

Natick 360

Honoring Our Past. Planning Our Future.

Natick: Our Community Yesterday and Today Executive Summary and Overview



Executive Summary

Natick 360 is the Town of Natick's long-range strategic planning process. The process consists of four phases:

- Phase I Natick: Our Community Yesterday and Today will create information about Natick as it exists today
- Phase II Natick: Our Shared Vision for the Future will collect information from the public about what is valued in Natick and people's aspirations for the future
- Phase III Natick: Our Strategic Options will have town leaders work to create different scenarios to move Natick toward the future vision
- Phase IV Natick: Our Strategic Choices will give the public a chance to prioritize different strategic options.

All phases of Natick 360 will be approved by the Sponsoring Boards¹ and the final strategic plan will be approved by Town Meeting. The process is being managed by a nine-person Strategic Planning Oversight Committee.²

This document is a summary of Phase I research about Natick as it exists today. It is based on *Natick: Our Community Yesterday and Today*, a reference document created by the Metropolitan Area Planning Council (MAPC).

Natick has a rich history, abundant natural resources, an excellent geographic position in the state, a diverse population, a strong economic base, and active and engaged citizens. With thoughtful stewardship of these assets, its citizens have the opportunity to create a very bright future.

This overview contains three sections:

- Natick: The Lay of the Land describes the physical attributes of the community and the implications of zoning on the build-out of the community.
- Living and Working in Natick Today highlights information about Natick's demographics, employment base, housing, traffic and transportation
- Natick Government and Finance explains in high-level terms how Natick's government operates and how local services are funded.

For more detail about topics highlighted here, please refer to the complete report, *Natick: Our Community Yesterday and Today*, available at the Morse Institute Library and on the Town of Natick website at www.natickma.gov.

¹ The Sponsoring Boards for Natick 360 are the Board of Selectmen, School Committee, Finance Committee, Planning Board, and Conservation Commission.

² The Strategic Planning Oversight Committee is Rosemary Driscoll, Terri Evans, Matthew Gardner, John Heerwagen, William Mayhew, David Parish, George Richards, Andres Rochwerger, Craig Ross, and Harlee Strauss.

Natick Today

Natick is a community with a rich history, abundant natural resources, an excellent geographic position in the state, a diverse population, a strong economic base, and active and engaged citizens.

This document provides an overview of the wealth of assets available to the Natick community.

With thoughtful stewardship of these assets, Natick citizens have the opportunity to create a very bright future.

Natick 360 Sponsors

Natick 360 is funded by Natick Town Meeting and by generous corporate sponsors. We thank the following corporate sponsors for their generosity: Middlesex Savings Bank, Natick Federal Savings Bank, Eastern Bank, Belkin Lookout Farm, Metrowest Subaru, and WebReply, Inc.

Natick: The Lay of the Land

“Nestled between the upper basin of the Charles and Concord Rivers in Middlesex County, Natick provides a mixture of suburban residential and industrial land use. Local and regional commercial districts are situated along its major highways, reflective of its location within an easy commute to Boston, Worcester and Providence. Its three main transportation arteries are the Massachusetts Turnpike, Route 9 and the Boston and Albany Railroad, all of which connect Boston with western Massachusetts. Natick owes much of its growth to its location on these major east-west corridors. Routes 27 and 135, major collector roads, cross in the center of town and provide connections to Framingham to the west, Wellesley to the east, Wayland to the north and Sherborn to the south. Route 16 goes through South Natick, connecting to Wellesley and Sherborn.”³

Natick is in a great location

The Town of Natick consists of 16 square miles of land 18 miles west of Boston and 25 miles east of Worcester along the Massachusetts Turnpike. The location of the community, its proximity and relation to other expanding municipalities, its physical features such as lakes, ponds and the Charles River, and the transportation routes serving the town at various stages of its history, have all played a role in the development of the community that exists today.

Natick has many water features

The most prominent natural resources within the Town of Natick consist of the chain of lakes comprising the Lake Cochituate Reservoir system. Additional water resources include large ponds such as Nonesuch, Dug, Pickerel, and Mud, smaller ponds throughout the town, and the Charles River. These resources provide water supply, wildlife habitat, and recreational uses for the residents of the town and the region.

South Natick is Natick’s birthplace

Natick’s historical development dating to the 1600’s is visible in the layout of the community today. The original settlement of Natick was centered in South Natick Square on the Charles River. The roads which defined the early community still fan out from South Natick Square. Today, South Natick is a mix of historic federal period homes, older farming homes and mill-worker cottages, and more recent expansive luxury homes.

Natick Center is a beautifully preserved industrial town center

Natick Center is a mixed commercial and residential district located along the historic Boston-Albany rail line which now provides commuter rail service to Boston. The 19th-century industrial era buildings in Natick Center once functioned as one of the largest shoe manufacturing centers in the world and are now converted to other commercial uses. Natick Center’s proximity to public transit makes it an ideal location for higher-density residential development and much new housing development is being concentrated in this area. Natick Center also includes the Henry Wilson Historic District with its Victorian homes along West Central Street.

Natick’s Physical Attributes

Natick is a community of well-defined neighborhoods and districts nestled between lakes, ponds, rivers, and the major roadways of Metrowest Boston.

While most of the community has been developed, there are still 1,400 acres of land in town available for development.

High land prices are putting pressures on land owners and developers to develop larger, higher-density projects.

