



# Southampton Housing Needs Assessment & Action Plan

Pioneer Valley Planning Commission  
March 2010



# Town of Southampton Housing Needs Assessment & Action Plan

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March 2010

Prepared for: Southampton Housing Authority

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Many thanks to the various departments who contributed data, comments, and feedback for the development of this plan.

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# Executive Summary

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While Southampton may have been a community where young singles, couples, and families with children could get started, land and housing values have priced many first-time home buyers out of the market, resulting in the concern that the town is losing its traditional base. A concomitant concern is that long-time residents with reduced incomes can no longer continue to live in Southampton. It is important to realize that the persons needing other housing choices in Southampton are Southampton people, many born and raised in town. Planning for additional affordable or specialized housing is necessary to meet the needs of Southampton's own people who lack such housing choices now or will be looking for it in the future.

## Project Background

The town of Southampton funded this Housing Needs Assessment and Action Plan through Community Preservation Act Administrative funds to identify the specific unmet housing needs of Town residents and to develop action steps to meet these needs in ways that will also support overall community goals. The planning process began in late 2008 and ended in March 2010. An objective of this housing action plan is to make effective use of Southampton's Community Preservation Act affordable housing funds, which has not been greatly utilized since the Town adopted the Act in 2001.

## Key Findings from Assessment

This report shows that Southampton residents have diverse housing needs based on household size, income, householder age, and many other factors. The following are summary of the report's key findings.

- Population growth is expected to continue based on prior growth trends, desirability of community, and availability of undeveloped land.
- Residential construction continued throughout the 2000s, with an estimated 400 building permits issued for new residences (single family homes and condominiums) between 2000 and October 2009.

### Housing Action Plan Goals:

- ✓ Identify strategies to meet the housing needs of all ages and income levels.
- ✓ Identify ways Southampton can expand housing choices.
- ✓ Help Town of Southampton target limited funding to housing projects that meet the specific needs of Southampton residents.
- ✓ Identify strategies and action steps that do this in a way that also promote other community goals, such as open space preservation and historic preservation.
- ✓ Identify additional funding sources for carrying out these action steps (such as Chapter 40R funding and/or Priority Development Funds from the state Department of Housing & Community Development).
- ✓ Lay out a plan for meeting the town's 10% affordable housing (required under Chapter 40B).

- Southampton has a diversity of household types. Over 50% of all households are single-person or two-person households. Over 60% of all households have no children.
- Southampton is one of the more affluent communities in the region with an estimated median household income of \$78,404 and this wealth will help to shelter many of the town's residents during tough economic times
- Despite its affluence, Southampton does have households that fall into the low and moderate income categories. Almost twenty percent of all Southampton households earned less than \$35,000 a year and thirty-five percent of all elderly households earned less than \$35,000 a year. The percentage of low-income students at the William E. Norris Elementary School accounts for almost twelve percent of the student populations.
- The town of Southampton currently has 40 units of subsidized affordable housing reserved for elderly individuals or individuals with disabilities; yet, almost fifty percent of Southampton residents age 65 years or older claimed some type of disability on the 2000 Census, which is a very high percentage in comparison to Southampton's neighboring communities.
- The unemployment rate for Southampton residents increased during the latest economic recession, rising from 3.8% in 2007 to 6.5% in 2009. Although very few foreclosures occurred in town this decade, even with the collapse of the housing market, there may be more households who are in danger of defaulting on their mortgage and would benefit from information on where to obtain foreclosure counseling.
- Few Southampton households have taken advantage of state-wide financing programs for first-time homebuyers, which may indicate a lack of awareness or a lack of need.
- Few housing options outside of single-family homes exist in Southampton. Less than fifteen percent of housing units in town were renter-occupied in 2000. The lack of rental housing production in the past two decades indicates there is a need for newer rental housing.
- Asking rents are comparable to neighboring communities, but rental units are difficult to obtain due to limited supply and the town's desirability.
- Southampton is quickly becoming an unaffordable community to new prospective homeowners or existing homeowners looking to downsize or upsize. Over eight years, the median sale price increased almost fifty percent from \$180,000 in 2000 to \$267,500 in 2009. A household, surviving on the average teacher's salary in the Southampton Public School System, could afford to purchase a home that sold for \$172,000, which is substantially less than the \$267,500 median sale price in 2009.
- Southampton had the 35th lowest residential tax rate in the Pioneer Valley at a rate of 12.06 in the year 2009. Home values, though, are high and some residents expressed difficulty in paying their quarterly tax bills.

- Limited subsidized housing exists in town and there is no available subsidized housing for families. The manager at the Southampton Meadows (subsidized apartments for the elderly and disabled) reported that the wait for an apartment was over one year.
- Over thirty percent of renters and almost twenty percent of homeowners were burdened by housing costs, meaning they spent 30% or more of their household income on housing-related costs.
- A visual assessment of Southampton’s housing stock concluded that there are homes in need of minor and major repair, which would support the creation of a housing rehabilitation program.
- Southampton’s current zoning bylaw limits the ability to increase the variety of housing types in Southampton and to promote smart growth development.
- The lack of sewer infrastructure also discourages multifamily dwelling units because the carrying capacity of unsewered land makes it difficult to accommodate the number of units necessary to create a dense, attractive development.
- The amount of money currently in the Community Preservation Act affordable housing fund as of December 2009 is small (\$115,757), which may limit options for using this fund to meet housing needs in town.

### **Addressing State Affordable Housing Goals (Chapter 40B)**

Southampton has 44 units of affordable housing listed on the town’s Subsidized Housing Inventory (SHI), which was 2.20% of the town’s year-round housing stock as defined by the latest decennial census—the baseline the Massachusetts Department of Housing and Community Development uses to determine a municipality’s percentage of affordable housing. As it currently stands, the town would need an additional 157 subsidized housing units to reach its 10% affordable housing requirement to be exempt from Chapter 40B developments. The 2010 Census will show an increase to the town’s housing stock, which will have the effect of lowering Southampton’s overall percentage of affordable housing units and raising the number of subsidized housing units needed to reach the town’s 10% affordable housing requirement.

The Massachusetts Department of Housing and Community Development set an annual affordable housing production target of ten units per year for Southampton to help the town incrementally meet its 10% affordable housing requirement. Adding ten units or more of subsidized affordable housing per year will be difficult for the town to accomplish given that the town only permitted 30 to 50 housing units a year when the market was good in the 2000s. The town should not be discouraged by this and should continue to pursue affordable housing development opportunities as they arise. The strategies and actions outlined in the following subsection provide a good starting point for how the town can work to improve housing opportunities in town. The town should also consider pursuing projects and programs that help to alleviate housing need and increase housing opportunity but may not result in units that can be counted on the SHI.

## **Recommended Actions to Address Housing Need & Increase Housing Opportunity**

Based on the findings of this planning process, this report outlines strategies and action steps to be undertaken by the town and community organizations to increase and improve housing opportunities in town. The key recommendations detailed in the plan are listed below.

### **Summary of Strategies**

#### ***Outreach, Partnership & Support***

1. Publicize and conduct outreach on existing affordable housing resources .
2. Establish partnerships with town committees and boards and local non-profit developers .
3. Support the creation of local land trust to assist with acquiring land for future affordable housing.

#### ***Programmatic & Identification***

4. Establish a Housing Trust Fund to receive, purchase, and convey real or personal property.
5. Work with the Southampton Planning Board and other town boards to identify suitable property for the development of affordable housing, mixed income housing, mixed-use housing and assisted living housing.
6. Purchase existing single-family homes for affordable housing and convert into two or more rental or homeownership units.
7. Monitor town land taken for failure to pay taxes for affordable housing development.
8. Subsidize affordable units in future mixed-use and/or mixed-income housing developments.
9. Fund a Housing Rehabilitation Program or Housing Repair Program to assist income-eligible households make necessary repairs to their homes.
10. Lower the threshold for the existing Senior Property Tax Work-Off program.
11. Identify Park and Ride locations throughout Southampton.

#### ***Regulatory Actions***

12. Revise existing Accessory Apartments By-law to increase housing options in Town.
13. Adopt an Inclusionary Zoning Bylaw to increase affordable housing opportunities in Southampton.
14. Revise Southampton Zoning Bylaw to expand housing options in Southampton and clarify ambiguity.

# Introduction

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## Overview of Plan

The town of Southampton funded this Housing Needs Assessment and Action Plan using Community Preservation Act funds to identify the specific unmet housing needs of Town residents and to develop action steps to meet these needs in ways that will also support overall community goals. The town adopted the Community Preservation Act in 2001, and the dedicated housing fund has grown to over \$100,000. An objective of this housing action plan is to make effective use of Southampton's Community Preservation Act affordable housing funds.

The first part of this report comprises the housing needs assessment, which examines local and regional demographic and housing trends and identifies the types of housing units needed and the types of residents not being served by the current supply of housing. The second part examines affordable housing opportunities and challenges by identifying existing development conditions in town and potential sites for affordable housing development as well as local and regional organizations that can offer support. The final section outlines strategies and action steps to be undertaken by the town and community organizations to increase and improve housing opportunities in town and reviews possible funding sources.

The Pioneer Valley Planning Commission, Southampton's Regional Planning Agency, worked under the direction of the Southampton Housing Authority and in conjunction with town staff, boards, and committees to prepare this housing needs assessment and action plan for the Town.

## Development of the Southampton Housing Needs Assessment & Action Plan

### Planning Process

The Southampton Housing Authority (SHA) began meeting in 2008 after several years of being functionally inactive and wanted to address issues related to affordable housing in town. The Housing Authority determined that they needed a fuller understanding of local and regional housing needs as well as existing development opportunities and challenges to effectively focus their efforts, and for this reason, they requested a housing needs assessment and action plan from the Pioneer Valley Planning Commission (PVPC).

The planning process for this study began in the summer of 2008. The SHA worked with the PVPC to develop the plan outline and applied for Community Preservation Act funding in Fall 2008 to support the plan's development. Southampton Fall 2008 Town Meeting approved the funding proposal. Work on the development of this plan began in March of 2009.

## Housing & Affordable Housing Goals

The Southampton Housing Authority drafted goals and objectives to guide the development of the Southampton Housing Needs Assessment and Action Plan. The town of Southampton confirmed these goals and objectives when residents voted to fund this project proposal at the Fall 2008 Town Meeting. It should be noted that Southampton began developing a Town Master Plan in the Fall of 2009 and expects to complete the plan in 2012. New goals and objectives may result from this master planning process, and the Southampton Housing Authority may want to revise the Action Plan accordingly.

### Housing Action Plan Goals:

- Identify strategies to meet the housing needs of all ages and income levels.
- Identify ways Southampton can expand housing choices.
- Help Town of Southampton target limited funding to housing projects that meet the specific needs of Southampton residents.
- Identify strategies and action steps that do this in a way that also promote other community goals, such as open space preservation and historic preservation.
- Identify additional funding sources for carrying out these action steps (such as Chapter 40R funding and/or Priority Development Funds from the state Department of Housing & Community Development).
- Lay out a plan for meeting the town's 10% affordable housing (required under Chapter 40B). (The Plan will identify a strategy for adding 0.5% of year round housing units annually. If this goal is met, the town would not be subject to a 40B proposal. In other words, if the town meets its annual affordable housing production goal as laid out in the resulting plan, a developer could not develop a 40B project in town that did not comply with local zoning simply by making 25% of the units affordable.)

### Guiding Objectives

- Ensure that future generations of Southampton citizens and people who work in Southampton are able to remain as residents of Southampton.
- Balance residential development with the protection of the town's natural, scenic and historic resources.
- Encourage more diverse population.
- Promote quality in future development.

## Methods

The Pioneer Valley Planning Commission researched and updated existing housing and demographic data and reviewed town zoning bylaws and town assessor's information. To obtain qualitative information on community housing issues, concerns, and needs, the PVPC interviewed the Town Assessor, Town Administrator, Town Tax Collector, Assistant to the Town Building Inspector, Board of Health administrative assistant, and Council on Aging Director; met with the Board of Selectmen; and obtained written comments from the Southampton Planning Board.

The PVPC developed a draft Housing Needs Assessment and Action Plan based on the above mentioned data and comments and presented this draft to the Southampton Housing Authority for review in January and February 2010. The draft plan was then revised based on comments from these meetings. The final report was completed and distributed to the town in June 2010.

The momentum built by the development of the Southampton Housing Needs Assessment and Action Plan will not end with the completion of the final report. The Town has appropriated funding to the Southampton Housing Authority to move forward on one or more of the recommended strategies, depending on cost and feasibility. The town has also committed to working with the Pioneer Valley Planning Commission in 2010 and 2011 to develop Chapter 40R Smart Growth Zoning Districts, which will include affordable housing provisions, and the town hopes to receive Community Development Block Grant funding to implement a housing rehabilitation program. Finally, the town is in the process of developing a comprehensive master plan, which will connect all community planning elements to one another.

### **Data Sources for This Report**

Data for this report was gathered from a number of available sources including: the 1990 & 2000 U.S. Census; DemographicsNow; the Warren Group; Massachusetts Department of Employment and Training; Massachusetts Department of Revenue; Massachusetts Department of Education; Massachusetts Department of Housing and Community Development; and MISER Population Forecasts. Although it becomes dated over the decade, the U.S. Census still represents the most reliable, available information concerning overall housing costs in communities. When available, more recent data is used. For example this report used estimates of current community demographics as well as future projections from Demographics Now, which is an online software company that offers access to in-depth demographic data.

Local resources included: the Pioneer Valley Planning Commission; Southampton Assessor's Office; Southampton Building Inspector; Southampton Housing Authority; Southampton Town Administrator's Office; Southampton Department of Public Works; and Southampton Council on Aging. State and Regional resources included: Citizens Housing and Planning Association (CHAPA), Massachusetts Housing Partnership (MHP), Massachusetts Community Preservation Act Coalition, and HapHousing.

### **Massachusetts Housing Affordability Context**

The Commonwealth of Massachusetts is very concerned about housing affordability and has a number of policies and programs in place to expand housing affordability and housing choice, which can be found at the Massachusetts Department of Housing and Community Development website. The cornerstone of the state's housing affordability initiatives is Massachusetts General Law Chapter 40B, also known as the state Comprehensive Permit Law. Chapter 40B was enacted in 1969 to make affordable housing more widely available throughout the state by reducing unnecessary barriers created by local approval processes, local zoning, and other restrictions. It provides the tools to do this by authorizing more flexible zoning for subsidized developments. Chapter 40B allows developers to

override local zoning to build housing if at least 20-25% of the units have long-term affordability restrictions.

Chapter 40B encourages communities to make at least 10% of their year-round housing affordable to low and moderate income households (generally those with incomes at or below 80% of area median income) because communities that reach this 10% goal are not subject to the Comprehensive Permit and thus become “40B-proof.”

40B has played a major role in expanding the supply of affordable and mixed income housing across the state and especially in suburban and rural communities where zoning is usually more restrictive (e.g., large lot size requirements and limits on multi-family development). Developments built using comprehensive permits (CPs) include housing for the elderly and people with disabilities, single-family subdivisions that include affordable units for town residents, multifamily rental housing developments, and mixed-income condominiums. According to Citizens Housing and Planning Association (CHAPA), over 53,800 units have been created (built or in construction) using over 960 comprehensive permits since 1970. About 70% of the units are rental (37,500) and approximately 30% are ownership (16,300) units.

### **Southampton’s Progress Under Chapter 40B**

Southampton has 44 units of affordable housing listed on the town’s Subsidized Housing Inventory (SHI), which was 2.20% of the town’s year-round housing stock as defined by the latest decennial census, which is the baseline the Massachusetts Department of Housing and Community Development uses to determine a municipalities’ percentage of affordable housing. The SHI is the official state list for tracking a municipality’s percentage of affordable housing. Fifty-three of the state’s 351 cities and towns have met or surpassed the 10% goal, including Amherst, Hadley, Northampton, Chicopee, Holyoke, Springfield, and Ware in the Pioneer Valley. The Appendix shows the percentage of affordable housing for all Pioneer Valley municipalities. It is important to note that the 2010 Census will show an increase to the town’s housing stock, which will have the effect of lowering Southampton’s overall percentage of affordable housing units.

### **Housing Production Plans & Annual Affordable Housing Unit Production Target Numbers**

The Massachusetts Department of Housing and Community Development (DHCD) created the Housing Production Plan (HPP) program, which is a provision within the 40B regulations, to make it easier for communities to become temporarily appeal-proof by lowering the number of subsidized housing units they must create each year to demonstrate that they are making progress toward the 10% affordable housing goal. The program requires municipalities to complete a housing plan that outlines its proactive strategy for planning and developing affordable housing in a manner consistent with local needs. The final plan requires approval by both the local planning board and select board in order for it to be submitted and endorsed by DHCD as a “state-approved plan.”

For Southampton to become temporarily “appeal-proof” from Chapter 40B, Southampton will need to demonstrate that it made recent progress on affordable housing on top of meeting the required contents of the plan. Recent progress is defined as either: an increase in affordable housing units that is at least 1% of the town’s year-round housing units over the previous 12 months or a 0.50% increase plus an approved housing plan over the previous 12 months. When this occurs, Southampton will be granted a “certification of compliance with the plan.” If a community has a “state-approved” Housing Production Plan and is granted certification of compliance with the Plan by DHCD, a decision by the local Zoning Board of Appeals (ZBA) relative to a comprehensive permit application will be deemed “consistent with local needs” under MGL Chapter 40B. “Consistent with local needs” means the local ZBA’s decision will be upheld by the Housing Appeals Committee.

If a community has achieved certification within 15 days of the opening of the local Zoning Board of Appeals hearing for the Comprehensive Permit, the ZBA shall provide written notice to the applicant, with a copy to DHCD, that it considers the denial of the permit or the imposition of conditions or requirements to be “consistent with local needs” on the grounds set forth by state regulation 760 CMR 56.03(1). The local ZBA needs to provide any necessary documentation to support its position. If the Applicant wishes to challenge the ZBA’s assertion, it must do so by providing written notice to DHCD, with a copy to the ZBA, within 15 days of its receipt of the ZBA’s notice, including any documentation to support its position. DHCD shall review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

Completing a Plan and complying with the goals outlined in the plan can give the Town of Southampton the control it desires over the location of where affordable housing gets built in town. Eighty-three communities in Massachusetts have “state-approved” plans developed under the Chapter 40B Housing Production Plan provision. A “state-approved” Housing Production Plan is valid for a five-year period from the approval date by DHCD. Upon expiration, the community must decide whether to apply for a renewal, update the existing plan or write a new plan.

The Southampton Housing Authority is committed to working with the Southampton Planning Board and Southampton Board of Selectmen to complete the required elements for submittal of this housing needs assessment and action plan as the town’s “state-approved” housing plan.

# Housing Needs Assessment

## Community Demographics

### Community Overview

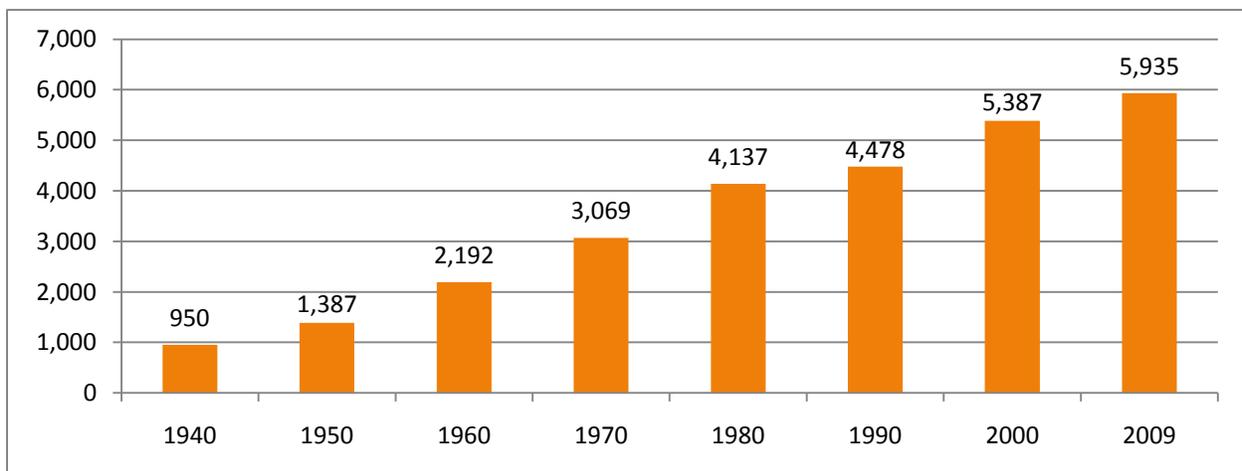
Southampton is a desirable rural but growing community located close to the major employment centers in the lower Pioneer Valley. With an estimated 5,970 residents in 2008, Southampton is the 21<sup>st</sup> largest town in the Pioneer Valley. The town features farms, conservation land, small local businesses, and excellent public schools.

