

III. Population and Housing

A. Overview

During the past 20 years, Belchertown has experienced rapid growth in population and in the number of housing units. It has the most rapid residential growth in the western and central Massachusetts and northern Connecticut region. Belchertown's population rose from 8,339 in 1980 to 10,579 in 1990 and 12,968 in 2000—a 27% increase from 1980 to 1990, a 22.6% increase from 1990 to 2000, and an overall increase of 55.5% over the twenty-year period. Mid-decade estimates have Belchertown's population at about 15,500. Housing units increased from 3,004 in 1980 to 3,988 in 1990, and 5,050 in 2000—a 32.8% increase from 1980 to 1990, a 26.6% increase from 1990 to 2000, and an overall increase of 68.1% from 1980 to 2000. In 2007, housing units are 5,374.

Figure 16: History of Growth and Projections
Census Data for 1990 and 2000, Other Years From MISER*

| Year | Population | Change | % Change | % Avg. Ann. Change |
|-----------------|-------------|------------|-----------|--------------------|
| 1990 | 10,579 | | | |
| 1994 | 11,345..... | 766..... | 7.2..... | 1.8 |
| 1996 | 11,700..... | 355..... | 3.1..... | 1.5 |
| 1998 | 11,946..... | 246..... | 2.1..... | 1.0 |
| 2000 | 12,968..... | 1,022..... | 8.5..... | 4.2 |
| Proj. 2005..... | 14,485..... | 1,517..... | 11.7..... | 2.2 |
| Proj. 2010..... | 15,907..... | 1,422..... | 9.8..... | 1.9 |

*Massachusetts Institute For Social and Economic Research

Figure 17: 2000 Population by Age
Census Data

| Age | Number | Percent |
|---------------|-------------|---------|
| Under 5 | 888 | 6.8 |
| 5-9..... | 1,043 | 8.0 |
| 10-14..... | 1,025 | 7.9 |
| 15-19..... | 844 | 6.5 |
| 20-24..... | 656 | 5.1 |
| 25-34..... | 1,673 | 12.9 |
| 35-44..... | 2,640 | 20.4 |
| 45-54..... | 2,164 | 16.7 |
| 55-59..... | 540 | 4.2 |
| 60-64..... | 353 | 2.7 |
| 65-74..... | 601 | 4.6 |
| 75-84..... | 437 | 3.4 |
| 85+..... | 104 | 0.8 |
| Total..... | 12,968..... | 100.0 |

According to the most recent census data, 1,142 people, or 8.8% of Belchertown's population, are 65 or older, compared to 13.5% for the entire state.

Figure 18:

| <u>Projected 2010 Population by Age</u> | | |
|--|----------------------|-----------------------|
| <u>Census Data</u> | | |
| <u>Age</u> | <u>Number</u> | <u>Percent</u> |
| 0-4 | 949 | 6.0% |
| 5-9 | 948 | 6.0% |
| 10-14 | 1,070 | 6.8% |
| 15-19 | 1,035 | 6.5% |
| 20-24 | 1,086 | 6.9% |
| 25-29 | 1,134 | 7.2% |
| 30-34 | 946 | 6.0% |
| 35-39 | 939 | 5.9% |
| 40-44 | 1,127 | 7.1% |
| 45-49 | 1,424 | 9.0% |
| 50-54 | 1,374 | 8.7% |
| 55-59 | 1,377 | 8.7% |
| 60-64 | 937 | 5.9% |
| 65-69 | 548 | 3.5% |
| 70-74 | 329 | 2.1% |
| 75-79 | 250 | 1.6% |
| 80-84 | 178 | 1.1% |
| 85-89 | 126 | 0.8% |
| 90 plus | 48 | 0.3% |

According to MISER's projections for 2010, 1, 479 people, or 9.3% of Belchertown's population, are 65 or older.

Belchertown's housing concerns can be addressed under two main categories: market-driven housing, for which the major concerns are to reduce the rate of residential development generally and to retain the appearance of the area; and affordable housing, which is governed by MGL Chapter 40B, the Massachusetts "anti-snob zoning act." (Briefly, Chapter 40B encourages that at least 10% of the community's housing be affordable for residents with low to moderate incomes. If this criterion is not met, a developer of housing for these residents may apply for a comprehensive permit, exempt from municipal bylaws, including zoning.)

Belchertown 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 in Belchertown are rising, pricing 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 here.

B. Goals and Policies

The following policies were developed to work toward the three overall goals for the town determined during the community vision phase of the community plan project.

Goal 1: To 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 2: 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
- 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

C. Inventory

Existing and Planned Residential Structures

Figure 19: 2000 Households by Type
Census Data

| | 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 | — |

The prevalence of households with school-age children is evidence of Belchertown’s reputation as a family-oriented community.

