

Belchertown Housing Needs Assessment & Action Plan



Town of Belchertown

Housing Needs Assessment & Action Plan

August 2009

Prepared for: Belchertown Community Preservation Committee

Prepared by: Pioneer Valley Planning Commission
60 Congress Street
Springfield, Massachusetts 01104
Phone: (413) 781-6045
www.pvpc.org

Belchertown Community Preservation Committee

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Debbie Whitney

Belchertown Planning Department

Douglas Albertson, Town Planner

Pioneer Valley Planning Commission

Jayne Bernhard-Armington, Housing & Land Use Planner, Principal Author

Catherine Ratté, Principal Planner

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Executive Summary

Overview

The town of Belchertown funded this Housing Needs Assessment and Action Plan through Community Preservation Act Administrative funds to identify the specific unmet housing needs of Town residents and to develop action steps to meet these needs in ways that will also support overall community goals. The planning process began in late 2008 and ended in August 2009. An objective of this housing action plan is to make effective use of Belchertown's Community Preservation Act affordable housing funds, which have not been expended since the Town adopted the Act in 2005.

Key Findings

This report shows that Belchertown residents have diverse housing needs based on household size, income, householder age, and many other factors. The following are summary of the report's key findings.

A rapidly growing community

Belchertown is one of the fastest growing communities in the Pioneer Valley. Between 1980 and 2000, the town's population grew by 4,629 residents, which was an increase of 56%. During this same period, the Pioneer Valley and the state only grew by 5% and 11% respectively. The growth continued into this decade as demonstrated by the 739 building permits issued by the Belchertown Building Department between 2000 and May of 2009. Based on demographic trends, Belchertown can continue to expect considerable growth in the future.

Belchertown is a growing, affluent community with non-affluent households

Belchertown's median household income in 2008 was estimated to be \$64,720, which was much higher than the Pioneer Valley's estimated median household income of \$50,762. However, Belchertown does have households that fall into the low and moderate income categories. In 2008, 28% of Belchertown households earned less than \$40,000 a year. According to federal standards, one-person households who make less than \$43,450 and four-person households who make less than \$64,100 are potentially eligible for subsidized housing. This data should also be viewed in light of the town's limited affordable housing inventory of 205 subsidized units, eight of which are family units. Because Belchertown's median household income is rather high and the bulk of housing stock quite young, the town may experience difficulty when applying to state and federal housing grant programs. However, the town should continue to identify potential projects as requirements and the competitiveness of grant programs vary from year to year.

Belchertown has a diversity of household types

A variety of household types exist in Belchertown. Over 20% of all households are single-person households and 28% were non-family households. Of the 3,519 family households only 40% had children under the age of 18.

Housing Stock: young & unvaried

Belchertown has a fairly young housing stock when compared to its neighboring communities and the region with 72% of all housing units constructed after 1970 and 21% after 1990. Single-family homes are the predominant housing type (87%). The majority (78%) of housing units in town are owner-occupied.

Households seeking to own a home find unaffordable sale prices

Despite the continual decrease in sale prices, many homes on the market still remain unaffordable to existing Belchertown households. The median sale price of a single family home between January-April 2009 was \$245,000. To put this in perspective, the maximum sales price of a home that a school teacher in the Belchertown Public School system who makes the average salary could afford to purchase is \$168,000. The elderly and young people just starting out, in particular, may have a difficult time finding a place to live in Belchertown at these costs.

Residents are housing-cost burdened

Twenty percent of Belchertown homeowners spent 30% or more of their income on housing-related costs in 2000. The general rule of thumb is that a household should be spending no more than 30% of their income on housing-related costs. Households that spend more than this amount are considered “housing cost burdened.” The situation was much worse for renter households, 42 percent of which spent 30% or more of their income on housing-related costs.

Elderly population burdened by housing costs

The majority of households age 65 and over fall under the town’s median household income of \$64,720. In fact, 23% of elderly households have household incomes that are less than \$20,000 a year. It is likely that many low-income elderly households own their own homes outright (no mortgage) and as such are cash poor but equity rich. Rising energy prices, insurance costs, and taxes as well as health-care related costs may drive elderly homeowners from their homes. Again, it will be important for Belchertown to have the types of appropriate housing and services to accommodate the needs of the elderly population.

The number of foreclosures has risen

The number of foreclosures in Belchertown has grown since the nationwide foreclosure crisis started. Fourteen Belchertown houses went into foreclosure in 2008 and seven houses went into foreclosure between January and mid-May of 2009.

There is an overall lack of rental units in town and severe shortage of new rental units

Only 19% of housing units in town are renter-occupied. Communities with less than 30% rental-occupied units have a need for additional rental housing units in the community. Seventy-five percent of all rental units in 2000 were constructed prior to 1980. The lack of rental housing production in the past decade indicates there is a need for newer rental housing. Residents in the 20-34 age group (new workers, professionals, existing students) seek attractive rental units which are lacking in town. Most of Belchertown's apartment complexes were constructed during the 1960s and 1970s, coinciding with the University of Massachusetts great period of expansion. By nature of the market, the production of new rental units in a community will put pressure on the owners of existing rental units to keep their investment competitive.

A tight rental market

Special populations like the elderly, young people just starting out, and other non-family residents may have a difficult time finding a place to live in Belchertown due to low vacancy rates (2.2% in 2000—a healthy rental market is generally considered to have a vacancy rate of 4-5% for renter-occupied units) and moderate-to-high rents. A household that earns approximately \$32,000 could afford a maximum monthly rent of \$800. Of the rental units that do exist in town, there is a healthy mix of unit sizes (by bedroom). Demographic data shows that current renters in Belchertown are young and have smaller households than homeowners.

Need for more subsidized affordable housing

Belchertown currently contains 205 units on the state's subsidized housing inventory (SHI) for the town, which amounts to 4.1% of the town's total year-round housing stock. 76 of these units are managed by the Belchertown Housing Authority, which reported very long waiting lists for their units. The state encourages communities to make at least 10% of their year-round housing affordable to low and moderate income households through Chapter 40B, the Comprehensive Permit Law, which allows developers in communities that have not reached this 10% goal to override local zoning to build affordable housing that have long-term affordability restrictions. Increasing the number of subsidized affordable housing units in town will bring Belchertown closer to its goal and provide housing units to needy residents.

Existing affordable housing units are not accounted for on state's Subsidized Affordable Housing Inventory for the town.

Research for this report determined that the 158 affordable housing units at the Lord Jeffery Apartments and 11 units at the Orchard at Cold Spring Commons were not included on the state's Subsidized Housing Inventory for the town. The Town Planner has already submitted the necessary paperwork to the state to include the units at the Lord Jeffery Apartments and is currently working with HapHousing to submit documentation for the remaining 11 units. With the addition of these units, Belchertown's percentage of subsidized housing units would increase to 7.3% from 4.1%

Pine Valley Plantation housing units are not eligible as subsidized housing units

The Pine Valley Plantation Mobile Home Community features over 300 homeownership units available to senior citizens. Even though these units are widely considered to provide senior citizens with affordable homeownership opportunities, these units do not count toward Belchertown's 10% affordable housing goal. The state requires that housing units on a municipality's subsidized housing inventory be deed-restricted as affordable for a specified period of time (at least 30 years) and the housing unit must be occupied by a household whose income does not exceed 80% of the area median income. The state also caps household assets for age-restricted homeownership units. In order for some or all of the units at the Pine Valley Plantation count toward Belchertown's 10% affordable housing goal, substantial restrictions would need to be placed on these pre-existing owned units.

Employment opportunities in town are growing, but unemployment is climbing

The number of Belchertown businesses increased by 36% and the number of jobs in Belchertown increased by 29% from 2001 to 2008. However, the unemployment rate in Belchertown has drastically increased over the past three years due to the economic recession that started in late 2007. The percentage of unemployed Belchertown residents went from 3.9% in 2007 to 6.6% in June 2009.

Opportunities to Promote Smart Growth Development & Sustainable Land Use Practices

The town contains a small amount of land available in and around the town center for new residential development. The redevelopment of the Belchertown State School also offers opportunities for new housing, both affordable and market rate. The town should consider concentrating housing density along the well-traveled routes in town through amendments to the town's zoning. The state's Chapter 40R Smart Growth program promotes these options and should be studied for adoption by the town. This report also found that the town residents would benefit from a greater awareness of carpooling and public transit opportunities as 75% of Belchertown residents work outside of town, traveling Routes 21, 202, or 9 daily.

Town zoning limits ability to increase variety of housing types

There are little to no opportunities for the town to increase its variety of housing types under the current zoning bylaw since multiple unit dwellings are prohibited in all zoning districts except the Multiple Dwelling Residence District, which is already built out. An accessory apartment bylaw has been rejected twice at town meeting; however, the planning board is looking to reintroduce the bylaw in Fall 2009. The town did adopt a 55-and-over housing bylaw in May 2001 to provide additional housing options for aging residents and the town does allow mixed-use residential in its two business districts.

Belchertown Shuttle service is in jeopardy due to low ridership

Ridership on the Belchertown Shuttle has been very low with as few as 10 riders per day in recent years. Shuttle service may be in jeopardy if ridership does not improve. Both the Housing Authority Director and Council on Aging Director noted that their constituents rely heavily on public transportation to meet daily needs. The town is now working with the PVRTA to improve shuttle service schedule relative to cost and ridership and better market the service. A decision on continuation of the shuttle will be made in late 2009.

Recommended Actions

Based on the findings of this planning process, this report outlines strategies and action steps to be undertaken by the town and community organizations to increase and improve housing opportunities in town. The key recommendations detailed in the plan are listed below. Recommendations are categorized by need but are not prioritized within the categories.

Immediate Actions

1. Identify a group or individual to manage, administer, and implement Belchertown's housing initiatives.
2. Conduct outreach on existing affordable housing resources and establish a housing contact within Town Hall.
3. Place qualifying subsidized units on the Town's Subsidized Housing Inventory.

Shorter-Term Actions

4. Establish a Housing Trust Fund to receive, purchase, and convey real or personal property.
5. Create a detailed inventory of suitable property in town for the development of affordable housing, mixed income housing, mixed-use housing and assisted living housing.
6. Create a detailed inventory of all single-family, duplex, or small multi-family (non-apartment complex) rental units.
7. Adopt an Accessory Apartments By-law to increase housing options in Belchertown.
8. Adopt an Inclusionary Zoning Bylaw to increase affordable housing opportunities in Belchertown.
9. Amend use and dimensional requirements to expand housing options in Belchertown.
10. Create Affordable Housing Design Guidelines to ensure housing that the housing is indistinguishable from market-rate housing.
11. Bolster use of existing public transit lines in Belchertown
12. Identify Park and Ride locations throughout Belchertown.

Longer-term Actions

13. Develop a relationship with a local land trust or support the creation of a new local land trust to assist with acquiring land for future affordable housing.
14. Purchase existing homes for affordable housing & create deed restriction program.
15. Acquire land suitable for affordable housing development.

16. Subsidize affordable units in future mixed-use and/or mixed-income housing developments.
17. Add affordable housing units to existing Belchertown Housing Authority developments and existing apartment complexes in town.
18. Start a Senior Property Tax Work-Off Program to help senior citizens lower their annual property tax payments.
19. Fund a Housing Rehabilitation Program to assist income eligible households make necessary repairs to their homes.

Moving Forward

It is now the responsibility of town officials, boards, and citizen volunteers to take this plan and turn it into action. There are a host of resources available to the town, as detailed in the plan, to assist moving these goals and actions forward.

Introduction

Overview

Belchertown residents have diverse housing needs based on household size, income, householder age, and many other factors. The town of Belchertown funded this Housing Needs Assessment and Action Plan to identify the specific unmet housing needs of Town residents and to develop action steps to meet these needs in ways that will also support overall community goals.

The first part of this report comprises the housing needs assessment, which examines local and regional demographic and housing trends and identifies the types of housing units needed and the types of residents not being served by the current supply of housing. The second part examines affordable housing opportunities and challenges, identifying existing development conditions in town, local and regional organizations that can offer support, possible funding sources, and potential sites for affordable housing development. The final section outlines strategies and action steps to be undertaken by the town and community organizations to increase and improve housing opportunities in town. An objective of this housing action plan is to make effective use of Belchertown's Community Preservation Act affordable housing funds, which have not been expended since the Town adopted the Act in 2005.

The Pioneer Valley Planning Commission, Belchertown's Regional Planning Agency, worked under the direction of the Belchertown Community Preservation Committee and in conjunction with Douglas Albertson, Town Planner, and the Belchertown Planning Board to prepare this housing needs assessment and action plan for the Town.

Development of the Belchertown Housing Needs Assessment & Action Plan

Planning Process

The roots of this project date back to the late 1990s when a group of interested citizens and town officials came together to address the need for comprehensive planning. This interest coincided with the launch of the Commonwealth's E.O. 418 Community Development Planning initiative and culminated in the 2002 Belchertown Community Plan. Housing was a prominent element of the 2002 Plan. The Housing and Population Chapter established housing policies to work toward the three Community Plan goals (shown at right), summarized current housing and demographic trends, examined affordable housing opportunities in town, and recommended housing-related action steps to achieve town goals.

Soon after the completion of the 2002 Plan, the town began implementing many of the recommended strategies. Belchertown revised its zoning bylaw to allow development of Fifty-five-and-over housing in areas where it was not previously allowed and adopted incentive zoning provisions to increase housing density in cluster development areas. The town worked with HAPHousing, Inc. to build seven duplexes, finishing an existing 40B Comprehensive Permit. The public works department extended town sewer to take in an existing fifty-five and over mobile home park, enabling the park to include an additional fifty units. The town also completed a Town Center Plan in 2003. Finally, the town adopted the Community Preservation Act in 2005

2002 & 2008 Community Plan Goals

Goal 1: To maintain Belchertown's rural New England look and feel.

Goal 2: Manage Residential Construction to Increase Benefits to the Community while lessening Potential Negative Effects.

Goal 3: Evaluate and Achieve Business Development that Contributes to Town Life, and Mitigate Potential Negative

In 2007, the town planner convened a group of citizens to review progress made since 2002 and update the Community Plan. This resulted in a comprehensive community driven master planning process, culminating in the 2008 Community Plan update. While the town accomplished many housing initiatives between 2002 and 2008, there was still more progress to be made. The Community Preservation Committee decided to take the lead in moving the town's housing and affordable housing goals forward by working with the Pioneer Valley Planning Commission to develop a more detailed assessment of housing needs in town.

The Belchertown Housing Needs Assessment and Action Planning process began in late 2008 and ended in August 2009. The first phase of this project consisted of data collection. The Pioneer Valley Planning Commission researched and updated existing housing and demographic data and interviewed the Belchertown Housing Authority Director, Council on Aging Director, and Town Planner to obtain qualitative information on community housing issues, concerns, and needs. The PVPC developed a draft Housing Needs Assessment and Action Plan and presented this draft to the Belchertown Community Preservation Committee, Planning Board, and Town Planner for review in June 2009. The draft plan was then revised based on comments from this meeting. The final report was completed and distributed to the town in July 2009.

The Belchertown Housing Needs Assessment and Action Planning process will not end with the completion of the final report. The Town has appropriated funding to begin implementation work on one or two of the recommended strategies, depending on cost and feasibility. The Community Preservation Committee, in conjunction with the Planning Board and Town Planner, will determine which strategy or strategies they would like to be implemented in the late summer to early fall of 2009.

Data Sources for This Report

Data for this report was gathered from a number of available sources including: the 1990 & 2000 U.S. Census; DemographicsNow; the Warren Group; Massachusetts Department of Employment and Training; Massachusetts Department of Revenue; Massachusetts Department of Housing and Community Development; and MISER Population Forecasts. Although it becomes dated over the decade, the U.S. Census still represents the most reliable, available information concerning overall housing costs in communities. When available, more recent data is used. For example this report used estimates of current community demographics as well as future projections from DemographicsNow, which is an online software company that offers access to in-depth demographic data.

Local resources included: the Pioneer Valley Planning Commission; Belchertown Assessor's Office; Belchertown Building Inspector; Belchertown Housing Authority; Belchertown Planning Department; and Belchertown Council on Aging. State and Regional resources included: Citizens Housing and Planning Association (CHAPA), Massachusetts Housing Partnership (MHP), Massachusetts Community Preservation Act Coalition, and HapHousing.

Belchertown and State Affordable Housing Goals

Chapter 40B

Also known as the Comprehensive Permit Law, Chapter 40B is a state statute that was enacted in 1969 to make affordable housing more widely available throughout the state by reducing unnecessary barriers created by local approval processes, local zoning, and other restrictions. It provides the tools to do this by authorizing more flexible zoning for subsidized developments. Chapter 40B allows developers to override local zoning to build housing if at least 20-25% of the units have long-term affordability restrictions.

Chapter 40B encourages communities to make at least 10% of their year-round housing affordable to low and moderate income households (generally those with incomes at or below 80% of area median income) because communities that reach this 10% goal are not subject to the Comprehensive Permit and thus become "40B-proof."

40B has played a major role in expanding the supply of affordable and mixed income housing across the state and especially in suburban and rural communities where zoning is usually more restrictive (e.g., large lot size requirements and limits on multi-family development). Developments built using comprehensive permits (CPs) include housing for the elderly and people with disabilities, single-family subdivisions that include affordable units for town residents, multifamily rental housing developments, and mixed-income condominiums. According to CHAPA, over 53,800 units have been created (built or in construction) using over 960 comprehensive permits since 1970. About 70% of the units are rental (37,500) and approximately 30% are ownership (16,300) units.

Belchertown's Progress Under Chapter 40B

As of June 2009, Belchertown had 205 units listed on the town's Subsidized Housing Inventory (SHI), which was 4.10% of the town's year-round housing stock as defined by the 2000 census. The SHIS is the official list for tracking a municipality's percentage of affordable housing. Fifty-five of the state's cities and towns have met or surpassed the 10% goal, including Amherst. It is important to note that while the state maintains the list of subsidized housing units on the inventory, it is the town's responsibility to report eligible units. This assessment identified potential housing units that may have been accidentally left off Belchertown's SHI.

Housing Production Plans

A Housing Production Plan (HPP) is a community's proactive strategy for planning and developing affordable housing by: creating a strategy to enable the community to meet its affordable housing needs in a manner consistent with the Chapter 40B statute and regulations and producing housing units in accordance with the HPP. With the commitment of municipal funds to complete a Housing Needs Assessment and Action Plan, Belchertown hopes the product will be approved as their Housing Production Plan. If a community has a state-approved Housing Production Plan and is granted certification of compliance with the Plan by DHCD, a decision by the Zoning Board of Appeals (ZBA) relative to a comprehensive permit application will be deemed "consistent with local needs" under MGL Chapter 40B. "Consistent with local needs" means the ZBA's decision will be upheld by the Housing Appeals Committee.

If a community has achieved certification within 15 days of the opening of the local hearing for the Comprehensive Permit, the ZBA shall provide written notice to the Applicant, with a copy to DHCD, that it considers that a denial of the permit or the imposition of conditions or requirements would be Consistent with Local Needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. Regardless of the date of the certification request, the certification period will be deemed effective on the date upon which the municipality achieved its numerical target for the calendar year in question (see 56 CMR 56. 03 (2)).

If the Applicant wishes to challenge the ZBA's assertion, it must do so by providing written notice to DHCD, with a copy to the ZBA, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. DHCD shall review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days."

For Belchertown's Housing Needs Assessment and Action Plan to move from a state-approved to a state-certified housing plan, Belchertown needs to demonstrate that it made recent progress on affordable housing. Effective in February 2008, this is defined as either: an increase in affordable housing units that is at least 1% of the town's year-round housing units over the previous 12

months or a 0.50% increase plus an approved housing plan over the previous 12 months. When this occurs, Belchertown will be granted a “certification of compliance with the plan.”

The state legislature approved this provision within the 40B regulations, 760 CMR 56.03(4), to make it easier for communities to become temporarily appeal-proof by lowering the number of subsidized housing units they must create each year to demonstrate that they are making progress toward the 10% goal. Completing a Plan and complying with the goals outlined in the plan can give the Town of Belchertown the control it desires over the location of where affordable housing gets built in town. Eighty-three communities have state-approved plans developed under the Chapter 40B “planned production” regulation.

A Housing Production Plan is valid for a five year period from the approval date by Department of Housing and Community Development. Upon expiration, the plan may be renewed. The community must decide whether to update the existing plan or write a new plan.

Housing Needs Assessment

Community Demographics

Community Overview

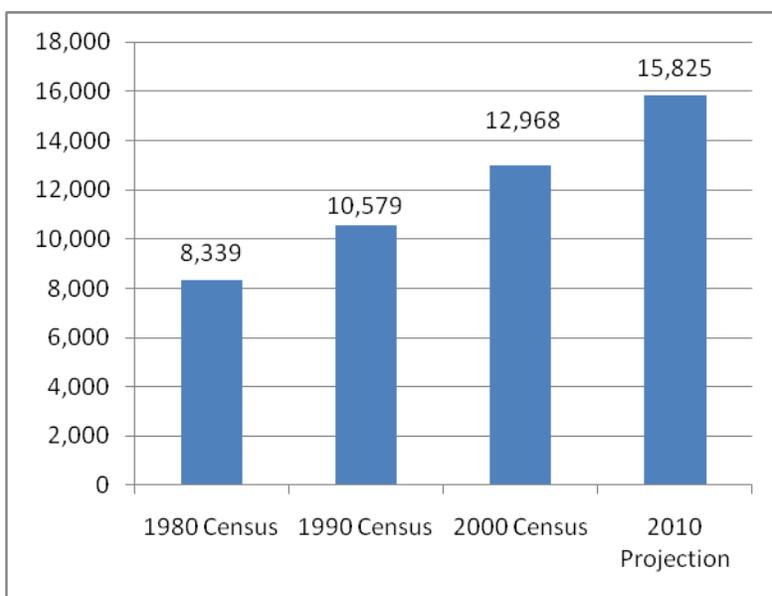
Belchertown is a rapidly growing community close to the employment centers of Amherst and Springfield. With 12,968 residents in 2000, Belchertown is the 15th largest town in population in the Pioneer Valley. The town features an abundance of natural and recreational resources, excellent public schools, and a classic New England town common.