Natick’s HOOP zoning by-law is an example of Smart Growth policies intended to funnel these development pressures into projects which work for the community.

³ Regional setting description from Town of Natick Open Space and Recreation Plan, December 2002

Walnut Hill features stately Victorian houses

Just north of Natick Center, the stately Victorian houses of Walnut Hill were homes of industrial era business owners. The post-WWII housing boom, which doubled the population of Natick during the 1950's and 1960's, filled in the Walnut Hill community with smaller Cape Cod, Ranch, and split-level style housing.

Wethersfield is typical of Natick's post-WWII boom

Other large post-WWII housing developments include Wethersfield (built on the site of Natick's airport), and the West Natick neighborhoods bordering Hartford Street. Some neighborhoods have been given names to reflect the common theme of their roads. For example, "The Generals" is a collection of post-WWII homes off Oak Street near the Lilja School with roads bearing the names Eisenhower, McArthur, Marshall, Nimitz, Halsey, and Patton.

Waterfront cottage homes are scattered throughout the town

Mixed throughout the Natick are neighborhoods of cottage homes that border Natick's many lakes and ponds. These homes were once cottages for Boston families who would escape the city during the summer months. Neighborhoods along Lake Cochituate, Dug Pond, Fisk Pond, Jennings Pond, and Morse Pond each match this profile.

West Natick has access to transit and services

The southwestern section of the community is dominated by large town-house condominium developments built near the West Natick Train Station. Homes in this district are benefited by local access to grocery and other services.

The Golden Triangle provides jobs and is a new residential district

The Golden Triangle district along Route 9 in northwestern Natick is the highest density retail district in the state of Massachusetts and will soon be home to the largest mall in New England. The Golden Triangle has always been a large source of jobs for the region, but in addition it will soon become a residential district as condominiums and rental apartments are constructed at Natick Mall and the Cloverleaf Mall.

Natick's zoning is predominantly residential

According to the data in the Natick Buildout Analysis, conducted by MAPC under EOEA guidelines in 2000, approximately 93% of the Town of Natick is zoned for residential development of one form or another. This includes the 33 acres of the downtown that are zoned for "Downtown Mixed Use" which would include both residential and commercial components. The remainder of the town (approximately 7%) is zoned for commercial, industrial, hospital, and administrative and professional uses.

Current zoning permits development on 1,400 acres

The Buildout Analysis estimated that approximately 1,400 acres of Natick was not yet either developed or protected, and therefore available for potential development.⁴ Approximately 98% of this land was zoned for residential purposes, and was estimated to yield a maximum of 1,681 residential units based upon the by-right zoning. The limited amount of vacant Highway Mixed Use and Industrial area was estimated to yield up to 455,000 square feet of future commercial, office or

⁴ Note that the 1400 acre figure differs slightly from the projected land use change figures on Map 3, Existing and Future Conditions due to wetlands, which will not change land use, but which were partially calculated into the land area for buildout analysis because wetlands can constitute a portion of the land area of a lot which is the minimum required for development under zoning.

industrial space based upon the zoning regulations and the types of development being constructed at that time. The buildout analysis also illustrated the locations of 34 residential developments that had been approved for construction during the 1990's.

Redevelopment under Chapter 40B and HOOP districts will dominate

Although there was little land left for commercial/industrial development at the time of the buildout analysis, this type of development has continued in Natick, using previously-developed lands in redevelopment projects. The largest of these proposals is for the 596,000 square foot Natick Mall expansion. Although the buildout analysis indicated the residential development that would be allowed by-right under the zoning then in force, a substantial amount of the recently-approved or proposed residential development is either in the form of special permit developments associated with the HOOP District as part of town-planned downtown revitalization, or in the Chapter 40B developments being proposed for vacant lands that are zoned for single family residential developments. New residential districts including the Natick Mall and the Cloverleaf 40B will add a substantial residential component to an area of town which was previously non-residential in nature.

Two additional large 40B developments (Hunter's Woods and South Natick Hills) are proposed in undeveloped areas in the southern portion of town. As is also noted in the more extensive discussion of Chapter 40B in the Population and Housing section of the full report, the town has very limited ability to control Chapter 40B developments until the town achieves the state goal of 10% affordable housing units.

The HOOP is an example of Smart Growth

One of the more innovative components of Natick's zoning is the Housing Overlay Option Plan (HOOP). These zoning regulations apply to five designated areas within the downtown, where public transit is available. The purpose of the zoning is "to create overlay districts in selected areas of Town in order to enhance the public welfare by increasing production of dwelling units affordable to persons and households of low and moderate income in a manner consistent with the character of the downtown area.

Smart Growth concepts may benefit Natick

Changing the town zoning to promote a diversity of housing types, including multi-family units within a village environment and within walking distance to transit, can result in meeting a broader housing demand and the opportunity to promote the community to the younger demographic which is currently under-represented,

In the case of undeveloped lands farther from village centers, future development can also incorporate smart growth concepts. The Natick zoning bylaw provides the following rationale for encouraging cluster development: "To permit more economical and efficient use of residential land than may be accomplished through standard subdivision development by: protecting the existing character of the landscape, introducing some variety into residential development, and preserving for the Town more open space or water supply; flood protection; woodland, field and wetland habitat; conservation; and recreation." Developments proposed under this cluster provision can also provide open space and trail links to connect the neighborhoods to destinations such as parks, schools or village retail areas.

