# **Hudson Housing Production Plan** 2025-2030

Draft

## PROJECT TEAM

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# Introduction

A Housing Production Plan (HPP), as defined in 760 CM 56.03 and administered by the Executive Office of Housing and Livable Communities (EOHLC), is a proactive approach for planning and developing affordable housing. The HPP identifies the housing needs of a community and the goals and strategies to achieve or maintain the 10% threshold required by MGL Chapter 40B. The Town of Hudson's status relative to the 10% threshold is documented on the Subsidized Housing Inventory (SHI), also administered by EOHLC, and included in Appendix C of this plan.

The Town of Hudson places great importance on planning for affordable housing through the HPP process. HPP's are updated and renewed every five years per the regulations, and Hudson had an approved Housing Production Plan in 2015, which has since expired. Hudson—under the leadership of the Affordable Housing Trust-- has chosen to prepare an update to this plan for the following reasons:

- 1. The 2015 HPP expired in January 2021, and this update is being undertaken to regain approval status per state regulations.
- 2. The Town of Hudson would like to be proactive in staying above the required 10% threshold pursuant to MGL Chapter 40B while continuing to plan for affordable housing production.
- 3. The strategies for housing production outlined in the 2015 HPP have either been implemented or are no longer the appropriate direction for the Town, so this HPP is an opportunity to set future strategic goals and objectives for housing production in Hudson.

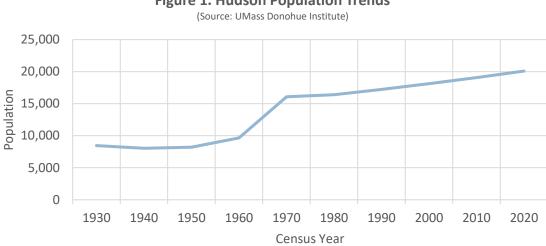
The plan includes a comprehensive housing needs assessment, sets affordable housing goals, and outlines strategies for how to achieve those goals through policy and zoning changes, new programs, and funding sources. To help inform the development of this plan, the Affordable Housing Trust held a public workshop via Zoom on October 22, 2024, which was advertised on the front page of the Town's website, emailed to all subscribers of the Town's email list, and posted on the Planning and Community Development website. The HPP was also reviewed and adopted by the Select Board on **December 16, 2024** and the Planning Board **January 7, 2025.** 

Going forward, a multi-Board working group—comprised of the Affordable Housing Trust, Planning Board, Select Board, and Zoning Board of Appeals—should meet on a regular basis to discuss how to prudently advance the policy and zoning changes outlined in this plan. A multi-board approach will set the Town up to successfully advance the housing goals outlined in this report.

# **Housing Needs Assessment**

## **Population Profile**

Hudson's population has steadily grown over the last eight decades, as shown in Figure 1. The population has more than doubled between 1940 and 1990, with the largest change occurring between 1960 and 1970 (a 66 percent increase). The average rate of increase between 1990 and 2020 has been consistent and stable at approximately 5 percent per decade.



**Figure 1. Hudson Population Trends** 

Population density is an important factor in making investment decisions about infrastructure such as pedestrian and bicycle accommodations, public transit, and siting facilities such as schools and fire stations. With a total land area of 11.8 square miles, Hudson's current population density is 1,743.01 people per square mile. Among comparable towns in Massachusetts (towns of a similar size and demographics), Hudson has the second highest population density. As shown in Figure 2, while population density has increased in Hudson since the last Housing Production Plan (HPP) was prepared, it has not increased at the same rate as in similar communities such as Westborough and Ashland.

<sup>&</sup>lt;sup>1</sup> U.S. Census Bureau, Census 2020, reported by Social Explorer, Table T2.

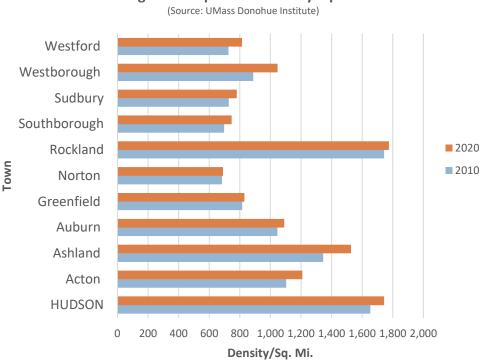


Figure 2. Population Density Sq.Mi.

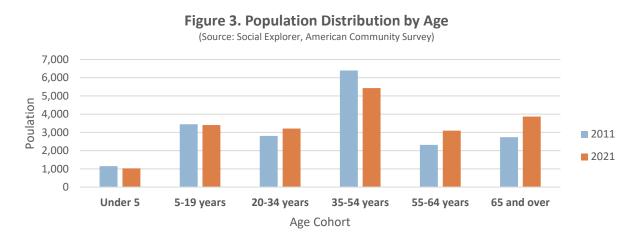
Hudson's population growth may be attributed in part to the construction of new homes. The Town's schools and access to major highways for commuting purposes and relatively affordable housing make it an attractive community for people seeking a place to live near the employment centers of Boston, Framingham, and Worcester.

Table 1 shows that between 1980 and 2020, Hudson's population increased at a faster pace than that of Middlesex County as a whole. Over the past decade, between 2010 and 2020, Hudson's growth rate (5.2 percent) exceeded that of Middlesex County (2.5 percent) and the state (3.1 percent).

Table 1. Comparison Po	1980	1990	%	2000	%	2010	%	2020
Hudson	16,408	17,233	5.03%	18,113	5.11%	19,063	5.24%	20,092
Middlesex County	1,367,034	1,398,468	2.30%	1,466,396	4.86%	1,503,085	2.50%	1,632,002
Massachusetts	5,737,037	6,016,425	4.87%	6,349,113	5.53%	6,547,629	3.13%	7,029,917
Source: Social Explorer.								

Consistent with national trends, Hudson's fastest growing population segment are the 55- to 64-year and 65-and overage cohorts, which have increased 34 percent and 41 percent respectively since 2011. With "Baby Boomers" (born 1946-1964) reaching the age of 65 and over, population

growth among older adults will continue for at least the next generation. This is a significant planning challenge for housing, economic development, municipal and social services, and transportation as Hudson and other communities look for ways to meet the needs of aging residents. New development of "over-55" housing may be influencing older adult population growth, but that alone is not the cause of the cohort shifts seen in Hudson and other communities. Another noteworthy trend is that while the population of very young people (children under 5 and school-aged children) and adults in their mid-thirties to mid-fifties decreased from 2011 to 2021, the younger adult population in Hudson has been increasing, as shown in Figure 3.



The American Community Survey asks questions about hearing and vision difficulty, cognitive difficulty, ambulatory (e.g., movement) difficulty, self-care difficulty, and independent living difficulty to generate an overall estimate of disability status for communities. In 2021, an estimated 2,485 Hudson residents (12.4% of the population) reported having a disability. Of the 2,485 individuals with a disability, approximately 54.8% were residents aged 65 years and older.

Hudson's population is evenly distributed between men (48 percent) and women (52 percent). The Town is largely White, non-Latino (Figure 4a). Less than 1 percent of the population is American Indian or Alaska native, 2 percent is Black or African American, 3 percent is Asian, with the remaining 15 percent being other or two or more races. In comparison, the region (Middlesex County) and the state are somewhat more racially diverse. Non-White residents comprise 32 percent of the regional population and the 24 percent of the statewide population.

