

# **Affordable Housing Production Plan**

**Lenox, Massachusetts**

**January 2009**

## **Affordable Housing Committee Members**

**Theresa Ahrens, Community Representative**

**Mary Albertson, Town Planner**

**Deborah Ferro Burke, non-voting member, Lenox Affordable Housing Corporation**

**Ellen Jacobson, Lenox Housing Authority Representative**

**David L Klausmeyer, Community Representative**

**Jo Anne Huntley Magee, Community Representative**

**Kathleen McNulty-Vaughan, Planning Board**

**Roscoe N Sandlin, Selectman**

**Olga Weiss, Community Preservation Committee**

Adopted by the Town of Lenox Board of Selectman on February 4, 2009

Adopted by the Town of Lenox Planning Board on February 10, 2009

Re-submitted to the Massachusetts Department of Housing and Community Development  
on February 18, 2009

## Table of Contents

Table of Contents .....	2
Executive Summary .....	3
Introduction .....	5
Background and Methodology .....	7
Chapter 40B Legislation .....	7
Defining Affordable Housing and Fair Housing .....	7
Methodology .....	7
Community Profile .....	9
Population and Density .....	9
Age Composition and Distribution .....	10
Population Projections .....	13
Race and Ethnicity .....	13
Household Income .....	15
Rental Housing .....	17
Characteristics of Supply .....	17
Profile of Renters and Rental Demand .....	22
Indicators of Need .....	26
Access to Ownership .....	29
Characteristics of Supply .....	29
Indicators of Need .....	30
Senior Housing .....	32
Characteristics of Supply .....	32
Profile of the Community's Senior Households .....	32
Senior Housing Need .....	34
Special Needs Housing .....	35
Infrastructure Conditions and Capacity .....	36
Summary of Affordable Housing Needs .....	38
Strategic Plan of Action .....	39
Lenox Affordable Housing Guiding Principles .....	39
Implementation Strategies .....	41
Committee role .....	41
Current efforts and expected impact .....	41
Detailed Strategies .....	41
Action Plans .....	44
Conclusions .....	47

## Executive Summary

This document examines existing affordable housing in Lenox, lays out a plan to fill current and emerging needs, and is intended to fulfill the Commonwealth of Massachusetts requirement that each community have a certified housing planned production plan and 10 percent of its housing stock certified affordable.

The document was created by The Lenox Affordable Housing Committee, appointed by the Board of Selectmen in 2007. It reflects the input of community members who also serve on the Board of Selectmen, Community Preservation Committee, Planning Board, Lenox Housing Authority, and a non-profit affordable housing advocacy group. The work received professional planning support.

The document attempts to answer two primary questions:

- What are the current affordable housing needs in Lenox?
- What are the most effective and appropriate strategies for meeting those needs?

The analysis on which the plan is built relies on quantitative data, census and other publically available data, and qualitative data, interviews with members of the community who are recognized for their informed and thoughtful opinions on the housing needs of the town's people. The organization and framework for the document is guided by the May 2003 Massachusetts Housing Partnership publication *Housing Needs Workbook: Assessing Community Housing Needs*.

An assessment of the Town's population, housing conditions and household characteristics indicates a need for more affordable housing options, particularly ownership options for working age families. While the senior population segment is growing, current affordable housing options for this segment appear adequate, suggesting ongoing monitoring of future needs. Need indicators supporting these conclusions include:

- No single family homes or condominiums in Lenox, listed for sale in MLS listings, were priced at a level affordable for a family of 4 earning 80 percent of the median income.
- In 2000, 42 percent of renter households in Lenox faced a housing cost burden, paying 30 percent or more of their gross monthly income on rent.
- The amount of income available for rent for a family of 4 earning 80 percent of median income is sufficient for a two or fewer bedroom unit, which may not meet the needs of many families, depending on family size and composition.
- Community workers whose occupations are core to the integrity and vitality of the Town may be able to afford rental housing, but home ownership is out of reach.
- Subsidized senior rental housing vacancies have existed for more than the past 12 months, suggesting that current needs for affordable senior housing have been addressed.

The Committee outlined principles to guide the implementation of three major strategies:

- Raise funds for affordable housing through the CPA and inclusionary zoning buyouts

- Spend funds to develop new owner-occupied workforce and family housing
- Certify existing employer-owned units and pursue commitments to affordable housing

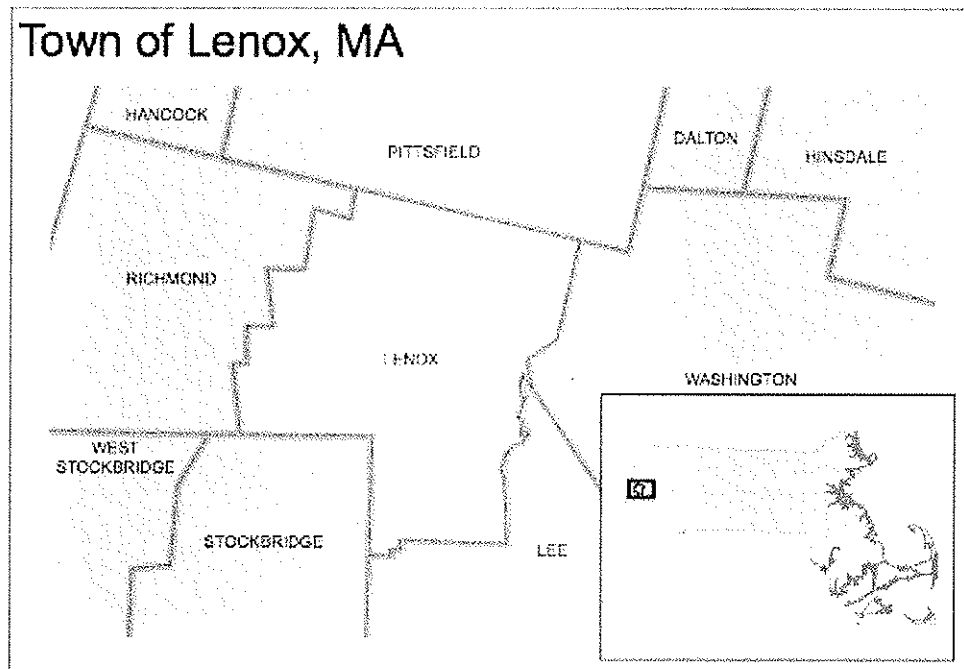
The action steps to realize these strategies and achieve the 10 percent affordability threshold span 4 or more years and include:

- Immediate, (6-12 months):
  - Research regional housing rehabilitation programs
  - Lend support of an inclusionary by-law as proposed by the Planning Board
- Short term,(1-2 years):
  - Enable the realization of the Saw Mill Brook project, an affordable ownership option
  - Establish an affordable housing trust fund
- Near Range, (2-4 years):
  - Convert employer owned units to affordable status
  - Acquire privately owned land through the Lenox affordable housing trust
- Long range, (more than 4 years out):
  - Use Trust funds to buy existing homes and resell at affordable rates
  - Designate additional units in assisted living facilities as affordable
  - Update the plan every five years as required by statute

## Introduction

Lenox is a small town of 5,077 year round residents located in south/central Berkshire County as shown in Map 1.

**Map 1: Town of Lenox, Regional and State Context**



Its physical and social characteristics are those of a village set in hilly rural open space. Its citizens meet yearly for an open Town Meeting, and staff the many volunteer committees that make the town run. Lenox has a Board of Selectmen and a Town Manager. Its school graduation rate approaches 100 percent and nearly all graduates go to college. Although many families have been here for generations, Lenox is also a community of choice for entrepreneurs and people in the arts, executives and professionals, active retirees and second homeowners. People choose Lenox because of the way it looks and feels, and the services it offers. Newcomers and old timers all cherish their image of Lenox, although they may hold paradoxical views of their town.

Lenox rose to national prominence during the Gilded Age when families such as Westinghouse, Carnegie and Proctor made Lenox their summer home. Their mansions were known as cottages and are still a part of the Lenox landscape. Lenox has been a tourist destination for more than a hundred years and is best known for its cultural offerings such as Tanglewood, Shakespeare and Company and the Edith Wharton Restoration. Its popularity as a tourist destination and second home market has placed a demand on the housing market, making affordable housing a long recognized need.

Lenox is committed to developing housing for individuals and families of all ages and incomes in order to maintain its vitality as a vibrant, eclectic, connected and desirable community. Through the development of this plan, the Lenox Affordable Housing Committee (LAHC) has learned a great deal about the town's housing needs. The LAHC has worked to define current affordable

housing needs and to prepared appropriate strategies to create new affordable housing opportunities.

As of June 1, 2008, 7.8 percent of the town's total housing units were listed on the state Department of Housing and Community Development's (DHCD) subsidized housing inventory. In 1969 the legislature enacted Massachusetts General Law Chapter 40B, nicknamed anti-snob zoning, which requires that at least 10 percent of a community's housing units be certified as affordable to households at or below 80 percent of area median income. The town recognizes and is actively pursuing ways to satisfy its obligation to provide housing for all income groups, including groups for which housing is unaffordable today. This plan takes a positive approach to the development of affordable housing options in Lenox.

This plan provides important background information and a current overview of the housing affordability and market conditions in Lenox. The assessment of affordable housing needs guided the creation of affordable housing strategies and identified action steps for the development of a five-year production plan for new units.

