

# SHELBURNE HOUSING PLAN



Effective **[enter date once plan is approved]**

**Prepared by the Shelburne Housing Plan Committee**

**with assistance from the**

**Franklin Regional Council of Governments**

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## Table of Contents

<b>1. Introduction.....</b>	<b>1</b>
Purpose of the Housing Plan.....	1
Planning Process.....	1
Local, Regional, and State Housing Context.....	3
<b>2. Housing Needs Assessment.....</b>	<b>8</b>
Community Demographics.....	8
Housing Characteristics.....	19
Housing Market and Affordability.....	27
Future Housing Demand.....	39
Identified Housing Needs.....	41
<b>3. Development Conditions and Constraints.....</b>	<b>45</b>
Zoning for Housing.....	45
Natural Resources.....	57
Infrastructure Capacity.....	57
Local Capacity.....	63
<b>4. Housing Goals and Strategies.....</b>	<b>68</b>
Housing Goals.....	68
Housing Strategies.....	71
<b>5. Potential Funding Sources and Programs for Affordable Housing Development.....</b>	<b>82</b>
<b>6. Appendices.....</b>	<b>90</b>
Appendix A: Meeting Agendas and Sign-in Sheets.....	
Appendix B: 2017 Shelburne Housing Survey Results.....	
Appendix C: 2014 Shelburne Open Space and Recreation Plan Maps.....	

## **1: Introduction**

### **PURPOSE OF THE HOUSING PLAN**

The purpose of this housing plan is to identify the housing needs in Shelburne and the strategies the Town will use to help meet these needs. The plan provides information on trends in Shelburne relating to its residents, the existing types of housing, and the current development conditions in town. The collection and analysis of this information, along with a public survey, were used to develop the housing goals for Shelburne. These goals outline the types of housing desired in the future and where new housing should be targeted. Finally, the plan includes implementation strategies that the Town can pursue to make these goals a reality.

On a broader level, this plan seeks to develop a vision that will help shape the future of Shelburne. Will long-time residents have affordable, suitable housing that allows them to stay in town as they age? Will children who grew up in town be able to return to Shelburne to raise a family? Will people who are employed in Shelburne be able to afford to live in town? These are the types of questions this plan has tried to address.

### **PLANNING PROCESS**

In December 2016, the Town of Shelburne requested assistance from the Franklin Regional Council of Governments (FRCOG) to create a housing plan. Funding awarded to FRCOG through the Massachusetts Department of Housing and Community Development's (DHCD) Local Technical Assistance program was used to provide assistance. In spring 2017, the Town created a Housing Committee to work with FRCOG staff on the creation of the plan. Committee members included the Town Administrator and representatives from the Planning Board, Board of Health, Shelburne Housing Authority, the Shelburne Falls Senior Center, and the Greater Shelburne Falls Area Business Association.

The Housing Committee met five times between June and November, 2017, to discuss and review the draft plan. Meeting agendas and sign-in sheets are included in Appendix A. A public survey was created to gather input from residents on housing needs and strategies, and was available in September online through Survey Monkey. Hardcopies of the survey were also available at the Town Hall, Shelburne Free Public Library, Arms Library, and the Shelburne Falls Senior Center. A flyer with the survey weblink was also distributed to parents of students at the Buckland Shelburne Elementary School and the Valley Play School. The survey and results are available in Appendix B.

A total of 96 people responded to the survey, representing approximately 11% of Shelburne households. Roughly 50% of respondents live outside of the village of Shelburne Falls, and 50% live within the village.<sup>1</sup> Approximately 51% of respondents are age 65 or over. The survey results may under-represent renter households in town. A total of 24% of survey respondents were renters, while approximately 37% of households in town rent their homes according to the 2010 U.S. Census.

Overall the survey results point to a need for housing that is affordable for seniors and families. Findings from the survey are summarized as follows:

- Respondents who plan to move out of their home in the next five years identified the need to downsize and the need for more affordable housing as the top reasons for moving. Comments from respondents also highlighted the desire to purchase a home, instead of renting, and the eventual inability to maintain a single family home and the need for accessible housing as key reasons for moving.
- The types of housing most needed in town according to survey respondents are starter homes for first-time homebuyers, affordable senior housing, and affordable apartments.
- Respondents favor reuse of existing buildings within the village for new housing creation. Just over half of respondents also support new housing on vacant or oversized lots in the village.
- Respondents generally support a number of potential housing strategies. Strategies receiving the highest level of support are:
  - Assist residents with accessing incentives and rebates for renewable energy and home heating system upgrades
  - Assist residents with accessing programs to rehabilitate their homes, including lead abatement, weatherization, and accessibility modifications
  - Assist seniors with strategies to remain in their home, such as adding an accessory apartment or sharing their home

The results of the survey have been incorporated into the plan and the final goals and recommendations.

The planning process concluded with a public comment period in December 2017. Comments received are included in Appendix B. The final plan is available on the Town of Shelburne website.

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<sup>1</sup> Nine survey respondents live on the Buckland side of Shelburne Falls, two respondents noted that they own land in town but live in another town, and 8 respondents live in surrounding towns. All other respondents live in Shelburne.

## LOCAL, REGIONAL, AND STATE HOUSING CONTEXT

It is useful to review past planning efforts from Shelburne to see what housing priorities and needs have remained the same, and what has changed over time. Additionally, housing cannot be planned solely on a local level, but must be analyzed as part of the larger region. Recent regional planning efforts provide information on the current state of housing in Franklin County, and broader regional housing goals. Finally, placing local housing efforts in the context of greater statewide goals is helpful to see how Shelburne can align its policies with these goals while planning for housing that meets the needs of the town.

### Shelburne Planning Efforts

The 1999 Buckland-Shelburne Master Plan included a housing chapter, with the following stated goals:

- To provide fair, decent, safe, affordable housing for rental or purchase that meets the needs of Shelburne and Buckland residents.
- To work towards raising the affordable housing stock to 10% of all housing units, consistent with the State goal for every town.
- To provide for residential development that is consistent with the rural and historic character of the community.
- To encourage a mix of housing densities, ownership patterns, prices, and building types to serve diverse households.
- To provide financial assistance to homeowners for state mandates and encourage compliance with Board of Health Code with respect to Title 5, removal of lead paint, etc.

The major housing issues identified in the plan were the removal of lead paint, compliance with the 1995 revisions to Title 5 regulations for septic systems, the State goal for towns to maintain at least 10% of the year-round housing stock as affordable as defined by Chapter 40B, the need for affordable housing options for elders and young families, and the need for the towns and housing authorities to work proactively to create more affordable housing in the area.

In 2004 Shelburne completed a Community Development Plan that included a housing element. During the planning process, the housing goals of the 1999 Master Plan were reaffirmed. In addition, the 2004 plan identified the following housing issues in Shelburne:

- The need to balance future residential development with natural, scenic, and historic resource protection
- The potential need for more housing for seniors
- The need for more affordable housing options for families and individuals with limited or fixed incomes
- The high cost of buildable lots and most new homes

The 2004 plan includes a number of strategies and recommendations that are carried forward in this plan. Many of the housing issues and goals from the 1999 and 2004 plans are still relevant today in Shelburne. Several trends have changed that may impact priorities, however. Population growth has slowed and is expected to decline in the future. Senior housing needs are even more urgent as the Baby Boomer generation ages. Meanwhile, the need to retain and attract young families has become more evident as school enrollment has dropped significantly in recent years. Vacancy rates remain low for rental and homeownership housing. While new homes continue to be built outside of the village of Shelburne Falls, survey results and anecdotal evidence show a continued demand for housing within the village. Strategies to encourage additional infill and adaptive reuse of structures in the village to help meet the town's housing needs are a key component of this housing plan.

### **Regional Planning Efforts**

Sustainable Franklin County: Franklin County's Regional Plan for Sustainable Development, was completed by the Franklin Regional Council of Governments (FRCOG) along with multiple project partners in 2013 after a multi-year public process. The plan addresses a number of subject areas related to the future of Franklin County including housing. The top housing goals identified during the planning process were:

1. Improve the energy efficiency of housing
2. Improve the quality of existing housing
3. Locate housing near employment and town centers

A major point of the plan is that housing is not just a local issue, but must be addressed regionally. In Franklin County, there are many rural areas without public infrastructure, and with few jobs to support much housing growth. Many of these areas also contain important natural resources that are already preserved, or are considered priorities for preserving. During development of the regional plan, Shelburne Falls was identified as one of the potential growth areas for the County, given its role as a business and cultural center and the availability of public infrastructure.

An implementation project stemming from Sustainable Franklin County was the development of a regional housing plan. In 2014 the FRCOG completed the Franklin County Regional Housing Study, which analyzed affordable housing needs in the region. The study found that Franklin County has a shortage of affordable housing units, and that households with very low to extremely low incomes are most in need of affordable housing. Key findings of the study include the following:

- The need for subsidized senior housing is large and will continue to grow.
- An important subset of the very low and extremely low income population is female-headed households. Units that are free of lead paint, have multiple bedrooms, and are affordable for the very lowest of income groups are needed for these families.
- A very large proportion of the rental housing (84%) in Franklin County was constructed prior to 1979 and may therefore contain lead paint. Families with children under the age of 6 that have state or federal rental assistance may only use this assistance in lead-free units, making it difficult for them to locate housing, and making it difficult for low income families without vouchers to compete for lead-safe units.
- The homeless population is increasing. The need for additional housing affordable to households at the extremely low income level is critical.
- There is a shortage of affordable housing for households at the middle income level across all regions in Franklin County. This puts pressure on the lower income groups – particularly on rental housing – because middle income households have the ability to secure housing that is available to the lower income levels. Providing market rate housing specifically targeted to this income level will relieve pressure on the housing supply for lower income groups.
- Many middle and moderate income families currently renting cannot make the transition to homeownership due to financial obstacles, such as the lack of down payments or poor credit history, straining the rental housing supply even more.
- Job training, childcare, and education services are also needed to improve wage levels in the region.

### **Massachusetts Housing Context**

In 2013, the State set an ambitious goal to develop 10,000 multi-family (2 or more units) housing units in Massachusetts annually until 2020. This goal is precipitated by the need to provide more housing for young people and families, and more affordable options in a state with some of the highest housing costs in the country. The goal is tied closely to economic development and retaining a talented workforce, as many young people leave the state after attending college here.

In 1969, the Massachusetts Legislature passed M.G.L. Chapter 40B, also known as the Comprehensive Permit Law, to promote the creation of affordable housing for low and moderate-income households statewide. The legislation streamlines the development permit process for projects that include at least 20% affordable housing, and establishes the goal of increasing the amount of long-term affordable housing in each community to 10% of the total year-round housing stock. Under Chapter 40B, communities with less than 10% long-term affordable housing may be required to permit new housing developments that create affordable housing, but which do not meet local zoning restrictions, such as density and setback requirements. Communities may also work with a developer to create a “friendly” 40B project that creates affordable housing in a way that is consistent with community character. Currently 5.7% (51 units) of Shelburne’s annual housing stock is considered affordable under the definition of Chapter 40B.

Generally, housing is considered affordable when a household pays no more than 30 percent of its gross income on housing costs. The Chapter 40B definition of “affordable housing” is more specific, however. In determining a town’s total number of affordable housing units under Chapter 40B, units must be subsidized and have guaranteed long-term affordability through a deed restriction for households earning at or below 80% of the area median income, and are subject to an Affirmative Fair Housing Marketing and Tenant Selection Plan (more information on the area median income and affordable housing can be found in the Housing Market and Affordability section of this plan).

Affordable housing units can be rental or homeownership units, and can be subsidized in different ways, including tax credits; grants or loans; internal subsidies within a development such as a density bonus that allows a developer to create one or more additional market rate units to subsidize the affordable units; and the use of Community Preservation Act funds by a community. Units that meet the requirements of Chapter 40B are added to the State’s Subsidized Housing Inventory (SHI), which is the official listing of affordable units in a community and determines whether a community is at or below its 10% threshold.

In December 2014, the Massachusetts Housing Partnership (MHP) published findings and recommendations from its Rural Initiative, which looked at housing issues in Massachusetts’ rural communities. The report confirmed that due to a lack of infrastructure and resources in many rural areas, it can be difficult to develop and preserve affordable housing. Among the recommendations are for the State to encourage, facilitate and support regional collaborations to increase housing affordability, and to modify current funding programs to better serve rural communities and facilitate additional regional efforts.



In response, the Rural Policy Advisory Commission was created by the legislature in 2015. The Commission is tasked with the following: study, review and report on the status of rural communities and residents in the Commonwealth; advise the general court and the executive branch of the impact of existing and proposed state laws, policies and regulations on rural communities; advance legislative and policy solutions that address rural needs; advocate to ensure that rural communities receive a fair share of state investment; promote collaboration among rural communities to improve efficiency in delivery of services; and develop and support new leadership in rural communities.<sup>2</sup> The Commission includes representatives from Franklin County and other Western Massachusetts counties as well as Cape Cod, Nantucket, and Martha's Vineyard.

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<sup>2</sup> <http://www.mass.gov/hed/economic/eohed/dhcd/rural-policy-advisory-commission.html>

## 2: Housing Needs Assessment

The housing needs assessment evaluates recent trends in community demographics and housing in Shelburne to determine current and projected housing needs in town.

### COMMUNITY DEMOGRAPHICS

This section examines the population characteristics that influence housing demand, including population growth, population age distribution, household size and make-up, and disabilities and other special needs. This section also examines the economic health of the community through income and poverty statistics and employment opportunities.

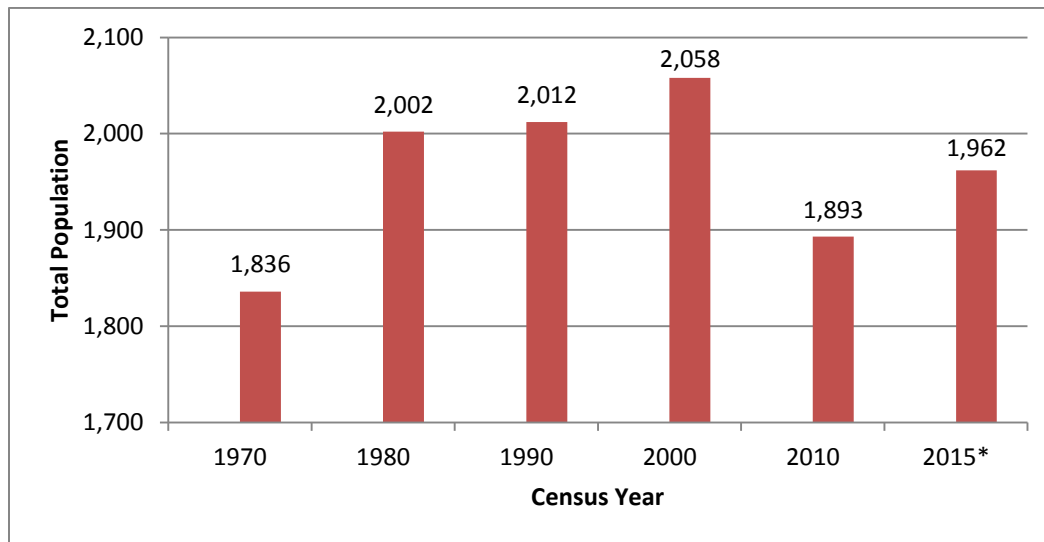
#### Population

In 2010 Shelburne's total population was 1,893 according to the U.S. Census (Table 1). Between 2000 and 2010, Shelburne experienced a -8% change in population with a loss of 165 residents. Shelburne's population decline was slightly greater than surrounding towns and the County, which generally experienced small declines or increases in population. In the last four decades, Shelburne's population has fluctuated, with the greatest increase occurring in the 1980s and 1990s. Overall Shelburne has grown less in population since 1970 than most surrounding towns and the County.

**Table 1: Total Population, 1970 - 2010**

Area	1970	1980	1990	2000	2010	2000-2010 Change		1970-2010 Change	
						#	%	#	%
<b>Shelburne</b>	<b>1,836</b>	<b>2,002</b>	<b>2,012</b>	<b>2,058</b>	<b>1,893</b>	<b>-165</b>	<b>-8.0%</b>	<b>57</b>	<b>3.1%</b>
Buckland	1,892	1,864	1,928	1,991	1,902	-89	-4.5%	10	0.5%
Charlemont	897	1,149	1,249	1,358	1,266	-92	-6.8%	369	41.1%
Colrain	1,420	1,552	1,757	1,813	1,671	-142	-7.8%	251	17.7%
Conway	998	1,213	1,529	1,809	1,897	88	4.9%	899	90.1%
Deerfield	3,873	4,517	5,018	4,750	5,125	375	7.9%	1252	32.3%
Greenfield	18,116	18,436	18,666	18,168	17,456	-712	-3.9%	-660	-3.6%
Franklin County	59,233	64,317	70,092	71,535	71,372	-163	-0.2%	12,139	20.5%
Massachusetts	5,689,377	5,737,037	6,016,425	6,349,097	6,547,629	198,532	3.1%	858,252	15.1%

Source: U.S. Census.

**Figure 1: Shelburne Population, 1970 - 2015**

*\*2015 population is an estimate.*

*Source: U.S. Census and 2011-2015 American Community Survey Five-Year Estimates.*

Total population in Shelburne is estimated to have grown between 2010 and 2015 by 4%, or 69 people, partly making up for the loss in population from the previous decade (Figure 1). This is contrary to surrounding towns and the county, which are estimated to have experienced population growth under 1% or a decline in population during this period.

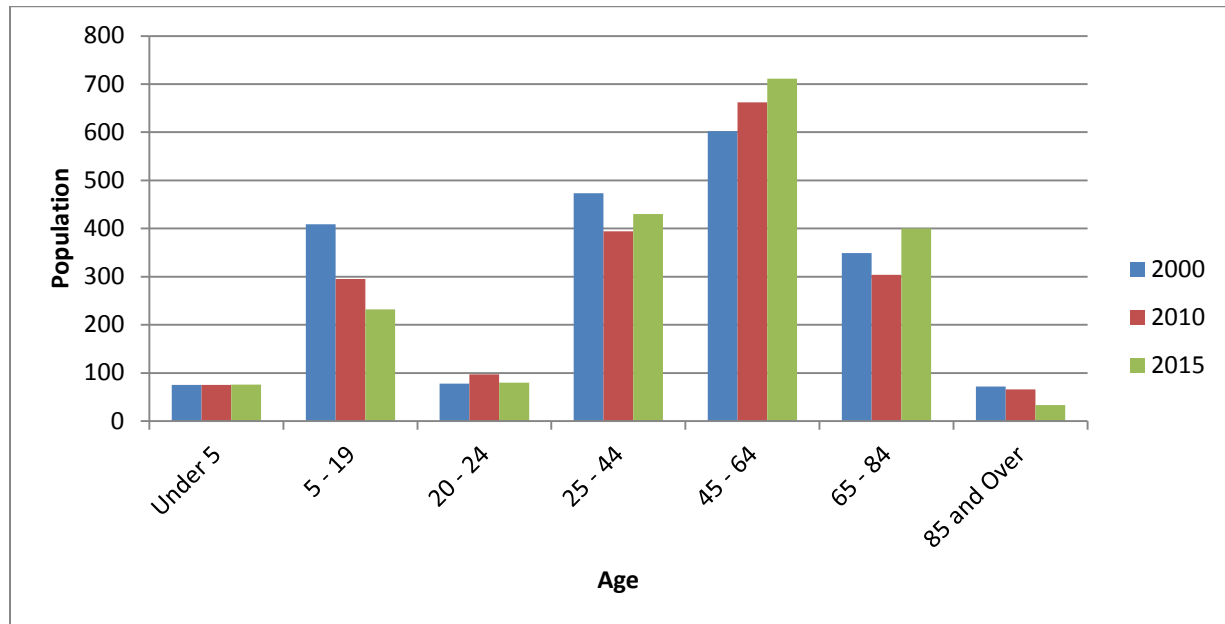
Many factors can influence population changes in a community. Employment opportunities in and near a community is one major factor influencing population. As will be shown later, the number of jobs in Shelburne has generally declined since 2000. In addition to employment, demographic changes impact population growth and decline. Household sizes have become smaller over the last several decades, and families are having fewer children. The availability and affordability of housing also impacts population. If housing within town is not affordable or suitable for residents as they age, seniors may need to find housing elsewhere. Likewise, if housing is not affordable for young people looking to buy their first house or rent an apartment, they will have to look to other communities.

### **Population Age**

According to the U.S. Census, between 2000 and 2010, Shelburne experienced decreases in the number of residents age 5 to 19 (28%, or 114 residents), age 25 to 44 (17%, or 79 residents), and age 65 to 84 (13%, or 45 residents), and increases in residents age 45 to 64 (10%, or 60 residents) (Figure 2). A decline in children and, correspondingly, residents in the child bearing ages of 25 to 44, is consistent with county trends. Shelburne differs from the county in that the

number of senior residents age 65 and over decreased in the last decade. However, estimates from 2015 show a sharp increase among 65 to 84 year olds in the first half of the 2010s. Also the estimates show an increase in younger residents between ages 25 to 44, reversing the trend from the 2000s. Overall, Shelburne has an older population than most towns in Franklin County, with an estimated median age of 52 in 2015, compared to 45 for the county.

**Figure 2: Shelburne Population by Age Group, 2000, 2010, and 2015\***



Source: U.S. Census; 2011-2015 American Community Survey five-year estimates.

\* 2015 population figure is an estimate.

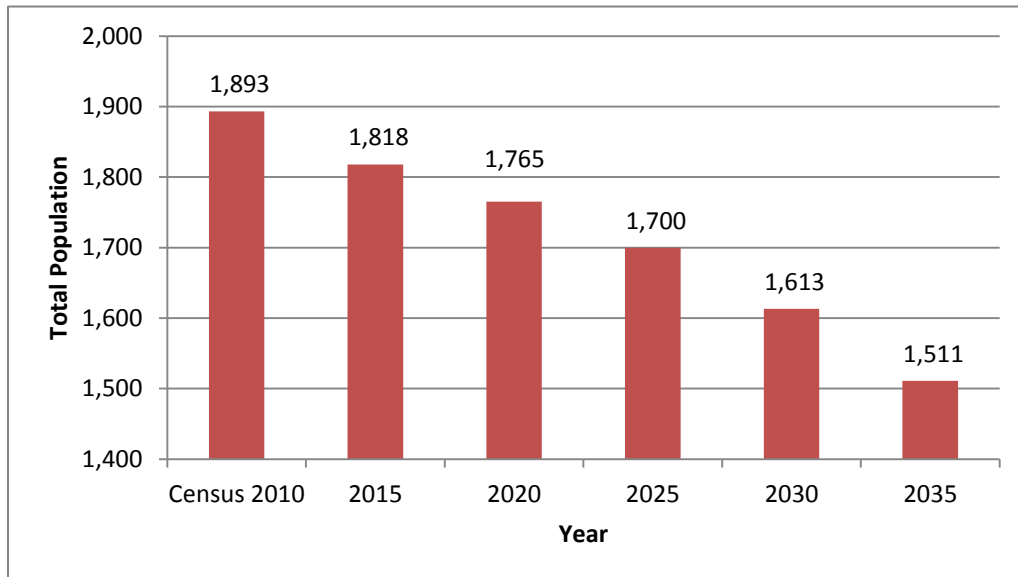
### Population Projections

Population projections for Shelburne through 2035 are shown in Figure 3. These projections were developed by the UMass Donahue Institute in 2015. The projections show that Shelburne's population could decrease steadily between 2010 and 2035 for a total loss of 382 residents, a decline of 20%. This is a higher rate of decrease than for Franklin County, which is projected to decline by 2% during the same time period. As presented earlier, population estimates from the U.S. Census American Community Survey show an increase of 69 residents in Shelburne between 2010 and 2015, demonstrating the difficulty of predicting future population trends.

Population projections are based on demographic models and historic trends, and do not incorporate many of the factors that can influence a town's future population growth, including employment opportunities and available infrastructure to support housing growth. One factor that is considered essential for Shelburne's long-term sustainability is the buildout of

broadband internet service in town. The availability of internet service is recognized as critical to attracting and retaining residents and businesses for all communities, and in particular rural areas like Shelburne. Section 3 provides more detail on infrastructure capacity in Shelburne, including internet service.

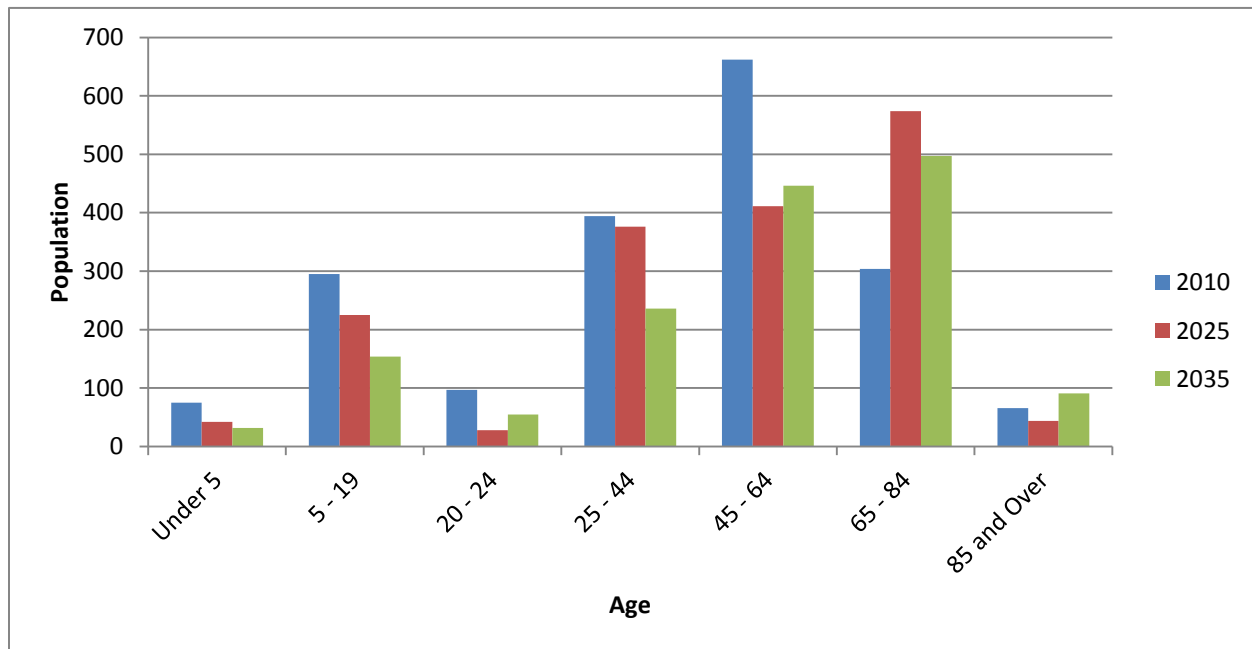
**Figure 3: Shelburne Population Projections, 2010 - 2035**



*Source: UMass Donahue Institute 2015 Population Projections. March 2015.*

The projected age make-up of the Shelburne population in 2025 and 2035, compared to 2010, is shown in Figure 4. The UMass Donahue population projections for Shelburne forecast that the age make-up of Shelburne's population will shift dramatically in the next 15 to 25 years. During this timeframe, it is expected that the population age 64 and under will decline by 39%, (a decline of 600 residents), while the population age 65 and over is projected to grow by 59% (an increase of 218 residents). Much of this senior population growth will be driven by the aging of the baby boom generation.

Franklin County's population is also expected to age over this timeframe, changing from a population with approximately 15% of residents age 65 and over in 2010, to a population in 2035 with roughly 35% of residents age 65 and over. Shelburne's population is projected to continue to be older than the County's by 2035. It is projected that 39% of Shelburne's population will be over the age of 65 by 2035, compared to 20% in 2010. As the number of older residents in Shelburne grows, it will be important to have housing that accommodates their needs.

**Figure 4: Shelburne Population Projections by Age Group, 2025 and 2035**

*Source: UMass Donahue Institute 2015 Population Projections. March 2015.*

## Households

A household is generally defined as an individual or group of people living in one housing unit, whether related or not. Household composition and growth greatly impacts housing demand, since each household occupies one housing unit. In 2010, Shelburne had 849 households (2010 U.S. Census). This is an increase of 15 households (2%) since 2000. The increase in the number of households despite a decrease in population over the same time period reflects societal shifts that influence average household size. Nationally, average household size has declined in recent decades, and this trend is mirrored in Shelburne. The average household size in Shelburne declined an estimated 10% between 1990 and 2010, decreasing from 2.43 to 2.18 persons per household. Shelburne's average household size is smaller than Franklin County's (2.29), and the State and national averages (2.48 and 2.58, respectively).

In 2010, 304 households (36%) in Shelburne were family households with no children at home, representing the largest household type in town (Table 2). This group includes empty nesters, married couples with no children, parents living with adult children, and other living situations where two or more adults are related. Single-person households are the next largest household type, representing 286 households (34%) in Shelburne. Almost half (44%) of residents living alone are 65 and older.

Major shifts in household composition since 2000 include a 21% decrease in families with children, and a 13% increase in one-person households. Other changes include an increase in households with individuals over the age of 65 (8%), family households with no children at home (6%), single-parent family households (in particular those headed by a female, 27%), and an increase in non-family households (24%).

**Table 2: Shelburne Household Types, 2000, 2010, and 2015**

Household Type	2000	2010	2015*	2000 to 2010		2010 to 2015	
				Change	% Change	Change	% Change
Total Households	834	849	896	15	2%	47	6%
Households with children	242	198	171	-44	-18%	-27	-14%
Households with individuals 65 years and over	243	263	304	20	8%	41	16%
Family Households, no children at home	288	304	339	16	6%	35	12%
Family Households with children	230	181	150	-49	-21%	-31	-17%
Male householder, no spouse present	37	41	25	4	11%	-16	-39%
Female householder, no spouse present	62	79	77	17	27%	-2	-3%
One-person Household	253	286	336	33	13%	50	17%
65 years and over	115	126	120	11	10%	-6	-5%
Non-family household with more than 1 person	63	78	71	15	24%	-7	-9%

*Note: 2015 figures are estimates.*

*Source: 2000 and 2010 U.S. Census, 2011-2015 American Community Survey Five-Year Estimates.*

Between 2010 and 2015, these trends are estimated to have generally continued, though this period experienced a greater increase in total households than the previous decade. Households without children and single person households continue to increase in number.

### Household Projections through 2035

The UMass Donahue Institute population projections estimate a decrease of 382 people in Shelburne between 2010 and 2035. Assuming an average household size of 2.18 people per household in 2010, this translates to a loss of 175 households. However, recent estimates show an increase in population and households between 2010 and 2015. Even if the projections turn

out to be correct, the existing housing stock in town may not meet the future housing needs of the population without modifications. Larger single family homes could be modified to include accessory, or “in-law,” apartments. Existing multi-family housing may need upgrades to be more accessible for seniors, or more attractive to renters. These and other strategies are discussed in more detail in the Housing Strategies Section.

### **Race and Ethnicity**

The majority of Shelburne’s population is white (95%), a higher percentage than the County’s population, which is 92% white.<sup>3</sup> Just over 2% of residents identify themselves as being two or more races, and just over 1% of residents identify themselves as Asian. Less than 1% of residents identify themselves as Black or African American (0.5%), Hispanic or Latino (0.5%), and American Indian and Alaska Native (0.2%).

### **Income and Poverty**

In 2015 Shelburne had an estimated median household income of \$54,474, which was lower than the County median (\$55,221) and several surrounding towns (Table 3). In the same year, the estimated median family income in Shelburne was \$76,450, which was higher than the County median (\$70,054) and roughly in the middle compared to surrounding towns. The difference between the two data sets is how families and households are defined. There are many households that are not considered families, including people living alone and non-related individuals living together. These types of households often have lower incomes than families do. This Housing Plan primarily uses household incomes for its analysis, instead of family incomes, because of the more inclusive nature of the household data.

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<sup>3</sup> 2010 U.S. Census.



**Table 3: Household and Family Median Incomes and Residents Living Below Poverty**

Area	Median Household Income	Median Family Income	Percent Below Poverty
<b>Shelburne</b>	<b>\$54,474</b>	<b>\$76,450</b>	<b>9%</b>
Buckland	\$56,875	\$73,906	7%
Charlemont	\$53,750	\$58,077	12%
Colrain	\$50,458	\$59,531	9%
Conway	\$76,667	\$100,179	4%
Deerfield	\$74,853	\$83,859	7%
Greenfield	\$49,612	\$65,366	14%
Franklin County	\$55,221	\$70,054	12%
Massachusetts	\$68,563	\$87,085	12%

*Source: 2011-2015 American Community Survey five-year estimates.*

Poverty status is established using federal income thresholds that vary according to family size and composition. Individuals are then determined to have income levels above or below these thresholds. For 2017, the poverty income guidelines set by the U.S. Department of Health and Human Services stands at \$12,060 for a one-person family, \$16,240 for a family of two people, \$20,420 for a family of three, and \$24,600 for a family of four. According to the 2011-2015 American Community Survey, Shelburne has a lower poverty rate (9%) than Franklin County as a whole (12%).

