricted housing is owned and operated by for-profit and non-profit owners who receive subsidies in exchange for renting to low- and moderate-income households. DHCD maintains a Subsidized Housing Inventory (SHI) that lists all affordable housing units that are reserved for households with incomes at or below 80% AMI under long-term, legally-binding agreements, and are subject to affirmative marketing requirements. The SHI also includes group homes, which are residences licensed by or operated by DMH or the DDS for persons with disabilities or mental health issues.

The SHI is the state’s official list for tracking a municipality’s percentage of affordable housing under M.G.L. Chapter 40B (C.40B). This state law enables local ZBAs to approve affordable housing developments under flexible rules if less than 10% of year-round housing units in a town consist of income-restricted or subsidized housing for low-moderate income households. The law was enacted in 1969 to address the shortage of affordable housing statewide by reducing barriers created by local building permit approval processes, local zoning, and other restrictions.



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## SOUTHBOROUGH AFFORDABLE UNITS & SHI ANALYSIS

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As of March 2014, there were 278<sup>18</sup> units in Southborough on the state's Subsidized Housing Inventory (SHI), including 265 rental units (96%) and 13 ownership units (5%). The town would need at least 65<sup>19</sup> subsidized housing units to surpass its 10% Chapter 40B affordable housing goal. Of the total affordable rental units, according to the Planning Department records, there are an estimated 121 income-restricted units (44% of total units listed on the SHI).<sup>20</sup>

Southborough has 121 income-restricted units but 335 existing households that are severely cost burdened and roughly 380 low-income households, 300 of which are estimated to experience at least one housing problem (primarily cost burden).

The existing affordable units in Southborough include 56 units owned and managed by the Southborough Housing Authority at Colonial Gardens, which are one-bedroom units restricted to elderly and disabled residents. The Housing Authority also owns the eight-unit group living environment housed by DMH, a two-family house on Framingham Road with two 2-bedroom apartments that are restricted for family housing, and a single-family three-bedroom home on Cordaville Road.

Approximately 71% (198 units) of the total SHI units were created through comprehensive permits pursuant to M.G.L. c. 40B §§ 20 through 23 and

### HOUSING OPPORTUNITIES FOR FAMILIES WITH CHILDREN

DHCD's 2013 Analysis of Impediments to Fair Housing Choice ("AI") includes action steps to improve housing opportunities for families, including families with children, the latter being a protected class pursuant to fair housing laws, including the federal Fair Housing Act and Massachusetts General Laws C. 151B. To respond to development patterns in that disparately impact and limit housing options for families with children, such steps include requiring a diversity of bedroom sizes in Affordable Production Developments that are not age-restricted and that are funded, assisted, or approved by the State Housing Agencies to ensure that families with children are adequately served. Consistent with the AI, it is the intention of the State Housing Agencies that at least 10% of the units funded, assisted, or approved by a State Housing Agency shall have three (3) or more bedrooms except as provided herein.

*Source: Interagency Agreement Regarding Housing Opportunities for Families with Children between the Commonwealth of Ma (DHCD), Massachusetts Housing Partnership, Massachusetts Housing Finance Agency, Massachusetts Development Finance Agency, and the Community Economic Development Assistance Corporation, January 2014.*

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<sup>18</sup> Note that DHCD SHI list of 3/28/14 that totals 286 units (8.33%) includes duplications of eight DMH units. The figure indicated here (278 units) accounts for this duplication.

<sup>19</sup> This figure is based on calculating 10% of total year round housing units of 3,433 based on the 2010 U.S. Census, which is 343.3 and subtracting the existing SHI units of 278. The remainder of 65.3 is rounded down to 65 units.

<sup>20</sup> MGL C.40B allows all units in a mixed-income rental development to count on the SHI, however only 20-25% are required to be income-restricted units. The Town was unable to provide data regarding income restricted units for each comprehensive permit development, therefore the author is estimating conservatively that 20% of units in the comprehensive permit rental projects are income restricted. However, it is possible that 25% of some or all of the comprehensive permit rental projects were income-restricted units.

760 CMR 56.00. All of the affordable units listed on the SHI are affordable in perpetuity; there are no known expiring uses. Based on information provided by the Planning Department, of the total units listed on the SHI, there are roughly 34% (94) one-bedroom units, 15% (42) two-bedroom units, 2% (6) three-bedroom units, and no four-bedroom units.

SOUTHBOROUGH'S MIX OF UNITS WITH AT LEAST 3 BEDROOMS IS UNDER THE STATE'S 10% MINIMUM TO RESPOND TO THE 2013 ANALYSIS OF IMPEDIMENTS TO FAIR HOUSING. THIS INDICATES A NEED FOR MORE AFFORDABLE UNITS FOR FAMILIES WITH CHILDREN.

### LAND AREA ANALYSIS<sup>21</sup>

As mentioned above, Chapter 40B requirements can also be met if affordable housing exists on more than 1.5% of the total land area zoned in Town for residential, commercial, and industrial uses. The portion of any site that has low and moderate-income housing units inventoried by DHCD is proportionately included toward the 1.5%.

For the purposes of calculating whether SHI Eligible Housing exists in the city or town on sites comprising more than 1.5% of the total land area zoned for residential, commercial, or industrial use, pursuant to M.G.L. c. 40B, § 20, involves first calculating the total land area.

The land area used for affordable housing investigates only sites of SHI Eligible Housing units inventoried by the Department or established according to 760 CMR 56.03(3)(a) as occupied, available for occupancy, or under permit as of the date of an Applicant's initial submission to the

#### TOTAL LAND AREA CALCULATION

The calculation for total land area includes:

All districts in which any residential, commercial, or industrial use is permitted, regardless of how such district is designated by name in the city or town's zoning by law. Unzoned land in which any residential, commercial, or industrial use is permitted.

The calculation excludes:

1) Land owned by the United States, the Commonwealth or any political subdivision thereof, the Metropolitan District Commission or any state public authority, but it shall include any land owned by a housing authority and containing SHI Eligible Housing; 2) Any land area where all residential, commercial, and industrial development has been prohibited by restrictive order of the Department of Environmental Protection pursuant to M.G.L. c. 131, § 40A. No other swamps, marshes, or other wetlands shall be excluded; 3) Any water bodies; 4) Any flood plain, conservation or open space zone if said zone completely prohibits residential, commercial and industrial use, or any similar zone where residential, commercial or industrial use are completely prohibited.

<sup>21</sup> Note: DHCD approval of the HPP does not indicate that DHCD is in agreement with these Town calculations for purposes of compliance with MGL c.40B.

Board, shall be included toward the 1.5% minimum. For such sites, that proportion of the site area shall count that is occupied by SHI eligible housing units (including impervious and landscaped areas directly associated with such units) per 760 CMR 56 as amended in 2008.

The analysis presented here is inconclusive and needs further study. According to GIS analysis done by the Town Engineer, Southborough has a total land area of 6,113.4 acres (per the required calculation with the exclusions as described below). The State requires that the Town designate at least 1.5% of these acres (91.7 acres) as affordable housing sites to comply with MGL c.40B. Currently, there are approximately 29.41 gross acres used for affordable housing. Therefore, it is estimated that another roughly 62.29 acres is needed to meet the 1.5% minimum. However, an analysis of net land area developed as SHI units would demonstrate a greater deficit – meaning the Town would need more than 62.29 acres to meet the 1.5% requirement.

TABLE 27: 40B OVERALL LAND AREA SUMMARY

<b>Total Land Area</b> (i.e., NET LAND AREA - discounted for public rights of ways and other excluded areas showing in Table 28 below)	<b>6,113.4 acres</b>
Statutory Minima of 1.5%	91.7 acres
Total Affordable Housing Land Area (Gross Area)*	29.41 acres
Additional Land Area Needed to Meet 1.5% Minima	62.29 acres
<i>*Amounts are not exact due to unavailable data for net developed land area of properties.</i>	

TABLE 28: LAND AREA CALCULATION

Description	Area (acres)
Gross Land Zoned to Permit Development	9,961 acres
Public Right of Ways (Streets & MBTA Rail)	828.24 acres
Other excluded areas including eligible public lands and water bodies	3,019.36 acres
<b>Total Land Area</b> (i.e., NET LAND AREA - discounted for public rights of ways and other excluded areas)	<b>6,113.4 acres</b>
<i>Source: Southborough GIS data, prepared by the Town Engineer, Chris DeMoranville, 1/14/15.</i>	

TABLE 29: AFFORDABLE HOUSING UNITS INCLUDED ON THE SHI

Project Name	Address	Total SHI Units	Land Area (gross acres)	% SHI	SHI Land Area (gross acres)
Colonial Gardens (Housing Authority)	49 Boston Rd	56	4.92	100%	4.92
Housing Authority	Boston Rd (103 Framingham Rd)	2	0.81	100%	0.81
The Highlands	Stockwell & Fitzgerald Lane	4	0.54	100%	0.54
Fairfield Green at Marlborough*	155 Northborough Rd	30	14.28	na	0
Meeting House Farm	Middle Rd	7	4.58	25%	1.11
Gilmore Rd	26 Gilmore Rd	1	0.52	100%	0.52
1 Cordaville Rd	1 Cordaville Rd	1	0.44	100%	0.44

DMH Group Homes	Confidential	8	0.75	100%	0.75
Madison Pl	0 Turnpike Rd, Crystal Pond Rd, 1200 Madison Place	168	20.1	100%	20.1
Parkerville Road	209 Parkerville Road	1	0.22	100%	0.22
<b>Total</b>		<b>278</b>			<b>29.41</b>
<i>Note: The Fairfield Green development is located in Marlborough with an entrance in Southborough. DHCD allowed Southborough to count 30 of the 83 total units at this project. It is unknown what if any of the land area would be eligible to count, therefore this table assumes no land area is counted for this site.</i>					

## PENDING AFFORDABLE HOUSING DEVELOPMENTS

There are currently two pending affordable housing developments in Southborough. Woodland Meadows has four units that are under construction on Oakhill Road, and Park Central on Turnpike Road and Flagg Road is an active Comprehensive Permit application under review by the Zoning Board of Appeals for a proposed 180 ownership units (presumably 25% of which would be affordable and count on the SHI, if permitted). If both projects manifest (as Park Central is currently proposed), the Town would gain 49 units on the SHI. The Woodland Meadows inclusion on the SHI expired due to lapse of greater than one-year between comprehensive permit approval and issuance of building permits. The units will be eligible for re-inclusion on the SHI upon issuance of building permits.

TABLE 30: PLANNED OR PERMITTED AFFORDABLE HOUSING DEVELOPMENTS IN SOUTHBOROUGH

Project	Status	Tenure	# SHI Units	Bedroom Mix	Permit Type	Gross Land Area (acres)
Woodland Meadows	Under Construction	Owner	4	all two bedrooms	Comprehensive	2.16
Park Central	In Review	Owner	45	Unknown	Comprehensive	22.3*
Total			49			24.46
<i>Source: Southborough Planning Department, January 2015.</i> <i>*Note: Land area of Park Central is an estimate of total gross land area proportional to an assumed 45 ownership units, which is 25% of the total 180 units proposed.</i>						

## SPECIAL NEEDS HOUSING

Special needs housing includes housing for people with cognitive and physical disabilities, including group homes as well as accessible/adaptable units, and emergency shelters, transitional housing, and permanent supportive housing for formerly homeless persons.

The SHI lists eight units in a group living environments (GLE) (10% of total units) consisting of a MA Department of Mental Health residence. In addition, Colonial Gardens, owned by the Southborough Housing Authority, provides 56 units for elderly and/or disabled individuals requiring minimal services.

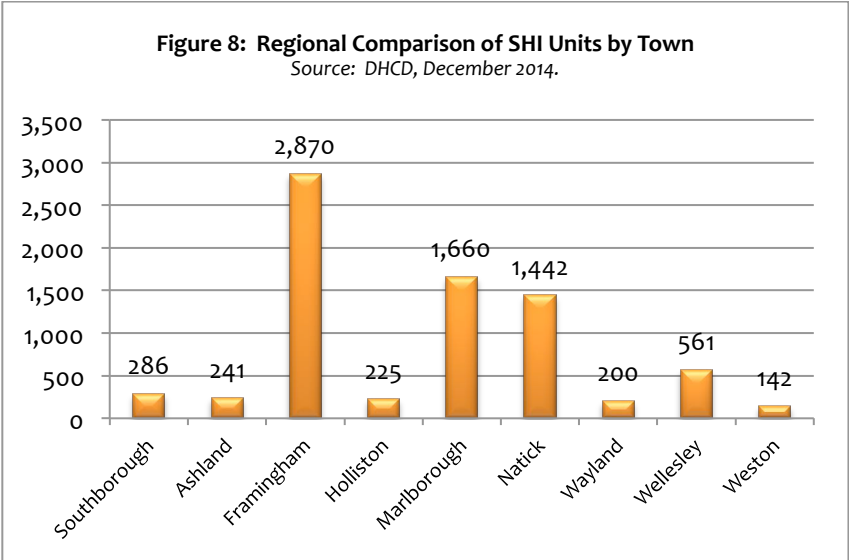
One point-in-time search of Massachusetts Accessible Housing Registry listed one accessible/adaptable unit in Southborough for people with physical disabilities, indicating a need for more accessible units (web searches conducted 1/5/15). The unit was located at Madison Place Southborough and was a first floor unit with one bedroom and one bathroom.

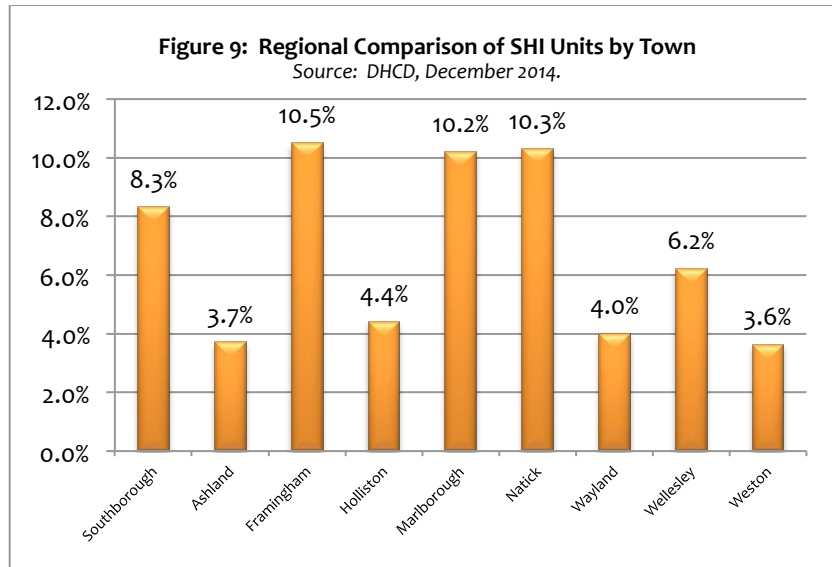
In general, the shift from institutionalized care for special needs populations to community-based services has created greater need for affordable housing with supportive services.

SOUTHBOROUGH HAS FEW UNITS SUITABLE FOR PERSONS WITH DISABILITIES, WHICH INDICATES A NEED FOR MORE AFFORDABLE HOUSING THAT IS ACCESSIBLE AND HOUSING WITH SUPPORTIVE SERVICES.

### REGIONAL ANALYSIS OF SHI UNITS

Regionally, the MetroWest communities range between 10.5% (Framingham) to 3.6% (Ashland) of affordable housing as percent of total year-round housing units. Southborough has 8.3% (officially), however accounting for a duplication of eight DHH units the town has 8.1% affordable housing listed on the Subsidized Housing Inventory. The first figure below charts the total number of SHI units by town: Southborough has 286 units counted on the SHI, which is higher in total number of units than Ashland, Holliston, Wayland, and Weston. The second figure below charts the units on the SHI as a percentage of total year-round housing units by town.





### WAIT LISTS FOR AFFORDABLE RENTAL UNITS

To help gauge supply and demand for affordable housing in Southborough, the wait lists for Southborough Housing Authority Units are summarized below. Waits for public housing units total close to 121 households (note that some households are on multiple wait lists).

IN PARTICULAR, THERE IS A GREAT DEMAND FOR MORE AFFORDABLE FAMILY HOUSING UNITS. IN ADDITION, MANY ON THE ELDERLY/DISABLED WAIT LISTS ARE WAITING FOR FIRST FLOOR UNITS FOR ACCESSIBILITY REASONS, WHICH INDICATES A NEED FOR MORE ACCESSIBLE UNITS.

TABLE 31: HOUSING AUTHORITY UNITS AND WAIT LISTS (2014).

