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TOWN ADMINISTRATOR

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Gary L. Brougham
Town Administrator

December 20, 2022

Jennifer Maddox, Undersecretary
Attn: Phil DeMartino
Department of Housing and Community Development
100 Cambridge Street, Suite 300
Boston, MA 02114

RE: Belchertown Housing Assessment and Production Plan Update, 2022

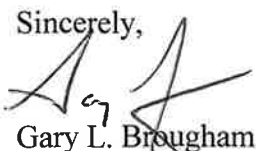
Dear Undersecretary Maddox,

Belchertown is pleased to submit our newly-adopted Housing Assessment and Production Plan Update to the Department of Housing and Community Development, care of your office, in accordance with the Guidelines for the Planning Production Regulations under MGL: Chapter 40B.

We conducted an extensive public survey with a two-month comment period. At a combined meeting of the Planning Board and Select Board on December 13, the plan was presented and adopted by both boards. The signatures of each board's chair is on the last page.

We respectfully request your approval.

If you have any questions, please contact our Town Planner Douglas Albertson at 413-323-0407 or dalbertson@belchertown.org.

Sincerely,

Gary L. Brougham
Town Administrator



TOWN OF BELCHERTOWN HOUSING PRODUCTION PLAN



PREPARED BY
TOWN OF BELCHERTOWN
WITH ASSISTANCE FROM PIONEER VALLEY PLANNING COMMISSION

Acknowledgements

This Belchertown Housing Production Plan was a community driven effort under the direction of the Town Planner and the Planning Board.

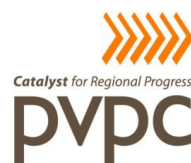
This Housing Production Plan for the Town of Belchertown is made possible thanks to support from the state legislature's District Local Technical Assistance Fund, under a contract between the Massachusetts Department of Housing and Community Development and the Pioneer Valley Planning Commission.

In addition to the Belchertown residents who participated in the development of this plan, we would also like acknowledge the members of the Planning Board for their participation and assistance:

Daniel Beaudette, Chair
Michael Hofler, Vice Chair, CPC Representative
Elizabeth Pols, Member, PVPC Commissioner
James Natle, Member
Justin Rosienski, Clerk

Doug Albertson, Town Planner
Jacqueline Fredenburgh, Technical Assistant

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Dillan Patel, Intern, Regional Information and Policy Center
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Jacinta Williams, Planner, Land Use and Environment Department



**Pioneer Valley
Planning Commission**

Belchertown Housing Production Plan

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Chapter 1 Introduction

1.1 Purpose

A Department of Housing and Community Development (DHCD)-approved Housing Production Plan (HPP) expresses a community's proposed approach to assuring affordable housing – home prices and rents – for people who wish to live there. Although there are other community documents, like a Master Plan or Open Space and Recreation Plan; that 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 consistent with Massachusetts General Law Chapter 40B and other related state and federal regulations.

During the past three decades, Belchertown has been one of the fastest growing communities in the Pioneer Valley. Most of this growth is residential which has led to some concern within the community about its historical identity as a rural New England town. The COVID-19 pandemic has also created a new pathway for the town's long-term economic health. Its influence will be present in the coming years as revenues, municipal and school services are discussed, and the town's ability to house residents and those who would like to move to Belchertown will need to be considered.

This Housing Production Plan Update presents similar themes as the 2009 Master Plan: diversifying the housing stock and ensuring that it is affordable to all income ranges while also protecting the town's natural, scenic and historic resources.

1.2 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 annual affordable housing production goal of 0.5%.
- The HPP must be approved by the local planning board, Select Board, 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 0.5% per year.

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 local zoning board of appeal's 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 Belchertown Select Board, Planning Board, and DHCD, the Town of Belchertown will be eligible to become temporarily "appeal-proof" from the Chapter 40B comprehensive permit for one calendar year, so long as **30 (0.5% of 5,966) or more affordable housing units are created** during the year prior to approval.

1.3 Plan Process

The Town of Belchertown's proposal to use District Local Technical Assistance (DLTA) funds to develop a Housing Production Plan was selected by the Pioneer Valley Planning Commission for funding in their calendar year 2022 DLTA program. PVPC worked with the town to develop this HPP in accordance with the requirements of 760 CMR 56.03(4). The Belchertown Housing Plan Advisory Committee was the reviewing body for this plan, working cooperatively with other town boards and committees meeting routinely over the course of the process. Chapters were provided to the Housing Plan Advisory Committee in draft form for review and approval. PVPC staff met with the Housing Committee to review chapter drafts, identify and prioritize recommendations, prepare public presentations, and other related tasks.

A community forum on December 13, 2022 included a presentation of the planning process and a public comment period to receive input on the draft plan. Comments received at the meeting and other materials that were utilized during the meeting are found in the Appendices. Additionally, a Housing Survey was distributed widely, with 87 responses. The results of the survey were considered and utilized during preparation of the plan and can also be found in the Appendices.

1.4 Plan Method

Data about Belchertown for this report was obtained from the following sources:

- Belchertown Assessor's Office
- Belchertown Inspection Department
- Pioneer Valley Planning Commission (PVPC)
- Citizens Housing and Planning Association (CHAPA)
- Massachusetts Housing Partnership (MHP)
- Massachusetts Department of Employment and Training
- Massachusetts Department of Revenue
- Massachusetts Department of Education
- Massachusetts Department of Housing and Community Development

The following documents were consulted frequently during the development of this HPP:

- Belchertown Master Plan (2009)
- Belchertown Zoning Bylaw, as most recently amended in 2021
- Belchertown Open Space and Recreation Plan (2013-2020)
- Belchertown Community Resilience-Building Workshop Report (2018)
- Pioneer Valley Regional Housing Plan (2014)

Chapter 2 Housing Needs Assessment

Community Overview

Belchertown is a residential community of about 15,080 people with a land area of 52.74 square miles (approximately 34,000 acres). In land area, it is the sixth largest municipality in Massachusetts. Located on the eastern edge of the Connecticut River valley, it stretches twelve miles north and south and five miles across. Belchertown is at the edge of the Springfield metropolitan area to the southwest. Quabbin Reservoir and the Swift River along the Ware town line define the eastern border. To the north are the hills leading into Pelham. To the west are Amherst, Granby and Ludlow, and Palmer is south. Belchertown's developed land is mostly residential, and most undeveloped land is zoned as residential. Much of the undeveloped land is enrolled in the Chapter 61 forestry, agriculture, and recreational tax programs, or it is protected conservation and watershed land. It is important to note that the Chapter 61 programs do not prevent development.

Of the developed land, over 95% is residential with less than 3% representing commercial or industrial uses. A series of roads radiate from the town's central common area; along these roads are the prime residential areas. There are occasional more densely settled residential nodes resulting from relatively newer subdivisions, and these are interspersed with forest and agricultural land.

2.1 Population Characteristics

Belchertown is a growing community. Between 1990 and 2010, the population rose from 10,579 to 14,649. The current population is 15,080, a 2.9% increase since 2010.¹

Race

Residents of Belchertown are mostly White, although there are small Asian and Hispanic populations, as well as those with 2 or more races.

Population			
Race	Belchertown	Hampshire County	Massachusetts
White	86.7%	87.9%	79.8%
Black	1.7%	3.6%	9.3%
American Indian or Alaskan Native	0.00%	0.3%	0.5%
Asian	2.4%	5.6%	7.5%
Native Hawaiian or Other Pacific Islander	0.00%	0.6%	0.1%
Other Race (unspecified)	0.4%	N/A*	1.3%
2+ races	4.4%	2.6%	2.7%

Hispanic or Latino Origin

¹ Data Source: [DP05: ACS DEMOGRAPHIC AND HOUSING... - Census Bureau Table](#)

Population			
	Belchertown*	Hampshire County	Massachusetts
Hispanic or Latino	4.3%	6.4%	12.8%
Not Hispanic or Latino	95.7%	93.6%	87.2%

Source: 2020 U.S. Census & [U.S. Census Bureau QuickFacts: Hampshire County, Massachusetts](#); *N/A = Not Available

Population Age

Belchertown has a more youthful population than Hampshire County as a whole and the rest of Massachusetts. Current estimates show that 5.4% of Belchertown's population is under the age of 5, and 15.8% are between the ages of 5-17; both figures are higher than comparable figures for the state and county. Conversely, 16.1% are over the age of 65, which is 1.2 percentage points lower than the Hampshire County rate of 17.3% and slightly less than the MA rate of 16.5%.