## **Background and Methodology**

The Lenox Board of Selectmen established a standing Affordable Housing Committee in August 2007. It was preceded by a similar committee the previous year, which took a preliminary look at the affordability issue. One of the primary goals of the Affordable Housing Committee was to develop a planned production plan by June 2008. The Committee reviewed the Chapter 40B requirements for planned production and many of the plans available on the Department of Housing and Community Development (DHCD) website. In January 2008, the town received a Peer to Peer grant to assist in the development of realistic goals and strategies.

Committee members include a selectman, members of the town's Planning Board, Lenox Housing Authority and Community Preservation Committee, and the private non-profit Lenox Affordable Housing Corporation, an advocacy organization. The Committee's work was supported by the town planner and peer planners from Easthampton, MA.

## **Chapter 40B Legislation**

Massachusetts General Law Chapter 40B requires that cities and towns certify 10 percent of their total housing stock affordable; that is, appropriately priced for households whose incomes are at or below 80 percent of the area median income. As of May 2008, the subsidized housing inventory prepared by the Massachusetts Department of Housing and Community Development (DHCD) qualifies 183 units, 7.8 percent of the housing stock in Lenox, affordable under Chapter 40B. Until the 10 per cent threshold is reached, communities are vulnerable to developers who want to create affordable units by overriding local regulations through the receipt of a comprehensive permit from the local zoning board of appeals. Lenox is taking a proactive approach to developing affordable housing units through the creation of this plan and the actions that will follow from it. By having the state approve this plan and by reaching the 10 per cent threshold, the town hopes to be granted the ability to apply local regulations and to decline projects that are inconsistent with its goals and strategies. The Committee recognizes the state obligates the Town to update the plan every five years.

## **Defining Affordable Housing and Fair Housing**

This plan utilizes the concept of affordable housing as defined in Chapter 40B. The plan anticipates that (1) affordable housing involves not spending more than 30 percent of a household's monthly gross income on housing and (2) a unit is affordable to households at or below 80 percent of area median income. The town also recognizes the need to provide housing that meets the Fair Housing Act (Title VIII of the Civil Rights Act of 1968).

## **Methodology**

The town prepared this plan to fulfill the requirement of planned production as established by the DHCD. As 2000 US Census data are aging, they were updated and supplemented with data from other sources, such as current MLS listings and the Warren Group, and from data obtained through interviews with others in the community knowledge about available affordable housing options. The Committee used the May 2003 Massachusetts Housing Partnership publication *Housing Needs Workbook: Assessing Community Housing Needs* as a guide for much of the research conducted in the development of this plan. As a critical part of its work, the Committee developed principles to guide the development of the plan. Finally, the town received a Peer to Peer grant and hired Stuart Beckley, Easthampton City Planner, to assist the Committee in the

development of appropriate and realistic implementation strategies and action plans. The Committee's work was also supported by the town planner, Mary Albertson.

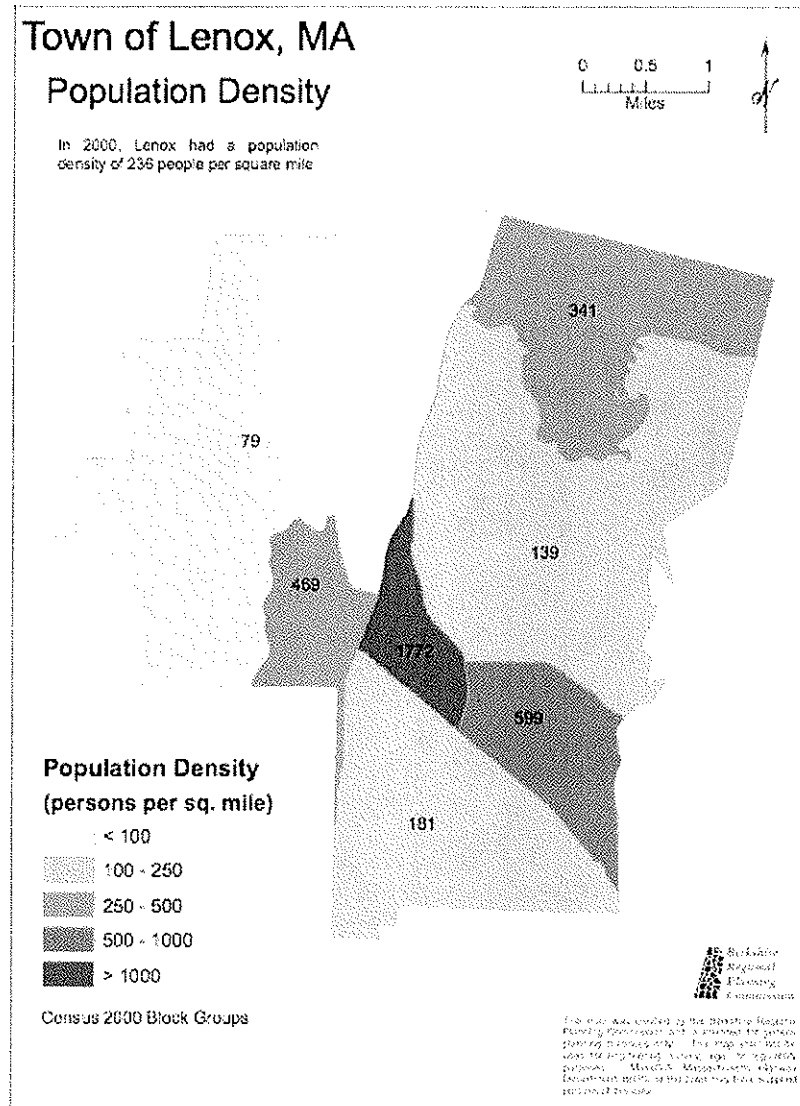


## Community Profile

### Population and Density

According to the 2000 census, the most recent available, the permanent, year round population of Lenox is 5,077. Lenox has a higher population density, 239 per square mile, than the Berkshire County average of 145 people per square mile (Map 2 and Table 1).

**Map 2: Population Density**



**Table 1: Population Density (per square mile)**

	<b>Total Area in sq miles</b>	<b>Total Land Area in sq miles</b>	<b>2000 Population Size</b>	<b>Density - People Per Square mile</b>
LENOX	21.5	21.2	5,077	239
Lee	27.0	26.4	5,985	227
Great Barrington	45.7	45.2	7,527	167
Pittsfield	42.3	40.7	45,793	1124
Stockbridge	23.7	22.9	2,276	99
Williamstown	46.9	46.9	8,424	180
Nantucket	105.3	47.8	9,520	199
Berkshire County	946.3	931.3	134,953	145

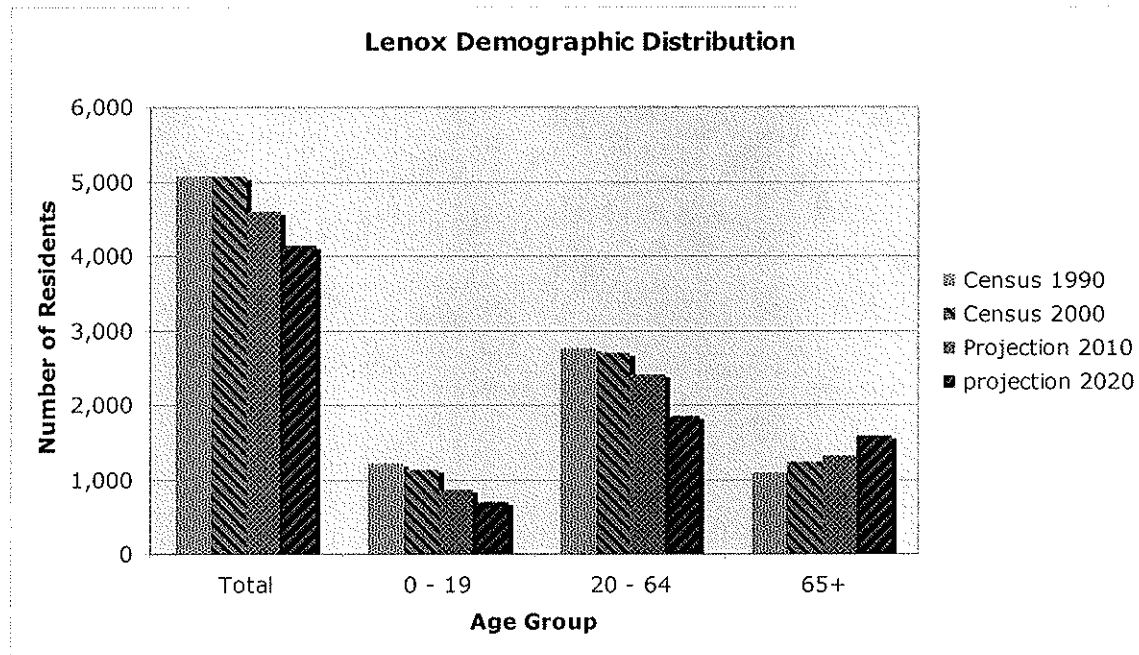
*Source: 2000 Census, Summary File 1, Table GCT-PH1, Population, Housing Units, Area and Density*

Although more dense than its neighboring communities of Lee, Stockbridge and Great Barrington, it feels small and open. Lee and Great Barrington, have “downtown” style village centers of multi story, attached brick commercial buildings on both sides of the street that abut the sidewalk, surrounded by older neighborhoods containing apartments and close houses. Lenox combines village and rural styles. The buildings in the center of town are an eclectic mix of wood and brick, older and newer, set flush with the sidewalk and set back, interspersed with green parks, driveways and parking lots. The greatest density is in and around the village center, in Lenoxdale, and at the Kimball Farms and Devonshire Estates retirement facilities, and Rolling Hills condominiums. Public open space includes Kennedy Park, Post Farm, the town watershed, and the Pleasant Valley Audubon Sanctuary (1,317 acres). Significant open space held in private hands also provides vistas and recreational opportunities.