Type of Unit	# Units	# Households on Wait List	Ratio (Households on wait list for every 1 unit)
Elderly/Young Disabled	56	55	<b>0.98</b>
Family	3	66	<b>22</b>
<b>Total</b>	<b>59</b>	<b>121</b>	<b>2.1</b>

### KEY DEMOGRAPHIC FINDINGS

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- After a sharp population growth in the 1990s, Southborough's growth is leveling off with only 3% growth projected between 2010-2030.
- Over the decade between 2000 and 2010, Southborough had a larger increase in the number households and sharper decline in household size than Worcester County, Massachusetts, and the U.S.
- Overall, Southborough has a larger percentage of families with children and smaller percentage of single-person households than in the county and state. However, growth of families with children in Southborough was relatively modest compared with growth of single-person households between 2000 and 2010.
- Southborough's population is older and getting older faster than the population of Worcester County, Massachusetts, and the U.S. as a whole.
- As Southborough's population ages, there will most likely be substantially fewer children living in the community. Such substantial decline in school-age children would have an impact on public school enrollment and resources.
- Southborough remains a predominantly white community, but is becoming somewhat more racially diverse, particularly with growth in the population identifying as Asian.
- Southborough land use decisions should avoid negative impacts and increase positive impacts along the western and eastern borders of town that are adjacent to neighboring Environmental Justice neighborhoods in Westborough and Framingham.
- A smaller portion of people reporting disabilities lives in Southborough overall and within each age category than the population as a whole in Worcester County and Massachusetts. This may indicate a lack of housing opportunity and supportive services in Southborough than needed by people with disabilities.
- The number of people experiencing homelessness is continuing to rise in the state: Massachusetts had the 4th highest increase in homelessness among all states between 2013-2014. The absence of affordable housing is a main driving force behind the rise in homelessness.
- Overall, Southborough households have high incomes, which have increased faster than all but two communities in the region between 2000 and 2013.
- Despite the high median household income in Southborough, more than one in ten households have low incomes (earning 80% AMI or less)—more than half of all renters and about 9% of all homeowners.
- Southborough's working population is generally employed with higher paying professional jobs and is experiencing less unemployment than in the state overall.
- Southborough's top employer is New England Center for Children, with 500-999 employees.

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<sup>22</sup> Benchmarks used here to assess indicators of housing needs are based on the Massachusetts Housing Partnership "Housing Needs Workbook," 2003.

- Southborough’s commuting statistics indicate that 30% (or roughly 1,485 people) have jobs within a 20-minute drive, possibly local to Southborough.

## KEY HOUSING SUPPLY CHARACTERISTICS

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- Indicated by extremely low rental vacancy rates, there is a great and growing demand for rental units in Southborough and the state as a whole.
- Detached single-family houses are the predominant residential housing type in Southborough, with less than 15% of units in alternatives to single-family houses (such as town houses, duplexes, and multi-family houses).
- Changes in housing demand result from changing demographics and preferences. As new households form, old households are dissolved, and people move or die, the housing demand will change. A higher proportion of people live in smaller households than in past decades, and this trend is expected to continue. In addition, housing preferences are changing with greater demand for multi-family units.
- Southborough has a somewhat newer housing stock than Worcester County as a whole or statewide.
- The median value of owner-occupied homes in Southborough was about \$490,000: the fourth highest in MetroWest.
- The median sales price in Southborough is unaffordable to a household with the area median income and even with Southborough’s median income. A household would need to earn roughly 152% AMI to afford to purchase a house at the median sales price. This indicates a need for more affordable ownership units for low/moderate (50%-80% AMI) and middle income households (80%AMI-140%AMI).
- The 2013 ACS estimates that 29% of Southborough homeowners spent more than 30% of their household income on housing-related costs and are therefore “cost-burdened.” Additionally, 10% of Southborough owners spend more than 50% of their income on housing costs.
- Roughly 76% of homeowners with incomes between 80% and 100% AMI have housing problems and 89% of homeowners with incomes between 50% and 80% AMI.
- Roughly 26% of all renters in Southborough had housing problems. About 27% of renter households with less than 30% AMI had housing problems, 100% of households with income between 30% and 50% AMI, and 38% of households with between 80% and 100% AMI. This indicates a greater need for rental units affordable to households with incomes 50% AMI or less.
- Southborough has high rents and few rental units available.
- To afford Southborough’s median gross rent of \$1,380, a renter with the metro area mean renter wage would need to work at least 90 hours per week or the equivalent of 2.2 full time jobs.
- Southborough’s mix of units with at least 3 bedrooms is under the state’s 10% minimum to respond to the 2013 Analysis of Impediments to Fair Housing. This indicates a need for more affordable units for families with children.
- Southborough has few units suitable for persons with disabilities, which indicates a need for more affordable housing that is accessible and housing with supportive services.



- Based on waitlist data from the Housing Authority, there is a great demand for more affordable family housing units; for every one affordable family rental units there are 22 families on the wait list.
- Many on the Housing Authorities elderly/disabled wait lists are waiting for first floor units for accessibility reasons, which indicates a need for more accessible units.

## SUMMARY OF HOUSING NEED CONCLUSIONS

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Based on the state's c.40B goals, Southborough needs 65 additional affordable units. However, this analysis indicates a shortage of roughly 300 affordable units to address the local need for affordable housing based on the level of housing problems for existing low-income households living in the community.

1. The greatest need in Southborough is for more market rate rental units and affordable rental units, particularly units affordable to households between 30% and 50% AMI and less than 30% AMI.
2. There is also a need for ownership housing affordable for households with 50%-80% AMI. In addition, the analysis indicates a need for ownership housing for middle-income households with incomes up to 140%AMI.
3. Among household types there is a demonstrated need for more affordable family-sized housing units with 3+ bedrooms, both ownership and rental. Affordable family units are also indicated as a need through SHOPC's community outreach efforts.
4. There is also a need to provide more housing options for older adults, particularly with regard to more accessible units, housing with supportive services including assisted living and nursing homes, and more modest-priced housing units that provide alternatives to the high-end over-55 housing and single-family houses. Also, elderly housing including long-term care is indicated as a need through community outreach done by SHOPC.
5. There is a need to create more housing for persons with disabilities, including accessible units and housing with supportive services.
6. There is a regional need for additional housing for formerly homeless households and families and homelessness prevention –this housing can be transitional housing and permanent housing with supportive services and includes housing for older adults, families, individuals with disabilities, and veterans.

## CHAPTER 2. DEVELOPMENT CONSTRAINTS AND LIMITATIONS

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The sections below are primarily based on other planning documents, as cited, and describe development constraints due to current land use, environmental characteristics, and protected open space.

### ENVIRONMENTAL CONSTRAINTS<sup>23</sup>

Specific environmental elements which impact housing development include geology, soils, topography, surface water bodies, flood hazard areas, wetlands, Area of Critical Environmental Concern (ACEC) designation, watershed protection, rare and endangered species, scenic views, conservation land, and open space priorities, as further described below.

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#### GEOLOGY

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Southborough has three predominant surficial geologic forms: sand and gravel deposits, till or bedrock, and floodplain alluvium. Most of the town is approximately 300 feet above sea level. The reservoir is at 255 feet, and the highest point in town is at about 450 feet. Overall, Southborough is relatively flat.

Sand and gravel deposits, up to fifty feet deep, are interspersed with areas of till or bedrock through much of the town. Most of the land is developed and therefore the underlying gravel cannot be extracted for building materials. Lining the course of the Wachusett River is floodplain alluvium, built up through deposition of river sediments.

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#### SOILS

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According to the Worcester County soil survey issued in 1985, Southborough has a combination of many different soil types with twenty-eight main soil classes. Porosity ranges from excessively well-drained to poorly drained, and the texture ranges from very fine sandy loam to extremely stony. Roughly 66% of Southborough is classified as well-drained or prime farmland, which is desirable for development. Roughly 23% is prone to erosion or is poorly drained and should not be developed.

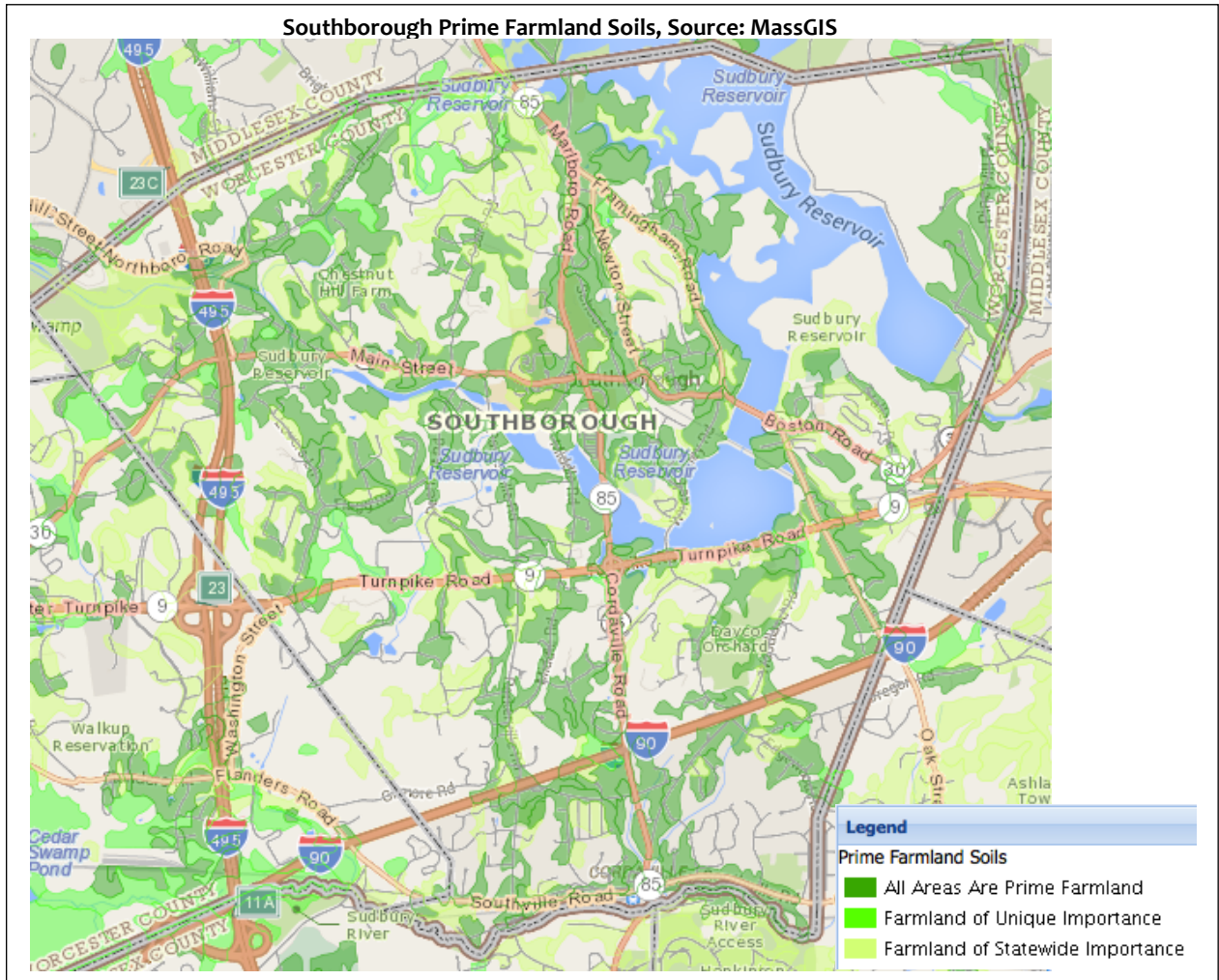
Prime farmland soils are those that have the best combination of physical and chemical characteristics for producing food or feed (the soil's use could be cropland, pastureland, forest land, or other productive land). It has the soil quality, growing season, and moisture supply needed to economically produce sustained high yields of crops when treated and managed, according to acceptable farming methods. In general, prime farmland soils have adequate and dependable precipitation, a favorable temperature and growing season, acceptable acidity or alkalinity, and few or no surface stones.

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<sup>23</sup> The section "Environmental Constraints" is largely excerpted from the following source: *Southborough Open Space and Recreation Plan, 2009*.

Prime farming soils are not as susceptible to erosion or saturation with water for a long period of time, and they either do not flood frequently or are protected from flooding. In Southborough, much of the prime farmland has already been developed.

Southborough also has hydric soils. They are formed under conditions of saturation, flooding, or ponding long enough during the growing season to develop anaerobic conditions in the upper horizons. These soils are typically low lying and are less heavily developed or cover the last of the remaining open land. The soil is often saturated and will not pass percolation tests to support septic systems.



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## TOPOGRAPHY

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Most of the slopes in Southborough are gentle, ranging from 0-15%. A small percentage of steep slopes exceed 15%. Development in areas with slopes greater than 15% can cause erosion and affect water downstream, causing harm to drinking water by releasing sediments that contain stored pollutants, affect wildlife habitat, and change the natural temperature of water.

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## WATERSHED

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Southborough is situated within the Concord River watershed, also known as the SuAsCo watershed (for the Sudbury, Assabet and Concord Rivers). The Concord River is a major tributary of the Merrimack River, which originates in the White Mountains of New Hampshire and empties into the Atlantic Ocean in Newburyport, Massachusetts. According to the Lowell Land Trust website (2006), the Concord River was named "Musketaquid" or "grass-ground river" by its Native American settlers because of its broad flat floodplain and extensive wetlands.

The SuAsCo Watershed encompasses a large network of tributaries with a total drainage area of 377 square miles. Recognized for their outstanding ecological, historical, scenic, and recreational values, twenty-nine miles of the three rivers were designated by the State as Wild and Scenic on April 9, 1999 (National Park Service, 2004).

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## AQUIFER

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An aquifer recharge area is a groundwater supply capable of yielding a significant volume of water and supplying drinking water. The town does not have any public water supply wells that draw from aquifers, although there are some private wells. An aquifer's water storage capacity ranges from low to high yield. A high yield aquifer stores greater than 300 gallons of water per minute, medium yields 100 to 300 gallons per minute, and low yielding aquifers store less than 50 gallons per minute. Glacial sand and gravel hold the aquifers in Southborough, which are low yielding.

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## SURFACE WATER BODIES

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Rivers, streams and wetlands serve many different functions; they serve as corridors and habitat for wildlife, link ecological communities, help transport nutrients and sediments, and contribute to the town's scenic, recreational, and educational qualities. According to the 1999 OSRP, the town has forty-two ponds, streams and brooks, but no natural lakes.

Three dams create ponds and the Sudbury Reservoir. The man-made Sudbury Reservoir and its surrounding land are owned and managed by the Department of Conservation and Recreation (DCR). The reservoir and surrounding conservation-restricted land are primarily located in Southborough and cover 24.6% of the town's total area. The reservoir is designated as the emergency back-up water supply for the city of Boston. For this reason only passive recreational activities are allowed, such as bank fishing, hiking, walking, nature study, bird watching, and snowshoeing. These are only allowed along designated areas of the Sudbury Reservoir trail that run along the edge of the reservoir through parts of town.

The Sudbury River, located along the southern boundary of Southborough, is an important riparian corridor for wildlife and offers scenic and recreational opportunities. The Sudbury River flows easterly to Ashland. The Wachusett River flows easterly through Southborough into the Sudbury Reservoir.

## WATER QUALITY

Water quality is important for the health of ecosystems and human contact and consumption. Contaminants that may degrade water quality include inorganic compounds, such as salt and metals, organic chemical contaminants, such as pesticides, radioactive contaminants, and microorganisms. Water quality pollution can result from nonpoint sources (i.e., many diffuse sources such as fertilizers, herbicides, oil, sediment, salt, faulty septic systems, etc.) and point source pollutions (i.e., a discernible, confined, and discrete source such as industrial and sewage treatment plants).

The water quality of the Sudbury Reservoir and the Sudbury River is impaired with mercury found in fish tissue. The 2014 Integrated List of Waters issued by the Massachusetts Department of Environmental Protection (DEP) lists the Sudbury Reservoir as a Category 4a, which indicates that the water body is impaired with at least one designated use of the water body not being supported or being threatened, but that a Total Maximum Daily Load (TMDL)<sup>24</sup> has been completed per the Federal Clean Water Act. In addition, DEP lists roughly 26 miles of the Sudbury River as a Category 5, which indicates that the water body is impaired and requires a TMDL. The Sudbury River originates in Westborough, runs easterly along Southborough's southern border towards the Framingham reservoirs, then northerly to Concord.

### SOURCES OF MERCURY POLLUTION

Atmospheric deposition of mercury originates from both natural and anthropogenic sources. Anthropogenic sources include coal-fired power plants, municipal waste combustors, sewage sludge incinerators, and residential heating. Although the vast majority of mercury in Northeast water bodies is due to atmospheric deposition, about 2 percent comes from wastewater effluent. The sources of mercury in wastewater include dental amalgam and household use of mercury-containing products.

Source: MA DEP, "Northeast Regional Mercury TMDL Fact Sheet."

