

## Chapter 2 - Housing

### 2.1 - Introduction

Housing has evolved into a major issue since the mid-1990s with housing demand and high prices in combination with low availability leading to a national, state, and regional housing crisis. Included in the mix is the dramatic increase in property taxes, utility costs and most importantly, the aftermath of the pandemic leading to overall increased housing costs, high interest rates and low housing inventory.

An analysis of the housing stock considers three important aspects: housing structures, the population inhabiting the housing and the environment in which the housing is located. The following examines Hubbardston's housing stock in terms of age, condition, cost, and the demographic trends as well as the specific needs of different population groups.

The data and analysis in this chapter are based on information obtained from the Montachusett Regional Planning Commission (MRPC), the State, and the U.S. Census Bureau. The Hubbardston Housing Production Plan (2017) is referred to where appropriate and referenced throughout this chapter. Methodology for the US Census estimates can be found at: <https://www.census.gov/programs-surveys/popest/technical-documentation/methodology.html>

### 2.2 - Comprehensive Housing Needs Assessment

#### Hubbardston Geography

According to the United States Census Bureau, the town has a total area of 42.0 square miles, of which 41.0 square miles is land and 0.9 square miles, or 2.19%, is water. Hubbardston is bounded on the northwest by Phillipson and Templeton, on the northeast by Gardner and Westminster, on the southeast by Princeton and Rutland, and on the southwest by Barre.



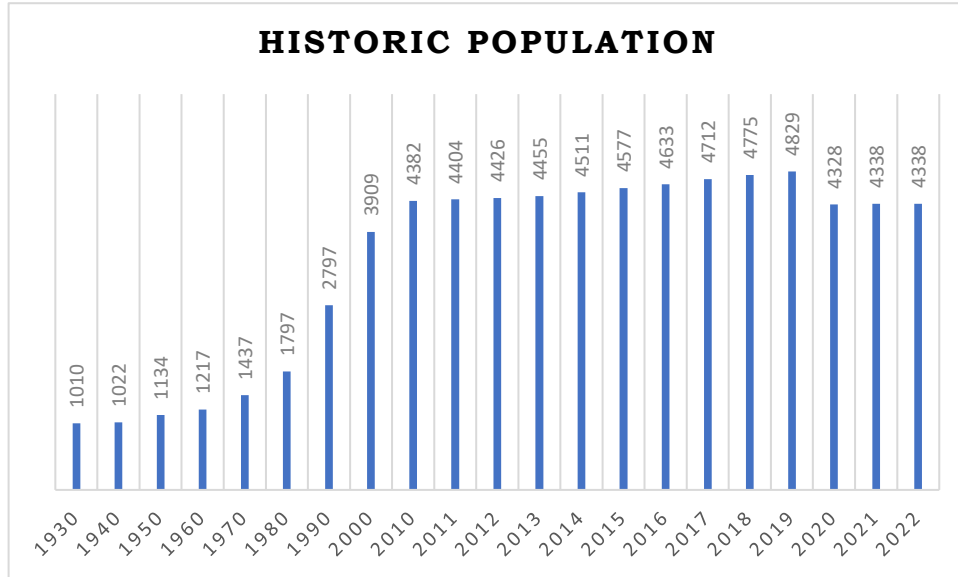
#### Demographic Data

#### Historic Population Data

According to the U.S. Census Bureau 2020 Census, the total population of Hubbardston

was 4,328. Figure H-1 shows population growth since 1930 for Hubbardston which equates to a 204% increase in 90 years, but only a 55% increase since 1980. The biggest growth for the town was from 1960 to 1990 at 97%.

**Figure H-1: Population Growth vs. Adjacent Communities (1980-2020)**



Source: U.S. Census

Table H-2 shows population growth in Hubbardston’s surrounding communities and rates of growth for each. Hubbardston’s growth is on par with the state average, above the regional average but well below the neighboring communities of Westminster, Rutland, and Templeton.

