

Town of Westborough: Housing Production Plan

Westborough, Massachusetts

2024-2029

PREPARED FOR



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Introduction

Purpose

A Housing Production Plan (HPP) serves as a thorough examination of a municipality's housing challenges and provides a roadmap for addressing them in a manner that is unique to each municipality. An HPP outlines the housing needs of the community, drawing from various sources such as the U.S. Census Bureau, municipal records, and stakeholder engagement. By analyzing the balance between the supply and demand of affordable housing and identifying potential obstacles to further development, an HPP establishes both qualitative and quantitative goals for affordable housing. Guided by these goals, the plan details specific strategies for achieving them based on locally significant impediments to affordable housing. An HPP's primary objective is to assist communities in achieving compliance with the criteria outlined in Massachusetts General Laws (M.G.L.) Chapter 40B, § 20-23, requiring that 10 percent of all year-round housing units be designated as affordable for low-income households. In this context, "low-income" refers to households with earnings equal to or less than 80 percent of the Area Median Income (AMI) for the region, as determined by the U.S. Department of Housing and Urban Development (HUD). Approval by the Executive Office of Housing and Livable Communities (EOHLC) is necessary for an HPP to be considered complete.

In compliance with guidelines set forth by EOHLC, this HPP serves as a blueprint for housing production within the Town of Westborough. Described in detail in the following sections of this plan is a concise summary of essential demographic, socioeconomic, and housing metrics, informed by stakeholder interviews, and a comprehensive review of potential impediments to affordable housing unique to the Town of Westborough, all of which inform a set of affordable housing production goals and strategies for the town.

Westborough is currently above the 10% Subsidized Housing Inventory (SHI) threshold required by Massachusetts General Laws (M.G.L.) Chapter 40B, § 20-23. Should the Town not meet this threshold at a given year, as determined by the yearly update to the SHI, Town officials will activate the recommendations in this HPP to ensure minimum requirements are met or exceeded in subsequent years. These housing production goals include 42 SHI eligible units for a one-year certification and 83 SHI eligible units for a two-year certification based on the 2020 Census.

Per the state's requirements to identify specific sites for which the municipality will encourage the filing of comprehensive permit applications and municipally-owned parcels for which the municipality commits to issue requests for proposals to develop SHI-eligible housing, we have included a profile of six sites that could potentially support multifamily residential development (see **Appendix A**).

Executive Summary

Planning Context

A combination of meetings with town planning department leadership and stakeholder interviews with representatives from key town agencies and departments as well as community-based organizations with a focus on people, housing, and sustainability were conducted. Key takeaways have been summarized as follows:

- In 2020, the town established the Westborough Affordable Housing Trust Fund (the Affordable Housing Trust) by adopting the provisions of M.G.L. Chapter 44, § 55C. The Affordable Housing Trust's purpose is to promote the development and preservation of affordable housing in Westborough to benefit low- and moderate-income households, enhance overall housing affordability in the town, and support community housing initiatives.
- Westborough recently completed their Master Plan in 2021 and are currently working towards developing a Downtown Development Plan that will focus on economic development, zoning constraints and opportunities, and placemaking within the downtown core.
- Given the presence of a Massachusetts Bay Transportation Authority (MBTA) commuter rail station within the Town of Westborough, the town adopted MBTA zoning bylaws in March 2024 that permits multifamily housing, satisfying the requirement for MBTA Communities (M.G.L. Chapter 40A, § 3A). Subsequent approval in July 2024 was granted by the Commonwealth of Massachusetts Attorney General, with final approval pending from EOHLIC contingent on Westborough's Economic Feasibility Analysis (EFA). Upon approval from EOHLIC, Westborough will submit their full compliance package.
- Westborough is currently in compliance with the State's Subsidized Housing Inventory (SHI) requirements. As of June 29, 2023, Westborough had 969 SHI units, or just under 12 percent of its total year-round housing stock designated as SHI.¹
- Beginning in April 2024 for a period of one year, the Town of Westborough's Department of Public Works (DPW) has enacted a sewer moratorium that imposes restrictions on new sewer connections and expansions. This moratorium aims to safeguard the town's sanitary system by temporarily halting new connections, system expansions, and increases in flow. The purpose of this temporary measure is to assess the current system's capacity and determine the terms and conditions under which future increases in flow may be allowed.

Housing Needs Assessment

This HPP includes a Housing Needs Assessment, identifies potential impediments to affordable housing production, and specifies production goals and strategies to address these needs over the next five years (2024-2029). The following includes key findings from the HPP:

- The majority of Westborough residents are White (69 percent), with Asians making up 22 percent. Understanding the large presence of diverse Asian communities is essential for future affordable housing outreach. Among the Asian population of 5,741, 70 percent are Asian Indian, 19 percent are Chinese, and other groups account for less than 2 percent..²

¹ Commonwealth of Massachusetts. (2023). Subsidized Housing Inventory (SHI). Executive Office of Housing and Livable Communities.

² U.S. Census Bureau. (2022). ACS Demographic and Housing Estimates. *American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP05*.

- One-third of Westborough residents have limited-English proficiency (LEP), which is higher than Worcester County (21 percent), Massachusetts (25 percent), and the United States (22 percent).³
- Nearly 5 percent (4.6 percent) of Westborough's population lives below the federal poverty line.^{4,5}
- According to Metropolitan Area Planning Council (MAPC) data projections, Westborough's population will grow by about 1,304 residents (approximately 7 percent) from 2020 to 2050.⁶
- Multifamily units⁷ constitute 38 percent of Westborough's housing stock, compared to 22 percent in neighboring Shrewsbury, the town with the next highest number of multifamily units. Westborough's multifamily residences are evenly distributed in size, with developments of 10 to 19 units making up 11 percent.⁸
- More than one-third (36 percent) of renter-occupied units in Westborough have one bedroom, while only 4 percent of owner-occupied units are one-bedroom. This indicates a limited inventory of smaller for-sale homes for residents looking to downsize and age in place.⁹
- In Westborough, about 19 percent of owner-occupied households spend more than 30 percent of their income on housing costs. For renter-occupied households, this figure is 38 percent, nearly double that of owner-occupied households, highlighting an affordability issue.¹⁰
- According to MAPC data projections, Westborough is expected to add 608 households by 2030, reaching 8,600 households, an 8 percent increase from 2020. By 2040, the number of households is projected to increase by 242 to 8,842, with a slight increase to 8,887 by 2050.¹¹
- While the overall number of households in Westborough is projected to increase through 2050, not all household types will grow. Households with adults and children, and those with adults living alone, will see marginal growth until 2040, followed by a slight decline between 2040 and 2050. Conversely, households with two or more adults and no children are expected to decline between 2030 and 2040, then increase marginally from 2040 to 2050.¹⁰
- Newer multifamily buildings in Westborough with smaller unit sizes have significantly fewer school-aged children per unit compared to larger units from the 1960s and 1970s.¹²
- Newer multifamily developments like 25 West Main are not attracting households with children but are still working to address the need for more affordable housing options in Westborough. Smaller units can help provide space for young professionals looking to rent in town and can also allow older residents to age in place in their community.

³ U.S. Census Bureau. (2022). Language Spoken at Home. *American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1601*.

⁴ U.S. Census Bureau. (2022). Poverty Status in the Past 12 Months. *American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1701*.

⁵ According to the U.S. Census Bureau, the poverty status of a household is based on the income responses from the householder's family. Since poverty is assessed at the family level, a household is considered poor if the total income of the householder's family is below the relevant poverty threshold. For nonfamily householders, their individual income is used to determine poverty status.

⁶ Metropolitan Area Planning Council (MAPC). (2023). [Regional Growth Projections](#).

⁷ For the purposes of this report, multifamily is defined as a building with three or more housing units.

⁸ U.S. Census Bureau. (2022). Units in Structure. *American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25024*.

⁹ U.S. Census Bureau. (2022). Physical Housing Characteristics for Occupied Housing Units. *American Community Survey, ACS 5-Year Estimates Subject Tables, Table S2504*.

¹⁰ U.S. Census Bureau. (2022). Financial Characteristics. *American Community Survey, ACS 5-Year Estimates Subject Tables, Table S2503*.

¹¹ Metropolitan Area Planning Council (MAPC). (2023). [Regional Growth Projections](#).

¹² See Table 5 School-aged Children Generated by Multifamily Housing.

Impediments to Affordable Housing

- Available land appropriate for new housing development by right is limited.
- There is a lack of adequate incentives, either financial or regulatory, that encourage mixed-income housing developments with affordable units.
- Key nodes lack multimodal connections and active transportation infrastructure encouraging dependency on the use of private automobiles and parking requirements.
- New residential development has strained the existing public infrastructure system, including sewer capacity, in addition to public services such as public safety.

Affordable Housing Production Goals and Strategies

- **Goal 1:** Identify and prioritize a list of underused and vacant properties throughout the town that can be leveraged to address Westborough's housing needs.
- **Goal 2:** Enact a series of policy revisions to the Zoning Bylaws that encourage the construction and preservation of additional affordable housing.
- **Goal 3:** Encourage the development of new housing that meets a range of needs by providing funding and regulatory support through the Affordable Housing Trust.
- **Goal 4:** Approach affordable housing from a regional perspective that promotes an equitable distribution of housing near employment opportunities within the region.
- **Goal 5:** Prioritize the study and development of expanded town infrastructure to accommodate new housing developments.

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Housing Needs Assessment

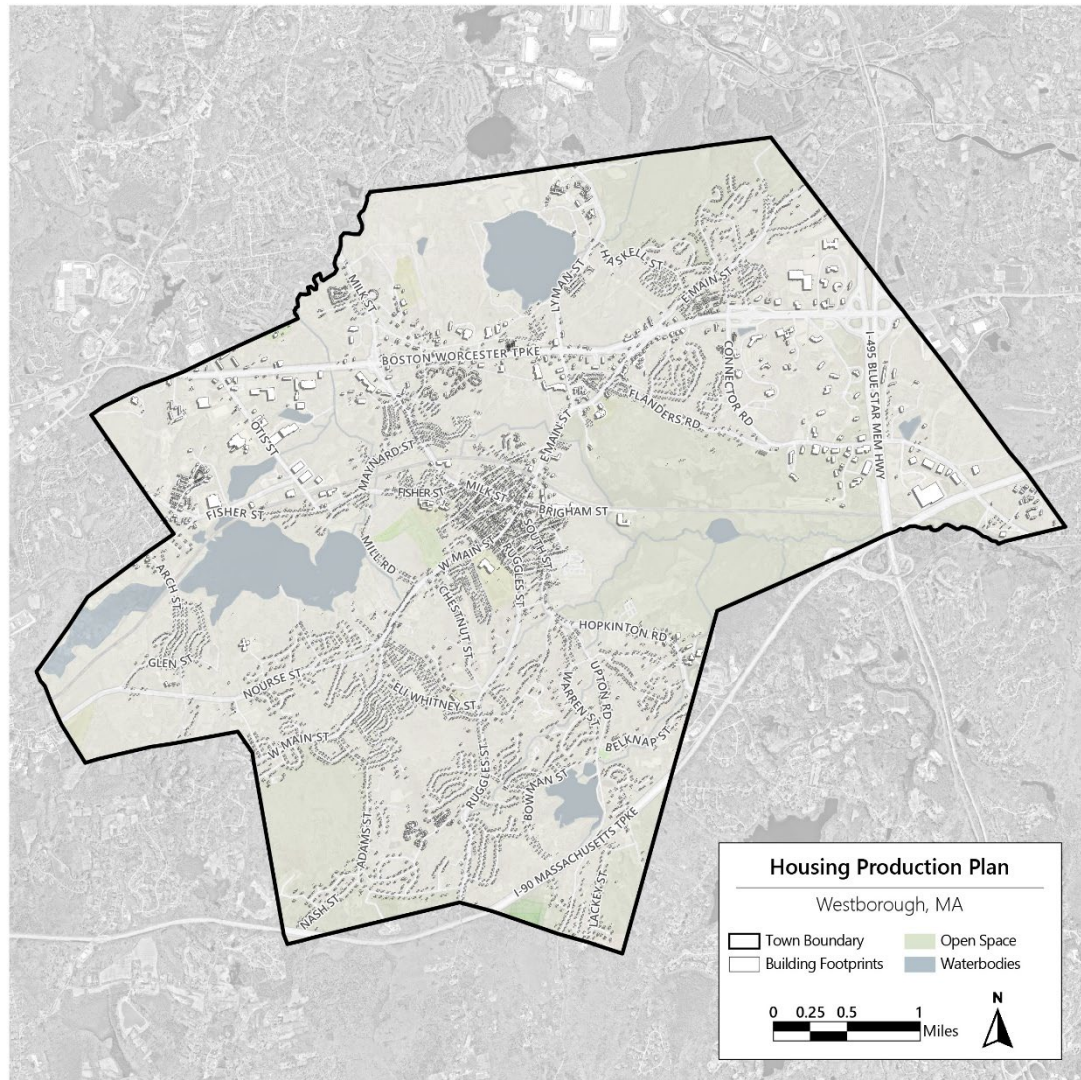
Town Profile

Nestled in Central Massachusetts within Worcester County, the Town of Westborough has a rich history dating back to its incorporation in 1717 as the Commonwealth's 100th town. Situated just east of Worcester and under thirty miles west of Boston, its strategic location lies at the crossroads of Interstate 495, the Massachusetts Turnpike (Interstate 90), and the Boston Worcester Turnpike (MA Route 9). Once known for its orchards and dairy farms, Westborough has evolved over the centuries into a predominantly residential community, featuring charming historic neighborhoods, a bustling downtown, and a robust business and industrial sector.

Westborough is a town rich in natural beauty. Among its open space and recreational assets lies Fay Mountain in the southern portion of the town, Westborough's highest point and a prominent landmark in the area. The Assabet River bisects Westborough just west of its downtown, with three nearby water bodies including Lake Chauncy, Mill Pond (also known as the Assabet River Reservoir), and the Westborough Reservoir. These water resources stand out as vast natural preserves with extensive trails and abundant wildlife. In addition, Veterans' Freedom Park serves the community with its walking trails, sports fields, and picnic areas, providing a versatile space for leisure and outdoor activities.

Westborough's historical assets add another layer of richness to the community, with two state-designated historic districts – the West Main Street Historic District and Vintonville Historic District – and many historically significant structures. Such examples of well-preserved historic and architecturally significant buildings include the Westborough Public Library that serves as a cultural and informational hub for the town, the Nathan Fisher House as an example of the town's early architecture, and the Westborough Historical Society housed in the historic Sibley House, offering exhibits and programs that illuminate the town's past. A map of the Town of Westborough is shown below in **Figure 1** Town of Westborough.

