

# [H] Housing



Representative Housing Types in Northborough

Photo Credit: VHB, Kathryn Joubert

# Housing

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# 4

For many Massachusetts communities, housing has become a major issue since the mid-1990's when housing demand and high prices started being driven up by low mortgage rates and low availability. The housing crisis over the past decade resulted in further challenges to maintaining home values and homeownership across the nation, particularly in suburban areas. As residential uses are the most prevalent land use type in Northborough, it is important to examine the conditions of the Town's housing stock along with its cost and availability, and identify and bridge the gaps between housing demand and supply in order to ensure all residents – current or future – will have access to various housing options that are suitable and affordable through the different stages of their lives. The Housing Element will focus on the overall conditions of the housing stock, the changing demographics and their housing needs, and housing affordability.

## Key Findings

- Total population and households have both increased steadily and modestly since 1980 and are projected to trend with similar increases in the coming years.
- Northborough has seen a shift in age characteristics, particularly with an increase in residents 55 years and older. Aging in place, as well as supporting younger residents, are considered community priorities.
- Single family homes are the dominant housing type in Northborough, though the type with the most growth since 2000 was apartment development. This trend is not expected to continue.
- Similar to surrounding towns, monthly housing costs are outpacing growth in household incomes. Resultantly, housing affordability and reducing the associated cost burden are community-held concerns.
- The Northborough Housing Authority (NHA) and Northborough Affordable Housing Corporation (NAHC) are the two driving forces in affordable housing development in the Town.



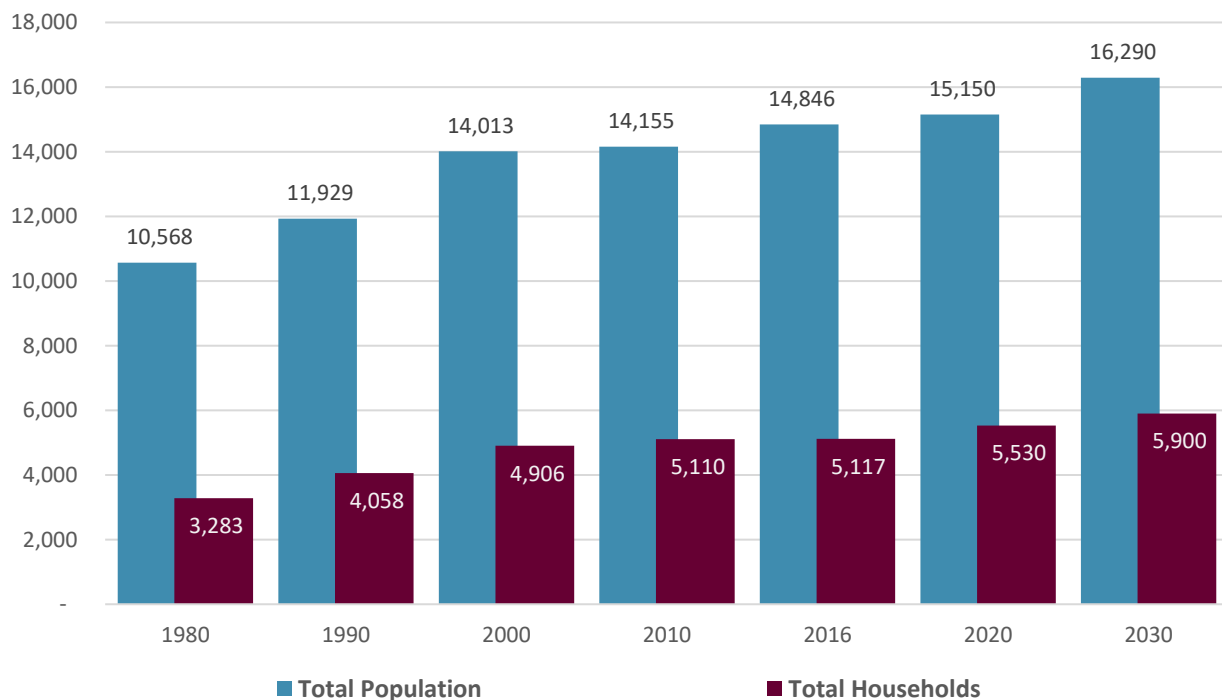
- According to the Massachusetts Department of Housing and Community Development’s (DHCD’s) Subsidized Housing Inventory (SHI), Northborough is above the State’s goal of 10 percent affordability.

## Baseline Conditions Analysis

### Northborough’s Residents and Households

According to the 2016 American Community Survey 5-year estimates, there are a total of 5,117 households and 14,846 residents in the Town of Northborough (see **Figure 4-1**). Both the number of households and residents have increased since 1980, with modest population growth of approximately six percent since 2000. Population and households are expected to continue to rise, with a projected population and number of households in 2030 of 16,290 and 5,900, respectively. Northborough is located within the Central Massachusetts Regional Planning District, served by the Central Massachusetts Regional Planning Commission (CMRPC). In its 2012 Regional Transportation Plan, the CMRPC classified Northborough as a “high growth community” that was expected to grow at a more rapid rate than other towns in the region.

**Figure 4-1 Total and Projected Population and Households, 1980 - 2030**



Source: U.S. Census Bureau, American Community Survey 2012-2016, CMRPC Projections

Northborough is primarily a community of families, with family households composing approximately 76 percent of total households in 2010, down from almost 79 percent in 2000; family households with children under 18 dropped by nearly five percent during this period (see **Table 4-1**). The number of non-family and one-person households increased.

