

JUNE 2025

TOWN OF SOUTHBRIDGE

# Housing Production Plan



Prepared by

**Southbridge Housing  
Production Plan  
Working Group**

With technical support from

**Central Massachusetts  
Regional Planning  
Commission**



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A special thank you to the members of the Southbridge community who dedicated the time to completing the housing survey and to those who attended one of the workshops in Fall 2024.

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# TERMS AND DEFINITIONS

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

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

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

**Area Median Income:** To determine who qualifies for affordable housing, a metric called Area Median Income, or AMI, is used. The Area Median Income (AMI) is the midpoint of a region's income distribution – half of families in a region earn more than the median and half earn less than the median. For housing policy, income thresholds set relative to the area median income – such as 80% of the AMI – identify households eligible to live in income-restricted housing units and the affordability of housing units to low-income households. See *page 13 for more information on the Area Median Income that applies to Southbridge.*

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

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

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

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

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

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

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

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

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

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

# EXECUTIVE SUMMARY

## INTRODUCTION

Massachusetts General Laws Chapter 40B requires cities and towns to work towards ensuring that a minimum of 10% of their year-round housing stock qualifies as affordable to households earning at or below 80% of the Area Median Income (AMI). To help meet this 10% goal and take a proactive approach toward the development of affordable housing, the State encourages municipalities to prepare a Housing Production Plan (HPP), which is authorized by M.G.L. Chapter 40, Section 760 CMR 56.03(4) and administered by the Massachusetts Executive Office of Housing and Livable Communities (EOHLC).

This Plan constitutes the Town of Southbridge’s first Housing Production Plan (HPP). This HPP was developed by a working group of volunteers and municipal staff, with technical assistance from the Central Massachusetts Regional Planning Commission (CMRPC). The project was funded by a Planning Assistance Grant from the State’s Executive Office of Energy and Environmental Affairs (EOEEA) awarded to the Town of Southbridge. This Plan establishes strategies for providing affordable, quality housing opportunities to the Town’s diverse population, including seniors, low-income households, young professionals, families, and people with disabilities.

## COMMUNITY OVERVIEW

The town of Southbridge is located about 20 miles southwest of Worcester, the second largest city in Massachusetts, and just north of the Connecticut border. A town of 17,740 residents, Southbridge is often considered an urban community due to its densely populated neighborhoods and diverse ethnic and socio-economic population. The Town is comprised of a mix of industrial, suburban, and rural neighborhoods, anchored by a dynamic downtown.

Initially inhabited by the Nipmuck and Mohegan tribes, with the Quinebaug River dividing their territories, the town was first settled by Europeans in 1728 then incorporated as the township of Southbridge in 1816. The Quinebaug River has fueled the community’s growth, providing excellent conditions to power sawmills and gristmills in the 18<sup>th</sup> century followed by a booming textile industry in the 19<sup>th</sup> century. The decline of the Industrial Revolution and loss of manufacturing jobs in Southbridge has had long-lasting impacts on the once prosperous town, particularly since the closure of the American Optical Company in 1984.

Today, Southbridge is governed by a 9-member elected Town Council, utilizing a city form of government but retaining “the town of” in its official name. The Southbridge Public School District operates three elementary schools and opened a new middle-high school in 2012. Southbridge is one of the few communities in southern Worcester County that owns and operates its own water, sewer, and municipal landfill. The town’s mix of housing options features three-decker homes that once housed mill workers and have become economically feasible rental options for families earning low-to moderate-income.

## SUMMARY OF HOUSING PRODUCTION GOALS

EOHLC administers the state's Housing Production Program that enables cities and towns to adopt a housing plan that demonstrates the production of 0.5% over one year, or 1.0% over two years, of its year-round housing stock eligible for inclusion in the Subsidized Housing Inventory (SHI). If this is accomplished in any calendar year, the town will have 12 months or 24 months, respectively, when it will have the ability to deny Chapter 40B comprehensive permit applications that it deems do not meet local needs, referred to as certification.<sup>1</sup>

**As of 2025, Southbridge's subsidized housing inventory (SHI) consists of 385 units, or 4.89% of its year-round housing stock.** Data from the most recent United States Decennial Census is used as a baseline for the total housing units. As of the 2020 Census, Southbridge has 7,871 year-round housing units. The Massachusetts SHI is the most comprehensive listing of deed-restricted affordable housing units compiled by the Massachusetts Executive Office of Housing and Livable Communities (EOHLC). To meet the M.G.L. Chapter 40B SHI target of 10% and not be vulnerable to comprehensive permitting, the town needs to have 787 total subsidized units. If the town increases its affordable housing stock by 0.5% per year, or 39 units, it will meet the 10% threshold by 2036. At this production rate, in five years the town will have an SHI of 7.37%, or 580 affordable units, and will need 207 additional units to achieve 10% affordable housing. The complete list of subsidized housing units in Southbridge is included in Table 9 on page 35.

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

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<sup>1</sup> If a community has achieved certification within 15 days of the opening of the local hearing for the comprehensive permit, the ZBA shall provide written notice to the applicant, with a copy to EOHLC, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. If the applicant wishes to challenge the ZBA's assertion, it must do so by providing written notice to EOHLC, with a copy to the ZBA, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. EOHLC shall review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent local needs, provided, however, that any failure of the EOHLC to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

## SUMMARY OF HOUSING STRATEGIES

The strategies summarized below have been crafted using data and findings from the Housing Needs Assessment, prior planning efforts, regular meetings of the Southbridge Housing Production Plan Working Group, results of the Housing Needs Survey, community input from the public workshops on October 24, 2024 and November 12, 2024, and input from local stakeholders. Some of the strategies reflect a continuation of efforts that have already proven effective in promoting affordable housing in Southbridge. It is also important to note that these strategies are presented as a package for the Town to consider, prioritize, and process, each through the appropriate regulatory channels.

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### CAPACITY BUILDING STRATEGIES

1. Identify and leverage resources to advance housing production and programs.
2. Establish a Municipal Affordable Housing Trust Fund with an active Board of Trustees to oversee affordable housing initiatives in Southbridge.
3. Secure and maintain professional support to implement Housing Production Plan strategies.
4. Promote educational trainings and programs related to affordable housing and encourage participation by Southbridge staff, Town Council, and other board or committee members.

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### ZONING AND POLICY STRATEGIES

1. Encourage local legislators to advocate for policies that improve access to affordable, secure, and quality housing.
2. Facilitate the development of Accessory Dwelling Units (ADUs) by exploring funding mechanisms to help homeowners construct ADUs.
3. Explore ways to regulate short-term rental housing in town.
4. Conduct a comprehensive Zoning Bylaw diagnostic and update in order to maintain a more user-friendly document that reflects modern best practices.
5. Promote mixed use development throughout the downtown area.
6. Evaluate the feasibility of infill zoning provisions for non-conforming lots.
7. Promote redevelopment of vacant and underutilized parcels through incentives and leveraging tax credits.
8. Enhance smart growth zoning tools to increase affordable housing production while preserving valuable open space, farmland, and natural resources.
9. Pursue zoning changes to allow cluster developments of small homes, such as tiny home communities, cottage housing communities, or mobile home parks.

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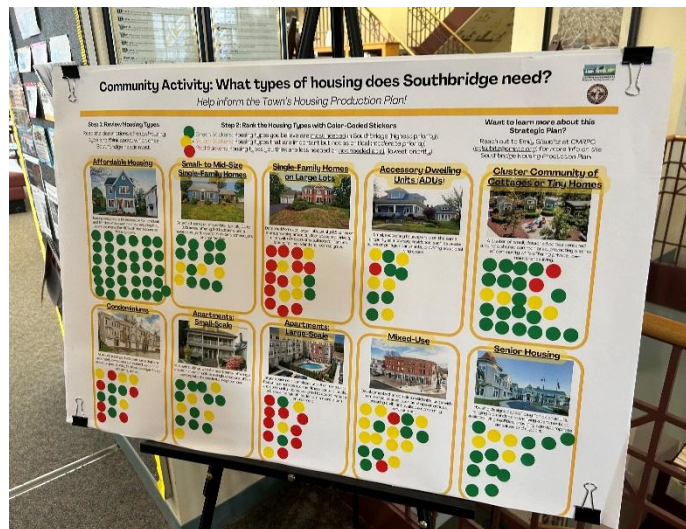
## HOUSING DEVELOPMENT STRATEGIES

1. Establish partnerships with private, non-profit, and public developers willing to create affordable housing and explore incentives that the Town can provide to support new development.
2. Create an inventory of sites potentially suitable for affordable housing development.
3. Advocate for and incentivize housing units that are deed-restricted for very low-income and extremely low-income households.
4. Explore financing assistance programs to support first-time homebuyers and low-income households.
5. Encourage redevelopment and adaptive reuse of Southbridge's historic mills through incentives.
6. Explore creation of a Southbridge Community Development Corporation (CDC).

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## HOUSING PRESERVATION STRATEGIES

1. Continue to administer the Southbridge Housing Rehabilitation Program, funded through the Massachusetts Community Development Block Grant (CDBG) Program, to support local housing rehabilitation efforts.
2. Implement a rental registry program intended to help protect the health and safety of tenants in residential rental units.
3. Help qualifying residents access housing assistance.
4. Preserve the affordability of existing units on the Subsidized Housing Inventory (SHI) and ensure future affordable housing units have deed restrictions that remain in effect in perpetuity.
5. Ensure Southbridge landlords and tenants are aware of their rights and responsibilities.
6. Actively support those struggling with homelessness and substance abuse in Southbridge by providing supportive services and pathways to housing stability.
7. Explore opportunities to assist middle-income renters and homeowners pay for housing related costs.



*Housing preference activity stationed at the Jacob Edwards Library during November 2024.*

## BACKGROUND AND PURPOSE

In 2024, the Town of Southbridge was awarded a Planning Assistance Grant from the Executive Office of Energy and Environmental Affairs (EOEEA) in the amount of \$15,000 to develop the town's first Housing Production Plan. The Town subsequently contracted the Central Massachusetts Regional Planning Commission (CMRPC) for technical assistance in developing an updated Housing Production Plan consistent with the State of Massachusetts' requirements under 760 CMR 56.03(4).

To adequately oversee all steps of the plan's development in an efficient manner, the Town convened a working group of volunteers and planning staff. Tasked with the responsibility of guiding the update of the Town's Housing Production Plan, the working group met in a hybrid in-person/remote structure approximately once per month between April 2024 and May 2025. CMRPC staff and the Southbridge Town Planner worked collaboratively with the working group to understand local housing conditions, seek input from the community using multiple platforms, and develop strategies that will support the town with meeting the housing needs of current and future residents. CMRPC provided any guidance and technical assistance needed to achieve the deliverables of the Plan.

The goal in developing a Housing Production Plan (HPP) for the Town of Southbridge is to provide the town with a relevant guiding document for implementing affordable, as well as diverse, housing options to meet Chapter 40B regulations. This plan provides the most recent information on demographic, economic, and housing trends and characteristics as well as recommended strategies to address unmet local housing needs. This planning effort is a proactive approach to achieving the following objectives:

- Address unmet housing needs and demands
- Establish a community vision for the future of housing with clear goals and objectives
- Help the Town meet the State 10% affordable housing goal
- Influence and identify the type, location, and amount of housing being developed in the future
- Enhance grant and funding opportunities to support housing initiatives



*Community Workshop at the Casaubon Senior Center on November 12, 2024.*



*Community Workshop at the Jacob Edwards Library on October 24, 2024.*

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

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

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

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

### SAFE HARBORS

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

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#### STATUTORY MINIMA

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

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#### ADDITIONAL SAFE HARBORS CREATED BY REGULATION

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

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

**As of 2025, with a subsidized housing percentage of only 4.89%, Southbridge does not meet any of the safe harbor conditions and will not be able to deny a comprehensive permit filed with the Zoning Board of Appeals.**

## PLAN PROCESS AND PUBLIC OUTREACH

The Town of Southbridge contracted the Central Massachusetts Regional Planning Commission (CMRPC) to develop a Housing Production Plan consistent with the State of Massachusetts’ requirements under 760 CMR 56.03(4). To adequately oversee all steps of the plan’s development in an efficient manner, the Town formed a Housing Production Plan Working Group. Consisting of 7 volunteers and staff from the Town of Southbridge, the working group met approximately once per month between April 2024 and May 2025.

A Housing Needs Community Survey was utilized as a tool for gathering widespread public input on affordability and availability of various types of housing in Southbridge. The 27-question survey was available in both English and Spanish. It was posted online, and paper copies were made available for pick-up and drop-off at the Jacob Edwards Public Library, Town Hall, and Casaubon Senior Center. The community survey was open from July 2024 to December 2024. In total, 205 surveys were completed by town residents. Eighteen percent of survey respondents were under the age of 40, 44% of survey respondents were between the ages of 40 and 59, and 38% of survey respondents were 60 years or older. Fifty-five percent of survey respondents were homeowners, 35% were renters, and 10% had another housing situation. The complete survey, survey results, and the promotional flyer can be viewed in the Appendix.

Comparta sus experiencias e ideas de vivienda

**¡Abierta ahora!  
Encuesta sobre las  
necesidades de  
vivienda de  
Southbridge**

<https://southbridge.civilspace.io/es>

Las encuestas en papel están disponibles en:  
Southbridge Town Hall  
Casaubon Senior Center  
Biblioteca Jacob Edwards

**¡La encuesta se cerrará el 31 de agosto!**

Para información adicional, por favor envíe un correo electrónico: [eglaubita@cmrpc.org](mailto:eglaubita@cmrpc.org)

*The Housing Needs Community Survey was available in both English and Spanish.*

The survey asked the following questions:

- Which attributes were most influential in your decision to reside in Southbridge?
- If you do not currently live in Southbridge, or you are considering leaving, which factors most influence your decision to not live in Southbridge?
- How important is it for you to remain in Southbridge as you age into retirement?
- Do you plan to live in your current home as you age into retirement?

- If you plan to stay in Southbridge as you age into retirement, do you anticipate that you will be able to afford your home and associated costs?
- If you were to consider moving out of your current home, which of the following factors would drive your decision to move?
- Are you currently able to afford your home and associated housing costs?
- To your best knowledge, what percentage of your monthly income is dedicated to paying for housing?
- The average rent for an apartment in Southbridge is \$1,700 per month. Do you currently pay more, less, or about the same amount for your rent or mortgage (not including utilities or other housing costs) in Southbridge?
- Which housing costs, other than rent or mortgage, do you have the greatest challenge paying for each month?
- Which housing support services would be the biggest factor in helping you stay in your home?
- In your opinion, which populations are most in need of increased housing options in Southbridge?
- Please rate the desirability of the following housing types if they were to be developed in Southbridge.
- Do you have any interest in purchasing a house, condominium, or multi-family building in Southbridge in the future?
- If you are interested in owning a home or other property in Southbridge, what factors are preventing you?
- Which of the following issues related to housing and development do you think the Town of Southbridge should prioritize in the next 5 years?
- In the future, would you like to see Southbridge pursue local adoption of the Community Preservation Act (CPA)?
- Optional demographic information questions including age range, number of years residing in town, current housing situation, number of people living in the household, and annual household income range.

The first public workshop was held on October 24, 2024 from 6:00 – 8:00 p.m. at the Jacob Edwards Public Library. Approximately 10 community members participated in the event and engaged in discussions on existing housing challenges in Southbridge and potential solutions. A second workshop was held the morning of November 12, 2024 at the Casaubon Senior Center, in which one session was held with a Spanish translator for the primarily Spanish-speaking attendees while the second session was held in English. Between the two sessions at the Senior Center, approximately 25 community members were in attendance.

At all workshops, attendees were introduced to the Housing Production Plan with a presentation by CMRPC, allotted time to ask questions, and asked to participate in a breakout group activity. The interactive activity reflected a SWOT analysis, in which participants were asked to answer four questions:

- What do you like about living in Southbridge?
- What is challenging or frustrating about living in Southbridge?
- Are there types of housing or target populations that should be prioritized in Southbridge?
- What tools, strategies, or policies related to housing would you like to see offered or strengthened in Southbridge?

The valuable public input gathered from the discussions and activity of this event has proven helpful in understanding who needs housing, the types and locations of housing that are in demand, and the unique issues that Southbridge is challenged with addressing. Materials from the public workshops and the promotional flyers can be viewed in the Appendix.

## PLAN METHODOLOGY

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

- 2000, 2010, 2020 U.S. Decennial Census
- 2019-2023 American Community Survey 5-Year Estimates
- Warren Group
- Massachusetts Department of Revenue
- Massachusetts Association of Realtors
- Massachusetts Department of Elementary and Secondary Education
- Massachusetts Executive Office of Housing and Livable Communities
- Central Massachusetts Regional Planning Commission
- Southbridge Housing Authority
- Southbridge Assessor's Office
- Southbridge Economic Development & Planning Department
- Southbridge Inspection Services Department
- Southbridge Housing Production Plan Working Group meetings
- Community input from the October 24, 2024 and November 12, 2024 Public Workshops
- Southbridge Housing Needs Community Survey results

## DEFINING AFFORDABLE HOUSING

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

The United States Department of Housing and Urban Development (HUD) and the Massachusetts Executive Office of Housing and Livable Communities (EOHLC) use Area Median Income (AMI) to promote income-restricted housing. The AMI is the median family income for the Metropolitan Statistical Area (MSA). Southbridge belongs to the Worcester, MA Metropolitan Statistical Area which includes 33 communities in southwest Worcester County. HUD calculates the AMI annually based on the U.S. Census Bureau’s American Community Survey’s (ACS) estimated median family income for the MSA. As of 2025, the AMI for the Worcester, MA Metropolitan Statistical Area is \$122,200. For a household of one, the income limit to qualify for an affordable unit is \$69,850; while for a family of four, the household income limit is \$99,750 to qualify for an affordable unit.

To view the median household income for just the town of Southbridge, see page 26.

TABLE 1: 2025 AREA MEDIAN INCOME LIMITS FOR THE WORCESTER METROPOLITAN STATISTICAL AREA

| Area Median Income | FY 2024 Area Median Income Limit Category | Persons in Household |          |          |          |           |
|--------------------|---|----------------------|----------|----------|----------|-----------|
|                    |   | 1                    | 2        | 3        | 4        | 5         |
| \$122,200          | Low (80%) Income                          | \$69,850             | \$79,800 | \$89,800 | \$99,750 | \$107,750 |
|                    | Very Low (50%) Income                     | \$43,650             | \$49,900 | \$56,150 | \$62,350 | \$67,350  |
|                    | Extremely Low (30%) Income                | \$26,200             | \$29,950 | \$33,700 | \$37,400 | \$40,400  |

Source: U.S. Department of Housing and Urban Development, 2025 Area Median Income Limits for the Worcester Metropolitan Statistical Area

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

### FAIR HOUSING AND HOUSING DISCRIMINATION

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

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

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

In 2021, the White House issued a Memorandum to the Secretary of HUD, which declared that the affirmatively furthering fair housing provision in the Fair Housing Act, “...is not only a mandate to refrain from discrimination but a mandate to take actions that undo historic patterns of segregation and other types of discrimination and that afford access to long-denied opportunities.” A number of Executive Orders implicating HUD’s responsibility for implementing the mandate of AFFH were issued by the White House in 2021, including Executive Order 13895, “Advancing Racial Equity for Underserved Communities Through the Federal Government” and Executive Order 13988, “Preventing and Combating Discrimination on the Basis of Gender Identity or Sexual Orientation.”

In 2025, citing costly red tape impositions on localities, HUD announced the termination of the Affirmatively Furthering Fair Housing (AFFH) rule. The press release stated: “By terminating the AFFH rule, localities will no longer be required to complete onerous paperwork and drain their budgets to comply with the extreme and restrictive demands made up by the federal government. This action also returns decisions on zoning, home building, transportation, and more to local leaders.”

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

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

- Municipal plans or zoning ordinances that prioritize 1-bedroom units or strictly limit number of bedrooms by unit rather than by development or lot.
- Single-family or large lot size requirements.
- Requirements for unlimited local residency preferences in communities with limited racial/ethnic diversity.
- Plans to fund affordable housing for elderly people only.
- Planning or zoning approval processes that mandate or prioritize townhouses.
- Prevalent examples of discrimination that affect housing siting, access to housing, or access to housing services in the region include:
  - Predatory lending, redlining and active steering towards certain areas of a community based on race/ethnicity, economic characteristics, and familial status.
  - Rental discrimination against families with children and particularly against families with young children due to the presence or potential presence of lead-based hazards.
  - Linguistic profiling in both the rental and homeownership markets, especially against persons of Latino origin.
  - Landlords who refuse to make reasonable accommodations, changes in rules or policies to allow an equal opportunity to use and enjoy housing, or reasonable modifications, structural changes to allow an equal opportunity to use and enjoy housing, for individuals with disabilities.
  - Landlords who refuse to accept housing subsidies, such as a Section 8 housing choice rental voucher, as a source of rental payment

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#### KEY FEDERAL FAIR HOUSING STATUTES

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

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## KEY STATE FAIR HOUSING STATUTES

- Massachusetts Fair Housing Law (M.G.L. Chapter 151B)
- Massachusetts Public Accommodation Law (M.G.L. Chapter 272, section 98)
- Massachusetts Lead Paint Law (Chapter 111, section 199A)

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## PROTECTED CLASSES UNDER FEDERAL AND STATE LAW

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

# HOUSING NEEDS ASSESSMENT

## DEMOGRAPHIC CHARACTERISTICS

It is imperative to examine demographic characteristics for a comprehensive understanding of the population and how these characteristics may inform to current and future housing needs. Key questions to be addressed include the following:

- What have been the historical growth trends in the community?
- Has the community experienced increases or decreases of various age groups, and what are the ramifications of these changes regarding housing needs?
- Has the population experienced variations in household size and types of housing, and how do those suggest specific housing needs?
- How does the community compare to neighboring towns, the county, and the state?

## KEY FINDINGS

The following findings are highlights from the demographic characteristics data:

- The town's population is 17,740 residents and is expected to grow in the next three decades.
- There are 7,325 total households in town – a small increase from 2000 compared to Southbridge's neighbors.
- 11% of households are married couples with children – a decline from 20% in 2000.
- The town's median age is 38.9, which is much lower than surrounding communities.
- Southbridge is experiencing a decline in population under age 20 concurrently with an increase in those over age 55.
- There are 2,806 Southbridge residents over the age of 65.
- Since 2002, the public school system's student enrollment has declined by 50%.
- 36% of the town identifies as Hispanic or Latino.
- Southbridge's median household income is \$59,397, significantly lower than the median household income of Worcester County and Massachusetts.
- 21% of households earn less than \$25,000 per year and 16% of the town is under the federal poverty level.
- The poverty rate is highest for Hispanic or Latino residents, at 22.8%.
- The town has a lower educational attainment rate compared to the county and state, with 82% of residents holding a high school degree and 18% of residents with a bachelor's degree or higher.
- The town has consistently maintained higher average rates of unemployment compared to the county and state. In 2023, Southbridge reached a low of 4.3% for unemployment.
- More than half of workers spend at least 20 minutes traveling to their place of employment, indicating that most employees work outside of Southbridge.

## POPULATION AND HOUSEHOLD TRENDS

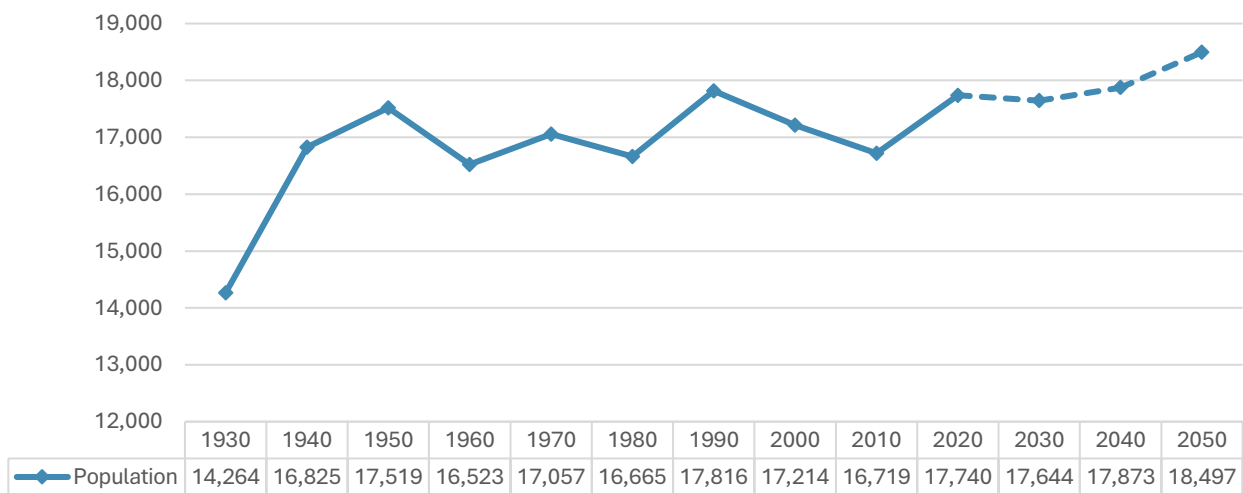
According to the most recent U.S. Decennial Census conducted in 2020, the town of Southbridge has a population of 17,740 residents. The town has a population density of 876 residents per square mile dispersed throughout its 21 square miles, although most housing is found within or near the center of town.

The town has a complex, industrious history that has influenced its population growth. After incorporation in 1816, the Town attracted early residents through manufacturing and industrial opportunities. Southbridge experienced a population explosion during World War II, increasing by 22% from 1930 to 1950 as shown in Figure 1. This population growth may largely be attributed to the jobs available in the local manufacturing industry which provided vital defense products during the war. The population increase between 1930 and 1950 remains the largest period of growth the Town has experienced to date. Notably, the town experienced a population decline between 1990 and 2010, losing about 1,000 residents.

