

Hubbardston

Community Needs Assessment



Hubbardston Public Library

Source: MRPC

June 30, 2014



Prepared by: *Montachusett Regional Planning Commission*
1427R Water Street
Fitchburg, MA 01420

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Section 1: Introduction

The Town of Hubbardston received funding through its FY12 Community Development Block Grant award to undertake a Community Development Needs Assessment and develop a Community Services Action Plan. As a small town, Hubbardston's local needs are often overshadowed by those of the surrounding region. Although recent trends and anecdotal information suggest there is a substantial need for human and social services, no comprehensive, detailed analysis exists.

The Town engaged Montachusett Regional Planning Commission (MRPC) to undertake this project. MRPC researched available data to develop a current demographic, economic, housing and social profile of the town. MRPC staff reviewed existing municipal planning documents and reports, 2010 Census and recent American Community Survey data, analyzed trends, assessed the housing, human and social service needs, and developed recommendations to fill gaps in services. The Town requested MRPC to direct special attention to housing, human and social service, and economic security needs, and particularly to the needs of Hubbardston's low and moderate-income and elderly residents. **Section 2** reviews and analyzes a broad assortment of current demographic data for the Town of Hubbardston and places it in context with selected area towns for comparison.

As part of its data collection effort, MRPC developed a community needs survey to solicit residents opinions about their circumstances and community conditions. Survey questions asked respondents about their income and employment, social services, housing, health and nutrition. Over 1700 copies of the survey were mailed to all Hubbardston residents, and it also was made available on the town's website and MRPC's website. The survey instrument and resident responses are included as **Section 3**.

Section 4 contains the Community Services Action Plan for the Town of Hubbardston. Based on the data analysis and survey responses, MRPC recommended action steps to address deficiencies in services that across a range of health, economic development, housing and social service needs.

Section 5 is the Community Services Resource Manual designed for Hubbardston residents and officials. The manual identifies key programs and agencies that provide services locally, summarizes the services provided, and provides contact information and local office addresses. For ease of use, the manual presents information thematically, and includes the agency name, a description of locally provided services, contact information and local office addresses.

Section 2: Hubbardston Social, Economic and Housing Inventory/ Analysis

Population

The 2010 Census counted 4,382 residents in Hubbardston, an increase of 473 persons from the 2000 Census count of 3,909 residents. The table below presents Hubbardston's growth in population since 1970, as well as the Town's projected population for the year 2020. The table shows that Hubbardston experienced very high increase in percentage of population between the years 1970 and 2000 (ranging from 25.1% in the 1970's to an astounding 55.6% increase during the 1990's).

Population increase from the year 2000 to 2010 was slower than previous decades (12.1%) but was still very high compared to the Montachusett region in its entirety. For example, between the years 2000 and 2010, the **Montachusett Region** population increased by 3.7% exceeding the state rate of 3.1%. According to the population forecast, Hubbardston's population rate could be moderate over the next ten years (118 persons or about a 2.69% increase).

Table 1
Hubbardston Population Growth

Year	# of People	Numerical Change	% Change
1970	1,437	-----	-----
1980	1,797	360	25.1%
1990	2,797	1,000	55.6%
2000	3,909	1,112	40.0%
2010	4,382	473	12.1%
2020	4,500	118	2.69%

Source: U.S. Census Bureau and MassDOT (2020 Population Projection).

Not surprisingly, Hubbardston and its small town neighbors had high rates of population growth during the last 30 years – see Table 2 below, mostly because these small towns were small to begin with, plus the availability of large tracts of vacant developable land.

Table 2
Population Growth – Comparable Communities

Year	Hubbardston	Ashburnham	Princeton	Templeton	Westminster
1980	1797	4075	2425	6070	5139
1990	2797 (55.6%)	5433 (33.3%)	3189 (31.5%)	6438 (6.06%)	6191 (20.5%)
2000	3909 (40.0%)	5546 (2.1%)	3353 (5.1%)	6799 (5.61%)	6907 (11.6%)
2010	4382 (12.1%)	6081 (9.7%)	3413 (1.8%)	8013 (17.86%)	7277 (5.4%)

Source: U.S. Census Bureau

Housing Growth

The housing stock within Hubbardston grew significantly over the last few decades outpacing population growth; the last ten years was no exception when housing unit growth (22.2%) outpaced the growth in population (12.1%). Between 2000 and 2010, most growth probably took place from the years 2000 up until 2007 when the national recession began.

Table 3
Hubbardston Housing Unit Growth

Year	# of Housing Units	Numerical Change	% Change
1980	623	--	--
1990	1025	402	(64.5%)
2000	1360	335	(32.7%)
2010	1662	302	(22.2%)

Source: U.S. Census Bureau

Table 4
Housing Unit Growth – Neighboring Communities

Year	Hubbardston	Ashburnham	Princeton	Templeton	Westminster
1980	623	1849	NA	2,082	1982
1990	1025 (64.5%)	2279 (23.2%)	1103	2276 (9.3%)	2405 (21.3%)
2000	1360 (32.7%)	2204 (-3.3%)	1196 (8.4%)	2597 (14.1%)	2694 (12.0%)
2010	1662 (22.2%)	2599 (17.9%)	1339 (11.9%)	3139 (20.9%)	2960 (9.9%)

Source: U.S. Census Bureau

The previous table indicates that Hubbardston's housing stock grew at a faster rate than all neighboring communities during the last 30 years.

Housing Unit Inventory

The table below indicates that single family homes make up the vast majority (89.1%) of the Town's housing stock. In terms of multi-family units (defined as housing containing three or more units), the Town has only 145 such units. However, the next table compares the Town's housing stock with abutting communities, and Hubbardston has more multi-family units than Ashburnham (67) and Princeton (61) and fewer than Templeton (183) and Westminster (189).

Table 5
Type of Housing Units

Type of Unit	# of Units	Percentage of Total
One Unit	1,421	89.1%
Two Units	29	1.8%
Three to Four Units	56	3.5%
Five or More Units	89	5.5%
Mobile Homes	0	0%
Total	1595	99.9%

Source: American Community Survey 2008-2012 Five Year Estimates

Table 6
Type of Housing Units in Neighboring Communities

Town	One Unit	Two Units	3-4 Units	5+ Units	Mobile Homes
Hubbardston	1,421	29	56	89	0
Ashburnham	2,643	0	67	0	31
Princeton	1135	47	44	17	9
Templeton	2,763	150	111	72	51
Westminster	2,642	69	63	126	0

Source: American Community Survey 2008-2012 Five Year Estimates

Hubbardston's housing mix has been fairly stable over the past few decades, although the percentage of single-family homes continues to grow faster than multi-family housing units during this period.

Age of Housing Stock

Table 7
Age of Housing Stock

Year Structure Built	Number of Units	% of Housing Stock
2010 or Later	7	0.4%
2000-2009	254	15.9%
1990-1999	349	21.9%
1980-1989	410	25.7%
1970-1979	145	9.1%
1960-1969	96	6.0%
1950-1959	32	2.0%
1940-1949	20	1.3%
1939 or earlier	282	17.7%
TOTAL	1,595	100%

Source: American Community Survey 2008-2012 Five Year Estimates

The table above indicates that approximately 17.7% of Hubbardston's was built before World War II. This is fairly rural Massachusetts community where the housing stock often makes up one third to community's housing stock. It is indicative new community where the majority of its occurred in the last fifty years. Still, it's pointing out that 43% of the housing stock years old and many of these units may be rehabilitation. Towards that end, the Town successfully attempted to secure housing funds from the Community Development Block Grant (CDBG) program, operated through the federal Department of Housing and Urban Development (HUD).