**Table H-2: Population Growth vs. Adjacent Communities (2000-2020)**

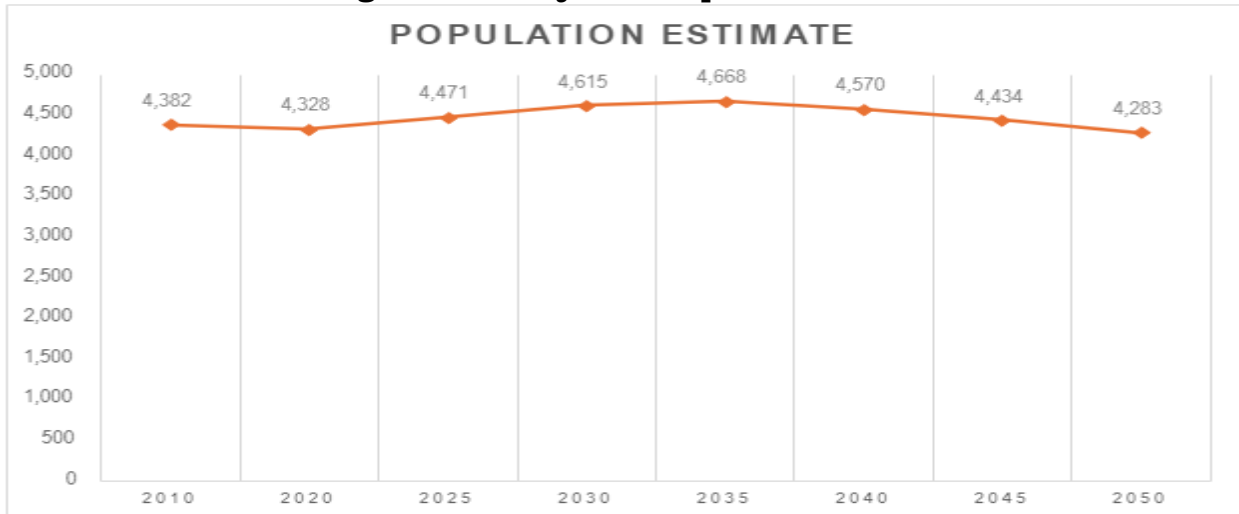
Town	2000	2010	2020	% Change
Hubbardston	3,909	4,382	4,328	10.72%
Gardner	21,111	20,386	21,287	0.83%
Westminster	6,907	7,277	8,213	18.91%
Princeton	3,353	3,413	3,495	4.24%
Rutland	6,353	7,973	9,049	42.44%
Barre	5,079	5,079	5,530	8.88%
Petersham	1,174	1,277	1,194	1.70%
Phillipston/Athol	12,899	13,263	13,671	5.98%
Templeton	6,799	7,801	8,149	19.86%
Montachusett Region	228,005	236,475	242,711	6.45%
Massachusetts	6,349,097	6,547,629	7,029,917	10.72%

Source: U.S. Census

## Population Growth Projections

Figure H-2 presents projected population for the Town of Hubbardston out to 2035 where Hubbardston’s population is estimated to be at its peak of 4,668 residents with a steady decline to 4,283 by 2050.

**Figure H-2: Projected Population Growth**



Source: UMass Donahue Institute MassDOT Vintage 2018 Population Projections. September 2018. (UMDI-DOT V2018)

## Gender

As indicated in Table H-3, there are slightly more females (.56%) living in Hubbardston than males.

**Table H-3: Gender Distribution**

Gender	Hubbardston #	Hubbardston %	Worcester Co. %	Mass. %	U.S. %
Male	2,163	49.98%	49.28%	48.39%	49.08%
Female	2,165	50.02%	50.72%	51.61%	50.92%

Source: 2020 U.S. Census

## Minorities

Based on 2020 Census information, Hubbardston has a higher white population (92.4%) compared to the county & state population of 69.6%. Hubbardston’s minorities are far below the state averages with the highest minority group represented made up of two or more races at 5.2 % of the population.

**Table H-3 Race by Geographic Place**

Race	Hubbardston #	Hubbardston %	Worcester Co. #	Worcester Co. %	Mass %	United States %
White	3,997	92.40%	634,240	73.60%	69.60%	61.60%
Black	20	0.50%	48,022	5.60%	7.00%	12.40%
American Indian	9	0.20%	2,712	0.30%	0.30%	1.10%
Asian	29	0.70%	46,421	5.40%	7.20%	6.00%
Hispanic or Latino (of any race) **	125	2.90%	111,902	13.00%	12.60%	18.70%
Other Race	48	1.10%	55,403	6.40%	7.10%	8.40%
Two or More	225	5.20%	75,063	8.70%	8.70%	10.20%

Source: 2020 U.S. Census

### Population by Age

As evidence in table H-4 shows, the continued aging of the baby boomers is reflected in the increased median age in Hubbardston as it has increased from 35.9 years in 2000 to an estimated 47.4 in 2020, a 32.03% increase. Meanwhile, the share of individuals aged under 19 years old declined by over 30% and the individuals aged between 35 and 54 dropped by 47.05% while the populous between the ages 55 and 74 years old grew by triple digits. To be a successful, diverse community, all levels of income should be able to afford to live in a community like Hubbardston. Lacking homes affordable for young families, returning college graduates, trade professionals, and local workers will affect the demographic makeup of the Town.