According to the population growth projections calculated by CMRPC, the Town of Southbridge’s population is anticipated to exceed 18,000 in the next two decades, reaching 18,500 by 2050. Future population change patterns will be influenced by housing development patterns, local and regional economic factors, utilities and associated infrastructure, and evolving living preferences of current and future generations.

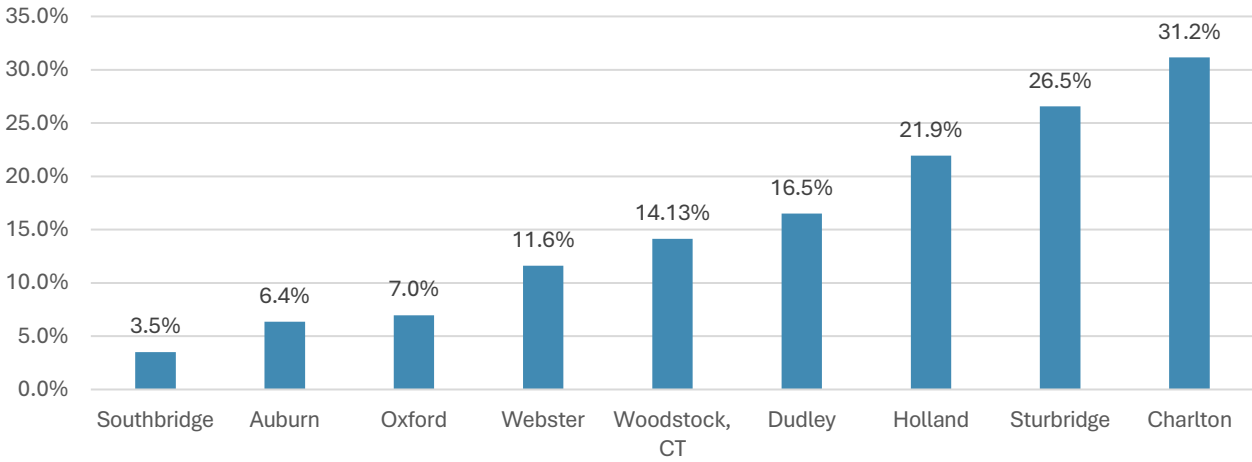
After recovering from the COVID-19 pandemic and economic shutdown, which forced countless employees across the nation to work remotely from their homes, it has become apparent that options for remote and hybrid work continue even after the end of social shutdown. This employs opportunities for residents to relocate outside of expensive employment centers, such as the Boston metropolitan region, to more affordable rural and suburban communities in Central Massachusetts, including the town of Southbridge. It is possible that Southbridge could experience an increased demand for housing in the coming years.

FIGURE 1: SOUTHBRIDGE HISTORICAL POPULATION GROWTH WITH PROJECTIONS



Southbridge has a total of 7,325 households as of 2020. Among the neighboring communities shown in Figure 2, Southbridge has experienced comparatively low total household growth with only 248 new households, or 3.5%, added in the past two decades. Slow household growth reflects the town’s sluggish population increase in recent decades and can indicate a lack of new housing being constructed or fewer opportunities for single-person or smaller households to live in town.

FIGURE 2: HOUSEHOLD GROWTH, 2000-2020



### GROUP QUARTERS

People not living in a family or non-family household are classified by the U.S. Census Bureau as living in *group quarters*. Group quarters include facilities such as prisons, nursing homes, and hospitals as well as college dormitories, military barracks, group homes, missions, and shelters. According to the 2020 Decennial Census, there were 166 people living in group quarters in Southbridge in 2020. Of these people, 116 lived in institutionalized group quarters and 50 lived in non-institutionalized group quarters.

### HOUSEHOLD TYPES

The U.S. Census Bureau defines a *household* as all the people who occupy a housing unit, including the related family members and all the unrelated people. A *family household* includes the family householder and all other people in the living quarters who are related to the householder by birth, marriage, or adoption.

Regional and national trends indicate the number of people living in a family household has been declining as more people choose to live alone, delay having children, or have fewer or no children. According to Table 2, 35% of all households in Southbridge are classified as married-couple households, while 11% of all households are married couples with children under the age of 18 years old. Comparatively, in 2000, 20% of households in Southbridge were married couples with children, so there has been a notable decline in this household structure. Meanwhile, single-person households comprise 30% of all Southbridge households.

Ten percent of all households in Southbridge consist of single parents with children under 18 years old, who may have more difficulty affording a safe and spacious home to live in due to income limitations. The proportion of single-parent households in Southbridge is slightly higher than Worcester County (9%). Families with children are a protected class under federal law, and Massachusetts has made it unlawful to discriminate based on marital status.

TABLE 2: SOUTHBRIDGE HOUSEHOLDS BY HOUSEHOLD TYPE

|   | Count | Percent of All Households |
|---|-------|---------------------------|
| Total households                                  | 7,325 | 100%                      |
| Married couple household                          | 2,557 | 35%                       |
| With own children under 18                        | 805   | 11%                       |
| Cohabiting couple household                       | 829   | 11%                       |
| With own children under 18                        | 302   | 4%                        |
| Male householder, no spouse or partner present:   | 1,581 | 22%                       |
| Living alone                                      | 1,059 | 15%                       |
| 65 years and over                                 | 287   | 4%                        |
| With own children under 18                        | 136   | 2%                        |
| Female householder, no spouse or partner present: | 2,358 | 32%                       |
| Living alone                                      | 1,174 | 16%                       |
| 65 years and over                                 | 531   | 7%                        |
| With own children under 18                        | 597   | 8%                        |
| Households with individuals under 18 years        | 2,079 | 28%                       |
| Households with individuals 65 years and over     | 2,107 | 29%                       |
| <i>Source: U.S. Decennial Census 2020</i>         |       |                           |

AGE

It is important to examine age distribution in a community, as different age groups may have various preferences for housing. Additionally, age is a protected class under State Law. Data collected from the 2000, 2010, and 2020 U.S. Decennial Census shown in Figure 3 indicate shifting patterns in age distribution that align with regional trends.

Between 2000 and 2020, Southbridge experienced the most notable decline in its Preschool (0-4), School Age (5-19), and Middle Family (35-54) age groups. The loss of 665 residents under the age of 20 and 306 residents between the ages of 35 and 54 since 2000 has significant implications for school enrollment, as these groups represent both students in the public school system and parents of school age children. This demographic shift can further be supported by examining Figure 5, which shows a consistent annual loss of students enrolled in Southbridge’s elementary schools since 2002. The town has seen a decline of nearly 50% of enrolled students over two decades, which may also be attributed to families enrolling students in other school districts, charter schools, or homeschooling. In the recent past, Southbridge has experienced spikes of teenage pregnancies, ranked as the fourth highest municipality in the state for teen birth rate in 2004. The implementation of prevention programs has likely contributed to the decrease in teen birth rates and partly to the declining population of youth in town compared to earlier decades.

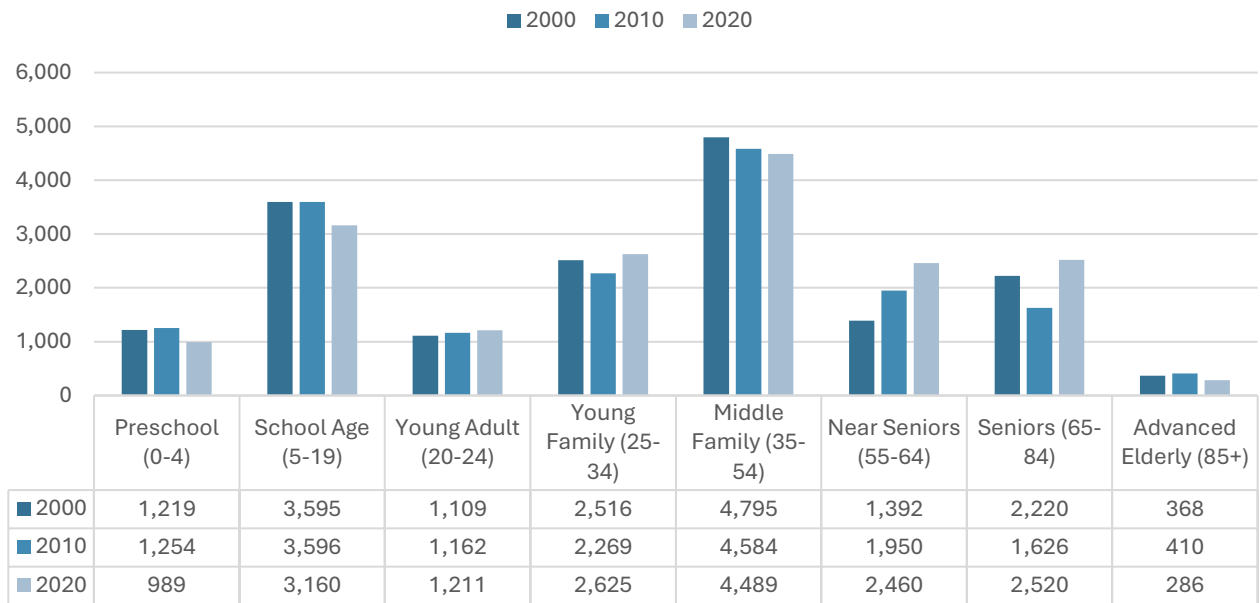
Meanwhile, the proportion of Southbridge residents over the age of 55 has increased over the past 20 years. The Near Seniors (55-64) and Seniors (65-84) age cohorts increased by a total of 1,368 residents. Nearly one out of every three households in Southbridge have a person over the age of 65. A decline in youth and working age residents, paired with an increase in retirees may have significant implications on local housing and economic conditions that is worth examining.

As of 2020, the median age in Southbridge is 38.9. While the town’s population is getting older and the median age is increasing, Figure 4 shows that neighboring communities are experiencing a far more drastic shift compared to Southbridge. There remains a relatively balanced mix of residents from all age cohorts in Southbridge.

An aging population implies a need for appropriate housing options such as single-level homes, affordable housing for those living on fixed incomes, housing with accessibility features such as ramps or handrails, accessory dwelling units for elderly parents to live independently but near family, homes in walkable neighborhoods, assisted living, skilled nursing facilities, or other types of retirement communities.

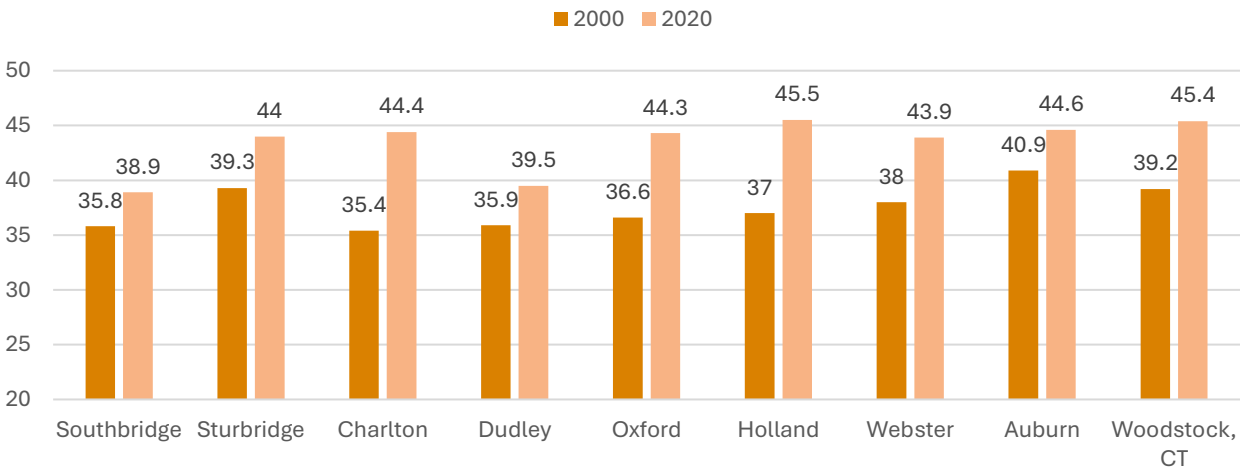
**FIGURE 3: SOUTHBRIDGE POPULATION BY LIFECYCLE GROUP**

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

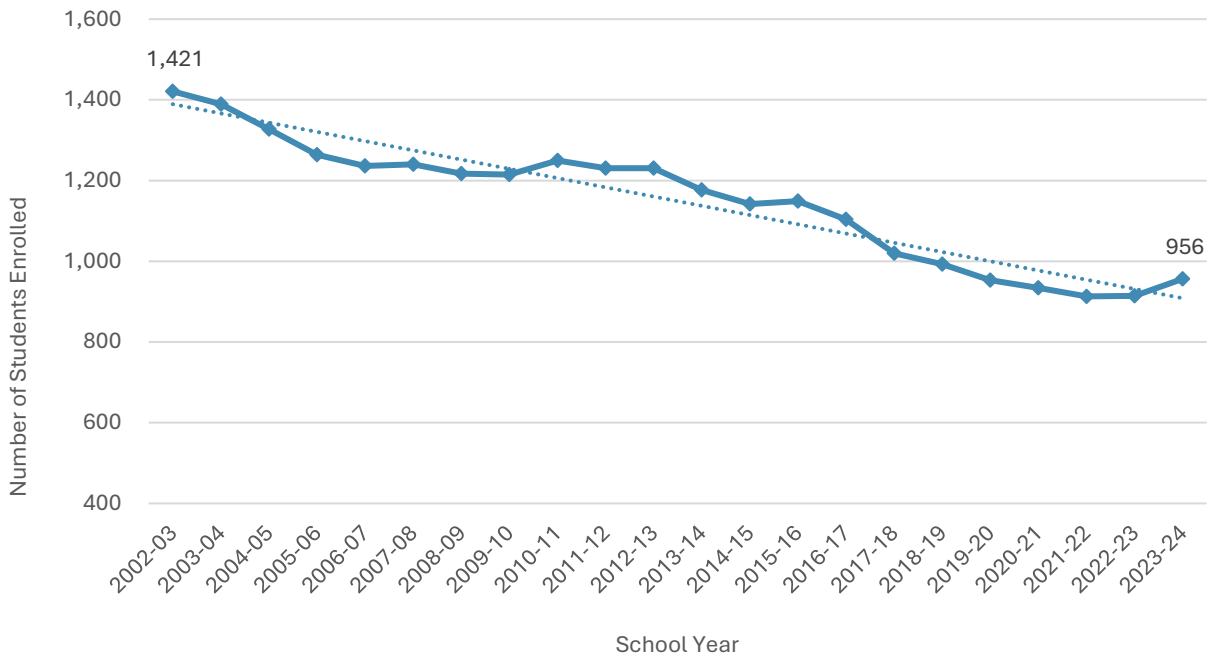


**FIGURE 4: MEDIAN AGE, SOUTHBRIDGE AND SURROUNDING COMMUNITIES, 2000-2020**

SOURCE: U.S. DECENNIAL CENSUS 2000, 2020



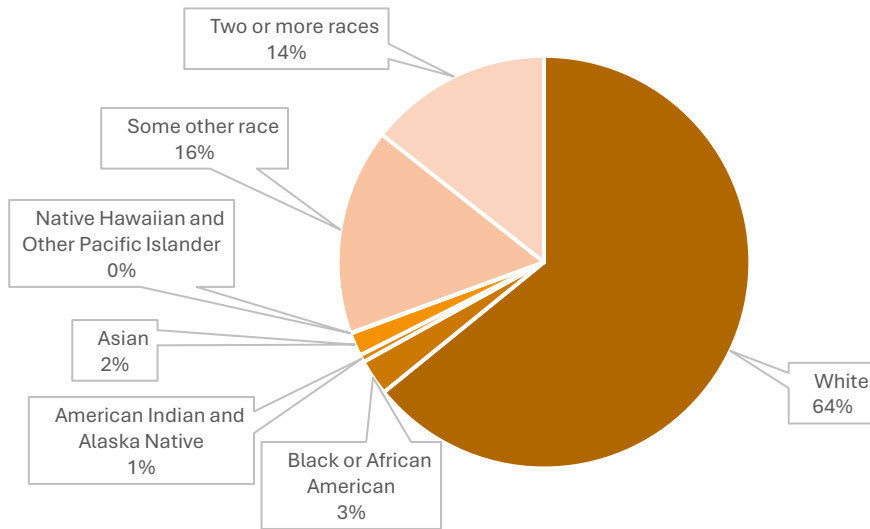
**FIGURE 5: SOUTHBRIDGE ANNUAL ELEMENTARY SCHOOL ENROLLMENTS 2002-2023**  
 SOURCE: MASSACHUSETTS DEPARTMENT OF ELEMENTARY AND SECONDARY EDUCATION, SCHOOL AND DISTRICT PROFILES



**RACE AND ETHNICITY**

Southbridge is one of the most diverse communities in southern central Massachusetts. The town’s racial and ethnic diversity has expanded over the past decade, partially due to a small decrease in residents identifying as White paired with an increase of residents identifying as African American, American Indian, Asian, and one or more other races. A notable 36% of the town identifies as Hispanic or Latino.

**FIGURE 6: SOUTHBRIDGE POPULATION BY RACE/ETHNICITY**  
 SOURCE: U.S. DECENNIAL CENSUS 2020



As shown in Figure 6, residents who identify as Caucasian alone now make up 64% of Southbridge’s population, a decrease from 81% in 2010. There has been a large increase in residents who identify as two or more races, growing from 484 residents in 2010 to 2,552 residents in 2020, and now constituting 14% of the total population. Those identifying as the “some other race” category – now 16% of the town – may include individuals who identify with other specific racial groups, those who are multiracial and do not fit neatly into the standard categories, or those who only identify with their ethnicity.

According to the 2023 ACS estimates, approximately 35% of Southbridge residents over five years of age speak a language other than English at home, with 31% being Spanish speakers. In comparison, 22% of Worcester County’s population speaks a language other than English at home. This highlights the need for any housing-related resources to have translations in other languages available.

## DISABILITY

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

TABLE 3: POPULATION BY ESTIMATED DISABILITY STATUS

|  | Estimate | Percent with a disability |
|--|----------|---------------------------|
| Total civilian non-institutionalized population                | 17,593   | (X)                       |
| <i>With a disability</i>                                       | 3,531    | 20%                       |
| Population 18 to 64 years                                      | 11,349   | (X)                       |
| <i>With a disability</i>                                       | 2,347    | 21%                       |
| With a hearing difficulty                                      | 321      | 3%                        |
| With a vision difficulty                                       | 325      | 3%                        |
| With a cognitive difficulty                                    | 1,189    | 11%                       |
| With an ambulatory difficulty                                  | 962      | 9%                        |
| With a self-care difficulty                                    | 366      | 3%                        |
| With an independent living difficulty                          | 1,269    | 11%                       |
| Population 65 years and over                                   | 2,468    | (X)                       |
| <i>With a disability</i>                                       | 1,004    | 41%                       |
| With a hearing difficulty                                      | 423      | 17%                       |
| With a vision difficulty                                       | 150      | 6%                        |
| With a cognitive difficulty                                    | 344      | 14%                       |
| With an ambulatory difficulty                                  | 608      | 25%                       |
| With a self-care difficulty                                    | 222      | 9%                        |
| With an independent living difficulty                          | 573      | 23%                       |
| <i>Source: American Community Survey 5-Year Estimates 2023</i> |          |                           |

Table 3 shows that an estimated 20% of Southbridge's total population claim to have one or more disabilities, representing over 3,000 residents. For the working population between the ages of 18-64 years old, 2,347 residents claim to have a disability, with independent living difficulty being the most common.

Meanwhile, 41% of Southbridge residents over the age of 65 years old claim one or more disabilities. The most common disability among senior residents is ambulatory difficulty, or struggles with walking and other forms of movement, while independent living represents the second most common difficulty.

With projections of an increasing elderly population in Southbridge, the demand for affordable and accessible housing for independent living and ambulatory challenges may increase. The range of disabilities present in the town's population requires different types of accessible housing to serve the needs of people living with disabilities. Some communities in Massachusetts have put more effort and resources into integrating accessible housing and housing with supportive services into planning for market-rate and affordable housing development. There are a few group homes and supportive services in town dedicated to serving people with disabilities.

## POPULATIONS WITH SPECIAL NEEDS

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

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

In many cases the needs of these sub-populations and the institutions that serve them overlap. Special needs populations are more likely than other people to encounter difficulties securing and retaining adequate and affordable housing, and they often require enhanced support services. Though they typically seek permanent and stable housing options, members of these populations often struggle to find them and spend long periods moving through temporary housing placements.

The Southbridge Housing Authority participates in the following State Housing Programs:

- **State Chapter 689 Housing Program**, which provides housing for physical and/or mentally handicapped individuals. Under this program the Southbridge Housing Authority has 16 units. There are 8 units located at 74 Litchfield Ave which is operated by Open Sky Community Services. There are another 8 units located at 45 and 51 Cross Street operated by South Central Rehabilitation Resources, Inc.

- **State Chapter 667 Public Housing Program**, which provides housing for elderly or disabled people with low incomes. Under this program, the Southbridge Housing Authority manages the Quinebaug Plaza Apartments -- an eight-story high rise at 60 Charlton Street with 115 units, 12 of which are accessible for handicapped tenants. Additionally, the Dresser Park Apartments complex at 150 Main Street contains 37 apartments, two of which are accessible for handicapped tenants.
- **State Chapter 705 Public Housing Program**, which provides housing for low- income families, and people with special needs. Under this program the Southbridge Housing Authority manages four three-bedroom units at the School Street Apartments as well as two four-bedroom units at the Collier Apartments.



*Quinebaug Plaza Apartments complex at 60 Charlton Street has 115 affordable units managed by the Southbridge Housing Authority.*

There is no housing in Southbridge dedicated to veterans, however veterans are given priority consideration when applying for affordable housing. According to the 2023 ACS data, 8% of people over 18 years old in Southbridge are veterans, and 65% of the town’s veterans are over the age of 55. An estimated 26% of veterans have a disability. The Town has a Veterans Services Department that supports veterans, their spouses, and dependent children with financial and medical assistance.

There are numerous organizations that provide support services and group homes in Worcester County. A few prominent programs in Southbridge include the Center of Hope Foundation, which offers services to adults and children with cognitive and developmental disabilities, as well as Open Sky Community Services, which offers day habilitation programs for individuals with developmental and intellectual disabilities. St. Luke’s Guesthouse offers temporary shelter to those who are homeless and trying to transition into permanent housing. Men of Dignity Sober Living Home offers all-inclusive sober living accommodations for men in a quiet recovery-focused environment. There are likely individuals with developmental disabilities who live independently in town with support from the Department of Developmental Services (DDS).

## INCOME AND POVERTY

Household income is directly related to the issue of housing as it parameterizes the amount of money available to pay for housing. Income earned by an individual or family is one of the strongest determinants of housing choice. Supplying affordable housing for lower-income households is crucial for developing household stability and economic self-sufficiency. This is important to build and retain a strong and talented workforce, to improve the region and state’s economic competitiveness, which requires the availability of housing that is affordable to working class and middle-class households.

As shown in Table 4, Southbridge’s median household income is \$59,397, significantly lower than the median household income of Worcester County and Massachusetts. Southbridge families and non-family households both earn notably less than that of the county and state as well.

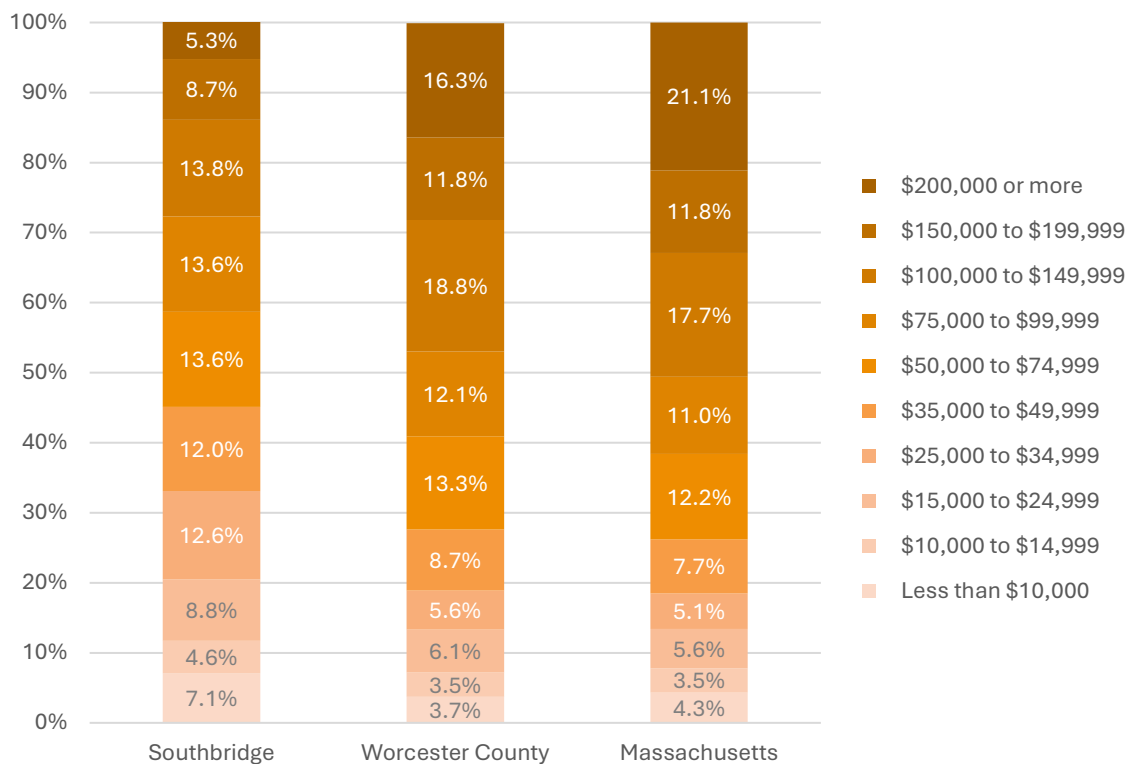
In terms of household income distribution among residents, Figure 7 shows that Southbridge has a greater proportion of households earning less than \$25,000 per year than Worcester County or the State, with 21% of households falling into this income bracket. Meanwhile, half of households in the county and state are earning more than \$100,000 annually while only 28% of Southbridge households are achieving this income threshold. Low household income in the town severely constrains housing choice for residents, including homeownership opportunities.

