

TOWN OF SOUTHBOROUGH, MASSACHUSETTS

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# HOUSING PRODUCTION PLAN

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ADD PHOTO

DRAFT

DRAFT January 7, 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.

## TABLE OF CONTENTS

<b>ACKNOWLEDGEMENTS</b>	<b>2</b>
<b>ACRONYMS</b>	<b>4</b>
<b>KEY DEFINITIONS</b>	<b>4</b>
<b>EXECUTIVE SUMMARY</b>	<b>6</b>
<b>HIGHLIGHTS AND SUMMARY OF KEY FINDINGS</b>	<b>6</b>
<b>SUMMARY OF POPULATION &amp; HOUSING SUPPLY CHARACTERISTICS</b>	<b>6</b>
<b>GOALS &amp; STRATEGIES</b>	<b>6</b>
<b>INTRODUCTION</b>	<b>7</b>
PURPOSE	7
PLAN METHODOLOGY	8
COMMUNITY OVERVIEW	9
<b>CHAPTER 1: HOUSING NEEDS ASSESSMENT</b>	<b>10</b>
DEMOGRAPHIC CHARACTERISTICS	10
HOUSING SUPPLY CHARACTERISTICS	24
AFFORDABLE HOUSING	36
<b>Key Housing Needs: Findings and Conclusions</b>	<b>42</b>
KEY DEMOGRAPHIC FINDINGS	42
KEY HOUSING SUPPLY CHARACTERISTICS	43
SUMMARY OF HOUSING NEED CONCLUSIONS	44
<b>CHAPTER 2. DEVELOPMENT CONSTRAINTS AND LIMITATIONS</b>	<b>45</b>
INFRASTRUCTURE CAPACITY	50
REGULATORY BARRIERS	52
LOCAL WETLAND REGULATIONS	54
WETLAND & FLOODPLAIN DISTRICT	54
SUMMARY OF REGULATORY BARRIERS & OTHER REGULATORY TOOLS	54
<b>CHAPTER 3. IMPLEMENTATION CAPACITY AND RESOURCES</b>	<b>55</b>
<b>CHAPTER 4. GOALS &amp; STRATEGIES</b>	<b>55</b>
<b>APPENDIX A</b>	<b>55</b>
HUD FY14 INCOME LIMITS	55
<b>APPENDIX C</b>	<b>55</b>
DHCD'S SUBSIDIZED HOUSING INVENTORY DEC 2014	55

## 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>	Margins of Error
<b>SHI</b>	MA Subsidized Housing Inventory
<b>SHOPC</b>	Southborough Housing Opportunity Partnership Committee
<b>ZBA</b>	Zoning Board of Appeals

## 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 percent 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.

**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 medians for households, families, and unrelated individuals are based on all households, families, and unrelated individuals, respectively. The medians 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.)

**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.

**Poverty** – Following the Office of Management and Budget's (OMB's) Directive 14, 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 households size are found at this link: <https://www.census.gov/hhes/www/poverty/data/threshld/>.

## EXECUTIVE SUMMARY

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To be written.

## 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 greatest housing needs are:

1. Xxx
2. Xxx<sup>1</sup>

## SUMMARY OF POPULATION & HOUSING SUPPLY CHARACTERISTICS

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- xxx
- xxx

## GOALS & STRATEGIES

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<sup>1</sup> See appendix for more information on area median income levels as established by the US Department of Housing and Urban Development.

## 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'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. Planning consultant Jennifer Goldson of JM Goldson community preservation + planning was selected 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 is 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, THEN 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 2013, the state's Subsidized Housing Inventory (SHI) included 8.1%<sup>2</sup> of Southborough's 2010 housing base and occupied roughly x% of the total land area.

#### COMPREHENSIVE PERMIT DENIAL & APPEAL PROCEDURES

*Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Zoning Board of Appeals (ZBA) shall provide written notice to the Applicant, with a copy to the DHCD, that it considers 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 (certification), and the factual basis for that position, including any necessary supportive DHCD certification letter or documentation.*

*If the Applicant wishes to challenge the ZBA's assertion, it must do so by providing written notice to DHCD, with a copy to the ZBA, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. The Department shall there upon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA 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 DHCD to issue a timely decision shall be deemed a determination in favor of the municipality.*

*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.

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

<sup>2</sup> Note that DHCD SHI list of 3/28/14 that totals 286 units (8.33%) includes a duplication of the 8 Department of Mental Health (DMH) units. The figure indicated here of 8.1% accounts for this duplication.



