

Northbridge Housing Production Plan

- Public Meeting #2
- June 27, 2023



Overview

- What is “Affordable Housing,” and Who Needs It?
- Community Profile and Input
- Your Turn! Discussion and Feedback
- Next Steps



Your primary role tonight is to:

- Learn more about affordable housing and why it is important to your community.
- Provide us with input on potential affordable housing strategies and locations in your community.
- Ask any questions you may have on the subject.

What is “Affordable Housing”?

- Affordable to households with incomes at or below 80% of the area median income (AMI), according to federal guidelines.
- Housing that is safe, suitable for the size of the household living in it, and protected by a long-term deed restriction.
- Listed on the state’s “Subsidized Housing Inventory.”

What is an income less than 80% of AMI? (\$114,400 for 4-person family)

Household Size	Yearly Income (<80% AMI)
1	< \$61,900
2	< \$70,750
3	< \$79,600
4	< \$88,400
5	< \$95,500

Based on HUD Fair Market Rent Area for Worcester, MA (includes Northbridge)


Why is Northbridge doing a *Housing Production Plan*?

The Town wishes to:

- 1) Determine unmet housing needs in the community. How many residents are struggling to afford rent or mortgage payments?
- 2) Set goals for the development of new affordable housing to meet these needs.
- 3) Possibly prevent unwanted 40B development through a certified HPP & progress toward goals OR by meeting the state mandate that 10% of housing units be affordable.

What does a *Housing Production Plan* include?

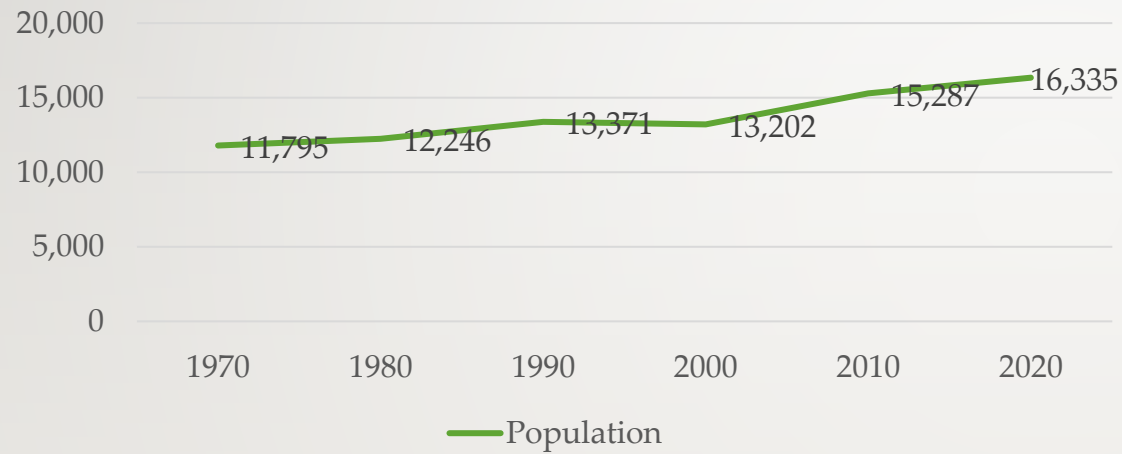
- **DATA**: population and development trends, and regional growth factors
- **LIMITATIONS**: geographic and regulatory constraints
- **GOALS**: annual numeric housing production target
- **LOCATIONS**: specific sites for housing production
- **STRATEGIES**: ways to achieve goals



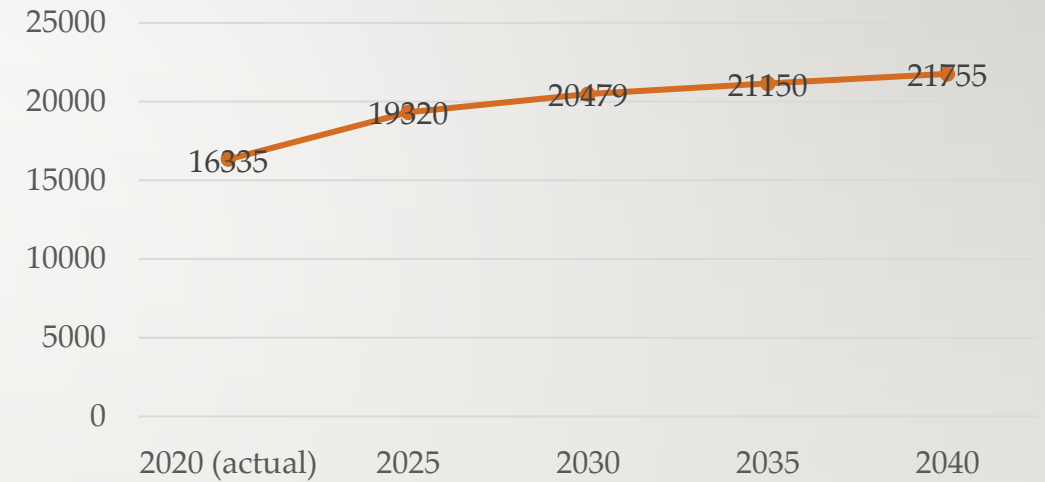
Data and Demographics

A Growing Community...