TABLE 4: HOUSEHOLD, FAMILY, AND NONFAMILY INCOME

|                  | Median Household Income | Median Family Income | Median Nonfamily Household Income |
|------------------|-------------------------|----------------------|-----------------------------------|
| Southbridge      | \$59,397                | \$79,454             | \$29,919                          |
| Worcester County | \$93,561                | \$116,982            | \$52,565                          |
| Massachusetts    | \$ 101,341              | \$128,134            | \$59,635                          |

*Source: American Community Survey 5-Year Estimates 2023*

FIGURE 7: HOUSEHOLD INCOME BY LEVEL OF INCOME  
SOURCE: AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES 2023



Southbridge’s poverty rate was 16.2% according to the 2023 American Community Survey. The poverty rate for children under the age of 18 was 19.7% while the poverty rate for adults over age 65 was 16.3%. Comparatively, Worcester County’s poverty rate at this time was 10.3% and Massachusetts was 10.0%. The poverty rate is highest for Hispanic or Latino residents, at 22.8%, compared to 11.7% of residents that identify as White alone (not Hispanic or Latino).

## EDUCATION AND LABOR FORCE

Educational attainment is one of the most significant factors that determine employment and wealth, particularly now that a high school education is the minimum requirement to obtain a job in most industries. The most recent educational attainment data suggests that 82% of Southbridge residents above the age of 25 have a high school degree or higher degree, whereas the county and state have rates around 91% (Table 5). Southbridge residents also have a proportionately lower percentage of residents age 25+ who hold a bachelor’s degree (18%) compared to the county (39%) and state (47%), an increasingly important factor in determining wages and opportunities for higher paying professions.

At 63.2%, Southbridge has a slightly lower proportion of working age residents participating in the labor force compared to Worcester County and Massachusetts. This may be attributed to limited job opportunities for people without a college degree, an inadequate public transportation network to support workers getting to jobs, impacts from the COVID-19 pandemic and other economic downturns, an aging workforce, or other social and economic factors.

TABLE 5: LABOR FORCE AND EDUCATIONAL ATTAINMENT

|                  | Population 16 and Over             |                    | Educational Attainment of Population 25 Years and Over |                              |                                |                         |                             |
|------------------|------------------------------------|--------------------|--|------------------------------|--------------------------------|-------------------------|-----------------------------|
|                  | Total Population 16 Years and Over | In Labor Force (%) | Total Population 25 Years and Over                     | Less than High School Degree | High School Graduate or Higher | Some College, no degree | Bachelor's Degree or Higher |
| Southbridge      | 14,719                             | 63.2%              | 11,911   | 18%                          | 82%                            | 22%                     | 18%                         |
| Worcester County | 704,747                            | 66.6%              | 602,409  | 9%                           | 91%                            | 17%                     | 39%                         |
| Massachusetts    | 5,791,845                          | 67.2%              | 4,945,630  | 9%                           | 91%                            | 14%                     | 47%                         |

Source: American Community Survey 5-Year Estimates 2023

## EMPLOYMENT AND INDUSTRIES

Southbridge has historically been known as a manufacturing community. However, since the optical manufacturing shutdown in the 1980s, Southbridge’s economy has struggled to bounce back. Residents have had to shift industries and adapt to new types of jobs. Table 6 provides an indication of the industries that Southbridge residents are employed in (note - these jobs may be located outside of Southbridge).

The *educational services, and health care and social assistance* sector employs a higher percentage of Southbridge residents than any other sector, with 2,243 employees or 26% of all employed town residents. This sector gained 730 new workers between 2000 and 2020. The *retail trade* and *manufacturing* sectors are the second and third largest employers of Southbridge residents as of 2023. Despite remaining a popular employment option for town residents, the manufacturing industry has lost an estimated 776 employees since 2000.

TABLE 6: SOUTHBRIDGE EMPLOYEES BY INDUSTRY CLASS

|  | 2000  |         | 2023 (ACS) |         |
|--|-------|---------|------------|---------|
|  | Total | Percent | Total      | Percent |
| Civilian employed population 16 years and over   | 7,677 | 100%    | 8,561      | 100%    |
| Agriculture, forestry, fishing and hunting, and mining                                     | 24    | 0%      | 44         | 1%      |
| Construction   | 429   | 6%      | 674        | 8%      |
| Manufacturing  | 1,978 | 26%     | 1,202      | 14%     |
| Wholesale trade  | 173   | 2%      | 197        | 2%      |
| Retail trade   | 925   | 12%     | 1,261      | 15%     |
| Transportation and warehousing, and utilities  | 341   | 4%      | 303        | 4%      |
| Information  | 181   | 2%      | 43         | 1%      |
| Finance and insurance, and real estate and rental and leasing                              | 501   | 7%      | 278        | 3%      |
| Professional, scientific, and management, and administrative and waste management services | 489   | 6%      | 795        | 9%      |
| Educational services, and health care and social assistance                                | 1,513 | 20%     | 2,243      | 26%     |
| Arts, entertainment, and recreation, and accommodation and food services                   | 591   | 8%      | 784        | 9%      |
| Other services, except public administration   | 293   | 4%      | 366        | 4%      |
| Public administration  | 239   | 3%      | 371        | 4%      |

Source: American Community Survey 5-Year Estimates 2023

FIGURE 8: AVERAGE ANNUAL UNEMPLOYMENT RATE, 2005-2023  
SOURCE: MASSACHUSETTS DEPARTMENT OF ECONOMIC RESEARCH

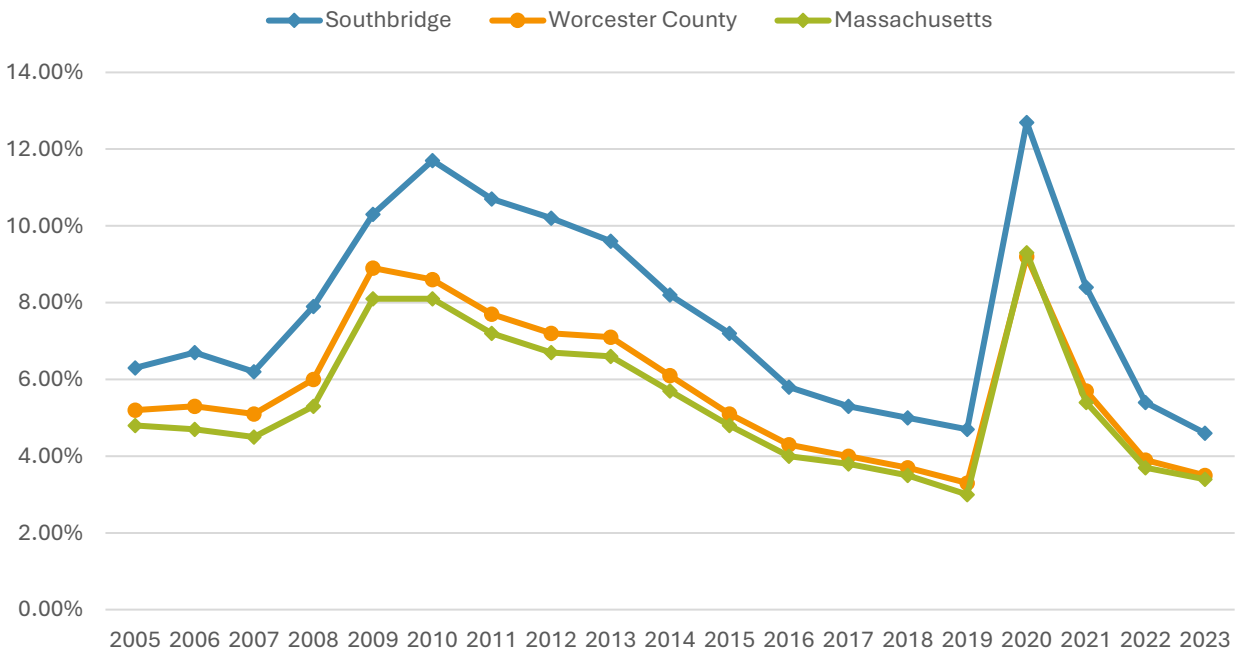


Figure 8 shows the annual unemployment rates for Southbridge, Worcester County, and Massachusetts since 2005. Southbridge has generally followed county and statewide unemployment trends but has consistently maintained higher average rates. The economic shutdown due to COVID-19 resulted in a national surge of unemployment as businesses were forced to close their doors to prevent the spread of the virus. Just prior to the COVID-19 pandemic, Southbridge's unemployment rate achieved a low of 4.7% in 2019, but spiked to an average annual rate of 12.7% in 2020. April 2020 saw a monthly unemployment rate of 20.7% in Southbridge, with 1,751 residents out of the workforce and filing for unemployment. However, rates have gradually declined since that difficult time. In 2023, Southbridge's unemployment rate returned to a low of 4.6%.

## COMMUTING CHARACTERISTICS

A majority (86%) of Southbridge residents commute to work by automobile. Three-quarters of workers drive alone in a car, truck, or van while 11% of workers carpool. About 9% of workers either utilize public transportation, walk, cycle, or take other means to reach their place of employment. The mean time that Southbridge residents spend traveling to work is approximately 27 minutes one-way. More than half of workers spend at least 20 minutes traveling to their place of employment, indicating that most employees work outside of Southbridge, although 19% spend less than 10 minutes traveling to work. About 5% of employed Southbridge residents work from home.

## HOUSING SUPPLY CHARACTERISTICS

### KEY FINDINGS

- There are 7,899 housing units in Southbridge.
- At 7.3% as of 2020, the town has a higher vacancy rate than is typically expected in a healthy market.
- Most of the town's housing stock is located within structures of 2 or more units. 37% of the housing stock is single-family detached homes.
- Southbridge has a lower rate of owner-occupancy compared to the region, county, and state. 56% (4,043 units) are renter-occupied, while 44% (3,213 units) are occupied by homeowners.
- The town's rental stock is primarily a mix of 1-bedroom, 2-bedroom, and 3-bedroom options while ownership units are typically 2-bedroom, 3-bedroom, or 4-bedroom units.
- Nearly half of Southbridge's housing stock was built prior to 1950.
- 385 units, or 4.89% of Southbridge's 7,871 year-round housing units, qualify for inclusion on the Subsidized Housing Inventory (SHI).

### HOUSING OCCUPANCY

According to the U.S. Census, there were 7,899 housing units in Southbridge in 2020, an increase of 388 units, or 5%, since 2000 (Table 7). Of these units, 7,325 or 93% were occupied by year-round residents. Vacancy status is a reliable basic indicator of the strength or weakness and of the stability of a housing market. There are five reasons that a house can be categorized as vacant by the U.S. Census Bureau. The house may be:

1. Used for seasonal, recreational, or occasional use,
2. For rent,
3. For sale,
4. Recently rented or sold, but not yet occupied, or
5. Vacant for some "other" reason, such as houses that are vacant year-round but the owners do not want to rent or sell them because they are using them for storage, or they are elderly and living in a nursing home or with family members. Other reasons could be that a house is being held for the settlement of an estate, is being repaired or renovated, or is being foreclosed.

Some vacancy is necessary for a sustainable housing market, and a vacancy rate between 4% and 6% is typically considered healthy. It indicates that supply is close enough to demand to keep prices relatively stable. A lower vacancy rate would suggest that demand is greatly outpacing supply and would be likely to result in rising housing costs. Low vacancy rates also suggest that it is likely that people find it difficult to move into the community or to relocate within the town.

The vacancy rate in Southbridge in 2020 was 7.3%, with 574 vacant units recorded at the time. This was an increase from 2000, when the vacancy rate was 5.8%. This increase is reflected in the "other vacant" category, which was 60 units in 2000 and increased to 258 units in 2020. The town's vacancy rate is higher than is expected in a healthy housing market, although the data collected during the COVID-19 pandemic in 2020 may not precisely reflect the current status of the town. Higher vacancy rates may indicate that while there is greater flexibility to move to the town, or within the town, certain properties or neighborhoods may not be desirable or there are other factors deterring residents from living in Southbridge. Given the large number of triple-decker properties in Southbridge, there may also be scenarios in which property owners have units that they are not currently renting out to tenants for various reasons.

TABLE 7: SOUTHBRIDGE VACANCY RATES

|   | 2000  | 2020  |
|---|-------|-------|
| Total housing units                             | 7,511 | 7,899 |
| Occupied housing units                          | 7,077 | 7,325 |
| Vacant housing units                            | 434   | 574   |
| For rent  | 240   | 217   |
| Rented or sold, not occupied                    | 0     | 31    |
| For sale only                                   | 73    | 40    |
| For seasonal, recreational, or occasional use   | 61    | 28    |
| Other vacant                                    | 60    | 258   |
| Vacancy rate                                    | 5.8%  | 7.3%  |
| <i>Source: U.S. Decennial Census 2000, 2020</i> |       |       |

A recent analysis of vacancy rates in the 75 largest U.S. metropolitan statistical areas found that the vacancy rate in Worcester Metro Area is among the lowest in the country – an estimated 1.9%<sup>2</sup>. The estimated rate is more than three times lower compared to the national vacancy rate of 6.6%. This regional trend indicates severe pressure on Worcester County’s rental housing market, which will likely result in heightened market competition and prohibitively high rental prices for the average household in Southbridge.

**HOUSING BY TENURE**

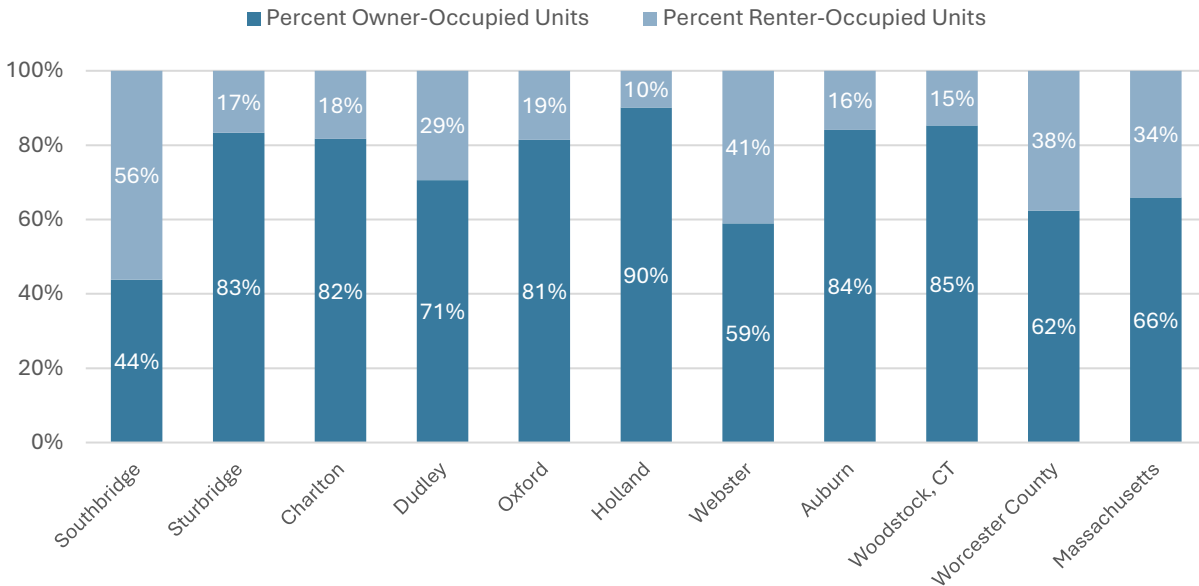
Of the 7,256 occupied units in Southbridge in 2023, 56% (4,043 units) were renter-occupied. The other 44% (3,213 units) were occupied by homeowners. Compared to previous years, Southbridge has experienced a slight decline in owner-occupancy since a rate of 45% in 2000.

As shown in Figure 9, the rate of owner-occupancy within Southbridge’s housing stock is far lower than surrounding communities, the county, as well as the state. While it is essential for communities to maintain a sustainable proportion of rental units to facilitate mobility and to accommodate people who are not able to own their homes, greater homeownership opportunities can provide more stability for families and increased investment in the community.

The average household size of owner-occupied units in Southbridge was most recently recorded at 2.59 people per household, a slight decrease from 2.65 in 2000. Meanwhile, the average household size of renter-occupied units is at 2.29 people per household, an increase from 2.21 in 2000. The increasing number of people per household in rental units indicates that families with children may not be transitioning from apartments into homeownership due to financial constraints or limited housing stock. This could also mean that with rising housing costs, more roommates are needed to live together to cover costs. Furthermore, if housing production is not keeping pace with population increases, there are fewer apartments on the market to serve new households, such as a recent college graduate moving out of their parent’s home.

<sup>2</sup> <https://constructioncoverage.com/research/cities-with-the-highest-rental-vacancy-rates>

FIGURE 9: OCCUPIED UNITS BY TENURE  
 SOURCE: AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES 2023



## HOUSING BY STRUCTURAL TYPE

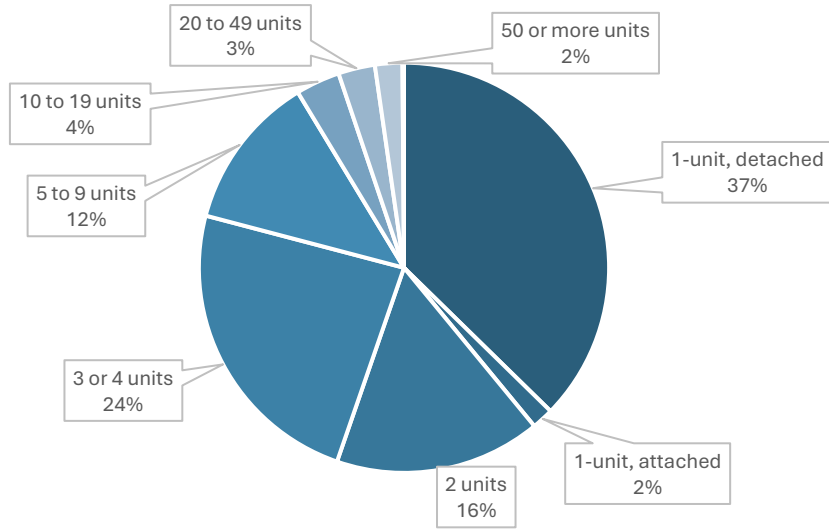
Figure 10 shows that 37% of housing units in Southbridge are single-family detached homes. Although this is often the type of home that most people aspire to, it is also the least efficient in terms of infrastructure needs and land use, in supplying homes to current and future residents. One-quarter of the town’s housing units are within multi-family structures of 3-4 units, as historic triple-deckers dominate the town center’s landscape.

80% of ownership units in Southbridge are single-family homes (attached or detached) and 14% are in duplexes (2 units)<sup>3</sup>. Meanwhile, 76% of rentals are located within buildings of 3 or more units. This indicates that there is a limited supply of multi-family buildings with ownership opportunities, such as condominiums, or single-family homes that are for rent.

It should be noted that the ACS Estimates are, as the name suggests, estimates. There is always the possibility that the numbers may over or under report the types of residential uses in town to a small extent.

<sup>3</sup> According to the U.S. Census Definitions, a *detached structure* refers to housing units that are one-family homes that are detached from any other house. An *attached structure* refers to housing units that are one-family but that are attached to other housing units by a wall extending from the ground to the roof, such as with row houses or townhouses. *Two-family homes* where there is an upstairs unit and a downstairs unit are considered a structure with two housing units.

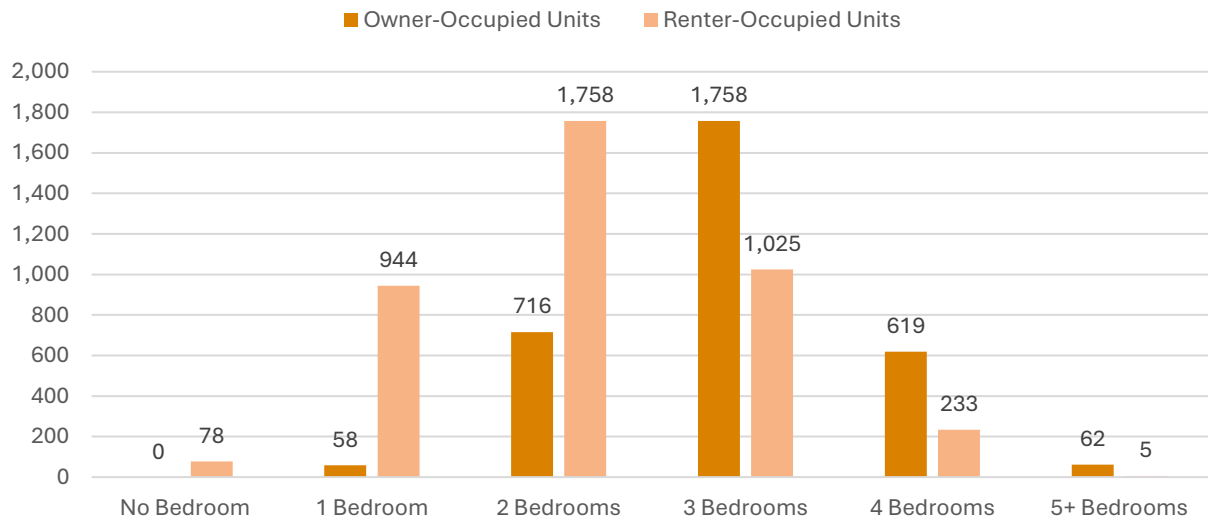
**FIGURE 10: HOUSING UNITS BY STRUCTURAL TYPE**  
 SOURCE: AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES 2023



### HOUSING BY NUMBER OF BEDROOMS

Analyzing the town’s housing stock by number of bedrooms is useful in determining if there are housing deficiencies for families of various sizes, from single-person households to families with many children. By the most recent ACS estimates shown in Figure 11, the town’s rental stock has a healthy mix of 1-bedroom, 2-bedroom, and 3-bedroom options. Ownership units typically have 3-bedrooms, with a mix of 2-bedroom and 4-bedroom options as well. There are very few rental or ownership units that are considered studios (zero bedrooms), which are often the cheapest options for single-person households. It is important for communities to offer a variety of bedroom options within their housing stock in order to accommodate individuals and families of all sizes and budgets.

**FIGURE 11: HOUSING UNITS BY NUMBER OF BEDROOMS**  
 SOURCE: AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES 2023



## AGE OF HOUSING

Approximately 37% of homes in Southbridge were constructed prior to 1940, indicating a portion of the housing stock is historic. Older homes can have implications for numerous structural, accessibility, safety, and energy issues. Examples of potential challenges include: a high demand for maintenance and repairs, home design that is inaccessible for people with disabilities and mobility impairments, inefficient heating/cooling/insulation systems, and outdated materials that present health risks such as lead paint, asbestos, and lead pipes. It is also a priority to preserve important historic homes that add to Southbridge’s New England charm, something that can be achieved through establishing Local Historic Districts or other protective measures.

TABLE 8: SOUTHBRIDGE HOMES BY AGE

|                       | Number of Homes | Percentage of All Homes |
|-----------------------|-----------------|-------------------------|
| Total Housing Units   | 7,644           | 100%                    |
| Built 1939 or earlier | 2,843           | 37%                     |
| Built 1940 to 1949    | 749             | 10%                     |
| Built 1950 to 1959    | 1,021           | 13%                     |
| Built 1960 to 1969    | 542             | 7%                      |
| Built 1970 to 1979    | 802             | 10%                     |
| Built 1980 to 1989    | 647             | 8%                      |
| Built 1990 to 1999    | 606             | 8%                      |
| Built 2000 to 2009    | 251             | 3%                      |
| Built 2010 to 2019    | 183             | 2%                      |
| Built 2020 or later   | 0               | 0%                      |

*Source: American Community Survey 5-Year Estimates 2023*

## SENIOR HOUSING

Seniors are a growing sector of the Southbridge population, and housing options should reflect their unique and varied residential needs. Most seniors require smaller, affordable, and accessible housing as well as a range of options for levels of care, since some are able to “age in place” while others are more dependent and need assistance with daily tasks. There are only a few senior housing options in town, making it a challenge for those who have established roots here to remain in the community if their current accommodations are not meeting their needs.

Currently, age-restricted *and* income-restricted housing in Southbridge includes 115 units at 60 Charlton Street and 37 units at 150 Main Street. These units are operated by the Southbridge Housing Authority under Massachusetts Chapter 667, which is state-funded public housing for seniors over the age of 60 or people with disabilities who meet certain income guidelines. Market-rate age-restricted senior housing options include 62 units of 55+ housing at the Residences at Wells School located at 80 Marcy Street. For those who require longer-term nursing home care, the Southbridge Rehabilitation & Health Care Center at 84 Chapin Street has 144 licensed nursing facility beds.

The Southbridge Council on Aging is an essential asset to the local senior community. Through the Casaubon Senior Center, located at 153 Chestnut Street, the Council on Aging offers health and fitness programs, social events and classes, transportation services, coordinated trips, information on local resources, plus much more. Should the Town pursue more housing options for seniors, the Council on Aging should be a strategic partner in such an effort.

**INCOME-RESTRICTED HOUSING (SUBSIDIZED HOUSING)**

There are currently 385 units in Southbridge that are restricted for occupancy by low- to moderate-income households. This equates to 4.89% of Southbridge’s 7,871 year-round housing units included on the Massachusetts Subsidized Housing Inventory (SHI). Massachusetts General Law Chapter 40B sets a goal for each Massachusetts municipality to maintain 10% of its year-round housing stock as affordable to low-to moderate-income households.

