Bellingham Housing Production Plan Update

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Prepared for
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Executive Summary

The Town of Bellingham engaged the Metropolitan Area Planning Council (MAPC) to update its Housing Production Plan, written by MAPC, approved on November 23, 2010, and expiring on November 22, 2015. MAPC began work in July of 2014, engaging with Town Administrator Denis Fraine, Town Planner Stacey Wetstein, the Planning Board, and the Board of Selectmen to produce this plan and in so doing position Bellingham to achieve its housing production goals. Strategies referenced herein aim to preserve existing affordability and increase the housing stock accessible to low- and moderate-income households.

Two public meetings with the Planning Board were held as part of this planning process. The first provided an overview of unmet housing needs and current housing demand in Bellingham and the surrounding South West Advisory Planning Committee (SWAP) sub-region. Key findings from this research are summarized below.

Housing Needs and Demand Assessment

Bellingham experienced modest population growth between 2000 and 2010, increasing by just 7% to 16,332. During that time, the population has aged and household size shrank, as is the case in many communities in the region. The percentage of residents between 55-64 years old increased by 49%. School enrollment in town decreased accordingly (12% between 2003 and 2014). During this time, the number of households increased only slightly more than the population: 11% to 6,155. While the majority of households remains families (71%), Bellingham’s rate of non-family households is higher than most other municipalities in the SWAP sub-region. Though still majority Caucasian (93%), the town is increasingly racially and ethnically diverse; Hispanic residents increased by 377, African-American by 215, and Asian by 125.

By 2030, the population is expected to increase by 9% to 17,831, according to projections informing MetroFuture, the regional plan for Greater Boston. The greatest anticipated population growth during that time period will be among those age 65 and older. The number of households, meanwhile, will have increased more dramatically—21% to 7,425—due to trends in household characteristics, such as older, single householders and delays in family formation.

Bellingham’s existing housing stock is largely composed of single-family homes (82%), majority owner-occupied, and newer than many other communities in the sub-region. The majority of housing was built between 1940-1999, and nearly 10% was added since 2000. The current vacancy rate is a very low 3%, indicating high demand. In fact, MetroFuture projections anticipate that Bellingham’s housing supply will need to grow by 1,830 units or 28% by 2020 to meet increasing demand. Though the town has been consistently permitting new units (588 between 2000 and 2013) at a higher rate than many municipalities in the sub-region, it will need to increase that rate and the diversity of said units (more multifamily) in order to meet this target.
Median housing sales price have been steadily rising since 2009. As of 2014, it was $255,000 according to Warren Group data. Bellingham's median rents are among the highest in the SWAP sub-region, and higher than HUD-calculated fair market rents for efficiency or 1-bedroom units. At 8.47%, Bellingham has a significant supply of affordable housing, but it does not meet local housing need or the State-mandated target of 10% of total year-round housing units, according to the December 2014 Massachusetts Department of Housing and Community Development’s (DHCD) Subsidized Housing Inventory.

The income distribution in Bellingham forms an approximate bell curve, with more than 45% of the population earning between $35,000 and $99,999. However, while nearly half of those age 25-44 and 45-64 earns $100,000 or more annually, more than half of householders age 65 or more earns $39,999 or less a year. In fact, a third of Bellingham households are categorized as low-income, and more than a third are cost burdened.

In sum, this analysis indicates Bellingham’s housing priorities should be:

- More overall housing to address the low vacancy rate and accommodate a growing population and a higher number of households
- Smaller housing units, such as efficiencies and 1- and 2-bedrooms, for smaller households
- A greater range of housing units, including more multifamily and rental housing, to meet the needs of a diversifying population and projected demand
- More affordable housing for the large population of low-income and cost-burdened households
- Housing that is both affordable and accessible to an aging population and a significant low-income elderly population

Goals and Strategies for Affordable Housing Production

The second Planning Board meeting explored housing goals and strategies, with a focus on updating those established by the 2010 HPP and adding additional methods to address current housing needs and demand. An analysis of development constraints and potential also informed the final goals and strategies of this plan. Together, they aim to address unmet housing needs through preservation of the existing affordable housing supply, increased local capacity, expanded supply and type of housing in key locations, and programming. The following is an overview of goals and strategies for affordable housing production in Bellingham.

**Goal 1: Preserve Existing Affordable Housing**

**Strategies**

- Monitor properties that have expiring deed restrictions, and work with property owners to re-certify affordability restrictions and preserve affordable units
- Continue to provide housing rehabilitation services to low- and moderate-income households in collaboration with neighboring community(s)
• Assist developers with pursuing State housing development subsidy programs to support housing efforts

**Goal 2: Build Local Capacity to Address Housing Needs and Demand**

**Strategies**

• Cultivate and advance partnerships with non-profit affordable housing developers
• Ensure cross-Town board coordination and alignment on housing goals and activities
• Coordinate affordable and fair housing educational opportunities and trainings for Town staff and boards to ensure compliance with the Fair Housing Act and other legal housing requirements

**Goal 3: Amend Zoning to Increase Opportunities for Housing Affordability**

**Strategies**

• Amend the accessory dwelling unit bylaw to allow occupation by non-relatives and possibly deed restriction
• Adopt an infill development bylaw to encourage development of small, affordable single-family homes on substandard vacant or underutilized properties
• Amend the zoning bylaw to include provisions for density bonuses for including senior and/or accessible units
• Develop housing design review guidelines to prioritize issues such as location, design, size/density, unit mix, and parking

**Goal 4: Produce Affordable Housing in Key Locations**

**Strategies**

• Work to achieve housing production targets
• Develop a range of housing types in priority locations
• Develop housing in close proximity to the Franklin commuter rail station

**Goal 5: Address Unmet Housing Needs Through Programming and Development**

**Strategies**

• Promote existing local and State programs aimed at helping older people to stay in their homes
• Host a forum with housing developers to forge effective relationships and develop a mutual understanding of municipal and market concerns
Introduction

Located within the South West Advisory Planning Committee (SWAP) sub-region, the Town of Bellingham is categorized as a Maturing New England Town according to community typologies identified for MetroFuture, the regional plan for Greater Boston. These communities generally have a mix of densities and room for additional growth. More specifically, they’re characterized by a mixed-use town center surrounded by compact neighborhoods (of 1/4-1/2-acre lots), with low-density outlying areas. They typically have large amounts of vacant developable land (more than 25% of total town area), so new development is frequent and tends to be conventional subdivision. Population and households are growing rapidly, though this is not the case for Bellingham. Because a community’s housing needs depend on both its community type and its regional context, throughout this report MAPC compares Bellingham to other SWAP communities, many of which are also Maturing New England Towns.

Figure 1: Context MAP: SWAP Sub-Region

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1 This is one of MAPC’s eight sub-regions and also includes Dover, Franklin, Hopkinton, Medway, Milford, Millis, Norfolk, Sherborn, and Wrentham.
This update to the Town of Bellingham’s 2010 HPP was developed with input from the Town Planning Board, Board of Selectmen, Town staff, and general public. The planning process included two public meetings with the Planning Board to first share findings on housing needs and demand, and to then agree on housing goals and strategies to achieve them. The plan in its current state was next adopted by the Planning Board and Board of Selectmen.

This plan was prepared to comply with the Massachusetts Department of Housing and Community Development’s (DHCD) regulation 760 CMR 56.03(4), and to position Bellingham to work towards compliance under M.G.L. Chapter 40B. This legislation encourages municipalities to achieve a rate of 10% of their total year-round housing units on the Subsidized Housing Inventory (SHI) in compliance with the State mandate. Until that threshold is met, developers of 40B housing where at least 20-25% of units have long-term affordability restrictions can receive approval from the local Zoning Board of Appeals even if the project is not zoning compliant.

A DHCD-approved HPP gives municipalities that are under the 10% threshold, but are making steady progress in producing affordable housing on an annual basis, more control over comprehensive permit applications for a specified period of time. Communities with approved HPPs may request DHCD certification of their compliance with the plan if they have increased the number of affordable housing units in their municipality by a given annual rate. Municipalities may be certified for one year if their annual affordable housing production rate is 0.5% or for two years if the rate is 1%. In a municipality with a DHCD-certified HPP, a decision of a Zoning Board of Appeals (ZBA) to deny or approve pending certain conditions a comprehensive permit application will be deemed “consistent with local needs” pursuant to Chapter 40B. Based on past practices, such decisions will often be upheld by the Housing Appeal Committee (HAC). This control allows municipalities to manage growth and meet their affordable housing needs in accordance with the community’s vision.

Once the HPP is certified, if the Bellingham ZBA finds that a denial of a permit or the imposition of certain conditions is consistent with local needs, then it must take the following steps. Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Board shall provide written notice to the Applicant, with a copy to DHCD, stating that it considers a denial of the permit or the imposition of conditions consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation.

If the Applicant wishes to challenge the Board’s assertion, it must do so by providing written notice to DHCD, with a copy to the Board, within 15 days of its receipt of the Board’s notice, including any documentation to support its position. DHCD will then review the materials provided by both parties and issue a decision within 30 days. The Board 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 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.
Comprehensive Housing Needs Assessment

An analysis of local demographic data and housing stock reveals key characteristics and trends in Bellingham that help explain housing need and demand. At times, notable changes in the town’s demographic makeup, housing stock, and housing market since the last HPP was completed in 2010 are noted. In order to understand how Bellingham compares to neighboring municipalities, town data as well as that for other municipalities in the SWAP sub-region, the MAPC region, and Massachusetts is analyzed. This section provides the framework for the housing production goals and strategies to address local housing concerns included later in this document.

Demographics

This Housing Production Plan is grounded in a thorough examination of Bellingham’s demographic makeup. An analysis of the current population, household composition, race and ethnicity, and educational attainment provides insight into existing housing need and demand. Projections of the Town’s future residential composition help inform housing planning efforts.

Key Findings

- Bellingham’s population increased a modest 7% between 2000 and 2010, and is projected to increase by nearly 1,400 residents to 17,831 by 2030.
- The number of households has also increased modestly, though that number is projected to rise more dramatically (24%) to 7,125 by 2030.
- The population is aging, and those 55-64 years old increased 49% between 2000 and 2010.
- Though a majority of households are families, household size is shrinking.
- While still majority Caucasian (93%), Bellingham is increasingly more racially and ethnically diverse.
- Consistent with a more ethnically and racially diverse general population, Bellingham’s schools are increasingly more diverse; have an increasing percentage of students for whom English is a second language; and are increasingly low-income.
- School enrollment has decreased significantly and Town projections indicate this will continue; consequently, one elementary school is closing at the end of the 2014-15 school year.
- Compared with Norfolk County and Massachusetts, Bellingham has a smaller percentage of residents that have completed a bachelor’s degree or higher educational attainment.
- Bellingham residents earn a wide range of income levels, though those making less than $50,000 annually make up more than a quarter of the population.
Population

Bellingham’s population has remained on a modest growth trajectory since 1990, adding roughly 1,000 residents each decade. Between 2000 and 2010, the town’s population grew by approximately 7%. MAPC population projections cited in the previous iteration of Bellingham’s HPP projected a slight decline in population back to around 15,000 residents by 2030. MAPC now projects a continued trend of modest population growth to 17,831 by 2030. The town’s population is projected to grow roughly 9% over the 15-year time period through 2030. These projections take into account how changing trends in births, deaths, migration, and housing occupancy might result in higher population growth and greater housing demand.

