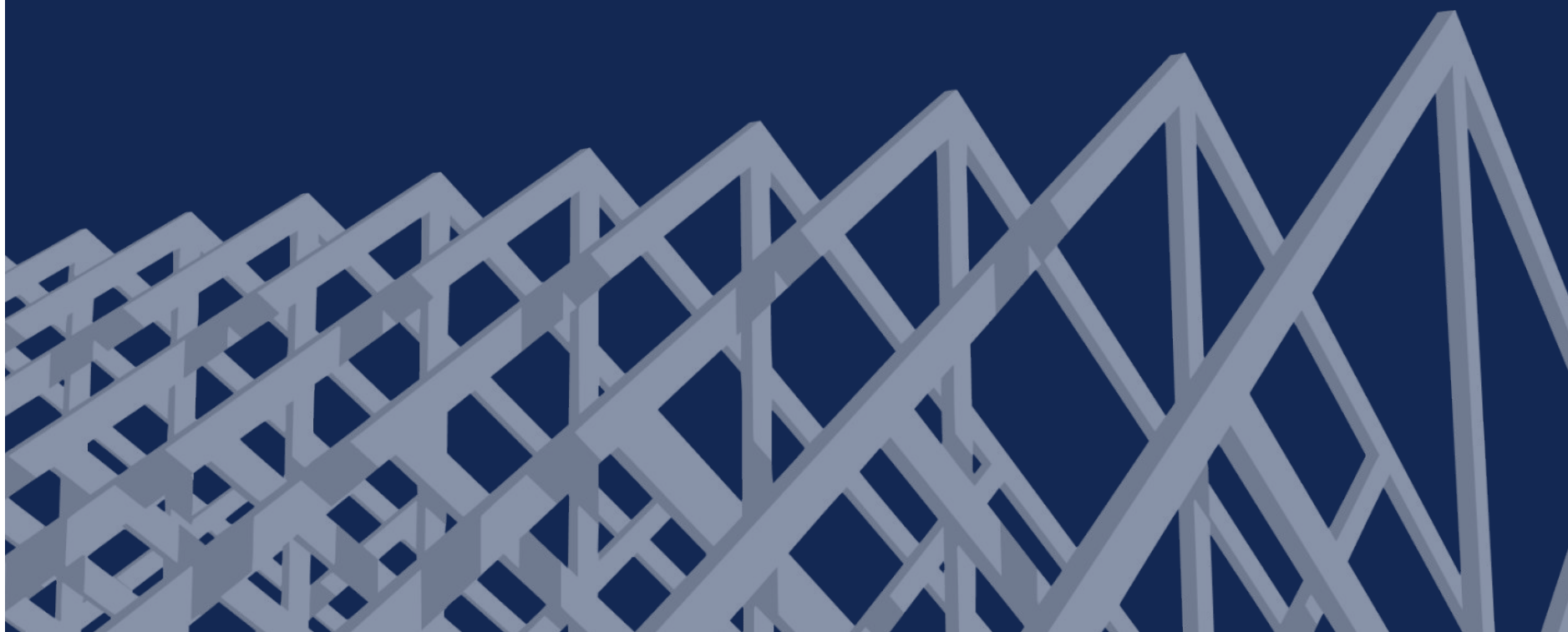


Housing Production Plan

Town of Southborough

2025-2030



CommunityScale

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This Housing Production Plan was produced for the Town of Southborough under the guidance of the Southborough Affordable Housing Trust.

Report by: CommunityScale



EXECUTIVE SUMMARY

Introduction

A Housing Production Plan (HPP) is a community's proactive strategy for planning and developing affordable housing by creating a strategy to enable it to meet its affordable housing needs in a manner consistent with the Chapter 40B statute and regulation.

Southborough's last HPP was adopted in 2020. Since then, the Town has made important progress to facilitate housing production in key areas of town, particularly near the Commuter Rail station and in the Downtown. But there are enduring affordability challenges, new State programs, and emerging forms of demand to which the Town and AHT respond with this HPP.

This HPP begins by characterizing the housing stock and needs of Southborough today. An assessment of needs and demand inform a total housing production target: the number of homes Southborough should add annually over the next five years to have a healthy housing market and increase its affordable housing stock. The Plan then outlines Strategies to both produce and preserve a diverse housing stock.



Housing Production Plan goals

The development of this Housing Production Plan was informed by the housing goals set forth in recent planning documents, including the Town's 2020 Housing Production Plan and 2021 Master Plan. Those goals were the result of robust community engagement and visioning; this effort benefits from those engagement efforts. The following goals intend to carry that vision forward, informed by a 2025 context.

Affordable housing goals, informed by 2020 HPP and 2021 Master Plan

Encourage a variety of housing types beyond single-family homes, including townhouses, duplexes, ADUs, and small apartment buildings in contextually appropriate locations to provide residents with a wider range of housing options for a diversity of life stages and at a range of affordability levels.

Facilitate the development of housing options that are attainable for Southborough residents at different stages of life (e.g., singles, older adults).

Reinforce Southborough's economic goals by supporting local businesses through the provision of expanded housing choices that serve a diverse local workforce.

Support the design of housing development that is complementary to the Town's architectural character and wooded landscapes, while minimizing impacts of new development on priority areas for open space, conservation, and natural resource protection purposes.

Maintain and improve the condition of the Town's housing stock, while preserving its stock of naturally-occurring affordable housing.

Assist Southborough residents to obtain and maintain housing they can afford.

Enhance local capacity to advocate for, plan, develop, and manage affordable housing.

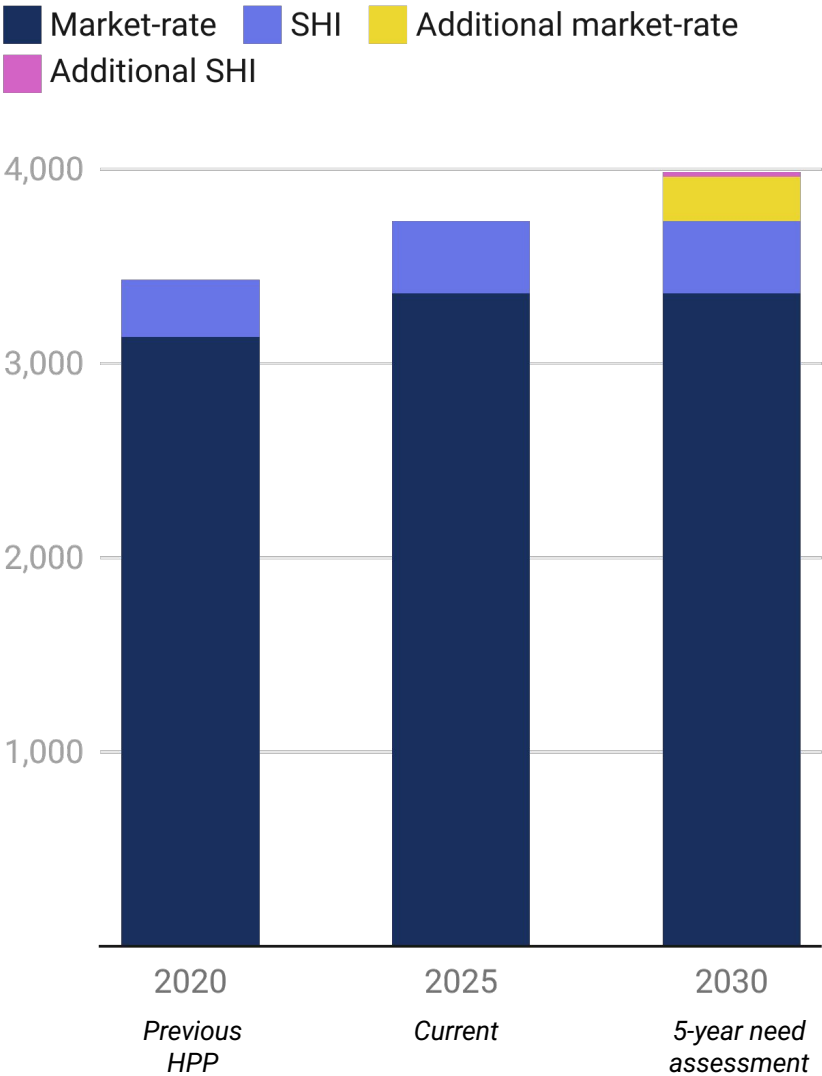
Maintain 40B Safe Harbor through the provision of affordable homes equal to 10% of all homes.

Invest in infrastructure to facilitate the development of housing in priority areas

Production goal: For a healthy housing market and 40B safe harbor, Southborough should add over the next five years 255 homes, including 28 SHI homes.

	<i>Previous HPP</i>	<i>Current</i>	<i>5-year need assessment</i>	
	2020	2025	2030	2025-2030 change
SHI	294	371	399	28
Market-rate	3,139	3,363	3,590	227
Total	3,433	3,734	3,989	255
% SHI	8.56%	9.94%	10.00%	

Additions to the Town’s SHI estimate for 2025 include homes to be built as part of the 120 Turnpike project, permitted by the ZBA and approved to be included on the SHI list by HLC. If the 120 Turnpike project is not constructed by 2026, these 15 SHI homes will be removed from the SHI list.



Aligning goals and strategies

The table below highlights some of the most direct relationships between this plan's strategies and goals. This list of strategies does not include those highlighted for further analysis on Page 30 of this report.