Figure 20: 2000 Housing Occupancy
Census Data

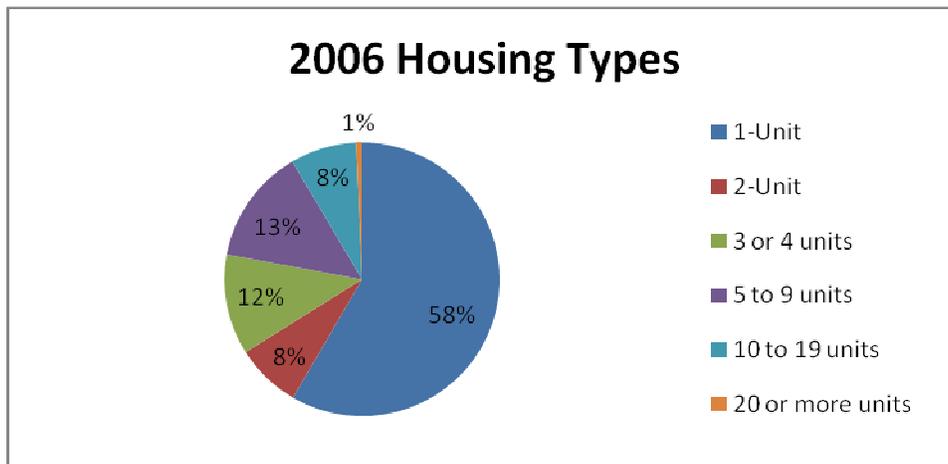
| | Number | Percent |
|--|--------|---------|
| Total housing units | 5,050 | 100.0 |
| Occupied housing units | 4,886 | 96.8 |
| Owner-occupied | 3,950 | 80.8 |
| Renter-occupied | 936 | 19.2 |
| Vacant housing units | 164 | 3.2 |
| Seasonal, recreational, occasional use | 48 | 1.0 |
| Vacant-other | 116 | 2.2 |
| | | |
| Homeowner vacancy rate (%) | | 1.0 |
| Rental vacancy rate (%) | | 2.2 |
| | | |
| Avg household size of owner-occupied unit | 2.78 | — |
| Avg household size of renter-occupied unit | 2.12 | — |

Only a small percentage of housing units was vacant at the time the census was taken. This might suggest that the community has avoided over-building and glutting the market. However, it also suggests the number of existing structures that might be adapted for use in serving the needs of the elderly, young people just starting, and other non-family residents is very limited.

Current Housing Stock

In 1989, Belchertown had 2,436 single-unit housing units. The current number of 3,673 single-unit houses represents an increase of 50% over the period. At the end of 2007, the total was 4,341. [See Map 7, *Single Unit Residences*, in the appendix.]

Figure 21:



Source: MLS Online.com, 2007

Denser housing exists along various corridors in town. Some of the more densely settled areas of single-unit housing include:

- The area considered the town center, i.e., from the intersection of 21/202 through town on either side of the town common up to the intersection of 9/202
- All along Bay Road/Allen Road from the Amherst line all the way over to Quabbin
- Meadow Pond Road/Aldrich Street
- North and south of Allen Road east of 202. (*Sheffield Estates subdivision: 89 houses*)
- The Lakes Region between Bay Road and Route 9
- Turkey Hill south of 202 and west of 21 (*Turkey Hill subdivisions East/West: 138 houses*)
- Dana Woods along George Hannum Road (*Dana Woods subdivision: OSCD with 150 houses*)
- Mallard Estates along Route 181
- Much development on frontage lots, particularly along Routes 21 and 181, Washington Street and Liberty Street

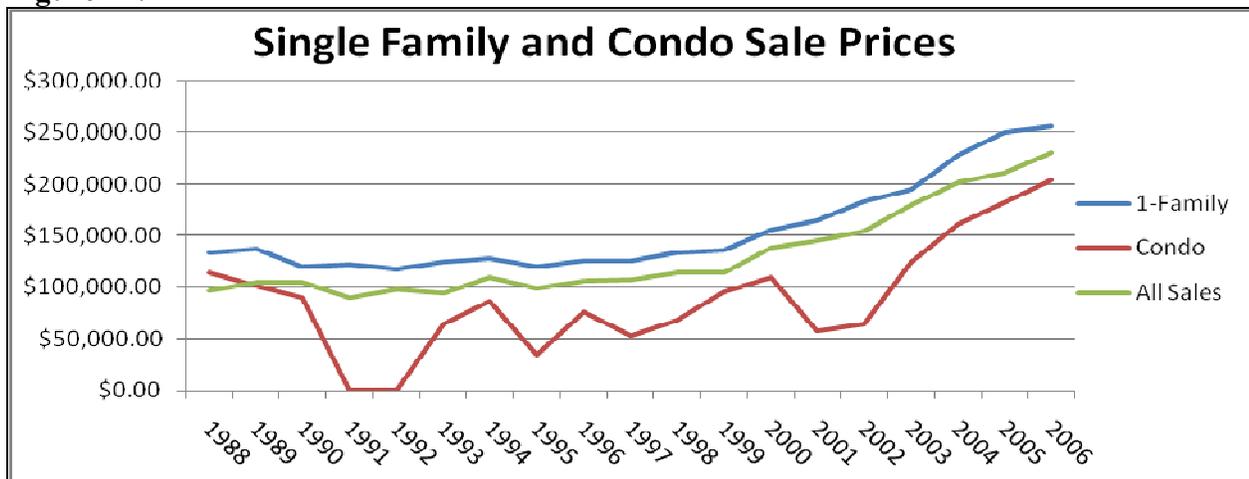
(All subdivisions not specifically noted above include 15 or fewer houses.)