<http://www.mass.gov/eea/agencies/massdep/water/watersheds/northeast-regional-mercury-tmdl-fact-sheet.html>, accessed 2/4/15)

In the Northeast, over 10,000 lakes, ponds, and reservoirs, and over 46,000 river miles are listed as impaired for fish consumption primarily due to atmospheric deposition of mercury (Northeast Regional Mercury TMDL Plan, 2007). The Northeast Regional Mercury TMDL Plan was adopted in 2007 to reduce mercury concentrations in fish so that water quality standards can be met. The plan covers the states of Connecticut, Maine, Massachusetts, New Hampshire, New York, Rhode Island, and Vermont and was developed in cooperation with the New England Interstate Water Pollution Control Commission (NEIWPCC).

<sup>24</sup> A TMDL, or total maximum daily load, is a calculation of the maximum amount of a pollutant that a waterbody can receive and still meet its water quality standards, and an allocation of that amount to the pollutant's sources. Section 303(d) of the Federal Clean Water Act requires that states develop lists of impaired waters, i.e., waters that are not meeting water quality standards, and develop TMDLs for these waters. Source:

<http://www.mass.gov/eea/agencies/massdep/water/watersheds/northeast-regional-mercury-tmdl-fact-sheet.html>

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## FLOOD HAZARD AREAS

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The lowland adjacent to streams and rivers is known as the floodplain. The floodplain holds water during times of increased flow, usually occurring in early spring when the snow is melting or during times of heavy concentrated rainfall. Any disturbance within the floodplain, such as filling, earth relocating, or development, can result in altering the water-holding capacity. Disruption of the holding capacity can cause flooding further beyond the boundary of the floodplain, resulting in possible damage to roads and buildings, and potentially redirecting the course of the rivers and streams. The 100-year floodplain is determined by the edge of the water level of a flood that has a 1% chance of occurring each year.

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## WETLANDS

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Wetlands are critical environmental resources for habitat value as well as for the flood protection benefits to proximate developed areas. Wetlands can also provide valuable open space buffers between land uses. Wetlands occur along the brooks, streams, and rivers of Southborough. They play a crucial role in maintaining the quality of groundwater. They provide groundwater and aquifer recharge, help control seasonal flooding, prevent pollution by filtering contaminants that enter the system, and provide nesting, food, and water habitat for a variety of wildlife species. Wetlands also add to the natural beauty of the landscape and are often a place people like to visit.

According to the 2003 Southborough Storm-Water Management Plan, there are approximately 850 acres of wetlands in Southborough, 61 potential vernal pools, and four certified vernal pools (three of which are on the Breakneck Hill Conservation Land). Vernal pools create unique habitat for insects, amphibians, and birds, and are vitally important as breeding grounds for amphibians. Wetlands and vernal pools also create opportunities for recreation such as bird watching or scenic photography.

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## VERNAL POOLS

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Vernal pools are small shallow ponds that have annual or semi-annual periods of dryness and are important to a variety of wildlife species, particularly some amphibians that breed exclusively in vernal pools, and others that spend their entire life cycle in such pools. Certified vernal pools are protected if they fall under the jurisdiction of the Massachusetts Wetlands Protection Act regulations and under other state programs. According to MassGIS data, there are 10 certified vernal pools in Southborough and 62 potential vernal pool sites.<sup>25</sup>

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## VEGETATION

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Thirty-seven percent of public and private land in Southborough is forested. According to the U.S. Environmental Protection Agency, Southborough is included in the Northeastern Coastal Forest Ecoregion. This region comprises Southern New England Coastal Plains and Hills Ecoregion, an area

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<sup>25</sup> MassGIS Online Mapping Tool, [http://maps.massgis.state.ma.us/map\\_ol/oliver.php](http://maps.massgis.state.ma.us/map_ol/oliver.php), accessed 1/6/15.

comprised of plains with few low hills. Forests are mainly central hardwoods with some transition hardwoods and some elm-ash-red maple and red and white pine.<sup>26</sup> The forest is complemented with an understory containing a variety of shrubs and groundcovers indigenous to New England.

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### RARE AND ENDANGERED SPECIES

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A few rare and endangered species are reported in the Natural Heritage Program's database for Southborough including the Wood Turtle and Eastern Box Turtle. In a 2001 botanical survey, featherfoil, a state watch-listed plant species was discovered and recorded along the banks of the Sudbury River.

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### SCENIC RESOURCES

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The landscape of Southborough offers many scenic views. Stonewalls from the early years of Southborough still line many of the town's roadways. Mature trees also line the roads, adding to the rural character of the town. Southborough designated every road in town as scenic to protect stonewalls and old trees and to help maintain the Town's rural aesthetic. Stonewalls are always encouraged, and sometimes required, in new development to preserve the same look throughout the town.

The Bay Circuit Trail passes through the northeast corner of Southborough, winding along the edge of the Sudbury Reservoir. This trail offers scenic views while promoting an active lifestyle. The Bay Circuit Trail, when completed, will be a pathway linking approximately 50 towns surrounding Boston. Over 200 miles have been dedicated in 34 towns.<sup>27</sup>

The Sudbury Reservoir, designated as an Important Birding Areas (IBA) in the state of Massachusetts, offers a scenic trail that winds throughout the conserved surrounding land. The town has proposed a trail to connect with downtown Marlborough and the Assabet River Rail Trail and another trail to connect to the Bay Circuit Trail. Snowshoeing, cross-country skiing, and bird watching are popular along the reservoir.

Chestnut Hill Farm is a more recent addition to Southborough's conservation land. The property is 109 acres of rolling hills, forest and meadow. The property represents the rural aesthetic that many people of Southborough cherish, and it connects with other protected land to create a large natural space for wildlife and recreation.

Turenne Wildlife Habitat, the Town Forest and Breakneck Hill conservation land join to form a large protected place that provides trails and scenic views of Southborough. The famous Belted Galloway cattle, commonly referred to as the Oreo cows, graze in the pastures of Breakneck Hill among aged apple orchards. This area also serves as a large natural habitat amidst housing developments. These three protected spaces are just south of the Sudbury Reservoir conservation land, creating a safe passage for wildlife. This area is the largest open space in the southern half of Southborough.

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<sup>26</sup> *Natural Heritage & Endangered Species Program, BioMap 2, 2012.*

<sup>27</sup> [www.baycircuit.org](http://www.baycircuit.org), accessed 1/6/15.

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## HAZARDOUS WASTE SITES<sup>28</sup>

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According to the MA Department of Environmental Protection online database, Southborough has had 111 reportable releases of hazardous materials, most of which have been cleaned up under MGL c.21E. Two open sites are currently listed: Mobile Service Station at 76 Turnpike Road (RTN 2-001 5749) and Southborough DPW Garage at 147 Cordaville Road (RTN 2-14759). There are no sites listed that have activity or use limitation.

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## CONSERVATION AND PARK LAND

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The Town has over 2,800 acres (28.4% of total land area) of permanently protect conservation land. Some of the larger protected properties include Breakneck Hill Conservation land (Davco Orchard), the Town Forest, the Turenne Wildlife Habitat, Chestnut Hill Farm, and the conservation land surrounding the Sudbury Reservoir and Sudbury River. These areas provide excellent habitat for several animal species, while also providing areas for recreation.

According to BioMap2, Southborough has no Core Habitat areas and has 1,358 acres of Critical Natural Landscapes, 89% of which is protected from development. Southborough's Critical Natural Landscapes are located around the Sudbury Reservoir. Critical Natural Landscape identifies intact landscapes in Massachusetts that are better able to support ecological processes and disturbance regimes, and a wide array of species and habitats over long time frames. Core Habitat identifies key areas that are critical for the long-term persistence of rare species and other Species of Conservation Concern, as well as a wide diversity of natural communities and intact ecosystems across the Commonwealth.<sup>29</sup>

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## OPEN SPACE PROTECTION PRIORITIES

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The 2009 OSRP identifies open space acquisition priorities including important unprotected parcels of Chapter 61 land, parcels with recreation potential, and parcels for habitat protection. In 2009, chapter 61 parcels included properties ranging in size from 1 acre to 41 acres with many of the properties located in the northwest area of Southborough. Some of the larger parcels identified for recreation potential included the Crystal Pond property on Crystal Pond Road (142 acres) and the Rousseau Property on Parmenter Road (122 acres). The top five priorities for habitat protection were as follows:

- EMC Corporation (Map 26 Lot 09) – 141.1 acres
- Parmenter Pine LLC (Map 96 Lot 01) – 123.6 acres
- EMC Corporation (Map 6 Lot 03)– 72.4 acres
- St. Mark's School (Map 45 Lot 02) – 58.8 acres
- President & Fellows of Harvard (Map 95 Lot 01) – 88 acres

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<sup>28</sup> MA Department of Environmental Protection, <http://public.dep.state.ma.us/SearchableSites2/Search.aspx>, accessed 1/6/15.

<sup>29</sup> *Natural Heritage and Endangered Species Program, BioMap2, 2012.*



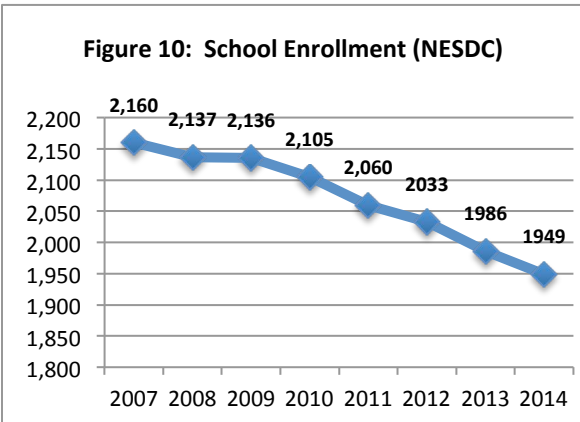
## INFRASTRUCTURE CAPACITY

### SCHOOLS

School Name	Grades	Public/Private
Mary Finn School	Pre K – 1	Public
Albert S. Woodward School	2-3	Public
Margaret A. Neary School	4-5	Public
P. Brent Trottier Middle School	6-8	Public
Agonquin Regional High School (located in Northborough)	9-12	Public
Fay School	1-9	Private
New England Center for Children	Pre K – 12	Private
St. Mark’s School	9-12	Private

Source: Southborough Open Space and Recreation Plan, 2009 and [www.nesdc.org](http://www.nesdc.org), accessed 1/5/15.

The Town of Southborough public school system includes four public schools that, together, provide grades pre-k through eighth and three private schools. The regional high school (Algonquin Regional High School) is located in Northborough. In 2014, enrollment in the Pre-K to Grade 12 school population is 1,949 students. In addition to the public schools, there are private schools including Fay School, New England Center for Children, St. Mark’s School, as well as a few private daycare/preschools that offer kindergarten.



According to the New England School Development Council (NESDC), Public school enrollment has declined 211 students since 2007 from 2,160 to 1,949 students in 2014. NESDC projections indicate that school enrollment will continue to decline, with only 1,638 students expected by 2024. This indicates ample school capacity.

### TRANSPORTATION

Southborough is well served by regional and interstate highways, town roads, bus, and rail. Improvements to pedestrian and bicycle infrastructure are needed.

### ROADWAYS

Southborough has three different levels of roadways: regional and interstate highways, old town roads, and new subdivision roads. The highways include Interstate 495, the Mass Turnpike (I-90) and Routes 9, 30, and 85. The old town roads are often narrow and winding, and usually lined with shade trees and stone walls. The majority of Southborough’s roadway system is governed by the Town of Southborough with a few roadways (Route 9, sections of Route 30 and Route 85) under Mass Highway jurisdiction (2008 Southborough Master Plan, pg. 152).

According to the 2008 Southborough Master Plan, the major transportation facilities in Southborough experience greater traffic volumes, particularly during commuter, school, and shopping peak periods as compared to the more local roadways. Specifically, Route 9 is congested almost entirely along its corridor through Southborough during both the weekday morning and evening peak commuter hours. In addition, many of the side streets feeding into and away from Route 9 have increased volume and congestion – particularly during the peak commuter hours. Also,

Route 85 near the Town Center and Route 30 from Parkerville Road to Willow Street during the morning peak hour have been cited as areas of congestion. (2009 Southborough Master Plan, pg. 164.)

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## RAIL

There are two active railroads in town. An occasional freight train uses the grade-crossing in the center of town. The MBTA line, which parallels the Sudbury River, is busier, carrying freight, Amtrak and MBTA commuter trains throughout the day and night. This station has parking for 364 spaces and is consistently full. According to the MBTA, there was an 86.7% increase in ridership on the Worcester to Boston commuter rail from 2009-2013. April 2013 had an average of 1,051 weekday riders inbound boarding at Southborough.

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## BUS

Since 1984, Framingham has administered the LIFT Public Transit System. The LIFT has provided service to residents, commuters, and visitors in the MetroWest area, connecting Framingham, Ashland, Holliston, Hopkinton, Milford, Marlborough, Southborough and Natick. In 2005, the LIFT provided over 180,000 rides. In Southborough, the LIFT 7 bus route runs along Route 9/Breakneck Hill Road/Route 30/Route 85 between Marlborough and Framingham and includes stops at the Southborough Library, Downtown Southborough (Mauro's Market) and Route 30 at Colonial Garden's Bus Shelter. The LIFT service also connects to the MBTA Commuter Rail station in downtown Framingham. LIFT service in Southborough runs from 6:55 AM to 7:51 PM on weekdays, with approximate one-hour headways.<sup>30</sup>

Southborough is a member of the MetroWest/495 Transportation Management Association (TMA) that serves the needs of commuters in the MetroWest area. As of the 2008 Southborough Master Plan, the EMC Southborough Campus was the only employer in Southborough that was a member of the local TMA. (2009 Southborough Master Plan, pg. 156-158.)

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## WALKING & BICYCLING

According to the 2007 Central Planning Transportation Planning Staff (CTPS) study, pedestrian improvements in Southborough center were needed including sidewalk and crosswalk repair and recommended the town construct new sidewalks at locations to provide pedestrian connections to a variety of local destinations.<sup>31</sup> The report also concluded that more bicycle accommodations were needed, particularly more bicycle racks, and improved cycling conditions.

According to Walk Score ([www.walkscore.com](http://www.walkscore.com)), Southborough has a walk score of 44, which indicates that it is a car-dependent community where most errands require a car.<sup>32</sup>

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<sup>30</sup> Sources: 2009 Southborough Master Plan, pg. 158 and <http://www.mwrta.com/index.cfm?event=Schedules>.

<sup>31</sup> *Bicycle and Pedestrian improvement in Town Centers, CPTS, May 2007 (per summary provided by the 2009 Southborough Master Plan, pg. 160.)*

<sup>32</sup> *Walk Score measures the walkability of any address using a patented system. For each address, Walk Score analyzes hundreds of walking routes to nearby amenities. Points are awarded based on the distance to amenities in each category.*

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## DRINKING WATER SUPPLY

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As described in the 2009 Southborough Master Plan, Southborough purchases water from the Massachusetts Water Resources Authority (MWRA) and delivers it to residents and businesses through an eighty-six mile network of water mains owned and maintained by the Town. Water is withdrawn from the MWRA's new MetroWest Water Supply Tunnel at two locations in Southborough: a pumping station located off Northborough Road and a second located adjacent to the Hultman Aqueduct Shaft No. 3 in the northeastern part of Town. In addition to water mains, Southborough's water distribution system includes three storage facilities with a total of two million gallons of storage capacity (but 1.2 million gallons of usable capacity): the Fiddlers Green Reservoir in the northwest part of Town, and the Clear Hill and Oak Hill Stand Pipes in the east part of Town. Most of Southborough's residents obtain water from the Massachusetts Water Resources Authority (MWRA) system. According to the MWRA, a small percentage of households have wells. (2009 OSRP and 2009 Southborough Master Plan, pg. 182.)

According to the MWRA, total MWRA water withdrawals dropped in 2011, from 204 million gallons per day (mgd) in 2010 to 195.1 mgd in 2011. Water use in 2011 was comparable to 2009's use of 194.3 mgd. Indoor water use continued its long-term decline. The five-year running annual average of water use also continued to decline, extending the trend that began when MWRA adopted its demand management policies in 1986, reflecting the on-going increase in water use efficiency in homes and businesses, as well as the effects of the economic slowdown. Southborough's water use declined as measured by million gallons per day (mgd) from 1.022 mgd in 2010 to 0.838 mgd in 2011, which was an 18% decline. Southborough used roughly 0.5% of total flow in 2011 (the most recent year available on [www.mwra.com](http://www.mwra.com)).<sup>33</sup>

As described in the 2009 Southborough Master Plan, according to a 2007 study prepared for the Public Works Department (H2O Engineering Associates, Water Distribution System Study Report, 2007), Southborough's water distribution system has a number of problems. The study identified the primary problems as unaccounted-for water use that exceeds the MA Department of Environmental Protection's guidelines, inadequate water storage capacity, dead-end water mains, and undersized water mains in some parts of town. According to the Town Engineer, based on these recommendations, the Town has researched possible locations for an additional water tank, have not looped any major dead ends (most notable is from the Boland Pump Station down Fisher Road), and some of the undersized mains have been replaced.

