

Pelham

Massachusetts

# Housing Needs Study



July 2014



## ACKNOWLEDGEMENTS

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# I. INTRODUCTION

## ABOUT THE HOUSING NEEDS STUDY

The Pelham Housing Needs Study is a report of the town of Pelham Community Preservation Committee (CPC). The Pelham Community Preservation Act (CPA) was approved at the Oct. 19, 2011 Special Town Meeting and members were appointed in May 2012.

In November 2013, the Pelham CPC issued a Request for Proposal (RFP) for professional services to prepare a Housing Needs Study. The consulting team of Connie Kruger, Jennifer Goldson and Jayne Armington were selected to provide housing data on Pelham and the surrounding area, hold a community meeting, prepare a community survey about housing, identify eligible community housing activities using CPA funds, identify available housing programs and resources, and make recommendations for town strategies to address housing needs. The Pelham CPC has made it clear that its main housing focus is on providing for the housing needs of seniors and new families.

The Pelham Housing Needs Study includes data gathered from many sources including reports and studies of Pelham, in-person interviews with a range of Pelham residents, public survey results and the outcomes from the June 11, 2014 community meeting. In addition, the Study includes a series of recommended strategies based on identified housing needs. The 2014 Pelham Housing Needs Study is intended to assist the Pelham CPC, as well as other town boards and committees, in implementing housing strategies and allocating resources for meeting community housing needs.

## PLAN METHODOLOGY

### DATA SOURCES

The U.S. Census Bureau's Decennial Censuses of 1990, 2000, and 2010 and the 2008-2012 American Community Survey (ACS) were the primary sources of data for the Market Assessment section of this study. The U.S. Decennial Census counts every resident in the United States by asking only 10 questions, whereas the ACS asks for demographic, social, economic, and housing characteristics information from a sample of the population. The ACS is the new source for detailed information, replacing the long-form sample used by the Census Bureau in 1990 and 2000. ACS data for small communities like Pelham are only reported in the form of multi-year estimates covering responses accumulated for a 5-year period. Therefore, it is important to be aware of the margins of error (MOE) attached to every ACS estimate, which signal the extent of statistical uncertainty associated with the estimate. This uncertainty results from the fact that the estimate is based on a sample and not on a complete count.

Data were also gathered from a number of available sources including: The Warren Group; Massachusetts Department of Revenue; Massachusetts Department of Education; Massachusetts Department of Housing and Community Development; Pelham Assessor's Office; Pelham Building

Inspector; and Pelham Elementary School Principal. State and Regional resources included: the Pioneer Valley Planning Commission (PVPC); Citizens Housing and Planning Association (CHAPA), Massachusetts Housing Partnership (MHP), Massachusetts Community Preservation Coalition, and HAPHousing, a regional non-profit housing agency in Springfield serving Hampshire and Hampden Counties.

Pelham reports and studies used included: the Regional Housing Plan, the 2010 Pelham Village Centers Study Committee Report, the Pelham 2008 Open Space and Recreation Plan, the Pelham 2006 Growth Study Final Report, and the 1987 Master Plan. Another source of information used was the Regional Housing Plan completed in 2013 by the Pioneer Valley Planning Commission (PVPC). It examines demographic, housing, and development characteristics in Hampshire and Hampden County and recommends actions to address the region’s key issues, challenges and opportunities related to housing affordability, housing choice, and access to housing.

## PUBLIC OUTREACH AND PARTICIPATION

The Consultants attended three meetings with the Pelham Community Preservation Committee. On a separate occasion two members of the CPC accompanied the Consultants on a tour of Pelham. The Consultants prepared a written survey that was mailed to all households in the Town. All residents were invited to attend the June 11 Community Housing Forum held at the Community Center through the survey mailing, postings at the community center, save the date cards distributed at town meeting, as well as a news release in the Daily Hampshire Gazette. Results of the survey and the forum are included as part of this study.

## CPA HOUSING ACTIVITIES

Pelham adopted the Community Preservation Act (CPA) in 2011 at the maximum 3% rate, qualifying Pelham for the maximum available state matching funds each year. The Community Preservation Act is a locally-adopted tax surcharge that funds community housing, historic preservation, and open space and recreation. The state’s CPA legislation adopted in 2000 requires that a minimum of 10% of total annual revenue be spent in each category or reserved for future use in that category.

Pelham’s CPA Funding (as reported by Gail Weiss, Pelham town Accountant)

	<u>FY12</u>	<u>FY13</u>	<u>FY14</u>	<u>EST FY15</u>
3% Surcharge	\$61,318	\$63,558	\$65,300	\$67,700
State Match	<u>\$0</u>	<u>\$62,479</u>	<u>\$64,148</u>	<u>\$65,100</u>
	\$61,318	\$126,037	\$129,448	\$132,800

In the CPA context, “community housing” means affordable housing that serves households up to 100% of the Area Median Income (AMI).

CPA community housing funds can be used to acquire property, create new housing, preserve existing affordable housing, support community housing and rehabilitate or restore housing. However, to be eligible for rehabilitation and restoration, the housing must have been purchased with CPA funds. According to Section 12 of the CPA Statute (MGL c.44B), real property interests acquired with CPA funds are required to be bound with a permanent restriction to maintain its affordability over time.

The category of support for community housing is the most flexible and allows for the preparation of plans or studies, early site investigation and site feasibility activities, staff or consultant support, and rental or homeownership assistance programs. The creation of new housing most often involves staff or consultant assistance to provide the very specific technical and specialized knowledge involved the development of affordable housing. The local CPA Committee will need to consider what its own capacity is for administering housing related activities and match those activities with its current capacity or consider ways to augment local capacity by hiring assistance or teaming up with other public or private entities. Of course, eligible activities should be selected that address local housing need.

The Community Preservation Coalition ([www.communitypreservation.org](http://www.communitypreservation.org)) is a great resource for local municipalities to use for assistance in interpreting the legislation and staying current with CPA issues. The Massachusetts Housing Partnership’s guidebook on “CPA and Affordable Housing” is another valuable resource and is available electronically. However, a municipality’s legal counsel is the final authority in determining eligible spending activities if any questions arise.

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## II. HOUSING MARKET ASSESSMENT

### COMMUNITY OVERVIEW

With the growth of the University of Massachusetts in Amherst and economic expansion in the Pioneer Valley, Pelham's population began to rise again after World War II and increased even more dramatically after the mid-1960s. Today Pelham has a population of approximately 1,300 citizens. The town is now almost entirely forested, with a significant network of streams and other wetlands resources. Of its total area of 16,896 acres approximately 15,000 are in woodland with residential development scattered along the major roads with some reaching further off the roads via long driveways. Pelham is a vibrant community of individuals who echo the spirit and commitment of Daniel Shays, its most famous citizen, known for leading "Shays Rebellion" in 1786-1787. Pelham residents and its government have a number of cooperative agreements with the town of Amherst including the extension of a sewer line in to Pelham, shared tax assessor and building inspector services, and the Pelham elementary school is in a K-6 Union and in a 7-12 Regional School District with Amherst.

### HIGHLIGHTS OF THE MARKET ANALYSIS

The complete Market Analysis follows the highlights and provides a very detailed description of Pelham's population and housing stock. Key highlights of the Market Analysis are briefly summarized below to describe some of the information that helped shaped this study and its recommendations.

### POPULATION CHARACTERISTICS

- The Town of Pelham's population peaked in the year 2000 with 1,403 residents. Since 2000, the town has lost population.
- Over the last two decades in particular, single-person households in Pelham increased significantly while family households with children declined. Pelham Elementary School enrollment confirms these trends. By the early 2010s, Pelham students accounted for just over 50 percent of all Pelham Elementary School students with the remaining student enrollment coming from school choice students (students who reside in other communities).
- In 2010, one out of four households in Pelham had children under the age of 18 living with them, and 25 percent of these families with children in the Town consisted of single-parent households.
- In 2010, the median age in Pelham was 48.8, which was the second highest median age out of all 43 communities in the Pioneer Valley region. The age distribution of a town's and region's population has important implications for planning and the formation of public

policies related to housing and community development as different age groups have different demands and preferences.

- In 2013-2014 over 20 percent of Pelham Elementary School students in grades K-6 come from lower-income families, meaning the students receive free and reduced lunch (26 students).

## HOUSING CHARACTERISTICS

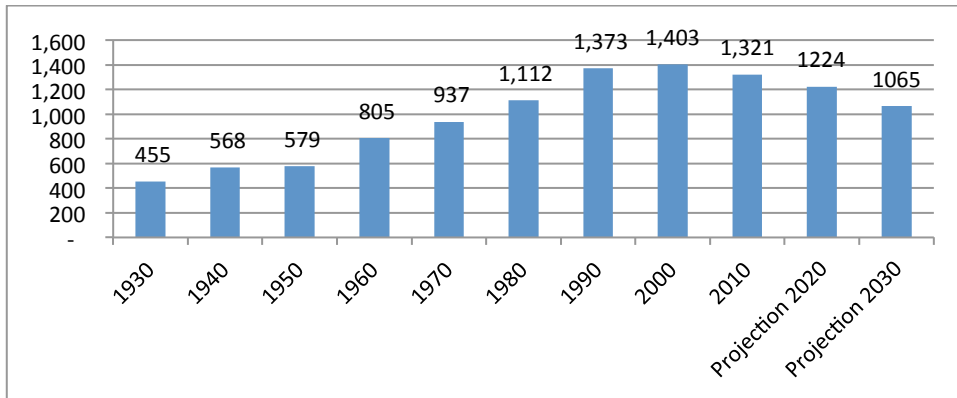
- According to the 2008-2012 ACS, over 80 percent of all homes in Pelham consisted of single-family homes. Almost ten percent of all housing units in Pelham were in two-family homes.
- Pelham had the 5th highest median sale price in the region for a single-family home in 2013 at \$285,000. Amherst had the highest median sale price in the region in 2013 at \$343,000, followed by Longmeadow, Westhampton, and Montgomery. Amherst and Pelham have been in the top five for median sale price for the last decade.
- The median sale price for a single-family home in Pelham increased by approximately 60 percent from 2000 to 2013 to \$285,000, and the average selling price was \$307,200.
- A household earning the median household income of \$89,000 (ACS) would have choices. However, lower-income households, often the households most in need of rental housing, would have limited choices in finding an affordable place to live in Pelham and the greater Amherst area.
- Pelham is within the greater Amherst area rental market, which has become increasingly expensive, driven largely by a growing off-campus student population coupled with a shortage of rental units.
- Residential building permit activity in Pelham has been low over the last twenty years, with one to six units permitted per year from 1990 through 2010. Since the economic downturn in 2008, building permit activity dropped even further. One building permit was issued from 2011 to May 2014.
- Future growth is constrained by natural features and restrictive land use requirements. A large part of Pelham lies within the public water supply watersheds for Amherst, Springfield and the city of Boston (Quabbin Reservoir), influencing zoning and Board of Health requirements. The town's hilly to mountainous topography and significant network of streams and other wetlands resources, as well as the dwindling supply of available land with easy-to-build sites will likely result in minimal housing unit growth in the years to come.

# DEMOGRAPHIC CHARACTERISTICS

## POPULATION AND HOUSEHOLD TRENDS

The town of Pelham’s population peaked in the year 2000 with 1,403 residents. Since 2000, the town has lost population and population projections by the UMass Donahue Institute (UMDI) estimate a continued loss over the next twenty years. The region as a whole grew a minimal three percent from 1990 to 2010, which was lower than the nine percent experienced by the State of Massachusetts as a whole and much lower than the 24 percent experienced by the United States as a whole. While the total population of the region remained rather stable over the past two decades, population gains and losses varied by community.

FIGURE 1: PELHAM POPULATION TRENDS 1930 THROUGH 2030



Source: U.S. Census Bureau, Decennial Censuses

Pelham, like most communities in the Pioneer Valley region, saw the number of households increase at a faster rate than the number of people from 1990 to 2010, reflecting the trend of higher proportions of people living in smaller households. The number of people living in a housing unit (a household) has been declining for decades in the United States as more people choose to live alone, or have no or have fewer children.

Over the last two decades in particular, single-person households in Pelham increased significantly while family households with children declined. Pelham Elementary School enrollment confirms these trends. In the early 1990s, Pelham students accounted for almost all students at the Pelham Elementary School. By the early 2010s, Pelham students accounted for just over 50 percent of all Pelham Elementary School students with the remaining student enrollment coming from school choice students (students who reside in other communities). The Pelham Elementary School Principal says she expects Pelham students to comprise a greater share of the incoming kindergarten classes over the next few years than in the past based on recent trends.<sup>1</sup>

<sup>1</sup> The Pelham Elementary School Principal noted that the Elementary School has the capacity to absorb between five to seven students per grade level at this time.



TABLE 1: PELHAM GROWTH TRENDS SUMMARY

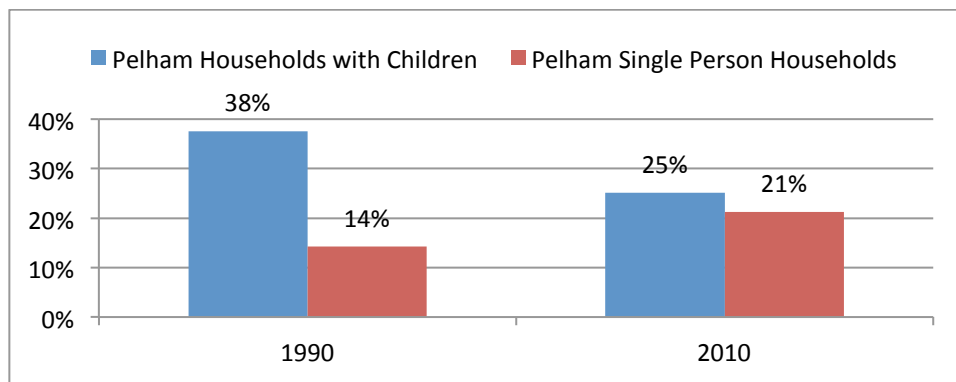
	1990	2010	Percent Change
Number of Pelham Residents	1,373	1,321	-4%
Number of Pelham Households	492	549	12%
Pelham Households with Children	185	138	-25%
Pelham Single Person Households	70	117	67%
Average Household Size	2.79	2.41	-14%
Average Family Size*	3.07	2.78	-9%
Pelham School Enrollment**	126	126	0%

\* U.S. Census households may be any group of people and Families means related people

\*\* Enrollment Statistics 1993/1994 & 2013/2014 school years. Out of the 126 students, 67 lived in Pelham while 59 were school choice.

Source: U.S. Census Bureau, Decennial Census 1990 & 2010, Massachusetts Department of Education,

FIGURE 2: PELHAM HOUSEHOLDS 1990 TO 2010 COMPARISON



Factors that may affect future population and household growth and housing development in Pelham include:

- Job growth in the greater Amherst area, particularly that of UMass
- Enrollment increases at UMass anticipated to rise by approximately 3,000 students by 2020.<sup>2</sup>
- Amherst housing market
- Pelham’s zoning bylaw and board of health regulations to enable or prohibit development
- Positive reputation of Pelham Elementary school
- Attraction of Pelham’s very rural character but close proximity to retail, service, and cultural amenities in the greater Amherst-Northampton area.
- Availability of high-speed internet access for most of the town in comparison to the more limited service currently in Shutesbury and Leverett.
- Lack of public transportation.

<sup>2</sup> Amherst Housing Market Study (2013), RKG Associates, Inc.

## REGIONAL POPULATION AND HOUSEHOLD TRENDS THAT MAY INFLUENCE PELHAM'S HOUSING MARKET AND DEVELOPMENT PATTERNS

The UMass Donahue Institute (UMDI) projections also show a decline in the region's population and their corresponding report notes that "Much of the anticipated decline of the near future is attributable to a slowdown in births and a corresponding increase in the number of deaths."<sup>3</sup> The Regional Housing Plan discusses how the increasing number of people who choose to live alone, have no children, or have fewer children will continue to slow the overall increase in the number of individuals but result in a growing number of households.

The Regional Housing Plan describes how population growth and housing development in the region are being shaped by a variety of factors, including:

- **Retiring of the Baby Boom generation:** The large Baby Boom generation (people born 1946 to 1964) is now reaching retirement age. Their decisions about where to retire will significantly affect future population growth and housing trends. Some Baby Boomers wish to age in place; some seek to downsize to maintenance-free homes near amenities such as theater, museums, restaurants; some would like to move to suburban communities where they can be closer to their children and grandchildren; others are seeking rural havens; and some may choose to leave the region for other parts of the state or country.
- **Entrance of the Millennial Generation into the housing market:** Market research shows that many young adults born since the early 1980s, often known as "Millennial," are looking for smaller, affordable homes, including rentals. Significantly, Millennial, like retiring Baby Boomers, may be more interested in homes in urban areas than prior generations.
- **Job growth and economic development in our region:** Job growth is necessary to help retain existing residents and attract new residents to the region. Declines in economic opportunities may influence people in decisions about moving within the region, or leaving the region entirely. As manufacturing employment has declined in the region since the 1980s, job growth in the Pioneer Valley has been flat generally
- **Commuting preferences:** The cost of commuting to work, both in dollars and time, strongly influences housing choices. In addition, oil and gas prices influence how far people are willing to commute to work; therefore, homes in outlying communities away from job centers may become less desirable. New improvements to alternative transportation in the Pioneer Valley may influence housing development, including additional PVRTA bus service, frequent commuter rail service between Springfield and New Haven and the realignment of Amtrak intercity passenger rail service from Springfield to Greenfield.
- **Immigration and international affairs:** Global events, as well as U.S. immigration policy, will also encourage or discourage immigration or in-migration to the Pioneer Valley region.