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<sup>&</sup>lt;sup>2</sup> "Documentation: ACS 2021 (5-Year Estimates)," Social Explorer, accessed May 25, 2023, <a href="https://www.socialexplorer.com/data/ACS2021\_5yr/documentation/fe42f9fd-49a2-4c22-8fe5-ddc2ed72e9dd#fe42f9fd-49a2-4c22-8fe5-ddc2ed72e9dd">https://www.socialexplorer.com/data/ACS2021\_5yr/documentation/fe42f9fd-49a2-4c22-8fe5-ddc2ed72e9dd</a>.

Figure 4a. Population by Race in Hudson (Source: U.S. Census Bureau)

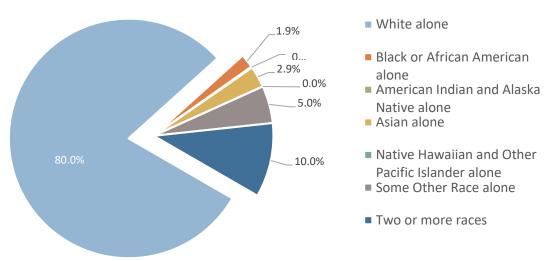
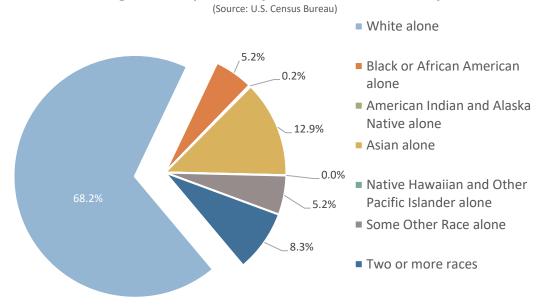


Figure 4b. Population by Race in Middlesex County



#### Households

In 2021, Hudson had 8,035 households, a 5 percent increase from 2011 (Table 2). The size of Hudson's households has increased slightly from an average of 2.45 people per household in 2011 to 2.49 in 2021. Hudson's rate of household growth was lower than that of all the surrounding communities.

Table 2. Numb	er of Household	S							
Year	Hudson	Berlin	Bolton	Marlborough	Sudbury				
2011	7,679	1,029	1,583	15,856	5,613				
2021	8,035	1,311	1,853	17,147	6,208				
% Change	4.64%	27.41%	17.06%	8.14%	10.60%				
Source: America	Source: American Community Survey, reported by Social Explorer.								

For demographic reporting purposes, the Census Bureau distinguishes between "family" and "non-family households." Family households include two or more related people, while non-family households include single people living alone and households of two or more people not related to each other. Tables 3 and 4 show that family households have generally increased at a slower rate from 2011 to 2021 (3 percent) than non-family households. (8 percent).

Town	Family Household		n Family Household Married-Couple Family		Families with Children			Households with				
								<18		p	eople 6	5+
	2011	2021	%	2011	2021	%	2011	2021	%	2011	2021	%
Hudson	5,138	5,298	3.1%	4,136	4,395	6.3%	2,413	2,174	-9.9%	1,723	2451	42.3%
Berlin	781	913	16.9%	704	773	9.8%	333	275	-17.4%	284	618	117.6%
Bolton	1,319	1,499	13.6%	1,206	1,394	15.6%	766	703	-8.2%	253	470	85.8%
Sudbury	4,980	5,312	6.7%	4,363	4,859	11.4%	2,899	2,895	-0.1%	1,187	1639	38.1%
Marlborough	9,196	10,313	12.1%	7,686	7,836	2.0%	4,465	4,778	7.0%	3,054	3579	17.2%
Source: American	Source: American Community Survey, reported by Social Explorer.											

In Hudson, the number of one-person households decreased 2 percent between 2011-2021. Notably, non-family households with older people (65 years and older) increased by the highest percentage of all types (43 percent). This generally correlates with the trend toward growth among older adult residents.

Town	vn Non-Family Households One-person households			One-person households Age 65+					
	2011	2021	%	2011	2021	%	2011	2021	5
Hudson	2,541	2,737	7.7%	2,109	2,075	-1.6%	778	1,109	42.5%
Berlin	248	398	60.5%	211	335	58.8%	64	264	312.5%
Bolton	264	354	34.1%	231	280	21.2%	52	159	205.8%
Sudbury	633	896	41.55%	558	725	29.93%	362	500	38.2%
Marlborough	6,660	6,834	2.8%	5,355	5,290	-1.28%	1,677	1,723	2.8%

In addition to the increase in households with seniors, 53 percent of the single-person households are people older than 65 years. This is reflected in the growing senior population in Hudson noted in Figure 3.

## **Housing Characteristics**

The housing stock in Hudson is largely comprised of older, modest single-family homes on small lots, a significant portion of which was built before 1940, which can be seen in the character of many of its residential neighborhoods. Figure 5 reports housing types in Hudson by number of units in buildings. Multi-family housing, mainly smaller buildings with 3 to 9 units, account for 15 percent of all units in Hudson.

20+ units, 15.1%

One unit, attached, 7.4%

Two units, 7.3%

One unit, attached, 7.4%

One unit, attached, 7.4%

Two units, 7.3%

Mobile home, 3.1%

Figure 5. Distribution of Housing Stock by Type

(Source: American Community Survey, 2021)

Like many communities in the outer orbit of Metro Boston, Hudson experienced moderate housing development between 1940 and 1959 and a significant uptick thereafter, from 1960 to 1980. This is in line with Hudson's significant population growth during the 1960s and the completion of regional highway improvements.

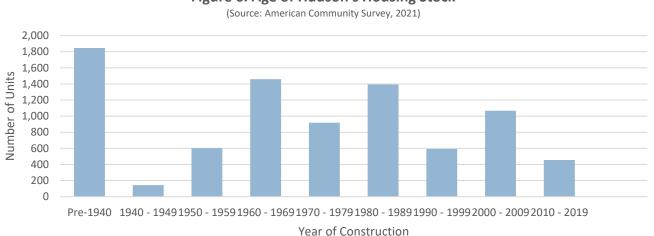


Figure 6. Age of Hudson's Housing Stock

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As the number of households in Hudson increased between 2010 and 2020 (8 percent), the number of housing units increased at a slightly slower rate (6 percent). Table 5 shows that in 2020, there were 8,502 housing units in Hudson, with 96 percent (8,151) occupied. Household growth in Hudson was absorbed in part by the 25 percent drop in vacancies during this period. The rental vacancy rate decreased sharply between 2010 and 2020, from 10 percent to a 4.5 percent vacancy rate, while the ownership vacancy rate has remained very low.