Population Trends

Belchertown

Over the last twenty years, the Town of Belchertown has been one of the fastest growing communities in the Pioneer Valley. Between 1980 and 2000, the town's population grew by 4,629 residents, which was an increase of 56% (Figure 1). During this same period, the population in the Pioneer Valley and the state only grew by 5% and 11% respectively (Table 1). Building permit data from 2000 to 2008 shows that volume of residential construction from the prior two decades has continued into the 2000s. Between 2000 and May of 2009, the Belchertown Building Department issued 739 building permits. As Table 2 shows, residential construction has slowed considerably since 2006.

Figure 1: Population Growth and Projected Growth by Decade



Source: U.S. Census Bureau & Massachusetts Data Center, MISER Population Projection Forecasts

Table 1: Population Growth: Belchertown & Surrounding Communities

Town Name	1980 Census	1990 Census	2000 Census	% Change 1980 to 2000
Belchertown	8,339	10,579	12,968	56%
Amherst	33,229	35,228	34,874	5%
Granby	5,380	5,565	6,132	14%
Ludlow	18,150	18,820	21,209	17%
Palmer	11,389	12,054	12,497	10%
Pelham	1,112	1,373	1,403	26%
South Hadley	16,399	16,685	17,196	5%
Ware	8,953	9,808	9,707	8%
Wilbraham	12,053	12,635	13,473	12%
Pioneer Valley	581,831	602,878	608,479	5%
State	5,737,037	6,016,425	6,349,097	11%

Source: U.S. Census Bureau

Table 2: Building Permits Issued: 2000 to May 2009

Year	Single-unit	Two-unit	Condo Units	Total Residential Permits
2000	88	0	0	88
2001	97	1	0	98
2002	92	1	0	93
2003	91	0	10	101
2004	100	6	8	114
2005	89	0	8	97
2006	54	0	14	68
2007	54	0	4	58
2008	13	0	6	19
2009*	3	0	0	3
Totals	681	8	50	739

Source: Belchertown Planning Department

Based on demographic trends, the state’s Data Center at the University of Massachusetts developed population projections for Belchertown as well as all municipalities in the state (Table 3).¹ To forecast future population levels, the Data Center develops low, middle, and high population projections by age and race for each town, using slightly different assumptions for each projection category.

Table 3: Population Projection Forecasts for Belchertown, Pioneer Valley & State of Massachusetts

Category	2000 Census	2010 Projection	2020 Projection	% Change 2000 to 2020
Low Projection	12,968	15,350	18,427	42%
Middle Projection	12,968	15,825	19,658	52%
High Projection	12,968	16,312	20,953	62%

Category	Pioneer Valley	% Change 2000 to 2020	State	% Change 2000 to 2020
Low Projection		-4%		0%
Middle Projection		1%		7%
High Projection		7%		14%

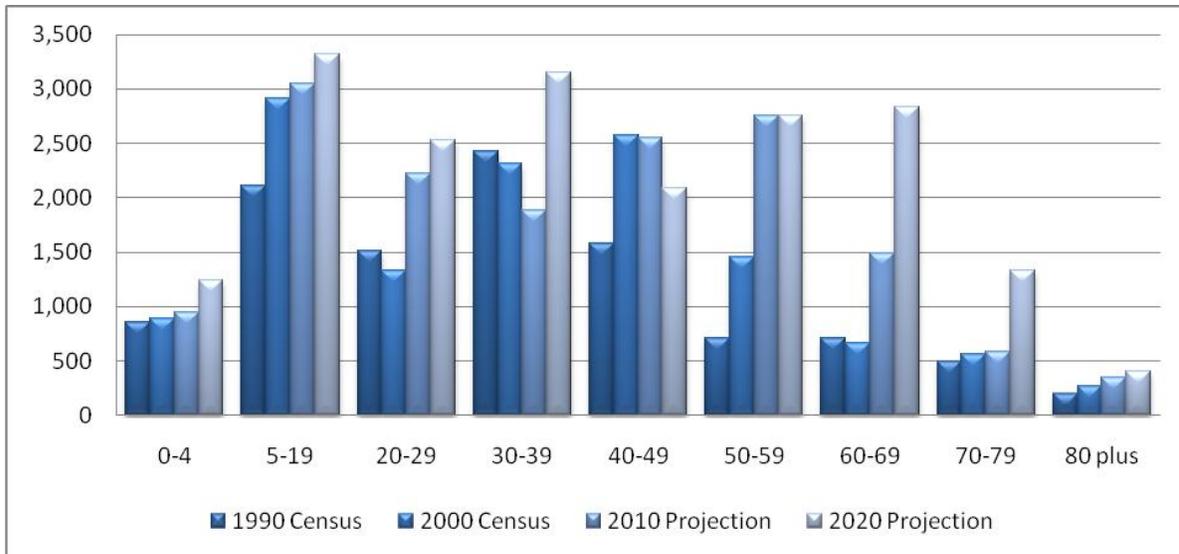
Source: State Data Center, University of Massachusetts, released 2003.

All projection categories demonstrate that Belchertown can continue to expect considerable growth in the future. This cannot be said for the region and the state, which are both expected to see very minimal to no growth. In fact, recent studies report that the state’s population would have actually decreased if it were not for new immigrants.

Population Distribution By Age Group

One demographic factor that can affect housing demand is the age distribution of the population. Different age groups have different housing needs. Figure 2 shows the population distribution for Belchertown in 1990 and 2000 as well as the estimated population distribution for 2010. Table 4 compares the population distribution of Belchertown to the region and state over this same time period. The following discussion highlights the key findings from the analysis of this data.

Figure 2: Belchertown Population By Age Group



Source: State Data Center, University of Massachusetts, Released 2003

In 2000, Belchertown contained more residents in the 30-39 and 40-49 age groups, the group of adults most likely to have children living with them, than both the region and the state, supporting the boom in single-unit construction in the first half of the decade.

The percentage of Belchertown residents in the 50-59 age group in 2000 was comparable to that of the region and state. Between 1990 and 2000, the percentage of people in this age group increased on the local, regional, and state level and projections for 2010 indicate that this trend will continue. As the population ages, residents in this population group may be looking to down-size to housing that is smaller and more maintenance free. Therefore, it will be important for Belchertown to have housing that accommodates an aging population: empty nesters who might want condos or small single-family homes with limited or no yards as well as the elderly age groups, who would benefit from the creation of assisted living residences and nursing homes.

Table 4: Population by Age Group: Belchertown, Pioneer Valley & State Comparison

Age Group	Belchertown			Pioneer Valley			State		
	1990 Census	2000 Census	2010 Projection	1990 Census	2000 Census	2010 Projection	1990 Census	2000 Census	2010 Projection
0-4	8%	7%	6%	7%	6%	6%	7%	6%	6%
5-19	20%	22%	19%	21%	22%	21%	19%	20%	19%
20-29	14%	10%	14%	18%	14%	15%	18%	13%	14%
30-39	23%	18%	12%	16%	14%	11%	17%	16%	12%
40-49	15%	20%	16%	12%	15%	14%	13%	16%	15%
50-59	7%	11%	17%	8%	11%	14%	9%	11%	14%
60-69	7%	5%	9%	9%	7%	10%	9%	7%	10%
70-79	5%	4%	4%	6%	6%	5%	6%	6%	5%
80 plus	2%	2%	2%	3%	4%	5%	3%	4%	4%

Source: U.S. Census Bureau & State Data Center, University of Massachusetts, Released 2003

Belchertown, like many municipalities in Massachusetts, has a small percentage of residents in the 20-29 age group (10%) compared to 14% for the Pioneer Valley and 13% statewide. This is somewhat surprising considering the town’s proximity to the University of Massachusetts. Recent studies argue that the lack of residents in this population group has been largely due to the high housing costs that have plagued the state since the early 2000s. Residents in this population group are new workers or still in school, and they seek attractive rental units, condominiums, and starter homes. Therefore, it will be important for Belchertown to make sure that its current zoning allows for the creation of new units to support these lifestyles.

Table 5: Population (by Age Group) of Potential First-Time Homebuyers

Age Group	2000 Census	2010 Projection	% Change 2000-2010	2020 Projection	% Change 2010-2020
20-24	656	1,086	65.5%	1,136	5%
25-29	672	1,134	68.8%	1,388	22%
30-34	1,001	946	-5.5%	1,569	66%
35-39	1,315	939	-28.6%	1,583	69%
<i>Total Population</i>	<i>12,968</i>	<i>15,825</i>		<i>19,658</i>	<i>24%</i>

Source: U.S. Census Bureau & MISER Population Projections

Table 5 examines the projected population for the age groups commonly considered to be potential first-time homebuyers. Despite the fact that the percentage of Belchertown residents within the 20-24, 25-29, 30-34 age groups is small when compared overall, the populations in these age groups are projected to increase. Again, it will be important for the Town to act upon the recommendations to help ensure that housing is available and affordable to people in these age groups.

Households

Number of Households & Household Size

Belchertown contained 4,886 households in 2000, which was an increase of 1,061 households since 1990. The average household size in Belchertown has been decreasing over the last few decades, mirroring state and national trends (Table 6). Compared to the surrounding communities as well as regional and state figures, Belchertown has a larger than average household size.

Table 6: Comparison of Average Household Size Trends

Year	Belchertown	Amherst	Granby	Ludlow	Palmer	Pelham	Ware	Pioneer Valley	State
1990	2.7	2.62	2.85	2.7	2.5	2.79	2.56	2.58	2.58
2000	2.65	2.45	2.71	2.55	2.45	2.57	2.41	2.49	2.51
2008	2.67	2.47	2.72	2.61	2.51	2.59	2.43	2.54	2.55

Source: U.S. Census Bureau & Demographics Now

The average household size for owner-occupied units in Belchertown in the year 2000 was 2.78 compared to the 2.12 average household size for renter households. This data supports the fact that renters are typically young and have smaller households than homeowners. For example, 43% of households headed by someone 34 years and younger rent their housing (Table 7). Only 14% of

households headed by someone 55 years and older rent their housing. This data also belies the fact that renter households overwhelm schools with children.

Table 7: Tenancy by Age of Head of Householder

Age of Head of Household	Owner Occupied	%	Renter Occupied	%
15 to 24 years	23	0.6%	166	17.7%
25 to 34 years	597	15.1%	300	31.9%
35 to 44 years	1160	29.4%	187	19.9%
45 to 54 years	1050	26.6%	103	11.0%
55 to 59 years	255	6.5%	27	2.9%
60 to 64 years	242	6.1%	8	0.9%
65 to 74 years	385	9.8%	27	2.9%
75 to 84 years	219	5.5%	80	8.5%
85 years and over	16	0.4%	41	4.4%
<i>Total Units</i>	<i>3,947</i>	<i>100.0%</i>	<i>939</i>	<i>100.0%</i>

Source: U.S. Census Bureau & DemographicsNow

Household Types

The statistics in Table 8 underscore the fact that there are a variety of household types in Belchertown. Out of the 4,886 Belchertown households, 72% were family households and 28% were non-family households. Of the 3,519 family households only 40% had children under the age of 18. Over 20% of all households are single-person households. This variety of household type supports the need for a range of housing options to accommodate various household needs. For example, does Belchertown have enough quality town-house style units available to a single working professional who desires to own and not rent?

Table 8: Belchertown Households by Type, Year 2000

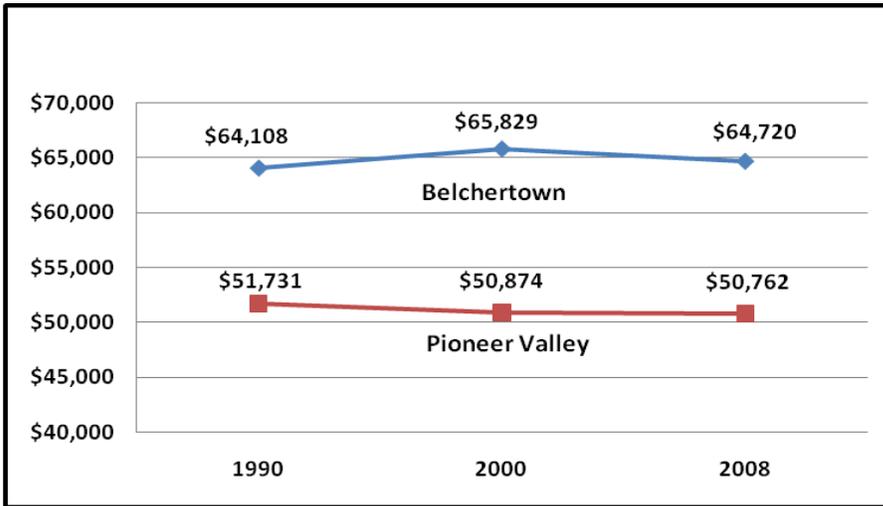
Belchertown Households by Type	Number	Percent
<i>Total households</i>	4,886	100.0
Family households	3,519	72.0
With own children under 18 years	1,895	38.8
Non-family household	1,367	28.0
Householder living alone	991	20.3
Householder 65 and older	342	7.0
Households with individuals under 18	1,969	40.3
Households with individuals 65+ years	342	7.0
Average household size	2.65	—
Average family size	3.09	—

Source: U.S. Census Bureau

Household Income

Level of household income is one indicator of economic security in a community. Belchertown’s median household income in 2008 was estimated to be \$64,720, which was much higher than the Pioneer Valley’s estimated median household income of \$50,762 (Figure 3). This data shows that Belchertown is one of the more affluent communities in the Pioneer Valley.

Figure 3: Median Household Income Trends, Adjusted for Inflation



Source: U.S. Census Bureau, 1990 & 2000 Census; Demographics Now Income Estimates; U.S. Bureau of Labor, Inflation Calculator.

Belchertown’s median household income, in adjusted dollars, rose slightly by approximately \$1,700 between 1990 and 2000.² This local increase, while slight, was not experienced by the Pioneer Valley region as a whole (Table 10). The median household income for the Pioneer Valley actually decreased (\$857) over this same period.

Table 9: Median Household Income Comparison

Median Household Income in 2008 Dollars	Belchertown	Amherst	Granby	Ludlow	Palmer	Pelham	Ware	Wilbraham
2008	\$64,720	\$50,755	\$66,885	\$58,424	\$51,041	\$75,440	\$45,637	\$83,033
2000 Adjusted	\$65,829	\$50,026	\$68,426	\$59,340	\$52,227	\$76,663	\$45,670	\$82,817
1990 adjusted	\$64,108	\$44,627	\$67,861	\$59,675	\$51,322	\$80,850	\$48,673	\$82,477

Source: U.S. Census and Demographics Now

2008 estimates indicate that the median household income in Belchertown has actually decreased since 2000 by approximately \$1,100. Overall, this income trend shows that influx of new residents over the last two decades did not significantly alter the economic status-quo of town whereas, in other areas of the region and state, the influx or loss of population has left communities wealthier or poorer, suggesting that Belchertown might be able to weather the current economic crisis better than other Pioneer Valley communities.

Household Income & Housing Affordability

The determination of which households are very-low income, low-income, moderate-income and upper-income is based on the Area Median Household Income limits, which are determined annually by the United States Department of Housing and Urban Development (HUD). Area Median Household Income limits are set for geographic regions called Metropolitan Statistical Areas (MSA's) and not for specific communities. All municipalities in Hampshire and Hampden counties are part of the Springfield Metropolitan Statistical Area (MSA).

The table below shows the current household income limits for the Springfield MSA that qualifies a household for affordable housing (Table 11). Income limits are updated annually to reflect evolving demographic and housing market conditions. HUD uses a rather complicated formula that adjusts the AMI limit to account for different household sizes. You can find the income limits for the Springfield MSA on HUD's website: <http://www.huduser.org/datasets/il.html>.

Table 10: Area Median Income Limit for Hampden & Hampshire Counties

Income Limit Area	Area Median Income	FY 2009 Income Limit Category	People per Household					
			1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
Springfield MSA	\$67,200	Very Low (30%)	\$16,300	\$18,650	\$20,950	\$23,300	\$25,150	\$27,050
		Low (50%)	\$27,150	\$31,050	\$34,900	\$38,800	\$41,900	\$45,000
		Moderate (80%)	\$43,450	\$49,700	\$55,900	\$62,100	\$67,050	\$72,050

Source: U.S. Department of Housing & Urban Development, Last updated March 2009

Households are considered to be very low-income if they earn less than 30% of AMI and low income if they earn between 30% to 50% of the AMI. Households earning 50% to 80% of the AMI are considered to be moderate income.³ Middle income households earn between 80% and 150% of the AMI.

Most federal and state housing subsidy programs limit eligibility to households that make up to 80% of the AMI. However, municipalities using local funding sources to provide housing subsidies, such as Community Preservation Act funds, can establish a higher income threshold, such as 100% of the AMI. The only disadvantage of having units available to households that make up to 100% of the AMI is that the unit will not be eligible to be counted on the town's subsidized housing inventory (40B threshold list).

A comparison of Belchertown's 2008 household income estimates to the Springfield Area Median Income (AMI) limit categories for a family of four indicates that Belchertown does have households that fall into the low and moderate income categories. Twenty-eight percent of Belchertown households earned less than \$40,000 a year and 46% earned less than \$60,000 a year (Table 12).

Table 11: Median Household Income by Age

Income Category	Total Belchertown Households		Age of Householder					
			25 - 34	% of Age Group	35 - 64	% of Age Group	65 +	% of Age Group
\$ 0 to \$19,999	556	11%	120	13%	196	7%	174	23%
\$20,000 to \$39,999	805	17%	182	19%	388	13%	196	26%
\$40,000 to \$59,999	866	18%	218	23%	508	17%	116	15%
\$60,000 to \$74,999	651	13%	144	15%	427	14%	70	9%
\$75,000 to \$99,999	901	19%	147	16%	657	22%	86	11%
\$100,000 to \$124,999	497	10%	55	6%	366	12%	57	7%
\$125,000 to \$149,999	293	6%	35	4%	229	8%	27	4%
\$150,000 or more	299	6%	33	4%	226	8%	37	5%
<i>Totals</i>	<i>4,868</i>	<i>100%</i>	<i>934</i>	<i>100%</i>	<i>2,997</i>	<i>100%</i>	<i>763</i>	<i>100%</i>

Source: Demographics Now, 2008 Household Income Estimates

An important fact from this data is that the majority of households age 65 and over fall under the town’s median household income of \$64,720. Twenty-three percent of elderly households have household incomes that are less than \$20,000 a year. It is likely that many low-income elderly households own their own homes outright (no mortgage) and as such are cash poor but equity rich. Rising energy prices, insurance costs, and taxes as well as health-care related costs may drive elderly homeowners from their homes. Again, it will be important for Belchertown to have the types of appropriate housing and services to accommodate the needs of the elderly population.

The majority of households headed by a householder between the ages of 25 and 34 also fall under the town’s median income. In this case it is unlikely that these households own their homes outright and thus are potentially cost burdened each month by housing-related costs. These situations will be assessed in greater detail in the following sections of this report.

Residents Living in Poverty

Table 13 presents data on poverty levels in Belchertown over the last two decades. The 2000 Census indicates that the number of individuals and families below the poverty level has dropped since 1989. Belchertown went from 983 individuals (9.3%) below the poverty level in 1989 to 763 (5.9%) in 1999. This local decrease was not experienced by the Pioneer Valley region or state as a whole. The percentage of individuals below the poverty level in the Pioneer Valley rose from 12.5% to 13.4% and in the state rose from 8.9% to 9.3% over this same period.

Table 12: Percentage of Belchertown Individuals and Families Below Poverty Level

Geography	Individuals in Poverty		Families in Poverty	
	1989	1999	1989	1999
Belchertown	9.3%	5.9%	6.1%	5.1%
Pioneer Valley	12.5%	13.4%	9.8%	10.0%
Massachusetts	8.9%	9.3%	6.7%	6.7%

Source: U.S. Census Bureau

The percentage of Belchertown families below poverty level decreased from 6.1% in 1989 to 5.1% in 1999, however the number of families below the poverty level moderately increased over this same period from 168 to 181. This data clearly shows that there remains a population within Belchertown who have substantial income limitations and may require public assistance to meet their housing needs. This data should also be viewed in light of the town’s limited affordable housing inventory of 205 subsidized units, eight of which are family units. This number is not sufficient to cover the housing affordability issues confronting these vulnerable populations.

Residents with Disabilities

Residents with disabilities often face substantial rental affordability problems. A new report by the Technical Assistance Collaborative (TAC), “Priced Out in 2008”, has found that fair market rents for studio and one-bedroom apartments are now 119% and 131%, respectively, of the average income of people with disabilities living on SSI (up from 69% ten years ago) in Massachusetts. According to the 2000 Census, 16% of Belchertown residents between the ages of 21 to 64 claimed a disability (Table 14). Thirty percent of residents with a disability in this age group were unemployed (or 5% of the total population 21-65), likely due to their disability. Seventy-three (6%) Belchertown residents age 65 years or older claimed some type of disability. The Belchertown Housing Authority currently has 48 units reserved for elderly individuals or individuals with disabilities.