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<sup>3</sup> *Long-term Population Projections for Massachusetts Regions and Municipalities*, Henry Renski, Lindsay Koshgarian and Susan Strate, UMass Donahue Institute, November 2013

## HOUSEHOLD TYPES

In 2010, just over 65 percent of all households in Pelham were family households, meaning the household consisted of a householder and one or more other people related to the householder by birth, marriage or adoption.<sup>4</sup> Approximately 20 percent of all households in Pelham were single-person households and the remaining 10 percent of households were households in which household members were not related to one another. This was below the regional and statewide proportion of households that were single-person households, both of which were 29 percent in 2010. Single person households over the age of 65 comprised seven percent of all households in Pelham in 2010 and compared to eleven percent of all households in the region. Communities in the Pioneer Valley with the highest percentages of elderly households all contain specialized housing for the elderly (such as assisted living, subsidized housing for the elderly, 55 plus residential developments).

In 2010, one out of four households in Pelham had children under the age of 18 living with them.<sup>5</sup> Proportionally, Pelham had less family households with children than the region and state as a whole; and, 25 percent of these families with children in the Town consisted of single parent households, the majority of which were single mother households. Single-parent households may have more difficulty affording a decent and safe place to live because of the reliance on one income to support the family. Proportionally, Pelham had less single-parent households than both the region and the state.

TABLE 2: PELHAM HOUSEHOLDS BY HOUSEHOLD TYPE, 2010

HOUSEHOLDS BY TYPE	Number	Percent of All Households	Percent of Families with Children
Total households	549	100%	n/a
Family households (families)	368	67%	n/a
Family households with own children under 18 years	138	25%	100%
Single father household	4	1%	3%
Single mother household	30	6%	22%
Nonfamily households	181	33%	n/a
Householder living alone	117	21%	n/a
65 years and over	37	7%	n/a

*Source: U.S. Census Bureau, 2010 Decennial Census*

<sup>4</sup> Same-sex couple households are included in the family households category if there is at least one additional person related to the householder by birth or adoption.

<sup>5</sup> Families with children are a protected class under federal law, and Massachusetts has made it unlawful to discriminate based on marital status. Housing discrimination against families with children is a prevalent form of housing discrimination in the region.

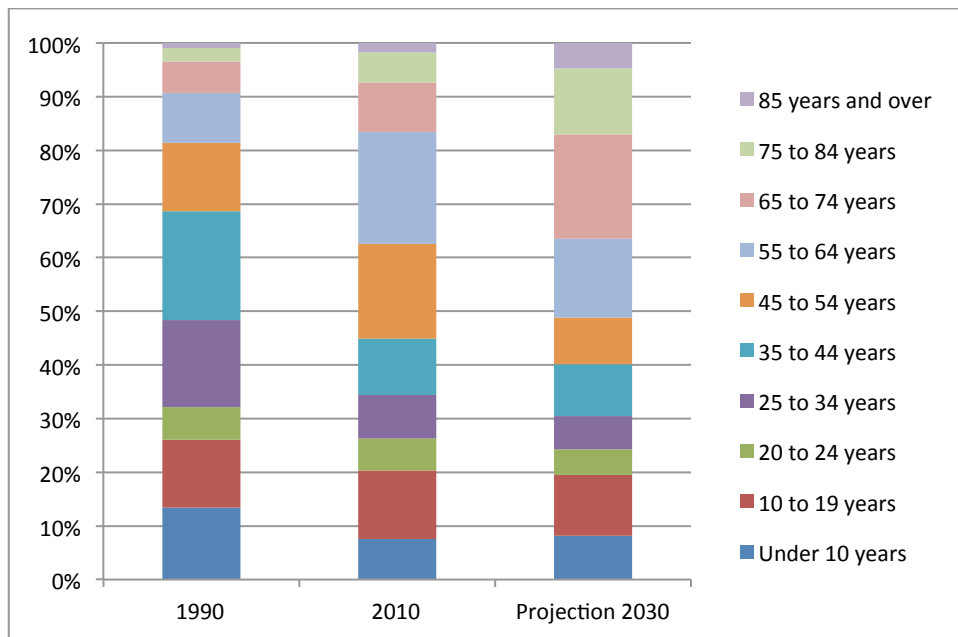
## AGE

Residents in Pelham, on average, are older than residents in other communities in the region. In 2010, the median age in Pelham was 48.8, which was the second highest median age out of the 43 communities in the Pioneer Valley region. The age distribution of a town's and region's population has important implications for planning and the formation of public policies related to housing and community development as different age groups have different demands and preferences. Age is also a protected class under State Fair Housing Law.

In general, communities in the Pioneer Valley saw proportional decreases in their population below the age of 45 from 1990 to 2010 and proportional increases in their population age 45 and older, which is a reflection of people having fewer children or no children and shifting location preferences. Similar to this regional trend, the share of Pelham's population that was below the age of 45 went from almost 70 percent in 1990 to 45 percent in 2010. Population projections by age suggest that Pelham will continue "aging," predicting that the share of residents age 65 or older may grow to as much as almost 40 percent of all Pelham residents.

The changing age composition of the town suggests that there may be demand for housing better suited for older households as well as smaller households. In addition, the reduction in the percentage of the population under the age of 45 calls to attention the need to consider if the local housing market as well as local land use regulations may be pricing out families with children from town.

**FIGURE 3: PROPORTION OF THE POPULATION BY AGE GROUP**  
(SEE NEXT PAGE TABLE 3 FOR CHART OF THIS INFORMATION)



Source: U.S. Census Bureau, 1990 and 2010 Decennial Censuses and UMass Donahue Institute, November 2013 Population Projections

TABLE 3: PELHAM POPULATION AGE TRENDS

	1990	Share of 1990 Population	2000	2010	Share of 2010 Population	Projection 2020	Projection 2030	Share of 2030 Population
<b>Total Population</b>	1,373		1,403	1,321		1,224	1,065	
<b>Under 10 years</b>	184	13%	146	100	8%	107	87	8%
<b>10 to 19 years</b>	174	13%	206	168	13%	111	121	11%
<b>20 to 24 years</b>	84	6%	82	80	6%	67	51	5%
<b>25 to 34 years</b>	222	16%	124	106	8%	111	65	6%
<b>35 to 44 years</b>	278	20%	219	139	11%	95	103	10%
<b>45 to 54 years</b>	176	13%	288	233	18%	133	93	9%
<b>55 to 64 years</b>	128	9%	163	276	21%	257	156	15%
<b>65 to 74 years</b>	79	6%	104	122	9%	232	208	20%
<b>75 to 84 years</b>	35	3%	62	73	6%	70	131	12%
<b>85 years and over</b>	13	1%	9	24	2%	41	50	5%
<b>Percent of Population below 45 years of Age</b>	<b>69%</b>		<b>55%</b>	<b>45%</b>		<b>40%</b>	<b>40%</b>	
<b>Percent of Population age 65 years or older</b>	<b>9%</b>		<b>12%</b>	<b>17%</b>		<b>28%</b>	<b>37%</b>	

*Source: US Census Bureau, Decennial Census, 1990, 2000, 2010 and Long-term Population Projections for Massachusetts Regions and Municipalities, Henry Renski, Lindsay Koshgarian and Susan Strate, UMass Donahue Institute, November 2013*

## DISABILITY

According to the American Community Survey’s 2008-2012, an estimated nine percent of Pelham’s population of residents age 18 to 64, “working age residents,” reported having one or more disabilities. An estimated 20 percent of elderly residents in Pelham reported having one or more disabilities in 2008-2012. It should be noted that a person may respond to having more than one type of disability.

The U.S. Census Bureau defines a disability as a long-lasting physical, mental or emotional condition. This condition can make it difficult for a person to do activities such as walking, climbing stairs, dressing, bathing, learning or remembering. This condition can also impede a person from being able to go outside the home alone or to work at a job or business. Many residents with one or more disabilities face housing challenges due to a lack of housing that is affordable and physically accessible or that provide supportive services. Disability is also protected class under federal law.

A hearing difficulty was the most prevalent type of disability in the town for residents age 18 to 64. Elderly residents had more difficulties associated with ambulatory and independent living. Overall, the percentage of working age and elderly residents with disabilities in Pelham was less than that of the region. This is likely due to the greater availability of social and supportive services, transit

services, lower cost housing, and rental housing in other areas in the region than in Pelham. The Regional Housing Plan noted the critical need for more accessible housing units in the greater Amherst area to meet existing and growing demand.<sup>6</sup>

TABLE 4: POPULATION BY ESTIMATED DISABILITY STATUS

	Pelham				Pioneer Valley	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Percent
<b>Total non-institutionalized population</b>	<b>1,321</b>	<b>+/-83</b>			<b>615,181</b>	
<b><i>With a disability</i></b>	<b>134</b>	<b>+/-35</b>	<b>10%</b>	<b>+/-2.4</b>	<b>85,827</b>	<b>14%</b>
<b>Population 18 to 64 years</b>	<b>811</b>	<b>+/-60</b>			<b>397,140</b>	
<b><i>With a disability</i></b>	<b>72</b>	<b>+/-28</b>	<b>9%</b>	<b>+/-3.3</b>	<b>45,700</b>	<b>12%</b>
<i>With a hearing difficulty</i>	36	+/-18	4%	+/-2.2	8,290	2%
<i>With a vision difficulty</i>	7	+/-9	1%	+/-1.1	6,747	2%
<i>With a cognitive difficulty</i>	11	+/-10	1%	+/-1.2	21,435	5%
<i>With an ambulatory difficulty</i>	12	+/-10	2%	+/-1.2	23,002	6%
<i>With a self-care difficulty</i>	7	+/-8	1%	+/-1.0	9,391	2%
<i>With an independent living difficulty</i>	17	+/-12	2%	+/-1.4	18,535	5%
<b>Population 65 years and over</b>	<b>235</b>	<b>+/-24</b>			<b>82,574</b>	
<b><i>With a disability</i></b>	<b>44</b>	<b>+/-16</b>	<b>19%</b>	<b>+/-6.4</b>	<b>30,677</b>	<b>37%</b>
<i>With a hearing difficulty</i>	15	+/-15	6%	+/-5.9	12,597	15%
<i>With a vision difficulty</i>	10	+/-8	4%	+/-3.3	5,537	7%
<i>With a cognitive difficulty</i>	12	+/-10	5%	+/-4.3	7,001	8%
<i>With an ambulatory difficulty</i>	30	+/-15	13%	+/-5.8	19,269	23%
<i>With a self-care difficulty</i>	10	+/-9	4%	+/-3.4	7,636	9%
<i>With an independent living difficulty</i>	27	+/-12	12%	+/-5.2	13,853	17%
<i>Source: U.S. Census Bureau, 2008-2012 ACS</i>						
<i>Note: It should be noted that a person be listed for more than one type of disability.</i>						

## INCOME

Pelham has some of the highest income earners in the region. The estimated Pelham median family income in 2012 was just over \$100,000 (Table 5). This was significantly higher than the \$61,000 median family income of Hampshire County and \$84,000 median family income for the state. Pelham households of all ages also tended to be within the higher income brackets—a unique feature in comparison to other towns in the region where there is more income diversity (Table 6). Pelham’s preponderance of upper income households can be attributed to two factors. First, a high percentage of Pelham residents are well educated, having bachelor, graduate and professional degrees. People with higher levels of education typically have higher incomes than people with less education. Second, housing in Pelham, on average, is expensive, and this may be excluding more moderate or lower income households from living in the community. This study discusses the factors that cause housing to be expensive in Pelham.

<sup>6</sup> *Regional Housing Plan, 2013, Pioneer Valley Planning Commission*

Despite the preponderance of upper-income households, it is important to recognize that Pelham has lower income households who may currently or will soon be facing housing affordability challenges (Table 5 and 7). There were 32 families in town that received fuel assistance to help pay a portion of their heating bills for the 2012-2013 year (6 percent of Pelham households).<sup>7</sup> There were 26 elementary school students who received free or reduced lunch during the 2013/2014 school year (see text box). There are also families in poverty who live in Pelham. Pelham’s family poverty rate was estimated at 4.2 percent in 2008-2012 and child poverty was estimated at 10.5 percent. The family and child poverty rates were slightly lower than the overall poverty rates for Hampshire County, which were estimated at 6.0 percent and 11.7 percent respectively, but much lower than the state’s family and child poverty rates, which were estimated 7.7 percent and 14 percent respectively.

The ability to exercise housing choice bears a strong relationship to the amount of money a household can afford to spend on housing. Housing that is affordable for lower income and moderate-to-middle-income households is critical to creating household stability and economic self-sufficiency. The state of Massachusetts defines affordable housing to be housing that a household who earns up to 80% of the regional median income (“Area Median Income” or “AMI”) can afford to purchase or rent. According to the latest data available from HUD, an estimated 98 households (18% of Pelham households) earned less than the area median income in 2010 (Table 7). In 2014, 80% of the Area Median Income for a family of four was \$63,900 for the Springfield Metropolitan Statistical Area, which includes Pelham.

TABLE 5: PELHAM HOUSEHOLDS AND FAMILIES BY LEVEL OF INCOME

Income Level	Households			Families		
	Estimate	Percent	Percent Margin of Error	Estimate	Percent	Percent Margin of Error
Total	555			384		
Less than \$10,000	7	1.3%	+/-1.3%	7	1.8%	+/-1.8%
\$10,000 to \$14,999	23	4.1%	+/-3.2%	9	2.3%	+/-2.1%
\$15,000 to \$24,999	24	4.3%	+/-2.4%	8	2.1%	+/-1.6%
\$25,000 to \$34,999	40	7.2%	+/-2.8%	18	4.7%	+/-2.9%
\$35,000 to \$49,999	31	5.6%	+/-3.3%	10	2.6%	+/-2.3%
\$50,000 to \$74,999	89	16.0%	+/-4.3%	58	15.1%	+/-5.0%
\$75,000 to \$99,999	104	18.7%	+/-5.5%	76	19.8%	+/-6.1%
\$100,000 to \$149,999	85	15.3%	+/-4.6%	79	20.6%	+/-5.7%
\$150,000 to \$199,999	64	11.5%	+/-4.2%	50	13.0%	+/-5.1%
\$200,000 or more	88	15.9%	+/-5.3%	69	18.0%	+/-6.5%
<b>Median income (dollars)</b>	<b>\$88,819</b>	<b>(X)</b>	<b>(X)</b>	<b>\$101,071</b>	<b>(X)</b>	<b>(X)</b>
<b>Mean income (dollars)</b>	<b>\$127,778</b>	<b>(X)</b>	<b>(X)</b>	<b>\$148,990</b>	<b>(X)</b>	<b>(X)</b>

Source: U.S. Census Bureau, 2008-2012 American Community Survey. In 2012 inflations-adjusted dollars.

<sup>7</sup> Source: Community Action. Eligibility for the Massachusetts Fuel Assistance Program is determined by household income, adjusted for household size and the amount of assistance is based on a household’s level of poverty and household size.

TABLE 6: AGE OF PELHAM HOUSEHOLDER BY HOUSEHOLD INCOME

	25 to 44 years	Margin of Error	45 to 64 years	Margin of Error	65 years and over	Margin of Error
Total	105	+/-28	285	+/-33	155	+/-21
Less than \$10,000	0	+/-12	7	+/-7	0	+/-12
\$10,000 to \$14,999	0	+/-12	9	+/-7	4	+/-5
\$15,000 to \$19,999	0	+/-12	0	+/-12	3	+/-5
\$20,000 to \$24,999	2	+/-5	9	+/-7	10	+/-8
\$25,000 to \$29,999	0	+/-12	10	+/-8	6	+/-7
\$30,000 to \$34,999	0	+/-12	14	+/-10	10	+/-8
\$35,000 to \$39,999	0	+/-12	4	+/-5	8	+/-7
\$40,000 to \$44,999	19	+/-17	0	+/-12	0	+/-12
\$45,000 to \$49,999	0	+/-12	0	+/-12	0	+/-12
\$50,000 to \$59,999	0	+/-12	22	+/-12	13	+/-10
\$60,000 to \$74,999	12	+/-8	36	+/-15	6	+/-6
\$75,000 to \$99,999	32	+/-20	47	+/-21	25	+/-13
\$100,000 to \$124,999	20	+/-10	24	+/-15	10	+/-8
\$125,000 to \$149,999	2	+/-4	22	+/-13	7	+/-7
\$150,000 to \$199,999	15	+/-12	36	+/-19	13	+/-8
\$200,000 or more	3	+/-4	45	+/-18	40	+/-20

Source: U.S. Census Bureau, 2008-2012 American Community Survey. In 2012 inflations-adjusted dollars.

