



Town of Belmont Housing Production Plan  
**Building Belmont's Future**

*May 2023*

Draft for Review



**Prepared for:**

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# 1

## Executive Summary





# Introduction

Building Belmont's Future: 2023 Housing Production Plan (HPP) is an update of the HPP that was adopted by the Town of Belmont in 2018. This updated plan offers a new set of strategic recommendations for Belmont to continue to meet local housing need and prepare for new factors affecting housing production over the next five years.

This plan reflects a community-driven planning process to set the direction of housing policy and development in the Town over the next five years. The Town of Belmont undertook this planning process in partnership with the Metropolitan Area Planning Council (MAPC), the regional planning agency for the Greater Boston region, and MetroWest Collaborative Development, a regional nonprofit housing provider.

The plan is grounded in robust technical analysis and local expertise and insight, including active participation from an HPP Subcommittee and community feedback received through multiple forms of engagement. The plan meets the requirements for an HPP defined in M.G.L. Chapter 40B, but perhaps more importantly, it provides an actionable roadmap of steps the Town can take to work towards addressing housing goals and needs in the coming years.

## Housing Production Plans and M.G.L. Chapter 40B

Massachusetts General Law Chapter 40B is a state statute encouraging cities and towns to maintain a supply of Affordable Housing that amounts to 10% of their total year-round housing stock. For these purposes, Affordable Housing is defined as housing that is deed-restricted to be affordable to eligible low-income residents without paying more than 30% of their annual household income. Affordable units that meet these criteria, as well as market-rate units in mixed-income rental housing developments where 20-25% of units are Affordable Housing, are eligible for inclusion on the Massachusetts Subsidized Housing Inventory (SHI).

Of Belmont's 10,117 housing units (2010 Census<sup>1</sup>), 763 units—6.65% of the Town's total housing stock—are included on the SHI. Because Belmont has not met the state's 10% Affordable Housing benchmark, developers may override local zoning ordinances with a comprehensive permit if at least 20-25% of homes in a development are set aside as Affordable Housing.

Once a community reaches the 10% threshold, it can claim "safe harbor" and thereby deny a developer a comprehensive permit.

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<sup>1</sup> DHCD expects to update the SHI to 2020 Census estimates after May 2023.



A Housing Production Plan (HPP) is a specific type of plan that is defined under M.G.L. Chapter 40B and approved by the Massachusetts Department of Housing and Community Development (DHCD). Plan requirements include a housing needs and demand assessment, five-year housing goals, analysis of factors affecting development, identification of opportunity sites, numeric housing production targets, and specific recommendations to achieve housing goals.

HPPs are important planning tools that help a municipality better understand local housing needs and define where and how to invest in future housing development. An HPP can also be used as a vehicle to achieve safe harbor under Chapter 40B. Communities that adopt an HPP and produce sufficient Affordable Housing units over a certain period of time can apply to have their HPP certified by the Department of Housing and Community Development, which offers temporary safe harbor from 40B projects lasting one to two years.

## Planning Process

This plan is the result of a robust community process that included:

- **HPP Subcommittee.** A Housing Trust Subcommittee comprised of members of the Belmont community met five times over the course of the planning process. The Subcommittee offered substantive input on key data findings, the public process and feedback, plan goals, strategies, and actions, and more.
- **Fall Engagement.** In November 2022, the project team held a hybrid event—a live presentation and an asynchronous online open house—to publicly launch the planning process. Over 60 people joined the webinar and 558 people accessed the online survey, with an average response rate of 300. Survey participants articulated a vision for Belmont that is affordable, diverse (both in terms of people and housing stock), neighborhood-driven, accessible, and sustainable; and identified the overall housing cost burden, amount of Affordable Housing (SHI), and local affordability gap as the highest housing priorities.

- **Winter Engagement.** In January 2023, the Belmont Housing Trust hosted a public forum to gather community input on housing opportunities. Members of the Housing Trust presented information about strategies for creating more Affordable Housing units in Belmont. Following the presentation, participants broke into small groups and were asked to share their opinions about the location of future housing development in Belmont. Results from the exercise showed support for a variety of housing types on the sites that were presented for potential new housing development and redevelopment.
- **Spring Engagement.** In March 2023, the project team hosted another hybrid event—a live presentation followed by a short online survey, in this case designed to share and collect input on the draft HPP strategies and development opportunity sites.
- **Focus Groups.** MetroWest Collaborative Development held four focus group meetings with Belmont residents to better understand housing needs and priorities for future development in Belmont. Meetings were held with seniors, families with school-aged children, people concerned with environmental issues, and people struggling with the cost of housing.

## Housing Needs and Demand Assessment: Key Findings

The Housing Needs and Demand Assessment chapter of the HPP analyzes quantitative data about the demographics, housing stock, and housing affordability in Belmont. It also highlights qualitative findings about housing needs gleaned from the plan’s public process. Taken together, these two sources provide a picture of housing need in Belmont and ultimately informed the Town’s housing goals.

Key findings from the Housing Needs and Demand Assessment include:

**Demographics:** Belmont’s population growth over the past five years is defined by a rising share of both young and old residents and modest increases in racial diversity.

- Belmont’s population growth is accelerating since 2000, increasing 9% from 2010 to 2020.
- Population growth is driven by rising shares of both seniors (age 65 and older) and young people under the age of 18. In contrast, the share of adults ages 18 -64 declined from 2010 to 2020.



- Racial diversity continues to increase in Belmont, mostly driven by a growing Asian community (now at 18.5% of total population).

**Housing Stock:** The age, type, and size of the current housing stock in Belmont does not align with the needs of many households in the community, particularly renters and small households.

- Detached single-family homes (48%) and duplexes (31%) make up more than 80% of the housing stock in Belmont – unchanged since the last HPP.
- Nearly 60% of the Belmont housing stock was built before 1940 and just over 6% since 2000.
- Over one-third of Belmont households rent their home (36%). Renters are most likely to live in a two-family home (44%) while owners are most likely to live in a detached single-family home (67%).

**Affordability:** Market-rate housing costs are increasingly unaffordable, and rates of cost burden continue to grow for both owners and renters.

- Low-income residents make up over a quarter (27%) of Belmont residents. Also, though the gap between the median household income of renters and owners shrunk since the last HPP, renters are more than twice as likely as owners to be low-income.

- About 30% of both renters and homeowners are cost burdened. Very-low-income and single-person senior households face the highest rates of cost burden, with 85% and 59%, respectively, of these demographic groups experiencing cost burden.
- The income needed to afford the median price of a detached single-family home without cost burden is \$185,000 which is more than the overall median income in town.
- In contrast, the overall median rent is affordable to median income renter households – demonstrating that many households rent in Belmont but cannot afford to buy.
- Only three of the largest employers in Belmont pay enough for someone to afford the median rent, and the starting wages for almost all municipal jobs are not enough to afford to live in Belmont.
- There are 673 housing units on Belmont's Subsidized Housing Inventory and 2,630 eligible low-income households. This means there is only one Affordable Housing unit for every four eligible households in Belmont.

# Housing Goals

Based on public input, the housing needs and demand assessment, and feedback from the project team and HPP Subcommittee, this plan proposes five goals for housing in Belmont:

- 1. Diverse Housing.** Create additional affordable housing opportunities for seniors, families, Belmont's local workforce, and persons with disabilities.
- 2. Affordable Housing.** Preserve, expand, and create deed-restricted Affordable Housing for low-income households.
- 3. Equitable and Accessible Housing.** Support and invest in programs and policies that address racial disparities in rental and homeownership access and affordability.
- 4. Sustainable Housing.** Promote net zero housing construction and carbon neutrality.
- 5. 15-minute Neighborhoods.** Promote the development of walkable and bikeable 15-minute neighborhoods.

This HPP also sets a development target of 197 new Affordable Housing units over the next five years to increase the Town's share of Affordable Housing to 10%

of its total year-round housing stock and achieve "safe harbor" under Chapter 40B. This figure is based on 2020 Census housing counts. Alternatively, after this HPP is adopted by DHCD, the Town could seek temporary safe harbor if in one calendar year it produces 51 - 55 Affordable units (one-year safe harbor) or 101 - 109 Affordable units (two-year safe harbor).

## Strategies

The plan includes a detailed list of strategy and action recommendations that can help advance the Town's housing goals. These strategies were selected and refined through an iterative process involving MAPC, Town staff, Housing Trust members, and the HPP Subcommittee.

Each of these strategies were presented for public feedback during the third public forum hosted at the Belmont Public Library on March 27, 2023 and through an online survey. Overall, the strategies received a consensus of public support. The strategies with the most support are detailed with action steps for the Town to use as a guide towards implementation and are described on page 135. These strategies are grouped into six different categories: education, funding, planning, preservation, production, and zoning. The HPP notes which strategies advance one or more of the five goals.

## Education Strategies

These strategies are ways to keep residents informed of housing need in town and efforts to meet it, as well as address housing concerns:

- Host quarterly engagement and education events and presentations on housing needs and opportunities in Belmont (i.e., with Belmont elected and town officials, diverse town wide groups).
- Hold place-making workshops for residents to engage in planning specific sites.

## Funding Strategies

These strategies pertain to resources that Belmont can use to build its capacity to address housing need:

- Establish a process for the Housing Trust to fund and leverage resources for the creation of new Affordable Housing using CPA monies and other sources.
- Aim to spend more than the 10% annual minimum of Community Preservation Act (CPA) funding on community housing.

## Planning Strategies

These strategies pertain to resources and initiatives that Belmont can use to support sustainable growth and development:

- Adopt State Housing Choice best practices in order to apply for designation from DHCD as a Housing Choice Community.
- Update the Town's Comprehensive Plan, incorporating this HPP into its Housing element.

## Preservation Strategies

These strategies are ways Belmont can preserve Affordable Housing:

- Redevelop Belmont Housing Authority (BHA) properties to preserve the public housing and expand affordable housing opportunities and address lack of accessibility.
- Encourage developers to create housing opportunities for households with extremely low-incomes through the use of project-based and/or mobile vouchers.

## Production Strategies

These strategies pertain to programs and initiatives that Belmont can implement to accomplish its housing goals:

- Encourage redevelopment of property owned by religious institutions for Affordable Housing.
- Investigate and pursue development opportunities on large, vacant sites.

## Zoning Strategies

These strategies are zoning changes that can advance Belmont's housing goals:

- Allow accessory dwelling units and two- and three-family homes by right in the general residence (GR) and single-residence (SR) zoning districts.
- Maximize affordability by adopting 40R districts where we establish our MBTA Communities zoning.
- Allow greater density in transit-accessible areas, in particular to meet or exceed the goals and requirements of the MBTA Communities Act.
- Reduce parking requirements wherever there are opportunities to expand or create new Affordable Housing.



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## Glossary of Terms



# Glossary of Terms

## Affordable Housing Terms

- **“Upper-case A” Affordable Housing:** Housing that is deed-restricted for low- (at or below 80% AMI) or moderate-income (between 80% to 100% AMI) households at a cost that does not exceed 30% of their monthly gross income. Affordable Housing differs from housing that is affordable on the market because it carries a deed restriction.
- **“Lower-case a” affordable housing:** Housing that tends to be affordable (30% of household income) or less expensive due to size, age, or other characteristics. “Lower-case” a affordable housing is not protected by deed restrictions or other mechanisms, so these homes may become unaffordable at any time, depending on investment, the market, and other factors.
- **Chapter 40B:** Under the Massachusetts’ Comprehensive Permit law, enacted in 1969, in municipalities where less than 10% of the year-round housing is Affordable Housing, developers of low- and moderate-income housing can pursue expedited local review under the comprehensive permit process and request a limited waiver of local zoning. If their application

is denied or approved with conditions that render it uneconomic, developers can appeal to the state to overturn the local decision if it is found unreasonable. (Chapter 774 of the Acts of 1969; M.G.L.c.40B§20-23)

- **Deed Restriction:** A legal agreement recorded against the property (deed) that limits its use or occupancy. In this context, this term primarily refers to affordability.
- **Housing Choice Initiative:** A DHCD initiative that rewards municipalities that have produced certain rates or amounts of new housing units in the last five years and that adopted best practices. Communities that achieve the Housing Choice Community designation have exclusive access to apply for the Housing Choice Grant Program and receive bonus points or other considerations to other participating Housing Choice programs.
- **Housing Choice Vouchers (Section 8 Voucher Program):** The primary federal rental assistance program, administered by local public housing agencies, provides vouchers to very-low-income households that cover a certain amount of rent for privately-owned rental units. The maximum value of a Housing Choice Voucher is the cost of the area moderate-priced unit standard minus 30% of the household’s income.



- **Massachusetts Rental Voucher Program (MRVP):** A state-funded rental assistance program begun in 1992 that provides one of two kinds of vouchers: (1) The tenant-based voucher, known as mobile vouchers, can be used by income-eligible households to supplement the rent for any housing unit that meets the standards of the state sanitary code; (2) the project-based voucher is assigned to a specific housing unit or development in exchange for the owner renting these units to income-eligible tenants.
- **Subsidized Housing Inventory:** A record kept by the Massachusetts Department of Housing and Community Development (DHCD) of all the housing units included in properties with housing for low-income households.

## Income Terms

- **Area Median Income (AMI):** The median household income for each metropolitan area, varying based on household size. AMI is established annually by the U.S. Department of Housing and Urban Development (HUD) and is used to determine household eligibility for most Affordable Housing and housing assistance programs. The 2022 AMI for the Great Boston

Area, including Belmont, is \$140,200 for a family of four.

- **Cost burden:** HUD defines a household as cost burdened if they pay 30% or more of total monthly income on housing costs (including utilities). A household is severely cost burdened if they pay more than 50% of income on housing costs.
- **Extremely-low-income (ELI):** An income less than 30% of AMI.
- **Household:** The people living together in the same house. A household can be a family, roommates, or a person living alone.
- **Low-income (LI):** An income at or below 80% of AMI. When presented in addition to ELI and VLI, LI refers to households earning between 50% and 80% of AMI.
- **Very-low-income (VLI):** An income between 30% and 50% of AMI.

## Development Terms

- **Inclusionary Zoning:** A local zoning policy that requires or encourages developers of residential developments over a certain scale to include Affordable Housing or to make payments to the locality for development of such housing elsewhere. The policy typically offers incentives

such as increased density, reduced parking requirements, or expedited permitting to offset the financial impacts of providing Affordable Housing.

- **Market-Rate Housing:** Housing that sells or leases at the “going rate” on the free market.
- **Mixed-Income Housing Development:** Development that includes housing affordable to households with different incomes, typically including market-rate housing and deed-restricted Affordable Housing for lower-income households.
- **Mixed-Use Development:** Development that combines residential with commercial, office, industrial, institutional, or other uses.
- **Multifamily Housing:** Buildings with more than one unit, such as apartment buildings, condominiums, townhouses, or duplexes. There is a wide range of multifamily housing that differs in scale and design



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Introduction



# Overview

Building Belmont's Future: 2023 Housing Production Plan (HPP) is the product of a community-driven planning process to set the direction of housing policy and development over the next five years. An HPP helps communities understand their housing needs, set housing goals, and identify strategies to achieve those goals.

The Town of Belmont undertook this planning process with the help of the Metropolitan Area Planning Council (MAPC), the regional planning agency for the Greater Boston region, and MetroWest Collaborative Development, a nonprofit regional housing provider. An HPP is a specific plan type that is defined under Massachusetts state law and regulated by the state's Department of Housing and Community Development (DHCD). This plan is funded through the Town of Belmont and MAPC's District and Local Technical Assistance Program.

The plan must be adopted by the Town Select Board and Planning Board and approved by DHCD to go into effect. After the plan is adopted, implementation of each individual recommendation will occur through subsequent planning processes that will entail further vetting, study, public engagement, and debate, in order

to determine the specifics of each policy. Most strategies and actions put forth in this HPP, such as passing a zoning amendment or allocating municipal funding, will be decided by a community-wide referendum (Town Meeting).

## What is a Housing Production Plan?

Housing Production Plans (HPPs) help municipalities better understand local housing need, identify development constraints and opportunities, and establish a vision for future housing development. HPPs are typically drafted in accordance with Massachusetts General Law Chapter 40B, a state statute encouraging cities and towns to maintain a supply of Affordable Housing that amounts to 10% of their total year-round housing stock. For this purpose, Affordable Housing is defined as housing that is deed restricted to be affordable to eligible low- and moderate-income residents without paying more than 30% of their annual household income. Affordable units that meet these criteria, as well as market-rate units in mixed-income rental housing developments where 20-25% of units are Affordable Housing, are eligible for inclusion on the Massachusetts Subsidized Housing Inventory (SHI).



In communities where less than 10% of housing units are included on the SHI, developers may petition the local Zoning Board of Appeals (ZBA) for a comprehensive permit for housing developments that do not fully comply with zoning and other local regulations (such as wetlands and historic districts), provided at least 20-25% of homes in the development are Affordable Housing. Under Chapter 40B, the ZBA has limited grounds for refusal in these cases. Communities that are above 10% on the SHI may claim “safe harbor” and thereby deny a developer a comprehensive permit.

An HPP is a useful plan in itself, as it helps communities define what they want from their housing and creates a plan to pursue those goals. An HPP can also be used as a vehicle to achieve safe harbor under Chapter 40B. Communities that adopt an HPP and produce sufficient Affordable Housing units over a certain period of time can apply to have their HPP certified by the Department of Housing and Community Development, which offers temporary safe harbor lasting one to two years.

This HPP contains the following elements, as required by state law (M.G.L. Chapter 40B):

- Housing needs and demand assessment
- Housing goals for the next five years
- Analysis of factors affecting development

- A development framework and identification of opportunity sites
- Numeric production targets
- Specific action recommendations for the Town to achieve its housing goals

## Connection to Other Planning Efforts

Building Belmont’s Future is informed by and has been coordinated with previous town-wide planning efforts, including those listed below.

### **Belmont’s Housing Future, 2018**

The Town’s previous HPP was prepared by the Belmont Housing Trust and finalized in 2018. This plan established three key goals that aimed to diversify and make housing more affordable for seniors, newly formed families, and very- and extremely-low-income households. Additionally, the plan recommended five strategies that would allow the Town, Trust, and partners to advance this vision from 2018 to 2023.

## A Vision for Belmont: Mapping a Sustainable Future, 2010

In 2010, Belmont completed a Comprehensive Plan, entitled “A Vision for Belmont: Mapping a Sustainable Future.” As the title implies, this plan sets a framework for decision-making and strategic investments across nine core elements of work, including housing, with the goal of advancing sustainable growth and change in Belmont.

### Section 3A of the Zoning Act

In addition to building from these past plans, this HPP is closely connected to – and sets key direction for – the Town’s efforts to comply with the new MBTA Communities law. This law requires all communities served by the MBTA to create at least one zoning district that allows multifamily housing development by-right, at a density of 15 units per acre or more. Belmont has created an MBTA Communities Advisory Committee to guide the analysis and outreach for this effort, and the Town engaged MAPC to assist in this effort.

## About Belmont

The land occupied by Belmont was once home to the Massachusetts and Pawtucket peoples indigenous to the region. The first non-indigenous settlements began around 1630 when colonists moved westward from Boston/Cambridge for agricultural opportunities. The area population increased significantly in the early 19<sup>th</sup> century after local businessmen petitioned for trolley car and railroad service to extend into what is now Belmont. Around 1860, residents organized to break from adjacent Watertown, Waltham, and Arlington and establish Belmont as an independent town.

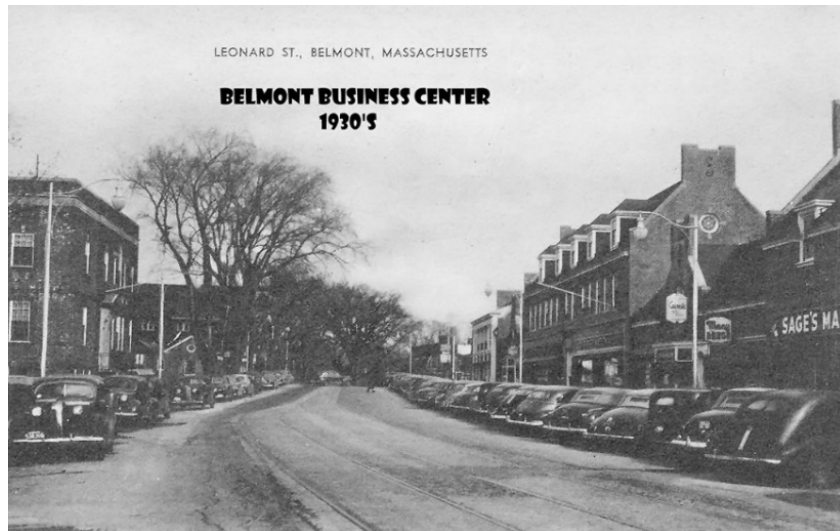
**Figure 1:** Trolley Car Service, circa 1930.

Source: [Belmont Historical Society](#)



**Figure 2:** Belmont Center, circa 1930.

Source: [Belmont Historical Society](#)



By the early 20<sup>th</sup> century Belmont had shifted from a primarily agricultural community to a primarily commuter community and had become a popular place for wealthy businesspeople to build their estates. Today Belmont remains a majority residential community and is known as the “Town of Homes.”<sup>2</sup>

In the first half of the 20<sup>th</sup> century, Belmont’s population declined as streetcar transit declined, suburbs developed further away from Boston’s inner core, and household sizes began to shrink. Population loss continued through 2000. Belmont saw its population increase in the 2010 Census. Since then, the population has continued to grow, reaching 27,295 in 2020.

<sup>2</sup> Reference: [History & Facts | belmontma \(belmont-ma.gov\)](#)

## Planning Process

This plan is the result of a robust community process to guide the future of housing in Belmont. The process was managed by MAPC, Town of Belmont staff, and Belmont Housing Trust members, and guided by the input of the HPP Subcommittee. The process kicked off in Summer 2022, with substantive public engagement beginning in November 2022. The public process continued through Spring 2023.

## HPP Subcommittee

The Belmont Housing Trust, with recommendation and support from MAPC, assembled an HPP Subcommittee to guide the development of this plan. The subcommittee is comprised of members of the Belmont community who offer insights into local housing needs and well as housing tools that could be used to address those needs.

The HPP Subcommittee met five times over the course of the planning process. During these meetings, HPP Subcommittee members offered valuable input on the public process, the plan’s goals, potential strategies and actions, and more.



Members of the subcommittee and their other Town affiliations included:

- Helen Bakeman - Former Housing Trust member, TMM
- Catherine Bowen - School Committee, TMM
- Judie Feins - Belmont Housing Trust, TMM
- Renee Guo - Planning Board
- Kimberly Haley-Jackson - Diversity Taskforce, Human Right Commission, TMM
- Betsy Lipson - Belmont Housing Trust, TMM
- Anne Mahon - Housing Authority, TMM
- Aaron Pikcilingis - Vision 21 Implementation Committee, Town Meeting Member (TMM)
- Carl Solander - Historic District Committee
- Julie Wu - Diversity Taskforce, TMM

## Fall Engagement

In November and December 2022, the planning team held a public engagement campaign to launch the community engagement process. The campaign consisted of a live presentation held both in-person at the Beech Street Center and remotely on Zoom. During this event, MAPC, Town staff, and Housing Trust members outlined the planning process, shared data about

demographics and housing in Belmont, and solicited feedback about the public's vision for Belmont's future and discussed potential housing priorities. The live event was followed by an asynchronous online survey that was open for approximately 5 weeks. The survey content was roughly the same as that covered in the webinar, but it allowed participants to review this content and respond to a series of questions at their own pace.

**Figure 3:** Fall Community Forum #1



Of the 558 people who accessed the online survey, approximately 300 responded to questions. Survey participants articulated a vision for Belmont that is affordable, diverse (both in terms of people and housing stock), neighborhood-driven, accessible, and sustainable. Participants were asked to rate data on housing stock,

demographics, and affordability by order of housing priority. The overall housing cost burden, amount of Affordable Housing (SHI), and local affordability gap were identified as the highest housing priorities. Participants could also indicate additional housing priorities that should be addressed in the HPP. The most common concerns were:

- Barriers posed by current zoning or permitting process
- Lack of smaller housing types
- Lack of housing density near transit, and a desire to increase density appropriately across town
- Sustainability and climate
- Opportunities for aging household to downsize
- Current residential tax burden

Survey feedback helped to inform the rest of the planning process, especially the plan's housing goals and strategies.

## Winter Engagement

In January 2023, the Belmont Housing Trust hosted a second public forum to gather community input on housing opportunities. Members of the Housing Trust presented information about strategies for creating more affordable housing units in Belmont. Following the

presentation participants broke into small groups and were asked to share their opinions about the location of future housing development in Belmont. Results from the exercise showed support for a variety of housing types on the sites that were presented for potential new housing development and redevelopment.

**Figure 4:** Winter Community Forum # 2

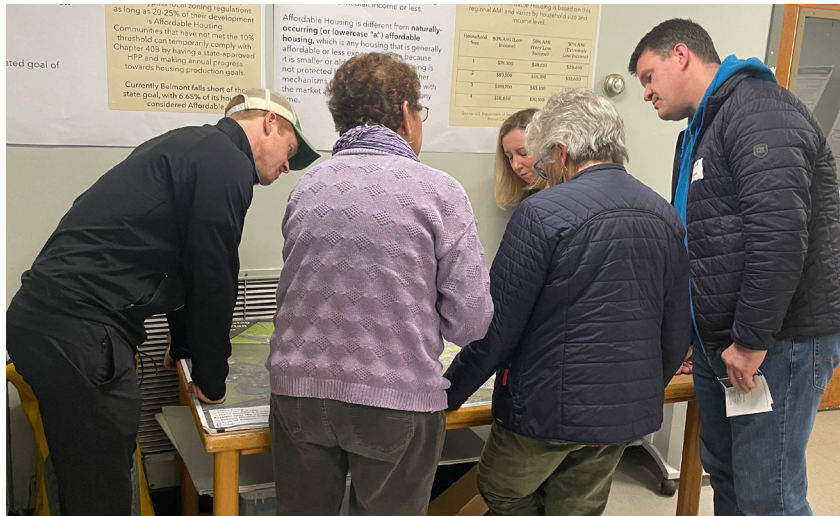


## Spring Engagement

In March 2023, the planning team held a third public engagement campaign to collect public input this time on the plan's recommended goals and potential strategies. The campaign consisted of a live presentation held both in-person at the Belmont Public Library and remotely on Zoom.

During this event, the planning team presented draft goals and potential strategies that could address those goals. Participants were also asked to share their opinions about the location of future housing development in Belmont.

**Figure 5:** Spring Community Forum #3



The live event was followed by an online survey that asked participants to provide feedback on a pared down version of the in-person open house content. Overall, the Spring Engagement Campaign revealed a desire to take steps to address the Town's housing goals, including zoning reforms and programs to proactively address affordable and fair housing. For both the Fall and Spring Engagement Campaigns, residents were invited to participate via the Town's website, social media, and via email blasts.

## Focus Groups

MetroWest Collaborative Development held four focus group meetings with Belmont residents: seniors, families with school-aged children, people concerned with environmental issues, and people struggling with the cost of housing. These groups each have a strong and unique understanding of the Belmont community, its housing market, and barriers limiting housing production. Two focus groups were held in person and two were on Zoom.

The focus group discussions centered on participants' housing needs and their desire for the type, size, and amount of new housing in Belmont in the future. Participants did not coalesce around a primary target population, though did moderately or strongly support all of the previous HPP goals. In addition, focus group feedback emphasized the importance of the following features and characteristics for new housing in Belmont:

- **Larger unit sizes for seniors.** Many participants suggested that seniors don't want tiny apartments, especially those downsizing but also those who hope to age in place. An extra room allows for guests, such as their adult children, and/or a caregiver.

- **Quality and sustainable design.** Participants want to see landscaping and high-quality design included in new construction. Focus groups prioritized sustainability both for the environmental impacts as well as the potential cost saving to residents.
- **Mix of housing types.** Desire to see more townhomes, ADUs, and low-density multifamily housing. There was also a preference for mixed-use and mixed-income developments.

## Data Sources and Analysis

Quantitative data sources used in this plan include: the US Census, including Decennial Census, American Community Survey, Population Estimates Program, and Comprehensive Housing Affordability Strategy data; Town data; and industry real estate property and transaction databases. The Town of Belmont provided support in understanding data estimates from ACS, which can be less precise since they are estimates rather than counts but which are more recent than Decennial Census data. Unless otherwise stated, data in this plan is from the 2016-2020 ACS. In some cases, data is pulled from other years due to data consistency or availability. Below is a brief explanation of the US Census data sources used for this plan.

- **Census of Population and Housing (decennial census):** Demographic and housing counts. This report uses data from the 2000, 2010, and 2020 Census.
- **American Community Survey (ACS):** 5-year demographic and housing estimates for large and small geographic areas based on monthly surveys. Estimates are based on a small population sample, but results of each monthly survey are aggregated to provide a larger dataset. This plan primarily uses data from the 2016-2020 ACS survey, the most recent available data at the beginning of the HPP planning process. Following best practice, percentages are used in lieu of numbers for most estimates to avoid sharing numbers that, as sample-based estimates, may not be as precise as the decennial Census data.
- **U.S. Department of Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy Data (CHAS):** Custom tabulations of ACS data that demonstrate the extent of housing problems and housing need, particularly for low-income households. This plan uses data from the 2015-2019 CHAS, which was the most recent dataset available at the time of analysis.

# Context Communities

To aid in this plan's understanding of Belmont within a broader context, the planning team created a list of "context communities." First the team pulled quantitative data on select housing and demographic metrics for Belmont and a large number of nearby communities. Other communities were scored on their similarity to Belmont for each metric, and the list of potential context communities was narrowed to the most similar municipalities according to this data.

Finally, the planning team selected communities from that narrowed list that would be useful comparisons to Belmont. Though locally specific factors, such as municipal tax rates and assessment methods, impact each municipality's housing need, the combination of 18 indicators used in this analysis helps illustrate patterns that exist despite the diversity of local economic mix, regulations, and programs.

The final list of context communities used in this plan is:

- Acton
- Arlington
- Brookline
- Lexington
- Melrose
- Milton
- Newton

A full accounting of the context community selection process can be found in "Appendices".



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# 4

## Housing Needs and Demand Assessment



# Overview

This chapter of the plan assesses housing needs and demand, which inform the Town's housing goals. The chapter analyzes quantitative data about the demographics, housing stock, and housing affordability in Belmont. The next chapter will summarize qualitative findings about housing needs gleaned from the plan's public process.

## Demographics

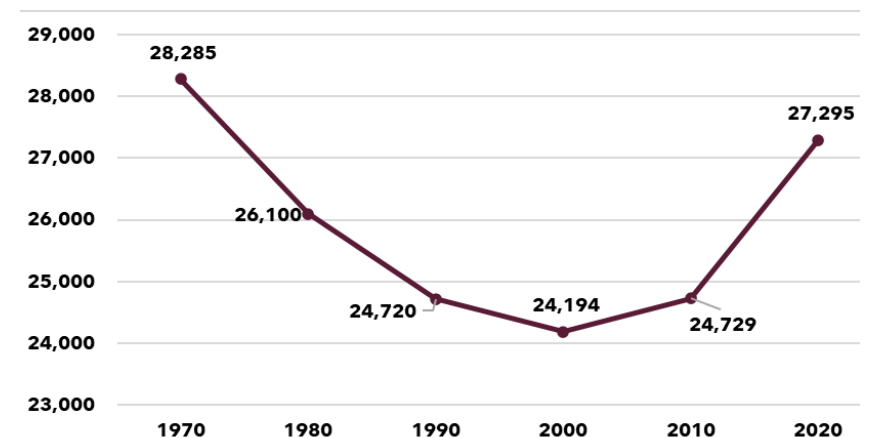
Belmont's population growth over the past five years is defined by a rising share of both young and old residents and modest increases in racial diversity.