Living and Working in Natick

Natick is a community of 32,170 residents living in approximately 13,368 households. A total of 22,441 people work in businesses located in Natick. We provide more detail about living and working in Natick in the next sections.

Natick's population may be getting older

Like most of the United States, Natick's population may be aging. The US Census projects that the percent of children in the Natick community may remain relatively constant, but the percent of seniors may grow. Today, one in seven residents is a senior (age 65 and older) and 10% of Natick households consist of seniors living alone. In 20 years, about one in four Natick residents are projected to be seniors.

Natick's population is highly educated

Sixty percent (60%) of Natick residents have a 2-year or 4-year college degree and 23% of Natick residents have a graduate degree. In contrast, communities in the Boston metropolitan region have 47% of residents with a 2-year or 4-year degree and only 18% with graduate degrees. The number of Natick residents with graduate degrees grew by 47% between 1990 and 2000.

Natick is economically diverse

Natick residents have a broad range of incomes. More than 30% of the population is considered "high income".⁵ At the same time, one-third of households has income below the moderate-income threshold and potentially qualifies for subsidized housing assistance⁶. In addition, 2.8% of residents live below the poverty level.

Examining income by age, households headed by seniors age 75+ have a median household income of \$27,415. By contrast, households headed by young adults under age 25 have a median household income of \$52,847 – the highest young adult income among Natick's benchmark peer communities.⁷

⁵ US Dept of Housing and Urban Development (HUD) defines upper income households in Natick as those with household incomes above \$98,251 which is 150% of the area median income.

⁶ HUD defines moderate and low income households in Natick as those below \$50,200 which is 80% of the area median income.

⁷ Natick's peer group communities reported by Municipal Benchmarking are Arlington, Burlington, Braintree, Canton, Chelmsford, Dedham, Franklin, Lexington, Needham, Newton, North Andover, Northborough, Norwood, Milton, Reading, Shrewsbury, Wakefield, Walpole, Wellesley, and Westborough

At Home in Natick

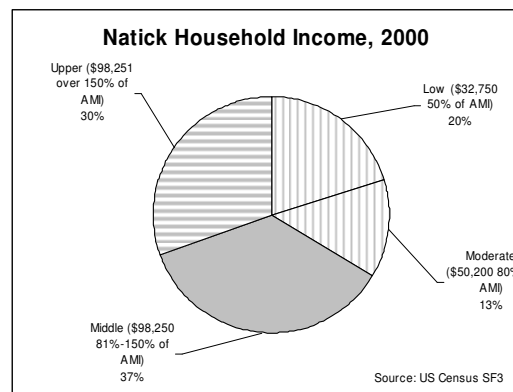
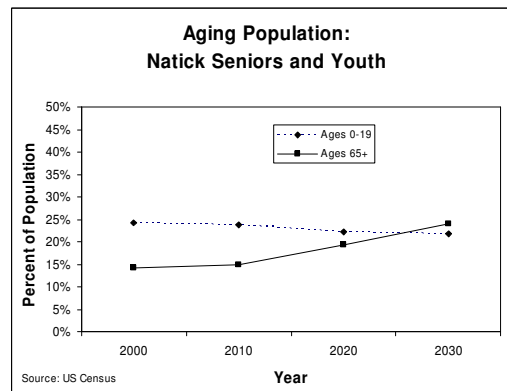
Natick is a community of 32,170 residents living in approximately 13,368 households.

A total of 22,441 people work in businesses located in Natick.

Natick is an economically diverse community, but the trend in housing prices is making it hard for low and moderate income families to locate in Natick.

Natick has a mix of high-paying jobs for professionals in information technology and professional services, as well as a large base of relatively low-wage jobs in the retail trades.

More than 59,000 cars a day travel along Route 9 eastbound toward Boston, making it one of the most heavily traveled roadways in the state.



Natick is becoming more culturally diverse

Following national and regional trends, Natick is becoming more culturally diverse. Almost 10% of Natick residents were born in a foreign country based on the 2000 census. This number is up from 7% of Natick residents in the 1990 census.

Natick is a family-oriented community

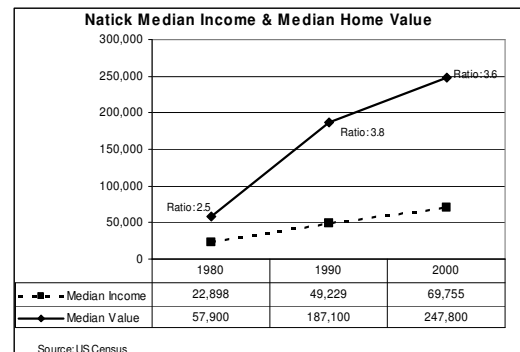
Sixty-four percent (64%) of Natick's 13,368 households are family households.⁸ Thirty percent (30%) of households have kids under the age of 18. Approximately 5,236 school children live in Natick with 89% attending Natick Public Schools and 11% attending private schools.

In a very expensive region, Natick homes are relatively affordable

Natick home prices are 12-13% lower than other communities in the region. The median price for a single family home in Natick is \$449,400. Condominium prices, in particular, are affordable – averaging 29% lower than the region with a median price of \$239,250. However, low prices and the community's desirability have increased demand and since 2001, Natick home and condominium prices have risen faster than the region, on average. Natick, like most communities in the Boston region, is challenged to provide housing affordable to a broad range of incomes.