## **Age Composition and Distribution**

### ***Population Overview***

In 2000, Lenox had a year round population of 5,077, practically unchanged from 1990 when the population was 5,069 (Table 2). The age mix of the town shifted, however, reflecting trends throughout Massachusetts and New England. In 2000 there were 6.3 per cent fewer children under the age of 19, and 12.7 percent more adults aged 65 or older, yet the number of adults ages 10 to 64 remained nearly the same, dropping only 1.9 per cent. The population represented in the 1990 and 2000 census, and projected for 2010 and 2020 are shown in the chart on the next page.

**Chart 1: Lenox Age Trends and Population Projections**

Source: Massachusetts Institute for Social and Economic Research (MISER Population Projections), <http://www.umass.edu/miser/population/miserproj.html>, retrieved May 18, 2008 at 4:30 pm

This chart indicates that the total population of Lenox was stable from 1990 to 2000, but is projected to drop in the future. It also indicates that seniors 65 and older are the only cohort that has increased, and is expected to continue to grow. The projections suggest that the greatest declines are projected among working-age adults, 20 to 64. If borne out, these projections suggest a decline in the very population that keeps a community vibrant – people who work and raise children. This plan places priority on the needs of these age cohorts.

Outside of the concerns of addressing the needs of particular age cohorts, this plan also focuses on the year round population as opposed to the large segment of non-resident home owners. Several forces bring others into the Lenox community – tourism, ownership of second (primarily vacation/leisure) homes, and attractiveness as a retirement destination for youthful seniors. Locally shared anecdotes are reflected in a recent *New York Times* article on retirement destinations, which notes that many “weekenders” are stretching their Berkshire stays to 3 or 4 days per week and some are shifting their permanent residence to this area. These are often people whose children are out of school, who may be partially retired, or who can work from home much of the time. Whether self employed or working for a company, this segment has both resources and flexibility and is choosing Lenox and other Berkshire communities to live in. This group, if they choose to declare Lenox their primary residence, may both stabilize the adult population and increase the senior population.

### ***Children and Families***

We know from interviews with school officials and families that Lenox is a very desirable school district. This appears to be further supported by the age trend found in the census change from

1990 to 2000. During this decade age cohorts represented by working age families and middle and high school aged children both increased. The 40 to 44, 45 to 50 and 50 to 54 age cohorts all increased as did the 10 to 14 age cohort. The nineties is also the decade in which Lenox rebuilt all of its schools demonstrating a strong community commitment to education excellence. However, the population projections suggest this trend may be reversed in coming decades. To retain the vibrancy that these age cohorts bring will require affordable family housing in the future.

### *Young Adults*

Lenox lost a third of its young adults age 20 to 34 in the 1990s and this trend is projected to continue. Small town life style does not offer the social and range of employment opportunities that appeal to this age group especially if they are single. Affordable housing options alone may not keep them in Lenox. The data above point to the fact that as this cohort ages they look to return to Lenox to raise their families where they grew up. These data are supported by interviews and anecdotes. More affordable housing options would enable them to return more easily.

### *Seniors*

As noted above, the most significant growth is among the oldest age cohorts. There were 100 more people in their eighties in 2000 than there were in 1990, an increase of 32 percent. Individuals in these age cohorts may need more supportive services and different kinds of housing, regardless of their income or asset levels. Seniors appear to move into rental housing in their later years. Table 19, in the “*How Old Are Renters?*” section indicates a jump in the number of renter occupied units from 77 to 172 for the 75-84 year old cohort., who were 24.9 percent of renters in Lenox in 2000. At the same time, the percentage of seniors owning houses over the age of 75 dropped noticeably.

The “graying of Lenox” is consistent with Massachusetts and New England population trends and is also a result of specific zoning and commercial decisions made in Lenox. Interviews with management of the three senior housing facilities in Lenox indicate that only 15 to 20 percent of residents lived in Lenox before moving into these facilities. In other words, the establishment of these facilities attracted seniors from other communities to Lenox, increasing the number of seniors in the Town’s population. All three senior facilities currently have vacancies.

Devonshire Estates, opened in 1998, has 108 senior independent living rental units. Cameron House, opened in autumn 2000 (after the census), has about 35 senior residents in rental assisted living units. The specific impact of Devonshire is seen in both the increase in elderly population and the increase in rental units (discussed below). Devonshire alone may account for three-quarters of the increase in this Lenox age cohort between the 1990 and 2000 census. Kimball Farms Lifecare Community opened in the 1980s to provide a continuum of care, and has nearly 191 independent and assisted living units for seniors. All are owner occupied.

In future planning, the needs of seniors will create new priorities. While current housing stock for seniors who live in Lenox seems adequate, their need for services will change, as well as grow. As a result, housing affordability tools – means to allow seniors to adapt their homes to their changing physical needs over time – will become increasingly important. It will also be important to continue to monitor the supply and demand of senior housing to detect any future unmet needs that may emerge given the size of the senior cohort today and projections for the future.

## Population Projections

The population projections (Table 2) paint a picture of a Lenox community with fewer children and young adults, and more seniors than make up the population today. The creation of affordable housing for working and school aged families may counter otherwise expected changes.

**Table 2: Lenox Age Trends and Population Projections**

Age Group	Actual			Projections			
	1990 Census	2000 Census	1990 to 2000 Percent Change	2010 Projection	2020 projection	2000 to 2010 Percent Change	2010 to 2020 Percent Change
0 - 4	288	176	-38.9%	164	137	-6.8%	-16.5%
5 - 9	282	281	-0.4%	173	146	-38.4%	-15.6%
10 - 14	312	375	20.2%	237	226	-36.8%	-4.6%
15 - 19	332	305	-8.1%	293	202	-3.9%	-31.1%
20 - 24	271	178	-34.3%	197	114	10.7%	-42.1%
25 - 29	279	198	-29.0%	158	150	-20.2%	-5.1%
30 - 34	348	228	-34.5%	152	169	-33.3%	11.2%
35 - 39	356	324	-9.0%	210	169	-35.2%	-19.5%
40 - 44	385	409	6.2%	234	157	-42.8%	-32.9%
45 - 49	315	384	21.9%	314	201	-18.2%	-36.0%
50 - 54	274	420	53.3%	409	232	-2.6%	-43.3%
55 - 59	263	310	17.9%	359	294	15.8%	-18.1%
60 - 64	266	252	-5.3%	373	367	48.0%	-1.6%
65 - 69	239	276	15.5%	295	346	6.9%	17.3%
70 - 74	231	228	-1.3%	223	338	-2.2%	51.6%
75 - 79	216	232	7.4%	263	287	13.4%	9.1%
80 - 84	194	220	13.4%	211	217	-4.1%	2.8%
85 - 89	116	190	63.8%	186	219	-2.1%	17.7%
90 plus	102	91	-10.8%	150	178	64.8%	18.7%
Total	5,069	5,077	0.2%	4,601	4,149	-9.4%	-9.8%
0 - 19	1214	1137	-6.3%	867	711	-23.7%	-18.0%
20 - 64	2757	2703	-2.0%	2406	1853	-11.0%	-23.0%
65+	1098	1237	12.7%	1328	1585	7.4%	19.4%

Source: Massachusetts Institute for Social and Economic Research (MISER Population Projections),  
<http://www.umass.edu/miser/population/miserproj.html>, retrieved May 18, 2008 at 4:30 pm

## Race and Ethnicity

Census data from 1990 and 2000, shown in Tables 3 and 4, represent the Lenox population by race and ethnicity. Changes in the way the census collected racial and ethnic data make direct comparisons of 1990 and 2000 data impossible, but trends can be discerned. More than 96 percent of the Lenox population self-identifies as white. The proportion of other racial groups is effectively stable. Slight changes in the composition of non-white groups may be due to changes in census data categories and the ability of respondents to self-identify their race.

The doubling of Hispanic or Latino residents from 44 to 97 individuals, however, is notable not for the numbers themselves, but for the county-wide trend they represent. The Berkshire Immigrant center estimates that there are 10,000 to 12,000 immigrants in Berkshire County (people who live here but are not citizens), about 8 to 9 per cent of the county population. Berkshire immigrants come from many countries, but about two thirds are Latino. Both the definition of “immigrant” and the count are estimates based on observation and experience, and are not hard numbers.

Seventeen immigrants who live in Lenox were served by the Berkshire Immigrant Center in 2007. Eight are from Latin America, seven from Europe, and one each from Australia and South Africa. Although two-thirds of Berkshire immigrants are Latino, less than half the identified immigrants in Lenox are Latino. Some identified immigrants have married into existing Lenox families. Three immigrant households have negative incomes, eight earn between \$16,000 and \$30,000 per year, and six earn \$40,000 or more. Family size ranges from one to five people.

Most Berkshire County immigrants are here with their families, and about 20 percent are highly educated, with advanced degrees in their home country and language. This group is likely to want to live in Lenox, and to need affordably priced housing if they are going to enter the community. Although few immigrants live in Lenox, the South Berkshire tourist economy provides a notable number of jobs for them. The South Berkshire Education Collaborative and Literacy Network of South Berkshire both report high demand for their English for Speakers of Other Languages (ESOL), programs and Kripalu Center is an employer of choice in part because it offers ESOL classes as an employee benefit, as does the Red Lion Inn.