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Housing Occupancy

Table 8
Type of Occupancy in Comparable Communities 2010

Town	Hubbardston	Ashburnham	Princeton	Templeton	Westminster
Ownership	1417 (90%)	1,928 (90%)	1,172 (92%)	2,393 (83%)	2,342 (86%)
Rental	149 (10%)	220 (10%)	107 (8%)	489 (17%)	374 (14%)

Source: U.S. Census 2010



The previous table indicates that approximately 90% of Hubbardston's housing stock is owner-occupied, which is right in line with the figures for its rural neighbors and much higher than the surrounding cities of Gardner, Fitchburg, and Leominster. While only 10% of the Town's housing stock consists of rental units, this is still a higher percentage than neighboring Princeton and the same as Ashburnham.

The table below shows vacancy rates for Hubbardston and comparable communities. Hubbardston has a lower vacancy rate than Ashburnham, Templeton, and Westminster and a slightly higher vacancy rate than Princeton. Of

course, vacancy rates have increased across the region in recent years, a product of the national recession and the collapse of the housing market. Since the year 2000, the vacancy rate in Hubbardston jumped from 3.8% to 5.78% over a ten-year timeframe, adding 44 units to the Town's inventory of vacant housing units for a total of 96 vacant units.

Table 9
Vacancy Rates

Town	Hubbardston	Ashburnham	Princeton	Templeton	Westminster
% Vacant	5.78%	17.35%	4.48%	8.19%	8.24%

Source: U.S. Census 2010

Types of Households

The table below indicates that about 82% of Hubbardston's households consist of family-oriented households, which is higher than comparable communities. The large portion of family-oriented households is indicative of a stable community.

Table 10
Households by Type: Comparable Communities

	Hubbardston	Ashburnham	Princeton	Templeton	Westminster
Family Households	1,239 (82%)	1,522 (67%)	953 (79%)	2,206 (78%)	1,942 (73%)
Non-Family Households	274 (18%)	756 (33%)	253 (21%)	633 (22%)	730 (27%)

Source: American Community Survey 2008-2012 Five Year Estimates

Income Expended on Housing

As shown in the following table, almost a third of Hubbardston's residents (31.5%) who own a home and have a mortgage are paying more than 30 percent of their income towards monthly mortgage payments and other selected housing costs (e.g., taxes and insurance). Housing is generally considered affordable when it requires 30 percent or less of its occupants' income. The percentage of residents exceeding the 30 percent value is less compared to the County (35.7%), the State (39.0%), and the U.S. (36.8%).

Also, as shown in the table, a **very high percentage of renters** in Hubbardston (83.5%) are paying more than 30 percent of their income toward monthly rent costs. This proportion of renters is significantly greater than renters paying more than 30 percent of their income in the County (48.0%), the State (50.3%), and the U.S. (52.1%).

Table 11: Percentage of Income Used for Mortgage or Rent

Household Type	Hubbardston # Units	Hubbardston % Units	Worcester Co. % Units	MA % Units	U.S. % Units
Households with mortgages below or at 30% of total annual household income	747	68.5%	64.4%	61.0%	63.2%
Households with mortgages more than 30% of total annual household income	343	31.5%	35.7%	39.0%	36.8%
Households with rent costs below or at 30% of total annual household income	19	16.5%	52.0%	49.7%	47.9%
Households with rent costs more than 30% of total annual household income	96	83.5%	48.0%	50.3%	52.1%

Source: American Community Survey 2008-2012 Five Year Estimates

Cost of Housing in Hubbardston

The following table provides historic statistics for home sales and median sale prices in Hubbardston for the past ten years. As shown, prices in general peaked in 2005 (\$252,500) then bottomed out in 2011 (158,500) although prices seem to be rising again lately (\$205,100 in the year 2013). Units sold also seem to be increasing over the last two years from just 38 in the year 2011 to 70 in 2012 and 67 in 2013.

Table 12: Home Sales and Median Sales Price

Year	1-Fam	Price	Condo	Price	All Units ¹	Price
2013	45	\$214,400	14	\$208,950	67	\$205,100
2012	35	\$211,000	7	\$185,000	70	\$211,500
2011	22	\$165,000	10	\$160,250	38	\$158,500
2010	30	\$201,250	8	\$240,250	51	\$195,000
2009	30	\$215,000	4	\$237,450	46	\$196,450
2008	25	\$236,100	5	\$150,000	45	\$225,000
2007	48	\$242,000	15	\$240,393	76	\$237,159
2006	59	\$259,000	6	\$261,455	91	\$230,000
2005	62	\$256,250	12	\$276,029	96	\$252,500
2004	71	\$257,500	8	\$158,700	125	\$225,000
2003	51	\$230,495	4	\$137,450	106	\$175,000

Source: The Warren

Group, 2014

The housing downturn which significantly impeded the housing market from 2006 until recently not only resulted in a decrease of new building activity, but also an increase in the rate of foreclosures during this period across the



Country, the Commonwealth of Massachusetts, and the Montachusett Region. Based on information provided by the Warren Group and presented in Table 13, Hubbardston experienced a relatively modest amount of foreclosures (actual transfer of ownership to a purchaser at a foreclosure sale). And, in the period reported for 2013, there was just one foreclosure. This may be due to an improving real estate market but also processing slowdowns due to a new 2012 state law that requires lenders to notify borrowers of their right to pursue loan modifications before foreclosing.

Table 13: Number of Foreclosure Deeds by Calendar Year

Year	Period	1-Fam	Condo	All
2013	Jan - Dec	1	0	1
2012	Jan - Dec	9	1	9
2011	Jan - Dec	5	0	6
2010	Jan - Dec	7	0	7
2009	Jan - Dec	0	0	0
2008	Jan - Dec	0	0	0
2007	Jan - Dec	0	0	0

Source: The Warren Group

Another factor which should be considered relevant to the current status of housing in Hubbardston is the status of empty and/or vacated homes. According to the 2010 U.S. Census, there were 96 vacant housing units in Hubbardston in 2010.

Population Age Characteristics

A detailed breakdown of the Town of Hubbardston’s 2010 population by age is provided in the table below. A comparison of 2000 and 2010 Census data reveals some findings. The population of residents 65 to 84 years and over increased by 51.6% and 52.0% respectively since the year 2000. But for the population of residents between 55 to 64 years of age (the “soon to be” seniors), more than doubled (in 2000 this age group had only 268 persons, which more than doubled to 626 in 2010). The increase in seniors and “soon to be” seniors” has implications for the Town’s housing policies. It should also be noted that the 2010 Census shows that under 5 years of age population has decreased significantly indicating that the local school has since seen and is predicting a major down swing in student population.

Table 14
Population Characteristics by Age

Age Group	2000 Count	2010 Count	% Increase
Total Population	3,909	4,382	12.1%
Under 5 Years	293	211	(28.0%)
5 to 19 Years	1,006	1,014	0.8%
20-34 Years	591	567	(4.1%)
35 to 54 Years	1,480	1,553	4.9%
55 to 64 Years	268	626	133.6%
65 to 84 Years	246	373	51.6%
85 Years and over	25	38	52.0%

Source: U.S. Census Bureau

Racial Composition

The table below indicates that Hubbardston’s population is largely white followed much further behind by Hispanic and additional races. Within the Montachusett Region, the minority population is predominantly concentrated in urban areas but is also increasing in the majority of suburban/rural areas.

Table 15
Hubbardston Racial Composition

Year	Total	White	Black	Hispanic	American Indian, Asian, Pacific Islander	Some Other Race	Two or More Races
2010	4382	4225	21	63	22	7	44
2000	3909	3846	6	52	22	N/A	N/A
1990	2797	2755	7	27	8	N/A	N/A

Source: U.S. Census Bureau

In terms of race/ethnicity in the public school systems serving communities that are comparable to Hubbardston, Table 16 below compares Hubbardston and a few surrounding schools to Massachusetts in its entirety. When compared, the local schools listed indicate a significantly higher percentage of white students when compared to the state.