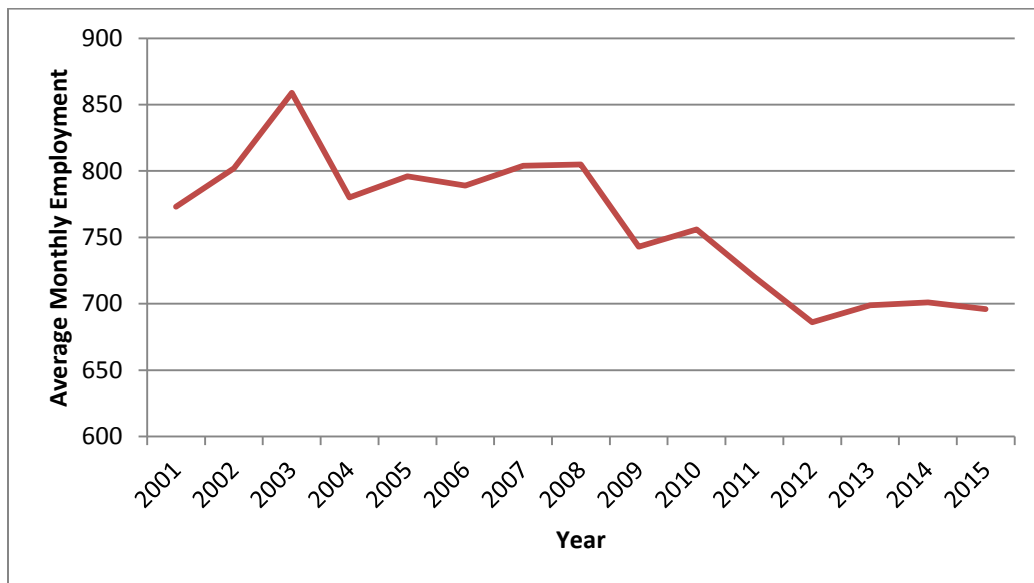
### **Residents with Disabilities**

The U.S. Census 2015 American Community Survey provides estimates on the prevalence of disabilities. As with most Census data, information on disabilities is self-reported by Census survey respondents. Data on disabilities excludes people living in institutionalized settings, such as group homes or nursing homes. Overall, an estimated 14% of Shelburne's population has a disability of some type. Among the senior population age 65 and over, 34% are estimated to have a disability. Roughly 8% of the total population has an ambulatory disability, and an estimated 5% of the population has a self-care disability. About 8% of the population has a disability that keeps them from being able to live independently. As the population ages, it is expected that more housing in Shelburne will need to be accessible for individuals with disabilities. In addition, assisted living options and housing options that allow for relatives to live with aging family members will be needed.

## Employment and Wages

The availability of jobs can greatly impact housing needs and demand in a community. When new or existing employers expand within town or in neighboring communities, the demand for new housing can increase due to an influx of new workers. When jobs leave a community, workers may leave with them, resulting in vacant housing units and a low demand for new housing. Historically Shelburne's local economy was centered on agriculture and manufacturing. Between 1998 and 2001, however, manufacturing lost 62% of all of its jobs in town. More recently in 2015, the Lamson and Goodnow cutlery company, a major employer in Shelburne Falls (located on the Buckland side of the Deerfield River) for over 150 years, sold its buildings in Buckland and moved its manufacturing business to Westfield. The company was largely responsible for the original establishment of the village of Shelburne Falls. Figure 5 displays the annual average number of jobs provided by employers located in Shelburne. Between 2003, when the number of jobs peaked at 859, and 2012, when the number of jobs was the lowest in the last 15 years at 686, the Town experienced a loss of 173 jobs, a 20% decline. Since 2012 the number of jobs has fluctuated but remained relatively stable.

**Figure 5: Average Annual Number of Jobs in Shelburne, 2001 - 2015**



*Note: Data does not include sole proprietor businesses or self-employment in Shelburne.*

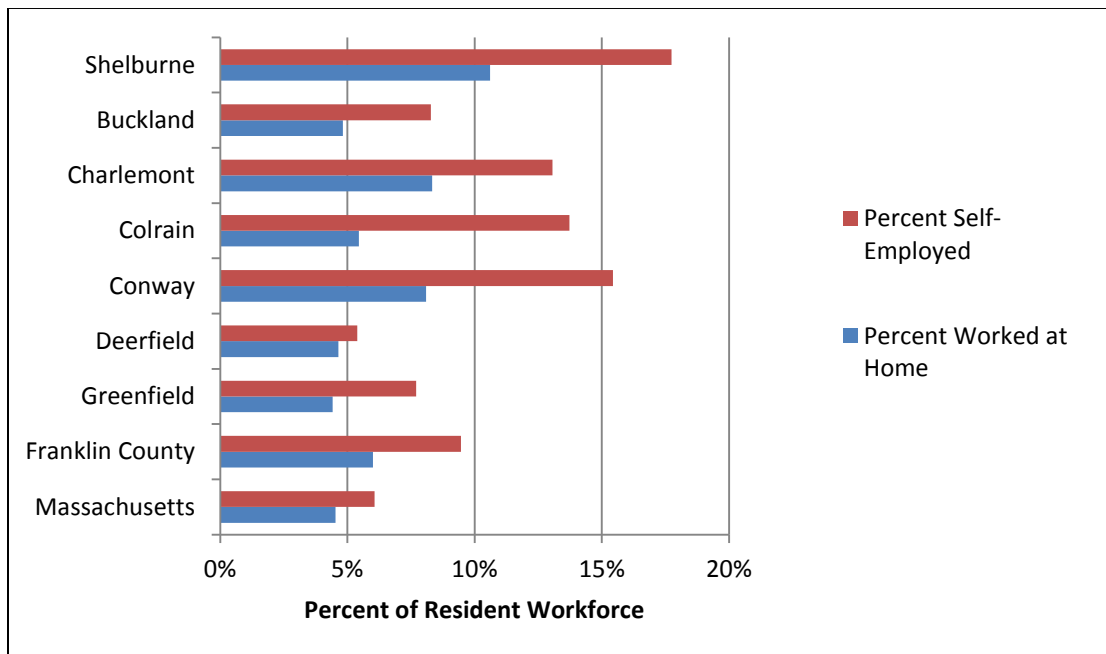
*Source: MA Executive Office of Labor and Workforce Development ES-202 Employment and Wages data.*

Although Shelburne has seen a loss in employment within its borders, the town retains a high quality of life that is attractive to people who can work from home or travel to jobs in nearby communities. The average travel time to work for Shelburne residents in 2015 was 24 minutes, suggesting that many residents drive to employment centers such as Greenfield, Deerfield,

Amherst, and Northampton for work. An estimated 18% (183) of Shelburne residents in the workforce are self-employed, the second highest percentage of self-employed residents in the county, and 11% (107) of Shelburne residents in the workforce worked from home in 2015, one of the highest percentages in the county of at-home workers (Figure 6).

Figure 5 underestimates employment in Shelburne, because self-employed individuals and sole proprietors are not included in the data. U.S. Census data shows that during the last decade (2000 – 2010), while more traditional employment opportunities declined in Shelburne, the Town experienced an increase of 103 self-employed individuals, partially making up for the loss in jobs among employers with data shown in Figure 5.

**Figure 6: Estimated Percent of Residents in Workforce who Worked at Home or were Self-Employed in 2015**



*Source: 2011-2015 American Community Survey five-year estimates.*

The region's rural landscape and quality of life, as well as its relative affordable cost of living compared to major metropolitan areas, has allowed many artisans to pursue their careers professionally or to start businesses. Photographers, potters, glassblowers, writers, fiber artisans, visual artists, performance artists, woodworkers, and others are active in the region. Shelburne is part of this growing community of artists. In 2012, the Village of Shelburne Falls was designated as a Cultural District. According to the Massachusetts Cultural Council, a Cultural District is a compact, walkable area of a community with a concentration of cultural facilities, activities, and assets. A Cultural District designation is designed to help communities attract artists and cultural enterprises, encourage business and job growth, expand tourism,

preserve and reuse historic buildings, enhance property values, and foster local cultural development.<sup>4</sup> Maintaining an adequate supply of affordable housing within the village of Shelburne Falls is a necessary component to supporting the creative economy in town.

An estimated 31% of Shelburne workers are employed in education services or the health care and social assistance industries (Table 4). In Franklin County these sectors have an average annual wage of \$42,601 and \$35,718, respectively. Approximately 12% of Shelburne workers are employed in manufacturing, which has an average annual wage of \$50,839, and roughly 11% of Shelburne workers work in retail trade, with an average annual wage of \$28,731. The types of wages residents earn greatly impacts what they can afford for housing. The *Housing Affordability* section goes into a more detailed comparison of wages and housing costs in town.

**Table 4: Average Annual Wages for Industry Sectors in which Shelburne Residents are Employed**

Industry	Shelburne Workers Employed*	Percent of Shelburne Workers	Franklin County Average Wage
Educational services / health care and social assistance	318	31%	\$42,601 \$35,718
Manufacturing	121	12%	\$50,839
Retail trade	111	11%	\$28,731
Professional, scientific / management / administrative and waste management services	104	10%	\$52,716 \$113,411 \$31,025
Agriculture, forestry, fishing and hunting, and mining	67	6%	\$30,504
Arts, entertainment, and recreation / accommodation and food services	62	6%	\$18,250 \$15,904
Other services, except public administration	56	5%	\$23,934
Construction	41	4%	\$54,489
Finance and insurance / real estate and rental leasing	41	4%	\$58,087 \$35,874
Information	31	3%	\$51,778
Wholesale trade	28	3%	\$50,214
Public administration	27	3%	\$40,776
Transportation and warehousing / utilities	25	2%	\$39,576 \$78,996
Total	1032	100%	\$40,098**

\* Total civilian employed population 16 years and over; \*\*Total average annual wage is for all industries in Franklin County.

Source: 2011-2015 American Community Survey five-year estimates; MA Executive Office of Labor and Workforce Development 2015 ES-202 Employment and Wages data.

<sup>4</sup> This paragraph excerpted and modified from the 2014 Shelburne Open Space and Recreation Plan, pages 3-19 – 3-20.

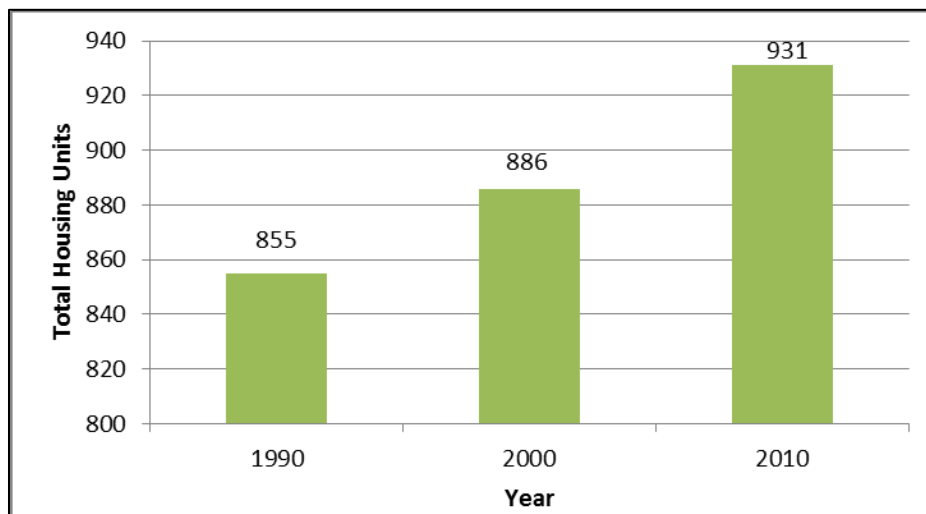
## HOUSING CHARACTERISTICS

As of the 2010 U.S. Census, there were a total of 931 housing units in Shelburne. This section will provide information on the characteristics of Shelburne's housing units, and changes and trends over the past several decades in the town's housing stock.

### Total Housing Units

Between 1990 and 2010, the number of housing units in Shelburne has increased by 76 units, a change of 9% (Figure 7, Table 5). Overall, Shelburne experienced slightly below-average rates of new housing unit production as surrounding towns and the county and state during the 1990s and 2000s. Since 2010, it appears Shelburne is experiencing limited housing unit growth while most towns and the county are stable or have lost housing units. Building permit data shows that only 10 new units were permitted in Shelburne between 2010 and 2015. Building permit information will be discussed later in this section, and provides more detail about the types and location of new housing units in town.

**Figure 7: Total Housing Units in Shelburne, 1990 – 2010**



*Source: 1990, 2000, and 2010 U.S. Census*

**Table 5: Total Housing Units, 1990 - 2010**

Area	Total Housing Units			Percent Change
	1990	2000	2010	1990 - 2010
<b>Shelburne</b>	<b>855</b>	<b>886</b>	<b>931</b>	<b>9%</b>
Buckland	786	839	888	13%
Charlemont	601	628	681	13%
Colrain	730	776	797	9%
Conway	615	749	830	35%
Deerfield	2,083	2,060	2,181	5%
Greenfield	8,067	8,301	8,377	4%
Franklin County	30,394	31,939	33,758	11%
Massachusetts	2,472,711	2,621,989	2,808,254	14%

Source: 1990, 2000, and 2010 U.S. Census.

### Owner and Renter Occupied Housing Units

Out of the 931 total housing units in Shelburne, 849 housing units, or 91%, are occupied.<sup>5</sup> Of the occupied units, approximately 63% are owner-occupied, and 37% are renter-occupied (Table 6). Shelburne has a higher percentage of renter-occupied housing than the County and surrounding towns, with the exception of Greenfield.

**Table 6: Occupied Housing Units and Tenancy, 2010**

Area	Occupied Housing Units	Owner-Occupied Units	% Owner-Occupied	Renter-Occupied Units	% Renter-Occupied
<b>Shelburne</b>	<b>849</b>	<b>538</b>	<b>63%</b>	<b>311</b>	<b>37%</b>
Buckland	823	632	77%	191	23%
Charlemont	561	410	73%	151	27%
Colrain	683	570	83%	113	17%
Conway	770	684	89%	86	11%
Deerfield	2,053	1,536	75%	517	25%
Greenfield	7,852	4,371	56%	3,481	44%
Franklin County	30,462	20,987	69%	9,475	31%
Massachusetts	2,547,075	1,587,158	62%	959,917	38%

Source: 2010 U.S. Census.

Over the last two decades, Shelburne has experienced a greater increase in owner-occupied housing units than renter-occupied units (Table 7). Approximately 50 new owner-occupied

<sup>5</sup> A housing unit is classified as occupied if it is the usual place of residence of the person or group of people living in it at the time of the census.

housing units were created between 1990 and 2010, while 5 new rental units were created during the same period. In addition, the number of vacant housing units increased by 21, a 34% increase. Between 2010 and 2015, it is estimated that the trend has reversed, with a greater increase in renter-occupied housing units than owner-occupied units. Estimates show an increase of 37 renter-occupied units, 10 owner-occupied units, and seven vacant units, during the five-year period.<sup>6</sup>

**Table 7: Shelburne Housing Tenancy Change, 1990 - 2010**

Tenancy	1990	2000	2010	1990-2010 Change in Units	1990-2010 % Change
Owner-Occupied	488	524	538	50	10%
Renter-Occupied	306	310	311	5	2%
Vacant	61	52	82	21	34%

*Source: 1990, 2000, and 2010 U.S. Census.*

### Housing Vacancy

As can be seen in Table 7 above, the number of vacant housing units in town has fluctuated since 1990, with an overall increase in vacancy within town.<sup>7</sup> This may be partly due to an aging housing stock, where some older homes with deferred maintenance become uninhabitable over time. It may also be due to an increase in second homes and seasonal rental homes, which are counted as vacant according to the U.S. Census. In 2010, 46% of vacant units in Shelburne, or 38 units, were classified as housing units for seasonal, recreational, or occasional use. Shelburne's percentage of seasonal housing units is average for the County. The trend may be increasing, however, due to sites like AirBnB and HomeAway that make it easy to rent out a house or room in a home for a short-to-mid-term stay. The number of these short-term rentals in Shelburne may vary from week to week or seasonally. During the course of this planning process, approximately 10 to 15 short term rentals were advertised in Shelburne at varying times of the year. Short-term rentals may reduce the availability of longer-term (monthly or yearly) rental units available in a community.

Vacancy rates help show what the demand for housing is in a town and region. A healthy housing market is generally considered to have vacancy rates between 2 to 3 percent for owner-occupied homes and 4 to 5 percent for rental properties. Table 8 shows 2015 estimated vacancy rates for Shelburne, surrounding towns, and Franklin County.

<sup>6</sup> 2011-2015 American Community Survey Five-Year Estimates.

<sup>7</sup> A housing unit is vacant if no one is living in it at the time of the census, unless its occupants are only temporarily absent. Units temporarily occupied at the time of the census by people who have a usual residence elsewhere are also classified as vacant.

**Table 8: 2015 Estimated Homeowner and Rental Vacancy Rates**

Area	Homeowner Vacancy Rate	Rental Vacancy Rate
<b>Shelburne</b>	<b>1.1</b>	<b>3.9</b>
Buckland	3.5	0.0
Charlemont	0.0	17.9
Colrain	5.7	4.9
Conway	1.3	10.3
Deerfield	0.0	7.6
Greenfield	1.4	4.7
Franklin County	2.3	4.8
Massachusetts	1.2	4.2

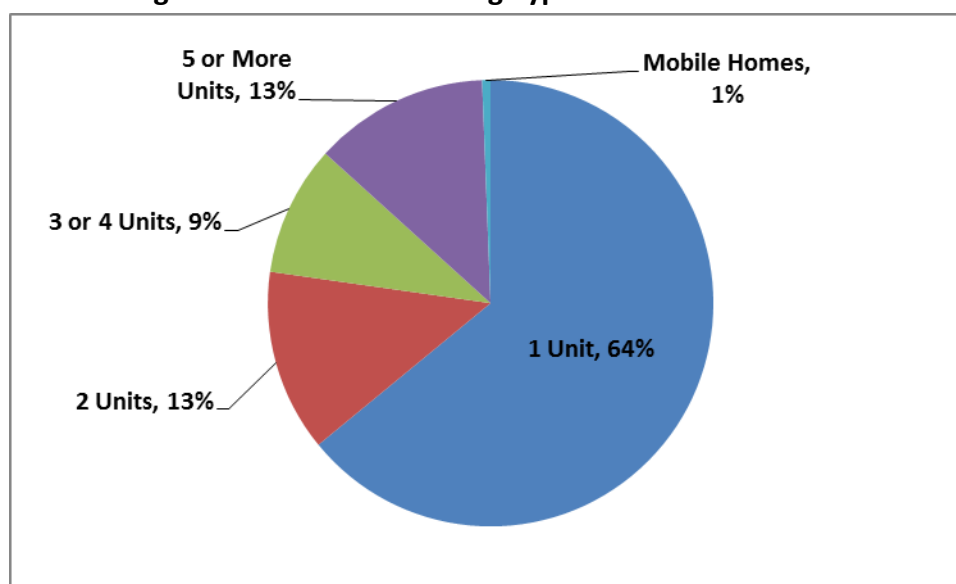
*Source: 2011-2015 American Community Survey five-year estimates.*

Homeowner vacancy rates are low for most of the communities presented, including Shelburne's rate of 1.1. Rental vacancy rates vary from town to town, with several communities experiencing high rates of vacancy. Shelburne's estimated rental vacancy rate of 3.9 is close to what is considered healthy. Anecdotal evidence from Town staff and the Shelburne Falls Visitor Center is that there is a need for more rental units in the village of Shelburne Falls. In addition, the rental vacancy rate in neighboring Buckland is very low, at 0.0. Overall, the low levels of homeownership vacancy in the region suggest that residents may have difficulty finding suitable housing and that the price of housing may be high due to the lack of supply. In Shelburne, the rental housing market also appears to be tight, which may drive rental prices up in town. As noted previously, an increase in property owners renting out rooms and apartments for short-term vacation rentals instead of for monthly tenants could contribute to the tight rental market in Shelburne, as some of these spaces otherwise might have been rented to monthly or yearly tenants.

### **Housing Type**

The majority of housing in Shelburne is single-family homes (Figure 8). An estimated 64% of housing units are single-family, 13% are two-family homes, 13% are within a structure with 5 or more units, 9% are in a 3 or 4 unit structures, and 1% are mobile homes. Shelburne has a more diverse housing supply compared to the County and most surrounding towns, with the exception of Greenfield (Table 9).



**Figure 8: Shelburne Housing Types – Units in Structure**

Source: 2011-2015 American Community Survey five-year estimates.

**Table 9: Units in Structure, Shelburne and Surrounding Towns**

Area	1 Unit	2 Units	3 or 4 Units	5 or More Units	Mobile Homes
<b>Shelburne</b>	<b>64%</b>	<b>13%</b>	<b>9%</b>	<b>13%</b>	<b>1%</b>
Buckland	78%	9%	7%	5%	1%
Charlemont	77%	5%	5%	6%	7%
Colrain	75%	10%	8%	0%	6%
Conway	90%	6%	1%	1%	2%
Deerfield	75%	14%	8%	3%	0%
Greenfield	55%	13%	14%	18%	0%
Franklin County	69%	10%	7%	11%	3%
Massachusetts	57%	10%	11%	21%	1%

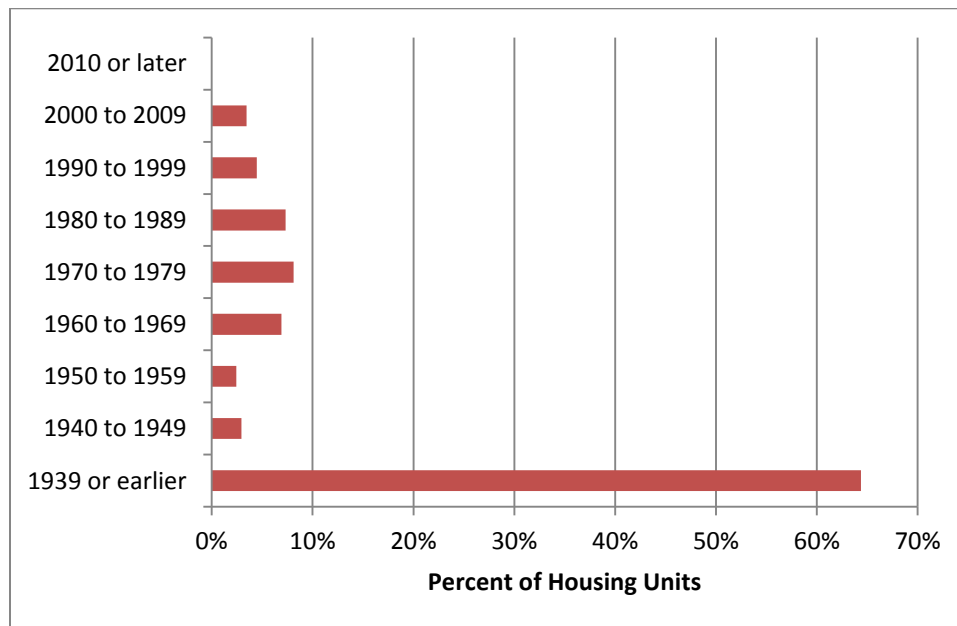
Source: 2011-2015 American Community Survey five-year estimates.

Since 2000, the majority of building permits for new housing units in Shelburne have been for single-family homes. A total of 11 multi-family housing units have been permitted between 2000 and 2015 (these include new construction of a two-family home, conversion of single-family homes to two-family homes, conversion of a two-family home to a three-family home, and construction of accessory dwelling units), compared to 37 single-family permits. There are various factors that influence the type of housing that is constructed in a community, including what the market will support, as well as local land use regulations. A review of Shelburne's Zoning Bylaw and how it impacts housing is included in the *Development Conditions and Constraints* section.

## Housing Age

Roughly 64% of Shelburne's housing stock was built prior to 1940 (Figure 9). An older housing stock is not uncommon in the region, however, Shelburne has the highest percentage of housing built prior to 1940 among all Franklin County towns. In Shelburne, the decades with the most amount of new construction since 1939 were the 1960s, 1970s, and 1980s, when a little less than a quarter of the town's housing units were constructed.<sup>8</sup>

**Figure 9: Age of Housing in Shelburne**



*Source: 2011-2015 American Community Survey five-year estimates.*

Older housing stock can be both an asset and a challenge for a community. Older homes contribute to the historic character of villages and neighborhoods. They often were built solidly with high quality materials. Many older homes were sited to take advantage of the sun to maximize daytime interior lighting, requiring less electricity use during the day and warming the home in the winter. Some older homes are large, which allows for opportunities to develop accessory apartments or conversion to multiple units, which has occurred recently in Shelburne according to building permit records. Developing additional housing units within existing structures can help maintain the historic character of the town while providing new and diverse housing opportunities, and an additional income source for homeowners in the form of rental income. Reusing existing housing also conserves the resources that would be used to build a new house, including materials and the land.

<sup>8</sup> Note that building permit data presented on page 19 shows that 11 housing units were permitted in Shelburne between 2010 and 2016 and are not accounted for in the American Community Survey estimates.

However, many older homes are not well insulated, and may have a host of other health and code related issues, such as lead paint, asbestos, old electrical wiring, and more. If an older home has not been well maintained over the years, the task of bringing it up to code can be daunting and expensive. Additionally, these houses may be less accessible for disabled or elderly residents. Shelburne has participated in a housing rehabilitation program administered through the Franklin County Regional Housing and Redevelopment Authority and funded by Community Development Block Grants. The program provides a no-interest deferred payment loan to income-eligible homeowners to address building code issues, improve energy efficiency, and for accessibility modifications. There are currently two homeowners on the waitlist in Shelburne pending further funding.<sup>9</sup>

As noted above, one potential issue with older homes is exposure to lead paint. Before 1950, and even until the late 1970s in some places, the use of lead paint was widespread. For example, it is estimated that between 1960 and 1977, lead-based paints were still used in 24% of homes nationwide. It is estimated that 69% of homes built between 1940 and 1959, and 87% of homes built prior to 1940, contain lead-based paint.<sup>10</sup> Exposure to lead paint can contribute to developmental disabilities and other health problems in young children.

The Massachusetts lead regulation (105 CMR 460.050) requires that all children be tested for blood lead levels between the ages of 9 and 12 months, and again at ages 2 and 3. Since 2001, the Massachusetts Department of Public Health (DPH) statistics reported 26 incidences of elevated blood lead levels in children living in Shelburne or Shelburne Falls.<sup>11</sup> Twenty-four of these incidences were reported since 2013, when the DPH began reporting incidences of blood lead levels in children at lower levels than what was previously considered “elevated,” due to a revision of CDC guidelines in 2012 that lowered the threshold for blood lead level concern.

Parents are often unaware of lead hazards in their own homes. As lead paint deteriorates, peels, chips, or is removed through home renovations, house dust and surrounding soil may become contaminated. Children are at a greater risk than adults because their bodies are developing. During normal and frequent playing or hand-to-mouth activity, children may swallow or inhale dust from their hands, toys, food or other objects. Just a small amount of lead can be extremely harmful, and the health effects are generally lifelong and irreversible. Roughly

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<sup>9</sup> Glen Ohlund, Community Development Director, Franklin County Regional Housing and Redevelopment Authority. Email communication, July 5, 2017.

<sup>10</sup> American Healthy Homes Survey: Lead and Arsenic Findings. April 2011

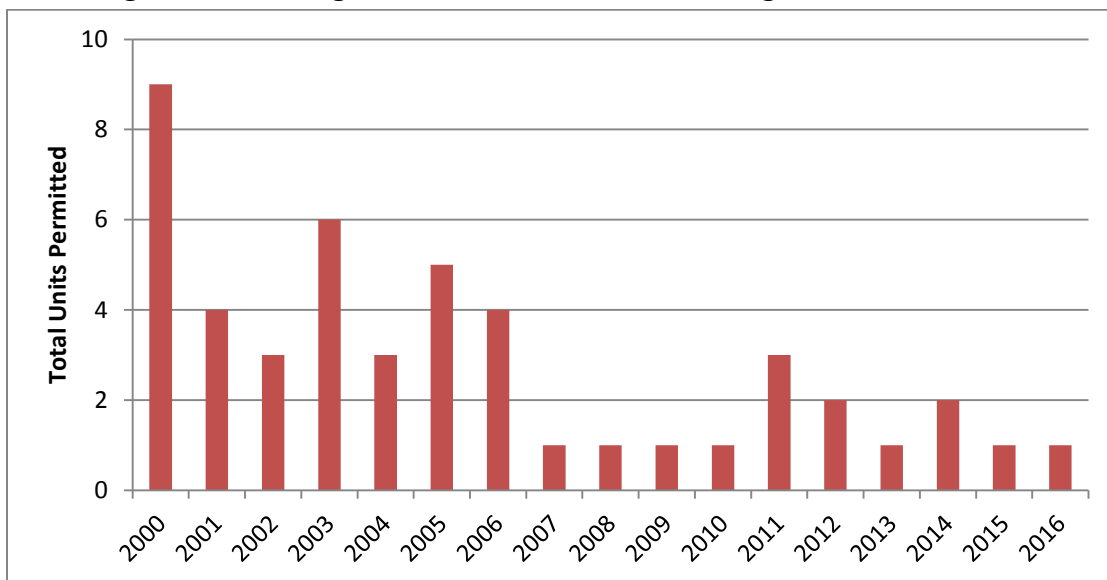
<sup>11</sup> Children who live within the Shelburne Falls zip code are reported under the Town of Shelburne, even if they live in Buckland. It is therefore not possible to determine whether the incidences of elevated blood lead levels occurred in Shelburne or Buckland.

85% of Shelburne’s housing was built prior to the 1978 federal ban on the use of lead paint. This is a particularly important issue for affordable rental housing. Families with Housing Choice Vouchers cannot rent an apartment that contains lead paint, and have reported difficulty in locating units that are lead paint compliant. Children in families with low incomes that do not have vouchers are at even higher risk for lead poisoning, because apartments in older buildings with lead paint are often the only housing their parents can afford.

### New Housing Development

A total of 48 new housing units were issued building permits in Shelburne between 2000 and 2016 (Figure 10). The number of units permitted per year has fluctuated from a low of one to a high of nine. Overall, building permit activity has declined over time, with a drop-off beginning in 2007 that reflects the economic recession and slowdown in the housing market nationwide during that time period.

**Figure 10: Building Permits Issued for New Housing Units in Shelburne**



*Source: Franklin County Cooperative Inspection Program.*

Most of the new units created were located along existing roads in rural areas of town. Seven new units were permitted within the village of Shelburne Falls. While many of the permits are for new single family homes (37), 11 building permits were issued for other types of housing. One new duplex was constructed, five single family homes were converted to two-family homes, one two-family home was converted to a three-family home, and two accessory dwelling units (ADU) were added to single family homes. In addition, two units were created through a change of use from an office and an assembly hall. Almost all of the permits issued in

the village of Shelburne Falls were for conversions of existing homes and structures, demonstrating housing infill through the creative modification of the existing building stock. Only one new single family home was built in the village since 2000.

## HOUSING MARKET AND AFFORDABILITY

### Home Sales

Table 10 summarizes home sales in Shelburne between 2004 and 2016. The number of sales and the median sales price fluctuated from year to year during this time period. In general, the number of single family home sales per year has decreased. Median single family home sale prices also fluctuated during this time period, but generally have increased slowly over time (median sales prices are not adjusted for inflation). The lowest median sale price was \$193,500 in 2007, and the highest was \$300,000 in 2013 (Figure 11). Shelburne has higher median sales prices than the County. In 2015 and 2016, the median sales price of single family homes in Franklin County was \$185,000 and \$199,500,<sup>12</sup> respectively, while the median single family sales price in Shelburne for these two years was \$212,250 and \$267,500, respectively. From 2004 through 2016, there were 14 condo sales at the Dragon Hill Condominium development, and 23 sales of 2- or 3- family homes.

More recent sales data for FY2017 (July 1, 2016 through June 30, 2017) show an increase in the median single family sales price in town. During this time period, fourteen homes were sold in Shelburne, with a median sale price of \$296,000. According to a local real estate agent, there has been a high demand for housing in Shelburne Falls in the last year, but not a lot of inventory, which can drive prices up.<sup>13</sup>

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<sup>12</sup> Realtor® Association of Pioneer Valley, Inc. <http://www.rapv.com/media-news/sales-reports-and-statistics>

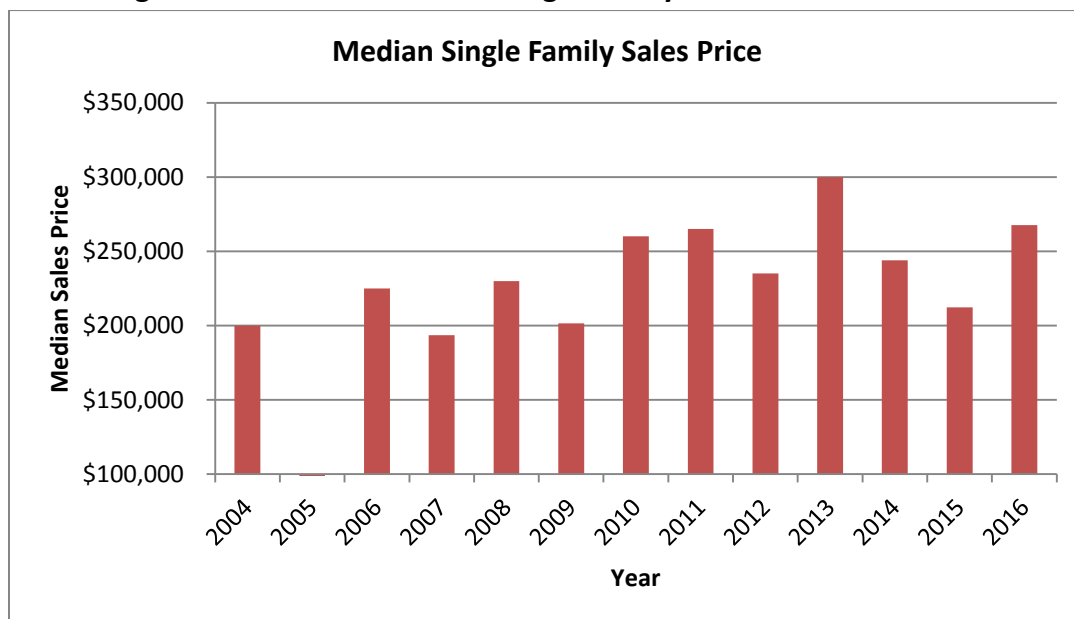
<sup>13</sup> FRCOG staff communication with Coldwell Banker Upton-Massamont real estate agent, July 10, 2017.