Figure 1 Town of Westborough



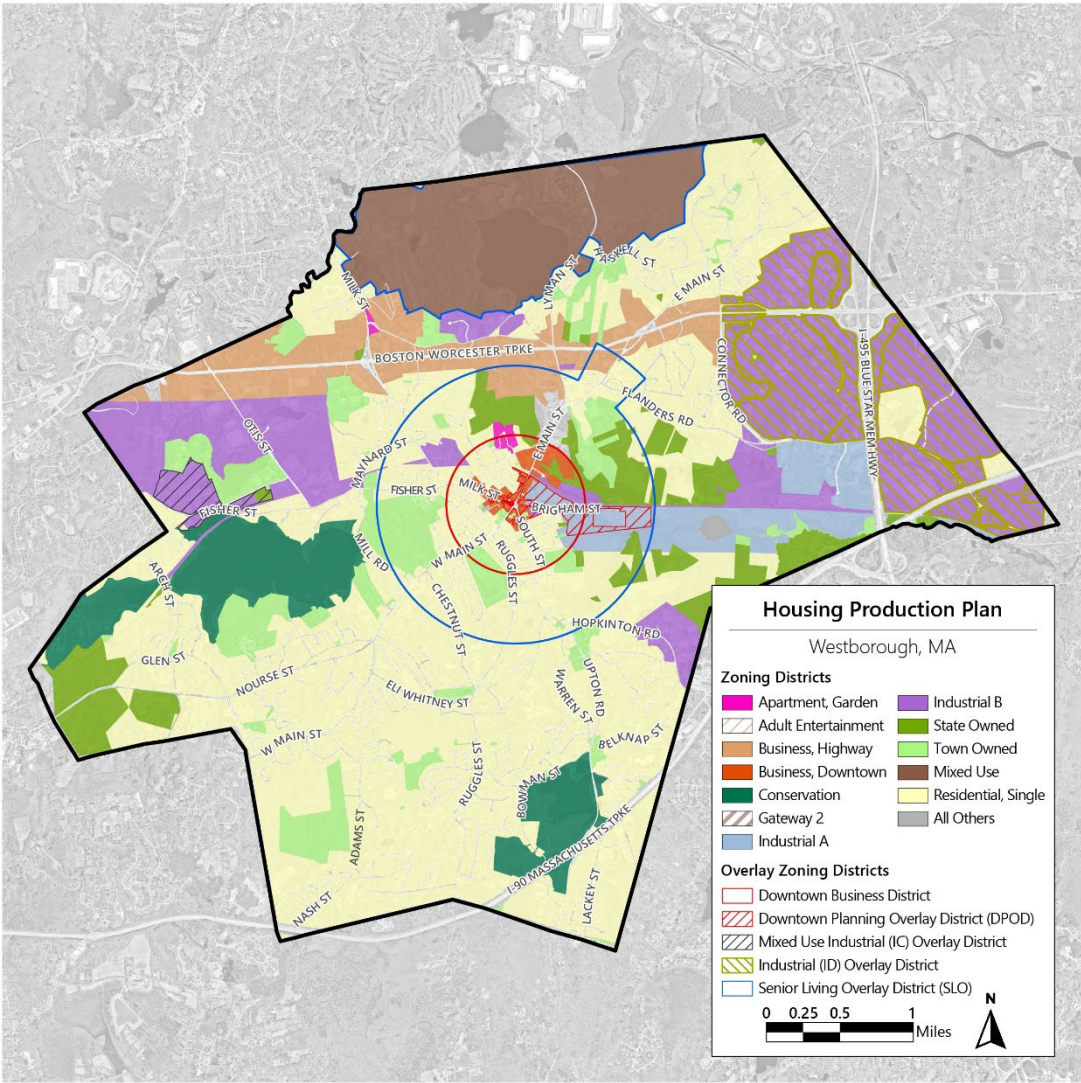
Westborough's built environment and development patterns have largely been dictated by its Zoning Bylaws. These bylaws set forth requirements and conditions for the base zoning districts, as well as special and overlay zoning districts detailing their use and dimensional requirements along with general and special regulations. Base zoning districts and relevant special and overlay zoning districts are shown below in **Figure 2** Zoning in Westborough. Similar to the approach taken in the [Town of Westborough Master Plan \(2021\)](#) (the Westborough Master Plan) with regards to identifying and displaying zoning districts, districts accounting for less than 1 percent of the town's total land area were consolidated under "All Other Zones." In addition to the base zoning districts, several overlay districts are present and include the Downtown Planning Overlay District, the Transit-Oriented Village in Industrial C Zone, the Multi-Family Housing in the Highway Business District (BA), and the Senior Overlay District (SLO). As described in the Westborough Master Plan, several of these overlay districts encourage the development of new and affordable housing as follows:

- Downtown Planning Overlay District (DPOD)
Requires that mixed use projects provide affordable housing if residential uses are included. At least 20 percent of residential units should be designated as affordable and must comply with the

requirements of the EOHLC. In addition, "such units shall have deed restrictions regarding affordability, which will continue in perpetuity and will allow the units to 'count' as State-recognized affordable units." This affordable housing requirement may be reduced by the Special Permit Granting Authority to no less than 10 percent should a property owner contribute other affordable housing contributions to the Town deemed sufficient to meet its affordable housing needs.

- Transit-Oriented Village (T-OV) in Industrial C Zone (IC)
Fosters the development of smaller living units, which by virtue of their size will be more affordable than larger single-family homes and provides additional housing units which meet the official State definition of affordability.
- Multi-Family Housing in the Highway Business District (BA)
Provides for an increased mix of housing types and allows for residential uses to be incorporated in the BA District, thus allowing residents to benefit from proximity to shops and services along the strip of commercial uses. Projects proposed in this overlay with multifamily residential components will be required to provide affordable housing under the same requirements as the DPOD.
- Senior Overlay District (SLO)
Provides the opportunity to diversify the town's housing stock by specifically addressing the needs of its aging population by providing an additional level of affordability for these housing units.

Figure 2 Zoning in Westborough



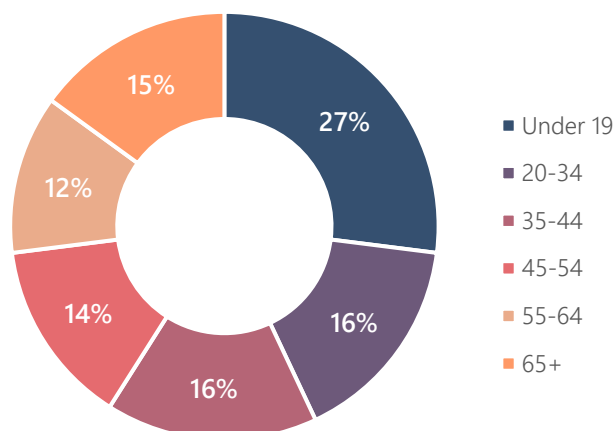
Demographic Profile

Understanding the demographic conditions of Westborough is key when determining the housing needs of the town. Demographic conditions of the town directly influence the demand for housing units, dictate the types of housing needed, and help inform the range of affordable housing most needed by residents. The following sections provide an overview of Westborough's population. According to the *2022 American Community Survey (ACS) 5-Year Estimates* (2022 ACS), the total population of Westborough is 21,360.

Age

The largest age cohort in Westborough are those 19 years of age and younger (27 percent), followed by those aged 20 to 34 and those aged 35 to 44, each at 16 percent. Those aged 55 to 64 comprise the smallest proportion of the town's total population at 12 percent. Those aged 65 and over comprise 15 percent of the total population. The distribution of age cohorts in Westborough is shown below in **Figure 3**.¹³ The median age of Westborough residents is 38.9 years, marginally younger than that of Massachusetts at 40.3 years, and the nation overall at 39 years.

Figure 3 Age Groups



¹³ U.S. Census Bureau. (2022). Age and Sex. *American Community Survey, ACS 5-Year Estimates Subject Tables, Table S0101*.



Chauncy Lake by Del Webb, a 55+ Retirement Community

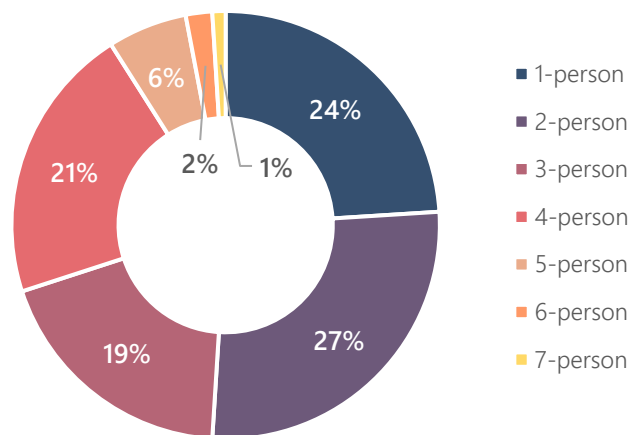
Household Size

Westborough is home to 7,930 occupied households. Of these households, two-person households made up the largest proportion (27 percent), followed by one-person households (24 percent). The distribution of households by size, or the number of persons living in each household, is shown below in

Figure 4.¹⁴ The average household size for Westborough is 2.55, slightly larger than that of Massachusetts at 2.41.

¹⁴ U.S. Census Bureau. (2022). Occupancy Characteristics. *American Community Survey, ACS 5-Year Estimates Subject Tables, Table S2501.*

Figure 4 Household Size

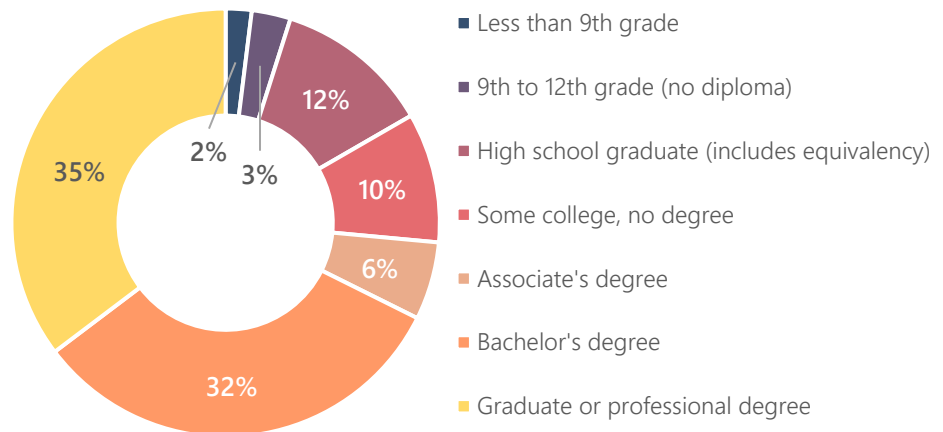


Education

Educational attainment in Westborough is relatively high. There are 14,806 residents aged 25 years and over. Of this population, 36 percent have a graduate or professional degree, followed closely by 33 percent having attained a bachelor's degree. Only 5 percent of the population aged 25 years and over has less than a high school diploma. Educational attainment for the population aged 25 years and over is shown below in **Figure 5**.¹⁵

¹⁵ U.S. Census Bureau. (2022). Educational Attainment. *American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1501*.

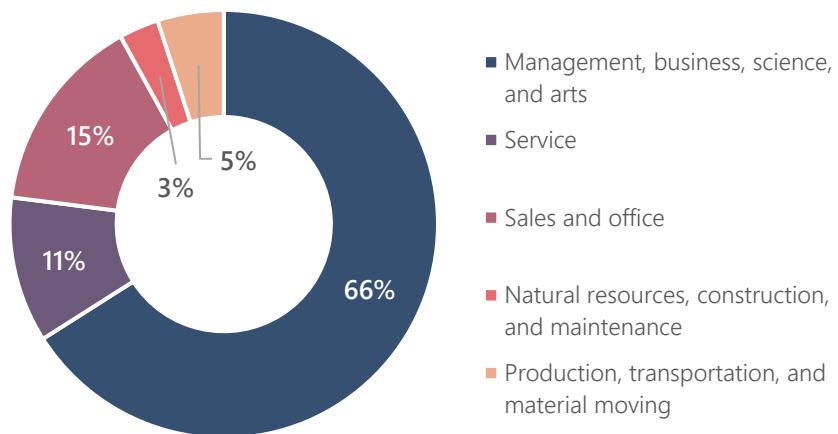
Figure 5 Educational Attainment



Employment

Of the 16,627 residents of Westborough aged 16 years and over, 11,763 are in the civilian labor force.¹⁶ Of the civilian labor force 97 percent are employed, while 3 percent are unemployed. The most common (66 percent) occupations amongst the civilian labor force include work in the management, business, science, and art occupations.¹⁷ The next largest occupation group is sales and office occupations at 15 percent. A full breakdown of employed residents in the civilian labor force by occupation is shown below in **Figure 6**.¹⁸

Figure 6 Employment by Occupation



Disability Status

Of the total population of Westborough, it is estimated that 2,865 residents (13 percent) have a disability. Of those who identified as having a disability, a majority have either cognitive difficulty

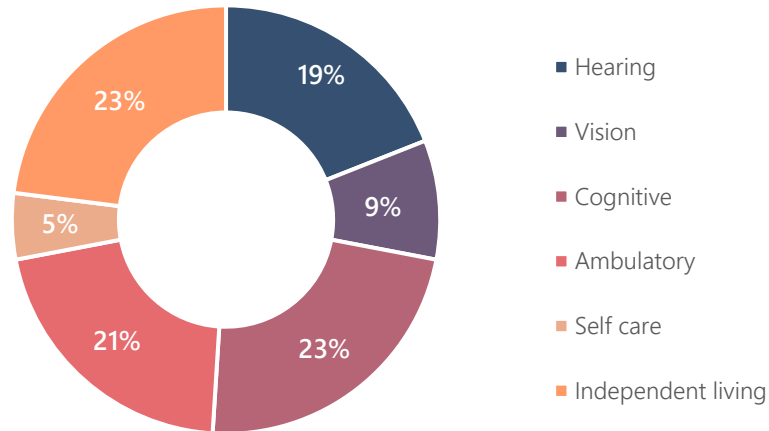
¹⁶ According to the U.S. Census Bureau, civilian labor force is defined as all employed and unemployed persons above the age of sixteen. Excluded from the employed population are people whose only activity consisted of work around the house or unpaid volunteer work for religious, charitable, and similar organizations; also excluded are all institutionalized people and people on active duty in the United States Armed Forces.

¹⁷ U.S. Census Bureau. (2022). Selected Economic Characteristics. *American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP03*.

¹⁸ U.S. Census Bureau. (2022). Selected Economic Characteristics. *American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP03*.

(23 percent) or independent living difficulty (23 percent). Ambulatory difficulties are a close second at 21 percent, followed by hearing difficulties at 19 percent. All identified disabilities are shown below in **Figure 7**.¹⁹

Figure 7 Disability Status by Identified Disability



Vulnerable Populations and Environmental Justice

Race and Ethnicity: Minority Populations

The majority (69 percent) of Westborough residents are White, followed by Asian at 22 percent, as shown below in **Figure 8**.²⁰ Given the large presence of the Asian community in Westborough, understanding the breakdown of its individual communities will help to inform any outreach related to future affordable housing opportunities. Of the total Asian community in Westborough, 71 percent (4,085) are South Asian, followed by East Asian at 20 percent (1,159). The remainder of the population is a combination of smaller groups, including Other Asian-not specified (4 percent) and Southeast Asian (3 percent).

While Westborough has a higher proportion of residents that identify as having Hispanic or Latino origins (7 percent) than any of its neighboring towns, it is slightly less than the proportion of the same in both Worcester County and Massachusetts as a whole, each at 10 percent, as shown below in **Figure 9**.²¹

Figure 8 Race

¹⁹ U.S. Census Bureau. (2022). Disability Characteristics. *American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1810*.

²⁰ U.S. Census Bureau. (2022). ACS Demographic and Housing Estimates. *American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP05*.

²¹ U.S. Census Bureau. (2022). ACS Demographic and Housing Estimates. *American Community Survey, ACS 5-Year Estimates Data Profiles, Table DP05*.

