

# **Belmont's Housing Future: Housing Production Plan Town of Belmont**

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# Town of Belmont: Housing Production Plan 2017-2022

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- Belmont League of Women Voters

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## Executive Summary

This Housing Production Plan (Plan) has been prepared in accordance with the Massachusetts Department of Housing and Community Development guidelines and provides a framework and strategy for community housing<sup>1</sup> production in Belmont. The Plan includes a Housing Needs Assessment, and it details production goals and strategies aimed at meeting these needs over the next five years (2017-2022). Conclusions from the Housing Needs Assessment and a supporting summary of key demographic, socioeconomic, and housing indicators are detailed below. The more detailed data and their sources are in the corresponding sections later in this Plan.

### Housing Needs Assessment Conclusions

- Belmont's population is rising modestly. Demand will increase mostly for housing for seniors, housing for newly formed families, rental housing, and community housing.
- 24.6% of Belmont's current households are eligible for affordable<sup>2</sup> housing.
- Belmont housing prices have increased by more than 40% since 2009, making Belmont increasingly inaccessible to lower and moderate income households. Surrounding towns are also experiencing this trend.
- 44.3% of current renters and 28.9% of current home owners are cost-burdened (paying more than 30% of their income for housing). This burden affects all income groups, but disproportionately affects the lowest income groups.
- Belmont's housing stock is generally quite old (built before 1939), and there may be significant maintenance needs.
- There is a lack of affordable units that are accessible to those with disabilities.
- The greatest deficit in Belmont's housing availability is housing accessible to very low- and extremely low-income groups.

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<sup>1</sup> Community housing, as defined by the Community Preservation Act, is housing that is affordable to households earning less than 100% of the Area Median Income (area including 112 towns and cities in the Boston-metro area) for that household size.

<sup>2</sup> Affordable housing, as defined by the Massachusetts Office of Housing and Economic Development, is housing that is affordable to households earning less than 80% of the Area Median Income (area including 112 towns and cities in the Boston-metro area) for that household size and is subject to long-term deed restrictions.

- Belmont currently requires 647 more units of affordable housing to comply with the 10% mandate under Massachusetts General Law Chapter 40B. Once the units from the Royal Belmont and The Bradford (formerly known as Cushing Village) are complete, the Town's obligation will be reduced to a needed 337 units.

### **Housing Production Goals**

The primary goal of this Plan is to identify opportunities for the creation of 337 affordable units. Not only is it important to plan for a way to comply with Chapter 40B, but this increase in housing production should reflect the needs identified in the Housing Needs Assessment. Thus, the Plan proposes the following goals:

1. Create more community housing options for seniors.
2. Create more community housing options for young/newly formed families.
3. Create more community housing options for extremely and very low-income households.

### **Housing Production Strategies**

Over the course of several public meetings and activities regarding Belmont's Housing Future hosted by the Belmont Housing Trust and the League of Women Voters, participants helped identify several parcels of vacant and/or underutilized sites that may be suitable for housing development. These identified sites can be found in Attachments 4 and 5. Potential barriers to development have also been identified. The following strategies reflect the opportunities and barriers identified by the participants:

- Maximize Transit-Oriented Development (TOD) opportunities.
- Focus on the revitalization and preservation of existing affordable housing.
- Support the redevelopment of underutilized and industrial sites.
- Use Community Preservation Act (CPA) funds creatively for new programmatic activities.
- Engage in additional Town actions to stimulate community housing production.

## I. Housing Needs Assessment

Data included in this housing needs assessment are derived from a series of local, state, and federal sources. These sources include the U.S. Census Bureau's *Decennial Census*, *American Community Survey*, and *Building Permit Survey*; the *Town of Belmont Comprehensive Plan 2010-2020*; *Envisioning an Age-Friendly Belmont*; data from HUD's *Comprehensive Housing Affordability Strategy*; data from the Metropolitan Area Planning Council; and local data from the Warren Group. Unless otherwise noted, the "sub-region" communities referenced throughout this report are the 12 communities that surround Belmont, which include: Arlington, Brookline, Cambridge, Lexington, Medford, Newton, Somerville, Waltham, Watertown, Weston, and Winchester.

### A. Characteristics of the Population and Households

#### 1. Population Trends

Belmont's population peaked in 1960 at 28,715 residents and since then has decreased and stabilized at slightly less than 25,000. The 2010 population of 24,729 residents derived from the Decennial Census is nearly identical to the 1990 population of 24,720 residents. Notably, 2000-2010 marked the first ten-year span in which Belmont experienced population growth since 1960. The most recent population estimates for Belmont—derived from the American Community Survey (ACS) 5-year sample for the period covering 2011-2015, estimate the population at approximately 25,337 residents.<sup>1</sup> This suggests a continuation of the recent trend of modest population growth.

Table 1: Belmont Historic Population Trends

	1960	1970	1980	1990	2000	2010	2015
<b>Total Population</b>	28,715	28,285	26,100	24,720	24,194	24,729	25,337
<b>Net Change Over Previous Period</b>	1,334	-430	-2,185	-1,380	-526	535	608

Source: Decennial Census 1960 – 2010, American Community Survey 5-Year Estimates 2011– 2015

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<sup>1</sup> Data included in tables and labeled "2015" represent data from the American Community Survey for the period covering 2011 - 2015

The increase in residents in recent years is consistent with trends across Middlesex County and the state; it has slightly outpaced growth trends in neighboring communities.

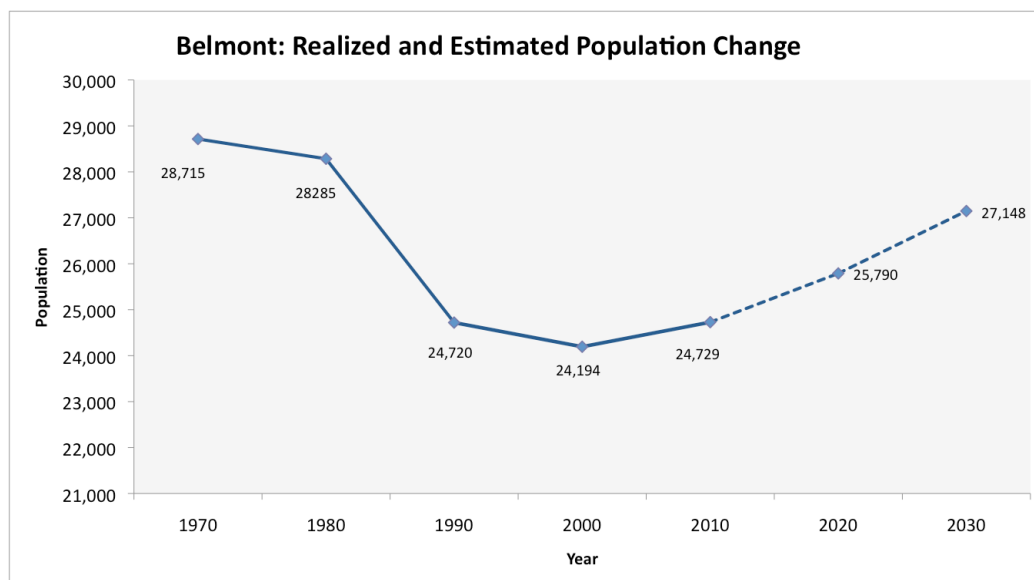
Table 2: Regional and Statewide Population Trends

	Percent Change in Population between 1990 --- 2000	Percent Change in Population between 2000 --- 2010
<b>Belmont</b>	-2.2%	2.2%
<b>Sub-region</b>	2.4%	1.0%
<b>Middlesex County</b>	4.8%	2.6%
<b>Massachusetts</b>	5.5%	3.1%

Source: Decennial Census 1990 – 2010

Population estimates from the Metropolitan Area Planning Council (MAPC) project that Belmont will experience continued population growth over the next 15 years. Under MAPC’s Stronger Region growth scenario, the population is predicted to grow to approximately 25,790 residents by 2020 and approximately 27,150 residents by 2030. The projected growth is consistent with the most recent population estimates for Belmont from the ACS, which estimates the population to be approximately 25,337 residents as of 2015.

Figure 1: Realized and Estimated Population Growth



Source: Decennial Census 1970 – 2010, MAPC Population Estimates

[http://www.mapc.org/sites/default/files/MetroBoston%20Projections%20Final%20Report\\_1\\_16\\_2014\\_0.pdf](http://www.mapc.org/sites/default/files/MetroBoston%20Projections%20Final%20Report_1_16_2014_0.pdf)

## 2. Median Age and Age Distribution of Population

Table 3: Median Age of Population

	2000	2010	2011 - 2015
<b>Belmont</b>	40.4	41.5	41.5
<b>Arlington</b>	39.5	41.7	42.3
<b>Brookline</b>	34.5	34.0	34.5
<b>Cambridge</b>	30.4	30.2	30.5
<b>Lexington</b>	43.7	45.6	45.3
<b>Medford</b>	37.5	37.7	36.2
<b>Newton</b>	38.7	40.5	40.5
<b>Somerville</b>	31.1	31.4	31.3
<b>Waltham</b>	34.2	33.9	33.8
<b>Watertown</b>	36.7	38.3	38.2
<b>Weston</b>	41.9	45.1	43.5
<b>Winchester</b>	41.1	42.7	42.9
<b>Sub-region</b>	37.2	38.3	38.4
<b>Middlesex</b>	36.4	38.5	38.5
<b>Massachusetts</b>	36.5	39.1	39.3

Source: 2000 and 2010 Decennial Census, ACS 5-Year Estimates

Although the median age of residents in Belmont is older than that of Middlesex County and the state, the median age of the population has remained largely steady over the past twenty years when compared to trends in Middlesex County and the state (where the median age of the population is increasing).

The share of residents in Belmont under the age of 19 increased to 23.4% of the population in 2015, up from 22.7% in 2000. The share of residents over the age of 65 in 2015 is 16.3%, down slightly from 16.7% in 2000.