Table 16
2012 – 2013 School Enrollment Report (all grades) by Race/Ethnicity

District	% African American	% Asian	% Hispanic	% Native American	% White
MA	8.6%	5.9%	16.4%	0.2%	66.0%
Hubbardston(Quabbin Regional School District)	0.4%	0.5%	3.8%	0.1%	92.7%
Ashburnham (Ashburnham/Westminster School District)	0.7%	1.0%	3.7%	0.1%	92.8%
Princeton(Wachusett Regional School District)	1.3%	2.9%	4.0%	0.1%	89.6%
Templeton(Narragansett Regional School District)	1.0%	0.3%	1.9%	0.3%	93.6%
Westminster (Ashburnham/Westminster School District)	0.7%	1.0%	3.7%	0.1%	92.8%

Source: MA Department of Education

Measures of Wealth

There are measures of wealth that describe the incomes of local residents and also reflect the health of the local economy: per capita, median household and median family incomes, as well as the percent of people for whom poverty status was determined. Per capita income is equal to the total incomes generated by a population divided by the number of persons in that area. Communities with higher number of persons per household or smaller household incomes would likely have smaller per capita income figures. The per capita income for the State of Massachusetts was \$35,485, while that of Hubbardston was \$31,347, below the State average by \$4,138. In Table 17 below, it is also evident that Hubbardston has a lower per capita income than some of its neighboring communities, with the exception of Templeton.

Table 17
Measures of Wealth

Community	Per Capita	Median Household	Median Family	Below Poverty
Hubbardston	\$31,347	\$77,694	\$87,548	7.0%
Ashburnham	\$35,060	\$81,690	\$97,692	5.7%
Princeton	\$43,774	\$109,008	\$121,673	4.4%
Templeton	\$26,360	\$68,942	\$76,792	12.9%
Westminster	\$31,891	\$80,294	\$95,543	5.1%
Massachusetts	\$35,485	\$66,658	\$84,380	11.0%

Source: American Community Survey 2008-2012 Five Year Estimates

Another measure of wealth in a community is its median income, which is based on the type of household. In Table 17 above, family incomes are differentiated from other household incomes. For example, a single student living alone is considered a household but not a family. According to the American Community Survey 2008-2012 Estimates, Hubbardston's median household income (\$77,694) is more than the state rate (\$66,658) but lower than neighboring communities with the exception of Templeton (\$68,942). Hubbardston's median family income (\$87,548) is also above the state rate of \$84,380 but less than Ashburnham and Westminster, and, substantially less than Princeton (\$121,673). There is also much less poverty in Hubbardston (7%) when compared to the State as a whole (11%).

Any effort to increase economic activity in Hubbardston should focus on increasing wages and creating new jobs for the Hubbardston labor force. There are some ways in which economic development efforts can support these goals. They include attracting and retaining businesses with good-paying jobs; stabilizing residential property tax rates; encouraging local entrepreneurship, and providing social services, such as subsidized daycare and pre-schools to support single-parent families and households with two working parents.

Hubbardston’s Labor Force

As can be seen in Table 18 below, the number of employed Hubbardston residents was increased from 2003 (2,261 persons employed) until the beginning of the economic recession in 2007 (2,377 persons employed). Conversely, Hubbardston’s local unemployment rate increased from a low of 4.9% in years 2004 through 2007 to a high of 8.8% by the year 2009. Hubbardston’s unemployment rate has since slightly decreased to 6.4% and 7.3% in the years 2012 and 2013 respectively.

Of course Hubbardston’s unemployment rate is closely tied to that of the state and the nation as a whole, both of which saw similar increases in unemployment. However, it should be noted that Hubbardston’s unemployment rate is usually higher than that of the state, suggesting that Hubbardston residents have been more prone to layoffs than other communities when the economy declines. Recently there has been some improvement in the national and state unemployment rates and this is expected albeit slowly. However, the unemployment latest month available (for February 2014 7.6%%, once again this is higher than the the same month (6.8%). While the continues to struggle, higher education in should be a priority.



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Table 18
Hubbardston Labor Force Employment Numbers and Unemployment Rate over Time
Vs. the Unemployment Rate for the State

Year	Labor Force	Employed	Unemployed	Unemployment Rate	State Unemployment Rate
2013	2,422	2,246	176	7.3%	6.9%
2012	2,404	2,251	153	6.4%	6.7%
2011	2,433	2,350	183	7.5%	7.4%
2010	2,439	2,228	211	8.7%	8.5%
2009	2,494	2,274	220	8.8%	8.2%
2008	2,462	2,327	135	5.5%	5.3%
2007	2,500	2,377	123	4.9%	4.5%
2006	2,485	2,362	123	4.9%	4.8%
2005	2,436	2,317	119	4.9%	4.8%
2004	2,399	2,282	117	4.9%	5.2%
2003	2,401	2,261	140	5.8%	5.8%

Source: MA Department of Labor and Workforce Development

The Number and Types of Jobs in Hubbardston



The Massachusetts Division of Unemployment Assistance (DUA) is the State entity in charge of tracking the changes taking place in the various sectors of the State's economy at both the state and local levels. Table 19 below presents the changes that took place in Hubbardston's local economy from 2008 to 2012. The number of establishments decreased during this five year period by 3 (or -4.2%). Likewise, employment decreased, losing 40 workers or 7.5% of the employment base in Hubbardston. The largest loss occurred during the height of the economic recession between 2008 and 2009 and smaller losses continued to occur in 2010, and 2012. Historically speaking, the cyclical nature of the regional

economy has resulted in Hubbardston gaining jobs during one decade, losing jobs the next, and so on although the recent economic downturn has been nationally recognized as the most severe in decades.

While total wages decreased by 4.2%, the average weekly wage did increase by 3.6% during the period despite the loss of total employment. But, impacts of the economic recession are still very much evident since the Consumer Price Index for the nation increased by about 7.0% during the period, indicating that inflation outpaced wages in Hubbardston.

Table 19
Employment and Wages in Hubbardston

	2008	2009	2010	2011	2012	Change	
Establishments	71	68	69	75	68	(3)	(-4.2%)
Total Wages (Million \$)	\$15.93	\$15.93	\$14.55	\$15.27	\$15.26	(\$0.67)	(-4.2%)
Average Employment	532	501	477	500	492	(40)	(-7.5%)
Average Weekly Wage	\$576	\$612	\$587	\$588	\$597	\$21	3.6%

Source: Massachusetts Division of Unemployment Assistance

Table 20 below provides information on the type of jobs found in Hubbardston. The largest number of jobs is found in Health Care and Social Assistance, with about 54 jobs. Other leading jobs of the local economy include Construction (51 jobs), and Manufacturing (45 jobs). The best paying jobs are Construction (\$767 per week), Professional and Technical Services (\$658 per week), Retail Trade (\$586 per week), and Health Care and Social Assistance (\$536 per week). The lowest paying jobs are Accommodation and Food Services (just \$157 per week).

Table 20
Hubbardston Workforce by Sector

	Establishments	Total Wages	Average Employment	Average Weekly Wage
Construction	13	\$2,033,445	51	\$767
Manufacturing	4	\$1,100,933	45	\$470
Retail Trade	4	\$822,158	27	\$586
Professional and Technical Services	4	\$718,771	21	\$658
Health Care and Social Assistance	5	\$1,504,678	54	\$536
Accommodation and Food Services	4	\$220,464	27	\$157
Other Services, Ex. Public Admin	14	\$692,769	30	\$444

Source: Massachusetts Division of Unemployment Assistance

The Table below allows for a comparison of the number of jobs in comparable towns. The Table also provides 2012 employment and wages to compare Hubbardston with some neighboring communities.

