

Town of Bellingham Housing Production Plan



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Bellingham Housing Production Plan

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Executive Summary

Housing Needs:

While Bellingham residents have a relatively high median household income overall (at \$116,152), housing is becoming increasingly less affordable to many Bellingham households. Seniors (over the age of 65), who comprise a growing share of the Town's population, have a much lower household income (at \$51,154) and are disproportionately burdened by housing costs. Many who work in Bellingham also cannot afford housing in the community, as more than half of all jobs based in Bellingham pay less than \$50,000 per year.

Over the past two decades, housing has become more expensive in Bellingham, outpacing household income growth, resulting in a higher share of households who struggle to afford to rent or buy a home in town. More than 1,700 households (28 percent) are paying more than 30 percent of their income on housing and are considered "cost burdened." About half of those are paying more than 50% of their income on housing. In particular, households earning less than \$50,000 have the highest rate of cost burden (80%), as there is little housing available that is affordable to households at this income level.

The predominant form of housing in Bellingham is single family homes constructed in the mid- to late 20th century. The majority of housing units have 3 or more bedrooms, and just 21 percent are renter-occupied. Over recent decades most new housing that has been constructed consists of increasingly large and expensive single family homes and condominiums. There are limited housing options for young adults, individuals living alone, small households, or seniors wishing to downsize or to reduce the burden of maintaining their homes.

In summary, Bellingham's priority housing needs are for:

- Housing affordable to households earning less than \$50,000 per year
- Housing designed for and affordable to seniors and/or disabled residents
- More diverse housing styles; in particular, rental housing of all types, moderately priced "step-up homes" appropriate for growing families, and smaller housing units (including efficiencies, 1- and 2-bedrooms).

Bellingham Housing Goals:

Following are land use and housing goals based primarily on Bellingham's 2020 Master Plan and 2019 Housing Production Plan:

- Manage growth appropriately to maintain character and vitality and avoid negative consequences with respect to traffic, utilities, services, and environmental impacts.
- Continue to offer a cohesive sense of place with a range of living environments, reflecting its three villages and suburban and semi-rural areas.
- Protect natural and cultural resources.
- Promote healthy lifestyles that encourage walking, bicycling and other activities.
- Provide diverse housing styles for a full range of income levels and variety of household needs, recognizing in particular a growing population of seniors and smaller households, and the need for housing to support Bellingham's businesses and workforce.
- Promote redevelopment of outdated properties to enhance livability in the community.

Chapter 40B Housing Goals:

Total Year-Round Housing Units (2020 Census)	6,732
Units Required to Achieve 10% SHI Units(10% of 6,732)	673
Current SHI Units/Percentage	759/11.27%
SHI units needed to maintain 10% through 2030	0
Projected annual housing unit production through 2030 (based on 2010-2023 rate)	68
Projected year round housing units in 2030 (based on 2010-2023 rate)	7,208
Projected total SHI units required to achieve 10% after 2030 Census	721
Projected additional SHI units needed to reach 40B minimum beyond 2030	0
Annual SHI production target through 2030	10% of market rate units

Housing Strategies:

1. Enhance local capacity to plan, advocate for, develop, and manage affordable housing units.

- Improve coordination among Town boards, committees and staff, utilize technical assistance resources, and establish leadership to focus on affordable housing.
- Strengthen and expand partnerships among local and regional housing services providers and nonprofit housing developers.
- Secure funding for affordable housing.
- Guide development through establishment of Project Review Guidelines for 40B/affordable housing proposals that specify enhancement of town goals.
- Educate/communicate with the public

2. Identify sites for creation of affordable housing through new development, redevelopment, or preservation.

- Publicly- and privately-owned properties: explore or facilitate affordable housing on sites such as:
 - Housing Authority-owned property on Center Street.
 - Property abutting Housing Authority's Depot Court property.
 - Route 140 property abutting Curtis Apartments.
 - New England Country Club/Active Adult Overlay District.
 - Abandoned and/or foreclosed homes and other distressed properties.
- Preserve affordable units
 - Continue monitoring privately-owned affordable units, particularly homeownership units.

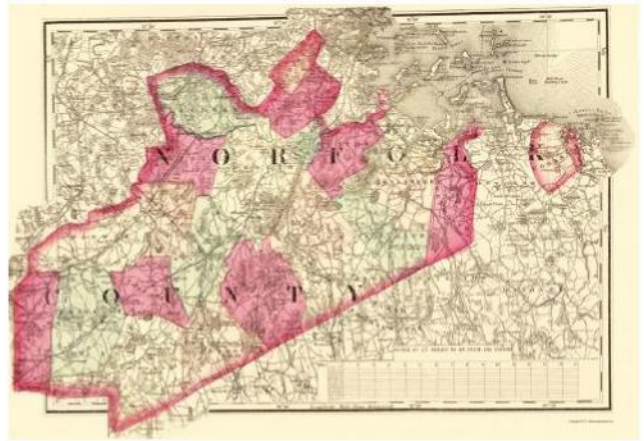
3. Update zoning to create opportunities for development of affordable housing, and to encourage diversity in housing options.
- a. Align inclusionary zoning requirements with local market conditions.
 - b. Amend **accessory dwelling bylaw** to comply with Section 1A of Chapter 40A to allow people to meet their housing needs individually, and potentially increase supply of small, scattered, naturally affordable rental units.
 - c. Provide fixed locations for multifamily development.
 - d. Simplify permitting requirements for multifamily housing via adaptive reuse.
 - e. Incentivize creation of affordable units in Overlay Districts.
 - f. Reduce dimensional requirements for single family and small multifamily (duplex/triplex) housing.
 - g. Eliminate bedroom restrictions on multifamily housing.
 - h. Ensure that parking requirements are commensurate with the size and type of units.
 - i. Enable infill development on substandard vacant or underutilized properties.

Introduction

Bellingham's identity, economy, and its housing market have always been shaped by its geographic position at the outer edge of the metropolitan Boston region and the border with Rhode Island. Originally constituting the southwestern corner of the Dedham Grant which encompassed much of what is now Norfolk County, Bellingham was settled in the early 18th century by Quakers and Baptists who sought to escape religious state tyranny. The Town grew slowly due to its swampy terrain and poor soil, and residents primarily engaged in subsistence farming. During the industrial revolution in the 19th century water-powered manufacturing establishments expanded the town's economy and its population.¹ Today the town is primarily residential, although its central location and regional highway access has made it attractive for transportation and distribution-oriented businesses.

As dictated by custom and state law, Bellingham first addressed the need to support housing for its poorest residents in 1786, with the enactment of a vendue, or auction to board poor individuals or families with other Town residents at public expense. In 1830 a town farm was purchased for the housing of paupers, which was the practice until after World War I.² Over the 20th century, social policies shifted with increasing reliance on funding from State and Federal governments and private sector institutions and developers.

In the mid-20th century, the Federal government generously subsidized loans for veterans and middle income households to become homeowners in suburban communities, sparking a proliferation of construction of modestly-sized homes in Bellingham. As an outer belt suburban community, homes in Bellingham are moderately priced compared with surrounding communities, particularly closer to Boston. In recent decades, a variety of regulatory and market constraints and the scarcity of land have contracted the availability of housing for low and moderate income residents.



THE TOWN HALL, BUILT IN 1891



¹ Partridge, George Fairbanks, History of the Town of Bellingham, Massachusetts, 1719-1919.

² Ibid

Reflecting the changing needs and standards for subsidized housing and to counteract a trend toward more restrictive zoning, a Massachusetts law went into effect in 1969, widely known as the “Comprehensive Permit” law or “Chapter 40B”, that establishes a mandate for all communities in the state to dedicate a minimum of 10 percent of their housing stock to be affordable to lower-income households. To count toward this 10



percent, affordable housing units must have a permanent or long-term restriction requiring the unit to be sold or rented to households earning less than 80 percent of the median income in the local area (Area Median Income or AMI). The 10 percent minimum is based on the number of year-round housing units reported in the most recent decennial census; for Bellingham, this currently means that 673 units out of a total of 6,732 must be officially designated as “Affordable Housing” (per Census 2020). With 759 such units, Bellingham is currently at 11.27%.

The intent of Chapter 40B is to provide a fair-share distribution of affordable housing throughout the Commonwealth. In order to address zoning and permitting barriers that make it too expensive to build low-and moderate-income housing, Chapter 40B supersedes zoning and other local regulations. M.G.L. c. 40B, Sections 20-23 authorizes the Zoning Board of Appeals (ZBA) to grant a comprehensive permit to qualified affordable housing developers. A comprehensive permit is a single permit that replaces the approvals otherwise required from separate town permitting authorities that would usually be required (such as from the Planning Board or Conservation Commission). The ZBA may approve, conditionally approve, or deny a comprehensive permit, but in communities that do not meet the 10 percent minimum threshold, developers may appeal to the state’s Housing Appeals Committee (HAC), who many overturn a local denial. Although comprehensive permits may still be granted after a town achieves the 10 percent minimum, the HAC no longer has authority to overturn a local board's decision.

As revised in 2008, Chapter 40B encourages communities to be proactive in guiding the development of affordable housing to meet local needs through Housing Certification. To become Certified, communities must prepare a Housing Production Plan that promulgates proactive strategies toward meeting the 10 percent threshold (if they have not already done so), which may include the provision of affordable homeownership units and all rental units that are part of an eligible mixed income development, whether they are market rate or Affordable. Where communities have Housing Production Plans approved by the Executive Office of Housing and Livable Communities (EOHLC), and implement strategies which result in the creation of affordable housing units equal to 0.5 percent of their year-round housing units in a calendar year, communities can deny unfavorable Comprehensive Permit projects for a period of one year. If the number of affordable units created in a year is equal to 1 percent of year-round housing units, the Certification lasts for 2 years.

Bellingham has made considerable progress over the past decade to meet its affordable housing obligations under Chapter 40B. Since 2010 the town has added hundreds of units to its subsidized housing inventory, including The Charles (a 40B development formerly known as JPI or Jefferson Bellingham) with 285 rental units, Curtis Apartments with 204 units, as well as 22 single family ownership units created through Comprehensive Permits and inclusionary zoning, which the Town adopted in 2010.

Process

A Housing Production Plan must address local housing needs, goals, and preferences, along with proposed techniques for implementation. The plan must be adopted by the Select Board and the Planning Board before it is submitted to EOHLC for approval. It is intended to guide housing action and decisions over the next 5 years.

This plan was prepared by PGC Associates LLC with significant input from the Town Planner (Robert Lussier), Administrative Assessor (Elizabeth Cournoyer) and Housing Authority Executive Director (Ed Pelletier). The map was prepared by GIS Coordinator David Ahnert. It is an update of the 2019 Housing Production Plan prepared by Community Opportunities Group, Inc. which received input from the Master Plan Steering Committee, residents, and local housing advocates. It was approved by the Planning Board on January 9, 2025, and by the Select Board on January 27, 2025. Many of the photographs from that document are retained in this updated version.

Prior Planning

Over the past decade, Bellingham has undertaken four significant planning efforts related to affordable housing. This Housing Production Plan (HPP) builds on these efforts, and in accordance with requirements for Housing Certification, recommends more specific locations and characteristics of affordable housing that would be appropriate for the development of affordable housing.

- The Bellingham Master Plan completed in 2010 guided planning initiatives through 2020. That Master Plan established the following housing goals:
 - Meet the 10 percent affordable housing requirement;
 - Diversify the housing inventory for a full range of income levels, convert existing housing units to affordable units; and
 - Encourage transit-oriented and environmentally-sensitive projects.
- The Housing Production Plan of 2015 outlined strategies to be carried out by the Town in order to facilitate the creation of affordable housing units to meet the 10 percent minimum threshold under Chapter 40B. The plan recommended strategies to preserve existing affordable housing, advance partnerships and coordination, and amend zoning to facilitate the development of housing to meet local needs.
- The Housing Production Plan of 2019 updated the 2015 HPP. It essentially repeated the goals and vision of the 2010 Master Plan and 2015 HPP and revised the recommended strategies to adjust for current conditions. It should be noted that the goal achieving an SHI percentage above 10% was achieved as it now stands at 11.27%.
- The 2020 Master Plan also included specific housing goals as well. A summary of those are:
 - Update zoning to encourage housing diversity;
 - Meet and maintain 10% SHI;
 - Maximize opportunities to use existing housing stock;
 - Encourage transit-oriented projects;
 - Review zoning initiatives to allow greater densities and options for seniors.

The goals and strategies adopted in this HPP reflect or expand upon the goals in these prior planning efforts.

Needs Analysis

Demographic Profile

This Housing Production Plan begins with a thorough analysis of Bellingham's demographic makeup. This includes current and projected population, household composition, as well as social and income characteristics. In some cases, these factors are compared with Norfolk County and Massachusetts as a whole or with neighboring communities. These characteristics contribute to existing and future housing need and demand.

Key Findings

- Bellingham's population is projected by Metropolitan Area Planning Council to be stable over the coming decade, while the Donahue Institute at UMass projects a decline.
- The population is aging; the number of seniors is expected to increase by 25% by 2030 and then stabilizing at that level.
- While the population of school-aged children has fluctuated, school enrollment has been declining, while administrative costs and facilities needs continue to grow.
- A majority of Bellingham's households, 71 percent are families; a large share of non-family households are seniors living alone.
- About 10% of Bellingham's population has a disability. However, the percentage varies widely by age. Nearly 37% of those 65+ have a disability compared to just 7% for those 18-64.
- Average household size in Bellingham is larger than both Norfolk County and Massachusetts. The percentage of households living alone and with children under 18 are roughly comparable to the County and State but the percentage of households that include seniors is a bit lower.
- Bellingham's population is 85% white compared to 69% and 67% for the County and State. The percentage of foreign born is 8% compared to 20% and 18%.
- Bellingham has a higher level of persons with high school degrees than the County and State but a lower rate of those with bachelor's degrees or higher.
- At \$116,172 Bellingham's median household income is about equal to Norfolk County and significantly higher than the State as a whole. However, there is a steep disparity between median incomes for households of seniors 65+, which are somewhat lower than those in Norfolk County and the State. Households in the 25-44 age bracket had higher incomes than those in the County and State.
- Bellingham's median income is #6 out of 10 neighboring communities.

As of 2022, Bellingham's total population is just over 17,000, with nearly 6,300 households. While Bellingham saw a decline in household size between 2000 and 2010, the trend has reversed since 2010. Average household size has climbed back to nearly what it was in 2000. Population growth has been modest since 2010, declining from an increase of 6.6% between 2000 and 2010 to a total of 4.2% in the 12-year period between 2010 and 2022. The number of households appears to have declined between 2020 and 2022 but that decline is likely due to the fact that the 2022 figure is based on an estimate as part of the American Community Survey while the 2020 figure is from an actual count in the U.S. Census. Family size has remained fairly consistent since 2000.

Table 1
Population and Households 2000-2022

	2000	2010	%Change	2020	%Change	2022	%Change
Population	15,314	16,332	6.6%	16,945	3.7%	17,025	0.4%
Households	5,557	6,155	10.8%	6,548	6.4%	6,270	(4.2%)
Average Household Size	2.75	2.65	(.36%)	2.62	(1.1%)	2.71	3.4%
Families	4,282	4,477	4.5%	4,535	1.3%	4,457	(1.7%)
Average Family Size	3.15	3.11	(1.3%)	3.17	1.9%	3.16	(.31%)

Sources: U.S. Census, 2000, 2010; American Community Survey, 2016-2020, American Community Survey, 2018-20

Table 2 and Figure 1 illustrate two recent but very different population projections for Bellingham. The Metropolitan Area Planning Council (MAPC), prepared in 2023, indicates a slight decline until 2040 before rising slightly by 2050 to equal the estimated population in 2022. The Donahue Institute of the University of Massachusetts, on the other hand, completed its projections in 2024 and forecasts a steady and dramatic decline of about 20% to 13,469 by 2050.