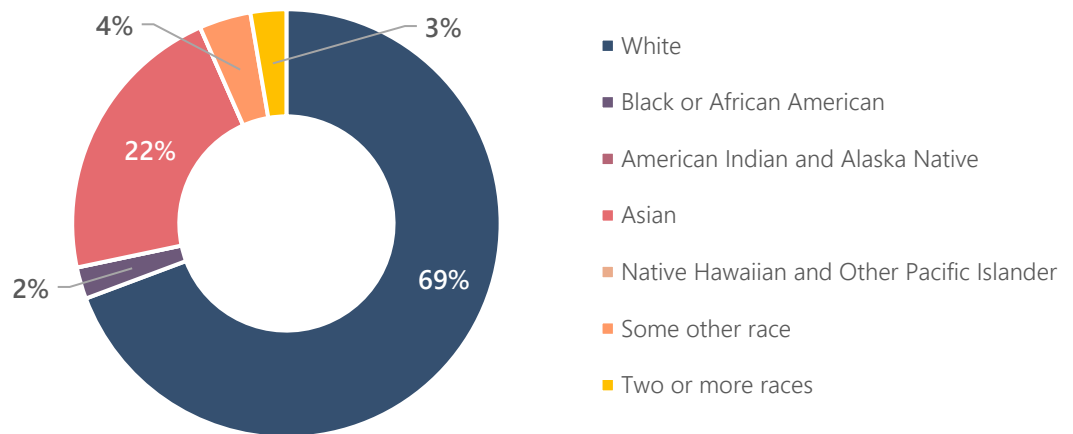
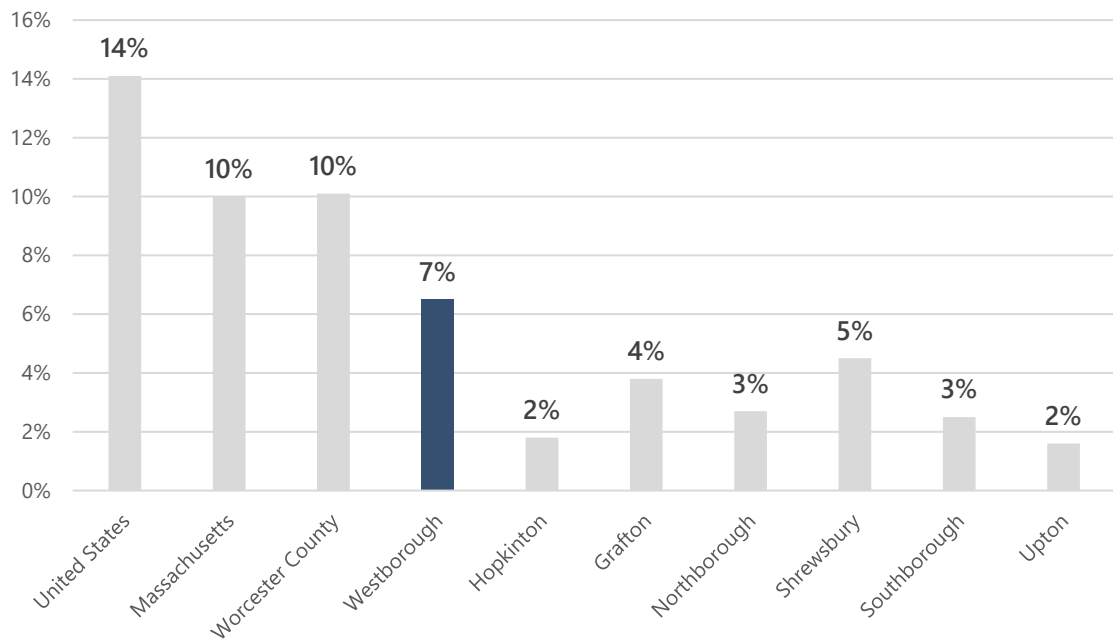


Figure 9 Ethnicity (Hispanic or Latino Origins)





Westborough Village, a 300 unit mixed-use housing community

Primary Language Spoken at Home

About one-third (34 percent) of the population of Westborough speak a language other than English as shown below in **Figure 10**.²² Of the population that speaks a language other than English, approximately 70 percent report that they speak English very well, whereas the remaining 30 percent report that they speak English less than very well. Westborough's population of residents speaking another language than English (34 percent) is higher than Worcester County (21 percent), Massachusetts (25 percent), and the United States (22 percent) as a whole.

Of the languages other than English spoken at home in Westborough, the largest category was Indo-European languages at 15 percent, followed by Asian and Pacific Islander languages at 12 percent, as shown below in **Figure 11**.²³ Where Westborough's neighboring towns saw Spanish as the next most widely spoken language other than English, in the case of Westborough itself, Spanish (4 percent) came after Other Indo-European languages (15 percent) and Asian and Pacific Island languages (12 percent).

²² U.S. Census Bureau. (2022). Language Spoken at Home. *American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1601*.

²³ U.S. Census Bureau. (2022). Language Spoken at Home. *American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1601*.

Figure 10 Residents Speaking a Language Other than English at Home

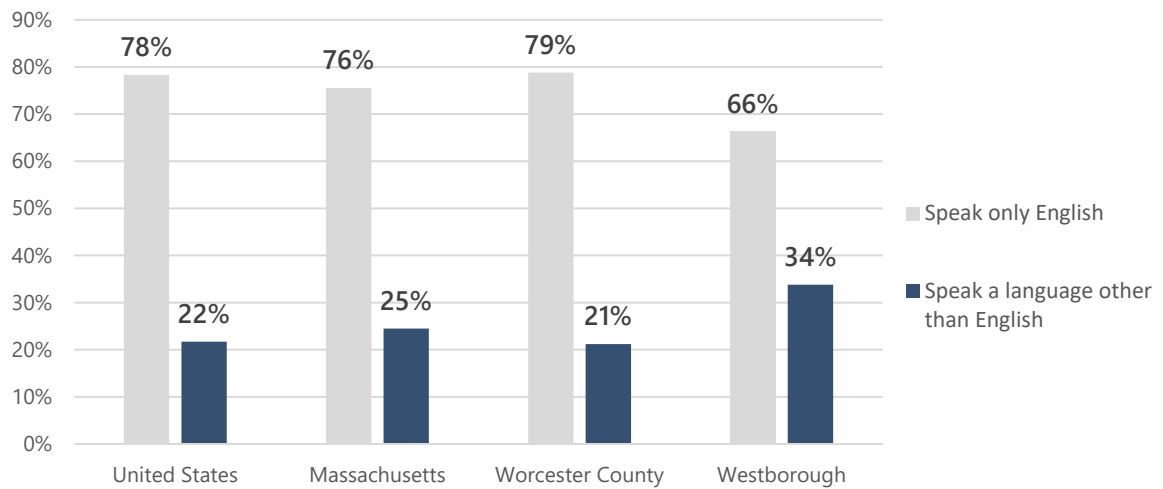
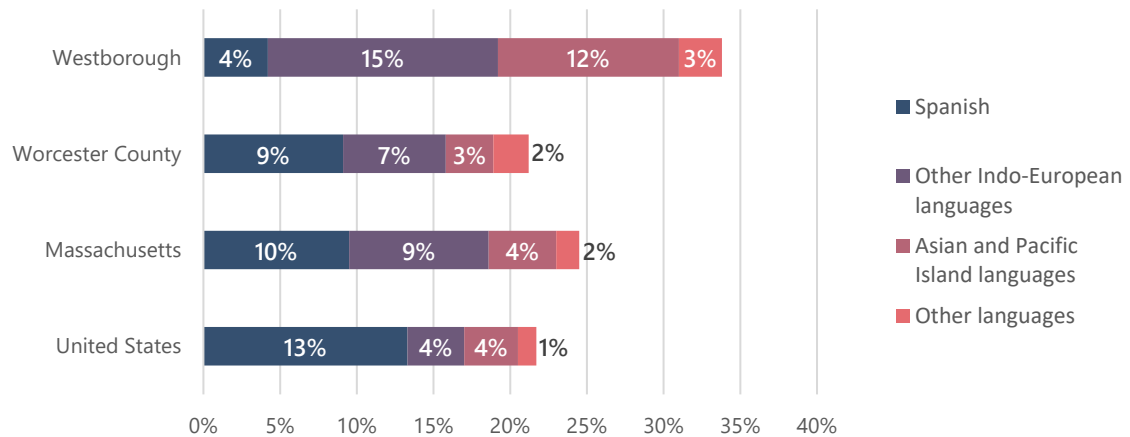


Figure 11 Languages Other Than English Spoken at Home



Median Household Income and Poverty Level: Low-income Populations

The median household income for Westborough is \$133,145, which is similar to its neighboring towns, and is approximately \$45,000 higher than Worcester County's. When looking at median household income by race, Asian earners in Westborough are making roughly \$62,000 more than earners of the same race in Worcester County, as shown below in **Figure 12**.²⁴ Westborough households of Hispanic or Latino origin are making more than double (\$125,057) what the median income is for the same group in Worcester County at \$57,914. These income differences are less drastic amongst White and Black or African American households. Amongst all geographies, the top earners are Asian households, followed by White households, and then Black or African American households. Median household incomes by race are shown below in **Figure 13**.²⁵

²⁴ U.S. Census Bureau. (2022). Median Income in the Past 12 Months (in 2022 Inflation-Adjusted Dollars). *American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1903*.

²⁵ U.S. Census Bureau. (2022). Median Income in the Past 12 Months (in 2022 Inflation-Adjusted Dollars). *American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1903*.

Figure 12 Median Household Income

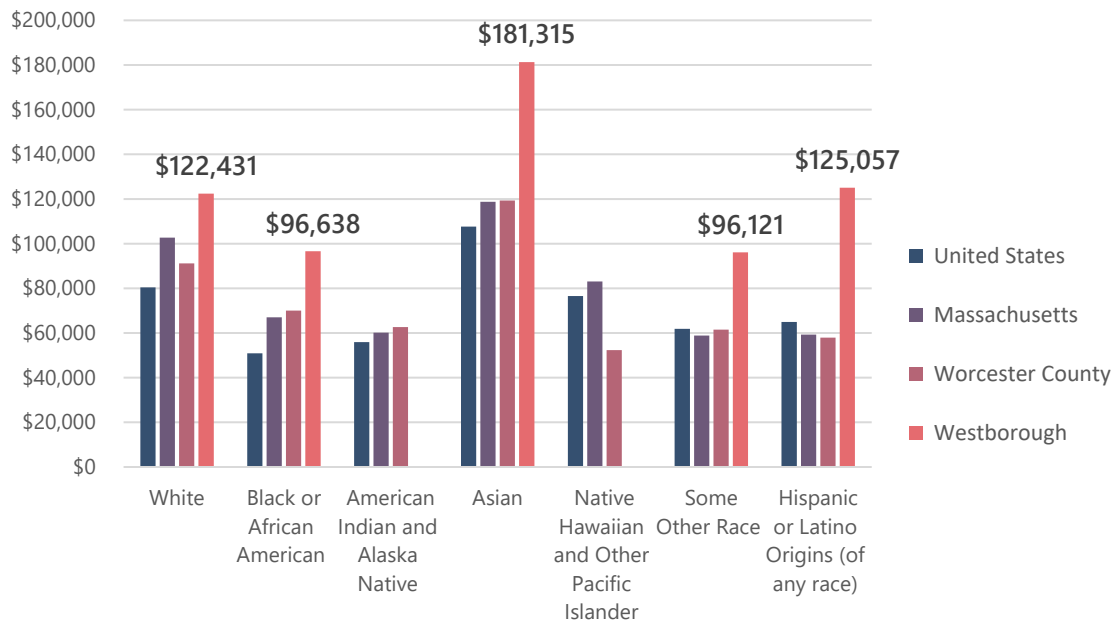
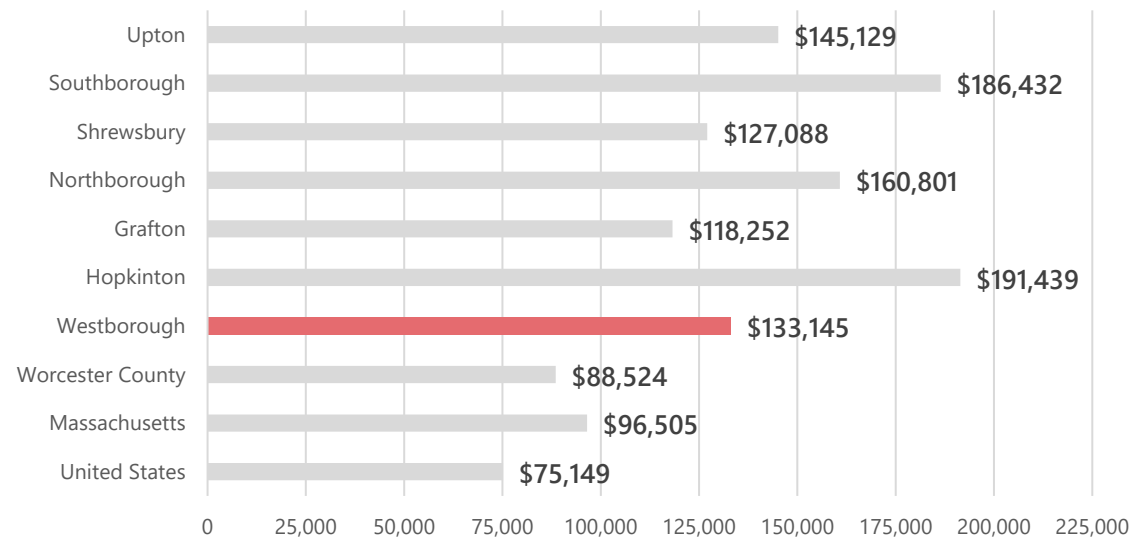


Figure 13 Median Household Income by Race

Westborough also has a number of individuals who live below the federal poverty line. The U.S. Census Bureau uses a “set of money income thresholds that vary by family size and composition to determine who is in poverty. If a family's total income is less than the family's threshold, then that family and every individual in it is considered in poverty.” In Massachusetts, the Federal Poverty Level for an individual is an annual household income of \$15,060, and for a family of four, an annual household income of \$31,200. While Westborough’s poverty rate is less than half that of Worcester County, the state, and the national poverty level, almost 5 percent of the town’s population lives below the poverty line, as shown below in **Table 1**.²⁶

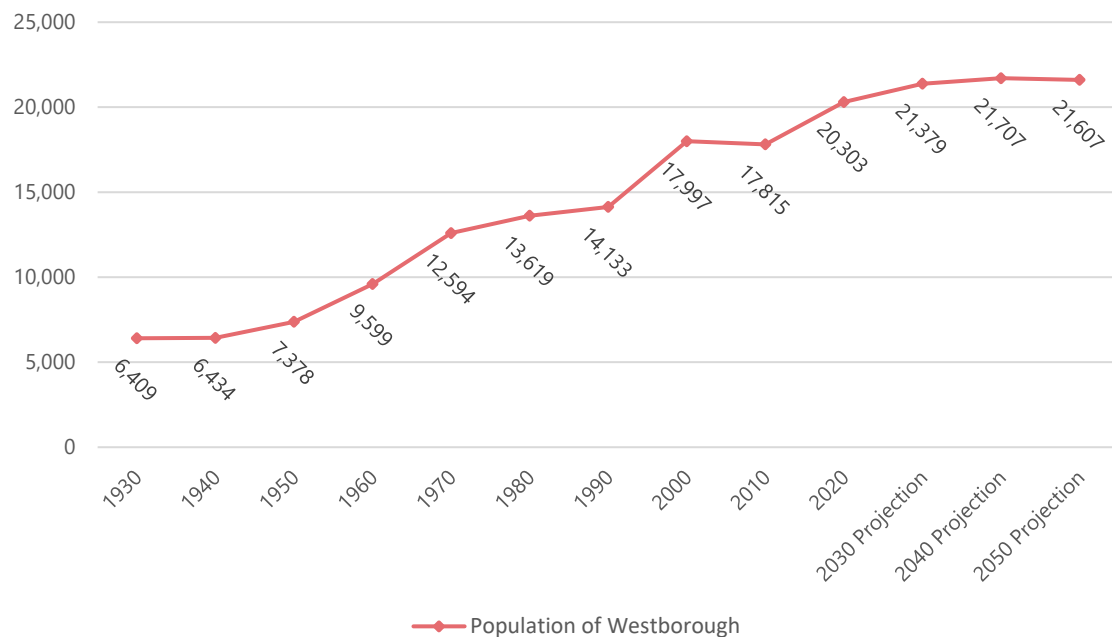
²⁶ U.S. Census Bureau. (2022). Poverty Status in the Past 12 Months. *American Community Survey, ACS 5-Year Estimates Subject Tables, Table S1701*.