Table 21
Employment and Wages – Year 2012 Comparison

	Hubbardston	Ashburnham	Princeton	Templeton	Westminster
Establishments	68	118	78	123	190
Total Wages	\$15,261,868	\$40,702,842	\$20,432,906	\$73,711,626	\$132,391,238
Avg. Employment	492	982	782	1,765	2,467
Avg. Weekly Wage	\$597	\$797	\$502	\$803	\$1,032

Source: Massachusetts Division of Unemployment Assistance

The Table above indicates that Hubbardston has fewer establishments, total wages, and average employment than neighboring communities. The average weekly wage is only higher than Princeton. To improve its economy, Hubbardston should strategize and seek to diversify its economy by attracting higher paying jobs. On the following page, Table 22 lists the largest employers in Hubbardston.



Table 22
Hubbardston's Largest Employers

Company Name	Address	City	State	Number of employees	NAICS Code
Aecom	Dogwood Rd S	Hubbardston	MA	50-99	5413
Hubbardston Center School	Elm Street	Hubbardston	MA	50-99	6111
Country Hen Inc.	Williamsville Rd	Hubbardston	MA	20-49	4244
Hubbardston Fire Chief	Main Street	Hubbardston	MA	20-49	9221
Hubbardston Fire Dept.	Gardner Road	Hubbardston	MA	20-49	9221
Hubbardston Police Dept.	Main St # 9	Hubbardston	MA	20-49	9221
Ron Burton Training Village	High Bridge Road	Hubbardston	MA	20-49	7212
Calico & Creme	Williamsville Road	Hubbardston	MA	10-19	7225
Hubbardston Fire Dept.	Main St # 5	Hubbardston	MA	10-19	9221
Institute For Pro Practice	Healdville Road	Hubbardston	MA	10-19	6211
Mass Pallet Inc.	Gardner Road	Hubbardston	MA	10-19	4233
Rietta Flea Market	Gardner Road	Hubbardston	MA	10-19	4533
Wide Angle Marketing	Old Colony Rd # D	Hubbardston	MA	10-19	5415
Bay State Concrete Constr.	Ragged Hill Rd	Hubbardston	MA	5-9	2381
C & S Financial Svc	Bemis Road	Hubbardston	MA	5-9	5412
Exurope	Williamsville Rd	Hubbardston	MA	5-9	3399
Federal Railroad Admin	Mount Jefferson Rd	Hubbardston	MA	5-9	4821
Hair 4 You	Main St # 1	Hubbardston	MA	5-9	8121
Hubbardston Highway Dept.	Worcester Road	Hubbardston	MA	5-9	2373
Lynch Diane	New Templeton Rd	Hubbardston	MA	5-9	4234
Moondance Yogurt	Rd	Hubbardston	MA	5-9	4452
Mr. Mike's Mini Mart	Main Street	Hubbardston	MA	5-9	4471
US Army Flood Control	Barre Road	Hubbardston	MA	5-9	9281
US Post Office	Main Street	Hubbardston	MA	5-9	4911
Westfield Farm	Worcester Road	Hubbardston	MA	5-9	4452

Source: Massachusetts Labor and Workforce Development

Education

As shown in Table 23 below, a high school diploma, but no education, represent the largest Hubbardston population in educational attainment – this is neighboring communities Templeton. The second largest has Some College/No Degree, than the state average and neighboring communities Templeton, which is also at followed by residents with a Degree (17.5%), higher than the Templeton (10.2%) but less than (22.2%) and other neighboring communities.



residents with higher segment of the terms of higher than except for group (20.1%) which is higher more than except 20.1%. This is Bachelor’s Town of the state

The state percentages reveal how the population in Hubbardston compares to the overall state population in terms of educational attainment. Overall, the state data contains higher numbers in the groups at both the upper and lower echelon of the educational attainment spectrum than the Hubbardston data since more than 10.9% of the state’s population is reported to have less than a high school education – more than the rate of Hubbardston (6.4%) and the state has a considerable higher percentage of those with a Graduate/Professional Degree (16.8%) than Hubbardston (8.6%). This could be due in part that more Hubbardston residents might be attending a high school level trade school (Montachusett Technical Vocational High School is located in nearby Fitchburg). It is a well-known fact that there has been a disproportionate share of job losses in construction during this recession. This could potentially impact Hubbardston more than the rest of the Commonwealth and could be, in part, responsible for chronically higher unemployment statistics in Hubbardston than the rest of the Commonwealth. In terms of surrounding communities, a real standout is Princeton’s high percentage of those with a Bachelor’s Degree (39.0%) and Graduate/Professional Degree (24.5%) which is much more than other neighboring communities and the state as a whole.

Table 23
Educational Attainment
Population 25 Years and Over

Amount of Education	Hubbardston	Ashburnham	Princeton	Templeton	Westminster	State
No High School Diploma	6.4%	4.1%	2.0%	10.3%	7.6%	10.9%
High School Diploma	36.0%	29.8%	15.1%	39.8%	26.9%	25.9%
Some College, No Degree	20.1%	18.5%	11.5%	20.1%	18.0%	16.6%
Associate's Degree	11.3%	12.4%	7.9%	12.9%	11.6%	7.7%
Bachelor's Degree	17.5%	20.8%	39.0%	10.2%	23.5%	22.2%
Graduate or Professional Degree	8.6%	14.5%	24.5%	6.8%	12.6%	16.8%
Total Population 25 Years and Over	2,952	4,143	2,362	5,391	5,060	4,465,898

Source: American Community Survey 2008-2012 Five Year Estimates

There are numerous public school districts within the region educating young persons from pre-kindergarten through high school and private schools educating residents at approximately the same age levels. The area also has new charter schools. As previously indicated, Montachusett Technical Vocational High School is located in Fitchburg offering trade school curriculum at the high school level. Located in Gardner, Mount Wachusett Community College (MWCC) offers two-year programs while Fitchburg State University offers four-year programs. In addition, there are many private sector educational operators offering training courses. The North Central Massachusetts Workforce Investment Board, Inc. promotes the economic and social welfare of the region through education, employment and training programs that increase employability of young people and adults.

Economic Sector Contribution to Local Tax Base

In fiscal year 2014 Hubbardston levied a total of \$5,867,618 in taxes, based on a local tax rate of \$14.52 per \$1,000 of assessed valuation. Hubbardston homeowners accounted for roughly 94.7% of the total tax base while the business and industries accounted for 3.55%. The remainder (1.75%) was derived from taxes on personal property. The next two tables look at how Hubbardston compares to some of its neighbors in terms of commercial and industrial tax base.

Table 24
Commercial Tax Base Comparison

Source:
 *FY2014 Data
 Not Available
 – FY2013 Data
 Utilized as an

Community	FY2014 Tax Rate	Commercial Taxes Levied	Assessed Valuation	% Total Tax Levy
Hubbardston	14.52	\$135,622	\$9,340,355	2.31%
Ashburnham	19.83	\$257,050	\$12,962,705	2.31%
Princeton	17.24	\$98,738	\$5,727,258	1.30%
Templeton*	14.12	\$482,338	\$34,159,934	6.29%
Westminster	18.98	\$1,059,589	\$55,826,616	6.80%

Department of
 Revenue
 For Templeton
 had to be
 Alternative

The previous table indicates that Hubbardston’s commercial sector raises a higher amount of tax dollars when compared to Princeton, but significantly less than Ashburnham, Templeton and particularly Westminster. Hubbardston’s Assessed Valuation is lower than nearby communities with the exception of Princeton. Hubbardston has a larger percent of commercial taxes contributing the overall percentage of tax levy than Princeton but significantly less than Templeton and Westminster.



Table 25
Industrial Tax Base Comparison

Community	FY2014 Tax Rate	Industrial Taxes Levied	Assessed Valuation	%of Total Tax Levy
Hubbardston	14.52	\$73,002	\$5,027,700	1.24%
Ashburnham	19.83	\$84,500	\$4,261,200	0.76%
Princeton	17.24	\$27,831	\$1,614,300	0.37%
Templeton*	14.12	\$257,190	\$18,214,600	3.36%
Westminster	18.98	\$963,637	\$50,771,200	6.19%

Source: Department of Revenue

*FY2014 Data Not Available For Templeton – FY2013 Data had to be Utilized as an Alternative

The table above indicates that Hubbardston raises less tax dollars from its industrial sector than all neighboring towns except for Princeton. Hubbardston’s combined commercial and industrial annual tax levy makes up just 3.55% of the overall tax base. While these comparisons seem unfavorable for Hubbardston, the Town has more potential and needs to maintain, expand, and do better to avoid residential property taxes accounting for an even higher percentage of the Town’s total tax base into the future. In order to do so, the Town should devise a comprehensive economic development strategy.