### Population Trends

#### Southampton

Southampton is a growing community. Between 1980 and 2000 the population grew by 1,250 residents, which was an increase of 30% (Figure 1). During this same period, the Pioneer Valley and the state only grew by 5% and 11% respectively (Table 1). The number of school age students enrolled at the William E. Norris Elementary School also showed an increase of almost 30% from the 1993/1994 school year to the 2000/2001 school year. Population growth continued through the 2000s largely owing to the volume of residential development that took place that decade. The Southampton Building Department issued over 400 building permits for new dwelling units from 2000 through 2009. The 2009 Southampton Town Census showed that 5,935 residents lived in Southampton, which is an increase of over 500 residents since 2000. This latest population figure surpasses 2020 population projections developed in 2003 by the state's data center the Donahue Institute. In contrast to these population growth indicators, current elementary student enrollment figures for 2009/2010 show a slight enrollment decrease of roughly four percent (twenty-one students) from the 2000/2001 school year. Based on these growth trends, the desirability of the community, and availability of undeveloped land in Southampton, the town should expect to see moderate growth over the next decade.

Figure 1: Population Growth By Decade



Source: State Data Center/UMass Donahue Institute & Town of Southampton 2009 Town Census

**Table 1: Population Growth: Southampton & Surrounding Communities, 1980 - 2000**

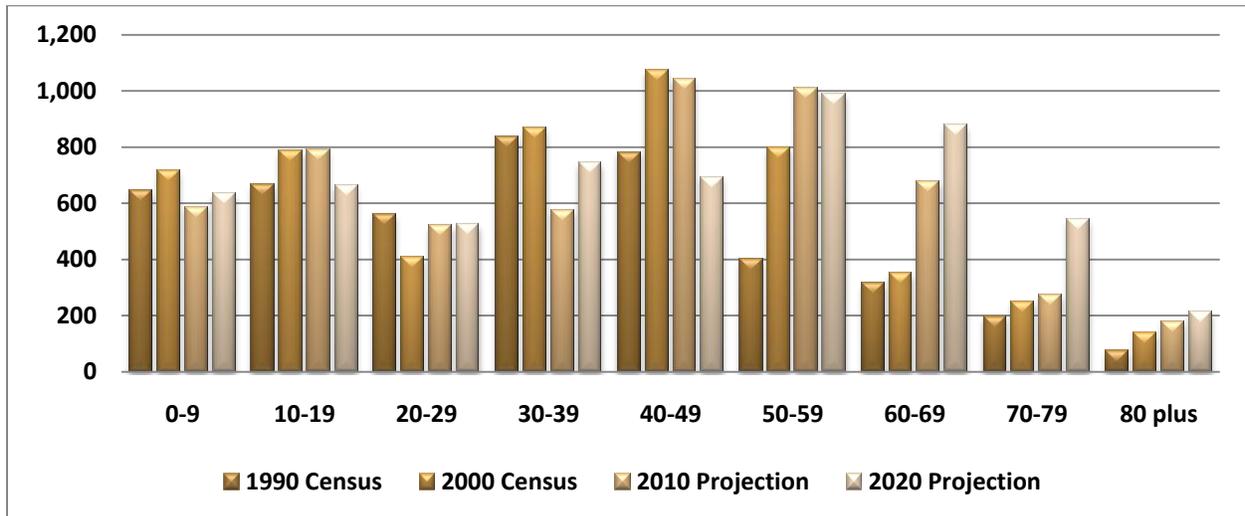
Municipality	1980 Census	1990 Census	2000 Census	% Change 1980 to 2000
Southampton	4,137	4,478	5,387	30%
Holyoke	44,678	43,704	39,838	-11%
Montgomery	637	759	654	3%
Westfield	36,465	38,372	40,072	10%
Easthampton	15,580	15,537	15,994	3%
Huntington	1,804	1,987	2,174	21%
Westhampton	1,137	1,327	1,468	29%
Pioneer Valley	581,831	602,878	608,479	5%
State	5,737,037	6,016,425	6,349,097	11%

Source: U.S. Census Bureau, 1980, 1990, & 2000 Census

**Population Distribution by Age Group**

One demographic factor that can affect housing demand is the age distribution of the population. Different age groups have different housing needs. Figure 2 shows the population distribution for Southampton in 1990 and 2000 as well as the estimated population distribution for 2010 and 2020. Table 2 compares the population distribution of Southampton to the region and state over this same time period. The following discussion highlights the key findings from the analysis of this data.

**Figure 2: Southampton Population by Age Group by Decade**



Source: State Data Center / UMass Donahue Institute, released 2003

In 2000, Southampton contained more residents in the 30-39, 40-49, and 50-59 age groups, the groups of adults most likely to have children living with them, than both the region and the state. It is probable that these age groups also supported the boom in new residential construction during the 1990s.

**Table 2: Population By Age Group Comparison, Year 1990, 2000 & 2010**

Age Group	Southampton			Pioneer Valley			State		
	1990 Census	2000 Census	2010 Projection	1990 Census	2000 Census	2010 Projection	1990 Census	2000 Census	2010 Projection
0-9	14%	13%	10%	11%	10%	9%	10%	10%	9%
10-19	15%	15%	14%	11%	12%	12%	10%	11%	11%
20-29	13%	8%	9%	18%	14%	15%	18%	13%	14%
30-39	19%	16%	10%	16%	14%	11%	17%	16%	12%
40-49	17%	20%	18%	12%	15%	14%	13%	16%	15%
50-59	9%	15%	18%	8%	11%	14%	9%	11%	14%
60-69	7%	7%	12%	9%	7%	10%	9%	7%	10%
70-79	4%	5%	5%	6%	6%	5%	6%	6%	5%
80 plus	2%	3%	3%	3%	4%	5%	3%	4%	4%

Source: U.S. Census Bureau & State Data Center, University of Massachusetts, Released 2003

The percentage of residents in the 60-69, 70-79, and 80+ age groups was comparable to that of the region and the state. As the population ages, residents in these age groups may be looking to down-size to housing that is smaller and more maintenance free. Therefore, it will be important for Southampton to have housing that accommodates an aging population: empty nesters who might want condos or small single-family homes with limited or no yards as well as the elderly age groups, who would benefit from the creation of assisted living residences and nursing homes.

Southampton has a small percentage of residents in the 20-29 age group (8%) compared to 14% for the Pioneer Valley and 13% statewide. This is not too surprising considering the median sale price of a single family home hovered at \$275,000 in 2008. Recent studies argue that the lack of residents in this population group for municipalities statewide has been largely due to the high housing costs that have plagued the state since the early 2000s. Residents in this population group are new workers or still in school, and they seek attractive rental units, condominiums, and starter homes. Therefore, it will be important for Southampton to make sure that its current zoning allows for the creation of new units to support these lifestyles.

## Households

According to Southampton town census estimates, Southampton contained 2,294 households in 2009, which was an increase of 309 households since 2000. The average household size in Southampton has been decreasing over the last few decades, mirroring state and national trends (Table 3). Compared to the surrounding communities, Southampton households are larger, likely due to Southampton have more households with children than the region and state (Table 3). The average household size for owner-occupied housing units in Southampton in the year 2000 was 2.76 compared to the 2.42 household size for renter households. This data supports the fact that renter households typically have fewer household members than owner occupied housing units.

**Table 3: Comparison of Average Household Size Trends, Year 1990 & Year 2000**

Year	Southampton	Easthampton	Holyoke	Montgomery	Westfield	Westhampton	State
1990	2.9	2.51	2.65	2.93	2.6	3	2.58
2000	2.71	2.33	2.57	2.58	2.54	2.71	2.51

Source: U.S. Census Bureau

The statistics in Figure 3 and Table 4 underscore the fact that there are a variety of household types in Southampton. The 2000 U.S. Census shows that over 60% of the 1,985 Southampton households in the year 2000 were households without children. Over fifteen percent of all family households in Southampton (128 households) are headed by a single-parent. Although this percentage is comparable to the percentages found in the communities surrounding Southampton, with the exception of Holyoke, this data is important to be aware of as single-parent households may be more financially-burdened than other household types.

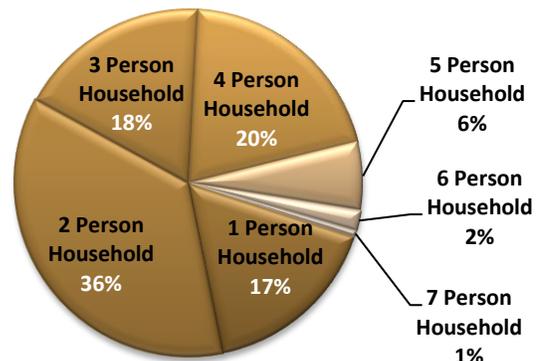
Over 50% of all households are single-person or two-person households (Figure 3). This variety of household type supports the need for a range of housing options to accommodate various household arrangements. For example, does Southampton have enough quality town-house style units available to a single working professional who desires to own and not rent?

**Table 4: Southampton Households by Type, Year 2000**

Households by Type	Number	%
Total Households	1,985	100%
Households with Children	756	38%
Households without Children	1,229	61.9%
Family Households	1,556	78%
Family Households with Children	753	48%
Married Couple	623	83%
Male Householder-No Spouse	30	4%
Female Householder-No Spouse	98	13%
Family Households without Children	3	0%
Non-family Households	429	22%

Source: U.S. Census Bureau

**Figure 3: People Per Household, 2009 Estimates**

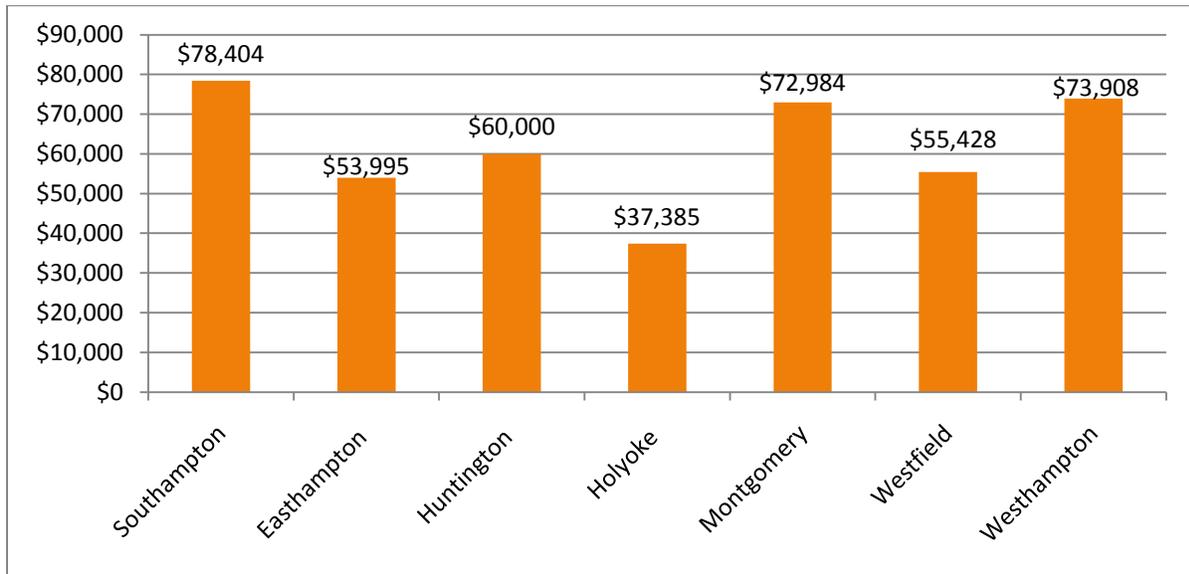


Source: Demographics Now, 2009 Estimates

## Household Income

Level of household income is one indicator of economic security in a community. Southampton's median household income in 2008 was estimated to be \$78,404, which was higher than its neighboring communities and much higher than the Pioneer Valley's estimated median household income of \$50,762 (Figure 4). This data shows that Southampton is one of the more affluent communities in the Pioneer Valley.

Figure 4: Median Household Income Municipal Comparison, 2008



Source: Demographics Now, 2008 Estimates

## Household Income & Housing Affordability

Not all Southampton households are affluent. A comparison of Southampton households by income level to federally established income level thresholds used to determine local financial need shows that Southampton does have households that fall into the low and moderate income categories. Almost twenty percent of Southampton Households earned less than \$35,000 a year and a little over a quarter of Southampton households earned less than \$50,000 a year (Table 5).

The United States Department of Housing and Urban Development (HUD) establishes the income category thresholds, known as the Area Median Household Income limits (AMI), that are used to determine if a household is very-low income, low-income, moderate-income and upper-income. Households are considered to be very low-income if they earn less than 30% of AMI and low income if they earn between 30% to 50% of the AMI. Households earning 50% to 80% of the AMI are considered to be moderate income.<sup>1</sup> Middle income households earn between 80% and 150% of the AMI. HUD sets the AMI for geographic regions in the U.S. called Metropolitan Statistical Areas (MSA's) and does not establish AMI's for specific communities. All municipalities in Hampshire and Hampden Counties are part of the Springfield Metropolitan Statistical Area (MSA).

**Table 5: 2008 Household Income Distribution by Income Category and Age Group**

Income Category	Total Households	< 25 Years	25 - 34	35-64	65 - 74	75 +
\$0 to \$14,999	4%	19%	6%	3%	6%	11%
\$15,000 - \$24,999	7%	19%	9%	4%	11%	16%
\$25,000 - \$34,999	8%	26%	11%	6%	13%	12%
\$35,000 - \$49,999	8%	4%	11%	7%	10%	10%
\$50,000 - \$74,999	19%	7%	24%	19%	17%	15%
\$75,000 - \$99,999	23%	11%	20%	25%	18%	14%
\$100,000 - \$124,999	16%	15%	9%	19%	14%	12%
\$125,000 - \$149,999	5%	0%	3%	6%	5%	3%
\$150,000 +	9%	0%	5%	11%	7%	7%
<i>Totals</i>	<i>1,989</i>	<i>27</i>	<i>299</i>	<i>1,318</i>	<i>168</i>	<i>177</i>

Source: Demographics Now, 2008 Household Income Estimates

The table below shows the current household income limits for the Springfield MSA that qualifies a household for affordable housing (Table 6). Income limits are updated annually to reflect evolving demographic and housing market conditions. HUD uses a rather complicated formula that adjusts the AMI limit to account for different household sizes. You can find the income limits for the Springfield MSA on HUD's website: <http://www.huduser.org/datasets/il.html>.

**Table 6: Area Median Income Limit for Hampden & Hampshire Counties, 2009**

Income Limit Area	Area Median Income	FY 2009 Income Limit Category	People per Household					
			1 Person	2 Person	3 Person	4 Person	5 Person	6 Person
Springfield MSA	\$67,200	Very Low (30%)	\$16,300	\$18,650	\$20,950	<b>\$23,300</b>	\$25,150	\$27,050
		Low (50%)	\$27,150	\$31,050	\$34,900	<b>\$38,800</b>	\$41,900	\$45,000
		Moderate (80%)	\$43,450	\$49,700	\$55,900	<b>\$62,100</b>	\$67,050	\$72,050

Source: U.S. Department of Housing & Urban Development, Last updated March 2009

Most federal and state housing subsidy programs limit eligibility to households that make up to 80% of the AMI. However, municipalities using local funding sources to provide housing subsidies, such as Community Preservation Act funds, can establish a higher income threshold, such as 100% of the AMI. The only disadvantage of having units available to households that make up to 100% of the AMI is that the unit cannot be counted on the town's subsidized housing inventory (Chapter 40B list).

Table Five also shows that that the majority of households age 65 and over fall under the town’s median household income of \$78,404. Twenty-two percent of elderly households have household incomes that are less than \$25,000 a year and 35% have household incomes that are less than \$35,000. It is likely that many low-income elderly households own their own homes outright (no mortgage) and as such are cash poor but equity rich. Rising energy prices, insurance costs, and taxes as well as health-care related costs may drive elderly homeowners from their homes. Again, it will be important for Southampton to have the types of appropriate housing and services to accommodate the needs of the elderly population. The majority of households headed by a householder between the ages of 25 and 34 also fall under the town’s median income. In this case it is unlikely that these households own their homes outright and thus are potentially cost burdened each month by housing-related costs. These situations will be assessed in greater detail in the following sections of this report.

**Residents Living in Poverty**

Table 7 presents data on poverty levels in Southampton over the last two decades. The 2000 Census indicates that the number of individuals and families below the poverty level has dropped since 1989. Southampton went from 3.1% of individuals below the poverty level in 1989 to 2.4% in 1999. This local decrease was not experienced by the Pioneer Valley region or state as a whole. The percentage of individuals below the poverty level in the Pioneer Valley rose from 12.5% to 13.4% and in the state rose from 8.9% to 9.3% over this same period. Of concern is the fact that 28% of the individuals below the poverty level in the year 2000 were age 65 or older.

**Table 7: Changes in Community Poverty Rates, 1989 to 1999**

Municipality	Families in Poverty		Children in Poverty		Individuals in Poverty	
	1989	1999	1989	1999	1989	1999
Southampton	2.70%	1.82%	3.30%	2.71%	3.11%	2.36%
Easthampton	3.12%	5.89%	5.79%	10.18%	4.96%	8.88%
Holyoke	22.91%	22.56%	43.04%	33.86%	25.66%	26.38%
Huntington	6.24%	4.37%	12.05%	5.45%	7.85%	5.78%
Montgomery	0.47%	1.01%	2.19%	0.00%	1.35%	2.94%
Westfield	7.20%	6.85%	13.68%	12.11%	8.00%	11.28%
Westhampton	1.59%	1.94%	3.62%	2.55%	1.81%	3.54%

Source: U.S. Census Bureau

The number of Southampton families below poverty level decreased from 2.70% in 1989 to 1.82% in 1999. Recent figures from the state Department of Education show a slight increase in the percentage of low-income students at the William E. Norris elementary school in the 2000s, from 10.3% in the 2000/2001 school year to 11.7% in the 2008/2009 school year. The data in this subsection clearly shows that there remains a population within Southampton who has substantial income limitations and may require public assistance to meet their housing needs. This data should be viewed in light of the town’s limited affordable housing inventory of 40 subsidized units, all of which are for the elderly or disabled. This number is not sufficient to cover the housing affordability issues confronting these vulnerable populations.

## Residents with Disabilities

With 40 units of subsidized affordable housing reserved for elderly individuals or individuals with disabilities, Southamptton does not have sufficient subsidized housing for disabled persons to serve its existing population. According to the 2000 Census, 12% of Southamptton residents between the ages of 21 to 64 claimed a disability (Table 8). Thirty-seven percent of residents with a disability in this age group were unemployed (or 4.4% of the total population 21-65), likely due to their disability. Two-hundred and forty-six (46%) of Southamptton residents age 65 years or older claimed some type of disability, which is a very high percentage. Residents with disabilities often face substantial rental affordability problems. A new report by the Technical Assistance Collaborative (TAC), "Priced Out in 2008", has found that fair market rents for studio and one-bedroom apartments are now 119% and 131%, respectively, of the average income of people with disabilities living on SSI (up from 69% ten years ago) in Massachusetts.

**Table 8: Population By Residents with Disabilities, Year 2000**

Geography	Total Population Age 21 to 64 years	% of Total Population With a Disability	% of Population With a Disability That is Not Employed	Total Population Age 65 to 74 years	% of Total Population With a Disability	Total Population Age 75 years and over	% of Total Population With a Disability
Southampton	3,325	12%	37%	282	33%	253	60%
Easthampton	9,884	19%	30%	1049	43%	1214	47%
Huntington	1,273	18%	28%	115	37%	100	61%
Montgomery	414	5%	26%	42	31%	21	43%
Westfield	22,222	15%	48%	2581	33%	2507	44%
Westhampton	923	15%	22%	92	34%	49	35%

Source: U.S. Census Bureau

## Educational Attainment

Higher education is increasingly necessary for long-term access to well-paying jobs. Since household income affects a household's ability to own and maintain housing, the percentage of the population (age 24 and over) with a bachelor's degree is briefly analyzed in this housing assessment. Positively, Southamptton as well as nearly all municipalities in the Pioneer Valley witnessed a marked increase in the percent of population with Bachelor's degrees (Table 9).

**Table 9: Percent of Population with a Bachelor's Degree or Higher, Year 2000**

Year	Southampton	Easthampton	Holyoke	Huntington	Montgomery	Westfield	Westhampton
2000	31%	24%	17%	20%	34%	24%	35%
1990	24%	19%	15%	15%	27%	19%	26%

Source: U.S. Census Bureau

## Race & Ethnicity

According to the 2000 Census, Southamptton is a racially homogenous community with 98% of its residents being Caucasian (Table 10). This is much higher than the percentages for the Pioneer Valley (84%) and the state (86%), but similar to the surrounding towns with the exception of Holyoke. Despite the relative homogeneity, Southamptton does have to ensure that any housing lotteries created for development meets state and federal requirements for affirmative marketing within the Springfield Metropolitan Statistical Area.