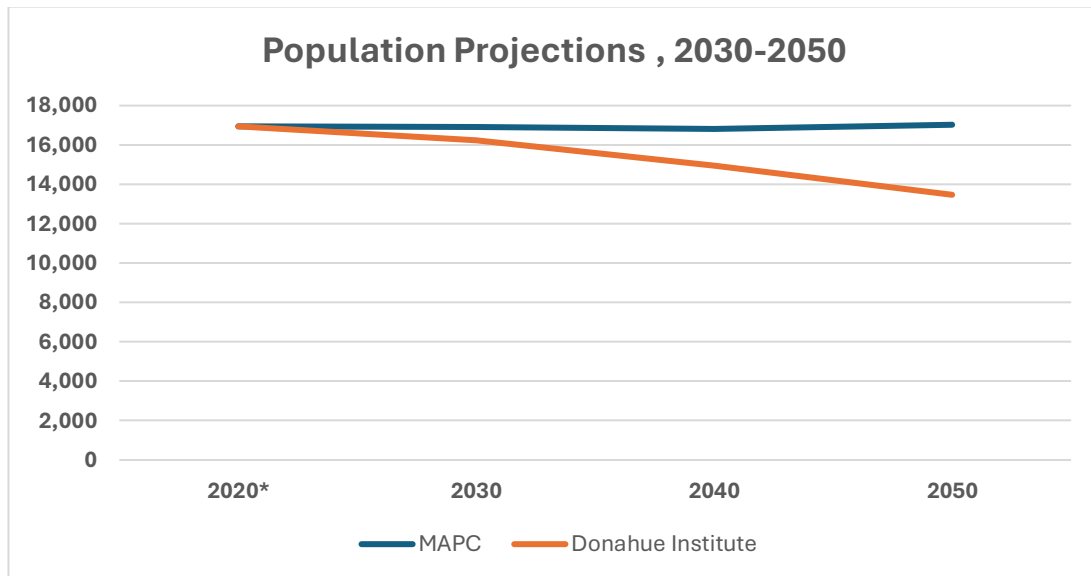
Table 2
Population Projections

	2010*	2020*	2030	2040	2050
MAPC	16,332	16,945	16,909	16,813	17,025
Donahue Institute	16,332	16,945	16,241	14,951	13,469

Sources: Metropolitan Area Planning Council, 2023, UMass Donahue Institute, 2024

*U.S. Decennial Census

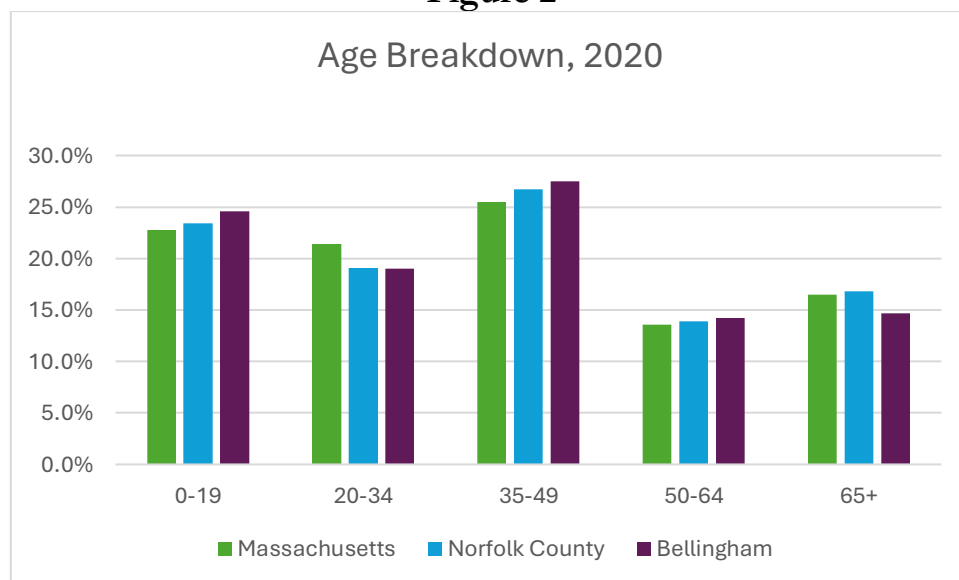
Figure 1
Comparison of Population Projections



Sources: Metropolitan Area Planning Council, 2023, UMass Donahue Institute, 2024
 *U.S. Decennial Census

Bellingham's population is slightly younger overall than that of Norfolk County and the state as a whole. Bellingham's median age as of 2022 was 38.3 compared to 40.9 for Norfolk County and 40.3 for Massachusetts. As shown in Table 3, in 2020 Bellingham had a higher percentage of children under 19 and a smaller percentage of seniors 65 and over. It had a lower percentage of those in the 20-34 age group and higher percentages in the 35-49 and 50-64 age groups.

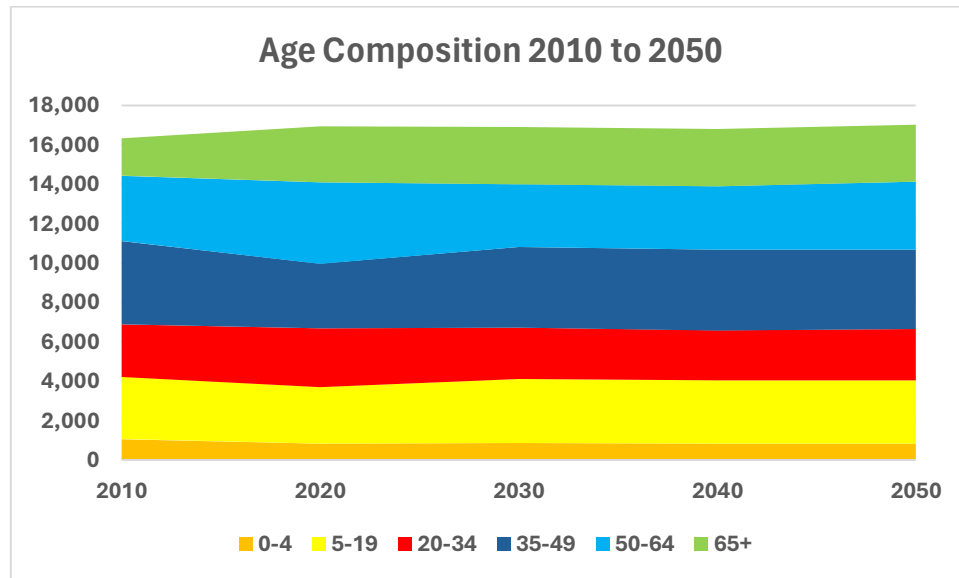
Figure 2



Source: U.S. Census 2020

Figure 3 and Table 3 illustrate the projected change in age composition through 2050. As shown, the most significant changes from 2020 are a surge in the 65+ age group and a continued small decline in the school-age population. The 4 and under, 20-34 and 50-64 cohorts are projected to decline a bit while the 35-49 group is expected to rise slightly to about where it was in 2010.

Figure 3
Changes in Bellingham's Age Composition



Sources: U.S. Census, 2010, 2020; MAPC Projections, 2023

Table 3
Population Projections by Age Cohort

	2010	2020	2030	2040	2050
0-4	815	860	850	839	830
5-19	3,514	3,487	3,275	3,203	3,210
20-34	2,513	2,757	2,596	2,525	2,600
35-49	4,017	3,749	4,079	4,101	4,045
50-64	3,515	3,614	3,190	3,226	3,434
65+	1,862	2,325	2,919	2,919	2,906
Total	16,236	16,792	16,909	16,813	17,025

Sources: U.S. Census, 2010, 2020; MAPC Projections, 2023

Table 4 presents recent trends in household composition. As noted above, the decline in number of households is likely due to margins of error inherent in American Community Survey estimates. In 2017, average household size was higher than that of Norfolk County and the state as a whole while average family size was about equal. Bellingham had a lower percentage of individuals living alone than Norfolk County and Massachusetts. It also had a higher percentage of children under 18 and lower number of seniors 65 and above than the County and State.

By 2022, average household size increased while average family size had decreased slightly, while both average household size and average family size decreased for the County and State. Individuals living alone decreased significantly in all three jurisdictions. Households with children under 18 decreased significantly for Bellingham but only slightly for the County and State. Households with seniors 65+ increased for all three jurisdictions.

Table 4
Household Composition 2017 and 2022

	Households	Families	Non-Family	Average Household (Family) Size	Individuals Living Alone	With Children under 18	With Seniors 65+
2017							
Bellingham	6,347	4,450 (70%)	1,897 (30%)	2.66 (3.17)	1,431 (23%)	1,936 (34%)	1,679 (26%)
Norfolk County	263,862	175,565 (66%)	88,297 (34%)	2.58 (3.18)	69,881 (27%)	74,194 (28%)	82,427 (31%)
Massachusetts	2,604,954	1,652,214 (63%)	952,740 (36%)	2.54 (3.14)	745,478 (29%)	673,731 (26%)	783,310 (30%)
2022							
Bellingham	6,270	*	*	2.71 (3.16)	1,017 (16%)	1,823 (29%)	1,793 (29%)
Norfolk County	281,839	*	*	2.51 (3.14)	48,007 (17%)	79,804 (28%)	83,493 (33%)
Massachusetts	2,797,776	*	*	2.41 (3.02)	469,279 (17%)	700,235 (25%)	908,281 (32%)

Source: American Community Survey, 2013-2017 and 2018-2022

*These categories were not reported in the 2018-2022 ACS, although average family size was.

Just over 10% of Bellingham's population has a disability. As might be expected, it is much lower among children under 18 but much higher among those 65 and older. Nearly 37% of residents over the age of 65 report a disability, which may include difficulties with hearing, vision, physical mobility, and/or self-care. As the number of older residents grows, the need for housing to accommodate people with disabilities will increase as well.

Table 5
Disability Status

	2022 Population	With a Disability	Percent with a Disability
Total	17,025	1,742	10.2%
Under 18 Years	3,842	91	2.4%
18 to 64 Years	10,794	780	7.2%
65 years and over	2,380	871	36.6%

Source: American Community Survey, 2018-2022

Table 6 indicates that Bellingham residents are predominantly white, non-Hispanic, and born in the United States. Norfolk County overall has higher social diversity than Massachusetts, primarily due to a higher share of Asian residents, though they are not particularly well represented in Bellingham. Bellingham does have a larger percentage of Hispanic residents than Norfolk County though lower than the State.

Nearly 20% of Norfolk County and Massachusetts residents are foreign born compared to less than 10% of Bellingham residents. Consequently, only 3.8% of Bellingham residents speak English “less than very well” compared to 8.8% and 10.1% of County and State residents.

Bellingham residents are more likely to have a high school diploma, but less likely to have graduated from college than Norfolk County or the state as a whole. Norfolk County has a higher rate of college attainment than the state average.

Table 6
Social Characteristics

	Bellingham	Norfolk County	Massachusetts
Race/Ethnicity			
White, not Hispanic	84.9%	68.8%	67.0%
Asian	1.2%	12.2%	7.2%
Black	0.8%	6.9%	6.6%
Other	3.3%	1.4%	1.2%
Two or more races	9.8%	5.0%	4.9%
Hispanic (any race)	7.2%	5.7%	13.0%
Immigration/Language			
Born in US	91.9%	80.3%	82.0%
Foreign born	8.0%	19.7%	18.0%
Limited English-Speaking	3.8%	8.8%	10.1%
Educational Attainment			
High School Graduate or Higher	96.2%	93.9%	91.3%
Bachelor's Degree or Higher	40.4%	57.0%	46.6%

Source: American Community Survey, 2018-2022

As indicated in Table 7, Bellingham households have average household incomes about equal to Norfolk County, and much higher than the state as a whole. Family households have the highest incomes, with an estimated median of approximately \$113,390 in 2017. Nonfamily households have much lower incomes, with a median of just \$41,000, below the county and state average. As mentioned above, the majority of non-family households are seniors living alone. Overall, household incomes in Bellingham have grown at a faster pace than Norfolk County or Massachusetts.

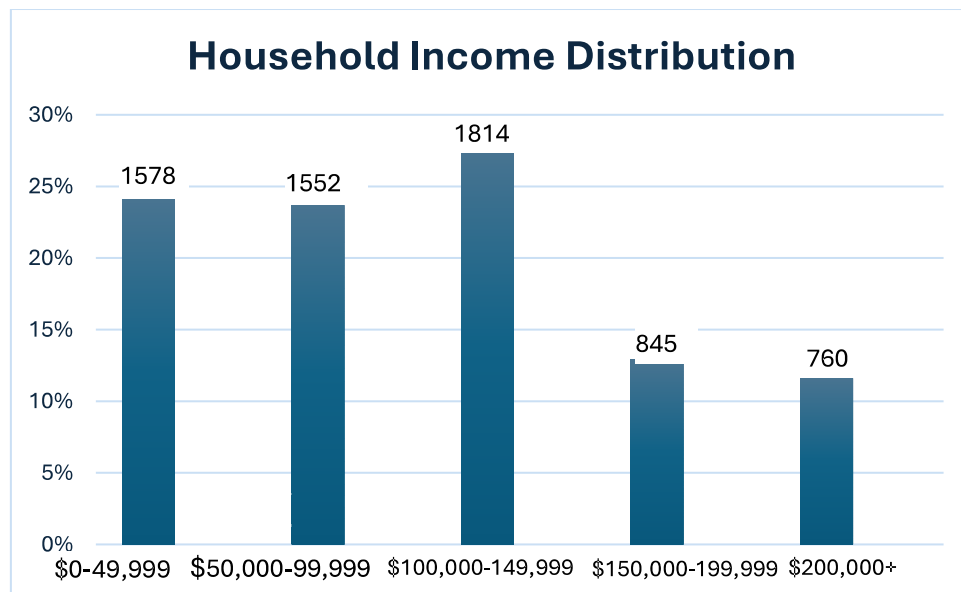
Table 7
Median Income, 2022

	All Households	Families	Non-Families	Change For All Households Since 2020
Bellingham	\$116,152	\$119,574	\$61,118	12.5%
Norfolk County	\$115,959	\$153,908	\$62,310	10.1%
Massachusetts	\$94,488	\$120,263	\$55,979	11.9%

American Community Survey, 2018-2022

Figure 4 illustrates the number of households in each of 5 income brackets. By definition, half of households have incomes below \$116,152. Of those, 24% have incomes below \$50,000 and another 24% have incomes between \$50,000 and \$100,000. About 12% have incomes above \$200,000 and another 13% have incomes between \$150,000 and \$200,000.

Figure 4
Household Income Distribution 2022



Source: American Community Survey, 2018-2022

For comparison, the U.S. Department of Housing and Urban Development annually sets income limits for qualifying for affordable housing. The 80% level of area median income for the Boston-Cambridge-Quincy metropolitan area (which includes Bellingham) for a 4-person household is \$130,000. The 50% level is \$81,600.

Table 8 breaks down median income by age of the head of household. In Bellingham, residents 65 and older have significantly lower incomes than all other age cohorts. This is generally true in Norfolk County and Massachusetts as well, except in Massachusetts the 65+ cohort has income higher than those under 25. Bellingham has a slightly higher percentage of households under 25 and a somewhat lower percentage of households 65 and older than Norfolk County and Massachusetts.

In Bellingham, the cohort with the highest income is the 25-44 group at \$146,574. This is the highest cohort in all three jurisdictions. The under 25 cohort in Bellingham also has a much higher median income (\$108,428) than those age groups in both Norfolk County (\$72,940) and Massachusetts (\$53,615).

Table 8
Household Income by Age of Householder 2022

Age	Bellingham			Norfolk County			Massachusetts		
	House-holds	Percent	Median Income	House-holds	Percent	Median Income	House-holds	Percent	Median Income
15-24	201	3.21%	\$108,428	5,852	2.08%	\$72,940	85,856	3.07%	\$53,615
25-44	1,974	31.48%	\$146,574	88,880	31.54%	\$138,822	901,199	32.33%	\$108,536
45-64	2,533	40.40%	\$119,564	107,493	38.14%	\$140,618	1,029,604	36.93%	\$115,864
65+	1,562	24.91%	\$51,154	79,614	28.25%	\$68,627	781,117	28.02%	\$60,810
Total	6,270	100%	\$116,152	281,839	100%	\$115,969	2,797,776	100%	\$94,488

Source: American Community Survey, 2018-2022

Bellingham falls in the middle among surrounding communities in terms of size, density, income, and population characteristics. It is #5 out of 10 in population, #7 in density, and #6 in median income. Mendon and Wrentham have much lower population density, while Milford and Woonsocket, RI, are significantly more densely populated.

Woonsocket also stands out for having a very low median household income. Medway, Wrentham and Mendon have the highest median incomes, while Blackstone and Milford, have somewhat lower median incomes than Bellingham, and Hopedale is relatively close.

Blackstone, Hopedale, and Wrentham have the highest proportion of households with seniors, while Franklin, Woonsocket and Bellingham have the lowest. Medway, Mendon and Hopedale have the highest proportion of households with children among the towns neighboring Bellingham. Cumberland, RI, Milford and Wrentham have the lowest percentage.

Table 9
Regional Context, Population and Households, 2022

	Population	Persons per Square Mile	Median Household Income	% Households with Seniors*	%Households with Children#
Bellingham	17,025	896	\$116,152	28%	32%
Blackstone	9,195	821	\$95,132	34%	33%
Franklin	32,777	1,214	\$138,062	25%	35%
Hopedale	6,021	1,136	\$120,750	34%	39%
Medway	13,164	1,145	\$165,614	29%	39%
Mendon	6,238	341	\$135,909	32%	40%
Milford	30,202	2,027	\$92,843	31%	30%
Wrentham	12,173	532	\$151,837	34%	30%
Cumberland, RI	36,276	1,282	\$109,466	32%	29%
Woonsocket, RI	43,029	5,426	\$54,398	27%	31%

Sources: ACS 2018-2022 and Wikipedia *65+ #Under 18

Economic and Employment Profile

Bellingham's housing demand is influenced by economic conditions, including workforce participation, and employment opportunities within the town and region.

Key Findings

- Bellingham is a predominantly residential community; local establishments employ 0.70 workers for every resident member of the workforce.
- Unemployment is very low, at 3.8 percent. About 30 percent of Bellingham residents receive Social Security income.
- Bellingham residents tend to work in or near Boston or other nearby cities and towns such as Framingham, Milford and Franklin.
- Educational services, health care and social assistance is the largest sector in which Bellingham residents work, followed by Professional, scientific, and management, and administrative and waste management services.
- Retail trade is by far the largest employment sector in Bellingham, followed by Transportation and Warehousing.
- About 43% of the jobs in Bellingham are in industries where the average wage is below \$50,000, and 90% of the jobs have wages below \$81,600.