Table 13: Special Populations with Disabilities

Geography	Total Population: Age 21 to 64 Years	% of Population Age 21 to 64 Years	% of Population Age 21 to 64 Years & Not Working	Total Population: 65 to 74 years	% of Population 65 to 74 years With a disability
Belchertown	7,965	16%	5%	1,132	6%
Hampshire County	87,615	14%	5%	17,263	6%
Hampden County	248,797	23%	11%	61,753	7%

Source: U.S. Census 2000

Race & Ethnicity

According to the 2000 Census, Belchertown is a racially homogenous community with 96% of its residents being Caucasian (Table 9). This is much higher than the percentages for the Pioneer Valley (84%) and the state (86%), but similar to the surrounding towns with the exception of Amherst. Despite the relative homogeneity, Belchertown does have to ensure that any housing lotteries created for development meets state and federal requirements for affirmative marketing within the Springfield Metropolitan Statistical Area.

Table 14: Percent of Population by Race & Ethnicity, Year 2000 Comparison

Race and Ethnicity	Belchertown	Amherst	Granby	Ludlow	Palmer	Pelham	Ware	Wilbraham
White	96.1%	79.3%	96.8%	95.8%	96.8%	95.1%	96.5%	96.4%
Black	0.8%	5.1%	0.5%	2.0%	0.8%	1.4%	0.6%	1.2%
Asian, and Hawaiian or other Pacific Islander	1.0%	9.1%	1.0%	0.6%	0.6%	1.1%	0.7%	1.3%
American Indian, Eskimo, Aleut	0.2%	0.2%	0.1%	0.1%	0.2%	0.0%	0.2%	0.1%
Other	0.6%	2.9%	0.5%	0.3%	0.4%	0.6%	0.8%	0.3%
Two or More Races	1.3%	3.4%	1.1%	1.2%	1.2%	1.8%	1.3%	0.8%
Hispanic Ethnicity	1.6%	6.2%	1.2%	6.5%	1.2%	1.9%	2.1%	1.4%
Not of Hispanic Ethnicity	98.4%	93.8%	98.8%	93.5%	98.8%	98.2%	97.9%	98.6%

Source: U.S. Census 2000

Educational Attainment

Higher education is increasingly necessary for long-term access to well-paying jobs. Since household income affects a household's ability to own and maintain housing, the percentage of the population (age 24 and over) with a bachelor's degree is briefly analyzed in this housing assessment.

Table 15: Percent of Population with a Bachelor's Degree or Higher, Year 2000

Year	Belchertown	Amherst	Granby	Ludlow	Palmer	Pelham	Ware	Wilbraham
2000	32%	68%	23%	15%	14%	61%	14%	44%
1990	29%	66%	20%	12%	13%	53%	10%	34%

Source: U.S. Census Bureau

Positively, Belchertown as well as nearly all municipalities in the Pioneer Valley witnessed a marked increase in the percent of population with Bachelor's degrees (Table 15).

Local Wages & Local Employment

Overall, Belchertown has experienced positive economic trends over the past decade. The number of Belchertown businesses increased by 36% from 2001 to 2008, and the number of jobs in Belchertown increased by 29% (Table 16). The average weekly wage has also increased by more than \$100. Belchertown's business community can be characterized as being dominated by small businesses. According to the Pioneer Valley Planning Commission's 2008 Major Employers Inventory, only five businesses in Belchertown had fifty or more employees: Hulmes Transportation Services (200), First Student Inc. (65), Department of Conservation and Recreation (60), Cooley Dickinson Hospital (53), and Universal Forest Products Inc (50).

Table 16: Belchertown Employment Data

Year	No. of Establishments	Average Monthly Employment	Average Weekly Wages ²
2001	228	2,006	\$483
2002	246	2,104	\$493
2003	284	2,316	\$499
2004	294	2,339	\$529
2005	287	2,343	\$539
2006	301	2,433	\$554
2007	303	2,433	\$567
2008 ¹	309	2,593	\$591

Source: State of Massachusetts, Department of Employment and Training

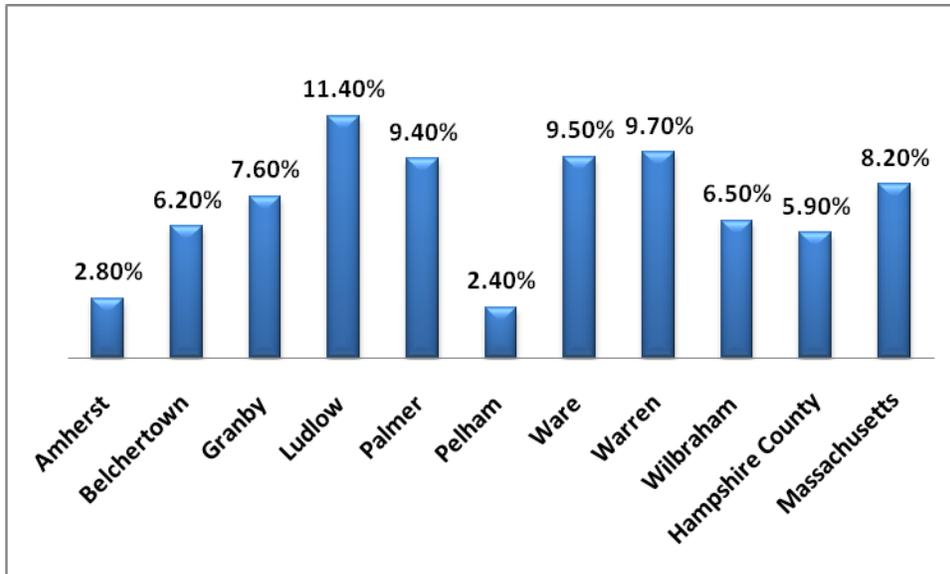
1. 2008 data through September 2008 (3rd Quarter)

2. Wage Data not adjusted to show inflation

The unemployment rate in Belchertown, the region, and the state has drastically increased over the past three years due to the economic recession that started in late 2007 (Figures 4 & 5). The percentage of unemployed Belchertown residents went from 3.9% in 2007 to 6.2% in March 2009. While the latest unemployment figures are lower than the state unemployment rate of 8.2%, it is still cause for concern.

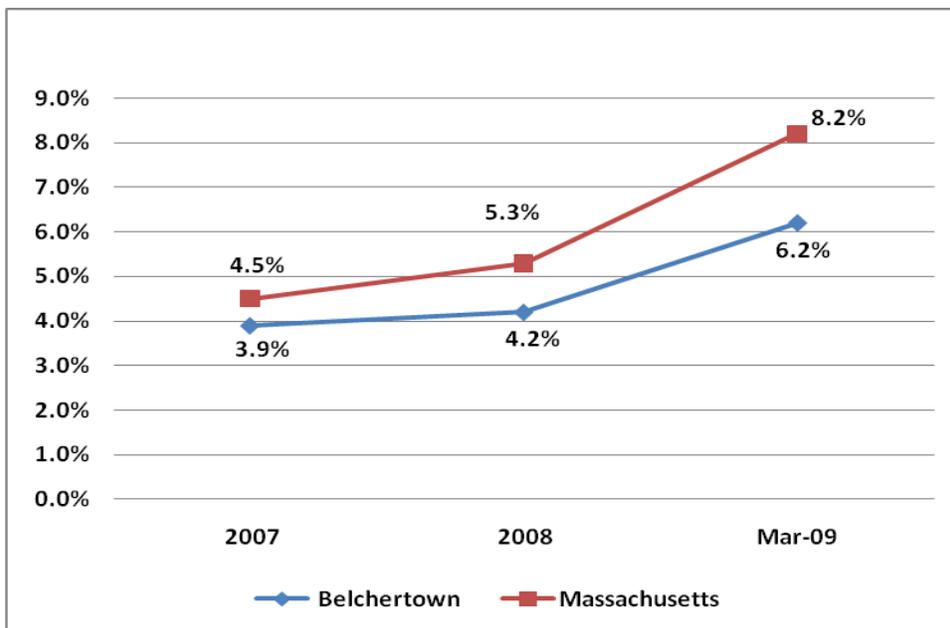
The Donahue Institute, in conjunction with CHAPA, recently released the results of a public opinion poll on housing conducted in March 2009. The results clearly indicate that Massachusetts residents continue to place the costs of housing and job security among their top concerns. The Poll found that large numbers of Massachusetts residents are very concerned about their job security and their ability to make ends meet. As Belchertown residents begin to experience difficulties paying for housing-related costs, town staff, community institutions, and local social service providers need to make sure they have a current list of resources for distressed households.

Figure 4: Area Unemployment Rates



Source: State of Massachusetts, Department of Employment & Training

Figure 5: Recent Unemployment Rates



Source: State of Massachusetts, Department of Employment & Training

Areas of Employment

Belchertown contained 7,165 working residents in 2000. The 2,593 jobs located in Belchertown is far fewer than the number of working age residents, which means that a large segment of Belchertown's working population commute to jobs elsewhere. The 2000 Census showed that 75% of Belchertown residents work outside of town.

Table 17 shows the top municipalities where Belchertown residents worked. Amherst is the only employment center that Belchertown residents can reach through quick and reliable public transit (via the Pioneer Valley Transit Authority’s Route 45 bus line). According to the University of Massachusetts, 342 University employees live in Belchertown. To reach the majority of the other employment centers, residents take Route 21, 202, or 9. Because so many residents follow the same route to work every day, there appears to be an opportunity for a greater amount of ridesharing. In addition, the town should consider further concentrating housing density along the well-traveled routes. The fifth chapter of this report will discuss strategies to meld smart growth principles with existing demographic and land use patterns.

Table 17: Top Places of Employment for Belchertown Residents

Place of Work	# of Belchertown Residents
Belchertown	1,241
Springfield	1,207
Amherst	1,024
Holyoke city	466
Chicopee	432
Northampton	355
Hadley	291
Palmer	209
West Springfield	185
Ludlow	160

Source: U.S. Census Bureau

Housing Inventory & Housing Characteristics

Housing Supply

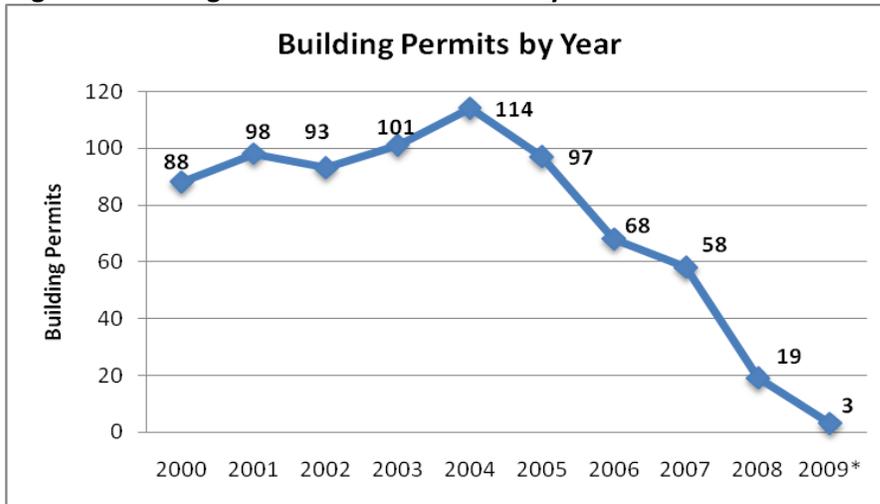
Belchertown contained 5,050 housing units in 2000. This was an increase of 27% from the 3,988 housing units in 1990. Belchertown added the most housing units out of all municipalities in the Pioneer Valley during this same time period (Table 18). Residential construction continued throughout the 2000s, with a total of 739 residential building permits issued from 2000 through May 2009 (Figure 6). During this decade residential construction reached its peak in 2004 with 114 building permits issued. Since 2004 the volume of residential construction has decreased significantly in Belchertown as in most of the Commonwealth and indeed the nation. In Massachusetts, 9,241 units were permitted in 2008, down 40% from the 2007 final estimate. In Belchertown only 19 units were permitted in 2008, down 67% from 58 units in 2007 and down 83% from the town’s peak of 114 units in 2004. For Massachusetts, this is the lowest annual level of permits since 1969.

Table 18: Total Housing Units in Belchertown and Surrounding Municipalities

Year	Belchertown	Amherst	Granby	Ludlow	Palmer	Pelham	Ware	Wilbraham
1990	3,988	8,815	2,004	7,190	5,061	502	4,095	4,631
2000	5,050	9,427	2,295	7,841	5,402	556	4,336	5,048

Source: U.S. Census Bureau & Demographics Now, 2008 Housing Unit Estimates.

Figure 6: Building Permits Issued 2000 to May 2009



Source: Belchertown Planning Department
* 2009 Data from January 2009 to May 2009

Recent Residential Development

Belchertown has continued to see a steady growth of single-family homes through subdivisions and ANR approvals. Since 2000, 11 subdivisions have been created in Belchertown resulting in approximately 180 new single-unit houses (Table 19). One subdivision was approved under the Open Space Community Development zoning bylaw. Four “adult community” condo projects were approved under the town’s new 55+ development bylaw. Brook Hollow contains 24 units and Summer Hill will contain 90 when the developer completes the project (development approximately half-built as of May 2009). The two other adult-housing projects have stalled due to the housing market. Reflecting the national recession, in 2008 there is only one new subdivision being proposed, one of the “active” subdivisions has been foreclosed on and has an uncertain future, and the Summer Hill condominium project has stalled.

While ANR approvals may have little effect on residential development in towns already “built out,” they have been a major factor in the continual increase in residential development in Belchertown, which still features large areas of open agricultural and forested land bordering town roads. Over the last nine years (2000-2009), 515 new building lots were created through the ANR process. Since 1995, 728 lots have been created. These statistics contrasts with the widely held opinion that new subdivisions are the major contributor to residential growth because in Belchertown, most new development is through ANR.

Table 19: Recent Belchertown Subdivisions

Name	Year	Lots Approved
Plaza Ridge	1996	1 *
Hunter Ridge	1996 (phase 1)	13
Hunter Ridge	1998 (phase 2)	13
Back Home Estates (Nathaniel Way)	1997	15
River's Edge	1999 (phase 1)	5
River's Edge	2001 (phase 2)	8
Concord Road	2003	1
Cold Springs Park	2003	13
Emily Lane	2004	12
High Bluff Road	2004	26
Meadow Pond Road	2004	27
Pheasant Run	2004	9
Pepper Ridge Road	2005	14
Wood's Edge Road (Wood's Edge Road)	2005	10
Wood's Edge Road (Willow Lane)	2005	11
Oasis Drive	2007	17
Hickory Hill	Approved, un-built	65
Total		260

Source: Planning Department

*10 were built later through ANR

Age of Housing Stock

Owing to the volume of residential construction during the past three decades, Belchertown has a fairly young housing stock when compared to its neighboring communities and region. Census data from the year 2000 showed that 72% of all housing units were constructed after 1970 and 21% after 1990 (Table 20). The median age of an owner-occupied unit was 1981 and 1974 for a renter-occupied unit.

Seventy-five percent of all rental units in 2000 were constructed prior to 1980. The lack of rental housing production in the past decade indicates there is a need for newer rental housing. A community dependent on older rental housing stock will typically experience more deteriorated properties, which are more likely to have lead paint, code violations and substandard conditions. By nature of the market, the production of new rental units in a community will put pressure on the owners of existing rental units to keep their investment competitive.

Table 20: Belchertown Housing Stock by Year Structure was Built (Census 2000)

Year Structure Was Built	Belchertown	Amherst	Granby	Ludlow	Palmer	Pelham	Ware	Wilbraham
Before 1939	12%	19%	14%	21%	33%	25%	32%	14%
1940 to 1949	2%	3%	7%	8%	9%	5%	7%	8%
1950 to 1959	9%	8%	22%	20%	12%	8%	12%	19%
1960 to 1969	6%	19%	16%	16%	12%	16%	8%	22%
1970 to 1979	23%	26%	16%	13%	14%	18%	18%	15%
1980 to 1989	28%	15%	12%	12%	12%	19%	14%	14%
1990 to March 2000	21%	9%	13%	10%	9%	9%	9%	8%

Source: U.S. Census Bureau

The age of a town’s housing stock and areas with concentrated numbers of older housing are important to consider when developing a housing action plan as certain public monies may be available to improve the housing condition of substandard housing. A review of “age of housing stock” by block group shows that the oldest housing stock in town is located in and around the town center as well as in the area between Route and Bay Road. The town did receive funding to conduct a housing rehabilitation program with federal Community Development Block Grant funding during 2005, which was available to households town-wide. 14 households received a deferred payment loan to improve their housing situation.⁴ The town worked with the Pioneer Valley Planning Commission in 2006 to apply for an additional round of funding from the state, but the grant application was not successful. CDBG funding awards vary year to year and are awarded very competitively. Belchertown should continue to work with the PVPC’s Community Development Department annually to review the competitiveness of developing a grant application as the application requirements and available statewide funding varies from year to year.

Condition of Housing Supply

The Sportshaven trailer park is really the only area of town that would be considered substandard housing, largely because of the poor condition of the park itself. Elsewhere in town, individual houses, particularly older houses, need varying degrees of repair or rehabilitation, but there are no other areas that give the appearance of substandard housing.

Housing Inventory By Parcel and Structure Type

Residential uses represent approximately 29% of the land use in Belchertown (9,873 acres). Residential uses include, single family homes, duplexes, three-family residences, condominiums, multifamily units, residential mobile homes, and mixed use parcels with primarily residential use (Table 21). Single-family homes are the predominant residential (87%) land use in Belchertown.

Traditionally, single-unit houses were clustered near the center of town, with small vacation style cottages along the three lakes. Farmhouses were scattered throughout town in outlying areas. In the last 30 years, single-unit houses have proliferated in outlying areas, either along existing roads or in new subdivisions.

Table 21: 2009 Residential Land Use by Parcel Type

Parcel Type	# Parcels	%	Total Acres	%
SFH	4,169	90.0%	8,569.23	86.8%
Condo	152	3.3%	0	0.0%
Mobile	3	0.1%	55.16	0.6%
2 family	150	3.2%	360.68	3.7%
3 family	22	0.5%	32.85	0.3%
Accessory land with improvement	56	1.2%	381.22	3.9%
Multi-use Residential	37	0.8%	377	3.8%
Multiple houses on one parcel	19	0.4%	32.09	0.3%
Apartment 4-8 units	14	0.3%	23	0.2%
Apartment 8+ units	6	0.1%	33.09	0.3%
Childcare facility	1	0.0%	3.33	0.0%
Other	2	0.0%	5.9	0.1%
Total	4,631		9,873	

Source: Belchertown Tax Assessors Office, 2009 Land Use Statistics

The few duplexes and triplexes are concentrated along Route 9 (Federal St) going north towards Amherst and on Hamilton Street. Likewise, multi-unit housing and condominiums are concentrated along Route 9, George Hannum Road, and the intersection with Route 202, and south along North Main Street towards the center of town. Most of Belchertown’s six large apartment complexes were constructed during the 1960s and 1970s, coinciding with the University of Massachusetts great period of expansion. One condominium is situated on the Amherst line. As noted earlier two 55-and-over condominium projects were under construction in 2008. The town changed its zoning bylaw to allow 55-and-over housing in May 2001 acting on one of the recommended housing strategies in the town’s Community Plan. There was also a zone change in 2007 to provide for expansion of the Village Greene condominium neighborhood.

Belchertown has two mobile home parks. Pine Valley Plantation is a co-operative restricted to adults. It is on Chauncey Walker Road, Route 21, and has over 300 units. Sportshaven is much smaller, with about 30 units, off Mill Valley Road, Route 181. Sportshaven has no more development potential, while Pine Valley has room for more units.

Table 22 looks at Belchertown’s housing stock another way, through 2000 Census data, by comparing Belchertown to its neighboring communities.

Table 22: Belchertown Housing Supply by Structure Type with Local Comparison (Census 2000)

Units In Structure	Belchertown	Amherst	Granby	Ludlow	Palmer	Pelham	Ware	Wilbraham
1, Attached	2.2%	5.7%	4.9%	2.7%	1.4%	3.1%	3.0%	2.9%
1, Detached	73.5%	44.0%	80.8%	72.5%	56.0%	84.5%	55.8%	88.3%
2	4.8%	6.2%	4.6%	9.9%	14.4%	9.4%	13.4%	1.9%
3-4	3.8%	11.2%	2.9%	3.3%	10.9%	1.6%	15.8%	1.9%
5-9	4.1%	11.5%	0.7%	3.4%	5.5%	0.0%	3.8%	1.6%
10-19	2.5%	11.9%	2.1%	4.3%	2.7%	0.0%	1.6%	1.4%
20 - 49	0.5%	3.9%	1.6%	1.5%	1.4%	0.0%	0.4%	0.8%
50 or more	0.0%	5.7%	2.4%	0.3%	0.7%	0.0%	0.9%	1.2%
Mobile Home/Trailer	8.5%	0.0%	0.0%	2.2%	7.0%	1.4%	5.3%	0.0%

Source: U.S. Census Bureau

Housing Inventory by Residential Density

The Massachusetts Department of Geographic Information Systems (MassGIS) categorized land use in all Massachusetts municipalities using aerial photography in 2005. The data from this aerial survey shows that most Belchertown single-family homes sit on one-half to one acre lots Table 23.

