

2025

# Affordable Housing Trust Action Plan

Town of Upton



*February 2025*

# Table of Contents

1. Executive Summary.....	2
2. Introduction.....	3
3. Local Housing Needs and Objectives.....	4
4. Mission, Strategies, and Action Plan.....	11
5. Operations and Funding Strategy.....	23
6. Appendix.....	27

# Executive Summary

The Upton Affordable Housing Trust (AHT) is committed to addressing the critical issue of housing affordability and accessibility in our community. As we embark on this strategic planning journey, we recognize the importance of creating diverse, sustainable housing solutions that meet the needs of all Upton residents. This Action Plan outlines our mission, strategic goals, and actionable steps for the next five years.

In Upton, the challenge of affordable housing is multifaceted, encompassing the need for both new developments and the preservation of existing units. Our mission is clear: to support and promote a range of housing options that cater to various demographics, including the elderly, individuals with disabilities, and young families. By focusing on community engagement, thoughtful development, and policy advocacy, we aim to create a balanced approach that respects Upton's cultural heritage while addressing contemporary housing needs.

The goals outlined in this plan are designed to guide our efforts. We aim to increase the number of affordable housing units, preserve existing stock, engage the community, advocate for necessary policy reforms, and strengthen partnerships to maximize resources. These goals are not just aspirations; they are a roadmap for action that will help us achieve a sustainable future for affordable housing in Upton.

To ensure accountability and transparency, this plan also details our operational strategies, funding sources, and performance metrics. By establishing a robust framework for action, we can effectively monitor our progress and adapt our strategies as needed.

Together, with the support of community members, stakeholders, and local leaders, we can transform Upton's housing landscape, making it a place where everyone can thrive. We invite you to join us on this journey towards building a more inclusive and affordable Upton.

# Introduction

In 2012, Upton Annual Town Meeting accepted the provisions of MGL c. 44 s. 55C — the state's Municipal Affordable Housing Trust Law and established the Upton Affordable Housing Trust (Trust) bylaws that same year.

The purpose of the Trust is to facilitate the creation and preservation of affordable housing in the Town of Upton for the benefit of low- and moderate-income households, in alignment with the provisions of MGL c. 44B, the state's Community Preservation Act. [1]

According to the Trust's Bylaw, the Board of Trustees, which governs the Trust, consists of five members: one member of the Select Board, the Town Manager or a designated representative, and three members appointed by the Select Board. The Board is required to meet at least four times a year, and trustees may serve terms of two years. The current members of the Board of Trustees are:

- Jeannie Brooks — term ends 2025
- Brian Gallagher — term ends 2025
- Gina Geraci — term ends 2025
- Maureen Dwinnell, Select Board representative — term ends 2024
- Kathy Robertson — term ends 2024

The Trust Bylaw mandates the submission of an annual report to the Select Board and Town Meeting. The report must include an audit of the Trust's activities and finances.

The Trust has various powers as specified under MGL c. 44 s. 55, some of which the Town has chosen to limit. These limitations include requiring Select Board approval for certain high level expenditures, as well as for borrowing or relinquishing property, and consultation with the Town Treasurer and Town Counsel. For a comprehensive list of powers, please refer to the Trust Bylaw.

# Local Housing Needs & Objectives

## Upton Today

Upton is an attractive suburban community rooted in a rich history as a mill town within the Blackstone River Valley. As of the 2020 Decennial Census, the town has 8,000 residents with a density of 372 residents per square mile, although much of Upton's population lives in the central part of town. Upton has approximately 3,000 units of housing, of which 16% are renter-occupied and 84% are owner-occupied. Most of Upton's housing stock is single-family homes, appealing to families looking to live in a small town with strong schools, plentiful open space, and outdoor recreation, and within commuting distance to regional employers.

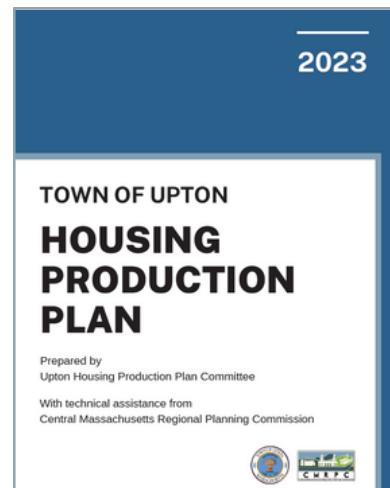
While many families settled in Upton due to the availability of affordable housing and land compared to the eastern parts of the state, the town has faced growing concerns related to the rising cost of living and new housing construction. Only 6.4%, or 189 housing units, are deed-restricted as affordable to households earning 80% or less of the Area Median Income. In 2023, the median sale price of single-family homes reached a high of \$720,000, over twice the median sale price from a decade prior. As housing in Upton becomes increasingly inaccessible for average workers and retirees on a fixed income, the Town is encouraged to take actionable steps towards achieving a more sustainable and equitable future for all who call Upton home.

# Existing Housing Goals

The mission and activities of the Upton Affordable Housing Trust should align with the needs and preferences of the people who call Upton home. In developing the strategies for this plan, we consulted a wide range of sources, from Upton's existing housing plans to prior surveys and resident interviews (summarized below).

## Housing Production Plan (2023)

A five-year Housing Production Plan (HPP) for Upton was approved by the Massachusetts Executive Office of Housing and Livable Communities (EOHLC) on August 30, 2023, with an expiration date of August 29, 2028. The HPP is intended to guide the town in taking local control of its approach to affordable housing. A numerical goal for annual affordable housing production is included in the plan to encourage Upton's progress in achieving the 10% subsidized housing threshold established under M.G.L. Chapter 40B. The Town strives to meet the minimum affordability threshold and serve a wide range of local housing needs. Upton's Housing Production Plan includes a set of goals and strategies based on the type, affordability, location, and other desired aspects of new affordable housing.



## Housing Production Plan Goals

### **Housing Production Plan Goal 1: Build local capacity to promote affordable housing.**

1. Conduct ongoing community outreach.
2. Secure professional support.
3. Continue to capitalize the Upton Affordable Housing Trust.
4. Participate in regional collaborations addressing affordable housing.
5. Encourage Upton staff, board and committee members, and volunteers to participate in educational trainings and programs related to affordable housing.
6. Continue to coordinate the Town's affordable housing efforts under the guidance of the Town Planner.
7. Identify and leverage resources to advance housing production and programs.

# Existing Housing Goals

## **Housing Production Plan Goal 2: Make zoning and planning reforms.**

1. Promote greater diversity and density of permitted housing types.
2. Continue to promote mixed-use development.
3. Develop an Inclusionary or Incentive Zoning bylaw.
4. Update the inventory of properties potentially suitable for affordable housing development as needed and promote the inventory to affordable housing developers.
5. Comply with the requirements of M.G.L. Ch. 40A Section 3A.
6. Prepare design guidelines or standards to accompany new multi-family housing developments.
7. Explore regulations for short-term rental housing.

## **Housing Production Plan Goal 3: Partner with developers to produce new affordable housing.**

1. Provide suitable public property for development.
2. Offer predevelopment funding.
3. Support permitting with advocacy.
4. Provide support and gap financing to leverage project financing.
5. Advocate for a higher inclusion of accessible units in proposed housing developments.
6. Continue to utilize Community Preservation Act funds to further affordable housing goals.
7. Explore small-scale infill development options on nonconforming lots within designated areas.

## **Housing Production Plan Goal 4: Preserve existing housing.**

1. Monitor and maintain the Subsidized Housing Inventory (SHI).
2. Explore opportunities for enhancing the affordability of existing homes for all Upton residents.
3. Help qualifying residents access housing assistance.

# Community Feedback: Housing Production Plan Survey

## Summary of the Housing Production Plan Community Survey

Extensive public outreach informed the 2023 Housing Production Plan, including an eighteen-question housing needs survey. The survey collected input on affordability and cost of living, future housing preferences, and concerns about living in Upton. The survey was available between October 2022 and January 2023 and was accessible online and in hard copy. Paper copies were available for pick-up and drop-off at the Upton Public Library, Senior Center, and Town Hall. In total, 356 residents — about six percent of the population over eighteen — completed the survey. Its survey results are included in the Appendix.

## Key Insights from the Housing Production Plan Survey

- The top 3 reasons that residents would consider moving out of Upton are 1) Looking for a different home size that meets their needs; 2) Maintaining their current home will be too expensive; and 3) Maintaining their current home will be too physically challenging.
- 17% of respondents stated that affording their home is a challenge.
- 48% of respondents stated that they spend more than 30% of their monthly income on housing (including mortgage, rent, property taxes, utilities, insurance). Households paying at least 30% of their income towards housing costs are considered *cost-burdened*.
- The challenge of paying property taxes was raised many times throughout the survey. 40% of respondents stated that tax relief for eligible residents would be the biggest factor in helping them stay in their homes.
- The top 3 populations selected to be most in need of increased housing options in Upton are 1) First-time homebuyers; 2) Seniors; and 3) Low-income households.
- Generally, the most desired housing types for future development are 1) Small, single-family market-rate homes geared towards first-time homebuyers; 2) Small, market-rate homes geared towards seniors; and 3) Small- to medium-sized single-level homes.
- The least desired housing type for future development is Large-scale apartments, with 70% of survey respondents stating that this housing type is undesirable in Upton.
- 54% of survey respondents feel that it is either very important or extremely important to remain in Upton as they age.
- 44% of respondents plan to live in their current home as they age into retirement and anticipate being able to afford their home.

# Community Feedback: Stakeholder Interviews

## Summary of Stakeholder Interviews

The discussions from the Upton Affordable Housing Trust reveal critical insights into the challenges and potential strategies for addressing affordable housing in Upton. Through interviews with seven community members, diverse perspectives were gathered that have contributed to a comprehensive understanding of the issues at hand. During these interviews, the focus was on three pivotal questions:

1. What strategies will be implemented to ensure the long-term sustainability of the trust?
2. How can we advocate for policy changes that support affordable housing initiatives?
3. What are the most pressing housing needs in the community?

## Key Insights from the Stakeholder Interviews

### Land Challenges

One interviewee identified land availability as one of the greatest obstacles to affordable housing in Upton. Although the Trust has had discussions with conservation agencies to secure land, they cautioned against relying solely on this strategy.

Recommendation: Diversify Land Acquisition Strategies by exploring partnerships with private landowners, considering land trusts, and investigating opportunities for land banking. Engage in proactive negotiations with property owners to acquire land for affordable housing before it enters the open market. Conduct discussions with the Open Space Committee to align with open space goals.

### Demographic Needs

One interviewee highlighted the pressing need for housing that accommodates both young families and seniors. Young families are relocating to more affordable towns, while seniors are often trapped in larger homes, seeking smaller, more manageable living spaces. Linked to this need is a lack of housing and transportation that can serve healthcare workers who support the senior population.

Recommendation: Develop diverse housing options to advocate for the construction of a variety of housing types, including single-story homes, duplexes, and multi-family units. Encourage builders to incorporate age-friendly designs that support aging in place, such as accessible entrances and wider doorways.

# Community Feedback: Stakeholder Interviews

## Zoning and Policy Opportunities

Two interviewees discussed the necessity of zoning reforms to facilitate affordable housing development. Current rural zoning laws, which mandate a minimum of 2.5 acres per residence, restrict potential growth.

Recommendation: Revise Zoning Bylaws to initiate a comprehensive review of zoning regulations to allow for denser housing developments. Consider how to leverage or improve upon inclusionary zoning policies to facilitate the construction of affordable housing units by private developers.

## Community Engagement

Two interviewees pointed out the low community turnout for housing policy discussions, indicating a gap in public engagement. Residents tend to attend meetings primarily when specific proposals are on the table.

Recommendation: Reduce the public engagement gap to encourage more public input on housing policy. Enhance outreach efforts to implement a multi-faceted community engagement strategy, including regular informational sessions, workshops, and focus groups. Use social media, newsletters, and local newspapers to disseminate information and invite community input. Provide visually engaging materials that clearly outline housing proposals and their benefits to the community. Work with the CMRPC Regional Housing Coordinator to develop resources, coordinate events, and identify regional collaborations.

## Funding Mechanisms

The need for improved funding mechanisms was a consistent theme across interviews. One interviewee emphasized the potential for the trust to take on a more substantial leadership role if it secures additional funding.

Recommendation: Leverage Community Preservation Act (CPA) Funds to increase community awareness and understanding of CPA funds. Host workshops to educate residents on how these funds can be used for affordable housing projects. Additionally, pursue grants from state and federal programs that focus on affordable housing to diversify funding sources.

# Summary of Community Priorities

In Upton, the challenge of affordable housing is multifaceted, encompassing the need for both new developments and the preservation of existing units. Our mission is clear: to support and promote a range of housing options that cater to various demographics, including the elderly, individuals with disabilities, and young families. By focusing on community engagement, thoughtful development, and policy advocacy, we aim to create a balanced approach that respects Upton's cultural heritage while addressing contemporary housing needs.

To ensure that our initiatives reflect the values and needs of the Upton community, we have identified several key priorities that guide our efforts:

- 1. Inclusive Housing Solutions:** Develop and promote housing options that are affordable for low- and moderate-income families, ensuring accessibility for individuals with disabilities and meeting the needs of our aging population.
- 2. Preservation of Existing Housing:** Focus on protecting and rehabilitating existing affordable units to prevent displacement and maintain the affordability of current housing stock.
- 3. Sustainable Development:** Advocate for housing projects that incorporate sustainable practices, respect the environment, and enhance the overall quality of life in Upton.
- 4. Community Engagement:** Foster ongoing dialogue with community members through workshops, forums, and outreach programs to raise awareness about affordable housing needs and encourage public participation in decision-making processes.
- 5. Policy Advocacy:** Support zoning reforms and innovative housing policies that promote diversity in housing types and facilitate the development of affordable options in line with community values.

# Mission, Strategies, & Action Plan

## Mission

The Upton Affordable Housing Trust is dedicated to enhancing housing affordability and accessibility in our community. Our mission is to support diverse, sustainable housing solutions by focusing on the following principles:

**Support Diverse Housing Development:** We aim to develop a variety of affordable housing options, including rental and ownership units, to meet community needs and work towards the state's ten percent affordable housing goal. We prioritize preserving existing affordable units while fostering growth inclusive of groups such as the elderly, disabled, and young populations. We will focus on advocating for "missing middle" housing development and supporting existing affordable units through monitoring.

**Advocate for Thoughtful Development:** We advocate for housing that balances growth, retains the cultural and historic fabric of Upton, and helps to preserve natural assets and open space. We will strongly consider adaptive reuse and rehabilitation of existing properties when feasible and ensure that new projects align with community values.

**Promote Community Understanding:** Through education and engagement, we aim to raise awareness of Upton's affordable housing needs and foster dialogue to dispel misconceptions and build community support.

**Champion Zoning Changes:** We advocate for zoning reforms that support housing diversity and innovation, creating a regulatory environment that accommodates Upton's evolving needs and prepares us for future challenges.

# Strategic Goals

As part of the strategic planning process, the Trustees developed a set of strategic goals to guide their deliberations over the coming five years (FY26-30). Consistent with the requirements of the Trust Bylaw, the Trustees will allocate the Trust funds and their efforts according to the following priorities and strategies:

## Goal 1: Increase Affordable Housing Units

**Objective:** Develop 35+ new affordable housing units through strategic land acquisition, partnerships, and grant writing to secure additional funding. 33 new units over the next five years will allow the town to be in “safe harbor” with regards to Chapter 40B compliance, preventing unfriendly Chapter 40B developments that can override local zoning.

### Strategies:

- Land Acquisition: Identify and acquire land suitable for affordable housing development through partnerships with the local government and land trusts.
- Partnerships: Collaborate with nonprofit organizations, the local housing authority, housing developers, and community stakeholders to maximize resources and expertise.
- Grant Writing: Pursue federal, state, and private grants to secure financial support for new projects.

### Targets:

- Annual: Raise \$25,000 annually in grants and donations to support land acquisition and construction efforts.
- Annual: Ensure that ten percent of CPA funding is dedicated to Affordable Housing Trust operations.
- Long-term: Establish a \$300,000 reserve fund for future developments over the next five years based on CPA income and potential private donations.
- Long-term: Establish a procedure for acquiring additional funding for the Affordable Housing Trust from state and federal grants where applicable, as well as private donations.

# Strategic Goals

## Goal 2: Preserve Existing Housing

**Objective:** Protect and rehabilitate existing affordable units by extending affordability commitments and maintaining at-risk properties.

### Strategies:

- Rehabilitation Programs: Implement programs for renovating and maintaining aging properties to ensure they remain affordable and safe.
- Affordability Extensions: Negotiate with property owners to extend affordability periods and prevent displacement, using CPA money as a potential funding source.
- Monitoring and Evaluation: Regularly assess at-risk properties to identify and address potential issues promptly.