Table 4: Share of population under the age of 18 and over the age of 65

	Share of Population under 19		Share of Population over 65	
	2000	2015	2000	2015
<b>Belmont</b>	22.7%	23.4%	16.7%	16.3%
<b>Middlesex County</b>	22.5%	20.7%	12.8%	13.7%
<b>Massachusetts</b>	23.6%	20.8%	13.5%	14.7%

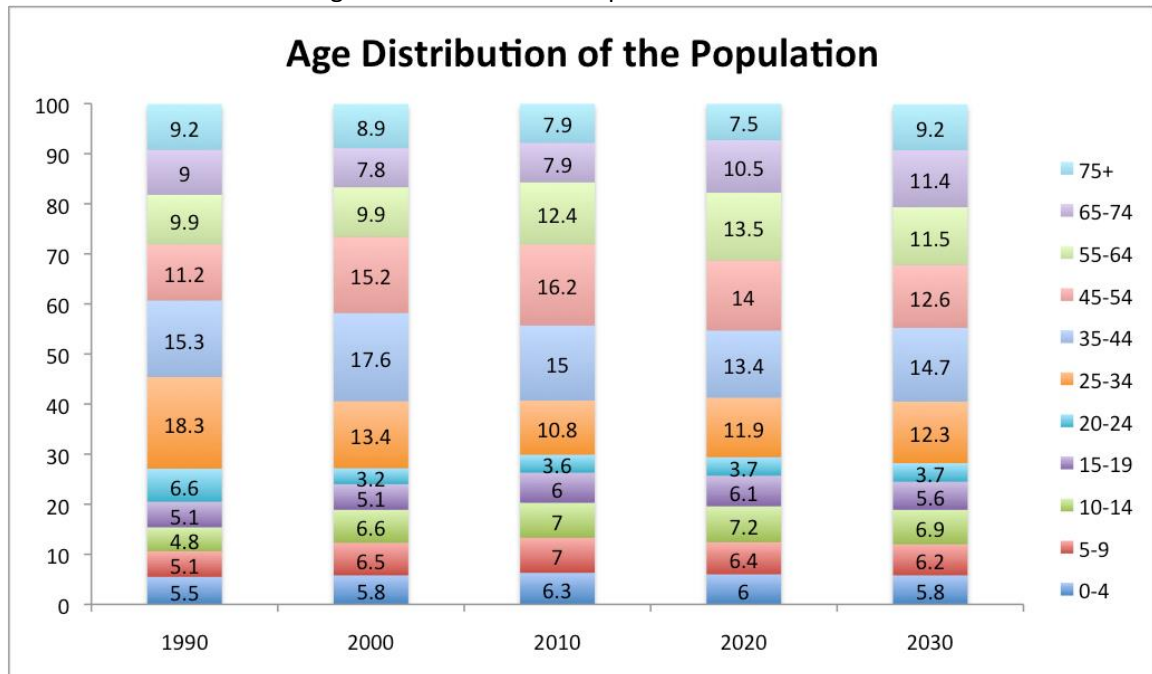
Source: 2000 Decennial Census, ACS 5-Year Estimates

MAPC population estimates suggest that these trends will shift slightly in the coming years, as the share of residents 19 and younger will decrease slightly and the share of the population aged 65 and older will increase more significantly by 2030. Both groups will experience absolute growth, with the number of residents under 19 anticipated to increase by 147, while the number of households over 65 is expected to increase by 1,685. This begs



the question of how Belmont's available housing opportunities will meet the unique needs of a larger senior population.

Figure 2: Realized and Estimated Age Distribution of the Population



Source: 2000 and 2010 Decennial Census and MAPC population estimates

### 3. Household Composition and Size

The population growth in Belmont in recent years can be attributed to shifts in household size and composition. While the number of total households in Belmont has stayed relatively constant, the average household size increased from 2.45 residents in 2000 to 2.54 residents in 2010. Most households in Belmont are families, comprising 68.6% of all households in 2010, up from 66.3% in 2000 and representing a net increase of 166 residents. The percentage of family households with children in 2010 was 34.5%, up from 31% in 2000 and representing a net increase of 311 households.

While the total number of families in Belmont has increased in recent years, the share of non-family households has decreased by 247 households, from 33.7% of households in 2000 to 31.4% of households in 2010. The number of households headed by someone over the age of 65 decreased by 100 households between 2000 and 2010, while the number of households with someone under the age of 18 increased by 315.

Table 5: Households: Local and Regional Trends

	Belmont			Middlesex County			Massachusetts		
	2000	2015	%Change	2000	2015	Change	2000	2015	Change
<b>Total Households</b>	9,732	9,504	-2.3%	561,220	585,642	+4.4%	2,443,580	2,549,721	+4.3%
<b>Families</b>	6,454	6,658	+1.8%	361,076	376,456	+4.3%	1,576,696	1,620,917	+2.8%
<b>Households with individuals 18 or younger</b>	3,121	3,507	+12.4%	180,054	183,306	+1.8%	804,940	775,115	-3.7%
<b>Households with individuals 65 and older</b>	2,860	2,783	-2.7%	131,868	151,589	+15.0%	604,481	697,846	+15.4%

Source: 2000 Decennial Census, ACS 5-Year Estimates. ACS Total Households 2015 margin of error is +/-217, nearly as large as the reduction in households. A few vacancies, combined with considerable sampling error in the ACS figure, are sufficient to account for the difference.

The significant growth in households with someone under the age of 18 in Belmont is distinct from trends seen in the County and State, where this portion of the population is increasing very slightly and decreasing. The decline in households with a person over the age of 65 in Belmont is also distinct; in Middlesex County and across the state, the share of households with someone over the age of 65 grew substantially between 2000 and 2010.

The shift towards somewhat larger households in Belmont also contrasts with trends in Middlesex County and the state between 2000 and 2010 as shown in Table 6.

Table 6: Household Size

	Belmont			Middlesex County			Massachusetts		
	2000	2010	%Change	2000	2010	%Change	2000	2010	%Change
<b>Average Household Size</b>	2.45	2.54	3.67%	2.52	2.49	-1.19%	2.51	2.48	-1.20%
<b>Average Family Size</b>	3.01	3.07	1.99%	3.11	3.10	-0.32%	3.11	3.08	-0.96%

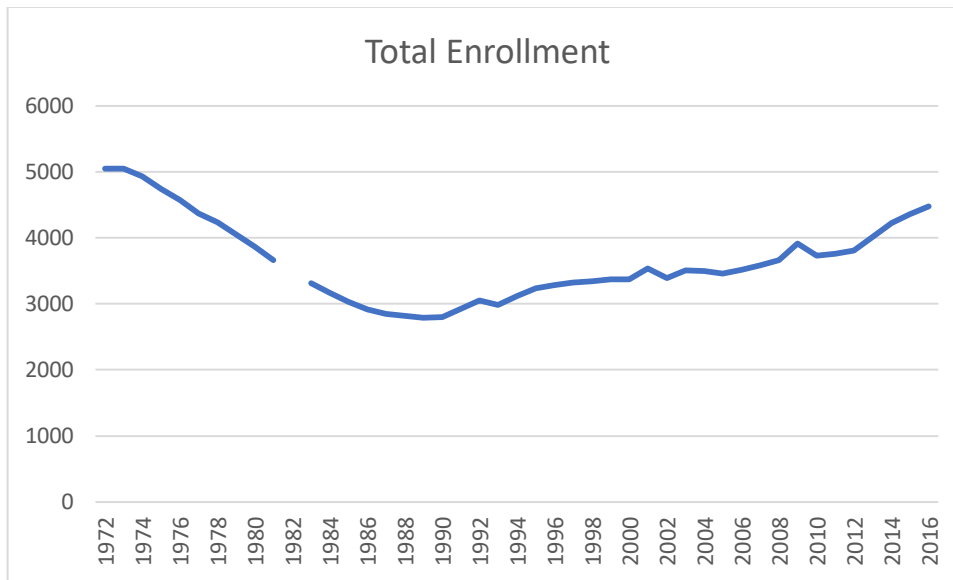
Source: 2000 and 2010 Decennial Census

#### 4. School Enrollment

As Belmont's population declined between 1960 and 2000, Belmont's school enrollment also decreased significantly. Since 1990, school enrollment has been slowly increasing again

with some higher increases in the past five years.

Figure 3: School Enrollment 1970-2016



Source: National Center for Education Statistics, Massachusetts Department of Education, Belmont Public Schools

Table 7: School Enrollment 2007 – 2016

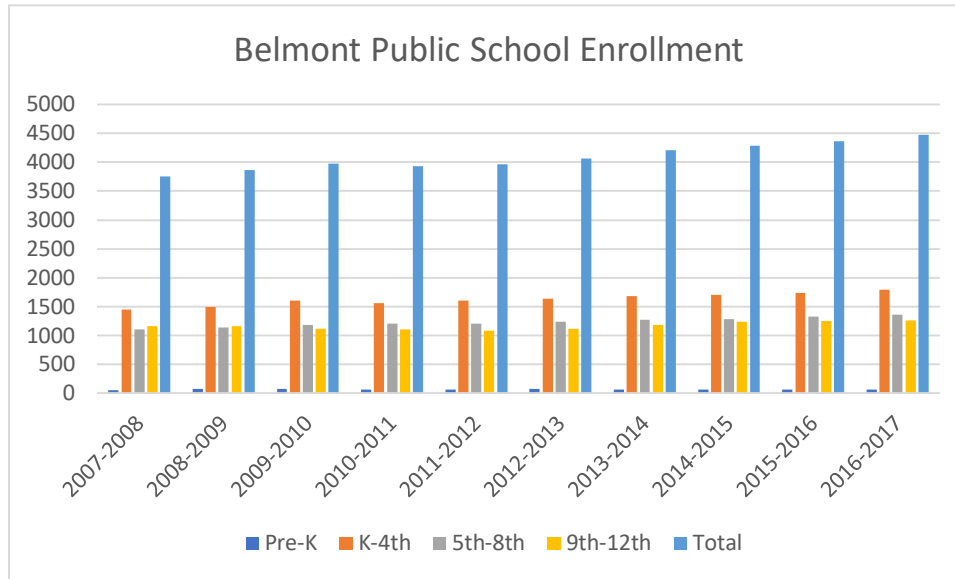
	2007-2008	2008-2009	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016	2016-2017
Pre-K	52	72	71	62	66	71	68	63	61	64
K-4 <sup>th</sup>	1,450	1,489	1,600	1,558	1,601	1,634	1,686	1,699	1,733	1,790
5 <sup>th</sup> -8 <sup>th</sup>	1,101	1,140	1,184	1,204	1,211	1,240	1,268	1,285	1,323	1,358
9 <sup>th</sup> -12 <sup>th</sup>	1,156	1,162	1,119	1,104	1,083	1,120	1,183	1,236	1,245	1,265
<b>Total</b>	<b>3,759</b>	<b>3,863</b>	<b>3,974</b>	<b>3,928</b>	<b>3,961</b>	<b>4,065</b>	<b>4,205</b>	<b>4,283</b>	<b>4,362</b>	<b>4,477</b>
<b>% Change</b>	<b>+2.8%</b>	<b>+2.9%</b>	<b>-1.2%</b>	<b>+0.8%</b>	<b>+2.6%</b>	<b>+3.4%</b>	<b>+1.6%</b>	<b>+1.8%</b>	<b>+2.6%</b>	

<b>Total Change in Overall Enrollment</b>	718 Students	+19.1%
<b>Total Change in K-4 Enrollment</b>	340 Students	+23.4%
<b>Total Change in 5-8 Enrollment</b>	257 Students	+23.3%
<b>Total Change in 9-12 Enrollment</b>	109 Students	+9.4%

Source: Massachusetts Department of Education, Belmont Public Schools

Enrollment data for the period covering 2007 – 2016 show significant increases in the number of elementary and middle school-aged children and a small increase in the number of high school-aged children. These numbers are consistent with the demographic trends of an increase in family households and an increase in residents under the age of 18. Overall, the number of students increased by 718 students (19.1%) over the 10-year period. Over the same period, school enrollment across the state decreased by 1% percent.

Figure 4: School Enrollment 2007 - 2016



Source: Source: Massachusetts Department of Education, Belmont Public Schools

## 5. Race, Ethnicity, and National Origin

Consistent with trends experienced across Middlesex County and the state, Belmont is becoming more racially and ethnically diverse. The share of Caucasian residents decreased from 92.2% of residents in 2000 to 82.5% of residents in 2015, while the share of Asian residents increased from 5.8% to 12.6% over the same period. Compared to Middlesex County and the state, Belmont has smaller shares of African American and Hispanic residents.