**Table H-4: Age Distribution**

Age Group	2000	2010	2020	% Change
<5 Years Old	293	211	203	-30.72%
5-19 Years	1006	1014	688	-31.61%
20-34 Years	591	567	705	19.29%
35-44 Years	863	639	457	-47.05%
45-54 Years	617	914	598	-3.08%
55-64 Years	268	508	844	214.93%
65-74 Years	158	250	566	258.23%
75 Years and Over	113	161	267	136.28%
Median Age	35.9	41.6	47.4	32.03%

Source: 2020 U.S. Census

### Household And Housing Characteristics

#### Household Composition & Size

Hubbardston has 2673 housing units of which 79.7 percent (2130) are occupied, leaving 543 (7.5%) vacant. Hubbardston has a strong homeownership status with 1995 (93.7%) of the occupied units being owner occupied and 135 (6.3 %) serving as rental properties.

The data suggests that 283 persons are living alone, with 188 (67%) of those being between the ages of 35 and 64 and 72 (25%) over the age of 65.

### Household Size

Hubbardston’s average household size of 2.75 is larger than the county, state, and nation. As is, the average household size of renter occupied units. Table H-5 presents the data for average household and family size by geographic place.

**Table H-5: Average Household/Family Size**

Geography	Average household size of owner-occupied unit	Average household size of renter-occupied unit
Hubbardston	2.73	3.08
Worcester County	2.71	2.2
Massachusetts	2.66	2.19
United States	2.69	2.42

Source: ACS 2017-2021 5-year estimates

Of all the households, 5717 (93.57%) residents were part of a family household with married couples making up 73.72 percent of those households. 393 (6.43%) are considered non-family households.

**Table H-6: Family Households**

	United States		Massachusetts		Worcester County		Hubbardston	
	#	%	#	%	#	%	#	%
Total	321899260	100.00%	6744826	100.00%	827691	100.00%		100.00%
In family households:	266605870	82.82%	5422782	80.40%	684188	82.66%	1224	93.57%
In married-couple family:	193158820	60.01%	4030407	59.76%	507762	61.35%	1004	82.03%
In female householder no spouse present, family:	52766268	16.39%	1019622	15.12%	125312	15.14%	125	10.10%

Source: ACS 2017-2021 5-year estimates

### Non-Family Households

Hubbardston has fewer non-family households when compared with county, state, and national averages. Hubbardston also has a smaller percentage of householders living alone than the state and nation but slightly more than the county. Table H-7 shows non-family households by geographic place.

**Table H-7: Non-Family Households**

<b>Geography</b>	<b>Nonfamily households</b>	<b>Homeowner living alone</b>
Hubbardston	22.82%	19.50%
Worcester County	34.40%	27.00%
Massachusetts	36.90%	28.30%
United States	34.90%	28.10%

Source: ACS 2017-2021 5-year estimates

**Households with Individuals 18 Years and Younger and 65 Years and Older**

Both of Hubbardston’s households with individuals 18 years and younger (20. percent) and households with individuals 65 years of age and over (18.0 percent) are a lower percentage of the population than the county, state, and nation averages.

**H-8 – Households with children (under 18) and Seniors (65 and over)**

<b>Geography</b>	<b>Households with one or more people under 18 years</b>	<b>Households with one or more people 65 year and over</b>
Hubbardston	20.0%	18.00%
Worcester County	30.90%	29.20%
Massachusetts	28.70%	30.80%
United States	30.60%	30.20%

Source: ACS 2017-2021 5-year estimates

**Housing Stock Inventory**

Table H-9 provides the number of housing units and type within the Town of Hubbardston as of the 2017-2021 ACS. In 2020 there were a total of 2673 housing units within the Town with occupied units comprising 2130 (79.7%) units of the housing stock. Of the occupied housing units, 1995 (97.3%) of the units were owner-occupied while 135 units (6.7%) were renter occupied.



