



Commonwealth of Massachusetts  
**DEPARTMENT OF HOUSING &  
COMMUNITY DEVELOPMENT**

Charles D. Baker, Governor ♦ Karyn E. Polito, Lt. Governor ♦ Janelle Chan, Undersecretary

January 22, 2020

Mr. Daniel M. Spencer, Chair  
Bellingham Board of Selectmen  
10 Mechanic Street  
Bellingham, MA 02019

**RE: Housing Production Plan - Approved**

Dear Mr. Spencer:

The Department of Housing and Community Development (DHCD) approves the Town of Bellingham's Housing Production Plan (HPP) pursuant to 760 CMR 56.03(4). The effective date for the HPP is December 19, 2019, the date that DHCD received a complete plan. The HPP has a five year term and will expire on December 18, 2024.

Approval of your HPP allows the Town to request DHCD's Certification of Municipal Compliance when:

- Housing units affordable to low and moderate income households have been produced during one calendar year, during the initial year of eligibility, totaling at least 0.5% (32 units) of year round housing units.
- All units produced are eligible to be counted on the Subsidized Housing Inventory (SHI). If you have questions about eligibility for the SHI, please visit our website at: [www.mass.gov/dhcd](http://www.mass.gov/dhcd).
- All units have been produced in accordance with the approved HPP and DHCD Guidelines.

I applaud your efforts to plan for the housing needs of Bellingham. Please contact Phillip DeMartino, Technical Assistance Coordinator, at (617) 573-1357 or [Phillip.DeMartino@mass.gov](mailto:Phillip.DeMartino@mass.gov), if you need assistance as you implement your HPP.

Sincerely,

A handwritten signature in black ink, appearing to read "Louis Martin".

Louis Martin  
Associate Director

cc Senator Ryan C. Fattman  
Representative Michael J. Soter  
Denis Fraine, Town Administrator, Bellingham  
William F. O'Connell Jr., Chair, Bellingham Planning Board  
James S. Kupfer, MPA, AICP, Town Planner/ Zoning Compliance Officer, Bellingham

# Town of Bellingham Housing Production Plan

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Prepared by  
[Community Opportunities Group, Inc.](#)  
December, 2019



# Bellingham Housing Production Plan

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# Executive Summary

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## ❖ Housing Needs:

While Bellingham residents have a relatively high median household income overall (at \$95,533), housing is becoming increasingly less affordable to many Bellingham households. Seniors (over the age of 65), who comprise a growing share of the Town's population, have a much lower household income (at \$39,975) and are disproportionately burdened by housing costs. Many who work in Bellingham also cannot afford housing in the community, as nearly half of all jobs based in Bellingham pay less than \$25,000 per year.

Over the past two decades, housing has become more expensive in Bellingham, outpacing household income growth, resulting in a higher share of households who struggle to afford to rent or buy a home in town. More than 1,700 households (28 percent) are paying more than 30 percent of their income on housing and are considered "cost burdened." In particular, households earning less than \$50,000 have the highest rate of cost burden, as there is little housing available that is affordable to households at this income level.

The predominant form of housing in Bellingham is single family homes constructed in the mid- to late 20<sup>th</sup> century. The majority of housing units have 3 or more bedrooms, and less than 20 percent are renter-occupied. Over recent decades most new housing that has been constructed consists of increasingly large and expensive single family homes and condominiums. There are limited housing options for young adults, individuals living alone, small households, or seniors wishing to downsize or to reduce the burden of maintaining their homes.

### **In summary, Bellingham's priority housing needs are for:**

- Housing affordable to households earning less than \$50,000 per year
- Housing designed for and affordable to seniors and/or disabled residents
- More diverse housing styles; in particular, rental housing of all types, moderately priced "step-up homes" appropriate for growing families, and smaller housing units (including efficiencies, 1- and 2-bedrooms).

## ❖ Bellingham Housing Goals:

Following are land use and housing goals articulated in Bellingham's 2010 Master Plan and 2015 Housing Production Plan:

- Manage growth appropriately to maintain character and vitality and avoid negative consequences with respect to traffic, utilities, services, and environmental impacts.
- Continue to offer a cohesive sense of place with a range of living environments, reflecting its three villages and suburban and semi-rural areas.
- Provide diverse housing styles for a full range of income levels and variety of population needs, recognizing in particular a growing population of seniors and smaller households.
- Protect natural and cultural resources.
- Promote healthy lifestyles that encourage walking, bicycling and other activities.

❖ Chapter 40B Housing Goals:	Total Year Round Housing Units (2010 Census)	6,341
	Units required for local discretion (10% of 4,881)	634
	Current SHI Units	555
	<b>Units needed to reach 40B minimum goal through 2020</b>	<b>79</b>
	Annual production target for Housing Certification	32
	Projected new home construction 2010-2020	320
	Projected Year Round Housing Units (2020 Census)	6,751
	Projected units required to enable local discretion after 2020 (10% of 2,936)	675
	<b>Projected units needed to reach 40B minimum goal beyond 2020</b>	<b>124</b>
	Annual production target for Housing Certification after 2020	35

## ❖ Housing Strategies:

### 1. Enhance local capacity to plan, advocate for, develop, and manage affordable housing units.

- Improve coordination among Town boards, committees and staff, utilize technical assistance resources, and establish leadership to focus on affordable housing.
- Strengthen and expand partnerships among local and regional housing services providers and nonprofit housing developers.
- Secure funding for affordable housing.
- Guide development through establishment of Project Review Guidelines for 40B/affordable housing proposals.
- Educate/communicate with the public

### 2. Identify sites for creation of affordable housing through new development, redevelopment, or preservation.

- Publicly- and privately-owned properties: explore or facilitate affordable housing on sites such as:
  - Housing Authority-owned property on Center Street
  - Clark property on Route 140 across from Antron Engineering 55+ Overlay District/New England Country Club
  - Target abandoned and foreclosed homes
- Preserve affordable units
  - Continue monitoring privately-owned affordable units, particularly homeownership units.
  - Continue to support Housing Rehabilitation Program

### 3. Update zoning to create opportunities for development of affordable housing, and to encourage diversity in housing options.

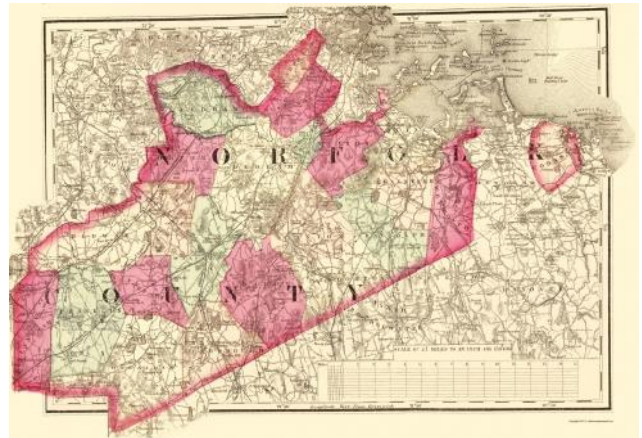
- Align inclusionary zoning requirements with local market conditions.
- Relax accessory dwelling bylaw to allow people to meet housing needs individually and to increase supply of small, scattered, naturally affordable rental units.
- Provide fixed locations for multifamily development.
- Simplify permitting requirements for multifamily housing via adaptive reuse.
- Incentivize creation of affordable units in Overlay Districts.
- Reduce dimensional requirements for single family and townhouse development.
- Eliminate bedroom restrictions on multifamily housing.
- Ensure that parking requirements are commensurate with the size and type of units.
- Enable infill development on substandard vacant or underutilized properties.

# Introduction

Bellingham's identity, economy, and its housing market have always been shaped by its geographic position at the outer edge of the metropolitan Boston region and the border with Rhode Island. Originally constituting the southwestern corner of the Dedham Grant which encompassed much of what is now Norfolk County, Bellingham was settled in the early 18<sup>th</sup> century by Quakers and Baptists who sought to escape religious state tyranny. The Town grew slowly due to its swampy terrain and poor soil, and residents primarily engaged in subsistence farming. During the industrial revolution in the 19<sup>th</sup> century water-powered manufacturing establishments expanded the town's economy and its population.<sup>1</sup> Today the town is primarily residential, although its central location and regional highway access has made it attractive for transportation and distribution-oriented businesses.

As dictated by custom and state law, Bellingham first addressed the need to support housing for its poorest residents in 1786, with the enactment of a vendue, or auction to board poor individuals or families with other Town residents at public expense. In 1830 a town farm was purchased for the housing of paupers, which was the practice until after World War I.<sup>2</sup> Over the 20<sup>th</sup> century, social policies shifted with increasing reliance on funding from State and Federal governments and private sector institutions and developers.

In the mid-20<sup>th</sup> century, the Federal government generously subsidized loans for veterans and middle income households to become homeowners in suburban communities, sparking a proliferation of construction of modestly-sized homes in Bellingham. As an outer belt suburban community, homes in Bellingham are moderately priced compared with surrounding communities, particularly closer to Boston. In recent decades, a variety of regulatory and market constraints and the scarcity of land have contracted the availability of housing for low and moderate income residents.



THE TOWN HALL, BUILT IN 1891



<sup>1</sup> Partridge, George Fairbanks, History of the Town of Bellingham, Massachusetts, 1719-1919.

<sup>2</sup> Ibid.



Reflecting the changing needs and standards for subsidized housing and to counteract a trend toward more restrictive zoning, a Massachusetts law went into effect in 1969, widely known as the "Comprehensive Permit" law or "Chapter 40B", that establishes a mandate for all communities in the state to dedicate a minimum of 10 percent of their housing stock to be affordable to lower- income households. To count toward this 10 percent, affordable housing units must have a permanent or long-term restriction requiring the unit to be sold or rented to households earning less than 80 percent of the median income in the local area (Area Median Income or AMI). The 10 percent minimum is based on the number of year-round housing units reported in the most recent decennial census; for Bellingham, this currently means that 634 units out of a total of 6,341 must be officially designated as "Affordable Housing" (per Census 2010).



The intent of Chapter 40B is to provide a fair-share distribution of affordable housing throughout the Commonwealth. In order to address zoning and permitting barriers that make it too expensive to build low- and moderate-income housing, Chapter 40B supersedes zoning and other local regulations. M.G.L. c. 40B, Sections 20-23 authorizes the Zoning Board of Appeals (ZBA) to grant a comprehensive permit to qualified affordable housing developers. A comprehensive permit is a single permit that replaces the approvals otherwise required from separate town permitting authorities that would usually be required (such as from the Planning Board or Conservation Commission). The ZBA may approve, conditionally approve, or deny a comprehensive permit, but in communities that do not meet the 10 percent minimum threshold, developers may appeal to the state's Housing Appeals Committee (HAC), who many overturn a local denial. Although comprehensive permits may still be granted after a town achieves the 10 percent minimum, the HAC no longer has authority to overturn a local board's decision.

As revised in 2008, Chapter 40B encourages communities to be proactive in guiding the development of affordable housing to meet local needs through Housing Certification. To become Certified, communities must prepare a Housing Production Plan that promulgates proactive strategies toward meeting the 10 percent threshold (if they have not already done so), which may include the provision of affordable homeownership units and all rental units that are part of an eligible mixed income development, whether they are market rate or Affordable. Where communities have Housing Production Plans approved by the Department of Housing and Community Development (DHCD), and implement strategies which result in the creation of affordable housing units equal to 0.5 percent of their year-round housing units in a calendar year, communities can deny unfavorable Comprehensive Permit projects for a period of one year. If the number of affordable units created in a year is equal to 1 percent of year-round housing units, the Certification lasts for 2 years.



Bellingham has made considerable progress over the past decade to meet its affordable housing obligations under Chapter 40B. Since 2010 the town has added approximately 307 units to its subsidized housing inventory, including The Charles (a 40B development formerly known as JPI or Jefferson Bellingham) with 285 rental units, as well as 22 single family ownership units created through Comprehensive Permits and inclusionary zoning, which the Town adopted in 2010.

## ❖ Process

A Housing Production Plan must address local housing needs, goals, and preferences, along with proposed techniques for implementation. The plan must be adopted by the Board of Selectmen and the Planning Board before it is submitted to DHCD for approval.

This plan was prepared by Community Opportunities Group, Inc. with significant input from the Town Planner, the Master Plan Steering Committee, residents, and local housing advocates. The consultant met with the Master Plan Steering Committee and participated in Master Plan Open House facilitated by the Metropolitan Area Planning Council in October, 2019, to generate ideas and invite feedback on potential opportunities for development and partnership, and other strategies to create and support affordable housing. Interviews were conducted with department heads, committee members, and some local real estate and development professionals to learn anecdotally about housing needs and opportunities.

## ❖ Prior Planning

Over the past decade, Bellingham has undertaken two significant planning efforts related to affordable housing. This Housing Production Plan builds on these efforts, and in accordance with requirements for Housing Certification, recommends more specific locations and characteristics of affordable housing that would be appropriate for the development of affordable housing.

- The previous Housing Production Plan (2015) outlines strategies to be carried out by the Town in order to facilitate the creation of affordable housing units to meet the 10 percent minimum threshold under Chapter 40B. The plan recommended strategies to preserve existing affordable housing, advance partnerships and coordination, and amend zoning to facilitate the development of housing to meet local needs:
- The Bellingham Master Plan completed in 2010 guides planning initiatives through 2020. (The Town is in the process of preparing an update of its Master Plan.) The Master Plan establishes the following housing goals:
  - Meet the 10 percent 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.

Some of the strategies recommended in the Master Plan have been implemented, while others have not. Some recommendations which have not yet been implemented but may still be relevant include considering zoning initiatives to allow greater housing densities 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.



# Needs Assessment

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The needs assessment takes into consideration the current and projected demographic profile of the community, as well as existing housing supply, market trends, and projected housing growth over the next two years. A comparison of household incomes and housing costs provides an indication of the gap in affordability for different types of households and forms of housing.

Data for this analysis comes from public sources, including the US Census/American Community Survey (ACS), Town of Bellingham Assessor, the Massachusetts Department of Housing and Community Development (DHCD), the Executive Office of Labor and Workforce Development (EOLWD); as well as proprietary data sources such as The Warren Group.

While the analysis focuses on the Town of Bellingham, data for larger geographical areas is provided for context. Bellingham is an “outer belt” suburban community located in Norfolk County at the southwestern fringe of the Boston metropolitan area, on the border with Rhode Island. It is located within the South West Advisory Planning Committee (SWAP) sub-region of the Metropolitan Area Planning Council (MAPC). The Federal Department of Housing and Urban Development (HUD) establishes income guidelines that are used to define housing affordability and defines median incomes on a regional basis in order to identify households with low and moderate incomes in relation to the communities in which they live. Bellingham is located in the Boston/Cambridge/Quincy Fair Market Rent Area (HMFA).

## Demographic Profile

This Housing Production Plan is grounded in a thorough examination of Bellingham’s demographic makeup. An analysis of the current and projected population, household composition, and social and income characteristics provides insight into existing housing need and demand.

### Key Findings

- Bellingham’s modest population growth trend is projected to continue over the coming decade, with a projected increase of 3-5 percent (500-1,000 new residents).
- The population is aging; one in three residents is now over the age of 50, and the number of seniors is expected to continue to grow in coming decades.
- While the population of school-aged children has fluctuated, school enrollment has been declining, while administrative costs and facilities needs continue to grow.
- A majority of Bellingham’s households, 70 percent are families; a large share of non-family households are seniors living alone.
- At \$95,533, Bellingham’s median household income is average for Norfolk County, however there is a steep disparity between median incomes for different types of households. For households headed by seniors (over age 65), the median income is \$39,975 compared with \$112,656 for householders between the ages of 45-64. The median income for non-family households (who are primarily seniors, young adults, and people living alone) is only slightly higher than senior households, at \$41,000 per year.

As of 2017, Bellingham's total population is just under 17,000, with over 6,000 households. While Bellingham saw a surge in smaller households between 2000 and 2010, the trend has reversed since 2010. Average household size has climbed again, while population growth has exceeded household growth.