### Targets:

- Annual: Secure \$25,000 in funding to ensure the Town doesn't lose its existing Subsidized Housing Inventory units.

# Strategic Goals

## Goal 3: Foster Community Engagement

**Objective:** Enhance public awareness and involvement through workshops, forums, and online communication.

### Strategies:

- Community Workshops: Host regular workshops and forums to educate the public about affordable housing issues and opportunities.
- Online Platforms: Use social media and digital communication to engage with the community and solicit feedback.
- Partnerships: Collaborate with local organizations to broaden outreach efforts and foster a sense of community ownership.

### Targets:

- Annual: Continue to renew the Regional Housing Coordinator contract annually through CMRPC.
- Long-term: Develop a continuing education fund for community members.

## Goal 4: Advocate for Policy Reforms

**Objective:** Support zoning changes and innovative housing solutions to diversify housing options and facilitate affordable development.

### Strategies:

- Policy Advocacy: Engage with local and state policymakers to promote zoning reforms and inclusive housing policies.
- Research and Analysis: Conduct studies through consultants and regional partners to demonstrate the impact of policy changes on housing affordability.
- Coalition Building: Partner with advocacy groups and stakeholders to strengthen lobbying efforts.

### Targets:

- Annual: Obtain \$15,000 annually through state grants through CMRPC and other regional partners to fund policy research and development.

# Strategic Goals

## Goal 5: Strengthen Partnerships and Funding

**Objective:** Build partnerships with key entities and pursue grants and funding sources to support the Trust's projects and initiatives.

### Strategies:

- Partnerships: Form alliances with financial institutions, government agencies, and private donors to diversify funding streams.
- Grant Applications: Develop a comprehensive grant application strategy to access new funding opportunities.
- Impact Reporting: Create detailed reports highlighting project outcomes and attracting further investments.

### Targets:

- Annual: Identify new funding partnerships and apply for grants to enhance operational capabilities.
- Long-term: Expand the funding portfolio to ensure sustainable growth and project implementation

# Operational Goals

By aligning operational goals with clear funding targets, the organization aims to create a sustainable path for expanding affordable housing options, preserving existing units, engaging the community, advocating for policy reforms, and strengthening partnerships. The following goals are designed to address immediate housing needs and lay the groundwork for long-term success and community well-being.

## **Goal 1: Establish a robust operational framework**

This should include re-assessments and updates to the Five-Year Action plan, continued monitoring of the Subsidized Housing Inventory, and identified development parcels. Hiring a staffer dedicated to housing who can support the goals identified in this Action Plan and other plans is a priority. This staffer can work in the Planning Department to assist other boards.

## **Goal 2: Establish consistent budgeting procedures**

Determine an annual budget based on expected CPA funding and potential town funds obtained during Annual Town Meeting.

## **Goal 3: Build community engagement**

Develop programming that discusses the community's housing needs and related policy initiatives and promotes access to programs that keep homeowners and renters in their homes.

## **Goal 4: Expand involvement in land use & zoning planning**

The Affordable Housing Trust should be involved in land use policy discussions so that it can advocate for policies that will support a diverse and affordable housing stock and facilitate the strategic goals of the Trust.

## **Goal 5: Develop relationships with organizations that can facilitate affordable housing**

Build communication with the Community Preservation Committee, local financial institutions, relevant non-profit organizations, and affordable housing developers to better support the financial goals of the Affordable Housing Trust and facilitate affordable housing development.

## **Goal 6: Develop relationships with organizations that serve underrepresented communities**

Work with organizations that serve seniors, people with disabilities, veterans, and low-income families, to better serve those communities and their housing needs.

## **Goal 7: Build institutional knowledge among Trust membership**

Develop a strong knowledge of affordable housing issues, legislation, programming, and agencies. Trust members need a strong working knowledge to be an effective organization.

# Five-Year Action Plan

The following priority actions were identified based on feedback from the Affordable Housing Trust and a community Focus Group, as well as other inputs. They closely align with and reflect the action items outlined in the 2023 Housing Production Plan. Priority actions are grouped by time frame and collected in a matrix summarizing these periods visually.

## Short Term Actions - FY26

1. Coordinate affordable housing efforts under the guidance of the Town Planner.
2. Prepare design standards to accompany new multi-family housing developments to ensure new projects align with current best practices in land use planning and accessibility.
3. Develop relationships with Affordable Housing developers in anticipation of initiation and collaboration on Affordable Housing projects.
4. Develop relationships with organizations that serve seniors, people with disabilities, veterans, and low-income families to help identify how to better serve those groups and include them in policymaking.
5. Extend the working knowledge of Affordable Housing Trust members through relevant webinars and conferences.

## Medium Term Actions- FY27-28

1. Provide suitable public property for development to facilitate the construction of affordable housing by Affordable Housing development partners.
2. Offer predevelopment funding to ease the development process in Upton.
3. Advocate for greater diversity and density of permitted housing types to facilitate more housing development and serve a broader range of the community.
4. Continue to promote mixed-use developments to encourage walkability and best practices in land use planning.
5. Explore small-scale infill development on nonconforming lots within designated areas as part of a diverse set of housing solutions.
6. Explore options to enhance the affordability of existing homes for all Upton residents.

# Five-Year Action Plan

## Long Term Actions - FY29-30

1. Provide support and gap financing to leverage project financing.
2. Achieve and maintain a Subsidized Housing Inventory of ten percent or more.
3. Update the Housing Production Plan every five years.
4. Work with the Planning Board to ensure the zoning bylaws align with Upton's affordable housing plans and goals.

## Ongoing Actions

1. Conduct outreach to educate residents on housing issues facing Upton, ongoing policy projects, and assistance programs available to help homeowners and tenants.
2. Secure staffing to support the work of the Affordable Housing Trust and related boards & committees.
3. Develop the financial resources of the Affordable Housing Trust to ensure that funding is available to realize the goals of this Action Plan.
4. Participate in regional collaborations regarding affordable housing to strengthen partnerships and facilitate access to housing services.
5. Encourage staff, volunteers, and board & committee members to attend trainings regarding affordable housing programs and policies.
6. Identify and leverage resources that advance housing production and programs.
7. Update the inventory of parcels suitable for affordable housing development and promote the resource to affordable housing developers.
8. Support the permitting process with advocacy to ensure affordable housing projects progress.
9. Advocate for more accessible units in proposed housing developments.
10. Continue to use Community Preservation Act funds to further affordable housing goals.
11. Monitor and maintain the Subsidized Housing Inventory (SHI).

	FY 2026	FY 2027	FY 2028	FY 2029	FY 2030
Short Term Actions	Coordinate affordable housing efforts under the guidance of the Town Planner.				
	Prepare design standards to accompany new multi-family housing developments to ensure new projects align with current best practices in land use planning and accessibility.				
	Develop relationships with Affordable Housing developers in anticipation of initiation and collaboration on Affordable Housing projects.				
	Develop relationships with organizations that serve seniors, people with disabilities, veterans, and low-income families to help identify how to better serve those groups and include them in policymaking.				
	Extend the working knowledge of Affordable Housing Trust members through relevant webinars and conferences.				
Medium Term Actions		Provide suitable public property for development to facilitate the construction of affordable housing by Affordable Housing development partners.			
		Offer predevelopment funding to ease the development process in Upton.			
		Advocate for greater diversity and density of permitted housing types to facilitate more housing development and serve a broader range of the community.			
		Continue to promote mixed-use developments to encourage walkability and best practices in land use planning.			
		Explore small-scale infill development on nonconforming lots within designated areas as part of a diverse set of housing solutions.			
Long Term Actions		Explore options to enhance the affordability of existing homes for all Upton residents.			
			Provide support and gap financing to leverage project financing.		
			Achieve and maintain a Subsidized Housing Inventory of ten percent or more.		
			Update the Housing Production Plan every five years.		
Ongoing Actions	Work with the Planning Board to ensure the zoning bylaws align with Upton's affordable housing plans and goals.				
	Conduct outreach to educate residents on housing issues facing Upton, ongoing policy projects, and assistance programs available to help homeowners and tenants.				
	Secure staffing to support the work of the Affordable Housing Trust and related boards & committees.				
	Develop the financial resources of the Affordable Housing Trust to ensure that funding is available to realize the goals of this Action Plan.				
	Participate in regional collaborations regarding affordable housing to strengthen partnerships and facilitate access to housing services.				
	Encourage staff, volunteers, and board & committee members to attend trainings regarding affordable housing programs and policies.				
	Identify and leverage resources that advance housing production and programs.				
	Update the inventory of parcels suitable for affordable housing development and promote the resource to affordable housing developers.				
	Support the permitting process with advocacy to ensure affordable housing projects progress.				

## Matrix: Five-Year Action Plan

Actions	FY 2025						FY 2026						
	Jan '25	Feb	Mar	Apr	May	June	July	Aug	Sept	Oct	Nov	Dec	
<b>1. Coordinate affordable housing efforts under the guidance of the Town Planner</b>	Establish a schedule for regular check-ins with the Town Planner	Meet as an Affordable Housing Trust at least monthly and communicate with the Town Planner on a defined regular basis.											
<b>2. Prepare design standards to accompany new multi-family housing developments to ensure new projects align with current best practices in land use planning and accessibility.</b>	Work with Planning Department staff to identify best practices in design standards, land use planning, and accessibility.	Identify relevant stakeholders to solicit direct feedback.	Draft design standards with Planning Department Staff.	Solicit stakeholder feedback	Finalize draft design standards ahead of public meeting.	Public meeting to present draft and collect feedback.	Edit and finalize design guidelines.	Approve and publish design standards.					
<b>3. Develop relationships with Affordable housing developers in anticipation of initiation and collaboration on Affordable Housing projects.</b>	Work with Planning Department staff to identify local and regional Affordable Housing Developers	Outreach and interviews with developers to discuss development opportunities in Upton on a rolling basis.											
<b>4. Develop relationships with organizations that serve seniors, people with disabilities, veterans, and low-income families to help identify how better to serve those groups and include them in policymaking.</b>	Work with Town Staff to identify local and regional partners.	Outreach and interviews with local and regional partner organizations to discuss collaboration opportunities and solicit input on affordable housing plans on a rolling basis.											
<b>5. Extend the working knowledge of Affordable Housing Trust Members through relevant webinars and conferences.</b>	Set annual goals for Affordable Housing Trust member attendance at webinars or conferences	Work with Planning Department staff to identify a list of organizations which provide relevant educational opportunities.	Attend webinars and conferences on a regular basis to satisfy annual goals for Affordable Housing Trust membership.										
<b>Annual Town Requirements per Trust Bylaw</b>		Prepare the annual report to be included in the Annual Town Report; Report shall include annual audit of finances.	Attend town meeting										

## Matrix: Year One Action Plan

	<b>FY26</b>	<b>FY27</b>	<b>FY28</b>	<b>FY29</b>	<b>FY30</b>	<b>5-Year Total</b>	<b>Notes</b>
Funds carry forward from the prior year	\$50,000	\$50,000	50,000	50,000	50,000		
CPA Appropriation	\$250,000	\$175,000	\$100,000	\$100,000	\$100,000	\$725,000	
General Fund	\$0	\$0	\$0	\$0	\$0	\$0	
Interest (x%)	n/a	n/a	n/a	n/a	n/a	n/a	
<b>Uses</b>							
Admin	(\$25,000)	(\$25,000)	(\$25,000)	(\$25,000)	(\$25,000)	(\$125,000)	
Development Reserve/ Initiatives	(\$150,000)	(\$150,000)	(\$50,000)	(\$50,000)	(\$50,000)	(\$450,000)	
AHT Expenses	(\$75,000)	\$0	(\$25,000)	(\$25,000)	(\$25,000)	(\$150,000)	
Total (Expenses)	(\$250,000)	(\$175,000)	(\$100,000)	(\$100,000)	(\$100,000)	(\$725,000)	
Ending Balance	\$50,000	\$50,000	\$50,000	\$50,000	\$50,000		

#### Matrix: Five-Year Budget

# Operations & Funding Strategy

This section discusses how the Affordable Housing Trust will accomplish the goals in this plan and includes a description of the operating approach, strategies, potential funding sources, and a five-year budget.

## Operating Approach

The Affordable Housing Trust will operate under a hybrid approach, acting as both a funder and initiator of projects as necessary, appropriate, and feasible. This will involve initiating projects, facilitating implementation, taking applications, and determining projects to fund.

Given the Trust's limited resources, employing both methods (funding and initiation) is necessary to support and foster affordable housing in Upton. We must take advantage of opportunities to improve town-owned property while acknowledging that outside applicants may serve as valuable and necessary partners in development.

## Establish Funding Thresholds and Underwriting Criteria

To ensure that limited Affordable Housing Trust funds are used efficiently, this section identifies funding thresholds and underwriting criteria that the Trust should adopt to accomplish the goals of this Plan and ensure the fiduciary responsibility.

# Operating Approach

## Examples of funding criteria for consideration:

- Consistency with Upton's community development and preservation goals as established through the Housing Production Plan, the most recent Master Plan, the Open Space and Recreation Plan, the Economic Development Plan, and any other relevant planning documents.
- Consistency with fair housing to affirmatively encourage equity, promote housing choice, enhance mobility, and promote greater opportunity.
- Term of affordability for as long as possible under the law and realities of funding.
- Target affordability to the most critical housing needs, including rental housing for local workers, units built using Universal Design standards to accommodate disabled and elderly tenants, and first-time homebuyer opportunities.
- Financial feasibility.
- Maximum leveraging of Trust Funds
- Mechanisms that allow for the regeneration of Trust funds, including short-term loans, long-term gap financing loans, and shared-equity agreements.

## Standard underwriting criteria include:

- Maximum Trust award amounts per project
- Maximum per-unit costs
- Approval of permits and any other administrative requirements
- Award terms
- Maximum developer and contractor profits & overhead

# Operating Strategies

## Onboarding New Members & Continuing Education

Both new and existing Affordable Housing Trust members need to be put into a position to fully understand their roles and responsibilities. Existing Affordable Housing Trust members should prepare an orientation packet for new members to re-familiarize themselves with their responsibilities and onboard future members. This packet should include:

- The Affordable Housing Trust Action Plan
- The Commonwealth of Massachusetts Affordable Housing Trust Statue
- The Upton Affordable Housing Trust Bylaws
- The Massachusetts Housing Partnership (MHP) Operations Manual for Municipal Affordable Housing Trusts
- The Commonwealth of Massachusetts Open Meeting Law
- The Commonwealth of Massachusetts Procurement Law
- The Commonwealth of Massachusetts Conflict of Interest Law
- Documentation of Upton Affordable Housing Trust revenues and expenditures from the last five years

New and existing members should attend one of the Massachusetts Housing Partnership's Trust Trainings or the Massachusetts Housing Institute. Once Affordable Housing Trust members are onboarded, they should attend at least one relevant online seminar session or conference annually. These can include relevant programming from the Massachusetts Housing Partnership, the Citizen Planner Training Collaborative, the Massachusetts Municipal Association, or the American Planning Association.

# Operating Strategies

## Strategic Planning & Management

The Affordable Housing Trust should be referring to this Action Plan to guide long-term conversations and programming on top of the immediate month-to-month duties of an active Trust. This Action Plan outlines a year-one action plan, along with a Five-Year Action Plan and a Five-Year Budget. The Affordable Housing Trust should look to these regularly to determine priorities and activities.

### Expand professional planning resources

It is recommended that the Town of Upton hire an Assistant Planner in the Planning Department who can focus on housing issues in Upton. This position can support the activities of the Affordable Housing Trust, the goals of this Affordable Housing Trust Action Plan, the goals of the Housing Production Plan, and the activities of the Planning Department and Planning Board.

### Annual Audit

As required by the housing trust statute (MGL c.44 §55C (h)), the books and records of the trust shall be audited annually by an independent auditor following accepted accounting practices. The Trust funds may be allocated to pay for the annual audit.

### Monitoring & Reporting

The Affordable Housing Trust should report to Town Meeting annually on their activities. This report should include an assessment of their progress on the goals present in this Action Plan, a detailing of their financial activities and status over the prior year, and a section monitoring existing affordable housing units in town and identifying any concerns and potential solutions to their continued preservation.

## **Plan Updates**

The Affordable Housing Trust Action Plan should be considered a living document, with goals assessed and adjusted as needs and opportunities emerge.

In Fiscal Year 2029, the Affordable Housing Trust should begin considering a formal update to the Action Plan during Fiscal Year 2030, in order to set out goals and action items for Fiscal Years 2031 through 2035.

## **Funding Sources**

Leveraging funding sources such as Community Preservation Act (CPA) funds and seeking further state and federal resources will increase the trust's capacity to implement impactful projects.

Through conversations with affordable housing developers and financial institutions, it should be established whether credible sources of private donations exist that can be accessed to fund future development and projects.

