

Town of Hubbardston
Housing Production Plan

REVISED and UPDATED
May 14, 2017

Submitted to the Massachusetts Department of Housing and Community Development (DHCD) in accordance with the Guidelines for the Planned Production Regulation under MGL Chapter 40B—760 CMR 56.03(4)

Reviewed and tentatively approved by DHCD, Phil DeMartino, Technical Assistance Coordinator, Office of Sustainable Communities, DHCD, January 26, 2017.

Prepared by the Hubbardston Affordable Housing Committee

Vincent Ritchie—Chairman
Andrew Baum
Tom Bratko
Peter Carmosino
Mark Dymek
MaryAnn Dipinto
Scott LeBlanc
Dennis O'Donnell
Catherine Ritchie
Tom Robinson
Janet Baczewski—Administrative Clerk

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Affordable Housing Production Plan

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Hubbardston
Housing Production Plan

Executive Summary

Hubbardston is a rural town with a population of 4,398 and 1,631 housing units as of 2013. The Town of Hubbardston Housing Production Plan (HPP) is a proactive strategy for meeting the housing needs of the community and, in particular, for planning and developing affordable housing. This HPP provides a current needs assessment, overall housing goals, and new implementation strategies.

Hubbardston's original Affordable Housing Plan was prepared by the Hubbardston Zoning Board of Appeals in 2010, in compliance with the Massachusetts Department of Housing and Community Development's (DHCD) Planned Production Regulation, 760 CMR 56.03(4)). It is intended to provide a management tool that enables the Town to make timely progress toward meeting its affordable housing goals.

The purpose of the plan is threefold:

- Bring Town resources (ZBA, PB, BoH, BoS, etc.) together and focus them on a common plan to develop affordable housing.
- Identify a set of strategies and programs to be implemented by the Town.
- Create a framework, that if approved, by the state (DHCD), the Town will develop housing to meet the needs of the community.

The original HPP was approved by DHCD in January of 2010, expired January 8, 2015. The revised and updated plan was originally approved by the Housing Committee on April 14, 2016, the Planning Board on September 7, 2016 and the Board of Selectmen on October 17, 2016. A copy of the HPP was reviewed and tentatively approved by Phil DeMartino, Technical Assistance Coordinator, Office of Sustainable Communities, DHCD, on January 26, 2017. As suggested by Mr. DeMartino, changes were made. A copy of his report is attached in Addendum XI. Original approval of the Draft of this document was provided by the Planning Board on February 6, 2017 and the Board of Selectmen on February 6, 2017. FINAL approval was provided by the Planning Board on January 24, 2019 and by the Board of Selectmen on February 25, 2019.

Proposed Strategies to implement the HPP in 2015 to 2020

As outlined in Addendum I, the Committee has outlined a series of actions to implement the HPP from 2015 to 2020.

At the 2016 Annual Town Meeting, the Town voted to appropriate $50,000.00 (Fifty Thousand and 00/100 Dollars) from the Community Preservation Housing Reserve to help establish an Affordable Housing Program under the auspices of the Planning Board to assist the Town in meeting the State goal of creating a minimum of 10% of the Town's total

housing units, pursuant to M.G.L. c. 40B, § 20, eligible for inclusion on the DHCD Subsidized Housing Inventory (SHI).

The priority actions are as noted below:

- Partner with private developers— increase incentives and offer Town land at no charge to developers that will create new affordable housing.

  Next Steps: Reach out to local developers, for profit and non-profit entities who have been active in producing affordable housing in the region to discuss the Town's interest in promoting these units, possible areas and opportunities for new development, and local priorities for new development. This will include the Greater Gardner CDC, RCAP Solutions, and Habitat for Humanity of North Central Massachusetts.

- Research properties that could be taken for nonpayment of delinquent tax payments and sell to affordable housing developers for delinquent taxes.

- Convert existing housing to affordability -- Preserve the affordability of the existing housing stock by converting some existing market units to state-defined "affordable" ones, thus insuring the long-term affordability of existing units. Because local market prices are fairly reasonable, with about 60% of the town's residential property assessed below $300,000, this strategy may be a compelling one for Hubbardston.

Performance to Strategies of 2010 Plan

In January 2010, when the HPP plan was approved, the Town outlined a set of Housing Strategies that were to be implemented as part of the HPP. These are outlined in Appendix 1 and the results are summarized below.

Capacity Building Strategies

1. Establish a Housing Trust—the Housing Committee determined that the benefits of the Housing Trust were not worth the expense and have deferred the effort.
2. Conduct ongoing community education—the Housing Committee has been actively involved in addressing the housing strategy. The efforts included a cross organization meeting sponsored by the Selectmen that was attended by 20 people representing all departments in Town. The ZBA adopted Rules and Regulations governing the review of comprehensive permits to improve the process and to involve all relevant departments in Town.
3. Secure sufficient professional oversight—the Housing Committee retained a professional housing consultant (Richard Heaton of H&H Associates) to assist in the development of the housing strategies.
4. Continue to apply for Commonwealth Capital scoring—the Housing Committee has not pursued this effort and determined it was of minimal benefit to the community.

Zoning and Planning Strategies

1. Integrate affordable Housing in the OSRD bylaw—the Housing Committee determined this was not appropriate for the Town.
2. Adopt inclusionary zoning—the Housing Committee determined this was not appropriate.
3. Allow affordable housing on nonconforming lots—the Planning Board has approved two multi-unit projects and required affordable housing on these projects. These units are not included in the SHI.
4. Promote affordable housing in mixed use development—the Planning Board has approved two multi-unit projects and required affordable housing on these projects. These units are not included in the SHI.
5. Create an inventory of Town properties for housing—the Affordable Housing Committee has created a list of Town properties and properties that could potentially be taken by the Town for tax delinquencies. The Committee is currently working this list.

Housing Production Strategies

1. Partner with private developers—the Housing Committee is currently meeting with several developers including Habitat for Humanity to determine if such housing in Town could be developed.
2. Convert existing housing to affordability—the Housing Committee is identifying properties in Town that potentially could be taken for tax delinquencies and converted to affordable housing.

There is moderate poverty and moderate unemployment in the Town. Local employment has decreased in the last decade. Predominant employment industries in Hubbardston are education, health care, and manufacturing. Eighty percent of the workforce drives to work either south to Worcester or east to Gardner, Fitchburg, Leominster and Route 495.

Housing characteristics include a predominance of single family homes. There has been little housing growth but sustained building activity (such as renovations and additions) in the past decade.

Housing market data shows low housing values in Hubbardston relative to the state and county. The volume of home sales has gradually decreased since 2000. Affordability analysis show many homeowner units that are priced at or below the 80% of the median income as defined by HUD, the affordability standard for units on the state Subsidized Housing Inventory (SHI). Rental rates are more affordable, although availability is reportedly low. A third of Hubbardston households are cost burdened (spending over 30% of their income on housing), and 15% spend over half their income on housing.

The original Affordable Housing Plan was based on a comprehensive needs assessment (originally prepared in 2010 as part of this process) and a thorough analysis of existing conditions, demographic trends and local and regional market forces. It identifies the constraints that have limited affordable housing production in Hubbardston, and the town's efforts to mitigate them. It also identifies opportunities and lays out the strategies the

Town will pursue in order to meet its goal of providing housing for families across a broad range of income, age and needs. The Plan describes the mix of housing units required to address the identified needs and a time frame for their production.

This revision updates the Plan to address the most current demographic data from the US Census and updates the Town's production goals, the strategy for meeting these goals, and general editorial changes.

Demographics and Market Conditions

The rapid economic growth along Route 2 and 495 was a major driver of change for the small town of Hubbardston in early 2000 and its neighboring communities. Home prices rose 54 percent between 1990-2000, while household income increased just 21 percent, and the town saw its population of 20-34 year olds drop by 38 percent, more than double the statewide decline. This rapid growth has declined in the last ten years and The 2010 Census documented other important demographic shifts as well:

Summary of US Census Data

	1990	2000	2010	2013
Population	3,656	4,035	4,382	4,398
Housing Units	1,025	1,360	1,566	1,631

- Hubbardston has a much higher proportion of 40-64 year old. Many of those who moved to town in their thirties, raised families and are now empty-nesters and remain, "over-housed," but with no options for down-sizing.
- Hubbardston has long had a markedly smaller older population, but the town is now playing catch-up, and its "65+" population is growing at a faster rate than is the state.

At the time of the 2013 Census, Hubbardston's approximately 4,398 residents live in 1,631 units of housing. Hubbardston has one of the highest levels of owner occupancy and average lot size. New construction since 1990 has been overwhelmingly detached single-family homes on large lots, in effect, the only type of residential development allowed for much of that period.

Status of Performance to MGL C 40B

As defined by Massachusetts General Law Chapter 40B, Section 20, Chapter 40B provides for several circumstances when a town is in compliance with 40B and, through the Zoning Board of Appeals, can deny a comprehensive permit that is not consistent with local needs:

- at least 10% of all housing units in the community are approved by DHCD as affordable housing and are included in DHCD's Subsidized Housing Inventory (SHI);

- Hubbardston currently has 49 SHI units or 3% vs a goal of 10% of the total housing stock of 1,627 at the 2010 census. The Town does not meet this requirement.

- at least 1.5% of the total land area available for residential, commercial or industrial use is currently classified as "SHI Eligible Land Area" by DHCD;
  - The Town does not meet this requirement. This assumes 25.9K acres of the total 26.9K acres are excluded from the denominator due to being owned by the state or local government or expected to be in permanent conservation restriction in the next year and 8.6 acres occupied by SHI eligible housing from group homes or housing authority project.
- a town is in compliance with its Affordable Housing Production Plan (HPP);
  - The town has an approved HPP, but due to a soft building market conditions and a lack of funding has not met the plan requirements of producing 16 units per year.

Performance to MGL c.40B

10% of Housing Inventory

A reported by DHCD on December 2014, Hubbardston has 49 units of Subsidized Housing Inventory (SHI) and according to the 2010 census 1627 housing units. The SHI is 3% of the total housing inventory vs a 10% mandated goal of MGL c. 40B.

Hubbardston Total Affordable Unit Count Against 10% Goal

	Apr-13	Jan-15
Total Census Units	1627	1627
Needed for 10%	163	163
Actual SHI Units	**52**	
SHI %	**3.2%**	**3.0%**
HPP Goal %	0.50%	1%
HPP Goal Units	7	13

Land Area Minimum

Report on 1.5% of Land Area Criteria:

M.G.L. c. 40B, § 20 establishes requirements that can 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. DHCD regulations 760CMR56.03 (3) (b) General Land Area Minimum requirements describe this process.