Bellingham has maintained a consistently moderate rate of growth since 1990, approximately 3-7% per decade. Two organizations have provided population projections for Bellingham. The Metropolitan Area Planning Council (MAPC) offers two scenarios: the Strong Region projection makes assumptions about development-friendly regulatory changes throughout its region over the coming decade, while the Status Quo projection assumes no regulatory changes. Differences between the Status Quo and Strong Region projections are minimal for Bellingham, although the Strong Region scenario more closely reflects the actual rate of growth reflected in latest ACS estimates. A third projection is provided by the University of Massachusetts Donohue Institute. All three projections show a continuation of the town's moderate rate of growth.

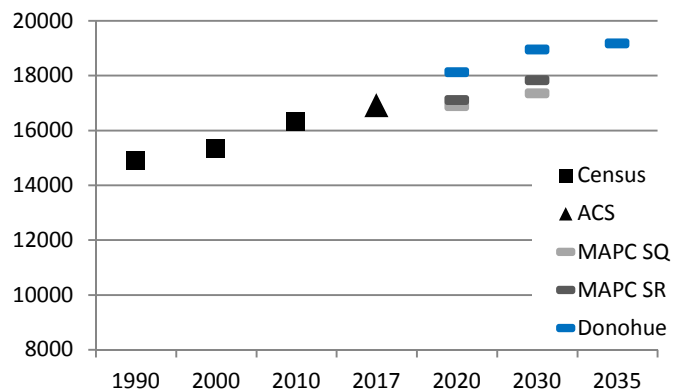
**Figure 2** shows population trends and projections by age. Since 1990, the number of adults over age 50 has grown consistently, and is expected to continue to climb. Comprising one fifth of Bellingham residents in 1990, one in three residents is over 50 today. The population of younger adults and children has fluctuated over this time. In particular, the share of young adults (age 20-34) diminished significantly between 1990 and 2010, but more recently has grown. The number of school-aged children has remained fairly stable but has declined slightly since 2000.

**Table 1: Household and Group Quarters Population**

	2000	2010	2017
Population	15,314	16,332	16,929
% Change		6.65%	3.66%
Households	5,557	6,155	6,347
% Change		10.76%	3.12%
Average Household Size	2.75	2.65	2.66

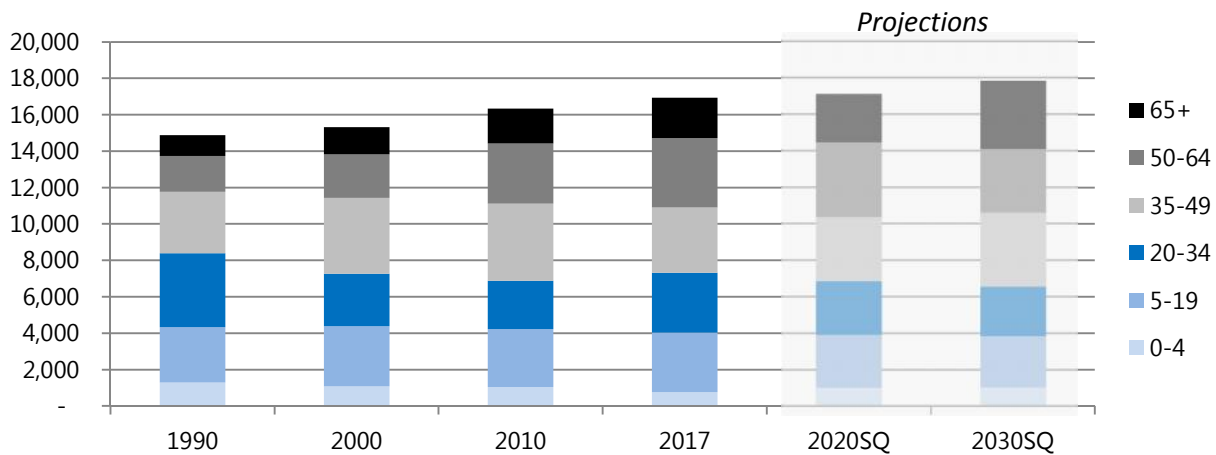
Source: US Census 2000 and 2010; ACS 2013-2017

**Figure 1: Comparison of Population Projections**



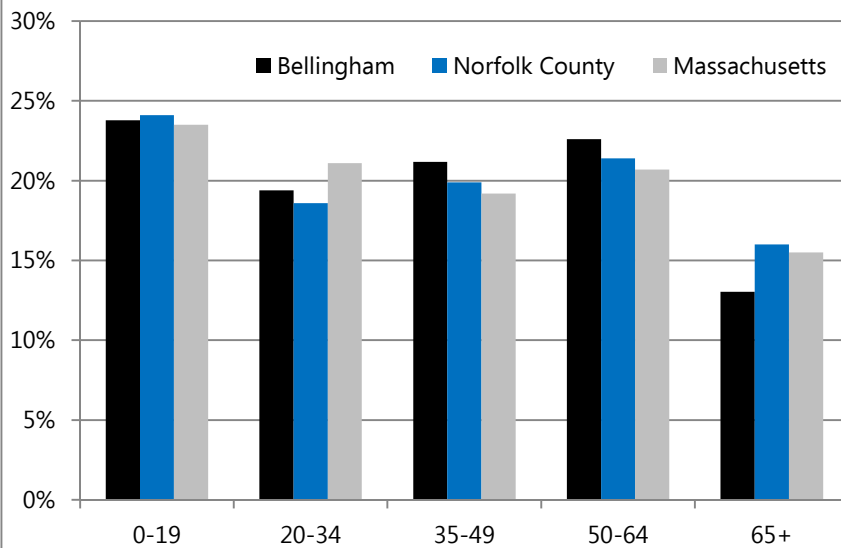
Source: US Census, ACS (2017), MAPC Status Quo and Strong Region, Donohue Institute

**Figure 2: Bellingham Population by Age, Historic/Projected**



Source: US Census, ACS (2017), MAPC Status Quo Projections

**Figure 3: Age Profile Comparison**



The age profile of Bellingham residents is fairly close to the average compared with Norfolk County and the state as a whole, although the town has a somewhat smaller share of seniors over the age of 65. The median age of Bellingham residents is 40 years, compared with 41 years in Norfolk County and 39 years statewide. Despite these shifts, family households continue to be predominant in Bellingham. In comparison with the county and the state, Bellingham has a higher average household size, and higher proportion of related

family households. Bellingham also has a relatively high proportion of households with children under age 18, while the proportion of households with seniors is below average. A smaller share of Bellingham households are "non-families", defined as individuals living alone and unrelated people living together. About 23 percent of Bellingham households are individuals living alone. Of these, 60 percent are seniors (over the age of 65) living alone.

The proportion of households with children under the age of 18 rose from 32 percent estimated by ACS in 2010 to 34 percent in the ACS estimate for 2017. At the same time, the proportion of households with seniors over the age of 60 also increased from 32 percent in 2010 to 37 percent in 2017.

**Table 2: Household Composition**

	Households	Average Household Size	Families	Nonfamily Households	Individuals Living Alone	With Children under 18	With Seniors over 60
<b>Bellingham (2017)</b>	<b>6,347</b>	<b>2.66</b>	<b>70%</b>	<b>30%</b>	<b>23%</b>	<b>34%</b>	<b>37%</b>
Norfolk County	262,324	2.58	66%	34%	27%	32%	40%
Massachusetts	2,585,715	2.53	64%	36%	28%	30%	39%
Bellingham (2010)	6,155	2.65	73%	27%	21%	32%	32%

Source: ACS 2013-2017, ACS 2006-2010

**Table 3: Disability Status**

	Total Population	With a Disability	% with Disability
Civilian Noninstitutionalized Population	16,921	1,440	8.5%
Under 18 years	3,704	107	2.9%
18 to 64 years	11,011	826	7.5%
65 years and over	2,206	507	23.0%

Source: ACS 2013-2017

**Table 4: Social Characteristics**

	Bellingham	Norfolk County	MA
<b>Race/Ethnicity</b>			
White, not Hispanic	91.6%	76.7%	72.9%
Asian	3.0%	10.3%	6.2%
Black	1.4%	6.3%	6.7%
Other	1.4%	2.6%	2.9%
Hispanic (any race)	2.6%	4.2%	11.2%
<b>Immigration/Language</b>			
Born in US	92.9%	82.8%	83.8%
Foreign born	7.1%	17.2%	16.2%
Limited English-Speaking	3.2%	7.5%	5.8%
<b>Educational Attainment</b>			
High School Graduate or Higher	94.0%	93.9%	90.3%
Bachelor's Degree or Higher	30.6%	52.5%	42.1%

Source: ACS 2013-2017

About 9 percent of Bellingham residents have disabilities, according to ACS estimates. The proportion is much higher for seniors; about 23 percent of residents over the age of 65 report a disability, which may include difficulties with hearing, vision, physical mobility, and/or self-care. As the number of older residents grows, the need for housing to accommodate people with disabilities will increase as well.

Bellingham residents are predominantly white, non-Hispanic, and born in the United States. Norfolk County overall has higher social diversity than Massachusetts, primarily due to a higher share of Asian residents, though they are not particularly well represented in Bellingham..

Bellingham residents are more likely to have a high school diploma, but less likely to have graduated from college than Norfolk County or the state as a whole. Norfolk County has a higher rate of college attainment than the state average.

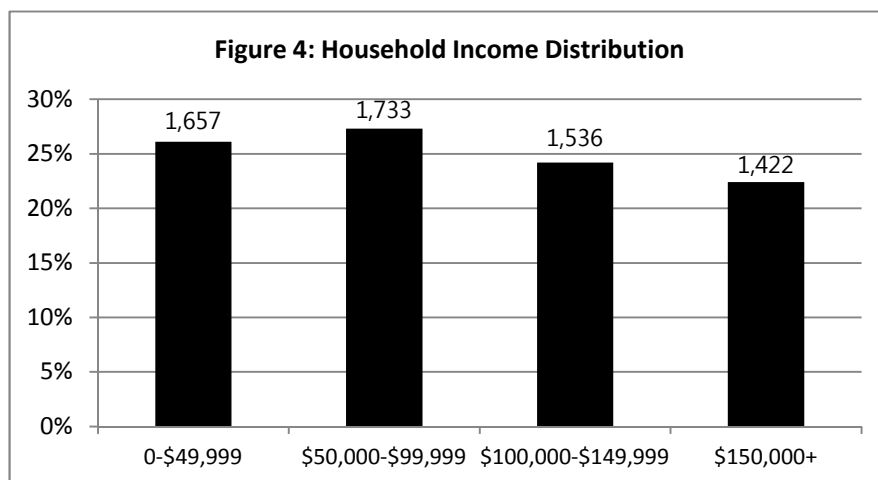
Bellingham households have average incomes relative to Norfolk County, which is higher than the state as a whole. Family households have the highest incomes, with an estimated median of approximately \$113,390 in 2017. Nonfamily households have much lower incomes, with a median of just \$41,000, below the county and state average. As mentioned above, the majority of non-family households are seniors living alone. Overall, household incomes in Bellingham have grown at a faster pace than Norfolk County or Massachusetts.

**Table 5: Median Household Incomes**

	Median Income All Households	Median Family Income	Median Nonfamily Income	Change in Household Income since 2010
<b>Bellingham</b>	<b>\$95,533</b>	<b>\$113,390</b>	<b>\$41,670</b>	<b>22%</b>
Norfolk County	\$95,668	\$120,087	\$51,021	18%
Massachusetts	\$74,167	\$94,110	\$42,119	15%

Source: ACS 2013-2017

While Bellingham's median household income is relatively high, a substantial share of households (26 percent) earn less than \$50,000, which falls under the "low income" threshold for all household sizes. (See **Table 22** for income thresholds.) The next largest cohort is households who earn between \$50,000 and \$99,999 (27 percent).

**Table 6: Household Income by Age of Householder**

	Bellingham			Norfolk County	
	Households	%	Median Income	Households	Median Income
15 to 24 years	21	0.3%	-	2.0%	\$51,388
25 to 44 years	1,945	30.6%	\$107,140	30.2%	\$107,094
45 to 64 years	2,888	45.5%	\$112,656	42.0%	\$114,884
65 years & over	1,493	23.5%	\$39,975	25.7%	\$55,063

Source: ACS 2013-2017

income for seniors in Bellingham is below \$40,000 (lower than the median for seniors throughout Norfolk County). Across the county, young adults have the lowest median household income. There are too few young adult households in Bellingham to be able to disclose household incomes for this group.

**Table 6** shows how incomes vary by the age of heads of household. There is a marked disparity between middle-aged households and seniors and young adults. Householders aged 25-64 have median incomes above \$100,000, while the median

Bellingham falls in the middle among surrounding communities in terms of size, density, income, and population characteristics. Mendon and Wrentham have much lower population density, while Woonsocket, RI, is more densely populated. Woonsocket also stands out for having a very low median household income and a relatively low proportion of households with children. Mendon and Medway have the highest median incomes, while Blackstone, Milford, and Cumberland, RI have slightly lower median incomes than Bellingham. Hopedale, Wrentham, and Cumberland, RI have the highest proportion of households with seniors, while Franklin has a higher proportion of households with children among the towns neighboring Bellingham.

**Table 7: Regional Context, Population and Households**

	Population	Persons per Square Mile	Median Income	% Households with Seniors	% Households with Children
Blackstone	9,201	844	\$80,260	36%	33%
Mendon	5,995	331	\$125,816	40%	35%
Hopedale	5,955	1,145	\$101,761	47%	33%
Milford	28,630	1,961	\$75,854	36%	34%
Medway	13,162	1,145	\$115,432	35%	37%
Franklin	32,843	1,230	\$111,935	34%	40%
Wrentham	11,597	522	\$107,444	42%	35%
Cumberland, RI	34,498	1,307	\$81,713	43%	31%
Woonsocket, RI	41,508	5,391	\$38,340	34%	29%
<b>Bellingham</b>	<b>16,929</b>	<b>915</b>	<b>\$95,533</b>	<b>37%</b>	<b>34%</b>

Source: ACS 2013-2017

## ❖ Economic and Employment Profile

Bellingham's housing demand is influenced by economic conditions, including workforce participation, and employment opportunities within the town and region.

### Key Findings

- Bellingham is a predominantly residential community; local establishments employ 0.59 workers for every resident member of the workforce.
- Unemployment is very low, at 3.4 percent. About 19 percent of Bellingham residents receive retirement income.
- Bellingham residents tend to work in Norfolk County or closer to Boston; 20 percent work in town.
- Two thirds of the jobs in Bellingham are in industries where the average wage is below \$50,000.

As an outer belt suburban community, Bellingham is located on the edge of multiple economic regions, about 40 miles from Boston, 20 miles from Providence, and 25 miles from Worcester. The US Census identifies Bellingham as part of the Boston-Cambridge-Newton Metropolitan Statistical Area (MSA) region, which includes Essex, Middlesex, Suffolk, Norfolk and Plymouth Counties, and the Providence-Warwick New England City and Town Area (NECTA) region, which includes all of Rhode Island and a larger portion of Eastern Massachusetts, as well as Bellingham, Blackstone, and Millville. The Massachusetts Executive Office of Workforce & Labor Development utilizes the Massachusetts portion of the NECTA region as a geographic region, and also places Bellingham within the Metro South/West Workforce Development Area (WDA), which includes western portions of Norfolk and Middlesex Counties.

