



# Town of Northbridge Housing Production Plan

Prepared by the Pioneer Valley Planning Commission  
September 2023

# **Town of Northbridge Housing Production Plan**

**November 2023**

Prepared for: Town of Northbridge, Massachusetts

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**Cover Photo:** Cotton Mill Apartments [credit: SouthernWorcesterCounty.com]

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# Chapter 1 Introduction

## 1.1 Purpose

A Town-approved Housing Production Plan (HPP) expresses a community’s proposed approach to assuring affordable housing – prices and rents – for people who wish to live there. Although there are other community documents that may address housing, such as a Master Plan or local Zoning, it is the purpose of an HPP to present a clear strategy that will enable Northbridge to meet its housing needs in a manner consistent with town residents’ desires, Massachusetts General Law Chapter 40B and other related state and federal regulations. The plan will consider the types of housing needed by first-time homebuyers, seniors on fixed incomes, and young people starting out – and how this housing can be affordable to them. The Massachusetts Executive Office of Housing and Livable Communities (EOHLC), formerly Department of Housing & Community Development (DHCD) encourages local governments to prepare and submit a Housing Production Plan (HPP). The plan is intended to address a five-year timeline and is effective for that period after it is approved by EOHLC.

As will be described in Section 1.2 below, in order to meet state guidelines, the Town will need to increase the number of Subsidized Housing Inventory (SHI)-eligible units by at least 33 over the course of a one-year period. This is 0.5% of the total number of housing units in Northbridge (6,655). This percentage is the minimum housing production required by the state in order for a town to reject a Chapter 40B Comprehensive Permit application.

## 1.2 Housing Production Plans and MGL Chapter 40B

This section summarizes the state laws and regulations that apply to local housing production plans. Under Massachusetts General Law Chapter 40B, municipalities are encouraged to ensure that at least 10% of their total housing stock qualifies as affordable to individuals and families who earn up to 80% of the Area Median Income (AMI) for the region in which the municipality is located, in this case Worcester County. **Currently in Northbridge, 6.8% of the town’s housing units are on the subsidized housing inventory.**<sup>1</sup>

Chapter 40B was adopted in 1969 by the Massachusetts Legislature to “address the shortage of low- and moderate-income housing in Massachusetts and to reduce regulatory barriers that impeded the development of such housing.”<sup>2</sup> The law promotes responsible housing growth by creating a streamlined permitting process for eligible projects that utilize subsidized financing and that meaningfully accommodate lower-income residents. These eligible developments may receive a

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<sup>1</sup> [download \(mass.gov\)](#)

<sup>2</sup> [760 CMR 56 \(mass.gov\)](#)

comprehensive permit, even when the project does not meet local zoning requirements. However, in cities and towns that achieve affordable housing production goals (minimum of 10%), zoning boards of appeal may reject 40B proposals without facing an appeal from the developer, giving those communities great discretion over 40B development. Municipalities that have not achieved minimum affordable housing production thresholds have a more limited ability to reject 40B proposals.<sup>3</sup>

A Housing Production Plan (HPP) is a proactive approach to help communities make progress toward the 10% goal, avoiding the obligation to issue Comprehensive Permits and thereby retaining their local control over housing development. It provides an opportunity for town officials and residents to understand local housing needs, at both market and affordable rates, and consider how they can be met in the most appropriate way. The HPP is a companion document to a town's master plan and considers potential residential buildout, availability of water and sewer services, and other factors in the town's long-term vision.

The Housing Production Plan encourages communities to:

- 1) Complete a comprehensive housing needs assessment that takes into consideration both local and regional housing needs and identifies opportunities and constraints to meeting those needs.
- 2) Develop strategies to enable the community to meet its affordable housing needs, including an explanation of how constraints will be mitigated. Specifically, the HPP must show how the community will meet its annual affordable housing production goal of 0.5% of existing units.
- 3) The HPP shall be adopted by the local Planning Board and Select Board, submitted to EOHLIC for a 30-day review period, and **approved** by EOHLIC.
- 4) The Town shall generate the required number of new affordable units (0.5% of existing units) within a one-year period and then request **certification** from EOHLIC.
- 5) Once the Housing Production Plan and new development is **certified** by EOHLIC, the Town has the right to deny an unwanted Comprehensive Permit.

There are two major benefits for a community to have an HPP that is certified by EOHLIC. First, communities with approved and certified HPPs are given preference over non-HPP communities for certain state grant funds. Second, a municipality can retain its local authority to require developers to comply with local zoning and local wetlands laws (and avoid the Chapter 40B Comprehensive Permit) so long as the municipality has an approved and certified HPP in place and is making progress toward the 10% goal at a rate of at least 0.5% per year. Any decisions by the local Zoning Board of Appeals to

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<sup>3</sup> [Planning & Programs - Chapter 40B & MassHousing](#)

deny a Comprehensive Permit will be deemed “consistent with local needs” under Chapter 40B by the Massachusetts Housing Appeals Court, and the local zoning board of appeal’s denial of a Comprehensive Permit application will be upheld.

A developer may still appeal the denial of a Comprehensive Permit in such cases, first to EOHLC and then to an interlocutory appeal with the Massachusetts Housing Appeals Committee, on an expedited basis. Additional information about the HPP program, including information on compliance, is provided on the EOHLC website: [www.mass.gov/hed/community/40b-plan/housing-production-plan.html](http://www.mass.gov/hed/community/40b-plan/housing-production-plan.html).

**For Northbridge, in order for EOHLC to certify the Housing Production Plan, the Town would need to increase the number of SHI Eligible Housing units by 33 (0.5% of 6,655) or more during the year prior to the request for certification.** Once **certified**, the Town will be eligible to become temporarily “appeal-proof” from the Chapter 40B Comprehensive Permit for one calendar year. Units counted for certification must be produced *after* the effective date of the plan (i.e. the date of EOHLC approval).

### **1.3 Defining Affordable Housing**

In most contexts, housing is considered “affordable” if the individual or family (hereinafter known as “household”) that occupies, or wishes to occupy, the home pays no more than 30% of their income on “housing,” which includes mortgage, or rent, and any property taxes. Households that pay more than 30% of their income on housing are considered “cost-burdened” and may have difficulty affording necessities such as food, clothing, transportation, and medical care, as well as saving for their future. A moderately cost-burdened household pays 30% to 50% of its income for housing. Households that pay more than 50% of their income are considered to be severely cost-burdened. They may be living paycheck to paycheck, cutting back on essential expenses, and delaying bill payment or even taking on new debt. A single mother, for example, earning the Massachusetts minimum wage of \$15/hour who spends 50% or more of her pretax income on housing may have only \$280 per week left to spend on all other necessities. A cost-burdened renter may have less than \$50 in savings. Households that find themselves in these situations simply aren’t able to put money aside and will have trouble bouncing back from unexpected life events such as losing a job, caring for a sick family member or recovering from an accident.<sup>4</sup>

This is also the generally accepted definition of housing affordability used by the U.S. Department of Housing and Urban Development (HUD) and the Massachusetts Executive Office of Housing and Livable Communities (EOHLC) in the calculation of the Area Median Income (AMI) and promotion of income-restricted housing. The AMI is the median family income for a given area, in this case the Worcester HUD Metro Fair Market Rent Area, which includes Northbridge. This Fair Market Rent Area is 1 of 4 in the Worcester Metropolitan Statistical Area (MSA). HUD calculates the AMI annually, based on the U.S.

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<sup>4</sup> [The impact of housing affordability on families | Cost of Home \(habitat.org\)](http://www.habitat.org/cost-of-home)

Census Bureau’s American Community Survey's (ACS) estimated median family income for the area. The Worcester area AMI was \$122,000 in 2023, which is based on a 4-person family.

**2023 Income Limits for Worcester, MA HUD Fair Market Rent Area (includes Northbridge)**

**# of Persons in Family**

Area Median Income (AMI) for 4-person family	Income Category	1	2	3	4	5
\$122,000	“Low” Income (80% of AMI)	\$65,550	\$74,900	\$84,250	<b>\$93,600</b>	\$101,100
	“Very Low” Income (50% of AMI)	\$40,950	\$46,800	\$52,650	<b>\$58,500</b>	\$63,200
	“Extremely Low” Income (30% of AMI)	\$24,600	\$28,100	\$31,600	<b>\$35,100</b>	\$37,950

Source: [Income Limits | HUD USER](#)

Note: HUD Calculations modify the income limits based on several factors including U.S. median family income, locally high housing costs, and annual income limit adjustment caps.

**Affordable housing in Massachusetts usually refers to housing that is reserved for households with incomes at or below 80% of the area median income.** The Massachusetts Executive Office of Housing and Livable Communities (EOHLC) maintains a Subsidized Housing Inventory (SHI) that lists all subsidized housing developments in a community that includes units reserved for households with incomes at or below 80% of median under long-term legally binding agreements and are subject to affirmative marketing requirements. In 2023, 80% of the area median income for the Worcester area was \$93,600 for a family of four, making them “low income” according to HUD definitions. For an individual householder, perhaps a retired and widowed schoolteacher, a low income would be \$65,550, and if she only received a pension of \$40,950 or less, she would be “very low” income. A single parent working part-time and caring for a disabled child might only make \$20,000 a year, and he would be “extremely low income.”

**1.4 Fair Housing and Housing Discrimination**

***Creating Fair Housing Choices***

Northbridge’s Housing Production Plan, as well as Massachusetts Chapter 40B regulations, are rooted in broader efforts to assure access to fair housing choice and combat housing discrimination for all. This section summarizes key federal and state statutes and regulations applicable to these topics.

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, they must also take steps to advance the goals of fair housing and use their policies and programs to help promote open and inclusive patterns of housing (also referred to as “affirmatively furthering fair housing.”) HUD defines “affirmatively furthering fair housing” to include the following:

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

Massachusetts Executive Order 526 (2011), an “Order Regarding Non-Discrimination, Diversity, Equal Opportunity, and Affirmative Action,” provides that “Equal opportunity and diversity shall be protected and affirmatively promoted in all state, state-assisted, and state-regulated programs, activities, and services.” All state-funded programs, including Community Preservation Act funds, fall under this Executive Order.

Under Federal and State law, municipalities must also ensure that municipal policies and programs do not have a disparate impact (or negative impact) on members of a protected class compared to the general population. “Disparate impact” is a legal term 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 could 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.
- Having exclusively single-family or large lot size requirements.
- Plans to fund affordable housing for elders only.
- Planning or zoning approval processes that mandate or prioritize townhouses.

### ***Housing Discrimination in Massachusetts***

Sources of housing discrimination can be landlords, realtors, or other entities associated with housing-related transactions, programs or policies such as municipalities, lenders and insurance companies. Research from the Massachusetts Fair Housing Center (MFHC), and the Massachusetts Commission

Against Discrimination (MCAD) shows that illegal discrimination continues to persist throughout the state and limits housing choice.

Following are the most prevalent examples of discrimination that affect housing siting, access to housing, and/or access to housing services in the region:

- Predatory lending, redlining, and active steering of home buyers of color 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.
- Municipal zoning that restricts housing choice and mobility in the region by not allowing, or restricting, uses that favor more affordably priced homes and rents, particularly prohibitions on multi-family housing. (While such regulations are not in violation of housing laws and can be well-intentioned, they also have the effect of disproportionately reducing housing choice for people with specific demographic characteristics, such as race, ethnicity, religion, sex, economic status, familial status, disability and national origin.)
- 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.

## **1.5 Plan Process**

The Pioneer Valley Planning Commission (PVPC), Consultant, worked with the Town of Northbridge to develop this Housing Production Plan in accordance with the requirements of 760 CMR 56.03(4) (Housing Production Plans). The Northbridge Planning Board was the reviewing body for this plan, working cooperatively with other town boards and committees meeting routinely over the course of the process. PVPC staff met with the Planning Board to review chapter drafts, identify and prioritize recommendations, prepare public presentations, and other related tasks. A presentation of the purpose of the Housing Production Plan was given to the Northbridge Board of Selectmen on October 17, 2022.

An in-depth Housing Survey was distributed widely throughout town via the town website, public notices, social media, and hard copies at various locations. The survey generated 157 responses between September 28 and November 1, 2022. The results of the survey were considered and utilized during preparation of the plan and can also be found in the Appendices. A public forum/meeting was

held on November 22, 2022 which included a presentation of the planning process, a summary of the housing assessment, results of the survey, and a public comment period to receive input. A subsequent public forum was held on June 27, 2023, to review initial findings and begin to identify opportunities and actions to address local housing needs. The Northbridge Planning Board in vote taken September 12, 2023 approved and recommended its support to adopt the September 2023 Housing Production Plan. A fourth public meeting was held with the Board of Selectmen on Monday, September 25, 2023, where the public reviewed goals and strategies and the Selectmen formally voted to approve the HPP. Comments received at the public meetings have been incorporated into the goals and strategies.

## **1.6 Plan Method**

Data about Northbridge for this report was obtained from the following sources:

- Northbridge Assessor's Office
- Northbridge Building Department
- Northbridge Community Planning & Development
- Pioneer Valley Planning Commission (PVPC)
- Citizens Housing and Planning Association (CHAPA)
- Massachusetts Housing Partnership (MHP)
- Massachusetts Department of Employment and Training
- Massachusetts Department of Revenue
- Massachusetts Department of Education
- Massachusetts Department of Housing and Community Development
- US Census Bureau

The following documents were consulted frequently during the development of this HPP:

- Northbridge Zoning Bylaw
- Northbridge Subdivision Rules & Regulations
- Draft Northbridge Open Space and Recreation Plan (2023-2030)
- Slum & Blight Inventory Reports (2022)
- Northbridge Community Preservation Plan (2021)
- Northbridge Local Rapid Recovery Plan (2021)
- Water Infrastructure Evaluation and Capital Improvement Study (Tata & Howard, 2020)
- Village of Rockdale Technical Assistance Panel Report (2018)
- Northbridge Hazard Mitigation Plan (2018)
- Northbridge Community Resilience-Building Workshop Report (2018)
- Northbridge Economic Development Strategic Plan (2017)
- 2040 Providence Road Reuse Study (2014)
- Northbridge Reconnaissance Report (2007)
- Northbridge Master Plan (1994)

## Chapter 2      Housing Needs Assessment

### *Community Overview*

Northbridge is located in the Blackstone Valley subregion of Central Massachusetts, southeast of the City of Worcester. Because of its close proximity to the confluence of the Blackstone and Mumford Rivers and the hydropower they afforded, Northbridge became a key manufacturing center throughout the 19th and 20th centuries. By the late 19th century, Rockdale, Riverdale, Linwood, and Whitinsville were established as stable mill villages to support the growing population of Northbridge mill workers and their families. These industries thrived in Northbridge until the Great Depression, when several mills closed due to economic decline. This downward trend continued through the 20th century as manufacturing declined across the country. In recent years, Northbridge, like many mill towns, has struggled to reorient its economy to the new post-industrial era. In the mid-20th century, many former industrial centers like Northbridge were repurposed as bedroom communities for larger cities. Easy access to Worcester and Providence via Route 146, and to Boston via Route 90, has allowed Northbridge to maintain a robust housing market and a comparatively high standard of living.

In December 2014, the Blackstone River Valley National Historical Park, which spans parts of Massachusetts and Rhode Island, was established to preserve and protect the historic legacy in the Blackstone River Valley. Northbridge (village of Whitinsville) and other prominent mill towns are included in the park.

### **2.1 Population Characteristics**

Northbridge is a growing community; between 2010 and 2020, the population rose from 15,707 to 16,335.<sup>5</sup> This is a 4% increase since 2010, similar to other communities in the Blackstone River Valley region.<sup>6</sup> This region of Massachusetts is comprised of eleven communities<sup>7</sup> located in south-central Massachusetts: Blackstone, Douglas, Grafton, Hopedale, Mendon, Millbury, Millville, Northbridge, Sutton, Upton and Uxbridge.<sup>8</sup> The chart below illustrates population change over the past decade. Most communities have grown modestly (4-6%), while some have barely changed or even decreased (such as Blackstone and Millville). However, the Town of Grafton is growing rapidly, no doubt because of its MBTA commuter rail station.

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<sup>5</sup> Source: 2020 [P1: Census Bureau Table](#)

<sup>6</sup> Source: [Massachusetts Census Data \(malegislature.gov\)](#) for Municipal Populations

<sup>7</sup> Source: [Region: Blackstone Valley - MetroWest Economic Research Center \(MERC\) \(merc-fsu.org\)](#)

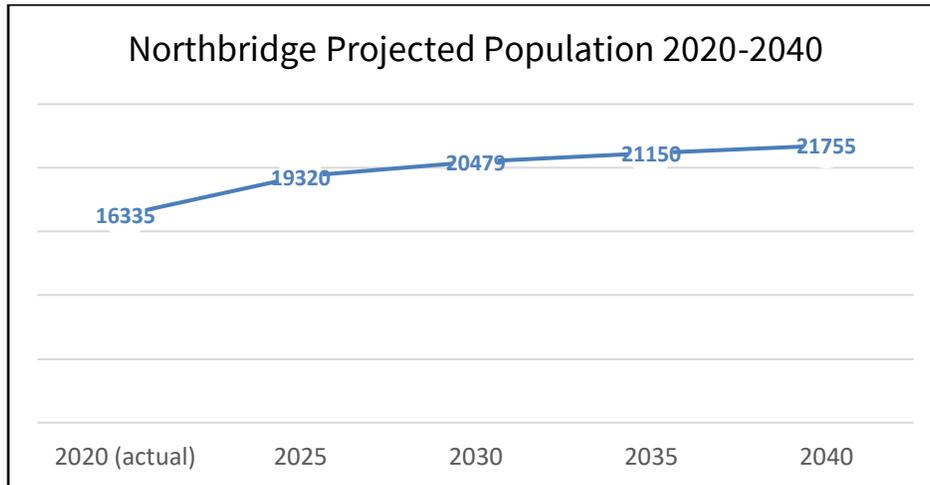
<sup>8</sup> Source: [About Northbridge | Northbridge MA \(northbridgemass.org\)](#)

### Population Change in Blackstone Valley Communities

Town	2010	2020	Change	% Change
Blackstone	9,026	9,208	182	2.0%
Douglas	8,471	8,983	512	6.0%
Grafton	17,765	19,664	1,899	10.7%
Hopedale	5,911	6,017	106	1.8%
Mendon	5,839	6,228	389	6.7%
Millbury	13,261	13,831	570	4.3%
Millville	3,190	3,174	-16	-0.5%
Northbridge	15,707	16,335	628	4.0%
Sutton	8,963	9,357	394	4.4%
Upton	7,542	8,000	458	6.1%
Uxbridge	13,457	14,162	705	5.2%

Source: U.S. Census

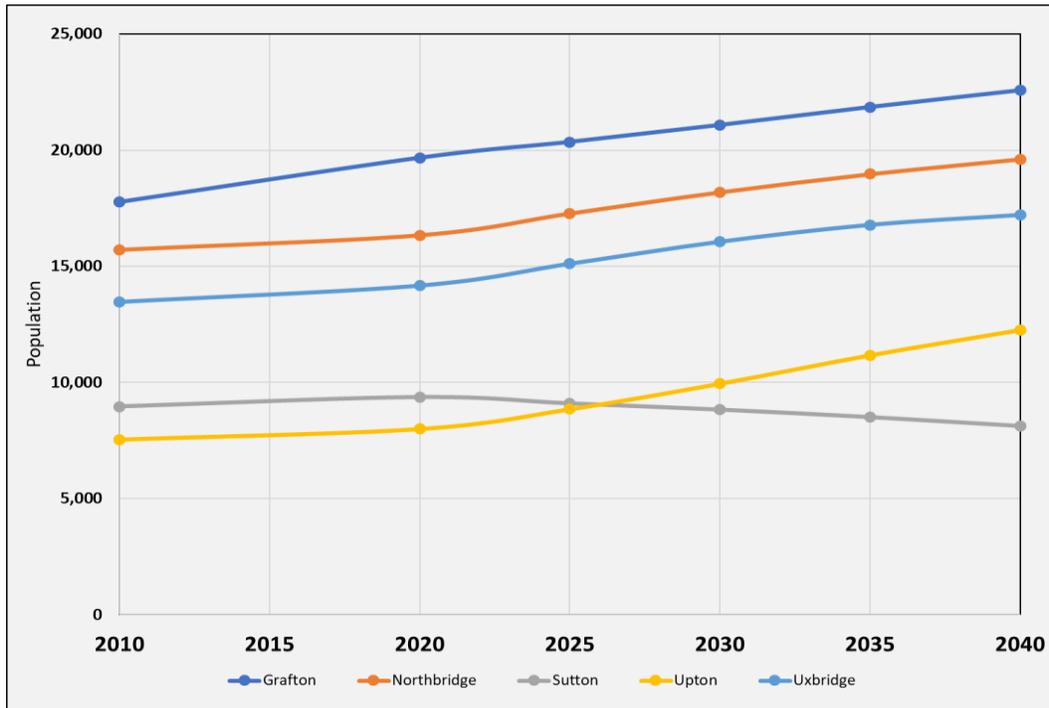
The population is expected to continue to grow steadily over the next two decades; please see the chart below.