TABLE 7: INCOME DISTRIBUTION USING AREA MEDIAN FAMILY INCOME, 2006-2010

Income Distribution Overview	Total	Percentage
Household Income <= 30% HAMFI	30	6%
Household Income >30% to <=50% HAMFI	29	5%
Household Income >50% to <=80% HAMFI	39	7%
Household Income >80% to <=100% HAMFI	65	12%
Household Income >100% HAMFI	375	69%
Total Households	540	

Source: HUD Comprehensive Housing Affordability Strategy "CHAS" data, released May 2013. Data derived from the U.S. Census Bureau's 2006-2010 ACS.



### Students from Lower Income Families

Over 20 percent of Pelham Elementary School students in grades K-6 come from lower-income families, meaning the students receive free and reduced lunch (26 students). For the 2013-2014 school year, children from families with incomes at or below 130 percent of the poverty level (currently \$30,615 for a family of four) qualified for free meals. Those between 130 percent and 185 percent of the poverty level (currently \$43,568 for a family of four) qualified for reduced-price meals, for which students can be charged no more than 40 cents. The Principal of the Pelham Elementary School noted recipients of free and reduced lunch were equally distributed between Pelham, students and school choice students. *Source: Massachusetts Department of Education*

The percentage of students in the school district who receive free and reduced lunch has increased substantially over the last twenty years from 9 percent in 1993/1994 to 21 percent in 2013/2014—a trend found in most school districts in the state. The Principal attributed the increase in enrollment in the free and reduced lunch program to a variety of factors, including:

- improved reporting mechanism to the state;
- greater anonymity, making it more comfortable for families to identify their financial situation;
- changing demographics of the school district population; and
- changing economy.

## HOUSING SUPPLY CHARACTERISTICS

Where homes have been built and will continue to be built as well as the type and characteristic of housing in Pelham is primarily a reflection of zoning bylaw and Board of Health regulations, topography, public infrastructure, and the strength or weakness of the housing market. Settlement patterns and the built environment also reflect economic security and educational attainment, which, taken together, promotes self-sufficiency, mobility and residents' abilities to obtain and maintain housing. To better understand unique features of the Pelham housing market, Pelham was compared to neighboring communities. For this study, these communities were: Amherst, Belchertown, Granby, Hadley, Leverett, New Salem, Shutesbury, South Hadley, Sunderland, and Ware.

### EXISTING HOUSING CHARACTERISTICS

#### *OCCUPANCY STATUS*

The 2010 U.S. Census showed that there were 570 housing units in Pelham. Approximately 96 percent of all housing units in town were occupied by year-round residents in 2010, while four percent were vacant. The vacant homes were either for seasonal, recreational, or occasional use; or

were unoccupied because they were for rent; for sale; rented or sold, but not occupied. It should be noted that compared to other areas of the Pioneer Valley, such as the Hilltowns and southern Quaboag Valley, the town of Pelham does not appear to have a seasonal housing market. With a vacancy rate of four percent in 2010 and single family home foreclosures occurring at a consistent rate of one to two homes a year from 2007 to 2013, Pelham also does not appear to have vacancy or foreclosure problem.

**TABLE 8: PELHAM HOUSING OCCUPANCY AND TENURE, U.S. DECENNIAL CENSUS COUNTS**

	Number of Units			Percentage		
	1990	2000	2010	1990	2000	2010
Total Units	502	556	570	100%	100%	100%
Occupied Units	492	545	549	98%	98%	96%
<i>Owner-occupied housing units</i>	412	456	453	84%	84%	83%
<i>Renter-occupied housing units</i>	80	89	96	16%	16%	17%
Vacant Units	10	11	21	2%	2%	4%
<i>Source: U.S. Census Bureau, 1990, 2000, 2010 Decennial Census</i>						

*NUMBER OF HOUSING UNITS IN STRUCTURE*

According to the 2008-2012 ACS, over 80 percent of all homes in Pelham consisted of single-family homes. Almost ten percent of all housing units in Pelham were in two family homes, which were allowed for a time through Pelham zoning. Pelham had a higher percentage of single-family homes in its comparison group with the exception of the communities of Leverett, New Salem, and Shutesbury. It should be noted that ACS data consists of estimates based on a sample size of the population. We recognize that multi unit housing figures in **Table 10 may vary significantly from Pelham 2014 Assessor’s Data shown here in Table 9 (510 residential parcels versus 585 residential units)**, and followed by the ACS data which differs. We recognize this discrepancy but feel it’s important to use federal data sources throughout this report for consistency both within the report and for comparisons with future data.

**TABLE 9: PELHAM ASSESSOR DATA—HOUSING BY TYPE**

Residential Land Use by Parcel Category	Number of Parcels	Percentage
Mixed Use parcels	3	1%
Single Family parcels	467	92%
Two Family parcels	27	5%
Three Family parcels	2	0%
Multiple houses on one parcel	11	2%
Total Residential Parcels	510	100%
<i>Source: Pelham Assessor's Records, March 2014</i>		

TABLE 10: PELHAM HOUSING BY TYPE

Units in Structure	Estimate	Margin of Error	Percent	Percent Margin of Error
Total housing units	585	+/-30	585	(X)
1-unit detached-Single Family	491	+/-38	84%	+/-5.1
1-unit, attached	18	+/-18	3%	+/-3.1
2 units	50	+/-22	9%	+/-3.7
3 or 4 units	0	+/-12	0%	+/-5.8
5 to 9 units	3	+/-4	1%	+/-0.7
10 to 19 units	0	+/-12	0%	+/-5.8
20 or more units	10	+/-10	2%	+/-1.7
Mobile home	13	+/-9	2%	+/-1.5
Boat, RV, van, etc.	0	+/-12	0%	+/-5.8
<i>Source: Source: 2008-2012 American Community Survey 5-Year Estimates</i>				

**TENURE**

With an estimated owner-occupancy rate of 84 percent and renter occupancy rate of 16 percent according to the ACS 2008-2012, Pelham had a similar share of owner-occupied and renter-occupied homes to other smaller towns in the comparison area. The 2008-2012 ACS estimated that 90 percent of all owner-occupied homes in Pelham consisted of single-family homes.

Housing assessments typically point to a need for more rental opportunities if a community has more than 70 percent owner-occupied homes indicating that rental options for young, old, or transitional populations such as recent divorcees and new employment recruits may be limited. Pelham’s comparatively low number of rental opportunities is one reason that the town may want to consider encouraging addition rental opportunities through zoning or affordable housing initiatives. The other indicator that Pelham would benefit from additional rental opportunities is that the majority of its rental housing stock consists of single-family homes, which are generally the most expensive type of rental housing. The 2008-2012 ACS estimated that approximately 60 percent of all renter occupied homes consisted of single-family homes, 35 percent were two family homes, and 5 percent were three or four family homes.

**TABLE 11: HOUSING OCCUPANCY AND TENURE FOR PELHAM AND SURROUNDING COMMUNITIES, 2008-2012**

Community	HOUSING OCCUPANCY				HOUSING TENURE			
	Total housing units	Occupied housing units	Vacant housing units	Percent Margin of Error	Occupied housing units	Owner-occupied	Renter-occupied	Percent Margin of Error
Pelham	585	95%	5%	+/-3.9	555	84%	16%	+/-4.3
Amherst	9,310	93%	7%	+/-2.3	8,618	47%	53%	+/-2.6
Belchertown	5,709	99%	2%	+/-1.5	5,624	78%	22%	+/-3.6
Granby	2,696	97%	3%	+/-2.6	2,627	84%	16%	+/-4.8
Hadley	2,277	92%	8%	+/-4.4	2,101	70%	30%	+/-5.9
Leverett	771	97%	4%	+/-2.5	744	82%	18%	+/-4.8
New Salem	431	95%	5%	+/-4.8	408	87%	13%	+/-6.6
Shutesbury	928	80%	20%	+/-4.8	742	86%	14%	+/-4.1
South Hadley	7,538	94%	6%	+/-2.2	7,076	76%	24%	+/-3.5
Sunderland	1,589	94%	6%	+/-6.2	1,488	51%	50%	+/-5.6
Ware	4,644	94%	7%	+/-2.3	4,344	67%	33%	+/-4.2

Source: 2008-2012 American Community Survey 5-Year Estimates

Note: Figures for Pelham differ from the 2010 Decennial Census

#### AGE OF HOUSING

According to the 2008-2012 ACS, over 50 percent of Pelham homes were built between 1960 and 1990, coinciding with UMass’s period of growth. The 2008-2012 ACS estimates show zero homes built in 2010 or later; however, town records indicate that two homes have been built since 2010. This is consistent with downturn of the housing market that started in the late 2000s as well as the dwindling supply of ready-to-build lots in town.

**TABLE 12: PELHAM HOUSING BY AGE**

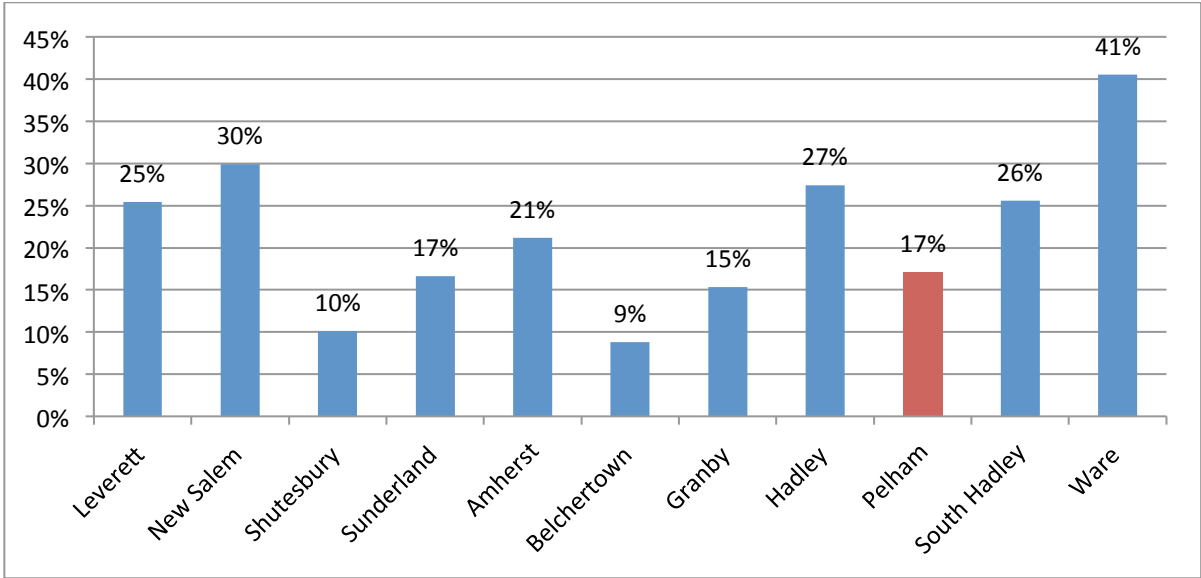
	Estimate	Margin of Error	Percent	Percent Margin of Error
Total housing units	585	+/-30		
Built 2010 or later	0	+/-12	0.0%	+/-5.8
Built 2000 to 2009	25	+/-15	4.3%	+/-2.5
Built 1990 to 1999	44	+/-23	7.5%	+/-3.9
Built 1980 to 1989	134	+/-36	22.9%	+/-5.9
Built 1970 to 1979	113	+/-26	19.3%	+/-4.3
Built 1960 to 1969	65	+/-19	11.1%	+/-3.1
Built 1950 to 1959	70	+/-24	12.0%	+/-4.0
Built 1940 to 1949	34	+/-19	5.8%	+/-3.2
Built 1939 or earlier	100	+/-34	17.1%	+/-5.5

Source: 2008-2012 American Community Survey 5-Year Estimates

The ACS estimated that 17 percent of Pelham homes were built before 1940. Well-maintained older homes are an important part of a community's local history and help preserve historic character. However, older homes may present the following challenges:

- Increased need for maintenance and repairs;
- Some have poor past maintenance and repair history, resulting in a deteriorated state that requires costly rehabilitation;
- Design of many older homes are not well-suited for people with mobility impairments and can be expensive to retrofit;
- Outdated and inefficient heating, cooling, and insulation systems that result in higher associated utility costs;
- Outdated materials and products that present personal health risks such as: lead paint, asbestos, and lead pipes.

FIGURE 4: PERCENT OF HOUSING STOCK BUILT BEFORE 1940, 2008-2012 ACS



Source: 2008-2012 American Community Survey 5-Year Estimates

The age of a community’s housing stock can also indicate the potential presence of lead-based paint hazards. When HUD’s formula is applied to Pelham, it is estimated that approximately 50 percent of all housing in the community may have lead paint.<sup>8</sup> When this formula is applied to all the estimated rental housing units in Pelham, approximately 50 percent of all rental units may have lead paint. The following text box describes why the presence or perceived presence of lead based paint is a fair

<sup>8</sup> The U.S. Department of Housing and Urban Development estimates that 90 percent of residential structures built prior to 1940, 80 percent of structures built between 1941 and 1959, and 62 percent of structures built between 1960 and 1979, contain lead based paint

housing concern. Children under six, regardless of the household being renters or owners, may not live in a house with lead paint and removal must be in compliance with strict state requirements.

#### LEAD BASED PAINT HAZARDS AND FAIR HOUSING

The Massachusetts Lead Law holds landlords liable for lead poisoning in children under the age of six caused by exposure to lead paint in a residence. Presence or perceived presence of lead paint is often used as an excuse by property owners to deny housing to families and individuals with young children because of the expense of lead abatement and disposal. This has the effect of limiting the supply and availability of appropriate and affordable housing for many, especially for families with small children and those with limited incomes. However, landlords are prohibited by state and federal law to discriminate against families with children and therefore are required to de-lead their property. The potential presence of lead-based hazards due to the age of housing stock is a leading impediment to fair housing in the region. Decreased public funding for abatement and the escalating cost of abatement and disposal continue to hinder efforts at lead paint hazard reduction through rehabilitation. The issue of lead paint abatement remains a financial stumbling block in renovation projects.

#### HOUSING BY COST

Pelham is part of the Amherst housing market, which is the most expensive housing market in western Massachusetts outside of Longmeadow. As a result, home values in Pelham and the communities closest to Amherst in Pelham’s comparison group are high (Table 13).

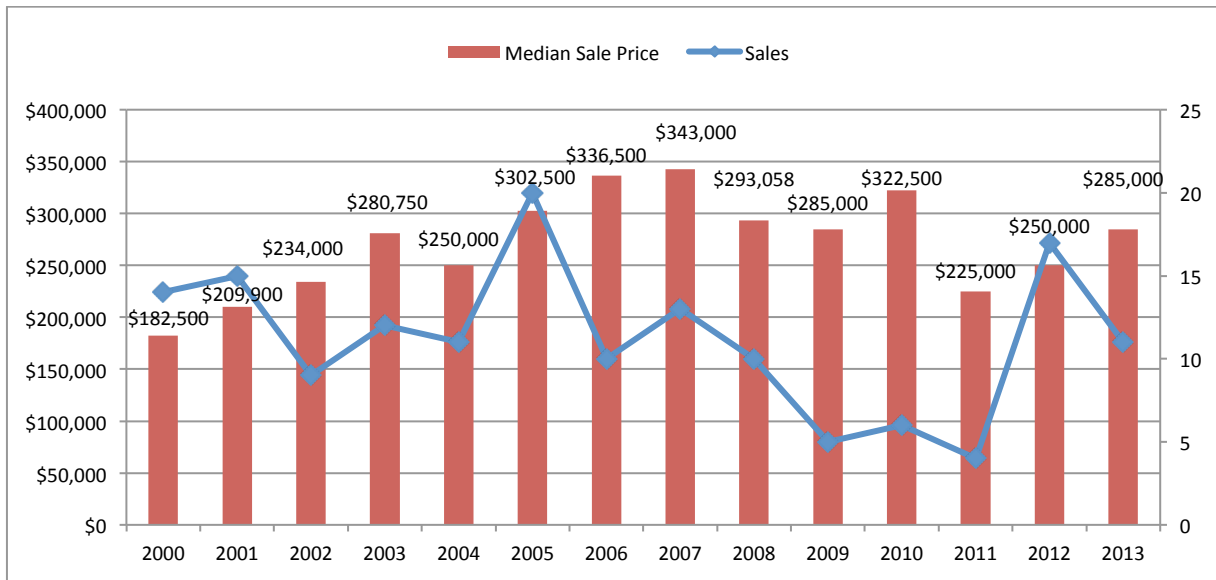
TABLE 13: ESTIMATED MEDIAN VALUE OF OWNER-OCCUPIED HOMES, 2008-2012

Town	Estimated Median Value	Margin of Error
Pelham	\$ 325,900	+/-20,226
Amherst	\$ 344,700	+/-9,686
Belchertown	\$ 268,400	+/-7,580
Granby	\$ 240,900	+/-14,530
Hadley	\$ 335,900	+/-17,744
Leverett	\$ 332,700	+/-14,797
New Salem	\$ 230,100	+/-16,047
Shutesbury	\$ 270,700	+/-16,908
South Hadley	\$ 238,200	+/-6,539
Sunderland	\$ 307,800	+/-25,396
Ware	\$ 200,400	+/-10,954
<i>Source: 2008-2012 American Community Survey 5-Year Estimates</i>		



Multiple Listing Service (MLS) for sales occurring in the town of Pelham for the years 2011, 2012, and 2013 confirms that 2011 was a slow year for housing sales and that following two years showed more robust activity with shorter average days on the market and higher average listing prices (Table 14). The low number of sales in Pelham per year make the sales data harder to rely on for establishing price trends.