Table 8: Race and Ethnicity

	Belmont		Middlesex County		Massachusetts	
	2000	2015	2000	2015	2000	2015
American Indian or Native Alaskan	0.1%	0.0%	0.2%	0.1%	0.2%	0.2%
Asian or Pacific Islander	5.8%	12.6%	6.3%	10.5%	3.8%	6.0%
Black or African American	1.1%	1.8%	3.4%	4.9%	5.4%	7.1%
Hispanic or Latino	1.8%	5.3%	4.6%	7.3%	6.8%	10.6%
White or Caucasian	91.2%	82.9%	85.9%	79.1%	84.5%	79.6%
Two or more races	1.4%	2.9%	2.2%	3.0%	2.3%	1.8%

Source: 2000 Census, American Community Survey 5-Year Estimates 2011– 2015

## 6. Disability Status

Table 9: Disability Status

<b>Population 5 to 17 years</b>	<b>4,749</b>
With a disability	106
With hearing difficulty	9
With vision difficulty	6
With cognitive difficulty	81
With ambulatory difficulty	6
With self-care difficulty	23
<b>Population 18 to 64 years</b>	<b>14,936</b>
With a disability	533
With hearing difficulty	43
With vision difficulty	105
With cognitive difficulty	291
With ambulatory difficulty	185
With self-care difficulty	143
With independent living difficulty	260
<b>Population 65+</b>	<b>4,001</b>
With a disability	1,030
With hearing difficulty	418
With vision difficulty	100
With cognitive difficulty	210
With ambulatory difficulty	555
With self-care difficulty	206
With independent living difficulty	455
<b>Total Population</b>	<b>25,337</b>
<b>Total with Disability</b>	<b>1,677</b>
<b>Percentage with Disability</b>	<b>6.6%</b>

Approximately 6.6% of residents in Belmont, 1,677 individuals, have a disability. Nearly two-thirds of the population with a disability are over the age of 65, and about 25% of all Belmont residents over the age of 65 have a disability. There is a range of unique housing needs within the population with disabilities. Notably, there are 715 people with a disability in Belmont who have difficulties with living independently.

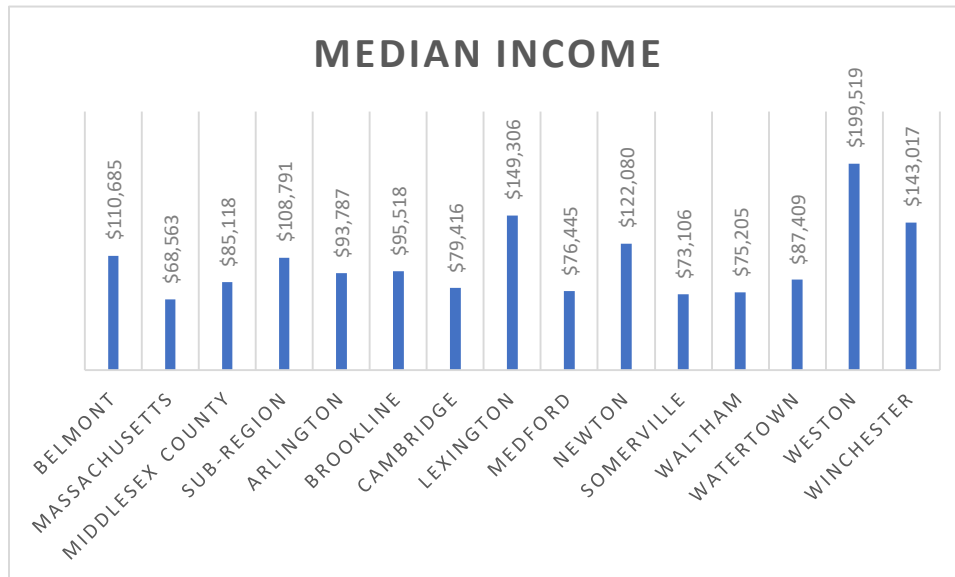
Source: American Community Survey 5-Year Estimates 2011– 2015

## 7. Household Income

The median household income in Belmont is approximately \$110,685 and is consistent with the average across communities in the sub-region (Figure 5). It is approximately 30% higher than the median household income in Middlesex County of \$85,118 and about 61% higher than median household income across the state of \$68,563. There is a significant difference between the incomes of renters and homeowners in Belmont; the median income of renter households in Belmont is approximately \$68,280, while the median for owner households is estimated at \$151,277.

Despite the high median household income in Belmont, a significant portion of the population is still of modest means. Approximately 22.1% of the population has incomes of less than \$50,000 annually and about 9.3% of households has incomes of less than \$25,000. Compared with Middlesex County and trends across the state, Belmont has a higher percentage of households with incomes of more than \$150,000 each year (37.7%) and a smaller percentage of households with incomes that are less than \$75,000 each year (36%). In Middlesex County, 44.6% has incomes that are less than \$75,000 and in the state, 53.6%.

Figure 5: Median Household Income



Source: American Community Survey 5-Year Estimates 2011– 2015

Table 10: Household Income Distribution

	Belmont	Middlesex County	Massachusetts
Household Income	Percent of Households	Percent of Households	Percent of Households
\$0 --- 24,999	9.3%	15.1%	19.7%
\$25,000 --- \$49,999	12.8%	14.9%	18.1%
\$50,000 --- \$74,999	13.9%	14.6%	15.8%
\$75,000 --- \$99,999	10.7%	12.3%	12.5%
\$100,000 --- \$149,999	15.6%	19%	16.9%
\$150,000 +	37.7%	24%	17%

Source: American Community Survey 5-Year Estimates 2011 – 2015

The percentage of Belmont households with income from earnings is approximately 83.8%.

Table 11 shows the breakdown of median earnings by occupation which shows that most construction workers, food service workers, health support workers, librarians, maintenance workers, social workers, teachers, and transportation workers in Belmont are earning less than 100% of the area median income and are thus eligible for community housing.

Table 11: Occupation by Median Earnings

	Estimate
<b>Total:</b>	\$65,661
<b>Management, business, science, and art:</b>	\$83,097
<b>Management, business, and financial:</b>	\$89,093
Management	\$95,313
Business and financial operations	\$83,306
<b>Computer, engineering, and science</b>	\$97,052
Computer and mathematical	\$105,536
Architecture and engineering	\$97,134
Life, physical, and social sciences	\$81,625
<b>Education, legal, community service, arts, and media:</b>	\$56,910
Community and social services	\$46,125
Legal	\$114,250
Education, training, and libraries	\$54,545
Arts, design, entertainment, sports, and media	\$52,476
<b>Healthcare practitioners and technicians:</b>	\$82,250
Health diagnosing and treatment	\$84,107
Health technologists and technicians	\$31,375
<b>Service Occupations:</b>	\$20,673
Healthcare support	\$29,375
Protective services:	\$76,250
Firefighting and prevention	\$70,536
Law enforcement	\$82,625
Food preparation and service	\$16,000
Building and grounds cleaning and maintenance	\$29,861
Personal care and service	\$14,531
<b>Sales and office occupations:</b>	\$41,108
Sales	\$51,594
Office and administrative support	\$32,409
<b>Natural resources, construction, and maintenance:</b>	\$51,103
Farming, fishing, and forestry	-
Construction and extraction	\$32,371
Installation, maintenance, and repair	\$67,200
<b>Production, transportation, and material moving:</b>	\$49,000
Production	\$48,625
Transportation	\$61,000
Material moving	-

Source: American Community Survey 5-Year Estimates 2011– 2015  
Highlighted occupations have a median income that is eligible for community housing for a household of 1 or more.

This indicates that many people in the highlighted professions are likely cost-burdened while living in Belmont. Additionally, there are 4,813 people employed in Belmont who earn wages under \$45,000/year (Division of Employment and Training “Employment and Wages Report, First Quarter 2016). Many who work in these jobs are not likely to live in Belmont due to its lack of housing they can afford. These commuters are not reflected in Table 11. 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 benefitting from the “local multiplier effect” when local residents spend their money in local economic markets.

Outside of employment, 24.3% of households receive Social Security income and 16.1% of households receive retirement income. The share of households with income from earnings has increased slightly since 2000, while the share of households with income from Social Security and retirement has decreased slightly. This is consistent with trends towards more family households with children and smaller shares of households with persons aged 65 and older.

Table 12: Income by Source of Income

	2000		2015	
	Mean Income	Share of Households	Mean Income	Share of Households
<b>Earnings Income</b>	\$100,697	81.7%	\$155,139	83.8%
	Mean Income	Share of Households	Mean Income	Share of Households
<b>Social Security Income</b>	\$13,653	27.3%	\$21,161	24.3%
	Mean Income	Share of Households	Mean Income	Share of households
<b>Retirement Income</b>	\$23,441	16.4%	\$33,879	16.1%

Source: American Community Survey 5-Year Estimates 2011 – 2015

Table 12 above shows the income sources of Belmont residents. The income sources are not mutually exclusive as some receive income from employment and/or Social Security income and/or retirement income.

A significant portion of the Belmont population falls within the income limits used for determining eligibility for community housing programs. The income limits used for most federal and state housing assistance programs are as follows:

- Extremely low-income households (ELI) – Earn less than 30% of area median income (AMI), adjusted for household size
- Very low-income households (VLI) – Earn between 30% and 50% of AMI, adjusted for household size



- Low-income households (LI) – Earn between 50% and 80% of AMI, adjusted for household size.
- Moderate-income households (MI) – Earn between 80% and 100% of AMI, adjusted for household size. Households in this income group are eligible for community housing that is funded through the Community Preservation Act (CPA), but units subsidized for households at this income level are not considered “affordable” as defined in Massachusetts General Law Chapter 40B, and are not eligible for inclusion on the Subsidized Housing Inventory. (CPA funds can be used to support housing for households earning less than 100% AMI, and those units are eligible for inclusion on the Subsidized Housing Inventory.)

The number of households in Belmont earning less than 80% of the area median income (the most commonly used income limit for housing created through the Commonwealth’s General Law Chapter 40B) is about 24.6%. An additional 6.2% of households in Belmont qualify for moderate-income housing, which can be funded through the Community Preservation Act and targeted at households earning up to 100% AMI. The share of households eligible for community housing in Belmont is smaller than the share in Middlesex County and the state.