Table 23: Residential Land Use by Density

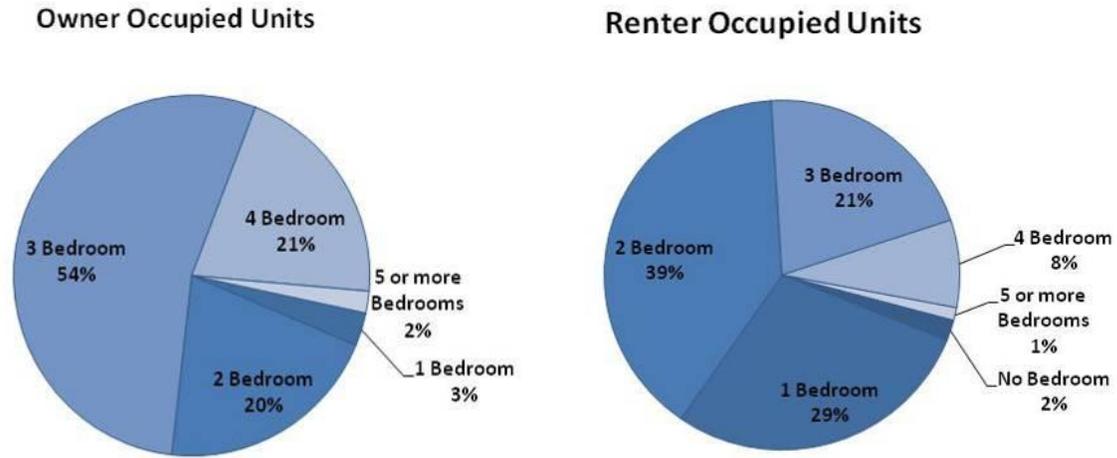
Total Residential Land Use (Acres)	Multi-Family	Less than 1/4 acre lot	1/4 - 1/2 acre lot	1/2 - 1 acre lot	Greater than 1 acre lot
3,730	2%	4%	21%	68%	5%

Source: MassGIS, 2005 Land Use Statistics

Housing Inventory by Number of Rooms & Bedrooms

Most of the owner-occupied units range from four to eight rooms while the renter occupied units range from three to six rooms. Figure 7 demonstrates how renter-occupied units tend to be three bedrooms or less while owner-occupied units have two to four bedrooms. A common objection to the development of additional multi-family rental housing is that such development will bring more children into the local school system. Numerous studies have confirmed what the data below shows: renter-occupied housing units typically have smaller households than owner-occupied units.

Figure 7: Belchertown Housing Units by Occupancy Type & Number of Bedrooms, Year 2000



Source: U.S. Census Bureau

Housing Tenancy

The majority, 78%, of housing units in Belchertown are owner-occupied while 19% being renter-occupied (Table 24). Housing stock with less than 30% rental-occupied units indicates a need for additional rental housing units in the community.

Table 24: Housing Units by Tenure: Comparative Example, Year 2000

Tenure & Occupancy Status	Belchertown	Amherst	Granby	Ludlow	Palmer	Pelham	Ware	Wilbraham
2000 Housing Units								
Owner-Occupied	78.2%	43.8%	82.8%	75.7%	61.5%	82.0%	60.9%	86.5%
Renter-Occupied	18.5%	53.5%	15.1%	22.0%	32.5%	16.0%	31.9%	10.4%
Vacant	3.3%	2.7%	2.1%	2.3%	6.0%	2.0%	7.1%	3.1%
1990 Housing Units								
Owner-Occupied	73.1%	39.0%	81.7%	74.2%	59.9%	82.1%	61.3%	85.5%
Renter-Occupied	22.8%	57.2%	15.1%	22.6%	34.6%	15.9%	32.3%	11.1%
Vacant	4.1%	3.9%	3.2%	3.3%	5.5%	2.0%	6.3%	3.4%

Source: U.S. Census Bureau

Housing Vacancies

Housing vacancy rates for homeownership and rental units in a community can indicate a tight market or, at the opposite ends of the spectrum, an abandonment problem. Only a small percentage of housing units were vacant at the time the 2000 U.S. census was taken. The home owner vacancy rate was 1.0% and the rental vacancy rate was 2.2% (Table 25). A healthy housing market is generally considered to have vacancy rates of 2-3% for owner-occupied homes and 4-5% for renter-occupied units. The fact that both rates are quite low suggests a tight rental market. Particularly for the rental market, this data indicates that special population like the elderly, young people just starting, and other non-family residents may have a difficult time finding a place to live in Belchertown.

Table 25: Vacancy Rates for Belchertown and Surrounding, Year 2000

Year	Vacant Units for RENT	Belchertown	Amherst	Granby	Ludlow	Palmer	Pelham	Ware	Wilbraham
2000	Number	21	87	15	34	86	0	99	19
	Rate (%)	2.2%	1.7%	4.2%	1.9%	4.7%	0.0%	6.7%	3.5%
1990	Number	39	111	9	52	99	1	93	23
	Rate (%)	4.1%	2.2%	2.9%	3.1%	5.4%	1.2%	6.6%	4.3%
Year	Vacant Units for SALE	Belchertown	Amherst	Granby	Ludlow	Palmer	Pelham	Ware	Wilbraham
2000	Number	39	15	4	26	58	0	39	54
	Rate (%)	1.0%	0.4%	0.2%	0.4%	1.7%	0.0%	1.5%	1.2%
1990	Number	38	96	38	72	50	5	39	82
	Rate (%)	1.3%	2.7%	2.3%	1.3%	1.6%	1.2%	1.5%	2.0%

Source: U.S Census Bureau

The rental vacancies appear to not have improved since the 2000 census. According to recent accounts by the managers of Belchertown’s main apartment complexes, rental units do not stay on the market very long in town. Belchertown’s proximity to the University of Massachusetts places additional strains on the rental market as rents are typically cheaper in Belchertown than they are in Amherst.

Housing Market Trends & Characteristics

Rental Market & Housing Costs

Rents in Belchertown historically have been moderate in comparison to asking rents in other municipalities in the Pioneer Valley. Table 26’s comparative summary of the average contract rents in Belchertown and its surrounding communities provides evidence of this.

Table 26: Average Contract Rent in 2000: Comparative Summary

Contract Rents	Belchertown	Amherst	Granby	Ludlow	Palmer	Pelham	Ware	Wilbraham
Average	\$529	\$698	\$517	\$523	\$446	\$742	\$404	\$450

Source: U.S. Census

Belchertown’s proximity to the University of Massachusetts keeps rents from being considered low. In fact, student demand for housing is one of the primary reasons for Belchertown’s tight rental market, besides of course, the shortage of supply in the number of rental units. Table 27 provides a sample of asking rents in Belchertown during the spring of 2009. Most one bedroom units rented for approximately \$750. Those on the lower end tended to be one bedroom units for rent in an existing owner-occupied or renter-occupied home. Most two bedroom units rented for approximately \$1,100 and three bedroom units for approximately \$1,375.

Table 27: Rents by # of Bedrooms, Spring 2009

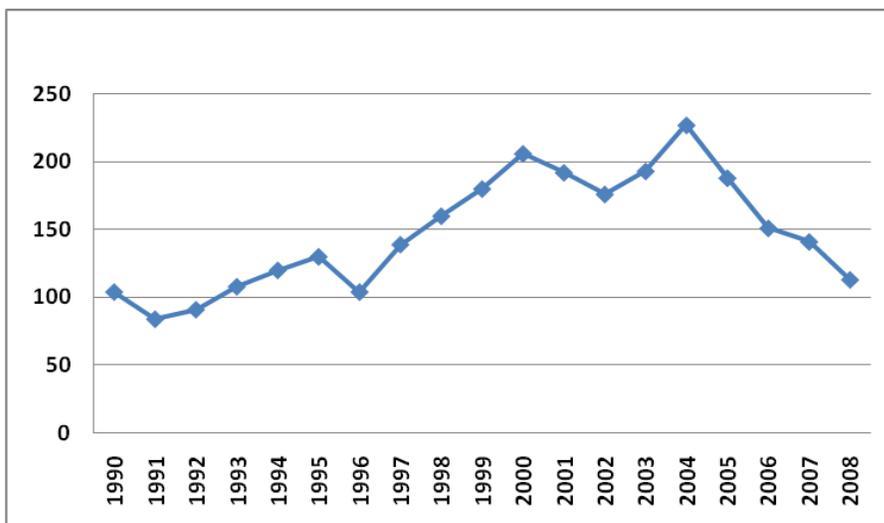
Type	Rents
1 bedroom	\$495 - \$950
2 bedroom	\$700 - \$1650
3 bedroom	\$950 - \$1425

Source: Multiple Listing Service (MLS), UMass Off-Campus Housing Listings, Craig’s List . * Data includes rooms for rent in an existing owner-occupied or renter occupied unit.

Homeownership Market & Housing Costs

Number of Sales

Figure 8: Number of Sales of Single Family Homes by Year



Source: Warren Group

Over the past 20 years, the town of Belchertown has been a strong housing sales market, ranking in the top fifteen Pioneer Valley municipalities by number of sales since 1997. During this period, sales for single family homes hit an all-time high in 2004 with 227 sales (Figure 8). Since 2004 sales for single family homes in Belchertown have decreased by 50%. Condo sales remained consistent during between 2004 and 2007 with between 17 and 21 sales per year, however they dropped in 2008 to 9 sales. Even with the current downturn of the housing market, homes are still selling in Belchertown, just not at the previous volume. As of April 2009, 24 single family home sales took place.

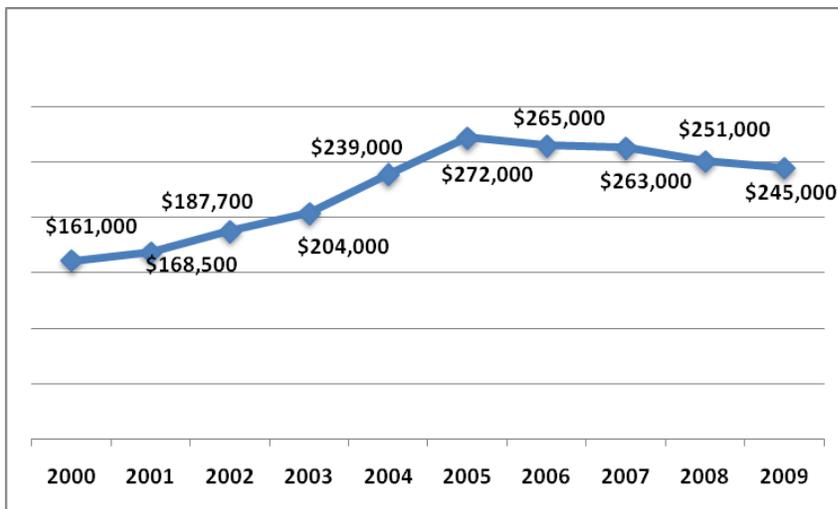
With interest rates at an all-time low (4.81 nation-wide average in April 2009), the federal government’s \$8,000 first-time homebuyer tax credit, and dropping housing sale prices, real-estate professionals hope to see moderate sales in 2009.⁵

Median Sales Prices

The median sales price for a single family home in Belchertown was relatively stable from 1987 to 1999, fluctuating between \$110,250 and \$139,500 (Figure 9). After 2000, the median sales price for a single family home began to drastically increase. Over a ten year period, between 1997 and 2007, the median sale price for a single family home in Belchertown rose 98%, from \$133,000 in 1997 to \$263,000 in 2007. This upward increase was consistent with regional and state housing trends.

Compared to the other 42 municipalities in the Pioneer Valley region, Belchertown had the 14th highest median sale price for a single-family home in 2007 (\$263,000), which was slightly above the regional average median sale price of \$241,596 in 2007. Since the 1990s, Belchertown has consistently ranked in the top 15 municipalities in the region by highest median sale prices.

Figure 9: Single-family Home Median Sale Price Trends



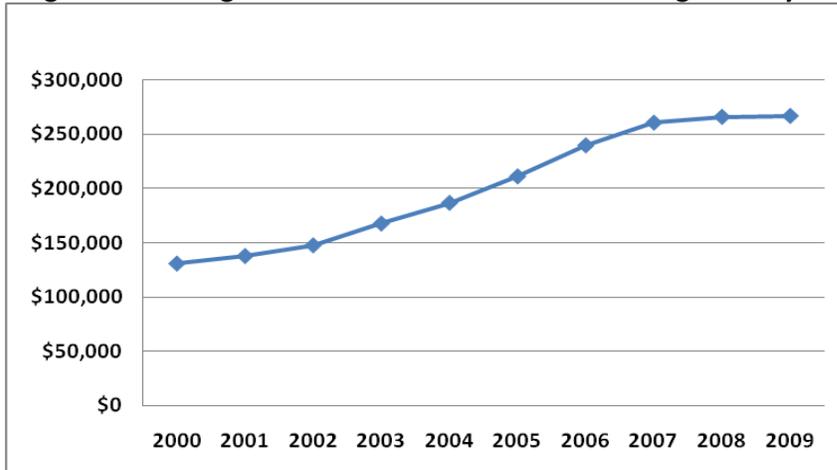
Source: Warren Group

The above figures show the upward increase in median sale price for a single family home. Since 2005, the median sale price has been steadily decreasing. The current median sale price (January-April 2009) is \$245,000. Despite the continual decrease in sale prices, many homes on the market still remain unaffordable to existing Belchertown households. This affordability gap will be discussed in greater detail in the next section.

Average Assessed Value

The average assessed value for residential uses (typically single family homes) showed little change in throughout the 1990s as the average assessed value in both 1992 and 2002 was approximately \$160,000 (Figure 10). After 2002, housing values began to dramatically increase, reaching \$289,237 by 2008. Comparatively, Belchertown had the 14th highest average assessed value for a residential property in the Pioneer Valley in 2008. Longmeadow had the highest at \$358,964 and Springfield had the lowest at \$151,541.

Figure 10: Average Assessed Value of Belchertown Single-family Homes

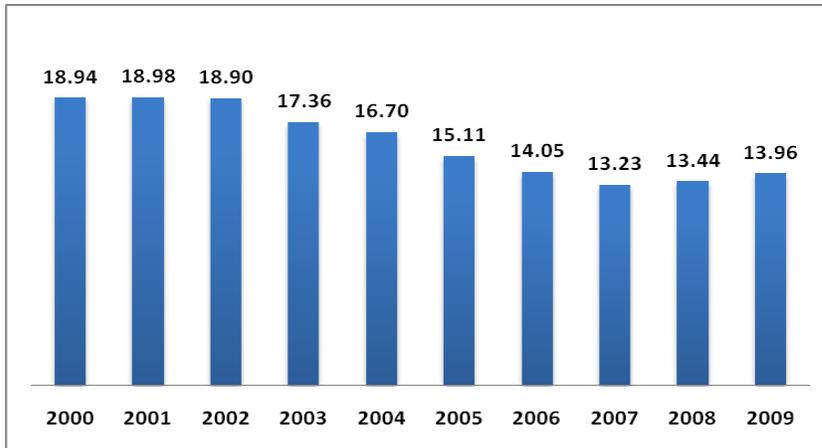


Source: Massachusetts Department of Revenue

Residential Tax Rate

The tax rate has decreased since the early 2000s when it stood around 18.94 (Figure 11). Belchertown had the 16th highest residential tax rate in the Pioneer Valley in 2009 at 13.96. The average tax rate in the Pioneer Valley for 2009 was 13.77.

Figure 11: Belchertown Residential Tax Rate by Year



Source: Massachusetts Department of Revenue

Despite the decrease in the residential tax rate since 2000, the average tax bill for owners of a single family home has not decreased, due to the rise in home values. High tax bills can make the annual costs of owning a home prohibitively expensive. According to the Director of Belchertown’s Council on Aging, Belchertown senior citizens often have trouble paying for property taxes. He suggested the town consider a property-tax “work-off” program for the elderly.⁶ The city of Chicopee is one of the latest communities across the state to utilize this strategy.

Foreclosures

Due to the recent collapse of the housing market, predatory lending practices, and job layoffs, households nationwide are close to defaulting on their mortgages or have mortgages that have already gone into foreclosure. Even though Massachusetts is in a better situation than states in the Midwest, Southwest, and Southeast, the state still has a problem that, for the parties involved, has reached crisis proportions.⁷

The foreclosure problem in Belchertown is limited in scope, but the number of households that went into foreclosure certainly has risen since the nationwide foreclosure crisis started (Table 28). Fourteen Belchertown houses went into foreclosure in 2008 and seven houses have already gone into foreclosure between January and mid-May of 2009.

To assist western Massachusetts residents in avoiding mortgage foreclosure, 15 nonprofit agencies in Hampden, Hampshire, Franklin and Berkshire Counties banded together to form the Western Massachusetts Foreclosure Prevention Center. Belchertown residents in jeopardy of mortgage foreclosure can call either Hap Housing or the Valley Community Development Corporation to receive free and confidential mortgage counseling. According to HAP Housing Inc, 10 Belchertown households received foreclosure counseling in 2008.

Affordable Housing Inventory

Belchertown currently contains 205 units on the state's subsidized housing inventory (SHI) for the town, which amounts to 4.10% of the town's total year-round housing stock (Table 29). Through Chapter 40B, Massachusetts municipalities are encouraged to increase their overall percentage of affordable units to 10% or more. Units on the inventory are listed by unit type (ownership, rental, or group home). A thorough discussion of Chapter 40B as well as the affordability restrictions units need to meet in order to be counted on this list are discussed in the introduction of this report.

Table 29: Units on Belchertown's Subsidized Housing Inventory

Project Name	Address	Type	Total SHI Units	Affordability Expires	Subsidizing Agency
Everett Acres	41 Everett Ave.	Rental	48	Perpetuity	DHCD
n/a	45 State/ 95 George Hannum Rd	Rental	8	Perpetuity	DHCD
East Walnut Hill	68 East Walnut St.	Rental	8	Perpetuity	DHCD
n/a	45 State/ 95 George Hannum Rd	Rental	12	Perpetuity	DHCD
Mill Hollow Apartments	133 Jabish St.	Rental	60	2024	RHS
Coldspring Commons	Cold Spring Road	Ownership	18	Perpetuity	DHCD
Allen Rd	Allen Rd	Ownership	1	2/16/21	DHCD
North Liberty St	North Liberty St	Ownership	1	7/25/21	DHCD
Amherst Rd	Amherst Rd	Ownership	1	2/14/21	DHCD
Maple St	Maple St	Ownership	1	2/9/21	DHCD
Chauncey/Wkr lot	Chauncey/Wkr lot	Ownership	1	7/6/21	DHCD
Oakwood Drive	Oakwood Drive	Ownership	1	4/18/21	DHCD
Federal St	Federal St	Ownership	1	11/19/20	DHCD
Clark St	Clark St	Ownership	1	1/6/21	DHCD
Turkey Hill Rd	Turkey Hill Rd	Ownership	1	2/9/21	DHCD
Allen St	Allen St	Ownership	1	2/16/21	DHCD
Chauncey/WkrLotII	Chauncey/WkrLot	Ownership	1	1/6/21	DHCD
Newton St	Newton St	Ownership	1	5/5/21	DHCD
Chauncey/Wkr lot III	Chauncey/Wkr lot	Ownership	1	7/21/21	DHCD
South Liberty St	South Liberty St	Ownership	1	2/16/21	DHCD
DMR Group Homes	Confidential	Rental	37	N/A	DMR
Belchertown Totals (2008)			205	4.10%	
			5,00		
Census 2000 Year Round Housing Units			2		

Source: Massachusetts Department of Housing and Community Development

Belchertown Housing Authority Units

The Belchertown Housing Authority manages 76 housing units in four rental developments. The 48 units at Everett Acres are devoted to the elderly and disabled. In March of 2009, Everett Acres had zero vacancies and 45 individuals on the waiting list, seventeen of whom were existing Belchertown residents.

Only twelve of the seventy-six housing units are available to families, all of which had substantial waiting lists. In March 2009, fifty-four households sat on the waiting list for one of the two, two-bedroom apartment (two total). One-hundred-and-two households sat on the waiting list for one of the eight three bedroom apartments and seven households sat on the waiting list for one of two four-bedroom apartments. Out of the 163 households on the wait list for family housing in town only 7 of these were current Belchertown households. According to the Housing Authority Director, most applicants come from central or eastern Massachusetts. Belchertown households do have preference when units become available.

The remaining sixteen units are reserved for households with special needs.

Rental Units

Outside of the seventy-six Belchertown Housing Authority units, the only other affordable rental units on the town's inventory are at Mill Hollow Apartments. Mill Hollow Apartments feature sixty, one-bedroom apartments. According to the property manager in May 2009, the apartment complex contained a few vacancies, but she expected these to fill-up quickly.

A curious omission to Belchertown's inventory are the 158 units at the Lord Jeffery Apartments. These units are listed on CEDAC's December 2008 report on expiring, at-risk subsidized units. These one and two-bedroom units were built in the late 1960s, funded by the USDA's Rural Housing Service Program. According to the company that manages these units, 152 units out of 158 are subsidized and the subsidy ensures that households pay no more than 30% of their household income in rent.

The Department of Housing and Community Development (DHCD) stated the Mt. Holyoke Management company would simply need to submit a copy of the rental assistance contracts or use restrictions for the apartment complex to DHCD to confirm eligibility as subsidized housing units to be counted toward Belchertown's official subsidized housing stock. If these units were added, Belchertown's percentage of subsidized housing units would increase to 7.3% from 4.1%.