Lack of affordable housing is changing the composition of the community

Being able to afford a home in Natick is increasingly difficult for all but the highest income buyers. In 2000, the median home cost in Natick was 3.6 times higher than median income, up from 2.5 times income in 1980.⁹ Natick has 718 affordable housing units compared to a state Chapter 40B quota of 1,337 units.¹⁰ With more than 1,200 new units of condominium housing coming (see next section), Natick will add approximately 450 new affordable housing units. However, even with these new units, the town will be short of the Chapter 40B 10% quota and will continue to be subject to 40B development.¹¹



High land values are driving condominium development

Developers are seeking high density development to offset high land costs. More than 1,200 condominium units are proposed to be developed in Natick in the next several years. Natick Center's HOOP zoning was designed to concentrate high density condominiums in the downtown area. However, until Natick meets the 10% affordable housing standard, the state's Chapter 40B legislation permits high density residential development on virtually any residential, commercial, or industrial parcel in Natick.

⁸ A family household contains at least two persons -- the householder and at least one other person related to the householder by birth, marriage, or adoption (US Census)

⁹ A rule of thumb for measuring affordability is that median home prices should not exceed 2.5 times the median household income. Natick has not been affordable by this measure since 1980.

¹⁰ Chapter 40B, enacted in 1969, sets a standard for communities of 10% of all housing stock being designated as affordable (determined by area median income). To date, 47 cities and towns have achieved this standard. For communities falling below the 10% standard, developers have the ability to appeal to the state for permitting for residential development that includes 20-25% affordable units. According to the Natick Housing Plan, Natick currently has 5.1% of housing designated as affordable - well below the state's 10% standard.

¹¹ Natick Housing Plan 2006

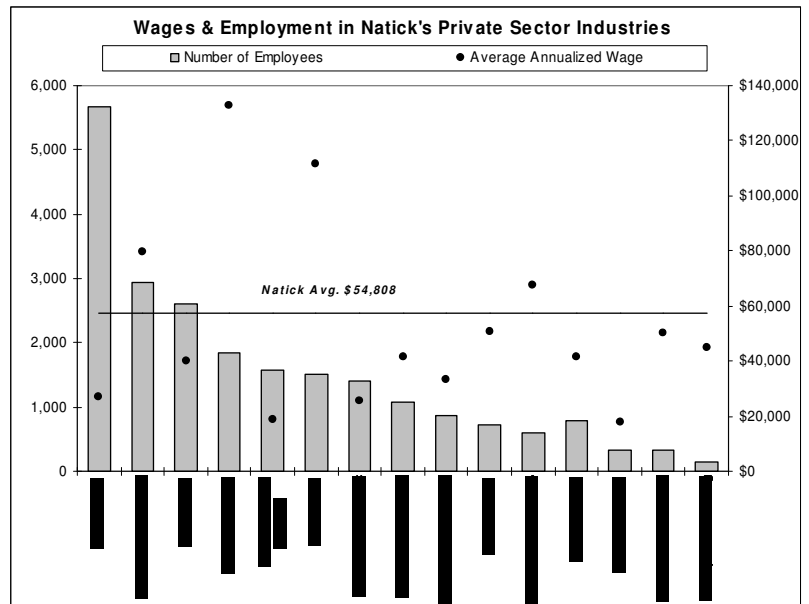
Natick residents are well-employed

Approximately 18,500 residents in Natick are employed and Natick’s unemployment rate has been consistently lower than other communities in the region. Most of Natick’s residents (56%) work in management and professional jobs – a category that has grown by 37% since 1990. Another 24% of Natick residents work in sales and office jobs and 10% work in service jobs.

Natick employers offer a wide range of jobs to the region

The largest employment category in Natick is retail – accounting for 25% of all jobs in the community. The retail jobs are concentrated in Natick’s Golden Triangle, which is the highest density retail district in the state and soon will be home to the largest mall in New England. While there are a large number of retail jobs in Natick, the wages for these jobs are low – averaging just \$27,193 per year.

Natick also has a large base of high paying jobs in professional services and information technology. Information technology jobs pay high wages (averaging \$111,282) and account for 6.8% of all jobs in Natick. Professional and technical service jobs are another large category accounting for 13.1% of all jobs in Natick and paying an average annual wage of \$79,864.



More workers commute into Natick than commute out of town

More people commute into Natick (17,098) than commute out of Natick (13,765). The large number of local employers enables 23% of Natick’s working residents to work within the community. About 17% of Natick’s working residents commute to Boston and another 10% commute to Framingham.

Eighty-five percent (85%) of Natick’s working residents commute by car while 9% use public transportation. Natick’s two train stations board more passengers on the Worcester-Boston line than any other community.

Journey to Work 2000	
Natick Residents commuting to	% Working Residents
Natick	23%
Boston	17%
Framingham	10%
Wellesley	6%
Newton	4%
Cambridge	4%
Waltham	4%
Needham	2%
Marlborough	1%
Wayland	1%
All Others	27%