[UMass Donahue Institute | Massachusetts Population Projections \(donahue-institute.org\)](https://donahue-institute.org)

Additionally, towns adjacent to Northbridge, along the Route 146 corridor, are also expected to grow modestly. The chart below illustrates projections for Grafton, Sutton, Upton and Uxbridge as well as Northbridge. This reflects general statewide population growth estimates and expansion of residential areas west of Route 495.

**Population: Historical and Projected, 2010-2040, Northbridge and Adjacent Towns**



*Race*

Residents of Northbridge are mostly White, although there are other ethnicities and a small but significant Hispanic population.

**Population (2020 Decennial Census Redistricting Data)<sup>9</sup>**

Population	Northbridge	Worcester County	Massachusetts
Race			
White	88.8%	73.6%	69.6%
Black	1.29%	5.57%	7.03%
American Indian or Alaskan Native	0.09%	0.3%	0.34%
Asian	1.27%	5.38%	7.2%
Native Hawaiian or Other Pacific Islander	0.02%	0.3%	0.03%
Other Race (unspecified)	2.22%	6.43%	7.07%
2+ races	6.35%	8.7%	8.6%

<sup>9</sup> Source: 2020 [P1: Census Bureau Table](#)

### Hispanic or Latino Origin<sup>10</sup>

Population			
	Northbridge <sup>11</sup>	Worcester County <sup>12</sup>	Massachusetts <sup>13</sup>
Hispanic or Latino	8.3%	11.8%	12.0%
Not Hispanic or Latino	91.7%	88.2%	88%

Source: [P1: Census Bureau Table](#) & [DP05: ACS DEMOGRAPHIC AND HOUSING... - Census Bureau Table](#)

### Population Age

Like many communities in the Blackstone Valley and throughout New England, the population of Northbridge is relatively older. Current estimates show that 16.5% of Northbridge's population is over the age of 65, which is slightly higher than the Worcester County rate of 15.7%.

### Population Age (2020: ACS 5-Year Estimates Subject Tables)<sup>14</sup>

Age	Northbridge <sup>15</sup>	Worcester County <sup>16</sup>	Massachusetts <sup>17</sup>
Under 5 years	7.1%	5.4%	5.2%
5 to 18 years	14.0%	15.7%	14.6%
18 and older	78.9%	78.9%	80.2%
Total	100.0%	100.0%	100.0%
65 and older	16.5%	15.7%	16.5%

Source: 2020 [S0101: AGE AND SEX - Census Bureau Table](#)

### Population and School Enrollment

The same demographic trends that have led to an older population have also reduced the school population in Northbridge. Despite steady population growth, school enrollment has just as steadily declined (note that 2021 and 2022 on this chart are projections).

<sup>10</sup> Source: [DP05: ACS DEMOGRAPHIC AND HOUSING... - Census Bureau Table](#)

<sup>11</sup> Source: [DP05: ACS DEMOGRAPHIC AND HOUSING... - Census Bureau Table](#)

<sup>12</sup> Source: [DP05: ACS DEMOGRAPHIC AND HOUSING... - Census Bureau Table](#)

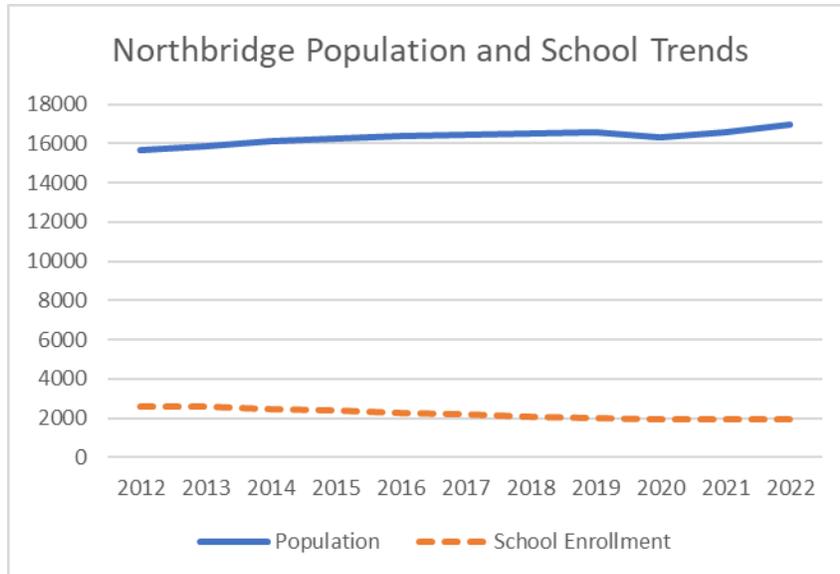
<sup>13</sup> Source: [DP05: ACS DEMOGRAPHIC AND HOUSING... - Census Bureau Table](#)

<sup>14</sup> Source: [2020 population age, Northbridge,... - Census Bureau Tables](#)

<sup>15</sup> Source: [S0101: AGE AND SEX - Census Bureau Table](#)

<sup>16</sup> Source: [S0101: AGE AND SEX - Census Bureau Table](#)

<sup>17</sup> Source: [S0101: AGE AND SEX - Census Bureau Table](#)



Source: [Enrollment Data - Information Services/Statistical Reports \(mass.edu\)](https://enrollment.mass.edu)

### Household Type

Northbridge has 6,655 total housing units, and of those, 6,435 units are occupied; therefore, as defined by the U.S. Census, there are 6,435 households in Northbridge.<sup>18</sup> A housing unit is considered “occupied” if a person or group of persons is living in it at the time of the census-taker’s interview or if the occupants are only temporarily absent, as for example, on vacation. A “household” is defined as all of the people who occupy a housing unit, regardless of their relationship, including individuals alone. Of the total households in Northbridge, approximately 54.4% are headed by married couples, and 7.6% are cohabiting couple households.<sup>19</sup> Just over a third (34.7%) of all households in Northbridge have children under the age of 18.<sup>20</sup> Almost 29.6% of households in Northbridge have at least one person over the age of 65.<sup>21</sup>

<sup>18</sup> Source: [S1101: HOUSEHOLDS AND FAMILIES - Census Bureau Table](#)

<sup>19</sup> Source: [DP02: SELECTED SOCIAL... - Census Bureau Table](#)

<sup>20</sup> Source: [S1101: HOUSEHOLDS AND FAMILIES - Census Bureau Table](#)

<sup>21</sup> Source: [DP02: SELECTED SOCIAL... - Census Bureau Table](#)

2020 Various Households by Type – Data retrieved from<sup>22, 23</sup>

American Community Survey - DP02 SELECTED SOCIAL CHARACTERISTICS IN THE UNITED STATES

HOUSEHOLDS BY TYPE	Northbridge		Worcester County		Massachusetts	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total households	6,435	100%	314,081	100%	2,646,980	100%
<b>Married-couple family</b>	3,502	54.4%	153,614	48.9%	1,240,714	46.9%
--With own children of the householder under 18 years	1,853 <sup>24</sup>	28.8%	88,226 <sup>25</sup>	28.1%	690,194 <sup>26</sup>	26.1%
<b>Cohabiting couple household</b>	489	7.6%	24,435	7.8%	185,695	7.0%
<b>Male householder, no spouse/partner present</b>	900	14.0%	53,108	16.9%	458,359	17.3%
<b>Male householder living alone</b>	571	8.9%	38,342	12.2%	316,591	12.0%
--65 years and over	249	3.9%	11,674	3.7%	99,791	3.8%
<b>Female householder, no spouse/partner present</b>	1,544	24.0%	82,924	26.4%	762,212	28.8%
<b>Female householder living alone</b>	857	13.3%	47,522	15.1%	434,945	16.4%
--65 years and over	426	6.6%	24,123	7.7%	220,082	8.3%
<b>Households with one or more people under 18 years</b>	2,234	34.7%	97,136	30.9%	762,279	28.8%
<b>Households with one or more people 65 years and over</b>	1,905	29.6%	91,890	29.3%	815,668	30.8%

<sup>22</sup> Source: [DP02: SELECTED SOCIAL... - Census Bureau Table](#)

<sup>23</sup> Source: [S1101: HOUSEHOLDS AND FAMILIES - Census Bureau Table](#)

<sup>24</sup> Source: [S1101: HOUSEHOLDS AND FAMILIES - Census Bureau Table](#)

<sup>25</sup> Source: [S1101: HOUSEHOLDS AND FAMILIES - Census Bureau Table](#)

<sup>26</sup> Source: [S1101: HOUSEHOLDS AND FAMILIES - Census Bureau Table](#)

## Education

Ninety-four percent (94%) of Northbridge residents have a High School diploma or higher which is slightly more than the state of Massachusetts as a whole (91.1%). Forty-six percent (46%) have a Bachelor's degree or higher, which is 17.8 percentage points lower than Massachusetts and 7 percentage points lower than Worcester County.

### Education Levels (2020: ACS 5-Year Estimates Subject Tables) <sup>27</sup>

Education	Northbridge	Worcester County	Massachusetts
High school or equivalent	66%	60.5%	51.1%
Some college or Associate's degree	36.4%	41.6%	43.4%
Associate's degree	9.5%	9.0%	7.7%
Bachelor's degree or higher	45.8%	52.8%	63.6%
Graduate or professional degree	13.6%	15.1%	20.0%
<i>High School Graduate or higher</i>	93.5%	91.3%	91.1%

Source: 2020 [S1501: EDUCATIONAL ATTAINMENT - Census Bureau Table](#)

## Labor Force

A community's labor force includes all residents 16 years and over with a job or in the market for a job. Northbridge's labor force includes approximately 13,406, or 72% of the total population.<sup>28</sup> The unemployment rate according to the 2020 Census is 5 percent.<sup>29, 30</sup>

Workers who reside in Northbridge rely primarily on car, truck or van transportation for commuting, with 84.8% commuting in this fashion, while 8.4% worked from home. The remainder of workers commuted in other way, including carpooling or public transit<sup>31</sup>. The average commute time is 31.1 minutes<sup>32</sup>. The percentage of people who work from home may be in flux due to the COVID-19 pandemic.

Employment in Northbridge is spread across a variety of industries, although the largest percentage (27.3%) work in educational services, and health care and social assistance.<sup>33</sup>

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<sup>27</sup> Source: [S1501: EDUCATIONAL ATTAINMENT - Census Bureau Table](#)

<sup>28</sup> Source: [S2301: EMPLOYMENT STATUS - Census Bureau Table](#)

<sup>29</sup> Source: [S2301: EMPLOYMENT STATUS - Census Bureau Table](#)

<sup>30</sup> Source: 2020 [DP03: Census Bureau Table](#)

<sup>31</sup> Source: [DP03: SELECTED ECONOMIC... - Census Bureau Table](#)

<sup>32</sup> Source: [DP03: SELECTED ECONOMIC... - Census Bureau Table](#)

<sup>33</sup> Source: [DP03: SELECTED ECONOMIC... - Census Bureau Table](#)

## Disability

Disability is a protected class under federal law. The U.S. Census Bureau defines a disability 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 or business. Many residents with one or more disabilities face housing challenges due to a lack of housing that is affordable and physically accessible.

An estimated 13.6% (2,212) of Northbridge's population is considered disabled.<sup>34</sup> Ambulatory Difficulty and Cognitive Difficulty were listed as the most prevalent types of disability. An estimated 59.6% of elderly residents reported having one or more disabilities. Northbridge's elderly population is expected to continue to increase, which will likely raise demand for affordable and barrier-free housing.

### 2020 Disability Characteristics for Civilian Population <sup>35</sup>

Total Civilian Noninstitutionalized Population (Estimated)	16,322	100%
With a disability	2,212	13.6%
Under 18 years	3,503	21.5%
With a disability	0	0.0%
18 to 64 years	10,301	63.1%
With a disability	285	2.8%
65 years and over	2,518	15.4%
With a disability	429	17.0%

Source: [2020 disability, Northbridge,... - Census Bureau Tables: ACS 5-year Estimate](#)

## Income

The ability to exercise housing choice bears a strong relationship to the amount of money a household can afford to spend on housing. Housing that is affordable to lower- and moderate-income households is critical to creating economic self-sufficiency and for building and retaining talent to improve the region's and the state's overall economic competitiveness.

Northbridge overall is a generally wealthy community. The median household income is \$85,503, higher

<sup>34</sup> Source: [2020 disability, Northbridge,... - Census Bureau Tables](#)

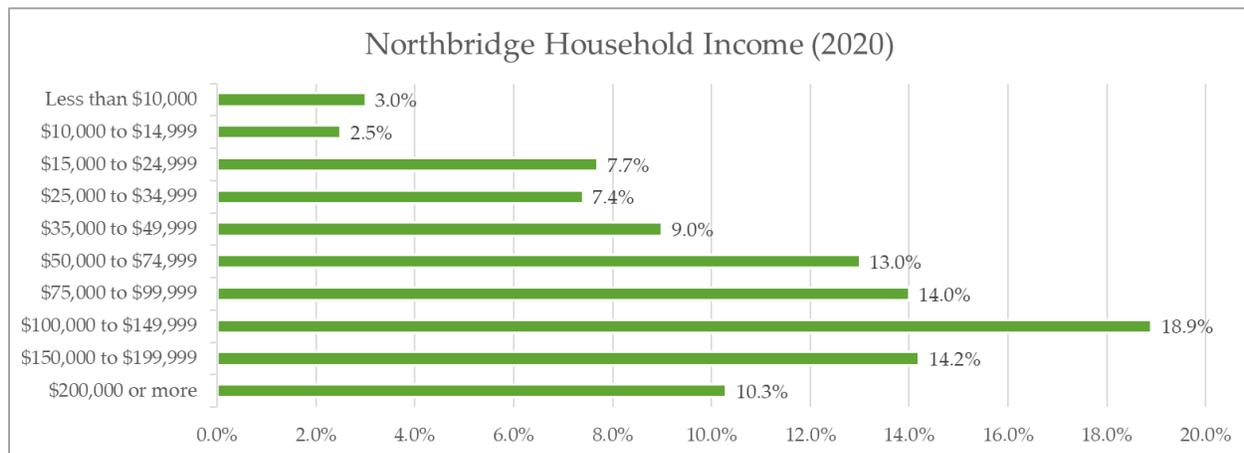
<sup>35</sup> Source: [2020 disability, Northbridge,... - Census Bureau Tables](#)

than Worcester County (\$77,155) and Massachusetts as a whole (\$84,385).<sup>36</sup> The median income is that which is at the midpoint of all incomes in the community, as opposed to the mean, or average, which can be strongly influenced by extremes at either end.<sup>37</sup> At the same time, the poverty rate in Northbridge was 5.5% in 2020. The poverty rate for children under 18 stands at 6.9%. Further, 11.1% of households received SNAP/food stamps in the past 12 months.<sup>38</sup> Thus, there are households in Northbridge that are cost burdened (defined as those spending more than 30% of their income on housing costs). U.S. Census data indicates that 23% of homeowners and 44% of renters are cost-burdened.

**Median Income<sup>39, 40</sup>**

	Northbridge	Worcester County	Massachusetts
Median Household Income	\$85,503	\$77,155	\$84,385
Poverty Rate	5.5%	9.7%	9.8%

Source: [U.S. Census Bureau QuickFacts: Hampshire County, Massachusetts](#) & [U.S. Census Bureau QuickFacts: Massachusetts](#)



**2.2 Housing Supply Characteristics**

The purpose of this section is to review the characteristics and types of housing in Northbridge to assess how the housing stock is responding to changing demographics, affordability pressures, and market conditions. Many factors affect where homes have been built and will continue to be built, as well as

<sup>36</sup> Source: [S2503: FINANCIAL CHARACTERISTICS - Census Bureau Table](#)

<sup>37</sup> The median is the middle number in a sorted, ascending, or descending list of numbers and can be more descriptive of that data set than the average. It is the point above and below which half (50%) the observed data falls, and so represents the midpoint of the data. The median is sometimes used as opposed to the mean (or average) when there are outliers in the sequence that might skew the average of the values.

<sup>38</sup> Source: [S1701: POVERTY STATUS IN THE PAST 12... - Census Bureau Table](#)

<sup>39</sup> Source: [S2503: FINANCIAL CHARACTERISTICS - Census Bureau Table](#)

<sup>40</sup> Source: [S1701: POVERTY STATUS IN THE PAST 12... - Census Bureau Table](#)

the type and characteristics of housing. The housing supply in any community is a reflection of state and local land use policies, the strength or weakness of the regional and local housing markets, mortgage lending practices, housing discrimination, transportation networks, topography, and public infrastructure, all of which are addressed in this plan.

