



Town of Holland

Housing Production Plan

December 2019

Acknowledgements

Produced by the Holland Housing Plan Advisory Committee with assistance from the Pioneer Valley Planning Commission.

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This plan was prepared according to the requirements of the state's Housing Production Program (HPP), <https://www.mass.gov/service-details/chapter-40-b-housing-production-plan>, which is a program administered by DHCD and authorized by Massachusetts Chapter 40B to encourage communities to take a proactive approach to affordable housing development and to meeting the 10% affordable housing goal for all municipalities in the Commonwealth. This HPP is valid for a five-year period from the approval date by DHCD. Upon expiration, the HPP may be renewed.

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Chapter 1: Introduction

Purpose

A Housing Production Plan (HPP) expresses a community's proposed approach to assuring that there are enough homes at affordable prices and rents for people who wish to live there. Though other community plans and documents may address housing, it is the purpose of an HPP to present a clear strategy that will enable the community to meet its housing needs in a manner that is consistent with Massachusetts Chapter 40B statute and related state and federal regulations.

Since the real estate boom of the late 1990s, and despite the 2008 recession, home sale prices and rents in Massachusetts have jumped significantly due to a stronger housing market, increasing consumer demand, and low interest rates. Single-family home sales in Holland increased about 20% from 2000 to 2018 (after adjusting for inflation). Today, after some 20 years of upward pressure on home prices and rents, housing is less affordable in the communities of the Pioneer Valley than it has ever been. During the 1960s, the Massachusetts housing market experienced similar, though not as intense, pressures on prices and rents, with the result being a shortage of affordable homes. In response, the Commonwealth enacted General Law Chapter 40B legislation in 1969, which set the now-familiar goal for municipalities to have at least 10% of their year-round housing units affordable to families or individuals earning 80% or less than the area median income. To encourage progress toward this 10% goal, the 40B law created a provision that grants a so-called comprehensive permit that allows developers who commit to building a sufficient number of affordable units the ability to bypass local zoning laws. Communities that are making progress toward the 10% goal or have already achieved it are not subject to this provision.

As of 2017 (the most recent date for which information is available), there were 951 year-round housing units in Holland, of which only four (or 0.0042%) are on the Subsidized Housing Inventory for the town.

The people of Holland recognize that it is essential to the town's long term prosperity and well-being that individuals and families of all ages and incomes have housing opportunities within the community. Therefore, the Holland Planning Board has produced this Housing

Report Organization

This Housing Production Plan has four major sections that are organized into the following chapters:

Chapter 1: Introduction—A summary of housing regulations and the process to produce this plan (*this chapter*)

Chapter 2: Housing Needs Assessment—An assessment of Holland's current housing needs, as well as demographics and the condition of existing housing stock.

Chapter 3: Housing Development Conditions—A survey of conditions that affect future housing development, including the housing market, environmental and land use constraints, zoning and local land use policies, and the availability of public infrastructure and services.

Chapter 4: Housing Action Plan—A prioritized set of strategies for meeting Holland's housing needs and reaching the 10% affordable housing goal.

Production Plan to address this need and move toward the 10% affordable housing goal for the community.

Housing Production Plans and MGL Chapter 40B

This section summarizes the state laws and regulations that apply to local housing production plans.

Under Massachusetts General Law Chapter 40B, municipalities are encouraged to ensure that at least 10% of their total housing stock qualifies as affordable to individuals and families who earn up to 80% of the area median income (AMI) for the region in which the municipality is located. Chapter 40B provides communities that have not reached this 10% goal with an incentive to do so: in these municipalities, a developer who proposes a significant number of affordable units is allowed to override most local zoning and wetlands laws and regulations by applying to the local zoning board of appeals for what is known as a “comprehensive permit,” which the board is obligated by state law to issue.

A Housing Production Plan (HPP) is a proactive approach to help communities make progress toward the 10% goal, thereby avoiding the obligation to issue comprehensive permits and retaining their local control over housing development. The Massachusetts Department of Housing and Community Development (DHCD) encourages local governments to prepare and submit a Housing Production Plan (HPP).

The HPP program requires communities to:

- Complete a comprehensive housing needs assessment that takes into consideration both local and regional housing needs, and identifies opportunities and constraints to meeting those needs.
- Develop strategies to enable the community to meet its affordable housing needs, including an explanation of how constraints will be mitigated. Specifically, the HPP must show how the community will meet its affordable housing production goal of 0.50% per year (half of one percent) of the.

The HPP must be approved by the local planning board, Board of Selectmen, and DHCD.

There are two major benefits for a community to have an HPP that is certified by DHCD. First, communities with approved and certified HPPs are given preference over non-HPP communities for certain state grant funds. Second, a municipality can retain its local authority to require developers to comply with zoning and wetlands laws (and avoid the Chapter 40B comprehensive permit) so long as the municipality has an approved and certified HPP in place, and is making progress toward the 10% goal at a rate of at least 0.50% per year; therefore, any decisions by the local Zoning Board of Appeals to deny a comprehensive permit will be deemed consistent with local needs under Chapter 40B by the Massachusetts Housing Appeals Court, and the denial of a comprehensive permit application will be upheld, provided that the board complies with the requirements of 760 CMR 56.03(8). A developer may still appeal the denial of a comprehensive permit in such cases, first to DHCD and then to an interlocutory appeal with the Massachusetts Housing Appeals Committee, on an expedited basis.

Additional information about the HPP program, including information on compliance, is provided on the DHCD website: www.mass.gov/hed/community/40b-plan/housing-production-plan.html

This HPP was prepared according to the requirements of the HPP program. Once this HPP is approved by the Holland Board of Selectmen, Planning Board, and DHCD, the Town of Holland will be eligible to become temporarily “appeal-proof” from the Chapter 40B comprehensive permit for one calendar year, so long as five (0.50% of 951) or more affordable housing units were created during the year prior to approval.

Planning Methodology

The Town of Holland worked with the Pioneer Valley Planning Commission (PVPC) to develop this Housing Production Plan in accordance with the requirements of 760 CMR 56.03(4). The Town's Planning Board and Senior Housing Committee guided the planning process. A Public Outreach Survey that had previously been conducted for the 2015 Master Plan Update was also utilized. The Town also concurrently conducted a Senior Housing Feasibility Study using CDBG funds, with the help of PVPC and its consultant, the Hilltown Community Development Corporation (Hilltown CDC).

Public Forums

The Town hosted a public forum on September 18, 2019 at the Holland Community Center.

Public Forum #1

The Senior Housing Committee held a public forum on September 18, 2019 at the Holland Community Center. Twenty (20) people attended. The Town, with help from PVPC and the Hilltown CDC, reported on work to date to assess the feasibility of senior housing in the town and requested public input on the design of a possible senior housing development. Site details were presented and architects for the project presented several design options and solicited additional ideas.

Residents expressed concerns that:

- 1) Taxes may increase due to expenses such as increased emergency response calls, need for a new sidewalk, and plowing and other maintenance costs for the development.
- 2) The "rules" may change and the development may become a low-income housing project
- 3) Concern that the project is actually a Section 8 project.

Public Forum #2

A second public form for the Senior Housing Feasibility Study is planned for January 15, 2020 and will occur outside the time frame of this HPP.

Public Education Materials

A number of public education materials were prepared by the PVPC, Hilltown CDC, and the Town's Senior Housing Committee. These included a FAQs sheet and other written materials.

Data and Information Sources

Data and information was gathered from the following sources and plans to inform this planning process.

Plans:

- Town of Holland Master Plan (2004; Land Use and Housing updated 2015)
- Town of Holland Hazard Mitigation Plan, 2016
- Town of Holland Community Development Plan, 2003
- Pioneer Valley Regional Housing Plan, 2014

Data Sources:

- U.S. Census Bureau: 2000 Census, 2010 Census
- U.S. Census Bureau: American Community Survey 2013-2017
- The Warren Group
- The UMass Donahue Institute Population Projections
- U.S. Department of Housing and Urban Development: Comprehensive Housing Affordability Strategy Data.

Defining Affordable Housing

In most contexts, housing is considered “affordable” if the individual or family (hereinafter known as “households”) that occupies, or wishes to occupy, the home pays no more than 30% of their income on “housing,” which includes mortgage, or rent, and any property taxes. Households that pay more than 30% of their income on housing are considered “cost-burdened” and may have difficulty affording necessities such as food, clothing, transportation and medical care, as well as saving for their future. A moderately cost-burdened household pays 30% to 50% of its income for housing. Households that pay more than 50% of their income are considered to be severely cost-burdened.

This is also the generally accepted definition of housing affordability used by the U.S. Department of Housing and Urban Development (HUD) and the Massachusetts Department of Housing and Community Development (DHCD) in the calculation of the Area Median Income (AMI) and promotion of income-restricted housing. The AMI is the median family income for the Springfield Metropolitan Statistical Area (MSA), which includes all communities in Hampshire and Hampden County. HUD calculates the AMI annually, based on the U.S. Census Bureau’s American Community Survey’s (ACS) estimated median family income for the MSA. The Springfield area AMI in 2017 was \$67,700.

Table 1-1: FY2017 Income Limits for Springfield Metro Area (includes Holland)

Area Median Income \$67,700	FY 2017 Area Median Income Limit Category	Persons in Family				
		1	2	3	4	5
	“Low” Income (80% of AMI)	\$44,800 (\$861/wk)	\$51,200 (\$984/wk)	\$57,600 (\$1,107/wk)	\$64,000 (\$1,230/wk)	\$69,150 (\$1,329/wk)
	“Very Low” Income (50% of AMI)	\$28,000 (\$538/wk)	\$32,000 (\$615/wk)	\$36,000 (\$692/wk)	\$40,000 (\$769/wk)	\$43,200 (\$830/wk)
	“Extremely Low” Income (30% of AMI)	\$16,800 (\$323/wk)	\$19,200 (\$369/wk)	\$21,600 (\$415/wk)	\$24,600 (\$473/wk)	\$28,780 (\$553/wk)

Source: www.huduser.gov/portal/datasets/il/il15/index.html
and <https://www.mhp.net/writable/resources/documents/2017-2018-Income-Limits.pdf>

The key federal fair housing statutes informing housing affordability are:

- Fair Housing Act (Title VIII of the Civil Rights Act of 1968, as amended)
- Title VI of the Civil Rights Act of 1964, as amended
- Section 504 of the Rehabilitation Act of 1973, as amended
- Americans with Disabilities Act of 1990, as amended

The key state fair housing statutes in Massachusetts are:

- Massachusetts fair housing law (M.G.L. Chapter 151B)
- Massachusetts public accommodation law (M.G.L. Chapter 272, section 98)
- Massachusetts lead paint law (Chapter 111, section 199A)

Under both of these groups of laws and regulations, the “Protected Classes” of people are

- Race
- Color
- National Origin
- Religion
- Sex
- Disability/Handicap
- Familial Status; Children
- Marital Status
- Age
- Sexual Orientation
- Gender Identity
- Military Status (veteran or member of the armed forces)
- Public Assistance/Housing Subsidy Recipient
- Genetic Information
- Ancestry

Affordable housing in Massachusetts usually refers to housing that is reserved for households with incomes at or below 80% of the area median income. This is because the Massachusetts Department of Housing and Community Development (DHCD) maintains a Subsidized Housing Inventory (SHI) that lists all subsidized housing developments in a community that includes units reserved for households with incomes at or below 80% of median under long-term legally binding agreements and are subject to affirmative marketing requirements. In 2017, 80% of the area median income for the Springfield MSA was \$64,000 for a family of four.

Additional important housing terminology can be found in Appendix 1.

Fair Housing and Housing Discrimination

This HPP, as well as Massachusetts Chapter 40B regulations, are rooted in broader efforts to assure access to fair housing choice and combat housing discrimination for all. This section summarizes key federal and state statutes and regulations applicable to these topics.

Title VIII of the Civil Rights Act of 1968, commonly referred to as the Fair Housing Act, was enacted with the primary purpose of prohibiting discrimination in transactions involving the rental, sale or financing of a home based on race, color, national origin, religion, sex, familial status and mental or physical handicap. Massachusetts law includes additional protected classes: marital status, sexual orientation, age, gender identity and expression, military or veteran status, ancestry, genetic information, and receipt of public assistance or rental subsidies.

Under Federal law, state and local governments that receive federal housing funds are not only required to refrain from discriminatory practices, they must also take steps to advance the goals of fair housing and use their policies and programs to help promote open and inclusive patterns of housing (also referred to as “affirmatively furthering fair housing.”) HUD defines “affirmatively furthering fair housing” to include the following:

- Analyze and eliminate housing discrimination in the jurisdiction;
- Promote fair housing choice for all persons;
- Provide opportunities for inclusive patterns of housing

-
- occupancy regardless of race, color, religion, sex, familial status, disability, and national origin;
 - Promote housing that is structurally accessible to, and usable by all persons, particularly persons with disabilities;
 - Foster compliance with the nondiscrimination provision of the Fair Housing Act.

Massachusetts Executive Order 526 (2011), an “Order Regarding Non-Discrimination, Diversity, Equal Opportunity, and Affirmative Action,” provides that “Equal opportunity and diversity shall be protected and affirmatively promoted in all state, state-assisted, and state-regulated programs, activities, and services.” All state-funded programs, including Community Preservation Act funds, fall under this Executive Order.

Under Federal and State law, municipalities must also ensure that municipal policies and programs do not have a disparate impact (negative impact) on members of a protected class compared to the general population. “Disparate impact” is a legal term in which liability based upon a finding of discrimination may be incurred even when the discrimination was not purposeful or intentional. The municipality should consider if the policy or practice at hand is necessary to achieve substantial, legitimate, non-discriminatory interests and if there is a less discriminatory alternative that would meet the same interest.

Examples of municipal policies and programs that could have a disparate impact include:

- Municipal plans or zoning ordinances that prioritize 1-bedroom units or strictly limit number of bedrooms by unit rather than by development or lot.
- Having exclusively single-family or large lot size requirements.
- Plans to fund affordable housing for elders only.
- Planning or zoning approval processes that mandate or prioritize townhouses.

Housing Discrimination in the Pioneer Valley

Sources of housing discrimination can be landlords or realtors, or other entities associated with housing-related transactions, programs or policies, such as municipalities, lenders and insurance companies. Local research, studies, audits, and input from the Massachusetts Fair Housing Center (MFHC), Way Finders, and the Massachusetts Commission Against Discrimination (MCAD) shows that illegal discrimination continues to persist throughout the Pioneer Valley and limits housing choice.

Housing discrimination data specific to Holland was not available to be included as part of this HPP, however, interviews conducted with staff at the MFHC, Way Finders and MCAD during development of the 2014 Pioneer Valley Regional Housing Plan found that housing discrimination occurs in every community in the region. Following are the most prevalent examples of discrimination that affect housing siting, access to housing, and/or access to housing services in the region:

- Predatory lending, redlining, and active steering of home buyers of color towards certain areas of a community based on race/ethnicity, economic characteristics, and familial status.
- Rental discrimination against families with children and particularly against families with young children due to the presence or potential presence of lead-based hazards.
- Municipal zoning that restricts housing choice and mobility in the region by not allowing, or restricting, uses that favor more affordably priced homes and rents, particularly prohibitions on multi-family housing. (While such regulations are not in violation of housing laws and can be well-intentioned, they

also have the effect of disproportionately reducing housing choice for people with specific demographic characteristics, such as race, ethnicity, religion, sex, economic status, familial status, disability and national origin.)

