



Town of Auburn
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June 18, 2024

Edward M. Augustus, Jr., Secretary
Executive Office of Housing and Livable Communities
100 Cambridge Street, Suite 300
Boston, MA 02114
Attn: Phil DeMartino

RE: Auburn Housing Production Plan

Dear Secretary Augustus:

On behalf of the Town of Auburn Select Board and Planning Board, I am pleased to submit the attached Auburn Housing Production Plan for your review and approval under the State's Housing Production Program.

The Planning Board voted to adopt the Housing Production Plan on April 23, 2024, and the Select Board voted to adopt the Housing Production Plan on June 10, 2024.

This plan constitutes an update to the Town of Auburn's 2017 Housing Production Plan, which expired in 2022. The updated plan summarizes the current housing conditions in the community and outlines a strategic plan to increase the number of affordable housing units in order to actively work towards achieving Auburn's 10% affordable housing goal.

Our municipal contact is: Edward Kazanovicz, Town Manager. Mr. Kazanovicz can be reached by telephone at (508)-832-7720 or by email at ekazanovicz@town.auburn.ma.us.

We look forward to your determination that the plan meets EOHLC's HPP Regulations and Guidelines.

Sincerely,

Sara K. Rufli
Chair, Select Board

Cc: John T. Regan, Chair, Planning Board

2024

TOWN OF

Auburn

HOUSING PRODUCTION PLAN



Prepared by
Auburn Housing Production Plan Committee

With technical assistance from
Central Massachusetts Regional Planning Commission



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TERMS AND DEFINITIONS

The following definitions are for key terms used throughout this document and are based on information from the United States Census Bureau, Department of Housing and Urban Development (HUD), Executive Office of Housing and Livable Communities (EOHLC), or other sources.

AMERICAN COMMUNITY SURVEY (ACS): The American Community Survey, or ACS, is a survey conducted every year by the United States Census Bureau. It is the premier source for detailed population and housing information for the country. New data is released each year in the form of estimates, in a variety of tables, tools, and analytical reports.

AFFORDABLE HOUSING: Housing that is restricted to individuals and families with qualifying incomes and asset levels, and receives some manner of assistance to bring down the cost of owning or renting the unit, usually in the form of a government subsidy, or results from zoning relief to a housing developer in exchange for the income-restricted unit(s). Affordable housing can be public or private. In Massachusetts, affordable housing units are reserved for households with incomes at or below 80 percent of the Area Median Income (AMI) under long-term legally binding agreements and are subject to affirmative marketing requirements.

AREA MEDIAN INCOME: To determine who qualifies for affordable housing, a metric called Area Median Income, or AMI, is used. The Area Median Income (AMI) is the midpoint of a region's income distribution – half of families in a region earn more than the median and half earn less than the median. For housing policy, income thresholds set relative to the area median income – such as 80% of the AMI – identify households eligible to live in income-restricted housing units and the affordability of housing units to low-income households.

COMPREHENSIVE PERMIT: A local permit for the development of low- or moderate- income housing issued by the Zoning Board of Appeals pursuant to M.G.L. c.40B §§20-23 and 760 CMR 56.00. Comprehensive permits can be issued if a municipality has not met any of the three statutory minimums for the amount of affordable housing that exists in the community. A comprehensive permit allows a developer to build more densely than the municipal zoning bylaws would permit, allowing more units per acre of land when constructing a new development, if at least 25% (or 20% in certain cases) of the new units have long-term affordability restrictions.

COST BURDENED: Households are considered cost burdened if they pay more than 30 percent of their gross income for housing costs.

FAMILY: A family is defined by the United States Census as a group of two people or more (one of whom is the householder) related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.

HOUSEHOLD: A household is defined by the United States Census as includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of households excludes group quarters.

HOUSING UNIT: A housing unit is a house, an apartment, a mobile home or trailer, a group of rooms, or a single room that is occupied, or, if vacant, is intended for occupancy as separate living quarters.

M.G.L. CHAPTER 40B: This state law enables developers to request waivers to local regulations, including the zoning bylaw, from the local Zoning Board of Appeals for affordable housing developments if less than 10 percent of year-round housing units in the municipality is counted on the SHI. It was enacted in 1969 to address the shortage of affordable housing statewide by reducing barriers created by local building permit approval processes, local zoning, and other restrictions.

MEDIAN AGE: The age which divides the population into two numerically equal groups; that is, half the people are younger than this age and half are older.

MEDIAN INCOME: Median income is the amount which divides the income distribution into two equal groups, half earning incomes above the median, half earning incomes below the median. The medians for people are based on people 15 years old and over with income.

MULTI-FAMILY HOUSING: Multi-family housing is a commonly used term referring to residential structures that contain more than one separate residential dwelling unit. Occupants do not necessarily have to constitute a “family”, however, as single-person households can be occupying these units.

SUBSIDIZED HOUSING INVENTORY: The Subsidized Housing Inventory, or SHI, is used to measure a community’s stock of low-or moderate-income housing. It is the State’s official list for tracking a municipality’s percentage of affordable housing under M.G.L. Chapter 40B.

EXECUTIVE SUMMARY

INTRODUCTION

Massachusetts General Laws Chapter 40B requires cities and towns to work towards ensuring that a minimum of 10% of their year-round housing stock qualifies as affordable to households earning at or below 80% of the Area Median Income (AMI). To help meet this 10% goal and take a proactive approach toward the development of affordable housing, the State encourages municipalities to prepare a Housing Production Plan (HPP), which is authorized by M.G.L. Chapter 40¹ and administered by the Massachusetts Executive Office of Housing and Livable Communities (EOHLC). The plan is organized into three principal components:

- 1. HOUSING NEEDS ASSESSMENT:** An analysis of the town's unique demographic and housing characteristics that identifies growth trends, market strengths, and potential gaps.
- 2. HOUSING CHALLENGES:** An examination of the various barriers preventing the development of diverse, affordable housing in Auburn.
- 3. HOUSING PRODUCTION GOALS AND STRATEGIES:** A description of the town's vision, goals, and specific steps needed to achieve its goals.

This Plan updates the previous Housing Production Plan approved in 2017. This updated HPP was developed by the Town of Auburn Housing Production Plan Committee, with technical assistance from the Central Massachusetts Regional Planning Commission (CMRPC). The project was funded by a Planning Assistance Grant from the State's Executive Office of Energy and Environmental Affairs (EOEEA) awarded to the Town of Auburn. This Plan establishes strategies for providing quality housing opportunities to the Town's diverse population, including seniors, young professionals, low-income households, families, and people with disabilities.

COMMUNITY OVERVIEW

Auburn is a primarily suburban community located on the southwest border with the city of Worcester. The town sits at the junction of two major routes of travel, Interstates 90 and 290. These roads have supported Auburn's transformation from a largely agricultural economy into a predominantly industrial and retail-based economy. The town's strong commercial and industrial base consists of diverse sectors including warehousing, distribution, and other industrial companies. Additionally, Auburn is home to an established retail sector, anchored by the Auburn Mall, and other service-related businesses. Many of these businesses have been located in Auburn for several decades. Auburn has several industrial and business parks, multiple commercial clusters, and a major regional retail shopping mall. Auburn imports labor from other communities to fill jobs created by local industry resulting in a greater daytime than evening population. Housing opportunities consist primarily of single-family homes with the owner-occupied rate remaining very high, indicative of a stable residential base.

¹ Section 760 CMR 56.03(4).

SUMMARY OF HOUSING PRODUCTION GOALS

EOHLC administers the state's Housing Production Program that enables cities and towns to adopt a housing plan that demonstrates the production of 0.5% over one year, or 1.0% over two years, of its year-round housing stock eligible for inclusion in the Subsidized Housing Inventory (SHI). If this is accomplished in any calendar year, the town will have 12 months or 24 months, respectively, when it will have the ability to deny Chapter 40B comprehensive permit applications that it deems do not meet local needs, referred to as certification.²

AS OF 2023, AUBURN'S SUBSIDIZED HOUSING INVENTORY (SHI) CONSISTS OF 366 UNITS, OR 5.24% OF ITS YEAR-ROUND HOUSING STOCK. Data from the most recent United States Decennial Census is used as a baseline for the total housing units. As of the 2020 Census, Auburn has 6,979 year-round housing units. The Massachusetts SHI is the most comprehensive listing of deed-restricted affordable housing units compiled by the Massachusetts Executive Office of Housing and Livable Communities (EOHLC). To meet the M.G.L. Chapter 40B SHI target of 10% and not be vulnerable to comprehensive permitting, the town needs to have 698 total subsidized units. If the town increases its affordable housing stock by 0.5% per year, or 35 units, it will meet the 10% threshold by 2034. At this production rate, in five years the town will have an SHI of 7.7%, or 541 affordable units, and will need 157 additional units to achieve 10% affordable housing. The complete list of subsidized housing units in Auburn is included in Table 19 on page 54.

It should be noted that the State's subsidizing agencies have entered into an Interagency Agreement that provides additional guidance to localities regarding housing opportunities for families with children and are now requiring that at least 10% of the units in affordable production developments that are funded, assisted, or approved by a State housing agency have three or more bedrooms (with some exceptions including age-restricted housing, assisted living, supportive housing for individuals, etc.).

² If a community has achieved certification within 15 days of the opening of the local hearing for the comprehensive permit, the ZBA shall provide written notice to the applicant, with a copy to EOHLC, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. If the applicant wishes to challenge the ZBA's assertion, it must do so by providing written notice to EOHLC, with a copy to the ZBA, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. EOHLC shall review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent local needs, provided, however, that any failure of the EOHLC to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

SUMMARY OF HOUSING GOALS AND STRATEGIES

The strategies summarized below are based on the 2017 Housing Production Plan, Housing Needs Assessment, prior planning efforts, regular meetings of the Auburn Housing Production Plan Committee, results of the Housing Needs Survey, and community input from the public workshop on September 18, 2023, and input from local stakeholders. Some of the strategies reflect a continuation of efforts that have already proven effective in promoting affordable housing in Auburn. It is also important to note that these strategies are presented as a package for the Town to consider, prioritize, and process, each through the appropriate regulatory channels.

1. CAPACITY BUILDING STRATEGIES

Specific actions to help build local capacity to address local housing needs are listed below. While these strategies do not directly produce affordable units, they provide the necessary support to implement a proactive housing agenda and build local support for new affordable housing initiatives.

- 1.1** Explore local adoption of the Community Preservation Act (CPA)
- 1.2** Consider establishing a Municipal Affordable Housing Trust Fund
- 1.3** Continue to conduct ongoing community outreach and education
- 1.4** Maintain sufficient professional support
- 1.5** Establish an internal committee tasked with hosting a series of hearings to inform the general public on housing issues and activities
- 1.6** Actively seek out and apply for funding and technical assistance to implement the HPP Action Plan

2. ZONING STRATEGIES

Greater flexibility will be needed in the Town's Zoning Bylaw and new tools will be required to capture more affordable units and better guide new development to "smarter" locations.

- 2.1** Adopt new zoning to support multi-family housing and mixed-use development
- 2.2** Modify the Accessory Apartment Bylaw
- 2.3** Investigate the benefits and disadvantages of inclusionary or incentive zoning
- 2.4** Comply with the requirements of M.G.L. Ch. 40A Section 3A
- 2.5** Prepare design guidelines or standards to accompany new multi-family housing developments

3. HOUSING DEVELOPMENT STRATEGIES

To implement this Housing Plan, the Town will continue to need to partner with developers, non-profit and for-profit, in the creation of additional affordable units.

- 3.1** Make suitable public property available for affordable housing
- 3.2** Create an inventory of land suitable for the development of new affordable housing
- 3.3** Pursue partnership opportunities for multi-family and mixed-use development
- 3.4** Explore small-scale infill housing development and conversions
- 3.5** Advocate for a higher inclusion of accessible units in all new proposed housing developments

4. HOUSING PRESERVATION STRATEGIES

Housing production is critical, but the Town additionally needs to provide resources to help preserve existing SHI units and support the deferred home maintenance needs of lower-income residents, including seniors.

- 4.1** Continue to participate in the Neighborhood Renewal Division
- 4.2** Investigate partnerships with local banks to finance local Housing Rehabilitation
- 4.3** Partner with Auburn Housing Authority to address housing goals
- 4.4** Investigate ways to establish a home repair program connecting town residents with local contractors



In May 2022, a ribbon cutting ceremony was held at a new 55-unit, mixed-income senior housing complex at the former Mary D. Stone Elementary School in Auburn.

INTRODUCTION

BACKGROUND AND PURPOSE

In 2022, the Town of Auburn was awarded a Planning Assistance Grant from the Executive Office of Energy and Environmental Affairs (EOEEA) in the amount of \$15,000 to update its 2017 Housing Production Plan. The Town subsequently contracted the Central Massachusetts Regional Planning Commission (CMRPC) for technical assistance in developing an updated Housing Production Plan consistent with the State of Massachusetts' requirements under 760 CMR 56.03(4).

To adequately oversee all steps of the plan's development in an efficient manner, the Town established a Housing Production Plan Steering Committee consisting of four (4) staff members from the Town of Auburn appointed by the Board of Selectmen. Governance of the committee is by an elected Chair and each member has full voting rights. Tasked with the responsibility of guiding the update of the Town's Housing Production Plan, the committee met in a remote structure approximately once per month between January 2023 and March 2024. Meetings were open to the public, in accordance with Open Meeting Law, and meeting minutes are publicly available. CMRPC staff worked collaboratively with the committee to understand local housing conditions, seek input from the community using multiple platforms, and develop strategies that will support the town with meeting the housing needs of current and future residents. CMRPC provided any guidance and technical assistance needed to achieve the deliverables of the Plan.

The goal in developing a Housing Production Plan (HPP) for the Town of Auburn is to provide the town with an up-to-date guiding document for implementing affordable as well as diverse housing options to meet Chapter 40B regulations. This plan update will provide the most recent information on demographic, economic, and housing trends and characteristics as well as recommend strategies to address unmet local housing needs. These planning efforts are a proactive approach to defining and achieving the following local affordable housing and community planning objectives:

- Provide updated documentation on important demographic and economic trends that influence future local and regional housing needs.
- Provide a detailed analysis of the local and regional housing dynamic, analyzing how market prices affect residents' ability to pay based on various income levels and target populations.
- Inventory potential development opportunities to help diversify local housing to address the range of identified local housing needs.
- Identify resources available to support affordable housing development and how the Town can most strategically leverage local investment.
- Support applications for public and private sources of financial and technical assistance for affordable housing development or other community needs.
- Offer a useful educational tool to help dispel misinformation and negative stereotypes regarding affordable housing.
- Demonstrate the community's intent to proactively address local housing issues.

HOUSING PRODUCTION PLANS AND M.G.L. CHAPTER 40B

M.G.L. c. 40B, §§ 20-23 – known as Chapter 40B or the Comprehensive Permit Law – is a Massachusetts state law that was enacted in 1969 to facilitate construction of low- or moderate-income housing. It establishes a consolidated local review and approval process (known as a “comprehensive permit”) that empowers the zoning board of appeals (ZBA) in each city and town to hold hearings and make binding decisions that encompass all local ordinances or bylaws and regulations. In certain circumstances, the ZBA’s comprehensive permit decision may be appealed to the Massachusetts Housing Appeals Committee (HAC), which has the power to affirm, modify, or overturn local decisions.

Under Massachusetts General Law Chapter 40B, cities and towns must work to ensure that at least 10% of their total year-round housing stock qualifies as affordable to households earning at or below 80% of the Area Median Income (AMI). For communities that have not reached the 10% threshold, developers can override local regulations by receiving a comprehensive permit from local ZBA’s if they include affordable housing in their projects.

To help meet this 10% goal and take a proactive approach toward the development of affordable housing, the State encourages municipalities to prepare a Housing Production Plan (HPP). This is a 5-year plan authorized by M.G.L. Chapter 40B and administered by the Massachusetts Executive Office of Housing and Livable Communities (EOHLC) that can allow some relief from 40B pressures if the plan is approved by EOHLC and the town meets the required number of affordable housing units that must be created in a year. Communities that have an HLC-approved HPP and that have produced units that are deemed “affordable” totaling at least 0.5% of the community’s year-round housing stock will be granted a “certification of compliance with the plan” and become temporarily “appeal-proof” from Chapter 40B for 12 months following certification, or 24 months following certification if 1.0% of its year-round housing units have been produced as affordable.

SAFE HARBORS

In regard to Chapter 40B, “safe harbor” refers to conditions under which a ZBA’s decision to deny a comprehensive permit will qualify as consistent with local needs and not be overturned by the HAC, provided the conditions were met prior to the date that the comprehensive permit was filed with the ZBA. Safe harbors include:

STATUTORY MINIMA

- The number of low- or moderate-income housing units in the city or town is more than 10 percent of the total number of year-round housing units reported in the most recent Decennial Census;
- Low- or moderate-income housing exists on sites comprising 1.5 percent or more of the community’s total land area zoned for residential, commercial, or industrial use;
- The comprehensive permit before the ZBA would lead to construction of low- or moderate-income housing on sites comprising more than 0.3 of 1 percent of the community’s total land area zoned for residential, commercial, or industrial use, or 10 acres, whichever is larger, in one calendar year.

ADDITIONAL SAFE HARBORS CREATED BY REGULATION

EOHLC has certified that the community complies with its affordable housing production goal under its approved Housing Production Plan.

- The community has met EOHLC's "recent progress" threshold (760 CMR 56.03(1)(c) and 56.03(5)). This implies that within the past 12 months, the community has created new SHI units equal to or greater than 2 percent of the total year-round housing units reported in the most recent decennial census. The recent progress threshold can be helpful to a community that does not have an EOHLC-approved Housing Production Plan.
- The project before the ZBA is a project that exceeds EOHLC's definition of a "large" project under 760 CMR 56.03(1)(d), where the definition of "large" project varies by the size of the municipality (see 760 CMR 56.03(6)).

AS OF 2024, AUBURN DOES NOT MEET ANY OF THE SAFE HARBORS AND WILL NOT BE ABLE TO DENY A COMPREHENSIVE PERMIT FILED WITH THE ZONING BOARD OF APPEALS.

PLAN PROCESS

The Town of Auburn contracted the Central Massachusetts Regional Planning Commission (CMRPC) to develop a Housing Production Plan consistent with the State of Massachusetts' requirements under 760 CMR 56.03(4). To adequately oversee all steps of the plan's development in an efficient manner, the Town established a Housing Production Plan Steering Committee. Consisting of four (4) staff members from the Town of Auburn, the committee met in a remote format approximately once per month with CMRPC staff between January 2023 and March 2024 in accordance with Open Meeting Law.

A Housing Needs Community Survey was utilized as a tool for gathering widespread public input on affordability and availability of various types of housing in Auburn. The 17-question survey was available online, and paper copies were made available for pick-up and drop-off at the Auburn Public Library and Town Hall. The community survey was open from April 2023 through August 2023. In total, 259 surveys were completed by town residents. Eighteen percent of survey respondents were under the age of 40, 54% of survey respondents were between the ages of 40 and 59, and 28% of survey respondents were 60 years or older. Ninety percent of survey respondents were homeowners, 4% were renters, and 6% had another housing situation. The complete survey, survey results, and the promotional flyer can be viewed in the Appendix.



Auburn residents discuss preferred residential development types and locations at the public workshop on September 18, 2023.

A public workshop was held on September 18, 2023 from 6:00 – 8:00 p.m. at Auburn Town Hall. Approximately 20 community members participated in the event and engaged in discussions on the future of housing in Auburn. Attendees were introduced to the Housing Production Plan with a presentation by CMRPC, allotted time to ask questions, presented with the results from the community survey, and asked to participate in a breakout group activity on the potential design and placement of alternative housing options for the town. The valuable public input gathered from the discussions and activity of this event has proven helpful in understanding who needs housing and the types and locations of housing that are in demand in Auburn. The workshop was recorded and can be viewed on the Town of Auburn’s YouTube page. Materials from the public workshop and the promotional flyer can be viewed in the Appendix.

PLAN METHODOLOGY

Data for this report was gathered from a number of available sources, including:

- 2000, 2010, 2020 U.S. Decennial Census
- 2017-2021 American Community Survey
- Warren Group
- Massachusetts Department of Revenue
- Massachusetts Department of Elementary and Secondary Education
- Massachusetts Executive Office of Housing and Livable Communities
- Central Massachusetts Regional Planning Commission
- Auburn Housing Authority
- Auburn Assessor’s Office
- Auburn Planning Department
- Auburn Building Department
- Auburn Housing Production Plan Committee open meetings
- Community input from the September 18, 2023 Public Workshop
- Auburn Housing Needs Community Survey results

DEFINING AFFORDABLE HOUSING

“Affordable housing” does *not* refer to the design, type, or method of construction of housing units, but to the cost of the housing to the consumer. In Massachusetts, “affordable” means that the housing unit qualifies for inclusion in the Subsidized Housing Inventory, a state-wide comprehensive list of affordable units under long-term, legally binding agreements that are subject to affirmative marketing requirements. In order for a household to be eligible to rent or purchase an income-restricted unit, the household’s income cannot exceed 80% of the Area Median Income (AMI).

The United States Department of Housing and Urban Development (HUD) and the Massachusetts Executive Office of Housing and Livable Communities (EOHLC) use Area Median Income (AMI) to promote income-restricted housing. The AMI is the median family income for the Metropolitan Statistical Area (MSA). Auburn belongs to the Worcester, MA HUD Metro FMR Area which includes 33 communities in southwest Worcester County. HUD calculates the AMI annually based on the U.S. Census Bureau’s American Community Survey’s (ACS) estimated median family income for the MSA. **As of 2024, the AMI for the Worcester Metro FMR Area is \$117,300. For a household of one, the income limit to qualify for an affordable unit is \$68,500; while for a family of four, the household income limit is \$97,800 to qualify for an affordable unit.**

Municipalities and/or developers are responsible for updating their inventory directly with EOHLIC. When new subsidized units are occupied or permitted within a municipality, the municipality (or the developer) must make a written request for units to be added to the municipality's inventory. This task is accomplished through the *SHI: Requesting New Units Form*, available on the Massachusetts Subsidized Housing Inventory website, which must be submitted to EOHLIC.

TABLE 1: 2024 AREA MEDIAN INCOME LIMITS FOR THE WORCESTER METROPOLITAN STATISTICAL AREA

Area Median Income	FY 2024 Area Median Income Limit Category	Persons in Household				
		1	2	3	4	5
\$117,300	Low (80%) Income	\$68,500	\$78,250	\$88,050	\$97,800	\$105,650
	Very Low (50%) Income	\$45,000	\$51,450	\$57,900	\$64,350	\$69,500
	Extremely Low (30%) Income	\$27,050	\$30,900	\$34,750	\$38,600	\$41,700
Source: U.S. Department of Housing and Urban Development, 2024 Area Median Income Limits for the Worcester Metropolitan Statistical Area						

FAIR HOUSING AND HOUSING DISCRIMINATION

Title VIII of the Civil Rights Act of 1968, commonly referred to as the Fair Housing Act, was enacted with the primary purpose of prohibiting discrimination in transactions involving the rental, sale or financing of a home based on race, color, national origin, religion, sex, familial status and mental or physical handicap. Massachusetts law includes additional protected classes: marital status, sexual orientation, age, gender identity and expression, military or veteran status, ancestry, genetic information, and receipt of public assistance or rental subsidies.

Under Federal law, state and local governments that receive federal housing funds are not only required to refrain from discriminatory practices, but they must also take steps to advance fair housing goals and use their policies and programs to help promote open and inclusive housing patterns (also referred to as "affirmatively furthering fair housing.") HUD defines "affirmatively furthering fair housing" to include the following:

- Analyzing and eliminating housing discrimination in the jurisdiction;
- Promoting fair housing choice for all persons;
- Providing opportunities for inclusive patterns of housing occupancy regardless of race, color, religion, sex, familial status, disability, and national origin;
- Promoting housing that is structurally accessible to, and usable by all persons, particularly persons with disabilities;
- Fostering compliance with the nondiscrimination provision of the Fair Housing Act.

In 2021, the White House issued a Memorandum to the Secretary of HUD, which declared that the affirmatively furthering fair housing provision in the Fair Housing Act, "...is not only a mandate to refrain from discrimination but a mandate to take actions that undo historic patterns of segregation and other types of discrimination and that afford access to long-denied opportunities." A number of Executive Order implicating HUD's responsibility for implementing the mandate of AFFH were issued by the White House in

2021, including Executive Order 13895, “Advancing Racial Equity for Underserved Communities Through the Federal Government” and Executive Order 13988, “Preventing and Combating Discrimination on the Basis of Gender Identity or Sexual Orientation.”

Under Federal and State law, municipalities must also ensure that municipal policies and programs do not have a disparate impact on members of a protected class. Disparate impact is a significant legal theory in which liability based upon a finding of discrimination may be incurred even when the discrimination was not purposeful or intentional. The municipality should consider if the policy or practice at hand is necessary to achieve substantial, legitimate, non-discriminatory interests and if there is a less discriminatory alternative that would meet the same interest.

Examples of municipal policies and programs that would have a disparate impact include:

- Municipal plans or zoning ordinances that prioritize 1-bedroom units or strictly limit number of bedrooms by unit rather than by development or lot.
- Single-family or large lot size requirements.
- Requirements for unlimited local residency preferences in communities with limited racial/ethnic diversity.
- Plans to fund affordable housing for elders only.
- Planning or zoning approval processes that mandate or prioritize townhouses.

Prevalent examples of discrimination that affect housing siting, access to housing, or access to housing services in the region include:

- Predatory lending, redlining and active steering towards certain areas of a community based on race/ethnicity, economic characteristics, and familial status.
- Rental discrimination against families with children and particularly against families with young children due to the presence or potential presence of lead-based hazards.
- Linguistic profiling in both the rental and homeownership markets, especially against persons of Latino origin.
- Landlords who refuse to make reasonable accommodations, changes in rules or policies to allow an equal opportunity to use and enjoy housing, or reasonable modifications, structural changes to allow an equal opportunity to use and enjoy housing, for individuals with disabilities.
- Landlords who refuse to accept housing subsidies, such as a Section 8 housing choice rental voucher, as a source of rental payment.

KEY FEDERAL FAIR HOUSING STATUTES

- Fair Housing Act (Title VIII of the Civil Rights Act of 1968, as amended)
- Title VI of the Civil Rights Act of 1964, as amended
- Section 504 of the Rehabilitation Act of 1973, as amended
- Americans with Disabilities Act of 1990, as amended

KEY STATE FAIR HOUSING STATUTES

- Massachusetts fair housing law (M.G.L. Chapter 151B)
- Massachusetts public accommodation law (M.G.L. Chapter 272, section 98)
- Massachusetts lead paint law (Chapter 111, section 199A)

PROTECTED CLASSES UNDER FEDERAL AND STATE LAW

- Race
- Color
- National Origin
- Religion
- Sex
- Disability/Handicap
- Familial Status; Children
- Marital Status
- Age
- Sexual Orientation
- Gender Identity
- Military Status
- Public Assistance/Housing Subsidy Reciprocity
- Genetic Information
- Ancestry

HOUSING NEEDS ASSESSMENT

COMMUNITY OVERVIEW

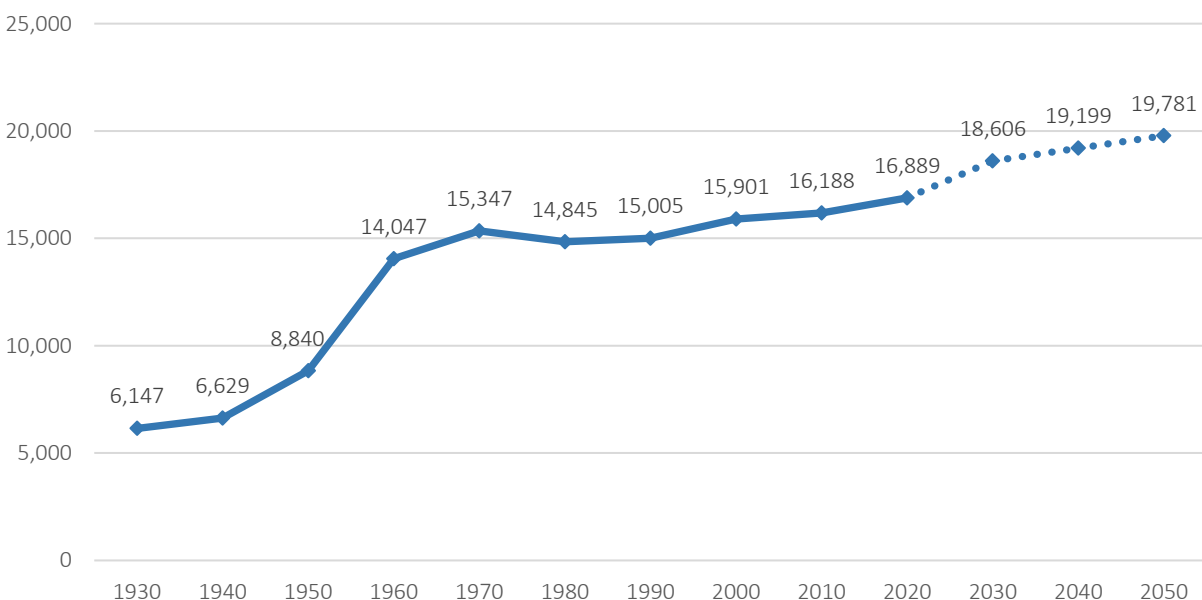
The purpose of this section is to understand the current supply of housing in Auburn, comparing how it has changed over the past two decades, as well as to assess how the housing stock is responding to changing demographics, affordability pressures, and market conditions. The location and nature of the homes that have been built are a reflection of land use policies, the housing market, mortgage lending practices, housing discrimination, transportation networks, topography, and public infrastructure. They are also influenced by structural issues such as economic security and educational attainment, which can encourage self-sufficiency, mobility, and residents' abilities to obtain and maintain housing. Auburn needs housing opportunities that are affordable to households of all income ranges, age ranges, and racial and ethnic backgrounds.

DEMOGRAPHIC CHARACTERISTICS

POPULATION AND HOUSEHOLD TRENDS

This housing needs assessment primarily uses data from the United States Decennial Census and the American Community Survey (ACS). The ACS is a nationwide survey that collects information nearly every day of the year. Data are pooled across a calendar year to produce estimates for that year. As a result, ACS estimates reflect data that have been collected over a period of time rather than for a single point in time as in the decennial census, which is conducted every 10 years and provides population counts as of April 1 of the census year. Data available from local sources is used as well to supplement these data.

FIGURE 1: AUBURN HISTORICAL POPULATION GROWTH WITH PROJECTIONS
SOURCE: U.S. DECENNIAL CENSUS 1930-2020; CMRPC POPULATION PROJECTIONS



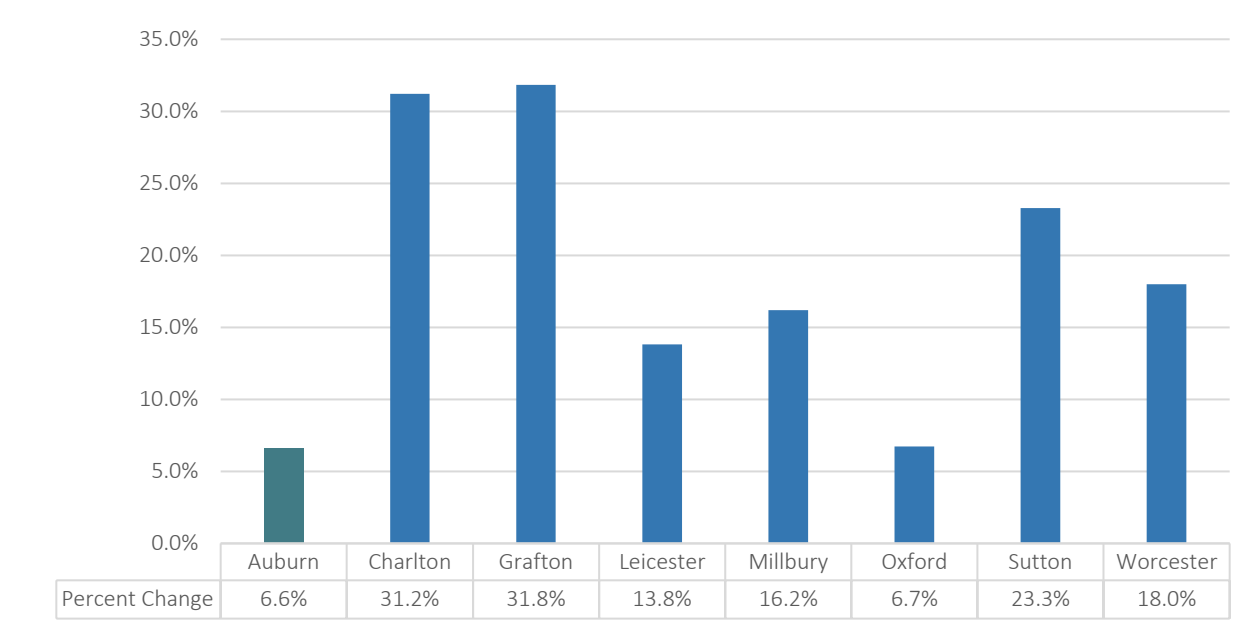
CMRPC regularly publishes population projections for its constituent communities based on Census estimates. The town-level projections shown in Figure 1 have been vetted with the region's communities for transportation planning purposes as part of the Long-Range Transportation Plans. The control totals for the CMRPC region are provided by the Massachusetts Department of Transportation. Town level projections are developed based upon past growth trends, land use and infrastructure capacity, planned future projects, and stakeholder input, including that of the Central Massachusetts Metropolitan Planning Organization (CMMPO), CMMPO Advisory Committee and CMRPC Community Development and Planning staff.