## Housing Units by Number of Units in Structure

As shown in Table H-15, 2596 (90.3%) housing units within the Town of Hubbardston consist of a single-family detached housing unit with 37 (1.4%) consisting of 2 units or more. Additionally, there are 40 (1.5%) units that are considered mobile homes.

**Table H-9: Units in Structure**

Geography	Total units	1-unit, detached	Multi units	Mobile home
Hubbardston	1631	80.75%	10.04%	0
Worcester County	349,131	57.20%	7.80%	0.70%
Mass	2,979,634	51.70%	11.50%	0.80%
United States	139,647,020	61.60%	9.70%	5.90%

Source: 2017-2021 ACS 5-year Estimates

## Age of Housing Stock

The highest percentages of units in Hubbardston in recent decades, 25.6 percent, were built between 1980 and 1989 during the housing boom which was higher than the county, state, or national averages for the same time period. More than half of Hubbardston's housing was constructed between 2000-2009 or later.

**Table H-10: Age of Housing Stock**

Geography	Total housing units	Built 2020 or later	Built 2010 to 2019	Built 2000 to 2009	Built 1990 to 1999	Built 1980 to 1989	Built 1970 to 1979	Built 1960 to 1969	Built 1950 to 1959	Built 1940 to 1949	Built 1939 or earlier
Hubbardston	1631	0.0%	3.10%	16.60%	24.20%	25.60%	11.7%	6.0%	3.0%	.60%	9.30%
Worcester County	349,131	0.1%	3.9%	8.7%	9.5%	12.2%	10.8%	8.7%	11.1%	5.7%	29.2%
Mass	2,979,634	0.1%	4.7%	7.1%	7.8%	10.8%	11.3%	10.1%	11.2%	5.3%	31.5%
United States	139,647,020	0.2%	7.3%	13.6%	13.6%	13.2%	14.8%	10.3%	10.0%	4.7%	12.2%

Source: 2017-2021 ACS 5-year Estimates

## Mechanical Systems

According to the ACS, all Hubbardston's households have complete plumbing facilities and complete kitchen facilities with 1.7 percent without telephone service. Access to reliable Internet is currently under review by the town and can be assessed through participation in the MBI Digital Equities program of which, MRPC is a qualified consultant.

**Table H-11: Mechanical Systems**

Geography	Occupied housing units	Lacking complete plumbing facilities	Lacking complete kitchen facilities	No telephone service available	Without a broadband Internet connection
Hubbardston	1586	0.0%	0.0%	.01%	9.1%
Worcester County	326,571	0.3%	0.7%	1.0%	10.6%
Mass	2,714,448	0.3%	0.8%	1.0%	10.4%
United States	124,010,992	0.4%	0.8%	1.2%	13.0%

Source: ACS 2017-2021 5-year estimates

## INCOME AND HOUSING COSTS

### Income and Poverty

The most current available data obtained from the U.S. Census' American Community Survey (2017-2021) indicates that the 5-year estimate of median household income for Hubbardston was \$104,074 with a \$43,610 per capita income. Table H-12 shows that of the 6315 people living in Hubbardston, 7.0% or 435 people have income at or below the poverty level. Further review shows that 10% of those living in poverty are children (under 18) and 4% are seniors (65 and over).

**Table H-12: Household Income**

Geography	Less than \$10,000	\$10,000 to \$14,999	\$15,000 to \$24,999	\$25,000 to \$34,999	\$35,000 to \$49,999	\$50,000 to \$74,999	\$75,000 to \$99,999	\$100,000 to \$149,999	\$150,000 to \$199,999	\$200,000 or more
Hubbardston	0.50%	4.40%	2.10%	4.60%	7.50%	15.30%	10.20%	22.70%	18.80%	13.80%
United States	4.90%	3.80%	7.00%	7.40%	10.70%	16.10%	12.80%	17.10%	8.80%	11.40%
Massachusetts	4.40%	3.70%	5.90%	5.60%	7.80%	12.70%	11.30%	17.70%	11.60%	19.30%
Middlesex County	3.60%	2.50%	4.40%	4.20%	6.20%	10.70%	10.20%	17.70%	13.20%	27.30%

Source: ACS 2017-2021 5-year estimates

### Housing Affordability

The generally accepted definition of affordable housing is that housing is considered affordable when “a household pays no more than 30 percent of its annual income for rent or mortgage.” Multiple sources and organizations agree with this definition. These include the American Planning Association, the Executive Office of Housing & Livable Communities (EOHLC), and the Citizens' Housing and Planning Association (CHAPA). Households paying



more than 50 percent of their annual income are considered severely cost burdened and, comparing statistics from the 2010 and 2020 U.S. Census, these households represent a growing share of households in Massachusetts.