Elderly households with persons 65 years and over living alone composed almost eight percent of the population in 2010, up from approximately 6 percent in 2000. The Town’s average household size dropped from 2.83 in 2000 to 2.73 in 2010.

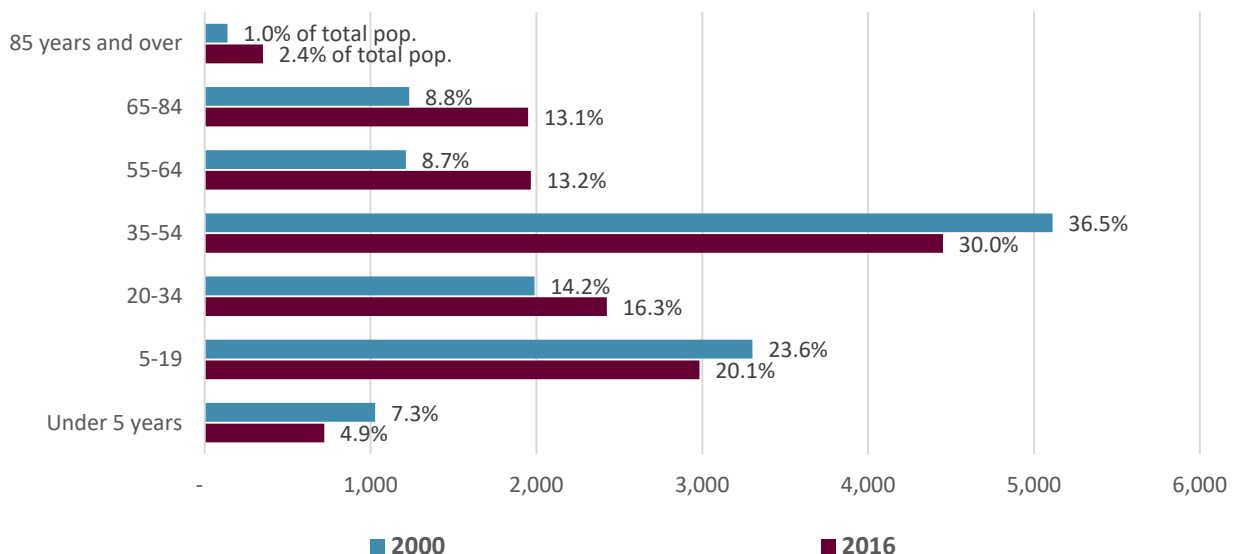
**Table 4-1 Households by Type, 2000 and 2010**

Type	2000		2010	
	Number	Percent	Number	Percent
Total households	4,906	100	5,110	100
Family households	3,866	78.8	3,892	76.2
With own children under 18 years	2,130	43.4	1,973	38.6
Married Couples	3,378	68.9	3,333	65.2
With own children under 18 years	1,846	37.6	1,684	33
Nonfamily households	1,040	21.2	1,218	23.8
Householder living alone	841	17.1	983	19.2
Householder living alone 65 years and over	304	6.2	410	7.9
Average household size	2.83	(X)	2.73	(X)
Average family size	3.22	(X)	3.17	(X)

Source: U.S. Census Bureau, 2000 and 2010

Along with the steady increase in population, Northborough has seen a shift in age characteristics, particularly with an increase in residents aged 55 years and older from 18.5 percent of the total population in 2000 to 28.7 percent in 2016 (see **Figure 4-2**). There was also a slight increase in residents aged 20 to 34 years from 14.2 percent of the total population in 2000 to 16.3 percent in 2016. The population percent of persons below the age of 20 decreased from 30.9 percent to 24.9 percent during that time.

**Figure 4-2 Population Change by Age Group, 2000 - 2016**



Source: U.S. Census Bureau, American Community Survey 2012-2016 Estimates

The aging population in Northborough, as with many surrounding communities, poses a challenge to ensure that the housing stock meets changing housing needs, including supporting aging in place or providing housing options that allow the growing population of seniors to downsize if desired. Community members and key stakeholders, including the Council on Aging, emphasized this need during the stakeholder and public outreach process for this plan, noting that the housing stock (described in the following section) does not meet the growing needs of the aging population and that the age-restricted developments tend to be too expensive for some seniors.

## Housing Stock

The housing stock in Northborough is highly reflective of the family/non-family household breakdown of its population. In 2016, there were 5,873 housing units in Northborough, of which about 69 percent were single-family homes (see **Table 4-2**). Housing developments with two to three units composed approximately five percent of the housing stock, and condominiums composed another 12 percent. Since 2000, the number of housing units increased in Northborough by approximately 17.5 percent. Notably, the housing type with the most growth since 2000 was apartment development. The new rental units developed as part of the Avalon Northborough project near Northborough Crossing contributed greatly to this growth.