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

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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. Crossed by Route 9, the Massachusetts Turnpike, and Interstate 495, and served by an MBTA commuter rail, Southborough is a convenient location for both residence and business.

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, hikers, and horses 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, and government activity, all creating a small town quality of life within the MetroWest Region.

Insert locus map showing Southborough in regional context.

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<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.

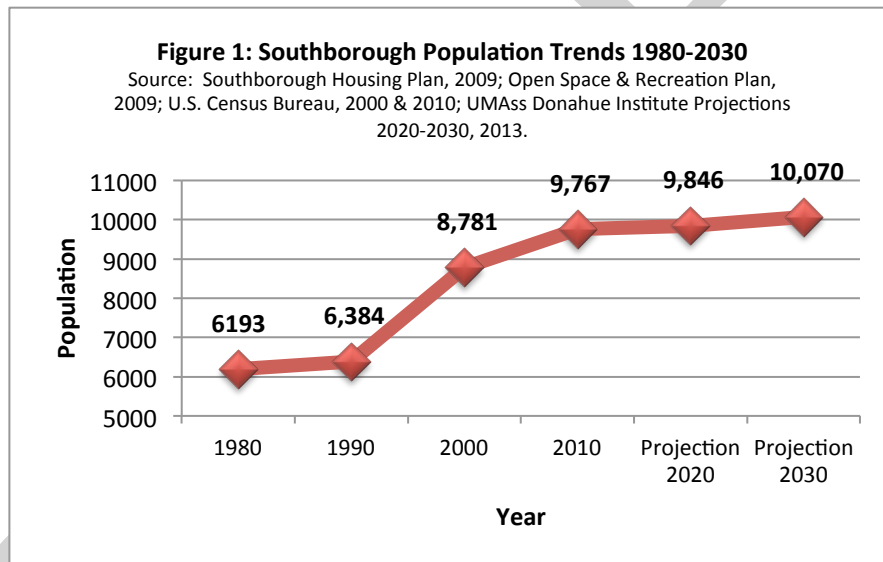
## CHAPTER 1: HOUSING NEEDS ASSESSMENT

### 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 State of Massachusetts increased 3% and the United States increased 10% in the same period.

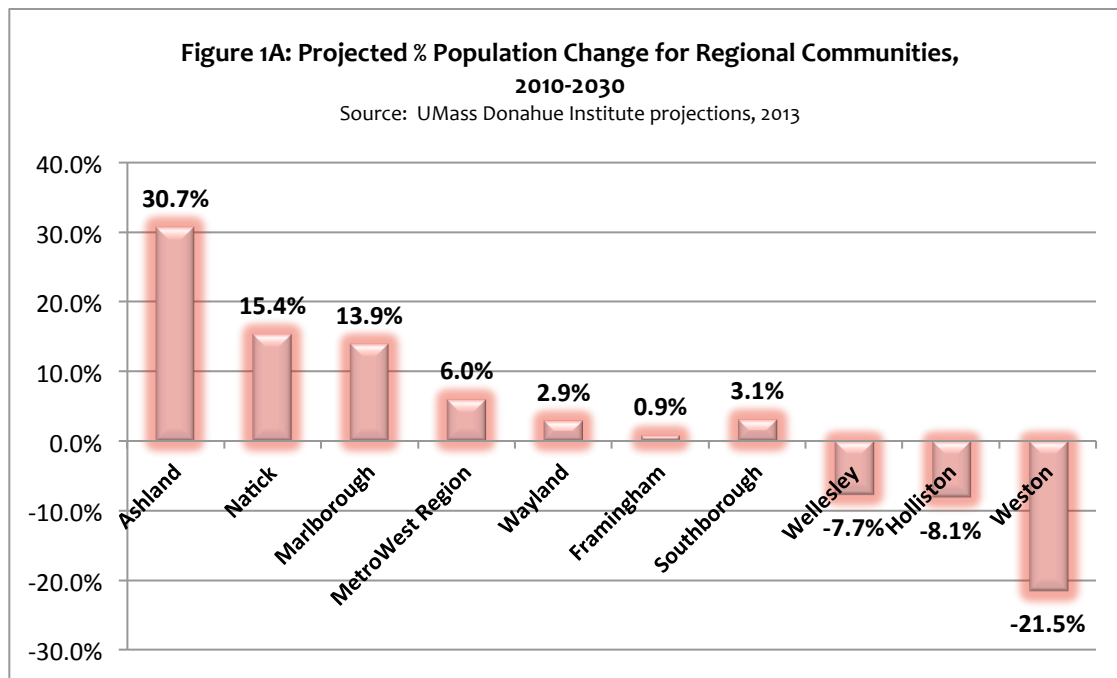
Southborough experienced a 38% increase in population between 1990 and 2000 with an increase of 2,397 people. After 2000, population continue to grow but at a more modest rate. Projections by the UMass Donahue Institute estimate slowed growth of roughly 3% between 2010-2030, with a projected growth of 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 20013 ACS 5-year estimate, roughly 103 persons are housed in group quarters in Southborough.