Age	Belchertown	Hampshire County	Massachusetts
Under 5 years	5.4%	3.4%	5.2%
5 – 17 years	15.8%	11.1%	11.0%
18 and older	78.8%	85.5%	80.2%
65 and older	16.1%	17.3%	16.5%

Data Source: [S0101: AGE AND SEX - Census Bureau Table](#)

Household Type

Belchertown has 5,667 occupied housing units, or households. A household is defined as all the people who occupy a housing unit, regardless of their relationship, including individuals alone. Of these, approximately 58% were married couple families, and 6.8% were cohabiting couple households. Approximately 24% of all households in Belchertown had children under the age of 18, while 33% had at least one person over the age of 65.

Various Households by Type

HOUSEHOLDS BY TYPE	Belchertown, ZCTA5 01007		Hampshire County		Massachusetts	
	Estimate	Percent	Estimate	Percent	Estimate	Percent
Total households	5,667 ²	100%	59,607	100%	2,646,980	100%
Married-couple family	3,293 ³	58.1%	27,166	45.6%	1,240,714	46.9%
With own children of the	1,547 ⁴	27.2%	9,265 ⁵	15.5%	483,513	18.3%

² Source: [S1101: HOUSEHOLDS AND FAMILIES - Census Bureau Table](#), for ZCTA5 01007

³ Source: *ibid*

⁴ Source: *ibid*

⁵ Source: [S1101: HOUSEHOLDS AND FAMILIES - Census Bureau Table](#)

householder under 18 years						
Cohabiting couple household	387 ⁶	6.8%	4,595	7.7%	185,695	7.0%
With own children of the householder under 18 years	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*
Male householder, no spouse/partner present	604 ⁷	10.7%	10,925	18.3%	458,359	17.3%
With own children of the householder under 18 years	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*
Householder living alone	348 ⁸	6.1%	7,526	12.6%	316,591	12.0%
65 years and over	94 ⁹	1.7%	2,188	3.7%	99,791	3.8%
Female householder, no spouse/partner present	1,383 ¹⁰	24.4%	16,921	28.4%	762,212	28.8%
With own children of the householder under 18 years	N/A*	N/A*	N/A*	N/A*	N/A*	N/A*
Householder living alone	793 ¹¹	14.0%	10,100	16.9%	434,945	16.4%
65 years and over	510 ¹²	9.0%	5,181	8.7%	220,082	8.3%
Households with one or more people under 18 years	1,747 ¹³	24.4%	14,599	24.5%	762,279	28.8%
Households with one or more people 65 years and over	1,878 ¹⁴	33.1%	19,899	33.4%	815,668	30.8%

Sources: [S1101: Census Bureau Table](#) & [DP02: SELECTED SOCIAL... - Census Bureau Table](#), for ZCTA5 01007

*N/A = Not Available

Education

Like Hampshire County as a whole, residents of Belchertown are well-educated. Over 96% of Belchertown residents are a high school graduates or higher, and 66.6% have a bachelor's degree or higher. These percentages are higher than both Hampshire County and Massachusetts.

⁶ Source: [DP02: SELECTED SOCIAL... - Census Bureau Table](#), for ZCTA5 01007

⁷ Source: *ibid*

⁸ Source: *ibid*

⁹ Source: *ibid*

¹⁰ Source: *ibid*

¹¹ Source: *ibid*

¹² Source: *ibid*

¹³ Source: *ibid*

¹⁴ Source: *ibid*

Education Levels

Education	Belchertown	Hampshire County	Massachusetts
High school or equivalent	56.9% ¹⁵	34.8%	51.1%
Some college, no degree	15.4% ¹⁶	14.5%	15.3%
Associate degree	11.0% ¹⁷	9.0%	7.7%
Bachelor's degree or higher	66.6% ¹⁸	56.9%	63.6%
Graduate or professional degree	23.1% ¹⁹	24.6%	20.0%
High School Graduate or higher	96.5% ²⁰	95.1%	91.10%

Source: 2019 American Community Survey 5-year estimates

Labor Force

A community's labor force includes all civilian residents 16 years and over with a job or in the market for a job. Belchertown's labor force consists of 71.8% (12,259 residents) of the population,²¹ but only 69.2% (8,483 residents) of the labor force is employed.²²

Of the workers who reside in Belchertown, 84.5% reported commuting alone by car, truck, or van, while 8% carpoolled.²³ Only 0.7% utilized public transportation, while 1.8% walked to work. 4.7% of the employed labor force worked from home.²⁴

Employment in Belchertown is spread across a variety of industries; however, the largest percentage (40.6%) work in educational services, health care and social assistance.²⁵

Disability

Disability is a protected class under federal law. The U.S. Census Bureau defines a disability as a long-lasting physical, mental or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning or remembering. This condition can also impede a person from being able to go outside the home alone 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 physically accessible.

¹⁵ Source: [S1501: EDUCATIONAL ATTAINMENT - Census Bureau Table](#)

¹⁶ Source: *ibid*

¹⁷ Source: *ibid*

¹⁸ Source: *ibid*

¹⁹ Source: *ibid*

²⁰ Source: *ibid*

²¹ Source: [S2301: EMPLOYMENT STATUS - Census Bureau Table](#)

²² Source: [DP03: SELECTED ECONOMIC... - Census Bureau Table](#)

²³ Source: *ibid*

²⁴ Source: [DP03: SELECTED ECONOMIC... - Census Bureau Table](#)

²⁵ Source: [DP03: SELECTED ECONOMIC... - Census Bureau Table](#)

An estimated 10.6% of Belchertown's population is considered disabled.²⁶ Ambulatory Difficulty and Cognitive Difficulty are listed as the second most prevalent types of disability for Belchertown. Independent Living Difficulty is the most prevalent.²⁷ An estimated 70.9% of elderly residents (defining elderly as 65+), or 328 people, reported having one or more disability.²⁸ Belchertown's elderly population is expected to continue to increase, which will likely raise demand for affordable and barrier-free housing.

Civilian Population

Total Civilian Noninstitutionalized Population	15,080	100%
With a disability	1,606	10.6%
Under 18 years	3,193	3,193
With a disability	307	13.7%
18 to 64 years	9,459	9,459
With a disability	537	10%
65 years and over	2,428	2,428
With a disability	762	70.9%

Source: [S1810: DISABILITY CHARACTERISTICS - Census Bureau Table](#)

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 lower income households is critical to creating household stability and economic self-sufficiency. Housing that is affordable to working class and middle class households is critical to building and retaining talent and for improving the region and the state's overall economic competitiveness.

Belchertown is a generally wealthy community. The median household income is \$94,812, significantly higher than Hampshire County (\$73,518) or Massachusetts (\$84,385).²⁹ The poverty rate in Belchertown is relatively low, at 5%.³⁰

Median Income

	Belchertown	Hampshire County	Massachusetts
Median Household Income	\$94,812	\$73,518	\$84,385
Poverty Rate	5%	10.6%	9.8%

Source: [S1701: POVERTY STATUS IN THE PAST 12... - Census Bureau Table](#)

²⁶ Source: [S1810: DISABILITY CHARACTERISTICS - Census Bureau Table](#)

²⁷ Source: [S1810: DISABILITY CHARACTERISTICS - Census Bureau Table](#)

²⁸ Source: *ibid*

²⁹ Source: [2020 household income, 01007,... - Census Bureau Tables](#)

³⁰ Source: [S1701: POVERTY STATUS IN THE PAST 12... - Census Bureau Table](#)

2.2 Housing Supply Characteristics

The purpose of this section is to review the characteristics and types of housing in Belchertown to assess how its housing stock is responding to changing demographics, affordability pressures and market conditions. Where homes have been built and will continue to get built as well as the type and characteristic of housing is a reflection of land use policies, the strength or weakness of the housing market, mortgage lending practices, housing discrimination, transportation networks, topography, and public infrastructure, some of which are discussed in this chapter as well as the next chapter on housing development conditions. Settlement patterns and the built environment are also a reflection of structural issues that were discussed in the first section of this chapter such as economic security and educational attainment, which taken together, can encourage self-sufficiency, mobility and residents' abilities 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. Belchertown's future housing needs include the ability for older residents, both currently living and incoming, to downsize and still live in town and also to develop more affordable units for all other age and socioeconomic levels.