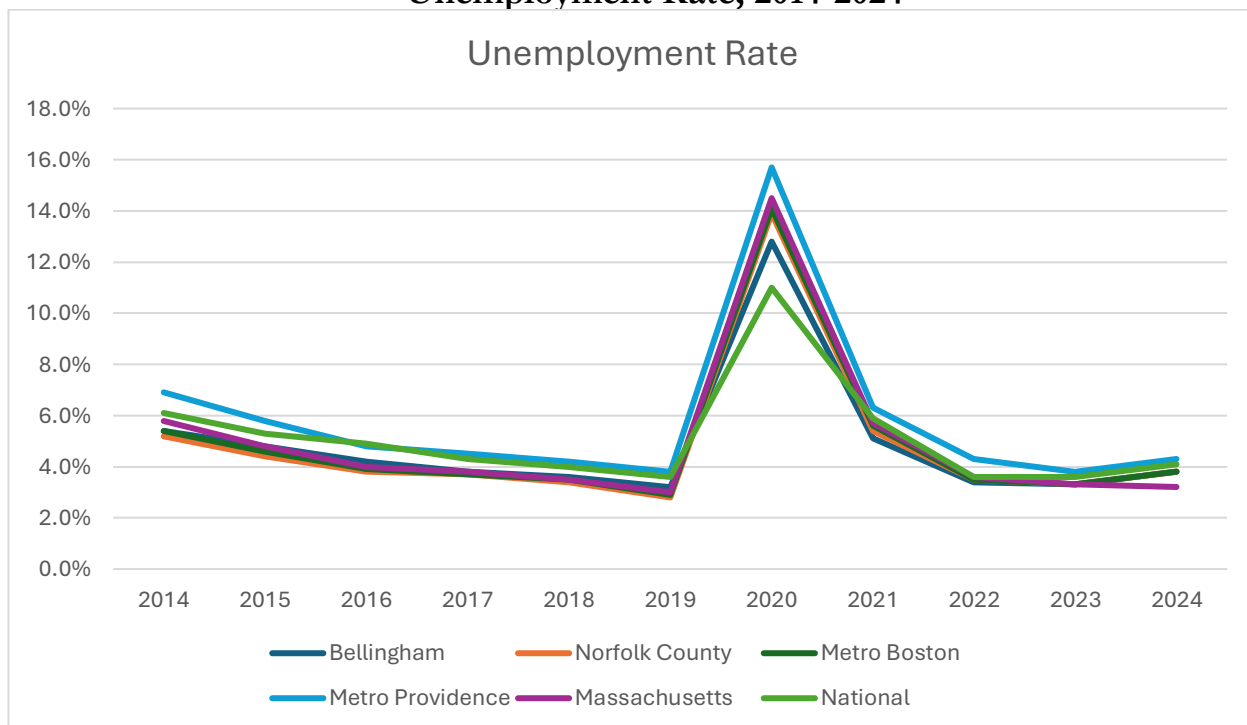
Located on I-495 about 40 miles from Boston, 20 miles from Providence, and 25 miles from Worcester and bordering Rhode Island, Bellingham is included within multiple economic regions. The US Census identifies Bellingham as part of the Providence-Warwick New England City and Town Area (NECTA) region, which includes all of Rhode Island and a portion of eastern Massachusetts, as well as Bellingham, Blackstone, and Millville. Bellingham residents work primarily in the Boston-Cambridge-Newton Metropolitan Statistical Area (MSA) region, especially Boston and abutting municipalities, Franklin and Milford.

Primarily a residential community, there are more residents than employment opportunities in Bellingham. According to the 2022 American Community Survey, about 74 percent (9,909) of Bellingham residents over the age of sixteen are in the labor force. The number of jobs in Bellingham is 6940, or about 70% of the number of residents in the workforce. This is an improvement from 50% in 2017. The majority of Bellingham residents work within the Boston-Cambridge-Newton MSA or within the town of Bellingham. Even though the town is located on the state border within proximity to Providence, only a small percentage of the Town's workforce is employed outside of Massachusetts.

The unemployment rate in Bellingham was around 3.8 percent in June of 2024, having fallen from 12.8% percent during the peak of COVID in 2020, but rising from 3.3% a year earlier. As Figure 5 illustrates, the rate of unemployment in Bellingham has closely aligned with trends in the regions to which it relates. The town has tended to have lower rates of unemployment than the Providence-Warwick New England City and Town Area of which it is a part as well as the national average rate (except during COVID). It is currently a bit higher than the Massachusetts rate, but equal to Norfolk County and metro Boston.

Nearly 30% of Bellingham households receive Social Security income. Also, 19% receive retirement income other than Social Security. Some receive both so these percentages are not additive. The mean income for each of these hovers around \$25,000 annually.

Figure 5
Unemployment Rate, 2014-2024



Source: MA Executive Office of Labor and Workforce Development, Department of Economic Research, 2024

The economic sector with the largest percentage of Bellingham residents is “Educational services, and health care and social assistance,” at 22%. Next highest is “Professional, scientific, and management, and administrative and waste management services” at 12.68%. Retail trade and Manufacturing are next at 12.56% and 10.03% respectively.

Table 10
Employment by Sector of Bellingham Residents, 16 and Older

Economic Sector	Number of Employees	Percentage of Total Workforce
Agriculture, forestry, fishing and hunting, and mining	92	1.00%
Construction	765	8.34%
Manufacturing	920	10.03%
Wholesale trade	250	2.72%
Retail trade	1153	12.56%
Transportation and warehousing, and utilities	345	3.76%
Information	92	1.00%
Finance and insurance, and real estate and rental and leasing	556	6.06%
Professional, scientific, and management, and administrative and waste management services	1164	12.68%
Educational services, and health care and social assistance	2027	22.09%
Arts, entertainment, and recreation, and accommodation and food services	874	9.52%
Other services, except public administration	508	5.54%
Total Workforce	9,177	100%

Source: American Community Survey, 2018-2022

Table 11 presents employment and wages of jobs located in Bellingham. In 2023, there were 6,940 jobs at 572 establishments. The average annual wage for all of the jobs was just over \$54,000. It should be noted that these are wages for individual jobs so it differs from median household income which can include income from 2 or more persons in the household. Also, the overall average is brought down by the fact that 25% of the jobs are in retail trade with an average annual wage of under \$34,000.

The highest paying jobs are in the Utilities sector at nearly \$150,000, but there are only 82 jobs in that sector. Next highest is Wholesale Trade where 444 employees earn an average of \$92,000. Finance and Insurance has an average wage of \$81,000 per year. While most of the other sectors have wages in the \$70,000's, 53% of the jobs in Bellingham have average annual wages of less than \$50,000 and 90% are under \$81,600, which is 60% of the median household income in the Boston metropolitan region as determined by HUD (though, again, the wages presented here are for individual jobs, not household income). In addition to Retail Trade, the Arts, Entertainment and Recreation sector and the Accommodation and Food Service sector offer the lowest paying jobs and those three sectors represent a significant percentage (38%) of the workforce.

Table 11
Employment, Establishments and Wages, 2023

NAICS	Economic Sector	Establishments	Employees	Average Weekly Wage	Average Annual Wage
10	Total, All Industries	572	6,940	\$1,043	\$54,236
23	Construction	78	595	\$1,494	\$77,688
31-33	Manufacturing	25	434	\$1,372	\$71,344
22	Utilities	7	82	\$2,818	\$146,536
42	Wholesale Trade	31	444	\$1,760	\$91,520
44-45	Retail Trade	84	1,749	\$647	\$33,644
48-49	Transportation and Warehousing	16	925	\$1,195	\$62,140
51	Information	11	108	\$919	\$47,788
52	Finance and Insurance	15	51	\$1,566	\$81,432
53	Real Estate and Rental and Leasing	8	42	\$1,463	\$76,076
54	Professional and Technical Services	48	175	\$1,463	\$76,076
56	Administrative and Waste Services	40	267	\$1,398	\$72,696
1025	Education and Health Services	87	784	\$981	\$51,012
71	Arts, Entertainment, and Recreation	9	182	\$372	\$19,344
72	Accommodation and Food Services	50	707	\$526	\$27,352
81	Other Services, Except Public Administration	52	229	\$830	\$43,160
	Other	11	166	--	--

Source: MA Executive Office of Labor and Workforce Development, Department of Economic Research, 2024

At these wage levels, the majority of people who work in Bellingham cannot afford to live in the community. Only about 7 percent of jobs in Bellingham are in industries whose average wage is above \$81,600. The mismatch between wages and housing costs can have impacts on economic development; anecdotally, employers in Bellingham often have difficulty hiring workers to fill jobs. It can also contribute to transportation and traffic issues, as it results in workers commuting longer distances from areas where they are able to afford housing while working in Bellingham.

Housing Inventory

The following section examines Bellingham's current housing supply and how it has changed over time. Identifying the physical characteristics, market, and development trends of Bellingham's existing housing will contribute to an understanding of housing needs.

Key Findings

- Existing housing in Bellingham is predominantly large (60% have 3 or 4 bedrooms), owner-occupied (79%), single family homes (72%).
- Over the past several decades new home construction has become increasingly large and expensive, though the trend has reversed somewhat since 2010.
- Traditionally, little housing has been built that offers an alternative to single-family homeownership, though again, that has changed somewhat in recent years.
- Three-family and 4-8 unit apartment buildings offer the greatest opportunity for naturally-occurring affordable units as the value per unit (\$138,000 for three-families and \$127,000 for 4-8 unit buildings) is lowest among housing types, followed by duplexes (\$197,000).

The 2018-2022 American Community Survey estimated there were 6,626 housing units, of which 6,270 (94.6 percent) were occupied year-round. The majority are detached single family houses (72 percent). Most (79 percent) are owner-occupied, and 60% have three or more bedrooms. Bellingham has a limited supply of housing that would be suitable for households seeking smaller housing options, such as young households or seniors wishing to downsize. There are also limited housing units that would be suitable for residents with impaired physical mobility, for people who want to have less property to maintain and/or those who are seeking to rent.

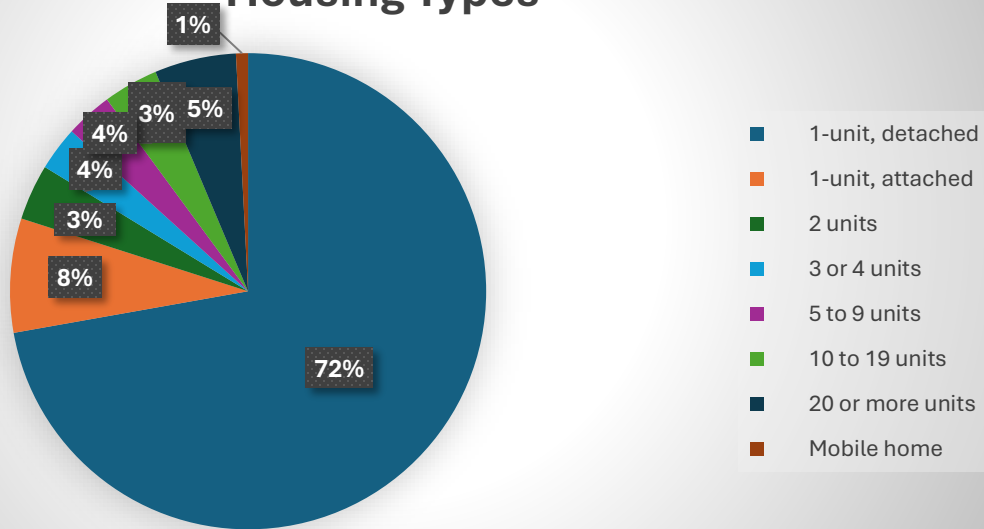
It should be noted, however, that the situation has improved somewhat in recent years with the construction of more apartments. The percentage of housing other than single family homes has increased from 24% to 28% since 2017. Also, renter-occupied housing has increased from 19% to 21%.

Table 12
Vacancy Rates

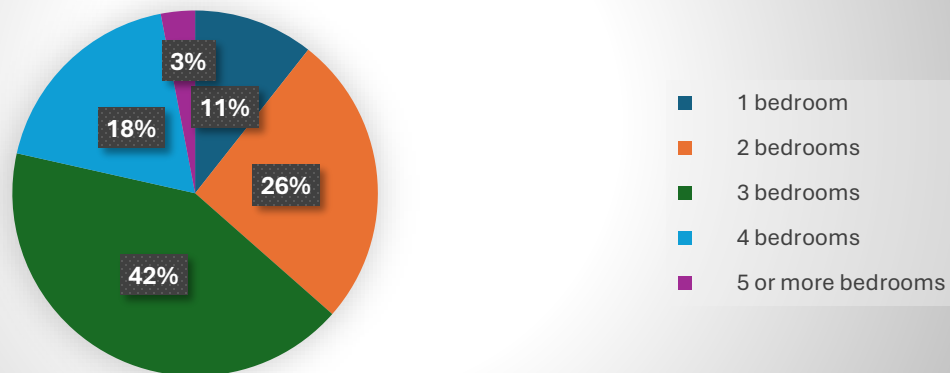
Housing Units	Number	Percentage
Total	6,626	100%
Occupied	6,270	94.6%
Vacant	356	5.4%
Vacancy Rates		
Ownership		0.5%
Rental		2.8%

Source: American Community Survey, 2018-2022

**Figure 6
Housing Types**



**Figure 7
Number of Bedrooms**



**Figure 8
Percentage of Owner and Renter Occupied
Housing Units**



There is very little vacancy in residential units in Bellingham. The 2018-2022 American Community Survey estimates that approximately 356 units, or 5.4 percent of the town's homes are vacant, of which about one-third are seasonal. The vacancy rate for owner-occupied units is about 0.5 percent, and it is 2.9 percent for renter-occupied units.

Assessor's data provides the most current profile of the housing supply (see **Table 13**). The Assessor's database identifies 6,791 residential units in Bellingham, of which 71 percent are single family houses, 11 percent are condominiums, and 17 percent are other forms of structures, including multifamily, 2-3 family, 4-8 unit properties, large apartment complexes, and multiple houses on a single lot.

Table 13
Residential Property Characteristics by Housing Type and Age

Type/Year Built	Properties	Average Lot Size (Acres)	Average Value	Average Living Area (Square Feet)
Single Family	4,839	0.78	\$424,385	1,837
1706-1899	100	2.92	\$402,437	1,807
1900-1919	117	0.83	\$342,997	1,488
1920-1939	176	0.72	\$340,937	1,442
1940-1949	208	0.78	\$342,380	1,408
1950-1959	662	0.50	\$350,025	1,418
1960-1969	1,580	0.45	\$373,211	1,574
1970-1979	516	0.77	\$415,093	1,829
1980-1989	357	1.26	\$491,787	2,269
1990-1999	410	1.10	\$515,774	2,257
2000-2009	356	1.19	\$632,558	3,020
2010-2019	238	1.09	\$577,371	2,399
2020-2023	119	0.63	\$477,170	1,984
Condominiums	796	NA	\$353,412	1,605
1770-1915	14	NA	\$324,886	1,478
1940-1975	18	NA	\$305,878	1,439
1980-1989	359	NA	\$298,933	1,404
1990-1999	119	NA	\$331,827	1,576
2000-2009	183	NA	\$415,301	1,920
2010-2023	103	NA	\$470,467	1,828
Other Residential	Properties (Units)	Average Lot Size (Per Unit)	Average Value (Per Unit)	Average Size (Per Unit)
Two-Family	193 (386)	1.1 (.56)	\$196,976	1,177
Three Family	28 (84)	.38 (.13)	\$138,444	956
4-8 Units	9 (42)	1.21 (.26)	\$127,169	945
9+ Units	3 (589)	14.3 (.07)	\$274,391	1,257
Multiple houses on single lot	26 (55)	4.27 (2.02)	\$296,231	1,533

Source: Town of Bellingham Assessor's Database for FY2024

Averages calculated by PGC Associates

Although Bellingham has a notable stock of historic residential properties dating as early as 1706, the majority were built in the mid-20th century. Nearly one in three single family homes in Bellingham were built between 1960 and 1969, when the town experienced its largest surge in construction. Condominium construction became prevalent later in the century after the first condo laws were passed in Massachusetts in 1983 (M.G.L. Ch.183A), comprising half of housing units constructed in the 1980's and about one-third of all housing built since 1990.

Era of construction also corresponds to characteristics that impact housing cost, condition, and suitability for various household needs. Smaller houses on smaller lots were typical of the mid-20th century, while average lot sizes jumped from less than $\frac{1}{2}$ acre in the 1950's and 1960's to more than one acre from the 1980's through 2019. Average living area increased steadily through 2019, with a significant jump in the 2000-2019 decade to more than 3000 square feet and a value of more than \$600,000. The increase in lot and building size is reflected in average home values for each era of construction.

The change in average lot sizes is directly related to zoning, where the minimum lot size was 10,000 square feet earlier in the 20th century, changing to $\frac{1}{2}$ acre, and then a minimum of one acre since 2003. Due to downzoning (the practice of requiring larger lot dimensions than previously required), more than half of the Town's housing stock is nonconforming, meaning that it does not meet current zoning requirements.

Countering the trend toward larger minimum lot sizes, development since 2020 has occurred in cluster-type subdivisions, which allow for smaller individual lots in exchange for a portion of the site being preserved as open space.

Prior to the mid-20th century diverse housing forms were more common, including small multifamily structures (2-8 units), multiple houses on one lot, and mixed-use structures. Institutional housing primarily includes Housing Authority properties built in the 1960's and 1970's, as well as a handful of group homes. As Table 13 illustrates, these alternatives to single family homes consume much less land and generally result in smaller average unit sizes and values so they are affordable to a much larger segment of the population.

Age of housing may also relate to potential for concerns related to the condition of structures, presence of code issues, and the quality of materials that may have been used in construction. For example, lead paint, which was banned for residential use in 1978, is not a concern for houses constructed after 1980, but may be present in structures built prior to this time.