**Table 10: Number of Sales and Median Sales Price in Shelburne**

Year	Single Family Sales		Condominium Sales		Two & Three Family Sales	
	# of Sales	Median Sales Price	# of Sales	Median Sales Price	# of Sales	Median Sales Price
2004	10	\$200,000	0	\$0	5	\$236,500
2005	0	\$0	3	\$200,000	4	\$257,500
2006	10	\$225,000	0	\$0	2	\$362,750
2007	10	\$193,500	2	\$260,000	1	\$345,000
2008	9	\$230,000	1	\$250,000	1	\$215,000
2009	16	\$201,500	1	\$225,000	0	\$0
2010	5	\$260,000	0	\$0	3	\$350,000
2011	3	\$265,000	2	\$227,500	0	\$0
2012	5	\$235,000	0	\$0	0	\$0
2013	6	\$300,000	1	\$229,540	3	\$333,500
2014	7	\$243,900	3	\$240,000	0	\$0
2015	8	\$212,250	1	\$212,500	1	\$228,800
2016	18	\$267,500	0	\$0	3	\$321,000
<b>Total Sales</b>	<b>95</b>		<b>14</b>		<b>23</b>	

Source: Massachusetts Department of Revenue Division of Local Services LA-3 Real Estate Sales.

<https://dls.gateway.dor.state.ma.us/gateway/DLSPublic/LA3Parcels>

**Figure 11: Shelburne Median Single Family Sales Price 2004 - 2016**

Source: Massachusetts Department of Revenue Division of Local Services LA-3 Real Estate Sales.

<https://dls.gateway.dor.state.ma.us/gateway/DLSPublic/LA3Parcels>

## **Rents**

Average rents in Shelburne and the village of Shelburne Falls typically fall within the range of \$750 - \$1,000 a month, depending on the number of bedrooms and the condition of the housing unit.<sup>14</sup> The majority of renters in Shelburne who responded to the 2017 Housing Survey pay between \$1,000 to \$1,499 (48%) and \$500 to \$999 (44%) a month for rent, including the cost of utilities. Very low rental vacancy rates and anecdotal evidence suggests there is a lack of rental units in town.

## **Housing Costs**

The U.S. Census collects information on monthly housing costs for owner-occupied housing units and for renter-occupied housing units. Owner-occupied units are broken down into those with mortgages and those without mortgages. Housing costs for homes with a mortgage include the mortgage payments, real estate taxes, mortgage insurance, utilities, and any condo or homeowner association fees. In 2015, Shelburne's estimated median monthly housing cost for homes with a mortgage was \$1,463. This is lower than the county median of \$1,513, and lower than estimated monthly costs in most neighboring communities (Table 11). The median monthly housing cost for owner-occupied units without a mortgage was \$638, which is higher than the county median and most surrounding communities.

Gross monthly rent for renter-occupied housing units includes both the rent and estimated monthly cost of utilities. Shelburne's estimated monthly housing costs for renters in 2015 was \$815, which was lower than the county median of \$851, and lowest among all surrounding communities. It is important to note that these figures do not take into account the size of the apartment or number of bedrooms. Some towns may have smaller rental units, and therefore have lower monthly costs, and vice versa.

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<sup>14</sup> Ibid.

**Table 11: Estimated Monthly Housing Costs in Shelburne and Surrounding Towns**

Area	Estimated Median Monthly Housing Costs		
	Owner-Occupied with Mortgage	Owner-Occupied, no Mortgage	Renter-Occupied Gross Rent
<b>Shelburne</b>	<b>\$1,463</b>	<b>\$638</b>	<b>\$815</b>
Buckland	\$1,471	\$575	\$837
Charlemont	\$1,603	\$556	\$832
Colrain	\$1,218	\$495	\$1,012
Conway	\$1,988	\$686	\$1,106
Deerfield	\$1,593	\$608	\$1,019
Greenfield	\$1,447	\$615	\$831
Franklin County	\$1,513	\$583	\$851
Massachusetts	\$2,063	\$717	\$1,102

Source: 2011-2015 American Community Survey five-year estimates.

A major housing expenditure for many homeowners is their property tax. Over the last ten years, the single family property tax bills in Shelburne increased an average of 2.6% each year (Table 12). Overall, between Fiscal Year (FY) 2008 and FY 2017, the average property tax bill for a single-family home in Shelburne increased by 26%. This is much higher than the increase in the cost of living in the northeast during the same time period of roughly 16%.<sup>15</sup> Tax increases can place a great burden on residents with limited and fixed incomes, and can leave them with little money for necessary home repairs and maintenance. As the State continues to cut its budget for municipal services, Town officials are keenly aware of being in a dilemma with respect to the welfare of its residents, forced to choose between raising taxes to pay for capital improvements and municipal services, or cutting services or delaying needed capital improvements in an effort to maintain housing affordability.

<sup>15</sup> U.S. Department of Labor, Bureau of Labor Statistics Consumer Price Index, Northeast Region.  
[https://www.bls.gov/regions/mid-atlantic/news-release/consumerpriceindex\\_northeast.htm](https://www.bls.gov/regions/mid-atlantic/news-release/consumerpriceindex_northeast.htm).



**Table 12: Shelburne Residential Taxes, 2008 - 2017**

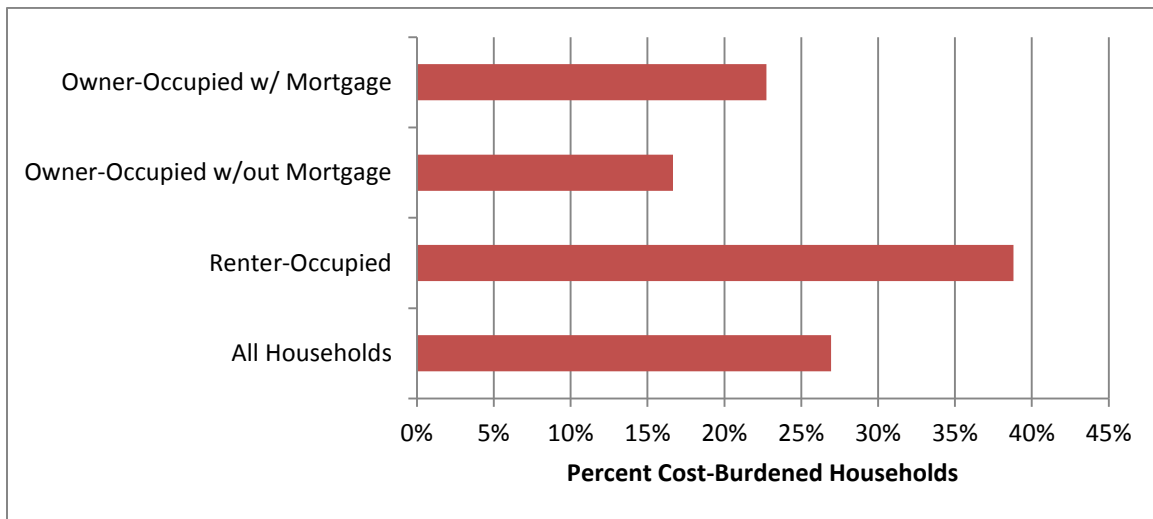
<b>FY</b>	<b>Average Single Family Value</b>	<b>Average Single Family Tax Bill</b>	<b>Residential Tax Rate</b>
<b>2008</b>	\$236,446	\$2,863	12.11
<b>2009</b>	\$239,470	\$2,969	12.40
<b>2010</b>	\$241,154	\$3,058	12.68
<b>2011</b>	\$240,762	\$3,048	12.66
<b>2012</b>	\$242,917	\$3,104	12.78
<b>2013</b>	\$244,426	\$3,175	12.99
<b>2014</b>	\$240,067	\$3,270	13.62
<b>2015</b>	\$239,758	\$3,330	13.89
<b>2016</b>	\$241,633	\$3,494	14.46
<b>2017</b>	\$243,507	\$3,616	14.85
<b>Average Annual % Change 2008 - 2017</b>	0.3%	2.6%	2.3%
<b>% Change, 2008 - 2017</b>	3%	26%	23%

*Source: Massachusetts Department of Revenue, Division of Local Services Municipal Databank Reports.*

### **Housing Affordability**

This section explores the degree to which housing in Shelburne is affordable to households of different incomes. Housing is generally defined to be affordable when households spend no more than 30 percent of their gross income on housing costs. For renters, housing costs include rent and utilities, such as hot water, electricity, and heat. For homeowners, housing costs include mortgage principal and interest, mortgage insurance, property taxes, and property insurance. Homeowner or condo association fees are also considered as housing costs when applicable. Households that spend over 30 percent of their income on housing are considered to be “cost-burdened.”

In Shelburne an estimated 27% of households are cost-burdened by housing costs (Figure 12). Renters experience a greater rate of cost-burden than homeowners, while homeowners with a mortgage are more cost-burdened than homeowners without a mortgage.

**Figure 12: Cost-Burdened Households in Shelburne**

*Source: 2011-2015 American Community Survey five-year estimates.*

Table 13 breaks out owner-occupied and renter-occupied households by the age of the householder. For homeowner households, cost-burden is greater among households with a householder age 35 to 64 and 65 and over. There are very few homeowners under the age of 35 in Shelburne, which may suggest that prices are too high for young people who are looking to purchase their first home. Among renters, the greatest cost-burden is among households in the 35 to 64 age range, followed by those age 65 and over.

**Table 13: Cost-Burdened Households in Shelburne by Age of Householder**

Age of Householder	Total Households with Cost Data	Cost-Burdened Households	
		Number	Percent
Owner-Occupied			
Under 35	19	0	0%
35 to 64	326	65	20%
65 and Over	203	45	22%
Renter-Occupied			
Under 35	84	12	14%
35 to 64	182	90	49%
65 and Over	51	21	41%

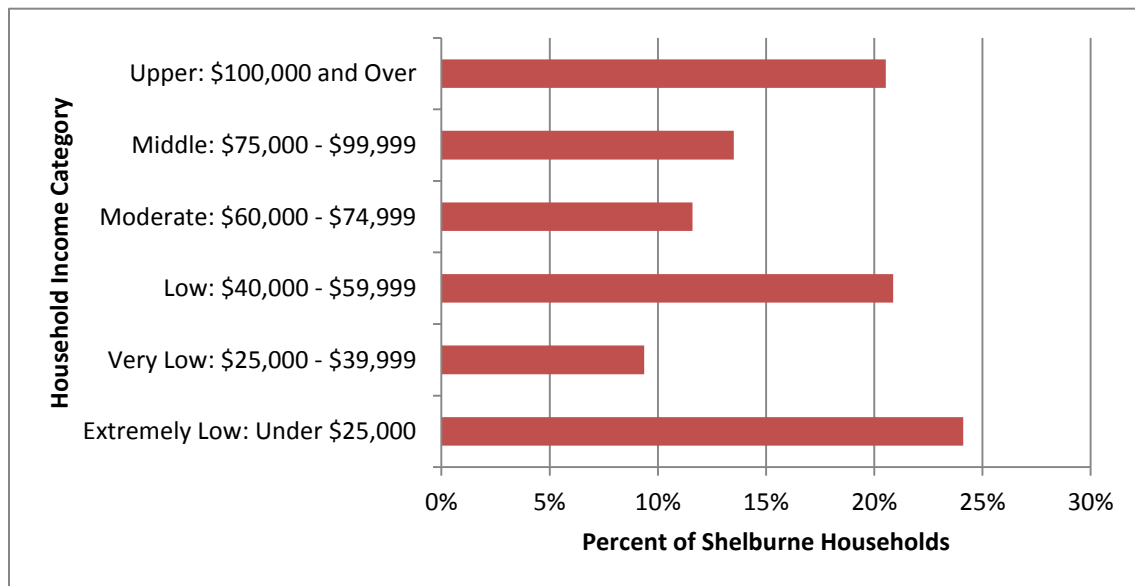
*Source: 2011-2015 American Community Survey five-year estimates.*

Another measure of housing affordability involves estimating the number of extremely low, very low, low, moderate, and middle-income households that reside in the town based on U.S. Department of Housing and Urban Development (HUD) definitions. HUD defines extremely low income households as those with incomes of 30% or less than the Area Median Income (AMI),

very low income households as those with incomes from 30% to 50% of the AMI, and low income households as those with incomes from 50% to 80% of the AMI. The AMI is calculated by HUD, and is used to determine what households can qualify for affordable housing. Shelburne is located within the Franklin County AMI, which includes all towns in the county except Sunderland. In FY2017, the AMI for Shelburne was \$76,500.

Figure 13 shows estimates of the number of Shelburne households in each income category, including moderate (80% to 100% AMI), middle (100% to 120% AMI) and upper (over 120% AMI) income categories, based on estimates from the 2011-2015 U.S. Census American Community Survey five-year estimates. The Census does not break incomes out into categories that match the HUD income groupings exactly, so approximate groupings are used. Almost all state and federal housing subsidy programs are focused on households earning 80% of the median income or less, adjusted for household size. Based on these program income requirements, approximately 54% of Shelburne households fall within an income range that could be eligible for housing assistance.

**Figure 13: Percent of Shelburne Households within Income Categories**



*Source: 2011-2015 American Community Survey five-year estimates; U.S. Department of Housing and Urban Development (HUD).*

Table 14 analyzes the current estimated number of rental and homeownership units in Shelburne that have existing affordable housing costs for the Extremely Low, Very Low, Low, and Moderate income categories. The analysis uses the affordability benchmark of paying no more than 30% of monthly income on housing costs to determine the affordable monthly housing cost per income category. Then, based on current rental and homeownership monthly

costs as reported through the 2015 American Community Survey, the approximate number of existing rental and homeownership units that fall within each income category was determined.<sup>16</sup> The total number of units in each income category is then compared to the approximate number of Shelburne households in each income category to determine whether there is an adequate affordable housing supply.

Results of the analysis estimate that Shelburne has the largest deficit in housing that is affordable for households at the Extremely Low income level. Households in this income category comprise 24% of all households in town (Figure 12). A majority (74%) of the households within the Extremely Low income category are headed by someone age 45 or older. The analysis also shows a deficit of housing for households within the Low and Moderate income categories, but a surplus of housing units affordable to those within the Very Low income category.

**Table 14: Estimated Supply of Existing Housing Units in Shelburne by Income Category**

Income Category	Affordable Monthly Housing Cost	Affordable Rental Units in Shelburne	Affordable Homeowner Units in Shelburne	Estimated Total Units in Town	Estimated Number of Shelburne Households	Estimated Affordable Supply + / -
Extremely Low	\$500	22	11	33	216	<b>-183</b>
Very Low	\$999	230	31	261	84	<b>177</b>
Low	\$1,499	55	123	178	187	<b>-9</b>
Moderate	\$1,999	10	73	83	104	<b>-21</b>

*Source: 2011-2015 American Community Survey five-year estimates.*

While the above analysis provides estimates of the existing affordability gap in town, it utilizes current renter and owner costs of occupied homes in Shelburne. Both renters and homeowners who have been in the same unit for many years likely pay lower monthly housing costs for that unit than if it were to be sold or rented today. Renters responding to the 2017 Shelburne Housing Survey reported paying higher housing costs than the above analysis shows, with almost half of the respondents selecting monthly housing costs between \$1,000 and \$1,499. Results also showed a large percent (44%) of apartments within the Very Low Income range of \$500 to \$999. A little over half of homeowners responding to the survey reported monthly housing costs of \$1,000 to \$1,499 (29%) and \$1,500 to \$1,999 (34%), suggesting there may be more housing available within the Moderate income category than shown in the above analysis.

<sup>16</sup> Homeowner units with no mortgage (comprising 240 units) were not included in the analysis due to the much lower monthly housing costs of the current owner. It is assumed that if these units were to go back on the market, they would be sold at prices that would result in higher monthly costs than what the current owner is paying.

To determine actual affordability of housing in Shelburne for someone wishing to move to a new home within town, or for someone looking to move to town from elsewhere, it is useful to compare current housing sale prices and listed rental costs with typical incomes in town and the region. The estimated median household income in Shelburne is \$54,747. The maximum affordable sale price for a household earning the median household income in town is approximately \$180,000,<sup>17</sup> and a maximum affordable monthly rent would be roughly \$1,362. Table 15 presents recent Shelburne housing prices compared to typical incomes in town and the region. As shown, the median single family home sales prices of \$296,000 (based on sales between July 1, 2016 and July 1, 2017), would be unaffordable for a household earning the median income. Average annual wages for the top industry sectors in which Shelburne residents are employed are also included. These are Educational Services, Health Care and Social Assistance, Manufacturing, and Retail Trade.

As is evident from the table, it would be difficult for many single-income households to afford a home in Shelburne. Rents for apartments fall within an affordable range for some incomes, however as noted previously, rentals in Shelburne are not widely available. Homes sold at or below the 25<sup>th</sup> percentile sales price of \$220,000 could be affordable for dual-income families with average wages; however, these homes are also not widely available. For example, only four homes sold at or below the 25th percentile median sale price from July 2016 to July 2017. It is likely that some of these homes need significant repairs, which would be a burden for households that are already stretching to afford the purchase of the home.

Overall, a single-income family would have difficulty finding housing in town. Households with two incomes have a greater chance of affording a home or apartment in Shelburne, but sales prices for single family homes would still be out of reach for many households. Households at the moderate and lower end of the income spectrum would need subsidized housing or housing vouchers to afford a home in town. The lack of affordable and market rate housing for rent or for sale is a constraint for households seeking to move to Shelburne.

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<sup>17</sup> Based on a 30-year mortgage with a 5% down payment and 5% interest rate, and using Shelburne's 2017 residential tax rate of \$14.85.

**Table 15: Current Shelburne Housing Prices Compared to Incomes**

<b>Shelburne Housing Prices</b>	<b>Estimated Household Income Needed*</b>	<b>INCOME SCALE</b>	<b>Annual Average Income with Occupation</b>	<b>Max. Affordable Price/Rent by Income Category</b>
Median Single Family Sale Price (FY17) \$296,000, or about \$2,256/mo.	<u>\$90,000</u>	<b>\$90,000</b>		
		<b>\$80,000</b>		
		<b>\$70,000</b>	<u>\$74,302</u> – Average Mohawk Trail Reg. School District Teacher Wage (2014/15)	Moderate Income – Max Sales Price \$250,000
25 <sup>th</sup> Percentile Single Family Sale Price (FY17) \$220,000, or about \$1,677/mo.	<u>\$67,000</u>	<b>\$60,000</b>		Low Income – Max Sales Price \$200,000 / Max Rent \$1,530/mo.
<b><i>Affordable Sale Price for Shelburne Median Household Income - \$180,000, or \$1,362/mo.</i></b>		<b>\$50,000</b>	<b><u>\$54,747</u></b> – Shelburne Median Household Income (2015)  <u>\$50,839</u> - Average Manufacturing Wage (2015)	
Average Apartment Rent \$1,000/mo. (2-3 bedrooms)	<u>\$40,000</u>	<b>\$40,000</b>	<u>\$42,601</u> – Average Educational Services Wage (2015)  <u>\$41,684</u> – Average Shelburne Police Officer Wage (FY2016)	
Average Apartment Rent \$750/mo. (1-2 bedrooms)	<u>\$30,000</u>	<b>\$30,000</b>	<u>\$39,212</u> – Average Shelburne Highway Operator Wage (FY2016)  <u>\$35,718</u> – Average Health Care & Social Assistance Wage (2015)	Very Low Income – Max Rent \$956/mo.
		<b>\$20,000</b>	<u>\$28,731</u> – Average Retail Trade Wage (2015)  <u>\$20,943</u> – Approx. Minimum Wage (2017)  <u>\$20,420</u> – Poverty Level, Family of Three (2017)	Extremely Low Income – Max Rent \$574/mo.

*\* Estimated Household Income Needed is based on a household paying 30% of their income on housing costs. For home purchases, a 30 year mortgage with 5% down payment, at 5% interest, using Shelburne's current residential tax rate of 14.85 was assumed.*

*Sources: MLS Property Listings from July 1, 2016 to July 1, 2017,*

*<http://www.mlspropertyfinder.com/search>; rental prices based on input from local real estate agent, July 10, 2017; FY2016 FRCOG Municipal Employment Wage and Salary Survey,*

*<http://frcoq.org/publication/view/frcoq-municipal-wage-and-salary-survey-fy2016/>; 2014-2015 MA Department of Education Teacher Salaries Report by District,*

*[http://profiles.doe.mass.edu/state\\_report/teachersalaries.aspx](http://profiles.doe.mass.edu/state_report/teachersalaries.aspx); MA Executive Office of Labor and Workforce Development 2011 ES-202 Employment and Wages data,*

*[http://lmi2.detma.org/lmi/lmi\\_es\\_a.asp](http://lmi2.detma.org/lmi/lmi_es_a.asp).*

### **Existing Subsidized Affordable Housing**

Affordable housing comes in many forms – market rate or affordable, with or without subsidies, and privately or publicly owned. Typically, the private market-rate housing that is affordable to low income families has problems that keep the price or rent low, such as poor condition, limited maintenance and management, expensive utilities that are not paid for by the landlords, or an undesirable location. There is also private affordable housing that is reserved for low income households. The owner of a private affordable rental property normally receives public or private funding for development and/or operation of affordable housing in exchange for long-term deed restrictions limiting tenant eligibility by income and providing affordable rent. Affordable homeownership housing can also be created through various subsidy sources and also utilizes a deed restriction that limits the resale value of the home and requires an income-eligible purchaser when the home is to be sold.

Private housing may have project-based subsidies – either federal Section 8 or Massachusetts Rental Vouchers – that are attached to the property by contract with a housing authority for a period of years. These project-based vouchers subsidize the rent so that income-eligible tenants pay no more than an affordable percentage of their income. Public housing receives subsidies from the federal or state government and rent is set at 30% of household income for income-eligible tenants earning up to 80% of the household median income.

In addition to project-based subsidies, there are two types of mobile housing vouchers: federally-funded Section 8 Housing Choice Vouchers and state-funded Massachusetts Rental Voucher Program (MRVP). Both types assist low-income households to afford housing in the private market. A mobile voucher holder is able to use the voucher anywhere they can secure housing that falls within the required payment standards and is lead paint compliant. A voucher

holder pays a percentage of the rent and then a subsidy for the remaining rent amount is paid directly to the landlord on behalf of the voucher holder. The Franklin County Regional Housing & Redevelopment Authority and the Greenfield Housing Authority administer the local voucher programs.

Massachusetts General Law Chapter 40B encourages communities to maintain at least 10% of year-round housing stock as affordable. In towns with less than 10% affordable housing, developers are allowed some zoning relief, through a process known as a Comprehensive Permit, if building at least 20-25% affordable housing in a development. The Massachusetts Department of Housing and Community Development (DHCD) maintains the Subsidized Housing Inventory (SHI), which is considered the official count of affordable units in a community for Chapter 40B purposes. In order for housing units to be considered affordable and eligible for listing on the Subsidized Housing Inventory, they must have long-term deed restrictions that guarantee that the units are sold or rented at prices affordable to households making no more than 80% of the Area Median Income (AMI), adjusted for household size, and be marketed and sold/rented according to an approved marketing plan.

Table 16 shows the income limits by household size and what the estimated maximum sales and rental prices for affordable units in Shelburne would be in 2017. It is important to note that these are limits, and that subsidized housing units may be restricted to households with incomes at lower levels, such as 60% or 50% of the AMI, depending on the requirements of the funding sources and the needs of the community.

**Table 16: HUD Income Limits by Household Size & Estimated Affordable Sales Prices & Rents**

Household Size	Maximum Income (HUD 2017 80% AMI for Shelburne)	Bedroom Size	Maximum Sales Price*	Maximum Rents (Rents must include heat and utilities or a utility allowance)
5	\$69,150	4	\$227,000	\$1,556
4	\$64,000	3	\$210,000	\$1,440
3	\$57,600	2	\$189,000	\$1,296
2	\$51,200	1	\$168,000	\$1,152
1	\$44,800	1	\$147,000	\$1,008

*\* Note that these are estimates for planning purposes only. Maximum Sales Price per Bedroom is ultimately determined by DHCD and is adjusted annually to account for updated municipal tax rates, interest rates, and updated Area Median Income limits.*

*Source: HUD and DHCD*



Currently there are 51 housing units in Shelburne that meet the requirements for the Subsidized Housing Inventory under Chapter 40B, accounting for 5.7% of the town's year-round housing units. Five of these are group homes subsidized through the Massachusetts Department of Developmental Services (DDS). Highland Village in Shelburne Falls is a 46-unit affordable housing development owned by the Shelburne Housing Authority and managed by the Franklin County Regional Housing and Redevelopment Authority (HRA). It offers housing to seniors over the age of 60 and to persons with disabilities. As of June 2017, there were 34 households on the waitlist for Highland Village, six of which are Shelburne residents. According to the HRA, there is a great shortage of affordable senior housing in Franklin County, which is only expected to grow as the population continues to age.

**Table 17: Subsidized Housing Inventory (SHI) Affordable Housing Units in Shelburne and Surrounding Towns**

Town	Year Round Housing Units (2010 Census)	Subsidized Affordable Housing Units	% of Year-Round Units that are Subsidized
<b>Shelburne</b>	<b>893</b>	<b>51</b>	<b>5.7%</b>
Buckland	866	3	0.3%
Charlemont	615	3	0.5%
Colrain	731	0	0.0%
Conway	803	0	0.0%
Deerfield	2154	32	1.5%
Greenfield	8325	1139	13.7%

*Source: Massachusetts Department of Housing and Community Development (DHCD), Subsidized Housing Inventory.*

As shown in Table 17, Shelburne has a higher percentage of affordable housing units than most surrounding towns. For Shelburne to reach the 10% goal set by the State, an additional 38 affordable units are needed in town. The 10% percent goal is based on the 2010 U.S. Census total year-round housing units in town, and will be updated after the 2020 U.S. Census is completed. It is likely that a greater number of affordable units will be needed after the 2020 Census count to reach the 10% goal.

## **FUTURE HOUSING DEMAND**

According to the UMass Donahue Institute population projections, Shelburne's population will decline by approximately 193 people between 2010 and 2025. Assuming the current average household size of 2.18, this would translate to a decrease of roughly 89 households during this

time period. As discussed earlier in this plan, many factors influence population changes in a community. Regardless of whether the population grows or declines in Shelburne over the next ten years, the make-up of households in town is likely to change significantly during this time period, affecting housing demand and needs in town.

Existing housing stock in town may not be affordable, accessible, or the right size for future households. Table 18 displays the estimated housing needs in Shelburne by 2025, by age and income (based on the UMass Donahue Institute's population projections). All of the new housing demand by 2025 falls within the senior age category, as this segment of the population is expected to increase by 67% over the next 10 years. Not all senior households will need to move out of their existing homes. However, there will still be a strong need for accessible, affordable senior housing in town as the population ages. A majority of these new senior housing units should be affordable to low and very low income households, which currently account for 59% of senior households in town.

**Table 18: Estimated Housing Needs in Shelburne by 2025, by Age and Income**

<b>Income Brackets as a percent of the Area Median Income</b>	<b>% of Senior HH within Income Bracket</b>	<b>2025 Senior Housing Units Needed*</b>	<b>% of Working Age HH within Income Bracket</b>	<b>2025 Working Age Housing Units Needed*</b>	<b>2025 Total Housing Units Needed by Income Bracket</b>
Income Less than 30% AMI	32%	36	21%	-42	-6
Income Between 30% and 80% AMI	27%	31	31%	-63	-32
Income Between 80% and 120% AMI	22%	25	26%	-53	-28
<b>Totals</b>	<b>81%</b>	<b>92</b>	<b>79%</b>	<b>-158</b>	<b>-66</b>

*\* Based on 2025 population projections by age and the 2010 average household size (2.18) in Shelburne.*

*Source: 2011-2015 American Community Survey and UMass Donahue Institute population projections.*

While population projections predict a decline in population in all age groups other than seniors, providing a range of housing options for families and singles at a variety of prices can help reverse this trend. The data and survey results collected for this planning process show that while Shelburne is a desirable place to live, not everyone who wants to live in town can find housing that is affordable and meets their needs. The next section describes Shelburne's housing needs in more detail.

## IDENTIFIED HOUSING NEEDS

Following are the identified housing needs in Shelburne. The Housing Goals and Recommendations section goes into more detail about strategies to address these needs, including housing programs, adapting and reusing the existing building stock in town, and new housing construction.

### Senior Housing

Shelburne is fortunate to have 46 units of affordable senior housing within its borders at Highland Village in Shelburne Falls. There is a current waitlist of 34 households. Six of these households currently live in Shelburne. Other senior housing options in Shelburne include home modifications to allow seniors to remain in their homes, as well as the option to create an accessory apartment within a single family home or accessory structure which could provide housing for a caregiver or supplemental income. By 2035, an estimated 39% of Shelburne's population is expected to be over the age of 65, compared to 20% in 2010. There is a current deficit in town of affordable housing for extremely low income households, the majority of whom are over the age of 45. Senior housing is a current need in town that will only grow in the near future.

*2017 Shelburne Housing Survey  
Respondents say:*

*"I hope to stay in my home, but would like more info on options for seniors who have some assets but need to downsize."*

*"Hope I could live here in retirement, as I have."*

*"Dire need for affordable elderly housing."*

A range of options are needed for seniors in Shelburne, including smaller single-floor living options, rental units and condominiums that reduce the maintenance required by the tenant, congregate housing, assisted living options, and continued financial assistance with home modifications and repairs for those who wish to remain in their homes. Affordable senior housing was identified by 65% of respondents to the 2017 Shelburne Housing Survey as a housing need in town. In addition, Shelburne seniors could benefit from assistance in identifying and implementing alternative scenarios to remaining in their homes, such as adding an accessory apartment, or sharing their home with others. This strategy was supported by 71% of respondents to the 2017 survey.

## Housing for First-Time Homebuyers

Starter homes for first-time homebuyers was the top housing need identified in the 2017 Shelburne Housing survey, with 67% of respondents selecting it as a need. The homeowner market in Shelburne is currently tight, with low vacancy rates and few available homes for sale. Further, there is an affordability gap between housing prices and typical wages earned in the region. At the same time, there are not many homeowners under the age of 35 in Shelburne, which suggests that prices are too high for most young people who are looking to purchase their first home. With falling school enrollment and projected population loss, the Town has an interest in supporting first-time homebuyers.

Mortgage programs are available for income-eligible first-time homebuyers that require little to no down payment, such as the USDA Rural Development Single Family Housing Guaranteed Loan Program (no down payment required) and the Massachusetts Housing Partnership's One Mortgage Program (requires a 3% minimum down payment). These programs may be good options for low-moderate income households with good credit and stable employment. The Franklin County Housing and Redevelopment Authority (HRA) offers educational seminars to first-time home buyers, a requirement for accessing certain mortgage programs. Promoting these programs along with the creation of affordable homes could help meet the needs of this population.

### *2017 Shelburne Housing Survey Respondents say:*

*"Our family has been trying to move to the Shelburne area for a few years now. Unfortunately, there has been a very limited number of houses that have come on the market. Additionally, many of the homes are well above what most first-time homebuyers can afford. Our children choice into BSE but if we can't find affordable housing in Shelburne or Buckland we may have to move elsewhere and change schools."*

Shelburne could also explore creating a buy-down program in town that would provide financial support through grants to eligible first-time homebuyers to help cover the difference between the market rate price of a home and the affordable price for that household. In exchange, a deed restriction would be placed on the property to ensure it remains affordable for future buyers. The Town of Leverett has established a similar first-time homebuyer program, which is administered by the HRA.<sup>18</sup> Creating new senior housing options in town could also help open up more options for first-time homebuyers, as seniors who currently own homes in town may sell their homes to move into senior housing.

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<sup>18</sup> See <https://www.fcrhra.org/homeownership/leverett-homeownership-assistance-program> for more information on Leverett's program.

## Rental Housing

Shelburne continues to have a low availability of apartment rentals. Affordable apartments were identified by 63% of respondents to the 2017 Shelburne Housing Survey as a need in town. Additional rental housing is needed for a range of income levels to serve seniors, families, young professionals, and others who cannot afford to own their own home, or who do not wish to own a home. New rental units could be added to the Town's housing supply through adaptive reuse of existing homes and buildings, such as converting larger single family homes to two-or three-family homes, adding accessory apartments to existing homes or accessory structures, and the reuse of vacant commercial or industrial buildings. Adaptive reuse of existing buildings is already happening in Shelburne. Ten building permits in the last 16 years have been for conversion of homes or existing buildings to add housing units. In addition, rental units are needed that are lead free or have a lead certificate for families with young children.

*2017 Shelburne Housing Survey  
Respondents say:*

*"My son tried to find an apartment in SF this spring but there was nothing available or affordable."*

*"More affordable apartments."*

## Housing for Families

As noted previously, Shelburne has an interest in supporting housing for families with children to help increase school enrollment and support a stable population into the future. Affordable home-ownership and rental housing is needed with multiple bedrooms to support families with children. In particular, housing for families is needed that is lead-free or has a lead certificate. New family housing construction or renovations of existing homes and apartments that address lead are needed. Forty-eight percent (48%) of respondents to the 2017 housing survey identified affordable family housing as a housing need in town.