By addressing current housing needs while ensuring long-term sustainability, Upton can develop a cohesive and resilient housing strategy that meets the diverse needs of its residents for years to come.

# Appendix

1. Trust Declaration
2. Full Results of the Housing Production Plan Community Survey

# **TOWN OF UPTON**

## **TEXT OF VARIOUS WARRANT ARTICLES**

**ANNUAL TOWN MEETING ARTICLES:  
11, 12, 14, 15, 16, 17,**

**MAY 10, 2012**



## **ARTICLE 11 – Affordable Housing Trust**

### **Overview**

*The purpose of the Affordable Housing Trust is to provide for the preservation and creation of affordable housing in the Town of Upton for the benefit of low and moderate income households. This Governance Agreement, if approved by Town Meeting vote, describes the operating procedures and authority of the Trust. This provides for a Board of Trustees consisting of seven trustees to be appointed by the Board of Selectmen, at least one of whom is to be a member of the Board of Selectmen. Trustees serve for a term of two years, with no limit on the number of terms.*

### **Town of Upton General Bylaws: Title 2**

#### **Chapter 23: Upton Affordable Housing Trust**

There shall be an Upton Affordable Housing Trust, the purpose of which shall be to provide for the preservation and creation of affordable housing in the Town of Upton for the benefit of low and moderate income households. The Trust shall be governed by Trustees in accordance with Massachusetts General Laws Chapter 44, Section 55C and the authority granted by Town Meeting, as revised from time to time.

##### **A. Name of the Trust**

The Trust shall be called the "Upton Affordable Housing Trust", herein referred to as the Trust.

##### **B. Purpose**

The purpose of the Trust shall be to provide for the preservation and creation of affordable housing in the Town of Upton for the benefit of low and moderate income households.

##### **C. Board of Trustees**

There shall be a Board of Trustees (the "Board") consisting of seven (7) Trustees who shall be appointed by the Board of Selectmen. At least one (1) of the Trustees shall be a member of the Board of Selectmen. Only persons who are residents of the Town of Upton shall be eligible to hold the office of Trustee. Trustees shall serve for a term of two (2) years, except that three(3) of the initial appointments shall be for a term of one (1) year. The Board of Selectmen may reappoint Trustees for succeeding terms, and there is no limit on the number of terms that a Trustee can serve. Any Trustee may resign by written instrument signed and acknowledged by such Trustee and duly filed with the Town Clerk. If a Trustee shall die, resign, or for any other reason cease to fulfill the duties of Trustee hereunder before his/her term of office expires, a successor shall be appointed by the Board of Selectmen to fill the remainder of the term of such vacancy provided that said appointment and acceptance in writing by the newly appointed Trustee are filed with the Town Clerk. Upon the appointment of any Trustee and the filing of such appointment with the Town Clerk, the title to the Trust estate shall thereupon and

without the necessity of any conveyance be vested in such succeeding Trustee jointly with the remaining Trustees. Reference to the Trustee shall mean the Trustee or Trustees for the time being hereunder. Trustees may be removed at any time for cause by a majority vote of the Board of Selectmen following a properly noticed public hearing. Cause shall include, but not be limited to, violation of any local, state, or federal law; inactivity in business of the Board incapacity to perform the duties of a Trustee; acts of the Trustee, that in the opinion of the Board of Selectmen, are negligent or detrimental to the Town of Upton or the Trust.

#### **D. Meetings of the Trust**

The Trust shall meet at least quarterly at such time and at such place as the Trustees shall determine. Notice of all meetings of the Trust shall be given in accordance with the provisions of the Open Meeting Law, Massachusetts General Laws Chapter 39, Sections 23A, 23B and 23C. A quorum at any meeting shall be a majority of the Trustees qualified and present in person. Minutes of all meetings shall be kept with the Town Clerk in accordance with the provisions of the Open Meeting Law, Massachusetts General Laws Chapter 39, Sections 23A, 23B and 23C.

#### **E. Powers of Trustees**

The Powers of the Trustees shall be the following, except that (a) any purchase, sale, lease, exchange, transfer or conveyance of any interest in real property is subject to a two-thirds (2/3rds) vote of the Trustees; (b) the Trustees may incur debt, borrow money, grant mortgages and pledge Trust assets only in an amount not to exceed 80% of the total value of the Trust's assets; and (c) any debt incurred by the Trust shall not constitute a pledge of the full faith and credit of the Town of Upton and all documents related to any debt shall contain a statement that the holder of any such debt shall have no recourse against the Town of Upton with an acknowledgement of said statement by the holder:

- (1) to accept and receive property, whether real or personal, by gift, grant, contribution, devise, or transfer from any person, firm, corporation or other public or private entity, including without limitation grants of funds or other property tendered to the Trust in connection with any by-law, general or special law, including the Community Preservation Act, or any other source,;
- (2) to purchase and retain real or personal property, including without restriction investments that yield a high rate of income or no income;
- (3) to sell, lease, exchange, transfer or convey any personal, mixed, or real property at public auction or by private contract for such consideration and on such terms as to credit or otherwise and to make such contracts and enter into such undertakings relative to Trust property as the Trust deems advisable notwithstanding the length of any such lease or contract;
- (4) to execute, acknowledge and deliver deeds, assignments, transfers, pledges, leases, covenants, contracts, promissory notes, releases and other instruments sealed or unsealed,

necessary, proper or incident to any transaction in which the Board engages for the accomplishment of the purposes of the Trust;

(5) to employ advisors and agents, such as accountants, appraisers and lawyers as the Board deems necessary;

(6) to pay reasonable compensation and expenses to all advisors and agents and to apportion such compensation between income and principal as the Board deems advisable;

(7) to apportion receipts and charges between income and principal as the Board deems advisable, to amortize premiums and establish sinking funds for such purpose and to create reserves for depreciation, depletion or otherwise;

(8) to participate in any reorganization, recapitalization, merger or similar transactions; and to give proxies or powers of attorney with or without power of substitution to vote any securities or certificates of interest and to consent to any contract, lease, mortgage, purchase or sale of property, by or between any corporation and any other corporation or person;

(9) to deposit any security with any protective reorganization committee and to delegate to such committee such powers and authority with relation thereto as the Board may deem proper and to pay out of Trust property, such portion of expenses and compensation of such committee as the Board may deem necessary and appropriate;

(10) to borrow money on such terms and conditions and from such sources as the Board deems advisable, to mortgage and pledge trust assets as collateral;

(11) to carry property for accounting purposes other than acquisition date values;

(12) to make distributions or divisions of principal in kind;

(13) to compromise, attribute, defend, enforce, release, settle or otherwise adjust claims in favor or against the Trust, including claims for taxes and to accept any property, either in total or partial satisfaction of any indebtedness or other obligation and subject to the provisions of state statutes, to continue to hold the same for such period of time as the Board may deem appropriate;

(14) to manage or improve real property and to abandon any property which the Board determines not to be worth retaining;

(15) to hold all or part of the Trust property un-invested for such purposes and for such time as the Board may deem appropriate;

(16) to extend the time for payment of any obligation to the Trust; and

(17) to adopt rules and regulations governing the conduct of the Board, consistent with the General Laws.

#### **F. Funds Paid to the Trust**

Notwithstanding any general or special law to the contrary, all monies paid to the Trust in accordance with any Town of Upton zoning bylaw, exaction fee, or private contribution shall be paid directly into the Trust and need not be appropriated or accepted and approved into the Trust.

Funds appropriated by the Town of Upton Town Meeting for payment into the Trust become Trust property and these funds need not be further appropriated to be expended except as set forth in paragraph E herein. All monies remaining in the Trust at the end of any fiscal year, whether or not expended by the Trust, remain Trust property. The Trust shall comply with any conditions stipulated in any Upton Town Meeting vote appropriating monies to the Trust.

#### **G. Acts of Trustees**

A majority of Trustees may exercise any or all of the powers of the Trustees hereunder, unless otherwise provided, and may execute on behalf of the Trustees any and all instruments with the same effect as though executed by all the Trustees. No Trustee shall be required to give bond. No license of court shall be required to confirm the validity of any transaction entered into by the Trustees with respect to the Trust Estate. Any expenditure or donation by the Trust to any one party to create a affordable single family dwelling unit shall not exceed \$50,000 or a cumulative amount exceeding \$200,000 during one calendar year; said vote shall require a super majority vote (2/3) of the total number of Trustees and the Board of Selectmen, nine (9) eligible voters. Any borrowing by the Trust shall require the prior approval of the Upton Town Meeting.

#### **H. Liability**

Neither the Trustees nor any agent or office of the Trust shall have the authority to bind the Town of Upton, except in the manner specifically authorized herein. The Trust is a public employer and the Trustees are public employees for the purposes of Massachusetts General Laws Chapter 258. The Trust shall be deemed to be a municipal agency and the Trustees special municipal employees for the purposes of General Laws Chapter 268A.

#### **I. Taxes**

The Trust is exempt from General Laws Chapter 59 and 62, and from any other provisions concerning payment of taxes based upon or measured by property or income imposed by the Commonwealth or any subdivision thereto.

#### **J. Custodian of Funds**

The Town of Upton Treasurer shall be the custodian of the funds of the Trust. The books and records of the Trust shall be audited annually by an independent auditor in accordance with accepted accounting practices for municipalities. Cost associated with the independent audit shall be borne by the Trust.

**K. Governmental Body**

The Trust is a governmental body for purposes of the Open Meeting Law, G.L. c.30A, §§18-25.

**L. Board of the Town**

The Trust is a board of the Town for purposes of General Laws Chapter 30B and Section 15A of Massachusetts General Laws Chapter 40; but agreements and conveyances between the Trust and agencies, boards, commissions, authorities, departments and public instrumentalities of the Town shall be exempt from said Chapter 30B.

**M. Duration of the Trust**

This Trust shall be of indefinite duration until terminated by a vote of the Upton Town Meeting. Upon termination of the Trust, subject to the payment of or making provisions for the payment of all obligations and liabilities of the Trust and the Trustees, the net assets of the Trust shall be transferred to the Town of Upton and held by the Board of Selectmen for affordable housing purposes. In making any such distribution, the Trustees may, subject to the approval of the Board of Selectmen, sell all or any portion of the Trust property and distribute the net proceeds thereof to the Town of Upton. The powers of the Trustees shall continue until the affairs of the Trust are concluded. Once the Upton Town Meeting has voted to terminate the Trust, the Board of Selectmen shall have the power to approve all financial transactions made on behalf of the Trust.

**N. Registry of Deeds**

The Board of Selectmen may authorize the Trustees to execute, deliver and record with the Registry of Deeds any documents required for any conveyance authorized hereunder.

**O. Titles**

The titles to the various Articles herein are for convenience only and are not to be considered part of said Articles nor shall they affect the meaning or the language of any such Article.

**P. Compensation of Trustees**

Trustees shall not receive a salary, stipend, bonus or other means of compensation for their service as a Trustee, nor shall they be eligible for any benefits from the Town of Upton. Trustees may be compensated for reasonable out-of-pocket expenses for travel and other Trust-related expenses. All such out-of-pocket expenses shall be fully documented with receipts for expenses prior to payment by the Trust.

**Q. Amendments**

The provisions of this Trust can only be amended by a vote of the Upton Town Meeting.

**R. Annual Report**

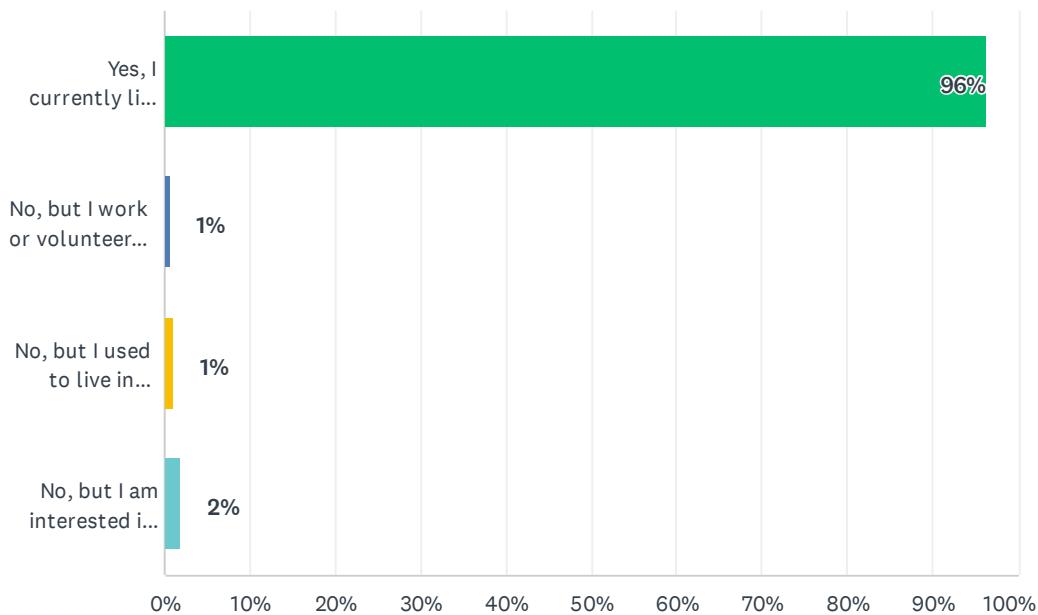
The Trustees shall prepare an annual report describing the activities of the Trust on a calendar year basis. The annual report shall be submitted to the Board of Selectmen. The annual report shall list all financial transactions conducted by the Trust including all revenues and costs, provide a balance sheet of liabilities and assets of the Trust, list an

inventory of all affordable housing units created, sold, and/or managed by the Trust, and any other pertinent information related to the business of the Trust.

---

## Q1 Do you currently live in Upton?

Answered: 354 Skipped: 2

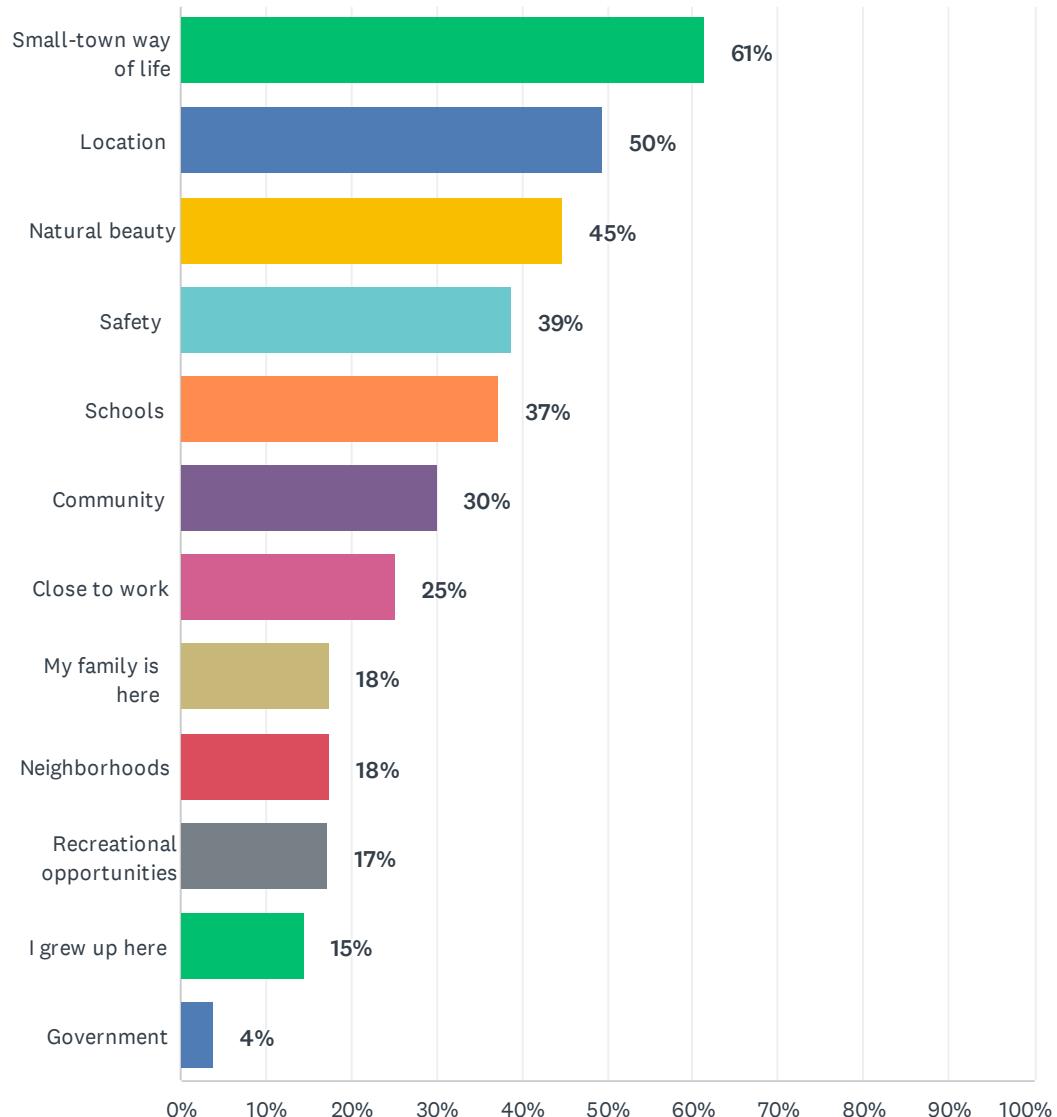


ANSWER CHOICES	RESPONSES
Yes, I currently live in Upton	96%
No, but I work or volunteer in Upton	1%
No, but I used to live in Upton	1%
No, but I am interested in moving to Upton	2%
<b>TOTAL</b>	<b>354</b>

