

December 29, 2022

Jennifer Maddox, Undersecretary
Department of Housing & Community Development
100 Cambridge Street, Suite 300
Boston, MA 02114
Attn: Phil DeMartino

RE: Princeton Housing Production Plan

Dear Undersecretary Maddox:

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

The Planning Board voted to adopt the Housing Production Plan on December 7, 2022, and the Selectboard voted to adopt the Housing Production Plan on December 28, 2022.

This plan constitutes the Town of Princeton's first Housing Production Plan, which summarizes the current housing conditions in the community and outlines a strategic plan to increase the number of affordable housing units in order to actively work towards achieving Princeton's 10% affordable housing goal.

Our municipal contact is: Sherry Patch, Town Administrator. Ms. Patch can be reached by telephone at (978)-464-2102 or by email at townadministrator@town.princeton.ma.us

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

Sincerely,

A handwritten signature in blue ink, appearing to read 'Kb Cruise'.

Karen Cruise
Chair, Selectboard

Cc: John Mirick, Chair, Planning Board

Princeton's Housing Goals

1. Identify and leverage resources to advance housing production and programs.

2. Encourage affordable housing development and design to fit the character of the community

3. Adopt zoning and policy changes to enable a greater diversity of housing choices

4. Provide housing opportunities that meet the needs of emerging demographics, including smaller households and senior households

Next Steps

Establish a citizen based group responsible for overseeing implementation of the Housing Production Plan goals and strategies

FROM THE COMMITTEE

Welcome to Princeton's Housing Production Plan!

Plan Purpose and Committee Responsibilities

The Housing Production Plan serves two purposes:

- Demonstrate Princeton's progress toward complying with Massachusetts' rule requiring every municipality to make 10% of their housing stock deed-restricted as affordable to encourage housing options for all members of the community.
- Serve as a roadmap of activities the town can do to help with our housing needs.

The Plan was created by a committee of your neighbors--Princeton residents appointed by the Select Board working in conjunction with Central Massachusetts Regional Planning Commission (CMRPC).

In general, the committee members were responsible for guiding community outreach efforts and establishing the housing goals and strategies, while CMRPC staff were responsible for technical aspects including compiling updated data about Princeton from a variety of sources, driving the process, and creating the final document. The committee used a town-wide survey and community meetings to gather direct input from residents.

The committee settled on four goals and associated strategies. Each goal includes a list of action steps to advance the goal. These activities are part of creating Princeton's plan and thinking about the future!

Plan Background and Data

The Plan provides detailed information about the importance of planning for housing, how the state law Chapter 40B impacts Princeton, how the Town can further fair housing and prevent discrimination, and opportunities for diversifying the existing housing stock. The Plan presents a wealth of updated data about Princeton, including:

- Population demographics
- Housing supply characteristics
- Housing market conditions

Of especial interest to Princeton residents is a description of challenges that are common to many rural communities. These include a lack of public water and sewer plus limited municipal staff capacity and funding to assist with planning and zoning initiatives.

Acknowledgements

The Plan was made possible by input from Princeton residents. To those who completed a survey, attended a community meeting, or both-- thank you! It made our work possible.

Thank you for your interest and commitment to Princeton's future! The committee thinks you will find the Plan an enlightening reading. Enjoy.

Sincerely,

The Princeton Housing Production Plan Committee

Carla Zottoli, Co-Chair

Deborah Cary, Co-Chair

Ann Neuburg, Clerk and Planning Board Representative

Frances Thomas, Council on Aging Representative

Joseph O'Brien, Voting Member

Richard Bisk, Select Board Representative

Jennifer Greene, Advisory Committee Representative

Matthew Moncreaff, Former Select Board Representative

A plan rooted in community input

"The Town needs to strategically plan for affordable housing without compromising the rural appeal, character, and natural surroundings of the town. Incorporate or allow for tiny homes or assisted living communities and other types of affordable housing that are aesthetically pleasing and, more importantly, are constructed in ways that maintain the natural beauty this town has. Consider what Princeton's land would say if it could talk and build with respect for the land. Sustainability is key."

-Community survey response from a Princeton resident



2022

HOUSING PRODUCTION PLAN

TOWN OF PRINCETON

Prepared by the
Princeton Housing Production Plan Committee

With technical assistance from
Central Massachusetts Regional Planning Commission



Acknowledgements

Thank you to all members of the Princeton community who dedicated their time and insights to this project by participating in meetings, conversations, surveys, and the public forum during the process. Your input is invaluable to the formation of this plan and is greatly appreciated.

Princeton Housing Production Plan Committee

Carla Zottoli, Co-Chair

Deborah Cary, Co-Chair

Ann Neuburg, Clerk and Planning Board Representative

Frances Thomas, Council on Aging Representative

Joseph O'Brien, Voting Member

Richard Bisk, Select Board Representative

Jennifer Greene, Advisory Committee Representative

Matthew Moncreaff, Former Select Board Representative

Town Staff

Sherry Patch, Town Administrator

Nathan Boudreau, Town Clerk

Princeton Planning Board

Princeton Select Board

Central Massachusetts Regional Planning Commission

Emily Glaubitz, Principal Planner

Sarah O'Brien, Assistant Planner

TABLE OF CONTENTS

TERMS AND DEFINITIONS.....	4
EXECUTIVE SUMMARY	6
Introduction	6
Background and Purpose	6
Summary of Housing Production Goals	7
Summary of Housing Goals and Strategies	7
INTRODUCTION	9
Community Overview	9
Plan Process	9
Plan Methodology.....	10
Housing Production Plans and M.G.L. Chapter 40B.....	10
Safe Harbors.....	11
Defining Affordable Housing.....	12
Fair Housing and Housing Discrimination	13
HOUSING NEEDS ASSESSMENT	14
Demographic Characteristics	14
Population and Household Trends	14
Housing Supply Characteristics.....	26
Housing Market	32
HOUSING CHALLENGES	39
Regulatory Constraints.....	39
Multi-Family Dwellings	39
Zoning Provisions That Address Affordable Housing and Smart Growth	39
Dimensional Requirements.....	41
Parking Provisions.....	42
Environmental Constraints	43
Soils, Landscape, and Topography	43
Floodplains, Wetlands, and Water Resources	44
Vegetation, Fisheries, and Wildlife	44
Hazardous Waste, Pollution, and Stormwater	45

Limited Community Infrastructure	47
Limited Subsidies and Staff Capacity	48
Land Availability	48
Community Perceptions.....	49
HOUSING PRODUCTION GOALS	50
HOUSING GOALS AND STRATEGIES.....	51
ACTION PLAN MATRIX.....	69
APPENDIX	72

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), Department of Housing and Community Development (DHCD), or other sources.

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

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

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

COMPREHENSIVE PERMIT: A local permit for the development of low- or moderate- income housing issued by the Zoning Board of Appeals pursuant to M.G.L. c.40B §§20-23 and 760 CMR 56.00. Comprehensive permits can be issued if a municipality has not met any of the three statutory minima 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-UNIT HOUSING OR 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. To be inclusive of all household types, this Housing Production Plan will instead use the term “multi-unit housing”.

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 Law Chapter 40B requires cities and towns in the Commonwealth to work towards ensuring that a minimum of 10% of their total housing stock qualifies as affordable to households earning at or below 80% of the Area Median Income (AMI). The State encourages municipalities to prepare a Housing Production Plan (HPP) to assist in achieving the 10 percent goal as well as take a proactive step in developing affordable housing. A Housing Production Plan is a plan authorized by M.G.L. Chapter 40B and administered by the Massachusetts Department of Housing and Community Development (DHCD). The Plan is organized into three principal components:

- 1. HOUSING NEEDS ASSESSMENT**
- 2. HOUSING CHALLENGES**
- 3. HOUSING PRODUCTION GOALS AND STRATEGIES**

BACKGROUND AND PURPOSE

The Town of Princeton has entered into a Best Practice Compact of Housing and Economic Development, a reflection of the need for improvement in this category and an agreement with the Commonwealth to implement at least one best practice in this chosen area. In 2021, the Town applied for funding from the Community Compact Best Practices program to develop a Housing Production Plan. Utilizing these funds, the Town contracted the Central Massachusetts Regional Planning Commission (CMRPC) on August 31, 2021 to appropriate \$17,500 for technical assistance in developing a Housing Production Plan.

The Princeton Housing Production Plan Committee is a group of six (6) volunteers appointed by the Select Board. Governance of the committee is by two Co-Chairs and each member has full voting rights. Tasked with the responsibility of guiding the creation of the Town's first Housing Production Plan, the committee met remotely one to two times per month between November 2021 and November 2022. Meetings were open to the public, in accordance with Open Meeting Law. CMRPC staff worked collaboratively with the Housing Production Plan Committee to understand local housing conditions, seek input from the community using multiple platforms, and develop strategies that will support the town with meeting the housing needs of current and future residents. CMRPC provided any technical support needed to achieve the deliverables of the Plan.

The goal in developing a Housing Production Plan (HPP) for the Town of Princeton is to provide the town with a strong tool for implementing alternative and affordable housing options to meet Chapter 40B regulations. This Plan represents the culmination of baseline demographic and housing research, community outreach, zoning and regulatory review, plus an implementation plan for goals and objectives.

SUMMARY OF HOUSING PRODUCTION GOALS

AS OF 2022, PRINCETON’S SUBSIDIZED HOUSING INVENTORY (SHI) CONSISTS OF 26 UNITS, OR 2.0% OF ITS TOTAL HOUSING STOCK. Data from the most recent United States Decennial Census is used as a baseline for the total housing stock. As of the 2010 Census, Princeton has 1,324 year-round housing units. The Massachusetts SHI is the most comprehensive listing of deed-restricted affordable housing units compiled by the Massachusetts Department of Housing and Community Development (DHCD). To meet the M.G.L. Chapter 40B SHI target of 10% and not be vulnerable to comprehensive permitting, the town needs to have 132 total subsidized units. If the town increases its affordable housing stock by 0.5% per year, or 6 units, it will meet the 10% threshold by 2040. At this rate, in five years the town will have a SHI of 4.2%, or 56 units, and will need 76 additional units to achieve 10% affordable housing. When the full results of the 2020 Census are released, these goals will change slightly, depending on the number of new housing units that have been built since 2010.

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.).

SUMMARY OF HOUSING GOALS AND STRATEGIES

The strategies outlined below were established based on prior planning efforts, regular meetings with the Princeton Housing Production Plan Committee, results of the Residential Housing Needs Community Survey, community input from the public workshop on May 16, 2022, and input from housing stakeholders. These specific strategies will help the town achieve its affordable housing production goals while creating more diverse housing options to meet changing needs of the community.

The full descriptions of the Housing Goals and Strategies begin on [page 51](#).

GOAL 1: IDENTIFY AND LEVERAGE RESOURCES TO ADVANCE HOUSING PRODUCTION AND PROGRAMS

1. Establish a citizen based group responsible for overseeing implementation of the HPP Action Plan
2. Conduct ongoing community outreach and education on housing issues and activities
3. Promote use of existing smart-growth policies and zoning bylaws that can advance housing diversity and affordability
4. Actively seek out and apply for funding and technical assistance to implement the HPP Action Plan
5. Pursue adoption of a Municipal Affordable Housing Trust Fund
6. Monitor and research the Community Preservation Act (CPA) for consideration of local adoption

7. Establish a committee responsible for investigating wastewater and drinking water treatment options
8. Participate in regional collaborations addressing housing development and affordability
9. Pursue designation as a Housing Choice Community and apply for funding through the Rural and Small Town Grants program
10. Seek out opportunities to work collaboratively with Wachusett House
11. Encourage relevant boards, committees, and Town leaders to participate in trainings and educational programs related to affordable housing

GOAL 2: ENCOURAGE AFFORDABLE HOUSING DEVELOPMENT AND DESIGN TO FIT THE CHARACTER OF THE COMMUNITY

1. Prepare design guidelines for new multi-unit housing developments
2. Create an inventory of Town-owned and undeveloped land suitable for the development of new affordable housing units
3. Collaborate with local and state organizations to help them promote existing homeowner rehabilitation assistance programs that provide funds to income-eligible owner-occupants to assist with the repair, rehabilitation, or reconstruction of their homes

GOAL 3: ADOPT ZONING AND POLICY CHANGES TO ENABLE A GREATER DIVERSITY OF HOUSING CHOICES

1. Modify the existing Accessory Dwelling Unit (ADU) bylaw to allow for more flexibility and offer greater opportunities for development
2. Explore adoption of a Cottage Housing Bylaw
3. Establish a multi-family zoning district that complies with Section 3A of M.G.L. c. 40A
4. Modify the Zoning Bylaw's restrictions on dwelling conversion and new construction to allow for more flexibility and offer greater opportunities for development

GOAL 4: PROVIDE HOUSING OPPORTUNITIES THAT MEET THE NEEDS OF EMERGING DEMOGRAPHICS, INCLUDING SMALLER HOUSEHOLDS AND SENIOR HOUSEHOLDS

1. Pursue an Affordable and Existing Accessory Apartment Program
2. Explore creative senior living opportunities and models
3. Advocate for a higher inclusion of accessible units in all new proposed housing developments
4. Partner with for- and non-profit developers to create housing for low-income households earning 80% or less of the Area Median Income
5. Connect homeowners and renters to programs that offer energy efficiency and renewable energy upgrades
6. Actively support local housing organizations that offer programs providing grants to income-eligible, first-time homebuyers

INTRODUCTION

COMMUNITY OVERVIEW

Princeton is a quintessential small, New England town with a predominantly rural-residential nature. The town boasts unique geographical features, scenic views, open space and conservation land, agriculture, small businesses, historical elements, and cultural attractions. The town was settled in 1759 and incorporated in 1771. Located in Worcester County, Princeton is situated 14 miles north of Worcester, 14 miles south of Fitchburg, and 52 miles west of Boston. The town covers an area of approximately 35.8 square miles, of which 35.4 square miles is land and 0.4 square miles is water. Compared to surrounding towns, Princeton has a low population density of 98 people per square mile, and house lots are comparatively large. The Town is governed by an open meeting form of government and is led by an elected three-member Board of Selectmen that establishes town policies and procedures on many issues, among other areas of authority. The major routes of travel include MA Routes 62, 31, and 140. Princeton has developed from a rural farming and residential community to primarily a residential community with a rural character. The largest employer in Princeton is Wachusett Mountain Ski Area, a seasonal recreation company that employs at least 1,000 people annually. The Town operates one public school, the Thomas Prince School, which serves students in grades K-8. There are several options for high school education in the region, including Wachusett Regional High School, Montachusett Regional Vocational Technical High School, and a number of private schools. Housing opportunities consist primarily of owner-occupied, single-family homes.

PLAN PROCESS

The Town 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 a timely manner, a Housing Production Plan Committee was created. Consisting of six volunteer members of the community, the committee met remotely approximately twice per month with staff from CMRPC between November 2021 and November 2022 using the Zoom platform in accordance with Open Meeting Law.

A Housing Needs Community Survey was utilized as a tool for gathering widespread public input on affordability and availability of various types of housing in Princeton. The 18-question survey was available to take online, and paper copies were made available for pick-up and drop-off at the Princeton Public Library, Senior Center, and Town Hall. The community survey was open from December 2021 through February 2022. In total, 400 surveys were completed by town residents, equaling more than 15% of the population over the age of 18. 21% of survey respondents were under the age of 45, 43% of those who completed the survey were between the ages of 45 and 64, and 36% of survey respondents were 65 years or older. The complete survey, survey results, and the promotional flyer can be viewed in the Appendix.

A public workshop was held on May 16, 2022 from 6:30 – 8:00 p.m. at the Thomas Prince School. Approximately 30 community members participated in the virtual event and engaged in discussions on the future of housing in Princeton. Attendees were introduced to the Housing Production Plan with a presentation by CMRPC, allotted time to ask questions, presented with the results from the community survey, and asked to participate in a breakout group activity on the potential design and placement of alternative housing options for the town. The valuable public input gathered from the discussions and activity of this event has proven helpful in understanding who needs housing and the types and locations of housing that are in demand in Princeton. Materials from the public workshop and an article from the local newspaper The Landmark can be viewed in the Appendix.

PHOTO 1: PRINCETON PUBLIC WORKSHOP ON MAY 16, 2022



PLAN METHODOLOGY

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

- 2000 and 2010 U.S. Decennial Census
- 2020 Census Redistricting Data
- 2016-2020 American Community Survey
- The Warren Group
- ESRI Business Analyst
- Massachusetts Department of Revenue
- Massachusetts Department of Housing and Community Development
- Central Massachusetts Regional Planning Commission
- Princeton Assessor's Office
- Princeton Housing Production Plan Committee open meetings
- Community input from the May 16, 2022 Public Workshop
- Princeton Residential Housing Needs Community Survey results

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, that 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 Law Chapter 40B, cities and towns must work to ensure that at least 10% of their total housing stock qualifies as “affordable” to households earning at or below 80% of the area median income (AMI). For communities that have not achieved the 10% affordable housing requirement, 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 developing affordable housing, the State encourages communities to pursue preparing a Housing Production Plan (HPP). This is a plan authorized by M.G.L. Chapter 40B and administered by the Massachusetts Department of Housing and Community Development (DHCD) that can allow some relief from 40B pressures if the plan is approved by DHCD and the town meets the required number of affordable housing units that must be created in a year. Communities that have a DHCD approved HPP and that have produced units that are deemed “affordable” totaling at least 0.5% of the community’s year-round housing stock will be granted a “certification of compliance with the plan” and become temporarily “appeal-proof” from Chapter 40B for 12 months following certification, or 24 months following certification if 1.0% of its year-round housing units have been produced as affordable.

SAFE HARBORS

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

STATUTORY MINIMA

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

ADDITIONAL SAFE HARBORS CREATED BY REGULATION

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

- The community has met DHCD’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 a DHCD-approved Housing Production Plan.

- The project before the ZBA is a project that exceeds DCHD’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 2022, Princeton does not meet any of the safe harbors and will not be able to deny a comprehensive permit filed by with the Zoning Board of Appeals.

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

The United States Department of Housing and Urban Development (HUD) and the Massachusetts Department of Housing and Community Development (DHCD) use Area Median Income (AMI) to promote income-restricted housing. The AMI is the median family income for the Metropolitan Statistical Area (MSA). Princeton belongs to the Worcester, MA HUD Metro FMR Area which includes 33 communities in southwest Worcester County. HUD calculates the AMI annually based on the U.S. Census Bureau’s American Community Survey’s (ACS) estimated median family income for the MSA. **As of 2022, the AMI for the Worcester Metro FMR Area is \$114,400. For a family of four, the household income limit is \$88,4400.**

Municipalities and/or developers are responsible for updating their inventory directly with DHCD. 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 DHCD.

TABLE 1: AREA MEDIAN INCOME LIMITS FOR THE WORCESTER, MA HUD METRO FMR AREA

SOURCE: U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT OFFICE OF POLICY DEVELOPMENT AND RESEARCH

Area Median Income	FY 2021 Area Median Income Limit Category	Persons in Household				
		1	2	3	4	5
\$114,400	Low (80%) Income	\$61,900	\$70,750	\$79,600	\$88,400	\$95,500
	Very Low (50%) Income	\$38,700	\$44,200	\$49,750	\$55,250	\$59,700
	Extremely Low (30%) Income	\$23,250	\$26,550	\$29,850	\$33,150	\$35,850

FAIR HOUSING AND HOUSING DISCRIMINATION

Title VIII of the Civil Right Act of 1968, also 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 included the following protected classes for tenants and homebuyers: marital status, children, sexual orientation, age, gender identity and expression, military or veteran status, ancestry, genetic information, retaliation, and receipt of public assistance or rental subsidies.

Under Federal law, state and local governments that receive federal housing funds are required not only to refrain from discriminatory practices, but they must also take initiative in promoting open and inclusive housing patterns, also known as “affirmatively furthering fair housing” or “AFFH”. As defined by HUD, this practice includes the following:

- Analyzing and eliminating 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, familiar 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.”¹ A number of Executive Order implicating HUD’s responsibility for implementing the mandate of AFFH were issued by the White House in 2021, including Executive Order 13895, “Advancing Racial Equity for Underserved Communities Through the Federal Government” and Executive Order 13988, “Preventing and Combating Discrimination on the Basis of Gender Identity or Sexual Orientation.”

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

¹ U.S. Department of Housing and Urban Development Affirmatively Furthering Fair Housing (AFFH) Website

HOUSING NEEDS ASSESSMENT

DEMOGRAPHIC CHARACTERISTICS

POPULATION AND HOUSEHOLD TRENDS

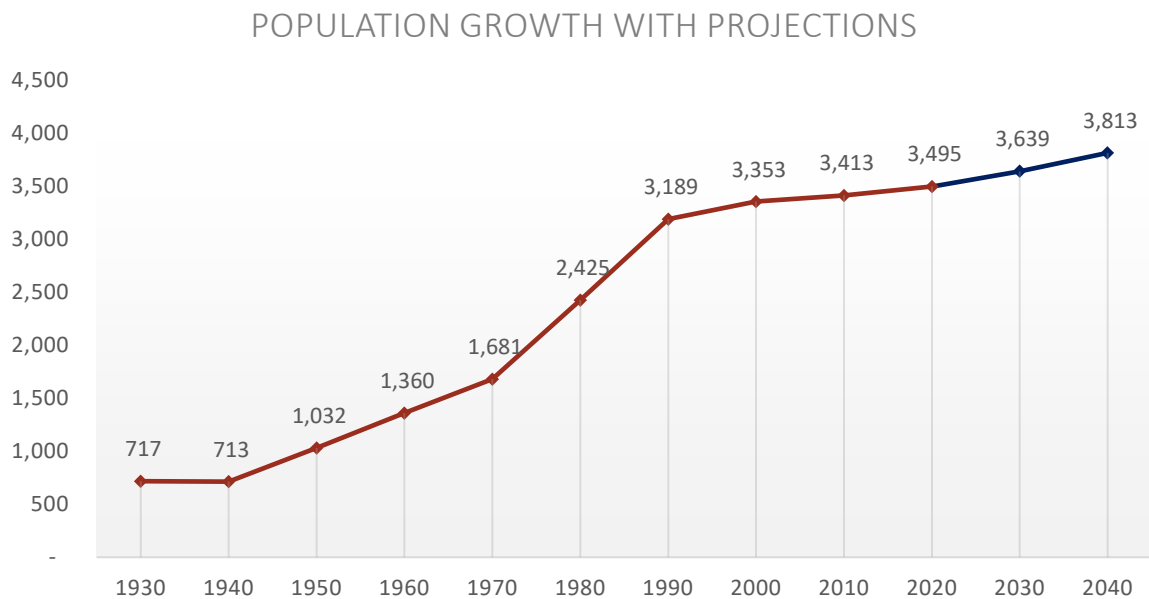
Princeton is a small, rural community located between two cities, bordering Leominster to the northeast, and about a 30-minute drive from Worcester, the second-largest city in New England. Neighboring communities include Leominster, Sterling, Holden, Rutland, Hubbardston, and Westminster. According to the 2020 Census, the town has a population of 3,495. Still a rural and agricultural community, Princeton saw strong population growth in the postwar period, with 1950 through 1990 showing consistent double digit population growth with an average decade-to-decade growth of 35 percent, vastly outpacing the rates of Worcester County and Massachusetts. This number slowed considerably starting in the 1990s, and Princeton has seen steady population growth below county and state averages for the last few decades.

Princeton is anticipated to gradually increase its population by approximately 4% by 2030 and an additional 4.5% by 2040. Future population change patterns will be determined by housing development patterns, local and regional economic conditions, utilities and associated infrastructure, and evolving living preferences of current and future generations.

As the COVID-19 pandemic and economic shutdown forced countless employees across the nation to work remotely from their homes for months in 2020, it is possible that people may continue working remotely and elect to relocate outside of employment centers, such as the Boston region, to attractive and more affordable rural and suburban communities in Central Massachusetts, such as Princeton. Even as conditions gradually return to a state of normality, remote work is likely to increase in popularity and feasibility, with workers embracing greater freedom and flexibility without needing to make lengthy commutes every day. Major companies have announced that employees working from home may continue to do so permanently. It is possible that Princeton could experience a high demand in housing in the coming years due to these factors. The town's quality of life, clean air, excellent school system, and other attractive small-town features make it a prime location for families to gravitate towards.

FIGURE 1: PRINCETON POPULATION GROWTH WITH PROJECTIONS, 1930 – 2040

SOURCE: U.S. CENSUS BUREAU; CMRPC POPULATION PROJECTIONS 2020-2040²



The U.S. Census Bureau states that a *household* consists of all the people who occupy a housing unit, including the related family members and all the unrelated people. A *family household* includes the family householder and all other people in the living quarters who are related to the householder by birth, marriage, or adoption. Table 2 shows that Princeton's household composition has increased by 7% in the last two decades. Out of the six neighboring communities, this growth rate is the second slowest, with only Leominster seeing a slower household growth rate of 2.9% (see Figure 2). The average growth rate of other surrounding towns (excluding Leominster) from 2000 to 2020 was relatively high, at around 20%. Factors that may impact changes in the number of households and families include the amount of a community's land available for development, development costs, zoning regulations, types of housing available, proximity to jobs, transportation networks, recreation opportunities, quality of schools, etc.