## Housing for Persons with Disabilities

Overall, according to the U.S. Census, an estimated 14% of Shelburne's population has a disability of some type. Among the town's senior population age 65 and over, 34% have a disability. It is likely that a percentage of this population already resides in housing that has been modified to accommodate their special needs, but others may not. As the senior population in Shelburne grows in the coming decades, additional residents will need accessible housing. Highland Village in Shelburne Falls provides housing for persons with disabilities, but there is a long waiting list for these units.

The Franklin County Regional Housing and Redevelopment Authority (HRA) administers a Housing Rehabilitation Program for income-eligible homeowners in Shelburne that provides a zero-interest, deferred payment loan for housing repairs, including accessibility modifications. Another potential source of funding for accessibility improvements is the USDA Rural Development Very Low-Income Housing Repair program, which provides loans and grants to repair, improve, or modernize dwellings or to remove health and safety hazards. STAVROS and the Massachusetts Rehabilitation Commission sometimes also have funds available. It is important that residents with disabilities be provided information on these programs.

### 3: Development Conditions and Constraints

This section discusses the current development conditions in Shelburne that support housing, as well as possible constraints on housing development and how the Town may be able to mitigate these constraints to meet the community's needs.

#### ZONING FOR HOUSING

Zoning determines the types of housing allowed in a town and the land requirements for building different types of housing. Sometimes zoning also includes design standards for new and redevelopment projects. Zoning may vary for different areas (districts) of a town. While market forces and other factors impact housing availability and costs in a community, zoning plays an integral role in determining what types of housing are available in a community, and where new housing can be built.

Shelburne has five zoning districts, which are shown on the Zoning Map on page 50:

- Rural Residential / Agricultural (RA)
- Village Residential (VR)
- Village Commercial (VC)
- Commercial (C)
- Industrial (I)

In addition to the five districts, Shelburne has a Floodplain Overlay District that regulates development within the 100-year floodplain in town.

Shelburne's current zoning for residential uses is shown in Table 19, which specifies which residential uses are allowed by right, allowed with a special permit, or not allowed in a district. A "Y" means that the use is allowed by-right within that district. As long as dimensional zoning requirements (see Table 20) and other requirements in the zoning are met, no review is required by the Planning Board or Zoning Board of Appeals. An "SP" means that the use is allowed only by Special Permit, which is a discretionary permit issued by either the Planning Board or Zoning Board of Appeals. Abutters are notified of the proposed development, and a public hearing must be held to elicit public input. A project may or may not be issued the permit, or may need to be altered to address concerns from the permitting board or public. An "N" means that the use is not allowed in that district. The Building Inspector enforces the zoning in Shelburne.

**Table 19: Zoning for Residential Uses in Shelburne**

Residential Uses	Zoning District				
	RA	VR	VC	C	I
Single-Family Dwelling	Y	Y	Y	Y	SP
Two-Family Dwelling	Y	Y	Y	Y	SP
Multi-Family Dwelling	SP	SP	SP	SP	N
Accessory Apartment	Y	Y	Y	Y	SP
Mobile Home	N	N	N	N	N
Mobile Home Parks	SP	SP	SP	SP	SP
Conversion - Single Family to a Two-Family Dwelling	Y	Y	Y	Y	SP
Conversion - Single or Two-Family to Multi-Family Dwelling	SP	SP	SP	SP	SP
Conversion - Industrial or Commercial to Single or Two-Family use	Y	Y	Y	Y	SP
Conversion - Industrial or Commercial to Multi-Family use	SP	SP	SP	SP	SP
Apartment on Upper Floors of Commercial or Industrial Structure	N	SP	SP	SP	SP
Open Space Development	Y*	Y*	Y*	Y*	Y*
<b>Other Residential Uses</b>					
Nursing Home	SP	SP	SP	SP	SP
Congregate Housing	SP	SP	Y	Y	N
Conversion of Historic Industrial or Historic Commercial Structure to Mixed Uses	SP	SP	Y	Y	Y
Bed and Breakfast	SP	SP	SP	SP	SP
Short-term Vacation Rental, Tourist Home	Y	Y	Y	Y	Y

*\*Must comply with Section 19: Open Space Development and the Shelburne Subdivision Regulations*

*Source: Town of Shelburne Zoning Bylaw, May 1, 2017.*

Shelburne's zoning currently provides for a diversity of housing types in town. Single family and two-family homes are allowed by-right in all districts except the Industrial District, where they are allowed by special permit. Multi-family homes (up to 4 units) are allowed by special permit in all but the Industrial District. The zoning also encourages the use of the existing building stock to create new housing. Conversion of a single family to a two-family home is allowed by-right in most districts, as is conversion of an industrial or commercial building to a single-family or two-family home. Conversion of an existing home or building to multi-family use is allowed by special permit. In addition, conversion of commercial and industrial buildings built prior to 1950 may include more than 4 units in a structure, and could also include a mix of uses (such as commercial or office space) within the same building.



Accessory apartments are allowed by-right in all districts except the Industrial District, where they are allowed by special permit. Accessory apartments are an additional dwelling unit allowed either within an existing single family home, or as a separate structure on the same lot as a single family home. Accessory apartments may also be located within an existing accessory structure such as a garage or barn, provided the structure is not expanded to accommodate the apartment. Accessory apartments can be no larger than 800 square feet and are limited to two occupants. The owner of the property must live in either the single family home or accessory apartment, and off-street parking requirements must be met.

Individual mobile homes, defined as a dwelling unit built on a chassis without necessity of a permanent foundation, are not allowed in Shelburne, except within a mobile home park, which is allowed by special permit. A mobile home park requires a minimum of 10 acres, and a minimum of 5,000 square feet per individual lot.

Shelburne revised its Open Space Development (OSD) bylaw in 2016 to include flexibility in housing types and development design while protecting significant natural resources. OSD is a development option for both Approval Not Required (ANR) development and new subdivisions. OSD is allowed by-right as long as requirements of the bylaw and subdivision regulations (when applicable) are met, including a minimum parcel size of 6 acres and the permanent protection of at least 50% of the parcel as open space. Single-family, two-family, multi-family (up to 4 units), and congregate senior housing are allowed in an OSD. There are no minimum lot or frontage requirements. The total number of dwelling units is determined by dividing the net developable acreage of the parcel by the minimum lot size of the zoning district. Density bonuses, not to exceed 25% of the initial allowable dwelling units, can be obtained for providing a congregate senior housing unit for 6-12 seniors; separate senior housing units (restricted to 55+, with 2 or fewer bedrooms, and handicap accessible); and affordable dwelling units that can be counted toward the Town's Subsidized Housing Inventory.

Other residential uses allowed in Shelburne include nursing homes (by special permit) and congregate housing, which is allowed by-right in the Village Commercial and Commercial Districts and by special permit in the Rural Residential/Agricultural and Village Residential Districts. The zoning bylaw defines Congregate Housing as "a building or buildings, or a portion thereof, arranged or used for lodging by up to 12 elderly and/or handicapped residents; with private bedrooms with en suite handicapped accessible bathrooms; 24 hour on-site assistance, in compliance with the Massachusetts nursing home or congregate housing regulations or guidelines and Section 11 [parking requirements] of this bylaw; and wherein meals may be served in one or more group dining facilities."

Shelburne's zoning also has several residential uses that reflect the tourism economy in the region. A bed and breakfast is defined as an accessory use to an owner-occupied dwelling, consisting of no more than 5 bedrooms and serving breakfast only to overnight guests. Short-term vacation rentals are defined as "a furnished dwelling unit that is rented by the owner to another party for a period of not more than 30 consecutive days." The owner of a property does not need to be on-site for a short-term vacation rental. Tourist homes are single-family homes occupied by the property owner or primary lease-holder. Up to three rooming units can be rented within a tourist home with a maximum of 6 renters per day, with no meals provided.

In addition to regulating housing type, the zoning bylaw regulates the minimum lot size and dimensions needed to build a new structure or establish a new use. Table 20 displays the minimum lot area, minimum frontage needed along a road, and minimum front, side, and rear yard that is needed between the lot line and a primary structure in Shelburne. In Shelburne Falls (Village Residential and Village Commercial districts) the minimum lot size is 20,000 square feet, which is just under a half acre. If public water and sewer is not available, the minimum lot size is increased to 40,000 square feet. In the village districts, the front yard setback may be determined by the setback of existing structures on adjacent properties, if less than the 20 feet required. In all other zoning districts, the minimum lot size is 86,000 square feet, or about two acres. Maximum building height is also regulated by zoning. Shelburne's Zoning Board of Appeals may grant a special permit for structures higher than 35 feet if compatible with surrounding structures.

**Table 20: Shelburne Zoning Dimensional Requirements**

Zoning District	Minimum Lot Area (sq ft)	Minimum Lot Frontage (ft)	Front Yard Setback (ft)	Side Yard Setback (ft)	Rear Yard Setback (ft)	Maximum Height of Buildings (ft)
Rural Residential / Agricultural (RA)	86,000	250	25	20	20	35
Village Residential (VR)	20,000	100	20	10	20	35
Village Commercial (VC)	20,000	100	20	10	20	35
Commercial (C)	86,000	250	30	30	30	35
Industrial (I)	86,000	250	50	30	30	35

*Source: Town of Shelburne Zoning Bylaw, May 1, 2017.*

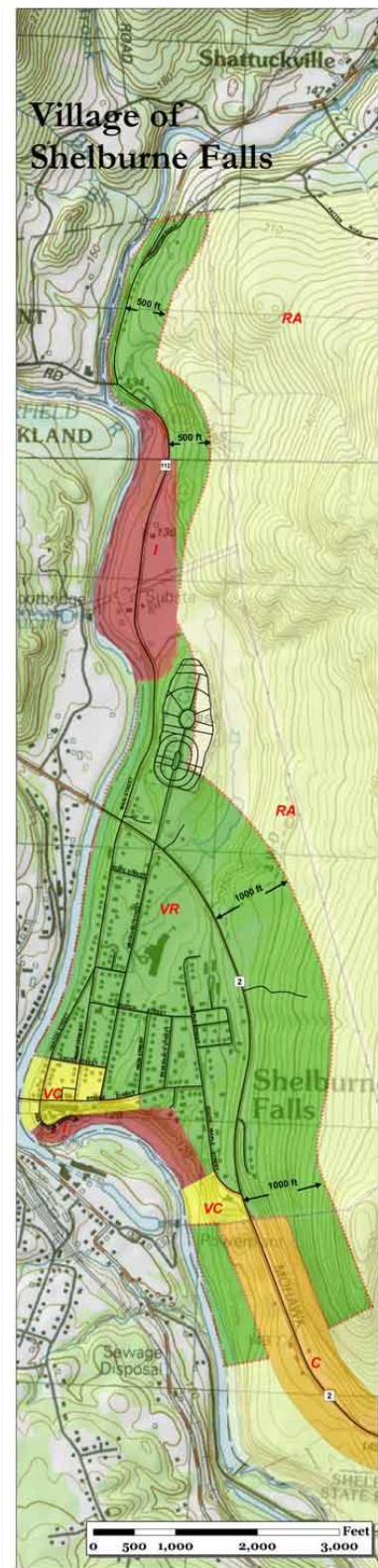
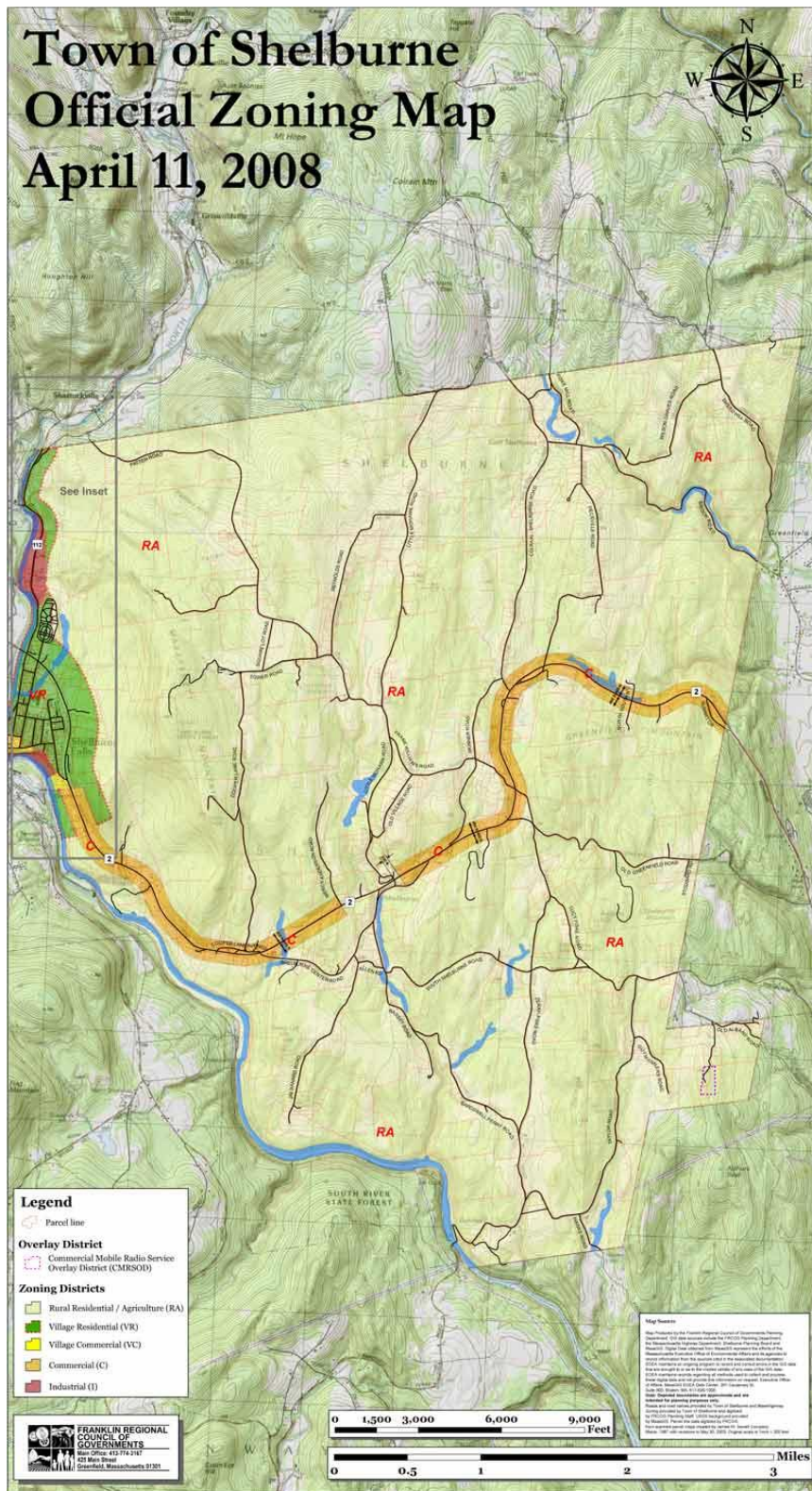
Whether a lot is served by municipal water and sewer is important. If no water or sewer is available, a lot needs to be large enough to safely accommodate a drinking water well and a septic system, which require a certain amount of space and separation from one another. Typically at least an acre is needed to accommodate both on a lot, depending on soil conditions

and the size of the septic system. Shelburne's water and sewer infrastructure is described in more detail later in this section.

The zoning does not apply to buildings and uses that existed prior to the adoption of the Zoning Bylaws. However, zoning does apply to changes in use and alterations to existing buildings. Uses or buildings that do not conform to the current zoning can be altered or extended only after review by the Zoning Board of Appeals, which must find that the change would not be substantially more detrimental to the neighborhood than the existing non-conforming use. Non-conforming single and two-family homes may be altered as long as the change does not increase the nonconformity of the structure. In addition, non-conforming uses or structures that are abandoned for more than two years cannot be re-established and any future use must meet the requirements of the current zoning.

# SHELBURNE HOUSING PLAN

Map 1: Shelburne Zoning Map





## **Potential Zoning Changes for Housing**

While Shelburne's zoning bylaw currently provides a number of options for housing, there are several potential changes that could help encourage a greater diversity of housing types in town.

### *Multi-Family Dwellings*

Currently, Shelburne's zoning bylaw defines multi-family dwellings as no more than three or four units in a structure, except for commercial or industrial structures built prior to 1950 that are being converted to residential use, which can contain more than four units. This definition restricts the ability to construct new residential buildings over four units in size. Shelburne may want to consider amending this definition to allow for more dwelling units in a structure within the Village Commercial, Village Residential, and Commercial districts by special permit to accommodate potential higher density developments within these areas, such as senior housing. The Planning Board and Housing Committee could assess existing multi-family housing within these districts to determine a maximum number of dwelling units in a structure that would be appropriate.

### *Shelburne Falls Dimensional Standards*

When asked how and where new housing should be developed in Shelburne, 84% of respondents to the 2017 Shelburne Housing Survey identified reuse of existing buildings within the village. Fifty-five percent (55%) identified locating housing on vacant or oversized lots in the village, the second most popular choice after building reuse. An analysis of lot sizes in the Village Commercial (VC) and Village Residential (VR) zoning districts (collectively making up the Shelburne side of Shelburne Falls), however, reveals that many existing lots are non-conforming to current minimum lot standards. Approximately 90% of lots within the Village Commercial district, and 66% of lots within the Village Residential district are non-conforming based on the minimum lot size of 20,000 square feet (the analysis did not determine which lots are not served by public water or sewer, which would increase the minimum lot size to 40,000 square feet). Shelburne's Open Space Development option provides for flexibility in lot sizes, with no minimum lot or frontage requirements, but requires a minimum parcel size of 6 acres and at least 50% of the development to be protected as open space, limiting the applicability of this development option in the village.

While the zoning bylaw does allow for alteration and changes to buildings on non-conforming lots, the process is less certain than if the lot was conforming. In addition, if a structure on a non-conforming lot is abandoned for more than two years, it may not be re-established without meeting the current zoning requirements, which could lead to blight and empty lots.

Decreasing the minimum lot and frontage size where public water and sewer is available would reduce the amount of non-conforming lots in the village, helping to preserve the existing village character and providing additional infill opportunities for housing. The analysis in Table 21 explores how reducing the minimum lot size in the village zoning districts could lower the number of non-conforming lots. The analysis shows that reducing the minimum lot size by ½ to 10,000 square feet only reduces non-conformity by a small amount. In the Village Commercial district, the median lot size is just over 6,000 square feet. It is necessary to reduce the minimum lot size to 5,000 square feet in order to significantly reduce the percent of non-conforming lots in this district. In the Village Residential district, existing lot sizes are larger than in the downtown core. In this district, a minimum lot size of 8,000 square feet would reduce the percent of non-conforming lots to approximately 20%. A minimum lot size of 5,000 square feet in the Village Residential district would result in fewer non-conforming lots, but may be considered too small for a district with an existing median lot size of 13,500.

**Table 21: Estimated Non-Conforming Lots within the Village based on Minimum Lot Size**

District	Total Lots	Median Lot Size (sq. ft.)	% Non-Conforming Lots			
			20,000 sq. ft.	10,000 sq. ft.	8,000 sq. ft.	5,000 sq. ft.
Village Commercial	61	6,098	90%	86%	59%	34%
Village Residential	291	13,500	66%	49%	20%	7%

*Source: Franklin Regional Council of Governments (FRCOG) GIS analysis, 2017.*

### *Inclusionary Zoning*

Inclusionary zoning is a planning tool used by towns in Massachusetts to increase the affordable housing inventory in a community as new development occurs. Inclusionary zoning helps a town reach its 10% affordable housing goal, as prescribed by M.G.L. Ch. 40B, and remain above 10% as new homes are added to the year-round housing stock. Most towns with this type of zoning require developments of 10 units or more to include at least one affordable unit (or 10% of a project over 10 units), but the percentage could be set by the town as there is no State requirement.

Affordable units developed through inclusionary zoning can qualify for the Subsidized Housing Inventory as Local Action Units through the Local Initiative Program. This program, administered by the Massachusetts Department of Housing and Community Development (DHCD), recognizes the various ways that affordable units can be created, and provides guidelines to ensure that new affordable units created through zoning meet the requirements of Chapter 40B.

*Chapter 40R Smart Growth/ Starter Home Zoning Overlay District*

M.G.L. Chapter 40R is a zoning enabling act that encourages towns and cities in Massachusetts to adopt overlay zoning districts that will facilitate housing development, including affordable housing, in mixed use areas. The following locations are eligible to be a 40R smart growth district:

- Areas near transit stations;
- Areas of concentrated development, including town and city centers, other existing commercial districts in cities and towns, and existing rural village districts

In order to be eligible, the overlay zoning district must allow densities of 8 units per acre for single family homes, 12 units per acre for 2 and 3 family homes, and/or 20 units per acre for multi-family homes. Residential uses must be allowed by right, but can include a limited site plan review process and design guidelines to regulate the physical characteristics and design of the development. The district must require that 20% of new housing developed within the district be affordable to households earning less than 80% of the area median income, adjusted for household size.

Before adopting the zoning district, it must be approved by the Massachusetts Department of Housing and Community Development (DHCD). Once approved and adopted by the community, the town can receive anywhere from \$10,000 to \$600,000 as an incentive payment, depending on the number of new housing units permissible under the overlay district as opposed to the underlying district (see Table 22). Communities also receive a bonus payment of \$3,000 for each housing unit that is created within the district, payable when the building permit has been issued for the unit.

2016 changes to the law will allow communities to enact zoning for “starter homes,” defined as homes no larger than 1,850 square feet, on lots no larger than a quarter acre. At least 20 percent of units within the district would need to be set aside for sale to persons and families earning no more than 100 percent of area median income. Communities enacting the “starter home” zoning will receive the same incentive payments. DHCD is expected to create regulations to implement the program by January 1, 2018.

In addition to these benefits, towns and cities with smart growth districts are given preference when applying for state discretionary funds such as the MassWorks program, and may be given relief from a Chapter 40B Comprehensive Permit application, since a town or city that adopts a smart growth overlay district is showing a commitment to creating affordable housing.

**Table 22: Incentive Payments to Towns for Adopting Chapter 40R Zoning**

Additional Units Allowed under Ch. 40R Zoning	Incentive Payment
Up to 20	\$10,000
21 to 100	\$75,000
101 to 200	\$200,000
201 to 500	\$350,000
501 or more	\$600,000

*Source: Chapter 40R Regulation.*

### *Zoning to Support Small Homes*

Smaller single family homes (ranging anywhere from 400 square feet to 1,500 square feet, relative to a community's existing housing stock) can provide a more affordable housing option for residents, and may appeal to seniors looking to downsize, singles and couples without children, and small families. Trends in single family housing construction in recent decades have been to build larger and larger homes, but these homes may not meet the housing needs of the future or be financially sustainable for residents. At the same time, communities may not have zoning that supports smaller home construction. Smaller lot sizes can better support small, affordable home development by reducing the cost of land, and can help promote sustainable, vibrant communities. The following zoning options focus on allowing smaller lot sizes for individual or small-scale single-family housing in areas with public water and sewer infrastructure, and may be an option for Shelburne's village zoning districts.

#### Rezoning for Smaller Lot Sizes

A straightforward approach to supporting smaller homes in existing village and downtown neighborhoods is to rezone these districts for smaller lot sizes. This could be particularly appropriate in areas where the current dimensional requirements are larger than the historic development pattern, like in Shelburne, rendering many existing lots non-conforming. Reducing minimum lot size requirements would allow for small, individual lot infill on existing lots that were previously non-conforming, or on new lots created by dividing an existing, larger lot. New subdivision streets on remaining open land within village districts would be able to conform to the existing development pattern.

#### Small Lot Overlay Zoning

A community could designate areas where smaller lot sizes may be appropriate, but the underlying zoning would not change. An overlay district could allow for smaller lot sizes on an individual or multi-lot development scale. Site Plan Review and design guidelines could be utilized to ensure compatibility with the surrounding neighborhood. Massachusetts' Chapter 40R Smart Growth Overlay District, discussed previously, is an example of overlay zoning that



provides for as-of-right housing at greater densities than what is currently allowed in a zoning district.

#### Small Lot Cluster Development

As noted above, Shelburne allows for Open Space Developments that provides greater flexibility in lot sizes than a traditional subdivision, but is most appropriate for balancing housing with natural resource protection in undeveloped areas of a community. For the existing village and downtown areas with limited remaining open space, a different alternative method may be needed. Cluster zoning could be utilized in a village setting if minimum parcel size requirements were smaller or not required in these areas, and minimum open space requirements were less than in rural districts. Smaller lot sizes (for example, 5,000 - 10,000 square feet) would be offset by a common open space requirement of anywhere from 15% to 30%. Similar to the Open Space Development bylaw, density bonuses could be granted for providing public benefits, such as public access to open space or provision of affordable housing units.

#### Cottage Housing Development

A Cottage Housing Development (CHD) is a collection of small houses that are usually less than 1,200 square feet in gross floor area. Groups of 4 – 12 cottages are arranged around a common open space, or courtyard. Cottage developments are either fee-simple ownership (with a homeowners association for common spaces) or condominiums, and offer an alternative single family ownership option. Cottage housing zoning provides an alternative to underlying zoning, and allows for small-scale multi-unit infill development in established neighborhoods by special permit. Typically density for a cottage development is at least double the underlying zoning. In exchange for building at higher densities, housing size is capped, usually at 1,200 square feet or less. Common open space is determined by a certain amount of square feet required per unit. Parking may be on individual lots or in groups of shared parking areas, and common driveways or alleys may be used to access some of the cottages. Design requirements for a cottage development are important to minimize disruptions to abutting neighbors. Landscaping, screening, and design features of homes (such as front porches) are typically addressed in the zoning.

#### *Short-Term Home Rentals*

Short-term home rentals, which may range from one night to 30 days, are becoming more common as sites such as AirBnB help facilitate the rental process. Similar to an accessory housing unit, short-term rentals can provide supplemental income to a homeowner that can help the homeowner pay the mortgage and upkeep of the property. Concerns about short-term rentals include fire safety, traffic, parking, noise and sanitation (overloading a septic system,

food safety, etc.). Additionally, homeowners or landlords may decide to rent units for short-term rentals instead of to a longer-term (monthly or yearly) tenant, reducing the number of long-term rental units available in a community. Finally, short-term rentals compete with inns, hotels, motels, and bed and breakfast establishments, but may not be paying commercial license and inspection fees and may not be meeting the same code requirements that these traditional lodging establishments need to meet.

Over the past year, there has been clarification in Massachusetts on how communities can regulate short-term rentals. Short-term rentals are treated the same as traditional B&Bs under the State Building and Sanitary Codes. Short-term rentals require licensure from a community's Board of Health, which includes an inspection for minimum standards for human habitability and general safe and sanitary conditions, such as window screens, lockable doors, a capable heating system, and running hot and cold water. Short-term rentals also must comply with Title 5 and have appropriately sized septic systems, and comply with private well regulations for periodic water testing. A short term rental may also require a building permit for a change of use if it is not owner occupied or contains more than 5 habitable rooms (including living rooms, kitchens, etc.) available to guests. Such a permit may require changes to fire protection equipment and means of egress. Additionally, annual inspections may be required to insure proper maintenance of the structure.

Communities can further regulate short-term rentals through zoning. Short-term rentals typically fall under a B&B or lodging house use. To address short-term rentals more directly, towns can amend their zoning to define short-term rentals and specify where they are allowed by-right, by special permit, or where they are prohibited. As noted previously, Shelburne recently amended its zoning bylaw to allow short-term rentals up to 30 days by-right in all zoning districts. In addition to zoning, towns may also adopt a general bylaw to require owners of short-term rentals to register with the town. A general bylaw may be a consideration for communities that do not already require a Special Permit for short-term rentals, such as Shelburne. Based on a community's concerns, short-term rentals could be regulated through a general bylaw in several different ways, including:

- Limiting the number of short-term rentals per geographical area (whole town or different zoning districts) at any given time;
- Limiting the length of time a unit can be rented over the course of a year, beyond which the unit would become an inn or bed and breakfast and would need to comply with the same regulations for those uses; and
- Requiring that a short-term rental has no visible difference from any other residential units in terms of signage, entrances, and parking.

## NATURAL RESOURCES

Shelburne has a wealth of important natural resources, including prime agricultural farmlands, large areas of un-fragmented forests, and surface and underground water resources. In 2005, approximately 72 percent of the total area in town was forested, 17 percent was in agricultural use, 5 percent was in residential use, and less than 1 percent was in industrial and commercial use.<sup>19</sup> According to a survey completed for the 2014 Shelburne Open Space and Recreation Plan (OSRP), “An overwhelming majority (95%) of the survey respondents believed it is important to preserve the rural/agricultural character of our town.”

Approximately 19% of land, or 2,845 acres, in Shelburne is permanently protected from development, according to the OSRP. Another 18% of land, or 2,679 acres, is enrolled in the State’s Chapter 61 program and is temporarily protected from development. The Chapter 61 program values privately-owned land at its current use – forestry, agriculture, or open space and recreation – instead of its development value. The Chapter 61 program does not provide permanent protection for the land, which can be converted to another use if a town chooses not to exercise its right of first refusal and back taxes are paid by the landowner.

The town contains a number of significant resources where development should be avoided if possible, or planned in a way to minimize impacts to resources, such as through the use of the town’s Open Space Development zoning bylaw. These resources include important habitat areas, underground aquifers, prime farmland soils, rivers, streams, and wetlands, as well as historic, cultural, and scenic resources. Some of these resources, such as rivers, streams, aquifers, and prime farmland soils, are located along roads in town, making these resources particularly vulnerable to development. Appendix C contains maps from the Shelburne Open Space and Recreation Plan showing the location of specific resources in town.

## INFRASTRUCTURE CAPACITY

Municipal infrastructure plays a major role in a community’s ability to serve its residents and to accommodate new housing development. Key aspects of Shelburne’s capacity to accommodate new growth and housing development are discussed in this section.

### Public Sewer

Properties served by public sewer systems do not have the same space requirements that are needed for private septic systems. This allows for smaller lot sizes and a more traditional village

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<sup>19</sup> 2005 MassGIS Land Use data.

neighborhood design. This type of development consumes far less land per dwelling unit, and spreads the cost of operating and maintaining the systems among all of the users. Shelburne and Buckland share a wastewater treatment facility and collection system in the village of Shelburne Falls (see Map 1). The sewer lines were first installed in the early 1900s, and the treatment plant was constructed in 1974. The system serves a population of roughly 2,050 between both towns. In Shelburne, the collection lines serve the village neighborhoods located between Route 2 and the Deerfield River. The treatment plant is operating well within its capacity, and there are currently no plans to expand the system in the future.<sup>20</sup>

### **Public Water**

The Shelburne Falls Fire District provides drinking water to homes and businesses in the village of Shelburne Falls, serving a population of roughly 2,200. Water is supplied by two wells in Colrain adjacent to the North River. The Fox Brook Reservoir in Colrain serves as an emergency back-up water supply, and there are also two 500,000 gallon water tanks that store approximately 6 days of back-up supply. The distribution system serves most of the village in both towns (see Map 1). Current water use is within the approved withdrawal limits for the system. The Fire District has been replacing aging pipes, which were first installed in 1911 and 1912, in conjunction with road projects, and has no plans for expanding the distribution system.<sup>21</sup>

### **Transportation**

Bisecting the Town of Shelburne is its principal highway, State Route 2. This is a major east/west highway in northern Massachusetts, which intersects with Interstate 91, a major north-south route, just east of Shelburne in the town of Greenfield. State Route 112, which runs along Shelburne's northwestern boundary with the town of Charlemont, is a north-south thoroughfare linking Shelburne Falls to Colrain to the north. It is an important route for tourists, most especially skiers on their way to the slopes in Vermont. Both routes are state-designated scenic byways.