#	OTHER (PLEASE SPECIFY):	DATE
1	Coose not to answer	11/17/2022 5:49 PM
2	Single family home	10/31/2022 4:48 PM
3	Part time resident	10/27/2022 7:59 AM
4	I moved to Upton in 1993	10/25/2022 7:37 PM

## Q2 Which of the following attributes were most influential in your decision to reside in Upton? (Select all that apply)

Answered: 337    Skipped: 19



# Upton Housing Needs Survey

ANSWER CHOICES	RESPONSES
Small-town way of life	61% 207
Location	50% 167
Natural beauty	45% 151
Safety	39% 131
Schools	37% 126
Community	30% 101
Close to work	25% 85
My family is here	18% 59
Neighborhoods	18% 59
Recreational opportunities	17% 58
I grew up here	15% 49
Government	4% 13
Total Respondents: 337	

#	OTHER (PLEASE SPECIFY)	DATE
1	Close to family	1/13/2023 12:03 AM
2	I have since changed my mind about schools! I wish we knew more about them before we purchased here	1/10/2023 8:15 PM
3	Liked the development being built	1/10/2023 3:47 PM
4	Rural, horse farms.	1/9/2023 8:48 PM
5	Price in 2010	1/7/2023 3:30 PM
6	affordability	1/6/2023 3:04 PM
7	Housing affordable in 1990	1/5/2023 7:56 AM
8	Close to the barn I ride at and close to my dr.	1/4/2023 10:45 PM
9	It was a central location between my family and my wife's family while Also being a USDA town	1/3/2023 6:47 PM
10	At the time, Upton was significantly more affordable than where we had been living, just two towns east	1/2/2023 2:23 PM
11	Need to change the Old Way of looking at things but Respect it.	1/1/2023 12:40 PM
12	Relocating from NJ and it was affordable	12/16/2022 9:26 AM
13	Husbands family and work is close	12/10/2022 9:25 AM
14	Close to where I grew up	12/8/2022 8:54 PM
15	For # of acres and resident sq ft, more affordable in Central MA vs Boston.	11/23/2022 3:16 PM
16	affordable	11/21/2022 8:55 PM
17	My wife wanted to move back here...	11/18/2022 8:15 AM
18	Affordable	11/11/2022 11:27 PM
19	I grew up in a nearby town and my parents still live there. When my husband and I were	11/5/2022 8:58 AM

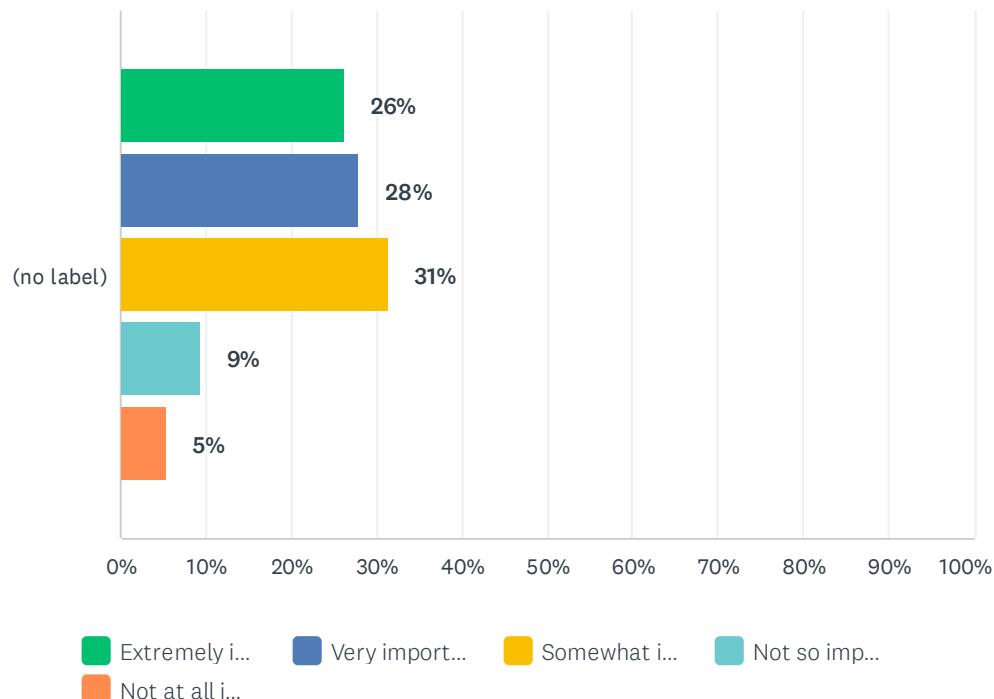
## Upton Housing Needs Survey

looking to buy a house (2011) Upton had one of the only houses we could afford while staying close to my parents.

20	I moved from out of state in a rural area near a major metro in the mid-Atlantic region. Upton was a similar demographic	11/2/2022 8:44 PM
21	regional school system to help keep property tax stable	11/1/2022 12:53 PM
22	Affordable homes	11/1/2022 6:49 AM
23	Large amounts of conserved open space	10/31/2022 4:51 PM
24	Hiking, wild foraging	10/29/2022 6:45 PM
25	Large property sizes for privacy, pets!	10/27/2022 8:52 AM
26	The fact there aren't soulless housing developments like they are putting in every other town in MA.	10/27/2022 6:35 AM
27	We were specifically looking for a 55+ development in a quiet environment	10/26/2022 1:50 PM
28	affordable at the time of our move to uppton.	10/26/2022 11:31 AM
29	Affordability	10/26/2022 9:22 AM
30	Affordable at the time	10/26/2022 6:59 AM
31	Ironically, affordability is what brought us here. More home and land for our money compared to where we moved from (Dedham)	10/25/2022 9:33 PM
32	i can't move out of my parents house because everything is too expensive	10/25/2022 8:28 PM
33	In 1993 the house was exactly what we looked for. It was located within a short drive for both my and my husband's work locations.	10/25/2022 7:37 PM
34	Cheap housing compared to hopkinton when we moved here in 1993	10/25/2022 6:44 PM
35	Wife's home town. I took to it right away.	10/25/2022 6:31 PM
36	+Wife grew up here.	10/25/2022 6:24 PM
37	Large lot	10/25/2022 5:56 PM
38	Not so overdeveloped like surrounding towns. Upton still has charm and we wanted a small town for our children.	10/25/2022 5:50 PM
39	road network	10/25/2022 5:31 PM
40	Person, I married lived here.	10/25/2022 5:17 PM
41	Tax rate which use to be low but is no longer low.	10/25/2022 5:11 PM
42	Affordable	10/25/2022 5:09 PM

## Q3 How important is it for you to remain in Upton as you age?

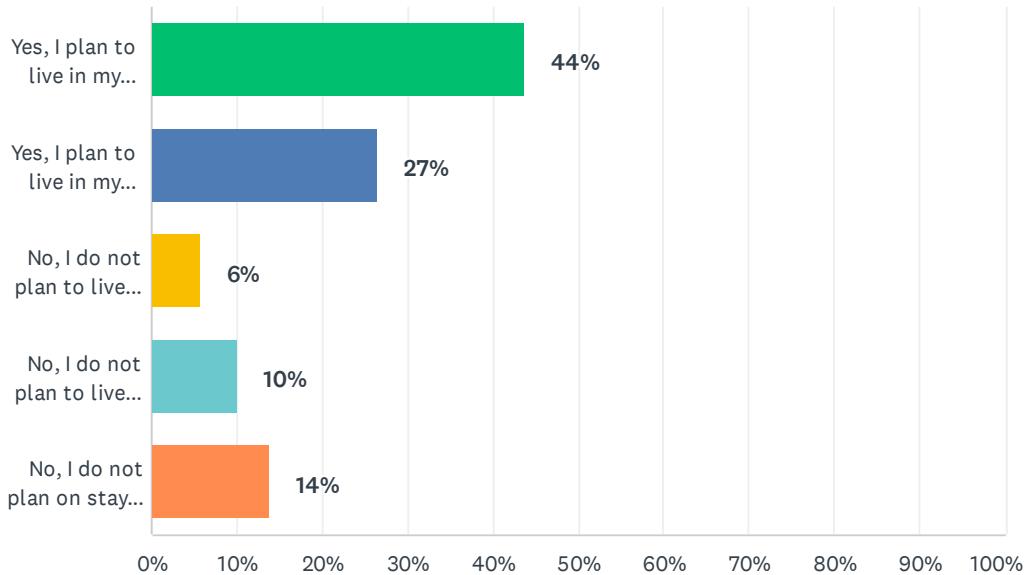
Answered: 355 Skipped: 1



	EXTREMELY IMPORTANT	VERY IMPORTANT	SOMEWHAT IMPORTANT	NOT SO IMPORTANT	NOT AT ALL IMPORTANT	TOTAL	WEIGHTED AVERAGE
(no label)	26% 93	28% 99	31% 111	9% 33	5% 19	355	2.40

## Q4 Do you plan to live in your current residence as you age into retirement?

Answered: 347 Skipped: 9



ANSWER CHOICES	RESPONSES
Yes, I plan to live in my current home as I age into retirement, and I anticipate that I will be able to afford my home and associated costs	44% 152
Yes, I plan to live in my current home as I age into retirement, but I am unsure if I will be able to afford my home and associated costs	27% 92
No, I do not plan to live in my current home as I age into retirement because I anticipate that I will not be able to afford my home and associated costs	6% 20
No, I do not plan to live in my current home as I age into retirement, however I would like to remain in Upton if there is housing available that meets my needs	10% 35
No, I do not plan on staying in Upton for reasons unrelated to housing affordability	14% 48
<b>TOTAL</b>	<b>347</b>

#	COMMENTS	DATE
1	Upton needs affordable senior living and special needs Cannot rely on Mill House. No long term for the 90 plus people there	1/10/2023 11:46 AM
2	The taxes will be the other determining factor	1/8/2023 9:16 PM
3	Moving to Upton is possibly the biggest mistake I have made.	1/7/2023 8:25 AM
4	Not sure at this time	1/6/2023 3:30 PM
5	I am concerned that affordable housing is becoming unaffordable. I have an affordable housing apartment but with high rent increases and inflation and a job that doesn't promise an annual raise makes, it very difficult on a single income	1/4/2023 10:45 PM
6	Viewing the new tax bills and trying to understand the tremendous jump. Hope it isn't because	1/4/2023 2:23 PM

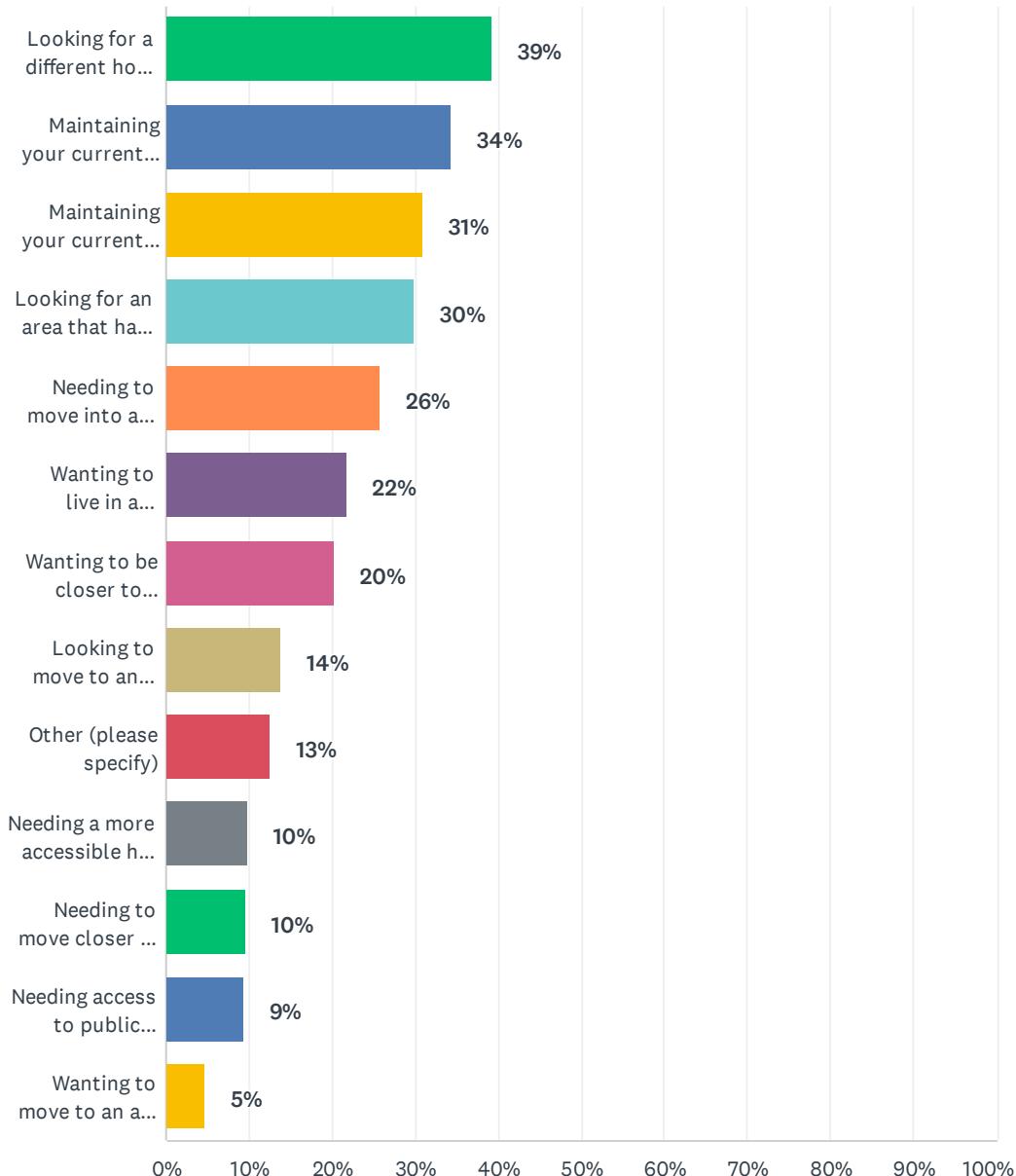
## Upton Housing Needs Survey

of that monstrosity Near VFW. Should have been at 149 Main but then selectmen said no we don't want to buy that property.