Housing Units

Analysis of homeownership levels and renter opportunities is an important feature of a housing assessment. Data on owner-occupancy and renter-occupancy is used to aid in the distribution of funds for government programs, including mortgage insurance and public housing programs. It also allows planners to evaluate the overall viability of housing markets, to assess the stability of neighborhoods and to aid in the planning of housing programs and services.

In 2020, Belchertown had an occupancy rate of 95%.³¹ In Hampshire County, the occupancy rate was 93% based on the data from the 2020 American Census Survey.³² As shown below, the vacancy rate in Belchertown is currently at 5%.³³

Housing Occupancy Ratios in Adjacent Towns and Hampshire County

	Belchertown*	%	Granby	%	Ware		Hampshire County	
Total Housing Units	5,966	100%	2,498	100%	4,755	100%	66,245	100%
Occupied	5,667	95%	2,401	96.1%	4,321	90.8%	61,774	93.9%
Vacant	299	5%	97	3.88%	434	9.12%	4,471	6.7%

³¹ Source: [DP04: SELECTED HOUSING CHARACTERISTICS - Census Bureau Table](#)

³² Source: *ibid*

³³ Source: *ibid*

Age of Housing

The age of a town's housing stock and areas with concentrated numbers of older housing are important elements to consider when developing a housing production plan, as certain public monies may be available to improve the housing condition of substandard housing. Owing to the volume of residential construction in recent decades, the majority of Belchertown's housing stock (71%) was built between 1970 through 1999. According to the latest data from the American Community Survey, 75.9% of all housing units were built after 1970. This is significantly higher than Hampshire County, in which only 46.9% of its housing stock was built after 1970.³⁴ However, although not as high as in other communities and the state as a whole, the percentage of housing stock built before 1940 is 8.3%, suggesting the continued need for maintenance and rehabilitation efforts.³⁵

Challenges of Older Housing Stock

Well-maintained older homes are an important part of a community's local history and help preserve historic character. However, older homes can have many challenges. These can include:

- Increased need for maintenance and repairs
- Poor past maintenance and repair history
- Design not well-suited for people with mobility impairments (particularly relevant with an aging population)
- Outdated and inefficient heating, cooling, and insulation systems
- Lead paint, asbestos, and lead pipes that present health risks (particularly true in housing built before 1978).

Since the cost to rehabilitate and achieve code compliance in older houses can be extremely high, some landlords and homeowners may not be able to afford to make these improvements or some may not invest in their properties because they fear that a low home value does 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 the housing can also create impediments to fair housing. Rehabilitation or modification costs can result in deferred maintenance or upgrades, which may limit the supply and availability of accessible and affordable housing.

Housing Structure Type

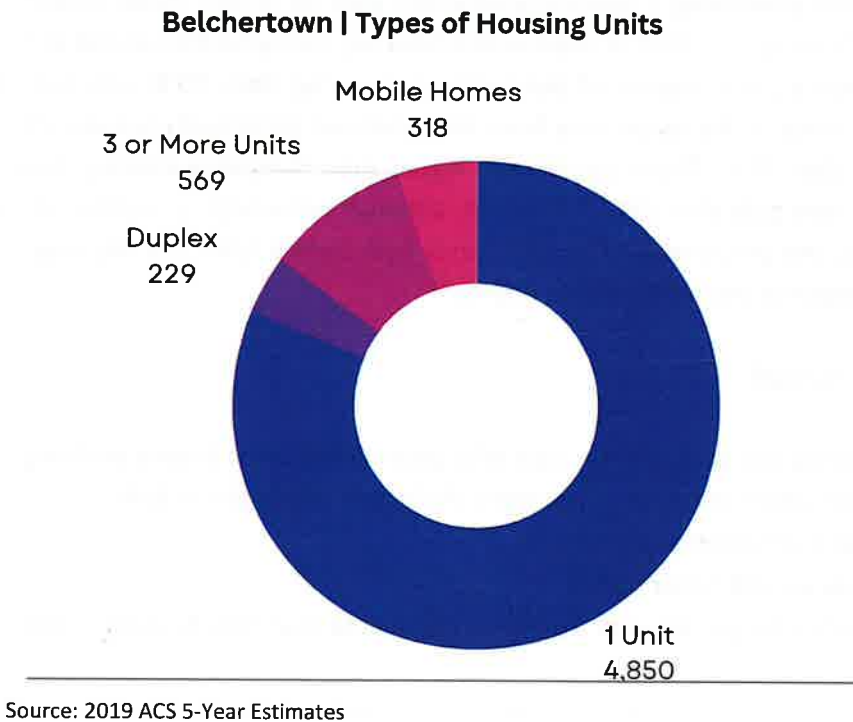
Housing affordability is closely related to the housing structure type. Multi-family housing, two-family housing, and smaller single-family homes on smaller lots tend to be more affordable to a wide range of households than larger single-family homes on large lots. While the majority of housing units in

³⁴ Source: [DP04: SELECTED HOUSING CHARACTERISTICS - Census Bureau Table](#)

³⁵ Source: [DP04: SELECTED HOUSING CHARACTERISTICS - Census Bureau Table](#)

Belchertown are 1-unit (detached), there are limited multi-family options in town.

In Belchertown there were 4,850 detached single family homes, 229 two-family homes, 569 multifamily units, and 318 manufactured (mobile) homes in the Town in 2020.



Affordable Housing Inventory

Belchertown has 390 units on the state's subsidized housing inventory (SHI), which amounts to 6.9% of the town's current total year-round housing stock of 5,667 units. Through Chapter 40B, Massachusetts municipalities are encouraged to increase their overall percentage of affordable units to 10% or more.

Group Home Units

Four units on the town's SHI are listed as group homes. A group home is a state-licensed facility intended for occupancy by elderly persons and/or persons with disabilities. Except for live-in aides, all persons living in a group home, whether assisted or not, must be elderly persons or persons with disabilities who do not require continuous medical or nursing care. A group home consists of bedrooms for residents, which can be shared by no more than two people, and a living room, kitchen, dining area, bathroom, and other appropriate social, recreational, or community space that may be shared with other residents. No more than 12 persons may reside in a group home including assisted and unassisted residents and any live-in aides. Group homes are subsidized in part through funding appropriated by the Massachusetts legislature to the state agency providing services to the residents in the home and in some cases other funding sources. The group homes in Belchertown are subsidized by the Massachusetts Department of

Developmental Services; in accordance with the state and federal Health Insurance Portability and Accountability Act (HIPAA) statute, the locations of group homes are kept confidential

Section 8 Housing Voucher and Other Rental Assistance Programs

Section 8 Housing Choice Voucher Rental Assistance is a federal housing assistance program that is managed in Massachusetts by the Department of Housing and Community Development. Under this program, eligible individuals are issued a voucher to locate and rent decent, safe, and affordable housing of their choice in the privately-owned market, subject that the unit meets the program's criteria. Participants pay thirty percent of their monthly income for rent and utilities and the government pays the balance directly to the property owner.

Section 8 Housing Vouchers typically are tied to an individual and not to a unit and, for this reason, a unit inhabited by an individual with a Section 8 Housing Voucher does not count toward a town's subsidized housing inventory. This information is presented in this section because it is a common misunderstanding that these units count as subsidized housing units.

Chapter 3 Housing Development Constraints: Opportunities and Challenges

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 Belchertown.

3.1 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)³⁶, Massachusetts has the 5th highest cost of living in the nation both as an index and with the cost of housing, trailing behind only Hawaii, District of Columbia, New York and California. 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 Belchertown are still more expensive than in many places across the country.