As of the 2020 Decennial Census, Auburn's population totaled 16,889 residents, with a population density of 1,097 residents per square mile. The town's most substantial decade of growth occurred between 1950 and 1960 when the population increased by an impressive 37%, from 8,840 residents to 14,047 residents in just ten years. Following slower growth in the subsequent decades, and even losing residents between 1970 and 1980, Auburn's population growth rate has stabilized to an increase of approximately 2% - 6% each decade. Comparatively, Worcester County's population grew by 6% between 2010 and 2020 while the state population grew by 3%. Figure 2 shows that the number of households in Auburn has grown at a slower rate than all surrounding communities since 2000.

Population projections shown in Figure 1 predict continued growth for the town over the next 30 years. Auburn is estimated to rise to 18,606 residents by 2030, an increase of 9% in the next decade. By 2050, the population is estimated to approach 20,000 residents. Compared to surrounding communities, many of which have more developable land for residential expansion, Auburn is expected to grow at a slightly slower rate. Many unforeseeable factors will contribute to the rate of population change in the future.

FIGURE 2: TOTAL HOUSEHOLD GROWTH, 2000-2020

SOURCE: U.S. DECENNIAL CENSUS 2000, 2020



HOUSEHOLD TYPES

The U.S. Census Bureau states that a *household* consists of all the people who occupy a housing unit, including the related family members and all the unrelated people. A *family household* includes the family householder and all other people in the living quarters who are related to the householder by birth, marriage, or adoption. Table 2 shows that half of all households in Auburn are married couple households and 19% are married couples with children under the age of 18. Single-person households constitute 28% of all Auburn households. An estimated 5% of households are single parents with children under the age of 18.

TABLE 2: AUBURN HOUSEHOLDS BY HOUSEHOLD TYPE

	Number	Percent of all Households
Total Households	6,750	100.0%
Married couple households	3,390	50.2%
With own children under 18 years	1,263	18.7%
Cohabiting couple households	446	6.6%
With own children under 18 years	130	1.9%
Male householder, no spouse or partner present	1,092	16.2%
Living alone	790	11.7%
With own children under 18 years	89	1.3%
Female householder, no spouse or partner present	1,822	27.0%
Living alone	1,084	16.1%
With own children under 18 years	257	3.8%
<i>Source: U.S. Decennial Census 2020</i>		

Regional and national trends indicate the number of people living in a household has been declining as more people choose to live alone, delay having children, or have fewer or no children. In 2000, 23% of Auburn households were married couples with children, compared to the current rate of 19%. While Auburn has a lower proportion of single-parent households than the county and state, it is important to note that approximately 346 people in Auburn are single parents, who may have more difficulty affording a safe and spacious home to live in due to income restrictions. Families with children are a protected class under federal law, and Massachusetts has made it unlawful to discriminate based on marital status.

GROUP QUARTERS

People not living in a family or non-family household are classified by the U.S. Census Bureau as living in *group quarters*. Group quarters include facilities such as prisons, nursing homes, and hospitals as well as college dormitories, military barracks, group homes, missions, and shelters. According to the U.S. Census Bureau 2020 Decennial Census, there are 125 individuals living in institutionalized group quarters and 33 living in non-institutionalized group quarters in Auburn. This is a slight change from 2010, when 135 people lived in institutionalized group quarters and 14 lived in non-institutionalized group quarters. It is likely that the Life Care Center nursing home accounted for the residents in the institutional group quarters category.

AGE

The age distribution of a community's population has important implications for planning and the formation of public policies related to housing and community development as different age groups have different demands and preferences. In addition, age is a protected class under State Law. The changing age composition of the town and state as a whole will have an impact on the demand for housing better suited for older households as well as smaller households.

Figure 3 shows how lifecycle groups in Auburn have changed from 2000 to 2020. Currently, an estimated 22% of the Auburn population are under the age of 20; 16% are between the ages of 20 and 34 years; 27% are between the ages of 35 and 54 years; 15% are between the ages of 55 and 64 years; 18% are between the ages of 65 and 84 years; and 3% are ages 85 or higher. Between 2000 and 2020, Auburn most notably experienced an increase in its population over the age of 55. The Near Seniors (55-64) age group increased by 34%, the Seniors (65-84) age group increased by 16%, and the Advanced Elderly (85+) age group increased by 31%. The age cohort that experienced the greatest decline between 2000 and 2020 was Middle Family (35-54), decreasing by almost 500 residents (-11%). Age cohorts under 35 years did not experience significant changes since 2000, remaining fairly consistent.

Reflecting nationwide trends, the town's population is aging as the Baby Boomer generation enters retirement age. The median age of Auburn's population has steadily increased in the past 50 years from 30.4 years of age in 1970 to 44.6 years of age in 2020. Although seniors may desire to remain in their homes for as long as possible, there are challenges related to affordability, accessibility, and limited connections to community and health services that can make this difficult. An aging population implies a need for appropriate housing options such as single-level homes, affordable housing for those living on fixed incomes, housing with accessibility features such as ramps or handrails, accessory dwelling units for elderly parents to live independently but near family, homes in walkable neighborhoods, assisted living, skilled nursing facilities, or other types of retirement communities.

FIGURE 3: AUBURN POPULATION BY LIFECYCLE GROUP

SOURCE: U.S. DECENNIAL CENSUS 2000, 2010, 2020

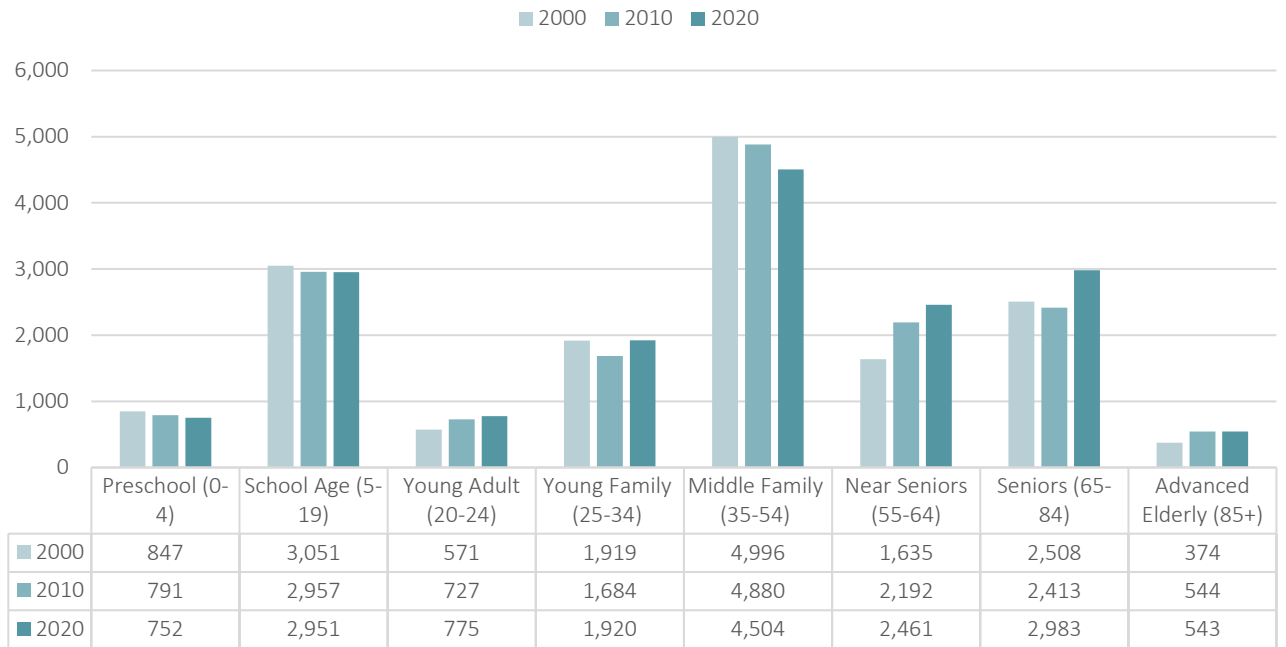
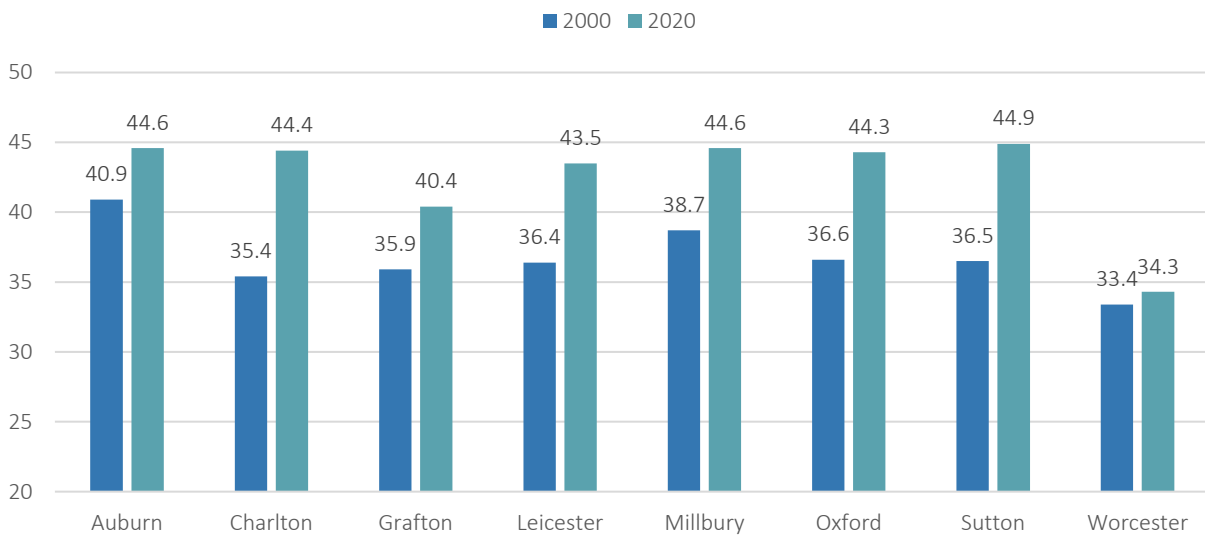


FIGURE 4: MEDIAN AGE, AUBURN AND SURROUNDING COMMUNITIES, 2000-2020

SOURCE: U.S. DECENNIAL CENSUS 2000, 2020

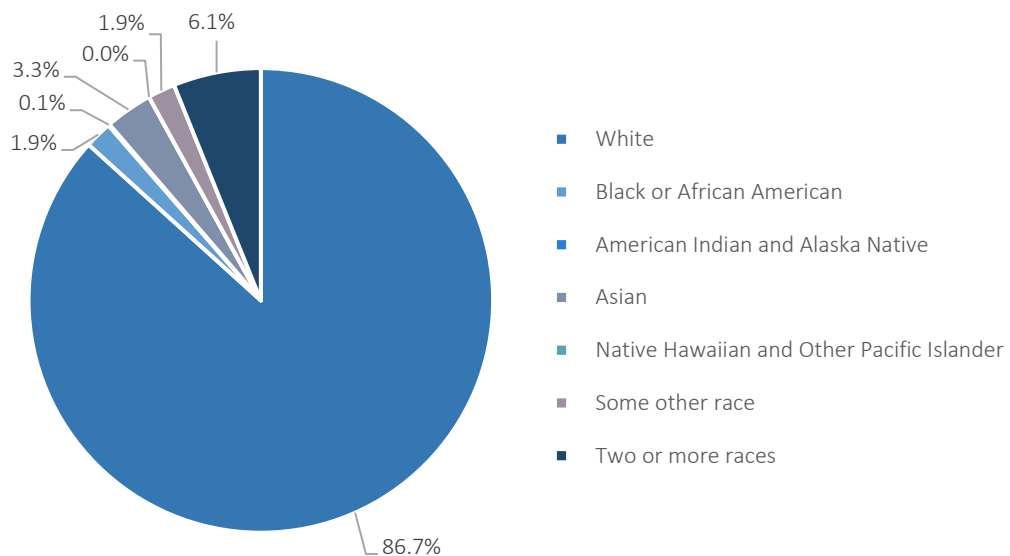


RACE AND ETHNICITY

Auburn continues to be a predominantly White community, at 87% of its population (Figure 5), however has diversified since 2010. In the past decade, the White alone population decreased by 7%, or over 1,000 residents. Meanwhile, the Asian population, Black or African American population, and populations identifying as two or more races or some other race increased by a combined 79% (1,758 residents) since 2010. The Hispanic or Latino (of any race) population in Auburn has increased by 52% (465 residents) since 2010. The American Indian and Alaska Native population and Native Hawaiian and Other Pacific Islander population have both experienced a slight decrease in residents.

According to the 2021 American Community Survey estimates, an approximate 9% of Auburn residents over five years of age speak a language other than English at home. In comparison, 21% of Worcester County's population speaks a language other than English at home. Two percent of Auburn residents speak Spanish, 4% speak another Indo-European language, 2% speak an Asian or Pacific Island language, and 1% speak some other language.

FIGURE 5: AUBURN POPULATION BY RACE
SOURCE: U.S. DECENNIAL CENSUS 2020



DISABILITY

A disability is defined by the U.S. Census Bureau as a long-lasting physical, mental, or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning, or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job. Many residents with one or more disabilities face housing challenges due to a lack of housing that is affordable and physically accessible. Disability is a protected class under Federal Law.

Table 3 shows that as of 2021, there were 2,084 total people in Auburn reporting a disability. An estimated 45% of Auburn’s population aged 18-64 (also known as “working age residents”) reported having one or more disabilities. Among this age cohort reporting a disability in Auburn, ambulatory difficulties are the most common. This differs from the county and state, both of which report cognitive difficulties to be most common among this age cohort.

Of Auburn residents aged 65 and over, an estimated 45%, or 936 people, reported having one or more disabilities. Ambulatory difficulties are currently the most common disability faced by the elderly population in Auburn, followed by hearing disabilities. These, along with independent living difficulties, are the most commonly faced difficulties among the elderly population in the county and state.

TABLE 3: POPULATION BY ESTIMATED DISABILITY STATUS

	Auburn		Worcester County		Massachusetts	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total civilian non-institutionalized population	16,732	(X)	846,034	(X)	6,922,305	(X)
<i>With a disability</i>	2,084	100.0%	103,479	100.0%	803,600	100.0%
Population 18 to 64 years	9,771	(X)	535,840	(X)	4,413,041	(X)
<i>With a disability</i>	942	45.2%	55,311	53.5%	393,175	48.9%
With a hearing difficulty	209	10.0%	9,480	9.2%	65,823	8.2%
With a vision difficulty	78	3.7%	7,767	7.5%	61,807	7.7%
With a cognitive difficulty	389	18.7%	28,125	27.2%	197,126	24.5%
With an ambulatory difficulty	412	19.8%	20,581	19.9%	153,552	19.1%
With a self-care difficulty	234	11.2%	9,229	8.9%	64,160	8.0%
With an independent living difficulty	401	19.2%	21,803	21.1%	145,597	18.1%
Population 65 years and over	3,252	(X)	129,708	(X)	1,122,280	(X)
<i>With a disability</i>	936	44.9%	40,468	39.1%	345,430	43.0%
With a hearing difficulty	468	22.5%	17,898	17.3%	142,844	17.8%
With a vision difficulty	197	9.5%	6,167	6.0%	54,962	6.8%
With a cognitive difficulty	206	9.9%	9,258	8.9%	83,178	10.4%
With an ambulatory difficulty	570	27.4%	24,372	23.6%	210,192	26.2%
With a self-care difficulty	185	8.9%	8,732	8.4%	80,972	10.1%
With an independent living difficulty	435	20.9%	16,373	15.8%	148,420	18.5%
Source: American Community Survey 5-Year Estimates 2021						

With projections of a growing elderly population in Auburn, the demand for affordable and barrier-free/accessible housing may be on the rise. The range of disabilities present in the town's population requires different types of accessible housing to serve the needs of persons with disabilities. Some communities in Massachusetts have put more effort and resources into integrating accessible housing and housing with supportive services into planning for market-rate and affordable housing development. There are a few affordable housing complexes in town that have units reserved for people with disabilities including Stoneville Heights, Pakachoag Village, Julia Bancroft Apartments, Mary D. Stone Apartments, and Kateri Tekakwitha Senior Housing.

POPULATIONS WITH SPECIAL NEEDS

Populations with special needs are considered to be residents who require specialized housing and/or support services. Included in this category, in no particular order, are:

- People with physical disabilities
- Elderly and frail elderly
- Veterans
- Survivors of domestic violence
- Youth aging out of foster care and at-risk youth
- People with psychiatric and cognitive disabilities
- People with substance abuse issues
- Ex-offenders
- People living with HIV or AIDS
- People who are homeless

The needs of these sub-populations may overlap in many cases, as well as the institutions that serve them. Special needs populations are more likely than the general population to encounter difficulties securing and retaining adequate and affordable housing, due to lower incomes and other obstacles, and often require enhanced support services. While members of these populations often move through temporary housing placements, they often seek permanent and stable housing options.

According to 2021 American Community Survey data, 8.3% of Auburn's civilian population 18 years and over are veterans. 57% of the town's veterans are over the age of 65. There are currently no housing facilities in town specifically for veterans, however veterans are given priority consideration when applying for affordable housing. The Town's Veterans Services Division oversees the Commonwealth's public assistance program, which provides financial, medical, and service benefits to qualified veterans and their dependents. The office also offers assistance and referrals regarding annuities, counseling, federal compensation and pensions, home loans, job training, state and federal educational benefits, and tax exemptions.

In Auburn, there are three organizations that operate group homes and one organization that owns a duplex for individuals with physical, developmental and intellectual disabilities. It should be noted that there are likely individuals with developmental disabilities who live independently in town with DDS assistance.

The Auburn Public School District reported that as of the 2023-2024 school year there are 8 families who are homeless but are not associated with the local homeless shelter. There are presently 39 students in the school district who are living at local homeless shelters.

INCOME AND POVERTY

The ability to exercise housing choice bears a strong relationship to the amount of money an individual or family can afford to spend on housing. Housing that is affordable for low- to moderate-income households is significant for creating household stability and economic self-sufficiency. To build and retain a strong and talented workforce to improve the region and state's economic competitiveness, housing that is affordable to working class and middle-class households must be readily available.

At \$94,063 as of the 2021 ACS, Auburn's median household income is higher than that of Worcester County (\$81,660) and Massachusetts (\$89,026) (Table 4). Median family income household income in Auburn is also higher than both the state and county rates. However, the state's median income for nonfamily households is slightly higher than Auburn's. Median household income in Auburn has increased by 24% from \$71,653 in 2000.

TABLE 4: HOUSEHOLD, FAMILY, AND NONFAMILY INCOME

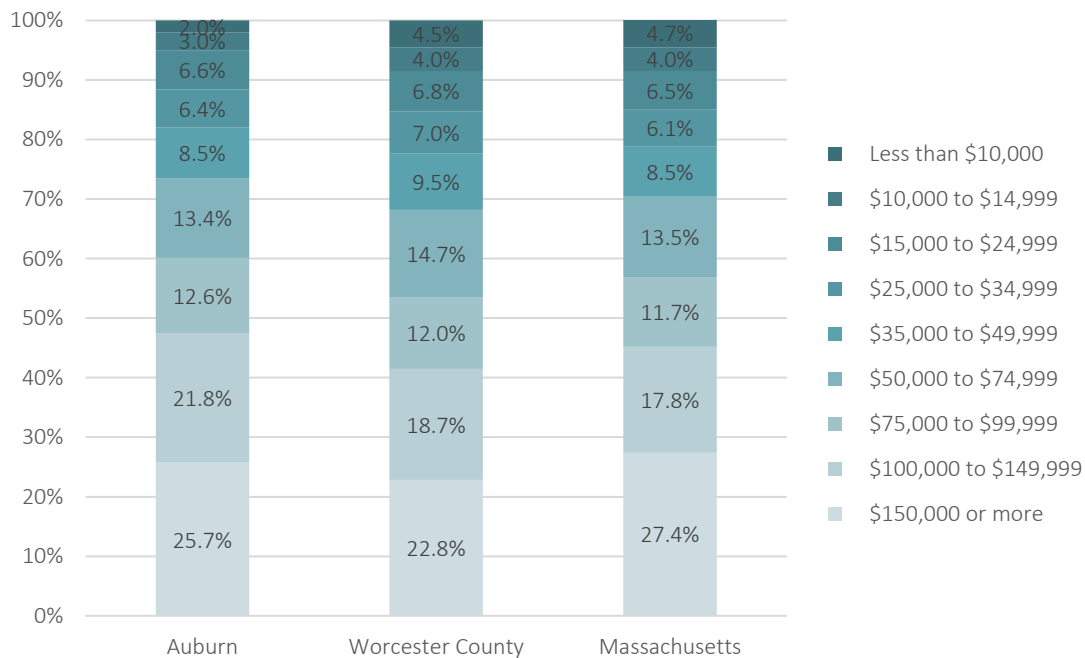
	Median Household Income	Median Family Income	Nonfamily Households
Auburn	\$94,063	\$114,680	\$48,208
Worcester County	\$81,660	\$104,022	\$44,538
Massachusetts	\$89,026	\$112,543	\$51,829
<i>Source: American Community Survey 5-Year Estimates 2021</i>			

Auburn's household income distribution by level of income (Figure 6) highlights its long-standing history as a middle-class community. According to data from the 2021 American Community Survey, there is a higher percentage of households earning between \$75,000 and \$150,000 per year in Auburn compared to the county and the state. Massachusetts has a slightly higher proportion of households earning more than \$150,000 annually. The town has a lower proportion of households earning less than \$35,000 per year than the county and the state, which may in part be due to a lack of affordable housing options.

Auburn's poverty rate was 3.7% as of the 2021 ACS. The poverty rate for children under age 18 was 4.5% while the poverty rate for adults over age 65 was also 4.5%. Comparatively, Worcester County's poverty rate at this time was 9.8%, with 11.7% of children under age 18 and 8.9% of adults over age 65 living below the poverty level.

Auburn Youth and Family Services operates a weekly food pantry to help address food insecurity, a pervasive issue that affects many Auburn residents. As of 2024, there are 169 Auburn families who regularly utilize the food pantry on a varying basis. About 52 families visit the pantry every week. In January 2024, a total of 181 households, or 505 individuals, used the food pantry. Of these visitors served, 40% were under the age of 18.

FIGURE 6: HOUSEHOLD INCOME BY LEVEL OF INCOME
 SOURCE: AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES 2021



EDUCATION AND LABOR FORCE

The relationship between educational attainment, employment, and household wealth is well understood. In the present economy, a high school education is the minimum requirement to participate effectively in the job market. The 2021 ACS estimated that 94% of Auburn residents over age 25 are high school graduates and 42% hold at least a bachelor's degree (Table 5). Auburn's educational attainment rate for the population with at least a bachelor's degree was slightly higher than the regional rate of 38% but lower than the state rate of 45%. The percentage of high school graduates in Auburn has increased since 2000, when 89% of the population over age 25 had attained a high school diploma.

Of Auburn's 13,573 working age residents, 65% were participating in the labor force. This falls slightly below both the county and state's labor force rates. The number of jobs in Auburn exceeds that of its labor force, confirming Auburn's position as a regional employment center.

Student enrollment at Auburn's elementary schools – Pakachoag Elementary School, Bryn Mawr Elementary School, and Swanson Road Intermediate School – has experienced some fluctuation in the past two decades. Enrollment since 2002 has ranged between a low of 1,067 students and a high of 1,277 students. Between the 2002-03 and 2006-07 school years the town saw a significant drop in enrollment, from 1,206 students to 1,069 students. Following about six years of relatively unchanging enrollment, the number of Auburn elementary school students increased steadily between 2012-13 and 2018-19, from 1,107 students to 1,277 students, or 13% over six years. In the most recent school year, 1,172 elementary school students were enrolled in Auburn's public school system.

School enrollment data can reflect the changing household compositions within a community. In Auburn, the average size of families has increased minimally since 2000, from 3.04 to 3.07 people per family. The number of families with children under the age of 18 as of 2022 is 1,694 or 29% of all households, which has increased slightly from its rate of 28% in 2000. While many Central Massachusetts communities have experienced an aging population paired with declining numbers of children and youth, Auburn has remained fairly consistent. It will be important to continue to monitor these data, as declining student enrollment affects not only the financial stability, staffing, and facility management of schools, but impacts the community as a whole.

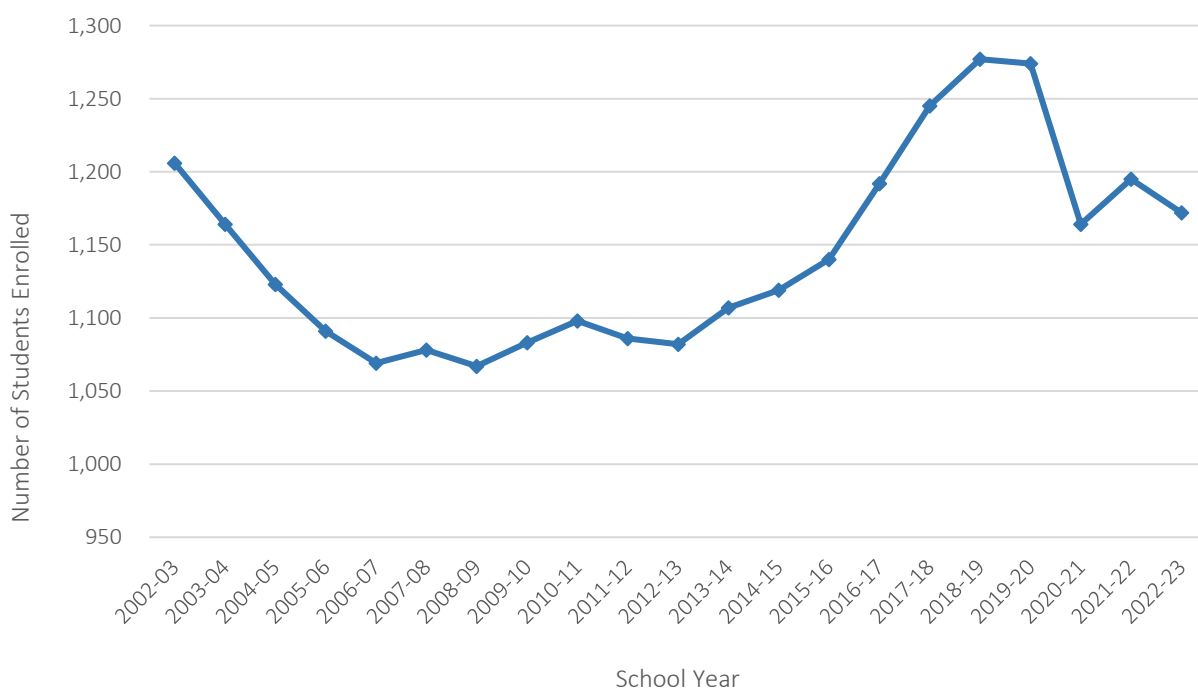
TABLE 5: LABOR FORCE AND EDUCATIONAL ATTAINMENT

	Population 16 Years and Over		Educational Attainment of Population 25 Years and Over				
	Total Population 16 Years and Over	In Labor Force	Total Population 25 Years and Over	Less than High School Degree	High School Graduate or Higher	Some College, no degree	Bachelor's Degree or Higher
Auburn	13,573	65.1%	12,226	6.3%	93.7%	16.1%	42.1%
Worcester County	698,931	66.4%	594,147	8.4%	91.6%	17.6%	38.1%
Massachusetts	5,773,906	67.2%	4,902,868	8.8%	91.2%	15.1%	45.2%

Source: American Community Survey 5-Year Estimates 2021

FIGURE 7: AUBURN ELEMENTARY SCHOOL ENROLLMENT (PK-5) 2002-2022

SOURCE: MASSACHUSETTS DEPARTMENT OF ELEMENTARY AND SECONDARY EDUCATION SCHOOL AND DISTRICT PROFILES



EMPLOYMENT AND INDUSTRIES

Table 6 shows an estimation of the industries that Auburn residents are employed in. According to this dataset from the American Community Survey, currently the top industry that employs Auburn residents is *Educational services, and health care and social assistance*, with 2,971 employees or 35% of all employed town residents. The *Professional, scientific, and management, and administrative and waste management services* industry is the second largest employer of Auburn residents as of 2021, accounting for 793 employees or over 9% of employed residents. Industries that experienced the greatest increase in Auburn employees between 2000 and 2021 include *Professional, scientific, and management, and administrative and waste management services* (+58%), *Public administration* (+34%), *Educational services, and health care and social assistance* (+33%), and *Transportation and warehousing, and utilities* (+26%).

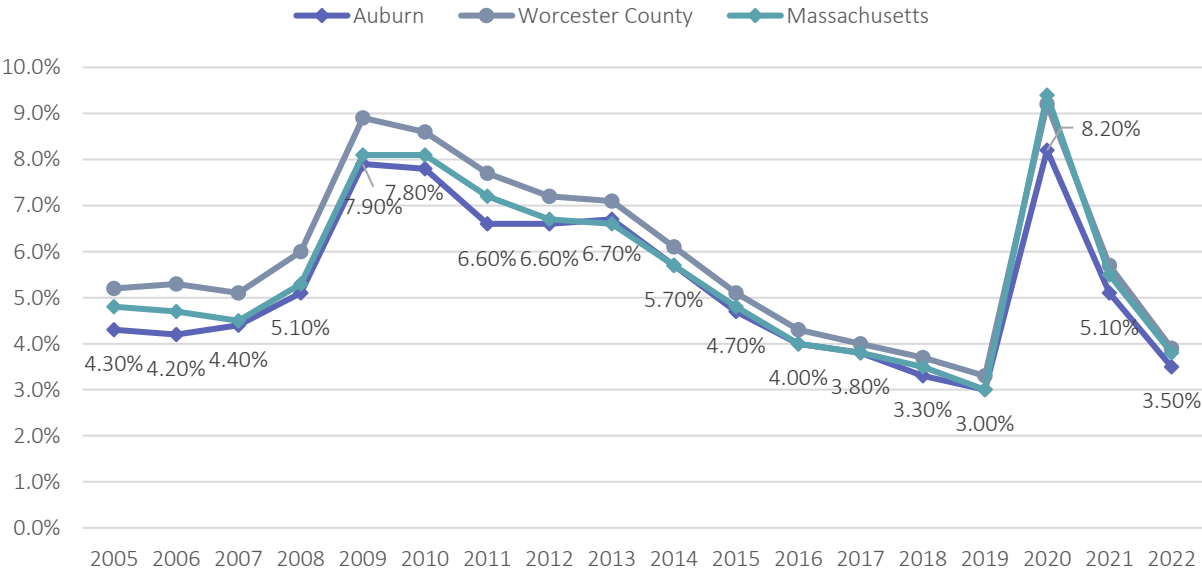
TABLE 6: AUBURN EMPLOYEES BY INDUSTRY CLASS

	2000		2021		Change 2000-2021	
	Total	Percent	Total	Percent	Total	Percent
Civilian employed population 16 years and over	8,244	100%	8,403	100%	159	2%
Agriculture, forestry, fishing and hunting, and mining	49	1%	43	0.5%	-6	-12%
Construction	570	7%	406	4.8%	-164	-29%
Manufacturing	1,149	14%	753	9.0%	-396	-34%
Wholesale trade	341	4%	206	2.5%	-135	-40%
Retail trade	985	12%	753	9.0%	-232	-24%
Transportation and warehousing, and utilities	449	5%	565	6.7%	116	26%
Information	197	2%	143	1.7%	-54	-27%
Finance and insurance, and real estate and rental and leasing	646	8%	624	7.4%	-22	-3%
Professional, scientific, and management, and administrative and waste management services	503	6%	793	9.4%	290	58%
Educational services, and health care and social assistance	2,231	27%	2,971	35.4%	740	33%
Arts, entertainment, and recreation, and accommodation and food services	387	5%	418	5.0%	31	8%
Other services, except public administration	431	5%	319	3.8%	-112	-26%
Public administration	306	4%	409	4.9%	103	34%
Source: American Community Survey 5-Year Estimates 2021						

While Auburn has been recognized as home to one of the region’s shopping malls as well as numerous other shopping and dining destinations that serve residents across Worcester County, it is vital to note that there has been a notable decline in business over the past 20 years. The industries of *Retail trade* and *Wholesale trade* both have experienced a loss of employees in Auburn since 2000, decreasing by -24% and -40%, respectively. Other industries that have seen a notable decline in employees since 2000 include *Construction* (-29%), *Manufacturing* (-34%), *Information* (-27%), and *Other services, except public administration* (-26%).