Source: US Census

Natick Government and Finance

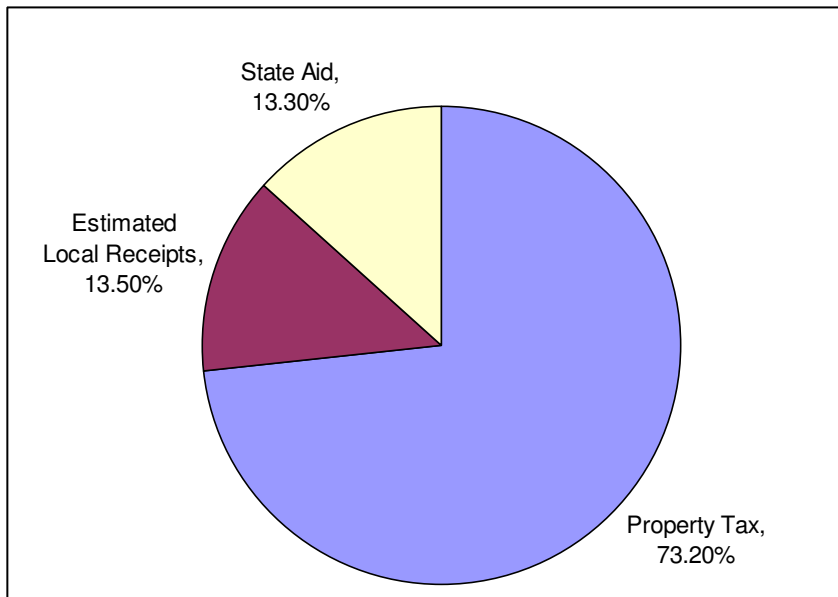
Understanding Natick's Government Structure

Natick has an excellent overview of its government structure in a report entitled *Town Meeting Member Handbook*. The Handbook provides an overview of Natick's government structure and describes Natick's budgeting processes and Town Meeting's legislative procedures. A copy of the Handbook is available on the Natick website at www.natickma.gov, as well as in the Morse Institute Library and in the Town Clerk's office at Town Hall.

Funding Natick Government Services

Natick's government services are funded from three revenue sources: local property taxes, state aid, and local receipts of payments for fees (such as building permit fees), auto excise taxes, and other sources. The largest portion comes from property taxes, representing more than 73% of funds.

Figure 1. FY 07 Estimated Revenue



Data Source: "FY07- FY11 Budget Presentation" Natick Town Meeting, April 2006 by Philip Lemnios, Town Administrator

State Aid as a percentage of revenue has been declining since 2002 when it was more than 17% of total revenue to its current proportion just over 13 percent.

Natick Government

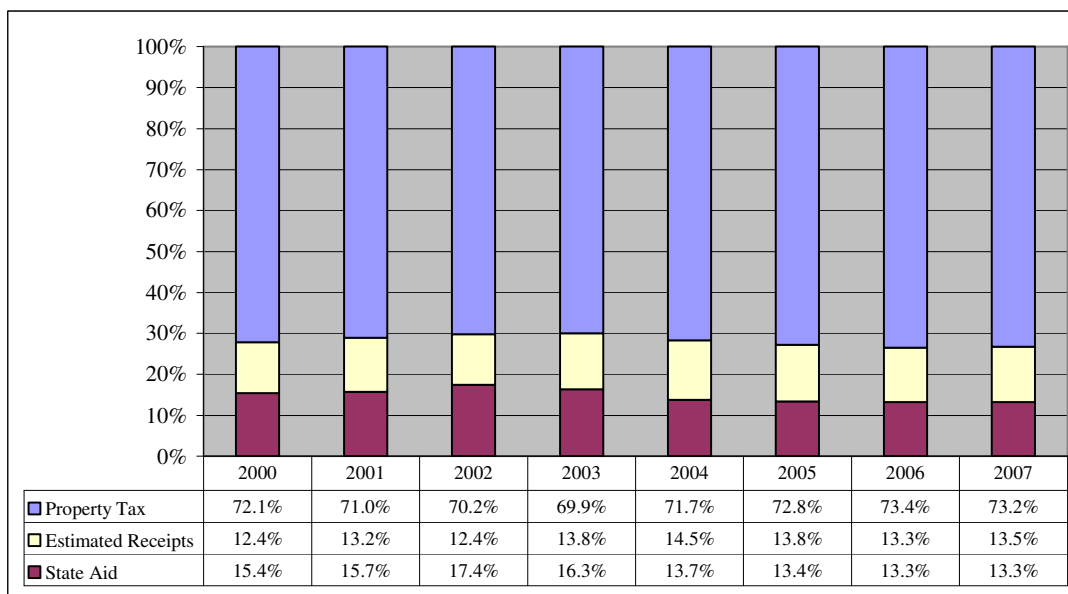
Natick's Town Meeting form of government is directed by more than 300 community volunteers. These volunteers oversee the work of professionals, set policies, establish local rules and regulations, and set the Town of Natick budget.

Natick's \$100 million budget is used to provide a wide variety of services to the community. The majority of these services are paid for by local property taxes.

Property taxes are determined by a combination of Proposition 2 1/2, real estate market forces, and local tax policy decisions.

When compared to other communities, Natick's property tax burden is low. This can be attributed to the large commercial real estate base in the community.

Figure 2. Trend in Generated Revenue for the Town of Natick



Data Source: "FY07- FY11 Budget Presentation" Natick Town Meeting, April 2006 by Philip Lemnios, Town Administrator

The decline in state aid has resulted in Natick proposing additional fees for government services including a pay-as-you-throw trash collection fee and a school bus fee. Natick along with other communities will continue to face increasing pressure to either cut services or increase local property taxes to make up for the financial shortfall in state aid. Natick citizens control decisions related to property tax increases through Proposition 2 ½. We look at property taxes in more detail next.