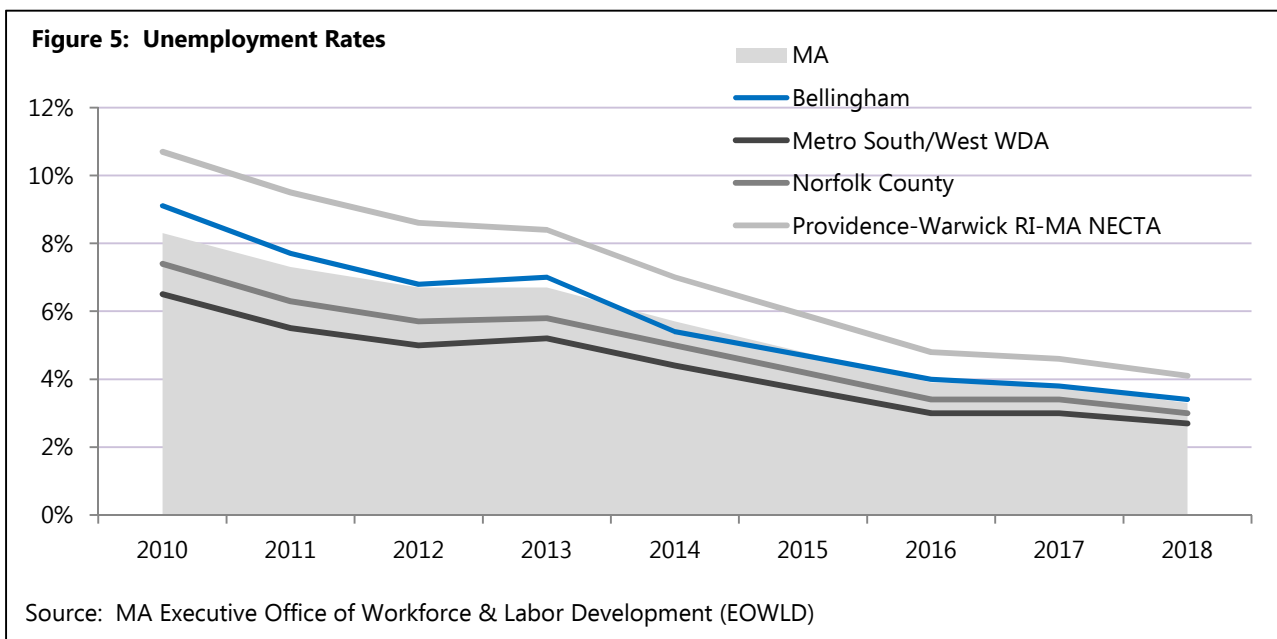
Primarily a residential community, there are more residents than employment opportunities in Bellingham, with a jobs-to-workforce ratio of 0.59. About 76 percent of Bellingham residents over the age of sixteen are in the labor force, while 19 percent receive retirement income.<sup>3</sup> The majority of Bellingham residents work within the Boston-Cambridge-Newton MSA (78 percent); nearly half work within Norfolk County, including 20 percent who work within the town of Bellingham. Even though the town is located on the state border

<sup>3</sup> ACS 2013-2017



within proximity to Providence, only 7 percent of the Town's workforce is employed outside of Massachusetts.

The unemployment rate in Bellingham was around 3.4 percent in 2018, having fallen from 8.3 percent in 2010. The rate of unemployment in Bellingham has closely aligned with trends state-wide. The town has tended to have higher rates of unemployment than Norfolk County and regions closer to Boston, but lower than the other Massachusetts towns within the region oriented around Providence-Warwick RI.



**Table 8: Industry of Employment for Bellingham Workforce**

Major Industries	Workers
<b>Total Employees</b>	<b>9,943</b>
Construction & Manufacturing	20.5%
Retail, Restaurants & Hospitality, Arts, Entertainment & Recreation	20.9%
Wholesale trade, Finance & Insurance, Real Estate & Leasing, Professional and Technical Services, Management & Administration	22.9
Education, Health Care & Social Services	16.4
Other Services	14.0
Public Sector	5.4

Source: ACS 2013-2017

The largest share of Bellingham residents, 38 percent, are employed in professional, business, and management occupations, compared with 27 percent in sales and office occupations, and 15 percent in service occupations. About 23 percent work in the Wholesale Trade, Finance, Insurance, Real Estate, Professional Services, Management and Administration industries. The next largest industry of employment for Bellingham residents is Retail, Food Service, Hospitality, Arts, and Entertainment, with 21 percent of Bellingham's workforce.

In addition to the population who currently live in Bellingham, the Town's housing needs are also driven by those who work in the town, and by local employers seeking to attract a quality workforce. As of 2017, there were 508 establishments employing 6,279 workers (year round average). This includes about 668 people employed by the public sector, such as by Bellingham's schools, public safety, public works, and other government services. Average wages for jobs located in Bellingham are significantly lower than median household incomes. The retail, hospitality, entertainment and recreation industries provide nearly half of the town's jobs,

paying an average wage of \$23,853 annually. **Two thirds of the jobs in Bellingham are in industries where the average wage is below \$50,000. At these wage levels, the majority of people who work in Bellingham cannot afford to live in the community.** Only about 14 percent of jobs in Bellingham are in industries whose average wage is above \$70,000. The mismatch between wages and housing costs can have impacts on economic development; anecdotally, employers in Bellingham often have difficulty hiring workers to fill jobs.<sup>4</sup> It also contributes to transportation and traffic issues, as it results in workers commuting longer distances to be able to afford housing in Bellingham, or obtain housing they can afford while working in Bellingham.

**Table 9: 2017 Employment and Wages in Bellingham**

Major Industries	Employers	Average Wages	Jobs	% of Jobs
Construction & Manufacturing	101	\$61,360	967	15%
Retail, Restaurants & Hospitality, Arts, Entertainment & Recreation	143	\$23,853	2,810	45%
Wholesale trade, Information, Finance & Insurance, Real Estate & Leasing, Professional and Technical Services, Management & Administration	131	\$63,528	1284	20%
Education, Health Care & Social Services	62	\$43,316	703	11%
Other Services	71	\$48,762	515	8%
<b>Total Employees</b>	<b>508</b>	<b>\$41,964</b>	<b>6,279</b>	
Industries with average annual wage below \$50,000			2,156	34%
Industries with average annual wage above \$70,000			1,043	17%
Source: MA EOWLD, ES-202, 2017				

<sup>4</sup> John Orthman, Bellingham Business Association, by interview with COG, September 10, 2019.

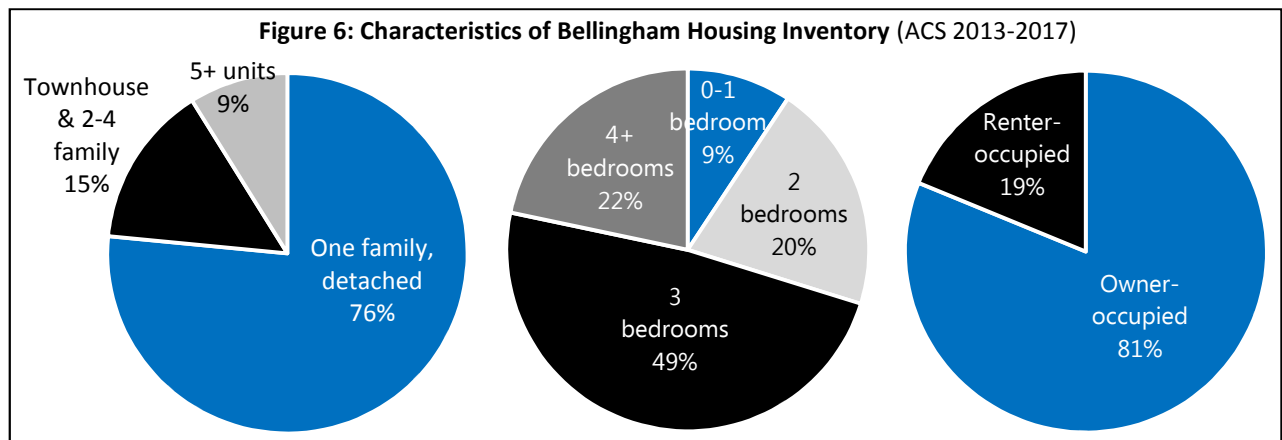
# Housing Inventory

The following section examines Bellingham’s current housing supply and how it has changed over time. Identifying the physical characteristics, market, and development trends of Bellingham’s existing housing will contribute to an understanding of housing needs.

## Key Findings

- Existing housing in Bellingham is predominantly large, owner-occupied, single family homes.
- Over the past several decades new home construction has become increasingly large and expensive, and very little housing has been built that offers an alternative to single-family homeownership.

The Decennial Census in 2010 counted 6,741 housing units, of which 6,341 (94 percent) were occupied year round. The majority are detached single family houses (76 percent). Most (81 percent) are owner-occupied, and over two-thirds have three or more bedrooms. Bellingham has a limited supply of housing that would be suitable for households seeking smaller housing options, such as young households or seniors wishing to downsize. There are also limited housing units that would be suitable for residents with impaired physical mobility, for people who want to have less property to maintain and/or those who are seeking to rent.



There is very little vacancy in residential units in Bellingham. The American Community Survey estimates that approximately 394 units, or 6 percent of the town’s homes are vacant, of which about one-third are seasonal. The vacancy rate for owner-occupied units is about 2.1 percent, and for renter-occupied units is slightly higher, at 2.9 percent.

**Table 10. Residential Vacancy**

	Units	%
Vacant Units	394	6%
Vacancy Rates		
Owner-occupied		2.1%
Renter-occupied		2.9%
Source: ACS 2013-2017		

Assessor’s data provides the most current profile of the housing supply (see **Table 11**). The Assessor’s database identifies 5,842 residential properties in Bellingham, of which 81 percent are single family houses, 13 percent are condominiums, and 6 percent are other forms of structures, including multifamily, 2-3 family, etc. Although Bellingham has a notable stock of historic residential properties dating as early as 1706, the majority were built in the mid-20<sup>th</sup> century. One in three single family homes in Bellingham was built between 1960 and 1969, when the town experienced its largest surge in construction. Condominium

construction became prevalent later in the century after the first condo laws were passed in Massachusetts in 1983 (M.G.L. Ch.183A), comprising half of housing units constructed in the 1980's and close to one-third of all housing built since 1990.

**Table 11: Residential Properties by Land Use**

Use/Year Built	Properties	Average Lot Size (Acres)	Average Value	Average Living Area (Square Feet)
<b>Single Family</b>	<b>4,708</b>	<b>0.79</b>	<b>\$323,746</b>	<b>1,796</b>
1706-1899	103	3.12	\$307,026	1,754
1900-1919	120	0.94	\$257,940	1,460
1920-1939	180	0.73	\$254,164	1,423
1940-1949	207	0.78	\$258,724	1,403
1950-1959	661	0.49	\$262,874	1,393
1960-1969	1587	0.45	\$284,578	1,552
1970-1979	516	0.77	\$317,988	1,804
1980-1989	356	1.24	\$382,157	2,233
1990-1999	410	1.1	\$401,969	2,222
2000-2009	356	1.19	\$500,910	2,938
2010-2018	208	1.17	\$448,837	2,341
<b>Condominiums</b>	<b>782</b>		<b>\$253,407</b>	<b>1,499</b>
1870-1919	13		\$228,323	1413
1950-1979	15		\$196,287	1,290
1980-1989	357		\$225,593	1,387
1990-1999	119		\$260,025	1,542
2000-2009	190		\$304,951	1,807
2010-2019	88		\$259,449	1,278
<b>Other Residential</b>		<b>Properties</b>	<b>Average Year Built</b>	
Two Family		197	1941	
Three Family		28	1929	
Multi-family Apartments (4-8 Units)		9	1901	
Multi-family Apartments (9+ Units)		2	1990	
Mixed Use		75	1939	
Multiple Houses on Single Lot		25	1930	
Specialized Housing <sup>1</sup>		9	1970	

Source: *Town of Bellingham Assessor's Database, FY2019*

<sup>1</sup> Includes group homes and Housing Authority

Era of construction also corresponds to characteristics that impact housing cost, condition, and suitability for various household needs. Smaller houses on smaller lots were typical of the mid-20<sup>th</sup> century, while average lot sizes jumped from less than ½ acre to more than one acre in the mid 1970's, and average living area increased steadily through 2010. The increase in lot and building size is reflected in average home values for each era of construction. The change in average lot sizes is directly related to zoning, where the minimum lot size was 10,000 square feet earlier in the 20<sup>th</sup> century, changing to ½ acre, and then a minimum of one acre since 2003. Due to downzoning (the practice of requiring larger lot dimensions than previously required), more than half of the Town's housing stock is nonconforming, meaning that it does not meet current zoning requirements. Countering the trend toward larger minimum lot sizes, more recent

development has occurred in cluster-type subdivisions, which allow for smaller individual lots in exchange for a portion of the site being preserved as open space.

Prior to the mid-20<sup>th</sup> century diverse housing forms were more common, including small multifamily structures (2-8 units), multiple houses on one lot, and mixed use structures. Institutional housing primarily includes Housing Authority properties built in the 1960's and 1970's, as well as a handful of group homes.

**Very little housing has been constructed in the past century that offers alternatives to homeownership.**

Age of housing may also relate to potential for concerns related to the condition of structures, presence of code issues, and the quality of materials that may have been used in construction. For example, lead paint, which was banned for residential use in 1978, is not a concern for houses constructed after 1980, but may be present in structures built prior to this time.

#### Development Pipeline

A few major housing development projects are currently under construction or in the permitting pipeline. Recently approved projects include:

- Hartford Village, approved in 2017, is the second phase of an age restricted multifamily residential development that was completed in the early 2000's. The second phase consists of six 3-unit structures, for a total of 18 units.
- Monique Drive, approved in 2018, is a 12 lot single family residential subdivision that was developed on the site of the former Macy School. An overlay zoning district, the Wethersfield Overlay District, was created to facilitate this development, which was exempted from the Town's inclusionary development bylaw.
- A two lot single family residential subdivision was approved on a 4 acre site located on Deer Run Road.
- Pine Hollow Estates, approved in 2016, created 36 Townhouse units on a 25+ acre parcel located on Countryside Road. Subject to the Town's inclusionary zoning bylaw, four of the units are affordable as Local Initiative Project (LIP) units.



Following are projects that are currently under review:

- In fall, 2018, Town Meeting approved zoning for a Downtown Residential Development Overlay District which will create approximately 150 market rate single family and townhouse units.
- A Major Residential Development Project, Bellingham Shores, would create 103 single family units, of which 15 percent are required to be affordable, while 60 percent of the 146 acre site will be preserved as open space.
- Another project is proposed under Chapter 40B, Burton Woods, which would create 28 single family 3 bedroom detached condominiums on about 10 acres on the Franklin line.
- In 2017 the Town approved zoning to allow a large 55+ housing development at the New England Country Club Land. The approved zoning could allow hundreds of units of varying types.

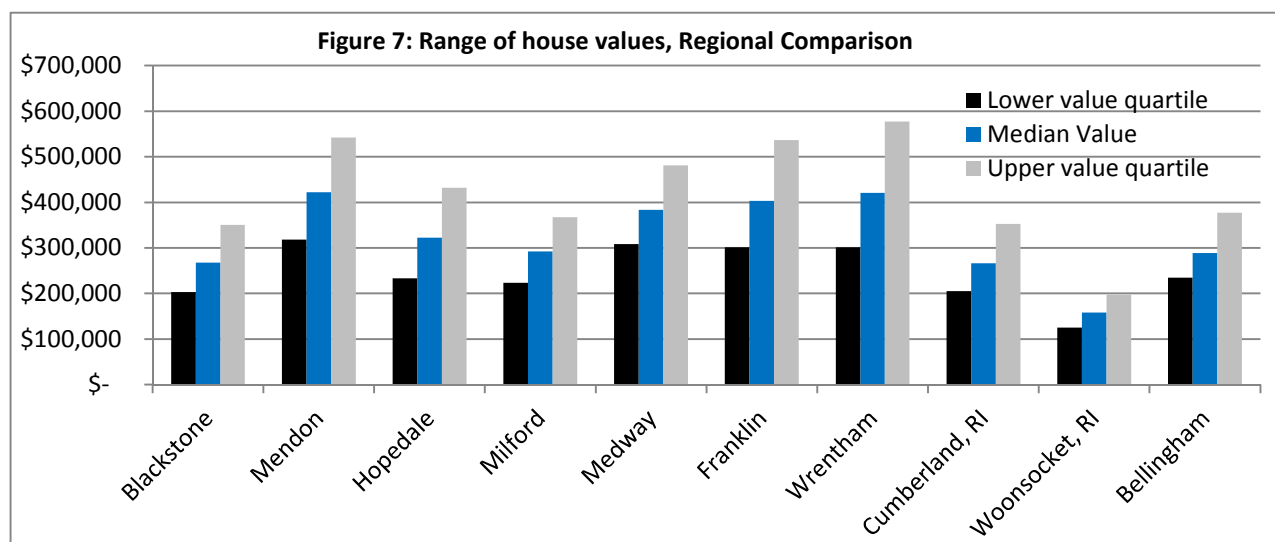
## Regional Context

Bellingham is surrounded by communities with widely varied development patterns. Mendon and Wrentham are lower in density, with an average of one unit per 3-5 acres, compared with Milford and Woonsocket, which have more than one unit per acre. Bellingham is in the middle of the range of density, with an average of 1.76 acres per unit, similar to Blackstone, Hopedale, Medway, and Franklin. The majority of housing stock throughout most towns in the region is single family homes, with the exception of Woonsocket. Still, Bellingham has a relatively high proportion of single family homes behind Mendon, Medway, and Wrentham. Like Bellingham, the supply of rental housing is fairly limited in most neighboring communities except Woonsocket, Milford, and Blackstone. Among surrounding towns, Bellingham's home values fall in the lower end of the range, which spans from a median of \$159,000 in Woonsocket to \$422,000 in Mendon. The range of home values (shown in **Figure 7**) shows that the nearby towns with the most affordable inventory of housing are Blackstone, Cumberland, and Woonsocket, where the lower quartile median is around \$125-\$200,000, compared with \$235,000 in Bellingham.