Duplexes and triplexes are in short supply. Of those that do exist, many are located on Hamilton Street and along Federal Street (Route 9). Larger multi-unit complexes exist primarily along George Hannum Road, Federal Street, Amherst Road, and Main Street.

Belchertown has two mobile home parks. Pine Valley Plantation has over 300 units with room for more. Restricted to adults, this park is located off Chauncey Walker Road, Route 21. Sportshaven is a small 30-unit park located off Mill Valley Road, Route 181.

By far, the majority of houses sold are single-unit dwellings. It is interesting to note that the number of houses sold remains stable.

Figure 22:



Source: Warren Group, 2007

Figure 23: Tax Valuation/Tax Bill for Single Unit Houses

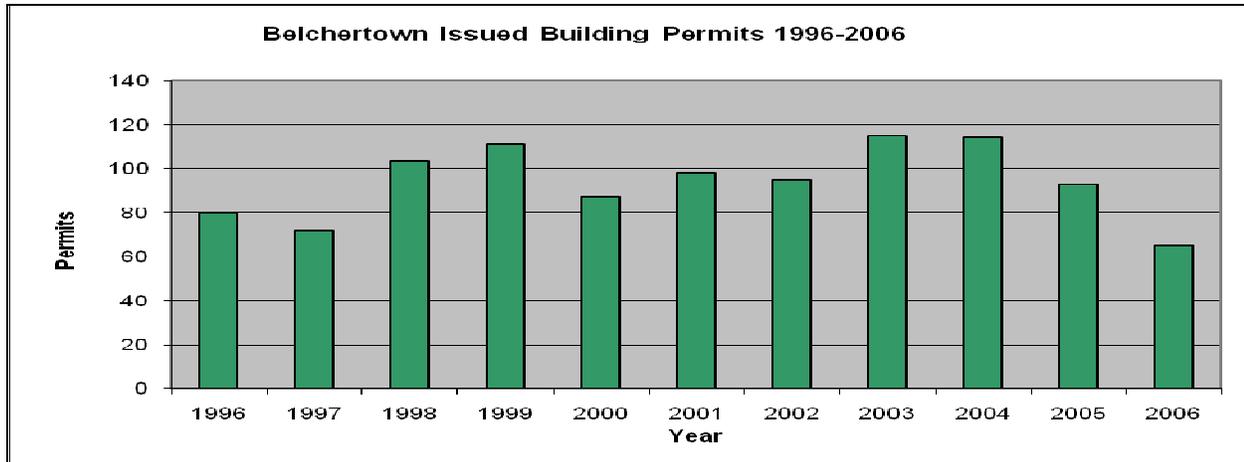
| | | | | | | |
|--------------------|----------------|---------------|-----------|----------------|---------------|----------|
| | 1990 | 1995 | 2001 | 2002 | 2007 | |
| Avg. Tax Valuation | \$99,935 | \$125,454 | \$137,733 | \$147,580 | \$260,274 | |
| Avg. Tax Bill | \$1,354 | \$1,871 | \$2,614 | \$2,789 | \$3,443 | |
| Tax Rate/\$1000 | \$13.55 | \$15.28 | \$18.98 | \$18.9 | \$13.23 | |
| | 2001 | | | 2002 | | |
| Type House | Avg. Valuation | Avg. Tax Bill | Tax Rate | Avg. Valuation | Avg. Tax Bill | Tax Rate |
| 2-Unit | \$136,655 | \$2,593 | \$18.98 | \$141,959 | \$2,683 | \$18.9 |
| 3-Unit | \$144,458 | \$2,741 | \$18.98 | \$152,430 | \$2,880 | \$18.9 |

Comparisons over time must take into consideration the value of money over time as well. Nonetheless, real estate professionals and property assessors note that Belchertown is no longer a first-time buyer's market, a position it had held for decades. The cost of housing is rapidly becoming out of reach for Belchertown's own young families just starting out, as well as the elderly, and others who in the market for a less expensive residence.

Figure 24: Building Permits Issued

| Year | Single-unit | Two-unit | Condo Units |
|--------------------|-------------|----------|-------------|
| 1985 | 129 | 6 | 0 |
| Decade of the 90's | | | |
| 1990 | 103 | 3 | 0 |
| 1991 | 92 | 3 | 0 |
| 1992 | 100 | 5 | 0 |
| 1993 | 87 | 4 | 0 |
| 1994 | 90 | 2 | 0 |
| 1995 | 75 | 2 | 1 |
| 1996 | 80 | 0 | 0 |
| 1997 | 80 | 1 | 0 |
| 1998 | 104 | 1 | 0 |
| 1999 | 119 | 1 | 0 |
| 2000 | 88 | 0 | 0 |
| 2001 | 97 | 1 | 0 |
| 2002 | 92 | 1 | 0 |
| 2003 | 91 | 0 | 10 |
| 2004 | 100 | 6 | 8 |
| 2005 | 89 | 0 | 8 |
| 2006 | 54 | 0 | 14 |
| 2007 | 54 | 0 | 4 |
| | 1724 | 36 | 45 |

Figure 25:



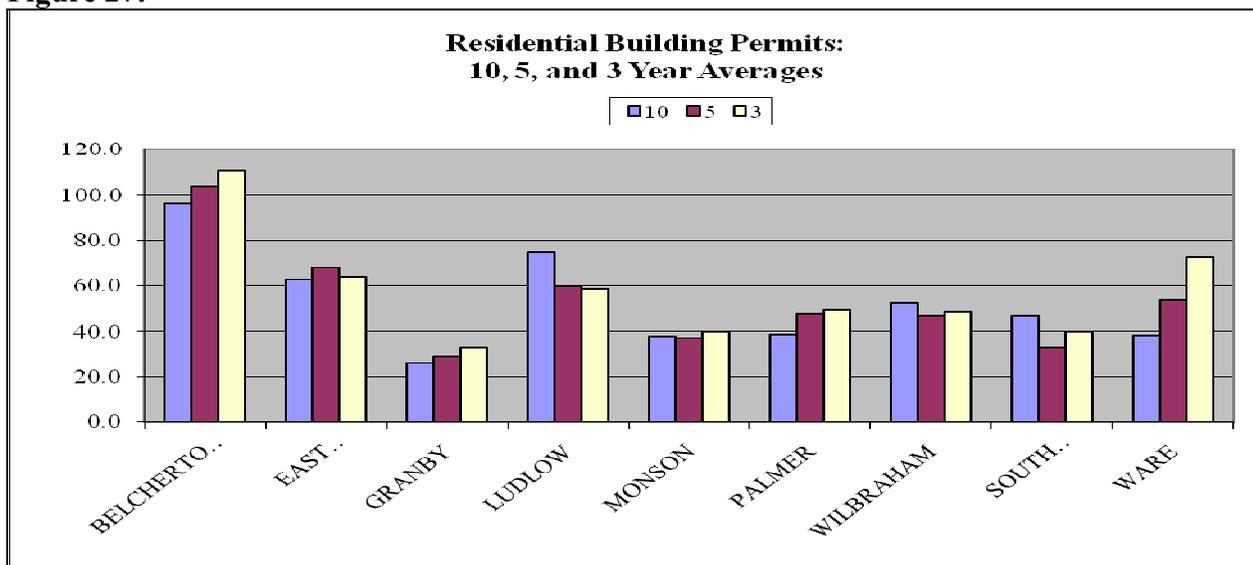
Source: Building Permits, Census 2007

Of importance here is the fact the number of permits has not varied much over the last decade, with an average of 93 single-unit permits issued per year over the past twelve years, or 95 per year including all residential permits.

Figure 26: Comparative Socioeconomic Data Adjacent Communities
2000 Census Data

| Community | 2000 Population | Family Income | Median Age | Total Households | Family Households | % Family Households | 1-unit tax bill | Tax rate FY '02 |
|-----------|-----------------|---------------|------------|------------------|-------------------|---------------------|-----------------|-----------------|
| Amherst | 34,874 | \$61,237 | 21.8 | 9,174 | 4,547 | 50% | \$3,764 | 19.00 |
| Palmer | 12,497 | \$49,358 | 38.1 | 5,078 | 3,329 | 66% | \$2,065 | 17.99 |
| Ware | 9,707 | \$45,505 | 37.7 | 4,027 | 2,598 | 65% | \$2,050 | 19.50 |
| Granby | 6,132 | \$57,632 | 38.1 | 2,247 | 1,662 | 74% | \$2,154 | 16.09 |
| Pelham | 1,403 | \$71,667 | 42.4 | 545 | 382 | 70% | \$3,672 | 19.97 |
| Ludlow | 21,209 | \$55,717 | 38.5 | 7,659 | 5,513 | 72% | \$2,472 | 17.90 |
| B'town | 12,968 | \$60,830 | 36.3 | 4,886 | 3,519 | 72% | \$2,789 | 18.90 |

Figure 27:



Source: PVPC, 2004

Figure 28: Comparative Calendar Year 2001 Housing Sales

Warren Group

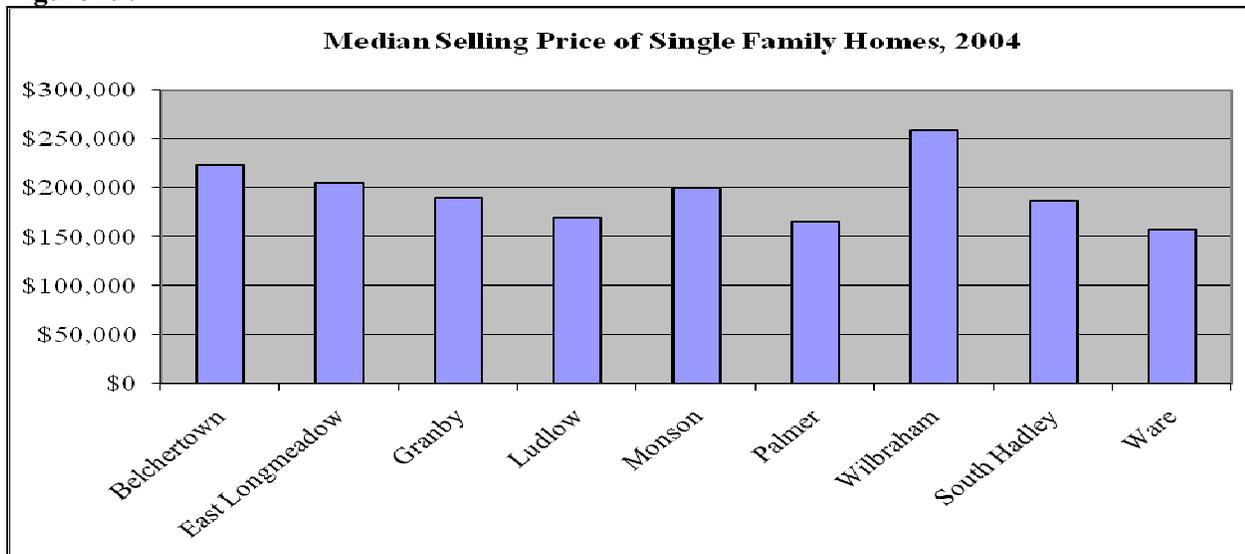
| Community | Median Sales | | Number of Sales | |
|-------------|--------------------|--------------|--------------------|--------------|
| | <i>Single Unit</i> | <i>Condo</i> | <i>Single Unit</i> | <i>Condo</i> |
| Amherst | \$194,750 | \$110,500 | 168 | 85 |
| Palmer | \$109,500 | \$49,750 | 118 | 16 |
| Ware | \$114,950 | --- | 104 | 0 |
| Granby | \$141,000 | \$94,750 | 59 | 10 |
| Pelham | \$209,950 | --- | 14 | 0 |
| Ludlow | \$125,570 | \$93,950 | 184 | 28 |
| Belchertown | \$157,000 | \$57,600 | 175 | 10 |