### Population Growth

**Belmont's population growth is accelerating.** Total population rose 9% from 2010 to 2020, including 7% since 2015 alone<sup>3</sup>. New residents patronize local businesses, utilize municipal services, and participate in local organizations.

<sup>3</sup> 2020 Decennial Census redistricting estimates

**Figure 6:** Belmont Population, 1970 - 2020

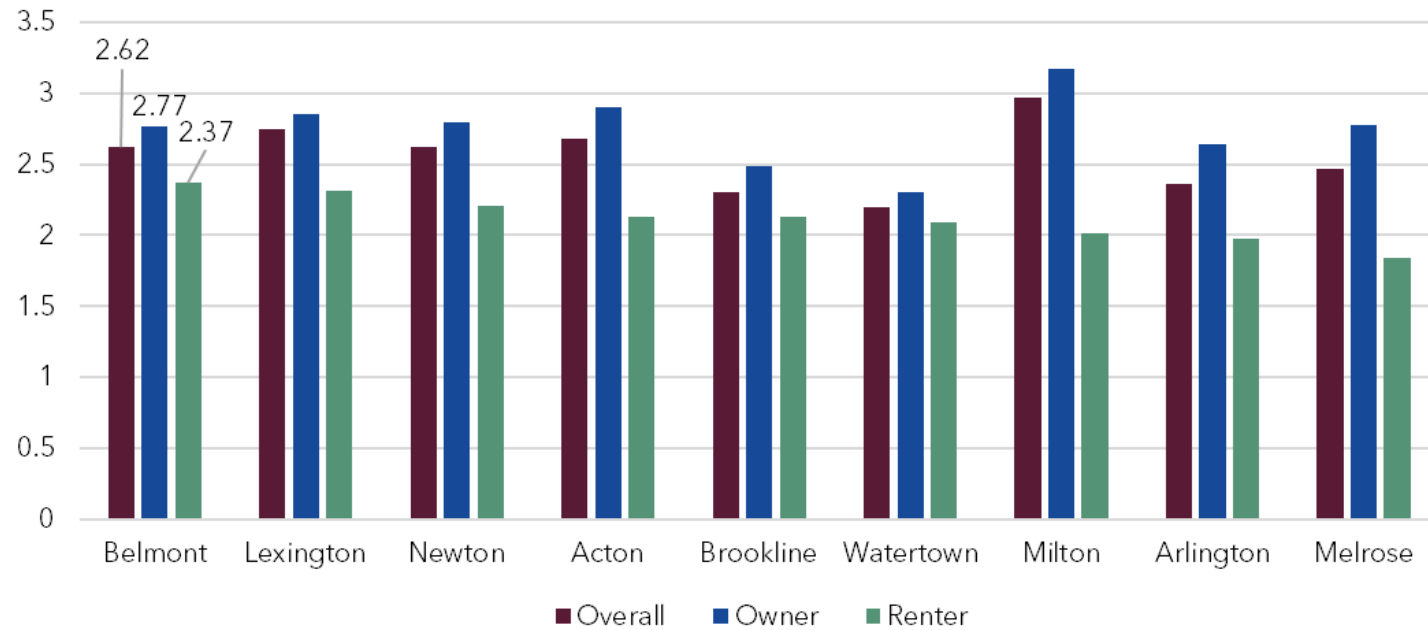


## Households and Household Size

While the overall average household size is nearly constant from 2015 (2.62 compared to 2.64), renter and owner households are growing closer in size. The average owner household shrank by 3% (to 2.77) and the average renter household size grew 4% (to 2.37). Belmont now has the largest average renter household size of all context communities indicating an unusual demand for larger rental units.

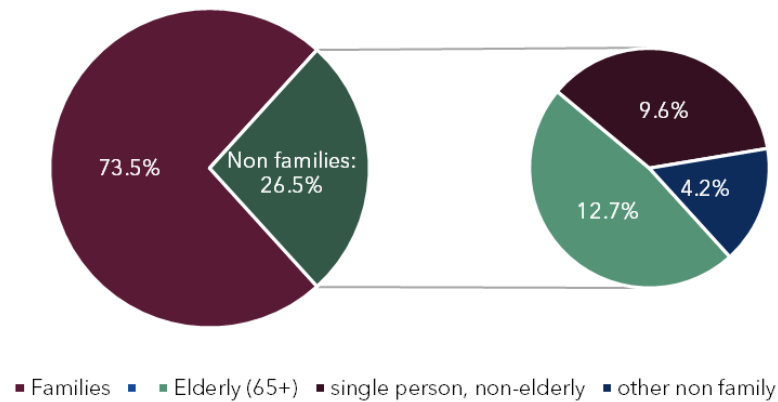
**Families with children make up the majority of Belmont households.** Nearly three-quarters of Belmont households (73.5%) are families. Single senior adults make up nearly half (48%) of non-family households. Nearly 40% of all households have kids under the age of 18 (37.4%), and 60% of those households have kids ages 6 – 17.

**Figure 7: Average Household Size by Tenure, Context Communities**

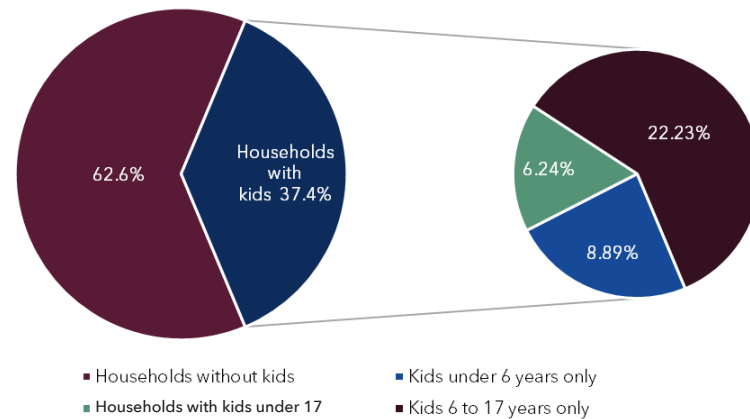


Source: ACS 2016-2020

**Figure 8: Households by Family Type**

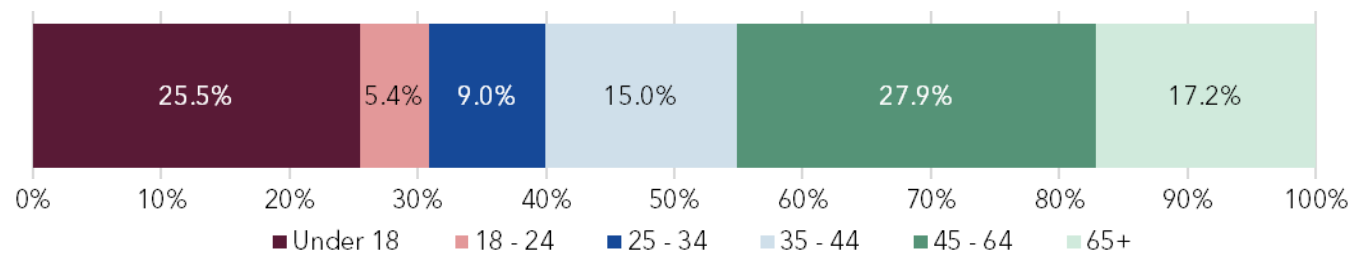


**Figure 9: Households With Kids by Age**





**Figure 10:** Population by Age Bracket



## Age

### The share of both young people and seniors is growing.

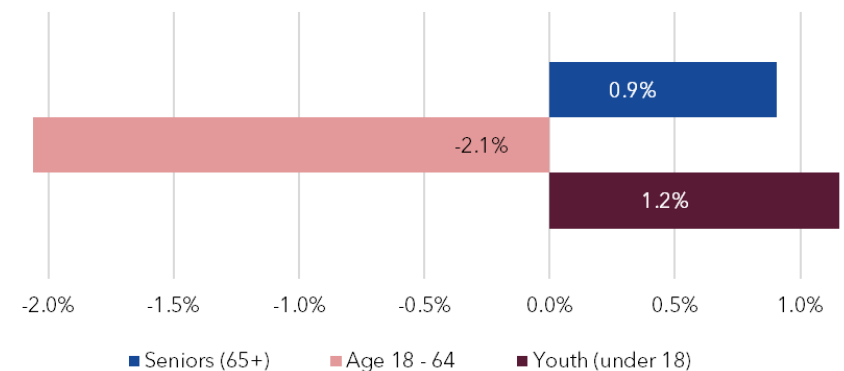
Youth ages 0 to 18 make up a quarter of Belmont's population while seniors age 65 and older make up 17%. The youth population grew 7.5% from 2015 to 2020 while the senior population grew 8.3%.

*"[I was surprised by] the shrinking of the 18-64 year-old portion of the population given the overall population growth and growth in school-age population." – HPP survey respondent*

## Public School Enrollment

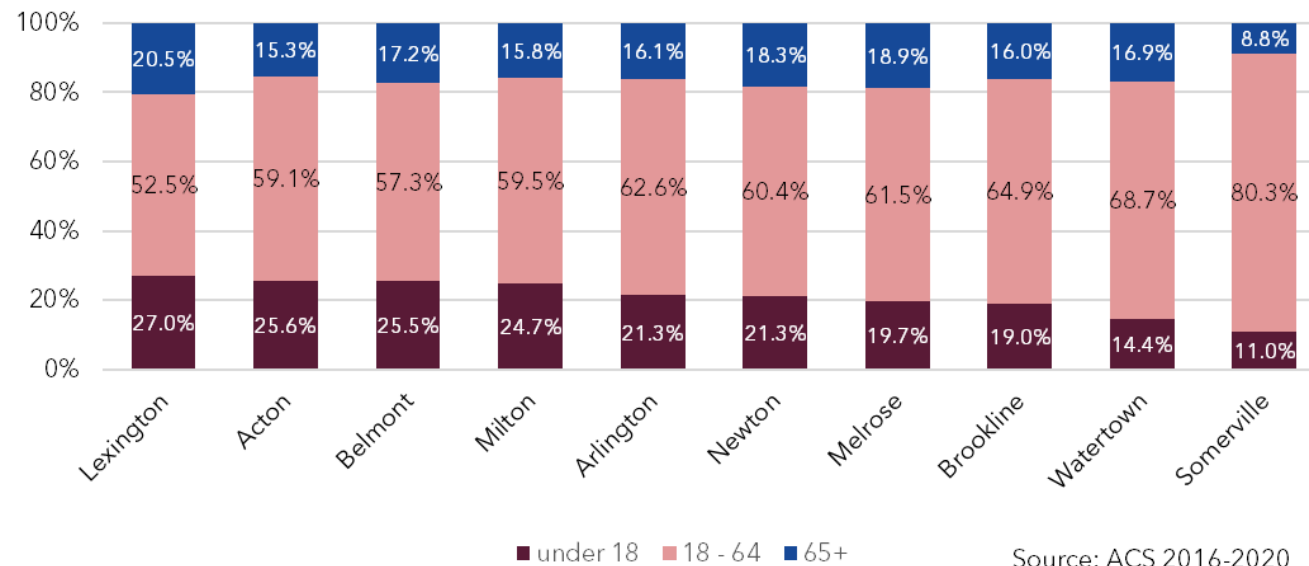
Belmont public school enrollment increased over 7% from 2010 to 2015 and nearly 9% from 2015 to 2020, which was in the middle of the range for all context communities. The most recent data from the Massachusetts Department of Elementary and Secondary Education show that enrollment has decreased by 7% or 344 students since 2020.

**Figure 11:** Change in Population by Age, 2015 - 2020



Source: ACS 5-year estimates, 2011-2015 and 2016-2020

**Figure 12:** Population by Age Bracket

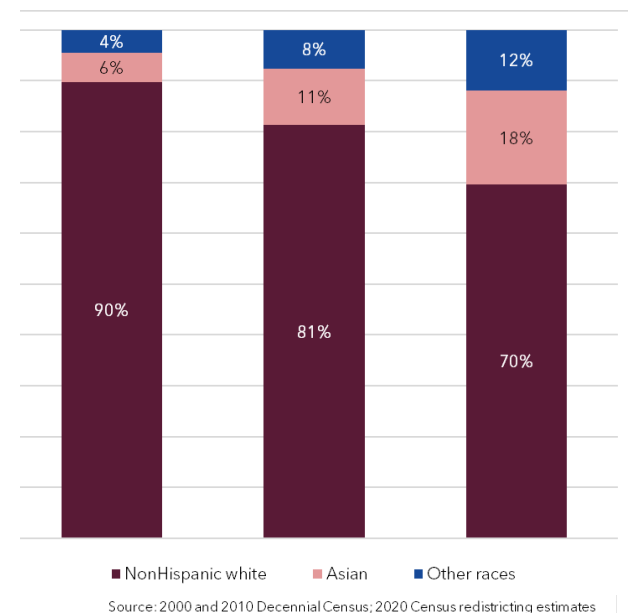


## Race/Ethnicity

**Racial diversity continues to increase in Belmont, mostly driven by a growing Asian community.** Non-Latinx white residents make up 70% of Belmont's population, down from 79% in the last HPP. Belmont's non-Latinx White population is the same as Newton's (70%) and is in the middle of the range for context communities. People who identify as Asian now make up 18.5% of Belmont's population.<sup>4</sup>

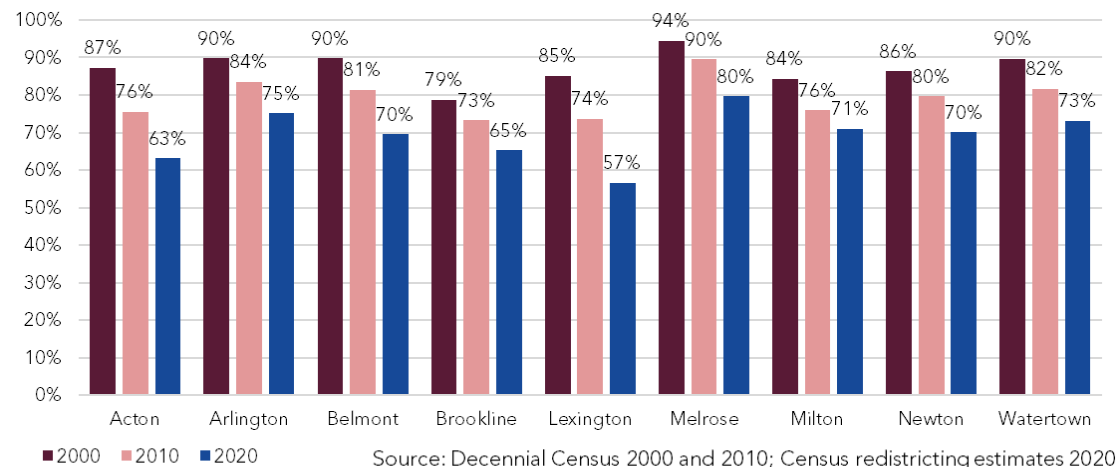
Residents expressed mixed reactions to the change in racial demographics. While many were heartened by the

**Figure 13:** Racial Demographics in Belmont



<sup>4</sup> Margins of error for other race/ethnic categories are too large to present as reliable data.

**Figure 14: Change In White Population Over Time, Context Communities**



growing racial diversity in Town, others lamented that Belmont’s racial and ethnic diversity remains low.

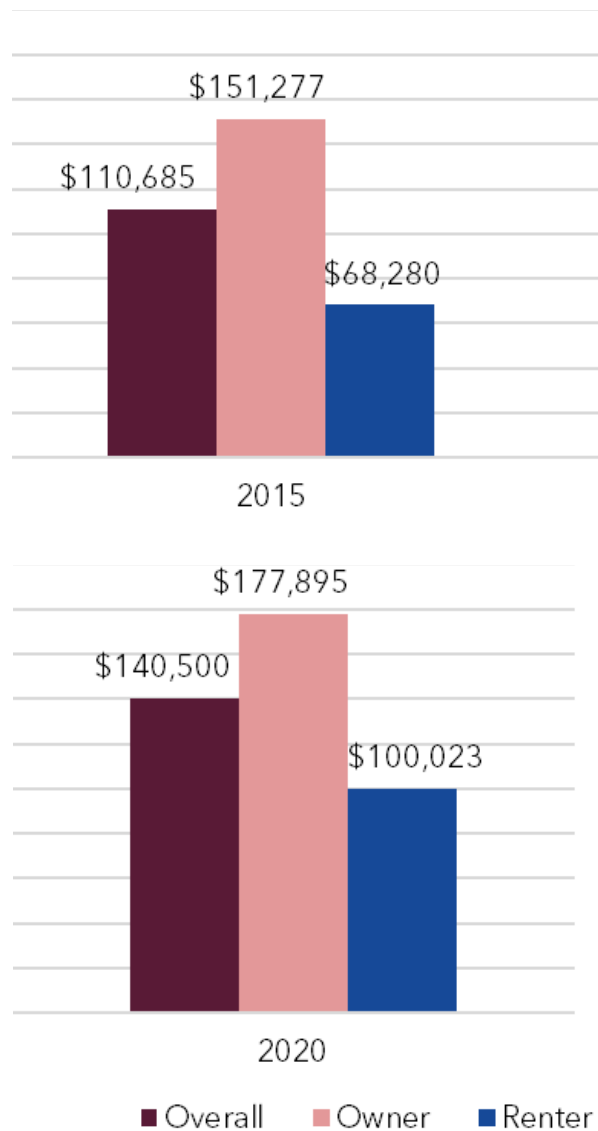
*“I am pleased to see that Belmont is becoming more diverse than I previously thought was true. Excellent!”*  
– HPP survey respondent

*“I am disturbed by Belmont’s low proportion of Black and Latinex residents, especially compared to comparable communities.”* – HPP survey respondent

## Household Incomes

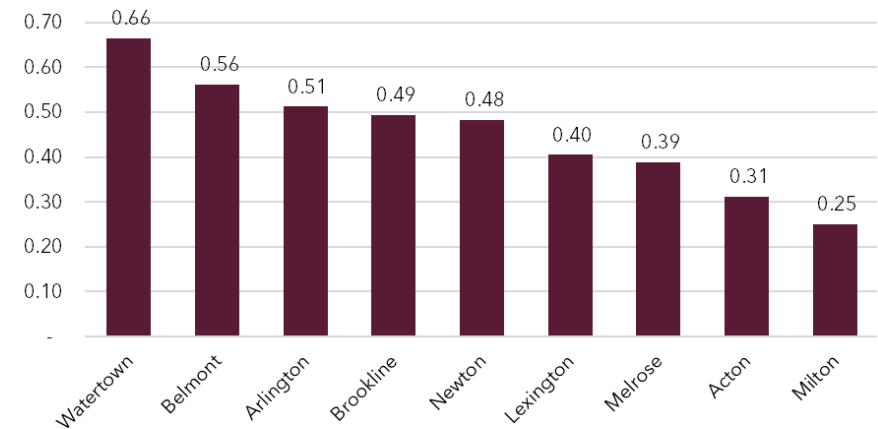
**Household incomes are very high in Belmont, but the gap between renters and owners has shrunk.** The median income of renter households is \$100,023, which is 56% of the owner median of \$177,895. In the last HPP, renter median incomes were recorded at less than half of owner median incomes. Belmont has the second highest ratio of renter to owner median incomes among all context communities. This ratio is a measure of the difference between renter median income and owner median income. The higher the ratio, the closer the two medians are to each other.

**Figure 15:** Median Household Income by Tenure, 2015 - 2020



Source: ACS 2016 - 2020 and 2011 - 2015

**Figure 16:** Ratio Of Renter: Owner Median Income, Context Communities



Source: ACS 2016 - 2020

## Housing Stock

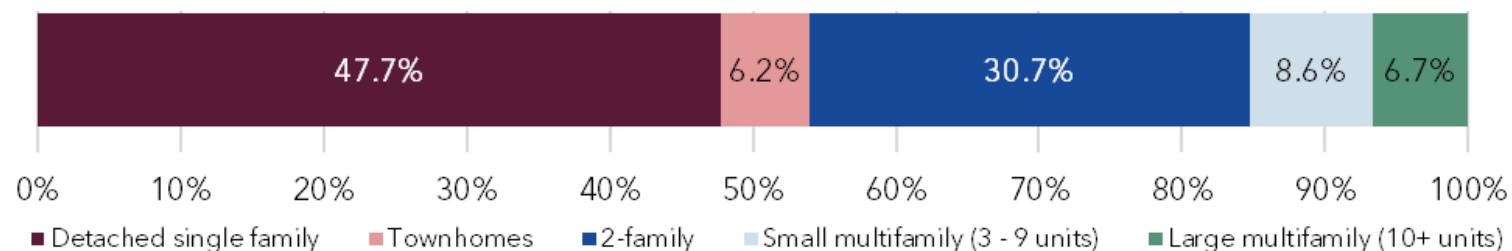
The age, type, and size of the current housing stock in Belmont does not meet the needs of many households in the community, particularly renters and small households.

## Housing Stock by Type

The distribution of housing types has not changed since the last HPP. Detached single-family homes (48%) and duplexes (31%) continue to make up more than 80% of the housing stock in Belmont. This share of single-family homes is the same as when the 2018 HPP was adopted<sup>5</sup>. Buildings with 5 or more housing units make up 8%.

<sup>5</sup> NOTE: New multifamily housing production since 2018 is not captured in American Community Survey Data. See the development pipeline and permit data section for more information.

**Figure 17: Housing Stock by Type (Number of Units)**



Belmont's population is changing, as are the needs of its householders. To meet a wide variety of housing needs, the town needs to expand and diversify its housing stock. Though Belmont has a lower share of detached single-family homes than many context communities, Belmont could have a greater supply of other small- to mid-sized multifamily housing. This type of housing is sometimes referred to as "missing middle" housing. Facilitating the development of this housing can result in homes that are more affordable in the marketplace, often due to smaller size. This is referred to as naturally-occurring affordable housing (NOAH).

## Tenure

**The highest share of Belmont renters live in two-family homes, while the highest share of homeowners live in detached single-family homes.** Two-thirds of Belmont households own their home (64%), which is in the middle of the range for all context communities. Over two-thirds (67%) of ownership housing units are detached single family homes and another 7% are attached single-

family homes (condos). In contrast, 44% of renters live in duplexes and another 37% live in larger buildings with three or more housing units.

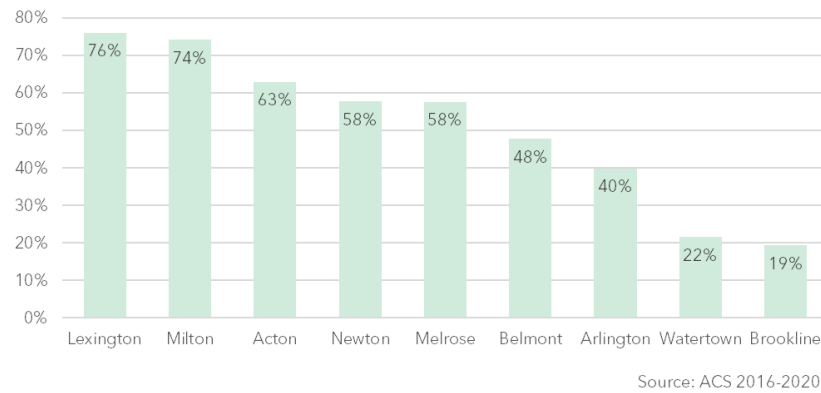
*"... That only half the town lives in single family detached is very surprising. Belmont may want to change its slogan to "the town of multi-family homes"  
– HPP survey respondent*

## Housing Stock by Age

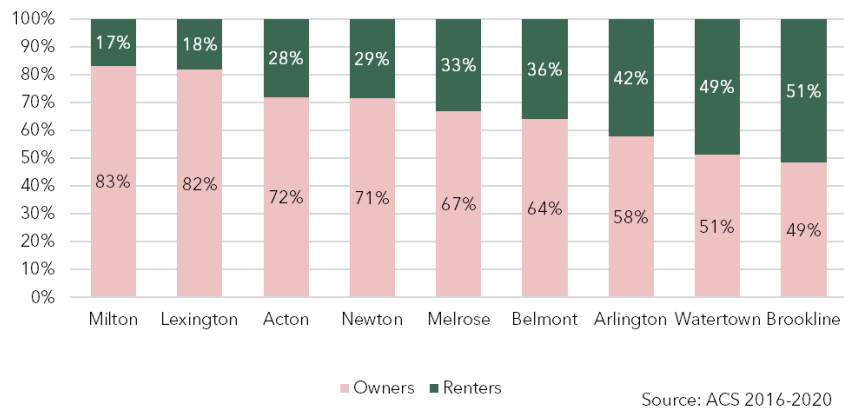
**Belmont's housing stock continues to age, with very little new housing production.** Nearly 60% of homes were built before 1940 and just over 6% since 2000.



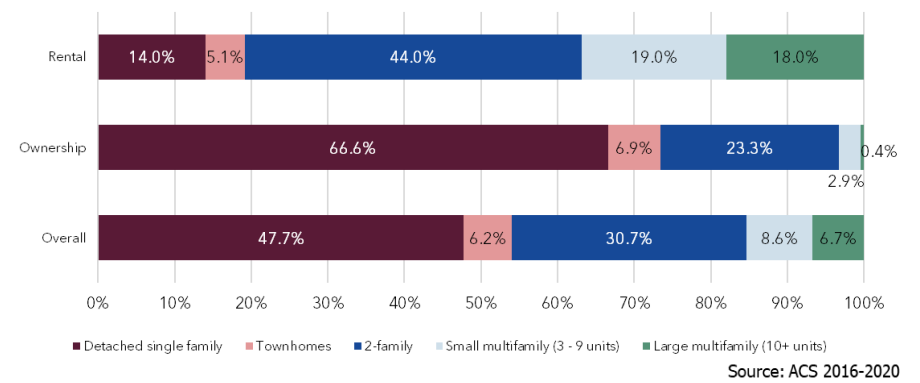
**Figure 18: Detached Single-Family Houses as Share of Total Housing Stock**



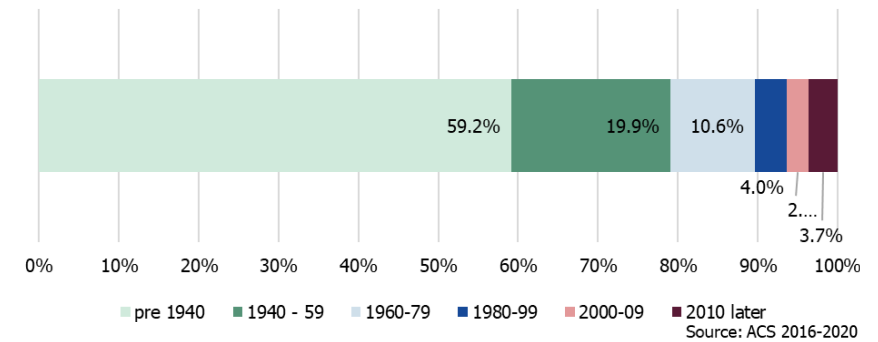
**Figure 19: Detached Single-Family Houses as Share of Total Housing Stock**



**Figure 20: Housing Stock by Unit Size, By Tenure**



**Figure 21: Housing Stock Age**



## Building Permits and Development Pipeline

There has been little housing production in Belmont since the last HPP was adopted in 2018. In the years prior to 2018, 423 building permits were issued, of which 412 were for multifamily housing. Since 2018, only 6 building permits have been issued.

**Figure 22:** Housing Production Over Time

Year	Single Family Units	Multi-family Units	Total Building Permit Units
2015	4	298	302
2016	6	2	8
2017	1	112	113
2018	2	0	2
2019	1	2	3
2020	1	0	1
2021	0	0	0
<b>TOTAL</b>	<b>15</b>	<b>414</b>	<b>429</b>

## Housing Affordability

Market-rate housing costs are increasingly unaffordable, and rates of cost burden continue to grow for both owners and renters.

### Low Income Status

Though the overall median household income rose almost \$30,000 since the last HPP, to \$140,500, low-income residents still make up over a quarter (27%) of Belmont residents.<sup>6</sup> This includes 9% of households who are extremely low-income, 7.5% very low-income, and 10% low-income.

**Renters are more than twice as likely as owners to be low-income.** 19.5% of owner household are low-income, compared to 40.1% of renter households.<sup>7</sup>

### Cost Burden

**Cost burden rates are similar for owners and renters.**

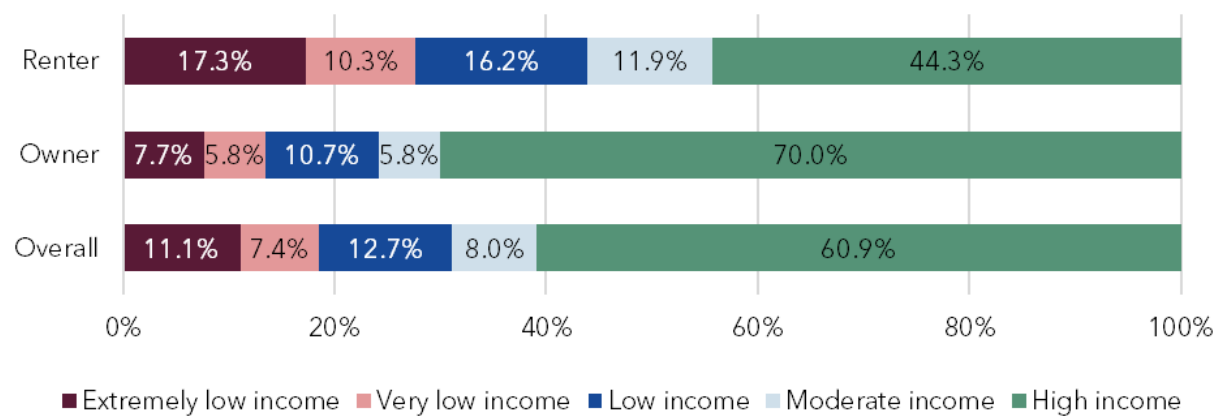
About 30% of all households in Belmont, including 28% of owners and 36% of renters, are cost burdened.

**Belmont has the highest cost burden rates among owners and the lowest cost burden among renters of all context communities.** Both homeowners and renters

<sup>6</sup> CHAS 2014 – 2018; ACS 5-year estimates 2016-2020

<sup>7</sup> CHAS 2014 - 2018

**Figure 23: Income Status by Tenure**



Source: CHAS 2015-2019

face similar rates of cost burden in Belmont, showing that residents are struggling with housing costs, regardless of tenure.