A Town needs a full range of housing opportunities that are affordable to households of all racial and ethnic backgrounds, abilities, and income ranges to ensure that the town and region remain economically competitive. As noted previously, Northbridge’s future housing needs include the ability for older residents, both currently living and incoming, to downsize and still live in town and also to develop more affordable units for all other age and socioeconomic levels.

*Housing Units*

Analysis of homeownership levels and renter opportunities is an important feature of a housing assessment. Data on owner-occupancy and renter-occupancy is used to aid in the distribution of funds for government programs, including mortgage insurance and public housing programs. It also allows planners to evaluate the overall viability of housing markets, to assess the stability of neighborhoods and to aid in the planning of housing programs and services.

There were 6,655 housing units in Northbridge. These units had an occupancy rate of 97%. Conversely, the vacancy rate is currently at 3%. In Worcester County, the occupancy rate for 2020 was 93.3%.<sup>41</sup>

**2020 Housing Occupancy Ratios in Adjacent Towns and Worcester County<sup>42</sup>**

	Northbridge		Grafton		Sutton		Uxbridge		Worcester County	
Total Housing Units	6,655	100%	7,760	100%	3,502	100%	5,696	100%	336,533	100%
Occupied	6,435	97%	7,494	96.6%	3,349	95.6%	5,382	94.5%	314,081	93.3%
Vacant	267	3.0%	266	3.4%	153	4.4%	314	5.5%	22,452	6.7%

Of the Northbridge housing units, 68% are owner-occupied; thus a large number of units (about 2,130) are rentals, likely including most of the vacant units.

*Age of Housing*

The age of a town’s housing stock and areas with concentrated numbers of older housing are important to consider when developing a Housing Production Plan as certain public monies may be available to improve the housing condition of substandard housing. Northbridge has taken advantage of these types of funding (e.g. Community Development Block Grants) for housing rehabilitation. According to the latest data from the 2020 American Community Survey, 39.2% of all housing units in Northbridge

<sup>41</sup> 2020 U.S. Census

<sup>42</sup> U.S. Census 2017-2021 ACS 5-year estimates

were built after 1979.<sup>43</sup> However, 30% of the housing stock was built before 1940 suggesting the continued need for maintenance and rehabilitation efforts.<sup>44</sup>

Northbridge is currently offering housing rehabilitation assistance to income eligible property owners (& tenants); up to \$40,000 may be awarded for housing repairs. The program provides 15-year deferred payment loans at 0% interest to qualifying households. The purpose of the program is to correct code-related violations and substandard housing conditions, including abatement of health hazards such as lead and asbestos.

### Challenges of Older Housing Stock

Well-maintained older homes are an important part of a community's local history and help preserve historic character. However, older homes can have many challenges. These can include:

- Increased need for maintenance and repairs
- Poor past maintenance and repair history
- Design not well-suited for people with mobility impairments (particularly relevant with an aging population)
- Outdated and inefficient heating, cooling, and insulation systems
- Lead paint, asbestos, and lead pipes that present health risks (particularly true in housing built before 1978).

Since the cost to rehabilitate and achieve code compliance in older houses can be extremely high, some landlords and homeowners may not be able to afford to make these improvements or some may not invest in their properties because they fear that a low home value does not justify the cost of capital or maintenance improvements. Deferred maintenance and repairs can result in unsafe or poor-quality housing for homeowners and renters. The town has taken a proactive approach to assist eligible applicants as part of its ongoing Housing Rehabilitation Program.

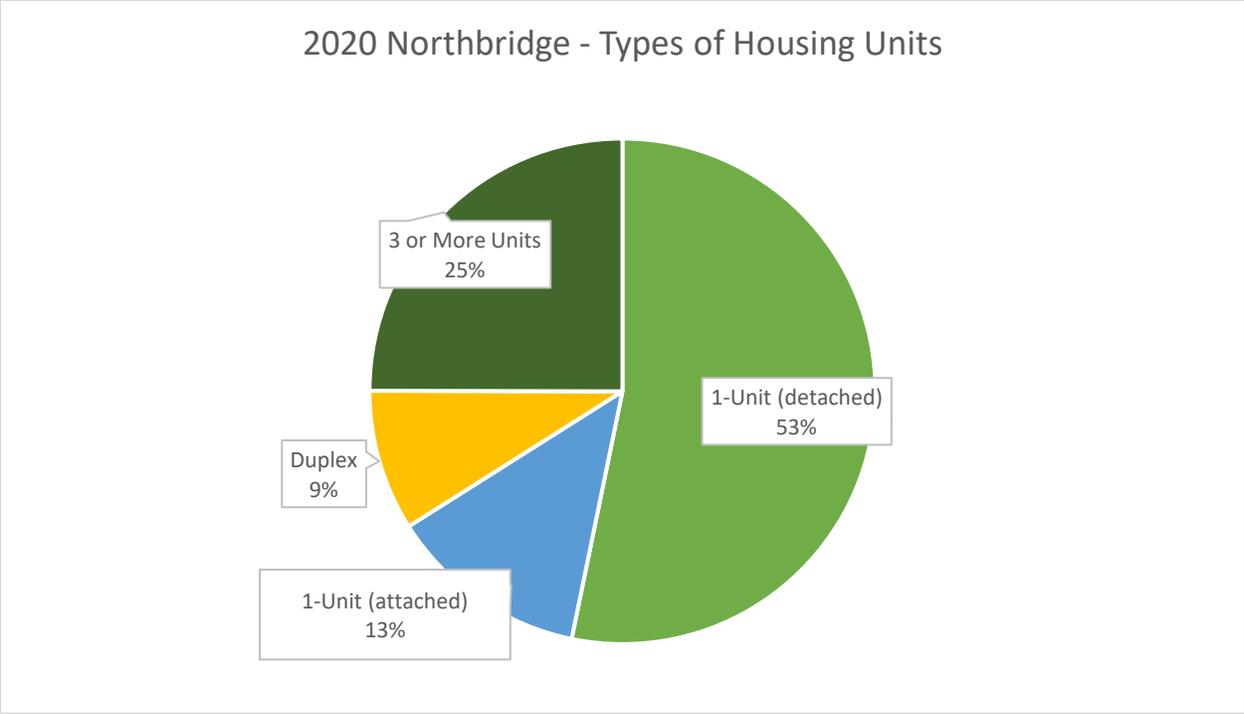
### *Housing Structure Type*

Housing affordability is closely related to housing structure type. Multi-family housing, two-family housing, and smaller single-family homes on smaller lots tend to be more affordable to a wide range of households than larger single-family homes on large lots. In Northbridge just over half, or 53%, of housing units are single-family detached dwellings. Another 13% are single-family attached units (townhouses), while nine (9) percent are duplexes and 25% are multi-family units in buildings with three or more units. The following chart illustrates this breakdown for the 6,655 total occupied housing units in Northbridge.

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<sup>43</sup> Source: [DP04: SELECTED HOUSING CHARACTERISTICS - Census Bureau Table](#)

<sup>44</sup> Source: [DP04: SELECTED HOUSING CHARACTERISTICS - Census Bureau Table](#)



Source: [S2504: PHYSICAL HOUSING-... - Census Bureau Table](#)

In comparison with nearby towns, Northbridge has significantly more multi-family housing stock. As shown in the chart below, Northbridge has a much smaller percentage of single-family homes and more multifamily options than its neighbors (Grafton, Sutton, Upton, & Uxbridge). This is also true in comparison to other parts of Massachusetts: statewide, the percentage of single-family homes is 76% of all housing units.<sup>45</sup>

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<sup>45</sup> Source: MAPC’s Massachusetts Housing Data Portal at [Housing MA](#)

**Housing Types – Northbridge and Adjacent Towns (by # of units in building)**

	Northbridge	Grafton	Sutton	Upton	Uxbridge
1-unit	66%	73%	83%	82%	75%
2-4-family	19%	15%	9%	8%	16%
5-9 family	8%	7%	5%	3%	7%
10 - 19 family	1%	4%	2%	0%	1%
20+	5%	1%	1%	6%	1%
Mobile homes	1%	<1%	<1%	<1%	<1%

*Affordable Housing Inventory*

Based upon current information available, Northbridge has 453 units on the state’s Subsidized Housing Inventory (SHI), which amounts to 6.8% of the town’s 2020 total year-round housing stock (see SHI Inventory, next page). Through Chapter 40B, Massachusetts municipalities are encouraged to increase their overall percentage of affordable units to 10% or more. Given the recent growth of housing (2010-20), Northbridge has done well to maintain its percentage of affordable housing.

Of these 453 SHI units, 86 are owned and operated by the Northbridge Housing Authority. These include the following:

- Colonial Drive Apartments (44) One Bedroom Apartments
- Lake Terrace Apartments (28) One Bedroom and (4) Two Bedroom Apartments
- Sutton Street three-story building with 10 units.



## Executive Office of Housing and Livable Communities Subsidized Housing Inventory Northbridge, MA 2023

EXECUTIVE OFFICE OF HOUSING AND LIVABLE COMMUNITIES CH40B SUBSIDIZED HOUSING INVENTORY							
Northbridge							
DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
2299	n/a	Colonial Dr.	Rental	44	Perp	No	EOHLC
2300	n/a	99 Sutton St.	Rental	10	Perp	No	EOHLC
2301	Lake Terrace	Lake St.	Rental	32	Perp	No	EOHLC
2302	Cotton Mill Apts	17&23 Douglas Rd; 10 Linwood Ave.	Rental	55	2038	No	MassHousing
2303	Foundations Project	49-59 D Street	Rental	8	2097	No	EOHLC HUD
2304	Rockdale Apts	Scattered sites	Rental	65	2033	No	MHP EOHLC EOHLC
2305	Rockdale Common	4-6,12-14,18-20 McBride St, 37-47 Taft St.	Rental	40	2023*	No	MassHousing
2306	Rockdale House	63 School St.	Rental	40	2027	No	HUD
2307	Whitinsville Retirement Elderly Housing	2 Chestnut St.	Rental	24	perp	Yes	HUD xRHS
2308	Woodland Heights	Wallen Way (aka South Main St)	Ownership	30	-	No	EOHLC
4402	DDS Group Homes	Confidential		17	N/A	No	DDS
9509	Linwood Mill Apartments	670 Linwood Ave	Rental	75	2083	NO	EOHLC MassHousing
10538	DMH Group Homes	Confidential	Rental	15	N/A	NO	DMH

Northbridge  
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8/16/2023

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							
Northbridge							
DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
	Northbridge	Totals		453	Census 2020 Year Round Housing Units		8,655
					Percent Subsidized		6.81%

### *Section 8 Housing Voucher and Other Rental Assistance Programs*

Section 8 Housing Choice Voucher Rental Assistance is a federal housing assistance program that is managed in Massachusetts by the Executive Office of Housing and Livable Communities. Under this program, eligible individuals are issued a voucher to locate and rent decent, safe, and affordable housing of their choice in the privately-owned market, subject that the unit meets the program's criteria. Participants pay thirty percent of their monthly income for rent and utilities and the government pays the balance directly to the property owner.

Section 8 Housing Vouchers typically are tied to an individual and not to a unit and, for this reason, a unit inhabited by an individual with a Section 8 Housing Voucher does not count toward a town's Subsidized Housing Inventory. This information is presented in this section because it is a common misunderstanding that these units count as subsidized housing units; where in fact they do not.

Wayfinders, a non-profit regional housing agency serving western and central Massachusetts, administers a large percentage of Section 8 vouchers for the region on behalf of the state, with the organization administering the Housing Choice Voucher Program in Northbridge.

The South Middlesex Opportunity Council (SMOC) provides housing facilities and services in Northbridge. The agency was founded in 1965 to alleviate poverty in eastern Massachusetts and is an umbrella organization that works in the community to provide a wide range of services including Comprehensive Housing Services. As part of these services, SMOC created a wholly owned subsidiary, the South Middlesex Non-Profit Housing Corporation (SMOC Housing Corporation), to address the need for safe, decent and affordable housing for low-income families, individuals and disabled adults.

SMOC Housing Corporation owns and operates 13 buildings with 63 units in Northbridge. Most are located in the village of Rockdale and are rental apartment units.

## Chapter 3      **Housing Development Constraints: Opportunities and Challenges**

Local housing development is influenced by a variety of conditions. Some conditions have to do with the specific characteristics of the community and site conditions where homes can potentially be built. These characteristics include the availability of land, presence of roads and infrastructure, environmental constraints, proximity to jobs and accessibility to desirable amenities. Other conditions that impact development include local and state land use and development regulations. These regulations include zoning and subdivision regulations, permitting processes, building codes and environmental regulations. This chapter will look at the various conditions affecting housing development in Northbridge.

### **3.1 Housing Market**

#### ***Housing by Cost***

Housing is a basic human need and is often the largest expenditure for an individual, family or household. As a whole, the Commonwealth of Massachusetts is an expensive place to live. According to the Council for Community and Economic Research (C2ER)<sup>46</sup>, Massachusetts has the 5<sup>th</sup> highest cost of living in the nation both as an index and with the cost of housing, trailing behind only Hawaii, District of Columbia, New York and California. While single-family homes prices and rents are more affordable outside of the Boston area, prices in Central Massachusetts, including Northbridge are still more expensive than in many places across the country.

#### ***Rental Market***

Rental data below is based on the most recent U.S. Census data that was estimated for 2021 based on the American Community Survey (ACS) Five-Year Estimates. The ACS is a sampling of households rather than a full decennial census.<sup>47</sup> The ACS estimated the median monthly gross rent for a home in Northbridge to be **\$1,060** in 2021. However, actual available rentals in 2023 are in the **\$1,600-\$2,500** range. Additionally, inventory is quite low, with only two available apartments in August of this year.

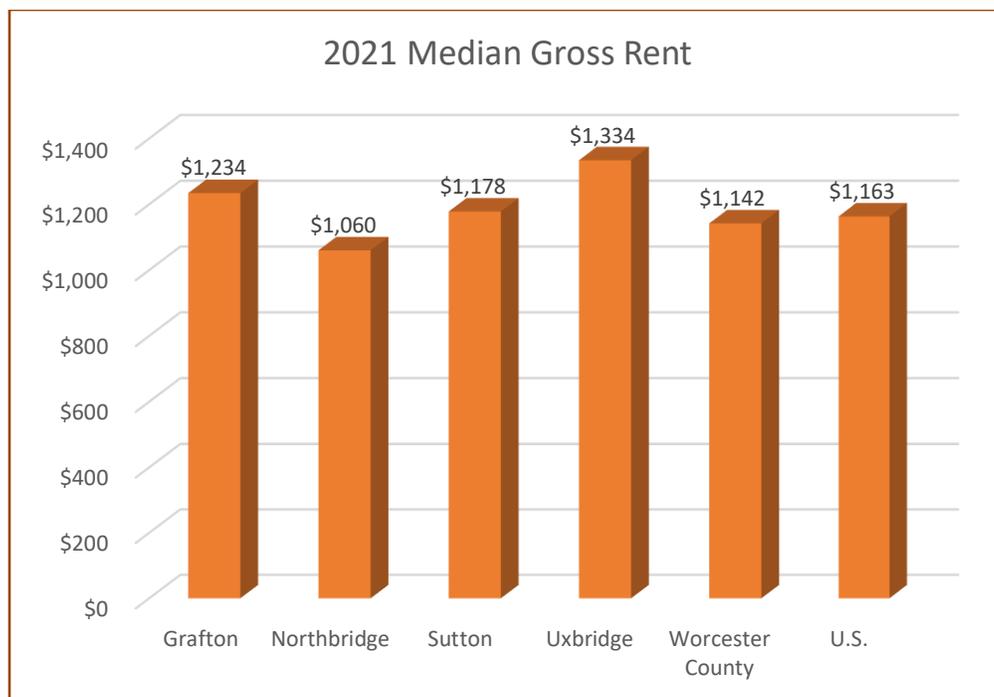
The estimated 2021 monthly Northbridge rent of \$1,060 is significantly lower than in neighboring towns (Grafton/\$1,234; Sutton/\$1,178 & Uxbridge/\$1,334), Worcester County as a whole, and the U.S., all of

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<sup>46</sup> Cost of Living Data Series. <https://meric.mo.gov/data/cost-living-data-series>

<sup>47</sup> It is called a five-year estimate because it is based on data collected over a period of five years. The American Community Survey (ACS) is an ongoing survey that provides data every year, but the five-year estimates are more reliable for less populated areas and small population subgroups. The five-year estimates represent the average characteristics of the population and housing over the period of data collection, not a single point in time. For example, the 2017-2021 ACS five-year estimates reflect the data collected from January 1, 2017 to December 31, 2021.

which are also ACS Five-Year Estimates.<sup>48</sup> This is most likely related to the existence of a higher-than-average percentage of multi-family units, particularly former mill housing built in the early 1900s. Nearly a third (30%) of housing units in Northbridge were built in 1939 or earlier. Rental rates in the region are shown below (Source: U.S. Census American Community Five-Year Estimates, 2017-2021).



### Single-Family Home Market

As of September 2022, there were 101 single family home sales for the year to date in Northbridge with a median sales price of \$465,000.<sup>49</sup> Comparatively, in 2021, there were a total of 21 single family home sales in Northbridge, with an average sales price of \$450,000.<sup>50</sup> According to the real estate website, Redfin, Northbridge is very competitive, and homes sell in about 24 days. The most competitive homes can sell for about 2% above list price and go to “pending sale” status in around 6 days. Hartford homebuyers searched to move into Northbridge more than any other metro, followed by New York and Springfield.<sup>51</sup> The inventory of new single-family homes is currently extremely low, with 12 homes on the market in August 2023 and an average sale price of \$678,000.