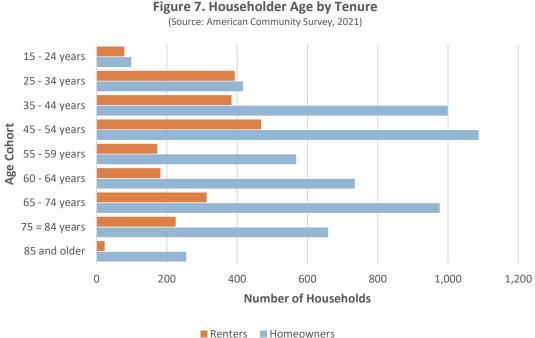
Table 5. Hudson's Housing Inventory, 2010-2020									
	2010	2020	Absolute	% Change					
			Change						
Housing Units	7,998	8,502	504	6.3%					
Occupied Units	7,528	8,151	623	8.3%					
Owner Occupied	5,454	5,747	293	5.4%					
Renter Occupied	2,074	2,404	330	15.9%					
Vacant Units	470	351	-119	-25.3%					
Owner Vacancy Rate	1.4	0.8		-0.6					
Rental Vacancy Rate	10	4.5		-6					
Source: U.S. Census Bureau, Census	2010, 2020								

#### **Tenure**

Hudson's housing is primarily owner-occupied. Homeowners lived in approximately 72 percent of the 8,151 occupied housing units reported in Hudson in Census 2020 (i.e., 5,747 units). This is a 5 percent increase from 2010, as shown in Table 5. The number of renter-occupied units increased at a much faster rate (16 percent) during the same 10-year period.

Most homeowners in Hudson are working-age families between 35-54 years, as shown in Figure 7. In many cases, these are families have dependent children living at home. However, Hudson is also home to many renter households in the same age cohorts. For example, households between 25 and 34 years make up 10 percent of all households in Hudson, but they comprise 18 percent of the town's renters.

Hudson has a significant stock of public and subsidized units primarily in multifamily developments. Most of the larger rental developments were built during the 1980s. New single-family homes built over the past decade have been generally placed on larger lots and, not surprisingly, they are more expensive homes than were constructed in the past.



**Housing Market** 

The number of home sales in Hudson has dropped in the past few years, echoing regional trends. Single-family home sales peaked in 2019 and have fluctuated since then, dropping significantly in2023. This, too, is consistent with regional trends and is largely due to the jump in mortgage interest rates that began in March 2022. The federal government's efforts to slow inflation by raising interest rates in the post-pandemic period has effectively chilled housing sales nationwide and stalled new multifamily developments.

Table 6. Nu	mber of Housing Sal	es in Hudson, 2	013-2022
Year	Single-Family	Condo	All
2023	117	89	226
2022	175	79	290
2021	190	103	344
2020	178	100	317
2019	195	109	348
2018	177	97	321
2017	192	114	352
2016	173	129	345
2015	190	91	328
2014	169	73	331
Source: Banl	ker & Tradesman, Rea	al Estate Market	Sales.

The drop in number of home sales is not matched by a decline in median sales prices. Figure 8 shows the median sales prices of single-family homes and condos since 2014. The sale prices for single-family homes peaked in 2022 at \$550,000. Condos also peaked in 2022 at \$365,000. There are signs that there is a shortage of houses for sale in the Boston metro area compared to the demand. Prospective home buyers may begin searching for housing opportunities in more distant suburbs, such as Hudson, as demand intensifies.<sup>5</sup>

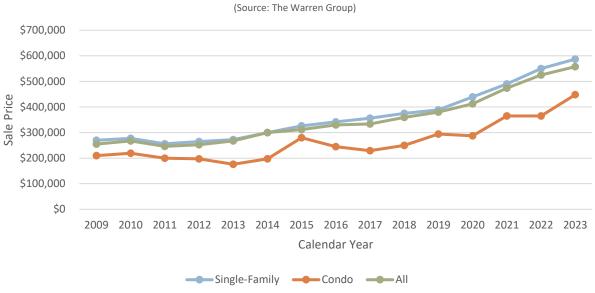


Figure 8. Median Housing Sale Prices in Hudson

Despite growth in home prices over the last decade, Hudson has largely remained a fairly affordable place to buy a home. As shown in Table 7, Hudson had the second lowest condominium sale price in 2022 compared to some of its neighbors and Middlesex County as a whole.

Table 7. Median Sales Prices in Hudson's Region (2022)										
	Single-Family	Rank	Condo	Rank	All	Rank				
HUDSON	\$550,000	3	\$365,000	2	\$525,000	2				
Berlin	\$530,000	2	\$526,015	3	\$530,000	3				
Bolton	\$767,500	5	\$625,000	5	\$767,500	5				
Sudbury	\$1,167,000	6	\$800,590	6	\$981,250	6				
Marlborough	\$525,000	1	\$320,000	1	\$500,000	1				
Middlesex County	\$739,000	4	\$576,000	4	\$705,000	4				
Source: The Warren G	roup									

Just as sale prices have increased over the past decade in Hudson, rental costs have as well. The median monthly rent increased by \$305 from \$1,059 in 2010 to \$1,364 in 2021, an almost 29 percent increase, while median rent in Middlesex County increased by \$602 (50 percent) from 2010 to 2021. Although Hudson rents are still slightly below the Middlesex County median rent,

rentals are not as affordable as they once were. This is attributable, at least in part, to development of higher-end rental housing as well as the inability of new multifamily development to meet demand.

Table 8. Median Gross Rent, 1990 - 2021										
	Change in Median	Perce	ent Change							
Year	Hudson	Middlesex County	Hudson	Middlesex County						
1990	\$631	\$671								
2000	\$632	\$835	0.2%	24.4%						
2010	\$1,059	\$1,213	67.6%	45.3%						
2021	\$1,364	\$1,815	28.8%	49.6%						

Sources: 1990 Census of Population and Housing; Census 2000, Census 2010; American Community Survey 2021

## **Housing Affordability**

Hudson's median household income for 2021 was \$94,191. This is somewhat lower than that of Middlesex County (\$111,790) but higher than the state as a whole (\$89,026). Figure 9 reports the median household income for Hudson, Middlesex County, and Massachusetts in 2021 dollars. Adjusted for inflation on goods such as food, housing, and transportation, real household income has dropped slightly from \$96,714 in 2000 to \$94,191 in 2021.

Figure 9. Median Houshold Income Hudson, Middlesex County, and Massachusetts Adjusted to 2021 Dollars

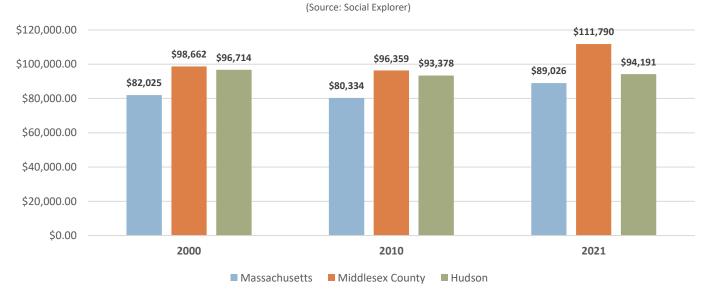


Figure 10 reports the distribution of household incomes for renters and homeowners in Hudson. A plurality of the Town's homeowners has incomes over \$150,000, indicating a relatively wealthy segment of homeowner households with higher incomes than the overall median household income of the Town (\$94,191). While there are fewer renter households in Hudson than

homeowner households overall, the largest number of renter households had significantly lower incomes of between \$50,000 and \$74,999. There are several reasons for income disparities between renters and homeowners. For example, renter households are more likely to be younger and their households are smaller, on average, than homeowner households. For example, in 2021, the average renter household size was 2.10 compared to the homeowner average of 2.64. In addition, seniors make up a sizeable share of renters in Hudson, many of whom rely on fixed monthly incomes.