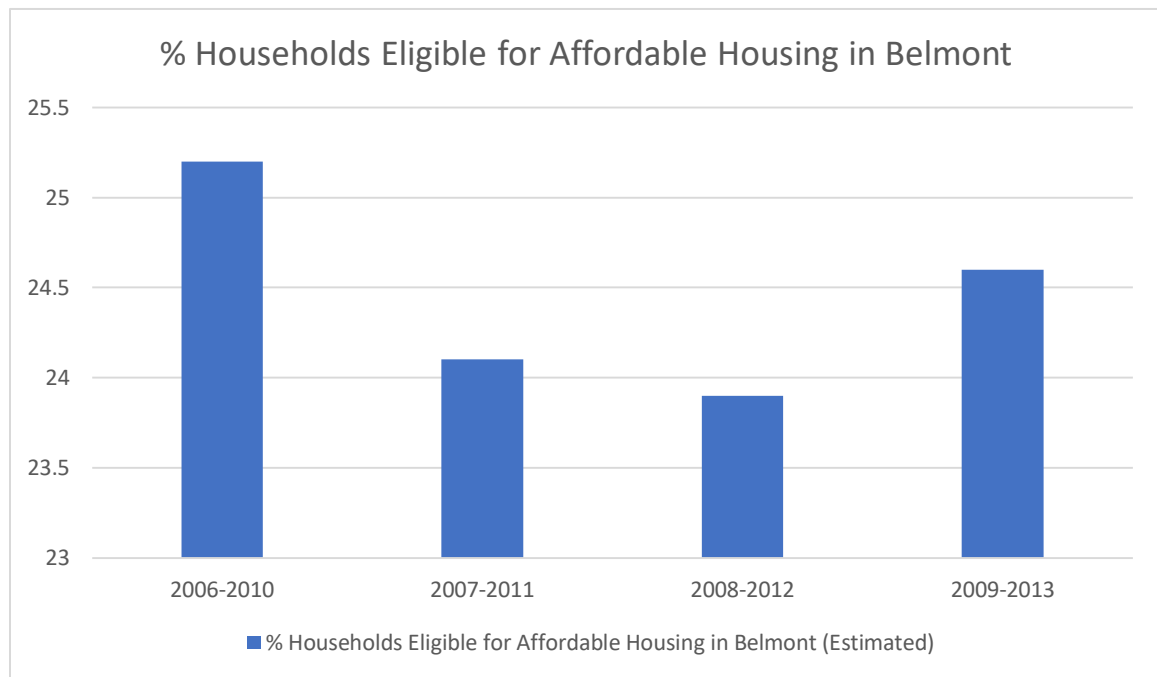
Table 13: Households by Qualifying Community Housing Income Limits

	<b>ELI Households</b>	<b>VLI Households</b>	<b>LI Households</b>	<b>MI Households</b>
<b>Belmont: # of Households</b>	865	715	695	575
<b>Belmont: % of all Households</b>	9.4%	7.7%	7.5%	6.2%
<b>Middlesex County: # of Households</b>	77,105	60,545	59,305	51,435
<b>Middlesex County: % of all Households</b>	13.3%	10.4%	10.2%	8.9%
<b>Massachusetts: # of Households</b>	407,290	293,745	327,160	240,475
<b>Massachusetts: % of all Households</b>	16.1%	11.6%	12.9%	9.5%

Source: 2009–2013, Comprehensive Housing Affordability Strategy Data

The trend of households eligible for affordable housing (percentage of households earning between 0 and 80% of the Area Median Income) in Belmont has been relatively stable over the past four years of estimations.

Figure 6: Change in Belmont Affordable Housing Eligibility 2006-2013



Source: 2009-2013, 2008-2012, 2007-2011, 2006-2010 Comprehensive Housing Affordability Strategy Data

Not only does Belmont have a significant low-income population, but its low-income population is disproportionately made up of People of Color.

Table 14: Households by Race/Ethnicity and Housing Income Limits

	Total Households	ELI Households	VLI Households	LI Households	MI Households	≥MI Households	
American Indian or Native Alaskan	1	No Data	No Data	No Data	No Data	No Data	
Asian	977	15.8%	8.0%	6.5%	10.3%	59.4%	100%
Black/African-American	190	14.7%	11.6%	20.0%	20.5%	33.2%	100%
Hispanic/Latino	302	10.6%	15.6%	13.3%	7.9%	52.6%	100%
White (non-Hispanic/Latino)	7957	10.0%	8.8%	9.0%	13.2%	59%	100%

Source: American Community Survey 5-Year Estimates 2011 – 2015

Thus, by creating more affordable housing opportunities, Belmont may take steps toward becoming a more racially and ethnically equitable community.

## B. Housing Characteristics and Trends

Table 15: Population and Housing Units Changes

	Belmont	Middlesex County	Massachusetts
<b>Population</b>			
2015	25,337	1,556,116	6,705,586
2010	24,729	1,503,085	6,547,629
2000	24,194	1,465,396	6,349,097
% Change 2000 --- 2015	4.7%	6.2%	5.6%
<b># Housing Units</b>			
2015	10,109	617,089	2,827,820
2010	10,117	612,004	2,808,254
2000	9,980	576,681	2,621,989
% Change 2000 --- 2015	1.3%	7%	7.9%

Source: 2000 and 2010 Decennial Census, American Community Survey 5-Year Estimates 2011 - 2015

As has been previously noted, changing household composition, including an increase in the median household size and an increase in the number of families with children, has supported Belmont's population growth since 2000. Over the fifteen-year period from 2000 to 2015, the population of Belmont increased by approximately 1,143. This is because the average household size increased from 2.45 to 2.64. Between 2000 and 2010, there were 1,854 home sales in Belmont. Many of these home sales were from 1- or 2-person senior households downsizing and selling their homes to families. In comparison to the County and State, the number of units in Belmont's housing stock remained relatively stagnant even while the population grew at a comparable rate.

### 1. Housing Development

Under current zoning regulations, Belmont has little remaining developable land. Building permit data from the Census Bureau Building Permit Survey provide estimates of the number of building permits issued for housing units in Belmont since 2000. Table 16 shows that, in total, approximately 575 units have been permitted, for 263 single-family units and 312 multi-family units.

Table 16: Building Permits Issued 2000 --- 2015

Calendar Year	Single-Family Units Permitted	Multi-Family Units Permitted	Total Units Permitted
2015	8	290	298
2014	13	0	13
2013	22	0	22
2012	27	0	27
2011	43	0	43
2010	11	4	15
2009	2	0	2
2008	15	0	15
2007	1	2	3
2006	2	40	42
2005	48	0	48
2004	11	4	15
2003	9	2	11
2002	2	2	4
2001	7	4	11
2000	2	4	6

Source: U.S. Census, Building Permits Survey 2000 --- 2015

## 2. Housing Unit Type

The housing stock in Belmont is largely comprised of single-family homes, 2-family homes, and small multifamily buildings. Approximately one-half of the housing units in Belmont are single-family homes, roughly one-third of all units are in 2-family homes, and ten percent are in 3-4 unit buildings. The remaining 7.2% of units are in small- and medium-sized multifamily buildings.

Table 17: Housing Units by Building Type

	SF Detached	SF Attached	2-Units	3-4 Units	5-9 Units	10-19 Units	20+ Units
<b>Belmont</b>	45.6%	4.2%	33.9%	9.1%	0.8%	1.4%	5.0%
<b>Sub-region</b>	42.3%	6.4%	16.3%	10.0%	6.0%	4.2%	14.7%
<b>Middlesex County</b>	48.3%	6.3%	12.7%	8.9%	5.2%	4.9%	13.2%
<b>Massachusetts</b>	52.2%	5.2%	10.3%	10.8%	5.9%	4.3%	10.5%

Source: American Community Survey 5-Year Estimates 2011 -- 2015

## 3. Age of Housing Stock

More than 60% of the housing in Belmont was built prior to 1939. This is a much larger share than in similar communities nearby, across Middlesex County, or statewide. The age of the housing stock can present challenges related to accessibility and the presence of lead

paint, among other considerations.

Table 18: Year Built

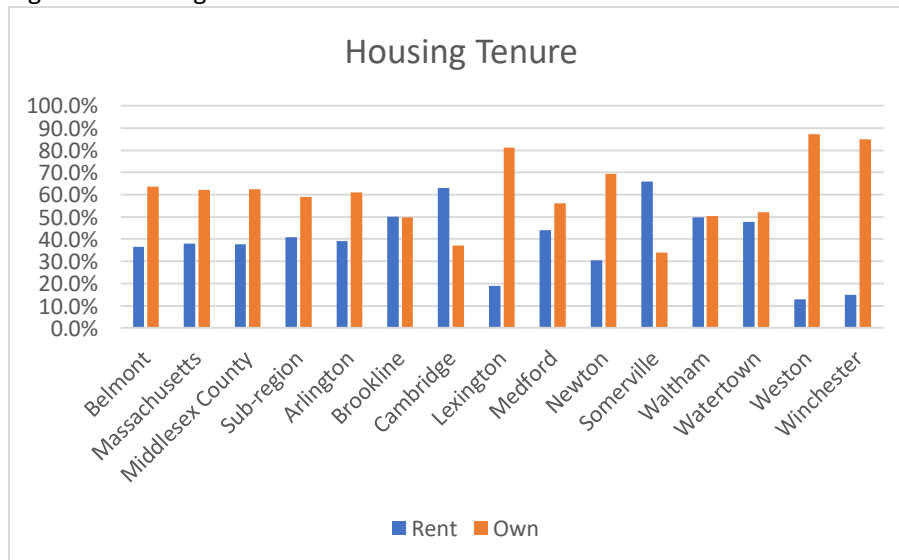
	2010 or Later	2000– 2009	1990– 1999	1980– 1989	1970– 1979	1960– 1969	1950– 1959	1940 – 1949	1939 or Earlier
<b>Belmont</b>	0.5%	2.7%	1.6%	1.9%	5.6%	5.1%	11.7%	10.2%	60.7%
<b>Sub-region</b>	1.1%	6.2%	3.8%	6.7%	7.4%	9.2%	12.8%	7.1%	45.7%
<b>Middlesex County</b>	1.1%	7.4%	6.9%	9.5%	10.3%	11.3%	12.3%	5.9%	35.5%
<b>Massachusetts</b>	1.0%	7.6%	7.5%	10.7%	11.6%	10.3%	11.5%	5.9%	34.0%

Source: American Community Survey 5-Year Estimates 2011 – 2015

#### 4. Housing Tenure

Belmont is comprised of approximately 63.5% homeowners and 36.5% renters. This proportion of households by tenure is comparable to the average across sub-region communities as well as in Middlesex County and across the state.

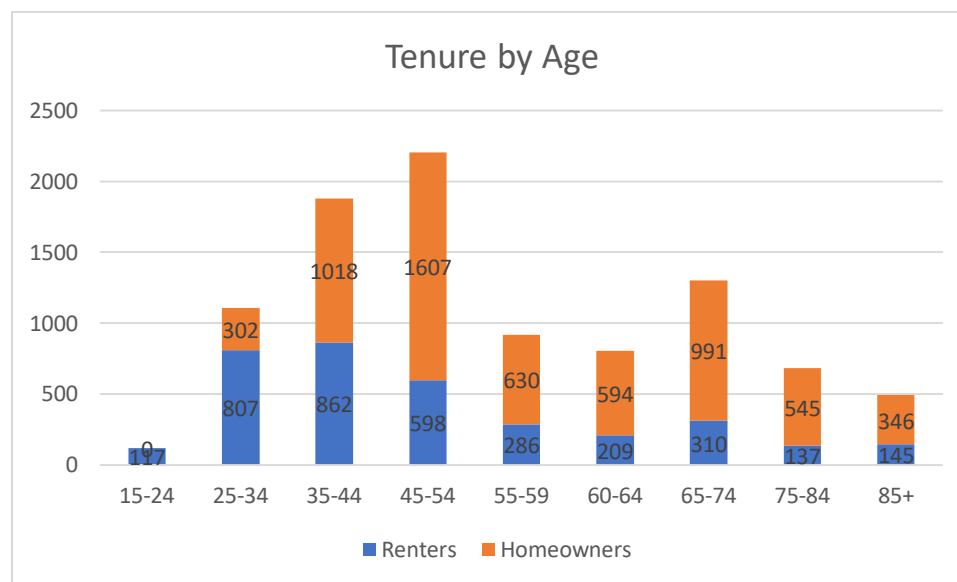
Figure 7: Housing Tenure



Source: American Community Survey 5-Year Estimates 2011 – 2015

The proportion of renter households in Belmont has grown since 2000, when approximately 33 percent of households were renters. The average size of renter households, at 2.27 persons, is smaller than the size of owner households (2.85 persons).

Figure 8: Belmont, Housing Tenure by Age of Householder



Source: American Community Survey 5-Year Estimates 2011 – 2015

The clear majority of younger households rent rather than own. Among households younger than 35 years old, 75.4% are renters. Among households 35 and older, approximately 30.8% are renters.