![Image: Figure 2: Population, 1990-2030]

As is characteristic of many municipalities in the region, Bellingham’s population is aging. Since 1990, the percentage of residents under 35 years old has generally decreased, while the percentage of residents over 35 has increased. From 2000 to 2010, the number of residents between 55-64 years old increased by 49%. Conversely, during this time period, the number of residents between the ages of 20-34 and 35-54 each decreased by 30%. MAPC projects that these trends will continue, with the greatest anticipated population growth between now and 2030 among those age 65 and older.
Household Composition

More so than population, the number and type of households and their spending power within a community correlate to unit demand. Each household resides in one dwelling unit, regardless of the number of household members. As of 2010, Bellingham is home to 6,155 households. This constitutes an 11% increase from 5,557 households in 2000. Between 2010 and 2020, households are projected to increase by roughly the same rate, with a more modest increase of 8% projected for between 2020 and 2030. By then, the town will be home to 1,868 more households than in 2000.

Family & Non-Family Households

Different household types often have different housing needs or preferences. For example, a single senior requires a smaller dwelling unit than a family with children. A municipality’s composition of household types can indicate current need and demand for certain housing types.

Table 1: Population Change by Age, 1990-2030

<table>
<thead>
<tr>
<th></th>
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<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1-4</td>
<td>1,289</td>
<td>1,077</td>
<td>1,048</td>
<td>1,016</td>
<td>1,029</td>
<td>-19</td>
<td>-1.8%</td>
</tr>
<tr>
<td>5-19</td>
<td>3,033</td>
<td>3,312</td>
<td>3,178</td>
<td>2,900</td>
<td>2,808</td>
<td>-370</td>
<td>-11.6%</td>
</tr>
<tr>
<td>20-34</td>
<td>4,078</td>
<td>2,877</td>
<td>2,658</td>
<td>2,920</td>
<td>2,713</td>
<td>55</td>
<td>2.1%</td>
</tr>
<tr>
<td>35-54</td>
<td>4,143</td>
<td>5,211</td>
<td>5,526</td>
<td>4,881</td>
<td>5,094</td>
<td>-432</td>
<td>-7.8%</td>
</tr>
<tr>
<td>55-64</td>
<td>1,186</td>
<td>1,354</td>
<td>2,016</td>
<td>2,748</td>
<td>2,448</td>
<td>432</td>
<td>21.4%</td>
</tr>
<tr>
<td>65-74</td>
<td>770</td>
<td>903</td>
<td>1,081</td>
<td>1,693</td>
<td>2,326</td>
<td>1,245</td>
<td>115.2%</td>
</tr>
<tr>
<td>75+</td>
<td>378</td>
<td>580</td>
<td>825</td>
<td>951</td>
<td>1,415</td>
<td>590</td>
<td>71.5%</td>
</tr>
</tbody>
</table>

Source: U.S. Census Bureau & MetroFuture Projections
The Town of Bellingham’s 6,223 households can be divided between families and non-families. The former includes any household with two or more related persons living together, and the latter includes households with one person or more than one non-related persons living together.

Figure 4: SWAP Households by Type

Consistent with the findings of Bellingham’s previous HPP, the town’s households are mainly families (71.2%). However, Bellingham’s rate of non-family households (28.3%) is higher than most other municipalities in the SWAP sub-region. The broader MAPC region and Massachusetts, however, both have comparatively higher proportions of non-family households (40% and 37%, respectively).

Table 2: Households by Type

<table>
<thead>
<tr>
<th></th>
<th>Estimate</th>
<th>% of Supragroup</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Family Households</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>With own children under 18 years</td>
<td>1,869</td>
<td>42.2%</td>
<td>30.0%</td>
</tr>
<tr>
<td>Married Couples</td>
<td>3,483</td>
<td>78.7%</td>
<td>56.0%</td>
</tr>
<tr>
<td>With own children under 18 years</td>
<td>1,418</td>
<td>40.7%</td>
<td>22.8%</td>
</tr>
<tr>
<td>Male Householder, No spouse present</td>
<td>328</td>
<td>7.4%</td>
<td>5.3%</td>
</tr>
<tr>
<td>With own children under 18 years</td>
<td>79</td>
<td>24.1%</td>
<td>1.3%</td>
</tr>
<tr>
<td>Female Householder, No spouse present</td>
<td>617</td>
<td>13.9%</td>
<td>9.9%</td>
</tr>
<tr>
<td>With own children under 18 years</td>
<td>372</td>
<td>60.3%</td>
<td>6.0%</td>
</tr>
<tr>
<td><strong>Nonfamily households</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Householder living alone</td>
<td>1,412</td>
<td>78.7%</td>
<td>22.7%</td>
</tr>
<tr>
<td>65 years and over</td>
<td>545</td>
<td>30.4%</td>
<td>8.8%</td>
</tr>
<tr>
<td><strong>Total Households</strong></td>
<td>6,223</td>
<td>100.0%</td>
<td>100.0%</td>
</tr>
</tbody>
</table>

Source: U.S. Census Bureau, 2008-2012 American Community Survey
Of Bellingham’s family households, the majority is married (79%) and almost half (42%) live with children under 18 years old. Of the non-family households, 79% are single-person households and 30% are 65 years of age or older.

**Head of Householder by Age**

In addition to household type, the age of heads of households can indicate demand for particular unit types and sizes. As of 2010, the largest group of Bellingham householders is age 45-59 (36%). The populations on either side of that age range are also sizable: 28% is age 30-44 and 20% is age 50-74. The populations of young adults age 15-29 and of seniors 75 years and older are quite small: 7% and 9%, respectively.

<table>
<thead>
<tr>
<th>Age of Householder</th>
<th>2010</th>
<th>2020</th>
<th>2030</th>
<th>Change 2010-2030</th>
<th>% Change 2010-2030</th>
</tr>
</thead>
<tbody>
<tr>
<td>15-29</td>
<td>417</td>
<td>434</td>
<td>388</td>
<td>-29</td>
<td>-7.0%</td>
</tr>
<tr>
<td>30-44</td>
<td>1,732</td>
<td>1,689</td>
<td>1,900</td>
<td>168</td>
<td>9.7%</td>
</tr>
<tr>
<td>45-59</td>
<td>2,220</td>
<td>2,304</td>
<td>1,947</td>
<td>-273</td>
<td>-12.3%</td>
</tr>
<tr>
<td>60-74</td>
<td>1,227</td>
<td>1,783</td>
<td>2,214</td>
<td>987</td>
<td>80.4%</td>
</tr>
<tr>
<td>75+</td>
<td>559</td>
<td>648</td>
<td>976</td>
<td>417</td>
<td>74.6%</td>
</tr>
<tr>
<td>Total</td>
<td>6,155</td>
<td>6,858</td>
<td>7,425</td>
<td>1,270</td>
<td>20.6%</td>
</tr>
</tbody>
</table>

Source: U.S. Census Bureau & MetroFuture Projections

According to MetroFuture projections, there will be notable drops in the populations of householders aged 15-29 and 45-59 through 2030. All other householder age groups are projected to increase in number. The population projected to grow most significantly is householders over the age of 60; those aged 60-74 and those 75 years and older will increase in number by 80% and 75%, respectively. These projections reflect the overall aging of Bellingham’s population.

**Household Size**

In Bellingham, as in many towns in the region, household size is shrinking. There are more single-person households (especially seniors), more divorced households, and fewer children per family. Average household size decreased from 2.75 people in 2000 to 2.65 people in 2010. While this decrease is consistent across tenures, owner-occupied households are on average larger than renter-occupied households. Unsurprisingly, then, a larger proportion of owner-occupied housing units (31%) are home to children under 18 years old than renter-occupied housing units (24%).
Bellingham’s decreasing household size during this time period is consistent with trends in the SWAP sub-region, MAPC region, and Massachusetts. While Bellingham’s average household size is smaller than that of the sub-region, it is larger than that of the MAPC region and the Commonwealth.

<table>
<thead>
<tr>
<th>Race &amp; Ethnicity</th>
</tr>
</thead>
<tbody>
<tr>
<td>The racial and ethnic composition of Bellingham has changed over the last decade. While it is still a majority-white population, dropping from 97% to 93% between 2000 and 2010, minority presence is increasing. During this time, Bellingham has experienced notable increases in the number of Asian (250%), Hispanic (122%), and African-American (68%) residents. While these minority populations are still small in number, constituting 7% of the total population, their growth over the past 10 years is significant.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Education</th>
</tr>
</thead>
<tbody>
<tr>
<td>Enrollment</td>
</tr>
<tr>
<td>Enrollment in the Bellingham School District provides additional insight into recent population and economic trends within town. Between 2003 and 2014, school enrollment decreased by 12%,</td>
</tr>
</tbody>
</table>
according to the Department of Elementary and Secondary Education, reflecting the town’s shrinking school-age population.

Consequently, Bellingham Public Schools went through a redistricting process. Studies of town demographics and facilities were completed. According to the statistics cited therein, the student population (K-12) decreased by 15% between 2003-13, and a comparable decrease is projected to occur between 2013-2023. The town’s oldest school, Clara Macy Elementary, is in need of significant upgrading, including the boiler, windows, and doors. Renovating is estimated to cost approximately $12 million. Moreover, the Clara Macy student population of 225 is smaller than any other school in town and considered insufficient to warrant the costs of maintaining and managing a school. It was decided that Clara Macy would close at the end of the 2014-15 school year. The building will be turned over to the Board of Selectmen. While the public process to determine what will become of the site has not yet begun, there has been discussion of whether it is suitable for housing.

As school enrollment decreased, the minority student population increased by 7%, just as the town’s overall population has become more ethnically and racially diverse. Students who are English language learners and low-income students also increased in number, by 4% and 14%, respectively.

<table>
<thead>
<tr>
<th>Year</th>
<th>Total Enrolled</th>
<th>Change f/ Previous Year</th>
<th>Minority</th>
<th>English Language Learner</th>
<th>Low-Income Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>2013-14</td>
<td>2,404</td>
<td>-2.2%</td>
<td>11.1%</td>
<td>6.8%</td>
<td>22.5%</td>
</tr>
<tr>
<td>2012-13</td>
<td>2,457</td>
<td>-0.5%</td>
<td>10.4%</td>
<td>6.9%</td>
<td>22.0%</td>
</tr>
<tr>
<td>2011-12</td>
<td>2,470</td>
<td>-3.8%</td>
<td>11.3%</td>
<td>6.6%</td>
<td>20.3%</td>
</tr>
<tr>
<td>2010-11</td>
<td>2,567</td>
<td>-2.6%</td>
<td>11.5%</td>
<td>6.5%</td>
<td>19.1%</td>
</tr>
<tr>
<td>2009-10</td>
<td>2,635</td>
<td>-1.3%</td>
<td>11.8%</td>
<td>6.5%</td>
<td>16.9%</td>
</tr>
<tr>
<td>2008-9</td>
<td>2,671</td>
<td>0.1%</td>
<td>10.7%</td>
<td>6.6%</td>
<td>15.2%</td>
</tr>
<tr>
<td>2007-8</td>
<td>2,668</td>
<td>2.4%</td>
<td>9.0%</td>
<td>6.4%</td>
<td>13.2%</td>
</tr>
<tr>
<td>2006-7</td>
<td>2,606</td>
<td>0.3%</td>
<td>8.7%</td>
<td>5.9%</td>
<td>12.1%</td>
</tr>
<tr>
<td>2005-6</td>
<td>2,599</td>
<td>-3.5%</td>
<td>6.9%</td>
<td>4.1%</td>
<td>11.4%</td>
</tr>
<tr>
<td>2004-5</td>
<td>2,693</td>
<td>-1.3%</td>
<td>5.4%</td>
<td>4.2%</td>
<td>8.9%</td>
</tr>
<tr>
<td>2003-4</td>
<td>2,729</td>
<td>n/a</td>
<td>4.5%</td>
<td>3.5%</td>
<td>8.9%</td>
</tr>
</tbody>
</table>

Source: Department of Elementary and Secondary Education

Educational Attainment

Just over a third of Bellingham residents have earned a bachelor’s degree or higher educational attainment. The rates of high school graduation and incomplete college education are comparable, 28% and 22%, respectively. The proportion of the population who did not graduate high school is very low (6%).
Compared with Norfolk County and Massachusetts, a smaller percentage of Bellingham residents earned a bachelor’s degree or achieved higher educational attainment. Bellingham has higher rates of residents who graduated high school and went on to college.