**Table 12. Regional Context, Housing Inventory**

	Housing Units	Average acres per unit	Median Home Value	% Rental	% Detached Single Family	% built after 1980
Blackstone	3,627	1.92	\$267,800	29%	59%	41%
Mendon	2,104	5.51	\$422,400	12%	92%	53%
Hopedale	2,287	1.46	\$322,500	19%	61%	39%
Milford	11,638	0.80	\$292,600	31%	55%	31%
Medway	4,837	1.52	\$383,800	12%	82%	42%
Franklin	11,620	1.47	\$403,000	19%	68%	57%
Wrentham	4,136	3.44	\$421,100	16%	79%	48%
Cumberland, RI	14,355	1.18	\$266,500	26%	66%	37%
Woonsocket, RI	19,493	0.25	\$158,500	63%	26%	11%
<b>Bellingham</b>	<b>6,741</b>	<b>1.76</b>	<b>\$288,900</b>	<b>19%</b>	<b>77%</b>	<b>33%</b>

Source: ACS 2013-2017





## ❖ Housing Cost

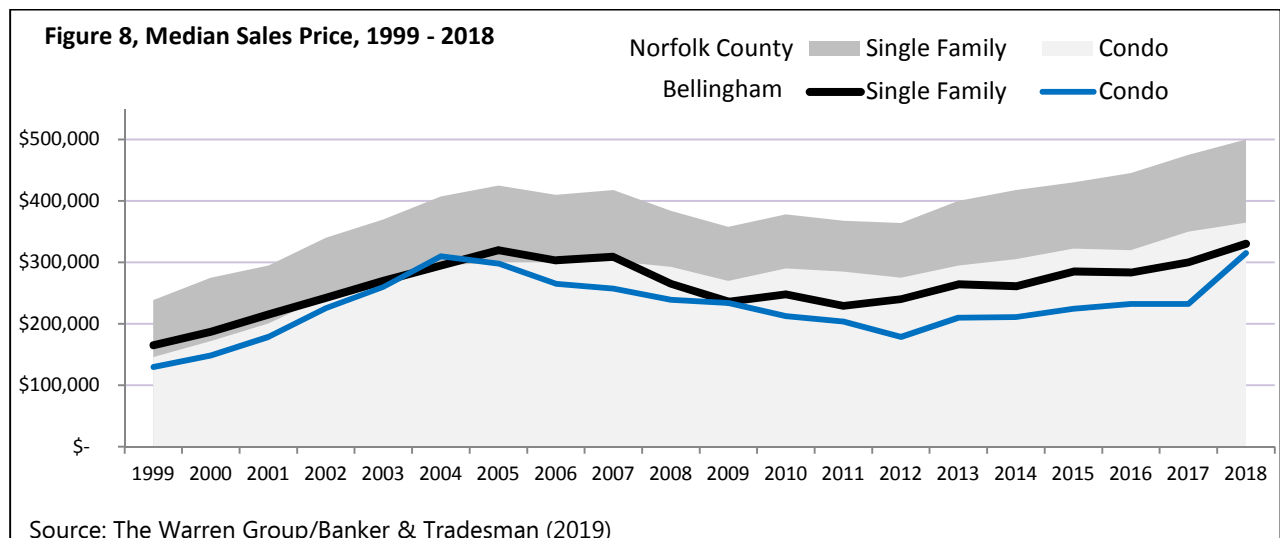
Housing costs within a community reflect numerous factors, including demand and supply. Where there is insufficient housing supply available to meet demand, prices and rents tend to rise. Housing availability and cost have regional impacts; people who might wish to live in Bellingham may seek housing in other communities if they cannot find housing they can afford, while higher cost in other communities contributes to demand for housing in Bellingham.

### Key Findings

- Bellingham's home prices are relatively affordable compared with Norfolk County and the Boston region as a whole.
- Home prices dipped significantly during the Great Recession after they peaked during in 2005, but have fully recovered to pre-recession peak levels.
- The cost of renting an apartment in Bellingham is on par with monthly housing costs (mortgage, insurance, and taxes) for purchasing low to moderately-priced homes.

Housing prices in Bellingham have fluctuated over the past twenty years, reflecting overall housing market conditions in the region. Median sales prices for single family houses rose from \$165,000 in 1999 to \$320,000 around 2005 then dipped over subsequent years until they began climbing again in 2011, finally surpassing the 2005 peak, reaching \$330,000 in 2018. As a snapshot of current market conditions, the asking price for homes on the market in August, 2016, ranged from \$200,000 to \$800,000, with 11 homes priced under \$300,000 and 13 homes priced over \$500,000.<sup>5</sup>

Sales prices for condominiums have followed a similar trend, typically at a slightly lower median price than single family homes. Condos currently on the market are comparable in price to many single family homes, ranging from \$270,000 to \$470,000.<sup>6</sup> Condos built in the 1980's are at the lower end of the price range, while newly constructed condos are in the \$400,000 price range.



<sup>5</sup> Zillow, August 23, 2019.

<sup>6</sup> Zillow, August 23, 2019.

A survey of rental units advertised in August, 2019, shows a handful of active listings, including apartments in multifamily buildings, two family structures, or single family homes. Rent prices range from \$1,050-\$3,000 for studio to 3 bedrooms. The average rent asked for one bedroom units is approximately \$1,800, and for two bedroom units approximately \$2,100.<sup>7</sup> At this price point, the cost of renting an apartment in Bellingham is on par with monthly housing costs (mortgage, insurance, and taxes) for purchasing low to moderately-priced homes.

**Table 13: Characteristics of Homeowner and Renter Households**

	Owner	Renter	Renters as % of all Households
<b>Bellingham Households</b>	<b>5,154</b>	<b>1,193</b>	<b>19%</b>
Less than \$50,000	20%	51%	37%
\$50,000-\$99,999	27%	29%	20%
\$100,000 or more	53%	20%	8%
1-2 person household	52%	65%	23%
3 or more persons	48%	35%	14%
Householder under age 35	11%	27%	36%
Householder age 35-64	64%	55%	17%
Householder age 65 and older	25%	18%	14%

Source: ACS 2013-2017

Despite the high cost of rent, rental housing in Bellingham is predominantly occupied by households who cannot afford homeownership. As shown in **Table 13**, about 81 percent of households in Bellingham own their own homes, while 19 percent rent. Renter households tend to have lower incomes than homeowner households; more than half earn less than \$50,000 per year. Renter households also tend to be smaller, a majority having 1-2 persons. Lower income households are more likely to be renters, as are smaller households. Young adult households (under age 35) have the lowest rate of homeownership, as they tend to have lower incomes and have not yet accumulated the savings needed for a down-payment. The rate of homeownership peaks for households aged 35-64, and then diminishes, reflecting a preference amongst senior households to downsize and reduce home maintenance responsibilities.

While sales and advertised rent prices reflect the cost for people seeking housing today, ACS estimates median housing values and median rent based on a sample of all units in the community. The ACS estimate for median gross monthly rent in Bellingham from 2013-2017 was \$1,364, which includes affordable units along with market rate units.<sup>8</sup> The median value of single family owner-occupied units was \$288,000.

<sup>7</sup> COG survey of rental units advertised on Craigslist, Zillow, Trulia, and Zumper, as observed August 23, 2019.

<sup>8</sup> Affordable units comprise approximately 16% of the town's total rental housing stock.

# Affordability

In the previous sections, Bellingham’s population, economic conditions, housing stock, and market conditions were examined. This section assesses affordability of Bellingham’s housing for Town residents and employees, which is determined by the intersection of these factors.

## Findings:

- Nearly half of Bellingham’s renters and one quarter of homeowners are paying more than they can afford on housing.
- Seniors are disproportionately cost-burdened, as are lower income households.
- About half of Bellingham’s housing stock is affordable to households earning between \$50,000 and \$75,000. The greatest gap in housing affordability is for households earning less than \$50,000.
- Housing prices and rents have increased significantly faster than household incomes since 2000, for both renters and homeowners.
- The majority of jobs based in Bellingham pay less than the salary needed to be able to afford housing in Bellingham. Nearly one-third of jobs throughout Norfolk County, where a majority of Bellingham residents are employed, pay less than \$40,000.

A dwelling unit is considered unaffordable to low- and moderate-income people if their monthly payments for housing – mortgage, property taxes, and homeowner’s insurance for owners; or rent and utilities for tenants – exceeds 30 percent of their monthly gross income. By definition, when this occurs they are *housing-cost burdened*. Those whose housing costs exceed 50 percent of their income are considered to be *severely cost burdened*.

The majority of households in Bellingham are homeowners with a mortgage. ACS estimates that nearly one quarter of these households pay more than 30 percent of their income on housing, with 11 percent bearing a severe housing cost burden. A slightly smaller proportion of those who own their properties without a mortgage are burdened with housing costs. Among renters, 46 percent of households are cost burdened, with 16 percent paying more than half of their income on rent.

**Table 15: Households by Cost Burden by Tenure**

Housing Costs as % of Income	Renters	%	Owners w/ Mortgage	%	Owners w/out Mortgage	%
Less than 20.0 %	250	21%	1,698	41%	650	65%
20.0 to 29.9%	312	26%	1,418	34%	127	13%
30.0 to 34.9%	170	14%	267	6%	66	7%
35.0 to 49.9%	192	16%	299	7%	67	7%
50.0% or more	185	16%	441	11%	95	9%
Not calculated	84	7%	26	1%	0	0%
<b>Total</b>	<b>1,193</b>	100%	<b>4,149</b>	100%	<b>1,005</b>	100%
All Cost-burdened Households	547	46%	1,007	24%	228	23%
Severely Cost-burdened	185	16%	441	11%	95	9%

Source: ACS, 2012-2016

Households who earn less than \$50,000 per year are far more likely to be cost-burdened by housing costs than those earning more. Nearly one third of those earning between \$50,000 and \$100,000 pay more than 30 percent of their income on housing, while nearly 70 percent households earning less than \$50,000 pay more than they can afford for housing. **Seniors are disproportionately cost-burdened compared with younger households.**

**Table 16, Cost Burden by Income, Age Householder**

Household Income	Cost-Burdened Households	Total % Cost Burdened	Age	Cost-Burdened Households	% Cost Burdened
Less than \$50,000	1,142	69%	Under 35 years	58	10%
\$50,000-\$100,000	527	30%	35-64 years	1,094	26%
More than \$100,000	113	4%	65+ years	630	42%
<b>Total</b>	<b>1,782</b>	<b>28%</b>	<b>Total</b>	<b>1,782</b>	<b>28%</b>

Source: ACS 2013-2017

According to ACS 2017 estimate, the median income for households in Bellingham is \$95,533. About 26 percent of residents earn below \$50,000, while 46 percent earn more than \$100,000. **Table 16** provides a comparison of household income distribution and the supply of homes affordable at each income range, based on ACS estimated value of single family homes. Half of the town's housing stock is moderately valued, so that it would be affordable to households earning \$50,000-\$100,000. Just 6 percent of housing in Bellingham is valued at or under \$175,000, which is estimated to be the price range affordable for households earning up to \$50,000. In many cases, such low value houses require substantial improvements to maintain safe, habitable condition, which exceeds what low income households can afford.

**Table 17: Housing Demand and Supply by Income Threshold**

Income (ACS )	Households	% of all Households	Affordable Purchase Price*	Housing by Value	% of Housing
<\$25,000	693	11%	up to \$80,000	96	2%
\$25,000-\$49,999	966	15%	\$80,000 - \$174,999	184	4%
\$50,000-\$74,999	811	13%	\$175,000 - \$299,999	2,557	50%
\$75,000-\$99,999	920	14%	\$300,000 - \$399,999	1,334	26%
\$100,000-\$149,999	1,536	24%	\$400,000 - \$499,999	436	8%
>\$150,000	1,421	22%	\$500,000+	547	11%

Sources: ACS 2013-2017, COG; Affordable price range calculated by COG.

\* Assumes mortgage + property tax + insurance payment = 30% of monthly income with 10-15% down payment, 5% interest rate, and estimated tax and insurance.

Property taxes also contribute to housing cost burden, particularly for seniors who often own homes outright without a mortgage. Bellingham has relatively low residential property taxes, averaging \$4,488 in 2018, compared to \$5,993 average state-wide. A split tax rate, which charges commercial and industrial uses a higher tax rate than the residential tax rate to offset residential costs, has contributed to keeping residential property taxes low. Still, the average property tax bill for single family homeowners in Bellingham has risen by 36 percent since 2010, with a property tax rate of \$14.41 per \$1,000, compared to \$11.96 per \$1,000 in 2010.

Median household incomes for homeowners and renters have not kept pace with the rising cost of housing. **While home values in Bellingham have risen by about 83 percent since 2000, the median income of homeowners has increased only 53 percent over this time.** Meanwhile the median income of renters increased by 76 percent, while rents more than doubled. An increase in median household income – particularly for renters – may be a reflection of the income required to be able to obtain housing in Bellingham. Many lower income households may be displaced from the town, or they don't move to Bellingham, instead seeking housing elsewhere that they can afford. Accordingly, the proportion of cost burdened households has increased substantially, from 20 percent of households in 2000 to 28 percent in 2017.