TABLE 2: HOUSEHOLDS AND FAMILIES, 2000 – 2020

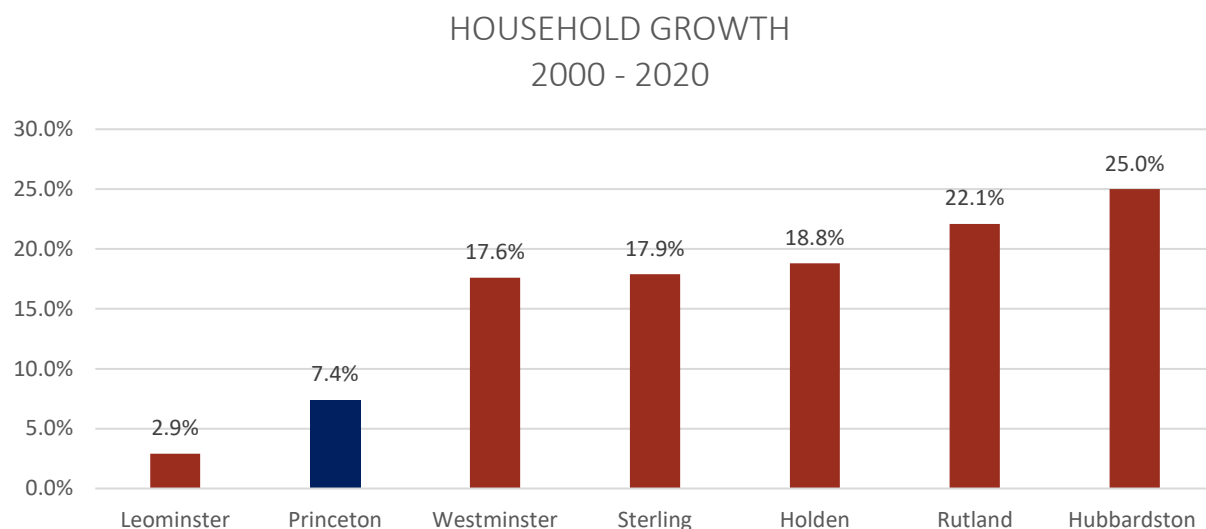
	2000 Census		2020 ACS Estimate		Percent Change 2000-2020	
	Households	Families	Households	Families	Households	Families
Princeton	1,173	967	1,267	978	7%	1%
Worcester County	283,927	192,423	314,081	205,474	10%	6%
Massachusetts	2,443,580	1,576,696	2,646,980	1,673,992	8%	6%

Source: U.S. Census Bureau 2000; American Community Survey 5-Year Estimates 2020

²Massachusetts Population Projections by Regional Planning Area: Projections Methodology

<https://www.dropbox.com/s/tegrn80b2vj6041/Population%20Projections%20Methods%20UMDI%20MassDOT.pdf?dl=0>

FIGURE 2: HOUSEHOLD GROWTH, PRINCETON AND SURROUNDING COMMUNITIES, 2000 – 2020
 SOURCE: U.S. CENSUS BUREAU 2000; AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES 2020



HOUSEHOLD TYPES

According to the U.S. Census Bureau, a *family group* is any two or more people residing together, and related by birth, marriage, or adoption³. *Family households* are defined as households maintained by a householder who is in a family group, and can include any unrelated people who may be residing there. A *household* consists of all the people who occupy a housing unit. A *non-family household* consists of a household living alone or where the household shares the home exclusively with people to whom he/she is not related.

In 2020, 1,267 households in Princeton were classified as family households (Table 3). Of all households, 77% are considered family households, while the remaining 23% consist of members who are not related to one another. Family households with their own children under the age of 18 make up 26% of all households in Princeton, which is equal to the state’s rate of 26%. An estimated 17% of all households in town are single-person households, lower than the Massachusetts 2020 average of 29%. 12% of all households are elderly single-person households, equal to the state average of 12%, respectively. For many communities in the region and state, the number of people living in a household has been declining as more people choose to live alone, delay having children, or have fewer or no children. The number of family households with their own children under the age of 18 living in Princeton has slightly increased from 967 in 2000 to 978 in 2020. Four percent of all households consisted of single-parent households (Table 3). Single-parent households may have more difficulty affording a safe and spacious home to live because of the reliance on one income to support the family. Proportionally, Princeton has fewer single-parent households than the state, which was at 8% in 2020. Families with children are a protected class under federal law, and Massachusetts has made it unlawful to discriminate based on marital status.

³ United States Census Bureau; Technical Documentation; Subject Definitions

TABLE 3: PRINCETON HOUSEHOLDS BY HOUSEHOLD TYPE, 2020

	Number	Percent of all Households
Total Households	1,267	100%
Family Households	978	77%
Family Households with own children under 18 years	334	26%
Male householder, no spouse present with own children under 18 years	13	1%
Female householder, no spouse present with own children under 18 years	41	3%
Non-family households	289	23%
Householder living alone	210	17%
Elderly single-person households	148	12%
<i>Source: American Community Survey 5-Year Estimates 2020</i>		

AGE

It is important to examine age distribution in a community as different age groups may have various requirements and preferences for housing. Additionally, age is a protected class under State Law. U.S. Census Bureau American Community Survey 5-year Estimates show 23% of the Princeton population are under the age of 20; 13% between the age of 20 and 34; 24% from 35 to 54 years of age; 20% from 55 to 64 years; 20% from 65 to 84 years; and only 1% over the age of 85 years (Table 4). Since 2000, Princeton has seen the greatest increase occur in its Senior age cohort (+63%). Age brackets that have decreased since 2000 include the Preschool (-51%), School Age (-31%), and Middle Family (-66%). The decrease in young residents and middle aged has significant implications on school enrollment, as these groups represent both future students in the public school system and parents of school age children, and Princeton has seen decreasing enrollment since 2002.

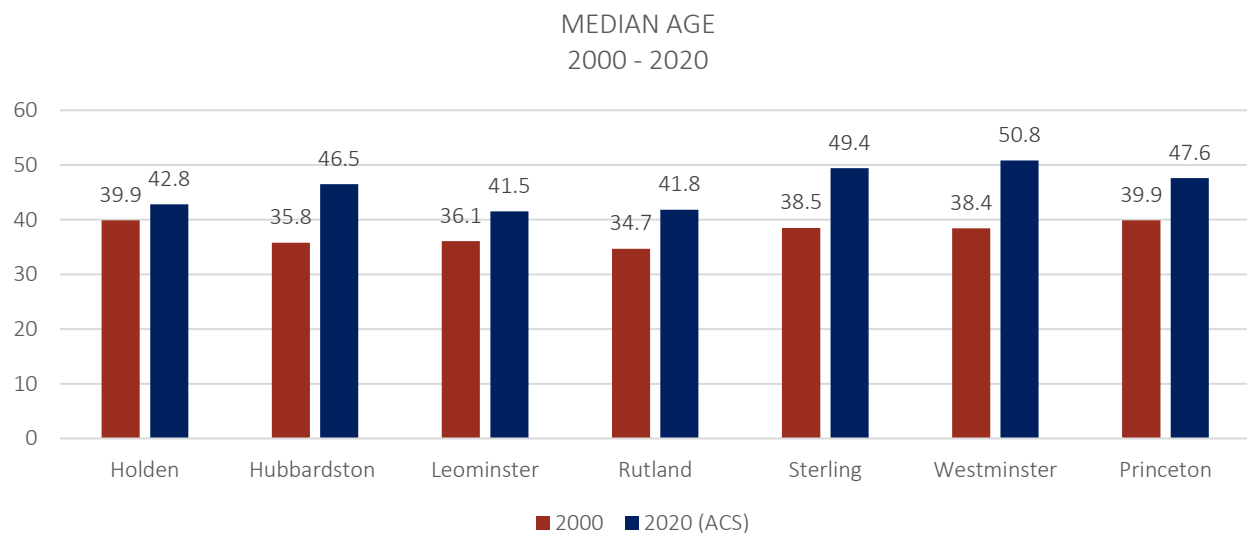
TABLE 4: PRINCETON POPULATION BY AGE (LIFECYCLE GROUP) WITH PROJECTIONS, 2000 – 2040

	2000		2010		2020 (ACS)		2040 (Projection)	
	Total	Percent of Total Population	Total	Percent of Total Population	Total	Percent of Total Population	Total	Percent of Total Population
Total Population	3,353	100%	3,406	100%	3,466	100%	3,813	100%
Preschool (0-4)	200	6%	112	3%	132	4%	66	2%
School Age (5-19)	853	25%	808	24%	651	19%	575	15%
Young Adult (20-24)	82	2%	108	3%	130	4%	146	4%
Young Family (25-34)	258	8%	197	6%	315	9%	76	2%
Middle Family (35-54)	1,375	41%	1,183	35%	825	24%	984	26%
Near Seniors (55-64)	305	9%	691	20%	699	20%	572	15%
Seniors (65-84)	251	7%	270	8%	676	20%	1,153	30%
Advanced Elderly (85+)	29	1%	37	1%	38	1%	241	6%

Source: U.S. Census Bureau 2000, 2010; American Community Survey 5-Year Estimates 2020; CMRPC Population Projection Estimates

FIGURE 2: MEDIAN AGE, 2000 – 2020

SOURCE: U.S. CENSUS BUREAU 2000 ; AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES 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 U.S. Census Bureau 2020 Decennial Census, there are 13 total Princeton residents living in group quarters, including 4 in institutional facilities and 9 in noninstitutional facilities.

RACE AND ETHNICITY

The population of Princeton is primarily White, at 94% of the town’s total population, according to the most recent ACS estimates (Table 5). Since 2010, the White alone population gained the greatest number of residents, increasing from 3,313 in 2010 to 3,247 residents in 2020. All other races alone experienced a decrease or no change following 2010. The Hispanic or Latino population increased from 0.2% of Princeton’s population in 2010 to 1.3% of the town’s population as of 2020. There was a large increase in the population identifying as two or more races in the 10-year time period, which may be a result of the dataset’s category labeling rather than any significant population change.

TABLE 5: PRINCETON POPULATION BY RACE/ETHNICITY, 2010 – 2020

	2010		2020	
	Number	Percent	Number	Percent
Total Population	3,406	100%	3,466	100%
White alone	3,313	97.3%	3,247	93.7%
Black or African American alone	62	1.8%	23	0.7%
American Indian and Alaska Native alone	0	0.0%	0	0.0%
Asian alone	31	0.9%	0	0.0%
Native Hawaiian and Other Pacific Islander	0	0.0%	0	0.0%
Some other race alone	0	0.0%	13	0.4%
Two or more races	0	0.0%	183	5.3%
Hispanic or Latino (of any race)	8	0.2%	45	1.3%
<i>Source: U.S. Census Bureau 2010; American Community Survey 5-Year Estimates 2020</i>				

DISABILITY

Disability is a protected class under Federal Law. 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. Table 6 shows that an estimated 4.8% of Princeton’s population (94 residents) aged 18 to 64, also known as “working-age residents,” reported having one or more disability. An estimated 11.7% (256 people) of residents ages 65 and over in town reported having one or more disability. Hearing difficulties are currently the most common disability faced by the elderly population in Princeton, followed by vision difficulties. With projections of an increasing elderly population in Princeton, the demand for affordable and barrier-free/accessible housing may be on the rise. The range of disabilities present in the town’s population requires different types of accessible housing to serve the needs of persons with disabilities. Some communities in Massachusetts have put more effort and resources into integrating accessible housing and housing with supportive services into planning for market-rate and affordable housing development. There are a few group homes in town dedicated to serving people with disabilities.

TABLE 6: POPULATION BY ESTIMATED DISABILITY STATUS

	Princeton		Worcester County		Massachusetts	
	Estimate	Percent of total population with a disability	Estimate	Percent of total population with a disability	Estimate	Percent of total population with a disability
Total civilian non-institutionalized population	3,466	(X)	813,041	(X)	6,777,468	(X)
With a disability	186	5.4%	98,164	11.6%	784,593	12.1%
Population 18 to 64 years	2,005	(X)	516,708	(X)	4,338,119	(X)
<i>With a disability</i>	97	52.2%	51,754	52.7%	383,233	48.8%
With a hearing difficulty	14	7.5%	9,047	9.2%	65,595	8.4%
With a vision difficulty	24	12.9%	7,560	7.7%	60,336	7.7%
With a cognitive difficulty	49	26.3%	26,793	27.3%	188,779	24.1%
With an ambulatory difficulty	19	10.2%	21,532	21.9%	161,323	20.6%
With a self-care difficulty	9	4.8%	9,186	9.4%	65,245	8.3%
With an independent living difficulty	58	31.2%	20,939	21.3%	142,648	18.2%
Population 65 years and over	714	(X)	121,318	(X)	1,070,970	(X)
<i>With a disability</i>	84	45.2%	38,514	39.2%	340,368	43.4%
With a hearing difficulty	55	29.6%	16,605	16.9%	144,455	18.4%
With a vision difficulty	29	15.6%	6,228	6.3%	55,114	7.0%
With a cognitive difficulty	0	0.0%	9,994	10.2%	82,664	10.5%
With an ambulatory difficulty	24	12.9%	23,783	24.2%	206,939	26.4%
With a self-care difficulty	0	0.0%	9,421	9.6%	80,740	10.3%
With an independent living difficulty	12	6.5%	15,829	16.1%	144,816	18.5%
<i>Source: American Community Survey 5-Year Estimates 2020</i>						

POPULATIONS WITH SPECIAL NEEDS

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

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

The needs of these sub-populations may overlap in many cases, as well as the institutions that serve them. Special needs populations are more likely than the general population to encounter difficulties securing and retaining adequate and affordable housing, due to lower incomes and other obstacles, and often require enhanced support services. While members of these populations often move through temporary housing placements, they often seek permanent and stable housing options. Unfortunately, due to the small size of Princeton, municipal level data is not available on these specialized populations.

There are numerous organizations that provide support services and group homes in Worcester County. There are likely individuals with developmental disabilities who live independently in town with support from the Department of Developmental Services (DDS).

INCOME

Income of households is directly related to the amount of money that individuals and families can allocate for housing. Housing that is affordable for lower-income households is significant for creating household stability and economic self-sufficiency. To build and retain a strong and talented workforce to improve the region and state's economic competitiveness, housing that is affordable to working class and middle-class households needs to be readily available.

Household and family income in Princeton were both significantly higher than Worcester County and Massachusetts in 2020, based on ACS estimates (Table 7). In terms of household income distribution among residents, Figure 5 shows that there is a higher percentage of high-income households earning compared to the state and county, with nearly 70% of households in Princeton earning over \$100,000 per year.

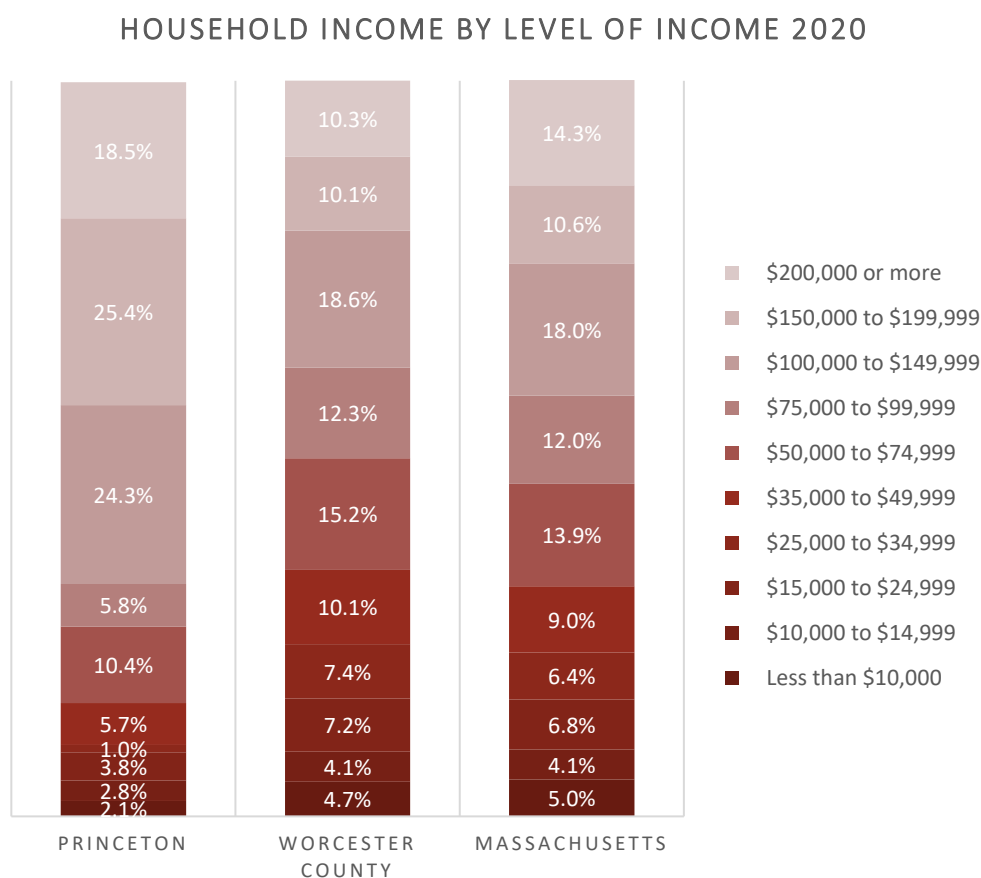
TABLE 7: MEDIAN HOUSEHOLD AND FAMILY INCOME, 2020

	Median Household Income	Median Family Income	Nonfamily Households
Princeton	\$136,083	\$139,306	\$72,500
Worcester County	\$74,679	\$96,393	\$39,474
Massachusetts	\$81,215	\$103,126	\$46,467

Source: American Community Survey 5-Year Estimates 2020

In the United States, housing can be considered “affordable” if the household pays no more than 30% of its annual income on housing. 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 their 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 to be severely cost-burdened.

FIGURE 5: HOUSEHOLD INCOME BY LEVEL OF INCOME, 2020
SOURCE: AMERICAN COMMUNITY SURVEY 5-YEAR ESTIMATES 2020



In the community survey, 34% of respondents reported paying more than 30% of their annual income towards housing costs. When respondents were questioned if they can comfortably afford their home and associated housing costs, 9% responded that affording their home is a challenge. While Princeton is commonly considered a wealthy community, there are still numerous residents who are struggling to afford to live here and many may be unaware they are considered “cost burdened.”

EDUCATION

Educational attainment is one of the greatest 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 American Community Survey estimate that 97% of Princeton residents hold a high school degree or higher, whereas the state and county have educational attainment rates closer to 91% (Table 8). Princeton residents with a bachelor's degree or greater is higher at 61 percent than both Worcester County (22%) and Massachusetts (44%). Of the working age population totaling 3,756 Princeton residents in 2019, 67% were participating in the labor force, a rate on par with county and state numbers. Based on high educational attainment rates in the town, many Princeton residents are well-positioned to hold high-paying, professional jobs.

TABLE 8: LABOR FORCE AND EDUCATIONAL ATTAINMENT

	Population 16 and Over		Educational Attainment of Population 25 Years and Over				
	Total	In Labor Force	Population 25 Years and Over	Less than High School	High School Graduate or Higher	Some College	Bachelor's Degree or Higher
Massachusetts	5,678,025	67.2%	4,815,331	8.9%	91.1%	15.3%	44.5%
Worcester County	674,054	66.3%	572,388	8.7%	91.3%	17.8%	37.0%
Princeton	2,844	67.5%	2,553	2.8%	97.2%	14.5%	61.7%

Source: American Community Survey 5-Year Estimates 2020

UNEMPLOYMENT

Between 2010 and 2020, annual unemployment in town fluctuated but consistently remained well below the rates of Worcester County and Massachusetts, even in the years following the 2008 Recession. Despite historically low unemployment rates, the labor force shrank by approximately 23%. Factors contributing to this discrepancy are likely the combination of slow population growth and an increase in the number of retirees in town.

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. Prior to the COVID-19 pandemic, Princeton's unemployment rate in March 2020 was at a low rate of 2.7%, or 53 unemployed residents. In just the following month of April 2020, the town's unemployment rate spiked to 13.4%, with 235 residents out of the workforce and filing for unemployment.

While some communities in Massachusetts saw upwards of a quarter of their residents out of the workforce in the initial months following the COVID-19 outbreak, it is likely that many Princeton residents are employed in sectors of the economy which were more easily able to adapt to remote work. Even prior to the pandemic, 11% of residents were already working from home, giving these workers greater job security during a time when thousands were unexpectedly furloughed or laid off across the country. Since April 2020, the unemployment rate has steadily decreased to a more stable proportion.

INDUSTRIES

Table 9 shows that many Princeton residents (27%) are employed in educational services and health care and social assistance. The greatest increases in Princeton employment since 2000 have been in the industries of Retail Trade (+171%), Other services, except public administration (+156%), and Professional, scientific and management, and administrative and waste management services (+91%). American Community Survey estimates show that since 2000, considerable job loss has occurred in the industries of Agriculture, forestry, fishing and hunting, mining, Wholesale trade, Transportation and warehousing, Information, Finance and insurance, and Public Administration. These industries lost a total of 440 jobs.

TABLE 9: PRINCETON EMPLOYEES BY INDUSTRY CLASS, 2020

	2000		2010		2020		Change 2000-2020	
	Total	Percent	Total	Percent	Total	Percent	Total	Percent
Civilian employed population 16 years and over	1,814	100%	1,974	100%	1,871	100%	57	3%
Agriculture, forestry, fishing and hunting, mining	14	1%	35	2%	0	0.0%	-14	-100%
Construction	78	4%	187	9%	113	6.0%	35	45%
Manufacturing	322	18%	114	6%	167	8.9%	-155	-48%
Wholesale trade	39	2%	24	1%	17	0.9%	-22	-56%
Retail trade	110	6%	181	9%	298	15.9%	188	171%
Transportation and warehousing, and utilities	78	4%	62	3%	26	1.4%	-52	-67%
Information	61	3%	34	2%	27	1.4%	-34	-56%
Finance and insurance, and real estate and rental leasing	207	11%	211	11%	83	4.4%	-124	-60%
Professional, scientific and management, and administrative and waste management services	186	10%	298	15%	355	19.0%	169	91%
Educational services, and health care and social assistance	470	26%	563	29%	520	27.8%	50	11%
Arts, entertainment, and recreation, and accommodation and food services	140	8%	90	5%	153	8.2%	13	9%
Other services, except public administration	34	2%	103	5%	76	4.1%	42	124%
Public administration	75	4%	72	4%	36	1.9%	-39	-52%

Source: American Community Survey 5-Year Estimates 2020

COMMUTING CHARACTERISTICS

Princeton is conveniently located proximate to several major centers of employment which offer a variety of jobs, including Worcester, Boston, and Providence. Often referred to as a bedroom community, many residents live in Princeton and commute to their jobs outside of town. 15% of residents are self-employed workers in their own business. In 2019, 10% of laborers worked from home and as of 2020, this has increased to 17% of residents working from home, due to the COVID-19 pandemic. The majority (75%) of Princeton residents commute to work alone by automobile as of 2020, although this has decreased slightly from previous years. As remote work becomes more feasible in many professions, attractive small towns such as Princeton may see a migration of families looking to relocate outside of the pricey Boston metro area.



PHOTO 2:
PRINCETON IS
AN ATTRACTIVE
BEDROOM
COMMUNITY
WITH SMALL
BUSINESSES

HOUSING SUPPLY CHARACTERISTICS

HOUSING OCCUPANCY

The 2000 U.S. Census showed that there were 1,166 occupied housing units in Princeton. Between 2000 and 2020, the number of occupied housing units in town grew by 13%, increasing the housing supply by an estimated 176 units (Table 10). Worcester County's total occupied housing units increased by 8% during this same time period and Massachusetts' total occupied units increased by 6%. Owner-occupancy in Princeton has increased from 91% in 2000 to 94% in 2020. The rate of owner-occupancy is significantly higher in Princeton than the county or state, which have a wider availability of rental housing. In Worcester County and Massachusetts, the rates of owner-occupied units do not exceed two-thirds of the overall housing supply. In addition to having a lower rate of rental housing than the county or state, Princeton has a lower rate than all of its neighboring communities, with only 6% of units occupied by renters as of 2020 (Figure 8).