Data for Amherst are significantly skewed by the presence of a large student population and a relatively higher paid workforce. Nonetheless, given the average family income and median sales for a single-unit house, it appears that Amherst has the most expensive housing, and the highest family salary for a community of any size. (Pelham reports higher family income and house values, but the small population must be considered. Pelham is economically an extension of Amherst without the students.)

The remaining communities of Palmer, Ware, Granby, and Ludlow offer comparisons that are more realistic for Belchertown. Family income and the median value of house sales correlate almost one-to-one, with Belchertown having the highest family income and the highest median house selling price, followed by Granby, Ludlow, Palmer and Ware. The median age is an inverse relationship with Belchertown having the youngest median age.

Relative to housing, of the five comparable communities, Belchertown’s median selling price is significantly higher than that of the other four.

Figure 29:



Source: PVPC, 2004

This graph from 2004 shows that Belchertown’s median housing price is exceeded only by Wilbraham’s out of nine Pioneer Valley communities.

D. Zoning Bylaw and Subdivision Regulations

Belchertown's zoning bylaw was originally adopted by town meeting in 1957. It has been adapted almost annually to some extent since then, and has had several complete revisions. The bylaw defines zoning districts, overlay districts (wetlands, flood plains, aquifers, historic districts), use regulations, special uses, business and industrial regulations, common drives, open space subdivisions, and such special issues as wireless communication facilities, a Business and Technology Park, fences, pools, non-conforming and temporary structures, parking and loading areas, signage, and a host of miscellaneous issues.

The general provisions guiding the zoning bylaw *as it relates to housing generally* include:

- Promoting the health, safety, convenience, and general welfare of the inhabitants of the Town of Belchertown
- Promoting sound and orderly growth
- Providing a variety of housing types to meet the needs of Belchertown's diverse and growing population
- Protecting property values
- Establishing a fair and reasonable set of standards for evaluating each development proposal impartially, on its own merit
- Protecting the town's natural resources and amenities
- Encouraging the most appropriate use of land in Belchertown

In addition, the Planning Board's subdivision regulations include:

- Provision of adequate access to all lots
- Lessening congestion in adjacent public ways and coordinating ways
- Ensuring compliance with Belchertown's Zoning Bylaws
- Ensuring provision of water, sewer, drainage, utilities to subdivisions
- Support of Belchertown's Master Plan to maintain community character, agricultural, and forested land
- Protecting open space, maintaining ecological diversity, natural resources—especially the water supply

The classes of zoning districts that support housing include

- Primary agricultural
- Village residential
- Rural residential
- Lakes Residential
- Multiple-Dwelling Residential
- Mobile Home Park Residential

Regulations govern the development of each of the above zoning districts. Other than restrictions on multi-unit dwellings in most districts, there are no exclusions in any of the above zoning districts that would prohibit the presence of more readily affordable housing, including two-unit houses, owned or rented.

A build-out analysis was done by the Center for Economic Development at UMass in 1998. Such an analysis uses existing zoning and statistics to project what a community will need in infrastructure to support the projected population. It includes the undeveloped land acreage for each of the above zoning districts. Recognizing that some acreage falls within wetland protection zones, flood zones, or has a slope of 15% or more, a standard lot size is assumed for all districts except for Multiple-Dwelling Residential and Mobile Home Park Residential. From this, the number of undeveloped lots is generated, as shown in the following table.