Table 1 Federal Poverty Level Status

	United States	Massachusetts	Worcester County	Westborough
Share of Population Below Federal Poverty Level	11.5%	10.4%	10.6%	4.6%

Population Change and Projections

Population changes were developed using U.S. Census data, with projections developed by the Metropolitan Area Planning Council (MAPC) via Housing MA.²⁷ Westborough's population has been on a steady incline since the 1930s, with the most notable increases between 1990 and 2000, and 2010 and 2020, as shown below in **Figure 14**. It is estimated that Westborough's population will continue to increase over the next thirty years, growing by an estimated 1,304 residents (approximately 7 percent) between 2020 and 2050.

Figure 14 Population Change and Projections

²⁷ Metropolitan Area Planning Council. (2023). [Regional Growth Projections](#).

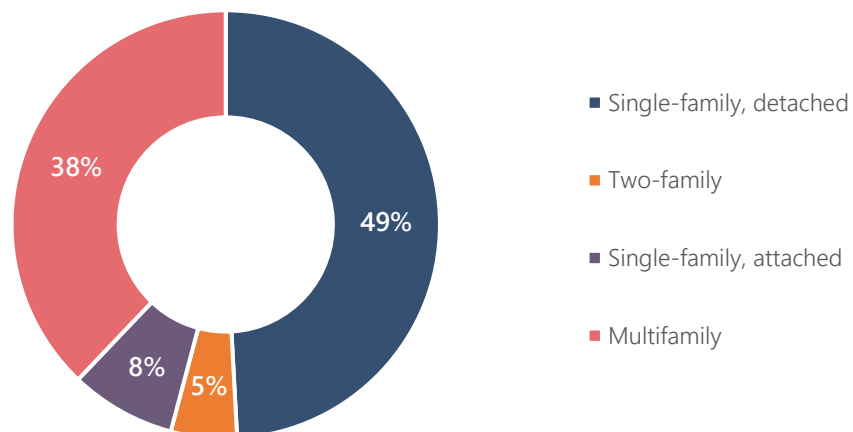
Housing Profile

Developing a basis of understanding of the town's existing housing stock provides a comprehensive overview of housing affordability in Westborough. This section reveals the proportion of residents who own their residence compared to those who rent and determines the share of residents that may be burdened by their housing costs. The following sections provide an overview of Westborough's existing housing stock. According to the 2022 ACS, the total number of housing units in Westborough is 8,552.

Housing Inventory and Typologies

Of Westborough's 8,552 housing units, 7,962 (93 percent) are occupied, and the remaining 590 (7 percent) are vacant. Of the vacant units, 324 (54 percent) are part of multifamily developments containing 10 or more units, 117 (20 percent) are part of the same type but with 2-9 units, and 101 (17 percent) are detached single units.²⁸ While the majority of the housing stock is single-family detached homes (49 percent), Westborough has a much higher share of multifamily housing units compared to its neighbors, as shown below in **Figure 15**. Multifamily units in Westborough make up 38 percent of the housing stock as compared to its neighbor Shrewsbury, a town with the next highest percentage of multifamily units at just over 22 percent – a difference of almost 16 percent.²⁹ Amongst its multifamily options, Westborough has a fairly even distribution of sizes of multifamily residences, with multifamily developments containing 10 to 19 units (11 percent) representing the highest proportion of multifamily residences. With a higher share of multifamily housing units, Westborough naturally has a smaller share of single-family homes than its neighboring towns.

Figure 15 Housing Typologies



²⁸ U.S. Census Bureau. (2022). Structure Type by Occupancy Status. *American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25136*.

²⁹ U.S. Census Bureau. (2022). Units in Structure. *American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25024*.



Parc Westborough, a new 249 unit multifamily apartment development that includes a number of affordable one and two bedroom units for eligible residents on a first come first serve basis

Based on Chapter 40B regulations and the year-round housing unit data as identified in the 2020 U.S. Census, Westborough is currently in compliance with the 10 percent threshold requirement of Chapter 40B. Presently, Westborough exceeds the minimum threshold by almost two percent, with 975 of its 8,303 year-round housing units (11.74 percent) designated as Subsidized Housing Inventory (SHI) units, as shown below in **Table 2**.³⁰ Of these 975 SHI units in Westborough, 908 (93 percent) are rental units and 67 (7 percent) are owner-occupied.

³⁰ Executive Office of Housing and Livable Communities Chapter 40B Subsidized Housing Inventory (SHI) as of June 29, 2023.

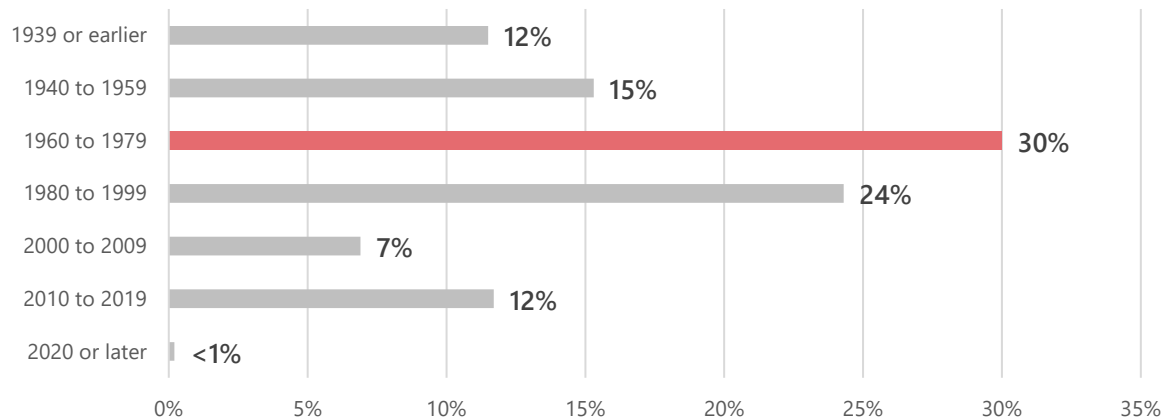
Table 2 SHI Units in Westborough

DHCD ID #	Project Name	Address	Type	No. of SHI Units	Affordability Expires	Subsidizing Agency
3360	n/a	School/Myrtle/Forbes	Rental	14	In Perpetuity	EOHLC
3361	Cedar Estates	2 Rogers Rd.	Rental	36	In Perpetuity	EOHLC
3362	n/a	20 Mayberry Dr.	Rental	40	In Perpetuity	EOHLC
3363	n/a	83 E. Main St.	Rental	8	In Perpetuity	EOHLC
3364	n/a	1-23 Forrest Lane	Rental	12	In Perpetuity	EOHLC
3365	Avalon West	100 Charlestown Meadow Dr.	Rental	120	In Perpetuity	MassHousing
3366	Habitat for Humanity	53-55 Lyman St.; 160 & 162 Fisher St.	Ownership	4	In Perpetuity	EOHLC
3367	North Hill	Lawton's Way	Ownership	12	In Perpetuity	EOHLC
3368	Westborough Country Village	Beechmont & Beach St.	Rental	87	2037	MassHousing
3369	DDS Group Homes	Confidential	Rental	56	N/A	DDS
3370	DMH Group Homes	Confidential	Rental	6	N/A	DMH
3371	Indian Pond Homes	Indian Pond Rd.	Ownership	9	2049	EOHLC
3740	Avalon Mills	Homestead Blvd.	Rental	280	In Perpetuity	MassHousing
9137	Park Place	Stagecoach Cir.	Ownership	3	In Perpetuity	EOHLC
10031	Parc Westborough	346 Turnpike Rd.	Rental	249	In Perpetuity	MassHousing
10032	Westborough Village	Gleason St.	Ownership	33	In Perpetuity	EOHLC
10389	Zaara Gardens	Zaara Dr.	Ownership	3	In Perpetuity	EOHLC
10870	Village Commons	Daania Dr.	Ownership	3	In Perpetuity	EOHLC
Total Number of SHI Units				975		

Age of Housing Stock

Most new residential construction in Westborough occurred between the 1960s and 2000, with the decades between 1960 and 1979 being the most active (30 percent), as shown below in **Figure 16**.³¹ This is on par with nationwide trends associated with post-World War II suburbanization in the United States. Older homes can pose challenges to owners and renters alike which include high maintenance and energy costs, and designs that do not meet the needs of aging populations or people with disabilities. Additionally, older housing stock may contain materials that can be toxic such as lead paint, asbestos, and lead pipes.

Figure 16 Age of Housing Stock



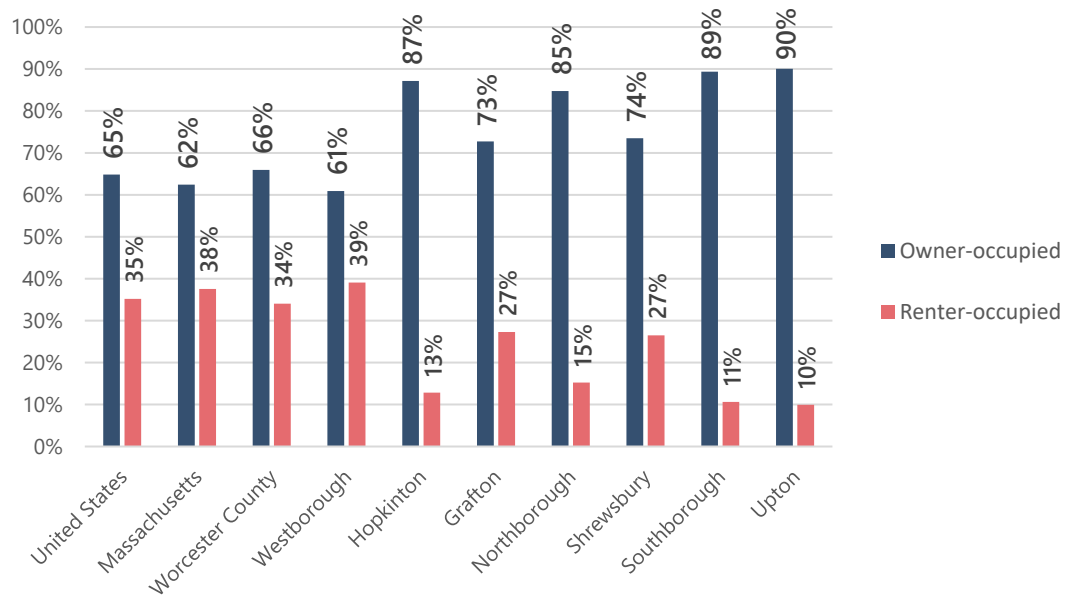
Rentals and Ownership

Westborough has a higher proportion of owner-occupied housing units (61 percent) than its neighbors, and is more on par with the ratios of owner-occupied units in the larger Worcester County (66 percent), Massachusetts (62 percent), and national averages (65 percent).³² However, compared to its neighbors, Westborough has a much higher percentage of renter-occupied units at 39 percent. The town with the next highest percentage of renter-occupied housing units is Grafton at 27 percent, 12 percent less than Westborough, as shown below in **Figure 17**.

³¹ U.S. Census Bureau. (2022). Physical Housing Characteristics for Occupied Housing Units. *American Community Survey, ACS 5-Year Estimates Subject Tables, Table S2504*.

³² U.S. Census Bureau. (2022). *American Community Survey, ACS 5-Year Estimates Subject Tables, Table B25011*.

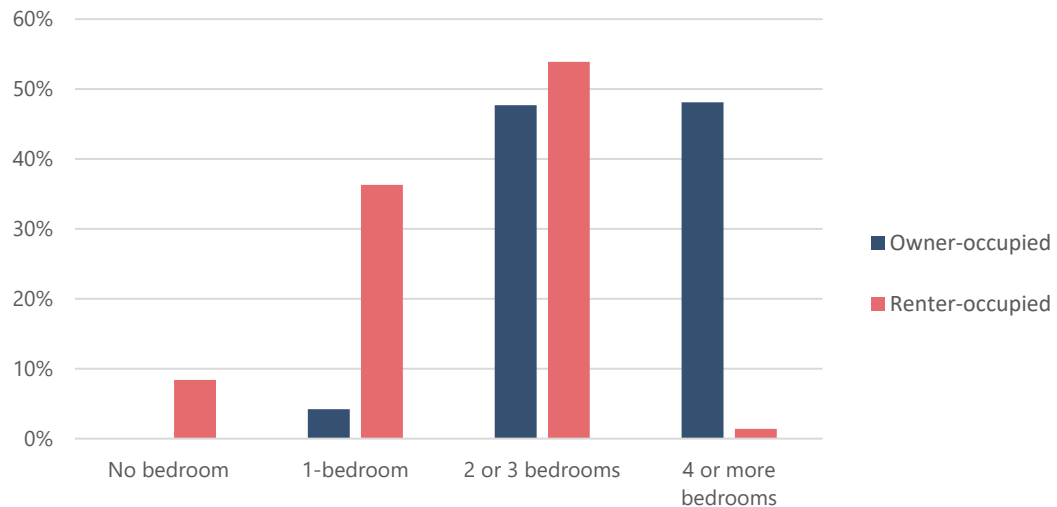
Figure 17 Owner- and Renter-Occupied Housing Units



Village Commons, a new 15 unit development where three affordable two bedroom detached single family homes are available for eligible first-time homebuyers via a lottery

Although both owner- and renter-occupied units tend to have either two or three bedrooms, almost half (48 percent) of owner-occupied housing units in Westborough have four or more bedrooms when compared to only 1 percent of rented units having the same. In addition, over one-third (36 percent) of renter-occupied units have only one bedroom when compared to the same for owner-occupied units (4 percent), as shown below in **Figure 18**.³³ This is likely an indication that residents who may prefer to downsize from the home they live in and age in place may face limited inventories for smaller homes in Westborough.

Figure 18 Bedroom Distribution Across Owner- and Renter-Occupied Housing Units



Residents of housing units in Westborough without a mortgage steadily increase with age, whereas those with a mortgage are highest between the ages of 35 to 54 before steadily declining. This trend is on par with that of Worcester County, Massachusetts, and nationally. **Table 3** below compares the age breakdown between those with and without a mortgage.³⁴

Table 3 Housing Units With and Without Mortgages

	Westborough	Worcester County	Massachusetts	United States
With a mortgage	64%	69%	67%	62%
15 to 34 years	9%	13%	11%	14%
35 to 44 years	26%	21%	21%	22%
45 to 54 years	31%	26%	25%	23%
55 to 59 years	14%	13%	13%	12%

³³ U.S. Census Bureau. (2022). Physical Housing Characteristics for Occupied Housing Units. *American Community Survey, ACS 5-Year Estimates Subject Tables, Table S2504*.

³⁴ U.S. Census Bureau. (2022). Mortgage Status by Age of Householder. *American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25027*.