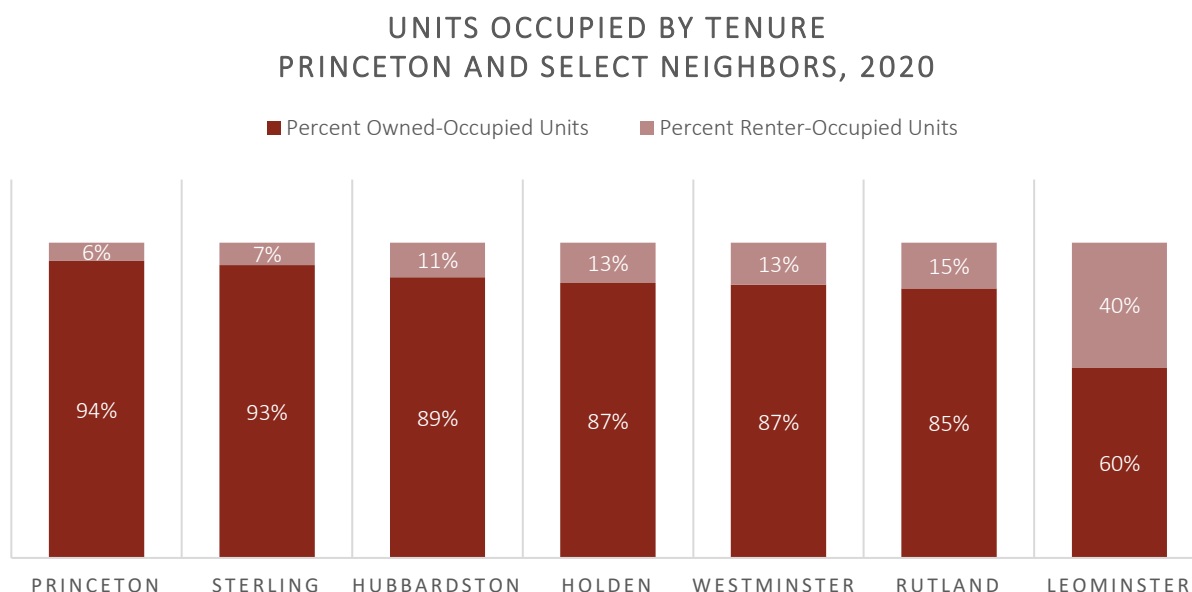
In the past two decades, the average household size of owner-occupied units in Princeton has decreased from 2.93 to 2.73, a much greater change than that of the county or state. Meanwhile, the average household size of renter-occupied units has increased from 2.24 to 2.37 while the number of renter-occupied units has decreased from 100 to 75 units. With fewer rental units available, this places pressure on the local rental market, resulting in higher costs to rent in Princeton. An increase in average household size for renters may mean more people need to co-house in order to afford the costs of rent in town. Additionally, there are a number of reasons that could be attributed to the decrease of average household size for owner-occupied units. This may be attributed to families having fewer children, empty nesters with adult children who have moved out of town, or barriers preventing new families from moving into Princeton.

TABLE 10: HOUSEHOLDS BY TENURE, 2000 – 2020

	2000						2020					
	Princeton		Worcester County		Massachusetts		Princeton		Worcester County		Massachusetts	
	#	%	#	%	#	%	#	%	#	%	#	%
Total occupied housing units	1,166	100%	283,927	100%	2,443,580	100%	1,342	100%	307,294	100%	2,601,914	100%
Owner-occupied	1,066	91.4%	182,104	64.10%	1,508,052	61.70%	1,267	94.4%	199,681	65.0%	1,621,053	62.3%
Renter-occupied	100	8.6%	101,823	35.90%	935,528	38.30%	75	5.6%	107,613	35.0%	980,861	37.7%
Average household size of owner-occupied unit	2.93	(X)	2.76	(X)	2.72	(X)	2.73	(X)	2.76	(X)	2.69	(X)
Average household size of renter-occupied unit	2.24	(X)	2.19	(X)	2.17	(X)	2.37	(X)	2.24	(X)	2.26	(X)

Source: U.S. Census Bureau 2000; American Community Survey 5-Year Estimates 2020

FIGURE 8: UNITS OCCUPIED BY TENURE, PRINCETON AND SELECT NEIGHBORS, 2020



Vacancy status is used as a basic indicator of the strength or weakness of a housing market and its stability. It shows demand for housing, identifies housing turnover, and suggests the quality of housing for certain areas. There are five reasons a house can be classified as vacant by the United States Census Bureau, including: the house is (1) for seasonal, recreational, or occasional use; (2) for rent; (3) for sale; (4) rented or sold, but not occupied; or (5) all other vacant units. Rental vacancy rates have steadily been declining across the U.S., in both urban, suburban, and rural areas.

In Princeton, vacant housing units increased from 30 units to 75 units between 2000 and 2020 (Table 11). The vacancy rate in Princeton was most recently estimated to be at 5.6%, according to the American Community Survey estimates. Vacancy on some level is necessary for a sustainable market and economy, and a vacancy rate between 4% and 6% is typically considered healthy in that supply is close enough to demand to keep prices relatively stable. A low vacancy rate suggests that demand is greatly outpacing supply and generally results in rising costs of housing. This presents a challenge when trying to establish greater affordability, however increased production of rental units and multi-unit housing can help offset the impacts of these low vacancy rates.

According to Table 11, as of 2020 the number of vacant units for rent or for sale is reported to be zero, however the margin of error +/-13. These statistics imply that it is likely very challenging for people to move into Princeton or for current residents to relocate within the town. All of the existing vacant units are considered for seasonal, recreational, or occasional use, or “other”. This may mean that there are a number of homes in Princeton that are second residences for households whose primary residences are listed elsewhere. It can be estimated that there are retirees who wish to keep their home but spend part of the year in areas that have a warmer climate or lower cost of living. The proximity of Wachusett Mountain, a popular recreation destination, may also lead homeowners to list their homes as short-term rentals.

TABLE 11: PRINCETON VACANCY RATES, 2000 – 2020

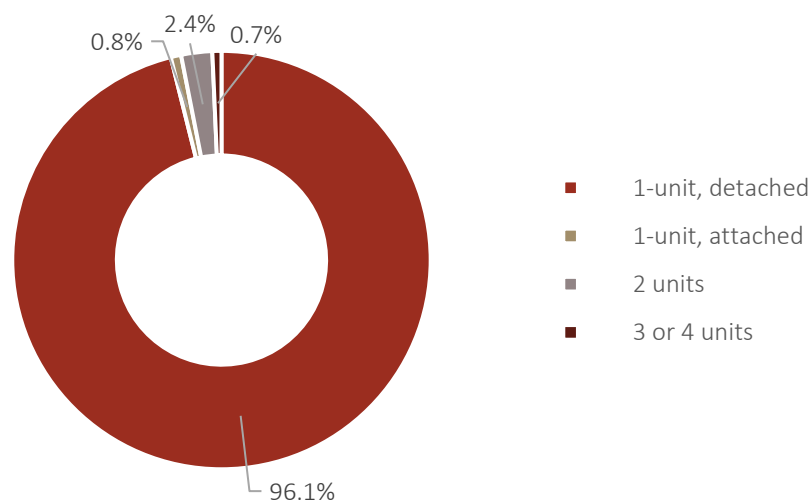
	2000	2020
Total housing units	1,196	1,342
Occupied housing units	1,166	1,267
Vacant housing units	30	75
For rent	1	0
For sale only	7	0
Rented or sold, not occupied	6	0
For seasonal, recreational, or occasional use	11	49
Other vacant	5	26
Vacancy rate	2.5%	5.6%
<i>Source: U.S. Census Bureau 2010; American Community Survey Estimates 2020</i>		

HOUSING BY STRUCTURAL TYPE

The ACS estimates that 96% of homes in Princeton are single-family detached homes (Figure 9). This far exceeds the ratios within Worcester County and the State, both of which remain under 60% for this structural type. In terms of infrastructure needs and land use, this type of housing is the least efficient in terms of supplying homes to current and future residents. Just over 2% of homes are 2-unit dwellings. Princeton has an extremely low proportion of housing types denser than 2 units. According to the ACS, there are no residential structures with more than 5 units.

It should be noted that the American Community Survey Estimates are useful for comparison purposes, but the numbers may over report or under report the types of residential uses in town. Princeton Assessor's Office has local data that can provide a more accurate description of the types of uses in town.

FIGURE 9: PRINCETON HOUSING UNITS BY STRUCTURAL TYPE, 2020
SOURCE: AMERICAN COMMUNITY SURVEY ESTIMATES 2020



HOUSING BY NUMBER OF BEDROOMS

Analyzing the town's housing stock by number of bedrooms is useful in determining if there are housing deficiencies such as availability of one-to two-bedroom homes for smaller households or three-bedroom units for larger families. According to Table 12, the town is in need of more diverse options for rental housing. By the most recent ACS estimates, there are zero rental housing options that have no bedroom, such as studio apartments, or 4 or more bedrooms, which could be single-family houses for rent. Studio apartments are often the cheapest options for individuals living alone. The town is also lacking in housing for owner occupancy with zero or 1 bedroom, which often comes in the form of condominiums and apartments for sale. Overall, the majority of housing options, both ownership and rental units, have between 2 and 3 bedrooms. There is a significant supply of owner-occupied homes with 4 or more bedrooms, however none of these units are for rent. 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.

TABLE 12: PRINCETON HOUSING BY NUMBER OF BEDROOMS, 2020

	Owner-occupied	Renter-occupied
Total occupied housing units	1,194	73
No bedroom	0	0
1 bedroom	9	9
2 or 3 bedrooms	692	64
4 or more bedrooms	493	0
<i>Source: American Community Survey 5-Year Estimates 2020</i>		

AGE OF HOUSING

Two-thirds of Princeton's housing stock was constructed between 1960 and 2000 (Table 13). Development trends in the United States during this time period are exemplified in Princeton's built landscape. Prior to WWII, Americans lived in metropolitan areas where they could find housing and nearby jobs; however, postwar population growth saw an expansion of suburban areas. The extension of the highway system and accessibility to automobiles allowed families to live farther from job centers. Suburban sprawl, characterized by low-density, owner-occupied, detached single-family home neighborhoods, was the common development pattern of this time period. This trend was further enforced by zoning codes that divided municipalities' land use into separate districts and allowed this type of housing by-right, a practice that remains today in Princeton and most other communities.

Compared to the state, county, and surrounding communities, Princeton's housing stock is slightly newer, likely due to the town's agricultural history which delayed extensive residential development. Since 2010, the town has added only a fraction of new homes to its housing stock compared to previous decades in Princeton's history. Homes built in the past two decades only make up 8% of the town's existing housing stock.

Twenty-two percent of the town’s homes were built before 1940, therefore a decent portion of the housing stock is historic. Local Historic Districts can help preserve important historic homes that add to Princeton’s charming small-town character. 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, outdated materials that present health risks such as lead paint, asbestos, and lead pipes.

TABLE 13: PRINCETON HOMES BY AGE

Age of Home	Number of Homes	Percentage of Homes
Total Homes	1,342	100%
Built 1939 or earlier	292	22%
Built 1940 to 1959	56	4%
Built 1960 to 1979	343	26%
Built 1980 to 1999	543	40%
Built 2000 to 2009	81	6%
Built 2010 or later	27	2%
<i>Source: American Community Survey 5-Year Estimates 2020</i>		

SENIOR HOUSING

Seniors are a growing sector of the Princeton population and housing should reflect their needs. Most seniors require smaller, affordable, and accessible housing, of which the town is currently lacking. There are very limited senior housing options in town, making it a challenge for those who have established roots here to remain in the community. Elderly residents require a range of options for levels a care, as some can age in place while other are more dependent and need assistance with daily tasks.

Currently, the only age-restricted and income-restricted housing option in Princeton is Wachusett House. It is an independent living facility close to the center of town featuring 16 total units set around an office and community space. To qualify for residency, applicants must either be at least 62 years of age or handicapped/disabled regardless of age. As of 2022, applicants must have an adjusted annual income no grater than \$55,150 for one or \$62,250 for two.

PHOTO 3: WACHUSETT HOUSE



The Princeton Council on Aging is a strong asset to the local senior community. The Council offers health, fitness, and nutrition programs, as well as socialization, referral services, and transportation. Programs and services are open to all seniors living in Princeton. 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 26 units in Princeton that are restricted for occupancy by lower-income households. Princeton does not have its own housing authority that manages public income-restricted housing for households earning less than 80% of the Area Median Income (AMI). The town's private income-restricted housing is owned and operated by non-profit owners who receive subsidies in exchange for renting to low- and moderate-income individuals and families.

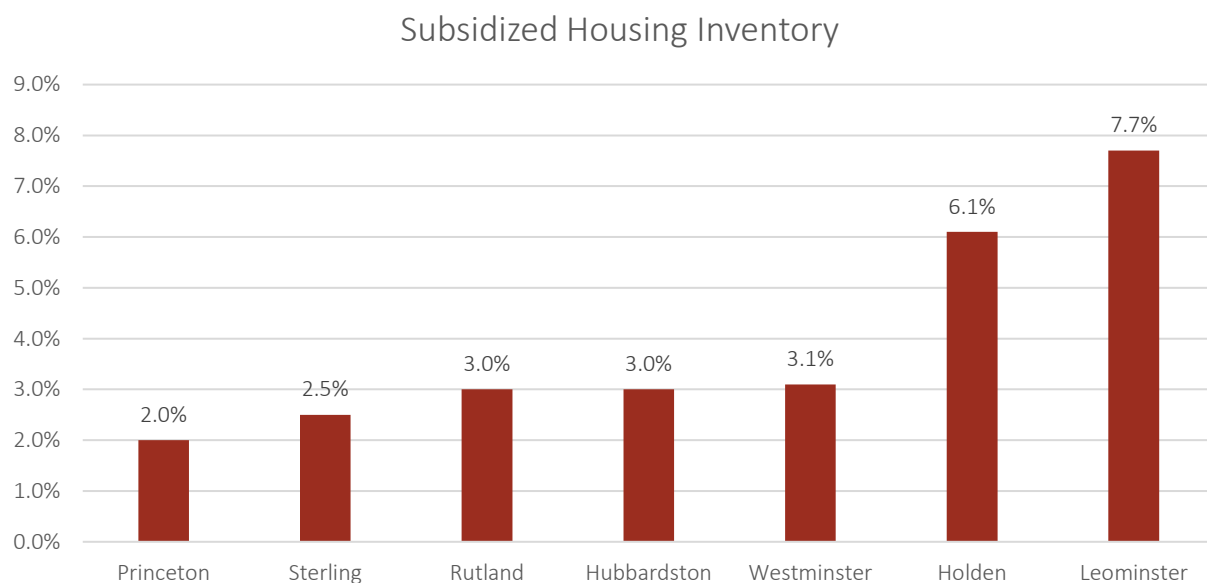
TABLE 14: DHCD CHAPTER 40B SUBSIDIZED HOUSING INVENTORY (SHI) FOR PRINCETON

SOURCE: MASSACHUSETTS DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT, 2021

Name	Address	Type (Rental/Ownership)	SHI Units	Affordability Expires	Built with Comp. Permit	Subsidizing Agency
Wachusett House	13 Boylston Ave	Rental	16	09/01/2021	Yes	RHS
DDS Group Homes	Confidential	Rental	10	N/A	No	DDS
Total Princeton SHI Units						26
Census 2010 Year-Round Housing Units						1,324
Percent Subsidized						1.96%

FIGURE 10: CHAPTER 40B SUBSIDIZED HOUSING INVENTORY (SHI) PERCENTAGES AS OF DECEMBER 21, 2020 FOR PRINCETON AND SURROUNDING COMMUNITIES

SOURCE: MASSACHUSETTS DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT



At only 2.0%, Princeton falls far below the State-mandated 10% affordable housing requirement and has the least amount of affordable housing compared to its neighbors. Figure 10 shows where Princeton and its surrounding communities currently stand in terms of their Subsidized Housing Inventories (SHI). Out of all communities in the Commonwealth, Princeton falls in the bottom 25% for subsidized housing provision. None of Princeton's neighbors have met the 10% mandate. Communities that do not meet the goal of 10% affordable housing designated for 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 making strides to address its housing needs.

HOUSING MARKET

SINGLE-FAMILY HOME MARKET

In 2021, the median sales price for a single-family home in Princeton was \$445,000. 2020's median sales price of \$440,000 was the highest it had reached since 2006, when the median sales price in Princeton was \$393,000 (Table 15). Following 2008, housing prices in Princeton declined to slightly lower prices than pre-Recession prices, remaining between \$262,000 and \$315,000 for under a decade. Prices of single-family homes in Princeton experienced consistent annual growth beginning in 2017. In 2020, Princeton and communities across the state saw single-family home prices jump significantly to exceed pre-Recession prices. Sales prices of single-family homes in Princeton were higher in 2021 than most of the town's neighboring communities.

Figure 11 shows the single-family home median sale price compared to the number of sales for Princeton between 2006 and 2021. Generally, increases in sales price have simultaneously occurred with increases in number of sales. However, after fairly consistent growth for nearly 10 years, 2020 and 2021 experienced a significant decline in sales volume paired with a large jump in median sales price. This chart demonstrates the high demand for single-family homes in the COVID-19 pandemic years. In Princeton, nearly a quarter of owner-occupied homes are valued over \$500,000 (Table 16). Only 5% of owner-occupied units in Princeton are valued under \$200,000. Most (72%) of the town's housing stock is valued between \$200,000 and \$500,000.

TABLE 15: HOME VALUE OF OWNER-OCCUPIED UNITS IN PRINCETON, 2020

Value	Estimate
Owner-occupied units	1,194
Less than \$50,000	13
\$50,000 to \$99,999	0
\$100,000 to \$149,999	13
\$150,000 to \$199,999	27
\$200,000 to \$299,999	202
\$300,000 to \$499,999	662
\$500,000 to \$999,999	262
\$1,000,000 or more	15
Median (dollars)	393,700
Source: American Community Survey 5-Year Estimates 2016-2020	

FIGURE 11: PRINCETON SINGLE-FAMILY HOME MEDIAN SALE PRICE AND TOTAL SALES BY YEAR

SOURCE: THE WARREN GROUP

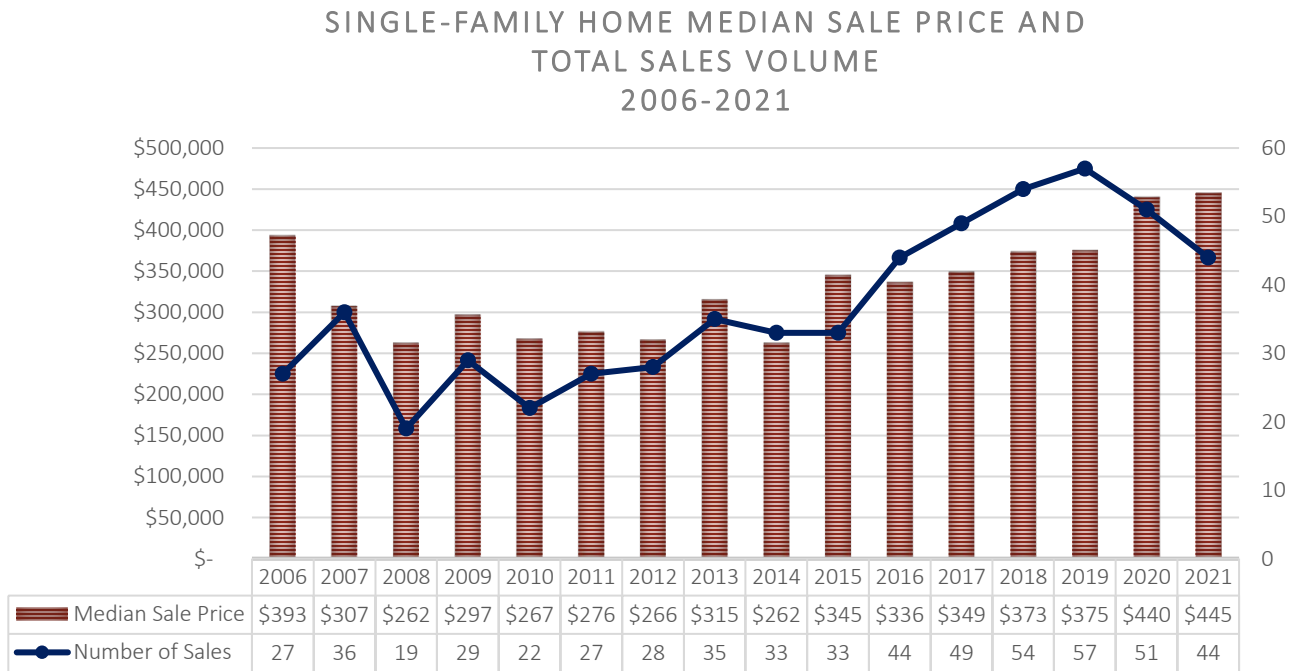
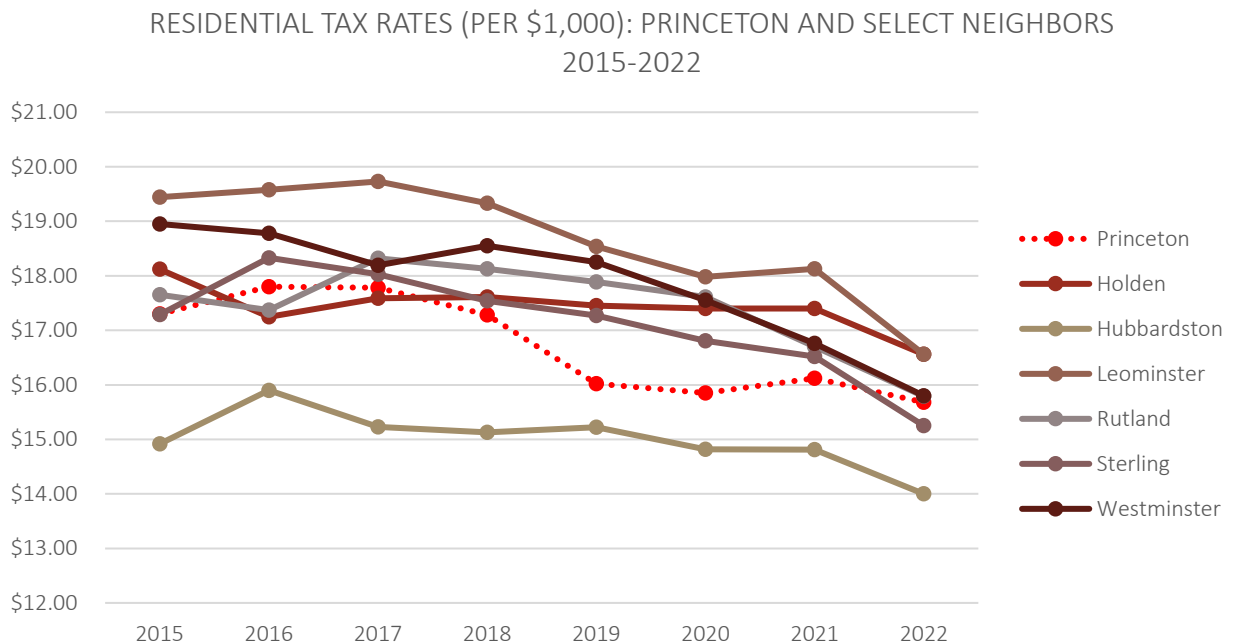


FIGURE 12: RESIDENTIAL TAX RATES OF PRINCETON AND SURROUNDING COMMUNITIES, 2015 – 2022

SOURCE: OFFICIAL TOWN WEBSITES



Princeton's residential tax rates have historically been lower than many of its neighbors including Leominster, Holden, Sterling, and Westminster. As of 2022, Princeton's tax rate is \$15.68 per \$1,000. Its neighbors have a residential tax rate between \$15 and \$17 per \$1,000, with the exception of Hubbardston which has always had a significantly lower tax rate. Property taxes are an important factor that shape local housing markets as they influence the costs of buying, renting, or investing in homes. In 2021, the average residential tax bill was approximately \$5,600. Many Princeton residents who completed the community housing survey wrote about the challenge of paying increasing taxes but wanting to remain in their homes. High property taxes may exclude many renters who aspire to purchase a home but are unable to afford the high tax bills along with a mortgage, utilities, and other associated costs.

The Town of Princeton offers a tax exemption of \$500 for individuals or joint owners over the age of 65, as well as exemptions for veterans and widow/widowers, and a senior tax abatement work off program.

IMPACT OF COVID-19 ON THE HOUSING MARKET

The financial crisis created by the COVID-19 pandemic has had profound impacts on communities throughout the Commonwealth. The crisis has had various effects on the housing market and will continue to have lasting impacts in the coming years. The termination of federal financial assistance will disproportionately affect renters, especially low-income households. The U.S. Department of Labor found that households earning an income of less than \$40,000 per year were more likely to suffer economic damage from the pandemic than other households. The Biden administration's moratorium on evictions was ended by the Supreme Court in 2021, a decision impacting millions of householders across the country.