**Table 4-2 Housing Units**

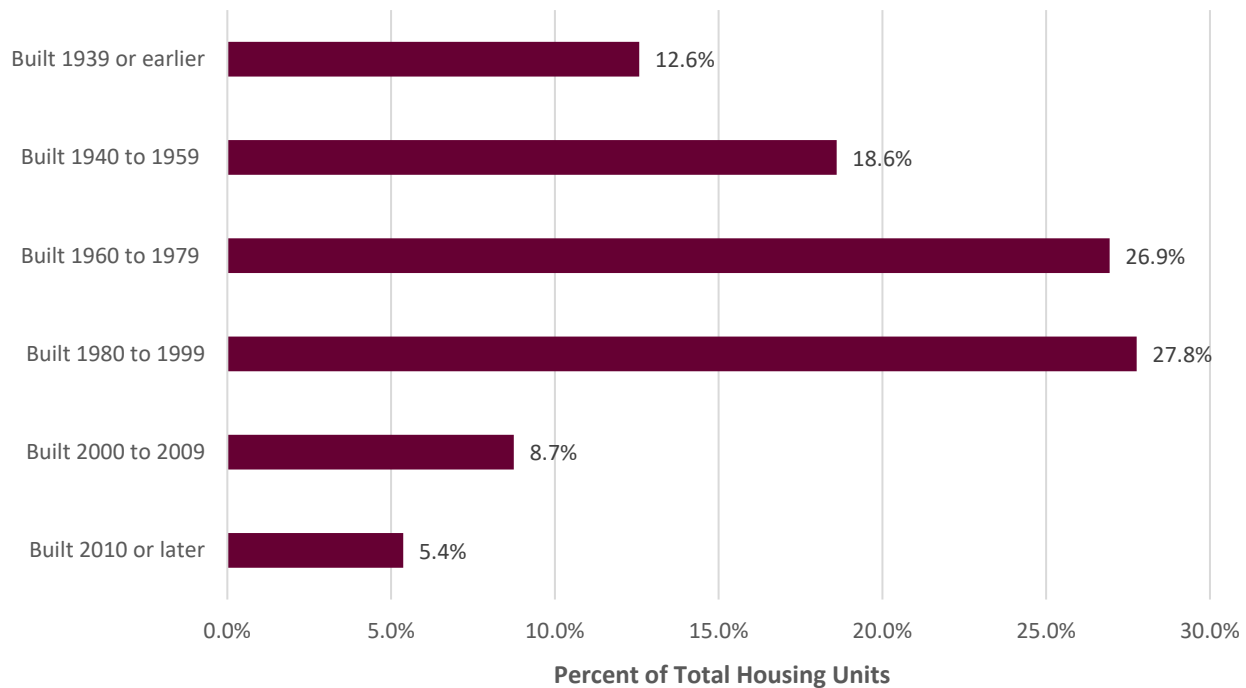
Property Type	2000		2016		Percent Change 2000-2016
	Number	Percent	Number	Percent	
Single	3,844	76.9%	4,032	68.7%	4.9%
Condominium	405	8.1%	718	12.2%	77.3%
2 or 3 units	338	6.8%	279	4.8%	-17.5%
Mobile Home	3	0.1%	3	0.1%	0%
Multi-houses	16	0.3%	35	0.6%	118.8%
Multi-family	77	1.5%	82	1.4%	6.5%
Apartments	90	1.8%	495	8.4%	450%
Mixed Use	78	1.6%	79	1.3%	1.3%
Chapter Land or Exempt	146	2.9%	150	2.5%	2.7%
<b>Total housing units</b>	<b>4,997</b>	<b>100.0%</b>	<b>5,873</b>	<b>100.0%</b>	<b>17.5%</b>

Source: Northborough Town Assessor's Office

**Table 4-2** above reveals the types of housing in Northborough and **Figure 4-3** (located at the end of this chapter) shows their distribution. Single-family homes are the dominant housing form; larger properties and farms are mostly concentrated to the north of I-290 and near the western border of the Town and higher density residential are concentrated to the south. Apartment and condominium development are generally concentrated along and near Route 20.

The age of the housing stock in Northborough is mixed, with over half of housing units constructed between 1960 and 1999, a little over 30 percent of housing units constructed earlier than 1959, and approximately 14 percent of units constructed since 2000 (see **Figure 4-4**). The growth in rental developments (e.g., Avalon Northborough) and in single-family attached housing is largely responsible for housing developments since 2000.