Figure 30: Number of Undeveloped Lot Calculation

| <i>Type District</i> | <i>Undeveloped # Lots</i> | <i>Type District</i> | <i>Undeveloped # Lots</i> |
|----------------------|---------------------------|-------------------------------|---------------------------|
| Primary Agricultural | 14,520 | Village Residential | 165 |
| Rural Residential | 2,096 | Multiple-dwelling Residential | 7 |
| Lakes Residential | 428 | Mobile Home Park Residential | 254 |

*Prepared by Center for Economic Development Data December, 1998

E. Affordable Housing

[See Map 8, *Affordable Units*, in the appendix]

Governing regulations

The commonwealth mandates what a community must achieve in the way of affordable. MGL chapter 40B, §§20-23, Massachusetts’ “anti-snob zoning act” (also known as “40B”), does not require 10% affordable housing, but if the community does not have 10% affordable housing, this act opens the door to developers to come in and build a low-income housing complex without regard to the community’s zoning bylaw. Under 40B, housing is considered affordable if it (1) has a subsidized mortgage, (2) has a rental subsidy such as Section 8, or (3) is restricted in price by a long-term deed restriction.

The income definition for 10% affordable housing is very strict under 40B. Under 40B, low income is defined as 50% of area-wide median income; moderate income is defined as 80% of area-wide median income; and middle income is 150% of area-wide median income. Until the community has met the 10% affordable housing requirement under 40B, it is vulnerable to the possibility of a developer gaining state approval to create affordable housing without regard to the community’s zoning laws.

The state’s Department of Housing and Community Development calculated median incomes for areas all across the state. Belchertown is in the Springfield metropolitan area, which includes communities as diverse as Chicopee and Wilbraham or East Longmeadow.

Defining the need

Calculating the number of persons in Belchertown who meet the income requirements for “affordable living” under 40B definitions is futile. Anyone 60 years or older is classified as “elderly” by federal and state guidelines. However, an elderly person, or any other person meeting the income requirements, may also be disabled in some way. In addition to the problem of multiple-classifications, the numerous agencies in both the public and private sectors that provide assistance to elderly, disabled, low- and median-income income, homeless, teen mothers, etc., each keep their own records,

further complicating any attempt to count by the various categories of need. The only source used by regulatory agencies for calculating need is census data. The 2000 census data indicate that 1,495, or 12%, of Belchertown's population is 60 or older, thus meeting the definition for "elderly." Instead of trying to establish "need" by classifying and counting persons with various needs, the communities are expected to provide the required *number of units* as a percentage of total housing units in the community. Belchertown has 5,050 housing units. To comply with 40B, 10%, or 505 of those, need to meet the requirements of 40B. Of the 505, 5% (25) must be designed to accommodate handicapped individuals. More recently, 13% of elderly housing must now also be made available to the disabled, including the "young" disabled (those under 60). Consequently, as of 2002 Belchertown's affordable housing target number of units was 505, of which 25 should have been for persons with disabilities.

HUD income-based housing, such as Lord Jeffery, serves a mix of needs. For instance, Lord Jeffery has approximately 300 units. There was a set-aside for the disabled: 18 units were designed as wheelchair units; another 13 were set-asides for the mentally retarded and mentally ill.

Progress to date under 40B

The community would be wise to consider adopting alternatives to single-unit housing, including constructing multi-dwelling units available for rent or purchase. For instance, twenty 4-unit attractively-designed dwellings scattered throughout the community could generate 80 units for our young families, elderly, and citizens requiring barrier-free housing, without disturbing the rural look and feel of Belchertown. Similarly, changes in zoning or subdivision association rules could be made to facilitate affordable housing by allowing small rental units in new or existing private houses, again with little or no visible structural harm to the community.

When the housing market is hot, developers are in a better position to include more affordable properties within a development. They can do this by shifting more of the development's infrastructure cost toward the more expensive houses, thus reducing the development cost of the less expensive houses such that they would meet the requirements for affordability.

Housing administered by the Belchertown Housing Authority

The Belchertown Housing Authority administers four state-aided projects. Everett Acres on Everett Avenue is a forty-eight-unit complex built and administered under the Chapter 667 Elderly/Disabled Housing Program. East Walnut Street, 45 State Street, and 95 George Hannum Road were built and are administered under the Chapter 689 Housing for people with special needs program. The two, three, and four bedroom units at 45 State Street and 95 George Hannum Road were built under Chapter 705 Family Housing Program.

Eligibility for housing is based on age or being disabled, family size, and income. The current maximum net annual income for eligibility is \$28,800 for one person, \$32,900 for two, \$37,000 for three, \$41,100 for four and up to \$54,300 for a family of eight.

The Housing Authority also administers 30 units of Section 8 Housing Choice Voucher Rental Assistance under the Department of Housing and Urban Development. Under this program, the Housing Authority

assists low-income elderly, disabled persons, and families in paying their rent. 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. The Housing Authority actively promotes the program to local private property owners. Participants pay thirty percent of their monthly income for rent and utilities and the Authority pays the balance directly to the property owner. However, the rents of these units must be reasonable. To ensure rent reasonableness, the Housing Authority attempts to determine what the standard market rents are for Belchertown from local property owners.

Additional steps Belchertown has taken to increase the number of affordable housing units

The following projects would produce affordable housing, but only the first one has an affordability element that would qualify under 40B.