**TABLE 9: SOUTHBRIDGE SUBSIDIZED HOUSING INVENTORY (SHI)**

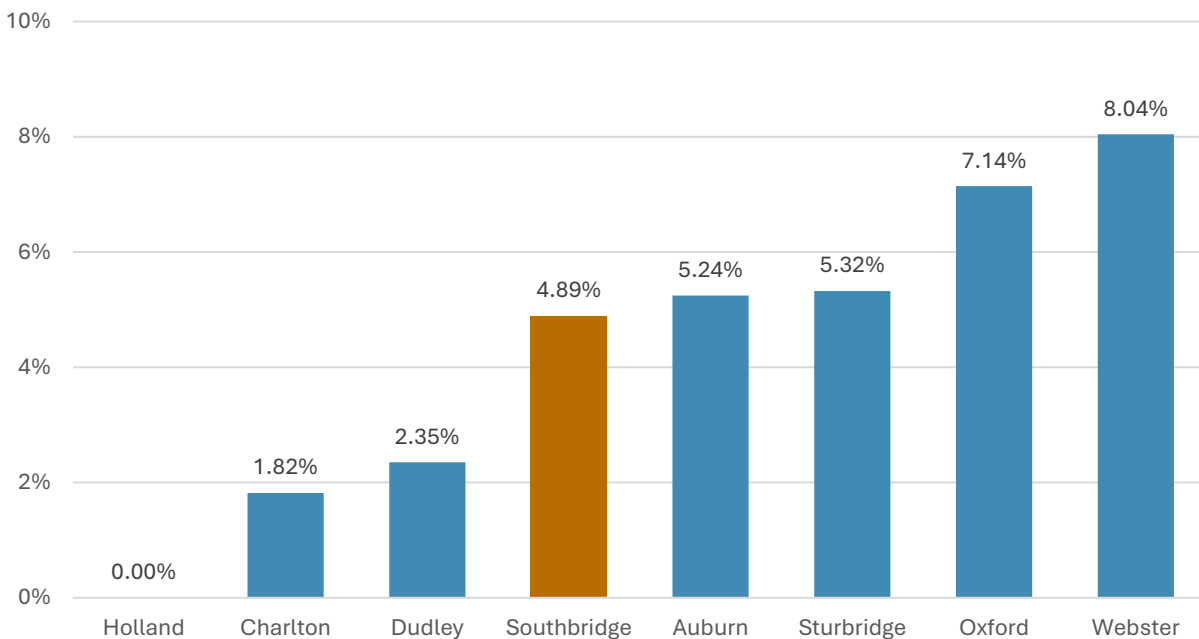
| <b>Project Name</b>  | <b>Address</b>            | <b>Type</b> | <b>Total SHI Units</b> | <b>Affordability Expires</b> | <b>Built with Comp. Permit?</b> | <b>Subsidizing Agency</b> |
|--|---------------------------|-------------|------------------------|------------------------------|---------------------------------|---------------------------|
| Dresser Park Apartments  | 150 Main St               | Rental      | 37                     | Perpetuity                   | No                              | EOHLC                     |
| Quinebaug Plaza  | 60 Charlton St            | Rental      | 115                    | Perpetuity                   | No                              | EOHLC                     |
| Cross St. Home   | 45-51 Cross St            | Rental      | 8                      | Perpetuity                   | No                              | EOHLC                     |
| Litchfield Ave   | 70-72 Litchfield St       | Rental      | 8                      | Perpetuity                   | No                              | EOHLC                     |
| School St/ Collier St Apartments   | School/Collier Sts        | Rental      | 8                      | Perpetuity                   | Yes                             | EOHLC                     |
| Brookside Terrace  | Ashland Av/ 11 Village Dr | Rental      | 168                    | 2030                         | No                              | MassHousing; HUD; EOHLC   |
| DDS Group Homes  | Confidential              | Rental      | 27                     | n/a                          | No                              | DDS                       |
| DMH Group Homes  | Confidential              | Rental      | 14                     | n/a                          | No                              | DMH                       |
| <b>Total Southbridge SHI Units</b>   |                           |             |                        |                              |                                 | <b>385</b>                |
| <b>Census 2020 Year-Round Housing Units</b>  |                           |             |                        |                              |                                 | <b>7,871</b>              |
| <b>Percent Subsidized</b>  |                           |             |                        |                              |                                 | <b>4.89%</b>              |
| <i>Source: Massachusetts Executive Office of Housing and Livable Communities, 2024</i> |                           |             |                        |                              |                                 |                           |

At 4.89%, Southbridge currently falls below the State-mandated 10% affordable housing requirement. Figure 12 shows where Southbridge and its neighboring communities currently stand in terms of their Subsidized Housing Inventories (SHI) as of 2025. None of Southbridge’s neighbors have exceeded the 10% threshold, adding pressure to the region’s affordable housing market.

Communities that do not meet the goal of maintaining 10% of their housing stock deed-restricted as affordable to those earning 80% or less of the Area Median Income (AMI) risk the vulnerability of developers being granted comprehensive permits to forego existing zoning restrictions. These permits are granted to developers if they reserve at least 25% (or 20% in some cases) of proposed units as affordable. In order to mitigate this risk, towns falling under the 10% requirement must increase their housing stock by at least 0.5% each year, or 1.0% over two years, and have an approved Housing Production Plan, showing that the community is actively making progress to address its housing needs. Southbridge’s housing production goal schedule is included in the Housing Production Goals section on page 61.

FIGURE 12: SUBSIDIZED HOUSING INVENTORY (SHI) PERCENTAGES FOR SOUTHBRIDGE AND SURROUNDING COMMUNITIES

SOURCE: EXECUTIVE OFFICE OF HOUSING AND LIVABLE COMMUNITIES, 2025



## HOUSING MARKET

### KEY FINDINGS

The following findings are highlights from the housing market data:

- The median value of a home in Southbridge is estimated to be \$267,000. Only about 7% of homes are valued over \$500,000.
- The average residential tax bill for single-family homes in fiscal year 2025 was \$4,830.
- In 2024, the median sales price for a single-family home in Southbridge was \$342,500 while median sales price for a condominium was \$209,950.
- 64% of households are paying more than \$1,000 per month on rent.
- An annual household income of about \$54,280 has been calculated to comfortably afford renting an apartment in Southbridge and not be considered “cost-burdened”.
- Southbridge has a higher average rate of foreclosure petitions compared to the state.
- The majority of residential building permits issued in the past two decades has been for single-family home construction.

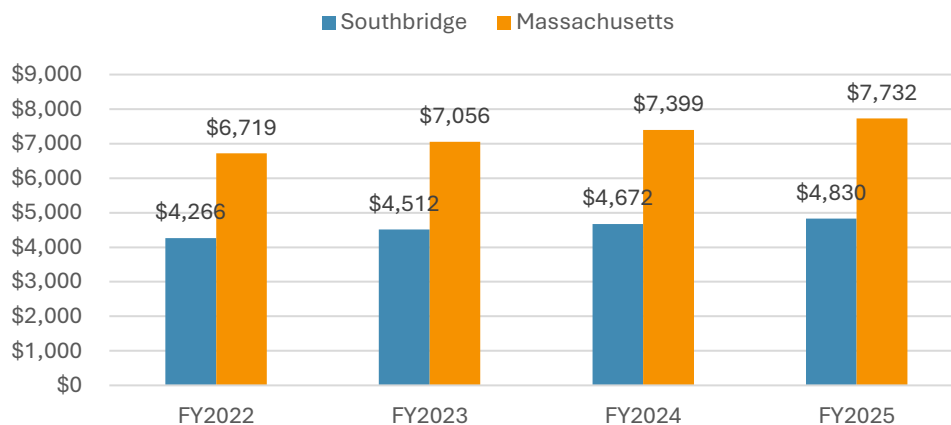
### RESIDENTIAL PROPERTY VALUES

Property taxes are a key factor that shapes local housing markets as they influence the costs of buying, renting, or investing in homes. Southbridge has a single property tax rate for its residential, commercial, and industrial properties. Cities and towns in the Commonwealth have the option of setting different tax rates for different property categories and some communities choose to have a higher non-residential tax rate for commercial and industrial property (CIP). In the past decade, Southbridge has generally maintained a higher tax rate than its neighboring communities (Figure 14).

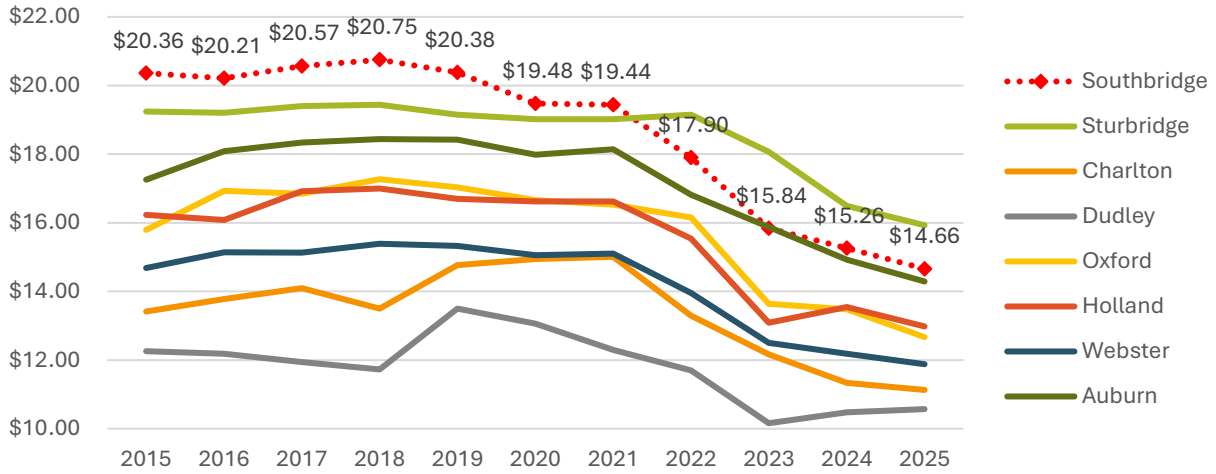
In FY2025, the town’s tax rate was \$14.66 per \$1,000 in assessed property value. The average residential tax bill for single-family homes was \$4,830 during the same fiscal year (Figure 13). Between FY2015 and FY2025, Southbridge’s property tax rate decreased by 39%. However, between FY2022 and FY2025, the average single-family tax bill for Southbridge residents increased by \$564. Property tax bills in Southbridge are generally much lower than the Massachusetts average.

FIGURE 13: AVERAGE SINGLE-FAMILY TAX BILL

SOURCE: MASSACHUSETTS DEPARTMENT OF REVENUE DIVISION OF LOCAL SERVICES



**FIGURE 14: RESIDENTIAL TAX RATES (PER \$1,000)**  
 SOURCE: MASSACHUSETTS DEPARTMENT OF REVENUE DATA ANALYTICS AND RESEARCH BUREAU



**OWNER-OCCUPIED HOME VALUES**

Like other commodities, the value of a home is greatly influenced by supply and demand. While there are many factors at work in determining home value, high demand intersecting with constrained supply will inevitably result in higher prices.

There are approximately 3,213 owner-occupied units in Southbridge. Owner-occupied homes in town are generally valued between \$200,000 and \$500,000. The 2023 American Community Survey estimates that the median value of a home in Southbridge is \$267,000, an increase of about 58% since the median value of \$111,500 in 2000. Only about 7% of homes are valued over \$500,000.

Compared to the county and state, Southbridge’s home values are much lower. Data from the American Community Survey anticipates that the median value of owner-occupied homes in Worcester County is \$390,700 and 36% of homes are valued over \$500,000.

**TABLE 10: VALUE OF OWNER-OCCUPIED UNITS IN SOUTHBRIDGE**

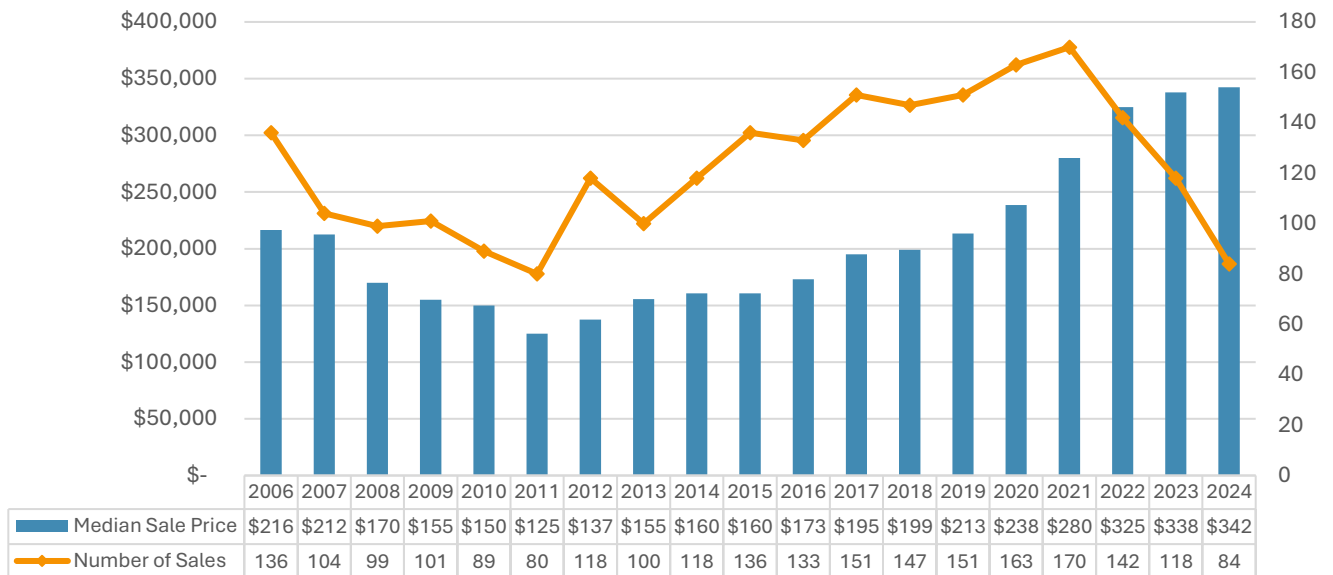
| Value  | Estimate   | Percent |
|--|------------|---------|
| Owner-occupied units                             | 3,213      | 100%    |
| Less than \$50,000                               | 129        | 4%      |
| \$50,000 to \$99,999                             | 27         | 1%      |
| \$100,000 to \$149,999                           | 162        | 5%      |
| \$150,000 to \$199,999                           | 310        | 10%     |
| \$200,000 to \$299,999                           | 1,502      | 47%     |
| \$300,000 to \$499,999                           | 833        | 26%     |
| \$500,000 to \$999,999                           | 205        | 6%      |
| \$1,000,000 or more                              | 45         | 1%      |
| Median (dollars)                                 | \$ 267,000 | -       |
| Source: American Community Survey Estimates 2023 |            |         |

## SINGLE-FAMILY HOME MARKET

Figure 15 shows housing market data comparing the number of single-family home sales per year and annual median sales price between 2006 and 2024. Most recently in 2024, the median sales price for a single-family home in Southbridge was \$342,500, considerably higher than in past decades. Home prices have been steadily increasing, with a slight drop during the 2008 recession, but still remain lower than the town’s surrounding neighbors, as shown in Figure 16. The number of single-family home sales has been declining since 2021, at the same time that prices have been increasing, indicating greater pressure within the single-family home market.

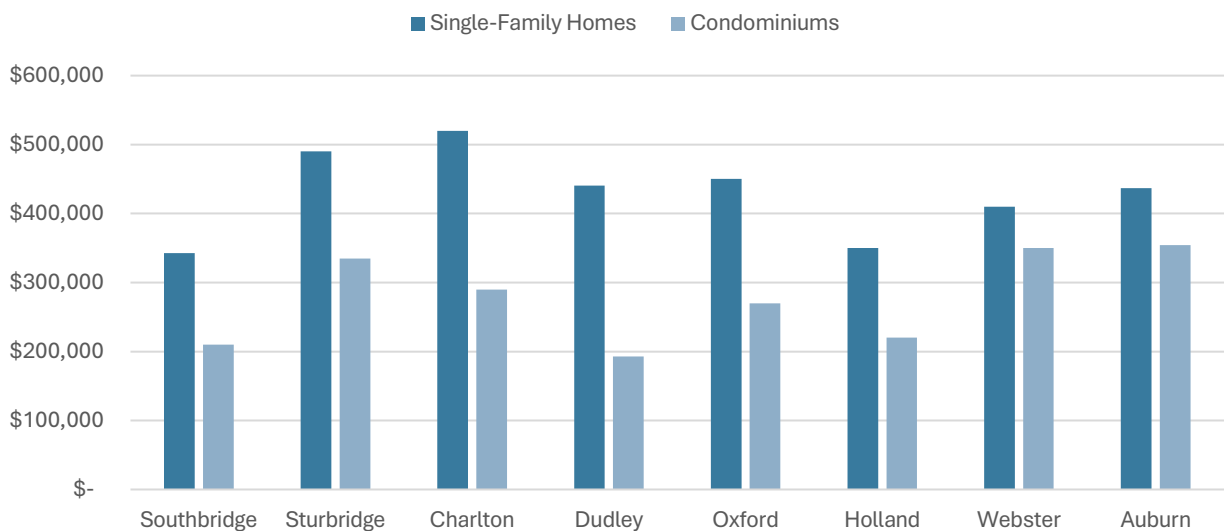
**FIGURE 15: SOUTHBRIDGE SINGLE-FAMILY HOME MEDIAN SALES PRICE AND TOTAL SALES VOLUME**

SOURCE: THE WARREN GROUP; MASSACHUSETTS ASSOCIATION OF REALTORS



**FIGURE 16: 2024 MEDIAN SALES PRICE FOR SINGLE-FAMILY HOMES AND CONDOMINIUMS**

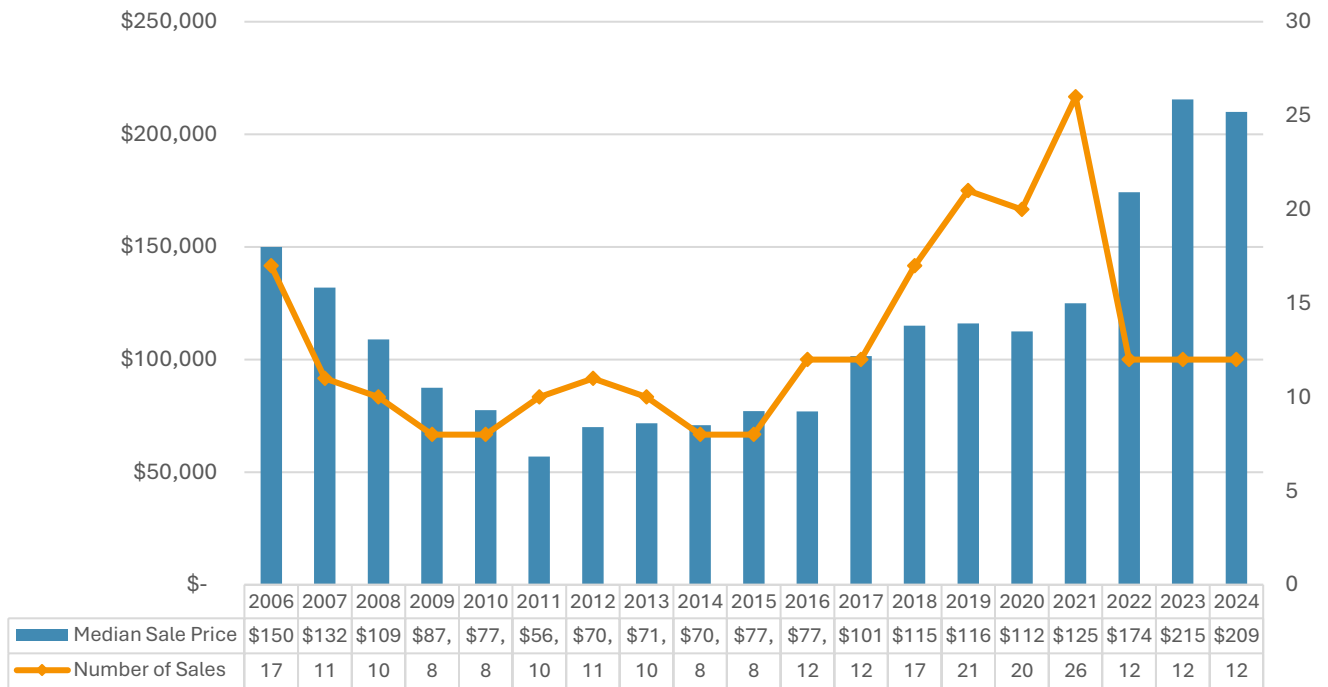
SOURCE: THE WARREN GROUP, MASSACHUSETTS ASSOCIATION OF REALTORS



## CONDOMINIUM MARKET

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

**FIGURE 17: SOUTHBRIDGE CONDOMINIUM MEDIAN SALES PRICE AND TOTAL SALES VOLUME**  
 SOURCE: THE WARREN GROUP; MASSACHUSETTS ASSOCIATION OF REALTORS



Condominiums make up a small but consistent portion of Southbridge’s homeownership market. The number of condominium sales in Southbridge has averaged 12 sales per year since 2006, experiencing a sharp increase in volume between 2017 and 2021. The local condominium market remains a more affordable option for homeownership compared to single-family home sale prices. However, 2023 and 2024 saw the highest median sales prices of condominiums in the town’s history, indicating that this pattern of affordability may be shifting. In 2024, the median sales price for a condominium was \$209,950. Additional condominium supply may assist with home affordability in the town.



*Wedgewood Condominiums is one of the condominium structures in Southbridge.*

## RENTAL MARKET

As of 2023, Southbridge has an estimated 3,969 units of occupied rental housing – more than half of its occupied housing stock (Table 11). The American Community Survey estimated the median gross rent for Southbridge to be approximately \$1,157 per month, which is lower than the state (\$1,687) and the county (\$1,347). Approximately two-thirds of renter-households in town are paying more than \$1,000 per month.

Median gross rent, which includes both subsidized rental units and market rate rental units, in Southbridge has increased by 41% since 2010 (not adjusted for inflation). The existing listings of rental opportunities in Southbridge on websites such as Zillow and Apartments.com suggest that market rents are even higher than the \$1,157 gross monthly rent provided by 2023 ACS estimates. Current listings as of April 2025 include studio apartments listed for \$1,400; 1-bedroom units listed in the range of \$1,500 to \$1,695; 2-bedroom units listed in the range of \$1,575 to \$2,000; 3-bedroom units listed in the range of \$1,700 to \$2,300; 4-bedroom units listed between \$1,900 and \$2,500; as well as a 5-bedroom unit listed for \$2,900.

TABLE 11: SOUTHBRIDGE GROSS RENT

|                            | 2010     |         | 2023     |         |
|----------------------------|----------|---------|----------|---------|
|                            | Estimate | Percent | Estimate | Percent |
| Occupied Units Paying Rent | 3,232    | 100%    | 3,969    | 100%    |
| Less than \$500            | 690      | 21%     | 536      | 14%     |
| \$500 to \$999             | 2,384    | 74%     | 880      | 22%     |
| \$1,000 to \$1,499         | 151      | 5%      | 1,646    | 41%     |
| \$1,500 to \$1,999         | 7        | 0%      | 517      | 13%     |
| \$2,000 or more            | 0        | 0%      | 390      | 10%     |
| Median Gross Rent (\$)     | 682      | X       | 1,157    | X       |

*Source: American Community Survey Estimates 2010, 2023*

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

## SECTION 8 AND MOBILE VOUCHERS

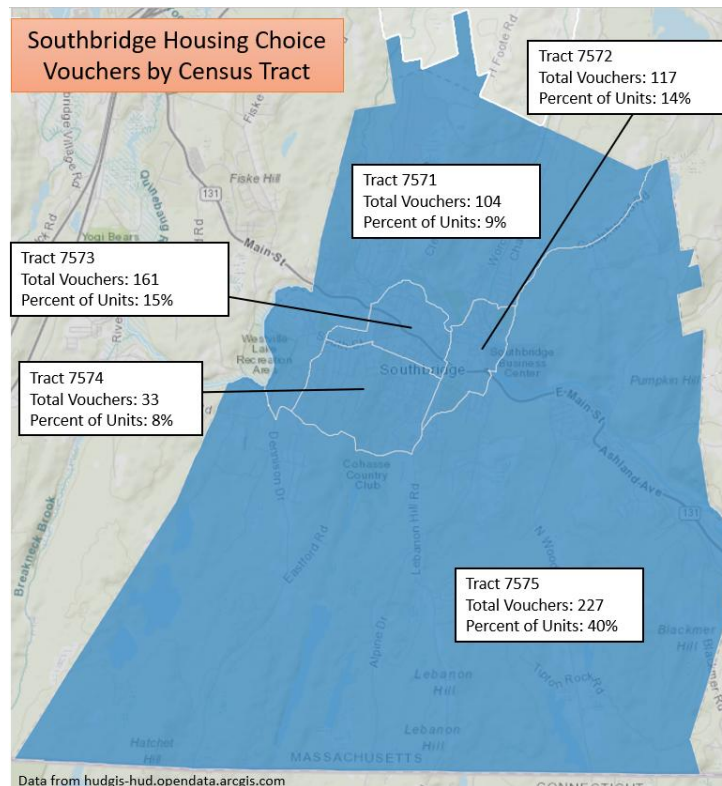
Tenant-based or mobile vouchers operate differently than deed-restricted housing, in that vouchers issued by the Section 8 Housing Choice Voucher Program (HCVP) or the Massachusetts Rental Voucher Program (MRVP) are attached to the tenant, not the unit. Mobile vouchers are portable and can be used by recipients on any eligible property, meanwhile deed restrictions are tied to specific properties. Only project-based vouchers that are attached to specific units can be part of a community's Subsidized Housing Inventory.