Annual unemployment rates in Auburn have generally remained below those of Worcester County or Massachusetts, as shown in Figure 8. Following a spike in 2008/2009, attributed to the economic recession and housing crisis, unemployment consistently declined on an annual basis across a ten-year period. However, akin to nationwide economic trends following the outbreak of COVID-19, Auburn’s annual unemployment spiked to 8.2% in 2020, reaching a high of 14.8% in April 2020. Since 2020, unemployment rates have returned to relatively stable rates as seen just prior to the pandemic.

FIGURE 8: AVERAGE ANNUAL UNEMPLOYMENT RATE, 2005-2022
 SOURCE: MASSACHUSETTS DEPARTMENT OF ECONOMIC RESEARCH



COMMUTING CHARACTERISTICS

Auburn is conveniently located proximate to several major centers of employment offering a wide variety of jobs, including Worcester, Providence, and Boston. Auburn offers many job opportunities and has positioned itself as a regional employment center within the greater Worcester region. The town also contains many home-based businesses.

A majority (88%) of Auburn residents commute to work by automobile. 83% of workers drive alone in a car, truck, or van while 5% of workers carpool. Just over 1% of workers utilize public transportation (excluding taxicabs) while the remaining 2% of commuting residents walk, cycle, or take other means to reach their place of employment. The mean time that Auburn residents travel to work is approximately 28 minutes one-way. About half of workers spend less than 20 minutes traveling to their place of employment, indicating that these residents either work in Auburn or a nearby community.

The COVID-19 pandemic and subsequent popularity of remote or hybrid work changed commuting patterns in Auburn, following regional and national trends. In 2019, only 3% of workers worked from home, compared to 11% in 2022. As remote work becomes more feasible in many professions, attractive small suburban towns such as Auburn may see a migration of families looking to relocate outside of the pricey Boston metro area, as many workers no longer need to live close to their place of employment.

HOUSING SUPPLY CHARACTERISTICS

HOUSING OCCUPANCY

The 2020 U.S. Census recorded 6,750 occupied housing units in Auburn, an increase of 6% from 6,346 units in 2000 (Table 7). More than 96% of all housing units in Auburn were occupied by year-round residents in 2020.

TABLE 7: AUBURN VACANCY RATES

	2000	2020
Total housing units	6,579	6,999
Occupied housing units	6,346	6,750
Vacant housing units	233	249
For rent	129	78
Rented or sold, not occupied	29	26
For sale only	27	46
For seasonal, recreational, or occasional use	3	20
Other vacant	45	79
Vacancy rate	3.5%	3.6%
<i>Source: U.S. Decennial Census 2000, 2020</i>		

Vacancy status has long been used as a basic indicator of the strength or weakness of a housing market and its stability. It shows demand for housing, identifies housing turnover, and suggests the quality of housing. There are five reasons that a house can be categorized as vacant by the U.S. Census Bureau; the house is (1) for seasonal, recreational, or occasional use; (2) for rent; (3) for sale; (4) rented or sold, but not occupied; or (5) "other" vacant units.

As of the 2020 Census, the vacancy rate in Auburn was recorded to be 3.6%. Table 6 shows that there were 249 vacant housing units at this time. Auburn’s vacancy rate has changed by only a fraction of 1% from 2000 to 2020. Within the very low overall figure there has been a small growth in units for sale, units used for seasonal or occasional use (i.e. short term rentals), and units classified as “other vacant” which the U.S. Census Bureau defines as a home that is vacant year-round but the owner does not want to rent or sell because they are using it for storage, or they are elderly and living in a nursing home or with family members. Other reasons could be that the home is being held for settlement of an estate, the home is being repaired or renovated, or the home is being foreclosed. The category that has decreased to balance these increases is the vacant rental units.

Vacancy on some level is necessary for a sustainable market and economy, and a vacancy rate between 4% and 6% is typically considered healthy in that supply is close enough to demand to keep prices relatively stable. A low vacancy rate suggests that demand is greatly outpacing supply and generally results in rising costs of housing. Low vacancy rates also imply that it is likely very challenging for people to move into a community or for current residents to relocate within the town.

HOUSING BY TENURE

Of Auburn’s 6,750 occupied units, a total of 1,122 units (18%) were occupied by renters and 5,550 units (82%) were owner-occupied. This proportion of renter-occupancy is not significantly different from that of other similar towns in the central Massachusetts region (Figure 9), though remains lower than nearby towns such as Grafton, Leicester, Millbury and Oxford. However, 18% is much lower than the county’s proportion at 36% renter-occupied units and the state’s at 40% renter-occupied units. It is essential for communities to maintain a sustainable proportion of rental units as part of their housing stock.

Presently, the average household size for owner-occupied units in Auburn is 2.63, which is just below Worcester County’s average of 2.68. Auburn’s average household size for owner-occupied units has not fluctuated much since 2000, which was then at an average of 2.62. Meanwhile, the average household size of renter-occupied units in Auburn is much lower than that of owner-occupied units, at 1.74, which has decreased since an average of 1.82 in 2000. This could imply that there are an increasing number of single-person renter households in Auburn.

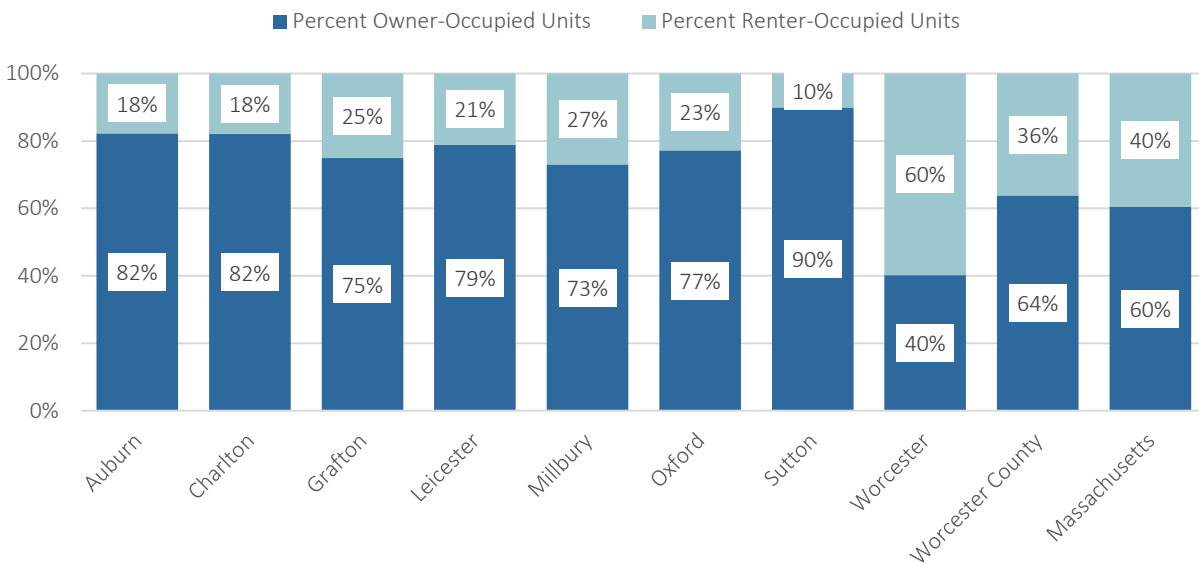
TABLE 8: HOUSEHOLDS BY TENURE, 2000-2020

	2000						2020					
	Auburn		Worcester County		Massachusetts		Auburn		Worcester County		Massachusetts	
	#	%	#	%	#	%	#	%	#	%	#	%
Total occupied housing units	6,346	100%	283,927	100%	2,443,580	100%	6,750	100%	331,797	100%	2,749,225	100%
Owner-occupied	5,224	82%	182,097	64%	1,508,052	62%	5,550	82%	211,693	64%	1,660,042	60%
Renter-occupied	1,122	18%	101,823	36%	935,528	38%	1,200	18%	120,104	36%	1,089,183	40%

Source: U.S. Decennial Census 2000, 2020

FIGURE 9: OCCUPIED UNITS BY TENURE, AUBURN AND SURROUNDING COMMUNITIES

SOURCE: U.S. DECENNIAL CENSUS 2020



HOUSING BY STRUCTURAL TYPE

The ACS estimates that 78% of homes in Auburn are single-family detached homes (Figure 10). This exceeds the ratios of Worcester County and the State, both of which have less than 60% of all units for this structural type. In terms of infrastructure needs and land use, this type of housing is the least efficient in supplying homes to current and future residents. Just 3% of Auburn homes are 2-unit dwellings (duplexes). Structures with 3 to 9 units make up 7% of the housing supply while structures with 10 or more units make up 4%. An estimated 275 mobile homes are in Auburn.

FIGURE 10: HOUSING UNITS BY STRUCTURAL TYPE, 2021
SOURCE: AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES 2021

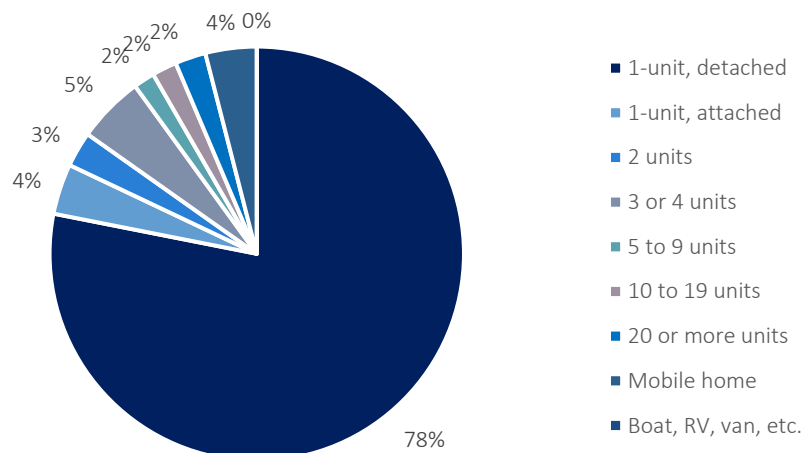


TABLE 9: TOWN OF AUBURN RESIDENTIAL PARCELS AND ASSESSED VALUE, FY 2024

Category	Number of Parcels	Residential Assessed Value
Single-Family	5,121	\$2,059,510,700
Condominium	456	\$126,190,600
Mobile Home or Multiple Houses on One Parcel	39	\$19,890,900
Two-Family	207	\$89,684,000
Three-Family	28	\$14,225,200
Multi-Family (4+ Units)	19	\$54,500,800
Developable Land or Land with Outbuildings	350	\$20,004,600
Mixed Use	46	\$21,262,745
<i>Source: Town of Auburn Assessor's Office, FY 2024 Assessor's Classification Report</i>		

It should be noted that the American Community Survey Estimates are useful for comparison purposes, but the numbers may over report or under report the types of residential uses in town. The Auburn Assessor's Office has local data that can provide a more accurate description of the types of uses in town, although the classification system differs from that of the U.S. Census Bureau. Table 9 shows the assessed value of residential parcels in Auburn during FY2024.

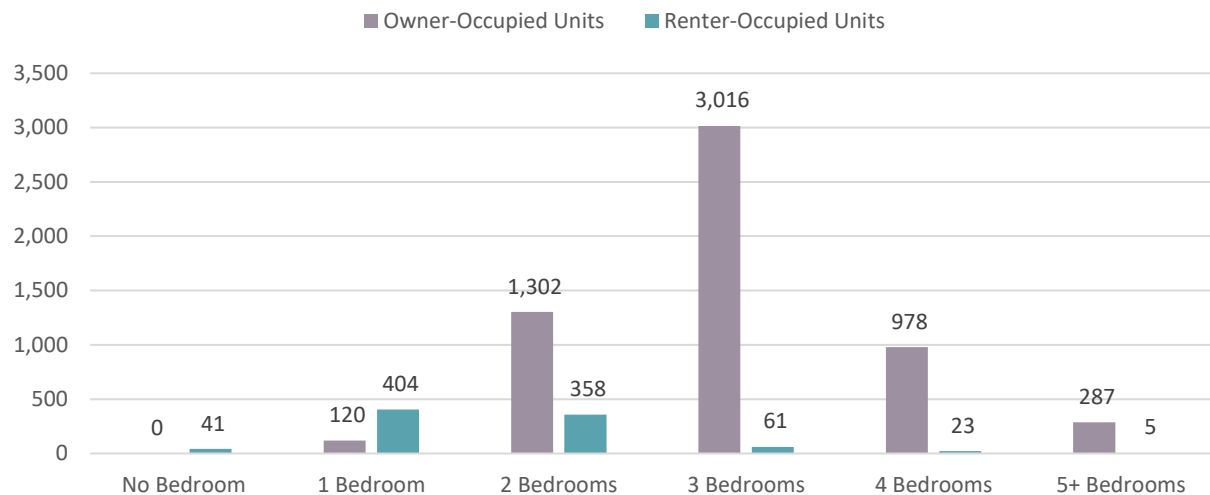
HOUSING BY NUMBER OF BEDROOMS

An inventory of Auburn's housing stock by number of bedrooms, using ACS estimates, can be used to determine housing shortfalls, such as insufficient one- or two-bedroom homes for smaller households or three-bedroom rental units for larger families.³ It is important for communities to offer a variety of bedroom options within their housing stock in order to accommodate individuals and families of all sizes and budgets.

Figure 11 suggests that Auburn has a fairly healthy variety of ownership options by bedroom type, with 3-bedroom homes dominating ownership units. However, the town is lacking in owner-occupied housing with zero or 1 bedroom, which often comes in the form of condominiums and apartments for sale. Auburn could use slightly more rental housing with three or more bedrooms for a better balance and variety of rental housing options.

³ The State's leading housing agencies—EOHLC, MHP, MassHousing, MassDevelopment, and CEDAC—maintain an interagency agreement requiring that at least ten percent (10%) of new affordable units funded, assisted, or approved by a State Housing Agency shall have three (3) or more bedrooms.

FIGURE 11: AUBURN HOUSING UNITS BY NUMBER OF BEDROOMS
 SOURCE: AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES 2021



AGE OF HOUSING

The age of housing is used as an indicator to estimate potential numbers of units that may have rehabilitation and maintenance needs, accessibility issues for people with disabilities, lead-based hazards, and energy inefficiencies. Well-maintained older homes are an important part of a community's character and help preserve history. More than 20% of single-family homes in Auburn were built prior to 1940 (Table 10). Auburn does not have any National Register or Local Historic Districts, but historically significant areas include Auburn Center, Packachoag Hill, Pondville, West Auburn, Stoneville, and Drury Square.

Half of Auburn's homes were constructed between 1940 and 1980. Development trends in the United States during this time period are exemplified in Auburn's built landscape. Prior to WWII, Americans lived in metropolitan areas where they could find housing and nearby jobs; however, postwar population growth saw an expansion of suburban areas. The extension of the highway system and accessibility to automobiles allowed families to live farther from job centers. Suburban sprawl, characterized by low-density, owner-occupied, detached single-family home neighborhoods, was the common development pattern of this time period. This trend was further enforced by zoning codes that divided municipalities' land use into separate districts and allowed this type of housing by-right, a practice that remains today in Princeton and most other communities.

Compared to the state, county, and surrounding communities, Auburn's housing stock is slightly newer. However, akin to regional and state trends, Auburn has seen little overall housing production since 2000, and particularly since 2010. This lack of housing production is consistent with the downturn of the housing market that started in the late 2000s as well as the dwindling supply of ready-to-build lots in town. Only 3% of homes have been built since 2000.

TABLE 10: AUBURN HOMES BY AGE

	Number of Homes	Percentage of All Homes
Total Housing Units	6,878	100%
Built 1939 or earlier	1,493	22%
Built 1940 to 1949	612	9%
Built 1950 to 1959	1,464	21%
Built 1960 to 1969	697	10%
Built 1970 to 1979	862	13%
Built 1980 to 1989	652	9%
Built 1990 to 1999	432	6%
Built 2000 to 2009	470	7%
Built 2010 or later	196	3%
<i>Source: American Community Survey 5-Year Estimates 2021</i>		

SENIOR HOUSING

Seniors are a growing sector of the Auburn population and housing should reflect their needs. Most seniors require smaller, affordable, and accessible housing. There are a few senior housing options in town, with varying levels of care available, ranging from independent or active senior living to 24/7 care settings. Some elderly residents prefer to “age in place” and models for meeting that preference are evolving. Without an adequate variety of living options for the town’s senior cohort, it creates a challenge for those who have established roots here to remain in the community.

Auburn senior housing options include:

- 150 units of state or federally aided, income-restricted rental housing managed by the Auburn Housing Authority, including 12 handicapped accessible housing units.
- 30 units of federally aided income-restricted rental housing at the Kateri Tekakwitha Housing residence, including three handicapped accessible units.
- 55 units of mixed-income housing for seniors aged 62 and over at the Mary D. Stone Apartments.
- 60 units of mixed-income housing for seniors aged 62 and over at the Julia Bancroft Apartments.
- 53 mobile home units (owner-occupied) at the Whispering Pines development on Washington Street, comprised of a community of mostly aged 55 plus adults.
- Approximately 65 single-family homes at Potter Farm Estates, an age-restricted development for adults aged 55 years and older.
- 26 condominiums at Windmill Estates, an age-restricted development for adults aged 55 years and older at 46 Prospect Street.

Additionally, there are several assisted living and nursing care facilities located in Auburn. These include Brookdale Eddy Pond on Washington Street, an assisted living and memory care facility consisting of 187 total units divided into two communities of studios, 1-bedroom, and 2-bedroom apartments offering two levels of care. The Life Care Center of Auburn offers 154 beds for skilled nursing care and inpatient rehabilitation.

The Auburn Council on Aging is an advocate for the town's senior population. Members assist in identifying the needs of elders and making recommendations to the Town Manager on programs, services, and policies that benefit and meet the need of this demographic. Programs and services are offered for elders at the Lorraine Gleick Nordgren Senior Center. The Senior Center sponsors weekly exercise classes and offers a variety of opportunities such as support with tax preparation, art lessons, computer instruction, nutrition, fuel assistance, Meals on Wheels, and much more. The Friends of Auburn Senior Center Association coordinates day trips and multi-day trips for its active senior community.

The Auburn Youth and Family Services weekly food pantry supports the senior community by offering three options for accessing healthy food. These options include in-person appointments for residents to visit the food pantry and select their food, curbside pick-up following an order placed on the phone, and food delivery for those without access to transportation. In January 2024, 84 residents, or 17% of individuals served by the food pantry, were ages 65 or older.

INCOME RESTRICTED HOUSING (SUBSIDIZED HOUSING)

There are currently 366 housing units in Auburn that are restricted for occupancy by lower-income households. There are two forms of income-restricted housing: public and private. Public income-restricted housing is managed by the Auburn Housing Authority (AHA), a public housing authority established by state law to provide affordable housing for people with low-incomes. Private income-restricted housing is owned and operated by both for-profit and non-profit owners who receive subsidies as an incentive to rent to people with low- or moderate- incomes.

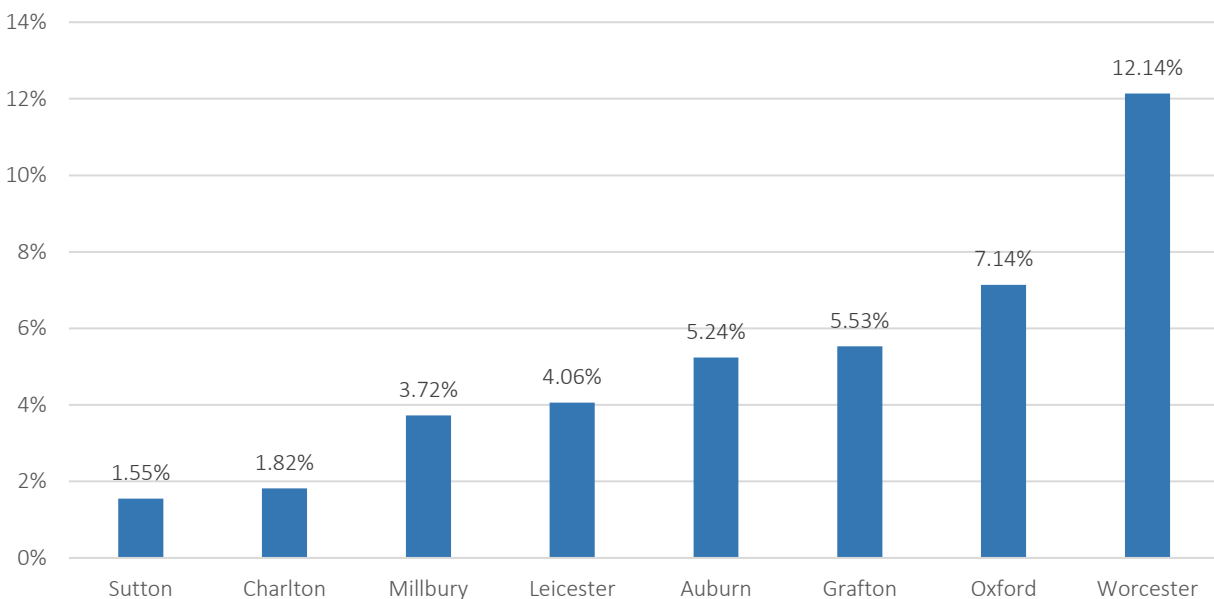
At 5.24%, Auburn currently falls below the State-mandated 10% affordable housing requirement. Figure 12 shows where Auburn and its surrounding communities currently stand in terms of their Subsidized Housing Inventories (SHI) as of 2023. Only Worcester, with 12.14% of its housing stock as income-restricted units, has exceeded the 10% threshold, adding pressure to the region's affordable housing market.

Communities that do not meet the goal of maintaining 10% of their housing stock deed-restricted as affordable to those earning 80% or less of the Area Median Income (AMI) risk the vulnerability of developers being granted comprehensive permits to forego existing zoning restrictions. These permits are granted to developers if they reserve at least 25% (or 20% in some cases) of proposed units as affordable. In order to mitigate this risk, towns falling under the 10% requirement must increase their housing stock by at least 0.5% each year, or 1.0% over two years, and have an approved Housing Production Plan, showing that the community is actively making progress to address its housing needs. Auburn's housing production goal schedule is included in the Housing Production Goals section on page 55.

TABLE 11: EOHLC CHAPTER 40B SUBSIDIZED HOUSING INVENTORY (SHI) FOR AUBURN

Name	Address	Type	SHI Units	Affordability Expires	Built w/ Comp. Permit	Subsidizing Agency
Stoneville Heights	200 Oxford St., North	Rental	60	Perpetuity	No	HUD
Auburn Heights	14 Maple Drive	Rental	8	Perpetuity	No	EOHLC
Pakachoag Village	Pakachoag Village	Rental	90	Perpetuity	No	EOHLC
Pheasant Court	Pheasant Court	Rental	20	Perpetuity	No	EOHLC
Pine Brook Court	Pine Brook Court	Rental	12	Perpetuity	No	EOHLC
DDS Group Homes	Confidential	Rental	15	N/A	No	DDS
DMH Group Homes	Confidential	Rental	14	N/A	No	DMH
Kateri Tekakwitha Housing Corp.	6 Wyonma Drive	Rental	30	Perpetuity	No	HUD; HSF
Habitat- Homestead Ave	Homestead Ave	Ownership	2	Perpetuity	Yes	EOHLC
Julia Bancroft	3 Vinal Street	Rental	60	Perpetuity	Yes	EOHLC
Mary D. Stone	10 Church Street	Rental	55	Perpetuity	Yes	EOHLC
Total Auburn SHI Units						366
Census 2020 Year Round Housing Units						6,979
Percent Subsidized						5.24%
Source: Executive Office of Housing and Livable Communities, 2023						

FIGURE 12: CHAPTER 40B SUBSIDIZED HOUSING INVENTORY PERCENTAGES AS OF JUNE 29, 2023



HOUSING MARKET

The extent to which housing is affordable is very important to any community. Housing is a basic human need and one of the most significant expenditures for any household. Massachusetts has become an expensive place to live. While single-family home prices and rents are more affordable in the greater Worcester area than the more eastern parts of the state, prices in the greater Worcester area, including prices in Auburn, remain more expensive than in many areas of the country.

OWNER-OCCUPIED HOUSING MARKET

The American Community Survey Estimates for 2021 show that the town has 5,703 owner-occupied homes. A range of homes of varying values are present throughout Auburn. Table 12 suggests that there are affordable housing options remaining in the private housing market. The majority of homes in town are valued between \$200,000 and \$500,000. Only 15% of all Auburn single-family homes were valued in the range up to \$200,000, and only 9% were valued in the range from \$500,000 upwards.

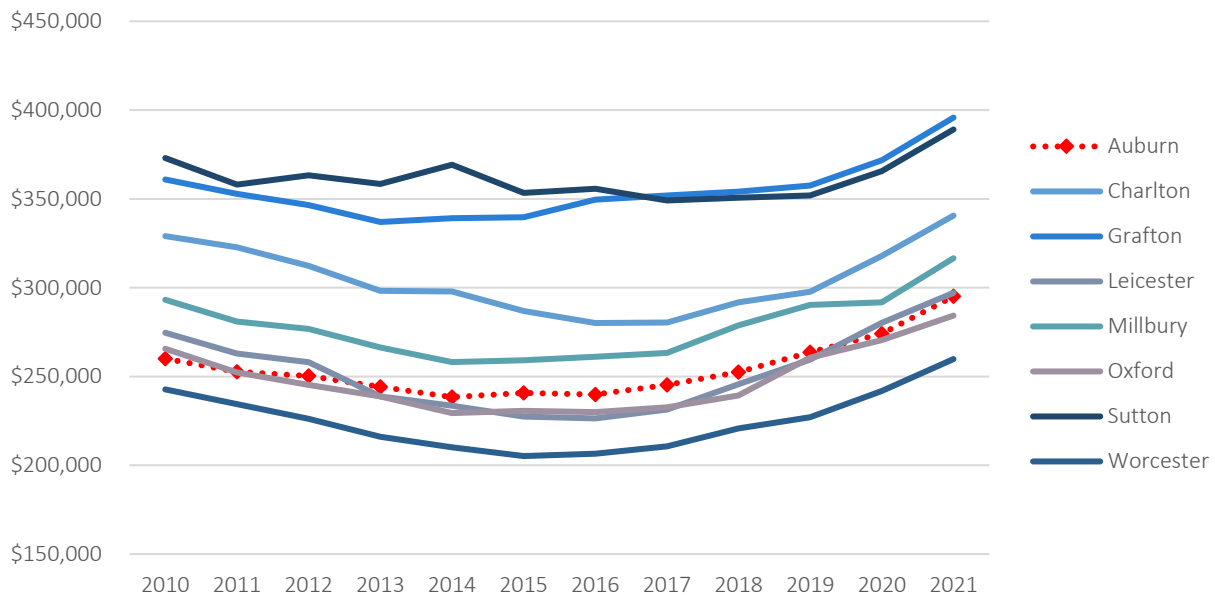
Since 2000, home values in Auburn have increased significantly. In two decades, the town's median home value has increased by 53%, from \$137,400 in 2000 to \$295,100 as of 2021. The majority (75%) of Auburn homes in 2000 were valued between \$100,000 and \$200,000 while no homes were valued above \$500,000 at that time.

TABLE 12: VALUE OF OWNER-OCCUPIED UNITS IN AUBURN

Value	Estimate	Percent
Owner-occupied units	5,703	100%
Less than \$50,000	119	2%
\$50,000 to \$99,999	144	3%
\$100,000 to \$149,999	115	2%
\$150,000 to \$199,999	475	8%
\$200,000 to \$299,999	2,124	37%
\$300,000 to \$499,999	2,187	38%
\$500,000 to \$999,999	465	8%
\$1,000,000 or more	74	1%
Median (dollars)	\$ 295,100	-
Source: American Community Survey Estimates 2021		

FIGURE 14: MEDIAN HOME VALUE OF OWNER-OCCUPIED UNITS FOR AUBURN AND SURROUNDING COMMUNITIES, 2010-2021

SOURCE: AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES 2010-2021



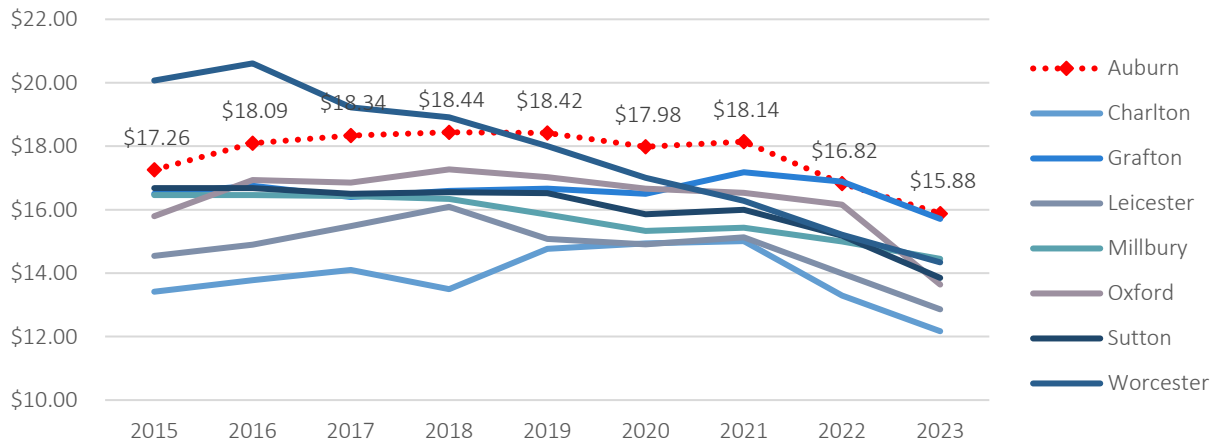
Auburn’s residential tax rates have been higher than most of its neighboring communities over the past decade. As of 2023, Auburn’s residential tax rate is \$15.88 per \$1,000 (Figure 15). Notably, the Town’s tax rates have declined since a high of \$18.44 per \$1,000 in 2018. According to the Auburn Assessor’s Office, the average real-estate tax bill for single-family homes in fiscal year 2023 was \$5,775.

Property taxes are an important factor that shape local housing markets as they influence the costs of buying, renting, or investing in homes. Many Auburn residents who completed the community housing survey wrote about the challenge of paying increasing taxes but wanting to remain in their homes. More than half of survey respondents agreed that, if needed, tax relief for eligible residents would be the most significant factor in helping them remain in their home. High property taxes may prevent many aspiring homebuyers from purchasing a home in town if they are unable to afford high tax bills along with a mortgage, utilities, and other associated costs.

The Town of Auburn offers a Property Tax Work-Off Abatement Program for seniors, which was expanded in 2014 to include veterans. The program allows eligible residents to reduce their property tax liability by up to \$1,000 by volunteering to work in various departments of the Town. To qualify for the program, a household’s annual income cannot exceed \$30,000 if single, or \$40,000 if married, and assets cannot exceed \$50,000.