- Linguistic profiling in both the rental and homeownership markets, especially against persons of Latino origin.
- Landlords who refuse to make reasonable accommodations, changes in rules or policies to allow an equal opportunity to use and enjoy housing, or reasonable modifications, structural changes to allow an equal opportunity to use and enjoy housing, for individuals with disabilities.
- Landlords who refuse to accept housing subsidies, such as a Section 8 housing choice rental voucher, as a source of rental payment.

Chapter 2: Housing Needs Assessment

Community Overview

The Town of Holland, located in Hampden County, Massachusetts, is a rural community of approximately 2,481 residents. The community is situated in the eastern region of the Connecticut River Valley, and takes pride in its small town and scenic rural character, quiet and peaceful environment, and recreational resources.

The Town is approximately 13 square miles, of which about two-thirds are forested, and over 500 acres of which are water bodies. There is also about 2,125 acres of public and semi-public open space in the town, representing about 25% of the land area.

Residential Neighborhoods:

The Town of Holland has some very general “neighborhoods” based upon road patterns and natural features including topography, streams and lakes. These include:

- **Lake area:** relatively dense residential areas around Hamilton Reservoir.
- **Town Center:** a small concentration of municipal and residential uses at the intersections of Stafford Road with Mashapaug and East Brimfield Roads.
- **Stafford Road:** residential properties extend along Stafford Road.
- **Other areas:** development is scattered throughout town in small clusters.

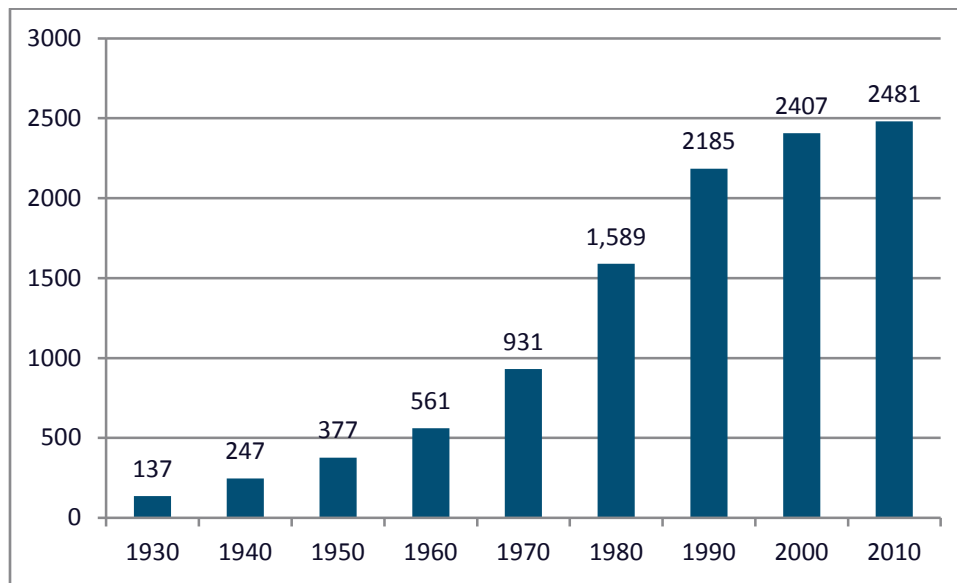
Demographic Characteristics

This section presents demographic information about the population of Holland. A key emphasis is placed on the household information and the housing stock.

Population and Household Trends

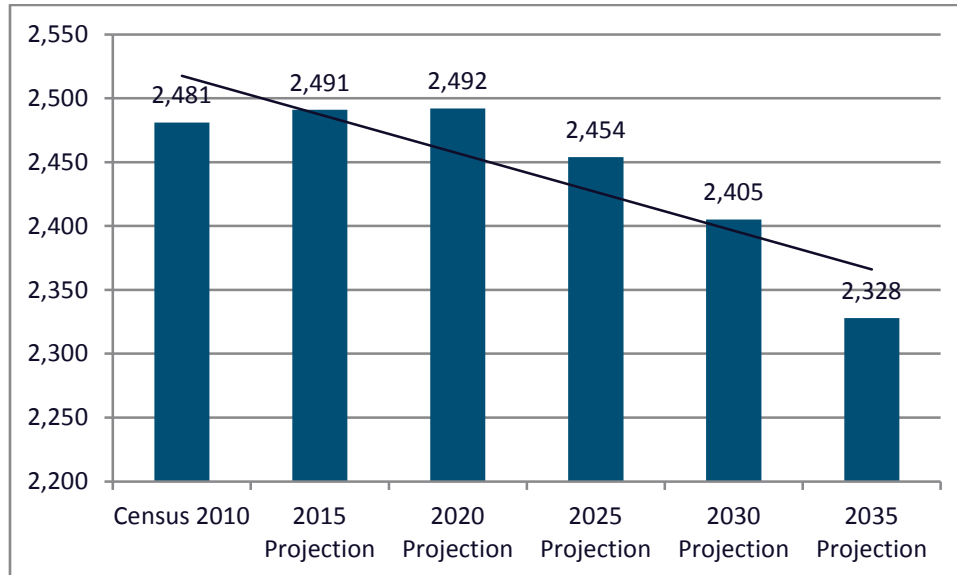
Holland’s population has grown steadily since the early 1900s, with more rapid growth occurring between 1960 and 1990. Since 1990, growth appears to have slowed somewhat. This trend is consistent with population trends in many other small towns in rural areas in the Pioneer Valley and western Massachusetts. Population projections prepared by the UMass Donahue Institute suggest that Holland’s population will begin to decline in the 2020s. They project that by 2035, 2,328 people will reside in Holland—a decline of 6% from 2010.

FIGURE 2-1: HOLLAND POPULATION (1930-2010)



Source: US Census Bureau

FIGURE 2-2: HOLLAND POPULATION PROJECTION TREND



Source: UMass Donahue Institute < <http://www.pep.donahue-institute.org/>>

Household Types

According to the 2013-2017 American Community Survey, Holland had 951 households (defined as all the people who occupy a housing unit, regardless of their relationship, including individuals living alone). Of these, approximately 78% were considered “family” households, meaning there were two or more people living in the home who were related to each other by birth, marriage or adoption.¹ Approximately 19.2% of all the households in Holland were single persons living alone and the remaining 2.8% were households in which the members living there were not related to one another. The average household size in Holland is 2.64 persons.

TABLE 2-1: HOUSEHOLD TYPES IN HOLLAND

Households by Type	Number	% of all Households	% of Families with Children
Total Households	951	100%	N/A
Family Households	742	78.0%	N/A
Family Households with own children under 18 years	243	25.6%	100%
Male Householder, no wife present with own children under 18 years	24	2.5%	9.9%
Female Householder, no husband present with own children under 18 years	63	6.6%	25.9%
Nonfamily Households	209	22.0%	N/A
Householder Living Alone	183	19.2%	N/A

Source: American Community Survey 2013-2017 five year estimates

Group Quarters

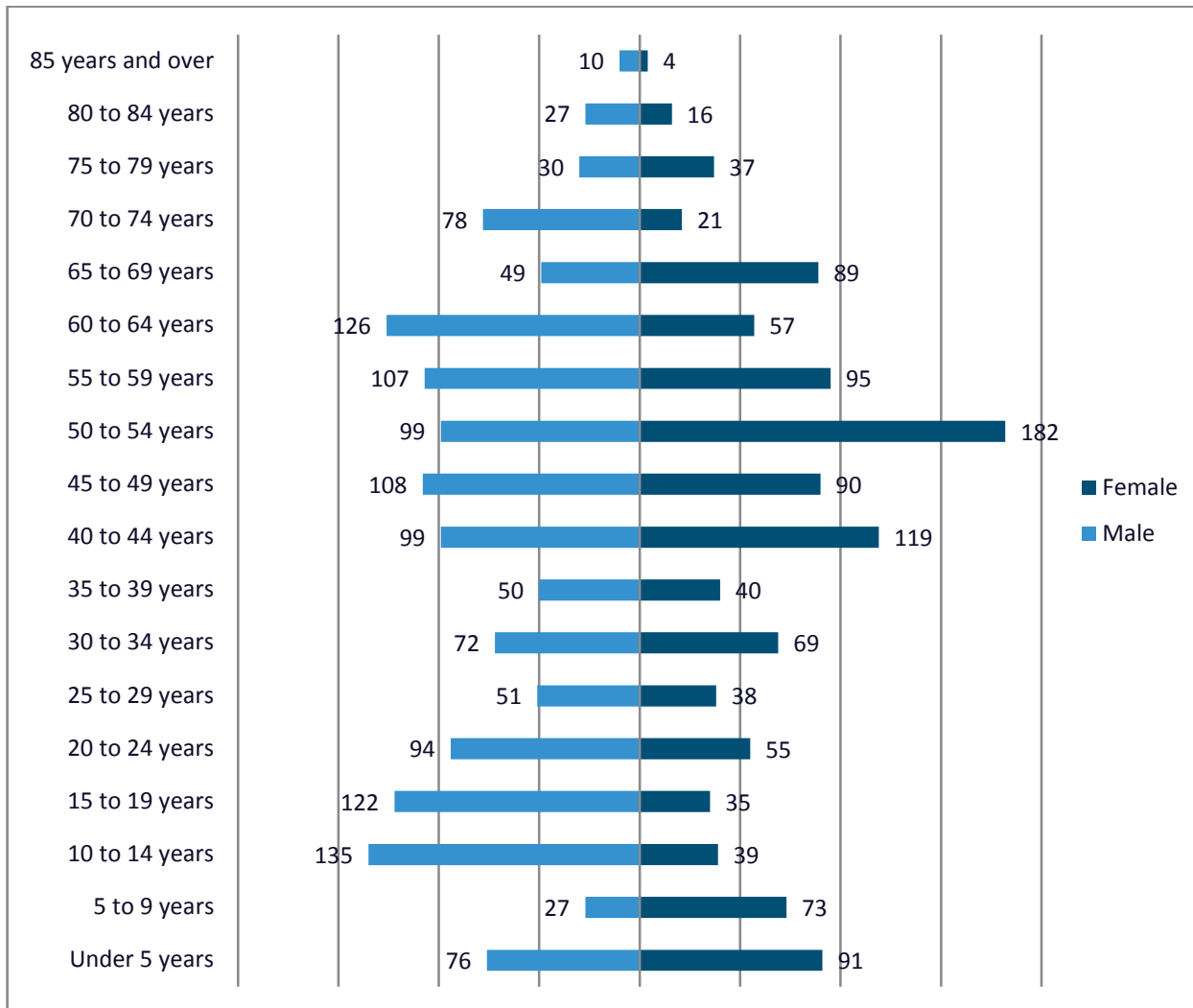
People who do not live in a family or non-family household are classified by the U.S. Census as living in “group quarters.” Group quarters include correctional facilities, nursing homes, hospitals, college dormitories, military barracks, group homes, missions and shelters. According to the 2013-2017 American Community Survey, there are no people in Holland living in group quarters.

Age

The age distribution of a community’s population has important implications for planning and the formation of public policies related to housing and community development because different age groups have different demands and preferences. In addition, age is a protected class under Massachusetts state law.

¹ Households with unmarried same-sex couples are in the “family households” category if there is at least one additional person who is related to one member of the couple by birth or adoption.

FIGURE 2-4: HOLLAND AGE COHORTS (POPULATION PYRAMID)



Source: American Community Survey 2013-2017 five year estimates

As shown in Figure 2-4, Holland has a varied population by age cohorts, although the data for this small town has a fairly large margin of error. The median age of Holland residents is 43.7².

Points of interest in the population pyramid above include:

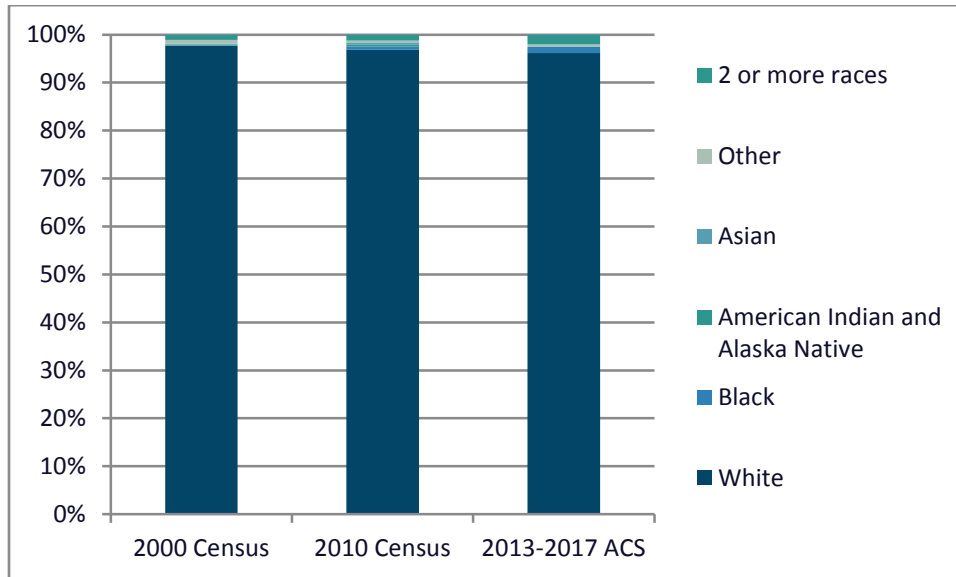
- By 2035, those aged 60+ are expected to grow by 88.3% from the 2010 census. Individuals in this age cohort typically have a need for small housing units, may have mobility issues and have a fixed retirement income. There may not be enough small, affordable, and accessible units to meet the needs of this growing age group.
- The segment of the population ages 25 to 34 is expected to decrease by 65.3% between the 2010 census and 2035.

² US Census Bureau ACS 2013-2017

Race and Ethnicity

Race is a protected class under national and state fair housing laws. The Town of Holland is primarily white (97% of the population); however the Town has very slowly diversified since 2000.