Strategies	Goals (see list below)								
	1	2	3	4	5	6	7	8	9
ADUs	✓	✓	✓	✓					
MBTA Communities	✓	✓	✓	✓			✓	✓	
Removal of older-adult housing cap	✓	✓							
(Re)development of Route 9 underutilized sites	✓	✓	✓	✓				✓	
Wastewater capacity along Route 9	✓	✓							✓
Right-sized zoning near transit and downtown	✓	✓			✓				
Success tracking - zoning and policy changes							✓		
Preservation of "naturally occurring" affordable housing					✓	✓			
Leveraging State funding through Housing Choice designation	✓	✓					✓		✓

Goals

1. Encourage a variety of housing types beyond single-family homes, including townhouses, duplexes, ADUs, and small apartment buildings in contextually appropriate locations to provide residents with a wider range of housing options for a diversity of life stages and at a range of affordability levels.
2. Facilitate the development of housing options that are attainable for Southborough residents at different stages of life (e.g., singles, older adults).
3. Reinforce Southborough's economic goals by supporting local businesses through the provision of expanded housing choices that serve a diverse local workforce.
4. Support the design of housing development that is compatible with and complementary to the Town's architectural character and wooded landscapes, while minimizing impacts of new development on priority areas for open space, conservation, and natural resource protection purposes.
5. Maintain and improve the condition of the Town's housing stock, while preserving its stock of naturally-occurring affordable housing.
6. Assist Southborough residents to obtain and maintain housing they can afford.
7. Enhance local capacity to advocate for, plan, develop, and manage affordable housing.
8. Maintain 40B Safe Harbor through the provision of affordable homes equal to 10% of all homes.
9. Invest in infrastructure to facilitate the development of housing in priority areas

HOUSING NEEDS ASSESSMENT

ANALYSIS

Methodology overview

The following analysis comprises the foundation of the Housing Needs Assessment by establishing Southborough's current and projected housing needs, demand, and production target to underpin planning policies and strategies.



ANALYSIS

If recent growth trends continue, Southborough could add 171 households by 2030.

Net new households by income group

100% regional household AMI is \$173,700 (HUD, 2025)*

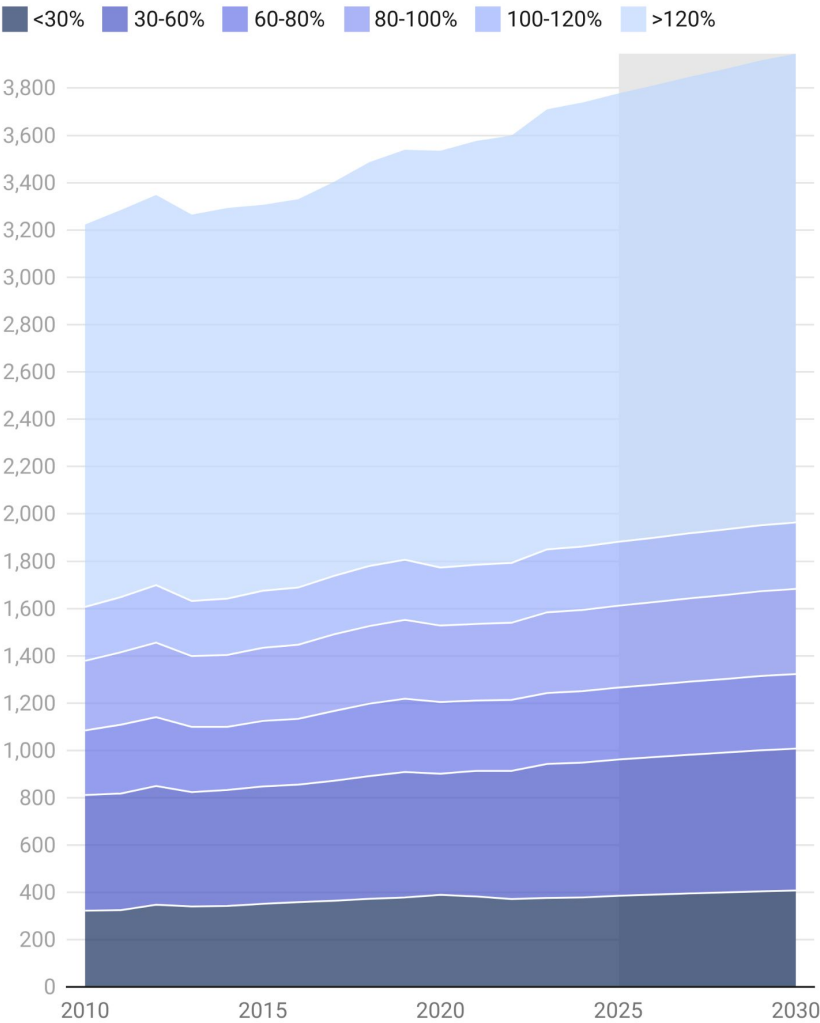
Income (AMI)	2025 households		2030 households		Net new
<30%	383	10%	408	10%	25
30-60%	574	15%	600	15%	26
60-80%	304	8%	315	8%	11
80-100%	344	9%	359	9%	15
100-120%	269	7%	280	7%	11
>120%	1,899	50%	1,986	50%	87
Total	3,779		3,950		171

The number of households in Southborough has been growing at an average annual rate of 1.15% per year.

*This estimate is for the Eastern Worcester County HUD Metro FMR Area, a specific geographic area defined by HUD for the purpose of calculating Fair Market Rents (FMRs).

Sources: ACS, CommunityScale. 2025 households total estimate is a CommunityScale projection based on 2023 ACS 5-year estimate.

Household growth by AMI, observed and projected



ANALYSIS

Production of 255 homes in the next 5 years is recommended for a healthy housing market.

171	Net growth in households	Housing supply needed to keep up with projected household growth over the next 5 years
ADJUSTMENTS		
2	Replacement	Housing production for 0.1% annual replacement of overall stock throughout the planning period.
50	Ownership vacancy	There are not enough vacant ownership homes to meet pent-up demand. This adjustment supports a vacancy rate approaching the national average (1.5%).
32	Rental vacancy	There aren't enough rental homes available to meet pent-up demand, creating unsustainably low vacancy that can drive up prices. This adjustment supports a vacancy rate approaching the national average (7.4%).
0	Overcrowding	There aren't more overcrowded homes than the national average, so no adjustment is needed.
0	Substandard housing	There aren't more substandard homes than the national average, so no adjustment is needed.
255	Total 5-year additional housing production (6.9% total growth)	
51	Annual housing production (1.4% annual growth)	

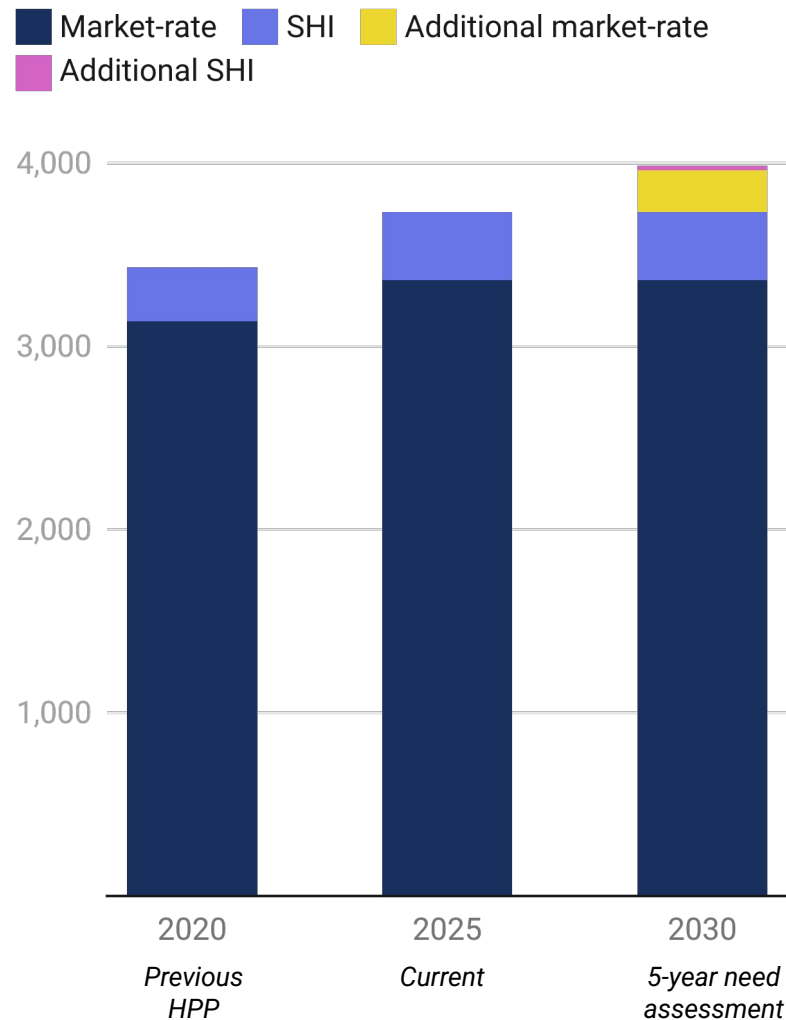
ANALYSIS

For a healthy housing market and 40B safe harbor, Southborough over the next 5 years should add 255 homes, including 28 SHI homes.

	<i>Previous HPP</i>	<i>Current</i>	<i>5-year need assessment</i>	
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Additions to the Town’s SHI estimate for 2025 include homes to be built as part of the 120 Turnpike project, permitted by the ZBA and approved to be included on the SHI list by HLC. If the 120 Turnpike project is not constructed by 2026, these 60 SHI homes will be removed from the SHI list.

For context, Southborough’s school system is projected to add 53 students by the 2029-2030 school year, up from 1,667 in the 2024-2025 school year.