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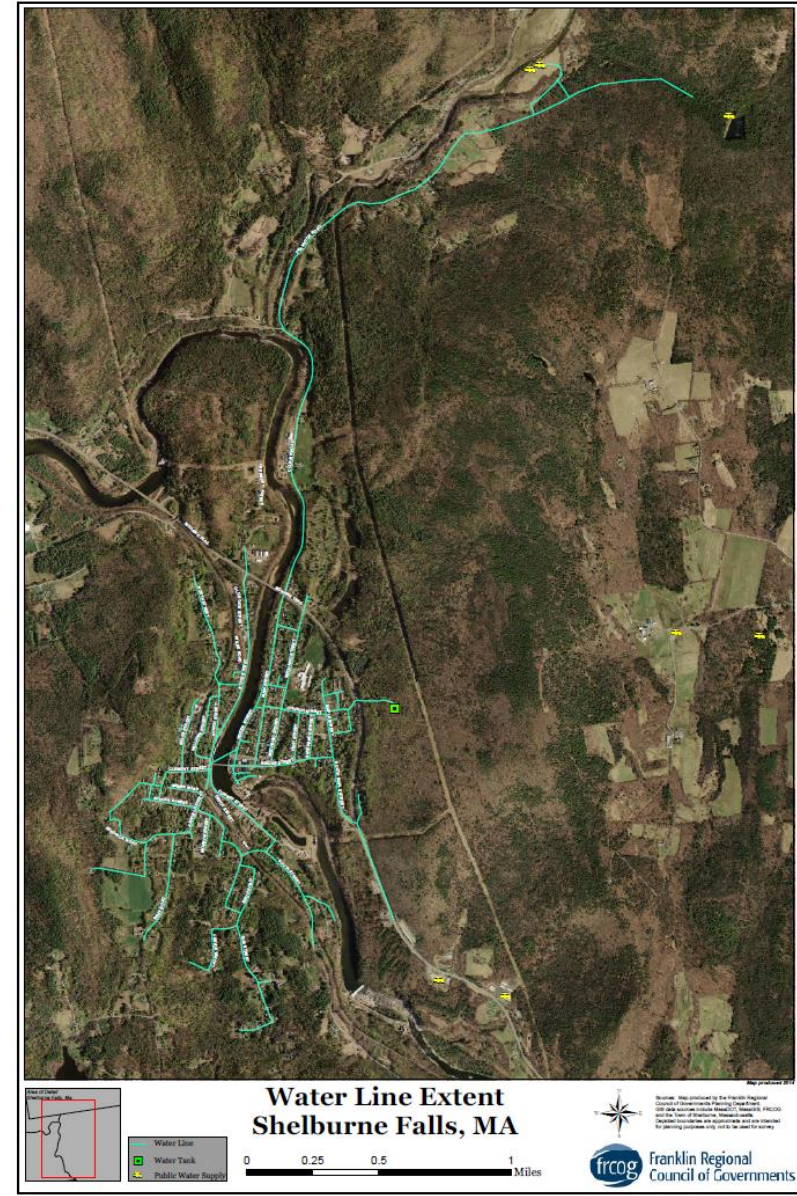
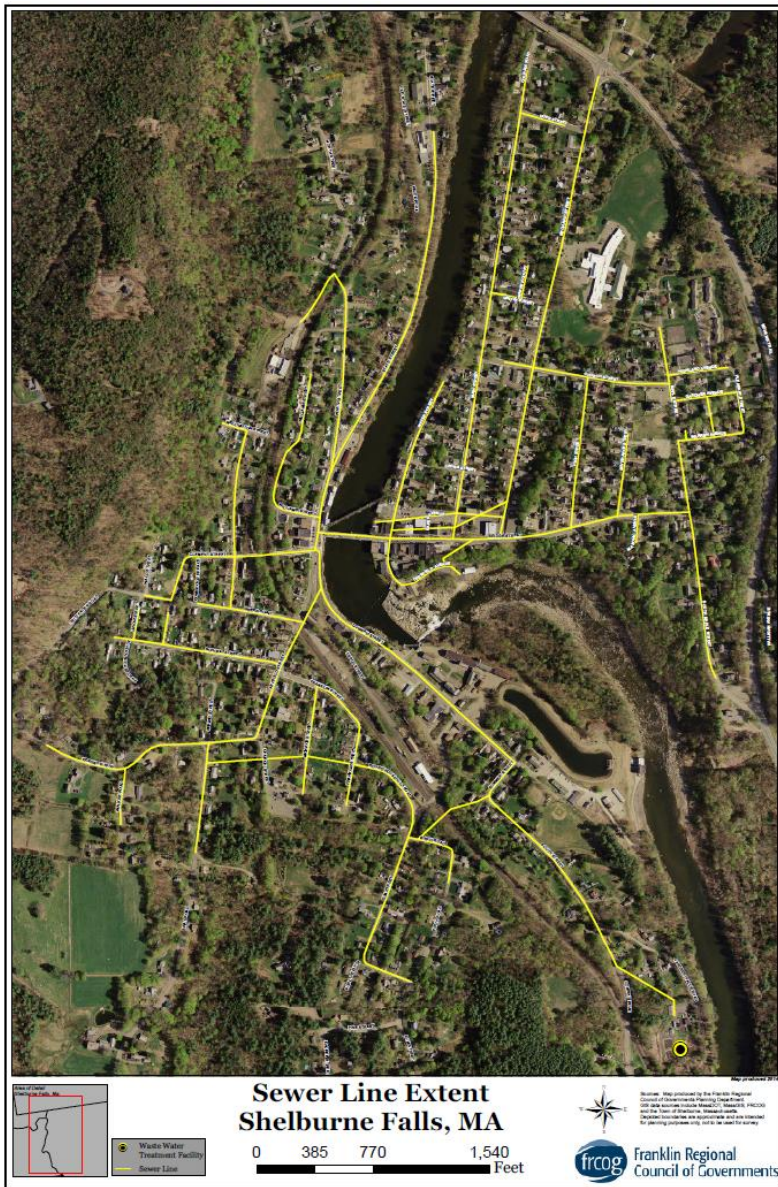
<sup>20</sup> 2013 Franklin County Water and Sewer Survey, Franklin Regional Council of Governments.

<sup>21</sup> Ibid.



## SHELBURNE HOUSING PLAN

**Map 2: Public Sewer and Water Service Areas in Shelburne Falls**



The Franklin Regional Transit Authority (FRTA) operates a regular bus route with four buses a day, Monday through Friday, between Greenfield, Shelburne Falls, and Charlemont, with a stop in Shelburne at the Arms Library. FRTA also provides on-demand transportation for the elderly and people with disabilities with scheduling done through the Shelburne Falls Senior Center. Although railroad tracks cross through the southwestern end of town, Shelburne has no rail service. The closest passenger rail station is at the Olver Transit Center in downtown Greenfield, where the Amtrak Vermonter service stops twice daily.

Shelburne Falls serves as the town's historic downtown and includes a mix of residential, commercial, civic, and cultural uses. A 2017 study of public infrastructure in the village, including both the Shelburne and Buckland sides, found that approximately 41% of sidewalks, and 82% of public parking areas, are in fair to poor condition.<sup>22</sup> The study notes that parking for both residents and visitors is a major and continuing issue. Not only are many of the existing lots in poor condition; but there is also not enough parking to accommodate both residents and visitors – particularly during the summer tourism season. The Town is continually addressing repairs and replacement of sidewalks, and has applied successfully for Community Development Block Grant (CDBG) funds in past years to make improvements.

### *Transportation and Affordability*

In a rural region such as Franklin County, transportation costs must be taken into consideration when determining true affordability. However, this expense is often not calculated even though it is the second largest cost for families after housing. The Center for Neighborhood Technology (CNT) has created an index that combines both housing and transportation costs as a tool to assess the affordability of locations. The index is based on the premise that households should spend no more than 45% of their income on housing and transportation combined. According to the index, when transportation costs are added to housing costs, areas of Shelburne outside of the village of Shelburne Falls are considered unaffordable, with households spending an average of 56% of their income on housing and transportation. Households on the Shelburne side of Shelburne Falls spend on average between of 36%-45% of their income on housing and transportation combined, making the village a more affordable location to live when considering the combined costs. Locating housing in walkable neighborhoods close to jobs, shopping, and services, can help reduce the total cost of living for households.<sup>23</sup>

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<sup>22</sup> *Slum and Blight Inventory for the Village of Shelburne Falls*. Franklin Regional Council of Governments, June 2017.

<sup>23</sup> Center for Neighborhood Technology Housing and Transportation Index: <https://htaindex.cnt.org/map/> Accessed September 12, 2017.



## Utilities

According to the 2015 American Community Survey estimates, approximately 66% of occupied homes in Shelburne are heated with fuel oil, an expensive form of heating. Roughly 12% of homes in Shelburne are heated with wood, which is fairly inexpensive, but can cause local air quality problems if old, inefficient wood burning appliances are used. Approximately 10% of homes are heated with electricity, 5% are heated with propane, 3% use utility gas, 3% use some other fuel, and 1% of homes use coal or no fuel for heating.

To help control energy costs for homeowners and renters, new construction should be energy efficient, and incorporate when possible passive heating and cooling strategies and renewable energy sources such as solar photovoltaic systems. In 2017, Shelburne adopted the Stretch Energy Code, an appendix to the Building Code which requires greater energy efficiency in new home construction and renovations.

Improving energy efficiency in existing homes and replacing aging heating systems with renewable energy systems or more energy efficient models will help reduce home energy costs over time. The MassSave program offers free home energy assessments and incentives for air sealing and insulation. The program also offers rebates and a zero-interest Heat Loan to replace heating equipment with energy efficient models. Low income homeowners and renters may be eligible for greater incentives through Community Action's home energy programs, including fuel assistance. In addition, the Massachusetts Clean Energy Center provides incentives and programs for homeowners to install clean energy systems in their homes.

In 2016 Shelburne participated in the Solarize Mass program. The program helps lower the cost of solar installations on homes and businesses through a tiered pricing structure, where the more residents and businesses that sign up for a system, the lower the cost is for everyone. Through this program 18 solar installations were contracted in Shelburne.

Currently roughly 73% of residents and businesses are served by cable broadband internet service in Shelburne. Shelburne is part of the Massachusetts Broadband Institute's (MBI) Broadband Extensions Program, which is funding service extensions by Comcast to provide internet coverage to over 96% of residents. The last mile build-out is scheduled to be completed by August 2018. According to MBI staff, realtors in the region have reported difficulty selling homes that do not have broadband internet service.<sup>24</sup> With the extension of service, the value of homes in currently unserved areas of Shelburne may increase. In addition, the MBI MassBroadband123 middle-mile fiber optic network travels through Shelburne along major routes and connects to several community anchor institutions, including the Town Hall, both libraries, and the Buckland Shelburne Elementary School. As a middle mile fiber optic

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<sup>24</sup> FRCOG personal communication with MBI staff, October 24, 2017.

network, it offers an opportunity for other last mile providers to buildout additional network in Shelburne and easily connect to the global telecom network.

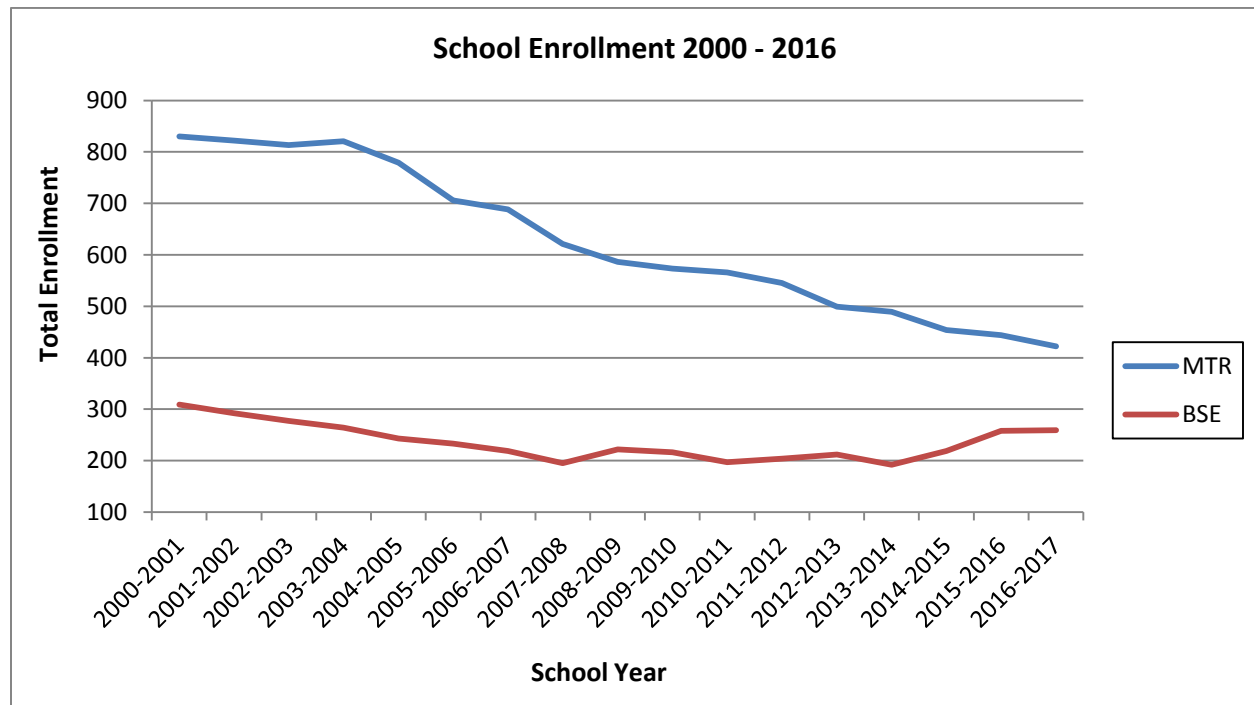
### **Public Schools**

Shelburne is part of the Mohawk Trail Regional School District, which includes the Buckland-Shelburne Elementary School, located in Shelburne, and the Mohawk Trail Regional High School and Middle School, located in Buckland. The Buckland-Shelburne Elementary School houses grades pre-k through 6 and serves students of Buckland and Shelburne. The middle and high school house grades 7 through 12 and serve students from Ashfield, Buckland, Charlemont, Colrain, Hawley, Heath, Plainfield, and Shelburne.

Between 2000 and 2007, elementary school enrollment declined by over 100 students. Since that time enrollment has fluctuated around 200 students. In 2015 the school began offering free pre-school, which resulted in an increase of 18 pre-k students from the previous year, which accounts for some but not all of the increase in enrollment that year. Enrollment for 2016-2017 at the elementary school remained at a higher level than in previous years.

The middle and high schools have seen a greater rate of decline in recent years. Since 2000, enrollment has declined by 49%, to a low of 422 students in 2016. Enrollment numbers for Shelburne students at the regional middle and high school are available from 2005 through 2016, and follow a similar pattern of decline. During that time, Shelburne enrollment fell from 106 students to 54 students, a decline of 49%.



**Figure 14: Public School Enrollment, Pre-School through Grade 12**

*Note: MTR = Mohawk Trail Regional School (grades 7 – 12); BSE = Buckland Shelburne Elementary School (grades PK – 6).*

*Source: Massachusetts Department of Education, School and District Profiles.*

While many towns and cities in eastern and central Massachusetts have struggled with accommodating a growing population in their school systems, Shelburne and the regional school district are dealing with the impacts of declining enrollments. When schools are operating well below capacity, the cost per student can be unaffordable for communities. The Mohawk Trail Regional School District has struggled with controlling costs as enrollment declines and fixed costs, such as transportation and building operations and maintenance, remain the same or go up. From a housing perspective, providing affordable rental and homeownership housing options for families with children is one strategy that could help curtail the decline in enrollment.

## LOCAL CAPACITY

### Municipal Staffing

Shelburne has a Town Meeting form of government with a three-person Board of Selectmen and a Town Administrator. Like many small towns, Shelburne relies on volunteers to fill town

boards, commissions, and committees, in addition to staff. Shelburne is also a member of the Shelburne Falls Senior Center, which serves the towns of Ashfield, Buckland, and Shelburne. The Senior Center provides services for seniors in the community, and has assisted seniors with housing related issues in the past, including a small home repair program, and a presentation of options for creating an accessory apartment in a home.

Unlike other small towns in Franklin County, Shelburne also has its own Housing Authority. The Shelburne Housing Authority (SHA) owns Highland Village, 46 units of affordable housing for seniors and persons with disabilities, and contracts with the Franklin County Regional Housing & Redevelopment Authority (HRA) to provide administrative, property management, and maintenance services. The SHA is run by a volunteer board and has no paid staff. The SHA is responsible for capital improvements to the property. Recent renovations have been funded through Community Development Block Grants (CDBG). A part-time property manager is on-site at Highland Village during the week for a limited number of hours. The SHA would like to increase the number of hours staff are on-site.

The Town's limited staff resources for planning for future development can be supplemented through collaborations with regional agencies and organizations such as the Franklin Regional Council of Governments and the Franklin County Housing and Redevelopment Authority. These agencies offer technical skills related to planning and development, and can help the Town access funding resources for its planning and development initiatives.

The Franklin Regional Council of Governments (FRCOG) serves as the Regional Planning Agency for the 26 communities in Franklin County. FRCOG provides technical assistance to towns related to housing planning and assessing housing needs, and works with town Planning Boards on amending local zoning and subdivision regulations to support sustainable housing creation. FRCOG can assist towns with creating request for proposals (RFPs) and conducting the procurement process for affordable housing projects. FRCOG also administers a Brownfields Program that can provide loans and grants to assess and clean up properties with potential contamination, leading to the potential for redevelopment.

The Franklin County Regional Housing and Redevelopment Authority (HRA) was created in 1973 by the Massachusetts Legislature as the Commonwealth's first regional public housing authority and its only regional redevelopment authority. At that time, the State recognized that the 26 towns of Franklin County, as small communities in the State's most rural county, did not have sufficient access to housing and community development resources, and were unlikely to develop and sustain adequate housing and community development capacity independently.

HRA was established to help address housing and development issues and to assist with development projects, both for the region as a whole and for local communities.

HRA works with Shelburne and other communities in the region on a variety of housing concerns. HRA provides counseling for first-time homebuyers, tenants and landlords, and offers assistance and funding for the rehabilitation of single-family and multi-family structures, compliance with state septic system (Title 5) requirements and municipal infrastructure improvements. HRA's funding primarily comes from public state and federal sources.

In addition to managing Highland Village, HRA operates Shelburne's housing rehabilitation program with CDBG funds. CDBG funds come from the U.S. Department of Housing and Urban Development (HUD), and in Massachusetts, are channeled to communities through DHCD. Breezeway Consulting assists Shelburne with its Community Development Block Grant (CDBG) applications and provides program administration for the grants. When the Town applies for CDBG funds for housing rehabilitation, HRA is hired to administer the program.. This program provides zero interest, deferred payment loans to low- and moderate-income households for home repairs, lead paint abatement, Title 5 upgrades and home improvements. The program has been utilized by four households in Shelburne in the last three years, and there are currently two households on the waitlist. HRA works closely with Rural Development Inc. (RDI), an independent, private, nonprofit offshoot of the agency that builds affordable homes and rental housing for seniors, families and people with special needs. HRA and RDI have conducted a number of projects in Franklin County to create and/or upgrade affordable housing.

In order to increase local capacity to support the creation of housing and housing-related programs, Shelburne has several options. A volunteer housing committee could be established to work on assessing the town's housing needs and make recommendations to the Board of Selectmen. Shelburne has a history of working collaboratively with the Town of Buckland, which completed a housing plan in 2016. A joint housing committee between the two towns could be formed in lieu of individual committees in each town, and could work to address the housing needs in the greater Shelburne Falls area.

The creation of a Municipal Affordable Housing Trust is another option that provides towns more flexibility in acting on potential affordable housing development opportunities. Trusts can be formed using Community Preservation Act (CPA, see next section) and other funds, and may be given the authority to use the funds in the trust for local affordable housing initiatives without having to get approval through Town Meeting. The Municipal Affordable Housing Trust Fund Law (MGL c.44 s.55C), passed in 2005, simplifies the process of establishing a trust fund, and sets guidelines on what local housing trusts can do, who can serve on the board, and what

powers a community can grant to the board. Trust funds may be a good choice for communities that have conducted a housing needs assessment and have a good understanding of their housing goals.

Professional staff can bring the needed expertise, administrative and technical support required to effectively manage the creation of affordable housing in a community. Towns and cities around the state have partnered together to hire regional housing coordinators. In addition, Shelburne could also work with the FRCOG and HRA to assist with specific projects or programs.

### **Municipal Budgets**

Shelburne, like many small towns in Massachusetts and elsewhere, struggles to contain municipal costs and maintain a balanced town budget. State Proposition 2 1/2, which restricts increases in the amount of property tax revenue that towns can collect each year to no more than 2.5% annually, excluding new development, has created a challenging situation for towns, since many municipal costs are increasing more than 2.5% per year. Town voters must approve an override for towns to increase spending over this level. Since other costs for residents are growing as well, including for basic needs such as housing, home heating, health insurance, food, and transportation, towns are often hesitant to bring an override proposal to the voters, and voters can be hesitant to approve an override. With limited town funding and small budgetary increases, towns can be forced to cut services and put off infrastructure repairs and upgrades and other capital improvements.

The Community Preservation Act (CPA) was signed into law in Massachusetts in 2000, and allows communities to create a local Community Preservation Fund through a real estate tax surcharge of no more than 3% that can be used for open space protection, historic preservation, community housing, and outdoor recreation. The funds earned by a community are matched each year by a state trust fund. To adopt the CPA, Town Meeting must first vote by simple majority to place the CPA on the ballot for the next town election, where it then needs a simple majority approval from town voters to pass. Communities can choose to place certain exemptions on the tax surcharge to lessen the burden on residents, such as exempting low income residents from paying the surcharge, and exempting the first \$100,000 of a property's assessed value.

Each year at least 10% of the funds earned must be spent or set aside for open space, historic preservation, and community housing. The remaining funds can be used for any of these areas and outdoor recreation. The CPA requires that a local Community Preservation Committee be created that makes recommendations to the Select Board and Town Meeting on how to use the

funds. The law is flexible with how funds can be spent on housing, stating that funds can be used for the “acquisition, creation, preservation and support of community housing; and for the rehabilitation and restoration of...community housing that is acquired or created” using CPA funds. “Community housing” is defined as housing that is affordable (through a long-term deed restriction) for households earning at or below 100% of the area median income. Forty-nine percent (49%) of respondents to the Shelburne Housing Survey supported the adoption of the CPA in Shelburne.

## 4: Housing Goals and Strategies

The following goals and recommendations are a result of the Shelburne Housing Plan Committee's discussions and analysis of past planning efforts, the public survey results, and the data collected for this plan. By working towards meeting these goals and implementing the recommendations of this plan, the Town of Shelburne will make progress in addressing the housing needs in town.

### HOUSING GOALS

These goals for Shelburne's housing are based on a review of the 2004 Shelburne Community Development Plan housing goals and the community priorities and demographic and housing data collected and analyzed for this plan.

- To steer development within and near the village centers.
- To provide fair, decent, safe, affordable housing for rental or purchase that meets the need of Shelburne residents.
- To work toward raising the affordable housing stock to at least 10% of all housing units.
- To provide for residential development which is consistent with the rural, agricultural, and historic character of the community.
- To encourage a mix of housing densities, ownership patterns, prices, and building types to serve diverse households.
- To provide financial assistance to homeowners to encourage compliance with Board of Health and Building Codes, removal of lead paint, accessibility improvements, and energy efficiency and weatherization.
- Conserve existing industrially-zoned land primarily for industrial uses only.
- Encourage the inventive reuse of existing housing and buildings.

### **Affordable Housing Production Goal**

As noted above, a stated goal for the Town of Shelburne is to increase its supply of affordable housing to at least 10% of the year round housing stock. Currently 5.7%, or 51 units, or Shelburne's housing is considered affordable according to Chapter 40B and is listed on the State's Subsidized Housing Inventory (SHI). To reach 10%, Shelburne needs another 38 units of affordable housing to be created in town.

A community will be certified in compliance with a State-approved housing plan if, during a single calendar year, it has increased its number of low- and moderate-income year round housing units, as counted on the Subsidized Housing Inventory (SHI), in an amount equal to or greater than its housing production goal. A community has control over comprehensive permit applications, also known as 40B developments, during the certification period.

Shelburne's housing production goal is 4 units for a one-year certification, and 9 units for a two-year certification. Shelburne will strive to meet these goals through the strategies outlined in this Housing Plan.

### **Mix of Housing Types Desired in Town**

Shelburne supports having a mix of housing that can serve all of its residents, especially those population groups that have been identified as having housing needs: seniors; first-time homebuyers; renters; families; and residents with disabilities.

Shelburne has a diverse housing supply compared to most of its neighbors. Roughly 35% of Shelburne's housing is within two-family or multi-family structures. An estimated 37% of Shelburne residents rent their homes. Shelburne is interested in maintaining and encouraging a diversity of housing types in town that is compatible with the Town's historic and rural character. The types of housing that Shelburne considers most desirable and appropriate given its housing needs, current housing mix and natural, scenic, and historic resources include the following:

- Infill housing in the Village Residential and Village Commercial zoning districts that is consistent with the historic development pattern and character;
- Reuse of existing buildings for housing;
- Mixed-use development/housing on the upper floors of commercial buildings in the village;
- Starter home/cottage developments on smaller lot sizes;
- Senior housing options including accessible units, congregate living, and assisted living;

- Accessory apartments or conversion of single-family homes to two-family or multi-family homes; and
- Open Space Development which allows for the grouping of homes on part of a development site in order to preserve natural features, prime farmland soils, and open spaces on the rest of the site.

Table 23 identifies each zoning district in town and the housing types and characteristics desired for each area. Housing target areas are those areas of town where the majority of new housing is desired.

**Table 23: Types of Housing Desired and Preferred Development Characteristics**

Zoning District	Housing Types Desired	Preferred Development Characteristics	Housing Target Area?
Rural Residential / Agricultural	Single-family, two-family, accessory apartments	Open Space Development, modification of existing homes, cottage development	Limited
Village Residential	Single-family, two-family, small-scale multi-family, accessory apartments	Infill consistent with historic character, small lot starter home/cottage development, modification of existing homes, senior housing	Yes
Village Commercial	Two-family, multi-family, accessory apartments	Infill consistent with historic character, reuse of existing buildings, housing on upper floors, senior housing	Yes
Commercial	Single-family, two-family, multi-family, accessory apartment	Consistent with historic character, modification of existing homes, reuse of existing buildings	Limited
Industrial	Single-family, two-family, accessory apartment	Modification of existing homes	No



## HOUSING STRATEGIES

### Zoning Changes

The Town will explore the following zoning changes to support housing that meets the needs of the community and region.

#### *Inclusionary Zoning*

Adopt inclusionary zoning in all zoning districts in town, or at a minimum, in the Village Residential and Village Commercial districts. New developments over a certain number of units could either be incentivized to create a percentage of affordable units, through a density bonus, parking space reduction, and/or reduction of development fees, or required to include a percentage of affordable units. Affordable units should meet the criteria to be listed on the State's Subsidized Housing Inventory (SHI) and contribute to Shelburne's affordable housing production goal. Shelburne's zoning currently incentivizes affordable housing units in Open Space Developments through a density bonus provision. An inclusionary zoning bylaw could expand this concept to other types of housing development.

#### *Shelburne Falls Village Dimensional Requirements*

Decrease the minimum lot size and frontage requirements in the Village Commercial and Village Residential districts, where public water and sewer is available, to reduce the number of non-conforming lots in the village and encourage redevelopment and infill housing.

Approximately 90% of lots within the Village Commercial district and 66% of lots within the Village Residential district are non-conforming based on the minimum lot size of 20,000 square feet. Alteration and changes to buildings on non-conforming lots requires approval from the Zoning Board of Appeals. If a structure on a non-conforming lot is abandoned for more than two years, it may not be re-established without meeting the current zoning requirements, which could lead to unoccupied and blighted buildings. As an example, decreasing the minimum lot size to 5,000 square feet in the Village Commercial district would reduce the percentage of non-conforming lots from 90% to approximately 34%. Decreasing the minimum lot size to 8,000 square feet in the Village Residential district would reduce the percentage of non-conforming lots from 66% to approximately 20%.<sup>25</sup>

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<sup>25</sup> See the lot size analysis for the village zoning districts on page 52 for more information.

*Chapter 40R Smart Growth Overlay District/Starter Home Zoning District*

Adopt a Chapter 40R Smart Growth Overlay District or Starter Home Zoning District, which provides for as-of-right housing at greater densities than what is currently allowed in a zoning district. The State provides incentive payments to towns that adopt a Ch. 40R district, and bonus payments for each new housing unit created in the district. A new element of the program is the “starter home” criteria, which would allow smaller homes no larger than 1,850 square feet, on lots no larger than a quarter acre. At least 20 percent of units within the district would need to be set aside for sale to persons and families earning no more than 100 percent of area median income. Communities enacting the “starter home” zoning will receive the same incentive payments as they would if adopting the higher density elements of the program. (See pages 50-51 for more information on Chapter 40R.) Shelburne could adopt a 40R district in conjunction with reducing minimum lot size requirements in the village zoning districts (discussed in the previous strategy), or as a separate overlay district if the Town decides not to reduce the underlying minimum lot sizes.

*Cottage Housing Development*

As an alternative to reducing minimum lot sizes in the village zoning districts, Shelburne could adopt a Cottage Housing Development (CHD) bylaw to allow for small homes on small lots in the Village Commercial and Village Residential districts by special permit. Cottage housing development is a collection of small houses arranged around a common open space, or courtyard. Cottage developments are either fee-simple ownership (with a homeowners association for common spaces) or condominiums. Density for a cottage development is at least double the underlying zoning. In exchange for building at higher densities, housing size is capped, usually at 1,200 square feet or less. Common open space is determined by a certain amount of square feet required per unit. Parking may be on individual lots or in groups of shared parking areas, and common driveways or alleys may be used to access some of the cottages. Design requirements for a cottage development should include landscaping, screening, and design features of homes (such as front porches) that reflect the character of existing homes in the zoning district.

*Multi-Family Dwellings*

Amend the definition of multi-family dwelling to increase the number of units allowed within a structure by Special Permit from four to eight, or a number consistent with existing multi-family structures, in the Village Commercial, Village Residential, and Commercial districts to accommodate higher density new developments within these areas, such as senior housing.

## **Identification of Specific Sites for Affordable Housing Development**

The following sites were identified during the development of this plan and are potential locations that could be developed for affordable housing or a mix of affordable and market rate units, and are shown on the Potential Affordable Housing Locations for Shelburne map on page 76. For Town-owned properties, the Town will further explore the feasibility of affordable housing development on these sites. If feasible, the Selectboard and Housing Committee will explore issuing a Request for Proposals (RFP) to develop affordable housing on one or more of the sites. For sites under private ownership, the choice is solely up to the property owner; however, the Town can conduct outreach to owners and provide them with information on resources available for developing affordable housing.

### *Town-Owned Sites*

The Town owns approximately 1.9 acres of land in the Village Residential zoning district that abuts the Buckland-Shelburne Elementary School property, which is owned by the regional school district. Portions of the site are located within the 100-year floodplain and 200-foot riverfront area. The Senior Center is interested in expanding given the projected increase in seniors in the region, and is researching expansion possibilities, including constructing a new senior center on this site. The Senior Center and the Town are currently pursuing environmental studies to determine feasibility of the site for a senior center, senior housing, or other uses.

Another possible option that the Senior Center is researching is to acquire property adjacent to the elementary school on Mechanic Street, and to also utilize a small portion of the school property, to construct a new senior center. If this option is pursued and space allows, the Senior Center is interested in possibly creating new senior housing at the site as well. This will need to be balanced with the need for recreation space in the village.

A former ballfield on Little Mohawk Road is another possibility for affordable housing development on Town-owned land. The site is located in the Rural Residential/Agricultural zoning district, and contains 4.6 acres. The site is mostly cleared with some wooded areas. Part of the site is located within the 100-year floodplain and the 200-foot riverfront area. These constraints need to be studied further. In addition, housing at this location will need private septic and water. The location could be examined for several single family homes or duplexes. The Town could reach out to Rural Development Inc. or Pioneer Valley Habitat for Humanity to gauge interest in creating housing on the site.

*Privately-Owned Sites*

The developer of 19 Bridge Street is interested in creating 5 affordable rental units in the upper floors of a mixed-use commercial building in downtown Shelburne Falls. The existing building on the site needs to be largely rebuilt. The developer applied in 2017 for funding from the State through the Community Scale Housing Initiative to subsidize the creation of the affordable units, but was unsuccessful. The Town will continue to support the redevelopment of the building, which will add much-needed affordable rental units to the downtown.

The Franklin Regional Housing and Redevelopment Authority (HRA) owns a 3.4 acre site at the intersection of Zerah Fiske and South Shelburne Road. The site was purchased in the 1980s for a project that did not come to fruition. The HRA would be interested in discussing a sale of the property to the Town for affordable housing development. The State would have to approve of any sale of the property.

The other privately-owned sites identified in Table 24 need to be further assessed for affordable housing potential. The Housing Committee will review and prioritize the list, and will conduct outreach to property owners to gauge their interest in creating affordable housing.