#### 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.

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.

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 ½ of a percent 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 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%
<i>Source: U.S. Census Bureau, 2000 &amp; 2010, QT-P11.</i>			

## HOUSEHOLD TYPES

OVERALL, SOUTHBOROUGH HAS A LARGER PERCENT OF FAMILIES WITH CHILDREN AND SMALLER PERCENT 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.

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 percent of single-person households in Worcester County, roughly 26% in 2010, and less than the statewide percent of single-person households of approximately 29%. 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 less 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 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.

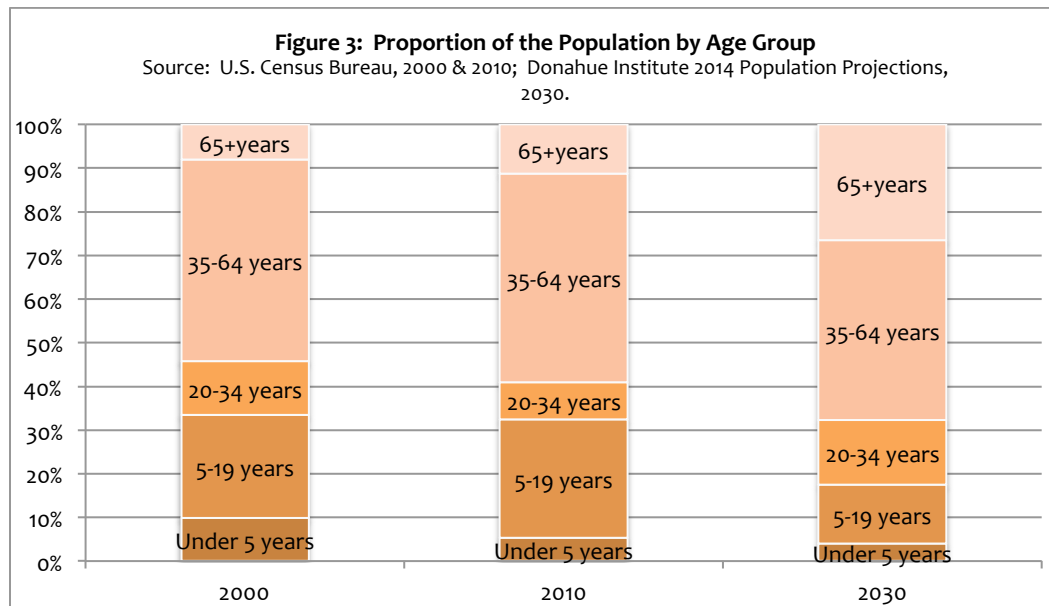


TABLE 5: SOUTHBOROUGH POPULATION AGE TRENDS 2000-2030

	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 LESS 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.

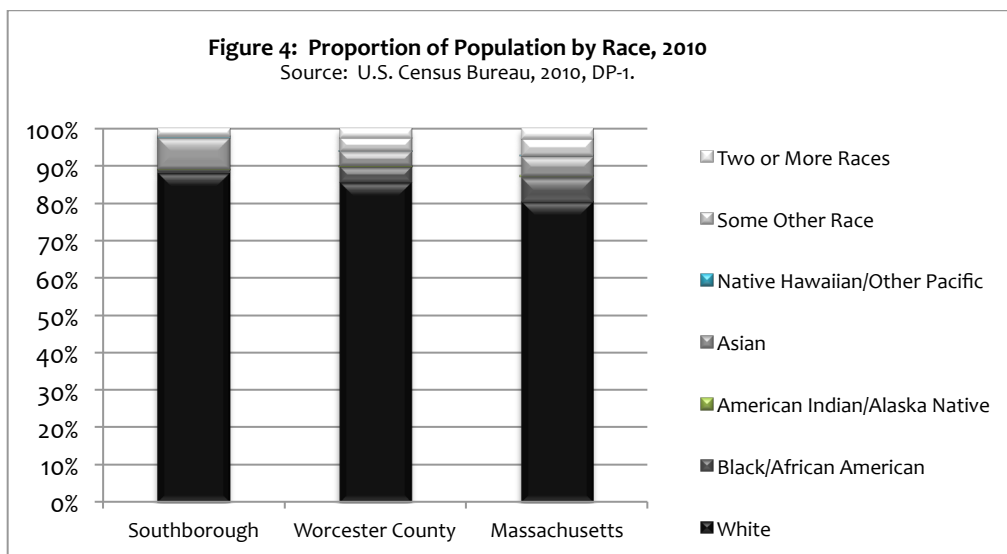
TABLE 7: SOUTHBOROUGH RACE/ORIGIN OF POPULATION 2000-2010