Northbridge Population 1970-2020

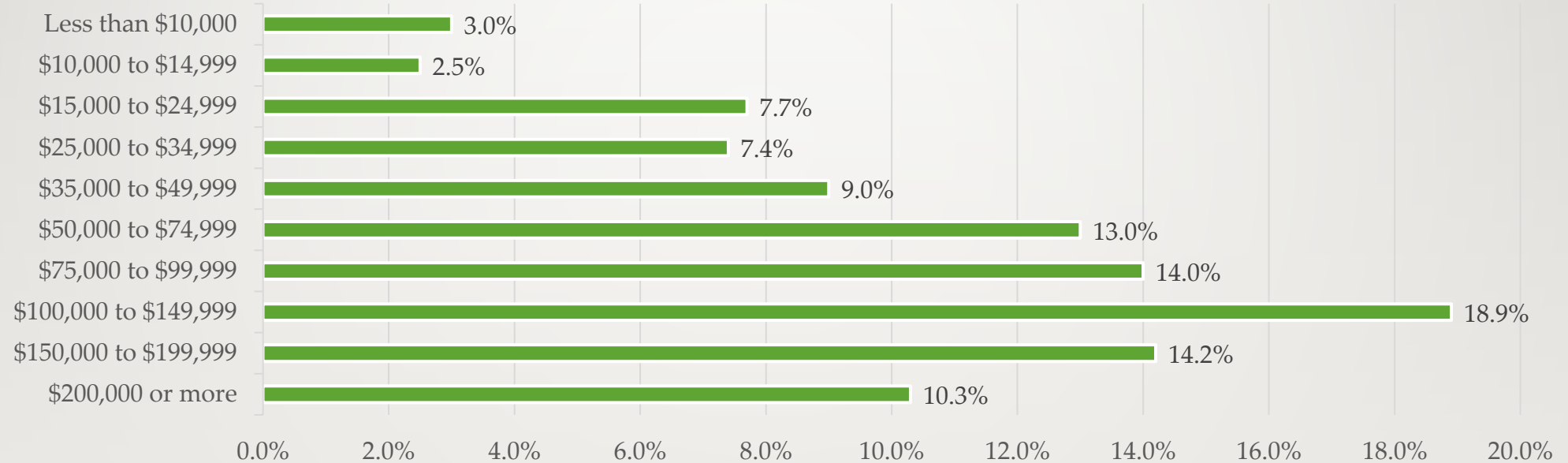


Projected Population 2020-2040



....with a diversity of households

Northbridge Household Income (2020)