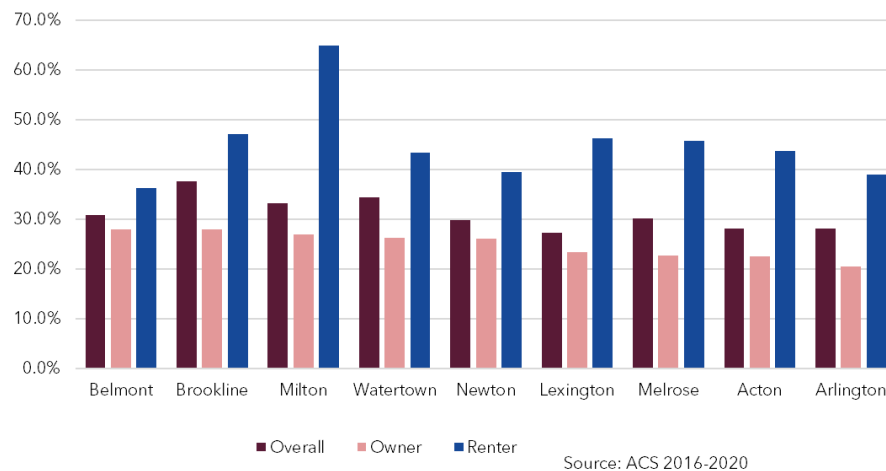
**Low-income and single-person senior households face the highest rates of cost burden.** Just under a third (30.8%) of all households are cost burdened, including 83% of VLI households, 76% of LI households, and 65% of single seniors.<sup>8</sup> ELI households have the highest rate of severe cost burden (64%) of any income group or family type.<sup>9</sup>

*“[I] wasn’t aware how widespread the cost burden problem was.” – HPP survey respondent*

<sup>8</sup> HUD defines senior as age 62 and over. Large families are those with 5 or more people, while small families include two people both under the age of 62, as well as families of 3 or 4 people.

<sup>9</sup> CHAS 2014 – 2018; ACS 2016 – 2020

**Figure 24:** Detached Single-Family Houses as Share of Total Housing Stock, Context Communities



**Rents have remained nearly constant over the past five years.** The median rent for a two-bedroom apartment in Belmont increased by \$100 since the last HPP, to \$2,200. Median rents for 1-, 2- and 3-bedroom apartments changed by 5% or less from 2018 to 2021. This consistency contrasts with most other context communities, which saw rents fall during this period.<sup>11</sup>

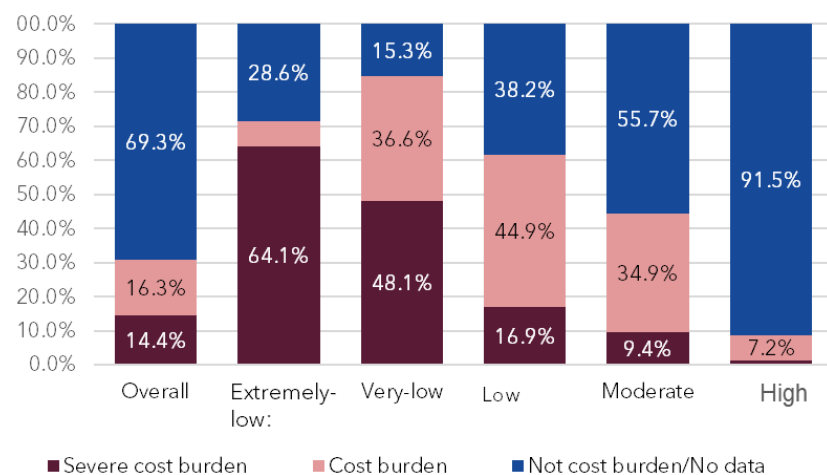
## Sales and Rents

**Home sale prices continue to rise.** From 2016 to 2021, Belmont had the second highest percent change (30.8%) in overall median home sale prices of all context communities. Only Lexington experienced slightly higher growth (31.2%). The median price of a detached single-family home is now \$1,402,500 and the median price for a condo is \$712,500.<sup>10</sup>

<sup>10</sup> The Warren Group

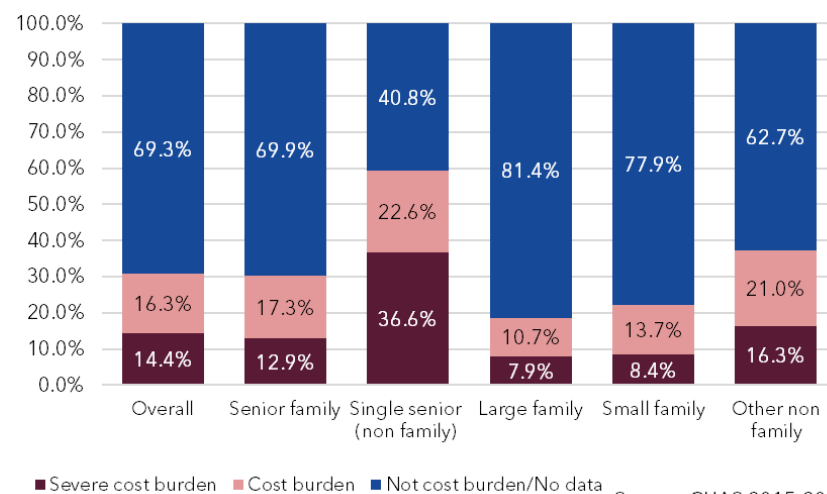
<sup>11</sup> MAPC rental database. Per MAPC policy, 2 bedroom rent is the best comparison of rents across municipalities and aggregate within a municipality.

**Figure 25: Cost Burden by Income Status**



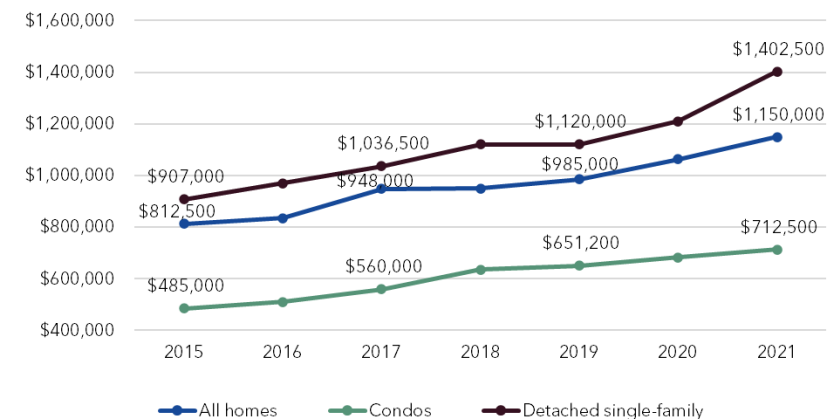
Source: CHAS 2015-2019

**Figure 26: Cost Burden by Household Type**



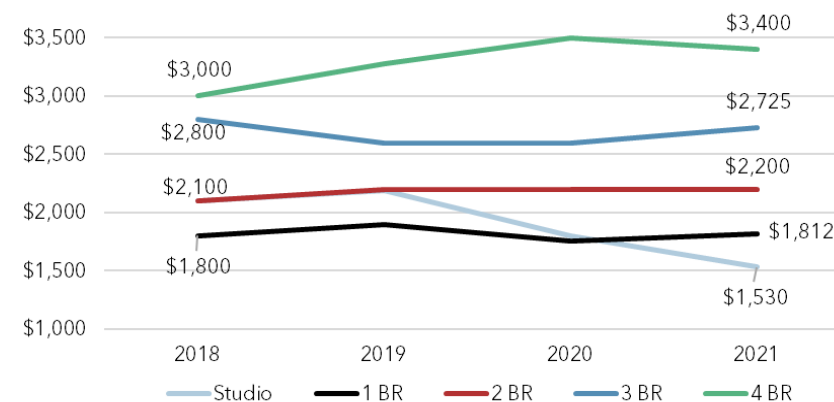
Source: CHAS 2015-2019

**Figure 27: Median Home Sales Prices**



Source: the Warren Group

**Figure 28: Median Rents by Unit Size, Belmont**



Source: MAPC Rental Database



# Local Workforce Affordability Gap

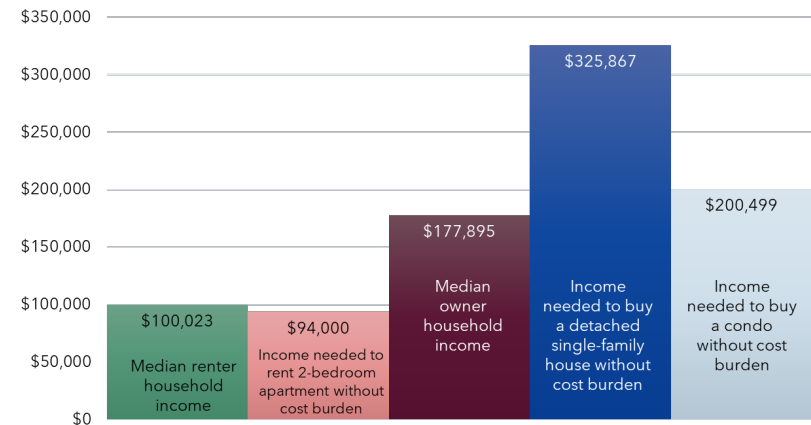
Most people who work in Belmont cannot afford to live in town.

The cost of single-family homes in Belmont is far above what median-income households can afford.

- A household would need to earn \$325,867 to afford the median price of a detached single-family home. This is nearly \$150,000 above the median income of owner households and \$185,000 above the overall median income in town.
- A household would need to earn \$200,499 to afford the median price of condominium in Belmont. This is still \$22,600 above the median income of owner households and \$60,000 more than the overall median income.<sup>12</sup>
- A household would need to earn \$94,000 to afford the median rent for a two-bedroom apartment. This is about \$6,000 below the median income of renter households – demonstrating that many households rent in Belmont because they cannot afford to buy.

<sup>12</sup> Assumes 20% down payment and 5.5% interest rate on a conventional 30-year mortgage.

**Figure 29: Housing Affordability in Belmont**



**Only three of the largest employers in Belmont pay enough for someone to afford median rent.** A household would need to earn \$82,480 a year to be able to afford the median rent of \$2,062 and not be cost burdened. Of the 10 largest sectors (by number of employees), only Professional Services, Construction, and Financial Activities have average wages that exceed this amount.<sup>13</sup>

<sup>13</sup> Executive Office of Labor and Workforce Development (EOLWD), ES-202 Average Employment and Weekly Wages

**Figure 30:** ES-202 Average Employment and Weekly Wage Data by Top Industry Sectors

Top sectors (by employees)	Average Monthly Employment (people)	Number of Establishments	Average Weekly Wage (2018)	Escalated 3% annually	Annual Wages
Education and Health Services	4,151	160	\$1,004	\$1,097.10	\$57,049.09
Elementary and secondary schools	902	5	\$1,262	\$1,379.02	\$71,709.12
Trade, Transportation and Utilities	823	103	\$949	\$1,037.00	\$53,923.89
Leisure and Hospitality	733	51	\$480	\$524.51	\$27,274.47
Other Services	495	164	\$633	\$691.70	\$35,968.20
Restaurants and other eating places	462	36	\$371	\$405.40	\$21,080.89
Professional and Business Services	451	156	\$1,549	\$1,692.63	\$88,016.97
Construction	333	54	\$1,463	\$1,598.66	\$83,130.30
Financial Activities	313	69	\$1,851	\$2,022.64	\$105,177.16
Child day care services	268	19	\$609	\$665.47	\$34,604.48

Source: Executive Office of Labor and Workforce Development (EOLWD), ES-202 Average Employment and Weekly Wages

**Figure 31:** Town of Belmont Website Job Postings - 10/5/22

Position	Annual Pay
Community Dev - Code Enforcement Officer	\$84,952
Community Dev - Planner	\$96,843
Facilities - Plumber	\$80,458
Facilities - Lead Custodian	\$62,280
Facilities - Lead Supervisor	\$75,000
History - Librarian	\$63,856
Recycling Coordinator	\$84,952
HR Director	\$130,000

*“The income required to buy a detached single family home without cost burden is astounding.” – HPP survey respondent*

This HPP is an opportunity for the Town to better understand and discuss the connection between housing and other top community goals, including supporting the local commercial activity. The housing context in Belmont is closely connected to its economic context, as housing patterns and availability impact the local workforce, business owners, and development interests. In considering community goals for housing production, it’s important to keep in mind that housing often supports economic development by:

- Attracting new residents, especially families and young professionals, who will become new patrons for local businesses and services.
- Providing new, smaller homes that are well-suited for existing residents to downsize or age in place. This maintains current residents’ support of local businesses, while making larger housing types available for larger families and households.
- Locating new housing near commercial districts and transit, like Belmont Center, Cushing Square, and Waverly, can help reduce traffic and improve walkability in these important commercial centers.
- Supporting the local workforce with new affordable housing options. Currently, most Town employees, like fire fighters, teachers, and parks employees, cannot afford to live in Belmont. More

housing at a diversity of scales and costs provides an opportunity for these community members to live in Town as well as work here.

- Belmont's previous HPP also noted this connection between housing and economic opportunity:

*"Many who work in [local] jobs are not likely to live in Belmont due to its lack of housing they can afford. ... The benefits of working where you live are enormous including shorter and less expensive commutes (which also affects greenhouse gas emissions), the ability to fully integrate into and take part in community life, increasing the general diversity of the community, and benefiting from the "local multiplier effect" when local residents spend their money in local economic markets."*

## Affordable Housing Supply

**There is still only one Affordable Housing unit for every four eligible household.** There are 673 housing units on the State SHI<sup>14</sup> and 2,630 eligible low-income households.

Since the 2018 HPP was adopted, Belmont has dramatically increased its Subsidized Housing Inventory (SHI) (see housing terms on page 14 for SHI definition), from 3.08% to 6.65%. The Town should be commended for this progress, but more deed-restricted Affordable Housing units are still needed.

For the 2,630 income-eligible households in Belmont, there are 763 housing units on the SHI—a ratio of one unit for about every four eligible households (DHCD, 2022). But since a share of SHI units developed through 40B are market-rate rentals, the need is even greater.

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<sup>14</sup> Town-provided SHI listing, July 2022.

5

Community Feedback





## Fall Engagement

In November and December 2022, the planning team held a public engagement campaign to launch the community engagement process. The campaign consisted of a live presentation on November 3rd held both in-person at the Beech Street Center and remotely on Zoom. The live event was followed by an asynchronous online survey that was open until December 9th.

The two activities were designed to be complementary and reach as many Belmont community members as possible. During the live event, MAPC, Town staff, and Housing Trust members outlined the planning process, shared data about demographics and housing in Belmont, and solicited feedback about the public's vision for Belmont's future and discussed potential housing priorities.

Approximately 60 people participated in the event, including 15 in person and 45 participants on Zoom. A video of the webinar and copy of the presentation was posted on the project website for viewing afterwards.

## Survey

The online survey offered participants an opportunity to review the same information that was presented during the in-person event then respond to a series of questions about their housing vision and priorities. The survey was hosted on the web-based survey tool Qualtrics. Approximately 558 people (2.9% of Belmont adults) accessed the survey, with an average response of about 300 per question (1.5% of Belmont adults).

The survey presented information and solicited feedback across several sections:

- **About You:** Participants could choose to give demographic and housing information about themselves; including if they joined the live webinar.
- **About the Plan:** Participants were presented with information about Housing Production Plans, this process specifically, and the plan for public engagement moving forward.
- **Existing Conditions Data:** Participants were presented with data points on Belmont's population, housing stock, and housing affordability. After each data point, participants could say whether that data was surprising or not and provide further feedback. Participants were

also asked about additional information they think would be important for the plan.

- **Housing Priorities:** Participants rated 17 potential housing priorities that the plan could address. The list of potential priorities was based on existing conditions data. Participants could also offer additional housing priorities for consideration in the HPP.
- **Housing Vision and Goals:** Participants were asked for five words or phrases that describe their vision for the future of Belmont. Participants then rated the priority of housing goals from the Town's previous HPP, before rating the priority of additional housing opportunities.

## Participant Profile

Participants could choose to answer questions about their demographics and housing situation. Their answers were roughly compared to Belmont's overall population, though these comparisons are not always direct and should be taken only as illustrative. Highlights of this data include the following data points:

### Housing tenure and type:

- 79% of respondents indicated they live in their own home in Belmont.

- 41% living in the town for 21+ years. 8% of respondents indicated they have lived in Belmont from 1-3 years and 23% for between 4 and 10 years
- 66% of survey respondents indicated that they live in a detached single-family home; 23% indicated that they live in two-family home/duplex.

### Age composition:

- 23% were between the ages of 45-54, similar to the 55-64 age group with 22% of respondents
- 35-44 and 65-74 year old groups each had 19% of respondents
- 4% of responses were between the ages of 25 and 34 years old

### The racial and ethnic diversity of the survey participants is not highly diverse:

- 85% of respondents identified as White
- 7% of respondents identified as Other race
- 5% of respondents identified as Asian



### Household composition size varied:

- 37% of respondents live in a 2-person household
- 28% of respondents live in a 4-person household
- 9% of respondents indicated that they live in a 5+ person household

In addition, 88% of respondents did not attend the live forum on November 3rd, 2022. This indicates that the survey reached far more people in Belmont than the point in time event alone.

### Responses to Existing Conditions Data

After responding to general demographic questions, respondents were asked if they would like to review data on demographics, housing stock, and housing affordability in Belmont. If they selected Yes, they were taken to a section with demographic, housing stock and housing affordability data reflected. They were then asked to respond to a series of questions.

#### Population:

- 45% of respondents found the data on Belmont's population size and growth trends to be surprising.
  - One respondent noted that *"Nine percent overall growth between 2010 and 2020 [was] higher than I would have guessed."*

- 40% of respondents found the age composition data to be surprising
  - One respondent was surprised by *"The shrinking of the 18-64 year-old portion of the population given the overall population growth and growth in school-age population."*
  - Another respondent said, *"I thought the town was aging overall more than it actually is."*
- Senior population data was found to be the least surprising to respondents (9%). However, housing for seniors was rated as a top housing priority. This could indicate that respondents are aware of, but not surprised by, Belmont's senior population and their housing needs.

#### Housing Stock:

- Age of the housing stock was surprising to just over a third of respondents.
- Homeownership rate and composition of housing types/sizes both received just under a third of responses with the same percentage of responses.
- In general, this data on Belmont's housing stock was all equally surprising, with no data in particular being more surprising than others. Half of respondents to this question indicated that no

data was surprising, or nothing was particularly surprising.

- A few quotes from respondents in response to this data:
  - *"Why doesn't high population growth imply increasingly newer housing? Where are people moving into? Belmont hasn't had lots of vacant housing."*
  - *"I knew we had a lot of rentals but didn't realize it was over a third!"*
  - *"The low rate of owner occupied two families is surprising. That only half the town lives in single family detached is very surprising. Belmont may want to change its slogan to 'the town of multifamily homes.'"*

### **Affordability:**

- The data point about Belmont's affordability that was found the most surprising as was the Housing cost burden (overall). This was also rated as the highest housing priority.
- Household cost burden (household type or income bracket) was also surprising for 38% of respondents.

- Local affordability gap and households with low incomes were both surprising to about one-third of respondents.
- Median home prices were the least surprising (10%).

### **Alignment with responses to housing priorities:**

- Overall cost burden and local affordability gap were rated as two of the highest housing priorities as well two of the most surprising data points
- In contrast, the breakdown of cost burden by income / household type was the second most surprising data point in this category, but rated as a low housing priority.
- A couple of quotes from respondents:
  - *"I wasn't aware how widespread the cost burden problem was."*
  - *"The income required to buy a detached single family home without cost burden is astounding."*
  - *"I was surprised that the cost burden is so disparate between owners and renters; I was aware of the affordability gap but not to this extent and hadn't seen the data reflect this."*



## Housing Priorities:

This question asked respondents to choose their top three housing priorities from a list of 17 presented data points about housing in Belmont. Amongst current housing priorities, the overall housing cost burden, amount of affordable housing (SHI) and local affordability gap were identified as the three greatest housing needs or concerns for Belmont. These were rated as priority by 40%, 36%, and 26% of respondents, respectively.

Participants could also add in housing priorities not included in the list. The most commonly cited priorities included:

- Barriers posed by current zoning or permitting process
- Lack of smaller housing types
- Lack of housing density near transit, and a desire to increase density appropriately across town
- Sustainability and climate
- Opportunities for aging household to downsize
- Current residential tax burden

## Housing Goals

Respondents were first asked to prioritize three housing goals from the Town's previous HPP. Each goal relates to housing for a specific population.

- **Housing for Seniors.** Almost half of total respondents (49%) indicated that housing for seniors was a High priority, with another 37% indicating it as a Medium priority. Senior housing received the least Low priority votes (14% of respondents) of any previous housing goals.
- **Housing for New Families.** About one-third (32%) of respondents felt this was a High priority. Another 44% indicated that New Families housing was a Medium priority
- **Housing for households with extremely- and very-low incomes.** Almost half of total respondents (46%) indicated that Housing for households with extremely- and very-low incomes is a High priority. This parallels responses from the Housing Priorities sections with greatest housing needs or concerns identified by many as Housing cost burden (overall), Amount of affordable housing (SHI) and Local affordability gap.
  - Another 30% of respondents rated this goal as Medium priority.

Focus group respondents strongly supported goals for senior and ELI / VLI housing, with slightly lower support for housing for new families.

Next respondents identified the groups for which they felt housing should be targeted. While the previous question asked respondents to rate previously established housing goals, this question asked participants to select as many populations as they felt were a priority for new housing. The three most commonly chosen populations were:

- Seniors seeking to downsize (68% of respondents rated this as a high priority)
- Local workforce (i.e. teachers, firefighters, etc.) (57%)
- People from diverse ethnic/racial backgrounds (53%)

Respondents were also asked to identify the housing types they felt should be in Belmont. Like the previous question, respondents could choose as many housing types as they wished.

- Housing near transportation options was identified the most by respondents (70%)
- Smaller housing types (such as cottages, duplexes, townhomes), mixed-use developments (commercial on ground floor and residential

above), and Reuse of existing buildings received similarly high ratings (around 60%)

- Single-family renting and Housing near jobs was identified the lowest priority housing types (20% and 22%, respectively)

## Focus Group Feedback

Focus group participants were asked about housing priorities and goals. Participants did not coalesce around a primary target population, though did moderately or strongly support all of the previous HPP goals. In addition, focus group feedback emphasized the importance of the following features and characteristics for new housing in Belmont:

- **Larger unit sizes for seniors.** Many participants suggested that seniors don't want tiny apartments, especially those downsizing but also those who hope to age in place. An extra room allows for guests, such as their adult children, and/or a caregiver.
- **Quality and sustainable design.** Participants want to see landscaping and high-quality design included in new construction. Focus groups prioritized sustainability both for the environmental impacts as well as the potential cost saving to residents.

- **Mix of housing types.** Desire to see more townhomes, ADUs, and low-density multifamily housing. There was also a preference for mixed-use and mixed-income developments.

## Gaps in Participation

High participation in the Fall survey reflects the high level of civic engagement within the Belmont community and the virtual nature of engagement during a pandemic. While the online survey reached far more residents than would have been possible with a live event alone - around 60 people joined the webinar on November 3, compared to 541 accessing the survey- participants did not fully reflect the diversity of Belmont. Some of the notable takeaways from the demographic makeup of survey participants includes:

- **Race and ethnicity.** 85% of survey respondents identified as White and 5% identified as Asian, compared to 70% / 18% of Belmont population overall. White people were overrepresented in the survey responses, and the project team sought to address this disparity in future engagement.
  - However, the survey response options did not specific 'non Latinx White', as is done in the census estimates. Thus, racial and ethnic

identities may not align between the survey and census estimates.

- **Housing tenure.** 79% of survey respondents own their home, compared with 64% of Belmont households overall. This overrepresentation of homeowners reflects a common occurrence in planning projects; the project team sought to mitigate this and other common engagement patterns by hosting focus groups with target populations.
- **Housing types.** People living in detached single-family homes were overrepresented in these activities. Two-thirds of respondents live in a detached single-family home, compared to 48% of Belmont households overall. However, the distribution of housing types in survey responses perfectly aligns with the distribution of housing types of Belmont homeowners; which makes sense given that the large majority of respondents owned their home. The project team sought to expand outreach to renters, especially those in larger multifamily properties, in future engagement.
- **Age.** Survey respondents represented a good range of ages. Seniors were somewhat overrepresented and young adults somewhat underrepresented in survey responses. 19% of

respondents were age 65 – 74, compared to 9% of the overall Belmont population, while 4% of respondents were age 25 – 34, compared to 9% overall. In fact, 83% of survey respondents were between age 35 and 74, compared to just over half (52%) of all Belmont residents. This difference reflects far fewer young people (youths under age 18) and older adults (over age 74) participating in the survey than living in Belmont, which is not surprising given the focus of the engagement and the ability of young and older adults to participate in the activities. It is encouraging to see participation from a range of ages, as people's housing needs and desires change over the course of their lives.

## Winter Engagement

In January 2023, the Belmont Housing Trust hosted a second public forum to gather community input on housing opportunities. Members of the Housing Trust presented information about strategies for creating more Affordable Housing units in Belmont. Following the presentation participants broke into small groups and were asked to share their opinions about the location of future housing development in Belmont. Results from the exercise showed support for a variety of housing types on

the sites that were presented for potential new housing development and redevelopment.

## Spring Engagement

In March 2023, the planning team held a third public engagement campaign to collect public input—this time on the plan's recommended goals and potential strategies. The campaign consisted of a live presentation held both in-person at the Belmont Public Library and remotely on Zoom. During this event, the planning team presented draft goals and potential strategies that could address those goals. Participants were also asked to share their opinions about the location of future housing development in Belmont. Approximately 40 people participated in the event, including 12 in person and 30 participants on Zoom.

# 6

## Factors Affecting Development





# Overview

Most housing in the U.S. is provided by private developers, contractors, financial institutions, brokers, and other specialists working together to deliver new housing at a variety of scales. The government regulates this market through rules and incentives built into local, state, and federal regulations.

Whether housing is produced in any one location is influenced by those regulations, as well as numerous natural, social, economic, institutional, and infrastructural factors. This chapter of the HPP considers the various factors affecting housing development in Belmont, including land-based constraints, municipal capacity, local zoning, and local housing tools, such as programs and funding sources.

# Land-Based Constraints

## Dedicated Open Space

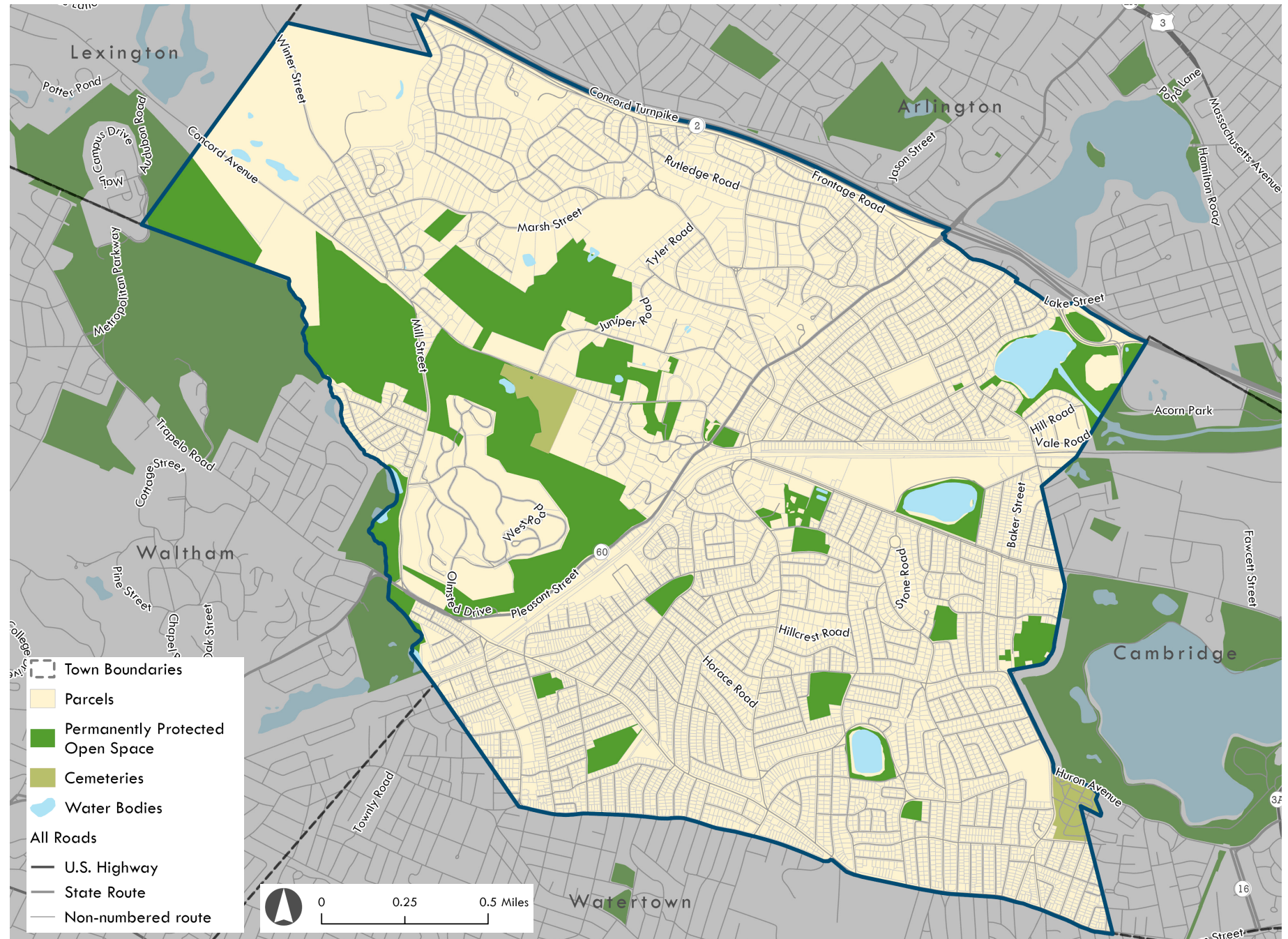
Open space makes up a sizeable portion of western Belmont. Areas preserved as open space includes those preserved in perpetuity, such as the McLean Open Space and Cemetery Subdistricts (Lone Tree Hill conservation area and Highland Meadow Cemetery), Rock Meadow conservation area, and Mass Audubon's Habitat Education Center; current private open space, such as the Belmont Country Club; cemeteries; and neighborhood parks.<sup>15</sup>

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<sup>15</sup> Belmont zoning map: [zoning\\_map.pdf \(belmont-ma.gov\)](#); MassGIS MassMapper: [MassMapper](#)



**Figure 32: Belmont Open Space Map**



## Hazardous sites

There are few hazardous sites in Belmont. **Figure 33** shows the location of known Active Use Limitations and Chapter 21E designations.

## Waterways & Flood Zones

As an inland community not along a major river, waterways affect minimal amount of land in Belmont. The largest body of water in Belmont is Clay Pit Pond. Multiple wetlands are located in the conservation land in northwest Belmont, including along Concord Ave and Beaver Brook (which runs along the border with Waltham).<sup>16</sup>

The creek behind First Church in Belmont and the Public Library on Concord Ave is a Regulatory Floodway and wetland. Clay Pit Pond is also defined as a Regulatory Floodway. FEMA includes Floodways in Flood Zone AE, which have a 1% annual chance of flooding.