	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 South Ville. 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>5</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

<sup>5</sup> HUD's Office of Community Planning and Development, Community Planning and Development (CDP) Maps, <http://egis.hud.gov/cpdmaps/#>, accessed 1/7/15.

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, white population is 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.

According to MassGIS data, there are no EJ districts in Southborough, however neighboring Westborough, to the West, has a large EJ district along the town border with Southborough and Framingham, to the East, also has an EJ district along a portion of the eastern border with Southborough.

Add diagram/map here showing EJ districts in neighboring communities – or put in an Appendix.

THEREFORE, SOUTHBOROUGH 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 IN WESTBOROUGH AND FRAMINGHAM.



## DISABILITY

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. 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 with 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.

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

TABLE 9: 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.

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## HOMELESSNESS

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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.

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*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.

## INCOME

The estimated Southborough median household income per the 2013 ACS 5-year estimates was about \$143,600. This was substantially higher than the median household income of Worcester County (\$65,223) and for the state (\$66,866). The 2013 estimated median household income is a 39% increase 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>6</sup> The median household income in Worcester 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 Worcester County of \$65,223. In comparison to the other eight communities in the MAPC MetroWest subregion, Southborough had the third highest estimated median household income in 2013, exceeded only by Weston and Wellesley.

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

TABLE 11: MEDIAN HOUSEHOLD INCOME SOUTHBOROUGH AND SURROUNDING AREA, 2000-2013

Geography	Median HH income 2000	Median HH Income 2013 Estimates	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>7</sup>

<sup>6</sup> Bureau of Labor Statistics, CPI Inflation Calculator: [http://www.bls.gov/data/inflation\\_calculator.htm](http://www.bls.gov/data/inflation_calculator.htm)

<sup>7</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.

An estimated 380 households (about 12% of total households) in Southborough lived in households 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.

TABLE 12: 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 American Community Survey, 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 13: 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.

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.

TABLE 14: 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>8</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, nor 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.

<sup>8</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.

## ECONOMIC CHARACTERISTICS

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 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>9</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 16: 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 17: 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>9</sup> MA Executive Office of Labor and Workforce Development, Department of Unemployment Assistance.

TABLE 19: 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 ( $\pm 289$ ) 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 20: SOUTHBOROUGH POPULATION TRAVEL TIME TO WORK, 2013

Travel Time to Work	%	MOE
Less than 10 minutes	9%	$\pm 2.7$
10-14 minutes	11.5%	$\pm 3.1$
15-19 minutes	9.4%	$\pm 2.8$
20-24 minutes	16.2%	$\pm 4.1$
25-29 minutes	5.7%	$\pm 2.3$
30-34 minutes	11.3%	$\pm 2.7$
35-44 minutes	7.6%	$\pm 2.4$
45-59 minutes	12.7%	$\pm 3.1$
60 or more minutes	16.6%	$\pm 3.6$
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 18: 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.



## HOUSING TYPE

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 known nursing homes or assisted living facilities in Southborough (check this with town).**

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).

TABLE 20: SOUTHBOROUGH HOUSING UNITS BY NUMBER OF UNITS IN STRUCTURE, 2009-2013 ACS 5-YEAR ESTIMATE

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.

## HOUSING UNIT GROWTH AND BUILDING ACTIVITY

Between 2000 and 2012, Southborough issued an average of 31 building permits annual 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.