Single-Family Home Market

As of August 2022, the median sales price of a single-family home was \$418,000 in Belchertown and \$410,000 in Hampshire County.³⁷ The median sales price for condominiums in Belchertown was \$384,000.^{38 39}

Median Sales Price of a Single-Family Home, August 2022

	Belchertown	Hampshire County	Massachusetts
Median Sales Price of a Single-Family Home	\$418,000	\$410,000	\$600,000

Sources: Commonwealth of MA - [MAR MarketOneSheet 2022-08.pdf \(netdna-ssl.com\)](#) | Belchertown -

³⁶ Cost of Living Data Series. <https://meric.mo.gov/data/cost-living-data-series>

³⁷ Source: [2022-08 Counties.pdf \(netdna-ssl.com\)](#), pg. 8

³⁸ Belchertown, MA Real Estate Market. https://www.realtor.com/realestateandhomes-search/Belchertown_MA/overview

³⁹ Guaranteed rate market data. <https://www.rate.com/research/Belchertown-ma-01073#market> & [Belchertown.pdf \(showingtime.com\)](#)

Average Monthly Homeowner Costs

Avg Monthly Homeowners Cost	Belchertown	Hampshire County	Massachusetts
With a mortgage	\$1,983 ⁴⁰	\$1,867	\$2,268
Without a mortgage	\$698 ⁴¹	\$739	\$829

Source: [2020 housing costs, 01007,... - Census Bureau Tables](#)

Building Activity

Home-building in Belchertown has fluctuated over the past ten years but has generally been increasing. In 2020, there were 50 building permits issued for units in single-family structures.

Building Permits in Belchertown

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Total Units	36	14	16	30	39	35	65	39	58	41	50
Units in Single-Family Structures	36	14	16	30	39	35	65	39	58	41	50
Units in Two-Family Structures	0	0	0	0	0	0	0	0	0	0	0

⁴⁰ Source: [2020 housing costs, 01007,... - Census Bureau Tables](#)

⁴¹ Source: *ibid*

3.2 Development Constraints, Limitations and Opportunities

As in many communities in the region, the amount of developed land in Belchertown continues to increase. Belchertown is located just east of the town of Amherst and the University of Massachusetts main campus and has been experiencing significant residential growth. The following environmental constraints will affect future development patterns.

Steep Slopes

Generally, any slope zero to fifteen (15) percent is considerable suitable for development. Slopes greater than 15 percent are considered “excessive” or “steep” for residential uses. It is generally preferred to leave steep slopes undeveloped due to the high potential for erosion.

Slight limitations prevail near the lakes and in the central southwestern part of town. Slope is more of a problem east of the town village and along the western boundary south of U.S. Route 202. A medley of hills characterizes Belchertown, with steeply sloped wooded hills in the northeast to more gentle hills elsewhere. The Holyoke Range and Pelham Hills have slopes in excess of 15%. Some small areas have 25% slopes, however, most of the slopes in town are less than 15%. The variability of Belchertown’s topography presents many opportunities for scenic enjoyment and recreation as well as carefully placed residential development.

Protected Lands

Protected lands are public or semi-public parcels which are permanently protected for conservation purposes, or private lands that have been permanently protected with a Conservation Restriction (CR) or Agricultural Preservation Restriction (APR).

Belchertown has a number of state-owned protected properties. The largest tract of state-owned land is the Quabbin Reservation, with approximately 3,000 forested acres that lie along the eastern border of the Town and protect one of the major supplies of drinking water for the greater Boston area - the Quabbin Reservoir. At its southern border, the Quabbin Reservation lands are contiguous with other state-owned lands: the 916 acres of the Herman Covey Wildlife Management Area, the 50 acres of the McLaughlin Fish Hatchery operated by the State Department of Game and Fisheries, and the 127 acres of the University of Massachusetts Orchards. The smallest tract of state-owned land in Belchertown is a 35-acre portion of the Holyoke Range, held by the Department of Conservation and Recreation (DCR), on the western border of the Town. Public access to these lands is quite limited. Hiking is allowed in parts of the Quabbin Reservoir and in the Holyoke Range. Fishing and hunting are permitted on the Wildlife Management Area.

Overall, open land in Belchertown occupies approximately three quarters of the total landmass in the Town. Of this, 12.5% is forestland in Chapter 61, 13% is agricultural land under Chapter 61A, and 3% is open and under Chapter 61B, recreation. According to the Town’s 2013-2020 Open Space and Recreation

Plan, nine percent of the Town is comprised of Quabbin Watershed lands owned by DCR, and the Commonwealth owns another 6%, including the Swift River Wildlife Management Area, the University of Mass Orchards, the McLaughlin Fish Hatchery and a portion of the Holyoke Range. The Town of Belchertown owns approximately 2.5%, while other municipalities hold approximately 1.5% of the area. Privately held sports clubs own approximately 2% of the land area. Eighteen percent (18%) of the town is currently populated (mostly residential), and wetlands represent approximately 10% of the total land mass. This leaves approximately 23% of the total land mass in private control and available for development.

The Town's 2009 Master Plan and 2013-2020 Open Space and Recreation Plan have detailed inventories and discussions of protected open space.

Soils

Soil types and percolation rates are some of the major limiting factors for development and influence land uses. As the demand for new homes increases, developers and engineers are devising new technologies to overcome previous obstacles such as steep slopes and unsuitable soils. Soil types and subsurface geology affect water infiltration and surface drainage. Consequently, soils are a major factor in determining natural wildlife population communities as well as land use, where and what type of development in a given area.

The topography [surface] of Belchertown is the consequence of ancient upheavals in Earth's crust modified by the comings and goings of huge glaciers. A distinct feature of the town's landscape is the Triassic Border Fault that slices north and south forming the boundary between the Pelham Hills and the Holyoke Range. Fortunately, there seems to be no suggestion of geologic instability linked with this fault, for the town's main road, Federal Street/Amherst Road (Route 9), and railroad run along this fault. The glaciers left various types of deposits including till, a mix of gravel, sand, silt, and clay, which together make up 36% of Belchertown's land area. Large concentrations are located in both northern and southern Belchertown. Outwash, another deposit, is a highly variable mix of sand and gravel, porous and permeable, excellent for aquifers and recharge areas. Thirty percent of the town's surface is outwash. The major factors limiting land-use due to soils suitability include permeability, depth to seasonal high water, depth to bedrock, hardpan surface rockiness and stoniness, texture of the subsoil, natural drainage, and soil reaction. Septic systems require appropriate soil absorptive ability and level of water table during the wet seasons. Hardpan is a problem northeast of Route 9 and in the southwest of town near the Granby border. Severe wetness is a constraint in eastern and southern Belchertown.

Stormwater and Erosion Control

Belchertown addresses stormwater and erosion control in its Stormwater Utility Bylaw, stormwater regulations, and a stormwater utility. The Town also has a Stormwater Coordinator to oversee and enforce these provisions. The stormwater requirements and fees are an additional step and expense in the construction process, and there has been some resistance from single-family home builders, in

particular. However, there are exemptions for rehabilitation of housing, and the impact on a higher-density affordable housing development would be minimal. Meanwhile, the oversight of stormwater is an advantage and benefit to all of the town's residents.

Flood Plains and Flood Hazard Areas

The 100-year floodplain is defined as an area with 1% chance of flooding in a given year. The floodplain serves as a critical habitat for many plant and animal species and provides some of the most fertile soils in the region. Accurate mapping of the flood plains has been achieved and zoning created accordingly as part of the Federal Government's flood plain insurance program. With so much high terrain, Belchertown is relatively free of flood threats compared to river delta towns. The Flood Plain District overlay zone provides zoning protection in these areas.