**Figure 4-4 Age of Housing Stock, 2016**

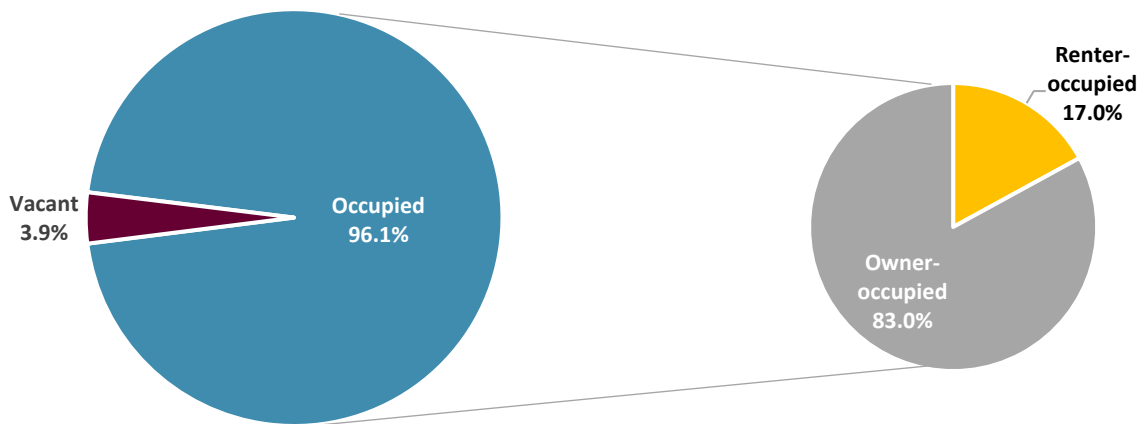


Source: US Census 2000, American Community Survey 2012-2016 Estimates

The housing stock in Northborough does not meet the growing needs of the aging population that may want to downsize and remain in Town. There are 104 housing apartments subsidized for seniors and people with disabilities, but only two of those units are handicap accessible. The age-restricted developments tend to be too expensive for some seniors. The oldest age-restricted development was built in the 1980s (Birchwood) and has standalone houses with stairs - a hazard to an aging population. Further, the Homeowner Association does not provide for the clearing of the driveways and walkways during the winter.

In keeping with the data above, **Figure 4-5** (located at the end of this chapter) shows most parcels in Northborough were developed between 1960 and 1999. Units constructed prior to 1940 are located throughout the Town, although a small concentration exists along Main Street proximate to the Downtown area. New housing constructed since 2000 is also spread out geographically, indicating a pattern of a combination of infill development and subdivision activity.

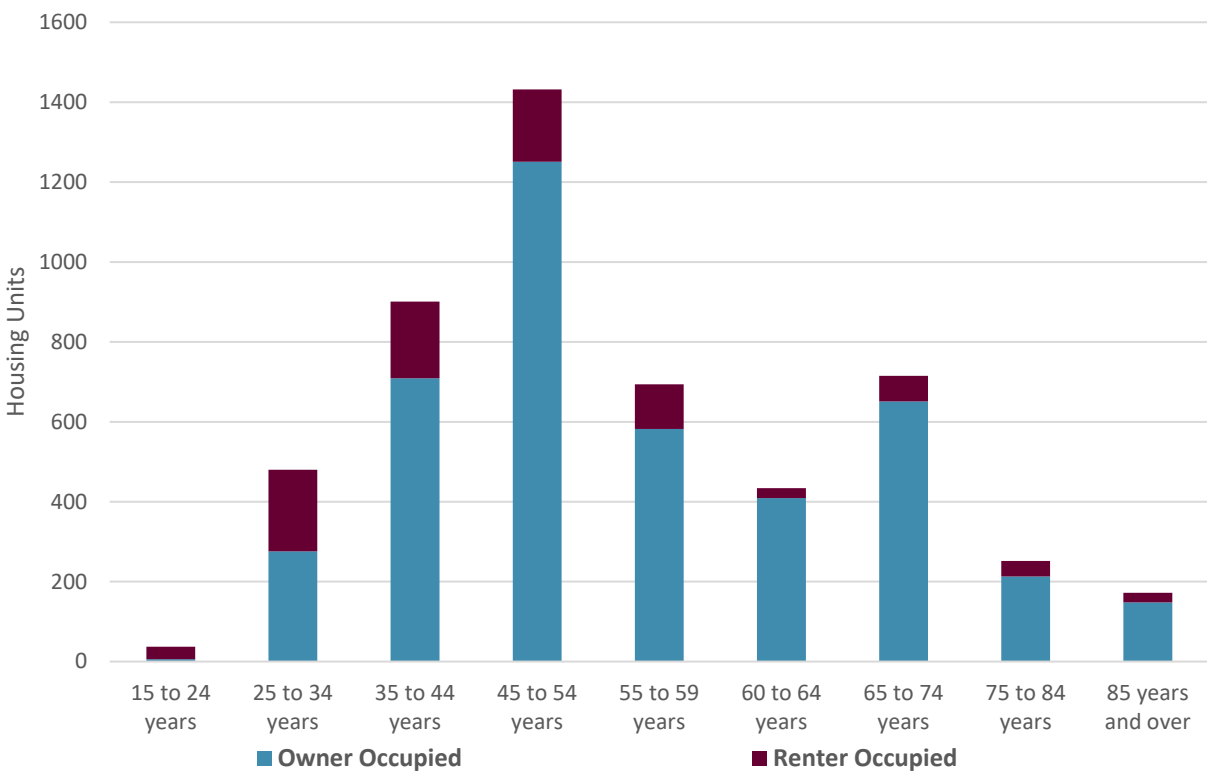
Figure 4-6 Housing Occupancy and Tenure, 2016



Source: American Community Survey 2012-2016 Estimates

Most of housing in Northborough is occupied, with a small vacancy rate of 3.9 percent (see **Figure 4-6**). Of the occupied units, 83 percent are owner-occupied and 17 percent are renter-occupied. As of 2016, most renters in Northborough (66.2 percent) are between the ages of 25 and 54 (see **Figure 4-7**).