	Westborough	Worcester County	Massachusetts	United States
60 to 64 years	9%	11%	11%	10%
65 to 74 years	10%	12%	14%	14%
75 years and over	2%	4%	5%	6%
Without a mortgage	36%	31%	33%	38%
15 to 34 years	4%	3%	4%	5%
35 to 44 years	7%	6%	5%	7%
45 to 54 years	13%	12%	11%	12%
55 to 59 years	15%	11%	10%	10%
60 to 64 years	16%	14%	13%	13%
65 to 74 years	23%	27%	29%	27%
75 years and over	23%	26%	28%	25%

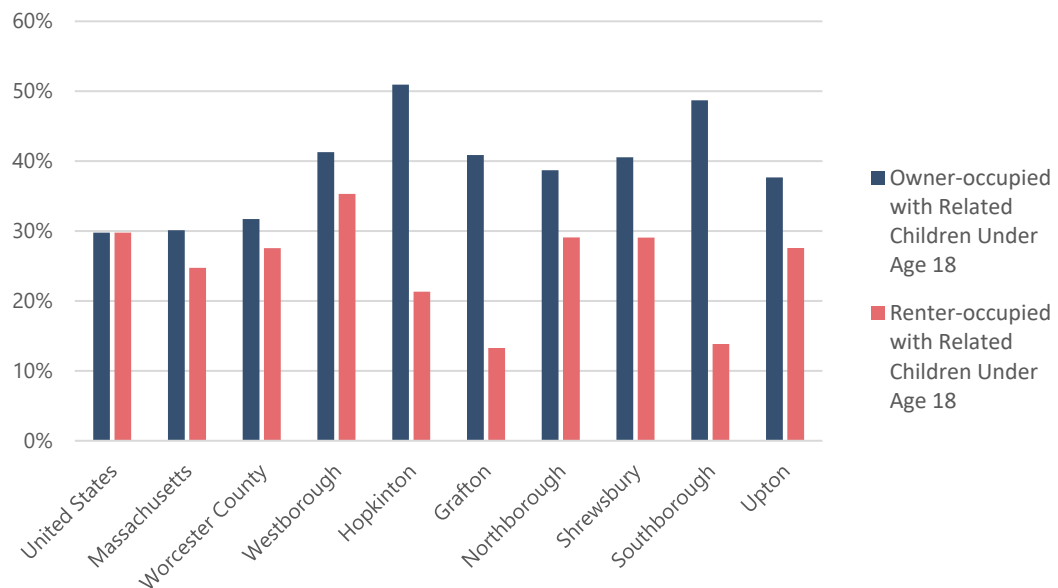
The rate of renter-occupied householders living with related children in Westborough (35 percent) is over 6 percent higher than that of Northborough and Shrewsbury at 29 percent each, as shown below in

Figure 19.³⁵ Westborough's rate of renter-occupied householders living with related children is also higher than that of Worcester County (28 percent), the state (25 percent), and the United States (30 percent). This higher proportion of renter-occupied householders living with related children

³⁵ U.S. Census Bureau. (2022). Tenure by Families and Presence of Own Children. *American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25012*.

indicates that future opportunities for rental housing should consider larger families opting to live under the same roof.

Figure 19 Householders Living with Related Children Under the Age of 18 in Owner- and Renter-Occupied Housing Units



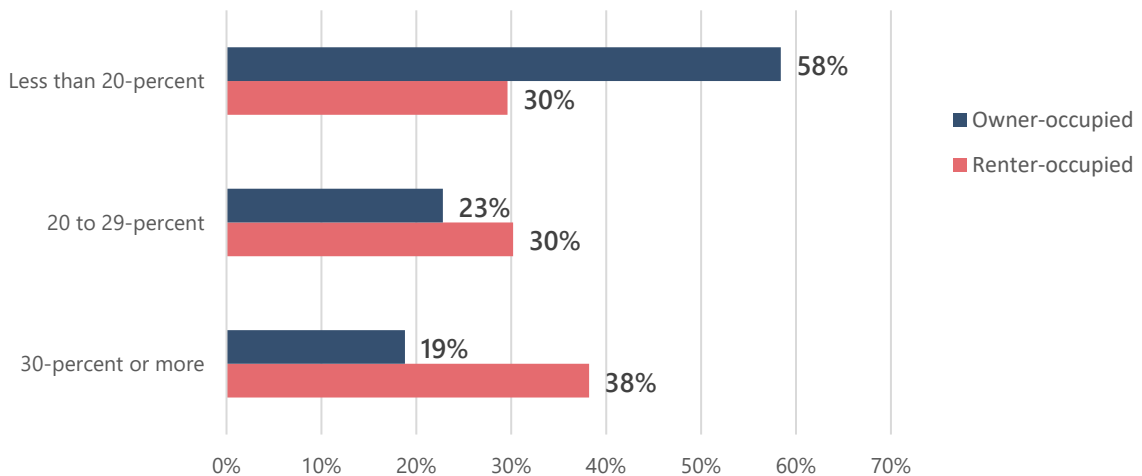
Cost Burden Analysis

As defined by the U.S. Department of Housing and Urban Development (HUD), cost-burdened households are those “who pay more than 30 percent of their income towards housing costs”. In Westborough, approximately 19 percent of owner-occupied households are spending more than 30 percent of their household income on housing costs. When it comes to Westborough’s renter-occupied households, 38 percent are spending more than 30 percent of their household income on housing costs – almost double that of owner-occupied households, as shown below in **Figure 20**.³⁶

³⁶ U.S. Census Bureau. (2022). Financial Characteristics. *American Community Survey, ACS 5-Year Estimates Subject Tables, Table S2503*.

This data is indicative of an affordability issue in Westborough where housing costs are not affordable when compared to the median household incomes for the town.

Figure 20 Cost Burden for Owner- and Renter-Occupied Housing Units



Vacancy Rates

Vacancy rates in Westborough (7 percent) are slightly higher than its neighboring towns but remain lower than the averages of the state (9 percent) and nation (11 percent). Of the total number of housing units in Westborough, 93 percent are occupied while the remaining 7 percent are vacant, as shown below in **Table 4**.³⁷ Of the vacant units, 324 (54 percent) are part of multifamily developments containing 10 or more units, 117 (20 percent) are part of the same type but with 2-9 units, and 101 (17 percent) are detached single units. Just over half (51 percent) of the vacant units within Westborough are listed for rent, as shown below in **Figure 21**.^{38,39}

Table 4 Housing Unit Vacancy Rates

	Occupied		Vacant	
	#	%	#	%
United States	125,736,353	89%	15,207,260	11%
Massachusetts	2,740,995	91%	258,319	9%
Worcester County	330,319	94%	21,187	6%
Westborough	7,962	93%	590	7%
Hopkinton	6,674	95%	334	5%

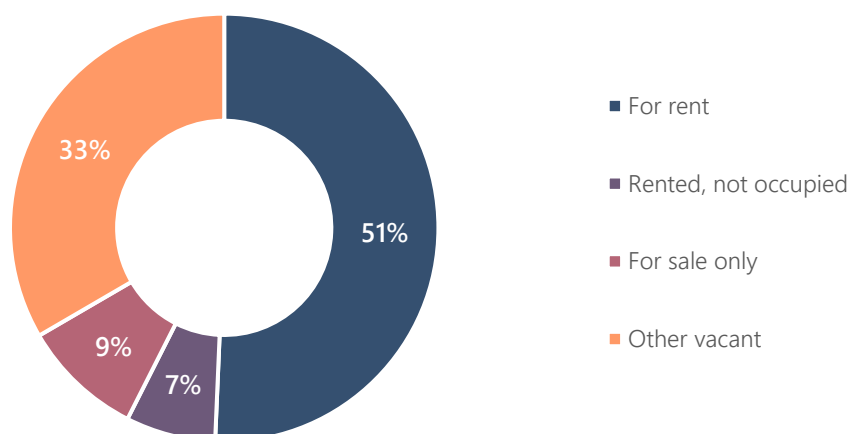
³⁷ U.S. Census Bureau. (2022). Structure Type by Occupancy Status. *American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25136*.

³⁸ U.S. Census Bureau. (2022). Vacancy Status. *American Community Survey, ACS 5-Year Estimates Detailed Tables, Table B25004*.

³⁹ As defined by the U.S. Census Bureau, other vacant consists of anything that does not fall under sold, not occupied, for seasonal, recreational, or occasional use, or any of the other categories listed. Typically, other vacancies occur when a unit is held for occupancy by a caretaker or janitor, and units that are held unoccupied for personal reasons.

	Occupied		Vacant	
	#	%	#	%
Grafton	7,573	97%	253	3%
Northborough	5,812	98%	122	2%
Shrewsbury	14,424	95%	777	5%
Southborough	3,599	99%	50	1%
Upton	2,733	96%	112	4%

Figure 21 Status of Vacant Housing Units

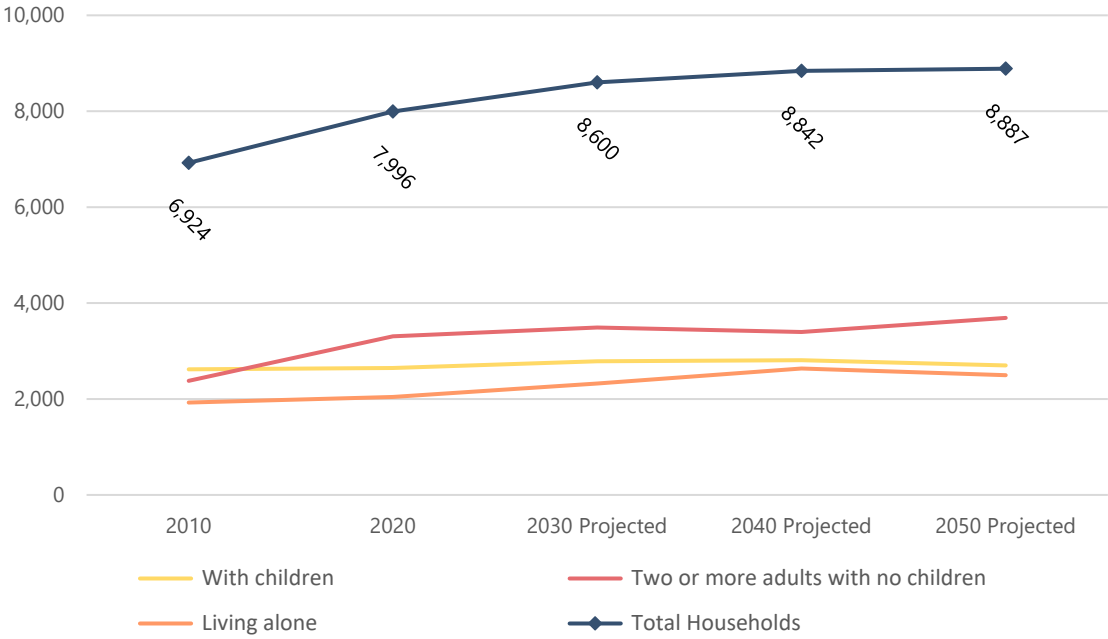


Housing Demand and Needs Assessment

Housing demand and needs projections were developed by the Metropolitan Area Planning Council (MAPC) via Housing MA.⁴⁰ Understanding the household composition and incomes is critical when planning for future housing in Westborough. According to Housing MA data projections, an additional 608 households are expected to be added in Westborough by 2030, bringing the total to 8,600 households, or an 8 percent increase over the existing number of households in 2020. By 2040, it is projected that the number of households in Westborough will increase by 242 to 8,842, slightly increasing again by 45 to 8,887 in 2050, as shown below in **Figure 22**. While overall households are projected to increase in number through 2050, not all household types will experience growth over the next several decades. Households with adults with children and adults living alone are projected to increase marginally through 2040, and then experience a marginal decrease between 2040 and 2050. Conversely, households with two or more adults with no children are projected to experience a marginal decline between 2030 and 2040, increasing again marginally between 2040 and 2050.

⁴⁰ Metropolitan Area Planning Council. (2023). [Regional Growth Projections](#).

Figure 22 Household Composition Change and Projections



School-aged Children Analysis

Based on a review and analysis of school-aged children data associated with multifamily developments in Westborough, provided by the Town Assessor dated April 2024, findings show that the construction of multifamily apartments does not result in significant stress to school capacity.⁴¹ As evidenced by the data shown in **Table 5** below, the unit mix of an apartment building influences the degree of increase in school-aged children.

Newer multifamily buildings in Westborough with smaller unit sizes tend to have significantly fewer school-aged children per unit than the rentals of the 1960s and 1970s, which tended to have larger unit sizes.

⁴¹ School-aged children data associated with multifamily developments in Westborough, provided by the Town Assessor dated April 2024.

Table 5 School-aged Children Generated by Multifamily Housing

Project Name	Year Built	Type	# Of Units	Students	Students per Unit	3 Bedroom	2 Bedroom	1 Bedroom	Studio
Park Village	1969	Coop/Rental	252	148	0.5873	-	161	78	13
Carlton Gardens	1970	Condo	158	58	0.3671	-	109	49	-
Arrive*	1970	Rental	563	330	0.5861	26	244	293	-
Windsor Ridge	1972	Rental	300	166	0.5533	53	194	53	-
Charlestown Meadow	1995	Rental	120	34	0.2833	20	60	40	-
Ellington Metro West**	2002	Rental	280	106	0.3786	30	142	108	-
Parkview on the Common	2007	Condo	44	3	0.0682	-	38	6	-
Westborough Village	~2013	Condo	276	254	0.9203	All 2 and 3 bedrooms		-	
25 West Main St	2015	Rental	28	2	0.0714	-	10	18	-
Westborough Village (Garden Units)	~2016	Condo	112	55	0.4911	-	112	-	-
Parc Westborough	2016	Rental	249	81	0.3253	17	103	130	-

*227 of the one bedrooms are 1,000 square feet.

**Some one bedrooms also have a loft. Many 2 and 3 bedrooms are townhouses.

Having a mix of rental options is important to meet the needs of Westborough's diverse residents and households. Many families rely on rentals as temporary options before buying, but that does not mean that new apartment complexes must be built to accommodate large families. Newer multifamily developments like 25 West Main are not attracting households with children but are still working to address the need for more affordable housing options in Westborough. Smaller units can help provide space for young professionals looking to rent in town and can also allow older residents to age in place in their community. Having a mix of housing options can support a healthy housing market in Westborough that serves the whole community while not burdening the school system.

Previous Planning Efforts

Several key planning documents have analyzed, inventoried, and identified issues that may impact the creation of additional affordable housing in Westborough. The following is a summary of housing-related recommendations from these studies and reports listed in chronological order.

Affordable Housing Analysis and Action Plan (2020)

- Provide pre-permit financing for the development of affordable housing units by private for-profit and/or non-profit developers.
- Fund the development of affordable housing units in partnership with private non-profit developers and/or other public agencies.
- Utilize financial assistance programs, independently or in partnership with non-profit organizations, to assist with first-time home buyers.
- Rehab and sale of housing units transferred from the Town after a tax taking.
- Purchase of market-rate housing units for rent or resale as affordable housing.

Westborough Master Plan (2021)

- Continue to diversify the Town's housing stock (i.e., type and price point) to meet the current and future needs of residents, notably young professionals, young families, and seniors.
- Explore opportunities to improve housing affordability in Westborough, so that all who want to live in the Town can afford to do so.
- Plan future residential developments in consideration of, and with respect for, their impact on the Town's facilities and services.
- Explore the adoption of an Adaptive Reuse Policy, which would promote the conversion of abandoned or otherwise vacant properties into uses needed/wanted by the community (e.g., live/ work, hospitality).
- Update the Town's Comprehensive Wastewater Management Plan, which would set in motion opportunities to increase multi-family residential housing in the downtown.
- Explore the integration of incentives into the Town's Zoning Bylaw to encourage a greater range of housing types across a variety of price points, in addition to achieving other community priorities (e.g., energy conservation, open space protection).

- Provide for the creation and preservation of affordable housing units in Westborough for the benefit of low- and moderate-income households.
- Explore initiatives, such as 40R and the Housing Choice Initiative (40A), to increase diverse housing.
- Update standards to require applicants to address the demand of the proposed development on Town services and infrastructure, including schools.
- Plan for up to 107 new residential units that can accommodate up to 374 new residents based on the 2020 build-out analysis.