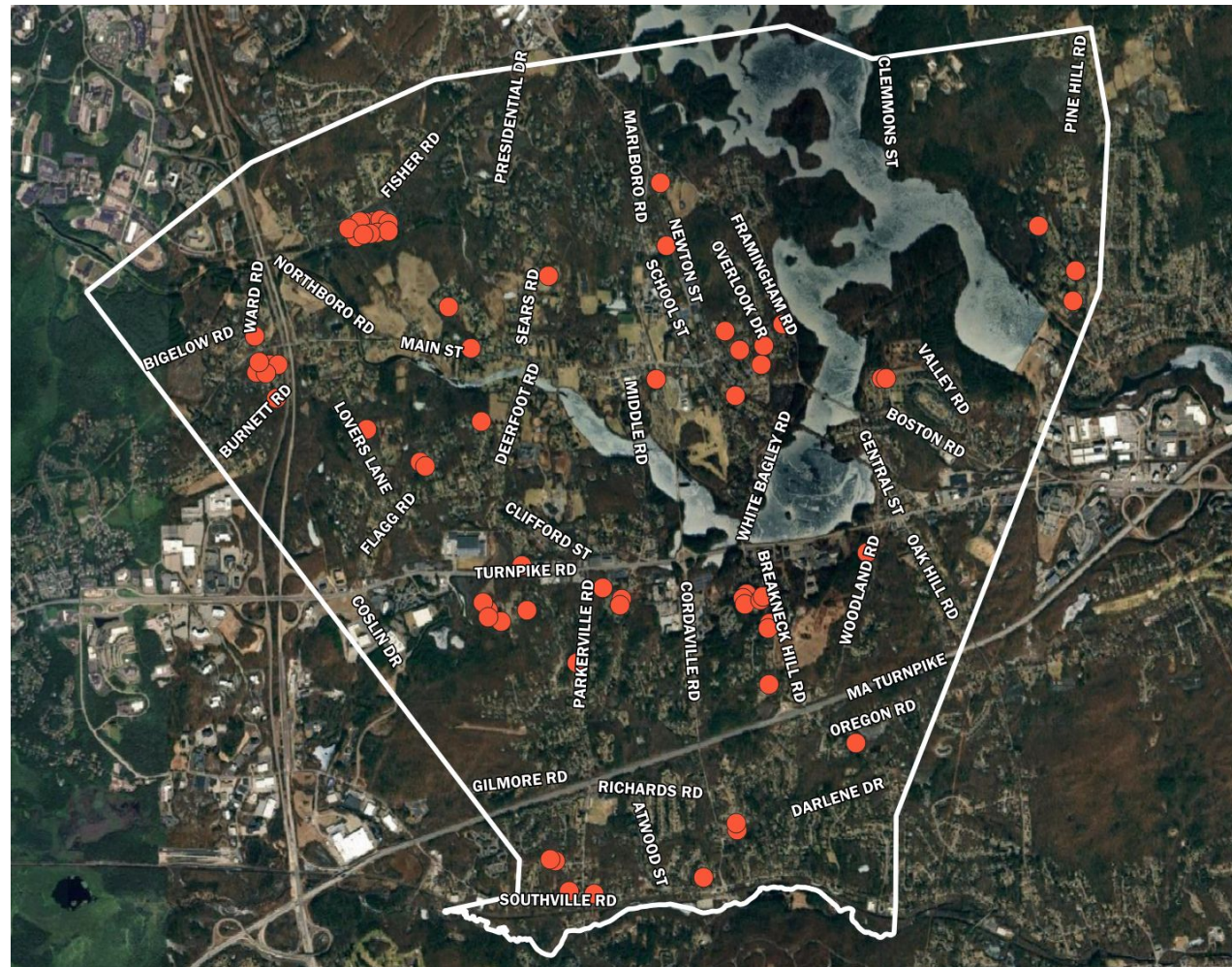
ANALYSIS

Where and how has Southborough been adding homes since the last HPP?

Most homes added since the last Housing Production Plan (2020 or later) are single-family homes. While 11 townhomes and one multi-family development have been built in that time, 61 single-family homes have also been added. Additionally, 60 homes have been permitted as part of an all-rental development at 120 Turnpike, as a 40B project.

Sources: Town Property Records;
Map: GIS assessor data, dated January 2025, accessed through MassGIS.

Homes built 2020 or later

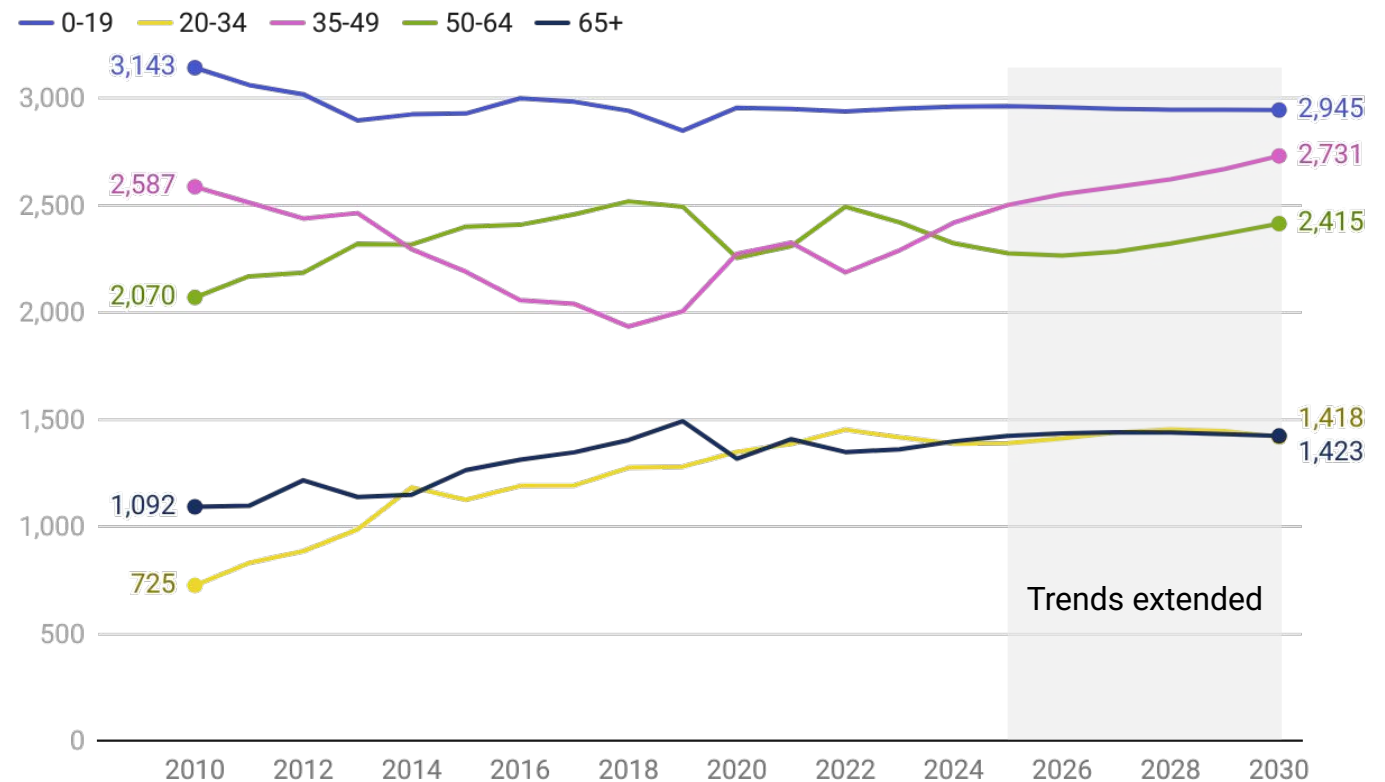


ANALYSIS

Southborough's largest net gains in population since 2010 have been among adults 20-34 and adults 65+, cohorts with diverse housing needs.

Adults between ages 20 and 34 and older than 65 can in some ways have compatible housing needs, including smaller homes to “start” in or downsize to, or flexible living situations for intergenerational living or one-person households.

Change in population, 2010-2030, by age group, observed and trends extended



ANALYSIS

Older adults will need about 29 new “downsizing” homes in the next 5 years.

Most older adults prefer to "age in place" in their existing homes. According to ACS estimates and the Joint Center for Housing Studies at Harvard University, only about 5% of seniors relocate each year (versus 16% of the rest of the population), with only a portion of those movers specifically downsizing; this informs the 1% annual downsizing rate used in the estimate at right.

Those seniors who do relocate are typically motivated by cheaper, better, or newer housing, family reasons, health reasons, or specific life events. They also strongly prefer staying within their community.

65+ households of 1-2 people in 3+ bedroom homes	585
Potential annual downsizing rate	1.0%
Downsizers (and the homes needed to accommodate them) over the next 5 years	29

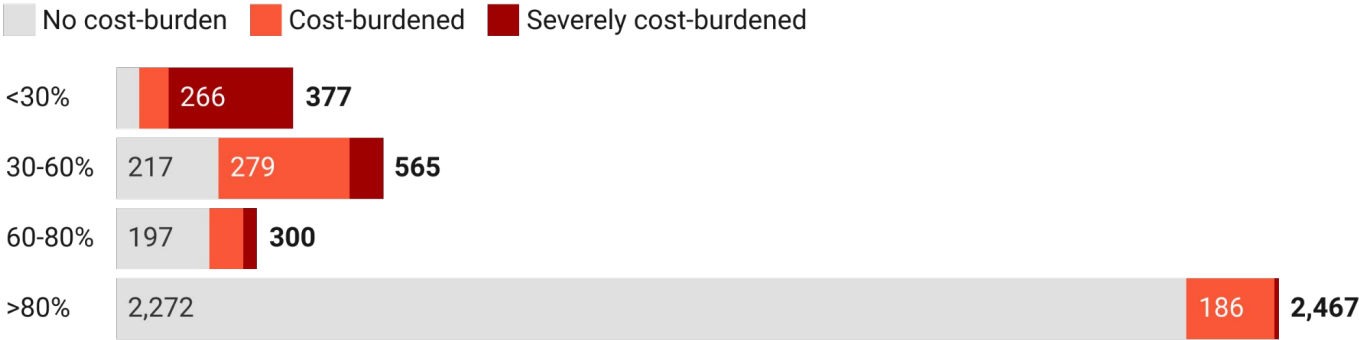
ANALYSIS

Southborough has 976 households spending more than 30% of their income on monthly housing costs.