Unemployment among Bellingham residents who attended some college or who earned college and post-professional degrees is each only 4%. High school graduates and those who did not graduate high school experience higher rates of unemployment: 15% and 10%, respectively.

**Household Income**

Household income is an important determinant of how much a household can afford to pay for their dwelling unit, either to rent or own, and also whether that household is eligible for housing assistance. Bellingham is home to households earning a wide range of income levels. As of 2012, median household income is estimated at $82,859. It is higher for family households at $93,665, but much lower for non-family households at $56,076.

![Table 6: Educational Attainment](image)

<table>
<thead>
<tr>
<th></th>
<th>High School without Diploma</th>
<th>High School Diploma</th>
<th>College without Degree</th>
<th>Bachelor’s Degree or Higher</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bellingham</td>
<td>6.0%</td>
<td>28.3%</td>
<td>22.4%</td>
<td>32.6%</td>
</tr>
<tr>
<td>Norfolk County</td>
<td>3.8%</td>
<td>22.1%</td>
<td>15.1%</td>
<td>48.3%</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>6.0%</td>
<td>25.9%</td>
<td>16.6%</td>
<td>39.0%</td>
</tr>
</tbody>
</table>

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Bellingham’s income spread is dramatically different among senior householders than those under the age of 65. Nearly half of householders age 25-44 and 45-64 earn $100,000 or more a year, compared with only 8% of householders age 65 or more. More than half of this age group earns $39,999 or less annually.
The following section examines Bellingham’s current housing supply and how it has changed over time, particularly since the last Housing Production Plan was completed in 2010. Understanding housing type, age, tenure, vacancy, and recent development will contribute to an understanding of current need and demand in Bellingham and thereby help inform future housing production planning.

**Key Findings**

- Bellingham’s housing stock is primarily composed of single-family homes (82%).
- The housing supply is newer than many other communities in the sub-region, with 10% added since 2000.
- Most housing units are owner-occupied, though renting is most common among younger residents between the ages of 25 and 44.
- Home prices have been steadily rising since 2009, with a median home sale price of more than a quarter million dollars in 2014.
- Bellingham has been consistently permitting new units (488 between 2000 and 2013), but will need to increase its rate of production and the diversity of new units in order to meet demand.
- Demand for housing is projected to increase by 28% by 2020, particularly demand for multifamily units.
Type & Age

More than 80% of Bellingham’s 6,446 dwelling units are single-family homes. Multifamily housing is distributed among residential structures of two or more units, though none of these building types have a share of units greater than 7%.

Table 7: Housing Units by Type

<table>
<thead>
<tr>
<th>Unit</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single-Family</td>
<td>5,277</td>
</tr>
<tr>
<td>Two-Family</td>
<td>445</td>
</tr>
<tr>
<td>3-4</td>
<td>199</td>
</tr>
<tr>
<td>5-9</td>
<td>146</td>
</tr>
<tr>
<td>10-19</td>
<td>51</td>
</tr>
<tr>
<td>20+</td>
<td>312</td>
</tr>
<tr>
<td>Other</td>
<td>16</td>
</tr>
<tr>
<td>Total</td>
<td>6,446</td>
</tr>
</tbody>
</table>

Source: U.S. Census Bureau, 2008-2012 American Community Survey

This distribution of Bellingham’s housing units has not significantly changed since 2000, when 84% of units were single-family homes. The number of units in buildings of 20 or more units, however, has more than doubled from 2% during that timeframe.

Within the SWAP sub-region, all municipalities have housing stocks comprised primarily of units in single-family structures. Bellingham’s rate is less than average. The town’s supply of units in structures comprised of 20 or more units is a relatively high 4.8%, or 213 units, with only Franklin higher at 8.1%.

Source: U.S. Census Bureau, 2008-2012 American Community.
Only 8.6% of Bellingham housing units were constructed in 1939 or earlier. This is notable because older structures may lack heating and energy efficiencies and may not be code compliant, which adds to the monthly utility and maintenance costs. These additional costs have an impact on the affordability of older, outdated units for both owners and renters. In Bellingham, however, the majority of housing units were built between 1940 and 1999. Nearly 10% were added since 2000.

Figure 9: SWAP Housing Units by Year Built

Tenure

The vast majority of Bellingham’s housing stock is owner-occupied. Of the town’s total 6,223 occupied housing units, 5,213 (83.8%) are owner-occupied. Within the SWAP sub-region, most municipalities have higher rates of owner- than renter-occupied housing.
Renting in Bellingham is more common among younger residents. Thirty-five percent of renters are between the ages of 25 and 34 and another 18% between the ages of 35 and 44. Still, together, this accounts for no more than 532 residents.

![Figure 11: Housing Tenure by Age of Householder](image)

**Vacancy**

According to 2008-2012 American Community Survey estimates, Bellingham’s vacancy rate is a low 3.3%. This is below the 5% threshold under which a market is typically considered too tight. The town’s rate is also considerably lower than the Massachusetts rate of 9% and the MAPC region’s rate of 6%.

**Housing Market**

Housing costs within a community reflect numerous factors, including demand and supply. If the former exceeds the latter, then prices and rents tend to rise. Depending on the income levels of the population, these factors can significantly reduce affordability for both existing residents and those seeking to move in.

**Sale Prices & Volume**

According to data from The Warren Group, the median sale price of housing in Bellingham was $255,000 in 2014. For single-family homes, the price was slightly higher at $258,000; and for condominiums, the price was lower at $214,000. This is down from the height of the market in 2004, when the overall median sale price was $374,429. Nevertheless, prices have been steadily rising since 2009.
During this same time period, the volume of sales has fluctuated. In recent years, the number of sales for both single-family homes and condos is on the rise again.

Rent

There is a wide range of median gross rents in the SWAP sub-region. At $1,207, Bellingham’s median rent is on the higher end of the spectrum.
Unfortunately, Census data on rental rates is not the most reliable. First, rents are self-reported via the American Community Survey. Second, they represent units that were leased at any time prior to survey response, so they are not an accurate indication of the current market. Unfortunately, for towns the size of Bellingham, there is not an alternative uniform data set of rental rates available.

**Housing Units Permitted**

Between 2000 and 2013, Bellingham issued permits for 588 housing units. Of those, 528 were for single-family homes, while 60 were for units in multifamily developments. Within the SWAP sub-region, only three municipalities issued a higher number of total permits, while four municipalities issued a higher rate of multifamily permits.
Recent & Future Development

Development Pipeline

There are currently several sizable housing developments in the planning and construction stages in Bellingham.

Table 8: Development Pipeline

<table>
<thead>
<tr>
<th>Development</th>
<th>Type</th>
<th>Units</th>
<th>Location</th>
<th>Stage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hillside Estates</td>
<td>Subdivision</td>
<td>6</td>
<td>Hixon St.</td>
<td>Under construction</td>
</tr>
<tr>
<td>Woodland Hills</td>
<td>Subdivision</td>
<td>12</td>
<td>Farm St.</td>
<td>Under construction</td>
</tr>
<tr>
<td>Taft Estates</td>
<td>40B</td>
<td>20</td>
<td>Pulaski Blvrd.</td>
<td>Under construction</td>
</tr>
<tr>
<td>Pine Hollow</td>
<td>Special permit (townhouse)</td>
<td>36</td>
<td>Countryside Dr.</td>
<td>Public hearing phase after first being denied</td>
</tr>
<tr>
<td>Bellingham Shores</td>
<td>Major Residential</td>
<td>70-100</td>
<td>Center, South Main, Cross St.</td>
<td>Preliminary subdivision stage</td>
</tr>
<tr>
<td>Lakeview Estates</td>
<td>40B</td>
<td>100</td>
<td>Silver Lake</td>
<td>Under construction</td>
</tr>
</tbody>
</table>

Source: Town of Bellingham

Projected Development

Projected changes to the age composition of Bellingham householders between now and 2030 will have an impact on housing demand. Very young householders age 15-24 and middle-aged householders age 45-54 are projected to decrease, while all others are projected to increase. The most significant householder growth is projected to occur among those age 65 and up.
Due in part to the projected increase in householders and changes in their age composition, demand for overall housing units in Bellingham and of a particular type and tenure is projected to increase significantly by 2020. Specifically, MAPC projects demand for 1,750 unoccupied housing units, 1,170 of which will be single-family and 580 will be multifamily. Meanwhile, those born before 1964 are expected to put 720 single-family homes back on the market, accounting for 62% of projected demand for this housing type, and members of this cohort and others will put 110 multifamily homes back on the market, or 19% of demand. The remaining new units needed will be 450 single-family homes and 240 multifamily units.
Housing Affordability

Key Findings

In the previous sections, Bellingham’s population, housing stock, and market conditions were examined. The intersection of the two—demand (people) and supply (housing)—as well as policy and planning priorities, help determine housing affordability in a given community. In this section, the affordability of Bellingham’s housing stock to town residents is assessed.

- Bellingham’s median rent is among the highest in the SWAP sub-region, and higher than HUD-calculated fair market rents for efficiency and 1-bedroom units, though lower than for 2-4-bedroom units.
- At 8.47%, Bellingham has a significant supply of affordable housing, but does not meet the Commonwealth’s 10% affordable housing target.
- A third of Bellingham households are categorized as low income.
- More than a third of households are cost burdened.

Poverty Rate

Bellingham has a very low rate of families with incomes below the poverty level. The Town’s current rate of 1.3% represents a slight decrease from the 2000 rate of 1.6%. It’s also significantly lower than the Commonwealth’s rate of 7.7% and Norfolk County’s rate of 4.3%. Most of Bellingham’s families living below the poverty level are headed by female householders and include children 18 years of age or younger (14%).