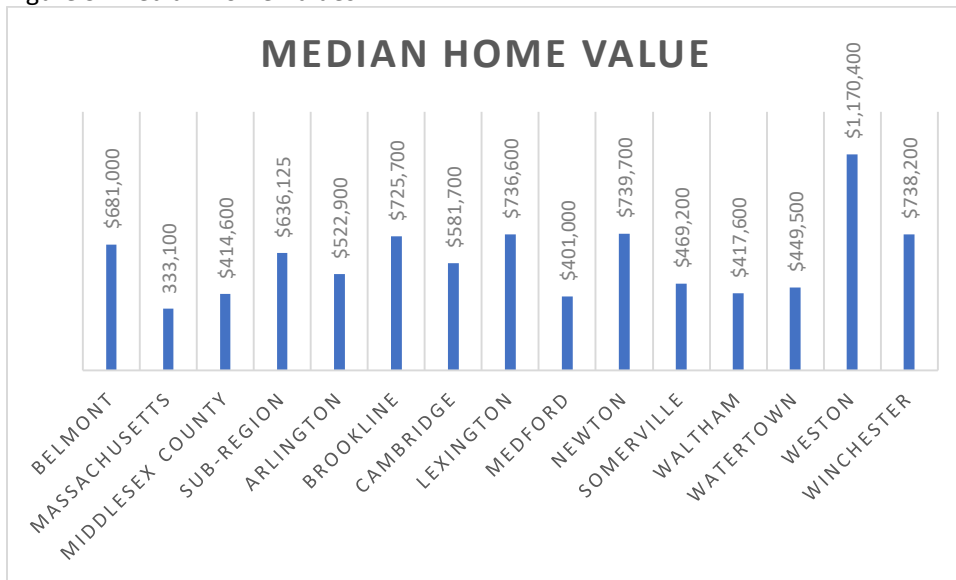
## C. Housing Market Characteristics

### 1. Homeownership Market

Homeownership opportunities in Belmont are comprised primarily of single-family homes and condominiums in small multifamily buildings. The homeownership market has recovered since dipping during the recession and the estimated median home value in Belmont is \$681,000 as of the most recent available American Community Survey (ACS) data. The most recent Zillow.com estimate suggests the median home value is much higher at \$870,700. This exceeds the median value in Middlesex County of \$414,600(ACS)/ \$474,200 (Zillow) and across the state of \$333,100(ACS)/ \$360,800(Zillow). Home values in Belmont also exceed the average among sub-region communities of \$598,218 (ACS). The median monthly housing cost for owners with a mortgage in Belmont is estimated to be \$3,183; the median monthly housing cost for the 34.9% of owners without a mortgage is \$1,243 each month. Homeownership costs include mortgage payment, property taxes, insurance, homeowner association fees (if applicable), and utilities.

A household would need to earn \$127,320 annually to afford housing payments with a mortgage without experiencing cost burden. Without a mortgage, a household would need to earn \$49,720 annually to live without housing cost burden. Presumably, most homeowners without a mortgage in Belmont are seniors.

Figure 9: Median Home Values



Source: American Community Survey 5-Year Estimates 2011– 2015

Table 19: Median Home Value and Ownership Costs

	Median Home Value	Median Monthly Housing Costs for Households with a Mortgage	Median Monthly Housing Costs for Households without a Mortgage
<b>Belmont</b>	\$681,000	\$3,183	\$1,243
<b>Sub-region</b>	\$598,218	\$2,859	\$890
<b>Middlesex County</b>	\$404,600	\$2,401	\$825
<b>Massachusetts</b>	\$329,900	\$2,095	\$707

Source: American Community Survey 5-Year Estimates 2011 – 2015

The median sales price of homes in Belmont has increased by 41.6% since the recession-level low of \$574,000 in 2009. In 2015, the median sale price for a home in Belmont was \$812,500, with median price of a single-family home at \$907,000 and the median price for a condominium at \$485,000.

Table 20: Median Sale Price

Calendar Year	Single-Family Homes	Condominium	All Sales	Sales Price % Change (All Sales)	Number of Sales
2015	\$907,000	\$485,000	\$812,500	8.35%	316
2010	\$692,500	\$377,500	\$602,750	5.01%	328
2005	\$720,000	\$376,500	\$619,000	-0.96%	349
2000	\$500,000	\$265,500	\$435,500	10.25%	274

Source: Warren Group

The proportion of homes in Belmont that are valued at affordable levels is small. For a 3-bedroom home to be affordable to a family making 80% of AMI, the maximum sale price would need to be \$236,000. Based on the most recent ACS data (2011-2015), the share of homes in Belmont valued at less than \$200,000 is 1.5% of all homes, and the share of homes valued between \$200,000 and \$300,000 is 4.7% of all homes, and since 2015, prices have only increased. The small share of homes that have the potential to be affordable to low- and moderate-income households is considerably less when compared to the proportions in Middlesex County and the state.

Table 21: Homes in Belmont Priced at Affordable Levels

Ownership Units	Belmont		Middlesex County		Massachusetts	
	Total	%	Total	%	Total	%
<b>Valued &lt; \$200,000</b>	95	1.5%	31,675	8.7%	290,179	18.3%
<b>Valued \$200,000 --- \$300,000</b>	284	4.7%	55,062	15.1%	384,150	22.0%

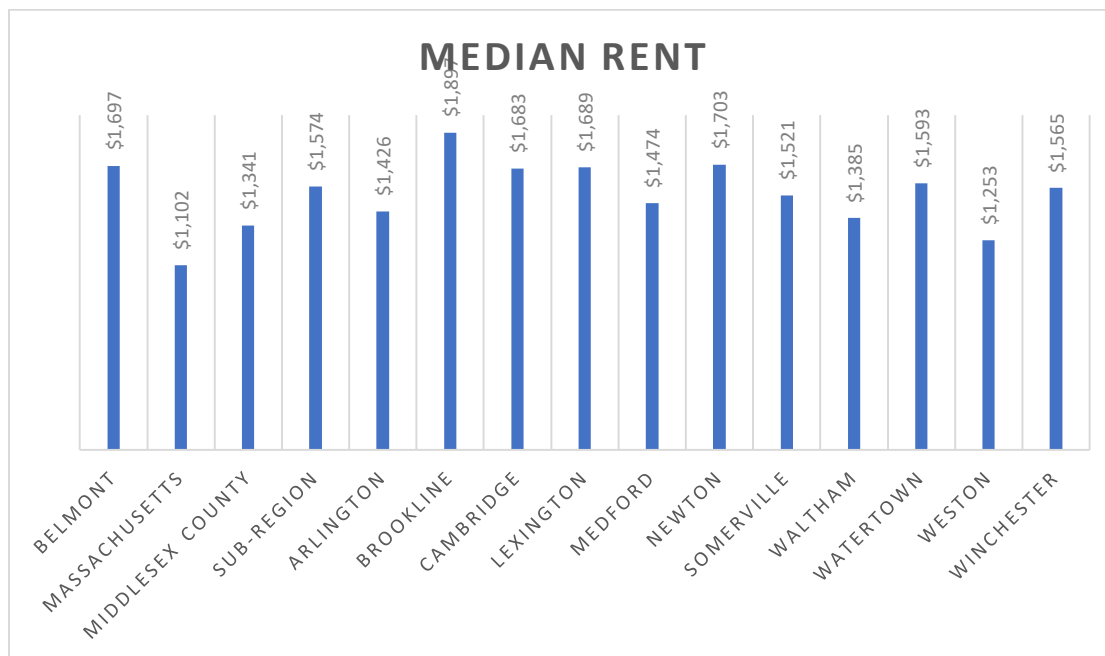
Source: American Community Survey 5-Year Estimates 2011– 2015

## 2. Rental Market

Like the homeownership market in Belmont, comparatively high costs and low vacancy rates characterize the rental housing market. As of the most recent American Community Survey (ACS) data, there were approximately 3,471 renter households in Belmont (36.5%), and the median monthly rent is approximately \$1,697. The median monthly rent exceeds that in Middlesex County (\$1,341) and that across the state (\$1,102). Rents in Belmont also exceed the average among communities in the sub-region but are comparable to those found in Cambridge, Lexington, and Newton.



Figure 10: Median Monthly Rental Costs



Source: American Community Survey 5-Year Estimates 2011– 2015

Most rental housing in Belmont is comprised of units in duplex buildings or 3–4 unit buildings. Approximately one-half of the estimated 3,471 rental units are in 2-family homes, and approximately 18.1% are in 3–4 unit buildings. Single-family homes make up approximately 13% of all rentals and 14.6% of units are apartment buildings of varying size.

Table 22: Rental Units by Building Type in Belmont

	SF Detached	SF Attached	2-Unit	3-4 Unit	5-9 Unit	10-19 Unit	20 -- 49 Unit	50 + Units
<b>Total</b>	299	159	1,786	629	70	109	107	221
<b>Share of Units</b>	8.6%	4.6%	51.5%	18.1%	2.0%	3.1%	3.1%	6.4%

Source: American Community Survey 5-Year Estimates 2011– 2015

### 3. Housing Cost Burden and Affordability Analysis

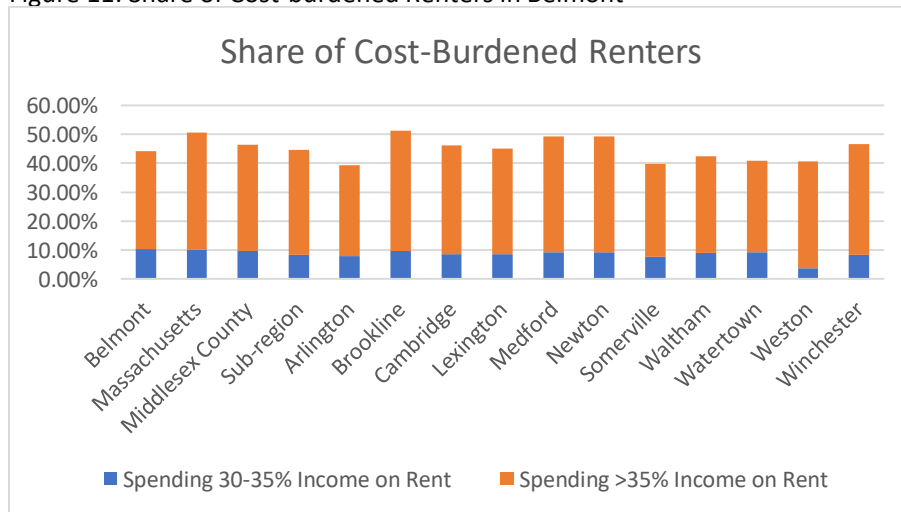
One of the most common measures of community housing need and overall housing stability is whether a household is cost-burdened. As discussed earlier, cost burden is measured as the share of household income that is spent on housing, whether total ownership costs or total rental costs. Households spending more than 30% of their gross

income on housing are considered cost-burdened; households spending more than 50% of their gross income on housing are considered severely housing cost-burdened.

Because cost burden is a direct reflection of household income, the impact of being cost-burdened is more acute for lower-income households that have less financial resources available to meet other necessary household expenses (food, transportation, health care, student loans, etc.). Consistent with the cost burden standard, federal, state, and local housing programs are designed so that monthly housing expenses do not exceed 30% of gross household income.