Denominator of the 1 ½ Land Area Equation:

For the purposes of calculating whether SHI Eligible Housing exists in the city or town on sites comprising more than 1½% of the total land area zoned for residential, commercial, or industrial use, pursuant to M.G.L. c. 40B, § 20, involves first calculating the "General Land Minimum" or the denominator of the land area equation.

760CMR56.03 (3) (b) General Land Area Minimum. For the purposes of calculating whether SHI Eligible Housing exists in the city or town on sites comprising more than 1½% of the

total land area zoned for residential, commercial, or industrial use, pursuant to M.G.L. c. 40B, § 20:

1. Total land area shall include 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;

2. Total land area shall include all un-zoned land in which any residential, commercial, or industrial use is permitted;

3. Total land area shall exclude land owned by the United States, the Commonwealth or any political subdivision thereof, the Department of Conservation and Recreation or any state public authority, but it shall include any land owned by a housing authority and containing SHI Eligible Housing;

4. Total land area shall exclude 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;

5. Total land area shall exclude any water bodies;

6. Total land area shall exclude 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.

7. No excluded land area shall be counted more than once under the above criteria.

Numerator of Land Area Minimum Equation

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 the Applicant's initial submission to the Board, shall be included toward the 1½% 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).

Hubbardston Land Area Minimum Performance

Table below, summarizes the calculation of the Land Area Minimum for Hubbardston as described in 760CMR56.03 (3).

Hubbardston has a total land area of 26,870 acres and 12,092 acres are anticipated to be excluded per regulations. Therefore 14,777 is the denominator of the land area minimum equation and are available for residential, commercial, and industrial uses. 1.5% of the General Land Area Minimum is 137 acres.

Hubbardston has 8.58 acres of land occupied by SHI approved housing. And currently has .06% of the available land area dedicated to affordable (SHI) housing.

The Housing Committee adopted the following definition of Landscape—to improve or maintain the appearance of an area of land, as by planting trees, ground cover, shrubs, natural vegetation or grass, or altering the contours of the ground.

Appendix IV summarized the calculation for the numerator of the land area calculation.

Summary of Hubbardston Total Land Area Minimum Calculation		
	20-Oct-16	
Date As of	**20-Oct-16**	
Numerator		
Total SHI Area	**8.58**	
Denominator		
Total Land Area of Hubbardston	**26,870.00**	
State and Local Government Excluded	11,173.82	Updated per DCR Oct 15, 2016
Roads and Streets	539.88	
Water Bodies and Flood Zones	-	
Conservation Land Excluded	378.51	
Total Land Excluded	**12,092.20**	
Net Land Area	**14,777.80**	
Actual SHI Land Area %	**0.06%**	
Total Land Area Short to be at 1 1/2%	14,205.80	

Approval of this HPP by DHCD does not mean that DHCD is in agreement with the calculations/ analysis of the general land area minimum[1]

Development Constraints and Mitigation

Available Land Area

Hubbardston is one of the smallest communities by population in the Commonwealth yet it is one of the largest in land area with 26,870 acres. 42% (11,173 acres) of the total land area is owned by state and local government.

9% of the land is in a flood zone and 1% of the land has a conservation restriction.

As noted in the chart of Hubbardston Land Area available for Development, 12,092 acres or 45% of land area is not available for development. The lack of land is the largest constraint to developing new housing properties. The Housing Committee is evaluating town owned land to determine what land could be sold or donated to a developer.

Hubbardston Land Area Available for Development		
Date As of	**20-Oct-16**	
Total Land Area of Hubbardston	**26,870.00**	
State and Local Government Excluded	**11,173.82**	**42%**
Roads and Streets	**539.88**	**2%**
Conservation Land Excluded	**378.51**	**1%**
Total Land Excluded	**12,092.20**	**45%**
Available for Development	**14,777.80**	**55%**

[1] Suggested addition to HPP by DHCD, Phil DeMartino, Technical Assistance Coordinator, Office of Sustainable Communities, DHCD, January 26, 2017. See Addendum XI for a copy of Mr. DeMartino' s report.

Housing Values

Housing values in Hubbardston are close to the affordable housing rates published by HUD. HUD rates for sale of affordable units (70% of 80% of the AMI for Western Worcester County are $171,000 vs market rate for condos that range from $230.000 to $290,000. Refer to Appendix III. The difference of affordable prices to market rate prices are one of the lowest in the state making it difficult for a developer to under write cost of the affordable units. To offset the difference, the Committee is considering donating land to developers or making a contributing from CPA.

Infrastructure Needs

Water and Sewer

A major constraint and cost factor for new development relates to infrastructure, particularly the lack of sewer and water services throughout town that, with only minor exceptions, has the community completely reliant on wells and septic systems.

Water Quality

Hubbardston is home to regionally significant natural resources including the Chicopee (Ware River) Watershed and Millers River and Otter River Watersheds among many others. In fact, most of Hubbardston lies within the Ware River Watershed, which forms the headwaters of the Chicopee River. This Watershed is designated as "Outstanding Resource Waters" as it has exceptional socio-economic, recreational, ecological and aesthetic value. These waters are known for their high quality drinking water and are used as a source of water supply either to the Quabbin Reservoir or directly to the Wachusett Reservoir through the Quabbin Aqueduct. As such, they have more stringent requirements than other waters because the existing use is so exceptional or the perceived risk of harm is such that no lowering of water quality is permissible. Approximately 45% of the Town's land area lies within these protective zones under the supervision of the Department of Conservation and Recreation, Division of Water Supply Protection. While regulations to protect the environment (e.g., wetlands, aquifers, septic systems) are important and essential, they present challenges to development by reducing the amount of buildable land and increasing the time and costs of developing new housing.

Transportation

To accommodate new development, MRPC build-out projections conducted in 2001 anticipated a maximum buildout of 105 miles of roadway from Hubbardston's existing 88 miles. The 105 miles of roads was based on an additional population of 13,489 and an additional 4,618 houses. This anticipated increase in the population did not occur. Currently, the population is 4,398 with 1,631 houses. In view of present traffic and projected increases, it is essential that the Town evaluates and selects appropriate measures to relieve the impact of growth on traffic

yet still grow incrementally, a formidable challenge. It is also worth noting that public transportation is limited and residents must rely on the automobile, which presents an additional cost burden for those with limited incomes, particularly those on fixed incomes.

School Enrollment

Hubbardston has one school in town, the Hubbardston Center School that covers kindergarten through sixth grade. After that students attend the Quabbin Regional schools. Enrollments have been declining. For example, while the Hubbardston Center School is able to accommodate 500 students, as of February 2015 the enrollment was 315 students.

Availability of Subsidy Funds

State and federal financial resources to subsidize affordable housing preservation and production as well as rental assistance have suffered budget cuts over the years making it difficult to build the required new affordable housing.

Affordable Housing Goals

1. Increase housing opportunities and increase housing availability to a broad range of income levels.
2. Increase affordable housing opportunities in a sustainable and fiscally responsible manner for a broad range of income levels and needs.
3. Preserve Hubbardston's rural character as the town continues to grow.
4. Increase the supply of affordable rental units and subsidized units, especially for seniors.
5. Improve the condition of Hubbardston's present housing stock.
6. Promote homeownership.

While housing goals articulate a commitment to producing affordable housing in Hubbardston, it will be a challenge for the Town to create enough housing to meet the state's 10% affordable housing standard, production goals and local needs.

Implementation Strategies

The following is a description of Action Items that will be undertaken by the Town. Generally, these Action Items could be characterized as a mix of both short and long range strategies that could be implemented within an appropriate time frame based upon local official priorities. These short and long range goals are broken out in this plan.

Identification of Zoning Districts

As is the case in most American communities, a zoning bylaw or ordinance is enacted to

control the use of land including the patterns of housing development. Hubbardston's Zoning By-law were put in place to protect the water supply and accommodate septic systems in compliance with Title V requirements

Specific Sites and Town Owned Land

Refer to Addendum VII

Establish a Local Housing Committee

Hubbardston has appointed a municipal entity to deal with affordable housing issues in town. Hubbardston's Town government, as currently constituted, may not have the administrative capacity to handle the wide variety of affordable housing issues the Town may wish to initiate under this plan. Usually it is the Board of Selectmen that appoints such a Committee. The Selectmen need not obtain Town Meeting authority to establish such an entity but can do so if it believes that Town Meeting action will help lend legitimacy to the committee. Dealing with affordable housing issues is a fairly broad mandate, but there are specific tasks that a local housing Committee can undertake, such as:

- Inventory all government-owned buildings that may be suitable for affordable housing adaptive reuse, as well as government-owned properties that may have excess land that could be developed for affordable housing.
- Prepare and update the Town's housing strategy and planning documents.
- Serve as the Town's official advocate for affordable housing.
- Evaluate tax title properties that may be suitable for affordable housing.
- Apply for the various State and Federal affordable housing grant opportunities.
- Monitor on an annual basis those accessory apartments that agree to affordability use restriction as part of their approval (more on this in the next recommendation).
- Manage the lottery system for those affordable housing units created through the Local Initiative Program (LIP) or through a Chapter 40B Comprehensive Permit.
- Provide outreach and education to the community regarding affordable housing.

There are several entities that could advise Hubbardston on how to establish a local housing Committee and get them started, including the Massachusetts Housing Committee and the MA Department of Housing and Community Development.

Develop a Comprehensive Zoning Rules and Regulations

The Town has created and published a permitting process and regulations (Comprehensive Development Permitting Rules and Regulations) to assist all customers with projects of

any type and scale or that need to obtain any permit and has developed separate handouts for more substantive processes that require additional detail or guidance. These rules and regulation were adopted by the Zoning Board and a town wide training program was conducted that was attended by 40 citizens.

Identify New Areas for Housing/Economic Development Opportunities

The Committee had reviewed the local zoning bylaws and determined adequacy for accommodating desired land use and development within the community. The current zoning bylaws seem to contain a thorough list of possible land uses that should cover most situations in Hubbardston, but an examination of the method of approval could also be conducted. Also, without the rezoning of land in Hubbardston the location of new businesses and types of housing could be very limited.

Utilize Community Preservation Act funds to Promote Housing

The Community Preservation Act (CPA) is a smart growth tool that helps communities preserve open space and historic sites, create affordable housing, and develop outdoor recreational facilities. Many communities throughout Massachusetts participate, including the Town of Hubbardston. The Act requires that a community spend or set aside for later spending at least 10% of the revenues collected annually for the creation, preservation, or support of community housing. Community housing is defined as housing for households earning up to 100% of a community's area median income.

The Housing Committee has established the following Strategies and has proposed the CPC fund the Committee $50,000 to implement the following strategies.