Table 9: Percentage of Families with Incomes Below the Poverty Level

<table>
<thead>
<tr>
<th>Family Type</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>All Families</td>
<td>1.3%</td>
</tr>
<tr>
<td>With Related Children Under 18</td>
<td>2.8%</td>
</tr>
<tr>
<td>Married Couples</td>
<td>0.0%</td>
</tr>
<tr>
<td>Families with Female Householders</td>
<td>9.2%</td>
</tr>
<tr>
<td>With Related Children Under 18</td>
<td>14.0%</td>
</tr>
</tbody>
</table>

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Poverty status is determined by comparing annual income to a set of dollar values called poverty thresholds, which vary by family size, number of children, and the age of householder. The poverty threshold is the minimum level of resources that can adequately meet basic needs, one of which is housing. Poverty thresholds do not vary geographically. They are significantly lower than the percentages of area median income (AMI) used to establish affordable housing eligibility. For example, the poverty threshold for a family of four with two children is $23,624, compared to $69,700, or 80% of AMI for a family of four (regardless of children), which is the income limit for most federal housing programs.
Households Eligible for Housing Assistance

The number of households eligible for housing assistance in a given area is the primary measure of affordable housing need. Federal and state programs use area median income, along with household size, to identify these households. Table 10 below shows U.S. Department of Housing and Urban Development (HUD) income limits for extremely-low- (below 30% of AMI), very-low- (30-50% of AMI), and low-income (50-80% of AMI) households by household size for the Boston-Cambridge-Quincy Metropolitan Statistical Area (MSA), which includes Bellingham. Typically, households at 80% of AMI and below qualify for housing assistance, though there are some exceptions based on household size.

Table 10: FY2015 Income Limits, Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area

<table>
<thead>
<tr>
<th>FY2015 Income Limit Category</th>
<th>Extremely Low Income (30%)</th>
<th>Very Low Income (50%)</th>
<th>Low Income (80%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 Person</td>
<td>$20,700</td>
<td>$34,500</td>
<td>$48,800</td>
</tr>
<tr>
<td>2 Person</td>
<td>$23,650</td>
<td>$39,400</td>
<td>$55,800</td>
</tr>
<tr>
<td>3 Person</td>
<td>$26,600</td>
<td>$44,350</td>
<td>$62,750</td>
</tr>
<tr>
<td>4 Person</td>
<td>$29,550</td>
<td>$49,250</td>
<td>$69,700</td>
</tr>
<tr>
<td>5 Person</td>
<td>$31,950</td>
<td>$53,200</td>
<td>$75,300</td>
</tr>
<tr>
<td>6 Person</td>
<td>$34,300</td>
<td>$57,150</td>
<td>$80,900</td>
</tr>
<tr>
<td>7 Person</td>
<td>$36,730</td>
<td>$61,100</td>
<td>$86,450</td>
</tr>
<tr>
<td>8 Person</td>
<td>$40,890</td>
<td>$65,050</td>
<td>$92,050</td>
</tr>
</tbody>
</table>

Source: HUD

Because HUD’s regulations are in part based on household size, it is important to understand how Bellingham’s income distribution as a percent of AMI corresponds with this variable. The most relevant information available is Comprehensive Housing Affordability Strategy (CHAS) data, which groups number of persons occupying a unit into household type:

- small related households (2 persons, neither 62 years of age or over, or 3 or 4 persons)
- large related households (5 or more persons)
- elderly households (1 or 2 persons, with either or both age 62 or over)
- all other households (singles, non-related living together)

According to this data, displayed in Table 11 below, 30.4% of all Bellingham households (5,865) are categorized as low income. Of that population, 22.1% is extremely low income. Rates of low-income households are especially high among the elderly, both families and non-families.
Another measure of housing affordability is whether local rent exceeds Fair Market Rents (FMR), or maximum allowable rents (not including utility and other allowances), determined by HUD for subsidized units in the Boston MSA. In Figure 18 below, the upward trend reflects the annual adjustment factor intended to account for rental housing market demands. Given the constraints on the Greater Boston rental housing market, rising rent is unsurprising and points to the need for more housing of this tenure at multiple price points.

Table 11: Income as Percent of AMI by Household Type/Size

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Total Households</th>
<th>&lt;30% AMI (Extremely Low Income)</th>
<th>30-50% AMI (Very Low Income)</th>
<th>50-80% AMI (Low Income)</th>
<th>&gt;80% AMI</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elderly Family (1-2 Members)</td>
<td>710</td>
<td>55 (8%)</td>
<td>160 (23%)</td>
<td>100 (14%)</td>
<td>395 (56%)</td>
</tr>
<tr>
<td>Elderly Non-Family</td>
<td>580</td>
<td>165 (28%)</td>
<td>195 (34%)</td>
<td>95 (16%)</td>
<td>125 (22%)</td>
</tr>
<tr>
<td>Small Related (2-4 Persons)</td>
<td>3,080</td>
<td>75 (2%)</td>
<td>170 (6%)</td>
<td>400 (13%)</td>
<td>2435 (79%)</td>
</tr>
<tr>
<td>Large Related (5+ Persons)</td>
<td>540</td>
<td>20 (4%)</td>
<td>10 (2%)</td>
<td>70 (13%)</td>
<td>440 (81%)</td>
</tr>
<tr>
<td>Other</td>
<td>975</td>
<td>80 (8%)</td>
<td>60 (6%)</td>
<td>135 (14%)</td>
<td>700 (72%)</td>
</tr>
<tr>
<td>Total</td>
<td>5,885</td>
<td>395 (7%)</td>
<td>595 (10%)</td>
<td>800 (14%)</td>
<td>4,095 (70%)</td>
</tr>
</tbody>
</table>

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2006-2010

Fair Market Rents

Another measure of housing affordability is whether local rent exceeds Fair Market Rents (FMR), or maximum allowable rents (not including utility and other allowances), determined by HUD for subsidized units in the Boston MSA. In Figure 18 below, the upward trend reflects the annual adjustment factor intended to account for rental housing market demands. Given the constraints on the Greater Boston rental housing market, rising rent is unsurprising and points to the need for more housing of this tenure at multiple price points.
Bellingham’s median gross rent of $1,207 is higher than FMR for an efficiency or 1-bedroom unit—by $136 and $11, respectively. This is notable because data establishes that Bellingham needs a supply of smaller housing units to meet the needs of shrinking households. Since the town’s efficiency and 1-bedroom units lease at rates higher than fair market rents, affordable units of these sizes are needed for lower-income households.

**Current M.G.L. Chapter 40B Subsidized Housing Inventory**

Under M.G.L. Chapter 40B, affordable housing units are defined as housing that is developed or operated by a public or private entity and reserved by deed restriction for income-eligible households earning at or below 80% of AMI. In addition, all marketing and placement efforts follow Affirmative Fair Housing Marketing guidelines per DHCD (outlined in Appendix A).

Housing that meets these requirements, if approved by DHCD, is added to the Subsidized Housing Inventory (SHI). Chapter 40B allows developers of low- and moderate-income housing to obtain a comprehensive permit from the Zoning Board of Appeals (ZBA) to override local zoning and other restrictions if less than 10% of a municipality’s housing is included on the SHI.

A municipality’s SHI fluctuates with new development of both affordable and market-rate housing. The percentage is determined by dividing the number of affordable units by the total number of year-round housing units according to the most recent decennial Census. As the denominator increases, or if affordable units are lost, more affordable units must be produced to reach, maintain, or exceed the 10% threshold.

Bellingham has not yet reached that threshold. As of December 2014, 537 housing units out of 6,341 year-round units, or 8.47%, were included on the SHI. Three of these developments, or 290 units, were built with comprehensive permits. This represents a drop since 2010, when the town’s SHI was 9.4%.

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**Figure 19: Subsidized Housing Inventories in SWAP**

[Bar chart showing the percentage of housing that is affordable in various municipalities, with Bellingham at 8.47%.]

Source: DHCD, April 2014
Because of state eligibility policies under M.G.L. 40B, the actual number of affordable units in Bellingham or any community is much lower than the inventory indicates. We know that 100% of ownership units included on the SHI is affordable, and a minimum of 25% of units in rental developments included on the SHI is affordable. In Bellingham, 26 SHI units (4.8%) are ownership, while 511 (95.2%) are rental units. Based on this, the number of actual affordable units in Bellingham could be as low as 154 units, or only 2.4% of total housing units. This is not relevant to maintaining the 10% target, but is relevant to meeting the need for affordable units.

**Housing Cost Burden**

Another method to determine whether housing is affordable to a community’s population is to evaluate households’ ability to pay their housing costs based on their reported gross household income. Households that spend more than 30% of their gross income on housing are considered to be housing cost burdened, and those that spend more than 50% are considered to be severely cost burdened.

HUD considers a rate of 30% or higher cost-burdened households and 15% severely cost-burdened households to pose a significant issue for a community. In Bellingham, a total of 1,978 households are cost burdened. At 32.3%, this rate is just above HUD’s threshold for concern. The rate of severe cost burden in Bellingham is significantly lower than that of cost burden, and well below HUD’s 50% threshold for concern: 545 households or 10.3%.

![Figure 20: Cost-Burdened Households in SWAP](image)

While this is an average rate for the SWAP sub-region, more than a third of Bellingham households are spending more than 30% of their income on housing costs. This is a notable increase in the rate of cost-burdened households from 18.1% in 1999. Today, there is a slightly higher rate of cost burden among renter-occupied households than owner-occupied householders: 36.6% compared to 30.8%.

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2 HUD’s Comprehensive Housing Affordability Strategy (CHAS) data.
Cost Burden by Type

Cost burden does not impact all Bellingham households equally. An analysis by household type (elderly, small related, large related, and other) and income category (low-, very-low-, extremely-low-, and middle-income, or those earning between 80-120% of AMI) shows that elderly households and those categorized as “other” experience the highest rates of cost burden. Meanwhile, elderly households and large, related households experience the highest rate of severe cost burden. Among low-income householders, however, rates of cost burden are high across types.

Table 12: Cost Burden by Household Type, All Households

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Households</th>
<th>Cost Burden</th>
<th>Severe Cost Burden</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elderly Family (1-2 Members)</td>
<td>1,290</td>
<td>535</td>
<td>255</td>
</tr>
<tr>
<td>Small Related (2-4 Persons)</td>
<td>3,080</td>
<td>780</td>
<td>250</td>
</tr>
<tr>
<td>Large Related (5+ Persons)</td>
<td>540</td>
<td>200</td>
<td>95</td>
</tr>
<tr>
<td>Other</td>
<td>950</td>
<td>390</td>
<td>120</td>
</tr>
<tr>
<td>Total</td>
<td>5,860</td>
<td>1,905</td>
<td>720</td>
</tr>
</tbody>
</table>

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2007-2011

Because households of any income level can be cost burdened just by buying or leasing dwelling units they cannot afford even if alternative market-rate housing is affordable to them, it is important to consider rates of cost burden among low-income households specifically, who tend to have fewer options.

In Bellingham, small-related and “other" low-income households experience the highest rates of cost burden, while large-related households experience the highest rate of severe cost burden. Overall, low-income households experience very high rates of cost burden, with at least half of each household population paying more than 30% of income on housing costs.

Table 13: Cost Burden by Household Type, Low-Income Households

<table>
<thead>
<tr>
<th>Household Type</th>
<th>Total</th>
<th>Cost Burden</th>
<th>Severe Cost Burden</th>
</tr>
</thead>
<tbody>
<tr>
<td>Elderly Family (1-2 Members)</td>
<td>315</td>
<td>50.8%</td>
<td>25.4%</td>
</tr>
<tr>
<td>Elderly Non-Family</td>
<td>455</td>
<td>67.0%</td>
<td>36.3%</td>
</tr>
<tr>
<td>Small Related (2-4 Persons)</td>
<td>645</td>
<td>72.1%</td>
<td>35.7%</td>
</tr>
<tr>
<td>Large Related (5+ Persons)</td>
<td>100</td>
<td>60.0%</td>
<td>40.0%</td>
</tr>
<tr>
<td>Other</td>
<td>275</td>
<td>76.4%</td>
<td>32.7%</td>
</tr>
<tr>
<td>Total</td>
<td>1,790</td>
<td>67.0%</td>
<td>33.8%</td>
</tr>
</tbody>
</table>

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2006-2010
An analysis of cost burden among low-, very-low-, and extremely-low-income households provides further insight. Elderly households with incomes of 80% of area median income (AMI) and below generally experience the highest rates of cost burden. Rates remain high across all household types for those earning 50-80% of AMI.