Table 26
Hubbardston's Tax Levy 2010-2014 (with rate)

Fiscal Year	Tax Rate	Residential	Commercial	Industrial	Personal Property	Total
2010	10.69	\$4,801,444	\$179,593	\$165,389	\$107,780	\$5,254,206
2011	11.33	\$4,751,065	\$180,757	\$81,337	\$106,565	\$5,119,724
2012	12.70	\$5,120,417	\$190,313	\$86,105	\$115,919	\$5,512,754
2013	13.64	\$5,314,758	\$203,284	\$75,975	\$100,402	\$5,694,419
2014	14.52	\$5,558,948	\$135,622	\$73,002	\$100,046	\$5,867,618

Source: Department of Revenue

The previous table highlights the change in tax rate, and change in total levied taxes for Hubbardston from 2010-2014. Since 2011, Hubbardston's tax rate, and total tax levy has increased each year. From 2011- 2014 the tax rate increased from 11.33 to 14.52, while the Town was able to generate increases in overall levied taxes due largely to increases in the residential sector. Currently, Hubbardston's tax rate is 14.52, less than Ashburnham, Princeton, and Westminster, but just slightly more than Templeton.

Hubbardston's 2014 average single-family home tax bill (\$3,286) appears relatively advantageous when compared to Ashburnham, Westminster, and particularly Princeton (see Table 2 below) but it is not quite as low as Templeton (\$2,366). Hubbardston's average single-family home tax bill in the year 2003 was just \$2,086, and adjusting for inflation this is about a 19% increase over the last decade when \$2,086 had the same buying power of \$2,641. Templeton's adjacent neighbors also experienced some rise in their average single-family home tax bills over the course of the last decade.

Table 27
Year 2014 Average Single Family Home Tax Bill

Community	Average Single Family FY2014 Tax Bill
Hubbardston	\$3,286
Ashburnham	\$3,997
Princeton	\$5,236
Templeton*	\$2,366
Westminster	\$4,364

Source: Massachusetts Department of Revenue.

*FY2014 Data Not Available For Templeton – FY2013 Data had to be Utilized as an Alternative

The table below indicates that Hubbardston receives significantly less non-education State aid than neighboring communities with the exception of Princeton. This is largely due to the population of the communities compared. The State distribution formula is partially based on local median household income figures and other measures of wealth. For the compared communities, Templeton has a lower median household income figure (thus the high amount of State aid), while Princeton has a higher median household income figure (thus the low amount of State aid).

Table 28
Year 2013 Government Distributions and Reimbursements

Community	General Government Distributions and Reimbursements
Hubbardston	\$454,887
Ashburnham	\$807,982
Princeton	\$426,563
Templeton	\$1,396,952
Westminster	\$814,925

Source: Massachusetts Department of Revenue - Presented figures DO NOT include State education aid.

Section 4: Action Plan

The following is a description of Action Items that can be used together with the Hubbardston Resource Manual to enhance the overall social, economic, and housing well-being for the Town of Hubbardston by bridging gaps between existing resources and current and future needs identified in the Town-Wide Survey and Hubbardston Social, Economic, and Housing Inventory/Analysis (Section 2). Generally, these Action Items could be characterized as a mix of both short and long range strategies that could be implemented within an appropriate time frame based upon local official priorities.

ACTION ITEM 1: Establish a Local Economic Development Committee. At some point in time, the Town should re-establish a local Economic Development Committee to coordinate all the various elements of an economic development strategy for Hubbardston. While there once was such a committee in the past, currently there is no municipal entity whose sole purpose is to plan for and act as an advocate of new economic development. Finding volunteers for an economic development committee can be a challenge, as it usually is for local boards in smaller communities but some communities in the Montachusett Region including the Towns of Westminster and Shirley have successfully done so and have very active committees.

The Town should include local business owners as part of the committee's makeup. The committee could start by reviewing this Community Needs Assessment, the Town's zoning scheme, tax policies, road improvement plans and any possibility of water/sewer in the town center (see Hubbardston Town Center Public Water and Sewer Feasibility Study by MRPC and Weston & Sampson, October 2011) as this relates to the Town's ability to retain existing businesses and attract new businesses.

The committee would need to work with the various municipal boards and departments including but not limited to the Board of Health, Finance Committee, Fire and Police departments, emergency services and the School Board. The town could establish a concise plan for infrastructure improvements that could be incorporated into the town's Capital Improvements Planning process so that important projects are considered well in advance of their necessity and so that appropriate and adequate sources of funding are sought to help pay for these projects. It should have a prioritization schedule and a corresponding development schedule and upgrades and expansions should be targeted to those areas planned for future development.

ACTION ITEM 2: The Town could facilitate its existing permitting process by developing a **Comprehensive Development Permitting Guidebook** to assist all customers with projects of any type and scale or that need to obtain any permit and develop separate handouts for more substantive processes that require additional detail or guidance. One potential funding source is MRPC's District Local Technical Assistance Program (DLTA) funded by the Commonwealth of Massachusetts. While there is no guarantee that the Commonwealth of Massachusetts will fund the DLTA program from year to year, streamlining the permitting process has been an eligible

project in the past. In fact, the Town of Ashby recently drafted such a document with MRPC DLTA assistance knowing that it would be a valuable tool for anyone pursuing residential, commercial or industrial development or common licenses.

Also, sometime in the future as the community continues to grow, the town could even consider a Pre-Application Review Committee to review pre-applications during regular business hours. The purpose of a preliminary consultation meeting is to help applicants and potential applicants through the development review and permit process by identifying regulations that apply to the project, identifying site design issues that are of concern and discussion of potential solutions, identifying permits that will be required and the process for obtaining them, clarifying procedures, and establishing relationships early in the process. Not only does this allow prospective applicants to discuss proposed developments and receive input prior to officially submitting permit applications, but it also helps departments to find solutions that meet the needs of multiple boards and commissions, further facilitating the permitting process.

ACTION ITEM 3: Identify New Areas for Housing/Economic Development Opportunities.

The Town could first review current zoning bylaws and determine adequacy for accommodating desired land use and development within the community. The current zoning bylaws seem to contain a thorough list of possible land uses that should cover most situations in Hubbardston but an examination of the method of approval could also be conducted. Also, without the rezoning of land in Hubbardston the location of new businesses and types of housing could be very limited.

There are also ways to encourage economic development, housing, and walkability in the Town Center that are consistent with community character. If carefully designed, A Village District bylaw could make the existing commercial uses legally conforming while encouraging any new construction to be compatible with setbacks and scale of existing structures. This type of bylaw would also provide additional opportunity for people to shop, work, and utilize services in the vicinity of their residences; promote a pedestrian-friendly environment; and encourage growth of the local economy and jobs, including development of flexible space for small and emerging businesses. In the broader context of looking at the Village as a whole including the municipal buildings, engaging the community in the visualization of the type of center they would like to have is an important part of the process.

The identification of any new areas may be best accomplished through a charrette. A charrette is basically a design focused public meeting where boards, committees, departments and the public get together to brainstorm ideas. Those in attendance are divided into small groups to develop ideas and proposal. The groups will then present their schemes to the larger group for discussion. Ultimately the goal is to have at a minimum two possible alternatives for Hubbardston's planners to explore more in depth prior to making any final proposal or recommendation. By holding a charrette all the stakeholders will have the opportunity to voice their opinions and concerns, public officials will have the opportunity to respond and the possibilities of reaching a consensus are increased.