Meanwhile, demand is continuing for housing in lower density communities where cost of living is more affordable and social distancing is easier. Work from home flexibility continues to make suburban and village units more attractive to professional households. Research from the Federal Bank of San Francisco revealed that remote work caused 60% of the sharp rise in home prices during the pandemic⁴. The study's authors reported that this suggests the fundamentals of housing demand have changed, the future path of real estate prices and inflation will continue to be impacted by remote work.

Because of this confluence of factors, it is likely that low-income renting households will be especially vulnerable to eviction and homelessness. Communities across the Commonwealth will need to continue to provide more relief, including creating additional subsidized housing units, to support these vulnerable households.

⁴ *Housing Demand and Remote Work*. Mondragon, John A. and Wieland, Johannes. May 2022. National Bureau of Economic Research.

CONDOMINIUM MARKET

Condominiums are often regarded as a middle ground between apartment rental and single-family home ownership, plus 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. A low level of activity in the condominium market suggests that Princeton has a very low supply of condominiums and is not effectively attracting demand from a diverse range of households. Table 16 shows that the volume of transactions in condominiums has been extremely low since 2006. The unit prices are significantly lower than the median housing price in Princeton, suggesting they could be an affordable alternative if Princeton had a larger supply.

TABLE 16: PRINCETON CONDOMINIUM MEDIAN SALE PRICE AND TOTAL SALES, 2006 – 2021

SOURCE: WARREN GROUP, 2022

Year	Median Sale Price	Number of Sales
2006	\$ -	2
2007	\$ -	0
2008	\$ -	0
2009	\$ -	0
2010	\$ -	0
2011	\$ 114,950	2
2012	\$ -	0
2013	\$ 274,200	1
2014	\$ -	0
2015	\$ -	0
2016	\$ 142,500	1
2017	\$ 137,500	2
2018	\$ -	0
2019	\$ -	0
2020	\$ 175,000	3
2021	\$ -	0

RENTAL MARKET

As of 2020, Princeton has an estimated 73 units of occupied rental housing, or around 6% of the total occupied housing stock (Table 17). The American Community Survey estimated the median gross rent for Princeton to be approximately \$746, which is lower than the state and the county. The most recent local data on asking rents collected from Zillow, Trulia, and Craigslist in 2022 shows a very limited range of rental options. A one-bedroom apartment was listed on these sites for \$1,800 per month while a two-bedroom home was listed for \$2,200 per month. Rental units for any other number of bedrooms were not listed. This minimal availability is indicative of an extremely low vacancy rate. Handicapped accessible units were not listed.

Low vacancy rates paired with high asking rents pose challenges for low-income families that participate in the Section 8 Program. The Section 8 Housing Choice Voucher Program (HCVP) issues eligible households a voucher to obtain their own rental housing, in which a rental subsidy is paid directly to the landlord on behalf of the participating family by a participating housing agency. The subsidy is determined by the family's income and the family pays the difference between the actual rent charged by the landlord and the amount subsidized by the Section 8 program. Individuals and families often wait years to make it off the waiting list for this program. Eligible households are issued a Section 8/HCVP Voucher and given only 120 days to locate their own rental housing. If no rental housing options within their price range come on the market, then the families lose the voucher opportunity. Initial costs of renting an apartment (first and last month's rent, security deposit, and sometimes broker fees) can be costly and preclude some lower-income households from affording to rent a home that meets their needs. While home sales prices are on the rise, so too have rents risen in the region. Reasons for price increases may be attributed to financial uncertainty of owning a home, an expensive housing market that excludes first-time homebuyers from entering the homeownership market and forcing them to rent for longer periods of time, or significant individual debt (such as emerging college-graduates) preventing entrance into the homeownership market.

TABLE 17: PRINCETON MONTHLY RENT, 2020

Gross Rent	Estimate	Percent
Occupied units paying rent	73	100%
Less than \$500	9	12%
\$500 to \$999	39	53%
\$1,000 to \$1,499	16	22%
\$1,500 to \$1,999	9	12%
\$2,000 to \$2,499	0	0%
\$2,500 to \$2,999	0	0%
\$3,000 or more	0	0%
Median Gross Rent (\$)	746	(X)
<i>Source: American Community Survey 5-Year Estimates 2020</i>		

FORECLOSURES

The rate of foreclosure in Princeton has been trending slightly lower since 2010, following an uptick during the Recession and housing crisis. Foreclosures are a useful indicator of the health of a housing market. Unusual spikes in foreclosure rates can indicate instability in the market. Table 18 shows both petitions to foreclose and foreclosure sales for single-family homes, which constitute the vast majority of Princeton's housing stock. There have been no petitions for foreclosure nor foreclosure sales for condominiums in this time period.

Petitions to foreclose indicate foreclosure action has been initiated by the mortgage holder. Such action does not necessarily lead to a 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 Princeton market. As the table below shows, several of the foreclosure petitions have made it to the sale stage, indicating that homeowners in several cases were unable to come to some sort of arrangement to keep their home.

TABLE 18: PRINCETON FORECLOSURES
FOR SINGLE-FAMILY HOMES, 2006 - 2021

	Petitions to Foreclose	Foreclosure Sales
2006	9	5
2007	10	5
2008	9	2
2009	6	0
2010	7	2
2011	5	0
2012	5	0
2013	5	3
2014	4	4
2015	5	2
2016	3	3
2017	4	4
2018	2	2
2019	1	0
2020	0	0
2021	0	0
<i>Source: The Warren Group, 2022</i>		

DEVELOPMENT AND BUILDING ACTIVITY

TABLE 19: PRINCETON HOUSING UNIT BUILDING PERMITS BY YEAR, 2006-2021

Year	Total Building Permits	Single-Family Structures	2-Unit Structures	3+ Unit Multi-Unit Structures
2006	6	6	0	0
2007	5	5	0	0
2008	3	3	0	0
2009	5	5	0	0
2010	5	5	0	0
2011	0	0	0	0
2012	0	0	0	0
2013	0	0	0	0
2014	0	0	0	0
2015	0	0	0	0
2016	3	3	0	0
2017	7	7	0	0
2018	10	10	0	0
2019	8	8	0	0
2020	9	9	0	0
2021	0	0	0	0
Source: Department of Housing and Urban Development SOCDS Building Permits Database, 2022				

Like other commodities, the value of a home is greatly influenced by supply and demand. While there are many factors at work in determining home value, high demand intersecting with constrained supply will inevitably result in higher prices. Table 19 shows the number of building permits for new housing units issued annually between 2006 and 2021. The table shows that following a lull in production beginning in 2010 through 2016, Princeton has seen its highest housing production numbers of the last two decades. These numbers are still low compared to the overall housing stock in Princeton, peaking with 10 building permits in 2018. All building permits issued in this time have been for single-family homes.

Table 20 shows the general breakdown of land use in Princeton. While a majority of the town's land is considered open space, more than one-third of land use is residential. Compared to surrounding towns, the ratio of residential land use is higher in Princeton than most other communities. There is an average of 6.2 acres per lot across Princeton, the highest of all the surrounding towns. The large lot sizes are paired with a very low population density (98 people per square mile).

TABLE 20: PRINCETON LAND USE BY CATEGORY

Land Use Category	Percent of Total Land Use
Residential	34%
Commercial/Industrial	4%
Agricultural 61A	2%
Mixed/Town/State	5%
Open Space	56%
Source: MassGIS Assessor Database	

HOUSING CHALLENGES

REGULATORY CONSTRAINTS

Zoning authority in the Commonwealth of Massachusetts is devolved to local governments by M.G.L. Chapter 40A. Princeton is divided into three classes of zoning districts, including two overlay districts. The Planning Board primarily acts as the special permit granting authority (SPGA) for different types of uses, along with the ZBA in some cases. The ZBA also holds the power to grant variances.

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

MULTI-UNIT DWELLINGS

An important strategy for increasing affordable housing options is to facilitate the development of multi-unit dwellings in an area of a community. Currently, multi-unit housing in Princeton is only allowed under specific and relatively restrictive conditions. Princeton's zoning bylaws refers to multi-unit housing as a "multi-family dwelling" which is defined as a building designed or intended for use as the home or residence of three (3) or more families, each in a separate dwelling unit, living independently of each other and which may have a common right in hall and stairways. Multi-family dwellings are not allowed by right in any district. The Zoning Bylaws limit dwellings to no more than two units on three acres of land or no more than three units on five acres of land. These limitations are quite stringent and prohibit any real residential density in town. To improve housing diversity in Princeton, it is strongly recommended that the Town amend the Zoning Bylaws to allow more than three units to occupy a residential structure. The Town should investigate emerging waste and water technologies that could allow lot sizes to be reduced from 5 acres. Furthermore, it is strongly recommended that the Town consider establishing a zoning district in a location in town in which multi-family housing is allowed by right.

ZONING PROVISIONS THAT ADDRESS AFFORDABLE HOUSING AND SMART GROWTH

There are several provisions in Princeton's zoning bylaws that promote some affordable housing, smart growth development, and overall greater diversity of housing choices.

ACCESSORY DWELLING UNITS (ADU)

The Accessory Apartment bylaw allows accessory dwelling units (ADUs) to be built under specific conditions in all existing residential districts. An accessory apartment is defined by Princeton's zoning bylaws as a dwelling unit subordinate in size and accessory to an owner-occupied, detached single-family dwelling, which may be located within the single-family dwelling or in a building accessory thereto. Currently, these units are only allowed through a Special Permit of the Planning Board based on certain requirements. The purposes of this bylaw are as follows:

- To provide small dwelling units to rent without adding to the number of buildings in the town or substantially altering the appearance of the town;
- To provide alternative housing options; and
- To enable owners of detached single-family dwellings larger than required for their present needs to share space and the burdens of homeownership.

Accessory apartments cannot exceed 900 square feet or one-third of the resulting gross living area of the structures and cannot contain more than two bedrooms. The accessory structure must be located on the same lot, within the single-family dwelling or in an accessory structure subordinate to the single-family dwelling. There must be at least one off-street parking space to serve the accessory apartment. The permit applicant must be an owner occupant of the premises and remain an occupant of either the principal single-family dwelling or the accessory apartment.

This is generally a strong bylaw that allows for diverse housing options, particularly for Princeton's senior population, however the Town might consider allowing accessory apartments to be constructed by right (provided they meet all necessary criteria) in one or more districts in town.

VILLAGE OVERLAY DISTRICT

The Worcester Road Village Overlay District was adopted to support three goals outlined in the Master Plan: 1) Preserve the rural character of Princeton; 2) Provide alternative housing; and 3) Enhance economic development. The purpose of the Village Overlay District is to encourage by special permit mixed residential and compatible business uses with a layout and architectural style that is consistent with Princeton's history and character, set back from Worcester Road with internal pedestrian traffic, as an alternative use and pattern of land development.

This flexible zoning tool encourages a smart growth form of business and residential development within the district boundaries, rather than sprawl style of development as seen with strip malls. The bylaw provides opportunities for greater density and intensity of use than are otherwise allowed under the zoning bylaws. Recognizing Princeton as a historic rural town, the bylaw requires that all development be designed in a manner that is consistent with Princeton's colonial and nineteenth century architectural styles to present the appearance of a traditional New England village center.

Any uses permitted in the Rural-Agricultural District and the underlying Business District are allowed by-right in the Village Overlay District. A Special Permit of the Planning Board and site plan approval is required for a residential use combined with one or more business uses listed in Section XIX of the zoning bylaws. When a residential use is combined with a business use, the residential use cannot be on the ground floor, nor can it comprise more than 75% of the gross floor area of a building. The residential use is restricted to no more than two bedrooms per unit.

Other housing uses allowed by special permit under the VOD bylaw include the following:

- Hotel, motel, rooming house, boarding house, ski lodge or other similar uses, provided that the building has no more than 20,000 gross square feet.
- Retirement home, assisted care facility, extended care facility, nursing home, hospice, or other similar uses, provided that the building has no more than 40,000 gross square feet.

OPEN SPACE-RESIDENTIAL DESIGN

Princeton has an Open Space- Residential Design bylaw that promotes compact development and preserves 50% of the land area of a development as common open space. The purposes of the bylaw are as follows:

- To protect open space, agricultural and forestry land, viewsheds, wildlife habitat and corridors, wetlands and water resources, and historical and archeological resources, in a manner not inconsistent with the goals of the Princeton Master Plan;
- To protect the value of real property;
- To encourage creative, environmentally sensitive design as the preferred form of residential development; and
- To encourage more efficient development that consumes less open land and respects existing topography and natural features better than a conventional or grid subdivision.

In the Residential – Agricultural District, a special permit for OSRD is required from the Planning Board for any development resulting in five or more residential lots or five or more dwelling units. An OSRD can include detached single-family dwellings, which must have a distance of 100 feet between each unit and an abutting lot.

DIMENSIONAL REQUIREMENTS

Section VI of Princeton's Zoning Bylaws explains the town's dimensional requirements, including area and yard regulations plus height regulations. Table 21 shows a schedule of the required minimum lot size, minimum lot frontage, minimum setback, lot width, and height for each zoning district, which is derived from the language of Section VI. There is no schedule of use regulations included in Princeton's zoning bylaws, which may lead to confusion and misinterpretation of the bylaws.

The regulations for development are fairly consistent across all zoning districts. The minimum lot size for all districts is 87,120 square feet (2 acres), of which no less than 43,560 square feet must be exclusive of wetland and flood hazard areas. No more than 30% of a lot's area may be covered by structures.

This bylaw does not contain any specific requirements regarding multi-family units.

Reducing the minimum requirements for lot size, frontage, and setbacks in certain areas of the town could have many beneficial impacts and attract developers willing to work with the Town to create a mixed-use environment that is interconnected, walkable, and fits the small-town New England character of Princeton. This could be especially useful in areas of town with existing development along major roads, as it would allow future new housing and business development to not encroach on undeveloped rural areas, preserving Princeton's natural beauty.

TABLE 21: DIMENSIONAL REGULATIONS

	Minimum Lot Size (sq. ft.)	Minimum Lot Frontage (ft.)	Minimum Setback (ft.)			Lot Width	Maximum Building Coverage (%)	Maximum Building Height
			Front	Side	Rear			
Residential-Agricultural District	87,120	225	30	30	30	50	30%	35 feet or 2 ½ stories
Business District	87,120	225	30	30	30	50	30%	35 feet or 3 stories
Business-Industrial District	87,120	225	30	30	30	50	30%	35 feet or 3 stories
Village Overlay District	--	--	60	50	50	--	75%	40 feet

PARKING PROVISIONS

The Zoning Bylaws state that adequate off-street parking for its customary needs must be provided for each residential or non-residential purpose in any district. Specific parking regulations are not detailed for each of the three underlying zoning districts. Under the Open Space-Residential Design bylaw, no more than two off-street parking spaces per dwelling unit (excluding covered or enclosed spaces in garages) are permitted. Under the accessory apartment bylaw, at least one additional off-street parking space to serve the accessory apartment is required. In the Village Overlay District, no more than one-third of the required parking for a use should be located between the building and Worcester Road.

ENVIRONMENTAL CONSTRAINTS

SOILS, LANDSCAPE, AND TOPOGRAPHY

Three forested peaks clustered in the northern portion of town dominate the landscape of Princeton, namely Wachusett Mountain (2,006 ft.), Little Wachusett (1,560 ft.), and Pine Hill (1,440 ft.). The remainder of the town is characterized by rolling hills, rocky slopes, small valleys, brooks, and ponds. Secondary, mixed hardwood and softwood forests have reclaimed the areas that were once clear-cut for farmland. Stone walls scatter the town, framing open fields and former fields that are now dense forest. Drumlins, or egg-shaped hills, are found in much of southern Princeton.

The prevalence of hills and steep slopes make some parcels difficult and costly to develop. Developing these areas also present several health, safety, and environmental challenges such as increased erosion, landslides, and sedimentation. Septic systems on steep slopes are highly unreliable due to the slope and shallow soils.

Thick deposits of glacial till cover the bedrock in most places and provide either extremely sandy soils or heavy, silty soils that are poorly suited to agriculture. Early settlers pulled boulders of granite out of the ground to facilitate cultivation and piled them on the boundaries of the fields to form the walls that are characteristic features of Princeton today.

The Natural Resources Conservation Service (NRCS) has identified 34 soil types or associations in the town of Princeton. These include five primary types. (1) The Woodbridge-Paxton association comprises rolling, well-drained, stony soils that are underlain with hardpan. They cover approximately 19.8% of the town and are generally unfavorable to high-density development. (2) The Peru-Marlow association soils occupies 17.3% of the town. These soils are moderately to well-drained, very stony and underlain with hardpan. Spring water table levels can be 1 to 3 feet below the surface. (3) The Montauk-Scituate-Canton association, rolling and extremely stony accounts for 14.35% of the town. These soils are moderately to well-drained with bedrock below 60 inches and seasonal water tables within 2 feet. (4) The Ridgebury-Whitman association, undulating, extremely stony is the fourth largest soil group. These are poorly to very poorly drained soils. Water tables in the spring are at or near the surface of the soil. (5) The fifth largest soil group is Buckspott-Wonsquesk mucks. These soils are very poorly drained.

These five soil groups comprise 61% of the soils in town. All of the soil types have limitations due to hardpan layers, drainage, slope, or rockiness. Better soil types and association are scattered across town.

FLOODPLAINS, WETLANDS, AND WATER RESOURCES

More than ten percent of the town consists of open water or wetlands. Princeton contains about 2,000 acres of wetlands including marshes, wet meadows, bogs and swamps. Notable water bodies include Paradise Pond, Snow Pond, Glockner Pond, the Onion Patch, as well as portions of Bickford Pond, Crow Hill Pond, Wachusett Lake, and the Quinapoxet Reservoir. Streams in Princeton include Babcock, Cobb, Cold, East Wachusett, Governor, Justice, Keyes, South Wachusett, Steam Mill, West Wachusett brooks, the Stillwater River, and the east branch of the Ware River. Many areas bordering the town's ponds, streams, and rivers are located within the 100-year flood zone.

Nearly all of Princeton (86%) lies within the Nashua River Watershed, while the western corner of Princeton lies in the Chicopee River Watershed. These watershed lands flow into four Class A public water supplies: the Quabbin Reservoir, the Wachusett Reservoir, the Quinapoxet Reservoir, and the Fitchburg Reservoir. None of the public water supplies provide water for the town of Princeton, which relies entirely on private wells.

Nearly all of Princeton is subject to the Watershed Protection Act (WsPA), which establishes two protection zones: the Primary Protection Zone and the Secondary Protection Zone. The Primary Protection Zone includes lands within 400 feet of reservoirs and within 200 feet of tributaries and surface waters. Within the Primary Protection Zone any land alteration or activities that result in the storage or production of pollutants are prohibited. 'Alteration' includes a variety of activities, such as construction, excavation, grading, paving, and dumping. The Secondary Protection Zone includes land within 200 to 400 feet of tributaries and surface waters, land in flood plains and above certain aquifers, and bordering vegetated wetlands. Certain types of development are prohibited in the Secondary Zone. The construction of a single-family dwelling on an existing vacant lot and minor changes to an existing structure are exempt uses under the WsPA.

There are eight certified vernal pools and approximately 75 potential vernal pools, according to the Natural Heritage and Endangered Species Program of the Massachusetts Division of Fisheries and Wildlife. Certified vernal pools are protected if they fall under the jurisdiction of the Massachusetts Wetlands Protection Act Regulations (310 CMR 10.00), however certification only establishes that it functions as a vernal pool and does not determine that the pool is within a resource area protected by the Wetlands Protection Act. Certified vernal pools are also afforded protection under the state Water Quality Certification regulations (401 Program), the state Title 5 regulations, and the Forest Cutting Practices Act regulations.

VEGETATION, FISHERIES, AND WILDLIFE

Several sites have been designated by the Natural Heritage and Endangered Species Program (NHESP) of the Massachusetts Division of Fisheries and Wildlife as Priority Habitats for Rare Species and/or Estimated Habitats for Rare Wildlife. In Princeton, these habitat areas are associated with Bickford Pond, Glockner Pond and surrounding wetlands, Wachusett Mountain old growth forest, Stillwater River wetland corridor, wetlands in the Thomas Prince school area, as well as Wachusett Meadow and associated wetlands.

NHESP has identified a number of rare animal species in Princeton, including the marbled salamander, Blanding's turtle, wood turtle, Eastern box turtle, American bittern, sedge wren, upland sandpiper, common loon, water shrew, spine crowned clubtail, chain dot geometer, creeper, little brown myotis, Harris' checkerspot butterfly, and spiny sculpin.

Mass Audubon has designated Wachusett Mountain an Important Bird Area (IBA) and identifies it as a premier hawk migration and observation point in New England.

HAZARDOUS WASTE, POLLUTION, AND STORMWATER

There is one Brownfield site reported in Princeton, located at 23 Hubbardston Road. The site totals 1.25 acres. Its current use is a retail store and the former use was a gas station. The site has not had an Activity and Use Limitation (AUL) and the Response Action Outcome (RAO) Class is C-1, which applies to a disposal site where risk has been reduced or controlled but complete remediation has not been achieved for various reasons. Brownfield sites are not required to "self-identify" or register with the Department of Environmental Protection; therefore it is possible that there are additional sites in town that would qualify as a Brownfield property.⁵

There are 11 underground storage tanks located within town boundaries, which are important to monitor due to their potential adverse environmental effect in the case of a leak, spill, or other issue⁶. The Massachusetts Office of Energy and Environmental Affairs indicates that since 1989, there are 29 sites in Princeton that have reported releases of hazardous waste that are in various stages of remediation⁷. Two old landfills are no longer in use in town. There is a potential that leachate from these sites could enter groundwater supplies.

Non-point source pollution is a major concern for water quality and can threaten the health of residents and wildlife if it reaches local water and groundwater resources. Local water bodies can be polluted from salt and sand on roadways, failing septic systems, underground storage tanks, landfills, gas stations, agricultural runoff, lawn fertilizer, and erosion when contaminated with stormwater runoff from snowfall and rainfall. Currently, Princeton has no local Stormwater Control Bylaw in place to strengthen control over the adverse effects of increased post-development stormwater runoff, non-point source pollution associated with new development, or erosion and sedimentation associated with construction.

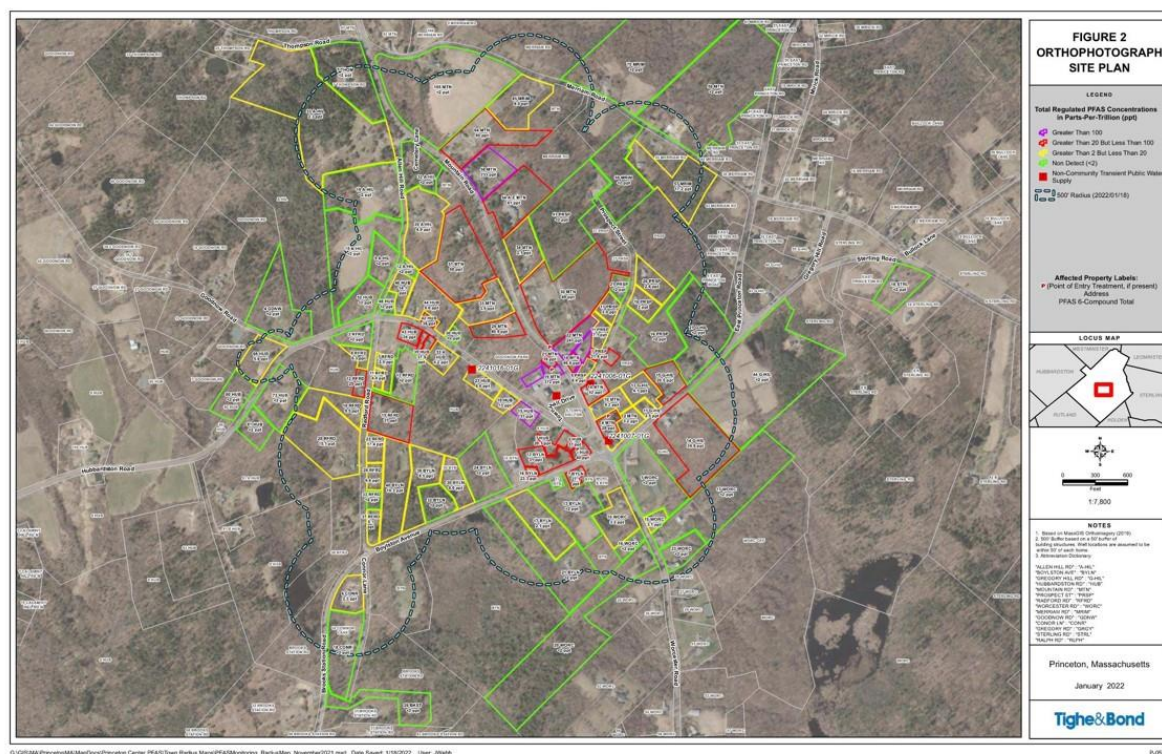
⁵ MassDEP Brownfield Property Fact Sheets

⁶ MassDEP Underground Storage Tank (UST) Facility Search

⁷ Massachusetts Energy and Environmental Affairs Data Portal: Search for Waste Site & Reportable Releases

The Environmental Protection Agency explains that per- and polyfluoroalkyl substances – known as PFAS – are widely used, long lasting chemicals that break down very slowly over time and may be linked to harmful health effects in humans and animals.⁸ In September 2019, the Town Hall campus well was tested and results showed levels of PFAS6 above the Commonwealth’s Maximum Contaminant Level (MCL) which at the time was 70 parts per trillion (ppt). Upon submission of the test results to Massachusetts Department of Environmental Protection (DEP) Water Supply program, the DEP Waste Site Cleanup program determined that the detection was subject to Chapter 21E. An Immediate Response Action (IRA), including testing of private water supplies in the Town Hall campus area, was instructed to be conducted. The Selectboard holds quarterly public information meetings, and the environmental consulting firm Tighe and Bond submits status reports and semi-annual IRA Plan Reports to DEP. The most recent IRA Plan Report states that there are four possible sources of PFAS at the site, three of which are related to firefighting and one related to septic system discharges. Map 1 shows the affected area and total registered PFAS concentrations in parts-per-trillion as of January 2022. Potable wells in the affected area are now tested regularly for PFAS.