As of September 2022, there had been 60 condominium sales in Northbridge with an average sales price

<sup>48</sup> Source: [U.S. Census Bureau QuickFacts: United States](#)

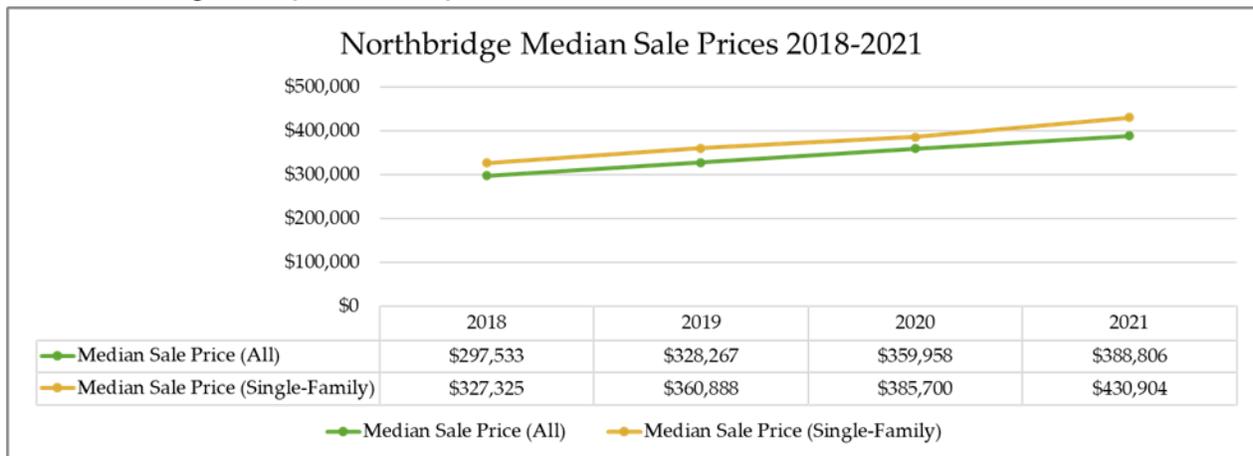
<sup>49</sup> Source: [Northbridge Housing Market: House Prices & Trends | Redfin](#)

<sup>50</sup> Source: [Northbridge.pdf \(showingtime.com\)](#)

<sup>51</sup> Source: [Northbridge Housing Market: House Prices & Trends | Redfin](#)

of \$437,500.<sup>52</sup> In 2021, there were 39 condominium sales in Northbridge, averaging \$281,000.<sup>53</sup> In May of 2023, a 3-bedroom/2-bath home sold for \$430,000, and in June a 3br/2ba sold for \$525,000. Recent condominium sales include 2-bedroom/2 bath condominiums that sold for \$429,500 and 537,330 in June of 2023.<sup>54</sup> Current inventory of condominiums and townhouses is also extremely low, with six condominiums and one townhouse available in August 2023 at an average of about \$500,000.

Compared to the median sales price for Worcester County, Northbridge homes are somewhat more expensive, but compared to Massachusetts as a whole (with extremely high prices in eastern Massachusetts), they are significantly less expensive. In 2022, the median sales price of a single-family home in Worcester County was \$430,000, while for Massachusetts it was \$580,000. These home prices have been rising steadily for several years.



#### Median Sales Price of a Single-Family Home, Year to Date 2022

	Northbridge <sup>55</sup>	Worcester County <sup>56</sup>	Massachusetts <sup>57</sup>
Median Sales Price of a Single-Family Home	\$465,000	\$430,000	\$580,000

#### 2020 Median Monthly Homeowner Costs (2020: ACS 5-Year Estimates Data Profiles)<sup>58</sup>

Avg Monthly Homeowners Cost	Northbridge	Worcester County	Massachusetts
With a mortgage	\$2,195	\$1,971	\$2,268
Without a mortgage	\$719	\$756	\$829

Source: 2020 [DP04: SELECTED HOUSING CHARACTERISTICS - Census Bureau Table](#)

<sup>52</sup> Source: [Northbridge.pdf \(showingtime.com\)](#)

<sup>53</sup> Source: [Northbridge.pdf \(showingtime.com\)](#)

<sup>54</sup> Source: [Recently Sold Homes in Northbridge MA - 374 Transactions | Zillow](#)

<sup>55</sup> Source: [Northbridge.pdf \(showingtime.com\)](#)

<sup>56</sup> Source: [2022-09\\_Counties.pdf \(mards.wpenginepowered.com\)](#)

<sup>57</sup> Source: [MAR\\_Statewide\\_MMI\\_2022-09.pdf \(mards.wpenginepowered.com\)](#)

<sup>58</sup> Source: [DP04: SELECTED HOUSING CHARACTERISTICS - Census Bureau Table](#)

## ***Building Activity***

New residential building permit activity has varied significantly from year to year, as can be seen in the chart below. Most recently, 57 residential permits were issued in 2022, an increase from 51 the previous year. Of the 57 new residential permits issued, 15 were for duplexes. Building activity did not appear to slow down significantly during the COVID-19 pandemic and has increased in the last couple of years. The continued development of new multifamily housing means that the town's proportion of multi- to single-family housing will remain high.

### **Building Permits in Northbridge<sup>59</sup>**

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022
<b>Total Units</b>	58	20	27	38	47	34	37	29	14	28	24	51	57
<b>Units in Single-Family Structures</b>	58	20	27	36	34	34	37	29	12	22	12	15	42
<b>Units in Multi-Family Structures</b>	0	0	0	2	13	0	0	0	2	6	12	36	15

## **3.2 Development Constraints, Limitations and Opportunities**

Northbridge is located southeast of Worcester and has good access to the Massachusetts Turnpike, resulting in significant residential growth. The town's landscape includes rolling hills, a low river valley, an upland ridge, and a high plateau. The Blackstone River runs from north to south through the center of town, creating a prominent feature that contributes to the rural and scenic character of the town.

### ***Natural Constraints***

Northbridge has some natural constraints as described above, including ridges and floodplains, with the most restrictive being wetlands and flood-prone areas. Water supplies are sufficient for more development, provided the infrastructure is adequate, which it appears to be (see section on infrastructure below). The town has significant tracts of protected open space, this is an asset to the community, and there are numerous other areas that can be developed appropriately. This section provides more detailed information on each of these constraints.

#### *Steep Slopes*

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<sup>59</sup> Source: 2020 Census Data; Local Building Department

Generally, any slope zero to fifteen (15) percent is considerable suitable for development. Slopes greater than 15 percent are considered “excessive” or “steep” for residential uses. It is generally preferred to leave steep slopes undeveloped due to the high potential for erosion.

The majority of steeper slopes, those greater than 8%, are located in the eastern half of town. The southwestern corner has several areas of slopes with grades greater than 15%. The highest elevations are found in the town’s northwest corner, although the area is generally level. The central and southern areas contain gentle (less than 8%) and moderate (8-15%) slopes broken by areas of short steep grades (more than 15%).

### *Soils*

Soil types and percolation rates influence land uses and comprise some of the major limiting factors for development. As the demand for new homes increases, developers and engineers are devising new technologies to overcome previous obstacles such as steep slopes and unsuitable soils. Soil types and subsurface geology affect water infiltration and surface drainage.

The Worcester County Soil Conservation District has identified eleven general soil types in Worcester County, of which seven are found in Northbridge. The most common soil group in Northbridge is Soil Group #1, which is stony with frequent bedrock outcrops. The soils are either shallow to bedrock or moderately well-drained with hardpan. Both are very restrictive for development. Areas that are suitable for development are Soil Groups #2, #4 and #7. These have higher permeability and are relatively deep.

### *Flood Plains and Flood Hazard Areas*

The 100-year floodplain is defined as an area with 1% chance of flooding in a given year. The floodplain serves as a critical habitat for many plant and animal species and provides some of the most fertile soils in the region. Accurate mapping of the flood plains has been achieved and zoning created accordingly as part of the Federal Government’s flood plain insurance program. Floodplains are found bordering the town’s three major rivers. The floodplain along the Blackstone River closely follows the river’s channel in the northern half of town. South of Riverdale Street, large floodplain areas are found both east and west of the river channel. Floodplains are also found on either side of the Mumford River and on the unnamed stream entering the northern tip of Carpenter Reservoir. A major portion of the town’s floodplains are located near the West River. The U.S. Army Corps of Engineers operates the West Hill Dam for purposes of flood control. The Flood Plain District overlay zone provides zoning protection in these areas.

### *Wetlands*

Wetlands absorb flood water, store and degrade pollutants, and provide wildlife habitats. Wetlands consist of shrub swamps, beaver ponds, shallow and deep marshes, wet meadows, bogs, forested swamps, seasonally flood areas, and lands within the charted 100-year flood plains.

Numerous wetland areas are found throughout the town (see map below). Any development activity within 100-feet of a wetland requires an Order of Conditions from the Conservation Commission. Northbridge also has a Wetland Protection overlay zone.

### *Aquifer*

Northbridge has a large aquifer that stretches from north to south in the town's western half of town. This area should be protected from excessive development. In 1996 Northbridge adopted an aquifer protection zone to protect the wellheads located in the Meadow Pond area. Northbridge's underground water resources can provide good quality drinking water for years to come, provided they and their recharge areas are protected from contamination.

### *Protected Lands*

Protected lands are public or semi-public parcels which are permanently protected for conservation purposes, or private lands that have been permanently protected with a Conservation Restriction (CR) or Agricultural Preservation Restriction (APR).

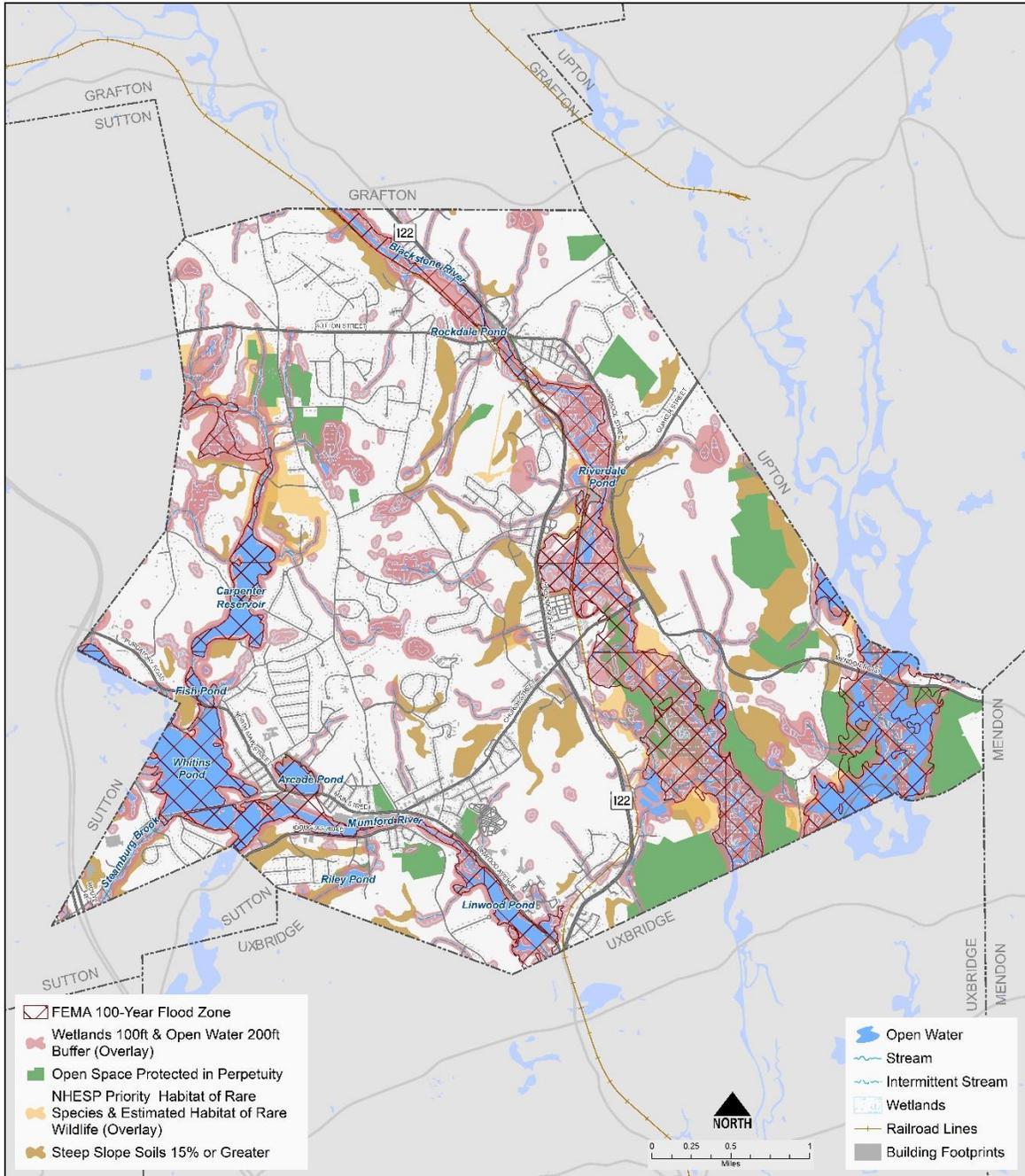
The Blackstone River Heritage State Park was developed in the mid-1980s and is managed by the state Department of Conservation and Recreation (DCR). Seventy-six acres of state-owned property comprise the Northbridge portion of this park. It includes the Blackstone Canal, which was created in 1828 connecting Worcester and Providence, RI. Vestiges of the canal exist in Northbridge, and a linear park has been created along it.

The Commonwealth of Massachusetts owns hundreds of additional acres in Northbridge. These include 750 acres of the Upton State Forest, managed by DCR and located mostly in the southeastern part of town. The E.K. Swift Wildlife Management Area is adjacent to the Upton State Forest and is managed by the MA Department of Fisheries and Wildlife. The West River Dam, with 319 acres (Northbridge/Uxbridge), is owned by the federal government but managed by MA Fisheries and Wildlife.

The Town of Northbridge owns about 136 acres of conservation land and 55 acres for recreational use. The Town's Open Space and Recreation Plan has a list of parcels and detailed information on protected open space in Northbridge.

See Map 1 below for Environmental Constraints to Development in Northbridge. This map generally depicts wetland areas, open waters, areas that would be protected under the Wetlands Protection Act like the Natural Heritage and Endangered Species Program (NHESP), and areas in town where the slope is over 15 percent.

**Map 1 Environmental Constraints to Development in Northbridge**



**ENVIRONMENTAL CONSTRAINTS TO DEVELOPMENT  
2023 Housing Production Plan**

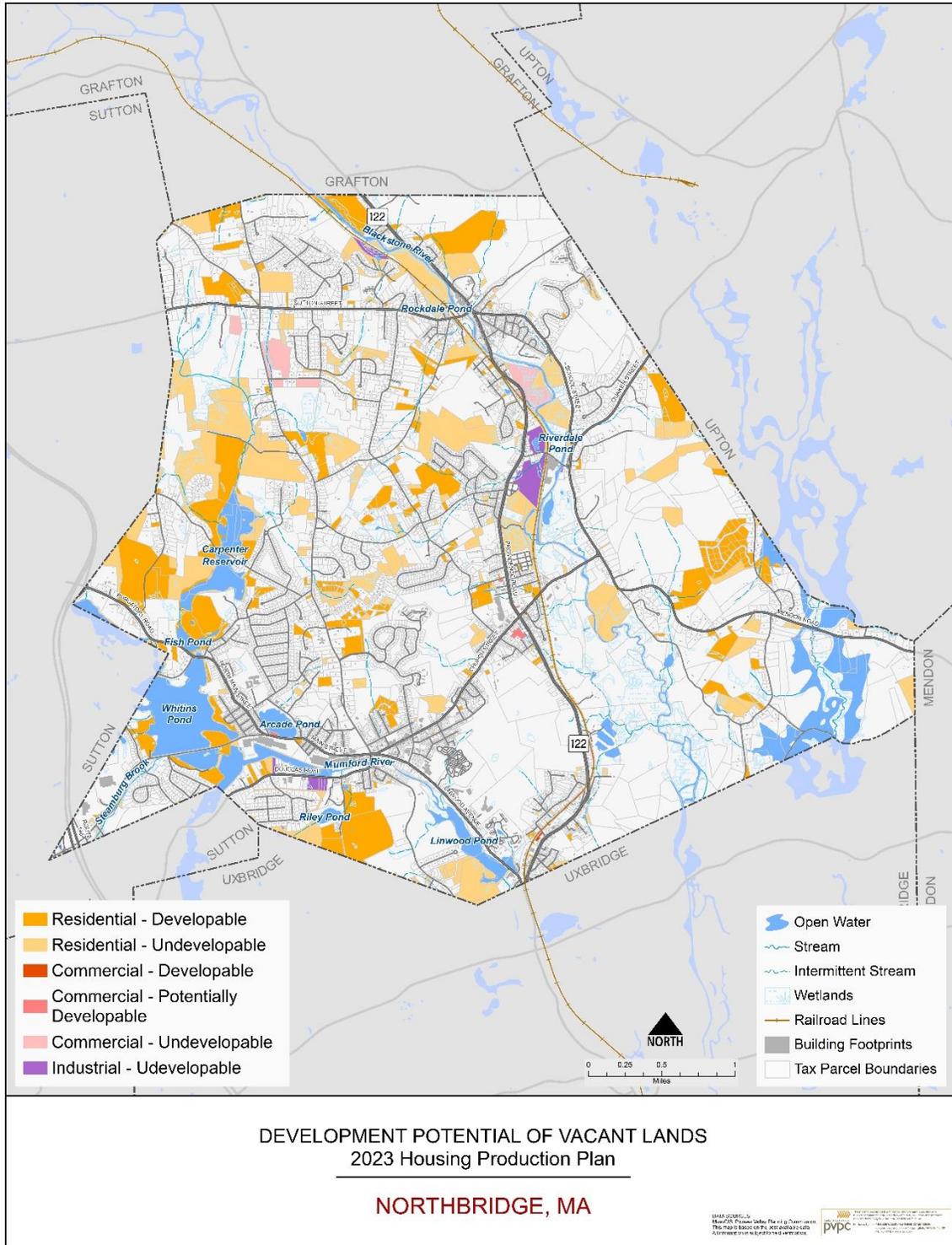
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The following map overlays zoning districts onto development constraints to obtain a map of developable parcels in Northbridge by type of allowed development.

**Map 2 Northbridge Development Potential**



## **Zoning**

Local zoning is a powerful regulatory tool that allows communities to exercise a level of local control over how land may be used (land-use) within town borders. Northbridge has a number of districts, including six residential zones with provisions allowing for a wide variety of housing types. A Senior Living Bylaw and three overlay districts allowing for additional options for housing development. One of the overlay districts, the Open Space Development Overlay, has already been developed in full (Shining Rock Golf Community) with single-family homes and market rate townhouses.