**Table 3: Lenox 1990 Population by Race and Ethnicity**

<b>Race</b>	<b>Number</b>	<b>Percent</b>
White	4,916	97.0%
Black	69	1.4%
American Indian, Eskimo or Aleut	12	0.2%
Asian or Pacific Islander	50	1.0%
Other Race	22	0.4%
Total	5,069	100.0%
<b>Ethnicity</b>	<b>Number</b>	<b>Percent</b>
Hispanic or Latino (of any race)	44	0.9%

*Source: 1990 Census, Summary File STF 1, Table P006, Race - Universe Persons and P010 Hispanic Origin by Race 1*

**Table 4: Lenox 2000 Population by Race and Ethnicity**

<b>Race alone or in combination with one or more races</b>	<b>Number</b>	<b>Percent</b>
White	4,929	96.4%
Black or African American	76	1.5%
American Indian and Alaska Native	13	0.3%
Asian	61	1.2%
Native Hawaiian and Other Pacific Islander	4	0.1%
Some other Race	30	0.6%
Total	5,113	100.0%
<b>Ethnicity</b>	<b>Number</b>	<b>Percent</b>
Hispanic or Latino (of any race)	97	1.9%

\*Note: Individuals may report more than one race. Actual total population is 5,077

Source: 2000 US Census, Summary File SF 1, Table P9 Race and P11 Hispanic or Latino

### Household Income

In 2000, median household income for Lenox was \$45,481. According to the 2000 census, over half (54.2 percent) of the residents in Lenox had a household income of \$50,000 or less (Table 5). In the ten years between 1989 and 1999, there was increase of 160 percent in the number of households earning between \$50,000 and \$74,999, representing almost a quarter (24.9 percent) of all householders in Lenox (Table 6). Persons with incomes between \$75,000 and \$99,999 comprise 8.9 percent of all householders and persons with incomes between \$100,000 and \$199,999 comprise 11 percent of all householders (Table 5). An additional 1 percent of households earn \$200,000 or more. More affluent householders, with incomes of \$75,000 or more, represent 29.9 percent of the total.

Lenox has seen constant growth in the housing market catering to upscale buyers. On the other hand, there is little evidence of incentives to create moderate scale affordable housing for portions of the population unable to buy into this luxury market.

**Table 5: Lenox Income per Household**

<b>Income Ranges</b>	<b>Households</b>	
	<b>Number</b>	<b>Percent</b>
<\$50,000	1,200	54.2%
\$50,000 - 74,999	550	24.9%
\$75,000 - 99,999	198	8.9%
\$100,000 - 199,999	243	11.0%
>\$200,000	22	1.0%

Source: 2000 US Census, Summary File SF 3 Table P52, Household Income in 1999

**Table 6: Lenox Household Income Trends**

Household Income Range	1989		1999		Percent
	Number	Percent	Number	Percent	Change
Less than \$10,000	211	14.0%	171	7.7%	-19.0%
\$10,000 to \$14,999	192	12.7%	148	6.7%	-22.9%
\$15,000 to \$24,999	212	14.0%	289	13.1%	36.3%
\$25,000 to \$34,999	335	22.2%	255	11.5%	-23.9%
\$35,000 to \$49,999	108	7.2%	337	15.2%	212.0%
\$50,000 to \$74,999	211	14.0%	550	24.9%	160.7%
\$75,000 to \$99,999	134	8.9%	198	9.0%	47.8%
\$100,000 to \$149,999	80	5.3%	209	9.4%	161.3%
\$150,000 or more	28	1.9%	56	2.5%	100.0%
Total Households	1,511	100.0%	2,213	100.0%	46.5%

*Source: 1990 US Census, Summary Tape File STF Table P080 Household Income in 1989 and 2000 US Census, Summary File SF 3, Table #P52, Household Income in 1999*



## **Rental Housing**

This section examines the demand for and supply of rental housing. Approximately one-third of housing units in Lenox, 713 units, are known rentals. One-quarter of those 183 units, are designated by DHCD as affordable housing for seniors, disabled, or low income residents. This leaves 530 known units that are available to renters who do not fit one of the designated classifications.

There are high priced seasonal rentals, and low priced year round rentals. Though they may be of lower quality, the market for a portion of year round rental units is priced below “certified affordable” rates. The rental market in the Berkshires is well known to have “hidden” opportunities and limitations. Rentals in owner-occupied structures may not be advertised, seasonally available units may be passed among friends, informal apartments may come and go as young adults and grandparents age, families may pay low rates for 9 or 10 months a year but have to move out during the summer, property caretakers and house sitters may live rent free, personal assistants and caregivers may live in – and none of these arrangements may be represented in the census or widely advertised. Nonetheless, the rental market in Lenox can be understood through the data presented in this section.

This section uses US Census data from 1990 and 2000, as well as more current information from other sources such as media outlets, MLS listings and the Department of Housing and Urban Development (HUD). Comparisons to adjacent towns within Berkshire County, Nantucket, and the State of Massachusetts as a whole are provided for some metrics. Nantucket was chosen as an example of a community outside of Berkshire County whose economy is also principally driven by tourism, like that of Lenox. In determining need we asked and answered certain basic questions. This section presents the questions and describes what we learned.

### **Characteristics of Supply**

#### ***How Much Rental Housing Exists?***

According to Census 2000, rental housing comprised 32.5 percent of the total occupied housing units in Lenox (Table 7), somewhat lower than for all of Massachusetts at 38.3 percent and for communities other than Boson (at 35 percent), but in line with the average for Berkshire County (at 33.1 percent). However, rental percentages varied widely across the County ranging as low as 26.9 percent for Williamstown and as high as 39.2 percent for Pittsfield. Over the decade of the nineties, Lenox experienced tremendous growth in rental housing, increasing by almost half the actual number of available rental units (Table 8).

**Table 7: Percentage of Owner and Rental Occupied Housing for Adjacent Communities, Nantucket and Berkshire County**

<b>Municipality</b>	<b>Owner Occupied</b>	<b>Renter Occupied</b>
Great Barrington	61.9%	38.1%
Lee	69.2%	30.8%
Lenox	67.5%	32.5%
Pittsfield	60.8%	39.2%
Stockbridge	66.1%	33.9%
Williamstown	73.1%	26.9%
Nantucket	63.1%	36.9%
Berkshire County	66.9%	33.1%
Massachusetts	61.7%	38.3%
Other Than Boston	65.0%	35.0%

*Source: 2000 Census, Summary File 3, Table H7, Tenure*

*For comparison: In 2000, 38.3% of all housing in Massachusetts was renter occupied (35% for communities other than Boston).*

**Table 8: Change in Lenox Rental and Owner Occupied Housing Units from 1990 to 2000**

	<b>1990</b>	<b>Percent</b>	<b>2000</b>	<b>Percent</b>	<b>Numerical Change 1990-2000</b>	<b>Percent Change 1990-2000</b>
Renter Occupied	496	26.5%	719	32.5%	225	45.4%
Owner Occupied	1,379	73.6%	1,493	67.5%	112	8.1%
Total Occupied Housing Units	1,875	100.0%	2212	100.0%	337	17.0%

*Source: 1990 and 2000 US Census, Summary File 3, Table H7, Tenure*

### ***How Much of the Community's Rental Housing is Subsidized?***

Table 9 lists the number of subsidized housing units for surrounding communities and for Nantucket. As can be seen from the table, only Stockbridge has more than 10 percent of its total year round housing units affordable to households at or below 80 percent of the area median income, the goal set by Chapter 40B in Massachusetts. The recently completed Pine Woods development added enough units to bring the Stockbridge count above 10 percent. Lenox falls short of its 10 percent goal with only 7.8 percent of its year round housing units affordable. Nantucket, at 3.0%, is the lowest of all the communities used for comparison.

**Table 9: Subsidized Housing Inventory Units by Municipality**

<b>Municipality</b>	<b>2000 Census Year Round Housing Units</b>	<b>Total Subsidized Housing Inventory Units</b>	<b>Percent SHI Units</b>
Lenox	2,354	183	7.8%
Lee	2,542	176	6.9%
Great Barrington	3,116	246	7.9%
Pittsfield	21,000	1,973	9.4%
Stockbridge	1,066	120	11.3%
Williamstown	2,926	139	4.8%
Nantucket	4,040	121	3.0%

Source: <http://www.mass.gov/Ehed/docs/dhcd/hd/shi/shiinventory.htm>; retrieved May 12, 2008 (current as of May 2, 2008)

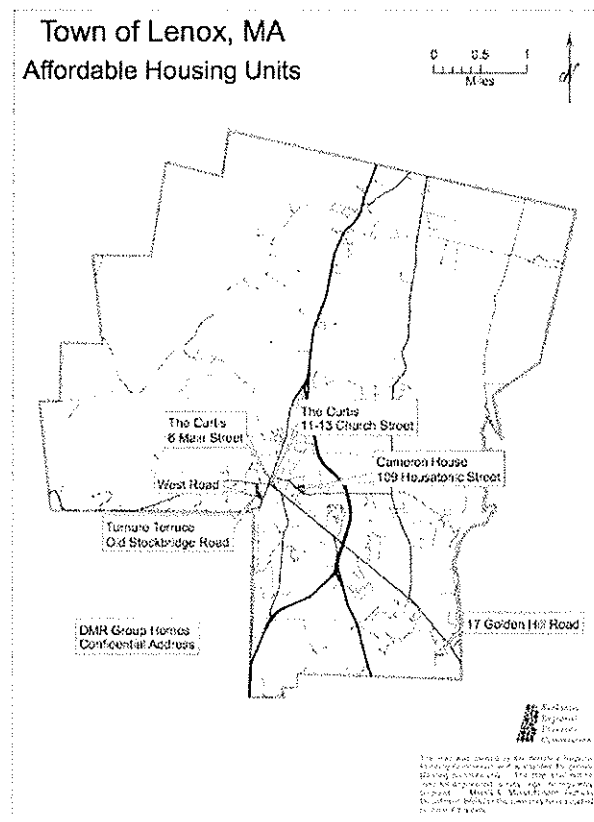
Table 10 is a listing of the specific projects within Lenox that comprise Lenox's subsidized housing inventory as determined by the Massachusetts Department of Housing and Community Development. Of note is that 146 of the 183 units are designated for seniors and all units are rental. Map 3 shows the location of these units.