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

Figure 18 shows the number of housing Section 8 Housing Choice vouchers being used in Southbridge, divided by the town's five census tracts. The dataset includes both tenant-based vouchers and project-based vouchers. In total, there are 642 households in Southbridge using federal Housing Choice vouchers as of 2025. While the map does not include vouchers being under the Massachusetts Rental Voucher Program (MRVP), as of 2025, there are 31 mobile MRVP vouchers leased within Southbridge and no project-based MRVP vouchers.

FIGURE 18: SOUTHBRIDGE SECTION 8 HOUSING CHOICE VOUCHERS BY CENSUS TRACT

SOURCE: HUD HOUSING CHOICE VOUCHERS BY TRACT



## FORECLOSURES, EVICTIONS, AND HOMELESSNESS

Foreclosures are a useful indicator of the health of a housing market. Unusual spikes in foreclosure rates can indicate instability in the market. Table 12 shows both petitions to foreclose and foreclosure sales for all home types since 2006. Petitions to foreclose indicate foreclosure action has been initiated by the mortgage holder. Such action does not necessarily lead to the resident losing their home. Rather, it suggests some hardship or instability that affected the homeowners' ability to keep up their payments. The number of foreclosure sales tells us the volume of mortgages that have completed the foreclosure process and the mortgage holder is attempting to recoup their losses. Comparing these two numbers gives a sense of how much instability there is in the Southbridge market.

TABLE 12: SOUTHBRIDGE FORECLOSURES FOR ALL HOME TYPES

|   | <b>Petitions to Foreclose</b> | <b>Foreclosure Sales</b> |
|---|-------------------------------|--------------------------|
| 2006                                      | 59                            | 21                       |
| 2007                                      | 113                           | 51                       |
| 2008                                      | 86                            | 26                       |
| 2009                                      | 83                            | 1                        |
| 2010                                      | 92                            | 0                        |
| 2011                                      | 41                            | 1                        |
| 2012                                      | 69                            | 0                        |
| 2013                                      | 20                            | 2                        |
| 2014                                      | 36                            | 2                        |
| 2015                                      | 56                            | 1                        |
| 2016                                      | 50                            | 3                        |
| 2017                                      | 47                            | 37                       |
| 2018                                      | 34                            | 27                       |
| 2019                                      | 32                            | 0                        |
| 2020                                      | 10                            | 0                        |
| 2021                                      | 8                             | 3                        |
| <i>Source: The Warren Group 2006-2021</i> |                               |                          |

As Table 12 shows, several petitions have made it to the sale stage annually, indicating that homeowners have occasionally been unable to come to some sort of arrangement to keep their home. Foreclosure sales have typically not exceed 3 each year, with the exception of spikes in 2006, 2007, 2008, 2017, and 2018.

Southbridge has a higher average rate of foreclosure petitions compared to the state. While the statewide average was most recently recorded at 1.26 foreclosure petitions per 1,000 owner households between April and September 2024, Southbridge showed an average of 3.57 foreclosure petitions per 1,000 owner households. Out of Massachusetts communities with more than 2,500 owner households, Southbridge had the 5<sup>th</sup> highest foreclosure petition rate for this 6-month timeframe, only falling behind Springfield, Brockton, Ware, and Athol.

For renter households, eviction filings are on the rise across Massachusetts, with the majority of cases filed for non-payment of rent. The statewide average is 17.39 eviction filings (not executions) for 1,000 renter households. Southbridge maintains a higher average compared to the state, at 25.83 eviction filings per 1,000 renter households. There were 102 eviction filings recorded between April and September 2024.

Although evicted households may be able to find new housing or live with friends or family, others face becoming unhoused. The number of people experiencing homelessness in Massachusetts increased by over 10,000 between January 2023 and January 2024 and has nearly doubled since 2022. Although the state has a right-to-shelter law that guarantees temporary shelter for homeless families, the state's emergency shelters and housing resources are becoming increasingly strained. In Southbridge, St. Luke's Guesthouse provides temporary shelter to those experiencing homelessness, however it is limited to families and is considered a dry shelter. Therefore, individuals struggling with drug and alcohol abuse have limited options for shelter assistance in town.

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*“Evicted households face a nearly impossible situation. Following an eviction, most households are in a weak financial position. Yet, renting a new unit requires a significant amount of cash, often thousands of dollars to pay for first and last month’s rent, security deposits, and broker fees. Even if a household can muster these financial resources, they can face denial from prospective landlords due to an eviction on their record. Moreover, searching for an affordable unit in Massachusetts’ highly competitive and pricy housing market greatly amplifies the challenges facing recently evicted households.”*

Housing Stability Monitor, written by Mass Housing Partnership

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## DEVELOPMENT AND BUILDING ACTIVITY

A person's ability to find a suitable home is strongly influenced by the available housing stock and by whether the increase in the housing stock keeps pace with the population growth in the place where the person is searching. If the growth in housing stock does not keep pace with population growth, this results in fewer available units, and because the balance between supply and demand tilts in favor of demand, prices increase, thus reducing affordability.

Since 2000, an average of 16 building permits for single-family home construction have been issued each year in Southbridge. About 20 building permits were consistently issued annually until the town experienced a decline between 2015 and 2018. According to HUD, the majority of permits issued are for construction of single-family homes, with an occasional mix of two-family structures over the years. While a percentage of these authorized units may not have been constructed, the trend of lacking multi-family housing construction may be impacting home prices.

TABLE 13: SOUTHBRIDGE RESIDENTIAL BUILDING PERMITS ISSUED 2000-2023

|      | Total Building Permits | Single-Family Structures | Units in Multi-Family Structures |
|------|------------------------|--------------------------|----------------------------------|
| 2000 | 22                     | 22                       | 0                                |
| 2001 | 20                     | 20                       | 0                                |
| 2002 | 22                     | 22                       | 0                                |
| 2003 | 20                     | 20                       | 0                                |
| 2004 | 21                     | 21                       | 0                                |
| 2005 | 21                     | 21                       | 0                                |
| 2006 | 18                     | 18                       | 0                                |
| 2007 | 15                     | 15                       | 0                                |
| 2008 | 16                     | 14                       | 2                                |
| 2009 | 23                     | 21                       | 2                                |
| 2010 | 22                     | 20                       | 2                                |
| 2011 | 17                     | 15                       | 2                                |
| 2012 | 19                     | 17                       | 2                                |
| 2013 | 16                     | 16                       | 0                                |
| 2014 | 23                     | 23                       | 0                                |
| 2015 | 5                      | 3                        | 2                                |
| 2016 | 3                      | 3                        | 0                                |
| 2017 | 8                      | 8                        | 0                                |
| 2018 | 9                      | 9                        | 0                                |
| 2019 | 14                     | 14                       | 0                                |
| 2020 | 14                     | 14                       | 0                                |
| 2021 | 2                      | 2                        | 0                                |
| 2022 | 16                     | 14                       | 2                                |
| 2023 | 6                      | 6                        | 0                                |

*Source: Department of Housing and Urban Development SOCDS Building Permits Database*

## AFFORDABILITY GAP

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

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

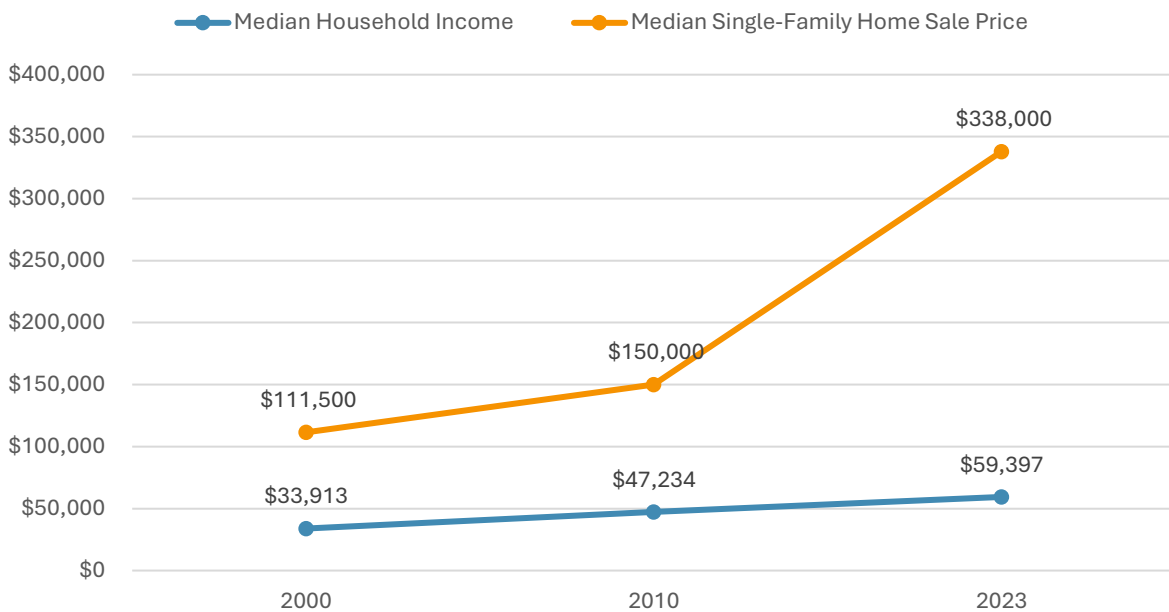
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## HOMEOWNERSHIP

A traditional rule of thumb is that when purchasing a home, costs should not exceed 2.5 times the buyer's annual household income. By this measure, a household earning \$59,397 in Southbridge (the town's 2023 median household income) could comfortably afford a house of approximately \$148,493. However, the median sale price of a single-family home in 2023 was \$338,000. This indicates that as of 2023, a household in the middle of Southbridge's income range faces an "affordability gap" of approximately \$189,507.

FIGURE 19: SOUTHBRIDGE MEDIAN HOUSEHOLD INCOME VS. MEDIAN SINGLE-FAMILY HOME SALES PRICE

SOURCE: U.S. DECENNIAL CENSUS 2000, 2010; ACS 5-YEAR ESTIMATES 2023; THE WARREN GROUP



Housing prices are in fact rising faster than incomes, making homeownership increasingly unattainable, particularly for first-time homebuyers in Southbridge. The gap between median household income and the median single-family house price has widened considerably in recent years, as demonstrated in Figure 18. While Southbridge's median household income increased by only \$12,000 between 2010 and 2023, the median single-family home sales price increased by a notable \$188,000.

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## RENTALS

Regarding rental units in Southbridge, considering that 1) the occupants are paying no more than 30% of their income on housing, 2) occupants are paying the median gross rent of \$1,157 per month as reported by the 2023 ACS estimates, and 3) occupants have monthly average utility allowance of \$200; an annual income of about \$54,280 is needed to comfortably afford living in Southbridge and not be considered “cost-burdened”.

As previously described, current rental listings in Southbridge are notably higher than the price point estimated by the American Community Survey, with listings reaching \$2,000 for a two-bedroom unit. Renting a 2-bedroom apartment at \$2,000 per month with a monthly average utility allowance of \$200 would require a household income of \$88,000. This greatly exceeds Southbridge’s median household income of \$59,397 according to estimates from the 2023 ACS, indicating there are likely many renter households who are considered cost-burdened.

## COMMUNITY INPUT

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### HOUSING NEEDS COMMUNITY SURVEY

The Housing Needs Community Survey was a significant tool used for gathering public input on affordability and availability of various types of housing in Southbridge. Available in both English and Spanish, as well as both online and as paper copies, the 27-question survey was open from July 2024 to December 2024. In total, 205 surveys were submitted.

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

- Survey respondents who are considering leaving Southbridge reported that the top reason they may move is the high cost of housing.
- 70% of respondents are *unsure* or *do not* anticipate being able to afford their homes in retirement.
- The top reasons that would drive survey respondents’ decision to move out of their community are (1) looking for an area that has a lower cost of living, (2) looking for a different home size that meets their needs, and (3) paying for the current home is too expensive.
- 60% of respondents said it was either very important or somewhat important to remain in Southbridge as they age.
- 43% of respondents are considered cost-burdened (paying 30%-50% of their income towards housing) and 32% of respondents are considered *severely* cost-burdened (paying more than 50% of their income towards housing).
- 53% of respondents stated that affording their home and associated housing costs is a challenge.
- According to survey respondents, the groups most in need of increased housing options include seniors (47%), low-income households (44%), and young families (40%).
- According to survey respondents, housing types most desired in the future are (1) small- to mid-sized single-family market-rate homes geared towards first-time homebuyers, (2) small-to medium-sized single-story homes, (3) and small market-rate homes geared towards seniors. Housing types that are *least* desired are luxury single-family homes and larger-scale apartments
- 40% of survey respondents are interested in purchasing either a house, condominium, or multi-family building in Southbridge

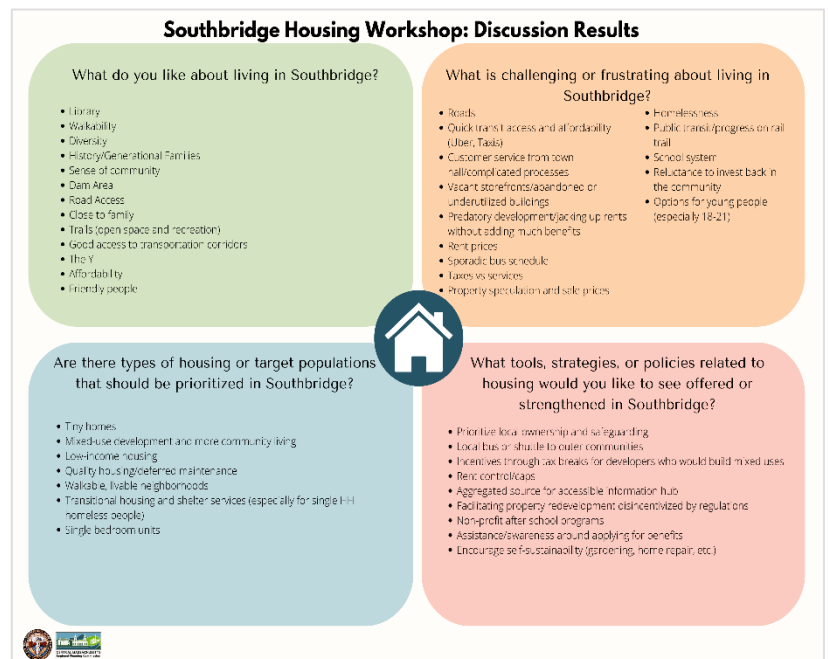
- The most prominent barriers to owning a home in Southbridge that respondents reported are (1) home prices are out of their range, (2) inadequate savings for a down payment, and (3) high interest rates on mortgages.
- 34% of survey respondents would like to see the Town pursue local adoption of the Community Preservation Act (CPA).

## COMMUNITY WORKSHOPS

Two public workshops were held to offer an opportunity for residents to learn more about the Housing Production Plan and speak with CMRPC about their perspectives on housing challenges. The first public workshop was held the evening of October 24, 2024 at the Jacob Edwards Public Library. The second workshop was held the morning of November 12, 2024 at the Casaubon Senior Center, in which one session was held with a Spanish translator for the primarily Spanish-speaking attendees while the second session was held in English. Between the three sessions, approximately 35 community members were in attendance.

A variety of challenges related to housing, livability, equity, and other topics were raised during the group discussions at the workshops. Residents shared the following concerns during the workshops:

- Public transit access (locations of stops, number of stops, schedule inconsistency, affordability) is a concern.
- There is a lack of well-paying jobs. Additionally, the narrow business environment and vacant storefronts downtown are an issue.
- Properties are suffering from a lack of investment and absentee landlords.
- Taxes are becoming increasingly unaffordable and the municipal services in return do not feel balanced. For example, the school is in receivership.
- More transparency and information coming from the local government is desired. Greater representation on boards and committees is needed.
- More resources and financial assistance to support paying for rent and utilities are needed more broadly for middle-income households. There is a call for more opportunities for existing homeowners to invest in their homes.
- Violence, drugs, crime, and safety are concerns.
- Community diversity is a point of pride for Southbridge residents.



*Results from one of the group discussions from a Housing Production Plan community workshop.*

- Homelessness is a prominent issue that needs to be addressed. Additional emergency shelters or transitional housing, such as those with supportive services for drug rehabilitation, are needed.
- Suggested future housing types included senior housing, mixed-used properties, veterans housing, tiny homes, community or shared living style housing, very low-income housing, one-bedroom units, supportive housing for people with disabilities, and adaptive reuse of the former mills or churches.
- Rent stabilization and rent control have been raised as potential tools to support renters.
- Investors out of Boston have acquired numerous multi-family properties in the past year, which is a concern for increasing cost of living. There is a push for local homeownership and local property management.

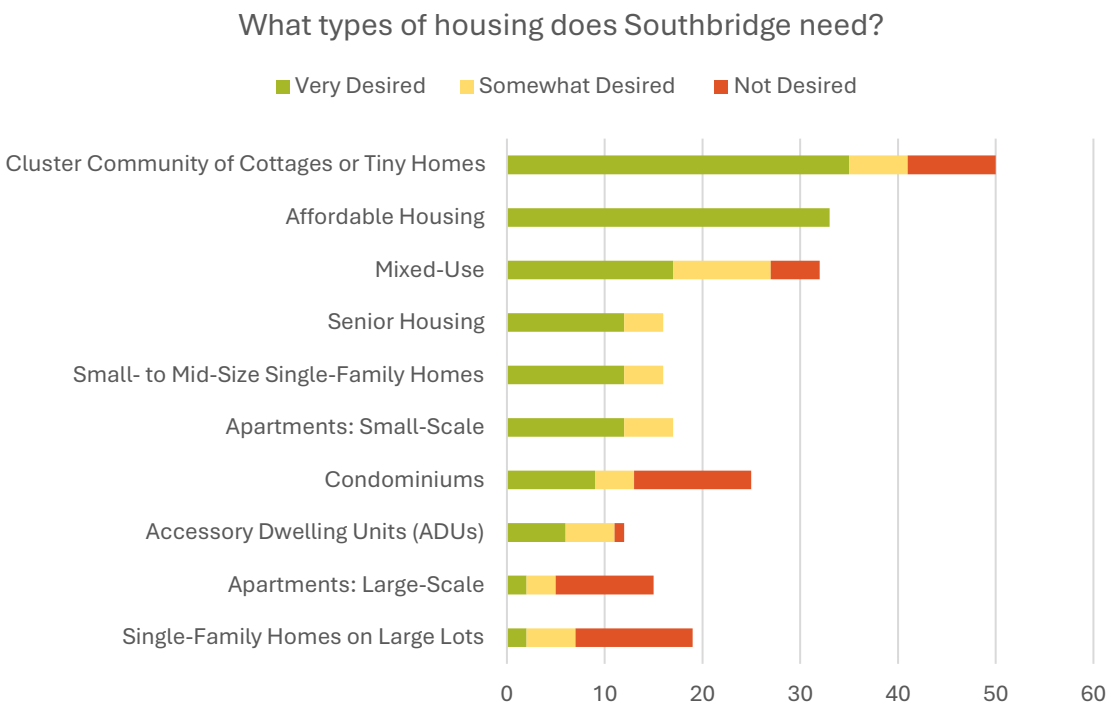
The full results and other materials from the workshops can be viewed in the Appendix.

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### VISUAL PREFERENCE ACTIVITY

One of the objectives of the Housing Production Plan is to understand what types of housing are desired (or undesired) by residents. Using posters with color-coded stickers, a visual preference activity was conducted at several community spots to generate input on local preferences for future housing. The poster included pictures and descriptions of ten different housing types and asked participants to place a green sticker under housing types they believe are most needed in Southbridge, a yellow sticker below housing types that are somewhat needed, and a red sticker below the undesired housing types. The activity was conducted by tabling at the Southbridge AutumnFest on September 21, 2024 as well as a poster that was stationed at the Jacob Edwards Library between October 25, 2024 and November 22, 2024 to engage residents who may have been unable to participate in other Housing Production Plan events.

FIGURE 20: COMPILED RESULTS OF HOUSING PREFERENCE ACTIVITIES



# HOUSING CHALLENGES

## REGULATORY CONSTRAINTS

In Massachusetts, zoning authority is devolved to local governments by Massachusetts General Law Chapter 40A. Southbridge is divided into 8 zoning districts with 2 overlay districts. The Planning Board serves as the primary special permit granting authority (SPGA) for different types of uses and the Zoning Board of Appeals (ZBA) holds the power to grant variances.

*Regulatory constraints* are zoning bylaws, policies, and regulations which may impede the development of affordable housing. Regulations and ordinances set by local and state authorities in Massachusetts are often exclusionary and are designed to favor single-family homes. The various regulatory constraints to the affordable housing market in Southbridge are described in this section. For reference, Figure 21 shows the Town of Southbridge’s Zoning Map. Table 14 shows the existing base zones and overlay districts along with their abbreviations as used in the zoning code.

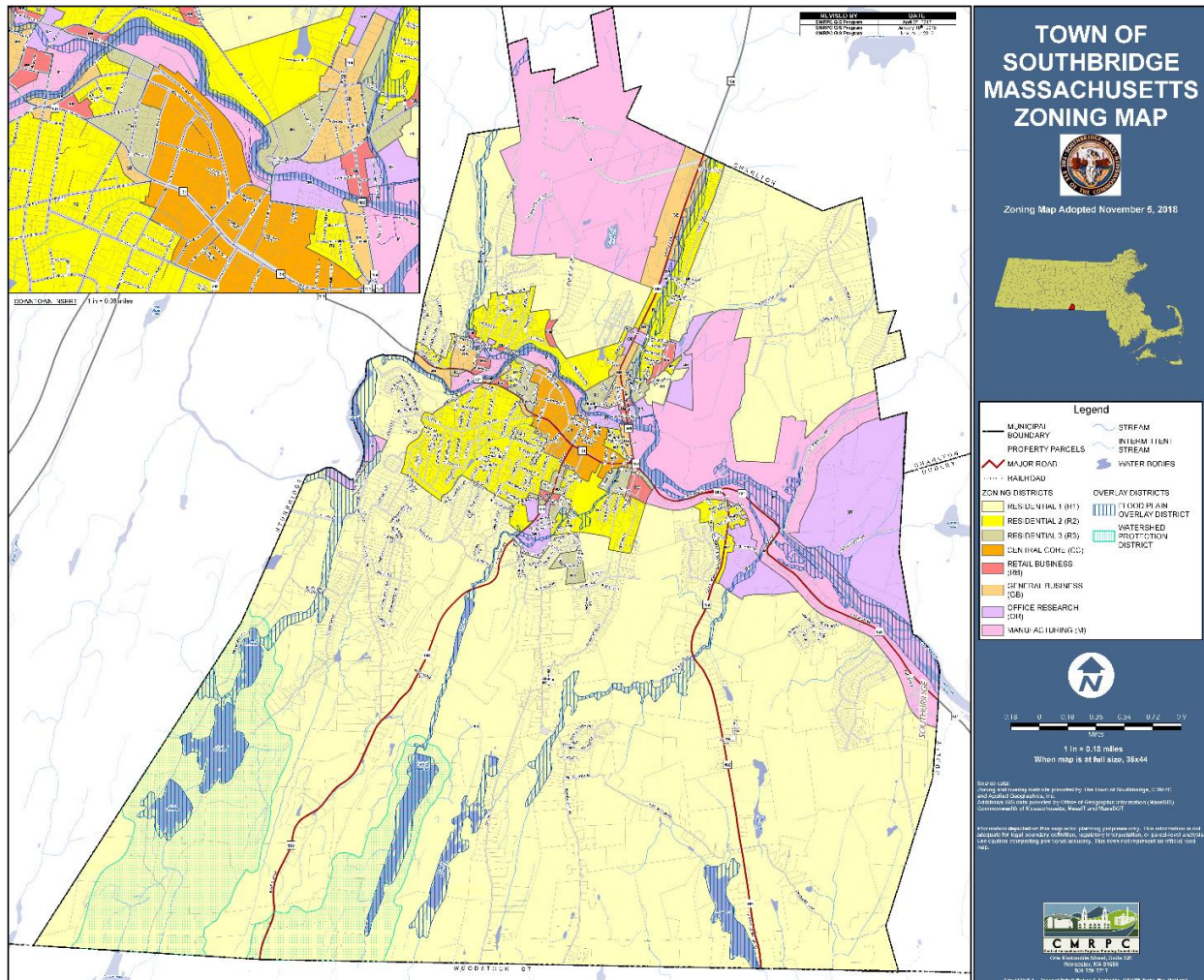
TABLE 14: SOUTHBRIDGE ZONING DISTRICTS

| Full Name                              | Abbreviation |
|--|--------------|
| <b>Residential Districts</b>           |              |
| Residence 1                            | R1           |
| Residence 2                            | R2           |
| Residence 3                            | R3           |
| <b>Business Districts</b>              |              |
| Central Core                           | CC           |
| Retail Business                        | RB           |
| General Business                       | GB           |
| <b>Office and Industrial Districts</b> |              |
| Office Research                        | OR           |
| Manufacturing                          | M            |
| <b>Overlay Districts</b>               |              |
| Floodplain District                    | FPD          |
| Watershed Protection                   | WP           |
| American Optical Flex Overlay District | AOFOLD       |
| Globe Village Flex Overlay District    | GVFOLD       |

TABLE 15: SOUTHBRIDGE ZONING BYLAWS SCHEDULE OF USES FOR RESIDENTIAL USES

|  | R1 | R2 | R3 | CC | RB | GB | OR | M |
|--|----|----|----|----|----|----|----|---|
| Single-family dwelling   | Y  | Y  | Y  | N  | N  | N  | N  | N |
| Two-family dwelling  | N  | Y  | Y  | N  | Y  | Y  | N  | N |
| Group home   | Y  | Y  | Y  | Y  | Y  | Y  | N  | N |
| Multifamily dwelling (limited to lots with public sewer service) | N  | N  | Y  | SP | Y  | Y  | SP | N |
| Mixed-use building   | N  | SP | SP | Y  | Y  | Y  | N  | N |
| Senior housing   | SP | SP | SP | SP | SP | SP | N  | N |
| Assisted living residence  | SP | SP | SP | N  | N  | N  | SP | N |
| Continuing care retirement community                             | SP | SP | SP | N  | N  | N  | N  | N |
| Open space residential development                               | Y  | Y  | Y  | N  | N  | N  | N  | N |

FIGURE 21: SOUTHBRIDGE ZONING MAP AS OF APRIL 2025



## MULTI-FAMILY HOUSING

An essential strategy for increasing affordable housing options is to facilitate the development of multi-family dwellings in an area of a community. Southbridge's zoning defines a Multifamily Dwelling as a building designed or intended or used as the residence of three (3) or more families, each occupying a separate dwelling unit and living independently of each other, and who may have a common right in halls and stairways; with the number of families in residence not exceeding the number of dwelling units provided.