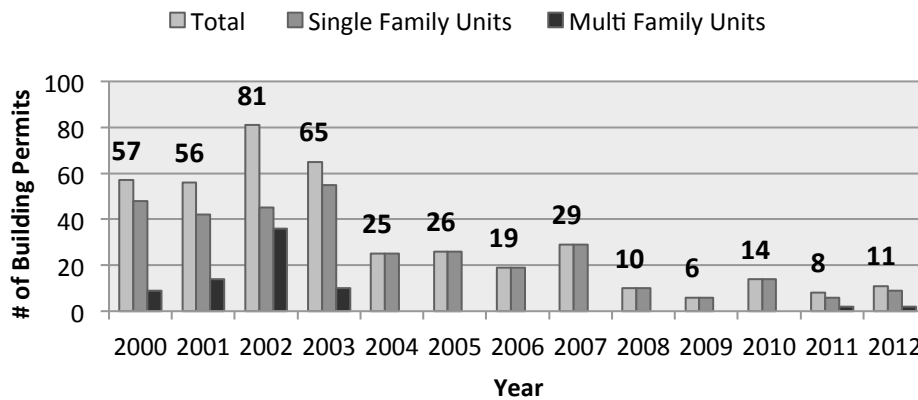
TABLE 40: SOUTHBOROUGH # PERMITS FOR NEW DWELLING UNITS, 2000-2012

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

**Figure 7: Southborough Permits for New Dwelling Units, 2000-2012**

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.

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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>10</sup>

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<sup>10</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 22: 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 25: 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 26: 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
Source: The Warren Group, Town Stats, accessed 12/27/14; showing median sales price for all sales of single family houses and condominiums.	

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.

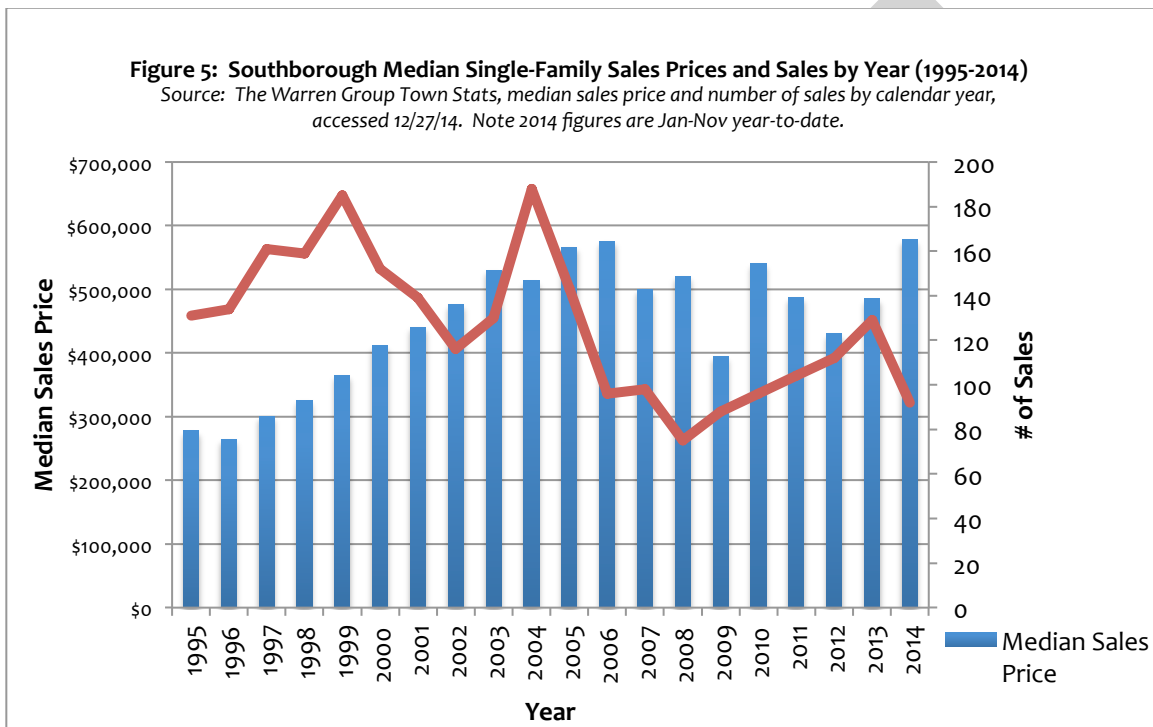
TABLE 27: MEDIAN SALE PRICE OF SINGLE-FAMILY SALES IN SOUTHBOROUGH WITH COMPARISONS, 2014

<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
Source: The Warren Group, Town Stats, accessed 12/27/14; showing median sales price for all sales of single family houses.	

## 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>11</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 began to decline, however 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>12</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 prices 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>11</sup> The median sale price increased by 17% when adjusting for inflation using the Consumer Price Index Inflation Calculator.