**FIGURE 6: PELHAM MEDIAN SINGLE FAMILY HOME SALE PRICES AND SALES BY YEAR**



Source: Warren Group. Prices are not adjusted to 2013 dollars (not inflation adjusted)

**TABLE 14: RECENT PELHAM HOUSING MARKET ACTIVITY**

Year	Number of Listings	Average Days on the Market	Average Sales Price
2011	3	292	\$242,000
2012	14	238	\$257,721
2013	11	158	\$307,218

Source: Multiple Listing Service, provided by Jim Lumley

**BUYING A SINGLE-FAMILY HOME IN PELHAM**

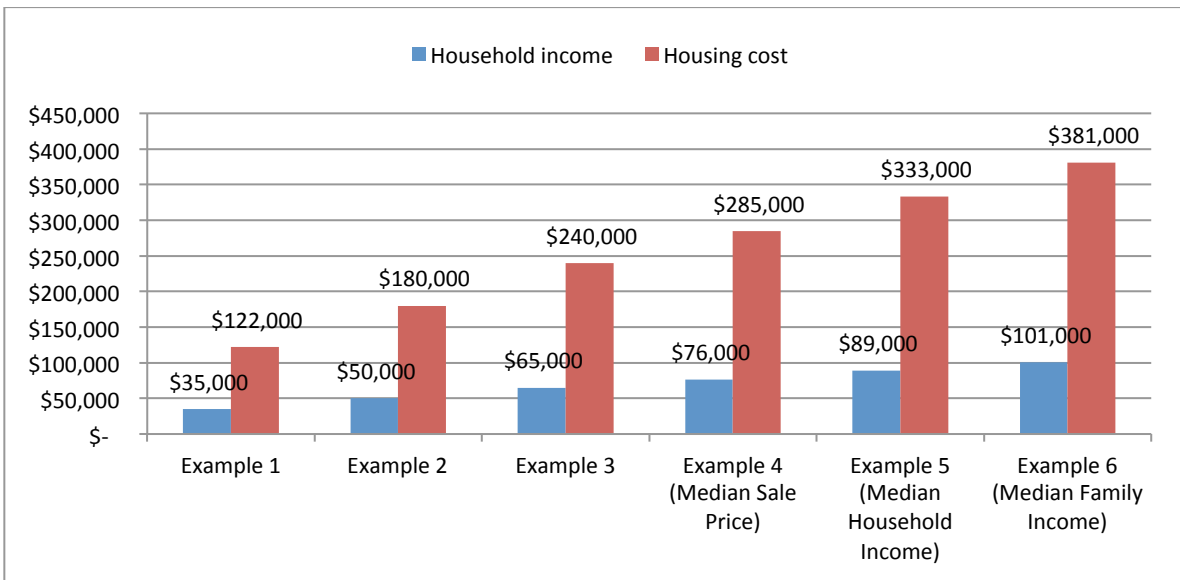
Despite the drop in home values that occurred after the housing market / economic downturn started in 2007, homeownership will continue to be challenging for moderate income households and will likely be unattainable for lower income households, especially with increasing utility costs. Specific housing market challenges include:

- Tighter lending requirements and uncertainty continue to keep many buyers out of the market.



- Household incomes have also not kept pace with increased housing costs and younger households are increasingly saddled with college debt.
- Purchasing a home requires a larger initial outlay due to more stringent mortgage financing terms and conditions such as the requirement of down payments equaling 20% of the purchase price rather than the 5% -10% or less that had become common.
- New homebuyers will likely need programs offering down payment assistance, more affordable homes developed with financing that includes grant funding and reduced cost financing such as the ONE Mortgage Program administered by the Massachusetts Housing Partnership.

FIGURE 7: ANNUAL INCOME NEEDED TO AFFORD TO PURCHASE A SINGLE FAMILY HOME



Source: Pioneer Valley Planning Commission, 2014

Figure 7 portrays the annual household income needed to afford to purchase a home at varying price points. The housing cost takes into consideration Pelham’s 2014 tax rate, an estimate of homeowners insurance, mortgage principal and interest, and assumes a 20 percent down payment. This figure shows that households earning the median household income of \$89,000 (208-2012 ACS) or greater could afford to purchase many of the homes that may come on the market considering the median sale price for a single family home in 2013 was \$285,000. However, the vast majority of the current homes available for purchase in Pelham exceed the maximum sales prices for moderate and lower income families (as seen in examples 1-3).

#### OWNERSHIP AFFORDABILITY IN PELHAM FOR CURRENT HOUSEHOLDS

The general rule of thumb is that housing is ‘affordable’ if the household pays no more than 30 percent of its annual income on housing. Households who pay more than 30 percent of their income for housing are considered “cost-burdened” and may have difficulty affording necessities such as food, clothing, transportation and medical care as well as saving for their future and that of their families.

The 2008-2012 ACS estimates that 43 percent (+/-13.3) of Pelham homeowners with a mortgage spent more than 30 percent of their household income on housing-related costs and are therefore “cost-burdened.” The share of Pelham cost-burdened households with a mortgage was much higher share of households in Hampshire County, which had a rate of 34 percent of their households over this same period. For Pelham households without a mortgage an estimated 15 percent (+/-10.5) spent more than 30 percent of their household income on housing-related costs. This was lower than share of households without mortgages in Hampshire County, which had a rate of 17 percent over this same period.

The Pelham Assessor’s office reported that about 10-12 households per year apply for real estate tax exemptions.

**RENTAL MARKET**

Pelham is within the greater Amherst area rental market, which has become increasingly expensive, driven largely by a growing off-campus student population coupled with a shortage of rental units.<sup>10</sup> The estimated median gross rent for Pelham for 2008-2012 at \$998 (+/- \$215), which although lower than Amherst’s median gross rent (\$1,094) was higher than the median gross rent for Hampshire County (\$906) (ACS 2008-2012).

**TABLE 15: MEDIAN GROSS RENTS FOR 2008-2012**

	<b>Median Rent Gross Rent</b>	<b>Margin of Error</b>
Pelham	\$ 998	+/-215
Amherst	\$ 1,094	+/-45
Belchertown	\$ 895	+/-57
Shutesbury	\$ 1,107	+/-121
Leverett	\$ 1,116	+/-309
Hadley	\$ 850	+/-91
Ware	\$ 741	+/-55
Granby	\$ 690	+/-173
South Hadley	\$ 787	+/-48
Sunderland	\$ 1,056	+/-68
Hampshire County	\$ 906	+/-27
<i>Source: U.S. Census Bureau American Community Survey, 2008-2012.</i>		

<sup>10</sup> *Students, and to some degree faculty and staff, are in direct competition with other residents seeking affordable rental housing in the greater Amherst area. Compounding the matter is the ability of students to pay what is often above market rent for three or more bedroom units because congregate living with costs shared by three or more paying adults is typically cheaper than living alone or in two bedroom units. Congregate living gives the student market an advantage over single-family households, in which rental costs are generally covered by only one or two adults. For this reason, the student housing market has the affect of pushing lower income households who cannot afford rent in this area into lower-cost communities in the region such as Holyoke, Chicopee, and Springfield.*

Table 16 portrays current market rental rates by bedroom size. While there were only 6 rental opportunities listed in Pelham during the time of this survey, the rents are very comparable to rents in Amherst, suggesting that renting in Pelham may not be much more affordable.

**TABLE 16: CURRENT MARKET RENTAL RATES FOR SELECT COMMUNITIES**

	<b>Room within a home</b>	<b>1 bedroom</b>	<b>2 bedroom</b>	<b>3 bedroom</b>	<b>4 bedroom</b>	<b>Total Listings</b>
Pelham	\$500	\$550	None	\$1,200 and \$1,600	\$2,000 and \$2,500	6
Amherst	\$550-\$925	\$825-\$1,135	\$1,100-\$1,450	\$1,875	\$2,150-\$3,200	24
Belchertown	\$500	\$820	\$850-\$1,800	\$1,300 and \$1,350	None	8
Shutesbury	\$575 and \$650	\$700	None	\$1,200	None	4
Leverett	\$400	None	\$1,250 and \$1,500	None	None	3
FY 2014 HUD Fair Market Rent <sup>11</sup>	\$634 (efficiency)	\$761	\$951	\$1,187	\$1,353	N/A

*Source: University of Massachusetts Off Campus Student Services Rental Listing Online database. Rentals posted from April 1, 2014 through June 3, 2014 for immediate availability, summer availability, or 2014-2015 academic year (approximate); Craig's List, <http://westernmass.craigslislist.org>; U.S. Department of Housing and Urban Development*

**RENTING A HOME IN PELHAM**

Using the guideline that a household should pay no more than 30 percent of its annual income on housing, the table below portrays the annual household income needed to afford to rent a home using various levels of income. A household earning the median household income of \$89,000 would have choices. However, lower-income households, often the households most in need of rental housing, would have limited choices in finding an affordable place to live in Pelham and the greater Amherst area.

<sup>11</sup> Fair Market Rents (FMRs) are gross rent standards set by HUD that include the unit rent plus the cost of all tenant-paid utilities (except telephones, cable or satellite television service, and internet service). FMRs exclude non-market rental housing in their computation as well as units less than two years old, in order to remove data skewing from income-restricted rentals where the occupant does not pay the full market value for the rental unit. HUD annually estimates FMRs for metropolitan areas to assure that a sufficient supply of rental housing is available to its Section 8 Housing Voucher program participants. To accomplish this objective, FMRs are set for a region (MSA) to be both high enough to permit a selection of units and neighborhoods and low enough to serve as many low-income families as possible.

TABLE 17: HOUSEHOLD INCOME NEEDED TO RENT A HOME AT VARIOUS HOUSEHOLD INCOME LEVELS

	Household One	Household Two	Household Three	Household Four	Household Five	Household Six
Annual Income	\$8,000	\$12,000	\$20,000	\$30,000	\$50,000	\$60,000
Monthly Income	\$667	\$1,000	\$1,667	\$2,500	\$4,167	\$5,000
30% of Monthly Income	\$200	\$300	\$500	\$750	\$1,250	\$1,500

Source: Pioneer Valley Planning Commission, 2014

#### Region-wide Rental Market Conditions

Initial costs of renting an apartment—first and last month's rent, security deposit, and, for some, broker fees—can also be expensive and preclude some lower income households from affording to rent a home. Rents have risen in the region, despite the economic downturn and then recovering economy, because of increased demand with a stagnant supply. Reasons for an increased demand in the rental market has included:

1. the desire to remain a renter because of the financial uncertainty of owning a home (as shown by the foreclosure crisis),
2. inability to afford to buy a home because of the initial expense to enter the homeownership market, which requires 20% down on the purchase, tighter lending requirements,
3. significant individual debt (such as the case now for emerging college-graduates), which prevents entrance into the homeownership market (*as well as many rental opportunities*)
4. the loss of one's home as a result of the foreclosure crisis, which drove homeowners into the rental market.

#### *RENTAL AFFORDABILITY IN PELHAM FOR CURRENT HOUSEHOLDS*

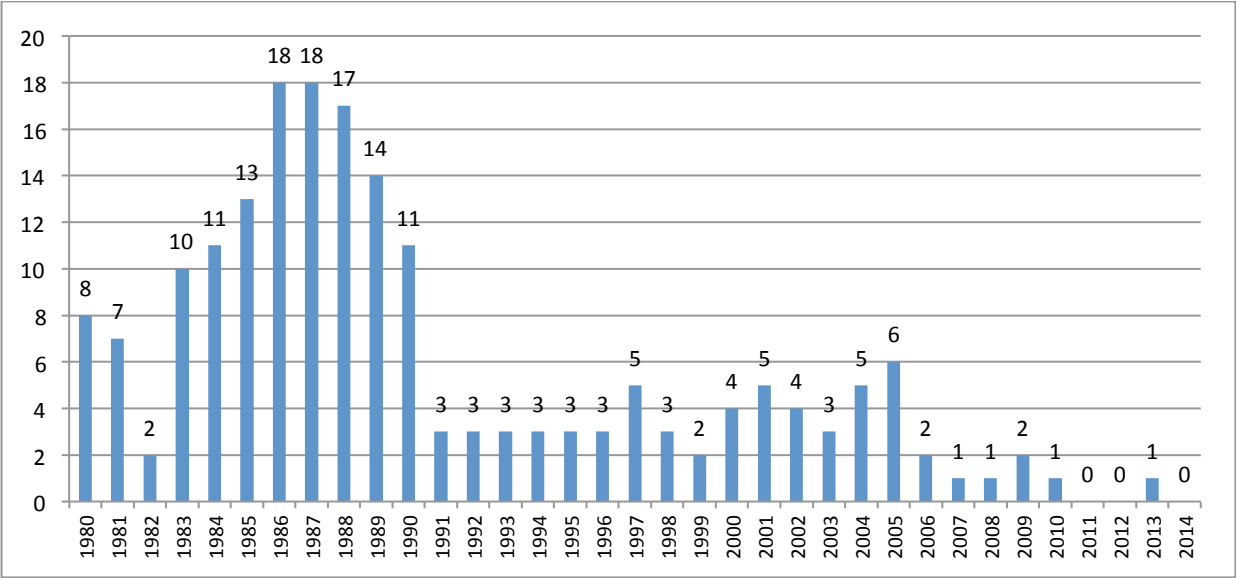
An estimated 31 percent of Pelham renter households were “cost-burdened,” spending more than 30 percent of their household income on housing-related costs. While this percentage was lower than the share of households in Hampshire County, which was 52 percent, Pelham’s percentage was still significant (ACS 2008-2012).

#### HOUSING UNIT GROWTH AND BUILDING ACTIVITY

The U.S. Decennial Census showed that the number of housing units in the Pelham grew at a faster rate than the Pioneer Valley from 1990 to 2010 at 14 percent and by almost 70 units. In comparison, the number of housing units in the Pioneer Valley increased by 9 percent and 14 percent for the state during this same period. The town’s hilly to mountainous topography and significant network of streams and other wetlands resources as well as the dwindling supply of available land with easy-to-build sites will likely result in minimal housing unit growth in the years to come.

Residential building permit activity in Pelham has been low over the last twenty years, with one to six units permitted per year from 1990 through 2010. Since the economic downturn in 2008, building permit activity dropped even further. One building permit was issued from 2011 to May 2014. Figure 8 shows that the greatest amount of building activity took place in the 1980s.

**FIGURE 8: PELHAM BUILDING PERMIT ACTIVITY 1980-2012**



## AFFORDABLE (SUBSIDIZED) HOUSING

### OVERVIEW

Income-restricted housing is housing that is only available to individuals and families with qualifying incomes and asset levels. Income-restricted housing receives some manner of financial assistance to bring down the cost of owning or renting the unit, usually in the form of a government subsidy, or results from zoning relief to a housing developer in exchange for the income-restricted unit(s). There are two forms of income-restricted housing: public and private. Public income-restricted housing is managed by a public housing authority, established by state law to provide affordable housing for low-income people. Private income-restricted housing is owned and operated by both for-profit and non-profits owners who receive subsidies in exchange for renting to low- and moderate-income people.

The Massachusetts Department of Housing and Community Development (DHCD) maintains a Subsidized Housing Inventory (SHI) that lists all income-restricted housing developments and their units per community that are reserved for households with incomes at or below 80% of median under long-term legally binding agreements and are subject to affirmative marketing requirements. The SHI also includes group homes, which are residences licensed by or operated by the Department of Mental Health or the Department of Developmental Services for persons with disabilities or mental health issues and who do not require continuous medical or nursing care.

The SHI is state's official list for tracking a municipality's percentage of affordable housing under M.G.L. Chapter 40B. This state law enables local Zoning Boards of Appeals to approve affordable housing developments under flexible rules if less than ten percent of year-round housing units in a town consist of income-restricted or subsidized housing for lower-income households. It was enacted in 1969 to address the shortage of affordable housing statewide by reducing barriers created by local building permit approval processes, local zoning, and other restrictions.

### PELHAM HOUSING "COUNT"

As of March 2014, there were four units in Pelham on the State's Subsidized Housing Inventory (SHI) for the town. All four of these units were located within group homes for people with special needs. The town would need at least 56 subsidized housing units to surpass its 10 percent Chapter 40B affordable housing requirement.

### REGIONAL CONTEXT

Six Pioneer Valley municipalities have met or surpassed the 10 percent Chapter 40B goal. These communities are: Amherst, Chicopee, Hadley, Holyoke, Northampton, and Springfield. Table 18 shows the number of affordable housing units, by community, in the greater Pelham area. By number, Amherst led the greater Pelham area with over 1,000 affordable housing units.<sup>12</sup> The smallest communities in the area—Leverett, New Salem, Shutesbury, and Sunderland—had zero to eight units.

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<sup>12</sup> A major problem facing the region is the impending expiration of subsidies attached to affordable housing. Many government programs provide funding for private developers for the development of affordable housing on the condition that the units remain affordable to households within a certain income-range for a specified period of time. When this period expires, property owners are free to convert the units to market rate housing or refinance for another set term as affordable units. As affordable units potentially disappear in this manner, demand for the remaining affordable units in the region will increase.