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*Amenities within a 5-minute walk (.25 miles) are given maximum points. A decay function is used to give points to more distant amenities, with no points given after a 30-minute walk.*

*Walk Score also measures pedestrian friendliness by analyzing population density and road metrics such as block length and intersection density. Data sources include Google, Education.com, Open Street Map, the U.S. Census, Localeze, and places added by the Walk Score user community. <https://www.walkscore.com/methodology.shtml>.*

<sup>33</sup> Memo dated 1/18/12 from Frederick A. Laskey, Executive Director, MWRA, to the MWRA Board of Directors. <http://www.mwra.com/04water/html/waterusetrends/2011waterusetrendsreport.pdf>.

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## WASTEWATER TREATMENT

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Southborough provides no public wastewater treatment infrastructure. The town relies on private septic systems for wastewater treatment and private wastewater treatment facilities at Wedgewood, Southborough Medical, and the Fay School. The only exception is that New England Center for Children ties into the sewer system in Framingham. All of Southborough's abutting municipalities (Ashland, Hopkinton, Framingham, Marlborough, Northborough, Westborough, and Wayland) have public sewer capacity that services some or all of the community.

According to the Public Health Director, Town Meeting considered but did not approve funding requests for feasibility studies to determine the cost of developing a municipal sewer treatment plant or becoming a member of the MWRA Sewer District in the late 1970's and again in the 1980's. According to opinion surveys in the 1980's, residents preferred limited development.

Siting, construction, upgrade, and expansion of on-site sewage treatment and disposal systems must comply with The State Environmental Code, Title 5 (310 CMR 15.000).<sup>34</sup> The most recent version of Title 5 took effect on April 21, 2006. The local Board of Health is the primary regulatory authority for septic system compliance with Title 5. The Massachusetts Department of Environmental Protection is involved in certain approvals including many innovative/alternative technology approvals, shared systems, large systems, and many variance requests.<sup>35</sup>

The Southborough Board of Health adopted local modifications to the Title 5 Code requirements in 2000, 2004, and 2014 that deal with septic tank capacity, construction, outlet filters, percolation testing, trenches, septic tank pumping.<sup>36</sup>

As described in the 2009 Southborough Master Plan, septic systems can pose a threat to groundwater quality – particularly older systems from before the 1960s, which were often buried too deeply and lie just inches above the water table. Replacing older systems is very important to avoid groundwater contamination. To help address this issue, the Southborough Board of Health offered funding for a septic system repair loan program. The first two rounds (predating the 2009 Southborough Master Plan) financed the replacement of thirty-eight failing systems. The terms of the loan allowed the Town to lend money to homeowners at below market interest rates to reduce the financial strain on homeowners faced with expensive septic system upgrades. The Town no longer offers this loan program.

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<sup>34</sup> The State Environmental Code: <http://www.mass.gov/eea/docs/dep/service/regulations/310cmr15.pdf>.

<sup>35</sup> Massachusetts DEP Frequently Asked Questions: <http://www.mass.gov/eea/agencies/massdep/water/wastewater/title-5-general-information-frequently-asked-questions.html>.

<sup>36</sup> Southborough Board of Health local modifications to Title 5: [http://www.southboroughtown.com/health/Health\\_Dept/titles.htm](http://www.southboroughtown.com/health/Health_Dept/titles.htm)

## REGULATORY BARRIERS

### ZONING BYLAW

The Town of Southborough is divided into eleven zoning districts with residential densities ranging from 10,000 s.f. to 43,560 s.f. Residential uses are allowed in most districts either by-right or special permit with the exception of the Conservation (C) district. All but the C district and Industrial Park (IP) district allow multi-family development by special permit from the Planning Board as part of major residential development provisions (note: IP District allows multi-family only for public or non profit restricted to elderly). It does not appear that mixed residential and commercial is permitted by right or by special permit in any district. In addition, two-family houses are only permitted as conversions of single-family houses. Accessory apartments are permitted by special permit.

TABLE 32: ZONING DISTRICTS

	District Name	Minimum Lot Size	Type of Residential Uses Permitted	
			Primary Use By-Right	By Special Permit from the Planning Board (PB) or Board of Appeals (ZBA)
RA	Residential A	43,560 s.f.(20,000 exclusive of wetlands)	Single-family Boarding rooms of four persons in single family	Accessory apartment (ZBA) Conversion of single-family to two-family (ZBA) Mobile home (ZBA) Multi-family for elderly (public or nonprofit) (ZBA) Multi-family within major residential development (PB)
RB	Residential B*	25,000 s.f. (20,000 exclusive of wetlands)	Same as RA	Same as RA
ID	Industrial	43,560 s.f.(20,000 exclusive of wetlands)	Same as RA	Same as RA
IP	Industrial Park	43,560 s.f.(20,000 exclusive of wetlands)	None	Same as RA with the exception of multi-family within major residential development is prohibited.
C	Conservation	NA	None	None
WF P	Wetland and Floodplain (overlay district)	Same as underlying district	None, except expansion of existing by not more than 25% lot coverage	Uses as permitted in the underlying district with finding that development will not unsuitable and no increase in 100-year flood levels as result. (ZBA)
SP	Research, Scientific, and Professional	Same as RA for residential	Same as RA	Same as RA
CR	Critical Resource (overlay district)	Same as underlying district	Same as underlying district	Major residential developments must meet higher standards for special permit regarding impact on scenic views, habitats, and environmental resource – alternatives such as transferring development rights to sites outside of the overlay district may be allowed for density bonuses. For such developments ZBA may stipulate a 120 day right of first refusal for acquisition of fee or development rights.
BV	Village Business	10,000 s.f.	Same as RA and RB	Same as RA and RB with the exception multi-family housing for the elderly (public or nonprofit) is approved by the PB.
BH	Highway Business	Same as RB for residential	Same as RA and RB	Same as RA with the exception of multi-family within major residential development is prohibited.
WC S	Wireless Communication Service (overlay)	Same as underlying district	Same as underlying district	Same as underlying district

*This information is compiled from the Southborough Zoning Bylaw (Chapter 174) and may be incomplete. It is to be used for the purpose of this report only. An official zoning bylaw may be obtained through the Town Clerk.*

*\*Note: Residence C district was discontinued in 1966, however lots laid out prior to the discontinuance and that are in Residence B districts may be built with minimum lot size of 15,000 s.f.*

## ACCESSORY APARTMENTS

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Accessory apartments are permitted by special permit from the ZBA with the following requirement: 1) habitable floor area must not exceed 25% of floor area of dwelling and any other accessory buildings used for accessory dwelling; 2) no other apartment is on the lot; 3) only minimum alterations to exterior; 4) total cumulative number of accessory apartments permitted by the ZBA since 1979 shall not exceed 5% of total number of single-family houses in town. The approved units are not track and, therefore, the number of accessory units permitted as a percentage of total single-family houses is not available.

## MULTI-FAMILY HOUSING FOR ELDERLY

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The provisions for multi-family housing for elderly require that no development exceed and average per site a maximum of three units per acre (or six bedrooms per acre). Also the provisions require that “evidence shall be shown that, to the greatest extent possible, the development is offering to provide for the needs of Southborough residents of varying economic levels.” In addition, the bylaw limits the total number of units approved under this section since January 1998 to not exceed 7% of total number of single-family houses. The Town was not able to provide current records that track the number of elderly housing units permitted as a percentage of total single-family houses, however the Planning Department believes the cap was almost reached and that perhaps up to two more units could be constructed.

## MAJOR RESIDENTIAL DEVELOPMENTS<sup>37</sup>

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The Zoning Bylaw allows a special permit for Major Residential Developments, which are defined as the creation of eight or more lots or construction of eight or more dwelling units within an eight-year period, for projects seeking flexible development. The Town amended the bylaw in 2013 to allow by-right development for conventional subdivisions. One of the enumerated purposes of the flexible zoning provisions is to “encourage more affordable and diverse housing types.” Toward this aim, the provisions require that at least 12.5% of the total number of permitted dwelling units are provided as affordable housing and meet DHCD’s requirements to be included on the Subsidized Housing Inventory. The provisions also require a local preference for 70% of the affordable units for Town residents and employees of the Town.

The provisions allow multi-family housing of up to  $\frac{2}{3}$ <sup>rds</sup> of total units. Furthermore, each dwelling units shall have its own exterior entrance (seemly enforcing a town-house style development) and no more than four units shall be in any one structure. There are other requirements regarding clustering, buffers, and open space.

Total units shall not exceed what is allowed in the underlying zoning; however, the provisions provide for a density bonus of three additional units for each affordable unit in addition. The

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<sup>37</sup> The Town amended the Zoning Bylaw’s Major Residential Development provisions in 2013 light of the 2008 MA Appeals Court decision regarding the invalidity of Westwood zoning bylaw that required a special permit for a major residential development: WALL STREET DEVELOPMENT CORPORATION vs. PLANNING BOARD OF WESTWOOD 72 Mass. App. Ct. 844: <http://masscases.com/cases/app/72/72massappct844.html>

provisions allow further density bonus for middle-income units of up to 140% AMI of one additional unit for each middle-income unit.

In addition, the provisions allow for off-site development of affordable units and cash payments in lieu of providing affordable unit, but encourage on-site development. The density bonuses are not applicable unless the affordable units are developed onsite.

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### PARKING REQUIREMENTS

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The parking requirements for residential dwelling consist of two spaces per each unit containing one or two bedrooms and three spaces for each units with three or more bedrooms.

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### LOWER IMPACT DEVELOPMENT REQUIREMENTS

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The Zoning Bylaw includes provisions for lower impact development site planning and management of post-development storm water runoff to minimize damage to public and private property and infrastructure, safeguard the public health, safety, environment and general welfare of the public, protect water and aquatic resources, and promote groundwater recharge to protect surface, groundwater, and drinking water supplies. The bylaw is applicable to all new development and redevelopment and requires a special permit from the Planning Board for proposals subject to major plan review, any disturbance of one acre or more, and any residential development or redevelopment of five or more acres.

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### LOCAL WETLAND REGULATIONS

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The following regulations were approved in 2002 by the town in order to further protect these important resources:

*Except as permitted by the Commission or as provided in this chapter, no person shall remove, fill, dredge, build upon, degrade, discharge into or otherwise alter the following resource areas or within twenty (20) feet of their borders: any fresh water wetland, bordering vegetated wetland, marsh, wet meadow, bog or swamp, any bank, beach, lake, river, pond, stream or land under said waters, any vernal pool, any land subject to flooding or inundation by groundwater, surface water or storm flowage (collectively, “the resource areas”). Any proposed work which falls within one hundred (100) feet (the “buffer zone”) of the previously mentioned resource areas must be approved by the Commission (Town of Southborough, 1995).*

Limited uses on wetlands are regulated under Section 170 of the Town of Southborough “Wetlands By-laws.” Amended by the 1996 Rivers Act, the goals and objectives of the Massachusetts Wetland Protection Act are to preserve the quality of water, maintain quality and quantity of drinking water, provide recharge through infiltration of water into the ground, retain the natural flood storage capacity, sustain fisheries, and protect wildlife habitat.

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### WETLAND & FLOODPLAIN DISTRICT

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Within Article III of Southborough’s zoning bylaws, the Wetland and Floodplain District requires a special building permit to protect disruptions to floodplain areas. These restrictions help regulate

negative impacts that a 100-year flood would cause. Sections of Route 9, Route 85, and I-90 are located within the floodplain area. Low impact recreation and agriculture are possible uses for these areas.

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## SUMMARY OF REGULATORY BARRIERS & OTHER REGULATORY TOOLS

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Southborough is primarily constrained by lack of public sewer for wastewater treatment, and zoning regulations reflect this constraint in that minimum residential lot sizes are one acre (43,560 s.f.), just under ½ acre (20,000 s.f.), and just under ¼ acre (10,000 s.f.). The zoning bylaw has limited provisions for alternatives to development of single-family houses. The zoning bylaw provides for accessory apartments, but with a cap tied to 5% of single-family houses and require a special permit from the ZBA. The zoning provisions also provide for conversion to duplexes for single-family houses that have been extant for at least two years.

The zoning provisions provide for multi-family construction of up to four units within one building through the flexible zoning provisions, however 1/3<sup>rd</sup> of units in such development must be single family houses. The flexible zoning provisions also require affordable units and offer density bonuses tied to the number of affordable units included in the design. However, this bylaw has not had a strong record of producing affordable housing. The zoning bylaw does not permit mixed-use development.

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## CHAPTER 3. IMPLEMENTATION CAPACITY AND RESOURCES

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This section describes Southborough’s capacity and resources for implementation of affordable housing initiatives including the Southborough Community Preservation Act funds, Housing Opportunity Partnership Committee, Planning Department, and the Southborough Housing Authority.

The Town of Southborough’s executive body is a five-member elected Board of Selectmen. The Town is managed by a Town Administrator, who is appointed by the Board of Selectmen. The legislative body is a representative Town Meeting.

### COMMUNITY PRESERVATION ACT FUND

Southborough residents voted to adopt the Community Preservation Act per MGL Chapter 44B in May 2003 with a 1% local property tax surcharge. The Community Preservation Fund may be spent on community housing, open space, recreation, and historic preservation projects. No less than 10% shall be spent or set aside for projects in each of the following categories: community housing, open space/recreation, and historic preservation. CPA revenue sources consist of funds generated from the local property tax surcharge and an annual distribution from the state Community Preservation Trust Fund. Depending on the local collections and the amount of the state Trust Fund distribution, the Southborough CPA fund total annual revenue has ranged from about \$320,000 to \$460,000. The CPA funds are under the oversight of the Community Preservation Committee (CPC). The CPC is responsible to make recommendations to Town Meeting for appropriation of CPA funds.



CPA funded housing initiatives have included allocating funds to the local Affordable Housing Trust and for construction of an affordable house on Gilmore Road.

#### SOUTHBOROUGH AFFORDABLE HOUSING TRUST

At the Special Town Meeting on April 11, 2005, residents voted to establish the Southborough Affordable Housing Trust per MGL C.44 s.55C. The purpose of the Trust is to provide for the preservation and creation of affordable housing in the town for the benefit of low- and moderate-income households. The Board of Trustees, which oversees the use of the Trust, has the authority to acquire real estate to preserve and create affordable housing.

The Board of Trustees consists of seven trustees that include all the members of the Board of Selectmen (BOS) and the remaining members are appointed by the BOS. The Trust's revenue sources include primarily CPA funds, affordable housing donations, and developer funds, and have totaled just under \$1M between FY05 and FY15. As of January 2015, the Board of Trustees has allocated roughly \$660,000 for a variety of housing initiatives and the Trust has a current balance about \$337,000 plus about \$196,000 in CPA funds that are being held with the CPC.

#### SOUTHBOROUGH HOUSING AUTHORITY

The Southborough Housing Authority manages state housing of 56 one-bedroom low-income elderly/disabled units at Colonial Gardens, an 8-bedroom special needs house with clients housed by the MA Department of Mental Health, and a duplex with two 2-bedroom family units and a 3-bedroom single family house. The Executive Director of the Southborough Housing Authority is also the director of the Northborough Housing Authority.



COLONIAL GARDENS

#### SOUTHBOROUGH HOUSING OPPORTUNITY PARTNERSHIP COMMITTEE (SHOPC)

SHOPC was created at Town Meeting in 2004 and amended in 2009. Per the warrant article, SHOPC's purpose is to study, promote, and act as facilitators to create affordable housing in the Town of Southborough. SHOPC is comprised of four at-large members as well as one member each from the following: Planning Board, Board of Selectmen, and Southborough Housing Authority, for a total committee membership of seven.

#### SOUTHBOROUGH PLANNING BOARD

The Planning Board consists of five members, elected for five-year staggered terms. The Board reviews and approves applications for permits as required by the Town's bylaws, reviews and approves subdivisions and developments, and conducts site plan reviews. From time to time the Planning Board proposes and amends zoning bylaws for Town Meeting approval.

#### SOUTHBOROUGH PLANNING DEPARTMENT

The Planning Department includes a full-time town planner and administrative assistant. The Department staffs the Planning Board and provides technical expertise to town officials and property owners regarding development review, impact, and mitigation, as well as community development policies including affordable housing, economic development, open space and natural resource conservation, and historic preservation.

#### TAX DEFERRAL PROGRAM

Southborough participates in the state's Elderly and Hardship Tax Deferral Program that can defer all or a portion of property tax payment plus 8% interest until that deferred tax and interest reaches 50% of the property value. There are also property tax exemptions for surviving spouse and/or surviving minor children, as well as veterans. More information can be obtained at the Town Assessor's office.

## CHAPTER 4. HOUSING GOALS & STRATEGIES

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THE TOWN SHOULD BUILD UPON THE PAST BY REINFORCING A SENSE OF BELONGING TO A COMMUNITY WITH SUCH AN EXCEPTIONAL HERITAGE . . . ENSURE THAT FRAGILE OPEN SPACES AND WATER RESOURCES ARE ADEQUATELY PROTECTED . . . CREATE OPPORTUNITIES FOR FUTURE GENERATIONS OF SOUTHBOROUGH RESIDENTS TO LIVE, WORK AND PLAY HERE, AS CURRENT RESIDENTS HAVE DONE. (2009 SOUTHBOROUGH MASTER PLAN)

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The goals and strategies included in this chapter are aimed primarily at creating more affordable housing in Southborough, but not just affordable housing in an official sense (i.e., units that would be counted on the SHI). The goals and strategies are also aimed at creating units that are affordable for middle-income households and expanding housing choice overall - all while strengthening the Town's ability to achieve its other interrelated community goals, including goals for economic development, open space conservation, historic preservation, and protection of community character.