As reported by the ACS 2017-2021 5-year estimates, Table H-13 shows selected monthly owner costs for those Hubbardston housing units with a mortgage. The median monthly housing cost for units with a mortgage is \$1,789. Hubbardston’s median monthly housing costs for units with a mortgage is \$92 more than the U.S. cost (\$1,697), \$281 less than the county (\$2,070) and \$576 less than the State (\$2,365).

**Table H-13: Selected Monthly Owner Costs (With Mortgage)**

Geography	Housing units with a mortgage	Less than \$500	\$500 to \$999	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 or more	Median (dollars)
Hubbardston	970	0.0%	3.8%	19.2%	39.7%	22.8%	8.7%	5.8%	1,789
Worcester County	151,158	0.2%	4.0%	15.5%	27.0%	23.0%	14.0%	16.2%	2,070
Massachusetts	1,159,423	0.3%	3.3%	11.7%	19.8%	20.3%	16.1%	28.4%	2,365
United States	49,759,315	1.0%	14.2%	25.5%	21.5%	14.1%	8.8%	14.8%	1,697

*Source: ACS 2017-2021 5-year estimates*



Table H-14 shows the range of rent prices paid by Hubbardston’s residents. The median monthly rent is \$1,052.

**Table H-14: Gross Rents**

Geography	Occupied units paying rent	Less than \$500	\$500 to \$999	\$1,000 to \$1,499	\$1,500 to \$1,999	\$2,000 to \$2,499	\$2,500 to \$2,999	\$3,000 or more	Median
Hubbardston	142	42.7%	0.0%	48.5%	8.7%	0.0%	0.0%	0.0%	1,052
Worcester County	107,019	13.0%	25.6%	37.3%	16.8%	5.0%	1.3%	1.1%	1,142
MASS	984,954	12.2%	16.9%	24.3%	21.2%	12.8%	6.2%	6.4%	1,429
United States	41,729,931	8.1%	30.5%	30.8%	16.8%	7.3%	3.1%	3.5%	1,163

Source: ACS 2017-2021 5-year estimates

Table H-15 indicates that just less than half of Hubbardston’s residents (48.76%) who own a home and have a mortgage are paying less than 20 percent of their income towards monthly mortgage payments and other selected housing costs. As indicated, housing is generally considered affordable when it requires no more than 30 percent of its occupants’ income. The percentage of residents exceeding the 30 percent level in Hubbardston (20.22%) is less than Worcester County (26.1 %), the State (30 %) and the nation (27.2 %).

**Table H-15: Selected Monthly Owner Costs as a Percentage of Monthly Income**

Geography	Housing units with a mortgage (excluding units where SMOCAPI <sup>1</sup> cannot be computed)	Less than 20.0 percent	20.0 to 24.9 percent	25.0 to 29.9 percent	30.0 to 34.9 percent	35.0 percent or more
Hubbardston	1,476	48.76%	17.94%	13.09%	8.14%	12.06%
Worcester County	150,605	46.30%	16.90%	10.70%	7.00%	19.10%
Massachusetts	1,155,654	43.40%	16.20%	10.90%	7.30%	22.30%
United States	49,524,905	47.10%	15.50%	10.20%	6.70%	20.50%

Source: ACS 2017-2021 5-year estimates

Table H-16 shows information for renters, indicating that over 31.7 percent of residents are paying at least 50 percent of their income or more. The percentage of residents exceeding the 50 percent level in Hubbardston is greater than the State (23.80%) and the U.S. (23.29%). The percentage of residents exceeding the 35 percent level in Hubbardston (31.6%) is less than Worcester County (37.6%), the State (39.7%) and the Nation (40.3%).