### *Zoning in Northbridge*

Current zoning provides for 12 base districts and six (6) Overlay districts:

Residential One (R-1) through Residential Six (R-6)

Business One (B-1) through Business Three (B-3)

Industrial One (I-1) and Industrial Two (I-2)

Heritage (H)

Floodway (FW) Overlay

Floodplain (FP) Overlay

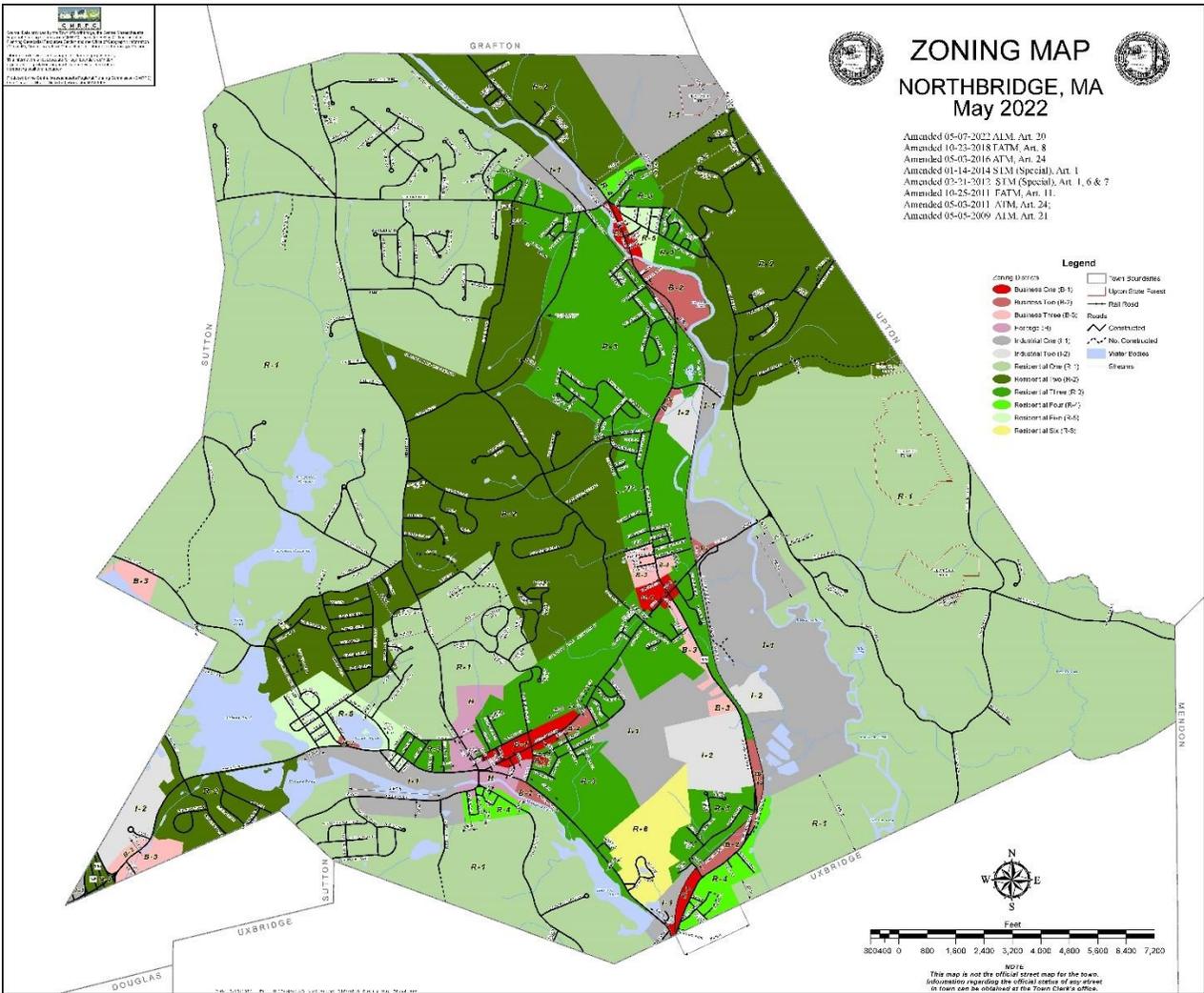
Forest Products Overlay (FPOD)

Open Space Development Overlay (OSDOD)

Route 146 Overlay

Historic Mill Adaptive Reuse Overlay (HMAROD)

(see next page for zoning map)



### Residential Districts

Single-family dwellings are allowed by-right in all residential districts except R-5, where single-family dwellings are allowed by special permit. Two-family dwellings are allowed in most residential districts (except R-1) requiring a special permit in R-2 and R-3. Multifamily dwellings are permitted by-right in R-5 and by special permit in R-4 and B-1. A Planned Townhouse Development is allowed by special permit in R-6. Density requirements for all residential uses vary depending on whether the property is served by town sewer or not. Accessory apartments are not currently permitted in town.

As provided for in Northbridge Zoning Bylaw Section 173-17, a Planned Townhouse Development is defined as “a subdivision to be developed as an entity by a landowner with residential buildings comprising three or more dwelling units and having an exterior entrance serving no more than two dwelling units unless otherwise permitted by the Board of Appeals by special permit. Each unit shall have a screened yard or balcony.” The minimum tract size is 10 acres; all dwelling units must be served by municipal water and sewerage; and the number of dwelling units permitted cannot exceed an

average of eight dwelling units per net buildable acre.

#### *Senior Living Bylaw*

The Town has established a bylaw within the zoning regulations to allow 55+ senior living communities to be built in most residential zones (excluding R-6) under certain conditions.<sup>60</sup> The purpose of the bylaw is to encourage alternative housing choices for people who are age 55 and older, with 10% of the units to be “affordable” in perpetuity. The property must be located near a village center (Rockdale, Whitinsville, or Linwood) and must meet other requirements to ensure a desirable result. Pine Knoll and Stone Hill are two (2) examples of the senior living development.

#### *Business Districts*

Business-One (B-1) District allows for residential use (Multifamily dwelling) by special permit. The B-2 and B-3 zones do not allow for residential land-use.. Northbridge Business-One (B-1) Zoning District is These B-1 zones are located in the downtown areas of Whitinsville, Linwood, Plummers Corner, and Rockdale.

*Industrial Districts* in Northbridge do not allow residential uses.

#### *Heritage District*

Heritage District (H) allows for single-family and two-family dwellings by special permit. The purpose of this district is to preserve and reinforce the visual and historical character of the Memorial Square Area of Whitinsville, while at the same time providing some flexibility in uses.

#### *Flood Overlay Districts*

Flood overlay districts require that all development proposals for property in the Floodway and Floodplain Overlay District shall be reviewed to assure that: such proposals minimize flood damage; public utilities and facilities are located and constructed so as to minimize flood damage; and adequate drainage is provided.

#### *Open Space Development Overlay District (OSOD)*

The OSOD allows townhouses and single-family homes, clustered to allow 51% of the development to be open space, including a golf course. The OSOD is limited to a locus area in town and has already been developed. An example of this is the Shining Rock Golf Community located within the northeast portion of town bordering Upton, MA.

#### *Route 146 Overlay District*

The Rt. 146 Overlay District was developed to facilitate the long-term economic growth of the corridor by coordinating development among several adjacent communities and by promoting high quality development. This overlay does not include any underlying Residential zoning districts.

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<sup>60</sup> Chapter 173. Zoning, Article XVII Senior Living Bylaw (Added 4-03-2001)

### *Historic Mill Adaptive Reuse Overlay District*

Established in 2004, the Historic Mill Adaptive Reuse Overlay District (HMAROD) was intended to preserve and allow for the adaptive reuse of two (2) historic mills in Northbridge – the Linwood Mill on Linwood Avenue and the John Whitin Mill on Douglas Road. The overlay encourages mixed uses, including but not limited to offices, retail, service establishments, community facilities, and multi-family housing. The *Historic Mill Adaptive Reuse Overlay District* is the only district in Northbridge that explicitly allows for mixed-use redevelopment.

Under the HMAROD guidelines, the historic Linwood Mill has been repurposed as a residential/commercial mixed-use development, including the Linwood Mill Lofts, 75 rental apartments that are all SHI-eligible. The historic John Whitin Mill has been redeveloped with commercial and social service uses and includes three (3) residential units.

### *Flexible Development*

The Town’s zoning bylaw includes a provision for Flexible Development, by special permit, in zones R-1 and R-2. The Flexible Development Bylaw allows for smaller lots (lot area/frontage) in exchange for dedicated open space. Thus, with the creation of five or more lots, dimensional requirements can be modified to cluster the dwelling units and leave an area of open space, which must be a minimum of 30% of the property and must be contiguous open space with permanent use restrictions. Residential lot sizes can be reduced by about half, but each lot must have its own frontage of at least 50 feet and its own buffers. The only provision for attached dwellings under this bylaw is within the R-2 district, which allows two-family dwellings by special permit. Examples include Reservoir Heights, Carpenter Estates, and Presidential Farms.

### **MBTA Communities Requirements**

A new State Law (Section 3A of the Zoning Act) became effective in July 2021 that requires “MBTA Communities” to provide sufficient multifamily housing options by-right. Northbridge is considered an MBTA “Adjacent Community,” due to its proximity to the Grafton MBTA commuter rail line and is subject to the requirements of Section 3A of MGL Chapter 40A. An MBTA community that fails to comply shall not be eligible for funding from the Housing Choice Initiative, the Local Capital Projects Fund, or the State’s MassWorks Infrastructure Program. MBTA Communities that fail to comply with the Law’s requirements may result in civil enforcement action or liability under federal and state fair housing laws.

The new Law requires that an MBTA community shall have at least one (1) zoning district of reasonable size in which multi-family housing is permitted as of right and meets these other criteria:

- 1) Minimum gross density of 15 units per acre.
- 2) No age restrictions and suitable for families with children.

For Northbridge, the minimum land area required for compliance is 50 acres with a multifamily housing

capacity of 750 dwellings.

Based on current zoning, and as determined by the Town's Building Inspector/Zoning Enforcement Officer, Northbridge satisfies the MBTA Communities requirements within its Residential Five (R-5) Zoning District, where multifamily dwelling is allowed by-right at a density equal or greater than 15 units per acre. The town is currently working with its regional planning agency (CMRPC) in submitting documentation to the MA Executive Office of Housing & Livable Communities (EOHLC) for issuance of compliance. If deemed not to be in compliance the Town will perform the necessary steps required to amend the R-5 district accordingly.

It should be noted, the new Law established for MBTA Communities does not include or provide for the requirement of affordability provisions, something the town may want to consider if they are to amend the R-5 district provisions to promote affordable housing.

### ***Master Plan***

Northbridge's most recent Master Plan was prepared in 1994. A Comprehensive master plan update initiative is currently underway, where the Town is presently engaged in updating its 2002 Open Space & Recreation Plan and completed an Economic Development Strategic Plan. Housing goals in the 1994 Master Plan included:

- 1) Prepare for rapidly increasing population: Update and expand the existing sewer system, upgrade the roadway system, and expand town services.
  - Revise the zoning bylaw to increase lot sizes in some residential areas.
  - Adopt a Cluster Housing bylaw.
  - Adopt a phased growth bylaw.
  - Reduce the allowed density in the R-4 and R-5 zones.
  
- 2) Maintain the social and economic diversity of the community by providing housing options for all segments of the population without overstressing infrastructure and without compromising the environment or existing quality of life.
  - Provide subsidized homeownership opportunities.
  - Pursue CDBG funding for housing rehabilitation.
  - Allow mixed uses in downtown Whitinsville and Rockdale, by special permit.
  - Provide landlord/tenant education programs through the Housing Authority.
  - Provide suitable market rate housing for the elderly such as continuing care communities.
  - Rezone some areas for large lots to provide larger buffers for higher-end housing units.
  
- 3) Allow higher density and encourage infill development in the village centers while limiting density in outlying areas.

- Adopt a cluster or open space bylaw.
- Allow mixed uses by special permit in downtown areas of Linwood, Whitinsville, and Rockdale.
- Revise the zoning bylaw to increase lot sizes in some residential areas.

### ***Infrastructure Conditions and Capacity***

Infrastructure conditions in Northbridge are generally good and can support additional development. Water supplies and infrastructure are robust; and a town sewer system serves a majority of the population (mainly west of the Blackstone River, with easterly section of town on-site septic). Roads and bridges will of course need continual repair and upgrading.. Upgrades to the town's water and sewer infrastructure are funded through enterprise accounts established by users of the municipal water and sewer.

Northbridge does not have solid waste disposal facilities and does not provide municipal curbside pickup. This should not constrain new development, but there may be growing pressure to provide these services.

#### *Water Supply*

The Whitinsville Water Company (WWC) supplies the Town of Northbridge with water via four metered interconnections and 41 miles of water main. The water supply is classified as a ground water supply yet depends on a series of five reservoirs to satisfy demand. The WWC owns over 1,600 acres of undeveloped watershed land which protects the five reservoirs. According to the WWC website, the system has the capacity to produce more than 2.5 million gallons per day (mgd). The WWC provides water service to a population of about 14,000 throughout Northbridge in addition to providing operations contracts to an additional 1,100 customers in three surrounding water systems.

A 2020 engineering report (Tata & Howard) for the Whitinsville Water Company indicated that the system currently has surplus capacity, although it is in need of repairs and upgrades. The 2040 projections for average day demand (0.67 mgd) and maximum day demand (1.21 mgd) appear to be well within the current capacity of 2.5 mgd stated by the WWC.

#### *Wastewater Disposal*

The town sewer system serves about two-thirds of the population, and the remainder rely on on-site septic systems. The Northbridge Water Treatment Plant (WTP) is a two million gallon per day (MGD) advanced secondary wastewater treatment facility, , and no Combined Sewer Overflows (CSOs).

### *Solid Waste Management*

There are no town facilities (landfill/transfer station) for the use of Northbridge residents. Residents must subscribe for trash pick-up services with a licensed hauler. Each licensed trash hauler is required to offer curbside pickup of recyclables (paper, plastics, glass).

### *Transportation Infrastructure and Commuting Distances*

Northbridge is bisected by Route 122 (Providence Road) and has good access to the Massachusetts Turnpike (I-90) via Route 146 and indirect access to Interstate 495 through local roadways (Northbridge/Upton). Route 146 (the Worcester-Providence Turnpike) traverses the Town's southwestern-most corner, where an interchange joins with Main Street. Northbridge is thirteen (13) miles southeast of Worcester, thirty-eight (38) miles southwest of Boston, and thirty-four (34) miles northwest of Providence. This makes it a 25-60-minute drive to Worcester, Providence, Framingham, the Route 495 corridor, Route 128 corridor and the many other employment centers in central Massachusetts and the Greater Boston area. Access to the Framingham commuter rail line, with end points in Worcester and Boston, is available in the neighboring town of Grafton, with the commuter rail station approximately 7.5 miles from the northern boundary of Northbridge and 11.5 miles from the Northbridge Town Hall, making it a 15-22-minute drive. Effectively, Northbridge is in a "sweet spot" for an ideal rural bedroom community for commuters.

Excellent medical centers and colleges are also convenient to Northbridge residents. Milford Regional Medical Center is located just nine (9) miles from Town while Saint Vincent's Hospital and UMass Medical Center are located approximately fourteen (14) miles away. Additionally, Worcester is home to eleven (11) colleges and universities while nearby Grafton is home to the Tufts University Cummings School of Veterinary Medicine.

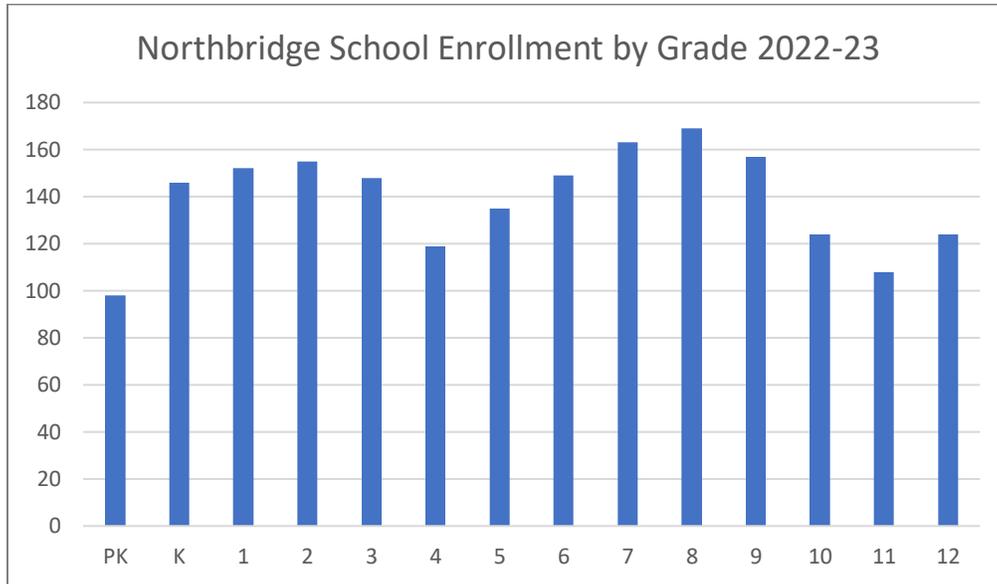
In addition to this infrastructure, Northbridge also benefits from inter-municipal transit access via the Worcester Regional Transit Authority (WRTA) shuttle bus. Two fixed-route lines connect Whitinsville and Rockdale to the Shoppes at Blackstone Valley in Millbury, the MBTA train Station in Grafton, Tufts University, and other sites. This service connects residents to diverse shopping, employment, and educational opportunities.

Local roads are in generally good condition; however, at the 2018 Municipal Vulnerability Workshop, participants indicated that the Church Street extension is vulnerable to hazards resulting in periodic flooding.

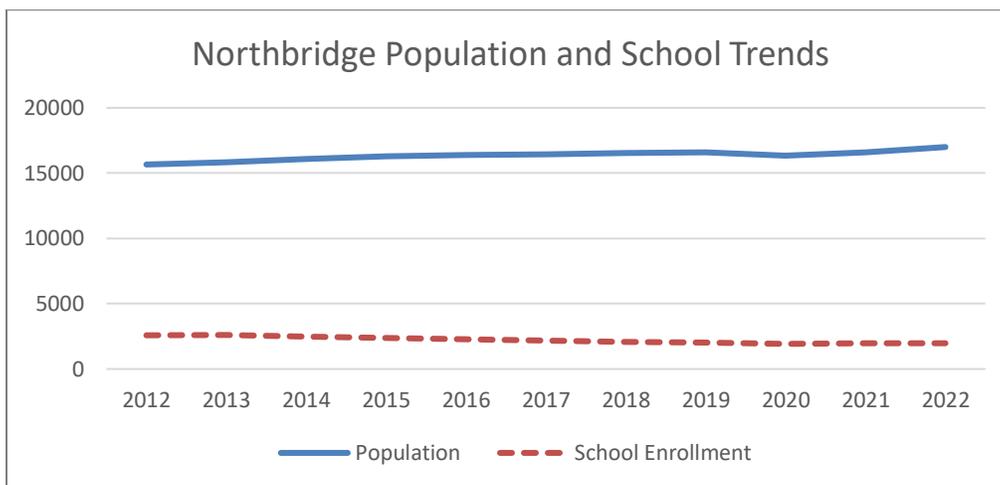
### *Schools*

The Town constructed a new elementary school in 2021, while the High School dates to 2002 and the Middle School to 1905 with a major addition in 1955 and other additions and renovations. The Middle

School has had repairs and upgrades including a major boiler replacement in 2021 and is able to handle its current enrollment of 481 students. If the town’s general enrollment remains stable, the school (Grades 6-8) should be able to accommodate students for several years to come, as grades PK-5 are somewhat smaller, and the school-age population is not expected to increase, as discussed below.