Wetlands and Vernal Pools

Wetlands absorb floodwater, store and degrade pollutants, and provide wildlife habitats. Wetlands consist of shrub swamps, beaver ponds, shallow and deep marshes, wet meadows, bogs, forested swamps, seasonally flood areas, and lands within the charted 100-year flood plains. Belchertown's zoning has a Wetland Protection overlay zone. In addition to the Massachusetts Wetlands Protection Act, Belchertown also adopted its own Wetland Protection Bylaw to add further protection. Belchertown's wetlands and the 100-foot buffer zone surrounding all wetlands are protected and regulated by the Conservation Commission. In addition, the Natural Resource Conservation Service has identified twenty-one soil types in Belchertown that have a seasonally high water table and are poorly drained. Consequently, these wet soils limit development.

Wetlands total more than 3,000 acres or 11% of Belchertown's landmass. Where wetlands occur within glacial outwash deposits, they may indicate the true water table. Such deposits make up 30% of the town's area. Despite existing state and local wetlands protection regulations, there is a potential for contamination within the Broad, Batchelor, Hop, and Jabish Brook watersheds. Loss and fragmentation of wetland habitats contribute to the decline of various species of wildlife; at least half of the state's endangered birds are wetland species.

It can be a challenge for housing to be developed on parcels that have wetlands or areas that are low-lying for the purposes of stormwater and ensuring that there will be no impact to the natural resources that Belchertown prides itself on.

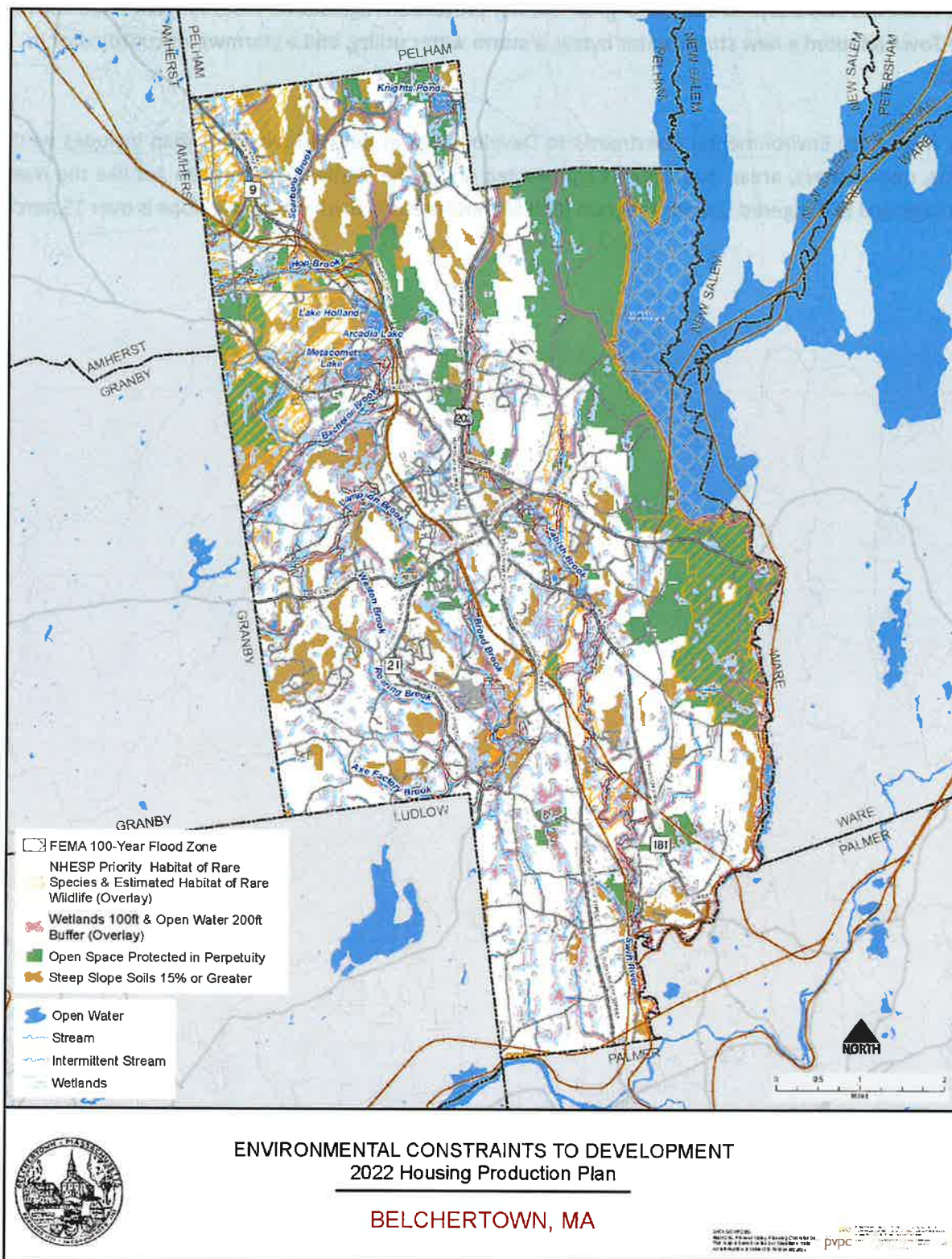
Aquifer

Beneath the surface, there are three large groundwater aquifer systems: Hop, Scarborough, and Lower Jabish Brooks. All three are especially important to private wells and to the deep town wells. Fortunately, Belchertown's underground water resources can provide good quality drinking water for years to come, provided they and their recharge areas are protected from contamination. The Aquifer

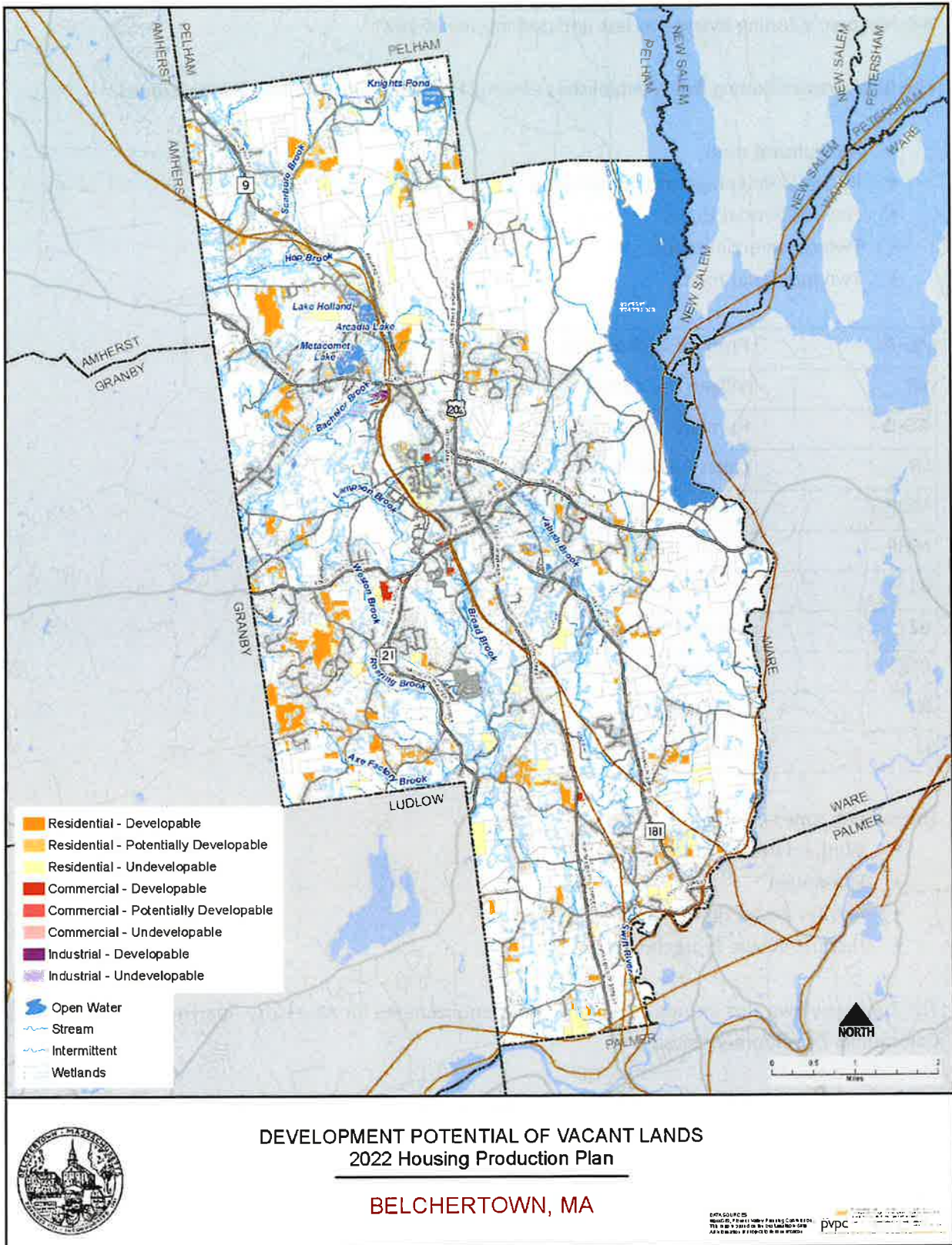
Protection overlay zone with a corresponding section in the zoning bylaw is one level of protection, and the Town has also adopted additional groundwater protection regulations. Also, as mentioned above, the Town adopted a new storm water bylaw, a storm water utility, and a stormwater coordinator in 2020.