FIGURE 15: RESIDENTIAL TAX RATES (PER \$1,000): AUBURN AND SURROUNDING COMMUNITIES, 2015-2023

SOURCE: MASSACHUSETTS DEPARTMENT OF REVENUE DATA ANALYTICS AND RESEARCH BUREAU

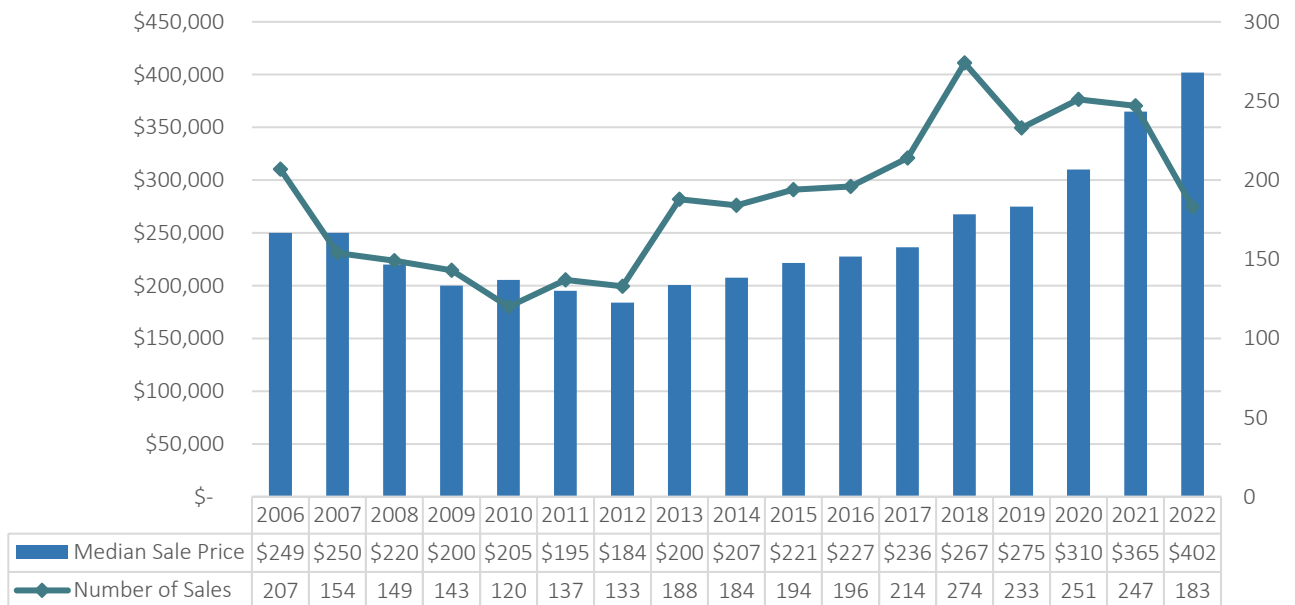


SINGLE-FAMILY HOME MARKET

In 2022, the median sale price for a single-family home in Auburn reached a record high of \$402,000 (Figure 13). Both home prices and the number of sales have been steadily increasing in Auburn since 2012, following regional trends of market recovery after the 2008 housing crisis. While Auburn's recent single-family home sale prices are exceptionally higher than past years, the town remains more affordable than nearby towns such as Grafton, Sutton, Millbury, and Charlton, as shown in Figure 14.

FIGURE 13: AUBURN SINGLE-FAMILY HOME MEDIAN SALE PRICE AND SALES VOLUME BY YEAR

SOURCE: THE WARREN GROUP; MASSACHUSETTS ASSOCIATION OF REALTORS



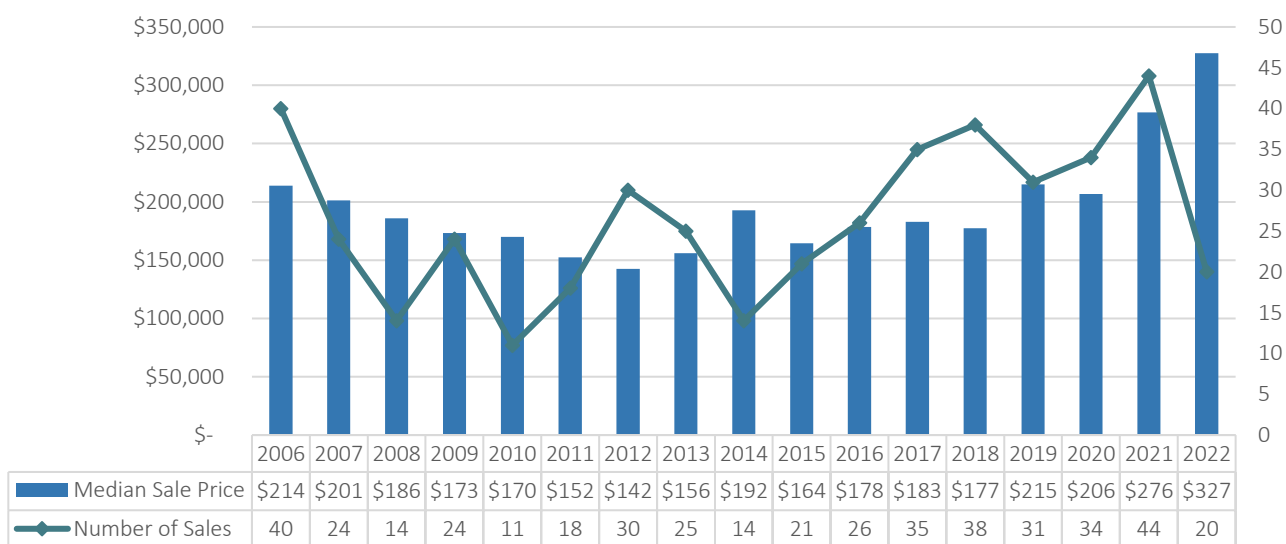
CONDOMINIUM MARKET

Condominiums are often regarded as a middle ground between apartment rental and single-family home ownership. Occupancy in these units can indicate demand from households in transition. A transitional household is a household that is moving between rental housing and single-family housing. This could be a young family purchasing a starter home or a senior that wishes to downsize.

In Auburn, the number of condominium sales has fluctuated from year to year but generally has been growing since 2014. A low of 11 condominium sales occurred in 2010, a steep decline from 40 sales in 2006. In 2021, the number of condominium sales reached a new high of 44 sales. The median costs of a condominium are typically cheaper than a single-family home, although peaks in recent years are closing this gap. In 2022, the median sale price of condominiums was only \$75,000 less than the median sale price of single-family homes in Auburn. Additional condominium supply may assist with home affordability in the town.

FIGURE 15: AUBURN CONDOMINIUM MEDIAN SALE PRICE AND SALES VOLUME BY YEAR

SOURCE: THE WARREN GROUP; MASSACHUSETTS ASSOCIATION OF REALTORS



RENTAL MARKET

As of 2021, Auburn has an estimated 871 units of occupied rental housing, or around 10% of the total occupied housing stock (Table 13). The American Community Survey (ACS) estimated the median gross rent for Auburn to be approximately \$1,007 per month, which is lower than both the state (\$1,429) and the county (\$1,142). However, the most recent local data on asking rents collected from Zillow, Trulia, and Craigslist in 2023/2024 show asking rents for listed apartments at higher rates than the estimates from the ACS. The limited rental opportunities advertised included 1-bedroom apartments listed between \$1,500 and \$2,000 per month, a 2-bedroom apartment listed for \$2,150 per month, and a 3-bedroom house for rent listed for \$2,350 per month.

Low vacancy rates paired with high asking rents pose challenges for low-income families that participate in the Section 8 Program. The Section 8 Housing Choice Voucher Program (HCVP) issues eligible households a voucher to obtain their own rental housing, in which a rental subsidy is paid directly to the landlord on behalf of the participating family by a participating housing agency. The subsidy is determined by the family's income and the family pays the difference between the actual rent charged by the landlord and the amount subsidized by the Section 8 program. Individuals and families often wait years to make it off the waiting list for this program. Eligible households are issued a Section 8/HCVP Voucher and given only 120 days to locate their own rental housing. If no rental housing options within their price range come on the market, then the families lose the voucher opportunity.

Initial costs of renting an apartment (first and last month's rent, security deposit, and sometimes broker fees) can be costly and preclude some lower-income households from affording to rent a home that meets their needs. While home sales prices are on the rise, so too have rents risen in the region. Reasons for price increases may be attributed to financial uncertainty of owning a home, an expensive housing market that excludes first-time homebuyers from entering the homeownership market and forcing them to rent for longer periods of time, or significant individual debt (such as emerging college-graduates) preventing entrance into the homeownership market.

TABLE 13: AUBURN GROSS RENT

	2010		2021	
	Estimate	Percent	Estimate	Percent
Occupied Units Paying Rent	833	100%	871	100%
Less than \$500	191	23%	141	16%
\$500 to \$999	398	48%	290	33%
\$1,000 to \$1,499	119	14%	294	34%
\$1,500 to \$1,999	50	6%	113	13%
\$2,000 or more	75	9%	33	4%
Median Gross Rent (\$)	815	X	1,007	X
<i>Source: American Community Survey Estimates 2010, 2021</i>				

FORECLOSURES

Foreclosures are a useful indicator of the health of a housing market. Unusual spikes in foreclosure rates can indicate instability in the market. Table 13 shows both petitions to foreclose and foreclosure sales for all home types since 2006. Petitions to foreclose indicate foreclosure action has been initiated by the mortgage holder. Such action does not necessarily lead to the resident losing their home. Rather, it suggests some hardship or instability that affected the homeowners' ability to keep up their payments. The number of foreclosure sales tells us the volume of mortgages that have completed the foreclosure process, and the mortgage holder is attempting to recoup their losses. Comparing these two numbers gives a sense of how much instability there is in the Auburn market.

As Table 14 shows, petitions have consistently made it to the sale stage annually (other than 2020 and 2021), indicating that Auburn homeowners have occasionally been unable to come to some sort of

arrangement to keep their home. Foreclosure sales reached a high of 53 sales in 2007, which can be attributed to the housing crisis and economic recession at that time. Since then, foreclosures have generally remained between 2 and 8 sales per year, other than a spike in 2017 and 2018. The federal moratorium on evictions during the COVID-19 pandemic likely influenced the decline in foreclosures in 2020 and 2021. Since 2021, foreclosures have increased in frequency.

TABLE 14: AUBURN FORECLOSURES FOR ALL HOME TYPES

	Petitions to Foreclose	Foreclosure Sales
2006	50	25
2007	74	53
2008	59	22
2009	74	6
2010	69	5
2011	44	8
2012	59	14
2013	23	4
2014	31	6
2015	59	2
2016	38	7
2017	44	24
2018	27	21
2019	24	0
2020	12	0
2021	7	3
2022	24	10
2023	18	4
<i>Source: The Warren Group 2006-2023</i>		

DEVELOPMENT AND BUILDING ACTIVITY

Like other commodities, the value of a home is greatly influenced by supply and demand. While there are many factors at work in determining home value, high demand intersecting with constrained supply will inevitably result in higher prices. Table 15 shows the number of building permits for new housing units issued annually between 2006 and 2022. Single-family building permits have consistently been issued annually, although peaked at a high of 45 permits in 2006. Since 2018, building permits for two-family residences have been issued each year. According to HUD, no permits for multi-family structures with 3 or more units have been granted in recent decades. While a percentage of the authorized units may not have been constructed, the trend of lacking multi-family housing construction may be impacting home prices. The Town anticipates an increase of 324 apartments upon the completion of a 40B project with Eastland Partners Inc. by early 2025.

TABLE 15: AUBURN RESIDENTIAL BUILDING PERMITS BY YEAR, 2006-2022

	Total Building Permits	Single-Family Structures	Units in 2-Family Structures	3+ Unit Multi-Family Structures
2006	45	45	0	0
2007	35	35	0	0
2008	24	24	0	0
2009	20	20	0	0
2010	23	23	0	0
2011	18	18	0	0
2012	21	21	0	0
2013	28	28	0	0
2014	25	25	0	0
2015	22	22	0	0
2016	33	33	0	0
2017	32	32	0	0
2018	17	15	2	0
2019	23	15	8	0
2020	17	15	2	0
2021	8	4	4	0
2022	15	9	6	0
Source: Department of Housing and Urban Development SOCDS Building Permits Database				

AFFORDABILITY GAP

In the United States, housing is considered “affordable” if the household pays no more than 30% of its annual income towards housing costs such as mortgage, rent, property taxes, utilities, or insurance. Households who pay more than 30% of their income towards housing are considered ‘cost-burdened’ and may have difficulties affording necessities such as food, clothing, transportation, and medical care, as well as saving for the future. This definition typically operates under the following assumptions: (1) Housing costs for renters typically include gross rent plus utilities; (2) a calculation of total housing costs for owner-occupied households includes a mortgage payment- consisting of principal, interest, taxes, and insurance. Households paying between 30% and 50% of their income on housing are considered moderately cost-burdened, while households paying greater than 50% of their income are considered severely cost-burdened.

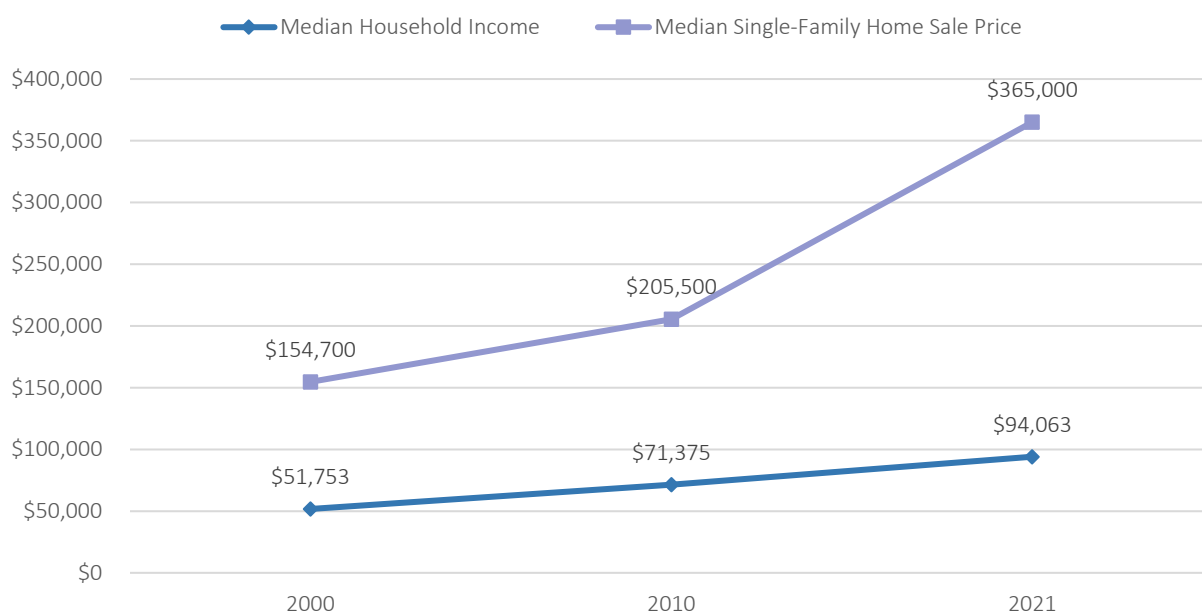
While it is useful to have a better understanding of past and current housing costs, it is also important to analyze the implications of these costs on residents’ ability to afford them. Affordability is based on household income in relation to housing costs. The difference between the median selling price of homes and the amount that purchasers earning the median household income can afford to pay for them is known as the *affordability gap*.

HOMEOWNERSHIP

A traditional rule of thumb is that when purchasing a home, costs should not exceed 2.5 times the buyer's annual household income. By this measure, a household earning \$94,063 in Auburn (the town's 2021 median household income) could comfortably afford a house of approximately \$235,157. However, the median sale price of a single-family home in 2021 was \$365,000. This indicates that a household in the middle of Auburn's income range faces an "affordability gap" of approximately \$129,843 as of 2021.

Housing prices are in fact rising faster than incomes, making homeownership increasingly unattainable, particularly for first-time homebuyers in Auburn. The gap between median household income and the median single-family house price has widened considerably in recent years. While household incomes increased by 45% between 2000 and 2021, the median single-family home sale price increased by 58% in Auburn. The gap between income and home value was \$25,317 in 2000, increasing slightly to \$27,063 by 2010, and further increasing to \$129,843 by 2021.

FIGURE 16: MEDIAN HOUSEHOLD INCOME VS. MEDIAN SINGLE-FAMILY HOME SALE PRICE
SOURCE: U.S. DECENNIAL CENSUS 2000, 2010; ACS 5-YEAR ESTIMATES 2021; THE WARREN GROUP



RENTALS

In regard to rentals, considering that 1) the occupants are paying no more than 30% of their income on housing, 2) occupants are paying the median gross rent of \$1,007 per month reported by the 2021 ACS estimates, and 3) occupants have monthly average utility allowance of \$200; an annual income of about \$48,280 is needed to comfortably afford living in Auburn.

Current rental listings in Auburn are considerably higher than this price point, with listings at \$2,150 for a two-bedroom unit. Renting a 2-bedroom apartment at \$2,150 per month with a monthly average utility allowance of \$200 would require an income of \$94,000. This aligns with Auburn's median household income according to estimates from the 2021 ACS.

COMMUNITY INPUT

The community survey included a series of questions on Auburn's cost of living and how it impacts residents' future housing plans. According to the results of the survey:

- 62% of respondents reported paying **more than 30% of their monthly income** towards housing costs.
- 28% of respondents stated that **affording their home is a challenge**.
- 8% of respondents stated that they plan to eventually move because they **will not be able to afford their home** as they age into retirement.
- 36% of respondents stated that they plan to remain in their current home as they age into retirement, however they **are unsure if they will be able to afford their home**.
- 13% percent of respondents stated they do not plan to live in their current home as they age into retirement but **would like to remain in Auburn if there are adequate housing options**.
- 42% of respondents reported that if they were to consider moving out of their community, the biggest factor driving this decision would be **looking for an area that has a lower cost of living**.
- 36% of respondents reported that if they were to consider moving out of their community, the biggest factor driving this decision would be **maintaining their current home will be too expensive**.

From this sample of Auburn's population, it is clear that there are numerous residents who are struggling to afford to live here. Many may be unaware they are considered "cost burdened" and could likely qualify for deed-restricted affordable housing options.

HOUSING CHALLENGES

The Town of Auburn is committed to encouraging sustainable growth and development, including the production and preservation of affordable housing. It is also cognizant of the importance of promoting such growth within the context of preserving natural resources, economic health, and quality of life. However, a variety of challenges and constraints exist that are limiting the creation of adequate housing choices to address Auburn’s housing needs in a manner that balances with other community needs.

REGULATORY CONSTRAINTS

Regulatory constraints are zoning bylaws, policies, and regulations which may be impeding the development of affordable housing. Regulations and ordinances set by local and state authorities in Massachusetts can be exclusionary and designed to favor single-family homes. The various regulatory constraints to Auburn’s affordable housing market are described in this section.

Zoning authority in Massachusetts is devolved to local governments by M.G.L. Chapter 40A. The town of Auburn is divided into 12 base zoning districts with five overlay districts. These include four residential districts that comprise approximately 83% of the community’s total land area, in addition to four business districts, three industrial districts, and a residential office district. The Planning Board primarily acts as the special permit granting authority (SPGA) for different types of uses. In some cases, the Board of Appeals acts as the SPGA and holds the power to grant variances. Table 16 shows the existing base zones and overlay districts along with their abbreviations as used in the zoning code.

TABLE 16: AUBURN ZONING DISTRICTS

Full Name	Abbreviation
Residential Districts	
Residence A	RA
Residence B	RB
Residence C	RC
Residence R	RR
Business Districts	
Local Business	LB
Highway Business	HB
Drury Square Village District	DSVD
Gateway	GW
Residential Office District	
Residential Office	RO
Industrial Districts	
General Industry	GI
Industrial District A	IA
Industrial Park	IP
Overlay Districts	
Floodplain District	--
Aquifer and Watershed Protection Districts	--
Open Space Residential District	OS
Mixed Use Development District	MD
Regional Mall Overlay District	RM

TABLE 17: AUBURN ZONING BYLAWS TABLE OF PRINCIPAL USES FOR RESIDENTIAL LAND USES, 2024

Section	Residential Land Use	Standards and Conditions	Zoning Districts											
			RA	RB	RC	RR	RO	LB	HB	GI	IA	IP	RM	DSVD
3.2.2.0	One-family detached dwelling		Y	Y	Y	Y	Y	SP	SP	N	N	N	N	N
3.2.2.1	Two-family detached dwelling		SP	SP	SP	SP	SPA	N	N	N	N	N	N	N
3.2.2.2	Town House	<ul style="list-style-type: none"> Each building shall have no fewer than 3 units. The building(s) shall be connected with the public sewer system prior to occupancy The maximum number of units per structure in to RO district shall be four (4). 	SP	SP	N	N	SP	N	N	N	N	N	N	SP
3.2.2.3	Apartments	<ul style="list-style-type: none"> Each building shall have no fewer than 3 units. The maximum number of units per building in the RA, RB, and RO districts shall be 12. Each building shall be connected to the public sewer system prior to occupancy. 	SPA	SPA	N	N	SPA	SP	SP	N	N	N	SP	SP
3.2.2.4	Combined business and dwelling (Mixed-use building)		N	N	N	N	SPA	SP	SP	N	N	N	N	SPA
3.2.2.5	Congregate housing for the elderly and handicapped		SP	SP	SP	SP	SPA	SP	SP	N	N	N	N	N
3.2.2.6	Lodging, boarding house		N	N	N	N	N	SP	SP	N	N	N	N	SPA
3.2.2.7	Mobile home parks & mobile homes		N	N	N	N	N	N	N	N	N	N	N	N
3.2.2.8	Accessory Apartment		SP	SP	SP	SP	SP	N	N	N	N	N	N	N
3.2.2.9	Tiny Home		SP	SP	SP	SP	N	N	N	N	N	N	N	N
3.2.2.10	Bed and Breakfast or Inn	<ul style="list-style-type: none"> 6 bedrooms or fewer DSVD allows up to 12 rooms 	N	N	N	N	SPA	SPA	SPA	N	N	N	N	SPA
<p>A use is permitted by right in any district under which it is denoted by the letter “Y”.</p> <p>A use is prohibited in any district under which it is denoted by the letter “N”.</p> <p>A use denoted by the letters “SP” may be permitted by special permit.</p> <p>A use denoted by the letters “SPA” may be permitted with site plan approval.</p>														

TABLE 18: DIMENSIONAL REGULATIONS

Zoning District	Minimum Lot Area (ft ²)	Minimum Lot Frontage (ft ²)	Front Setback (ft)	Minimum Side Yard (ft)	Minimum Rear Yard (ft)	Maximum Height (ft)
RA	10,000	100	20	10	10	35
RA (2-family)	19,000	100	20	10	10	35
RB	20,000	100	30	10	10	35
RB (2-family)	29,000*	100	30	10	10	35
RC	40,000	160	40	20	20	35
RC (2-family)	49,000**	160	40	20	20	35
RR	60,000	180	40	20	20	35
RR (2-family)	69,000	180	40	20	20	35
RO	10,000	100	20	10	10	35
RO (2-family)	19,000	100	20	10	10	35
LB	5,000	50	20	10	10	80***
HB	10,000	120	40	10	20	80***
GI	10,000	100	30	10	20	80***
IA	10,000	100	30	10	20	80***
IP	30,000	100	40	20	20	80***
DVSD (Non-Residential or Mixed-Use Buildings)	0	50 (frontage may be reduced if special permit is granted)	zero (0) to ten (10) feet, unless approved by the Planning Board in accordance with Sections 12B and 12C, and shall be subject to the site design standards in Section 12.11.	0	0	35
DVSD (Residential)	0	50 (frontage may be reduced if special permit is granted)	zero (0) to ten (10) feet, unless approved by the Planning Board in accordance with Sections 12B and 12C, and shall be subject to the site design standards in Section 12.11.	0	0	35

*If unsewered, 30,000 square feet minimum lot size
 ** If unsewered, 80,000 square feet minimum lot size
 ***Up to 110 with special permit

As shown in Tables 17 and 18 above, allowable residential land uses and dimensional requirements vary considerably by district. The smallest development lots are allowed in the RA district, which are areas of town that were largely developed prior to the adoption of zoning. To the east and west of the RA Districts are the RB districts with larger minimum lot size requirements of 20,000 square feet or almost a half-acre. The RA and RB Districts combined comprise about 40% of the town's land area and have access to municipal water and sewer services.

The RC and RR Districts have significantly larger minimum lot size requirements of 40,000 and 60,000 square feet, respectively. Some parts of these districts rely on on-site septic systems and wells. These districts consist of approximately 43% of Auburn's land area.

The Town has also zoned for a small Residence Office (RO) District in which small-scale commercial activities are allowed. The boundaries of this district follow Auburn Street between I-290 and Oxford Street North, with dimensional requirements that generally follow those of the RA Districts.

Because affordable housing typically relies on economies of scale that come with greater density, the large minimum lot sizes that are required in about half of the town's residential area plus significant setback and frontage requirements make it extremely challenging to build such housing without waivers of existing requirements through the Chapter 40B process or other special local zoning provisions. As the town's population continues to grow, it is reasonable to explore the extension of some water and sewer services to appropriate areas in order to facilitate the construction of housing with increased densities.

While single-family detached homes are allowed in all residential districts, two-family dwellings are allowed by Special Permit in the RA, RB, RC, and RR districts and by Site Plan Approval in the RO district. Townhouses and other multi-family structures are not allowed in the RC and RR Districts where zoning of almost one acre or 1.5 acres is required for each building lot, also by Special Permit.

ZONING PROVISIONS THAT ADDRESS AFFORDABLE HOUSING AND SMART GROWTH

Auburn's Zoning Bylaws include the following provisions that promote some affordable housing, smart growth development, and an overall greater diversity of housing types.

MULTI-FAMILY HOUSING

An essential strategy for increasing affordable housing options is to facilitate the development of multi-family dwellings in one or more areas of a community. Auburn's Zoning Bylaws define apartments as "one or more rooms with private bath and kitchen facilities comprising an independent, self-containing dwelling unit in a building containing more than two dwelling units" and multi-family housing as "a building containing three or more dwelling units, each of which has direct access to the outside or to a common hall."

Multi-family dwellings are permitted with site plan approval in Auburn's RA and RB districts, and by special permit in the RO, LB, and HB districts with some restrictions⁴. For apartments, the Table of Principal Uses instructs that each apartment building shall have no fewer than 3 units. The maximum number of units per building in the RA, RB, and RO districts shall be 12.

In 2021, Auburn was designated as an "MBTA Community" defined under Section 1 of M.G.L. c. 161A. The requirement under Section 3A of M.G.L. c. 40A states that an MBTA Community shall have at least one zoning district of reasonable size in which multi-family housing is permitted as of right, and that meets other criteria set forth in the statute. Failure to comply with the law results in a loss of eligibility for the community, for certain funding programs. As of 2024, Auburn is taking the necessary steps to comply with this law.

⁴ Auburn Zoning Bylaws, Section 9.3.6

ACCESSORY APARTMENTS

Accessory apartments are described in the Zoning Bylaws as “a separate housekeeping unit, complete with its own sleeping, cooking and sanitary facilities, that is substantially contained within the structure of a single-family dwelling, but functions as a separate unit, including ingress/egress to the unit without requiring passage through the primary dwelling unit.”⁵ While these units cannot be included in the Massachusetts Subsidized Housing Inventory, they do tend to provide more affordable market rentals to small households as well as a number of other important benefits, including the following as described in the Auburn Zoning Bylaw:

- Provide older homeowners with a means of obtaining, through tenants in accessory apartments, rental income, companionship, security and services, and thereby to enable them to stay more comfortably in homes and neighborhood they might otherwise be forced to leave;
- Add inexpensive rental units to the housing stock to meet the needs of smaller households, both young and old;
- Protect stability, property values, and the residential character of a neighborhood by ensuring that accessory apartments are installed only in owner-occupied houses and under such additional conditions as may be appropriate to further the purposes of this bylaw; and
- Legalize conversions to encourage compliance with the State Building Code.⁶

These units are allowed through a Special Permit of the Zoning Board of Appeals based on the following major requirements:

- The accessory unit must comply with applicable zoning requirements for the District as well as the State Building Code.
- The accessory apartment must be designed so that the appearance of the building remains that of a single-family residence to the greatest extent possible.
- The addition does not increase the floor area or volume of the original building by more than 20% and will not alter the character of the building.
- The unit must be no greater than 700 square feet or have more than one bedroom.
- At least one off-street parking space must be provided for the accessory unit.
- A registered Sanitarian or Professional Engineer must certify that the improvements comply with Title 5 requirements.

⁵ Auburn Zoning Bylaws, Section 9.3.12.1.

⁶ Auburn Zoning Bylaws, Section 9.3.12.2

OPEN SPACE RESIDENTIAL DEVELOPMENT

Auburn's Zoning Bylaws include an Open Space Residential Development bylaw "to encourage the preservation of common land for conservation, agriculture, open space and recreational use; to preserve historical or archaeological resources; to protect existing or potential municipal water supplies; to protect the value of real property; to promote more sensitive siting of buildings and better overall site planning; to promote better utilization of land in harmony with its natural features and with the general intent of the zoning bylaw through a greater flexibility in design; and to allow more efficient provision of municipal services".⁷

While this particular bylaw does not incorporate mandates or incentives for providing affordable housing, it nevertheless promotes "smart growth" principles and provides a good alternative to traditional subdivisions that promote sprawl. These units are processed through a Special Permit of the Planning Board under the following major requirements:

- Minimum parcel size of six (6) acres.
- The base number of units is based on what is allowed under a conventional subdivision.
- Units must conform to the height, frontage, side and rear yard requirements and other limitations of the Zoning Bylaws. Requirements for un-sewered areas are more restrictive with minimum lot areas per structure ranging from 30,000 to 40,000 square feet, frontages per structure from 100 to 125 feet, front setbacks of 30 to 40 feet, and side and rear setbacks of 15 to 20 feet.
- Maximum number of units per structure is eight (8).
- The minimum width of open land between any group of lots and adjacent property is 20 feet in the RA and RB Districts, 40 feet in the RC and RR Districts, and 100 feet between each group of clustered buildings.
- At least 30% of the parcel in the RA and RB Districts and 40% in the RC and RR Districts must be open space exclusive of land set-aside for roads and parking. This open space and other facilities that will be held in common ownership must be conveyed to an entity approved by the Planning Board and deed restricted in perpetuity as open space. In general, natural resource land not suitable for public use will be conveyed to the Town or a trust while the land that will be principally used by the residents will be conveyed to a homeowners' association that will also be responsible for ongoing maintenance.
- No other uses other than residential or recreational will be allowed.

An optional density bonus is provided if the parcel is sewerred and the number of units is not increased by more than 25% over what would be permitted if the developer provides traffic or pedestrian improvements, landscaped open space of an unusually large part of the tract, and/or off-premises improvements in the public interest. This density bonus may include a decrease of the minimum lots size or an increase in the number of lots.

⁷ Auburn Zoning Bylaws, Section 4.2.1

Between 2005 and 2017, eight active subdivisions were approved in town, three of which were Open Space Residential Developments. However, since 2017 the Town has had limited interest from developers in residential subdivisions, with only one subdivision reapproved for two lots and another approved for commercial use.

MIXED USE DEVELOPMENT OVERLAY DISTRICT (MD)

The Town has adopted a Mixed-Use Development Overlay District “to permit a mixture of residential, open space and commercial uses, and a variety of building types” through a Special Permit of the Planning Board.⁸ The boundaries of the Mixed-Use Overlay District essentially constitute the BJ’s and Home Depot parcel along with the Town-owned Granger Cliffs and parts of Oxford Street South. These provisions have not been exercised since the adoption of the bylaw following its recommendation in the 1987 Master Plan.

Once again, while there are no mandates or incentives for including affordable housing in this overlay district, this type of zoning aligns with “smart growth” zoning principles that direct denser development to appropriate locations and offer a greater diversity of housing opportunities. This zoning limits apartments to floors above the ground floor, however in areas where the multi-use project abuts a residential zone, apartments are also allowed on all floors on the side of the parcel facing the residential zone. Other requirements outlined in the bylaw include:

- There are no minimum square foot requirements for both new construction and expansion.
- In new construction projects, at least 10% of the land must be set aside as permanent usable open space, conveyed to the Conservation Commission or a nonprofit conservation organization or trust.
- Projects that abut a residential district should be set back at least 30 feet from the adjacent residential property lines.
- There is a building height limitation of 70 feet.
- Parking requirement of 1.5 spaces per unit.

REGIONAL MALL OVERLAY DISTRICT

Auburn’s Zoning Bylaws consider a “Regional Mall” to be a “multi-store complex containing at least 400,000 gross square feet of interior floor area used for retail stores and sales, including mail order sales, and which may also include restaurants or food courts, business or professional offices, financial services, personal service facilities, parking lots, decks and garages, and other structures, uses and facilities now or hereafter contained in, or associated with, shopping malls so-called.”

Apartments as well as a mix of residential and commercial uses are permitted to be constructed in this overlay district with issuance of a special permit.

⁸ Auburn Zoning Bylaws, Section 4.4

TINY HOMES

A Tiny Home/House is defined in Auburn’s bylaws as a “detached structure containing a dwelling unit on a trailer with a maximum of 400 square feet of habitable living space, and no more than 15 feet tall in accordance with the Massachusetts Building Code.” In 2019, a bylaw allowing tiny homes by special permit was adopted in Auburn⁹. A tiny house must be intended as a full-time residence for the occupants. A limit of one home can be constructed on a lot with an existing single-family household.

These small dwellings provide an opportunity for Auburn’s growing elderly population to “age in place”. The bylaw is intended for family members who are elderly or disabled and their caregiver to reside near family members. Tiny homes encourage more sustainable land use, acting as infill housing in a town dominated by single-family homes that is trying to limit development on precious remaining open space.

PARKING PROVISIONS

The Zoning Bylaws detail parking requirements for residential uses in the Schedule of Parking Uses¹⁰. For all types of dwellings, two off-street parking spaces are required per unit. Accessory apartments must have one off-street parking space available for the unit. In the Mixed Use Development Overlay District (MD), the minimum required off-street parking spaces for apartments is 1.5 spaces per unit.