Group Home Units

Thirty-seven units on the town's SHI are listed as group homes. A group home is a state-licensed facility intended for occupancy by elderly persons and/or persons with disabilities. Except for live-in aides, all persons living in a group home, whether assisted or not, must be elderly persons or persons with disabilities who do not require continuous medical or nursing care. A group home consists of bedrooms for residents, which can be shared by no more than two people, and a living room, kitchen, dining area, bathroom, and other appropriate social, recreational, or community space that may be shared with other residents. No more than 12 persons may reside in a group home including assisted and unassisted residents and any live-in aides. Group homes are subsidized in part through funding appropriated by the Massachusetts legislature to the state agency providing services to the residents in the home and in some cases other funding sources. Per state and federal (HIPAA) statute, the locations of group homes are kept confidential.

Owner-Occupied Units

The town contains eighteen homeownership units at Cold Spring Commons that are deed-restricted affordable in perpetuity. Fourteen of the owner-occupied units on the town's inventory resulted from the town's 2005 Housing Rehabilitation Program. The state recently ruled that rehabilitation units created through Community Development Block Grant Funding projects that did not have affordability restrictions in place would no longer be counted on a town's subsidized housing inventory. Rehabilitation units existing on the list before the ruling do not have to be removed. According to the Pioneer Valley Planning Commission, these rehabilitation units are actually not deed-restricted.

New Affordable Housing

HapHousing Incorporated constructed seven duplexes (14 units) behind Cold Spring Commons in 2004, finishing an existing 40B comprehensive permit. These two and three bedroom units are widely considered to be some of the best-looking affordable homeownership units in Western Massachusetts.

Eleven of these units are available to households that earn up to 80% of the Area Median Income and three of these units are available to households that earn up to 100% of the Area Median Income. The two bedroom units sold for approximately \$95,000 and the three bedroom units between \$105,000 and \$115,000

Subsidized Housing & Affordability Expiration

Units on the SHI are either subsidized in perpetuity (forever) or subsidized up to a set date in the future. When the affordability expires, market sales prices or rents apply. For example, the affordability for the unit that is located along North Liberty Road is set to expire on July 25, 2021. All of the existing non-perpetuity units are set to expire in the early 2020s. According to a recent report by the Community Economic Development Assistance Corporation

Pine Valley Plantation & Affordable Housing

The Pine Valley Plantation Mobile Home Community features over 300 homeownership units available to senior citizens. Even though these units are widely considered to provide senior citizens with affordable homeownership opportunities, these units do not count toward Belchertown's 10% affordable housing goal.

The state requires that housing units on a municipality's subsidized housing inventory be deed-restricted as affordable for a specified period of time (at least 30 years) and the housing unit must be occupied by a household whose income does not exceed 80% of the area median income. The state also caps household assets for age-restricted homeownership units. In order for some or all of the units at the Pine Valley Plantation count toward Belchertown's 10% affordable housing goal, substantial restrictions would need to be placed on pre-existing owned units.



New affordable housing units at the Orchard @ Cold Spring Commons

(CEDAC), Massachusetts has lost 12,359 affordable housing units through prepayments and rent subsidy contract termination and is at risk of losing 24,638 more subsidized units by December 31, 2012.

Why would affordable units expire? Many of the subsidies available for affordable housing development only require that the units be affordable (available to individuals who meet strict income requirements) for 30 years for rental developments or 15 years for homeownership units. This is done to provide a financial incentive to produce affordable housing units to developers. Many non-profit developers, though, are able to finance their projects so the units can remain affordable in perpetuity.

Analysis of Housing Costs & Affordability in Belchertown

Housing-Cost Burdened Households

The general rule of thumb is that a household should be spending no more than 30% of their income on housing-related costs. Households that spend more than this amount are considered “housing cost burdened.”

As housing prices have risen at a greater rate than household income, the affordability gap in Belchertown has widened significantly. In the year 2000, twenty percent of homeowners spent 30% or more of their income on housing-related costs (Table 30). The situation was much worse for renter households, forty-two percent of which spent 30% or more of their income on housing-related costs.

Belchertown’s median household income in 2000, in unadjusted dollars, was \$52,650. Thirty-four percent of homeowner households who spent 30% to 34.5% on housing-related costs earned less than \$35,000 per year. Fifty-two percent of homeowner households who spent 35% or more earned less than \$35,000 per year. Of the renter households who spent 30% to 34.9% of their income, ninety-two percent earned less than \$35,000 per year. One-hundred percent of renter households that spent 35% or more earned less than \$35,000. Considering housing values and costs have substantially increased since the 2000 Census was taken, it is likely that even more households are paying more than 30% of their income on housing-related costs.

Table 30: The Percentage of Household Income Spent on Housing Costs by Income Group

Household Income	Households with Cost Data	Housing Costs as a Percentage of Household Income					
		Less than 20.0 percent	20.0 to 24.9 percent	25.0 to 29.9 percent	30.0 to 34.9 percent	35.0 percent or more	not computed
Homeowners							
Less than 10,000	40	0%	0%	0%	0%	50%	50%
\$10,000 to \$19,999	150	0%	25%	18%	4%	53%	0%
\$20,000 to \$34,999	300	12%	12%	12%	16%	48%	0%
\$35,000 to \$49,999	502	19%	12%	27%	11%	31%	0%
\$50,000 to \$74,999	1,053	42%	28%	21%	4%	5%	0%
\$75,000 to \$99,999	595	67%	28%	1%	2%	2%	0%
\$100,000 to \$149,999	383	93%	5%	0%	2%	0%	0%
\$150,000 or more	116	100%	0%	0%	0%	0%	0%
<i>Total Homeowner Households</i>	3,139	1449	620	427	158	465	20
Renters							
Less than 10,000	180	3%	14%	8%	9%	66%	0%
\$10,000 to \$19,999	172	6%	4%	16%	16%	59%	0%
\$20,000 to \$34,999	248	6%	12%	23%	14%	35%	0%
\$35,000 to \$49,999	186	69%	13%	9%	4%	0%	0%
\$50,000 to \$74,999	113	88%	0%	12%	0%	0%	0%
\$75,000 to \$99,999	24	100%	0%	0%	0%	0%	0%
\$100,000 or more	0	0%	0%	0%	0%	0%	0%
<i>Total Renter Households</i>	923	281	87	129	84	305	37

Source: U.S. Census Bureau, 2000 Census

The Donahue Institute at the University of Massachusetts released a detailed study of the current state of the housing market in Massachusetts and projected housing demand through 2012, statewide and by 7 regions. The study, which was commissioned by DHCD, found that the number of households with housing affordability problems has continued to rise, with almost half of all renters and one-third of owners paying more than 30% of income in 2005/2006. It projects that shortages of affordable housing will grow through 2012, even in areas with net housing surpluses as available housing is sometimes poorly matched to demand.

Housing Affordability in Today's Housing Market

The following two tables (Table 31) highlight how expensive it is for households to purchase a home, especially for first-time homebuyers. The left-hand column projects the maximum sale price a Belchertown household earning the median household income could afford to purchase. Using the terms specified below, this household could afford up to a \$210,000 house. With a twenty-

percent down-payment this household could afford slightly more, up to a \$240,000 house. The median sale price for a single-family home in Belchertown in 2008 was \$251,000.

The right-hand column projects the maximum sale price a household earning the average teacher’s salary in the Belchertown Public School System could afford to purchase. The maximum sales price this household could afford is \$168,000, which is substantially less than the \$251,000 median sale price in 2008.

Table 31: Calculating Housing Affordability Using Current Household Income Data

Maximum Sale Price of a House that a Household Earning the Median Household Income Could Afford to Purchase		Maximum Sale Price of a House that a Household Earning the Average Teacher's Salary in the Belchertown Public School System Could Afford to Purchase	
Median Household Income	\$64,702	Household Income	\$52,504
Monthly Household Income	\$5,392	Monthly Household Income	\$4,375
Target Monthly Housing Cost (30% of Monthly Household Income)	\$1,618	Target Monthly Housing Cost (30% of Monthly Household Income)	\$1,313
Sales Price	\$210,300	Sales Price	\$168,000
5% Down payment	\$10,515	5% Down payment	\$8,400
Mortgage	\$199,785	Mortgage	\$159,600
Interest rate	5.00%	Interest rate	5.00%
Amortization	30	Amortization	30
Monthly P&I Payments	\$1,072	Monthly P&I Payments	\$857
Belchertown Tax Rate	\$13.96	Belchertown Tax Rate	\$13.96
Monthly property tax	\$245	Monthly property tax	\$195
Hazard insurance	\$70	Hazard insurance	\$56
PMI	\$130	PMI	\$104
Condo/HOA fees (if applicable)	\$100	Condo/HOA fees (if applicable)	\$100
Monthly Housing Cost	\$1,617	Monthly Housing Cost	\$1,312
Necessary Income to Afford this Home	\$64,684	Necessary Income to Afford this Home	\$52,478

Source: MA Department of Housing and Community Development & PVPC

Rental Affordability in Today’s Housing Market

A household earning the median income may have difficulty finding a place to rent due to a tight rental market, but rents in Belchertown are basically affordable to households in the higher income brackets. Households with smaller incomes, however, would have difficulty in locating an affordable rental unit. A household that earns approximately \$32,000 could afford a maximum monthly rent of \$800. As table 27 showed in an earlier section of the report, most one bedroom units rented for approximately \$750. A one-person household, then, could afford most one-bedroom rentals in Belchertown. However, households with two or more people, with a \$32,000

annual income, may have great difficulty finding a place to rent as most two bedroom units rented for approximately \$1,100 and three bedroom units for approximately \$1,375.

Renter Assistance

As noted earlier, the Belchertown Housing Authority administers four state-aided projects.

The Belchertown Housing Authority does not administer units under the Section 8 Housing Choice Voucher Rental Assistance program. HapHousing, however, does administer Section 8 vouchers in the region. Under this program, eligible individuals are issued a voucher to locate and rent decent, safe, and affordable housing of their choice in the privately owned market that meets the program's criteria. Participants pay thirty percent of their monthly income for rent and utilities and the government pays the balance directly to the property owner. However, the rents of these units must be reasonable. To ensure rent reasonableness, the HAP attempts to determine what the standard market rents are for Belchertown from local property owners. In December of 2008, six Belchertown households had Section 8 vouchers administered by HapHousing.

Gaps Between Existing Needs and Current Supply

Public and subsidized housing in Belchertown offers some households access to decent rental housing and relief from the cost burden characteristic of housing in the private rental market. Public housing in Belchertown is attractive, well managed and well maintained, and the Belchertown Housing Authority has an active modernization program. But the supply of publicly assisted units is limited, especially for families, and waiting lists are extensive. The Belchertown Housing Authority has no current expansion plans, citing a limited budget and dwindling state and federal funding sources for subsidized housing developments.

Belchertown affirmed in its 2008 Community Plan its commitment to “encourage the development of housing that fits the needs, resources, and preferences for groups of particular concern, including seniors, retired people, households with modest incomes, and young people just starting out.” The town is fortunate that its residents desire a diverse mix of housing to accommodate the range of the town’s population. Belchertown has traditionally been a community where young singles, couples, and families with children could get started. However, land and housing values have priced many first-time house buyers out of the market, resulting in the concern that the town is losing its traditional base. A concomitant concern is that long-time residents with reduced incomes can no longer live in Belchertown.

It is important to realize that the persons needing other choices in housing are Belchertown people, many born and raised in town, and planning for additional affordable or specialized housing is necessary to meet the needs of Belchertown’s own people who lack such housing now or will be looking for it in the future. Additionally, professionals working to find or provide services and facilities for lower income, disabled, and elderly people uniformly note that the lack of public transportation service has resulted in an exclusionary barrier for those persons unable to use personal transportation.

The 2008 Community Plan laid out a number of strategies and actions to increase housing opportunities in Belchertown. These strategies and actions along with several new ones, will be discussed in Part 5 of this report, the Housing Action Plan.

¹ The state's Data Center was formerly based at the Massachusetts Institute of Social and Economic Research (MISER). It is now based at the Donahue Institute at the University of Massachusetts.

² Source: Demographics Now, 2008 Census Estimates & U.S. Labor Bureau of Statistics, Inflation Calculator.

³ Federal, state, and local subsidy programs use these federally-determined income thresholds to provide housing subsidies to needy residents.

⁴ The Council on Aging Director stated that he thought the program was very helpful, even if it was limited, and would like to see this done again.

⁵ The federal government made available a tax credit of up to \$8,000 for qualified first-time home buyers purchasing a principal residence on or after January 1, 2009 and before December 1, 2009. This is an outstanding opportunity for home buyers.

⁶ The Council On Aging Director stated that the Council on Aging could certainly use some additional "employees" to assist with their various programs, notably transportation service.

⁷ The Citizens' Housing and Planning Association (CHAPA) will be establishing a Massachusetts Foreclosed Properties Program to facilitate the disposition of real estate owned properties (REO) to non-profit organizations, local housing authorities and agencies, municipalities, private owners, owner-occupants, and other purchasers in Chicopee, Holyoke, and Springfield as well as 36 other communities in Massachusetts.

Affordable Housing Opportunities and Challenges

Development Conditions

The development of the Belchertown Housing Production plan included the identification of opportunities for the development of affordable housing as well as associated obstacles and challenges.

Zoning & Town Bylaws

The Belchertown Zoning Bylaw establishes ten zoning districts, six of which are specific to residential uses. Town bylaws also include regulations and requirements for: 55-and-Over Housing, Open Space Community Development, and Common Drive Development as well as a Historic Village Protection Village Overlay in the town center.

Zoning District Descriptions

Primary Agriculture (AG-A)

This is Belchertown’s largest zoning district with over 27,000 acres. This district allows single family uses by right, and everything but multi-family dwelling units and 55 and over housing by special permit. With the growth in single-unit houses, the Ag-A district is gradually losing its special characteristic as “primarily agriculture.” The 2008 Community Plan noted how “the town needs to address the dichotomy in the Ag-A district between purpose and actual use.”

Rural Residential (Ag-B)

This is Belchertown’s second largest zoning district with over 5,000 acres. This district encompasses most of the major subdivisions approved in the last 20 years and provides a transition area from the lakes and village residential zones to primary agriculture areas. This district allows single family uses by right, and everything but multi-family dwelling units, 55-and-over housing, and continuing care retirement communities by special permit.

Belchertown Zoning Districts

AG-A	Primary Agriculture
AG-B	Rural Residential
VR	Village Residential
LR	Lakes Residential
MDR	Multiple-Dwelling Residential
MHP	Mobile Home Park Residential
B1	Limited Business
B2	General Business
I	Industrial
LI	Light Industrial
	Wetland Protection Overlay
	Floodplain Overlay
	Aquifer Protection Overlay
	Historic Village Protection Overlay

Table 32: Belchertown Zoning District Summary

Belchertown Zoning Districts & Corresponding Acreage										
District	AG-A	AG-B	VR	LR	MDR	MHP	BI	B2	LI	I
Acreage	27,487	5,102	692.4	734	63.4	224.3	165.8	437.9	363.5	129.6
% of Total	77.6%	14.4%	2.0%	2.1%	0.2%	0.6%	0.5%	1.2%	1.0%	0.4%

Source: 2008 Belchertown Community Plan

Village Residential (VR)

The Village Residential District, at almost 700 acres, encompasses the residential area surrounding the town center and is served by town water and sewer. These neighborhoods can accommodate smaller lots (minimum 20,000 square feet.) However, there is little vacant developable land left in this zoning district. This district allows single family uses by right and everything but multi-family dwelling units by special permit.

Lakes Residential (LR)

The Lakes Residential District, at 700 acres, encompasses residential development around the town's three small lakes. Historically, this was a resort area of summer cottages, but most of these residences are now year-round. The district was designed to protect the environmentally sensitive lake area. This district allows single family uses by right and duplexes and conversions by special permit.

Mobile Home Park (MHP)

The Mobile Home Park District, is limited to two mobile home parks, Pine Valley Plantation and Sportshaven. Dimensional requirements within the parks are compatible with mobile homes. This district only allows mobile homes by plan approval and 55-and-over housing by special permit with plan approval.

Multiple Dwelling Residence (MDR)

The Multiple Dwelling Residence District is limited to areas where there are currently apartments and condominiums. Multiple dwelling units must be on a minimum of three acres with a density of no more than six units per acre. This district allows multi-unit dwellings by plan approval, 3-4 units on estate lots by right, and continuing care retirement community and fifty-and-over housing by special permit.

Limited Business (B-1)

The Limited Business District (B-1) encompasses the town common area and the traditional town center. This district is primarily for small retail and professional activities, but does allow for single-family by right; duplexes, conversions, common drive developments, and continuing care retirement community by special permit. Depending on the size, mixed use residential is allowed either by-right, by plan approval, or by special permit.

Business (B-2)

The General Business District (B-2) encompasses areas suitable for larger scale commercial and retail business. Currently, the general business zone occurs along the major roads, Route 202 west of town, and north around the intersection of Route 202 and Route 9, and further north on Route 9 near the Amherst border. Two state school parcels off of Route 21 are zoned general business. Residential uses are prohibited in this district, with the exception common-drive development and continuing care retirement community. Depending on the size, mixed use residential is allowed either by-right, by plan approval, or by special permit.

Other Residential-Related Town Bylaws

55-and-Over Housing

The 55 and over housing definition and use allows for residential complexes restricted to residents mainly aged 55 and over. These complexes are allowed by special permit in districts where traditional multi-family housing is not allowed. Two 55 and over complexes have been built to date.

Open Space Community Development (OSCD)

This zoning bylaw provides for an alternative form of subdivision development that ‘clusters’ housing in a denser pattern on a parcel and leaves large contiguous areas of open space. Development under this bylaw is by special permit. Since 1990, only one subdivision, Dana Woods, has been completed as an OSCD. According to the town planner, changes made to Belchertown’s subdivision regulations, Board of Health septic regulations, and the definition of open space has made the current OSCD regulations, definitions and dimensions confusing and difficult to implement for developers. Consequently, the planning board needs to review and revise the current OSCD bylaw to make it more appealing to developers. During this process, there is an opportunity to include inclusionary zoning provisions for the development of affordable housing to this bylaw.

Historic Village Protection Overlay District

The Historic Village Protection Overlay District applies to areas within the Belchertown Center Historic District, mainly around the town common. It limits the type, appearance, intensity of businesses, and other uses in order to maintain the historic character of the neighborhood.

Subdivision Regulation

In recent years the Planning Board has revised the subdivision regulations several times in order to more closely adhere to the goals of preserving rural character and improving the safety standards necessary for a growing community. Recent changes have included shortening cul-de-sac roads, tightening the definition of open space, requiring traffic and environmental analyses, requiring open space for increased road length.

Common Driveways

In an effort to minimize adverse impacts to wetlands and other environmentally sensitive areas, Belchertown permits alternative access to lots by allowing one driveway to serve several lots. This results in roads that are private driveways that serve two to six houses.

Summary of Permitted Residential Uses

Multi-family

Multiple unit dwellings are prohibited in all districts but the Multiple Dwelling Residence. Since the multiple dwelling residence district is limited to areas where there are currently apartments and condominiums there are little to no opportunities for the creation of additional multiple dwelling units in town under current zoning.

The fifty-five and older residential bylaw, which was adopted in 2001, provides some relief to the prohibition on the development of multi-family dwelling units in town. In addition the town does allow mixed use residential in its two business districts, however, it limits the residential component to no more than 30% of the floor space of all buildings on the parcel.

Overall, potential growth of multi-unit housing is restricted by zoning (any new multi-unit housing would require rezoning) and limited access to town water and sewer. This provides the opportunity for the community to encourage affordable housing through locating appropriate zoning districts in places where town water and sewer services are available. Potential sites will be discussed in a later section of this report.

Assisted Living, Nursing Home, Other types of Housing for the Elderly or Disabled

Convalescent or nursing homes are permitted by plan approval or special permit in all but the Lake Residential, General Business, Industrial, and Mobile Home Park Districts. Continuing Care Retirement Communities are permitted by special permit in all but the Rural Residential, Lake Residential, Industrial, and Mobile Home Park Districts.

Zoning Opportunities

Accessory Apartments

Accessory dwelling units, also known as accessory apartments, provide units that can be integrated into existing single-family neighborhoods to provide low priced housing alternatives that have little or no negative impact on the character of the neighborhood. The creation of independent housing units within existing residential structures, or on their lots, is one way to increase the supply of housing and improve affordability, both for the current owner and the new tenant.

The town has tried two times to adopt an accessory apartment bylaw at town meeting and it has been voted down each time. The main arguments opponents make are that students from the University of Massachusetts would overwhelm the town. Adopting this bylaw would provide affordable housing opportunities for the elderly and young professionals as well as legalize the numerous existing accessory apartments in town. The town planner currently is in discussion with the Planning Board to bring this zoning measure to town meeting again.

Inclusionary Zoning

Inclusionary zoning is a planning tool used by towns in Massachusetts to increase the affordable housing inventory in a community, and to help provide a range of housing options to include homebuyers or renters whose income is below the regional median household income. Since Belchertown is a growing community and will likely see the creation of more residential units in the years to come (most approved Belchertown subdivisions over the past ten years resulted in the creation of 10 to 30 units), there is an opportunity for the town to increase its supply of affordable housing while residential development is already occurring.