**Table 10: Lenox DHCD 40B Subsidized Housing Inventory**

<b>Project Name</b>	<b>Location</b>	<b>Type</b>	<b>SHI Units</b>	<b>Affordability Expires</b>
The Curtis*	6 Main Street	Senior Rental	54	perpetuity
Turnure Terrace*	Old Stockbridge Road	Senior Rental	48	perpetuity
N/A*	17 Golden Hill Road	Rental	4	perpetuity
N/A*	West Street	Rental	9	perpetuity
The Curtis*	11-13 Church Street	Rental	8	perpetuity
Cameron House	109 Housatonic Street	Senior Rental	44	perpetuity
DMR Group Homes	Confidential	Rental	16	N/A
Total Subsidized Housing Units			183	

\*Lenox Housing Authority

Source: Massachusetts Department of Housing & Community Development 40B Subsidized Housing Inventory, May 2008

**Map 3: Location of Certified Affordable Housing*****What Kind of Housing Is Rented?***

In 2000, single family homes, either detached or attached, comprised 17.2 percent of Lenox housing inventory (Table 11). Typically, single family homes are the most expensive rental housing and a high percentage of single-family rentals may be an indicator of limited affordable supply. For comparison, in 2000, 9.6 percent of all rental housing in Massachusetts was located in single-family homes. Nearly 30 per cent of Lenox rentals are in 1 or 2 unit structures, and nearly 40 per cent are in structure of four units or less. Such rentals may not be widely advertised and may be seasonal, perhaps making them less accessible to newcomers or immigrants.

**Table 11: Number and Percent of Rental Units in Structure**

Number of Units:	No	Percent
1, detached	100	13.9%
1, attached	24	3.3%
2	86	12.0%
3 or 4	89	12.4%
5 to 9	86	12.0%
10 to 19	79	11.0%
20 to 49	39	5.4%
50 or more	216	30.0%
Mobile home	0	0.0%
<b>TOTAL</b>	<b>719</b>	<b>100.0%</b>

*Source: 2000 US Census, Summary File 3, H32, Tenure by Units in Structure*

*For comparison: In 2000, 9.6% of all rental housing in Massachusetts was located in single-family homes.*

### ***How New is the Rental Housing?***

Rental housing stock in Lenox is newer than that for the State as a whole, and is generally newer than owner occupied housing in the town as well (Table 12). 28.7 percent of Lenox's rental housing was built after 1980; 19.1 percent was built in the nineties, including Devonshire Estates, a senior rental community of 108 units. 80 percent of Lenox's owner occupied housing was built prior to 1980, whereas only 71.4% of its rental housing was built prior to then. The age of Lenox rental housing compares favorably to state-wide information. Only 13 percent of rental housing statewide was built after 1980.

**Table 12: Age of Lenox Housing Units by Renter and Owner Occupied Units**

Decade	Renter Occupied			Owner Occupied		
	No	Percent	Cum Percent	No	Percent	Cum Percent
Built 1990 to 2000	137	19.1%	100.1%	71	4.8%	100.0%
Built 1980 to 1989	69	9.6%	81.0%	227	15.2%	95.2%
Built 1970 to 1979	125	17.4%	71.4%	219	14.7%	80.0%
Built 1960 to 1969	44	6.1%	54.0%	219	14.7%	65.3%
Built 1950 to 1959	54	7.5%	47.9%	211	14.1%	50.6%
Built 1940 to 1949	30	4.2%	40.4%	102	6.8%	36.5%
Built 1939 or earlier	260	36.2%	36.2%	444	29.7%	29.7%
<b>TOTAL</b>	<b>719</b>			<b>1493</b>		

*Source: 2000 US Census, Summary File 3, H36, Tenure by Year Structure Built*

## Profile of Renters and Rental Demand

### *How Much Income Do Renters Earn?*

Table 13 presents the number and percentage of renter households in Lenox by income bracket in 1999. The percentage of renter households facing a cost burden is an indicator. Thirty (30.0) percent of gross income is typically considered the maximum expenditure for housing cost to be affordable. An indicator of housing need is 30 percent or more of renters facing a housing cost burden.

In 2000, for all Lenox renter households, approximately 42.0 percent, or 302 households, paid more than 30 percent of their monthly household income on rent, and therefore faced a moderate or severe housing cost burden. Close to 60 percent of Lenox households with incomes less than \$35,000 faced a housing cost burden. For comparison, for the state of Massachusetts, 36.4 percent of all renters and 58.5 percent of all renters earning less than \$35,000 paid at least 30 percent of their gross household income for rent and utilities.

**Table 13: Number and Percent of Lenox Households by Income Bracket**

Income of Householder	All Households		Households Paying More Than 30% in Gross Rent		
	No	Percent	No	Percent	Percent of Total Households
Less than \$10,000	121	16.8%	73	60.3%	10.2%
\$10,000 to \$19,999	136	18.9%	86	63.2%	12.0%
\$20,000 to \$34,999	154	21.4%	86	55.8%	12.0%
\$35,000 to \$49,999	113	15.7%	23	20.4%	3.2%
\$50,000 to \$74,999	154	21.4%	34	22.1%	4.7%
\$75,000 to \$99,999	19	2.6%	0	0.0%	0.0%
\$100,000 or more	22	3.1%	0	0.0%	0.0%
<b>TOTAL</b>	<b>719</b>	<b>100%</b>	<b>302</b>	<b>42.0%</b>	<b>42.0%</b>
<b>Less than \$35,000</b>	<b>411</b>	<b>57.2%</b>	<b>245</b>	<b>59.6%</b>	<b>34.1%</b>

*Source: 2000 US Census, Summary File 3, H73, Household Income in 1999 by Gross Rent as a Percentage of Household Income in 1999*

*For comparison: In 2000, 36.4% of all renters in Massachusetts and 58.5% of all renters earning less than \$35,000 paid at least 30% of their gross household income for rent and utilities.*

Table 14 looks at similar information by age of householder. In 2000, 42 percent of all renter households faced a housing cost burden. For those householders under the age of 65, the percentage was 24.7 percent. The percentage of householders 65 and older facing a housing cost burden was much greater. In this age group, 62.9 percent of householders exceeded the maximum expenditure for housing to be considered affordable. In comparison, 36.3 percent of all renter households in Massachusetts paid 30 percent or more of gross household income for rent. This included 44.4 percent of renters 65 years of age and older and 34.0 percent of renters under 65.

While the 2000 census data points to a large portion of seniors carry a housing cost burden the change in the way subsidized rents are calculated since 2000 means anyone in subsidized housing has by definition a housing cost burden as rents are set at 30 percent of income. In addition in 2007 and 2008, there have been vacancies in the 146 subsidized rental units designated for seniors, suggesting that current inventory is meeting current demand.

**Table 14: Number and Percent of Lenox Households by Age Facing a Housing Cost Burden**

Age of Householder	Total Households		Households Paying More Than 30% in Gross Rent		
	No	Percent	No	Percent Paying More than 30%	Percent of Total
Householder 15 to 24 years	48	6.7%	13	27.1%	1.8%
Householder 25 to 34 years	87	12.1%	24	27.6%	3.3%
Householder 35 to 44 years	81	11.3%	17	21.0%	2.4%
Householder 45 to 54 years	119	16.6%	33	27.7%	4.6%
Householder 55 to 64 years	58	8.1%	10	17.2%	1.4%
Householder 65 to 74 years	77	10.7%	49	63.6%	6.8%
Householder 75 years and over	249	34.6%	156	62.7%	21.7%
<b>TOTAL</b>	<b>719</b>	<b>100.00%</b>	<b>302</b>	<b>42.0%</b>	<b>42.0%</b>
<b>Under 65</b>	<b>393</b>	<b>54.7%</b>	<b>97</b>	<b>24.7%</b>	<b>13.5%</b>
<b>65 years and over</b>	<b>326</b>	<b>45.3%</b>	<b>205</b>	<b>62.9%</b>	<b>28.5%</b>

*Source: 2000 US Census, Summary File 3, H71, Age of Householder by Gross Rent as a Percentage of Household Income in 1999*

*For comparison: In 2000, 36.3% of all renter households in Massachusetts paid 30% or more of gross household income for rent. This included 44.4% of renters over 65 years old and 34.0% of renters under 65.*

### ***How Much Do Renters Pay?***

In terms of rental pricing and unit size, the Lenox Affordable Housing Task Force, the predecessor group to the Affordable Housing Committee, noted that “Apartments are for the most part one and two bedroom (ranging from \$550 -700 for one bedroom and \$800-900 for 2BR)”, but in most cases are not large enough for families.”<sup>1</sup> These costs are in line with the fair market rents calculated annually by the Federal Department of Housing and Urban Development (HUD). Displayed in Table 15 below are the 2008 estimates for Lenox, (part of the Pittsfield HUD Metro Fair Market Rent or FMR area). They are in line with Berkshire county-wide prices. However, compared to Nantucket, Berkshire and Lenox rentals are a bargain.