Most cost-burdened households are below 60% area median income, though almost 200 are 80% AMI or above.

Cost-burdened households spend 30% or more of their monthly income on household costs; “severely” cost-burdened households spend 50% or more of their monthly income on housing costs.

Cost burdened households by AMI

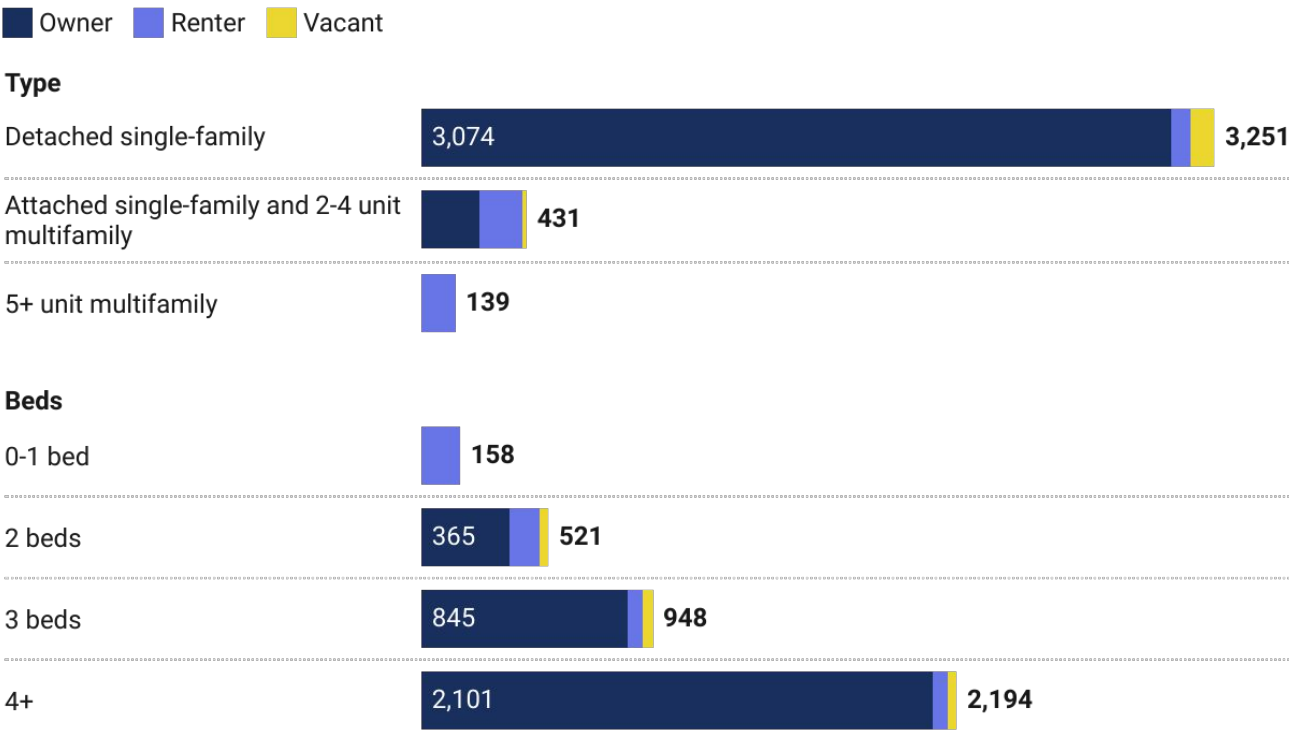


	No burden	Burdened	Severely cost-burdened
<30%	47	64	266
30-60%	217	279	69
60-80%	197	74	29
>80%	2,272	186	9
Total households	2,733	603	373

ANALYSIS

Southborough has very low vacancy rates for both rental and owner-occupied properties.

A large majority of Southborough’s housing stock is detached, single-family, owner-occupied homes with 3 or more bedrooms. There are very few vacant homes.



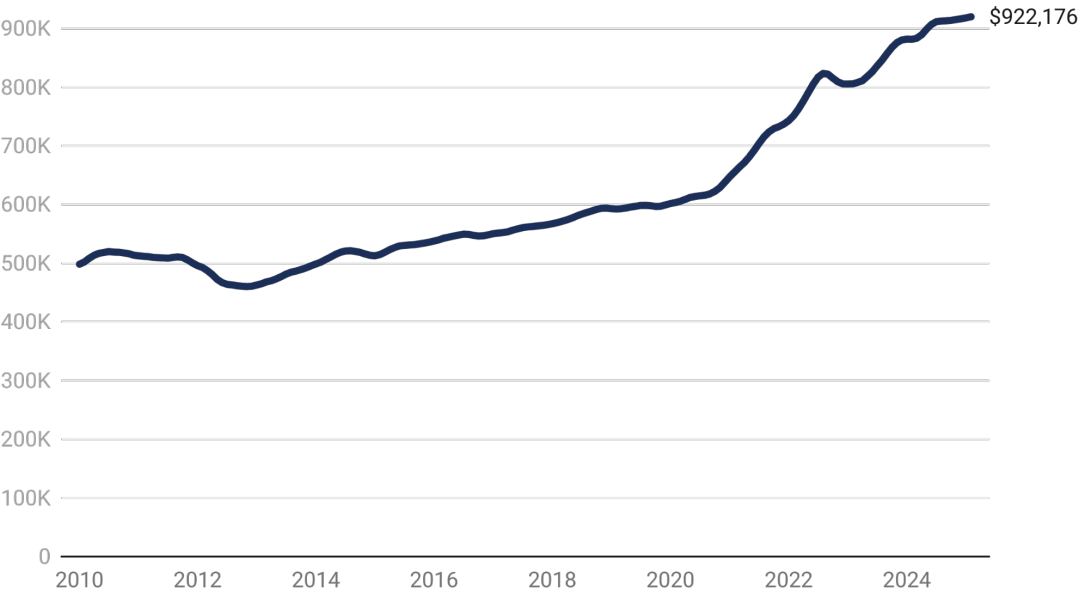
ANALYSIS

While home sale prices are historically high, costs for homeowners span the affordability spectrum.

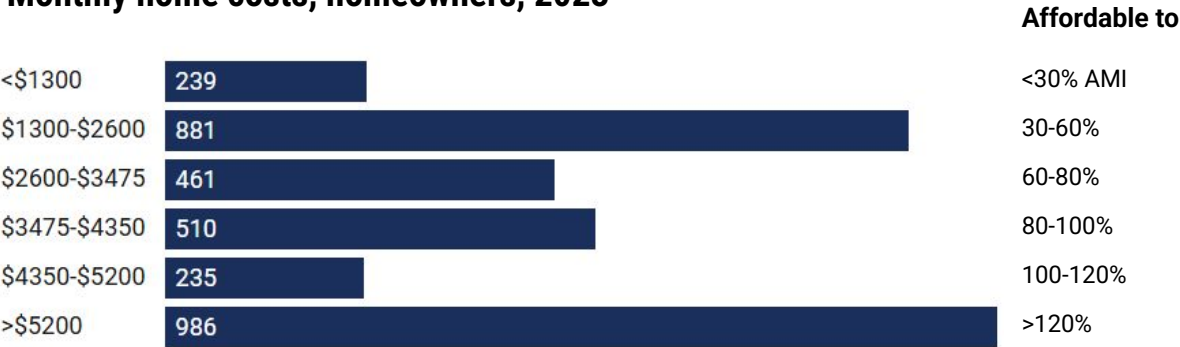
The top chart tracks the average sales prices for homes in Southborough over time.

The home sales prices described in the bottom chart indicate the cost of typical homes in the area upon their sale to a new household. As such, households not recently or currently in the market for a new home are not experiencing the same cost levels. This graph summarizes the distribution of costs across all ownership homes in the area, most of which last transacted years ago. The total cost featured in this chart includes: Mortgage payments, real estate taxes, insurance premiums, utilities, and condo fees.

Typical home prices, 2010-2025



Monthly home costs, homeowners, 2023



Sources: ACS, CommunityScale

ANALYSIS

Monthly costs for rental households are spread across the affordability spectrum.

The costs indicated in the chart include newly occupied homes, along with homes that have been occupied for longer (and where rent may have been set at a much lower rate than today’s asking price). This measure includes rent and utilities.