**Table 18: Change in Median Housing Costs and Median Income**

	2000	2017	Change 2000-2017	% Change
Median Value Single Family Owner-Occupied Units	\$158,000	\$288,900	\$130,900	83%
Median Gross Rent	\$643	\$1,364	\$721	112%
Median Household Income Homeowners	\$69,127	\$105,523	\$36,396	53%
Median Income Renter Households	\$28,147	\$49,566	\$21,419	76%

Source: Census 2000, ACS 2013-2017

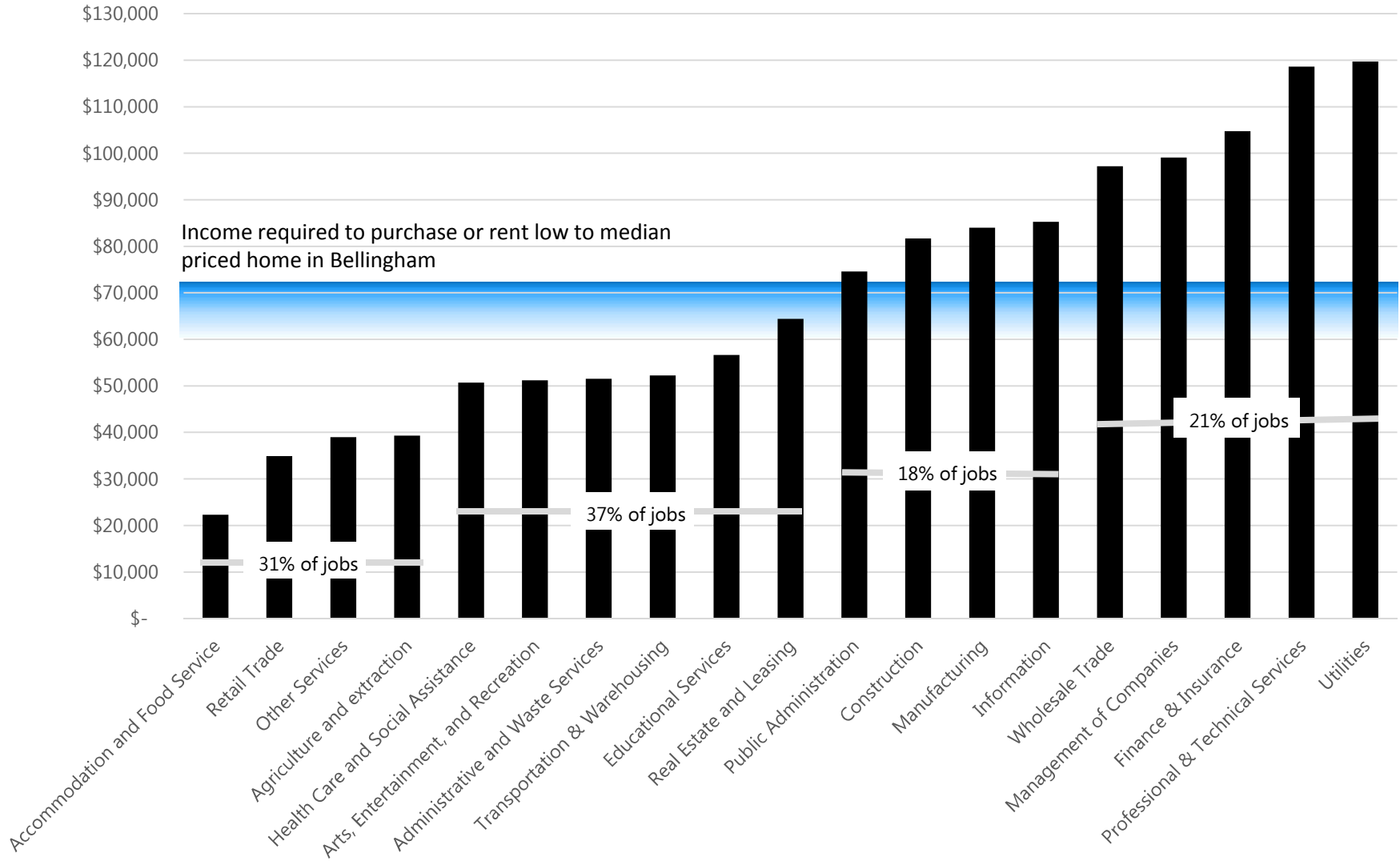
As shown in **Figure 10** on the following page, the majority of jobs throughout Norfolk County are in industries in which the average wages are below the income required to be able to afford housing in Bellingham. At the lowest end of the wage scale – including restaurants, retail stores, and other services – workers may earn less than half the income required to rent or pay a mortgage. The largest share of jobs (37 percent) are in service-related industries that pay an average of \$40,000 to \$70,000 per year, which is approximately or just below the income needed to affordably rent or buy most homes at the lower end of the typical market price range. Jobs that pay enough to comfortably support the cost of housing comprise approximately 40 percent of employment opportunities in Norfolk County. As shown in **Table 9** above, employers located in Bellingham are clustered in industries that provide jobs at the lower end of the wage scale compared with Norfolk County as a whole. **In order to support local and regional economic growth and to reduce reliance on commuting out of the region for higher wage jobs, more housing is needed that is affordable to people who work locally.**

**Table 19: Change in Cost Burden 2000-2016**

	2000	2017
<b>Pay More than 30%</b>	<b>20%</b>	<b>28%</b>
Pay 30-49%	13%	17%
Pay 50% or more	7%	11%

Sources: Census 2000, ACS 2013-2017

**Figure 10: Housing Cost versus Average Annual Wages by Industry**



Source: MA Executive Office of Labor and Workforce Development (EOLWD) ES202 Data; wages by industry in Norfolk County



# Housing Development Framework & Challenges

In its MetroFuture regional plan for greater Boston, Bellingham is categorized by the Metropolitan Area Planning Council (MAPC) as a “Maturing New England Town”. This type of community generally has a mix of densities and room for additional growth, characterized by mixed-use town centers surrounded by compact neighborhoods with lower-density outlying areas. They typically have large amounts of vacant developable land. 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 or undevelopable, or publicly owned. The balance, approximately 4,000 acres, has varying degrees of development potential.

## ❖ Physical Conditions

### **Natural Resources**

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 is not 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 1,627 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.

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.

Bellingham’s zoning bylaw includes a Water Resource District, 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 percent 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 special permit, a system for groundwater recharge must be provided that does not degrade groundwater quality.

### **Infrastructure**

#### Roads

Bellingham is crossed by 101 miles of roadways (measured in centerline miles).<sup>9</sup> A limited number of arterials and collector roads move local and regional traffic through Bellingham. Route 126 is almost the only route providing for north/south travel over the nine mile length of the town, partially paralleled by

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<sup>9</sup> Massachusetts Department of Transportation, *2018 Massachusetts Road Inventory Year-End Report*.

Center Street and Lake Street/Maple Street. Route 140 runs east-west through the center of town, while Hartford Ave, Blackstone Street, and North Street provide east-west connections in the north and central sections of town. Pulaski Boulevard and Wrentham Road connect with Route 140 at the southern end of the town. The majority of residential development throughout the town is located on dead end streets or circles that feed onto these, and a handful of additional connecting streets. In addition to local traffic, the same arterial roads are heavily utilized by regional commuters passing through Bellingham from other communities, both factors contributing heavily to high local traffic volumes during peak times. The issue of traffic creates an indirect barrier to housing development as it frequently is an issue cited by residents when they oppose new development,

Interstate 495 runs through the northern end of Bellingham, with one interchange in Bellingham at Route 126. Another interchange in Franklin provides access to Bellingham via Route 140.

#### Public Transportation

Bellingham is served by commuter rail to Boston at the Forge Park station along the Franklin Line, located in Franklin on Route 140, west of Route 495. A commuter shuttle to Forge Park station is provided through the Greater Attleboro Taunton Regional Transit Authority (GATRA) and the Bellingham Council on Aging. Two fixed routes serve North and South Bellingham, running primarily along Routes 140 and 126, running 2-3 daily trips during peak morning and evening hours. The Bellingham Senior Center also maintains a small fleet of wheelchair accessible vans to provide on-call transportation for eligible seniors.

#### Water

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. The Town installed a water filtration plant in 2015 to address water quality issues.

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, and while there is potential that the draw limit on future permits may be reduced, residential development in Bellingham is not currently constrained by water supply issues, beyond ground water protection measures.

#### Sewer

Public sewer services are provided by two different entities that serve approximately one-quarter of Bellingham's population, combined. The remaining three-quarters of the population utilizes individual on-site disposal systems, typically septic systems.

The Woonsocket, Rhode Island, Regional Wastewater Commission serves the southern part of town. An 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.

The Charles River Pollution Control District (CRPCD) in Medway operates a regional sewage treatment plant that serves the northern portion of Bellingham, north of Blackstone Street, which 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.

Both sewer districts currently have capacity to accommodate increased flow. Within the areas served by sewer there are currently no development constraints due to sewer capacity.<sup>10</sup>

## Schools

Bellingham has an Early Childhood Program (pre-K), two elementary schools (grades K-3), Bellingham Memorial School (grades 4-7), Bellingham High School (grades 8-12), and Keough Memorial School, which serves special needs students in grades 7-12.

According to the Massachusetts Department of Elementary and Secondary Education (DESE) District Report Card for 2018, Bellingham School District is making moderate progress toward the State's targets for education, scoring 40 out of 100 points attributed to indicators including achievement, student progress or growth, high school completion, progress toward English proficiency for English learners, chronic absenteeism, and advanced coursework completion.

The number of students enrolled in the Bellingham School District has been continuously declining, now enrolling about 20 percent fewer students than at the beginning of the millennium. The Town shuttered one of its three elementary schools in 2015 due to decreasing enrollment in the overall district. Adding to the decline in enrollment, many Bellingham children are attending the Benjamin Franklin Classical Charter School located in Franklin, which has just opened a significantly expanded school facility doubling its student capacity. Bellingham also participates in the school choice program, both sending and receiving children from other districts in the region. Declining school enrollment, which is projected to continue, means that school capacity is not a development barrier in town. However, maintenance and administrative costs are expected to continue to rise and more family housing will be needed to support even the current funding level of the school system.

**Table 20: Historic School Enrollment**

	K-6	
	Enrollment	% change
1999/2000	2,754	
2004/2005	2,693	-2.21%
2009-2010	2,635	-2.15%
2014-2015	2,381	-9.64%
2018/2019	2,223	-6.64%
Source: MA DESE		

## ❖ Regulations

Zoning bylaws regulate the type and location of development within a community. In terms of residential development and redevelopment, zoning can be a constraint if the bylaws significantly limit the development of housing that would meet community needs. In Bellingham, as-of-right residential development is highly constrained, though it is possible to achieve some housing diversity by Special Permit.

## Residential Zoning

The Bellingham zoning bylaw 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

<sup>10</sup> Denis Fraine, Town Manager, by interview with Community Opportunities Group, September 9, 2019.

Development, Special Residential Uses, and the Mill Reuse Overlay District. Almost 75 percent 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 21, Bellingham Zoning Table of Uses / Dimensional Regulations

	<b>A</b>	<b>S</b>	<b>R</b>	<b>M</b>	<b>B-1</b>	<b>B-2</b>	<b>I</b>
Single-Family	Y	Y	Y	Y	Y	Y	N
Two-Family	Y	Y	Y	Y	Y	Y	N
Townhouse	SP	SP	SP	SP	SP	SP	N
Other Multifamily	N	N	N	SP	N	N	N
Assisted Elderly Housing	SP	SP	SP	SP	SP	SP	N
Boarding or Rooming	N	N	N	SP	N	N	N
Motel, Hotel	N	N	N	N	SP	SP	N
Mobile Home	N	N	N	N	N	N	Y
Public Housing	Y	Y	Y	Y	N	N	N
Major Residential Development	SP	SP	SP	SP	SP	SP	N

Source: Bellingham Zoning By-Laws

Minimum lot sizes for single-family homes are 80,000 square feet (nearly two acres) in the Agricultural Zone, and 40,000 square feet in the Residential, Suburban, Multifamily, and Business Districts, hence many of the existing homes in Bellingham are on undersized and nonconforming lots. For Assisted Elderly Housing, the minimum lot size may be reduced by half. Public housing is exempt from dimensional regulations.

Single and two-family dwelling units require two parking spaces each. The parking requirement for family apartments is the same as for a two-family dwelling unit. Assisted elderly housing requires one space per bedroom, though the rates of automobile ownership among the residents of assisted living facilities tends to be quite low. Other dwelling units require 2.5 spaces per dwelling unit (including studio and one bedroom units), or one space per bedroom for boarding and rooming. Convalescent, nursing, or rest homes require one space per three beds, plus one space per employee on the largest shift, and two spaces per two visiting staff. Excessive parking requirements can add unnecessary cost and expense to housing while also creating expensive stormwater and impervious surface issues for the Town.

#### Family Apartments

Accessory apartments may be added to single-family dwellings by special permit provided either the principal or accessory unit is owner-occupied (for at least two years prior to the petition to create the accessory unit) and the second unit is occupied by a family member of the owner. Requiring a familial relationship in a Town that is overwhelmingly Caucasian has a disparate impact on households of color, and such requirements may represent a violation of the Fair Housing Act (a component of the Civil Rights Act of 1968) as well as the Massachusetts Fair Housing Law. In addition, the local definition of "family" may violate civil rights and fair housing regulations. The requirement of familial relationship also precludes the housing of home health care workers or other domestic employees.

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. The special permit must be renewed after five years, and is nullified by the removal of the qualified occupant and/or sale of the lot or dwelling.

Bellingham's restrictive accessory apartment regulations can also be a barrier to creating housing that meets the needs of elderly residents, multigenerational households, and those seeking to overcome financial or physical hardships. Given that there is absolutely no public benefit to such requirements, as long as properties are deemed to meet the dimensional and environmental standards for the creation of an accessory dwelling unit, the Town should consider eliminating the requirements of family occupancy, two year prior owner-occupancy, and the five year expiration of special permits, in order to provide flexibility to meet individual housing needs.

#### Major Residential Development (MRD)

The purpose of the Major Residential Development provision 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. A minimum of 15 percent of the units must be affordable to households qualifying as low, moderate, and median income. (A portion of units would be set aside for households below 50 percent of AMI, at 50-80 percent of AMI, and at 80-120 percent AMI.) Density bonuses are provided for in exchange for the provision of additional open space, but not specifically to offset the cost of the affordability component. Even with the density bonus, the affordability requirement can be uneconomical in Bellingham's housing market, and requiring a special permit for "cluster housing" rather than making it the "preferred plan" in regulation is inconsistent with what is currently considered to be best practices.

#### Special Residential Uses

Bellingham's zoning bylaw includes provisions for residential uses including 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, providing a minimum of 10,000 square feet per bedroom. A four-bedroom townhouse would require a minimum lot area of one acre, which is generally considered to be an extremely excessive lot minimum requirement for a townhouse unit. Townhouses are defined as 3-8 dwelling units separated by party walls, each with a separate exterior entrance and held in separate ownership. The ownership component is an odd part of the definition as there is no practical reason to preclude a townhouse unit from being offered as a rental property.
- 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.
- "Other multifamily housing," defined as a structure containing three or more dwelling units, may only be constructed in multifamily zoning districts, or by the conversion of an existing dwelling unit

(provided that the structure cannot reasonably be used or altered for any other use). Conversion of a dwelling unit requires a Special Permit from the ZBA, in addition to one from the Planning Board. Creation of a new multifamily district (by Town Meeting vote to amend the Zoning Map) requires a minimum of 20 acres, of which not less than 70 percent may be vacant or agricultural land. The minimum lot area for multifamily dwellings is 40,000 square feet for up to four units, plus 3,000 square feet per additional unit.

For all types of Special Residential uses, not more than 10 percent of the dwelling units may have three bedrooms, and none may have more than three bedrooms except under explicit circumstances. This limitation on three bedroom units is a barrier to providing housing for families, and could also be considered a violation of civil rights and fair housing regulations because it is tantamount to discrimination based on familial status. Further, a decision to grant a Special Permit is contingent upon determination that the proposal will serve the Town's interests in terms of fiscal impacts, housing needs, community needs, traffic safety, and environmental impacts.

#### [Mill Reuse Overlay District](#)

A Mill Reuse Overlay District was established to facilitate the redevelopment and reuse of historic mill buildings, and to promote housing choices and mixed use development in order to meet the Town's housing and community development needs. The district was created to apply to a historic mill located on Pearl Street in the northern section of town. However the Town was unable to secure a feasible development proposal for the Town-owned site, and the mill buildings have since been demolished.

The Mill Reuse Overlay District allows residential uses including multifamily dwelling and assisted elderly housing with development plan approval by the Planning Board, and a requirement that 5 percent of the units be affordable. As these uses were required to be located within an existing mill building which no longer exists, the provisions of the district are not currently applicable and the bylaw has no current utility.

#### [Inclusionary Housing](#)

Bellingham adopted inclusionary housing provisions in 2010. The bylaw applies to Special Permit applications for subdivisions creating 8 or more lots, and for the construction of 8 or more dwelling units in duplexes or multifamily complexes. (The provision does not apply to Major Residential Development, which is subject to its own inclusionary requirement.) At least 10 percent of the units must be affordable in perpetuity, which may be provided on- or off-site. The Special Permit Granting Authority (SPGA) may request the applicant seek to apply local preference. Since 2010 there have been 5 development projects subject to the inclusionary provisions, which have resulted in the creation of 11 affordable units. Due to the moderate-cost housing market in Bellingham relative to the Boston region, it has been challenging to make the math work for both developers and homebuyers for the affordable units. Since the adoption of the inclusionary bylaw major development projects have sought zoning changes exempting them from the inclusionary requirement.

