

# HOME Overlay FAQ sheet

This document answers common questions about the proposed HOME Overlay (Hudson Opportunity for Moderate-Income Expansion). It's designed to help Planning Board members and residents understand the goals, mechanics, and impacts of the overlay in plain language.

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## 1. What is the HOME Overlay?

The HOME Overlay is a special zoning option that allows developers to build 3-bedroom townhouses that are more affordable than typical homes in Hudson. It encourages high-quality, lower-cost housing without changing the rules for everyone else.

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## 2. Does this change current zoning for everyone?

No. The overlay is **optional**. It only applies if a developer chooses to use it on qualifying land (1 acre or more near town utilities). The existing zoning rules still apply if they don't.

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## 3. Why do we need this?

Hudson needs more homes that working families—like teachers, firefighters, and young professionals—can afford. Current home prices are often too high. This overlay helps fill that gap.

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## 4. Will this bring in low-income or Section 8 housing?

No. The overlay is aimed at people earning between **60% and 100% of the average local income**—this includes many essential workers and middle-class residents.

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## 5. How much will these homes cost?

Target price is **under \$400,000**, adjusted yearly by the town. This makes them significantly more affordable than many new homes in Hudson today.

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## 6. Why are only 3-bedroom units allowed?

The HOME Overlay mandates only **3-bedroom units** to better serve growing families, multigenerational households, and the working-class population that often needs more than 1–2 bedrooms. Two-bedroom units are already provided in many existing developments. By focusing on 3-bedroom homes, the overlay addresses a specific housing gap in Hudson.

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## 7. What do these developments look like?

They are neat rows of townhouses with 3 bedrooms, small patios or yards, shared driveways, and green space. Designs must match neighborhood character and avoid bland or boxy buildings.

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## 8. Will this increase traffic?

Minimal. These are small developments—usually 10–12 homes per acre. That’s fewer cars than a large apartment complex or commercial site.

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## 9. Will the town have to pay for new roads or sewers?

No. All infrastructure (roads, driveways, utilities) inside the development is paid for by the developer.

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## 10. Can a developer skip affordability rules?

No. At least **60% of homes** must be affordable under the program. These rules are enforced by long-term legal agreements.

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## 11. What happens if a family earns more money later?

That’s okay. As long as they qualified when they bought or rented the home, they can stay. The rule applies only at the time of sale or lease.

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## 12. What if someone tries to flip or rent it at market rate?

There are legal deed restrictions in place to prevent this. The town or a nonprofit monitors compliance.

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## 13. Do these homes have basements?

No. To keep costs down, homes are built on slabs or shallow foundations, which are common in other New England towns.

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## 14. Will this lower my property value?

No. Homes must meet design standards and be attractive, well-built, and properly managed. Studies show well-run affordable housing does **not** lower nearby property values.

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## 15. Can residents give input on projects?

Yes. Developers are encouraged to hold neighborhood meetings before applying. Plus, all projects still go through Planning Board review.

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## 16. What happens next?

If approved by the Planning Board and voters at Town Meeting, the HOME Overlay will become an optional zoning tool. Developers can then apply for projects under its rules.

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## 17. If I buy one of these homes, can I sell it later?

Yes. But if you buy one of the **affordable (deed-restricted)** units, there are some limits:

- You must sell it to another income-qualified buyer.
- The resale price is capped using a formula to keep it affordable.
- The restrictions last for at least 30 years.

- You can still build equity over time and may earn a return if you make qualified home improvements. If you buy one of the **non-restricted units**, you can sell it at market rate with no restrictions.
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