Monthly home costs, renting households, 2023



Sources: ACS, CommunityScale

ANALYSIS

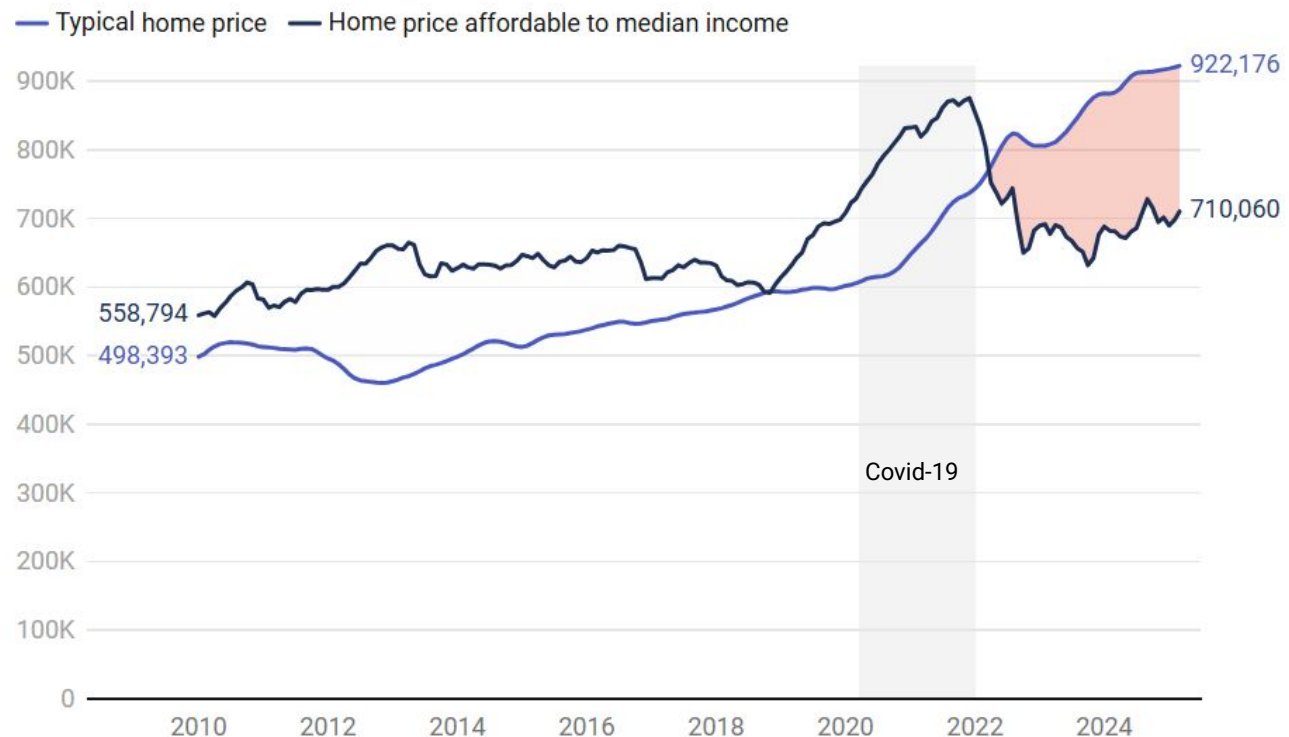
The typical home is not affordable to a household earning a median income.

The typical home price as of March 2025 was \$922,176, which is over \$200,000 more than what a median-income household can afford. A wider gap means higher barrier to entry for first-time homebuyers and increased risk that an existing resident might be priced out of the community if they choose or need to move to a different house.

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

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

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



ANALYSIS

Other household details, by AMI group

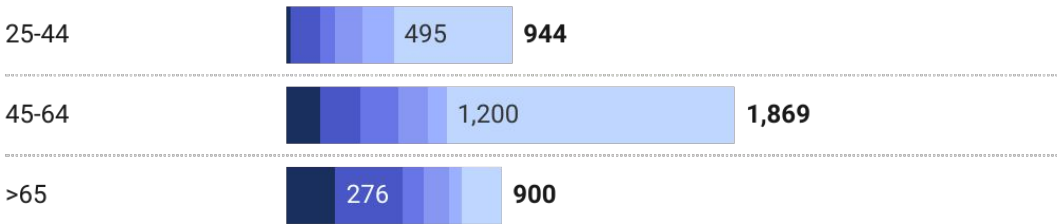
There are 819 nonfamily households, including one-person households and roommate households, as well as a large number of family households without children under 18, including empty nesters.

Household details by AMI group

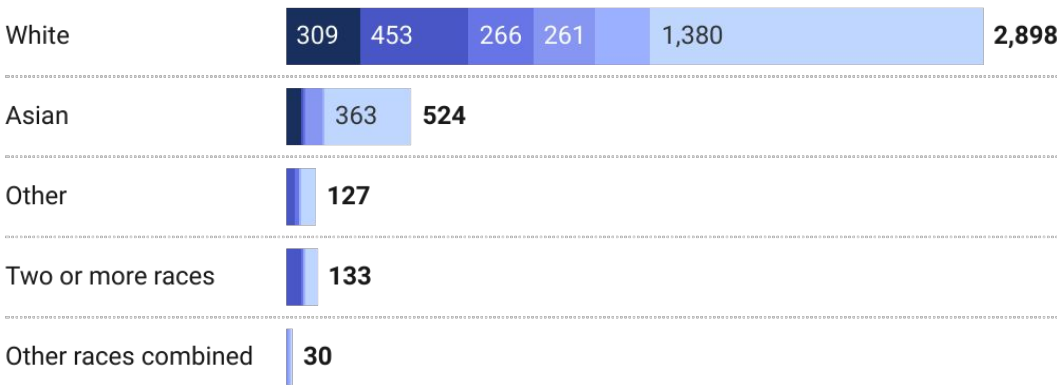
ACS 2023 characteristics by percent of HUD median family income.

<30% 30-60% 60-80% 80-100% 100-120% >120%

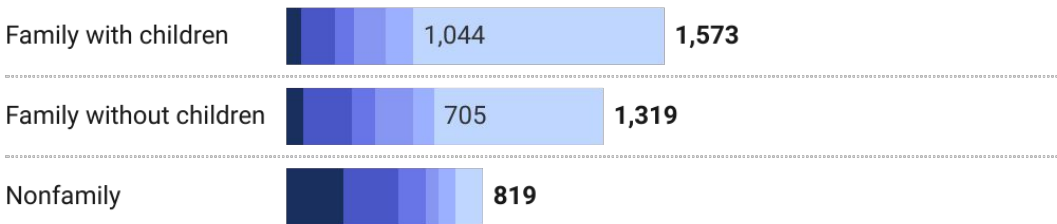
Age of householder



Race

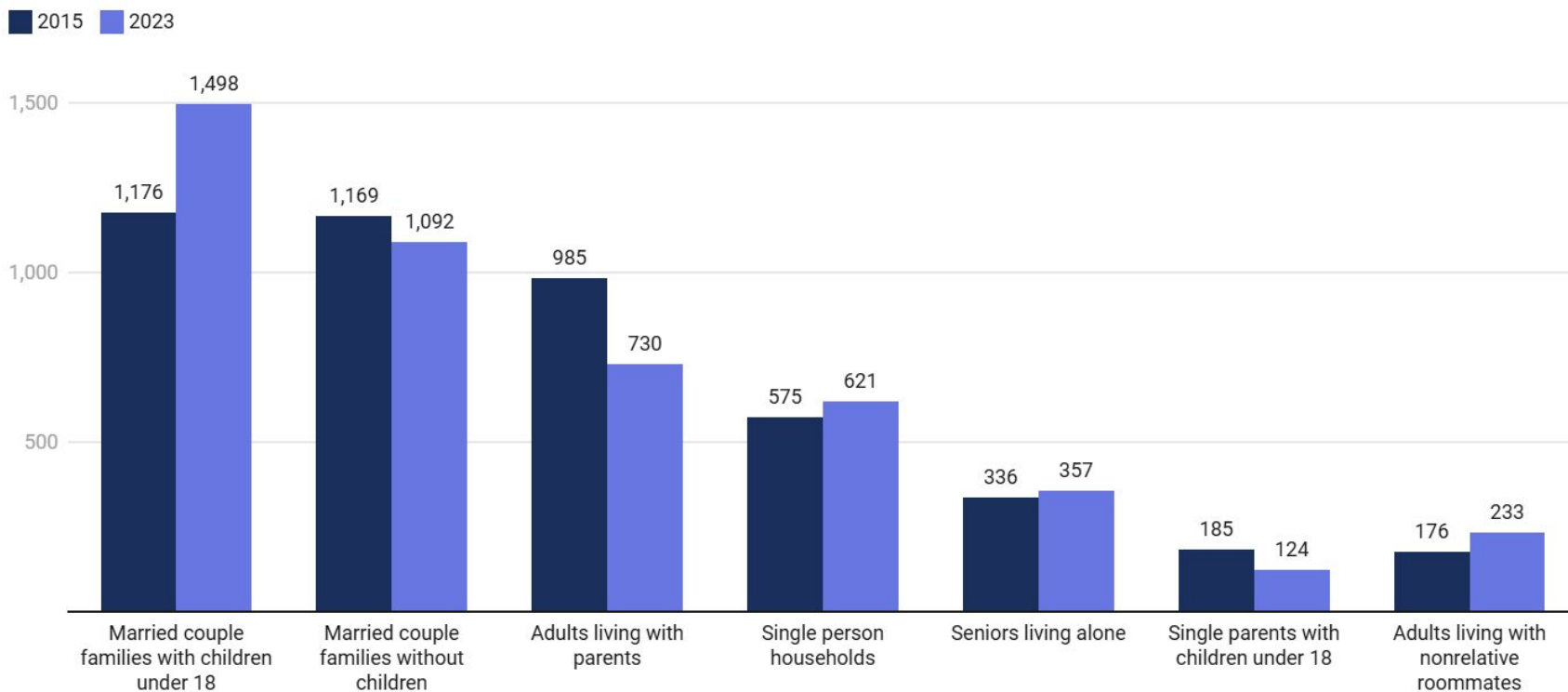


Household type



ANALYSIS

There are slightly more single-person and roommate households today than there were in 2015, while there are many more married couple family households.

Specific household types, 2015 and 2023

PRODUCTION STRATEGIES

Southborough already has a handful of pipeline projects and production strategies underway to meet its housing target.

Recent zoning changes to allow by-right multi-family and mixed-use in targeted areas of town (including the MBTA Communities Overlay and Downtown District), as well as a State requirement to legalize ADU construction in single-family districts, can serve as key strategies for Southborough to meet its production goal over the next five years.

Additionally, permitted 40B projects like 120 Turnpike will add market-rate and subsidized inventory, increasing SHI homes by almost 5%. As of June 2025, another 40B project at 250 Turnpike Rd. is pursuing permits for 32 homes, all rental, 25% affordable, while a 40B project at 352 Turnpike has Mass Housing approval but has not begun permitting with the ZBA.