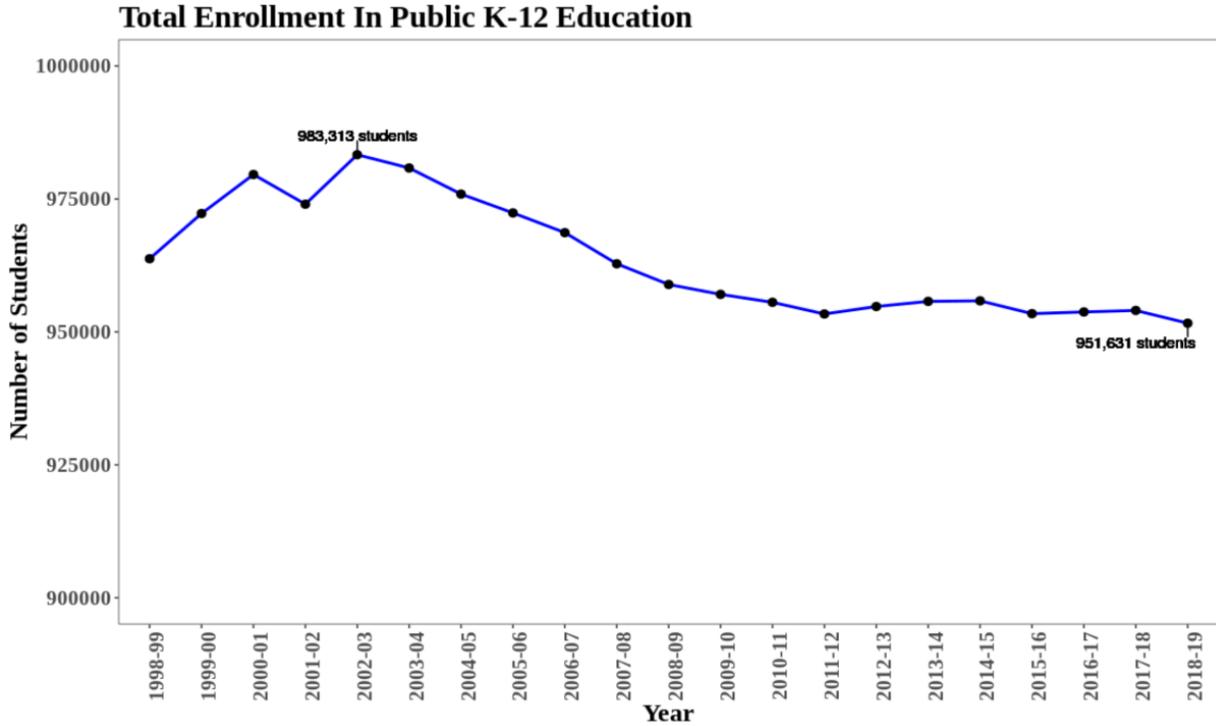


The chart below illustrates the recent population growth in Northbridge along with the associated school enrollment.



This is typical for the region and state as a whole, as can be seen in the graph showing K-12 enrollment decline in Massachusetts over the past two decades.<sup>61</sup>

<sup>61</sup> [K-12 student enrollment trends in Massachusetts: Second in a series on school funding - Massachusetts Business Alliance for Education \(mbae.org\)](#)

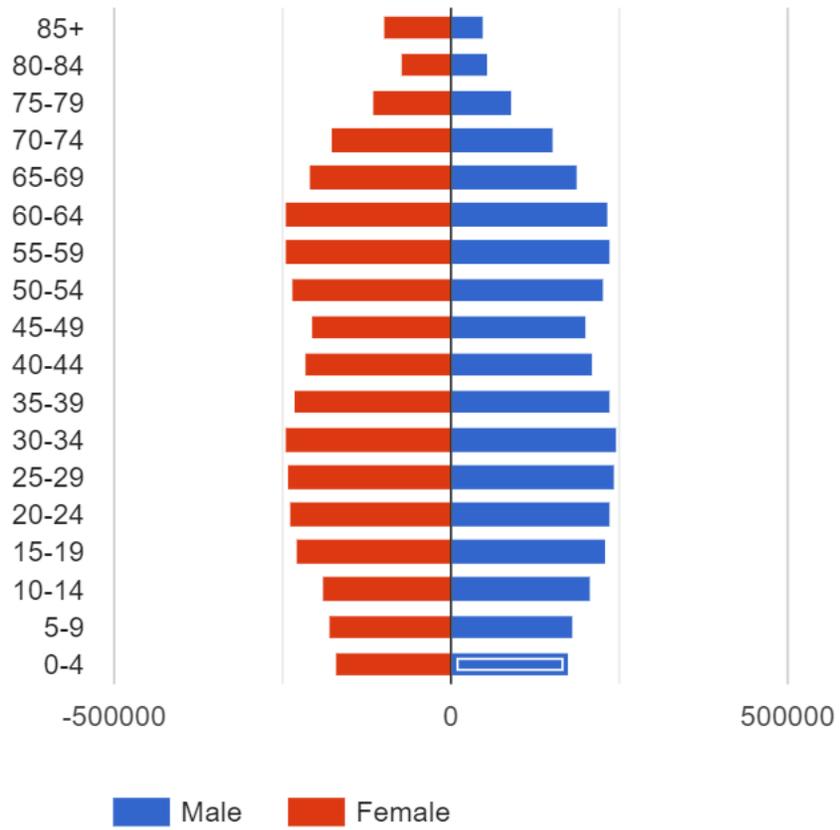


As the Massachusetts population ages, and high housing costs in suburban areas discourage young families, future population increases are not expected to translate into higher numbers of students.<sup>62</sup> This is complicated by the pandemic that disrupted school enrollment and is still affecting how families are navigating their work and school lives. A clear picture of post-pandemic school enrollment should emerge over the next several years; however, it should be noted that the number of children under 5 years old is smaller than the current number of school age children, as illustrated in the 2021 census data below.<sup>63</sup>

<sup>62</sup> [Public school enrollment falls in Mass. amid pandemic, high housing costs, and aging suburbs \(msn.com\)](https://www.msn.com)

<sup>63</sup> [Massachusetts Population 2022/2023 \(populationu.com\)](https://www.populationu.com)

**Population Pyramid of Massachusetts as per 2021  
US Census estimates**



Source: [2021 US Census Estimates: Population In Five Year Age-Group](#)

## **Chapter 4            Housing Production Goals and Strategies**

This chapter of the Housing Production Plan will set forth affordable housing goals, describe existing housing activity in Northbridge, and lay out strategies to increase the number and proportion of affordable units.

### **4.1    Affordable Housing Goals**

Based on the demographic conditions, environmental constraints, and existing regulations, the Town of Northbridge has identified the following housing goals. Working to achieve these goals will help to ensure that Northbridge is a community where housing affordability, housing choice and fair access to housing are ensured for all community members.

#### ***Northbridge's 10% Affordable Housing Goal (Chapter 40B)***

As described in Chapter 2, Northbridge has 453 units on the state's Subsidized Housing Inventory (SHI), which amounts to 6.8% of the town's 2020 total year-round housing stock of 6,655 units as (see SHI Inventory, page 24). Through Chapter 40B, Massachusetts municipalities are encouraged to increase their overall percentage of affordable units to 10% or more. The town would need to add 213 additional subsidized housing units to meet its 10% affordable housing goal, while also ensuring that existing units on the SHI are renewed upon expiration.

The state sets annual housing unit production goals for each municipality for the purpose of providing municipalities with target numbers to work toward. The annual housing target numbers reflect 0.5% of a community's housing stock as determined by the latest decennial census. As Northbridge contained 6,655 housing units in the year 2020, **the Town will seek to produce 33 units of affordable housing per year.**

#### ***Participation in Regional Collaborations***

The Town of Northbridge will work with regional partners to achieve its housing goals and provide housing services to local residents.

#### ***Variety of Housing Types***

The Town will encourage a variety of housing types in the community that will serve the needs of families, individuals, persons with special needs, and the elderly. These will include ownership and rental opportunities such as smaller single-family homes, senior housing, mixed-use development, condominiums, and conversions of historic buildings.

### ***Zoning Modifications***

The Town will consider a variety of zoning and other regulatory tools to achieve its housing objectives. These are outlined in detail in Section 4.3 of this report but include Senior Living Bylaw modifications, Transfer of Development Rights, Inclusionary Zoning, the Local Initiative Program, a 40R District, and Accessory Apartments.

### ***Identification of Specific Sites***

The Town has identified specific sites for which it will encourage the filing of Comprehensive Permit applications, as well as sites where the Town or Housing Authority commit to issuing requests for proposals for SHI-Eligible Housing. These sites are listed in Section 4.3 of this report.

### ***Funding Opportunities***

The Town will also seek funding from a variety of sources to achieve these housing goals, including its own Community Preservation Act funds, state planning and site preparation funds, and other funding sources as applicable.

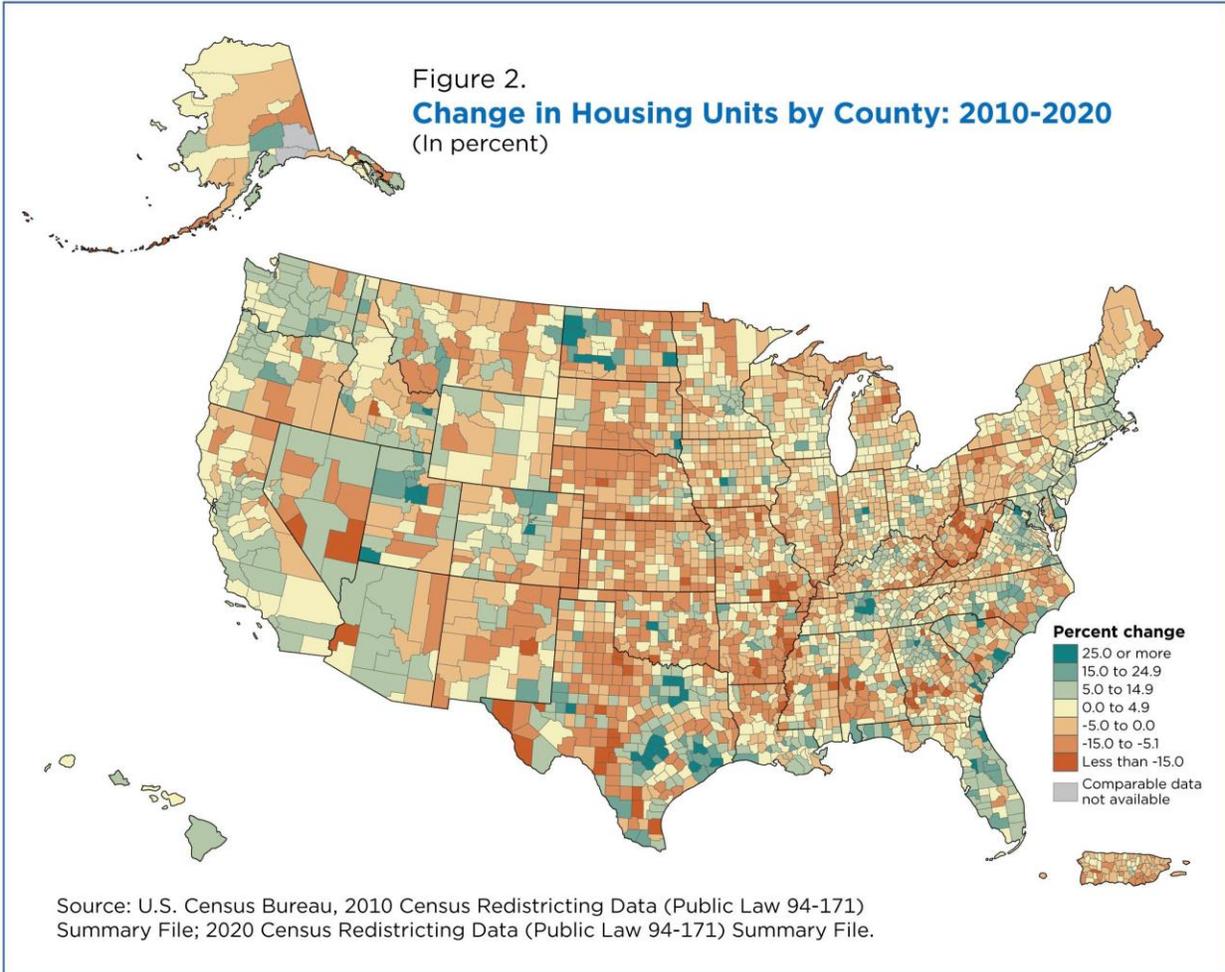
## **4.2 Current Housing Development Status**

Given these stated goals, the Town has undertaken an inventory of current housing activity to provide context for its future efforts. There has been significant residential development activity in Northbridge in recent years, likely due to its location near major employment centers (Worcester, Providence, Framingham, etc.) while also being outside the most expensive Boston suburbs. Northbridge is not alone in this regard; much of the Worcester region and Blackstone Valley corridor are experiencing increased housing development. As Boston development becomes unaffordable, many Boston-area investors are looking toward Central Massachusetts where the cost of real estate is lower, while revenue returns are still high.<sup>64</sup> Additionally, with the trend of working from home, more residents can live farther from their jobs and still remain within a reasonable commute.

The following map of the United States shows the change in number of housing units by county. Areas of yellow and green indicate increases in housing, while orange indicates a decrease in units. The entire state of Massachusetts, along with its neighbors Connecticut and Rhode Island, shows increases over the past decade, particularly in central and eastern Massachusetts.

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<sup>64</sup> Worcester Business Journal, November 2021

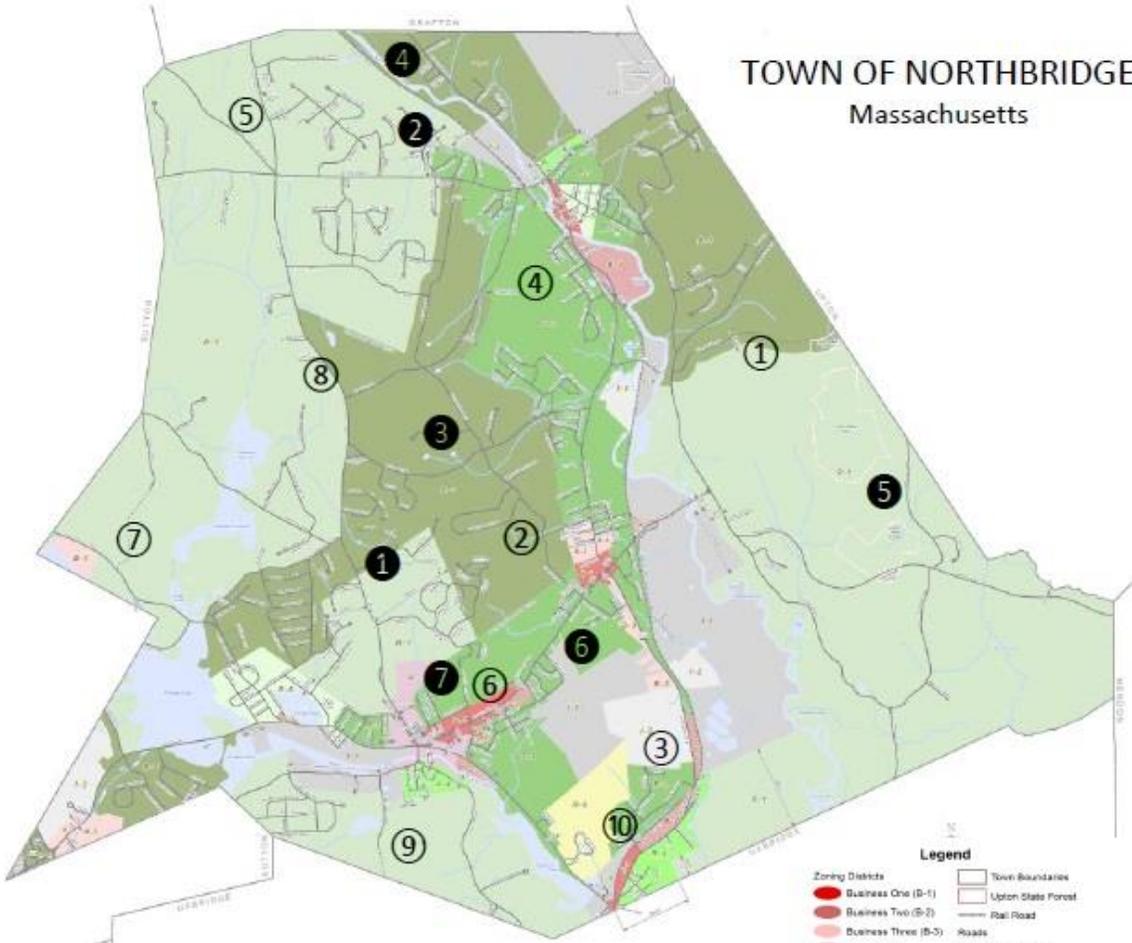


The Town has been carefully tracking proposed housing developments and their status over time, including whether they are under construction, withdrawn, or their permits have expired.

***Developments Currently Under Construction***

As of February 2023, there are six (6) housing developments under construction in Northbridge, with a total of at least 271 units being built. Of these, 149 are single-family; 18 are duplex units (Mike’s Way); and 104 are market-rate condominiums and townhouses for seniors (Stone Hill Senior Development). None of these units will qualify for the state’s Subsidized Housing Inventory. The Stone Hill project was constructed under the Town’s “Senior Living” bylaw, which requires 10% of the units to be affordable in perpetuity, but the developer paid a fee “in-lieu-of” affordable units. The funds were used for a variety of public improvements throughout town. See below for map and table of current developments.