TABLE 18: REGIONAL AFFORDABLE HOUSING CONTEXT

Community	Population	Year-Round Housing Units	SHI units	Chapter 40B Percentage
Amherst	37,819	9,621	1,035	10.8%
Belchertown	14,649	5,771	368	6.4%
Granby	6,240	2,451	64	2.6%
Hadley	5,250	2,200	261	11.9%
Leverett	1,851	792	2	0.3%
New Salem	990	433	0	0.0%
Pelham	1,321	564	4	0.7%
Shutesbury	1,771	758	2	0.3%
South Hadley	17,514	7,091	396	5.6%
Sunderland	3,684	1,718	8	0.5%
Ware	9,872	4,539	442	9.7%
<b>Source: DHCD Subsidized Housing Inventory, April 2014</b>				

The Appendix contains a table listing all affordable housing developments by community and details the whether the developments have rental or ownership units, were built with a Chapter 40B Comprehensive Permit, and their term of affordability. In total, there are 2,606 units of affordable housing within the greater Pelham area. Characteristics include:

- Rental housing: There were 49 affordable rental developments, with a total of over 2,200 units, ranging in size from two units to over 200 units.
- Ownership housing: There were seven affordable homeownership developments (not including owner-occupied housing that was assisted with housing rehabilitation funds), with a total of approximately 60 units, ranging in size from one to 18 units.
- Housing assisted with housing rehabilitation funds: Over 100 units listed, most of which were owner-occupied units, were included on the SHI because they were owned by or rented to an income eligible household that received funds to rehabilitate their home. *The footnote explains why units assisted by housing rehabilitation funds or similar funding are often no longer eligible to be listed on the SHI.*<sup>13</sup>
- Group homes: Over 200 units were within group homes.

<sup>13</sup> Following a 2008 Housing Appeals Court Case (*South Center Realty v. Bellingham*), DHCD changed its SHI policy to only count housing rehabilitation assisted units on the SHI if they have an affordable use restriction that runs with the land/deed for at least 15 years and if the property owner meets affirmative fair marketing requirements when the units are made available to new owners or renters. Since most of the recipients of the housing rehabilitation funds are homeowners that receive assistance in the form of a forgivable loan or lien, housing rehabilitation-assisted units, generally, have not been added to the SHI since 2008. DHCD has allowed units that do not meet today's SHI requirements to remain on the SHI until their term of affordability expires.

- Chapter 40B Developments: 13 affordable housing developments were permitted through issuance of a Chapter 40B Comprehensive Permit, resulting in 680 units. These developments ranged in size from eight to 170 units.

## SUPPLY AND DEMAND OF AFFORDABLE RENTAL HOUSING IN THE GREATER PELHAM AREA

To gauge supply and demand for affordable housing in the greater Pelham area, the wait lists for selected subsidized/affordable housing developments were obtained. This selected developments shown in Table 19 included all the public housing developments in Amherst, Belchertown, and Hadley as well as some affordable developments managed by private companies. Almost all had wait lists. Waits for public housing units in Amherst and Belchertown were particularly long. Several interviewed managers commented that they attribute the long waiting lists to the desirability of living in Amherst or the greater Amherst area.

**TABLE 19: VACANCIES AND WAIT LISTS AT SELECTED SUBSIDIZED/AFFORDABLE RENTAL HOUSING DEVELOPMENTS NEAR PELHAM**

Town	Project Name	Address	SHI Units	Private or Public Housing	Type	Vacancies / Wait Time
Amherst	Watson Farm	693 Main Street	15	Public	Family	None- Over 6 years
Amherst	Ann Whalen Apartments	33 Kellogg Ave.	80	Public	Elderly/ Disabled	None- Over 4 years
Amherst	Chestnut Court	East Pleasant St.	30	Public	Elderly/ Disabled	None- Over 4 years
Amherst	Jean Elder House	9 Chestnut St.	23	Public	Elderly/ Disabled	None- Over 4 years
Amherst	Sunrise Ave	Sunrise Ave.	8	Public	Elderly/ Disabled	None- Over 4 years
Amherst	John Nutting Apartments	32-36 Chestnut Court	16	Public	Elderly/ Disabled	None- Over 4 years
Amherst	n/a	Scattered sites	16	Public	Family	None- Over 4 years
Amherst	n/a	Jenks St.	4	Public	Family	None- Over 4 years
Amherst	Misty Meadows	Stanley Street	2	Public	Family	None- Over 4 years
Amherst	Tamarack/Keet House	Tamarack Drive and Bridge Street	8	Publically managed	Family	None- Over 4 years
Amherst	Main Street Affordable Housing	683-687 Main St	11	Publically managed	Family	None- Over 4 years
Amherst	Butternut Farm	12 Longmeadow Drive	27	Private	Family	None-Over 3 years
Amherst	Mill Valley Estates	New Hollister and East Hadley Rds.	74	Private	Family	One vacancy currently being filled. There is a waiting list
Belchertown	Everett Acres	41 Everett Ave.	48	Public	Elderly/ Disabled	None- 1 to years for a 2nd floor unit, 3 to 6 years for a 1st floor unit
Belchertown	n/a	45 State/ 95 George Hannum Rd	2	Public	Special Needs	Unknown
Belchertown	East Walnut Hill	68 East Walnut St.	8	Public	Special Needs	One vacancy currently being filled. There is a waiting list



Town	Project Name	Address	SHI Units	Private or Public Housing	Type	Vacancies / Wait Time
Belchertown	n/a	45 State/ 95 George Hannum Rd	12	Public	Family	None- Over 10 years for a 2 bedroom, 5 to 10 years for a 3 bedroom and 1 to 4 years for a 4 bedroom
Belchertown	Lord Jeffery I	121 North Main St	158	Private	Family	None- 6 months to 1.5 years, depending on bedroom type.
Belchertown	Mill Hollow Apartments	133 Jabish St.	60	Private	Family	None- 6 months to 1 year.
Hadley	n/a	Burke Way	12	Public	Family	None-Hard to gauge. At most, one unit available per year
Hadley	Golden Court Apartments	42 Golden Court	40	Public	Elderly/ Disabled	None-Hard to gauge. At most, three units available per year
Hadley	Windfields Senior Estates	Route 9 Russell St	80	Private	Elderly	Some vacancies, goes through waiting list quickly if there is one because often applicants aren't income eligible.
Hadley	Windfields Family Estates	Route 9 Russell St	33	Private	Family	None- 1-5 years depending on bedroom type
<p>Source: PVPC (May 2014), Amherst Housing Production Plan (2013).  Note: Some places have more units that are market rate. This table only shows subsidized units.</p>						

Vacancies and waits showed a correlation to rents charged. Rents at the public housing developments are generally set at 30 percent of the monthly income of the tenant or family, most include utilities. For this reason, public housing tends to serve households with lowest incomes and is in high demand. Waits were somewhat shorter for private developments than public housing developments, which maybe a reflection of the higher rents charged at the private housing developments. Table 20 shows current rents for some of the private developments listed in Table 18.

TABLE 20: RENTS AT SELECT PRIVATE AFFORDABLE HOUSING DEVELOPMENTS

	Mill Valley Estates (Amherst)	Butternut Farm (Amherst)	Lord Jeffery (Belchertown)	Mill Hollow (Belchertown)	Windfield Senior Estates (Hadley)	Windfield Family Estates (Hadley)
1 bedroom		\$693-\$794	\$945	\$970	\$750-\$795	\$800
2 bedroom	\$1,047	\$863-\$1,062	\$1,020-1,095			\$900
2 bedroom with den						\$1,025
3 bedroom	\$1,204	\$1,062-\$1,326				\$1,225
3 bedroom with den						\$1,280
Notes		Note: rents will be the same at Olympia Oaks when that project is completed.	These are contract rents. Rents are based at 30% of their income.	Contract rent		

Source: PVPC, May 2014

A comparison of rents at the developments listed in Table 20 to the maximum rents affordable to households needing certain bedroom sizes (Table 21) showed that most rents were set to be affordable to households earning between 50% to 70% AMI. Windfield Senior Estates and Butternut Farm had their lowest rents set just below 50% of the AMI.

TABLE 21: ESTIMATE OF MAXIMUM RENTS AFFORDABLE BY BEDROOM SIZE AND INCOME LEVEL

FY 2014 Income Limit Category	Bedrooms				
	Efficiency	1	2	3	4
Low (80%) Income Limits (\$)	\$1,119	\$1,279	\$1,439	\$1,598	\$1,726
Very Low (50%) Income Limits (\$)	\$753	\$860	\$968	\$1,074	\$1,160
Extremely Low (30%) Income Limits (\$)	\$451	\$515	\$580	\$644	\$696

Source: PVPC's estimate of maximum rents based on the U.S. Department of Housing and Urban Development's 2014 Income Limits.

Note 1: Affordable unit rents are determined by creating a "window" of affordability based on rents equal to 30% of 70% of median income. Rents must include heat and utilities or a utility allowance. Utilities can be as high as \$300 per month. Please be aware that this is only an estimate being provided for planning/feasibility purposes and that actual affordable rental price limits must be reviewed and approved by the applicable subsidy program such as DHCD.

Note 2: Household size determines the appropriate bedroom size in terms of setting rents. Typically, a four-person household would be eligible for a 3 bedroom unit, a three person household a two bedroom units, etc.

The greater Pelham area, and the Pioneer Valley region as a whole, lacks the supply of affordable housing, especially rental housing, relative to the demand for these units. In particular, there is a lack of rental units targeted to households that make at or below 50% of median according to area affordable housing and social service providers. These are households that just simply cannot afford even “below market” rents, although such apartments may be available in the region. No amount of additional construction or reconstruction can affect the income of potential tenants. Without some sort of rental assistance, certain families cannot afford even the lowest rents required to keep buildings viable.

#### HOUSING CHOICE RENTAL VOUCHERS *(SECTION 8 VOUCHERS AND MRVP VOUCHERS)*

Rental assistance to afford housing can be obtained through vouchers, where the subsidy is used by a tenant to find rental housing in the private market and is paid to a private landlord. There are two rental voucher programs available in Massachusetts: the federal Section 8 program and the Massachusetts Rental Voucher Program (MRVP).

In 2012, one voucher holder resided in Pelham while 302 resided in Amherst. In total, 9,900 voucher holders lived in the region.

There is a much greater demand for vouchers than supply in the Region. On April 5, 2012, there were over 100,000 applicants on the Massachusetts Section 8 Centralized Waiting List and some of these applicants have been waiting since the Centralized List opened in 2003.

#### SUPPLY AND DEMAND FOR AFFORDABLE HOMEOWNERSHIP HOUSING

There were seven affordable homeownership developments in the greater Pelham area, with a total of approximately 60 units, ranging in size from one to 18 units. According to HAPHousing, a regional non-profit housing agency, which manages over 25 of these affordable homeownership units, affordable homeownership units sell in a timely manner and that applicants get chosen from a large pool. In their opinion, there is a demand for affordable homeownership units in the region.

The sale price of an affordable homeownership unit is set by DHCD or other funding sources used and takes into account the number of bedrooms of the unit, the community’s tax rate, an estimate of homeowners insurance, mortgage principal and interest, and assumes a 5 percent down payment. Table 22 shows what the estimated sale price would be for an affordable home at varying sizes. Due to the expense of Pelham’s homeownership market, there is a need for the production of affordable homeownership units, particularly for families.

TABLE 22: MAXIMUM SALES PRICE FOR AN AFFORDABLE HOME (BY SIZE) 2014

Household Size	2014 80% AMI for Springfield MSA	Bedroom Size	Maximum Sales Price
5	\$69,050	4	\$195,000
4	\$63,900	3	\$179,000
3	\$57,550	2	\$160,000
2	\$51,150	1	\$141,000
1	\$44,750	Studio	\$121,000

*Source: PVPC's estimate of maximum sale prices based on HUD's 2014 Income Limits and DHCD's Housing Calculator.*

*Maximum Sales Price Per Bedroom is ultimately determined by DHCD and is adjusted annually to account for updated municipal tax rates, interest rates, and updated Area Median Income limits.*

### PLANNED AFFORDABLE PROJECTS

Many municipalities in the region are making progress on creating affordable housing, and there is more affordable housing in the region now than in the past. However, the demand for affordable housing continues to be greater than the supply, and affordable housing production at the regional level has not kept pace with demand for these units relative to market rate housing production or with the loss of existing income-restricted units due to their term of affordability expiring. According to municipal officials in the communities surrounding Pelham, there are few affordable housing developments in the planning or permitting stages as shown by Table 23.

TABLE 23: PLANNED OR PERMITTED AFFORDABLE HOUSING DEVELOPMENTS IN THE GREATER PELHAM AREA

City/Town	Project Name	Total Units	SHI Units	Type	Permit Type
Amherst	Olympia Oaks	42	42	Rental	40B
Amherst	Presidential Apartments	54	6	Rental	Inclusionary Zoning bylaw
Amherst	Habitat for Humanity	3	3	Ownership	Unknown
Belchertown	None				
Granby	None				
Hadley	None				
Leverett	None				
New Salem	None				
Pelham	None				
Shutesbury	None				
South Hadley	Ferry Street Condominiums	60	15	Condos	40B
Ware	None				

*Source: Municipalities*

- Amherst: HAPhousing (formerly known as HAP, Inc.), the regional non-profit housing organization, is in the process of finishing Olympia Oaks, which will include 42 new rental units with a mix of one, two and three bedroom apartments in five varying-styled townhouse buildings. The project will also incorporate outdoor community space and a community building. HAPhousing developed the project on town-owned land through the 40B comprehensive permit process and expects to begin leasing in July of 2014.
- Amherst: Presidential Apartments, is being developed through the Town's inclusionary zoning bylaw and will include six (6) affordable units. There are currently 85 existing units but another 54 are proposed that will include 12 one-bedroom units and 42 two-bedrooms.
- Amherst: Pioneer Valley Habitat for Humanity has completed a unit on Belchertown Road and is in the design phase for two affordable units that will be constructed at the old Hawthorne Farm on East Pleasant Street.
- South Hadley: Rivercrest Condominiums plans to build condominiums on Ferry Street. The company sought to build 29 units through a special permit, but when denied, the company sought a Chapter 40B Comprehensive Permit for 60 condominium units, 15 of which would be affordable. The company received an approval letter from MassHousing in September of 2013 granting the company permission to begin moving through the 40B process.

Overall, the region needs more income-restricted affordable housing to increase housing choices, particularly within communities where there are good schools, employment opportunities and transportation links. Rural communities such as Pelham can also contribute to the overall supply of affordable housing by creating opportunities for housing production at a scale that is appropriate for their communities.

## HOUSING FOR SENIORS

Housing options for seniors—those age 55 and over—was a specific topic of interest of Pelham residents in the public process leading up to this housing needs study, and concern for Pelham seniors has continued to be voiced during this study.

There are a couple of senior housing options in the greater Pelham area, however there are none actually in Pelham. They consist of nursing homes, assisted living residences, retirement communities (some of which are continuing care), state or federally aided income-restricted housing (public housing), private income-restricted housing, and age restricted or independent living developments ("55 and over" housing). The main issue confronting senior citizens looking to downsize into something smaller and more affordable is that, outside of the income-restricted senior housing options, the smaller, more maintenance-free living options are not necessarily more affordable than one's current living situation. Many seniors also find that they do not qualify for income-restricted housing because of their accumulated assets (savings, stocks, property, etc.). Even if they do qualify, they may face waiting on a list for an available unit from one year to over five years, depending on the community. The lack of affordable housing options for seniors, as well as for all households, is a regional problem in the greater Pelham area.

The paragraphs below describe the types of senior housing options in the greater Pelham area and Table 24 shows these options.

**Nursing homes** offer the highest level of senior care, providing feeding, bathing, and health services. There are two nursing homes in the greater Pelham area: The Elaine Center in Hadley and The Center for Extended Care in Amherst.

**Assisted living residences offer** supportive services, including help with personal tasks and household management. There are two assisted living residences in the greater Pelham Area: the Arbors in Amherst and Loomis Village in South Hadley.

**Retirement communities** offer maintenance free living, typically in the form of multifamily apartments. Amenities and services may include: meals, housekeeping, utilities, unit maintenance, and access to a wide variety of social and cultural events. There were a total of 237 units in the two developments in the greater Pelham area: Applewood Retirement Community in Amherst and Loomis Village Retirement Community in South Hadley.

**Continuing care retirement communities** are a type of retirement community that combines independent living with assisted living and nursing home type services. These communities offer seniors the ability to age in place by providing several tiers of care at a single location. For example, a resident can live in a condo or a nursing home, depending on their health. Loomis Village in South Hadley is the only example of this type of care in the greater Pelham area.

**Public income restricted housing** is funded through the Department of Housing and Community Development (DHCD), the Department of Housing and Urban Development (HUD). They are managed by a public housing authority (PHA). To live in state aided elderly public housing, one must be at least 60 years old and at least 62 for federally aided elderly public housing.<sup>14</sup> There are almost 460 housing units of this type in eleven developments in the greater Pelham area. Ann Whalen Apartments in Amherst, owned and managed by the Amherst Housing Authority, is an example of this type of living option.