#### [Wethersfield Overlay District](#)

The Wethersfield Overlay District was established in 2017 in order to facilitate the redevelopment of the former Macy School site. The district allows single family dwellings with a minimum lot size of 12,000 square feet, in addition to a public park. The district is exempt from the Town's Inclusionary Zoning provisions, and when built out will increase Bellingham's affordable housing target while providing no affordable units to offset the increase, representing a subsidy to the developer of at least \$200,000 per affordable housing unit.



not constructed. In the future, the Town should avoid allowing significant amounts of construction to occur that does not keep pace with Chapter 40B requirements.

#### [55+ Active Adult Overlay District](#)

The 55+ Active Adult Overlay District (AAOD) was established in 2017 to foster the development of a range of housing types, allowing for creative site planning and context-sensitive design at the New England Country Club Golf Course. The district allows for single family, two family, townhouse, and multifamily dwellings with a maximum density of eight residential units per acre, in addition to a public golf course. The district is also exempt from the Town's inclusionary Zoning provisions, in spite of the higher rates of cost burden occurring in Bellingham's senior households.

#### [Downtown Residential Development Overlay District](#)

Adopted in fall, 2018, the Downtown Residential Development Overlay District (DRDOD) district provides for a mixture of small lot upscale single-family residences and townhomes in a village type setting in close proximity to the downtown area. The DRDOD is exempt from the Town's inclusionary zoning provisions. The district allows up to six single family dwellings per 40,000 square feet, with a minimum lot size of 5,000 square feet for any individual house lot. For townhouse units the maximum density is eight units per 40,000 square feet. At least 40 percent of the entire site must be reserved for open space.

## Existing Housing Resources

### ❖ Affordable Housing Inventory

To be considered affordable under Chapter 40B, housing must be deed-restricted to be sold or rented for an amount that is affordable to households earning up to 80 percent of Area Median Income (AMI), and a Fair Housing Marketing Plan must guide tenant or homebuyer selection. "Subsidized" does not always mean the project receives direct financial assistance, such as a low-interest loan or grants from public agencies. Often the "subsidy" is in the form of technical assistance or regulatory oversight by a public or quasi-public agency. A mixed-income development may be privately subsidized by a density bonus because the additional income from market-rate sales or rents helps to offset the cost of the affordable units. Regardless of whether the subsidy is public or private, affordable units eligible for the Subsidized Housing Inventory must be protected by a long-term deed restriction and be offered for sale or rent through a fair and open process that complies with the federal Fair Housing Act of 1968, as amended.

In practice, income limits for subsidized housing typically follow the HUD definition for "Low Income" households.<sup>11</sup> The town of Bellingham is located in the Boston-Cambridge-Quincy, MA-NH Fair Market Rent Area (HMFA), for which the median family income was \$113,300 in 2019. The "Low Income" definition for a household of four is \$89,200.

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<sup>11</sup> The income and asset limits for specific affordable housing developments may vary, depending on the requirements of the subsidizing program.

**Table 22: Income Eligibility Guidelines**

Boston-Cambridge-Quincy, MA-NH HMFA  MFI: \$113,300	Level	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person
	<b>Extrem. Low (30%)</b>	\$24,900	\$28,450	\$32,000	\$35,550	\$38,400	\$41,250	\$44,100
	<b>Very Low (50%)</b>	\$41,500	\$47,400	\$53,350	\$59,250	64,000	\$68,750	\$73,500
	<b>Low Income (80%)</b>	\$62,450	\$71,400	\$80,300	\$89,200	\$96,350	\$103,500	\$110,650

Source: HUD 2019, Section 8 Income Limits

The Massachusetts Department of Housing and Community Development (DHCD) maintains a list of the deed-restricted affordable units in each city and town. Known as the Chapter 40B Subsidized Housing Inventory (SHI), the list determines whether a community has met the 10 percent minimum. It is also used to track expiring use restrictions, i.e., when non-perpetual affordable housing deed restrictions will lapse. With 8.7 percent of its housing stock eligible for inclusion on the SHI, Bellingham is close to meeting the 40B target. Among neighboring communities in Massachusetts, Franklin and Wrentham both have more than 10 percent affordable units, while the other communities are farther from reaching the goal. Rhode Island similarly tracks the number of deed-restricted affordable units in each community.<sup>12</sup> Woonsocket has the highest proportion of affordable housing, with nearly 16 percent, while Cumberland's has a lower percentage than Bellingham.

**Table 23: SHI Comparison**

	SHI Units	% SHI
Blackstone	123	3.4%
Mendon	40	1.9%
Hopedale	119	5.2%
Milford	708	6.2%
Medway	284	6.2%
Franklin	1,352	11.9%
Wrentham	485	12.7%
<b>Bellingham</b>	<b>551</b>	<b>8.7%</b>
Cumberland, RI	856	6.2%
Woonsocket, RI	3,047	15.9%

Source: DHCD, September 2017, RH Housing, 2017

**Table 24** reports Bellingham's Subsidized Housing Inventory as of June, 2019. There are currently 551 units counted on the subsidized housing inventory, including 516 rental units and 35 ownership units. An additional 7 units have been approved or constructed through Inclusionary Zoning, but have not yet been recorded on DHCD's inventory. Not all of the units that count toward the SHI are affordable (i.e., restricted to low income households.) Notably, one large mixed-income rental development, The Charles (formerly Jefferson Bellingham), has a total of 285 units which count toward the SHI, even though only 25 percent are affordable units. While this helps bring Bellingham closer to meet its target, the counting of market rate rental units simply because they are rental units means there are fewer units actually available to low- and moderate-income households than the SHI reports, and meeting 10% may not mean that local needs have been sufficiently met. In all, there are 249 affordable units, of which 138 are reserved for seniors and people with disabilities, while 111 are open to families and residents of all ages.

<sup>12</sup> Similar to Chapter 40B in Massachusetts, the Rhode Island Comprehensive Housing Production and Rehabilitation Act of 2004 and Rhode Island Low and Moderate Income Housing Act (Rhode Island General Laws 45-53) require that 10% of each municipalities' housing stock be "affordable". Affordable units are required to have a subsidy (State/local), with restrictions to assure they will remain affordable for a minimum of 30 years.

**Table 24: Bellingham Subsidized Housing Inventory**

Name	Address	Total Development Units	Affordable (1)	Currently Counted on SHI	Affordability Expires
<b>Rental</b>					
n/a (Housing Authority)	8 Depot Ct.	64	64	64	Perpetuity
Wrentham Manor (Housing Authority)	10 Wrentham Manor	56	56	56	Perpetuity
n/a (Housing Authority)	Arthur/Center Sts.	3	3	3	Perpetuity
Advocates	Maple Street	4	4	4	2025
Oak Woods	North Main St.	90	90	90	2017. Renewed 2019.
The Charless (formerly JPI Apartments - 40B)	151 North Main St	285	71	285	Perpetuity
DDS Group Homes		14	14	14	N/A
<b>Ownership</b>					
Caryville Crossing	Hartford Ave	36	8	10	Perpetuity
Silver Heights		44	11	11	Perpetuity
Lakeview Estates (40B)	Chamberlain Rd, Silver Lake Rd, Geordan Ave,	100	7	6	Perpetuity
Taft Estates (40B)	Off Pulaski Blvd	20	5	5	Perpetuity
Woodland Hills (IZ)	South Main & Benelli Sts	14	2	2	Perpetuity
Hillside Estates (IZ)	70 Moody St	10	1	1	Perpetuity
Pine Hollow (IZ)	Evergreen Lane & Bellwood Circle	36	4	0	Perpetuity
Robinhood South / Crystal Springs (IZ)	828 South Main St	60	2	0	Perpetuity
Hartford Village II (IZ)	21 Cranberry Meadow Rd, 30 Elbow St.	18	2	0	Perpetuity
<b>2010 Year Round Units</b>		<b>6,341</b>	<b>854</b>	<b>344 / 558 SHI eligible (8.7%)</b>	<b>551 (8.6%)</b>

(1) Includes units that currently meet affordability definition.

Source: DHCD (8-20-19), Community Opportunities Group, Inc.

The units listed on the SHI include those owned by the Housing Authority and nonprofit and state agencies, as well as privately-owned affordable ownership or rental units.

- The **Bellingham Housing Authority** owns two Chapter 667 housing developments which are reserved for elderly and disabled residents. These are located at Depot Court and Wrentham Manor, with a total of 120 units. In addition there are three scattered site housing units for families (Chapter 705).
- Bellingham has a handful of group homes or congregate-style dwellings that are restricted for occupancy by adults with severe cognitive or mental disabilities. The



**Department of Developmental Services** reports to DHCD the number of beds in group homes to be counted as units on the SHI, but does not disclose the location of these sites.

- **Oak Woods** is a privately-owned family rental development built in the 1980's the original affordability restriction was set to retire in 2017, however the subsidies were able to be renewed through a change in ownership and housing stabilization loan. Currently 19 units have project-based mobile vouchers through the Bellingham Housing Authority.



A total of 327 SHI units are located in mixed income developments in which affordable rental or homeownership units are combined with market rate housing.

- **Chapter 40B.** The largest 40B project has been Jefferson Bellingham (now known as The Charles), which was permitted in 2011 to have a total of 285 units, of which 71 are actually affordable. As a rental development with 25 percent affordable units, all 285 units count toward the town's SHI. In addition there are affordable units within homeownership developments permitted under Chapter 40B. Lakeview Estates was also permitted in 2011 to include 100 units, of which less than half have been built to date, including 7 affordable units completed. Taft Estates, permitted in 2015, has 5 affordable units out of 20 homes. Two older homeownership developments, Caryville Crossing and Silver Heights, provide 19 affordable units, combined.
- **Inclusionary Zoning.** The Town has also created affordable units through its inclusionary zoning ordinance. To date, a total of 11 affordable units have been created through five development projects subject to inclusionary requirements. Many of the units are located off site from their respective development projects.



### **Expiring Use Restrictions**

As noted above, Bellingham's SHI includes Oak Woods, which had an affordability restriction that recently expired. The property received a stabilization loan from MassHousing, the property was rehabilitated, and the deed restrictions were renewed.. One additional site with 4 rental units, which is a group home for people with disabilities, is listed as having an expiring use restriction within the next 5-10 years. The site is likely to continue to be used for affordable housing purposes, and is at low risk of being lost from the Town's Subsidized Housing Inventory. The balance of the units on the town's SHI units are deed-restricted in perpetuity.

### **❖ Organizational Capacity**

Bellingham and its surrounding communities have limited resources available to help individuals and families with housing affordability problems and other housing needs. Below is a partial overview of the local and regional resources available that serve Bellingham.

### **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.

As described above, 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 for people with disabilities. Of these units, up to 16 units may be occupied by non-elderly residents with disabilities, however none of the two-story walk-up Housing Authority buildings are served by elevators. 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, 11 MRVP mobile vouchers, and 30 federal housing choice vouchers (HCV). Both MRVP and HCV vouchers may be used in any community. (There are also residents living in Bellingham using vouchers administered by other agencies such as Milford or Dedham.) The majority of households using vouchers administered by Bellingham Housing Authority live in other communities because it is difficult to find available rental units in Bellingham. In particular, larger units suitable for families are lacking. Voucher holders are also subject to illegal housing discrimination.

There is currently a waiting list for both public housing units and MRVP vouchers. Due to the centralized waiting list it is increasingly hard to place Bellingham residents who fall in priority behind emergencies and veterans. The wait list for the Chapter 667 elderly/handicapped housing is currently composed of 275 elderly households and 285 disabled households for placement in 120 units. As the second floor units in the two Chapter 667 developments require stairs to access, there are five current residents on the wait list to relocate to first floor units. There are 970 families on the list for the 3 units of family housing. While there is not enough public housing to meet the need, the most acute shortage is for families.

The Housing Authority is currently working on capital improvement projects, but further work is needed. All of the units in the two senior/disabled housing developments are in need of remodeling due to asbestos in the flooring. Elevators or stair lifts are needed to make second floor units more accessible for residents who have difficulty with stairs.

### **Bellingham-Hopedale Housing Rehabilitation Program**

Bellingham offers a program in collaboration with the town of Hopedale to assist homeowners with housing rehabilitation. 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 is administered by an outside consultant, Community Opportunities Group, Inc. (COG). 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. Emergency repairs, including accessibility modifications, are reviewed on an expedited basis.

In order for a homeowner to be eligible for the program, household income must not exceed 80 percent of AMI. Those earning 51-80 percent of AMI should cover 25 percent of the project cost (though in some cases this can be waived); 100 percent of project costs are covered for households earning less than 50 percent of AMI. Loans convert to outright grants after 15 years provided the homeowner has retained and resides in the unit. Between Bellingham and Hopedale, there is currently a wait list of approximately 14 applicants.

### **SMOC**

Southern Middlesex Opportunity Council, Inc. is a regional community action agency based in Framingham. The agency provides a range of services and programs to assist low income households, including workforce development, early education, energy programs, nutritional assistance, behavioral health care, housing support, and financial management.

The organization also provides a range of housing services programs to the Framingham region, although most of these services do not directly extend to Bellingham. Services include the Housing Consumer Education Center, Residential Assistance for Families in Transition (RAFT), home modification, and supported housing. SMOC also administers MA Rental Vouchers and Federal Section 8 subsidies. The Southern Middlesex non-profit Housing Corporation owns, develops, and manages a portfolio of housing developments in the MetroWest, Worcester County, and western Massachusetts regions.

### **Housing Support Services**

Various town staff are involved in facilitating the development and rehabilitation of the Town's housing inventory by providing administrative support to regulatory boards and commissions, and overseeing inspections and enforcement. Private consulting firms, including Delphic Associates, Inc. and SEB manage the marketing and lotteries for most of the affordable housing units created under Chapter 40B or Inclusionary Zoning.

The Town provides some support services for residents seeking assistance with housing. The Assessor works with residents seeking tax abatements or deferrals to mitigate the cost burden of property taxes. The Council on Aging (COA) and Veteran's Agent provide advocacy for seniors and veterans (and their spouses, widow/ers, and dependents) to access housing that meets their needs, as well as modifying or rehabilitating their homes to enable them to safely age in place. The COA will help residents to apply for programs such as fuel assistance and SNAP, or to access a regional Mental Health Outreach Program. The Council on Aging also makes referrals to organizations such as Tri-Valley, Inc. that offer a range of support resources, and will coordinate donations and support for various programs and individual needs through numerous community partners.

The community is also served by volunteers from the Society of St. Vincent de Paul based at Saint Blaise Church. Focused on the needs of people who are economically disadvantaged, the group assists with heating costs and provides referrals to connect people with resources to meet housing needs.

### **Homelessness**

As with most communities, Bellingham has a population of residents who lack permanent housing. Homeless families and individuals include victims of domestic violence, veterans, people with mental



illness and substance abuse disorders, and unaccompanied youth, among others. The high cost of housing, scarcity of affordable housing options, and substance abuse are trends contributing to increasing homelessness in the region. There is no available data to quantify the extent of homelessness in Bellingham. With limited emergency and transitional shelter facilities serving Bellingham's region, people experiencing homelessness are living in makeshift encampments, cars, local motels and campgrounds, or doubling up with friends and relatives. There are also many residents in Bellingham whose housing is unstable due to living in habitations not intended to serve as permanent year-round housing, or homes that have deteriorated in condition to the point of being unsafe. Enforcement of health, zoning, and building codes could lead to these residents becoming homeless due to their homes being condemned.

There are few shelters or services for people experiencing or at risk of homelessness in Bellingham. Based in Framingham, SMOC operates a housing services center which provides help for families to access housing stabilization and emergency housing resources. Bellingham lies outside of the region served by SMOC's housing and homelessness support programs. SMOC operates shelters for unaccompanied women and men, young adults, and families throughout the MetroWest region, including Ashland, Framingham, Marlborough, Natick, and Medway. Some of these programs offer treatment for people with substance abuse disorder, HIV/AIDS, support for people in recovery, as well as vocational or life skills training. There are also shelters for families experiencing domestic violence located in Framingham and Worcester.