The percentage of cost-burdened renters in Belmont (44.2%) is slightly less than the share of cost-burdened renters in Middlesex County (46.4%), all Massachusetts (50.6%) and the average among communities across the sub-region (44.6%).

Figure 11: Share of Cost-burdened Renters in Belmont



Source: American Community Survey 5-Year Estimates 2011– 2015

Data from the Comprehensive Housing Affordability Strategy (CHAS) can be used to understand better the cost burden incidence among various household types. CHAS data are special tabulations of the American Community Survey prepared for the U.S. Department of Housing and Urban Development that demonstrate the prevalence of housing issues across the housing stock and households. The data include tabulations of

cost burden by household income and household type, as well as information related to the supply of affordably priced housing. Tables 23-25 show the incidence of cost-burdened households in Belmont across different income groups. There are approximately 2,780 households that are cost-burdened which comprises approximately 30% of all households in Belmont. Further, 13.7% of households in Belmont are severely cost-burdened. The data demonstrate that households are cost-burdened across all income groups. Most striking is the very high incidence of housing cost burden among those with the lowest incomes: 69-85% among all those eligible for community housing (ELI, VLI, and LI). In the following tables, all severely cost-burdened households are also counted as cost-burdened households.

Table 23: Cost Burden Incidence by Household Income Group for all Belmont Households

	ELI	VLI	LI	MI	HI	Total
# households in income group	865	715	695	575	6,385	9,240
# of cost-burdened households in income group	600	610	510	225	835	2,780
% of cost-burdened households in income group	69.4%	85.3%	73.4%	39.1%	13.1%	30.1%
# of severely cost-burdened households in income group	515	430	160	40	120	1,265
% of severely cost-burdened households in income group	59.5%	60.1%	23.0%	7.0%	1.9%	13.7%

Source: Comprehensive Housing Affordability Strategy Data, 2009 – 2013

Table 24: Cost Burden Incidence by Household Income Group for Renting Households

	ELI	VLI	LI	MI	HI	Total
# renting households in income group	540	450	370	315	1,740	3,420
# of cost-burdened households in income group	320	380	285	125	55	1,165
% of cost-burdened households in income group	59.3%	84.4%	77%	39.7%	3.2%	34.1%
# of severely cost-burdened households in income group	295	315	95	0	0	705
% of severely cost-burdened households in income group	54.6%	70.0%	25.7%	0%	0%	20.1%

Source: Comprehensive Housing Affordability Strategy Data, 2009 – 2013

Table 25: Cost Burden Incidence by Household Income Group for Ownership Households

	ELI	VLI	LI	MI	HI	Total
# households in income group	325	265	325	260	4,645	5,825
# of cost-burdened households in income group	275	230	225	100	780	1,610
% of cost-burdened households in income group	84.6%	86.8%	69.2%	38.5%	16.8%	27.6%
# of severely cost-burdened households in income group	215	115	65	40	120	555
% of severely cost-burdened households in income group	66.2%	43.4%	20.0%	15.4%	2.6%	9.5%

Source: Comprehensive Housing Affordability Strategy Data, 2009 – 2013

It is also of note that cost burden affects the senior populations disproportionately as shown in Tables 26 and 27. About 26% of all householders in Belmont are over the age of 65, but

about 45% of all cost-burdened householders in Belmont are over 65.

Table 26: Cost Burden Incidence by Age Group

Age Group	Incidence of Cost Burden	Incidence of Severe Cost Burden
15-24	41.0%	23.9%
25-34	35.0%	21.2%
35-64	28.9%	21.9%
65+	44.3%	37.3%

Source: American Community Survey 5-Year Estimates 2011– 2015

Table 27: Share of Cost Burden by Age Group

Age Group	Share of Cost Burden	Share of Severe Cost Burden	Share of Total Householders
15-24	1.5%	1.1%	1.2%
25-34	12.1%	9.6%	11.7%
35-64	52.3%	51.8%	61.1%
65+	34.1%	37.5%	26%
Total	100%	100%	100%

Source: American Community Survey 5-Year Estimates 2011– 2015

#### D. Subsidized Housing Inventory

Belmont has 365<sup>3</sup> units of affordable housing included on the Commonwealth's Subsidized Housing Inventory (SHI). These units meet the requirements of the state's affordable housing law (Chapter 40B) and are operated and maintained as affordable through deed restrictions, covenants, regulatory and operating agreements, or other restrictions. Occupants of this housing must meet income eligibility requirements and the government regulates rents or sales prices.

For a community to comply with Chapter 40B, at least 10% of the year-round housing units in the community must be "affordable" (not creating cost burden) to households earning up to 80% of area median income. Communities that do not meet the 10% requirement are vulnerable to development projects that can override local zoning regulations through a comprehensive permit—if a certain number of the units created through the project are designated as affordable.<sup>4</sup> Belmont has recently experienced this process with the

<sup>3</sup> An additional 298 from The Royal Belmont and an additional 12 from The Bradford will be added in 2018 and 2019.

<sup>4</sup> Massachusetts Department of Housing and Economic Development <http://www.mass.gov/hed/community/40b-plan/>

development of the Royal Belmont.

The number of housing units in a community that is the base for the 10% statutory requirement is the year-round housing count from the most recent Decennial Census. As of 2010, the year-round housing count for Belmont is 10,117 units. Belmont currently has 3.61% of its housing stock as “affordable” under state law.

Table 28: Subsidized Housing Inventory

Project Name	Public or Private?	Type	SHI-Eligible Housing
Belmont Village	Public	Rental	100
Sherman Gardens	Public	Rental	80
Waverley Oaks	Public	Rental	74
Clark Lane	Private	Rental	8
DDS Residence	Private	Rental	45
B Street	Private	Ownership	3
DMH Residence	Private	Rental	12
Waverley Woods	Private	Rental	40
Oakley	Private	Ownership	3
<b>Total</b>			<b>365</b>

Source: Massachusetts Department of Housing and Community Development

To meet the 10% standard, Belmont needs an additional 647 units of SHI-eligible housing.

When the 298 SHI-eligible housing units at the Royal Belmont and the 12 units at The Bradford are added to the SHI (Royal Belmont in 2018), the number of SHI-eligible affordable units will increase to 675 units and comprise 6.67% of the year-round housing unit count.

Once these units are added to the SHI, the Town will need an additional 337 SHI-eligible housing units to meet the 10% standard. But it is also important to note that the year-round housing unit count will be updated in 2020. If that number changes, the number of SHI-eligible units needed to meet the 10% state standard will also change.

While there are some units in Belmont that are rented by individual landlords at rents below market rate, these units are not reflected on the SHI. This is because on these units, there is no deed restriction to ensure lasting affordability, and there is no eligibility screening for the tenants to ensure that they have low incomes and are in need of affordable housing.

Regardless, the cost burden data above still include these units and tenants.

## **E. Zoning & Residential Development Trends**

Belmont has seen minimal change in its housing stock since 1980. However, with recent increases in population and the need to comply with Chapter 40B, there has been some significant housing development and some changes to the zoning bylaw in preparation for future housing developments.

The opening of Waverley Woods in 2009 brought Belmont an additional 40 units, all of which are counted toward the Subsidized Housing Inventory (SHI). In 2016, the largest housing development in recent years, The Royal Belmont, began to accept applicants. This building is adding 298 units (about a 3% increase) to Belmont's housing stock. Of the Royal Belmont units, 60 units are actually affordable, although all count toward the SHI because it is a 40B rental development. In 40B rental developments, if at least 20% of the units in the development are affordable to households making less than 50% of the area median income, or at least 25% of units are affordable to households making less than 80% of the area median income, 100% of the units in the development may be counted toward the SHI.

Belmont has updated its zoning bylaws over the last two decades. Notable pieces of this code include:

- McLean Zoning (1999) – the McLean hospital site was zoned into several development districts. The remaining undeveloped pieces of the property intended for housing have been zoned for a continuum of care senior housing complex. Belmont can seek to re-zone the remaining undeveloped area, if desired, or can seek to widen the types of senior housing allowed in that zone.
- Inclusionary Housing (created in 2003, re-written in 2013) - New developments must provide a minimum number of affordable units based on the total number of units in the development. However, in a mixed-use development, no matter what the size, the affordable proportion need be only 10%.

Table 29: Inclusionary Zoning Bylaw

Size of Residential Development	Percent of Affordable Housing Units Required for Residential Developments
6 to 12 Housing Units	10%
13 to 40 Housing Units	12%
More than 40 Housing Units	15%

Source: Belmont Zoning Bylaw

- Preference for Single-Unit Dwellings (2015) – Large lots that had been zoned for two-family units can now be converted into two smaller single-unit lots within specific size specifications. This is to maintain the “single-family detached unit” feel of the Town and to encourage the construction of smaller homes, but it does not help with affordability.
- Use of Public Buildings (created in 1999, updated 2005) - Public buildings that are at least 20 years old and have been used for at least 15 years may receive a permit for conversion to multi-family residential space.
- Use of Religious and Municipal Buildings (2013) – Religious and municipal buildings can receive a special permit for development as residential or commercial space.
- The trend over the past few years is to add designation for special permits, which can only be granted by the Planning Board, for the more common developments sought outside of the zoning bylaw.

## F. Development Constraints

As in any town seeking to develop more housing, there will be some constraints and barriers on how, where, and when the development may happen. These constraints include:

- **Environmental Conditions**

Significant remediation may be necessary before safe development is possible on the blighted and/or industrial sites in Belmont. These sites will need extra investment beforehand to test and possibly correct the environmental conditions of the site.

- **Zoning**

Any multi-family residential development will require a Special Permit or utilization of Chapter 40B. Both processes put developers at risk of lengthy delays and potential

lawsuits, which limits the interest by developers in projects in Belmont. More generally, the shift toward requiring special permits for more types of development decreases flexibility and discourages innovation. Given the interest in promoting Transit-Oriented Development, new mixed-use zoning, 40R overlay districts, and Comprehensive Permits (40B) will likely be needed for the development of these sites. Belmont should also consider allowing multifamily development by right in designated zones, to focus denser development around commuter rail stations and along active commercial corridors. This helps Belmont control future development.

- **Local Capacity**

Belmont is fortunate to already have several local and regional housing agencies and organizations involved in advocating for and developing affordable housing. In addition, the Town recently hired a second planner. Given the size and density of Belmont, a lot of energy and teamwork will be necessary to implement this Plan. Increased staff resources may be obtainable through the Planning for Housing Production program (described below), if Belmont can qualify.

- **Availability of Funds**

Financial resources from the state or federal government to subsidize community housing preservation and production, as well as support rental assistance, have suffered budget cuts over multiple years, making funding ever more limited and competitive. Communities are finding it increasingly difficult to secure necessary funding and must be creative in determining how to finance projects.

The state has recently announced the Housing Choice Initiative, which provides incentives, rewards, and technical assistance to “encourage and empower municipalities to plan and build the diverse housing stock that the Commonwealth needs to continue to thrive.” If Belmont can become a Housing Choice Community, it will give the Town access to new Housing Choice Capital Grants. In addition, the program gives priority



access to many Commonwealth grant and capital funding programs, such as MassWorks, Complete Streets, Mass DOT capital projects, and LAND and PARC grants.

MassHousing has also announced a new program to provide communities with additional technical capacity to implement housing production goals. Called “Planning for Housing Production,” this program will provide grants of consultant services to cities and town actively seeking to increase their supply of affordable housing. The planning services include: 1) assistance crafting new zoning to spur housing growth through chapter 40R or a friendly 40B proposal; 2) capacity-building in planning and community development; 3) public education and data transparency initiatives around financial feasibility, development cost-benefit analysis, local infrastructure needs and school cost/school enrollment projections.