**Table 10: Percent of Population by Race & Ethnicity, Year 2000 Comparison**

Race & Ethnicity	Southampton	Easthampton	Holyoke	Huntington	Montgomery	Westfield	Westhampton
White	97.7%	94.6%	65.8%	96.0%	97.7%	92.1%	98.3%
Black	0.2%	0.5%	3.7%	0.4%	0.0%	0.8%	0.0%
Asian, Hawaiian and Other Pacific Islander	0.6%	1.7%	0.9%	0.4%	0.3%	0.8%	0.1%
American Indian and Alaska Native	0.1%	0.1%	0.4%	0.2%	0.3%	0.2%	0.3%
Other	0.0%	0.2%	26.4%	0.0%	0.0%	0.1%	0.1%
Two or more races	0.5%	0.8%	2.8%	1.1%	0.9%	1.0%	0.5%
Hispanic or Latino Ethnicity	0.9%	2.1%	41.4%	1.8%	0.8%	5.0%	0.5%

Source: U.S. Census Bureau

## Local Wages & Unemployment

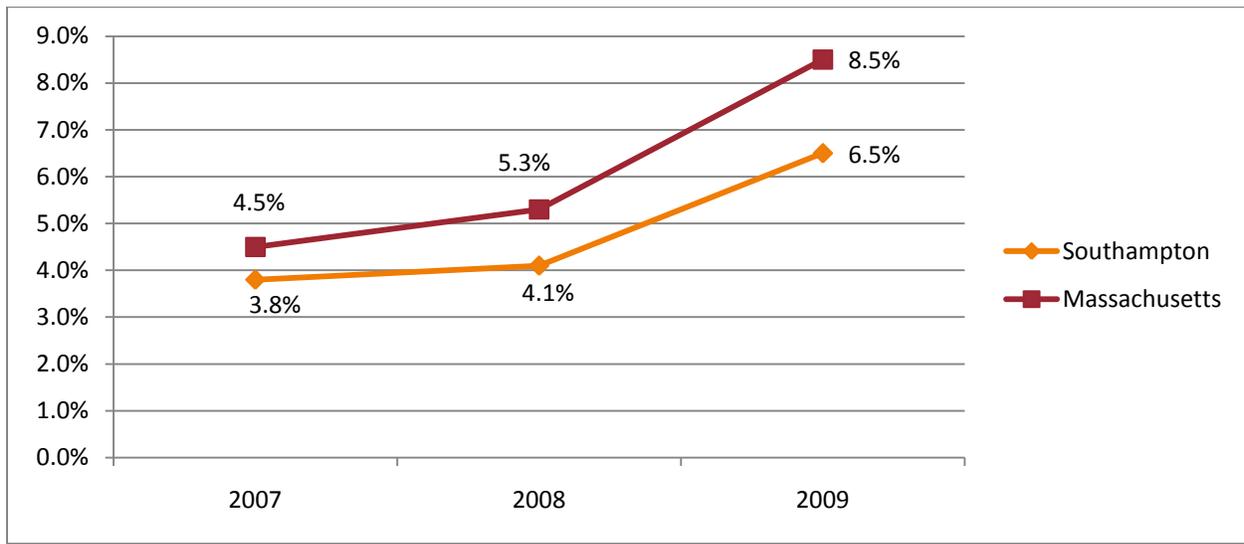
Overall, Southamptton has experienced positive economic trends over the past decade. The number of Southamptton businesses and jobs increased (Table 11). The average weekly wage has also increased by more than \$100. The unemployment rate in Southamptton, the region, and the state has drastically increased over the past three years due to the economic recession that started in late 2007 (Figure 5). The percentage of unemployed Southamptton residents went from 3.8% in 2007 to 6.5% in 2009. While the latest unemployment figures are lower than the state unemployment rate of 8.5%, it is still cause for concern.

**Table 11: Southampton Employment & Wage Data**

Category	2000	2008
Number of Establishments	120	121
Average Monthly Employment	1,049	1,113
Average Weekly Wage	\$393	\$557

Source: Massachusetts Department of Employment & Training, Wages not adjusted for inflation

**Figure 5: Recent Unemployment Rate Trends**



Source: State of Massachusetts Department of Employment & Training

The Donahue Institute, in conjunction with Citizens Housing and Planning Association (CHAPA), recently released the results of a public opinion poll on housing conducted in March 2009. The results clearly indicate that Massachusetts residents continue to place the costs of housing and job security among their top concerns. The Poll found that large numbers of Massachusetts residents are very concerned about their job security and their ability to make ends meet. As Southampton residents begin to experience difficulties paying for housing-related costs, town staff, community institutions, and local social service providers need to make sure they have a current list of resources for distressed households.

### Areas of Employment

Southampton contained 3,010 working residents in 2000. The 1,113 jobs located in Southampton is far fewer than the number of working age residents, which means that a large segment of Southampton’s working population commute to jobs elsewhere.

Table 12 shows the top municipalities where Southampton residents worked. Southampton is not connected to any of these employment centers through quick and frequent public transportation. The Pioneer Valley Transit Authority’s Nashawannuck Express Flex-Van service only reaches the Big Y plaza just over the Easthampton-Southampton border and is therefore not a transportation option for most Southampton residents. To reach the majority of the other employment centers,

**Table 12: Top Places of Employment for Southampton Residents, Year 2000**

Place of Work	# of Southampton Residents
Springfield	436
Holyoke	409
Westfield	366
Southampton	348
Northampton	340
Easthampton	218
Chicopee	130
West Springfield	92
Amherst	84
South Hadley	70

Source: U.S. Census Bureau

residents take Route 10, 202, or East Street. Because so many residents follow the same route to work every day, there appears to be an opportunity for a greater amount of ridesharing. According to the 2000 Census, five percent of workers carpooled in 2000. The town should consider further concentrating housing density along the well-traveled routes. The fifth chapter of this report will discuss strategies to meld smart growth principles with existing demographic and land use patterns.

## Housing Market Trends & Characteristics

### Housing Unit Supply & Recent Residential Development

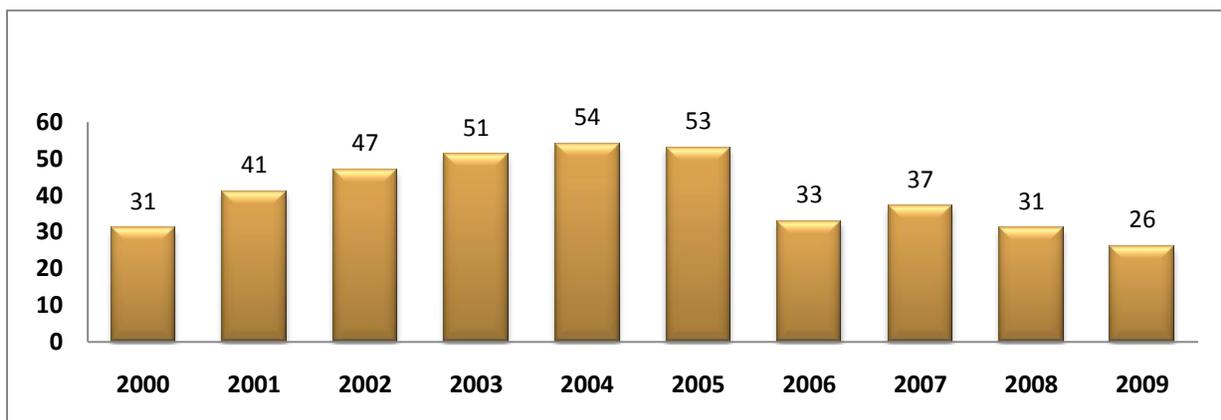
Southampton contained 2,025 housing units in 2000. This was an increase of 27% from the 1,595 housing units in 1990 (Table 13). Residential construction continued throughout the 2000s, with an estimated 400 building permits issued for new residences (single family homes and condominiums) from 2000 through 2009 by the Southampton Building Department (Figure 6)<sup>ii</sup>. During this past decade residential construction reached its peak in 2004 with 54 building permits issued. Since 2005 the volume of residential construction decreased significantly in Southampton as in most of the Commonwealth and indeed the nation. The town permitted 26 new units in 2009, which is comparable to the number of building permits pulled for new single family homes in Belchertown (26) and Ludlow (31) in 2009—communities whose populations are double and quadruple the size of Southampton’s respectively. Despite the downturn in the housing market nationwide, residential construction trends over the last decade show that people still desire new homes in Southampton.

**Table 13: Percent Change of Housing Units 1990 to 2000**

Year	Southampton	Easthampton	Holyoke	Huntington	Montgomery	Westfield	Westhampton
1990	1,595	6,421	16,917	853	278	14,470	510
2000	2,025	7,083	16,210	935	257	15,441	623
% Change	27%	10%	-4%	10%	-8%	7%	22%

Source: U.S. Census Bureau

**Figure 6: Number of Building Permits Issued, 2000 through 2009**



Source: Southampton Building Department, October 2009

## Housing Tenure

Approximately 85% of housing units in Southampton are owner-occupied and 13% are renter-occupied (Table 14). Housing stock with less than 30% rental-occupied units typically indicates a need for additional rental housing units in the community. Few housing units in town were vacant in the year 2000. Of the 40 vacant housing units in the Year 2000 50% were for seasonal or recreational use. In Huntington and Westhampton the percentage was 83% and 90% respectively.

**Table 14: Housing Units Comparison by Occupancy Status, Years 1990 & 2000**

Occupancy Status	Southampton	Easthampton	Holyoke	Huntington	Montgomery	Westfield	Westhampton
<b>2000 Housing Units</b>							
Owner Occupied	85.2%	58.7%	38.3%	67.6%	94.9%	65.0%	81.5%
Renter Occupied	12.8%	38.1%	54.1%	18.9%	3.5%	30.9%	5.5%
Vacant Housing	2.0%	3.2%	7.7%	13.5%	1.6%	4.2%	13.0%
<b>1990 Housing Units</b>							
Owner Occupied	84.6%	57.6%	36.5%	63.8%	86.7%	62.5%	78.8%
Renter Occupied	12.1%	38.5%	57.2%	18.6%	3.2%	33.0%	7.8%
Vacant Housing	3.3%	3.9%	6.3%	17.6%	10.1%	4.5%	13.3%

Source: U.S. Census Bureau

## Age of Housing Stock

The age of a town's housing stock and areas with concentrated numbers of older housing are important to consider when developing a housing action plan as certain public monies may be available to improve the housing condition of substandard housing. Owing to the volume of residential construction during the past three decades, Southampton has a younger housing stock when compared to its neighboring communities and region. Census data from the year 2000 showed that 62% of all owner-occupied housing units were constructed after 1970 and 27% after 1990 (Table 15). The median age of an owner-occupied unit was 1976 and 1979 for a renter-occupied unit.

**Table 15: Year Built By Age & Tenure, Year 2000**

	Southampton	Easthampton	Huntington	Montgomery	Westfield	Westhampton
<b>Owner Occupied</b>						
<b>Median year</b>	1976	1961	1962	1968	1963	1973
<b>1990 to March 2000</b>	27%	10%	12%	10%	11%	18%
<b>1980 to 1989</b>	14%	9%	14%	20%	13%	15%
<b>1970 to 1979</b>	22%	21%	13%	17%	17%	23%
<b>1960 to 1969</b>	15%	11%	13%	18%	13%	11%
<b>1950 to 1959</b>	10%	16%	9%	17%	18%	10%
<b>1940 to 1949</b>	2%	6%	6%	8%	6%	6%
<b>1939 or earlier</b>	11%	26%	33%	11%	22%	17%
<b>Renter Occupied</b>						
<b>Median year</b>	1979	1948	1952	1963	1956	1939
<b>1990 to March 2000</b>	19%	5%	9%	0%	3%	0%
<b>1980 to 1989</b>	28%	5%	16%	0%	10%	13%
<b>1970 to 1979</b>	34%	16%	5%	20%	19%	13%
<b>1960 to 1969</b>	4%	14%	5%	40%	13%	0%
<b>1950 to 1959</b>	8%	9%	18%	20%	10%	20%
<b>1940 to 1949</b>	0%	6%	1%	0%	7%	0%
<b>1939 or earlier</b>	8%	45%	46%	20%	36%	53%

Source: U.S. Census Bureau

More than 80% of Southampton’s rental units were constructed after 1970, which is a substantially higher percentage than Southampton’s neighboring communities. This is a positive situation since a community dependent on older rental housing stock will typically experience more deteriorated properties, which are more likely to have lead paint, code violations and substandard conditions. The town, however, should not take this as a sign to discourage the production of new rental units. New rental stock is needed to expand housing choice in town, especially since the town sits much below the 30% rental unit threshold. By nature of the market, the production of new rental units in a community will put pressure on the owners of existing rental units to keep their investment competitive.

The town worked with the Pioneer Valley Planning Commission’s Community Development Division to competitively apply for federal Community Development Block Grant funding to start a housing rehabilitation program. To assist the town’s application, the Pioneer Valley Planning Commission conducted a town-wide driving survey of Southampton’s housing stock in the summer of 2009 and found the greatest need exists in the Pequot Ponds area in town and along the Route 10 Corridor, where the oldest houses are located. Complete survey results can be found at the Southampton Office of the Town Administrator. Southampton will find out in mid 2010 if their application was successful.

## Housing Inventory by Structure Type

Southampton 2009 Assessor's data provides the latest information on the town's housing stock (Table 16) by showing the number of residential parcels by parcel type. This data confirms the predominance of single-family home parcel in town. The town's housing stock somewhat diversified over the last decade through the steady growth of condominium units, which amounted to 78 units in 2009. Condominiums are typically a more affordable homeownership option than single family homes.

Table 17 portrays Southampton's housing stock through 2000 Census data, by comparing Southampton to its neighboring communities. Ninety-seven percent of the owner-occupied housing units in town were single-family homes. All owner-occupied two-unit or multi-unit homes can be found near or along College Highway (Route 10) in the northern half of Southampton.

**Table 16: Southampton Residential Parcels by Parcel Type, Year 2009**

Type	Number of Parcels
Single Family Homes	1,970
Condo Units	78
Two-family homes	13
Three-family homes	4
Apartments	5
Buildings with commercial & residential	4
Mobile homes	10
Multiple Houses on one parcel	13
Accessory Land with Improvement (garage, etc)	11

Source: Southampton Assessor's Database, 2009

**Table 17: Southampton Housing Units by Type and Occupancy Status, Census 2000**

Geography	Southampton	Easthampton	Huntington	Montgomery	Westfield	Westhampton
<b>Owner Occupied</b>						
One unit	97.2%	87.3%	92.2%	100.0%	86.1%	95.7%
Two units	1.4%	8.6%	4.2%	0.0%	6.8%	2.7%
Three or four units	0.0%	2.3%	0.0%	0.0%	1.0%	0.0%
Five to nine units	0.0%	0.7%	0.0%	0.0%	0.8%	0.0%
10 or more units	1.4%	0.2%	0.0%	0.0%	0.8%	0.0%
Mobile home units	0.0%	0.2%	3.6%	0.0%	4.4%	1.6%
<b>Renter Occupied</b>						
One unit	23.9%	15.1%	35.3%	100.0%	14.0%	63.4%
Two units	11.6%	19.3%	25.8%	0.0%	24.5%	30.0%
Three or four units	12.4%	22.6%	21.1%	0.0%	19.8%	0.0%
Five to nine units	8.1%	19.5%	9.5%	0.0%	11.6%	0.0%
10 or more units	40.5%	23.0%	4.8%	0.0%	29.2%	0.0%
Mobile home units	3.5%	0.2%	3.7%	0.0%	0.9%	6.7%

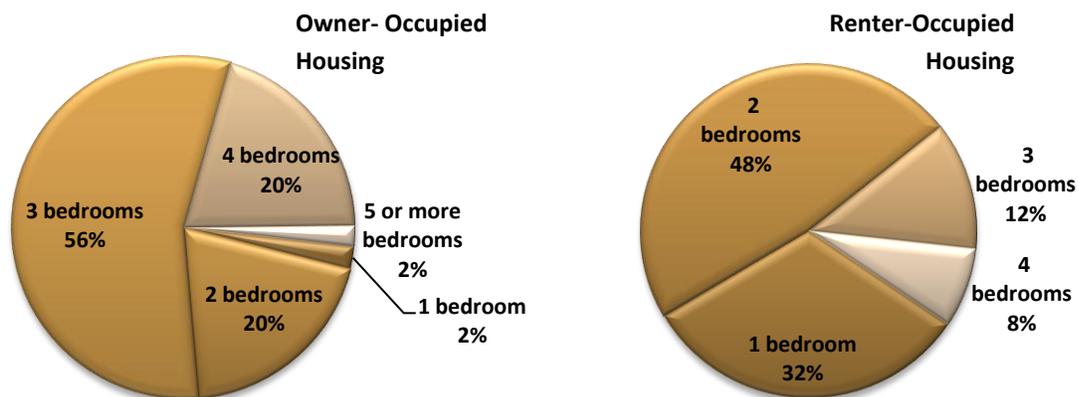
Source: U.S. Census Bureau

In 2000, approximately 40% of all rental units were within developments that contain 20 or more units. All of the non-single family home rental housing units, such as the five apartment complexes, were also located near or along College Highway (Route 10) in the northern half of Southampton. While the high percentage of rental units in the twenty units or more category certainly provides Southampton residents with increased housing choice, there should be concern paid to the fact that a quarter of all rental units in 2000 consisted of single-family homes (62 units). Since single-family homes often represent the most expensive rental housing, a high percentage of single-family rentals may be an indicator of limited affordable housing supply, or in some instances may indicate a pattern of divestment by homeowners. Southampton's percentage of single-family rentals is higher than some of its neighboring communities and much higher than the state's 9.6% level. This data points to the need for additional rental housing in town in the form of duplexes or other smaller apartment buildings.

### Housing Inventory by Number of Rooms & Bedrooms

In the year 2000, most of the owner-occupied units range from five to seven rooms while the majority of renter occupied units fell between two and five rooms. Figure 7 demonstrates how renter-occupied units tend to be two bedrooms or less while owner-occupied units have two to four bedrooms. A common objection to the development of additional multi-family rental housing is that such development will bring more children into the local school system. Numerous studies have confirmed what the data below shows: renter-occupied housing units typically have smaller households than owner-occupied units.

Figure 7: Housing Inventory by Ownership & Number of Bedrooms, Census 2000



Source: U.S. Census Bureau, Census 2000

## Housing Market Trends & Characteristics

### Rental Market and Rents

Rents in Southampton historically have been comparable to asking rents in neighboring municipalities (Table 17).

**Table 18: Median Gross Rent Comparison, Year 2000**

Geography	Montgomery	Westfield	Easthampton	Huntington	Southampton	Westhampton
Median gross rent	\$525	\$590	\$597	\$625	\$609	\$750

Source: U.S. Census Bureau

A 2009 survey of rental prices in town revealed that one-bedroom apartments ranged from \$600 to \$900 per month, two-bedroom apartments ranged from \$775 to \$950 per month, and three units and above were well over \$1,200 per month. Most listings boasted that Southampton featured “scenic farmland and great schools.”

### Rental Unit Vacancy Rates

Housing vacancy rates for rental units in a community can indicate a tight market or, at the opposite ends of the spectrum, an abandonment problem. With a rental vacancy rate of 0%, there were not any vacancies at the time the 2000 U.S. census was taken. A healthy housing market is generally considered to have vacancy rates 4-5% for renter-occupied units. The non-existent rental vacancy rate in Southampton coupled with the very low vacancy rates in Southampton’s neighboring communities, suggests a tight rental market in this subregion of the Pioneer Valley. This data indicates that special populations like the elderly, young people just starting, and other non-family residents may have a difficult time finding a place to live in Southampton.