As shown in Table 15, multi-family housing (although limited to lots with public sewer service) is permitted as of right in the Residence 3 (R3), Retail Business (RB), and General Business (GB) districts. This housing type is permitted by issuance of a special permit by the Planning Board in the Central Core (CC) and Office Research (OR) districts. Multi-family dwelling developments must comply with requirements under Southbridge's schedule of dimensional and density regulations in the zoning bylaws (Table 16). The town's zoning bylaws do not express opportunities for flexibility with density or dimensional requirements to accommodate developers of multi-family housing, such as density bonuses, reduced parking minimums, or streamlined permitting.

Much of Southbridge's multi-family housing stock is historic, constructed prior to the implementation of the town's zoning code. Therefore, there are limitations to what can be re-built on a lot if a building is taken down due to safety issues or other reasons. A new multi-family building cannot necessarily replace an existing one in many areas of town – a regulatory barrier which threatens both the current residential density of Southbridge as well as the health and safety of residents living in aging buildings.

## ZONING PROVISIONS THAT ADDRESS AFFORDABLE HOUSING AND SMART GROWTH

### OPEN SPACE RESIDENTIAL DEVELOPMENT

Under Section 8.1 of Southbridge's Zoning Bylaws, an Open Space Residential Development (OSRD) is permitted by-right in any of the residential districts (Residence 1, Residence 2, or Residence 3). This zoning is intended to:

- Promote efficient use of land in harmony with the Town's natural and heritage landscapes;
- Preserve valuable open space;
- Foster compact development patterns using flexible density and lot dimensional and to promote and encourage creativity in neighborhood design;
- Provide diverse and energy-efficient housing at all market levels;
- Protect surface water and groundwater, wetlands, floodplains, agricultural lands, wildlife, and other natural resources; and
- Promote aesthetics and the amenities of the Town.

Proposed OSRD plans must preserve at least 50% of the total acreage on the site under a conservation restriction. Protected open space of the OSRD may be held in private ownership, owned in common by a homeowner's association, dedicated to the Town of Southbridge or state government with their consent, transferred to a non-profit organization acceptable to the Planning Board, or another appropriate form of ownership.

The maximum number of dwelling units in an OSRD shall be calculated by a two-step formula based on the net acreage of the property. Density bonuses may be given by special permit to increase the unit count and advance goals of the town’s Master Plan. Housing types allowed in an OSRD include single-family, two-family, or multi-family dwellings.

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## SENIOR RESIDENTIAL DEVELOPMENT

Southbridge’s Senior Residential Development Bylaw (Section 8.3) is intended to provide for a variety of housing types, settings, and residential services to meet the needs of people as they age. A special permit must be granted by the Planning Board, and the applicable tract must meet these standards:

- 2 or more acres of land
- Minimum of 100 feet of frontage on a public way
- Public water available at the street frontage

A senior residential development should include one or more of these uses:

- Cottage dwellings (*maximum density of 4 units/acre and maximum building height of 32 feet*)
- Two-family dwellings (*maximum density of 4 units/acre and maximum building height of 32 feet*)
- Townhouse dwellings (*maximum density of 8 units/acre and maximum building height of 32 feet*)
- Independent living units (*maximum density of 20 units/acre and maximum building height of 55 feet*)
- Assisted living residence, with or without memory care units (*maximum density of 16 units/acre and maximum building height of 40 feet*)

Age-appropriate design is required of new developments, while units must be “visitable” and use universal design protocols, complying with accessibility requirements of the Massachusetts Architectural Access Board.

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## AMERICAN OPTICAL FLEX OVERLAY DISTRICT AND GLOBE VILLAGE FLEX OVERLAY DISTRICT

Adopted in 2021, both the American Optical Flex Overlay District (AOFOLD) and the Globe Village Flex Overlay District (GVFOLD) are intended to facilitate utilization of the town’s former mill structures and related properties for economic opportunity. These zoning districts aim to foster more ways for creative development which encourages a mix of uses (residential, commercial, and industrial). Under this zoning, apartment or condominium residences are allowed in existing structures and must consist of no less than 500 square feet of livable space.

## DIMENSIONAL REQUIREMENTS

Section 5 of the Zoning Bylaws defines dimensional requirements, including area, yard, and height regulations. Table 16 shows a schedule of the required minimum lot size, lot frontage, setbacks, building height, and maximum lot coverage for each zoning district. The regulations for development are the primary distinction between the various residential districts.

The minimum lot size for residential uses varies considerably from 5,000 square feet to 130,680 square feet, depending on the district. No more than 30% of a lot’s area may be covered by structures in the R1, R2, and R3 districts, while the maximum coverage is not to exceed 50% in the CC, RB, and GB district.

Reducing the minimum requirements for lot size, frontage, and setbacks in certain districts can result in beneficial impacts for the town, attracting developers willing to support more interconnected, walkable, mixed-use neighborhoods. This strategy could be utilized in areas of town with existing development and services, as it would allow future housing and business development to not encroach on undeveloped open space, preserving Southbridge’s natural beauty.

TABLE 16: SOUTHBRIDGE ZONING BYLAWS SCHEDULE OF DIMENSIONAL AND DENSITY REGULATIONS

|  | Per Unit | Minimum Lot Area (sq. ft.) | Minimum Frontage (lin. Ft.)          | Minimum Setback (Ln. Ft.) |       |      | Maximum Building Height |         | Maximum Lot Coverage (%) |
|--|----------|----------------------------|--------------------------------------|---------------------------|-------|------|-------------------------|---------|--------------------------|
|  |          |                            |                                      | Front                     | Side  | Rear | Feet                    | Stories |                          |
| <b>SINGLE FAMILY - R1</b>                          |          |                            |                                      |                           |       |      |                         |         |                          |
| Lot with water and sewer                           |          | 22,500                     | 125                                  | 30                        | 20    | 35   | 35                      | —       | 30%                      |
| Lot without water and sewer                        |          | 43,560                     | 175                                  | 50                        | 20    | 35   | 35                      |         |                          |
| Rear lot with water and sewer                      |          | 43,560                     | 50 (driveway)/<br>175 interior width | 50                        | 20    | 35   | 35                      |         |                          |
| Rear lot without water and sewer                   |          | 130,680                    | 50 (driveway)/<br>250 interior width | 50                        | 20    | 35   | 35                      |         |                          |
| Accessory structure                                |          |                            |                                      |                           | 30/50 | 10   | 10                      | 35      | —                        |
| <b>TWO-FAMILY - R2</b>                             |          |                            |                                      |                           |       |      |                         |         |                          |
| Lot  |          | 12,500                     | 125                                  | 30                        | 10    | 30   | 35                      | —       | 30%                      |
| Accessory structure                                |          |                            |                                      | 20                        | 10    | 10   | 35                      | —       |                          |
| <b>MULTIFAMILY - R3</b>                            |          |                            |                                      |                           |       |      |                         |         |                          |
| Allowed residential use                            | 5,000    | 15,000                     | 125                                  | 30                        | 10    | 30   | 50                      | 4       | 30%                      |
| <b>CENTRAL CORE - CC</b>                           |          |                            |                                      |                           |       |      |                         |         |                          |
| Multifamily/Residential                            |          | 10,000                     | 100                                  | 10                        | 10    | 20   | 50                      | 4       | 50%                      |
| Mixed-use building                                 |          | 5,000                      | 80                                   | 0                         | 0     | 0    | 60                      | 5       | 100%                     |
| All other uses                                     |          | 5,000                      | 80                                   | 0                         | 0     | 0    | 60                      | 5       | 100%                     |
| <b>RETAIL BUSINESS - RB, GENERAL BUSINESS - GB</b> |          |                            |                                      |                           |       |      |                         |         |                          |
| All uses   |          | 10,000                     | 125                                  | 30                        | 20    | 20   | 35                      | 2.5     | 50%                      |
| Mixed-use building                                 |          | 10,000                     | 125                                  | 30                        | 20    | 20   | 50                      | 4       | 50%                      |
| <b>OFFICE-RESEARCH - OR, MANUFACTURING - M</b>     |          |                            |                                      |                           |       |      |                         |         |                          |
| Any allowed use                                    |          | 40,000                     | 125                                  | 30                        | 10    | 20   | 60                      | 5       | 50%                      |
| Existing sewer                                     |          |                            |                                      |                           |       |      |                         |         |                          |
| Multifamily or other permitted residential use     | 5,000    | 25,000                     | 125                                  | 30                        | 10    | 20   | 50                      | 4       | 40%                      |
| All other uses                                     |          | 20,000                     | 125                                  | 30                        | 10    | 20   | 60                      | 5       | 50%                      |

## PARKING PROVISIONS

Section 7 of the Zoning Bylaws describes off-street parking requirements for a variety of residential, commercial, industrial, and public uses and structures. Single-family or two-family dwellings must provide a minimum of 2 spaces per unit. Multi-family dwelling units, excluding senior housing or other age-restricted residential uses, must provide a minimum of 1.5 spaces for units with up to 2 bedrooms, and 2 spaces per unit for more than 2 bedrooms. Dwelling units above the ground floor of a commercial building must provide a minimum of 1.5 spaces per unit. Assisted living residences or nursing homes must provide a minimum of 0.5 space per room plus 1 space per 4 units for visitor parking.

Excessive parking requirements can be a barrier to creating new housing, particularly multi-family housing, as they increase the cost of development by increasing the land area required. The Town's existing parking requirements can result in excess land dedicated to parking that might otherwise be used for housing, open space, or commercial land uses. Reducing the off-street parking minimum can lower development costs, potentially free up land for more housing, and reduce the cost of housing for residents.

## OTHER REGULATORY BARRIERS

There are a variety of other regulatory barriers, such as state and federal policies, inhibiting Southbridge from achieving its housing goals. The community outreach process revealed that many residents are concerned about absentee landlords who neglect properties that they rent out. Some building owners are also choosing not to rent out their multi-family units, adding to the town's vacancy rate. Unfortunately, there are few avenues to address this issue as these are privately owned properties. Abandoned or vacant properties enter into receivership; however, this is an extensive process that can take years to address the issues.

As the community struggles to promote local homeownership, Southbridge's housing market has seen an uptick in investors using limited liability companies (LLCs) purchasing multi-family residential properties. Locals fear these property acquisitions by entities will result in drastic increases in their rent costs. While there is no legal way to limit these types of major purchases, the town is challenged with the uncertainty of how to ensure its rental housing stock remains affordable and there are opportunities for Southbridge residents to purchase homes.

## ENVIRONMENTAL CONSTRAINTS

### SOILS, LANDSCAPE, AND TOPOGRAPHY

The landscape of Southbridge is characterized by many hills, waterways, pastures, and forests among its developed areas for industry, businesses, and homes. Elevations range from an average low point of 600 feet above sea level in the town's northwest corner to the highest point at 1,019 feet in the town's southwest corner near the border with Connecticut. In general, slopes in Southbridge vary between 3-15%. However, 18% of the town is steep slopes (15-35%) and sensitive to erosion. The flattest areas of Southbridge, with slopes of less than 3%, are largely located in wetlands and floodplains, comprising approximately 15% of the total land area of the town. The topography of Southbridge has influenced its physical sprawl beyond the town center, generally restricting suburban growth. Ridges and valleys extend in a north/south pattern throughout town and steep ridges have narrowed growth to the valley floors, low-lying areas, and adjacent to major transportation corridors.

Most of the soils found in Southbridge can be classified as glacial till, unsorted deposits left by melting continental glaciers. Glacial till is made up of a mixture of sediment, stones, and rocks of various sizes. Three percent of soils in Southbridge are considered prime agricultural soils, a valuable state and national resource, in need of conservation. Prime farmland, as defined by the U.S. Department of Agriculture, is land that has the best combination of physical and chemical characteristics for producing food, feed, forage, fiber, and oilseed crops and is available for these uses. An estimated 43% of soils have few restrictions for development while the remaining 57% of soils have constraints to development.

## FLOODPLAINS, WETLANDS, AND WATER RESOURCES

There are more than 1,200 acres of wetlands located throughout Southbridge. These include water bodies like rivers, tributaries, streams, and ponds as well as several classifications of marshes and swamps. The Quinebaug River bisects Southbridge, flowing from the northwest through the town center towards the southeast. The river is an important element to Southbridge's history, as it powered industrial growth along the river valley for years and has been a catalyst for the evolution of the mill town. Tributaries of the Quinebaug River, streams, and ponds are distributed throughout the town. Streams flowing through Southbridge include Breakneck Brook, Cohasse Brook, McKinstry Brook, Lebanon Brook, Dean Brook, Hatchet Brook, Nuisance Brook, and Cady Brook. Five are major perennial streams. Ponds include the 41-acre Morse Pond – a popular recreation destination – as well as Carpenter Pond, Wells Pond, and McIntyre Pond.

Located in the Quinebaug River Basin, Southbridge has five surface water reservoirs located in a watershed protection zone which supply the town. The town owns over 2,000 acres in the southwest corner of Southbridge which includes Reservoirs 3, 4, and 5 plus the Cohasse Brook Reservoir. Four reservoirs are located on Hatchet Brook and one on Cohasse Brook. The sub-basins that drain into the reservoirs are under a watershed protection zone. The town owns a major portion of the Hatchet Brook Reservoir watershed and a large portion of the Cohasse Brook Reservoir watershed. The remainder of the acreage is largely low-density residential development.

Vernal pools provide habitat for many species of wildlife. Certain species are specifically adapted for life in a vernal pool and cannot complete their life cycle without it. There are five certified vernal pools located in Southbridge. One vernal pool is located on the grounds of the High School and Middle School and is used as an educational tool. Two are located within the protected Watershed Zone, near the Cohasse Brook Reservoir. One is located within an area of vacant farmland, and one more is near the border of Charlton on Route 169. The certification of a pool does not offer added protection and only establishes that it functions biologically as a vernal pool. However, the Town is diligent about monitoring building projects that may be near a certified or a potentially certified vernal pool. The Natural Heritage and Endangered Species Program has identified 105 additional sites that are potential vernal pools in Southbridge.

The U.S. Army Corps of Engineers owns and manages the Westville Dam on the western border of the town where the Quinebaug River enters Southbridge. The dam was constructed to protect the town from flooding, following major flooding in 1955. A levee was also built at the former American Optical Campus. There are five major perennial streams which have all flooded during unusual storms, but are now contained with flood walls, floodplains, and other control. As roads are repaired and re-surfaced amenities are put into place to reduce street flooding. Beavers have contributed to the flooding of Guelphwood Road, and the Town has collaborated with the town of Charlton to address the issue. The Southbridge Zoning Bylaw requires anyone working in the 100-year floodplain to obtain a special permit with plans that provide for no reduction in floodwater capacity of any site.

Development is prohibited within the boundaries of wetlands, designated by the line within which hydric soils are present in combination with a plant community comprised of at least 50% of wetland indicator plant species. The Southbridge Conservation Commission enforces state regulations, confirms wetland borders as flagged and submitted by applicants, and has jurisdiction over activities occurring within a 100-foot buffer zone outward from any freshwater wetland boundary.

## VEGETATION, FISHERIES, AND WILDLIFE

Southbridge has large areas of mixed hardwood and pine forest. Northern red oak, eastern white pine, sugar maple, and white ash are found in the acidic, well-drained, upland soils. Meanwhile, wetlands, floodplains, and areas with seasonally high water tables support communities of red maple, Atlantic white cedar, green ash, yellow birch, red pine, American elm, balsam fir, and eastern hemlock.

Plants listed under the Natural Heritage and Endangered Species Program (NHESP) BioMap2 Core Habitat as “Species of Conservation Concern” which are most in need of conservation in the Commonwealth include:

- Climbing fumitory (*adlumia fungosa*)
- Large-bracted tick-trefoil (*desmodium cuspidatum*)
- Shining wedgrass (*sphenopholis nitida*)

Typical upland wildlife in this region of south central Massachusetts includes white-tailed deer, fox, raccoon, skunk, coyote, and the occasional black bear. Additionally, beaver, muskrat, wood ducks, various species of snakes and turtles, salamanders, toads, and frogs all contribute to the ecosystems found in Southbridge.

The NHESP BioMap2 has identified the following “Species of Conservation Concern” that may occur within the bounds of Southbridge:

- Mussels: Creeper (*strophitus undulates*) and Triangle Floater (*alasmidonta undulate*)
- Insects: Moths: Orange Sallow Moth (*pyrrhia aurantiago*)
- Amphibians: Marbled Salamander (*ambystoma opacum*) and Four-toed Salamander (*hemidactylum scutatum*) and Spotted Turtle (*clemmys guttata*)

## HAZARDOUS WASTE, POLLUTION, AND STORMWATER

A municipal landfill operated by Casella Waste Systems, Inc. is active and contains more than 100 acres, of which 60 are within the site assignment area. As part of the contractual relationship, the town receives free trash and recycling services. Recycling is mandatory per the town’s bylaws. The town is a single stream community that uses zero- sort recycling, which allows residents to place all their recyclable material in one toter on the curb for collection.

The Massachusetts Department of Environmental Protection (MassDEP), Bureau of Waste Site Cleanup, identifies and lists 21E or hazardous waste sites (which includes “brownfields sites”). The list of 21E and brownfield sites within the Town of Southbridge contains 176 sites/releases beginning with a “notification date” (usually the date when the site/release of oil or hazardous material was reported to MassDEP) as of 1/15/1987, with the most recent dated 8/16/2024. Most of these sites list the chemical type as oil and are classified as A RAO or B RAO which indicates a level of “no significant risk”, either following the completion of remedial work or an assessment that no remedial work was necessary.

There are 7 recorded brownfields in Southbridge totaling 72 acres. The largest, spanning 53 acres, is the former American Optical site located at 100 Mechanic Street. Brownfield sites are not required to “self-identify” or register with the Department of Environmental Protection (DEP) therefore it is possible there are properties in town that would qualify as a brownfield. There are records of 49 underground storage tanks located within the town. These are important to monitor due to their potential adverse environmental effects should there be a leak, spill, or other issue.

Non-point source pollution, such as sediment from construction, unpaved private roads, and winter sanding, is a significant concern for water quality as it can threaten the health of residents and wildlife if it reaches local water and groundwater resources. Most of Southbridge’s street network has adequate stormwater amenities. Development projects, particularly those at or near wetlands, are closely monitored by the Conservation Commission for erosion and sedimentation. Large projects require the Planning Board and Conservation Commission to utilize the services of “Peer Review” at applicants’ expense to check the calculations and design of stormwater amenities. The Department of Public Works regularly cleans out storm drains. When silt is detected at the Sewer Treatment Plant, it can be traced back to the source so the Town can fix any infrastructure issues or require private parties to correct issues on their properties.

## COMMUNITY INFRASTRUCTURE

### WATER AND SEWER SERVICES

Southbridge maintains a reliable source of public water supply that provides municipal water to 95% of its residents. The water system consists of 5 surface water reservoirs, one filtration facility, 6 pump stations, 4 water storage tanks, one re-chlorination facility, and approximately 93 miles of water main. Water is delivered to consumers via low service and high service systems. The town also sells water to the neighboring town of Charlton. Approximately 2,024 acres, plus 1,100 acres of bordering land, are protected by the Watershed Protection Overlay District and Section 15 of the Southbridge Zoning Bylaw.

Eighty-five percent of the community is serviced by municipal sewer. The majority of the wastewater treatment system was built in 1986 and then upgraded in 2008. A third treatment pool has been added to increase capacity. Despite the good condition of the system, there are anticipated improvements that will be needed to increase efficiency, control odor, and update technology.

The Town’s sewer treatment facility accepts some sewerage from the Town of Sturbridge. In addition, treated water from the sewer treatment facility is piped to the Millennium Power Plant in Charlton where it is used for cooling, and is then piped back to the sewer treatment facility prior to being released into the Quinebaug River. With the possible exception of the southernmost section of Route 169, all water is taken from and returned to the Quinebaug River Watershed.

### TRANSPORTATION

Southbridge is close to several major regional highways, including U.S. Route 20, Interstate-90 (Massachusetts Turnpike), and Interstate-84. With no direct access to highways and reliance on minor arterial roads, Southbridge is limited by the scarcity of thru roadways causing traffic congestion on available roads. This limits mobility both within the town and between the neighboring towns of Sturbridge and Charlton, and imposes constraints on potential residential, commercial, and industrial development in the area.

The Worcester Regional Transit Authority (WRTA) offers the Route 29 bus service that has multiple stops in Southbridge including downtown and Big Bunny Plaza, and connects the town to Charlton, Auburn, and Worcester. WRTA also contracts with SCM Elderbus to provide transportation services to seniors and disabled individuals residing in Southbridge and 20 other central Massachusetts communities. No passenger rail service exists in Southbridge but access to the MBTA commuter rail is available in Worcester.

The town's transportation network features sidewalks in various locations and conditions. The downtown area has the most abundant sidewalks, whereas in less developed areas of the town sidewalks are fragmented or non-existent. In general, the town's sidewalks are older and are in significant need of major repair and/or full replacement to come into full compliance with the accessible curb ramp ADA standards.

Existing trails and bike paths in the Town of Southbridge include the Westville Lake Community Trail, the Grand Trunk Trail, the Heritage Nature Trail, and the Quinebaug Valley Rail Trail.

Access to reliable transportation systems is an essential component of livable and thriving communities, ensuring that residents of all means and abilities are connected to local jobs, services, schools, and amenities. New housing and mixed-use development in Southbridge should be steered to areas that are close to bus routes, sidewalks and pedestrian infrastructure, and highway access.

## SUBSIDIES AND STAFF CAPACITY

State and Federal financial resources to subsidize affordable housing production are extremely limited and competitive across Massachusetts. As housing prices continue to rise, deeper subsidies are required to fill the gaps between what it costs to develop housing and what residents can realistically afford. A highly competitive housing market defined by record-high housing sale prices and buyers willing to pay tens of thousands of dollars over asking prices makes purchasing a home harder than ever in the Commonwealth. The need for deed-restricted affordable housing has only become more crucial as subsidies become less available.

The Town does qualify for federal Community Development Block Grant (CDBG) funding, which funds Southbridge's Housing Rehabilitation Program administered by the town's Economic Development and Planning Department. Grant administration of the program is a huge undertaking, and the town has struggled to maintain adequate staffing to balance the demands of the program with limited town resources.

The Town of Southbridge has not voted to approve the Community Preservation Act (CPA) to establish a Community Preservation Fund. Under CPA, at least 10% of the funding raised through a local property surcharge paired with additional funding through the statewide CPA Trust Fund, must be dedicated to local housing efforts to preserve and produce affordable housing. The other two categories for funding allocation are open space preservation and recreation, as well as historic preservation. This funding resource could have sizeable benefits for the town, allowing Southbridge to have a reliable source of funding for all items related to affordable housing.

The Town also does not have a Municipal Affordable Housing Trust Fund which would enable the Town to collect funds for housing, segregate them out of the general budget into an affordable housing trust fund that would be managed by a local Board of Trustees. Both CPA and a Housing Trust Fund are excellent opportunities to provide a reliable source of funding for all items related to affordable housing in Southbridge.

There is currently no Community Development Corporation (CDC) in Southbridge to take an active role in housing or other community initiatives. The Southbridge Redevelopment Authority is dedicated to urban revitalization of the downtown area, maintaining an Urban Renewal Plan that covers 80 parcels within the project area.

Southbridge has limited staffing capacity to prioritize affordable housing efforts. The Town staffs a Town Manager, Economic Development and Planning Director, and a combined Town Planner & Conservation Agent who have little extra capacity for additional responsibilities. Town resources to fund a part-time, full-time, or shared professional housing coordinator to adequately address affordable housing initiatives is a barrier to Southbridge achieving the goals of this HPP.

## LAND AVAILABILITY

Although there are large tracts of undeveloped land in Southbridge, much of the land has restrictions on it that constrain feasible development for housing. Protected open space refers to open space that is owned by a municipality, a state or federal agency, a non-profit land trust organization, or privately and is primarily managed for conservation, recreation, or environmental protection. There is a total of 5,397.57 acres of protected land in Southbridge, distributed into the following categories:

- Chapter 61, 61A, or 61B Programs (2,373.39 acres)
- Recreation and Flood Control (99.92 acres)
- Parks and Recreation: (422.8 acres)
- Watershed Protection: (2,419.13 acres)
- Land Trusts: (82.33 acres)

There are some municipally owned sites that have potential for the creation of new housing, as well as vacant or underutilized properties that could be redeveloped.