<sup>1</sup> Selected Monthly Owner Costs as a percentage of Household Income

**Table H-16: Gross Rent as a Percentage of Household Income**

Percent of Income	United States	Massachusetts	Hubbardston
Less than 10.0 percent	3.90%	4.16%	0.00%
10.0 to 14.9 percent	8.32%	8.02%	0.00%
15.0 to 19.9 percent	11.75%	11.40%	0.00%
20.0 to 24.9 percent	11.89%	11.85%	5.63%
25.0 to 29.9 percent	10.75%	11.58%	32.39%
30.0 to 34.9 percent	8.50%	9.27%	0.00%
35.0 to 39.9 percent	6.22%	6.26%	5.63%
40.0 to 49.9 percent	8.44%	8.09%	0.00%
50.0 percent or more	23.29%	23.80%	28.87%
Not computed	6.94%	5.55%	27.46%
Median gross rent as a percentage of household income	30.00%	30.10%	0.00%

Source: ACS 2017-2021 5-year estimates

**MGL Chapter 40B Definition of Households Meeting Affordable Housing Requirements and Income Levels**

The State statute concerning affordable housing development (MGL Ch. 40B) cites that affordably produced and priced homes must be available to households where the incomes do not exceed 80 percent of the median family income (MFI) for the region in which the community is located. The U.S. Department of Housing and Urban Development (HUD) calculates the income limits for local areas on an annual basis from household sizes with 1-8 members. Based on HUD’s designation in FY2021 for the region, the median family income for a 4-person family in Hubbardston is \$71,700.

**Figure H-3: Income Limits by Household Size**

HUD.gov HUD User Home Data Sets Fair Market Rents Section 8 Income Limits MTSP Income Limits HUD LIHTC Database

**FY 2023 Income Limits Summary**

FY 2023 Income Limit Area	Median Family Income <a href="#">Click for More Detail</a>	FY 2023 Income Limit Category <a href="#">Click for More Detail</a>	Persons in Family							
			1	2	3	4	5	6	7	8
<b>Western Worcester County, MA HUD Metro FMR Area</b>	\$98,800	Very Low (50%) Income Limits (\$) <a href="#">Click for More Detail</a>	36,200	41,400	46,550	<b>51,700</b>	55,850	60,000	64,150	68,250
		Extremely Low Income Limits (\$)* <a href="#">Click for More Detail</a>	21,700	24,800	27,900	<b>31,000</b>	35,140	40,280	45,420	50,560
		Low (80%) Income Limits (\$) <a href="#">Click for More Detail</a>	57,900	66,200	74,450	<b>82,700</b>	89,350	95,950	102,550	109,200

NOTE: Hubbardston town is part of the Western Worcester County, MA HUD Metro FMR Area, so all information presented here applies to all of the Western Worcester County, MA HUD Metro FMR Area. HUD generally uses the Office of Management and Budget (OMB) units on the State's affordable housing inventory, then a developer

Source: U.S. Department of Housing and Urban Development (HUD)

Chapter 40B threshold for affordable housing is that every community must have 10 percent of their housing meet the 80 percent median household income figure discussed above. If a Town or City does not have 10 percent of their year-round housing units on the State’s affordable housing inventory, then a developer can file a comprehensive permit under the provisions of MGL Chapter 40B that can have greater development density than allowed under the Town’s zoning bylaw. If the application is denied by the Zoning Board of Appeals, the developer can appeal to the Massachusetts Housing Appeals Committee.

The Executive Office of Housing & Livable Communities (EOHLC, formally known as DHCD) created the Housing Production Plan (HPP) Program in 2003. Based on the principles of this program, by taking a proactive approach in the adoption of an HPP, cities and towns are more likely to achieve both their affordable housing and community planning goals. HPPs give communities that are under the 10 percent threshold but are making steady progress in producing affordable housing on an annual basis more control over comprehensive permit applications.

If a community has a EOHLC approved HPP and is granted certification of compliance with the plan, a decision by the Zoning Board of Appeals (ZBA) relative to a comprehensive permit application will be deemed “consistent with local needs” under MGL Chapter 40B and ZBA decisions will be upheld by the Housing Appeals Committee. Hubbardston’s Housing Production Plan was updated in 2017.