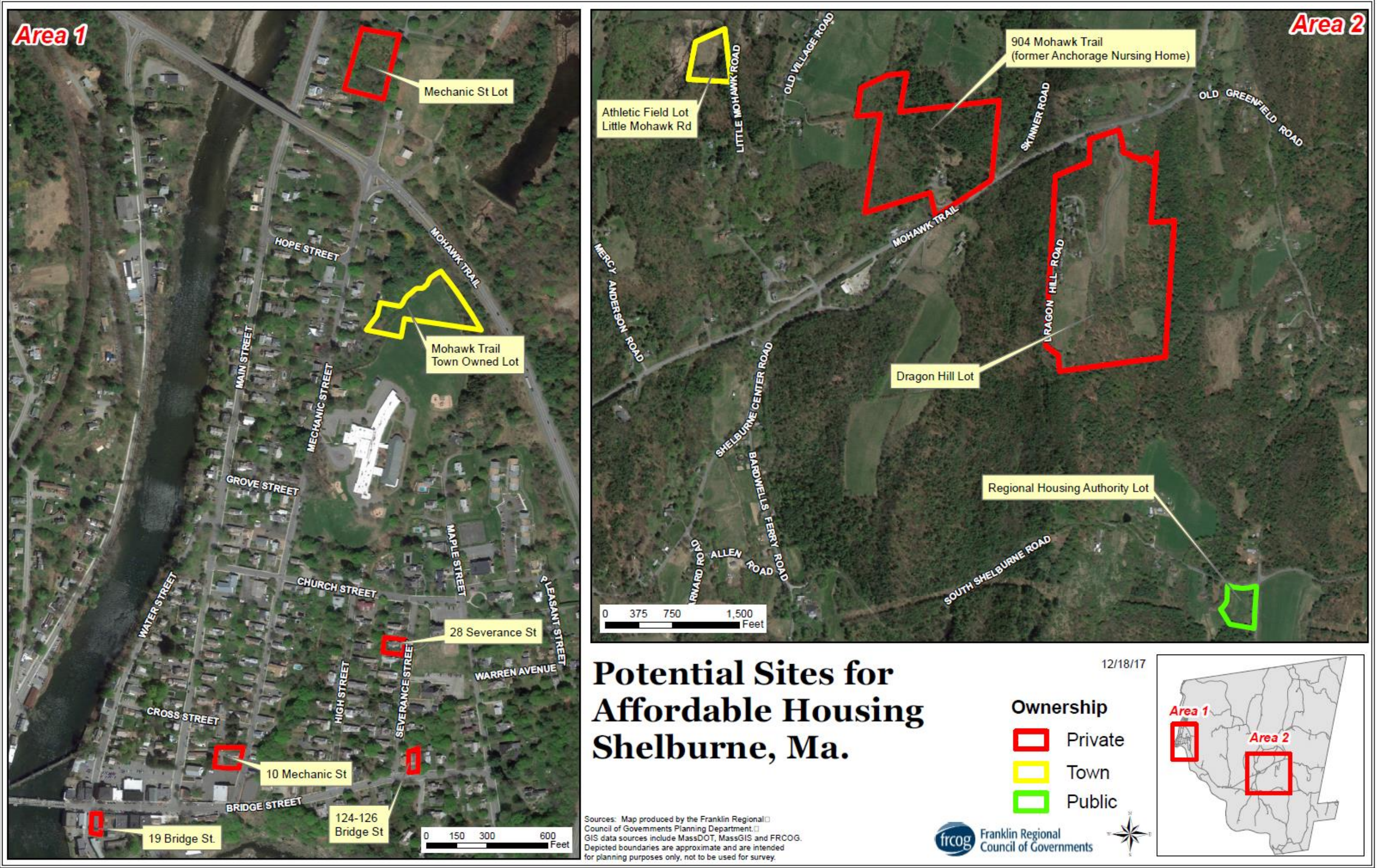
**Table 24: Potential Sites for Affordable Housing in Shelburne**

Owner-ship	Site Address	Zoning District	Acres	Potential Use	Site Advantages	Site Constraints
Town	Mohawk Trail /elementary school lot	Village Residential	1.9	Possible site of new senior center and/or senior housing	Located in village with access to services	Floodplain & riverfront area. Zoning restricts new multi-family construction to 4 units in a structure
Town	Little Mohawk Road	Rural Residential/ Agricultural	4.6	Former ballfield. Potential for affordable single family, two-family, cottage housing	Mostly cleared, level site	Floodplain & riverfront area on portion of property. No public water/sewer
Public	South Shelburne/ Zerah Fiske Road	Rural Residential/ Agricultural	3.4	Affordable single family, two-family, cottage housing	Owned by the Regional Housing Authority, mostly cleared site	No public water/sewer. State must approve sale of property
Private	19 Bridge Street	Village Commercial	0.12	5 units of planned affordable apartments on upper floors of village commercial building	Mixed-use downtown village location, reuse of existing building/site	Building needs to be largely rebuilt
Private	10 Mechanic Street	Village Commercial	0.25	Currently a two-family home. Potential for affordable rental units. Property offered to Town to purchase.	Located in village with access to services, reuse of existing building	Potential for lead paint, other code issues
Private	904 Mohawk Trail	Commercial	38	Former Anchorage Nursing Home with 33 units for sale. Potential for senior housing, assisted living	Reuse of existing building (built 1972)	Zoning restricts multi-family use to four units for structures built after 1950. Comp. permit needed for senior housing
Private	0 Mechanic Street	Village Residential	1.05	Wooded lot for sale. Affordable single family, two-family, multi-family, cottage housing	Public water and sewer available, located on edge of village near services	May have steep slopes. Access to village requires crossing Route 2
Private	124-126 Bridge Street	Village Residential	0.13	Multi-family home for sale. Potential for affordable rental units	Located in village with access to services, reuse of existing building	Lead paint disclosure, other potential code issues. Non-conforming lot, alteration may require ZBA approval

SHELBURNE HOUSING PLAN

Owner-ship	Site Address	Zoning District	Acres	Potential Use	Site Advantages	Site Constraints
Private	28 Severance Street	Village Residential	0.15	Lender-owned single family home for sale. Potential for affordable single family or two-family conversion	Located in village with access to services, reuse of existing building	Reverse mortgage foreclosure. Home sold as-is. Non-conforming lot, alteration may require ZBA approval
Private	Dragon Hill	Rural Residential / Agricultural	68.0	Phase II of condominium development, could include affordable units	Septic sized to accommodate more units than currently on site	Condominium association holds development rights, may not desire additional units







## **Strategies to Build Local Capacity for Affordable Housing**

### *Housing Committee*

Create a housing committee to work towards implementing the housing goals and strategies identified in this plan. Membership could include representation from Town boards, the Senior Center, the Council on Aging, landlords, realtors, bankers, and interested residents. Consider partnering with the Town of Buckland to create a joint Buckland-Shelburne Housing Committee that likely could work more effectively at addressing the housing needs in both communities.

### *Community Preservation Act*

Consider adoption of the Community Preservation Act (CPA) to generate a new source of funding for the development of affordable housing. Communities that adopt the CPA can impose a property tax surcharge up to 3% which sets aside funds to address local needs related to open space protection, affordable housing, historic preservation, and recreation. Local CPA funds are matched by the Commonwealth through the Massachusetts Community Preservation Trust Fund. Towns can choose certain exemptions, such as exempting the first \$100,000 of a home's value and exempting low-income residents from paying the tax surcharge.

### *Municipal Affordable Housing Trust*

Consider establishing a Municipal Affordable Housing Trust if the Town adopts the Community Preservation Act (CPA). The Municipal Affordable Housing Trust Fund Law (MGL c.44 s.55C), passed in 2005, simplifies the process of establishing a trust fund, and sets guidelines on what local housing trusts can do, who can serve on the board, and what powers a community can grant to the board. Trusts can act as a funding entity, providing grants and loans to subsidize affordable housing development or for housing programs such as first-time homebuyer and home rehabilitation. Trusts can also be more directly involved in affordable housing development through property acquisition, development and conveyance. Shelburne would be able to determine the role and powers of the trust.

Trusts can be funded through CPA or other local funds, and may be given the authority to use the funds in the trust for local affordable housing initiatives without having to get approval through Town Meeting. This allows the trust to act more quickly on opportunities. Additionally, Shelburne could revise its zoning bylaw to allow developers who are required to produce affordable units to pay into the housing trust fund as an option in lieu of producing affordable units.



Affordable housing trusts must be adopted by a majority vote at Town Meeting. The Massachusetts Housing Partnership (MHP) provides guidance and support for communities on establishing a municipal affordable housing trust.<sup>26</sup>

### *Town Process for Including Affordable Units in Development Projects*

Establish a process to assist developers when seeking to include affordable units in a development project. The process can serve as a road map for both the developer and the Town boards and staff involved in the permitting process.

### *Shelburne Housing Authority*

Explore the possibility of expanding the Shelburne Housing Authority's role in supporting additional affordable housing development in Shelburne.

### *Trainings and Workshops*

Town staff, Planning Board members, members of the Shelburne Housing Authority, and members of the Housing Committee can participate in housing workshops and trainings offered by the Department of Housing and Community Development (DHCD), the Massachusetts Housing Partnership (MHP), Citizen's Housing and Planning Association (CHAPA), and other organizations. In particular, once a year the Massachusetts Housing Institute is held over the course of two days in Devens, MA, and is geared towards municipal officials and volunteers working on creating affordable housing in their towns.

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<sup>26</sup> See MHP's website for more information: <https://www.mhp.net/community/special-initiatives>

## **Strategies for Investing in the Existing Housing Stock**

### *Home Rehabilitation Programs*

Continue to work with the Franklin County Regional Housing and Redevelopment Authority (HRA) for housing rehabilitation projects. HRA currently coordinates a housing rehabilitation loan program for Shelburne and other communities in the region. The program is funded primarily through Community Development Block Grant (CDBG) awards, and is available to low and moderate-income households for home repairs, building code violations, lead paint abatement, Title 5 upgrades, and accessibility projects.

Other home rehabilitation programs that residents may be eligible for include the CEDAC Home Modification Loan Program,<sup>27</sup> STAVROS Home Sweet Home program,<sup>28</sup> and the USDA Rural Development Very Low-Income Housing Repair program.<sup>29</sup> The Shelburne Falls Senior Center also offers a home repair program for small jobs and repairs.

Work with the HRA and Senior Center to create a handout with information on the various programs available to residents. Distribute the flyer through tax bills or other methods. Work with HRA and the Senior Center to coordinate an information session for residents and assist residents with filling out program applications.

### *Home Modification and New Landlord Assistance*

Work with the Senior Center to provide assistance to residents who want to explore modifications to their home such as sharing their home, adding an accessory apartment, or converting their home from a single-family to a two-family home. The Senior Center is currently working towards offering an informational series and support to help people accomplish a new housing arrangement. Assistance may include walking residents through the permitting process for an accessory apartment, helping to get estimates from reputable builders, help with finding a housemate or tenant, and understanding Massachusetts' housing laws for landlords.

### *First-Time Homebuyer Programs*

Promote and publicize available first-time homebuyer resources to residents. Work with the HRA to promote its First-Time Homebuyer workshop series, and available first-time homebuyer mortgage programs, such as the Massachusetts Housing Partnership's One Mortgage Program,

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<sup>27</sup> <https://cedac.org/hmlp/>

<sup>28</sup> <https://www.stavros.org/hsh.html>

<sup>29</sup> <https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants/ma>

MassHousing mortgages, or the USDA Rural Development Single Family Housing Guaranteed Loan Program.

To further assist potential first-time homebuyers in Shelburne, the Town could seek funding to establish a First-Time Homebuyers Program. This program could provide financial assistance to income-eligible first-time homebuyers to “buy down” a portion of the cost of a home in Shelburne to fill the gap between a market rate price and an affordable price. A deed restriction would be required on the home to preserve affordability long-term, and the home could be counted on the State’s Subsidized Housing Inventory through DHCD’s Local Initiative Program. An example from the region is the Town of Leverett’s buy-down program, which is administered by the HRA and was established using CPA and Leverett Housing Trust funds.<sup>30</sup>

### *Home Energy Upgrades*

Create an informational flyer for residents and landlords about available home energy improvement opportunities, such as energy audits and weatherization/insulation through Community Action and Mass Save, Community Action’s Heating System Repair program and the Mass Save Heat Loan program to upgrade or replace heating and hot water equipment, the Mass Solar Loan program to finance residential solar photovoltaic installations, and other available incentives for energy efficiency and clean energy improvements.

### *Highland Village*

Continue to invest in maintenance and upgrades at Highland Village as necessary. Seek funding to increase the hours of on-site property management staff.

### *Tax-Title Properties*

The Town should consider making tax title properties available for the development of affordable housing where such use is consistent with the goals of this and other community plans.

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<sup>30</sup> <https://www.fcrhra.org/homeownership/leverett-homeownership-assistance-program>

## **Strategies for Regional Collaboration**

### *Regional Agencies*

Continue to utilize the resources of the Franklin Regional Council of Governments (FRCOG) and the Franklin County Regional Housing and Redevelopment Authority (HRA). Both regional agencies can provide technical assistance and help pursue funding to implement strategies in this plan.

### *Town Partnerships*

Shelburne has a history of collaboration with neighboring towns, such as the Shelburne Falls Area Partnership (made up of the Towns of Shelburne, Buckland, and the Greater Shelburne Falls Area Business Association), and the Shelburne Falls Senior Center (the Towns of Shelburne, Buckland, and Ashfield). This plan recommends that the Town of Shelburne work collaboratively with Buckland to address housing needs in the village of Shelburne Falls, which encompasses both towns, and to consider creating a joint housing committee with the Town of Buckland to work towards meeting the needs of both communities.

**Table 25: Shelburne Housing Strategies**

Strategy	Responsible Group/s	Timeframe*
<b>Zoning Changes</b>		
Adopt inclusionary zoning in all zoning districts in town, or at a minimum, in the Village Residential and Village Commercial districts	Planning Board, Housing Committee	Short
Decrease the minimum lot size and frontage requirements in the Village Commercial and Village Residential districts, where public water and sewer is available	Planning Board, Housing Committee	Short
Evaluate a Chapter 40R Smart Growth Overlay District or Starter Home Zoning District for the village zoning districts, either in conjunction with decreasing minimum lot sizes, or as a separate overlay district	Planning Board, Housing Committee	Short
Adopt a Cottage Housing Development (CHD) bylaw to allow for small homes on small lots in the Village Commercial and Village Residential districts	Planning Board, Housing Committee	Short
Explore amending the definition of multi-family dwelling to increase the number of units allowed within a structure by Special Permit from four to eight in the Village Commercial, Village Residential, and Commercial districts	Planning Board, Housing Committee	Short
<b>Identification of Specific Sites for Affordable Housing Development</b>		
Continue to study the possibility of locating a new senior center with senior housing on Town-owned land in the village of Shelburne Falls	Senior Center	Long
Explore the feasibility of affordable housing development at the former ballfield on Little Mohawk Road	Housing Committee, Selectboard	Medium
Continue to support the creation of affordable rental units at 19 Bridge Street	Planning Board, Selectboard	Short
Assess potential sites for affordable housing and conduct outreach to property owners	Housing Committee	Long
<b>Strategies to Build Local Capacity for Affordable Housing</b>		
Create a housing committee to work towards implementing the housing goals and strategies identified in this plan	Selectboard	Short
Consider adoption of the Community Preservation Act (CPA) to generate a new source of funding for the development of affordable housing	Housing Committee, other interested groups	Medium
Establish a process to serve as a road map for Town Boards and developers when seeking to include affordable units in a development project	Planning Board, Zoning Board of Appeals	Medium

# SHELBURNE HOUSING PLAN

Strategy	Responsible Group/s	Timeframe*
Consider establishing a Municipal Affordable Housing Trust	Selectboard, Housing Committee	Long
Explore expanding the Shelburne Housing Authority's role in supporting additional affordable housing development in Shelburne	Selectboard, Housing Authority	Medium
Participate in housing workshops and trainings	Planning Board, , Housing Committee, Housing Authority	Ongoing
<b>Strategies for Investing in the Existing Housing Stock</b>		
Continue to work with HRA for housing rehabilitation projects; promote available housing rehabilitation programs to residents	Selectboard, Housing Committee, Senior Center	Short
Provide assistance to residents who want to explore modifications to their home such as home sharing, adding an accessory apartment, or converting their home from a single-family to a two-family home	Senior Center, Housing Committee	Short
Promote and publicize available first-time homebuyer resources to residents	Housing Committee	Medium
Seek funding to establish a First-Time Homebuyers Program	Housing Committee	Long
Create an informational flyer for residents and landlords about available home energy improvement opportunities	Housing Committee, Energy Committee, Senior Center	Short
Continue to maintain and upgrade Highland Village as necessary; seek funding to increase on-site property management hours	Housing Authority	Short
Consider making tax title properties available for the development of affordable housing	Selectboard, Housing Committee	Long
<b>Strategies for Regional Collaboration</b>		
Continue to utilize the resources of the Franklin Regional Council of Governments (FRCOG) and the Franklin County Regional Housing and Redevelopment Authority (HRA)	Selectboard, Planning Board, Housing Committee	Ongoing
Consider creating a joint housing committee with the Town of Buckland to work towards meeting the needs of both communities	Selectboard	Short

\* Timeframe Key: Short-term = 1-2 years; Medium-term = 2-4 years; Long-term = 5 or more years

## **5. POTENTIAL FUNDING SOURCES AND PROGRAMS FOR AFFORDABLE HOUSING DEVELOPMENT**

### **CEDAC Seed Funding and Technical Assistance**

The Community Economic Development Assistance Corporation (CEDAC) is a quasi-public state agency created to provide technical assistance and pre-development funding for nonprofit, community-based development organizations, limited equity cooperatives, and public agencies. It can help communities working with qualified nonprofits. CEDAC also offers help with expiring use projects—privately owned, subsidized rental units at risk of losing affordability status due to expiring use restrictions. CEDAC maintains a list of affordable housing developments by date of expiration of the subsidy and can assist in developing a preservation strategy.

CEDAC also offers the state-funded Home Modification Loan Program, which provides loans to make access and safety modifications to the primary, permanent residence of elders, adults with disabilities, and families with children with disabilities. Such modifications allow people to remain in their homes and live more independently in their communities. Any homeowner who is a frail elder or has a disability, has a household member who has a disability, or rents to an individual with a disability (in a building with fewer than 10 units) may apply for this loan.<sup>31</sup>

### **Chapter 40R Smart Growth Overlay Districts and Chapter 40S**

M.G.L. Chapter 40R is a zoning enabling act that encourages towns and cities in Massachusetts to adopt overlay zoning districts that will facilitate housing development, including affordable housing, in mixed use areas. The zoning allows a certain minimum density of housing by-right, and require that 20 percent of new housing developed within the district be affordable to households earning less than 80 percent of the area median income, adjusted for household size. Before adopting the zoning district, it must be approved by the Massachusetts Department of Housing and Community Development (DHCD). Once approved and adopted by the community, the town can receive anywhere from \$10,000 to \$600,000 as an incentive payment, depending on the number of new housing units permissible under the overlay district as opposed to the underlying district. Communities also receive a bonus payment of \$3,000 for each housing unit that is created within the district, payable when the building permit has been issued for the unit.

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<sup>31</sup> See <https://cedac.org/home-modification-loan-program/> for more information.

Additionally, through M.G.L. Chapter 40S, towns and cities with smart growth overlay districts are reimbursed any net cost of educating students living in new housing in a smart growth district. The reimbursement is equal to the cost of educating students living in new housing in a smart growth district minus the percentage of new revenues from the district that would otherwise be devoted to educational costs, and any increase in state educational aid resulting from students living in new housing in the district. In addition to these benefits, towns and cities with smart growth districts are given preference when applying for state discretionary funds such as through the MassWorks program, and may be given relief from a Chapter 40B Comprehensive Permit application.

### **Citizen's Housing and Planning Association (CHAPA)**

Citizens' Housing and Planning Association (CHAPA) is a non-profit umbrella organization for affordable housing and community development activities in Massachusetts. Established in 1967, CHAPA's mission is to encourage the production and preservation of housing that is affordable to low and moderate income families and individuals and to foster diverse and sustainable communities through planning and community development. CHAPA conducts and publishes research on affordable housing, and hosts workshops and trainings for communities throughout the year.

### **Community Development Block Grant (CDBG) Program**

The CDBG program provides assistance for housing, community, and economic development projects that assist low and moderate-income residents in eligible communities. Municipalities with populations under 50,000 must apply to the competitive state program. Breezeway Consulting applies for and administers CDBG funds for the Town of Shelburne. The Franklin County Regional Housing and Redevelopment Authority (HRA) coordinates deferred payment housing rehabilitation loans, funded through the CDBG program, on behalf of Shelburne and many other Franklin County towns. These loans provide an affordable means for homeowners to bring their homes into compliance with building codes, perform needed repairs including accessibility modifications, and weatherize their homes. These loans are also available for investor-owned rental properties and owner-occupied buildings with rental units.

### **Community Preservation Act**

The Community Preservation Act (CPA) was signed into law in Massachusetts in 2000, and allows communities to create a local Community Preservation Fund through a real estate tax surcharge of no more than 3% that can be used for open space protection, historic



preservation, affordable housing, and outdoor recreation. The funds earned by a community are matched each year by a state trust fund. The percentage of the match varies year to year, but can be up to 100% of what the local community raises.

To adopt the CPA, Town Meeting must first vote by simple majority to place the CPA on the ballot for the next town election, where it then needs a simple majority approval from town voters to pass. Communities can choose to place certain exemptions on the tax surcharge to lessen the burden on residents, such as exempting low income residents from paying the surcharge, and exempting the first \$100,000 of a property's assessed value. Each year at least 10% of the funds earned must be spent or set aside for open space, historic preservation, and community housing. The remaining 70% of funds can be used for any of these areas and outdoor recreation. The CPA requires that a local Community Preservation Committee be created that makes recommendations to the Select Board and Town Meeting on how to use the funds.

The law is flexible with how funds can be spent on housing, stating that funds can be used for the "acquisition, creation, preservation and support of community housing; and for the rehabilitation and restoration of community housing that is acquired or created" using CPA funds. "Community housing" is defined as housing that is affordable (through a long-term deed restriction) for households earning at or below 100% of the area median income. However, communities can use CPA funds to create housing that meets the definition of affordable under Chapter 40B by requiring units to be affordable to households earning less than 80% of the area median income.

The Massachusetts Housing Partnership (MHP) updated a guidebook in 2016 that outlines eligible CPA housing activities and provides examples of what towns and cities in Massachusetts have done so far.<sup>32</sup> The Community Preservation Coalition website provides a database of projects in all of the CPA eligible categories that towns and cities have completed using CPA dollars, and is an excellent resource for towns considering adoption of the CPA.<sup>33</sup>

### **Community Scale Housing Initiative (CSHI)**

The CSHI is a recent joint initiative of DHCD and MassHousing, providing funding for small scale projects, in municipalities with a population of no more than 200,000. Non-profit and for-profit developers are eligible to apply for the creation of between 5 and 20 affordable rental units.

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<sup>32</sup> *Create, Preserve, Support: Using Community Preservation Act Funds to Foster Local Housing Initiatives.*  
[http://www.mhp.net/writable/resources/documents/CPA-guidebook-2016\\_lowres.pdf](http://www.mhp.net/writable/resources/documents/CPA-guidebook-2016_lowres.pdf)

<sup>33</sup> Community Preservation Coalition website: <http://www.communitypreservation.org/>

Units must be affordable to households earning up to 80% of the Area Median Income. CSHI funds are deferred payment loans with no interest or principal payments during the 50-year term of the loans. Subsidies are in the amount of \$150,000 - \$200,000 per unit, with a \$1 million maximum per project. Projects must also include a financial commitment from the host community.

### **Federal Low-Income Housing Tax Credit (LIHTC)**

The LIHTC Program was enacted by Congress in 1986 to provide the private market with an incentive to invest in affordable rental housing. Federal housing tax credits are awarded to developers of qualified projects. Developers then sell these credits to investors to raise capital (or equity) for their projects, which reduces the debt that the developer would otherwise have to borrow. Because the debt is lower, a tax credit property can in turn offer lower, more affordable rents.

The law gives states an annual tax credit allocation based on population. States allocate housing tax credits through a competitive process. Federal law requires that states give priority to projects that (a) serve the lowest income families; and (b) are structured to remain affordable for the longest period of time. Federal law also requires that 10% of each state's annual housing tax credit allocation be set aside for projects owned by nonprofit organizations. To be eligible, the low-income project must comply with a number of requirements regarding tenant income, maximum rent levels, and the percentage of low-income occupancy. Due to soft costs involved in LIHTC projects, the minimum project size is at least 25 units.

### **Franklin County Regional Housing and Redevelopment Authority and Rural Development Inc.**

The Franklin County Regional Housing and Redevelopment Authority (HRA) was created in 1973 by the Massachusetts Legislature as the Commonwealth's first regional public housing authority and its only regional redevelopment authority. At that time, the State recognized that the 26 towns of Franklin County, as small communities in the State's most rural county, did not have sufficient access to housing and community development resources, and were unlikely to develop and sustain adequate housing and community development capacity independently. HRA was established to help address housing and development issues and to assist with development projects, both for the region as a whole and for local communities.

HRA works with Shelburne and other communities in the region on a variety of housing concerns. HRA provides counseling for first-time homebuyers, tenants and landlords, and offers assistance and funding for the rehabilitation of single-family and multi-family structures,

compliance with state septic system (Title 5) requirements and municipal infrastructure improvements. HRA's funding primarily comes from state and federal sources.

HRA works closely with Rural Development Inc. (RDI), an independent, private, nonprofit offshoot of the agency that builds affordable homes and rental housing for seniors, families and people with special needs. Since its creation in 1991, RDI has developed over \$8.4 million in single and multi-family housing in the region, consisting of over 80 units. The resources that RDI uses for its projects come from a variety of sources, including the Massachusetts Department of Community Development (DHCD) HOME Program, U.S. Department of Agriculture Rural Development Program, and Self-Help Opportunity Program of the Housing Assistance Council.

### **HOME Investment Partnerships Program**

HOME is a federally funded program that assists in the production and preservation of affordable housing for low and moderate-income families and individuals. The program funds a broad range of activities including new construction, acquisition and rehabilitation of rental properties. For-profit developers, non-profit developers, non-profit organizations designated as Community Housing Development Organizations (CHDOs), and municipalities in cooperation with any of the above are eligible to apply for HOME funds.

HOME funds can be used for the acquisition and/or rehabilitation of existing structures for rental use, including distressed or failed properties, or for the new construction of rental projects. Projects seeking HOME funds must have a minimum of 5 HOME-assisted units. All units receiving HOME assistance must be occupied by households earning no more than 60% of the area median income. At least 20% of the HOME units must be affordable to households earning no more than 50% of area median income. In general, DHCD HOME awards are structured as loans with 0% interest, and a 30-year deferred payment term.

### **Local Initiative Program**

The Local Initiative Program (LIP) is a state housing program that was established to give cities and towns more flexibility in their efforts to provide low and moderate-income housing. It is administered by the Department of Housing and Community Development (DHCD). The program provides a subsidy through extensive technical assistance and other services from DHCD to towns and cities in the development, operation, and management of housing supported by local government that will serve households below 80% of the area median income. Housing units can be developed either through a "friendly" 40B Comprehensive Permit

process whereby a town works collaboratively with a developer on the project, or units can be created as Local Action Units (LAU).

Local Action Units must result from city or town action or approval and typically involve new construction, building conversion, adaptive re-use or substantial rehabilitation. The following types of actions will generally be sufficient to satisfy the Local Action requirement provided that the municipal actions or approvals are conditioned, as a matter of record, upon the provision of low- or moderate-income housing:

- a. Zoning-based approval, particularly inclusionary zoning provisions and special permits for affordable housing;
- b. Substantial financial assistance from funds raised, appropriated or administered by the city or town (such as CPA funds); or
- c. Provision of land or buildings that are owned or acquired by the city or town and conveyed at a substantial discount from their fair market value.

### **The Massachusetts Affordable Housing Trust Fund (AHTF)**

The AHTF provides resources to create or preserve affordable housing throughout the state for households whose incomes are not more than 110% of median income. Funds are available for rental, home ownership and mixed-use projects as well as housing for the disabled and homeless, but may be applied only to the affordable units. AHTF funds are used primarily to support private housing projects that provide for the acquisition, construction or preservation of affordable housing. MassHousing and DHCD jointly administer AHTF. Eligible applicants include governmental subdivisions, community development corporations, local housing authorities, community action agencies, community-based or neighborhood-based non-profit housing organizations, other non-profit organizations, for-profit entities, and private employers.

### **Massachusetts Downtown Initiative (MDI)**

Massachusetts Department of Housing and Community Development's Massachusetts Downtown Initiative (MDI) offers a range of services and assistance to communities seeking help on how to revitalize their downtowns. Through the Technical Assistance Program, MDI provides consultant services up to \$15,000 to assist a community with its downtown revitalization efforts. Activities related to design, economics of downtown, housing, parking, small business support, wayfinding/branding, and development of a Business Improvement District, Parking Benefit District, or volunteer-based downtown organization, are eligible for funding. Housing activities could address any aspect of determining how to increase housing in

the downtown or town center, including but not limited to: a housing plan, market analysis for suitable housing mix, zoning recommendations, and second story development assistance.

### **Massachusetts Department of Housing and Community Development (DHCD)**

In addition to the Local Initiative Program, DHCD provides technical assistance to communities, and administers a number of funding programs for the development and maintenance of affordable housing, including Community Development Block Grants and the Affordable Housing Trust Fund. Programs are available for rental and homeownership housing units, and for municipal as well as non-profit and private developers.<sup>34</sup>

### **MassHousing**

MassHousing is an independent public authority that provides financing for the construction and preservation of affordable rental housing, and for affordable first and second mortgages for homebuyers and homeowners. MassHousing is a self-supporting not-for-profit public agency that sells bonds to fund its programs, and has provided more than \$17 billion in financing for homebuyers and homeowners and developers of affordable housing.

### **Massachusetts Housing Partnership**

The Massachusetts Housing Partnership (MHP) is a statewide public non-profit affordable housing organization that works in concert with the Governor and the state Department of Housing and Community Development (DHCD) to help increase the supply of affordable housing in Massachusetts.

MHP was established in 1985 to increase the state's overall rate of housing production and find creative new solutions to address the need for affordable housing. MHP offers an array of resources and services, including financing for affordable rental developments, workshops and trainings for local officials and non-profit organizations, and technical assistance to support community efforts to create affordable housing.

### **MassWorks Infrastructure Program**

The MassWorks Infrastructure Program coordinates the administration of six infrastructure programs: Public Works Economic Development (PWED), Community Development Action Grant (CDAG), Growth District Initiative (GDI) Grants, Massachusetts Opportunity Relocation

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<sup>34</sup> See DHCD's website for more information: <http://www.mass.gov/hed/economic/eohed/dhcd/>.

and Expansion (MORE) Grants, Small Town Rural Assistance Program (STRAP), and Transit Oriented Development (TOD) Grants. These programs fund a range of publicly owned infrastructure projects. The CDAG Program provides funding to local governments for projects that “build local economies, eliminate blight, create jobs and produce workforce and affordable housing that would not occur by private enterprise alone.” The Program requires that projects do not benefit any single individual or business, and that the project must be publicly owned/managed for a minimum of 30 years.

### **Pioneer Valley Habitat for Humanity**

Pioneer Valley Habitat for Humanity (PVHH) is a non-profit, ecumenical Christian housing ministry whose goal is to make home ownership possible for low-income families in Hampshire and Franklin counties. Through the donation of money, land, expertise and labor, PVHH builds safe, decent, affordable homes in partnership with families in need. Since its inception, Pioneer Valley Habitat for Humanity has provided permanent housing for 37 families, including single family and duplex homes in Montague, Greenfield, and Orange. Each year the PVHH Board of Directors decides on the building schedule for the upcoming year. This decision is based upon land availability, access to volunteer builders, and the fundraising capacity that can support it.

### **USDA Rural Development**

The U.S. Department of Agriculture Rural Development housing programs offer a variety of resources for single family and multi-family affordable housing. Programs include loans and grants to develop, rehabilitate, and preserve affordable home-ownership and rental properties in rural areas.

## **APPENDIX A**

### **MEETING AGENDAS AND SIGN IN SHEETS**



**Shelburne Housing Plan Committee Meeting**  
**Monday June 12, 2017, 2:00 p.m.**  
**Memorial Hall, 51 Bridge Street, Shelburne, MA 01370**

- 2:00 p.m. Introductions
- 2:05 p.m. Review and Discussion of Housing Plan Outline and Planning Process
- 2:45 p.m. Review Preliminary Population Demographic Findings
- 3:25 p.m. Schedule Next Meeting and Adjourn



**Shelburne Housing Plan Committee Meeting**  
**Monday June 12, 2017, 2:00 p.m.**  
**Memorial Hall, 51 Bridge Street, Shelburne, MA 01370**

Name	Affiliation (Board, Committee, Resident, etc.)	Email
Terry Markewicz	Town Admin. Shelburne	Selectboard @ townofshelburne.com
John Wheeler	Planning Board	jwheeler@wheelviewfarm.com
Cathy Buntin	Senior Center	stsrctr@crocker.com
Margaret Payne	Shelburne Housing Authority	mpayne1441@gmail.com
Alyssa Larose	Franklin Regional Council of Governments	alarose@frcog.org



# SHELBURNE HOUSING PLAN



## Shelburne Housing Plan Committee Meeting

**Tuesday, July 18, 2017, 5:00 p.m.**

**Memorial Hall, 51 Bridge Street, Shelburne, MA 01370**

- |           |  |
|-----------|--|
| 5:00 p.m. | Introductions  |
| 5:05 p.m. | Review the Difference between a Housing Plan and Housing Production Plan               |
| 5:10 p.m. | Review the Draft Shelburne Housing Survey and Discuss Survey Timeline and Distribution |
| 5:40 p.m. | Review the First Draft of the Housing Needs Assessment                                 |
| 5:55 p.m. | Schedule Next Meeting and Adjourn  |



## Shelburne Housing Plan Committee Meeting

**Tuesday July 18, 2017, 5:00 p.m.**

**Memorial Hall, 51 Bridge Street, Shelburne, MA 01370**

Name	Affiliation (Board, Committee, Resident, etc.)	Email
Deborah Vincent-Curtis	Board of Health	MIANDUBCOUT@GMAIL.COM
Margaret Payne	Housing Authority	mpayne144@gmail.com
John Wheeler	Planning Board	johnwheeler@wheelviewfarm.com
Tom Parkes	Town Administrator	Selectboard@townofshelburne.com
Carmela Lanza-Weil	GSPABA	Carmela@shelburnefuels.com
Cathy Buntin	Senior Center	SrSrctr@crockers.com
Alyssa Larose	FRCOG	alarose@frcog.org

# SHELBURNE HOUSING PLAN



**Shelburne Housing Plan Committee Meeting**  
**Tuesday, September 12, 2017, 4:00 p.m.**  
**Memorial Hall, 51 Bridge Street, Shelburne, MA 01370**

- 4:00 p.m. Introductions
- 4:05 p.m. Discuss Housing Survey Preliminary Response Count and Additional Publicity Ideas
- 4:15 p.m. Review the Second Draft of the Housing Needs Assessment
- 4:30 p.m. Review the First Draft of the Development Conditions and Constraints Section
- 5:15 p.m. Schedule Next Meeting and Adjourn



**Shelburne Housing Plan Committee Meeting**  
**Tuesday September 12, 2017, 4:00 p.m.**  
**Memorial Hall, 51 Bridge Street, Shelburne, MA 01370**

Name	Affiliation (Board, Committee, Resident, etc.)	Email
John Wheeler	Planning Board	jwheeler@wheelviewfarm.com
Margaret Payne	Housing Authority	mpayne1441@gmail.com
Terry Parkewicz	Select Board	tparkewicz@townofshelburne.ma.gov
Carmela Lange-Whe	GSFABA	carmela@shelburnefairfaxs.com
Alyssa Larose	FR06	alrose@frog.org

# SHELBURNE HOUSING PLAN



**Shelburne Housing Plan Committee Meeting**  
**Tuesday, October 24, 2017, 4:00 p.m.**  
**Memorial Hall, 51 Bridge Street, Shelburne, MA 01370**

- 4:00 p.m. Introductions
- 4:05 p.m. Review Housing Survey Results
- 4:25 p.m. Review the Second Draft of the Development Conditions and Constraints Section
- 4:40 p.m. Review maps of Town-owned properties and the Village Zoning Districts for identification of potential sites for affordable housing development
- 5:25 p.m. Schedule Next Meeting and Adjourn



**Shelburne Housing Plan Committee Meeting**  
**Tuesday October 24, 2017, 4:00 p.m.**  
**Memorial Hall, 51 Bridge Street, Shelburne, MA 01370**

Name	Affiliation (Board, Committee, Resident, etc.)	Email
DEBORAH VINCENT-COUTURE	BOHEALTH	ALANDEDES COUT@GMAIL.COM
John Wheeler	Planning Board	johnwheeler@wheelviewfarm.com
Cathy Buntin	Senior Center	sfscctr@crocker.com
Terry Narkewicz	Selectboard	Townadmin@townofshelburne.ma.gov
Margaret Payne	Shelburne Housing Authority	mpayne1441@gmail.com
Alyssa Larose	FRCOG	alarose@frcog.org

# SHELBURNE HOUSING PLAN



**Shelburne Housing Plan Committee Meeting**  
**Tuesday, November 28, 2017, 4:00 p.m.**  
**Memorial Hall, 51 Bridge Street, Shelburne, MA 01370**

- 4:00 p.m. Introductions
- 4:05 p.m. Review revisions to the Housing Needs Assessment and Development Conditions and Constraints Section
- 4:25 p.m. Review the First Draft of the Introduction Section and the Goals and Strategies Section
- 5:10 p.m. Review map of potential sites for affordable housing development
- 5:25 p.m. Schedule Next Meeting and Adjourn



**Shelburne Housing Plan Committee Meeting**  
**Tuesday November 28, 2017, 4:00 p.m.**  
**Memorial Hall, 51 Bridge Street, Shelburne, MA 01370**

Name	Affiliation (Board, Committee, Resident, etc.)	Email
John Wheeler	Planning Board	jwheeler@wheelviewfarm.com
Tom Narkewicz	Town Administrator	tnarkewicz@townofshelburne.ma.gov
Alyssa Larose	FRCOG	alarose@frcos.org

## **APPENDIX B**

### **2017 SHELBURNE HOUSING SURVEY RESULTS**

## SHELBURNE HOUSING PLAN

Fill the survey out online at: <https://www.surveymonkey.com/r/Shelburnehousing>

### SHELBURNE HOUSING SURVEY

**Do you love living in Shelburne? Do you want Shelburne to continue to be a vibrant community with a high quality of life?**

**We need your input!**

Shelburne is facing changes that present challenges and opportunities for the town. The Shelburne Housing Plan Committee, with assistance from the Franklin Regional Council of Governments (FRCOG), is conducting this survey to gather input from residents for the creation of a local housing plan. The plan will be completed by the end of December 2017, and will identify housing needs in Shelburne and strategies that the Town and area organizations can take to address those needs. Please complete this short survey to help us develop goals and strategies that will guide this work. All responses are anonymous and confidential.