Most towns require developments of 10 units or more must to include at least one affordable, but the percentage could be set by the town as there is no state requirement. Many communities also allow developers to give money or land to a local fund rather than build the units to receive fees-in-lieu-of- when developers opt to provide equivalent units in cash or land instead of actual construction. Such trust funds are authorized by M.G.L. Chapter 44: Section 55C, Municipal Affordable Housing Trust Fund. Special considerations can also be negotiated with developers. These might include waivers if hardship can be proven. If a community wishes to focus development in the town center, a developer might contribute to adding new units outside of the development area and into the town center. The PVPC has developed inclusionary zoning bylaws for other communities and can provide examples of such bylaws.

Chapter 40R Smart Growth Zoning

Chapter 40R of the Massachusetts General Laws established the Smart Growth Zoning Overlay District Act. This is a zoning enabling act as well as a state program that encourages municipalities to create dense residential or mixed-use smart growth zoning districts in areas of concentrated development such as existing village and town centers and in other highly suitable locations such as existing highway commercial corridors. The goal is to have an optional zoning mechanism in place that promotes the production of a range of housing options in a sustainable, smart growth fashion for when the housing market picks up again.

Potential Locations for Smart Growth Zoning Districts

- (1) “Areas of Concentrated Development”** *a village center, town center, or city center, or an existing commercial district (with sewer)*
- (2) “Unsewered Existing Rural Village Districts”** *within 0.5 miles of town center.*
- (3) “Qualified Adjacent Areas”** *contiguous to eligible areas, served by or planned to be served by sewer, within 0.25 miles of civic buildings, commercial areas, or a bus stop.*
- (4) “Other Highly Suitable Locations”** *identified in local comprehensive, community development, area specific, and regional policy plans and be consistent with smart growth goals.*

By designating and adopting Smart Growth Zoning Districts, municipalities are eligible to receive special state funds. There is an initial incentive payment that ranges between \$10,000 and \$600,000, which is based on the number of projected housing units that will be constructed within

the new Smart Growth Zoning District. These funds are unrestricted. Municipalities will also receive a bonus payment of \$3,000 for each new housing unit permitted and built within the new overlay district.

Development in smart growth zoning districts must meet the following requirements in order to be approved by the state.

1. Construction of new residential units must conform to minimum densities set by the Department of Housing and Community Development (shown at right).

Required Minimum Densities	
Units/acre	Property Type
8	Single family and townhomes
12	Two and three family
20	Multi family

2. At least 20% of the housing units created in the district need to be sold or rented to families who make approximately \$62,000 per household annually.

3. Projects must be allowed by-right or by a limited site review process consistent with community approved design standards.

The state passed a companion statute to Chapter 40R called Chapter 40S in response to the common concern that new housing was costly in terms of municipal finances, given the imbalance of tax revenues and service costs. Qualifying communities will be reimbursed for the net cost of educating students living in new housing in smart growth districts.

In May 2009, there were 27 Massachusetts municipalities that have SGZD's, including Northampton, Holyoke, and Westfield. Easthampton and Chicopee both have proposed districts under state review. 40R districts are located in city and town centers, neighborhood business districts, along existing highway commercial corridors, and in areas containing formerly undeveloped or underutilized land that was suited for smart growth development. They range in size from 0.33 acres to 169 acres.

Chapter 40B

Chapter 40B is a state statute that enables local Zoning Boards of Appeals (ZBAs) to approve affordable housing developments in any zoning district in town if at least 20-25% of the units have long-term affordability restrictions. Also known as the Comprehensive Permit Law, Chapter 40B was enacted in 1969 to make affordable housing more widely available throughout the state by reducing unnecessary barriers created by local approval processes, local zoning, and other restrictions. It is important to note that a Chapter 40B Comprehensive Permit cannot supersede environmental regulations and protections.

Chapter 40B has helped to produce hundreds of affordable housing developments that could not have been built under traditional zoning approaches. Developments built using comprehensive permits (CPs) include housing for the elderly and people with disabilities, single-family subdivisions that include affordable units for town residents, multifamily rental housing developments, and mixed-income condominiums.

Chapter 40B is often viewed negatively by the public since the comprehensive permit allows developers to override local zoning restrictions. Indeed, around the Commonwealth some developers have constructed residential developments with the 40B Comprehensive Permit that were out of scale and not in tune with the affordable housing needs of the community. However, municipalities can use 40B as tool to promote development in a way that the community finds compatible. “Friendly 40B” developments occur when a municipality works closely with a developer to produce affordable housing that addresses actual affordable housing needs and reflects community character.

Chapter 40B restricts the use of comprehensive permits to public agencies (including housing authorities), non-profits and limited dividend developers (developers who agree to limit their profits on a development in accordance with the rules of the subsidy program they are using). According to CHAPA, housing authorities have developed about one quarter (23.3%) of comprehensive permit developments built from 1972 to 2008, non-profits have developed 18% and limited dividend developers have developed about 58% (including developers selected by municipalities specifically to create affordable housing on town-controlled property). Limited dividend developers have been the primary developers of affordable ownership units, developing 92% of such units to date.

Municipal Infrastructure

Wastewater

Belchertown relies mostly upon septic systems for the disposal of wastewater. The town center is served by a sewage treatment facility on the former state school property on George Hannum Road. The town built this facility in 2001 to double the capacity of the old state school property plant as well as to update the facility and ensure compliance with federal and state regulations. This plant was approximately at 50% of its capacity in 2008. Treatment plant capacity will suffice for the next projected phases of development in Belchertown.

Sewer lines currently exist through the center of town south to the end of Springfield Road at Pine Valley Plantation and the proposed golf course on Chauncey Walker Road. The system is expanding north along Bay Road and Metacomet Street to the lakes and back along Federal Street. This is an urgent project as the lakes have suffered from the many seasonal camps having been converted to year-round residences. In the late '90s, a sewer line was extended south to the Pine Valley Plantation mobile home park in an effort to ensure that this residential community remained operational for its primarily elderly residents. Two main sewer line expansions were completed in the early 2000s. The first was through the lakes, which was urgently needed to save the lakes from rapid eutrophication. A second expansion, undertaken by developers, brought a sewer line to Turkey Hill Road to serve the new business site.

The 2008 Community Plans notes the importance for the town to identify areas of high priority for future expansions. The town will need to plan further expansion based on targeted development areas and to prevent further environmental degradation in areas where septic systems are failing.

Water

Belchertown's residential areas are mostly served by private wells. Growth in Belchertown is dependent on available water and for that water to be clean. The 2008 Plan noted that while this is sufficient so far, no one knows how many more wells can be accommodated by Belchertown's underground water supplies. Planned public infrastructure improvements include protecting water supplies – both ground water and surface water.

There are five important public water supplies with sources in Belchertown (Belchertown Water District, Quabbin Reservoir, Springfield, Amherst, and Bondsville). Three of these, Amherst, Bondsville, and the Belchertown Water District, provide water to customers within Belchertown. Amherst town water is available in a very small area in the far northwest corner of Belchertown, in Dwight. Bondsville water serves Bondsville village, but not much beyond it. There is potential for expanding this. The Belchertown Water District is a separate entity and is not part of the town government, but it is integral to the growth and functioning of the town. It serves the center of town, through the lakes, in the north, to the new high school in the south. Much of the town's imminent growth will be served by this system, most notably the former state school campus.

The 2008 Plan notes the need for the Belchertown Water District to plan for an expanded water line system and future wells. Areas of high priority will be the development of the state school property, down Turkey Hill Road, Springfield Road, and Mill Valley Road. While the system is presently adequate, there concerns about its ability to meet increased demand for more volume and pressure to serve customers and provide ample force for fire suppression. The Plan also recommended that land purchases, conservation easements, and other methods of securing the development rights of property in the aquifers be aggressively pursued in partnership with the town, state, and other organizations. In addition, it noted that the Board of Health may need to consider additional protection for private wells and town water supplies.

Roads

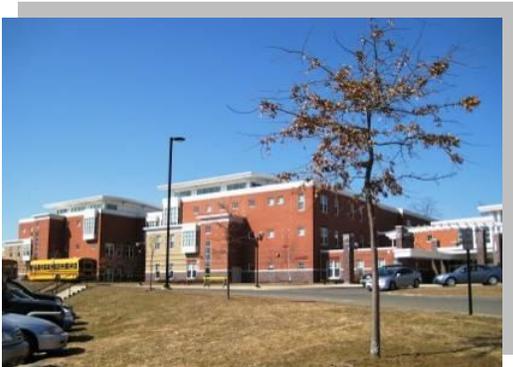
Belchertown has nearly 160 miles of town roadways. The network of state routes, (Route 9, Route 202, Route 21, and Route 181, of which only 9 and most of 202 are under state jurisdiction) converge in or near the town center. Historically, a high percentage of Belchertown's traffic has been through-traffic. There are two general through-routes that meet in the center of town: Route 202 which connects Route 2 to the north with greater Springfield; and the Route 181-Route 202-Route 9 combination which connects the Massachusetts Turnpike with UMass. Although this through-traffic has increased over the years, it has become a smaller percentage of total traffic in Belchertown. Dispersed land uses and the overall population increase are identified as the primary reasons for additional traffic in town.

Parking

Parking problems are moderate in Belchertown. Outside of the town common most businesses and public-oriented sites have their own parking. Informal on-street parking is allowed along most streets, but such parking is not frequent. The zoning bylaw requires 2 parking spaces to be provided for every residential unit. While there is plenty of available parking in the town center, as more infill occurs, the community may have to find ways to increase parking opportunities.

Public School System

Belchertown has a well-regarded school system, which has helped to draw new residents to Belchertown over the past two decades. The Belchertown Public School System consists of five schools as outlined below. School enrollment increased by 13% from 2000/2001 to 2008/2009 as a result of the continued town-wide population increase. The school department will continue to experience the greatest total demand of all town departments and is challenged to maintain high quality while accommodating the pupil growth. At this time, the school department is not formally studying expansion opportunities. For the next several years, existing school space should suffice. A new high school opened in 2002, and the old high school was renovated and turned into the Jabish Brook Middle School.



Belchertown Public Schools

Pre-K, Kindergarten	Cold Spring School
Grades 1,2,3	Swift River Elementary
Grades 4,5,6	Chestnut Hill School
Grades 7,8	Jabish Brook Middle School
Grades 9,10,11,12	Belchertown High School

Public Safety

Police Department

The police department has 180 miles of roads to patrol in a town with over 15,000 residents. A new police station was opened in 2000 in the William Gerry Whitlock Municipal Complex at 70 State Street. The 11,000 square foot building is adequate to meet the needs of the residents. The 2008 Plan noted the ongoing need for patrol officers and training as well as improving and replacing equipment.

Fire Department

A new fire station was opened in 1999 on the north end of the town common. The chief has indicated his desire for substations at the far ends of town, somewhere north and somewhere south. The department has only two full-time employees and relies on an extensive volunteer force. As the town grows in population, the town will need to consider dedicating more money to the department for full-time firefighters to provide constant coverage. The 2008 Plan recommended completing a long-term capital plan for the construction, equipment, and staffing of these substations.

Emergency Medical Services

The EMS department is currently located in the former police station on the town common. According to the 2008 Plan, this facility is barely adequate for the existing operation. A 3-bay garage is proposed to house ambulances. The department is attempting to upgrade the service offered to the Paramedic Level. This will require increased staffing and supplies.

Transportation

Mobility by private cars is by far the main method of transportation in the Belchertown region. According to the 2000 Census, 84.8% of working-age residents drove to work alone (Table 33), more than the regional average of 79.3%. The percentage of Belchertown residents who carpooled to work, at 10.4%, was slightly higher than regional average of 9.6%.

As discussed in the Housing Needs Assessment Chapter, a significant percentage of Belchertown residents commute daily to work along the same routes. By capitalizing on predominant commuting patterns there is an opportunity in town to promote ride sharing opportunities as well as smart growth development. The town should work with Pioneer Valley Planning Commission to designate park & ride sites at key locations for commuting residents, such as the Stop & Shop, CVS, and a business on Route 21. In addition, the town should consider identifying specific sites for higher-density, mixed-use development along these corridors.

Table 33: Primary Modes of Transportation of Belchertown Residents, Year 2000

# of Workers 16 years and over	5,628
Drove alone	84.80%
In carpools	10.40%
Using public transportation	0.80%
Using other means	0.40%
Walked	1.30%
Worked at home	2.30%

Source: U.S. Census Bureau

Public Transit

Belchertown is served by PVRTA Route 45 and the Belchertown Shuttle. UMass Transit operates the Route 45 service, and Hulmes Transportation Services operates the shuttle. A map of the service route can be found in the Appendix.

Route 45 travels approximately 10 miles from the University of Massachusetts Amherst campus along Pleasant Street and then follows Route 9 to Belchertown Center. There are eight trips per weekday: two morning trips, one midday trip, four afternoon trips, and a late evening trip. There are five trips on Saturdays and three on Sundays. All but one of the weekday trips travels via Gatehouse Road in Amherst to serve the Echo Hill Apartments; the remaining trip stays on Route 9 and serves Colonial Village Apartments. The fare is \$1.25 per ride, with discounts available to seniors and children. The \$45 monthly pass also reduces costs for regular riders.

Route 45 ridership varies greatly with the academic year. In July and August 2008, ridership was 2,400 to 2,800 passengers per month, or approximately 12 to 15 riders per bus trip. In September and October 2008, monthly ridership jumped to 5,300 to 5,400 passengers, or approximately 28

riders per bus trip. These ridership levels represent a modest and continuing increase since 2002, with a more dramatic increase seen in the fall of 2008 (consistent with the systemwide ridership increase) following a sharp spike in gasoline prices.

The Belchertown Shuttle operates from the Belchertown Town Common to several popular local residential and shopping destinations: the

2008 Community Plan

The 2008 Community Plan recommended several transportation-related policies that would have a positive effect on future housing development and land-use planning.

- **Encourage the clustering of amenities, services, and residences.**
- **Develop zoning, subdivision, and other land use tools to discourage development in outer areas.**
- **Include bus service in large new projects.**
- **Encourage a mix of compatible uses**
- **Add sidewalks in the central area contiguous to existing sidewalks**
- **Support and promote public transportation**
- **Ask PVRTA to consider expanding fixed route service to increase both the frequency and the routes**
- **Study the feasibility of possible fixed-route bus service to Palmer & Holyoke and express commuter buses to employment centers.**

Pine Valley Plantation Club House, Belchertown Senior Center, and west to the Big Y Plaza and Wal-Mart in neighboring Ware. The fare is also \$1.25 per ride, with discounts for seniors and children. There are six trips per day operating on an approximately hourly schedule. Stops are made along the route by request. Ridership has been very low on the shuttle service. Consequently, the PVTA reduced the number of daily trips from six to three on this route, effective August 2009.

According to the Belchertown Housing Authority, elimination of this route would adversely affect residents in public housing. The Housing Authority suggested that PVTA work with the Town and Housing Authority to better promote the route by disseminating more informational materials.

The Director of the Council On Aging also noted that both the PVTA Belchertown Shuttle and UMass-Belchertown bus (B45) do not run frequently enough to adequately service the needs of the elderly who can no longer drive. Reportedly, a trip to the store takes an inordinate amount of time because return service occurs over 2 hours later. According to the Director, transportation options for the elderly continues to be one of the main needs for Belchertown.

Pedestrian Accessibility

Pedestrian ways are limited to the sidewalks in the two villages, and to some designated recreational trails that are not intended as transportation.

Other Transportation Alternatives

There are private taxis and shuttle companies based in surrounding towns. There is Amtrak service available with stops in Amherst and Springfield. Intercity bus service provided by Peter Pan is available in Amherst and Palmer. The Council on Aging also runs its own shuttle service, which is heavily used. The Director of the COA would like to increase service but does not have the funds for additional drivers.

Natural Resources

Belchertown is situated between the Holyoke Range, Pelham Hills, Quabbin Reservoir, and Swift River Watershed. Consequently, Belchertown residents enjoy and benefit from an abundance of natural and recreational resources. Belchertown contains the largest number of forested acres

*Transportation Options & Housing...
It Comes Down to Economics*

Transportation is a big expense for America's families and the current energy crunch only makes this expense bigger. According to the Surface Transportation Policy Project (STPP), most American families spend 18 cents out of every dollar in the family budget on driving, which was more than their spending on health care, education, and food. Money saved on daily car usage frees up money for other usages, such as housing.

within any of the area's municipalities. Belchertown's 20,000 acres of forest land and over 7,000 acres of agricultural land represent an economic, environmental, and aesthetic resource for a region becoming increasingly suburbanized.

Belchertown's developed land is mostly residential, and most undeveloped land is zoned as residential. Most of the undeveloped land is enrolled in the Chapter 61 forestry, agriculture, and recreational tax programs or it is protected conservation and watershed land. It is important to note that the Chapter 61 programs do not prevent development, so all that land could be developed.

The Quabbin Reservoir, constructed from 1934-39, is now one of the largest drinking water reservoirs in the country. The Quabbin and other surrounding state protected lands represent approximately 9% of Belchertown's land. The Quabbin and closely associated protected lands have essentially prevented any development in Belchertown's northeast corner. Preserving and enhancing the environmental resources within the Quabbin area and surrounding watershed are important land use issues for the town and its neighbors.

The 2008 Community Plan makes it quite clear that the community's desires to see responsible residential development in line with the town's character and to limit future residential growth in environmentally sensitive areas

Existing Areas of Development

Historically, population growth was concentrated in and around the town center as well as the outlying village areas of Dwight Station to the north, Bardwell Village, and the manufacturing village of Bondsville (mainly in Palmer) to the south. The very center of Belchertown and the part of Bondsville within Belchertown are the two areas in town with sidewalks along the streets, designated on-street parking, and public utilities.

Belchertown State School Property

The Belchertown State School closed the school in 1990 and in 2002 the Belchertown Economic Development and Industrial Commission (EDIC) assumed control of most of the remaining state school lands for economic development. The re-use of the several hundred-acre state school property is one of the major land use issues facing the town. Development of this property is inextricably connected with the economic development future of Belchertown. The 2008 Community Plan notes that the "eventual build-out of the state school property offers a unique opportunity for the town to fulfill multiple goals including maintaining the rural look and feel of the town (farm portion), providing for residential housing for specific groups (seniors/assisted living) and promoting compatible economic development." The Town is currently working with consultants Fuss & O'Neil to evaluate redevelopment opportunities for this area.

The state school is currently zoned as light industrial to promote these goals. Mixed use residential and continuing care residential are the only types of residential uses allowed in the general business zoning district. The town may want to consider allowing multi-family units on portions of this property as this action would serve town goals of promoting residential development in areas with town infrastructure, but with requirements preventing sprawling horizontal residential development. This could occur by allowing multi-family dwelling units in the General Business district or through a zoning overlay (such as Chapter 40R) on the portion of the property most suited for higher density residential uses. Allowing other types of residential uses on this property would be inadvisable at this time.

Potential Areas of Development

Town-Owned Property Inventory

The town owns and maintains numerous properties, buildings, and facilities necessary to the provision of services. These facilities provide for the range of public responsibilities, including public safety, health, administration, education, recreation, and more. The table found in Appendix 9 provides an inventory of town-owned properties. Most properties have a specific purpose, such as a building, recreation field, or well. Some properties belong to the town by default because they were abandoned. The town has foreclosed on some.

Private Property Inventory

According to recent tax assessors data, a total of 428 residential parcels and 20 commercial parcels, amounting to a total of 2,101 acres, are considered vacant developable land (Table 34).

Table 34: Vacant Residential & Commercial Land in Belchertown

Vacant Land Classified as Residential		Total Parcels	%	Total Acres	%
Developable Land-Residential		428	52%	2043	53%
Potentially Developable Land-Residential		31	4%	63	2%
Undevelopable Land-Residential		365	44%	1730	45%
Total		824	1	3,836	1
Vacant Land Classified as Commercial		Total Parcels	%	Total Acres	%
Developable Land-Commercial		20	80%	58	92%
Potentially Developable Land-Commercial		2	8%	1	1%
Undevelopable Land-Commercial		3	12%	4	7%
Total		25		63	

Source: Belchertown Tax Assessors Office, 2009 Land Use Statistics

Local and Regional Resources

Belchertown Council on Aging

The Council on Aging runs the senior center and provides nutrition, transportation, and social services for the increasing population of older adults in town. The council relies heavily on volunteers to conduct its programs. Its FY 09 operating expenses were about \$628,000 (up from \$499,000 in 2001), with the town's appropriation being \$397,312.

The Director of the Council on Aging stated that he sees a demand and need for senior housing of all types in Belchertown including supportive housing, and assisted living. This need will continue to grow as the elder population increases. While several assisted living projects have been proposed in the last several years, nothing has been constructed. The director expressed his concern that what does get built may be too "high-end" to meet the needs of many of the existing residents.

Belchertown Housing Authority

The Belchertown Housing Authority was established as the primary agency to provide affordable housing in town. The agency manages seventy-six state-aided housing units located in four residential developments in town. The Housing Authority has two part-time administrative staff and one full-time and one part-time maintenance staff. The Housing Authority also includes a six member board of directors, 5 of whom are locally elected. The Belchertown Housing Authority has the ability to oversee the development of additional affordable housing in town.

HAP Housing

HAPHousing is a non-profit, non-governmental, regional housing partnership that provides a wide range of services to tenants, homebuyers, homeowners, and rental property owners in Hampden and Hampshire Counties. HAP also functions as the lead affordable housing developer in the Pioneer Valley region. The following are a list of housing-related services HAP can provide to Belchertown residents.