Some older funding options remain, including:

- Federal HOME Grants - In the past, federal HOME monies were instrumental in the largest recent addition to Belmont’s housing stock: the 40 rental units at Waverley Woods and 3 homeownership units on B Street.
- Community Preservation Act (CPA) - 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.

Being mindful of these funding opportunities and constraints will help the Town plan efficiently and appropriately for new development.

## II. Interconnections with Town of Belmont Comprehensive Plan 2010-2020

In April 2010, the Belmont Planning Board and Belmont Department of Community Development presented a comprehensive plan as a roadmap for the following ten years. This 2010 plan recommends three major themes to consider when planning any new developments in Belmont. These three themes are:

1. Protection of the Town's Character
2. Enhancement of Commercial Centers
3. Improvements to Pedestrian Infrastructure, Connections, and Transit.

The plan then applies these themes when considering solutions to the six issues of historic preservation, commercial development, creation and maintenance of open space, transportation and energy, housing, and public facilities and finance. All six of these issues are highly interconnected. There are numerous opportunities for community developments that address multiple issues at once.

The following two figures show the housing issues and goals from the Comprehensive Plan:

Figure 12 – Comprehensive Plan Housing Issues and Opportunities

ISSUES & OPPORTUNITIES
<ul style="list-style-type: none"><li>▪ Limited opportunities for seniors to downsize and remain in Belmont.</li><li>▪ Limited opportunities for young adults and younger families to find homes in Belmont.</li><li>▪ Zoning limits opportunities for new construction or redevelopment of existing properties</li><li>▪ Lack of diversity leads to homogenization of population and intolerance</li><li>▪ Work force, both commercial and municipal, requires range of housing options at different prices</li><li>▪ Older housing stock has many homes which are inefficient and expensive to bring up to date</li><li>▪ Loss of historic homes, vistas, and other features impacts neighborhood character, value</li><li>▪ Existing zoning regulations do not allow for higher density housing that would support the commercial centers and transit infrastructure while addressing Town's housing needs.</li><li>▪ Homes are significant consumers of energy, increasing greenhouse gas emissions</li><li>▪ A number of public and private properties present opportunities for housing through redevelopment and/or adaptive reuse</li></ul>

Figure 13 – Comprehensive Plan Housing Goals

HOUSING GOALS	
▪	Provide organic life-cycle and affordable housing options for young families and the aging
▪	Promote socio-economic diversity
▪	Preserve and upgrade existing housing stock
▪	Promote a walkable/bike-able community of neighborhood villages and connecting corridors with a variety of housing options
▪	Reduce carbon footprint of new housing construction
▪	Supplement property tax base with renovations, improvements and new development

The housing issues enumerated in Figure 12 are as relevant today as they were six years ago. If anything, they have become more pressing. Similarly, the housing goals shown in Figure 13 are consistent with and supported by this Plan.

Considering the creation of this Housing Production Plan and the six years since the adoption of the Comprehensive Plan, it would serve Belmont well to review the Comprehensive Plan and update it such that the ideas and proposals from this Housing Production Plan are accounted for in the Town's comprehensive development strategies.

### **III. Housing Production Goals and Strategies**

The goals and strategies discussed in this section are a direct response to Belmont's current housing needs, as:

- identified in the Housing Needs Assessment of Section II above;
- shown in a review of the goals and issues from the Comprehensive Plan; and
- articulated through the input from Belmont residents over five community meetings during 2016.

#### **A. Summary of Community Engagement Process**

The Belmont Housing Trust and Belmont League of Women Voters organized five public meetings between June and October 2016 to discuss Belmont's current and future housing needs. The initial forum was a brain-storming session. Follow-up meetings focused on specific types of development opportunities:

- Transit-Oriented Development (TOD) (September 22)
- The use of municipal, industrial, institutional, or scattered sites (September 29)
- Public housing reinvestment (October 6)

Each meeting had between 12-40 residents in attendance, and several attendees participated in all of the meetings. Over the course of the meetings, participants identified 10 opportunity sites throughout Belmont that present potential opportunities for housing development and redevelopment. At the final meeting on October 20, attendees discussed the opportunities and challenges of the 10 sites and collectively identified a list of five priorities. Attachment 4 contains the meeting series summaries. Attachment 5 contains the map of prioritized sites.

#### **B. Housing Production Goals 2017-2022**

The primary purpose of this Plan is to identify opportunities for the creation of 337 affordable units, with special attention in the planning and development process to the needs of Belmont seniors, newly formed families, and very low-income households. Ideally, this Plan can guide the process of bringing Belmont "safe-harbor" status under Chapter 40B. Safe-harbor means that no developer would be able to use Chapter 40B to circumvent local zoning

codes. Safe-harbor status can be achieved by adopting a Housing Production Plan, having the plan certified by the Massachusetts Department of Housing and Community Development, and increasing our affordable housing stock at an annual rate of 0.5% of the total housing stock. This Housing Production Plan outlines three goals below for moving forward on housing needs over the next five years.

1. Create more community housing options for seniors.

As shown by the data in the Housing Needs Assessment, the population of people over 65 in Belmont is growing. This population is disproportionately cost-burdened (spending more than 30% of income on housing), about 25% have a disability, and about 26% live alone according to “Envisioning an Age Friendly Belmont.” Per the American Community Survey 5-Year Estimates 2011– 2015, 16% of all Belmont households are senior households but 58% of all cost-burdened households are senior households. There are over 1,000 cost-burdened senior households in Town. Thus, among newly developed units, there must be a focus on creating many accessible one- bedroom units and some with additional space for caregivers and supportive care services specifically for seniors. This could include affordable continuum of care facilities such as assisted living and nursing facilities. Senior housing units should also be located in well-served areas of the Town, to provide seniors with easy access to transportation and shopping.

2. Create more community housing options for young/newly formed families.

Young families struggle financially. Childcare expenses, and the short amount of time they have had to establish themselves and save money, make living in Belmont financially difficult for many young families. Furthermore, prices have risen more than 40% since 2009 making this even more difficult than before. Thus, among the new units, there must be a focus on creating some homes with 2-3 bedrooms at affordable rents or prices.

3. Create more community housing options for extremely and very low-income households.

There is major intersectionality between extremely and very low-income households and the senior population, as well as some intersectionality with the family population. Thus, by addressing the specific housing needs of seniors and families, Belmont is likely to alleviate some of the disproportionate housing stress felt by extremely and very low-income households.

However, taken as their own demographic, extremely and very low-income households are the most disproportionately affected by Belmont's lack of affordable housing. Sixty percent of extremely and very low-income households are severely cost-burdened. This means that more than 900 households of the lowest income in Belmont are spending more than 50% of their income on housing costs. There is also considerable intersectionality between extremely and very low-income households and non-White racial and ethnic groups. The only way to combat this is to provide more subsidized options, because the market certainly will not provide units that are accessible to this income range. More affordable housing available to the lowest income groups will alleviate some of the current inequities faced by Belmont's senior, family, and racial/ethnic minority groups.

**C. Housing Production Strategies 2017-2022**

How will Belmont meet these goals? By mobilizing community support and applying a range of available tools to carry out five strategies for moving forward. Residential development will happen much more quickly and meaningfully with the support and involvement of Belmont residents. The Belmont Housing Trust has been an important vehicle for the distribution of information about community housing in Belmont in the past and will continue to serve a prominent role in the community in the future. Support from the Trust and outreach to the town boards and other interested Belmont organizations and residents will be essential if this Plan is to be fully implemented.

Below are five strategies for achieving the goals described above and reaching the 10% affordable housing goal. Moving forward on several of these strategies will require zoning changes to accomplish the development of housing at specific sites. Zoning modifications favorable to affordable housing could include overlay districts allowing mixed-use and multi-family development, density bonuses to support Town goals, designation of locations for multifamily development by right, and stronger inclusionary zoning provisions. Other zoning changes—such as the ones described under Strategy 1—are a critical tool for achieving the goals of this Plan.

**1. Maximize Transit-Oriented Development opportunities.**

- Transit-Oriented Development (TOD) focuses mixed-use development—including residential and commercial space—around existing transportation hubs, which creates neighborhood vitality while reducing traffic congestion. Housing near transportation is especially important for the senior and working populations. Massachusetts General Law Chapter 40R may be a useful tool in creating zoning changes necessary for TOD sites. Important sites for this type of development include: Waverley Square and South Pleasant Street.
- McLean hospital senior residence site
- Moraine Street site
- Belmont Center (municipal light, police station, Belmont Center Station)
- Housing above the stores along the Trapelo Road/Belmont Street corridor.

Zoning flexibility and willingness to allow greater density or reduce parking requirements will play a critical role in revitalizing the Waverley Square area. An important challenge is to create development incentives for providing elevator access to the train platforms at the Waverley Station, as the MBTA has indicated the station will be closed unless it can be made fully accessible.

**2. Focus on the revitalization and preservation of existing community housing.**

The largest single affordable housing developments in Belmont are owned and operated

by the Belmont Housing Authority (BHA). They are largely comprised of units that are 50-60+ years old and are in need of major systems upgrades and interior renovations. There is a dire lack of units that are accessible to people with a variety of disabilities. The needs of senior residents for accessible private and public spaces are particularly acute. Revitalization of these properties will not only provide an opportunity to increase the number of affordable units, but will also improve the quality of life for the current residents while making the buildings themselves more of an asset to the neighborhoods of Belmont.

These two public housing developments were identified as being in the greatest need of revitalization:

- Sherman Gardens (80 existing units)
- Belmont Village (100 existing units)

The BHA is already engaged in addressing the needs and opportunities at Sherman Gardens. The BHA recently received a Community Preservation grant for a redevelopment consultant to determine the feasibility of adding an elevator building to the site. This would create accessible units at this elderly/disabled development and also offer the potential for developing additional affordable housing. Both sites hold the potential for redevelopment and adding affordable apartments.

### **3. Support the redevelopment of underutilized sites.**

- There are a handful of privately owned underutilized sites in Belmont that include both small and large opportunities. Encouraging the redevelopment of these sites could not only help meet the Town's community housing goals, but could also increase neighborhood safety, possibly increase property tax revenues, and signal to abutters that investments in the neighborhood are worth making.
- Underutilized parcels along South Pleasant Street
- McLean Hospital site (already zoned for senior housing)
- Purecoat Factory



- Vacant gas station located on Blanchard Road
- Any religious land or buildings that come available.

#### **4. Use CPA funds creatively for new programmatic activities.**

In the interest of stimulating some affordable housing production as soon as possible, the Town should thoughtfully and creatively plan its CPA (Community Preservation Act) spending for affordable housing. The potential impact is substantial. The Town should:

- Create a dedicated fund with CPA monies to leverage the acquisition and development of community housing when opportunities arise;
- Aim to spend more than the 10% annual minimum on community housing;
- Study the community housing programs created by neighboring towns with their CPA funds for other promising uses.

Belmont's CPA resources are already being brought to bear on this Plan's strategies.

Examples include monies allocated to a Sherman Gardens redevelopment assessment and a pending final application to create a substantial housing trust fund that will enable quick response to development possibilities.