7	The town has taxed us out of wanting to stay, which is what happens when the residents are responsible for 97% of the tax burden	1/3/2023 6:47 PM
8	I am already retired.	1/3/2023 9:29 AM
9	I would like to move back to Upton since I grew up here. But at age 48 had to move out because I couldnt afford to buy a house as a single parent.	1/3/2023 8:55 AM
10	I am already retired, living in my home, and affording it, but just barely.	12/10/2022 11:02 PM
11	Nowhere near retirement age	12/8/2022 8:40 PM
12	The towns taxes continue to rise and will become unfortunately for us to stay.	11/29/2022 9:39 PM
13	The Municipal Taxes are out of control	11/19/2022 11:39 AM
14	Planning to downsize and move closer to other family when we retire.	11/6/2022 10:20 AM
15	We have at least 20 years until retirement, and many children. We are afraid to make renovations on our home to better accommodate our large family, because we don't know if we would be able to afford the increase in our property taxes if our home value was assessed higher.	11/5/2022 8:58 AM
16	Retirement is 30-40 years away for me, so it is difficult to answer with any certainty.	11/3/2022 9:11 PM
17	The rising property taxes and lack of town plan for elderly be able to afford them. My parents died paupers because they elected to stay in their Upton home dad built.	11/3/2022 9:12 AM
18	The cost of housing and property taxes make Massachusetts a very unfavorable place to remain in retirement. There seems to be no interest in maintaining affordability or housing diversity	11/2/2022 8:44 PM
19	If low cost housing for retired people was TRUE retirement costs. Not \$500-\$600k	10/27/2022 5:15 PM
20	Already retired, so far so good on affordability, but inflation and tax rates may become an issue	10/27/2022 10:46 AM
21	My in-laws will be living with us as THEY age and so it is important for us to be able to be here/afford living here so we can care for them.	10/27/2022 8:52 AM
22	taxes will push me out before anything else!	10/26/2022 8:25 AM
23	But that isn't to say that I wouldn't move if my family members also relocated.	10/25/2022 7:37 PM
24	Upton is boring and stuck in the old ways of doing things. There is nothing attractive about the town or that would keep me here. Get some retail already, at least a pharmacy.	10/25/2022 5:56 PM
25	I am retired	10/25/2022 5:55 PM
26	Strongly desire to remain in the town after downsizing	10/25/2022 5:45 PM

**Q5 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)**

Answered: 344    Skipped: 12



## Upton Housing Needs Survey

ANSWER CHOICES	RESPONSES	
Looking for a different home size that meets your needs	39%	135
Maintaining your current home will be too expensive	34%	118
Maintaining your current home will be too physically challenging	31%	106
Looking for an area that has a lower cost of living	30%	103
Needing to move into a single-level home	26%	89
Wanting to live in a different climate	22%	75
Wanting to be closer to family	20%	70
Looking to move to an independent living facility for older adults, retirement home, or other senior living community	14%	48
Other (please specify)	13%	43
Needing a more accessible home (i.e. wheelchair ramps, wide doorways, stair lifts, grab bars and rails)	10%	34
Needing to move closer to place of employment	10%	33
Needing access to public transportation	9%	32
Wanting to move to an area that has better health care facilities	5%	16
Total Respondents: 344		

#	OTHER (PLEASE SPECIFY)	DATE
1	Rising property taxes	1/14/2023 11:06 PM
2	Having more land with a home on it	1/10/2023 8:21 PM
3	Upton needs to consider the state mandates coming down relative to affordable. The word so many think is poverty.	1/10/2023 11:46 AM
4	If We as a Town continue to purchase swamp land, fire trucks, and non-essential "New" employees it will drive Us out of Upton	1/8/2023 9:16 PM
5	Les population dense	1/7/2023 10:22 PM
6	That assessment is out of control \$2400 plus Dollars more . Over \$12 thousand dollars no kids in the school system .	1/7/2023 8:03 PM
7	Relocation due to Job	1/6/2023 8:35 PM
8	I anticipate downsizing once we no longer need space for three children that live at home. No need to pay or put time into maintaining a home this size.	1/6/2023 5:28 PM
9	Please see above answer regarding affordable housing rising price concerns	1/4/2023 10:45 PM
10	I would like a more friendly and accepting senior community. If you are not from Upton, you are not welcome!	1/4/2023 10:14 AM
11	LOWER TAXES and less wasteful spending	1/3/2023 6:47 PM
12	Affordable living	1/2/2023 7:32 PM
13	Needing more small businesses and things to do.	12/27/2022 9:13 AM
14	Close to cafe's, shopping and grocery market walking distance community or city.	12/17/2022 9:04 AM
15	Affordability	12/15/2022 12:40 PM
16	We'd eventually like to build a home and that would rely on available land.	12/13/2022 6:05 PM
17	If I needed services, like assisted living, nursing home, even independent living at an	12/10/2022 11:02 PM

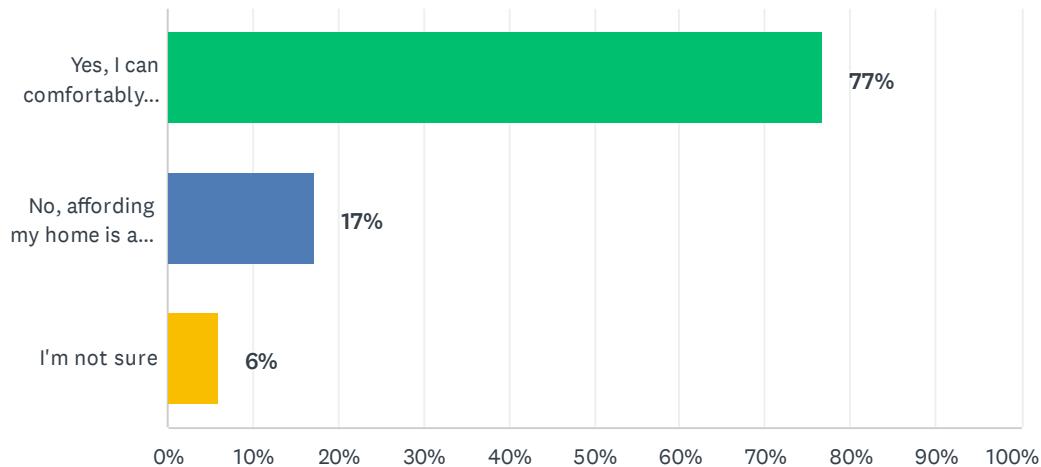
## Upton Housing Needs Survey

affordable price, Upton doesn't have those services available.

18	Expensive taxes and very few businesses, schools are not as great compared to other surrounding towns	12/10/2022 9:25 AM
19	Happy where I am!!	12/9/2022 2:57 PM
20	Not sure. Would like to always stay in my home.	11/17/2022 5:49 PM
21	Looking for a home with more land and/or abutting protected open space	11/16/2022 9:04 AM
22	A town with more amenities	11/7/2022 12:41 PM
23	The costs keep going up in home taxes and sewer charges, it will make it unaffordable for me being disabled and fixed income	11/7/2022 12:14 PM
24	Seeking a more culturally diverse community. Seeking a better school system.	11/1/2022 7:00 PM
25	It gets too built up and loses its small town character and values. Becomes an ugly place to live.	10/31/2022 8:02 AM
26	If it became too populated	10/30/2022 9:00 PM
27	no plans to move out of upton	10/29/2022 1:08 PM
28	Looking for more farmable land	10/27/2022 8:33 AM
29	seeking a town like Upton from 1980	10/26/2022 4:18 PM
30	not happy with current town government.	10/26/2022 11:31 AM
31	Downsizing after children age to more accessible city	10/26/2022 9:37 AM
32	don't want to move, but at the rate Upton is moving people in with higher incomes, the natives here are forced to move!	10/26/2022 8:25 AM
33	MA confiscatory taxation	10/26/2022 3:42 AM
34	1. High taxes/wasteful spending 2. Over population 3. Increases in crime 4. Sanctuary city status 5. Unreasonable Environmental and zoning laws. 6. Forced diversity.	10/25/2022 9:14 PM
35	Moving somewhere that better suits my interests. Wanting to live in a more diverse community. Wanting to live somewhere with better walkability. Not wanting to live in a commuter town with nothing going on for young adults.	10/25/2022 8:28 PM
36	Less home maintenance and amenities.	10/25/2022 6:44 PM
37	Moving to a town with more amenities including shops and restaurants	10/25/2022 6:41 PM
38	Would prefer to move to another state.	10/25/2022 6:22 PM
39	Want to be in a community that is not stuck in the past and has a sense of community and downtown area more like Westborough, Hopkinton, Uxbridge, etc.	10/25/2022 5:56 PM
40	Would rather live in a less congested area with more scenic/recreational options (VT/NH/ME)	10/25/2022 5:55 PM
41	don't have them as I'm not moving	10/25/2022 5:31 PM
42	Looking for a multi generational property with multiple residence structures.	10/25/2022 5:15 PM
43	Accessibility to necessities such as grocery stores, pharmacy's, doctors. There is no sidewalk except on main street and no public transportation available in town to local amenities that do not require a car or driving ability.	10/25/2022 5:11 PM

## Q6 Are you comfortably able to afford your home and associated housing costs?

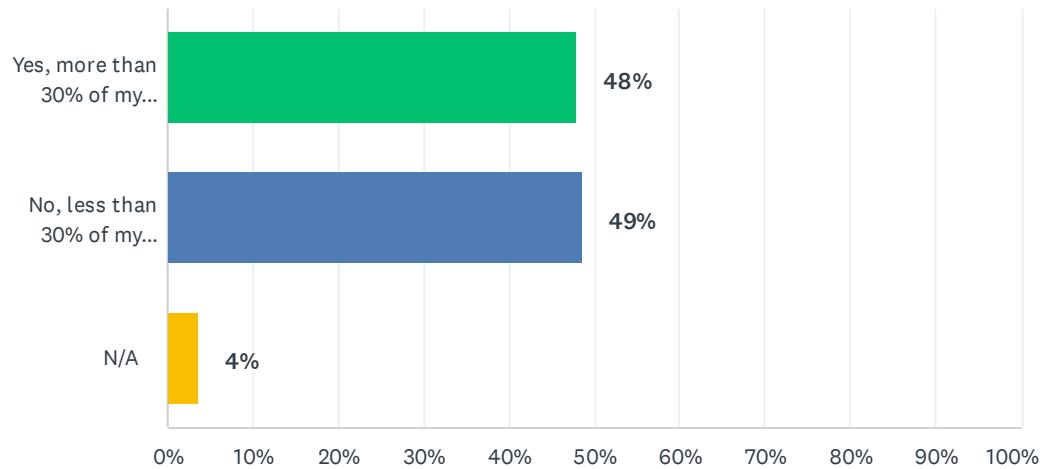
Answered: 341    Skipped: 15



ANSWER CHOICES	RESPONSES	
Yes, I can comfortably afford my home	77%	262
No, affording my home is a challenge	17%	59
I'm not sure	6%	20
TOTAL		341

## Q7 Is more than 30% of your monthly income dedicated to paying for housing (including mortgage, rent, property taxes, utilities, insurance) each month?

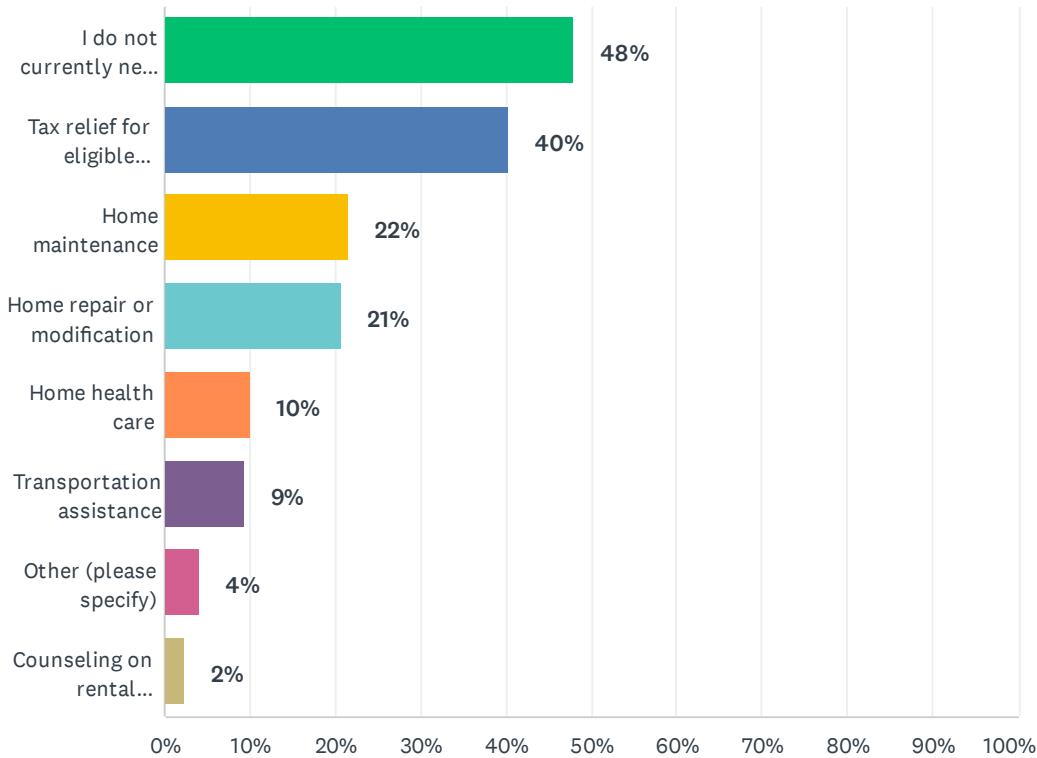
Answered: 340      Skipped: 16



ANSWER CHOICES	RESPONSES	
Yes, more than 30% of my monthly income is dedicated to paying for housing	48%	163
No, less than 30% of my monthly income is dedicated to paying for housing	49%	165
N/A	4%	12
<b>TOTAL</b>		<b>340</b>

## Q8 Which of the following housing support services would be the biggest factor in helping you stay in your home?

Answered: 338 Skipped: 18



ANSWER CHOICES		RESPONSES	
I do not currently need any support services		48%	162
Tax relief for eligible residents		40%	136
Home maintenance		22%	73
Home repair or modification		21%	70
Home health care		10%	34
Transportation assistance		9%	32
Other (please specify)		4%	14
Counseling on rental assistance opportunities		2%	8
Total Respondents: 338			

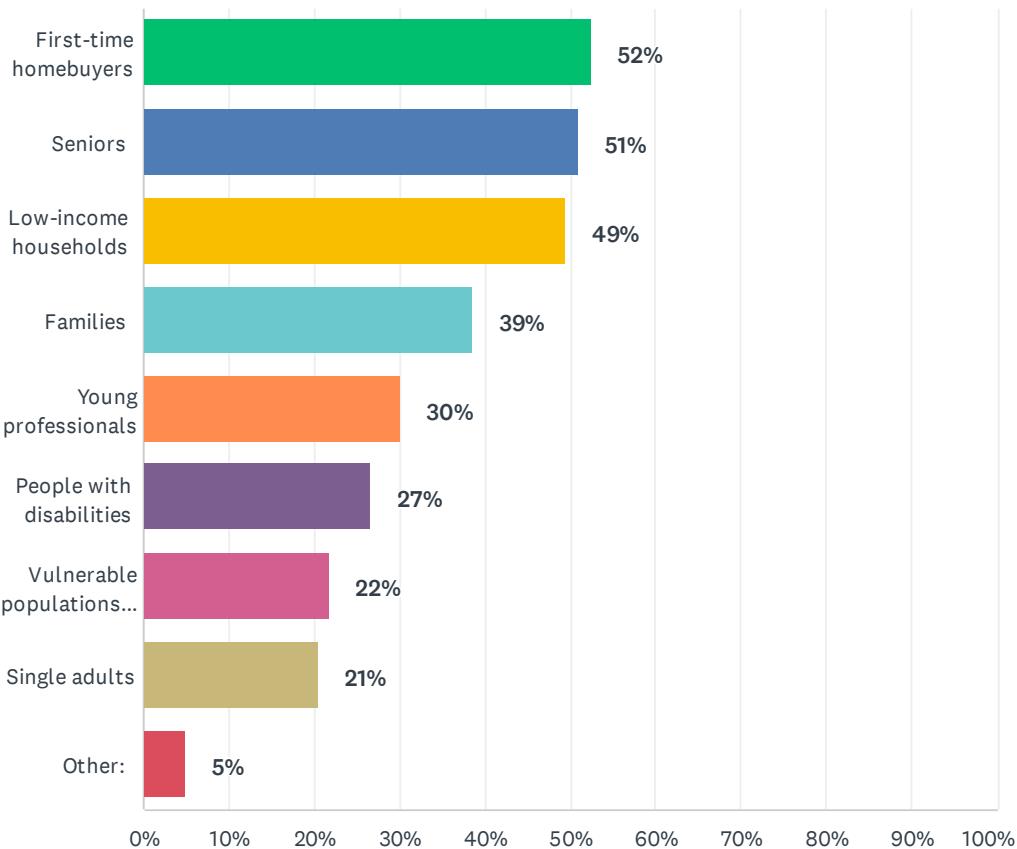
#	OTHER (PLEASE SPECIFY)	DATE
1	Tax breaks for seniors	1/14/2023 11:07 PM
2	We will need a cheaper home with less stairs	1/12/2023 5:12 PM
3	A Senior house is NOT 3,000 sq Ft nor \$500,000 Plus price rage with an AOH fee.	1/10/2023 11:48 AM

## Upton Housing Needs Survey

4	But may need in the future	1/8/2023 11:31 PM
5	More voucher availability so the majority of my income doesn't go to my rent. It's a fixed income for affordable housing. It would be better to have more sliding scale option availability based on individual finances.	1/4/2023 10:48 PM
6	Taxes are too high and keep climbing because residents can't say no to large spending amendments. We need to decrease spending and pay down town hall loans, fire station loans, and now ... community center loans to reduce tax burden. The constant increases are insane.	1/1/2023 9:41 PM
7	The constant whining regarding the necessity of more open space, additional School overrides, and additional public safety "Boutique" purchases have greatly weakened the fabric of our Town	11/19/2022 11:44 AM
8	Town went up \$34,500 on my taxes in one year and I'm in an affordable	11/7/2022 12:17 PM
9	I'd like to see property taxes structured to not increase after age 65 for those that have lived in Upton for at least 5 years (and that have properties worth less than a million or some other reasonable cap). I'd also like to see more affordable options for assisted living in Upton. The costs right now are not affordable. I'd like to see new developments regulated so that none are allowed to be built over the median cost for that category of housing in our county. We do not need more luxury developments.	10/31/2022 12:54 PM
10	Property taxes keep going up as my property value rises, but most of my income (pension) is fixed! There will come a time when I'm forced to move if the property taxes get too high.	10/26/2022 10:38 AM
11	lower tax rate for seniors and disabled	10/26/2022 8:26 AM
12	reduce property taxes, way too high	10/26/2022 7:16 AM
13	Bring FIOS to Upton. It is always a challenge to deal with Charter/Spectrum.	10/25/2022 7:38 PM
14	Lower energy costs. Current WH policies make it very difficult to afford.	10/25/2022 5:48 PM