Figure 4-7 Housing Tenure by Age of Householder, 2016



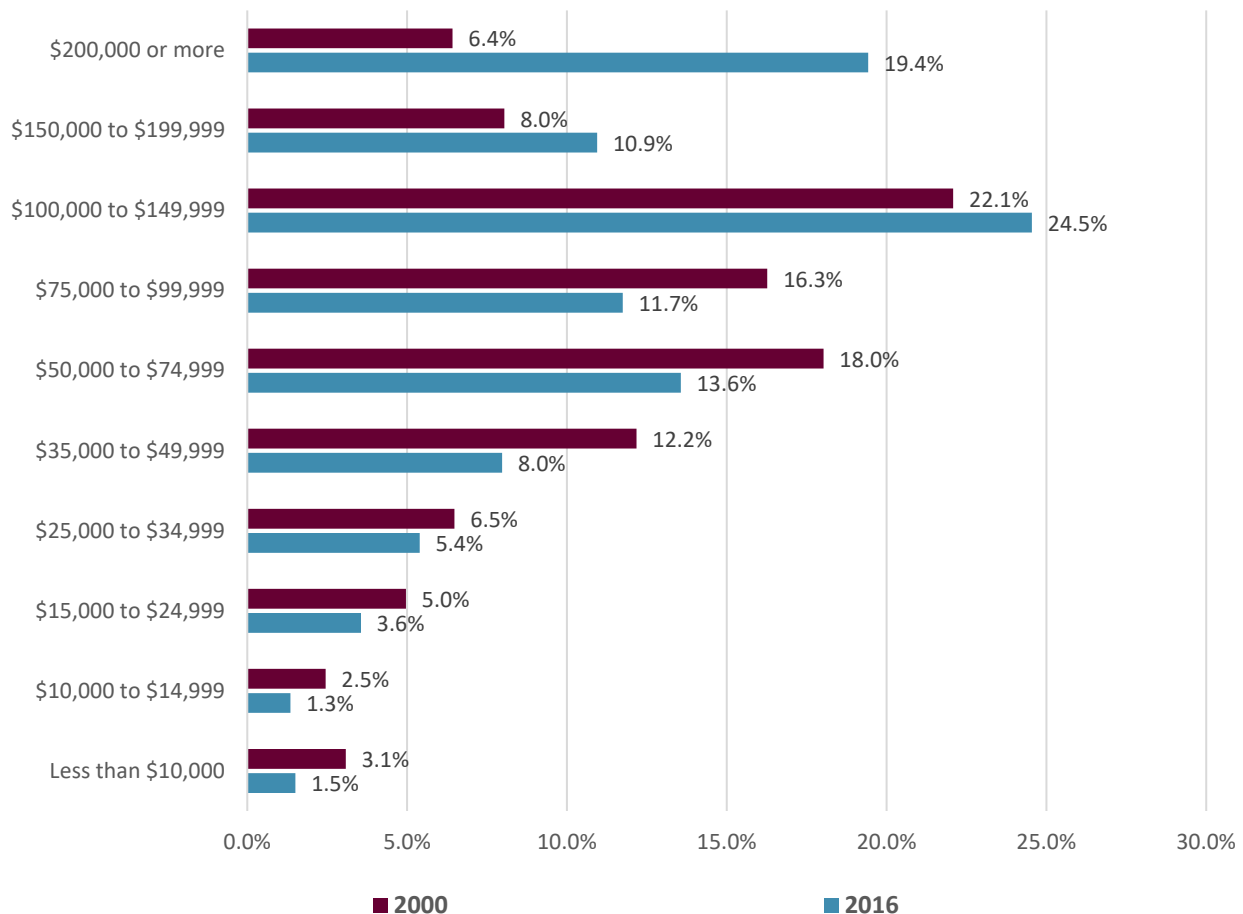
Source: American Community Survey 2012-2016 Estimates

## Housing Affordability

The cost of housing is a crucial factor in a resident’s quality of life. For Northborough to meet the housing needs of its residents, it must have an understanding of general housing affordability, including factors such as household income of the population and housing costs in the area.

As shown in **Figure 4-8**, from 2000 to 2016, the median annual household income in Northborough rose from \$79,781 to \$110,147, an increase of 38 percent. During this period, households earning more than \$100,000 increased from 36.5 percent to nearly 55 percent, while households earning less than \$15,000 decreased to less than three percent from over five percent. In comparison, the median gross monthly rent increased by 70 percent from \$779 in 2000 to \$1,328 in 2016, the median monthly owner cost with a mortgage increased by 44 percent from \$1,139 to \$1,644, and the median monthly owner cost without a mortgage increased by 61 percent from \$350 to \$563. These data indicate that while median household income is increasing, household costs are also increasing, and in many cases surpassing income growth. This is in keeping with community members’ concerns over the increasing difficulty of affording housing in Northborough, a key issue that was identified during the stakeholder and public outreach process for this plan.

**Figure 4-8 Household Income, 2000 and 2016**



Source: US Census 2000, American Community Survey 2012-2016 Estimates



Households are considered cost burdened if more than 30 percent of their gross annual incomes go toward their housing costs. For renters, these costs include rent, utilities, and fuel costs and for homeowners, they include mortgage payments, utilities, fuel costs, taxes, and insurance. **Table 4-3** shows the percent of renters and homeowners (with and without a mortgage) that are cost burdened in Northborough. Consistent with the rising rental costs in Northborough, a higher percentage of renter households are cost burdened than owner households.