See Map 1 for Environmental Constraints to Development in Belchertown. This map includes wetland areas, open waters, areas that would be protected under the Wetlands Protection Act like the Natural Heritage and Endangered Species Program (NHESP), and areas in town where the slope is over 15 percent.

Map 1 Environmental Constraints to Development in Belchertown



Map 2 Development Potential in Belchertown



Zoning

Belchertown's Zoning Bylaw was last updated in June of 2021.

The Belchertown Zoning Bylaw establishes eleven (11) base zones and four overlay zones.

- Agricultural zone
- Business Neighborhood Center zone
- Five residential zones
- Two commercial zones
- Two industrial zones

AG-A	Primary Agricultural
VR	Village Residential
AG-B	Rural Residential
LR	Lakes Residential
MDR	Multiple-Dwelling Residential
MHP	Mobile Home Park Residential
B1	Limited Business
B2	General Business
BNC	Business Neighborhood Center
LI	Light Industrial
I	Industrial

The overlay zones include:

- Wetland Protection
- Floodplain
- Aquifer Protection
- Historic Village Protection

The Zoning bylaws also include regulations and requirements for Accessory Apartments and Open Space Community Development sites.

Residential Uses Allowed in Belchertown and Permitting Procedures

Use	AG-A	VR	AG-B	LR	MDR	MHP	B1	B2	BNC	LI	I
One-family detached	Y	Y	Y	Y	N	Y	Y	N	N	N	N

dwelling											
Construction of Two-family dwelling	SP/Z	SP/Z	SP/Z	SP/Z	Y	N	SP/Z	N	SP/P PA	N	N
Multi-unit dwelling	N	N	N	N	N	PA	N	N	SP/P PA	N	N
Trailers or Mobile Homes	N	N	N	N	N	PA	N	N	N	N	N
Senior housing conversion	N	SP/P PA	SP/P PA	N	SP/P PA	SP/P PA	N	N	SP/P PA	N	N
New senior housing	N	SP/P PA	SP/P PA	N	SP/P PA	SP/P PA	N	N	SP/P PA	N	N
Accessory apartment	N	SP/P	SP/P	SP/P	N	SP/P	N	N	N	N	N

Y = Permitted

N = Not Permitted

SP/Z = Special Permit by Zoning Board of Appeals

SP/P = Special Permit by Planning Board

PA = Plan Approval from Planning Board

Master Plan

Belchertown completed a Master Plan Update in 2009.

Goal 1: To maintain Belchertown's rural New England look and feel.

- Promote "traditional" New England small town, encouraging land use with focused construction and intervening open space
- Identify, prioritize, and work to conserve key landscape views
- Establish standards for the scale and site planning of construction
- Avoid suburban-style roadsides

Goal 2: Manage residential construction to increase benefits to the community while lessening potential negative effects.

- Evaluate proactive strategies to lessen the amount and negative results of residential construction, and choose ones that fit Belchertown
- Encourage housing that will make use of existing infrastructure
- Encourage planned residential development that incorporates open space and other amenities

- Encourage the development of housing that fits the needs, resources, and preferences for groups of particular concern, including seniors, retired people, households with modest incomes, and young people just starting out.
- In all of its actions, make sure the town works to prevent discrimination in housing because of race, color, creed, religion, sex, national origin, primary language, age, political affiliation, disability, sexual orientation or any other consideration prohibited by law, and does not knowingly approve any development that so discriminates.

Goal 3: Evaluate and achieve business development that contributes to town life and mitigate potential negative effects.

- Encourage home-based business enterprises, with standards for parking, signs, hours of operation, and other elements that might alter the surrounding neighborhood

The Master Plan identified the following housing-related issues in Belchertown:

1. The need to preserve open space while developing houses of varying size and price, and
2. Making certain that affordable housing needs are met.

Infrastructure Conditions and Capacity

Wastewater Disposal

Belchertown relies mostly upon septic systems for the disposal of wastewater. However, there is a sewer system serving the most populated areas, and a new wastewater treatment plant was completed in 2001, located on George Hannum Road near the DPW headquarters. The original plant had been built in the 1930s to serve the Belchertown State School, and when the Town took it over in 1992, it was obsolete and violated many federal and state regulations. The 2001 plant is at about 55% of its capacity, with room for new residential and commercial growth over the next decade. Sewer lines currently exist through the center of town south to the end of Springfield Road at Pine Valley Plantation and Chauncey Walker Road. The system also extends north along Bay Road and Metacomet Street to the lakes and back along Federal Street.

Solid Waste Management

There is no municipal trash collection in Belchertown. Residents either hire a private collector or bring their trash and recyclables to the transfer station. The solid waste management facility is located on Hamilton Street and consists of the closed landfill and the transfer station with all its components: recycling containers and structures for plastics, paper, cardboard, tin and glass; trash compactors, white goods (appliances) areas, motor oil disposal, and demolition and composting areas. A fee schedule for use of the transfer station is available online.

Town Water

There are five important public water supplies with sources in Belchertown (Belchertown Water District, Quabbin Reservoir, Springfield, Amherst, and Bondsville). Three of these, Amherst, Bondsville, and the Belchertown Water District, provide water to customers within Belchertown. Amherst town water is available in a very small area in the far northwest corner of Belchertown, in Dwight. Bondsville water serves Bondsville village, but not much beyond it, although there is potential for expansion. The Belchertown Water District is a separate entity and is not part of the town government, but it is integral to the growth and functioning of the town. It serves the center of town, through the lakes, in the north, to the Jabish Brook Middle School in the south. Much of the town's new growth will be served by this system, most notably the former state school campus.

The Belchertown Water District was established in 1921 to provide drinking water primarily to the center of Belchertown. The District has been expanded to the lakes in the north of town as well as the municipal area on State Street to the south. Current infrastructure includes two water tanks with 600,000 gallons of capacity fed from five groundwater wells at two locations. Distribution is maintained through 22 miles of water main including 1,225 service connections serving an approximate population of 3,300 people. The primary water tank, the Park Street elevated water storage tank (that originally dated to the establishment of the District in 1921) was replaced in 2022. In parts of town not serviced by public water, private wells can sometimes be a source of concern, as they are often shallow, and will be increasingly likely to run dry if drought conditions become more common in Belchertown.

Transportation Infrastructure

Culverts and bridges are recognized as a potential concern town-wide. In particular, bridges crossing Jabish Brook at Allen Road and Mill Valley Road are points of concern, as the Brook has debris and vegetation which may cause blockages and restrict flow. Some culverts are known by the Department of Public Works to be undersized, but they are regularly being replaced and will be able to accommodate new development.

Chapter 4 Housing Production Implementation Strategies: Compliance with DHCD Criteria

4.1 Belchertown's 10% Affordable Housing Goal (Chapter 40B)

Belchertown has 390 units of affordable housing listed on the town's Subsidized Housing Inventory (SHI), which is 6.5% of the town's year-round housing stock as defined by the 2020 Census. The town requires 207 additional subsidized housing units in order to meet its 10% affordable housing goal.