The area immediately around these two floodways and a portion of land east of Belmont High School, along the border with Cambridge, are designated as Flood Zone X, with a 0.2% annual chance of flood or protected by levees from areas of 1% annual chance.<sup>17</sup>

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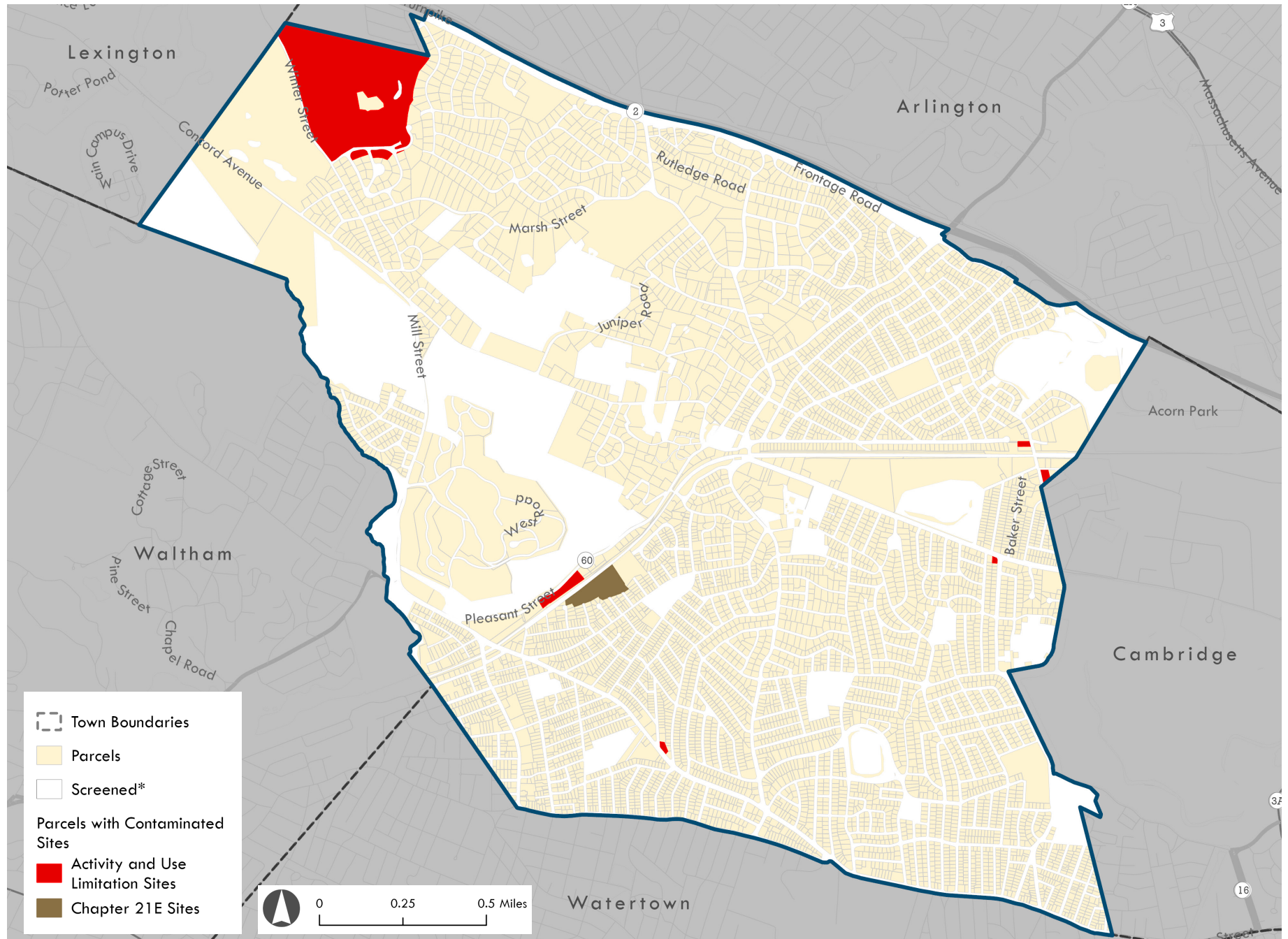
<sup>16</sup> MassGIS MassMapper

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<sup>17</sup> FEMA Flood Map Service Center ([FEMA Flood Map Service Center | Search By Address](#))

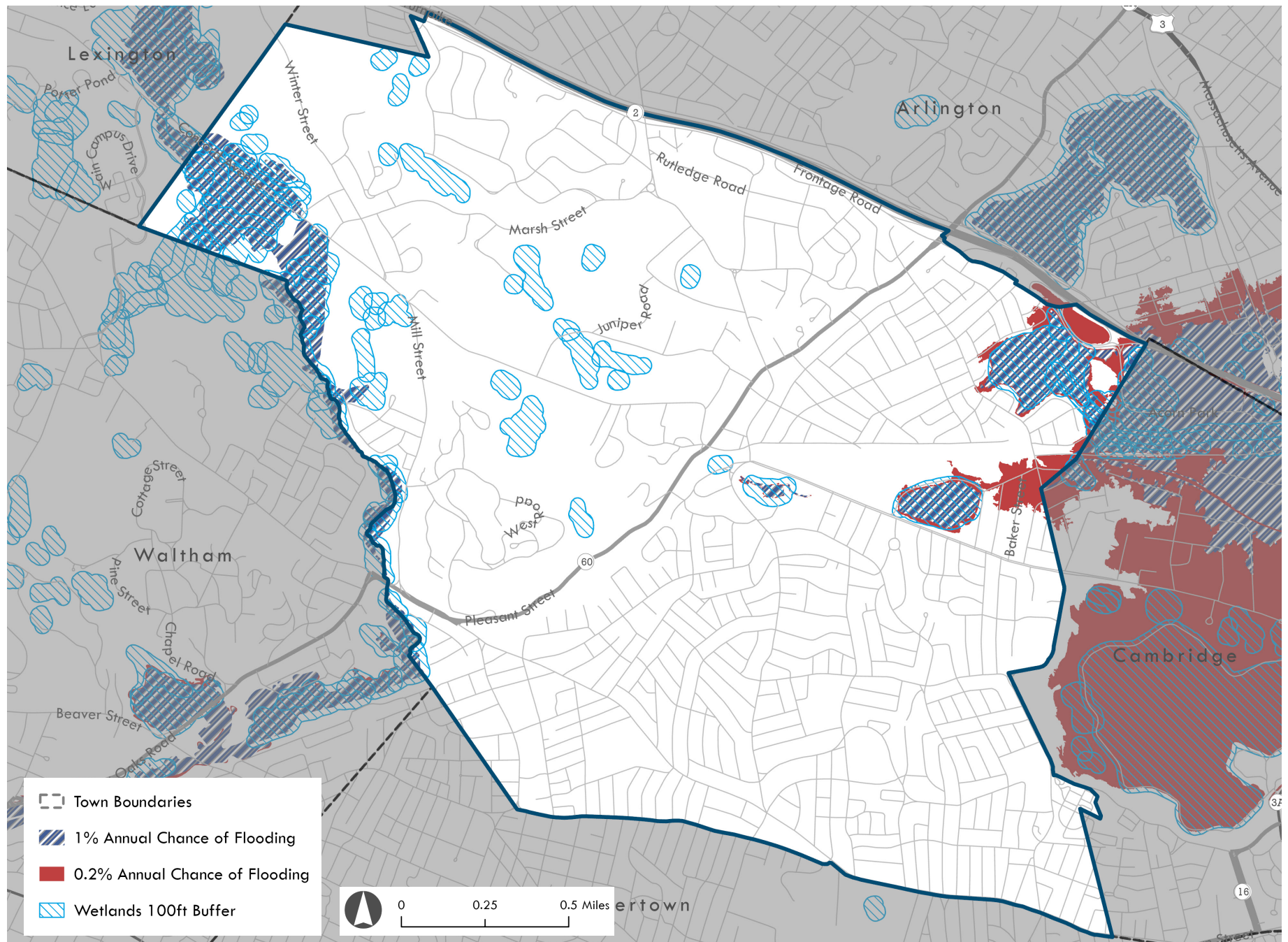


**Figure 33: Belmont AUL Sites**





**Figure 34: Waterways & Flood Zones Map**





# Infrastructure

The availability and condition of infrastructure systems impacts the amount of housing that can be built in any community without new infrastructure investment. Many rural and some suburban communities lack or are significantly underserved by the physical infrastructure that is necessary for new housing. In contrast, Belmont is very well served by its infrastructure.

Though large projects should be assessed for their impact on existing infrastructure systems, infrastructure availability is not a major constraint on development. In fact, some new development can be leveraged as an opportunity to make investments and upgrades to the Town's infrastructure.

## Utilities

Belmont is well served by water and sewer infrastructure due to its connections to the regional Massachusetts Water Resources Authority (MWRA) system.

There are no known water/sewer capacity issues with new residential development in the Town. However, development on certain individual sites may be constrained by having to obtain a street opening permit for newly paved roadways. New development must demonstrate that utilities have sufficient capacity to

provide service and some developments may be subject to additional inflow/infiltration fees to accommodate more intense use. At some sites, development can create opportunities to address larger issues such as drainage and network connectivity.

## Public Transit

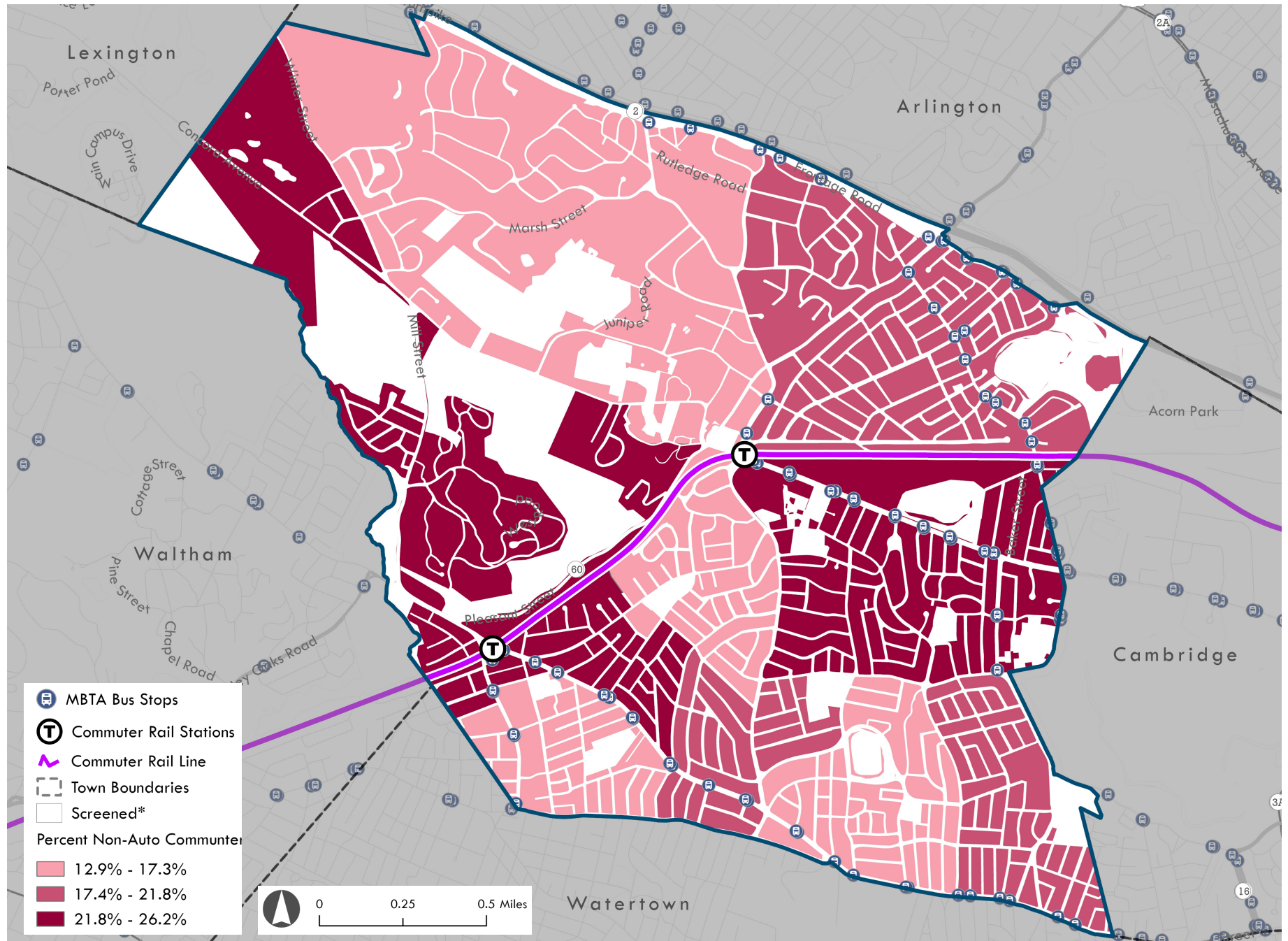
Belmont is well served by the MBTA public transit system. There are two Commuter Rail stations, Waverley Square and Belmont Center, and seven bus lines in Town. Transit lines connect to Cambridge in the east and Waltham / Lexington to the north and east, with access to Boston via bus / train connections.

- **Bus Route 554:** runs to/from Waverley Square to Newton Corner, via Waltham Center
- **Bus Route 73:** runs to/from Waverley Square down Trapelo Road to Harvard Square in Cambridge
- **Bus Route 74:** runs to/from Belmont Center train station down Concord Ave to Harvard Square in Cambridge
- **Bus Route 75:** runs from Harvard Square down Concord Ave, north along the Belmont/Cambridge line to Route 2, and west to Arlmont Village in Arlington
- **Bus Route 78:** runs from Arlmont Village on the Arlington side of the Arlington-Belmont border; down Pleasant Street, Brighton Street, and Blanchard Road; before turning to run down Concord Ave in Cambridge to Harvard Square.
- **Bus Route 76 and 62:** both lines run from Alewife Station to Lexington and make stops along

Frontage Road and Lake Street (parallel to Route 2) in Belmont.

Together, the commuter rail and bus lines provide service within a 10- to 15-minute walk of most of eastern and southern Belmont, while much of northern and western Belmont (areas along Concord Road, McLean, the Hills, and Belmont Country Club) remain inaccessible via public transit.

**Figure 35: Transit Map**



## Pedestrian and Bicycle Infrastructure

In general, there are no main physical barriers to pedestrian and bike access in Belmont. Route 2 runs along the northern border of the community and does not pose a barrier to cross-town access. However, like with many other attributes described in this section, the level of walkability in Belmont varies across Town. Transit access and multiple commercial centers make south and east Belmont highly walkable. North and west Belmont, however, are further removed from commercial centers, transit, and dedicated pedestrian/bike infrastructure.

There are generally sidewalks on main vehicular roads throughout town, though sidewalks are not universal in older residential neighborhoods. The major corridors of Trapelo Road and Concord Ave have dedicated bike lanes identified with sharrows. Bike lane connections are lacking, however, such as the lanes that terminate along Leonard Street in Belmont Center.

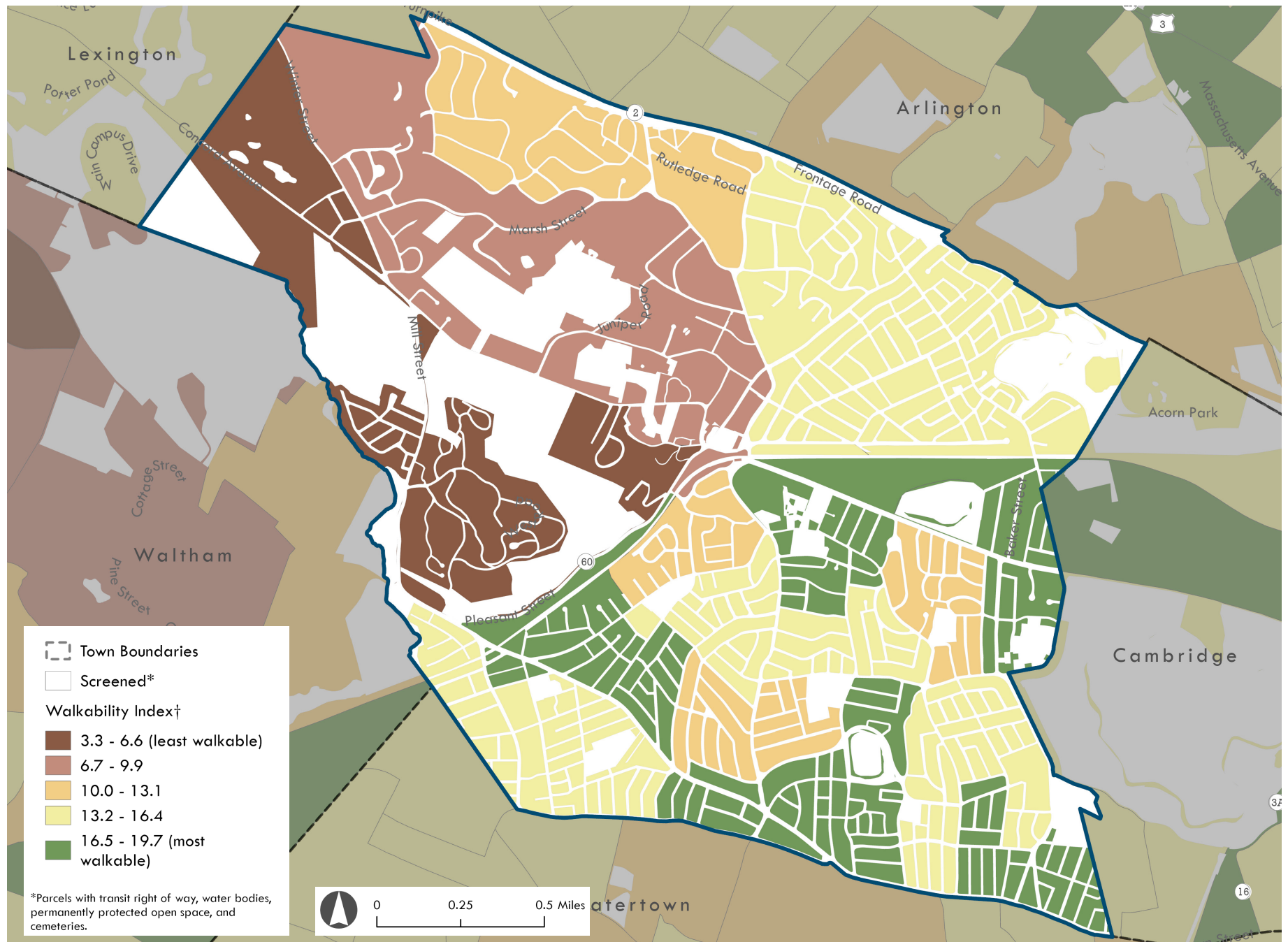
The Belmont Community Path is currently under development as a multi-use path running along the Commuter Rail line. A segment of the path already links the Belmont Street/Blanchard Road area with Alewife station. In the future the path will be extended to serve Belmont Center and, ultimately, connect to Waverley Square and Waltham.

## Roadways and Parking

Residents across the region often voice concerns about the state of traffic in their community. However, data shows that building more parking generally contributes to, not alleviates, traffic congestion in cities and towns. This is because parking availability encourages and facilitates the reliance on personal vehicles. Traffic in Belmont is in part driven by people driving to work or commercial opportunities in other municipalities – mainly Boston, Cambridge, and Watertown. Vehicular patterns are closely tied to the availability of employment and commercial opportunities in Belmont versus the region.



**Figure 36: Walkability Map**



# Municipal Capacity

Staff and resource capacity are important for successful housing planning and development. While there are established offices and boards dedicated to planning and permitting activities in Belmont, staff and volunteer capacity is typically limited.

## Town Planning Office and Staff

Belmont's Office of Community Development oversees all aspects of building construction and permitting. The Department consists of the planning building, engineering, plumbing and gas, and electric divisions. The Department is led by Glenn Clancy, Community Development Director.

- **Planning Division.** The planning division guides planning and land use decisions in Belmont. When fully staffed the division is made up of two planners. Services provided:
  - Professional planning services including plan development and implementation, zoning review and amendments and, grant writing and administration;
  - Project related services including review and discussions of preliminary and final development plans, review of plans submitted

to the Planning Board and/or the Zoning Board of Appeals during Special Permit, Variance, and Design and Site Plan Review hearings, and analysis of impacts from proposed developments on abutting neighborhoods and the Town as a whole;

- Staff to Town committees including the [Economic Development Committee](#), [Historic District Commission](#), [Housing Trust](#), [MBTA Communities Advisory Committee](#), [Planning Board](#) and [Zoning Board of Appeals](#);
  - Public services through direct interaction with residents, developers, property owners and other interested parties.
- **Permitting.** Building permit applications are reviewed by the Building Division, and the Planning Board and Zoning Board of Approvals, as needed. The Building Division issues building permits and certificates of occupancy.

## Appointed Boards

The **Belmont Planning Board** consists of five regular members and one associate. Members volunteer and are approved by the Select Board for 3-year terms. The Planning Board is dedicated to enhancing and improving the physical environment of the town through general



planning efforts. Its responsibilities include drafting zoning proposals, studying land-use patterns, reviewing traffic concerns, and evaluating specific development projects. Additionally, the Board is responsible for conducting public hearings on all zoning amendments and processing applications for Design and Site Plan Review.

The **Zoning Board of Appeals (ZBA)** consists of five regular and three associate members. Members volunteer and are approved by the Select Board for 5-year terms (associate members serve for three years). The ZBA reviews and decides on all Variance and most Special Permit requests, in close consultation with Planning Division staff. The ZBA also often consults with the Planning Board and other appropriate boards, committees, and departments in Town to consider the benefits and potential impacts of proposed development. The ZBA also manages all Comprehensive Permit applications.

## Zoning Regulations

Zoning regulations play a big role in determining housing choices because they control how land may be used, including setting requirements for building use and scale. Massachusetts General Law (M.G.L.) enables and sets the

parameters of local zoning regulations but zoning bylaws look different town by town.

Land use regulations also have an in-direct but consequential impact on the affordability of housing will be for both owners and renters. When a broader range of housing is available, more people at different income levels, life stages, and backgrounds can find housing that suits their different needs and preferences. Generally, smaller housing types and rental housing are more affordable in the marketplace, and this housing is referred to as “lower-case a” affordable housing.<sup>18</sup>

The feasibility of housing development is affected by numerous zoning related factors, including the number of housing units allowed, the amount of land available for development, and the number of parking spaces a development must provide. The permitting process also affects development feasibility and can impact development finance directly. Arduous and long permitting processes can derail development under review or deter development from being proposed in the first place. A lengthy permitting process increases development timelines which creates uncertainty and can disrupt development financing.

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<sup>18</sup> Housing is considered affordable when it costs no more than 30% of a household's income. The U.S. Department of Housing and Urban Development (HUD) uses this metric in the department's data collection and analysis. When households spend more than 30% of their income on housing, they're considered cost burdened.

A burdensome process may also result in costly design changes and/or give a few members of the public a disproportionate amount of influence over the project's ability to move forward. Insights gathered during a meeting with Town board members during the planning process<sup>19</sup> is used along with an interpretation of the zoning by-laws to evaluate the impact of local permitting processes on housing development, including subsidized Affordable Housing.

The following summary of residential regulations considers with how well Belmont's zoning regulations promote the creation of a variety of housing types and support the development of Affordable Housing. Key findings support recommendations made in the HPP pertaining to regulatory strategies and provide background for the Town's future 3A compliance effort.

**See the detailed zoning audit in the appendix for a full discussion of zoning districts and dimensional regulations, including the extent to which existing zoning does or does not align with the new state law, M.G.L. Chapter 3A.**

## Overview

<sup>19</sup> On January 24, 2023 MAPC staff met with members of the Belmont Planning Board, Zoning Board of Appeals, and other town committees involved in the development process and development partners to gather insights about the Town's development review process. Insights gathered from this meeting inform the interpretation of Belmont's zoning by-laws and the zoning analysis.

The Town of Belmont has 13 base zoning districts that regulate development in the town, comprising four single residence districts, four business districts, and various other districts. Additionally, there are four overlay districts with additional implications for residential development, one of which is a 40-R smart growth overlay district. The location of all base districts and overlay districts is represented in Figure 37. Zoning districts and other regulations pertaining to residential development are described in the following sections which focus on how well these districts allow and promote a variety of housing options.

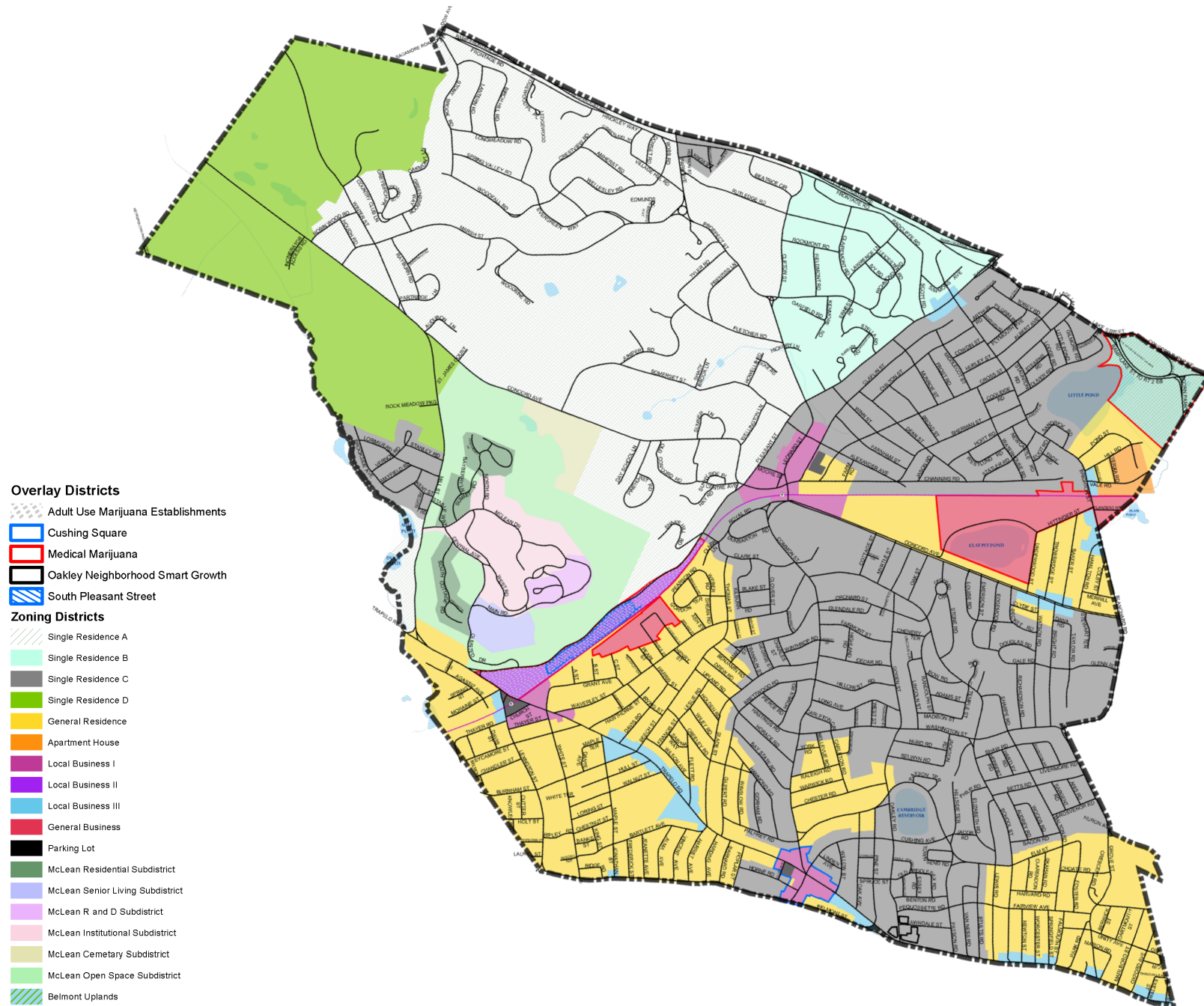
## Residential Districts

### Single Residence Districts (RA-A through D)

Single residences A, B, C, and D districts all allow only the construction of detached single-family homes by right. As is typical for single-family districts, higher intensity, and commercial uses such as mixed-use are not permitted.

**It is noteworthy that attached single-family and two-family dwellings are also not allowed by-right or by special permit.** Conversions of public-school buildings to multi-family buildings, cluster development, and elderly housing are allowed by special permit in the SR Districts. Smaller minimum lot and tract sizes, and lower thresholds for dimensional requirements, allow for moderately greater density in the SR-B and SR-C Districts compared

**Figure 37:** Belmont Zoning Map



to the SR-A and SR-D Districts. See Figure 38 and Figure 39 for use and dimensional requirements.

### General Residence - (GR)

The same residential uses allowed in the SR Districts are allowed in the GR District, but two-family dwellings are also allowed by special permit through the Planning Board. Detached single-family dwellings proposed in the GR District must also undergo site plan and design review by the Planning Board. There are 13 performance standards that development in the GR District must meet pertaining to design, scale, height, architectural features, lighting, landscaping, and other standards. Additional standards are required during the special permitting process. **These standards are intended to preserve the aesthetics of the neighborhoods in the GR District, but the lengthy review and approval process pose barriers to infill development or redevelopment,** including renovations to existing homes. When the minimum GR lot size was raised from 5,000 to 7,000 square feet in 2014, many properties became non-conforming based on lot size, and thus require Planning Board action for simple changes/renovations. See **Figure 38** and **Figure 39** for use and dimensional requirements.

### Apartment House - (AH)

The AH District allows two-family dwellings by-right and apartment houses (developments of five dwelling units or more) by special permit. The Zoning Board of Appeals (ZBA) grants special permits for apartment houses in

**Figure 38:** Schedule of Residential Uses in Zones Allowing Residential Development

RESIDENTIAL USES	DISTRICTS																
	RESIDENTIAL			BUSINESS				MCLEAN RESIDENTIAL SUBDISTRICTS - MD				OAKLEY NEIGHBORHOOD - OL				OTHER OVERLAYS	
	SR – A,B,C,D	GR	AH	LB - I	LB - II	LB - III	GB	1A, 1B, Zone 2	Zone 3, A	Zone 3, B	Senior Living	Church Buildings	Rectory	Senior Center	Triangle	South Pleasant Street Overlay - SPS	Cushing Square Overlay - CS
Detached SF	Y	Y	N	SP	SP	SP	N	-	Y (1)	-	N	Y	Y	Y	Y	SP	-
Attached SF	N	N	N	N	N	N	N	Y	Y (1)	N	N	-	-	-	-	N	-
Two-family	N	SP	Y	SP	SP	SP	N	-	-	-	N	Y	Y	N	Y	SP	-
Three-family	-	-	-	-	-	-	-	-	-	-	-	Y	Y	N	N	-	-
Multifamily	-	-	-	-	-	-	-	-	-	Y(2)	-	N(3)	N	N	N	-	-
Large Conversions	SP	SP	SP	Y	Y	SP	SP	-	-	-	N	-	-	-	-	Y	-
Small Conversions	SP	SP	SP	SP	SP	SP	SP	-	-	-	N	Y	-	-	-	SP	-
Elderly Housing	SP	SP	SP	N	N	N	N	-	-	-	N	-	-	-	-	Y	-
Cluster Development	SP	N	N	N	N	N	N	-	-	-	N	-	-	-	-	N	-
Other Apartment House	N	N	SP	N	N	N	N	SP	SP	SP	N	-	-	-	-	N	-
Mixed-use	N	N	N	SP	SP	SP	N	-	-	-	N	-	-	-	-	SP	Y
Senior Living w/ Services	N	N	N	N	N	N	N	-	-	-	Y	-	-	-	-	Y	-

(1) Age-restricted townhouses

(2) Age-restricted and unrestricted by age

(3) Except as authorized by Section 6C.7.1



**Figure 39: Dimensional Requirements in Residential Zones**

RESIDENTIAL DISTRICTS	SR- A		SR- B		SR- C		SR- D		GR			Apartment House		
RES. USES*	Single-family	Cluster Development	Single-family	Cluster Development	Single-family	Cluster Development	Single-family	Cluster Development	Single-family	Two-family	Elderly Housing	Two-family	Elderly Housing	Other Apartment
Min. Lot Area (sf) **	25,000	180,000	12,000	120,000	9,000	84,000	25,000	180,000	5,000	7,000	5,000	85,000	85,000	85,000
Min. Lot Frontage (ft)***	125	125	90	90	75	75	125	125	50	70	50	100	100	100
Min. Lot Area Per Dwelling Unit Sq. Ft./D.U. ****	-	-	-	-	-	-	-	-	3,500	3,500 *****	3,500	1,200	1,200	1,200
Max. FAR	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Max. Lot Coverage % of lot	20%	20%	25%	25%	25%	25%	20%	20%	30%	30%	30%	30%	30%	30%
Min. Open Space % of lot	50%	25%	50%	25%	50%	25%	50%	25%	40%	40%	40%	40%	40%	40%
Min. Front Yard (ft)	30	30	25	25	25	25	30	30	20	20	20	30	30	30
Min. Side Yard (ft) (i)	15	15	10	10	10	10	15	15	10	10	10	30	30	30
Min. Rear Yard (ft) (i)	40	40	30	30	30	30	40	40	20	20	20	30	30	30
Max. Height ft, (stories)	36 (2.5)	36 (2.5)	30 (2.5)	30 (2.5)	30 (2.5)	30 (2.5)	36 (2.5)	36 (2.5)	33 (2.5)	33 (2.5)	33 (2.5)	60	60	60

\* Conversions of public-school buildings to multi-family development are allowed by special permit in these districts subject to intensity and other requirements in Section 6.3A and 6.3B.