During the 2000s, Shelburne lost population, especially families with children. School enrollment also declined, resulting in higher per-student costs for the town. At the same time, Shelburne has an older-than-average population, with 20% of residents over the age of 65. By 2035, seniors are expected to comprise 39% of Shelburne's population. More recent estimates show signs of population growth since 2010. Housing demand for rental and homeownership units is currently high in Shelburne. A household earning the median income in Shelburne (\$54,747) cannot afford the median home sale price of \$296,000.

Survey results will be available on the Shelburne Town website in November and as a hard copy at Memorial Hall and the Senior Center. A final draft of the housing plan will be publicized and made available for public review in December.

**Thank you for your help with this project!**

#### 1. Where do you live?

- ☐ Shelburne Falls, Shelburne side (Keystone Market side)
- ☐ Shelburne Falls, Buckland side (McCusker's Market side)
- ☐ Shelburne outside of the village of Shelburne Falls
- ☐ Own property in Shelburne but live in another town
- ☐ Other: \_\_\_\_\_

#### 2. How long have you lived in your current home?

- ☐ Less than 2 years
- ☐ 2 – 5 years
- ☐ 5 – 10 years
- ☐ 10 – 20 years
- ☐ Over 20 years

#### 3. Do you or your family own or rent?

- ☐ Own
- ☐ Rent

#### 4. If you RENT, what is your average monthly housing cost, including rent and utilities?

- ☐ Less than \$500
- ☐ \$500 - \$999
- ☐ \$1,000 - \$1,499
- ☐ \$1,500 - \$1,999
- ☐ Over \$2,000
- ☐ Not Applicable

Please return completed surveys by **October 1, 2017** to one of the following collection locations:  
Memorial Hall, Senior Center, Arms Library, Shelburne Free Public Library



5. If you OWN, what is your average monthly housing cost, including mortgage, homeowner's insurance, real estate taxes, and utilities?

- |  |  |
|--|--|
| <input type="checkbox"/> Less than \$500   | <input type="checkbox"/> \$1,500 - \$1,999 |
| <input type="checkbox"/> \$500 - \$999     | <input type="checkbox"/> Over \$2,000      |
| <input type="checkbox"/> \$1,000 - \$1,499 | <input type="checkbox"/> Not Applicable    |

6. What best describes the type of home you live in? (choose one)

- ☐ Single family home
- ☐ Mobile home
- ☐ Duplex home (2 housing units)
- ☐ Multi-family home (3 or 4 housing units)
- ☐ Apartment (please choose from below options)
- ☐ Apartment in a duplex
- ☐ Apartment in a multi-family house
- ☐ Apartment building (more than 4 units in the building)
- ☐ Condominium
- ☐ Rented room in a house
- ☐ Other: \_\_\_\_\_

7. Do you plan to stay in your current home or do you plan to move in the next 5 years?

- |   |   |
|---|---|
| <input type="checkbox"/> Plan to stay in my home  | <input type="checkbox"/> Plan to move out of town |
| <input type="checkbox"/> Plan to move within town | <input type="checkbox"/> Not sure                 |

8. If you plan to move, what are your primary reasons for moving? (choose all that apply)

- ☐ Need to downsize
- ☐ Need to upsize
- ☐ Need more accessible housing
- ☐ Need more affordable housing
- ☐ Employment opportunities elsewhere
- ☐ To be closer to family
- ☐ Other: \_\_\_\_\_

9. If you own your home, do any of the following apply? (choose all that apply)

- ☐ I currently have an accessory apartment in my home or in an accessory structure for the following purpose (please choose from below options)
- ☐ To earn rental income
- ☐ For a caregiver or family member
- ☐ Other: \_\_\_\_\_
- ☐ I would like to add an accessory apartment to my home or in an accessory structure for the following purpose (please choose from below options)
- ☐ To earn rental income
- ☐ For a caregiver or family member
- ☐ Other: \_\_\_\_\_

## SHELBURNE HOUSING PLAN

- ☐ I currently rent my home or a portion of my home for short-term rentals (such as through AirBnB, HomeAway, etc.)
- ☐ I plan to rent my home or a portion of my home for short-term rentals (such as through AirBnB, HomeAway, etc.) in the future
- ☐ I currently rent a portion of my home or an accessory apartment for long term rentals (month to month or yearly lease)
- ☐ Not Applicable

**10. What types of housing do you think are needed in Shelburne?  
(choose all that apply)**

**(Affordable housing costs no more than 30% of a household's gross income, and is rented or sold to households earning below 80% of the Area Median Income (80% of AMI in 2017 is \$61,200), adjusted for household size)**

- ☐ Starter homes for first-time homebuyers
- ☐ Affordable apartments (deed restricted to remain affordable)
- ☐ Market rate apartments
- ☐ Affordable senior housing (deed restricted for ages 55+ and to remain affordable)
- ☐ Market rate senior housing (deed restricted for ages 55+)
- ☐ Affordable family housing (deed restricted to remain affordable)
- ☐ Condominiums
- ☐ Artist live/work space

- ☐ Co-housing (an intentional community of private homes clustered around shared space)
- ☐ Assisted living facility for seniors and persons with disabilities
- ☐ Other: \_\_\_\_\_

**11. How and where should new housing be developed in Shelburne?  
(choose all that apply)**

- ☐ Along existing roads outside of the village
- ☐ Reuse of existing buildings within the village
- ☐ On vacant or oversized lots in the village
- ☐ Creation of new subdivision roads and building lots
- ☐ Creation of new subdivision roads and buildings lots where at least 50% of the development is preserved as open space
- ☐ Other: \_\_\_\_\_

**12. What Town housing strategies would you support? (choose all that apply)**

- ☐ Require that developments over a certain number of housing units include a percentage of affordable units
- ☐ Assist residents with accessing programs to rehabilitate their homes, including lead abatement, weatherization, and accessibility modifications
- ☐ Assist residents with accessing incentives and rebates for renewable energy and home heating system upgrades

[OVER]



## SHELBURNE HOUSING PLAN

- ☐ Assist seniors with strategies to remain in their home, such as adding an accessory apartment or sharing their home
- ☐ Assist eligible residents with applying for property tax exemptions
- ☐ Adopt a Senior Tax Work-Off Program to allow senior residents to do volunteer work for the town in exchange for a reduction in their property taxes
- ☐ Allow new homes on smaller lot sizes (such as 0.25 acre) in the village, in keeping with the current village character
- ☐ Establish a program to help eligible first-time homebuyers cover the difference in cost between the market rate price of a home in Shelburne and an affordable price based on household income
- ☐ Identify sites for new housing development for a mix of incomes and households, and initiate feasibility studies
- ☐ Adopt the Community Preservation Act (CPA) to fund the creation of community housing and housing programs, as well as land conservation, historic preservation, and recreation, through a property tax surcharge of 1% to 3%. The first \$100,000 of residential property value and low income residents can be exempt from the surcharge. Towns that adopt CPA may also receive state matching funds.
- ☐ Other: \_\_\_\_\_

### 13. How old are you?

- |                                       |                                      |
|---------------------------------------|--------------------------------------|
| <input type="checkbox"/> 19 and under | <input type="checkbox"/> 45 to 54    |
| <input type="checkbox"/> 20 to 24     | <input type="checkbox"/> 55 to 64    |
| <input type="checkbox"/> 25 to 34     | <input type="checkbox"/> 65 and over |
| <input type="checkbox"/> 35 to 44     |                                      |

### 14. How many people live in your household (including you)?


- |                            |                                       |
|----------------------------|---------------------------------------|
| <input type="checkbox"/> 1 | <input type="checkbox"/> 6            |
| <input type="checkbox"/> 2 | <input type="checkbox"/> 7            |
| <input type="checkbox"/> 3 | <input type="checkbox"/> 8            |
| <input type="checkbox"/> 4 | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> 5 |                                       |

### 15. What is your household's annual income?

- |   |   |
|---|---|
| <input type="checkbox"/> Under \$25,000       | <input type="checkbox"/> \$60,000 to \$74,999 |
| <input type="checkbox"/> \$25,000 to \$39,999 | <input type="checkbox"/> \$75,000 to \$99,999 |
| <input type="checkbox"/> \$40,000 to \$59,999 | <input type="checkbox"/> \$100,000 and over   |

### 16. Please provide any additional thoughts about housing in Shelburne:

17. Are you interested in getting more involved with housing in town? If yes, please provide your contact information and we will be in touch! (Optional) \_\_\_\_\_




### SHELBURNE HOUSING SURVEY

The Town of Shelburne is creating a Housing Plan and we need your input!

Go to:  
<https://www.surveymonkey.com/r/shelburnehousing>

to fill out the survey online, or pick up a hard copy at:

- \* Shelburne Free Public Library
- \* Arms Library
- \* Memorial Hall
- \* Senior Center



## Shelburne housing survey underway

By DIANE BRONCACCIO  
Recorder Staff

Wednesday, September 06, 2017

SHELBURNE — In recent years, the town has lost population among young families with children, and is facing a growing older-than-average population, with about 20 percent over age 65. What kind of housing does the town need?

The Franklin Regional Council of Governments is conducting a housing survey to identify housing needs and strategies that will help the town to a vibrant future. The survey is available online at:

[www.surveymonkey.com/r/Shelburnehousing](http://www.surveymonkey.com/r/Shelburnehousing)  
(<http://www.surveymonkey.com/r/Shelburnehousing>)

Paper copies of the survey also are available at Memorial Hall, the Senior Center or the Shelburne Free Public Library. The deadline for completing the survey is Oct. 1, and the survey results are to be posted on the town's website in November. A final draft of the housing plan will be made available for public review in December, according to FRCOG Land Use Planner Alyssa Larose.

"There has definitely been a decrease in families with children living in town," said Larose, "but home sales prices have fluctuated. In recent years, they have gone up. But there are not a lot of homes for sale."

"The existing housing stock (of big houses) might not fit the needs of current residents," she said.

By 2035, she said, planners anticipate that about 39 percent of the town's population will be senior citizens. "More recent estimates show signs of population growth since 2010. Housing demand for rental and homeownership units is currently high, but a household earning the median income in Shelburne, of \$54,747, cannot afford the median home sale price of \$296,000.

Also, the town has handicap-accessible housing at the Highland Village complex, but there is a waiting list for apartments.

Larose said a housing committee in Shelburne will evaluate the survey results and use them as a guide for housing goals and strategies.

The plan is paid for through the state Department of Housing and Community Development Local Technical Assistance funds.

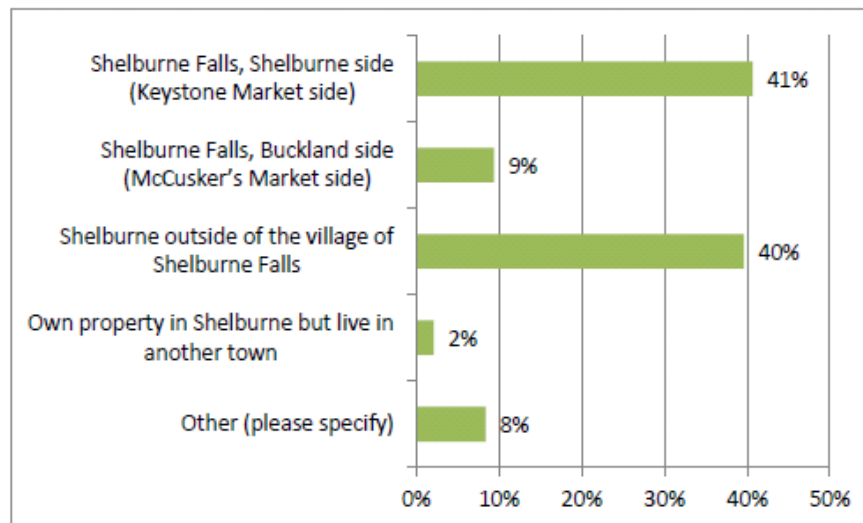
## Shelburne 2017 Housing Survey Results

Total Survey Responses: 96

### Question 1: Where do you live?

Answered question: 96

Skipped question: 0



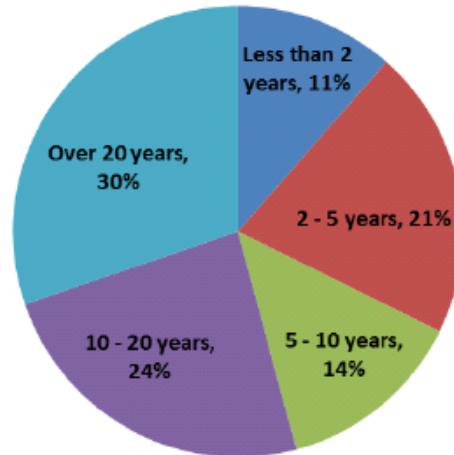
Other:

- Buckland - Apple Valley
- Upper Buckland
- Buckland
- Heath
- Colrain
- I lived in Shelburne Falls for 10 years and I moved about a year ago because I could no longer afford to live there with the limited employment options. I have since returned to school for professional training with the hope of earning a higher income. I plan on returning to Shelburne Falls or the general area after school. I suspect that I will live further south when I return, because housing options are more affordable and available in the college towns. I love the village and long to return. I was compelled to fill out the survey, because I think that I am in the demographic of people you are hoping to serve with the new housing plan.
- Charlemont
- zip code is 01370 (aka the state classifies me as a resident even though my house is in Ashfield, lol!)

**Question 2: How long have you lived in your current home?**

Answered question: 96

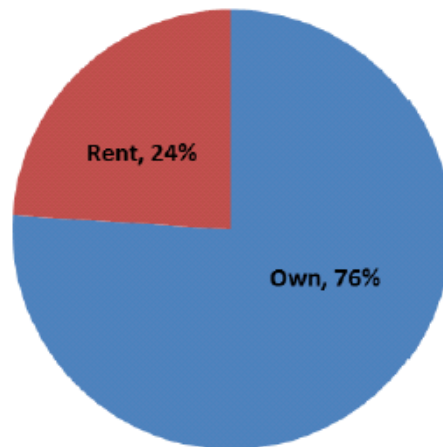
Skipped question: 0



**Question 3: Do you or your family own or rent?**

Answered question: 96

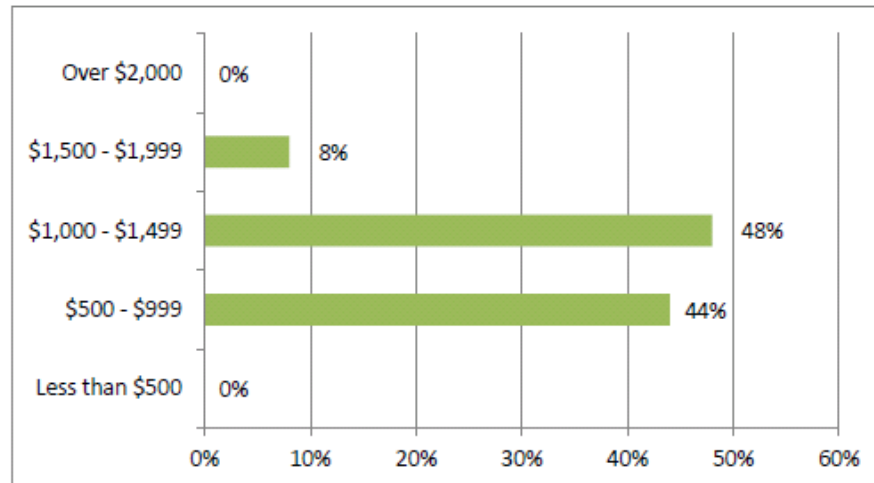
Skipped question: 0



**Question 4: If you RENT, what is your average monthly housing cost, including rent and utilities?**

Answered question: 90

Skipped question: 6

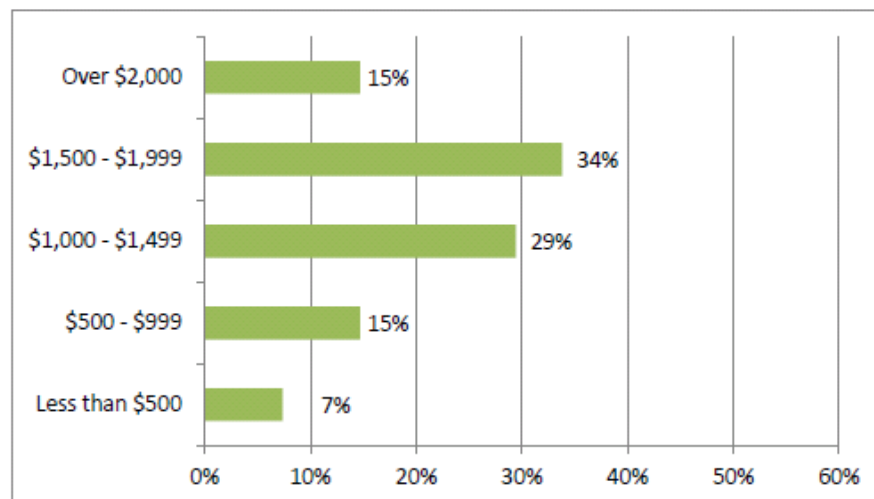


*Note: Percentages are based on responses from renters (25 total). It does not include "Not Applicable" responses.*

**Question 5: If you OWN, what is your average monthly housing cost, including mortgage, homeowner's insurance, real estate taxes, and utilities?**

Answered question: 92

Skipped question: 4

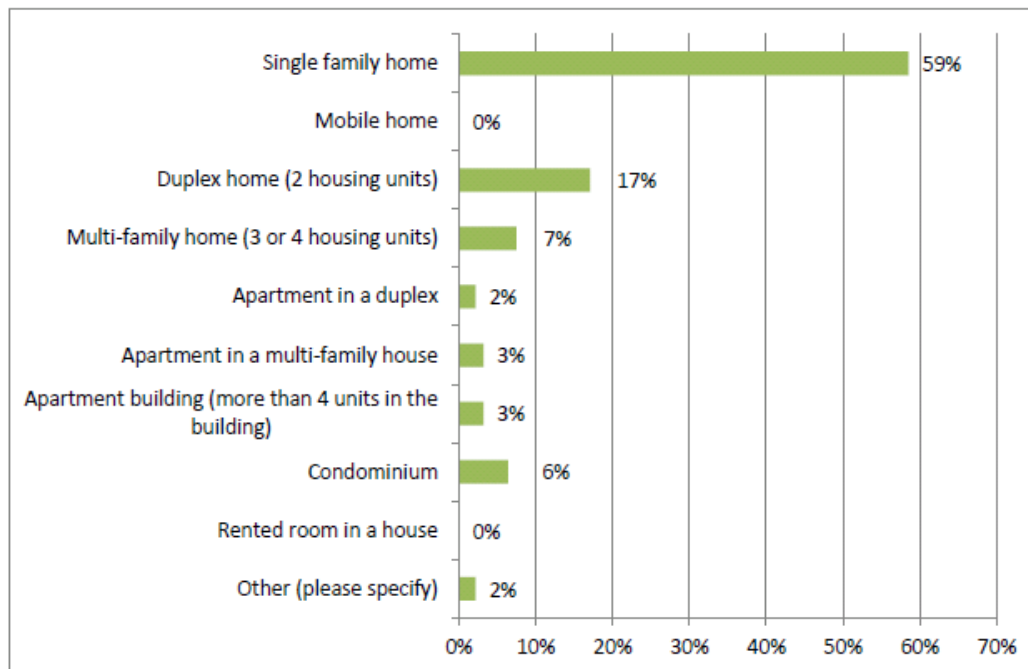


*Note: Percentages are based on responses from homeowners (68 total). It does not include "Not Applicable" responses.*

**Question 6: What best describes the type of home you live in?**

Answered question: 94

Skipped question: 2



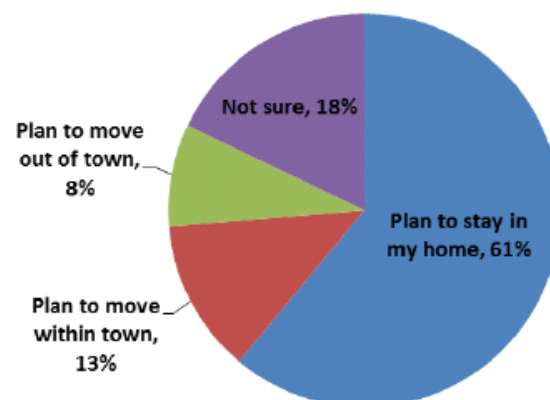
Other:

- apartment in a single family home
- Staying with family

**Question 7: Do you plan to stay in your current home or do you plan to move in the next 5 years?**

Answered question: 95

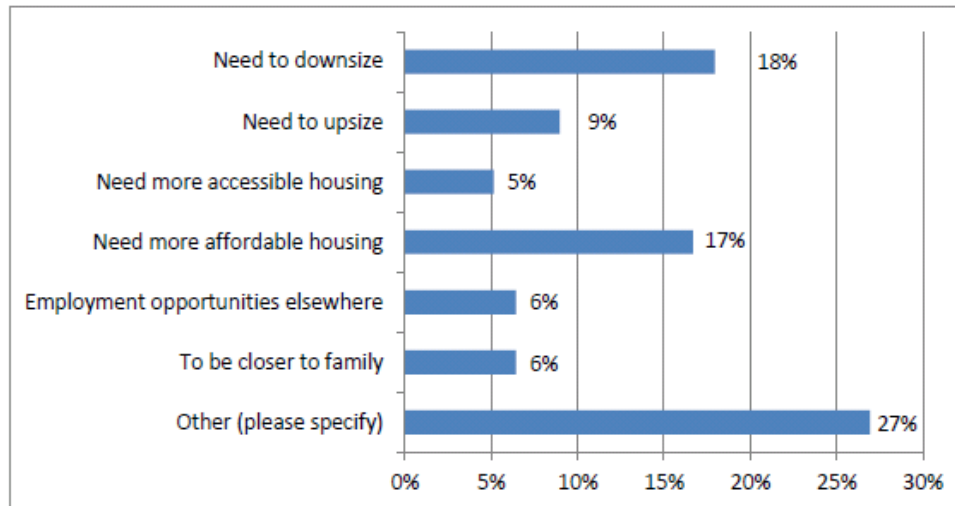
Skipped question: 1



**Question 8: If you plan to move, what are your primary reasons for moving? (choose all that apply)**

Answered question: 78

Skipped question: 18

**Other:**

- Move to a state with lower taxes
- Plan to stay in my home if the rent remains the same
- Quiet
- personal reasons
- Want to own again - mortgages are cheaper than renting
- will move if/when I need accessible housing
- inability to maintain upkeep
- Hoping to have in-law unit for aging parents. Also want a newer, more energy-efficient house.
- To buy home
- I'd really like to live in a house, but cannot afford to buy on my own. My apartment is on the 3rd floor and yearn to see the ground outside my window.
- We have been looking to move to Buckland or Shelburne
- I want to own. Waiting for an affordable
- Escape high taxes
- want a pet dog and landlords generally don't allow them
- I am a student at the moment, so my current housing is for the duration of the degree.
- I have no plans to move
- lower taxes
- Choice
- elderly housing
- to buy my own home



**Question 9: If you own your home, do any of the following apply? (choose all that apply)**

Answered question: 84

Skipped question: 12

	Percent	Number
I currently have an accessory apartment in my home or in an accessory structure to earn rental income	12%	10
I currently have an accessory apartment in my home or in an accessory structure for a caregiver or family member	5%	4
I currently have an accessory apartment in my home or in an accessory structure for another purpose (please specify in "other" below)	2%	2
I would like to add an accessory apartment to my home or in an accessory structure to earn rental income	7%	6
I would like to add an accessory apartment to my home or in an accessory structure for a caregiver or family member	5%	4
I would like to add an accessory apartment to my home or in an accessory structure for another purpose (please specify in "other" below)	2%	2
I currently rent my home or a portion of my home for short-term rentals (such as through AirBnB, HomeAway, etc.)	4%	3
I plan to rent my home or a portion of my home for short-term rentals (such as through AirBnB, HomeAway, etc.) in the future	4%	3
I currently rent a portion of my home or an accessory apartment for long term rentals (month to month or yearly lease)	6%	5
Not Applicable	70%	59
Other (please specify)	11%	9

Other:

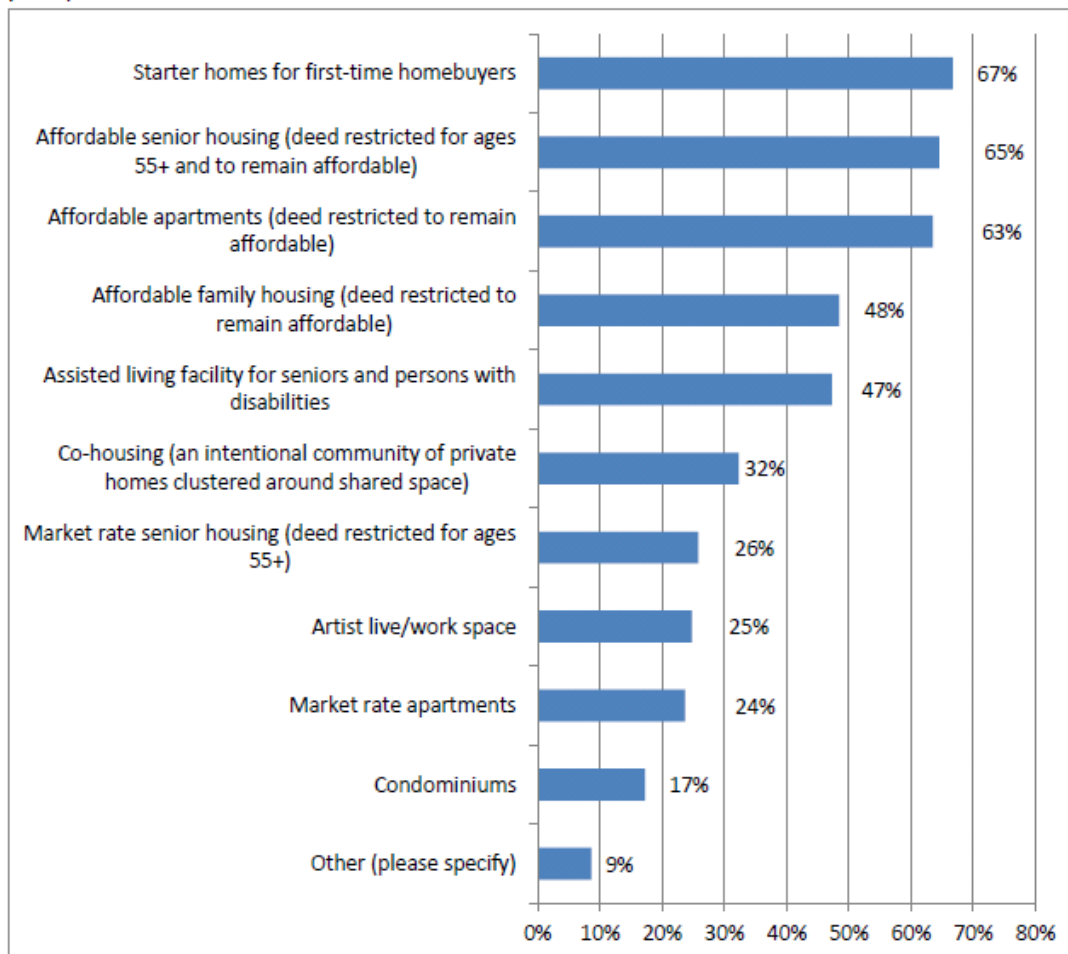
- To clarify, I have one studio apt and would like to add another.
- House for farm worker
- barn, home business
- it's a two family, so two apartments. Not sure what is meant by accessory apt.
- family, caregiver, airbnb
- No plans to add anything now or in the future.
- I do not want to add an accessory apartment or rent out any part of my house
- None of the above
- short-term rental possibility; to house a care-taker if we remain in this home into our senior years.



**Question 10: What types of housing do you think are needed in Shelburne? (choose all that apply)**  
**(Affordable housing costs no more than 30% of a household's gross income, and is rented or sold to households earning below 80% of the Area Median Income (80% of AMI in 2017 is \$61,200), adjusted for household size)**

Answered question: 93

Skipped question: 3



Other:

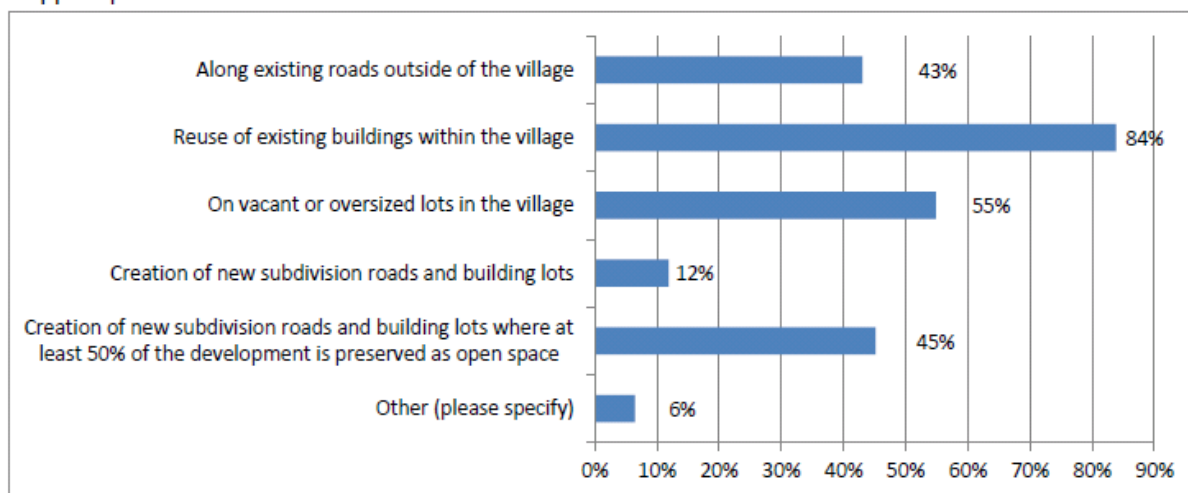
- Affordable housing not deed restricted
- Building single story units for the elderly, however, maybe handicap persons at any age should be included. Living in a building where everyone is elderly means someone will be dying all the time and that's not good for the people who get depressed.
- Affordable mortgages
- Not sure

- If the prediction is that 35% of the population will be seniors, that seems like a high priority.
- Don't need any
- None
- my son tried to find an apartment in SF this spring but there was nothing available or affordable and ended up in deerfield. Young peoples needs shouldn't be ignored. Maybe you would have more young families if you had jobs and affordable housing for them.