First-Time Homebuyer Education and Assistance: HAP offers several comprehensive homebuyer education workshops per month that are open to any individual or household, regardless of town. These workshops currently cost ten dollars. They educate prospective homeowners about the process of buying a house, including how to choose a house and how to successfully apply for a mortgage that meets individual needs. Graduates of the program have access to special mortgage products such as the Massachusetts Housing Partnership's Soft Second Loan Program and down payment assistance programs. The workshops are taught in Spanish as well as in English. Three Belchertown residents attended a workshop and nine Belchertown residents received home purchase assistance in 2008.

Post-Purchase Workshops for Homeowners: HAP provides a series of workshops that cover such topics as protecting your investment, home maintenance, financing home repairs or improvements, budgeting and managing credit, insurance, home safety, record keeping, and tax planning. HAP

believes that through good financial planning and sound budgeting, families can avoid the dangers of default and foreclosure.

Foreclosure Prevention: HAP is one of the 15 nonprofit agencies in Hampden, Hampshire, Franklin and Berkshire Counties working together to help homeowners avoid mortgage foreclosure through the newly established Western Massachusetts Foreclosure Prevention Center. Belchertown residents having trouble making mortgage payments or in danger of default can receive free and confidential counseling assistance by calling the agency. Ten Belchertown residents received foreclosure counseling through HAP in 2008.

Housing Consumer Education: HAP is the region's Housing Consumer Education Center. Renters, homebuyers, homeowners, and landlords can come to HAP for the latest information about housing opportunities, housing-related problems and questions, access to a wide variety of housing resources, and education about their rights and responsibilities. Counselors are available to meet or talk on the phone. Additionally HAP has a resource room containing a wide variety of written materials and computers that will provide users with Internet access to apartment listings and a wide variety of housing information. HAP's philosophy is that given good information, people can make good decisions about their housing.

Emergency Shelter and Transitional Assistance: HAP often has available limited, short-term financial or other assistance for families who are homeless, highly at-risk of homelessness, or in shelter. This assistance is targeted to families on a priority basis, not first come, first served. HAP also operates Prospect House, an emergency shelter for homeless families. In 2009, HAP expanded its capacity to help homeless families, leasing 47 apartments in various locations. Families must be homeless and must first contact the Department of Transitional Assistance. HAP's Safe Step Program provides transitional housing and supportive services to victims of domestic violence. Finally, HAP's Turning Point Program has nine units of transitional housing for pregnant and parenting teens. Eligibility requirements vary by program.

Rental Assistance Programs: HAP assists hundreds of families and individuals with very low incomes afford decent, safe housing through the Section 8 Housing Choice Voucher Program and MRVP program. HAP subsidy holders may move from one community to another, and there is no set amount of units assigned to Belchertown, but, on average, there are generally about six HAP units under lease in town. Eligible households and individuals must be on the state's waiting list to obtain a voucher. The statewide waiting list is quite long, however it is still open.

Affordable Housing Development: HAP has participated in the development of thirty-nine projects, amounting to nearly 900 units, including: elderly housing units, affordable rental units for families, a limited equity cooperative that has units for people with developmental disabilities, permanent housing for those who have experienced homelessness, single person occupancy units, group homes for clients of the Department of Mental Retardation, and the rehabilitation or new construction of more than 80 one and two-family homes for sale to low and moderate-income first time homebuyers. HAP's affordable housing development activities are undertaken in partnership with other community-based organizations or service providers. Belchertown currently has one affordable home-ownership project developed by HAP, the Orchard at Cold Spring Commons, which is discussed in Chapter Three.

Pioneer Valley Planning Commission

The Pioneer Valley Planning Commission (PVPC) is the designated regional planning agency for the Pioneer Valley Region, which includes 43 cities and towns composing the Hampshire and Hampden county areas in western Massachusetts. The PVPC's Land Use Department offers technical assistance to its member communities for comprehensive planning and report writing as well as zoning bylaw research, preparation and community outreach. The Community Development Department provides grant writing and management of various state and federal programs, including administration and implementation of housing rehabilitation programs and social and public service programs. The Pioneer Valley Planning Commission's other departments offer assistance with transportation and economic development planning.

Quaboag Valley Community Development Corporation

The Quaboag Valley CDC is a private non-profit corporation based out of Ware that focuses on enhancing the quality of life in the Quaboag Valley through economic development and social service provisions. The CDC's business assistance program provides loans to area businesses that are microentrepreneurs or intend to create jobs. They also offer specialized training programs to foster job creation for unemployed or underemployed persons. The development corporation component seeks to re-develop blighted commercial areas which private investors have traditionally avoided and coordinates public and private resources for regional economic development projects.

Belchertown is part of the Quaboag's service area and a Belchertown resident sits on the Quaboag CDC's Board of Directors. While the Quaboag Valley CDC does not focus on housing development, they are the only local Community Development Corporation in the area. The town of Belchertown should consider initiating discussions with the other member communities of the Quaboag Valley CDC to create an affordable housing development division of the Quaboag Valley CDC or work through the CDC (utilizing their resources and local expertise) to form a new community development corporation that focuses on housing.

Valley Community Development Corporation (CDC)

Valley CDC is a non-profit corporation based out of Northampton that focuses on three areas of community economic development: housing services, affordable housing development, and small business development. Their service area is comprised of Northampton, Easthampton, Amherst, and Hadley. Although Belchertown is located outside of the service area of the Valley CDC, the Valley CDC indicated that they would develop in Belchertown if they were presented with an opportunity.

Belchertown residents can also participate in the Valley CDC's First-Time Homebuyer Classes. Classes are offered every month at a different location, rotating between Easthampton, Northampton, Hadley and Amherst. Each workshop series meets four times, once per week, for two and a half hours. The class is very affordable, costing only thirty dollars per household. Workshops through the Valley CDC are certified by the Citizens Housing and Planning Association (CHAPA), a statewide non-profit organization that works towards affordable housing and community development. Because the workshop is CHAPA certified, income-eligible participants may apply for special First Time Homebuyer loans through participating lenders. For example, participation in a CHAPA certified class enables one to apply for a SoftSecond mortgage, a MassHousing mortgage, and for down payment and closing cost grants. The certificate is valid for two years.

Belchertown Land Trust

The Belchertown Land Trust, Inc., is a non-profit, tax-exempt corporation created for the purpose of obtaining and holding open space for the enjoyment of future residents of Belchertown. Some land trusts in Massachusetts have become involved with protecting land while creating affordable housing opportunities. The Belchertown Land Trust should be considered a potential collaborator for implementation of recommendations within this plan.

Pioneer Valley Habitat for Humanity

Pioneer Valley Habitat for Humanity (PVH) is a non-profit, ecumenical Christian housing ministry whose goal is to make home ownership possible for low-income families in Hampshire and Franklin counties. Through the donation of money, land, expertise and labor, PVHH builds safe, decent, affordable homes in partnership with families in need. Since its inception, Pioneer Valley Habitat has provided permanent housing for 24 families. In the near future, PVH plans to provide permanent housing for at least 16 additional families in Greenfield, Amherst, Easthampton, Florence, and Turner Falls. Although Belchertown is in PVH's service area, PVPH has not completed any projects in town.

Each year the PVH Board of Directors decides on the building schedule for the upcoming year. This decision is based upon land availability, access to volunteer builders, and the fundraising capacity that can support it. If Belchertown would like to attract PVH units, the town would need to assist PVH in finding developable land.

Belchertown CAN

BelchertownCAN! is a new organization that formed in 2008 in response to the national call for public service. Their objective is to identify local needs and to work together to address those needs. Members of this organization have a good handle on the local social service needs in town. Their first project was a community food drive, which brought in over 5,000 pounds of non-perishable food, for the local food pantries. Given their social service mission, Belchertown CAN! is an appropriate organization to engage as the town implements housing goals.

Potential Funding Sources

Community Preservation Act Funding¹

Belchertown adopted the Community Preservation Act in May 2005 at a rate of 1.5%. Once adopted, the Act requires towns to dedicate at least 10% of the monies raised to each of the following three categories: open space, historic preservation, and affordable housing. The remaining 70% can be spent on one or all of these three uses, however the community sees fit. Since the adoption of the Act in 2005, Belchertown has not spent any money towards affordable housing and, as a result, the town's affordable housing fund has grown to approximately \$125,000.

The town decided to hire a consultant to complete this housing needs assessment and action plan in order to identify strategies and action steps that can be funded through CPA, spending \$8,198 of their available funds.

CPA funds can be used for a number of affordable housing initiatives, including outreach, predevelopment costs, and purchases of property. They can also be used to assist private affordable housing developers in leveraging other federal and state funds, and can be used to fund both large and small-scale multi family developments, which are not eligible to receive CDBG or HOME funding.

Historic Tax Credits: Federal & State

Owners of properties listed in the National Register are automatically eligible for a 20% investment tax credit for the certified rehabilitation of income-producing certified historic structures such as commercial, industrial, or rental residential buildings.

The state also offers tax credits through the Massachusetts Historic Rehabilitation Tax Credit program. These tax credits are not automatic and are awarded competitively to projects that provide the most public benefit. Almost all of the residential projects that have been awarded state historic tax credits resulted in the development of over fifty units. If a housing rental project or assisted living facility were to go into one or more of the buildings within the former state hospital campus, there may be an opportunity to utilize state historic tax credits as a financing source.

Both historic tax credit programs do not require that the units be made affordable to income eligible households. However, affordable housing developers commonly use these historic tax credit programs as a funding source for affordable housing developments.

Community Development Block Grant Funding

Community Development Block Grant (CDBG) funds are federal dollars that are distributed annually by the state. Belchertown has used CDBG funds in the past to complete housing and economic development projects. The most recent example was the 2005 Housing Rehabilitation Program.

Because Belchertown's median household income is rather high and the bulk of housing stock quite young, the town has been classified as a Community Development Fund II status (versus Community Development I). CDFII towns are determined by the state to have populations in less need than CDFI communities. CDFII town generally face stiff competition for CDBG funding. However, the amount of available funding and application requirements for the CDBG program do vary from year to year. For this reason, the town should continue to identify potential projects and collaborate with the Pioneer Valley Planning Commission and other organizations to apply for these funds.

Other Funding Sources

State and Federal funding and financing sources to assist with the development of affordable housing do exist and experienced affordable housing developers know these funding sources well. Affordable housing developers often cobble together several (8+) funding sources in order to move affordable housing projects forward. Funding sources are typically very competitive and can be limited depending on the state of the country's economy. Developers with affordable housing development experience can guide the town through this process.

Statewide Initiatives

Database of Accessible and Affordable Housing

Belchertown residents can find affordable rental housing and homeownership opportunities in Massachusetts by using the online database Mass Access at www.massaccesshousingregistry.org. This database is sponsored by the Citizens Housing and Planning Association and funded by the Massachusetts Rehabilitation Commission (MRC). This recently launched a newly redesigned website helps bridge the gap between residents in need of affordable, accessible housing and available apartments across the state. The new Mass Access also offers the ability for property managers to login to the site and post their own property information. According to the database, Belchertown had 13 units listed on May 22, 2009.² Eleven of these were subsidized-affordable and two were market-rate.

Potential Affordable Housing Challenges

The 2008 Community Plan identified several potential “barriers to affordable housing development”:

- Lack of zoning incentives for rental housing
- Lack of appropriate space for development
- Lack of adequate public transportation
- Scarcity of low-rate or even market rate rental units
- Increasing property values, which make it difficult for a developer to buy land at a low enough price to develop affordable housing.
- Architectural barriers
- Market barriers
- Not an entitlement community (i.e., not eligible for assured influx of state/federal dollars)
- Proximity to the University of Massachusetts results in inflated apartment rental costs

It is important to note that these are more challenges than barriers and most can be overcome with effort and support from partner organizations. In addition, these challenges refer to existing conditions (zoning provisions, constrained public transit network, scarcity of low-rate and affordable market-rate units, increasing property values, lack of assured and annual state and federal funding, the tight rental market, and the expensive homeownership market) that can change. The following section will outline strategies and action steps to improve housing affordability in town.

Belchertown’s main challenges to increasing affordable housing opportunities in town will be combating negative public opinion toward the idea of affordable housing, the dwindling pool of affordable housing funding and financing sources, and an expensive residential development market.

¹ The state match has been decreasing since the program was initially started (municipalities will receive a projected 29% first round match to what is raised locally, down from approximately 68% in 2008 and 100% in 2007. Communities that adopted CPA at the full 3% property tax surcharge are eligible for additional 2nd and 3rd round funds in excess of 29%)

² The entire list, which includes Franklin, Hampden, and Hampshire Counties, contained 325 units.

Housing Action Plan

Housing & Affordable Housing Goals

Belchertown's housing goals are based on the community priorities established during the development of the 2002 & 2008 Belchertown Community Plan as well as those identified by Belchertown's Community Preservation Committee during the development of the this housing needs assessment & action plan.

2008 Community Plan Goals & Guiding Policies

The town developed the following housing policies to coincide with and work toward the town's three overarching goals that guided the development of the 2008 Community Plan. This housing assessment and action plans aligns with the recommended policies relating to housing under all three goals.

Goal One: Maintain Belchertown's rural New England look and feel.

[Policies related to housing for Goal 1](#)

- Promote "traditional" New England small town, encouraging land use with focused construction and intervening open space
- Identify, prioritize, and work to conserve key landscape views
- Establish standards for the scale and site planning of construction
- Avoid suburban-style roadsides

Goal Two: Manage residential construction to increase benefits to the community while lessening potential negative effects.

[Policies related to housing for Goal 2:](#)

- Evaluate proactive strategies to lessen the amount and negative results of residential construction, and choose ones that fit Belchertown
- Encourage housing that will make use of existing infrastructure
- Encourage planned residential development that incorporates open space and other amenities
- Encourage the development of housing that fits the needs, resources, and preferences for groups of particular concern, including seniors, retired people, households with modest incomes, and young people just starting out.
- In all of its actions, make sure the town works to prevent discrimination in housing because of race, color, creed, religion, sex, national origin, primary language, age, political affiliation, disability, sexual orientation or any other consideration prohibited by law, and does not knowingly approve any development that so discriminates

Goal 3: Evaluate and achieve business development that contributes to town life and mitigate potential negative effects.

[Policies related to housing for Goal 3:](#)

- Encourage home-based business enterprises, with standards for parking, signs, hours of operation, and other elements that might alter the surrounding neighborhood.

Additional Housing Goals & Guiding Policies

The Belchertown Community Preservation Committee confirmed these housing goals and policies to guide the development of the Belchertown Housing Needs Assessment and Action Plan.

- To identify the specific unmet housing needs of Belchertown residents at all ages and income levels.
- To identify the most effective and appropriate action steps to meet these housing needs.
- To identify additional funding sources for carrying out these action steps (such as Chapter 40R funding and/or Priority Development Funds from the state Department of Housing & Community Development).
- To lay out a plan for meeting the town's 10% affordable housing (required under Chapter 40B). (The Plan will identify a strategy for adding 0.5% of year round housing units annually. If this goal is met, the town would not be subject to a 40B proposal. In other words, if the town meets its annual affordable housing production goal as laid out in the resulting plan, a developer could not develop a 40B project in town that did not comply with local zoning simply by making 25% of the units affordable.)

Housing Production Goals (Chapter 40B)

As noted in the Introduction, this comprehensive housing needs assessment and action plan will meet the town's goals for a Housing Production Plan, which is the name for a state-approved housing plan. A state-approved Housing Production Plan outlines town-designed strategies to meet affordable housing needs. An overarching objective is to increase the supply of affordable housing units in a manner consistent with the Chapter 40B statute and regulations.

The state sets housing unit production goals for each municipality for the purpose of providing municipalities annual target numbers to work toward. The annual housing target numbers reflect 0.5% of a community's housing stock as determined by the latest decennial census. Belchertown contained 5,002 housing units in the year 2000, therefore Belchertown's annual housing unit production target is 25 affordable housing units per year.

Even though Belchertown was considered one of the fastest growing towns in the region and annually permitted approximately 80 to 100 housing units per year when the market was good, this target will be difficult for the town to currently meet. The town only permitted 58 housing units in 2007 and 19 in 2008. Since no affordable units and few market-rate projects are currently in the development pipeline, it is unlikely that additional affordable housing units will be added to the list during the remainder of 2009. Affordable housing production under the terms of Chapter 40B will be challenging due to the lack of affordable housing developers that operate in Belchertown and the dwindling funding sources to support the development of subsidized affordable housing. However, the town should not be discouraged by this. The strategies and actions in the following

section provide a good starting point for how the town can work to improve housing opportunities in town.

Recommended Strategies & Actions

Immediate Actions

1. Identify group or individual to manage, administer, and implement Belchertown's housing initiatives.

To most effectively use Belchertown's CPA funding, the town should identify and support a viable organization or individual to focus on local housing issues, make recommendations on CPA funding and implementing the following strategies identified in this action plan. The 2008 Community Plan recommended this action and outlined a number of initiatives that task force/individual could work on.

Belchertown does not have a local housing partnership, housing committee, or other type of non-profit housing entity. The town would have to create such an entity. One option is to actively involve the Belchertown Housing Authority. Some Massachusetts communities use their housing authority for broader local oversight of affordable housing. Belchertown does have a town planner who may be willing to take on some of the responsibility of the day-to-day tasks. The town could consider hiring a part-time consultant to implement Belchertown's housing initiatives. The town could also consider sharing a housing planner with one or more of the region's communities that have CPA funding. In the vicinity of Belchertown, this includes Amherst, Hadley, Wilbraham, Monson, and Shutesbury. The town planner could also oversee the work of a graduate student intern from the University of Massachusetts Regional Planning Program.

If the town decides to rely on an individual, the town could still designate a town board or committee to whom this person would report.

Time-Frame: Immediate

Group to Undertake Action: Board of Selectmen

Action Steps: (1) Identify Individual/Group or Create Position/Group (2) Outline short-term and long-term priorities.

Funding & Resources Involved: volunteer/staff/consultant time. CPA funding can pay for the staff time to administer the housing program.

2. Conduct outreach on existing affordable housing resources and establish a housing contact in Town.

The Housing Needs Assessment indicated that Belchertown does contain low-to-moderate income households as well as special needs populations such as first-time home-buyers, households in danger of foreclosure, individuals with disabilities, and elderly residents. However, town residents may not know of their options. The Housing Authority noted that they constantly field calls from individuals seeking landlord-tenant advice or legal help.

Time-Frame: Immediate

Group to Undertake Action: TBD

Action Steps: (1) Establish a contact at Town Hall, Council On Aging, and Housing Authority who can direct individuals with housing questions properly. The town may also want to consider having a contact in each of the community churches as well as within the organization BelchertownCAN. (2) Post information on town website. (3) Provide these “contacts” with the latest housing resources in order to ensure that individuals and households are properly referred.

Funding and Resources Involved: CPA funds could be used to pay for the development of materials and staff time to produce the materials.

3. Place qualifying subsidized units on the Town’s Subsidized Housing Inventory.

The Housing Needs Assessment showed that some subsidized units in town may have been inadvertently left off the town’s Subsidized Housing Inventory Listing. The town should contact the managers of the Orchard at Cold Spring Commons (HAP) and the Lord Jeffery Apartments (Mt. Holyoke Management) to determine the status of these units. If these units were to count on the town’s SHI, the town’s percentage of affordable housing would increase from 4.10% to 7.36%.

Time-Frame: Immediate

Group to Undertake Action: Town Planner

Action Steps: (1) Contact HAP Housing and Mt. Holyoke Management to determine status of affordable units at the Orchard at Cold Spring Commons and Lord Jeffery Apartments. (2) If deemed eligible for listing to SHI, request paperwork. (3) Send documentation to the Department of Housing and Community Development.

Funding and Resources Involved: Staff Time.

Status: In progress. During the review period of this draft report, the town planner contacted the above entities in June 2009. As of July 2009, the town planner received documentation for the Lord

Jeffery Apartments and submitted it to the state. The town planner is still working with HapHousing to secure proper documentation.

Shorter-Term Actions

4. Establish a Housing Trust Fund receive, purchase, and convey real or personal property.

Municipalities can appropriate money from the Community Preservation Fund to an affordable housing trust fund. The housing trust would comprise of at least five trustees, one of whom must be the chief executive officer of the city or town as defined in M.G. L. c. 4 § 7. The powers granted to the Trustees are very broad. As stated in the Act, the Trustees may undertake any activity that would operate to create and preserve affordable housing for the benefit of low and moderate income households. Their powers include, but are not limited to, the right to receive, purchase, and convey real or personal property; to exchange deeds, contracts, and various other legal documents in connection with the Trust's activities; to employ and compensate advisors and agents; to borrow money; to make distributions or divisions of principal in kind; to conduct itself in its discretion with respect to legal claims by or against the Trust; to manage or improve real property and to abandon property when the Trustees deem advisable; and to extend the time for payment of any obligation to the Trust.

One advantage of establishing an affordable housing trust and transferring a portion or all of the CPA affordable housing funds to the trust is that the funds may then be spent for CPA eligible projects without further approval of Town Meeting. The transfer itself requires a Town Meeting vote, but that is sufficient. Having the funds in a trust means that a community can act quickly to capitalize on opportunities as they arise.

Affordable housing activities will depend on many variables, including the amount of funding available to the trust, trustee experience and time, the trust's powers, and the availability of municipal or other staff support. CPA funds can help pay for staff or consultant support.

Time-Frame: Short-term (6 months to 2 years)

Group to Undertake Action: TBD

Action Steps: (1) Educate public about benefit of creating a trust and prepare presentation for Town Meeting (2) Accept the statute at town meeting. (3) Establish the Trust at the time of vote at town meeting or as a separate action. (4) Appoint Trustees (5) Adopt this plan as a work plan for the Housing Trust (6) Create and adopt rules and regulations and declaration of trust (7) File trust documents at the Registry of Deeds.