While not yet complete, the Town has also begun work on other strategies included in this section that will support the Town's efforts to add needed housing types. The Town is currently pursuing State grant funding to explore adding wastewater capacity along Route 9; strategies featured in this section may support scoping and funding that initiative further. Meanwhile, the Affordable Housing Trust is exploring the impact of removing the age-restricted housing cap from the bylaws.

Along with these strategies already underway, this section outlines additional strategies to help Southborough meet its production goals.

Exterior rendering of 120 Turnpike, planned to add 60 homes



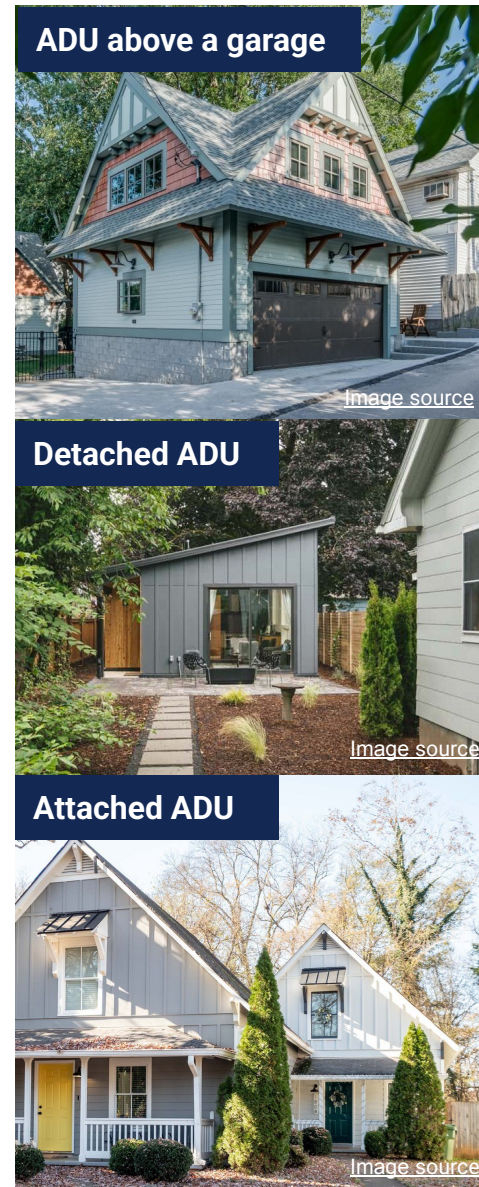
Use State ADU legalization to add small-unit capacity for flexible, young, and/or aging households.

ADUs are one means of adding housing in a context-sensitive way. They can also provide the kinds of small, flexible, low-maintenance homes that can meet the needs of growing senior and young-adult population. ADUs can support intergenerational living, for Southborough residents that want to have family live nearby. Additionally, ADUs can help homeowners offset costs with additional rental income.

For now, Southborough does not have its own ADU requirements; the baseline State requirements apply, as of 2025. But ADUs as a housing type are not entirely new to Southborough: Southborough already has an estimated 31 ADUs permitted by the ZBA. In the past five years, the ZBA approved 3 permit applications for ADUs, though anecdotally, per ZBA staff, there has been a recent uptick in interest following the State legalization.

We cannot predict exact annual demand for ADU permits among homeowners in Southborough, but looking at precedents elsewhere, Southborough could expect* 3-4 ADUs per year, or 15-20 ADUs over this HPP timeline. Therefore, with the State law, Southborough can expect ADUs to account for 6-8% of the housing production target.

Next steps: Continue to track ADU construction. Identify best practices from existing Southborough ADUs. Develop outreach materials, resource library to communicate benefits and opportunities of ADUs.



Source: [Accessory Dwelling Units: Lessons for Massachusetts from Around the Country](#), from Harvard Joint Center for Housing Studies

*Using precedents from places that removed restrictions on ADU construction less recently, Southborough can start to estimate the scale of impact that ADUs can have on housing production in a continued way. In Portsmouth, NH, where ADUs have been legalized since 2009, ADUs have accounted for 6% of all permitted homes since that year; in Dover, NH (legalized 2012), it's 8%. Portland, OR - where ADUs have been an encouraged use since at least the 1990s - sees roughly 1 ADU built for every 1,000 homes every year.

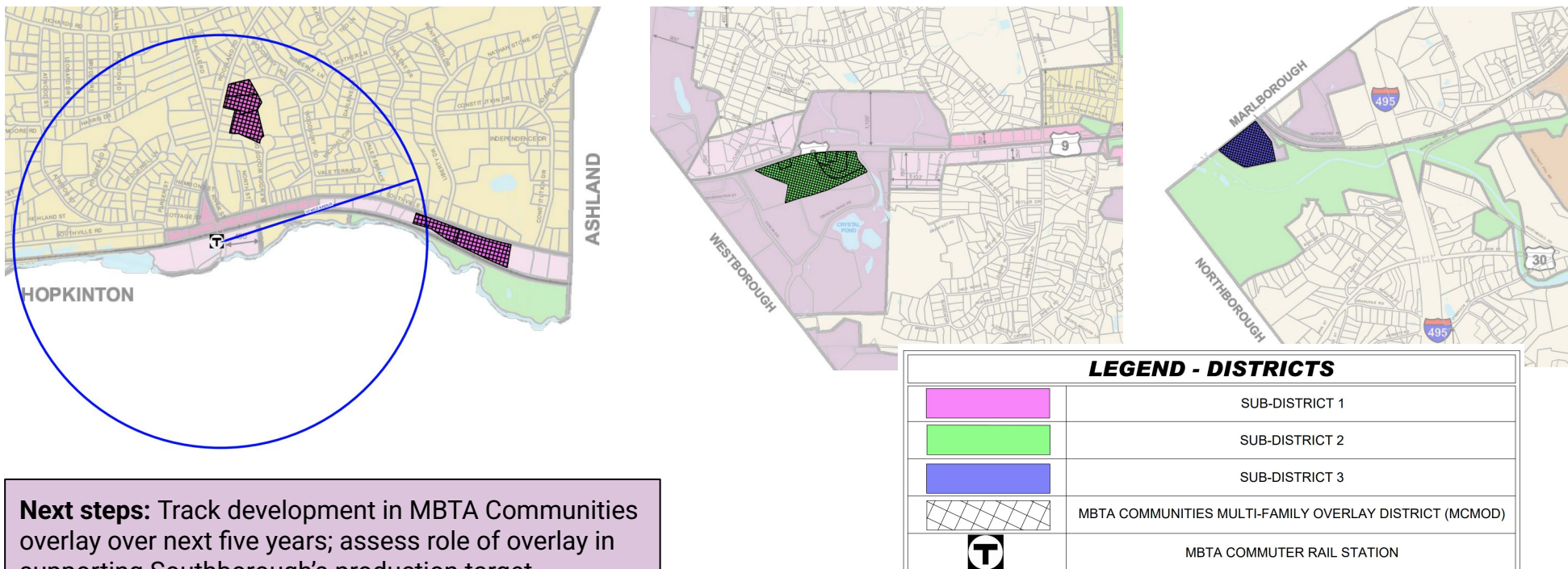
Given these rates of production, Southborough could expect 3-4 ADUs per year, or 15-20 ADUs over this HPP timeline. Therefore, with the State law, Southborough can expect ADUs to account for 6-8% of the housing production target.

Utilize the new MBTA Communities overlay districts to meet demand.

In Southborough, meeting the State's MBTA Communities requirement involved adopting one or more by-right multi-family zoning districts with capacity for at least 750 homes. The Town adopted compliant districts with total capacity for 828 homes. Subtracting existing homes from that total, Southborough has the potential to add 658 "net new" homes under the adopted MBTA Communities zoning.

Development projects made possible by the MBTA Communities overlay are required to provide a minimum of 10% affordable homes, affordable at 80% AMI, creating an opportunity for Southborough to make progress towards both its market-rate and affordable targets.

MBTA Communities overlay sub-districts, official map detail



Next steps: Track development in MBTA Communities overlay over next five years; assess role of overlay in supporting Southborough's production target.

Remove or increase the older-adult housing cap in the Town bylaws.

The Town should remove the cap on the number of age-restricted homes in its bylaws to support production of needed housing for a growing senior population. Currently, the Town only allows itself to permit or built up to 7% of its total housing stock as age-restricted for householders 55+; per the latest Town estimates, this results in a cap of 213 homes.

As of June 2025, the Town is only 5 homes away from its cap, with 208 age-restricted homes currently built or permitted; this is many fewer homes than needed to meet demand for senior housing over the next five years, given pent-up demand among potential downsizers and other members of the growing senior cohort.

Age-restricted housing is only one of the mix of housing types needed to meet demand for aging adults, who represent a diverse set of preferences and needs. However, age-restricted housing can be a key tool to meaningfully add needed capacity at scale.

Existing 55+ developments



Next step: Remove language from bylaw or, at a minimum, increase threshold (to 10%) at the next Town Meeting.

Pursue opportunities for housing development on underutilized sites along Route 9 and municipal land.

The Town should consider additional redevelopment strategies and/or zoning changes (such as the expansion of the Residential-B District) for underutilized sites along Route 9 - select, key sites that are either vacant or where the assessed value of the existing building is meaningfully lower than the value of the site's land. As of June 2025, the Town has already permitted or is in the process of reviewing permit applications for multiple 40B properties along Route 9, including 120 Turnpike and 250 Turnpike. Adding housing production along Route 9 will require sustained coordination with other planning efforts, especially as the Town considers the future of wastewater infrastructure needs along Route 9. The Town will need to balance adding dense housing and mixed-use development and preserving existing commercial uses.

Additionally, the Town should explore which of its Town-owned sites would be appropriate for SHI-supportive housing development; the Trust will take steps to facilitate that exploration.