Excessive parking requirements can be a barrier to creating multi-family housing, as they increase the cost of developing housing by increasing the land area required. Auburn’s one-size-fits-all parking requirement of two spaces per dwelling unit can result in excess land dedicated to parking that might otherwise be used for housing, open space, or commercial land uses. Reducing the off-street parking minimum can lower development costs, potentially free up land for more housing, and reduce the cost of housing for residents.

COMMUNITY INFRASTRUCTURE

SEWER SERVICES

Auburn provides public sewer services to about 85% of the town’s roads. Areas that are not covered include the more rural neighborhoods where the hilly terrain increases the costs of construction, including costly sewer pump stations. Town sewage is treated at the Upper Blackstone Water Pollution Abatement District treatment plant on the Worcester/Millbury line that serves 11 communities. The treatment plant was constructed with excess capacity to meet future demand, but U.S. Environmental Protection Agency (EPA) and Massachusetts Department of Environmental Protection (MassDEP) concerns regarding nitrogen and phosphorus levels have required the plant to upgrade its equipment to meet new standards. This work was completed in 2009. Auburn has also invested in improvements to its pumping stations and water mains over the years. An issue has been the increasing Infiltration/Inflow (I/I) into the system as a result of high stormwater runoff during various times of the year, particularly during the summer months. These periods

⁹ Auburn Zoning Bylaws, Section 13.

¹⁰ Auburn Zoning Bylaws, Section 6.3.

of higher flow challenge the existing system and call for stricter drainage requirements in relationship to new development as well as the continued replacement of older mains.

WATER SERVICES

Auburn's water system technically includes four water suppliers that provide water to various areas of Auburn including the Auburn Water District, Woodland Water District, the Elm Hill Water District, and the City of Worcester. The three water districts are public, political subdivisions of the Commonwealth as they were created by various acts of the state legislature and obtain all of their revenue from the sale of water.

The Auburn Water District serves about 80% of the community that involves approximately 11,000 residents. It is a private entity that is independent of Town government with its own sources of water (wells). The Woodland Water District is small, serving approximately 500 residents within the Woodland Street area, and purchases all of its water from the City of Worcester. In 2004, the Auburn Water District took over Woodland's operations, but it remains a separate public water supplier. The Elm Hill Water District serves residents on Pakachoag Hill in North Auburn, also serving a number of businesses on or in proximity of Southbridge Street near the Worcester City Line. It also purchases its water from the City of Worcester. In 2023, the installation of a water main along Southbridge Street to Sword Street resulted in a permanent, supplemental drinking water interconnection between the city of Worcester and the Auburn Water District.

There are areas within the Auburn Water District area that are not currently being served as they are located above the level of the District's existing water storage tanks. To serve these areas (including areas south of Prospect Street and on or near Crowl Hill in the Rochdale Street area), it would be necessary to extend the water mains and construct booster stations and additional water storage tanks that would need to be located in the higher elevations to provide adequate pressures per MassDEP requirements – a very costly enterprise. There is another area south of South Street near the Oxford Line that is also unserved by a water system. See the Appendix for the Water Services Map. It should be noted that there have been instances where developers who were interested in building larger-scale, multi-family housing in these sections of town withdrew their permit applications given the time and cost implications of providing water.

An additional water issue relates to high salt and resulting rust content in the water system that has evolved largely based on the run-off and spills from Auburn's network of highways, including its tangle of highway access ramps. This has raised concerns from residents about water quality. The Town continues to search for new sources of water to serve future developments and provide redundant sources should Auburn lose a major well source.

TRANSPORTATION

Auburn has excellent highway access given that the interstate highways I-90, I-290, and I-395 pass through the central area of town. Route 20 is also a critical transportation route connecting Auburn to the region. While this access has generated economic development activity and is convenient for commuters, the extensive tangle of ramps has also divided the community and increased reliance on automobiles for mobility.

The closest MBTA commuter rail station is located in the city of Worcester. Auburn is served by fixed bus routes via the Worcester Regional Transit Authority (WRTA), which connect with the commuter rail service in Worcester. Additionally, the Auburn Council on Aging contracts with the WRTA for Americans with Disabilities Act (ADA) and demand-response transportation services. The Council on Aging has a daily scheduled service that provides transportation for local services such as grocery shopping, hairdressing, and medical appointments. New housing and mixed-use development will be guided to areas that are close to highway access and bus routes.

ENVIRONMENTAL CONSTRAINTS

Auburn is located in the state's central upland, known as the Worcester Plateau, which is dominated by relatively hilly terrain with wooded slopes. These areas and other natural assets enhance the community's scenic beauty, recreational areas, and general quality of life, surrounding and interspersed with the community's developed areas.

Various environmental issues that are of particular concern or may act as a constraint to further development include:

- The prevalence of wooded slopes with grades greater than 8% to 10% makes many vacant parcels difficult and costly to develop. An estimated 30% of the town's area involves slopes of at least 30%.
- About 1,200 acres of land are located in 100-year flood zones.
- Almost 600 acres are classified as wetlands including marshes, wet meadows, ponds, bogs, and swamps. These areas are critical to maintaining and purifying the water supply, limiting problems related to flooding and storm water run-off, offering recreational opportunities, and providing important wildlife habitats.
- Local conservationists have identified one certified vernal pool near Pondville Pond and 64 potential vernal pools throughout Auburn that provide special habitats for wildlife, amphibians, and invertebrate animals in particular.
- The town still contains extensive areas of forests and other sparsely developed woodlands that serve as important wildlife habitats. The continuing disturbance to these habitats due to development has resulted in declining wildlife populations. These wooded areas also provide important buffer zones, noise absorption, water and air quality protection, temperature control, as well as scenic and recreational opportunities.
- A number of rare, threatened, and endangered plant species have been sighted in Auburn, including the Hemlock Parsley, Bristly Buttercup, Great Laurel, and Barren Strawberry as well as animal species such as the Spotted Turtle, Wood Turtle, Eastern Box Turtle, Triangle Floater (a mussel) and Hessel's Hairstreak (a butterfly). Incursions into their existing habitats further threaten their survival.
- Auburn contains 8 brownfield listings totaling over 50 acres, most of which are located on Southbridge Street, that include contaminated sites that require some remediation in order to be developed. Given the presence of the interstate highways in the community, problems associated with chemical spills are also a significant danger. Brownfield sites are not required to "self-identify" or register with MassDEP so it is possible that there are additional contaminated sites in town.

- Stormwater run-off poses environmental concerns, particularly in areas of town where the run-off from unpaved roads is channeled into the town's surface water including aquifer recharge areas. Because certain areas of town still rely on septic systems, these areas are also prone to groundwater contamination.

The Town of Auburn continues to prioritize the preservation of its natural resources. In addition to acquiring open space, the Town has adopted special zoning including the establishment of a Floodplain Overlay District to protect property as well as vegetation, fish, and wildlife in particular flood prone areas; an Aquifer and Watershed Protection Overlay District to protect the Town's water supply; plus, both the Mixed-Use Development Overlay District (MD) and Open Space Residential Development bylaws to promote "smart growth" development principles.

SUBSIDIES AND STAFF CAPACITY

State and Federal financial resources to subsidize affordable housing preservation and production are limited and very competitive. Additionally, as housing prices continue to rise, deeper subsidies are required to fill the gaps between what housing costs to develop and what residents can afford. Record-high housing sale prices and buyers willing to pay tens of thousands of dollars over asking prices are part of a highly competitive housing market. The need for deed-restricted affordable housing has only become more crucial as subsidies become less available.

Unlike nearly 200 communities in Massachusetts, Auburn does not have an important local resource for subsidizing affordable housing – the Community Preservation Act (CPA). Under CPA, at least 10% of the funding raised through a local property surcharge and additional funding through the statewide CPA Trust Fund, must be directed in support of efforts to preserve and produce affordable housing, with at least another 10% allocated for open space preservation and recreation as well as historic preservation. The Town could benefit immensely from funding support for all of these activities.

The Town has limited staffing capacity to prioritize affordable housing efforts. The Town staffs a Town Planner who has little extra capacity for additional responsibilities. The Town receives services and technical support from a Regional Housing Coordinator who is staffed by the Central Massachusetts Regional Planning Commission, totaling approximately 6 hours per week. There is currently no committee or group of volunteers dedicated to affordable housing initiatives in Auburn.

COMMUNITY PERCEPTIONS

Proposed new housing development in small suburban towns such as Auburn can easily raise concerns and apprehensions by residents. Wariness about the impact that new units will have on local services, capacity of schools, property values, quality of life, etc. are common, and impressions of what “affordable housing” looks like often hold negative connotations. Misunderstandings about affordable housing and the people living in these units result in their stigmatization, and development proposals are consistently faced with local opposition.

Throughout the HPP public outreach process, Auburn residents have expressed a mix of reactions regarding the possibility of future housing development. In general, residents value the small-town feel of Auburn and have reservations about new housing units in town, particularly developments with significant density. Residents also have concerns about building new housing in areas that are more appropriate for open space preservation or economic development.

Utilizing this Plan, it is important to continue community outreach efforts and education about the significance of affordable housing in Auburn. Informing local leaders and residents on these issues will help dispel negative stereotypes and garner political support. Providing up-to-date, accurate information on the topic of housing will be a key strategy to gathering support. Notably, community concerns should be addressed with sensitivity.

LAND AVAILABILITY

Although there are a variety of large tracts of undeveloped land in Auburn, much of the land has restrictions on it that constrain feasible residential development. There are some municipally owned sites that have potential for the creation of new housing, as well as vacant or underutilized commercial properties that could be redeveloped. It may be useful for the Town to update its buildout analysis which was last calculated in 2000 and found that 3,411 available acres that remained undeveloped in Auburn’s residential districts that translated into 2,053 buildable lots based on current zoning and environmental constraints.

Given limitations, it will be important for the Town to make the best use of existing development opportunities through redevelopment activities, the potential inclusion of special wastewater treatment facilities or the sewerage of appropriate additional areas of town to facilitate higher density development, or other rezoning efforts. Any extension of sewer and water services would be a massive undertaking by the Town, however given the high costs involved in extending to underserved areas that comprise places with the highest elevations in town. Such efforts would likely require one or two new water towers in addition to new infrastructure.

HOUSING PRODUCTION GOALS

This Housing Production Plan is intended to guide the town in taking local control of its approach to affordable housing. Although the Town of Auburn has not yet met the 10% affordable housing threshold set by the State, the town does not necessarily face repercussions if that goal is not immediately met. The State encourages communities to gradually add affordable units to their housing stock. For a small town such as Auburn, this approach ensures that municipal resources are not overly strained with new housing and families. If the Town has a certified HPP in place, demonstrating that it has added a set number of affordable units to its housing stock each year and gradually making progress of adding units to the Subsidized Housing Inventory, the Town will be granted the power to deny comprehensive permits under Chapter 40B until the 10% threshold is satisfied.

An HPP is required to set two types of goals: an annual numerical goal for affordable housing production, and qualitative strategies based on the type, affordability, location, and other desired aspects of new affordable housing. Table 19 shows the annual numerical goal for affordable housing production.

Using the current EOHLC baseline of 6,979 year-round housing units (sourced from the 2020 U.S. Decennial Census), Auburn currently has 5.2%, or 366 units, of its housing stock qualify on the Subsidized Housing Inventory (SHI). In order to achieve the goal of 10%, or 698 total SHI units, the Town needs to add 332 more qualifying units to the SHI.

Auburn is encouraged to produce SHI-eligible units totaling 0.5% of the year-round housing stock according to the most recent Census over the course of one year, or 1.0% over the course of two years. To produce 0.5% of its total units annually as SHI units, Auburn would need to add 35 SHI-eligible housing units. Given this annual production pace, in five years the town would reach 7.7% and by 2034 would achieve the 10% affordable housing mandate.

Upon completion of the Eastland Partners Inc. 40B project, the Town can anticipate an additional 324 units of housing, of which 25% will be reserved for households at 80% or less of the Area Median Income. This will increase the Town's SHI to 6.4% and allow the Town to achieve safe harbor for two years.

TABLE 19: FIVE-YEAR HOUSING PRODUCTION SCHEDULE FOR AUBURN

Year	Annual Additional Units to the SHI (0.5% of 6,979 units)	Total Affordable Units on the SHI	Percent Affordable	Gap (Number of units needed to achieve 10%)
2024 (Current)		366	5.2%	332
2025	35	401	5.7%	297
2026	35	436	6.2%	262
2027	35	471	6.7%	227
2028	35	506	7.2%	192
2029	35	541	7.7%	157

HOUSING STRATEGIES

The following strategies are based on input from a wide variety of sources including:

- Prior planning efforts, including the 2017 Auburn Housing Production Plan
- Priority housing needs identified in the Housing Needs Assessment
- Discussions of the Auburn Housing Production Plan Committee at regularly scheduled meetings
- Community input from the Housing Production Plan Workshop on September 18, 2023 and results of the Housing Needs Survey
- Effective housing activities in other comparable localities in the area and throughout the Commonwealth

The Auburn Planning Board voted unanimously to adopt the Housing Production Plan at their meeting on April 23, 2024. The Auburn Board of Selectmen voted unanimously to adopt the Housing Production Plan at their meeting on June 10, 2024.

While the primary objective of this Plan is to guide the Town to meet the State's 10% affordability threshold under Chapter 40B, it should be emphasized that the Town also strives to serve a wide range of local housing needs. Consequently, there are instances where housing initiatives might be promoted to meet these needs that will not necessarily result in the inclusion of units in the Subsidized Housing Inventory.

Within the context of compliance issues, local needs, existing resources, affordability requirements, and housing goals, the following housing strategies are proposed. It is important to note that these strategies are presented as a package for the Town to prioritize and process, each through the appropriate regulatory channels.

1. CAPACITY BUILDING STRATEGIES

Auburn is a relatively small community and, unlike many cities, does not have substantial annual state or federal funding available to support local housing initiatives on an ongoing basis. Nevertheless, the Town has some local structure in place to coordinate housing activities that includes the following components:

The **TOWN PLANNER**, as staff to the Planning Board, provides professional support to guide the Town's land use decisions with respect to physical development, including affordable housing and historic preservation.

The **AUBURN HOUSING AUTHORITY (AHA)** manages 190 units of public housing, 150 federally assisted units for the elderly and younger disabled (60 units at Stoneville Heights and 90 units at Pakachoag Village), and 32 units for families (20 state-assisted units at Pheasant Court and 12 federally assisted units at Pine Brook Court). The AHA also owns a group home with ongoing service support provided by the Alternatives Program for eight special needs tenants with developmental disabilities.

The **REGIONAL HOUSING COORDINATOR**, staffed by the Central Massachusetts Regional Planning Commission, performs professional, technical, and administrative work in providing administrative support services for housing-related programs, projects, and activities to member towns. The coordinator provides

member towns with professional staff support to coordinate housing production, ensure a diverse housing stock, and capacity to respond to the housing crisis that exists within the CMRPC region and across the country. Auburn is currently one of five communities that receive direct services from the Regional Housing Coordinator.

REGIONAL HOUSING DEVELOPMENT AND SERVICE ENTITIES may be operating in the area that have built considerable capacity in producing and preserving affordable housing as well as providing services to those with special needs. These organizations can serve as excellent partners in implementing the strategies that are included in this Housing Plan.

This updated HOUSING PRODUCTION PLAN will enhance the Town's capacity to promote affordable housing as it provides the necessary blueprint for the next five (5) years, prioritizing affordable housing initiatives based on documented local needs and community input. The Plan will also serve as a comprehensive reference on housing issues in Auburn.

The following strategies are proposed to further build local capacity to implement the components of this Housing Production Plan through resources to subsidize implementation and an improved structure to effectively coordinate housing activities.

1.1 EXPLORE LOCAL ADOPTION OF THE COMMUNITY PRESERVATION ACT (CPA)

CURRENT STATUS

Auburn's lack of local subsidy funds is a major constraint to promoting greater housing affordability, diversity, and sustainability. Many communities that have made significant strides in affordable housing have had Community Preservation Act (CPA) funds available to subsidize locally sponsored housing initiatives. CPA funds not only provide a reliable resource to support community housing, but address open space, recreation, and historic preservation projects as well. Consequently, this Housing Plan recommends that the Town pursue a study to understand how CPA would enhance life for the Auburn community and the anticipated costs for taxpayers.

Cities and towns that adopt CPA obtain community preservation funds from two sources – 1) a local property tax surcharge, and 2) a yearly distribution from the statewide CPA Trust Fund. Trust fund revenues are derived from a surcharge placed on all real estate transactions at the state's Registries of Deeds. The surcharge for most documents filed at the Registries is \$50, which is immediately deposited in the CPA Trust Fund held at the Department of Revenue (DOR), plus municipal lien certificates are subject to a \$25 surcharge. Depending upon how the real estate market is doing, the \$50/\$25 fees add up to approximately \$60 million per year. Each spring, every CPA community receives a distribution from the trust fund at a formula-based percentage of what they raised locally.

The Community Preservation Act (CPA) establishes the authority for municipalities in the Commonwealth to create a Community Preservation Fund derived from a surcharge of 1% to 3% of the property tax, to be matched by the state based on a funding commitment. As of 2023, the base state match is 21%. Once adopted, the Act requires that at least 10% of the funding raised through taxes be distributed to each of

the three categories – 1) open space/recreation, 2) historic preservation, and 3) affordable housing – allowing flexibility in distributing the majority of the money to any of these uses as determined by the community. CPA also allows communities to target funds to those earning up to 100% of the Area Median Income (although units directed to households earning more than 80% AMI cannot be included in the Subsidized Housing Inventory (SHI) or part of annual housing production goals).

As part of adopting CPA, communities can decide whether to accept up to four different exemptions to the CPA surcharge including:

- Property owned and occupied by a household defined as low-income (earning up to 80% AMI) or a low- or moderate-income senior (age 60 or over earning up to 100% AMI);
- Class three, commercial, and class four, industrial, properties with classified (“split”) tax rates (few communities have adopted this exemption);
- The first \$100,000 of the taxable value of residential property; and
- The first \$100,000 of the taxable value of class three commercial properties or class four industrial properties.

There are many ways that the Town could utilize CPA funding to enhance affordable housing efforts in Auburn, including the following:

- Acquire land for the purpose of creating affordable housing
- Adaptive re-use of existing buildings
- Purchase of existing market-rate homes and conversion to affordable homes to create permanent deed-restricted affordable rental housing
- Buy-down the cost of homes to create affordable mortgage costs for first-time homebuyers with qualifying incomes
- Support the development of affordable housing on publicly owned land
- Support the construction of new housing in existing neighborhoods
- Support the costs of improvements necessary to develop accessory dwelling units, with the provision that the units be permanently deed-restricted to preserve affordability
- Finance predevelopment activities (soft costs) to promote better project planning
- Provide financial support to help cover down-payment and closing costs for first-time homebuyers
- Offer direct assistance in the form of rental vouchers that subsidize the difference between market rents and what a household can afford to pay
- Fund a professional to support the implementation of local affordable housing plans

NEXT STEPS

The Town should contact the Community Preservation Coalition, an alliance of open space, historic preservation, and affordable housing organizations that works with municipalities to help them understand, adopt, and implement the Community Preservation Act. Representatives of the organization can be available to attend local meetings to explain CPA, its benefits, and its track record in comparable communities. The Coalition also maintains an excellent website at www.communitypreservation.org.

Information on CPA should be made widely available to the public so voters have full knowledge if CPA should be brought to Town Meeting in the future. Local leaders should evaluate what projects in Auburn could utilize this funding source and what progress could be made on affordable housing. Conversations with nearby communities that have passed CPA would contribute to this assessment.

1.2 CONSIDER ESTABLISHING A MUNICIPAL AFFORDABLE HOUSING TRUST FUND

CURRENT STATUS

In order to respond effectively and efficiently to housing opportunities as they arise, it is critical to have accessible funds available to a municipality. Additionally, many State subsidy sources require local contributions either through local funds, donation of municipally owned property, or private donations. A dedicated housing fund can offer municipalities greater ability to support the development of affordable housing.

The state enacted the Municipal Affordable Housing Trust Fund Act on June 7, 2005, which simplified the process of establishing housing funds that are dedicated to subsidizing affordable housing. The law enables communities to collect funds for housing, segregate them out of the general budget into an affordable housing trust fund, and subsequently use these funds without returning to Town Meeting for approval. Additionally, trusts can own and manage real estate though most trusts choose to dispose of property through a sale or long-term lease to a developer to clearly differentiate any affordable housing development from a public construction project to be in compliance with Chapter 30B. Funds from the Affordable Housing Trust Fund may be used to support the acquisition, development, or preservation of affordable housing units. Possible types of assistance through the affordable housing trust fund include:

- Deferred payment loans
- Low or no interest amortizing loans
- Down payment and closing cost assistance for first-time homebuyers
- Credit enhancements and mortgage insurance guarantees
- Matching funds for municipalities that sponsor affordable housing projects
- Section 8 Project Based Vouchers
- Financial support for the construction of affordable homes by private developers
- Rehabilitate existing homes to convert to affordable housing
- Preserve properties faced with expiring affordability restrictions

The trust statute mandates that a board of trustees with a minimum of five members be created. The board could be comprised of members with expertise in affordable housing development, real estate development, banking, finance, or real estate law. One trustee must be the chief executive officer of the municipality, who will then appoint the remainder of the trustees. For Auburn, one member of the Board of Selectmen would be designated as a trustee. Along with managing the trust fund, the Affordable Housing Trust Fund Board of Trustees can also become the entity in Auburn that oversees affordable housing issues, utilizing this HPP as a guiding document and implementing the strategies.

There are numerous ways to capitalize the fund. Some communities that have passed the Community Preservation Act (CPA) choose to annually commit a percentage of CPA funds to their local housing trust, without targeting the funding to any specific initiative. Towns with inclusionary zoning bylaws that allow cash in-lieu of affordable units have also chosen to commit these funds to their housing trusts. Some communities have received funding from developers through negotiations on proposed developments. In addition to these methods, other opportunities to capitalize the housing trust could include potential inclusionary zoning fees, tax title sales, donated funding or property, special fundraisers, or grants.

NEXT STEPS

Over 100 communities in the state have a local affordable housing trust fund. It is advised that Auburn explore and supply further information on affordable housing trust funds to educate residents and local leaders on the benefits of establishing a trust. For more information, the Massachusetts Housing Partnership offers a guide to establishing [Municipal Affordable Housing Trusts](#).

If the Town decides to move forward with this recommendation, the following steps should be followed when establishing an effective Affordable Housing Trust:

1. *Certification of Bylaw and Submission to the Attorney General* – If the Town goes through the bylaw approval process at Town Meeting, the Town Clerk is required to certify the bylaw and submit it to the Massachusetts Attorney General within 30 days of the adjournment of the Town Meeting at which the bylaw was adopted.
2. *Appoint Trustees* – The Chair of the Board of Selectmen is required to appoint members to the Housing Trust. At least five (5) members must be appointed, including a member of the Board of Selectmen. (*Note: The Trust could also incorporate all members of the Board of Selectmen, potentially with another two or so at-large members who have an interest and/or experience in affordable housing issues, as has been done in Chatham and Brewster, for example*). The Board of Selectmen can also appoint the Town Manager as an additional member.
3. *Prepare a Declaration of Trust* – While not required under the statute, a Declaration of Trust is recommended as it provides a recorded notice of the Trust's establishment and its powers, including the authority to hold and convey real estate if determined to be appropriate. Town Counsel should review the Declaration prior to it being recorded at the Registry of Deeds. If the Town took the route of approving a bylaw as part of the warrant article at Town Meeting, the bylaw would effectively become the Declaration of Trust.
4. *Organize the Trust* – Once established, the Trust should determine its meeting schedule, designate officers, establish an account to hold the funding (separate bank account of municipal account), and review procedures.
5. *Secure Staffing* – The Housing Trust would be staffed primarily by the Town Planner or Town Manager until additional professional housing support can be obtained.
6. *Prepare Housing Guidelines* – It would be useful for the Housing Trust to prepare guidelines regarding the specific terms and conditions for allocating Housing Trust Funds including a summary of eligible activities, funding requirements, selection criteria, etc.

7. *Prepare an Action Plan* – While not required, the Housing Trust could also prepare an Action Plan to clarify the expected actions of the Trust by the types of projects it has the capacity to undertake and the kinds of projects that will best serve local housing needs. The Plan can also prioritize short and long-term goals and current and projected annual budgets. This Housing Plan should provide important guidance on priority actions.
8. *Capitalize the Housing Trust Fund* – Once operational, the Housing Trust should explore specific opportunities for capitalizing its Fund including but not limited to Community Preservation funding, if adopted (some communities direct at least 10% of the annual CPA allocation to their Housing Trust), potential inclusionary zoning fees, negotiated fees from developers, donated property or funding, etc.

1.3 CONTINUE TO CONDUCT ONGOING COMMUNITY OUTREACH AND EDUCATION

CURRENT STATUS

Auburn Town staff, boards, committees, and volunteers should continue the valuable work that the Housing Production Plan Committee has accomplished in updating this Plan. Much momentum has been built with the public outreach initiatives of this Plan, including the community survey and public workshop. Public education and dialogue on the need and benefits of affordable housing, plus keeping the public informed as to any new housing initiatives the Town is pursuing, will help remove barriers to creating housing.

Because most of the housing strategies in this Housing Plan rely on local approvals, including those of Town Meeting, community support for new initiatives has and will continue to be essential. Continued and strategic efforts to educate and inform residents and local leaders on the issue of affordable housing and specific new initiatives build support by generating a greater understanding of the benefits of affordable housing, reducing misinformation, and dispelling negative stereotypes. Town leaders are encouraged to pursue community education that focuses on changing the historically negative perception of who qualifies for and lives in affordable units. These outreach efforts are mutually beneficial as they provide useful information to community residents and important feedback to local leaders on concerns and suggestions.

Those in leadership positions in Auburn are highly encouraged to participate annually in learning opportunities that are offered on housing and land use in Massachusetts. These are constantly evolving fields with new funding programs, zoning trends, and changes to laws and policies. Town staff and all members, even the most veteran public servants, of the Planning Board, Board of Selectmen, Council on Aging, and other boards and committees should attempt to stay up to date with ways in which they can best serve their community.

NEXT STEPS

The presentation of this Housing Production Plan offers an important opportunity to call attention to the issue of affordable housing in Auburn and the region, providing information on local housing conditions, needs of residents, and proposed strategies that can garner community support for affordable housing initiatives. This Plan should be promoted by the Town and made accessible in online and print formats.

There are a number of outreach and public education efforts at the Town can consider pursuing:

- Host community meetings or special forums on specific housing initiatives
- Offer Town officials the opportunity to present various proposals and solicit feedback from the public
- Provide the public with information on existing housing-related programs and services
- Promote trainings targeted towards landlords
- Expand the Town website to include a housing section
- Make general information on housing and affordability easily accessible to the public
- Host roundtable discussions between developers and town officials

There are also numerous ways to build knowledge and enhance capacity to plan for housing. Workshops, trainings, conferences, and general resources are offered by [Citizen Planner Training Collaborative \(CPTC\)](#), [Mass Housing Partnership \(MHP\)](#), [Massachusetts Chapter of the American Planning Association](#), and [Citizens' Housing and Planning Association \(CHAPA\)](#), to name a few. These are also unique opportunities to learn about success stories from other communities.

1.4 MAINTAIN SUFFICIENT PROFESSIONAL SUPPORT

CURRENT STATUS

If the Town of Auburn wants to continue its proactive role in promoting affordable housing and implementing strategies recommended by this Housing Production Plan, it should ensure its current level of capacity is maintained. As previously described, the Town of Auburn's local structure in place to coordinate housing activities that includes a Town Planner, Housing Authority Executive Director, and part-time services from a Regional Housing Coordinator.

As a whole, the strategies included in this Plan require a significant time commitment from Town officials or volunteers on boards and committees. Additionally, they involve specialized expertise in planning as well as housing programs, policy, and development. Staff and volunteers dedicated to housing coordination can provide a number of services to the town, depending on what the needs are, including:

- Public education
- Grant writing
- Maintaining the Subsidized Housing Inventory (SHI)
- Outreach to establish relationships with developers, lenders, funders, service providers, etc. to promote community housing efforts
- Overall coordination of the implementation of strategies outlined in this Plan and providing necessary professional support as needed

NEXT STEPS

Maintaining the Town's existing professional support and expertise could benefit Auburn tremendously. The Town of Auburn should continue to partner with CMRPC to receive direct services from the Regional Housing Coordinator. The first year of this service has been covered by a grant, however moving forward the participating communities will need to allocate funding in order to continue receiving services.

If the Town were to approve the Community Preservation Act (CPA) locally in the future, funds could be utilized for additional professional support on housing initiatives.

1.5 ESTABLISH AN INTERNAL COMMITTEE TASKED WITH HOSTING A SERIES OF HEARINGS TO INFORM THE GENERAL PUBLIC ON HOUSING ISSUES AND ACTIVITIES

CURRENT STATUS

Auburn does not currently have any entity that oversees housing initiatives in town. The Housing Production Plan Committee was formed to support the update of this Plan but was not intended to be a permanent standing committee. While many other communities in Massachusetts maintain a volunteer-based group dedicated to housing, such as a Housing Partnership or Affordable Housing Committee, there is presently no such group in Auburn.

NEXT STEPS

The Town should establish a committee of staff and dedicated volunteers that are committed to informing the general public on housing issues and activities. The proposed internal committee should utilize the Housing Production Plan as a guiding document. The responsibilities of this committee should be clearly defined, with a focus on community engagement.

If the Town needs support in establishing a committee dedicated to housing, Massachusetts Housing Partnership offers resources in their [Housing Toolbox for Massachusetts Communities](#).

1.6 ACTIVELY SEEK OUT AND APPLY FOR FUNDING AND TECHNICAL ASSISTANCE TO IMPLEMENT THE HPP ACTION PLAN

CURRENT STATUS

Implementation of the recommended strategies of this Housing Production Plan will require funding and technical assistance. The Town does not currently have financial resources dedicated to housing initiatives, therefore must take a proactive approach to applying for funding opportunities. Most recently, the Town applied for and received a planning assistance grant from the Executive Office of Energy and Environmental Affairs (EOEEA) to update its Housing Production Plan.

NEXT STEPS

There are a variety of avenues for funding and support that the Town can follow to achieve its housing production goals. Organizations such as Massachusetts Housing Partnership (MHP), Citizens' Housing and Planning Association (CHAPA), MassHousing, Central Massachusetts Housing Alliance (CMHA), and Executive Office of Housing and Livable Communities (EOHLC) offer resources and services including but not limited to:

- Rental assistance
- Homelessness prevention
- Emergency shelter placement
- Home repair and maintenance for seniors
- Public education and advocacy
- Data and research
- Financing programs
- Homebuyer resources
- Trainings and events
- Model bylaws
- Funding opportunities

Planning assistance grants are made available each year through the **Executive Office of Energy and Environmental Affairs (EOEEA)**, offering municipalities in the Commonwealth technical assistance support to improve their land use practices, including provision of sufficient and diverse housing.

The **District Local Technical Assistance (DLTA) Program** is funded annually by the Legislature and the Governor through a state appropriation. CMRPC is one of the 13 regional planning agencies that administer the program. Towns are encouraged to apply for technical assistance funding to complete projects related to planning for housing, growth, Community Compact Cabinet activities, or support of regional efficiency. Additionally, CMRPC offers up to 24 hours of **Local Planning Assistance** to each of its member communities annually for a variety of technical support projects.

The **Housing Choice Initiative** was put into action by the Baker-Polito Administration following an identification of inadequate housing production across the Commonwealth. One crucial part of this multi-pronged effort to increasing the state's housing supply is the [Housing Choice Designation and Grant Program](#). A Housing Choice Designation is a 5-year designation which rewards communities that are producing new housing and have adopted best practices to promote sustainable housing development. A community that achieves this designation receives both exclusive admission to Housing Choice Capital Grants and priority access to many other Commonwealth grant and capital funding programs (i.e. MassWorks, Complete Streets, LAND and PARC grants). The program is now part of the [Community One Stop for Growth](#), a single application portal of community and economic development programs, and access to the program is exclusively available through One Stop. Housing Choice Communities are designated in two ways: 1) At least 5% increase or 500 increase in new units over the previous 5 years; or 2) At least a 3% increase or 300 unit increase in new units over the previous 5 years and demonstrate 7 of 15 best practices, two of which must be affordable. As of 2023, there are a total of 95 communities that have achieved designation.

The **Massachusetts Community Development Block Grant (CDBG) Program** is a federally funded, competitive grant program designed to help small cities and towns meet a range of community development needs in housing, infrastructure, revitalization, economic development, and public social services. Eligible CDBG projects related to housing include housing rehabilitation or development. Municipalities with a population of less than 50,000 that do not receive CDBG funds directly from the Department of Housing and Urban Development (HUD) are eligible for CDBG funding. Applications can be submitted by individual communities or regionally by multiple communities.