<sup>1</sup> “The Lenox Affordable Housing Task Force Report to the Board of Selectmen”, April 3, 2007, page.

**Table 15: Final FY 2008 FMR (Fair Market Rents) By Unit Bedrooms**

<b>Final FY 2008 FMR</b>	<b>Efficiency</b>	<b>One-Bedroom</b>	<b>Two-Bedroom</b>	<b>Three-Bedroom</b>	<b>Four-Bedroom</b>
Pittsfield HUD Metro FMR Area	\$556	\$650	\$806	\$1,036	\$1,067
Berkshire County HUD Metro FMR Area	\$590	\$662	\$764	\$1,046	\$1,076
Nantucket County FMR Area	\$1,044	\$1,445	\$1,604	\$1,918	\$1,976

Source: <http://www.huduser.org/datasets/fmr/fmrs/2008summary> retrieved on May 14, 2008, at 8:00 am. Pittsfield rents are based on the Pittsfield, MA HUD Metro FMR Area, which includes Lee, Lenox, Pittsfield, and Stockbridge. The Berkshire County HUD Metro FMR Area includes Great Barrington and Williamstown. Nantucket fair market rents are calculated for Nantucket County.

### *What is the Distribution of Rental Household Size?*

In 2000, one-person rental households comprised 64.8 percent of all rental households (See Table 16). Two and three-person households made up 30.0 percent. The remaining percentage of rental households, 5.1 percent, consisted of 4 or more persons. In comparison, a far greater percentage of owner occupied households, 55.5 percent, consist of either 2 or 3 persons.

**Table 16: Number and percent of Persons by Rental and Owner Households**

<b>Size of Household</b>	<b>Renter Occupied</b>		<b>Owner Occupied</b>	
	<b>No</b>	<b>Percent</b>	<b>No</b>	<b>Percent</b>
1-person household	466	64.8%	334	22.4%
2-person household	179	24.9%	589	39.5%
3-person household	37	5.1%	239	16.0%
4-person household	37	5.1%	207	13.9%
5-person household	0	0.0%	92	6.2%
6-person household	0	0.0%	19	1.3%
7+-person household	0	0.0%	13	0.9%
<b>TOTAL</b>	<b>719</b>	<b>100.0%</b>	<b>1493</b>	<b>100.0%</b>

Source: 2000 US Census, Summary File 3, H17, Tenure by Household Size

In 2000, the largest proportion of rental occupied housing, 48 percent consisted of one-bedroom units (Table 17). Approximately, 89.7 percent of households consisted of 1 to 2 persons, and housing suitable for these households, studio to two-bedroom units, comprised 87.2 percent of all rental units. Rental units consisting of 4 or more bedrooms, which corresponds to housing needs for larger families, comprised 8.3 percent of the rental housing, independent of affordability calculations. Interestingly, in 2000, the largest sized families in the US Census calculations for this measure were 4 persons. The difference between family size and bedrooms per unit may reflect the character of historical Lenox housing stock, which is known for its very large single family dwellings.



**Table 17: Number and Percent of Rental and Owner Occupied Housing by Number of Bedrooms**

Number of Bedrooms	Renter Occupied		Owner occupied:	
	No	Percent	No	Percent
No bedroom	29	4.0%	0	0.0%
1 bedroom	351	48.8%	34	2.3%
2 bedrooms	247	34.4%	347	23.2%
3 bedrooms	32	4.5%	626	41.9%
4 bedrooms	23	3.2%	376	25.2%
5+ bedrooms	37	5.1%	110	7.4%
TOTAL	719	100.0%	1493	100.0%

Source: 2000 US Census, Summary File 3, H42, Tenure by Bedrooms

### *How Long Have Renters Lived at Their Current Address?*

Table 18 displays the length of time rental and owner households lived at their current residences in 2000. Lenox had a somewhat lower rental turnover rate for those residents who moved between 1999 and March 2000 (27.8 percent) compared to the State average at 29.5 percent. The May 2003 Massachusetts Housing Partnership publication, *Housing Needs Workbook: Assessing Community Housing Needs*, suggests that turnover rates lower than the state average may indicate the need for additional rental opportunities.

**Table 18: Year Householder Moved into Unit for Rental and Owner Occupied Housing**

Decade	Renter occupied		Owner occupied	
	No	Percent	No	Percent
Moved in 1999 to March 2000	200	27.8%	110	7.4%
Moved in 1995 to 1998	333	46.3%	242	16.2%
Moved in 1990 to 1994	129	17.9%	235	15.7%
Moved in 1980 to 1989	57	7.9%	400	26.8%
Moved in 1970 to 1979	0	0.0%	221	14.8%
Moved in 1969 or earlier	0	0.0%	285	19.1%
TOTAL	719	100.0%	1493	100.0%

Source: 2000 US Census, Summary File 3, H38, Tenure by Year Householder Moved Into Unit

*For comparison: In Massachusetts, 29.5% of renters had moved in the past year.*

### *How Old Are Renters?*

In 2000, the largest percentage of rental householders was 64 years of age or younger (54.7 percent) (Table 19.). However, the percentage for rental householders 65 and older was not far behind at 45.3 percent, a much higher rate than for the State as a whole, 19 percent. This could be due to the creation of market rate senior independent and assisted living units at Devonshire Estates and Cameron House. It also reflects the good planning that generated designated senior units at the Curtis and Turnure Terrace. Of the 809 householders 65 years of age and older, 40.3 percent rented their homes, again, a much higher rate than for Massachusetts as a whole at 31.8 percent.

**Table 19: Number and Percent of Householders by Renter and Owner Occupied**

Householder Age	Renter occupied		Owner occupied	
	No	Percent	No	Percent
Householder 15 to 24 years	48	6.7%	0	0.0%
Householder 25 to 34 years	87	12.1%	115	7.7%
Householder 35 to 44 years	81	11.3%	270	18.1%
Householder 45 to 54 years	119	16.6%	377	25.3%
Householder 55 to 59 years	40	5.6%	141	9.4%
Householder 60 to 64 years	18	2.5%	107	7.2%
Householder 65 to 74 years	77	10.7%	211	14.1%
Householder 75 to 84 years	172	23.9%	190	12.7%
Householder 85 years and over	77	10.7%	82	5.5%
TOTAL	719	100.0%	1493	100.0%
Householder Under 65	393	54.7%	1010	67.6%
Householder Over 65	326	45.3%	483	32.4%

*Source: 2000 US Census, Summary File 3, H14, Tenure by Age of Householder*

*For comparison: In Massachusetts, 19% of all rental housing is rented by householders 65 and over. Statewide 31.8% of all householders 65 and over live in rental housing.*

## Indicators of Need

### *What Is the Rental Vacancy Rate?*

In 2000, Lenox had 501 vacant housing units, of which 32 were available for rent (Table 20). Adding the 32 vacant units to the total number of occupied rental units (719) (Table 19) equals the total number of rental housing units in Lenox, 751. This results in an overall rental vacancy rate of 4.3 percent. While this rate exceeds that for Massachusetts, typically when the vacancy rate falls below 5 percent, renter households face limited housing options and increasing rents.

Additional pressure is placed on the Lenox rental housing market by the number of seasonal, recreational or occasional use units. As can be seen in Table 20, 381 of the 501 vacant units at the time of the 2000 census were for seasonal, recreational or occasional use. An estimated 13.2<sup>2</sup> percent of Lenox total housing units are used on a seasonal basis with seasonal rental prices influenced by what members of the Boston Symphony Orchestra are willing to pay during the Tanglewood season and what the seasonal market that year will bear. Long term year round rentals (not vacation rentals) are commonly found through word-of-mouth or postings on community bulletin boards. A search of the *Berkshire Eagle* and several internet sites had seasonal but not year listings.

<sup>2</sup> Town of Lenox "Community Preservation Plan", January 16, 2008, page 5.

**Table 20: Vacant Housing Units by Type**

<b>Vacancy Status</b>	<b>No</b>
For rent	32
For sale only	43
Rented or sold, not occupied	35
For seasonal, recreational, or occasional use	381
For migrant workers	0
Other vacant	10
<b>TOTAL</b>	<b>501</b>

Source: 2000 US Census, Summary File 3, H8, Vacancy Status

*For comparison: In 2000, the overall rental vacancy rate in Massachusetts was 3.7%.*

### ***What is the Relationship of Rent to Local Wages?***

As already noted, households are considered to face a housing cost burden when they pay more than 30 percent of their monthly household income on rent or a mortgage payment. Using the methodology proposed by the Massachusetts Housing Partnership to determine an affordable rental calculation, Figure 1 presents an estimate for a family of four. Based on the fiscal year 2008 median income of \$64,800 for the Pittsfield, MA, HUD Metro FMR Area, which includes Lenox, an affordable rental rate is \$996. This figure provides a conservative estimate of affordability because it also takes into account an estimated monthly cost of \$300 for heat, hot water and electricity, items which may or may not be included in rental rates.