TOWN OF NORTHBRIDGE  
Massachusetts



**RESIDENTIAL DEVELOPMENTS UNDER CONSTRUCTION**

- ① Camelot (60-lots)
- ② Hemlock Estates (31-lots)
- ③ Leonardo Estates (18-lots)
- ④ Mike's Way (18-duplex)
- ⑤ Moon Hill Estates (40-lots)
- ⑥ Stone Hill Senior Development (104-units)
- ⑦ Winston Woods (18-duplex)

**PRELIMINARY/CONCEPTUAL BUILD-OUT YIELD**

- ① Apple Ridge Estates (80-lots) \*portion now Solar
- ② Granite Hill Estates (124-units) \*\*land gifted to Town
- ③ Linwood Estates (125-units)
- ④ Sunrise Estates (72-lots)
- ⑤ North/South Pasture (37-lots)
- ⑥ Prospect Place (13-lots)
- ⑦ West End Estates (47-lots)
- ⑧ Woodside @ Northbridge (67-lots)
- ⑨ Castle Hill Farm property (75-lots) \*\*\*CPA Fund Land Acquisition
- ⑩ Union Place (8-lots)



Town of Northbridge -Residential Buildout (November 2022)

Project Name (Date)	Street(s)/Location	Housing Type	# of Units	Status
1 Camelot (December 2010)	Rebecca Rd, Joseph Cr, Genievie Dr & Grace St (Hill St & Hillcrest)	Single-Family	65	Under Construction
2 Hemlock Estates (June 2008)	Helmock St & Fir Hill Ln (Gendron /Sutton St)	Single-Family	31	Under Construction
3 Leonardo Est (May 2014)	Windstone Dr (Highland St)	Single-Family	18	Under Construction
4 Mike's Way (September 2020)	Mike's Way (Providence Rd/Grafton)	Duplex-units	18	Under Construction
5 Moon Hill Est (September 2019)	Valerie Run, Monica Way & Amy Terrace (Moon Hill Rd)	Single-Family	40	Under Construction
6 Stone Hill Senior Dev (July 2019)	Stone Hill Dr, Rolling Ridge Dr, Secluded Ct, Viewpoint Way, & Crestwood Cr (Church St)	Townhouse/Condos	104	Under Construction
7 Winston Woods (March 2022)	Spring St (extension of)	Duplex-units	18	Approved
			<b>294</b>	

Project Name (Date)	Street(s)/Location	Housing Type	# of Units	Status
1 *Apple Ridge Estates (2004)	Quaker Street/Puddon Street	Single-Family	80	Prelim -Expired
2 **Granite Hill Estates (2006)	Highland Street	Multi-Family	124	Withdrawn
3 Linwood Estates (2005)	Providence Road (Puccio property)	Single/Multi-Family	125	40B -Expired
4 Sunrise Estates (2016)	Fowler Road/Tessier Lane	Single-Family	72	Prelim -Expired
5 North/South Pasture (2005)	Hill Street/Pollard Road	Single-Family	37	Prelim -Expired
6 Prospect Place (2006)	Prospect Street/Church Street	Single-Family	13	Prelim -Expired
7 West End Estates (2006)	Rocky Road/Purgatory Road	Single-Family	47	Prelim -Expired
8 Woodside @ Northbridge (2006)	Hill St/Sunset/Fowler Road(Kroll Farm)	Single-Family	67	Expired
9 ***Castle Hill Road (2021)	Castle Hill Road/Whitin Ave	Single-Family/(Senior)	75/(152)	Conceptual
10 Union Place	Union Street	Single-Family	8	Prelim -Expired
			<b>648/(725)</b>	

\*Portion of property now occupied by Solar  
 \*\*Land "gifted" to Town (2015) ±50-acres  
 \*\*\*CPA Fund Land Acquisition (2022 FATM)

**Previous Proposals**

Several other single-family developments were proposed around 2004-2006; however, they were not pursued, and their permits may have expired. Nevertheless, in most cases the land remains available, and the total number of these potential lots in existing residential zones may be about 250. Very few of them are in areas served by water and sewer systems, and most of the locations allow only single-family dwellings. Just a few allow two-family dwellings by special permit (R-2 and R-3 zones). When these lots are developed, the proportion of market-rate to subsidized housing units will grow significantly and will need to be offset by additional affordable housing.

One of the proposed developments mentioned above was a 40B application in an Industrial (I-2) zone; details of a current proposal for the site are below. Another of these previous proposals was a large development of about 100-150 units at Castle Hill Farm, and fortunately this historic and scenic property has since been purchased by the Town using CPA funds and will be preserved as open space. Another large proposal (124 units) for multifamily dwellings was put forward in 2006 and later withdrawn. The +/-50-acre site was gifted to the Town.

## ***Potential Housing Development Sites***

This section addresses several potential sites that could accommodate higher-density residential development with affordable units. Information is based on Town records, site reuse studies, and conceptual plans prepared. The proposed use of these properties is discussed further in Section 4.2, Housing Production Strategies.

### *Winston Woods*

A recently approved residential subdivision development, an extension of Spring Street in Whitinsville includes an oversized lot at the cul-de-sac that may be suitable for additional dwelling units as part of a Local Initiative Program (LIP). The “friendly 40B” process, also known as a Local Initiative Program, allows for negotiation and compromise between a developer and town, with the result of an agreed upon development as it relates to density, setbacks, and complementary architecture. The Winston Woods subdivision includes nine (9) duplex lots for 18 market-rate dwelling units and one (1) oversized lot for a potential LIP project with the Town. The LIP has not yet been vetted or approved, where the number of affordable units has yet to be determined.

### *2040 Providence Road Commercial Site (Rt. 122)*

Just south of Rockdale village center is a commercially-zoned property (Business-2) along Route 122 (Providence Road).. This property, formerly an auto-salvage yard at 2040 Providence Road, is about 26 acres and has been identified by the Town as a Priority Development Area within the 2012 Blackstone Valley Prioritization Project. Fuss & O’Neil prepared a Phase I ESA (January 2011) and a Phase II Environmental Site Assessment (July 2012) as part of the state’s Brownfield Assessment Program. A Reuse Study for the site was prepared in 2014 by the Central Massachusetts Regional Planning Commission (CMRPC), where the primary recommendation was to promote cleanup and redevelopment of the site for mixed use development. Such a designation would allow for the development of apartments, particularly situated above a commercial main floor.

The property could serve as a receiving site for Transfer of Development Rights (TDR) from other parts of Northbridge. The designation of this property for potential housing is intended to help incentivize the owner/developer to clean up and redevelop the site, which is a “brownfield” with some degree of soil contamination from its past use. The buildable portion of the site is only about 2-3 acres (the remainder is in the floodplain), so the number of units may be limited. As a designated “receiving zone” as part of a local Transfer Development Rights provision the site density would increase.

### Northbridge Elementary School

The Town has conducted a reuse study for the former Northbridge Elementary School, located in Whitinsville. The consultants considered and evaluated several housing-related options for the site, including townhouses, apartments, and senior housing. Another use that is highly desirable for the property is the construction of a new senior center. With that option, a few units of senior housing could potentially also be built on the property.

### Aldrich School -Town Hall Annex

This property is currently being used for municipal land use planning offices. The Town is considering alternative uses of the building, as the municipal offices will be relocated to a wing in the new Fire Station currently under construction on Route 122. The Aldrich School was the first Northbridge High School and is located in downtown Whitinsville within walking distance to many businesses and services. The building includes two (2) full stories, as well as a third floor and basement. The Town may potentially partner with a local community center to re-use the building for additional childcare and programs for eligible families. Possible other adaptive reuse could be housing or live-work space.

### Northbridge Fire Station -Main Street Headquarters

Like the Town Hall Annex, the Fire Station on Main Street will soon be vacated and operations relocated to a new Fire Station Headquarters on Providence Road. The Town may likely conduct reuse study for this property (similar to the Northbridge Elementary School), where residential housing with an affordability component may be considered as a possible reuse option for this property.

### Northbridge Fire Station -Substation

Located in Rockdale village center, the fire substation may be vacated with equipment storage and operations to be sited within the new Northbridge Fire Station Headquarters currently under construction. The size of the site, proximity to the Blackstone River (floodplain/floodway) and adjacent land use (gas & auto service station) may limit reuse options for the substation, including residential. The Town has not formally undertaken a reuse study at this time.

### Whitin Machine Works (The Shop)

The circa 1831 Whitin Machine Works is a former textile machinery manufacturing facility, locally known as “the Shop.” Today, the Shop is home to many different businesses, manufactures and services, including incubator space. The mill complex is located in downtown village of Whitinsville, within walking distance of the Town Hall, library, post office, churches, and numerous commercial retail businesses on Church Street. It is unclear if there is any unoccupied vacant space within the mill at this

time or if there is a desire to consider a residential component (if appropriate, given past use) for portions of the complex. The purpose of including this property in the Housing Production Plan is to simply identify the site as a possible candidate for affordable housing opportunities in the future, if/when alternative land uses are to be contemplated or necessary to help preserve, restore, or rehabilitate section(s) of this historic mill complex.

#### Providence Road (Rt. 122)

Owner(s) of a privately held property on Providence Road (Rt. 122) have approached the Town (Planning Board & Board of Selectmen) to rezone the site from industrial to mixed-use residential/commercial use. The subject property is situated along a main roadway (Rt. 122) and has access to public infrastructure (water/sewer). The site abuts an undeveloped town-owned parcel and is generally located near existing residential properties. The 72-acre parcel had previously secured a Comprehensive Permit (40B) from the Northbridge Zoning Board of Appeals for 125 dwelling units in 2005, however never followed through with development. A conceptual layout plan for proposed mixed use was informally presented to the Town in 2021 and 2022, showing commercial retail space and 394 dwelling units; comprised of single, multifamily and apartment units. The concept plan is currently being evaluated by the Town and awaiting completion of the Housing Production Plan before any formal submission or zoning change considerations is to be pursued. There is potential for this site to be rezoned allowing for mixed use, including residential units with provisions for an affordability component at 15% to 20%, where 10% affordable would not further the Town's efforts to satisfy the minimum percentage required by the State's SHI.

If approved for eligibility, the property could also be designated a 40R district, although this would delay any project for a year or more. In either case, this is a significant opportunity for the Town to increase its subsidized housing inventory, thereby providing opportunities for moderate-income and elderly residents to remain in town and to meet the required 10% threshold to avoid possible unwanted 40B development.

Since 2004, when the state law Chapter 40R was passed authorizing incentives to encourage municipalities to zone for dense developments in smart growth locations, over 15,000 units have been zoned and 3,500 homes have been built in 40R districts. Chapter 40R is unlike any other state housing program. Communities are directly paid for zoning and permitting smart growth development. Municipalities receive a zoning incentive payment of \$10,000–\$600,000 when they create a 40R overlay followed by a bonus unit payment of \$3,000 per unit when developments receive building permits. To date, zoning incentive and bonus unit payments have totaled \$20.2 million. A companion law, Chapter 40S, provides state reimbursement for school costs not covered by taxes generated by 40R projects; reimbursements to date have totaled \$2 million.<sup>65</sup>

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<sup>65</sup> "The Use of Chapter 40R in Massachusetts" 2018 Update CHAPA -Citizens' Housing & Planning Association

### Downtown/Village Centers

The village centers provide an opportunity for mixed use development, with commercial uses at ground level and apartment units above. Locations most suited for small-scale, mixed-use would be Whitinsville (Church Street), sections of Rockdale that are not in the flood zone, and perhaps section in Linwood, along Providence Road that are already zoned B-1, which allows multifamily development. This could be accomplished as part of the redevelopment of existing buildings or upzoning over the next decade.

### Other Properties

A number of other properties have potential for residential development, but very few of them are in areas served by water and sewer systems and most allow only single-family dwellings. Some of the areas that are more remote from services do allow two-family dwellings by special permit (R-2 and R-3 zones).

In considering other properties (town-owned or privately held), one should evaluate existing transportation corridors, availability of public infrastructure (water/sewer), general proximity to commercial areas and town services, as well as how such a residential development may fit within the character of existing neighborhoods. In doing so, the Town shall look to promote and support redevelopment options, opportunities for infill projects and discourage sprawl where existing housing many do not support higher density.

## **4.3 Housing Production Strategies**

The Town of Northbridge will need to complete the following requirements for the state to *approve* this Housing Production Plan. In order for the Plan to be *CERTIFIED*, the Town will need to implement these steps and increase the number of Subsidized Housing Inventory (SHI)-eligible units by at least 33 over the course of a one-year period. This is 0.5% of the total number of housing units in Northbridge (6,655). This percentage is the minimum housing production required by the state in order for a town to reject a Chapter 40B Comprehensive Permit application.

### **1. Participation in regional collaborations addressing housing development.**

The Town will seek connections with the following agencies in order to participate in regional collaborations and avail local officials and residents of potential services. Worcester Community Housing Resources offers workshops that Northbridge residents may be interested in, and the Central MA Housing Alliance provides services including emergency home repair for eligible seniors.

- Worcester Community Housing Resources (Worcester County) [Worcester Community Housing Resources \(wchr.org\)](http://WorcesterCommunityHousingResources(wchr.org))

- Central Massachusetts Housing Alliance [Central Massachusetts Housing Alliance \(cmhaonline.org\)](http://cmhaonline.org)
- RCAP (Resources for Communities and People) Solutions [RCAP Solutions](http://RCAP Solutions), the Worcester-area member of the Regional Housing Network of Massachusetts [Regional Housing Network of Massachusetts | Housing Consumer Education Centers of Massachusetts \(masshousinginfo.org\)](http://Regional Housing Network of Massachusetts | Housing Consumer Education Centers of Massachusetts (masshousinginfo.org))

**Time frame:** Ongoing

## **2. Statement of the characteristics of proposed residential or mixed-use developments that would be preferred by the municipality.**

Based on feedback from local residents, the Northbridge Planning Board and Northbridge Select Board the municipality would prefer the following types of developments. Some of these would be lower-cost housing but not SHI-eligible, and some would be entirely or partly SHI-eligible housing.

- Smaller single-family “starter” homes.
- Senior housing 55+ with a percentage of affordable units.
- Mixed use development in village centers, with commercial on the ground floor and residential units above, whether apartments or condominiums. These could be 3-4 story buildings.
- Conversion of existing historic mill or school building (sites) to housing or mixed use with commercial activities.
- Condominiums in general – this was the next most preferred option of residents taking the housing survey.
- Privately-owned apartment buildings and Housing Authority apartments are also acceptable in areas zoned for that density.
- Assisted living facilities.
- Accessory Dwelling Units

**Time frame:** Ongoing

## **3. Identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating SHI Eligible Housing units to meet its housing production goal.**

- In order to increase the number of affordable homes available to seniors and offset the large number of market-rate homes being built, the Town will consider increasing the required number of **affordable units under the Senior Living Bylaw to 25%**.

- The Town will seek to **adopt an Inclusionary Zoning Bylaw** to increase affordable housing opportunities.

Inclusionary zoning is a planning tool used by towns in Massachusetts (and elsewhere in the U.S.) to increase the affordable housing inventory in a community. The provision helps to provide a range of housing options available to homebuyers or renters whose income is below the regional median household income. Since Northbridge is a rapidly growing community, there is an opportunity for the Town to increase its supply of affordable housing through the normal course of real estate development. Typically, an Inclusionary Zoning Bylaw would require small developments of 10 units or more to include at least one affordable unit, and larger developments to include up to 25% affordable units; however, the percentage could be set by Northbridge, as there is no state requirement. Some communities also allow developers to give money or land to a local fund instead of building the affordable units. Such trust funds are authorized by M.G.L. Chapter 44: Section 55C, Municipal Affordable Housing Trust Fund. Special considerations can also be negotiated with developers. If a community wishes to focus development in the town center, a developer might contribute to adding new units outside of their development project area and in the town center. Northbridge's Regional Planning Agency (CMRPC) can provide examples of inclusionary zoning bylaws to the town.

- The Town may consider **adopting a Transfer of Development Rights (TDR) Bylaw** that could be used specifically in the Rockdale village but also throughout the town as specified in the bylaw; including unprotected "valued" open space land such as Kroll's Farm, etc.

"Transfer of Development Rights" is a zoning technique used to permanently protect land with conservation value (such as farmland, community open space, or other natural or cultural resources) by redirecting development that would otherwise occur on this land (the sending area) to an area planned to accommodate growth and development (the receiving area).

TDR programs financially compensate landowners for choosing not to develop some or all of their land. These landowners are given an option under municipal zoning to legally sever the development rights from their land and sell these rights to another landowner or a real estate developer for use at a different location. The land from which the development rights have been severed is permanently protected through a conservation easement or a restrictive covenant. The development value of the land where the transferred development rights are applied is enhanced by allowing for new or special uses; greater density or intensity; or other regulatory flexibility that zoning without the TDR option would not have permitted.

TDR allows landowners in areas typically zoned for agricultural or very low-density residential use to capture some of the same financial rewards available to landowners located in areas zoned for suburban and urban land uses.

In the Rockdale neighborhood of Northbridge, the rights to develop new units as well as the rights to existing units that are in the floodplain could be transferred to a new location, such as one of the sites designated for affordable housing. The existing units, which are in poor condition and vulnerable to flooding, could be demolished and the land allowed to absorb floodwaters, protect existing wetlands, and provide natural habitat.<sup>66</sup>

- Multifamily dwellings are currently allowed by special permit in Zones R-4 and B-1. The Town will consider allowing **multifamily dwellings by right** in these zones, subject to site plan review.
- The Town may consider designating the B-2 Business District south of Rockdale Village (the former auto-salvage yard) as a “**receiving area**” for the **Transfer of Development Rights** (TDR) as part of the development of a new TDR bylaw (see above). Although much of the land in this zone is in the floodplain, enough remains buildable for a small mixed-use development, as per recommendations in the CMRCP analysis.<sup>67</sup> This "up-zoning" may incentivize the owner/developer to clean up this Brownfield site.
- The **R-3 Residential zones** are located along the major routes through town and in the main village centers (Whitinsville, Linwood, Plummers Corner, and Rockdale). These areas still appear to have buildable land and **could be rezoned to R-4**, thus allowing two-family dwellings by right and multifamily units by Special Permit.
- The Town may rezone a **privately held property on Providence Road (Rt. 122)** which has been proposed for mixed-use residential/commercial use. The subject property is zoned industrial and has access to public infrastructure (water/sewer). The site abuts an undeveloped town-owned parcel and is generally located near existing residential properties. The concept plan is currently being evaluated by the Town and awaiting completion of the Housing Production Plan before any formal submission or zoning change considerations is to be pursued. There is potential for this site to be rezoned allowing for mixed use, including residential units with provisions for an affordability component at 15% to 20%, where 10% affordable would not further the Town’s efforts to satisfy the minimum percentage required by the State’s SHI.
- The Town is open to a “friendly 40B” Comprehensive Permit using the Local Initiative Program for a lot adjacent to the Winston Woods subdivision off of Spring Street in Whitinsville. The subdivision includes nine (9) duplex lots for 18 market-rate dwelling units and one (1) oversized lot for a potential LIP project with the Town. The LIP has not yet been vetted or approved, where the number of affordable units has yet to be determined.

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<sup>66</sup> The properties referred to here are adjacent to the Blackstone River and fully located in FEMA Flood Zone AE, which has a 1% chance of flooding in a given year and a 26% chance of flooding during a 30-year mortgage. Properties within this zone are required to have flood insurance. Source: [NEPAssist](#)

<sup>67</sup> 2040 Providence Road Re-use Plan, Central Massachusetts Regional Planning Commission (CMRPC), 2014.

- The Town will consider adopting an **Accessory Apartment Bylaw**, to provide additional housing options. These could be helpful for extended families who wish to remain together in Northbridge, such as elderly parents living near their children or young people needing a separate apartment near their families. This could also help elderly homeowners to remain in their homes with the help of extra income from a renter in an attached accessory apartment.
- The Town will investigate and consider the designation of a **40R Smart Growth Zoning Overlay District**.