Aging In Westborough: A Community Needs Assessment (2023)

- Promote awareness of various housing options across the lifespan and continue to contribute to local conversations about housing options for older adults who wish to find supportive housing.
- Advocate for options that current residents prefer, including condominiums and other types of housing that offer low maintenance and single-floor living. Assisted living communities and senior independent living units are desirable housing options.
- Host a virtual forum to promote community conversations and awareness related to home-sharing opportunities.
- Promote awareness of existing property tax relief programs.
- Document the number of residents who are “turned away” from existing programs due to eligibility requirements or other reasons to establish recommendations for expanding access.

Town of Westborough Economic Feasibility Analysis (2023)

- Asking rents in Westborough, like much of the Worcester metro market, are not yet high enough to offset high construction costs, particularly for certain types of residential construction such as stick frame over podium or steel frame construction in many cases.
- Choices in construction typology like lower building heights or wood frame construction, as well as zoning changes such as lower parking ratios could create more feasible developments in the future.
- Housing developments are also impacted by macroeconomic conditions such as interest rates, material costs, and construction costs which are out of the control of local cities and towns but have a big impact on feasibility.

Stakeholder Engagement

The identification of strategies to propel a community toward its housing goals requires an intimate understanding of the constraints and barriers facing its population. Local stakeholders and community officials are a key resource when defining priorities and concerns related to housing. While preparing this update to Westborough’s HPP, two stakeholder interviews were hosted on March 14, 2024 to collect information to better understand the town’s existing and future needs. The first session consisted of municipal staff from key town agencies and representatives from local housing organizations, while the second consisted of representatives from community-based

organizations and not-for-profits. These stakeholder interviews provided invaluable feedback and insight into the intricacies of Westborough's unique challenges and opportunities and have allowed the town to craft affordable housing goals that align with community values and needs.

During these stakeholder meetings, facilitators prompted participants to think about the challenges to building and accessing affordable housing in Westborough, especially for underserved or vulnerable populations, and the qualities of Westborough that make it a desirable place to live. Copies of the stakeholder questions for both sessions are available in **Appendix B**.

Both sessions described Westborough as a community with job opportunities and an in-demand housing market. Participants shared that most homes sell almost immediately after being put up for sale, with the resulting high demand for housing causing home values to increase. The result of these market conditions has caused a demographic shift, pushing families who have lived in Westborough for generations to find housing outside of Westborough. Both stakeholder groups agreed that recent housing construction has been modest compared to the actual demand and that most of the new construction is age-restricted apartments and condominiums. Stakeholders were also able to identify the most vulnerable groups in Westborough, which included elderly residents, middle-income families, and entry-level buyers.

Like many other communities across Massachusetts and the United States, stakeholders spoke about Westborough's share of NIMBYs ("not in my backyard"), or a portion of the population that is unfavorable to new development of any kind, with less than favorable attitudes and stigmas associated with new construction projects, particularly developments with certain types of housing. Although these voices are present in Westborough, stakeholders feel that the general attitude in the town is that the majority of the population supports providing additional affordable housing opportunities. This is evidenced by the creation of the Affordable Housing Trust (AHT), a municipal entity and agent of Westborough whose mission is to "provide for the creation and preservation of affordable housing units in Westborough for the benefit of low- and moderate-income households and support efforts to improve housing affordability for our community in general." As part of the AHT's commitment to serving the needs of Westborough and its residents, the following guiding principles were established:

- Help Westborough maintain the necessary Subsidized Housing Inventory with respect to MGL Section 40B;
- Prioritize housing needs based on data analysis and community input;
- Promote efforts that span the full range of affordable and workforce housing needs and programs;
- Leverage projects that help the sustainability of the Trust;
- Consider and respect the impact of projects on Town services;
- Respect and reflect the architecture and styles of housing in our neighborhoods; and
- Work cooperatively with Town boards, committees, and departments.

The outcome of the stakeholder interviews includes a list of the most common issues as follows:

- High property taxes and the fast-paced increase of home values. Especially prevalent as residential taxes have increased when compared to commercial property taxes. What used to be an even 50-50 split in the tax burden between residential and commercial has become closer to 70-30;

- All housing types have become unaffordable;
- Children who grew up in Westborough can rarely afford to move back;
- Renting is not significantly more affordable than mortgage payments;
- There is a lack of small starter homes;
- There is an increased need for housing for migrant/refugee populations;
- The existing multifamily zones in town are largely developed;
- Downtown is underused with more traditional suburban land uses such as surface parking lots and gas stations that occupy land that could be used for additional housing; and
- Many developers are deterred from developing downtown because of the cost of rehabilitating historic buildings.

Impediments to Affordable Housing

In this section, various factors that impede the production of affordable housing have been identified. To establish meaningful and effective goals and strategies, this plan must assess the feasibility and legal permissibility of different types of housing development. Factors such as environmental features and natural resources, land use patterns and zoning regulations, and availability of public infrastructure all impose limitations on the ability of the town to accommodate additional housing development. Impediments to affordable housing for Westborough have been informed by previous planning efforts in addition to the data presented in the demographic analysis and housing assessment sections of this plan.

Key Takeaways

- › Available land appropriate for new housing development by right is limited.
- › There is a lack of adequate incentives, either financial or regulatory, that encourage mixed-income housing developments with affordable units.
- › Key nodes lack multimodal connections and active transportation infrastructure encouraging dependency on the use of private automobiles and parking requirements.
- › New residential development has strained the existing public infrastructure system, including sewer capacity, in addition to public services such as public safety.

Existing Policy and Zoning Regulations

According to the Westborough Master Plan (2021), Section 5.4(A) of Westborough's Zoning Bylaws mandates that certain types of residential developments (i.e., garden apartments, high-rise apartments, and senior living communities) are required to have a minimum of either 10 percent or 20 percent affordable units, based on the special permit application process. Further, in 2019, Westborough added Section 6.4(D)(2) to its Zoning Bylaws, specifying that any residential development with five or more units must provide a minimum of 10 percent affordable units. However, these practices, while progressive, are inadequate to meet the existing demand for affordable housing units in Westborough and do not encourage other types of housing units such as traditional multifamily housing, accessory apartments, and cottage clusters.

Infrastructure Capacity and Public Services

As noted in the Westborough Master Plan (2021), there is a demand for increased public infrastructure and services to accommodate future growth and development in Westborough. These needs specifically include infrastructure such as expanded water and sewer capacity, improved roadways, and additional services like public safety. Presently, the residential sewer system has reached its capacity, and a sewer moratorium notice has been published and is effective for one year from May 1, 2024 through May 1, 2025. This moratorium prohibits “any new connection to the town’s sanitary sewer system, for extension of the town’s sanitary sewer system, or for increases in flow from existing sewer system connections.”

Transportation and Connectivity

Given the traditional suburban pattern of development that encompasses much of the developed areas of Westborough, the town has been built out with a heavy reliance on private vehicles. This has resulted in the presence of surface parking lots in areas of Westborough where housing may be the better land use designation, including around MBTA’s Westborough Station via the Transit-Oriented Village by special permit bylaw. Building upon the dependency on the automobile, the town’s key nodes lack multimodal connections and transportation infrastructure, discouraging alternative modes of transportation.

Environmental Constraints and Preservation

As noted in the Westborough Master Plan (2021), the majority of the town’s land is still covered by natural landscapes, with only 15 percent of the land being impermeable. As of 2016, forests account for 39 percent of the town’s total land area, while wetlands and water bodies cover 25 percent, bringing the total proportion of Westborough dedicated to forested areas and hydrography to well over half the total land area at 64 percent. This emphasizes the need for Westborough to consider more housing-supportive zoning regulations if the town would like to preserve its natural character.

3

Affordable Housing Production Goals and Strategies

This section sets forth comprehensive housing goals aimed at addressing the Town of Westborough's most urgent housing needs identified herein while accounting for existing impediments to affordable housing. The following recommendations are based on the latest available industry standards and best practices.

Goal 1: Identify and prioritize a list of underused and vacant properties throughout the town that can be leveraged to address Westborough's housing needs.

- › Strategy 1.1: Prioritize the acquisition and assemblage of viable parcels that contain developable or potentially developable lands in the town based on data from the Westborough Master Plan (2021), which identified approximately 911 acres in total as developable.
- › Strategy 1.2: Complete the Downtown Development Plan (2024) to identify redevelopment opportunities in the downtown core that are viable locations for mixed-use developments with affordable housing components.
- › Strategy 1.3: Commission a build-out analysis and concept planning study to explore the redevelopment potential associated with the town's primary commercial corridors such as Routes 9, 135, and 30.
- › Strategy 1.4: Revisit the 495/MetroWest Development Compact Plan, issued in 2012 and updated in 2017, and consider acquiring the remaining privately held parcels for future residential or mixed-use redevelopment with residential above retail or commercial uses.
- › Strategy 1.5: Revisit the Transit-oriented Village (T-OV) to identify underutilized or underbuilt sites suitable for new housing units and consider opportunities to integrate mixed-use, smart growth zoning areas (aligned with Chapter 40R) in appropriate T-OV candidate sites.

Goal 2: Enact a series of policy revisions to the Zoning Bylaws that encourage the construction and preservation of additional affordable housing.

- › Strategy 2.1: Establish new residential zoning districts or amend existing residential districts to allow more types of housing by right. Avoid districts limited to only single-family detached dwellings when that will limit housing opportunities for historically disadvantaged and vulnerable populations.
- › Strategy 2.2: Revise zoning to allow a broader range of building forms, lot sizes, lot widths, and residential types in low-density residential neighborhoods within the Single Residential (R) district. This can be accomplished by removing or reducing limits on minimum lot size requirements, increasing the maximum lot coverage, and reducing the minimum habitable floor area per dwelling unit and minimum open space per dwelling unit requirements. This will establish lot and building standards that accommodate less expensive "missing middle"

housing (a range of multiple-unit housing types similar in scale and form to detached single-family homes, such as townhouses, tri- and fourplexes, cottage clusters, and accessory dwelling units (ADUs)). This will also encourage smaller homes on smaller lots and limit the need to consolidate existing small lots into larger ones that encourage the development of larger homes.

- › Strategy 2.3: Consider providing a density bonus by providing either an increase in allowed dwelling units per acre, Floor Area Ratio (FAR), or height to allow more housing units to be built. Consider an increase between 10 and 20 percent over baseline permitted density in exchange for the provision of affordable housing, particularly in the T-OV.
- › Strategy 2.4: Implement zoning regulations that prohibit or highly restrict short-term rentals to prevent housing shortages.
- › Strategy 2.5: Adopt inclusionary zoning bylaws that mandate the inclusion of moderate-income housing (80%-120% AMI) alongside affordable housing to ensure housing diversity.
- › Strategy 2.6: Establish multifamily housing requirements that include units for low (60% AMI) and very low-income (50%-30% AMI) households, in addition to 80% AMI units, to address the full spectrum of housing needs.
- › Strategy 2.7: Consider implementing a density bonus for the inclusion of smaller units.
- › Strategy 2.8: Relax or remove minimum parking requirements in zoning districts proximate to public transit stations, such as the T-OV, in exchange for a higher proportion of new residential units designated as affordable.
- › Strategy 2.9: Educate residents about ADUs and consider revisiting the zoning bylaws to permit free-standing detached ADUs and renting of ADUs.

Goal 3: Encourage the development of new housing that meets a range of needs by providing funding and regulatory support through the Affordable Housing Trust.

- › Strategy 3.1: Leverage the Community Preservation Act statute under Article 23 to ensure the creation, preservation, and support of community housing.
- › Strategy 3.2: Leverage state funding for affordable or mixed-income housing developments by integrating housing units for people with disabilities, including elders, through the Executive Office of Housing and Livable Communities' Community Based Housing (CBH) program.
- › Strategy 3.3: Identify vacant or underutilized historic buildings in the Downtown Planning Overlay District and leverage state funding through the Massachusetts Historic Rehabilitation Tax Credit program to convert business or industrial uses to residential with affordable unit requirements.
- › Strategy 3.4: Work with developers interested in rehabilitating historic buildings to underwrite assessed values of historic buildings and tax costs based on an income approach rather than a valuation approach.
- › Strategy 3.5: Ensure that the Affordable Housing Trust and the Town of Westborough are developing and maintaining relationships and communications with the Westborough Housing Authority, Massachusetts Housing Partnership, MassHousing, and EOHLC to collectively enhance and promote housing affordability initiatives.
- › Strategy 3.6: Continue to provide subsidies for multifamily housing developments that include affordable units through the Affordable Housing Trust.

Goal 4: Approach affordable housing from a regional perspective that promotes an equitable distribution of housing near employment opportunities within the region.

- › Strategy 4.1: Engage with regional business leaders to provide public messaging on the importance of affordable housing development to meet the needs of economic growth, including preserving existing mixed-income housing and locating new multifamily housing stock near major employers and transit nodes to create housing opportunities near employment centers.
- › Strategy 4.2: Leverage the economic development committee to promote economic and employment growth opportunities in Westborough throughout the greater region and state to attract new businesses that will expand the tax base and more evenly distribute the tax burden.

Goal 5: Prioritize the study and development of expanded town infrastructure to accommodate new housing developments.

- › Strategy 5.1: Finalize the sewer capacity study as part of the update to the Comprehensive Wastewater Management Plan and Environmental Impact Report that will identify and prioritize upgrades to the existing infrastructure before the end of the existing sewer moratorium on May 1, 2025.
- › Strategy 5.2: Work with the AHT to consider developing policies that give preferential allocation of water and wastewater capacity to developments and properties that meet or exceed affordable housing and moderate income housing goals.
- › Strategy 5.3: Revise the Site Plan Review Application criteria to mandate that multifamily and mixed-use development proposal applicants assess the impact of proposed developments on the capacity and demand for town services and infrastructure.