**Table 19: Vacancy Rate for Rental Units, Year 2000**

Geography	Southampton	Easthampton	Huntington	Montgomery	Westfield	Westhampton
% Vacant	0.0%	2.5%	0.6%	0.0%	3.9%	0.0%

Source: U.S. Census Bureau

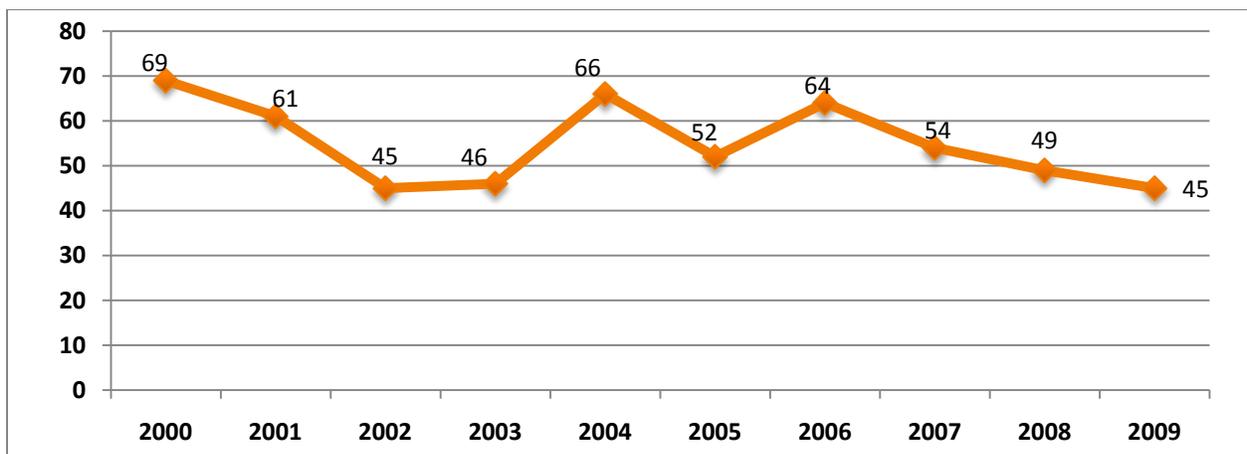
The rental vacancies appear to not have improved since the 2000 census. According to recent accounts by the managers of Southampton’s main apartment complexes, rental units do not stay on the market very long in town. Coupled with the fact that there are few rental units in town, Southampton’s proximity to major employment centers, its school system, and its rural setting makes the town an attractive place to live. A local realtor noted that apartments go quickly because of these features.

## Homeownership Market and Housing Costs

### Number of Sales

Over the past 20 years, the single-family home sales market in Southampton has been moderate in comparison to other communities in the Pioneer Valley. For example, the town ranked 21<sup>st</sup> in number of sales in the Pioneer Valley in both 1997 and 2007. Figure 8 demonstrates how the sales market has had several peaks during this past decade. Since 2006 sales for single family homes in Southampton have shown a slight decrease. However, even with the current downturn of the housing market, homes are still selling in Southampton. In 2009, forty-five home sales took place. With interest rates at an all-time low (4.81 nation-wide average in April 2009), the federal government's \$8,000 first-time homebuyer tax credit, and dropping housing sale prices, real-estate professionals saw moderate to above average sales in 2009.<sup>iii</sup> A local realtor noted that the homes that are on the market are mostly unaffordable to first-time homebuyers. For example, a duplex unit on Pomeroy Meadow Road was listed at \$272,500 in October 2009.

Figure 8: Number of Single-Family Home Sales by Year, 2000 through 2009



Source: Warren Group, 2010 Release

### Vacancy Rates

As noted in the discussion of rental vacancy rates, housing vacancy rates in a community can indicate a tight market or an abandonment problem. Only a small percentage of homeownership units, 1.1%, were vacant at the time the 2000 U.S. census was taken. A healthy housing market is generally considered to have vacancy rates of 2-3% for owner-occupied homes. The low vacancy rate in 2000 suggested a tight rental market.

Table 20: Vacancy Rate for Owner Occupied Units, Year 2000

Geography	Southampton	Easthampton	Huntington	Montgomery	Westfield	Westhampton
% Vacant	1.1%	1.6%	0.8%	0.0%	1.5%	1.0%

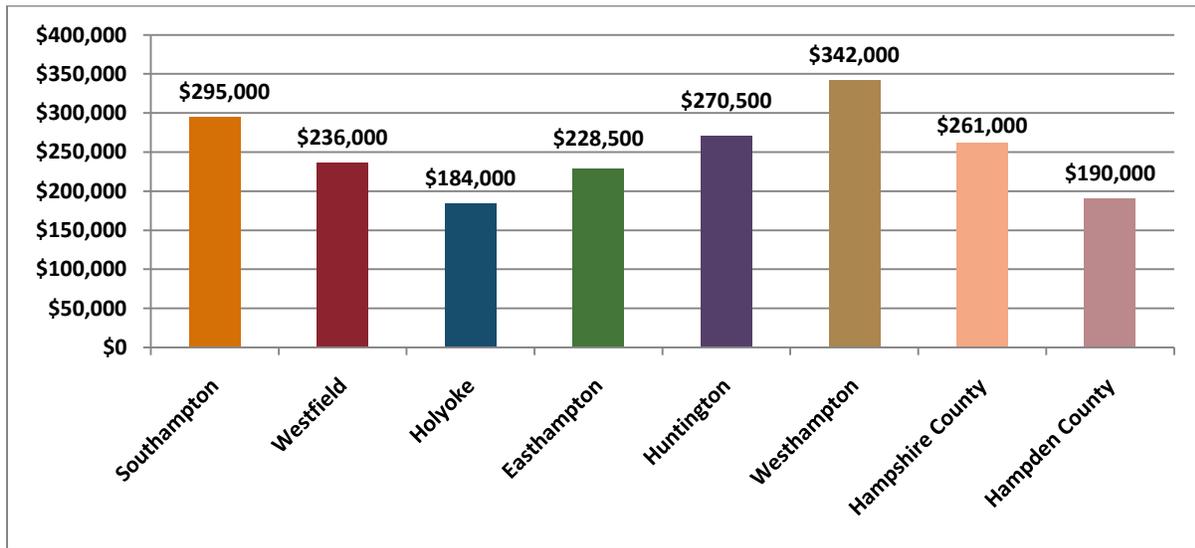
Source: U.S. Census Bureau, Census 2000

According to a local realtor, there is not a lot of inventory on the market due to the popularity of the \$8,000 tax credit for first-time homebuyers and the reluctance of homeowners to put their house on the market. Therefore, the housing market is still tight in Southampton.

### **Median Sale Prices for Single-Family Homes**

Southampton is quickly becoming an unaffordable community to new prospective homeowners or existing homeowners looking to downsize or upsize. Compared to the other 42 municipalities in the Pioneer Valley region, Southampton had the ninth highest median sale price for a single family home in 2008, behind the towns of Pelham, Amherst, Westhampton, Hadley, Longmeadow, and Wilbraham.

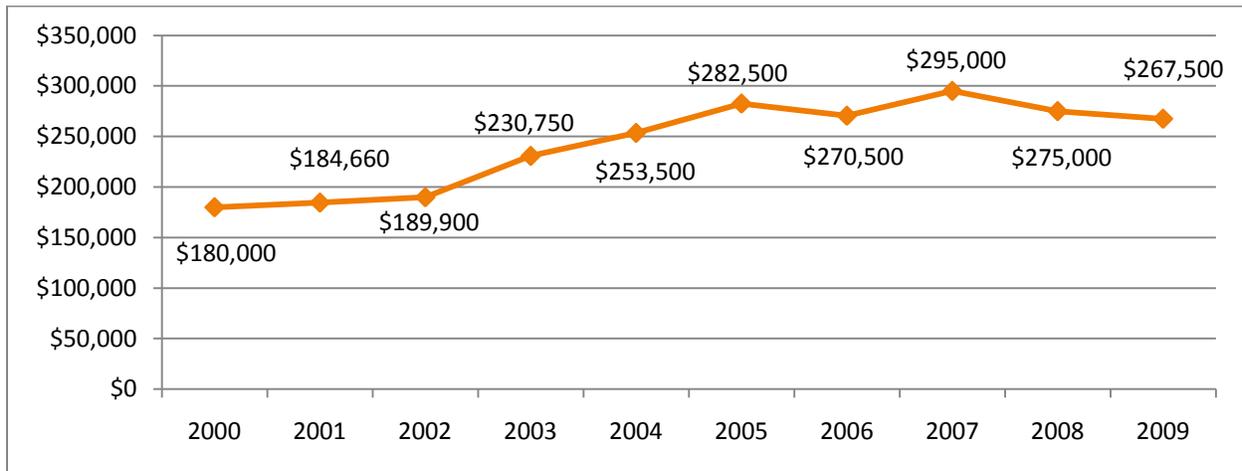
**Figure 9: Comparison of 2008 Median Sales Prices of Southampton and Its Neighboring Communities**



Source: Warren Group, 2009 Release

The median sales price for a single family home in Southampton dramatically increased in the last decade. Over eight years, the median sale price increased 49% from \$180,000 in 2000 to \$267,500 in 2009. This upward increase was consistent with regional and state housing trends. Since the nationwide downturn of the housing market that started 2007, median sale prices have shown a slight decrease. Despite the continual decrease in sale prices, many homes on the market still remain unaffordable to existing Southampton households. This affordability gap will be discussed in greater detail in the next section.

**Figure 10: Median Sale Prices for Single-family Homes by Year, 2000 through 2009**

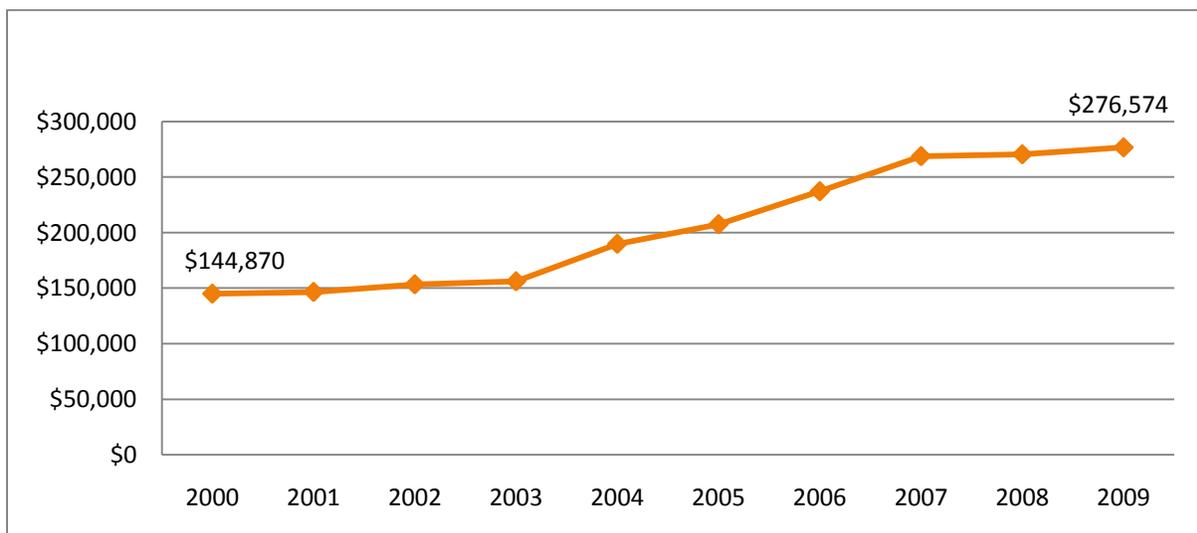


Source: Warren Group, 2010 Release

**Average Assessed Values**

The annual average assessed value for a single-family home is another indicator used to assess the level of affordability for a town. Housing values for single-family homes in Southampton began to dramatically increase after 2003, reaching \$276,574 by 2009. Comparatively, Southampton had the 14th highest average assessed value for a single-family home in the Pioneer Valley in 2008. Longmeadow had the highest at \$358,964 and Springfield had the lowest at \$151,541. When coupled with the information in the above paragraphs, this data suggests that Southampton is becoming an unaffordable community.

**Figure 11: Average Assessed Value Trend for Southampton Single Family Homes**



Source: Massachusetts Department of Revenue, 2009

## Home Purchase Assistance

Some individuals may qualify for home purchase assistance if he or she is a first-time homebuyer and/or if the individual meets the income requirements for the homeownership program. This subsection describes these programs and provides some figures that demonstrate usage by Southampton households.

The SoftSecond Mortgage Program is administered by the Massachusetts Housing Partnership (MHP) and provides low-interest rate and low down-payment mortgage to eligible first-time homebuyers. Borrower's total household income must not exceed 100% of the Area Median Income (AMI). Borrowers at 80% of the AMI may be eligible for an MHP subsidy. The income limits for Hampshire County are to the right.

More than 35 lenders throughout the state offer SoftSecond loans through a partnership with the Massachusetts Department of Housing and Community Development and MHP. Several of these banks are located in the Pioneer Valley. A list of all participating banks can be found on MHP's website: [www.mhp.net/homeownership/banks.php](http://www.mhp.net/homeownership/banks.php)

According to MHP only one Southampton household received a soft-second mortgage between 1994 and spring 2009. This number is much lower when compared to other communities in the Pioneer Valley and may indicate a lack of awareness about the program.

MassHousing offers an affordable, 30 year fixed rate mortgage and purchase and rehab loans for qualifying households. In addition, the organization now offers a loan program that allows first-time homebuyers to use the \$8,000 federal tax credit as part of their downpayment or to cover closing costs, rather than waiting until they file their 2009 taxes. The income limits for MassHousing Loans are higher, which enables more households to obtain home purchase assistance. The 2009 Income limit for Hampshire County was

**Table 21: 2009 Income Limits, SoftSecond Mortgage Program**

Household Size	80% Income	100% Income
1 Person	\$43,450	\$47,040
2 Person	\$49,700	\$53,760
3 Person	\$55,900	\$60,480
4 Person	<b>\$62,100</b>	<b>\$67,200</b>
5 Person	\$67,050	\$72,576
6 Person	\$72,050	\$77,952
7 Person	\$77,000	\$83,328
8 Person	\$81,950	\$88,704

Source: Massachusetts Housing Partnership

**Table 22: SoftSecond Loans—Total Loans Closed, 1994-Spring 2009—A sample of Pioneer Valley Communities**

Community	Total # of Loans Closed
Belchertown	34
Longmeadow	3
Ludlow	36
Southampton	1
Westfield	121

Source: Massachusetts Housing Partnership (MHP), April 2009

\$90,720 and the loan limit was \$417,000. More information about these programs can be found on MassHousing’s website: [www.masshousing.com](http://www.masshousing.com), including a list of participating lenders.

HAP Housing, the housing partnership Hampden and Hampshire Counties, offers home purchase assistance to eligible households. According to HAP Housing, three Southamptton households received home purchase assistance in 2008 and four in 2009. Section 4, “Housing Opportunities” will provide a more detailed summary of HAP Housing’s programs and services. Some communities in Massachusetts have also supplemented the above mentioned programs or offered closing cost assistance with Community Preservation Act Funds. This will also be described in more detail in Section 4.

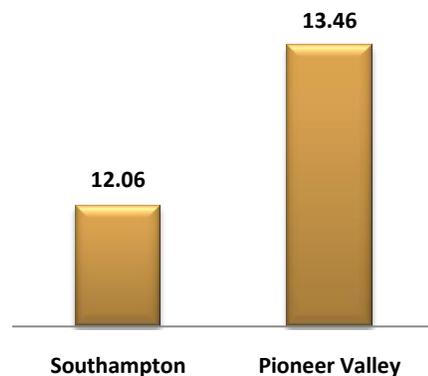
### Residential Tax Rate

Southampton historically has had a low tax rate when compared to other communities in the region. In 2009, the town had the 35th lowest residential tax rate in the Pioneer Valley at a rate of 12.06. The average tax rate in the Pioneer Valley for 2009 was 13.46.

Despite the decrease in the residential tax rate since 2000, the average tax bill for owners of a single family home has not decreased, due to the rise in home values. High tax bills can make the annual costs of owning a home prohibitively expensive. Southampton started a senior citizen property-tax “work-off” program in 2006 to help alleviate this financial burden for struggling elderly households. Participation in the program is capped at 10 residents per year and requires a maximum annual household income of \$30,000 to enroll. Since 2006, four to five residents have participated annually.

Southampton also adopted an Exemption Reimbursement Program—a program established by state statute and then locally adopted—that exempts particular categories of people from the obligation to pay all or a portion of their property taxes. Persons who may qualify for this exemption program include veterans, blind individuals, surviving spouses, and persons over 70 years of age. The town granted a total of 80 exemptions for fiscal year 2009, fourteen of which were exemptions for elderly individuals.

Figure 12: Residential Tax Rate 2009 Comparison



## Foreclosures

Due to the recent collapse of the housing market, predatory lending practices, and job layoffs, many households nationwide are close to defaulting on their mortgages or have mortgages that have already gone into foreclosure. Even though Massachusetts is in a better situation than states in the Midwest, Southwest, and Southeast, the state still has a problem that, for the parties involved, has reached crisis proportions.<sup>iv</sup>

The foreclosure problem in Southampton is limited in scope. Unlike other municipalities in the region, the number of foreclosures has not risen since the onset of the nationwide foreclosure crisis. Only three Southampton houses went into foreclosure during 2008 and 2009.

To assist western Massachusetts residents in avoiding mortgage foreclosure, 15 nonprofit agencies in Hampden, Hampshire, Franklin and Berkshire Counties banded together to form the Western Massachusetts Foreclosure Prevention Center. Southampton residents in jeopardy of mortgage foreclosure can call either Hap Housing or the Valley Community Development Corporation to receive free and confidential mortgage counseling. According to HAP Housing, two Southampton households received foreclosure counseling in 2008 and one household in 2009.

## Affordable Housing Inventory

Southampton has 44 units on the state’s subsidized housing inventory (SHI) for the town, which amounts to 2.2% of the town’s total year-round housing stock. Through Chapter 40B, Massachusetts municipalities are encouraged to increase their overall percentage of affordable units to 10% or more. A thorough discussion of Chapter 40B as well as the affordability restrictions that units need to meet in order to be counted on this list are discussed in the introduction of this report.

**Table 23: Number of Foreclosures by Year**

Year	Southampton	Hampshire County
2000	2	45
2001	4	64
2002	2	49
2003	1	40
2004	2	26
2005	1	33
2006	3	43
2007	3	80
2008	1	104
2009	2	99

### Chapter 40B - Comprehensive Permit Units

There have not been any comprehensive permit (40B) applications to date, and, as a result, no subsidized housing units have been created through the comprehensive permit process.

### Southampton Housing Authority

The Southampton Housing Authority neither owns nor manages any property. In Southampton, they function as the committee charged with assessing affordable housing concerns.

### *Southampton Meadows*

Forty of the town's forty-four subsidized housing units are located in the Southampton Meadows complex at 128 College Highway, which contains one-bedroom and efficiency units for the elderly/disabled. HAP Housing, the region's housing partnership for Hampden and Hampshire counties, assumed management of this property in July 2008. The HAP property manager indicated that the wait for a unit was approximately one year. When units are available, they are advertised in the Apartment Magazine and notice is given to local social service organizations. Units are also filled by word of mouth. Several town staff expressed frustration about the combination of elderly and disabled residents at the Southampton Meadows, stating the two groups often do not function well together.

### *Group Home Units*

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

### **Section 8 Housing Voucher and Other Rental Assistance Programs**

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

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

Hap Housing administers a large percentage of Section 8 vouchers for the region on behalf of the state. In December of 2009, one Southampton household had a Section 8 voucher administered by Hap Housing.

## Analysis of Housing Costs & Housing Affordability in Southampton

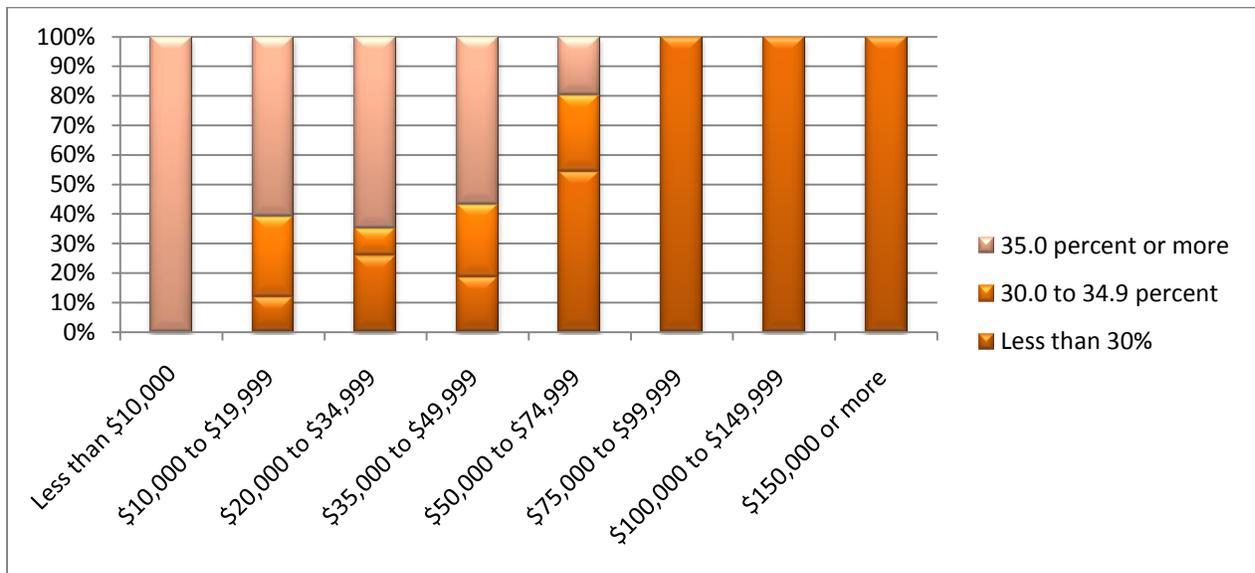
### Housing Cost-Burdened Households

The general rule of thumb is that a household should be spending no more than 30% of their income on housing-related costs. Households that spend more than this amount are considered “housing cost burdened.”