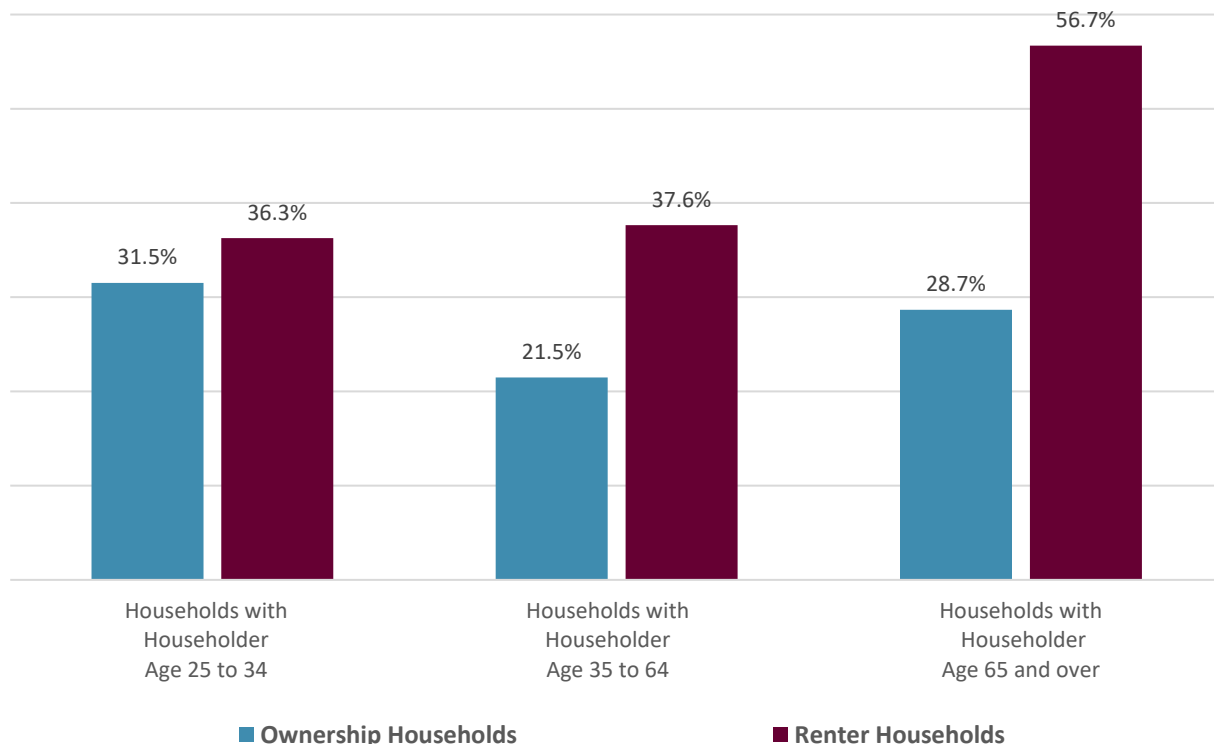
**Table 4-3 Housing Cost Burden by Tenure, 2016**

	Percent of Households that are Cost Burdened
Ownership Households	--
With a Mortgage	27.2%
Without a Mortgage	14.9%
Renters	42.3%

Source: U.S. Census Bureau, American Community Survey 2012-2016 Estimates

To further understand the housing cost burden in Northborough, **Figure 4-9** breaks down housing cost burden by the age of the householder for owner- and renter-occupied housing units. Consistent with **Table 4-3**, a higher percentage of renter households are cost burdened compared with ownership households. Further, a higher percentage of senior renter households (age 65 and over) are cost burdened compared with renter householders age 64 and below.

**Figure 4-9 Percent of Households that are Cost Burdened by Age of Householder, 2016**



Source: U.S. Census Bureau, American Community Survey 2012-2016 Estimates

The State's goal for affordable housing under Chapter 40B requires 10 percent of a community's year-round housing stock to be reserved for income-eligible households earning at or below 80 percent of Area Median Income (AMI). According to the DHCD SHI, as of September 14, 2017, 610 units (11.5 percent of the Town's housing stock) are on the inventory, meaning Northborough is meeting the State's goal. Still, housing costs, as indicated above, are a key concern for Northborough residents, and the Town should continue to work toward maintaining general affordability.

## Housing Policies, Programs and Opportunities

Several programs, policies and organizations in Northborough provide support and opportunities for further development of housing and housing affordability. The following are key local partners that will be integral to a successful housing strategy that meets the needs of all existing and future residents of the Town.

- The **Northborough Housing Authority (NHA)** is a public agency that provides affordable housing for the elderly, persons with disabilities, and families. The NHA is regulated by DHCD and currently owns and operates 104 elderly and 26 family housing units in Northborough. The NHA also owns eight special needs low-income housing units at 152 East Main Street.<sup>12</sup>
- The **Northborough Affordable Housing Corporation (NAHC)**, a private 501c3 non-profit organization, was created in 2008 after the Town adopted the CPA. Ten percent of Community Preservation Funds are designated for affordable housing. Using these funds, the NAHC built four units of affordable senior rental housing, which are currently managed by the NHA. In addition, the NAHC created four affordable condominiums with Habitat for Humanity along Main Street in the MSR district.
- The **Housing Partnership (currently dormant)** was a committee of nine members: one each from the Board of Selectmen, Planning Board, Housing Authority, and Council on Aging, and the remaining appointed by the Board of Selectmen (one of which must be a realtor). This committee had the following objectives: 1) to increase the supply of affordable housing in Northborough; 2) to establish a housing policy and housing action plan; 3) to determine housing needs for varying categories of housing; and 4) to identify available development sites.