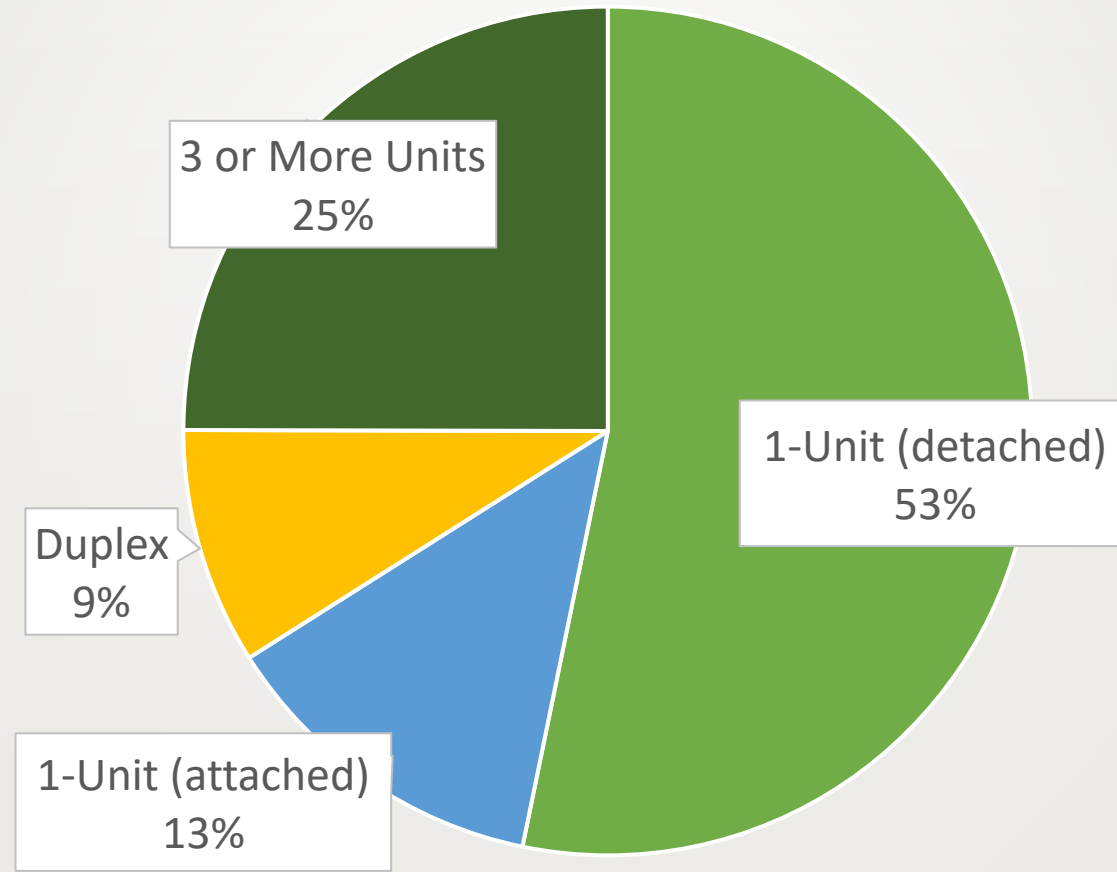


Housing Stock

- Ownership Type
 - 64.3% Owner-Occupied
 - 35.7% Renter-Occupied
- Age of Housing Stock
 - 34% of homes built 1949 or earlier
 - 52.5% of homes built 1950-1999
 - Only 13.5% of homes built 2000 or later

Existing Housing Types - 6,702 units

2020 Northbridge - Types of Housing Units



Northbridge and Neighbors Comparison

- Northbridge has a smaller percentage of single-family homes and more multifamily options than its neighbors.
- **Statewide**, the percentage of single-family homes is **76%** of all housing units.

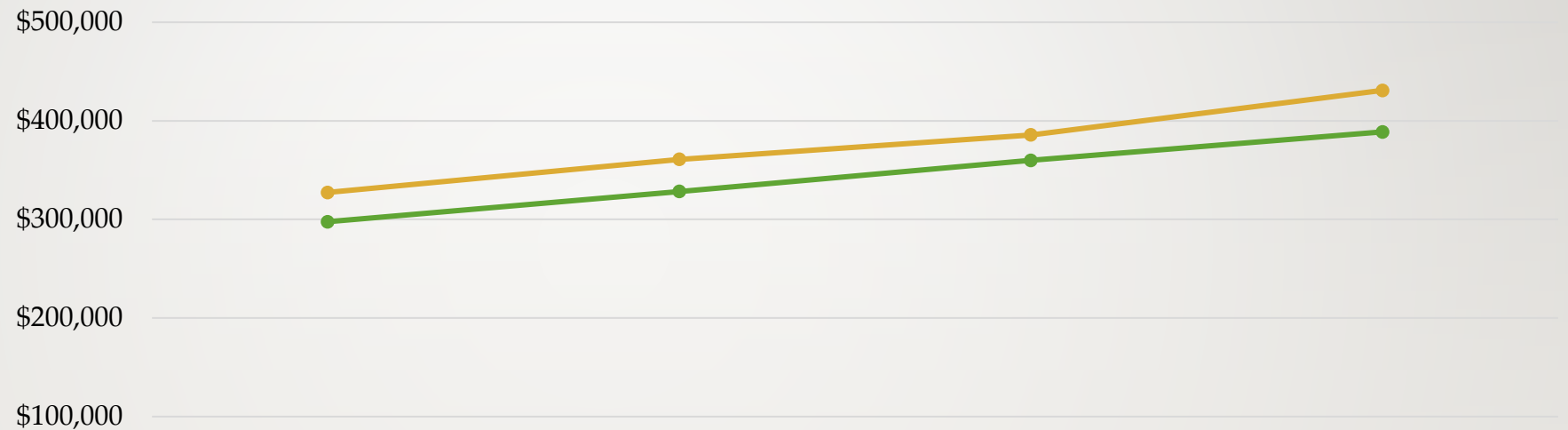
	Northbridge	Grafton	Sutton	Upton	Uxbridge
1-unit	66%	73%	83%	82%	75%
2-4-family	19%	15%	9%	8%	16%
5-9 family	8%	7%	5%	3%	7%
10 - 19 family	1%	4%	2%	0%	1%
20+	5%	1%	1%	6%	1%
Mobile homes	1%	<1%	<1%	<1%	<1%



Housing Costs

Increasingly expensive to buy a home

Northbridge Median Sale Prices 2018-2021



	2018	2019	2020	2021
Median Sale Price (All)	\$297,533	\$328,267	\$359,958	\$388,806
Median Sale Price (Single-Family)	\$327,325	\$360,888	\$385,700	\$430,904

Median Sale Price (All)

Median Sale Price (Single-Family)

What is affordable to a household with an income less than 80% of AMI? (\$114,400 for 4-person family)

Household Size	Yearly Income (<80% AMI)	Monthly Housing Budget (Rent or Own)
1	< \$61,900	\$1,548/mth
2	< \$70,750	\$1,769/mth
3	< \$79,600	\$1,990/mth
4	< \$88,400	\$2,210/mth
5	< \$95,500	\$2,388/mth

Note: Housing costs include rent or mortgage payments, property taxes, utilities, HOA fees, and maintenance costs. Income-based calculation includes monthly income but not assets or savings.