Property Taxes in Detail

Property taxes are determined by a combination of Proposition 2 ½, real estate market forces which influence property assessments, and policy decisions related to tax rates.

Understanding Proposition 2 1/2

Proposition 2 ½ affects property taxes by limiting the growth in property tax collections to no more than 2 ½% per year. So, for example, Natick collected \$57.6 million in property taxes in fiscal year 2006. Therefore, the maximum that Natick can collect in its base tax levy in fiscal year 2007 is \$57.6 million + \$1.4 million (2.5% increase) or a total of \$59.0 million. There are two exceptions to this 2 ½% limit: citizen-authorized overrides and growth.

Understanding Proposition 2 ½ Overrides

Citizens can choose to raise their own property taxes by means of an override vote. Debt exclusion overrides are used to exclude the repayment of bond interest and principal from the Proposition 2 ½ limits to provide funding for capital projects. For example, in 2000 Natick citizens voted a debt exclusion override in the amount of \$2,355,903 to pay bonds for the new Wilson Middle School and for improvements to the Kennedy Middle School. Debt exclusion overrides are temporary increases in taxes that are on a decreasing scale to match the bond payment schedule and go away when the bonds are paid off.

Operating overrides are used to override the Proposition 2 ½ limits to fund on-going expenses of providing local government services such as schools, public safety, and public works. In 2000, Natick passed an operating override in an amount of \$427,000 to fund a second ambulance service

for the community. This amount of money stays in the tax levy and compounds at a rate up to 2.5% per year. Operating overrides stay in place unless the community votes to remove them by way of an “underride” vote.

The Impact of Growth and Development on Property Taxes

Growth and development is a second means of generating tax revenues above the limitations of Proposition 2 ½. When properties, such as the Natick Mall, are redeveloped, the incremental value of the redeveloped property will increase the property tax base of the community. Similarly, when raw land is developed, the incremental value is also added to the property tax base. After the first year, these recently developed properties are considered to be part of the property tax base and are pooled with all other properties when calculating the 2 ½ % increase under Proposition 2 ½.

Market Forces and Property Taxes

Market forces influence property taxes by adjusting the assessed value of different properties. The Assessors Office, overseen by the Board of Assessors, uses real estate market information to adjust the assessed value of residential and commercial properties. To the degree that market demand is pushing up values for one type of property (for example 2-bedroom condos) relative to another (for example 4-bedroom single family homes), assessed values for those properties will increase at a higher rate. These changes in market forces explain why some property owners may see their taxes increase at a rate faster than 2 ½ percent – the rate at which the total tax levy is increasing.

Once the tax levy limit is set by the Board of Selectmen within the limits established by Proposition 2 ½, then taxes are allocated across all properties in the community by their assessed value.

Tax Policy Decisions

All tax policy decisions are the responsibility of Natick’s Board of Selectmen. Each year, the Board of Selectmen vote to: set the tax levy limit (usually this number increases at 2 ½% per year), to decide whether to split the tax rate between commercial and residential properties, and to set the amount of the tax rate(s).

Some communities have a different tax rate for commercial property than for residential property. This has the effect of shifting the proportion of taxes paid among different classes of property but does not change the overall size of the tax levy which is set by the Proposition 2 ½ limit.

How do Natick Taxes Compare to Other Communities?

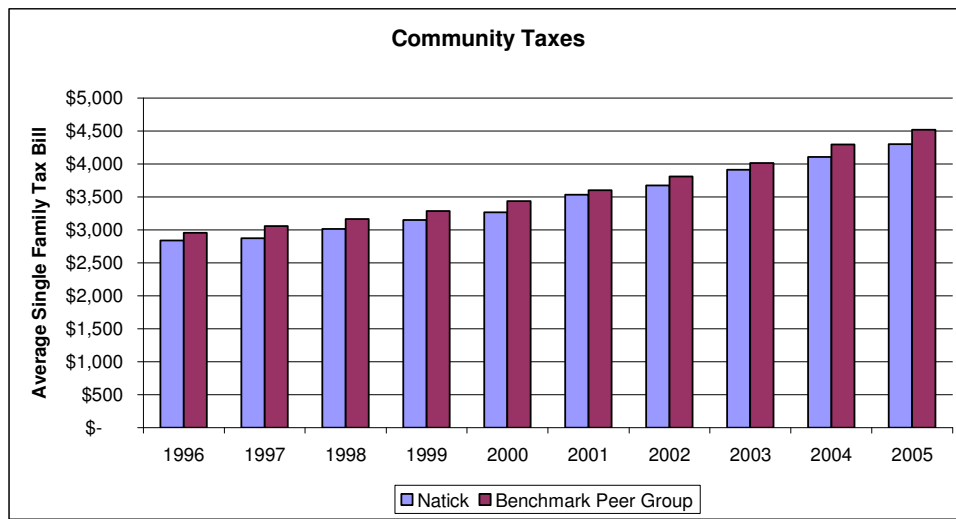
The cost of living in Massachusetts is high and there are many residents in Natick who are struggling to stay in their homes. This discussion of Natick’s taxes relative to other communities is not intended to downplay the tax burden felt by many in our community.

According to a report by Municipal Benchmarking LLC¹², Natick’s tax rate as measured by the average single family tax bill has been consistently lower than the median of comparable communities. In 2005, the median average single family tax bill among Natick’s 20 peer communities¹³ was \$4,521 while in Natick it was \$4,303. Natick’s average single family tax bill has been growing at about the same rate as its peer communities –4.7% per year.