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<sup>12</sup> 2017 Annual Report for the Town of Northborough, Massachusetts

## Housing Goals

**G1**

**Continue to maintain and encourage a diversity of housing options to increase housing affordability and choice for all ages and to ensure that at least 10 percent of the Town’s housing inventory continues to be deemed affordable under state guidelines.**

**G2**

**Promote housing types that accommodate future growth in the community while maintaining and enhancing the existing character of residential neighborhoods.**

**G3**

**Pursue a housing development strategy that balances demand with the Town’s capacity to provide services and infrastructure.**

## Housing Recommendations

**Goal 1: Continue to maintain and encourage a diversity of housing options to increase housing affordability and choice for all ages and to ensure that at least 10 percent of the Town’s housing inventory continues to be deemed affordable under state guidelines.**

**H1-1**

Explore residential uses, including affordable housing and affordable senior housing, as a potential future use for previously developed parcels that have the opportunity for redevelopment as they become available.

**H1-2**

Explore the merits of zoning bylaws that would require a portion of housing units be set aside for low- and moderate-income households.

**H1-3**

Work with local housing partners to identify opportunities for them to develop and own affordable housing, which will allow the Town to proactively guide affordable housing locations.

**Goal 2: Promote housing types that accommodate future growth in the community while maintaining and enhancing the existing character of residential neighborhoods.**

**H2-1**

Undertake a study to understand housing price points for homeownership and rentals that would reduce the cost burden experienced by Town residents. Determine the types of housing that would meet these price points to be considered as part of a more comprehensive housing plan.

**H2-2**

Work with senior groups and senior representatives including Council on Aging to understand and explore housing options that could best accommodate their unique housing needs.

**H2-3**

Build awareness around accessory dwelling units.

**H2-4**

Guided by zoning, design standards, and the Downtown visualization study, incorporate housing into Downtown to attract a sufficient number of residents that can supplement and support the area’s economic viability while maintaining the existing character of Downtown neighborhoods.

**Goal 2: Promote housing types that accommodate future growth in the community while maintaining and enhancing the existing character of residential neighborhoods. (Continued)**

**H2-5** Update the Town’s existing Housing Production Plan to include present-day information, including a robust impact analysis study.

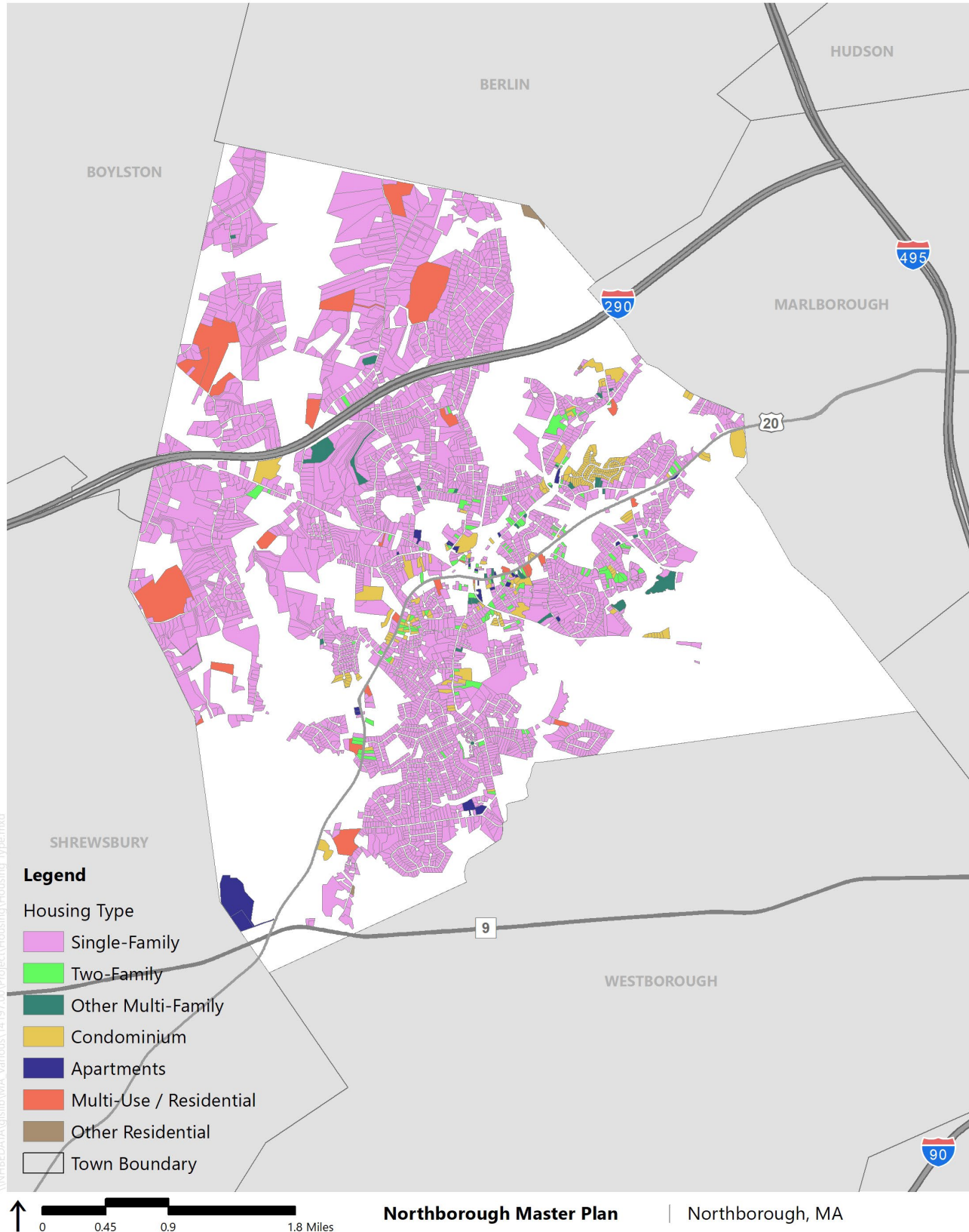
**H2-6** Create a committee to explore the housing needs of people with disabilities, or assign this responsibility to a broader-focused Commission on Disabilities.