Housing Costs – Owners and Renters

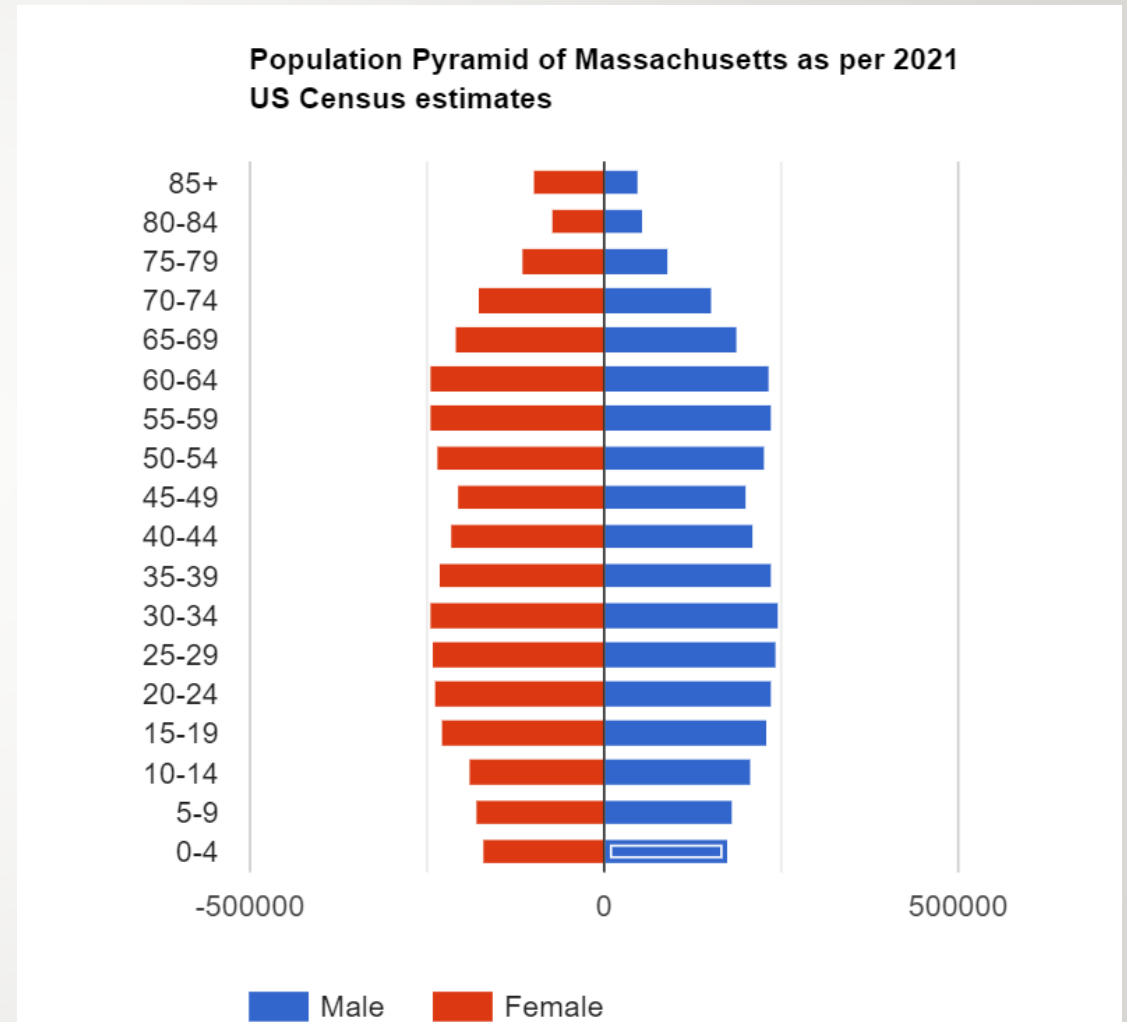
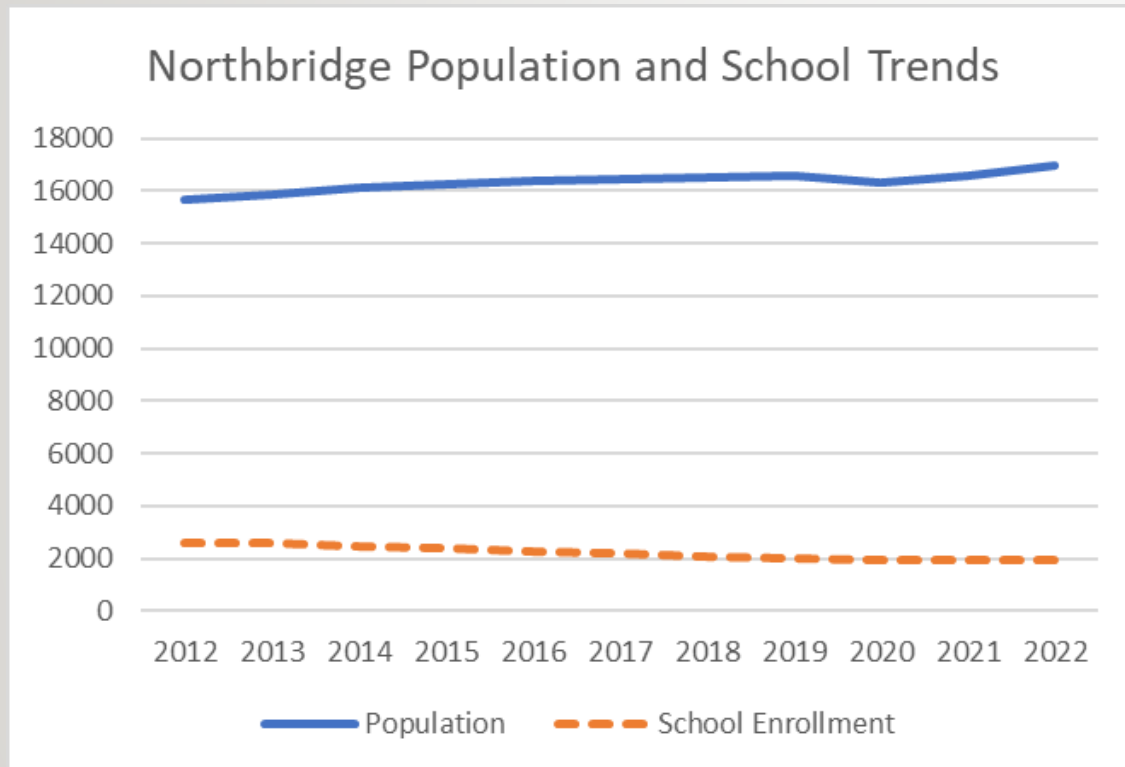
2020 Median Monthly Homeowner Costs