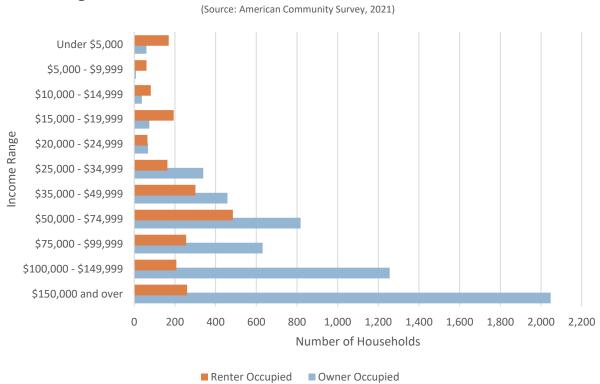


Figure 10. Household Incomes of Homeowners and Renters in Hudson

The U.S. Department of Housing and Urban Development (HUD) publishes three tiers of income limits (30, 50, and 80 percent of Area Median Income, or AMI) every tear. These income limits determine eligibility for most subsidized or assisted housing programs. In 2022, HUD estimated the median family income for the Boston-Cambridge-Quincy Metropolitan Statistical Area (MSA) was \$149,300. This is much higher than Hudson's most recently published median household income (\$94,191).

\$31,150 \$35,600 \$40,050	\$51,950 \$59,400	\$82,950 \$94,800
		\$94,800
\$40,050	\$66,000	
	\$66,800	\$106,650
\$44,500	\$74,200	\$118,450
\$48,100	\$80,150	\$127,950
\$51,650	\$86,100	\$137,450
\$55,200	\$92,050	\$146,900
\$58,750	\$97,950	\$156,400
	\$48,100 \$51,650 \$55,200 \$58,750	\$48,100 \$80,150 \$51,650 \$86,100 \$55,200 \$92,050

The definition of affordability considers both the price of the housing unit and the income of the household living in it. The term "affordable housing" is relative since it depends on the income

#### HOUSING COST BURDEN

and the size of the household.

Low- and moderate-income households are considered cost burdened if they pay more than 30 percent of their monthly gross income for housing costs. For renters, this includes rent and basic utilities and for homeowners, it includes the monthly mortgage payment, taxes, and insurance. Figure 11 shows the percentage of low- or moderate-income households with housing cost burdens in Hudson in 2010 and 2020. While the rate of homeowner cost burden has dropped, cost burden for renters has increased. This is partially due the lower incomes of renters as well as growth in rents in Hudson and the surrounding region.

Figure 11. Housing Cost Burden in Hudson: Low- and Moderate-Income Residents, 2010-2020

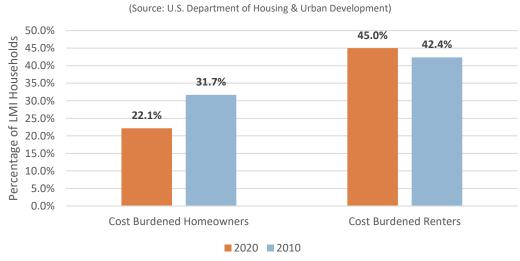


Figure 12 shows Hudson in comparison to Middlesex County in 2020. Middlesex County homeowners and renters were more likely to be cost-burdened than those of Hudson. The Middlesex County statistics include several larger cities, such as Cambridge, Framingham, Lowell, Malden, Newton, Somerville, and Waltham.

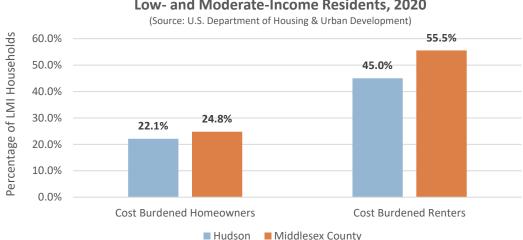


Figure 12. Housing Cost Burden in Hudson and Middlesex County:
Low- and Moderate-Income Residents, 2020

#### ACCESS TO THE HOMEBUYER MARKET FOR MODERATE-INCOME FAMILIES

No housing needs analysis would be complete without an assessment of barriers to homeownership, especially for moderate-income households. The purpose of a homeownership barriers analysis is to understand the gap (if any) between what a moderate-income, first-time homebuyer can afford and prevailing market-rate sale prices. The maximum affordable purchase price in this analysis refers to the price of a home that does not require a low- or moderate-income household to spend more than 30 percent of their monthly gross income on housing costs (mortgage payments, property taxes, and insurance). The monthly mortgage expense in this analysis is calculated using the methodology established by the EOHLC's Local Initiative Program (LIP), assuming a moderate-income household (80 percent AMI) of three or four people in the Boston-Cambridge-Quincy Metro Area, and a 5 percent down payment, current mortgage interest rate and tax rates, and insurances. Table 10 reports the results.

It is important to note that high mortgage interest rates currently in effect have a significant impact on what homebuyers can afford, and moderate-income first-time homebuyers are acutely affected. To the extent that regional market conditions have long excluded this group of homebuyers, the combined factors of high interest rates and continually rising home prices make homeownership unattainable even in relatively affordable communities like Hudson.

Table 10. Maximum Affordable Purchase Price. Moderate-Income Homebuyers in Hudson's Region								
Single-family home, 4 bedrooms		Condominium, 3 bedrooms						
Target income for pricing	80% AMI	Target income for pricing	80% AMI					
Household size	4	Household size	3					

Table 10. Maximum Affordable Purch	nase Price. Mod	erate-Income Homebuyers in Hudson's	Region
Household income	\$118,450	Income from table	\$106,650
Maximum affordable purchase price	\$345,208	Maximum affordable purchase price	\$283,297
Single-family home, 3 bedrooms		Condominium, 2 bedrooms	
Target income for pricing	80% AMI	Target income for pricing	80% AMI
Household size	3	Household size	2
Income from table	\$106,650	Income from table	\$94,800
Maximum affordable purchase price	\$310,818	Maximum affordable purchase price	\$251,820

Sources: HUD Income Limits; Local Initiative Program; Barrett Planning Group LLC.

Assumptions: 2023 Income Limits, a 30-year, fixed-rate mortgage with 5% down payment; 6.88% interest rate (source: Freddie Mac); \$14.60 tax rate (source: DOR); PMI 0.78% of mortgage amount; property insurance 0.6% of purchase price for single-family homes and 0.4% for condominiums; and condo fee 1.20% of sale price.

Figure 13 displays the affordability gap analysis, using the maximum affordable single-family and condominium purchase prices from Table 10 and Hudson's median single-family and condominium sale prices from 2023.

**Comparative Housing Costs** \$587,000 \$448,000 \$345,208 \$283.297 \$164,703 \$241,792 Maximum Hudson Maximum Hudson Affordable Affordability Affordability Median Sale Affordable Median Sale Single-Family Gap Gap Price Condominium Price Home ■ Gap Analysis \$345,208 \$587,000 -\$241,792 \$283,297 \$448,000 -\$164,703

Figure 13. Hudson's Homeownership Affordability Gap

#### RENTAL AFFORDABILITY

Table 11 details the rental affordability gap for households at 80% of AMI.