\*\* Refers to minimum tract size in the case of cluster development. Dimensional requirements/other criteria can be modified by the Board of Appeals during the special permitting process.

\*\*\* If cluster developments are split into multiple lots the frontage will be determined by the Board of Appeals.

\*\*\*\* The maximum number of dwelling units within cluster developments are limited according to Section 6.5.3.

\*\*\*\*\* The planning board may modify by special permit if the two-family dwelling has a minimum lot size of 5,000 sq. ft. and a minimum lot frontage of 50 feet.

the AH District. Conversions of public-school buildings to multi-family residential and elderly housing are also allowed by special permit in the AH District. Since the area zoned AH is relatively small, this zone's impact on promoting multi-family housing is limited. See **Figure 38** and **Figure 39** for use and dimensional requirements.

**Figure 40:** Dimensional Requirements in Business Zones that Allow Residential Development

BUSINESS DISTRICTS	LB – I	LB – II and III	GB
RES. USES	Single-family Two-family Large Conversions Small Conversions Mixed-use	Single-family Two-family Large Conversions Small Conversions Mixed-use	Small Conversions Large Conversions
Min. Lot Area (sf)	-	-	-
Min. Lot Frontage (ft)	20	20	20
Min. Lot Area Per Dwelling Unit Sq. Ft./D.U.	-	-	-
Max. FAR	1.25	1.05	-
Max. Lot Coverage % of lot	-	35%	-
Min. Open Space % of lot	-	-	-
Min. Front Yard (ft)	5	10	5
Min. Side Yard (ft) (i)	6 or none	0	6 or none
Min. Rear Yard (ft) (i)	6 or none	20	6 or none
Max. Height ft, (stories)	28 (2)	LB II – 32 (2) LB III – 28 (2)	36

# Business Districts

## Local Business - (LB) I - III

Belmont has several LB Districts in various areas of town, some near transit stations, and others in neighborhood commercial corridors. Allowable uses in the LB I, II, and III Districts are identical except that conversions of large public school to multi-family are allowed by-right in the LB I and LB II Districts and by special permit in the LB III District. All LB Districts allow the following by special permit: detached single-family, two-family, small public school to multi-family conversions, and mixed-use.

Dimensional requirements are very similar across the LB Districts with minor differences in allowable floor area ratio and setbacks. **Density for mixed-use development in all LB Districts is severely limited by maximum height restrictions, which range between 28 and 32 feet over two stories across the districts. This height restriction makes it difficult to build an amount of mixed-use residential units that would have a significant impact on expanding Belmont's housing stock in the LB Districts.** See Figure 38 and Figure 39 for use and dimensional requirements.

## General Business - (GB)

The only residential uses allowed in the GB District are small and large public school to multi-family conversions, which are allowed by special permit by the ZBA.

Permissible height in the GB District is 36 feet, and other dimensional requirements do not differ significantly from the LB Districts. See Figure 40 for use and dimensional requirements.

# Overlay Districts

## McLean Residential Subdistricts - (MD)

The MD District is located at the southwestern area of town, surrounding McLean Drive, east of Mill Pond and Duck Pond. The MD District is divided into six Subdistricts. In general these subdistricts were established to address community concerns about development and open space, including accommodating specific development proposals.

- Apartment house development is allowed by special permit in all residential MD Districts. The Planning Board grants special permits for apartment house developments in the McLean Districts.
- Zones 1A, 1B, and 2 concentrate on residential development. As shown in **Figure 38**, Townhouse development is permitted by-right in Zone 1A, Zone 1B, and Zone 2.
- MD Zone 3 Overlay District (MD 3 OL) has two Sub-districts.
  - The MD 3 OL - A allows age-restricted townhouses by-right. No more than 40 townhouse are allowed in 1-4 unit buildings, all must be owned, and the head of household must be 55 or older.
  - This subdistrict requires 15% of townhouse dwelling units to be Affordable and accessible to households earning 80% of Area Median Income (AMI). Affordability is defined in the zoning regulations as costing no more than 30% of a household's income including all ownership expenses such as condominium fees. Since this subdistrict only allows age-restricted housing units, all the Affordable Housing units must also be for seniors.
- The MD OL - B allows a mixture of age-restricted and unrestricted multi-family development. Of the 110 dwelling units allowed in in the MD OL Zone - B Subdistrict, 53 must be age-restricted (head of household 55 or older).
  - This overlay sub-district requires 25% of all dwelling units to be Affordable Housing, with 20% of the Affordable Housing units affordable to households earning 80% of AMI and the remaining 5% affordable to households earning 50% AMI. As noted at the beginning of this section, about half of the Affordable Housing units are age-restricted and the other half are non-age restricted.

**Figure 41:** Dimensional Requirements in Overlay Zones Allowing Residential Development

SUB DISTRICTS AND OVERLAY DISTRICTS	MD SUB – 1A	MD SUB – 1B	MD SUB – Zone 2	MD - SUB Senior Living	MD OL Zone 3 – A	MD OL Zone 3 – B	OL *****				SPS	CS
RES. USES	Attached Single-family	Attached Single-family	Attached Single-family	Senior Living w/ Services	Age-restricted Detached Townhouses	Detached Townhouses Multi-family	Single-family	Two-family	Three-family	Multi-family	Detached SF Two-family Conversions Mixed-use Senior Living	Mixed-use
Min. Lot Frontage (ft)	-	-	-	-	-	-	50	50	90	-	-	-
Max. D.U. and Max. GFA Sq. Ft.	33/99,000 **	22/66,000 **	56/168,000 **	480/600,000 ***	40	110 / 250,00 sq. ft.	Maximum number of dwelling units in the OL is 18 units. 9 in Church Sub, 3 in Rectory Sub, 2 in Senior Sub, and 4 in Triangle Sub.				-	-
Max. FAR or Max. GFA per dwelling unit	-	-	-	-	3,600 sq. ft. max GFA per dwelling unit	-	-	-	-	-	1.25 by-right 1/5 by special permit PB	Applies to buildings greater than or equal to 15,000 sq. ft. 2.75 - three-story buildings 3.0 - buildings over three stories
Max. Lot Coverage % of lot	20%	20%	30%	40%	30%	40%	25%	30 %	40 %	-	-	-
Min. Open Space % of lot	60%	40%	40%	30%	40%	30%	50%	50 %	40 %	-	-	-
Max. Impervious Surface	40%	60%	60%	70%	60%	70%	-	-	-	-	-	-
Min. Setback to Subdistrict Boundary ft.	15	15	15	10	-	-	-	-	-	-	-	-
Min. Front Yard (ft)	-	-	-	-	10	10	25	25	25	-	5	0
Min. Side Yard (ft)	-	-	-	-	10	10	10	10	15	-	6	0
Min. Rear Yard (ft)	-	-	-	-	10	10	30	30	30	-	6	20
Min. Setback to Common Driveways	15	15	15	-	-	-	-	-	-	-	-	-
Max. Height ft, (stories)	36 (2.5) *	-	-	58 (5) ****	36 (2.5)	58 (5)	36	36	36	-	28 (2) by-right 40 (3) by special permit PB	28 (2) by-right Up to 48 (4) by special permit PB



- This sub-district states there should be a mix of housing units of different bedroom sizes but caps the total number of three-bedroom dwelling units at 10%. **This restriction limits the number of housing units that can be suitable for families.**
- The MD Senior Living Sub-district provides specifically for various forms of senior housing with supportive services such as assisted living facilities.

## The Oakley Neighborhood Smart Growth Overlay District - (OL)

The OL Smart Growth Overlay District (OL) is located near the southern border of town near where Oakley Road intersects with Pequossette Road and Lawndale Street. The OL District has four sub-districts identified as the Church Buildings, Rectory, Senior Center, and Triangle Sub-districts. Detached single-family development is allowed by-right in all sub-districts. Two-family and three-family are allowed by-right in all sub-districts except for the Senior Center Sub-district, where they're prohibited. Conversions of small public school to multi-family housing are allowed by-right in the Church Buildings Sub-district. A maximum of 19 dwelling units are allowed in the OL District overall, with amounts specified per sub-district. **This cap on the total number of dwelling units**

**significantly restricts density, regardless of dimensional requirements.**

## South Pleasant Street Overlay District - SPS

The South Pleasant Street Overlay District (SPS) is located on the southern end of Pleasant Street north of Waverly Commuter Rail Station. Large public school to multi-family conversions, elderly housing, and senior living with services are allowed by-right. Detached single-family, two-family, small public school to multi-family conversions, and mixed-use are allowed by special permit. A maximum floor area ratio of 1.25 is allowed by-right and the ratio can be expanded to 1.5 through a special permit by the Planning Board. A maximum height of 28 feet over two stories is allowed by right, but this can also be expanded to 40 feet over three stories by the Planning Board.

## Cushing Square Overlay District - CS

The Cushing Square Overlay District (CS) is located on the southern border of town near the intersection of Belmont Street and Cushing Avenue and follows the boundaries of an area with LB I as the underlying zoning. **Mixed-use is allowed by-right in the CS Overlay District and is the only use discussed by these regulations.** The maximum floor area ratio is 2.75 for three-story buildings

and 3.0 for buildings over three stories.<sup>20</sup> A height of 28 feet over two stories is allowed by-right and 48 feet over four stories is allowed by special permit through the Planning Board, and the rear yard setback must be at least 20 feet. There are no other yard setbacks, maximum lot coverage, or open space, allowing for considerable flexibility for mixed-use development. The minimum side yard requirements in the underlying LB I District are not expected to restrict development flexibility.

## Cluster Development

Cluster development is allowed by special permit in the SR Districts. The ZBA is the special granting authority for cluster developments. In addition to the dimensional and open space requirements specified in, the total number of dwelling units permitted in a cluster development is limited. The maximum unit count is determined by dividing 85% of the tract area (excluding wetlands or floodplain areas) by the minimum lot size in the applicable SR-District. When five or more dwelling units are proposed, the maximum is determined by dividing 100% of the tract by 95% of the minimum lot size. When the total units are greater than five, the fifth unit and every third after is required to be Affordable Housing. This requirement increases slightly once the total housing units is 23 or more (See Section 6.5.3 of Belmont's zoning by-laws for more details).

<sup>20</sup> Buildings under 15,000 sf are excluded from FAR minimums.

## Public Building and School Conversions

Sections 6.3 A and B of Belmont's zoning by-laws allows for public or school buildings to be converted to multi-family housing. 6.3A pertains to large conversions, those buildings over 10,000 square feet, while 6.3B pertains to small conversions under 10,000 sf. For each size, the building must be at least 20 years old and used for public or school purposes for at least 15 years to be eligible for conversion to multi-family. When proposed in the SR Districts, the LB I District, or GB District, a special permit is required and the ZBA is the granting authority. The ZBA is authorized to place additional conditions beyond what's specified in Section 6.3 to "protect the neighborhood and surrounding property." This language is hard to measure and could lead to inconsistencies and difficulties in the permitting process when a special permit is needed for large conversions.

For large conversions, a minimum of 1,200 sq. ft. of floor area per dwelling unit is required. As an incentive but not a requirement, the minimum floor area can be reduced to 1,000 square feet, allowing for additional total units, if the developer agrees to make the fifth and every third dwelling thereafter Affordable Housing. The requirement lowers to every fourth dwelling after 23 total dwellings (See Section 6.3A.3,c of Belmont's zoning by-laws for more details).

For small conversions, the total dwelling units allowed is capped at three. These dwelling units must be one or two bedrooms. Note that this regulation conflicts with federal fair housing laws that protect families. Parking requirements for small conversions are a minimum of 1.5 spaces per unit up to a maximum of 2 spaces if the Planning Board determines (during Design and Site Plan Review) the spaces can be created within the footprint of the building or off-site.

To the project team's knowledge, no such school conversion has occurred in Belmont. Language allows for conversions and could reflect past declines in school enrollment; however, as of today, school enrollment is high (and growing).

## “Upper-case A” Affordable Housing

As noted in the above sections of this audit, Belmont's zoning by-laws require Affordable Housing differently for cluster development and the Mclean Sub-district Zone 3 Overlay. Affordable Housing is incentivized but not required for public building conversions. The other sections of Belmont's zoning by-laws specifying

Affordability requirements are Section 6.9 Affordable Housing and Section 6.10 Inclusionary Zoning.<sup>21</sup>

Section 6.9 pertains to special permits for residential development that falls within Zone 6, General Residential District, on the McLean District Map. These regulations require at least 25% of multi-family dwellings proposed in this location be Affordable to households earning no more than 80% of AMI. This section also allows the Planning Board to determine if modifications to intensity and dimensional standards are needed to permit the development and make these adjustments. This flexibility is beneficial to permitting Affordable Housing. The total amount of both market-rate and Affordable Housing units can be no more than 40 dwelling units through this special permit.

Section 6.10 sets Affordable Housing requirements for all other residential development across the town that need a special permit, including for-sale and renter-occupied housing developments. These requirements are discussed in the 'Local Housing Tools' section below.

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<sup>21</sup> Section 6.4 Elderly Housing also allows for Age-restricted Affordable Housing. Housing pertaining to Section 6.4 is operated by the Belmont Housing Authority and restricted to elderly persons by state definitions and standards.

## Accessory Dwelling Units (ADU)

Section 6.11 Historic Accessory Building Preservation allows one accessory dwelling unit (ADU) to be built by a special permit from the Planning Board if the ADU is a conversion of a historic accessory building such as a historic barn. These are buildings listed on the Massachusetts Historic Commission or National Register, or specifically designated as a “Historic Accessory Building” by the Belmont Historic District Commission. The building must also be constructed before 1921. Given these standards, ADU development possibilities are strictly limited to historic properties and ADU development is not possible for most property owners in Belmont.

## Key Takeaways

This analysis yields several key takeaways about opportunities and barriers to diversifying Belmont’s housing stock presented in current zoning bylaws. Other takeaways are useful to consider in the Town’s effort to comply with M.G.L. Ch. 3A which requires municipalities in the Commonwealth to have by-right multi-family zoning meeting density and other standards. These findings inform recommendations made in the Belmont HPP.

## Opportunities

- **Opportunity for cluster development.** Belmont’s zoning allows cluster cottage development in all the single-family zones, which makes more owner-occupied “lower-case a” affordable housing possible throughout the areas zoned single-family. The cluster development regulations are a strength the Town could improve further upon by considering ways to incentivize this development type with tweaks to these regulations and/or complementary policies.
- **Precedent for flexible parking requirements.** Belmont has several regulatory tools in various overlay zones that offer flexibility around parking, which is important for encouraging residential development of medium and higher scales. The Town could consider applying some of these tools found in different zones (such as a parking reduction for shared parking or parking fee in lieu) more broadly across the town.
- **Leverage Affordable Housing requirements and incentives.** The inclusionary zoning regulations in Belmont are a great tool for creating Affordable Housing. These regulations also have good flexibility to alleviate potential financial difficulties that developers may encounter when required to build Affordable Housing. But since Belmont’s

zoning bylaws don't offer many opportunities for medium-sized and larger multifamily development, the inclusionary requirements, do not often apply (these requirements go into effect for developments of six units or more). Other zoning regulations need to allow for medium and larger multifamily for inclusionary zoning to be utilized. Additionally inclusionary zoning must occur through a special permit under current regulations. The Town could consider allowing a pathway for inclusionary zoning without a special permit so there is a more expedient process for developing a mixture of market-rate and Affordable Housing. Most importantly, M.G.L. Ch 3A requires by-right multi-family zoning and so a 3A compliant zone that has an Affordability component will need to be by-right.

## Barriers

- **Preference for single-family homes.** Most land in Belmont is zoned in a way that favors detached single-family homes. This is particularly true in the northwest side of town where single-family homes are the only allowed use and must be built on large lots. These regulations encourage large owner-occupied housing that is typically expensive and requires large savings for a down payment. Infill opportunities for different lower-

case affordable housing are also limited because of the large amount of land zoned for single-family as well as complicated and lengthy permitting procedures in the GR District.

- **Limits to family-size housing units.** Some of Belmont's zoning regulations, noted throughout this section, limit the number of dwellings with three bedrooms. These regulations conflict with federal fair housing laws that protect families.
- **Limits on Mixed-use Housing Opportunities.** Density for mixed-use development in all LB Districts is severely limited by maximum height restrictions, which range between 28 and 32 feet over two stories across the districts. This height restriction makes it difficult to build an amount of mixed-use residential units that would have a significant impact on expanding the Belmont's housing stock in the LB Districts.
- **Barriers to ADUs.** Aside from historic properties, ADUs aren't permitted in Belmont. Creating regulations for ADUs could open up possibilities for more "lower-case a" affordable housing that has minimal impacts on the aesthetic and design of Belmont's single-family neighborhoods. ADUs that are available to the public at large can facilitate intergenerational living, create downsizing options, expand affordable renting, and help cost-



burdened homeowners by generating additional income if rented.

- **Past use of overlays and subdistricts.**

Requirements in the McLean Districts, in particular, are overly proscriptive and thus present barriers to new housing developments in these areas of Town. The nature of requirements suggests that the districts were created to accommodate specific development proposals, instead of future development potential.

## Local Housing Tools

### Belmont Housing Trust

The Belmont Housing Trust (“Trust”) is a nonprofit corporation established by the state legislature’s enactment of Chapter 126 of the Acts of 1999. It is comprised of 11 volunteer members and is supervised by the Board of Selectmen. The Trust “investigates and implements alternatives” for affordable housing in Town, including approving disbursements from the Affordable Housing Trust Fund (by majority vote) for use in acquiring, constructing, and preserving Affordable Housing in Belmont.

Affordable Housing projects developed by the Trust include:

- Waverley Woods Affordable Rental Housing Development, a 40-unit all-affordable complex developed in Zone 6 of the McLean subdistrict.
- B Street, a 4-unit homeownership development on formerly Town-owned land. Three of the four units are permanently affordable.
- Brighton Street, one single-family house developed in cooperation with Habitat for Humanity.

### WestMetro HOME Consortium

The Belmont Housing Trust represents Belmont in the WestMetro HOME Consortium. Federal HOME funds received by the Consortium are distributed among the 13 member communities on a per capita basis. Recently the Town received approximately \$50,000 for the maintenance, preservation, and construction of affordable housing.

### Community Preservation Act

Community Preservation Act (CPA) funding offers Belmont an important resource, under Town control, for community housing production. CPA funds can be used as critical leverage in securing additional

state funding and private financing. While Belmont complies with its minimum requirement of use of CPA money for community housing, the Town still has some unallocated CPA revenue and could exceed the minimum requirements for significant community housing development.

## MetroWest Collaborative Development

MetroWest Collaborative Development is a regional nonprofit that has worked with the Belmont Housing Trust in several capacities over the last 20+ years. They were the developers of the B Street mixed-income homeownership project, completed in 2005, that produced three Affordable and one market-rate unit. During the COVID-19 pandemic, they administered the Emergency Rental Assistance Program for Belmont.

## Inclusionary Housing

Belmont's inclusionary housing (IH) bylaw applies to new residential projects of 6 or more units that seek a special permit. IH requires these projects to restrict 10% to 15% of units at rents that are affordable to households earning 80% of Area Median Income (i.e., units must be eligible for SHI).

- For developments of 6-12 dwelling units, 10% must be Affordable
- For developments of 13-20 dwelling units, 12% must be Affordable
- For developments greater than 20 dwelling units, 15% must be Affordable

Rental developments that include units affordable at 50% AMI can lower the number of Affordable Units by up to 25%. At the recommendation of the Housing Trust, the Planning Board can allow for-sale projects to make a cash payment to the Affordable Housing Trust Fund in lieu of providing Affordable Housing Units in "exceptional circumstances." The payment equals 5% of the projected sale price of all Housing Units in the project, and the fee is given to the Housing Trust to be used for Affordable Housing initiatives. To date, 12 units (at the Bradford) have been permitted through Belmont's IH bylaw.

Current Belmont residents, employees, and parents of children in Belmont Public Schools receive preference for 70% of all Affordable Housing units created through IH.

Belmont's Affordable Housing requirements are generally strong and flexible to allow for housing with affordability components to be financed. One limitation is that the affordability requirements only apply for developments needing a special permit. A by-right path to developing

housing with a requirement for Affordable Housing could incentivize this development by making the process more efficient.

## Belmont Housing Authority

Belmont Housing Authority (BHA) manages 254 housing units in three properties in Belmont. In addition, the Authority also administers 17 state aided Alternative Housing Voucher Program (AHVP) vouchers, and 47 federally aided Section 8 Housing Choice Vouchers. The Cambridge Housing Authority manages all units on behalf of BHA. There are over 261,000 households currently on BHA's waitlist.

## Section 3A

As a municipality served by the MBTA commuter rail, Belmont will need to demonstrate to the Department of Housing & Community Development (DHCD) that it meets the new Multi-Family Zoning Requirement for MBTA Communities under MGL Chapter 40A, Section 3A ("Section 3A") by the end of 2024. Section 3A compliance is required to remain eligible for state funding from the Housing Choice Initiative, Local Capital Projects Fund, and MassWorks program. As Belmont is not a Housing Choice Community, the Housing Choice Initiative funds are not currently accessible; however, LCPF and MassWorks are critically important sources of funding

for infrastructure upgrades/improvements and public housing.

To obtain a determination of compliance, Belmont will need to adopt at least one zoning district of minimum size that allows multifamily development as-of-right at a density of 15 units per acre or more, near one of its transit stations. Under final program guidance, the zoning district must be a minimum of 27 acres, with at least 50% of that acreage within ½ mile of a train station and allow for total unit capacity of 1,643 housing units. Belmont has hired MAPC to support the MBTA Communities Advisory Committee and Town staff in planning for and drafting 3A-compliant zoning to be presented at Town Meeting in Spring 2024.



# Housing Opportunities and Production Targets







# Housing Opportunities

As a developed suburban town, new housing opportunities in Belmont are constrained to under-utilized and vacant sites. To identify areas suitable for housing, the HPP takes a two-pronged approach:

- **Qualitative:** Residents who participated in the HPP forums were invited to provide feedback on sites identified through the housing suitability analysis and offer their own suggestions on sites they believe are suitable for development. In addition, the Housing Trust and HPP Subcommittee provided insight into suitable locations where multifamily housing may be appropriate.
- **Quantitative:** For this HPP Update, MAPC completed a rigorous spatial analysis of development constraints and opportunities to identify key sites that would be suitable for housing development, with criteria that includes travel choices, healthy community components, preservation potential, watersheds, and growth potential.

## Qualitative Location Selection

The planning team held three separate community forums to gather feedback on the HPP recommendations pertaining to housing goals, strategies, and development opportunities. Approximately 120 community members attended the events. Public input ranged from very supportive to oppositional to any planning process pertaining to new housing, but may not have captured the diversity of local opinions on housing.

## Priority Housing Types and Locations

At the second forum, held in the winter of 2023, participants were invited to identify potential opportunity sites for housing in Belmont and give feedback on and the specific housing types they would like to see at each site.

## POTENTIAL STRATEGIES

**STRATEGY 1:** Hold place-making workshops for residents to engage in planning specific sites.

**SUPPORTIVE** **NEUTRAL** **OPPOSED**

SHARE YOUR THOUGHTS ABOUT THIS STRATEGY

**STRATEGY 2:** Host quarterly engagement and education events on housing needs and opportunities in Belmont (i.e., inclusive of Belmont elected and town officials, diverse town wide groups).

**SUPPORTIVE** **NEUTRAL** **OPPOSED**

SHARE YOUR THOUGHTS ABOUT THIS STRATEGY

**STRATEGY 3:** Aim to spend more than the 10% annual minimum of Community Preservation Act (CPA) funding on community housing.

**SUPPORTIVE** **NEUTRAL** **OPPOSED**

SHARE YOUR THOUGHTS ABOUT THIS STRATEGY

**STRATEGY 4:** Continue to grow the Housing Trust's Fund to Support the Creation of New Affordable Housing using CPA monies and other sources.

**SUPPORTIVE** **NEUTRAL** **OPPOSED**

SHARE YOUR THOUGHTS ABOUT THIS STRATEGY

### NAME OTHER POSSIBLE SITES! (E)

Concord Ave near the Po.

Blanchy (near Colby St)

Pleasant and Brighton

Belmont Village #6

Brighton St - Block N and S of the Fitchburg line

Former BMLD bldg + adjacent from land

Belmont Village #3

Belmont Village #17

Belmont Village #1

Belmont Village #2

Belmont Village #4

Belmont Village #5

Belmont Village #7

Belmont Village #8

Belmont Village #9

Belmont Village #10

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Belmont Village #100



### EXAMPLES OF PLACES WHERE MULTI-FAMILY BUILDINGS MIGHT FIT.

**BELMONT CENTER PARKING LOT (C)**

**PARKING LOT AT BEECH AND LEXINGTON STS.**

Belmont Village #6

Brighton St - Block N and S of the Fitchburg line

Former BMLD bldg + adjacent from land

Belmont Village #3

Belmont Village #17

Belmont Village #1

Belmont Village #2

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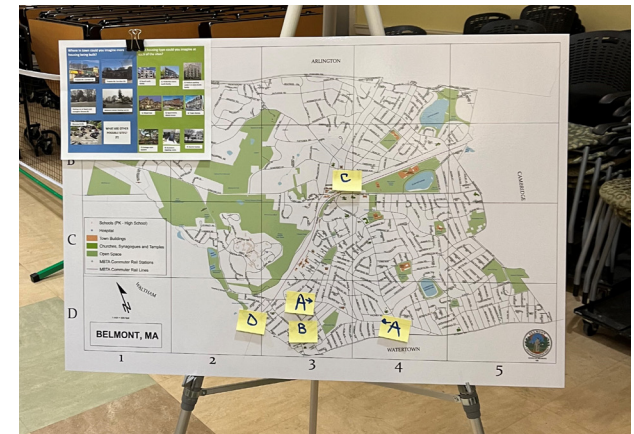
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Belmont Village #100



### Affordable Housing is different from naturally-occurring (or lowercase "a") affordable housing, which is any housing that is generally affordable or less expensive, often because it is smaller or older. Because this housing is restricted or other sale prices can rise with market conditions, it is not affordable at any time.

Household Size	60% AMI (Low Income)	50% AMI (Very Low Income)	30% AMI (Extremely Low Income)
1	\$18,000	\$14,400	\$9,000
2	\$24,000	\$19,200	\$12,000
3	\$30,000	\$24,000	\$15,000
4	\$36,000	\$28,800	\$18,000

Source: U.S. Department of Housing and Urban Development, Office of Policy Development and Research, 2013.



**Figure 42:** Community feedback from forums 2 & 3.

## What new housing types and styles do you want to see in Belmont?

								
Accessory Dwelling Units (ADUs)	Cottage-Style Clusters	Starter Homes	Town Homes	Small Multi-Family	Multi-Family (3-4 story)	Multi-Family/ w Podium Parking (3-4 story)	Mixed Use	Apartments Above Stores
<b>Trapelo Rd. Corridor</b>								
								
<b>Beech &amp; Lexington St.</b>								
								
<b>Belmont Center Parking Lot</b>								
								
<b>Moraine St.</b>								
								

## Quantitative Suitability Analysis

MAPC completed a housing suitability analysis to identify parcels of land that are most suitable for housing development. This analysis maps the metrics listed below to develop suitability scoring for multiple development criteria. The exercise used 5 weighted main criteria and 20 individual indicators to find a range of parcels around town that are suitable for new housing. Note that these metrics align with the Factors Affecting Development chapter of this plan. See **Figure 44** and the appendix for more information on this approach.

### Composite Suitability Score

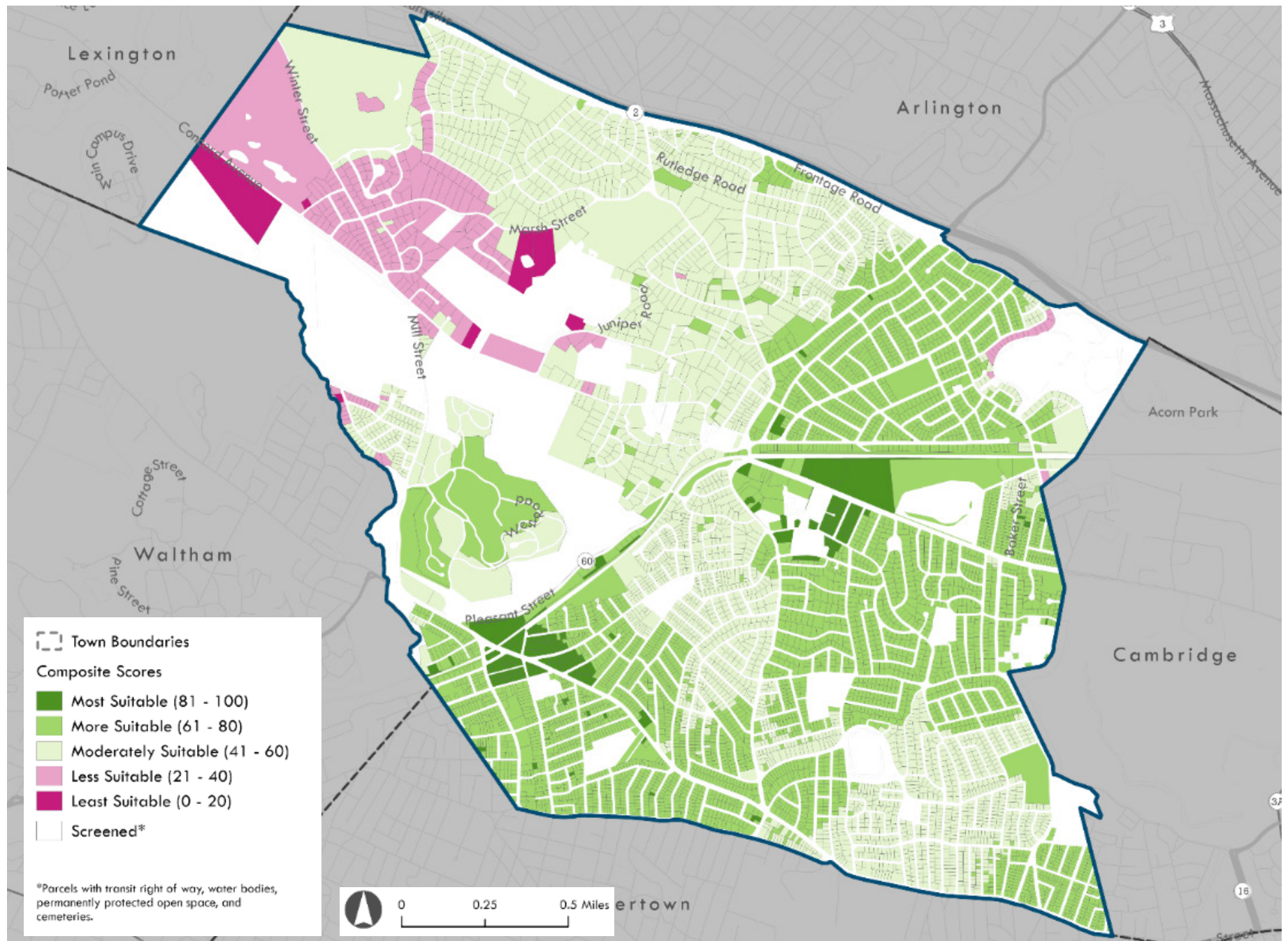
The suitability analysis then compiles all criteria into a composite scoring map. The higher the score, the more suitable a parcel is for multifamily development. This map laid the groundwork for identifying specific opportunity sites by identifying potential parcels in Town with greatest potential for new development. Based on the suitability analysis the parcels shaded dark green in **Figure 43** were identified as most suitable for future development. The project team used this composite map as a starting point for HPP opportunity sites as well as beginning to analyze potential opportunities for complying with M.G.L. Chapter 3A.