**Private income restricted housing** is owned and operated by both for-profit and non-profits owners who receive some manner of financial assistance to bring down the cost of owning or renting the unit, usually in the form of a government subsidy from HUD or DHCD, in exchange for renting to low- and moderate-income people. The minimum age requirement to live in elderly private income restricted housing varies depending on the subsidy sources used to fund the development, but, generally, they are for residents over the age of 60. There are almost 280 housing units of this type in five developments in the greater Pelham area. Windfield Senior Estates in Hadley is an example of this type of living option.

**Age-restricted or independent living developments** are for active seniors age 55 and older. They do not provide medical care or other special services associated with senior care, but do offer seniors an

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<sup>14</sup> A disabled person must meet certain criteria to be eligible for state or federal housing for disabled persons.

opportunity to live in easy-to-maintain housing and some have enhanced social opportunities. They can be in the form of mobile homes, single-family attached, single-family detached homes, duplexes or multi-family structures. Units typically occupy just one level and have universal design features (wide doors, minimal to no stairs, bathrooms with accessible bathing fixtures, etc.). There are 560 housing units of this type of housing in the greater Pelham area, all within Belchertown, including 390 units at the Pine Valley Plantation Mobile Home Park. It should be noted that there are a total of 91 un-built units within the Summer Hill, Jonquil Estates, and Orchard Villa developments that were permitted during the decade of the 2000s. The Belchertown Town Planner noted that market saturation and the housing market downturn that started in the mid 2000s affected the financial feasibility of construction moving more aggressively at these developments.

**TABLE 24: SENIOR HOUSING OPTIONS IN GREATER PELHAM AREA**

City/Town	Project Name	Address	Units	Type
<b>Retirement Community</b>				
Amherst	Applewood	1 Spencer Drive	103	Apartments
South Hadley	Loomis Village	20 Bayon Drive	134	Apartments, villas, and cottages
<b>Independent Living - Age Restricted</b>				
Belchertown	Brook Hollow	161 Federal Street	24	Condominiums
Belchertown	Summer Hill	111 Daniel Shays Hwy	90 permitted / 23 occupied	Condominiums
Belchertown	Jonquil Estates	85 North Main Street	30 permitted /20 occupied	Condominiums
Belchertown	Orchard Villa	50 Center Street	26 permitted / 12 occupied	Condominiums
Belchertown	Pine Valley Plantation	281 Chauncey Walker Street	390	Mobile home park (owner-occupied)
<b>Public Income Restricted Housing</b>				
Amherst	Ann Whalen Apartments	33 Kellogg Ave.	80	rental apartments
Amherst	Chestnut Court	East Pleasant St.	30	rental apartments
Amherst	Jean Elder House	9 Chestnut St.	23	rental apartments
Amherst	Sunrise Ave	Sunrise Ave.	8	rental apartments
Belchertown	Everett Acres	41 Everett Ave.	48	rental apartments
Granby	Phin Hills Manor	50 Phins Hill Manor	56	rental apartments
Hadley	Golden Court Apts	42 Golden Court	40	rental apartments
South Hadley	Lathrop Village	69 Lathrop St.	48	rental apartments
South Hadley	Newton Manor	Newton	40	rental apartments
Ware	Valley View	20 Valley View	76	rental apartments
Ware	Weir River Apts	161 West St.	10	rental apartments

City/Town	Project Name	Address	Units	Type
<b>Private Income Restricted Housing</b>				
Amherst	Clark House	100 Main St.	100	rental apartments
South Hadley	Hubert Place	93 Canal St	44	rental apartments
Ware	Church Street School	68 Church Street	29	rental apartments
Hadley	Mountain View Apts	Campus Plaza Rd	25	rental apartments
Hadley	Windfield Senior Estates	Route 9 Russell St	80	rental apartments
<b>Assisted Living</b>				
Amherst	Arbors at Amherst	130 University Drive	52 traditional, 26 memory impaired	Assisted living
South Hadley	Loomis Village	20 Bayon Drive	25	Assisted living
<b>Nursing Home - Extended Care</b>				
Amherst	Center for Extended Care	150 University Drive	134 beds	Nursing Home
Hadley	Elaine Center	20 North Maple Street	154 beds	Nursing Home
<b>Source: PVPC research and DHCD Subsidized Housing Inventory as of 5-12-14</b>				



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## III. SUMMARY OF SURVEY FINDINGS

### SURVEY DESCRIPTION

The survey was opened on 5/17/14 and included 11 questions, five of which were demographic questions and six substantive questions to weigh preference for various housing strategy options and identification of perceived housing needs. Surveys were mailed to every household in Pelham and respondents had the option of returning them electronically, by mail or delivering them to Town Hall. Sixty responses were received. The survey questions and detailed summary of results are included in Appendix 5.

### CHARACTERISTICS OF SURVEY RESPONDENTS

Sixty survey responses were received by the close of the survey on July 2, 2014. Survey respondents, as self-reported, were generally 60 years of age or older (65%), had no children (80%), owned their home (92%), employed full time or retired (39% in each category), and were not a student (95%). The survey results do not include a strong sample size of younger or middle-aged residents, families, or renters.

### RESPONDENTS IDENTIFICATION OF PERCEIVED HOUSING NEEDS

The top three types of households that respondents ranked as most likely to struggle with housing costs were: single parents, individuals with disabilities, and seniors. Out of 60 respondents, three skipped this question and, based on the open-ended comments, two respondents did not feel they had sufficient knowledge to answer the question.

### RESPONDENT'S PREFERENCE FOR HOUSING STRATEGIES OPTIONS

Questions 7-10 directed participants to rank a variety of housing strategy options. The majority of respondents preferred the following strategy options:

- Work with a developer (such as Habitat for Humanity) to identify possible site(s) for development of affordable homes.
- Create a down payment assistance program for first-time homebuyers.
- Re-energize the Village Center Study Committee to work with the Planning Board to draft Village District zoning regulations.
- Re-allow construction of duplex homes with the addition of architectural design and site plan review requirements.
- Allow construction of new homes on smaller lots in areas served by town sewer.
- Allow conversion of large homes to multiple units in areas served by sewer.

Out of the 60 participants, 59 responses were given for questions 7-9 and 57 responses for question 10.

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## IV. COMMUNITY WORKSHOP FINDINGS

### A. WORKSHOP OBJECTIVES

The Community Workshop held on 6/11/14 at 6:30pm in the Pelham Community Center, which was sponsored by the Community Preservation Committee, had the following main objectives:

1. **Information:** Share key findings regarding the community's growth trends, demographic characteristics, housing characteristics, and housing market; define key terms and concepts about affordable housing; and explain possible strategies to address Pelham's housing needs.
2. **Community Input:** Identify preferred housing types, key target populations, and strategies to consider further.

### B. METHODS

To achieve the workshop objectives the CPC worked with consultant team Connie Kruger, Jayne Armington, and Jennifer Goldson to create interactive exercises that engaged workshop participants and fostered focused discussion. The exercises included digital group polling and small group discussions. Brief summaries of the results of each exercise are provided below with detailed summaries attached.

### C. DIGITAL GROUP POLLING

The digital group polling exercise was designed to learn about the participants and inform participants of community growth trends, demographic characteristics, and housing characteristics. Based on the polling results, all of the participants were Pelham residents, most of who lived in town for over 20 years. In addition, the majority of participants currently serve or had served on a town board or committee, did not currently work in Pelham, came to meetings in the town at least once every few months, own their home, live in single-family homes, and were over 65 years of age.

Regarding the quiz questions geared to test knowledge, the majority of respondents chose correct answers for 3 of 6 questions. The biggest surprises to the participants were the following facts:

- Approximately 17% of Pelham's total occupied housing units were rental – participants tended to think there were less rental units.
- Roughly 17% of Pelham's total population was age 65 years or older – participants tended to think that seniors made up a greater portion of the population.
- About 0.7% of Pelham's total year-round housing units are affordable (i.e., listed on the state's Subsidized Housing Inventory) – although about 45% of the participants choose the correct answer, over half the participants expected Pelham to have a greater percentage of affordable housing.

## D. DISCUSSION GROUP: HOUSING NEEDS & STRATEGIES

In the discussion group exercise, participants responded to three questions. The first question asked participants to discuss housing types that would help address Pelham's housing needs. The second question asked what target populations the Town's housing efforts should focus on. The third question asked them to rank a list of strategies to help address Pelham's housing needs by indicating which the town should consider. Agreement was not required.

This exercise indicated that participants felt that housing needs could be addressed through a variety of housing types, including single-family houses, townhouses, two-family/duplexes, larger, family-sized units, co-housing/co-op housing, multiple housing units in a compound cluster for families, and accessory apartments. There was disagreement regarding the desirability for larger multi-unit buildings. The greatest interest was indicated for two-family/duplexes and co-housing/co-op housing. Groups explained that two families/duplexes were an attractive option because they provides a lower-cost and more compact housing option where homeowners can live in one unit and rent the other.

The exercise also indicated that the populations with the greatest needs in Pelham is housing for seniors, families, first-time homebuyers, young professionals, and workforce (although one table indicated need for housing targeted to all population types listed in the exercise). The groups explained that seniors struggle with high tax rates and there will be a growing demand for senior housing. Also, groups explained that is important to attract more families to live in Pelham to increase the vibrancy of the community and utilization of the school. Participants explained that housing for young professionals and working households is desirable because it may help to increase the tax base.

When asked what strategies the groups felt the town should consider to increase the affordability of housing for the Pelham community, the groups ranked the following strategies highest:

- Increase tax exemptions to the maximum allowed under state law for seniors
- Implement tax work-off policy for seniors
- Work with Pioneer Valley Planning Commission to secure housing rehabilitation funds
- Work with Habitat for Humanity or similar organization to create new affordable homes

Participants also ranked the following strategies high, but with some expressed reservations:

- Explore small lot cluster development in areas near sewer line
- Create homebuyer assistance program
- Form a Pelham Housing Committee
- Create a procedure to review tax title takings for housing use

- Share housing staff and/or programs through municipal agreements

Participants expressed the strongest opinions for the following strategies:

- Work with other communities to provide additional senior housing that can serve Pelham. They questioned spending Pelham funds in other towns.
- Identify “friendly” 40B developments and work cooperatively with developers. A past bad experience with a proposed “friendly “ 40B development has left continued reluctance for this strategy.

Detailed summaries of the digital group polling and discussion group results are found in the appendices.

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## V. RECOMMENDED STRATEGIES

After reviewing past reports and studies, interviewing community stakeholders, analyzing survey results and compiling results from the June 11, 2014, community housing meeting the following strategies have been selected for further consideration by the town of Pelham.

### I. INCREASE COMMUNITY AWARENESS OF HOUSING

#### I. a. Appoint a Pelham Housing Committee

Public involvement in housing is best carried out by a local committee focused on community housing needs and action steps. The Housing Committee members would become knowledgeable about local and regional housing needs and programs. This group would be responsible for providing educational materials and forums to raise housing awareness. They would help advise the CPC on housing activities that may be eligible for CPA funds and otherwise advise town government including the Planning Board and Board of Selectmen on housing related matters. In the absence of a separate Housing Committee, the CPC has been filling the role of representing housing interests but this could be enhanced and expanded with the establishment of a Pelham Housing Committee.

Pelham is a very small community and filling yet another volunteer committee can be challenging but forming a separate Housing Committee is a logical first step in taking action toward increasing housing options, particularly affordable options, for Pelham residents.

A Pelham housing committee could explore the advantages and disadvantages of forming a Municipal Affordable Housing Trust (MAHT). In 2005 Massachusetts created the Municipal Affordable Housing Trust Law (MGL c. 44 s.55). A local housing trust under this statute can collect funds for affordable housing and then keep those funds separate from the general fund for use for the development or preservation of affordable housing. Many communities have chosen to form a Municipal Affordable Housing Trust (MAHT) and use CPA funds and other sources to provide revenues for the Trust's activities. To learn more about MAHT's the 2013 publication by the Massachusetts Housing Partnership, "Municipal Affordable Housing Trusts" is a comprehensive resource.

#### I. b. Develop a Land Inventory for Housing

The Town could contract for consultant assistance to work with the CPC, Planning Board and a future housing committee and others to identify public and private parcels that have development potential for somewhat higher density development. The Land Inventory for Housing could look at the most appropriate areas of town to encourage additional housing development, particularly for affordable housing to serve the needs of young families and seniors, and to expand both rental and homeownership opportunities. The inventory can identify sites that may be available for non-profit developers like Habitat for Humanity or others who want to work cooperatively with the town to

create additional housing. The preparation of a land inventory for housing is an activity that is eligible for CPA funds under support of community housing.

## II. ZONING AND LAND USE REGULATIONS

Interviews with long time Pelham residents, many of who have served on the Planning Board, Conservation Committee, Village Center Study Committee, the Growth Study Committee, and a review of reports and studies, most particularly the 2008 Pelham Open Space and Recreation Plan, demonstrate clearly that Pelham has significant physical and environmental constraints that limit growth and development. These development constraints are coupled with deeply held community values that place a premium on protecting the environment. A summary of interview results can be found in Appendix 4: Interview Findings.

It is recognized that Pelham does face a significant amount of development constraints due to its geologic and environmental features. Pelham is almost entirely covered by forest and has a significant network of streams and other wetland resources. With a total of 16,896 acres, approximately 15,000 are woodland and development is primarily situated along major roadways with some small amount of development further back from main roads reached by long driveways. Much of the Pelham landscape is steeply sloped. The 1987 Master Plan describes Pelham soils as typically very stony, poorly drained, steeply sloping, or possessing hardpan layers, having shallow depth to bedrock and/or supporting a high water table. These characteristics can be challenging to development and make conventional septic systems potentially more expensive. About 30% of Pelham residents receive water from reservoirs that are part of the Amherst water supply in Pelham. The remaining residents depend on on-site wells. A Water Supply Protection District as an additional measure of environmental protection covers the entire town. The Quabbin Reservoir, and a number of streams and watercourses, ponds and vernal pools comprise important water resources. The entire town, with the exception of one parcel (Lichtenberg Veterinary Clinic) zoned for business use along Rt. 9, is zoned as one uniform residential zoning district requiring a minimum lot size of two acres.

All but a few residents and all municipal buildings have on-site septic systems. At the time of writing this report the Town of Amherst was in the process of installing town septic along Pelham Road from the town line to the Centennial Treatment Plant and along Harkness Road from Dayton Lane to Stony Hill Road. The ability to connect to this municipal sewer line provides additional infrastructure capacity and may allow for new development opportunities.

A review of Pelham's Zoning Bylaw points to some areas to be considered for modification, especially in light of the newly available sewer line in the West Pelham part of town. Some of these suggestions build on work that the town has already engaged in through past efforts, particularly by the Pelham Village Center Study Committee.

Pelham currently requires two-acre zoning throughout the town. Lot area represents a significant part of the cost of new housing development. Increasing density (the number of housing units per acre) is a significant factor in reducing overall housing costs. Both the large lot requirement and the

need in many parts of town to provide on-site septic and wells is a factor in making Pelham's housing costs expensive. Modifications to the zoning bylaw may help reduce the cost of new development. The Pioneer Valley Planning Commission (PVPC) offers District Local Technical Assistance (DLTA) to its member communities to assist in the review and drafting of zoning amendments. This is an important available resource for undertaking zoning changes that promote more housing opportunities.

II. a. Reduce required lot size in more developed parts of town in keeping with historic development patterns, especially in areas that are served by town sewer. Reducing lot size in some parts of town will make development more affordable, use land more efficiently, be more in-keeping with historic development patterns, and help keep development near already developed areas. A review of the Pelham "Square", which has the effect of placing restrictions on some back lot or "flag lot" development could also be considered for modification especially in areas served by town water and sewer.

II. b. Allow for the construction of owner-occupied duplexes, in combination with design guidelines to preserve the visually quality of the community. Increasing rental housing through duplex construction can be part of an effort to attract and retain families in Pelham. Developing additional rental units through duplex construction is a small-scale measure to increase housing options while maintaining a single-family home appearance. Home ownership can be more affordable for moderate-income homeowners with the addition of rental income from the second unit. Pelham currently has approximately 80% of its housing as single family and allowing duplex development would add more rental housing options.

II. c. Reinvigorate the Pelham Village Centers Study Committee. This group has looked at opportunities for additional housing development through the creation of one or more village center areas in Pelham. The West Pelham areas near the elementary school and library/community center is the most likely area for expanded housing at higher densities than currently allowed. The installation of the sewer line in some areas of town makes the village center considerations timely.

### III. ENCOURAGE DEVELOPMENT OF HOUSING

III. a. Acquire land or buildings. CPA funds can be used to purchase land or buildings for use as community/affordable housing. This activity would help retain or attract income eligible renters and first-time homebuyers to Pelham. Opportunities may present themselves where this option may be cost effective. Land taken for tax title property, while not occurring frequently, could be reviewed for its housing potentially as an initial part of the town process. The CPA does allow the Town to bond for larger purchases for 10-20 year periods as a way to spread payments out for significant CPA funded projects. The land or building acquired would then be offered to housing developers through a public Request for Proposal Process (RFP). The RFP would contain the specific type housing the town was interested in creating and specify levels of affordability. The acquisition of land or buildings would present the town with a challenging process and it is assumed that additional technical expertise would need to be brought in to assist the town. The Massachusetts Housing

Partnership (MHP) is a resource for helping the town in the initial stages of the pre-development process.