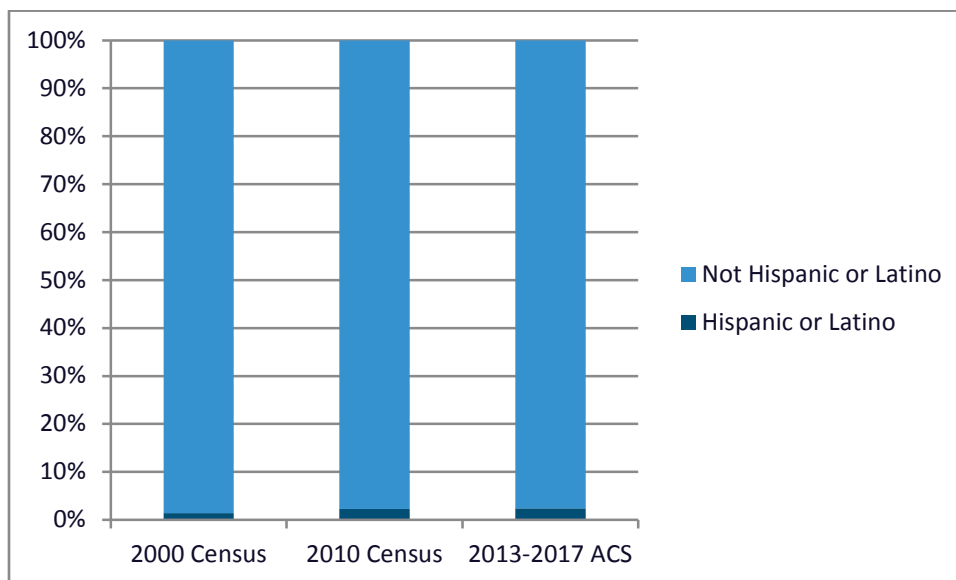
FIGURE 2-5: HOLLAND POPULATION BY RACE OVER TIME



Source: US Census Bureau 2000 Census, 2010 Census, 2013-2017 ACS

The Town has seen growth in residents with Hispanic ethnicities. There were 61 Hispanic people in Holland in 2017—a 44.3% increase since the 2000 Census. The majority of individuals with Hispanic ethnicity (54%) are from Puerto Rico.

FIGURE 2-6: HISPANIC V. NON-HISPANIC POPULATION IN HOLLAND OVER TIME



Source: US Census Bureau 2000 Census, 2010 Census, 2013-2017 ACS

National Origin

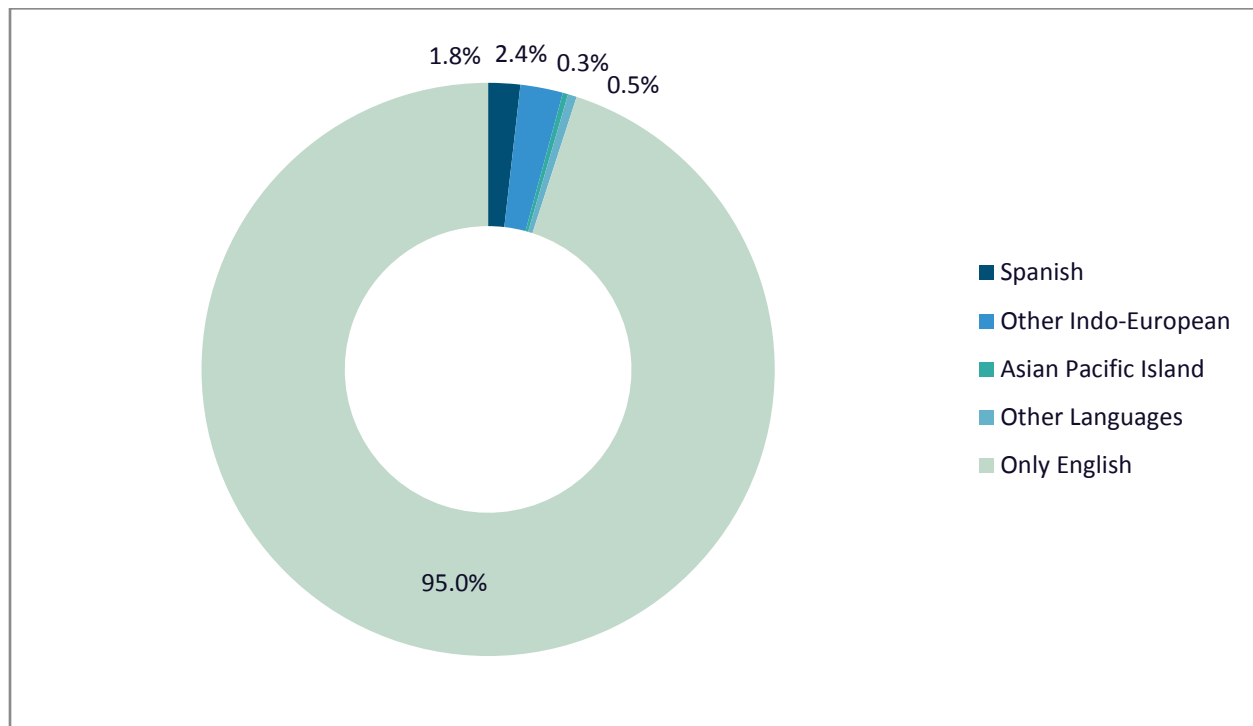
National Origin is a protected class under both federal and state fair housing laws. Discriminatory actions, based on language, appearance, and cultural practices, can often present a significant challenge to finding safe, decent, and affordable housing.

According to the 2010 Census, approximately 2.5% of Holland's population is foreign born. Of these 59 individuals, 29 were born in European countries, 12 in Asian countries, 3 in African countries, 3 in Latin American countries, and 13 in North American countries.

Language Access

According to the 2013-2017 American Community Survey, 6% of people over the age of five spoke a language other than English at home.

FIGURE 2-7: LANGUAGES SPOKEN AT HOME (AGES 5 AND UP)



Source: American Community Survey 2013-2017 five year estimates

Populations with Special Needs

Populations with special needs are considered to be residents who require specialized housing and/or support services. Included in this category are:

- People with physically disabilities
- Elderly and frail elderly
- Veterans
- Survivors of domestic violence
- Youth aging out of foster care and at-risk youth

- People with psychiatric or cognitive disabilities
- People with substance use disorder
- Ex-offenders
- People living with HIV or AIDS
- People who are homeless

In many cases, the needs of these subpopulations overlap, as do the institutions that serve them, although their priorities may differ. Due to lower incomes, and the need for supportive services, special needs populations are more likely than the general population to encounter difficulties securing and retaining adequate housing, and often require enhanced support services. These populations often move through temporary placement, to transitional programs, and eventually seek permanent and stable housing options.

Disability

People that have a disability are also a protected class under state and federal fair housing laws. The US Census Bureau defines a disability as a long-lasting physical, mental or emotional condition. These conditions can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning or remembering. These conditions can also make it challenging for individuals to go outside of the home or to work at a job or business. Many residents with one or more disabilities face housing challenges due to a lack of housing that is affordable and/or physically accessible.

According to the US Census Bureau's 2013-2017 American Community Survey, approximately 9% of Holland's population of residents age 18 to 64 (146 people) have reported having one or more disabilities. Those ages 18 to 64 are considered "working age residents."

An estimated 27% of Holland elderly population (those 65 years of age and older) reported having one or more disabilities. This represents about 97 seniors in Town. The most prevalent disability among this age group is hearing difficulties, but all types of disabilities are present. As the Baby Boomer generation continues to age, older individuals with disabilities may continue to grow in Holland. Thus, the demand for affordable and accessible housing will continue to rise.

TABLE 2-3: POPULATION BY DISABILITY STATUS

	Estimate	% with Disability
Total Non-institutionalized Population	2,510	--
With a disability	243	9.68%
Population 18 to 64 years	1,628	--
<i>With a disability</i>	146	8.97%
With a hearing difficulty	42	2.58%
With a vision difficulty	18	1.11%
With a cognitive difficulty	36	2.21%
With an ambulatory difficulty	50	3.07%
With a self-care difficulty	0	0.00%

With an independent living difficulty	47	2.89%
Population 65 years and over	361	--
<i>With a disability</i>	97	26.87%
With a hearing difficulty	60	16.62%
With a vision difficulty	33	9.14%
With a cognitive difficulty	14	3.88%
With an ambulatory difficulty	15	4.16%
With a self-care difficulty	10	2.77%
With an independent living difficulty	22	6.09%

Source: US Census American Community Survey 2013-2017

The 2014 Pioneer Valley Regional Housing Plan notes that there is a critical need for more accessible housing to meet an existing and growing demand in our region. The plan notes the following:

- The range of disabilities present in our region requires different types of accessible housing to serve the needs of person with disabilities
- The need for more concerted efforts to integrate accessible housing and housing with supportive services into our planning for market-rate and affordable housing development
- Many existing units with accessibility features are often rented to people who do not need them or do not need all of the features that are included in the unit.

Homelessness

Homelessness affects every community in the Pioneer Valley. The causes of homelessness are complex, including both societal factors—such as housing costs that have outpaced income growth and the loss of manufacturing jobs—and individual factors—such as long-term unemployment, domestic violence, chronic illness, and substance use. Housing discrimination can also play a role in perpetuating homelessness. Research has indicated that the chronically homeless³ are actually a small subset of the homeless population. The reality is that most people who experience homelessness have a single episode of homelessness and then recover and regain housing stability. Local data aligns with the research that suggests the chronically homeless are a small subset of the population. The 2018 Point in Time Count in Hampden County, which aims to count all individuals and families experiencing homelessness on one particular day, found that there were 59 chronically homeless individuals, 39 chronically homeless families (157 people), and 2,321 homeless individuals—of these 1,047 individuals were disaster placements that had been displaced by Hurricane Maria in Puerto Rico.

³ HUD defines an individual as chronically homeless if they have a disability and/or have been living in a shelter, safe haven or place not meant for human habitation for twelve continuous months or four separate occasions in the last three years that totals 12 months.

Veterans

There are approximately 258 veterans residing in Holland according to the 2013-2017 American Community Survey. A large segment of these veterans are older, with 58% over the age of 55.

TABLE 2-4: VETERANS BY AGE COHORT

Age	Estimate	Percentage
18-34	19	7.4%
35-54	68	26.4%
55-64	46	17.8%
65-74	72	27.9%
75+	53	20.5%
All	258	100%

Source: American Community Survey 2013-2017 five year estimates

It is also estimated that approximately 9.6% or 25 veterans in Holland had an income in the past 12 months that was considered below the poverty levels and 22.3% or 57 veterans in Holland have some type of disability.

Income

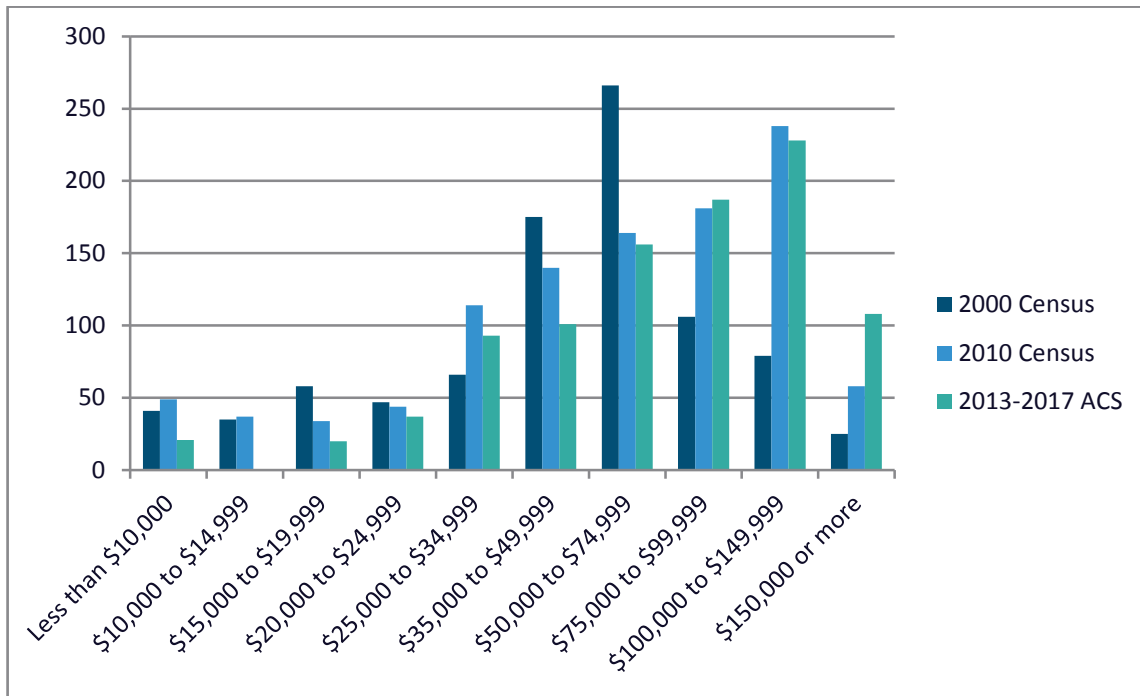
The ability to exercise housing choice bears a strong relationship to the amount of money a household can afford to spend on housing. Housing that is affordable to all households families is critical to maintaining household and community stability.

FIGURE 2-5: HOLLAND HOUSEHOLD INCOME OVER TIME

	2000 Census	2013- 2017 ACS
Average Household Income	\$56,564	\$89,361
Median Household Income	\$52,073	\$78,348
Per Capita Income	\$21,770	\$34,752

Source: US Census Bureau 2000 Census, 2010 Census and 2013-2017 American Community Survey

FIGURE 2-8: HOLLAND HOUSEHOLD INCOME OVER TIME



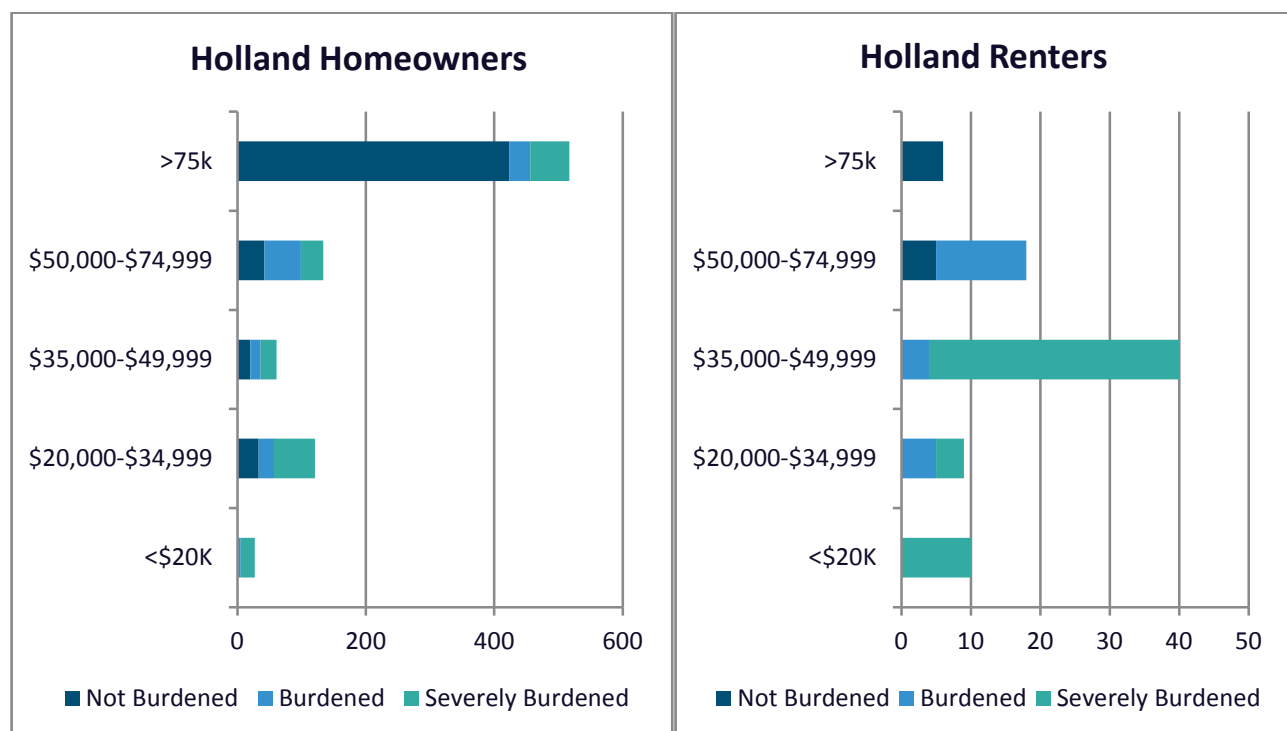
Source: US Census Bureau 2000 Census, 2010 Census and 2013-2017 American Community Survey

The Town of Holland has seen the average household income in town increase by 19.7% between 2010 and 2017 from \$74,631 to \$89,316. The number of low- to middle-income households in town has declined over this time period, while the number of higher income households has increased significantly. The growth in these income brackets can most likely be attributed to two trends: a higher number of households with two incomes, and wealthier households finding Holland an attractive place to live.