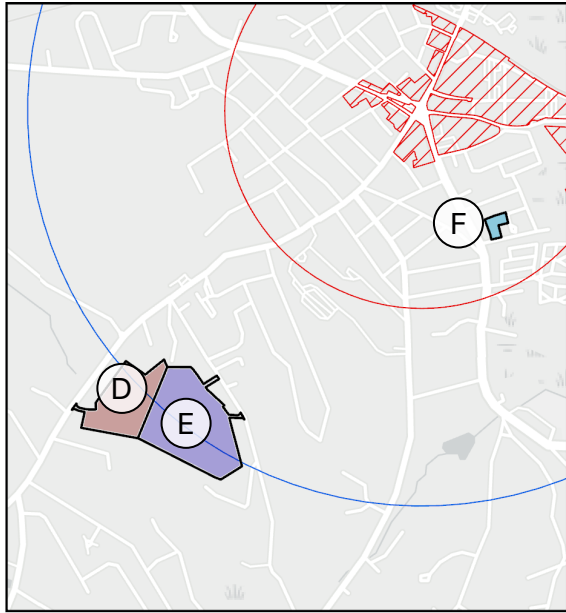
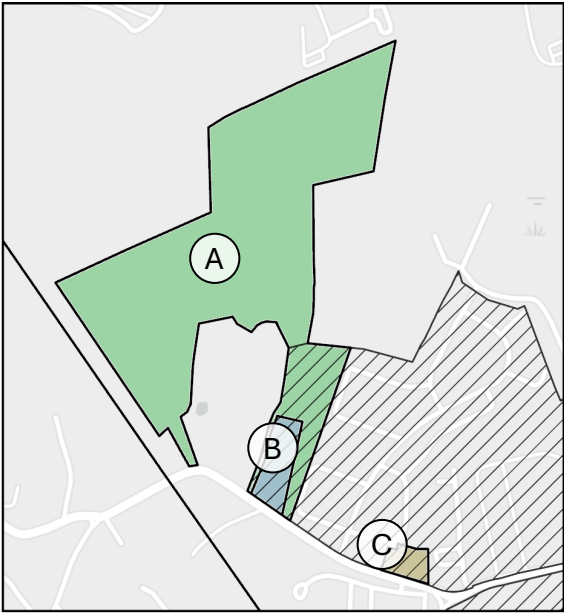
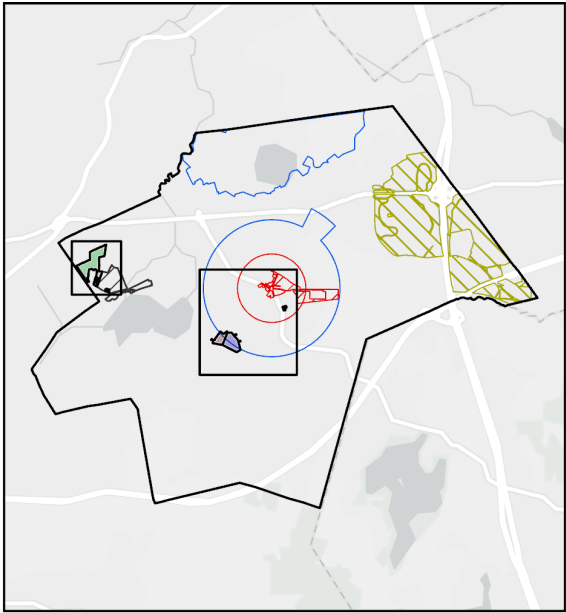


Appendix A

Potential Development Sites

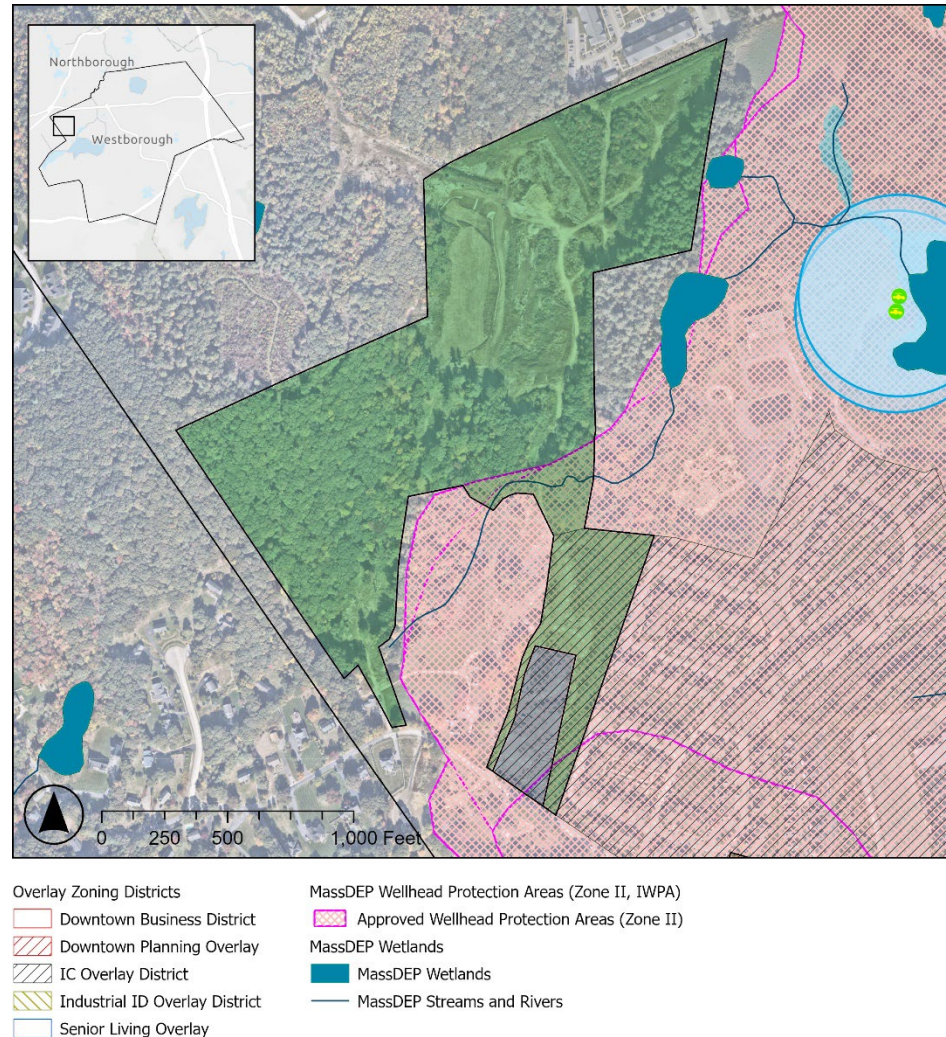
VACANT PROPERTIES WITH DEVELOPMENT POTENTIAL

INDEX	PARCEL ID	TOTAL VALUE	AREA (ACRES)	ADDRESS	OWNER	BASE ZONING	OVERLAY ZONING
A	18-3-0	\$713,300	55.71	GLEASON ST	WARD, MARY E	GENERAL INDUSTRIAL (IB)	TRANSIT ORIENTED VILLAGE (TOV) OVERLAY
B	18-4-0	\$280,300	2.56	19 GLEASON ST	WARD, WALTER H	GENERAL INDUSTRIAL (IB)	TRANSIT ORIENTED VILLAGE (TOV) OVERLAY
C	18-51-0	\$462,900	4.82	134 FISHER ST	RECORD, RICHARD R	GENERAL INDUSTRIAL (IB)	TRANSIT ORIENTED VILLAGE (TOV) OVERLAY
D	20-278-0	\$418,600	1.19	67 MILK ST	CHASE REALTY TRST	DOWNTOWN BUSINESS (BB)	SENIOR LIVING OVERLAY (SLO)
E	15-19A-0	\$536,900	14	140 WEST MAIN ST	HUTT FAMILY PROPERTIES LLC	SINGLE RESIDENTIAL (R)	SENIOR LIVING OVERLAY (SLO)
F	21-177-0	\$554,600	1.21	6 BEACH ST	WESTBOROUGH AFFORDABLE HOUSING TRUST FUND	SINGLE RESIDENTIAL (R)	SENIOR LIVING OVERLAY (SLO)



PARCEL A

PARCEL ID	18-3-0
BUILDING VALUE	0
LAND VALUE	713300
OTHER VALUE	0
TOTAL VALUE	713300
FISCAL YEAR	2025
LOT SIZE	55.71
LAST SALE DATE	19810206
LAST SALE PRICE	0
USE CODE	441
SITE ADDRESS	GLEASON ST
ADDRESS NUMBER	0
FULL STREET	GLEASON ST
LOCATION	0
CITY	WESTBOROUGH
ZIP	1581
OWNER	WARD, MARY E
OWN ADDRESS	721 SOUTH ST
OWNER CITY	SHREWSBURY
OWNER STATE	MA
OWNER ZIP	1545
LAST SALE BOOK	0
LAST SALE PAGE	0
REGISTRY ID	0
ZONING	GENERAL INDUSTRIAL (IB)
OVERLAY ZONING	TRANSIT ORIENTED VILLAGE (TOV) OVERLAY



PROS

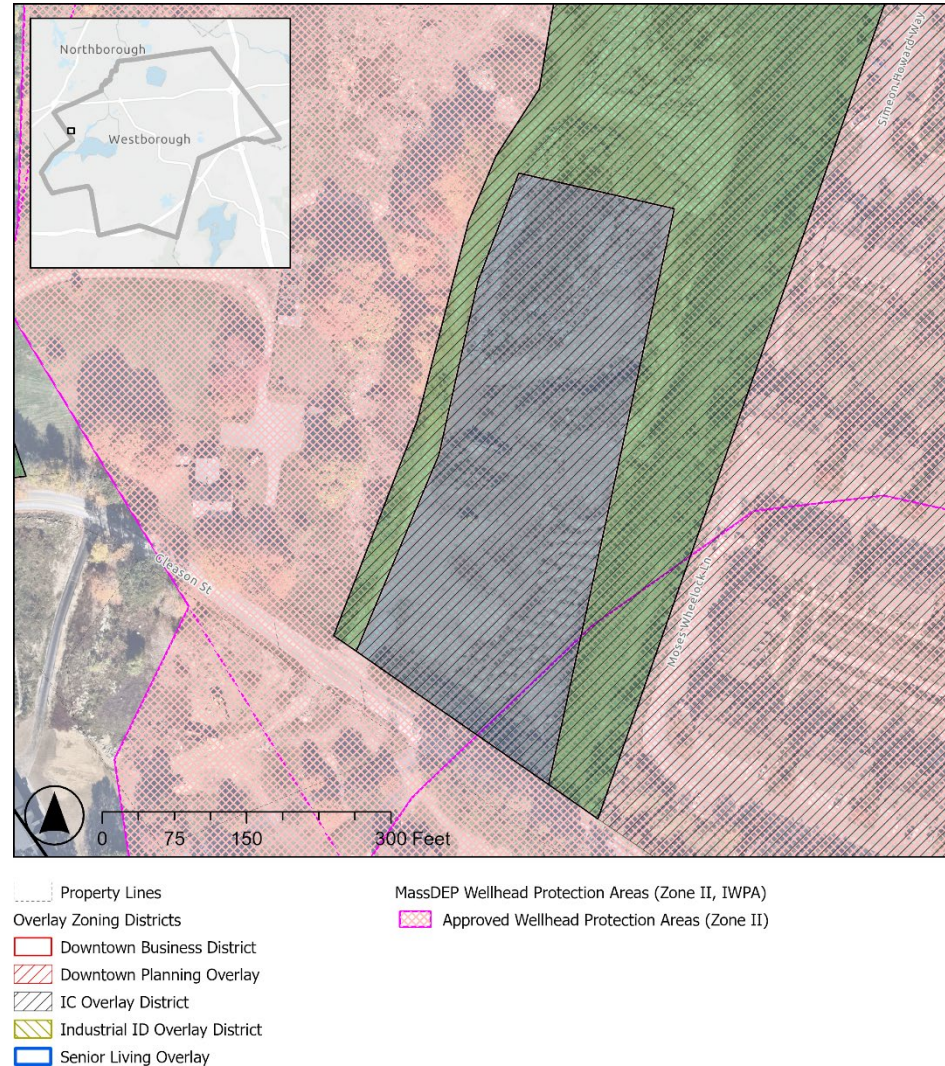
- Large lot size = >50 acres
- Minimal environmental constraints (in Zone II) (based on preliminary assessment)
- Neighboring multi-family development (Westborough Village) to the southeast

POTENTIAL ISSUES

- Need to follow regulations for Zone II Wellhead Protection Area
- Special Permit would be needed from Planning Board to develop residential units in Transit Oriented Village (TOV) Overlay

PARCEL B

PARCEL ID	18-4-0
BUILDING VALUE	0
LAND VALUE	280300
OTHER VALUE	0
TOTAL VALUE	280300
FISCAL YEAR	2025
LOT SIZE	2.56
LAST SALE DATE	20061222
LAST SALE PRICE	384750
USE CODE	440
SITE ADDRESS	19 GLEASON ST
ADDRESS NUMBER	19
FULL STREET	GLEASON ST
LOCATION	0
CITY	WESTBOROUGH
ZIP	1581
OWNER	WARD, WALTER H
OWN ADDRESS	721 SOUTH ST
OWNER CITY	SHREWSBURY
OWNER STATE	MA
OWNER ZIP	1545
LAST SALE BOOK	40391
LAST SALE PAGE	333
REGISTRY ID	0
ZONING	GENERAL INDUSTRIAL (IB)
OVERLAY ZONING	TRANSIT ORIENTED VILLAGE (TOV) OVERLAY



PROS

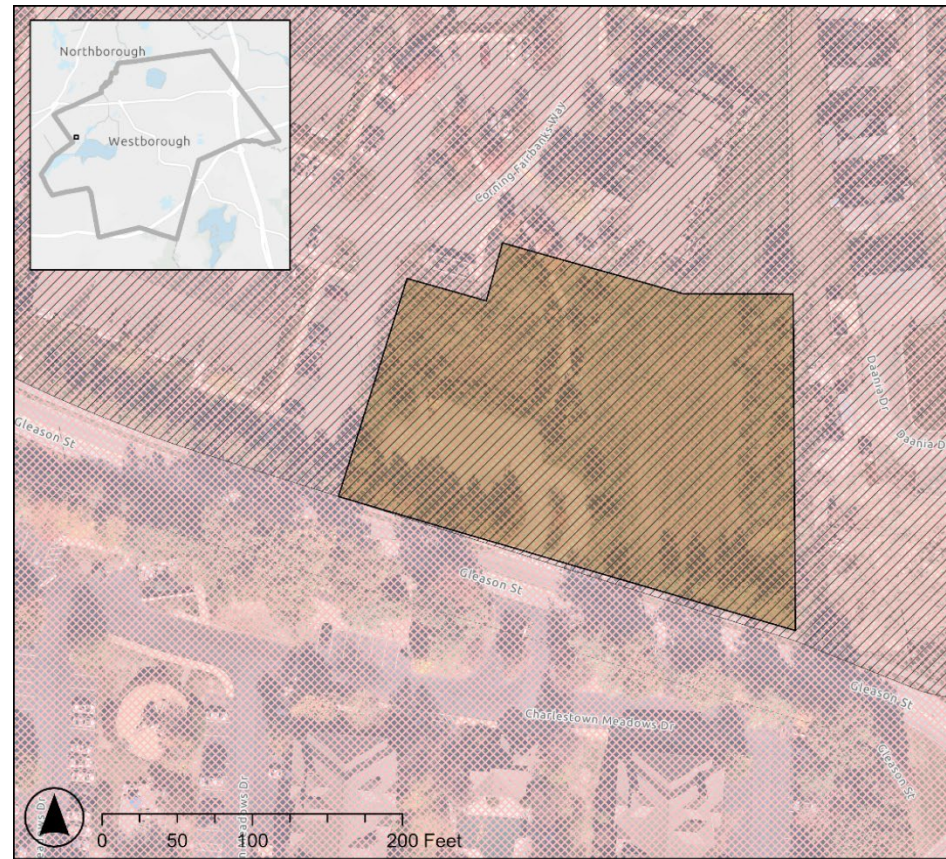
- Minimal environmental constraints (in Zone II) (based on preliminary assessment)
- Neighboring multi-family development (Westborough Village) to the east

POTENTIAL ISSUES

- Small lot size = 2.5 acres
- Need to follow regulations for Zone II Wellhead Protection Area
- Special Permit would be needed from Planning Board to develop residential units in Transit Oriented Village (TOV) Overlay

PARCEL C

PARCEL ID	18-5B-0
BUILDING VALUE	0
LAND VALUE	277900
OTHER VALUE	0
TOTAL VALUE	277900
FISCAL YEAR	2025
LOT SIZE	1.27
LAST SALE DATE	20170414
LAST SALE PRICE	251000
USE CODE	440
SITE ADDRESS	11 GLEASON ST
ADDRESS NUMBER	11
FULL STREET	GLEASON ST
LOCATION	0
CITY	WESTBOROUGH
ZIP	1581
OWNER	SUMATHI NARAYANAN RE LLC
OWN ADDRESS	4 ADAMS RD
OWNER CITY	SHREWSBURY
OWNER STATE	MA
OWNER ZIP	1545
LAST SALE BOOK	56983
LAST SALE PAGE	61
REGISTRY ID	0
ZONING	GENERAL INDUSTRIAL (IB)
OVERLAY ZONING	TRANSIT ORIENTED VILLAGE OVERLAY (TOV) MBTA COMMUNITIES MULTI-FAMILY OVERLAY DISTRICT (MCMOD)