Average Monthly Homeowners Cost	Northbridge	Worcester County	Massachusetts
With a mortgage	\$2,195	\$1,971	\$2,268
Without a mortgage	\$719	\$756	\$829

Rental Costs

The median monthly gross rent for a home in Northbridge was estimated to be **\$1,060** in 2021. However, available rentals are in the **\$1,600-\$2,500** range.

Ongoing Decline in School Enrollment



Source: [2021 US Census Estimates: Population In Five Year Age-Group](#)

Housing Plan focuses on potential “Housing-Cost Burdened” individuals and families

“Housing-Cost Burdened” means spending 30% or more of household income on housing-related costs. In Northbridge, that is:

- 23% of homeowners
- 44% of renters

Note: Housing costs include rent or mortgage payments, property taxes, utilities, HOA fees, and maintenance costs.

Potential housing-cost burdened individuals

- Young adults starting out (household of 1; max salary \$61,900 to qualify for subsidized housing)
- Examples (*approx. Worcester-area starting salaries*):
 - High School Teacher (\$56,000)
 - Bank Teller (\$36,000)
 - Postal Service Mail Carrier (\$39,000)
 - Emergency Medical Technician (\$42,000)

Potential housing-cost burdened families

- Examples (household of 3; max salary \$79,600): Divorced parent of two children with full custody OR Married couple with one stay-at-home parent (*perhaps has medical condition*):
 - Paramedic \$63,000
 - Clergy \$64,000
 - Graphic Designer \$73,000
 - Art, Drama and Music Teachers (*post-secondary*) \$77,700
 - Police Officer 73,500

(approximate average Worcester-area salaries)

Potential housing-cost burdened families

Young families looking for their first home (family of four – maximum salary \$88,400)

Examples of professions:

- Pharmacy Aide
- Preschool Teacher
- Barber
- Restaurant Cook
- Bank Teller
- Security Guard
- Hairdresser
- Fitness Instructor

Other housing-cost burdened residents

- **Retired people** on Social Security (2023 average monthly Social Security benefit is **\$1,827** = annual income of \$21,924 for one; \$43,848 for two)
- Those who become **unemployed or underemployed** for a period of time
- **Residents with disabilities** (average SSDI monthly benefit is **\$1,259**)
- *(Average monthly housing cost without a mortgage is **\$719** in Northbridge; average rental is **\$1,060 or more**)*



Public Outreach and Input

Northbridge Housing Survey

- Survey Period: September 28 – November 1, 2022
- 153 Respondents
- 73% own a single-family home in Northbridge
- 60% employed full-time
- Wide range in other characteristics –income, # of people in household, length of time lived here

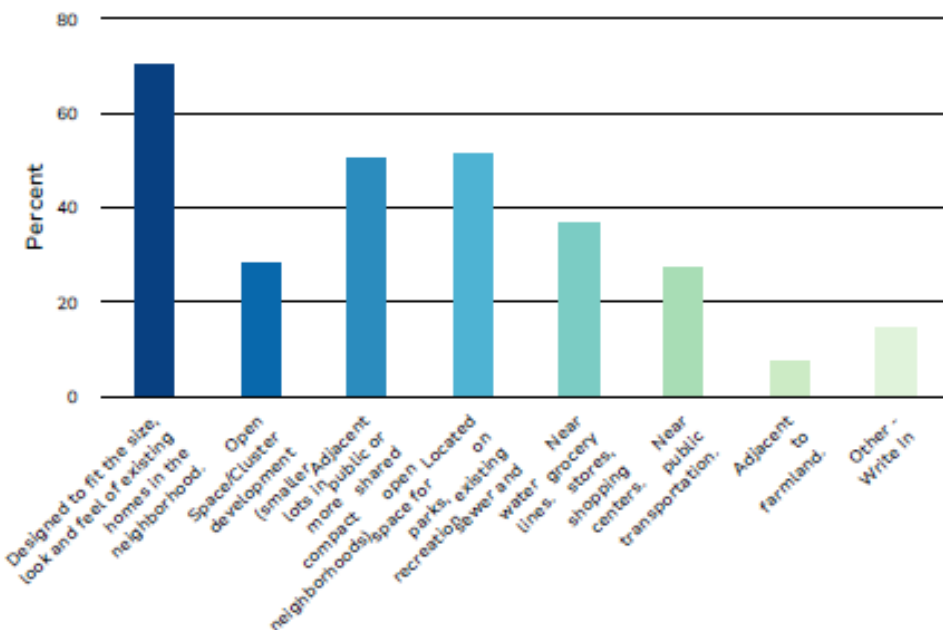
10. What type(s) of home(s) would you, or the people who are likely to move, prefer for your next home?