The Town developed the housing goals and strategies, described in this chapter, through the analysis of housing needs, input from town officials at the January 14, 2015 Focus Group, guidance from the Town planning staff and the Southborough Housing Opportunity Partnership Committee, as well as review of relevant planning documents including the 2009 Southborough Master Plan. A summary of the Focus Group results is included in the appendix.

### HOUSING GOALS

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Southborough's affordable housing goals are listed below and explained in more detail to follow.

Goal 1: Achieve the state's MGL C.40B affordable housing goals by 2019.

Goal 2: Expand housing choices to help achieve Southborough's economic goals and respond to changing demographics and preferences.

Goal 3: Create affordable and market-rate rental units, with affordable units particularly for older adults, families, individuals with disabilities, and veterans.

Goal 4: Create viable options to encourage older adults to remain in Southborough as the population ages and housing needs change.

Goal 5: Attract families with affordable entry-level housing sized for families.

Goal 6: Minimize impacts of new development on priority areas for open space conservation and natural resource protection.

Goal 7: Support design of housing development that is compatible with the neighborhood context and enhances the community's development patterns.

Goal 8: Prioritize production of permanently affordable housing units.

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## GOAL 1. ACHIEVE THE STATE'S MGL C. 40B AFFORDABLE HOUSING GOAL BY 2019

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The Town of Southborough is committed to providing affordable housing for extremely low, very low, low, and moderate income households and to reach the state's goal of affordable housing by producing an additional 65 affordable units or approximately 16 acres of land occupied by affordable housing through a phased approach consistent with the Housing Production Plan regulations. Given a pronounced need for more rental housing in Southborough, therefore, the town will promote the development of rental housing over ownership, including rental units sized for families and units affordable to households with income below 30% AMI and 30% to 50% AMI.

### COMMONWEALTH'S SUSTAINABLE DEVELOPMENT PRINCIPLE #6

#### EXPAND HOUSING OPPORTUNITIES

Support the construction and rehabilitation of homes to meet the needs of people of all abilities, income levels, and household types. Build homes near jobs, transit, and where services are available. Foster the development of housing, particularly multifamily and smaller single-family homes, in a way that is compatible with a community's character and vision and with providing new housing choices for people of all means.

Based on the thresholds of the state's Housing Production Plan requirements, Town officials will support the production of 17-34 units of affordable housing (0.5% - 1% of its year round housing stock) or more every one to two years, given opportunities to meet housing needs through projects that enhance Southborough's community resources and strengthen the quality of life for current and future residents, and ultimately produce a total of at least 65 additional affordable housing units or an additional 16 acres. With the current projects pending at Woodland Meadows and Park Central that are expected to produce 49 units and roughly 24 acres, in addition to the strategies of this Plan, the Town expects to reach its production goal in the next 1-2 years.

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## GOAL 2. EXPAND HOUSING CHOICES TO HELP ACHIEVE SOUTHBOROUGH'S ECONOMIC GOALS AND RESPOND TO CHANGING DEMOGRAPHICS AND PREFERENCES.

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Creating affordable housing and more diverse housing choice in walk-able, mixed-use neighborhoods will strengthen Southborough's competitiveness in the face of dramatically changing community demographics and economic repercussions. Southborough is a mature suburban community with a strong local economy that has experienced solid gains in job growth and average wage in the past three decades and has a strong, diverse economic base. Southborough's economic development goals are articulated through the 2009 Southborough Master Plan and emphasize its commitment to expand commercial

### COMMONWEALTH'S SUSTAINABLE DEVELOPMENT PRINCIPLE #1

#### CONCENTRATE DEVELOPMENT AND MIX USES

Support the revitalization of city and town centers and neighborhoods by promoting development that is compact, conserves land, protects historic resources, and integrates uses. Encourage remediation and reuse of existing sites, structures, and infrastructure rather than new construction in undeveloped areas. Create pedestrian friendly districts and neighborhoods that mix commercial, civic, cultural, educational, and recreational activities with open spaces and homes.

development and create opportunities for businesses to start and prosper in Southborough. However, these goals would be challenging to achieve given Southborough’s projected demographic trends for a declining labor force.

Businesses locate in Southborough largely because of the large and highly educated workforce. However, projections indicate that as the Baby Boomers age, the labor force in the region, especially in suburban communities including Southborough, will decline. The projections indicate that there will be a changing age distribution in Southborough with decreased population of people under 65 years old – namely, the talent pool. Some of this is due to young professionals leaving Massachusetts and of those that stay tend to locate in urban areas including Boston, Cambridge, and Somerville. If these trends continue, Southborough’s primary labor force will decline and businesses that draw on this labor force may not stay in the community. This would have significant impact on Southborough’s economy.

Economist Barry Bluestone, founding director of the Dukakis Center for Urban and Regional Policy, in his presentation at Southborough 2040 on November 6, 2014, emphasized that projections are not predestined, but that Southborough can control its destiny by taking steps to get the future it wants.

The challenge is to attract Millennials to settle in Southborough. To do this, Southborough can invest in place for economic growth and competitiveness by focusing on economic development strategies centered on issues of place. As stated in the American Planning Association (APA) 2014 publication, *Investing in Place*:

.....

CONTRARY TO MANY CONVENTIONAL REVIEWS OF INTERGENERATIONAL RELATIONS, THERE IS MORE COMMONALITY THAN CONFLICT IN WHAT MILLENNIALS AND ACTIVE BOOMERS ARE SEEKING FROM A COMMUNITY . . . ONE OF THE MOST STRIKING FINDINGS OF THIS SURVEY IS THE SHARP DECLINE ACROSS DEMOGRAPHIC GROUPS OF INTEREST IN TRADITIONAL, AUTO-DEPENDENT SUBURBAN LIVING . . . THE DATA INDICATE A DESIRE FOR LIVING IN VARIOUS TYPES OF COMMUNITIES . . . BUT WITH GREATER MOBILITY OPTIONS, PARTICULARLY WALKABILITY, AND EASY ACCESS TO AMENITIES.

.....

This APA-sponsored survey found that approximately 80% of respondents cite living expenses as important in choosing where to live and 65% list affordable housing as a priority.

To maintain a strong local economy and achieve the community’s economic goals, Southborough’s development policies will need to accommodate the changing needs and similar preferences of both older adults and Millennials – young professionals and young families. A major component will be to provide affordable housing and more diverse housing options in walkable neighborhoods with good access to local amenities including commercial centers, transit, parks, municipal services, and the like.

Such diverse housing options should include rental apartments of various sizes from studio to 3+ bedrooms, duplexes, accessory apartments, cottage-style homes, multi-family homes, and housing units in mixed-use buildings with ground floor shops and apartments above.

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**GOAL 3: CREATE AFFORDABLE AND MARKET-RATE RENTAL UNITS, WITH AFFORDABLE UNITS PARTICULARLY FOR OLDER ADULTS, FAMILIES, INDIVIDUALS WITH DISABILITIES, AND VETERANS.**

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Southborough has high rents and few rental units available. With extremely low rental vacancy rates, a large percentage of existing renters that are cost burdened, and rental prices that are unaffordable to households with the metro area mean rent, there is a great need for additional market rate and affordable rental units, particularly units that are affordable to households with below 30% AMI and 30% to 50% AMI. Affordable units that are affordable to households at this level are important for serving extremely low-income and very low-income households with older adults, families, individuals with disabilities, and veterans. These types of households at these income levels are particularly vulnerable to homelessness without access to affordable housing.

Rental units that are sized for single-person occupancy, two-person, as well as family-sized, are in demand. Single-person households increased 25% between 2000 and 2010, and projections indicate that this trend of smaller households will continue as more people are living alone, have no or fewer children, are single parents, or live with a nuclear family rather than an extended family. And, most of the single-person households are comprised of older adults (65 years and over).

Rental units can provide an attractive option for older adults who wish to downsize while staying in the community. Rental units have also been preferred in recent years by many Millennials and can create attractive workforce housing, especially if located in walkable, mixed-use neighborhoods with easy access to local amenities. Apartments in mixed-use buildings with shops below and apartments above in village centers, duplexes and multi-family houses can all be beneficial to meet this rental demand and also enhance the communities economic competitiveness in the years to come.

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**GOAL 4: CREATE VIABLE OPTIONS TO ENCOURAGE OLDER ADULTS TO REMAIN IN SOUTHBOROUGH AS THE POPULATION AGES AND HOUSING NEEDS CHANGE**

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Southborough's population is older and aging faster than the population of Worcester County, Massachusetts, and the U.S. as a whole. As the community ages, projections indicate that the share of population age 65 or older will increase from roughly 11% of total population in 2010 to over 26% of population in 2030. With more than 1/4<sup>th</sup> of the local population age 65 or older, local housing needs will also change with more need for accessible, barrier-free ownership and rental units, affordable apartments and condominiums, single and two-person units in walkable neighborhoods with easy access to local amenities, housing with supportive services including congregate living options, assisted living, and nursing homes.

Also, according the 2014 APA study, roughly 69% of active boomers indicated that it is important to age in place – staying in their current homes as they get older. To accommodate this need, the existing housing would need to be made more accessible through rehabilitation initiatives to provide handicap access and safety improvements.

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## GOAL 5: ATTRACT FAMILIES WITH AFFORDABLE ENTRY-LEVEL HOUSING SIZED FOR FAMILIES

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With a median sales price that is unaffordable to a household with the area median income and even with Southborough’s median income, as well as high rents and few rental units available (especially 3+ bedroom rental units), Southborough has little to no affordable housing options to attract families. In fact, Southborough’s percentage of affordable units with at least 3 bedrooms is below the state’s 10% minimum to respond to the 2013 Analysis of Impediments to Fair Housing. This indicates a need for more affordable units for families with children.

As student enrollment in Southborough’s public schools continues to decline and as the community’s population ages and labor force declines, Southborough is at risk of losing its economic advantage.

Creating more affordable family-sized units will support community vibrancy as well as its economic health and competitiveness and help to secure Southborough’s future. Family-sized units should include both rental units that are affordable to all income levels, especially below 30% AMI, between 30%-50% AMI. Also, creating ownership units that are affordable to households of up to 80%AMI and 80%-140%AMI can help to attract and retain families. Three-plus-bedroom cottage style single-family or duplex homes in compact design can create attractive and affordable family-oriented neighborhoods with a mix of affordable and market-rate housing units.

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## GOAL 6. MINIMIZE IMPACTS OF NEW DEVELOPMENT ON PRIORITY AREAS FOR OPEN SPACE CONSERVATION AND NATURAL RESOURCE PROTECTION.

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Key elements of Southborough that create a strong community are its special places including natural environmental features, water bodies, scenic vistas, and open space as well as historic structures and landscapes. It is important that the community’s housing goals reinforce these key elements rather than work in opposition. Further study will be needed to determine how best to reach balance between the community’s goals to create additional housing units and open space goals.

The 2009 Open Space and Recreation Plan identifies several key private open space properties for priority conservation, including two EMC properties totaling over 210 acres and the Parmenter Pine property of over 120 acres, among others.

### COMMONWEALTH’S SUSTAINABLE DEVELOPMENT PRINCIPLE #4 & #5

#### PROTECT LAND AND ECOSYSTEMS

Protect and restore environmentally sensitive lands, natural resources, agricultural lands, critical habitats, wetlands and water resources, and cultural and historic landscapes. Increase the quantity, quality and accessibility of open spaces and recreational opportunities.

#### USE NATURAL RESOURCES WISELY

Construct and promote developments, buildings, and infrastructure that conserve natural resources by reducing waste and pollution through efficient use of land, energy, water, and materials.

To protect the town’s important open space, natural resources, and rural character, the town will encourage housing development in existing neighborhoods and through reuse of existing buildings

in favor of new development on undeveloped land. For example, through policy, land use regulations, and local initiatives, Southborough can foster:

- Reuse of underutilized town buildings
- Creation of accessory apartments in single-family houses and outbuildings (e.g., carriage houses)
- Infill development of cottage style homes, townhouses, duplexes, and, in some cases, multi-family homes in existing neighborhoods
- Site planning that clusters new homes to maximize protection of open space resources

To identify any opportunities where larger parcels for housing may be desirable, the Town will require further study and analysis to balance the sometimes-competing interests of open space protection and new development.

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#### GOAL 7. SUPPORT DESIGN OF HOUSING DEVELOPMENT THAT IS COMPATIBLE WITH THE NEIGHBORHOOD CONTEXT AND ENHANCES THE COMMUNITY'S DEVELOPMENT PATTERNS.

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Southborough is a bucolic suburb with four historic villages and a wealth of historic and contemporary residential neighborhoods from low to medium to high density.<sup>38</sup> Historically, Southborough was a farming community that experienced industrialization in the 19<sup>th</sup> century. At one time, Southborough was the most densely populated town on the eastern border of Worcester County. In particular, Southville and Cordaville were mill villages with mill workers housing, some of which is extant. Southborough's mills ceased production after the damming of the Sudbury River in 1898, which eliminated the mills' waterpower. (2009 Master Plan.)

To preserve Southborough's existing and historic development patterns, the design of new housing development should complement the design of the surrounding neighborhood and enhance the community's historic development patterns, which would support more density in and around mixed-use village centers, low-medium residential density in suburban neighborhoods, and greater natural resource protection design in remaining rural areas.

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#### GOAL 8. PRIORITIZE PRODUCTION OF PERMANENTLY AFFORDABLE HOUSING UNITS

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The Town will give preference to projects that create affordable units with a perpetual affordability restriction (or the longest term allowed under law) so that it is not faced with expiring restrictions and the loss of affordable units. Under DHCD's Local Initiative Program (LIP), the state requires the use of a Universal Deed Rider for all new homeownership units and a perpetual affordability agreement for rental units.

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<sup>38</sup> Note that MASS GIS defines high density as any multi-family housing and single-family with lot sizes from 5,000 – 15,000 sq. ft.; medium density is between 15,000 and 40,000 sq. ft. lot sizes, and low density represents lot sizes larger than one acre.



Although a perpetual term is not required under all housing programs, the Town will give preference to projects that offer a perpetual affordability term. The model LIP Regulatory Agreement and Deed Rider, which constitute “affordable housing restrictions” as defined in G.L. c.184 §§ 31 and 32, provide for affordability in perpetuity. A shorter term of affordability may be considered if a longer term is unfeasible or not in the public interest.

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## HOUSING STRATEGIES

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The strategies described in this section provide a roadmap for attaining the Town’s housing goals. The strategies include regulatory strategies as well as local initiatives projects/programs and are organized in this way.

The strategies were largely derived from the Focus Group with town officials, consultation with the Planning Department and SHOPC, and review of the 2009 Master Plan. Note that the consultant analyzed possible strategies for efficacy and the following strategies incorporate most, but not all, of those prioritized through the Focus Group.<sup>39</sup>

Southborough’s housing strategies are listed below and explained in more detail to follow.

### REGULATORY STRATEGIES

Strategy 1: Permit mixed-use buildings in village centers.

Strategy 2: Improve the town’s flexible zoning provisions to more effectively incentivize production of affordable housing including provisions for alternative wastewater treatment.

Strategy 3: Permit duplexes allowed by right in defined areas.

Strategy 4: Amend zoning provisions to encourage creation of more accessory apartments.

Strategy 5: Study creation of a 40R Smart Growth Overlay district(s) within walking distance of the commuter rail train station in Cordaville.

Strategy 6: Permit congregate living for older adults in residential districts.

### LOCAL INITIATIVE STRATEGIES

Strategy 7: Facilitate conversion of existing, underutilized town-owned buildings for multi-family housing with affordable units.

Strategy 8: Acquire property to expand stock of Housing Authority units that are affordable to extremely low- and very low-income households.

Strategy 9: Acquire 3+ bedroom single-family and duplex homes to expand stock of Housing Authority family units.

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<sup>39</sup> The primary strategy that had been prioritized in the Focus Group that, after further analysis, the consultant did not recommend is an Infill bylaw for two primary reasons: 1) the current zoning provisions already allow for single-family units to be built on undersized lot with a minimum of 15,000 in Residence B districts and 2) the subsidy that would be required to write-down such units would not be feasible given the limited extent of the town’s local funding sources.

Strategy 10: Explore wastewater infrastructure improvements in village center areas to promote housing and economic development.

Strategy 11: Fund a housing rehabilitation program for low-income homeowners including older adults to foster accessibility and safety improvements.

Strategy 12: Facilitate advocacy and education opportunities about affordable housing issues and advocate for implementation of affordable housing initiatives.