¹² Municipal Yardstick™ Report for Natick draft dated 9/18/06.

¹³ Natick’s peer group communities reported by Municipal Benchmarking are Arlington, Burlington, Braintree, Canton, Chelmsford, Dedham, Franklin, Lexington, Needham, Newton, North Andover, Northborough, Norwood, Milton, Reading, Shrewsbury, Wakefield, Walpole, Wellesley, and Westborough

Figure 3. Average Single Family Tax Bill Natick vs. Peer Group Communities



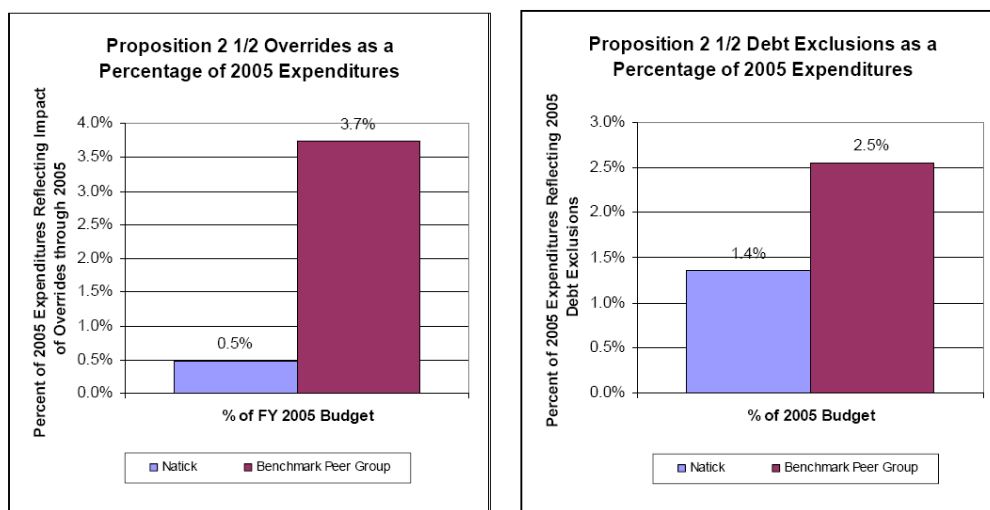
Community	2004-2005 % Change	2001-2005 % Change Annualized	1996-2005 % Change Annualized
Natick	4.7%	21.8%	51.2%
Benchmark Peer Group	5.2%	25.5%	53.1%

Data Source: Municipal Benchmarking LLC, Municipal Yardstick™ Report for Natick 9/18/06

The reason Natick’s average single family tax bill is lower is that Natick has a larger commercial tax base than many other communities in its peer group. Natick has twice the value of commercial property as the median of its peer group.

Natick has a much smaller portion of its operating budget funded by override dollars than communities in its peer group. As of fiscal year 2005, Natick’s operating override from 2000 is covering 0.5% of total budget expenditures compared to a median of 3.7% among Natick’s peer group. Natick’s debt exclusion override from 2002 is covering 1.4% of fiscal year 2005 budget expenditures compared to a median of 2.5% among Natick’s peer group.

Figure 4. Proposition 2 ½ Overrides and Debt Exclusions



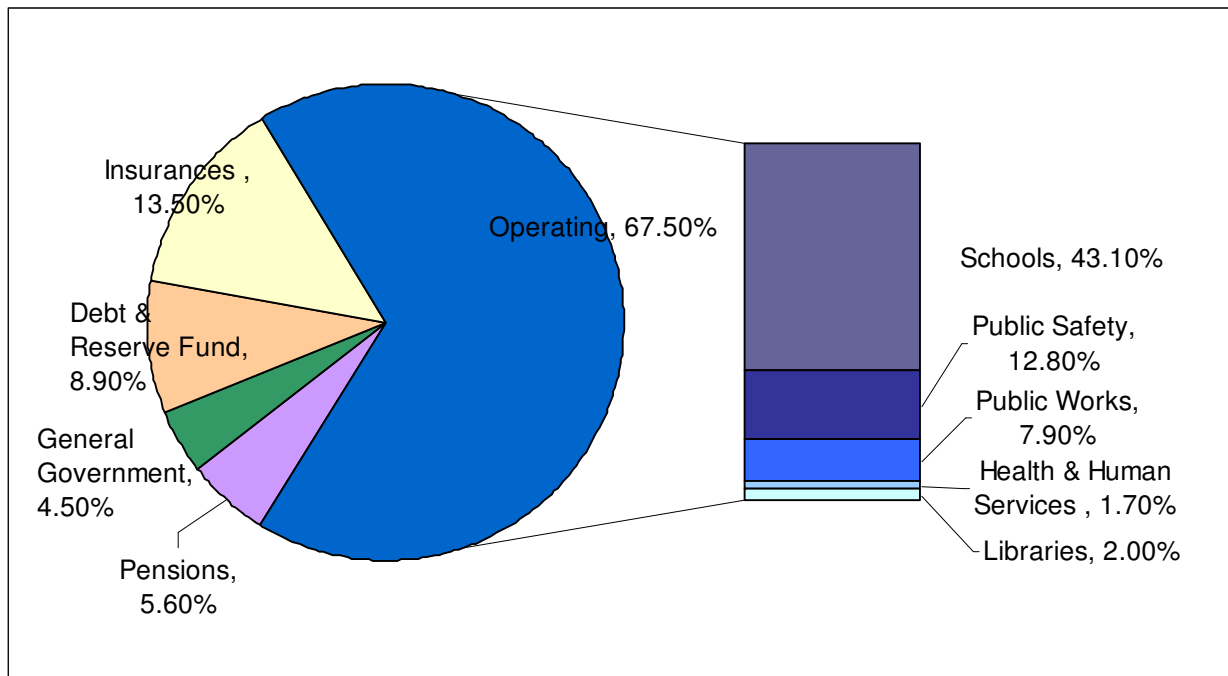
Data Source: Municipal Benchmarking LLC, Municipal Yardstick™ Report for Natick 9/18/06