The state sets housing unit production goals for each municipality for the purpose of providing municipalities annual target numbers to work toward. The annual housing target numbers reflect 0.5% of a community's housing stock as determined by the latest decennial census. Belchertown contained 5,966 housing units in the year 2020, therefore Belchertown's annual affordable housing unit production target is anticipated to be 30 affordable housing units per year.

The Town of Belchertown will need to complete the following Housing Production Plan requirements for the state to approve this Housing Production Plan. The Town will work with the Belchertown Housing Authority, the Belchertown Planning Board and other town boards to complete the necessary steps for this plan to become a state-approved housing plan.

4.2 Belchertown's Implementation Strategies Meeting DHCD Requirements

➤ ***Participation in regional collaborations addressing housing development***

This state-required implementation strategy has been met. The Town Planner participates in the Valley Development Council and Regional Housing Committee, which oversee regional progress and implementation under the Valley Vision 2: Regional Land Use Plan, Pioneer Valley Plan for Progress, and the Regional Housing Plan.

Timeline: Completed.

Milestones: Completed

➤ ***Identify characteristics of proposed residential or mixed-use developments that would be preferred by the municipality.***

The Town Planning Board seeks to work with the Belchertown Housing Authority, various town boards, town staff, and local housing non-profits to promote the following types of development in Belchertown:

- 1) Additional housing units for the elderly and/or disabled, including assisted living and memory care

- 2) New multifamily dwellings in Multiple-Dwelling Residential Zone and possibly other areas
- 3) Clustered development within the Open Space Community Development Overlay Zone
- 4) Adaptive re-use of suitable buildings
- 5) Mixed-use development in the Business Neighborhood District
- 6) Housing developments with a mix of income levels (inclusionary housing)
- 7) Two-family residential dwellings in most residential zones
- 8) Accessory apartments as allowed by local bylaw

Timeline: Ongoing

Milestones: Development of these various housing types will depend on the other strategies in this Housing Production Plan. Accessory apartments are now allowed (local bylaw developed since the last HPP). It is hoped that a significant number of affordable senior units will be developed in the next several years. Some of these types of housing will rely on the development of specific zoning bylaws (see below).

➤ ***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.***

- 1) Belchertown's existing zoning bylaw restricts multiple dwelling units (a building with more than two units) to the Multiple Dwelling Residence District, which is mostly built out. The Town will consider allowing multiple dwelling units, with reasonable requirements, in sewered areas of town or in areas where the Town plans to extend sewer. Zoning districts to be considered for this include the Limited Business, Village Residential, and Rural Residential Districts.
- 2) In addition, the Town will consider increasing the percentage of allowable residential space within mixed-use buildings. Belchertown's Zoning Bylaw limits residential uses in mixed-use buildings to no more than 30% of the floor space of all buildings on the parcel; this could be increased to 40%.
- 3) The Town intends to develop an inclusionary zoning bylaw and require payment-in-lieu option whereby any funds collected would be deposited in an Affordable Housing Trust Fund (see below for details on this strategy).

Timeline: The Town is undertaking a Comprehensive Housing Plan over the upcoming year (2023). These options will be investigated in greater detail, with a goal of developing revised zoning for the May 2024 or 2025 Town Meeting.

Milestones:

- Develop Comprehensive Housing Plan (2023)
- Develop revised zoning bylaws to increase housing options (2024)
- Adopt and implement affordable and inclusive housing bylaws (spring 2024 or 2025)

➤ ***Identification of specific sites for which the municipality will encourage development of affordable housing.***

- 1) The Carriage Grove property (former Belchertown State School) has been identified and zoned to allow development of affordable housing. The site is located in the Town Center, near municipal services including the senior center and a complex of local schools, and it is being redeveloped according to a master plan that includes higher density residential, commercial, and light industrial uses. The Christopher Heights assisted living facility was built on the site in 2018, with 83 units at a range of income levels. A new development of 100 apartments and townhouses, with ten percent qualifying as SHI units, will break ground in 2023. A few additional opportunities may still be available as part of new mixed-use developments at the site.
- 2) The Housing Authority owns about 2½ acres of undeveloped land at Everett Acres, where 48 subsidized apartments for the elderly and disabled already exist. This property could be used to develop several additional units of SHI-eligible housing.
- 3) The former Franklin Street Elementary School in the village of Bondsville, at 720 Franklin Street, is a potential site for affordable housing development. The ½-acre site is Town-owned, and the building is mostly vacant.

Timeline: Further development of any of these or other sites will be a medium-term prospect (2024-2026).

Milestones:

- The Carriage Grove site is owned by the Belchertown Economic Development and Industrial Corporation (BEDIC) and managed by MassDevelopment. It has a comprehensive master plan in place for its development, including multifamily residential. Further residential development will depend on developer interest in the property (2023-2026).
- Discuss potential opportunities for Everett Acres and the Franklin Street School with the Belchertown Housing Authority and Town officials (2023).

- Conduct feasibility study and/or site planning efforts (2023-2024).
- Housing Authority may choose to develop additional units on existing property (2024-2025)
- Market one or both properties to potential developers, including Valley Community Development, for a mix of market rate and subsidized housing (2024-2025).
- Potential new construction (2025-2026).

➤ ***Identification of municipally owned or Housing Authority-owned parcels for which the municipality or Housing Authority commits to issue requests for proposals (RFP) to develop SHI Eligible Housing.***

- 1) As mentioned above, the Belchertown Housing Authority owns a small piece of vacant land on Everett Avenue, which could be used to develop additional units of elderly housing.
- 2) The Franklin Street School is Town-owned and is also discussed above as a potential housing site.

Timeline: These properties, and any others identified, would potentially be available in the next few years (2024-2026).

Milestones:

The milestones for this goal are the same as the previous one.

➤ ***Additional Strategies***

- 1) The Town will consider establishing a Housing Trust Fund to receive, purchase, and convey real or personal property (see funding resources below, as well as Massachusetts Housing Partnership's guide, [Creating a Housing Trust Fund – Housing Toolbox](#)). The trust fund can receive CPA funds as well as monies gained through payments-in-lieu of inclusive developments. A housing trust fund organized under M.G.L Chapter 44, Section 55c, must have a minimum of five trustees, including the community's chief executive officer. In communities where the chief executive officer is a multi-member board (e.g. Select Board) the board shall designate a minimum of one member to serve as a trustee. Terms are set at two years and often staggered. Appointments are made by the mayor or manager in a city or town, subject to confirmation by the city council or select board.
The powers granted to the Trustees are very broad. As stated in the Act, the Trustees may undertake any activity that would operate to create and preserve affordable housing for the benefit of low- and moderate-income households. Their powers include, but are not limited to, the right to receive, purchase, and convey real or personal property; to exchange deeds, contracts, and various other legal documents in connection with the Trust's activities; to employ and compensate advisors and agents; to borrow money; to make distributions or divisions of principal in kind; to conduct itself in its discretion with respect to legal claims by

or against the Trust; to manage or improve real property and to abandon property when the Trustees deem advisable; and to extend the time for payment of any obligation to the Trust.

One advantage of establishing an affordable housing trust and transferring a portion or all of the CPA affordable housing funds to the trust is that the funds may then be spent for CPA-eligible projects without further approval of Town Meeting. The transfer itself requires a Town Meeting vote, but that is sufficient. Having the funds in a trust means that a community can act quickly to capitalize on opportunities as they arise. Affordable housing activities will depend on many variables, including the amount of funding available to the trust, trustee experience and time, the trust's powers, and the availability of municipal or other staff support. CPA funds can help pay for staff or consultant support.

Timeline: This process can take six to eighteen months.

Milestones:

- Educate public about benefit of creating a trust and prepare presentation for Town Meeting.
 - Accept the statute at Town Meeting.
 - Establish the Trust at the time of vote at town meeting or as a separate action.
 - Appoint Trustees.
 - Adopt this plan as a work plan for the Housing Trust.
 - Create and adopt rules and regulations and declaration of trust.
 - File trust documents at the Registry of Deeds.
- 2) The Town will also seek to adopt an Inclusionary Zoning Bylaw to increase affordable housing opportunities.