Saint Blaise Parish provides support locally to people who are experiencing or at risk of homelessness. They operate the Loaves and Fishes food pantry at the Saint Blaise Church located on South Main Street, which also provides some social services and referrals. Salvation Army operates a food pantry in Milford.

### What does "homeless" mean?

- An individual or family that lacks a fixed, regular, and adequate nighttime residence,
- An individual who lived in a shelter or place not meant for human habitation and who is exiting an institution where (s)he temporarily lived (less than 90 days);
- An individual or family that will imminently lose their nighttime residence due to a court order to vacate, or insufficient resources to remain in a hotel or motel, or is no longer allowed to stay by the owner or renter of the housing with whom the individual or family is staying;
- Unaccompanied youth or homeless families with children who are considered homeless under any federal law, who have experienced long-term periods without permanent housing, or who have experienced persistent instability and are expected to continue without stability for an extended period; or
- An individual or family trying to flee domestic violence, dating violence, stalking, or other life-threatening conditions in the person's nighttime residence, who has no other residence, and who lacks the resources to obtain permanent housing.



# Housing Needs and Goals

Over the last decade the town has also made considerable progress toward expanding its supply of affordable housing units through the approval of Comprehensive Permit and Inclusionary Zoning projects. At the same time, the Town has continued to add market rate housing without keeping pace with the creation of affordable units. The Town can seek opportunities to expand affordable housing opportunities both to meet its obligations under Chapter 40B, as well as to address critical local needs.

## ❖ Priority Local Needs

**Housing is needed to support Bellingham residents and businesses.** In order maintain a balanced community Bellingham needs to provide housing for residents of all ages and stages in their lives.

- There is a need for more rental housing to serve households of all sizes and incomes. Rental housing is especially helpful for seniors, younger adults, single parent families, and people who are in transition due to financial distress, relocation, changing jobs, buying/selling home, or change in family status. Many homeowners stay in housing that is not meeting their needs due to the unavailability of appropriate options that would enable them to change their situation.
- In particular, Bellingham seniors who wish to downsize or to reduce the burden of homeownership have few options for housing that meets their needs at a price they can afford. Housing appropriate for seniors would likely comprise 1-2 bedroom condominium or rental units that are stair-free or have ground-floor master bedrooms, bathrooms with walk in showers, and laundry if possible. Consistent with data on household incomes of seniors, the Council on Aging is seeing an increasing number of elderly living on fixed incomes, who cannot afford the maintenance of the homes in which they have lived, do not have sufficient equity in their homes to buy or rent at current prices, and cannot find suitable affordable units (affordable rental units or lower cost market rate homeownership units).
- To support local and regional economic growth and to reduce reliance on long-distance commuting, more housing is needed *locally* that is affordable to people who work *locally*. About two-thirds of the jobs based in Norfolk County pay less than the income required to rent an apartment or buy a house in Bellingham. People priced out of other communities are coming to Bellingham, while people who work in Bellingham and surrounding communities cannot afford to live in town.
- By latest estimates, nearly 30 percent of households in Bellingham (about 1,800) are cost-burdened (paying more than 30 percent of their income on housing). This includes almost half of Bellingham's renters and one quarter of homeowners. In particular, seniors are disproportionately cost-burdened compared with younger households, having a median household income below 50 percent AMI.
- A variety of housing styles (for both ownership and rental) will enhance fiscal balance, as well as meeting community needs. Modest-sized homes, single-level units, multifamily buildings with elevators and dedicated outdoor space, handicapped accessible units, larger rental apartments (with more than two bedrooms), single room occupancy units, and congregate housing with support services would provide a range of options suitable for seniors, young adults, families, people with disabilities, and individuals living alone – i.e., community members of all ages and levels of income.

## ❖ Chapter 40B Numerical Goals

As shown in **Table 20**, there are currently 558 units in Bellingham that qualify to be included on its Subsidized Housing Inventory, about 8.7 percent of the year-round housing stock in 2010. Under Chapter 40B, the Town must have 10 percent of its housing on the SHI in order to reach the “Safe Harbor” threshold. In 2020 the number of units needed to remain at 10% will increase, as the SHI will be compared to the 2020 decennial Census. Over the past nine years the town has added approximately 300 housing units, averaging about 30 units per year.<sup>13</sup> Given this activity, the town can expect to add approximately 320 housing units between 2010 and 2020. Based on a projected 2020 housing stock of 6,751 units, the town will then need 675 units on its SHI in order to reach the 10% minimum. Bellingham thus needs to add an estimated 124 units to its SHI by 2024.

**Table 25, Chapter 40B Housing Goals**

Total Year Round Housing Units (2010 Census)	6,341
Units required for local discretion (10% of 4,881)	634
Current SHI Units	555
<b>Units needed to reach 40B minimum goal through 2020</b>	<b>79</b>
Annual production target for Housing Certification	32
Projected new home construction 2010-2020	320
Projected Year Round Housing Units (2020 Census)	6,751
Projected units required to enable local discretion after 2020 (10% of 2,936)	675
<b>Projected units needed to reach 40B minimum goal beyond 2020</b>	<b>124</b>
Annual production target for Housing Certification after 2020	35

Under Chapter 40B, a town can protect itself from unwanted Comprehensive Permit proposals by requesting Housing Certification. To be certified, the town must have an approved Housing Production Plan, and create SHI units equal to 0.5% of its housing stock, granting one year of safe harbor or 1%, granting two years. Prior to 2020, this equates to 32 for one year or 64 units for two years. After 2020, the projected annual target would be approximately 35 units.

## ❖ Bellingham Land Use Vision

### Goals/Needs

The following are land use and housing goals articulated in Bellingham’s 2010 Master Plan and 2015 Housing Production Plan:

- Manage growth appropriately to maintain character and vitality and avoid negative consequences with respect to traffic, utilities, services, and environmental impacts.
- Continue to offer a cohesive sense of place with a range of living environments, reflecting its three villages and suburban and semi-rural areas.
- Protect natural and cultural resources.
- Promote healthy lifestyles that encourage walking, bicycling and other activities.
- Provide diverse housing styles for a full range of income levels and variety of household needs, recognizing in particular a growing population of seniors and smaller households, and the need for housing to support Bellingham’s businesses and workforce.

<sup>13</sup> Bellingham Assessor’s Database, units constructed between 2010 and 2019.

# Implementation Strategies

## Housing Production Plan Requirements

The following strategies would address DHCD's current Housing Production Plan requirements, relying on a combination of local, state, and private resources:

### 1 Zoning Amendments.

Identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating affordable housing developments to meet its housing production goal [760 CMR 56.03(4)(d)(1)];

### 2 Comprehensive Permits.

Identification of specific sites for which the municipality will encourage the filing of comprehensive permit projects [760 CMR 56.03(4)(d)(2)];

### 3 Housing Preferences.

Characteristics of proposed residential or mixed-use developments that would be preferred by the municipality [760 CMR 56.03(4)(d)(3)];

### 4 Town-Owned Land.

Municipally owned parcels for which the municipality commits to issue requests for proposals to develop affordable housing [760 CMR 56.03(4)(d)(4)];

### 5 Regional Collaboration.

Participation in regional collaborations to address housing development [760 CMR 56.03(4)(d)(5)]

## 1. Enhance local capacity to plan, advocate for, develop, and manage affordable housing units.

Complex regulatory and financial challenges present barriers to the development of affordable housing. Effective advocacy for affordable housing will require teamwork among various Town departments and boards, as well as coordination with regional and state entities who can provide support and technical assistance to Bellingham on housing issues. A number of educational and training resources are available to strengthen the expertise of municipal staff and committee members to address housing concerns, including seminars and conferences offered by DHCD, Citizens' Housing and Planning Association (CHAPA), and the Massachusetts Housing Partnership (MHP). These agencies also provide direct technical assistance and grants to municipalities, nonprofits, and housing authorities to help with a broad range of activities such as feasibility studies, 40B assistance, developing RFPs for disposition and redevelopment of publicly owned sites, assisting distressed sites, drafting regulations such as zoning bylaws, among other helpful activities.

Establishment of a Housing Task Force could provide leadership in advocating for affordable housing needs, provide input and guidance on housing development projects. Alternatively, an Affordable Housing Trust (AHT) Board could provide this leadership, as well as material resources to facilitate the development of affordable housing.

### *Strengthen and Expand Partnerships*

As Bellingham is located at the edge of the service area for organizations that provide housing support services, proactive local advocacy will help to ensure that services are available to meet local needs. The Council on Aging, Veterans Services, Housing Authority, and volunteer organizations such as Saint Vincent de Paul, should continue to coordinate together with SMOC or other regional entities to share information and to help Bellingham residents access resources.

In addition, several successful non-profit developers seek opportunities to develop affordable housing in suburban communities throughout Massachusetts and beyond, such as Habitat for Humanity,

Neighborhood of Affordable Housing, Inc. (NOAH), and The Community Builders (TCB). Compared with for-profit developers, non-profit housing organizations are generally able to provide a larger percentage of affordable units as well as more deeply affordable units, having access to a variety of housing subsidies. The Town can help to facilitate development through these partnerships by inviting connection, identifying opportunities and desired outcomes, and by leveraging funds, publicly-owned land or waiving permitting or infrastructure fees for specific projects.

### *Secure Funding to Support Affordable Housing*

The Town may be able to increase the potential for successful partnerships through providing direct subsidies to create affordable housing. While the amount of funds the Town generates may be small compared to the cost of constructing affordable housing, local funds can help to leverage funding from other sources which might not otherwise be available to developers in Bellingham. For example, some communities choose to leverage housing moneys to provide local matches for grants offered through the Commonwealth; MassWorks grants, for example, are more competitive with a local match and can be used to improve local infrastructure (including sewer, water, and complete streets improvements) to facilitate the development of affordable housing (among other land uses). Local funding can also be particularly important to close funding gaps. If the Town were to establish an Affordable Housing Trust, funds to support affordable housing could be placed under Trust management along with surplus Town-owned land or other property. Local funding could also be used to facilitate the conversion of existing homes to deed-restricted affordable units, to provide first-time homeownership programs, or other supportive services.

While not the only ones, common sources of funding for municipal AHTs include Community Preservation Act (CPA) and inclusionary zoning.

- CPA was enacted by the Massachusetts Legislature in 2000 to enable communities to raise revenues to be used specifically for open space/recreation, historic preservation, and affordable housing through a small surcharge on local property taxes. Local revenues are partially matched by the State's Community Preservation Act Trust Fund, which is funded primarily through fees at the Registry of Deeds. Although every community contributes to the state's CPA Trust Fund, only participating communities receive disbursements. Communities must opt in to establish CPA locally by a vote in the general election; to



date 175 communities across the state have adopted CPA (50 percent of the state's municipalities), including Mendon, Medway, and Wrentham among Bellingham's neighboring towns.

Under CPA, communities place a surcharge of between 1-3 percent on the local property tax bill, and can choose to apply certain exemptions. For example, if Bellingham were to adopt CPA with a 1.5 percent surcharge exempting the first \$100,000 of residential property value, the estimated annual surcharge on a single family home with an average value of \$315,836 would be \$46.<sup>14</sup> At this level, the Town

<sup>14</sup> Calculations by Community Opportunities Group, Inc., based on Massachusetts Department of Revenue data for Bellingham, FY 2019

would raise in the order of \$350,000 per year, which would bring around \$100,000 in state funds, assuming a matching rate of 30 percent.<sup>15</sup> A minimum of 10 percent of a town's CPA funds must be spent or reserved for each of the three program areas, while the remaining 70 percent may be spent in any program area. This level of funding would provide at least \$45,000 per year that Bellingham could dedicate to affordable housing, while up to \$400,000 per year could contribute to capital improvement projects to expand or improve the Town's outdoor recreational facilities, athletic fields, schoolyards, and trails, to acquire conservation land, or to rehabilitate or preserve historic buildings, cemeteries, documents or other artifacts.

- The Town could also generate funds to support affordable housing through modification of its Inclusionary Zoning Bylaw to allow payment-in-lieu fees for affordable housing units (provided that the payment formula reflects the full cost of developing an affordable unit off-site from a development project), and/or to require pro rata payments for fractional units generating less than a whole unit requirement (in other words, if 4.2 affordable units are required, an in-lieu-of payment for 0.2% of an affordable unit that will not be constructed would be required).

### *Guide Development*

The Town can encourage the development of affordable housing consistent with local land use goals by developing guidelines that articulate the Town's preferences and priorities. Whether projects are developed under Chapter 40B or conventional zoning, proactively communicating what development outcomes the Town is looking for can enable a smoother permitting process by providing developers with guidance on what types housing and in which locations would be preferred.. Project review guidelines can also enhance coordination, providing criteria for boards and staff to use when reviewing and commenting on applications. A set of guidelines can unify the Town's approach to comprehensive permit reviews and provide clear direction to prospective developers.

Ideally, comprehensive permit guidelines should be developed by a working group of board members and staff, in consultation with many other Town boards. Guidelines usually cover matters such as priority housing needs, the scale and density of developments, design review, areas of town that may be suitable for moderate- to higher-density development, and areas that would not be suitable because they have high natural resource value or significant physical constraints. Guidelines or Standards (which have different legal definitions) may be incorporated into the Zoning Bylaws, which requires adoption at Town Meeting. Alternatively, guidelines may also be incorporated into the Planning Board and Zoning Board of Appeal's Rules and Regulations by a vote of those individual boards, but those guidelines would not necessarily be binding for a developer. The Town may also develop guidelines as a marketing technique to attract developers, but again, those guidelines would not be binding. Ultimately, the Town must decide to what end the guidelines would serve and adopt them utilizing the appropriate process for what the Town is trying to achieve.

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<sup>15</sup> State funds are distributed proportionally each year to all participating communities based on the amount of local revenue, with a bonus for communities that participate at the full 3 percent surcharge level. While the match has diminished in recent years as more and larger cities and towns adopt CPA, the State Legislature voted in 2019 to increase the source of revenue to support expansion of the program.

The following preferences for affordable housing development may be incorporated into guidelines:

- Areas appropriate for higher density housing are those that have access to water and sewer infrastructure, and have proximity to public transit (Forge Park Train Station or commuter shuttle bus routes), shopping, services, or other amenities.
- Natural and historic resources should be preserved and protected, encouraging cluster development and adaptive reuse and redevelopment of underutilized sites where applicable.
- New development should enhance existing development patterns, providing connectivity and reflecting the density, scale, and design characteristics that would complement Bellingham's neighborhoods and village character.
- Both rental and homeownership opportunities are needed that would be affordable to people who live or work in Bellingham in a variety of configurations including small units (1-2 bedrooms), large units (3 or more bedrooms), single room occupancy, handicapped accessible units, and housing that includes supportive services. Deeply affordable housing is encouraged which serves specific disadvantaged groups such as low-income seniors, veterans, people with disabilities, and people experiencing homelessness.
- Housing should support a healthy lifestyle for residents and the community at large, incorporating usable outdoor space both for private and community use, as well as indoor community space. Housing is also encouraged which integrates supportive services for residents such as seniors or people with disabilities.
- Affordable housing should incorporate green design principles, and optimize energy efficiency to minimize the cost that residents will have to pay for utilities, through application of the Massachusetts Stretch Code and use of onsite renewable power generation.

### *Educate/Communicate with the Public*

It is important for the public to be well informed about local housing needs, initiatives and challenges. Not only do housing initiatives – such as zoning bylaw changes – often require local support, an informed public is more likely to participate in the process and provide pertinent information, feedback and suggestions. Education can dispel myths associated with affordable housing about people who need and occupy affordable housing, the impact of affordable housing on real estate values, and local housing needs. Education can also increase awareness of laws and principles pertaining to **Fair Housing**, so that there will be support for policies consistent with state and federal law.

With increased involvement, the Town's ability to reach households that would be eligible for affordable housing but do not seek it for a variety of reasons – they may not know it exists or think they would be eligible, for example – would also increase. This is particularly important as the Town seeks to meet the growing need for more deeply affordable units, more affordable family units, and senior housing of all types. The need to reach different types of households, particularly those that do not traditionally participate in local government, is a perennial challenge in local government but one, that nevertheless, can be overcome with good community relationships and inter-organizational cooperation. These conditions help create an environment whereby the community becomes a partner in the Town's housing initiatives.