III. b. Work with local and regional affordable housing developers to collaborate on ways to increase new development that meets Pelham's needs and character. Engaging with housing developers will help inform the town's process and may lead to new zoning initiatives or a town sanctioned use of Chapter 40B to increase density without the need for a major change to a zoning district. This strategy may have the greatest potential to actually create new community housing. However project survey results and input at the community meeting demonstrate that this is not a well supported option because of the concern about loss of local control. Instances where the land or building is already owned by the municipality can provide a solid measure of local control through the developer selection process.

It is likely that development that meets affordable and community housing needs as presented in this study, zoning relief would need to be available. A "friendly" 40B development where there is a true collaboration between the town and the developer would provide the flexible zoning necessary for this to be feasible.

#### IV. EXPAND HOMEOWNERSHIP OPTIONS

This is an activity that is eligible for CPA funds as support for community housing. The cost per home required for a successful program will need to be carefully evaluated considering the limited CPA funds collected by Pelham each year. Assisting new residents to purchase homes in Pelham would be a step towards attracting young families to town.

IV. a. Use CPA funds for a Homeownership Program that "buys down" the cost of owning a home in Pelham for first-time home buyers.

This type of program is often referred to as a mortgage assistance or buy-down program and it provides subsidies to income-qualified first-time homebuyers to provide the funds needed to buy-down the sales price to one that would be qualified as affordable by DHCD's Local Initiative Program (LIP). In 2013 DHCD sets \$179,000 as the maximum affordable sales price for a family of four in Pelham and the median sales price in Pelham in 2013 is \$285,000.

CPA funds can also be used for closing costs and down payment funds. Buyers are required to be pre-qualified and may be required to attend homebuyer classes. Locally the Valley Community Development Corporation (Valley CDC) located in Northampton has expertise in administering a mortgage assistance program.

#### V. HOUSING FOR PELHAM SENIORS

This is a population that Pelham has identified as having housing cost issues and who also have few housing options beside traditional single-family home ownership. Pelham has an increasing senior population who need assistance maintaining their homes, affording property taxes and continuing to live independently.



V. a. Provide seniors with up-to-date information about what housing is available for them in the greater area if they are no longer able to continue residing in Pelham.

Helping Pelham seniors to be able to afford to stay in town and maintain existing homes or move within the town to a more senior oriented housing has been voiced consistently over the course of this project. This report includes a list of senior housing available in the area: Table 24: Senior Housing Options in the Pelham Area. We do not believe Pelham would be competitive in attracting state or federal funding to produce its own relatively small senior housing development. State and federal funds for the production of new senior housing are scarce and highly competed for. These resources are most often targeted for larger market areas and regional centers. It may be possible to attract a private developer of “over 55” housing to do a smaller development for Pelham seniors that can be built without the use of government subsidy funds.

V. b Increase tax relief opportunities for seniors.

Living in Pelham can represent a high tax burden for seniors on limited or fixed incomes. Pelham’s high real estate taxes were mentioned frequently during the course of this study. With almost no commercial tax base the residential sector must support the schools and other essential town services and facilities. Like many small towns, Pelham is very challenged financially to do all the things for its citizens it would like to do.

Pelham’s tax assessor provided information that Pelham has adopted tax exemptions for qualifying seniors that increase the amount allowed to 50% above the state’s minimum requirement. This amount could be increased to up to 100% beyond the minimum threshold by annual approval at town meeting.

Neighboring Amherst and nearby Northampton both have a senior tax work-off program that is designed to help qualifying seniors offset up to \$1,000 of their property tax obligation by contributing work hours to the town at town offices, the schools or the library. The hourly rate is set at \$8 per hour and the number of participants is capped at 35. Amherst’s program has been in place for a number of years and could be used as a possible model.

These two tax related strategies above have the same goal of helping Pelham seniors stay in Pelham by off-setting some of the real estate cost to home owners. Of course there is a cost to the Town so it would need to be supported as an important community goal worth paying for in order to be put into place.

## **VI. WORK REGIONALLY TO INCREASE HOUSING OPTIONS**

VI. a. Explore participating in a regional Community Development Block Grant Program (CDBG).

Home maintenance and repairs has been identified as needed by some residents, particularly Pelham seniors, need help with to continue living comfortable and safely in their home. It is our opinion that CPA funds *cannot* be used to rehabilitate or restore housing unless the property has been purchased

with CPA funds. This means that CPA funds are not an allowed source of funds to set up a home repair program for income-eligible owners.

An alternative source of funding is the Community Development Block Grants program, which is federally funded by HUD but the state's DHCD administers those funds for the smaller municipalities in the Commonwealth. Pelham's regional planning agency, the Pioneer Valley Planning Commission, prepares CDBG grant applications for regional applications of more than one town and provides administrative services for CDBG funded home repairs. The PVPC administers a number of regional housing rehabilitation programs for income qualified property owners.

The percentage of housing built before 1940 is one of the factors used to evaluate Community Development Block Grant (CDBG) applications submitted to DHCD. At 17 percent, Pelham's percentage was lower than most of the communities in Pelham's comparison group and much lower than Hampshire County's rate of 29 percent. This suggests that Pelham, on its own, may not be as competitive for a CDBG application for housing rehabilitation or modification funds that would benefit low-to-moderate income households living in Pelham and should consider partnering with its neighboring communities when seeking grant funds.

CDBG funded home rehabilitation loans require a lien be put on the property until the term of the loan is complete or the loan is paid off at the time of sale or transfer. The loan terms are typically very flexible and in many cases act like a grant. However, some residents who qualify, particularly seniors, are often reluctant to encumber their residence with a loan obligation.

VI. b. Explore regional approach to shared staff or services. In some other parts of the state a number of communities have joined together to share staff to provide expertise and program administration. The Town of Sudbury provides this type of service for surrounding towns through an inter-municipal agreement. Participating communities use a portion of local CPA funds to support their contribution to a shared housing office. Both Amherst and Belchertown have adopted the CPA and may be interested in working collaboratively with Pelham on shared housing activities.

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# APPENDIX

1. Survey of Rents in Select Communities in Greater Pelham Area
2. Inventory of Affordable (Subsidized) Housing in the Greater Pelham Area
3. Interview Findings
4. Pelham Survey
5. Maps

**APPENDIX 2: SURVEY OF RENTS IN SELECT COMMUNITIES IN GREATER PELHAM AREA**

<b>Location</b>	<b>Type</b>	<b>Rent</b>	<b>Bedrooms</b>
Pelham	Apartment in small house / building	\$ 1,200	3
Pelham	Private room in house	\$ 500	1
Pelham	House	\$ 2,000	4
Pelham	Apartment in small house / building	\$ 550	1
Pelham	House	\$ 1,600	3
Pelham	House	\$ 2,500	4
Leverett	House	\$ 1,500	2
Leverett	Apartment in small house / building	\$ 1,250	2
Leverett	Room	\$ 400	1
Shutesbury	Room	\$ 650	1
Shutesbury	Apartment in small house / building	\$ 700	1
Shutesbury	Room	\$ 575	1
Shutesbury	Apartment in small house / building	\$ 1,200	3
Belchertown	Apartment in small house / building	\$ 820	1
Belchertown	Room	\$ 500	1
Belchertown	House	\$ 1,300	3
Belchertown	Apartment in small house / building	\$ 850	2
Belchertown	House	\$ 1,350	3
Belchertown	House	\$ 1,800	2
Belchertown	Apartment in small house / building	\$ 1,200	2
Belchertown	Apartment in small house / building	\$ 850	2
Amherst	Room	\$ 775	1
Amherst	Apartment in small house / building	\$ 1,150	2
Amherst	Room	\$ 925	1
Amherst	House	\$ 2,000	4
Amherst	House	\$ 3,200	4
Amherst	Apartment in small house / building	\$ 1,100	2
Amherst	House	\$ 2,150	4
Amherst	Apartment in small house / building	\$ 825	1
Amherst	Room	\$ 550	1
Amherst	Apartment in small house / building	\$ 825	1
Amherst	Apartment in complex	\$ 2,525	4
Amherst	Apartment in complex	\$ 1,400	2
Amherst	Apartment in complex	\$ 1,450	2
Amherst	Apartment in complex	\$ 1,135	1
Amherst	Apartment in complex	\$ 1,100	2
Amherst	Apartment in complex	\$ 1,455	2
Amherst	Apartment in small house / building	\$ 850	1
Amherst	Apartment in complex	\$ 900	1

Location	Type	Rent	Bedrooms
Amherst	Apartment in small house / building	\$ 1,000	1
Amherst	Apartment in complex	\$ 800	2
Amherst	Apartment in complex	\$ 1,200	2
Amherst	House	\$ 2,400	4
Amherst	Apartment in small house / building	\$ 1,875	3
Amherst	House	\$ 2,500	4

*Source: University of Massachusetts Off Campus Student Services Rental Listing Online database. Rentals posted from April 1, 2014 through June 3, 2014 for immediate availability, summer availability, or 2014-2015 academic year (approximate).*

**APPENDIX 3: INVENTORY OF AFFORDABLE (SUBSIDIZED) HOUSING IN THE GREATER PELHAM AREA**

City/Town	Project Name	Address	SHI Units	Built with 40B Comprehensive Permit?	Affordability Restriction Year End	Own or Rent
Amherst	Watson Farm	693 Main Street	15	Yes	Perpetuity	Rental
Amherst	Ann Whalen Apartments	33 Kellogg Ave.	80	No	Perpetuity	Rental
Amherst	Chestnut Court	East Pleasant St.	30	No	Perpetuity	Rental
Amherst	Jean Elder House	9 Chestnut St.	23	No	Perpetuity	Rental
Amherst	Sunrise Ave	Sunrise Ave.	8	Yes	Perpetuity	Rental
Amherst	John Nutting Apartments	32-36 Chestnut Court	16	No	Perpetuity	Rental
Amherst	n/a	Scattered sites	16	No	Perpetuity	Rental
Amherst	n/a	Jenks St.	4	No	Perpetuity	Rental
Amherst	Amherst Neighborhood Homes	27 The Hollow	4	No	2021	Rental
Amherst	Clark House	100 Main St.	100	No	2020	Rental
Amherst	Mill Valley Estates	New Hollister and East Hadley Rds.	148	Yes	2032	Rental
Amherst	Misty Meadows	Stanley St.	14	No	Perpetuity	Ownership
Amherst	Misty Meadows	Stanley Street	2	No	Perpetuity	Rental
Amherst	Pomeroy Lane	34 Pomeroy Lane	25	No	2023	Rental
Amherst	Rolling Green-Amherst	Belchertown Rd.	204	No	08/20/2013	Rental
Amherst	Village Park	Village Park Road	200	No	Perpetuity	Rental
Amherst	Habitat for Humanity House	West Pomeroy Lane	1	No	Perpetuity	Ownership
Amherst	Cherry Hill Cohousing	Pulpit Hill Rd.	10	No	Perpetuity	Ownership
Amherst	DDS Group Homes	Confidential	81	No	N/A	Rental
Amherst	DMH Group Homes	Confidential	0	No	N/A	Rental
Amherst	Palley Village	Off Old Belchertown Road	4	No	Perpetuity	Ownership
Amherst	Tamarack/Keet House	Tamarack Drive and Bridge Street	8	NO	Perpetuity	Rental
Amherst	Main Street Affordable Housing	683-687 Main St	11	NO	2058	Rental
Amherst	Butternut Farm	12 Longmeadow Drive	27	YES	Perpetuity	Rental
Amherst	Stanley Street	Stanley Street	4	NO	Perpetuity	Ownership
Belchertown	Everett Acres	41 Everett Ave.	48	No	Perpetuity	Rental
Belchertown	n/a	45 State/ 95 George Hannum Rd	8	No	Perpetuity	Rental
Belchertown	East Walnut Hill	68 East Walnut St.	8	No	Perpetuity	Rental
Belchertown	n/a	45 State/ 95 George Hannum Rd	12	No	Perpetuity	Rental
Belchertown	Coldspring Commons	Cold Spring Road	18	No	Perpetuity	Ownership
Belchertown	Orchard at Cold Springs	Cold Spring Road	11	Yes	Unknown	Ownership
Belchertown	Lord Jeffery I	121 North Main St	40	No	2028	Rental
Belchertown	Lord Jeffery II	121 North Main St	48	No	2028	Rental
Belchertown	Lord Jeffery III	121 North Main St	70	No	2028	Rental
Belchertown	Mill Hollow Apartments	133 Jabish St.	60	No	2016	Rental
Belchertown	DDS Group Homes	Confidential	42	No	N/A	Rental
Belchertown	Allen Rd	Allen Rd	1	NO	2/16/21	Ownership
Belchertown	North Liberty St	North Liberty St	1	NO	7/25/21	Ownership
Belchertown	Amherst Rd	Amherst Rd	1	NO	2/14/21	Ownership
Belchertown	Maple St	Maple St	1	NO	2/9/21	Ownership
Belchertown	Chauncey/Wkr lot	Chauncey/Wkr lot	1	NO	7/6/21	Ownership
Belchertown	Oakwood Drive	Oakwood Drive	1	NO	4/18/21	Ownership
Belchertown	Federal St	Federal St	1	NO	11/19/20	Ownership
Belchertown	Clark St	Clark St	1	NO	1/6/21	Ownership
Belchertown	Turkey Hill Rd	Turkey Hill Rd	1	NO	2/9/21	Ownership
Belchertown	Allen St	Allen St	1	NO	2/16/21	Ownership
Belchertown	Chauncey/WkrLotII	Chauncey/WkrLot	1	NO	1/6/21	Ownership
Belchertown	Newton St	Newton St	1	NO	5/5/21	Ownership
Belchertown	Chauncey/Wkr lot III	Chauncey/Wkr lot	1	NO	7/21/21	Ownership

City/Town	Project Name	Address	SHI Units	Built with 40B Comprehensive Permit?	Affordability Restriction Year End	Own or Rent
Belchertown	South Liberty St	South Liberty St	1	NO	2/16/21	Ownership
Granby	Phin Hills Manor		56	No	Perpetuity	Rental
Granby	DDS Group Homes	Confidential	6	No	N/A	Rental
Granby	North St	North St	2	NO	Perpetuity	Rental
Granby	Hillside Heights of Granby	26 Amherst Street	12	Yes	Perpetuity	Rental
Hadley	n/a	Burke Way	12	No	Perpetuity	Rental
Hadley	Golden Court Apts	42 Golden Court	40	No	Perpetuity	Rental
Hadley	Mountain View Apts	Campus Plaza Rd	25	No	04/28/2023	Rental
Hadley	Windfields Senior Estates	Route 9 Russell St	80	Yes	Perpetuity	Rental
Hadley	Windfields Family Estates	Route 9 Russell St	80	Yes	2032	Rental
Hadley	DDS Group Homes	Confidential	24	No	N/A	Rental
Hadley	DMH Group Homes	Confidential	0	No	N/A	Rental
Leverett	DDS Group Homes	Confidential	2	No	N/A	Rental
New Salem	DDS Group Homes	Confidential	0	No	N/A	
Pelham	DDS Group Homes	Confidential	4	No	N/A	Rental
Shutesbury	DDS Group Homes	Confidential	2	No	N/A	
South Hadley	Lathrop Village	69 Lathrop St.	96	No	Perpetuity	Rental
South Hadley	Newton Manor	Newton	40	No	Perpetuity	Rental
South Hadley	n/a	Abbey Lane	8	Yes	Perpetuity	Rental
South Hadley	Abbey St.	Abbey St.	12	Yes	Perpetuity	Rental
South Hadley	Hampshire Cty RHA	North Street	2	No	Perpetuity	Rental
South Hadley	Riverboat Village	Riverboat Lodge Road	170	Yes	Perpetuity	Rental
South Hadley	DDS Group Homes	Confidential	24	No	N/A	Rental
South Hadley	Hubert Place	93 Canal St	44	NO	2048	Rental
Sunderland	DDS Group Homes	Confidential	2	No	N/A	Rental
Sunderland	DMH Group Homes	Confidential	6	No	N/A	Rental
Ware	Valley View	20 Valley View	56	No	Perpetuity	Rental
Ware	Valley View Annex	20 Valley View	20	No	Perpetuity	Rental
Ware	Weir River Apts	161 West St.	35	No	Perpetuity	Rental
Ware	FTHB Program	Prospect Street	1	No	2014	Ownership
Ware	Highland Village	Highland & Main	111	No	03/01/2033	Rental
Ware	Section 8 Mod Rehab	Scattered sites	20	No	2013*	Rental
Ware	Hillside Village Apts	117 Convent Hill Road	80	Yes	12/01/43	Rental
Ware	DDS Group Homes	Confidential	18	No	N/A	Rental
Ware	Ware HOR Program	Second Avenue	1	No	7/18/12	Ownership
Ware	Ware HOR Program	Eddy Street	1	No	10/30/12	Ownership
Ware	Ware HOR Program	Doane Road	1	No	1/14/13	Ownership
Ware	Ware HOR Program	Aspen Street	1	No	1/28/13	Ownership
Ware	Ware HOR Program	Morse Avenue	1	No	2/18/13	Ownership
Ware	Ware HOR Program	Belchertown Road	1	No	3/16/13	Ownership
Ware	Ware HOR Program	Eddy Street	1	No	3/26/13	Ownership
Ware	Ware HOR Program	Pine Street	1	No	10/28/13	Rental
Ware	Ware HOR Program	West Main Street	1	No	11/25/13	Ownership
Ware	Ware HOR Program	Otis Avenue	1	No	11/25/13	Ownership
Ware	Ware HOR Program	Sherwin Street	2	No	12/23/13	Ownership
Ware	Ware HOR Program	Warebrook Village	1	No	3/17/14	Ownership
Ware	Ware HOR Program	North Road	1	No	6/09/14	Ownership
Ware	Ware HOR Program	Kinsbury Lane	1	No	8/09/14	Ownership
Ware	Ware HOR Program	Old Belchertown Road	1	No	9/15/14	Ownership
Ware	Ware HOR Program	Eddy Street	1	No	9/23/14	Ownership
Ware	Ware HOR Program	Morse Avenue	1	No	11/24/14	Ownership
Ware	Ware HOR Program	Morse Avenue	1	No	11/24/14	Ownership
Ware	Ware HOR Program	Oakwood	1	No	12/15/14	Ownership
Ware	Ware HOR Program	Quarry Street	1	No	12/22/14	Ownership
Ware	Ware HOR Program	Fisherdick Road	1	No	2/16/15	Ownership