As housing prices have risen at a greater rate than household income, the affordability gap in Southampton has widened significantly. In the year 2000, eighteen percent of homeowners spent 30% or more of their income on housing-related costs (Figure 13). The situation was much worse for renter households, thirty-two percent of which spent 30% or more of their income on housing-related costs (Figure 14).

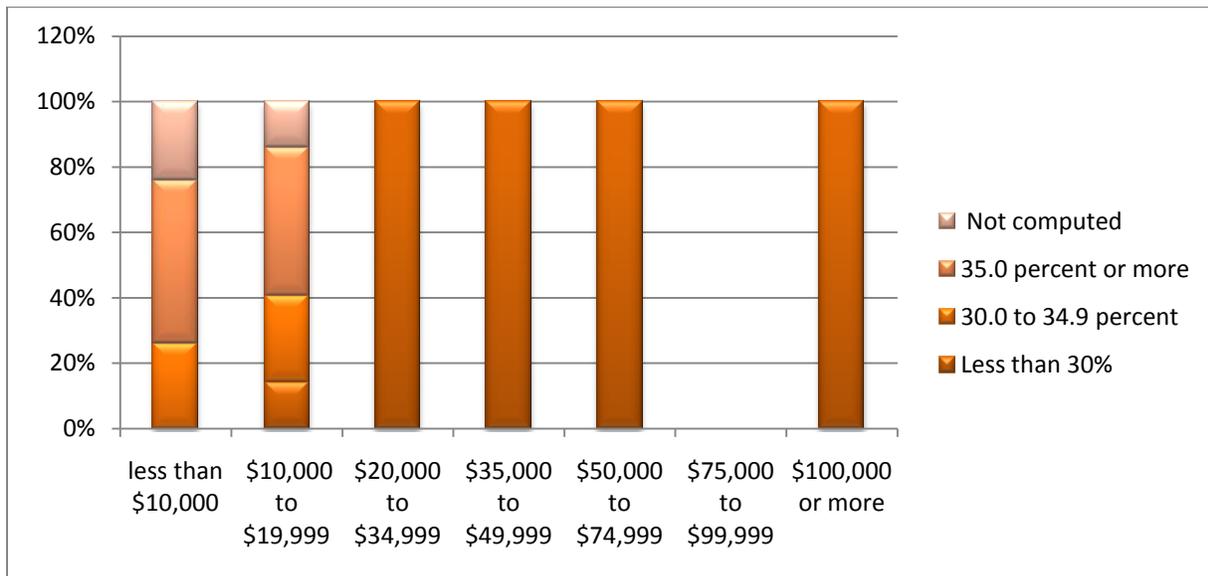
Southampton’s median household income in 2000, in unadjusted dollars, was \$64,244. Thirty-five percent of homeowner households who spent over 30% of their income on housing-related costs earned less than \$35,000 per year. The age distribution of homeowners who spent 30% or more was even, meaning there was not a specific age group that was overly burdened. Of the renter households who spent over 30% of their income, seventy-three percent earned less than \$20,000 per year. Considering housing values and costs have substantially increased since the 2000 Census was taken, it is likely that even more households are paying more than 30% of their income on housing-related costs.

Figure 13: Housing Costs as a Percentage of Household Income for Homeownership Units by Income Level, Year 2000



Source: U.S. Census Bureau, Census 2000

**Figure 14: Rent as a Percentage of Total Household Income by Income Level, Year 2000**



Source: U.S. Census Bureau, Census 2000

The Donahue Institute at the University of Massachusetts released a detailed study of the current state of the housing market in Massachusetts and projected housing demand through 2012, statewide and by 7 regions. The study, which was commissioned by DHCD, found that the number of households with housing affordability problems has continued to rise, with almost half of all renters and one-third of owners paying more than 30% of income in 2005/2006. It projects that shortages of affordable housing will grow through 2012, even in areas with net housing surpluses as available housing is sometimes poorly matched to demand.

### **Housing Affordability in Today's Housing Market**

The following two tables (Table 23) highlight how expensive it is for households to purchase a home, especially for first-time homebuyers. The left-hand column projects the maximum sale price a household earning the average teacher's salary in the Southampton Public School System could afford to purchase. The maximum sales price this household could afford is \$172,000, which is substantially less than the \$267,500 median sale price in 2009. With a twenty-percent down payment this household could afford slightly more, up to a \$197,000 house. The right hand column projects the income needed to afford a house selling at the 2009 median sale price of \$267,500. To afford a home at this price, a household would need to earn approximately \$75,495 annually. While half of existing Southampton households could afford this home, considering the 2008 median household income was \$78,404, a significant part of could not. This disparity in purchasing ability prevents younger households from being able to afford a house in Southampton.

**Table 24: Affordability Comparison for New Home Purchase**

<b>Maximum Sale Price of a House that a Household Relying on the Average Teacher's Salary at William Norris School Could Afford To Purchase</b>	
<b>Household Income</b>	<b>\$48,636</b>
Monthly Household Income	\$4,053
<b>Target Monthly Housing Cost (30% of Monthly Household Income)</b>	<b>\$1,216</b>
<b>Sales Price</b>	<b>\$172,000</b>
5% Down payment	\$8,600
Mortgage	\$163,400
Interest rate	5.00%
Amortization	30
Monthly P&I Payments	\$877
Southampton Tax Rate	\$12.06
Monthly property tax	\$173
Hazard insurance	\$6576
PMI	\$106
<b>Monthly Cost for this house</b>	<b>\$1,214</b>
<b>Necessary Income to Afford this Home</b>	<b>\$48,543</b>

<b>Income Needed to Afford to Purchase a Home Selling at the 2009 Median Sale Price</b>	
<b>Sales Price</b>	<b>\$267,500</b>
5% Down payment	\$13,375
Mortgage	\$254,125
Interest rate	5.00%
Amortization	30
Monthly P&I Payments	\$1,364
Southampton Tax Rate	\$12.06
monthly property tax	\$269
Hazard insurance	\$89
PMI	\$165
<b>Monthly Cost for this House</b>	<b>\$1,887</b>
<b>Necessary Income to Afford this Home</b>	<b>\$75,495</b>

Source: MA Department of Housing and Community Development & PVPC

### **Gaps Between Existing Needs and Current Supply**

Public and subsidized housing in Southampton offers some households access to decent rental housing and relief from the cost burden characteristic of housing in the private rental market. Public housing in Southampton is attractive, well managed and well maintained. But the supply of publicly assisted units is limited, especially for families, and waiting lists are extensive.

Southampton, through its master planning process, should encourage the development of housing that fits the needs, resources, and preferences for groups of particular concern, including seniors, retired people, households with modest incomes, and young people just starting out. While Southampton may have been a community where young singles, couples, and families with children could get started, land and housing values have priced many first-time house buyers out of the market, resulting in the concern

that the town is losing its traditional base. A concomitant concern is that long-time residents with reduced incomes can no longer continue to live in Southampton.

It is important to realize that the persons needing other housing choices in Southampton are Southampton people, many born and raised in town, and planning for additional affordable or specialized housing is necessary to meet the needs of Southampton's own people who may lack such housing now or will be looking for it in the future.

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<sup>i</sup> Federal, state, and local subsidy programs use these federally-determined income thresholds to provide housing subsidies to needy residents.

<sup>ii</sup> The Town of Southampton Building Department reported building permit data from October 2004 and onwards. For the year 2005, there is a mismatch between the data reported by the town and that by the U.S. Department of Housing and Urban Development (HUD). Southampton reported 21 new residences while HUD reported 53. This report uses the figures reported by HUD.

<sup>iii</sup> The federal government made available a tax credit of up to \$8,000 for qualified first-time home buyers purchasing a principal residence on or after January 1, 2009 and before December 1, 2009. This is an outstanding opportunity for home buyers.

<sup>iv</sup> The Citizens' Housing and Planning Association (CHAPA) will be establishing a Massachusetts Foreclosed Properties Program to facilitate the disposition of real estate owned properties (REO) to non-profit organizations, local housing authorities and agencies, municipalities, private owners, owner-occupants, and other purchasers in Chicopee, Holyoke, and Springfield as well as 36 other communities in Massachusetts.

# Housing & Land Use Conditions, Opportunities & Challenges

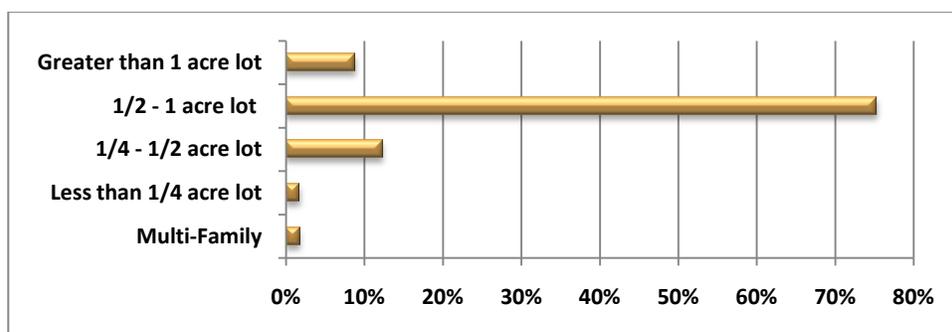
This chapter looks at a variety of factors that affect housing affordability, development, and assistance. The first section analyzes Southampton’s Zoning Bylaw. Where the town allows housing types and how densely housing can be built has a significant impact on housing affordability. Permitting a range of housing types provides people with housing choices and varying levels of housing affordability. The minimum lot size required for development and other dimensional restrictions also affect affordability as the price of land can account for upwards of 50% of the overall development costs. The second section reviews potential land use constraints and challenges to expanding housing choices in town. The third section looks at potential opportunities for affordable housing development by examining the amount and location of town-owned land and the amount of developable private-property. The fourth section outlines local and regional resources for housing assistance. These are organizations that could be considered partners for future projects or initiatives. The last section of this chapter summarizes challenges to increasing the town’s stock of affordable market-rate and subsidized housing.

## Land Use & Zoning

### Residential Land Use Patterns

Historically, population growth was concentrated in and around the village center and along Route 10. Farmhouses were scattered throughout town in outlying areas. Small vacation style cottages developed in the Pequot/Hampton Ponds area. In the last 30 years, single-unit houses have proliferated in outlying areas, either along existing roads or in new subdivisions. Southampton’s developed land is mostly residential, and most undeveloped land is zoned as residential.

Figure 15: Residential Land Use by Density, 2005



Source: State of Massachusetts, Department of GIS

Residential land uses represent approximately 9% of the land use in Southampton (1,750 acres) according to the Massachusetts Department of Geographic Information Systems (MassGIS) 2005 land use survey using aerial photography in 2005. Residential uses include, single family homes, duplexes, three-family residences, condominiums, multifamily units, residential mobile homes, and mixed use parcels with primarily residential use. Single-family homes are the predominant residential land use in Southampton and most of the single-family homes sit on one-half to one acre lots (Figure 1).

## Town Zoning & Other Regulations

The development patterns described above resulted from land use decisions codified by the community in the Southampton Zoning Bylaw. The Town Zoning Bylaw's establish six zoning districts, three of which are specific to residential uses. There is also a Floodplain Overlay District and Water Supply Protection Overlay District. Zoning bylaws also include regulations and requirements for: Cluster Development, Accessory Apartments, Multifamily dwellings and Common Drive Development. Permitted residential uses for each zoning district are described below.

### Zoning District Descriptions

#### Residential Rural

Residential Rural is Southampton's largest zoning district with over 11,400 acres and covering 62% of the town. This district allows single family detached dwellings by-right and cluster developments by special permit from the Planning Board. All other residential uses are prohibited from being developed within this zoning district.

#### Residential Neighborhood

Residential Neighborhood is the second largest zoning district in Southampton covering almost 25% of the town. It provides a transition area from the village residential zones to primary agriculture areas. This district allows single family detached dwellings by-right, two-family dwellings by special permit by Board of Appeals and cluster developments by special permit by Planning Board. All other residential uses are prohibited from being developed within this zoning district.

**Table 25: Southampton Zoning District Summary**

District	Zoning Districts						Total Acres in Town
	Residential Rural	Residential Neighborhood	Residential Village	Commercial Village	Commercial Highway	Industrial Park	
Acreage	11,483	4,580.70	2,016.30	33.30	145.1	265.9	18,524.30
% of Total	62%	24.7%	10.9%	0.20%	0.80%	1.40%	

Source: Town of Southampton & Pioneer Valley Planning Commission, 2003

### **Residential Village**

The Residential Village District, at 2,016 acres, encompasses a large percentage of the land along Route 10 as well as the area along County Line Road, Hampden Pond/Pequot Pond. It is entirely served by town water and includes the village center. This district allows single family detached dwellings by right, two-family dwellings, multifamily dwellings, and elderly housing by special permit by Board of Appeals, and cluster developments by special permit by Planning Board. All other residential uses are prohibited from being developed within this zoning district. This zoning district accommodates smaller lots (minimum 30,000 square feet) than the other residential districts.

### **Commercial Village**

The Commercial Village District is primarily for small retail and professional activities, but does allow for multifamily dwellings and elderly housing by special permit by Board of Appeals. It is limited to two areas within the Residential Village District where there are currently commercial uses and apartments and for this reason there is little vacant developable land left in this zoning district.

### **Commercial Highway**

The Commercial Highway District is located along Route 10 at the very northern end of town and is reserved for commercial and industrial uses. All residential uses are prohibited in this zoning district.

### **Industrial Park**

The Industrial Park District comprises of two area located along the southern half of Route 10 in town. This district is reserved for industrial and intensive commercial uses. All residential uses are prohibited in this zoning district.

### **Water Supply Protection & Flood Plain Overlay Districts**

The town of Southampton is situated in an environmentally sensitive area in the Pioneer Valley. Due to the presence of the Barnes Aquifer beneath much of the town, the Water Supply Protection District was enacted to protect and preserve the surface and groundwater resources of the Town and the region. It covers 51% of the town and includes all lands lying within the primary recharge areas of groundwater aquifers and watershed area of the Manhan Reservoir, which now or in the future may provide public water supply. This bylaw does not place additional restrictions on residential development other than requiring a special permit for making 20% or more of a lot impervious. The Floodplain

**Table 26: Flood Plain and Water Supply Protection Overlay Districts**

District	Overlay Districts		Total Acres in Town
	Flood Plain Overlay	Water Supply Protection Overlay	
Acreage	1,199	9,465	18,524.30
% of Total	6.5%	51%	

Source: Town of Southampton & Pioneer Valley Planning Commission

Overlay district requires compliance with Chapter 131, Section 40 of the Massachusetts General Laws (Wetlands Protection Act) for all development.

## **Summary of Permitted Residential Uses**

### ***Accessory Apartments***

Accessory apartments, also known as accessory dwelling units, are secondary housing units within an existing single family home. The creation of independent housing units within existing residential structures is one way to increase the supply of housing and improve affordability, both for the current owner and the new tenant. It also provides housing units that can be integrated into existing single-family neighborhoods to provide low-priced housing alternatives that have little or no negative impact on the character of the neighborhood.

The town of Southampton adopted a bylaw in May 2007 to provide homeowners with the option of converting a portion of their home into an apartment. As of November 2009, no households have applied for a special permit to create an accessory apartment although the town had one inquiry. The lack of interest may be reflective of the fact that the maximum apartment size is limited to 600 square feet, which is very small. To encourage use of this bylaw, the town should consider amending the accessory apartments bylaw to increase the apartment size to at least 800 square feet. The town may also want to consider allowing for the construction of small apartments on and to the rear of existing single family home lots as this would enable the town to further encourage housing opportunities.

### ***Buildings with Multiple Dwellings***

The town bylaw defines multifamily dwellings to be any building with three or more units. They are allowed by special permit in the Residential-Village and Commercial-Village Zoning districts. Since the Commercial-Village Zoning district is limited to areas where there are currently businesses and apartments there are little to no opportunities for the creation of additional multifamily dwelling units in this district; however, there is ample land in the Residential Village Zoning District to accommodate future multifamily dwellings. While existing multifamily use regulations are favorable for increasing housing choice, two other obstacles hinder development of multiple dwelling units: dimensional regulations and lack of sewer infrastructure. Town dimensional regulations limit density and therefore make it difficult to develop attractive and economically feasible multifamily dwelling projects. The town should consider relaxing the dimensional requirements for multifamily housing to encourage greater usage. The lack of sewer infrastructure also discourages multifamily dwelling units because the carrying capacity of unsewered land makes it difficult to accommodate the number of units necessary to create a dense, attractive development. Installing a package treatment plant is an option for a developer, but these systems are expensive, and the developer would need to construct more units than what is allowed under current zoning given the dimensional requirements for multifamily dwellings in order to make this work financially.

### ***Two-Family Dwellings***

Two-family dwelling units are restricted to the Residential-Neighborhood and Residential-Village zoning districts in town and are only allowed by special permit from the Board of Appeals. To increase housing options in Southampton, the town should consider allowing two-family dwellings by-right in all residential zoning districts. Supporting this zoning amendment is the fact that there is typically little difference in size between a single-family dwelling and two-family dwelling. As Image 1 shows, the design of two-family dwellings has also changed over the years to mimic the size character of single-family homes.



**Image 1: Two-family dwelling in Belchertown**

### ***Assisted Living, Nursing Home, Other types of Housing for the Elderly or Disabled***

The town allows “elderly housing” in the RV zone, but the town does not define what elderly housing is in its bylaw. According to the building inspector, it is loosely interpreted to mean 55+ housing. The bylaw does not identify whether the use is an apartment building or a small development of single-family homes. There has not been developer interest in elderly housing during the last five years so clarifying the ambiguous term has not been of a high priority. The town should amend the definition of elderly housing and also add assisted living, nursing homes, and other types of elderly housing arrangements to the table of permitted uses in the zoning bylaw. The town should also consider allowing elderly housing in other districts, particularly if a bylaw can be developed to control density and other impacts. Senior apartments, townhouses, assisted-living facilities and other forms of congregate elderly housing offer vital housing choices for elders.

### ***Mixed Use Developments or Buildings***

Mixed use developments can include a variety of uses, such as retail, office, and housing in a single planned development. Housing options could include second story apartments, townhouses or multi-family complexes. The Southampton Zoning Bylaw makes brief mention of mixed uses by stating “In cases regarding mixed occupancy, the regulation for each use shall apply to the portion of the building or land so used.” This has been interpreted to mean that a mixed use building could go wherever both commercial and residential were allowed. The town has several mixed use buildings and has permitted a mixed use building with six apartments in the last five years. The challenge to building an attractive mixed use building in Southampton is the same challenge faced by developers seeking to build apartments: dimensional requirements and lack of sewer infrastructure in town.

### ***Cluster Development***

Southampton allows cluster developments by special permit from the Planning Board. The bylaw provides a 20% density bonus for cluster housing developments that include protected open space. To date, no developer has shown interest in this alternative subdivision development allowance. Since Massachusetts has now amended the State Zoning Act, Chapter 40a, to allow by-right cluster development, Southampton should update its Cluster Zoning Regulations to allow this use by right,

rather than by Special Permit. There are cost savings to a developer who takes advantage of constructing under a cluster development bylaw due to shorter roadway lengths and lower infrastructure costs, and these savings would be passed to the consumer.

### ***Common Driveways***

In an effort to minimize adverse impacts to wetlands and other environmentally sensitive areas, Southampton permits alternative access to lots by allowing one driveway to serve several lots. This results in roads that are private driveways that serve two to six houses. This lot access option helps to reduce development costs associated with the construction of new single-family homes.

## **Zoning Opportunities**

### ***Inclusionary Zoning***

Inclusionary zoning is a planning tool used by towns in Massachusetts to increase the affordable housing inventory in a community, and to help provide a range of housing options to include homebuyers or renters whose income is below the regional median household income. Since Southampton is a growing community and will likely see the creation of more residential units in the years to come, there is an opportunity for the town to increase its supply of affordable housing while residential development is already occurring.