1. Make suitable public property available for affordable housing
2. Partner with private developers—the Housing Committee is currently meeting with several developers including Habitat for Humanity to determine if such housing in Town could be developed.
3. Convert existing housing to affordability—the Housing Committee is identifying properties in Town that potentially could be taken for tax delinquencies and converted to affordable housing.

Education and Outreach Efforts and Committees

Education and training of local officials related to economic development, housing, social issues, community planning, etc. should be encouraged. MRPC hosts such training during the Fall (generally October/November) offered by the Citizens Planners Training Collaborative (CPTC) and MRPC intends to continue similar training in the future. CPTC also offers multiple sessions at their annual March Conference in Worcester. The community should offer financial support to allow local officials to attend such training opportunities.

Housing Needs Assessment and Projection of Future Growth

Population

The 2010 Census counted 4,382 residents in Hubbardston, an increase of 473 persons from the 2000 Census count of 3,909 residents. Table 1 below presents Hubbardston's growth in population since 1970, as well as the Town's projected population for the year 2020. Hubbardston experienced very high increase in percentage of population between the years 1970 and 2000 (ranging from 25.1% in the 1970's to an astounding 55.6% increase during the 1990's).

Population increase from the year 2000 to 2010 was slower than previous decades (12.1%) but was still very high compared to the Montachusett region in its entirety. For example, between the years 2000 and 2010, the Montachusett Region population increased by 3.7% exceeding the state rate of 3.1%. According to the population forecast, Hubbardston's population rate could be moderate over the next ten years (118 persons or about a 2.69% increase).

Table 1
Hubbardston Population Growth and Forecast

Year	# of People	Numerical Change	% Change
1970	1,437	-----	-----
1980	1,797	360	25.1%
1990	2,797	1,000	55.6%
2000	3,909	1,112	40.0%
2010	4,382	473	12.1%
2020	4,500	118	2.69%

Source: U.S. Census Bureau and MassDOT (2020 Population Projection).

Not surprisingly, Hubbardston and its small town neighbors had high rates of population growth during the last 30 years, see Table 2 below. This was due mostly to these small towns having available large tracts of vacant developable land.

Table 2
Population Growth – Comparable Communities

Year	Hubbardston	Ashburnham	Princeton	Templeton	Westminster
1980	1797	4075	2425	6070	5139
1990	2797 (55.6%)	5433 (33.3%)	3189 (31.5%)	6438 (6.06%)	6191 (20.5%)
2000	3909 (40.0%)	5546 (2.1%)	3353 (5.1%)	6799 (24.46%)	6907 (11.6%)
2010	4382 (12.1%)	6081 (9.7%)	3413 (1.8%)	8013 (17.86%)	7277 (5.4%)

Source: U.S. Census Bureau

Housing Growth

The housing stock within Hubbardston grew significantly over the last few decades outpacing population growth; the last ten years was no exception when housing unit growth (22.2%) outpaced the growth in population (12.1%). See Table 3. Between 2000 and 2010, most growth probably took place from 2000 until 2007 when the national recession began.

Table 3
Hubbardston Housing Unit Growth

Year	# of Housing Units	Numerical Change	% Change
1980	623	--	--
1990	1025	402	(64.5%)
2000	1360	335	(32.7%)
2010	1662	302	(22.2%)
2020	1912	250	(15,0%)

Source: U.S. Census Bureau

Table 4
Housing Unit Growth – Neighboring Communities

Year	Hubbardston	Ashburnham	Princeton	Templeton	Westminster
1980	623	1849	NA	2,082	1982
1990	1025 (64.5%)	2279 (23.2%)	1103	2276 (9.3%)	2405 (21.3%)
2000	1360 (32.7%)	2204 (-3.3%)	1196 (8.4%)	2597 (14.1%)	2694 (12.0%)
2010	1662 (22.2%)	2599 (17.9%)	1339 (11.9%)	3139 (20.9%)	2960 (9.9%)

Source: U.S. Census Bureau

Table 4 shows that Hubbardston's housing stock grew at a faster rate than all neighboring communities during the last 30 years.

Housing Unit Inventory

Table 5 below indicates that single family homes make up the vast majority (89.1%) of the Town's housing stock. In terms of multi-family units (defined as housing containing three or more units), the Town has only 145 such units. However, Table 6 compares the Town's housing stock with abutting communities, and Hubbardston has more multi-family units than Ashburnham (67) and Princeton (61) and fewer than Templeton (183) and Westminster (189).

Table 5
Type of Housing Units

Type of Unit	# of Units	Percentage of Total
One Unit	1,421	89.1%
Two Units	29	1.8%

Three to Four Units	56	3.5%
Five or More Units	89	5.5%
Mobile Homes	0	0%
Total	1595	99.9%

Source: American Community Survey 2008-2012 Five Year Estimates

Table 6
Type of Housing Units in Neighboring Communities

Town	One Unit	Two Units	3-4 Units	5+ Units	Mobile Homes
Hubbardston	**1,421**	**29**	**56**	**89**	**0**
Ashburnham	2,643	0	67	0	31
Princeton	1135	47	44	17	9
Templeton	2,763	150	111	72	51
Westminster	2,642	69	63	126	0

Source: American Community Survey 2008-2012 Five Year Estimates

Hubbardston's housing mix has been fairly stable over the past few decades. The percentage of single-family homes continues to grow faster than multi-family housing units during this period.

Age of Housing Stock

Table 7
Age of Housing Stock

Year Structure Built	Number of Units	% of Housing Stock
2010 or Later	7	0.4%
2000-2009	254	15.9%
1990-1999	349	21.9%
1980-1989	410	25.7%
1970-1979	145	9.1%
1960-1969	96	6.0%
1950-1959	32	2.0%
1940-1949	20	1.3%
1939 or earlier	282	17.7%

TOTAL	**1,595**	**100%**

Source: American Community Survey 2008-2012 Five Year Estimates

Table 7 above indicates that approximately 17.7% of Hubbardston's housing stock was built before World War II. This is fairly unusual for a rural Massachusetts community where the pre-WWII housing stock often makes up one third to half of a community's housing stock. It is indicative of a relatively new community where the majority of its growth has occurred in the last fifty years. Still, it's worth pointing out that 43% of the housing stock is over 50 years old and many of these units may be in need of rehabilitation. Towards that end, the Town has successfully attempted to secure housing rehabilitation funds from the Community Development Block Grant (CDBG) program, operated through the federal Department of Housing and Urban Development (HUD).

Housing Occupancy

Table 8
Type of Occupancy in Comparable Communities 2010

Town	Hubbardston	Ashburnham	Princeton	Templeton	Westminster
Ownership	**1417 (90%)**	1,928 (90%)	1,172 (92%)	2,393 (83%)	2,342 (86%)
Rental	**149 (10%)**	220 (10%)	107 (8%)	489 (17%)	374 (14%)

Source: U.S. Census 2010

Table 8 above indicates that approximately 90% of Hubbardston's housing stock is owner-occupied, which is right in line with the figures for its rural neighbors and much higher than the surrounding cities of Gardner, Fitchburg, and Leominster. While only 10% of the Town's housing stock consists of rental units, this is still a higher percentage than neighboring Princeton and the same as Ashburnham.

Table 9 shows vacancy rates for Hubbardston and comparable communities. Hubbardston has a lower vacancy rate than Ashburnham, Templeton, and Westminster and a slightly higher vacancy rate than Princeton. Of course, vacancy rates have increased across the region in recent years, a product of the national recession and the collapse of the housing market. Since the year 2000, the vacancy rate in Hubbardston jumped from 3.8% to 5.78% over a ten-year timeframe, adding 44 units to the Town's inventory of vacant housing units for a total of 96 vacant units.

Table 9
Vacancy Rates

Town	Hubbardston	Ashburnham	Princeton	Templeton	Westminster
% Vacant	**5.78%**	17.35%	4.48%	8.19%	8.24%

Source: U.S. Census 2010

Types of Households

Table 10 indicates that about 82% of Hubbardston's households consist of family-oriented households, which is higher than comparable communities and indicative of a stable community.

Table 10
Households by Type: Comparable Communities

	Hubbardston	Ashburnham	Princeton	Templeton	Westminster
Family Households	1,239 (82%)	1,522 (67%)	953 (79%)	2,206 (78%)	1,942 (73%)
Non-Family Households	274 (18%)	756 (33%)	253 (21%)	633 (22%)	730 (27%)

Source: American Community Survey 2008-2012 Five Year Estimates

Income Expended on Housing

Table 11 indicates almost a third of Hubbardston's residents (31.5%) who own a home and have a mortgage are paying more than 30 percent of their income towards monthly mortgage payments and other selected housing costs (e.g., taxes and insurance). Housing is generally considered affordable when it requires 30 percent or less of its occupants' income. The percentage of Hubbardston residents exceeding the 30 percent value is less than the County (35.7%), the State (39.0%), and the U.S. (36.8%).

A high percentage of renters in Hubbardston (83.5%) are paying more than 30 percent of their income toward monthly rent costs. This proportion of renters is significantly greater than renters paying more than 30 percent of their income in the County (48.0%), the State (50.3%), and the U.S. (52.1%).

Table 11: Percentage of Income Used for Mortgage or Rent

Household Type	Hubbardston # Units	Hubbardston % Units	Worcester Co. % Units	MA % Units	U.S. % Units
Households with mortgages below or at 30% of total annual household income	747	68.5%	64.4%	61.0%	63.2%
Households with mortgages more than 30% of total annual household income	343	31.5%	35.7%	39.0%	36.8%
Households with rent costs below or at 30% of total annual household income	19	16.5%	52.0%	49.7%	47.9%

Households with rent costs more than 30% of total annual household income	96	83.5%	48.0%	50.3%	52.1%

Source: American Community Survey 2008-2012 Five Year Estimates

Cost of Housing in Hubbardston

Table 12 provides historic statistics for home sales and median sale prices in Hubbardston for the past ten years. As shown, prices in general have declined in recent years from their peak in 2006 although the annual number of units sold is recovering from the low point in 2008.

Table 12: Home Sales and Median Sales Price

Year	Price
2013	$214,400
2012	$211,000
2011	$165,000
2010	$201,250
2009	$215,000
2008	$236,100
2007	$242,000
2006	$259,000
2005	$256,250
2004	$257.500
2003	$230,495

Source: The Warren Group, 2014

The housing downturn which significantly impeded the housing market from 2006 until recently not only resulted in a decrease of new building activity, but also an increase in the rate of foreclosures during this period across the Country, the Commonwealth of Massachusetts, and the Montachusett Region. Based on information provided by the Warren Group and presented in Table 13, Hubbardston experienced a relatively modest amount of foreclosures (actual transfer of ownership to a purchaser at a foreclosure sale). And, in the period reported for 2013, there was just one foreclosure. This may be due to an improving real estate market but also processing slowdowns due to a new 2012 state law that requires lenders to notify borrowers of their right to pursue loan modifications before foreclosing.