Table 14: Cost Burden by Household Type, Low-, Very-Low-, and Extremely-Low-Income Households

<table>
<thead>
<tr>
<th>Household Type</th>
<th>50-80% AMI</th>
<th></th>
<th></th>
<th>30-50% AMI</th>
<th></th>
<th></th>
<th>Less Than 30% AMI</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Severe</td>
<td>Cost</td>
<td>Total</td>
<td>Severe</td>
<td>Cost</td>
<td>Total</td>
<td>Severe</td>
</tr>
<tr>
<td>Elderly Family (1-2 Members)</td>
<td>100</td>
<td>65.0%</td>
<td>40.0%</td>
<td>160</td>
<td>81.3%</td>
<td>65.6%</td>
<td>55</td>
<td>72.7%</td>
</tr>
<tr>
<td>Elderly Non-Family</td>
<td>95</td>
<td>73.7%</td>
<td>57.9%</td>
<td>195</td>
<td>84.6%</td>
<td>41.0%</td>
<td>165</td>
<td>33.3%</td>
</tr>
<tr>
<td>Small Related (2-4 Persons)</td>
<td>400</td>
<td>76.3%</td>
<td>27.5%</td>
<td>170</td>
<td>50.0%</td>
<td>26.5%</td>
<td>75</td>
<td>33.3%</td>
</tr>
<tr>
<td>Large Related (5+ Persons)</td>
<td>70</td>
<td>85.7%</td>
<td>57.1%</td>
<td>10</td>
<td>0.0%</td>
<td>0.0%</td>
<td>20</td>
<td>0.0%</td>
</tr>
<tr>
<td>Other</td>
<td>135</td>
<td>77.8%</td>
<td>29.6%</td>
<td>60</td>
<td>75.0%</td>
<td>0.0%</td>
<td>80</td>
<td>12.5%</td>
</tr>
<tr>
<td>Total</td>
<td>800</td>
<td>75.6%</td>
<td>35.6%</td>
<td>595</td>
<td>71.4%</td>
<td>38.7%</td>
<td>395</td>
<td>32.9%</td>
</tr>
</tbody>
</table>

Source: HUD Comprehensive Housing Affordability Strategy (CHAS), 2006-2010

Foreclosures

The Greater Boston region was spared the worst impacts of the recent recession and housing bubble. However, the same cannot be said of the foreclosure and subprime mortgage crisis. Foreclosures in the region surged over the last decade. This is important because as homes become foreclosed, households are forced to relocate, often increasing demand for affordable housing options. In 2012, there were 22 foreclosure deeds issued in Bellingham. Only one municipality in the SWAP sub-region—Milford—saw more foreclosures that year.
Development Constraints & Limitations

In Bellingham, residential development is influenced by various factors pertaining to the natural and built environments; regulatory, municipal, and organizational frameworks; and the political and social context. Working with the Town’s Planning Department, MAPC has identified several specific obstacles to the creation of affordable housing. They are described below and inform the following section on Bellingham’s affordable housing goals and strategies for the next five years.

Natural & Physical Constraints

Natural resources, such as wetlands, endangered species habitats, and water access, can constrain new development of all types. It is important to establish a thorough understanding of such absolute constraints in order to guide the amount and location of new development.

Land Availability

Of the total 12,000 acres that compose the Town of Bellingham, a little more than half has been developed. Another 2,000 acres are either wetlands, undevelopable, or publicly owned. The balance, approximately 4,000 acres, has varying degrees of development potential. Nearly half of this remaining developable land is zoned Agricultural.

Watersheds and Wetlands

One of the most distinguishing characteristics of Bellingham’s natural environment is its location between the watersheds of two rivers: the Charles and the Blackstone. Land in the flood zone along the Charles River, which flows through the northern half of Town, is protected by the U.S. Army Corps of Engineers, under the Natural Valley Storage program, and housing construction in the permanently protected flood zone would not be permitted. In addition, Massachusetts environmental law requires a 100 ft. River Protection Buffer. Development within this buffer is generally forbidden. An additional 100 ft. zone is protected to a lesser degree, and this is considered a partial constraint on development.

Bellingham contains 1627 acres of wetlands. Wetlands are important because they provide floodwater retention, groundwater recharge and wildlife habitat. Many of the wetlands resources are located within the Charles/Blackstone Rivers floodplains. The wetlands are considered an absolute constraint on future development in residential districts because they cannot be included in minimum lot area calculations.

Rare and Endangered Species Habitats

Estimated habitats for rare wildlife are regulated under the Massachusetts Wetlands Protection Act, and any development within the Habitat must be reviewed under the State’s Natural
Heritage and Endangered Species Program. There are scattered sites within Bellingham, mostly along the Charles River, that fall under this program.

**Water Access**

Bellingham is fortunate to have ample access to water. Water is drawn from both the Blackstone River and the Charles River aquifers. The Town's drinking water supply system includes seventeen groundwater wells, nine pumping stations, three storage tanks, and approximately ninety miles of water main. Thirteen wells, which are controlled by five pumping stations, are located in the southern part of town. These draw water from the Blackstone River basin underground aquifer. Four wells, each operated by its own pumping station, are located in the northern part of Town and they draw water from the Charles River basin underground aquifer.

A town bylaw enforces use restrictions to conserve water, typically in the summer months. The Town is permitted by DEP to draw 3.0 million gallons per day. In 2010, Bellingham drew 1.4 million gallons per day. Residential development in Bellingham is not constrained by water supply issues.

**Municipal Infrastructure**

**Wastewater Management**

Just as Bellingham obtains its water from two different sources, public sewer services are provided by two different entities depending on topography. The Charles River Pollution Control District (CRPCD) in Medway operates a regional sewage treatment plant that serves the northern portion of Bellingham, while the Woonsocket, Rhode Island, Regional Wastewater Commission serves the southern part of town. The portion of Bellingham north of Blackstone Street served by the CRPCD is within the Charles River Basin. The CRPCD, also servicing parts of Franklin, Medway, and Millis, allows Bellingham to send 300,000 gallons per day to the treatment plant. The Interstate Agreement between Rhode Island and Massachusetts for the Woonsocket system allows Bellingham to send 1.6 million gallons per day for treatment. In anticipation of the reconstruction of Pulaski Boulevard in 2010, the sewer was extended to previously un-sewered areas along that corridor.

Approximately one-quarter of Bellingham’s population is served by these sewer systems. There is excess sewer capacity in the southern part of Town, served by the Woonsocket system, but no capacity at all available in the north. This prevents existing homes from connecting to the sewer, but also hampers business and industrial growth, particularly in the industrially-zoned areas in the vicinity of Interstate 495. This creates greater dependence on the existing residential tax base for town services. The remaining three-quarters of the population uses individual on-site disposal systems, typically septic systems.
Over the past 20 years, there have been efforts to explore alternatives, in order to address this barrier to development. In the mid-1990s the Massachusetts environmental permitting authorities adopted a “keep water local” philosophy complicating what could have been a fairly simple physical system modification to evenly allocate sewer capacity. After an $800,000 engineering study exploring the extension of sewers, the Town voted down the funding of the proposed $47-million sewer extension plan.

At this time, there are no development constraints due to sewer capacity south of Blackstone Street. To the north, however, any development—residential or otherwise—must utilize on-site treatment options, such as septic systems or package plants.

**Schools**

Bellingham has three public elementary schools (grades K-4), one public middle school (grades 5-8), and one public high school (grades 9-12). In addition, the town also has an alternative junior/senior high school for special needs students and an early childhood program. As discussed earlier in this plan, one of the town’s three elementary schools will close at the end of the 2014-15 school year due to decreasing enrollment in the overall district.

According to School Improvement Plans for the 2013-2014 school year, enrollment at Bellingham High School decreased 5% since the 2012-2013 school year. There are 14 students for every 1 teacher. The high school is a Level 1 school, the highest rating, and ranked above the state average in English Language Arts (ELA), math, and science. Enrollment at Bellingham Memorial Middle School also decreased by 4% during this time period, and there are also 14 students for every 1 teacher.

According to Massachusetts Comprehensive Assessment System (MCAS) scores, Bellingham elementary schools ranks 179th (of 361); the middle school ranks 173rd (of 267); and the high school ranks 170th (of 238).<sup>3</sup> *Boston Magazine* ranked Bellingham 125<sup>th</sup> of 147 school districts in its “Best Schools in Boston 2013,” which analyzes enrollment, class size, graduation rate, percentage of students attending college, per pupil expenditure, student-teacher ratio, and test scores.<sup>4</sup>

Importantly, decreasing school enrollment the district experienced in recent years, and which is projected to continue, means that capacity is not a development barrier in town.

**Regulatory Constraints**

Zoning bylaws regulate the type and location of development within a community. In terms of

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residential development and redevelopment, zoning can be a constraint if the ordinance significantly limits expanding the housing supply to meet demand. Such conditional barriers can often be overcome with the proper amendments and new bylaws. In Bellingham, as-of-right residential development is highly constrained, though it is possible to achieve housing diversity by special permit.

**Water Resource District**

Bellingham’s zoning bylaw includes a Water Resource District, or an overlay zone that includes the Charles River and tributaries to the Blackstone River. Development, including reconstruction or expansion of existing buildings that will occupy more than 30% of any lot or parcel, requires a special permit from the Planning Board. Some activities, such as uses that generate or dispose of hazardous waste and junkyards, are prohibited within the designated Water Resource District. This is not an absolute constraint on development, but if a project requires a Water Resource District special permit, a system for groundwater recharge must be provided that does not degrade groundwater quality.

**Residential Zoning**

The Bellingham zoning ordinance includes three residential zones: Suburban District (S), Residential District (R), and Multifamily Dwelling District (M). Single and two-family dwellings are also allowed as of right in the Agricultural Zone (A). There are additional zoning regulations for Major Residential Development, Special Residential Uses, and the Mill Reuse Overlay District. Almost 75% of Bellingham’s land is zoned for either residential or agricultural use. The remainder is zoned for Business 1 or Business 2, and is primarily located along Route 140, portions of Route 126, or in the Industrial Zone in the northern part of the town surrounding Route 495.

<table>
<thead>
<tr>
<th>Table 16: Bellingham Zoning Districts</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Residential Uses</strong></td>
</tr>
<tr>
<td>Single-Family</td>
</tr>
<tr>
<td>Two-Family</td>
</tr>
<tr>
<td>Townhouse</td>
</tr>
<tr>
<td>Other Multifamily</td>
</tr>
<tr>
<td>Assisted Elderly Housing</td>
</tr>
<tr>
<td>Boarding or Rooming</td>
</tr>
<tr>
<td>Motel, Hotel</td>
</tr>
<tr>
<td>Mobile Home</td>
</tr>
<tr>
<td>Public Housing</td>
</tr>
<tr>
<td>Major Residential Development</td>
</tr>
</tbody>
</table>

Source: Bellingham Zoning By-Laws

Bellingham’s 2010 Housing Production Plan made the following zoning recommendations:
1. Adopt town-wide inclusionary zoning.
2. Adopt an accessory dwelling unit bylaw.
3. Allow affordable development on nonconforming lots targeting opportunities on smaller parcels.
4. Revisit the adoption of mixed-use zoning for Pulaski Boulevard and possibly the Town Center to allow apartments above retail uses and greater densities of housing in key locations.
5. Allow greater densities for housing reserved for elderly residents.
6. Encourage development of affordable housing for the elderly through alternative residential programs, such as life-care, assisted, or congregate living arrangements.