## COMMUNITY PERCEPTIONS

Throughout the HPP public outreach process, Southbridge residents have expressed a mix of impressions on the idea of new housing development. A theme that resonated across input and conversations with locals was the need to preserve affordable housing options so that residents are not priced out of the town, as many families moved to Southbridge for its affordability. However, there are still concerns from residents about the form that new affordable housing units will take, as many oppose construction of large apartment structures, citing the preference of smaller-scale multi-family or single-family homes.

Residents also expressed concerns about whether new subsidized housing units will adequately meet the needs of Southbridge's most vulnerable members, as many households earn far less than 80% of the Area Median Income. Proposed developments may face pushback from the community if they are perceived to not be meeting the needs of the town's residents and offering housing units out of the price range of an average Southbridge household.

Utilizing this Plan, it is important to continue community outreach efforts and discussions about the significance of affordable housing in Southbridge. Dialogues, accessible information in multiple languages, and open lines of communication for local leaders and residents on housing issues will be key to achieving local goals. Notably, community concerns should be addressed with sensitivity.

# HOUSING PRODUCTION GOALS

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

An HPP is required to set two types of goals: an annual numerical goal for affordable housing production, and qualitative strategies based on the type, affordability, location, and other desired aspects of new affordable housing. Using the current EOHLC baseline of 7,871 year-round housing units (sourced from the 2020 U.S. Decennial Census), Southbridge currently has 4.89%, or 385 units, of its housing stock qualify on the Subsidized Housing Inventory (SHI). The Town needs to add 402 more qualifying units to the SHI in order to achieve the goal of 10%, or 787 total affordable units, on the SHI.

TABLE 17: FIVE YEAR HOUSING PRODUCTION SCHEDULE FOR SOUTHBRIDGE

| Year           | Annual Additional Units to the SHI (0.5% of 7,871 units) | Total Affordable Units on the SHI | Percent Affordable | Gap (Number of units needed to achieve 10%) |
|----------------|--|-----------------------------------|--------------------|---|
| 2025 (Current) |  | 385                               | 4.89%              | 402   |
| 2026           | 39   | 424                               | 5.38%              | 363   |
| 2027           | 39   | 463                               | 5.88%              | 324   |
| 2028           | 39   | 502                               | 6.37%              | 285   |
| 2029           | 39   | 541                               | 6.87%              | 246   |
| 2030           | 39   | 580                               | 7.37%              | 207   |

Southbridge is encouraged to produce SHI-eligible units totaling 0.5% of the year-round housing stock according to the most recent Census over the course of one year, or 1.0% over the course of two years. To produce 0.5% of its total units annually as SHI units, Southbridge will need to add 39 SHI-eligible housing units each year. Given this recommended production pace, in five years the town would reach 6.87% and by 2036 would achieve the 10% affordable housing mandate.

# HOUSING STRATEGIES

To achieve the housing production goals efficiently, the following strategies have been developed based on a wide variety of sources including:

- Prior planning efforts in Southbridge, including the 2013 Master Plan
- Priority housing needs identified in the Housing Needs Assessment
- Public comments from the Housing Production Plan Public Workshops on October 24, 2024 and November 12, 2024
- Results of the 2024 Southbridge Housing Needs Survey
- Discussions of the Housing Production Plan Working Group at regularly scheduled meetings
- Successful case studies of housing initiatives in other municipalities throughout the Commonwealth

The Southbridge Planning Board voted unanimously to adopt the Housing Production Plan at their meeting on [insert date when approved]. The Southbridge Town Council voted unanimously to adopt the Housing Production Plan at their meeting on [insert date when approved].

The primary objective of the Plan is to guide the Town to meet the 10% affordability threshold under Chapter 40B, it should be noted that the Town also strives to serve a wide range of local housing needs. Therefore, there are instances within this Plan in which housing initiatives may be promoted to meet such needs that will not necessarily directly result in the inclusion of units on the Subsidized Housing Inventory.

## 1. CAPACITY BUILDING STRATEGIES

The Town of Southbridge does not have substantial annual local, state, or federal funding available to support local housing initiatives on an ongoing basis. The Town also has a limited local structure in place to coordinate housing activities. The following strategies are proposed to further build local capacity to implement the components of this Housing Production Plan through resources to subsidize implementation and an improved structure to effectively coordinate housing activities.

### 1.1 IDENTIFY AND LEVERAGE RESOURCES TO ADVANCE HOUSING PRODUCTION AND PROGRAMS.

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

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

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

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

**Community One Stop for Growth**, the Commonwealth's single application portal and collaborative review process of community development grant programs, offers opportunities to support housing, transportation, infrastructure, economic development, and community development. Through this grant application process, programs including, but not limited to the **Housing Choice Grant Program, Massachusetts Downtown Initiative, and MassWorks Infrastructure Program** offer a range of funding opportunities. Communities can be considered by multiple grant programs simultaneously, have access to guidance and partnership from state agencies, and are able to receive referrals to additional funding opportunities. To apply, municipalities are encouraged to first submit an Expression of Interest to seek input on a number of potential projects.

The **Housing Choice Initiative** was put into action by the Baker-Polito Administration following an identification of inadequate housing production across the Commonwealth. One crucial part of this multipronged effort to increasing the state's housing supply is the Housing Choice Designation and Grant Program. A Housing Choice Designation is a 5-year designation which rewards communities that are producing new housing and have adopted best practices to promote sustainable housing development. A community that achieves this designation receives both exclusive admission to Housing Choice Capital Grants and priority access to many other Commonwealth grant and capital funding programs (i.e. MassWorks, Complete Streets, LAND and PARC grants).

## 1.2 ESTABLISH A MUNICIPAL AFFORDABLE HOUSING TRUST FUND WITH AN ACTIVE BOARD OF TRUSTEES TO OVERSEE AFFORDABLE HOUSING INITIATIVES IN SOUTHBRIDGE.

As of 2025, there is no active group tasked with advocating and overseeing housing initiatives in Southbridge. Every community is encouraged to have a formal group of concerned residents sponsoring affordable housing engagement and activities. Such a group in Southbridge could utilize the Housing Production Plan as a guiding document to implement the recommended strategies. Therefore, the town is encouraged to establish a Municipal Affordable Housing Trust Fund, led by a Board of Trustees that will guide future affordable housing initiatives.

The state enacted the Municipal Affordable Housing Trust Fund Act on June 7, 2005, which simplified the process of establishing housing funds that are dedicated to subsidizing affordable housing. The law enables communities to collect funds for housing and segregate them out of the general budget into an affordable housing trust fund. Additionally, trusts can own and manage real-estate, though most trusts choose to dispose of property through a sale or long-term lease to a developer to clearly differentiate any affordable housing development from a public construction project to be in compliance with Chapter 30B. Funds from the Affordable Housing Trust Fund may be used to support the acquisition, development, or preservation of affordable housing units. Possible types of assistance through the affordable housing trust fund include:

- Deferred payment loans
- Low or no interest amortizing loans
- Down payment and closing cost assistance for first-time homebuyers
- Credit enhancements and mortgage insurance guarantees
- Matching funds for municipalities that sponsor affordable housing projects
- Section 8 Project Based Vouchers

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

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

Much momentum has been built with the public outreach initiatives of this Plan, which a future Board of Trustees can continue. Public education and dialogue on the need and benefits of affordable housing, plus keeping the public informed as to any new housing initiatives the Town is pursuing, will help remove barriers to creating affordable housing. If the Town needs support in establishing a Municipal Housing Trust Fund or guidance on local housing committee duties, Massachusetts Housing Partnership offers resources in their [Municipal Housing Trust Guidebook](#) and [Housing Toolbox for Massachusetts Communities](#).

### 1.3 SECURE AND MAINTAIN PROFESSIONAL SUPPORT TO IMPLEMENT HOUSING PRODUCTION PLAN STRATEGIES.

Strategies identified in this plan will require considerable commitment from boards, committees, volunteers, and Town officials. Additionally, they involve specialized expertise in planning, housing programs, policy, and development. Town leaders such as the Town Manager, Town Planner & Conservation Agent, Economic Development & Planning Director, and Planning Board have limited capacity to take on such additional responsibilities.

There are a variety of options and models for securing professional support. Southbridge may choose to hire a full-time or part-time housing coordinator or potentially support a shared position with another community in the area. A part-time consultant may be brought on as needed to handle activities related to environmental engineers for pre-development work, surveyors, appraisers, etc. CMRPC manages a Regional Housing Coordinator position for communities interested in receiving part-time services.

#### 1.4 PROMOTE EDUCATIONAL TRAININGS AND PROGRAMS RELATED TO AFFORDABLE HOUSING AND ENCOURAGE PARTICIPATION BY SOUTHBRIDGE STAFF, TOWN COUNCIL, AND OTHER BOARD OR COMMITTEE MEMBERS.

Housing and land use in Massachusetts are constantly evolving fields, with new funding programs, regulations, best practices, zoning opportunities, and law and policy changes. Leadership in Southbridge should make a deliberate effort to stay up to date with ways in which they can best serve their community. There are numerous ways to build knowledge and enhance capacity to plan for housing. Workshops, trainings, conferences, and general resources are offered by Citizen Planner Training Collaborative (CPTC), Mass Housing Partnership (MHP), Massachusetts Chapter of the American Planning Association, and Citizens' Housing and Planning Association (CHAPA), to name a few. These are also unique opportunities to learn about success stories from other communities.

## 2. ZONING AND POLICY STRATEGIES

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

#### 2.1 ENCOURAGE LOCAL LEGISLATORS TO ADVOCATE FOR POLICIES THAT IMPROVE ACCESS TO AFFORDABLE, SECURE, AND QUALITY HOUSING.

Low-income and environmental justice communities in Massachusetts, including Southbridge, are most vulnerable to changes in the housing market. While minimum wage and average household income have been slow to improve, the cost of rent and utilities has grown drastically in recent years. With more households strained to pay for rising housing costs, housing insecurity in Massachusetts is only intensifying and taking forms such as overcrowding, living in substandard housing, evictions, homelessness, frequent moving, plus negative impacts on health and well-being.

Throughout the HPP public outreach process, numerous locals voiced support for implementation of a rent control or stabilization policy, citing unreasonable increases in their housing payments over a short period of time. Fear of eviction and feelings of powerlessness at the will of landlords are evident in Southbridge. Massachusetts currently has a statewide ban on rent control policies, following a ballot question in 1994. However, the Town is encouraged to continue to listen to the concerns of its citizens and work with policy makers to enact change.

Representatives for Southbridge in the Massachusetts Legislature should be kept informed on local housing issues and encouraged to further affordable housing policy that will improve living conditions in the town. Furthermore, there are several local, regional, and state-wide organizations dedicated to advocating for improved housing standards that the town can collaborate with. Citizens' Housing & Planning Association (CHAPA) is a resource of dedicated advocates who push for legislation to fund affordable housing development and programs in Massachusetts.

## 2.2 FACILITATE THE DEVELOPMENT OF ACCESSORY DWELLING UNITS (ADUS) BY EXPLORING FUNDING MECHANISMS TO HELP HOMEOWNERS CONSTRUCT ADUS.

Southbridge is in the process of amending its zoning bylaws to allow accessory apartments under certain local regulations, expected to be implemented in 2025. Accessory units can take the form of finished basements, above-garage studios, rehabbed carriage houses, and other outbuildings on parcels generally zoned for single-family homes. This type of housing can be appropriate for elderly parents, young adults, caretakers, and even renters.

While ADUs are an exciting opportunity to increase the local housing stock in Southbridge and satisfy community needs, a barrier is the high cost of construction. There are some existing loan programs that will help qualifying homeowners finance construction of ADUs, such as the Home Modification Loan Program that provides eligible borrowers with zero-interest deferred-payment loans, or banks that offer home equity loan and mortgage programs for ADUs. The Town should monitor opportunities to collaborate with a local bank or financing agency to set up a program that would help fund the construction of ADUs. If the Town adopts the Community Preservation Act (CPA) or a Municipal Housing Trust Fund, these resources could also be dedicated to financing ADU's under certain eligibility qualifications. The town may want to consider providing financial support in exchange for deed-restrictions on affordability of ADUs, particularly for owner-occupants of the primary unit.

## 2.3 EXPLORE WAYS TO REGULATE SHORT-TERM RENTAL HOUSING IN TOWN.

According to the Zoning Bylaw Schedule of Uses, short term rental housing is permitted by special permit in all three residential zoning districts as well as the CC district. However, more specific regulatory aspects for this type of use are not included in Southbridge's code of bylaws. Platforms like Airbnb and VRBO allow homeowners to rent out their properties for short stays. Without clear regulations, this can lead to issues like noise complaints, changes in neighborhood character, lack of long-term rental housing stock for locals, increased rental prices, or negative impacts on local hotels.

Establishing local regulations in Southbridge could set standards for inspections and safety, community impact fee, limits to the number of short-term rentals, occupancy caps, length of stay, parking requirements, location, proximity of the owner or manager, and more. Some communities have also prepared short-term rental guides clearly describing the application process, fees, inspections, and other information that applicants should be aware of.

## 2.4 CONDUCT A COMPREHENSIVE ZONING BYLAW DIAGNOSTIC AND UPDATE IN ORDER TO MAINTAIN A MORE USER-FRIENDLY DOCUMENT THAT REFLECTS MODERN BEST PRACTICES.

Zoning bylaws are regulatory tools for land use planning that specify the types of buildings that can be constructed, their size and dimensions, permitted locations, and the review and approval process. A community's zoning bylaws should be clear, consistent, accessible, and reduce the need to "interpret" regulations. While amendments to Southbridge's zoning bylaws have been brought forward over the years based on the changing needs of the community, it may be appropriate to conduct a zoning "diagnostic" to identify inconsistencies, gaps, and barriers within the code. Based on the recommendations of the diagnostic, the Town can then implement a comprehensive update to produce a document that is easy to understand and use by residents, Town officials, developers, and the business community.

Updated zoning bylaws can attract new development and renovations to bring needed housing and economic development to Southbridge. Furthermore, updates to the zoning code should value smart growth land use patterns and sustainable development principles to ensure new development aligns with the vision for the town's future.

## 2.5 PROMOTE MIXED USE DEVELOPMENT THROUGHOUT THE DOWNTOWN AREA.

Mixed use development is a way to maximize and diversify the use of space, supporting the town's local economy while increasing housing opportunities. Mixed use residential/commercial development should be encouraged in Southbridge's downtown to integrate higher density residential uses with commercial spaces under appropriate design criteria. The Southbridge Urban Renewal Plan (URP) calls for greater investment and a more favorable regulatory environment to facilitate mixed-use development in this area of town. Recommended methods to achieve this objective, according to the URP, include the following:

- Streamline the permitting and development process for preferred development.
- Prepare creative and flexible Zoning Bylaws to promote business development.
- Promote owner-occupied mixed-use buildings with retail on the first floor, professional offices on the second floor, and living quarters on the floors above.
- Promote grant programs for building rehab projects.
- Promote sustainable design principles for all new development.

Furthermore, the URP suggests replacing existing development along the west side of Central Street and along LaRochelle Way with new mixed use buildings in order to maximize and diversify the potential use of the highly visible space, while integrating with surrounding improvements and development patterns. Main Street and Hamilton Street are other key areas for mixed use redevelopment. Some parcels in the downtown area are zoned for heavy industrial and would require a zoning change to support the mix of residential and commercial uses in the area.

## 2.6 EVALUATE THE FEASIBILITY OF INFILL ZONING PROVISIONS FOR NON-CONFORMING LOTS

Infill development is a strategy that allows a community to capitalize on potential nonproductive space to increase housing options. An infill development option allows properties with excessive setbacks (typically to accommodate overly proscriptive parking or landscaping regulations) to develop the portion of their parcel closest to the roadway for narrowly defined purposes. It can increase the overall housing stock, improve the experience for pedestrians, and knit together otherwise disconnected parts of the streetscape.

Southbridge has numerous challenging sites that would not permit new development in compliance with present-day zoning and dimensional requirements. These are typically found in the form of smaller scattered parcels of land that were bypassed by earlier development or were once occupied by buildings. Infill development refers to the construction of buildings on unused or underutilized land, typically in existing urban areas with access to infrastructure and amenities. Instead of directing development outward, infill helps utilize existing parcels, lots, and buildings. This can encourage density and reduce sprawl, resulting in more sustainable and vibrant neighborhoods.

While infill development offers incredible potential for adding much-needed new homes or businesses to Southbridge, many instances of this type of development cannot yet occur due to regulatory barriers. Local regulations can be amended, however, to allow greater flexibility with infill development on non-conforming lots in town. An Infill Development Overlay District Bylaw could be used to designate an area that offers increased flexibility for parcels that do not meet the minimum dimensional requirements of the Zoning Bylaw<sup>4</sup>. A revision of dimensional standards, particularly reducing minimum setbacks and dimensional requirements for development, should be examined as well.

## 2.7 PROMOTE REDEVELOPMENT OF VACANT AND UNDERUTILIZED PARCELS THROUGH INCENTIVES AND LEVERAGING TAX CREDITS.

Numerous parcels in Southbridge are currently vacant, used exclusively for parking, or contain unoccupied or partially occupied buildings. As emphasized in the Town's Urban Renewal Plan, Southbridge is encouraged to prioritize redevelopment of vacant and underutilized properties for commercial and residential uses. For commercial-only development, the Town consistently informs potential developers and investors that it will entertain Tax Increment Financing (TIF) applications. There are a variety of other possible incentives that the Town can consider offering in order to attract investment in Southbridge and activate sites that would otherwise be unused. Possible incentives include:

- Local property tax exemptions or credits
- Density bonuses
- Donated or reduced sale of Town-owned land
- Brownfield remediation
- Reduced parking requirements
- Reduced dimensional requirements
- Flexible design standards
- Accelerated approvals or by-right development to streamline development
- Fee reductions
- Public funding

Offering a mix of development incentives targeting vacant and underutilized properties can support the town by advancing residential growth, expanding diversity of the housing stock, promoting growth of the local economy, and revitalizing neighborhoods. Such parcels can be burdensome to communities as they have public safety concerns and impact property values, while making it very difficult to attract private and public reinvestment.

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<sup>4</sup> A Model Infill Development Overlay District Bylaw prepared by the Pioneer Valley Planning Commission is included in the Appendix.

## 2.8 ENHANCE SMART GROWTH ZONING TOOLS TO INCREASE AFFORDABLE HOUSING PRODUCTION WHILE PRESERVING VALUABLE OPEN SPACE, FARMLAND, AND NATURAL RESOURCES.

There are a handful of policy tools available that the Town of Southbridge can consider utilizing to balance meeting its local housing needs with protecting important natural resources from development.

M.G.L. Chapter 40R encourages communities to adopt Smart Growth Zoning Overlay Districts, which provide a range of housing opportunities, including a high percentage of affordable housing units, by offering a variety of financial incentives. The overlay districts, which cannot exceed 15% of a community's land area, must be located in proximity to transit, within city/town centers or commercial districts, and be capable of supporting high-density residential or mixed-use development. Chapter 40R dictates that communities must allow minimum density requirements of 8 units per acre for single-family units, 12 units per acre for two- and three-family units, and 20 units per acre for multifamily projects, plus 20% of new housing within the district must be affordable households earning less than 80% of the Area Median Income. In return for adopting the zoning and streamlining the development process for 40R districts, cities and towns can get between \$10,000 and \$600,000 in state funding, plus an additional \$3,000 for every new home created.

Southbridge maintains an Open Space Residential Development (OSRD) bylaw which is intended to promote efficient use of land in harmony with the town's natural and heritage landscapes. An OSRD is allowed by right and may be proposed in any residential district. At least 50% total acreage on a proposed OSRD plan site must be preserved by conservation restriction. This effective bylaw should be promoted to developers interested in pursuing new development in Southbridge.

Minimum parking requirements can be a significant barrier to sustaining lively town centers as surface parking consumes valuable land, plus it is an expensive cost for developers to incur. The Town should consider implementing reduced or more flexible parking supply minimums.

Furthermore, there are plenty of smart growth zoning strategies not directly related to housing that the town can evaluate. Documents such as the [EPA's Essential Smart Growth Fixes for Urban and Suburban Zoning Codes](#) can serve as useful tools.

## 2.9 PURSUE ZONING CHANGES TO ALLOW CLUSTER DEVELOPMENTS OF SMALL HOMES, SUCH AS TINY HOME COMMUNITIES, COTTAGE HOUSING COMMUNITIES, OR MOBILE HOME PARKS.

Tiny Home Communities and Cottage Housing Communities offer an alternative to traditional subdivision developments and serve as more efficient ways of developing land for new detached residences. These types of developments provide a more flexible layout of clustered single-family homes that lowers the costs of development in roads and infrastructure; decreases municipal maintenance and service costs; and preserves open space, community character, and natural resources. Zoning for cottage housing or tiny home communities can help the Town continue to guide development through "smart growth" approaches to better protect the environment as opposed to most existing regulations that promote suburban sprawl. Such small pocket neighborhoods can provide needed starter housing, workforce housing, homes for veterans, as well as opportunities for empty nesters looking to downsize.

Developments of cottage homes or tiny communities typically feature 4 to 12 single-family residential units clustered around a common open space. Cottage homes are usually less than 1,000 square feet in gross floor area while tiny homes are generally less than 600 square feet in gross floor area. A group of homes are arranged to face each other around a central landscaped common area while parking is screened from public view. Pocket neighborhoods are considered a type of “missing middle” housing which offers smaller units in a walkable neighborhood that are compatible in scale and form with detached single-family homes.

Under Southbridge’s current zoning regulations, these types of developments are largely restricted. The Town is encouraged to adopt a bylaw that would permit cluster developments of smaller homes in residential districts.



*Veterans Community Project in Kansas City, MO features 49 tiny homes for homeless veterans.*



*Cottages on Greene in East Greenwich, RI is a mixed-income 15-unit cottage development on a 1-acre site.*

### 3. HOUSING DEVELOPMENT STRATEGIES

The following strategies provide the basic components for the Town to support the production of new affordable housing. Because Southbridge does not currently have a local housing subsidy source, such as CPA or a Municipal Housing Trust Fund, it is important for the Town to partner with capable developers, both non-profit and for-profit, which will be able to access other sources of financing.

#### 3.1 ESTABLISH PARTNERSHIPS WITH PRIVATE, NON-PROFIT, AND PUBLIC DEVELOPERS WILLING TO CREATE AFFORDABLE HOUSING AND EXPLORE INCENTIVES THAT THE TOWN CAN PROVIDE TO SUPPORT NEW DEVELOPMENT.

The Town of Southbridge should strive to work cooperatively with both private and public developers of affordable housing to offer a greater variety of housing choices for area residents. The Town should welcome proposed projects of such scope and attractiveness that comply with development policies and meet the town's priority housing needs. The Town, in turn, is encouraged to be an active partner throughout the development process through activities such as contribution or "bargain sale" of municipal land, predevelopment funding, regulatory relief, or gap financing.

The Town can also pursue "Friendly 40B" projects with developers under the State's Local Initiative Program (LIP), a major permitting vehicle for developing affordable housing. LIP allows the Executive Office of Housing and Livable Communities (EOHLC) to provide technical assistance that qualifies as a "subsidy." This process encourages engagement with the municipality and offers community members a say in the early stages of a project, prior to any application to EOHLC.

#### 3.2 CREATE AN INVENTORY OF SITES POTENTIALLY SUITABLE FOR AFFORDABLE HOUSING DEVELOPMENT.

To proactively create desired affordable housing, the Town should take all the necessary steps to prepare for new housing development. The Town will position itself for successful future development by creating and regularly updating an inventory of Town-owned and privately-owned properties. This inventory should include an assessment of constraints and factors such as zoning restrictions, topography and soils, infrastructure, traffic patterns, existing residences and businesses, presence of wetlands or endangered species, wildlife corridors, historic resources, open space conservation restrictions, etc. This record should be utilized when developers want to submit proposals to the town for residential developments, so the Town can determine and prioritize the properties that are most appropriate.

Furthermore, specific sites should be identified that could be utilized as "Friendly 40B" developments under the Local Initiative Program (LIP). Using this approach, a developer collaborates with town boards to minimize density, improve setback requirements, or align architectural aesthetics with the existing neighborhood character. Utilizing vacant, underutilized, and publicly-owned land can help reduce costs associated with developing affordable housing.

The following are areas which have been identified as appropriate for future residential or mixed-use redevelopment or new development. The filing of comprehensive permit applications would be encouraged in these areas. The sites, some of which are Town-owned, include:

- Wardwell Court
- 6 Larochelle Way (Registry of Motor Vehicles) (Parcel # 035-043-00001)

- 26 Central Street (Delicia's) (Parcel # 035-013-00001)
- 24 Elm Street (Southbridge Fire Station) (Parcel # 047-159-00001)
- 25 Elm Street (Southbridge News headquarters building) (Parcel # 047-212-00001)
- 39 Elm Street (Elm Centre) (Parcel # 047-213-00001)
- 253-257 Main Street (Cornerstone Bank) (Parcel # 047-205-00001)
- 289 Main Street (formerly Zoe's Pizza) (Parcel # 047-163-00001)
- 310 Main Street (Parcel # 035-040-00001)
- 318 Main Street (Parcel # 035-039-00001)
- 326 Main Street (Parcel # 035-038-00001)
- 338 Main Street (Parcel # 035-036-00001)
- 344 Main Street (Parcel # 035-035-00001)

### 3.3 ADVOCATE FOR AND INCENTIVIZE HOUSING UNITS THAT ARE DEED-RESTRICTED FOR VERY LOW-INCOME AND EXTREMELY LOW-INCOME HOUSEHOLDS.

Not only is there a need for more affordable housing in Southbridge, but there is a demand for housing with deeper affordability. One-third of Southbridge households earn less than \$50,000 per year, while an estimated 16% of residents are living below the federal poverty level<sup>5</sup>.

There is a significant gap between what new residential buildings cost to construct and maintain these days versus the rents most people can afford to pay. For deeply affordable housing, this gap is further exacerbated. Developers are generally unwilling to include deeply affordable housing units in their projects unless there are mandates in place (such as inclusionary zoning policies) and/or incentives available to offset additional costs.