Table 13
Number of Foreclosure Deeds by Calendar Year

Year	Period	1-Fam	Condo	All
2013	Jan - Dec	1	0	1
2012	Jan - Dec	9	1	9
2011	Jan - Dec	5	0	6

2010	Jan - Dec	7	0	7
2009	Jan - Dec	0	0	0
2008	Jan - Dec	0	0	0
2007	Jan - Dec	0	0	0

Source: The Warren Group

nother factor which should be considered relevant to the current status of housing in Hubbardston is the status of empty and/or vacated homes. According to the 2010 U.S. Census, there were 96 vacant housing units in Hubbardston in 2010.

Population Age Characteristics

A detailed breakdown of the Town of Hubbardston's 2010 population by age is provided in Table 14. A comparison of 2000 and 2010 Census data reveals some findings. The population of residents 65 to 84 years and over increased by 51.6% and 52.0% respectively since the year 2000. But the population of residents between 55 to 64 years of age (the "soon to be" seniors), more than doubled (in 2000 this age group had only 268 persons, which more than doubled to 626 in 2010). The increase in seniors and "soon to be" seniors" has implications for the Town's housing policies.

Table 14
Population Characteristics by Age

Age Group	2000 Count	2010 Count	% Increase
Total Population	**3,909**	**4,382**	**12.1%**
Under 5 Years	293	211	(28.0%)
5 to 19 Years	1,006	1,014	0.8%
20-34 Years	591	567	(4.1%)
35 to 54 Years	1,480	1,553	4.9%
55 to 64 Years	268	626	133.6%
65 to 84 Years	246	373	51.6%
85 Years and over	25	38	52.0%

Source: U.S. Census Bureau

Racial Composition

Table 15 indicates that Hubbardston's population is largely white followed by Hispanic and additional races. Within the Montachusett Region, the minority population is predominantly concentrated in urban areas but is also increasing in the majority of suburban/rural areas.

Table 15
Hubbardston Racial Composition

Year	Total	White	Black	Hispanic	As Noted **	Other Race	Two or More Races
2010	4382	4225	21	63	22	7	44
2000	3909	3846	6	52	22	N/A	N/A
1990	2797	2755	7	27	8	N/A	N/A

****American Indian, Asian, Pacific Islander**

Source: U.S. Census Bureau

In terms of race/ethnicity in the public school systems serving communities that are comparable to other towns, Table 16 compares Hubbardston and a few surrounding schools to Massachusetts in its entirety. When compared, the local schools listed indicate a significantly higher percentage of white students when compared to the state.

Table 16
2012 – 2013 School Enrollment Report (all grades) by Race/Ethnicity

District	%African American	% Asian	% Hispanic	%Native American	% White
MA	**8.6%**	**5.9%**	**16.4%**	**0.2%**	**66.0%**
Hubbardston (Quabbin Regional School District)	**0.4%**	**0.5%**	**3.8%**	**0.1%**	**92.7%**
Ashburnham (Ashburnham/Westminster School District)	0.7%	1.0%	3.7%	0.1%	92.8%
Princeton (Wachusett Regional School District)	1.3%	2.9%	4.0%	0.1%	89.6%
Templeton (Narragansett Regional School District)	1.0%	0.3%	1.9%	0.3%	93.6%
Westminster (Ashburnham/Westminster School District)	0.7%	1.0%	3.7%	0.1%	92.8%

Source: MA Department of Education

Measures of Wealth

There are measures of wealth that describe the incomes of local residents and also reflect the health of the local economy: per capita, median household and median family incomes, as well

as the percent of people for whom poverty status was determined. Per capita income is equal to the total incomes generated by a population divided by the number of persons in that area. Communities with higher number of persons per household or smaller household incomes would likely have smaller per capita income figures. The per capita income for the State of Massachusetts was $35,485, while that of Hubbardston was $31,347, below the State average by $4,138. In Table 17 it is also evident that Hubbardston has a lower per capita income than some of its neighboring communities, with the exception of Templeton.

Table 17
Measures of Wealth

Community	Per Capita	Median Household	Median Family	Below Poverty
Hubbardston	**$31,347**	**$77,694**	**$87,548**	**7.0%**
Ashburnham	$35,060	$81,690	$97,692	5.7%
Princeton	$43,774	$109,008	$121,673	4.4%
Templeton	$26,360	$68,942	$76,792	12.9%
Westminster	$31,891	$80,294	$95,543	5.1%
Massachusetts	$35,485	$66,658	$84,380	11.0%

Source: American Community Survey 2008-2012 Five Year Estimates

The Federal Poverty Level is published yearly based on family size and is as noted in Table 17A.

Table 17A
2016 Federal Poverty Level

Family Size	100% Federal Poverty Level
1	**$11,880**
2	$16,020
3	$20,160
4	$24,300
5	$28,440
6	$32,580

Another measure of wealth in a community is its median income, which is based on the type of household. In Table 17, family incomes are differentiated from other household incomes. For example, a single student living alone is considered a household but not a family. According to the American Community Survey 2008-2012 Estimates, Hubbardston's median household income ($77,694) is more than the state rate ($66,658) but lower than neighboring communities with the exception of Templeton ($68,942). Hubbardston's median family income ($87,548) is also above the state rate of $84,380 but less than Ashburnham and Westminster, and, substantially less than Princeton ($121,673). There is also much less poverty in Hubbardston (7%) when compared to the State as a whole (11%).

Any effort to increase economic activity in Hubbardston should focus on increasing wages and creating new jobs for the Hubbardston labor force. There are some ways in which economic development efforts can support these goals. They include attracting and retaining businesses with good-paying jobs; stabilizing residential property tax rates; encouraging local entrepreneurship, and providing social services, such as subsidized daycare and pre-schools to support single-parent families and households with two working parents.

Hubbardston's Labor Force

As can be seen in Table 18, the number of employed Hubbardston residents was increased from 2003 (2,261 persons employed) until the beginning of the economic recession in 2007 (2,377 persons employed). Conversely, Hubbardston's local unemployment rate increased from a low of 4.9% in years 2004 through 2007 to a high of 8.8% by the year 2009. Hubbardston's unemployment rate has since slightly decreased to 6.4% and 7.3% in the years 2012 and 2013 respectively.

Of course, Hubbardston's unemployment rate is closely tied to that of the state and the nation as a whole, both of which saw similar increases in unemployment. However, it should be noted that Hubbardston's unemployment rate is usually higher than that of the state, suggesting that Hubbardston residents have been more prone to layoffs than other communities when the state's economy declines. Recently there has been some improvement in the national and state unemployment rates and this is expected to continue, albeit slowly. However, the unemployment rate for the latest month available (for February 2014 only) was 7.6%%, once again this is higher than the state rate for the same month (6.8%). While the economy continues to struggle, higher education in Hubbardston should be a priority.

Table 18
Hubbardston Labor Force Employment Numbers and Unemployment Rate over Time Vs. the Unemployment Rate for the State

Year	Labor Force	Employed	Unemployed	Unemployment Rate	State Unemployment Rate
2013	2,422	2,246	176	7.3%	6.9%
2012	2,404	2,251	153	6.4%	6.7%
2011	2,433	2,350	183	7.5%	7.4%
2010	2,439	2,228	211	8.7%	8.5%
2009	2,494	2,274	220	8.8%	8.2%
2008	2,462	2,327	135	5.5%	5.3%
2007	2,500	2,377	123	4.9%	4.5%
2006	2,485	2,362	123	4.9%	4.8%
2005	2,436	2,317	119	4.9%	4.8%
2004	2,399	2,282	117	4.9%	5.2%
2003	2,401	2,261	140	5.8%	5.8%

Source: MA Department of Labor and Workforce Development

The Number and Types of Jobs in Hubbardston

The Massachusetts Division of Unemployment Assistance (DUA) is the State entity in charge of tracking the changes taking place in the various sectors of the State's economy at both the state and local levels. Table 19 presents the changes that took place in Hubbardston's local economy from 2008 to 2012. The number of establishments decreased during this five- year period by 3 (or -4.2%). Likewise, employment decreased, losing 40 workers or 7.5% of the employment base in Hubbardston. The largest loss occurred during the height of the economic recession between 2008 and 2009 and smaller losses continued to occur in 2010,and 2012.

Historically speaking, the cyclical nature of the regional economy has resulted in Hubbardston gaining jobs during one decade, losing jobs the next, and so on although the recent economic downturn has been nationally recognized as the most severe in decades.

While total wages decreased by 4.2%, the average weekly wage did increase by 3.6% during the period despite the loss of total employment. But, impacts of the economic recession are still very much evident since the Consumer Price Index for the nation increased by about 7.0% during the period, indicating that inflation outpaced wages in Hubbardston.

Table 19
Employment and Wages in Hubbardston

	2008	2009	2010	2011	2012	Change	
Establishments	71	68	69	75	68	(3)	(-4.2%)
Total Wages (Million $)	$15.93	$15.93	$14.55	$15.27	$15.26	($0.67)	(-4.2%)
Average Employment	532	501	477	500	492	(40)	(-7.5%)
Average Weekly Wage	$576	$612	$587	$588	$597	$21	3.6%

Source: Massachusetts Division of Unemployment Assistance

Table 20 provides information on the type of jobs found in Hubbardston. The largest number of jobs is found in Health Care and Social Assistance, with about 54 jobs. Other leading jobs of the local economy include Construction (51 jobs), and Manufacturing (45 jobs). The best paying jobs are Construction ($767 per week), Professional and Technical Services ($658 per week), Retail Trade ($586 per week), and Health Care and Social Assistance ($536 per week). The lowest paying jobs are Accommodation and Food Services (just $157 per week).

Table 20
Hubbardston Workforce by Sector

	Establishments	Total Wages	Avg. Employment	Avg. Weekly Wage
Construction	13	$2,033,445	51	$767
Manufacturing	4	$1,100,933	45	$470
Retail Trade	4	$822,158	27	$586
Professional and Technical Services	4	$718,771	21	$658
Health Care and Social Assistance	5	$1,504.678	54	$536
Accommodation and Food Services	4	$220.464	27	$157
Other Services, Ex. Public Admin	14	$692,769	30	$444

Source: Massachusetts Division of Unemployment Assistance

Table 21 allows for a comparison of the number of jobs in comparable towns. The Table also provides 2012 employment and wages to compare Hubbardston with some neighboring communities.