	Prefer	Would consider	Do not prefer	Responses
Single family house (detached) Count Row %	61 78.2%	14 17.9%	3 3.8%	78
Single family house (mobile home) Count Row %	5 7.1%	11 15.7%	54 77.1%	70
Duplex/3-family Count Row %	0 0.0%	22 31.4%	48 68.6%	70
Condominium Count Row %	4 5.5%	39 53.4%	30 41.1%	73
Apartment (privately owned) Count Row %	4 5.6%	27 37.5%	41 56.9%	72
Apartment (Housing Authority) Count Row %	7 9.7%	13 18.1%	52 72.2%	72
Senior "55+" active living community Count Row %	8 10.7%	18 24.0%	49 65.3%	75

11. Do you think there are enough of the following types of homes in Northbridge?




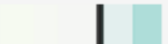





	Not enough	Right number	Too many	Responses
Single-family "starter" homes, less than \$250,000 Count Row %	106 72.1%	32 21.8%	9 6.1%	147
Mid-level single-family homes from \$250,000 to \$400,000 Count Row %	52 35.4%	77 52.4%	18 12.2%	147
Duplexes and three-family homes Count Row %	26 17.7%	65 44.2%	56 38.1%	147
Condominiums Count Row %	43 29.5%	65 44.5%	38 26.0%	146
Apartments (privately owned) Count Row %	51 34.9%	56 38.4%	39 26.7%	146
Apartments (Housing Authority) Count Row %	59 39.6%	54 36.2%	36 24.2%	149
Age "55+" active living communities Count Row %	53 35.3%	69 46.0%	28 18.7%	150
Assisted living facilities for seniors & people with disabilities Count Row %	65 44.2%	71 48.3%	11 7.5%	147
Group homes – Congregate living arrangements among non-related persons with disabilities Count Row %	46 32.9%	77 55.0%	17 12.1%	140


14. What qualities do you think are necessary for new homes that will be built in Northbridge? Check all that apply.



Value		Percent	Responses
Designed to fit the size, look and feel of existing homes in the neighborhood.	<div><div></div></div>	70.3%	102
Open Space/Cluster development (smaller lots in more compact neighborhoods).	<div><div></div></div>	28.3%	41
Adjacent public or shared open space for parks, recreation.	<div><div></div></div>	50.3%	73
Located on existing sewer and water lines.	<div><div></div></div>	51.7%	75
Near grocery stores, shopping centers.	<div><div></div></div>	37.2%	54
Near public transportation.	<div><div></div></div>	27.6%	40
Adjacent to farmland.	<div><div></div></div>	7.6%	11
Other - Write In	<div><div></div></div>	14.5%	21

16. Please rank the following in order of the FIVE most important roles that the Town should play in ensuring housing for all?