Strategy #1 has been implemented, and will be discussed within the larger context of Bellingham’s residential zoning bylaws. The other strategies that remain relevant will be explored in the forthcoming section on affordable housing goals.

Inclusionary Housing

Bellingham’s inclusionary housing provisions were adopted in 2010 following the adoption of the last HPP. The bylaw applies to special permit applications for the (1) division of land held in single ownership as of October 14, 2010, or anytime thereafter into eight or more lots and (2) to the construction of eight or more dwelling units in duplexes or multifamily complexes. At least 10% of the units in a division of land or in a duplex or multifamily development must be affordable in perpetuity, provided on-site or off-site. The Special Permit Granting Authority may require the applicant to comply with local preference requirements.

Family Apartments

Family apartments added to single-family dwellings are allowed by special permit provide either the principal or accessory unit is owner-occupied and the latter is occupied by a family member of the owner. The parking requirement is the same as for a two-family dwelling unit. The ZBA considers the following in determining whether to approve the application: whether lot area or other site characteristics assure mitigation of any impacts on the neighborhood; whether there is enforceable assurance that occupancy of the unit will serve significant community purposes, such as facilitating care for the elderly or disabled; whether there is a financial hardship to the family; and whether site and building design are within the character of the neighborhood. Sale of the lot or dwelling nullifies the special permit.

Major Residential Development (MRD)

The purpose of the Major Residential Development is to preserve open space while providing greater flexibility for construction of residential development. This bylaw allows “cluster housing,” or housing on smaller lots in exchange for preservation of open space that will function as a common resource. In Bellingham, MRD is required to obtain a special permit from the Planning Board, as well as subdivision approval. A two-step decision process first identifies the Preferred
Plan and then determines if it complies with bylaw provisions. An applicant may choose to combine both steps depending on the level of plan detail provided in the application.

**Special Residential Uses**

Special residential uses in Bellingham include townhouses, assisted elderly housing, public housing, and “other multifamily housing.” Development of any of these uses requires the granting of a special permit by the Planning Board. A 20-acre minimum lot area is required for townhouse dwellings, defined as 3-to-8 dwelling units separated by party walls, each with a separate exterior entrance and held in separate ownership. For assisted elderly housing, the required lot area may be reduced by one-half, provided the housing is designated as “targeted housing” by the Planning Board. This includes projects developed under a comprehensive permit. “Other multifamily housing,” defined as a structure containing three or more dwelling units, may only be constructed in the two existing multifamily zoning districts, or by the conversion of an existing dwelling unit. Conversion of a dwelling unit requires a special permit from the ZBA, in addition to one from the Planning Board.

**Mill Reuse Overlay District**

Residential land uses allowed as of right in the Mill Reuse Overlay District include multifamily dwelling and assisted elderly housing. By special permit, the following additional land uses are allowed: multifamily or assisted elderly housing in excess of the number of units allowed as a permitted use, continuing care retirement community, and nursing home. All uses in this district require development plan approval by the Planning Board. All Mill Reuse projects must include at least 5% affordable housing units that meet all Local Initiative Program (LIP) requirements and qualify for inclusion in the SHI. Homeownership units are further subject to a deed rider that preserves affordability upon resale.

**Lot Size & Parking Requirements**

Minimum lot sizes for single-family homes are 40,000 square feet (nearly one acre) in the Residential District and 80,000 square feet in the Agricultural Zone.

Single- and two-family dwelling units require two parking spaces each. Assisted elderly housing requires one space per bedroom. Other dwelling units require two-and-a-half spaces per dwelling unit, plus one space per bedroom used for boarding and rooming. Convalescent, nursing, or rest home require one space per three beds, plus one space per employee on the largest shift, plus one space per two visiting staff.

**Existing Municipal Housing Strategies**

The Town of Bellingham, along with the State and other entities, offer resources to help advance the creation and preservation of affordable housing within the community. Below is a summary of the tools Bellingham currently has at its disposal to meet housing need and demand.
Bellingham Housing Authority

In 1969, M.G.L. Chapter 121B, Section 3, was passed to allow for the creation of housing authorities by cities and towns in Massachusetts. The Bellingham Housing Authority (BHA) serves the needs of low-income residents through units it owns or operates and through administering vouchers to qualifying individuals and households.

The BHA manages 120 units through DHCD’s elderly/handicapped housing program (Chapter 667). These units are for elderly householders over the age of 60 and/or people with disabilities under that age. Of these units, 86.5% (104) are occupied by the elderly and 13.5% (16) by the non-elderly. Another three units are managed through DHCD’s family low-income housing program (Chapter 705).

The BHA also manages 19 Massachusetts Rental Voucher Program (MRVP) project-based units, 10 MRVP mobile vouchers, and 30 federal housing choice vouchers (HCV). MRVP voucher holders are currently housed in town, as well as in Dorchester and South Boston. HCV holders are housed in town, as well as in Blackstone, Franklin, Foxborough, Mendon, Milford, Millville, Northbridge, Plainville, Uxbridge, Whitinsville, and Walpole.

There is currently a waiting list for both public housing units and MRVP vouchers. The federal HCV list has been closed since 1999 due to the fact that these vouchers have been consistently leased or that the housing authority has absorbed vouchers from other agencies.

The open wait list is currently composed of 59 elderly householders comprised of 4 transfers awaiting first-floor units (as a reasonable accommodation), 8 Bellingham residents, and 47 non-residents; 76 non-elderly householders comprised of 1 resident veteran, 17 other residents, and 58 non-residents; 29 families (waiting for 2-3-bedroom units) comprised of 5 emergency cases, 1 resident, and 23 non-residents; and 27 people awaiting MRVP vouchers comprised of 6 emergency cases, 2 residents, and 19 non-residents.

Bellingham-Hopedale Housing Rehabilitation Program

Bellingham has aided homeowners with housing rehabilitation efforts since the 1980s. The Housing Rehabilitation Program is funded by a competitive grant from DHCD and Community Development Block Grant (CDBG), which must be re-applied for every other year, and administered through Community Opportunities Group, Inc. (COG), an outside consultant. Eligible property owners receive financial and technical assistance to make needed home repairs, such as to the roof, furnace, or septic system, and energy conservation retrofitting. Most repairs address health or safety concerns. In order for a homeowner to be eligible for the program, household income must not exceed 80% of AMI. Those earning 51-80% of AMI should cover 25% of the project cost (though in some cases this can be waved); 100% of project costs are covered for households earning less than 50% of AMI. Prior to 2007, loans under this program went into repayment upon resale of the unit; since that date, loans convert to outright grants after 15 years provided the homeowner has retained and resides in the unit.
In 2013, the Town began collaborating with Hopedale on this work. Since then, 20 homeowners have received deferred-payment loans of up to $35,000 under the program, and another 5 are expected to benefit before the grant is fully expended. Between Bellingham and Hopedale, there is currently a wait list of roughly 50 applicants. Emergency repairs, including accessibility modifications, are reviewed on an expedited basis. In Bellingham specifically, some homeowners have been on the wait list for several years. The 2015 grant application proposes expanding the program to Franklin.

**Previous Planning Efforts**

Bellingham’s last Housing Production Plan will expire in 2015. It found that the town lacked housing diversity, and population projections indicated that the supply of single-family housing alternatives was not sufficient to meet need or demand from the growing senior population, increasing number of smaller households, and lower-income households. The HPP established the following housing goals: build local capacity, preserve existing affordable housing, amend zoning, and produce affordable housing in key locations. Some of the strategies recommended in the HPP to achieve these goals have been implemented, such as establish or work in collaboration with a neighboring community on a housing rehabilitation plan, adopt town-wide inclusionary zoning, and amend cluster zoning to include an affordability requirement. Others are ongoing, such as monitor expiring-use properties and reconsider adopting mixed-use zoning for Pulaski Boulevard and the town center to allow retail uses and greater densities of housing. Others are still under consideration, such as allow affordable development on non-conforming (smaller) lots. Meanwhile, some strategies are on hold, such as pursue funding programs available for assisting with housing efforts and encourage the development of multifamily housing at appropriate locations. Still others have been reconsidered, such as create a Municipal Affordable Housing Trust Fund; adopt an accessory dwelling unit bylaw; allow greater densities for senior housing and encourage this housing through life-care, assisted, or congregate living arrangements; and prioritize the reuse/redevelopment of the Pearl Street Mill for affordable housing.

The 2010 Bellingham Master Plan guides planning initiatives through 2020. Its residential component refers to the HPP, developed concurrently. The master plan establishes the following housing goals: meet the 10% affordable housing requirement, diversify the housing inventory for a full range of income levels, convert existing housing units to affordable units, and encourage transit-oriented and environmentally-sensitive projects. As with the HPP, some of the strategies recommended in the master plan have already been implemented, while others have not been. In addition to those already mentioned above, the latter includes reviewing zoning initiatives that allow greater housing densities for elderly residents, and encouraging affordable housing development for the elderly through programs like lifecare, assisted, or congregate living arrangements; reexamining zoning to reduce conflicts between housing and business districts and to promote opportunities for mixed-use or other flexible zoning alternatives; and rezoning industrial or business districts to residential.
Affordable Housing Goals

To update the 2010 HPP, MAPC held two public meetings with the Bellingham Planning Board. The first focused on sharing key findings from the Comprehensive Housing Needs and Demand Assessment. That research indicates Bellingham’s housing priorities should be:

- More overall housing to address the low vacancy rate and accommodate a growing population and a higher number of households
- Smaller housing units, such as efficiencies and 1- and 2-bedrooms, for smaller households
- A greater range of housing units, including more multifamily and rental housing, to meet the needs of a diversifying population and projected demand
- More affordable housing for the large population of low-income and cost-burdened households
- Housing that is both affordable and accessible to an aging population and a significant low-income elderly population

Towards that end, this HPP establishes affordable housing goals that will address gaps in the town’s housing inventory. The following goals and implementation strategies were developed at a working meeting with the Planning Board. They are targeted to preserve the existing affordable housing inventory and build the Town’s capacity to increase this stock in targeted areas.

Goal 1: Preserve Existing Affordable Housing

Strategy 1.1: Monitor properties that have expiring deed restrictions, and work with property owners to re-certify affordability restrictions and preserve affordable units

Bellingham’s subsidized housing inventory (SHI) is currently at 8.47%, below the state-mandated law requiring at least 10% of year-round housing units to be deed-restricted affordable housing. Nevertheless, this is a substantial stock of affordable housing that needs to be monitored to ensure compliance with deed restrictions and to ensure eligible low- and moderate-income households are residing in units.

Additionally, a number of affordable units in two developments—totaling 18% of the town’s SHI—are currently at risk of losing their affordability restrictions. This includes 90 rental units at Oak Woods (located on North Main Street and subsidized by MassHousing), which are set to expire in 2017, and 4 rental units at Advocates (located on Maple Street and subsidized by the Executive Office of Health and Human Services, or EOHHS), which are set to expire in 2025. Expiration could reduce the Town’s current standing of 8.47% on the SHI to 6.99%. The Town should work with the respective owners of these properties as well as the State subsidizing agencies to preserve expiring units so that they remain on the SHI. The subsidizing agencies may be able to provide the respective owners of these properties with housing subsidies that will
enable owners to continue to rent units at an affordable price to households who earn at or below 80% of AMI.