Housing Cost Burden

Examining housing costs as a percentage of a household's income gives us an idea of the portion of households in Holland that are likely to be cost burdened (defined as those spending more than 30% of their income on housing costs) or extremely cost burdened (defined as those spending more than 50% of their income on housing costs). Approximately 12% of all households (117 households) in Holland are cost burdened or severely cost burdened. When looking at rental households, 50 households in Holland are cost burdened or extremely cost burdened; this means that 60% of all rental households are paying more than 30% of their income on housing costs. Nineteen of these rental households that are cost burdened earn below \$35,000 annually and would be eligible for subsidized affordable housing.

FIGURE 2-9A: HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME BY HOUSEHOLD INCOME



Source: US Census Bureau 2013-2017 American Community Survey

When affordable housing is discussed, many fail to recognize that many homeowners (and not just renters) are also cost burdened. A large percentage of those that are cost burdened earn below \$50,000 a year, but there are still households that are earning between \$50,000-\$100,000 that are spending more than 30% of their income on housing costs.

The US Department of Housing and Urban Development (HUD) analyzes Census and American Community Survey data in order to understand the demand for affordable units. The data that they release, known as CHAS (Community Housing Affordability Strategy) data, is useful for determining the types of affordable units that might be needed in town. In Figure 2-9B, the HUD Area Median Family Income (HAMFI) is used to determine how many Holland residents, at various income levels, are cost-burdened.

In Holland, 245 homeowners have a household income of 80% or less of HUD Area Median Family Income. Of these, 25 have an income of 30% or less than the HAMFI. Owner-occupied households of all types that earn below 80% of the area income are likely to be cost burdened or severely cost burdened.

Renter-occupied households are similarly cost-burdened, with small families and elderly households being the household types most likely to be paying more than 30% of their household income in housing costs.

FIGURE 2-9B: HOUSING AFFORDABILITY BY HOUSEHOLD INCOME

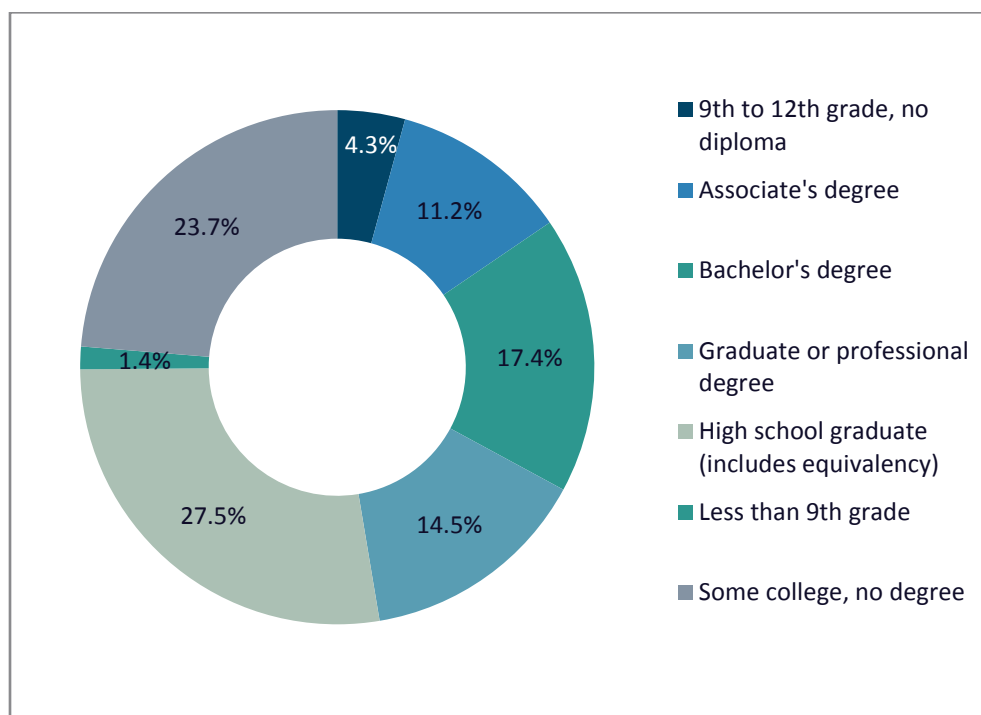
Holland Residents - Income Distribution	Owners	% Owners	Renters	% Renters	Total	% Total
Household Income <= 30% HAMFI	25	2.9%	10	7.1%	35	3.5%
Household Income >30% to <=50% HAMFI	105	12.3%	20	14.3%	125	12.5%
Household Income >50% to <=80% HAMFI	115	13.5%	40	28.6%	155	15.5%
Household Income >80% to <=100% HAMFI	115	13.5%	4	2.9%	119	11.9%
Household Income >100% HAMFI	495	57.9%	65	46.4%	560	56.0%
Total	855	100.0%	140	100.0%	1000	100.0%

Source: HUD, Comprehensive Housing Affordability Strategy, 2011-2015 ACS

Education and Employment

Many studies recognize a relationship between the concentration of lower income households in a community and lower levels of educational attainment of its residents. In today's economy, a high school education has become a minimum requirement to participate in the job market. According to the 2013-2017 American Community Survey, over 94% of Holland's residents over the age of 25 had attained a high school degree or higher. About 17% of the town's residents have earned a bachelor's degree and 14.5% have earned an advanced graduate degree.

FIGURE 2-10: EDUCATION ATTAINMENT OF HOLLAND'S RESIDENTS (OVER 25 YEARS OF AGE)



Source: US Census Bureau 2000 Census, 2010 Census and 2013-2017 American Community Survey

According to the Bureau of Labor Statistics, the unemployment rate in Holland during March of 2019 was 3.8%; this is down considerably from the 10.2% peak in February of 2010. The US Congressional Budget Office considers a fully employed economy (formally known as the "non-accelerating inflation rate of

unemployment,” or NAIRU) to be an economy with an unemployment rate of 4.6%. According to this metric, Holland’s population would be considered to be at full employment. The unemployment rate, however, fails to capture those who are working a part-time job because they can’t find full-time employment or those who have dropped out of the labor market altogether. The largest percentage of Holland residents are employed in the following industries: (1) Educational services, health care and social services 25.2%, (2) Manufacturing 16.6%, and (3) Retail Trade 12.8%.

It’s estimated that 53 people live and work in Holland, while 1,241 individuals live in Holland and commute out of Holland to work. 95.4% of those commuting to work travel in an automobile, while smaller percentages walk, bike or rely on public transportation.

FIGURE 2-8: EMPLOYED HOLLAND RESIDENTS BY INDUSTRY

Industry	Number of Residents	Percentage
Total employed population 16 years and over	1347	
Agriculture, forestry, fishing and hunting, and mining	11	0.8%
Arts, entertainment, and recreation, and accommodation and food services	123	9.1%
Construction	63	4.7%
Educational services, and health care and social assistance	340	25.2%
Finance and insurance, and real estate and rental and leasing	45	3.3%
Information	8	0.6%
Manufacturing	224	16.6%
Other services, except public administration	71	5.3%
Professional, scientific, and management, and administrative and waste management services	115	8.5%
Public administration	30	2.2%
Retail trade	173	12.8%
Transportation and warehousing, and utilities	122	9.1%
Wholesale trade	22	1.6%

Source: US Census Bureau 2013-2017 American Community Survey

Housing Supply Characteristics

The purpose of this section is to review the characteristics and types of housing in Holland to assess how its housing stock is responding to changing demographics, affordability pressures and market conditions. Local land use policies, the strength and weakness of the housing market, mortgage lending practices, housing discrimination, transportation networks, topography, and public infrastructure dictate where homes have been built and will continue to get built as well as the type and characteristic of the housing stock. Settlement patterns and the built environment are also a reflection of structural issues, such as economic security and educational attainment, which taken together, can encourage self-sufficiency, mobility and residents' ability to obtain and maintain housing. The Town needs a full range of housing opportunities that are affordable to households of all racial and ethnic backgrounds, abilities and income ranges to ensure that the town and region remain economically competitive.

Housing Units

There were an estimated 951 occupied homes in Holland in 2017. This is an increase of 5.6% (53 units) from the 898 occupied homes in 2000. During this time frame, owner-occupied units increased by 10% (78 units), renter-occupied units decreased by 22% (25 units), and the number of vacant units increased by 3.6% (15 units). Most of the units identified as "vacant" are utilized for seasonal and recreational purposes and are not truly vacant or abandoned (see Table 2-10 below).

TABLE 2-9: HOLLAND HOUSING UNITS 2000 TO 2017

	2000 census	%	2010 Census	%	2013- 2017 ACS	%	% Change 2000 to 2017
Total Housing Units	1,317		1,365		1,385		5.16%
Occupied	898	68.20%	994	72.80%	951	68.70%	5.90%
Owner- Occupied	782	87.10%	892	89.70%	860	90.40%	9.97%
Rental- Occupied	116	12.90%	102	10.30%	91	9.60%	-21.55%
Vacant	419	31.80%	371	27.20%	434	31.30%	3.58%

Source: US Census 2000, 2010 and 2013-2017 American Community Survey

Vacancy

Vacancy rates have fluctuated significantly over the past two decades, largely because of the nature of the vacancies, which are primarily seasonal vacation homes. There are five reasons that a house is categorized as vacant by the US Census Bureau: the house is:

1. For seasonal, recreational, or occasional use
2. For rent

3. For sale
4. Rented or sold, but not occupied
5. Considered to be an “other” vacant unit.

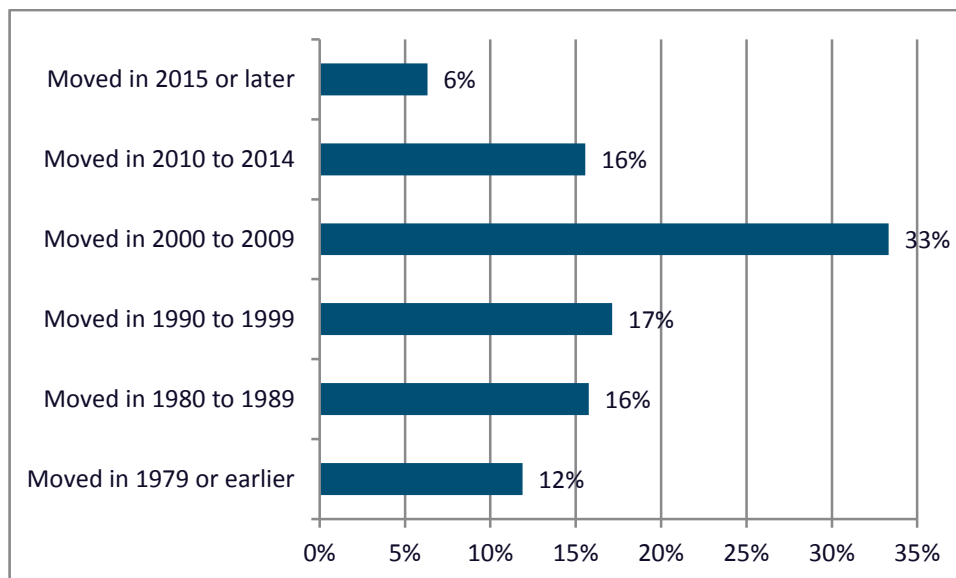
TABLE 2-10: HOLLAND HOUSING OCCUPANCY AND VACANCY STATUS

Housing Occupancy	Number	Percent
Total Housing Units	1,385	100%
Occupied Housing Units	951	68.7%
Vacant Housing Units	434	31.3%
For Rent	0	0%
Rented or sold, not occupied	46	10.6%
For sale only	5	1.2%
For seasonal, recreation, or occasional use	341	78.6%
All other vacant	42	9.7%

Source: US Census Bureau, 2013-2017 ACS

Housing Tenure data highlights whether or not there is high turn-over of units in the community. Rent increases are likely to happen if units that were rented for some time re-enter the market. In Holland, 55% of the housing units in town have been occupied by households that moved in 2000 or later, with the majority of those during 2000-2009.

FIGURE 2-11: TENURE OF HOUSING UNITS

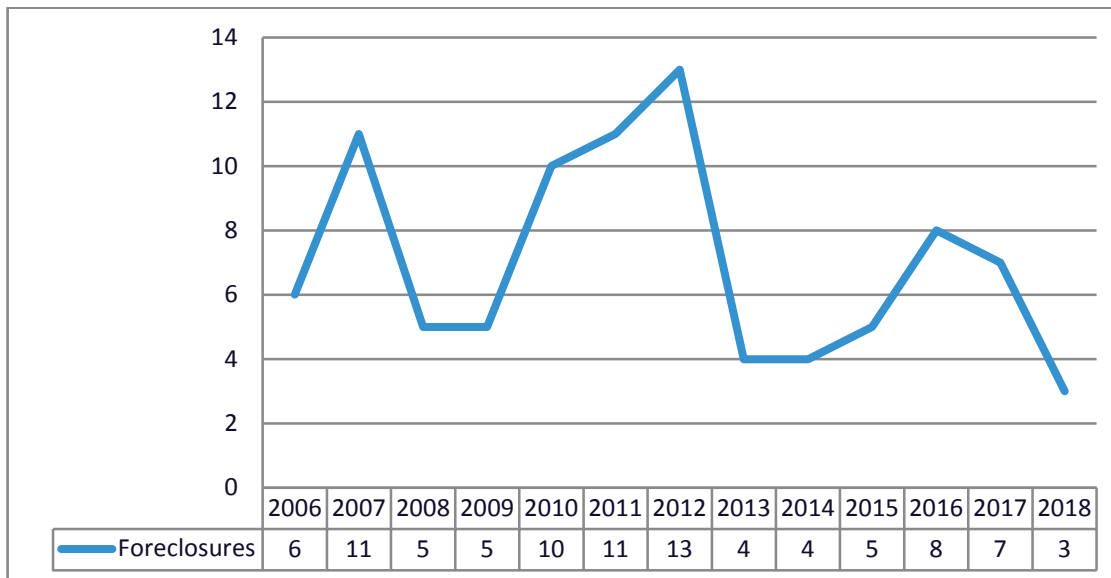


Source: American Community Survey 2013-2017 five year estimates

Foreclosures

In the lead-up to and aftermath of the real estate crisis of 2008, foreclosures became a major concern across the nation. Prior to the recession, Holland averaged approximately 8 foreclosures per year. From 2010 to 2012, the average number of foreclosures a year increased to about 12. Foreclosures have generally decreased in Holland since then.