Rental Burden						
FAIR MARKET RENTS BY UNIT BEDROOMS						
Efficiency (studio)	1-Bedroom Annual	2-Bedroom	3-Bedroom			
Annual Rent	Rent	Annual Rent	Annual Rent			
\$	\$	\$	\$			
26,544.00	28,524.00	33,924.00	41,016.00			
Efficiency (studio)	1-Bedroom	2-Bedroom	3-Bedroom			
Monthly Rent	Monthly Rent	Montlhy Rent	Monthly Rent			
\$	\$	\$	\$			
2,212.00	2,377.00	2,827.00	3,418.00			
	1 Person	2 Person	3 Person			
	Household	Household	Household			
000/ (000)	\$	\$	\$			
80% of AMI	91,200.00	104,200.00	117,250.00			
Housing Cost Limit	\$	\$	\$			
(30%)	27,360.00	31,260.00	35,175.00			
	\$	\$	\$			
Cost Burden for Studio	816.00	4,716.00	8,631.00			
Cost Burden for 1	\$	\$	\$			
Bedroom	(1,164.00)	2,736.00	6,651.00			
Dearoom	(-//	*				
Cost Burden for 2	\$	\$	\$			
		1	\$ 1,251.00			
Cost Burden for 2	\$	\$	т			

Table 11: Rental Burden

# **Housing Opportunities and Barriers**

### **Community Preservation Act**

In 2007, Hudson voted to adopt the Community Preservation Act (CPA). At least 10 percent of all revenue generated annually by the CPA must be earmarked for open space, 10 percent for affordable housing, and 10 percent for historic preservation, and up to 5 percent annually may be spent on administrative costs. Hudson's Community Preservation Committee, with the approval of Town Meeting, annually transfers 10% of CPA revenues to the Affordable Housing Trust Fund, to be spent at the discretion of the Affordable Housing Trust as permitted by the CPA.

Through these funds, Hudson has been able to support several affordable housing initiatives, including rental assistance during the pandemic, and the sponsorship of an all-affordable housing development on the site of the old Police Station.

## **Zoning Bylaw**

The Town of Hudson's Zoning Bylaw contains basic elements of residential zoning that can accommodate more housing choices, as well as housing that is affordable through development by right. Most of the town (56 percent) is zoned for single-family residential on 30,000-60,000 square foot lots. Two districts are zoned for multi-family residential development on 15,000 square foot lots totaling 0.6 percent of the total land area. Mobile homes are allowed in Hudson, and Mobile Home Districts comprise 0.9 percent of the total land area.

Residential uses are permitted in most of the commercial districts, either by-right as allowed in the residential districts, or by special permit where the commercial and residential uses do not conflict. Mixed-use buildings are allowed by special permit with commercial on the first floor and residential on the upper floors.

Some residential areas or zoning districts in Hudson are located directly adjacent to commercial or industrial districts, such as the Washington Street and Central Street areas. Residents who live on the edges of such districts can be negatively impacted by noise, sights, traffic, and other characteristics associated with commercial and industrial development. In addition, houses on the edges of these districts have been known to fall to disrepair since they do not sell well as residential and are not zoned for commercial uses. Every community encounters such scenarios and a potential way to minimize the negative interactions of the different uses is to develop a Transitional Overlay Zoning District at the district edges. Such an overlay district would assist the transition between a quiet residential area and a noisier, bustling commercial retail corridor. The Overlay District could contain such requirements as:

- Only allowing two-story retail buildings;
- Restrictions on drive-thru uses;
- Prohibiting certain overhead lighting;
- Encouraging businesses to rebuild/renovate existing structures as opposed to developing new;

and,

• Restricting business size or encouraging more small businesses.

While Hudson does have some diversity in zoning districts and provisions for a variety of housing options, it has not undertaken many of the newer, more comprehensive efforts to diversify zoning options for housing development. One option for Hudson to consider is allowing the conversion of existing single- family homes to up to four multi-family units by special permit and site plan review from the Planning Board. With the appropriate checks in place, multi-family condo conversions can provide smaller, more affordable units without changing the neighborhood character.

Since the Town of Hudson, unlike many municipalities in Massachusetts, often hovers around the 10 percent affordability goal established by Chapter 40B, it may be prudent to consider the adoption of an inclusionary housing bylaw that mandates a certain number of housing units be affordable in a major subdivision or multi-family building. This has the potential to ensure that Hudson remains above the 10 percent goal, thereby maintaining municipal control over the development of affordable housing that is context-sensitive in terms of location and density.

### **Hudson Housing Authority**

Founded in 1962, the Hudson Housing Authority manages and administers low-rent housing programs, which are funded by the EOHLC and HUD. The Hudson Housing Authority manages affordable housing units including building development and maintenance, screening tenants, and keeping waiting lists, to provide affordable housing to low- and moderate-income residents. The Hudson Housing Authority manages 218 units in two major developments, Norma Oliver Village and the Brigham Circle for elderly and handicapped persons (Table 15). These complexes consist entirely of one-bedroom apartments.

One of the issues for the Authority-controlled housing developments at Norma Oliver Village and the Brigham Circle is that the demand far outpaces the supply in these developments. Currently, there are over 100 individuals on the waiting list for each of these housing complexes. Norma Oliver Village contains 12 handicap-accessible units and Brigham Circle has 8 handicap-accessible units although demand for handicap-accessible units has not been as high as for the elderly units. Also, the Brigham's Circle elderly housing complex, built in the 1960s, needs renovation to better accommodate its senior residents. The federally aided Norma Oliver Village saw a successful upgrade through site improvements and roof repairs, along with new boilers and air units funded by HUD.

The Hudson Housing Authority administers 69 federal Section 8 Vouchers and 24 Massachusetts Rental Vouchers. These programs provide participant property owners with a direct payment on behalf of the family. Family participants contribute no more than 40 percent of their gross monthly income toward the rent, with HUD contributing the difference. However, the waiting list for Section 8 vouchers is extensive, and according to the Housing Authority, it would take 10 years to satisfy the current demand. This indicates there is a need in Hudson for more affordable housing

for families.

## **Infrastructure Capacity**

Hudson, like many communities in Massachusetts, is facing an uphill battle in trying to meet the needs of residents and businesses, to provide cost effective services, and to maintain and improve its public facilities.

Hudson has infrastructure issues that present a challenge to denser development (sewer and water), but also has areas of town where both Town sewer and water are available. The Town also has limited transit options as Hudson is not currently served by the Massachusetts Bay Transit Authority; however, it recently joined the MetroWest Regional Transit Authority (MWRTA).

The following section discusses the extent of Hudson's water, sewer, transportation, solid waste, utilities, and public safety. Although Hudson faces some challenges with respect to infrastructure capacity, there are no significant shortfalls that would negatively impact the Town's ability to encourage housing opportunities to meet the needs identified in this Plan.

#### DRINKING WATER

The Department of Public Works (DPW) Water Division manages the Town's drinking water supply. Drinking water comes from a blended supply of surface water drawn from Gates Pond Reservoir and water pumped from five different wells and then treated to remove iron and manganese. Three of the wells are located off Chestnut Street, Kane Well is on Main Street and Cranberry Well is off of Parmenter Road. PFAS treatment was added to the well water treatment in 2019, and a permanent PFAS treatment facility went online in July of 2022.