- HAP, Inc. built 14 units (7 duplexes) behind Cold Spring Commons. This project finished an existing 40B comprehensive permit. These units provide affordable housing for persons in the median income range (60%–80%–100% of area-wide average income.)
- In May 2001, Belchertown revised its zoning bylaw to allow development of Fifty-five-and-over housing in areas where it was not previously allowed. Four projects marketed to people aged 55 and older are in various stages of construction.
- Incentive zoning provisions have been adopted which are intended to increase housing density in cluster development areas
- Parcels which would support an assisted living facility have been identified, and which have access to sewer and water, have been identified
- The sewer line has been extended to take in an existing 55+ mobile home park, enabling the park to include an additional 50 or more units
- Belchertown is working with the Pioneer Valley Planning Commission on regional housing planning

Funding for additional affordable housing

Funding for housing for these targeted populations comes from a variety of sources: project-based HUD money, set-asides from DMR, Section 8 vouchers, various state agencies for public-private partnership projects, tax credits, funding for mortgage subsidies, the Regional Development Council, New England Development Fund, etc. In addition, 15% of the redevelopment money associated with closing the Belchertown State School was set aside to provide housing for the mentally retarded across western Massachusetts.

In addition, Belchertown's adoption of the Community Preservation Act could now provide funding to address three of Belchertown's primary concerns. 10% of CPA monies must be put toward each of three elements: open space preservation, affordable housing, and historic preservation. The remaining 70% can be directed toward any or all of these in any percentage desired.

F. Analysis based on the survey done in 2000

1. Public preferences

Respondents to the community plan survey (February 2000) were neutral on the question of encouraging the building of retirement housing and single-unit housing, and felt that fewer

condominiums, rental apartments, low-income housing, and mobile homes should be encouraged. “Residential neighborhoods” were included in almost all age groups as among the top ten reasons for living in Belchertown. It was clear from comments at the community forums that participants recognized that “neighborhood feel” can be many things beside single-unit-on-a-one-acre-lot. It just cannot be “urban.”

There is a generally shared desire to lessen the undesirable effects of residential development on Belchertown’s landscape and community life, but views vary on how to do this. Some propose large minimum lot sizes, while others favor cluster development. Some desire diversity in housing, including barrier-free housing, and houses affordable to working families, singles, elderly, and others with limited income. On the other hand, there is concern that multi-unit housing deteriorates rural life. Scattered housing sites, limited to six or fewer units, are seen as fitting better into the landscape, and to improving the spirit of community within the complex.

The first town forum addressing the community’s goals (October 2000) strongly affirmed the desire to provide “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.”

2. Fiscal demands of development

Most communities recognize that development implies increased costs to the community, primarily the cost of educating additional children that come with housing development, additional or improved roads, and increased services. This is offset some by property taxes. The point at which a house pays for one child in school depends largely on the tax rate. In Belchertown, the cost of educating a child is approximately \$6,000 per year. At the FY 2008 tax rate of 13.34%, the point of paying for one child in school is an assessed house value of approximately \$450,000. Relieving this some is that state funds cover about half the cost per pupil; state funding, however, may not always be reliable.

3. Roadside development resulting from ANR (“approval not required”) lots

ANR lots are created along the street frontage of larger parcels. To be so designated, a lot must have frontage on an accepted town road, must meet minimum zoning requirements, and there must be access to it. Under state law, if the property meets these requirements, no further review is allowed to the Planning Board. The lots must still meet conservation commission and board of health requirements for building, but drainage, traffic, demands on local services, and the developer does not mitigate other things routinely addressed in subdivision review. With its miles of once-rural roads along forests and farms, Belchertown has offered a considerable amount of developable land that could meet ANR requirements. It is important to note that 81% of the housing built from 1995-2001 was developed under the ANR process. In comparison, subdivisions have been only a minor factor. From 2001 through 2007, ANRs were still the main way lots were created, though subdivision activity increased greatly.

4. Condition of existing housing stock

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.

5. Affordability

Another issue is the affordability and availability of housing for persons of low-to-moderate income, the elderly, and those requiring barrier-free housing or other supported living arrangement.

Aside from the pressures from the state to assure a reasonable percentage of housing available for these people, there is clearly an unmet need for such housing in all of the targeted categories. It is important to realize that the persons needing other choices in housing are Belchertown people, many born and raised here, 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 affordable, regional public transportation has resulted in an exclusionary barrier for those persons unable to use personal transportation.

6. Barriers to development of affordable housing

The usual barriers to affordable housing apply also to Belchertown:

- 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, making it difficult for a developer to buy the 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)

The presence of a large number of college students living in Belchertown has resulted in inflated apartment rental costs, further exacerbating the problem.

7. Future demands

Build-out Projections

Projections in the 2000 build-out study indicated Belchertown could be looking at a total population of close to 63,000, if all the buildable land was developed. This is unlikely, but under that scenario, classrooms would be needed for a projected 9,500 students (to age 18), and households would increase to 23,000. Though the town's growth may not reach that level, the growth that is happening causes demands on infrastructure that make planned growth essential.

Figure 31: Build-out Estimate

| | 2000 | Build-out | % Inc. |
|------------|--------|-----------|--------|
| Population | 12,968 | 62,668 | 383% |
| Students | 2,338 | 9,480 | 405% |
| Households | 4,886 | 23,044 | 372% |

How the community looks in terms of housing at full build-out depends on how the land is used. Full build-out with minimum lot sizes results in 8,043 lots, and a build-out in 102 years. Somewhat larger

lots result in 5,393 lots in 68 years. Interestingly, that same size lot, but with all agricultural land preserved, results in 4,027 lots, and a build-out in 51 years.