Funding & Resources Involved: Volunteer/staff/consultant time to develop outreach materials and prepare documentation for official adoption at town meeting. CPA funding can pay for outreach materials and staff time to set-up the program.

5. Create a detailed inventory of suitable property in town for the development of affordable housing, mixed income housing, mixed-use housing and assisted living housing.

Belchertown needs to have sites identified that would be suitable for the development of mixed-income housing, affordable housing, mixed-use housing, and assisted living facilities before it can really move forward in creating additional affordable housing units. For this reason, the town should consider undertaking a detailed study of land suitable for the development of future affordable and mixed-income housing. Such a study would review town-owned land, private property, and non-conforming lots in town. The study would consider community priorities such as environmental protection, open space preservation, and smart growth development principles when identifying sites. The final product would be an inventory that identifies the acreage, assessed value, owner, and description of site as well as a map of all locations in town.

**Community Plan
Implementation Action H-6**

Encourage development of assisted living facility by recruiting developers of such facilities and offering easy access to appropriate

Time-Frame: Short-term (6 months to 2 years)

Group to Undertake Action: TBD

Action Steps: (1) Consultant/town staff/ intern creates an inventory in conjunction with an identified town committee or board. (2) Town makes inventory and map available to the public.

Once inventory is completed, the town should then:

- Conduct feasibility studies on priority parcels
- Make public land available for development
- Allow development on non-conforming lots (through zoning), resulting in infill.
- Alert potential developers to the property (such as Habitat for Humanity)
- Approach private property owners as determined

Funding & Resources Involved: Volunteer/staff/consultant time. CPA funding can pay for the staff time to conduct the inventory and publish the results.

6. Create a detailed inventory of all single-family, duplex, or small multi-family (non-apartment complex) rental units.

In conjunction with the above study or separately, the town should also consider identifying any single-family, duplex, or small multi-family (non-apartment complex) rental units in town. The purchase of an existing rental unit, accompanied by the action of placing a deed restriction on the property to retain its affordability, is just as an effective method of creating affordable housing units as new construction. Creation of affordable units through this process also uses no additional land in already developed areas. The final product of this study would be an inventory that identifies the acreage, assessed value, owner, description of site, as well as a map.

Time-Frame: Short-term (6 months to 2 years)

Group to Undertake Action: TBD

Action Steps: (1) Consultant/town staff/ intern creates an inventory in conjunction with an identified town committee or board. (2) Town make inventory and map available to the public.

Funding & Resources Involved: volunteer/staff/consultant time. CPA funding can pay for the staff time to conduct the inventory and publish the results.

**Community Plan
Implementation Action (H-7)**
Identify available buildings structured for possible adaptation to provide housing for renters of low or moderate income, and find funding to assist in the work.

7. Adopt an Accessory Apartments By-law to increase housing options in Belchertown.

Accessory apartments are a local affordable housing option that is popular in many communities because it creates additional rental housing while using little or no additional land in already developed areas. Accessory apartments generally are not subsidized housing; however the state does allow accessory apartment units to be included on the Subsidized Housing Inventory (SHI) if they meet the affordability and fair marketing requirements set by the state.

Background: The town has attempted to pass an accessory apartments bylaw two times in an effort to legalize existing accessory apartments and to expand housing options in town. The town planner expressed interest in bringing the bylaw to town meeting again.

Time Frame: Short-term (6 months to 2 years)

**Community Plan
Implementation Action (H-16)**
Draft an amendment to the zoning bylaw to allow accessory apartments by right under strict definition within the zoning bylaw.

Group to Undertake Action: TBD

Action Steps: (1) Prepare Accessory Apartments bylaw. The town currently has a version which has been voted down three times at town meeting. PVPC has additional examples. (2) Conduct public outreach/educate to address public opposition to accessory apartment bylaws (3) Present explanation of accessory apartment bylaw at town meeting (4) Adopt bylaw at town meeting.

Funding & Resources Involved: Staff time of town planner/consultant to prepare bylaw and conduct public outreach; staff time of consultant to assist in the bylaw preparation and conduct public/education outreach; volunteer time of housing committee and other identified supporters to assist town planner in conducting public outreach.

8. Adopt an Inclusionary Zoning Bylaw to increase affordable housing opportunities in Belchertown.

Inclusionary zoning is a planning tool used by towns in Massachusetts to increase the affordable housing inventory in a community, and to help provide a range of housing options to include homebuyers or renters whose income is below the regional median household income. Since Belchertown is a growing community and will likely see the creation of more residential units in the years to come (most approved Belchertown subdivisions over the past ten years resulted in the creation of 10 to 30 units), there is an opportunity for the town to increase its supply of affordable housing through the normal course of real estate development.

Most towns require developments of 10 units or more must to include at least one affordable unit, but the percentage could be set by Belchertown as there is no state requirement. Many communities also allow developers to give money or land to a local fund instead of actually building the affordable unit. Such trust funds are authorized by M.G.L. Chapter 44: Section 55C, Municipal Affordable Housing Trust Fund. Special considerations can also be negotiated with developers. If a community wishes to focus development in the town center, a developer might contribute to adding new units outside of their development project area and in the town center. The PVPC can provide examples of inclusionary zoning bylaws to the town.

Time-Frame: Short-term (6 months to 2 years)

Group to Undertake Action: TBD

Action Steps: (1) Determine elements of bylaw (2) Prepare bylaw (3) Conduct public outreach/educate to address potential public opposition (4) Present explanation of inclusionary zoning bylaw at town meeting (4) Adopt bylaw at town meeting.

Funding & Resources Involved: Staff time of town planner to prepare bylaw and conduct public outreach; staff time of consultant to assist in the bylaw preparation and conduct public outreach;

volunteer time of housing committee and other identified supporters to assist town planner in conducting public outreach.

9. Amend use and dimensional requirements to expand housing options in Belchertown.

Belchertown's existing zoning bylaw limits housing options as well as affordable housing opportunities by restricting multiple dwelling units (a building with more than two units) solely to the Multiple Dwelling Residence District, which is mostly built-out, and by requiring excessive dimensional standards for multiple dwelling uses. The Town should consider allowing multiple dwelling units, with reasonable requirements, in sewered areas of town or in areas where the town plans to extend sewer. Zoning districts to consider include the Village Residential and Rural Residential Districts. In addition, the Town should consider increasing the percentage of allowable residential space within mixed-use buildings. Belchertown's Zoning Bylaw limits residential uses in mixed-use buildings to no more than 30% of the floor space of all buildings on the parcel.

Time-Frame: Short-term (6 months to 2 years)

Group to Undertake Action: TBD

Action Steps: (1) Determine amendments to the Schedule of Uses and Table of Dimensional Regulations of the Bylaw (2) Prepare Bylaw (3) Conduct public outreach/educate to address potential public opposition (4) Present explanation of inclusionary zoning bylaw at town meeting (4) Adopt bylaw at town meeting.

Funding & Resources Involved: Staff time of town planner or consultant to prepare zoning amendments and conduct public outreach; staff time of consultant to assist in the bylaw preparation and conduct public outreach; volunteer time of housing committee and other identified supporters to assist town planner in conducting public outreach.

10. Create Affordable Housing Design Guidelines to ensure that new affordable housing units are indistinguishable from market-rate housing units.

The Belchertown 2008 Community Plan highlighted existing community concern about the possibility that affordable housing might be "out of character" with the community. In fact, "assure that the design of affordable housing units will be compatible with other structures in the area, preserving the town's rural look and feel" became one of the Community Plan's twenty-six top priorities. For this reason, the town should consider creating affordable housing design guidelines that would visually articulate how affordable housing units can be developed in keeping with community character. By working cooperatively with developers, Belchertown can guide 40B developments and other affordable housing development to appropriately meet the Town's needs and goals.

These guidelines would be strictly advisory and will not replace or supersede state or municipal requirements that govern the comprehensive permit process. In the development process of these guidelines, the town needs to be careful that they are not imposing more stringent design standards on affordable housing than they do on any other residential development during the permit process. The town planner / consultant / intern could work in conjunction with the Planning Board and Housing Authority to develop these guidelines.

A starting point for the development of affordable housing development guidelines is DHCD's Local Initiative Program's Design and Construction Standards, which apply to Comprehensive Permit (40B) projects: <http://www.mass.gov/Ehed/docs/dhcd/legal/lipguidelines.doc>. In addition, the PVPC can provide additional examples of affordable housing design guidelines.

Time-Frame: Short-term (6 months to 2 years)

Group to Undertake Action: TBD

Action Steps: (1) Create guidelines. (2) Present guidelines to community (3) Publish guidelines.

Funding and Resources Involved: Volunteer/ staff/ consultant time. CPA funds could be used to pay for staff time and for the publication and distribution of these materials. It should be noted that the Massachusetts Housing Partnership (MHP) offers staff assistance as well as funding up to \$10,000 for local zoning boards of appeal to hire consultants to help them review Chapter 40B applications.

**Community Plan Priority (19)
& Community Plan
Implementation Action (H-3)**

Assure that the design of affordable housing units will be compatible with other structures in the area, preserving the town's rural look and feel.

**Community Plan
Implementation Action (H-4)**

Conduct educational programs for developers to provide examples of attractive and profitable alternatives to subdivision approval not required (ANR) lots, and to present ideas for incorporation affordable housing attractively and appropriately within the community.

11. Bolster use of existing public transit lines in Belchertown

PVTA ridership on the B-45 line into Amherst is approximately 5,000 to 6,000 rides per month. However, ridership on the Belchertown Shuttle has been very low, in recent years as few as 10 riders per day. Shuttle service may be in jeopardy if ridership does not improve. Both the Housing Authority Director and Council on Aging Director noted that their constituents rely heavily on public transportation to meet daily needs. The town is now working with the PVTA to improve shuttle service schedule relative to cost and ridership and better market the service. A decision on continuation of the shuttle will be made in late 2009.

Time-Frame: Short-term (6 months to 2 years)

Group to Undertake Action: TBD

Action Steps: (1) Continue working with the PVTA and Council on Aging to publicize the availability of B-45 and Shuttle service, potentially partnering with the University of Massachusetts.

Funding and Resources Involved: staff/volunteer time to work with the PVTA.

12. Identify Park and Ride locations throughout Belchertown.

Less money spent on gas leads to more money available for housing, resulting in more housing choices. Three hundred and forty-two Belchertown residents work at the University of Massachusetts and a significant number of Belchertown residents commute to Springfield, Chicopee, and Holyoke daily. For this reason, there are opportunities to increase ridesharing in town. Park and ride locations are necessary for formal ride sharing programs.

The PVTA is currently working with the Stop & Shop on Route 9 to establish a park & ride area. Town government and Belchertown residents should support these efforts and continue work with the PVTA to designate additional park and ride locations throughout town. Potential locations are existing supermarkets, drug stores and other businesses with large parking lots. It should be noted that businesses would benefit from this type of program.

Time-Frame: Short-term (6 months to 2 years)

Group to Undertake Action: TBD

Action Steps: (1) Continue working with the PVTA to identify locations in town. (2) Mark these locations. (3) Publicize the park and ride locations.

Funding and Resources Involved: staff/volunteer time to work with the PVTA and conduct outreach.

Longer-Term Actions

13. Develop a relationship with a local land trust or support the creation of a new local land trust to assist with acquiring land for future affordable housing.

Community Land Trusts (CLT) are private non-profit community organizations that support common land ownership based on the principles of sustainable and ecologically-sound stewardship and use. They differ from conservation land trusts primarily in that they are concerned with long-term

productive use of the land, especially housing. According to the National Community Land Trust Network, there are now approximately 200 communities across the U.S. that currently operate or are forming CLTs. Seventeen community land trusts exist in Massachusetts, many of which are in the more rural areas of the state.

Most commonly, CLTs buy and hold land permanently, preventing market factors from causing prices to rise. CLTs build, or work with an affordable housing developer to build, affordably-priced homes to families with limited incomes. The CLT keeps the price of homes affordable by separating the price of the house from the cost of the land. When a family decides to sell a CLT home, the home is resold at an affordable price to another homebuyer with a limited income. The goal of CLTs is to balance the needs of homeowners to build equity and gain stability in their lives with the needs of the community to preserve affordable home ownership opportunities for future generations.

Time-Frame: Long-term (2-5 years)

Group to Undertake Action: TBD

Action Steps: (1) Approach Belchertown Land Trust to determine if the organization is interested in this type of land ownership or identify an other existing organization to purchase property and hold the lease to the land, or create a new CLT in Belchertown. (2) Determine the affordable housing developer, if different than the holder of the lease.

Funding and Resources Involved: CPA funds from open space and housing could be used to purchase land for the development of housing and preservation of open space. CPA housing funds could also be used to develop the portion of land that will have housing.

14. Purchase existing homes for affordable housing & create a deed restriction program

CPA affordable housing funds can be used to purchase existing homes for the purpose of creating affordable housing. This type of an initiative would work best once Belchertown has an affordable housing trust in place because its funds would be readily available allowing the town to move quickly when an opportunity arises. These new units will require deed restrictions to ensure long-term affordability.

Time-Frame: Long-term (2-5 years)

Group to Undertake Action: TBD

Action Steps: (1) Identify an individual to review town real-estate listings on a weekly basis. (2) Bring the available property to the board of the Affordable Housing Trust or other deciding committee. (3) Purchase property. (4) Rehabilitate property if needed. (5) Place deed restriction on property.

Funding & Resources Involved: CPA funding can be used to purchase and rehabilitate the property.

15. Acquire land suitable for affordable housing development

CPA affordable housing funds can be used to purchase land to build affordable housing. This type of an initiative would work best once Belchertown has an affordable housing trust in place because its funds would be readily available allowing the town to move quickly when an opportunity arises. Given Belchertown's community goals and community character, the town should strongly consider preserving open space in tandem with the creation of affordable housing clustered on part of the parcel. CPA open space and recreation funds (if there is a recreation component) can be used in combination with CPA housing funds. Housing funds can only be used on the portion set aside for housing.

Time-Frame: Long-term (2-5 years)

Group to Undertake Action: TBD

Action Steps: (1) Inventory suitable areas in town for affordable housing & establish a Housing Trust Fund. (2) Bring the potential property to the board of the Affordable Housing Trust or other deciding committee. (3) Purchase property. (4) Identify a developer. (5) Develop property.

Funding & Resources Involved: CPA funding can be used to fund the purchase of the property where the affordable housing will go and can be used to construct the affordable housing units.

16. Subsidize affordable units in future mixed-use and/or mixed-income housing developments

Local affordable housing funds can be used to subsidize housing units within proposed new housing developments to increase the number of affordable housing units in town. This strategy would complement an inclusionary zoning policy.

Time-Frame: Long-term (2-5 years)

Group to Undertake Action: TBD

Action Steps: (1) The Town planner should contact developers who have a proposed development and offer subsidies, in the form of a density bonus or monetary, in exchange for deed-restricted subsidized housing units. (2) Deed restriction placed on unit(s).

Funding & Resources Involved: CPA funding can be used to subsidize the deed restricted units.

17. Add affordable housing units to existing Belchertown Housing Authority developments and existing apartment complexes in town.

The Housing Authority owns a small piece of vacant land at Everett Acres that could be used to develop additional units of elderly housing. Space at the other non-housing authority complexes should also be studied to determine if these properties have space to accommodate more rental units. If so, local affordable housing funds could be used to construct additional units.

Time Frame: Long-term (2-5 years)

Group to Undertake Action: TBD

Action Steps: (1) Using the previously developed inventory, conduct a feasibility study of remaining land available in town (2) Start pre-design work of selected parcels. (3) Identify funding sources

Funding and Resources Involved: consultant/staff time of Housing Authority. CPA funds could be used for all stages of the process.

18. Start a Senior Property Tax Work-Off Program to help senior citizens lower their annual property tax payments.

Equity rich and possibly cash poor, senior citizens often have difficulty paying their annual property taxes. Belchertown adopted an Exemption Reimbursement Program—a program established by state statute and then locally adopted—that exempts particular categories of people from the obligation to pay all or a portion of their property taxes. Persons who may qualify for this exemption program include veterans, blind individuals, surviving spouses, and persons over 70 years of age. Appendix 10 shows the number of people in Belchertown who currently apply for exemptions.

Belchertown, additionally, could create a local program that would allow senior citizens to work for the town and thereby receive a reduction on their annual property taxes. Program requirements would be set by the town and could be made more liberal to allow for greater participation among Belchertown’s senior citizen population. Several communities across the state, most recently Chicopee, have created similar type of programs.

Time Frame: Long-term (2-5 years)

Group to Undertake Action: TBD

Action Steps: (1) Research similar programs (2) conduct a sample study with select elderly residents (3) examine possible revenue losses to the town (4) Assess results of studies and determine feasibility of program. (5) Design Belchertown program (6) Launch program.

Funding and Resources Involved: Staff time of town staff/consultant to design program, staff time/volunteer time to administer program.

19. Fund a Housing Rehabilitation Program to assist income-eligible households make necessary repairs to their homes.

Town-sponsored housing rehabilitation programs assist low-to-moderate income residents improve their housing situation. Eligible households are provided with deferred payment loans to make the following types of improvements: chimney or foundation repair, lead paint / asbestos removal, roof repair/replacement, storm window installation, plumbing heating, electrical, well repair/replacement, door weatherization, handicapped accessibility repairs, wall repairs. Rehabilitation programs are typically funded with Community Development Block Grants (CDBG) and, more recently, Community Preservation Act funds. Municipalities rarely, if at all, fund housing programs with general funds.

Table 35: Potential Target Areas in Belchertown

Location	Median household income in 1999	Household Income Less than \$30,000 year	Housing Unit Built 1939 or earlier	Housing Unit Built 1959 or earlier
Block Group 3, Census Tract 8202.03	\$46,027	29%	19%	38%
Block Group 4, Census Tract 8202.03	\$56,890	12%	5%	18%
Block Group 5, Census Tract 8202.03	\$37,111	39%	19%	29%
Block Group 7, Census Tract 8202.03	\$34,750	41%	8%	13%
Block Group 1, Census Tract 8202.04	\$61,283	18%	11%	22%
Block Group 2, Census Tract 8202.04	\$64,219	14%	10%	22%
Belchertown CDP (Town Center)	\$40,250	37%	18%	30%

Source: U.S. Census Bureau, Census 2000

Housing rehabilitation programs typically provide between \$5,000 to \$35,000 per unit. The municipality determines the maximum amount of funding per residential unit in regards to available funding and demonstrated housing need in town. As long as the homeowner remains in

his or her home, this is a payment and interest-free loan. If the homeowner sells the house before the loan period runs out (typically this is 15 years), he or she would have to pay back the loan according to the agreed upon program schedule.

These types of programs are most effective when they are targeted to specific areas rather than available town-wide. Using the 2000 Census Data, appropriate target areas for this program would be Block Groups 3,5, and 7 of Census Tract 8202.03 and the Belchertown Center.

Time-Frame: Long-term (2-5 years). The town currently does not have a large enough pool of local affordable housing funds to make this type of program an effective use of funding. If the town feels that this type of program is a priority, then the town should consider reserving a portion of the CPA housing funds annually for this future program. The Town should continue to work with the PVPC to apply for CDBG funds for such a program when funds are available.

Group to Undertake Action: TBD

Action Steps: (1) Work with the PVPC or other local organization who currently administers a similar program to set up the program. (2) Identify entity to administer the program. (3) Conduct public outreach to make Belchertown residents aware of the program. (4) Solicit applications for the program. (5) Select applicants. (6) Start rehabilitation work.

Funding and Resources Involved: CPA funds could be used to pay for the development of the program, the administration of the program, and the rehabilitation costs for the housing units of eligible households.

Housing Production Plan Implementation Strategies

The town of Belchertown will need to undertake the following actions in order for the state to approve this Housing Needs Assessment and Action Plan as a Housing Production Plan.

1. Participation in regional collaborations addressing housing development.

This state-required implementation strategy is met. The Belchertown town planner currently sits on the Valley Development Council, which oversees regional progress and implementation under the Valley Vision 2: Regional Land Use Plan and the Pioneer Valley Plan for Progress.

2. Statement of the characteristics of proposed residential or mixed-use developments that would be preferred by the municipality.

Examples include: infill development, cluster developments, adaptive re-use, transit-oriented housing, mixed-use development, and/or inclusionary.

3. Identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating SHI Eligible Housing units to meet its housing production goal.

Zoning District	Amendment Type	May Result in Creation of SHI Eligible Units (Y/N)

4. Identification of specific sites for which the municipality will encourage the filing of Comprehensive Permit applications.

Site	Zoning District	Zoning Amendment Needed (Y/N)	Amendment Type	Site Constrains

5. Identification of municipally owned parcels for which the municipality commits to issue requests for proposals (RFP) to develop SHI Eligible Housing.

Site	Proposed Uses for Site	Site Constrains	Timeline for Issuance of RFP	Zoning Amendment Needed (Y/N)	Amendment Type

Appendix

- 1. Single-Unit Residences**
- 2. Active Subdivisions**
- 3. Affordable Units**
- 4. Zoning Map**
- 5. Belchertown Sewer Lines**
- 6. Pioneer Valley Transit Authority Bus Route Map**
- 7. Soil & Slope Limitations to Development**
- 8. Conceptual Village Areas**
- 9. Inventory of Town Owned Land**
- 10. Belchertown's Exemption Reimbursement Program Participation Data**

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