#### **5. Additional Town Actions to Stimulate Community Housing Production**

Belmont can take the following actions to move ahead on affordable housing production immediately:

- Examine ways to improve the permitting process for developers;
- Use vouchers and deed restrictions to make existing housing permanently affordable.
- Apply for Housing Choice Community designation from DHCD and for a Planning for Housing Production grant from MassHousing.

Belmont can also actively seek the support and involvement of Town residents through these means:

- Maintain a robust Housing Trust page on Town of Belmont website

- Hold place-making workshops<sup>5</sup> for residents to engage in planning specific sites
- Conduct “How to” seminars for people interested in obtaining community housing, especially for seniors
- Reach out to residents and Belmont community groups through mailings, talks at libraries, fact sheets
- Hold regular conversations with Belmont politicians and leaders
- Encourage the Town to update the Comprehensive Plan, incorporating this Housing Production Plan.

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<sup>5</sup> Place-making workshops bring community members, non-profits, business, and other parties together to brainstorm and collaborate on a creative vision for a part of a community. They allow participants to express their collaborative opinion of an ideal space and emphasize teamwork.

## Attachment 1 - Glossary

**Affordable Housing** – Housing that has a rent or mortgage cost set at no more than 30% of the income of households earning less than 80% of the Area Median Income and has a long-term deed restriction that insures the income and cost restrictions.

**Area Median Income (AMI)**– The 50<sup>th</sup> percentile (the half way) income per household size for the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area including the towns/cities of:

Amesbury, Beverly, Danvers, Essex, Gloucester, Hamilton, Ipswich, Lynn, Lynnfield, Manchester-by-the-Sea, Marblehead, Middleton, Nahant, Newbury, Newburyport, Peabody, Rockport, Rowley, Salem, Salisbury, Saugus, Swampscott, Topsfield, Wenham, Acton, Arlington, Ashby, Ashland, Ayer, Bedford, Belmont, Boxborough, Burlington, Cambridge, Carlisle, Concord, Everett, Framingham, Holliston, Hopkinton, Hudson, Lexington, Lincoln, Littleton, Malden, Marlborough, Maynard, Medford, Melrose, Natick, Newton, North Reading, Reading, Sherborn, Shirley, Somerville, Stoneham, Stow, Sudbury, Townsend, Wakefield, Waltham, Watertown, Wayland, Weston, Wilmington, Winchester, Woburn, Bellingham, Braintree, Brookline, Canton, Cohasset, Dedham, Dover, Foxborough, Franklin, Holbrook, Medfield, Medway, Millis, Milton, Needham, Norfolk, Norwood, Plainville, Quincy, Randolph, Sharon, Stoughton, Walpole, Wellesley, Westwood, Weymouth, Wrentham, Carver, Duxbury, Hanover, Hingham, Hull, Kingston, Marshfield, Norwell, Pembroke, Plymouth, Rockland, Scituate, Wareham, Boston, Chelsea, Revere, and Winthrop.

50% of the population earns less than the median income of all the households in the towns and cities above and 50% earns more. See Attachment 2 for a chart of the median incomes by household size.

**Chapter 40B** – Massachusetts state law that requires that at least 10% of the housing stock in each town is Affordable Housing. For towns that do not meet their 10% standard, they may show progress in affordable housing development at a minimum rate of 0.5% per year and adopt a Housing Production Plan approved by the Massachusetts Department of Housing and Community Development and be eligible for a safe-harbor status. Towns out of compliance are subject to “unfriendly 40B developments” in which the state can override local zoning and approve a housing development that includes at least 20-25% affordable units. Belmont has experienced an “unfriendly 40B development” with the construction of the Royal Belmont.

**Chapter 40R** – Massachusetts state law that provides an opportunity for towns to receive funding from a Smart Growth Housing Trust Fund by creating a Smart Growth district that includes dense residential and mixed-use areas near transportation hubs in town or city centers. The Oakley Development on Belmont St. (Our Lady of Mercy site) was permitted through a 40R Smart Growth overlay district.

**Community Housing** – (As defined by the Community Preservation Act) Housing that is affordable to households earning less than 100% of the Area Median Income. This housing can be specifically for families, seniors/people with disabilities, or have no such specification.

**Community Preservation Act (CPA)** – An act adopted by Belmont voters that adds a 1.5% property tax surcharge on real estate tax bills. This revenue is then used specifically for community housing, historical preservation, and open space/recreation projects in the Town. Each category must receive at least 10% of the revenue.

**Cost Burden (CB)**– Payment of more than 30% of a household’s income on rent or mortgage.

**Extremely low-income households (ELI)** – Earn less than 30% of Area Median Income, adjusted for household size

**Very low-income households (VLI)** – Earn between 30% and 50% of AMI, adjusted for household size

**Low-income households (LI)** – Earn between 50% and 80% of AMI, adjusted for household size.

**Moderate-income households (MI)** – Earn between 80% and 100% of AMI, adjusted for household size. Households in this income group are eligible for community housing that is funded through the Community Preservation Act (CPA), but units subsidized for households at this income level are not considered affordable housing under the state’s 40B law and are not eligible for inclusion on the Subsidized Housing Inventory.

**Inclusionary Zoning** – A town’s zoning by-law that requires a proportion of units that must be designated as “affordable” in a newly constructed development. In Belmont the proportion of units that must be designated varies with the size of the development. See page 28 for Belmont’s requirements.

**Preferences** – Designations for housing units that prioritize certain individual or household characteristic such as senior status, homeless status, cost-burden status, inadequate housing status, local status, person with disability status, household size, veteran status, etc.

**Public Housing** – Housing operated and maintained by a quasi-public body called a Housing Authority. Generally, public housing is funded primarily through the federal and state government and serves very low-income households. The Belmont Housing Authority operates 100 units of veteran’s and family housing, 154 units of elderly and disability-accessible housing, and 2 units of housing for those with a developmental disability. Residents living in these developments pay a set portion (30-40%) of their income no matter how low their income is. Housing authorities rely on payments from the federal and state government to make up the difference between what very low-income people can pay and what it actually costs to operate and maintain the buildings.

**Section 8 Housing Voucher Program** – In addition to public housing and private affordable housing, the federal government operates the “Section 8” voucher program. A voucher holder may select any rental unit, under certain rent limits, and then pay 30-40% of their income towards the rent and the federal government pays the different. The Belmont Housing Authority maintains 47 federal mobile housing vouchers and 1 state mobile voucher. Belmont voucher holders do not have to live in Belmont.

**Severe Cost Burden (SCB)**- Payment of more than 50% of a household’s income on rent or mortgage.

**Subsidized Housing Inventory (SHI)**– An inventory maintained by the Massachusetts State Department of Housing and Community Development that tracks all the approved affordable units in each town.

## Attachment 2 – Area Median Income Chart (2016)

	Example	1-Person Household	2 People	3 People	4 People	5 People	6 People	7 People	8 People
<b>100% AMI (Max for community housing eligibility)</b>		\$68,700	\$78,500	\$88,300	\$98,100	\$106,000	\$113,800	\$121,700	\$129,500
<b>80% AMI (Max for affordable housing eligibility)</b>	B Street, Oakley	\$51,150	\$58,450	\$65,750	\$73,050	\$78,900	\$84,750	\$90,600	\$96,450
<b>60% AMI</b>	Waverley Woods	\$41,220	\$47,100	\$52,980	\$58,860	\$63,600	\$68,280	\$73,020	\$77,700
<b>50% AMI (Very Low-Income)</b>	Royal Belmont	\$34,350	\$39,250	\$44,150	\$49,050	\$53,000	\$56,900	\$60,850	\$64,750
<b>30% AMI (Extremely Low-Income)</b>	Belmont Housing Authority	\$20,650	\$23,600	\$26,550	\$29,450	\$31,850	\$34,200	\$36,730	\$40,890

## Attachment 3 – Affordable Rents Chart (2016)

Maximum Affordable Rents								
Bedrooms	50% AMI	60% AMI	65% AMI	70% AMI	75% AMI	80% AMI	90% AMI	100% AMI
Micro	\$684	\$821	\$890	\$958	\$1,026	\$1,094	\$1,232	\$1,368
Studio	\$760	\$913	\$989	\$1,065	\$1,140	\$1,216	\$1,369	\$1,521
1	\$887	\$1,065	\$1,153	\$1,242	\$1,331	\$1,419	\$1,597	\$1,774
2	\$1,013	\$1,216	\$1,318	\$1,419	\$1,521	\$1,622	\$1,825	\$2,027
3	\$1,140	\$1,369	\$1,482	\$1,597	\$1,711	\$1,825	\$2,053	\$2,281
4	\$1,267	\$1,521	\$1,648	\$1,774	\$1,901	\$2,027	\$2,281	\$2,534

## **Attachment 4 – Summary of Belmont’s Housing Future Meetings Discussion**

In September and October of 2016, 4 community meetings were held to discuss the opportunities in Belmont’s Housing Future. Attendees showed great enthusiasm in the planning activities. A summary of the discussion surrounding the five identified sites of highest priority (in order of priority) follows:

1. Sherman Gardens Revitalization – The major benefits of this project are the relative ease of making something happen on this site in comparison to many of the other sites. Revitalizing this development will make it more accessible to people with disabilities as well as increase the number of housing units available. Sherman Gardens is very close to Waverley Station making it ideal for working on this site in conjunction with other sites in the Waverley Station area.
2. Waverley Station Development – Everyone was excited by the amount of creative opportunity available in a Waverley Station redevelopment. There is potential for Transit-Oriented Development, mixed-use development, and economic development through new commercial space. Any new housing around Waverley station would have excellent access to transportation and the existing residents in the area will benefit from a more vibrant area. The tax base will also increase. The main challenges identified pertain to feasibility and timeline. The T station is currently not in compliance with the Americans with Disabilities Act and the Town has been given 10 years to work with the State/T to develop a resolution.
3. Moraine Street – This site is a large, cleared, open space near the T and near Waverley Square. Its proximity to transportation would make development on this site Transit-Oriented Development. The site is an eyesore to neighbors and may contain environmental contaminants that require significant investment to clean up and make it usable for housing development.
4. McLean Senior Living Sub-district – This site has already been zoned for elderly housing (many of these other sites would require zoning changes). With some additional zoning changes, there would be potential for a considerable number of

mixed-income units. The site is located near transportation, making it a viable location for Transit-Oriented Development.

5. Belmont Center (includes police station, municipal light, and Belmont Center T-station) – The groups identified this site as an area with significant mixed-use and Transit-Oriented Development opportunities. Two of the sites are owned by the Town (which one group thought was a benefit and the other thought would be a logistical challenge). This development would increase the tax base for Belmont. The timeline for the municipal light building and the police station closures are unclear.

Sentiment regarding the remaining 6 sites:

**Religious Properties-** St. Joseph's, St. Luke's and the Marist Convent may have other developable space.

**Purecoat** – This is a very large site but major remediation would be required before any development. It is also already being considered in the high school redevelopment planning.

**Belmont Village Revitalization** – The Belmont Housing Authority (BHA) owns this property and it needs modernization. Redevelopment could allow for more units in the same space. The revitalization would have a major positive impact on the community and on the people who currently live there (if temporary displacement is handled well). However, the BHA has limited capacity and funding.

**Closed gas station** – It is located near residential areas and transportation, but gas station redevelopment often requires major remediation.

**Trapelo Road Corridor** – Would be great for mixed-use development but any over-arching plan would be difficult due to the fragmented ownership.

## Attachment 5: Prioritized Opportunity Sites



0 0.05 0.1 0.2 Miles