2. ZONING STRATEGIES

Housing production is contingent not only on actual development projects but on the planning and regulatory tools that enable municipalities to make well-informed decisions to strategically invest limited public and private resources. To most efficiently execute the strategies included in this Plan and meet production goals, greater flexibility will be needed in Auburn's Zoning Bylaws. New provisions, in tandem with good planning practices, will be required to capture more affordable units, direct growth to the most appropriate locations, and expeditiously move development forward to completion. Targeted reform of Auburn's Zoning Bylaws will promote and guide more diverse and appropriate residential development.

The Town of Auburn should consider the following planning, regulatory, and zoning-related strategies to encourage the creation of additional affordable units. These actions can be considered as tools in a toolbox that the community will have available to promote new housing opportunities, each applied to particular circumstances and providing a powerful group of resources when available in combination.

Auburn has enacted a number of progressive zoning bylaws that already promote a diversity of housing types including:

- Open Space Residential District
- Mixed Use Development District
- Regional Mall Overlay District
- Tiny Home Bylaw
- Accessory Apartment Bylaw

2.1 ADOPT NEW ZONING TO SUPPORT MULTI-FAMILY HOUSING AND MIXED-USE DEVELOPMENT

CURRENT STATUS

In the past decade, Auburn has made progress with reforming its zoning bylaws to allow greater flexibility with the development of multi-family and mixed-use developments. Amendments including the addition of a Tiny Home bylaw and the new Drury Square Village District demonstrate Auburn's commitment to facilitating opportunities that meet the community's residential needs.

However, with an existing housing stock dominated by detached single-family homes, the opportunities offered by Auburn's housing stock are still not inclusive to all who desire to move to or continue living here. Along with competitive market conditions and availability of suitable land, restrictive zoning is a barrier facing the town. Using Massachusetts' Smart Growth and Smart Energy Toolkit as a guide, the Town is encouraged to take steps to promote greater diversity and density of permitted housing types.

NEXT STEPS

Permitted zoning conditions could be broadened to diversify housing options in Auburn, including increased types of allowed housing in additional areas, accompanied by design guidelines where appropriate. Housing prices remain very high in a competitive market, including costs related to new development, however there are opportunities to accommodate developers creating affordable housing. Incentives and greater flexibility with permitting will result in public benefits associated with broader private development options and more opportunities for affordable units. Existing zoning should be modified through the following approaches:

- *Reduce the parking requirement for multi-family developments.* Currently, proposed developments are required to provide two (2) parking spaces for every housing unit. This is an excessive standard for parking and can deter developers from building multi-family housing in Auburn. The Town should decrease its parking requirement to a minimum of 1.5 parking spaces per housing unit for all dwelling types. A reduction in this parking requirement would also help Auburn meet the compliance requirements under Chapter 40A Section 3A, which states that all "MBTA Communities" must adopt zoning districts of reasonable size where multi-family zoning is permitted by-right and have a minimum gross density of 15 units per acre. Communities that do not comply with the new law will not be eligible to apply for funds from the Housing Choice Initiative, Local Capital Projects Fund, or MassWorks Infrastructure Program, and may lose points in their applications for other State funding programs.
- *Offer density bonuses for affordable housing.* Density bonuses encourage the production of affordable housing by allowing developers to build more units than would otherwise be allowed on a site by the underlying zoning regulations, in exchange for a commitment to include a certain number of affordable units as part of the development. A policy would need to be structured on this, considering the amount of extra density that would be allowed, the location of the development, and any other variables.
- *Monitor future opportunities to permit modest multi-family units or cluster developments.* The Town is encouraged to continue seeking out appropriate ways to zone for denser housing and mixed-use development as opportunities arise. There may be options for updating existing zoning bylaws, such as the Open Space Residential District, or creating a new zoning bylaw to facilitate residential development of greater density than single-family homes in a manner that blends with the town's character.

2.2 MODIFY THE ACCESSORY APARTMENT BYLAW

CURRENT STATUS

Accessory apartments are permitted in the Town's Zoning Bylaws by special permit under limited conditions. Such conditions include that any additions involved in creating the accessory unit do not increase the floor area or volume of the original building by more than 20% and that the unit has no more than 700 square feet of living space. An off-street parking space is required for the accessory unit, in addition to the two off-street parking spaces required for the main unit. Detached accessory units are not permitted. Accessory apartments are allowed by special permit in the RA, RB, RC, RR, and RO districts.

Allowing greater flexibility with accessory apartments will result in more diversity of occupants. Accessory units can take the form of finished basements, above-garage studios, rehabbed carriage houses, and other outbuildings on parcels generally zoned for single-family homes. This type of housing can be appropriate for elderly parents, young adults, caretakers, and even renters. There are accessory units that likely exist in Auburn but are not regulated. Plus, there are likely numerous homeowners that desire to construct this type of housing, but the restrictive zoning makes it difficult. Model bylaws exist that span the spectrum of oversight and regulation.

NEXT STEPS

The Zoning Bylaw Review Committee should continue its research into the most appropriate ways of amending the Accessory Apartment Bylaw. The amended bylaw should make it easier for homeowners to create accessory units and prevent the development of illegal units that may have health and safety problems. An amendment to the bylaw should be brought to Town Meeting for a vote. Such measures might include:

- Allow accessory units in detached structures and more significant additions.
- Promote accessory apartments in commercial structures.
- Ensure that the Zoning Board of Appeals exacts no conditions as part of the special permit that the units be occupied by family members or other relatives.
- Consider implementing an amnesty period for illegal accessory apartments to obtain appropriate permitting.
- If passed, provide CPA or proposed Housing Trust funds to implement a zero-percent interest, deferred payment loan program to support the costs of creating the accessory unit that meets all health and safety codes.
- Implement a program to optionally restrict accessory apartments as affordable and SHI-eligible. Alternatively, if there is some concern about the tenant income and rent levels, the Wellfleet

model¹¹ for incorporating affordability without deed riders or tenant selection through a Ready Renters List might be considered.

2.3 INVESTIGATE THE BENEFITS AND DISADVANTAGES OF INCLUSIONARY OR INCENTIVE ZONING

CURRENT STATUS

There are various tools that Auburn can pursue to directly influence the production of affordable housing units. Presently, there are no mandates or incentives in place for developers to produce affordable housing versus market-rate housing. Because the Town does not presently have a local housing subsidy source available to support housing production, inclusionary zoning can become a valuable tool for insuring that affordability is at least created as part of market-rate developments or that the developer pays cash in-lieu of actual affordable units that can be deposited in the proposed Housing Trust Fund (see Strategy 1.2) and used to subsidize other affordable housing initiatives.

Inclusionary zoning is a mandatory approach that requires developers to reserve a portion of the housing units in their project as affordable to low- and moderate-income households. Some flexibility can be incorporated into the mandatory provisions of an inclusionary zoning bylaw. For example, bylaws may only apply to certain types of development, such as new construction or substantial rehabilitation. Bylaws can include in-lieu-of payment or construction alternatives providing developers the option of paying a fee per unit, building affordable units off-site, or rehabilitating units elsewhere in place of constructing affordable units within the proposed development. Inclusionary zoning bylaws can also contain a unit threshold (i.e. 10 or more units), identify income targets for the population to be served, and identify control periods and mechanisms (i.e. permanent deed restrictions).

Alternatively, *incentive zoning* is a voluntary approach that can waive certain regulatory requirements or provide additional density for developers in exchange for providing affordable housing. Incentives for developers may include density bonuses, expedited permitting, or cost offsets such as tax breaks, parking reductions, and fee reductions.

NEXT STEPS

The Town of Auburn is encouraged to explore the possibility of adopting a new bylaw, or amending an existing bylaw, that requires or incentivizes affordable housing units as part of new developments. Existing zoning bylaws could be strengthened to incentivize development of affordable housing or equivalent compensation for developments over a certain number of units. There are numerous model bylaws and examples of municipalities that have adopted this type of zoning. The Town could craft the bylaw in a manner that reflects the local housing demands and market conditions.

¹¹ Wellfleet's Affordable Accessory Dwelling Units (AADU) does not require deed restrictions nor does it include mandates for tenants to be selected from a pre-qualified Ready Renters List, and consequently the units, although affordable based on specified income and rent limits, are ineligible for inclusion in the Subsidized Housing Inventory.

There is no single best approach to Inclusionary Zoning program design. Effective use of Inclusionary Zoning policies must consider local market conditions to determine if its use will result in increased affordable housing units and not deter future housing development. Conducting an economic feasibility analysis will help evaluate the market dynamics and constraints to ensure an Inclusionary Zoning policy produces the greatest number of affordable units while not burdening residential developers. If Auburn decides to pursue inclusionary or incentive zoning, the Town should decide whether the program will be mandatory or voluntary, target a specific district or the entire municipality, incentives and cost offsets, and what alternatives, if any, will be offered to on-site units (such as payment in lieu of units).

Many communities also allow density bonuses in connection with their inclusionary zoning bylaws. Studies on inclusionary zoning indicate that mandatory provisions coupled with strong incentives are most effective in promoting affordable housing. It is important to provide sufficient incentives to developers to make sure that the incorporation of affordable units will be financially feasible. Incentives also reduce the risk of litigation from developers who might claim that the mandatory inclusion of affordable units involves a “taking” of their property rights. In fact, inclusionary zoning can be legally vulnerable if requirements make it impossible for the developer to earn a reasonable return on the project as a whole. Consequently, it would be prudent for the Town to add incentives to cover these legal questions and ensure that the zoning works economically.

Resources on Inclusionary Zoning can be accessed at [Mass.gov](https://www.mass.gov), [CHAPA](#), [MA Housing Toolbox](#) and more.

2.4 COMPLY WITH THE REQUIREMENTS OF M.G.L. CH. 40A SECTION 3A

CURRENT STATUS

In January 2021, House No. 5250: An Act Enabling Partnerships for Growth, also known as the Economic Development Bill, was signed by Governor Baker. A range of housing provisions were included in the bill, notably an amendment to Chapter 40A that mandates 175 designated “MBTA Communities” to adopt zoning districts where multifamily zoning is permitted by-right. Upton is subject to this new law and if the town does not comply with the requirements of the law, it will not be eligible to apply for funds from the Housing Choice Initiative, Local Capital Projects Fund, or MassWorks Infrastructure Program.

The new Section 3A of M.G.L. Chapter 40A states:

An MBTA community shall have a zoning ordinance or by-law that provides for at least 1 district of reasonable size in which multi-family housing is permitted as of right; provided, however, that such multi-family housing shall be without age restrictions and shall be suitable for families with children. For the purposes of this section, a district of reasonable size shall: (i) have a minimum gross density of 15 units per acre, subject to any further limitations imposed by section 40 of chapter 131 and title 5 of the state environmental code established pursuant to section 13 of chapter 21A; and (ii) be located not more than 0.5 miles from a commuter rail station, subway station, ferry terminal or bus station, if applicable.

The Executive Office of Housing and Livable Communities (EOHLC) (formerly the Department of Housing and Community Development) developed Compliance Guidelines for Multi-Family Zoning Districts Under

Section 3A of the Zoning Act to clarify the law’s language and describe how MBTA Communities can comply with the Section 3A requirements. Under these guidelines, Auburn is considered an “Adjacent Community”, therefore has different determinations for what constitutes reasonable size, minimum gross density, and location of the multi-family zoning district. Presently, the deadline to submit a district compliance application is December 31, 2024 for Auburn and other Adjacent Communities.

NEXT STEPS

There are numerous resources available to help the Town establish a compliant zoning district. Technical assistance is available through [Community One Stop for Growth, Energy and Environmental Affairs Land Use Grants](#), Massachusetts Housing Partnership, and CMRPC’s District Local Technical Assistance funding. A [3A-TA Clearinghouse](#) also offers resources related to the new zoning requirement.

2.5 PREPARE DESIGN GUIDELINES OR STANDARDS TO ACCOMPANY NEW MULTI-FAMILY HOUSING DEVELOPMENTS

CURRENT STATUS

Design guidelines and standards are mechanisms to ensure that new development complements a community’s character and meets its goals and needs. In a community such as Auburn that has many areas consisting of low-density, single-family dwellings, residents often worry that dense, multi-family housing developments will alter the small-town feeling. To give residents more input on the design of new developments, *design guidelines* (optional but encouraged design elements) or *design standards* (required design elements) can be prepared and included in the Town Zoning Bylaws which inform the proposals of multi-family housing proposals. Established review criteria and design guidelines provide information to prospective developers regarding the scale, type, design, tenure, and municipal benefits related to multi-family development that the Town of Auburn prefers.

Design guidelines constitute a document outlining various aspects of residential developments that are encouraged and discouraged. These aspects can include, but are not limited to, style and materials, bulk masking and scale, sidewalks and pathways, driveways and parking, landscaping, utility and waste storage areas, lighting, and drainage and stormwater.

NEXT STEPS:

There are many examples of design guidelines or standards for areas permitting multi-family housing in other municipalities that the Town of Auburn can refer to. Examples of communities in the Commonwealth that have incorporated design guidelines into their multi-family zoning include the [City of Marlborough’s Multifamily Development Review Criteria and Design Guidelines](#), the [Town of Oxford’s Housing Opportunity Overlay Zone Design Guidelines Handbook](#), or the [Town of Northborough’s Design Guidelines for Two-Family Dwellings \(Duplexes\)](#). CMRPC is available to help with compiling such a document.

3. HOUSING DEVELOPMENT STRATEGIES

The following strategies, sometimes in combination, provide the basic components for the Town to support the production of new affordable housing. Because Auburn does not have a local housing subsidy source at present, such as CPA or a Housing Trust Fund, it is important for the Town to partner with capable developers, non-profit and for-profit, which will be able to access other sources of financing. Potential state subsidy programs; projects where the internal subsidies from the market units can accommodate the affordable ones, like the “friendly 40B” process through the state’s Local Initiative Program (LIP); or existing zoning with inclusionary provisions will be key to realizing new affordable units until the Town secures a reliable housing subsidy source like CPA.

3.1 MAKE SUITABLE PUBLIC PROPERTY AVAILABLE FOR AFFORDABLE HOUSING

CURRENT STATUS

The contribution or “bargain sale” of land or buildings owned by the Town but not essential for municipal purposes will enable Auburn to take further proactive measures to address local housing needs.

The Town has successfully redeveloped municipal properties into affordable housing in the past. When the Mary D. Stone and Julia Bancroft Schools were closed in the fall of 2015 upon the opening of Auburn’s new middle school, the Town issued a Request for Proposals (RFP) for the sale or long-term lease of two former school properties. Pennrose Properties, LLC was selected to redevelop the properties.

The Mary D. Stone project is a mixed-income and historic rehabilitation, 62+ senior development which was completed in November 2021. It produced 55 rental units, of which six units serve extremely low-income households (30% AMI), two units serve very low-income households (50% AMI), 37 serve households earning up to 60% AMI, and ten serve as market rate housing. Of the extremely low-income units, four are set aside as Community Based Housing units for seniors who are at nursing homes or at risk of institutionalization. The total development cost was \$21,384,046.

The Julia Bancroft project is a mixed-income, 62+ senior development which was completed in November 2022. Forty-five units are designated affordable units for households earning up to 60% AMI and 15 units are market rate. Of the affordable units, four units have also been set aside for Community Based Housing (CBH) units. There are seven accessible units that are distributed throughout the building, of which one is a studio apartment, five are one-bedrooms, and one is a two-bedroom. The total development cost was \$24,569,257.

NEXT STEPS

Moving forward, the Board of Selectmen, in coordination with the Planning Board and proposed Housing Trust, should collaborate with other Town boards and committees, such as the Open Space and Recreation Committee, to review the inventory of Town-owned property and determine which parcels, if any, might be appropriate for future affordable housing. After some initial feasibility analyses, the Town could use the same approach as it conducted for the Mary D. Stone and Julia Bancroft schools by declaring these parcels surplus and conveying them to a designated developer following Town Meeting approval of this conveyance and a Request for Proposals process.

The Town may also decide to acquire privately-owned sites at some time in the future for the purposes of developing some amount of affordable housing, potentially including other uses such as protecting open space, preserving historic properties, and/or creating recreational opportunities. Funds from CPA, if approved, would prove an essential resource for such acquisition.

While there is very limited property that the Town has determined to be suitable for housing or mixed-use development, additional smaller sites may become available (from tax foreclosures, for example). These sites would be fitting to build affordable new starter homes, small-scale housing for empty nesters, or housing for special needs populations. Properties could also be acquired through non-profit organizations and the Housing Authority.

3.2 CREATE AN INVENTORY OF LAND SUITABLE FOR THE DEVELOPMENT OF NEW AFFORDABLE HOUSING

CURRENT STATUS

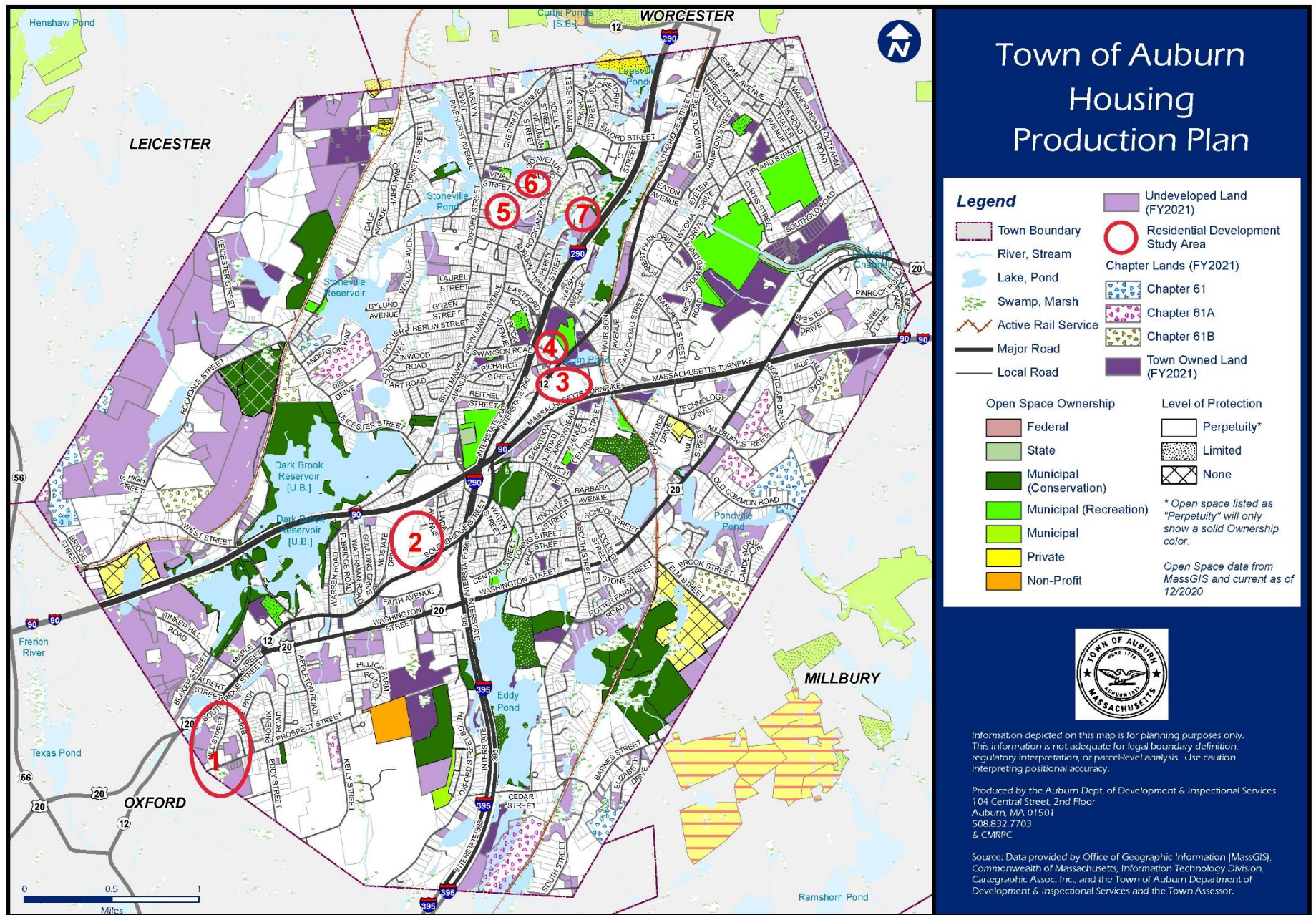
To proactively create much-needed affordable housing, the Town should take all the necessary steps to prepare for new residential development. Auburn could use an inventory of Town-owned properties, undeveloped land, or sites in need of redevelopment, with each site assessed based on constraints and factors such as zoning restrictions, topography and soils, infrastructure, traffic patterns, existing residences and businesses, presence of wetlands or endangered species, wildlife corridors, historic resources, open space conservation restrictions, etc. Such a tool will help the Town strategically position itself for successful future development. This inventory should be utilized when developers want to submit proposals to the town for residential developments, so the Town can determine and prioritize the properties that are most appropriate. Specific sites should be identified that could be utilized as “Friendly 40B” developments or would be most appropriate for providing housing with higher density.

NEXT STEPS

A number of areas, most with either undeveloped land or Town-owned land in them, that could potentially be suitable for the development of housing were discussed by residents at the public workshop. The benefits and drawbacks of each site plus the types of housing that would be most appropriate in each area were the foundations of the discussions in each breakout group at the September 18, 2023 community workshop. The Town of Auburn is open to encouraging the filing of comprehensive permits and using 40B as a permitting tool for at least some of the following sites. The housing production opportunity sites are shown in Figure 17 and include:

1. **ROUTE 20, NEAR NORTH OXFORD WALMART:** At the town's southern border with the town of Oxford, there are some undeveloped parcels along Route 20 adjacent to the North Oxford Walmart. This is a primarily commercial area and major route of regional travel. The area covers two zoning districts – Highway Business and Residential B.
2. **YANKEE DRUMMER INN SITE (614-624 SOUTHBRIDGE ST.):** The site of the former Yankee Drummer Inn along Southbridge Street is currently vacant after changing ownership several times. When under ownership by Lowe's Companies Inc., the Yankee Drummer Inn was demolished and the site was prepared for construction, however, following delays due to lawsuits, development of the site terminated, and Lowe's sold the site. Located in Auburn's commercial corridor between both the I-90 and I-395 interchanges, the site is zoned under the Highway Business District.
3. **AUBURN MALL:** The Auburn Mall has anchored the town's commercial base for decades, however as malls across the country continue to decline there may be opportunities for re-use of this site in the future. Strategically located between I-90 and I-290, this area is close to businesses, municipal buildings, and Auburn High School. It has access to sewer and water infrastructure. Sidewalks and public transit are present, in addition to ample space for parking. Currently, it is zoned under the Local Business District with a Regional Mall Overlay.
4. **BED, BATH & BEYOND AND SHAW'S SITE:** In 2023, the Bed, Bath & Beyond company announced it would be closing the Auburn store, leaving a prime site along Auburn's commercial corridor vacant. Shaw's remains open on the site. The property is located along Southbridge Street adjacent to Auburn High School. It has access to sewer and water infrastructure. Sidewalks and ample space for parking are present. Currently, it is zoned under the Local Business District.
5. **5 MAIN STREET:** There is a fair amount of undeveloped land at the end of Main Street in Auburn. The property is zoned under the Residential A district. The area is situated in a single-family residential area of Auburn with some services and small businesses in walking distance, as well as Stoneville Pond.
6. **25 VINAL STREET:** This parcel of undeveloped land is located behind the recently completed Julia Bancroft Apartments at the end of Vinal Street. The property is zoned under the Residential A district. The area is situated in a single-family residential area of Auburn with some services and small businesses in walking distance, as well as Stoneville Pond.
7. **PERRY PLACE:** There is an undeveloped site along Perry Place in which developers have expressed interest in constructing residences. The property is located in the Residential A zoning district. There is access to municipal sewer and water infrastructure. While situated in a single-family residential area, the site is walkable to businesses, services, and Auburn High School.

FIGURE 17: HOUSING PRODUCTION OPPORTUNITY AREAS MAP



3.3 PURSUE PARTNERSHIP OPPORTUNITIES FOR MULTI-FAMILY AND MIXED-USE DEVELOPMENT

CURRENT STATUS

In the context of good town planning and smart growth, the recommended location for denser development - certainly for providing housing for smaller households and seniors - is in commercial areas and near transportation and services. Auburn's Zoning Bylaws allow mixed-use development by special permit in the Town's Mixed-Use Overlay District, Local Business District, Highway Business District, and Residential Office District. Apartments are not allowed by-right in any zoning district but can be constructed under special permit in the Residence A, Residence B, Residential Office, Local Business, Highway Business, Regional Mall Overlay, and Drury Square Village Districts.

NEXT STEPS

The Town should further assess the benefits of allowing mixed-use development and higher density housing in designated districts with specific criteria and amend the Zoning Bylaws accordingly. The zoning changes, including potential amendments to the Mixed-Use Overlay District or Regional Mall Overlay District, as well as the willingness to explore other types of financing, should attract interest from developers and make new or redeveloped mixed residential and commercial development economically feasible. As such development opportunities arise, it will be important for the Town to work constructively with developers to make sure that projects reflect community needs and priorities. This type of development will not only address housing needs but generate considerable economic development benefits as well.

The Town will need to partner with capable development entities, whether for profit or non-profit, to realize new development opportunities through the following options:

Existing Mixed-Use Overlay District (MUOD): Auburn has an existing Mixed-Use Overlay District (MUOD) that constitutes the BJ's and Home Depot parcel along with the Town-owned Granger Cliffs and parts of Oxford Street South. These provisions have not been exercised since the adoption of the bylaw following its recommendation in the 1987 Master Plan. This Housing Plan recommends that the Town amend this zoning to better incentivize its use, including the integration of affordable housing. District Improvement Financing (DIF),¹² Urban Center Housing Zones and Tax Increment Financing (TIF)¹³ are additional financial tools that might also serve as incentives for promoting mixed-use development in Auburn, including in the MUOD.

¹² The District Improvement Financing Program (DIF) is administered by the state's Office of Business Development to enable municipalities to finance public works and infrastructure by pledging future incremental taxes resulting from growth within a designated area to service financing obligations. This Program, in combination with others, can be helpful in developing or redeveloping target areas of a community, including the promotion of mixed-uses and smart growth. Municipalities submit a standard application and follow a prescribed application process directed by the Office of Business Development in coordination with the Economic Assistance Coordinating Council.

¹³ The Urban Center Housing Tax Increment Financing Zone Program (UCH-TIF) is a relatively new state initiative designed to give cities and towns the ability to promote residential and commercial development in commercial centers through tax increment financing that provides a real estate tax exemption on all or part of the increased value (the "increment") of the improved real estate. The development must be primarily residential, and this program can be combined with grants and loans from other local, state and federal development programs. An important purpose of the program is to increase the amount of affordable housing for households earning at or below

Chapter 40B Comprehensive Permit Process: Another option would be to use the Chapter 40B comprehensive permit process to waive local zoning to develop housing in the context of additional or existing commercial development. Also known as “Friendly 40B”, the Town can work collaboratively with a developer utilizing the provisions of Chapter 40B.

3.4 EXPLORE SMALL-SCALE INFILL HOUSING DEVELOPMENT AND CONVERSIONS

CURRENT STATUS

Infill development is a strategy that allows a community to capitalize on potential non-productive space to increase housing options. An infill development option allows properties with excessive setbacks (typically to accommodate overly proscriptive parking or landscaping regulations) to develop the portion of their parcel closest to the roadway for narrowly defined purposes. This strategy can increase the overall housing stock, improve the experience for pedestrians, and knit together otherwise disconnected parts of the streetscape. The Town should continue to identify unused or vacant lots that would be appropriate for housing and explore ways to allow small-scale infill development on noncomplying lots.

There are potential sites in Auburn that might accommodate a housing unit, a small number of units, or conversion of existing properties into housing to serve local affordable housing needs. However, in the absence of local funding to subsidize such developments or inclusionary zoning, the Town will be reliant on a developer’s ability to obtain state funding to subsidize any affordable units. Most effective development models rely on the municipality providing some level of a “gap filler” to cover a portion of the difference between the total costs of development and what qualifying lower income occupants can afford, leveraging other public and private financing.

NEXT STEPS

The Town should actively seek partnerships with developers and organizations that are willing to build infill housing. Habitat for Humanity of Metro West/Greater Worcester is always searching for donated Town-owned or private property on which to build infill starter housing, typically building on vacant lots in existing neighborhoods. There is a precedent for Habitat development in Auburn with a duplex built at 4 Homestead Avenue, a property that was donated by the Bank of America.

Other non-profits also continue to look for donated public and private land on which to build. Such development might also be conducive to scattered Town-owned infill parcels or tax title properties. The owner-occupied, two-family house is also an excellent prototype for providing starter homes with the added benefit of the income that comes with a rental unit.

There are also effective models of small, clustered development or pocket neighborhoods that can incorporate several income tiers to meet housing needs. Such developments can also incorporate the co-housing concept that includes some shared facilities. Cottage housing communities or tiny home communities are gaining popularity.

80% of area median income and requires that 25% of new housing to be built in the zone be affordable, although the Department of Housing and Community Development may approve a lesser percentage where necessary to ensure financial feasibility. In order to take advantage of the program, a municipality needs to adopt a detailed UCH-TIF Plan and submit it to EOHLC for approval.

Organizations that support special needs housing are active in the Greater Worcester and Blackstone Valley area and are likely to have a continuing interest in developing group homes or other special facilities in the community if opportunities arise. Existing special needs housing includes 20 units sponsored by the state's Department of Developmental Services (DDS) and 14 units through the state's Department of Mental Health (DMH). Another group home for eight special needs residents is owned and managed by the Auburn Housing Authority with services provided by the Alternatives Program.

In addition to enacting strategies regarding capacity-building and new zoning as recommended in this Housing Plan, the Town should be welcoming towards new development proposals. It needs to work with developers to not only help ensure that the project meets local needs and priorities to the greatest extent feasible, but be supportive in other ways, including overseeing a smooth permitting process and advocating for the project on a neighborhood and town-wide level.

3.5 ADVOCATE FOR A HIGHER INCLUSION OF ACCESSIBLE UNITS IN ALL NEW PROPOSED HOUSING DEVELOPMENTS

CURRENT STATUS

There should be adequate housing options that accommodate people with disabilities and seniors who have limited mobility or special needs, particularly those that are low-income. While there may be accessible units that are market rate, oftentimes people with disabilities or those with limited mobility cannot afford to live in them. It is important that this population is advocated for and that there is availability of affordable units that meet ADA standards.

NEXT STEPS

Auburn Town staff, boards, committees, and the Council on Aging should advocate for additional accessible units, particularly those that are deed restricted as affordable, when developers submit proposals.

4. HOUSING PRESERVATION STRATEGIES

In addition to creating new housing opportunities, this Housing Plan recommends that the Town also focus on the need to preserve existing housing by restoring vacant and abandoned properties to productive use as well as correcting code violations in properties occupied by low- and moderate-income residents.

4.1 CONTINUE TO PARTICIPATE IN THE NEIGHBORHOOD RENEWAL DIVISION

CURRENT STATUS

Auburn continues to experience housing foreclosure and even abandonment, which presents some challenging conditions in neighborhoods. Vacant and abandoned property not only creates eyesores but also poses significant health and safety hazards along with costs to property values and local taxpayers. To address these blighted properties, the Town of Auburn has been participating in the state Attorney General's Neighborhood Renewal Division, formerly the Abandoned Housing Initiative (AHI), which has assisted a handful of structures back to full occupancy and productive use.

Using the enforcement powers of the State Sanitary Code, the Attorney General's Office (AGO) has worked closely with municipalities such as Auburn to encourage delinquent owners of abandoned residential property to make the necessary repairs. If the owner refuses to undertake the required work, the AGO will petition the relevant court to appoint a capable receiver to bring the units up to code.

NEXT STEPS

The Town will continue to maintain an inventory of vacant and abandoned properties and provide the relevant information to the AGO. The Town will also continue to work in partnership with the AGO to help file petitions with the court and potentially identify receivers for court appointment.

4.2 INVESTIGATE PARTNERSHIPS WITH LOCAL BANKS TO FINANCE LOCAL HOUSING REHABILITATION

CURRENT STATUS

As described in the Housing Needs Assessment, approximately half of Auburn's housing stock was built prior to 1960. Thus, many housing units are likely to have deferred maintenance needs including various health and safety violations. It is likely that numerous properties include some lead-based paint, which is particularly hazardous to young children. As Auburn's residents age, home modifications may be needed to allow older adults to age in place. Installation of wheelchair ramps, handrails, raised toilets, shower grab bars, walk-in tubs, wider doorways, and other improvements can make a home more accessible, allowing older adults to safely live in their own house. However, seniors living on a fixed income may not have the financial means to conduct such home repairs on their own.

NEXT STEPS

Auburn should seek out ways to establish partnerships with local banks to finance local housing rehabilitation efforts for qualifying households.