Strategy 13: Continue active participation in MAPC MetroWest Regional Collaborative (MWRC).

Strategy 14: Conduct further analysis regarding the amount of land area in Town developed as affordable housing to monitor compliance with c.40B.

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## REGULATORY STRATEGIES

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### STRATEGY 1: PERMIT MIXED-USE BUILDINGS IN VILLAGE CENTERS OF CORDAVILLE, DOWNTOWN, AND FAYVILLE

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Amend the Zoning Bylaw to permit the construction of multi-use buildings (commercial and residential) by special permit in the Business Village Districts for Cordaville, Downtown, and Fayville. Multi-use buildings, with commercial space on the ground floor and residential units above, are a traditional main street form of development that is currently prohibited in Southborough. Allowing construction of multi-use buildings would enhance the community’s village revitalization efforts and could increase the town’s stock of smaller, more affordable, rental units in walkable, mixed-use neighborhoods. This could be accomplished through a bylaw amendment that permits multi-use buildings and which could provide incentives to include one or more affordable units.

The Town has already drafted proposed mixed-use provisions that have been considered as part of a set of comprehensive proposed zoning amendments. The strategy recommended here, for mixed-use zoning provisions, may be best taken as a stand-alone zoning amendment to be considered by Town Meetings separately from other proposed amendment. In addition, the initiative may require more analysis and citizen input, as recommended below.

Encouraging mixed-use development should be supported with streetscape and pedestrian



EXAMPLE OF A VISUAL DESIGN STUDY THAT CAN BE USED TO HELP DETERMINE IDEAL MIXED-USE DENSITY ALLOWANCES.

improvements to enhance the walkability of the villages with improved sidewalk infrastructure, linkages, crosswalks, pedestrian lighting, and accessibility.

In crafting such a mixed-use zoning amendment, the Town could analyze existing density and character of the three village centers to determine ideal permissible density to accomplish economic and village revitalization goals. Existing lots in the Downtown center area, for example, include

smaller lots such as Mauro’s Market (4 Main St.) on about 1/10<sup>th</sup> of an acre; Fabric Cleaners (3 Main St.) on just under ¼ of an acre, Mauro’s Village Café also on just under ¼ of an acre, and larger lots such as the Southborough Housing of Pizza on about 4/5<sup>ths</sup> of an acre (with frontage extending to Newton Street). The vacant lot on the corner of Newton Street and Main Street is on just under ½ an acre. This type of baseline data would help to evaluate the ideal mixed-use density.

In addition, a visual design study showing possible development scenarios for key properties in each village would be a helpful exercise to determine ideal density allowances, parking requirements, and dimensional requirements.

#### IMPLEMENTATION MILESTONES

1. Spring-Summer 2017: Planning Board/zoning revision subcommittee to review prior proposed mixed-use bylaw amendments and determine need for further study regarding density and design requirements. Work with Planning Department to collect existing density data, if needed, for the subject areas. Identify one or more possible redevelopment properties as case study for visually testing proposed bylaw amendments. Contract designer, if needed, to prepare development visualization sketches, such as shown in the illustration above, for the possible development sites for the visual case studies to test the proposed amendment. Revise proposed amendments, if necessary, after public feedback on visualizations, and create revised visualization sketches.
2. Summer-Fall 2017: Planning Board vote on proposed amendment and submit for Town Meeting consideration. Planning Board and Economic Development Committee to hold public educational forums to review proposed amendments prior to Fall Town Meeting.



NUBANUSIT COHOUSING  
COMMUNITY & FARM,  
PETERBOROUGH, NH

#### STRATEGY 2: IMPROVE THE TOWN’S FLEXIBLE ZONING PROVISIONS TO MORE EFFECTIVELY INCENTIVIZE PRODUCTION OF AFFORDABLE HOUSING INCLUDING PROVISIONS FOR ALTERNATIVE WASTEWATER TREATMENT

Southborough’s Major Residential Development bylaw (added in 1986 and amended in 2013) has similarities to an Open Space Residential Bylaw (sometimes called “cluster” zoning) in that it allows developers to seek a special permit to cluster lots for residential development of eight or more lots/units. The bylaw’s purpose is to also encourage more affordable and diverse housing types. According to the Planning Department, the bylaw has not been used to any great extent.

More recently, the MA Department of Conservation and Recreation has developed an improved model bylaw, called the Natural Resource Protection Zoning (NRPZ) bylaw, which strengthens the potential open space and natural resource

protection of clustering. The recommended bylaw does three key things: makes NRPZ developments by-right (and sprawl-type subdivisions by special permit), allows five-acre property minimum, and allows sharing of septic systems and aggregate calculations. NRPZ can also have incentives to create affordable units within the development including density bonuses.

The essence of NRPZ is to combine low underlying densities with compact patterns of development so that significant areas of land are left permanently undeveloped and available for agriculture, forestry, recreation, watershed, carbon sequestration, and wildlife habitat.

The town should study such flexible zoning bylaws to determine best practices to achieve its dual goals of open space/natural resource protection and affordable housing production. Sites that may be appropriate for such development include Capasso Farms (on Framingham Rd), Tony Kwan properties (Newton St.), and Stony Brook Golf Course (at the end of Valley Rd.).

#### SHARED OR CLUSTER SEPTIC SYSTEMS

Title 5 of the State Environmental Code allows the use of shared systems for upgrades of existing facilities as well as for new construction. The use of shared systems in cluster developments has been encouraged through recent changes to Title 5, promoting conservation design and smart growth principles.

The use of shared systems can be cost-effective in comparison to individual on-site systems when alternative treatment is used in nitrogen sensitive areas. They can also be used in higher density areas where the location of individual leaching areas is impractical. Shared systems are approved by the local Board of Health; however, the approved design must then be submitted to MassDEP for review. A shared system is a traditional septic system that is used by two or more adjacent properties. With the exception of cluster developments, applicants proposing a shared system for new construction must prove that each lot connecting to the system can support a complying Title 5 system of their own. The 2006 changes to Title 5 remove this requirement for cluster developments that comply with local cluster bylaws adopted under M.G.L. Chap. 40A, Sec 9, or that provide 50% of the site as permanent open space.

The minimum lot size for a property in a cluster development using a shared system does not have to be controlled by the septic system design as the system can be located on its own separate lot. It should be noted that a shared system permitted under Title 5 cannot exceed a design flow of 10,000 GDP. Therefore, for a community of four-bedroom houses, approximately 22 homes can share a system. Up to 30 three-bedroom homes can share a system. If the system is in a nitrogen-sensitive area, a nitrogen aggregation plan may apply.

Source: *Massachusetts Smart Growth Smart Energy Toolkit: Wastewater Alternatives.*  
[http://www.mass.gov/envir/smart\\_growth\\_toolkit/pages/mod-ww.html](http://www.mass.gov/envir/smart_growth_toolkit/pages/mod-ww.html). Accessed 1/19/15.

#### IMPLEMENTATION MILESTONES

1. Spring-Summer 2016: Planning Board, working collaboratively with Planning Department, Open Space Committee, and SHOPC, to study best practices for flexible zoning bylaws for achieving dual open space/natural resource protection and affordable housing production goals. Draft amendments to Section 174-13.2 Major residential development provisions of the Zoning Bylaw.
2. Fall 2016: Planning Board vote on amendments and submit to for Spring Town Meeting consideration. Planning Board, Open Space Committee and SHOPC to lead public educational forums regarding amendments prior to Town Meeting consideration. If version of NRPZ is under consideration, town could invite guest speaker Jeff Lacy, an environmental planner with MA Department of Conservation and Recreation, for a public presentation.

### STRATEGY 3: PERMIT DUPLEXES ALLOWED BY RIGHT IN DEFINED AREAS AND MULTI-FAMILY UNITS IN BUSINESS VILLAGE DISTRICTS

Southborough’s zoning provisions allow conversion of single-family houses to duplexes after two-years, but do not permit duplexes to be constructed (except through the flexible provisions which allow up to 2/3<sup>rd</sup> of the units to be duplex or multi-family). However, there are roughly 60 units in duplex buildings either as permitted through conversions of single-family houses, as part of flexible zoning developments, duplex construction allowed by non-profit educational institutions per the Dover Amendment<sup>40</sup>, or buildings that preceded such zoning limitations.

In addition, Southborough’s zoning provisions do not currently permit the construction of multi-family units (except through the flexible provisions that allow up to 2/3<sup>rd</sup>s of the units as multi-family with up to four units in any structure). Existing multi-family buildings in the community are likely to have pre-existed zoning or were permitted through MGL C. 40B.

Certain areas of town, particularly Business Village Districts, could benefit from zoning amendments to allow development of multi-family buildings that complement the existing village centers. Multi-family buildings could require design review by the Planning Board that would be based on village-specific design guidelines to protect and enhance the unique character of each village. In addition, some residential neighborhoods, particularly those near and around village centers, could benefit from zoning amendments that allow construction of duplex homes on infill lots.

These types of zoning amendments could encourage private development to produce greater mixed-use, walkable neighborhoods to help support and strengthen Southborough’s economic competitiveness in coming years as demographics and housing preferences of both older adults and the labor force.

#### DOWNTOWN RESIDENTS ARE CRITICAL FOR ECONOMIC REVITALIZATION

“There really was a timeless logic to the historical pattern of development that produced a street-level store with residents above . . . The downtown resident is one of the most valuable and unappreciated assets [downtowns] have lost during decades of decline.”

Source: *The Living City* by Roberta Brandes Gratz (1989), 223.

#### IMPLEMENTATION MILESTONES

1. Spring-Summer 2018: Planning Board/zoning revision subcommittee to review prior proposed bylaw amendments as related to duplex and multi-family provisions, and determine need for further study regarding density and design requirements. Work with Planning Department to collect existing density data, if needed, for the subject areas. Identify one or more possible redevelopment properties as case study for visually testing proposed bylaw amendments. Contract designer, if needed, to prepare development

<sup>40</sup> Dover Amendment is a common name for MGL c.40A s.3 that exempts non-profit educational corporations, among others, from certain zoning provisions. Per court decisions (*Whitinsville Retirement Society, Inc. v. Northbridge*, 394 Mass. 757, 760 (1985)), the actual use of the exempted property must have education as the primary or dominant purpose. (Wikipedia “Dover Amendment.” [http://en.wikipedia.org/wiki/Dover\\_Amendment](http://en.wikipedia.org/wiki/Dover_Amendment). Accessed 1/19/15.

visualization sketches, such as shown in the illustration above, for the possible development sites for the visual case studies to test the proposed amendment. Revise proposed amendments, if necessary, after public feedback on visualizations, and create revised visualization sketches.

2. Fall 2018: Planning Board vote on proposed amendment and submit for Town Meeting consideration. Planning Board and Economic Development Committee to hold public educational forums to review proposed amendments prior to Fall Town Meeting.

#### STRATEGY 4: AMEND ZONING PROVISIONS TO ENCOURAGE CREATION OF MORE ACCESSORY APARTMENTS

Southborough's zoning bylaw already provides for accessory apartments; however, they are currently limited to be no more than 5% of total single family housing stock and require a special permit granted by the Zoning Board of Appeals. According to the Planning Department, the town has not had consistent tracking of the permitted accessory apartments and there are likely to be unpermitted apartments. The 5% cap is not necessary and potentially detrimental to encouraging the creation of more accessory apartments. Therefore, the zoning bylaw special permit requirements for accessory apartments should be amended to strike the cap.

In addition, requiring a special permit for accessory apartments creates additional cost, procedural delay, and uncertainty for homeowners seeking to create accessory apartments and is likely to deter homeowners from undertaking such a project. To encourage creation of more accessory apartments, the zoning provisions should be amended to require only design and site planning review by the Planning Board or Planning Department staff in accordance with design and site planning guidelines for conversion of properties with regarding to siting parking, entrances, and other design consideration. Furthermore, the Town may consider requiring that the principle dwelling be owner-occupied.

#### THE CASE FOR ACCESSORY APARTMENTS

The average number of people per household has decreased significantly over the last decades. Yet, new homes continue to be built, suggesting that there is increased capacity in the existing housing stock. This has occurred while the value of homes and the resulting tax burden continues to rise. Homeowners are often forced to sell a house that is too big for their needs, especially for fixed income, often older, residents. This issue further exacerbates the already existing scarcity of affordable housing options, and the land consumption and new infrastructure required for a standard single-family subdivision. Accessory apartments can provide owners the additional income necessary to maintain a home when the structure becomes more than they need or can afford.

A household may wish to provide a new self-contained unit within their property to receive additional income, provide social and personal support to a family member, or obtain greater security. Additional income can further have the benefit of additional income for home improvements, such as accessibility and safety improvements to facilitate aging in place.

New, young workers in a community may decide that home ownership is a longer-term goal, and a smaller rental apartment is more appropriate now. Accessory units can provide housing for single, independent workers who will then contribute to the local labor force.

Source: Massachusetts Smart Growth Smart Energy Toolkit: Accessory Dwelling Units.  
[http://www.mass.gov/envir/smart\\_growth\\_toolkit/pages/mod-ww.html](http://www.mass.gov/envir/smart_growth_toolkit/pages/mod-ww.html). Accessed 1/19/15.

## IMPLEMENTATION MILESTONES

1. Spring-Summer 2016: The Planning Board, working closely with the Planning Department, should research best practices for design and site planning review for accessory apartment conversions and draft proposed zoning amendments to require design and site planning review and related guidelines.
2. Fall 2016: Planning Board to vote to recommend zoning amendments and submit to Fall Town Meeting for consideration. Planning Board, Planning Department, and SHOPC to sponsor citizen education forums regarding accessory apartment provisions, which can include guest speakers from other communities with such provisions.

### STRATEGY 5: STUDY CREATION OF A 40R SMART GROWTH OVERLAY DISTRICT(S) WITHIN WALKING DISTANCE OF THE COMMUTER RAIL TRAIN STATION IN CORDAVILLE

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Chapter 40R of the Massachusetts General Laws encourages cities and towns to establish new overlay zoning districts to promote housing production and, more generally, smart growth development near train stations and town/village centers. Chapter 40R provides financial incentives to communities to adopt these new zoning districts. The district must provide a minimum of 20% affordable units and allowable density of eight units per acre for single-family homes, 12 units per acre for two and three family buildings, and/or 20 units per acre for multi-family dwellings.

Note that for rental projects to count 100% toward the SHI, the 40R district must require a minimum of 25% of the units be affordable. The state provides Zoning Incentive Payments to municipalities that adopt 40R districts: \$10,000 for up to 20 units and \$75,000 for 21 to 100 units. In addition the state provides Density Bonus Payments of \$3,000 per each unit permitted above the base zoning density (760 CMR 59:00).

The Cordaville neighborhood, particularly properties within ½ mile of the commuter rail train station, may present beneficial locations to establish a 40R Smart Growth Overlay District to promote housing development in a mixed-use, walkable neighborhood. A 40R district for underutilized buildings or lots can be beneficial to spur development that supports the town's economic development and housing goals.

For example, South Union School at 21 Highland Street and the parking lot site adjacent to Fitzgerald's General Store may be beneficial locations to designate as 40R Smart Growth Overlay Districts. Such a 40R district would provide for preservation of the historic buildings on the sites with context sensitive development of housing. South Union School is discussed more under the local initiatives strategies, since it is a town-owned property. Another property the Focus Group participants mentioned is the Station 2 Fire House on Southville Road (a smaller property than the others mention above). Note that the site must be walkable from the train station – not just in distance, but also with adequate sidewalks and crosswalks. According to the Town Engineer there are no sidewalks on Highland Street (where South Union School is located).



Sewer extension could be explored with the Town of Hopkinton to serve such developments; sewer service is currently available in Hopkinton around the I-495 interchange and the Town has constructed a wastewater treatment facility on the Fruit Street Property, which went online in 2012 and is expandable up to 350,000 gallons per day (GPD) with additional construction.<sup>41</sup> Alternatively, Westborough could be consulted regarding possible sewer extension for these sites.

The Town should undertake a planning study for the creation of one or more 40R district(s) in the Cordaville area at sites within 1/2 mile of the Southborough commuter rail station. To financially assist with this planning study, the Town can apply for funding from the Priority Development Fund (PDF), which provides funding to assist communities identify and implement strategies to increase the production of housing, both rental and homeownership, including the creation of MGL 40R districts. The community may be eligible for up to \$15,000 of PDF funds for this purpose.

**IMPLEMENTATION MILESTONES**

1. Summer-Fall 2015: Planning Department on behalf of Town to apply for planning assistance from the state’s Priority Development Fund to conduct a 40R study for the Cordaville area and contract with a consultant to work with the Planning Department, Planning Board, and SHOPC to undertake such planning study.
2. Spring 2016: A public hearing must be held by the Board of Selectmen prior to submission to DHCD. Planning Department on behalf of Town to submit to DHCD an application for

<sup>41</sup> Source: Draft Hopkinton Master Plan, September 2013.



preliminary determination of eligibility of any proposed districts. DHCD issues letter of eligibility.