ACTION ITEM 4: Recruit Additional Members to Serve on the Housing Authority Committee and Establish a Local Housing Partnership. According to the Town's web-site, the Housing Authority exists for the purpose of the clearance of substandard, decadent, or blighted open areas or the provision of housing for families or elderly persons of low income or engaging in a land assembly and redevelopment project, including the preservation, restoration or relocation of historical buildings. Currently, the Housing Authority Committee is not a full committee and additional members should be sought to ensure that the Housing Authority Committee is serving its purpose.

Hubbardston could also establish a municipal entity to deal with affordable housing issues in town, preferably a local housing partnership. Hubbardston's town government, as currently constituted, may not have the administrative capacity to handle the wide variety of affordable housing issues the Town may wish to initiate under this plan. Usually it is the Board of Selectmen that appoints such a partnership or committee. The Selectmen need not obtain Town Meeting authority to establish such an entity but can do so if it believes that Town Meeting action will help lend legitimacy to the committee. Dealing with affordable housing issues is a fairly broad mandate, but there are specific tasks that a local housing partnership can undertake, such as:

- Inventory all government-owned buildings that may be suitable for affordable housing adaptive reuse, as well as government-owned properties that may have excess land that could be developed for affordable housing.
- Prepare and update the Town's housing strategy and planning documents.
- Serve as the Town's official advocate for affordable housing.
- Evaluate tax title properties that may be suitable for affordable housing.
- Apply for the various State and federal affordable housing grant opportunities.
- Monitor on an annual basis those accessory apartments that agree to affordability use restriction as part of their approval (more on this in the next recommendation).
- Manage the lottery system for those affordable housing units created through the Local Initiative Program (LIP) or through a Chapter 40B Comprehensive Permit.
- Provide outreach and education to the community regarding affordable housing.

There are several entities that could advise Hubbardston on how to establish a local housing partnership and get them started, including the Massachusetts Housing Partnership and the MA Department of Housing and Community Development.

ACTION ITEM 5: Continue to Apply for Competitive funds from the Community Development Block Grant Program (CDBG). The Town received CDBG funds to fund this Community Needs Assessment along with funds for housing rehabilitation of private residences in Hubbardston who otherwise would not have had the financial ability to do so. This is a federal program under the US Department of Housing and Urban Development (HUD), which is implemented at the State level by Department of Housing and Community Development (DHCD). The Community Development Fund (CDF) is a major component of the Massachusetts CDBG Program and it supports revitalization efforts and addresses the needs of low and moderate-income residents by funding housing, community and economic development activities in communities throughout the Commonwealth. Eligible activities include economic development projects that create and/or retain local/regional jobs, housing rehabilitation, and infrastructure improvements. A CDF project must either benefit low and moderate-income people, aid in the prevention and/or elimination of slums and/or blight, or meet an urgent condition posing a serious threat to the health and welfare of the community.

ACTION ITEM 6: Utilize Community Preservation Act funds to Promote Housing. The Community Preservation Act (CPA) is a smart growth tool that helps communities preserve open space and historic sites, create affordable housing, and develop outdoor recreational facilities. Many communities throughout Massachusetts participate, including the Town of Hubbardston. The Act requires that a community spend or set aside for later spending at least 10% of the revenues collected annually for the creation, preservation, or support of community housing. Community housing is defined as housing for households earning up to 100% of a community's area median income. Of course, to count toward the state's 40B affordable housing inventory, the housing would have to be affordable to those households earning less than 80% of the area median.

ACTION ITEM 7: Explore preparation of a Priority Development Fund (PDF) Planning Assistance grant application to Mass. DHCD for Implementation of Action Items. PDF Planning Assistance has a total of \$213,134 in recaptured and unexpended funds available to assist communities expand housing opportunities. Funding is available to communities to support a broad range of planning activities, including community initiated activities on municipally-owned sites; land use and zoning changes; preparation, update or renewal of Housing Production Plans (HPPs); and the implementation of strategies identified in DHCD-approved HPPs. Priority for funding is given to applications that support creation of as of right zoning districts for DHCD approval; address or encourage new housing production within city or town centers, on brownfields or underutilized commercial or institutional land, or as part of a transit-oriented development opportunity; and the adaptive re-use of existing structures not currently used for housing purposes. The maximum amount any community may apply for is \$15,000. The complete list of eligible activities to assist in the implementation strategies is provided on a link to the DHCD's PDF website for more information.

ACTION ITEM 8: Regionalization of Services and Consolidation: Hubbardston should continue to explore any regionalization opportunities with neighboring towns that have the potential to reduce operating costs. One resource that could further any effort made by the town is MRPC's District Local Technical Assistance (DLTA) Program and that resource was utilized by Hubbardston and Rutland to explore the possibility of a shared Director of Public Works. The

DLTA program, funded by the Commonwealth of Massachusetts, enables MRPC staff to provide technical assistance at no cost to its 22 communities to encourage municipalities to work together to achieve and/or enhance cost-effective service delivery. Over the past seven years, MRPC received funding from the Commonwealth in late fall/early winter. Shortly thereafter, MRPC forwarded a Request for Service Delivery to member communities. Last year, examples of eligible projects categorized as municipal partnerships included but were not limited to:

- Shared services (e.g., regional lockup, regional 911 centers, other public safety and emergency response responsibilities, information technology/data management, school district/regional school district analysis, shared professional and administrative services, agreements to operate shared waste disposal/recycling facilities/programs);
- Collective purchasing (if such purchasing cannot be otherwise accomplished using statewide contracts or can be achieved regionally for less than the state contract price, or items proposed for purchase are specific to municipal and/or school district agreements); and
- Cost saving measures that benefit more than one municipality.

As previously indicated, funding from the Commonwealth of Massachusetts is not guaranteed each year, and applications must be discussed in a public meeting and signed by the Chair of the Board of Selectmen.

ACTION ITEM 9: Education and Outreach Efforts and Partnerships. Education and training to local officials related to economic development, housing, social issues, community planning, etc. should be encouraged. MRPC hosts such training during the Fall (generally October/November) offered by the Citizens Planners Training Collaborative (CPTC) and MRPC intends to continue similar training in the future. CPTC also offers multiple sessions at their annual March Conference in Worcester. The community should offer financial support to allow local officials to attend such training opportunities.

Homebuyer Counseling and Education are valuable marketing and outreach tools that can help residents to bridge the information gap and prepare them for a successful home buying application. Agencies like the Montachusett Opportunity Council (MOC) could plan a first-time homeownership initiative by partnering with an agency that provides homebuyer counseling, or simply make it known to residents that such educational organizations exist. There are nonprofit agencies that offer this service that could be promoted in close proximity to Hubbardston. RCAP Solutions in Gardner, for example is a regional non-profit housing agency that provides a variety of housing related services, including counseling and resource referral services for first time home buyers, help for renters, and even help for domestic violence situations. Secondly, the Massachusetts Homeownership Collaborative, coordinated by the Citizens Housing and Planning Association (CHAPA), provides technical assistance and training to homebuyer counseling agencies, which in turn offer homebuyer education workshops and individual counseling. The CHAPA website (www.chapa.org) maintains a list of counseling agencies and their current and planned activities. Many conventional lenders conduct similar programs.

Also, partnerships should continue to be formed with housing organizations like Habitat for Humanity, Greater Gardner Community Development Corporation (GGCDC), Twin Cities CDC, RCAP Solutions and, the Montachusett Enterprise Commission (MEC), Inc. in order to increase the amount of affordable housing in Hubbardston. A review of lists of parcels within Hubbardston in tax title, tax delinquency, other municipal-owned parcels and the Assessors vacant/abandoned homes list could be developed and offered to these organizations.

Section 5: Hubbardston Resource Manual



Hubbardston Community Needs Helpful Resources Listing

Compiled June 2014

By

Montachusett Regional Planning Commission



Hubbardston Community Needs Listing

Helping Hands for Your Community

About this listing...