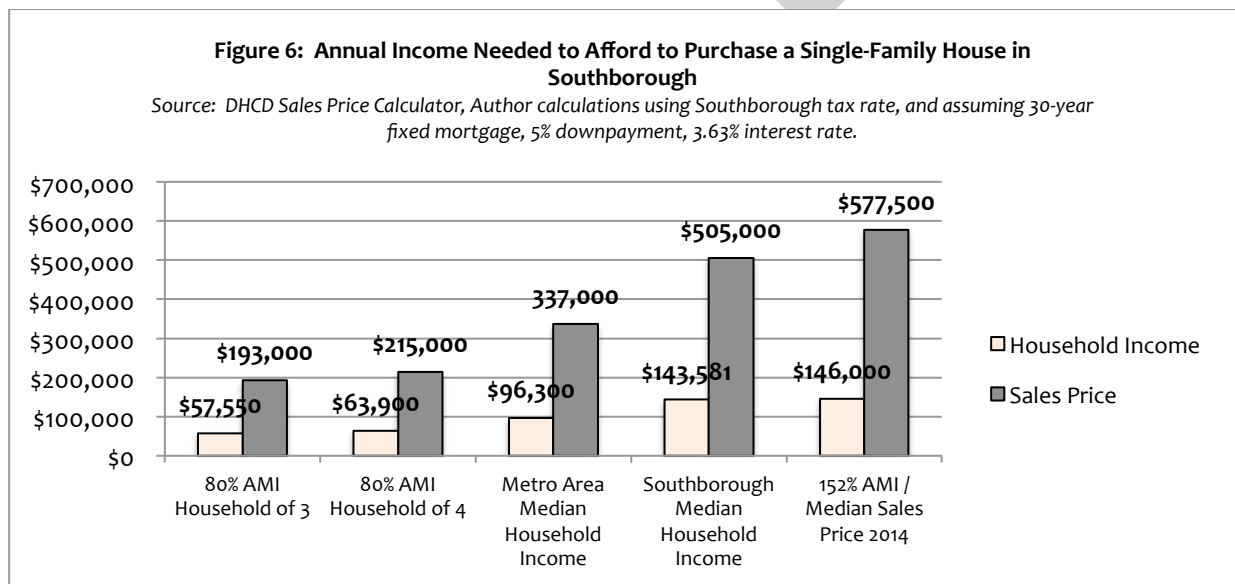
<sup>12</sup> Penny and Marilyn Green, ReMax Signature Properties, 2014 MLS Statistics Report, provided 1/6/15.

## 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 of \$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 prices 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 30: 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%).

### OWNERSHIP AFFORDABILITY FOR CURRENT HOUSEHOLDS

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.

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.



TABLE 31: 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.

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 32: 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%	2,565
<b>Total</b>	<b>855</b>	<b>2,165</b>	<b>28%</b>	<b>3,020</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 35: 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 36: 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, <a href="http://www.huduser.org">www.huduser.org</a> , 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**.

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>13</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 the 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 38: 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>13</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 39: 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 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>14</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>15</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>16</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.

The existing affordable units in Southborough include 56 units at 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 3-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 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.

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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.

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### 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, as amended (42 U.S.C. §§ 3601 et seq.) and Massachusetts General Laws C. 151B. In order to respond to development patterns in the Commonwealth 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.*

## LAND AREA ANALYSIS<sup>17</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 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.

According to GIS analysis done by the Town Engineer, Southborough has a total land area of xxxxx 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 (xxx acres) as affordable housing sites to comply with MGL c.40B.

### 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.

Currently, there are approximately xx gross acres- used for affordable housing. Therefore, it is estimated that another roughly xx acres is needed to meet the 1.5% minimum. It should be noted that the pending Comprehensive Permit Application before the Zoning Board of Appeals (xxxxxxx,

<sup>17</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.

as described further on the following pages) includes approximately xx net developed acres according to information from xxx and xxx gross acres.

TABLE 30: 40B OVERALL LAND AREA SUMMARY

Total Land Area	
Statutory Minima of 1.5%	
Total Affordable Housing Land Area (Gross Area)*	
Additional Land Area Needed to Meet 1.5% Minima	
*Amounts are not exact due to unavailable information on confidential properties and data for net developed land area of properties.	

TABLE 30A: LAND AREA CALCULATION

Description	Area (acres)
Land Zoned to Permit Development	
Public Right of Ways (Streets & MBTA Rail)	
Other excluded areas including eligible public lands and water bodies	
Total Land Area	

TABLE 31: 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	?	0
Fairfield Green at Marlborough*	155 Northborough Rd	30	14.28	na	0
Meeting House Farm	Middle Rd	7	4.58	?	0
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>27.76</b>
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.					