PROS

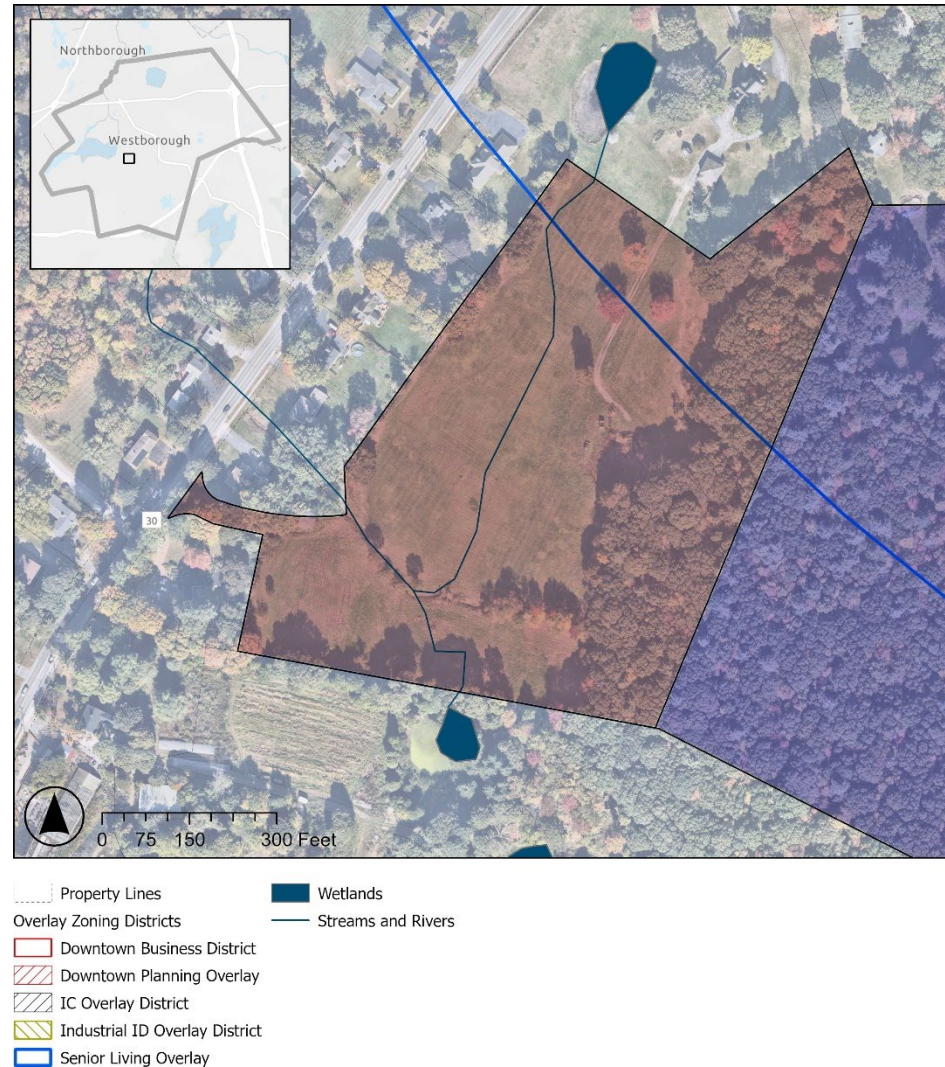
- Minimal environmental constraints (in Zone II) (based on preliminary assessment)

POTENTIAL ISSUES

- Small lot size = 1.3 acres
- Need to follow regulations for Zone II Wellhead Protection Area
- Special Permit would be needed from Planning Board to develop residential units in Transit Oriented Village (TOV) Overlay

PARCEL D

PARCEL ID	15-19A-0
BUILDING VALUE	0
LAND VALUE	536900
OTHER VALUE	0
TOTAL VALUE	536900
FISCAL YEAR	2025
LOT SIZE	14
LAST SALE DATE	20180829
LAST SALE PRICE	100
USE CODE	130
SITE ADDRESS	140 WEST MAIN ST
ADDRESS NUMBER	140
FULL STREET	WEST MAIN ST
LOCATION	0
CITY	WESTBOROUGH
ZIP	1581
OWNER	HUTT FAMILY PROPERTIES LLC
OWN ADDRESS	14 WARREN ST
OWNER CITY	WESTBOROUGH
OWNER STATE	MA
OWNER ZIP	1581
LAST SALE BOOK	59323
LAST SALE PAGE	332
REGISTRY ID	0
ZONING	SINGLE FAMILY RESIDENTIAL (R)
OVERLAY ZONING	SENIOR LIVING OVERLAY



PROS

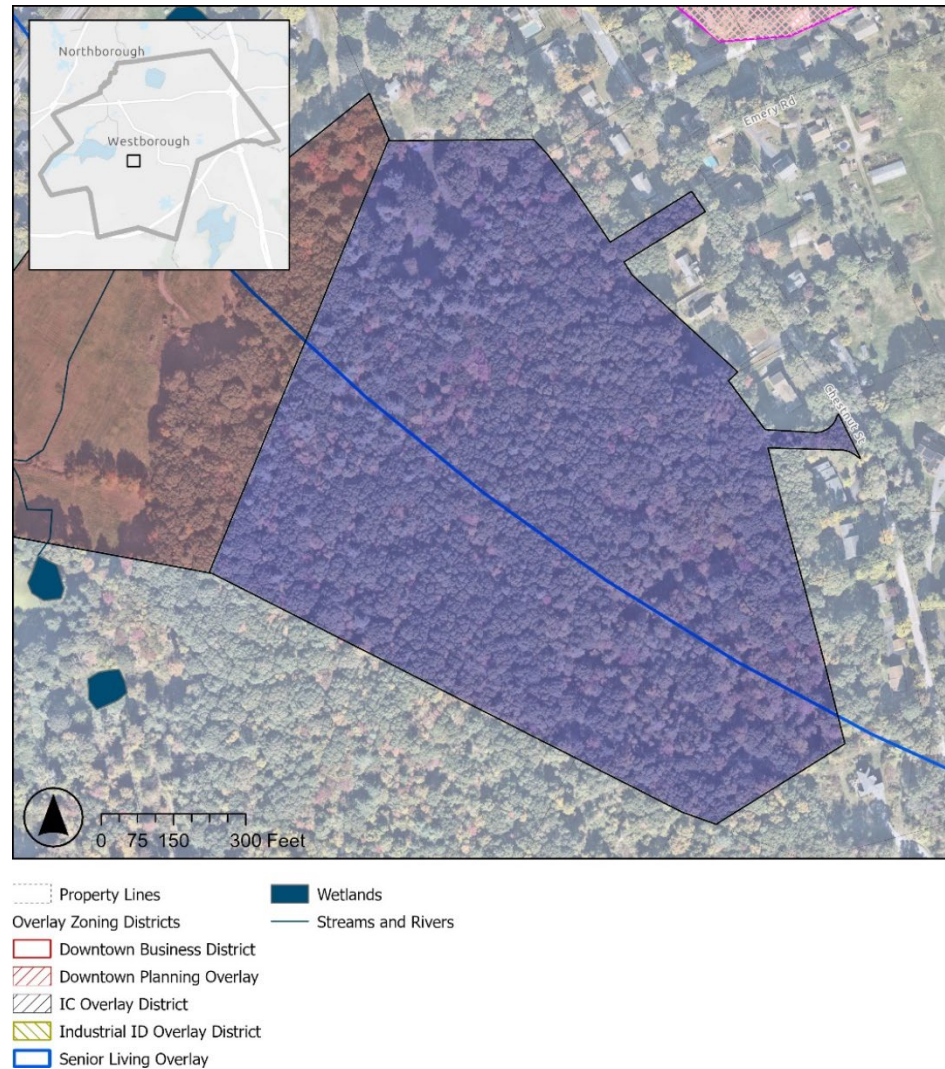
- Large lot size = 14 acres
- Minimal environmental constraints (based on preliminary assessment)
- Base Residential Zoning; Partially in Senior Living Overlay (SLO) which allows for age-restricted multi-family

POTENTIAL ISSUES

- Special Permit would be needed from Planning Board to develop age-restricted multi-family units in Senior Living Overlay (SLO)

PARCEL E

PARCEL ID	15-263-0
BUILDING VALUE	0
LAND VALUE	662000
OTHER VALUE	0
TOTAL VALUE	662000
FISCAL YEAR	2025
LOT SIZE	26.04
LAST SALE DATE	20180829
LAST SALE PRICE	100
USE CODE	130
SITE ADDRESS	OFF CHESTNUT ST
ADDRESS NUMBER	OFF
FULL STREET	CHESTNUT ST
LOCATION	0
CITY	WESTBOROUGH
ZIP	1581
OWNER	HUTT FAMILY PROPERTIES LLC
OWN ADDRESS	14 WARREN ST
OWNER CITY	WESTBOROUGH
OWNER STATE	MA
OWNER ZIP	1581
LAST SALE BOOK	59323
LAST SALE PAGE	325
REGISTRY ID	0
ZONING	SINGLE FAMILY RESIDENTIAL (R)
OVERLAY ZONING	SENIOR LIVING OVERLAY



PROS

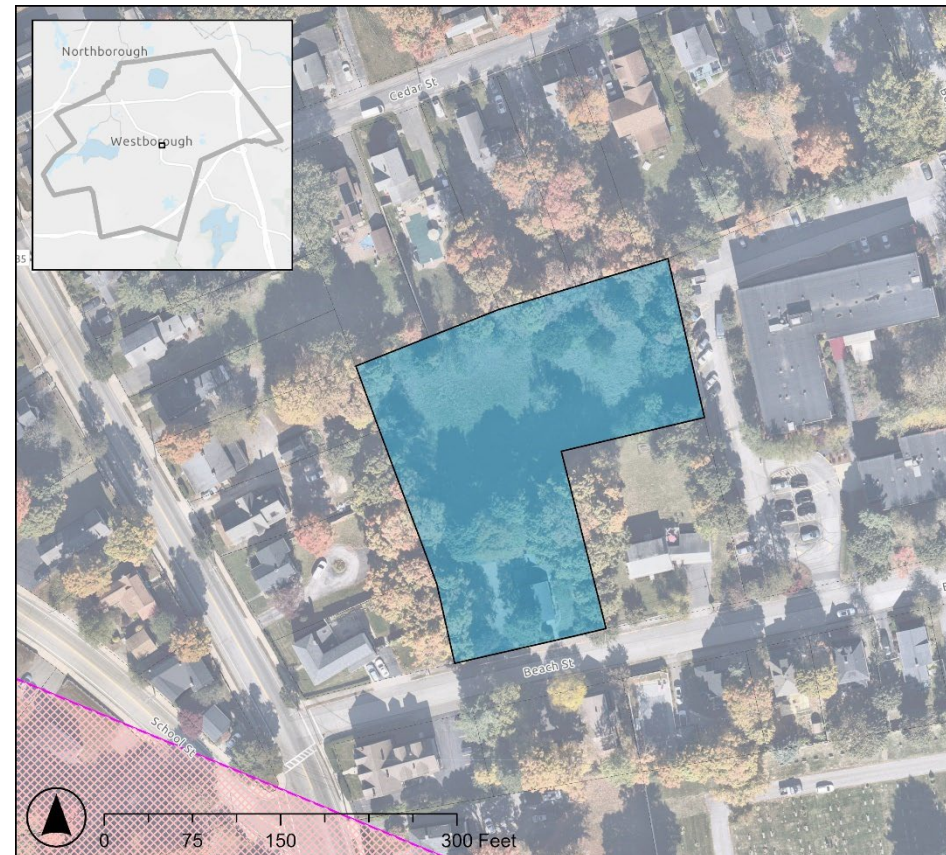
- Large lot size = 26 acres
- Minimal environmental constraints (based on preliminary assessment)
- Base Residential Zoning; Partially in Senior Living Overlay (SLO) which allows for age-restricted multi-family

POTENTIAL ISSUES

- Special Permit would be needed from Planning Board to develop age-restricted multi-family units in Senior Living Overlay (SLO)

PARCEL F

PARCEL ID	21-177-0
BUILDING VALUE	202400
LAND VALUE	343800
OTHER VALUE	8400
TOTAL VALUE	554600
FISCAL YEAR	2025
LOT SIZE	1.21
LAST SALE DATE	20230919
LAST SALE PRICE	505000
USE CODE	957
SITE ADDRESS	6 BEACH ST
ADDRESS NUMBER	6
FULL STREET	BEACH ST
LOCATION	0
CITY	WESTBOROUGH
ZIP	1581
OWNER	WESTBOROUGH AFFORDABLE HOUSING TRUST FUND
OWN ADDRESS	34 WEST MAIN ST
OWNER CITY	WESTBOROUGH
OWNER STATE	MA
OWNER ZIP	1581
LAST SALE BOOK	69657
LAST SALE PAGE	122
REGISTRY ID	0
ZONING	SINGLE FAMILY RESIDENTIAL (R)
OVERLAY ZONING	SENIOR LIVING OVERLAY



PROS

- Owned by Affordable Housing Trust in an established neighborhood
- No known environmental constraints (based on preliminary assessment)

POTENTIAL ISSUES

- Small lot size = 1.2 acres
- Special Permit would be needed from Planning Board to develop multi-family units in Senior Living Overlay (SLO)

Appendix B

Stakeholder Interview Questions



Stakeholder Interviews

Date: March 14, 2024, 10:30-11:30a

Prepared By: VHB

Place: Great Hall of the Forbes Municipal Building
45 W Main Street
Westborough, MA 01581

Re: Stakeholder Interview Questions: Session 1
Westborough HPP

Session No.1: Town Agencies/Departments & Housing Organizations (10:30-11:30am)

1. What are your observations of housing development in Westborough over the last 5-10 years in terms of types, ownership, and affordability?
2. How would you describe public sentiment around housing issues in Westborough?
3. What role do you see for the Town in enabling more diverse and affordable housing development in the community?
4. Which groups in Westborough are struggling the most with respect to housing? For each group, what are the known or suspected reasons for their struggle?
5. Do Westborough's land use and development regulations, including zoning and permitting procedures, encourage more diverse – in terms of housing types and ownership – and affordable housing types? If not, how could they be improved?
6. Beyond regulatory factors, what other barriers are preventing the development of more diverse and affordable housing in the Town? For example, land availability, infrastructure (i.e., roads, utilities, schools, etc.), economic concerns, etc.
7. What regulatory or non-regulatory concerns/obstacles have housing developers identified?
8. What areas in Westborough are best suited to accommodate new housing development? In other words, where should the Town prioritize new housing development?
9. Try to create an image of Westborough at its very best in terms of accommodating a range of housing needs. What would it look like to you?
10. Is there anything we haven't asked you that we should know, or do you have any closing thoughts or concerns you'd like to share with us?



Stakeholder Interviews

Date: March 14, 2024, 11:30a-12:30p

Prepared By: VHB

Place: Great Hall of the Forbes Municipal Building
45 W Main Street
Westborough, MA 01581

Re: Stakeholder Interview Questions: Session 2
Westborough HPP

Session No.2: Community-Based Organizations and Not-For-Profits (11:30am-12:30pm)

1. Can you please briefly describe the services your organization offers and its role in the community?
2. Which groups in Westborough are struggling the most with respect to housing? For each group, what are the known or suspected reasons for their struggle?
3. Do Westborough's land use and development regulations, including zoning and permitting procedures, encourage more diverse – in terms of housing types and ownership – and affordable housing types? If not, how could they be improved?
4. Beyond regulatory factors, what other barriers are preventing the development of more diverse and affordable housing in the Town? For example, land availability, infrastructure (i.e., roads, utilities, schools, etc.), economic concerns, etc.
5. What regulatory or non-regulatory concerns/obstacles have housing developers identified?
6. What areas in Westborough are best suited to accommodate new housing development? In other words, where should the Town prioritize new housing development?
7. Try to create an image of Westborough at its very best in terms of accommodating a range of housing needs. What would it look like to you?
8. Is there anything we haven't asked you that we should know, or do you have any closing thoughts or concerns you'd like to share with us?