MAP 1: PFAS AFFECTED RADIUS IN PRINCETON AS OF JANUARY 2022



This Housing Production Plan includes strategies for better promoting redevelopment, infill development, accessory dwelling units, balancing development and natural resource preservation, and housing preservation to limit disruption to the surrounding environment.

⁸ United State Environmental Protection Agency: PFAS Explained

LIMITED COMMUNITY INFRASTRUCTURE

The Town of Princeton has no municipal sewer or water system and currently has no plans to provide these services in the future. Town residents rely solely on private septic systems and wells for their sewer and water needs. The lack of adequate sewer and water infrastructure poses severe challenges to future developers interested in creating clustered single-family housing or multi-unit housing. There may be various options in utilizing alternative waste treatment technologies, but those will have to be addressed on a site-specific basis.

Public transportation options in Princeton are extremely limited. The region is not connected by rail or bus service, although Princeton is a member of the Worcester Regional Transit Authority and is within the Americans with Disabilities Act (ADA) Paratransit buffer. The SCM Elderbus provides transportation services to meet the needs of seniors aged 60 or older and people with disabilities. The nearest commuter rail stations are in the neighboring communities of Leominster, Fitchburg, and Westminster. During winter months, a free shuttle is offered from the Wachusett station in Fitchburg to Wachusett Mountain Ski Area. The shuttle is timed to connect with an MBTA “ski train”, which includes a passenger car with ski racks. Travel in Princeton is primarily by car, and the town also has a limited sidewalk and bike lane network.

Within the past few years, Princeton has transitioned from a poor internet infrastructure to a state-of-the-art fiber-to-the-home system, which has encouraged development to a small degree. A small increase in the number of single-family building permits issued in recent years may be attributed partially to the improved internet service. With the large-scale increase in “work from home”, the existence of quality internet service will be an attractive feature for home businesses or remote workers considering moving into town.

Much of Princeton’s electrical system was replaced after the ice storm of 2008. Princeton utilizes a wind farm for passive energy and work is underway to investigate adding solar power to its infrastructure.

The town is lacking in many retail stores and services that residents have to travel outside of town to access. There are little to no grocery stores, restaurants or cafes, clothing stores, doctor’s offices/health clinics, pharmacies, veterinary offices, pre-schools/daycare centers, etc. Residents without easy access to a car to travel outside Princeton face the challenge of meeting basic daily needs, an important factor to consider before creating additional housing. Particularly for senior populations, Princeton does not currently have adequate supportive services to meet the needs of vulnerable elderly residents.

LIMITED SUBSIDIES AND STAFF CAPACITY

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

Princeton 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 immense benefits for the town, allowing Princeton to have a reliable source of funding for all items related to affordable housing.

The Town of Princeton lacks adequate staffing capacity to tackle affordable housing efforts. The Town relies heavily upon the valuable work of its volunteers, however in a small town with an aging population the capacity of the volunteer base is stretched. There is no Town Planner, Affordable Housing Coordinator, or active housing committee dedicated to affordable housing initiatives. Limited Town resources to fund a part-time, full-time, or shared position to adequately address housing needs is a barrier to Princeton achieving the goals of this HPP.

LAND AVAILABILITY

While there are large tracts of undeveloped land in Princeton, much of the land has major restrictions on it that prevent residential development. There are thousands of acres of open space in town is under some form of regulatory protection to keep it from being developed. Much undeveloped land is ledge or wetland. There are some Town-owned sites, however a number of those were sold in recent years.

The Wachusett Mountain State Reservation and Leominster State Forest both have significant acreage located in Princeton. The Massachusetts Department of Conservation and Recreation (DCR) owns 3,434 acres in Princeton for watershed protection and another 3,635 acres for parks (some of which is included in the Wachusett Mountain State Reservation and Leominster State Forest). There are 5,045 acres of land enrolled in the Chapter 61, 61A, or 61B tax programs, which indicate current commitment but not long-term protection from development. Entities such as the Princeton Land Trust, Mass Audubon, and Mass Division of Fish and Wildlife own acreage throughout town that is protected as open space or recreation, along with parcels owned by the Town. Nearly all of Princeton is subject to the Watershed Protection Act which regulates land use and development in the Quabbin Reservoir region. Approximately 2,000 acres of Princeton is wetlands.

COMMUNITY PERCEPTIONS

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

Throughout the HPP public outreach process, Princeton residents have expressed a mix of reactions regarding the possibility of future housing development. In general, residents value the small-town feel of Princeton and have reservations about new housing units in town, particularly developments with any amount of density.

The activity during the May 16th public workshop had residents identify areas of town where new housing would be generally accepted and the preferred types of housing for each designated study area. Many participants spoke highly of the idea of additional accessory dwelling units, cottage housing communities, and converting existing buildings into apartments. While participants were hesitant about the prospect of new multi-unit housing in town, they noted that the design and location of new developments would be crucial factors as many residents highly value the small-town character and open space of Princeton. Large-scale apartments and condominiums were generally not spoken highly of during the discussion activity, but medium-density options, also known as “missing middle housing”, had some favorability. Some participants raised concerns about the potential impact on environmental and municipal resources with new multi-unit housing. This input from the community should be highly considered by developers when creating proposals for new development.

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

PHOTO 4: RESIDENTS DISCUSS FUTURE LOCATIONS AND TYPES OF HOUSING AT THE MAY 16 PUBLIC WORKSHOP



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

TABLE 22: FIVE-YEAR HOUSING PRODUCTION SCHEDULE FOR PRINCETON

Year	Annual Additional Units to the SHI	Total Affordable Units on the SHI	Percent Affordable	Gap (# Units needed to achieve 10%)
Current (2010 Census)		26	2.0%	106
2023	6	32	2.4%	100
2024	6	38	2.9%	94
2025	6	44	3.3%	88
2026	6	50	3.8%	82
2027	6	56	4.2%	76

An HPP is required to set two types of goals: an annual numerical goal for affordable housing production, and qualitative goals and strategies based on the type, affordability, location, and other desired aspects of new affordable housing. Table 22 shows the annual numerical goal for affordable housing production.

Using the current DHCD baseline of 1,324 year-round housing units (based on data from the 2010 U.S. Decennial Census), Princeton currently has 2.0% of its housing stock qualify on the Subsidized Housing Inventory (SHI), or 26 affordable units. The Town needs to add 106 more affordable units to the SHI in order to achieve 10% on the SHI.

Princeton will need to ensure this Housing Production Plan is certified and produce SHI-eligible units totaling 0.5% of the 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, Princeton will need to add 6 SHI-eligible housing units each year. Table 22 is a schedule that shows the progress that the town would make if 6 affordable units were added each year to the SHI. In five years, the town would reach 4.2%. At this gradual pace, the town would meet the 10% threshold by 2040.

It should be noted the housing production schedule is based on 2010 Census data. When the full results of the 2020 Census are released, the DHCD baseline will be updated and the percent of affordable housing will change along with the number of units needed to achieve the 10% threshold. Data provided by HUD shows the town added approximately 42 new housing units between 2010 and 2020, a rate of about 4 per year. Initial redistricting data estimates that the town has 1,383 units as of 2020.

HOUSING GOALS AND STRATEGIES

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

- Prior planning efforts
- Priority housing needs identified in the Housing Needs Assessment
- Housing Production Plan Public Workshop on May 16, 2022
- Discussions of the Housing Production Plan Committee at regularly scheduled meetings
- Successful case studies of housing initiatives in other municipalities throughout the Commonwealth

The Princeton Planning Board voted unanimously to adopt the Housing Production Plan at their meeting on December 7, 2022. The Princeton Selectboard voted unanimously to adopt the Housing Production Plan at their meeting on December 28, 2022.

While 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.

GOAL 1: IDENTIFY AND LEVERAGE RESOURCES TO ADVANCE HOUSING PRODUCTION AND PROGRAMS

1. ESTABLISH A CITIZEN BASED GROUP RESPONSIBLE FOR OVERSEEING IMPLEMENTATION OF THE HPP ACTION PLAN

Princeton does not currently have any entity that oversees housing initiatives in town. The Housing Production Plan Committee was formed to support the development of this Plan but was not intended to be a permanent standing committee. A group of concerned citizens should be formed as soon as possible to direct housing activities in Princeton, utilizing the Housing Production Plan as a guiding document to implement the recommended strategies. The responsibilities and mission of such a committee should be clearly defined. If the Town needs support in establishing a housing committee, Massachusetts Housing Partnership offers resources in their [Housing Toolbox for Massachusetts Communities](#).

Princeton is a small town with limited staff capacity and a strong reliance on its volunteers. Without dedicated funding from the Community Preservation Act or a Municipal Affordable Housing Trust, it is unlikely that the town would be able to hire a housing coordinator at this time to focus on increasing affordable housing. Encouraging more participation from volunteers will be an essential step to implementing this action plan.

2. CONDUCT ONGOING COMMUNITY OUTREACH AND EDUCATION ON HOUSING ISSUES AND ACTIVITIES

Princeton Town staff boards, committees, and volunteers should continue the valuable work that the Housing Production Plan Committee has accomplished in developing this Plan. Much momentum has been built with the public outreach initiatives of this Plan, with outstanding participation from community members at the public forum and in the survey. 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.

Lack of community support is oftentimes one of the greatest obstacles to creating affordable housing units. Local approval, including Town Meeting, is required to pass many of the recommended housing strategies, therefore support from town residents is essential. It is important to educate the community on how affordable housing is significant for all aspects of the town to thrive. Town leaders are encouraged to pursue community education that focuses on changing the historically negative perception of who qualifies for and lives in affordable units.

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

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

3. PROMOTE USE OF EXISTING SMART GROWTH POLICIES AND ZONING BYLAWS THAT CAN ADVANCE HOUSING DIVERSITY AND AFFORDABILITY

There are a few existing tools and procedures that the Town can encourage use of to achieve housing with greater density and affordability. Smart growth tools help communities and local leaders have a more sustainable approach to development. The Commonwealth of Massachusetts promotes a set of [Sustainable Development Principles](#), some of which directly apply to housing development. In general, smart growth and sustainable development practices encourage development that is compact, conserves land, protects natural and historic resources, and limits new construction in undeveloped areas.

The Town of Princeton presently has a few zoning bylaws and policies that promote sustainable development. Under the Open Space Residential Development (OSRD) bylaw, housing can be built more densely than in the underlying zoning district as long as at least 50% of the site's area is protected in perpetuity as open space. The Village Overlay District is another flexible tool that encourages a mix of residences and businesses and provides opportunities for greater density and intensity of use. New development should be encouraged to utilize these local tools.

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

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 production goals. Organizations such as Massachusetts Housing Partnership (MHP), Citizens' Housing and Planning Association (CHAPA), MassHousing, Central Massachusetts Housing Alliance (CMHA), and the Department of Housing and Community Development (DHCD) 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.

5. PURSUE ADOPTION OF A MUNICIPAL AFFORDABLE HOUSING TRUST FUND

The state enacted the Municipal Affordable Housing Trust Fund Act on June 7, 2005, which simplified the process of establishing housing funds that are dedicated to subsidizing affordable housing. The law enables communities to collect funds for housing, segregate them out of the general budget into an affordable housing trust fund, and subsequently use these funds without returning to Town Meeting for approval. Additionally, trusts can own and manage real-estate,

though most trusts choose to dispose of property through a sale or long-term lease to a developer to clearly differentiate any affordable housing development from a public construction project to be in compliance with Chapter 30B. Funds from the Affordable Housing Trust Fund may be used to support the acquisition, development, or preservation of affordable housing units. Possible types of assistance through the affordable housing trust fund include:

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

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

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

Over 100 communities in the state have a local affordable housing trust fund. For more information, the Massachusetts Housing Partnership offers a [guide to establishing Municipal Affordable Housing Trusts](#).

6. MONITOR AND RESEARCH THE COMMUNITY PRESERVATION ACT (CPA) FOR CONSIDERATION OF LOCAL ADOPTION

Princeton's lack of local subsidy funds is a major constraint to pursuing greater housing affordability, diversity, and sustainability. Many towns that have made significant strides with respect to affordable housing have had Community Preservation Act (CPA) funding available to subsidize locally sponsored housing initiatives. The Town is recommended to pursue a study to understand how CPA would enhance life for the Princeton community and the estimated costs

for taxpayers. Information on CPA should be made widely available to the public so voters have full knowledge if CPA should be brought to Town Meeting in the future.

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

EXAMPLE: IF THE TOWN ADOPTED THE EXEMPTION OF THE FIRST \$100,000 OF PROPERTY VALUE AND THE 1.5% SURCHARGE ON THE MEDIAN SINGLE-FAMILY PROPERTY OF ABOUT \$350,000, WITH A TOWN TAX RATE OF \$15.68 PER \$1,000, THE ANNUAL COST WOULD BE \$82, THE EQUIVALENT OF \$7 PER MONTH.

The Community Preservation Act (CPA) establishes the authority for municipalities in the Commonwealth to create a Community Preservation Fund derived from a surcharge of 1% to 3% of the property tax, to be matched by the state based on a funding commitment of approximately \$36 million annually. Once adopted, the Act requires that at least 10% of the funding raised through taxes be distributed to each of the three categories – open space/recreation, historic preservation, and affordable housing – allowing flexibility in distributing the majority of the money to any of these uses as determined by the community. CPA also allows communities to target funds to those earning up to 100% of the area median income.

Communities in Central Massachusetts that have adopted CPA include the towns of Berlin, Boylston, Grafton, Hopedale, Mendon, Northbridge, Northborough, Sturbridge, Shrewsbury, Upton, Westborough, West Boylston, and Worcester among the 194 CPA communities across the Commonwealth (55% of the state's municipalities).

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

- Acquire land for the purpose of creating affordable housing
- Adaptive re-use of existing buildings
- Purchase of existing market-rate homes and conversion to affordable homes to create permanent deed-restricted affordable rental housing
- Buy-down the cost of homes to create affordable mortgage costs for first-time homebuyers with qualifying incomes
- Support the development of affordable housing on publicly owned land
- Support the construction of new housing in existing neighborhoods

- Support the costs of improvements necessary to develop accessory dwelling units, with the provision that the units be permanently deed-restricted to preserve affordability
- Finance predevelopment activities (soft costs) to promote better project planning
- Provide financial support to help cover down-payment and closing costs for first-time homebuyers
- Offer direct assistance in the form of rental vouchers that subsidize the difference between market rents and what a household can afford to pay
- Fund a professional to support the implementation of local affordable housing plans

To learn more about the Community Preservation Act and see examples of housing projects funded by CPA in other communities, visit the [Community Preservation Coalition official website](#).

7. ESTABLISH A COMMITTEE RESPONSIBLE FOR INVESTIGATING WASTEWATER AND DRINKING WATER TREATMENT OPTIONS

As previously described in the Housing Challenges section, one of Princeton's primary barriers to the creation of new housing with any amount of density is the lack of municipal water and sewer services. Single-family residences rely on private septic systems and wells for their sewer and water needs. If the Town wants to create multi-unit housing, options for wastewater and drinking water treatment must be investigated. It is recommended that a committee dedicated to this task be established. Factors such as costs, soils and geology, and project size should be considered by the proposed committee. The committee should seek out information and discussions with environmental regulators, housing advocates and developers, and Boards of Health.

8. PARTICIPATE IN REGIONAL COLLABORATIONS ADDRESSING HOUSING DEVELOPMENT AND AFFORDABILITY

It is important to acknowledge that towns in Massachusetts do not exist in a vacuum, and issues that Princeton is facing are similar to many other small towns in the state. While Princeton is limited in its capacity as a single town, there may be multi-jurisdictional efforts that the community could participate in. Housing is an increasingly urgent issue, therefore surrounding communities may be interested in pursuing collaborative solutions. There are a few regional housing collaborations in Massachusetts that could be looked at as examples:

- [Regional Housing Services Office](#)
- [Assabet Regional Housing Consortium](#)
- [Metro North Regional Housing Services Office](#)

Princeton could consider joining with neighboring towns to establish an entity similar to the existing regional housing programs. A regional approach could offer Princeton access to housing services at a much lower cost than the town would typically obtain. Princeton could receive assistance with affordable housing monitoring, project development, technical assistance, and regional activities. Other regional housing entities have successfully contracted professional housing consultant services, conducted senior housing forums, held workshops on affordable

housing topics, developed Emergency Rental Assistance programs in response to COVID-19, provided affordable housing information to residents, and more.

CMRPC is available to assist Princeton if the town is interested in moving forward with participation in regional housing strategies.

9. PURSUE DESIGNATION AS A HOUSING CHOICE COMMUNITY AND APPLY FOR FUNDING THROUGH THE RURAL AND SMALL TOWN GRANTS PROGRAM

The Housing Choice Initiative was put into action by the Baker-Polito Administration following an identification of inadequate housing production across the Commonwealth. The Administration has set a goal of 135,000 new housing units statewide by the year 2025. One crucial part of this multi-pronged effort to increasing the state's housing supply is the Housing Choice Designation and Grant Program. A [Housing Choice Designation](#) is a 5-year designation which rewards communities that are producing new housing and have adopted best practices to promote sustainable housing development. A community that achieves this designation receives both exclusive admission to Housing Choice Capital Grants and priority access to many other Commonwealth grant and capital funding programs (i.e. MassWorks, Complete Streets, LAND and PARC grants). What was formerly the Housing Choice Small Town capital grant program, reserved for communities with populations under 7,000, will now be replaced by an expanded grant program "Rural and Small Town Grants".

The program is now part of the [Community One Stop for Growth](#), a single application portal of community and economic development programs, and access to the program is exclusively available through One Stop. Housing Choice Communities are designated in two ways: 1) At least 5% increase or 500 increase in new units over the previous 5 years; or 2) At least a 3% increase or 300 unit increase in new units over the previous 5 years and demonstrate 7 of 14 best practices, two of which must be affordable. As of 2022, there are a total of 86 communities that have achieved designation. In FY 2021, Princeton received a grant of \$100,000 to fund the Thomas Prince Elementary School Infrastructure Improvements Project, including the milling and paving of a 67,500 square foot parking lot.

If the town experiences a significant increase in housing units in future years, this program is an incredible funding opportunity. Designation will ensure the Town has priority access to the Commonwealth's financial resources that will assist the municipality with future housing developments. Examples of potential projects include feasibility studies, pedestrian infrastructure enhancements, upgrades to water and sewer infrastructure, conversion of Town-owned property into affordable units, land acquisition, and much more. CMRPC staff are available to provide technical assistance with designation and grant applications.

10. SEEK OUT OPPORTUNITIES TO WORK COLLABORATIVELY WITH WACHUSETT HOUSE

Wachusett House is an independent living facility that offers low- to moderate-income housing for the elderly. Sixteen one-bedroom apartments are set around a central office and community space, and the facility is located within walking distance to the center of town. Currently, Wachusett House is one of the only opportunities in Princeton to live in deed-restricted affordable housing.

There may be opportunities to create additional units on land near the Wachusett House property. Additionally, there may be creative ways that the Town can provide support or services to tenants living at the facility. The Town of Princeton should look to actively strengthen its relationship with Wachusett House through increased communication.

11. ENCOURAGE RELEVANT BOARDS, COMMITTEES, AND TOWN LEADERS TO PARTICIPATE IN TRAININGS AND EDUCATIONAL PROGRAMS RELATED TO AFFORDABLE HOUSING

Housing and land use in Massachusetts are constantly evolving fields, with new funding programs, zoning opportunities, and law and policy changes. Leadership in Princeton should attempt 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.

Town staff and all members, even the most veteran public servants, of the Planning Board, Selectboard, ZBA, Council on Aging, and other boards are encouraged to participate annually in learning opportunities that are offered.

GOAL 2: ENCOURAGE AFFORDABLE HOUSING DEVELOPMENT AND DESIGN TO FIT THE CHARACTER OF THE COMMUNITY

1. PREPARE DESIGN GUIDELINES FOR NEW MULTI-UNIT HOUSING DEVELOPMENTS

Design guidelines and standards are mechanisms to ensure that new development compliments a community's character. In a community that primarily consists of low-density, single-family dwellings, residents often worry that dense, multi-unit housing developments will alter the small-town feeling. To give residents more input on the design of new developments, design guidelines can be prepared and included in the Town Zoning Bylaws which inform the proposals of multi-unit housing proposals. Taking into consideration the aesthetic character of the town, plus Smart Growth and sustainability principles, design guidelines encourage the existing housing stock to be used as a reference point for the character and architecture of new housing development.

Design guidelines are a document outlining various aspects of residential developments that are encouraged and discouraged. These aspects can include, but are not limited to, style and materials, bulk masking and scale, sidewalks and pathways, driveways and parking, landscaping, utility and waste storage areas, lighting, and drainage and stormwater. Any location that multi-unit housing is permitted could include design guidelines. Design guidelines are recommended suggestions while design standards are legal and mandatory requirements.

By utilizing design guidelines or standards, affordable housing development can be pursued in a manner that is consistent with, and complimentary to, what existed before.