## Q9 In your opinion, which of the following populations are most in need of increased housing options in Upton? (Select your top 3 choices)

Answered: 326 Skipped: 30



ANSWER CHOICES	RESPONSES	
First-time homebuyers	52%	171
Seniors	51%	166
Low-income households	49%	161
Families	39%	126
Young professionals	30%	98
People with disabilities	27%	87
Vulnerable populations such as survivors of domestic abuse, veterans, or those in recovery	22%	71
Single adults	21%	67
Other:	5%	16
Total Respondents: 326		

#	OTHER:	DATE
---	--------	------

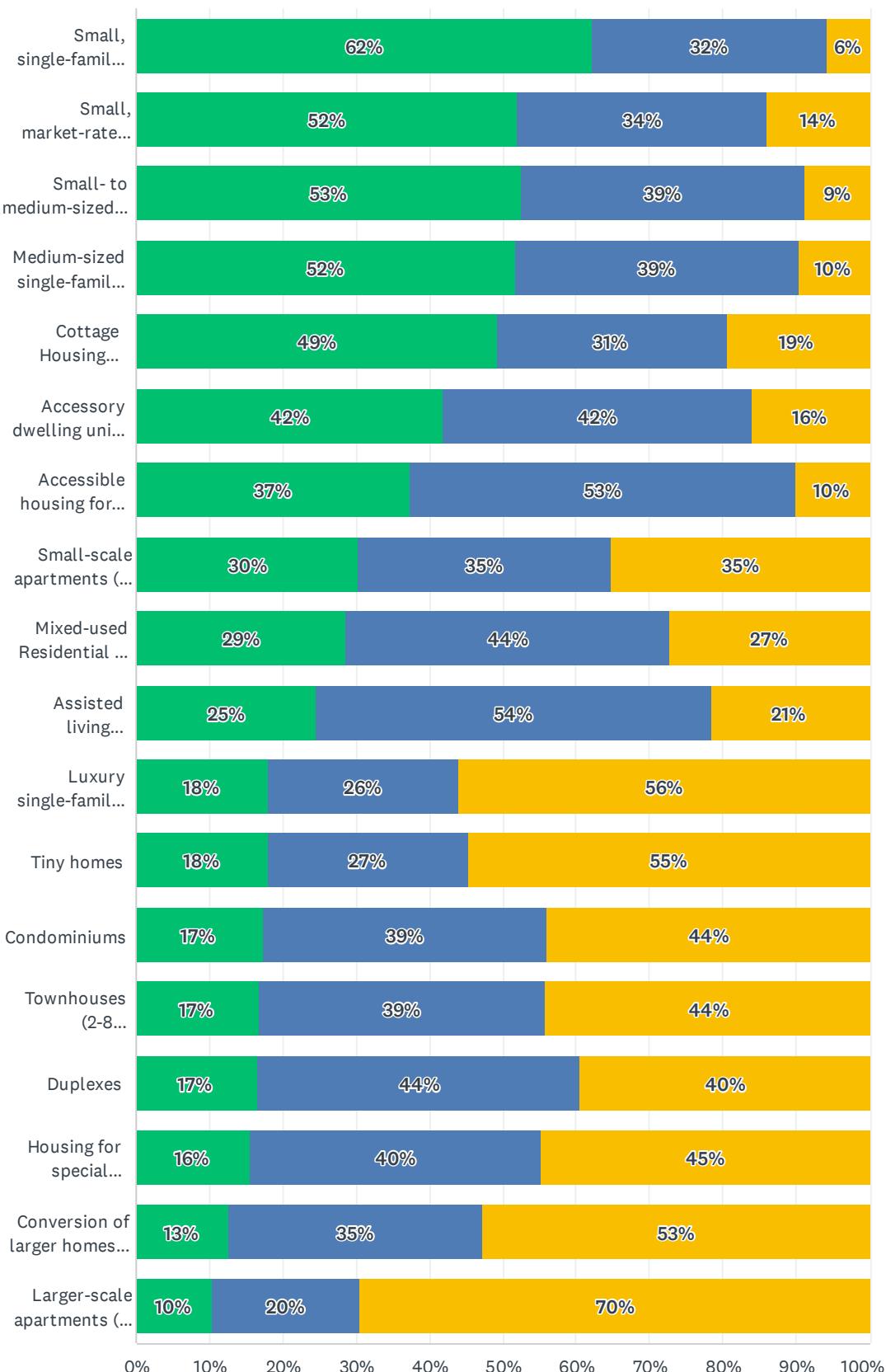
## Upton Housing Needs Survey

1	All	1/18/2023 8:39 PM
2	What Olán us in place for TRUE Senior living???	1/10/2023 11:51 AM
3	Families not from the general area. Upton leadership and general population has made it more than clear if your not from here you don't belong here. If fact it has been said outloud from multiple sources if you can't afford what they want to do you should move.	1/7/2023 8:37 AM
4	Seniors or others needing services as they age. Seniors are downsizing and want smaller homes that cost in the 3-400,000 range, not big houses with stairs that cost \$600-700,000	12/10/2022 11:07 PM
5	Single moms	12/8/2022 9:46 PM
6	Those working in Upton schools	12/8/2022 8:31 PM
7	Multi generational households that require in law apartments.	11/1/2022 7:06 PM
8	We seem to thrive on BIG houses with family not our aging population	10/27/2022 5:22 PM
9	We have priced out our seniors who have built this town.no need for additional housing-MORE EXPENSE..just lower their taxes and let the big spenders who are spending our tax money on un needed projects. If they want upto to be westboro MOVE!	10/26/2022 7:47 PM
10	R	10/26/2022 12:25 PM
11	I don't have any idea	10/26/2022 11:04 AM
12	None of the above, Upton should stop all new home construction	10/26/2022 3:49 AM
13	Long term residents that have raised families and contributed to town taxes even without kids in school should get a property tax break do they are not forced to move away.	10/25/2022 9:24 PM
14	By u	10/25/2022 7:47 PM
15	Practically anyone who has a job that does not earn \$75K per year	10/25/2022 7:42 PM
16	Young professionals would NEVER move to Upton. It is a place for townies and older people. But I would not retire here. Not enough services or infrastructure for any population.	10/25/2022 6:03 PM

**Q10 Please rate the desirability of the following housing types if they were to be developed in Upton:**

Answered: 328    Skipped: 28

## Upton Housing Needs Survey



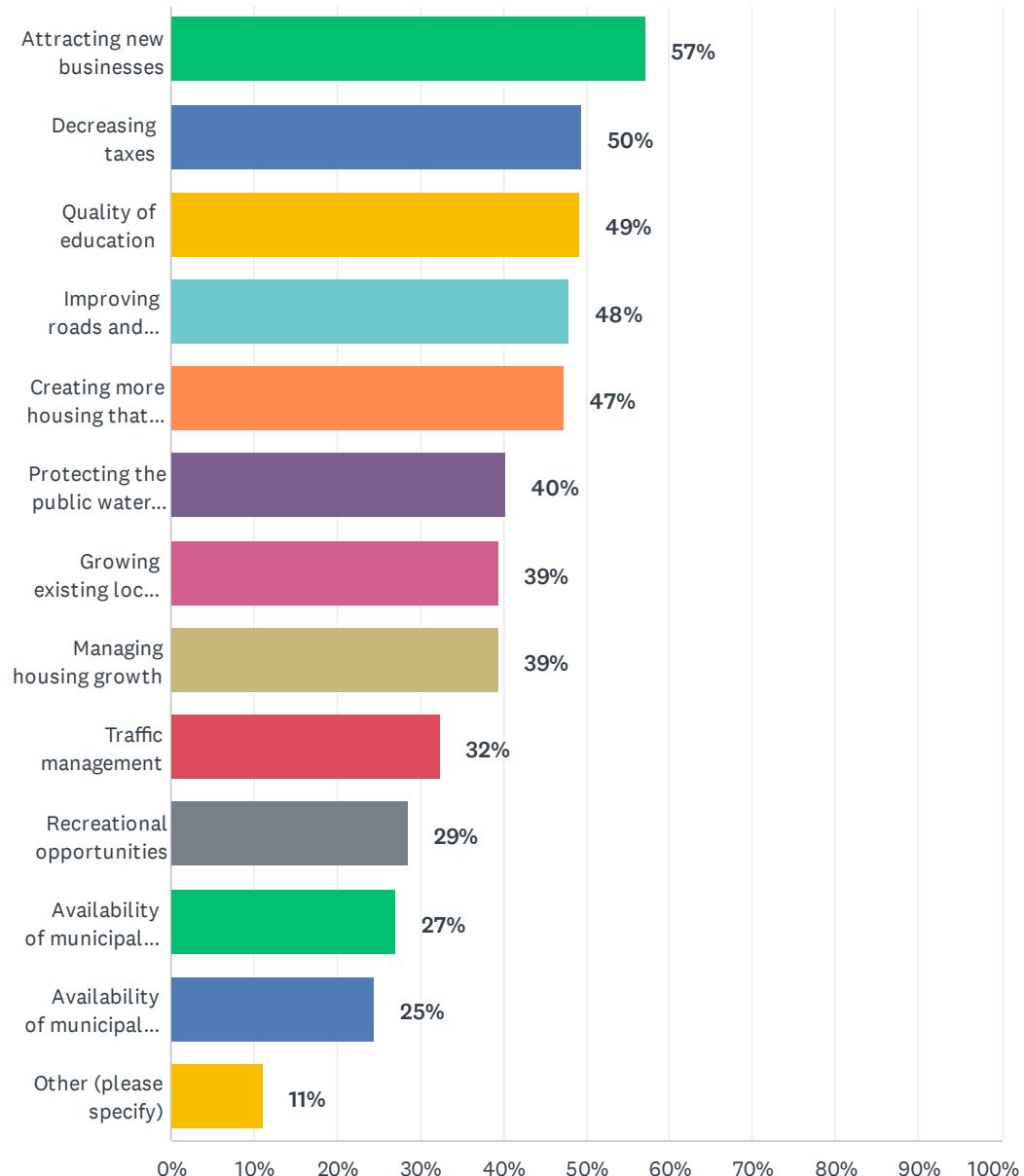
█ Very desirab...    
 █ Somewhat ...    
 █ Not desirab...

## Upton Housing Needs Survey

	VERY DESIRABLE	SOMEWHAT DESIRABLE	NOT DESIRABLE	TOTAL
Small, single-family market-rate homes geared towards first-time homebuyers	62% 197	32% 102	6% 18	317
Small, market-rate homes geared towards seniors	52% 164	34% 108	14% 44	316
Small- to medium-sized single-level homes	53% 163	39% 120	9% 27	310
Medium-sized single-family homes	52% 161	39% 120	10% 30	311
Cottage Housing Community (small, single-family dwelling units (800-1,200 sq. ft.) situated around a common area with a pedestrian-friendly environment)	49% 157	31% 100	19% 62	319
Accessory dwelling units or "in-law apartments"	42% 133	42% 134	16% 51	318
Accessible housing for people with disabilities	37% 119	53% 167	10% 32	318
Small-scale apartments (2-6 units)	30% 94	35% 107	35% 109	310
Mixed-used Residential / Commercial (e.g. retail/office on first floor and residential units above)	29% 89	44% 137	27% 84	310
Assisted living communities	25% 77	54% 169	21% 67	313
Luxury single-family homes	18% 56	26% 81	56% 174	311
Tiny homes	18% 56	27% 85	55% 169	310
Condominiums	17% 54	39% 120	44% 137	311
Townhouses (2-8 multi-story dwelling units placed side-by-side)	17% 52	39% 121	44% 137	310
Duplexes	17% 51	44% 134	40% 121	306
Housing for special populations (e.g. disabled, youth recovery, adult group home, etc.)	16% 48	40% 122	45% 138	308
Conversion of larger homes into apartments	13% 39	35% 107	53% 163	309
Larger-scale apartments (7 or more units)	10% 33	20% 63	70% 219	315

## Q11 Which of the following issues related to housing and development do you think the Town of Upton should prioritize in the next 5 years?

Answered: 325 Skipped: 31



## Upton Housing Needs Survey

ANSWER CHOICES	RESPONSES	
Attracting new businesses	57%	186
Decreasing taxes	50%	161
Quality of education	49%	160
Improving roads and sidewalks	48%	156
Creating more housing that is affordable	47%	154
Protecting the public water supply	40%	131
Growing existing local businesses	39%	128
Managing housing growth	39%	128
Traffic management	32%	105
Recreational opportunities	29%	93
Availability of municipal sewer	27%	88
Availability of municipal water	25%	80
Other (please specify)	11%	36
Total Respondents: 325		

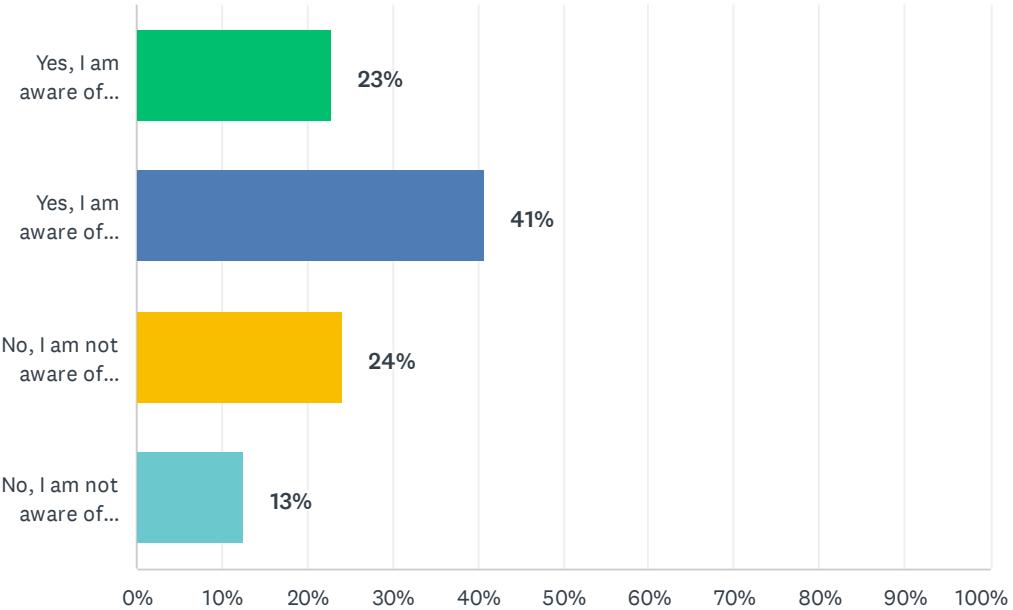
#	OTHER (PLEASE SPECIFY)	DATE
1	No public transportation	1/10/2023 9:23 PM
2	Special Interests sometimes dictate what is done but they are short sited and looking to the future through a tunnel. Not seeing the peripherals and impact to all	1/10/2023 11:51 AM
3	We need to expand sidewalks around our Town and Stop the nonsense of purchasing more open space/conservation land	1/8/2023 9:17 PM
4	The town is hardly accessible to pedestrians, wheel chairs and strollers have it hard especially in the summer months when pathways are overgrown	1/7/2023 12:35 AM
5	Taxes are too much	1/5/2023 7:36 PM
6	Monitoring high speed through residential areas!	1/4/2023 10:23 AM
7	P	1/4/2023 7:35 AM
8	Negotiate more affordable internet/cable options for seniors and families. Spectrum prices are ridiculous!	1/3/2023 9:36 AM
9	Protecting open space (re-emphasis on managing housing growth - no more McMansion developments)	1/2/2023 2:29 PM
10	Providing water & Sewer services for existing streets Vs funding Developers.	1/1/2023 1:31 PM
11	We need a more robust downtown area. It's currently lackluster.	12/17/2022 9:09 AM
12	Other cable/internet providers that are more reliable and affordable	12/15/2022 10:39 PM
13	Price of utilities	12/13/2022 6:13 PM
14	Municipal Fiber Internet	12/10/2022 12:41 PM
15	Holding meetings with town residents and businesses	12/9/2022 3:02 PM
16	Decrease and enforce speed limits. I.E. Not letting School St or N Main St be cut-thrus for trucks and speeding cars! It's ridiculous ow fast people drive down N Main St.	11/27/2022 1:37 PM