## PENDING AFFORDABLE HOUSING DEVELOPMENTS

There are currently two pending affordable housing developments in Southborough. Woodland Meadows is four rental (?) 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 is presumed currently eligible for inclusion on the SHI pending Town submittal of SHI Unit form to DHCD.

TABLE 43: 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	Rental?	4	all two bedrooms	Comprehensive	2.16
Park Central	In Review	Owner	45	Unknown	Comprehensive	89.3
Total			49			91.46

Source: Southborough Planning Department, January 2015.

### 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 8 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.

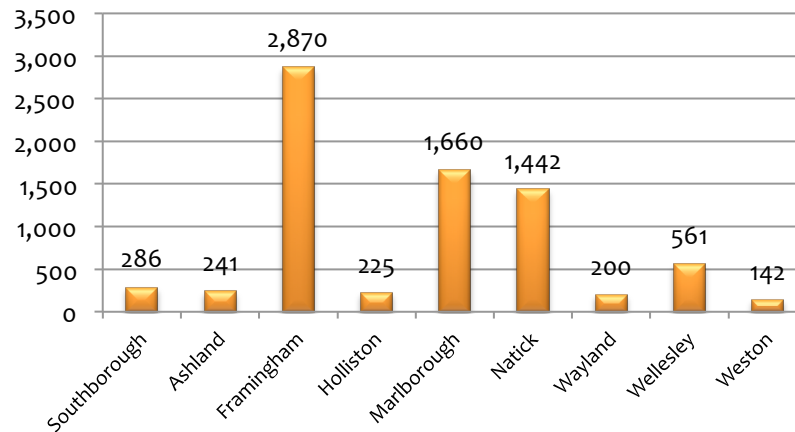
### REGIONAL ANALYSIS OF SHI UNITS

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.



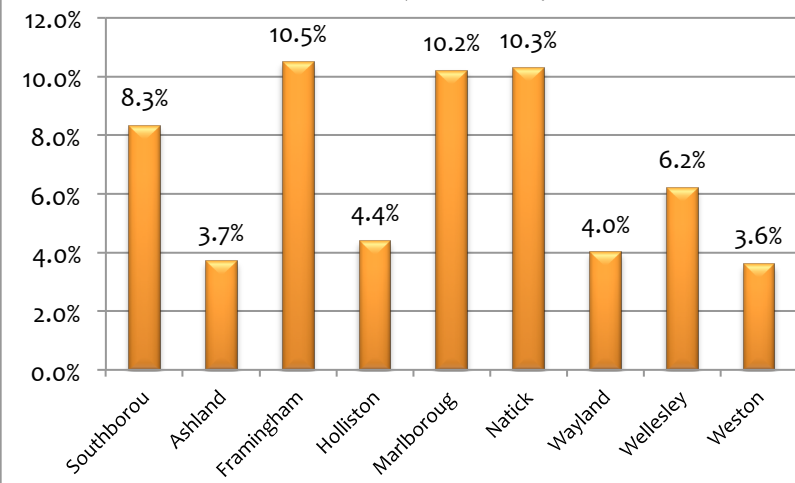
**Figure 8: Regional Comparison of SHI Units by Town**

Source: DHCD, December 2014.



**Figure 9: Regional Comparison of SHI Units by Town**

Source: DHCD, December 2014.



## 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 42: 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	0.98
Family	3	66	22
<b>Total</b>	<b>59</b>	<b>121</b>	<b>2.1</b>

## Key Housing Needs: Findings and Conclusions<sup>18</sup>

### KEY DEMOGRAPHIC FINDINGS

- 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 percent of families with children and smaller percent 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 less 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 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 in Westborough and Framingham.
- 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 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.

<sup>18</sup> Benchmarks used here to assess indicators of housing needs are based on the Massachusetts Housing Partnership "Housing Needs Workbook," 2003.

- 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.
- 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 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%AMl.
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 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.

## 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>19</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>19</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 saturated 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 that can supply 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 is owned and managed by the Department of Conservation and Recreation (DCR). The reservoir and surrounding conservation-restricted land is primarily located in Southborough and covers 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 runs 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.

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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 one percent 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, sixty-one 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>20</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 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>21</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. Huge old 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 fifty towns surrounding Boston. Over 200 miles have been dedicated in 34 towns.<sup>22</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

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<sup>20</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.

<sup>21</sup> Natural Heritage & Endangered Species Program, BioMap 2, 2012.

<sup>22</sup> [www.baycircuit.org](http://www.baycircuit.org), accessed 1/6/15.