Development Pipeline

A few major housing development projects are currently under construction or in the permitting pipeline. Recently approved projects include:

- North and Blackstone Street was approved in 2024 as a 15-unit townhouse development. It consists of five triplexes on 20.84 acres. An alternative has been proposed as an 11-lot subdivision (See North and Blackstone Street below).
- Prospect Hill Estates, approved in 2023, is a 17-lot subdivision with 2+-acre lots on 72.16 acres. It is the Franklin Town Line with primary access from Prospect Street in Franklin. A subsequent alternative development plan is currently pending (See Prospect Hill Village below).
- SNETT Trail Estates was also approved in 2023. It is a 6-lot subdivision of 2+-acre lots on 15.3 acres. It is located on the west side of Lake Street.

- Bungay Brook is a 108-unit townhouse development approved in 2022 and includes 11 affordable units. It is located off Locust Street on about 57 acres of land.
- Red Mill on the Charles is Major Residential Development approved in 2021. It includes 105 single family homes plus 66 townhouses for a total of 171 units.
- Bellingham Shores, a Major Residential Development Project, was approved in 2021 and will create 103 single family units, of which 15 percent are required to be affordable, while 60 percent of the 146-acre site will be preserved as open space.
- Burton Woods is a 40B project approved in 2020. It consists of 28 detached single-family homes of which 7 are affordable, on 9.605 acres. It is organized as a condominium and its access is from a private road in Franklin.
- Curtis Apartments was also approved in 2020. It consists of five 4-story apartment buildings on 15 acres of land and includes 250 apartments of which 63 are affordable.

Following are projects that are currently under review:

- Prospect Hill Village would construct 156 townhouses instead of the approved 17-lot subdivision. Access would still include Prospect Street in Franklin, but connections are also proposed to Lake Street and Lakeview Avenue.
- North and Blackstone also has an alternative proposal to develop 11 single family lots instead of the previously approved 15 townhouse units.

Recent and pending legislative actions:

- An overlay district to comply with Section 3A of Chapter 40A (MBTA Communities Law) is being drafted for consideration at a Fall 2024 Town Meeting.
- In fall, 2018, Town Meeting approved zoning for a Downtown Residential Development Overlay District which could result in approximately 150 market rate single family and townhouse units.
- In 2017 the Town approved zoning to allow a large 55+ housing development at the New England Country Club land. The approved zoning could allow hundreds of units of varying types. An application for a project at this site is anticipated shortly.

Regional Context

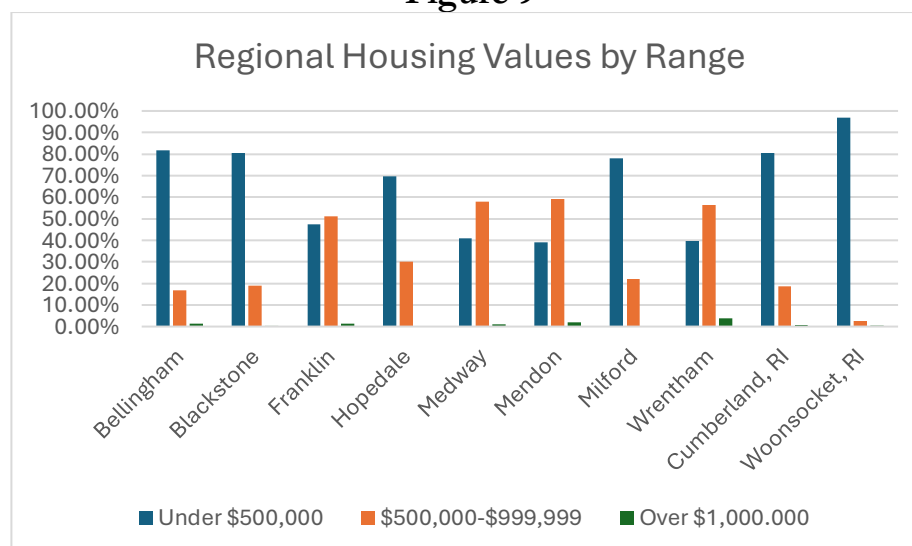
Bellingham is surrounded by communities with widely varied development patterns. Mendon and Wrentham are lower in density, with an average of one unit per 3-5 acres, compared with Milford and Woonsocket, which have more than one unit per acre. Bellingham is in the middle of the range of density, with an average of 1.76 acres per unit, similar to Blackstone, Hopedale, Medway, and Franklin. The majority of housing stock throughout most towns in the region consists of single family homes, with the exception of Woonsocket. Still, Bellingham has a relatively high proportion of single-family homes behind Mendon, Medway, and Wrentham. Like Bellingham, the supply of rental housing is fairly limited in most neighboring communities except Woonsocket, Milford, and Blackstone. Among surrounding towns, Bellingham's home values fall in the lower end of the range, which spans from a median of \$241,000 in Woonsocket to \$568,900 in Wrentham. The range of home values (shown in **Figure 9**) shows that the nearby towns with the most affordable inventory of housing are Blackstone, Cumberland, and Woonsocket, where at least 80% have 2022 values below \$500,000.

Table 14
Regional Housing Characteristics

	Units	Median Value	%Rental	%SF	% Built Since 2000
Bellingham	6,626	\$370,600	20.7%	72.2%	18%
Blackstone	4,030	\$355,100	24.5%	64.8%	12%
Franklin	12,580	\$516,500	20.8%	63.8%	18%
Hopedale	2,300	\$405,400	21.1%	53.4%	14%
Medway	4,598	\$546,700	13.2%	82.6%	9%
Mendon	2,175	\$558,000	8.2%	93%	26%
Milford	11,950	\$402,200	29.5%	57.1%	11%
Wrentham	4,709	\$568,900	14.7%	79.7%	20%
Cumberland, RI	14,678	\$370,600	22.9%	68.4%	13%
Woonsocket, RI	18,886	\$241,000	62.0%	24.5%	6%

Source: American Community Survey, 2018-2022

Figure 9



Source: American Community Survey, 2018-2022

Housing Cost

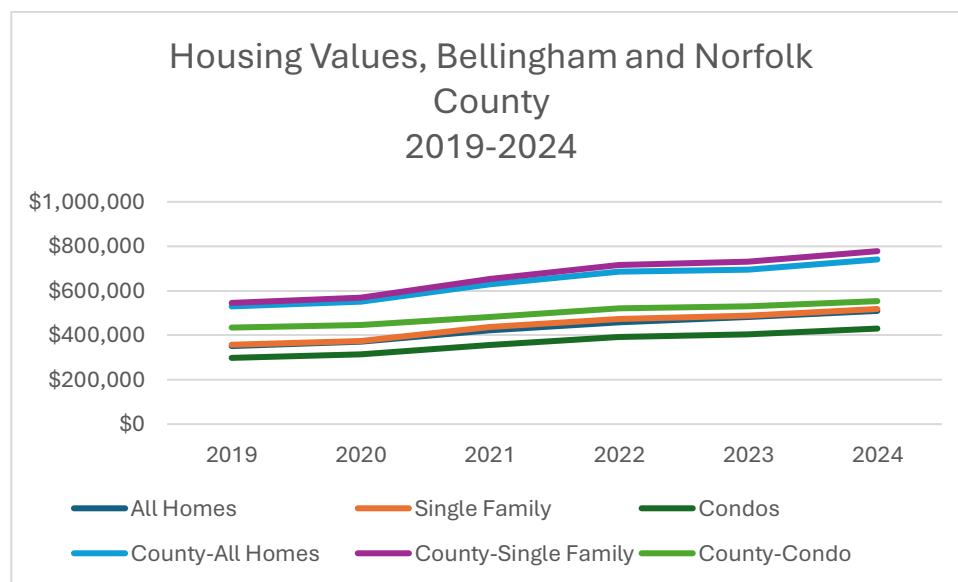
Housing costs within a community reflect numerous factors, including demand and supply. Where there is insufficient housing supply available to meet demand, prices and rents tend to rise. Housing availability and cost have regional impacts; people who might wish to live in Bellingham may seek housing in other communities if they cannot find housing they can afford, while higher cost in other communities can contribute to demand for housing in Bellingham.

Key Findings

- Bellingham's home prices are relatively affordable compared with Norfolk County and the Boston region as a whole.
- Home prices dipped significantly during the Great Recession after they peaked during 2005, but then fully recovered and have increased significantly in recent years.
- The cost of renting an apartment in Bellingham is on par with monthly housing costs (mortgage, insurance, and taxes) for purchasing low to moderately priced homes, but does not require the significant down payment and closing costs required for purchase.

Housing prices in Bellingham have fluctuated over the past twenty-five years, reflecting overall housing market conditions in the region. Median sales prices for single family houses rose from \$165,000 in 1999 to \$320,000 around 2005 then dipped over subsequent years until they began climbing again in 2011, finally surpassing the 2005 peak, reaching \$330,000 in 2018. In the past 5 years, according to Zillow, single family home prices have risen about 39% from \$372,811 in 2019 to \$517,954 in 2024. This is still below the average for Norfolk County in 2024 which was \$778,162 for single family homes. As a snapshot of current market conditions, the asking price for homes on the market in September 2024, ranged from \$369,000 for a 2-bedroom ranch to \$1,250,000 for a 4-bedroom colonial.

Figure 10



Source: Zillow, August 22, 2024

Sales prices for condominiums have followed a similar trend, typically at a slightly lower median price than single family homes. The average value for a condo rose 44% from \$298,161 in 2019 to \$429,994 in 2024. The average condo in Norfolk County was valued at \$553,429 in 2024. Condos currently on the market are comparable in price to many single-family homes, ranging from \$479,900 to \$719,000.

A survey of rental units advertised in on Zillow in September 2024, showed a handful of active listings. Rent prices ranged from \$1,925 to \$2,110 for a 1-bedroom and \$2,270-\$2,857 for a 2-bedroom, and \$3,412 for a 3-bedroom in apartment complexes. A 4-bedroom single family house was listed for \$4,950. At these price points, the cost of renting an apartment in Bellingham is similar to the monthly housing costs (mortgage, insurance, and taxes) for purchasing low to moderately priced homes. Of course, while move-in costs usually require first and last month's rent plus a security deposit, this is usually significantly less than a down payment plus closing costs needed to purchase a home.

Table 15
Characteristics of Bellingham Homeowner and Renter Households

	Owner	Renter	Renters Percent of All Households
Total Households (6270)	4,969	1,301	21%
Income less than \$50,000	14%	47%	10%
\$50,000 to \$99,999	21%	21%	4%
\$100,000+	65%	32%	7%
Median Household Income	\$125,335	\$58,397	--
1-2 person households	49%	63%	13%
3+ person households	51%	27%	8%
Householder under age 35	8%	31%	6%
Householder 35-64	69%	37%	8%
Householder 65+	23%	32%	7%

Source: American Community Survey, 2018-2022

Despite the high cost of rent, rental housing in Bellingham is predominantly occupied by households who cannot afford homeownership. As shown in **Table 15**, about 79 percent of households in Bellingham own their own homes, while 21 percent rent. Renter households tend to have lower incomes than homeowner households; more than half earn less than the median of \$58,397 per year. Renter households also tend to be smaller, a majority having 1-2 persons. Lower income households are more likely to be renters, as are smaller households. Young adult households (under age 35) have the lowest rate of homeownership, as they tend to have lower incomes and have not yet accumulated the savings needed for a down-payment. The rate of homeownership peaks for households aged 35-64, and then diminishes, reflecting a preference amongst senior households to downsize and reduce home maintenance responsibilities.

While sales and advertised rent prices reflect the cost for people seeking housing today, ACS estimates median housing values and median rent based on a sample of all units in the community. The ACS estimate for median gross monthly rent in Bellingham in 2022 was \$1,635, which includes affordable units (11.27% of total housing units) along with market rate units. The median value of single-family owner-occupied units was \$395,800

Affordability

In the previous sections, Bellingham's population, economic conditions, housing stock, and market conditions were examined. This section assesses affordability of Bellingham's housing for Town residents and employees, which is determined by the intersection of these factors.

Key Findings:

- More than half (56%) of Bellingham's renters and one quarter of homeowners are paying more for housing than what is considered affordable in relation to their income. About 30% of renters are paying more than half their income for housing.
- Seniors are disproportionately cost-burdened, as are lower income households.
- The greatest gap in housing affordability is for households earning less than \$75,000. Only 1.7% of Bellingham's housing stock is affordable to households earning less than \$75,000.
- The median income of renters increased by 34% percent, while rents increased by 45% since 2010.
- The majority of jobs based in Bellingham pay less than the salary needed to be able to afford housing in Bellingham. Barely 40% of jobs in Bellingham pay enough to afford the median priced apartment while less than 8% pay enough to purchase a home.

A dwelling unit is considered unaffordable to low- and moderate-income people if their monthly payments for housing – mortgage, property taxes, and homeowner's insurance for owners; or rent and utilities for tenants – exceeds 30 percent of their monthly gross income. By definition, when this occurs, they are housing-cost burdened. Those whose housing costs exceed 50 percent of their income are considered to be severely cost burdened.

The majority of households in Bellingham are homeowners with a mortgage. ACS estimates that nearly one quarter of these households pay more than 30 percent of their income on housing, with 7 percent bearing a severe housing cost burden. A slightly smaller proportion of those who own their properties without a mortgage are burdened with housing costs. Among renters, 56 percent of households are cost burdened, with 30 percent paying more than half of their income on rent.

Table 16
Households by Cost Burden and Tenure

Housing Costs as % of Income	Renters		Owners with Mortgage		Owners without Mortgage	
	Number	Percent	Number	Percent	Number	Percent
Less than 20.0%	374	32%	1,464	41%	1100	80%
20.0 to 29.9%	148	13%	1,244	35%	75	6%
30.0 to 34.9%	78	7%	291	8%	76	6%
35% or more	578	49%	588	16%	131	10%
50% or more	386	30%	407	7%	82	2%
Not computed	123	7%	0	0%	0	0%
Total	1178	100%	3,587	100%	1,382	100%
All Cost-burdened Households (30%+)	656	56%	879	24%	207	16%
Severely Cost-burdened (50%+)	386	30%	407	7%	82	2%

Source: American Community Survey, 2018-2022

Households who earn less than \$50,000 per year are far more likely to be cost-burdened by housing costs than those earning more. As shown in Table 17, 80% of them are paying at least 30% of their income on housing. More than half of those earning between \$50,000 and \$75,000 pay more than 30 percent of their income on housing. **Seniors are disproportionately cost-burdened compared with younger households as they make up 33% of the cost-burdened households.**

Table 17
Households by Cost Burden, Income and Age

Household Income	Cost-Burdened Households	Total % Cost Burdened	Age	Cost-Burdened Households	Total % Cost Burdened
Less than \$50,000	1,023	80%	Under 35	80	21%
\$50,000-\$75,000	337	54%	35-64	624	18%
More than \$75,000	377	6%	65+	382	33%
Total	1737	27%		1,086	22%

Source: American Community Survey, 2018-2022

According to the ACS 2022 estimate, the median income for households in Bellingham is \$116,152. **Table 18** provides a comparison of household income distribution and the supply of homes affordable

at each income range. About 22 percent of residents earn below \$50,000, and 33% earn below \$75,000. Only 1.7% of the housing stock in Bellingham is valued within the range of what these people could afford. In many cases, such low value houses require substantial improvements to maintain safe, habitable condition, which exceeds what low-income households can afford.

About 84% of the housing stock is affordable to those earning between \$75,000 and \$150,000. However, even that affordability is dependent on the ability to provide a significant down payment as well as where within that wide range any houses are available at any given time. Furthermore, about 14.5% of the housing stock is affordable to the 35% of households that earn more than \$150,000. That means that many of them are competing for the same houses in the lower price range that the \$75,000-\$150,000 cohort can afford.

Table 18
Housing Demand and Supply by Income Range

Income	Households	% of Households	Affordable Purchase Price*	Existing Houses in Price Range*	% of Houses in Price Range
Less than \$50,000	1,287	22%	Max. \$160,000	9	0.1%
\$50,000-\$74,999	625	11%	\$160,000-\$257,000	90	1.6%
\$75,000-\$99,999	555	10%	\$257,000-\$360,000	2037	36.1%
\$100,000-\$149,999	1,344	23%	\$360,000-\$530,000	2689	47.6%
\$150,000-\$199,999	963	17%	\$530,000-\$725,000	703	12.4%
\$200,000+	1,039	18%	\$725,000+	118	2.1%

Source: American Community Survey, 2018-2022. Affordable Purchase Price calculated by PGC.

*Calculated from FY24 Assessors Data for single family homes and condominiums, assumes mortgage + property tax + insurance payment = 30% of monthly income with 10% down payment, 6% interest rate, and estimated tax and insurance.

Property taxes also contribute to housing cost burden, particularly for seniors who often own homes outright without a mortgage. Bellingham has relatively low residential property taxes, averaging \$5,461 in FY 2024, compared to \$7,399 average state-wide. A split tax rate, which charges commercial and industrial uses a higher tax rate than the residential tax rate to offset residential costs, has contributed to keeping residential property taxes low. The commercial and industrial rate for FY2024 was \$18.52 compared to \$12.86 for residential properties. Still, the average property tax bill for single family homeowners in Bellingham has risen by 39 percent since 2016, from \$3,930 to \$5,461.

Table 19 shows median household incomes for homeowners overall has risen more than the cost of single-family homes, 46% versus 28%. However, as Table 18 has shown, that somewhat masks the burden on homeowners as incomes are broken down by ranges. Furthermore, the median household income of renters has not kept pace with the rising cost of rents. The median income of renters increased by 34% percent, while rents increased by 45%. Many lower income households may be displaced from the town, or they don't move to Bellingham, instead seeking housing elsewhere that they can afford. This is also reflected in the fact that 27% of Bellingham households are cost-burdened by paying more than 30% of their income on housing.