FIGURE 2-12: FORECLOSURES OVER TIME IN HOLLAND



Source: The Warren Group

Housing by Occupancy Type

Analysis of homeownership levels and renter opportunities is an important component of a housing assessment. Data on owner- and renter-occupancy is used to aid in the distribution of funds for government programs, including public housing programs and mortgage insurance programs. In addition, it also allows plans to evaluate the overall state of the housing market.

Holland had an owner-occupancy rate of 89.7% and a renter-occupancy rate of 10.3% in 2010. The regional owner-occupancy to renter-occupancy was 63% to 37% in 2010.

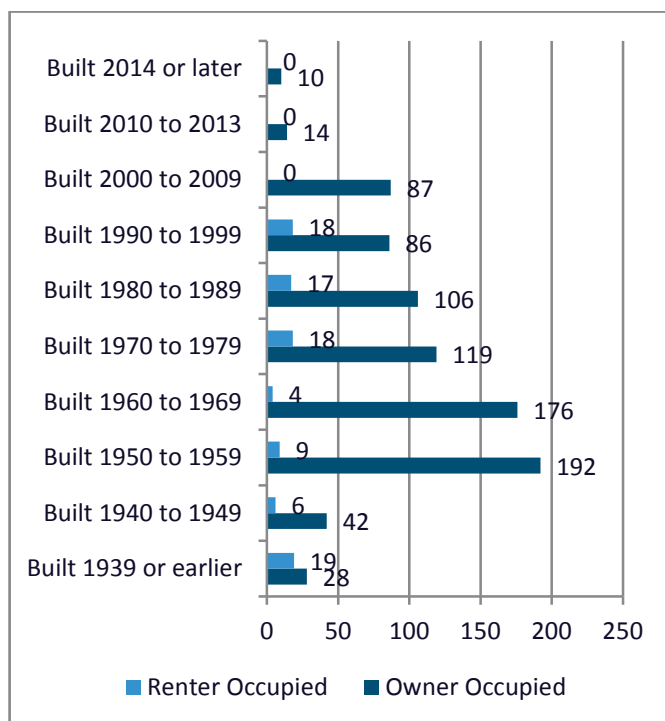
Age of Housing

The age of housing structures is an important indicator of the quality of a community's housing stock. Knowing the age helps assess housing characteristics such as the potential need for rehabilitation; fuel type, efficiency, and costs; maintenance needs; accessibility for people with disabilities; and the presence of hazards associated with lead-based paint. In the United States, the average age of a home is 40 years—or built after 1975. Approximately 34% of Holland's housing stock was built before 1969.

From 2000-2017 there were no new units of rental housing developed in Holland. This lack of significant new rental housing is consistent with regional trends, which show little to no new rental housing built since the start of the century. This trend has been especially true in the suburban and rural communities in the region. While the region's more urban communities have seen the development of new rental units, many of them are larger developments (4 or more units) and are often income restricted. The result is that for almost two

decades there has been no growth in market-rate rental housing in the region. This is happening while at the same time the number of potential market-rate renters (millennials looking to form their own households; baby boomers looking to downsize; and an increase in people living alone) continues to rise.

FIGURE 2-13: HOLLAND - AGE OF HOUSING STOCK



Source: American Community Survey 2013-2017 five year estimates

Older housing can also be less efficient in terms of heating and cooling. Massachusetts has some of the highest energy and electricity costs in the nation. In older homes with outdated energy systems and poor insulation, energy costs associated with heating and cooling can be a significant expenditure. Multiple communities in the region have noted energy efficiency as being important and have identified energy costs as a “specific housing priority” because of the additional cost burden that utility costs can place on owners who are already cost burdened. In Holland, approximately 45% of households heat with fuel oil or electricity—two of the higher-cost energy sources (Figure 2-14). MassSave, a state run energy efficiency program offers free energy audits and incentives and rebates for those who implement energy efficiency measures in their homes.

Challenges of Older Housing Stock

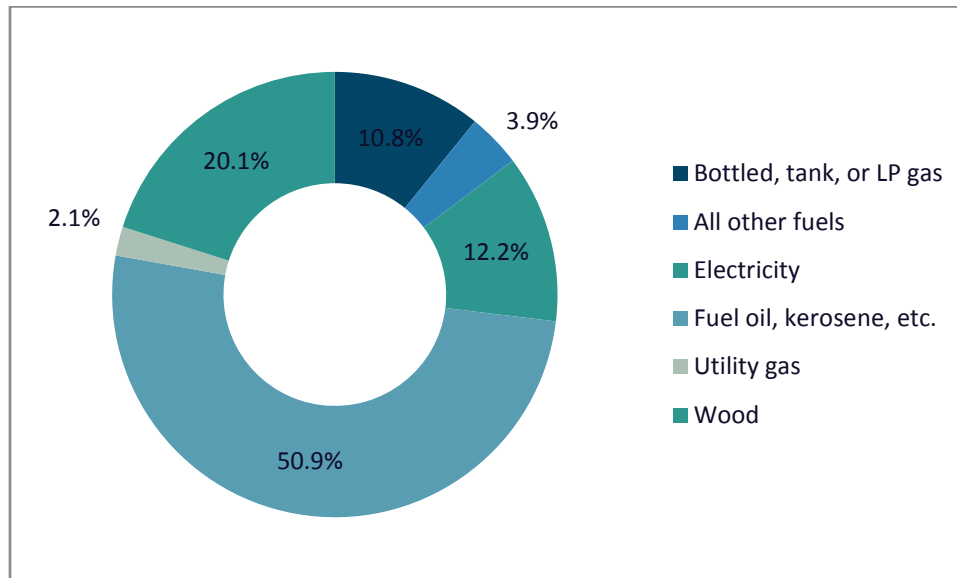
Well-maintained older homes are an important part of a community’s local history and help to preserve its historic character. However, older homes can have many challenges, such as:

- Increased need for maintenance and repairs
- Poor past maintenance and repair history
- Design not well-suited for people with mobility impairments
- Outdated and inefficient heating, cooling and insulation systems
- Lead paint, asbestos, and lead pipes that present a health risk
- Knob and tube wiring

Since the cost to rehabilitate and achieve code compliance in older houses can be high, some landlords and homeowners cannot afford to make these improvements or some have not invested in their properties because low home values do not justify the cost of capital or maintenance improvements. Deferred maintenance and repairs can result in unsafe or poor quality housing for renters.

The age of housing can also create impediments to fair housing. Rehabilitation and modification costs can result in deferred maintenance or upgrades, which may limit supply and availability of accessible and affordable housing. Some landlords have tried to avoid renting to families with young children because of the presence—or perceived presence—of lead paint in their units and the associated expense of lead abatement, even though doing so is prohibited by law. This has the effect of limiting supply and availability of housing, especially for families with young children.

FIGURE 2-14: HOME HEATING FUEL TYPES



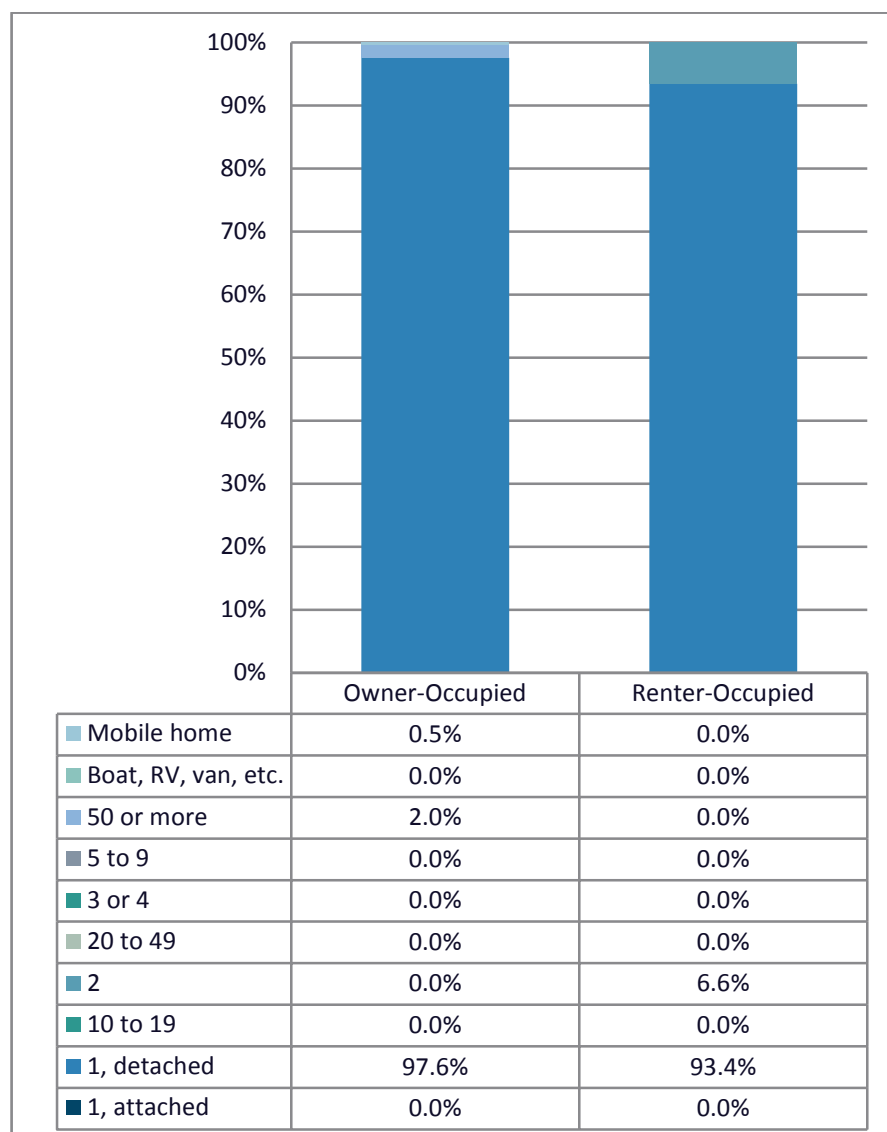
Source: American Community Survey 2013-2017 five year estimates

Housing by Structural Type: Single and Multifamily Housing

Housing affordability is closely related to the housing structure type. More affordable housing types include smaller single family homes on smaller lots as well as two-family or multi-family structures.

In Holland, approximately 98.4% of the Town's housing stock is single-family homes (this figure includes mobile homes), while the remaining units are within 2-family and multifamily housing structures. Of the 91 renter-occupied units in Holland, 85 are single family, and the remaining 6 are 2 family. (Please see Figure 2-15 on the next page).

FIGURE 2-15: HOUSING UNITS BY STRUCTURE TYPE



Source: American Community Survey 2013-2017 five year estimates

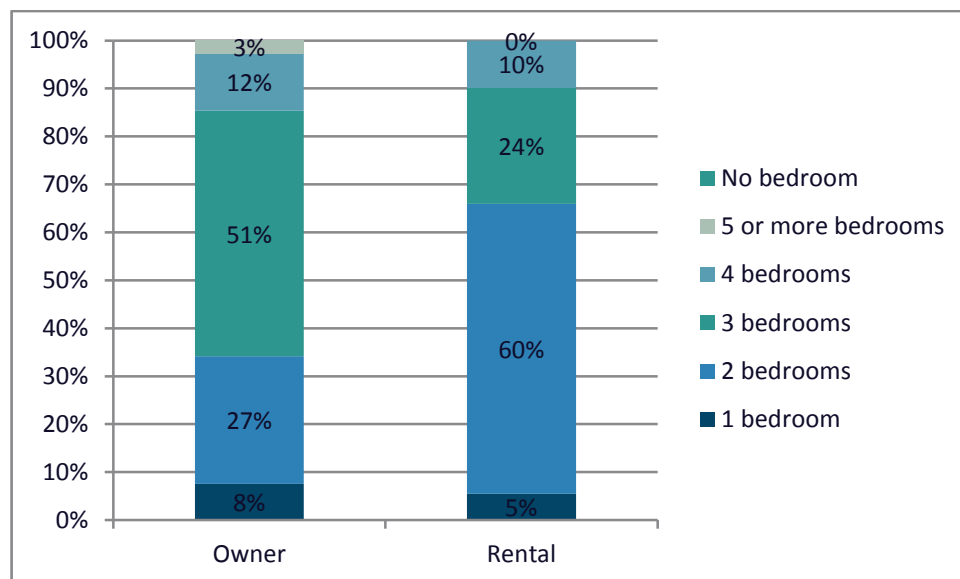
Housing by Number of Bedrooms⁴

Looking at a community's housing stock by number of bedrooms can be used to determine if there are any housing deficiencies, such as not having enough one or two bedroom homes for smaller families or units with 4 or more bedrooms for larger families. The state's leading housing agencies—Department of Housing and Community Development (DHCD), Massachusetts Housing Partnership (MHP), MassHousing, MassDevelopment and Community Economic Development Assistance Corporation (CEDAC)—recently approved an interagency agreement requiring that at least 10% of new affordable units funded, assisted or approved by a State Housing Agency have three or more bedrooms.

⁴ The number of bedrooms is the count of rooms designed to be used as bedrooms; that is, the number of rooms that would be listed as bedrooms if the house, apartment, or mobile home were on the market for sale or for rent.

In Holland, 78% of the homeownership units are 2 or 3 bedrooms and 15% have 4 or more bedrooms. There are, however, very few one bedroom homeownership units. Holland's rental stock is less varied: it has primarily 2 and 3 bedrooms (mostly 2-bedroom) and has no apartments with more than 4 bedrooms.

FIGURE 2-16: HOUSING UNITS BY NUMBER OF BEDROOMS



Source: American Community Survey 2013-2017 five year estimates

Income Restricted (Subsidized) Housing

There are two types of income restricted housing in Massachusetts: public and private. Public income-restricted housing is housing that is managed by a public housing authority. Public Housing Authorities are established by state law to provide affordable housing for low-income people. Private income-restricted housing is housing that is owned and operated by for-profit and/or non-profit owners. These owners receive subsidies, often from state and federal agencies, when renting to low- and moderate-income families and individuals. These units—both public and private income-restricted units—qualify for inclusion on the state's subsidized housing inventory and are counted towards that town's 10% regional fair share requirement under MGL Chapter 40B.

As of May 2019, Holland has four (4) units on the Massachusetts' Department of Housing and Community Development's Subsidized Housing Inventory. This means that approximately 0.0042% of Holland's stock is affordable to low- to moderate-income individuals.

Rental Assistance for Low Income Households

Low-income households can also get rental assistance in the form of a housing voucher in order to afford housing. With a voucher, the subsidy is used by the tenant to find housing in the private market and is paid to

a private landlord. Unlike subsidies to development units, the subsidy associated with vouchers stays with the tenant.⁵ There are two rental voucher programs available in Massachusetts:

1. Federal Section 8 Housing Choice Voucher. This program is administered by the US Department of Housing and Urban Development. The program was enacted in 1974 to promote economic and racial integration and to shift public assistance to the private market.
2. Massachusetts Rental Voucher Program (MRVP). This program is operated by the Massachusetts Department of Housing and Community Development. Created in 1990, the MRVP has a similar purpose to the Federal Section 8 Housing Choice Voucher Program.