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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### HAZARDOUS WASTE SITES<sup>23</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>24</sup>

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<sup>23</sup> MA Department of Environmental Protection, <http://public.dep.state.ma.us/SearchableSites2/Search.aspx>, accessed 1/6/15.

<sup>24</sup> Natural Heritage and Endangered Species Program, BioMap2, 2012.

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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? Check this) – 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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## INFRASTRUCTURE CAPACITY

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### SCHOOLS

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The Town of Southborough public school system includes three public schools grades pre-k through fifth and three private schools. The regional high school (Algonquin Regional High School) is located in Northborough. Enrollment in the Pre-K to Grade 12 school population is over xxxxx students.

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
Algonquin 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 <a href="http://www.necc.org">www.necc.org</a> , accessed 1/5/15.		

Public school enrollment has [declined? Increased?] by xxx students since xxxx from xxxx to xxxx students in 2014.

Insert graph showing enrollment levels over period of time.

## HOUSING THE COMMONWEALTH'S SCHOOL-AGE CHILDREN

"In most cases, multi-family developments built since 1990 have not contributed significantly to the rise in school enrollments that occurred in many communities across the state. New single-family homes and in some towns, a high rate of turnover in older single-family homes, generated a majority of the state's school enrollment growth.

### SEPARATING DEVELOPMENT-INDUCED COSTS FROM POLICY-INDUCED COSTS

. . . ideas about the meaning of high-quality schools have matured in ways that affect the cost of public schools even in communities with very little enrollment growth. Smaller elementary school class sizes, the deployment of teacher aides in kindergarten and early primary classrooms, technology, and state-of-the-art cultural facilities exemplify some of the changes in educational policy and practice that have increased the cost of public education regardless of school population growth. . . These kinds of cost increases have little to do with new residential development or school enrollment growth, but they have everything to do with educational policy exercised at the state and local level."

Source: Citizens' Housing and Planning Association, *Housing the Commonwealth's School Age Children: The Implications of Multi-Family Housing Development for Municipal and School Expenditures*. August 2003.

## TRANSPORTATION

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 and 85. The old town roads are often narrow and winding, and usually lined with shade trees and stone walls. There are two active railroads in town. Only an occasional freight train comes through 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.

## DRINKING WATER SUPPLY

Most residents obtain water from the Massachusetts Water Resources Authority (MWRA) system. According to the MWRA, a small percentage of households have wells. The effect on the groundwater supply is of great concern to current individual well owners.

The John J. Carroll water treatment facility came online in 2005 and treats the water for Southborough as well as forty other Metro West Boston communities. The MetroWest tunnel is an aqueduct that runs under Southborough. It was completed in 2004 and carries water from the Quabbin Reservoir to Boston (1999 OSRP).

## WASTEWATER TREATMENT

The town relies on septic systems for wastewater treatment and private wastewater treatment facilities at Wedgewood and Southborough Medical. The only exception is that New England Center for Children ties into the sewer system in Framingham.

## REGULATORY BARRIERS

### ZONING BYLAW

The Town of Southborough is divided into eleven zoning districts with residential densities ranging from 25,000 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 the 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 28: 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	Same as RB for residential	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
<p><i>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.</i></p> <p><i>*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.</i></p>				

## ACCESSORY APARTMENTS

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. As of January 2015, there were xx accessory apartments, which is roughly x% of total single-family houses.

## MULTI-FAMILY HOUSING FOR ELDERLY

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 no exceed 7% of total number of single-family houses. As of January 2015, there were xx elderly multi-family units, which is roughly x% of total single-family houses.

## MAJOR RESIDENTIAL DEVELOPMENTS

The Zoning Bylaw requires 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. One of the enumerated purposes of the district 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 allow multi-family housing of up to 2/3<sup>rd</sup>s 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 that as allowed in the underlying zoning however, the provisions provide for a density bonus of three additional units for each affordable unit in addition. The 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.

## PARKING REQUIREMENTS

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.

## LOWER IMPACT DEVELOPMENT REQUIREMENTS

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The Zoning Bylaw includes provisions for lower impact development site planning and management of post-development stormwater 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.

## 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.

## 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.

## SUMMARY OF REGULATORY BARRIERS & OTHER REGULATORY TOOLS

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To be written

## CHAPTER 3. IMPLEMENTATION CAPACITY AND RESOURCES

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## CHAPTER 4. GOALS & STRATEGIES

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### APPENDIX A

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#### HUD FY14 INCOME LIMITS

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### APPENDIX C

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#### DHCD'S SUBSIDIZED HOUSING INVENTORY DEC 2014

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DRAFT

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