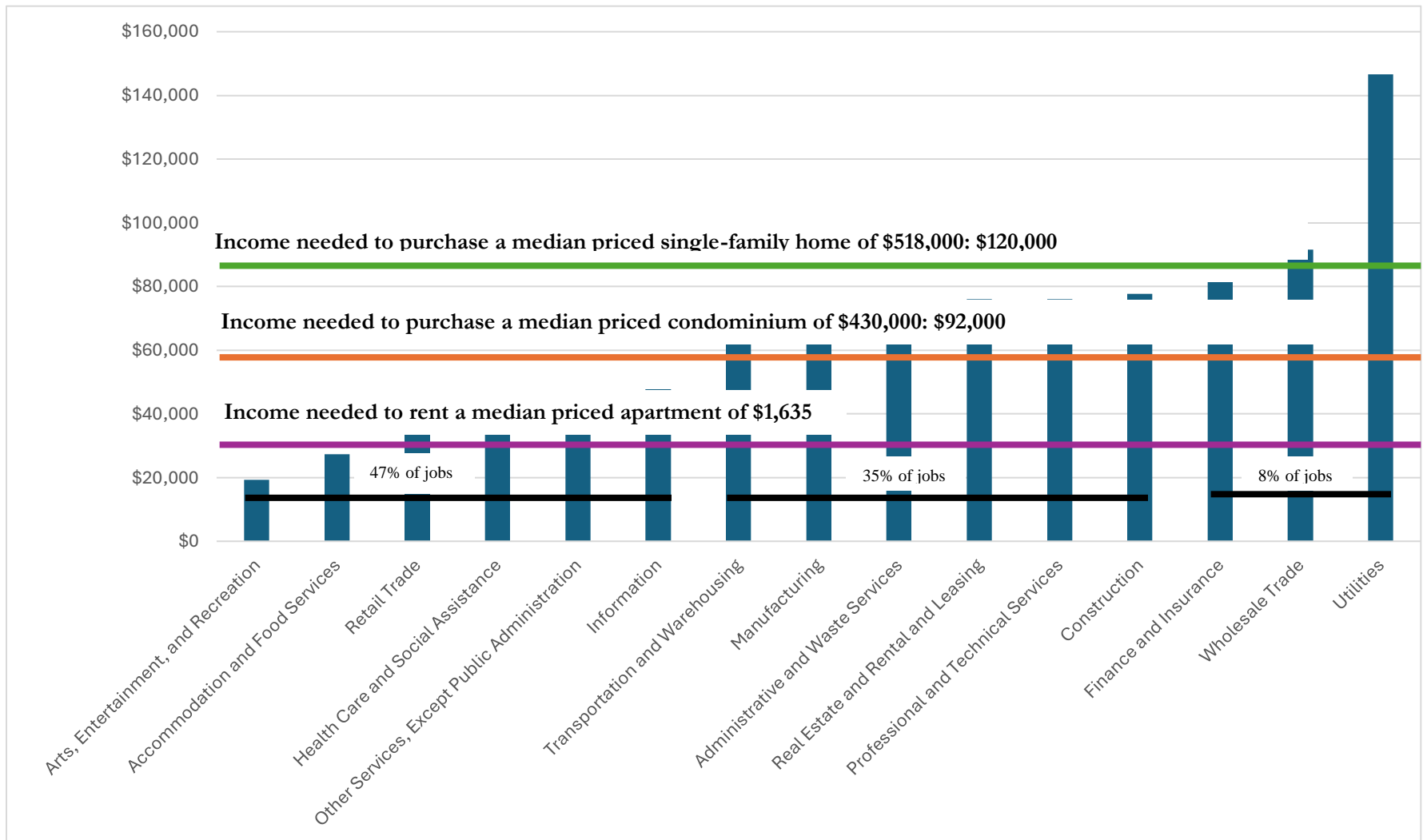
Table 19
Change in Median Housing Costs and Median Income 2010-2022

	2010	2022	Change 2010-2022	Percent Change
Median Value Single Family Owner-Occupied Units	\$308,600	\$395,800	\$87,200	28%
Median Gross Rent	\$1,125	\$1,635	\$510	45%
Median Household Income – Homeowners	\$86,058	\$125,335	\$39,277	46%
Median Household Income – Renters	\$43,421	\$58,397	\$14,976	34%

Source: American Community Survey 5-year Average, 2006-2010 and 2018-2022

As shown in **Figure 11** on the following page, the majority of jobs in Bellingham are in industries in which the average wages are below the income required to be able to afford housing in Bellingham. At the lowest end of the wage scale – including restaurants, retail stores, and other services – workers may earn less than half the income required to rent or pay a mortgage. More than 80% of jobs pay less than \$78,000 per year, and more than half of those pay under \$48,000. Jobs that pay enough to comfortably support the cost of housing comprise approximately 40 percent of employment opportunities in Bellingham and most of those could afford to rent, no purchase. As shown in **Table 11** above, employers located in Bellingham are clustered in industries that provide jobs at the lower end of the wage scale compared with Norfolk County as a whole. **In order to support local and regional economic growth and to reduce reliance on commuting out of the region for higher wage jobs, more housing is needed that is affordable to people who work locally.**

Figure 11
Median Housing Cost Versus Average Annual Wages by Industry Sector



Source: MA Executive Office of Labor and Workforce Development (EOLWD) ES202 Data; wages by industry in Bellingham, 2024

Housing Development Framework & Challenges

Bellingham is categorized by the Metropolitan Area Planning Council (MAPC) as a “Maturing New England Town”. This type of community generally has a mix of densities and room for additional growth, characterized by mixed-use town centers surrounded by compact neighborhoods with lower-density outlying areas. They typically have large amounts of vacant developable land. Of the total 12,000 acres that compose the town of Bellingham, a little more than half has been developed. Another 2,000 acres are either wetlands or undevelopable, or publicly owned. The balance, approximately 4,000 acres, has varying degrees of development potential.

Physical Conditions

Natural Resources

One of the most distinguishing characteristics of Bellingham’s natural environment is its location within the watersheds of two rivers: the Charles and the Blackstone. Land in the flood zone along the Charles River, which flows through the northern half of Town, is protected by the U.S. Army Corps of Engineers, under the Charles River Natural Valley Storage program, and housing construction in the permanently protected flood zone is not permitted. In addition, the Massachusetts Rivers Protection Act requires a 100 ft. riparian protection zone from all perennial streams. Development within this buffer is generally forbidden. An additional 100 ft. zone is protected to a lesser degree, and this is considered a partial constraint on development.

Bellingham contains about 1,627 acres of wetlands. Wetlands are important because they provide floodwater retention, groundwater recharge, and wildlife habitat. Most of the wetlands resources are located within the Charles and Blackstone Rivers floodplains. The wetlands are considered an absolute constraint on future development in residential districts because they cannot be included in minimum lot area calculations.

Estimated habitats for rare wildlife are regulated under the Massachusetts Wetlands Protection Act, and any development within the Habitat must be reviewed under the State’s Natural Heritage and Endangered Species Program. There are scattered sites within Bellingham, mostly along the Charles River, that fall under this program.

Bellingham’s zoning bylaw includes a Water Resource District, an overlay zone that includes the Charles River and tributaries to the Blackstone River. Development, including reconstruction or expansion of existing buildings that will occupy more than 30 percent of any lot or parcel, requires a special permit from the Planning Board. Some activities, such as uses that generate or dispose of hazardous waste and junkyards, are prohibited within the designated Water Resource District. For uses that are allowed by special permit, a system for groundwater recharge must be provided that does not degrade groundwater quality.

The Zoning Bylaw also includes protections for Special Flood Hazard Areas. Any development within Zones A and AE on the Federal Emergency Management Agency’s (FEMA) Flood Insurance Rate Map (FIRM) including fill, new construction, substantial improvements to existing structures, and other development, are prohibited unless certification by a registered professional engineer is provided by the applicant demonstrating that such encroachment shall not result in any increase in flood level during the occurrence of the base flood.

Infrastructure

Roads

According to the Massachusetts Department of Transportation's road inventory, last updated in 2018, Bellingham is crossed by 101 miles of roadways (measured in centerline miles). A limited number of arterials and collector roads move local and regional traffic through Bellingham.

Route 126 is the primary route providing north/south travel over the nine mile length of the town. Center Street and Lake Street/Maple Street are the other major north-south streets. Route 140 runs east-west through the center of town, while Hartford Ave, Blackstone Street, and North Street provide east-west connections in the north and central sections of town. Pulaski Boulevard and Wrentham Road connect with Route 140 at the southern end of the town. The majority of residential development throughout the town is located on local streets that feed onto these, and a handful of additional connecting streets. In addition to local traffic, the same arterial roads are heavily utilized by regional commuters passing through Bellingham from other communities, both factors contributing heavily to high local traffic volumes during peak times. The issue of traffic creates an indirect barrier to housing development as it frequently is an issue cited by residents when they oppose new development,

Interstate 495 runs through the northern end of Bellingham, with one interchange in Bellingham at Route 126. Another interchange in Franklin provides access to Bellingham via Route 140.

Public Transportation

Bellingham is served by commuter rail to Boston at the Forge Park station just across the town line with Franklin on Route 140, west of Route 495. A commuter shuttle to Forge Park station was formerly provided through the Greater Attleboro Taunton Regional Transit Authority (GATRA) but is not currently running. GATRA does provide limited service for senior citizens and those with medical disabilities through the Bellingham Council on Aging.

Water

Bellingham is fortunate to have ample access to water. Water is drawn from both the Blackstone River and the Charles River aquifers. The Town's drinking water supply system includes sixteen groundwater wells, eight pumping stations, three storage tanks, and approximately one hundred and ten miles of water main. Twelve wells, which are controlled by four pumping stations, are located in the southern part of town. These draw water from the Blackstone River basin underground aquifer. Four wells, each operated by its own pumping station, are located in the northern part of Town and they draw water from the Charles River basin underground aquifer. The Town installed a water filtration plant in 2015 to address water quality issues.

A Town Bylaw enforces use restrictions to conserve water, typically in the summer months. The Town is permitted by DEP to draw 3.0 million gallons per day. In 2010, Bellingham drew 1.4 million gallons per day(MGD). In 2020, this increased to 1.49 MGD (.59 from the Charles River Basin and .90 from the Blackstone River Basin). While there is potential that the draw limit on future permits may be reduced, residential development in Bellingham is not currently constrained by water supply issues, beyond ground water protection measures.

Sewer

Public sewer services are provided by two different entities that serve approximately one-quarter of Bellingham's population, combined. The remaining three-quarters of the population utilizes individual on-site disposal systems, typically septic systems.

The Woonsocket, Rhode Island, Regional Wastewater Commission serves the southern part of town. An Interstate Agreement between Rhode Island and Massachusetts for the Woonsocket system allows Bellingham to send 1.6 million gallons per day for treatment. In anticipation of the reconstruction of Pulaski Boulevard in 2010, the sewer was extended to previously un-sewered areas along that corridor. The Charles River Pollution Control District (CRPCD) in Medway operates a regional sewage treatment plant that serves the northern portion of Bellingham, north of Blackstone Street, which is within the Charles River Basin. The CRPCD, also servicing parts of Franklin, Medway, and Millis, allows Bellingham to send 300,000 gallons per day to the treatment plant.

About 33% of Bellingham households are on sewer. Both sewer districts currently have capacity to accommodate increased flow. Within the areas served by sewer there are currently no development constraints due to sewer capacity.

Schools

Bellingham has an Early Childhood Program (pre-K), two elementary schools (grades K-3), Bellingham Memorial School (grades 4-7), Bellingham High School (grades 8-12), and Keough Memorial School, which serves special needs students in grades 7-12.

According to the Massachusetts Department of Elementary and Secondary Education (DESE) District Report Card for 2023, Bellingham School District is making moderate progress toward the State's targets for education, scoring 36% attributed to indicators including achievement, student progress or growth, high school completion, progress toward English proficiency for English learners, chronic absenteeism, and advanced coursework completion.

The number of students enrolled in the Bellingham School District has been continuously declining, now enrolling about 28 percent fewer students than at the beginning of the millennium. The Town shuttered one of its three elementary schools in 2015 due to decreasing enrollment in the overall district. Adding to the decline in enrollment, many Bellingham children are attending the Benjamin Franklin Classical Charter School located in Franklin, which has just opened a significantly expanded school facility doubling its student capacity. Bellingham also participates in the school choice program, both sending and receiving children from other districts in the region. Declining school enrollment, which is projected to continue, means that school capacity is not a development barrier in town. However, maintenance and administrative costs are expected to continue to rise and more family housing will be needed to support even the current funding level of the school system.

Table 20

School Enrollment Changes 1999/2000 to 2023/2024		
Year	Enrollment	%Change
1999/2000	2,754	--
2004/2005	2,693	-2.21%
2009/2010	2,635	-2.15%
2014/2015	2,381	-9.64%
2018/2019	2,223	-6.64%
2023/2024	1,990	-10.48%

Regulations

Zoning bylaws regulate the type and location of development within a community. In terms of residential development and redevelopment, zoning can be a constraint if the bylaws significantly limit the development of housing that would meet community needs. In Bellingham, as-of-right residential development is highly constrained, though it is possible to achieve some housing diversity by Special Permit.

Residential Zoning

The Bellingham zoning bylaw includes three residential zones: Suburban District (S), Residential District (R), and Multifamily Dwelling District (M). Single and two-family dwellings are also allowed as of right in all three as well as the the Agricultural Zone (A) and the two Business zones (B-1 and B-2). There are additional zoning regulations for Major Residential Development, Special Residential Uses, and the Mill Reuse Overlay District. Almost 75 percent of Bellingham's land is zoned for either residential or agricultural use. The remainder is zoned for Business 1 or Business 2, and is primarily located along Route 140, portions of Route 126, or in the Industrial Zone in the northern part of the town surrounding Route 495.

Table 21
Bellingham Zoning Table of Residential Uses

Use	A	S/R	M	B-1/B-2	I
Single-Family	Y	Y	Y	Y	N
Two-Family	Y	Y	Y	Y	N
Other Multifamily	N	N	SP	N	N
Assisted Elderly Housing	PB	PB	PB	PB	N
Boarding or Rooming	N	N	BA	N	N
Motel, Hotel	N	N	N	BA	N
Mobile Home	N	N	N	N	Y
Public Housing	Y	Y	Y	Y	N
Major Residential Development	PB	PB	PB	PB	N

Source: Bellingham Zoning By-Laws Y= Allowed by right, N= Prohibited PB= Special Permit from Planning Board

BA= Special Permit from Board of Appeals

Minimum lot sizes for single-family homes are 80,000 square feet (nearly two acres) in the Agricultural Zone, and 40,000 square feet in the Residential, Suburban, Multifamily, and Business Districts and double those minimums for two-family homes. Hence many of the existing homes in Bellingham are on undersized and nonconforming lots. For Assisted Elderly Housing, the minimum lot size may be reduced by half. Public housing is exempt from dimensional regulations.

Single and two-family dwelling units require two parking spaces each. The parking requirement for family apartments (See discussion on Family Apartments below) is one per unit. Assisted Elderly Housing requires one space per bedroom, though the rates of automobile ownership among the residents of assisted living facilities tends to be quite low. Other dwelling units require 1.25 spaces per studio; and 1.5 spaces per one bedroom units. Convalescent, nursing, or rest homes require five spaces per 1000 square feet of gross floor area. Excessive parking requirements can add unnecessary cost and expense to housing while also creating expensive stormwater and impervious surface issues for the Town.

Family Apartments

Bellingham's current Zoning Bylaw provides that accessory apartments may be added to single-family dwellings by special permit provided either the principal or accessory unit is owner-occupied (for at least two years prior to the petition to create the accessory unit) and the second unit is occupied by a family member of the owner. Requiring a familial relationship in a Town that is overwhelmingly Caucasian has a disparate impact on households of color, and such requirements may represent a violation of the Fair Housing Act (a component of the Civil Rights Act of 1968) as well as the Massachusetts Fair Housing Law. In addition, the local definition of "family" may violate civil rights and fair housing regulations. The requirement of familial relationship also precludes the housing of home health care workers or other domestic employees.

In any case, the Affordable Homes Act signed into law by Governor Maura Healy in August, 2024 amends Section 1A of Chapter 40A to allow Accessory Dwelling Units (ADU's) that are 900 square feet or under (or no more than half of the primary residence) by right throughout the Commonwealth. Owner occupancy restrictions are not allowed. Reasonable dimensional regulations and site plan review are allowed and short term rentals may be prohibited. No more than one parking space can be required (and no parking can be required for locations within .5 miles of a transit station, which is currently not applicable in Bellingham). The law is effective on February 2, 2025.

Under the current Family Apartments bylaw, the ZBA considers the following in determining whether to approve the application: whether lot area or other site characteristics assure mitigation of any impacts on the neighborhood, whether there is enforceable assurance that occupancy of the unit will serve significant community purposes, such as facilitating care for the elderly or disabled, whether there is a financial hardship to the family, and whether site and building design are within the character of the neighborhood. The special permit must be renewed after five years, and is nullified by the removal of the qualified occupant and/or sale of the lot or dwelling.