**Action Plan**

- Monitor existing inventory
- Work with property owners, DHCD, and the Community Economic Development Assistance Corporation (CEDAC) prior to the expiration of a deed restriction to access financial resources that could be used to maintain affordability terms; funding could be provided to the Town or to the property owner directly

**Strategy 1.2: Continue to provide housing rehabilitation services to low- and moderate-income households in collaboration with neighboring community(s)**

As described earlier in this plan, the Bellingham-Hopedale Housing Rehabilitation Program provides vital financial and technical assistance to low- and moderate-income homeowners in need of home repairs and rehabilitation. Currently, Bellingham is collaborating on this effort with the Town of Hopedale. In 2015, they plan to expand the program to Franklin. The wait list is roughly 50 applicants long, and longest in Bellingham. The Town should continue to meet housing rehabilitation needs by contracting with an outside consultant, currently Community Opportunities Group, Inc., to reapply for grant funds every other year and manage and administer this program.

**Action Plan**

- Renew contract with COG or other outside consultant as needed
- Apply for grants on a biannual basis
- Explore collaboration opportunities with additional communities

**Strategy 1.3: Assist developers with pursuing State housing development subsidy programs to support housing efforts**

The Town can support implementation of the goals established by this HPP by working with developers to gain access to State housing subsidies. For example, when a 40B development is proposed, the Town can work with the developer to include a higher rate of affordable housing units by applying to DHCD for additional funds or access to project-based Section 8 vouchers. Bellingham should work with developers of proposed 40B and other housing projects to maximize affordability, helping to make connections with the resources necessary to do so.

**Action Plan**

- Work with developers of mixed-income housing to access State subsidies that can be used to maximize affordability
Goal 2: Build Local Capacity to Address Housing Needs and Demand

Strategy 2.1: Cultivate and advance partnerships with non-profit affordable housing developers

There are many opportunities to partner with non-profit housing developers that may benefit the Town of Bellingham. Perhaps most directly, the Town can encourage development of sites identified in this HPP through a “friendly” 40B process. Organizations that may be of interest include the Old Colony Habitat for Humanity located in Attleboro, Massachusetts, which acquires land and/or buildings from local communities and uses volunteer labor to construct affordable homes based on designs that conform with local building code and historic preservation guidelines for families in need.

Action Plan

- Engage non-profit developers active in the MAPC region and Bellingham area to assess the potential for developing partnerships

Strategy 2.2: Coordinate affordable and fair housing educational opportunities and trainings for Town staff and boards to ensure compliance with the Fair Housing Act and other legal housing requirements

Bellingham has created a foundation for future investment in affordable housing through this HPP, and the Town should ensure that its staff is well-positioned to achieve the goals stated herein. Towards that end, employees and board members must be educated on the requirements of M.G.L. Chapter 40B and federal and state fair housing laws. These rules, regulations, and executive orders inform municipalities (and developers) of their fair housing obligations and the rights of protected classes. For example, the Fair Housing Act prohibits discrimination in the sale, rental, financing, and insuring of dwellings. HUD’s Affirmatively Furthering Fair Housing (AFFH) Proposed Rule provides direction and guidance on how to promote fair housing choice by emphasizing public participation and incorporating fair housing planning into planning processes. The Massachusetts General Law Chapter 151B is the state’s fair housing law that outlaws discrimination in housing and mandates accessibility in new construction of housing with three units or more. Municipal zoning must support opportunities for community-based housing for people with disabilities, such as group homes. Municipalities also have the obligation to analyze and modify rules, policies, and practices that have potential discriminatory effects/disparate impact. Bellingham should review the rules and regulations applicable to Town decision-making in regards to housing and take the necessary steps to ensure compliance. Both increased awareness of these requirements and compliance training will help position the Town to meet legal requirements and address housing needs in Bellingham. The Town should work with a consultant, such as the South Middlesex Opportunity Council, the Fair Housing Center of Greater Boston, or MAPC, to provide the necessary trainings.
Goal 3: Amend Zoning to Increase Opportunities for Housing Affordability

Strategy 3.1: Amend the accessory dwelling unit bylaw to allow occupation by non-relatives and possibly deed restriction

In order to encourage greater housing diversity in town, and specifically smaller (and therefore more affordable) units suitable to smaller households and especially senior householders, Bellingham allows the development of “family apartments.” However, these accessory dwelling units (ADU) are allowed only by special permit and must be occupied by a family member of the primary dwelling unit owner. A number of illegal family apartments that do not meet these requirements already exist in town, and Bellingham should provide amnesty for these illegal units.

A less restricted ADU bylaw that allows development of a self-contained apartment in an owner-occupied single-family home or lot, either attached to the principal dwelling or detached in a separate structure, would help meet greater housing need while preserving the town’s existing housing stock by offering homeowners the opportunity to benefit from rental income and preserving open space and undeveloped land. Therefore, ADUs in Bellingham should be viewed more broadly, as a means to encourage multi-generational and/or lower-cost housing for non-family households.

The Town might consider two categories of accessory dwelling units: (1) an accessory dwelling unit that is unrestricted and available to any occupant(s) (including non-related); and (2) a deed-restricted accessory dwelling unit that is designated for households earning at or below 80% of AMI, must be affirmatively marketed following M.G.L. Chapter 40B, 20-23 and 760 CMR 56.00, Local Initiative Program for Accessory Apartments, and eligible to qualify on the SHI. In order to encourage development of ADUs, the bylaw should establish a by-right permitting process.

Action Plan

- Investigate model ADU bylaws, such as Barnstable and other Cape Cod communities
- Amend current zoning to permit the development of accessory dwellings for non-family households, including deed-restricted accessory dwellings
Strategy 3.2: Adopt an infill development bylaw to encourage development of small, affordable single-family homes on substandard vacant or underutilized properties

Bellingham has a number of vacant or underutilized parcels, including small and irregular parcels, some of which might be well suited to infill development. This technique is often used to provide greater housing type diversity by allowing the development of small, affordable single-family homes on substandard vacant lots interspersed in developed residential areas, thereby reducing demand to develop farmland and open space and consequently conserving land and limiting sprawl. Bellingham should identify areas to encourage infill development, establish criteria that these sites meet, and develop a zoning bylaw that would apply to areas that meet said criteria. In developing the bylaw, the Town should consider appropriate setbacks, minimum lot size, minimum frontage, maximum lot coverage, and building height and footprint. Regulations and design guidelines should help promote the development of smaller units that by their nature require less maintenance and are less costly.

The Town should also consider whether the bylaw might require or incentivize units created through it to be affordable in perpetuity. The provision could require a special permit to ensure full compliance with DHCD’s requirements under the local action unit program to create units that will count on the SHI or to create workforce housing at a higher income level to target teachers and other municipal workers.

Action Plan
- Assess vacant and underutilized land, and identify sites for infill development
- Establish criteria for sites to which an infill development zoning bylaw would apply
- Draft and adopt a zoning bylaw to promote the development of small, affordable single-family homes in Bellingham

Strategy 3.3: Amend the zoning bylaw to include provisions for density bonuses for including senior and/or accessible units

In Bellingham, there are very few private affordable housing options appropriate for seniors on limited incomes or for those wishing to downsize from larger homes. Rather than develop age-restricted housing, such as that allowed by Over-55 Development bylaws, Bellingham should address the need for senior housing by providing density bonuses to developers that include senior and/or handicap-accessible units as part of the overall unit mix of general developments. This can be achieved by amending the Major Residential Development (MRD) bylaw or the special residential use “other multifamily housing,” which is a structure containing three or more dwelling units. Both of these uses require special permit, and so density bonuses could be
providing in exchange for including units for seniors. Moreover, community supportive housing services should be integrated into or connected with these new developments where appropriate. This inclusive housing should be rental rather than for-sale because many of Bellingham’s seniors may not qualify for deed-restricted homeownership housing.

**Action Plan**

- Investigate model bylaws like Middleton’s Flexible Development section (7.3), which outlines how the town incentivizes density in proposed developments
- Amend zoning to encourage accessible and adaptable units in new MRD or “other multifamily housing” development through the use of density bonuses
- Encourage the integration or connection of community supportive housing services in new development

**Strategy 3.4: Develop housing design review guidelines to prioritize issues such as location, design, size/density, unit mix, and parking**

Bellingham wants to ensure housing development, both market-rate and affordable, is appropriately located and compatible with the character of the surrounding community. Accordingly, the Town should develop housing design review guidelines that all departments can use to ensure high standards of site and building design that enhance resident and neighbor quality of life. Guidelines should cover the location, design typology, building massing and scale, façade, entry and egress, bedroom mix, landscaping, and parking access and placement of new multifamily development. This would establish application materials developers must submit, such as a description of the design approach, conceptual design drawings, and an analysis of necessary waivers to the existing zoning.

**Action Plan**

- Reference the State’s “Approach to Chapter 40B Design Reviews” to understand the purpose and typical components of such guidelines (particularly the Initial Project Review: Design Elements Checklist to determine whether conceptual project design is site-appropriate: [http://www.mass.gov/hed/docs/dhcd/cd/handbook-ch40b/handbook-approachtoch40b-designreview.pdf](http://www.mass.gov/hed/docs/dhcd/cd/handbook-ch40b/handbook-approachtoch40b-designreview.pdf))
- Establish design review guidelines and process for affordable housing proposals

**Goal 4: Produce Affordable Housing in Key Locations**

**Strategy 4.1: Work to achieve housing production targets**

In order to address unmet housing need and work towards compliance with Chapter 40B, Bellingham officials must establish and make progress achieving housing production targets. The goals listed in the below table are based upon Bellingham’s total number of year-round homes as listed in the 2010 decennial Census (6,341) and MAPC’s projection for the year 2020 (6,858).
The “cumulative state-certified affordable units” row is based upon the SHI as of December 2014 and a rate of increase of 0.5% of total units, which is required for municipalities to avoid issuing comprehensive permits for Chapter 40B development. The Town of Bellingham seeks to increase its inventory of State-certified affordable units at a pace generally consistent with the following production schedule.

Table 17: Bellingham Affordable Housing Production Goals, 2015-2020

<table>
<thead>
<tr>
<th></th>
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<tbody>
<tr>
<td>Total year-round homes*</td>
<td>6,341</td>
<td>6,444</td>
<td>6,548</td>
<td>6,651</td>
<td>6,755</td>
<td>6,858</td>
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<tr>
<td>Cumulative state-certified affordable units**</td>
<td>537</td>
<td>569</td>
<td>601</td>
<td>634</td>
<td>667</td>
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<td>644</td>
<td>655</td>
<td>665</td>
<td>675</td>
<td>686</td>
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<tr>
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<td>97</td>
<td>76</td>
<td>54</td>
<td>31</td>
<td>9</td>
<td>-15</td>
</tr>
<tr>
<td>Required units for relief at 0.5% of total units</td>
<td>32</td>
<td>32</td>
<td>33</td>
<td>33</td>
<td>34</td>
<td>34</td>
</tr>
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<td>Required units for relief at 1.0% of total units</td>
<td>63</td>
<td>64</td>
<td>65</td>
<td>67</td>
<td>68</td>
<td>69</td>
</tr>
</tbody>
</table>

*Based on Census 2010 year-round housing units and MAPC 2020 Projections
**Based on 2014 SHI plus 0.5% rate of increase
Source: U.S. Census Bureau, 2010 Census, & MAPC MetroFuture Projections for 2020

The rows of the above table refer to the following, in descending order:

1. Rate at which the town’s housing supply will increase in order to meet MAPC’s 2020 projected housing units
2. The prior year’s SHI plus the number of units required for relief at 0.5% rate of production
3. The State’s 10% affordable housing requirement
4. The difference between 10% and the cumulative state-certified affordable units
5. Total year-round homes multiplied by a 0.5% rate of housing production
6. Total year-round homes multiplied by a 1% rate of housing production

If Bellingham produces housing units at a rate of 0.5% according to the assumptions reflected in this table, the town will have surpassed the 10% target by 2019.