The Town could consider implementing a 40R District to encourage mixed-income housing and receive incentive payments from the state. M.G L. Chapter 40R (760 CMR 59:00) is intended to increase the supply of housing and decrease its cost by increasing the amount of land zoned for dense housing. It targets the shortfall in housing for low- and moderate-income households by requiring the inclusion of affordable units in most private projects. Since the enactment of these provisions, 51 such districts have been created in 42 municipalities.

40R districts are known as Smart Growth Zoning Overlay Districts and were established in 2004. 40R districts create dense residential or mixed-use zones that include affordable housing units and are located near transit stations in areas of concentrated development such as existing city and town centers or other “highly suitable” locations. The designation of such a district provides direct financial rewards to the community.

Specifically, the districts must allow densities of 8 units/acre for single family homes, 12 units/acre for townhouses, and 20 units/acre for condominiums and apartments. Not less than 20% shall be affordable units, meaning that they meet requirements established by state law and guidance issued by the Executive Office of Housing and Livable Communities (EOHLC) that makes them eligible for the Subsidized Housing Inventory (SHI). These districts can also be mixed-use.

Upon state review and approval, communities become eligible for Chapter 40R payments. The community may also qualify for additional bonus payments if the density exceeds the underlying district provisions.

The initial incentives are as follows:

<u>Incentive Units</u>	<u>Payment</u>
Up to 20	\$10,000
21 to 100	\$75,000
101 to 200	\$200,000
201 to 500	\$350,000
501 or more	\$600,000

Model bylaws are provided by EOHLC for these zoning districts, and additional guidance is also available at Chapter 40R | Mass.gov. Once a 40R Smart Growth District has been created, a city

or town shall receive smart growth school cost reimbursement from the Commonwealth, per Chapter 40S (Chapter 40 S | Mass.gov), to cover the costs of educating any school-age children who move into such districts.

**Timeline for all strategies in #3:** These changes can all be addressed over the next couple of years but ideally would move forward quickly, as development is proceeding rapidly. They can also be included in the Town’s Master Plan update that is planned for the near future.

**Milestones for all strategies in #3:**

- Conduct public outreach and education to address potential questions/concerns (2023-2024)
- Prepare bylaws and rezoning proposals (2024-25)
- Present explanation of proposed measures at Town Meeting (October 2024 or May 2025)
- Adopt bylaws/zoning amendments at town meeting (October 2024 or May 2025)

**4. Identification of specific sites for which the municipality will encourage the filing of Comprehensive Permit applications.**

The Town has identified specific sites that could be developed for SHI-eligible housing. The Town will work with MassHousing and other housing agencies to identify the best options and seek developers. The Town is open to encouraging and using 40B as a permitting tool for these sites. If this were to occur, the rezoning suggestions given here would most likely no longer apply, as the 40B Comprehensive Permit allows waivers from existing allowed zoning uses and densities.

Potential Comprehensive Permit Sites			
Name	Address and Acreage	Zoning	Status
2040 Providence Road	2040 Providence Road; about 2-3 developable acres	B-2	Phase I & Phase II ESA prepared for site (Brownfield Assessments) Reuse Study completed in 2014; current site land use may be in violation w/zoning & lacking appropriate approvals; consider Transfer Development Rights provisions designating as a “receiving zone” consider zoning change to allow for mixed use with residential.

Whitin Machine Works	1 Main Street, Whitinsville	I-1	This area could be rezoned as a Heritage District by extending the existing Whitinsville Heritage District.
Winston Woods	Spring Street	R-3	This proposed residential subdivision includes an additional oversized lot that may be suitable for additional dwelling units as part of a Local Initiative Program (LIP).

**Time frame:** This process could take several years from 2023-2028.

**Milestones:**

- Discuss potential opportunities with Town officials and local residents (2023-2024).
- For Town-owned properties, conduct feasibility studies and/or site planning efforts (2024-2025).
- Market one or more properties as a 40B opportunity or rezone areas to indicate desired future use (2025-2026).
- Work with potential housing developers, including Worcester Affordable Housing Resources, to develop a mix of market rate and subsidized housing (2025-2027).
- Potential new construction (2026-2028).

**5. Identification of municipally owned or Housing Authority-owned parcels for which the municipality or Housing Authority commits to issue requests for proposals (RFP) to develop SHI Eligible Housing.**

If the Town determines that the best use of either the **Aldrich School** or **Northbridge Elementary School property** is housing, the Town may issue an RFP for SHI-eligible housing for these properties. At the time of this report, other uses have become priorities, including a Senior Center and a Child Care Center.

Additionally, the Northbridge Housing Authority (NHA) Executive Director has expressed interest in obtaining additional properties to better accommodate the very long waiting list for units. The Town may wish to partner with the NHA to find appropriate sites that would be dedicated to subsidized housing; including possible site expansion (unit construction) at Colonial Drive.

**Time frame:** This is a medium-term goal, ideally completed in the next 3-5 years.

**Milestones:**

- Discuss potential opportunities with the Northbridge Housing Authority and Town officials (2023-2024).
- Conduct feasibility studies and/or site planning efforts (2024-2025).
- Market one or more properties to potential housing developers, including Worcester Affordable Housing Resources, for a mix of market rate and subsidized housing (2024-2025).
- Potential new construction (2026-2028).

## **4.4 Summary of Applicable Housing Regulations and Tools**

### *Accessory Apartments*

Accessory dwelling units (also known as ‘accessory apartments’, ‘guest apartments’, ‘in-law apartments’, ‘family apartments’ or ‘secondary units’) are self-contained housing units incorporated within a single-family dwelling or in an accessory structure to a single-family dwelling that are clearly subordinate to the main dwelling. Such units can provide lower cost housing that can be integrated into existing single-family neighborhoods to provide low priced housing alternatives and have little or no negative impact on the character of the neighborhood. The regulatory approach used by most municipalities for accessory dwelling units is a zoning bylaw that permits an accessory unit, thereby allowing certain improvements to be made to the existing dwelling.

Provisions can address certain restrictions based on whether the dwelling existed as of a certain date, the maximum allowed building and site modifications, the options for choosing inhabitants, whether the main unit needs to be owner occupied, and minimum lot sizes. However, the greater the number of restrictions, the fewer options there are available to homeowners for adding the units.

### *Inclusionary Zoning*

Inclusionary zoning is a planning tool used by towns in Massachusetts and elsewhere in the U.S. to increase the affordable housing inventory in a community. The provision helps to provide a range of housing options available to homebuyers or renters whose income is below the regional median household income. Since Northbridge is a rapidly growing community, there is an opportunity for the Town to increase its supply of affordable housing through the normal course of real estate development. Typically, an Inclusionary Zoning Bylaw would require small developments of 10 units or more to include at least one affordable unit, and larger developments to include up to 25% affordable units; however, the percentage could be set by the Town, as there is no state requirement.

Some communities also allow developers to give money or land to a local fund instead of building the

affordable units. Such trust funds are authorized by M.G.L. Chapter 44: Section 55C, Municipal Affordable Housing Trust Fund, which the community can then utilize for other affordable housing developments. Special considerations can also be negotiated with developers. If a community wishes to focus development in the town center, a developer might contribute to adding new units outside of their development project area and in the town center.

*Massachusetts General Law (M.G.L.) Chapter 40R*

M.G.L. Chapter 40R (760 CMR 59:00) is intended to increase the supply of housing and decrease its cost by increasing the amount of land zoned for dense housing. It targets the shortfall in housing for low- and moderate-income households by requiring the inclusion of affordable units in most private projects. Since the enactment of these provisions, 51 such districts have been created in 42 municipalities. 40R districts are known as Smart Growth Zoning Overlay Districts and were established in 2004. 40R districts create dense residential or mixed-use zones that include affordable housing units and are located near transit stations in areas of concentrated development such as existing city and town centers or other “highly suitable” locations. The designation of such a district provides direct financial rewards to the community.

Specifically, the districts must allow densities of 8 units/acre for single family homes, 12 units/acre for townhouses, and 20 units/acre for condominiums and apartments. Not less than 20% shall be affordable units, meaning that they meet requirements established by state law and guidance issued by the Executive Office of Housing and Livable Communities (EOHLC) that makes them eligible for the Subsidized Housing Inventory (SHI). These districts can also be mixed-use.

Upon state review and approval, communities become eligible for Chapter 40R payments. The community may also qualify for additional bonus payments if the density exceeds the underlying district provisions.

The initial incentives are as follows:

<u>Incentive Units</u>	<u>Payment</u>
Up to 20	\$10,000
21 to 100	\$75,000
101 to 200	\$200,000
201 to 500	\$350,000
501 or more	\$600,000

Model bylaws are provided by EOHLC for these zoning districts, and additional guidance is also available at [Chapter 40R | Mass.gov](#). Once a 40R Smart Growth District has been created, a city or town shall receive smart growth school cost reimbursement from the Commonwealth, per Chapter 40S ([Chapter 40 S | Mass.gov](#)), to cover the costs of educating any school-age children who move into such

districts (see below for more on Chapter 40S).

#### *Massachusetts General Law (M.G.L.) Chapter 40S*

Chapter 40S is a companion law to Chapter 40R and provides state reimbursement for school costs not covered by taxes generated by 40R projects. State reimbursements since the funding began in 2008 have totaled \$2 million. For cities and towns that establish a 40R district, additional state funding can be directed to cover the costs of educating any school-age children who move into such districts. This legislation was in response to the common concern that new housing was costly in terms of municipal finances, given the imbalance of tax revenues and service costs. Qualifying communities will be reimbursed for the net cost of educating students living in new housing in smart growth districts. The reimbursement equals the cost of educating students living in new housing in smart growth districts less an amount equal to the sum of:

- (a) new property and excise taxes in the smart growth district multiplied by the average percent of total local spending on education across the commonwealth (about 52%), and
- (b) any increases in other state education funding that is directly a result of these new students.

#### *Transfer of Development Rights (TDR)*

“Transfer of Development Rights” is a zoning technique used to permanently protect land with conservation value (such as farmland, community open space, or other natural or cultural resources) by redirecting development that would otherwise occur on this land (the sending area) to an area planned to accommodate growth and development (the receiving area). TDR programs financially compensate landowners for choosing not to develop some or all of their land. These landowners are given an option under municipal zoning to legally sever the development rights from their land and sell these rights to another landowner or a real estate developer for use at a different location. The land from which the development rights have been severed is permanently protected through a conservation easement or a restrictive covenant. The development value of the land where the transferred development rights are applied is enhanced by allowing for new or special uses; greater density or intensity; or other regulatory flexibility that zoning without the TDR option would not have permitted. TDR allows landowners in areas typically zoned for agricultural or very low-density residential use to capture some of the same financial rewards available to landowners located in areas zoned for suburban and urban land uses.

## **4.5 Funding Opportunities**

#### *Northbridge’s Community Preservation Act Funds*

Northbridge adopted the Community Preservation Act in 2017 at a rate of 1%. Once adopted, the Act

requires towns to dedicate at least 10% of the monies raised to each of the following three categories: open space, historic preservation, and affordable housing. The remaining 70% can be spent on one or all of these three uses, however the community sees fit. The state matches the CPA monies collected with funds from the Community Preservation Trust Fund.

CPA funds can be used for numerous affordable housing initiatives, including rehabilitation or modification programs, predevelopment costs related to property purchases, purchases of property, assistance to private affordable housing developer, or subsidizing one or more units that are existing or under construction for affordable housing. Funds can also be used to develop outreach materials related to affordable housing and to hire staff or a consultant for planning and administrative purposes.

Most pertinent to this Housing Production Plan, CPA funds can be used for the “acquisition, creation, preservation and support of community housing; and for the rehabilitation or restoration of...community housing that is acquired or created [with CPA funds].” Many CPA communities allocate funds to physically preserve existing aging affordable housing units, such as at a local housing authority property. However, rehabilitation or restoration of community housing is only eligible if the property was acquired or created with CPA funds. The Act specifically states that “funds expended pursuant to this chapter shall not be used for maintenance.” (Chapter 44B, Section 5(b)(2)).

In addition to the eligible activities described in Section 5(b)(2), the law allows the municipality to appropriate CPA funds to an affordable housing trust fund per Section 5(f) and to fund regional projects.

#### *Affordable Housing Trust Fund*

Under Section 5(f) of the CPA statute, CPA funds may be allocated to a Municipal Affordable Housing Trust, and CPC members may be represented on the trust board to create overlap and integrate communications between the two municipal entities. This transfer of CPA funds can be a particularly helpful option when town meetings approving CPA fund expenditures convene only once or twice a year. Communities may establish the housing trust fund under the Municipal Affordable Housing Trust Fund Law (MGL c.44 s.55C), allowing them to collect funds for affordable housing from various sources, segregate them out of the general municipal budget, and use the funds for local initiatives to create and preserve affordable housing.

Since the law passed in 2005, at least 70 communities in Massachusetts have established municipal affordable housing trust funds, raising the overall total of communities with local housing trusts to approximately 80 (only cities were previously able to do this). Communities use a variety of funding sources to establish the trusts, including general funds, CPA funds, tax title funds, cell tower lease payments, negotiated developer fees, and others. In most communities with housing trusts, CPA funds are the most common source of funds. In fact, many CPA communities appropriate CPA funds to their trusts in excess of the 10 percent minimum annual expenditure for community housing required by the CPA statute.

### *Historic Tax Credits: Federal & State*

Several districts and properties in Northbridge are listed on the National Register of Historic Properties, including three that encompass privately owned buildings: the Whitinsville Historic District, Linwood Historic District, and Rockdale Common Housing District. Owners of properties listed on the National Register are automatically eligible for a 20 percent investment tax credit for the certified rehabilitation of income-producing certified historic structures such as commercial, industrial, or rental residential buildings.

The state also offers tax credits through the Massachusetts Historic Rehabilitation Tax Credit program. These tax credits are not automatic and are awarded competitively to projects that provide the most public benefit. Almost all of the residential projects that have been awarded state historic tax credits resulted in the development of over fifty units.

Neither historic tax credit program requires that the units be made affordable to income eligible households. However, affordable housing developers commonly use these historic tax credit programs as a funding source for affordable housing developments.

### *Community Development Block Grant Funding*

Community Development Block Grant (CDBG) funds are federal dollars that are distributed annually by the state to complete housing and economic development projects. Northbridge has benefitted from CDBG funding in the past, including awards for housing rehabilitation programs and “Slum and Blight” inventories in Rockdale and New Village. The latter designation will allow the Town to apply for additional funding, including infrastructure improvements, housing rehabilitation and other activities that support neighborhood revitalization. The boundaries of Northbridge’s “Slum and Blight” target areas were determined by identifying areas with high concentrations of properties displaying signs of deferred maintenance, disinvestment, and abandonment. As these areas coincide with significant areas of rental housing and lower-income housing, investments made by the Town will maintain and improve significant amount of the existing affordable housing for local residents.

### *Other Funding Sources*

State and federal funding and financing sources to assist with the development of affordable housing do exist, and experienced affordable housing developers know these funding sources well. Affordable housing developers often coordinate several funding sources in order to move such projects forward. Some of those funding sources include Low Income Housing Tax Credit (LIHTC), Local Initiative Program (LIP), HOME investments Partnership Program, and Capital Improvement and Preservation Fund (CIPF).

## 4.6 Key Players for Affordable Housing Initiatives

The key players in town that can work together to address housing need are the Northbridge Housing Authority, Northbridge Planning Board, Northbridge Select Board, Northbridge Council on Aging, Northbridge Town Planner, town hall staff, regional housing partnerships, and regional community development corporations. The biggest decision makers will be town residents, as approval at Town Meeting is necessary for appropriations of town funds and zoning bylaw amendments.

### *Local Partners*

Town Residents: Must approve all appropriations of town funds and town bylaw amendments. Extensive public outreach should occur on proposed affordable housing initiatives or projects to ensure that town residents are adequately informed.

Northbridge Housing Authority: Provides local affordable housing to low-income elderly and disabled residents. Has legal authority to purchase and hold property in accordance with M.G.L. Chapter 121B, Section 11. There is potential to collaborate with the Housing Authority on new affordable units or redevelopment of existing buildings for affordable housing.

Northbridge Select Board: The Select Board is the Chief Executive Office in Northbridge. All activities undertaken by the Board are the direct results of Town Meeting directives, Northbridge bylaws, and state and federal laws or regulations. The Select Board appoints some residents to town boards or committees.

Northbridge Planning Board: Guides development as specified by the Northbridge Zoning Bylaw and Massachusetts General Law. The Planning Board makes recommendations for zoning bylaw changes to Town Meeting. The Planning Board reviews and approves all subdivisions.

Northbridge Council on Aging: The Council on Aging runs the senior center and provides nutrition, transportation, and social services for the increasing population of older adults in town. Staff are in tune with elderly housing needs.

Northbridge Community Preservation Committee: Administers the town's Community Preservation Act Program and allocates revenues generated from the Community Preservation Act Fund.

Office of the Town Manager: Responsible for overseeing certain staff as the Chief Administrative Officer and assists the Northbridge Select Board in managing town affairs.

## *Regional Resources*

Wayfinders: This agency is a non-profit regional housing agency serving western and central Massachusetts. Wayfinders administers a large percentage of Section 8 vouchers for the region on behalf of the state, including the Housing Choice Voucher Program in Northbridge. It also plans, builds and manages affordable housing projects. [Welcome to Way Finders | Way Finders](#)

Worcester Community Housing Resources (Worcester County): Worcester Community Housing Resources is a not-for-profit organization whose mission is to create and preserve affordable housing opportunities for low to moderate income households and to initiate and support neighborhood revitalization throughout Worcester County. The agency also offers workshops that Northbridge residents may be interested in. [Worcester Community Housing Resources \(wchr.org\)](#)

Central Massachusetts Housing Alliance (CMHA): Central MA Housing Alliance leads a collaborative response to homelessness that fosters long-term housing stability through prevention, shelter & safety net, moving beyond homelessness, and public education & advocacy. The agency provides services including emergency home repair for eligible seniors. [Central Massachusetts Housing Alliance \(cmhaonline.org\)](#)

RCAP (Resources for Communities and People) Solutions : RCAP Solutions is the Worcester-area member of the Regional Housing Network of Massachusetts and the Northeast affiliate of the Rural Community Assistance Partnership. RCAP is a national network of regional nonprofit organizations that provide comprehensive, on-site technical assistance and training to help small, rural communities address their drinking water, wastewater, and other community development needs. [RCAP Solutions](#) and [Regional Housing Network of Massachusetts | Housing Consumer Education Centers of Massachusetts \(masshousinginfo.org\)](#).

Central Massachusetts Regional Planning Commission (CMRPC): CMRPC is the regional planning agency for Northbridge and the Worcester area.

The Northbridge Housing Production Plan was prepared according to the requirements of the HPP program. Once this HPP is adopted by the Northbridge Select Board and Planning Board, it may be submitted to EOHLC for approval. EOHLC will conduct an initial 30-day completeness review and may suggest edits or additions. After that time, EOHLC will approve the plan within 90 days, and once approved, it is valid for five years.