**Question 11: How and where should new housing be developed in Shelburne? (choose all that apply)**

Answered question: 93

Skipped question: 3



Other:

- Along bus lines; close to Greenfield; Village perimeter
- wherever possible
- ? In village if possible
- There isn't a lot of options for downtown due to space issues
- Why focus so much on more housing when the physical environment provides natural barriers and boundaries to sprawl. Also, I am very wary of breaking up "oversized" lots, because the taking of personal property could become very expensive for the town when they need to pay just compensation to the owners. Finally, create more work space and opportunities for jobs in conjunction with the hope of bring more families to the community. The work is limited and the commutes are far for most of the employment options in the region. Link up with teh community development corporation in greenfield to help people learn how to grow and start businesses in Shelburne Falls, make this a priority in conjunction with housing. Jobs and affordable housing go hand and hand.
- change zoning to allow smaller lots in village

**Question 12: What Town housing strategies would you support? (choose all that apply)**

Answered question: 94

Skipped question: 2

Assist residents with accessing incentives and rebates for renewable energy and home heating system upgrades	81%
Assist residents with accessing programs to rehabilitate their homes, including lead abatement, weatherization, and accessibility modifications	80%
Assist seniors with strategies to remain in their home, such as adding an accessory apartment or sharing their home	71%
Require that developments over a certain number of housing units include a percentage of affordable units	61%
Allow new homes on smaller lot sizes (such as 0.25 acre) in the village, in keeping with the current village character	56%
Adopt a Senior Tax Work-Off Program to allow senior residents to do volunteer work for the town in exchange for a reduction in their property taxes	50%
Establish a program to help eligible first-time homebuyers cover the difference in cost between the market rate price of a home in Shelburne and an affordable price based on household income	49%
Adopt the Community Preservation Act (CPA) to fund the creation of community housing and housing programs, as well as land conservation, historic preservation, and recreation, through a property tax surcharge of 1% to 3%. The first \$100,000 of residential property value and low income residents can be exempt from the surcharge. Towns that adopt CPA may also receive state matching funds	49%
Assist eligible residents with applying for property tax exemptions	46%
Identify sites for new housing development for a mix of incomes and households, and initiate feasibility studies	40%
Other (please specify)	5%

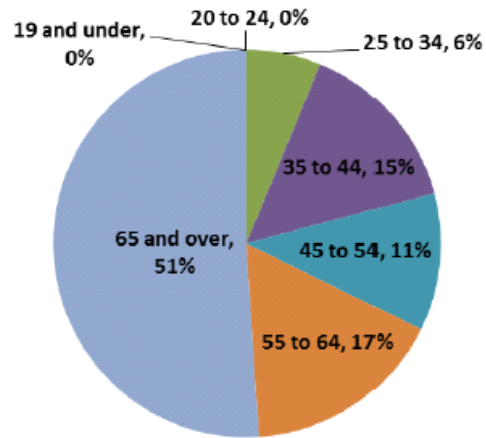
## Other:

- Bring other non-polluting industry to existing spaces in village to provide jobs for those who want to remain local
- anything that works. Town officials are already too busy for any additional duties.
- Senior housing e.g. Highland Village
- For the small lot homes, make them tiny homes.
- Options for tiny house dwellers

**Question 13: How old are you?**

Answered question: 96

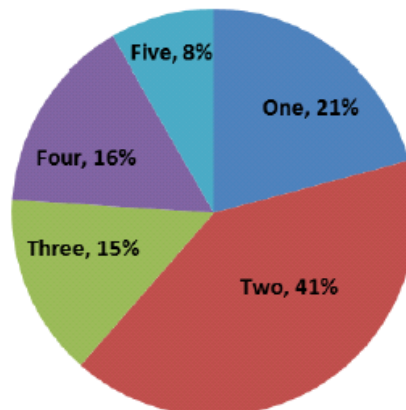
Skipped question: 0



**Question 14: How many people live in your household (including you)?**

Answered question: 96

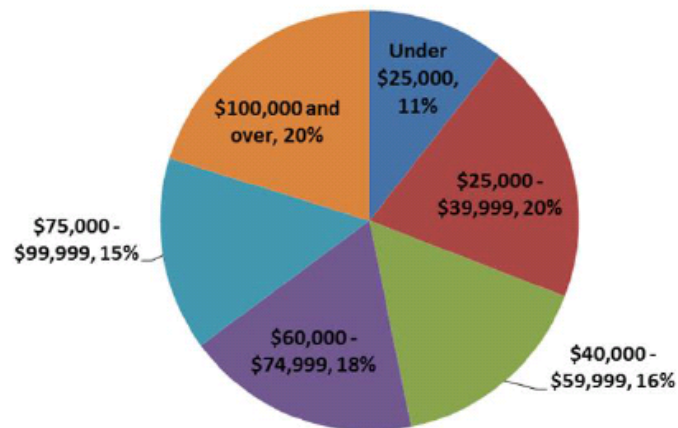
Skipped question: 0



**Question 15: What is your household's annual income?**

Answered question: 94

Skipped question: 2

**Question 16: Please provide any additional thoughts about housing in Shelburne:**

- There appears to be a shortage of affordable rentals.
- Would like to see more parking for neighborhood overflow, and landscaping improvement/requirements for properties with multiple units. Currently there are properties with 6-7 cars on the grass.
- more housing options for seniors
- single units for handicap and other elderly. no second floor units.
- Needs to support artists and their support
- tiny house movements are interesting
- I hope to stay in my home, but would like more info on options for seniors who have some assets but need to downsize.
- Please lower property taxes, I don't want to give up my home.
- Please encourage property owners to maintain shade trees in town and re plant if they remove old or dead trees.
- study better use of lots and available housing/bank owned properties
- It seems second home purchases are on the rise. These folks do not volunteer; typically they do not have kids. They plan to retire here.
- Can we expand "the village" (which is already a walkable community) to allow for more housing and reduce transportation needs - more apartment buildings and/or expanding the village footprint?



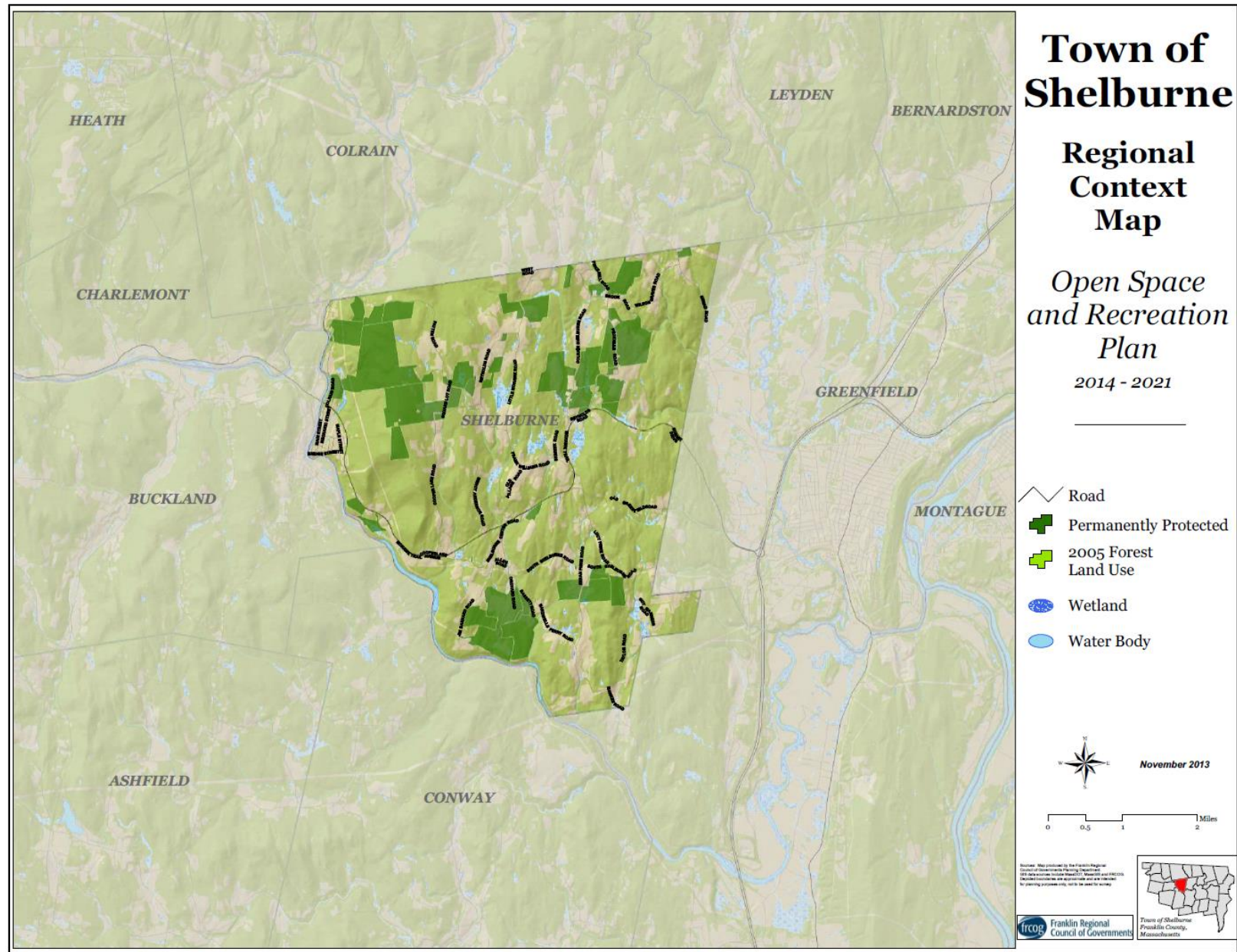
- (I lived in Shelburne Center for 8 years as a renter of a sick house. Could not afford to move out and stay in the community. Finally bought a deeply discounted fixer upper 10 years ago in Buckland and still haven't completed the renovation.
- Considering the percentage of older population is the highest demographic, a plan should include conscious assisted living ; meaning a different model then a place like The Arbors which turns out to be just a way station for nursing facilities. Or, aging in place assistance. The book Being Mortal by Atul Gawande talks about this in great detail. Given our village culture, we should be able to do this.
- Shelburne could be more welcoming to home based businesses as well as recruiting companies that employee 10-30 people.
- Our family has been trying to move to the Shelburne area for a few years now. Unfortunately, there has been a very limited number of houses that have come on the market. Additionally, many of the homes are well above what most first-time homeowners can afford. Our children choice into BSE but if we can't find affordable housing in Shelburne or Buckland we may have to move elsewhere and change schools.
- Buy houses that aren't selling and make changes to attract desired crowd.
- "I am very interested in this idea. I want to buy a 2 family just so I can rent the other half affordable, but there are no affordable homes!! Feel free to contact me [REDACTED]  
[REDACTED]
- Dire need for affordable elderly housing. Lower taxes would b helpful too!
- Our two concerns are finding an apartment/housing that is under \$900/month (including utilities), that will also allow for pets. Not many openings like this in the village.
- "market price is way to high for the quailty and condition of most of the homes. if it is cheap its a dump and needs 100k to fix and can't live in it till its done because of lead issues."
- -Increased access to high speed internet (Fiber)
- Please note that for the previous question about income, this is a student stipend at the moment and I am working on a terminal degree that will allow me the opportunity to increase my income. When I lived in Shelburne Falls for the 10 years, I was in the 40-60K year range. The demographic you are looking for can not survive by slinging sandos at McCusker's market. Please work with the youth on entrepreneurship and grow businesses in town.
- More affordable apartments, municipal fiber internet
- It should be in or near the village.
- Keep it out of the agricultural district.
- I am strongly against just about any kind of tract housing development and I don't want to see the rural character of the town change. I'm not sure what's going on with the old lampoon & Goodnow complex of building, but has there been any discussion about developing a mix of subsidized and market rate apartments & condos there?

- none
- More downtown apartment units with less ridiculously stringent parking zoning per unit, and parking garage below Mole Hollow
- Make it easier for people to build outside of town. Cluster housing, shared or common driveways
- Hope I could live here in retirement, as I have.
- Alternative low-cost means of housing should be allowed i.e. manufactured homes / tiny homes, so that Shelburne remains vital and not a bedroom community due to high housing costs.
- Encourage any future commercial development in the village to be designed for 2-3 floors to stay in character with the rest of the town and use the upper floors for apartments.

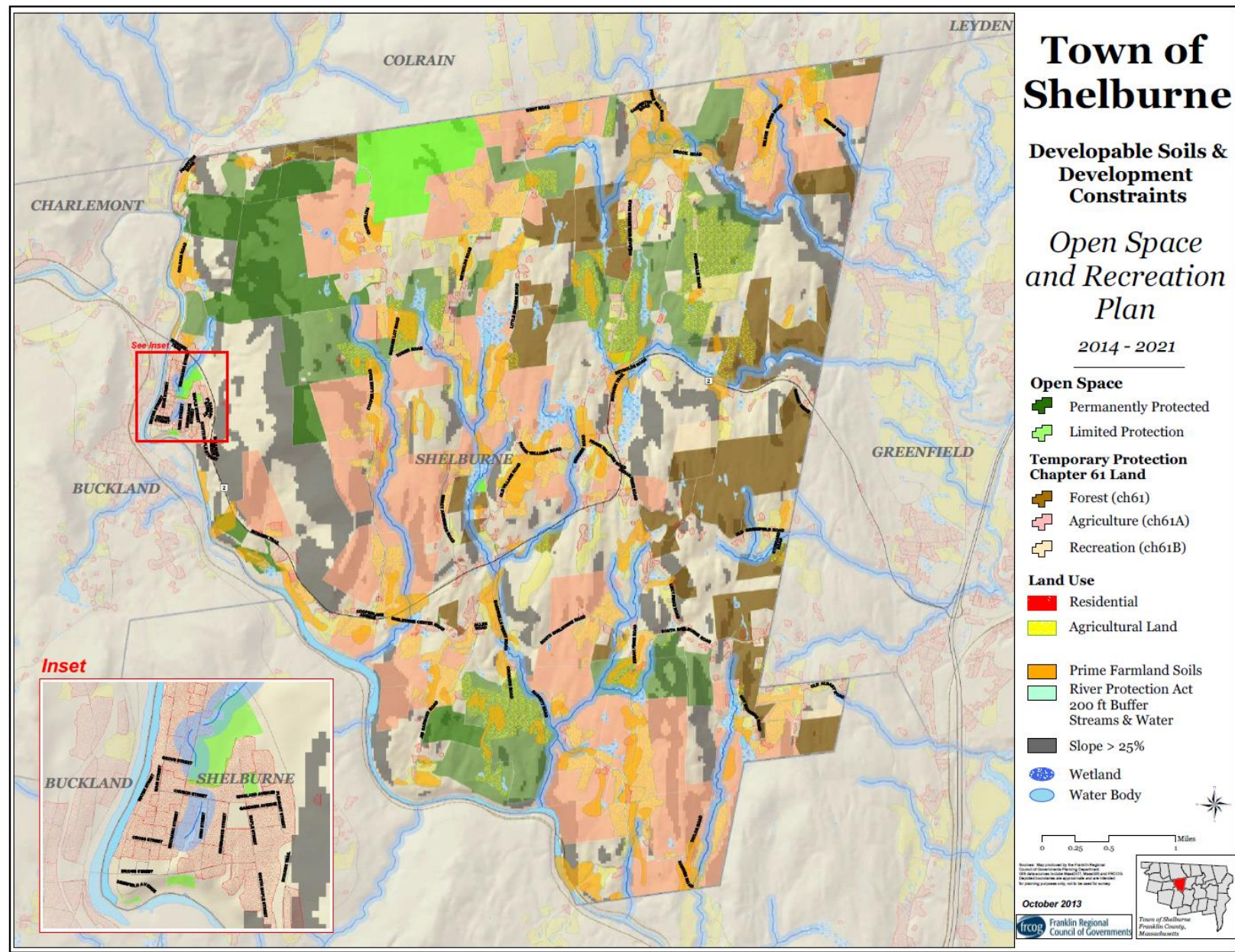
## **APPENDIX C**

### **2014 SHELBURNE OPEN SPACE AND RECREATION PLAN MAPS**

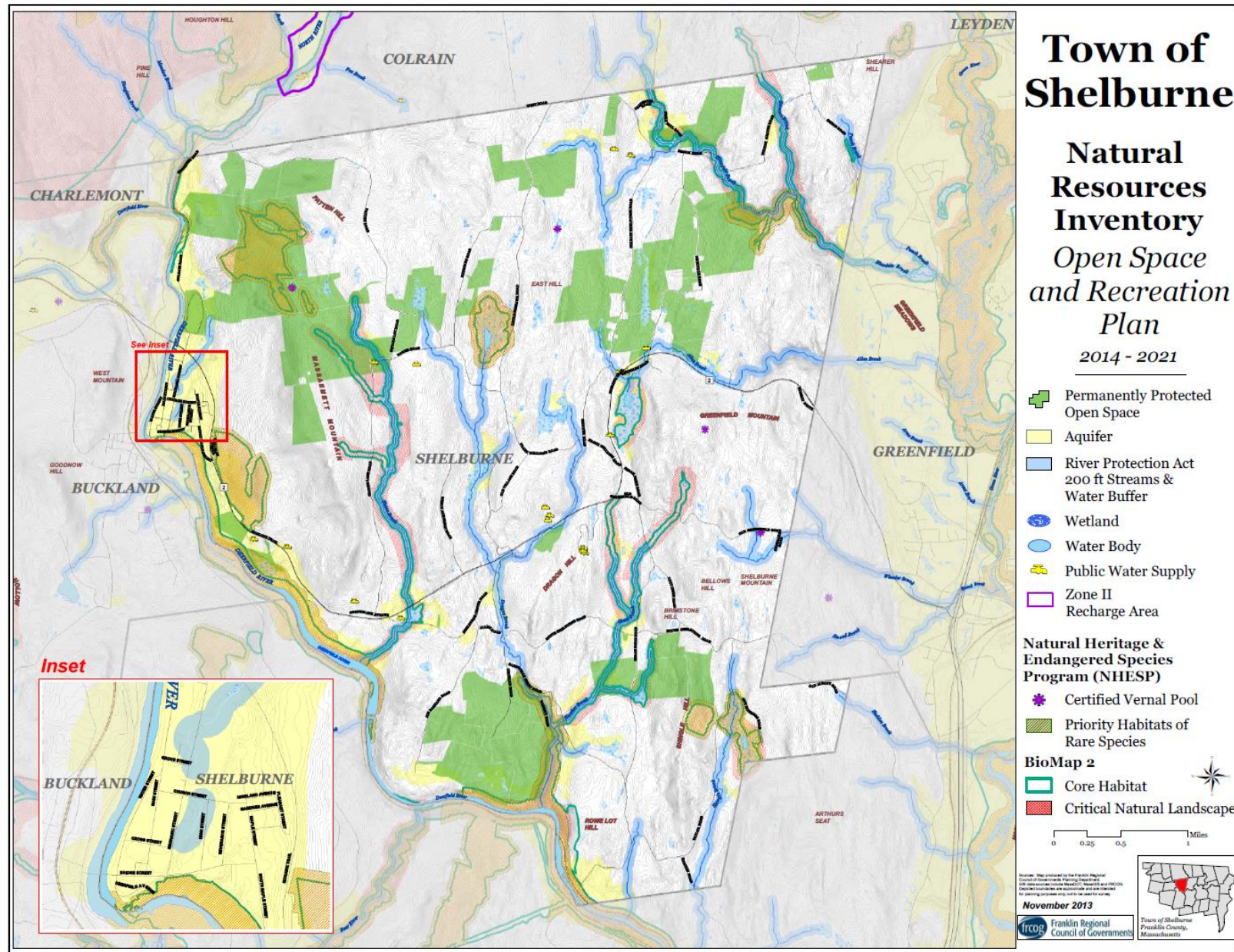




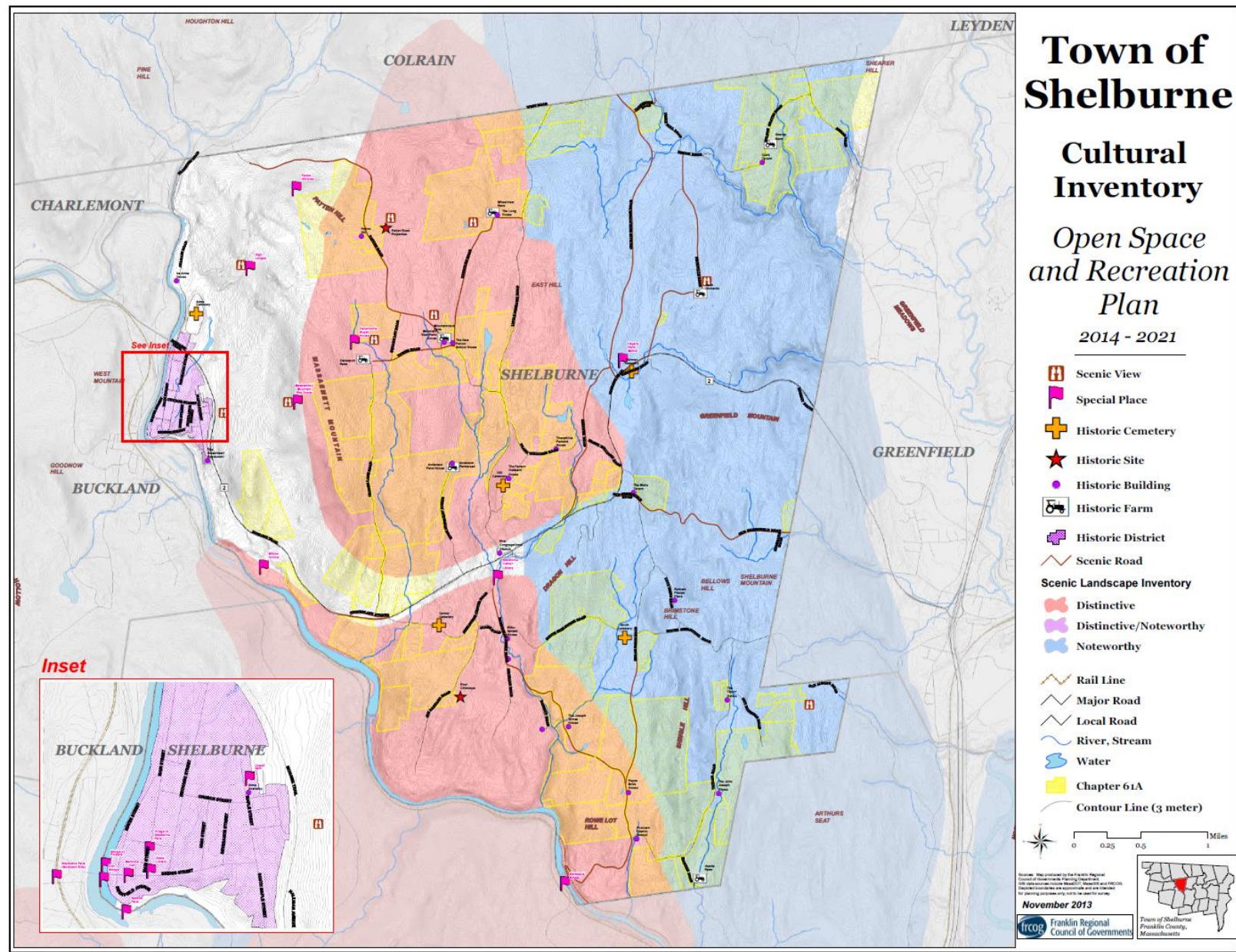




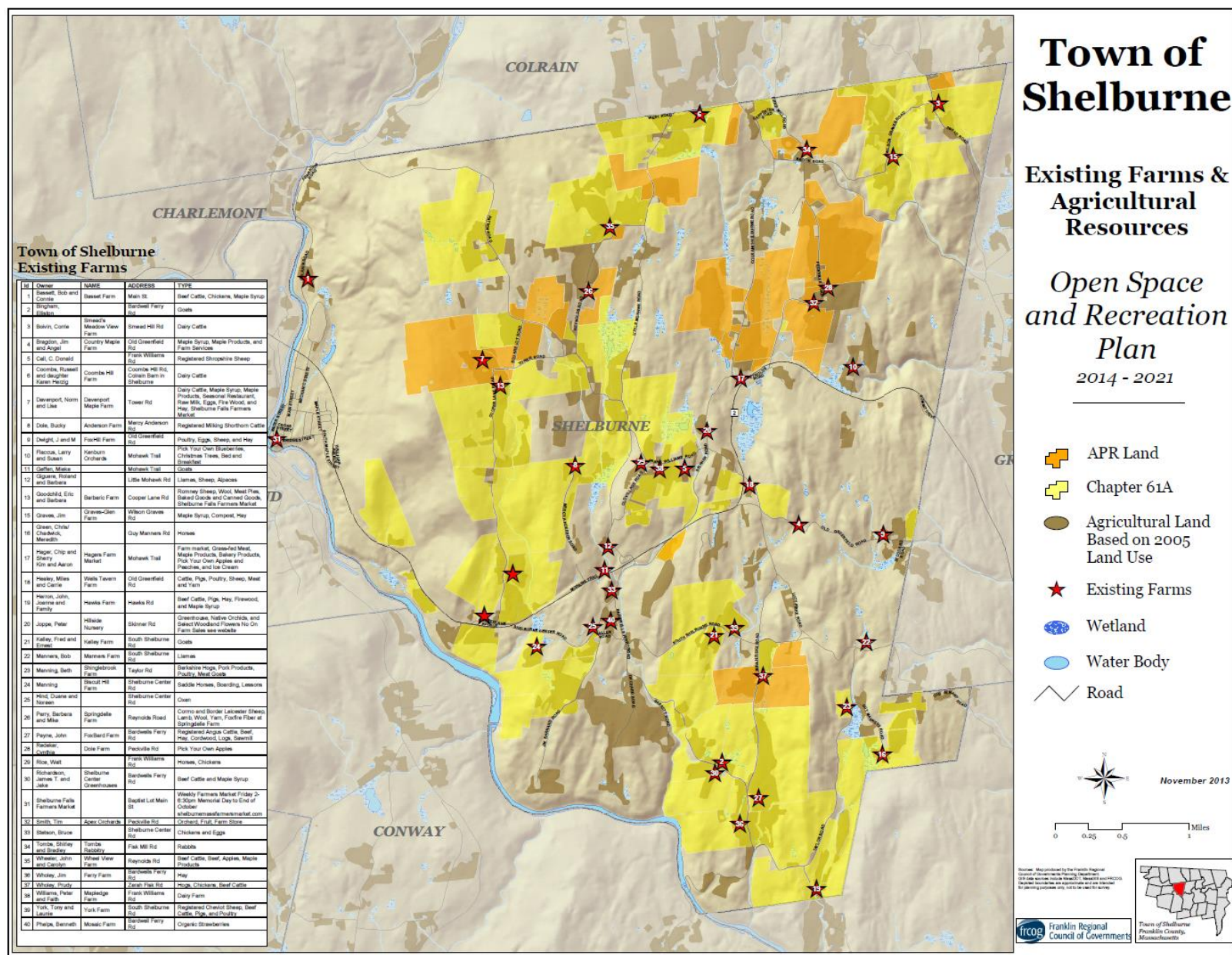




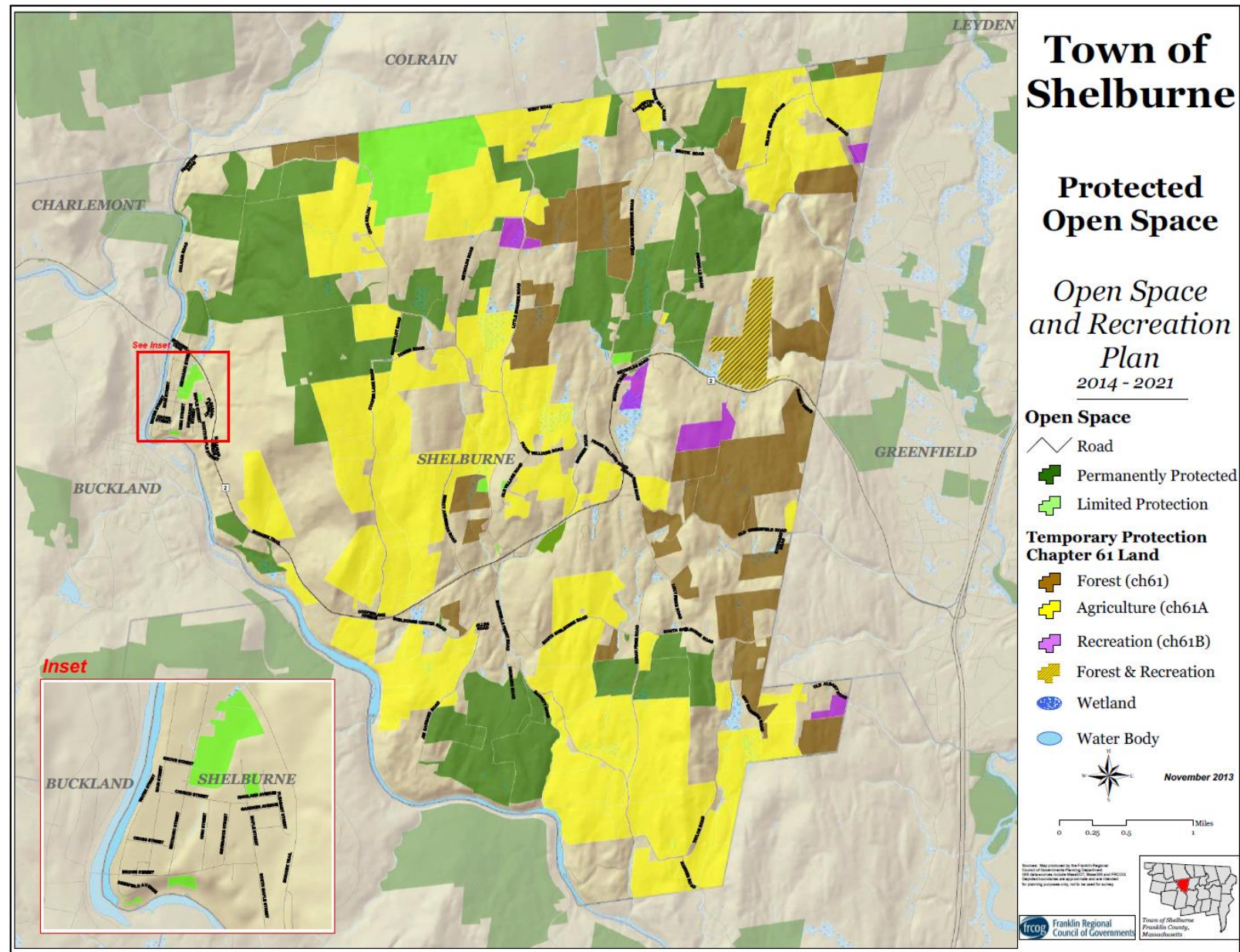














# Town of Shelburne

## Seven Year Action Plan

### Open Space and Recreation Plan 2014-2021

#### Goal I

Ensure that the Town of Shelburne sustains its rural, agricultural, historic, and small town character.

##### Actions:

- Further refine and promote best communication strategies to keep landowners aware of current information and resources addressed by this objective.
- Prepare town-wide inventory of public and private forest resources and identify the largest blocks of forest land.
- Organize periodic forums/workshops for farm/forest owners to provide an opportunity for the exchange of information, concerns and possible solutions to challenges facing landowners.
- Identify and prioritize cultural and historic landscape features including roads and corridors and structures for public or private protection.
- Work with the town and state highway departments to respect the rural character and natural resources of the town while engaged in roadwork.
- Research available strategies to protect rural character and natural/historical resources, including zoning and non-zoning options, and identify appropriate strategies for the Town of Shelburne.
- Propose subdivision regulations to allow and encourage development that preserves open space and natural resources.
- Engage Route 2 landowners and town citizens in discussions about strategies to address the current inconsistency that the Route 2/Mohawk Trail corridor is designated as both a Scenic Byway and a commercially zoned strip.
- Identify and pursue state and private grants for the protection of open space that are appropriate and applicable to Shelburne's OSRP goals.
- Explore the adoption of the Community Preservation Act, including holding public forums to discuss the pros and cons of the CPA for the Town of Shelburne.

#### Goal II

Ensure That The Town Of Shelburne Maintains And Improves The Quality Of Its Significant Natural Resources Including: Rivers,Ponds, Streams, Aquifers, And Wetlands; Drinking Water Supplies; Clean Air; Native Wildlife Populations And Plant Communities.

##### Actions:

- Identify wetland resources that would benefit from conservation.
- Identify, prioritize, and secure (through public and/or private protection) potential public water sources and surrounding watershed areas.
- Provide home/landowners with information on best practices to use to protect water supplies.
- Identify and prioritize land critical for wildlife/native plant communities/rare species for public or private protection.
- Work with willing landowners to pursue funding and actions for land protection. (See Goal I, Objective #5).

#### Goal III

Ensure that the Town of Shelburne maintains and improves the quality, quantity, and accessibility of its recreational resources to best serve the needs of its residents.

##### Actions:

- Maintain and improve outdoor courts at the Cowell to accommodate basketball, tennis and ice skating.
- Continue to advocate for town maintenance of the Cowell Gymnasium.
- Invite recreation partnerships with community members, businesses, schools and organizations.
- Include consideration of recreational facilities and open space trails/programs during review of the Shelburne Zoning Bylaws, subdivision regulations and Master Plan.
- Develop an action plan for improvement, expansion, and maintenance of current and future public hiking/skiing/snowshoeing/snowmobiling trails.
- Develop newsletters for distribution to targeted populations, such as BSE, Senior Center, and post on town website as well.
- Make use of the town website by listing activities available and posting the newsletter.
- Inventory the town recreation land with published guidelines for community use.