The maximum daily withdrawal limit is 2.95 million gallons per day, and the current average withdrawal is 1.67 million gallons per day.

#### WASTEWATER

The DPW Sewer Department manages the Town's wastewater. The collection system consists of 51 miles of gravity sewer, 15 pump stations, and 7 miles of force main sewers. Hudson's wastewater treatment facility improves the quality of wastewater effluent discharged into the Assabet River by removing nutrients.. A barrier for large-scale housing production in the eastern part of Hudson is that there is no municipal sewer service connection, and wastewater is handled via private septic systems.

#### SOLID WASTE AND RECYCLING

The Hudson Department of Public Works provides residents of Hudson with trash disposal and recycling services through a curb-side collection program as well as a Resident Drop-Off Facility on Cox street. Curbside collection is fee-funded by subscription users. Property owners can sign up for the service for \$110 per quarter. Transfer station tags are \$10 for Hudson residents. Plans are underway for the current transfer station to be replaced with a new, larger station relocated

within the same parcel of municipal land.

#### **PUBLIC SAFETY**

Hudson has full-time professional Fire/Emergency Response and Police Departments. The Fire Station Headquarters was constructed in 2004 and has almost reached the end of its useful life cycle. A second fire station, originally built in 1895, is located within the Downtown Business District. Although there have been numerous renovations including the installment of a new roof and windows in 2014 and new high efficiency heating units in 2020, this station still has some significant operational, maintenance, and structural issues. There is one other fire station that is not currently staffed and is used for emergency management and storage. The Police Station facility was constructed in 2017, and the former station was re-purposed in 2024 for a 100% affordable housing development.

The Town should continue to monitor the capacity for fire protection and emergency response needs as the Town continues to move forward with the development of new housing.

#### **HUDSON LIGHT AND POWER**

Hudson Light and Power services all of Hudson and Stow and parts of surrounding communities, delivering reliable, efficient and cost-effective power. It is a tremendous asset to the Town, providing a dependable source of electricity for residents and businesses and keeping electric rates low for its customers. This municipal utility currently meets Town needs.

#### **ROADS**

There are 122 miles of roadway in Hudson. Most of the roadway system falls under the jurisdiction of the Town of Hudson (88 miles, or 72 percent). The Town utilizes Commonwealth Chapter 90 Funding and Complete Streets funding for roadway repair, sidewalk repair, and improving multimodal connections to schools, activity centers, and residential neighborhoods.

#### **TRANSIT**

Hudson is a member of the MWRTA and has been serviced by Route 15 since September of 2018. Route 15 has 8 stops in Hudson, including the Senior Center, several affordable housing developments, and 3 major shopping areas, then continues to stops in Marlborough and, during commuter hours, the Southborough MBTA station. In 2023, the MWRTA launched the Catch Connect service in Hudson, an on-demand transit service whereby patrons use a smartphone app platform similar to the traditional rideshare app platforms. However, the route is not heavily used and public transportation options are still a limitation for Hudson.

#### PEDESTRIAN FACILITIES

Pedestrian access and mobility are mixed in Hudson. The Downtown and the immediately outlying areas have the sidewalks and crosswalk connectivity necessary for safe and desirable walking. Outside of the Downtown however, there are missing gaps in sidewalk connectivity along some critical roadways.

The Safe Routes to School program is a national program that aims to find and develop safe routes for children to be able to walk and bike to school. The three elementary schools and the middle school in Hudson are all partner schools in the program.

The Assabet River Rail Trail is a popular multi-use trail connecting Hudson to Downtown Marlborough. It will soon be connected to a portion of the Mass Central Rail Trail that is being completed by DCR as part of the Eversource Sudbury-Hudson Transmission Line Project. The Town hopes to procure funding to continue design and implementation of the MCRT through Hudson to the Berlin line.

# **Housing Goals**

Housing development is contingent both upon the construction of housing and on the planning and regulatory tools that enable localities to strategically invest limited public and private funding to create housing. In order to increase the diversity and affordability of housing in Hudson, greater flexibility will be needed in the Town's Zoning Bylaws to guide development.

The following goals were identified for the Town of Hudson:

- 1. Maintain Hudson's affordable housing inventory at or above the 10 percent minimum under Chapter 40B.
- 2. Build positive working relationships with for-profit and non-profit residential developers to diversify the types and increase the supply of market-rate and affordable housing in Hudson.
- 3. Encourage higher-density development in areas with public sewer service.
- 4. Provide incentives for redevelopment of vacant or underutilized buildings for mixed-income multifamily housing.
- 5. Promote small-scale cottage cluster developments to create starter homes and downsizing options for retirees.
- 6. Encourage housing and residential care options for older adults and people with disabilities, such as subsidized rental apartments, congregate residences, and multi-generational developments.
- 7. Create affordable homeownership opportunities for low- and moderate-income first-time homebuyers through development subsidies or direct assistance.
- 8. Preserve the long-term affordability of existing affordable housing units to prevent risk of loss due to resale, outdated deed riders, or expiring affordability terms.
- 9. Continue to build public understanding of affordable housing needs in Hudson and the community benefits of housing affordability.

#### **Numerical Goals**

Hudson has maintained its SHI at over the 10% state goal. In August of 2024, the SHI included 8455 year-round housing units with 940 SHI units, bringing Hudson to 11.12% subsidized. This includes 40 new units of affordable housing in the Packard Street Commons development. However, housing stock in Hudson continues to increase, and the challenge will be to ensure that subsidized housing continues to increase as well. Hudson will continue to strive to increase the number of SHI Eligible Housing units by at least .5% of its total units, or 42 units a year. Should Hudson fall below an SHI of 10%, the Town will be subject to the Production Goals of greater than .5% (42) of 1% (85) in order to remain in compliance with Massachusetts' requirements.

# **Housing Development and Preservation Strategies**

#### A. Regulatory Requirement:

The identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating SHI Eligible Housing developments to meet its housing production goal.

The Town will investigate advancing the following regulatory adjustments and updates:

- 1. Amend Section 5.2.4 of the Zoning By-laws, the Multiple Residence District, to allow multiple dwellings as of right, subject to site plan review, at an average density of one unit per 2,500 sq. ft. Reduce the minimum parking requirement to 1.5 spaces per unit, and increase the maximum building height to four stories and 48 feet.
- 2. Amend Section 5.2.3 of the Zoning By-laws to allow single-family to two-family conversions by special permit for any single-family dwelling that is at least 10 years old in the R40, R15, and MR, provided the lot has access to public water and either has access to public sewer or provides on-site wastewater disposal system that complies with Title V.
- 3. Create design guidelines for the Planning Board and Zoning Board of Appeals for two-family dwellings.

#### **B.** Regulatory Requirement:

The identification of specific sites for which the municipality will encourage the filing of Comprehensive Permit applications. Identification of specific sites should be consistent, to the greatest extent possible, with Sustainable Development Principles.

Since Hudson exceeds the 10% affordability threshold under Chapter 40B and will likely remain above the threshold for at least the next decade, the Town is not susceptible in the near term to unwanted comprehensive permit applications. Nevertheless, Hudson continues to have significant unmet housing needs, and the Town needs options to promote greater housing diversity and affordability. To do this, it will need to continue to work with for-profit and non-profit developers.