The information contained in this free listing is intended to be a tool for the residents of Hubbardston in getting access to goods and assistance that will help improve their quality of life. Many of these resources rely on state and federal funding and donations from community members, therefore, their operations and contact information sometimes change with budgetary constraints. You may find that a phone number has changed, or web site information has been updated. We have done our best to cross check all the information provided. In addition, please don't let the term "income limits apply" scare you. Some programs are for the very poor, others have much broader income guidelines. You will never know until you try!

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Food Resources

Resource:

Contact Information:

Services Offered:

<p><u>Food Source Hotline</u> Also called "Project Bread"-statewide</p>	<p>Toll Free 1-800-645-8333 TTY 1-800-377-1292 info@projectbread.org</p>	<p>Will assist in finding food resources such as pantries, kitchens and meal programs.</p>
<p><u>Food Stamps- "SNAP"</u> 473 Main St. Fitchburg, MA</p>	<p>978-665-8700 Fitchburg 1-866-950-FOOD (3663) State http://www.massresources.org/snap-financial-eligibility</p>	<p>Income-based assistance for purchasing food. Individual and family qualifications.</p>
<p><u>Women, Infants & Children (WIC)</u> 47 Parker St. Gardner, MA</p>	<p>978-630-3344 Open Tuesday, Wednesday and Friday www.mocinc.org/nutrition-and-wellness-2/wic-women-infants-childrens-program</p>	<p>Administered by Montachusett Opportunity Council (MOC)-this program offers nutritional education, coupons for healthy foods, referrals for prenatal and post-partum care.</p>
<p><u>Brown Bag Program</u> (Low Income Seniors)</p>	<p>617-427-5200 Worcester County 800-247-9632 Western MA</p>	<p>Will help in finding a brown bag meal program in your area.</p>

<u>Catholic Charities</u>	978-840-0696 Leominster 978-249-4563 Athol www.ccworc.org	You do not have to be Catholic. Can help with food, clothing, counseling, toys-4-tots, and fuel assistance when funds available. Emergency Assistance as well.
<u>Gardner Community Action Committee (CAC)</u> 294 Pleasant St. Gardner, MA	978-632-8700 info@gardnercac.org www.gardner-cac.org	Food pantry, fuel assistance, clothes closet, medical transportation and Emergency Assistance
<u>Salvation Army</u> 739 Water St. Fitchburg, Ma	978-342-3300 www.salvationarmyusa.org	Hunger relief services throughout the state and country. Emergency Assistance
<u>United Way 2-1-1</u>	1-877-211-MASS (6277) www.uwotc.org/mass-211	Excellent resource for everything offered in this area.
<u>Mass Resources.org</u>	www.mass.resources.org	Comprehensive information on all kinds of services available in this state.

<u>MOC Meal Site</u> <u>Hubbardston Senior Center</u> 7 Main St. #3 Hubbardston, MA	1-800-286-3441	Must call to reserve a seat by 12 noon the day before. Meals are served Tuesday and Thursday at noon
<u>Senior Food Pantry</u> Gardner Senior Center 294 Pleasant St. Gardner, MA	978-630-4067 978-632-8700 Gardner CAC www.gardner-cac.org	Must be over 62 years old and non-veterans. Provides fresh fruit, low sodium foods.
<u>Community Foundation of North Central Massachusetts</u> 649 John Fitch Hwy Fitchburg	978-343-8383 www.cfncm.org	Provides funds to groups that help in the community in a variety of areas and a wide array of causes.

Wellness Education

Resource:

Contact Information:

Services Offered:

<p><u>Massachusetts Tobacco Cessation & Prevention Program (MTCP)</u></p>	<p>Smokers' Helpline: 1-800-QUIT-NOW (1-800-784-8669) www.makesmokinghistory.org</p>	<p>Programs include: confidential smokers' helpline, interactive websites for smokers who want to quit, local tobacco control programs in communities throughout the state</p>
<p><u>Greater Gardner Community Health Center</u> 75 Connors St. Gardner, MA</p>	<p>978-410-6100 www.chcfhc.org</p>	<p>Offer Healthy Weight Clinics, family nutrition counseling, coupons for fresh fruits and vegetables in some locations.</p>
<p><u>Mass in Motion</u> Internet Resource through Mass.gov</p>	<p>www.mass.gov/massinmotion</p>	<p>Nutritional Information resource, local fitness events and guidance on moving more.</p>

Transportation Services

Resource:

Contact Information:

Services Offered:

<u>Council on Aging</u> 7 Main St. #3 Hubbardston, MA	978-928-1400 x 211 coa@hubbardstonma.us	Resource for local senior services including transportation
<u>Human Service Transportation – MART</u> (Montachusett Area Regional Transit)	800-922-5636 www.mrta.us	Provides MassHealth and Dial-A-Ride transport for Hubbardston area and beyond: medical, mental health and dayhab program transport by appointment
<u>Mass Association for the Blind</u> 799 West Boylston St. Worcester, MA	508-854-0700 (Central) 617- 738-5110 www.mabcommunity.org	Serves blind and visually impaired: transportation is medical only
<u>Gardner CAC</u> 294 Pleasant St. Gardner	978-632-8700 www.gardner-cac.org	Serves low income, elderly, ill and disabled. Lift - equipped, medical transport.

<u>Montachusett Home Care Corp.</u> 680 Mechanic St. Leominster	978-466-5400 www.montachusetthomecare.com	Serves elderly shut-ins, medical transport, evaluation for home services and equipment.
<u>GVNA Gardner Visiting Nurses Association</u> 34 Pearly Lane Gardner	978-632-1230 www.gvnahealthcare.org	Nurses come to you: Offer evaluation for skilled nursing, home health aides, rehab therapists, medical social workers, all in your home.

Family Focus Services

Resource:

Contact Information:

Services Offered:

<u>Criterion Wachusett Early Intervention Program</u> 31 Lake St. Gardner	978-632-4432 508-770-0089 www.criterionchild.com	Offers Early Intervention services to Hubbardston area families with children aged birth to three years, who were born with a disability or health condition.
<u>Maternal Child Healthcare</u> of GVNA 34 Pearly Lane Gardner	978-632-1230 www.gvnahealthcare.org	Education for new moms and nursing care for sick children and newborns. Can assist with Childhood Oncology care as well.
<u>National Child Care Connection</u> Online Resource	www.nationalchildcareconnection.com	Look up licensed daycare providers by zip code or city/state..., what to avoid when interviewing, a resource for choosing a good day care-parent relationship
<u>Seven Hills Foundation</u> Family, Community and Childcare	508-755-2340 TTY 508-890-5584 www.sevenhills.org/supports/family-community	Offer a myriad of services from family support and stabilization to respite services

<u>Families and Communities Together/Community Healthlink</u> 100 Erdman Way Leominster	978-401-3818 www.Communityhealthlink.org	Intervention and Assistance with children with Serious Emotional Disturbances and together with LUK, Inc. provide help to the family in a wrap-around care approach
<u>MOC's Coordinated Family & Community Engagement Program</u>	Katie Abbott at 978-630-3354	Information on parent/child play groups, story hour, yoga, parent education and leadership, etc.
<u>GAAMHA</u> 208 Coleman St. Ext. Gardner	978-632-0934 www.gaamha.com Transportation all ages and needs	Assistance with substance abuse recovery as well as day and employment services for Developmentally Disabled
<u>Planned Parenthood</u> 391 Main St. Fitchburg	800-258-4448 www.plannedparenthood.org	Women's health care, referral and birth control needs and counseling. Men also seen and testing for STDs offered. Parent educational tools available.
<u>Child Care Resources</u> 1480 John Fitch Hwy Fitchburg	978-343-7395 www.sevenhills.org/programs/child-care-resources	Connects families to quality licensed child care professionals in their area