The Town should explore ways to attract and collaborate with developers willing to create housing restricted to households earning less than 60% of the Area Median Income. Typically, to provide deeper levels of affordability, projects require federal, state, or local public resources. Programs and resources are available, though highly competitive, such as the federally authorized Low-Income Housing Tax Credit (LIHTC) which awards tax credits to developers to help pay for development of deeply affordable housing<sup>6</sup>. The Town can also consider providing tax cuts via the Urban Center Housing Tax Increment Financing (UCH-TIF) Program. The Town could also consider reduced permitting fees for projects that include affordable units.

Local funding is usually required for developers to be competitive for vouchers, LIHTC, and other federal or state funding mechanisms. Currently, Southbridge does not have an affordable housing trust fund or Community Preservation Act (CPA) funds, straining the town's ability to contribute gap financing towards affordable housing projects. Raising revenue will allow the Town to support greater affordable housing production, particularly units with deeper affordability.

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<sup>5</sup> American Community Survey 5-Year Estimates 2019-2023

<sup>6</sup> Eligibility for LIHTC: Both for-profit and nonprofit developers can qualify for the credit. At least 20% of the units must be reserved for persons with incomes at/or below 50% of the area median income adjusted for family size; or at least 40% of the units must be made affordable for persons with incomes at/or below 60% of the area median income adjusted for family size. In addition, the project must be retained as low-income housing for at least 30 years.

### 3.4 EXPLORE FINANCING ASSISTANCE PROGRAMS TO SUPPORT FIRST-TIME HOMEBUYERS AND LOW-INCOME HOUSEHOLDS.

There are a variety of ways to directly support low-income households and/or those seeking to purchase their first home. If a reliable source of funding is secured, the Town is recommended to explore offering programs such as the following:

- **Direct rental assistance:** This type of assistance for renters is in the form of rental vouchers, subsidizing the difference between market rents and what a household can afford to pay. Such a program would allow low-income renters to live in town even if they are not residing in a deed-restricted affordable unit.
- **Down-payment/closing cost assistance:** In order to encourage and diversify homeownership in Southbridge, this type of program would help low- to moderate-income households become homebuyers by advancing the cash assistance needed to be able to complete the closing of the home's mortgage. Assistance could be offered in a variety of ways, including a grant, a no- or low-interest amortizing loan, or a deferred loan in which repayment is not required unless the property is refinanced or sold within a defined period of time (i.e. 10 years).
- **Buy-down program:** This is an opportunity whereby the Town would use funds to buy-down market-rate homes, deed restrict them as affordable in perpetuity, and sell them to income-qualified, first-time homebuyers at below-market prices. This program could assist the town in bridging the gap between what is available in the open market and what is affordable to a low- to moderate-income household by reducing the purchase price of the home. The community can set what the qualifications of the homebuyer are, such as annual household income limits or amount of assets. By deed restricting homes as affordable in perpetuity, this program would also help increase the town's units on the Subsidized Housing Inventory (SHI).

However, without Community Preservation Act funds or an Affordable Housing Trust Fund, the Town is not currently well-positioned to allocate locals funds specifically for affordable housing initiatives.

### 3.5 ENCOURAGE REDEVELOPMENT AND ADAPTIVE REUSE OF SOUTHBRIDGE'S HISTORIC MILLS THROUGH INCENTIVES.

Southbridge's former mills are historic structures that have immense potential to serve much-needed residential and commercial uses. Redevelopment can be a massive financial investment, however, thus the provision of incentives can be a way for the town to attract developers.

Tax credits are available for the rehabilitation and adaptive reuse of historic structures. One program is the Massachusetts Historic Rehabilitation Tax Credit (MHRTC) program, which offers up to 20% in state tax credits for qualified rehabilitation expenses incurred during the restoration of historic structures. It is a highly competitive program and there is an annual cap, so there are selection criteria to ensure the funds are distributed to the projects that provide the most public benefit.



*Southbridge Mills contains 48 new apartments in the historic mill that was once home to the American Optical Company.*

The Federal Historic Preservation Tax Incentives program encourages private sector investment in the rehabilitation and re-use of historic buildings. The National Park Service and the Internal Revenue Service administer the program in partnership with State Historic Preservation Offices. A 20% income tax credit is available for the rehabilitation of historic, income-producing buildings that are determined by the Secretary of the Interior, through the National Park Service, to be “certified historic structures.”

Southbridge can offer additional incentives to facilitate mill redevelopment such as zoning variances, flexibility with building codes, or a streamlined permitting process. The utility of various tax incentive programs and regulatory flexibility should be explored and communicated with potential developers in order to facilitate development of the town’s historic structures.

### 3.6 EXPLORE CREATION OF A SOUTHBRIDGE COMMUNITY DEVELOPMENT CORPORATION

A community development corporation (CDC) is a nonprofit organization created to support and revitalize communities. CDCs support a range of activities, including housing development, job creation, and providing essential services such as health care and education. These entities are intended to empower communities by addressing their specific needs and promoting sustainable development. Currently, Southbridge does not have its own CDC, although it does receive business development services from the Quaboag Valley CDC.

Starting a CDC in town would require a number of steps, including forming a board of passionate leaders, establishing the legal framework as a nonprofit organization, developing a strategic plan, and securing funding and resources. The Massachusetts Association of Community Development Corporations and other CDCs such as Worcester’s Main South CDC may be able to provide resources to help the town launch its own CDC.

With a CDC in place, Southbridge could develop new affordable housing and invest in neglected properties. A CDC could also provide programs that support interested homebuyers with accessing credit, finding appropriate funding, qualifying, purchasing, and managing their property. CDCs are grounded in empowering the local community and they provide a non-profit approach to housing and services.

## 4. HOUSING PRESERVATION STRATEGIES

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

### 4.1 CONTINUE TO ADMINISTER THE SOUTHBRIDGE HOUSING REHABILITATION PROGRAM, FUNDED THROUGH THE MASSACHUSETTS COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG) PROGRAM, TO SUPPORT LOCAL HOUSING REHABILITATION EFFORTS.

The Town of Southbridge is a "mini-entitlement" community of the Massachusetts Community Development Block Grant (CDBG) Program, funded by the United States Department of Housing and Urban Development (HUD) through the Massachusetts Executive Office of Housing and Livable Communities (EOHLC). Southbridge’s Housing Reb Program has been successful in helping local property owners upgrade their buildings and correct safety and building code violations. The program targets elderly and low- to moderate-income residents, providing up to \$50,000 per unit that is selected. Recently, the program has transitioned to prioritizing owner-occupants who qualify as low- to moderate-income households, as opposed to investor owners.

The Town should continue to manage this program as it provides gap funding to support rehabilitation of the local housing stock for those who would otherwise not be able to afford such investment in their homes. If the Town is challenged with administering the program, it can collaborate with the Central Massachusetts Regional Planning Commission (CMRPC) which runs CDBG programs for other communities.

#### **4.2 IMPLEMENT A RENTAL REGISTRY PROGRAM INTENDED TO HELP PROTECT THE HEALTH AND SAFETY OF TENANTS IN RESIDENTIAL RENTAL UNITS.**

The Town of Southbridge should carefully consider implementing a rental registry program that would require any property owner with tenants to register each unit with the municipality. This would provide many benefits such as allowing the municipality to contact owners when there is an emergency, violation, or other issues related to their rental property. Having such a system in place will help ensure compliance with the State Sanitary and Building Codes, as well as other applicable local ordinances.

A communications system established through the rental registry would allow the municipality to directly contact rental property owners regarding items such as changes to local ordinances, notifications of work being done in the area, information on grants they may qualify for, emergency alerts, or issues directly related to their property. Furthermore, having accurate information in a database provides first responders with the number of units, number of bedrooms in each unit, etc. when they arrive at the scene for an emergency.

To ensure the program would be self-sufficient and cover costs of the software for a centralized database, the Town can implement registration and renewal fees. Other communities that have implemented rental registry programs include Worcester, South Hadley, and Lynn.

#### **4.3 HELP QUALIFYING RESIDENTS ACCESS HOUSING ASSISTANCE.**

There are a variety of programs, resources, and financial assistance opportunities available to homeowners, homebuyers, and special populations in Massachusetts. The Town should help connect residents with existing resources and organizations that can help households meet their needs. There are numerous opportunities for the Town to play a pivotal role in relaying important information. The Town can consider providing contact information of housing resources on the town website, hosting guest speakers at public venues, promoting informational pamphlets, and much more. Resources should also be available in Spanish in order to equitably support the town's heavily Spanish-speaking population. The appendix of this plan includes an index of local housing resources and assistance programs.

#### **4.4 PRESERVE THE AFFORDABILITY OF EXISTING UNITS ON THE SUBSIDIZED HOUSING INVENTORY (SHI) AND ENSURE FUTURE AFFORDABLE HOUSING UNITS HAVE DEED RESTRICTIONS THAT REMAIN IN EFFECT IN PERPETUITY.**

While the creation of new affordable units is a priority of the Town, a further priority is to preserve the affordability restrictions of existing units. According to the state's SHI, there are 168 units at Brookside Terrace that have affordability restrictions set to expire in 2030. Loss of these units on the SHI would have harmful effects to those currently living at Brookside Terrace and could result in many families needing to move if rents are raised. Deliberate steps should be taken to ensure the affordability of these units is maintained for the future. There should be proactive communication with monitoring agents and subsidizing agencies to monitor and maintain units on the SHI.

#### 4.5 ENSURE SOUTHBRIDGE LANDLORDS AND TENANTS ARE AWARE OF THEIR RIGHTS AND RESPONSIBILITIES.

The Town is encouraged to promote information and resources to inform renters of their legally protected rights as well as the responsibilities held by landlords. Any guidance provided should not be a substitute for legal advice, but rather a way to help people make informed decisions and prevent future issues from arising. There are numerous ways to inform locals, such as:

- Promote “Know Your Rights” flyers which summarize the rights and responsibilities of tenants, as well as contact information for local legal aid agencies. Any information should be available in multiple languages.
- Partner with local organizations and legal offices to host workshops to educate tenants on Fair Housing Law and how to protect themselves from discrimination, unsafe living conditions, raised rent, retaliation, or other violations.
- Update the community on new laws related to renter protection, eviction, or other regulations relevant to tenants.
- Promote meetings and workshops for current and prospective landlords and property managers, such as those hosted by the Southern Worcester County Landlords Association.

Like cities such as Worcester have done, hosting a Landlord Summit would offer a chance for the town to engage with property owners. Such an event could offer sessions on topics such as owning historic properties, fire prevention, housing grant programs, as well as provide valuable information to landlords and potential investors.

#### 4.6 ACTIVELY SUPPORT THOSE STRUGGLING WITH HOMELESSNESS AND SUBSTANCE ABUSE IN SOUTHBRIDGE BY PROVIDING SUPPORTIVE SERVICES AND PATHWAYS TO HOUSING STABILITY.

The town of Southbridge should actively support its most vulnerable residents who are struggling with substance abuse and homelessness. The objective should be to make homelessness brief and non-recurring. Families and individuals in need should have easy access to temporary shelter, holistic supportive services, and pathways to permanent housing.

There are many incredible community partners and organizations serving the people of Southbridge currently. Strengthening the partnerships with local and regional social services organizations such as the Kiva Center, Open Sky Community Services, Central Massachusetts Housing Alliance, St. Luke’s Guesthouse, RCAP Solutions, Center of Hope Foundation, Catholic Charities, and many more will provide greater local support for those in need of shelter and care.

A way to build closer partnerships is by fostering open and transparent communication between the Town of Southbridge and organizations that work directly with vulnerable populations. Representatives of social service organizations are encouraged to participate in Town Council or Board of Health meetings, providing updates and informing local leaders on the challenges they are encountering. Southbridge’s leaders are encouraged to apply policies and leverage resources that support the housing and recovery needs of the community. This may include enhancing existing facilities and programs, investing in additional transitional and permanent supportive housing, and considering barriers such as transportation and healthcare access that need to be addressed.

#### 4.7 ENCOURAGE CREATIVE MODELS OF HOMEOWNERSHIP SUCH AS HOUSING COOPERATIVES.

A goal of this Housing Production Plan is to determine ways to increase local homeownership in Southbridge. It is worth examining case studies and exploring models that are alternatives to the traditional forms of homeownership. One of these models is housing cooperatives.

A housing cooperative is formed when people join together on a democratic basis to own or control the housing and/or related community facilities in which they live. This typically takes the form of a not-for-profit cooperative corporation. The primary distinction between a cooperative form of ownership is that participants do not directly own real estate, but rather they purchase shares or a membership in a cooperative housing corporation which then owns or leases all real estate.

Participants pay a monthly amount that covers their share of the operating expenses of their cooperative corporation. Benefits from this type of model may include personal income tax deductions, lower turnover rates, lower real estate tax assessments, controlled maintenance costs, and resident participation and control.

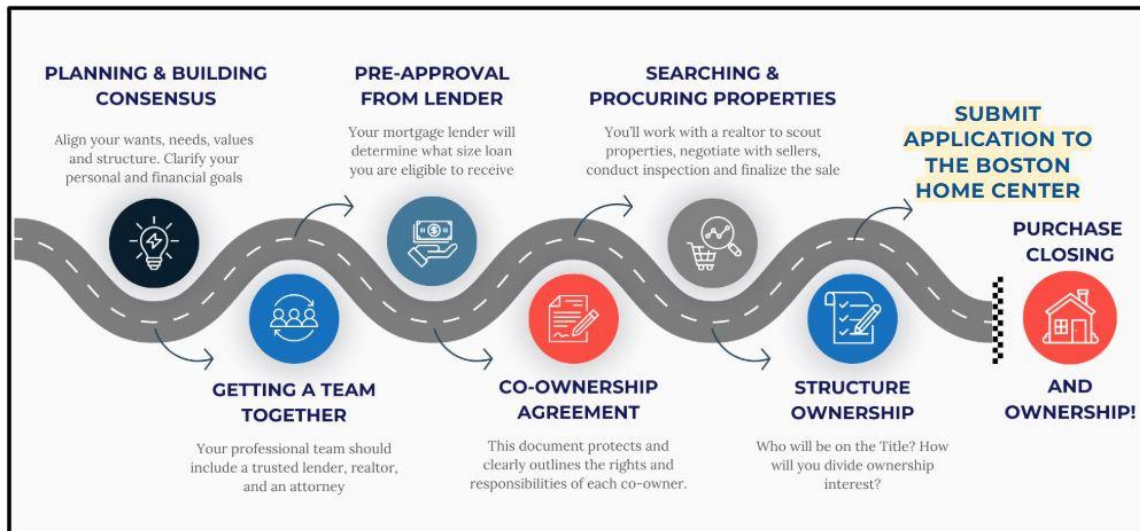
In the city of Boston, the Boston Home Center partnered with the Housing Innovation Lab to recently pilot a new loan program that supports households coming together to purchase multi-family homes. The pilot program will provide zero-percent interest deferred loans (payable upon sale, transfer, or refinance) to help cover the costs of the down payment and reasonable closing costs for the purchase of multifamily properties. Eligible households earning up to 100% of the Area Median Income may receive up to \$50,000 and households earning up to 135% of the Area Median Income may receive up to \$35,000.

To qualify, each household must:

- Be considered a “First-Time Homebuyer,” and have completed CHAPA-approved First Time Homebuyer courses (HB 101 & 201)
- Contribute at least 1.5% of the purchase price of their share of the property of their own funds
- Agree to occupy the home as their primary residence
- Have less than \$100,000 in liquid assets (excluding government-sponsored retirement accounts)
- Enter into a “co-ownership agreement” (described in the City’s [Guide to Co-Purchasing](#))

Eligible properties must be:

- A two or three family home located in the City of Boston
- Have as many vacant, unoccupied units as participating households listed as joint owners on the mortgage



*A diagram from the Boston Home Center shows the co-purchasing process under the pilot program.*

#### 4.8 EXPLORE OPPORTUNITIES TO ASSIST MIDDLE-INCOME RENTERS AND HOMEOWNERS PAY FOR HOUSING RELATED COSTS.

There are limited financial assistance options that exist to support households whose incomes are too high for subsidized housing but are priced out by market rents. Commonly referred to as “workforce housing”, these types of households typically earn between 80% and 120% of Area Median Income (AMI). The Town is encouraged to explore ways to support this income group with their housing needs.

There are a few existing examples of the direction that Southbridge could follow to support local workforce housing. The City of Cambridge manages a Middle-Income Rental Program waiting pool in which the city’s Housing Department identifies qualified applicants to occupy privately-owned apartments. Applicants must earn an annual gross income between 80% and 120% of the Area Median Income (AMI) to qualify.

A program administered by MassHousing, the Workforce Housing Initiative provides low-interest rate loans to developers for new construction or adaptive reuse of rental projects where units are affordable to households with incomes in the 60% to 120% of the AMI range and at least 20% of units are affordable to households earning at or below 80% of the AMI. MassHousing also maintains a list of developments that offer workforce housing units for interested applicants. The Town can partner with developers and MassHousing to pursue this initiative.

Homeowners in Southbridge may be struggling with making much-needed updates or modifications to their homes, particularly given the town’s historic housing stock. While many homeowners may be able to afford their mortgage, insurance, tax, and utility payments, it is likely that numerous households are challenged with saving adequate funds for additional investments in their homes. Town leaders may wish to initiate a financing program to enable qualifying homeowners to make energy efficiency upgrades, accessibility modifications to support independent living for individuals with disabilities, or home repairs to remove health and safety hazards. There are existing programs and agencies that the Town can also partner with, such as RCAP Solutions or Habitat for Humanity.

Furthermore, the costs of utilities such as electricity, heat, and internet have been on the rise with limited relief for moderate-income households. While programs such as fuel assistance target low-income households, those who earn a higher gross annual income than the eligibility threshold are left with few options. The town should advocate for additional resources and relief for these middle-income families and individuals.

According to the Southbridge Housing Needs Survey, 32% of respondents said that tax relief would be the biggest factor in helping them stay in their homes. The high cost of taxes may also be preventing prospective homeowners from purchasing homes in Southbridge. Tax relief such as tax breaks or deferrals have a narrow eligibility range, however, and are typically reserved for low-income seniors and veterans. The town should explore ways to enhance tax relief opportunities for middle-income homeowners who are struggling but do not necessarily fall into the low-income bracket or meet qualifications such as age or veteran status. A program could be started locally if the town establishes a Municipal Housing Trust Fund and capitalizes the fund.

# HOUSING ACTION PLAN

| ACTION PLAN   | Expected Implementation Years |      |      |      |      |         | Parties Responsible for Implementation   |
|---|-------------------------------|------|------|------|------|---------|--|
|   | 2026                          | 2027 | 2028 | 2029 | 2030 | Ongoing |  |
| <b>Capacity Building Strategies</b>   |                               |      |      |      |      |         |  |
| <b>1.1</b> Identify and leverage resources to advance housing production and programs.  |                               |      |      |      |      |         | CMRPC; Affordable Housing Trust Fund (AHTF); Economic Development & Planning Department (EDP); Town Manager's Office; Town Council |
| <b>1.2</b> Establish a Municipal Affordable Housing Trust Fund with an active Board of Trustees to oversee affordable housing initiatives in Southbridge.                                 |                               |      |      |      |      |         | CMRPC; Town Council; Town Manager's Office; EDP  |
| <b>1.3</b> Secure and maintain professional support to implement Housing Production Plan strategies.  |                               |      |      |      |      |         | Town Manager's Office; Town Council  |
| <b>1.4</b> Promote educational trainings and programs related to affordable housing and encourage participation by Southbridge staff, Town Council, and other board or committee members. |                               |      |      |      |      |         | CMRPC; Town Manager's Office; EDP  |

| ACTION PLAN  | Expected Implementation Years |      |      |      |      |         | Parties Responsible for Implementation                                  |
|--|-------------------------------|------|------|------|------|---------|---|
|  | 2026                          | 2027 | 2028 | 2029 | 2030 | Ongoing |   |
| <b>Zoning Strategies</b>   |                               |      |      |      |      |         |   |
| <b>2.1</b> Encourage local legislators to advocate for policies that improve access to affordable, secure, and quality housing.                                  |                               |      |      |      |      |         | Town Council; AHTF; Housing Authority (HA); Resident participation      |
| <b>2.2</b> Facilitate the development of Accessory Dwelling Units (ADUs) by exploring funding mechanisms to help homeowners construct ADUs.                      |                               |      |      |      |      |         | CMRPC; EDP; Planning Board (PB); Town Manager’s Office; AHTF            |
| <b>2.3</b> Explore ways to regulate short-term rental housing in town.   |                               |      |      |      |      |         | PB; EDP; ZBA; Town Council; CMRPC; Economic Development Committee (EDC) |
| <b>2.4</b> Conduct a comprehensive Zoning Bylaw diagnostic and update in order to maintain a more user-friendly document that reflects modern best practices.    |                               |      |      |      |      |         | PB; EDP; ZBA; Town Council; CMRPC                                       |
| <b>2.5</b> Promote mixed use development throughout the downtown area.   |                               |      |      |      |      |         | PB; Town Council; EDC; Redevelopment Authority (RA)                     |
| <b>2.6</b> Evaluate the feasibility of infill zoning provisions for non-conforming lots  |                               |      |      |      |      |         | PB; EDP; ZBA; Town Council; CMRPC                                       |
| <b>2.7</b> Promote redevelopment of vacant and underutilized parcels through incentives and leveraging tax credits.  |                               |      |      |      |      |         | PB; Town Council; RA  |
| <b>2.8</b> Enhance smart growth zoning tools to increase affordable housing production while preserving valuable open space, farmland, and natural resources.    |                               |      |      |      |      |         | PB; EDP; ZBA; Town Council; CMRPC                                       |
| <b>2.9</b> Pursue zoning changes to allow cluster developments of small homes, such as tiny home communities, cottage housing communities, or mobile home parks. |                               |      |      |      |      |         | PB; EDP; ZBA; Town Council; CMRPC                                       |

| ACTION PLAN   | Expected Implementation Years |      |      |      |      |         | Parties Responsible for Implementation                                   |
|---|-------------------------------|------|------|------|------|---------|--|
|   | 2026                          | 2027 | 2028 | 2029 | 2030 | Ongoing |  |
| <b>Housing Development Strategies</b>   |                               |      |      |      |      |         |  |
| <b>3.1</b> Establish partnerships with private, non-profit, and public developers willing to create affordable housing and explore incentives that the Town can provide to support new development.                   |                               |      |      |      |      |         | EDP; HA; AHTF; St. Luke's Guesthouse                                     |
| <b>3.2</b> Create an inventory of sites potentially suitable for affordable housing development.  |                               |      |      |      |      |         | EDP; RA  |
| <b>3.3</b> Advocate for and incentivize housing units that are deed-restricted for very low-income and extremely low-income households.   |                               |      |      |      |      |         | Town Council; PB; AHTF   |
| <b>3.4</b> Explore financing assistance programs to support first-time homebuyers and low-income households.  |                               |      |      |      |      |         | Town Council; PB; AHTF   |
| <b>3.5</b> Encourage redevelopment and adaptive reuse of Southbridge's historic mills through incentives.   |                               |      |      |      |      |         | RA; PB; ZBA; EDP; AHTF   |
| <b>3.6</b> Explore creation of a Southbridge Community Development Corporation (CDC).   |                               |      |      |      |      |         | Town Council; Resident participation                                     |
| <b>Housing Preservation Strategies</b>  |                               |      |      |      |      |         |  |
| <b>4.1</b> Continue to administer the Southbridge Housing Rehabilitation Program, funded through the Massachusetts Community Development Block Grant (CDBG) Program, to support local housing rehabilitation efforts. |                               |      |      |      |      |         | EDP; CMRPC   |
| <b>4.2</b> Implement a rental registry program intended to help protect the health and safety of tenants in residential rental units.   |                               |      |      |      |      |         | Inspection Services Department (IS); Board of Health (BOH); Town Council |
| <b>4.3</b> Help qualifying residents access housing assistance.   |                               |      |      |      |      |         | AHTF; Town Manager's Office; HA  |

| ACTION PLAN   | Expected Implementation Years |      |      |      |      |         | Parties Responsible for Implementation       |
|---|-------------------------------|------|------|------|------|---------|--|
|   | 2026                          | 2027 | 2028 | 2029 | 2030 | Ongoing |  |
| 4.4 Preserve the affordability of existing units on the Subsidized Housing Inventory (SHI) and ensure future affordable housing units have deed restrictions that remain in effect in perpetuity. |                               |      |      |      |      |         | EDP; Brookside Terrace; HA                   |
| 4.5 Ensure Southbridge landlords and tenants are aware of their rights and responsibilities.  |                               |      |      |      |      |         | Twon Council; BOH                            |
| 4.6 Actively support those struggling with homelessness and substance abuse in Southbridge by providing supportive services and pathways to housing stability.                                    |                               |      |      |      |      |         | Town Council; BOH; Social services providers |
| 4.7 Encourage creative models of homeownership such as housing cooperatives.  |                               |      |      |      |      |         | Resident participation; AHTF                 |
| 4.8 Explore opportunities to assist middle-income renters and homeowners pay for housing related costs.   |                               |      |      |      |      |         | AHTF; Town Council; Town Manager's Office    |

**Responsible Parties Key:**

- **EDP** = Department of Economic Development & Planning
- **TM** = Town Manager's Office
- **IS** = Inspection Services Department
- **TC** = Town Council
- **PB** = Planning Board
- **AHTF** = Affordable Housing Trust Fund (proposed)
- **ZBA** = Zoning Board of Appeals
- **HA** = Southbridge Housing Authority
- **EDC** = Economic Development Committee
- **BOH** = Board of Health
- **COA** = Council on Aging
- **RA** = Redevelopment Authority