

SHELBURNE HOUSING PLAN



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

EXECUTIVE SUMMARY

PURPOSE OF THE HOUSING PLAN

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

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

WHAT IS AFFORDABLE HOUSING?

Housing is generally considered affordable when households spend no more than 30% of their gross income on housing costs. Massachusetts General Law Chapter 40B encourages communities to maintain at least 10% of year-round housing stock as affordable. Affordable housing is defined as housing that is affordable to households making less than 80% of the Area Median Income, as defined by the U.S. Department of Housing and Urban Development (HUD), adjusted for household size. Affordable housing units must have a deed restriction to ensure future affordability, and meet other requirements under Chapter 40B, such as being sold or rented pursuant to an affirmative fair marketing plan.

Roughly 54% of Shelburne households currently fall within the HUD income limits and could potentially qualify for affordable housing.

In towns with less than 10% affordable housing, developers are allowed some zoning relief, through a process known as a Comprehensive Permit, if building at least 20% affordable housing in a development.

Household Size	Maximum Income (HUD 2017 80% AMI for Shelburne)
5	\$69,150
4	\$64,000
3	\$57,600
2	\$51,200
1	\$44,800

Currently Shelburne is at 5.7% affordable housing, and is therefore vulnerable to a potentially negative comprehensive permit development. Towns that are under the 10% threshold of affordable units under Chapter 40B, but that have an approved Housing Production Plan and are making steady progress in producing affordable housing on an annual basis, are granted more control over comprehensive permit applications for a specified period of time.

IDENTIFIED HOUSING NEEDS

Senior Housing

Shelburne is fortunate to have 46 units of affordable senior housing within its borders at Highland Village in Shelburne Falls. There is a current waitlist of 34 households. Six of these households currently live in Shelburne. Other senior housing options in Shelburne include home modifications to allow seniors to remain in their homes, as well as the option to create an accessory apartment within a single family home or accessory structure which could provide housing for a caregiver or supplemental income. **By 2035, an estimated 39% of Shelburne's population is expected to be over the age of 65, compared to 20% in 2010.** There is a current deficit in town of affordable housing for extremely low income households, the majority of whom are over the age of 45. Affordable senior housing was identified by 65% of respondents to the 2017 Shelburne Housing Survey as a housing need in town.

Housing for First-Time Homebuyers

Starter homes for first-time homebuyers was the top housing need identified in the 2017 Shelburne Housing survey, with 67% of respondents selecting it as a need. The homeowner market in Shelburne is currently tight, with low vacancy rates and few available homes for sale. Further, **there is an affordability gap between housing prices and typical wages earned in the region.** The median single family home sale price of \$296,000 (based on sales between July 1, 2016 and July 1, 2017), is unaffordable for a household earning the median income in town of \$54,747. At the same time, there are not many homeowners under the age of 35 in Shelburne, which suggests that prices are too high for most young people who are looking to purchase their first home.

Rental Housing

Shelburne continues to have low availability of apartment rentals. Affordable apartments were identified by 63% of respondents to the 2017 Shelburne Housing Survey as a need in town. An increase in property owners renting out rooms and apartments for short-term vacation rentals could be contributing to the tight rental market in Shelburne, as some of these spaces otherwise might have been rented to monthly or yearly tenants. **Additional rental housing is needed for a range of income levels to serve seniors, families, young professionals, and others who cannot afford to own their own home, or who do not wish to own a home.** New rental units could be added to the Town's housing supply through adaptive reuse of existing homes and buildings, such as converting larger single family homes to two-or three-family homes, adding accessory apartments to existing homes or accessory structures, and the reuse of vacant commercial or industrial buildings. Ten building permits in the last 16 years have been for conversion of homes or existing buildings to add housing units.

Housing for Families

Shelburne has an interest in supporting housing for families with children to help increase school enrollment and support a stable population into the future. Affordable home-ownership and rental

housing is needed with multiple bedrooms to support families with children. **New family housing construction, or renovations of existing homes and apartments that address lead paint, are needed.** Forty-eight percent (48%) of respondents to the 2017 housing survey identified affordable family housing as a need in town.

Housing for Persons with Disabilities

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

HOUSING GOALS

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

Affordable Housing Production Goal

Shelburne's housing production goal is 4 units for a one-year certification of compliance with the Housing Production Plan, and 9 units for a two-year certification of compliance. To reach 10%, Shelburne needs a total of 38 units of affordable housing to be created in town.

SHELBURNE HOUSING STRATEGIES

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

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

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