Most towns require developments of 10 units or more must to include at least one affordable, but the percentage could be set by the town as there is no state requirement. Many communities also allow developers to give money or land to a local fund rather than build the units to receive fees-in-lieu-of when developers opt to provide equivalent units in cash or land instead of actual construction. Such trust funds are authorized by M.G.L. Chapter 44: Section 55C, Municipal Affordable Housing Trust Fund. Special considerations can also be negotiated with developers. These might include waivers if hardship can be proven. If a community wishes to focus development in the town center, a developer might contribute to adding new units outside of the development area and into the town center. The PVPC has developed inclusionary zoning bylaws for other communities and can provide examples of such bylaws.

### ***Co-housing***

Co-housing projects are clustered residential units with some shared facilities, such as dining or recreational facilities, with cooperative management. This type of housing arrangement can be found in Northampton and Amherst in the Pioneer Valley. The Pioneer Valley Planning Commission can provide examples of co-housing bylaws.

### ***Chapter 40R***

The town of Southampton received a state planning grant in June 2009 to develop Chapter 40R Smart Growth Zoning Overlay Districts in town. Chapter 40R of the Massachusetts General Laws established the Smart Growth Zoning Overlay District Act. This is a zoning enabling act as well as a state program that encourages municipalities to create dense residential or mixed-use smart growth zoning districts in areas of concentrated development such as existing village and town

centers and in other highly suitable locations such as existing highway commercial corridors. The goal is to have an optional zoning mechanism in place that promotes the production of a range of housing options in a sustainable, smart growth fashion for when the housing market picks up again.

#### Potential Locations for Smart Growth Zoning Districts

- (1) **“Areas of Concentrated Development”** a village center, town center, or city center, or an existing commercial district (with sewer)
- (2) **“Unsewered Existing Rural Village Districts”** within 0.5 miles of town center.
- (3) **“Qualified Adjacent Areas”** contiguous to eligible areas, served by or planned to be served by sewer, within 0.25 miles of civic buildings, commercial areas, or a bus stop.
- (4) **“Other Highly Suitable Locations”** identified in local comprehensive, community development, area specific, and regional policy plans and be consistent with smart growth goals.

By designating and adopting Smart Growth Zoning Districts, municipalities are eligible to receive special state funds. There is an initial Zoning Incentive Payment that ranges between \$10,000 and \$600,000, which is based on the number of projected housing units that can be constructed as of right within the new Smart Growth Zoning District. These funds are unrestricted. Municipalities will also receive a Density Bonus Payment of \$3,000 for each new 40R housing unit permitted and built within the new overlay district.

The smart growth zoning districts must meet the following requirements in order to be approved by the state.

1. The Smart Growth Overlay Zoning must allow, as of right, the applicable statutory minimum housing densities (shown at right) on areas/parcels within the district that qualify as Developable or Underutilized Land.
2. The Smart Growth Overlay Zoning must insure that at least 20% of the housing units created in the district are affordable to and occupied by households whose annual income is less than 80% of the Area Median Income, adjusted for household size.
3. The Smart Growth Overlay Zoning must allow Projects by-right or, subject to DHCD review and approval, by a limited site review process consistent with community approved design standards.

The state passed a companion statute to Chapter 40R called Chapter 40S in response to the common concern that new housing was costly in terms of municipal finances, given the possible imbalance of tax revenues and service costs. Qualifying communities will be reimbursed for the net cost of educating students living in housing units permitted under 40R and whose education is the responsibility of the local school system.

As of November 2009, there were 27 Massachusetts municipalities that have SGZOD’s, including Northampton, Holyoke, and Westfield. Easthampton and Chicopee both have proposed districts under state review. 40R districts are located in city and town centers, neighborhood business districts, along existing highway commercial corridors, and in areas containing formerly

undeveloped or underutilized land that was suited for smart growth development. They range in size from 0.33 acres to 169 acres.

The town of Southampton will begin to examine potential locations for Chapter 40R Smart Growth Zoning Overlay Districts in December 2009 and over the next two years will develop a bylaw to implement the smart growth program in town.

### ***Chapter 40B – Comprehensive Permit***

The Southampton Housing Authority and its partners can utilize Chapter 40B, the Comprehensive Permit, to develop a variety of housing types in areas not zoned for uses other than single family homes or commercial. “Friendly 40B” developments occur when a municipality works closely with a developer to produce affordable housing that addresses actual affordable housing needs and reflects community character. As discussed in the Introduction, Chapter 40B is a state statute that enables local Zoning Boards of Appeals (ZBAs) to approve affordable housing developments in any zoning district in town if at least 20-25% of the units have long-term affordability restrictions. Also known as the Comprehensive Permit Law, Chapter 40B was enacted in 1969 to make affordable housing more widely available throughout the state by reducing unnecessary barriers created by local approval processes, local zoning, and other restrictions. It is important to note that a Chapter 40B Comprehensive Permit cannot supersede environmental regulations and protections.

Chapter 40B projects can result in homeowner or rental units. Projects built or rehabilitated using comprehensive permits (CPs) include single-family home conversions, mixed-income condominiums, housing developments for elderly and people with disabilities, rental housing developments, and single-family home subdivisions. Chapter 40B restricts the use of comprehensive permits to public agencies (including housing authorities), non-profits and limited dividend developers (developers who agree to limit their profits on a development in accordance with the rules of the subsidy program they are using).

## **Development Conditions & Municipal Infrastructure**

### **Natural Resources & Development Constraints**

Southampton is a community with an appealing rural character and important natural resources that citizens want protected. The town’s 13,300 acres of forest land and over 1,280 acres of agricultural land represent an economic, environmental, and aesthetic resource for a town becoming increasingly suburbanized. Close to 3,500 acres of land in Southampton are permanently protected from development because they are town-owned, state-owned or owned by other communities or conservation groups. The City of Holyoke owns 2,776 acres in Southampton as part of the Tighe Carmody Reservoir watershed. The town consists of moderate slopes with elevations ranging from 160 feet above sea level to nearly 1,200 feet in the north-central portion of town.

Ponds and lakes in town include: Pequot Pond, Alder Pond, Tighe Carmody Reservoir, White Reservoir, and Lost Pond. A small portion of town lies within the Westfield River Watershed (957 acres); however, the majority of the town (17,568 acres) drains to the Connecticut River via the Manhan River. Many small streams in Southampton feed these two river systems. There are 768 acres of land in town within the 200-foot River Protection Act buffer area.

Including open waters, there are approximately 1,537 acres of wetlands in Southampton. Wetland habitats in town occur primarily along the streams and rivers as well as in lands adjacent to the major ponds in Southampton. Wetlands include rivers, ponds, swamps, wet meadows, beaver ponds, and land within the FEMA-defined 100-year flood area. Development activity within this 100 feet is limited by the Wetlands Protection Act and River Protection Act.

The Barnes Aquifer, the state's second largest regional aquifer, underlies large sections of central and eastern Southampton. The Barnes Aquifer provides water supplies not only for Southampton and its College Highway Wells, but also for the neighboring communities of Easthampton, Westfield and Holyoke. This aquifer is composed of well-sorted sands and gravels which were deposited by meltwater streams flowing from Glacial Lake Hitchcock. The coarse grain-size and excellent sorting of the sediment accounts for its having a high permeability well suited for water storage but poorly suited for on-site waste disposal systems.

In the past, development in town has been limited by soils unsuited for subsurface drainage, the location of wetlands and the Barnes Aquifer, and the lack of a public sewer system. Preserving and enhancing the environmental resources within the sensitive areas in town are important land use issues for the town and its neighbors. The Southampton Community Development Committee agreed to preserve the rural character of the town and its remaining farms, to protect the drinking water supply, to maintain wildlife corridors, and to control urban sprawl as part of the open space and resource protection goals for 2004 Community Development Plan.

#### **Rivers Protected by the River Protection Act**

- Manhan River, South Branch
- Manhan River, North Branch
- Alder Meadow Brook
- Broad Brook
- Tucker Brook
- Breakneck Brook
- Blue Meadow Brook
- Red Brook
- Moose Brook

## **Wastewater Disposal**

Southampton solely relies upon private septic systems for the disposal of wastewater, which inhibits the town's ability to encourage denser patterns of residential development. The town does not have a public sewer system nor a publicly-owned wastewater treatment plant. Very few areas in Southampton possess soils that have good drainage characteristics required for proper on-site sewage disposal. Failing septic systems have occurred primarily in the Pequot Pond region of town, as well as the center of town.

The town would like to develop a sewer system that would connect existing areas of concentrated development and future development areas targeted by the town in order to prevent further environmental degradation in areas where septic systems are failing, expand commercial and industrial opportunities and to increase housing options. The town explored developing a sewer system in town by connecting to Westfield's sewer system, but the town ultimately down this project. The town is now exploring connecting into Easthampton sewer system. This effort, too, will depend on securing funding through state grants and town appropriations.

## **Town Water**

The majority of the town's households (75%) are served by the town's public water supply system while the remaining is by individual on-site wells. A town water supply is critical for being able to accommodate denser forms of residential development. The areas of town without public water are mostly located in the western half of town. According to the Department of Public Works, the town has added areas to its town water system as opportunities and funding have become available.

## **Encouraging Alternative Wastewater Disposal Technology**

The Southampton Board of Health encourages the use of acceptable and properly engineered alternative Title V technology to make possible or reduce the cost of housing development. In other communities, the Board of Health has approved applications for septic systems using alternative technology under Title V for affordable housing projects. In Northampton, for example, Habitat for Humanity is working with the city to pursue development of a state of the art septic system for affordable housing.

## Mobility & Transportation Alternatives

Transportation is a big expense for America's families and the current energy crunch only makes this expense bigger. Mobility by private cars is by far the main method of transportation in Southampton. According to the 2000 Census, 90% of working-age residents drove to work alone, more than the regional average of 79%. The percentage of Southampton residents who carpooled to work, at 5%, was lower than regional average of 9.6%.

As demonstrated in the Housing Needs Assessment Chapter, a significant percentage of Southampton residents commute daily to work along the same routes. By capitalizing on predominant commuting patterns there is an opportunity in town to promote ride sharing opportunities as well as smart growth development. Promoting ridesharing and park-and-ride lots were identified by the Community Development Plan Committee as strategies that should be considered for the Town of Southampton. The committee felt that Conant Park would make a good location for a future park-and-ride lot, but this initiative did not come to fruition. The town should consider working with Pioneer Valley Planning Commission to designate additional park & ride sites at key locations for commuting residents, such as the Big Y and other locations along Route 10. The Town of Southampton can request assistance from the PVPC to pursue Transportation Demand Management (TDM) funding to construct a park-and-ride lot.

Pedestrian ways are limited to the sidewalks along sections of the following roads: Pomeroy Meadows, East Street, County Road, and College Highway sections. All new subdivisions built in the last ten years are required to install sidewalks. The Southampton Highway Superintendant noted that where sidewalks exist, they are heavily used. In the year 2000, twenty-five residents indicated on the Census that they walked to work.

## Other Transportation Alternatives

The Pioneer Valley Transit Authority serves just one stop in Southampton: the Big Y Supermarket at 10 College Highway on the Easthampton town line in the northeast corner of town. This stop is served by the Nashawannuck Express (NE), which is primarily a circulator service for Easthampton, with a connection to Northampton at the Academy of Music stop. Service begins at 10:40 a.m. and ends at 8:55 p.m. Monday through Wednesday. Thursday through Saturday service ends at 9:55 p.m. There is no Sunday service on this route. Riders on the Nashawannuck Line can also transfer in

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*Transportation Options & Housing...  
It Comes Down to Economics*

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**According to the Surface Transportation Policy Project (STPP), most American families spend 18 cents out of every dollar in the family budget on driving, which was more than their spending on health care, education, and food. Money saved on daily car usage frees up money for other usages, such as housing.**

Easthampton to connect with the R41 Line, which runs from Northampton to Easthampton to Holyoke Community College. The route operates as Flex Route allowing the operator to travel off route to pick up and drop off passengers near where they begin or end their trip. The Nashawannuck Express is PVTA's most successful community routes. In Fiscal Year 2009, ridership on the entire NE Shuttle route was approximately 2,400 rides per month, up from 1,700 passengers per month when the service started. This route is operated by Hulmes Transportation. The town of Southamptom should consider working with the PVTA to better promote the route by disseminating more informational materials.

Door-to-door accessible van service (paratransit) for elderly and disabled residents is provided in the Town of Southamptom by the Franklin Regional Transit Authority (FRTA). Applications to utilize this service are available through the Council on Aging. PVTA offers Paratransit service to a very limited area in Southamptom since users must live a quarter of a mile from a fixed route line to take advantage of the service. There are two types of PVTA van service: dial-a-ride service and ADA service. The dial-a-ride service is available to all seniors over 60 on a space available basis Monday - Friday from 9:00 AM to 4:30 PM. The ADA service, which is required under the Americans with Disabilities Act, is available for people with disabilities that limits them from being able to use the fixed route bus service. The hours that the ADA service is available follows the fixed route service hours of operation.

There are few additional transportation alternatives and all require leaving town to access them. There are private taxis and shuttle companies based in surrounding towns. Intercity bus service provided by Peter Pan is available in Northampton and the Holyoke Mall. There is Amtrak service available with stops in Amherst and Springfield.

### **Expansion of Transit Service**

Requests for new transit service are handled by the regional transit authority (RTA) of which the community is a member. Southamptom is a member of the Franklin County Regional Transit Authority (FRTA) and any request from the Town of Southamptom to gain additional fixed route service should be made to the Pioneer Valley Transit Authority (PVTA).

The RTA will assess the potential for ridership along the proposed new route and may conduct a feasibility study to determine the cost to provide service and estimate potential route alternatives and their effect on ridership. The community is typically expected to bear 25% of the cost to provide the transit service on an annual basis. Due to current funding constraints, most RTAs are unable to expand their existing transit services unless the cost to provide service can be funded 100% by the member community or an alternative source of funds.

## Potential Areas of Development

### Town-Owned Property Inventory

The town owns and maintains numerous properties, buildings, and facilities necessary to the provision of services. These facilities provide for the range of public responsibilities, including public safety, health, administration, education, recreation, and more. Most properties have a specific purpose, such as a building, recreation field, or well. The table found in the Appendix provides an inventory of town-owned properties. In total there are 58 properties.

During the planning process for the development of the 2004 Community Development Plan, Southampton identified a 19-acre town owned site on Moose Brook Road, which was deemed suitable for development of 40-60 units of affordable housing. However, no further action was taken.

The town routinely initiates foreclosure proceedings against property owners who are not paying property taxes and auctions off the properties that end up defaulting to the town.<sup>v</sup> The town treasurer stated that the town auctioned six properties in 2009 and that the town is in the process of foreclosing on eleven properties as of January 2010. The town publically posts information related to the auctions. The Housing Authority should consider these auctions as a method of acquiring property for affordable housing development. The local Habitat for Humanity chapter often builds houses on land that was acquired through public auction and then donated to them.

### Private Property Inventory

Parcels of privately-owned land scattered throughout town can also accommodate new residential development. According to recent tax assessor's data, there are 407 parcels, amounting to a total of 3,220 acres, of undeveloped land in town that are not under protected land or exempted land status (Table 3). Of these 407 parcels, there are 201 parcels that are considered vacant developable land, amounting to 1,790 acres.

**Table 27: Vacant Land Summary for Southampton**

Category	Parcels	Acres
Developable Land	168	1,200
Potentially Developable Land	33	590
Undevelopable	206	1,430
<i>Total</i>	<i>407</i>	<i>3,220</i>

Source: Town Assessor's Office, Approximations of 2009 Parcel Data

## Local and Regional Resources

### *Town of Southampton*

The town of Southampton adopted an Exemption Reimbursement Program—a program established by state statute and then locally adopted—that exempts particular categories of people from the obligation to pay all or a portion of their property taxes. Persons who may qualify for this exemption program include veterans, blind individuals, surviving spouses, and persons over 70 years of age. The town granted a total of 80 exemptions for fiscal year 2009, fourteen of which were exemptions for elderly individuals. According to the Town Assessor the number of exemptions has not increased as a result of the economic recession.

### *Southampton Council on Aging*

The Council on Aging runs the senior center and provides nutrition, transportation, and social services for the increasing population of older adults in town. The COA operates out of the Edwards Library. When the rehabilitation of the former Larabee School is completed, the COA will gain space in this building to carry out its services. The Council on Aging provides information, referrals, transportation and activities to the seniors of Southampton. A large amount of information is available on many topics including an extensive list of programs that benefit seniors. Applications for Fuel Assistance, Food Stamps, Prescription Advantage, MassHealth, WMECO Discount and Cable Discount are also available through the COA. The council relies heavily on volunteers to conduct its programs. Its FY 09 operating expenses were \$22,780, which includes staff wages.

Through the COA, the Town of Southampton offers a Property Tax Work-Off Program by which Southampton residents age 60 and older who own and occupy a home in town can earn up to \$750 off their property taxes. The town limits participation to ten residents per year and residents need to demonstrate that their annual household income is \$30,000 or less. Participation in this program has been approximately four to five residents per year since the program started in 2006. According to the director of the COA, the income limit may prevent greater participation and the town may want to consider increasing the income limit. The town could use the area median income limits (presented in the Housing Needs Assessment of this report), which are adjusted annually by the federal government. The COA also oversees the wheelchair lift van service. Applications to use this service can be obtained through the COA. Between July 2009 and November 2009, thirty-three individuals submitted applications to use the van service.

The Director of the Council on Aging stated that she sees a need for additional maintenance-free housing options in town other than the Southampton Meadows elderly housing, which always has a waiting list. She also indicated that many senior residents would like to stay in their current residences but are being overburdened with increasing property tax payments and stagnant social security payments.

### ***Southampton Board of Health***

The Town of Southampton funds a Septic Betterment Program through the Board of Health to provide residents with loans at low-interest rates for repairing failing septic systems. Since the program started in Fiscal Year 2000, 40 households have obtained low-interest loans.<sup>vi</sup> The Board of Health has not seen an increase in program interest since the economic recession started. The last household to participate in the program enrolled in 2007. The Board of Health Administrative Assistant noted that five households showed interest in the program during 2009, but none of these households returned an application. It is important to note that the Board of Health greatly expanded its capacity to serve its residents by hiring a part time health agent and part-time clerical support.

### ***Southampton Town Almoners***

The Southampton Almoners provide financial aid for needy cases within the town of Southampton. The money is drawn from three accounts that were set-up many years ago. The accounts are administered by three trustees, and they grant monies when cases are brought to their attention. The trustees typically fund five to ten cases every year amounting to a total of \$800. One of the trustees expressed frustration that they could not spend more money as they see many needy cases that they are only able to partially fund. Recent examples of funded projects include rental assistance.

### ***Southampton Housing Authority***

The Southampton Housing Authority is the primary group in town charged with assessing affordable housing needs. The Housing Authority currently does not manage or administer any subsidized housing units in town, but they have the ability to oversee the development of additional affordable housing in town. The Housing Authority includes a five member board, 4 of whom are locally elected.

### ***HAP Housing***

HAP Housing is a non-profit, non-governmental, regional housing partnership that provides a wide range of services to tenants, homebuyers, homeowners, and rental property owners in Hampden and Hampshire Counties. HAP also functions as the lead affordable housing developer in the Pioneer Valley region. The following are a list of housing-related services HAP can provide to Southampton residents.

First-Time Homebuyer Education and Assistance: HAP offers several comprehensive homebuyer education workshops per month that are open to any individual or household, regardless of town. These workshops currently cost ten dollars. They educate prospective homeowners about the process of buying a house, including how to choose a house and how to successfully apply for a mortgage that meets individual needs. Graduates of the program have access to special mortgage products such as the Massachusetts Housing Partnership's Soft Second Loan Program and down payment assistance programs. The workshops are taught in Spanish as well as in English. One Southampton resident attended a workshop and four Southampton residents received home purchase assistance in 2009.

Homebuyer Club: HAP offers individual counseling to help area residents achieve homeownership and can be accessed on an ongoing basis until this homeownership is obtained.

Post-Purchase Workshops for Homeowners: HAP provides a series of workshops that cover such topics as protecting your investment, home maintenance, financing home repairs or improvements, budgeting and managing credit, insurance, home safety, record keeping, and tax planning. HAP believes that through good financial planning and sound budgeting, families can avoid the dangers of default and foreclosure.

Foreclosure Prevention: HAP is one of the 15 nonprofit agencies in Hampden, Hampshire, Franklin and Berkshire Counties working together to help homeowners avoid mortgage foreclosure through the newly established Western Massachusetts Foreclosure Prevention Center. Southampton residents having trouble making mortgage payments or in danger of default can receive free and confidential counseling assistance by calling the agency. One Southampton household received foreclosure counseling through HAP in 2009.