Bellingham's restrictive accessory apartment regulations can also be a barrier to creating housing that meets the needs of elderly residents, multigenerational households, and those seeking to overcome financial or physical hardships. However, those requirements will become unenforceable upon the effective date of the new state law (Section 1A of Chapter 40A). As a result, the Select Board appointed a Zoning Bylaw Review Committee to address concerns and improve the Town's dated Zoning Bylaws. During the Committee's November 26, 2024 meeting, it was decided to address the family apartment regulation by adopting zoning in conformance with the Affordable Housing Act. The Committee anticipates an article for the 2025 Spring Town Meeting warrant.

Major Residential Development (MRD)

The purpose of the Major Residential Development provision is to preserve open space while providing greater flexibility for construction of residential development. This bylaw allows "cluster housing," or housing on smaller lots in exchange for preservation of open space that will function as a common resource. In Bellingham, MRD is required to obtain a Special Permit from the Planning Board, as well as subdivision approval. A two-step decision process first identifies the Preferred Plan and then determines if it complies with bylaw provisions. An applicant may choose to combine both steps depending on the level of plan detail provided in the application. A minimum of 15 percent of the units must be affordable to households qualifying as low, moderate, and median income. (A portion of units would be set aside for households below 50 percent of AMI, at 50-80 percent of AMI, and at 80-120 percent AMI.) Density bonuses are provided for in exchange for the provision of additional open space,

but not specifically to offset the cost of the affordability component. Even with the density bonus, the affordability requirement can be uneconomical in Bellingham's housing market, and requiring a special permit for "cluster housing" rather than making it the "preferred plan" in regulation is inconsistent with what is currently considered to be best practices.

Special Residential Uses

Bellingham's zoning bylaw includes provisions for other residential uses including assisted elderly housing, public housing, and "other multifamily housing." Development of any of these uses requires the granting of A Special Permit by the Planning Board.

- For assisted elderly housing, the required lot area may be reduced by one half, provided the housing is designated as "targeted housing" by the Planning Board.
- "Other multifamily housing," defined as a structure containing three or more dwelling units, may only be constructed in multifamily zoning districts, or by the conversion of an existing dwelling unit (provided that the structure cannot reasonably be used or altered for any other use). Conversion of a dwelling unit requires a Special Permit from the ZBA, in addition to one from the Planning Board. Creation of a new multifamily district (by Town Meeting vote to amend the Zoning Map) requires a minimum of 20 acres, of which not less than 70 percent may be vacant or agricultural land. The minimum lot area for multifamily dwellings is 40,000 square feet for up to four units, plus 3,000 square feet per additional unit.

For both types of Special Residential uses, not more than 10 percent of the dwelling units may have three bedrooms, and none may have more than three bedrooms except under explicit circumstances. This limitation on three bedroom units is a barrier to providing housing for families, and could be counterproductive to meeting the Town's housing goals. Further, a decision to grant a Special Permit is contingent upon determination that the proposal will serve the Town's interests in terms of fiscal impacts, housing needs, community needs, traffic safety, and environmental impacts.

MBTA Communities Act

In accordance with Massachusetts General Laws Section 3A of Chapter 40A (also called the MBTA Communities Act), Bellingham is required to adopt by December 31, 2024, a zoning district (s) of reasonable size (at least 50 acres) where multifamily housing at a gross density of 15 units per acre is allowed as of right. Under the guidelines of the program, the town must adopt zoning sufficient to allow 750 multifamily units to be built. The requirement is for the zoning to be in place. There is no requirement to construct the units. A warrant article to accomplish this will be considered at a special town meeting on November 20, 2024. Failure to adopt will result in loss of certain grant funding and possible legal action by the Attorney General.

During the November 20, 2024 Town Meeting, a warrant article was presented to create two conforming zoning overlay districts which include areas of town with existing high density multifamily housing complexes. These overlays include the Curtis Apartments, the Charles Apartments, and abutting parcels which would allow for expansion of these two existing developments. The article passed by majority vote and is currently under review by the Attorney General and Executive Office of Housing and Livable Communities.

Mill Reuse Overlay District

A Mill Reuse Overlay District was established to facilitate the redevelopment and reuse of historic mill buildings, and to promote housing choices and mixed use development in order to meet the Town's housing and community development needs. The district was created to apply to a historic mill located on Pearl Street in the northern section of town. However the Town was unable to secure a feasible development proposal for the Town-owned site, and the mill buildings have since been demolished.

The Mill Reuse Overlay District allows residential uses including multifamily dwelling and assisted elderly housing with development plan approval by the Planning Board, and a requirement that 5 percent of the units be affordable. As these uses were required to be located within an existing mill building which no longer exists, the provisions of the district are not currently applicable and the bylaw has no current utility.

Inclusionary Housing

Bellingham adopted inclusionary housing provisions in 2010. The bylaw applies to Special Permit applications for subdivisions creating 8 or more lots, and for the construction of 8 or more dwelling units in duplexes or multifamily complexes. (The provision does not apply to Major Residential Development, which is subject to its own inclusionary requirement.) At least 10 percent of the units must be affordable in perpetuity, which may be provided on- or off-site. The Special Permit Granting Authority (SPGA) may request the applicant seek to apply local preference. Since 2010 there have been 5 development projects subject to the inclusionary provisions, which have resulted in the creation of 11 affordable units. Due to the moderate-cost housing market in Bellingham relative to the Boston region, it has been challenging to make the math work for both developers and homebuyers for the affordable units. Since the adoption of the inclusionary bylaw major development projects have sought zoning changes exempting them from the inclusionary requirement.

Wethersfield Overlay District

The Wethersfield Overlay District was established in 2017 in order to facilitate the redevelopment of the former Macy School site. The district allows single family dwellings with a minimum lot size of 12,000 square feet, in addition to a public park. The district is exempt from the Town's Inclusionary Zoning provisions. A 12-lot subdivision was approved for the site in 2018.

55+ Active Adult Overlay District

The 55+ Active Adult Overlay District (AAOD) was established in 2017 to foster the development of a range of housing types, allowing for creative site planning and context-sensitive design at the New England Country Club Golf Course. The district allows for single family, two family, townhouse, and multifamily dwellings with a maximum density of eight residential units per acre, in addition to a public golf course. The district is also exempt from the Town's inclusionary Zoning provisions, in spite of the higher rates of cost burden occurring in Bellingham's senior households.

Downtown Residential Development Overlay District

Adopted in fall, 2018, the Downtown Residential Development Overlay District (DRDOD) district provides for a mixture of small lot upscale single-family residences and townhomes in a village type setting in close proximity to the downtown area. The DRDOD is exempt from the Town's inclusionary zoning provisions. The district allows up to six single family dwellings per 40,000 square feet, with a minimum lot size of 5,000 square feet for any individual house lot. For townhouse units the maximum density is eight units per 40,000 square feet. At least 40 percent of the entire site must be reserved for open space.

Existing Housing Resources

Affordable Housing Inventory

To be considered affordable under Chapter 40B, housing must be deed-restricted to be sold or rented for an amount that is affordable to households earning up to 80 percent of Area Median Income (AMI), and a Fair Housing Marketing Plan must guide tenant or homebuyer selection. “Subsidized” does not always mean the project receives direct financial assistance, such as a low-interest loan or grants from public agencies. Often the “subsidy” is in the form of technical assistance or regulatory oversight by a public or quasi-public agency. A mixed-income development may be privately subsidized by a density bonus because the additional income from market-rate sales or rents helps to offset the cost of the affordable units. Regardless of whether the subsidy is public or private, affordable units eligible for the Subsidized Housing Inventory must be protected by a long-term deed restriction and be offered for sale or rent through a fair and open process that complies with the federal Fair Housing Act of 1968, as amended.

In practice, income limits for subsidized housing typically follow the HUD definition for “Low Income” households. Bellingham is located in the Boston-Cambridge-Quincy, MA-NH Metro Fair Market Rent Area (FMR), for which the median family income was \$148,900 in 2024. The “Low Income” definition for a household of four is \$130,250. The income and asset limits for specific affordable housing developments may vary, depending on the requirements of the subsidizing program.

Table 22
Income Eligibility Guidelines

FY 2024 Income Limit Area	Median Family Income	FY 2024 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Boston- Cambridge- Quincy, MA-NH HUD Metro FMR Area	\$148,900	Very Low (50%) Income Limits (\$)	57,100	65,300	73,450	81,600	88,150	94,700	101,200	107,700
		Extremely Low Income Limits (\$)*	34,300	39,200	44,100	48,950	52,900	56,800	60,700	64,650
		Low (80%) Income Limits (\$)	91,200	104,200	117,250	130,250	140,700	151,100	161,550	171,950

Source: HUD 2024, FY2024 Income Limits Documentation System

The Massachusetts Executive Office of Housing and Livable Communities (EOHLC) maintains a list of the deed-restricted affordable units in each city and town. Known as the Chapter 40B Subsidized Housing Inventory (SHI), the list determines whether a community has met the 10 percent minimum. It is also used to track expiring use restrictions, i.e., when non-perpetual affordable housing deed restrictions will lapse. With 11.27 percent of its housing stock eligible for inclusion on the SHI, Bellingham currently exceeds the 40B target. Among neighboring communities in Massachusetts, Franklin, Medway and Wrentham also have more than 10 percent affordable units, while the other communities are farther from reaching the goal. Rhode Island similarly tracks the number of deed-restricted affordable units in each community. Woonsocket has the highest proportion of affordable housing with more than 15 percent, while Mendon and Blackstone are below 2% and barely 3% respectively.

Table 23
SHI Comparison

Town	SHI Units	% SHI
Bellingham	755	11.22%
Blackstone	123	3.18%
Franklin	1,359	10.86%
Hopedale	115	4.82%
Medway	548	11.37%
Mendon	40	1.81%
Milford	702	5.89%
Wrentham	531	11.63%
Cumberland, RI	827	5.54%
Woonsocket, RI	3,033	15.37%

Source: EOHLC, June 29, 2023; RIHousing, 2024

Table 24 presents Bellingham's Subsidized Housing Inventory as of June, 2024. There are currently 759 units counted on the subsidized housing inventory, including 724 rental units and 35 ownership units. Not all of the units that count toward the SHI are affordable (i.e., restricted to low income households.) In particular, two large mixed-income rental developments, The Charles (formerly Jefferson Bellingham) with 285 units and Curtis Apartments with 204 units total 489 units which count toward the SHI, even though only 25 percent (122) are affordable units. While this puts Bellingham above the 10% target, the counting of market rate rental units simply because they are rental units means there are fewer units actually available to low- and moderate-income households than the SHI reports, and meeting 10% may not mean that local needs have been sufficiently met. In all, there are 393 affordable units, of which 138 are reserved for seniors and people with disabilities, while 255 are open to families and residents of all ages.

**Table 24:
Bellingham Subsidized Housing Inventory**

Name	Address	Total Development Units	SHI Units	Affordability Expires
Rental				
n/a (Housing Authority)	8 Depot Ct.	64	64	Perpetuity
Wrentham Manor (Housing Authority)	10 Wrentham Manor	56	56	Perpetuity
n/a (Housing Authority)	Arthur/Center Sts.	3	3	Perpetuity
Advocates	Maple Street	4	4	2025
Oak Woods	North Main St.	90	90	2058
The Charles - 40B)	151 North Main St	285	285	Perpetuity
DDS Group Homes	Confidential	18	18	N/A
Curtis Apartments (40B)	161, 165, and 175 Mechanic St.	204	204	Perpetuity
Ownership				
Caryville Crossing	Hartford Ave	36	10	Perpetuity
Silver Heights		44	11	Perpetuity
Lakeview Estates (40B)	Chamberlain Rd, Silver Lake Rd, Geordan Ave,	100	6	Perpetuity
Taft Estates (40B)	Off Pulaski Blvd	20	5	Perpetuity
Woodland Hills (IZ)	South Main & Benelli Sts	14	2	Perpetuity
Hillside Estates (IZ)	70 Moody St	10	1	Perpetuity
2020 Year Round Units	6.732	948	759 (11.27%)	

Source: EOHLC, June 11, 2024

- The **Bellingham Housing Authority** owns two Chapter 667 housing developments which are reserved for elderly and disabled residents. These are located at Depot Court and Wrentham Manor, with a total of 120 units. In addition there are three scattered site housing units for families (Chapter 705).
- Bellingham has a handful of group homes or congregate-style dwellings that are restricted for occupancy by adults with severe cognitive or mental disabilities. The **Department of Developmental Services** reports to EOHLC the number of beds in group homes to be counted as units on the SHI, but does not disclose the location of these sites.



- **Oak Woods** is a privately-owned family rental development built in the 1980's the original affordability restriction was set to retire in 2017, however the subsidies were able to be renewed through a change in ownership and housing stabilization loan and the new expiration date is 2058. Currently 19 units have project-based mobile vouchers through the Bellingham Housing Authority.



A total of 803 of the total 948 SHI units are located in mixed income developments in which affordable rental or homeownership units are combined with market rate housing.

Chapter 40B. The largest 40B project has been Jefferson Bellingham (now known as The Charles), which was permitted in 2011 to have a total of 285 units, of which 71 are actually affordable. As a rental development with 25 percent affordable units, all 285 units count toward the town's SHI. In addition there are affordable units within homeownership developments permitted under Chapter 40B. Lakeview Estates was also permitted in 2011 to include 100 units, of which 25 will be affordable when fully built out (currently 6 are shown on the SHI). Taft Estates, permitted in 2015, has 5 affordable units out of 20 homes. Two older homeownership developments, Caryville Crossing and Silver Heights, provide 19 affordable units, combined. The newest 40B project is the Curtis Apartments with 204 units, including 51 affordable.



Inclusionary Zoning.

The Town has also created affordable units through its inclusionary zoning bylaw. To date, five projects have been approved with a total of 138 units, including a total of 11 affordable units subject to inclusionary requirements. Many of the units are located off site from their respective development projects. However, only 2 of the projects with 3 affordable units out of 24 total are included in the current SHI.

Expiring Use Restrictions

As noted above, Bellingham's SHI includes Oak Woods, which had an affordability restriction that recently expired. The property received a stabilization loan from MassHousing, the property was rehabilitated, and the deed restrictions were renewed.. One additional site with 4 rental units, which is a group home for people with disabilities, is listed as having an expiring use restriction in 2025. The site is likely to continue to be used for affordable housing purposes, and is at low risk of being lost from the Town's Subsidized Housing Inventory. The balance of the units on the town's SHI units are deed-restricted in perpetuity.

Organizational Capacity

Bellingham and its surrounding communities have limited resources available to help individuals and families with housing affordability problems and other housing needs. Below is a partial overview of the local and regional resources available that serve Bellingham.

Bellingham Housing Authority

In 1969, M.G.L. Chapter 121B, Section 3, was passed to allow for the creation of housing authorities by cities and towns in Massachusetts. The Bellingham Housing Authority (BHA) serves the needs of low-income residents through units it owns or operates and through administering vouchers to qualifying individuals and households.

As described above, the BHA manages 120 units through the EOHLC elderly/handicapped housing program (Chapter 667). These units are for elderly householders over the age of 60 and for people with disabilities. Of these units, up to 16 units may be occupied by non-elderly residents with disabilities, however none of the two-story walk-up Housing Authority buildings are served by elevators. Another three units are managed through EOHLC's family low-income housing program (Chapter 705).

The BHA also manages 19 Massachusetts Rental Voucher Program (MRVP) project-based units, 11 MRVP mobile vouchers, and 30 federal housing choice vouchers (HCV). Both MRVP and HCV vouchers may be used in any community. (There are also residents living in Bellingham using vouchers administered by other agencies such as Milford or Dedham.) The majority of households using vouchers administered by Bellingham Housing Authority live in other communities because it is difficult to find available rental units in Bellingham. In particular, larger units suitable for families are lacking. Voucher holders are also subject to illegal housing discrimination.

There is currently a waiting list for both public housing units and MRVP vouchers. Due to the centralized waiting list it is increasingly hard to place Bellingham residents who fall in priority behind emergencies and veterans. The wait list for the Chapter 667 elderly/handicapped housing is currently composed of hundreds of elderly households and hundreds of disabled households for placement in 120 units. As the second floor units in the two Chapter 667 developments require stairs to access, there are five current residents on the wait list to relocate to first floor units. There are also hundreds of families on the list for the 3 units of family housing. While there is not enough public housing to meet the need, the most acute shortage is for families.

The Housing Authority is currently working on capital improvement projects, but further work is needed. All of the units in the two senior/disabled housing developments are in need of remodeling due to asbestos in the flooring. Elevators or stair lifts are needed to make second floor units more accessible for residents who have difficulty with stairs.

SMOC

Southern Middlesex Opportunity Council, Inc. is a regional community action agency based in Framingham. The agency provides a range of services and programs to assist low income households,

including workforce development, early education, energy programs, nutritional assistance, behavioral health care, housing support, and financial management.

The organization also provides a range of housing services programs to the MetroWest region, as well as Central Massachusetts, Western Massachusetts, and Lowell. Services include the housing consumer education, transition housing, energy assistance, and supported housing. SMOC also administers MA rental vouchers and Federal Section 8 subsidies. The Southern Middlesex non-profit Housing Corporation owns, develops, and manages a portfolio of housing developments in the MetroWest, Worcester County, and western Massachusetts regions.

Housing Support Services

Various town staff are involved in facilitating the development and rehabilitation of the Town's housing inventory by providing administrative support to regulatory boards and commissions, and overseeing inspections and enforcement. Private consulting firms manage the marketing and lotteries for most of the affordable housing units created under Chapter 40B or Inclusionary Zoning.