2. CREATE AN INVENTORY OF TOWN-OWNED AND UNDEVELOPED LAND SUITABLE FOR THE DEVELOPMENT OF NEW AFFORDABLE HOUSING UNITS

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

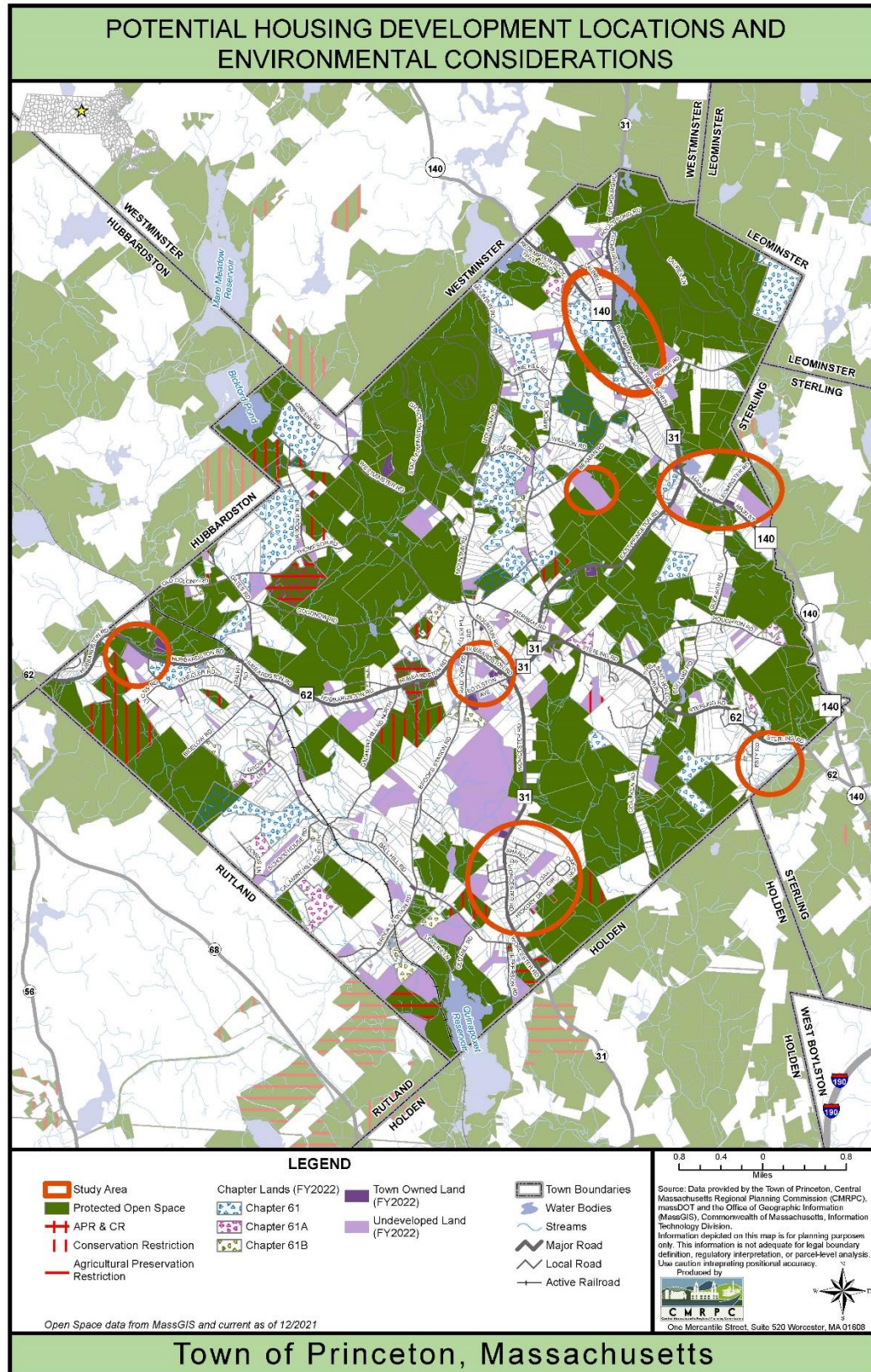
A number of areas, most with Town-owned land in them, that could potentially be suitable for the development of housing were discussed by residents at the public workshop. The benefits and drawbacks of each site plus the types of housing that would be most appropriate in each area were the foundations of the discussions in each breakout group at the May 16 community workshop. Additionally, the Town is actively working to identify an area to zone as multi-family by right to meet compliance with Chapter 40A Section 3A. These are areas in which the filing of comprehensive applications would also be encouraged. The study area sites, which are general areas but contain Town-owned land within them, include:

- **TOWN CENTER:** The Town Center is at the intersection of Route 62 (Hubbardston Road) and Route 31 (Worcester Road). There is some undeveloped land and some Town-owned property in this area. The Town Center has a few small businesses, public facilities like the Town Hall and Police Department, and open space including the Town Common. Wachusett House, the Town’s primary affordable and senior housing development which may have opportunity for expansion, is located within this study area. The Princeton Center School on Boylston Ave, an historic building with opportunity for reuse, is located in this study area.

- **ROUTE 140 (MAIN STREET):** Route 140 is one of the primary travel and business corridors in Princeton, and connects with Route 31. This study area includes the historic village of East Princeton, where many houses date from the 19th century and are located very close to the road. Notable open space in this area includes Keys Brook, Sawyer Field, as well as parcels under protection from development. A convenience store and other small businesses are located in this section of town. There are a few parcels of undeveloped land and Town-owned land that have potential for residential development.
- **ROUTE 140 (REDEMPTION ROCK TRAIL):** This area consists of a strip of land about 1,000 feet wide on the southerly side of Route 140 (Redemption Rock Trail), from the westerly edge of the intersection with Hobbs Road to the easterly side of the intersection with Mirick Road.
- **WORCESTER ROAD:** A section of Route 31, one of the major travel corridors in town, Worcester Road runs for three miles from the Holden town line to the historic Princeton center. The study area comprises the southern part of Worcester Road, which has a mix of business offices, shops, residences, municipal buildings, undeveloped land, and open space. The area is popular among both town residents and visitors. The Town has demonstrated commitment to improving the area's infrastructure, including roadway and drainage improvements, in order to connect residential areas to existing businesses, outdoor gathering places, and passive recreation areas.
- **BEAMAN ROAD:** There is a parcel of undeveloped land located on Beaman Road. This area of town is a quiet, residential area defined by single-family homes on large lots. Beaman Road connects to Route 140. There is protected open space and some agriculture in the area as well.
- **HUBBARDSTON ROAD (ROUTE 62):** There is some undeveloped land on the western end of Hubbardston Road in Princeton, close to the town border with Hubbardston. Route 62 is the major east-west travel corridor in town, which passes through the town center. This area of Princeton is very low density with single-family homes surrounded by much protected open space.
- **ESTY ROAD / STERLING ROAD:** There is a triangular area bounded by Esty Road, Sterling Road, and the town border with Sterling that has potential for development. Currently this area is unprotected open space, however there may be challenges with wetlands in this area.

Map 2, also located in the Appendix, outlines each of these study areas that could serve as sites for new affordable housing. While these areas may be appropriate for new housing development, there are certainly other properties in Princeton that could serve as good locations for new affordable housing. For example, there is land enrolled in the Chapter 61 tax program in which landowners may decide to pursue a change of use. If this happens, the Town is granted the first right of refusal to purchase the property at market price-- an opportunity that could lead to new housing. The Town will remain open to all opportunities as they arise to determine what is most appropriate for the community's needs.

MAP 2: POTENTIAL HOUSING DEVELOPMENT LOCATIONS AND ENVIRONMENTAL CONSIDERATIONS



3. COLLABORATE WITH LOCAL AND STATE ORGANIZATIONS TO HELP THEM PROMOTE EXISTING HOMEOWNER REHABILITATION ASSISTANCE PROGRAMS THAT PROVIDE FUNDS TO INCOME-ELIGIBLE OWNER-OCCUPANTS TO ASSIST WITH THE REPAIR, REHABILITATION, OR RECONSTRUCTION OF THEIR HOMES

Older housing stock is often in need of repair and rehabilitation. Connecting residents with an existing homeowner rehabilitation assistance program would be a means of keeping seniors in their homes, ensuring safe and sanitary conditions of housing, and not placing a financial burden on low-income households. Owners could use funds to bring a property up to code, tend to electricity or plumbing issues, repair the roof and floor, or make upgrades that enhance the home's energy efficiency or accessibility. Many Princeton residents may not be aware of the resources that exist to help improve their homes.

If Princeton desires to operate its own funding program for home improvements, the Town may apply for a Community Development Block Grant (CDBG) award to fund a Housing Rehabilitation Program. The program can provide technical assistance and grants, in the form of deferred payment loans, to eligible property owners. Eligible activities typically include code-related repairs, lead abatement, roof and window replacements, septic system work, heating system repairs, and various other options. The Town can work with CMRPC on applying for funding and administering such a program.

There are a number of existing programs that eligible homeowners can apply to for housing rehabilitation loans or grants. [MassHousing](#) offer home improvement loans to finance general, non-luxury improvements for borrowers that meet income eligibility limits and other criteria. The Get the Lead Out Program is offered by MassHousing, which provides low and no-interest-rate financing to help homeowners, investor-owners and nonprofits remove lead paint from their properties. Additionally, MassHousing provides septic system repair loans to help homeowners address a failing or non-compliant septic system.

Massachusetts Rehabilitation Commission operates the [Home Modification Loan Program](#), providing no interest loans to modify the homes of adults and children with disabilities. To determine who is eligible for loans, income guidelines are established based on the total gross household income.

Also known as the [Section 504 Home Repair program](#), the USDA Rural Development Office offers single family housing repair loans and grants to very-low-income homeowners to repair, improve, or modernize their homes, as well as grants to elderly very-low-income homeowners to remove health and safety hazards. To qualify, applicants must be the homeowner and occupy the house; be unable to obtain affordable credit elsewhere; have a household income that does not exceed the very low limit by county; and for grants, be age 62 or older and not be able to repay a repair loan.

Nearby communities that operate home rehabilitation programs include Gardner, Fitchburg, Leominster, and Worcester, which can set examples for how to improve quality of life for Princeton residents. For example, the City of Fitchburg has convened an intradepartmental group to identify properties that are acute threats to health and safety in Fitchburg's neighborhoods, many of which are eventually taken by the City through nonpayment of taxes. Some communities in the Commonwealth have offered housing rehabilitation funds to landlords in exchange for affordability deed restrictions. Steps such as this may be something Princeton could consider pursuing.

GOAL 3: ADOPT ZONING AND POLICY CHANGES TO ENABLE A GREATER DIVERSITY OF HOUSING CHOICES

1. MODIFY THE EXISTING ACCESSORY DWELLING UNIT (ADU) BYLAW TO ALLOW FOR MORE FLEXIBILITY AND OFFER GREATER OPPORTUNITIES FOR DEVELOPMENT

The Town of Princeton's Bylaws allow accessory apartments by special permit in all residential districts of the town. Accessory apartments are described as a "dwelling unit subordinate in size and accessory to an owner-occupied, detached single-family dwelling". These units can be attached to or detached from the primary single-family dwelling. As previously noted in the Housing Challenges section, the bylaw is generally strong and meets some Smart Growth principles, however the town should consider some modifications to allow this favorable type of housing to be constructed more easily.

Applying for a special permit is often a barrier for community members who would like to create an accessory apartment on their property. The Town is encouraged to consider permitting this use to be allowed by-right in one or more districts in town, provided they meet all necessary criteria. The Town should consider waiving the parking requirement, as ADU's being built for an elderly relative who no longer drives should be able to avoid this requirement without seeking a variance, particularly if options like the WRTA Paratransit service are available.

2. EXPLORE ZONING BYLAW CHANGES THAT WOULD FACILITATE THE DEVELOPMENT OF COTTAGE HOUSING COMMUNITIES

A Cottage Housing Bylaw is similar to an open space bylaw in that it provides density bonuses in exchange for a common open space set-aside but focuses on houses on smaller lots with pedestrian oriented layout. In a cottage development, housing units (typically single-family) are clustered with smaller than typical frontages along shared spaces, walkways, or other amenities. Infrastructure and parking are relegated away from lot frontages and amenities, usually towards the back of the lot.

Cottage houses tend to be smaller in living area and are thus less expensive to produce. At the same time, their clustered design allows for more efficient placement of water, wastewater, utilities, and other infrastructure, further reducing development costs. The focus on shared common space allows the developer to off-set some of the loss of private space by creating shared

amenities in the common area such outdoor seating and grilling areas. Similar to condominiums, buyers need to be comfortable with less private space in exchange for lower costs and a more communal atmosphere.

A cottage housing community could not be developed under Princeton's current zoning. CMRPC or local housing organizations can provide the town with a model zoning bylaw as well as provide technical assistance to the town to develop a bylaw that is appropriate for Princeton. The current OSRD bylaw could be modified as well to encourage the construction of smaller households clustered around a common space.

3. ESTABLISH A MULTI-FAMILY ZONING DISTRICT THAT COMPLIES WITH SECTION 3A OF M.G.L. C. 40A

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

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

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

The Department of Housing and Community Development (DHCD) developed [Compliance Guidelines for Multi-Family Zoning Districts Under Section 3A of the Zoning Act](#) to clarify the law's language and describe how MBTA Communities can comply with the Section 3A requirements. Under these guidelines, Princeton is considered an "Adjacent Small Town", therefore has different determinations for what constitutes reasonable size, minimum gross density, and location of the multi-family zoning district. Presently, the deadline to submit a district compliance application is December 31, 2025 for Princeton and other Adjacent Small Town communities.

There are numerous resources available to help the Town establish a zoning district. Technical assistance is available through [Community One Stop for Growth](#), [Energy and Environmental Affairs Land Use Grants](#), Massachusetts Housing Partnership, and CMRPC's District Local Technical

Assistance funding. A [3A-TA Clearinghouse](#) also offers resources related to the new zoning requirement.

4. MODIFY THE ZONING BYLAW'S RESTRICTIONS ON DWELLING CONVERSION AND NEW CONSTRUCTION TO ALLOW FOR MORE FLEXIBILITY AND OFFER GREATER OPPORTUNITIES FOR DEVELOPMENT

Presently, Princeton's Zoning Bylaws state that conversion, alteration, or extension of a dwelling's use is limited to no more than three (3) families. The converted dwelling can contain units for two (2) families on 3 acres of land, or units for three (3) families on 5 acres of land. The conversion cannot involve substantial external enlargement of the pre-existing dwelling. This restriction severely limits the creation of much-needed new housing opportunities in town. The public outreach process informed the Housing Production Plan Committee that there are numerous buildings in town that could be converted into apartments. However, under the current zoning restrictions this would not be possible. The Zoning Bylaws should be amended to allow more than three families to occupy a dwelling. Likewise, the minimum acreage should be reduced.

The OSRD bylaw should also be modified to allow for greater flexibility with the open space requirement. Presently, the preserved open space must be located on the site of the housing development. However, in some cases it may be more sensible to allow open space in another part of town to be preserved while offering the benefits of OSRD in an area more appropriate for new housing. This could operate similar to how the Transfer of Development Rights (TDR) approach directs growth away from lands that should be preserved to locations better suited for higher density development.

GOAL 4: PROVIDE HOUSING OPPORTUNITIES THAT MEET THE NEEDS OF EMERGING DEMOGRAPHICS, INCLUDING SMALLER HOUSEHOLDS AND SENIOR HOUSEHOLDS

1. PURSUE AN AFFORDABLE AND EXISTING ACCESSORY APARTMENT PROGRAM

In the public outreach process, residents displayed considerable favor for Accessory Apartments. Residents also conveyed a concern for new residential development that would significantly alter Princeton's small-town character. The Town can increase the supply of affordable rental units by supporting the creation of these units and encouraging their permanent deed restriction to preserve affordability. Princeton likely has units of housing that would already qualify as affordable according to the standards set by the Department of Housing and Urban Development (HUD), however the units are not deed restricted and do not count towards the Subsidized Housing Inventory. Local Action Units (LAUs) are created through local municipal action rather than comprehensive permits.

A program should be pursued to encourage collaboration between the Town of Princeton and individual homeowners to create affordable housing eligible for Princeton's affordable housing inventory. DHCD requires a long-term use restriction, a special permit from the ZBA, and an [Affirmative Fair Marketing and Lottery Plan](#) (the process of selecting tenants). DHCD certifies units

submitted as Local Initiative Program (LIP) Accessory Apartments if they meet the requirements of 760 CMR 56.00 and the LIP Guidelines. DHCD regulations require that an Affordable Accessory Apartment be rented to income-qualified tenants only.

To encourage homeowners to participate in this program, the Town could offer real estate tax exemptions or loans to assist with creating accessory apartments. A local example is [Lincoln, MA's Affordable Accessory Apartment Program](#).

2. EXPLORE CREATIVE SENIOR LIVING OPPORTUNITIES AND MODELS

AARP states that as people age, they need housing that is structurally and mechanically safe and that accommodates people with disabilities. Older adults need safe communities, adequate transportation options, and reliable access to grocery stores, medical services, and community activities. Appropriate housing options are becoming increasingly in demand, as one in five Americans will be over the age of 65 by 2030.⁹ For generations, older and elderly adults were limited to remaining in their homes, moving in with a family member, relocating to a retirement community, or moving into a nursing home. With thoughtful and creative planning, older adults are creating housing alternatives that offer independence, companionship, and a sense of community.

Princeton residents may be interested in pursuing creative living arrangements tailored to older adults so they can remain in the community as they age. Seniors are particularly vulnerable to isolation and loneliness, which can be detrimental to their health. A *cohousing* style of living allows individuals to share resources and facilities while maintaining their own residence, allowing an independent lifestyle while surrounded by a community. These residences are typically intergenerational, but they can be age specific. In the nearby town of Berlin, MA, the Sawyer Hill EcoVillage is comprised of two cohousing neighborhoods, [Mosaic Commons](#) and [Camelot Cohousing](#), which feature small clustered houses, pedestrian-only walkways, common areas, and shared meals.

Home sharing is another arrangement gaining popularity, in which a person who has a home may invite a friend, family member, or tenant to move in and help with expenses and household chores. Scenarios could involve people of the same age living together or a younger person willing to provide some caregiving and transportation assistance in exchange for affordable or flexible housing. There are matching platforms such as [Nesterly](#) which provide connections for homeowners searching for housemates, with the goal of tackling the affordable housing crisis and building community resiliency.

Some senior living providers are redesigning the traditional nursing home to create residences that offer greater quality of life and personal care. *The Green House Project* is a newer model of nursing home or memory care unit that allows only a few residents, who share a home-like

⁹ <https://www.aarp.org/aarp-foundation/our-work/housing/>

atmosphere. There are many models of senior housing that the town is encouraged to explore in order to accommodate the needs of older residents.

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

There should be adequate housing options that accommodate people with disabilities and seniors who have limited mobility or special needs, particularly those that are low-income. While there may be accessible units that are market rate, oftentimes people with disabilities or those with limited mobility cannot afford to live in them. It is important that this population is advocated for and that there is availability of affordable units that meet ADA standards. Princeton Town staff, boards, committees, and the Council on Aging should advocate for additional accessible units that are deed restricted as affordable when developers submit proposals.

4. PARTNER WITH FOR- AND NON-PROFIT DEVELOPERS TO CREATE HOUSING FOR LOW-INCOME HOUSEHOLDS EARNING 80% OR LESS OF THE AREA MEDIAN INCOME

The Town should actively seek out developers, both for-profit and non-profit, that are willing to create affordable housing in Princeton. By establishing a working relationship with developers, the Town can ensure the development process is fluid and housing units will meet the needs of residents. As a means of creating new affordable housing units, the Town should explore the availability of state subsidy programs such as the “Friendly 40B” process through the Local Initiative Program (LIP). Working cohesively with private or public entities to facilitate the construction of affordable housing for households earning below 80% of the Area Median Income (AMI) is preferable to being subject to Comprehensive Permitting from developers who will not necessarily seek out community input. Collaborating with developers can also help the Town better understand and mitigate challenges associated with developing affordable housing. It is suggested that the Town host round-table discussions in which one or more developers are invited to talk with representatives of the Town including the Town Administrator, Select Board, Planning Board, Zoning Board of Appeals, Council on Aging, future Housing Committee, and any others wishing to be involved in the process.

5. CONNECT HOMEOWNERS AND RENTERS TO PROGRAMS THAT OFFER ENERGY EFFICIENCY AND RENEWABLE ENERGY UPGRADES

Many households struggle with paying for home heating and cooling services. There are numerous programs that offer homeowners, renters, and landlords assistance with upgrades to their homes to save energy and lower monthly utility bills. A range of services and financing options are available in the Commonwealth that assist with insulation, air-sealing, heating and cooling equipment, lighting and appliances, renovations, energy assessments, and even construction of energy-efficient homes. There are energy programs that provide eligible low-income households assistance with home heating services, such as the Low Income Home Energy Assistance Program, known commonly as Fuel Assistance.

Additionally, there are renewable energy programs that help reduce greenhouse gas emissions from homes. Older systems and appliances that rely on fossil fuels can be replaced with clean energy technologies that help reduce a residence's carbon footprint. Massachusetts offers many rebates and incentives, however these programs can be challenging for consumers to navigate what is most appropriate for their home and budget. The Town of Princeton should take steps to offer information and guidance to residents on energy efficiency and renewable energy programs. Providing easily accessible facts and web links on the Town website and cable channel, or hosting informational sessions led by energy professionals at the Council on Aging would help reach residents that may not be aware of such opportunities.

6. ACTIVELY SUPPORT LOCAL HOUSING ORGANIZATIONS THAT OFFER PROGRAMS PROVIDING GRANTS TO INCOME-ELIGIBLE, FIRST-TIME HOMEBUYERS

Without CPA or an Affordable Housing Trust Fund, the Town does not currently have the capacity to create its own program to assist qualified homebuyers with down-payment or closing cost assistance. However, the Town recognizes the importance of reducing barriers to homeownership. In Princeton, and many other Massachusetts communities, housing is expensive, and the competitive market is not inclusive to first-time homebuyers. Down payment and closing costs are often the single greatest barrier to homeownership, particularly for minority families. Homeownership offers security and the opportunity to build wealth, which is a significant predictor of education, health, employment, and other quality of life factors.

Programs that advance the cash assistance needed to be able to complete the closing of the home's mortgage, or buy properties then sell them to qualified buyers for an affordable price, can be life-changing opportunities for those who have the means of paying a mortgage and associated homeowner costs, but do not have enough to pay the initial home purchase costs. There are various organizations and State resources that offer this type of program, which Princeton should actively collaborate with to connect homebuyers with housing opportunities in town. The Town can also offer to host first-time homebuyer education courses that provide guidance on navigating the homebuying process in Massachusetts.

ACTION PLAN		Short-Term Actions (0-12 Mo.)	Medium-Term Actions (1-5 yrs.)	Long-Term Actions (5-10 yrs.)	Ongoing Actions	Responsible Parties
Goal 1: Identify and leverage resources to advance housing production and programs						
1.1	Establish a citizen based group responsible for overseeing implementation of the HPP Action Plan	X				SB; TA
1.2	Conduct ongoing community outreach and education on housing issues and activities				X	PHC
1.3	Promote use of existing smart-growth policies and zoning bylaws that can advance housing diversity and affordability				X	SB; PB; ZBA; PHC; TA
1.4	Actively seek out and apply for funding and technical assistance to implement the HPP Action Plan				X	PHC; TA
1.5	Pursue adoption of a Municipal Affordable Housing Trust Fund		X			SB; TA
1.6	Monitor and research the Community Preservation Act (CPA) for consideration of local adoption		X			PB; SB; PHC; CC; HC
1.7	Establish a committee responsible for investigating wastewater and drinking water treatment options	X				SB; TA
1.8	Participate in regional collaborations addressing housing development and affordability				X	PHC; CMRPC
1.9	Pursue designation as a Housing Choice Community and apply for funding through the Rural and Small Town Grants program				X	TA; PB
1.10	Seek out opportunities to work collaboratively with Wachusett House		X			AHC; TA; Wachusett House
1.11	Encourage relevant boards, committees, and Town leaders to participate in trainings and educational programs related to affordable housing				X	PHC; PB; SB; ZBA; COA; TA; HC; CC

ACTION PLAN		Short-Term Actions (0-12 Mo.)	Medium-Term Actions (1-5 yrs.)	Long-Term Actions (5-10 yrs.)	Ongoing Actions	Responsible Parties
Goal 2: Encourage affordable housing development and design to fit the character of the community						
2.1	Prepare design guidelines for new multi-unit housing developments		X			PB; SB; Planning Consultant
2.2	Create an inventory of Town-owned and undeveloped land suitable for the development of new affordable housing units	X				AHC; Assessor; TA
2.3	Collaborate with local and state organizations to help them promote existing homeowner rehabilitation assistance programs that provide funds to income-eligible owner-occupants to assist with the repair, rehabilitation, or reconstruction of their homes		X			PHC
Goal 3: Adopt zoning and policy changes to enable a greater diversity of housing choices						
3.1	Modify the existing Accessory Dwelling Unit (ADU) bylaw to allow for more flexibility and offer greater opportunities for development		X			PB; PHC
3.2	Explore zoning bylaw changes that would facilitate the development of cottage housing communities	X				PB; PHC; TA
3.3	Establish a multi-family zoning district that complies with Section 3A of M.G.L. c. 40A	X	X			TA; CMRPC; SB; PB; ZBA
3.4	Modify the zoning bylaw's restrictions on dwelling conversion and new construction to allow for more flexibility and offer greater opportunities for development		X			PB; TA; PHC; ZBA

ACTION PLAN		Short-Term Actions (0-12 Mo.)	Medium-Term Actions (1-5 yrs.)	Long-Term Actions (5-10 yrs.)	Ongoing Actions	Responsible Parties
Goal 4: Provide housing opportunities that meet the needs of emerging demographics, including smaller households and senior households						
4.1	Pursue an Affordable and Existing Accessory Apartment Program		X			PB; PHC
4.2	Explore creative senior living opportunities and models	X				PHC; PB; SB; COA
4.3	Advocate for a higher inclusion of accessible units in all new proposed housing developments				X	PB; COA
4.4	Partner with for- and non-profit developers to create housing for low-income households earning 80% or less of the Area Median Income		X			PHC; PB; SB; TA; ZBA
4.5	Connect homeowners and renters to programs that offer energy efficiency and renewable energy upgrades		X		X	PHC; TA
4.6	Actively support local housing organizations that offer programs providing grants to income-eligible, first-time homebuyers				X	PHC