Housing Consumer Education: HAP is the region's Housing Consumer Education Center. Renters, homebuyers, homeowners, and landlords can come to HAP for the latest information about housing opportunities, housing-related problems and questions, access to a wide variety of housing resources, and education about their rights and responsibilities. Counselors are available to meet or talk on the phone. Additionally HAP has a resource room containing a wide variety of written materials and computers that will provide users with Internet access to apartment listings and a wide variety of housing information. HAP's philosophy is that given good information, people can make good decisions about their housing.

Emergency Shelter and Transitional Assistance: HAP often has available limited, short-term financial or other assistance for families who are homeless, highly at-risk of homelessness, or in shelter. This assistance is targeted to families on a priority basis, not first come, first served. HAP also operates Prospect House, an emergency shelter for homeless families. In 2009, HAP expanded its capacity to help homeless families, leasing 47 apartments in various locations. Families must be homeless and must first contact the Department of Transitional Assistance. HAP's Safe Step Program provides transitional housing and supportive services to victims of domestic violence. Finally, HAP's Turning Point Program has nine units of transitional housing for pregnant and parenting teens. Eligibility requirements vary by program.

Rental Assistance Programs: HAP assists hundreds of families and individuals with very low incomes afford decent, safe housing through the Section 8 Housing Choice Voucher Program and MRVP program. HAP subsidy holders may move from one community to another, and there is no set amount of units assigned to Southampton, but, on average, there are generally about one two households with vouchers living in town. Eligible households and individuals must be on the state's waiting list to obtain a voucher. The statewide waiting list is quite long, however it is still open.

Affordable Housing Development: HAP has participated in the development of thirty-nine projects, amounting to nearly 900 units, including: elderly housing units, affordable rental units for families, a limited equity cooperative that has units for people with developmental disabilities, permanent housing for those who have experienced homelessness, single person occupancy units, group homes for clients of the Department of Mental Retardation, and the rehabilitation or new construction of one and two-family homes for sale to low and moderate-income first time homebuyers. HAP's affordable housing development activities are undertaken in partnership with other community-based organizations or service providers. Southampton currently has one subsidized apartment development that is managed by HAP, the Southampton Meadows, which is discussed in Chapter Three.

### ***Pioneer Valley Planning Commission***

The Pioneer Valley Planning Commission (PVPC) is the designated regional planning agency for the Pioneer Valley Region, which includes 43 cities and towns composing the Hampshire and Hampden county areas in western Massachusetts. The PVPC's Land Use Department offers technical assistance to its member communities for comprehensive planning and report writing as well as zoning bylaw research, preparation and community outreach. The Community Development Department provides grant writing and management of various state and federal programs, including administration and implementation of housing rehabilitation programs and social and public service programs. The Community Development Department is currently assisting the town with an application to the state to used Community Development Block Grant funding for a housing rehabilitation program. Pioneer Valley Planning Commission's other departments offer assistance with transportation and economic development planning.

### ***Hilltown Community Development Corporation***

The Hilltown CDC is a non-profit corporation, based out of Chesterfield, that focuses on three areas of community economic development: small business development, affordable housing development and housing programs, and social service offerings. Their primary service area for small business development, affordable housing programs, and social services is the northern Hilltowns of the Pioneer Valley. However, the Hilltown CDC functions as an affordable housing developer outside of this primary service area.

Hilltown CDC develops housing for sale to low and moderate-income first-time homebuyers, rental housing for low and moderate-income tenants, and affordable housing for senior citizens. During the last several years, Hilltown CDC has developed and sold seventeen new or rehabilitated homes. Currently thirty units of rental housing are owned in the Hilltown area. Rental housing includes apartments with two, three or four bedrooms in renovated buildings in Haydenville, Williamsburg, Chesterfield and Huntington. Hilltown CDC also built the Westhampton Woods Senior Housing complex, which is owned by Westhampton Senior Housing, Inc., and most recently completed 11 single-family detached condominium houses on a 22-acre site on Laurel Road in Haydenville. Homes and apartments developed by Hilltown CDC are preserved as affordable housing for the long-term.

### **Valley Community Development Corporation (CDC)**

Valley CDC is a non-profit corporation based out of Northampton that focuses on three areas of community economic development: housing services, affordable housing development, and small business development. Their service area is comprised of Northampton, Easthampton, Amherst, and Hadley. Although Southampton is located outside of the service area of the Valley CDC, the Valley CDC indicated that they would develop in Southampton if they were presented with an opportunity.

Southampton residents can also participate in the Valley CDC's First-Time Homebuyer Classes. Classes are offered every month at a different location, rotating between Easthampton, Northampton, Hadley and Amherst. Each workshop series meets four times, once per week, for two and a half hours. The class is very affordable, costing only thirty dollars per household. Workshops through the Valley CDC are certified by the Citizens Housing and Planning Association (CHAPA), a statewide non-profit organization that works towards affordable housing and community development. Because the workshop is CHAPA certified, income-eligible participants may apply for special First Time Homebuyer loans through participating lenders. For example, participation in a CHAPA certified class enables one to apply for a SoftSecond mortgage, a MassHousing mortgage, and for down payment and closing cost grants. The certificate is valid for two years.

### **Westfield Community Development Corporation**

The Westfield Community Development Corporation (CDC) is presently a static/non-operating organization as its director left the WCDC during the fall of 2008, leaving the organization without any staff. The Westfield CDC formerly administered the city of Westfield's housing rehabilitation loan program and other housing programs as well as acted as a housing developer.

The Westfield CDC Board of Directors are currently working to get the organization fully functioning again. The President of the CDC indicated that he would like the CDC expand its program offerings to include first-time homebuyer workshops and counseling, foreclosure prevention workshops and counseling, and financial literacy programs. There may be an opportunity for the town in Southampton to be included in their service area once the Westfield CDC becomes operational again.

### **Domus Incorporated**

Domus Incorporated is a local non-profit housing developer and property management entity whose primary service area is the city of Westfield. Their mission has since expanded to providing safe, affordable, decent, and sanitary housing for the homeless, low-to-moderate income persons and persons with special needs. Since the organization was founded in 1982, Domus has developed five affordable housing projects, four of which are in Westfield and one of which is in Agawam. There may be an opportunity for the town in Southampton to be included in their service area once the Westfield CDC becomes operational again.

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

Pioneer Valley Habitat for Humanity (PVH) 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, PVH builds safe, decent, affordable homes in partnership with families in need. Since its inception, Pioneer Valley Habitat has provided permanent housing for 24 families. In the near future, PVH plans to provide permanent housing for at least 16 additional families in Greenfield, Amherst, Easthampton, Florence, and Turner Falls. Although Southampton is in PVH's service area, PVH has not completed any projects in town.

Each year the PVH 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. If Southampton would like to attract PVH units, the town would need to assist PVH in finding developable land.

### **Highland Valley Elder Services**

Highland Valley Elder Services is a private, not-for-profit corporation based out of Florence that promotes "Quality Long Living" for elders in twenty-four communities in Hampshire and Hampden Counties of western Massachusetts. The agency receives funds from two main sources: the Administration on Aging (federal funds) and the Massachusetts Executive Office of Elder Affairs (state funds). Programs include money management assistance, personal emergency assistance, home-delivered meals, job referrals, and community dining. The organization also provides information on living arrangements and housing options available to elderly residents in this region.

### **MASS Access: - Database of Accessible and Affordable Housing**

Southampton residents can find affordable rental housing and homeownership opportunities in Massachusetts by using the online database Mass Access at [www.massaccesshousingregistry.org](http://www.massaccesshousingregistry.org). This database is sponsored by the Citizens Housing and Planning Association and funded by the Massachusetts Rehabilitation Commission (MRC). This recently launched a newly redesigned website helps bridge the gap between residents in need of affordable, accessible housing and available apartments across the state. The new Mass Access also offers the ability for property managers to login to the site and post their own property information. The only units in Southampton listed on the database were at the Southampton Meadows Apartments.

### **Potential Affordable Housing Challenges: subsidized and market-rate**

Southampton's main challenges to increasing market-rate affordable housing opportunities and subsidized affordable housing opportunities in town will be revising town zoning bylaws to relax dimensional requirements and increase residential density, a lack of sewer infrastructure to accommodate attractive, higher-density development, combating negative public opinion toward the idea of affordable housing, the dwindling pool of affordable housing funding and financing sources, and an expensive residential development market. The following section will outline strategies and action steps to improve housing affordability in town.

### Affordable Housing Challenges

- Lack of zoning incentives for rental housing
- Lack of adequate sewer and water to encourage buildings with multiple dwellings.
- Lack of adequate public transportation
- Scarcity of low-rate or even market rate rental units
- Increasing property values, which make it difficult for a developer to buy land at a low enough price to develop affordable housing.

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<sup>v</sup> The town first takes the property owner to land court. If the property defaults to the town, the town holds the property for one year and then auctions the property off.

<sup>vi</sup> As of November 2009, 25 households who received a low interest loan through the septic betterment program have completed their payment schedule while 15 households are still actively enrolled in the program.

# Housing Action Plan

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The housing action plan is the blueprint for addressing affordable housing needs in Southampton. The first section discusses opportunities and challenges to meeting the town's 10% affordable housing goal. The next section outlines strategies to address housing need in town, and includes an identification of responsible parties, resources, and action steps to implement the strategy. The final section reviews requirements for submittal of this housing needs assessment and action plan as Southampton's state-approved housing plan.

## Housing Action Plan Goals:

- ✓ Identify strategies to meet the housing needs of all ages and income levels.
- ✓ Identify ways Southampton can expand housing choices.
- ✓ Help Town of Southampton target limited funding to housing projects that meet the specific needs of Southampton residents.
- ✓ Identify strategies and action steps that do this in a way that also promote other community goals, such as open space preservation and historic preservation.
- ✓ Identify additional funding sources for carrying out these action steps (such as Chapter 40R funding and/or Priority Development Funds from the state Department of Housing & Community Development).
- ✓ Lay out a plan for meeting the town's 10% affordable housing (required under Chapter 40B).

## Southampton's 10% Affordable Housing Goal (Chapter 40B)

Southampton has 44 units of affordable housing listed on the town's Subsidized Housing Inventory (SHI), which was 2.20% of the town's year-round housing stock as defined by the 2000 census. The town requires 157 additional subsidized housing units in order to meet its 10% affordable housing goal. The state sets housing unit production goals for each municipality for the purpose of providing municipalities annual target numbers to work toward. The annual housing target numbers reflect 0.5% of a community's housing stock as determined by the latest decennial census. Southampton contained 2,003 housing units in the year 2000, therefore Southampton's annual affordable housing unit production target is ten affordable housing units per year. As discussed earlier in the report, the 2010 Census will show an increase to the town's housing stock, which will have the

effect of lowering Southampton's overall percentage of affordable housing units and raising the number of subsidized housing units needed to reach the town's 10% affordable housing requirement. Municipal affordable housing percentages are expected to be reset by the Massachusetts Department of Housing and Community Development around the year 2012 when the 2010 Census figures become available.

Adding ten units of subsidized affordable housing per year will be difficult for the town to accomplish given that the town only permitted 30 to 50 housing units a year when the market was good in the 2000s. The town should not be discouraged by this and should continue to pursue affordable housing development opportunities as they arise. The strategies and actions in the following section provide a good starting point for how the town can work to improve housing opportunities in town. The town should also consider pursuing projects and programs that help to alleviate housing need and increase housing opportunity but may not result in units that can be counted on the SHI. For example, the town may want to provide small grant assistance to households that earn up to 100% of the area median income.

## **Potential Funding Sources**

### **Community Preservation Act Funding**

Southampton adopted the Community Preservation Act in May 2001 at a rate of 3%. Once adopted, the Act requires towns to dedicate at least 10% of the monies raised to each of the following three categories: open space, historic preservation, and affordable housing. The remaining 70% can be spent on one or all of these three uses, however the community sees fit. Since the adoption of the Act in 2001, Southampton has spent little money towards affordable housing. The Southampton Housing Authority requested funds to hire a consultant to complete this housing needs assessment and action plan in order to identify strategies and action steps that can be funded through CPA, as well as others, spending \$5,240 of the town's available funds.

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

The town's affordable housing fund was \$115,757 at the time of the writing of this report in the fall of 2009. At this time, the town also had \$425,783 in undesignated community preservation funds that could potentially be expended for a community housing project or program. The amount of money currently in the affordable housing fund is small, and it may be difficult for the Housing Authority or any other entity to purchase property or directly subsidize even one affordable housing unit (unless some of the undesignated funds were available). Housing funds, however, can certainly financially assist such projects. Because the town is far from meeting its Chapter 40B affordable housing goal, the town should consider funding programs and projects through CPA that

address community housing needs, but may not result in units that can be counted on the town's subsidized housing inventory. An example of this would be the home rehabilitation, repair, or modification program. The town did appropriate \$7,500 in 2004 for a fund for accessibility improvements.

### **Historic Tax Credits: Federal & State**

There are two National Register Historic Districts in the town of Southampton –Lockville Historic District and Southampton Center Historic District—that, together, include 146 properties.<sup>1</sup> Owners of properties listed on the National Register are automatically eligible for a 20% investment tax credit for the certified rehabilitation of income-producing certified historic structures such as commercial, industrial, or rental residential buildings.

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

Both historic tax credit programs do not require that the units be made affordable to income eligible households. However, affordable housing developers commonly use these historic tax credit programs as a funding source for affordable housing developments.

### **Community Development Block Grant Funding**

Community Development Block Grant (CDBG) funds are federal dollars that are distributed annually by the state to complete housing and economic development projects. Southampton's high median household income has prevented the town from applying for CDBG funds in the past because the grantees typically select communities that can demonstrate a high level of need. However, the amount of available funding and application requirements for the CDBG program do vary from year to year. For this reason, the town should continue to identify potential projects and apply for these funds. The town worked with the Pioneer Valley Planning Commission in 2009/2010 and submitted an application to implement a housing rehabilitation program. The town will find out if it was awarded funding in June 2010.

### **Other Funding Sources**

State and federal funding and financing sources to assist with the development of affordable housing do exist and experienced affordable housing developers know these funding sources well. Affordable housing developers often coordinate several (8+) funding sources in order to move affordable housing projects forward. Funding sources are typically very competitive and can be limited depending on the state of the country's economy. Developers with affordable housing development experience can guide the town through this process.

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<sup>1</sup> The Lockville Historic District, established in 2001 along College Highway, contains 26 properties. The Southampton Center Historic District, established in 1991, contains 120 properties.

## Key Players for Affordable Housing Initiatives

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

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

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

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

Southampton Planning Board: Guides development as specified by the Southampton Zoning Bylaw and Massachusetts General Law. The Planning Board makes recommendations for zoning bylaw changes to Town Meeting. The Planning Board reviews and approves all subdivisions.

Southampton Council on Aging: The Council on Aging runs the senior center and provides nutrition, transportation, and social services for the increasing population of older adults in town. They also oversee the town's property tax work-off program and staff are in tune with elderly housing needs.

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

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

Local Community Development Corporations: Hap Housing, Valley Community Development Corporation, Hilltown Community Development Corporation, and Domus Incorporated are all examples of local housing entities based in the region who can provide affordable housing development assistance to the town.

## Recommended Strategies & Actions for Increasing Affordable Housing Opportunities in Southampton

The strategies outlined below are designed to be locally achievable given limited existing staff and funding resources. Most suggest the Southampton Housing Authority as the lead group to undertake action, but it will be important for the Housing Authority to work with other town boards and staff to implement these strategies and bring about real change.

### Summary of Strategies

#### *Outreach, Partnership & Support*

1. Publicize and conduct outreach on existing affordable housing resources
2. Establish partnerships with town committees and boards and local non-profit developers
3. Support the creation of local land trust to assist with acquiring land for future affordable housing

#### *Programmatic & Identification*

4. Establish a Housing Trust Fund to receive, purchase, and convey real or personal property
5. Work with the Southampton Planning Board and other town boards to identify suitable property for the development of affordable housing, mixed income housing, mixed-use housing and assisted living housing
6. Purchase existing single-family homes for affordable housing and convert into two or more rental or homeownership units

7. Monitor town land taken for failure to pay taxes for affordable housing development
8. Subsidize affordable units in future mixed-use and/or mixed-income housing developments
9. Fund a Housing Rehabilitation Program or Housing Repair Program to assist income-eligible households make necessary repairs to their homes
10. Lower the threshold for the existing Senior Property Tax Work-Off program
11. Identify Park and Ride locations throughout Southampton

#### *Regulatory Actions*

12. Revise existing Accessory Apartments By-law to increase housing options in Town and promote its use
13. Adopt an Inclusionary Zoning Bylaw to increase affordable housing opportunities in Southampton
14. Revise Southampton Zoning Bylaw to expand housing options in Southampton and clarify ambiguity

## Outreach, Partnership & Support

### 1. Publicize and conduct outreach on existing affordable housing resources

The Housing Needs Assessment showed that Southampton does contain low-to-moderate income households as well as special needs populations such as first-time home-buyers, households in danger of foreclosure, individuals with disabilities, and elderly residents. However, town residents may not know of their options.

Southampton Housing Authority should work with town staff to create a housing page on the town website that presents existing housing resources, regardless of whether they are provided by the town, state, non-profit or private entity. The Housing Authority can use the resources presented in Section Four of this report and update these resources as needed.

The Southampton Housing Authority should also consider conducting routine outreach to the local Council on Aging, local school department staff, and residents living at the Southampton Meadows as a way to continually evaluate housing and financial need in town and present existing housing resources.

**Group to Undertake Action:** Southampton Housing Authority in conjunction with Town Staff, Board of Selectmen, and William Norris and Hampshire Regional School Department Staff.

**Funding and Resources Involved:** CPA funds could be used to pay for a consultant to develop the website and associated outreach materials. CPA funding could also be used to pay for the production of housing materials.

#### **Action Steps:**

Website: (1) Obtain permission to create a housing page on the town website. (2) Determine group or individual to design website and associate materials. (3) Apply for CPA funding to pay for the development of website and associated materials. (4) Post information on town website and make available list of housing resources at Town Hall. (5) Determine who will be responsible for providing updates to this webpage.

Public Outreach: (1) Establish annual or bi-annual meeting schedule with staff associated with the Council on Aging, local school departments, and Southampton Meadows to review housing and financial need and to present existing housing resources. (2) Present overall findings (not confidential information) to local town officials on an annual basis.

## 2. Establish partnerships with town boards and staff as well as local non-profit developers

Collaboration is crucial for implementing the strategies recommended in this action plan. The Housing Authority should routinely make known its objectives to town boards and committees as membership is ever changing. The Housing Authority should also request formal presentations by local non-profit developers and local housing partnership to learn how these groups operate and methods for achieving local affordable housing goals. The Housing Authority should invite town boards and town residents to these presentations or request that these presentations be made directly to the Select Board, Planning or other town board.

**Group to Undertake Action:** Southampton Housing Authority

**Funding and Resources Involved:** **Volunteer time to coordinate and attend meetings.** CPA funds could be used to pay for the development of outreach materials related to publication of these meetings or events.

**Action Steps:** (1) Establish annual or bi-annual meeting schedule with town boards, town committees, town staff, and town residents. (2) Invite local non-profit developers or other housing speakers to make presentations at these meetings. (3) Review meeting or events discussions.

## 3. Support the creation of local land trust to assist with acquiring land for future affordable housing.

Community Land Trusts (CLT) are private non-profit community organizations that support common land ownership based on the principles of sustainable and ecologically-sound stewardship and use. They differ from conservation land trusts primarily in that they are concerned with long-term productive use of the land, especially housing. According to the National Community Land Trust Network, there are now approximately 200 communities across the U.S. that currently operate or are forming CLTs. Seventeen community land trusts exist in Massachusetts, many of which are in the more rural areas of the state.

Most commonly, CLTs buy and hold land permanently, preventing market factors from causing prices to rise. CLTs build, or work with an affordable housing developer to build, affordably-priced homes to families with limited incomes. The CLT keeps the price of homes affordable by separating the price of the house from the cost of the land. When a family decides to sell a CLT home, the home is resold at an affordable price to another homebuyer with a limited income. The goal of CLTs is to balance the needs of homeowners to build equity and gain stability in their lives with the needs of the community to preserve affordable home ownership opportunities for future generations.

**Group to Undertake Action:** Housing Authority

**Funding and Resources Involved:** CPA funds from open space and housing could be used to purchase land for the development of housing and preservation of open space. CPA housing funds could also be used to develop the portion of land that will have housing.

**Action Steps:** (1) Support the creation of a new CLT in Southampton. (2) Determine the affordable housing developer, if different than the holder of the lease.

## Programmatic & Identification

### 4. Establish a Housing Trust Fund to receive, purchase, and convey real or personal property.

Municipalities can establish municipal affordable housing trusts that have the power to receive, purchase, and convey real or personal property.<sup>vii</sup> The primary advantage of establishing an affordable housing trust is that a trust can act quickly to capitalize on real estate opportunities as they arise without having to wait for town meeting approval. Town meeting approval is required to transfer money into the trust, but not additional approval from the town is required in order for the trust to spend the money. Massachusetts municipalities with trusts typically receive money from annual Community Preservation Act (housing) fund appropriations, inclusionary zoning housing payments, private or non-profit donations, and town donations.