Cost of Municipal Services

Natick's budget is used to pay for services including schools, police and fire services, water and sewer services, and to pay for the buildings and equipment used in the delivery of these services. Municipal services are delivered by people – teachers, firefighters, police, librarians, and the engineers and technicians who provide public-works services.

The largest portion of Natick's budget is used to deliver services including schools (43%), public safety (13%), public works (8%), libraries (2%), and health and human services (2%). The fastest growing expense in Natick's budget is the cost of providing insurance. Both health insurance for town employees and property and casualty insurance have been growing at double digit rates. Insurance costs now represent 14 cents of every dollar spent in Natick's municipal government.

Figure 5. Expenditure Summary FY 2007



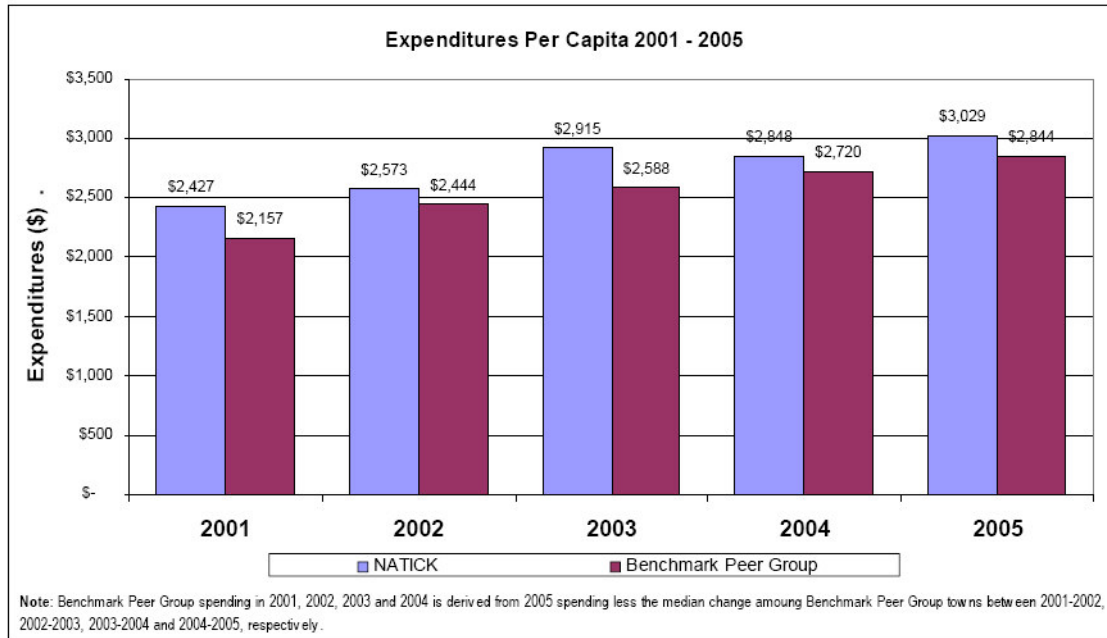
Data Source: MAPC generated chart from "FY07- FY11 Budget Presentation" Natick Town Meeting, April 2006 by Philip Lemnios, Town Administrator and "Town Administrator's Budget Message FY 07- January 9, 2006"

Natick's budget is proposed by the Town Administrator in January, reviewed by the Finance Committee during February and March, and voted by Town Meeting in April of each year.

How Do Natick Expenditures Compare to Other Communities

According to a report by Municipal Benchmarking LLC¹⁴, Natick's expenditures are similar to its peer group communities. In fiscal year 2005, Natick's per-capita expenditures were \$3,029 compared to a peer group median of \$2,844. Natick's per-capita expenditures have been growing at a rate of 4.5% per year compared to the peer group median of 5.7%.

Figure 6. Expenditure per Capita: Natick vs. Benchmark Peer Communities



Community	Expenditures Per Capita (\$)		Change (%)	
	2001	2005	Total	Annual
NATICK	\$ 2,427.3	\$ 3,028.6	24.8%	4.5%
Benchmark Peer Group	\$ 2,157.0	\$ 2,843.9	31.8%	5.7%

¹⁴ Ibid.

More information is in *Natick: Our Community Yesterday and Today*

The reference report *Natick: Our Community Yesterday and Today* contains more than 80 pages of interesting information about the Natick Community. The complete report contains additional information about Natick's physical attributes, zoning, finances, town services, housing and more demographic information, Chapter 40B regulations, and a series of detailed maps showing historical zoning, natural resources, cultural amenities, and many other features of Natick.

The Table of Contents for the complete report is printed below for your reference. You can access the complete report from the Natick 360 website www.Natick360.org.

Natick: Our Community Yesterday and Today

Metropolitan Area Planning Council

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