### **Subsidized Housing Inventory**

The Executive Office of Housing & Livable Communities (EOHLC) most recent data (June 29, 2023) for the Town of Hubbardston documents the Town’s Chapter 40B Subsidized Housing Inventory (SHI) includes that Hubbardston has 1737 year-round housing units, of which 49 units are counted in the EOHLC’s SHI inventory, representing 2.82 % of



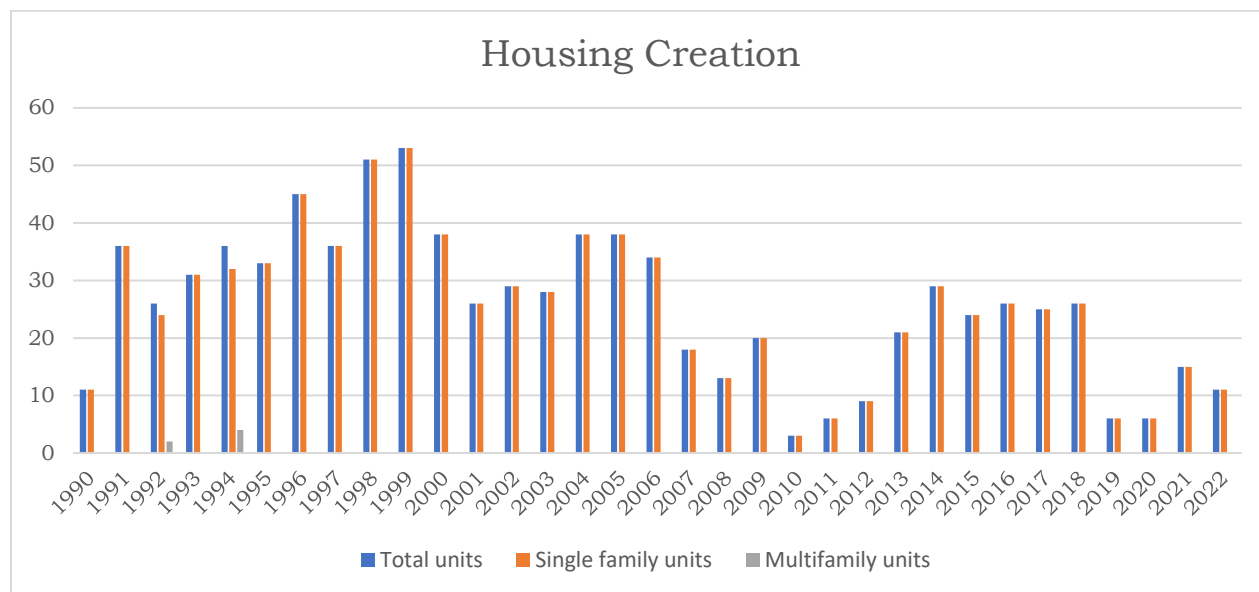
Hubbardston’s housing stock. Hubbardston needs to create over 125 additional affordable housing units to meet the 10% threshold.

### **Housing Market – Current Development Trends**

As illustrated in Figure H-4, 53 single homes were built in Hubbardston in 1999. issued 53 permits for multifamily units. Between 2000 and 2010 the town averaged just under 26 building permits for single

family homes with the fewest during 2010(3) and the most in 2000,2004, and 2005 all having 38. 2011 to 2020 saw an average of 19 single family homes built. 29 were built in 2014 and only 6 in 2019 and 2020. 1994 was the last year a multifamily was built with 4 units in a building. From 1990 through 2022 only 6 units were created that were not a single-family dwelling.

**Figure H-4: Hubbardston Housing Creation**



Source: U.S. Census Bureau- Annual Building Permit Survey

The housing downturn which significantly impeded the housing market nationally in 2006 and later not only led to a decrease in new building activity, but also led to an increased rate of foreclosures during this period across the Country, the Commonwealth of Massachusetts, and the Montachusett Region. The low number of homes built in 2019 (6) and 2020 (6) are indicators of the lack of materials impacted by the COVID-19 pandemic.

### Housing Market Conditions

Housing market conditions influence affordability of the housing stock within a community. Competitive housing markets tend to have a limited supply of available units (ownership or rental), compared to the number of households looking to live in or move to the community. This can lead to increasing housing prices and rents. These factors can significantly reduce affordability within a community, both for potential new residents and existing residents who can no longer afford their current unit.

### Home Values

The median value of an owner-occupied unit as of 2020 is \$354,932. This illustrates a 64% increase in home values within the 5 Year period from 2015-2020.