**Goal 3: Pursue a housing development strategy that balances demand with the Town’s capacity to provide services and infrastructure.**

**H3-1** In coordination with the Public Facilities and Services recommendations, identify the Town’s capacity to service increased housing demands with expanded infrastructure. Refer to the Cost of Community Services Study referenced in LU1-1.

**H3-2** Revive the Housing Partnership to monitor Northborough’s housing needs, recommend policies and actions to meet housing needs, and evaluate funding sources available to create housing.

Figure 4-3 Location and Type of Housing

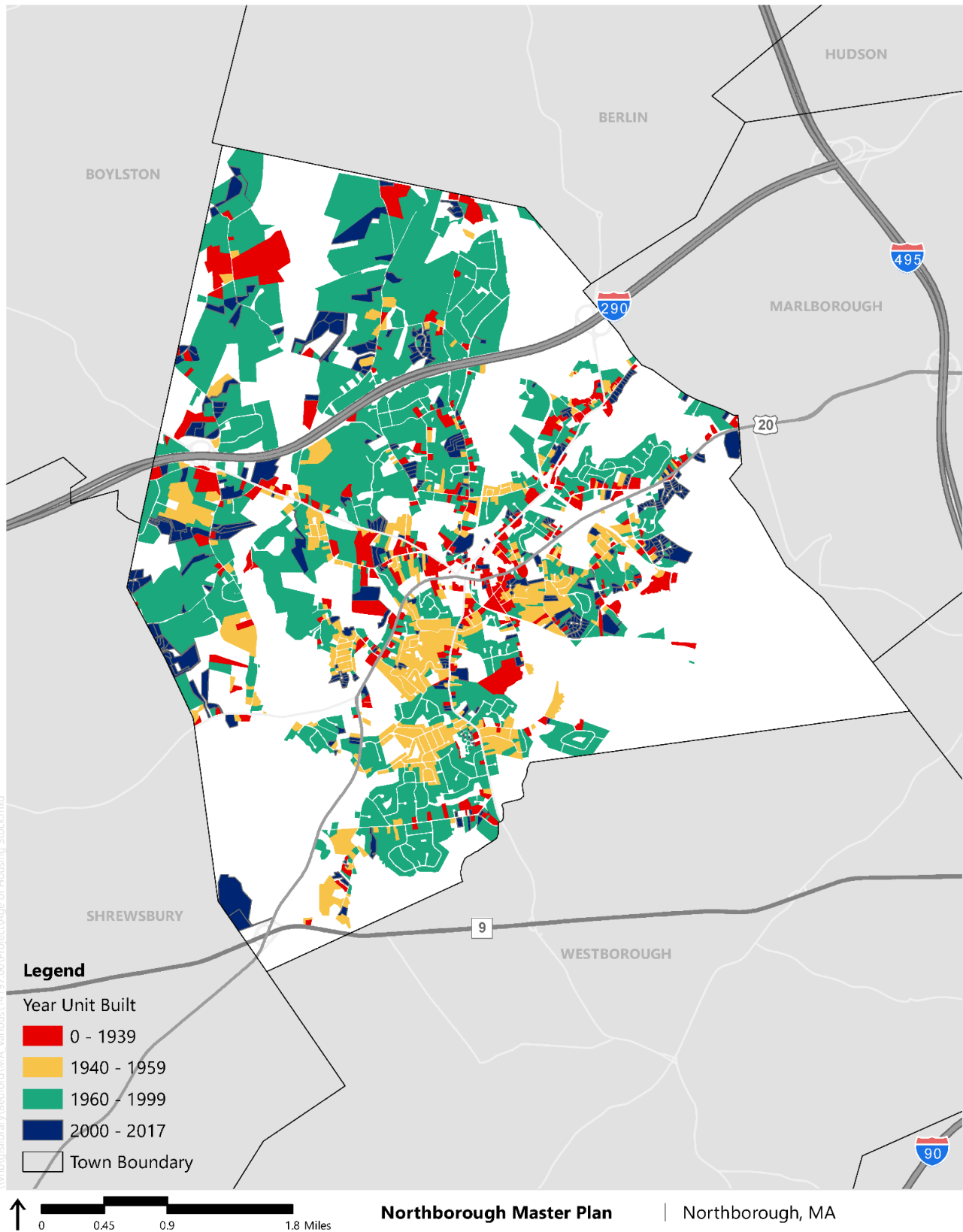


Source: Town of Northborough, MassGIS, VHB

Location and Type of Housing



Figure 4-5 Age of Housing Stock



Source: Town of Northborough, MassGIS, VHB

Age of Housing Stock