3. Fall 2016: Planning Board vote to consider recommending 40R district(s) and submit for spring Town Meeting consideration to adopt zoning district (requires 2/3rds vote of Town Meeting). After Town Meeting approval, submit for DHCD for approval.

#### STRATEGY 6: PERMIT CONGREGATE LIVING FOR OLDER ADULTS IN RESIDENTIAL DISTRICTS

Southborough's zoning bylaw does not currently permit congregate housing in residential districts, which can be an important housing choice to accommodate later life stages for an older population. This type of facility can also provide the ability for aging parents of Southborough residents to live close to family.

Congregate Housing is a shared living environment designed to integrate the housing and services needs of elders and younger disabled individuals. The goal of Congregate Housing is to increase self-sufficiency through the provision of supportive services in a residential setting. Congregate Housing is neither a nursing home nor a medical care facility. Some types of Congregate Housing may not require any special zoning provisions and are often in converted single-family homes; however, the Southborough zoning bylaw restricts dwelling units to not more than six unrelated individuals, and this restriction may pose an issue in certain situations for Congregate Housing. In addition, Congregate Housing sometimes provides small kitchen facilities in each private unit in addition to the shared common facilities, which would constitute multi-family housing rather than Congregate Housing and thus be restricted.

According to the Building Inspector, Congregate Housing is a commercial code "R4" and allows more than 5 but less than 16 people and would be allowed in the commercial districts. Southborough's zoning bylaw should be amended to allow for this use, by special permit, in certain districts in town. Further analysis will be required to determine appropriate districts for this use, dimensional requirements, and design/site planning criteria.

#### IMPLEMENTATION MILESTONES

1. Spring-Summer 2019: Planning Department to research example bylaws for best practices of zoning provisions allowing congregate housing in comparable communities. Planning Department draft bylaws and definitions.
2. Fall 2019: Planning Board review and recommend articles for Fall Town Meeting consideration.

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## LOCAL INITIATIVE STRATEGIES

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### STRATEGY 7: FACILITATE CONVERSION OF EXISTING, UNDERUTILIZED TOWN-OWNED BUILDINGS FOR MULTI-FAMILY HOUSING WITH AFFORDABLE UNITS.

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Key municipal properties could provide opportunities for creation of affordable housing through reuse of existing buildings and possible redevelopment. Namely, the town-owned properties that could have conversion potential for multi-family housing with affordable units are South Union School (21 Highland St), Fayville Village Hall (42 Central St.), and the Police/Fire headquarters (19-21 Main St.), which the town is considering for relocation.

The South Union School is a historic school building on a three-acre lot in Cordaville, within ½ mile of the commuter rail station, and currently houses the Southborough Art Center and Southborough Recreation Department. The two story brick, cast stone, and wood Classical Revival building is listed on the National Register of Historic Places, which could provide Federal and state Historic Tax Credits to qualifying rehabilitation projects.



SOUTH UNION SCHOOL

Fayville Village Hall, constructed in 1911, is located in Fayville Village and currently houses Southborough Youth and Family Services. The building is a large one and a half story shingled building with gambrel roof on a ¼ acre lot with an adjacent town-owned ½ acre parking lot property. Together the parking lot and building lot are roughly ¾ of an acre. The Fayville Athletic Association owns the property immediately to the rear.



FAYVILLE VILLAGE HALL



The Police and Fire headquarters are currently located at 19-21 Main Street in Downtown; however, the town is considering relocation of these uses. Should that occur, this 2.3 acre property in Downtown may be a possible location for redevelopment for mixed uses of ground floor commercial near Main Street with housing above and multi-family housing to the rear.



As town-owned properties, to promote redevelopment of the Police and Fire site or adaptive reuse of the South Union School or Fayville Village Hall, the town would first need to determine appropriate zoning mechanism to realize the redevelopment potential of these sites. Zoning mechanisms to consider could be: amended flexible zoning; mixed-use and multi-family zoning; 40R districts (as recommended for consideration at the South Union School); or 40B Comprehensive

Permits through the Local Initiative Program.<sup>42</sup> Some of these zoning mechanisms would require zoning amendments and would therefore be best completed before offering the properties for development. The Town would then issue RFPs to solicit development proposals for any town owned properties that it determines should be offered for affordable housing development. Terms of the redevelopment should require a certain percent of affordable units, preferably rental units.

#### IMPLEMENTATION MILESTONES

1. Fall 2015: Planning Department to work with a municipal building committee to facilitate a municipal-properties reuse study for the applicable properties.
2. Spring 2016: Planning Department, collaboratively with SHOPC and a municipal building committee, to hold neighborhood meetings and public forums to engage the public in discussion over potential reuse scenarios for applicable properties.
3. Fall 2016: Board of Selectmen to consider reuse scenarios for applicable properties. Planning Board to consider zoning amendments, if not done already through related work, and recommend to Town Meeting.
4. Spring 2017: Town Meeting to consider applicable zoning amendments and reuse scenarios and vote to authorize Board of Selectmen and Town Administrator to move forward with plans, as appropriate.
5. Summer-Fall 2017: Issue RFPs to solicit development proposals and select developer(s). If Town decides to move forward with multiple town properties for multi-family affordable housing projects, it may be practical to phase these initiatives over a number of years.

#### STRATEGY 8: EXPAND STOCK OF HOUSING AUTHORITY UNITS THAT ARE AFFORDABLE TO EXTREMELY LOW- AND VERY LOW-INCOME HOUSEHOLDS

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The Southborough Affordable Housing Trust and Community Preservation Committee to work in cooperation with the Southborough Housing Authority to expand the stock of Housing Authority units that are affordable to households with less than 30% AMI and 30% to 50% AMI. This could be done through acquisition of appropriate properties by providing funds for Housing Authority acquisition. There may also be potential to use tax title properties, thus substantially reducing acquisition and project cost.

Working through the Treasurer, Building Inspector, and Town Planner, the Planning Department can catalogue and map the location of tax-title properties as an ongoing project and can prioritize properties for potential affordable housing sites. The Town's Tax Title Custodian is the Treasurer and property in tax possession is usually sold at auction. However, the Town (Board of Selectmen) can designate the Town Planner to dispose of such property through a negotiated sale or a Request for Proposal (RFP) which allows more ability for the Town to control future use of the property, including designating the property for creation of affordable housing.

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<sup>42</sup> Local Initiative Program (LIP) is a state program that encourages the creation of affordable housing by providing technical assistance to communities and developers who are working together to create affordable rental opportunities for low- and moderate-income households. Source: <http://www.mass.gov/hed/community/40b-plan/local-initiative-program-lip.html>

Citizens' Housing and Planning Association produced the report "Back on the Roll in Massachusetts: A Report on Strategies to Return Tax Title Properties to Productive Use" that may be helpful to the Town as it moves forward with implementation of this strategy.

#### IMPLEMENTATION MILESTONES

1. Ongoing: Planning Department to work with Treasurer and Assessor to track tax title properties on an ongoing basis and to identify potential sites for affordable housing, whether through rehabilitation of existing structures or new building.
2. FY2016-2020: As opportunities arise, Housing Authority to request Affordable Housing Trust Funds and/or CPA funds for acquisition, rehabilitation, and/or design/development costs. Continue to expand stock incrementally as real estate opportunities arise and funding is available.

#### STRATEGY 9: ACQUIRE 3+ BEDROOM SINGLE-FAMILY AND DUPLEX HOMES TO EXPAND STOCK OF HOUSING AUTHORITY FAMILY UNITS.

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Similar to strategy above, the Housing Authority can expand its family units through acquisition or transference of tax title properties by working with the Southborough Affordable Housing Trust and the Community Preservation Committee. This initiative differs in the type of housing required for families in that the properties, whether rehabilitated or new, would need at least three bedrooms.

1. Ongoing: Planning Department to work with Treasurer and Assessor to track tax title properties on an ongoing basis and to identify potential sites for affordable housing, whether through rehabilitation of existing structures or new building.
2. FY2016-2020: As opportunities arise, Housing Authority to request Affordable Housing Trust Funds and/or CPA funds for acquisition, rehabilitation, and/or design/development costs. Continue to expand stock incrementally as real estate opportunities arise and funding is available.

#### STRATEGY 10: EXPLORE WASTEWATER INFRASTRUCTURE IMPROVEMENTS IN VILLAGE CENTER AREAS TO PROMOTE HOUSING AND ECONOMIC DEVELOPMENT

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The Town should explore infrastructure improvements in areas to promote housing and economic development such as a package treatment plant in the downtown area. It is possible that development being considered in the area may require such a plan. The Town should work with the developer to determine capacity needs that would allow the Town potential to tie into it to allow infill and multi-family development in the downtown area.

Package plants are pre-manufactured treatment facilities used to treat wastewater in small communities or on individual properties. The most common types of package plants are extended aeration plants, sequencing batch reactors, oxidation ditches, contact stabilization plants, rotating biological contactors, and physical/chemical processes.<sup>43</sup>

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<sup>43</sup> Source: US Environmental Protection Agency "Wastewater Technology Fact Sheet: Package Plants," Sept. 2000. EPA 832-F-00-016. [http://water.epa.gov/scitech/wastetech/upload/2002\\_06\\_28\\_mtb\\_package\\_plant.pdf](http://water.epa.gov/scitech/wastetech/upload/2002_06_28_mtb_package_plant.pdf). Accessed 1/19/15.

#### IMPLEMENTATION MILESTONES

1. Winter-Spring 2017: Explore possible opportunities to tie into proposed package treatment plant in private development or creating a town-owned treatment plant in the downtown area.

#### STRATEGY 11: FUND A HOUSING REHABILITATION PROGRAM FOR LOW-INCOME HOMEOWNERS INCLUDING OLDER ADULTS TO ALLOW ACCESSIBILITY AND SAFETY IMPROVEMENTS

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A variety of Massachusetts' towns have established Home Repair Programs and Housing Rehabilitation programs for low-income homeowners utilizing federal HOME funds and/or local Housing Trust revenue generated by non-CPA sources. The Town of Easton Affordable Housing Trust implements such a program. Repairs funded through this type of program would be intended to improve home functionality or occupant health and safety and to allow older residents in particular to age in place. Applicants would be required to meet income eligibility requirements (not more than 80% of the area median income) and the homes undergoing repair could also be required to meet assessed value requirements (at or below the Town's median assessed value). In addition, it is best practice for such a program to require a dischargeable lien that requires the funds to be repaid if sold within a specified period of time. It may be possible to require a permanent affordable restriction in return for the rehab funding, but the funding would need to be substantial enough to justify this requirement because it would substantially devalue resale potential.

Recent correspondence from the MA Department of Revenue (DOR) indicates that Housing Trusts may be restricted to only funding initiatives that create or preserve affordable housing (not including assistance for income-eligible homeowners) and that, per Anti-aid Amendment of the MA Constitution, Trust funds for housing costs assistance would require a restriction commensurate the assistance. Note for improved units to be counted on the state's SHI under a housing rehabilitation program, the program must require a minimum 15-year affordability restriction.<sup>44</sup> Such a program creates affordable housing through this restriction requirement.

The Town should further investigate best practices and legal considerations for such a program.

#### IMPLEMENTATION MILESTONES

1. Summer 2016: SHOPC to work with the Planning Department to identify best practices and work with Town Counsel to explore legal considerations for creating such a program. Develop program criteria, application materials, and administration strategy and secure funding.
2. Fall 2016: Launch program.

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<sup>44</sup> DHCD's *Comprehensive Permit Guidelines*, Updated 2013.

## STRATEGY 12: FACILITATE ADVOCACY AND EDUCATION OPPORTUNITIES ABOUT AFFORDABLE HOUSING ISSUES AND ADVOCATE FOR IMPLEMENTATION OF AFFORDABLE HOUSING INITIATIVES

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SHOPC has a critical role to promote public awareness of affordable housing issues and advocate for implementation of affordable housing initiatives including further investigation to support and supplement this plan. Some elements of this effort may benefit from contracting with professional planning consultants, while others can be done in-house or through the SHOPC members' volunteer efforts. This ongoing effort can take multiple forms including the following:

- Study how open space, recreation, and housing development currently co-exist in Town, and how much land is still undeveloped to help meet housing needs and economic goals. Utilize GIS to create an overlay map of developed lands and undeveloped lands. Work with the Open Space Committee and other stakeholders to further refine and identify potential larger parcels for future c.40B comprehensive permit development.
- Conduct additional research to supplement and update information provided in this Plan, such as more extensive research for comparable data for MetroWest communities. This type of data collection may be helpful to inform town policies and further public education of affordable housing issues.
- Regular updates to the Board of Selectmen and Community Preservation Committee regarding the status of SHOPC initiatives. Updates at regular meetings of town entities such as the School Committee and Planning Board.
- Sponsor speakers about affordable housing needs and issues as part of a Library speaker series. Speakers may include professionals from Citizens' Housing and Planning Association (CHAPA), Massachusetts Housing Partnership, Northeastern's Dukakis Center, Metropolitan Area Planning Council, MA Department of Housing and Community Development, or other relevant organizations.
- Utilize existing digital community engagement forums including a town newsletter and Facebook page to regularly post information about SHOPC initiatives, housing issues and information, as well as housing assistance resources.
- Ensure that the Town includes strong public engagement component consideration of zoning amendments related to housing development and other town housing initiatives, such as reuse of existing town properties for housing.
- Submit letters to the editor, press releases, and arrange interviews with reporters of the local newspapers regarding SHOPC initiatives, any housing lotteries, and general educational information about housing issues.

### IMPLEMENTATION MILESTONES

1. This is an ongoing initiative that SHOPC would lead to establish regular communication and education about affordable housing issues and initiatives as well as conduct further research and analysis.

### STRATEGY 13: CONTINUE ACTIVE PARTICIPATION IN MAPC METROWEST REGIONAL COLLABORATIVE (MWRC)

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MWRC serves the MetroWest region and facilitates inter-local collaborative planning and problem solving to enhance the quality of life and economic competitiveness of the MetroWest region. MWRC serves as a think tank and advocate for locally-initiated regional solutions to policy and planning challenges shared by MetroWest communities. Southborough representatives will continue to be an active participant in MAPC's MetroWest Collaborative and will help to coordinate affordable housing initiatives throughout the region.

#### IMPLEMENTATION MILESTONES

1. This is an ongoing initiative, and Southborough representatives will regularly attend the regional meetings and various regional events.

### STRATEGY 14: CONDUCT FURTHER ANALYSIS REGARDING THE AMOUNT OF LAND AREA IN TOWN DEVELOPED AS AFFORDABLE HOUSING TO MONITOR COMPLIANCE

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This Plan's Land Area analysis is inconclusive with regard to the amount of total land area developed as affordable housing, as defined by DHCD's Comprehensive Permit Regulations 760 CMR 56.03(3)(a). Further study would be required to determine the Town's status with regard to compliance with these Chapter 40B requirements. For more details, refer to the discussion presented in Chapter 1.

#### IMPLEMENTATION MILESTONES

1. Spring-Summer 2015: Town Engineer and Town Planner, working in-house or with a engineering consultant, to continue to refine analysis of compliance with the land area requirements. In particular, this would entail further analysis as to the portion of each SHI site that is occupied by the SHI eligible housing units (including impervious and landscaped areas directly associated with such units) per 760 CMR 56 as amended in 2008.




## IMPLEMENTATION SCHEDULE & RESPONSIBLE ENTITY

#	Housing Strategies	FY2015	FY2016	FY2017	FY2018	FY2019	FY2020	Responsible Entity	Supporting Entities
1	Permit mixed-use buildings in Village Centers of Cordaville, Downtown, and Fayville.							Town Meeting	Planning Board & Town Planner
2	Improve the Town's flexible zoning provisions to more effectively incentivize production of affordable housing including provisions for alternative wastewater treatment.							Town Meeting	Planning Board & Town Planner
3	Permit duplexes allowed by-right in defined areas and multi-family units in business village districts.							Town Meeting	Planning Board & Town Planner
4	Amend zoning provisions to encourage creation of more accessory apartments.							Town Meeting	Planning Board & Town Planner
5	Study creation of 40R Smart Growth Overlay District(s) within walking distance of the commuter rail train station in Cordaville.							Planning Board	Town Planner
6	Permit congregate living for older adults.							Town Meeting	Planning Board & Town Planner
7	Facilitate conversion of existing, underutilized town-owned buildings for multi-family housing with affordable units.							Town Meeting	Board of Selectmen & SHOPC
8	Expand stock of Housing Authority units that are affordable to extremely low- and very low-income households.							Housing Authority	Housing Trust
9	Acquire 3+ bedroom single-family and duplex homes to expand stock of Housing Authority family units.							Housing Authority	Housing Trust
10	Explore wastewater infrastructure improvements in Village Center areas to promote housing and economic development.							Public Works Depart.	Board of Health
11	Fund a housing rehabilitation program for low-income homeowners including older adults to allow accessibility and safety improvements.							Housing Trust	Council on Aging
12	Facilitate advocacy and education opportunities about affordable housing issues.							SHOPC	Town Planner
13	Continue active participation in MAPC MetroWest Regional Collaborative (MWRC).							Board of Selectmen	Town Planner
14	Conduct further analysis regarding the amount of land area in Town developed as affordable housing to monitor compliance with c.40B.							Town Engineer	Town Planner

Note: lighter shade indicates strategies that are ongoing and/or should be implemented as opportunities arise, rather than a specific schedule.