Table 21
Employment and Wages – Year 2012 Comparison

	Hubbardston	Ashburnham	Princeton	Templeton	Westminster
Establishments	**68**	118	78	123	190
Total Wages	**$15,261,868**	$40,702,842	$20,432.906	$73,711,626	$132,391,238
Avg. Employment	**492**	982	782	1,765	2,467
Avg. Weekly Wage	**$597**	$797	$502	$803	$1,032

Source: Massachusetts Division of Unemployment Assistance

Table 21 indicates that Hubbardston has fewer establishments, total wages, and average employment than neighboring communities. The average weekly wage is only higher than Princeton. To improve its economy, Hubbardston should strategize and seek to diversify its economy by attracting higher paying jobs.

Education

As shown in Table 23, residents with a high school diploma, but no higher education, represent the largest segment of the Hubbardston population in terms of educational attainment – this is higher than neighboring communities except for Templeton. The second largest group (20.1%) has Some College/No Degree, which is higher than the state average and more than neighboring communities except Templeton, which is also at 20.1%. This is followed by residents with a Bachelor's Degree (17.5%), higher than the Town of Templeton (10.2%) but less than the state (22.2%) and other neighboring communities.

The state percentages reveal how the population in Hubbardston compares to the overall state population in terms of educational attainment. Overall, the state data contains higher numbers in the groups at both the upper and lower echelon of the educational attainment spectrum than the Hubbardston data since more than 10.9% of the state's population is reported to have less than a high school education – more than the rate of Hubbardston (6.4%) and the state has a considerable higher percentage of those with a Graduate/Professional Degree (16.8%) than Hubbardston (8.6%). This could be due in part that more Hubbardston residents might be attending a high school level trade school (Montachusett Technical Vocational High School is located in nearby Fitchburg). It is a well-known fact that there has been a disproportionate share of job losses in construction during this recession. This could potentially impact Hubbardston more than the rest of the Commonwealth and could be, in part, responsible for chronically higher unemployment statistics in Hubbardston than the rest of the Commonwealth. In terms of surrounding communities, a real standout is Princeton's

high percentage of those with a Bachelor's Degree (39.0%) and Graduate/Professional Degree (24.5%) which is much higher than other neighboring communities and the state as a whole.

Table 23
Educational Attainment - Population 25 Years and Over

Amount of Education	Hubbardston	Ashburnham	Princeton	Templeton	Westminster	State
No High School Diploma	**6.4%**	4.1%	2.0%	10.3%	7.6%	10.9%
High School Diploma	**36.0%**	29.8%	15.1%	39.8%	26.9%	25.9%
Some College, No Degree	**20.1%**	18.5%	11.5%	20.1%	18.0%	16.6%
Associate's Degree	**11.3%**	12.4%	7.9%	12.9%	11.6%	7.7%
Bachelor's Degree	**17.5%**	20.8%	39.0%	10.2%	23.5%	22.2%
Graduate or Prof. Degree	**8.6%**	14.5%	24.5%	6.8%	12.6%	16.8%
Total Population 25 Years and Over	**2,952**	4,143	2,362	5,391	5,060	4,465,898

Source: American Community Survey 2008-2012 Five Year Estimates

There are numerous public school districts within the region educating young persons from pre-kindergarten through high school and private schools educating residents at approximately the same age levels. The area also has new charter schools. As previously indicated, Montachusett Technical Vocational High School is located in Fitchburg offering trade school curriculum at the high school level. Located in Gardner, Mount Wachusett Community College (MWCC) offers two-year programs while Fitchburg State University offers four-year programs. In addition, there are many private sector educational operators offering training courses. The North Central Massachusetts Workforce Investment Board, Inc. promotes the economic and social welfare of the region through education, employment and training programs that increase employability of young people and adults.

Economic Sector Contribution to Local Tax Base

In fiscal year 2014 Hubbardston levied a total of $5,867,618 in taxes, based on a local tax rate of $14.52 per $1,000 of assessed valuation. Hubbardston homeowners accounted for roughly 94.7% of the total tax base while the business and industries accounted for 3.55%. The remainder (1.75%) was derived from taxes on personal property. Table 24 and 25 show how Hubbardston compares to some of its neighbors in terms of commercial and industrial tax base.

Table 24
Commercial Tax Base Comparison

Community	FY2014 Tax Rate	Commercial Taxes Levied	Assessed Valuation	% Total Tax Levy
Hubbardston	**14.52**	**$135,622**	**$9,340,355**	**2.31%**
Ashburnham	19.83	$257,050	$12,962,705	2.31%
Princeton	17.24	$98,738	$5,727,258	1.30%
Templeton*	14.12	$482,338	$34,159,934	6.29%
Westminster	18.98	$1,059,589	$55,826,616	6.80%

Source: Department of Revenue
*FY2014 Data Not Available For Templeton – FY2013 Data had to be Utilized as an Alternative

Table 24 indicates that Hubbardston's commercial sector raises a higher amount of tax dollars when compared to Princeton, but significantly less that Ashburnham, Templeton and particularly Westminster. Hubbardston's Assessed Valuation is lower than nearby communities with the exception of Princeton. Hubbardston has a larger percent of commercial taxes contributing the overall percentage of tax levy than Princeton but significantly less than Templeton and Westminster.

Table 25
Hubbardston's Tax Levy 2010-2014 (with rate)

Fiscal Year	Tax Rate	Residential	Commercial	Industrial	Personal Property	Total
2010	10.69	$4,801,444	$179,593	$165,389	$107,780	$5,254,206
2011	11.33	$4,751,065	$180,757	$81,337	$106,565	$5,119,724
2012	12.70	$5,120,417	$190,313	$86,105	$115,919	$5,512,754
2013	13.64	$5,314,758	$203,284	$75,975	$100,402	$5,694,419
2014	14.52	$5,558,948	$135,622	$73,002	$100,046	$5,867,618

Source: Department of Revenue

Table 25 highlights the change in tax rate, and change in total levied taxes for Hubbardston from 2010-2014. Since 2011, Hubbardston's tax rate, and total tax levy has increased each year. From 2011- 2014 the tax rate increased from 11.33 to 14.52, while the Town was able to generate increases in overall levied taxes due largely to increases in the residential sector. Currently, Hubbardston's tax rate is 14.52, less than Ashburnham, Princeton, and Westminster, but just slightly more than Templeton.

Hubbardston's 2013 average single-family home tax bill ($3,286) appears relatively advantageous when compared to Ashburnham, Westminster, and particularly Princeton, see Table 26, but it is not quite as low as Templeton ($2,366). Hubbardston's average single-family home tax bill in the year 2003 was just $2,086, and adjusting for inflation this is about a 19% increase over the last decade when $2,086 had the same buying power of $2,641. Templeton's adjacent neighbors also experienced some rise in their average single-family home tax bills over the course of the last decade.

Table 26
Year 2014 Average Single Family Home Tax Bill

Community	Average Single Family FY2014 Tax Bill
Hubbardston	**$3,286**
Ashburnham	$3,997
Princeton	$5,236
Templeton*	$2,366
Westminster	$4,364

Source: Massachusetts Department of Revenue.

Appendix

Appendix I—Summary of Housing Strategies

Housing Strategies				
Strategy	**Year 1 - 2**	**Year 3-4**	**# Affordable Units**	**Responsibility Party**
Capacity Building Strategies				
Ongoing community Support				
Secure professionals Support				
Zoning and Planning				
Allow affordable housing on non-conforming lots	X	X		PB, ZBA
Promote affordable housing in mixed use developments	X	X		PB
Create inventory of Town owned land		X		Housing Committee
Housing Production Strategies				
Partner with private Developers		X	6	BOS, Housing Committee
Convert existing housing to affordable housing			12	Housing Committee

Appendix II—Housing Development Time Line

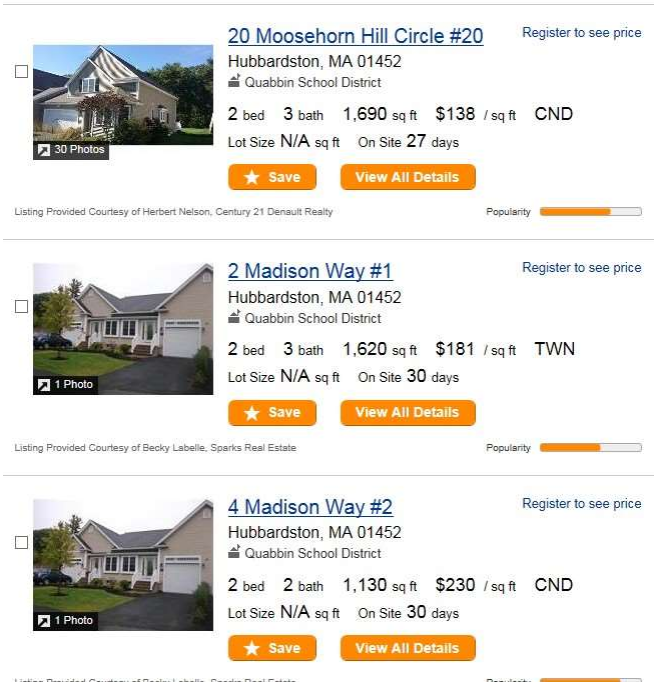
Production Programs		
Strategies	Affordable Units	Cum Units
Year 1 -2015		
SHI as of Dec 2015		49
Year 2- 2016		
Convert Existing Units	2	51
Year 3 – 2017		
Convert Existing Units	1	52
Group Homes	1	53
Year 4 – 2018		
Convert Existing Units	2	55
Year – 4 2018		
Convert Existing Units	3	57

Appendix III-40B Prices for SFH and Market Prices for Condos

Hubbardston 40B Prices			27-Feb-16
Purchase Price Limits			
Housing Cost: Hubbardston, Fitchburg-Leominster			
	1 Bedroom	**2 Bedroom**	**3 Bedroom**
Sales Price	**$158,000**	**$177,000**	**$194,000**
5% Down payment	$7,900	$8,850	$9,700
Mortgage	$150,100	$168,150	$184,300
Interest rate	3.70%	3.70%	3.70%
Amortization	30	30	30
Monthly P&I Payments	$690.88	$773.97	$848.30
Tax Rate	$15.90	$15.90	$15.90
monthly property tax	$209	$235	$257
Hazard insurance	$53	$59	$65
PMI	$98	$109	$120
Condo/HOA fees (if applicable)	$100	$120	$150
Monthly Housing Cost	**$1,150**	**$1,297**	**$1,440**
Income Window			
Necessary Income for Mortgage:	$46,019	$51,872	$57,593
Maximum Income	$52,650	$59,250	$65,800
Income Window	**$6,631**	**$7,378**	**$8,207**
Household Income:			
# of Bedrooms	1	2	3
Sample Household size	2	3	4
80% AMI/"Low-Income" Limit	$52,650	$59,250	$65,800
Target Housing Cost (80%AMI)	$1,316	$1,481	$1,645
10% Window (7/8 of 80%)	$46,069	$51,844	$57,575
Target Housing Cost 30% of (70%AMI)	**$1,152**	**$1,296**	**$1,439**