## 2. Identify sites for creation of affordable housing through new development, redevelopment, or preservation.

### *Publicly-Owned Properties*

Bellingham has very few Town-owned properties that could potentially be converted, subdivided, or otherwise used for housing purposes. There may be a small number of tax-title properties that could provide scattered opportunities for small-scale development or rehabilitation to create affordable housing units. However, the feasibility of utilizing these sites for affordable housing will depend on environmental conditions, physical conditions of the units, and the availability of sewer infrastructure to serve them.

One publicly-owned site that has been identified as having potential for affordable housing development is an 11-acre parcel owned by the Housing Authority located at the intersection of Center Street and Fox Run Road near the village center at the south end of town. Acquired in 1990, the site would be appropriate for housing for either elderly or residents of mixed ages. At a density comparable to the existing housing authority sites (13-16 units per acre), the Center Street site could accommodate approximately 150 apartments.

A second Town-owned property had previously been identified but is no longer a likely candidate for housing development. The Town adopted zoning to facilitate adaptive reuse of a former industrial mill on Pearl Street in the north section of Bellingham for multifamily housing. However, the Town was unsuccessful in finding a developer able to construct a financially feasible project and the mill was subsequently demolished. The now-vacant site is adjacent to the Charles River, a protected ecological and environmental resource, and is not served by sewer. Due to the environmental and infrastructure constraints, the Town may want to consider whether this site is more valuable for housing or conservation purposes.

### *Privately-Owned Development Opportunities*

There is further development potential to be found in privately-owned properties that are currently vacant, underutilized, or may be nearing the end of their utility under their current use. For example, Varney Brothers Concrete own parcels of land throughout Bellingham that have supported sand and gravel operations but may be candidates for redevelopment. Additionally a 15-20 acre group of parcels on Route 140 near the border with Franklin might be able to accommodate a large multifamily development via a Chapter 40B Comprehensive Permit. Owners of older commercial properties may be willing to engage with the Town in discussions regarding their future plans for improvement or possible redevelopment. In some cases, religious, fraternal, or social organizations have surplus land which might become available for redevelopment.

Another location that could present an opportunity for affordable housing is the New England Country Club site in the southern section of town. The Town adopted the 55+ Overlay District to facilitate development of a range of housing types at densities of up to eight units per acre, to be targeted to seniors. To date there has not been a definitive plan submitted for development at the 320-acre site. Although the overlay zoning exempts the district from inclusionary requirements that would have ensured a proportion of the development be affordable, the Town may consider modifying the zoning or encouraging a LIP project to build affordable senior rental housing on a portion of the site.

The Town could play a pivotal role in helping guide discussions about future reuse and establishing the conditions for complementary redevelopment to occur – such as by drafting and adopting necessary zoning



changes – as opportunities occur. Identifying, inventorying, and prioritizing of underutilized sites for redevelopment would give the Town significantly more ability to incentivize and direct redevelopment to sites that not only would be good for housing, but also are simply in need of revitalization for aesthetic and fiscal reasons.

### *Preserving Affordable Units*

In addition to facilitating the development of new affordable housing, the Town should ensure the protection of existing privately-owned affordable housing that could be lost from the SHI. All of Bellingham's privately-owned affordable homeownership units are protected in perpetuity, but must continue to be tracked and monitored to ensure that resales of units comply with marketing and income requirements.

The Town can also take measures to preserve housing that is "naturally" affordable. Continuing to support and promote the Housing Rehabilitation program can help to ensure that the homes occupied by low-income residents are in safe and decent condition. The Town could also incentivize the conversion of existing homes to SHI-eligible units through incentives such as allowing multifamily conversions or accessory dwelling units to be permanently added (or amnesty given to accessory units that are not currently permitted), provided that additional units are affordable with long-term deed restrictions.

## **3. Update zoning to create opportunities for development of affordable housing, and to encourage diversity in housing options.**

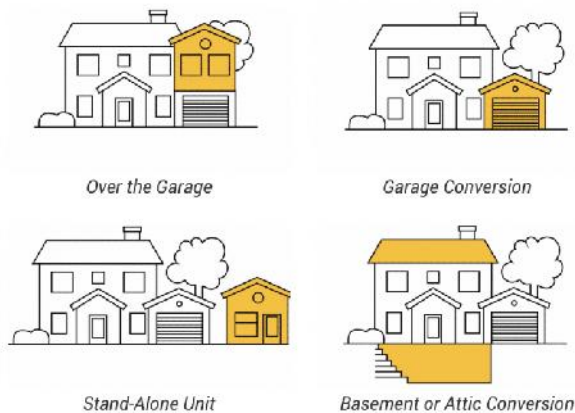
Bellingham's zoning ordinance allows for a range of housing styles and density, including single family, townhouse, multifamily, accessory dwellings, and flexible development alternatives to allow for open space conservation combined with smaller lot sizes. But dimensional regulations, use restrictions, inclusionary requirements, and environmental regulations, in addition to high land and materials costs make it difficult to build diverse types of units. Fine-tuning the regulations pertaining to diverse forms of housing would facilitate more opportunities for providing needed housing alternatives, to accommodate more modest housing, or for walkable village character.

- **Revise inclusionary requirements to be more in line with local market conditions.**  
Bellingham currently has inclusionary zoning provisions that apply specifically to cluster development and townhouse or multifamily-type structures, requiring 10-15 percent of the units to be affordable, with only a small density bonus possible under Major Residential Development. Inclusionary requirements have succeeded in creating some affordable homeownership units, however the current requirements are uneconomical for both developers and homebuyers due to local market conditions. For this reason, the Town has adopted overlay districts that exclude specific major development sites from the inclusionary requirements altogether. Developments resulting from these overlay districts will substantially increase the overall housing supply while making the Town more vulnerable to unfriendly 40B proposals by moving the Town farther from the 10 percent SHI threshold. The Town might have greater success in increasing the supply of affordable units by fine-tuning the inclusionary requirements to make them economical, and end the practice of exempting major development from inclusionary requirements. Options could include adding or increasing density bonuses, adjusting the size threshold for projects subject to inclusionary requirements, lowering the proportion for smaller-sized projects, and

allowing payment-in-lieu for fractional units. Financial analysis ought to be used to identify the optimal formula for inclusionary provisions that will generate affordable units without discouraging the development of housing that meets local needs.

- Relax **accessory dwelling bylaw** to allow people to meet their housing needs individually, and potentially increase supply of small, scattered, naturally affordable rental units.

Accessory dwelling units or “in-law” apartments may not be SHI-eligible, but they can be an important way for homeowners to be able to provide housing for extended family or caregivers or to generate rental income, enabling seniors to safely age in place or young adults to start out. Currently such apartments are allowed in Bellingham, but are restricted only to family members directly related to the homeowner, and are subject to stringent and subjective Special Permit requirements. These restrictions



present fair housing concerns and present barriers to creating legal accessory units, contributing to the creation of illegal and potentially unsafe dwellings. Granting Special Permits that run with the land, as is common to zoning relief, to allow accessory dwelling units on parcels that have sufficient land area and sewer or septage capacity could provide flexibility to enable the creation of more diverse housing opportunities at a scale that will not impact the character or density of the community.

- Provide fixed location(s) for **Multifamily Development**.

The Town’s Zoning Bylaw provides for the creation of multifamily housing within a Multifamily Zoning District, but does not identify any such districts on its zoning map. Creation of a new multifamily district (by Town Meeting vote to amend the Zoning Map) requires a minimum of 20 acres, of which not less than 70 percent may be vacant or agricultural land. The Town might consider modifying these requirements to facilitate redevelopment of underutilized properties in areas served by sewer infrastructure where smaller-scale multifamily development might be created in proximity to existing villages and shopping amenities.

- Simplify permitting requirements for multifamily housing via **adaptive reuse**.

Bellingham’s zoning currently allows the conversion of an existing dwelling unit to create multifamily housing, provided that the structure cannot reasonably be used or altered for any other use, and requires a special permit from the ZBA, in addition to one from the Planning Board. Establishing clearer standards for the conversion of existing buildings can help to facilitate the creation of small-scale multifamily development that preserves and enhances neighborhood character.

- Incentivize the creation of affordable units in **Overlay Districts**.

Where the 55+ Active Adult or Downtown Residential Overlay Districts have been exempted from inclusionary requirements that apply to underlying zoning, the Town might consider adopting zoning to encourage the voluntary construction of affordable units in these districts by offering density bonuses for multifamily structures with affordable units. At 8 units per acre, the density currently allowed in the 55+

district is appropriate for cottage-style single family or townhouse development, but is restrictive for multifamily or assisted housing. Providing an incentive for affordable multifamily housing in this district would help to diversify the housing options to meet the needs of seniors in Bellingham.

- **Reduce dimensional requirements for townhouse development.**  
Currently a minimum tract size of 20 acres is required to construct townhouses, with a maximum density of 10,000 square feet per bedroom. These provisions limit the potential for development of townhouses in proximity to existing neighborhoods or villages, where they might complement the scale and density of existing development patterns. Particularly where there is sewer capacity to accommodate slightly higher densities, townhouses can provide a less expensive alternative to single family homeownership for those seeking to downsize, or to purchase “starter homes”.
- **Eliminate bedroom restrictions on multifamily housing.**  
Bellingham’s zoning currently restricts multifamily development to smaller unit sizes, allowing no more than 10 percent of units to have 3 or more bedrooms. Such restrictions on the size of rental housing units is discriminatory and counterproductive to meeting the Town’s housing needs. As the Town faces declining school enrollments, there is not a compelling benefit to limiting the development of housing that can accommodate families. Fiscal sustainability is best supported by providing a wide range of options that support the needs of residents at all income levels and stages of life, allowing developers discretion to construct unit sizes that they perceive a market to serve.
- **Ensure that parking requirements are commensurate with the size and type of units.**  
Multifamily and senior housing typically need fewer spaces than single family and townhouse units, as they are occupied by smaller households, on average, who are less likely to own multiple cars. Excessive parking requirements increase the cost of housing development, and in some cases constrain the number of units that a site can accommodate.
- **Enable infill development on substandard vacant or underutilized properties.**  
Over the last half century Bellingham’s residential areas have been progressively downzoned, requiring increasingly large lots for new construction, which results in larger and more expensive housing. The Town could mitigate this trend by adopting an overlay zone in areas served by sewer that allows for new construction on lots which do not meet current dimensional requirements but are comparable to the size of surrounding properties. This could create opportunities for development in existing neighborhoods that are already walkable or connected to village areas. 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.

## Rate of Affordable Housing Creation

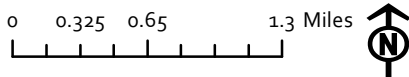
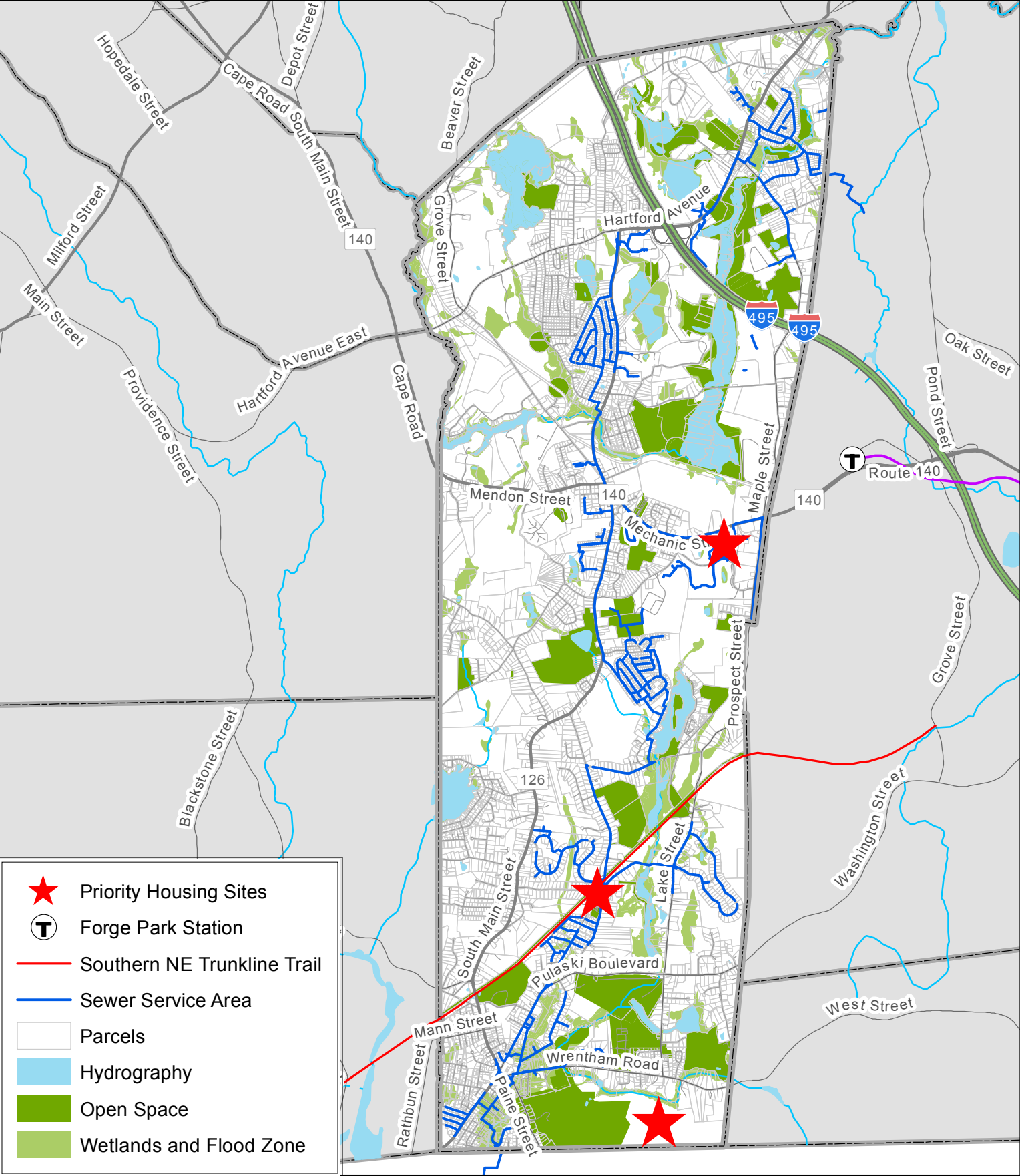
The Town of Bellingham continues to facilitate and encourage the creation and preservation of affordable housing units in order to ensure that the proportion of subsidized housing units reaches and remains over 10 percent into the next decade. Bellingham’s SHI is currently just under 8.7 percent. Anticipating an increase in the total number of year-round housing units that will be counted in the 2020 US Census, Bellingham aims to facilitate the addition of at least 124 units to the Subsidized Housing Inventory over the

next five years through the strategies described above. In order to ensure “safe harbor” in the short term, the Town needs to add 32-35 units to its SHI on an annual basis.

Within the immediate future, the Town anticipates the construction of approximately 22 SHI-contributing units from two recently permitted developments, including a 40B at Burton Woods, and inclusionary units at Bellingham Shores. Over five years the Town may obtain another 20 to 30 units through Inclusionary Zoning if recent development trends continue, at an average rate of 4-6 inclusionary units per year. The rate of production of inclusionary or LIP units may increase if the Town also adopts zoning amendments to incentivize senior rental development at the New England Country Club or to allow infill development or multifamily conversions with an affordability requirement.

Focusing on the development of 1-2 larger scale multifamily developments will enable the Town to more quickly close the gap on the SHI threshold. Proactive efforts to facilitate the redevelopment or conversion of existing Town- and privately-owned properties such as the Housing Authority site at Center Street or the Clark site on Route 140 may yield over 100 units each, ensuring that the town can reach permanent safe harbor status well beyond 2020.

# Map 1: Housing Opportunities



Disclaimer:  
Map is for planning purposes only and is not intended for official use.  
Data Sources:  
Community Opportunities Group, Inc. MassGIS, Town of Bellingham.

**Bellingham Housing Production Plan  
2020-2025**

Community Opportunities Group, Inc.