Other appropriate funding sources to support housing rehabilitation that could be considered include the following:

- **COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM:** Many communities in the state receive Community Development Block Grant (CDBG) funding to support a Housing Rehabilitation Program. The Massachusetts CDBG Program is a federally funded, competitive grant program designed to help small cities and towns meet a range of community development needs in housing, infrastructure, revitalization, economic development, and public social services. Housing rehabilitation programs provide important subsidized financing to low- or moderate-income owner-occupants earning at or below 80% AMI or investor-owners and non-profit organizations that rent to low- or moderate-income households to make much-needed repairs to their properties. Program assistance is typically offered at a 0% interest rate with loan conditions dependent on income and ownership status. Loan payments are generally deferred until the sale of the property and forgiven after a term of 15 years. Deed restrictions are placed on the property for this 15-year

term of the loan. While this funding is very competitive, EOHLC has been revisiting some of its criteria for allocating this funding, and Auburn may find itself in a position to receive this financial support.

- **SECTION 504 HOME REPAIR PROGRAM:** This USDA program provides loans to very-low-income homeowners to repair, improve, or modernize their homes, as well as grant to elderly very-low-income homeowners to remove health and safety hazards. Qualifying applicants must be the homeowner and occupy the house, be unable to obtain affordable credit elsewhere, meet income limit requirements, and for grants, be age 62 or older and not be able to repay a repair loan.
- **HABITAT FOR HUMANITY'S HOME REPAIR PROGRAM:** As part of the organization's Aging in Place Program, Habitat for Humanity MetroWest/Greater Worcester offers home repair grant and loan programs. Qualifying projects are intended to alleviate critical health, life and safety issues, or code violations. This can include roof repairs, renovations and upgrades to satisfy handicap accessibility and ADA requirements, deck repair, and more. Applicants must meet low-income and other criteria. Those interested in applying should contact familyservices@habitatmwgw.org
- **HOME MODIFICATION LOAN PROGRAM:** This state program provides low- and no-interest loans to modify the homes of elders, adults, and children with disabilities in order to help people remain in their homes and live more independently. Any homeowner who has a disability or has a household member with a disability map apply for this loan. Visit the website for more information www.mass.gov/mrc/hmlp

The Massachusetts Rehabilitation Commission provides an online series of resources and links for accessing home modifications: <https://www.mass.gov/service-details/hmlp-resources-and-links>

There are numerous other housing rehabilitation programs that homeowners can apply for. Most of these programs are relatively standard, providing an interest-free deferred loan of up to about \$30,000 to homeowners earning at or below 80% AMI or for investor-owners with a majority of tenants earning below this income level. The loan is typically forgiven after a 15-year term. Some communities have created emergency repair programs that provide a grant of up to about \$5,000 for emergency repairs, some targeted to seniors. Regional non-profit organizations such as SMOC and RCAP Solutions may provide support for similar projects such as a septic repairs and weatherization. With some combination of future funding through CDBG, negotiated fees with developers, future Housing Trust funds, etc. Auburn is encouraged to explore options to support homeowners in remaining safely in their homes.

4.3 PARTNER WITH AUBURN HOUSING AUTHORITY TO ADDRESS HOUSING GOALS

CURRENT STATUS

The Auburn Housing Authority is an essential provider of affordable and accessible housing in town. The Town should seek out ways to be an active partner and provide support or services to tenants living in units managed by the Housing Authority.

NEXT STEPS

The Town of Auburn should actively strengthen its relationship with the Housing Authority through increased communication.

The State or Federal governments may offer funding opportunities in the future that could benefit the Auburn Housing Authority. For example, in 2019 the former Massachusetts Department of Housing and Community Development offered grants to housing authorities for creative placemaking projects that would integrate art and culture with improvements to pathways, building exteriors, and common spaces. Projects funded by this program improved numerous housing authorities in the Commonwealth by constructing bocce courts, outdoor exercise equipment, murals, art installations, new landscaping and raised beds, walking paths, shaded seating areas, and more. The Town of Auburn is encouraged to keep the needs of Housing Authority residents at the forefront and provide support when possible.

4.4 INVESTIGATE WAYS TO ESTABLISH A HOME REPAIR PROGRAM CONNECTING TOWN RESIDENTS WITH LOCAL CONTRACTORS

CURRENT STATUS

Presently, the Town of Auburn does not offer any resources or programming to support home repairs for seniors or income-eligible residents. Without a Municipal Housing Trust Fund or CPA funds, the Town is not currently in a position to offer grants or loans to residents for housing rehabilitation. However, there are still opportunities to connect residents with resources such as local contractors who are willing to volunteer their services.

NEXT STEPS

A local program that Auburn should consider replicating is the Town of Shrewsbury's Small Home Repair Group Program that is offered through the Council on Aging. This is a free service that assists residents ages 60 and older with small repairs related to safety concerns in their house or apartment. All volunteers are required to have a CORI background check and wear photo identification name badges while providing services.

Examples of eligible safety-related projects include:

- Installation of grab bars
- Repair of handrails
- Repair of a stair or deck boards
- Changing batteries in smoke or carbon monoxide detectors
- Changing light bulbs
- Installation and removal of air conditioners
- Repair or installation of weather stripping
- Tightening bolts on a toilet seat
- Affixing house numbers on house

There are limitations to this program, as work that could not be performed include:

- Services requiring professional licensure such as electrical, plumbing, or extensive carpentry
- Building a handicapped accessible ramp
- Painting
- Yard work or snow shoveling
- Washing windows
- Moving furniture in and out of a home

Staff from the Town of Auburn are encouraged to reach out to the coordinators of Shrewsbury's Small Home Repair Group Program to discuss ways to establish a similar program in Auburn.

ACTION PLAN	Short Term (0-12 months)	Medium Term (2-3 years)	Long Term (4+ years)	Ongoing	Parties Responsible for Implementation
Capacity Building Strategies					
1.1 Explore local adoption of the Community Preservation Act (CPA)		✓	✓		RHC; BOS
1.2 Consider establishing a Municipal Affordable Housing Trust Fund		✓	✓		RHC; BOS
1.3 Continue to conduct ongoing community outreach and education				✓	BOS; PB; TM
1.4 Maintain sufficient professional support				✓	RHC; TM
1.5 Establish a committee tasked with hosting a series of hearings to inform the general public on housing issues and activities	✓				BOS; TM
1.6 Actively seek out and apply for funding and technical assistance to implement the HPP Action Plan				✓	RHC; TM
Zoning Strategies					
2.1 Adopt new zoning to support multi-family housing and mixed-use development				✓	PB; ZBR
2.2 Modify the Accessory Apartment Bylaw	✓			✓	PB; ZBR
2.3 Investigate the benefits and disadvantages of inclusionary or incentive zoning		✓	✓		PB
2.4 Comply with the requirements of M.G.L. Ch. 40A Section 3A (MBTA Communities Law)		✓			RHC; CMRPC; DDIS; PB

ACTION PLAN	Short Term (0-12 months)	Medium Term (2-3 years)	Long Term (4+ years)	Ongoing	Parties Responsible for Implementation
2.5 Prepare design guidelines or standards to accompany new multi-family housing developments		✓			DDIS
Housing Development Strategies					
3.1 Make suitable public property available for affordable housing				✓	TM; DDIS; BOS
3.2 Create an inventory of land suitable for the development of new affordable housing	✓				DDIS
3.3 Encourage opportunities for multi-family and mixed-use development				✓	DDIS; TM
3.4 Explore small-scale infill housing development and conversions		✓			DDIS; RHC
3.5 Advocate for a higher inclusion of accessible units in all new proposed housing developments			✓	✓	DDIS
Housing Preservation Strategies					
4.1 Continue to participate in the Neighborhood Renewal Division				✓	BOH; DDIS
4.2 Investigate partnerships with local banks to finance local Housing Rehabilitation			✓		DDIS; TM;
4.3 Partner with Auburn Housing Authority to address housing goals				✓	TM; DDIS
4.4 Investigate ways to establish a home repair program connecting town residents with local contractors	✓	✓			DDIS; RHC; COA

Responsible Parties Key:

- **DDIS** = Department of Development and Inspectional Services
- **RHC** = Regional Housing Coordinator
- **TM** = Town Manager's Office
- **BOS** = Board of Selectmen
- **PB** = Planning Board
- **ZBR** = Zoning Bylaw Review Committee
- **HC** = Internal Housing Committee (*proposed*)
- **ZBA** = Zoning Board of Appeals
- **HA** = Auburn Housing Authority
- **EDC** = Economic Development Committee
- **COA** = Council on Aging
- **BOH** = Board of Health

APPENDIX

- I. Housing Needs Survey
- II. Promotional flyer for the Housing Needs Survey
- III. Results of the Housing Needs Survey
- IV. Promotional flyer for the Community Workshop on Housing
- V. Presentation slides from the Community Workshop on Housing

TOWN OF AUBURN

Housing Needs Survey

Deadline to submit survey: May 31, 2023

To submit your completed survey: Drop-off boxes are located in the Town Hall and Public Library

If you would prefer to take this survey online, visit this URL or scan the QR code with your phone:

www.surveymonkey.com/r/AuburnHousing



Dear Resident,

Thank you for taking this survey! This is your opportunity to tell us your thoughts on housing in Auburn. Please take 10 minutes to complete this survey so that we can ensure Auburn fulfills the housing needs of its residents. This survey will inform the update of the Town's State-approved Housing Production Plan that will establish a 5-year plan for the future of housing in the community. This plan facilitates creation of housing that aligns with town character and meets the needs of the community.

The Town is asking for your input on current housing conditions.

We are asking for your opinion on housing options and affordability in Auburn. You will help the Town understand what types of housing are desired in Auburn and who is most in need. Your feedback will help determine how to provide more affordable and diverse housing options to current and future residents.

What is meant by "Affordable Housing"?

Affordable housing does not refer to the design, type, or method of construction of a housing unit, but to the cost of the housing to the consumer.

Affordable housing is targeted to households that meet specific income eligibility levels. Under Massachusetts law, Affordable Housing refers to houses or apartments that are permanently restricted and priced for people earning at or below 80% of the median household income of the area, otherwise known as the Metropolitan Area Median Income (AMI). For the Town of Auburn, which is located in the Worcester, MA Area consisting of 33 central Massachusetts communities, the 2022 AMI is \$114,400.

Who qualifies for "Affordable Housing" in Auburn?

Households qualify for affordable housing if they are considered low-income. To be eligible, income limits are set by the U.S. Department of Housing and Urban Development (HUD) based on the Area Median Income and the number of people living in a household. As of 2022 in Auburn and surrounding towns, a household of one (1) cannot earn an annual income higher than \$61,900 to qualify for an affordable home; while a household of four (4), has an income limit of \$88,400. This includes homeownership and rental units.

For more information on Housing Production Plans, Chapter 40B, income limits, and affordable housing in Massachusetts please visit: <https://www.mass.gov/service-details/chapter-40-b-housing-production-plan>

If you have questions or comments regarding this survey, please contact:

Emily Glaubitz, *Principal Planner at the Central Massachusetts Regional Planning Commission*: eglaubitz@cmrpc.org

Optional: If you would like to stay involved in the Housing Production Plan process, please write your name and email address below. We will only use your contact information to keep you updated throughout the planning process, including results of this survey and details about a future community workshop.

Name: _____ **Email address:** _____

CURRENT RESIDENCE

1. Do you currently live in Auburn?

- ☐ Yes, I currently live in Auburn
- ☐ No, but I work or volunteer in Auburn
- ☐ No, but I used to live in Auburn
- ☐ No, but I am interested in moving to Auburn
- ☐ Other: _____

2. Which of the following attributes were most influential in your decision to reside in Auburn? (Select all that apply)

- | | |
|--------------------------------------------|-----------------------------------------------------|
| <input type="checkbox"/> I grew up here | <input type="checkbox"/> Small-town way of life |
| <input type="checkbox"/> My family is here | <input type="checkbox"/> Neighborhoods |
| <input type="checkbox"/> Close to work | <input type="checkbox"/> Safety |
| <input type="checkbox"/> Community | <input type="checkbox"/> Government |
| <input type="checkbox"/> Natural beauty | <input type="checkbox"/> Recreational opportunities |
| <input type="checkbox"/> Location | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> Schools | |

3. How important is it for you to remain in Auburn as you age?

- ☐ Very important
- ☐ Somewhat important
- ☐ Not important

4. Do you plan to live in your current residence as you age into retirement?

- ☐ Yes, I plan to live in my current home as I age into retirement, and I anticipate that I will be able to afford my home and associated costs
- ☐ Yes, I plan to live in my current home as I age into retirement, but I am unsure if I will be able to afford my home and associated costs
- ☐ No, I do not plan to live in my current home as I age into retirement because I anticipate that I will not be able to afford my home and associated costs
- ☐ No, I do not plan to live in my current home as I age into retirement, however I would like to remain in Upton if there is housing available that meets my needs
- ☐ No, I do not plan on staying in Upton for reasons unrelated to housing affordability

5. If you were to consider moving out of your community, which of the following factors would drive your decision to move? (Select all that apply)

- | | |
|------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|
| <input type="checkbox"/> Looking for a different home size that meets your needs | <input type="checkbox"/> Needing a more accessible home (i.e. wheelchair ramps, wide doorways, stair lifts, grab bars/rails) |
| <input type="checkbox"/> Maintaining your current home will be too expensive | <input type="checkbox"/> Wanting to move to an area that has better health care facilities |
| <input type="checkbox"/> Maintaining your current home will be too physically challenging | <input type="checkbox"/> Wanting to be closer to family |
| <input type="checkbox"/> Looking to move to an independent living facility for older adults, retirement home, or other senior living community | <input type="checkbox"/> Needing access to public transportation |
| <input type="checkbox"/> Needing to move into a single-level home | <input type="checkbox"/> Wanting to live in a different climate |
| | <input type="checkbox"/> Looking for an area that has a lower cost of living |
| | <input type="checkbox"/> Needing to move closer to place of employment |
| | <input type="checkbox"/> Other (please specify): _____ |

HOUSING AFFORDABILITY

6. Are you comfortably able to afford your home and associated housing costs?

- ☐ Yes, I can comfortably afford my home
- ☐ No, affording my home is a challenge
- ☐ I'm not sure

7. Is more than 30% of your monthly income dedicated to paying for housing (including mortgage, rent, property taxes, utilities, insurance) each month?

- ☐ Yes, more than 30% of my monthly income is dedicated to paying for housing
- ☐ No, less than 30% of my monthly income is dedicated to paying for housing
- ☐ N/A

8. Which of the following housing support services would be the biggest factor in helping you stay in your home? This information will help the Town better understand the needs of its residents.

- ☐ Tax relief for eligible residents (i.e. caps to the amount of property tax that homeowners pay as a share of their income for seniors, veterans, or people with disabilities)
- ☐ Home repair or modification (i.e. loans or grants for home improvement, septic system repair, lead paint removal)
- ☐ Home health care (i.e. help with daily tasks like bathing and cooking, meal delivery, skilled nursing care, medical testing, health monitoring, etc.)
- ☐ Transportation assistance (i.e. transportation to and from medical appointments, assistance with activities like shopping or banking, reduced fares on public transit)
- ☐ Home maintenance (i.e. services for property upkeep such as lawn mowing, snowplowing, cleaning, repairs, etc.)
- ☐ Counseling on rental assistance opportunities (i.e. guidance on protection from eviction, finding affordable units, information on tenant rights, household budgeting, etc.)
- ☐ I do not currently need any support services
- ☐ Other (please specify): _____

FUTURE HOUSING NEEDS

9. In your opinion, which of the following populations are most in need of increased housing options in Auburn? (Select your top 3 choices)

- ☐ Young professionals
- ☐ Families
- ☐ Seniors
- ☐ Low-income households
- ☐ Single adults
- ☐ People with disabilities
- ☐ First-time homebuyers
- ☐ Vulnerable populations such as survivors of domestic abuse, veterans, or those in recovery
- ☐ Other: _____

10. Please rate the desirability of the following housing types if they were to be developed in Auburn:

	Very desirable	Somewhat desirable	Not desirable
Small, single-family market-rate homes geared towards first-time homebuyers	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small, market-rate homes geared towards seniors	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medium-sized single-family homes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small- to medium-sized single-level homes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Luxury single-family homes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Cottage Housing Community (small, single-family dwelling units (800-1,200 sq. ft.) clustered around a common area)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Duplexes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Condominiums	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Small-scale apartments (2-6 units)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Medium- to large-scale apartments (7 or more units)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Townhouses (2-8 multi-story dwelling units placed side-by-side)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Mixed-used Residential / Commercial (e.g. retail/office on first floor and residential units above)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Conversion of larger homes into apartments or condominiums	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Housing for special populations (e.g. disabled, youth recovery, adult group home, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Accessory dwelling units or "in-law apartments"	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Tiny homes	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Assisted living communities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Accessible housing for people with disabilities	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

11. Which of the following issues related to housing and development do you think the Town of Auburn should prioritize in the next 5 years?

- ☐ Growing existing local businesses
- ☐ Attracting new businesses
- ☐ Managing housing growth
- ☐ Creating more housing that is affordable
- ☐ Availability of municipal sewer
- ☐ Availability of municipal water
- ☐ Quality of education
- ☐ Recreational opportunities
- ☐ Improving roads and sidewalks
- ☐ Traffic management
- ☐ Protecting the public water supply
- ☐ Other: _____

DEMOGRAPHICS

12. What is your age? _____

13. How long have you lived in Auburn? _____

14. Which of the following best describes your housing situation:

- ☐ Homeowner
- ☐ Renter
- ☐ Living with others and assisting with paying rent or mortgage
- ☐ Living with other but not paying rent or mortgage

15. How many people currently live in your household? _____

16. What is your annual household income (approximately)?: _____

FINAL THOUGHTS

17. Is there anything else you would like to add regarding residential housing needs in Auburn?

CONCLUSION

Thank you for taking this survey! Community input is essential to planning for Auburn's future.

This survey is the first public outreach component of Auburn's update to its Housing Production Plan. A Community Forum will be planned for Fall 2023 to seek further community input on preferred housing styles and locations for future affordable housing.

Please visit the Town of Auburn website for results of the community survey and other updates.

If you have questions or comments regarding this survey, please contact:
Emily Glaubitz: eglaubitz@cmrpc.org



OPEN NOW THROUGH JULY 21! SURVEY ON AUBURN'S HOUSING NEEDS

The Town of Auburn is updating its *Housing Production Plan* which establishes strategies for proactively planning and developing affordable housing to meet the needs of current and future residents. This updated plan will help the Town better understand local housing needs and demand, development challenges and constraints, and opportunities to provide the community with a more affordable and diverse housing stock.

The Town is seeking your feedback on:

- *Is housing affordable in Auburn?*
- *What types of housing are most needed?*
- *Are you in need of housing support services?*

To complete the survey, scan the QR code or visit this link:



<https://www.surveymonkey.com/r/AuburnHousing>

**Paper copies are also available for pick-up and drop-off at
Auburn Town Hall and Public Library**



*For more information on this planning process,
please email Emily Glaubitz: eglaubitz@cmrpc.org
or call Danielle Chamberland Roberts: 508-832-7720*

RESULTS OF THE AUBURN HOUSING NEEDS SURVEY

These survey results will support the update of the Town of Auburn's Housing Production Plan.

2023

A town-wide survey was conducted as part of the Housing Production Plan public outreach process to gather input on housing needs.

The survey was available online and print copies were available at the Auburn Town Hall, Public Library, and Senior Center.

The survey was open from April 2023 through August 2023.

259 residents responded to the survey.

The survey aimed to gather information about the following:

- **Demographic Information:** How do the survey respondents represent Auburn's population overall?
- **Housing Affordability:** Are survey respondents facing challenges in affording to live in their home or community?
- **Future Housing Needs:** What are survey respondents' current and future housing needs? What types of new housing would residents like to see in the future?



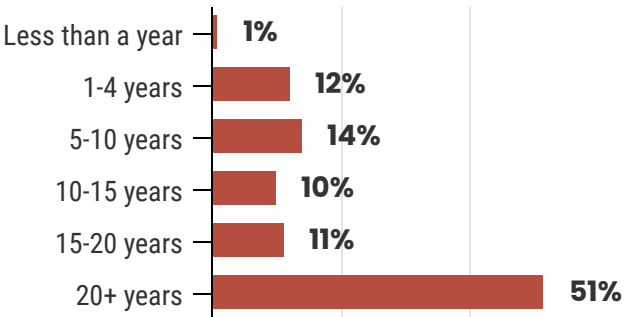
AUBURN
MASSACHUSETTS



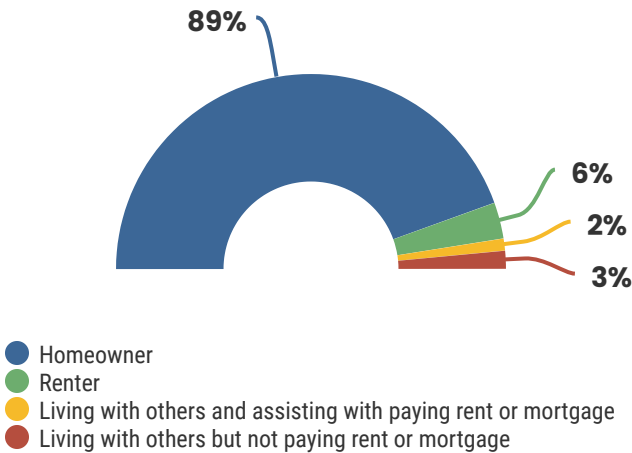
2023 Auburn Housing Needs Survey Results

Demographics of Survey Respondents

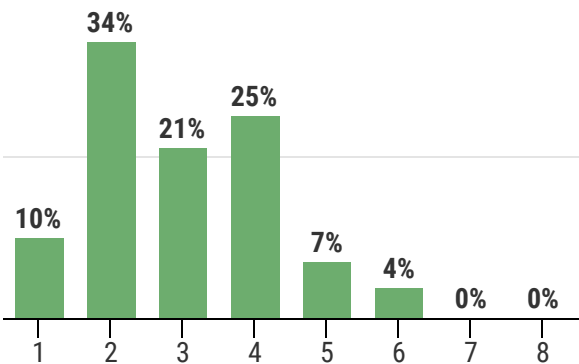
How long have you lived in Auburn?



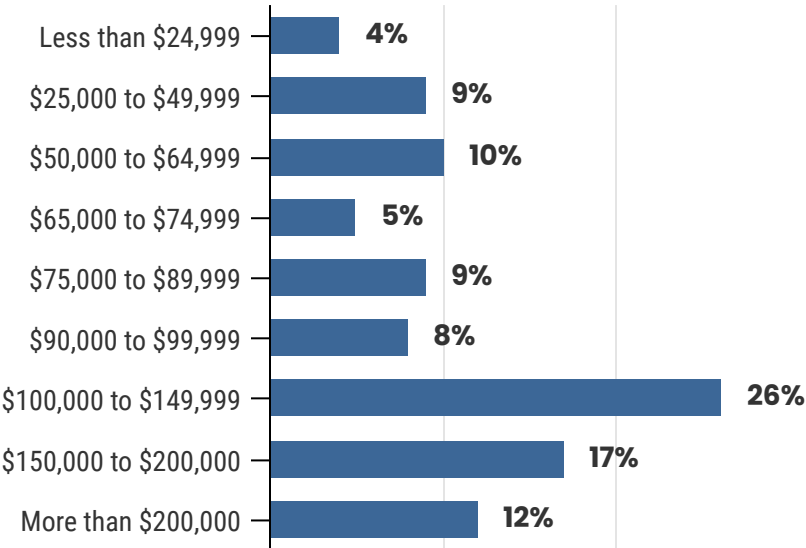
What best describes your current housing situation?



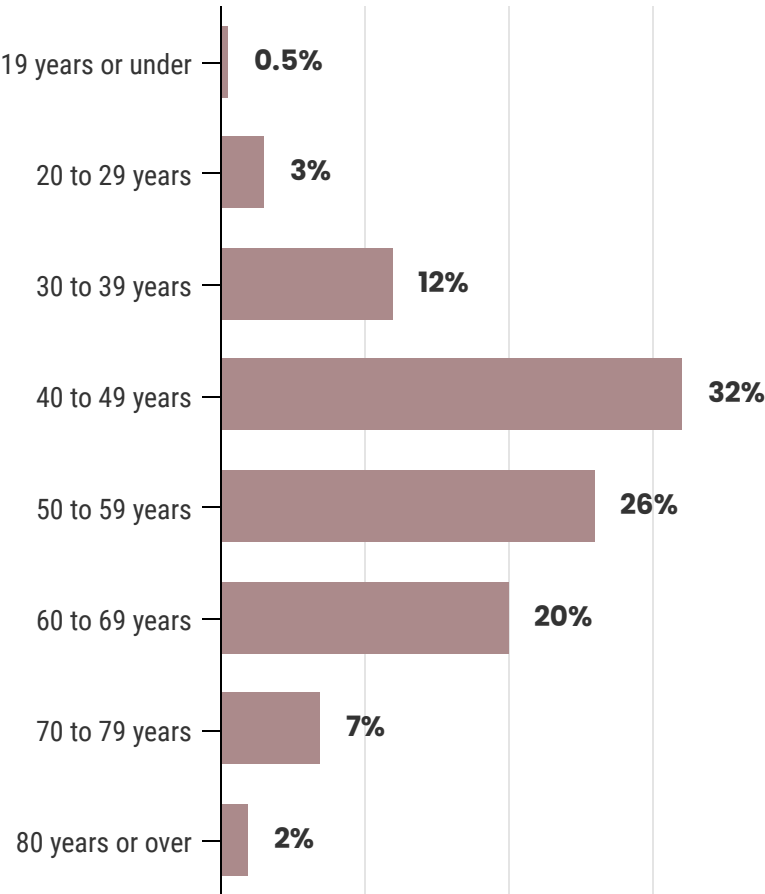
How many people currently live in your household?



Annual Household Income Range



Age Range of Survey Respondents



2023 Auburn Housing Needs Survey Results

Current Residence

33% of survey respondents plan to live in their current home as they age into retirement and **anticipate being able to afford their home** and housing costs.

35% of survey respondents plan to live in their current home as they age into retirement but are **unsure if they will be able to afford their home** and housing costs.

8% of survey respondents do not plan to live in their current home as they age into retirement because they **will not be able to afford their home** and housing costs.

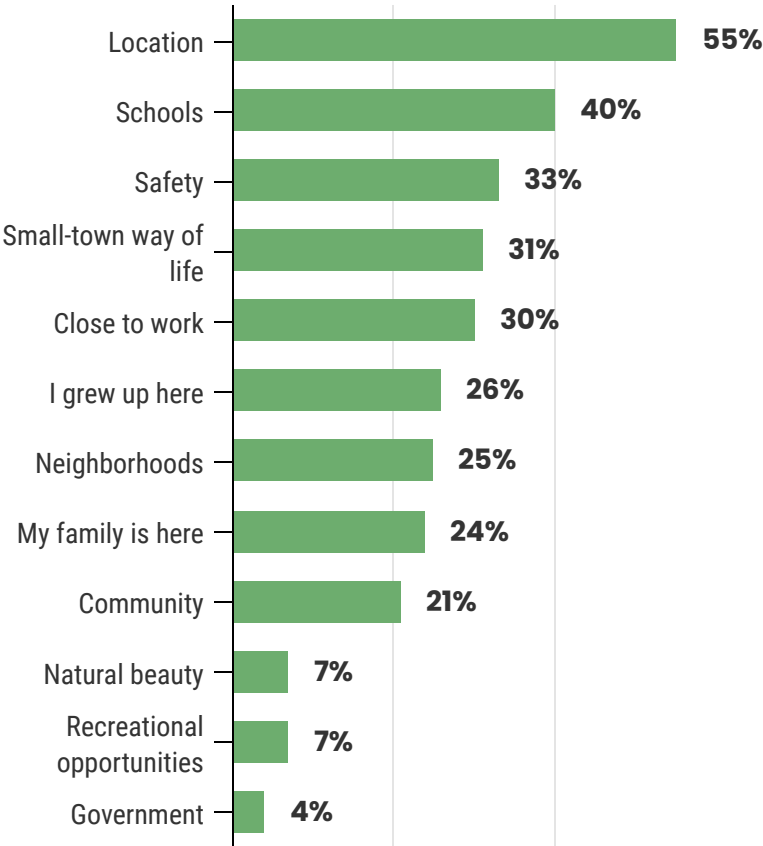
13% of survey respondents do not plan to live in their current home as they age into retirement but **would like to remain in Auburn if there is housing** available that meets their needs.

9% of respondents **do not plan on staying in Auburn** for reasons unrelated to housing affordability

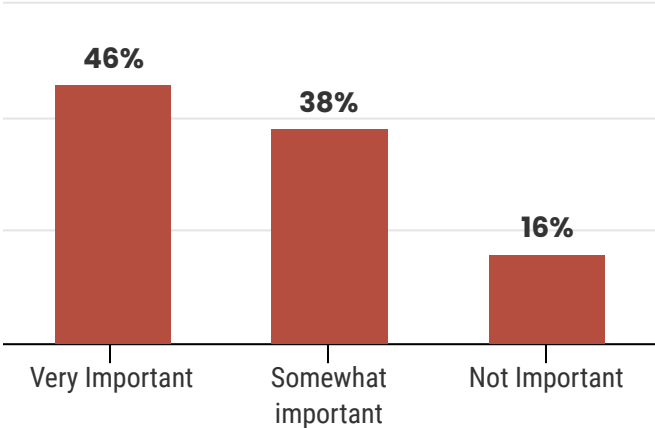
If you were to consider moving out of your community, which of the following factors would drive your decision to move?

- 1** Looking for an area that has a lower cost of living (**42%**)
- 2** Maintaining your current home will be too expensive (**36%**)
- 3** Looking for a different home size that meets your needs (**30%**)
- 4** Wanting to live in a different climate (**23%**)
- 5** Maintaining your current home will be too physically challenging (**22%**)
- 6** Needing to move into a single-level home (**22%**)

Which of the following attributes were most influential in your decision to reside in Auburn?



How important is it for you to remain in Auburn as you age?



2023 Auburn Housing Needs Survey Results

Comments on Future Housing and Living Needs

"We have no idea if we'll stay here. We are young parents and first time homeowners."

"Taxes have been increased significantly since we moved here are slowly pricing us out."

"I plan on looking to the Carolinas, Tennessee, Kentucky. Retirement dollars will go much, much further in any of these other states."

"I am retired and I am unsure I can afford to stay."

"More residential, fewer industrial parks, less over development, fewer unused buildings, and fewer multi-families."

"Make all of the trailer parks/mobile homes be designated as affordable housing."

"I can afford to live in my home but will eventually relocate for warmer climate, retirement friendly with affordable options."

"More affordable housing."

"I will live in my house till I die."

"Taxes- they were reasonable 5 years ago but are too high now."

"Will stay in Auburn until kids graduate. Downsize after."

"Auburn has an opportunity for commuter related housing at the mall and former Yankee Dummer hotel site."

2023 Auburn Housing Needs Survey Results

Housing Affordability

COST BURDENED HOUSEHOLDS

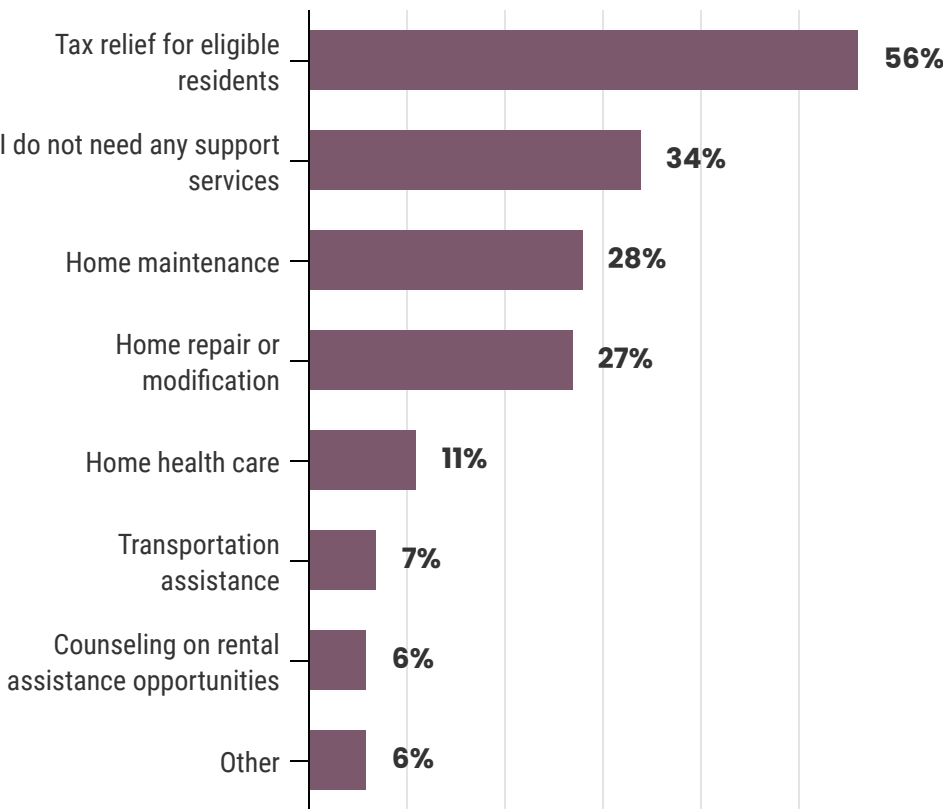
Households that spend more than 30% of income on housing costs (including mortgage, rent, property taxes, utilities, insurance) are considered **cost burdened households**.