Rental Prices			
Rent/Mo- Hubbardston, Fitchburg Leominster			
	1 Bedroom	**2 Bedroom**	**3 Bedroom**
Family Income (80% AMI)	**$52,650**	**$59,250**	**$65,800**
Rent/Mo	$1,093	$1,300	$1,501
less Utilities	**$135**	**$195**	**$239**
Contract Rent	**$958**	**$1,105**	**$1,262**

Market Prices for Condos in Hubbardston in Spring of 2016



20 Moosehorn Hill Circle #20 — Register to see price
Hubbardston, MA 01452
Quabbin School District
2 bed 3 bath 1,690 sq ft $138 / sq ft CND
Lot Size N/A sq ft On Site 27 days
30 Photos
Save View All Details
Listing Provided Courtesy of Herbert Nelson, Century 21 Denault Realty
Popularity

$233,200

2 Madison Way #1 — Register to see price
Hubbardston, MA 01452
Quabbin School District
2 bed 3 bath 1,620 sq ft $181 / sq ft TWN
Lot Size N/A sq ft On Site 30 days
1 Photo
Save View All Details
Listing Provided Courtesy of Becky Labelle, Sparks Real Estate
Popularity

$293,200

4 Madison Way #2 — Register to see price
Hubbardston, MA 01452
Quabbin School District
2 bed 2 bath 1,130 sq ft $230 / sq ft CND
Lot Size N/A sq ft On Site 30 days
1 Photo
Save View All Details

$259,900

Appendix IV—40B Performance

Land Area Minimal

Summary of Hubbardston Total Land Area Minimum Calculation		
	20-Oct-16	
Date as of	**20-Oct-16**	
Numerator		
Total SHI Area	**8.58**	
Denominator		
Total Land Area of Hubbardston	**26,870.00**	
State and Local Government Excluded	11,173.82	Updated per DCR Oct 15, 2016
Roads and Streets	539.88	
Water Bodies and Flood Zones	-	
Conservation Land Excluded	378.51	
Total Land Excluded	**12,092.20**	
Net Land Area	**14,777.80**	
Actual SHI Land Area %	**0.06%**	
Total Land Area Short to be at 1 1/2%	14,205.80	

Detail of State and Local Government Excluded		
	20-Oct-16	
City Fitchburg/Gardner	474.16	Assessors Report
Commonwealth of Mass	-	Assessors Diane Peterson
DCR Land- Ware Riv Watershed Total	8,506.14	J. Zimmerman (see DCR Oct 2016)
Other State Owned Land	1,400.00	L. Gustavsen, (DCR Oct 2016)
2016 DCR Purchase	85.00	L. Gustavsen, (DCR Oct 2016)
Town of Hubbardston	708.52	Assessors Report
State and Local Government Excluded	**11,173.82**	

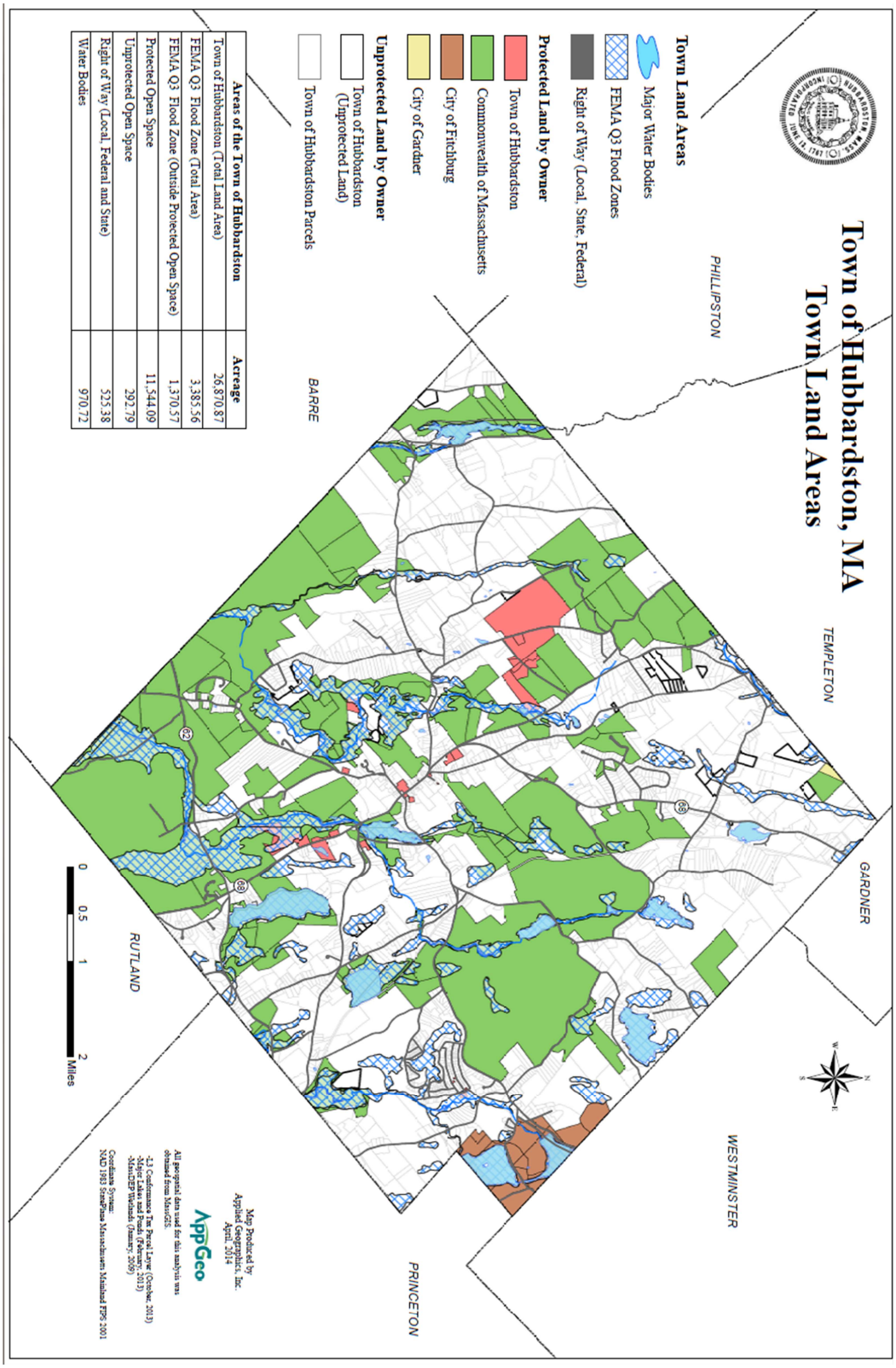
Hubbardston Total Affordable Unit Count Against 10% Goal			
	Apr-13	Dec-14	Jan-15
Total Census Units	1627	1627	1627
Needed for 10%	163	163	163
Actual SHI Units	**52**	**49**	
SHI %	**3.2%**	**3.0%**	**3.0%**
HPP Goal %	0.50%	1%	1%
HPP Goal Units	7	13	13