Thirty-three Massachusetts communities have municipal affordable housing trusts. They have become more common since the passage of the state Community Preservation Act. As stated in the state Municipal Affordable Housing Trust Act, the Trust may undertake any activity that would operate to create and preserve affordable housing for the benefit of low and moderate income households. Most housing trusts in Massachusetts act as an intermediary to receive, purchase, and convey real or personal property. A few trusts are managed (but not governed) by paid part-time staff and offer down payment assistance, housing rehabilitation or repair, or other types of small grant programs.

**Group to Undertake Action:** Southampton Housing Authority & Southampton Board of Selectmen

**Funding & Resources Involved:** Volunteer/town staff/consultant time to develop outreach materials and prepare documentation for official adoption of trust at town meeting. CPA funding can pay for the development of outreach materials and consultant support to set-up the program.

**Action Steps:** (1) Educate public about benefit of creating a trust and prepare presentation for Town Meeting (2) Accept the statute at town meeting. (3) Establish the Trust at the time of vote at town meeting or as a separate action. (4) Appoint Trustees. (5) Create and adopt rules and regulations and declaration of trust (6) File trust documents at the Registry of Deeds. (7) Create a work plan for the Housing Trust, based on findings from this Housing Plan, to provide direction to the trust and to establish funding criteria for trust activities. (8) Adopt work plan.

**5. Work with the Southampton Planning Board and other town boards to identify suitable property for the development of affordable housing, mixed income housing, mixed-use housing and assisted living housing.**

The Housing Authority should work with the Planning Board and other town boards to select sites most appropriate for development. It should be noted that this action step is necessary for submittal of this plan as a state-approved housing plan. This Housing Needs Assessment and Action Plan identifies town-owned property as well as private property that may be suitable for the development of mixed-income housing, affordable housing, mixed-use housing, and assisted living facilities. The Planning Board and Housing Authority should also review existing non-conforming lots in town.

**Group to Undertake Action:** Southampton Housing Authority in conjunction with the Southampton Planning Board

**Funding & Resources Involved:** Volunteer/staff/consultant time. CPA funding can pay for the consultant time to work with the Planning Board and Housing Authority to review and determine priority sites.

**Action Steps:** (1) Planning Board and Housing Authority (or local trust) reviews sites for affordable housing, mixed income housing, mixed-use housing and assisted living housing. (2) Determine priority sites for housing development. (3) Once inventory is completed, the Planning Board and Housing Authority should undertake one or more of the following tasks:

- Approach private property owners as determined and alert potential developers to the property (such as Habitat for Humanity)
- Allow development on non-conforming lots (through zoning), resulting in infill.
- Conduct feasibility studies on priority parcels
- Make public land available for development

Community priorities such as environmental protection, open space preservation, and smart growth development principles should also be considered when identifying sites. Community Preservation Act historic preservation, open space and recreation funds can be used in combination with CPA housing funds toward potential projects that fit the criteria of these funding categories. Housing funds can only be used on the portion of the project or parcel related to affordable housing.

## 6. Identify single-family homes that are for sale and facilitate the purchase of these homes for affordable housing using CPA funds.

The purchase of an existing home, accompanied by the action of placing a deed restriction on the property to retain its affordability, is just as an effective method of creating affordable housing units as new construction. Creation of affordable units through this process also uses no additional land and directs housing production to already developed areas, which is important for towns trying to maintain its rural character.

CPA affordable housing funds can be used to purchase existing homes for the purpose of creating affordable housing. This type of an initiative may work best once Southampton has an affordable housing trust in place because its funds would be readily available allowing the town to move quickly when an opportunity arises. These new units will require deed restrictions to ensure long-term affordability.

**Group to Undertake Action:** Southampton Housing Authority or local housing trust

**Funding & Resources Involved:** CPA funding can be used to purchase and rehabilitate property.

**Action Steps:** (1) Review local real-estate listings on a weekly basis. (2) Bring the available property to the board of the Affordable Housing Trust or other deciding committee. (3) Confirm donation of Housing Trust funds or CPA money for project. (4) Work with a local non-profit Community Development Corporation to buy property to purchase property. (5) Rehabilitate property if needed. (5) Place deed restriction on property.

## 7 Monitor town land taken for failure to pay taxes and consider this property for affordable housing development projects.

The town routinely initiates foreclosure proceedings against property owners who are not paying property taxes and auctions off the properties that end up defaulting to the town. The town auctioned six properties in 2009 and is in the process of foreclosing on eleven properties (as of January 2010). The town publically posts information related to the auctions. The Housing Authority should consider these auctions as a method of acquiring property for affordable housing development.

CPA affordable housing funds can be used to purchase land to build affordable housing. This type of an initiative would work best once Southampton has an affordable housing trust in place because its funds would be readily available allowing the town to move quickly when an opportunity arises. Given Southampton's community character, the town should strongly consider preserving open space in tandem with the creation of affordable housing clustered on part of the parcel. CPA open space and recreation funds (if there is a recreation component) can be used in combination with CPA housing funds. Housing funds can only be used on the portion set aside for housing.

**Group to Undertake Action:** Southampton Housing Authority or local housing trust

**Funding & Resources Involved:** CPA funding can be used to fund the purchase of the property where the affordable housing will go and can be used to construct the affordable housing units.

**Action Steps:** (1) Establish relationship with Southampton Board of Selectmen to make known interest in future tax-title properties. (2) Seek donation of tax-title property to the Housing Authority or housing trust or attend auction and purchase property. (3) Select local non-profit such as Habitat for Humanity or Valley Community Development Corporation to develop affordable housing on the property. (4) Develop property.

### 8. Subsidize affordable units in future mixed-use and/or mixed-income housing developments

Local affordable housing funds can be used to subsidize housing units within proposed new housing developments to increase the number of affordable housing units in town. This strategy would complement an inclusionary zoning policy.

**Group to Undertake Action:** Southampton Housing Authority or new local housing trust

**Funding & Resources Involved:** CPA funding can be used to subsidize the affordable housing units.

**Action Steps:** (1) The Housing Authority or local trust establish relationship with Southampton Planning Board so that they can be notified when new residential development projects come forward. (2) Contact developers who have a proposed development and offer subsidies in exchange for deed-restricted subsidized housing units in that development project. (3) Place deed restriction on unit(s).

### 9. Fund a Housing Rehabilitation Program to assist income-eligible households make necessary repairs to their homes.

Housing rehabilitation programs assist low-to-moderate income residents improve their housing situation. Eligible households are provided with deferred payment loans to make the following types of improvements: chimney or foundation repair, lead paint / asbestos removal, roof repair/replacement, storm window installation, plumbing heating, electrical, well repair/replacement, door weatherization, handicapped accessibility repairs, wall repairs. Rehabilitation programs are typically funded with Community Development Block Grants (CDBG) and, more recently, Community Preservation Act funds. Municipalities rarely, if at all, fund housing programs with general funds.

Housing rehabilitation programs typically provide between \$5,000 to \$35,000 per unit. The municipality determines the maximum amount of funding per residential unit in regards to available funding and demonstrated housing need in town. As long as the homeowner remains in his or her home, this is a payment and interest-free loan. If the homeowner sells the house before the loan period runs out (typically this is 15 years), he or she would have to pay back the loan according to the agreed upon program schedule.

The Pioneer Valley Planning Commission worked with the town of Southampton over the winter of 2009/2010 on an application for Community Development Block Grant funds for a housing rehabilitation program. The proposed target area includes the Route 10 corridor and Pequot Ponds area. A map of the proposed target area can be found in the Appendix. The town will find out in June 2009 if they were awarded funding.

If the town is awarded funding, the town may want to consider appropriating funding from the Community Preservation Act Housing Fund into the program to increase the number of houses that could be assisted. If the town is not awarded funding, the town may still want to consider appropriating money from the Community Preservation Act Housing Fund for a small housing repairs program. The town would probably be able to award no more than \$5,000 per project with its existing local affordable housing funds.

**Group to Undertake Action:** Board of Selectmen, with support from the Southampton Housing Authority.

**Funding and Resources Involved:** Ideally, the town will be able to support the program through Community Development Block Grants (CDBG). CPA funds could also be used to pay for the development of the program, the administration of the program, and the rehabilitation or repair costs for the housing units of eligible households. The Pioneer Valley Planning Commission (PVPC) administers CDBG funds to most of the region's small communities. The PVPC could administer a smaller version of a housing rehabilitation or housing repair program if the town is not awarded CDBG funding, or this type of a small program could be administered through existing Southampton town hall staff.

**Action Steps:** (1) Work with the PVPC or other local organization who currently administers a similar program to apply for Community Development Block Grant funding. (2) Work with this consultant to set up the program. (3) Conduct public outreach to make Southampton residents aware of the program. (4) Solicit applications for the program. (5) Select applicants. (6) Start rehabilitation work.

## 10. Identify Park and Ride locations throughout Southampton

Less money spent on gas leads to more money available for housing, resulting in more housing choices. A significant number of Southampton residents commute out of town to one of the nearby major employment centers. For this reason, there are opportunities to increase ridesharing in town. Park and ride locations are necessary for formal ride sharing programs. Demonstrated use of park and ride lots may also be the starting point for establishing fixed route bus service in town. Potential locations are existing supermarkets, drug stores and other businesses with large parking lots. It should be noted that businesses would benefit from this type of program.

**Group to Undertake Action:** TBD- town should establish a committee

**Funding and Resources Involved:** staff/volunteer time to work with the PVTA and conduct outreach.

**Action Steps:** (1) Create a committee to work with the PVTA to identify locations in town. (2) Mark these locations. (3) Publicize the park and ride locations.

## Regulatory Actions

### 11. Revise existing Accessory Apartments By-law to encourage use of bylaw & promote its use.

Accessory apartments are a local affordable housing option that is popular in many communities because it creates additional rental housing while using little or no additional land in already developed areas. Accessory apartments generally are not subsidized housing; however the state does allow accessory apartment units to be included on the Subsidized Housing Inventory (SHI) if they meet the affordability and fair marketing requirements set by the state.

The town's existing accessory apartment bylaw discourages wide-spread use (Zero residents applied for a permit since the bylaw was adopted in May 2007) since it limits apartment size to 600 square feet and prohibits detached accessory apartments. To encourage use of this bylaw and housing opportunities, the town should consider amending the accessory apartments bylaw to increase the apartment size to at least 800 square feet or to a percentage of the existing house and allow detached accessory apartments to the rear of existing single family home lots.

Publicize this housing option would also help to increase housing opportunities in town. A link on the town website that reviews the bylaw and the permitting steps needed to create a unit.

**Group to Undertake Action:** Planning Board, with the support of the Southampton Housing Authority

**Funding & Resources Involved:** Volunteer time of planning board and/or staff time of town consultant to revise bylaw and conduct public outreach.

**Action Steps:** (1) Prepare revisions to Accessory Apartments bylaw. Consider using consultant help. (2) Conduct public outreach/educate to address public opposition to accessory apartment bylaws. (3) Present explanation of accessory apartment bylaw at town meeting. (4) Adopt bylaw at town meeting.

## 12. Adopt an Inclusionary Zoning Bylaw to increase affordable housing opportunities in Southampton.

Southampton is a growing community and for this reason the town should consider increasing its supply of affordable housing through the normal course of real estate development. Inclusionary zoning is a planning tool used by towns in Massachusetts that requires a new residential development, through ANR or subdivision, to include certain number of housing affordable housing units. This method would allow Southampton to increase its affordable housing inventory while integrating homebuyers or renters whose income is below the regional median household income into typical market-rate development.

Most towns require developments of 10 units or more to include at least one affordable unit, but the percentage could be set by Southampton as there is no state requirement. Many communities also allow developers to give money or land to a local fund instead of actually building the affordable unit. Such trust funds are authorized by M.G.L. Chapter 44: Section 55C, Municipal Affordable Housing Trust Fund. Special considerations can also be negotiated with developers. The PVPC can provide examples of inclusionary zoning bylaws to the town. Towns have created both mandatory and voluntary inclusionary zoning programs. Mandatory programs require the provision of affordable units or payment-in-lieu-of while voluntary programs provide developers with density bonuses if they provide affordable housing units or pay into an affordable housing fund.

**Group to Undertake Action:** Planning Board, with support from the Southampton Housing Authority.

**Funding & Resources Involved:** Volunteer or staff time to prepare bylaw and conduct public outreach; staff time of consultant to assist in the bylaw preparation and conduct public outreach; volunteer time of housing committee and other identified supporters to assist in conducting public outreach.

**Action Steps:** (1) Determine elements of bylaw (2) Prepare bylaw (3) Conduct public outreach/educate to address potential public opposition (4) Present explanation of inclusionary zoning bylaw at town meeting (4) Adopt bylaw at town meeting.

## 13. Revise Southampton Zoning Bylaw to expand housing options in Southampton and clarify ambiguity.

Southampton's existing zoning bylaw limits housing options as well as affordable housing opportunities by requiring a special permit for two-family dwellings and by requiring excessive dimensional standards for multifamily dwelling units. The town also does not define elderly housing in its bylaw but permits this use in the Residential Village District.

To increase housing options in Southampton, the town should consider the following amendments to its Zoning Bylaw:

- Allow two-family dwellings by-right in all residential zoning districts. Supporting this zoning amendment is the fact that there is typically little difference in size between a single-family dwelling and two-family dwelling, and often there is little difference in style.
- Relax dimensional requirements for multifamily housing to encourage greater usage. Town dimensional regulations limit density and therefore make it difficult to develop attractive and economically feasible multifamily dwelling projects.
- Amend the definition of elderly housing and also add assisted living, nursing homes, and other types of elderly housing arrangements to the table of permitted uses in the zoning bylaw. Senior apartments, townhouses, assisted-living facilities and other forms of congregate elderly housing offer vital housing choices for elders.
- Consider allowing elderly housing in other districts, particularly if a bylaw can be developed to control density and other impacts.

**Group to Undertake Action:** Planning Board, with support of the Southampton Housing Authority

**Funding & Resources Involved:** Volunteer time of board or staff time of a consultant to prepare zoning amendments and conduct public outreach.

**Action Steps:** (1) Determine amendments to the Zoning Bylaw. (2) Prepare Bylaw amendments. (3) Conduct public outreach/education to address potential public opposition (4) Present explanation of bylaw amendments at town meeting (4) Adopt Bylaw amendments at town meeting.

## Southampton Housing Authority Priorities

The Southampton Housing Authority reviewed the strategies listed in the previous section and grouped them according to the Housing Authority’s level of priority for the upcoming years

### Tier 1:

- Publicize and conduct outreach on existing affordable housing resources
- Establish partnerships with town committees and boards and local non-profit developers

### Tier 2:

- Establish a Housing Trust Fund to receive, purchase, and convey real or personal property.
- Work with the Southampton Planning Board and other town boards to identify suitable property for the development of affordable housing, mixed income housing, mixed-use housing and assisted living housing.

### Tier 3:

- Adopt an Inclusionary Zoning Bylaw to increase affordable housing opportunities in Southampton.
- Revise Southampton Zoning Bylaw to expand housing options in Southampton and clarify ambiguity.

## Schedule of Action

*The overarching goal is for these actions to lead to the future creation of affordable market-rate and subsidized housing units in Southampton.*

Housing Action	Year
Publicize and conduct outreach on existing affordable housing resources.	2010-2011
Establish partnerships with town committees and boards and local non-profit developers.	2010-2011
Establish a Housing Trust Fund to receive, purchase, and convey real or personal property.	2010-2011
Work with the Southampton Planning Board and other town boards to identify suitable property for the development of affordable housing, mixed income housing, mixed-use housing and assisted living housing.	2010-2011
Monitor town land taken for failure to pay taxes for affordable housing development.	2010-2011
Adopt an Inclusionary Zoning Bylaw to increase affordable housing opportunities in Southampton.	2010-2012
Revise Southampton Zoning Bylaw to expand housing options in Southampton and clarify ambiguity.	2010-2012

## **Housing Production Plan Implementation Requirements**

The Southampton Housing Authority will need to meet complete the following Housing Production Plan requirements for the state to approve this Housing Needs Assessment and Action Plan as a Housing Production Plan. The Southampton Housing Authority hopes to work with the Southampton Planning Board and other town boards to complete the necessary steps for this plan to become a state-approved housing plan.

### **1. Participation in regional collaborations addressing housing development.**

This state-required implementation strategy is met. A member of the Southampton Housing Authority currently sits on the Valley Development Council, which oversees regional progress and implementation under the Valley Vision 2: Regional Land Use Plan and the Pioneer Valley Plan for Progress.

### **2. Statement of the characteristics of proposed residential or mixed-use developments that would be preferred by the municipality.**

*Examples include: infill development, cluster developments, adaptive re-use, transit-oriented housing, mixed-use development, and/or inclusionary.*

#### ***Southampton Housing Authority's preferred types of future housing:***

The Southampton Housing Authority seeks to work with various town boards, town staff, and local housing non-profits to promote the following types of development in Southampton: infill development on suitable lots, cluster developments throughout town, adaptive re-use of suitable buildings, mixed-use development in the commercial areas of town, housing developments with a mix of income levels (inclusionary housing) , duplexes allowed by special permits, and accessory apartments by-right. In addition, the Southampton Housing Authority would like to see additional housing units for the elderly or disabled such as an assisted living facility.

**3. Identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating SHI Eligible Housing units to meet its housing production goal.**

*This is a working list based off the findings of Section 4 of this plan, which discussed town zoning.*

<b>Zoning District</b>	<b>Amendment Type</b>	<b>May Result in Creation of SHI Eligible Units (Y/N)</b>
Residential Rural	Accessory Apartments by-right	Y
	Duplex by special permit	Y
Residential Neighborhood	Accessory Apartments by-right	Y
	Duplex by-right	Y
Residential Village	Accessory Apartments by-right	Y
	Duplex by-right	Y
	Mixed Use allowed by-right	Y
Commercial Highway	Mixed Use allowed by-right	Y
Commercial Village	Mixed Use allowed by-right	Y
	Multiple Dwelling units by-right	Y
All Zoning Districts	Assisted Living, Nursing Home, or other types of housing for the Elderly or disabled	Y

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

Site	Proposed Uses for Site	Site Constraints	Zoning District	Zoning Amendment Needed? (Y/N)	Amendment Type
College Highway	Single family, duplexes, multifamily housing as appropriate for carrying capacity of the land	No sewer, water supply protection area	Residential Village	Unknown	Unknown
Moosebrook Road	Single family, duplexes, multifamily housing as appropriate for carrying capacity of the land	No sewer, water supply protection area	Residential Neighborhood	Unknown	Unknown
County Road	Single family, duplexes, multifamily housing as appropriate for carrying capacity of the land	No sewer, water supply protection area	Residential Village & Rural Residential	Unknown	Unknown
Coleman Road	Single family, duplexes, multifamily housing as appropriate for carrying capacity of the land	No sewer, sections in water supply protection area	Commercial Highway, Residential Rural	Unknown	Unknown

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

The Southampton Housing Authority is currently reviewing the feasibility of developing housing at the below locations and has met with the Pioneer Valley Habitat for Humanity to discuss potential partnerships.

- High Street (Parcel 23/54)
- Moosebrook Road (Parcel 35/4)
- Wolcott Road (Parcel 11-12/6-16-36)
- Glendale Road (Parcel 13/60-157)

Dependant on the type of housing proposed, housing development at these sites would mostly likely require a zoning change unless a comprehensive permit is utilized. The most significant development constraint at all these parcels is the lack of sewer and carrying capacity of the land.

## 6. Municipal approval of this plan by:

Planning Board                      Wednesday, September 1, 2010

&

Select Board                        Tuesday, June 29<sup>th</sup>, 2010

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<sup>vii</sup> The powers granted to the Trustees are very broad. As stated in the Act, the Trustees may undertake any activity that would operate to create and preserve affordable housing for the benefit of low and moderate income households. Their powers include, but are not limited to, the right to receive, purchase, and convey real or personal property; to exchange deeds, contracts, and various other legal documents in connection with the Trust's activities; to employ and compensate advisors and agents; to borrow money; to make distributions or divisions of principal in kind; to conduct itself in its discretion with respect to legal claims by or against the Trust; to manage or improve real property and to abandon property when the Trustees deem advisable; and to extend the time for payment of any obligation to the Trust.

# Appendix

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1. Zoning Map
2. Executive Order 418 Community Development Plan Map: Priority Sites & Land Use Suitability
3. Pioneer Valley Transit Authority Bus Route Map
4. Inventory of Town-owned Land
5. Subsidized Housing Inventory Count for Pioneer Valley Municipalities