Inclusionary zoning is a planning tool used by towns in Massachusetts to increase the affordable housing inventory in a community, and to help provide a range of housing options to include homebuyers or renters whose income is below the regional median household income. Since Belchertown is a growing community and will likely see the creation of more residential units in the years to come, there is an opportunity for the town to increase its supply of affordable housing through the normal course of real estate development. Most towns require developments of 10 units or more to include at least one affordable unit, but the percentage could be set by Belchertown, as there is no state requirement. Many communities also allow developers to give money or land to a local fund instead of building the affordable unit. Such trust funds are authorized by M.G.L. Chapter 44: Section 55C, Municipal Affordable Housing Trust Fund. Special considerations can also be negotiated with developers. If a community wishes to focus development in the town center, a developer might contribute to adding new units outside of their development

project area and in the town center. The PVPC can provide examples of inclusionary zoning bylaws to the town.

Timeline: This can be addressed over the next couple of years.

Milestones:

- Determine elements of bylaw (2023)
- Prepare bylaw (2023)
- Conduct public outreach/educate to address potential public opposition (2023-4)
- Present explanation of inclusionary zoning bylaw at Town Meeting (May 2024)
- Adopt bylaw at town meeting (May 2024)

4.3 Potential Funding Sources

Community Preservation Act Funds

Belchertown adopted the Community Preservation Act in 2005 at a rate of 1.5%. Once adopted, the Act requires towns to dedicate at least 10% of the monies raised to each of the following three categories: open space, historic preservation, and affordable housing. The remaining 70% can be spent on one or all of these three uses, however the community sees fit.

CPA funds can be used for numerous affordable housing initiatives, including rehabilitation or modification programs, predevelopment costs related to property purchases, purchases of property, assistance to private affordable housing developer, or subsidizing one or more units that are existing or under construction for affordable housing. Funds can also be used to develop outreach materials related to affordable housing and to hire staff or a consultant for planning and administrative purposes.

Most pertinent to this Housing Production Plan, CPA funds can be used for the “acquisition, creation, preservation and support of community housing; and for the rehabilitation or restoration of...community housing that is acquired or created [with CPA funds].” A number of CPA communities also allocate funds to physically preserve existing aging affordable housing units, such as at a local housing authority property, although the CPA specifically states that “funds expended pursuant to this chapter shall not be used for maintenance.” (Chapter 44B, Section 5(b)(2)). Rehabilitation or restoration of community housing is only eligible if the property was acquired or created with CPA funds.

In addition to the eligible activities described in Section 5(b)(2), the law allows the municipality to appropriate CPA funds to an **affordable housing trust fund** per Section 5(f) and to fund regional projects.

Affordable Housing Trust Fund

Under Section 5(f) of the CPA statute, CPA funds may be allocated to a Municipal Affordable Housing Trust, and CPC members may be represented on the trust board to create overlap and integrate communications between the two municipal entities. This transfer of CPA funds can be a particularly helpful option when town meetings approving CPA fund expenditures convene only once or twice a year. Communities may establish the housing trust fund under the Municipal Affordable Housing Trust Fund Law (MGL c.44 s.55C), allowing them to collect funds for affordable housing from various sources, segregate them out of the general municipal budget, and use the funds for local initiatives to create and preserve affordable housing.

Since the law passed in 2005, approximately 70 communities in Massachusetts have established municipal affordable housing trust funds, raising the overall total of communities with local housing trusts to approximately 80 (only cities were previously able to do this). Communities use a variety of funding sources to establish the trusts, including general funds, CPA funds, tax title funds, cell tower lease payments, negotiated developer fees, and others. In most communities with housing trusts, CPA funds are the most common source of funds. In fact, many CPA communities appropriate CPA funds to their trusts in excess of the 10 percent minimum annual expenditure for community housing required by the CPA statute.

Historic Tax Credits: Federal & State

The Belchertown Center Historic District is listed on the National Register of Historic Properties. Owners of properties listed on the National Register are automatically eligible for a 20 percent investment tax credit for the certified rehabilitation of income-producing certified historic structures such as commercial, industrial, or rental residential buildings.

The state also offers tax credits through the Massachusetts Historic Rehabilitation Tax Credit program. These tax credits are not automatic and are awarded competitively to projects that provide the most public benefit. Almost all of the residential projects that have been awarded state historic tax credits resulted in the development of over fifty units. Since the town lacks historic buildings that could yield a large number of units, the Town is not competitive for this funding source.

Neither historic tax credit program requires that the units be made affordable to income eligible households. However, affordable housing developers commonly use these historic tax credit programs as a funding source for affordable housing developments.

Community Development Block Grant Funding

Community Development Block Grant (CDBG) funds are federal dollars that are distributed annually by the state to complete housing and economic development projects. Belchertown's high median household income has limited the town's options in the past because grantees must be communities

that can demonstrate a high level of need. However, the amount of available funding and application requirements for the CDBG program do vary from year to year. For this reason, the town should continue to identify potential projects and apply for these funds.

Other Funding Sources

State and federal funding and financing sources to assist with the development of affordable housing do exist, and experienced affordable housing developers know these funding sources well. Affordable housing developers often coordinate several (8+) funding sources in order to move such projects forward. Some of those funding sources include Low Income Housing Tax Credit (LIHTC), Local Initiative Program (LIP), HOME investments Partnership Program, and Capital Improvement and Preservation Fund (CIPF). Valley Community Development (Valley CDC) is an excellent resource on funding for affordable housing as is Wayfinders.

This past year Belchertown received funding through the Housing Choice program for a comprehensive housing plan. The Housing Choice Designation and continued use of this grant program can allow the town to take advantage of other financial resources that can supplement some of the other incidental costs to developing housing.

4.4 Key Players for Affordable Housing Initiatives

The key players in town that can work together to address housing need are the: Belchertown Housing Authority, Belchertown Planning Board, Belchertown Select Board, Belchertown Council on Aging, town hall staff, local housing partnerships, and local community development corporations. The biggest decision makers will be town residents as approval at town meeting is necessary for appropriations of town funds and zoning bylaw amendments.

Town Residents: Must approve all appropriations of town funds and town bylaw amendments. Extensive public outreach should occur on proposed affordable housing initiatives or projects to ensure that town residents are adequately informed.

Belchertown Housing Authority: Provides broader local oversight of affordable housing initiatives in town. Has legal authority to purchase and hold property in accordance with M.G.L. Chapter 121B, Section 126.

Belchertown Select Board: The Select Board is the Chief Executive Officer in Belchertown. All activities undertaken by the Board are the direct results of town meeting directives, Belchertown Bylaws, and state and federal laws or regulations. The Select Board appoints some residents to town boards or committees

Belchertown Planning Board: Guides development as specified by the Belchertown Zoning Bylaw and Massachusetts General Law. The Planning Board makes recommendations for zoning bylaw

changes to Town Meeting. The Planning Board reviews and approves all subdivisions.

Belchertown Council on Aging: The Council on Aging runs the senior center and provides nutrition, transportation, and social services for the increasing population of older adults in town. Staff are in tune with elderly housing needs.

Belchertown Community Preservation Committee: Administers the town's Community Preservation Act Program and allocates revenues generated from the Community Preservation Act Fund.

Office of the Town Administrator: Responsible for overseeing certain staff as the Chief Administrative Officer and assists the Belchertown Select Board in managing town affairs.

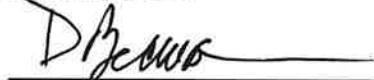
Regional Resources:

Wayfinders
Pioneer Valley Planning Commission
Valley Community Development (serving Hampshire County)

Municipal approval of this plan by

Planning Board:

Date:

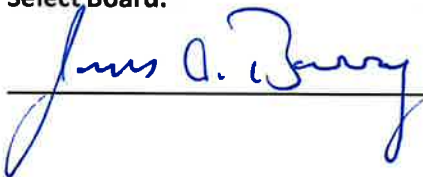


12/13/22

and

Select Board:

Date:



12/13/22