### Responses to Suitability Analysis Sites and Strategies

During the third forum held in the spring of 2023, participants were once again asked to provide their feedback on possible opportunity sites for housing. This time, they were shown a map of Belmont, highlighting the sites that were deemed most appropriate for development based on the suitability analysis. Interestingly, some of the sites identified overlapped with areas previously mentioned by participants during the second forum.

Forum participants were also asked to indicate their level of support for each of the draft HPP strategies and suggest actions that the Town could undertake to advance each of the draft goals.

**Figure 43:** Suitability Analysis Composite Score





**Figure 44:** Suitability Analysis Criteria

Suitability Criteria *	Metrics	Scoring & Rationale
Growth Potential	<i>Building to Land Value</i> - The ratio of the value of buildings on the property to the value of the property's land	Lower ratio = higher score <ul style="list-style-type: none"> <li>Properties where buildings are significantly less valuable than the land underneath them are more likely to be prioritized for redevelopment.</li> </ul>
	<i>Vacant parcels</i>	Vacant parcels = higher score <ul style="list-style-type: none"> <li>Vacant parcels are well suited for new housing development</li> </ul>
	<i>Parcel size</i>	Larger parcel = higher score <ul style="list-style-type: none"> <li>Larger parcels may be better suited to new development given the challenges of building on a physically constrained site.</li> </ul>
Healthy Communities	<i>AUL and Chapter 21E status</i>	Contaminated sites = lower score <ul style="list-style-type: none"> <li>Contamination poses risks to development, and thus lower development suitability</li> </ul>
	<i>National Walkability Index</i> - EPA assessment of walkability	More walkable = higher score <ul style="list-style-type: none"> <li>Transit-accessible sites are well suited for development</li> </ul>
	<i>Distance to schools</i>	Shorter distance = higher score <ul style="list-style-type: none"> <li>School-accessible sites are well suited for development, especially Affordable and family housing</li> </ul>
Healthy Watersheds	<i>Flood Zones and Wetlands</i>	Higher share of coverage by watershed = lower score <ul style="list-style-type: none"> <li>The more area of a parcel within a designated watershed or floodway, the less suitable it is for development.</li> </ul>
Preservation Potential	<i>BioMap2 designation</i> - specific areas necessary to promote the long-term persistence of Species of Conservation Concern (those listed under the Massachusetts Endangered Species Act as well as additional species identified in the State Wildlife Action Plan), exemplary natural communities, and intact ecosystems.	Preservation Status = lower score <ul style="list-style-type: none"> <li>Sites with this designation should remain protected and not suitable for development.</li> </ul>
Travel Choices	<i>Percent of households that do not own a car</i>	Higher percentage = higher score <ul style="list-style-type: none"> <li>Areas in which more residents commute without a car suggest that it is more transit accessible and thus better suitable for housing</li> </ul>
	<i>Distance to transit stations (bus / commuter rail)</i>	Shorter distance = higher score <ul style="list-style-type: none"> <li>Locating new housing, especially Affordable Housing, close to transit facilitates less dependence on cars, which helps lowers costs and support climate goals</li> </ul>

# Development Opportunity Sites

HPPs are required to include specific parcels of land with high opportunity for new housing development. Though these sites may be enhanced by additional actions – zoning changes, infrastructure upgrades – they reflect current parcels which may be prioritized for new development.

For this HPP, the project team considered opportunity sites based on progress since the last HPP, conversations at the Housing Trust and Town Boards, and with an eye towards MBTA Communities planning. In that way, the opportunity sites noted below seek to focus housing production in areas close to transit and understand the potential for creating higher-density development.

## Potential Opportunity Sites

### **Transit Oriented Development opportunities:**

- Waverley Square and South Pleasant Street
- Moraine Street site
- Belmont Center (Municipal Light building, Belmont Center commuter rail station)
- Housing above the stores along the Trapelo Road/ Belmont Street corridor

### **Invest in renovations at BHA properties:**

- Sherman Gardens
- Belmont Village

### **Underutilized sites:**

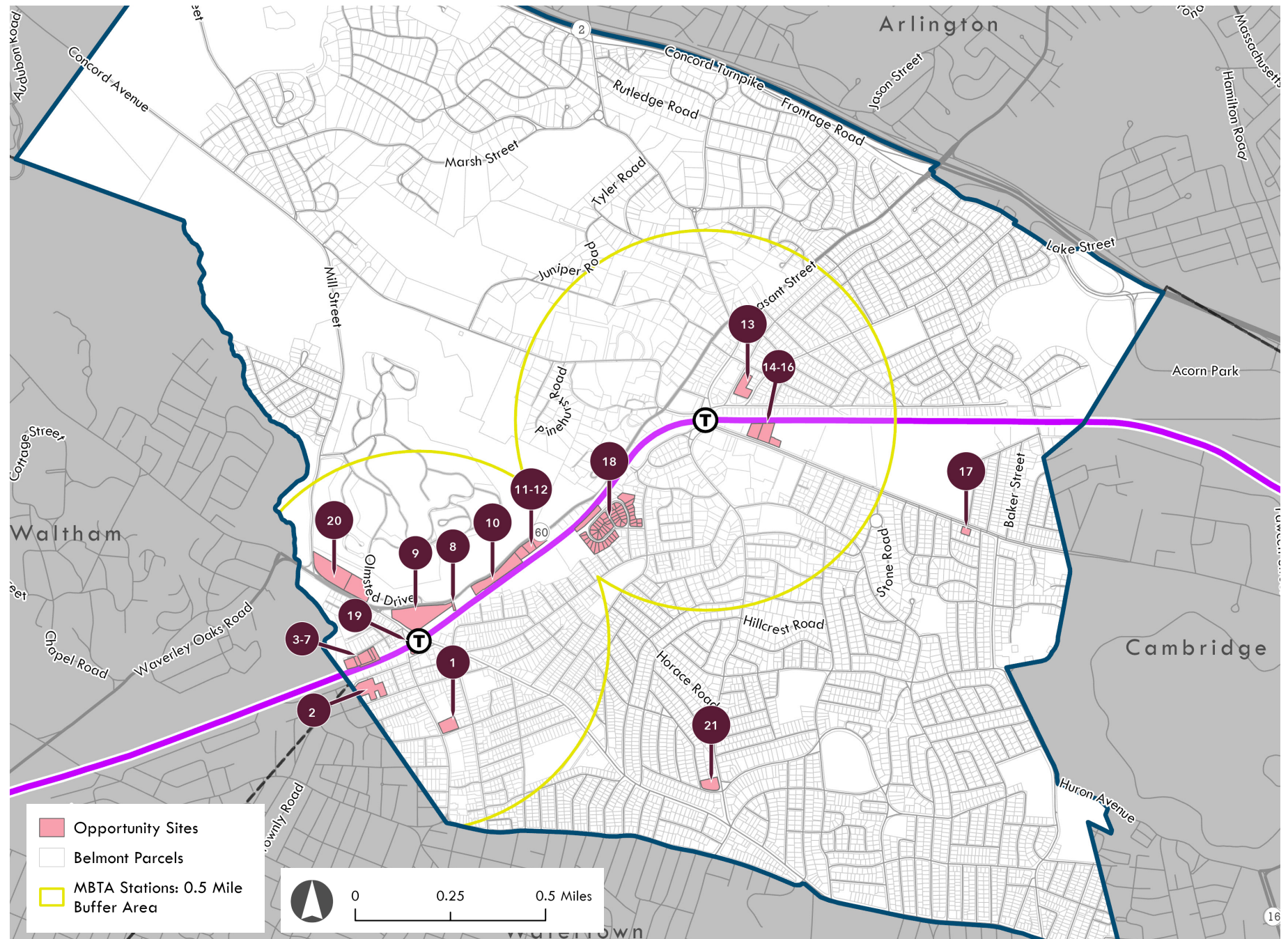
- Underutilized parcels along South Pleasant Street
- Any religious land or buildings that come available.
- In 2022, the community identified church lots at the corner of Beech and Lexington Streets and the Methodist Church on Common St as potential priority locations.
- Parking lots in Belmont Center and Waverley Square

**Figure 45:** Potential Opportunity Sites

Site	Address	Owner	Land Use Description	Acres
1	120 LEXINGTON ST	ARCHBISHOP OF BOSTON	Other (Religious Org.)	0.94
2	131-135 SYCAMORE ST	BELMONT HOUSING AUTHORITY	Sherman Gardens Public Housing	1.85
3	38 MORAIN ST	LAFACI NICHOLAS A	Two-Family Residential	0.38
4	40 MORAIN ST	LAFACI TRS NICHOLAS A	Developable Residential Land	0.17
5	42 MORAIN ST	LAFACI TR NICHOLAS A	Mixed Use (Primarily Residential, some Commercial)	0.59
6	50 MORAIN ST,	LAFACI TR NICHOLAS A	Mixed Use (Primarily Residential, some Commercial)	0.18
7	52 MORAIN ST	LAFACI TR NICHOLAS A	Developable Residential Land	0.45
8	1012 PLEASANT ST	TOWN OF BELMONT	Vacant, Selectmen or City Council (Municipal)	0.08
9	535 TRAPELO RD	PEARSON TRS ETAL FRED C	Shopping Centers/Malls	4.05
10	1000 PLEASANT ST,	1000 PLEASANT STREET ASSOCIATES LLC	Auto Repair Facilities	2.28
11	800 PLEASANT ST	800 PLEASANT STREET REALTY LLC	Potentially Developable Commercial Land	0.54
12	820 PLEASANT ST	MBR REALTY LLC	Warehouses for storage of manufactured products. Other Storage, Warehouse, and Distribution facilities (see also usecode 401)	0.97
13	10 CLAFLIN ST	BELMONT INHABITANTS	Vacant, Selectmen or City Council (Municipal)	1.26
14	365 CONCORD AVE	CARSTAIRS REALTY LLC	Gasoline Service Stations - providing engine repair or maintenance services, and fuel products	0.35

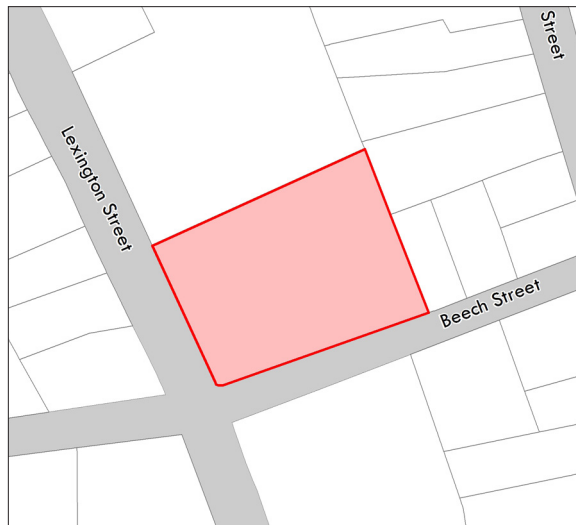
Site	Address	Owner	Land Use Description	Acres
15	375 CONCORD AVE	375 CONCORD AVENUE LLC	General Office Buildings	0.98
16	385 CONCORD AVE	385 CONCORD AVENUE LLC	General Office Buildings	0.73
17	118 CONCORD AVE	STEPANIAN TC ARAM	Small Retail and Services stores (under 10,000 sq. ft.)	0.27
18	BELMONT VILLAGE (VARIOUS STREETS*)	BELMONT HOUSING AUTHORITY	Family Public Housing	6.91
19	518-520 TRAPELO RD.	TOWN OF BELMONT, MBTA	Waverley Square Municipal Parking Lot	0.49
20	625-655 TRAPELO RD.	BELMONT HOUSING AUTHORITY	Waverly Oaks Elderly/Disabled Public Housing	2.92
21	425 COMMON ST.,	BELMONT WATERTOWN UNITED METHODIST CHURCH	Church, Temple, Mosque	0.90
	TRAPELO RD. CORRIDOR (CUSHING TO WAVERLEY SQS)	VARIOUS	Mostly small Retail and Services stores (under 10,000 sq. ft.)	

**Figure 46:** Potential Opportunity Sites





## Site 1: 120 Lexington Street, Belmont, 02478



**Location Notes:** Saint Luke's Parking Lot

**Acres:** 0.94

**Existing Use:** Parking, Other (Religious Org.)

**Existing Structures Year Built:** N/A

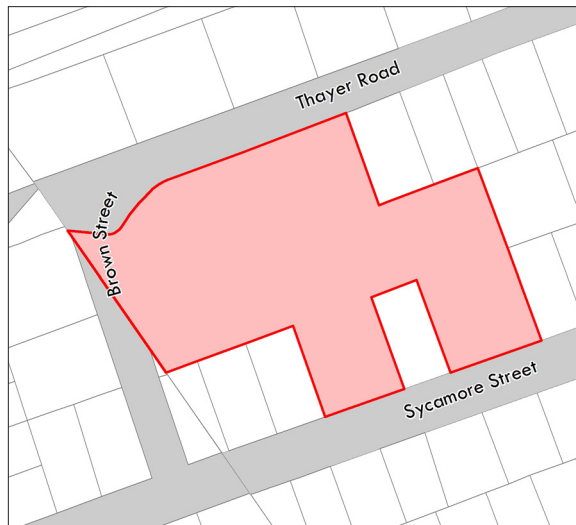
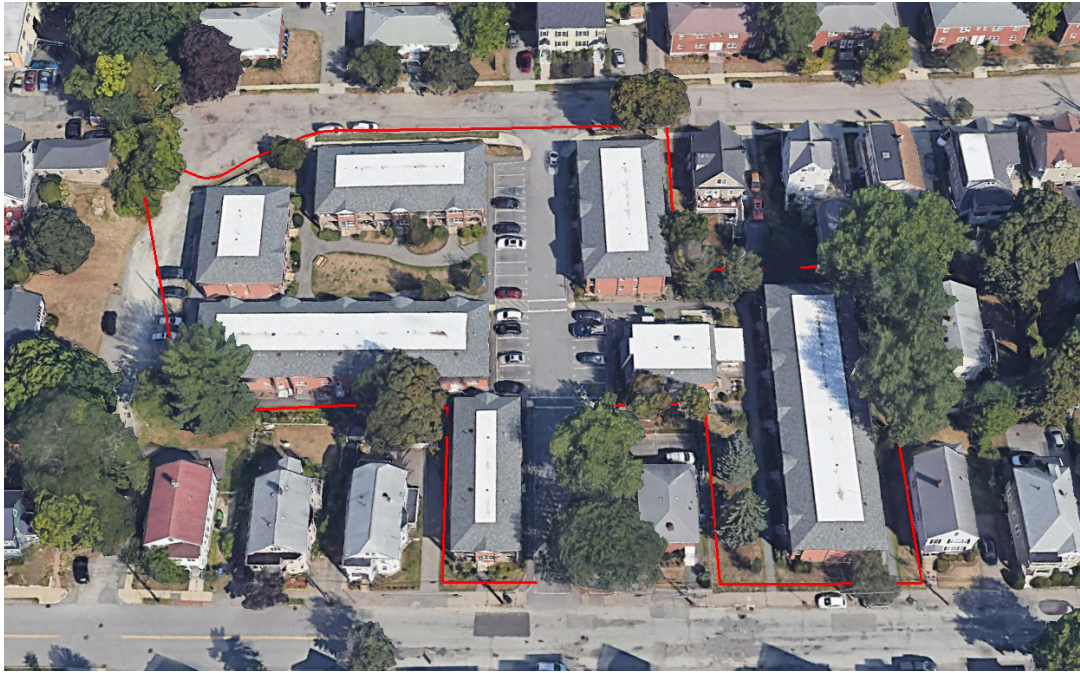
**Existing Floor Area Ratio:** 0

**Parcel IDs:** 28-175

**Zoning:** General Residence

**Land-Based Constraints:** None

## Site 2: Sherman Gardens, 131-135 Sycamore Street, Belmont, 02478



**Location Notes:** Sherman Gardens, near Waverley MBTA Station

**Acres:** 1.85

**Existing Use:** Housing Authority, Sherman Gardens

**Existing Structures Year Built:** 1971

**Existing Floor Area Ratio:** 0.07

**Parcel IDs:** 28-101

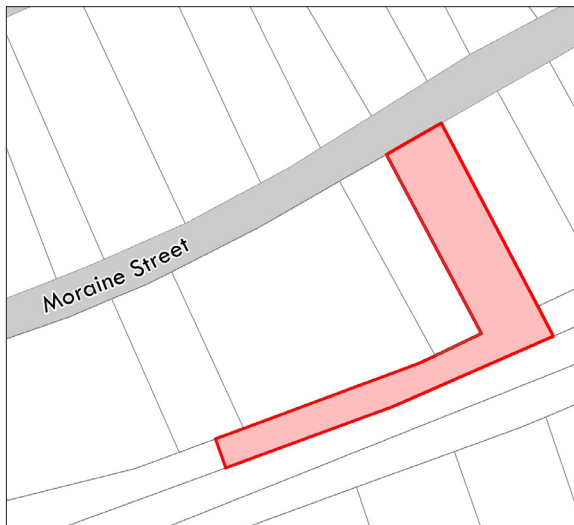
**Zoning:** General Residence

**Land-Based Constraints:** None

**Other Notes:** Planned redevelopment of the site to both preserve and expand the stock of affordable rental housing in Belmont.



### Site 3: 38 Moraine Street, Belmont, 02478



**Location Notes:** Along the rail corridor near Waverley MBTA Station

**Acres:** 0.17

**Existing Use:** Developable Residential Land

**Existing Structures Year Built:** 1915

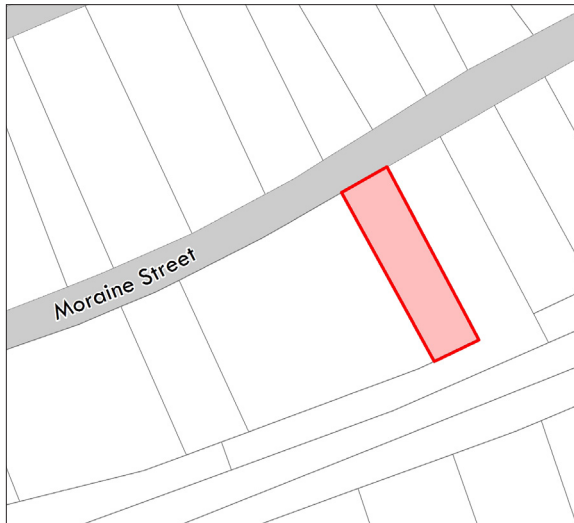
**Existing Floor Area Ratio:** 0.12

**Parcel IDs:** 33-26

**Zoning:** General Residence

**Land-Based Constraints:** None

## Site 4: 40 Moraine Street, Belmont, 02478



**Location Notes:** Along the rail corridor near Waverley MBTA Station

**Acres:** 0.17

**Existing Use:** Developable Residential Land

**Existing Structures Year Built:** N/A

**Existing Floor Area Ratio:** N/A

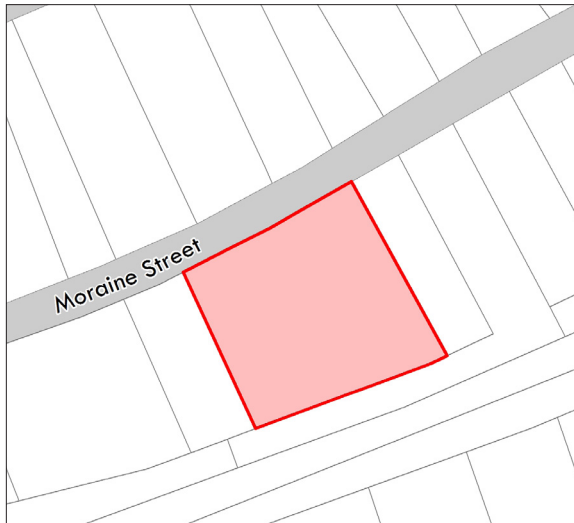
**Parcel IDs:** 33-27

**Zoning:** General Residence

**Land-Based Constraints:** None



## Site 5: 42 Moraine Street, Belmont, 02478



**Location Notes:** Along the rail corridor near Waverley MBTA Station

**Acres:** 0.59

**Existing Use:** Mixed Use (Primarily Residential, some Commercial)

**Existing Structures Year Built:** 1924

**Existing Floor Area Ratio:** 0.10

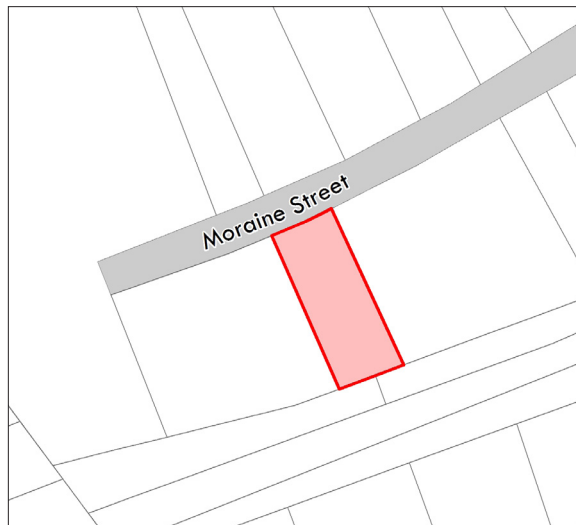
**Parcel IDs:** 33-28

**Zoning:** General Residence

**Land-Based Constraints:** None



## Site 6: 50 Moraine Street, Belmont, 02478



**Location Notes:** Along the rail corridor near Waverley MBTA Station

**Acres:** 0.18

**Existing Use:** Mixed Use (Primarily Residential, some Commercial)

**Existing Structures Year Built:** -

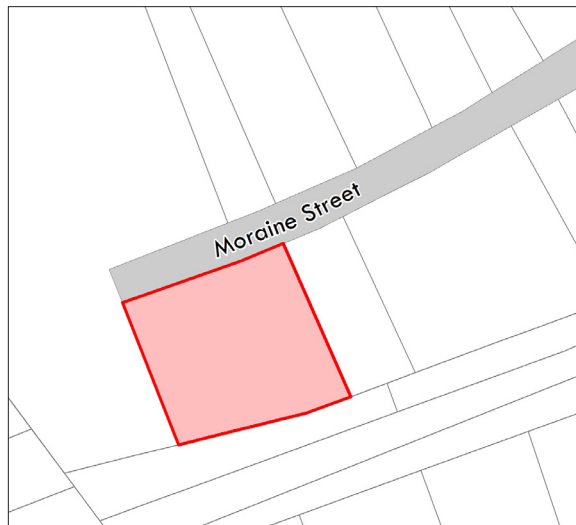
**Existing Floor Area Ratio:** 0.38

**Parcel IDs:** 33-30

**Zoning:** General Residence

**Land-Based Constraints:** None

## Site 7: 52 Moraine Street, Belmont, 02478



**Location Notes:** Along the rail corridor near Waverley MBTA Station

**Acres:** 0.45

**Existing Use:** Developable Residential Land

**Existing Structures Year Built:** N/A

**Existing Floor Area Ratio:** N/A

**Parcel IDs:** 33-30-A

**Zoning:** General Residence

**Land-Based Constraints:** None



## Site 8: 1012 Pleasant Street, Belmont, 02478



**Location Notes:** Along the rail corridor

**Acres:** 0.08

**Existing Use:** Vacant, Selectmen (Municipal)

**Existing Structures Year Built:** -

**Existing Floor Area Ratio:** N/A

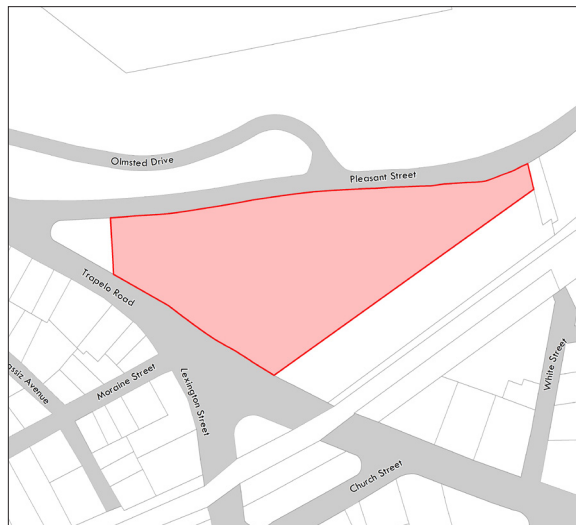
**Parcel IDs:** 32-3

**Zoning:** Local Business II/Medical Marijuana Overlay

**Land-Based Constraints:** None

**Other Notes:** Municipally owned parcel.

## Site 9: 535 Trapelo Road, Belmont, 02478



**Location Notes:** Near Waverley MBTA Station

**Acres:** 4.05

**Existing Use:** Shopping Centers/Malls

**Existing Structures Year Built:** -

**Existing Floor Area Ratio:** 0.23

**Parcel IDs:** 32-4

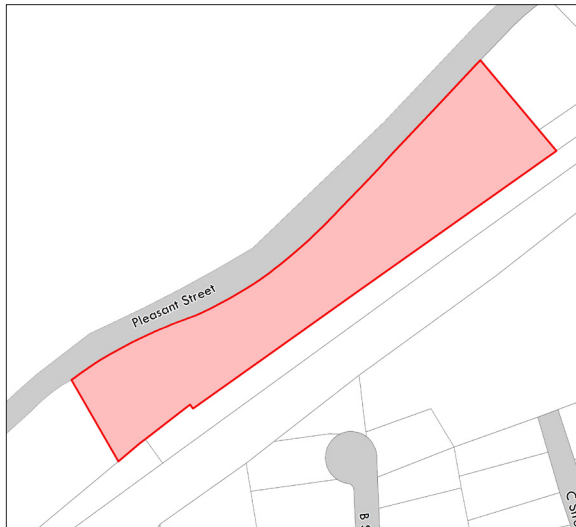
**Zoning:** Local Business II/Medical Marijuana Overlay

**Land-Based Constraints:** None

**Other Notes:** Star Market shopping center



## Site 10: 1000 Pleasant Street, Belmont, 02478



**Location Notes:** Along the rail corridor

**Acres:** 2.28

**Existing Use:** Auto Repair Facilities

**Existing Structures Year Built:** -

**Existing Floor Area Ratio:** 0.24

**Parcel IDs:** 29-129

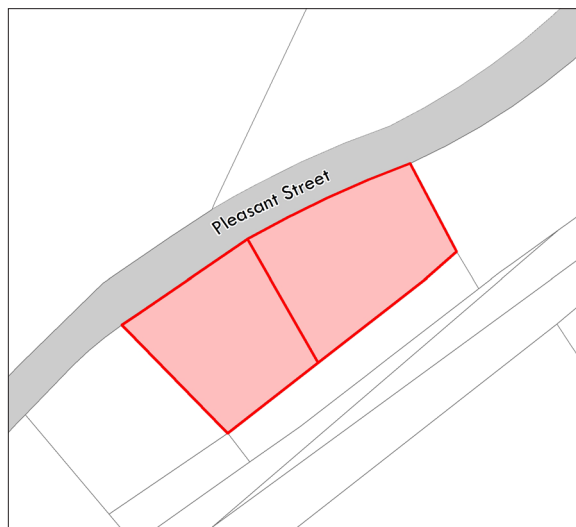
**Zoning:** Local Business II/Medical Marijuana Overlay