Senior Housing

There is currently no senior housing in Holland; however, the Town is undertaking a process with CDBG funding to establish a site and developer to create 20 units of senior housing. The planning process began in 2019 and will be completed in 2020.

Accessible Housing

According to the 2013-2017 American Community Survey, about 14% of Holland's population is over the age of 65 and 27% of these residents reported one or more disabilities. A number of residents age 18-64 years also have reported one or more disabilities – 146 residents, or about 9%. Seniors and other residents with one or more disabilities generally face additional housing challenges, due to a shortage of homes that are affordable and accessible to people with physical mobility limitations, hearing loss, and/or visual impairments.

To address this problem, the Citizens' Housing and Planning Association (CHAPA), in conjunction with a variety of partners, created a web-based Massachusetts Accessible Housing Registry (MassAccess) in 2000 to help people find affordable and accessible housing in Massachusetts. The Registry has been the best attempt at centralizing the total number of available accessible/adaptable units, units on a ground floor, or units accessible by an elevator. The management of MassAccess believes that the registry captures over 80% of all accessible rental housing that is available.

The Registry's listing for the Pioneer Valley Region suggests that there is a significant shortage of accessible housing units compared to the number of residents with one or more disabilities. In October of 2019, the registry showed that only five adaptable/accessible units are available in the region and all require certain levels of income eligibility. The Pioneer Valley Regional Housing Plan affirms that this shortage of units also exists at the regional level and in every community in the region.

Special Needs Housing

Special needs housing typically refers to units specifically designed for populations with special needs such as: people with psychiatric and cognitive disabilities, veterans, survivors of domestic violence, youth aging out of foster care and at-risk youth, people with substance abuse issues, ex-offenders, people living with HIV or AIDs, and people who are homeless. The Pioneer Valley Regional Housing Plan discusses the special needs housing

⁵ In some instances, a rental voucher may not be tied to a household, but instead can be used to permanently subsidize a unit. This is not the most common use of vouchers, but depending on the voucher program is possible.

for these and the other special populations in our region. While there is housing available to meet these special needs across the region, the demand for all forms of special needs housing far outpaces the supply of these units.

Chapter 3 Housing Development Constraints

Overview

Local housing development is influenced by a variety of conditions. Some conditions have to do with the specific characteristics of the community and site conditions where homes can potentially be built. These characteristics include the availability of land, presence of roads and infrastructure, environmental constraints, proximity to jobs and accessibility to desirable amenities. Other conditions that impact development include local and state land use and development regulations. These regulations include zoning and subdivision regulations, permitting processes, building codes and environmental regulations. Other factors including the economy and availability of housing financing can impact whether or not development is feasible or likely in a community. This chapter will look at the various conditions impacting development in Holland.

Housing Market

Housing by Cost

Housing is a basic human need and is often the largest expenditure for a household. As a whole, the state of Massachusetts is an expensive place to live. According to the Council for Community and Economic Research (C2ER)⁶, Massachusetts has the 8th highest cost of living in the nation, trailing behind only Oregon, Maryland, Alaska, New York, California, the District of Columbia, and Hawaii. When you look at the cost of housing alone, however, Massachusetts ranks 7th in the nation for high housing costs, behind Oregon, Maryland, New York, California, the District of Columbia and Hawaii. While single-family homes prices and rents are more affordable in the western half of Massachusetts than the eastern part of the state, prices in the Pioneer Valley and in Holland are still more expensive than in many places across the country.

Homeownership Market Conditions

Despite the drop in home values that occurred after the housing crisis/ economic recession of the late 2000s, homeownership continues to be a challenge for lower income households. Factors driving this inability to access homeownership opportunities include:

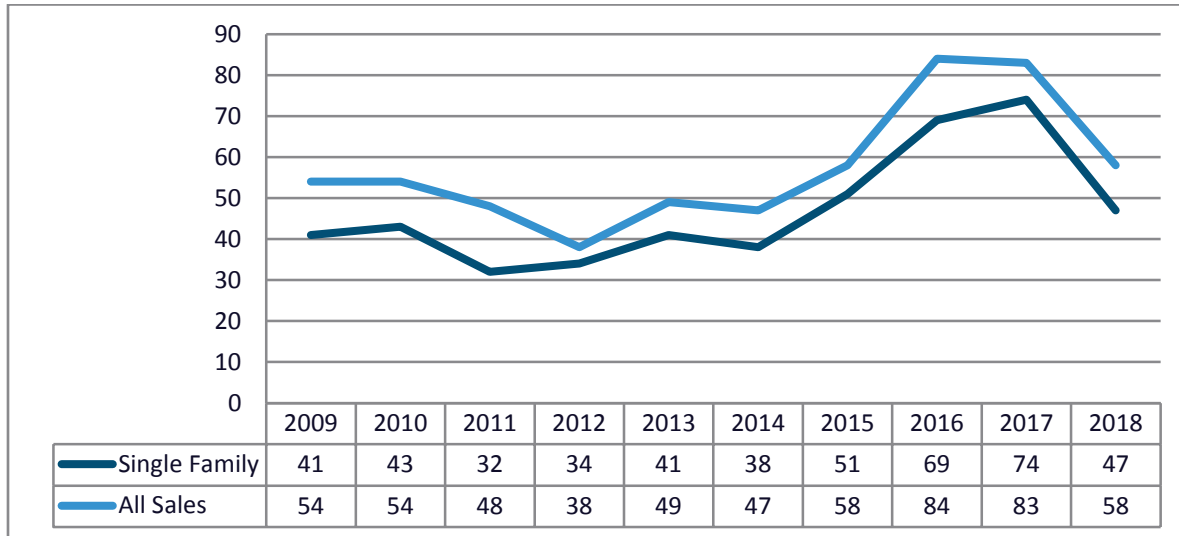
- Tighter lending requirements instituted in response to the housing crisis
- Household income has not kept pace with increasing housing costs
- Households made up of younger individuals are increasingly saddled with large amounts of college debt
- Purchasing a home typically requires a large upfront payment due to more stringent mortgage financing terms and conditions. For example, many mortgage lenders require down payments equaling 20% of the purchase price—much higher than the 5-10% down payment that used to be common.

⁶ https://www.missourieconomy.org/indicators/cost_of_living/

Single-Family Home Market

Holland had 1,362 single-family homes in 2017. The following graph summarizes the sales of these two types of homes since 2009. Like most communities, home sales in Holland were slow during the housing crisis and economic recession. Home sales in Holland began to increase again in 2015 but may not maintain that level.

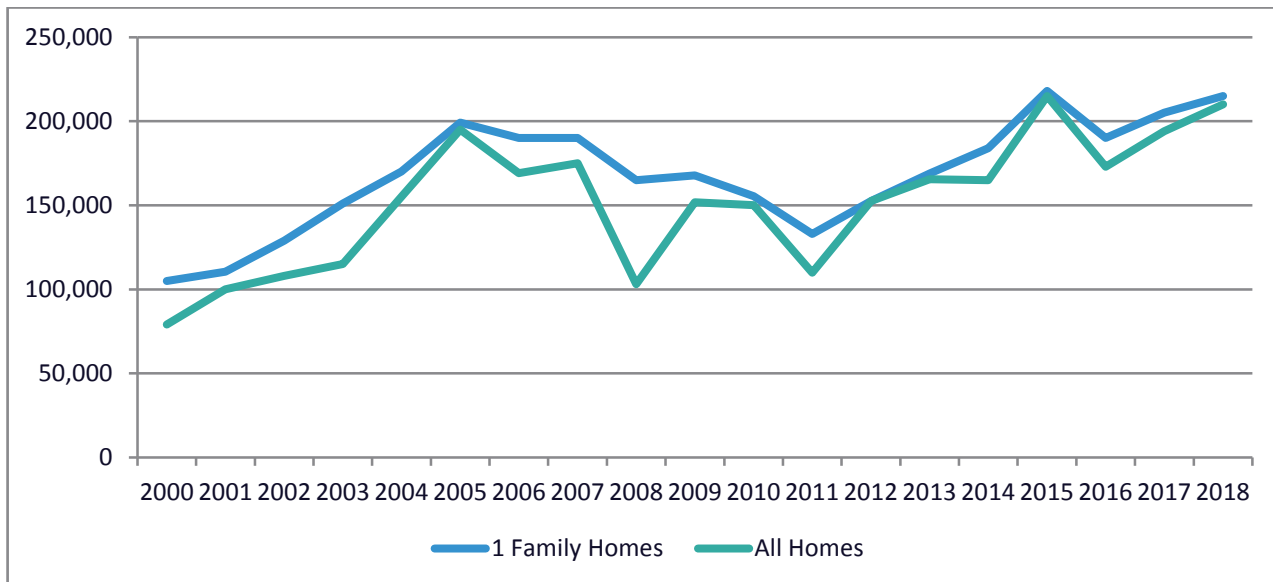
FIGURE 3-1: HOLLAND HOME SALES 2009 TO 2018



Source: Warren Group Data (2009-2018)

The median sales price for a single-family home in Holland increased by approximately 166% from 2000 to 2018 (without adjusting for inflation). The following figure shows unadjusted home prices, which ranged from \$79,000 in 2000 to \$210,000 in 2018.

FIGURE 3-2: AVERAGE HOME SALE PRICES IN HOLLAND (2000-2018)



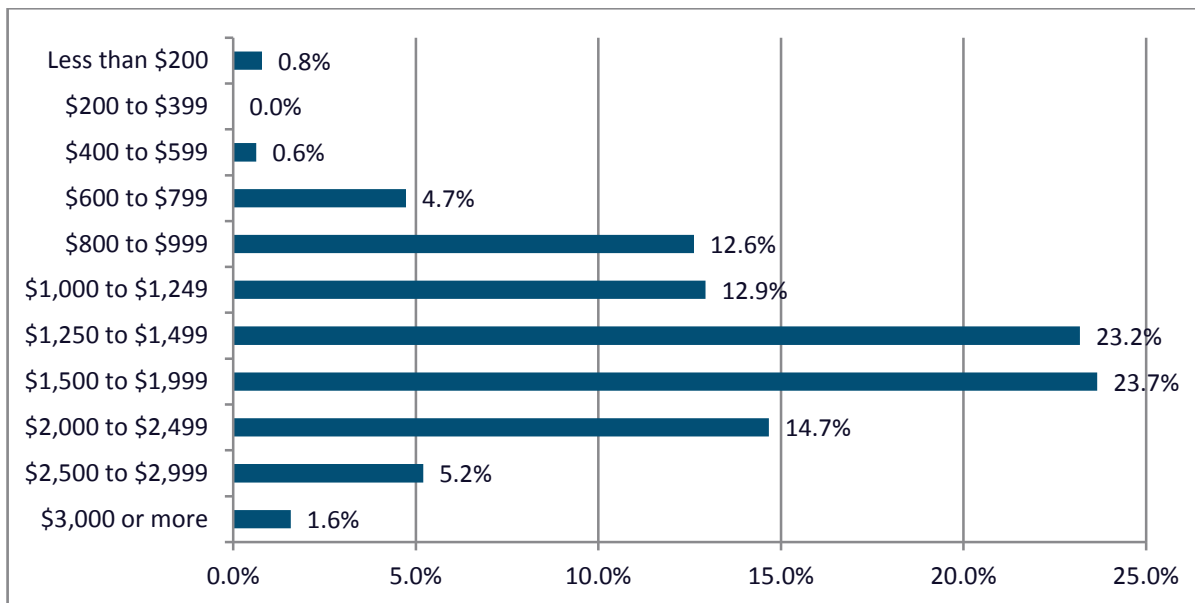
Source: Warren Group (2000-2018)

Buying a Single-Family Home in Holland

Although Holland, Hampden County and the Pioneer Valley have historically been more affordable places to live than the eastern part of the state, the dramatic increase in housing prices (which outpaced growth in household income) in the late 1990s and early 2000s has affected many households' ability to buy a home. The general rule of thumb is that in order for housing to be 'affordable', the household must pay no more than 30% of its annual income on housing. Households who pay more than this suggested 30% are considered "cost burdened" and may have difficulty affording necessities such as food, medical costs, transportation, and childcare.

The 2013-2017 American Community Survey estimates that 29% of Holland homeowners with a mortgage spent more than 30% of their household income on housing related costs (mortgage, insurance and property taxes) and are therefore cost burdened. A majority of households with a mortgage in Holland (60%) pay between \$1,000 and \$1,999 a month in housing costs. A smaller percentage of households with a mortgage (6.8%) pay more than \$2,500 a month in housing costs.

FIGURE 3-4: MONTHLY MORTGAGE PAID



Source: American Community Survey, 2013-2017 Five Year Estimates

Rental Market

The 2013 - 2017 American Community Survey estimates that the median gross monthly rent for Holland was \$1,298, which was higher than the estimated median gross rent for Hampden County (\$866) and Hampshire County (\$1,040).

Renting a Home in Holland

Using the guideline that a household should pay no more than 30% of its annual pre-tax income on housing, someone paying fair market rent for a studio in Holland would need to make \$2,340 a month. A minimum wage earning worker working full time earns \$2,080 monthly; the average social security payment is \$1,423; and the average supplemental security income is \$750. In all of these cases, a person receiving these benefits or who is working a minimum wage does not earn enough income to afford the rent for even a market-rate studio apartment in Holland. The gap grows even greater as the need for a unit with additional bedrooms grows.

TABLE 3-2: MONTHLY INCOME NEEDED TO AFFORD AN APARTMENT AND VARIOUS MONTHLY INCOMES

Size	Fair Market Rent (HUD)	Monthly Income needed to afford	Income of...	Monthly Income
Studio	\$702	\$2,340	Median Renter	\$3,776
1-BR	\$831	\$2,770	Minimum Wage	\$2,080
2-BR	\$1,061	\$3,537	Average Social Security	\$1,423
3-BR	\$1,329	\$4,430	Supplemental Security Income	\$750

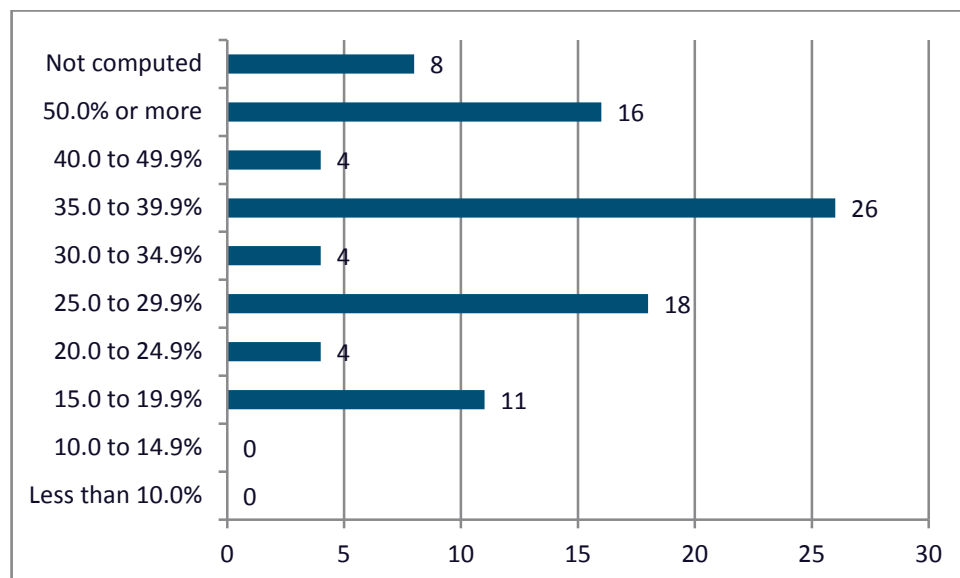
Source: HUD 2018 Fair Market Rents, Author's calculations, US Census Bureau American Community Survey 2013-2017 Five-year estimates.