Under the Chapter 40B regulations and guidelines, the Local Initiative Program (LIP) offers the option for communities to partner with developers to secure a Project Eligibility Letter (PEL) from

the Executive Office of Housing and Livable Communities (EOHLC). LIP is a state housing program administered by EOHLC. The LIP program is intended to encourage communities to produce SHI-eligible housing as a locally sponsored Comprehensive Permit by providing state technical assistance from EOHLC (rather than a financial subsidy). Using the LIP PEL will allow Hudson to continue to use the comprehensive permit process when zoning solutions alone will not work, but at the same time it gives the Town more control over the selection of developers that can apply for comprehensive permits from the ZBA.

The Affordable Housing Trust and the Planning and Community Development Department have identified several sites that would be particularly good candidates for Comprehensive Permits. Appendix A provides a listing of four properties that are viable candidates for a Comprehensive Permits.

#### OUTREACH FOR MUNICIPALLY -SPONSORED HOUSING PROJECTS

The redevelopment of the former Police Station property at 62 Packard Street serves as a model on how best to build neighborhood support and buy-in for affordable housing development. Prior to any permitting process, the Town—led by the Planning and Community Development Department—will work with community and neighborhood stakeholders to understand the regulatory mechanics of affordable housing, evaluate options for a site layout, and develop design guidelines for the development (lighting, building typologies, buffering, etc.). These guidelines will then be incorporated into a Request for Proposals (RFP).

#### **C.** Regulatory Requirement:

Characteristics of proposed residential or mixed-use developments that would be preferred by the municipality, such as infill development, cluster developments, adaptive reuse, transit-oriented housing, mixed-use development, and/or inclusionary zoning.

Since 2016, the Town of Hudson has been committed to promoting adaptive re-use and mixed-use development in the Downtown, and in areas that are downtown-adjacent. In 2016, the Town updated its Downtown Zoning use regulations to help unlock mixed-use development and housing production in the Downtown. These regulations include eliminating parking ratios, easing dimensional requirements, and allowing for 8 units or fewer of housing to be allowed by-right. Although the Town of Hudson does not have a robust public transit footprint, served by only one limited fixed-route service by the Metrowest Transit Authority, the Downtown is extremely walkable with direct access to a vibrant commercial business area and recreational assets such as the Assabet River Rail Trail, the Downtown River Walk, and a splash pad and playground facility.

Appendix B highlights the priority mixed-use and adaptive re-use projects for the Town of Hudson. To facilitate the projects highlighted in Appendix B, the Town is committed to considering the following actions:

- 1. Adopt inclusionary zoning as an overlay district that applies in any residential district or to mixed-use buildings downtown, with the following incentives:
  - Provide for tiers of affordability, from 60% to 100% AMI

- Provide two additional market-rate units for each affordable unit
- 2. Update the existing Open Space Residential Development By-law to allow cluster development as of right through subdivision approval (for development of lots) or site plan review (for detached condo developments)
- 3. Assist developers pursuing approvals outlined in the prior section to obtain funding commitments from the Workforce Housing Fund, which supports rental housing development for households with incomes between 60% and 110% AMI.
- 4. Create an Infill Development Bylaw for two-family and small multifamily development with at least one SHI-eligible unit.

#### D. Regulatory Requirement:

Identification of municipally owned parcels for which the municipality commits to issue requests for proposals (RFP) to develop SHI Eligible Housing, including information on appropriate use of the site, and a timeline for the issuance of an RFP.

In 2018, the Town of Hudson received a grant from MassHousing to investigate the feasibility of the potential re-use of two-municipally owned properties: 62 Packard Street (former Police Station) and 155 Apsley Street (School Administration Building). This report outlined the development potential and the development constraints for affordable housing on these two municipally -owned properties. In 2022, the Town decided to advance a 40-unit 100% affordable housing development at 62 Packard Street, as the School Department was unsure at that time as to whether they were going to vacate the building.

Over the next year, the Affordable Housing Trust will re-engage with the School Department to discuss their future plans to vacate 155 Apsley Street, as the building has continued to deteriorate. It is possible that this building could be deemed uninhabitable for the School Administration staff, which would free up the site for a potential affordable housing development. If the School Administration vacates this property, the Town commits to further investigate the feasibility of an affordable housing development, have a re-use committee appointed to discuss the redevelopment and help to formulate design guidelines to be incorporated into an RFP, and then issue an RFP for an affordable housing developer to purchase the property,

Over the next year, the Affordable Housing Trust and Planning Department staff will review the list of tax title properties to determine the feasibility of the development of affordable housing. Furthermore, the Affordable Housing Trust commits to working collaboratively with the Planning Board and the Zoning Board of Appeals to advance any required zoning relief to develop SHI-eligible affordable housing.

#### E. Regulatory Requirement:

Participation in regional collaborations addressing housing development.

Hudson is the lead community in a regional housing consortium that includes, in addition to

Hudson, the towns of Berlin, Bolton, Boxborough, Devens, Harvard, Stow, Lancaster, and Littleton. Ongoing services that communities receive via their membership in the Assabet Regional Housing Consortium include the following:

- General support to planning staff and ad hoc research (such as school-to-residence conversions, development history, historical preservation resources, sourcing non-HUD income limits, conversion to Universal Deed Riders, benefits/requirements of becoming a Housing Choice Community).
- Maintenance of the electronic repository of affordable housing related documents
- Providing towns with annual reports detailing the status of their SHI inventories and activity and corresponding with EOHLC on their behalf regarding SHI unit issues.
- Developing housing assistance programs
- Annual affordable homeownership and rental unit monitoring
- Resident support for those seeking and/or residing in local affordable housing
- Arranging and facilitating speaker events on topics relevant to ARHC

# **Appendix A: Candidates for Comprehensive Permits**

Leastion Address and Zoning and Davidanment Development Constraint					
Location Address and Owner of Record	Zoning and Parcel Size	Development Potential	<b>Development Constraints</b>		
		-With an addition to	Duilding is listed on the		
Town of Hudson School Department	R-15 Single Family .76 Acres	the building the site could support 28-34 apartmentsWithout an addition the site could only support 14 apartment units.	-Building is listed on the Massachusetts Historical Register -Requires code and accessibility upgrades which was estimated in 2017 to be \$4 - \$5 million dollars -Zoning relief would be required to support a multi-family use.		
Bruen Road White Pond Development LLC	R-30 Single Family 41.25 acres	-Former Army property -Rehab of existing 2 single-family units and 24 duplex units -Potential for adding new units on site (a build-out analysis has not been completed)	-Existing units require extensive rehabilitation - Zoning relief would be required for constructing additional units on the parcel - Parcel currently lacks frontage		
34 Tower Street Stella Realty Partners, LLC	IA Industrial 16.63 Acres	-Parcel is within the Adaptative Re-use Zoning Overlay District - A 194-unit multifamily development was approved in 2019 but the permit approval lapsed in 2023	-The Adaptative Re-use Overlay District has a complicated density formula, which can be a barrier for redevelopmentMultifamily is not an allowed use in any industrial zoning district. Any multifamily done without using the Adaptive Re-use By-law would need zoning relief		

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Location Address and Owner of Record	Zoning and Parcel Size	Development Potential	<b>Development Constraints</b>
49 Houghton Street 49 Houghton LLC	DB Downtown Business District .2.26 acres	-DB Zoning District is very flexible: no parking ratios or dimensional constraints -Site can support mixed-use development for almost 100 multifamily unitsApplication for Site Plan Review for 86 units was filed with the Planning Board in 2020 and then withdrawn -Building is located in the Adaptive Re-use Overlay District	-Significant cost to permit and construct a multifamily development on this parcel -Property owner is no longer interested in pursuing -The Adaptative Re-use Overlay District has a complicated density formula, which can be a barrier for redevelopment.