**Figure 1: FY 2008 Affordable Rental Rate Calculation**

Median income for a family of 4 in the Pittsfield HUD Metro FMR area (HMFA) for fiscal year 2008: <b>\$64,800</b>
80 % of the median family income annually $\$64,800 \times .80 =$ <b>\$51,840</b>
80% of the median family income per month $\$51,840/12 =$ <b>\$4,320</b>
Amount available for monthly housing cost at 30% $\$4,320 \times .30 =$ <b>\$1,296</b>
Amount available for rent after heat, hot water and electric $\$1,296 - \$300 =$ <b>\$996</b>
Affordable rent for family of 4 earning 80% of area median income <b>\$996</b>

Source: <http://www.mhp.net/uploads/resources/mhpousingneeds.pdf> and [http://www.huduser.org/datasets/il/FY2008index\\_mfi.html](http://www.huduser.org/datasets/il/FY2008index_mfi.html) retrieved May 10, 2008.

The amount of income available for rent for a family of four earning 80 percent of the Lenox area median income is sufficient for two or fewer bedroom units which may or may not meet family needs, depending on family size and composition.

Presented in Table 21 are median annual salaries for several occupations core to basic community services. As can be seen from the table, four of the occupations fall below 80 percent of the median income for a family of 4 in the Pittsfield HUD Metro FMR area calculation. Affordable rent for these 4 occupations would be even lower than \$996.

**Table 21: Median Massachusetts Salaries by Occupation**

<b>Occupation</b>	<b>Median Annual Salary State November 2007</b>	<b>Pittsfield NECTA May 2007</b>
	\$68,380	61,400
Elementary School Teacher	\$56,310	55,410
Accountant or Auditor	\$57,760	49,650
Electrical Engineer	\$87,680	50,340
Police Officer	\$49,220	49,270
Auto Mechanic	\$37,180	32,230
Computer Programmer	\$73,590	53,740

*Source: Massachusetts Executive Office of Labor and Workforce Development, May & November 2007*

## Access to Ownership

### Characteristics of Supply

#### *What Does Owner Occupied Housing Cost in Lenox?*

Year 2000 housing value census data, the most recent available, is presented in the Table 22. It is augmented by more recent home value data presented in subsequent tables, compiled from real estate and banking industry sources.

In 2000, more than 67 percent of Lenox housing stock was owner occupied (Table 8). This represented an increase of 337 units (17 percent) since 1990, 112 of which were new owner-occupied housing, an increase of a little more than 8 percent. In 2000, the median value for owner-occupied housing in Lenox was \$177,000. Compared to surrounding communities, Berkshire County and Nantucket, Lenox had the third highest median value for owner-occupied housing (Table 22).

**Table 22: Median Home Price**

<b>Community</b>	<b>Median Home Value</b>
LENOX	\$177,700
Lee	\$131,300
Great Barrington	\$156,400
Pittsfield	\$100,800
Stockbridge	\$219,400
Williamstown	\$168,400
Nantucket	\$577,500
Berkshire County	\$116,800

*Source: 2000 US Census, Summary File 3, H76, Median Value (Dollars) for Specified Owner-Occupied Housing Units*

Since 2000, the median sales price of a single family home has risen by 38 percent while the median sales price of condos has risen by 74.5 percent, almost twice the rate of change for single family median sales prices (Table 23). The change in the median price for all sales was even higher at 88.3 percent. Local realtors believe the current market remains strong in spite of the economic downturn of the last one or two years. One used the following Q&A in an ad in the June 2008 issue of the *Berkshire Home Buying Guide* to support what the agency believes to be a continuing strong market.

**Question:** *Is the market flooded with houses?*

**Answer:** *No! In fact there are 18% fewer homes on the market in the Southern Berkshire area than there were a year ago.*

**Table 23: Median Sales Prices**

Year	Single Family	Condo	All Sales
2006	\$338,000	\$507,000	\$480,225
2005	\$240,000	\$413,750	\$245,000
2004	\$325,000	\$475,000	\$340,000
2003	\$196,500	\$375,000	\$312,000
2002	\$325,000	\$412,500	\$297,500
2001	\$115,000	\$465,000	\$155,715
2000	\$245,000	\$290,575	\$255,000
<b>Percent Change</b>			
<b>2000 - 2007</b>	38.0%	74.5%	88.3%

Source: <http://www.thewarrencgroup.com/portal/ProductsServices/TownStats>, retrieved June 20, 2007 at 9:30 am

## Indicators of Need

### *How Much Buying Power Do Local Renter Households Have?*

A family of four earning 80 percent of the fiscal year 2008 median family income could afford a monthly mortgage payment of \$1,296, which equals 30 percent of their gross monthly income from an annual income of \$51,840 (Table 24). Using Freddie Mac's online calculator, a low-income family of four in Lenox could potentially afford a home costing approximately \$175,000. The Freddie Mac mortgage calculator assumed a 6.5 percent 30 year mortgage. The down payment was assumed to be \$10,000 or about 5.7 percent of the purchase price. The property tax rate was set at the Lenox 2008 residential assessment of \$8.82 per \$1,000 or 0.882%.

**Table 24: Ownership Affordability for a Family of 4 @ 80% of the Median Income**

<b>House Price</b>	<b>\$175,109</b>
Down Payment	\$10,000
Down Payment as a % of Sales Price	\$0
Mortgage Amount	\$165,109
Principal and Interest	\$1,044
Property Taxes and Insurance	\$145
Private Mortgage Insurance (PMI)	\$107
<b>Total Monthly Housing Costs</b>	<b>\$1,296</b>

Source: Freddie Mac Calculators [http://www.freddiemac.com/corporate/buyown/english/calcs\\_tools](http://www.freddiemac.com/corporate/buyown/english/calcs_tools), retrieved May 21, 2008.

The median sales price of a single family home in Lenox in 2006 was \$338,000 while the median sales price for a condominium was \$507,000 (Table 23). When the MLS listings were searched for single family homes and condominiums on May 4, 2008 (Table 25), the median price for single family homes priced below \$400,000 and for condominiums priced below \$300,000 was \$255,000 and \$229,000 respectively. (Note: The \$400,000 ceiling for single family homes and the \$300,000 ceiling for condominiums was chosen to create a reasonable range of prices that would include affordable options.) Both median price points are out of reach for a family of 4 earning 80 percent of the median family income. Another search of the Berkshire Realtor Web site for Lenox listings on May 21, 2008, showed no single family homes or condominiums priced

at or below \$175,000, the affordable house price for a family of 4 earning 80 percent of the median income.

**Table 25: MLS Listings as of May 21, 2008**

Price Range	Single Family Homes	Condominiums
	\$0 – \$400,000	\$0 – \$300,000
Average (Mean)	\$277,515	\$198,875
Median	\$255,000	\$229,900
Number of Listings	13	20

Source: Berkshire County Board of Realtors, [www.berkshirerealtors.com](http://www.berkshirerealtors.com), retrieved May 21, 2008

Using the Freddie Mac calculator and the same assumptions as above to estimate housing affordability for core community employment groups (Table 26) shows affordable home prices for these groups ranging from \$127,600 for an auto mechanic to \$289,600 for an electrical engineer. The lowest priced Lenox single family house on the Berkshire Realtor Web site on May 21, 2008 was \$210,000, leaving no housing ownership options in Lenox for 4 of the employment cohorts. The most highly paid profession on the list, electrical engineer, had only nine affordable options out of the 67 listings.

**Table 26: Affordable Ownership Housing Options for Core Community Professions**

Occupation	Median Annual Salary	Total Available Monthly Payment	Affordable Home Price	No of MLS Listings at or Below Affordable
Registered Nurse	\$68,380	\$1,710	\$227,436	2 of 67
Elementary School Teacher	\$56,310	\$1,408	\$189,647	none
Accountant or Auditor	\$57,760	\$1,444	\$194,320	none
Electrical Engineer	\$87,680	\$2,192	\$289,597	9 of 67
Police Officer	\$49,220	\$1,231	\$166,672	none
Auto Mechanic	\$37,180	\$930	\$127,601	none
Computer Programmer	\$73,590	\$1,840	\$244,201	4 of 67

Source: Berkshire County Board of Realtors, [www.berkshirerealtors.com](http://www.berkshirerealtors.com), and Freddie Mac Calculators [http://www.freddie.mac.com/corporate/buyown/english/calcs\\_tools](http://www.freddie.mac.com/corporate/buyown/english/calcs_tools), retrieved May 5, 2008

## **Senior Housing**

Based on the MISER population projections (Table 2), seniors may be the fastest growing population segment in Lenox over the next two decades. This trend is not new, nor is it unique to Lenox. In the decade of the nineties, the Lenox population aged 65 and older grew by 139 or 12.7 percent, and the number of dedicated senior housing units increased by 146. This section of the plan provides information about the current demand and supply of housing available for seniors in Lenox.

### **Characteristics of Supply**

#### ***How Much Subsidized, Independent Senior Housing Exists in the Community?***

Perhaps the best inventory of subsidized, independent senior housing is the listing of specific projects within Lenox that comprise Lenox's subsidized housing inventory as determined by the Massachusetts Department of Housing and community Development, Table 10, redisplayed here. As can be seen from the table, 146 of the 183 units, or 80 percent, are designated as senior rental.