These households may have difficulty affording necessities such as food, clothing, transportation, and medical care. Areas with a significant number of cost-burdened households face an affordable housing shortage.

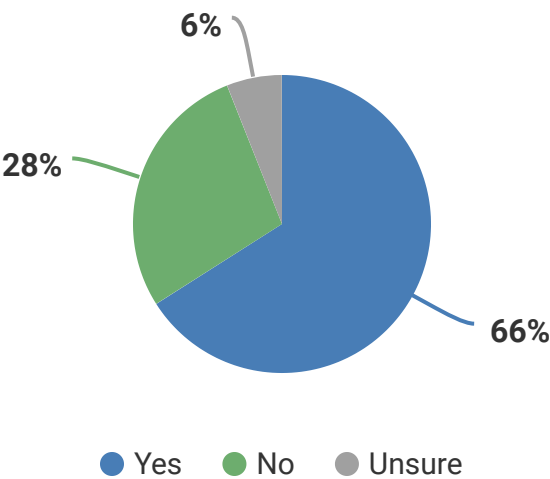
More than half (62%) of respondents to this survey are considered cost burdened.



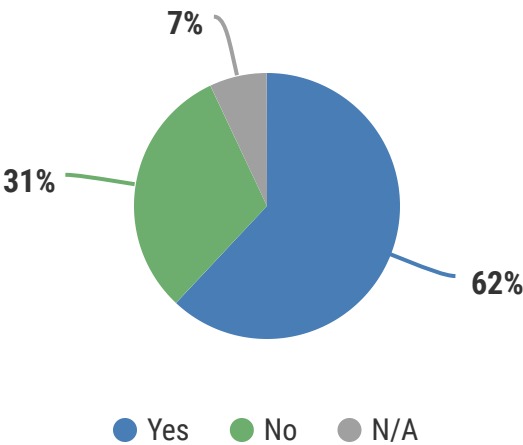
Which of the following housing support services would be the biggest factor in helping you stay in your home?



Are you comfortably able to afford your home and associated housing costs?



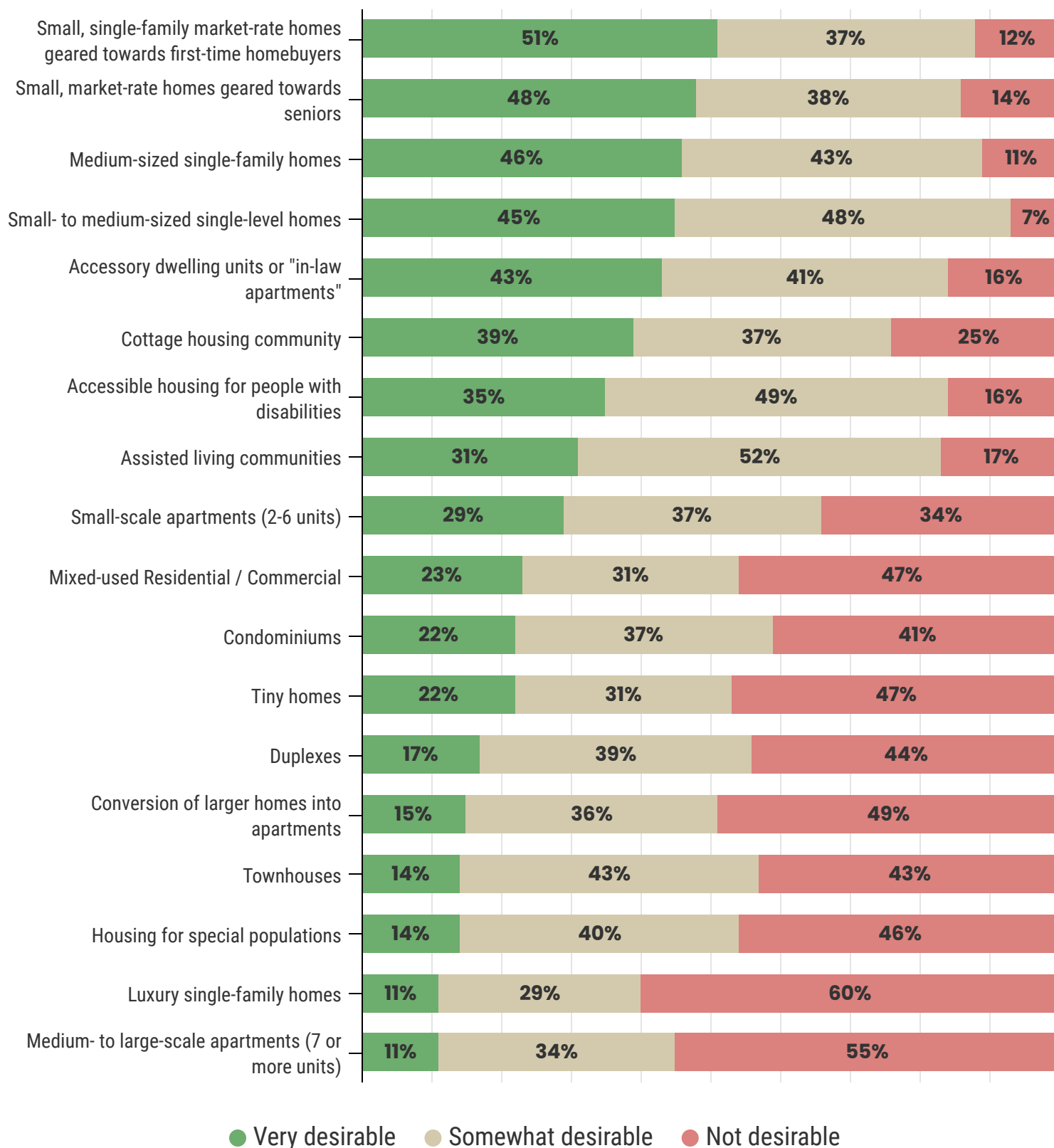
Is more than 30% of your monthly income dedicated to paying for housing?



2023 Auburn Housing Needs Survey Results

Future Housing Needs

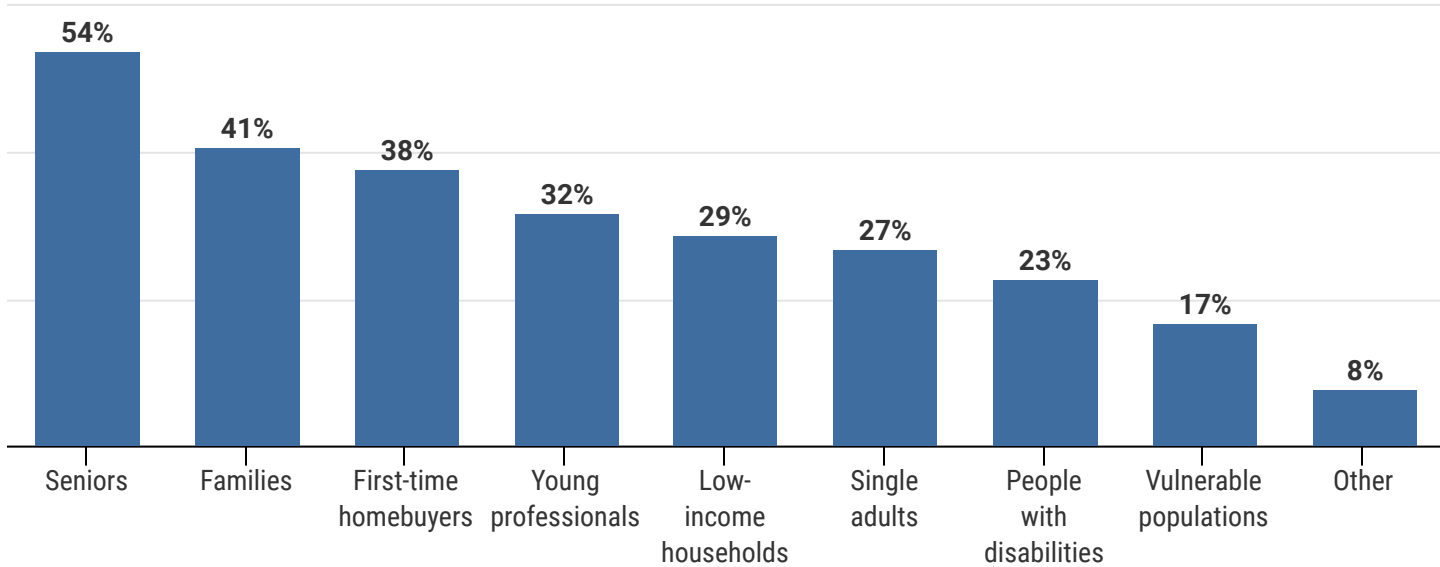
Desirability of housing types in Auburn



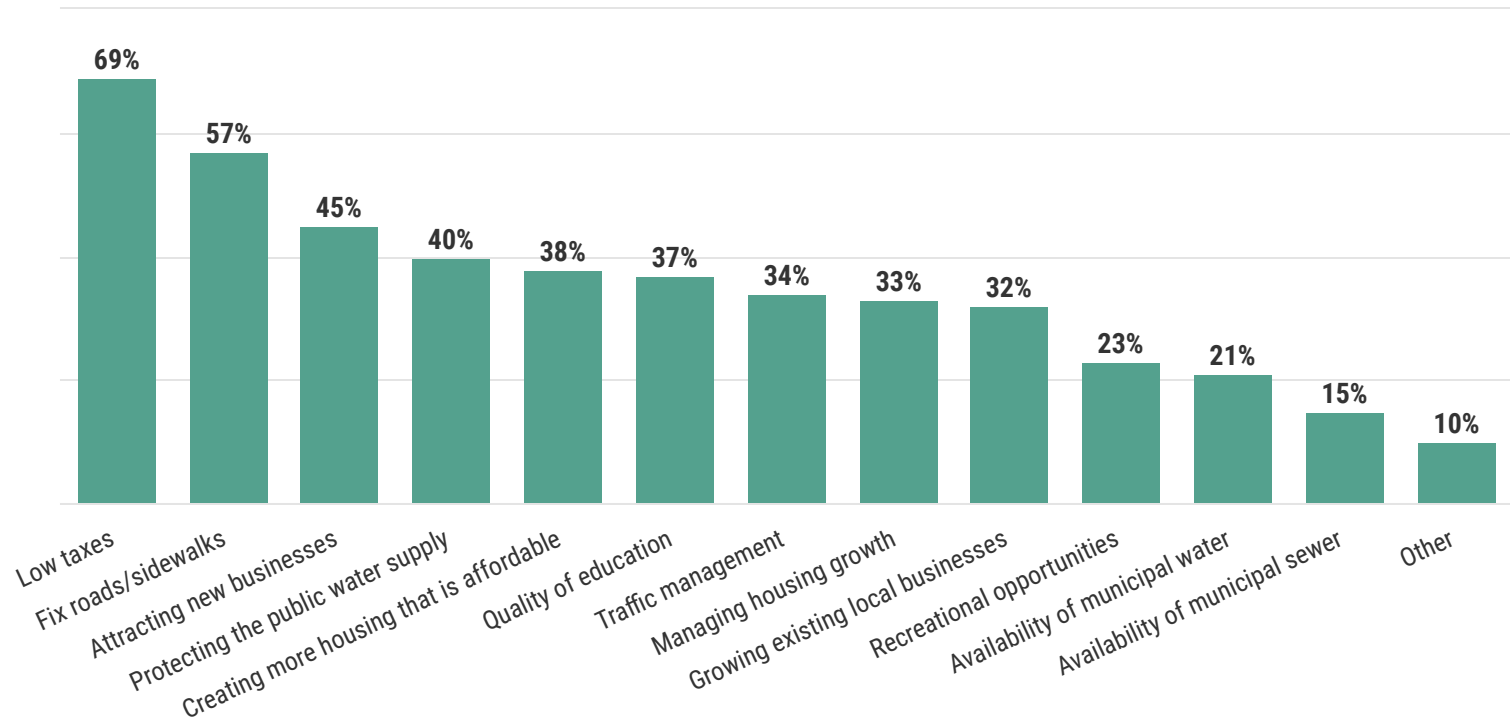
2023 Auburn Housing Needs Survey Results

Future Housing Needs

Which of the following populations are most in need of increased housing options in Auburn?



In your opinion, what are Auburn's most pressing needs related to housing and development?



2023 Auburn Housing Needs Survey Results

Comments on Housing & Development Priorities

"Protecting the natural environment we have by not over-building."

"I think Auburn should be accessible to all levels of income families."

"We need to revamp some old zoning rules. Allow more in law apt/ tiny homes to keep our seniors with their families."

"STOP BUILDING. Give the residents a break... Auburn is the new Worcester. Traffic is out of control. We DO NOT need to be a destination."

"Housing for elderly with Federal and State subsidy. Not much available for elderly in Auburn."

"No more multi-story apartment buildings."

"I think there's a huge need for supportive housing."

"More sidewalks in neighborhoods."

"I have always wished that Auburn had more apartments or condos for single people. When I was going through a divorce, but needed to stay in Auburn for my kids to attend school, I ended up having to buy another home when I really did not want to."

"Create more housing that is affordable for elderly"

"Only single family homes with off street parking"

"Please please don't allow 16 Perry place."

2023 Auburn Housing Needs Survey Results

General Comments

"We need more diversity in our town and I believe affordable housing options could help."

"There are very few rental opportunities for anyone in Auburn."

"I have a disabled adult (my adult child) living with me and we have a 1/2 acre plot. It would be helpful if we could put a tiny house on our land for her to live in. We're overwhelmed by the zoning process so haven't tried."

"Noise level & traffic volume associated with nearby roads has increased dramatically over the years."

"We have too many houses that have fallen into disrepair."

"I wanted to be close to the development happening in Worcester."

"More housing variety. Larger homes as well as apartments."

"This is a town of chain restaurants and car dealerships. There's not even a downtown. We will move once our children graduate from the good schools."

"Why does a person who has lived in Auburn for 48 years have to wait so long to get into senior housing?"

"We don't need any more houses that will attract families. The schools can't handle it."

"We should be attracting more younger people and focusing resources toward growing units that appeal to working people instead of retirees."

2023 Auburn Housing Needs Survey Results

General Comments

"There is a need for affordable elderly housing in town, a very large need."

"The older I get...the less likely I see myself being able to afford rising taxes."

"Auburn is a beautiful town, we currently live and own a townhouse, and having the opportunity to be in a single family house would be wonderful. However, that opportunity seems unaffordable at the moment."

"We need options so my young adult children can rent or buy."

"We need to offer low income housing. There is a great need for single parent homes/apartments."

"I support growing our community with affordable multifamily housing."

"I'm worried about the little patch of woods behind our house getting converted into a housing development. We have so many bears and coyotes in our backyard now and I fear it will only get worse if we continue to diminish their habitat."

"Auburn doesn't need any more housing development."

"Auburn is on track to becoming a small city. Our schools can not house more students."

"It would be very nice to have a centralized village of small homes or apartments for senior couples or disabled to live in independently, supported by a congregational housing facility for when one or both people in the couple need more nursing care."

TOWN OF AUBURN



COMMUNITY WORKSHOP ON HOUSING

Residents are invited to learn about Auburn's Housing Production Plan update and participate in a planning activity to help guide the future of housing in town.

Monday, September 18, 2023

6:00 - 8:00 P.M.

Auburn Town Hall - Selectman Meeting Room

Light
refreshments
will be provided!

If you plan to attend,
please RSVP to Emily at
eglaubit@cmrpc.org

Community Forum on Housing

Auburn, MA

September 18, 2023

6:00 – 8:00 pm

Town Hall – Selectmen Meeting Room



AUBURN
MASSACHUSETTS



1

Agenda



- | | |
|-----------|----------------------------------------|
| 6:00 p.m. | Introductions |
| 6:10 p.m. | Presentation and Q&A |
| 7:00 p.m. | Quick break & divide into small groups |
| 7:15 p.m. | Small group activity |
| 7:45 p.m. | Final thoughts |

2

2

Housing Production Plan

A Housing Production Plan is a way for municipalities to better understand local housing need & demand, development constraints & opportunities, plus create a vision for future affordable housing.

This process will update the plan from 2017.

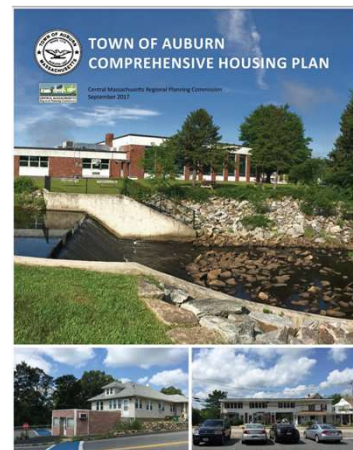


3

3

How can a Housing Production Plan help Auburn?

1. Address unmet housing needs and demands
2. Establish a community vision for the future of housing with clear goals and objectives
3. Help the Town meet the State 10% affordable housing goal
4. Help guide 40B developments under comprehensive permitting
5. Influence and identify the type, location, and amount of housing being developed in the future



4

Project Timeline



5

5

Chapter 40B & Comprehensive Permits

Summary of M.G.L.
Chapter 40B

6

M.G.L. Chapter 40B

- Every municipality in Massachusetts must maintain at least 10% of its housing stock deed-restricted as “affordable” to households earning 80% of less of the Area Median Income (AMI)
- Chapter 40B provides opportunities for developers to bypass local zoning in towns that are under this 10% threshold if their proposed developments include affordable units
- “Safe Harbor” options give towns some relief from development pressures under 40B

7

7

Comprehensive Permitting & Safe Harbor

- In municipalities where less than 10% of their housing stock is deed restricted as affordable, a developer can legally bypass local zoning regulations and build more densely
- The proposed development needs to include long-term affordability restrictions with at least 25% of the units
- The Comprehensive Permit does *not* waive other permitting requirements such as building permits, State highway access permits, wastewater disposal permits, State building code requirements, or State Wetlands Protection Act requirements
- Communities can deny a developer a Comprehensive Permit by claiming “Safe Harbor” if they have an approved Housing Production Plan **AND** increase their affordable housing stock by at least 0.5% of the town’s existing housing units in 1 year or by 1.0% over 2 years

8

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What does “affordable” look like in 2023?

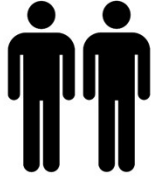
To be eligible for affordable housing, a household's income cannot exceed 80% of the Area Median Income (AMI)

Area Median Income (AMI) for Auburn & Worcester, MA HUD Metro Area in 2023:

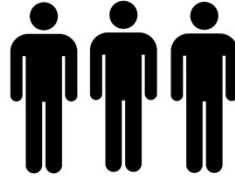
\$122,000



\$65,550
for a 1-person
household



\$74,900
for a 2-person
household



\$84,250
for a 3-person
household



\$93,600
for a 4-person
household

Households are eligible for affordable units if they earn less than the above income limits

Income limits are calculated by parameters set by the U.S.
Department of Housing and Urban Development (HUD)

9

9

Subsidized Housing in Auburn:

*What do we have? What do we need to have?
How do we get there?*

Total Year-Round Housing Units (2020 Census):

6,979 units

Affordable housing calculations will always be made using the most recent Decennial Census year-round housing unit count as a basis, even if more housing units are built in the years after the Census.

Number of units currently on Auburn's SHI:

366 units (5.24%)

This is how many affordable units the town currently has recorded on the State's inventory of affordable housing as of June 29, 2023.

Subsidized Housing 10% Target:

698 units

This is the total number of affordable units that the town needs to have in order to achieve the 10% threshold mandated by the State.

Number of units the Town needs to produce in one year to achieve “Safe Harbor”:

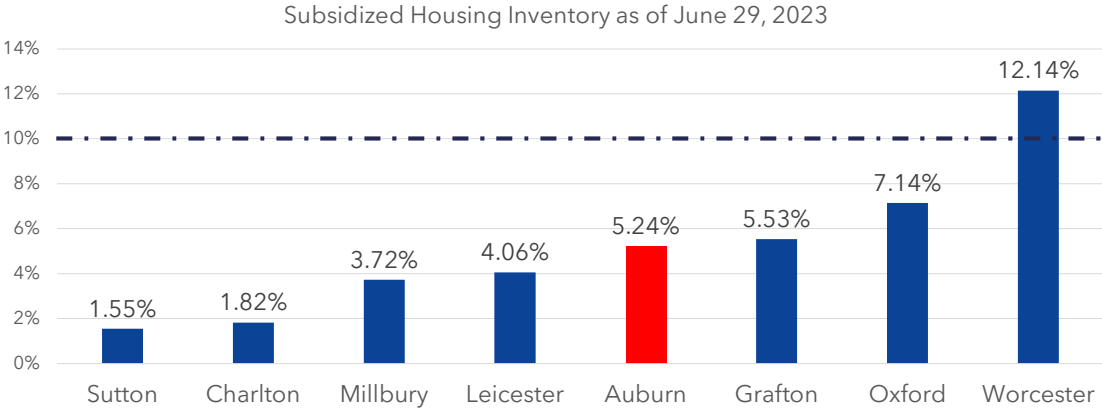
35 units

The State allows towns to gradually produce affordable units on their own terms to avoid unwanted Chapter 40B housing. This is how many units the town would need to produce each year to achieve “Safe Harbor” under Chapter 40B.

10

10

Subsidized Housing Inventory: *How does Auburn compare to its neighbors?*



11

11

Community Data

Highlights of Auburn's
population & housing
data

12

Population & Households in Auburn

6,750 Total households and **16,889** Total Population

28% of householders live alone

15% of all households are elderly single-person households

29% of all households have children under 18

29% of residents age 65+ have some type of disability

44.6 Median age

\$94,063 Median household income

40% of households earn less than \$75,000 annually

Source: 2020 Decennial Census;
2021 American Community Survey 5-Year Estimates

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Housing Characteristics in Auburn

6,750 Total occupied housing units

82% Owner-occupied

18% Renter-occupied

3.6% Vacancy rate

In a "healthy" market, vacancy rates are between 4% - 6%

78% Single-family, detached homes

\$295,100 Median home value

\$402,000 Median sales price of single-family homes in 2022

\$327,500 Median sales price of condominiums in 2022

Source: Decennial Census 2020
2021 American Community Survey 5-Year Estimates;
Mass Association of Realtors 2023

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Community Survey Results

Important takeaways from the community survey

15

Who completed the survey?

Age Ranges

■ Total Auburn Residents Age 20+ ■ Survey Respondents

Age Range	Total Auburn Residents Age 20+	Survey Respondents
20 to 29 years	11%	3%
30 to 39 years	18%	12%
40 to 49 years	17%	32%
50 to 59 years	20%	26%
60 to 69 years	17%	20%
70 to 79 years	10%	7%
80 years or over	8%	1%

259 Auburn residents filled out the survey

89% of respondents are homeowners and **6%** of respondents are renters

51% of respondents have lived in town more than 20 years

44% live in 1 or 2 person households

16

What types of housing are needed and who is in need?

According to the survey results...

Most desired housing types

1. Small, market-rate homes geared towards first-time homebuyers
2. Small, market-rate homes geared towards seniors
3. Medium-sized single-family homes
4. Small- to medium-sized single-level homes
5. Accessory dwelling units
6. Cottage housing community

Populations most in need of increased housing options

1. Seniors
2. Families
3. First-time homebuyers
4. Young professionals
5. Low-income households

17

17

Residing in Auburn

How important is it for you to remain in Auburn as you age?

- 46%** Very Important
38% Somewhat Important
16% Not Important

Do you plan to live in your current residence as you age into retirement?

33% of respondents plan to live in their current Auburn home as they age & anticipate they will be able to afford their home and associated costs

8% of respondents do not plan to live in their current Auburn home as they age because they will not be able to afford their home and associated costs

If you were to consider moving out of your community, what would drive your decision to move?

1. Looking for an area that has a lower cost of living (42%)
2. Maintaining your current home will be too expensive (36%)
3. Looking for a different home size that meets your needs (30%)
4. Wanting to live in a different climate (23%)
5. Maintaining your current home will be too physically challenging (22%)

18

18

Cost of Living

62% of respondents reported paying more than 30% of their monthly income towards housing costs (mortgage, rent, property taxes, utilities, insurance)

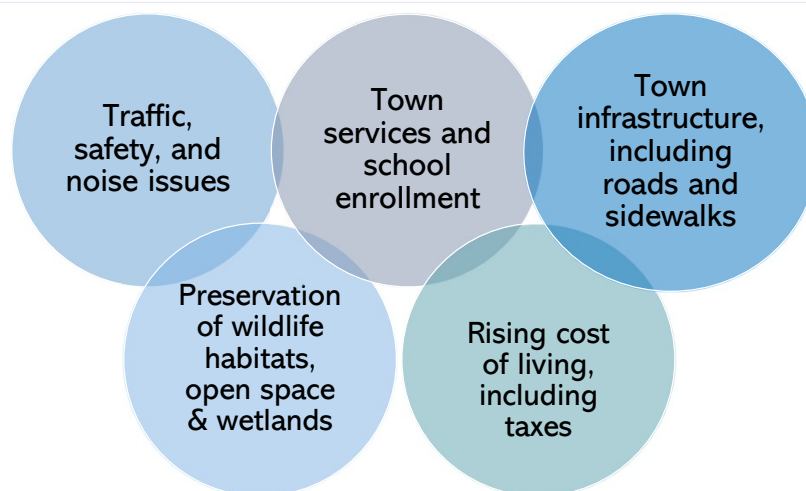
28% of respondents said that affording their home is a challenge

30% of respondents would qualify for affordable housing, based on their household income and number of people per household

19

19

Other Themes from Survey Results



20

20

Looking Ahead

What are Auburn's options to address its housing needs?

21

What options exist for fulfilling Auburn's housing needs?

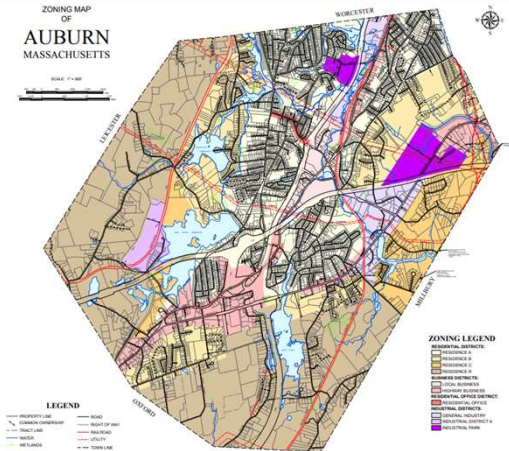
1. Engage developers with *Friendly 40B* options, which allows residents some input.
2. Encourage residential development types with modest density such as *townhouses*, *cluster developments*, or *small-scale multi-family units* in suitable areas of town, which will add much-needed homes and blend with Auburn's character.
 - Also known as "missing middle" housing
3. Concentrate new housing development or adaptive reuse of existing buildings in already developed areas of town.
4. Pursue reliable sources of funding for affordable housing initiatives such as an Affordable Housing Trust Fund or the Community Preservation Act (CPA)
5. Amend zoning to allow greater diversity in housing options.

22

22

Under existing zoning, what can be created?

1. Single-family detached dwelling
2. Two-family detached dwelling
3. Town House
4. Apartments
5. Mixed-Use Building
6. Congregate housing for the elderly and handicapped
7. Accessory Apartment
8. Tiny Home
9. Open Space Residential Development
10. Mall Reuse



23

23

Questions?



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Breakout Group Activity

Instructions for the mapping activity

25

Breakout Group Activity Instructions

- Break out into groups of no more than 10 people
- Each table has a large map of Auburn displaying 6 “study areas” with land that could *potentially* be locations for future housing, plus a group of pictures of different housing options
- Discuss amongst your group which housing option would be the best fit for each of the study areas
- Each study area must have one or more pictures assigned to it!
- Be prepared to discuss your reasoning at the end of the activity

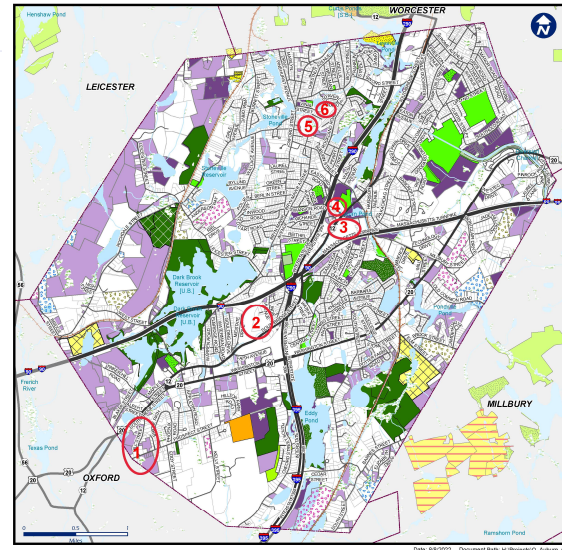
Please keep an open mind, allow all members in the group to talk, and be creative!

26

26

Activity Map

- Red numbered circles are study areas identified by the Committee and CMRPC based on previous planning efforts, locations of Town-owned land, and existing infrastructure.
- There may be areas appropriate for housing that are not identified on this map. Town-owned land is the best place to start, however there may be privately owned parcels that owners are interested in selling.
- Zoning can be changed. If an area is not currently zoned for a certain type of land use, a proposed change can be brought to Town Meeting.



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Housing Types

Accessory Dwelling Unit (ADU)

Smaller, independent residential dwelling unit located in the same lot as a stand-alone single-family home. ADUs can be detached or attached.



Cottage House Community

A group of small, single-family dwelling units (generally 800 -1,200 square feet) clustered around a common area, often providing connected backyards and a pedestrian friendly environment.



Duplex (Two Units)

A duplex is a multi-family home that has two units in the same building. Units can be arranged either side by side or stacked on top of one another.



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Housing Types

Small-Scale Apartments

Small-to medium-sized structure, with 2-6 rental units arranged side-by-side and/or stacked.



Small-Scale Condominiums

A group of detached or attached structures divided into several units that are each separately owned, surrounded by common areas which are jointly owned and maintained by a community association.



Large-Scale Apartments or Condos

One large structure or a group of multiple medium-to-large structures divided into numerous units that are each separately rented or owned, surrounded by common areas.



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Housing Types

Small-Scale Mixed Use

A small- to medium-sized attached or detached structure consisting of two or more types of uses which are integrated vertically into a single building. A business or office use occupies the first floor while residences are located on the upper floor(s).



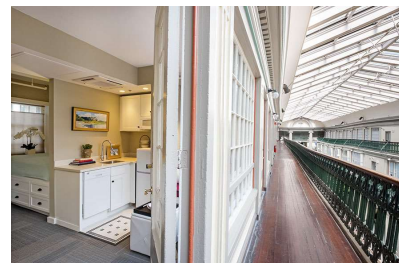
Large-Scale Mixed Use

On a block or neighborhood scale, two or more types of uses which are integrated vertically into a one or more buildings. It is walkable and offers residents more chances to live, work, and shop. The development blends uses such as residential, commercial, open space, or entertainment into one space.



Adaptive Reuse

Unused or underutilized structures can be converted into residential units. This is an alternative to new construction. For example, vacant stores in shopping malls or vacant churches can be repurposed into housing.



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Housing Types

Senior Housing or Assisted Living Facility

A housing facility for older adults with disabilities, or those who cannot live independently. Living spaces can be individual rooms apartments, or shared quarters. Facilities are designed to promote the independence of residents but offer varying personal and medical care services.



Townhouses

Small-to medium-sized attached structure that consists of 2-16 multi-story dwelling units placed side-by-side. Can be rental or ownership units.



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Resources for more information

Massachusetts Executive Office of Housing and Livable Communities (HLC):

<https://www.mass.gov/orgs/executive-office-of-housing-and-livable-communities>

MassHousing:

<https://www.masshousing.com/programs-outreach/planning-programs>

Massachusetts Housing Partnership:

<https://www.mhp.net/>

Citizens' Housing and Planning Association (CHAPA):

www.chapa.org

Housing Toolbox for Massachusetts Communities:

<https://www.housingtoolbox.org/>

HPP Glossary of Terms

<https://www.mapc.org/resource-library/hpp-glossary/>

Housing Appeals Committee (Comprehensive Permit Process):

<https://www.mass.gov/service-details/housing-appeals-committee-hac>

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Thank you!

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<https://www.cmrpc.org/>

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