**Land-Based Constraints:** None

**Other Notes:** Existing building used as storage for equipment and materials for vehicle & equipment maintenance.



## Site 11: 800 Pleasant Street, Belmont, 02478



**Location Notes:** Along the rail corridor

**Acres:** 1.02

**Existing Use:** Potentially Developable Commercial Land,  
Warehouses for storage of manufactured products

**Existing Structures Year Built:** -

**Existing Floor Area Ratio:** 0.39

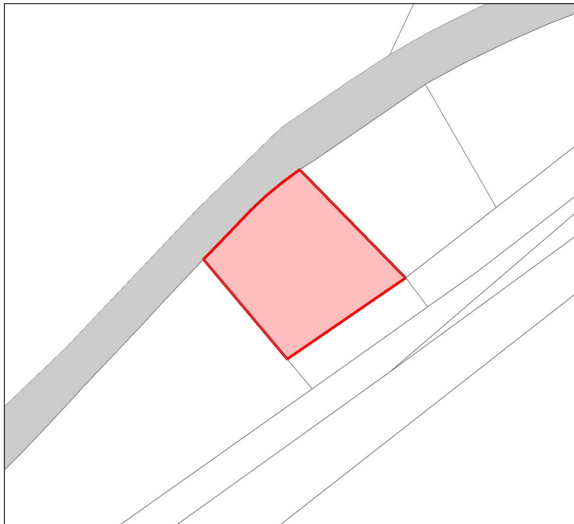
**Parcel IDs:** 29-124, 29-127

**Zoning:** Local Business II/Medical Marijuana Overlay

**Land-Based Constraints:** None

**Other Notes:** Existing 2 story commercial structure.

## Site 12: 820 Pleasant Street, Belmont, 02478



**Location Notes:** Along the rail corridor

**Acres:** 0.49

**Existing Use:** Storage, Warehouse, and Distribution facilities

**Existing Structures Year Built:** -

**Existing Floor Area Ratio:** 0.14

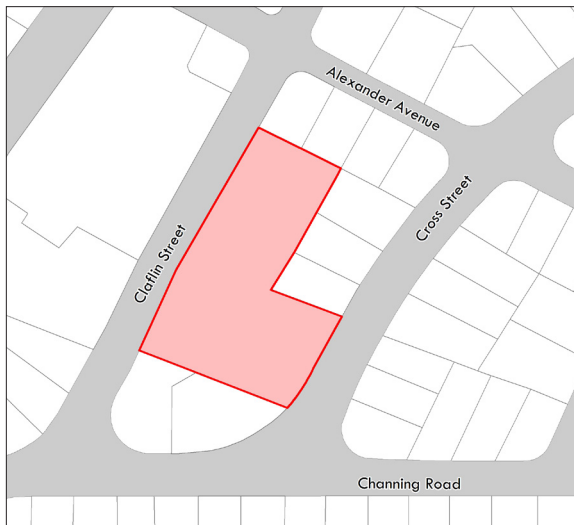
**Parcel IDs:** 29-128

**Zoning:** Local Business II/Medical Marijuana Overlay

**Land-Based Constraints:** None



## Site 13: 10 Claflin Street, Belmont, 02478



**Location Notes:** Belmont Center near Belmont MBTA Station

**Acres:** 1.26

**Existing Use:** Municipal parking lot

**Existing Structures Year Built:** 2000

**Existing Floor Area Ratio:** N/A

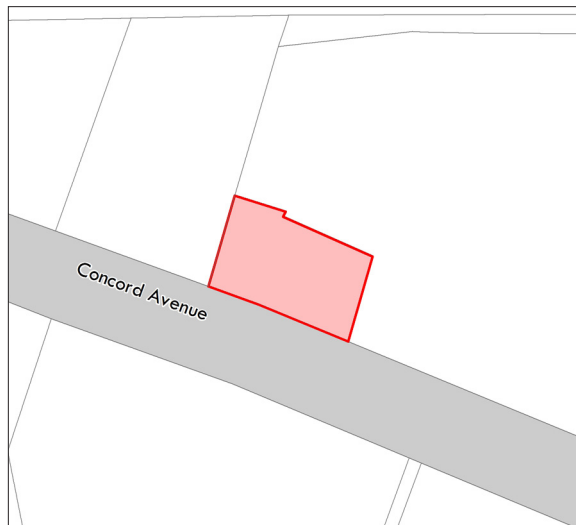
**Parcel IDs:** 34-115-A

**Zoning:** General Residence

**Land-Based Constraints:** None

**Other Notes:** This site hosts the Belmont Farmers' Market.

## Site 14: 365 Concord Avenue, Belmont, 02478



**Location Notes:** Belmont Center near Belmont MBTA Station

**Acres:** 0.35

**Existing Use:** Gasoline Service Stations - providing engine repair or maintenance services, and fuel products

**Existing Structures Year Built:** -

**Existing Floor Area Ratio:** 0.08

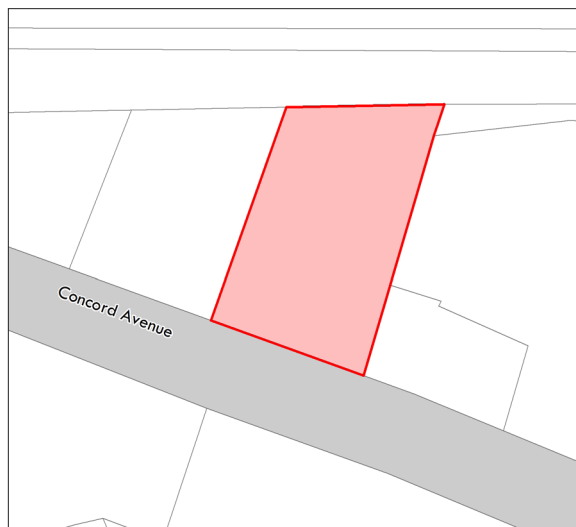
**Parcel IDs:** 35-36

**Zoning:** General Residence

**Land-Based Constraints:** None



## Site 15: 375 Concord Avenue, Belmont, 02478



**Location Notes:** Belmont Center near Belmont MBTA Station

**Acres:** 0.98

**Existing Use:** General Office Buildings

**Existing Structures Year Built:** -

**Existing Floor Area Ratio:** 0.40

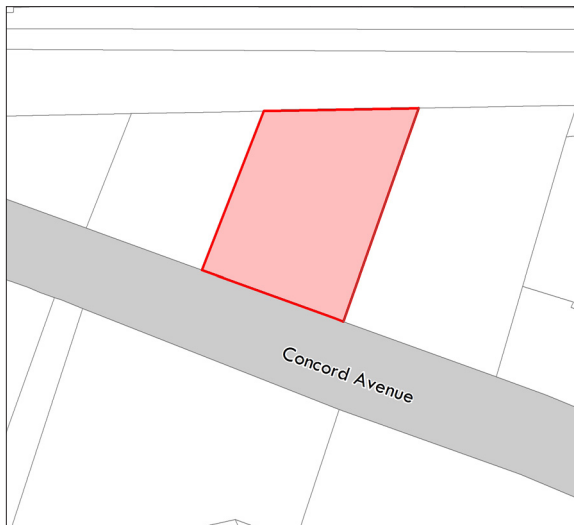
**Parcel IDs:** 35-35

**Zoning:** Local Business I

**Land-Based Constraints:** None

**Other Notes:** Multi-tenant office building.

## Site 16: 385 Concord Avenue, Belmont, 02478



**Location Notes:** Belmont Center near Belmont MBTA Station

**Acres:** 0.73

**Existing Use:** General Office Buildings

**Existing Structures Year Built:** -

**Existing Floor Area Ratio:** 0.69

**Parcel IDs:** 35-34

**Zoning:** Local Business I

**Land-Based Constraints:** None

**Other Notes:** Multi-tenant office building.



## Site 17: 118 Concord Avenue, Belmont, 02478



**Location Notes:** Concord Avenue, near Belmont High School

**Acres:** 0.27

**Existing Use:** Small Retail and Services stores (under 10,000 sq. ft.)

**Existing Structures Year Built:** -

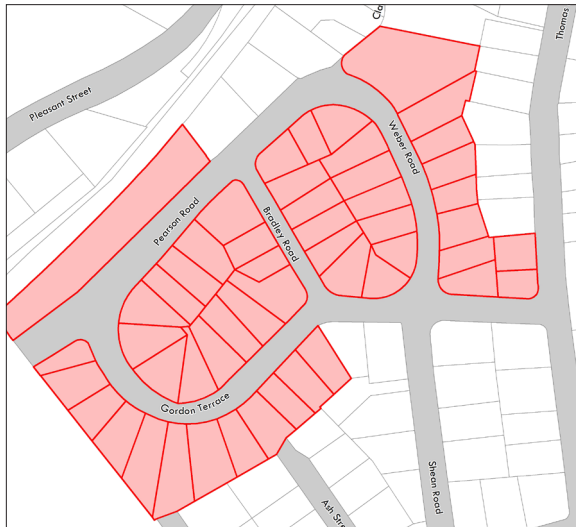
**Existing Floor Area Ratio:** 0.25

**Parcel IDs:** 20-3

**Zoning:** Local Business III

**Land-Based Constraints:** None

## Site 18: Belmont Village (Gordon Terrace, Weber Road, Pearson Road, Thomas Road, and Bradley Road)



**Location Notes:** Along the rail corridor, Gordon Terrace, Weber Road, Pearson Road, Thomas Road, and Bradley Road

**Acres:** 6.91

**Existing Use:** Housing Authority, Belmont Village

**Existing Structures Year Built:** 1950

**Existing Floor Area Ratio:** N/A

**Parcel IDs:** 30-18-(3 to 51)

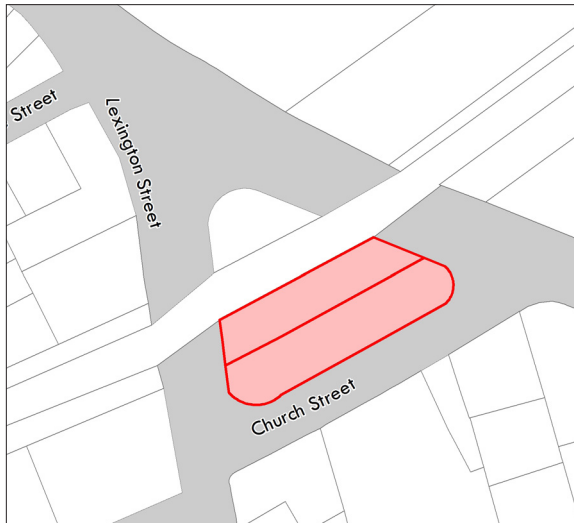
**Zoning:** General Residence

**Land-Based Constraints:** None

**Other Notes:** 51 parcels



## Site 19: Waverley Square Municipal Parking Lot, 518 & 520 Trapelo Road, Belmont



**Location Notes:** Waverley Square, Waverly MBTA Station

**Acres:** 0.49

**Existing Use:** Municipal parking lot

**Existing Structures Year Built:** 2000

**Existing Floor Area Ratio:** N/A

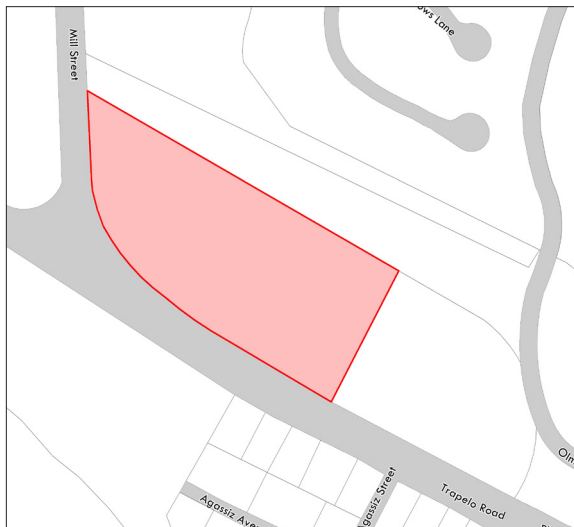
**Parcel IDs:** 33-90 & 33-90-B

**Zoning:** Parking Lot

**Land-Based Constraints:** None

**Other Notes:** Parcel 33-90 is owned by MBTA and parcel 33-90-B is owned by the Town of Belmont.

## Site 20: Waverly Oaks, 625-655 Trapelo Road, Belmont, 02478



**Location Notes:** Trapelo Road Corridor near Waverley MBTA Station

**Acres:** 2.92

**Existing Use:** Housing Authority, Waverly Oaks

**Existing Structures Year Built:** 1976

**Existing Floor Area Ratio:** 0.11

**Parcel IDs:** 59-11-A

**Zoning:** General Residence

**Land-Based Constraints:** None

**Other Notes:** Redevelopment of this site would be a great opportunity to both preserve and expand the stock of affordable rental housing in Belmont.



## Site 21: 425 Common Street, Belmont, 02478



**Location Notes:** Trapelo Road Corridor, Belmont-Watertown  
United Methodist Church

**Acres:** 0.90

**Existing Use:** Church

**Existing Structures Year Built:** -

**Existing Floor Area Ratio:** -

**Parcel IDs:** 16-1

**Zoning:** Single Residence C

**Land-Based Constraints:** None

# Development Targets

Under M.G.L. Chapter 40B, a Housing Production Plan must set a development target for new housing, particularly new Affordable Housing. HPP development targets are typically calculated such that achieving the target would help achieve “safe harbor” from Chapter 40B Comprehensive Permit developments. To achieve safe harbor, a community must have 10% of its housing on the Subsidized Housing Inventory (SHI) or make incremental progress toward that goal. Units can be counted on the SHI when they are deed-restricted Affordable Housing or when they are market rate but are part of a development in which at least 25% of units are deed-restricted Affordable Housing rental units (typically built through the Chapter 40B Comprehensive Permit process).

Belmont presently has 673 SHI units, or 6.65% of its total housing stock as counted in the 2010 US Census (10,117 units).<sup>22</sup> In addition to the existing SHI Units, an additional 118 SHI units are proposed or in development and expected to be completed in the next five years:

- Waverley Square (2) – expected opening in 2023
- McLean residential development (110 rental + 6 ownership) – expected completion in 2024<sup>23</sup>

Adding 118 additional units to the current SHI would bring Belmont to 891 units, or 8.81%. However, the current SHI is based on the 2010 census estimates. Though DHCD does not expect to update the SHI to 2020 Census estimates until May 2023, we can use the figure included in the [MBTA Communities requirements](#) of 2020 Housing Units (10,882) to estimate an updated SHI denominator. Assuming no additional or loss of existing SHI units, the three planned developments would bring Belmont’s SHI percentage to approximately 8.2%. **In this case, Belmont would need to produce 197 additional SHI units to reach the state’s 10% mandate.**

Belmont could also seek temporary safe harbor through adoption of this HPP and progress towards Affordable Housing production. To do this, the Town must permit Affordable Housing units at a rate of 0.5% or 1.0% of its total housing stock, which would result in one- or two-year safe harbor designation, respectively. This means Belmont would have to produce 51 new SHI units in one year to be eligible for one year of safe harbor when using the 2010 total unit count, or 55 SHI units using the estimated 2020 total unit count. SHI unit production

<sup>22</sup> DHCD plans to update the SHI to the 2020 census estimates sometime after May 2023. When the SHI is updated to 2020 estimates, Belmont’s share of Affordable Housing also change.

<sup>23</sup> Town Planner



**Figure 47:** Affordable Housing Production Targets

Existing SHI units	673	
SHI units under construction	118	McLean (116), Waverley (2)
Total existing + in construction	891	= 8.81% of 2010 unit count (10,117)
		= 8.2% of 2020 unit count (10,882) *
Additional production targets (2020-unit count estimate):		
Option A	55	0.5% of total housing stock – 1 year safe harbor
Option B	109	1% of total housing stock – 2 year safe harbor
Option C	197	Reach 10% on SHI

would need to reach 101 or 109 units per year (for the 2010 and estimated 2020 total unit counts, respectively) to reach two-year safe harbor.

Setting targets based on Chapter 40B requirements—while important for this regulated plan—will not satisfy the demand for Affordable Housing in the community. As demonstrated in the Housing Needs and Demand Assessment, Belmont has housing needs that exceed the regulatory requirements set forth in Chapter 40B. But because the Chapter 40B-based target is itself ambitious, it is an appropriate approach for this plan. Also, communities’ housing needs change over time as the population grows and changes. The Town can take steps

now to create more affordable housing opportunities across a range of household incomes and types.

Developing 197 new SHI units, ideally all deed-restricted Affordable Housing units, during the next five years is an appropriately ambitious target for Belmont to work toward. Belmont has recently approved a single Affordable Housing development that far exceeds this scale (Royal, 298 total units). Nevertheless, reaching this target will require collaboration with developers who can dedicate the substantial time and effort needed to secure necessary subsidy.

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# 8

Housing Goals, Strategies,  
and Actions

## NAME OTHER POSSIBLE S

PLEASANT  
ST  
#3

#4 on  
Brighton St

Pleasant  
and  
Brighton

#8  
all over

#5

St)

Belmont  
Village radical  
renovation:  
mix affordable  
and market  
units to de-  
stigmatise &  
help economics



# Housing Goals

Based on feedback received through engagement activities, this plan proposes five goals for the future of housing in Belmont:

## 1. **Diverse Housing:** Create additional affordable housing opportunities for seniors, families, Belmont's local workforce, and persons with disabilities.

As people go through life, their housing needs may shift due to various reasons, such as changes in household size, increases or decreases in income, or career transitions. In addition, a person's housing needs may also differ depending on their financial resources, physical abilities, and personal preferences. Income and housing price data gathered in the housing needs assessment shows that many households are priced out of the local housing market, either by the barrier of extremely high down payments needed to purchase a home or the extremely tight and expensive rental market.

Belmont needs to diversify its housing options to provide residents with greater access to "lower-case a" affordable housing that supports all stages of life. The town's housing stock should

accommodate a variety of people, including those earning low wages or living on fixed incomes, such as seniors or residents with a disability. It should also serve people who are living well above the poverty line, but still struggle to afford housing in Belmont, such as municipal workers (i.e., teachers, firefighters, etc.), young professionals, and working families.

## 2. **Affordable Housing:** Preserve, expand, and create deed-restricted Affordable Housing for low-income households.

Housing affordability is a serious issue in Belmont and many residents, both owners and renters, are struggling to pay for housing. Approximately 30% of all households in town are cost burdened. This is especially true for the town's lowest-income households which make up over a quarter (27%) of Belmont residents.<sup>24</sup> Though the Town has made progress towards its SHI goals by adding 308 units to the SHI since last HPP, there is still less than one Affordable Housing unit for every four eligible households.

With the increasing costs of housing, it's essential for Belmont to maintain and grow its supply of Affordable Housing stock with long-

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24 CHAS 2014 – 2018; ACS 5-year estimates 2016-2020

term affordability restrictions. Deed-restricted Affordable Housing is one of the few types of housing that can ensure stability for existing residents or provide opportunity for those seeking a new home. Deed-restricted homes can only be rented or sold to households with incomes below a certain threshold, typically less than 80% of the region's Area Median Income (AMI), which varies by household size. In 2022, 80% of the Area Median Income for the Great Boston Area, including Belmont, is \$140,200 for a four-person household. Units that meet these criteria are eligible to be included on the state's Subsidized Housing Inventory under Chapter 40B. See Housing Affordability section for more information.)

### **3. Equitable and Accessible Housing: Support and invest in programs and policies that address racial disparities in rental and homeownership access and affordability.**

Communities thrive when residents, regardless of race, income, and sexual orientation, have equal access to quality and affordable housing options. This diversity helps build vibrant, inclusive, and dynamic neighborhoods. Low-income residents and people of color, who have historically been excluded from homeownership, are most impacted

by the current housing crisis and also face greater barriers to accessing resources for housing. The Town should promote equitable and accessible housing opportunities in Belmont by [Affirmatively Furthering Fair Housing](#) (AFFH). The AFFH mandate requires HUD program participants to proactively take meaningful actions to overcome patterns of segregation, promote fair housing choice, eliminate disparities in opportunities, and foster inclusive communities free from discrimination. The Federal Fair Housing Act protects households from discrimination based on race, color, national origin, religion, sex, family status, and disability. Additionally, Massachusetts state law protects source of income (e.g. a Section 8 voucher, gender identity, marital status, veteran or active military status, and genetic information).

### **4. Sustainable Housing: Promote net zero housing construction and carbon neutrality.**

The town should strive to develop new housing that is both affordable and highly energy- and water-efficient, while preserving existing affordable homes that are retrofitted to high efficiency standards. This approach accomplishes complementary goals of reducing carbon pollution and ensuring that residents have high-quality affordable housing. Some strategies can both help

encourage net zero buildings and achieve the goal of more housing options, such as providing developers a density bonus for building homes that are net zero. For more information, see [MAPC's Municipal Net Zero Playbook](#).

## 5. 15-minute Neighborhoods: Promote the development of walkable and bikeable 15-minute neighborhoods.

The concept of “15-minute neighborhoods” is an emerging approach to planning that seeks to create equitable and inclusive, mixed-use neighborhoods where residents can easily access most of their daily needs within a 15-minute walk, bike ride, or transit trip of their home. In 2021, Boston Indicators and the Center for Housing Data at the Massachusetts Housing Partnership, produced a report, entitled “15-Minute Neighborhoods: Repairing Regional Harms and Building Vibrant Neighborhoods For All.” The report articulates a vision of a regional network of equitable 15-minute neighborhoods across Greater Boston and provides a framework for action to advance this vision. To achieve an equitable 15-minute neighborhood, the report highlights five essential components that communities should consider.

- Redesigned streets that make space for walking, biking, gathering, and high-quality public transit
- Diverse and abundant housing options
- Accessible commercial spaces
- Strong social infrastructure
- Diverse and empowered resident communities

Belmont should use this framework to help facilitate the creation of new affordable and mixed-income housing.

# Strategies and Actions

The following is a detailed list of strategy and action recommendations that the Town can implement over the next five years to make material progress towards its housing goals, address unmet housing needs, and produce Affordable Housing in accordance with M.G.L. Chapter 40B. All strategies are grouped into six different categories: education, funding, planning, preservation, production and zoning. The HPP notes which strategies advance one or more of the five goals

## **Strategy 1: Hold place-making workshops for residents to engage in planning specific sites.**

**Strategy Type:** Education

**Goals Advanced:** Diverse Housing, Affordable Housing, Equitable and Accessible Housing, Sustainable Housing, 15-minute Neighborhoods

Many community members may not be aware of the unmet housing need in town, while others that are burdened by housing costs may not know what resources are available to them. Meanwhile, some persistent misconceptions and community concerns around development impacts can pose barriers to meeting housing need. Through community discussions and promotional campaigns in partnership with community

organizations and regional entities, Belmont residents can flag concerns and gain greater understanding of housing.

The Town should increase existing and create new opportunities for community dialogue on these issues, such as pop-up events, open houses, discussion panels, and place-making workshops for residents to engage in planning specific sites. In addition to raising awareness of housing need and programs, this will also help the Town ensure accurate information about housing impacts is being circulated and address community concerns. Events should also be designed to publicize successes with HPP implementation.

### **Action Plan:**

- Develop small area plans with inclusive community input (including existing BHA residents) to plan for the redevelopment of mixed-income neighborhoods on public housing sites.



**Strategy 2: Host quarterly engagement and education events and presentations on housing needs and opportunities in Belmont (i.e., with Belmont elected and town officials, diverse town wide groups).**

**Strategy Type:** Education

**Goals Advanced:** Diverse Housing, Affordable Housing, Equitable and Accessible Housing

The Town should build on the community engagement efforts undertaken in this planning process and continue public outreach to further build awareness of housing need and ways to address it. The Town can also promote workshops by the Citizen Planner Training Collaborative to help educate board member and elected officials on specific topics and initiatives that are key to the implementation of the plan. New materials should also be produced to further elaborate on specific areas of housing need, appeal to coalitions that support housing initiatives, and combat negative misconceptions about Affordable Housing.

**Action Plan:**

- Develop and fund a housing policy educational program for newly elected officials and Town staff involved in planning, housing, and community development activities.

- Design a work plan to determine what kinds of events will be useful and when, and to identify relevant allies and speakers to attend
- Identify and meet with local and regional partners that support Affordable Housing and NOAH engagement efforts
- Conduct ongoing housing events in a variety of formats to reach a variety of households, especially those that are under-represented

**Strategy 3: Aim to spend more than the 10% annual minimum of Community Preservation Act (CPA) funding on community housing.**

**Strategy Type:** Funding

**Goals Advanced:** Diverse Housing, Affordable Housing, Equitable and Accessible Housing

The Community Preservation Act (CPA) allows communities to create a local Community Preservation Fund through a small surcharge on property taxes (less than 3%) and a contribution from the State. CPA provides communities with financial resources to acquire, create, preserve, support, and rehabilitate Affordable Housing, among other planning efforts. Per CPA regulations, communities must allocate or reserve at least 10% of their annual CPA revenues for community housing. However, it's worth noting that some communities

choose to allocate funds to their trusts that exceed the minimum requirement. CPA funds can be used as critical leverage in securing additional state funding and private financing. Although Belmont complies with its minimum requirement of using CPA money for community housing, the Town still has some unallocated CPA revenue and could exceed the minimum requirements for significant community housing development. The Town should maximize this valuable resource and aim to spend more than the annual minimum on housing.

**Action Plan:**

- Spend more than the 10% annual minimum of Community Preservation Act (CPA) funding on community housing.

**Strategy 4: Establish a process for the Housing Trust to fund and leverage resources for the creation of new Affordable Housing using CPA monies and other sources.**

**Strategy Type:** Funding

**Goals Advanced:** Affordable Housing, Equitable and Accessible Housing, 15-minute Neighborhoods

The Town should identify additional revenue streams for its Housing Trust Fund (such as state and federal grants) and consider allocating a portion of its local

general revenue to the Housing Trust Fund. In addition, investments in affordable housing should leverage other major Town investments, for example, into major public infrastructure such as transit.

**Action Plan:**

- Commit to providing a dedicated revenue source to annually fund the Affordable Housing Trust Fund and prioritize funding projects that provide housing to very low-income individuals and families, including supportive housing, within a half mile of transit (see Strategies 12 & 13).

**Strategy 5: Adopt State Housing Choice best practices in order to apply for designation from DHCD as a Housing Choice Community.**

**Strategy Type:** Planning

**Goals Advanced:** Diverse Housing, Affordable Housing, Equitable and Accessible Housing, Sustainable Housing, 15-minute Neighborhoods

The Town of Belmont should pursue housing choice designation to receive state funds to use to implement the housing strategies established in this plan. The Housing Choice Grant Program provides capital grants to communities that have produced a significant number of housing units in the last five years and that have adopted

or established Best Practices that encourage housing production and sustainable growth. There are two paths to eligibility:

- High Production: An increase in housing stock of at least 5%, or 500 units, over the last 5 years
- Production + Planning: An increase in housing stock of at least 3%, or 300 units, over the last 5 years, and implementation of 4 of 9 identified designated best practices.

Examples of capital projects that Belmont can receive funding for include acquisition costs for capital assets, new building construction, and infrastructure improvements such as roads, water lines, and sewer lines to accommodate new growth. Additional grant programs include technical assistance and construction grants for complete streets.

#### **Action Plan:**

- Gain a 0.5% (55 units) to 1.0% (109 units) increase in year-round Affordable Housing units in a 1-2-year period
- Consider modifying zoning regarding ADUs to allow them by right in appropriate districts per HPP Strategy 11

#### **Strategy 6: Update the Town's Comprehensive Plan, incorporating this HPP into its Housing element.**

##### **Strategy Type:** Planning

**Goals Advanced:** Diverse Housing, Affordable Housing, Equitable and Accessible Housing, Sustainable Housing, 15-minute Neighborhoods

The Town of Belmont's most recent comprehensive plan dates back to 2010. This plan established a framework for decision-making and strategic investments in nine key areas, including housing, with the ultimate aim of promoting sustainable growth and progress in Belmont. It may be worth considering integrating the HPP into the housing chapter of any future updates to the comprehensive plan.

##### **Action Plan:**

- Integrate HPP goals and strategies into plans for Section 3A compliance, and future comprehensive planning efforts.

#### **Strategy 7: Redevelop Belmont Housing Authority (BHA) properties to preserve the public housing and expand affordable housing opportunities and address lack of accessibility.**

##### **Strategy Type:** Preservation

**Goals Advanced:** Affordable Housing, Equitable and Accessible Housing, Sustainable Housing, 15-minute Neighborhoods

The Belmont Housing Authority has significant assets in state-and federally owned public land and the majority of deed-restricted Affordable Housing units in town. The Town can assist the BHA by facilitating any potential improvements to their existing Affordable Housing units, such as renovation or remodeling, and any potential redevelopment of BHA sites resulting in an expanded supply of Affordable Housing units and mixed-income housing units. The Town should help the BHA expand its housing stock by deeding the BHA locally-owned public properties and by facilitating potential renovation or redevelopment opportunities through an RFP process to select desired development partners that can build capacity for potential redevelopment of existing or future BHA sites.

**Action Plan:**

- The Town should work with the BHA to assess the condition of its existing properties for quality and safety standards and evaluate the need for rehabilitation of these properties. The Town and BHA should discuss ways these properties can be upgraded and seek partners that can assist with this process.

- The Town should meet with the BHA and other community partners to discuss potential redevelopment opportunities on BHA sites resulting in an expanded supply of deed-restricted Affordable Housing units. Potential redevelopment of BHA sites should also include market-rate units to help subsidize costs, allowing for more deed-restricted Affordable Housing units that have deeper levels of affordability. At a minimum, any potential redevelopment of a BHA site should result in the replacement of existing deed-restricted Affordable Housing units at the same income levels and bedroom composition. Potential redevelopment should be done in phases to avoid temporary relocation of BHA residents and include contractual assurance that BHA residents will occupy new or upgraded housing units.
- The Town and BHA should continue to seek federal and state funding, and form partnerships with mission-based developers, to pool resources and build capacity for upgrades or the potential redevelopment of BHA sites.

**Strategy 8: Encourage developers to create housing opportunities for households with extremely low-incomes through the use of project-based and/or mobile vouchers.**



**Strategy Type:** Production

**Goals Advanced:** Affordable Housing, Equitable and Accessible Housing

The Housing Choice Voucher Program, commonly known as Section 8, is a HUD-administered rental assistance program that subsidizes “mobile” certificates and vouchers to help very-low- and low-income households pay for private housing. Tenants pay 30% of income for rent and basic utilities, and the Section 8 subsidy covers the balance of the rent. Section 8 also can be used as a subsidy for eligible rental developments, known as Section 8 Project-Based Vouchers (PBV), which are not “mobile” because they are attached to specific units.

The Federal Fair Housing Act protects households from discrimination based on race, color, national origin, religion, sex, family status, and disability. Additionally, Massachusetts state law protects source of income (e.g. a Section 8 voucher, gender identity, marital status, veteran or active military status, and genetic information).

**Action Plan:**

- Reduce the impediments to fair housing choice by implementing the housing recommendations outlined in the Belmont Diversity Task Force’s 2022 report for [Advancing Diversity, Equity and Inclusion in the Town of Belmont](#), many of which directly

align with the recommendations outlined in this HPP.

- Increase awareness and improve relationships with landlords regarding the Housing Choice Voucher program, particularly in areas within a half mile of transit.
- Support marketing efforts that encourage landlords to accept housing vouchers and highlight the [Massachusetts Fair Housing Law, M.G.L. c.151B § 4\(7B\)](#), which prevents landlords from discriminate against renters with Housing Choice Vouchers.
- Develop resources for tenants to inform them of their rights, responsibilities, and housing safety.

**Strategy 9: Encourage redevelopment of property owned by religious institutions for affordable housing.**

**Strategy Type:** Production

**Goals Advanced:** Diverse Housing, Affordable Housing, Equitable and Accessible Housing

During the HPP planning process, community members identified a few privately owned properties in Belmont that could be considered opportunity sites for residential or mixed-use development. Two of the priority locations identified were the church parking lot located at the

corner of Beech Street and Lexington Street, as well as the Methodist Church on Common Street. It is important to note that when a site is privately owned, development or redevelopment is entirely up to that owner, but the Town can encourage development in these cases through regulatory and other tools.

**Action Plan:**

- Actively pursue mixed-income and mixed-use residential development opportunities for vacant and underutilized lots in Belmont, such as existing surface parking lots and property owned by religious institutions.

**Strategy 10: Investigate and pursue development opportunities on large, vacant sites.**

**Strategy Type:** Production

**Goals Advanced:** Diverse Housing, Affordable Housing, Equitable and Accessible Housing, Sustainable Housing, 15-minute Neighborhoods

Land for Affordable Housing is hard to come by, and property acquisition is often a major cost for Affordable Housing developers, who must compete with market-rate developers that often have greater access to liquid resources. The Town, working through its Affordable Housing Trust, could purchase land directly for use in

Affordable Housing development. Ultimately, any land purchased would likely be given (or sold at a nominal rate) to a nonprofit developer that would build new Affordable Housing consistent with the Town's goals for the property. The Town's involvement would be key to creating more Affordable Housing units, and the Town would have more leverage to shape the resulting development.

**Action Plan:**

- Repurpose underutilized or vacant municipal and state sites like the Claflin St. parking lot and Waverly Station parking lot, for deed-restricted Affordable Housing and market-rate housing.

**Strategy 11: Allow accessory dwelling units (ADUs) and two- and three-family homes by right in the general residence (GR) and single-residence (SR) zoning districts.**

**Strategy Type:** Zoning

**Goals Advanced:** Diverse Housing, Affordable Housing, Equitable and Accessible Housing, Sustainable Housing

Most land in Belmont is zoned in a way that favors detached single-family homes. This is particularly true in the northwest side of town where single-family homes are the only allowed use and must be built on large lots. These regulations encourage large owner-occupied

housing that is typically expensive and requires large savings for a down payment.

Smaller housing typologies (i.e. accessory dwelling units , cottage developments) were presented at public forums and received great public support. These housing typologies can blend with the built form of existing neighborhoods and so it is feasible to permit them in areas of town that are currently limited to single-family homes without disrupting neighborhood character.

Aside from historic properties, ADUs aren't permitted in Belmont. Easing restrictions on ADUs in the town could expand housing opportunity and open up possibilities for more "lower-case a" affordable housing. ADUs that are available to the public at large can facilitate intergenerational living, create downsizing options, expand affordable renting, and help cost-burdened homeowners by generating additional income if rented.