Appendix V—Town Owned Land

Hubbardston Assessors 2013 Data

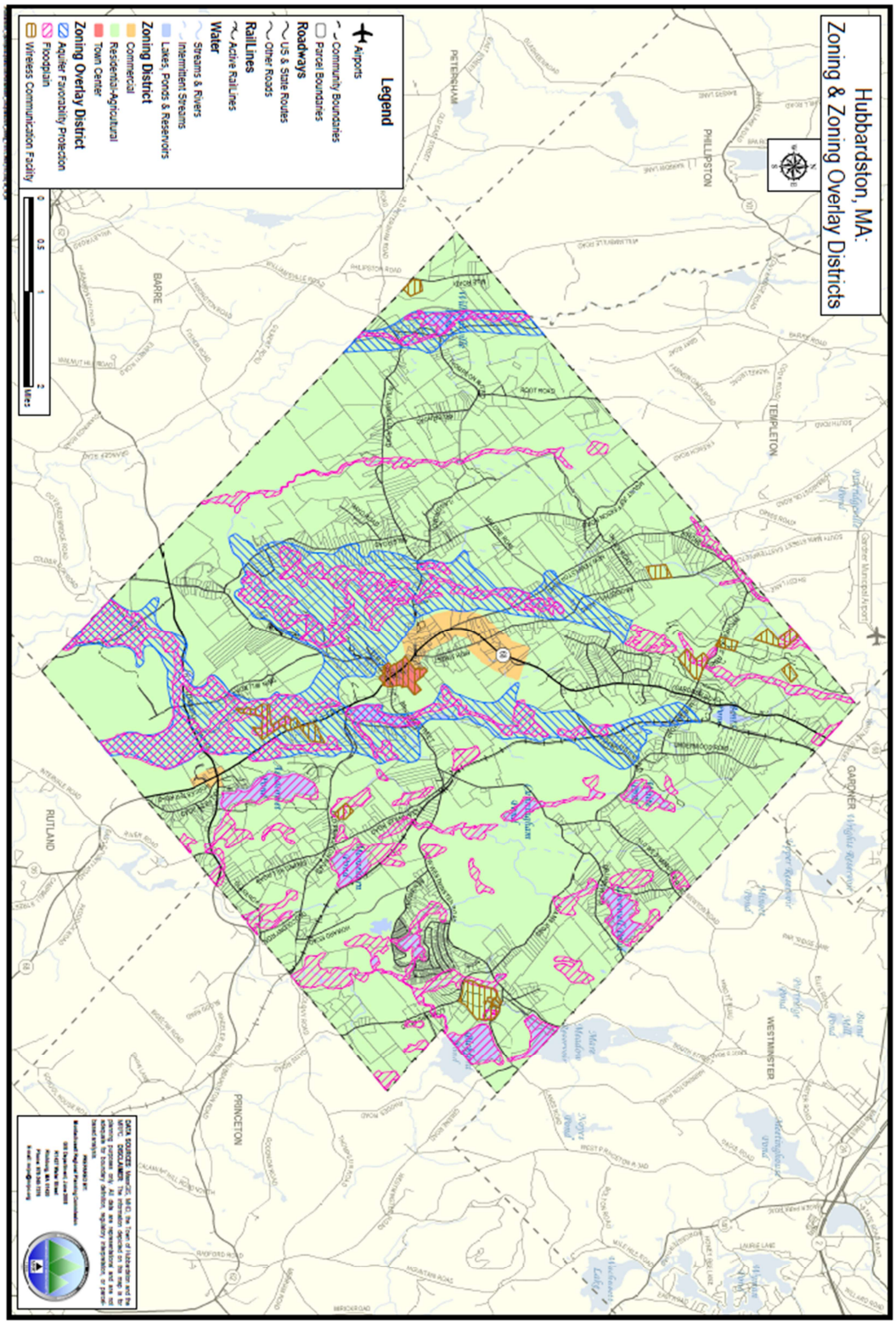
OWNER		ADDRESS	MAP	LOT	Code	UNIT	ACRES
TOWN OF HUBBARDSTON	0	MT JEFFERSON RD	2	53	972		202.03
TOWN OF HUBBARDSTON	0	OFF HALE RD	7	35	972		46.50
TOWN OF HUBBARDSTON	0	OFF WORCESTER RD	8 C	37	972		45.10
TOWN OF HUBBARDSTON	0	MT JEFFERSON RD	2	57	972		43.45
TOWN OF HUBBARDSTON	0	OFF NEW TEMPLETON RD	5	11	972		37.00
TOWN OF HUBBARDSTON	0	OFF OLD PRINCETON RD	11	29	972		28.80
TOWN OF HUBBARDSTON	0	NEW TEMPLETON RD	2	31	972		19.88
TOWN OF HUBBARDSTON	0	WORCESTER RD	8 C	33	972		18.10
TOWN OF HUBBARDSTON	0	MILE RD	1	47	972		17.00
TOWN OF HUBBARDSTON	0	NEW TEMPLETON RD	2	34	972		16.18
TOWN OF HUBBARDSTON	0	PITCHERVILLE RD	3	76	972		14.40
TOWN OF HUBBARDSTON	0	PITCHERVILLE RD	3	57	972		13.60
TOWN OF HUBBARDSTON	0	OFF PITCHERVILLE RD	3	75	972		13.50
TOWN OF HUBBARDSTON	0	OFF PARSONS RD	7	8	972		11.50
TOWN OF HUBBARDSTON	0	GARDNER RD	3	27 A	972		10.00
TOWN OF HUBBARDSTON	0	MALONE RD	5	13	972		8.50
TOWN OF HUBBARDSTON	0	OFF OLD PRINCETON RD	11	2	972		8.10
TOWN OF HUBBARDSTON	0	PARSONS RD	7	65	972		7.50
TOWN OF HUBBARDSTON	21	MALONE RD	2	58	972		7.30
TOWN OF HUBBARDSTON	8	ELM ST	8 A	11	972		7.30
TOWN OF HUBBARDSTON	0	PITCHERVILLE RD	3	73	972		7.20
TOWN OF HUBBARDSTON	0	WORCESTER RD	8 C	3	972		7.10
TOWN OF HUBBARDSTON	64	WORCESTER RD	8 C	36	972		6.43
TOWN OF HUBBARDSTON	20	GARDNER RD	5 C	123	972		6.42
TOWN OF HUBBARDSTON	0	GEORDIE LN	13	181	972		6.20
TOWN OF HUBBARDSTON	0	MALONE RD	2	58 A	972		6.17
TOWN OF HUBBARDSTON	0	DOGWOOD RD NORTH	13	179	972		5.50
TOWN OF HUBBARDSTON	0	GARDNER RD	5 C	29	972		5.10
TOWN OF HUBBARDSTON	0	RAGGED HILL RD	2	33	972		5.09
TOWN OF HUBBARDSTON	0	PARSONS RD	7	166	972		5.00
TOWN OF HUBBARDSTON	0	RAGGED HILL RD	2	147	972		5.00
TOWN OF HUBBARDSTON	0	MT JEFFERSON RD	2	204	972		5.00
TOWN OF HUBBARDSTON	0	OFF FLAGG RD	1	104	972		4.90
TOWN OF HUBBARDSTON	0	RAGGED HILL RD	2	15	972		4.80
TOWN OF HUBBARDSTON	0	OFF HEALDVILLE RD	8	63 A	972		4.00
TOWN OF HUBBARDSTON	0	MALONE RD	5	7	972		4.00
TOWN OF HUBBARDSTON	0	WORCESTER RD	8 C	35	972		3.75
TOWN OF HUBBARDSTON	0	MALONE RD	5	12	972		3.50
TOWN OF HUBBARDSTON	0	RAGGED HILL RD	2	219	972		3.37
TOWN OF HUBBARDSTON	0	RAGGED HILL RD	2	218	972		3.36
TOWN OF HUBBARDSTON	0	RAGGED HILL RD	2	217	972		3.35
TOWN OF HUBBARDSTON	0	RAGGED HILL RD	2	220	972		3.29
TOWN OF HUBBARDSTON	0	OFF CROSS RD	2	94	972		3.15
TOWN OF HUBBARDSTON	2	MAIN ST	8 A	115	972		2.80
TOWN OF HUBBARDSTON	0	BARRE RD	7	20	972		2.57
TOWN OF HUBBARDSTON	0	CHICOPEE DR	12 W	498	972		2.03
TOWN OF HUBBARDSTON	2	MAIN ST	8 A	116	972		1.80
TOWN OF HUBBARDSTON	0	EVERGREEN RD	8	109	972		1.70
TOWN OF HUBBARDSTON	0	LAUREL ST	13	180	972		1.40
TOWN OF HUBBARDSTON	0	HALE RD	4	36	972		1.10
TOWN OF HUBBARDSTON	0	MARE MEADOW LN	12	122	972		1.09
TOWN OF HUBBARDSTON	0	MALONE RD	5	7 A	972		1.00
TOWN OF HUBBARDSTON	0	AMBER LN	11 C	108	972		0.84
HUBBARDSTON HISTORICAL SOCIETY INC	4	BURNSHIRT RD	1	57	972		0.50
TOWN OF HUBBARDSTON	0	GARDNER RD	5	84	972		0.50
TOWN OF HUBBARDSTON	0	GARDNER RD	3	198	972		0.46
TOWN OF HUBBARDSTON	38	MAIN ST	5 C	83	972		0.40
TOWN OF HUBBARDSTON	0	CHICOPEE DR	12 W	590	972		0.38
TOWN OF HUBBARDSTON	0	PENOBSCOT AVE	12 W	426	972		0.38
TOWN OF HUBBARDSTON	0	BARRE RD	8 A	98	972		0.30
TOWN OF HUBBARDSTON	0	CHIPPEWA ST	12 W	483	972		0.26
TOWN OF HUBBARDSTON	0	CHIPPEWA ST	12 W	520	972		0.26
TOWN OF HUBBARDSTON	0	CHIPPEWA ST	12 W	521	972		0.26
TOWN OF HUBBARDSTON	0	BARRE RD	8 A	99	972		0.20
TOWN OF HUBBARDSTON	0	OLD BOSTON TPK	10	13	972		0.20
TOWN OF HUBBARDSTON	0	LOWELL RD	5 C	79	972		0.20
TOWN OF HUBBARDSTON	0	MAIN ST	5 C	87	972		0.20
TOWN OF HUBBARDSTON	0	MILE RD	1	9	972		0.14
TOWN OF HUBBARDSTON	40	MAIN ST	5 C	85	972		0.14
HUBBARDSTON ELDERLY HOUSING	3	OLD PRINCETON RD CUTOFF	8 C	17	934		4.04

Appendix VI—Land Area Minimum Calculation

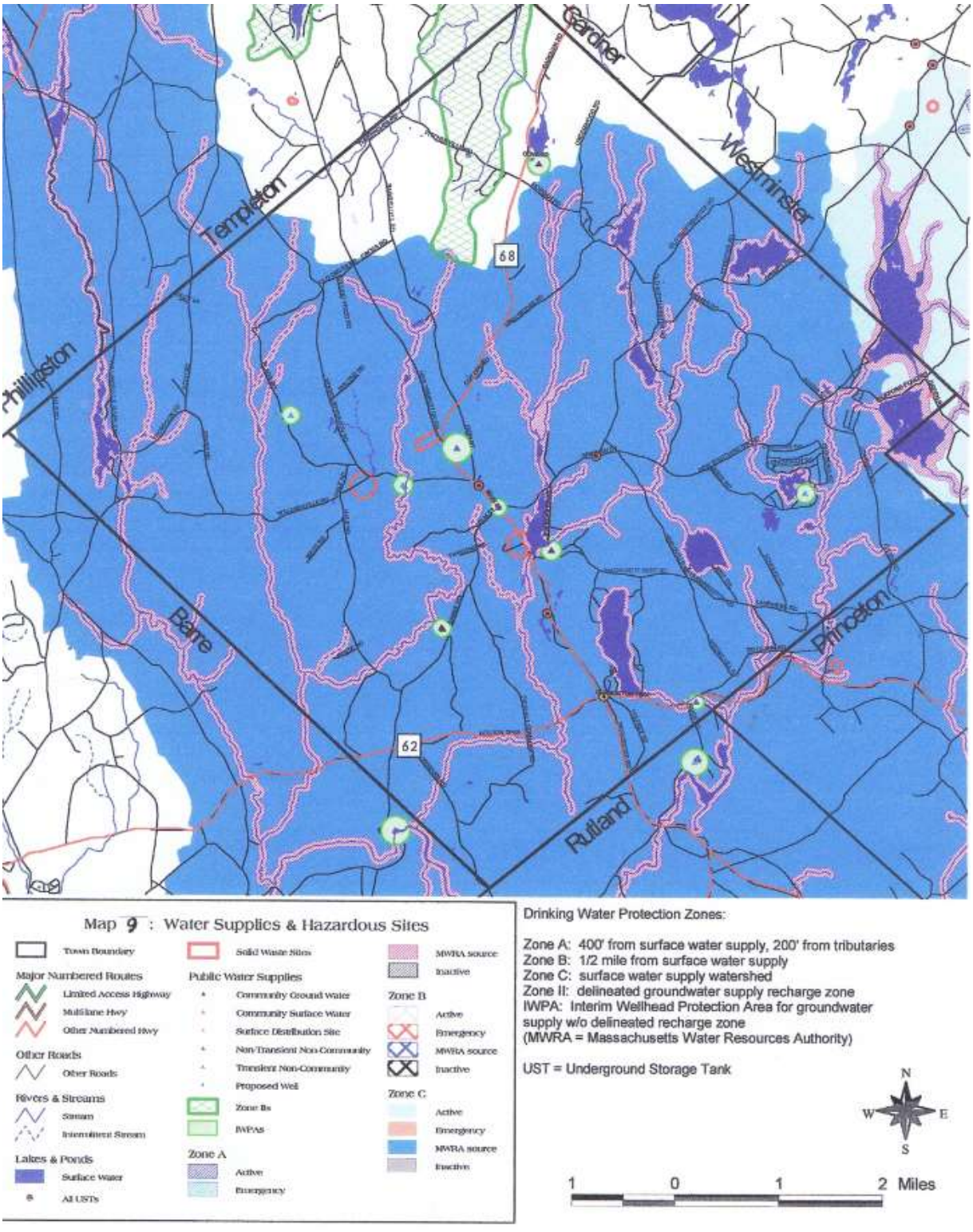


Areas of the Town of Hubbardston	Acreage
Town of Hubbardston (Total Land Area)	26,870.87
FEMA Q3 Flood Zone (Total Area)	3,385.56
FEMA Q3 Flood Zone (Outside Protected Open Space)	1,370.57
Protected Open Space	11,544.09
Unprotected Open Space	292.79
Right of Way (Local, Federal and State)	525.38
Water Bodies	970.72