The Town provides some support services for residents seeking assistance with housing. The Assessor works with residents seeking tax abatements or deferrals to mitigate the cost burden of property taxes. The Council on Aging (COA) and Veteran's Agent provide advocacy for seniors and veterans (and their spouses, widow/ers, and dependents) to access housing that meets their needs, as well as modifying or rehabilitating their homes to enable them to safely age in place. The COA will help residents to apply for programs such as fuel assistance and SNAP, or to access a regional Mental Health Outreach Program. The Council on Aging also makes referrals to organizations such as Tri-Valley, Inc. that offer a range of support resources, and will coordinate donations and support for various programs and individual needs through numerous community partners.

The community is also served by volunteers from the Society of St. Vincent de Paul based at Saint Blaise Church. Focused on the needs of people who are economically disadvantaged, the group assists with heating costs and provides referrals to connect people with resources to meet housing needs.

Homelessness

As with most communities, Bellingham has a population of residents who lack permanent housing. Homeless families and individuals include victims of domestic violence, veterans, people with mental illness and substance abuse disorders, and unaccompanied youth, among others. The high cost of housing, scarcity of affordable housing options, and substance abuse are trends contributing to the increase in the unhoused in the region. There is no available data to quantify the extent of homelessness in Bellingham. With limited emergency and transitional shelter facilities serving Bellingham's region, people experiencing homelessness are living in makeshift encampments, cars, local motels, campgrounds, or doubling up with friends and relatives. There are also many residents in Bellingham whose housing is unstable due to living in habitations not intended to serve as permanent year-round housing, or homes that have deteriorated in condition to the point of being unsafe. Enforcement of health, zoning and building codes could lead to more persons becoming unhoused due to their homes being condemned.

There are few shelters or services for unhoused people or those at risk of becoming homeless in Bellingham. As noted above, SMOC, based in Framingham, operates a housing services center which provides help for

families to access stabilization and emergency housing. Bellingham lies outside of the region served by SMOC's housing and homelessness programs. SMOC operates shelters throughout the MetroWest region including Ashland, Framingham, Marlborough, Natick and Medway. Some of these programs offer treatment for people with substance abuse disorders, HIV/AIDS, support for people in recovery, as well as vocational or life skills training. There are also shelters for families experiencing domestic violence located in Framingham and Worcester.

Saint Blaise Parish provides support locally to people who are experiencing or at risk of homelessness. They operate the Loaves and Fishes food pantry at the Saint Blaise Church located on South Main Street, which also provides some social services and referrals. Salvation Army operates a food pantry in Milford.

What does "homeless" or "unhoused" mean?

- *An individual or family that lacks a fixed, regular, and adequate nighttime residence,*
- *An individual who lived in a shelter or place not meant for human habitation and who is exiting an institution where (s)he temporarily lived (less than 90 days);*
- *An individual or family that will imminently lose their nighttime residence due to a court order to vacate, or insufficient resources to remain in a hotel or motel, or is no longer allowed to stay by the owner or renter of the housing with whom the individual or family is staying;*
- *Unaccompanied youth or homeless families with children who are considered homeless under any federal law, who have experienced long-term periods without permanent housing, or who have experienced persistent instability and are expected to continue without stability for an extended period; or*
- *An individual or family trying to flee domestic violence, dating violence, stalking, or other life-threatening conditions in the person's nighttime residence, who has no other residence, and who lacks the resources to obtain permanent housing.*

Housing Needs and Goals

In recent years, the town has also made considerable progress toward expanding its supply of affordable housing units through the approval of Comprehensive Permit and Inclusionary Zoning projects. With the approval of the Curtis Apartments project the town achieved its goal of exceeding 10% of its housing units on the SHI and now has 759 units on that list. At the same time, the Town has continued to add market rate housing. Since 2010, about 949 units (including SHI) have been created through 2023,. That averages to about 68 units per year. Hundreds of additional units are in the development pipeline.

Furthermore, recent state legislation including the MBTA Communities Act (requiring some areas be zoned for multifamily housing by right) and the Affordable Homes Act (requiring accessory dwelling units (ADU) be allowed by right) will result in increases in housing. The Town can use these opportunities to expand affordable and market rate housing opportunities to meet its obligations under those acts as well as to address critical local needs, including housing. The local inclusionary zoning bylaw

will also help the town maintain its status as a community with SHI units exceeding 10% of its housing stock.

Priority Local Needs

Housing is needed to support Bellingham residents and businesses. In order to maintain a balanced community Bellingham needs to provide housing for residents of all ages and stages in their lives.

- There is a need for more rental housing to serve households of all sizes and incomes. Rental housing is especially helpful for seniors, younger adults, single parent families, and people who are in transition due to financial distress, relocation, changing jobs, buying/selling home, or change in family status. Many homeowners stay in housing that is not meeting their needs due to the unavailability of appropriate options that would enable them to change their situation.
- In particular, Bellingham seniors who wish to downsize or to reduce the burden of homeownership have few options for housing that meets their needs at a price they can afford. Housing appropriate for seniors would likely comprise 1-2 bedroom condominium or rental units that are stair-free or have ground-floor master bedrooms, bathrooms with walk in showers, and laundry if possible. Consistent with data on household incomes of seniors, the Council on Aging is seeing an increasing number of elderly living on fixed incomes, who cannot afford the maintenance of the homes in which they have lived, do not have sufficient equity in their homes to buy or rent at current prices, and cannot find suitable affordable units (affordable rental units or lower cost market rate homeownership units).
- To support local and regional economic growth and to reduce reliance on long-distance commuting, more housing is needed *locally* that is affordable to people who work *locally*. Barely 40% of the jobs based in Bellingham provide the income required to rent an apartment or buy a house in Bellingham. People priced out of other communities are coming to Bellingham, while people who work in Bellingham and surrounding communities cannot afford to live in town.
- By latest estimates, about 27 percent of households in Bellingham (about 1,737) are cost-burdened (paying more than 30 percent of their income on housing). This includes more than half of Bellingham's renters (and 80% of those with incomes under \$50,000) and one quarter of homeowners with a mortgage. In particular, seniors are disproportionately cost-burdened with about 33% falling in that category compared with younger households at 21% of those under 35 and 18% of those 35-64.
- A variety of housing styles (for both ownership and rental) will enhance fiscal balance, while meeting community needs. Modest-sized homes, single-level units, multifamily buildings with elevators and dedicated outdoor space, handicapped accessible units, larger rental apartments (with more than two bedrooms), single room occupancy units, and congregate housing with support services would provide a range of options suitable for seniors, young adults, families, people with disabilities, and individuals living alone – i.e., community members of all ages and levels of income.

Chapter 40B Numerical Goals

As shown in **Table 24**, there are currently 759 units in Bellingham that qualify to be included on its Subsidized Housing Inventory, about 11.27 percent of the year-round housing stock in 2020. Under Chapter 40B, the Town must have 10 percent of its housing on the SHI in order to retain discretion over any new 40B developments. As shown in **Table 25**, if the pace of housing production continues at the 2010-2023 rate of 68 units per year during the period 2024-2030, Bellingham already has enough SHI units to remain above 10%. However, more recently, the pace of housing production from 2020 through 2023 has increased to about 106 per year (primarily due to the 204 units of Curtis Apartments). Therefore, due to the need for affordable housing and the desire to remain above 10%, the Town's goal is to maintain a ratio of at least 10% SHI units to market rate units.

Table 25
Chapter 40B Housing Goals

Total Year-Round Housing Units (2020 Census)	6,732
Units Required to Achieve 10% SHI Units(10% of 6,732)	673
Current SHI Units/Percentage	759/11.27%
SHI units needed to maintain 10% through 2030	0
Projected annual housing unit production through 2030 (based on 2010-2023 rate)	68
Projected year round housing units in 2030 (based on 2010-2023 rate)	7,208
Projected total SHI units required to achieve 10% after 2030 Census	721
Projected additional SHI units needed to reach 40B minimum beyond 2030	0
Annual SHI production target through 2030	10% of market rate units

If the town were to fall below 10%, an alternative method for retaining or obtaining discretion over 40B developments is to request Housing Certification. To be certified, the town must have an approved Housing Production Plan, and create SHI units equal to 0.5% of its housing stock, granting one year of safe harbor or 1%, granting two years. With the projection in Table 25, this equates to 36 units within a calendar year for one year of safe harbor or 72 units for two years.

Bellingham Land Use Vision

Goals/Needs

The following are land use and housing goals based primarily on Bellingham's 2020 Master Plan and 2019 Housing Production Plan:

- Manage growth appropriately to maintain character and vitality and avoid negative consequences with respect to traffic, utilities, services, and environmental impacts.
- Continue to offer a cohesive sense of place with a range of living environments, reflecting its three villages and suburban and semi-rural areas.
- Protect natural and cultural resources.
- Promote healthy lifestyles that encourage walking, bicycling and other activities.
- Provide diverse housing styles for a full range of income levels and variety of household needs, recognizing in particular a growing population of seniors and smaller households, and the need for housing to support Bellingham's businesses and workforce.
- Promote redevelopment of outdated properties to enhance livability in the community.

Implementation Strategies

Housing Production Plan Requirements

The following strategies would address EOHLC's current Housing Production Plan requirements, relying on a combination of local, state, and private resources:

1 Zoning Amendments.

Identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating affordable housing developments to meet its housing production goal [760 CMR 56.03(4)(d)(1)];

2 Comprehensive Permits.

Identification of specific sites for which the municipality will encourage the filing of comprehensive permit projects [760 CMR 56.03(4)(d)(2)];

3 Housing Preferences.

Characteristics of proposed residential or mixed-use developments that would be preferred by the municipality [760 CMR 56.03(4)(d)(3)];

4 Town-Owned Land.

Municipally owned parcels for which the municipality commits to issue requests for proposals to develop affordable housing [760 CMR 56.03(4)(d)(4)];

5 Regional Collaboration.

Participation in regional collaborations to address housing development [760 CMR 56.03(4)(d)(5)]

1. Enhance local capacity to plan, advocate for, develop, and manage affordable housing units.

Complex regulatory and financial challenges present barriers to the development of affordable housing. Effective advocacy for affordable housing will require teamwork among various Town departments and boards, as well as coordination with regional and state entities who can provide support and technical assistance to Bellingham on housing issues. A number of educational and training resources are available to strengthen the expertise of municipal staff and committee members to address housing concerns, including seminars and conferences offered by EOHLC, Citizens' Housing and Planning Association (CHAPA), and the Massachusetts Housing Partnership (MHP). These agencies also provide direct technical assistance and grants to municipalities, nonprofits, and housing authorities to help with a broad range of activities such as feasibility studies, 40B assistance, developing RFPs for disposition and redevelopment of publicly owned sites, assisting distressed sites, drafting regulations such as zoning bylaws, among other helpful activities.

Establishment of a Housing Task Force could provide leadership in advocating for affordable housing needs, provide input and guidance on housing development projects. Alternatively, an Affordable Housing Trust (AHT) Board could provide this leadership, as well as material resources to facilitate the development of affordable housing.

Strengthen and Expand Partnerships

As Bellingham is located at the edge of the service area for organizations that provide housing support services, proactive local advocacy will help to ensure that services are available to meet local needs. The Council on Aging, Veterans Services, Housing Authority, and volunteer organizations such as Saint Vincent de Paul, should continue to coordinate together with SMOC or other regional entities to share information and to help Bellingham residents access resources.

In addition, several successful non-profit developers seek opportunities to develop affordable housing in suburban communities throughout Massachusetts and beyond, such as Habitat for Humanity, Neighborhood of Affordable Housing, Inc. (NOAH), and The Community Builders (TCB). Compared with for-profit developers,

non-profit housing organizations are generally able to provide a larger percentage of affordable units as well as more deeply affordable units, having access to a variety of housing subsidies. The Town can help to facilitate development through these partnerships by inviting connection, identifying opportunities and desired outcomes, and by leveraging funds, publicly-owned land or waiving permitting or infrastructure fees for specific projects.

Secure Funding to Support Affordable Housing

The Town may be able to increase the potential for successful partnerships through providing direct subsidies to create affordable housing. While the amount of funds the Town generates may be small compared to the cost of constructing affordable housing, local funds can help to leverage funding from other sources which might not otherwise be available to developers in Bellingham. For example, some communities choose to leverage housing moneys to provide local matches for grants offered through the Commonwealth; MassWorks grants, for example, are more competitive with a local match and can be used to improve local infrastructure (including sewer, water, and complete streets improvements) to facilitate the development of affordable housing (among other land uses). Local funding can also be particularly important to close funding gaps. If the Town were to establish an Affordable Housing Trust, funds to support affordable housing could be placed under Trust management along with surplus Town-owned land or other property. Local funding could also be used to facilitate the conversion of existing homes to deed-restricted affordable units, to provide first-time homeownership programs, or other supportive services.

While not the only ones, common sources of funding for municipal AHTs include Community Preservation Act (CPA) and inclusionary zoning.

- CPA was enacted by the Massachusetts Legislature in 2000 to enable communities to raise revenues to be used specifically for open space/recreation, historic preservation, and affordable housing through a small surcharge on local property taxes. Local revenues are partially matched by the State's Community Preservation Act Trust Fund, which is funded primarily through fees at the Registry of Deeds. Although every community contributes to the state's CPA Trust Fund, only participating



communities receive disbursements. Communities must opt in to establish CPA locally by a vote in the general election; to date 200 communities across the state have adopted CPA (56 percent of the state's municipalities), including Franklin, Mendon, Hopedale, Medway, and Wrentham (all abutting towns except Blackstone and Milford).

Under CPA, communities place a surcharge of up to 3 percent on the local property tax bill, and can choose to apply certain exemptions (properties owned by persons who would qualify for low income housing; low and moderate income housing for seniors; commercial and industrial properties; and the first \$100,000 of assessed

value for residential and/or commercial and industrial properties. For example, FY 2023 data from the Massachusetts Department of Revenue indicates an average assessed value of single family homes of

\$400,505, 4,813 single family properties and a tax rate of \$13.05. If Bellingham had CPA with a 1.5 percent surcharge exempting the first \$100,000 of residential property value (and exempting commercial and industrial property), the estimated annual surcharge on an average single family home would have been \$58.83. At this level, the Town would have raised \$283,148. At a 30% match from the state, about \$368,000 would have been raised for the four authorized purposes of CPA (housing, open space, recreation, and historic preservation). This level could be higher if commercial and industrial properties were included.

A minimum of 10 percent of a town's CPA funds must be spent or reserved for each of housing, open space, and historic preservation while the remaining 70 percent may be spent in any of those program areas plus recreation. This level of funding would provide at least \$36,000 per year that Bellingham could dedicate to affordable housing, while nearly \$400,000 per year could contribute to capital improvement projects to expand or improve the Town's outdoor recreational facilities, athletic fields, schoolyards, trails, acquire conservation land, or to rehabilitate or preserve historic buildings, cemeteries, documents or other artifacts.

- The Town could also generate funds to support affordable housing through modification of its Inclusionary Zoning Bylaw to allow payment-in-lieu fees for affordable housing units (provided that the payment formula reflects the full cost of developing an affordable unit off-site from a development project), and/or to require pro rata payments for fractional units generating less than a whole unit requirement (in other words, if 4.2 affordable units are required, an in-lieu-of payment for 0.2% of an affordable unit that will not be constructed would be required).

Guide Development

The Town can encourage the development of affordable housing consistent with local land use goals by developing guidelines that articulate the Town's preferences and priorities. Whether projects are developed under Chapter 40B or conventional zoning, proactively communicating what development outcomes the Town is looking for can enable a smoother permitting process by providing developers with guidance on what types of housing, and in which locations, would be preferred. Project review guidelines can also enhance coordination, providing criteria for boards and staff to use when reviewing and commenting on applications. A set of guidelines can unify the Town's approach to comprehensive permit reviews and provide clear direction to prospective developers.

Ideally, comprehensive permit guidelines should be developed by a working group of board members and staff, in consultation with many other Town boards. The current ZBA comprehensive permit guidelines are focused on administrative matters. Bellingham is currently above 10% on its SHI and is likely to remain there for at least several more years so it has discretion to deny comprehensive permits. Nevertheless, additional guidelines could be developed that pertain to potential "friendly 40B" proposals. They could address matters such as priority housing needs, the scale and density of developments, design review, areas of town that may be suitable for moderate- to higher-density development, and areas that would not be suitable because they have high natural resource value or significant physical constraints. Such guidelines could be incorporated into the Zoning Board of Appeal's Rules and Regulations by a vote of the board. Those guidelines would not necessarily be binding for a developer but could serve as a marketing technique to attract developers with projects that advance Town goals. Ultimately, the Town must decide to what end the guidelines would serve and adopt them utilizing the appropriate process for what the Town is trying to achieve.

The following preferences for affordable housing development could be considered to be incorporated into guidelines:

- Areas appropriate for higher density housing are those that have access to water and sewer infrastructure, and have proximity to public transit (Forge Park Train Station or commuter shuttle bus routes), shopping, services, or other amenities.
- Natural and historic resources should be preserved and protected, encouraging cluster development and adaptive reuse and redevelopment of underutilized sites where applicable.
- New development should enhance existing development patterns, providing connectivity and reflecting the density, scale, and design characteristics that would complement Bellingham's neighborhoods and village character.
- Both rental and homeownership opportunities are needed that would be affordable to people who live or work in Bellingham in a variety of configurations including small units (1-2 bedrooms), large units (3 or more bedrooms), single room occupancy, handicapped accessible units, and housing that includes supportive services. Deeply affordable housing is encouraged which serves specific disadvantaged groups such as low-income seniors, veterans, people with disabilities, and people experiencing homelessness.
- Housing should support a healthy lifestyle for residents and the community at large, incorporating usable outdoor space both for private and community use, as well as indoor community space. Housing is also encouraged which integrates supportive services for residents such as seniors or people with disabilities.
- Affordable housing should incorporate green design principles, optimize energy efficiency, and use onsite renewable power to minimize the cost that residents will have to pay for utilities as well as improve overall resiliency to climate change.