#### **Action Plan:**

- The Town should work with a consultant to draft zoning bylaws amendments that make it easy to develop tiny homes, cottage developments, detached accessory dwelling units, and other smaller housing typologies not currently permitted or limited by current Town bylaws. The Town could apply for technical assistance to have MAPC

or another consultant draft bylaws to allow and encourage these housing types.

- The Town should work with a consultant to hold meetings with neighborhood associations to hear and address the concerns of residents and to educate and build support for small housing types. And the Town should distribute educational materials for these small typologies.
- The Town should consider offering favorable loans to interested property owners to stimulate the development of these housing typologies. Development of some housing typologies may be difficult for property owners to finance. For instance most banks do not offer loans for accessory dwelling units.
- The Town should create an inventory of single-level and ADA compliant housing structures and update this inventory as new housing opportunities are created. This inventory can be used to promote a list of housing options for seniors and householders with physical disabilities.

**Strategy 12: Maximize affordability by adopting 40R districts where we establish our MBTA Communities zoning.**

**Strategy Type:** Zoning

**Goals Advanced:** Diverse Housing, Affordable Housing, Equitable and Accessible Housing, 15-minute Neighborhoods

Chapter 40R zoning allows communities to create denser residential or mixed-use Smart Growth districts that include a percentage of Affordable Housing units in exchange for considerable financial incentives from the State.

Chapter 40R allows municipalities to establish special zoning overlay districts that require densities of 8 units/acre for single-family homes, 12 units/acre for townhouses, and 20 units/acre for condominiums and apartments as of right. The zoning requires that 20% of the district be deed-restricted Affordable units, and gives preference to mixed-use development. The location of these districts in Smart Growth areas helps guide development to appropriate locations, such as those near transit stations, existing town centers, commercial districts, and other areas of concentrated development, while preserving open space in other parts of the community.

In addition, a number of the provisions of Section 3A parallel Chapter 40R which also require as of right densities of at least 20 units per acre for multifamily housing and 20 percent affordability. Several communities across the region are considering the

use of mixed-use 40R Districts to meet the Section 3A requirement.

#### **Action Plan:**

- The Town should utilize the site snapshots and suitability analysis within this plan to identify suitable and eligible sites for a new SGODs and meet with the owners of these properties to discuss.
- The Town should facilitate a forum with abutting property owners and other community members to address concerns about a SGOD before the establishment of a district is proposed at Town Meeting. Demographic data on housing needs compiled in this plan can be used to show how the SGOD can benefit the town. The Town can also suggest how state funding from this district can be used for infrastructure improvements that support town initiatives.
- The Town should propose expanded and additional smart growth districts at Town Meeting with the backing of property owners, development partners, housing partner organizations, and community members.



**Strategy 13: Allow greater density in transit-accessible areas, in particular to meet or exceed the goals and requirements of the MBTA Communities Act.**

**Strategy Type:** Zoning

**Goals Advanced:** Diverse Housing, Affordable Housing, Equitable and Accessible Housing, Sustainable Housing, 15-minute Neighborhoods

The suitability analysis identified a handful of sites along major transit corridors that are one acre or larger in size. These sites are ideal for mid-density mixed-use development. Working with architects and developers, the Town can determine what changes to density, dimensional rules, and parking requirements would encourage more of this type of development at those locations. These changes then need to be drafted into a zoning amendment.

**Action Plan:**

- Decide whether to hire a consultant to provide technical assistance
- Determine appropriate density and other zoning features
- Draft zoning to facilitate smart growth and better utilize land along major corridors through mixed-use development.

- Conduct community engagement to build support and form coalitions prior to Town Meeting

**Strategy 14: Reduce parking requirements wherever there are opportunities to expand or create new Affordable Housing.**

**Strategy Type:** Zoning

**Goals Advanced:** Affordable Housing, Equitable and Accessible Housing, Sustainable Housing

Belmont has several regulatory tools in various overlay zones that offer flexibility around parking which is important for encouraging residential development of medium and higher scales. The Town could consider applying some of these tools found in different zones (such as a parking reduction for shared parking or parking fee in lieu) more broadly across the town, particularly in areas where mixed-use or multifamily housing is permitted.

**Action Plan:**

The Town should study and amend off-street parking requirements for certain multifamily developments to ensure zoning does not require an excess of parking that impacts financial feasibility, particularly where transit is available.

# Implementation Matrix

Implementation of this plan will involve multiple agencies within local government. The matrix below outlines entities that should lead and support the implementation of each respective strategy as well as an estimated timeframe for implementation. Most strategies will require further analysis and public engagement. Depending on the community's will and the Town's capacity, some actions, such as zoning amendments, could be bundled under a single implementation process.

Abbreviations Used the in Matrix Below:

- **BHT** = Belmont Housing Trust
- **BHA** = Belmont Housing Authority
- **CDPD** = Community Development - Planning Division
- **CPC** = Community Preservation Committee
- **PB** = Planning Board
- **SB** = Select Board

	Approach	Strategy	Entity	Timeframe
S1	Education	Hold place-making workshops for residents to engage in planning specific sites.	Lead: <b>BHT</b> Support: CDPD	Ongoing
S2	Education	Host quarterly engagement and education events and presentations on housing needs and opportunities in Belmont (i.e., with Belmont elected and town officials, diverse town wide groups).	Lead: <b>BHT</b> Support: CDPD	Ongoing
S3	Funding	Aim to spend more than the 10% annual minimum of Community Preservation Act (CPA) funding on community housing.	Lead: <b>CPC</b> Support: BHT	Short-term
S4	Funding	Establish a process for the Housing Trust to fund and leverage resources for the creation of new Affordable Housing using CPA monies and other sources.	Lead: <b>CPC</b> Support: BHT	Short-term
S5	Planning	Adopt State Housing Choice best practices in order to apply for designation from DHCD as a Housing Choice Community.	Lead: <b>CDPD</b> Support: PB, SB	Mid-term

	Approach	Strategy	Entity	Timeframe
S6	Planning	Update the Town's Comprehensive Plan, incorporating this HPP into its Housing element.	Lead: <b>CDPD</b> Support: PB, SB	Mid- to Long-term
S7	Preservation	Redevelop Belmont Housing Authority (BHA) properties to preserve the public housing and expand affordable housing opportunities and address lack of accessibility.	Lead: <b>BHA</b> Support: CPC	Ongoing
S8	Preservation	Encourage developers to create housing opportunities for households with extremely low-incomes through the use of project-based and/or mobile vouchers.	Lead: <b>BHA</b> Support: BHT	Ongoing
S9	Production	Encourage redevelopment of property owned by religious institutions for affordable housing.	Lead: <b>CDPD</b> Support: BHT	Short- to Mid-term
S10	Production	Investigate and pursue development opportunities on large, vacant sites.	Lead: <b>CDPD</b> Support: BHT	Ongoing
S11	Zoning	Allow accessory dwelling units and two- and three-family homes by right in the general residence (GR) and single-residence (SR) zoning districts.	Lead: <b>PB</b> Support: BHT	Short-term
S12	Zoning	Maximize affordability by adopting 40R districts where we establish our MBTA Communities zoning.	Lead: <b>PB</b> Support: CDPD	Mid-term
S13	Zoning	Allow greater density in transit-accessible areas, in particular to meet or exceed the goals and requirements of the MBTA Communities Act.	Lead: <b>PB</b> Support: CDPD	Mid-term/ Ongoing
S14	Zoning	Reduce parking requirements wherever there are opportunities to expand or create new Affordable Housing.	Lead: <b>PB</b> Support: CDPD	Short-term

# Best and Emerging Practices

The following is a list of best and emerging practices recommended for Belmont to promote through the publication of this HPP and ongoing public engagement efforts. While these best practices are important, they are not considered to be at the same level of priority as the strategies above that are intended to be implemented in the next five years. Promotion and implementation of these best practices should be considered when opportunities arise.

Best and Emerging Practices	
1	<p>Promote accessory dwelling units. If interest accumulates, consider best practice regulatory changes and financial assistance in exchange for an affordable renting agreement.</p> <p><b>Resources:</b></p> <p><a href="#">Living Little Toolkit</a> - Digital Toolkit</p> <p><a href="#">The State of Zoning for Accessory Dwelling Units</a> - Zoning Analysis</p> <p><a href="#">Accessory Dwelling Unit financing guide</a> - Oregon Example</p>
2	<p>Promote state programs for home modifications assisting seniors with aging in place and accommodating persons with disabilities.</p> <p><b>Resources:</b></p> <p><a href="#">Massachusetts Home Modification Loan Program</a> -Favorable loans for elderly and disabled persons to make home modifications.</p> <p><a href="#">Age Friendly Home Improvements</a> - AARP recommendations and resources for home modifications</p>
3	<p>Promote the concept of Co-housing. If interest accumulates, consider offering publicly owned land and helping fund technical assistance.</p> <p><b>Resources:</b></p> <p><a href="#">Living Little Toolkit</a> - Digital Toolkit</p> <p><a href="#">New View Cohousing</a> - Cohousing Example in Acton, MA</p>
4	<p>Promote concept of limited equity co-operatives. If interest accumulates, consider providing staff assistance to run a co-op program.</p> <p><b>Resources:</b></p> <p><a href="#">Local Housing Solutions</a> - Limited equity cooperative description and related policies</p> <p><a href="#">Massachusetts Association of Housing Cooperatives</a> - Housing cooperative examples and resources</p>



# Appendices



# Appendix A: Context Community Selection Methodology

## Introduction

The Belmont Housing Production Plan (HPP) will compare the Town of Belmont to several communities across several key indicators to better understand the demographics and housing of the town. These “context communities” will be discussed in the HPP’s Housing Needs and Demand Assessment and potentially when assessing Belmont’s current and future housing policies. Though locally specific context, such as municipal tax rates and assessment methods, impacts each municipality’s housing need, the combination of 18 indicators used in this analysis helps illustrate patterns that exist despite the diversity of local economic mix, regulations, and programs.

This memo outlines the method of selecting context communities in Belmont.

## Method

To choose context communities for the HPP, MAPC takes the following steps:

1. Identify context communities from earlier planning processes and additional communities that may be similar, based on qualitative factors (MAPC’s submarkets analysis and community types).
2. Pull key indicators on communities identified in step (1). See below for indicators.
3. For each indicator, qualitatively establish a range of values that count as similar to Belmont’s value for that indicator.
4. Rate whether a community is similar or dissimilar to Belmont for each indicator, based on whether the value falls within the range established in step (3).
5. For each community, sum the number of indicators for which it is similar to Belmont to create a “similarity score.”
6. Propose context communities based on their similarity score and discuss other relevant qualitative and political factors with the project partner.

## Potential Context Communities

The following municipalities (most are adjacent or in close proximity to Belmont) were used as context communities in *Belmont’s Housing Future*, the Town’s current Housing Production Plan:

- Arlington
- Brookline
- Cambridge
- Lexington
- Medford
- Newton
- Somerville
- Waltham
- Watertown
- Weston
- Winchester

The following municipalities were used as comparable peers in the Financial Organization Structure Review completed by the Collins Center in June 2022:

- Acton
- Hingham

- Hopkinton
- Milton
- Sudbury
- Winchester

## MAPC Housing Submarkets & Community Types

Reflecting the fact that housing contexts are not monolithic within municipal boundaries, MAPC has created an analysis of housing submarkets across greater Boston. “A housing submarket is a collection of neighborhoods—some next to each other, some not—with similar housing stock and housing market characteristics. These characteristics determine who can find, afford, and remain in suitable housing in that neighborhood. The neighborhoods in each submarket share common needs and challenges, regardless of geographic location.”<sup>1</sup> Nearly half (49%) of households in Belmont live in census tracts categorized as Submarket 3, defined as “Moderate-density urban centers; oldest housing stock; mix of single-family and small multifamily; increasing home prices and rents.” Many of the municipalities listed below have Submarket 3 as the most or second-most common submarket type:

- |             |              |
|-------------|--------------|
| • Arlington | • Somerville |
| • Brookline | • Waltham    |
| • Cambridge | • Watertown  |
| • Medford   |              |

Many of the communities previously used as context communities diverge from the submarket makeup seen in Belmont. Five communities (Lexington, Milton, Newton, Weston, and Winchester) are entirely or almost entirely made up of Submarket 5, defined as areas with low housing density and very highly priced, majority single family homes. The dominance of Submarket 5 in these communities differs from Belmont, where about 1/3 of households live in Submarket 5. Furthermore, over half of households in four communities used as context in the Collins Center report - Acton, Hingham, Hopkinton, and Sudbury - live in the Submarket 7, which is not seen at all in Belmont. This submarket is defined as “moderate-cost single-family suburbs with newer housing stock and few renters.”

MAPC also categorizes each municipality in the region into a community type, based on its location, development patterns, and history. Belmont is designated as an Inner Core community and a ‘streetcar suburb’ subtype. Additional Inner Core streetcar suburb communities not already listed above and that serve as potential context communities for Belmont include Melrose and Winthrop.

Based on their inclusion in previous analyses and reports, the following 18 communities are discussed as potential context communities in the remainder of this analysis:

- |              |                |
|--------------|----------------|
| 1. Acton     | 9. Melrose     |
| 2. Arlington | 10. Milton     |
| 3. Brookline | 11. Newton     |
| 4. Cambridge | 12. Somerville |
| 5. Lexington | 13. Sudbury    |
| 6. Hingham   | 14. Waltham    |
| 7. Hopkinton | 15. Watertown  |
| 8. Medford   | 16. Weston     |

<sup>1</sup> <https://housing-submarkets.mapc.org/submarkets>



## Indicators

### Key Data Indicators to Compare to Belmont

	Indicator	Data Source and Year(s)	Abbreviation
1	Total Population	Census Bureau Redistricting Data, 2020	Total Pop
2	Percent change in population, 2010-2020	US Census, 2010; Census Redistricting Data, 2020	Pop change 2010-2020
3	Percent of population that is non-Latinx white	Census Bureau Redistricting Data, 2020	% non-Latinx white
4	Percent change in non-Latinx white population, 2010 - 2020	US Census, 2010; Census Bureau Redistricting Data, 2020	Change white pop. 2010 - 2020
5	Average household size	American Community Survey (ACS), 2016- 2020	Avg. household size
6	Children (under 18) as a percent of total population	ACS, 2016-2020 5-year estimates	Child pop.
7	Percent change in school enrollment, 2015 - 2020	Department of Elementary and Secondary Education, 2015 and 2020	Change schools 2015 - 2020
8	Percent of residents age 65 and older	ACS, 2016-2020 5-year estimates	Senior pop
9	Percent of population with a disability	ACS, 2016-2020 5-year estimates	Disabled pop
10	Percent of homes that are owner-occupied	ACS, 2016-2020 5-year estimates	Homeownership
11	Median household income	ACS, 2016-2020 5-year estimates	Median household income
12	Percent of households that are low-income (less than 80% of AMI)	Comprehensive Housing Affordability Strategy (CHAS), 2014-2018	Low income
13	Percent of low-income households that are housing cost-burdened	CHAS, 2014-2018	LI CB rate
14	Percent change in median single-family home sale price, 2016 - 2021	Warren Group "all single family" sales, 2016 through 2021	Change median sales 2016 - 2021
15	Percent change in median rent, 2016 - 2020	ACS 5-year estimates 2012 -2016 through 2016-2020	Change median rent 2016-2020
16	Percent of housing stock built before 1940	ACS, 2016-2020 5-year estimates	Pre-1940
17	Percent detached single family buildings	ACS, 2016-2020 5-year estimates	Detached SF
18	Percent of housing on the state Subsidized Housing Inventory (SHI)	DHCD, 2020	SHI

**Table 1: Indicators for all potential context communities**

Municipality	Total pop.	Pop change 2010 - 2020	% non-Latinx white	Change white pop. 2010 - 2020	Avg household size	Child pop.	Change schools 2015 - 2020	Senior pop.	Disabled pop.
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Acton	24,021	8.5%	63.1%	-9.2%	2.68	25.6%	-4.6%	15.3%	7.4%
Arlington	46,308	7.5%	75.2%	-2.8%	2.36	21.3%	13.9%	16.1%	8.6%
Belmont	27,295	9.4%	69.6%	-5.9%	2.62	25.5%	8.9%	17.2%	7.4%
Brookline	63,191	7.1%	65.3%	-4.4%	2.30	19.0%	3.5%	16.0%	7.0%
Cambridge	118,403	11.2%	55.4%	0.4%	2.13	12.4%	7.8%	11.7%	6.9%
Hingham	24,284	8.5%	91.5%	4.9%	2.60	24.6%	-0.7%	22.6%	9.7%
Hopkinton	18,758	20.2%	73.2%	0.3%	2.77	27.5%	10.3%	12.0%	5.8%
Lexington	34,454	8.9%	56.7%	-18.5%	2.75	27.0%	5.6%	20.5%	7.2%
Medford	59,659	5.8%	66.8%	-7.4%	2.35	13.1%	-7.4%	14.4%	7.7%
Melrose	29,817	9.5%	79.6%	-1.8%	2.47	19.7%	6.7%	18.9%	9.2%
Milton	28,630	5.4%	71.0%	-0.9%	2.97	24.7%	9.5%	15.8%	6.9%
Newton	88,923	4.2%	70.1%	-8.8%	2.62	21.3%	0.8%	18.3%	8.2%
Somerville	81,045	6.5%	65.2%	1.0%	2.29	11.0%	-1.0%	8.8%	8.0%
Sudbury	18,934	6.5%	80.9%	-3.0%	3.03	30.1%	-7.5%	15.4%	6.4%
Waltham	65,218	7.0%	60.4%	-5.9%	2.29	13.7%	8.4%	14.5%	9.7%
Watertown	35,329	9.7%	73.1%	-0.9%	2.20	14.4%	6.7%	16.9%	12.4%
Weston	11,851	5.0%	74.0%	-7.1%	3.02	25.9%	-10.5%	20.8%	5.9%
Winchester	22,970	6.9%	74.6%	-6.9%	2.78	27.9%	3.7%	18.3%	7.1%
Winthrop	19,316	9.4%	78.9%	-1.6%	2.29	17.6%	1.4%	19.9%	12.4%

Municipality	Homeown- ership	Median household income	Low income	LI CB rate	Change median sales 2016- 2021	Change median rent 2016 - 2020	Pre- 1940	Detached SF	SHI
Acton	71.9%	\$137,981	22.3%	72.5%	22.8%	13.7%	8.7%	62.9%	10.5%
Arlington	57.9%	\$114,576	28.4%	69.7%	27.0%	16.7%	45.8%	39.9%	5.7%
Belmont	64.2%	\$140,500	26.9%	75.4%	27.4%	17.1%	59.2%	47.7%	6.5%
Brookline	48.5%	\$113,642	28.4%	72.9%	14.8%	13.0%	50.4%	19.4%	10.2%
Cambridge	34.9%	\$107,490	34.5%	66.4%	20.6%	23.5%	48.4%	10.2%	14.8%
Hingham	82.3%	\$147,520	28.1%	74.3%	30.0%	4.8%	20.3%	70.3%	11.4%
Hopkinton	86.1%	\$172,683	19.2%	73.3%	27.9%	17.4%	14.6%	76.1%	14.3%
Lexington	81.7%	\$185,686	18.9%	75.0%	27.6%	26.0%	19.5%	76.1%	10.2%
Medford	55.5%	\$101,168	34.9%	64.1%	27.6%	25.4%	49.0%	34.3%	7.2%
Melrose	66.9%	\$114,604	33.0%	59.8%	25.0%	28.2%	54.0%	57.7%	8.0%
Milton	83.1%	\$141,050	26.4%	73.7%	28.0%	-8.9%	45.1%	73.1%	4.9%
Newton	71.5%	\$154,398	23.4%	71.5%	26.7%	8.6%	50.1%	57.7%	7.8%
Somerville	33.5%	\$102,311	35.0%	68.6%	20.0%	21.0%	60.7%	10.3%	9.7%
Sudbury	91.1%	\$195,073	15.7%	75.3%	31.7%	36.7%	6.4%	88.5%	11.3%
Waltham	50.0%	\$95,851	36.9%	66.2%	21.8%	19.5%	27.3%	37.7%	7.3%
Watertown	51.2%	\$100,434	28.9%	70.0%	22.6%	12.0%	45.7%	21.6%	7.8%
Weston	85.9%	\$206,250	25.7%	78.4%	27.1%	14.3%	25.0%	84.5%	8.4%
Winchester	83.8%	\$173,058	19.7%	72.5%	25.2%	24.0%	37.5%	72.4%	3.7%
Winthrop	55.8%	\$76,996	47.1%	70.2%	36.9%	19.0%	60.9%	34.6%	7.7%

## Indicator Value Range

MAPC then determined a range of values for each indicator that would be considered similar to Belmont. To calculate the similarity range, MAPC found the range of values across all context communities, minus the highest and lowest outliers, and then calculated the quintile value of this range. The similarity range is set to one quintile below to one quintile above Belmont's indicator value (See Table 2 below).

**Table 2: Similarity range for all indicators**

	Total pop.	Pop change 2010 - 2020	% non-Latinx white	Change white pop 2010 - 2020	Avg household size	Child pop.	Change schools 2015 - 2020	Senior pop	Disabled pop.
Belmont	27,295	9.4%	69.6%	-5.9%	2.62	25.5%	8.9%	17.2%	7.4%
Range (minus outliers)	70,165	5.7%	24.3%	9.5%	0.82	15.5%	17.8%	9.2%	6.5%
Quintile	14,033	1.1%	4.9%	1.9%	0.16	3.1%	3.6%	1.8%	1.3%
Min	13,262	8.3%	64.7%	-7.8%	2.46	22.4%	5.3%	15.4%	6.1%
Max	41,328	10.5%	74.4%	-4.0%	2.78	28.6%	12.4%	19.0%	8.7%

	Homeownership	Median household income	Low income	LI CB rate	Change median sales 2016-2021	Change median rent 2016 - 2020	Pre-1940	Detached SF	SHI
Belmont	64.2%	\$140,500	26.9%	75.4%	27.4%	17.1%	59.2%	47.7%	6.5%
Range (minus outliers)	51.2%	\$99,222	18.0%	11.2%	11.1%	19.6%	52.0%	74.2%	9.3%
Quintile	10.2%	\$19,844	3.6%	2.2%	2.2%	3.9%	10.4%	14.8%	1.9%
Min	53.9%	\$120,656	23.3%	73.1%	25.2%	13.2%	48.7%	32.9%	4.7%
Max	74.4%	\$160,344	30.5%	77.6%	29.6%	21.0%	69.6%	62.6%	8.4%

## Similarity Index

A community was given a score of 1 if its indicator value fell within the range determined to be similar to Belmont. The homeownership, change in rent, and age of housing stock ("pre-1940") indicators have been weighted as 1.25 given their particular importance to the current housing affordability context in Belmont.

**Table 3: Similarity to Belmont (0 = does not fall in similarity range, 1 or 1.25 = falls in similarity range)**

Municipality	Total pop.	Pop change 2010 - 2020	% non-Latinx white	Change white pop. 2010 - 2020	Avg household size	Child pop.	Change schools 2015 - 2020	Senior pop.	Disabled pop.
Acton	1	1	-	-	1	1	-	-	1
Arlington	-	-	-	-	-	-	-	1	1
Brookline	-	-	1	1	-	-	-	1	1
Cambridge	-	-	-	-	-	-	1	-	1
Hingham	1	1	-	-	1	1	-	-	-
Hopkinton	1	-	1	-	1	1	1	-	-
Lexington	1	1	-	-	1	1	1	-	1
Medford	-	-	1	1	-	-	-	-	1
Melrose	1	1	-	-	1	-	1	1	-
Milton	1	-	1	-	-	1	1	1	1
Newton	-	-	1	-	1	-	-	1	1
Somerville	-	-	1	-	-	-	-	-	1
Sudbury	1	-	-	-	-	-	-	1	1
Waltham	-	-	-	1	-	-	1	-	-
Watertown	1	1	1	-	-	-	1	1	-
Weston	-	-	1	1	-	1	-	-	-
Winchester	1	-	-	1	1	1	-	1	1
Winthrop	1	1	-	-	-	-	-	-	-

Municipality	Home-ownership	Median household income	Low income	LI CB rate	Change median sales 2016-2021	Change median rent 2016 - 2020	Pre-1940	Detached SF	SHI
Acton	1.25	1	-	-	-	1.25	-	-	-
Arlington	1.25	-	1	-	1	1.25	-	1	1
Brookline	1.25	-	1	-	1	1.25	1.25	-	-
Cambridge	-	-	-	-	-	-	1.25	-	-
Hingham	-	1	1	1	-	-	-	-	-
Hopkinton	-	-	-	1	-	-	-	-	-
Lexington	-	-	-	1	1	1.25	-	-	-
Medford	-	-	-	-	1	-	-	1	1
Melrose	1.25	-	-	-	1	-	1.25	1	1
Milton	1.25	1	1	1	-	-	1.25	-	1
Newton	-	1	1	-	1	-	-	1	1



Somerville	1.25	-	-	-	1	-	1.25	-	-
Sudbury	-	-	-	1	-	-	1.25	-	-
Waltham	-	-	-	-	-	-	-	1	1
Watertown	-	-	1	-	-	1.25	-	-	1
Weston	-	-	1	-	-	-	-	-	1
Winchester	-	-	-	-	1	1.25	-	-	-
Winthrop	-	-	-	-	-	-	-	1	1

## Similarity Scores

The values in Table 3 were then summed to arrive at a “similarity score” relative to Belmont. The higher the similarity score, the more similar (in theory) that community is to Belmont. The maximum possible score is 18, as there are 18 indicators being used.

**Table 4: Communities by similarity score**

Community	Similarity Score
Milton	12.50
Melrose	10.50
Brookline	9.75
Lexington	9.25
Newton	9.00
Acton	8.50
Arlington	8.50
Watertown	8.25
Winchester	8.25
Hingham	7.00
Hopkinton	6.00
Medford	6.00
Somerville	5.50
Sudbury	5.25
Weston	5.00
Waltham	4.00
Winthrop	4.00
Cambridge	3.25

## Choosing Context Communities

MAPC reviewed the potential context communities, the values for each indicator, and the similarity scores. Based on this information, qualitative assessment of how these context communities would be received, and consideration of how useful each community's comparison to Belmont would be in this planning process, MAPC offers the following communities for discussion as context communities in the upcoming HPP:

- Milton
- Melrose
- Brookline
- Lexington
- Newton
- Acton
- Arlington

## Appendix B: Subsidized Housing Inventory (10/2022)

ID	Project Name	Address	SHI Units	Comp Permit?	Year End	Own or Rent?	Subsidizing Agency
278	Belmont Village	59 Pearson Road	100	No	Perp	Rental	DHCD
279	Sherman Gardens	131 Sycamore St.	80	No	Perp	Rental	DHCD
280	Waverly Oaks Apartments	637 Trapelo Rd.	74	No	Perp	Rental	DHCD
281	n/a	104 Clark Ln	8	No	Perp	Rental	DHCD
4209	DDS Group Homes	Confidential	43	No	N/A	Rental	DDS
8460	B Street	B Street	1	NO	perp*	Ownership	HUD
8461	B Street	B Street	1	NO	perp*	Ownership	HUD
8462	B Street	B Street	1	NO	perp*	Ownership	HUD
9080	DMH Group Homes	Confidential	12		N/A	Rental	DMH
9410	Waverly Woods Apartments	2-12 Olmstead Drive	40	NO	2106*	Rental	DHCD
9760	Oakley Neighborhood	Belmont St, Lawndale St and Oakley Rd	3	NO	Perp	Ownership	DHCD
9945	The Residences at Acorn Park	One Acorn Park Drive	298	YES	Perp	Rental	MassHousing
10614	The Bradford	Common, Trapelo, & Belmont St	12		Perp	Rental	DHCD
	<b>TOTAL</b>		<b>673</b>				

# Appendix C: State Bedroom Mix Policy

## INTERAGENCY AGREEMENT

### Regarding Housing Opportunities for Families with Children

This Interagency Agreement (this "Agreement") is entered into as of the 17th day of January, 2014 by and between the Commonwealth of Massachusetts, acting by and through its Department of Housing and Community Development ("DHCD"), the Massachusetts Housing Partnership Fund Board ("MHP"), the Massachusetts Housing Finance Agency (in its own right and in its capacity as Project Administrator designated by DHCD under the Guidelines for Housing Programs in Which Funding is Provided By Other Than a State Agency, "MassHousing"), the Massachusetts Development Finance Agency ("MassDevelopment") and the Community Economic Development Assistance Corporation ("CEDAC"). DHCD, MHP, MassHousing, MassDevelopment and CEDAC are each referred to herein as a "State Housing Agency" and collectively as the "State Housing Agencies".

### Background

- A. DHCD's 2013 Analysis of Impediments to Fair Housing Choice ("AI") includes action steps to improve housing opportunities for families, including families with children, the latter being a protected class pursuant to fair housing laws, including the federal Fair Housing Act, as amended (42 U.S.C. §§ 3601 *et seq.*) and Massachusetts General Laws Chapter 151B. In order to respond to development patterns in the Commonwealth that disparately impact and limit housing options for families with children, such steps include requiring a diversity of bedroom sizes in Affordable Production Developments that are not age-restricted and that are funded, assisted or approved by the State Housing Agencies to ensure that families with children are adequately served.
- B. The State Housing Agencies have agreed to conduct their activities in accordance with the action steps set forth in the AI.
- C. This Agreement sets forth certain agreements and commitments among the State Housing Agencies with respect to this effort.

### Definitions

- 1) "Affordable" - For the purposes of this Agreement, the term "Affordable" shall mean that the development will have units that meet the eligibility requirements for inclusion on the Subsidized Housing Inventory ("SHI").
- 2) "Production Development" - For purposes of this Agreement "Production Development" is defined as new construction or adaptive reuse of a non-residential building and shall include rehabilitation projects if the property has been vacant for two (2) or more years or if the property has been condemned or made uninhabitable by fire or other casualty.





### Agreements

NOW, THEREFORE, DHCD, MHP, MassHousing, MassDevelopment and CEDAC agree as follows:

#### Bedroom Mix Policy

1) Consistent with the AI, it is the intention of the State Housing Agencies that at least ten percent (10%) of the units in Affordable Production Developments funded, assisted or approved by a State Housing Agency shall have three (3) or more bedrooms except as provided herein. To the extent practicable, the three bedroom or larger units shall be distributed proportionately among affordable and market rate units.

2) The Bedroom Mix Policy shall be applied by the State Housing Agency that imposes the affordability restriction that complies with the requirements of the SHI.

3) The Bedroom Mix Policy shall not apply to Affordable Production Developments for age-restricted housing, assisted living, supportive housing for individuals, single room occupancy or other developments in which the policy is not appropriate for the intended residents. In addition, the Bedroom Mix Policy shall not apply to a Production Development where such units:

- (i) are in a location where there is insufficient market demand for such units, as determined in the reasonable discretion of the applicable State Housing Agency; or
- (ii) will render a development infeasible, as determined in the reasonable discretion of the applicable State Housing Agency.

4) Additionally, a State Housing Agency shall have the discretion to waive this policy (a) for small projects that have less than ten (10) units and (b) in limited instances when, in the applicable State Housing Agency's judgment, specific factors applicable to a project and considered in view of the regional need for family housing, make a waiver reasonable.

5) The Bedroom Mix Policy shall be applicable to all Production Developments provided a Subsidy as defined under 760 CMR 56.02 or otherwise subsidized, financed and/or overseen by a State Housing Agency under the M.G.L. Chapter 40B comprehensive permit rules for which a Chapter 40B Project Eligibility letter is issued on or after March 1, 2014. The policy shall be applicable to all other Affordable Production Developments funded, assisted, or approved by a State Housing Agency on or after May 1, 2014.