Next steps: Grant Comprehensive Permit to 250 Turnpike. Hire consultant to further explore opportunities along Route 9 identified on the map and encourage filing of Comprehensive Permit applications at best-suited sites. Further study the relative feasibility (access, environmental concerns, and neighborhood fit) of SHI-eligible housing development on municipal-owned parcels identified on map, and issue requests for proposal(s) for best-suited site(s). For sites along Route 9, ensure coordination with Wastewater Study effort to reinforce relationship between added capacity needs and housing production.



There are currently 73 parcels (pink) in Southborough which are at least partially within 500-feet of Route 9, with more valuable land than structures, that are not conservation lands. They have a total area of 227 acres. 52 of these parcels are not currently residential uses; 23 of those currently have their use listed as vacant. Any undevelopable land (using EOHLC's "[excluded land](#)" layer) is not included. There are a few Town-owned parcels along Route 9 that could be candidates for development as housing, but the feasibility of utilizing these sites for affordable housing will depend on environmental conditions and septic capacity.

Add wastewater capacity along Route 9.

The Town should expand public utility capacity on Route 9 to accommodate more housing development in addition to also-needed commercial development. Specifically, the Town should address the current constraints on water and sewer capacity that are limiting growth in this area and exacerbating Southborough's high residential tax burden.

This approach can effectively remove a significant barrier to housing development in a key area of town. By proactively addressing infrastructure limitations, the Town can encourage developers to pursue housing projects that align with community goals and bring in much higher property tax receipts per acre than low density single-family homes. Additionally, improved utility capacity can benefit existing residents and businesses and support further economic development.



Existing duplexes and multi-family housing along the Route 9 corridor



Next steps: Pursue joint planning grant with Westborough and Shrewsbury. Ensure added housing capacity is input to Route 9 Corridor Study.

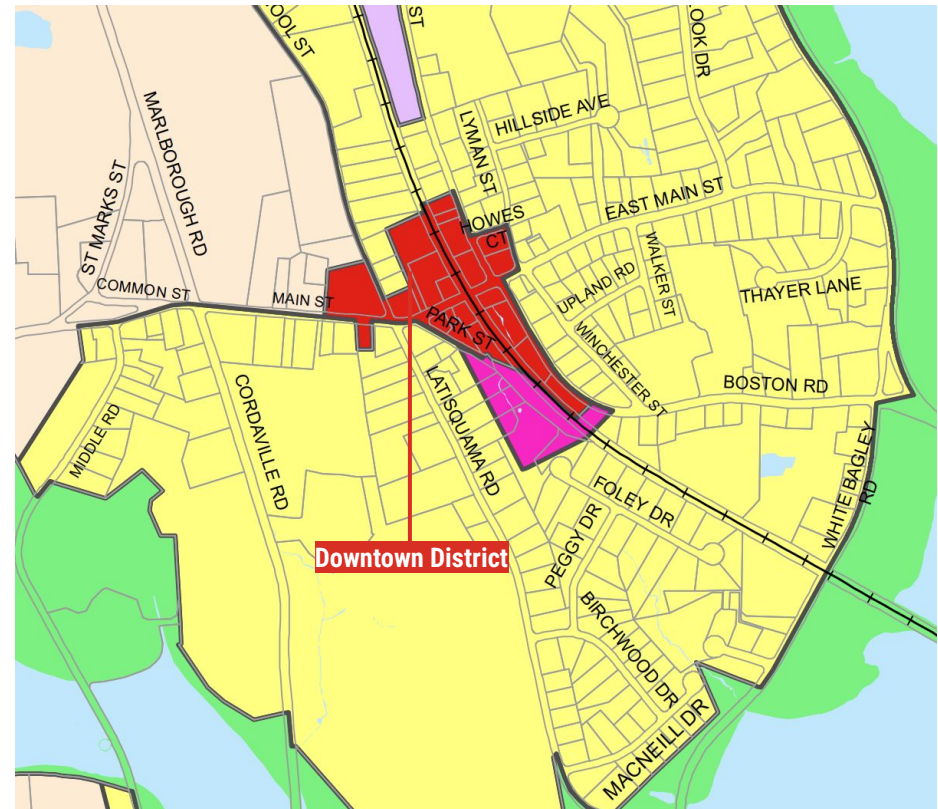
Track the success of zoning and policy changes meant to boost production.

Southborough has already made important progress towards updating policy and zoning to meet today's housing needs. But the Town does not have means of tracking the success of these changes in boosting housing production and supporting other policy goals.

Since the 2020 HPP, the Town has adopted higher-density, mixed-use Downtown District zoning (2021), adopted multi-family MBTA Communities zoning (2024), and been required to adhere to State ADU allowances and guidelines (2025). In that time, no new homes have been built or permitted in the Downtown District, though one development with six homes (one affordable) is currently in front of the Planning Board, as of June 2025. Anecdotally, interest in ADUs has ticked up, but no permits have been issued since the State requirement was finalized. No homes have been built or permitted in the MBTA Communities overlays since its adoption in late 2024, but to understand the real effect of these changes, the Town will need to look at their impacts after more than a few months.

With future Housing Production Plans, the Town should continue to take stock of how the last five years' production was facilitated - to understand which policies and regulatory changes made new homes possible (and which did not).

Zoning map zoom-in, Downtown District



Next steps: Apply for OneStop grants for part-time AHT staff to manage production tracking and management of HPP strategies. Staff person can analyze Downtown District barriers and meet with stakeholders to understand slow uptake.

Stay up-to-date with best practices from around the region; further analyze and consider additional strategies.

In addition to the strategies outlined earlier in this section, there are a handful of strategies that require further analysis, engagement, and/or shaping. Those include:

Right-size zoning near transit and downtown. There are 156 properties within a half-mile of Southborough's train station that do not meet minimum lot size requirements of their current zoning (RA or RB). Additionally, there are 87 parcels within a half-mile of Turnpike Road that are too small, per existing zoning, for by-right residential development. Many of them have existing residential uses, but could not be rebuilt as-is under current zoning. The Town should consider rezoning clusters of smaller parcels near transit, downtown, and Turnpike Road, to facilitate production of more attainable, right-sized homes. The Town could reassign these clusters of too-small parcels in RA to a more permissive zone, or adjust the minimum lot size requirements overall. Allowing for right-sized housing production on smaller lots could help the Town meet demand among growing young adult and senior populations looking for "starter homes" or downsizer-friendly homes.

Explore rent subsidies as an AHT strategy. The Town should conduct further research to understand if rent subsidies for homes in 40B developments are a cost-effective strategy for the Town to improve access to attainable housing. The Town will need to consider if their priority should be to make 40B affordable homes more deeply affordable, or to add additional homes at existing affordability levels.

Evaluate sites for a 40R district near the train station. By adopting a Smart Growth Zoning Overlay District, Southborough could become eligible for Chapter 40R payments, as well as other financial incentives - including between \$10,000 and \$600,000 in state funding, plus an additional \$3,000 for every new home created in a 40R district. A 40R district is a special zoning overlay district that allows dense housing and mixed use development - and requires that 20% of the district be affordable homes.

Consider adoption of inclusionary zoning beyond existing zones. This approach could address the needs of Southborough's most housing cost-burdened residents while still encouraging overall affordable housing production. The Town should consider applying inclusionary zoning to areas of town beyond existing zones, including the Downtown District and the MBTA Communities overlay. The Town would need to study the economic feasibility of this or further requirements to provide more deeply affordable housing at or below 80% AMI. Any bylaw amendment would need to carefully calibrate the right affordability level (and the development size at which the requirement is triggered) to ensure it provides a meaningful incentive for developers while still producing an adequate number of deeply affordable homes.

Add part-time staff for the Affordable Housing Trust. Additional staff capacity could help the AHT and Town track production progress, measure the success of strategies, and facilitate further analysis to develop and adopt housing affordability and production strategies.

Team up with affordable housing developers on appropriately-scaled projects, beyond 40B, using AHT funds. Explore additional ways to work with affordable housing developers to increase affordable housing production beyond 40B, as safe harbor is achieved.

In addition to these, Southborough should stay up to date with best practices from around the region and other resources as they emerge, including in partnership with MAPC and other regional conveners.

OTHER HOUSING STRATEGIES

Southborough's housing goals extend beyond production. The following strategies can help Southborough preserve affordable housing and unlock State funding resources.

Preserve “naturally occurring” affordable housing.