Planning needs to include affordable housing, and a mix of housing to meet the needs of the elderly and disabled as well as families with children, commuter households, and students. Absent town-sponsored initiatives, new housing starts will continue to focus on traditional single-unit developments, with increasingly higher prices—a shift away from Belchertown’s economically diverse tradition—and the risk of 40B giant apartment complexes geared to low–moderate income renters located without regard to the community’s objectives.

8. Organizations that can be of assistance

There are several organizations, grant opportunities, and funding sources that can be of help in planning for Belchertown’s housing needs, particularly as long as the town maintains steady progress in the development of affordable housing. Once strategies are agreed upon, there are grant writers who can help find the appropriate funding sources to help bring these plans to fruition. Examples of agencies that assist communities with grant applications for housing are HAP, Inc. and the Pioneer Valley Planning Commission.

9. Summary

The goals and related policies, or sub-goals, provide clear direction for housing development. A dual approach that focuses both on 1) *preserving open space while developing houses of varying size and price* and 2) *making certain affordable housing needs are met*, will help everything else fall into place. Changes in zoning bylaws and the use of incentives can encourage the desired results. Given the growth that is anticipated, it will be important to make sure the infrastructure (classroom space, roads, provision for water and waste removal, etc.) deemed necessary for each of the various areas of town keeps pace with the growth projected for that area. Where sewer and water lines do not exist, perhaps minimum lot sizes can be increased as a means of preserving open spaces; developments in these areas would have to show they will be self-sustainable with respect to waste and water. The time for comprehensive land use planning is *now*.

Belchertown is in a position to create a jewel of a community with a healthy economic base, areas of housing that truly meet the needs of all elements of the community, and do it while preserving the open spaces that its residents uniformly value so highly. What our community needs is a task force that will spearhead efforts to:

1. Apply for grants for technical assistance expressly for finding ways to produce affordable housing and/or streamline the permitting process
2. Apply for grants or public funds that increase the supply of affordable housing for elderly, low-moderate income, and handicapped individuals. Such grants could include funding for improving, refurbishing and/or modifying existing available structures; preparing sites to make them suitable for housing production; and making dollars available to existing homeowners to encourage repairs and repainting of those structures, especially in historically-designated areas
3. Work with private lending institutions, MHFA, or other agencies to make available attractive financing, or provide other mechanisms that improve housing affordability
4. Form a local or regional Affordable Housing Trust that can receive tax-deductible, charitable, and other donations that would be used to develop or rehabilitate housing

5. Raise or appropriate municipal funds for the rehabilitation or development of needed housing
6. Develop incentives that result in encouraging the creation of low and middle-income housing developments

G. Implementation Actions

Recommended Actions

| I.D. & Priority | Action | When Initiate | Remarks | *Leadership [and others to be involved] |
|-----------------|---|---------------|---------|---|
| H-1 | Develop planned growth strategy, making certain infrastructure is there to support the pace and type of growth that is considered desirable. | | | BOS, (DPW, Planning Board, BOH) |
| H-2 | Address requirements of low-income housing. | | | BOS |
| 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. | | | Planning Board |
| 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. | | | Planning Board |
| H-5 | Form a local or regional affordable housing trust that can receive tax-deductible, charitable, and other donations that would be used to develop or rehab housing. | | | BOS |
| H-6 | Encourage development of assisted living facility by recruiting developers of such facilities and offering easy access to appropriate property. | | | Council on Aging |
| H-7 | Identify available building structured for possible adaptation to provide housing for renters of low or moderate income, and find funding to assist in the work. | | | Housing Authority, Building Inspector |

Completed Actions

| I.D. [Old] | Action | Date Completed | Remarks |
|---------------|---|----------------|---------|
| H-2 | Explore potential funding, including the Community Preservation Act (CPA) and other means of managing residential development | 2004 | |
| H-3 | Revise zoning bylaws to allow for home-based business enterprises, with standards for parking, signage, hours of operation, and other elements that would impact surrounding neighborhood | 2002 | |
| H-5 | Encourage development of cluster housing marketed to seniors, and located in reasonable proximity to needed community resources. | 2003 | |

Actions Recommended for Deletion (from 2002 Community Plan)

| I.D. [Old] | Action | Reason for Deletion |
|---------------|--|---------------------------|
| H-9 | Convene representatives from all town boards, commissions, and departments to address affordable housing from their various perspectives and come up with strategies to meet the identified community needs. | Unnecessary at this stage |
| H-10 | Obtain a grant and hire consultant to recommend steps to achieve affordable housing goals. | Unnecessary at this stage |
| H-11 | Apply for grants for technical assistance to produce affordable housing and streamline the permitting process. | Unnecessary at this stage |
| H-12 | Develop fund program through grants, private lending institutions, MHFA, and municipal funds to improve housing affordability, emphasizing rehabilitation over new construction. | Added to Land Use Section |
| H-15 | Establish mechanism by which complaints of discrimination in housing will be heard, resolved, or, if necessary, referred to the appropriate agency. | Unrealistic |
| H-16 | Draft an amendment to the zoning bylaw to allow accessory apartments by right under strict definition within the zoning bylaw. | Did not pass town meeting |