Rental Market Conditions

Initial costs of renting an apartment - first and last month's rent, security deposit, and for some, broker's fees- can be an expensive outlay and can preclude some lower income households from obtaining a home. Rents have risen in the region, despite the economic downturn and the recovering economy, because of the increased demand for rental housing and little to no growth in the rental stock. Reasons for an increased demand in the rental market include:

- Desire to remain a renter because of the financial uncertainty of owning a home (as shown by the foreclosure crisis)
- Inability to afford to buy a home because of the initial expense to enter the homeownership market, which requires a 20% down payment, higher credit scores and tighter lending requirements.
- Significant individual debt, which prevents entrance into the homeownership market and in many cases the rental market. Many young adults trying to get into the housing market are currently facing this challenge having recently graduated with high amounts of student loan debt.
- Loss of one's home as result of the foreclosure crisis, which drove homeowners back into the rental market.

FIGURE 3-5: GROSS RENT PAID AS A PERCENTAGE OF HOUSEHOLD INCOME (RENTER HOUSEHOLDS)



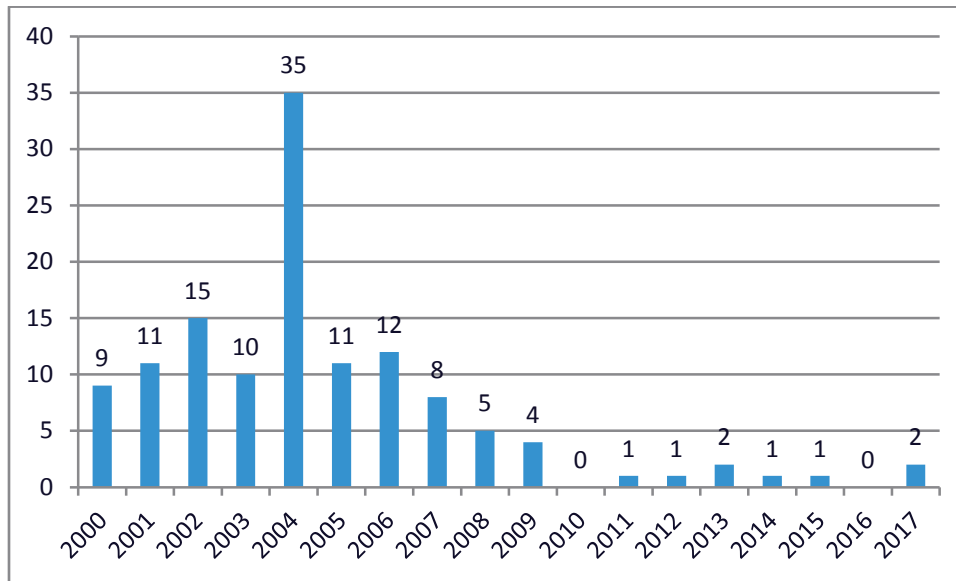
Source: US Census Bureau American Community Survey 2013-2017 Five Year Estimates

Homeownership and Rental Markets

Looking at building permit data from the start of the century to today, the impact that the recession has had on the local housing market is immediately apparent. Pre-2007, Holland typically permitted 9-15 units of housing a year. Post-recession, Holland has permitted less than three (3) units of housing a year. This limited growth of new housing has not kept pace with demand and is contributing to the price increases in the rental and ownership markets.

A market study was prepared by Hilltown CDC as part of the Senior Housing Feasibility Study and is attached as an addendum. The population and income data shows that a 20-unit project would likely result in not all the units being filled by Holland residents. This is consistent with experience in other towns with similar populations. There is a tension between wanting to have enough apartments to serve the town and needing to be sure that not too many are built to fill. Typically, units not rented to town residents can be rented to people from neighboring towns, as it may take a few years for all of those from town who have a need to be ready to move. That's one reason that people from out of town may have opportunities to move in initially. It is noted that many seniors from Holland are now living in the Town of Brimfield's senior housing. Some of these folks might be likely to apply to come back to Holland over time. The senior population in Holland is projected to increase in coming years, and it may be wise to have enough apartments to meet future demand.

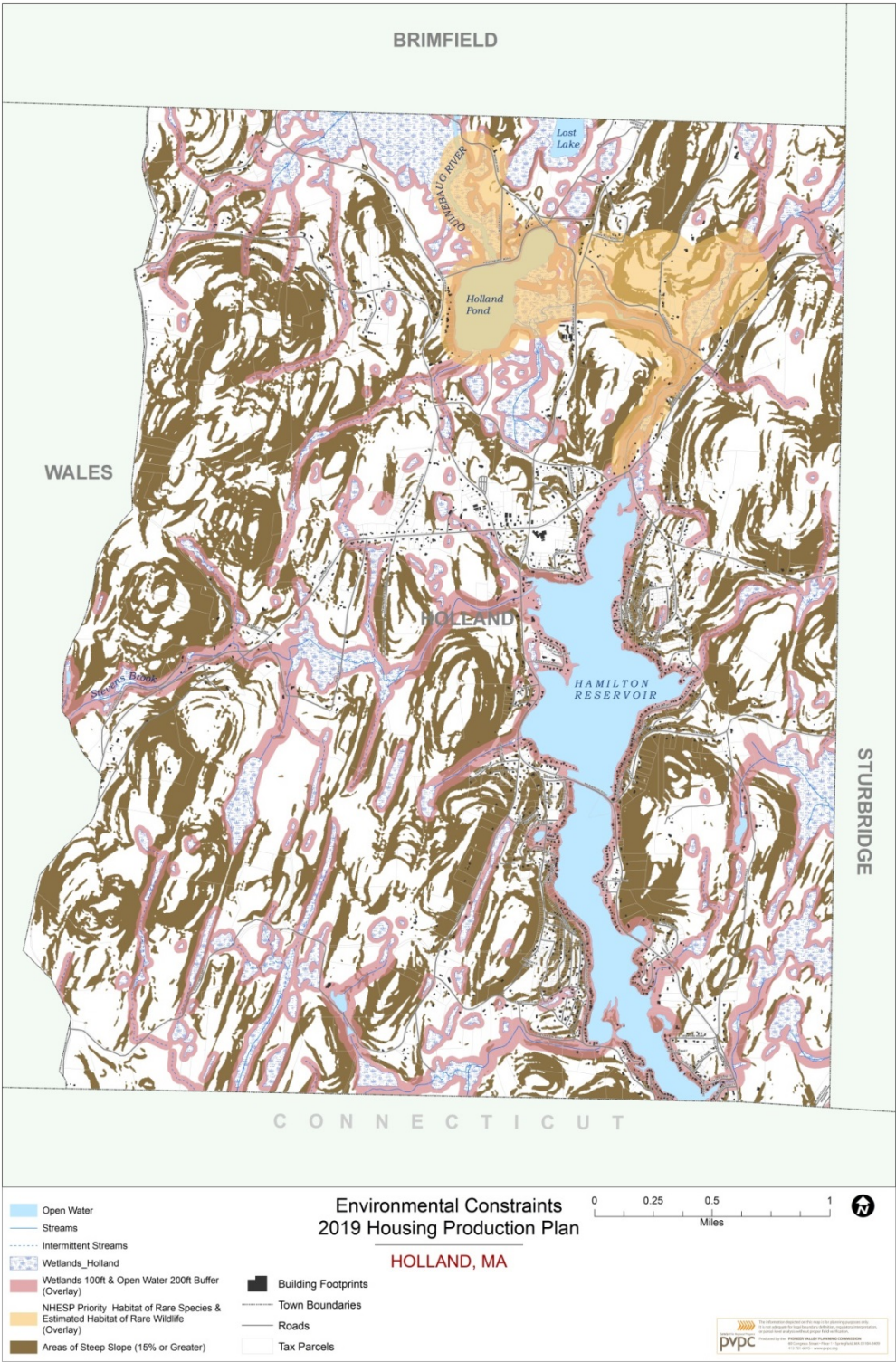
FIGURE 3-6: RESIDENTIAL BUILDING PERMIT ACTIVITY IN HOLLAND FROM 2000-2017



Source: US Department of Housing and Urban Development SOCDS Building Permit Database

Development Constraints, Limitations and Opportunities

The following map shows environmental constraints in Holland.



Environmental Constraints and Limitations

Overview

Existing land use, zoning, and potential development maps will be utilized during this study to assess possible future sites for housing. The Town of Holland was settled in the mid-1600s because of the fishing grounds of Lake Siog and the Upper Quinebaug River, the fertile floodplains of the Quinebaug River and the heavily forested hills. Holland still has these valuable natural resources, though they have changed significantly in the last 350 years. Lake Siog is now part of the U. S. Army Corp of Engineers' East Brimfield Impoundment and while providing valuable flood control storage for the Quinebaug River it is also the centerpiece of a beautiful, scenic, and ecologically valuable wetlands complex. The Quinebaug floodplain is now the Hamilton Reservoir, which is the draw for many of the summer and year-round residents of Holland. The forested hills are once again an abundant natural resource; they have recovered from being clear-cut in the late 1800s and are again providing valuable timber and wildlife habitat.

The Assessor's records show that Holland also has a significant amount of unprotected vacant land. Nearly 2,000 acres of vacant lands could be developed as residential, commercial, or industrial uses in the future (Table 4). About 150+ acres are assessed as undevelopable, which means that there are environmental constraints that currently make these lands unbuildable. The greatest concentrations of developable, vacant lands are assessed as residential, which is consistent with the local zoning districts. Around 1,700 acres of land in Holland have the potential to be developed as new residential uses in the future. Based on the existing zoning regulations, if these vacant parcels were to be developed, Holland could see a substantial influx of single family homes throughout the town.

Protected Lands

Protected parcels comprise nearly 3,000 acres of land in Holland and include lands owned by the Town, the state, and the Norcross Wildlife Foundation, as well as privately owned land under Agricultural Preservation Restrictions (APR). Wetland areas along the Quinebaug River and to the East of Holland Pond lie within a Natural Heritage & Endangered Species Program (NHESP) Habitat of Rare Species and Estimated Habitat of Rare Wildlife, which may subject any development efforts to review according to the Massachusetts Endangered Species Act (MESA). There are 809 acres of forest/farm/recreational lands in Holland that are enrolled in the State's Chapter 61/61A/61B tax program, in which properties under approved management plans are assessed at a lower value as long as they remain in the program. This is ultimately a temporary protection measure as properties can be voluntarily taken out of the program at any time, although they may be subject to a rollback tax penalty. Although municipalities do have a right-of-first-refusal to acquire properties that are proposed for removal from the program, such right is seldom exercised for lack of funding and time constraints.

Soils

The principle soil association present in Holland is the Paxton-Brookfield-Woodbridge association. The U.S. Department of Agriculture (USDA) Soil Conservation Service provides the following description of the soils in this association group:

Paxton-Brookfield-Woodbridge: Very Deep, gently sloping to steep, well drained and moderately well drained soils formed in loamy glacial till; on uplands

One other soil association is also present in Holland. A narrow band of Scituate-Montauk-Charlton soil association is found along the western border of the town. The USDA Soil Conservation Service description of this soil association is provided below:

Scituate-Montauk-Charlton: Very deep, nearly level to very steep, well drained and moderately well drained soils formed in loamy and sandy glacial till; on uplands

The soil types around the reservoir are not well suited for underground sewerage disposal. See below for discussion of issues with septic systems around the reservoir.

Stormwater and Erosion Control

Stormwater run-off was identified in the 1983 Diagnostic/Feasibility Study for Hamilton Reservoir as the greatest contributor to the sedimentation of the reservoir. The high slope and soil conditions make 80% of the immediate shoreline of the reservoir vulnerable to severe bank erosion. Much relatively dense residential development lies atop these conditions, and many of these residences are served by dirt roads and driveways. During periods of heavy rain, storm runoff carries soil from these unimproved roads into the reservoir, leading to sedimentation. These effects are compounded by the relatively shallow depth of the reservoir.

Pollution from residential septic systems also poses a major threat to the water quality of the Hamilton reservoir. In 1983, there were approximately 450 septic systems within 100 feet of the shoreline. Inadequate or faulty septic systems can release effluent into the reservoir. In addition to posing a threat to human health, this effluent often contains phosphates. Increased phosphate levels result in increased vegetation growth. Controlling rampant weed growth is costly and often requires introducing chemicals into the aquatic ecosystem.

Flood Plains and Flood Hazard Areas

Flooding can damage a home in many different ways, from immediate destruction to long term mold and air quality problems. It is essential that new residential development avoid areas that are prone to flooding.

According to FEMA's Community Information System (CIS) entry for Holland, last updated May 6th, 1999, there are 102 one to four family structures and zero other structures located within the Special Flood Hazard Area (SFHA). Holland has not kept detailed records of locations and extent of previous flooding occurrences, and the following information on those occurrences was provided by members of the Hazard Mitigation Planning Committee and the Highway Department.

According to the Local Natural Hazards Mitigation Plan, adopted by the Town of Holland in 2016, general flooding is most likely to occur on the causeways of Mashapaug Road, East Brimfield Road, Stafford Road, and Alexander Road. Undersized culverts have also caused flooding at points along Stafford Road, Kimball Hill Road, May Brook Road, and Sturbridge Road.

There is also a relatively high potential for flooding in two areas outside of the FEMA-mapped flood zone due to local topography. These were identified by the Hazard Mitigation Committee based on knowledge of prior flooding.

Brandon Street flooding

Brandon Street is outside the FEMA 100-year base flood map, but floods on a semi-regular basis due to spring runoffs and other heavy rains. One person was evacuated by boat in the flood of October 2005. There are approximately 10 structures that could be affected by future flooding.

East Brimfield Road flooding

East Brimfield Road is also outside the FEMA 100-year base flood map, but flooding occurs annually at Kaitbenski's gravel pit. There are no structures within this flood prone area. Cost figures for road and storm water infrastructure repair is unavailable.

The Town of Holland has adopted a Flood Plain Overlay District as part of its zoning code. This Flood Plain District includes all special flood hazard areas designated as Zone A, A1-30 on the Holland Flood Insurance Rate Maps, dated July 5, 1984 on file with the Town Clerk, Planning Board, and Building Inspector.