## Upton Housing Needs Survey

17	Cut out/down the dead trees/branches/limbs along the roads	11/23/2022 3:23 PM
18	Stop buying every piece of open space that is available, and instead invest those dollars to make the conservation parcels more accessible. For instance build small parking lots with kiosks to outline the area	11/19/2022 11:56 AM
19	Having a board of selectmen that appreciates town access for citizens active use	11/7/2022 6:51 PM
20	Public Transporation - there is no service whatsoever for elderly or disabled.	11/7/2022 12:34 PM
21	We need more sidewalks and street lights. Homes here are too pricey fir the average person let alone low income. AMI of 62,000 is amazing where a lot of people here are existing on income half that but there's no tax breaks	11/7/2022 12:25 PM
22	All mentioned!	11/3/2022 9:42 PM
23	I would love to see more Mixed-use Residential building. Simultaneously provide lower cost housing opportunities, and present prospective businesses with nearby customers to build a local, reliable clientele with. Win/win	11/3/2022 9:16 PM
24	Cycling and pedestrian safety; green energy and protecting the environment	10/31/2022 1:03 PM
25	Enforcement of open spaces within developments.	10/30/2022 8:19 PM
26	There needs to be a balance for all above. Requires many diverse people on the team to be successful. Not the same people on different boards that impact these issues as it has been	10/27/2022 5:22 PM
27	Use common sense; build where infrastructure can support expansion	10/27/2022 10:54 AM
28	A focus on improving what is here already (making town pedestrian-friendly, etc.) will be appealing to potential new businesses and residents in the future. We wish there was a safer way to walk into town from Mendon St.! Sidewalk like Mendon has on North Ave.	10/27/2022 9:08 AM
29	Plan in advance to expand school capacity. Escrow tax money to apply to the needs of future low-income residents.	10/26/2022 1:55 PM
30	To discourage development/ growth to keep small town feel.	10/26/2022 10:56 AM
31	taxes being #1! you are taxeing the old right out of upton! Stop building such huge homes. the infrastructure can not handle any more homes.	10/26/2022 8:40 AM
32	Do not encourage special interest groups to represent Upton to the extent that the town is considered a "NIMBY" town. Projects have been turned down because some special interest groups don't want to allow certain types of housing in Upton and they will use scare tactics to sway voters.	10/25/2022 7:42 PM
33	I picked improving roads and sidewalks only if that would include the addition of sidewalks on roads that don't have any like Glen Ave.	10/25/2022 6:25 PM
34	Upton is a very inexpensive town to live in, except for property tax which is out of control for what you get in return compared to other surrounding towns.	10/25/2022 6:03 PM
35	No apartment complexes!	10/25/2022 5:52 PM
36	Protection of Open Space; Town center redevelopment and traffic improvmnts'.	10/25/2022 5:22 PM

**Q12 Are you aware that the Town of Upton has Community Preservation Act (CPA) funds available to be used for affordable housing, and would you be interested in learning more about the ways CPA can be used for affordable housing?**

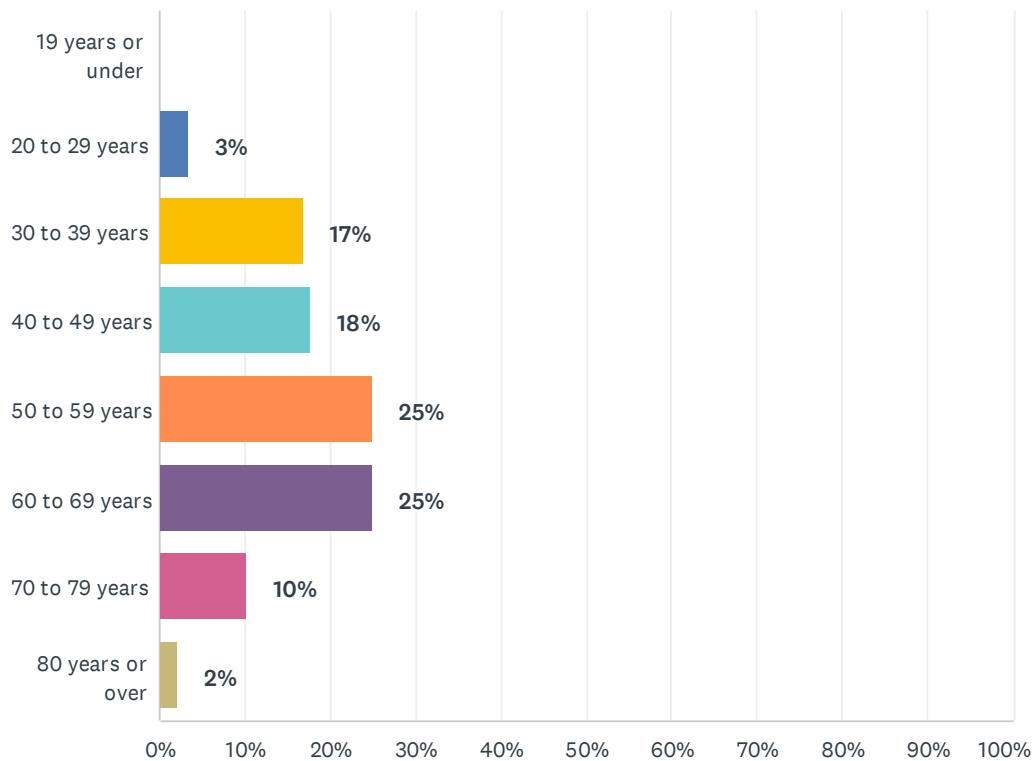
Answered: 319    Skipped: 37



ANSWER CHOICES	RESPONSES	
Yes, I am aware of Upton's CPA funds and I would be interested in learning more	23%	73
Yes, I am aware of Upton's CPA funds but I am not interested in learning more	41%	130
No, I am not aware of Upton's CPA funds but I would be interested in learning more	24%	77
No, I am not aware of Upton's CPA funds and I am not interested in learning more	13%	40
Total Respondents: 319		

## Q13 Please indicate the age range you belong to:

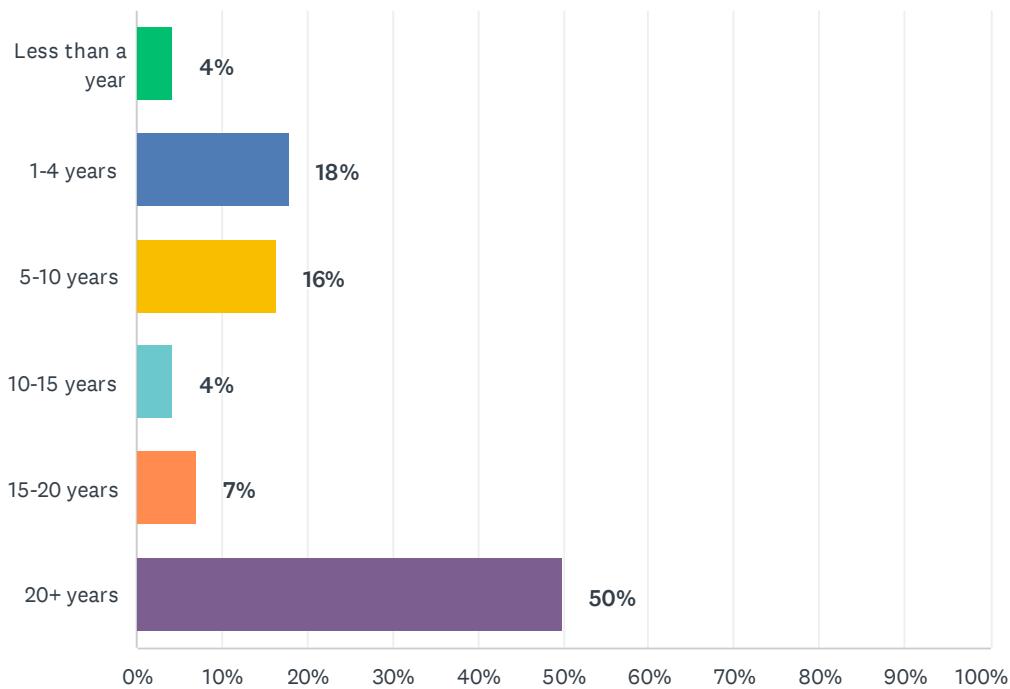
Answered: 322    Skipped: 34



ANSWER CHOICES	RESPONSES
19 years or under	0%
20 to 29 years	3%
30 to 39 years	17%
40 to 49 years	18%
50 to 59 years	25%
60 to 69 years	25%
70 to 79 years	10%
80 years or over	2%
<b>TOTAL</b>	<b>322</b>

## Q14 How long have you lived in Upton?

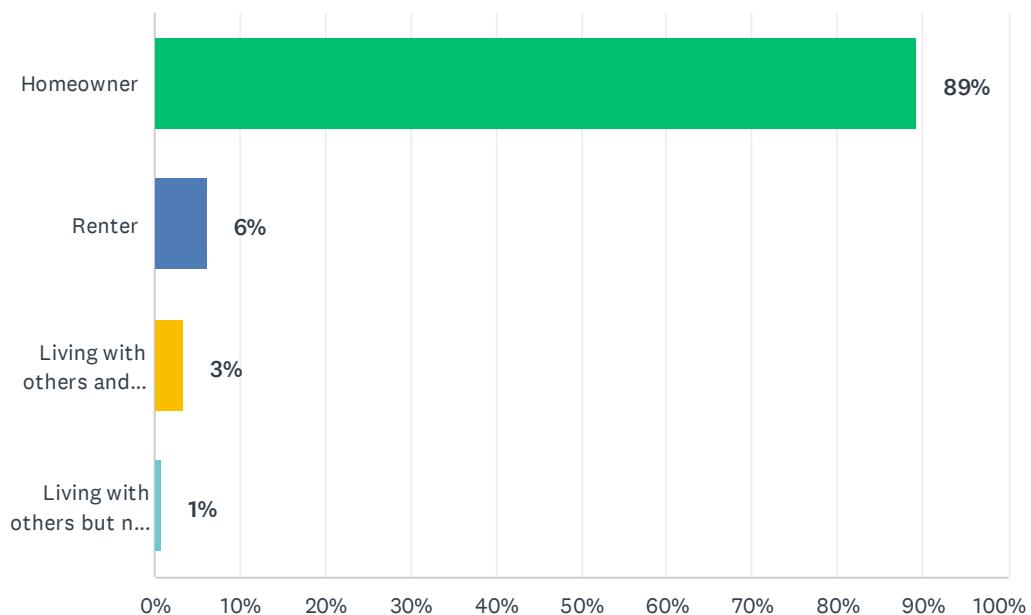
Answered: 323    Skipped: 33



ANSWER CHOICES	RESPONSES	
Less than a year	4%	14
1-4 years	18%	58
5-10 years	16%	53
10-15 years	4%	14
15-20 years	7%	23
20+ years	50%	161
<b>TOTAL</b>		<b>323</b>

## Q15 Which of the following best describes your current housing situation?

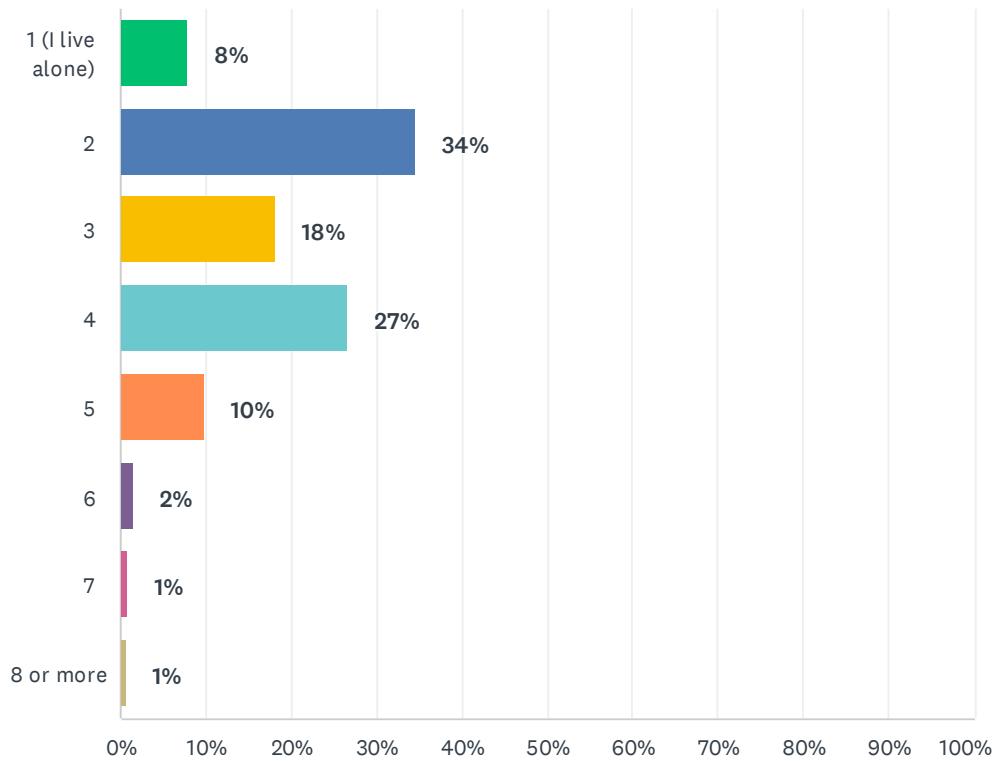
Answered: 322    Skipped: 34



ANSWER CHOICES	RESPONSES	
Homeowner	89%	288
Renter	6%	20
Living with others and assisting with paying rent or mortgage	3%	11
Living with others but not paying rent or mortgage	1%	3
<b>TOTAL</b>		<b>322</b>

## Q16 How many people currently live in your household?

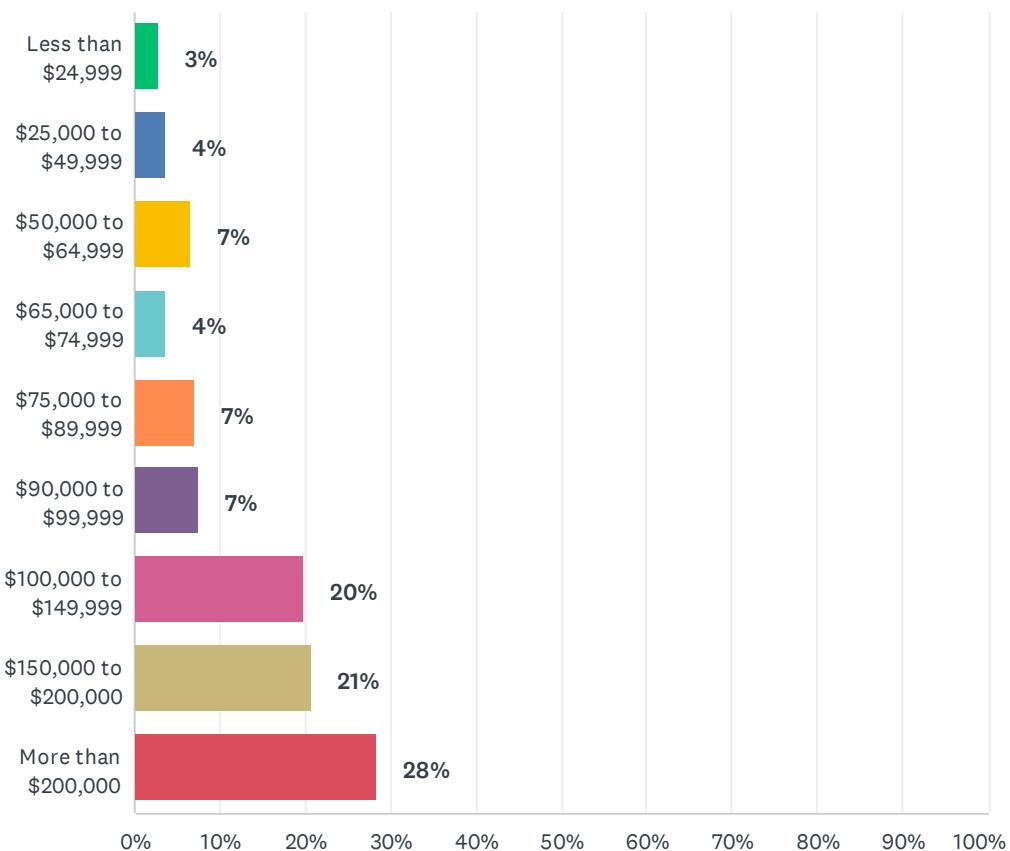
Answered: 319    Skipped: 37



ANSWER CHOICES	RESPONSES	
1 (I live alone)	8%	25
2	34%	110
3	18%	58
4	27%	85
5	10%	31
6	2%	5
7	1%	3
8 or more	1%	2
<b>TOTAL</b>		<b>319</b>

Q17 Please indicate which annual household income range you currently fall under: Note: Household income measures the combined incomes of all people sharing a particular household or place of residence. It includes every form of income, e.g., salaries and wages, retirement income, near cash government transfers like food stamps, and investment gains. It is defined as income received on a regular basis (exclusive of certain money receipts such as capital gains) before payments for personal income taxes, social security, union dues, Medicare deductions, etc.