Action Plan

- Adopt housing production goals
- Establish the type and location of affordable units the Town will add annually
- Work with developers to coordinate affordable housing development

Strategy 4.2: Develop a range of housing types in priority locations

Research discussed earlier in this document indicates there is unmet housing need in Bellingham. As the population ages, household size is shrinking and the number of households increasing. Housing prices are rising. One-third of households are low income and more than a third are cost burdened. The housing stock is primarily single-family, yet demand for multifamily units is projected to increase.
One fundamental way to meet the need for more and varied housing choices at different price points is to increase the town’s overall supply. Towards that end, Bellingham has identified priority development sites for housing. These include the New England Country Club. With the property owner, the Town is exploring redevelopment opportunities that would likely preserve a portion of the site while developing housing, including multifamily housing, on the remainder. As part of a larger study area, MAPC is currently working on developing smart growth zoning that would increase development opportunities on this site. This work is funded through Priority Development Fund (PDF) Planning Assistance for Housing Production.

A 5-acre parcel on Center Street, owned by the Bellingham Housing Authority, is another prospective opportunity to develop multifamily housing. The BHA does not currently have plans or the resources to develop it, and so may consider selling the land.

The Clara Macy Elementary School parcel on Monique Drive might also be considered for multifamily housing development. The school is set to close at the end of 2014-2015 school year, at which point the building will be turned over to the Town.

Lastly, the Town should assess and identify substandard vacant or underutilized properties for infill development of small, affordable single-family homes, per zoning recommendations referenced earlier in this plan.

**Action Plan**

- Assess development potential of key sites in town
- Work with property-owners to explore development scenarios
- Engage development community and promote development opportunities to appropriate developers

**Strategy 4.2: Develop housing in close proximity to the Franklin commuter rail station**

Engagement with the Planning Board to develop goals of the last HPP resulted in “encourage housing that takes advantage of the proximity of Bellingham to the Franklin commuter rail station.” The center of town is a mere five miles from the station via South Main Street. Development opportunities between the two should be investigated and pursued. Additionally, the Town must consider the potential health impacts on residents of housing sited near high-traffic roadways like Interstate 495. Development proposals should include air pollution mitigation strategies where appropriate, including landscape buffers and appropriate filtration and ventilation.

**Action Plan**

- Assess potential development opportunities near the Franklin commuter real station
- Identify priority sites where the Town will support housing development
Goal 5: Address Unmet Housing Needs Through Programming

Strategy 5.1: Promote existing local and State programs aimed at helping older people to stay in their homes

As with the 2010 HPP, the analysis of housing needs included earlier in this report identified a significant number of senior households in need of potential housing assistance due to cost burden and other issues related to maintaining their homes. To respond to the needs of this demographic, the Town should work with the Council on Aging to promote existing programs to assist seniors who would like to stay in their homes.

There are non-local programs the Town can work to connect seniors with, including a Home Modification Loan Program offered by the Southern Middlesex Opportunity Council, a regional non-profit agency serving many communities in Middlesex County. This program offers no- and low-interest loans of up to $30,000 (inclusive of costs) to modify the homes of seniors and individuals with disabilities. Homeowners who are frail, have disabilities, or are renting to someone with disabilities and who have incomes of up to 100% (and sometimes 200%) of AMI are eligible.

The Town should also promote existing State programs that assist with weatherization, rehabilitation, modifications, and other home repairs. For a full listing, visit: [http://www.massresources.org/massachusetts_energy_assistance_d.html](http://www.massresources.org/massachusetts_energy_assistance_d.html).

Action Plan

- Disseminate existing information about State and regional programs that assist seniors with home repairs

Strategy 5.2: Host a forum with housing developers to forge effective relationships and develop a mutual understanding of municipal and market concerns

Even when zoning allows development of the type of housing for which there is local need and demand, it might not be built. In order to better understand Bellingham’s housing market from the developers’ and realtors’ perspectives; to communicate municipal opportunities, constraints, and concerns; and to forge effective relationships with the real estate development community, the Town should host a forum for developers of the housing types needed in Bellingham. Discussion should focus on multi-family housing, starter homes, senior housing, and affordable housing, as well as the need for developers to address septic issues when building in the north of town.

Action Plan

- Compile a list of local housing developers and realtors and those who have developed housing regionally that may be welcome and replicated in Bellingham
Design and hold a forum to facilitate discussion of the town's housing goals via this plan, the local market, housing typologies, what amenities appeal to specific demographics, and what is needed to attract desirable housing development.
### Implementation Strategies

<table>
<thead>
<tr>
<th>Goal</th>
<th>Responsible Entities</th>
<th>Timeframe</th>
<th>Page #</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Goal 1: Preserve Existing Affordable Housing</strong></td>
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<td></td>
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<tr>
<td>Strategy 1.1: Monitor properties that have expiring deed-restrictions, and work with property owners to re-certify affordability restrictions and preserve affordable units</td>
<td>Town Planner</td>
<td>Mid-term, Ongoing</td>
<td>43</td>
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<tr>
<td>Strategy 1.2: Continue to provide housing rehabilitations services to low- and moderate-income households in collaboration with neighboring community(s)</td>
<td>Consulting services through Community Opportunities Group, Inc.</td>
<td>Mid-term, Ongoing</td>
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<td>Strategy 1.3: Assist developers with pursuing State housing development subsidy programs to assist with housing efforts</td>
<td>Town Planner</td>
<td>Long-term, Ongoing</td>
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</tr>
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<td><strong>Goal 2: Build Local Capacity to Address Housing Needs and Demand</strong></td>
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<td>Strategy 2.1: Cultivate and advance partnerships with non-profit affordable housing developers</td>
<td>Planning Board</td>
<td>Mid-term, Ongoing</td>
<td>44</td>
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<td>Strategy 2.2: Coordinate affordable and fair housing educational opportunities and trainings for Town staff and boards to ensure compliance with the Fair Housing Act and other legal housing requirements</td>
<td>Town Planning staff via consultant</td>
<td>Near-term</td>
<td>45</td>
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<td><strong>Goal 3: Amend Zoning to Increase Opportunities for Housing Affordability</strong></td>
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<td>Strategy 3.1: Amend the accessory dwelling unit bylaw to allow occupation by non-relatives and possibly deed restriction</td>
<td>Planning Board</td>
<td>Long-term</td>
<td>46</td>
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<td>Strategy 3.2: Adopt an infill development bylaw to encourage development of small, affordable single-family homes on substandard vacant or underutilized properties</td>
<td>Planning Board</td>
<td>Long-term</td>
<td>47</td>
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<td>Strategy 3.3: Amend the zoning bylaw to include provisions for density bonuses for including senior and/or accessible units</td>
<td>Planning Board</td>
<td>Long-term</td>
<td>47</td>
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<td>Strategy 3.4: Develop housing design review guidelines to prioritize issues such as location, design, size/density, unit mix, and parking</td>
<td>Planning Board</td>
<td>Long-term</td>
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Table 18: Town of Bellingham Housing Production Plan, 2015-2020
<table>
<thead>
<tr>
<th>Strategy 4: Produce Affordable Housing in Key Locations</th>
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<tbody>
<tr>
<td>Strategy 4.1: Work to achieve housing production targets</td>
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<tr>
<td>Strategy 4.1: Develop a range of housing types in priority locations</td>
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<tr>
<td>Strategy 4.2: Develop housing in close proximity to the Franklin commuter rail station</td>
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<table>
<thead>
<tr>
<th>Strategy 5: Address Unmet Housing Needs Through Programming</th>
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<tbody>
<tr>
<td>Strategy 5.1: Promote existing local and State programs aimed at helping older people to stay in their homes</td>
</tr>
<tr>
<td>Strategy 5.2: Host a forum with housing developers to forge effective relationships and develop a mutual understanding of municipal and market concerns</td>
</tr>
</tbody>
</table>
Appendices

Appendix A

DHCD Affirmative Fair Housing Marketing Guidelines

The Commonwealth of Massachusetts has a compelling interest in creating fair and open access to affordable housing and promoting compliance with state and federal civil rights obligations. Therefore, all housing with state subsidy or housing for inclusion on the SHI shall have an Affirmative Fair Housing Marketing Plan. To that end, DHCD has prepared and published comprehensive guidelines that all agencies follow in resident selection for affordable housing units.

In particular, the local preference allowable categories are specified:

- **Current Residents.** A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing, or voter registration listing.
- **Municipal Employees.** Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.
- **Employees of Local Businesses.** Employees of businesses located in the municipality.
- **Households with Children.** Households with children attending the locality’s schools.

These were revised on June 25, 2008, removing the formerly listed allowable preference category, “Family of Current Residents.”

<table>
<thead>
<tr>
<th>ID</th>
<th>Project Name</th>
<th>Address</th>
<th>Type</th>
<th>Total SFI Units</th>
<th>Affordability Expires</th>
<th>Built w/ Comp. Permit?</th>
<th>Subsidizing Agency</th>
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<td>271</td>
<td>n/a</td>
<td>8 Depot Ct.</td>
<td>Rental</td>
<td>64</td>
<td>Perp</td>
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<td>272</td>
<td>Wrentham Manor</td>
<td>10 Wrentham Manor</td>
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<td>273</td>
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<td>Rental</td>
<td>3</td>
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<td>274</td>
<td>Advocates</td>
<td>Maple Street</td>
<td>Rental</td>
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<td>2025</td>
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<td>EOHHS</td>
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<td>275</td>
<td>Caryville Crossing</td>
<td>Hartford Ave.</td>
<td>Ownership</td>
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<td>Perp</td>
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<tr>
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<td>North Main St.</td>
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<td>277</td>
<td>Silver Heights</td>
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<td>11</td>
<td>Perp</td>
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<tr>
<td>4208</td>
<td>DDS Group Homes</td>
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<tr>
<td>4889</td>
<td>JPI Apartments</td>
<td>151 North Main St.</td>
<td>Rental</td>
<td>265</td>
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<td>Yes</td>
<td>FHLBB</td>
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<td>9388</td>
<td>Lakeview Estates</td>
<td>Champlain Rd., Gcordan Ave., Silver Lake Rd</td>
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<td>YES</td>
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<td>9646</td>
<td>Taft Estates</td>
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Bellingham Totals

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<thead>
<tr>
<th>Census 2010 Year Round Housing Units</th>
<th>Percent Subsidized</th>
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</thead>
<tbody>
<tr>
<td>537</td>
<td>8.47%</td>
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12/9/2014

This data is derived from information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to change as new information is obtained and use restrictions expire.
Appendix C

Natural Development Constraints & Housing Opportunities