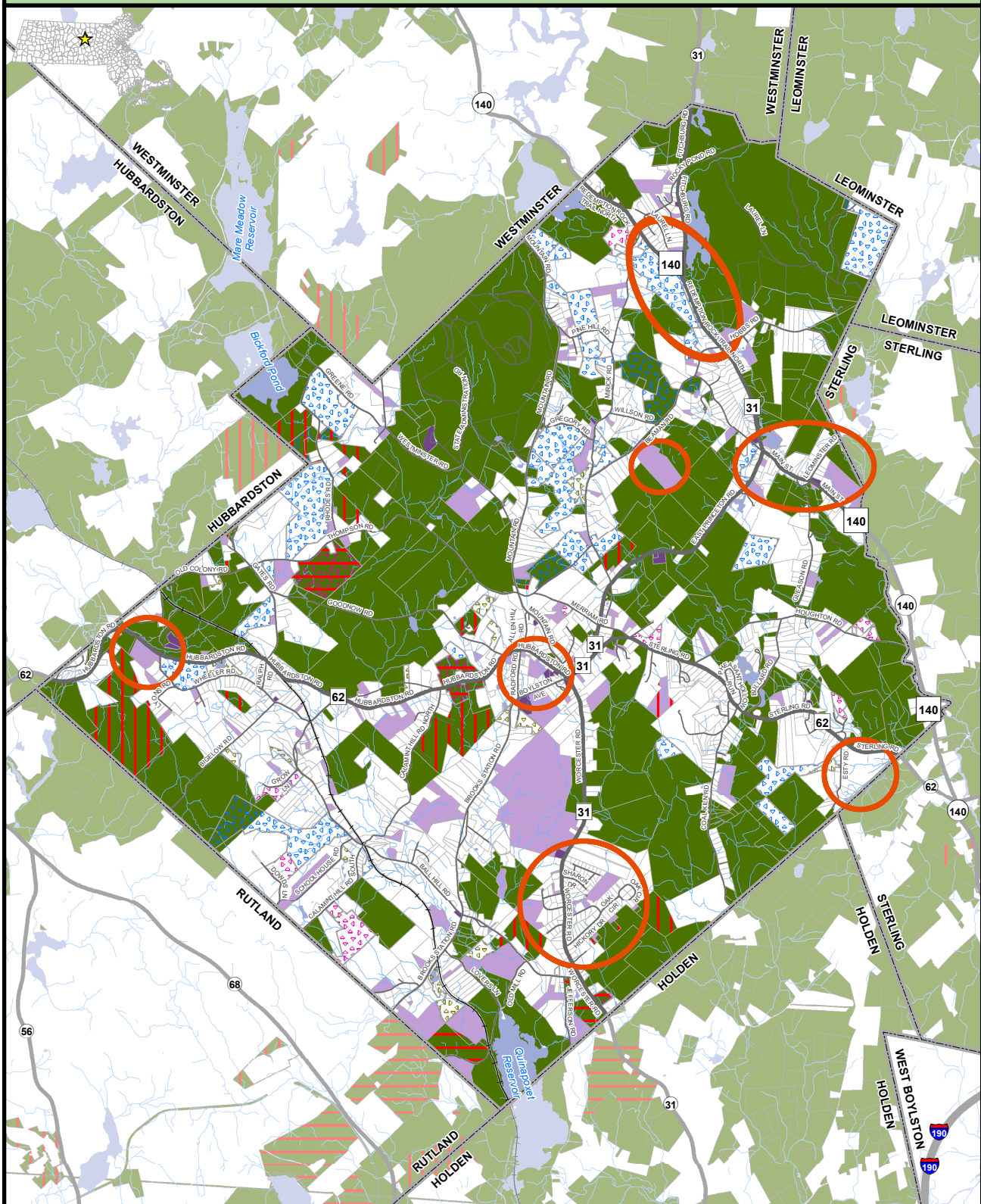
Responsible Parties

SB – Select Board	PHC – Princeton Housing Committee (proposed)	CMRPC – Central MA Regional Planning Commission
PB – Planning Board	COA – Council on Aging	CC – Conservation Commission
TA – Town Administrator	ZBA – Zoning Boards of Appeals	HC – Historical Commission

APPENDIX

1. Map of potential housing development locations and environmental considerations in Princeton
2. Map of PFAS concentrations in Princeton as of January 2022
3. Princeton Zoning Map
4. Princeton Housing Needs Survey
5. Compiled results of the Princeton Housing Needs Survey
6. Promotional materials advertising the Princeton Housing Needs Survey
7. June 7, 2022 article in The Landmark covering the Housing Production Plan
8. Results of a Town-sponsored Housing Needs Survey in 2021

POTENTIAL HOUSING DEVELOPMENT LOCATIONS AND ENVIRONMENTAL CONSIDERATIONS



LEGEND

- Study Area
- Protected Open Space
- + APR & CR
- Conservation Restriction
- Agricultural Preservation Restriction

Chapter Lands (FY2022)

- Chapter 61
- Chapter 61A
- Chapter 61B
- Town Owned Land (FY2022)
- Undeveloped Land (FY2022)

- Town Boundaries
- Water Bodies
- ~ Streams
- Major Road
- Local Road
- +— Active Railroad

Open Space data from MassGIS and current as of 12/2021



Source: Data provided by the Town of Princeton, Central Massachusetts Regional Planning Commission (CMRPC), MassDOT and the Office of Geographic Information (MassGIS), Commonwealth of Massachusetts, Information Technology Division.
Information depicted on this map is for planning purposes only. This information is not adequate for legal boundary definition, regulatory interpretation, or parcel-level analysis. Use caution interpreting positional accuracy.

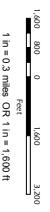


One Mercantile Street, Suite 520 Worcester, MA 01608



Town of Princeton, Massachusetts

TOWN OF PRINCETON MASS. ZONING MAP CURRENT AS OF: FEB. 26, 2008



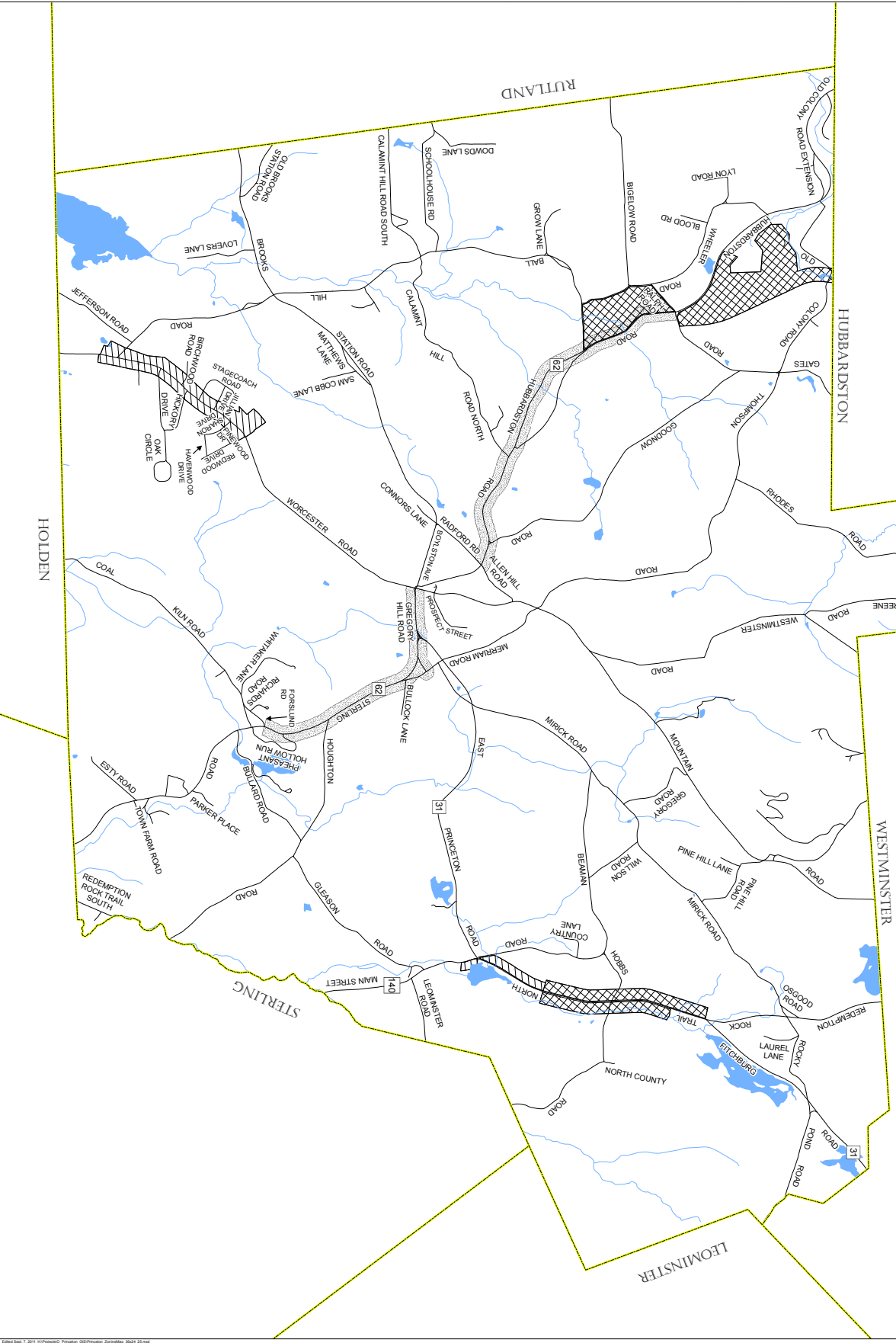
NOTE:
This map is not the official street map for the town. It is a zoning map and should not be used for navigation. In towns can be obtained at the Town Clerk's office.

- Legend**
- Town Boundary
 - Lakes, Ponds & Rivers
 - Streams
 - Rural Preservation Overlay District (RPOD)
 - Zoning Districts
 - Residential - Agricultural
 - Business
 - Business - Industrial



Princeton, Mass. is a member of the Town of Princeton, a member of the Commonwealth of Massachusetts. The information on this map is for informational purposes only. The information is not intended to be used for legal purposes. The information is not intended to be used for legal purposes. The information is not intended to be used for legal purposes.

PRODUCED BY
CMAP
2 WESTINGTON SQUARE, UNION STATION
WORKING TOWN, MA 01064





Princeton Housing Needs Survey: Part II

Deadline to submit: Friday, February 25, 2022

To submit completed survey: Drop-off boxes for this survey are located at the Town Hall, Senior Center, and Public Library.

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

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



Dear Resident,

Thank you for taking this survey! This is your opportunity to tell us about your experience living in Princeton. Please take 10 minutes to complete this survey so that as a community, we can ensure Princeton fulfills the needs of its residents.

Thank you to all the residents who completed the Housing Needs Survey last year! We received responses from 47% of Princeton households!!

Now, this new survey builds upon the input received from the first survey to gain a greater understanding of housing affordability and availability of housing options in Princeton. This survey will help the Town complete a State-approved Housing Production Plan, which will establish a strategic approach to future housing development.

The Town is in the process of creating a Housing Production Plan and is asking for your input on current housing conditions.

This survey will be asking for your opinion on housing options and affordability in Princeton. You are helping the project team understand what types of housing are desired in Princeton and who is most in need. This plan will help determine the best paths for providing more affordable and diverse housing options to current and future residents.

Why does Princeton need a Housing Production Plan?

A Housing Production Plan combines housing and market data, community input, goals, and strategies for housing production to establish a 5-year plan for the future of housing in the community. By producing this plan, the Town aims to create housing that fits with the town character and meets the needs of current and future residents, as well as gain greater control over Chapter 40B housing development.

Chapter 40B is a Massachusetts state statute which allows developers to build more densely if they set aside a percentage of subsidized affordable units in their new developments. This statute applies to towns and cities with less than 10% of their housing stock deed-restricted as affordable to low- and moderate-income households. Currently, only 2% of Princeton's housing stock qualifies as affordable. This Plan will help Princeton create housing that is both affordable and desired in order to reach the 10% affordable housing goal. For more information on Housing Production Plans and Chapter 40B, please visit: <https://www.mass.gov/service-details/chapter-40-b-housing-production-plan>

What is meant by "Affordable Housing"?

Affordable Housing has restrictions placed on units to preserve affordability for decades or in perpetuity, ensuring that income-eligible households can stay in their communities without having to make difficult financial decisions, such as skipping meals or doctor's appointments to have enough money to pay for their homes. Without deed restrictions, housing costs can go up as markets rise, making homes that were once inexpensive now costly.

Eligibility to live in deed-restricted Affordable Housing is based on household income and the number of people in the household, which is compared to the Metropolitan Area Median Income (AMI) calculated by HUD. The 2021 AMI for the Worcester County region is \$98,800. Households eligible for deed-restricted Affordable Housing must be at or below 80% of the AMI. For a household of one, 80% AMI is \$55,350; for a household of four, it is \$79,050.

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

Name: _____ Email address: _____

CURRENT RESIDENCE

1. What is your age? _____
2. How long have you lived in Princeton? _____
3. Which of the following best describes your housing situation:
 - ☐ Homeowner
 - ☐ Renter
 - ☐ Living with others and assisting with paying rent or mortgage
 - ☐ Living with other but not paying rent or mortgage
4. How many people currently live in your household? _____
5. Which of the following attributes were most influential in your decision to reside in Princeton? (Select all that apply)
 - ☐ I grew up here
 - ☐ My family is here
 - ☐ Close to work
 - ☐ Community
 - ☐ Natural beauty
 - ☐ Location
 - ☐ Schools
 - ☐ Small-town way of life
 - ☐ Neighborhoods
 - ☐ Safety
 - ☐ Government
 - ☐ Recreational opportunities
6. Do you plan to live in your current residence as you age into retirement?
 - ☐ Yes
 - ☐ No
 - ☐ Maybe
7. If you answered "Yes" to the previous question, do you anticipate being able to afford your home and associated costs as you age into retirement?
 - ☐ Yes, I will be able to afford my home as I age into retirement
 - ☐ No, I will not be able to afford my home as I age into retirement
 - ☐ I am unsure if I will be able to afford my home as I age into retirement
8. How important is it for you to remain in Princeton as you age?
 - ☐ Extremely important
 - ☐ Very important
 - ☐ Somewhat important
 - ☐ Not so important
 - ☐ Not at all important
9. If you were to consider moving out of your community, which of the following factors would drive your decision to move? (Select all that apply)
 - ☐ Looking for a different home size that meets your needs
 - ☐ Maintaining your current home will be too expensive
 - ☐ Maintaining your current home will be too physically challenging
 - ☐ Looking to move to an independent living facility for older adults, retirement home, or other senior living community
 - ☐ Needing a more accessible home (i.e. wheelchair ramps, wide doorways, stair lifts, grab bars/rails)
 - ☐ Wanting to move to an area that has better health care facilities
 - ☐ Wanting to be closer to family
 - ☐ Needing more access to public transportation
 - ☐ Wanting to live in a different climate
 - ☐ Looking for an area that has a lower cost of living
 - ☐ Needing to move closer to place of employment
 - ☐ Other (please specify): _____

HOUSING AFFORDABILITY

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

- ☐ Yes, I can comfortably afford my home
- ☐ No, affording my home is a challenge
- ☐ Unsure

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

- ☐ Yes
- ☐ No
- ☐ Unsure

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

13. Hypothetically, if there was an emergency expense requiring you to immediately come up with \$400, how much of a challenge would it be to pay that expense?

- ☐ It would not be a challenge to pay the expense
- ☐ I could fairly easily pay the expense using cash, money currently in my savings/checking account, or on a credit card that I can pay in full at the next statement
- ☐ I could put it on my credit card and pay off the expense over time
- ☐ I would have to borrow money from a friend or family, or sell something in order to pay the expense
- ☐ I would not be able to pay the expense

14. Which of the following financial and support services for housing most fits your current need?

- ☐ Tax relief
- ☐ Home repair/modification
- ☐ Home health care
- ☐ Transportation assistance
- ☐ Support maintaining my home (i.e. lawn care, snow removal, cleaning)
- ☐ Rental assistance
- ☐ Legal assistance or protection from eviction
- ☐ I do not need any support services
- ☐ Other (please specify): _____

FUTURE HOUSING NEEDS

15. In your opinion, which of the following populations are most in need of increased housing options in Princeton? (Please select your top 3)

- ☐ Young professionals
- ☐ Families
- ☐ Seniors
- ☐ Low-income households
- ☐ Single adults in need (i.e. those in recovery, veterans, etc.)
- ☐ People with disabilities
- ☐ Seasonal workers (i.e. agricultural work, recreation)
- ☐ First-time homebuyers

16. Please rate the desirability of the following housing types in Princeton:

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

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

- | | |
|---|--|
| <input type="checkbox"/> Growing existing local businesses | <input type="checkbox"/> Improving roads/traffic/sidewalks |
| <input type="checkbox"/> Attracting new businesses | <input type="checkbox"/> Availability of municipal sewer |
| <input type="checkbox"/> Managing housing growth | <input type="checkbox"/> Availability of municipal water |
| <input type="checkbox"/> Creating more housing that is affordable | <input type="checkbox"/> Quality of education |
| <input type="checkbox"/> Decreasing taxes | <input type="checkbox"/> Recreational opportunities |

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

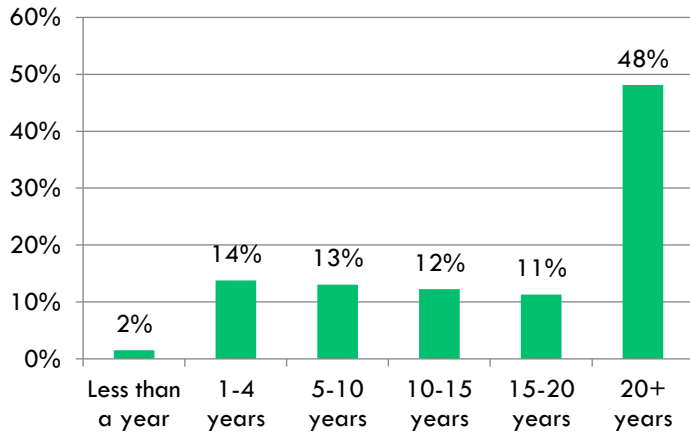
2022 Housing Survey Results

Summarized results from the *Housing Needs Survey: Phase II* to inform the Princeton Housing Production Plan

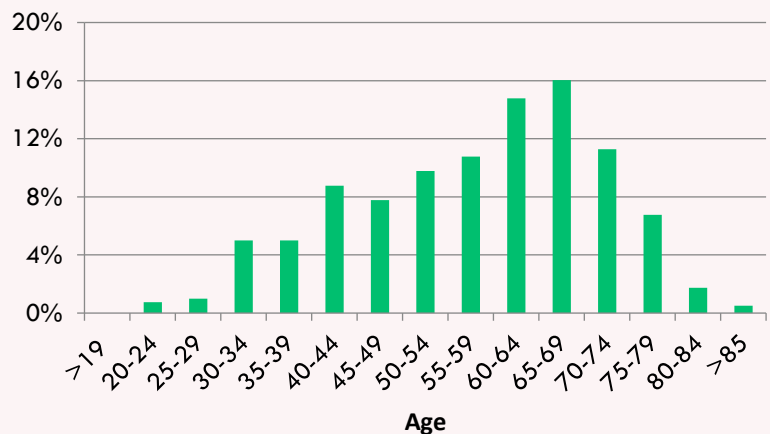


Demographics of Respondents

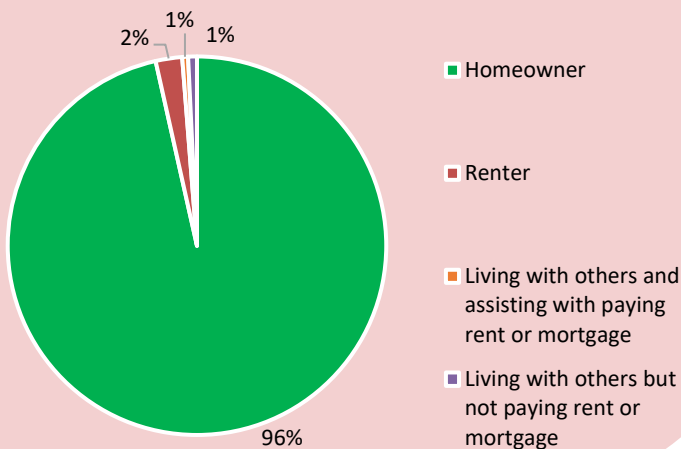
Years lived in Princeton



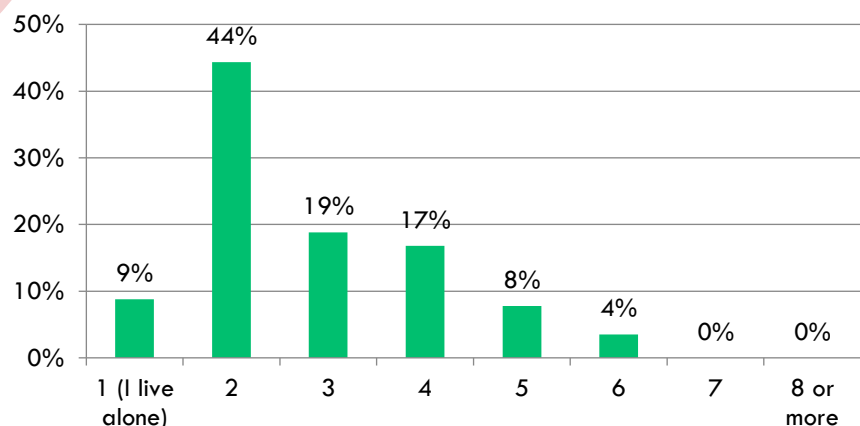
Age of Respondents



Current Housing Situation of Respondents



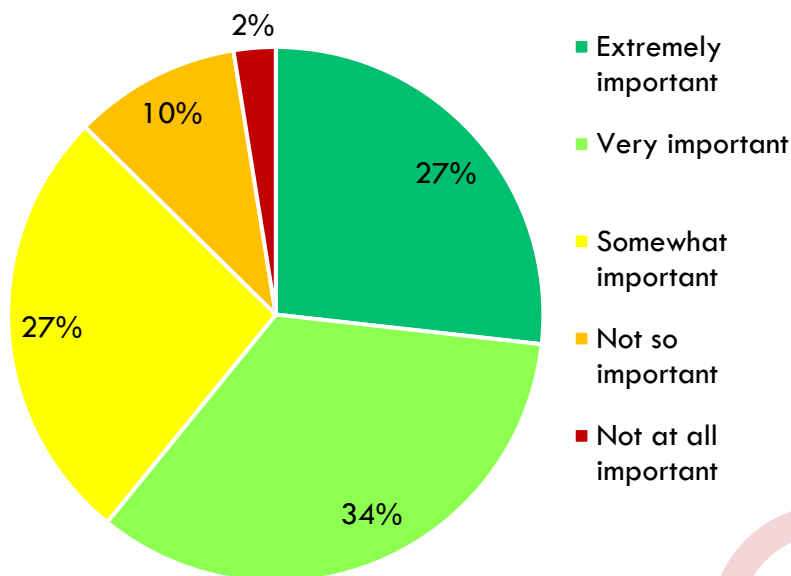
Number of People in Respondents' Household



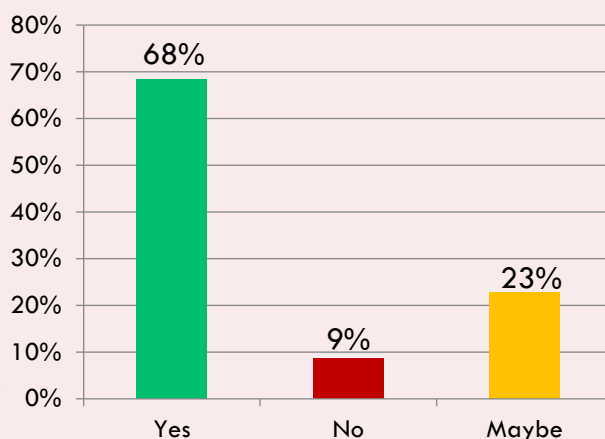
Total Responses: 400

Presented by the Princeton Housing Production Plan Committee
With technical assistance from the Central Massachusetts Regional Planning Commission

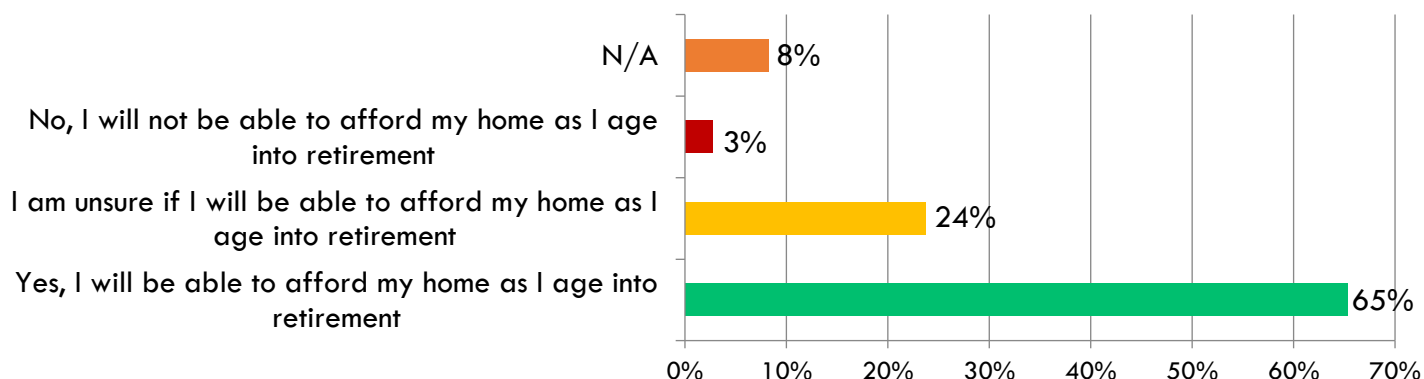
How important is it for you to remain in Princeton as you age?