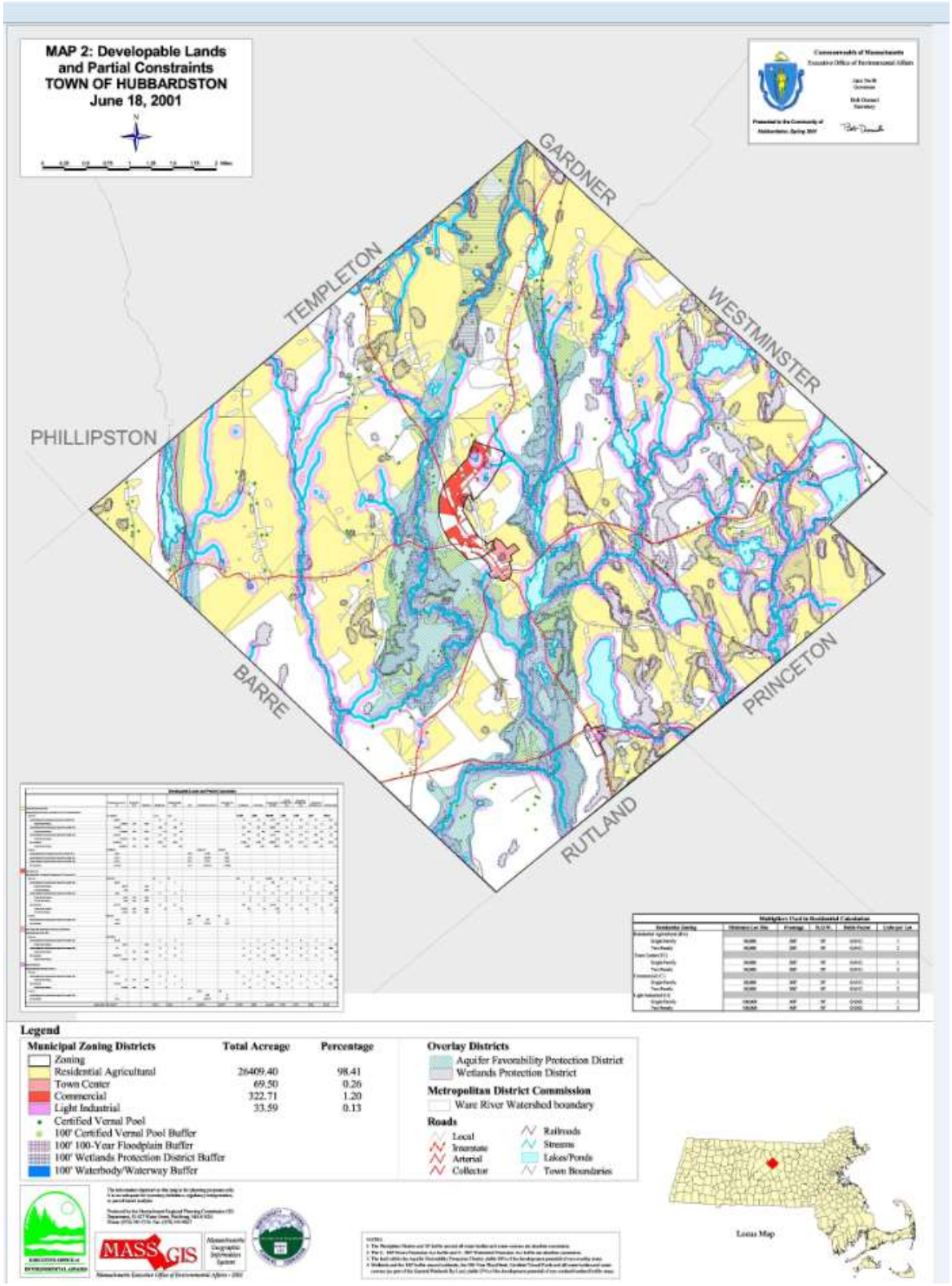
Appendix VII—Zoning Map



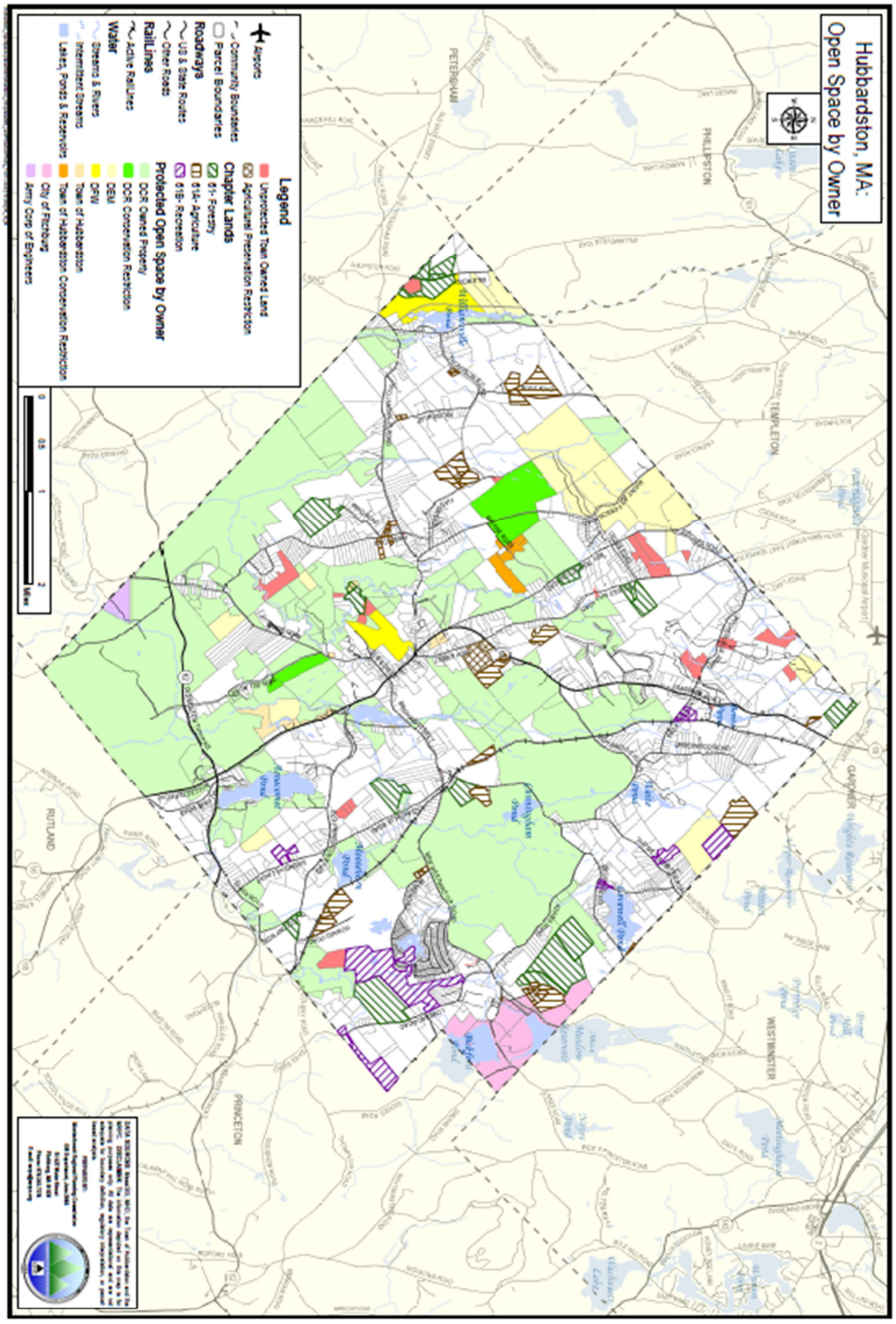
Appendix VIII—Drinking Water Protection Zones



Appendix IX—Developable Land



Appendix X—Open Space by Owner



Appendix XI—Comments by DHCD

From: DeMartino, Phillip (OCD) <phillip.demartino@state.ma.us>
Sent: Thursday, January 26, 2017 2:05 PM
To: Hubbardston Town Admin
Cc: Vin Ritchie
Subject: RE: Status of Hubbardston HPP

Hello all,

I have completed the review of the Housing Production Plan (HPP). Everything looks to be in order. The one thing I would add is a statement about the 1.5% on page 9-10. If you could add a statement that says something like "approval of this HPP does not mean that DHCD is in agreement with the calculations/ analysis of the general land area minimum" --- that would be appreciated.

The land area is a complicated calculation/ formula and the regs have a system for invoking it as a safe harbor so I am hesitant to keep it in the HPP without a disclaimer. We are also in the midst of developing new 1.5% Guidelines. You are welcome to keep it in the plan because it's part of Chapter 40B.

The Board of Selectman can move ahead with approval (it looks like The Planning board Approved it back in September 7, 2016).

Any questions, let me know.

Phil DeMartino, Technical Assistance Coordinator
Office of Sustainable Communities, DHCD
(617) 573-1357
Fax: (617) 573 1460
phillip.demartino@state.ma.us

Appendix XI—References and Acknowledgements

This report was assembled by Richard Heaton of H&H Associates from reports generated by:

- Central Massachusetts Regional Planning Commission (CMRPC) Hubbardston Social, Economic, and Housing Needs Assessment from 2014
- Karen Sunnarborg, Housing and Planning Consultant, Housing Production Plan of 2010
- Hubbardston Open Space and Recreation Plan for 2007 to 2012
- Ad Hoc Housing Committee:

  Vincent Ritchie—Chairman
  Andrew Baum
  Tom Bratko
  Peter Carmosino
  Mark Dymek
  MaryAnn Dipinto
  Scott LeBlanc
  Dennis O'Donnell
  Catherine Ritchie
  Tom Robinson
  Janet Baczewski—Administrative Clerk
  Anita Scheipers—Town Administrator, 2016
  Raeanne Siegel—Town Administrator, 2017