<u>Mass Resources:</u> Insurance under the Affordable Care Act	www.massresources.org/health-care-2014	Explains what the Affordable Care Act really means to your family and how to get insured. Also see Healthcare.gov
<u>Problem Pregnancy of Athol</u> 105 Main St, Athol	978-249-4300 www.problempregnancy.org	All services FREE Testing, counseling, baby supplies, maternity clothes, furniture, etc.
<u>YOU, Inc.</u> Central Referral Office	1-855-4YOUINC	Substance abuse programs and counseling for youth. Local sites for family support networks
<u>House of Peace and Education (HOPE)</u> 20 Barthel Ave Gardner	978-630-4752 www.hopegardner.org Visit "Hopeful boutique" clothing closet 33 Parker St. Gardner	After school programs and summer camp, women's support and workforce training,


Housing

Resource:

Contact Information:

Services Offered:

<p><u>DHCD (Mass Division of Housing & Community Development)</u> Division of Housing Stabilization</p>	<p>1-877-418-3308 At office of the Department of Transitional Assistance on Tuesdays and Thursdays</p>	<p>They will provide instructions on where to apply for shelter and what the eligibility requirements are. Emergency assistance for homelessness</p>
<p><u>Visitation House, Inc.</u> 119 Endicott St. Worcester</p>	<p>508-798-8002 www.visitationhouse.org</p>	<p>Homelessness services for pregnant women, basic life skills training course, ongoing case management. 18+</p>
<p><u>Gardner CDC</u> 246 Central St. Gardner</p>	<p>978-630-2975 www.ggcdc.org</p>	<p>Foreclosure counseling, home ownership classes, small business assistance</p>
<p><u>Hubbardston Elderly Housing</u> 1 Old Princeton Road Cutoff, Hubbardston</p>	<p>978-928-5922 RCAP Age 62+ Income limits apply (2014): </p>	<p>1 person-Extremely Low = 15,550 1 person-Very Low = \$25,900 1 person - Low = \$41,450 2 people- Extremely Low = \$17,750 2 people - Very Low = \$29,600 2 people - Low = \$47,350</p>

<p><u>Gardner Housing Authority</u> 116 Church Street Gardner</p>	<p>978-632-6634 Age 60+ 978-632-6627 www.gardnerhousing.qpq.com</p> 	<p>Residents pay 30% of income for rent and utilities</p>
<p><u>Olde English Village</u> 152 Manca Drive Gardner</p>	<p>866-366-8204 Income eligible <small>For Rent Media Solutions</small></p> 	<p>1,2,3 and 4 bedroom apartments, rent includes heat and hot water. Some units subsidized-complex privately owned</p>
<p><u>Montachusett Veterans Outreach Center</u> 268 Central St. Suite A Gardner</p>	<p>978-632-9601 www.veterans-outreach.org</p>	<p>Offers transitional and low income housing for veterans, food pantry, counseling, medical transport, job training and outreach.</p>

<p><u>RCAP Solutions, Inc.</u> <u>Housing Consumer Education Center</u> 205 School St. PO Box 159 Gardner, MA 01440</p>	<p>978-630-6771 www.rcapsolutions.org</p>	<p>Provides a wide range of affordable housing, homelessness prevention, workforce development, family unification and self-sufficiency services.</p>
<p><u>MIHN Family Shelter</u> 923 Main St. Fitchburg, MA 01420</p>	<p>(978) 342-9501 www.mihnnetwork.com sneddon.mihn@verizon.net</p>	<p>Housing, case management, mentor program , training and resources. Cost of caring provided by a group of congregations in the area and donations from anyone.</p>
<p><u>Habitat for Humanity North Central Massachusetts, Inc</u> HFH 1 Oak Hill Rd. Fitchburg, MA 01420</p>	<p>978-348-2749 www.ncmhabitat.org office@ncmhabitat.org</p>	<p>Builds homes for people in need. Also offers Re-Store in Leominster where people can buy building materials and furniture at very low prices. www.restorencm.org 978-227-5556</p>

Foreclosure and Home Repair Resources

Resource:

Contact Information:

Services Offered:

<u>US Department of Housing and Urban Development (HUD)</u>	1-800-569-4287 www.hud.gov/foreclosure/index.cfm	Free housing counseling services to help homeowners understand their options, the law and can help represent borrowers in negotiations with lenders.
<u>Massachusetts Attorney General's Office</u>	617-727-2200 www.ago.state.ma.us	Assistance to homeowners who suspect they have been victims of fraud or misled by lenders can contact this office for help.
<u>Neighborworks</u>	1-888-995-HOPE www.nw.org	"HOPE for Homeowners" hotline, free foreclosure prevention counseling.
<u>Neighborhood Assistance Corporation of America (NACA)</u>	1-888-302-NACA www.naca.com/program/homeSaveProgram.jsp	Offers new loans to eligible homeowners with unaffordable mortgages. Counseling and assistance to homeowners at risk of foreclosure.
<u>Montachusett Opportunity Council</u> Energy & Environmental Services (Weatherization)	66 Day St. Fitchburg 978-342-7025 www.mocinc.org	Offers funding to assist eligible homeowners with making their home more energy efficient such as: insulation, new windows and doors, furnace repair or replacement, etc.

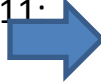
<u>US Department of Agriculture (Rural Development)</u> Section 504 Program 52 Borden St. Holden	508-829-4477 www.rurdev.usda.gov	Provides eligible homeowners with loans and grants for home repairs for health and safety. 20 year low interest loans up to \$20,000. Aged 62 and over may qualify for grants up to \$7,500. Can be combined.
<u>Mass Housing</u> One Beacon St. Boston, MA	617-854-1000 TDD 617-854-1025 www.masshousing.com	Home Improvement Loan Program (HILP), Get the Lead Out Program, Septic Repair Loan Program

Emergency Services

Resource:

Contact Information:

Services Offered:

<p><u>LOCAL Hubbardston</u> <u>Emergency #s</u> 9-1-1</p>	<p>Fire 978-928-4423 Police 978-928-1405 Emergency Management (Dennis O'Donnell) 978-928-1400 x230</p>	<p>cne.coderedweb.com register online and they will send you alerts of emergency situations in your area</p>
<p><u>National Grid Emergency #s</u> Power outages: 800-465-1212 Gas Emergencies 800-233-5325</p>	<p>Before you DIG call 811· www.call811.com </p>	<p>To avoid hitting gas and other lines found in the ground. <u>>>THIS IS A LAW<<</u></p>
<p><u>Hubbardston Town School</u> notices:</p>	<p>Web: www.grsd.org Radio: WSRS 96.1 FM Web: WBZ TV4, WCVB TV5, WWLP TV22</p>	<p>School notices (Urgent: snow cancellations, delays, dismissal announcements)</p>
<p><u>Regional Poison Control Center:</u></p>	<p>1-800-222-1222 TTY: 1-888-244-5313 www.maripoisoncenter.com</p>	<p>Information on poison control and prevention</p>

<u>National Domestic Violence Hotline</u>	1-800-799-SAFE (7233) TTY: 10800-787-3224 www.thehotline.org	National domestic violence hotline offering counseling, referral, shelter, etc.
<u>Safelink (Massachusetts hotline)</u>	1-877-785-2020 TTY 1-877-521-2601 www.casamyrna.org	Massachusetts domestic violence hotline offering counseling, referral, shelter, etc.
<u>RED CROSS</u>	1-800-564-1234 24/7 508-505-3700 Central Mass office	Disaster relief such as in the case of home fires, hurricane/storm damage, blizzards, floods, offers recovery assistance.
<u>Mass 2-1-1</u> Online resource	Call 2-1-1 www.mass211.org	Cold weather emergency such as no heat
<u>Residential Assistance for Families in Transition (RAFT)</u>	1-800-224-5124 www.massresources.org/raft	Financial Assistance for families in crisis to help them keep their home or find another they can afford.