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



If you answered "Yes" to the previous question, do you anticipate being able to afford your home and associated costs as you age into retirement?



Which financial and support services for housing most fits your current need?

65% I do not need any support services
23% Tax Relief
23% Home Repair/Modification
17% Support maintaining my home

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

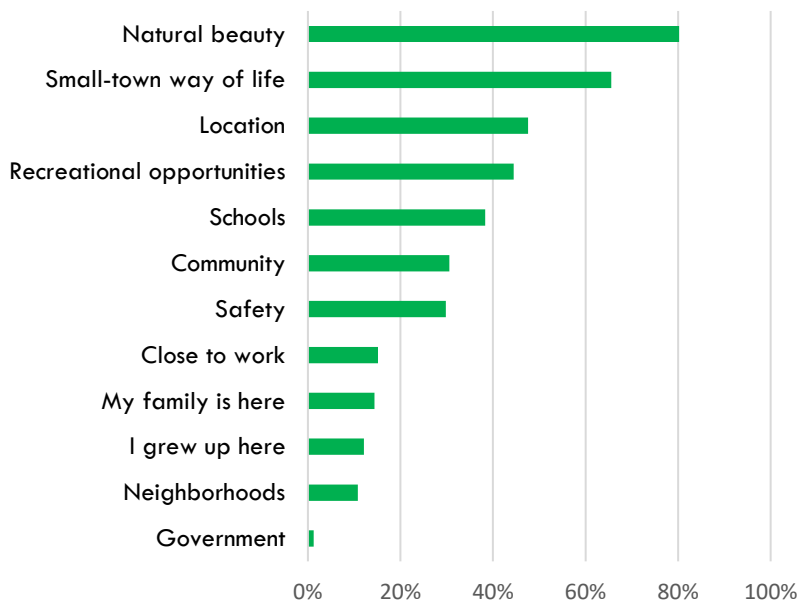
46%	Attracting new businesses
44%	Decreasing taxes
40%	Creating more housing that is affordable

34%

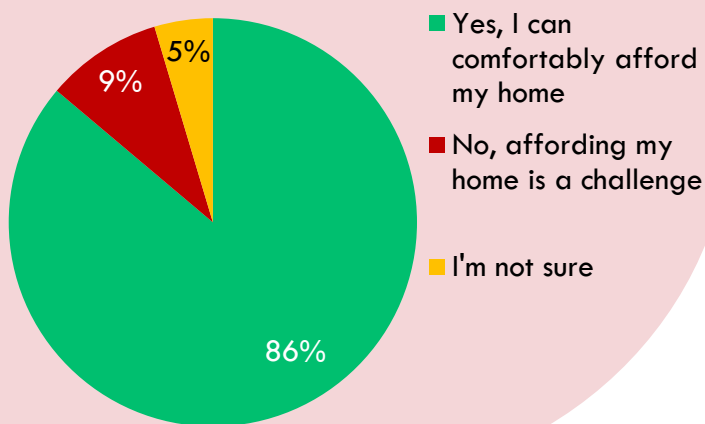
of respondents pay more than 30% of their monthly income towards housing costs



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



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



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

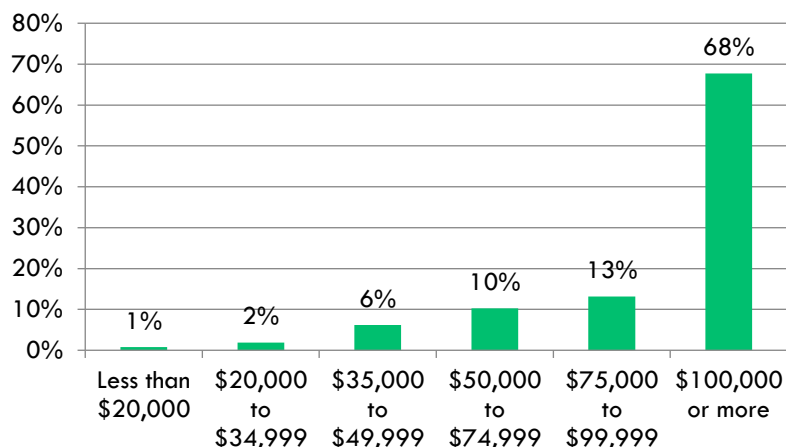
Maintaining your current home will be too physically challenging	55%
Looking for a different home size that meets your needs	44%
Wanting to live in a different climate	30%
Maintaining your current home will be too expensive	27%
Looking for an area that has a lower cost of living	23%
Wanting to be closer to family	20%
Needing a more accessible home (i.e. wheelchair ramps, wide doorways, stair lifts, grab bars and rails)	16%
Looking to move to an independent living facility for older adults, retirement home, or other senior living community	13%
Needing access to public transportation	9%
Wanting to move to an area that has better health care facilities	4%
Needing to move closer to place of employment	4%

Which of the following populations do you think are most in need of increased housing options in Princeton?

Seniors	62%
First-time homebuyers	49%
Low-income households	43%
Families	41%
Young Professionals	23%



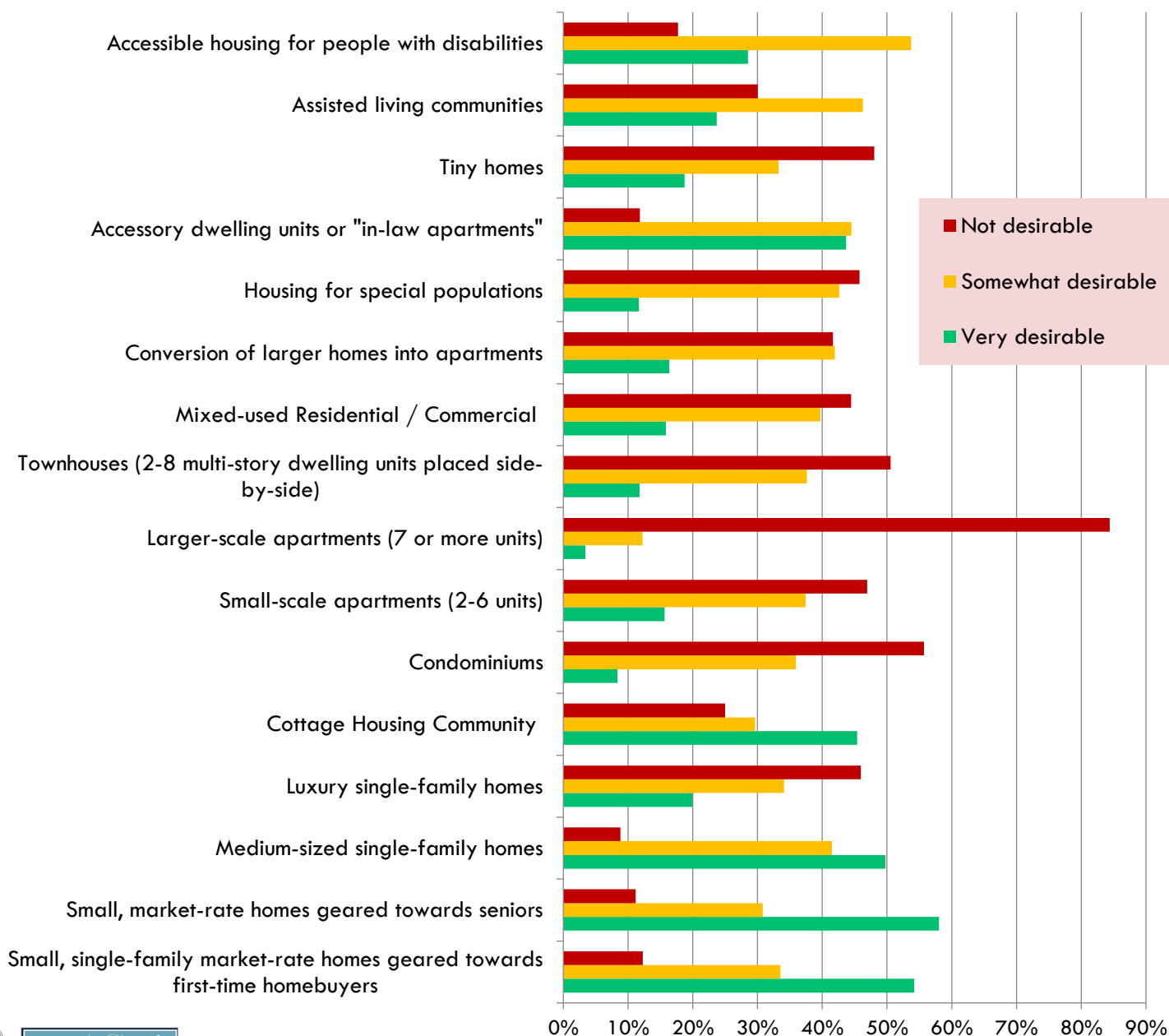
Annual household income range of respondents



Hypothetically, if there was an emergency expense requiring you to immediately come up with \$400, how much of a challenge would it be to pay that expense?

It would not be a challenge to pay the expense	70%
I could fairly easily pay the expense using cash, money currently in my savings/checking account, or on a credit card that I can pay in full at the next statement	23%
I could put it on my credit card and pay off the expense over time	5%
I would have to borrow money from a friend or family, or sell something in order to pay the expense	1%
I would not be able to pay the expense	1%

Please rate the desirability of the following housing types in Princeton:



Total Responses: 400



Survey Open Now!
Deadline is
February 25th!

Housing Needs Survey: Phase II Princeton Housing Production Plan

<https://surveymonkey.com/r/PrincetonHousing>



**This is your opportunity to
participate in a plan for the
future of housing in town!**

Please take a few minutes to
consider Princeton's housing needs
by filling out the survey using the link
above or by scanning the QR code
to the left with your smartphone.

THANK YOU!

**47% of Princeton homes
filled out the Phase I Survey!**

This Phase II Survey builds upon the results of last year's housing needs survey and will help the town complete a State-approved Housing Production Plan. A community workshop on housing needs will also be held in the spring. More information on the planning process can be found on the Princeton Town website.

Paper copies are also available for pick-up and drop-off at the Princeton Town Hall, Senior Center, and Public Library.





Survey Open Now!
Deadline is
February 25th!

Housing Needs Survey: Phase II

Princeton Housing Production Plan

<https://surveymonkey.com/r/PrincetonHousing>



This is your opportunity to participate in a plan for the future of housing in town!

Please take a few minutes to consider Princeton's housing needs by filling out the survey using the link above or by scanning the QR code to the left with your smartphone

THANK YOU!
47% of Princeton
homes filled out
the Phase I
Survey!

This Phase II Survey builds upon the results of last year's housing needs survey and will help the town complete a State-approved Housing Production Plan. A community workshop on housing needs will also be held in the spring. More information on the planning process can be found on the Princeton Town website.

Paper copies are also available for pick-up and drop-off at the Princeton Town Hall, Senior Center, and Public Library.



LOCAL

Princeton looks at housing stock to prepare for state mandate

Patricia Roy Landmark correspondent

Published 9:51 a.m. ET June 7, 2022

PRINCETON — What the town's future will look like was the focus of concern for the group of residents who participated in a housing production community workshop May 16.

The exercise was planned to address unmet housing needs and demands, as well as view development constraints and opportunities in light of the state Economic Development Bill that calls for multifamily zoning by right.

Hosted by the Central Mass. Regional Planning Commission, the exercise was set into motion by the town's status as an MBTA-adjacent community; neighboring Westminister is served by the Fitchburg Line commuter rail. Under new zoning mandates, MBTA- adjacent municipalities must have a reasonably sized district that allows for non-age-restricted multifamily housing that is suitable for children. The exercise should also help the town to reach a state-mandated 10 percent affordable housing goal.

Providing a multifamily housing district will allow the town to remain eligible for state funding from the Housing Choice Initiative, the Local Capital Projects Fund and the MassWorks Infrastructure Program, which includes things like funding for sidewalks.

"This is coming," said Emily Glaubitz, assistant planner with CMRPC. "It's important to get on top of this and plan before this mandate comes." She went on to ask the group of about 40 residents, "What kind of housing would you like to see?"

The workshop's objective was to establish the type, location and amount of housing to be developed and possibly ward off construction of Chapter 40B (affordable income) housing by developers. Affordable income housing is allowed to bypass certain local zoning guidelines if less than 10 percent of the housing stock is deemed to be affordable.

Maps were distributed to the working groups for people to outline where they thought multifamily housing would work, some pointing out areas with ledge and wetlands where

dwellings could not be built.

Currently, the town has 2 percent subsidized housing. Westminster has 3.1 percent, Holden has 6.7 percent and Rutland has 3 percent, according to Glaubitz.

Of the 1,267 households in town, 17 percent have a single occupant and 12 percent are elderly single-person households. Twenty-eight percent have children under the age of 18. The median age is 47.6 years, and the median household income is \$129,097. Twenty-six percent of households earn less than \$75,000 annually.

The majority of households have three or more bedrooms with a median home value of \$393,700. The median sale price in 2021 was \$445,000.

The CMRPC began collecting housing data in October 2021, and distributed a community survey from January through April of this year.

CMRPC determined that the populations most in need of housing options are seniors, first time homebuyers, low-income households, families and young professionals.

In May and June, a plan will be drafted and presented to town boards. The proposed development needs to include long-term affordability restrictions for at least 25 percent of the units. A plan is due to be presented to the Mass. Department of Housing and Community Development in July.

In order to meet its 10 percent subsidized housing goals, the town will need to have 132 units built. They can be built at a rate of six per year. Meeting this goal will achieve what is called “Safe Harbor,” effectively shielding the town from Chapter 40B development.

Residents have expressed concern about maintaining Princeton’s small town charm and preservation of open space and natural resources.

The breakout groups generally favored a cottage-type housing community, calling for 800- to 1,200-square-foot dwelling units clustered around a common area. A “pocket neighborhood” that clusters a group of neighboring house around a shared open space was also approved by some. Small scale apartments and town houses were also mentioned.

Developing some of the town’s larger homes into condominiums as they come up for sale was also mentioned as a more remote possibility.

Princeton MA 2021 Housing Needs Survey

600 of 1271 (**47%!**) households returned surveys!



Princeton MA 2021 Housing Needs Survey

Survey reponses:

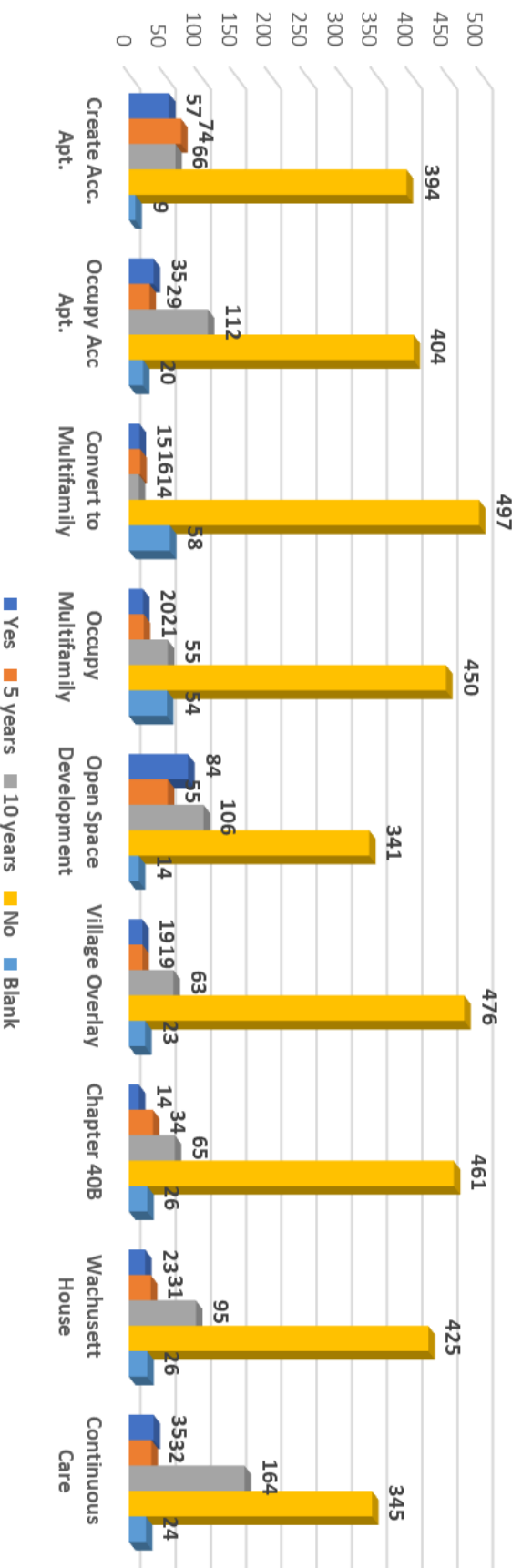


Question	Yes	5 years	10 year	No	Blank
Create Acc. Apt.	57	74	66	394	9
Occupy Acc Apt.	35	29	112	404	20
Convert to Multifamily	15	16	14	497	58
Occupy Multifamily	20	21	55	450	54
Open Space Development	84	55	106	341	14
Village Overlay	19	19	63	476	23
Chapter 40B	14	34	65	461	26
Wachusett House	23	31	95	425	26
Continuous Care	35	32	164	345	24

Princeton MA 2021 Housing Needs Survey



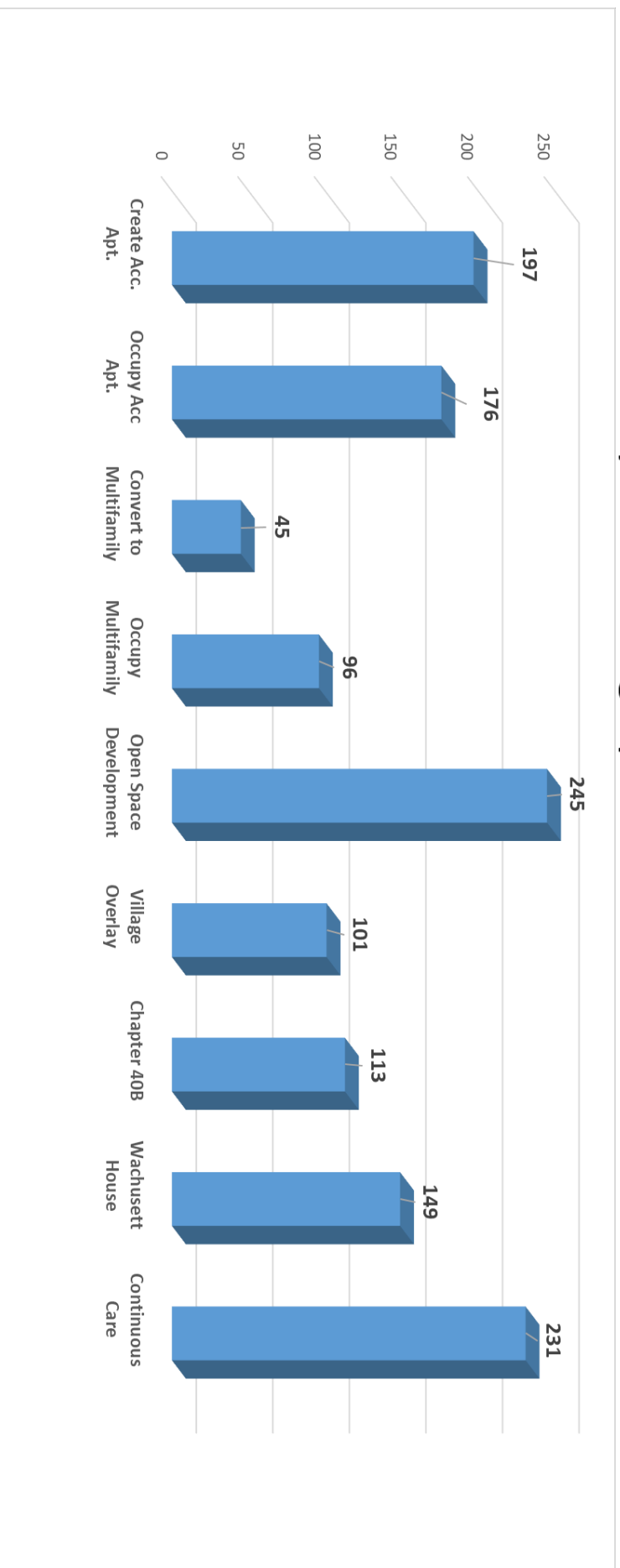
Survey respondents plan to move much less frequently than the U.S. average of 8.5 years. Most survey respondents (yellow in the chart below) will not change housing within 10 years:



Princeton MA 2021 Housing Needs Survey



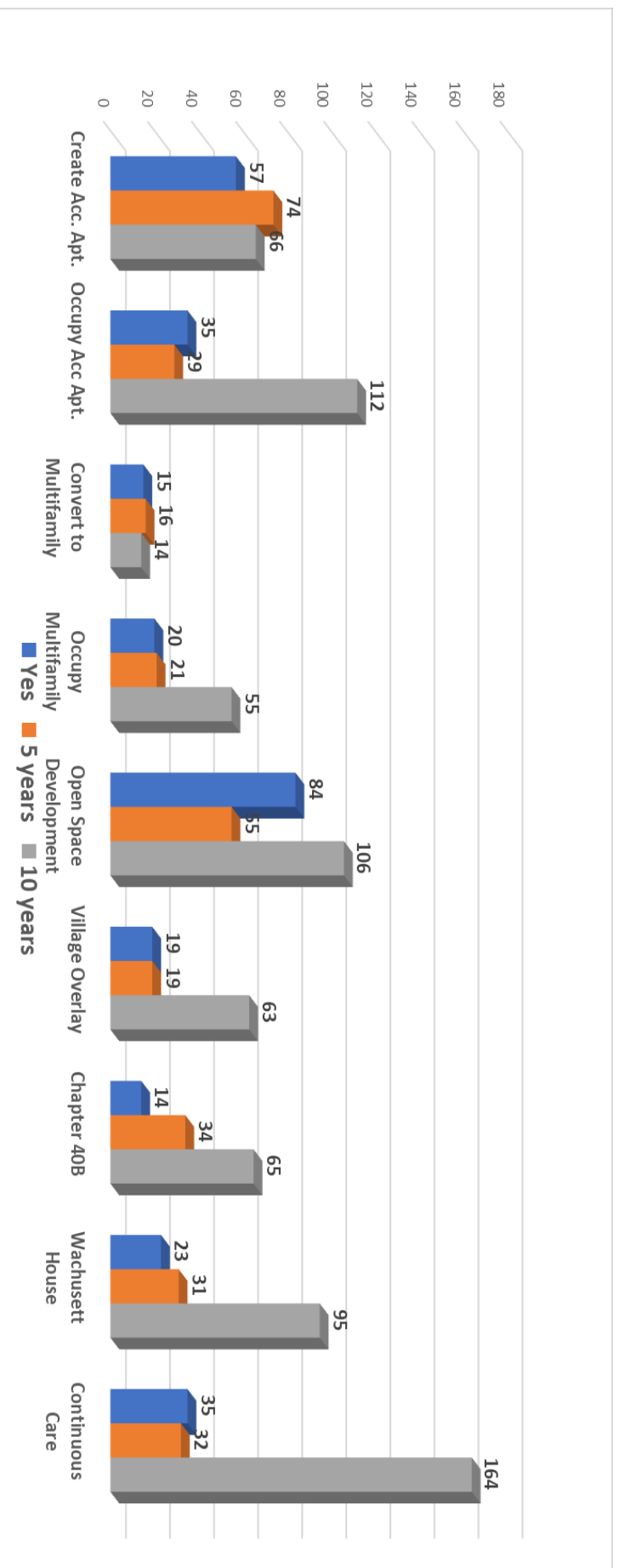
Survey respondents expecting a change within 10 years were interested in a variety of housing options:



Princeton MA 2021 Housing Needs Survey



For respondents expecting to housing change within 10 years, interest in the presented housing options varied by timing of the expected change:



Princeton MA 2021 Housing Needs Survey



LOTS of comments! On a wide range of topics, not all about housing.
Broad categories of comments:

- Support diverse housing – 15
- Continuous care – 14
- Open space development – 6
- Age restricted housing - 3
- Plan to age in place - 20
- Wachusetts House/40B – 4
- No additional development – 12
- Leaving within 10 years – 12
- General - 45
- Suggestions - 18