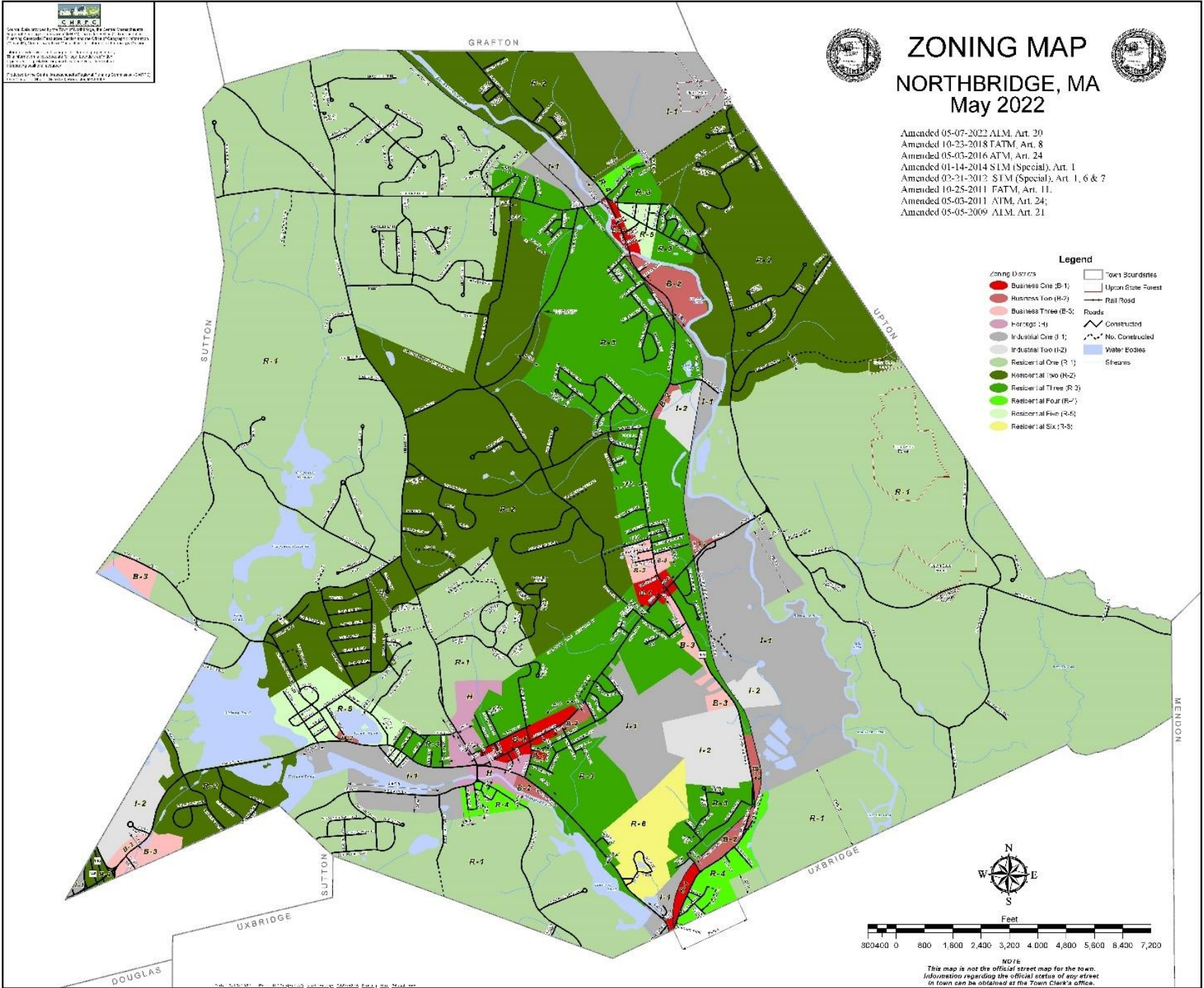
Item	Overall Rank	Rank Distribution	Score	No. of Rankings
Lower taxes for owners, potential buyers	1		314	86
Housing to support all socioeconomic levels	2		279	82
Educate the public on housing issues	3		276	88
Improve regulations and zoning bylaws	4		265	89
Buy existing buildings for public-owned housing	5		241	78
Help build cooperative relationships between developers and government	6		206	78
Let market forces decide	7		176	57
Build new public-owned housing	8		127	42
Offer incentives, like tax breaks, to new housing developers	9		125	50