**Table H-17: Median Home Values**

<b>MUNICIPALITY</b>	<b>2005</b>	<b>2010</b>	<b>2015</b>	<b>2020</b>	<b>CHANGE</b>
<b>Hubbardston</b>	<b>\$236,104</b>	<b>261,104</b>	<b>\$226,863.</b>	<b>\$354,932</b>	<b>24%</b>
Ashby	\$232,679	\$242,536	\$199,459	\$259,203	11%
Fitchburg	\$184,037	\$186,056	\$155,826	\$212,470	15%
Gardner	\$187,162	\$180,050	\$159,132	\$205,881	10%
Westminster	\$237,765	\$257,901	\$230,638	\$290,751	22%
Winchendon	\$167,764	\$194,280	\$161,396	\$205,866	23%
Massachusetts	\$352,820	\$373,702	\$367,968	\$454,025	29%

*Source: MA Department of Revenue Databank Reports FY05 FY10, FY15, FY20*

**Median Sales Price**

According to Realtor.com, as of November 2023, the median listing home price in Hubbardston, MA was \$435,000. with a median sales price of \$407,500, trending down 1.7% year-over-year. The median listing home price per square foot was \$251.

**Table H-18: Home Sales and Median Sales Price**

<b>Year</b>	<b>Median Listing Home Price</b>	<b>Median Home Sold Price</b>
January 2021	\$397,450	\$302,500
July 2021	\$418,500	\$370,000
January 2022	\$389,900	\$385,000
July 2022	\$375,000	\$417,200
January 2023	\$454,900	\$352,500
July 2023	\$397,450	\$375,750
November 2023	\$435,000	\$407,500

*Source : <https://www.realtor.com><sup>2</sup>*

**The Supply-Demand Housing Gap**

With Hubbardston’s growing senior population and as well as growth of younger families struggling to earn sufficient income to own their own home more housing choices (for example: smaller affordable homes, rental units, duplexes) are needed. Demographic trends indicate a demand for smaller units for those who would like to remain living in the Town of Hubbardston but find it more difficult to either own a single-family home in the case of younger families, or maintain their single-family home, in the case of seniors. The Implementation section contained in this Plan discusses how Hubbardston can strive toward making more units available to this segment of the population.

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<sup>2</sup> Accessed December 28, 2023

## 2.3 Hubbardston Housing Vision, Goals and Actions

### Vision

*Ensure that housing opportunities are available for a broad range of income levels and household types including affordability, homeownership, and condition of the housing stock while maintaining the Hubbardston's community character.*

### Goals & Actions

#### **Goal H1: Adopt and expand zoning and bylaws to improve housing throughout the Town.**

- **H1-1** Allow mixed use, such as condos, multi-family, town houses, and dwellings above shops, in the Town Center.
- **H1-2** Adopt an Inclusionary/Incentive Zoning Bylaw to provide housing for a range of incomes and household types.
- **H1-3** Intergrade Inclusionary Housing into the Open Space Residential Development Bylaw.
- **H1-4** Hubbardston should continue to strive to comply with Chapter 40B by increasing the stock of low and moderate-income housing, using bylaws to incentivize developers to set aside additional units as affordable.
- **H1-5** Continue efforts to expand the housing options for an aging population with an examination of the current bylaw provisions with the objective of identifying additional strategies to encourage the development of senior, over 55, housing with designs that allow aging in place.

#### **Goal H2: Seek out opportunities to improve the Town's ability to meet its housing needs.**

- **H2-1** Create a Housing Trust to allow for the municipality to collect funds for affordable housing and segregate them out of the general budget to a trust fund.
- **H2-2** Explore Housing Grants to meet goals and objectives such as Housing Choice Initiative, Mass Works, Housing Choice Community Capital, etc.
- **H2-3** Collaborate with Private Non-Profit Organizations such as Habitat for Humanity to build and repair houses that can be purchased through no-profit mortgage loans.
- **H2-4** Development of housing on town owned land/property, non-conforming lots, or tax delinquent properties.
- **H2-5** Use Hubbardston's Community Preservation Act (CPA) as a Smart Growth Tool that can promote housing and expand housing opportunities.

- **H2-6** Work to increase the level of affordable housing that provides housing choices for low income, seniors, disabled, young professionals, empty-nesters, and young families.