In zone A the permit granting authorities shall obtain, review and reasonably utilize the best available floodway data to prohibit encroachments in floodway which would result in any increase in the base flood discharge. In Zones A1-30, and AE along watercourses that have not had a regulatory floodway designated, no new construction, substantial improvement, or other development shall be permitted unless it is demonstrated that the cumulative effect of the proposed development when combined with all other existing and anticipated development, will not increase the water surface elevation of the base flood more than one foot at any point within the community. There are also special subdivision rules and health regulations that apply to all potential encroachments into the Flood Overlay District.

Wetlands

Like many of the towns in the region, Holland is characterized by a high density of wetlands, which cover approximately 11% of total town area. These wetland areas are severely limited in development potential. Wetlands contain soils and drainage conditions that are unsuitable to support development without major disturbance or filling. Wetland areas are vital for protection of surface and ground water quality, fisheries and wildlife habitat, and provide flood storage as well. The U.S. Fish and Wildlife Service's national Wetlands Inventory has identified a wide variety of wetland types with Holland, which include flood plain forests, cattail marshes, red maple swamps, and vernal pools. Many of these wetlands occur in mosaics with more than one type of wetland occurring in the complex. The Wetlands Protection Act and regulations set forth in 310 CMR 10.00 pursuant to the Act protect wetland resource areas from development.

Municipal Zoning Bylaw

The Town Zoning Bylaw establishes eight zoning districts, three of which are specific to residential uses. There are also three commercial districts, a Special Conservancy District and a Floodplain Overlay District and Water Supply Protection Overlay District.

The three residential districts together comprise 94% of the town's acreage.

TABLE 3-7: ZONING DISTRICTS

Zoning District	Permitted Uses	Parcels (% of Total)	Acres (% of Total)
Agricultural Residential	Rural uses, low residential density	586 (25%)	6,633 (80%)
Residential	Medium-High residential density, light commercial	1,706 (72%)	1,141 (14%)
Garden Apartment	Multi-family high residential density	7 (>1%)	9 (>1%)
Business	Low residential density & Consumer goods/services, office	57 (2%)	205 (2%)
Rural Business	Low residential density & Consumer goods/services, office	3 (>1%)	5 (>1%)
Commercial	Consumer goods/services, office	2 (>1%)	216 (3%)
Special Conservancy	Low residential density & limited commercial uses	18 (1%)	70 (1%)
Total		2,379	8,279
Flood Plain Overlay District			1,243 (15%)
<i>Source: Massachusetts Office of Geographic Information (MAGIS)</i>			

Residential Zoning Districts

Agricultural-Residential: is Holland's largest zoning district with over 6,600 acres and covering 80% of the town. This district allows single-family detached dwellings by-right, and two-family dwellings, accessory dwellings, some limited commercial uses and open space developments by Special Permit issued by the Planning Board. All other residential uses are prohibited from being developed within this zoning district.

The Minimum Lot Size is 3 acres with a minimum Frontage of 300' for all uses.

Residential: is the second largest zoning district in Holland covering almost 14% of the town, yet is comprised of 72% of the town's parcels. It basically encompasses the higher density residential development around Hamilton Reservoir as well as along both sides of portions of two of Holland's highest traffic volume roadways (Brimfield and E. Brimfield Roads). This district allows single-family and two-family detached dwellings by-right, and accessory dwellings, some limited commercial uses and open space developments by Special Permit issued by the Planning Board. All other residential uses are prohibited from being developed within this zoning district.

The Minimum Lot Size is 2 acres with a minimum Frontage of 200' and a Maximum Coverage of 30% for all uses.

Garden Apartment: allows single-family and two-family detached dwellings and multi-family garden apartments by-right, and accessory dwellings by Special Permit issued by the Planning Board. No open space developments or commercial uses are permitted.

The Minimum Lot Size is 2 acres with a minimum Frontage of 200' and a Maximum Coverage of 30% for single-family uses. Garden Apartments are permitted at a maximum density of 2,500-4,200 square feet per dwelling unit depending on the number of bedrooms. There are no dimensional or density standards specified for other uses. This district is essentially limited to one particular development.

Commercial Zoning Districts

Business: is comprised of 205 acres (2% Of the town) and is located in three areas in town, the Brimfield /Stafford Road intersection (Roberts Auto Clinic, Villa Nova,) and along the westerly side of a portion of Mashapaug Road (Holland Market, Maine Attraction, PJ's), the intersection of Viton/Mashapaug Roads, and along the easterly side of a portion of Mashapaug Road at the Union CT town-line (trucking/UHaul). While this district allows single-family and two-family detached dwellings by-right and accessory dwellings by Special Permit issued by the Planning Board, it also allows for a variety of commercial uses by-right and by Special Permit issued by the Planning Board.

The Minimum Lot Size is 2 acres with a Minimum Frontage of 200' and a Maximum Coverage of 60% for residential uses, and 8,000 square feet with 50 feet of frontage and 60% lot coverage for non-residential uses.

Rural Business: is comprised of two specific sites along East Brimfield Road, one at its intersection with Long Hill Road, and the other at Howlett Lumber. This district allows single-family and two-family detached dwellings by-right, and accessory dwellings by Special Permit issued by the Planning Board. It also allows for a variety of commercial uses by-right and by Special Permit issued by the Planning Board nearly identical to those permitted in the Business District with the addition of agricultural uses, golf courses and commercial excavation.

The Minimum Lot Size is 2 acres with a Minimum Frontage of 200' and a Maximum Coverage of 20% for residential uses, and 30,000 square feet with 200 feet of frontage and 20% lot coverage for non-residential uses.

Commercial: is located in only one location in town, a large area behind the Business District on Mashapaug Road at the Union CT town-line. This district prohibits residential uses, but does permit a variety of commercial uses by-right and Special Permit, although less manufacturing oriented business as in the Business District. Due to its proximity and easy access to Rt. 84, it's anticipated that this area is more suitable to more heavily developed commercial and industrial types uses, although it currently lacks the public infrastructure to adequately support it.

The Minimum Lot Size is 30,000 square feet with a Minimum Frontage of 75' and a Maximum Coverage of 20% for all uses.

Infrastructure Conditions and Capacity

Despite recent population growth, Holland has retained its character as a small rural town with a strong sense of community. It has limited physical infrastructure and the vast majority of town services are provided by elected officials, volunteers and a handful of staff members. Some typical components of municipal physical infrastructure, like town sewer, were never constructed because of the rural pattern of development and other capital improvements, such as expansion of the library or renovation of Holland Elementary School.

Transportation Infrastructure

Holland is adjacent to I-84 and within 5.5 miles of the Massachusetts Turnpike (I-90). While there is no exit for I-84 in Holland, exit 74 is in nearby Union, Connecticut, 1,370 feet from the Holland Town line. This distance from the turnpike and the lack of a highway exit within town lend Holland a feeling of isolation.

Unlike some of the surrounding communities, such as Sturbridge, Holland has no major thoroughfares running through its land area. In order to get into Holland from the north, commuters coming from the turnpike must travel southeast on Holland/Sturbridge Road. Commuters traveling along Route 20 must travel south along East Brimfield/Holland Road to reach the center of Holland. From the south, Mashpaug Road is the primary means of access to Holland from I-84. Mashpaug Road threads south to north through Holland, crosses over the Hamilton Reservoir (where it serves as the town's causeway) and finally arrives in Holland Center. Also, the Town of Holland is one of a very small number of towns with no state-owned roads. Additionally, of the 154 named roads in town, 71% of them are privately owned, significantly complicating the town's ability to properly manage and maintain a road network. Just under half of all named roads are unpaved (46%), most of which are privately owned and in poor condition.

No rail lines run through Holland.

As far as public transit, Holland is a member of the Worcester Regional Transit Authority and scheduled pick-ups are available.

Public Drinking Water Supply

The Town of Holland has two public wells, one located behind the Elementary School that serves the school and municipal buildings in the town center, and the other well is at 40 Brimfield Road where it serves the community center and it is in planning stage to serve the library and town hall. The remainder of the Town's population is serviced by private wells.

Schools

Public schools serving Holland include the Holland Elementary School, and the Tantasqua Regional Junior and Senior High Schools in Sturbridge.

Chapter 4: Housing Action Plan

Overview

Holland is a very small community with less than 2,500 residents. The town has no planning staff, and therefore planning, zoning and housing work is done almost entirely by volunteers (with occasional help from consultants). This 3 to 5 year plan encompasses two major activities, 1) Zoning Amendments and 2) a Senior Housing Development (the first in the community). These two items are ambitious for this very small town and will hopefully be completed in 3 to 5 years.

This chapter presents an Action Plan to advance the general goal of increasing the number of safe, high quality housing options in Holland that are affordable to people of all income levels. The plan offers a number of strategies (regulatory and programmatic) that will positively impact the local housing market. Beyond this, the Action Plan—in compliance with the requirements of the state’s Housing Production Program – also focuses on steps that are intended to help **increase the number of homes in Holland that are listed on DHCD’s Subsidized Housing Inventory (SHI) from the current level of 0.42% to at least 10%, the target threshold of MGL Chapter 40B.**

Plan Goals

The Town of Holland has identified three major housing goals in its Town Master Plan that guided the creation of this Housing Production Plan. Working to achieve these goals will help to ensure that Holland is a community where housing affordability, housing choice and fair access to housing is ensured for all community members.

1. Promote more varied housing opportunities in Holland while protecting the town’s natural resources and rural character.
2. Consider amendments to the zoning bylaw to expand the range of available housing options.
3. Create opportunities for affordable housing in Holland.

Affordable Housing Production Goals

As of November 2019, there were only four units of qualifying affordable housing in Holland listed on the Massachusetts Department of Housing and Community Development’s Subsidized Housing Inventory (SHI). This is 0.42% (almost one-half of one percent) of the town’s 951 year-round homes. **Therefore, Holland currently needs another 91 subsidized housing units in order to meet its 10% affordable housing target.**

To secure “safe harbor” from the comprehensive permit provisions of Chapter 40B that allow developers of affordable housing exemptions from local zoning in a community that has not reached its 10% affordable housing target, a municipality must annually produce at least 0.50% (half of one percent) of the total number of existing year-round units. **Therefore, Holland’s annual affordable housing unit production target is 0.50% of 951 (calculated as 951×0.005), which is 4.755, or about 5, new affordable homes per year.**

One key requirement of this Housing Production Plan (HPP) is the inclusion of an Action Plan that describes how Holland will meet its annual affordable housing production goal through the identification of properties, zoning ordinances, and other strategies that may yield new affordable homes.

Recommended Actions

The Town of Holland has identified key strategies to pursue over the course of five years to help achieve the goals of this Housing Production Plan. To qualify as a Housing Production Plan per MGL 760 CMR 56.02(4), the Recommended Actions must include actions that identify the following:

- 1) **Identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating SHI Eligible Housing units to meet its housing production goal.** The Town of Holland is currently planning for an affordable senior housing development. The sites which have been identified are zoned for Rural Business and Business District, and none need modifications of the regulations because they all allow the proposed type of housing development. The Town would like to locate this development near the town center where there are existing residential neighborhoods and local services (church, town hall, library, and community center), or alternatively, near Interstate 84 or near Sturbridge. The location should provide the opportunity for seniors to be active and interact with the community.

The Town is also developing zoning amendments that will reduce required lot sizes and frontage requirements for residential uses in their Residential, Agricultural-Residential and Business Districts. The Residential minimum lot size will be reduced from 2 acres to 1 acre. The Agricultural-Residential minimum lot size will be reduced from 3 acres to 1½ acres. The minimum frontage requirements for residential uses in all three zones will be reduced from 200-300 feet to 100 feet. Under a potential future “open space” or “cluster” development, this would allow for significantly higher densities.

Time frame: Senior Housing Development Sites are currently being researched; one or more final sites will be identified in early 2020. Zoning bylaw amendments are under development and will be brought to Town Meeting in May.

- 2) **Identification of specific sites for which the municipality will encourage the development of affordable housing. This may include identification of municipally-owned parcels for which the municipality or Housing Authority commits to use requests for proposals (RFP) to develop SHI Eligible Housing.** The Town of Holland has been working with the Pioneer Valley Planning Commission and the Hilltown CDC, using CDBG funding, to research senior housing development options and sites. The Town has identified three parcels that might be suitable for affordable housing development. The identified parcels range in size and location and could be suitable for a variety of different developments that include an affordable component. Detailed descriptions of these three sites can be found below.

Time frame: Three sites have been identified; final site selection in mid-2020; RFP for developer late 2020; construction begins 2021.

- 3) **Community’s plans to reasonably mitigate the identified development constraints.** Holland has available land for development, despite considerable natural constraints in some areas.

Time Frame: Completed

-
- 4) **Characteristics of proposed residential or mixed use developments that would be preferred by the municipality. Provide a range of options that is feasible within the housing market in which they will be situated, including rental, ownership and other housing arrangements for individuals, families, elderly and persons with special needs.** The Town would prefer to see small senior housing developments that meet the needs of local residents. These should be located near the town center, close to local services. The plan is to develop income-restricted senior rental housing (age 62+). A market study was prepared by Hilltown CDC and found sufficient demand if non-residents filled some of the units at first.

Time Frame: Three years to completion of first senior housing development; five years to identify additional sites.

- 5) **Regional collaborations addressing housing development.** Holland will continue to work with its neighbors, the towns of Brimfield and Wales, on a regional CDBG Housing Rehabilitation program. Additionally, members of the Town staff will continue to engage in sub-regional and regional housing discussions, including the Pioneer Valley Planning Commission's regular meetings.

Time frame: Ongoing

Potential Locations for Affordable Housing Development

Below is a list of public and private parcels that may be available for housing development that includes an affordable component. This list was generated by the Town of Holland and further researched through its CDBG Senior Housing Planning grant. Potential locations were selected on the basis of zoning, existing structures, access, prior development efforts, and known constraints. All locations allow for a senior housing development of at least 20 units.

Address	Owner	Name	Type	Parcel Size	Zoning
Stafford Road	Town has Purchase & Sale agreement	Sichol property*	Vacant	17 acres of total site	Rural Business
14 Stafford Road	Town	Circle H lot	Vacant	5.41 acres	Business
	In tax title	Kaitbenski site*	Vacant with construction debris		Business

*privately owned land

The **Sichol property** is 137 acres, of which 17 acres is currently occupied by municipal buildings and uses. The remaining land is forested. The Town recently voted to purchase this property, and there is a Purchase and Sale agreement between the Town and the owner. The Town conducted perc tests on this property. The property is buildable with tree clearing and driveway building.

The **Circle H site** is owned by the Town of Holland. The site would be easy to develop, as it is flat and already cleared. However, it may have environmental contamination. An initial Phase I Environmental Site Assessment was conducted in the fall of 2019.

The **Keitbenski property** is believed to be in tax title. However, the site would need extensive clean-up as there are many tons of construction waste that need to be disposed of, and the topsoil has been removed for sand mining. Piles of topsoil still exist but not enough to re-cover the buildable area.

All three sites were initially investigated with an architect and site engineer on July 10, 2019. The site engineer returned to the Circle H and Sichol sites to dig test pits and conduct soil percolation tests. Test pits were done to investigate for ledge or other soil issues.

Howlett Lumber is another possible site.

There are also **a few other properties** on the market that will be considered if none of the above sites prove feasible.