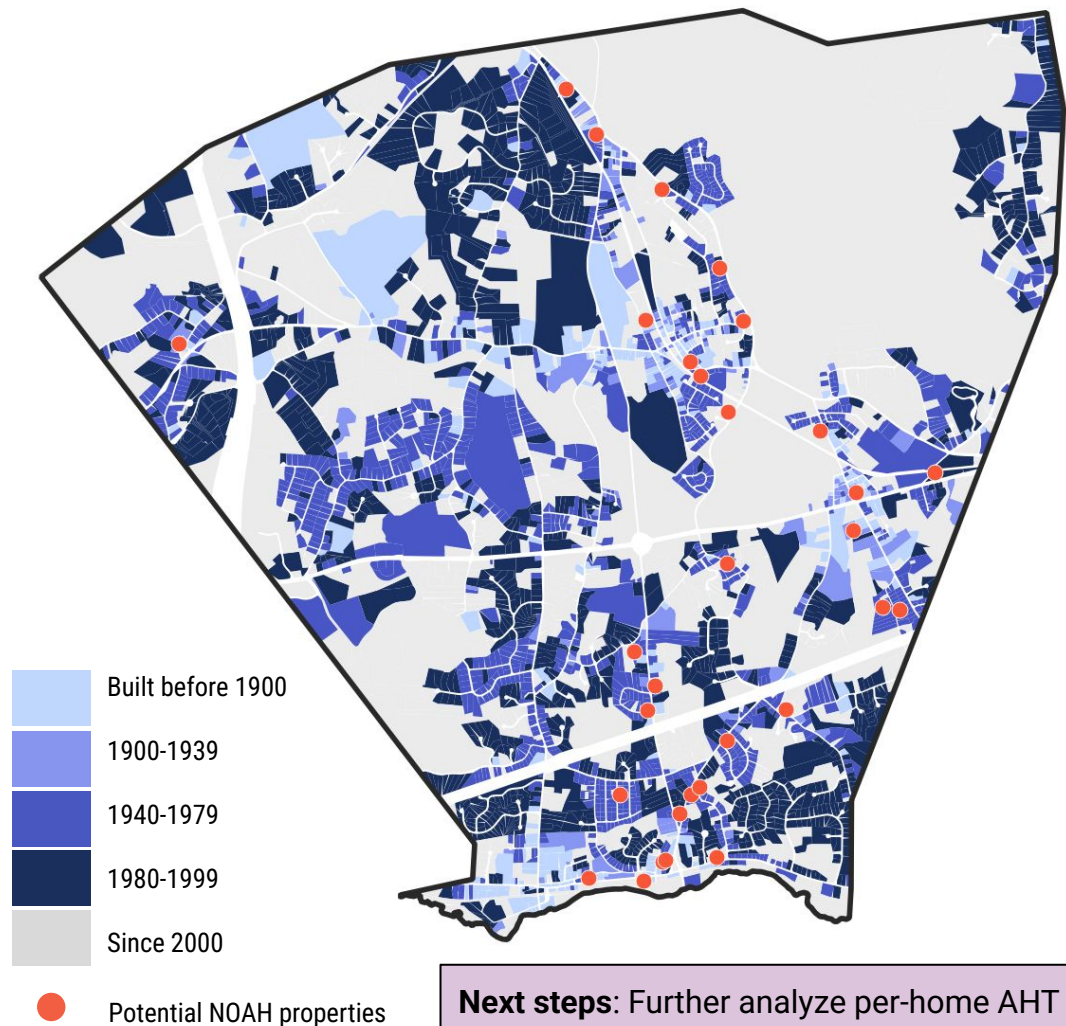
“Naturally occurring” affordable housing (NOAH) typically includes older homes with smaller layouts on smaller lots. They’ve been off the market for a while, occupied by the same tenant or owner. They do not meet top-of-market demands like newer construction or renovated properties can, and therefore can offer relatively attainable housing options at relatively affordable prices.

There are a few tools to preserve naturally occurring affordable housing. The AHT could use funds to purchase NOAH properties before they are acquired by market-rate developers or owner-occupants, to help maintain affordability. Additionally, the Town could explore other incentives for inheritors of NOAH properties, such as estate tax relief. Other communities have applied or updated zoning restrictions for clusters of smaller-building, smaller-lot neighborhoods, to make demolitions of these homes more difficult - a form of a NOAH preservation district.

A first step is to better understand the volume, location, and condition of NOAH in Southborough. To start, there are 191 total single-family homes with assessed values of \$483,500 or below, or the typical sale price affordable to a Southborough family at 80% AMI. Filtering further, Southborough has 31 single-family homes that (1) were last purchased at least 30 years ago and (2) have total assessed values of \$483,500.

Existing housing by year built, with potential NOAH properties* highlighted

*31 single-family homes that (1) were last purchased at least 30 years ago and (2) have total assessed values of \$483,500, or the typical sale price affordable to a Southborough family at 80% AMI



Next steps: Further analyze per-home AHT budget for NOAH property purchase, research best practices for how to structure these purchases. Further research feasibility of estate tax relief strategy.

Leverage State funding for infrastructure and other projects by pursuing Housing Choice Community designation.

Housing Choice Communities gain exclusive access to the Housing Choice Grant Program, through which grants are awarded for many different types of projects that support housing development in diverse ways - among them, Comprehensive Plans, water infrastructure improvements, mobility upgrades, and zoning audits. Example funded projects are listed at right.

All designated Housing Choice Communities receive additional consideration, priority, and benefits from various grant and incentive programs offered through several State agencies. For example, Housing Choice communities are eligible for 1.5% interest rate loans (instead of 2%) for water pollution abatement and drinking water infrastructure projects through the TRE/DEP Clean Water Trust.

More information on what it takes to become a Housing Choice Community - and if Southborough's on track - can be found on the next page.

Next steps: Confirm criteria of choice to meet requirements in Housing Choice application (see next page). Track Housing Plan Implementation and 40B Safe Harbor (10%) accordingly.

Example funded Housing Choice Grant Program projects, FY2025

Community	Project	Amount
Barnstable	Barnstable will implement water line replacement and street upgrades in support of missing middle housing in the heart of Hyannis.	\$255,000
Easton	Easton will pursue 75% pre-construction design work for about 1 mile of Foundry St, adding traffic management infrastructure, bicycle lanes, and sidewalks and crosswalks to serve the Furnace Village growth district.	\$500,000
Gloucester	Gloucester will evaluate the existing sanitary sewer system on Grove St. and assess development of alternatives to expand the system to serve all properties within the project area. Existing portions of Gloucester Ave currently not served by public water (including vacant public land suitable for housing) will be provided access to domestic water.	\$400,000
Malden	Malden will update its Comprehensive Plan .	\$125,000
Revere	Revere will design a new drainage system to improve stormwater management in the Riverside Neighborhood is located on the Pines River, a documented EJ population vulnerable to climate change, excessive pollution, and an outdated undersized municipal drainage system.	\$280,000
Westford	Westford will conduct a study of a portion of the Rte 40 corridor and engage stakeholders to assess and resolve zoning conflicts between current and desired uses to encourage sound redevelopment.	\$106,000

What does becoming a Housing Choice Community entail, and how close is Southborough?

What it takes

A community must meet one of the following criteria to be considered for Housing Choice Community designation:

- At least 7% increase or 700 new homes permitted over the previous 5 years.
- At least 5% increase or 500 new homes permitted over the previous 5 years AND 6 of 21 best practices implemented, two of which must be affordable.
- At least 3% increase or 300 new homes permitted over the previous 5 years AND 10 of 21 best practices implemented, four of which must be affordable.
- At least 1.5% increase or 150 new homes permitted over the previous 5 years AND 14 of 21 best practices implemented, six of which must be affordable.

How close is Southborough?

Permitted homes: This plan's recommended production target of 255 homes over the next five years is equal to a roughly 6.8% increase in homes. Using the SHI denominator counts as of January 2025, Southborough has added 301 homes in the past five years, an 8.8% increase.

Best practices: Southborough has achieved or is close to achieving at least 7 of 21 potential best practices, listed below. "Affordable" best practices are highlighted. There are other best practices that Southborough may be able to reasonably implement; further research is needed. The full list is [here](#).

- **Inclusionary Zoning:** Have Inclusionary Zoning with density bonuses that provides for reasonable density increases so that housing is not unreasonably precluded. [3A]
- **Transit-Oriented Development:** Have created new districts, changed zoning, or dedicated local resources to incentivize transit-oriented development in the last 5 years. [3A]
- **40B Approval:** Have a demonstrated pattern of accepting 40B projects without imposing conditions that render projects uneconomic or unfeasible. [120 Turnpike, potentially others along Turnpike]
- **Housing Production Plan:** Having an EOHLIC-certified Housing Production Plan at time of application. [This document]
- **Mixed-Use Zoning:** Have at least one zoning district that allows residential/mixed-use development as of right that is not part of a 40R district. [Downtown District]
- **Housing Plan Implementation:** Demonstrated implementation within the last 5 years of at least 25% of identified strategies from a Housing Production Plan, housing component of a Master Plan, Housing Needs Assessment, or other housing-related plan or analysis [within reach]
- **SHI at/above 10%:** Subsidized Housing Inventory at 10%+ [within reach]

STRATEGY MATRIX

Aligning goals and strategies

The table below highlights some of the most direct relationships between this plan's strategies and goals. This list of strategies does not include those highlighted for further analysis on Page 33 of this report.

Strategies	Goals (see list below)								
	1	2	3	4	5	6	7	8	9
ADUs	✓	✓	✓	✓					
MBTA Communities	✓	✓	✓	✓			✓	✓	
Removal of older-adult housing cap	✓	✓							
(Re)development of Route 9 underutilized sites	✓	✓	✓	✓				✓	
Wastewater capacity along Route 9	✓	✓							✓
Right-sized zoning near transit and downtown	✓	✓			✓				
Success tracking - zoning and policy changes							✓		
Preservation of "naturally occurring" affordable housing					✓	✓			
Leveraging State funding through Housing Choice designation	✓	✓					✓		✓

Goals

1. Encourage a variety of housing types beyond single-family homes, including townhouses, duplexes, ADUs, and small apartment buildings in contextually appropriate locations to provide residents with a wider range of housing options for a diversity of life stages and at a range of affordability levels.
2. Facilitate the development of housing options that are attainable for Southborough residents at different stages of life (e.g., singles, older adults).
3. Reinforce Southborough's economic goals by supporting local businesses through the provision of expanded housing choices that serve a diverse local workforce.
4. Support the design of housing development that is compatible with and complementary to the Town's architectural character and wooded landscapes, while minimizing impacts of new development on priority areas for open space, conservation, and natural resource protection purposes.
5. Maintain and improve the condition of the Town's housing stock, while preserving its stock of naturally-occurring affordable housing.
6. Assist Southborough residents to obtain and maintain housing they can afford.
7. Enhance local capacity to advocate for, plan, develop, and manage affordable housing.
8. Maintain 40B Safe Harbor through the provision of affordable homes equal to 10% of all homes.
9. Invest in infrastructure to facilitate the development of housing in priority areas

Housing Production Plan

Town of Southborough

2025-2030