Educate/Communicate with the Public

It is important for the public to be well informed about local housing needs, initiatives and challenges. Not only do housing initiatives – such as zoning bylaw changes – often require local support, an informed public is more likely to participate in the process and provide pertinent information, feedback and suggestions. Education can dispel myths associated with affordable housing about people who need and occupy affordable housing, the impact of affordable housing on real estate values, and local housing needs. Education can also increase awareness of laws and principles pertaining to **Fair Housing**, so that there will be support for policies consistent with state and federal law.

With increased involvement, the Town's ability to reach households that would be eligible for affordable housing but do not seek it for a variety of reasons – they may not know it exists or think they would be eligible, for example – would also increase. This is particularly important as the Town seeks to meet the growing need for more deeply affordable units, more affordable family units, and senior housing of all types. The need to reach different types of households, particularly those that do not traditionally participate in local government, is a perennial challenge in local government but one, that nevertheless, can be overcome with good community relationships and inter-organizational cooperation. These conditions help create an environment whereby the community becomes a partner in the Town's housing initiatives.

2. Identify sites for creation of affordable housing through new development, redevelopment, or preservation.

Publicly-Owned Properties

Bellingham has very few Town-owned properties that could potentially be converted, subdivided, or otherwise used for housing purposes. There may be a small number of tax-title properties that could provide scattered opportunities for small-scale development or rehabilitation to create affordable housing units. However, the feasibility of utilizing these sites for affordable housing will depend on environmental conditions, physical conditions of the units, and the availability of sewer infrastructure to serve them.

One publicly-owned site that has been identified as having potential for affordable housing development is an 11-acre parcel owned by the Housing Authority located at the intersection of Center Street and Fox Run Road near the village center at the south end of town. Acquired in 1990, the site would be appropriate for housing for either elderly or residents of mixed ages. At a density comparable to the existing housing authority sites (13-16 units per acre), the Center Street site could accommodate approximately 150 apartments.

A second Town-owned property had previously been identified but is no longer a likely candidate for housing development. The Town adopted zoning to facilitate adaptive reuse of a former industrial mill on Pearl Street in the north section of Bellingham for multifamily housing. However, the Town was unsuccessful in finding a developer able to construct a financially feasible project and the mill was subsequently demolished. The now-vacant site is adjacent to the Charles River, a protected ecological and environmental resource, and is not served by sewer. Due to the environmental and infrastructure constraints, the Town may want to consider whether this site is more valuable for housing or conservation purposes.

A 4.5-acre parcel abuts the Bellingham Housing Authority's property at Depot Court. The parcel with an existing single family house is currently for sale and the Housing Authority is considering its purchase in order to expand Depot Court development.

Privately-Owned Development Opportunities

There is further development potential to be found in privately-owned properties that are currently vacant, underutilized, or may be nearing the end of their utility under their current use. For example, Varney Brothers Concrete own parcels of land throughout Bellingham that have supported sand and gravel operations but may be candidates for redevelopment. A 15-20 acre group of parcels on Route 140 near the border with Franklin was identified in the 2019 HPP as a potential site to accommodate a large multifamily development via a Chapter 40B Comprehensive Permit. The Curtis Apartments with 204 units has now been constructed on the site. There is additional land in the vicinity and this area is being considered as part of a 3A (MBTA Communities) district. Owners of older commercial properties may be willing to engage with the Town in discussions regarding their future plans for improvement or possible redevelopment. In some cases, religious, fraternal, or social organizations have surplus land which might become available for redevelopment.

Another location that could present an opportunity for affordable housing is the New England Country Club site in the southern section of town. The Town adopted the 55+ Overlay District to facilitate development of a range of housing types at densities of up to eight units per acre, to be targeted to

seniors. To date there has not been a definitive plan submitted for development at the 320-acre site., but an application is anticipated shortly.

The Town could play a pivotal role in helping guide discussions about future reuse and establishing the conditions for complementary redevelopment to occur – such as by drafting and adopting necessary zoning changes – as opportunities occur. Identifying, inventorying, and prioritizing of underutilized sites for redevelopment would give the Town significantly more ability to incentivize and direct redevelopment to sites that not only would be good for housing, but also are simply in need of revitalization for aesthetic and fiscal reasons.

Preserving Affordable Units

In addition to facilitating the development of new affordable housing, the Town should ensure the protection of existing privately-owned affordable housing that could be lost from the SHI. All of Bellingham’s privately-owned affordable homeownership units are protected in perpetuity, but must continue to be tracked and monitored to ensure that resales of units comply with marketing and income requirements. Privately-owned affordable rental units are also protected in perpetuity (except Oak Woods which expires in 2058) and they also must be monitored to ensure rentals comply marketing and income requirements.

The Town can also take measures to preserve housing that is “naturally” affordable. The Town could incentivize the conversion of existing homes to SHI-eligible units through incentives such as allowing multifamily conversions or accessory dwelling units to be permanently added (or amnesty given to accessory units that are not currently permitted), provided that additional units are affordable with long-term deed restrictions.

3. Update zoning to create opportunities for development of affordable housing, and to encourage diversity in housing options.

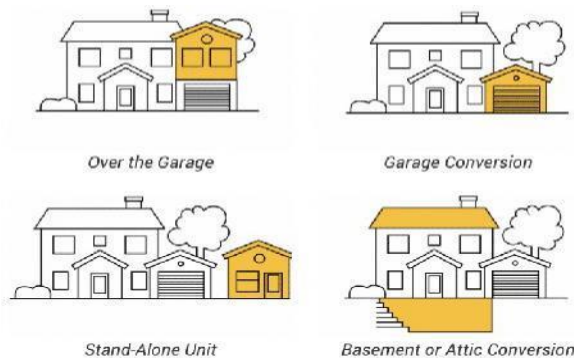
Bellingham’s zoning bylaw allows for a range of housing styles and density, including single family, townhouse, multifamily, accessory dwellings, and flexible development alternatives to allow for open space conservation combined with smaller lot sizes. But dimensional regulations, use restrictions, inclusionary requirements, and environmental regulations, in addition to high land and materials costs make it difficult to build diverse types of units. Fine-tuning the regulations pertaining to diverse forms of housing would facilitate more opportunities for providing needed housing alternatives, to accommodate more modest housing, or for walkable village character.

- **Revise inclusionary requirements to be more in line with local market conditions.**

Bellingham currently has inclusionary zoning provisions that apply specifically to cluster development and townhouse (Downtown Residential district) or multifamily-type structures, requiring 10 percent of the units to be affordable (Major Residential Development requires an additional 5% be affordable to those with incomes between 80% and 120% of the median with only a small density bonus possible if additional open space is provided). Inclusionary requirements have succeeded in creating some affordable homeownership units, however the current requirements are uneconomical for both developers and homebuyers due to local market conditions. For this reason, the Town has adopted overlay districts that exclude specific major development sites from the inclusionary requirements

altogether. Developments resulting from these overlay districts could substantially increase the overall housing supply while reducing the Town's ability to remain above the 10 percent SHI threshold. The Town might have greater success in increasing the supply of affordable units by fine-tuning the inclusionary requirements to make them economical, and end the practice of exempting major development from inclusionary requirements. Options could include adding or increasing density bonuses, adjusting the size threshold for projects subject to inclusionary requirements, lowering the proportion for smaller-sized projects, and allowing payment-in-lieu for fractional units. Financial analysis ought to be used to identify the optimal formula for inclusionary provisions that will generate affordable units without discouraging the development of housing that meets local needs.

- Amend **accessory dwelling bylaw** to comply with Section 1A of Chapter 40A to allow people to meet their housing needs individually, and potentially increase supply of small, scattered, naturally affordable rental units.



Examples of typical ADU types

Accessory dwelling units (ADU's) or "in-law" apartments may not be SHI-eligible, but they can be an important way for homeowners to be able to provide housing for extended family or caregivers or to generate rental income, enabling seniors to safely age in place or young adults to start out. Currently such apartments are allowed in Bellingham, but are restricted only to family members directly related to the homeowner, and are subject to stringent and subjective Special Permit requirements.

These restrictions present fair housing concerns and present barriers to creating legal accessory units, contributing to the creation of illegal and potentially unsafe dwellings. Allowing accessory dwelling units by right in compliance with Section 1A of Chapter 40A on parcels that have sufficient land area and sewer or septage capacity could provide flexibility to enable the creation of more diverse housing opportunities at a scale that will not impact the character or density of the community.

- Provide fixed location(s) for **Multifamily Development**.

The Town's Zoning Bylaw provides for the creation of multifamily housing within a Multifamily Zoning District, but does not identify any such districts on its zoning map. Creation of a new multifamily district (by Town Meeting vote to amend the Zoning Map) requires a minimum of 20 acres, of which not less than 70 percent may be vacant or agricultural land. The Town might consider modifying these requirements to facilitate redevelopment of underutilized properties in areas served by sewer infrastructure where smaller-scale multifamily development might be created in proximity to existing villages and shopping amenities. Adoption of the MBTA Communities Overlay District partially addresses this need but amending the existing Multifamily Development bylaw could provide additional opportunities.

- Simplify permitting requirements for multifamily housing via **adaptive reuse**.

Bellingham's zoning currently allows the conversion of an existing dwelling unit to create multifamily housing, provided that the structure cannot reasonably be used or altered for any other use, and requires a special permit from the ZBA, in addition to one from the Planning Board. Establishing clearer

standards for the conversion of existing buildings can help to facilitate the creation of small-scale multifamily development that preserves and enhances neighborhood character.

- **Incentivize the creation of affordable units in Overlay Districts.**

Since the 55+ Active Adult or Downtown Residential Overlay Districts have been exempted from inclusionary requirements that apply to underlying zoning, the Town could consider adopting zoning to encourage the voluntary construction of affordable units in these districts by offering density bonuses for multifamily structures with affordable units. At 8 units per acre, the density currently allowed in the 55+ district is appropriate for cottage-style single family or townhouse development, but is restrictive for multifamily or assisted housing. Providing an incentive for affordable multifamily housing in this district would help to diversify the housing options to meet the needs of seniors in Bellingham.

- **Eliminate bedroom restrictions on multifamily housing.**

Bellingham's zoning currently restricts multifamily development to smaller unit sizes, allowing no more than 10 percent of units to have 3 or more bedrooms. Such restrictions on the size of rental housing units is counterproductive to meeting the Town's housing needs. As the Town faces declining school enrollments, there is not a compelling benefit to limiting the development of housing that can accommodate families. Fiscal sustainability is best supported by providing a wide range of options that support the needs of residents at all income levels and stages of life, allowing developers discretion to construct unit sizes that they perceive a market to serve.

- **Ensure that parking requirements are commensurate with the size and type of units.**

Multifamily and senior housing typically need fewer spaces than single family and townhouse units, as they are occupied by smaller households, on average, who are less likely to own multiple cars. Excessive parking requirements increase the cost of housing development, and in some cases constrain the number of units that a site can accommodate. In addition, excess parking can result in unneeded impervious surface that complicates stormwater management and compliance with the MS4 permit.

- **Enable infill development on substandard vacant or underutilized properties.**

Over the last half century Bellingham's residential areas have been progressively downzoned, requiring increasingly large lots for new construction, which results in larger and more expensive housing. The Town could mitigate this trend by adopting an overlay zone in areas served by sewer that allows for new construction on lots which do not meet current dimensional requirements but are comparable to the size of surrounding properties. This could create opportunities for development in existing neighborhoods that are already walkable or connected to village areas. Regulations and design guidelines should help promote the development of smaller units that by their nature require less maintenance and are less costly. The Town should also consider whether the bylaw might require or incentivize units created through it to be affordable in perpetuity.

Rate of Affordable Housing Creation

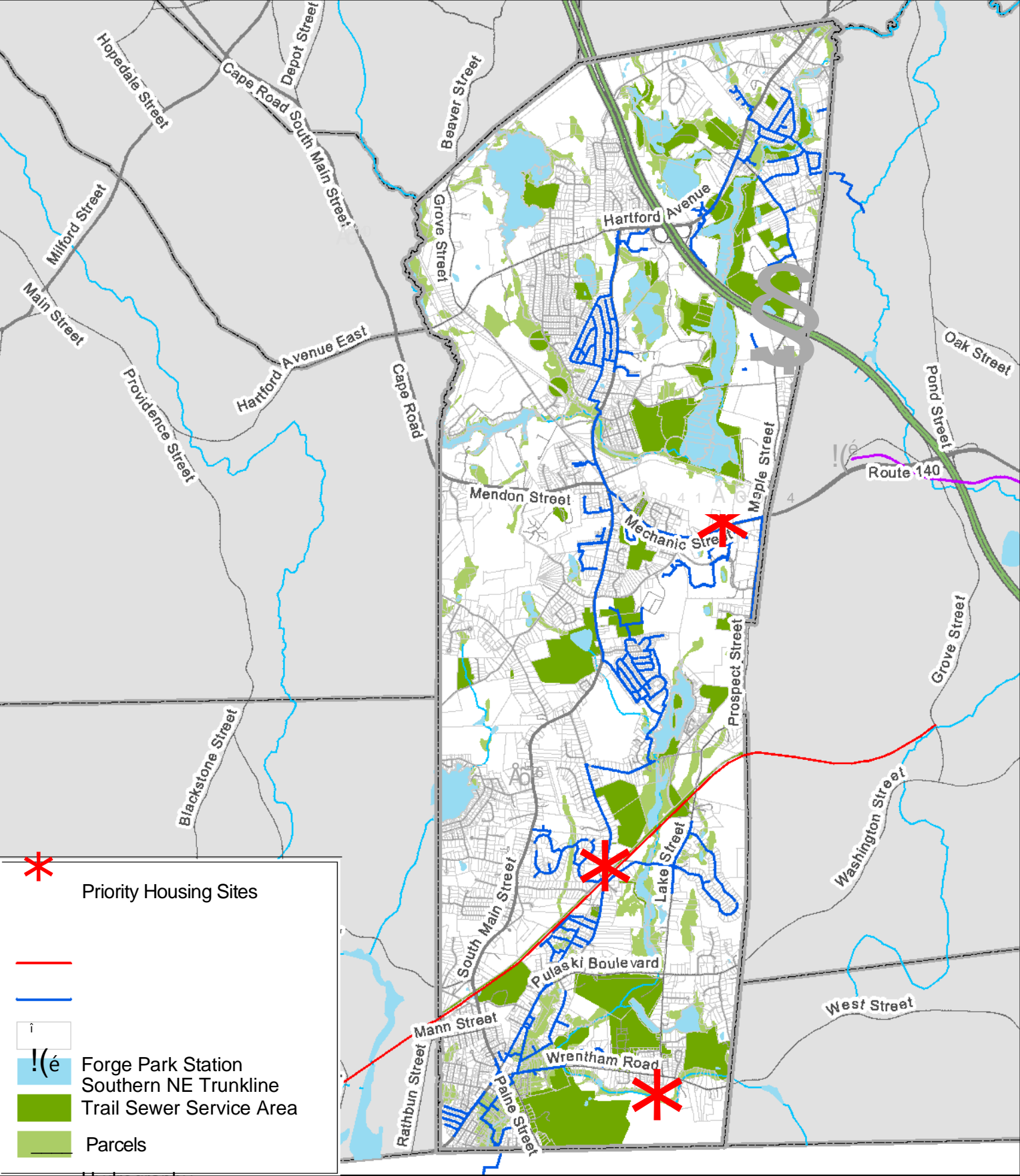
The Town of Bellingham continues to facilitate and encourage the creation and preservation of affordable housing units in order to ensure that the proportion of subsidized housing units reaches and remains over 10 percent into the next decade. Bellingham's SHI is currently 11.27 percent. Anticipating an increase in the total number of year-round housing units that will be counted in the 2030 US Census, Bellingham aims to remain above 10% by expanding its inclusionary zoning bylaw to apply to more development types.

With an SHI of 11.27 percent, there is no need for Bellingham to try to achieve a one-year or two-year "safe harbor" by increasing its SHI total by either .5% or 1% of the total 2020 housing units.

Within the immediate future, the Town anticipates increasing its SHI units from two developments under construction, including a 40B at Burton Woods, and inclusionary units at Bellingham Shores. Over five years the Town may obtain another 20 to 30 units through Inclusionary Zoning if recent development trends continue, at an average rate of 4-6 inclusionary units per year. The rate of production of senior housing may increase at the New England Country Club property through the Active Adult Overlay District on that site. This Overlay District is exempt from the Inclusionary Zoning bylaw (but could be considered for change)

Proactive efforts to facilitate the redevelopment or conversion of existing Town- and privately-owned properties such as the parcel abutting the Housing Authority's Depot Court facility and the proposed MBTA Communities Overlay District sites may yield dozens, if not hundreds of additional housing units, ensuring that the town's SHI inventory remains above 10% well beyond 2030 while also providing market rate housing to help address current and future housing needs.

Map 1: Housing Opportunities



2020-2025

0.25

Disclaimer:
Map is for planning purposes only and is not intended for official use.
Data Sources:
Community Opportunities Group, Inc. MassGIS, Town of Bellingham.

Community Opportunities Group, Inc.