## APPENDIX A

### HUD FY14 INCOME LIMITS



## FY 2014 INCOME LIMITS DOCUMENTATION SYSTEM

[HUD.gov](#) [HUD User Home](#) [Data Sets](#) [Fair Market Rents](#) [Section 8 Income Limits](#) [MTSP Income Limits](#) [HUD LIHTC Database](#)

### FY 2014 Income Limits Summary

FY 2014 Income Limit Area	Median Income <span style="font-size: x-small;">Explanation</span>	FY 2014 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
<b>Southborough town</b>	\$96,300	Very Low (50%) Income Limits (\$) <span style="font-size: x-small;">Explanation</span>	34,300	39,200	44,100	<b>48,950</b>	52,900	56,800	60,700	64,650
		Extremely Low (30%) Income Limits (\$)* <span style="font-size: x-small;">Explanation</span>	20,550	23,500	26,450	<b>29,350</b>	31,700	34,050	36,400	40,090
		Low (80%) Income Limits (\$) <span style="font-size: x-small;">Explanation</span>	44,750	51,150	57,550	<b>63,900</b>	69,050	74,150	79,250	84,350

**Selecting any of the buttons labeled "Explanation" will display detailed calculation steps for each of the various parameters.**

NOTE: Southborough town is part of the **Eastern Worcester County, MA HUD Metro FMR Area**, so all information presented here applies to all of the **Eastern Worcester County, MA HUD Metro FMR Area**. The **Eastern Worcester County, MA HUD Metro FMR Area** contains the following areas:  
**WORCESTER COUNTY, MA** TOWNS OF Berlin town, MA; Blackstone town, MA; Bolton town, MA; Harvard town, MA; Hopedale town, MA; Lancaster town, MA; Mendon town, MA; Milford town, MA; Millville town, MA; Southborough town, MA; Upton town, MA; and Upton town, MA.

\* The FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to be the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline as [established by the Department of Health and Human Services \(HHS\)](#), provided that this amount is not greater than the Section 8 50% very low-income limit. Consequently, the extremely low (30%) income limits may equal the very low (50%) income limits.

Income Limit areas are based on FY 2014 Fair Market Rent (FMR) areas. For information on FMRs, please see our associated FY 2014 [Fair Market Rent documentation system](#).

## APPENDIX B

### DHCD'S SUBSIDIZED HOUSING INVENTORY MARCH 2014<sup>45</sup>

#### DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

#### Southborough

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency	
2861	n/a	3 North St	Rental	8	Perp	No	DHCD	
2862	Colonial Gardens	49 Boston Rd.	Rental	56	Perp	No	DHCD	
2863	n/a	Boston Rd.	Rental	2	Perp	No	DHCD	
2864	The Highlands	Stockwell & Fitzgerald Lane	Ownership	4	Perp	No	DHCD	
4462	DDS Group Homes	Confidential		0	N/A	No	DDS	
4789	Fairfield Green at Marlborough	155 Northborough Road	Rental	30	Perp	Yes	MassHousing	
6411	Meeting House Farm	Middle Road	Ownership	7	Perp	Yes	MassHousing FHLBB	
7947	Gilmore Rd	Gilmore Rd	Ownership	1	Perp	NO	DHCD	
8757	1 Cordaville Road	1 Cordaville Road	Rental	1	Perp	NO	DHCD	
9084	DMH Group Homes	Confidential	Rental	8	N/A		DMH	
9558	Madison Place	0 Tumpike Road, Crystal Pond Road, 1200 Madison Place	Rental	168	Perp	YES	MassHousing	
9640	Parkerville Road	Parkerville Road	Ownership	1	Perp	NO	DHCD	
<b>Southborough Totals</b>				286	<b>Census 2010 Year Round Housing Units</b>		3,433	
							<b>Percent Subsidized</b>	8.33%

3/28/2014

Southborough  
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<sup>45</sup> Note: The official DHCD SHI from March 2014, as included here, includes a duplicate listing: 3 North Street and DMH Group Homes is the same property.

## APPENDIX C

### DHCD NEW UNITS FORM

This form may be downloaded from DHCD's website at: [www.mass.gov/hed/community/40b-plan/subsidized-housing-inventory-shi.html](http://www.mass.gov/hed/community/40b-plan/subsidized-housing-inventory-shi.html)

#### **SUBSIDIZED HOUSING INVENTORY: Requesting New Units Form**

Name of Development \_\_\_\_\_

Address \_\_\_\_\_

Total Acreage \_\_\_\_\_

Subsidizing Agency – List All (i.e., MassHousing, DHCD)

Subsidy Program – List All (i.e., Housing Starts, NEF, LIP, HOME)

	Rental	Ownership
Total Units in Development		
Total Affordable Units		
Restricted at 80% of AMI		
Restricted at 50% of AMI		
Restricted at 30% of AMI		

Date of Building Permit(s) \_\_\_\_\_

(Provide a listing of issued building permit numbers and corresponding unit numbers and addresses. Please note that foundation permits are *not* to be included as building permits)

Date of Occupancy Permit(s) \_\_\_\_\_ (Provide a listing of issued occupancy permit numbers and corresponding unit numbers and addresses)

*For Comprehensive Permit Projects, Zoning Approvals under M.G.L. c.40A, and Completed Plan Reviews under M.G.L. c.40R (provide copy of applicable permit, approval, or plan review):*

• Date comprehensive permit application was filed with the ZBA: \_\_\_\_\_

- Date comprehensive permit, zoning approval under M.G.L. c.40A, or completed plan review under M.G.L. c.40R was filed with the town clerk: \_\_\_\_\_
- Was an appeal filed? YES or NO  

Was an appeal filed by the Zoning Board of Appeals? YES or NO
- Date the last appeal was fully resolved: \_\_\_\_\_  
 (Provide documentation)

Documentation\* evidencing the following must be submitted with this form:

1. The zoning or permitting mechanism under which the housing development is authorized
2. The units are subsidized by an eligible state or federal program
3. The units are subject to a long term use restriction limiting occupancy to income eligible households for a specified period of time (at least thirty years or longer for newly created affordable units, and at least fifteen years for rehabilitated units)
4. The units are subject to an Affirmative Fair Housing Marketing Plan
5. The last appeal has been fully resolved (where applicable)

**Submit form and documentation to:      DHCD Office of the General Counsel**  
**Attn: Subsidized Housing Inventory**  
**100 Cambridge Street, Suite 300**  
**Boston, MA 02114**

Submitted by: Name & Title: \_\_\_\_\_  
 Mailing Address: \_\_\_\_\_  
 Phone and email: \_\_\_\_\_

\*Please review Section II of the DHCD Comprehensive Permit Guidelines, "Measuring Progress Towards Local Goals," available at <http://www.mass.gov/hed/docs/dhcd/legal/comprehensivepermitguidelines.pdf> for more information about the required criteria for inclusion on the Subsidized Housing Inventory.

## APPENDIX D

### AFFIRMATIVE FAIR HOUSING & RESIDENT SELECTION

The following is excerpted from pages III-1 and III-2 of DHCD's Comprehensive Permit Guidelines, as revised December 2014. The full Guidelines are available on DHCD's website:

<http://www.mass.gov/hed/docs/dhcd/legal/comprehensivepermitguidelines.pdf>

*Revised December 2014*

*AFHMP*

#### **III. Affirmative Fair Housing Marketing and Resident Selection Plan**

##### **A. Introduction**

The Commonwealth of Massachusetts has a compelling interest in creating fair and open access to affordable housing and promoting compliance with state and federal civil rights obligations. Therefore, all housing with state subsidy or housing for inclusion on the Subsidized Housing Inventory (SHI) shall have an Affirmative Fair Housing Marketing and Resident Selection Plan (AFHMP). With respect to rental housing and Assisted Living Facilities, *the affordable Use Restriction documents of said housing must require that the AFHMP, subject to the approval of the subsidizing or funding agency, shall be implemented for the term of the affordability restriction.*

Affirmative Fair Housing requirements apply to the full spectrum of activities that culminate with occupancy, including but not limited to means and methods of outreach and marketing through to the qualification and selection of residents. All AFHMP plans must, at a minimum, meet the standards set forth by the Department of Housing and Community Development (DHCD), as may be amended from time to time. In the case of M.G.L. c.40B projects and other projects subsidized by a Subsidizing Agency, the AFHMP must be approved by the Subsidizing Agency.

The developer (Developer) is responsible for resident selection, including but not limited to drafting the resident selection plan, marketing, administering the initial lottery process, and determining the qualification of potential buyers and/or tenants. The Developer is responsible for paying for all of the costs of affirmative fair marketing and administering the lottery and may use in-house staff, provided that such staff meets the qualifications described below. The Developer may contract for such services provided that any such contractor must be experienced and qualified under the following standards.

Note: As used in these AFHMP Guidelines, "Developer" refers to the Project Owner and/or the entity with which the Developer has contracted to carry out any or all of the tasks associated with an AFHMP.

##### **B. Developer Staff and Contractor Qualifications**

The entity as well as the individual with primary responsibility for resident selection, whether in-house staff or a third-party contractor, must have substantial, successful prior experience in each component of the AFHMP for which the party will be responsible, e.g. drafting the plan, marketing and outreach activities, administering the lottery process and/or determining eligibility under applicable subsidy programs and/or qualifying buyers with mortgage lenders.

Subsidizing Agencies reserve the right to reject the qualifications of any Developer or contractor. However, generally, Developers or contractors that meet the following criteria *for each component*, as applicable, will be considered to be qualified to carry out the component(s) for which they are responsible:

1. The entity has successfully carried out similar AFHMP responsibilities for a minimum of three (3) projects in Massachusetts *or* the individual with primary responsibility for the resident selection process has successfully carried out similar AFHMP responsibilities for a minimum of five (5) projects in Massachusetts.

2. The entity has the capacity to address matters relating to limited English language proficiency. This shall include language access planning and providing reasonable language assistance, at no cost to the applicant, so that applicants with Limited English Proficiency ("LEP") may meaningfully apply and access

the housing opportunity.<sup>9</sup> Marketing informational materials must therefore provide notice of free language assistance to applicants, translated into the languages of LEP populations anticipated to apply.

3. "Successfully" for the purposes of these Guidelines means that, with respect to both the entity and the relevant staff, (a) the prior experience has not required intervention by a Subsidizing Agency to address fair housing complaints or concerns; and (b) that within the past five (5) years, there has not been a finding or final determination against the entity or staff for violation of any state or federal fair housing law.

### **C. Affirmative Fair Housing Marketing Plan**

#### 1. Duration

The Developer and contractor, if any, or other delegated entity, shall review and update the AFHMP at least every five years, or more frequently if relevant demographics change, or as otherwise needed in order to ensure compliance with applicable law and DHCD's AFHMP guidelines, as may be amended from time to time (or any successor guidelines or directives).

*(May 2013 Update: Addition of language on duration; no change in policy.)*

#### 2. Contents

The Developer shall prepare the following materials which shall comprise an AFHMP:

- a. Informational materials for applicants including a general description of the overall project that provides key information such as the number of market/affordable units, amenities, number of parking/garage spaces per unit, distribution of bedrooms by market and affordable units, accessibility, etc.
- b. A description of the eligibility requirements.
- c. A description of the rules for applying and the order in which applications will be processed.
- d. Lottery and resident selection procedures.
- e. A clear description of the preference system being used (if applicable).
- f. A description of the measures that will be used to ensure affirmative fair marketing will be achieved including a description of the affirmative fair marketing and outreach methods that will be used, sample advertisements to be used, and a list of publications where ads will be placed.
- g. Application materials including:
  - (1) The application form.

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<sup>9</sup> See DHCD's Language Access Plan at <http://www.mass.gov/hed/docs/dhcd/hd/fair/languageaccessplan.pdf> for information about language access planning obligations and requirements.

## APPENDIX E

### SOUTHBOROUGH HPP FOCUS GROUP: SUMMARY OF RESULTS (1/14/15)

#### **QUESTION 1: WHAT?**

**What types** of housing should the town encourage? **Why?**

Type of Housing	Group					Why?
	A	B	C	D	E	
a. Accessible/barrier free homes			X			
b. Accessory apartments	X	X				B: Already exist, low impact, does not create traffic/safety issues in most cases; low cost
c. Assisted living/nursing homes	X		X	X	X	B: Clear need demographically
d. Congregate/group living						
e. Multi-family complexes on larger tracts of undeveloped land						
f. Multi-family in converted existing buildings (e.g., underutilized schools)	X			X	X	D. South Union School & Fayville Town Hall E. Convert arts center (South Union School)
g. Multi-family infill in areas of concentrated development (e.g., village centers)						
h. Mixed-use (i.e., apartments above shops)	X			X		
i. Single-family houses			X			C. Like two homes that were subsidized.
j. Townhouse			X			C. Behind Red Barn
k. Two-family houses/duplexes					X	
l. Affordable 55+ housing					X	

Other comments:

Group C: Colonial Gardens has a long wait list. College students returned.

Group D: Need to accommodate young professionals and senior empty nesters. Enough single family development already.



## QUESTION 2: HOW?

There are a variety of regulatory (zoning) tools that can help create affordable housing and more diverse housing options in MA municipalities. Which regulatory tools would be most beneficial in Southborough to encourage creation of affordable housing and/or more diverse housing options? WHY? Which would not be beneficial, if any? Why not? Be as specific as possible in your response.

Regulatory Strategy	Group					Why?
	A	B	C	D	E	
a. 40R districts (a.k.a. smart growth districts)		X	X			C: If done carefully.
b. Amend accessory apartment requirements to be more permissive (e.g., remove % cap on total units, allow by-right with site plan review by Planning Board)	X	X				C: Would not fly in some (many) neighborhoods
c. Amend flexible zoning to more effectively incentivize affordable units (your current zoning is a combo of inclusionary and incentive)	X	X	X			A: Focus on incentive (vs. mandated inclusionary)
d. Housing Authority acquisition and manage of assets		X				
e. Options for alternative septic systems					X	
f. Permit assisted living housing		X		X	X	B: Maybe
g. Permit congregate living housing						C: No one would want it near them.
h. Permit conversion of larger single-family homes to multi-family.	X					A: For rental units
i. Permit development of undersized lots with infill zoning if creating affordable units and/or barrier free units		X	X	X	X	C: Need more disabled/elderly barrier free homes.
j. Permit duplexes (allow by-right in certain areas/sub-districts)		X	X		X	
k. Permit mixed-use in village centers (i.e., apartments above shops)	X	X	X	X		B: Two-acre zoning needs to be rewritten C: But not that many opportunities
l. Permit nursing homes		X		X	X	B: Maybe
m. Promote forums and other advocacy around affordable housing issues		X				
n. Repurpose underutilized buildings		X				B: Such as South Union School, Neary if surplussed, and other options in future given demographic shift
o. Use Affordable Housing Trust Fund and CPA funds to acquire assets		X				

Other comments:

Group C: Large zoning changes are hard to negotiate with governance structure/history of town. Affordable homes can look like other homes, don't have to be a problem. Issues of septic systems/parking in increasing density don't lots

Group D: Large developments risk character. Smaller bits make more sense. Infill/above retail maintains scale. Move parents here! Septic drives all.

### QUESTION 3: WHERE?

As part of the Housing Production Plan, the community is required to identify specific sites and areas that would be appropriate to accommodate affordable housing. Using the map provided, identify **where** your group thinks affordable housing units could/should be created? Below, explain **why your group chose these sites.**

LOCATIONS	Group					Why?
	A	B	C	D	E	
South Union School		X	X	X	X	
Train station – private parking lot			X		X	E. Capitalize on walk to the train.
Capasso Farm		X	X	X	X	
Smaller lots for senior housing					X	
Parcels on 495 or 90					X	E. Assisted living
Fayville/Fayville Hall	X	X	X	X		B: New septic
Downtown/Main St area/commercial area	X	X	X	X		C: Needs a plan, many accessory apartments. Multi-family are there now but don't know if officially zoned. Interaction with historic preservation.
Tony Kwan property – Newton St.		X	X	X		<b>B: For assisted living</b>
Station 2 (Fire House)		X		X		B: Potential development site after relocation
Stony Brook Golf Course		X		X		
Southville Area			X			
Oak Hill Road			X			
Nearby School		X				
Police building		X				B: Potential development site after relocation
Commercial buildings		X				
Town-owned land behind transfer station		X				B: Unless safety takes it
Village Center	X					
Transit proximity	X					

**JM GOLDSON**

**community preservation + planning**

Boston, MA

<http://jmgoldson.com>

[www.facebook.com/jmgoldson](http://www.facebook.com/jmgoldson)

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