**Table 10: Lenox DHCD 40B Subsidized Housing Inventory**

<b>Project Name</b>	<b>Location</b>	<b>Type</b>	<b>SHI Units</b>	<b>Affordability Expires</b>
The Curtis*	6 Main Street	Senior Rental	54	perpetuity
Turnure Terrace*	Old Stockbridge Road	Senior Rental	48	perpetuity
N/A*	17 Golden Hill Road	Rental	4	perpetuity
N/A*	West Street	Rental	9	perpetuity
The Curtis*	11-13 Church Street	Rental	8	perpetuity
Cameron House	109 Housatonic Street	Senior Rental	44	perpetuity
DMR Group Homes	Confidential	Rental	16	N/A
Total Subsidized Housing Units			183	

\*Lenox Housing Authority

Source: Massachusetts Department of Housing & Community Development 40B Subsidized Housing Inventory, May 2008

### **Profile of the Community's Senior Households**

#### ***What is the Age Distribution of the Community's Senior Households?***

In 2000, residents 55 years of age and over represented 35.3 percent of Lenox's total population of 5,077 (Table 27). Females comprised a larger proportion of the 55 and over cohort (59.8 percent) compared to males (40.2 percent). As noted previously, this population segment is expected to grow over the next two decades.



**Table 27: Number and Percent of Population Aged 55 and Over by Gender**

Age Range	Male		Female	
	No	Percent	No	Percent
55 to 59 years	124	2.4%	209	4.1%
60 and 61 years	71	1.4%	28	0.6%
62 to 64 years	66	1.3%	52	1.0%
65 and 66 years	52	1.0%	38	0.7%
67 to 69 years	74	1.5%	59	1.2%
70 to 74 years	93	1.8%	182	3.6%
75 to 79 years	95	1.9%	93	1.8%
80 to 84 years	62	1.2%	259	5.1%
85 years and over	84	1.7%	151	3.0%
55 years and over	721	14.2%	1,071	21.1%
Total 55 and Over by Gender	721	40.2%	1,071	59.8%
Total Population by Gender	2,339	30.8%	2,738	39.1%

*Source: 2000 US Census, Summary File 3, P8, Sex by Age*

### ***How Many Seniors Live in Rental Housing? Ownership Housing?***

In 2000, 65.6 percent of householders 55 years of age and older (731 householders) owned their own home as shown in Table 28.

**Table 28: Tenure by Householders Age 55 and Over**

Households by Tenure	No	Percent
Renter Households	384	34.4%
Owner Households	731	65.6%
Total	1115	100.0%

*Source: 2000 US Census, Summary File 3, H14, Tenure by Age of Householder*

Approximately, 50 percent of all Lenox householders, including both renter and owner-occupied households, were 55 years of age and older in 2000. A comparison by tenure shows a smaller percentage of seniors rented (34.4 percent) than owned (65.6 percent) their homes. Householders age 55 and over that owned their own homes comprised 33.0 percent of all ownership households. Renter households in which the householder was 55 years of age and older made up 17.4 percent of all renter households as shown in Table 29.

**Table 29: Number and Percent of Householders by Renter and Owner Occupied**

Age Range	Owner Occupied		Renter Occupied	
	No	Percent	No	Percent
Householder 15 to 24 years	0	0.0%	48	2.2%
Householder 25 to 34 years	115	5.2%	87	3.9%
Householder 35 to 44 years	270	12.2%	81	3.7%
Householder 45 to 54 years	377	17.0%	119	5.4%
Householder 55 to 59 years	141	6.4%	40	1.8%
Householder 60 to 64 years	107	4.8%	18	0.8%
Householder 65 to 74 years	211	9.5%	77	3.5%
Householder 75 to 84 years	190	8.6%	172	7.8%
Householder 85 years and over	82	3.7%	77	3.5%
Total	1493	67.5%	719	32.5%
Households 55 and Over	731	33.0%	384	17.4%

*Source: 2000 US Census, Summary File 3, H14, Tenure by Age of Householder*

### Senior Housing Need

Approximately 56 percent of all householders aged 55 and older paid 30 percent or more of their gross monthly income on rental housing costs and faced a housing cost burden in 1999 (Table 30). The average masks much higher percentages found in the 65 and older cohorts. For those householders between 65 to 74 years of age, over 63 percent faced a housing cost burden; almost 63 percent of households 75 and older faced a housing cost burden. The number of households 55 and older facing a housing cost burden exceeds the number of currently subsidized senior rental units. Today 146 of the 183 currently available subsidized, independent housing units are available to seniors. On the other hand, all three of the designated affordable senior housing facilities had vacancies in 2007 and 2008. Rents for these facilities are set at 30 percent of income, capped at the Fair Market Rate or FMR.

**Table 30: Proportion of Senior Renter Householders Facing a Housing Cost Burden**

Age Range	Total Number of Households	Households Facing a Housing Cost Burden	
		No	Percent
Householder 55 to 64 years	58	10	17.2%
Householder 65 to 74 years	77	49	63.6%
Householder 75 and over	249	156	62.7%
55 years and over	384	215	56.0%
TOTAL	719	302	42.0%

*Source: 2000 US Census, Summary File 3, H71, Age of Householder by Gross Rent as a Percentage of Household Income in 1999*

### **Special Needs Housing**

Year 2000 census data indicates that the number of disabilities increase with age (Table 31). Children 5-15 years old reported 48 disabilities, adults 16 to 64 reported 813 disabilities. According to 2000 Census data, Lenox residents 5 years of age and older reported 1692 disabilities (individuals may report more than one disability), which include sensory, physical, mental, and self-care disabilities, as well as disabilities related to difficulties going outside of one's home (go-outside-home) or to a place of employment, for persons of at least 16 years of age. For the 16 to 64 age cohort, employment disabilities comprised 48 percent of total reported disabilities, followed by physical disabilities at 21.8 percent. For children under the age of 15, the largest proportion of disabilities reported was mental disabilities. For the oldest cohort, senior citizens aged 65 and older, physical disabilities were most commonly reported (36.5 percent), followed by go-outside-home disabilities at 21.7 percent.

**Table 31: Age by Type of Disability**

<b>Age Range and Disability Counts</b>	<b>No</b>	<b>Percent</b>
<b>Disabilities tallied for people 5 to 15 years</b>		
Sensory disability	17	35.4%
Physical disability	0	0.0%
Mental disability	26	54.2%
Self-care disability	5	10.4%
Total	48	100.0%
<b>Disabilities tallied for people 16 to 64 years</b>		
Sensory disability	50	6.2%
Physical disability	177	21.8%
Mental disability	56	6.9%
Self-care disability	37	4.6%
Go-outside-home disability	96	11.8%
Employment disability	397	48.8%
Total	813	100.0%
<b>Disabilities tallied for people 65 years and over</b>		
Sensory disability	147	17.7%
Physical disability	303	36.5%
Mental disability	105	12.6%
Self-care disability	96	11.6%
Go-outside-home disability	180	21.7%
Total	831	100.0%
<b>TOTAL</b>	<b>1,692</b>	

*Source: 2000 US Census, Summary File 3, P41, Age by Types of Disability for the Civilian Non-institutionalized Population 5 Years and Over with Disabilities*

### **Infrastructure Conditions and Capacity**

Lenox seeks to site residential development in areas that will not overburden the town's current infrastructure.

- **Water System:** The Lenox Water System is supplied by two reservoirs. The water system is owned by the Town of Lenox and is operated by the Lenox Department of Public Works. The water system provides domestic water and fire protection to 2100 service connections. The average daily demand is approximately 721,000 gallons. It is noted that there is seasonal variation in water usage given the fact that Lenox has a large summer population. Demand increases to 1,041,600 gallons per day during the peak summer tourist season. The Lenox Water System serves approximately 95 percent of the town. It is anticipated that water consumption in Lenox will increase as the town grows and the town will need to keep planning for new water sources. Lenox does have an interconnection with the Pittsfield water system and the town can draw up to 430,000 gallons per day. (Source: Lenox Surface Water Supply Protection Plan – 2002 and interview with Jeff Vincent, Director, Lenox Department of Public Works.)
- **Municipal Sewer System:** The permit capacity of the Lenox Water Treatment Plant is 1.18 MGD with an average daily flow of 700,000 MGD or sufficient capacity for some new growth. Approximately 70 percent of the residences of Lenox are connected to the municipal sewer system. There are no current plans to extend municipal sewer service to areas of town that are not currently serviced by the sewer system. (Source: interview with Jeff Vincent, Director, Lenox Department of Public Works.)
- **Public Schools:** There are two schools within the Lenox Public School district, Morris Elementary School and Lenox Memorial Middle and High School. During FY 20072008 academic year, 813 students were enrolled in the school system. In general the student population has declined in recent years. It is anticipated that the existing schools could absorb a modest increase in its student population.
- **Transportation:** Lenox is a small town but it is an important part of the region's road network. Route 7/20 provides the main access between Pittsfield and points out of Lenox. It provides access to and from the Massachusetts Turnpike Exit 2, located in Lee approximately 5 miles to the south. The Massachusetts Turnpike links Lenox with the rest of Massachusetts to the east and with the New York Capital region to the West. Route 7/20 carries the bulk of visitors who travel to Lenox and central and northern Berkshire destinations from the larger metropolitan areas to the south and east.

Driving alone is the predominant means of travel for the majority of Berkshire residents. Due to the rural nature of Berkshire County, public transit, biking, taxis and other modes of transportation are much less widely used than in urban areas. Approximately 90% of the households in Berkshire County own one or more vehicles. While the recent rapid rise in oil prices may blunt future projected growth in traffic volumes, reliance on automobiles as the primary form of transportation is likely to continue.

The Berkshire Regional Transit Authority (BRTA) provides fixed route bus service throughout Berkshire County. BRTA also provides para transit service for elderly and handicapped people who are unable to ride the bus. The primary bus route is Pittsfield to Lee which passes through Lenox Dale and Lenox Village roughly a dozen times a day on