# **Appendix B: Candidates for Priority Mixed-Use and Adaptive Re-Use Projects**

<b>Location Address and</b>	Zoning and	Development	Development
Owner of Record	Parcel Size	Potential	Constraints
136 Main Street East	DB-	- Potential for at least	-Requires significant
136 Main Street West	Downtown	30 housing units and	investment to increase
Note: the property is subdivided	Business	commercial retail.	the capacity of the sewer
as a commercial condominium	1 acre (136 Main	-In 2022, there was a	- Property includes a
Peneda Family Trust (136 East)	Street East)	redevelopment	privately-owned dam
Trustees of 136 Main Street	1.05 acres (136	proposal before the	and associated
West Realty Trust (136 West)	Main Street West)	Planning Board, which was withdrawn.	impoundment pond that is classified as a "High Hazard Dam." -The Office of Dam Safety has ordered the property owner to complete a Relative Impact Analysis Redevelopment of the property will require significant investment to the dam and the spillway
32 Washington Street	DB-	-Former site of a	- Members of this Real
Kane MAC Limited Partnership	Downtown	McDonald's with	Estate Trust are engaged
	Business	potential for 40 multi-	in a private civil dispute
	.69 acres	family units	as to how to move
	Vacant parcel	-Redevelopment proposal discussed with the Town in 2022. Developer did not move forward, as there was no development contingency offered.	forward with a redevelopment

<b>Location Address and</b>	Zoning and	Development	Development
Owner of Record	Parcel Size	Potential	Constraints
49 Houghton Street	DB –	-Zoning District is	-Significant cost to permit
49 Houghton LLC	Downtown	very flexible: no	and construct a
	Business	parking ratios, no	multifamily development on this parcel
	.2.26 acres	dimensional	-Property owner is no
		constraints	longer interested in
		-Site can support	pursuing
		mixed-use	-The Adaptative Re-use
		development for	Overlay District has a
		almost 100	complicated density
		multifamily units.	formula, which can be a
		-Application for Site	barrier for redevelopment.
		Plan Review for 86	
		units was filed with	
		the Planning Board in	
		2020 and then	
		withdrawn	
		-Building is located in	
		the Adaptive Re-use	
		Overlay District	
7 South Street	DB-	-A three-story mixed-	
Seven South Street LLC	Downtown	use building with 9	
A delivery of the second of th	Business	rental units was	
	.64 acres	approved by the	
	Vacant parcel	Planning Board in	
		2015	
		-the approval has been	
		extended several times	
		and will lapse in	
		September 2025	
		-No building permit	
		has been pulled.	

# **Appendix C: Hudson's Subsidized Housing Inventory**

#### EXECUTIVE OFFICE OF HOUSING AND LIVABLE COMMUNITIES CH40B SUBSIDIZED HOUSING INVENTORY

Hudsor	1					Built w/	
DHCD ID#	Project Name	Address	Туре	Total SHI Units	Affordability Expires	Comp. Permit?	Subsidizing Agency
1451	Norman Oliver Village	4 Glen Road	Rental	92	Perp	Yes	HUD
1452	n/a	8 Irving St.	Rental	8	Perp	No	EOHLC
1453	n/a	Brigham Circle	Rental	44	Perp	No	EOHLC
1454	n/a	Brigham Circle	Rental	82	Perp	No	EOHLC
1455	n/a	49 Washington St.	Rental	8	Perp	No	EOHLC
1456	Fox Run	Old North Road	Ownership	4	Perp	Yes	EOHLC
1458	Lincoln Street in Hudson	22 Lincoln St	Rental	20	2032	No	EOHLC
1459	Littlebrook	100 Tower Street	Rental	96	perp	Yes	EOHLC
							MassHousing
1460	Machado House at Peter's	11 Lake St	Rental	96	perp	Yes	MassHousing
1461	Washington Street SRO	71 Washington St.	Rental	14	2032	No	EOHLC
4322	DDS Group Homes	Confidential	Rental	26	N/A	No	DDS
4567	DMH Group Homes	Confidential	Rental	14	N/A	No	DMH
5693	Simrah Gardens	307 Central Street (Map 17, Parcel 1)	Rental	158	perp	Yes	FHLBB
5694	The Esplanade	Main Street	Ownership	29	perp	Yes	MassHousing
5695	Coolidge Green	Gerry Drive (off Central Street)	Ownership	8	*	Yes	FHLBB
5907	Knotts Clearing	Tower Street	Ownership	8	perp	Yes	MassHousing
5909	Hudson HOR Program	Walnut Street	Ownership	1	04/2054	No	EOHLC
5910	Hudson HOR Program	Harriman Road	Ownership	1	04/2054	No	EOHLC

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This data is derived from information provided to the Executive Office of Housing and Livable Communities (EOHLC) by individual communities and is subject to change as new information is obtained and use restrictions expire.

#### EXECUTIVE OFFICE OF HOUSING AND LIVABLE COMMUNITIES CH40B SUBSIDIZED HOUSING INVENTORY

Hudsor	1					Built w/	Subsidizing
DHCD ID#	Project Name	Address	Туре	Total SHI Units	Affordability Expires	Comp. Permit?	Agency
5911	Hudson HOR Program	Washington Street	Ownership	1	05/2047	No	EOHLC
5912	Hudson HOR Program	Gates Avenue	Rental	1	06/2046	No	EOHLC
5913	Hudson HOR Program	Cherry Street	Mix	2	06/2047	No	EOHLC
5915	Hudson HOR Program	Priest Street	Ownership	1	06/2054	No	EOHLC
5917	Hudson HOR Program	Main Street	Rental	2	07/2047	No	EOHLC
5918	Hudson HOR Program	Eaton Drive	Ownership	1	08/2054	No	EOHLC
5919	Hudson HOR Program	Murphy Road	Ownership	1	08/2054	No	EOHLC
5922	Hudson HOR Program	Broad Street	Ownership	1	10/2045	No	EOHLC
5924	Hudson HOR Program	Houghton Court	Ownership	1	2054	No	EOHLC
5926	Hudson HOR Program	Eaton Drive	Ownership	1	11/2051	No	EOHLC
5928	Hudson HOR Program	Giasson Street	Ownership	1	11/2053	No	EOHLC
5929	Hudson HOR Program	Stowe Court	Ownership	1	12/2044	No	EOHLC
9294	Habitat for Humanity	Old Bolton Rd	Ownership	1	Perp	YES	EOHLC
9650	Cabot Ridge Apartments	Cabot Road	Rental	176	Perp	YES	MassHousing
10891	62 Packard St	62 Packard St	Rental	40	Perp	YES	MassHousing
							EOHLC
	Hudson Totals			940	Census 2020 Y	ear Round Hous Percent Su	•

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