Answered: 299      Skipped: 57



## Upton Housing Needs Survey

ANSWER CHOICES	RESPONSES	
Less than \$24,999	3%	8
\$25,000 to \$49,999	4%	11
\$50,000 to \$64,999	7%	20
\$65,000 to \$74,999	4%	11
\$75,000 to \$89,999	7%	21
\$90,000 to \$99,999	7%	22
\$100,000 to \$149,999	20%	59
\$150,000 to \$200,000	21%	62
More than \$200,000	28%	85
<b>TOTAL</b>		<b>299</b>

## Q18 Is there anything else you would like to add regarding residential housing needs in Upton?

Answered: 87    Skipped: 269

#	RESPONSES	DATE
1	Some of the housing on Main St (near post office) looks like a slum. We don't need more run down houses.	2/14/2023 1:36 PM
2	There needs to be more apartments available to single mothers with school age children that would allow them to stay living in the town. There really is no housing for them that would help them get back to work and raise their families here. Milhaus and coach road is mainly geared to the elderly and non elderly handicapped	1/18/2023 8:46 PM
3	Streets need to be safe for all residents.	1/16/2023 4:51 PM
4	Need to keep Upton the small town everyone loves and support seniors with property tax credits	1/14/2023 11:10 PM
5	Some type of incentive program to help encourage sellers to sell to first time buyers instead of cash investors & flippers	1/12/2023 9:13 PM
6	A development for those needing cheaper houses is needed or affordable condos	1/12/2023 5:18 PM
7	Build in the center of town. People need walkable neighborhoods. Ignore complaints about increased traffic, lack of parking and neighborhood character. They whine about this for everything.	1/11/2023 8:16 AM
8	True survey of roads, services needs should be done and shown publicly so everyone really sees true impact to any development Not using Grant funds to assist new developer Vs assisting existing residence	1/10/2023 11:54 AM
9	There is enough space/land on the main roads to be used towards affordable housing, let's try to avoid using land near state forests for housing.	1/9/2023 8:59 PM
10	Large scale condos are NOT what Upton needs. The roads water sewer and schools cannot handle it. Fix these first.	1/9/2023 7:19 AM
11	I would hate to see too much development too quickly that the schools could not handle it. I don't want to build more schools. Would rather see the money go to a recreational area such as a large park or an area where the town can gather for festivals or fairs	1/8/2023 11:42 PM
12	I would like to see affordable housing for seniors.	1/8/2023 6:33 AM
13	Why do we need more housing ?	1/7/2023 8:11 PM
14	I know the math is the math but even the prices of what is being considered "affordable" is ridiculously high.	1/7/2023 8:40 AM
15	Housing affordability and diversity in housing types is vital to sustainable growth of the community. There is a major problem with small scale apartment buildings and smaller to mid-sized homes being missing in the community. The community has only built and encouraged upper middle class single family homes and luxury or upscale over 55 homes. As a business leader and manager in the region I can provide feedback with confidence that we are struggling to recruit and retain young professionals & families because of high housing & energy costs and high taxation making the area, state and region less and less affordable & attractive to stay or relocate too!	1/7/2023 6:51 AM
16	Without more public transport it would be difficult for low income housing. Personal transportation is necessary to live in this town.	1/7/2023 12:39 AM
17	There should be a town bylaw that requires 10% low income housing in all new developments	1/6/2023 4:15 PM
18	would love townhouse with real amenities (pool, tennis, pickleball)	1/6/2023 3:07 PM

## Upton Housing Needs Survey

19	Less 55+ communities	1/5/2023 6:59 PM
20	Stop special interest groups Act like true leaders and listen to everyone We all have something to offer Diversity is key to success.	1/4/2023 2:28 PM
21	Active Recycling and care for our environment! Adequate Handicap parking	1/4/2023 10:26 AM
22	Let's not fall victim to predatory building construction companies	1/4/2023 7:38 AM
23	Please fight developers looking to build large apartment complexes in the woods.	1/4/2023 7:37 AM
24	Stop taxing us to death while providing next to nothing in return	1/3/2023 6:55 PM
25	Don't screw up the quaintness of the town.	1/2/2023 8:00 PM
26	I would like to see low income housing in Upton	1/2/2023 7:37 PM
27	We need foresight; to plan such that the next generation can afford to stay in their hometown.	1/2/2023 2:30 PM
28	LISTEN TO THE RESIDENCE. NOT THE INTEREST GROUPS	1/1/2023 1:32 PM
29	No	12/17/2022 9:10 AM
30	Very concerned about the school system becoming overcrowded if apartment complexes or large developments are added.	12/13/2022 7:10 PM
31	Very interested to be involved in the Housing Production Plan. Former Assistant Treasurer and Assistant Assessor for Town of Hopedale for 16 years. Retired in 1993.	12/9/2022 3:05 PM
32	No	12/8/2022 9:47 PM
33	Limit apartment/housing to 2 levels - excluding basement which may be live-in and attic which is non-live in. The proposed 4 level apartment building complex on Mechanic St was not appropriate for Upton. Does this need to be done via Planning Board, Zoning Board? Anything already built would be 'grandfathered' in.	12/6/2022 4:13 PM
34	I would not be able to afford the "affordable housing" rent.	12/6/2022 4:07 PM
35	We DO NOT need any more 55+ communities! We do need to preserve our forests and stop building such huge single family homes.	11/20/2022 8:32 AM
36	I believe the next generation of young professionals prefer to live in condos or apartment buildings and do NOT place importance/demand on 2 acre lots with 2500+ square ft colonial style homes.	11/19/2022 12:01 PM
37	One of the best qualities of Upton is it's woods. I feel this should be protected and we need to stay away from large developments.	11/17/2022 8:32 AM
38	Enable young families/lower income individuals to build equity in affordable homes. Condos/developments with ludicrous HOA fees and apartments are undesirable.	11/12/2022 2:33 PM
39	Do what's best for the majority. Not the loudest	11/10/2022 8:42 PM
40	I know several young adults that are college educated or who have graduated from technical colleges who are still living at home several years after receiving their degrees. They have lived their entire lives here and wish to build their future in this community, however, there is very little hope of them being able to purchase a home here due to the high cost of homes.	11/9/2022 1:04 PM
41	Encourage the development of subdivisions which adhere to traditional zoning (v. Cluster development)... projects like Goss Pond and Riverbend... not like Clafflin Farm or the big development off North Street. Maintain natural beauty around homes versus clear cut.	11/7/2022 3:16 PM
42	More senior housing	11/7/2022 12:47 PM
43	If Millhaus is ever sold, there is no other alternative for the elderly here. Coachroad is falling apart with no upgrades for over 50 years. We need to consider low income and elderly NOW.	11/7/2022 12:35 PM
44	Being accessed for 1/2 the amount of what other homes or condo units are selling for when you live in a low income affordable unit and are disabled, starts to tax and price people out of their homes. The town is not going to be affordable by anyone but the affluent and multi income households. I've lived here a total of 10 years and it just keeps getting more expensive. Tons of money into the schools but for elders, there's nothing.	11/7/2022 12:32 PM

## Upton Housing Needs Survey

45	In general, I prefer fewer government interventions. It's more satisfying to live in a community in which you can naturally afford to be, rather than to be able to stay only because you're getting special assistance. I definitely have the feeling of not being able to get ahead while living in Upton and Massachusetts more generally. The increasing costs of everything slowly chips away at any increased quality of life we could hope for as our income increases. On top of that, we could save up for the one-time cost of adding another bedroom or updating our garage, only to be hit with a bigger tax bill every year after. So we could possibly afford the renovations, but not the cumulative effect of higher taxes. We love the community here and our neighbors, but it definitely feels like a town that's only for the rich.	11/5/2022 9:13 AM
46	In regards to sidewalk improvement—the new bike lane addition on Hopkinton Road is disappointing and it would be more advantageous to have a sidewalk as well as crosswalks through the intersection at Westboro/Hopkinton/School	11/4/2022 9:23 PM
47	Control the Cost of property taxes instead of putting all the burden on home owners and elderly.	11/3/2022 9:20 AM
48	Upton has been gentrifying the past two decades. The housing development excludes the working class, minorities and fixed income seniors. There is little diversity in housing types. This lack of housing diversity makes the community less diverse in its citizens and residents resulting in a decline in the overall quality of Town.	11/2/2022 8:55 PM
49	I'd like to see regulations to preserve agricultural land; regulations to prevent developments that include luxury units; a plan to utilize green energies--e.g., the solar panels over the parking lot at Miscoe. I want every new building project to be required to include explicit plans for maximizing energy efficiency.	10/31/2022 1:09 PM
50	Try to keep from destroying our woodlands and open space. Try to keep development along areas such as route 140, Main St. etc.	10/31/2022 8:11 AM
51	Mixed developments with different sized and types of houses which can attract seniors, families and low income together. Cookie cutter McMansions aren't appealing.	10/30/2022 8:22 PM
52	IMHO the town needs a plan for affordable housing so it isn't held hostage to developers that try to jam housing in where they otherwise wouldn't be able to because we don't have a plan.	10/27/2022 3:02 PM
53	We are from East Greenwich RI and are familiar with the Cottages on Greene: walkable, eco-friendly, shared maintenance, front porch community. This type of development would be a good fit for Upton! <a href="http://unionstudioarch.com/projects/cottages-on-green/">http://unionstudioarch.com/projects/cottages-on-green/</a>	10/27/2022 9:16 AM
54	My issue with adding low-income housing/massive apartments is our economy does not support it. We do not have enough local businesses that help employ local people. If we were to do any kind of low-income housing I would like to see it done in a well thought out manner such as tiny(ish) home community that is walkable w/ individual units & maybe opportunity for a bit of small commercial space. Also, we should be a model for efficiency and require any building built to be net zero energy. The massive units going up all over MA are total garbage. I've been in a few of them for work, they are poorly built, inefficient, and lack things to keep people busy. We previously lived in North Attleboro and they built a 45 unit building, no one could even move in because the developer cut so many corners. I'm not even sure anyone is living there still! Also, when they built it caused many problems for existing houses in the area.	10/27/2022 6:49 AM
55	Harvard, Ma has just built "cottage style" affordable housing that are very attractive. We should look around the state to see what other small town are doing to correct their housing shortages.	10/27/2022 6:17 AM
56	Yes, simply reduce the tax rate for qualifying seniors. Put the money in the pockets of those in need instead of those forming the town for their own businesses. Lets allow seniors to live in their home...no one wants to move as an elder..its traumatic. Lets solve the problem in a simple manner	10/26/2022 7:52 PM
57	Stop using our business districts for housing. If we have more commercial property the taxes would be less for residents and the burden on schools would be less.	10/26/2022 5:16 PM
58	Location of housing matters. Create housing availability closer to MBTA abutting towns and denser housing where it makes sense, like downtown near commercial areas. Please don't plan giant housing developments where there is nothing around. Upton can have plenty of affordable housing with proper planning	10/26/2022 3:56 PM
59	Roads need to be fixed/built/expanded before housing is added!	10/26/2022 3:30 PM

## Upton Housing Needs Survey

60	The concerns expressed in my application to join this committee remain the same. In summary, Upton's age profile is tilted alarmingly to the 65+ cohort - and I willingly admit to being part of the problem. The rapid addition of 55+ communities may be great for the tax rate, but deprives the town of energetic human capital and a sense of belonging and investment in civic affairs. We must invest in more young families, with all they have to offer for our future, and accept the costs along with the many benefits. -- David Brooks	10/26/2022 2:02 PM
61	We need to maintain open space, NOT build more housing.	10/26/2022 2:01 PM
62	Thanks for the survey! And thanks for thinking through all the areas of inclusion related to housing. It would be great to see Upton still attract young professionals and not have younger home buyers be priced out. I know we can't control all of that, but if we grow static on younger population, that's not healthy for the town.	10/26/2022 12:12 PM
63	thank you for not forcing me to answer every question	10/26/2022 11:06 AM
64	Affordable housing is in any town that you can afford- doesn't have to be Upton.	10/26/2022 10:58 AM
65	no more B.S. fees for things which used to be personal freedoms for a homeowner, e.g. owning cat, dog, horse, dumping trash at transfer station, burning leaves & brush, PLUS no water & sewer fees/taxes for homeowners using well and septic which already have their own maintenance and repair costs!	10/26/2022 10:46 AM
66	Infrastructure improvement and needs much match the housing development utilization of roads, services, utilities etc,	10/26/2022 10:12 AM
67	We think the most important theme to adhere to would be to manage Upton's growth inline with Upton's historic style and purpose as a suburban small town with great access to the outdoors and community. Efforts to turn Upton into a business center or high density apartment/condo community should be avoided.	10/26/2022 9:44 AM
68	Your does aging in place. Existing houses are constructed so that as a person becomes an empty nester, a floor of the house can be rented as an apartment.	10/26/2022 9:24 AM
69	I am very concerned with how a large influx in population would impact the school system. I hope the matter will be considered carefully and the schools will be given the resources they need to manage more students.	10/26/2022 9:12 AM
70	Lower Property Tax	10/26/2022 7:21 AM
71	Upton and MA do not have an affordable housing problem, it has an overpopulation problem.	10/26/2022 3:52 AM
72	Nice, affordable rental options are needed. I like the idea of converting buildings and large houses.	10/25/2022 10:18 PM
73	I wish we could opt out of this ridiculous state mandated affordable housing law.	10/25/2022 9:26 PM
74	Stop building giant houses on huge plots of land. We're in a huge housing crisis, we need affordable housing and rental units or this town is going to stifle itself. With a variety of housing options we could have a vibrant and diverse community.	10/25/2022 8:38 PM
75	Take a look at 28 Hartford Ave. North. It has been owned by the Affordable Housing Trust since they bought it at auction several years ago. It is uninhabitable, has a red X on the front, must be demolished, there are trees limbs and overgrowth on the structure and property and nothing has been done to improve it. Affordable Housing Trust outbid several others to get this property and then did nothing to improve it. One of the Upton Selectmen explained to me that the AHT didn't have enough members to be able to approve further spending. That was more than 2 years ago. This property is an eyesore that blights adjoining properties. Consider this particular property when looking for a place to start affordable housing options. The neighbors will appreciate it! I plan to view the 2 recent Youtube videos posted on the town website to find out if this property was mentioned by the committee, but as each video is more than 2 hours long, it will take time to go through.	10/25/2022 7:51 PM
76	Would love senior village living, like the one on north st but with pool	10/25/2022 6:48 PM
77	Need to be able to provide adequate school services for an increased population that new housing would bring. Further investment in the school buildings (Miscoe) is necessary	10/25/2022 6:45 PM
78	Although inlaw apartments may be desirable, when they are no longer necessary should the	10/25/2022 6:30 PM

## Upton Housing Needs Survey

homeowner be allowed to rent that apartment to others. I don't want to undermine the zoning.

79	I really hope we can develop affordable housing for seniors. Those 600K townhouses aren't helping lower income seniors.	10/25/2022 6:27 PM
80	Need more businesses and activities like Grafton, Westborough, etc.	10/25/2022 6:05 PM
81	No apartment complexes	10/25/2022 5:53 PM
82	let the seniors live here affordably, why build affordable housing for any ages to draw to the town, help the resident's here.	10/25/2022 5:49 PM
83	Services to help seniors be able to stay in their homes are very important. This can include things like tax abatements, help with maintenance, and home health aides...	10/25/2022 5:40 PM
84	The down town center should be developed as planned by the consulting firm and the people. NOT another library/senior center public non paying non draw to the down town area	10/25/2022 5:35 PM
85	We need a larger tax base, more diversity in incomes and ethnicity. Many in town seem determined to maintain its "rural character," but this locks the town into the 1950s. I for one have no interest in living the past.	10/25/2022 5:29 PM
86	Need to improve traffic speed enforcement in existing and new housing areas. Too many people driving too fast in the more densely populated areas of town.	10/25/2022 5:21 PM
87	Purchased my home in 2021 at 23. Loved how people stay here and the sense of community. Keeping that appeal to my generation would be great/ making-keeping it affordable is the most important. I feel like I bought the cheapest home in town under \$300k. I found upton on accident - would be great to attract other people ready to leave the city	10/25/2022 5:15 PM