Development Constraints

Northbridge Zoning



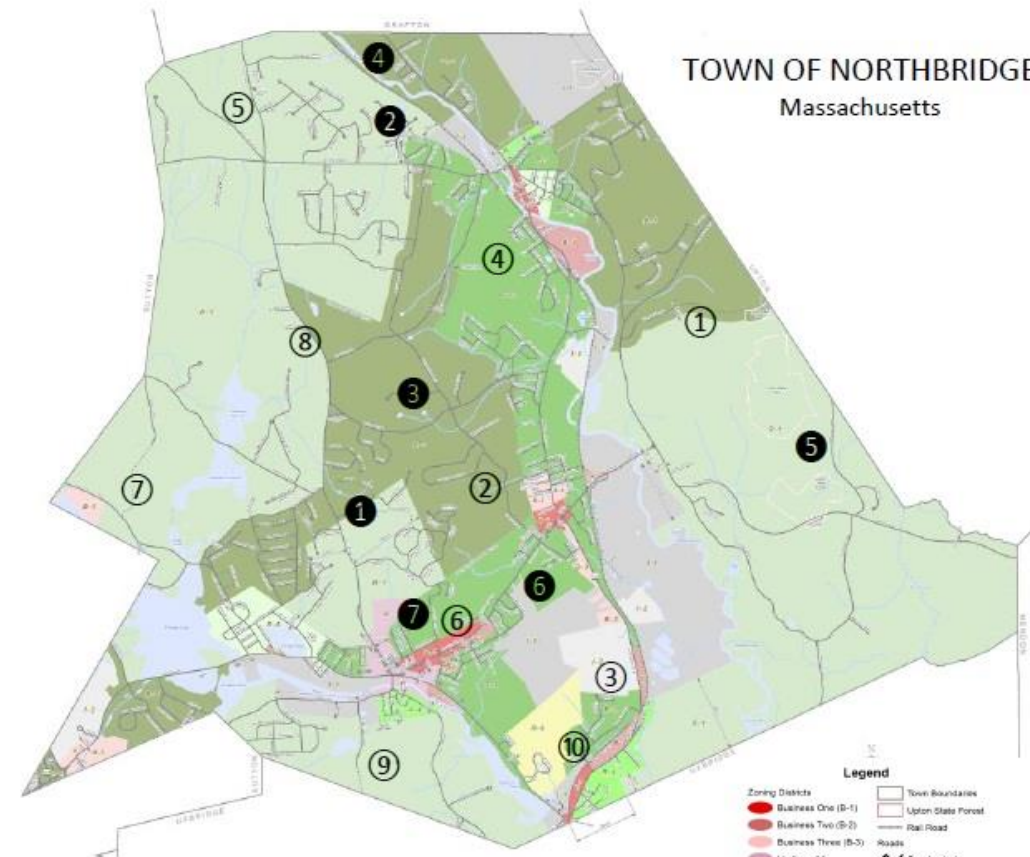


Current and Potential Housing Development

- CURRENT CONSTRUCTION
- GOALS AND STRATEGIES
- POTENTIAL LOCATIONS

Current and Potential Housing Development

Northbridge, MA



RESIDENTIAL DEVELOPMENTS UNDER CONSTRUCTION

- ① Camelot (60-lots)
- ② Hemlock Estates (31-lots)
- ③ Leonardo Estates (18-lots)
- ④ Mike's Way (18-duplex)
- ⑤ Moon Hill Estates (40-lots)
- ⑥ Stone Hill Senior Development (104-units)
- ⑦ Winston Woods (18-duplex)

PRELIMINARY/CONCEPTUAL BUILD-OUT YIELD

- ① Apple Ridge Estates (80-lots) *portion now Solar
- ② Granite Hill Estates (124-units) **land gifted to Town
- ③ Linwood Estates (125-units)
- ④ Sunrise Estates (72-lots)
- ⑤ North/South Pasture (37-lots)
- ⑥ Prospect Place (13-lots)
- ⑦ West End Estates (47-lots)
- ⑧ Woodside @ Northbridge (67-lots)
- ⑨ Castle Hill Farm property (75-lots) ***CPA Fund Land Acquisition
- ⑩ Union Place (8-lots)



Town of Northbridge -Residential Buildout (November 2022)

	Project Name (Date)	Street(s)/Location	Housing Type	# of Units	Status
1	Camelot (December 2010)	Rebecca Rd, Joseph Cr, Genivieve Dr & Grace St (Hill St & Hillcrest)	Single-Family	65	Under Construction
2	Hemlock Estates (June 2008)	Helmock St & Fir Hill Ln (Gendron /Sutton St)	Single-Family	31	Under Construction
3	Leonardo Est (May 2014)	Windstone Dr (Highland St)	Single-Family	18	Under Construction
4	Mike's Way (September 2020)	Mike's Way (Providence Rd/Grafton)	Duplex-units	18	Under Construction
5	Moon Hill Est (September 2019)	Valerie Run, Monica Way & Amy Terrace (Moon Hill Rd)	Single-Family	40	Under Constructon
6	Stone Hill Senior Dev (July 2019)	Stone Hill Dr, Rolling Ridge Dr, Secluded Ct, Viewpoint Way, & Crestwood Cr (Church St)	Townhouse/Condos	104	Under Constructon
7	Winston Woods (March 2022)	Spring St (extnension of)	Duplex-units	18	Approved
				294	

	Project Name (Date)	Street(s)/Location	Housing Type	# of Units	Status
1	*Apple Ridge Estates (2004)	Quaker Street/Puddon Street	Single-Family	80	Prelim -Expired
2	**Granite Hill Estates (2006)	Highland Street	Multi-Family	124	Withdrawn
3	Linwood Estates (2005)	Providence Road (Puccio property)	Single/Multi-Family	125	40B -Expired
4	Sunrise Estates (2016)	Fowler Road/Tessier Lane	Single-Family	72	Prelim -Expired
5	North/South Pasture (2005)	Hill Street/Pollard Road	Single-Family	37	Prelim -Expired
6	Prospect Place (2006)	Prospect Street/Church Street	Single-Family	13	Prelim -Expired
7	West End Estates (2006)	Rocky Road/Purgatory Road	Single-Family	47	Prelim -Expired
8	Woodside @ Northbridge (2006)	Hill St/Sunset/Fowler Road(Kroll Farm)	Single-Family	67	Expired
9	***Castle Hill Road (2021)	Castle Hill Road/Whitin Ave	Single-Family/(Senior)	75/(152)	Conceptual
10	Union Place	Union Street	Single-Family	8	Prelim -Expired
				648/(725)	

*Portion of property now occupied by Solar

**Land "gifted" to Town (2015) ±50-acres

***CPA Fund Land Acquisition (2022 FATM)

Potential Locations for New Housing

- Downtown/Village Centers – mixed uses; conversion of existing buildings
- Winston Woods
- 2040 Providence Road property



Potential for New Housing



- Whitin Machine Works (The Shop)
- Aldrich School/Town Hall Annex*
- Northbridge Elementary School*

**Note: schools are being considered for a variety of possibly uses*

Your Turn! Discussion Questions

- What do you think about these sites for affordable housing, or a mix of affordable and market rate?
- Are there other locations that you think might be suited for this type of housing?
- Are there specific locations that you do not want to see more housing?

Next Steps



Finalize Goals and Strategies



Approve Plan – Planning Board and Select Board



Submit for State Approval

Thank you!

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