City/Town	Project Name	Address	SHI Units	Built with 40B Comprehensive Permit?	Affordability Restriction Year End	Own or Rent
Ware	Ware HOR Program	Cherry Street Rlty	5	No	3/15/15	Rental
Ware	Ware HOR Program	Pleasant Street	1	No	6/20/15	Ownership
Ware	Ware HOR Program	Greenwich Plains Road	1	No	7/14/15	Ownership
Ware	Ware HOR Program	King Street	1	No	7/19/15	Ownership
Ware	Ware HOR Program	Church Street	1	No	7/26/15	Ownership
Ware	Ware HOR Program	Pleasant Street	1	No	9/20/15	Ownership
Ware	Ware HOR Program	Glendale Circle	1	No	9/22/15	Ownership
Ware	Ware HOR Program	Gould Street	1	No	11/01/15	Ownership
Ware	Ware HOR Program	Eddy Street	1	No	01/24/16	Ownership
Ware	Ware HOR Program	Laurel Drive	1	No	1/31/16	Ownership
Ware	Ware HOR Program	Beaver Lake Road	1	No	6/20/16	Ownership
Ware	Ware HOR Program	West Main Street	1	No	6/20/16	Ownership
Ware	Ware HOR Program	Old Poor Farm Road	1	No	6/22/16	Ownership
Ware	Ware HOR Program	North Street	4	No	7/20/16	Rental
Ware	Ware HOR Program	Vernon Street	1	No	11/20/16	Ownership
Ware	Ware HOR Program	Oakwood MH Park	1	No	01/02/17	Ownership
Ware	Ware HOR Program	North Street	1	No	5/06/17	Ownership
Ware	Ware HOR Program	Second Avenue	1	No	5/06/17	Ownership
Ware	Ware HOR Program	Washington Street	1	No	6/20/17	Ownership
Ware	Ware HOR Program	Oakwood Park	1	No	7/29/17	Ownership
Ware	Ware HOR Program	Palmer Road	1	No	7/29/17	Ownership
Ware	Ware HOR Program	Monson Turnpike	1	No	10/23/17	Ownership
Ware	Ware HOR Program	North Street	1	No	5/09/18	Ownership
Ware	Ware HOR Program	Monson Turnpike Road	1	No	5/19/18	Ownership
Ware	Ware HOR Program	Crescent Street	1	No	6/05/18	Ownership
Ware	Ware HOR Program	Belchertown Road	1	No	7/30/18	Ownership
Ware	Ware HOR Program	Greenwood Place Road	1	No	9/05/18	Ownership
Ware	Ware HOR Program	William Street	1	No	10/03/18	Ownership
Ware	Ware HOR Program	Campbell Road	1	No	11/17/18	Ownership
Ware	Ware HOR Program	Palmer Road	1	No	3/16/19	Ownership
Ware	Ware HOR Program	Second Ave	1	NO	2/24/20	Ownership
Ware	Ware HOR Program	Kinsberry Ln	1	NO	4/1/20	Ownership
Ware	Ware HOR Program	Pulaski St	4	NO	5/1/19	Rental
Ware	Ware HOR Program	Juniper Hill Rd	1	NO	09/19/20	Ownership
Ware	Ware HOR Program	Monson Tpk Rd	1	NO	6/25/19	Ownership
Ware	Ware HOR Program	Smith Ave	1	NO	4/12/21	Ownership
Ware	Ware HOR Program	Barnes St	1	NO	5/12/19	Ownership
Ware	Ware HOR Program	Bank St	1	NO	4/12/21	Ownership
Ware	Ware HOR Program	North St	1	NO	3/5/20	Ownership
Ware	Ware HOR Program	Eddy St	1	NO	8/24/19	Ownership
Ware	Ware HOR Program	West St	1	NO	10/14/19	Ownership
Ware	Church Street School	68 Church Street	29	YES	Perpetuity	Rental
Wendell	DDS Group Homes	Confidential	0	No	N/A	Rental
<b>Total</b>			<b>2,606</b>			
	<b>Rental (not rehab)</b>		<b>2,225</b>			
	<b>Ownership (not rehab)</b>		<b>62</b>			
	<b>Housing Rehabilitation Units</b>		<b>108</b>			
	<b>Group Homes</b>		<b>211</b>			
	<b>Built with 40B permit</b>		<b>680</b>			

Source: Massachusetts Department of Housing and Community Development, the Subsidized Housing Inventory, as of 6-4-13



#### APPENDIX 4: INTERVIEW FINDINGS

The consultants interviewed ten community members and had one group meeting at the senior lunch program for this study to learn more about the community and to better understand who people who lived and /or worked in Pelham viewed the community as a place to live.

The ages of those interviewed was in a range from 40 to 73 with most people in their sixties. People interviewed had lived in Pelham from 7-45 years

The information that was provided during these interviews provided some of the more detailed information cited in the report, such as statistics from the elementary principal about children in the schools and property information provided by the town assessor. Other interviews were from people who had served as volunteers in town government and had deep familiarity with town government over many years of service. This information has been woven in to the body of the report in relevant sections.

In some cases the information was in response to a series of questions aimed at why people chose to live in Pelham and what direction the town might go in were it to increase housing opportunities particularly affordable housing options.

The following is a summary of information obtained in response to face-to-face interviews.

##### Why did you choose Pelham as a place to live?

- The property was our dream place to live, work and raise our kids.
- Found a house we liked and worked at UM; Wanted to live in the woods; privacy.
- Unique property with personal significance (born and raised on it).
- Found right piece of land at right price; quiet but close to Amherst; good place for our son— could work in Amherst.
- Had been living in Amherst but wanted bigger house and land—saw lot for sale and built.
- Peace and quiet.
- Amherst was too expensive.

##### What are your favorite things about living in Pelham?

- Opportunity to live and work there; great small community to raise kids; small enough to know everyone.
- Government worked well when first moved here. Town was welcoming. Satisfaction in the contributions made to town.
- Proximity to colleges.
- Arts community although more limited than other areas.
- Woods, walking trails, easy access to beautiful places, nature all around us.
- Small town community; like the community interaction and relationship to local government.
- Close proximity to Amherst.

##### What would you like to see change?

- More residential properties become used for businesses so town not almost 100% residential.
- New people think they live in Amherst; don't volunteer.

- Not happy with current town boards.
- Taxes are too high. (2)
- Loss of identity to Amherst; is only employment base.
- More diversity, openness to people with differences.
- More sense of community; more activities for Pelham residents (i.e. movies at the library).
- Revise the Pelham “square”—too restrictive.
- Addition of bus route; increase transportation options.
- Change regulation for 2 acre zoning and Pelham “square”.
- Want nothing to change.

*If Pelham were to add more houses where should they be concentrated? Who would you like to see live here?*

- Have a vision for new development in areas with town sewer.
- Could plan for Amherst Road area where there can be sidewalks; like the idea of a Village Center and a general store.
- Taxes are not really the issue. Pelham should primarily be for watershed protection.
- Allow smaller lots where sewer but create local historic district first to prevent teardowns.
- Some multi-family housing where trailer park is in West Pelham.
- Cluster development with shared septic system.
- Work with Planning Board for smaller lot size; reconsider the Pelham “square”.
- Support addition of duplexes to bylaw.
- Add to Town Center near library.
- Most likely along Amherst Road, Buffam Rd., Harkness Rd. and North Valley Rd..

*How does Pelham being so small overcome the challenge to local government?*

- It’s hard to get new people involved. If there were more businesses the community would be more dynamic.
- There is a galvanizing sense of community around the schools.
- Pelham should not be growing. Keep the country atmosphere. Main purpose should be open space and watershed protection.
- Advertise for a subgroup for a specific need (i.e. housing).
- Affordable housing obligations should be met regionally not town by town.
- Have bright people volunteer.
- Select Board has more change than other boards.
- Problem that same 20 people serve on boards and committees.
- People want the services but it's a bedroom community.
- Some newer members have never gone to Town Meeting.
- Keep good long term volunteers.

*General comments:*

- Things “die” in Pelham—things take so long to change. There’s a sentiment to keep things the way they are.
- Don’t extend the sewer any further.
- Young families want more “Pelham” in their lives—sense of community.
- Built a large library and heating cost (\$50,000) is huge.
- School very important.

- First time homebuyers are forced to buy in Belchertown, Granby, Sunderland, Deerfield, S. Hadley due to Pelham's low stock and prices comparable to Amherst. Also buyers with children don't want to be so far out.
- Pelham elementary and regional schools rate well.
- Difficult for older residents to downsize and stay in town.

Are you aware of the CPA program and if so what do you think the priorities should be?

- Open space, environmental protection.
- Open space and community garden.
- No more open space but focus on housing. Some historic preservation. Maybe recreation—not sure.
- Dissolve CPA to eliminate long-term tax burden.
- Don't need more open space.
- Would like to see some affordable housing in Pelham.

Group Interview at Senior Center.

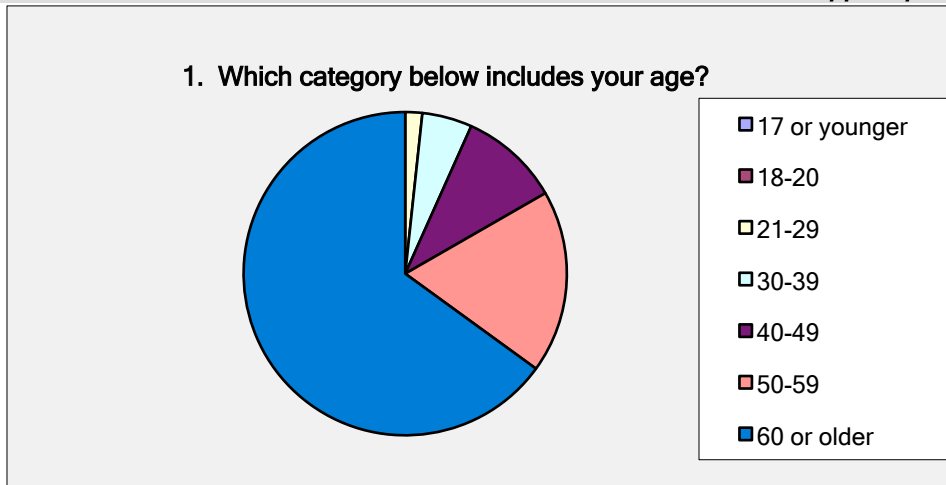
Two of six were born in Pelham. Two live with grown children.

- Pelham used to have churches, a Men's Club and a Women's Club.
- Issues: taxes keep going up, no public transportation; home maintenance.
- Would like more information on services available; who to call.
- Need small businesses in town.
- More houses don't help the budget.
- New library biggest change in recent years.

## Pelham Housing Needs Study - Community Survey

### 1. Which category below includes your age?

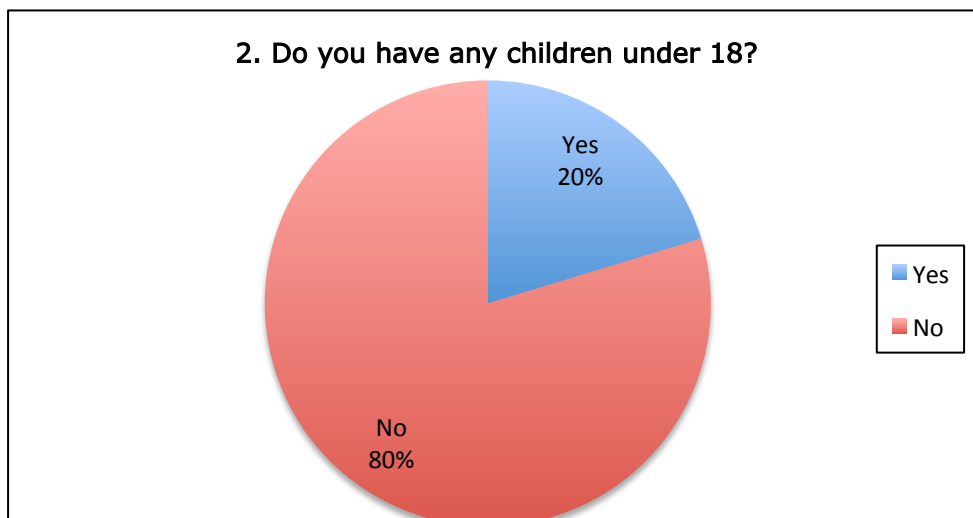
Answer Options	Response Percent	Response Count
17 or younger	0.0%	0
18-20	0.0%	0
21-29	1.7%	1
30-39	5.0%	3
40-49	10.0%	6
50-59	18.3%	11
60 or older	65.0%	39
<i>answered question</i>		<b>60</b>
<i>skipped question</i>		<b>0</b>



APPENDIX 5:  
Pelham Housing Needs  
Study—Community Survey

### 2. Do you have any children under 18?

Answer Options	Response Percent	Response Count
Yes	20.3%	12
No	79.7%	47
<i>answered question</i>		<b>59</b>
<i>skipped question</i>		<b>1</b>



### Pelham Housing Needs Study - Community Survey

#### 3. Do you rent or own the place where you live?

Answer Options	Response Percent	Response Count
Own	91.5%	54
Rent	5.1%	3
Neither (please specify)	3.4%	2
<i>answered question</i>		<b>59</b>
<i>skipped question</i>		<b>1</b>

Number	Response Date	Neither (please specify)	Categories
1	Jun 14, 2014 6:27 PM	own	
2	Jun 3, 2014 8:55 PM	I live in my partner's house	

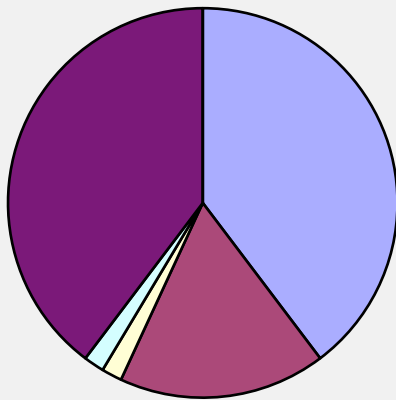


## Pelham Housing Needs Study - Community Survey

### 4. Which of the following categories best describes your employment status?

Answer Options	Response Percent	Response Count
Employed, working 40 or more hours per week	39.7%	23
Employed, working 1-39 hours per week	17.2%	10
Not employed, looking for work	1.7%	1
Not employed, NOT looking for work	1.7%	1
Retired	39.7%	23
Disabled, not able to work	0.0%	0
<i>answered question</i>		<b>58</b>
<i>skipped question</i>		<b>2</b>

### 4. Which of the following categories best describes your employment status?



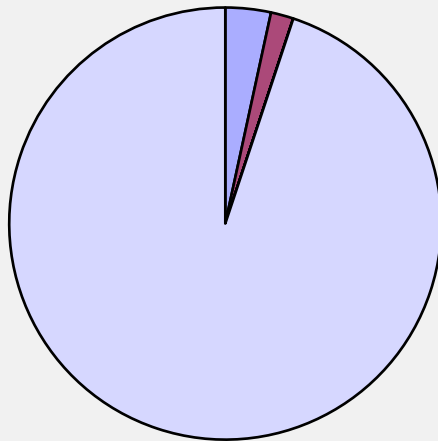
- Employed, working 40 or more hours per week
- Employed, working 1-39 hours per week
- Not employed, looking for work
- Not employed, NOT looking for work
- Retired
- Disabled, not able to work

## Pelham Housing Needs Study - Community Survey

### 5. Are you currently enrolled as a student?

Answer Options	Response Percent	Response Count
Yes, full time in graduate school	3.4%	2
Yes, part time in graduate school	1.7%	1
Yes, full time at a four year undergraduate college/university	0.0%	0
Yes, part time at a four year undergraduate college/university	0.0%	0
Yes, full time at a two year undergraduate college/university	0.0%	0
Yes, part time at a two year undergraduate college/university	0.0%	0
Yes, at a high school or equivalent	0.0%	0
No, I am not currently enrolled as a student	94.9%	56
<i>answered question</i>		<b>59</b>
<i>skipped question</i>		<b>1</b>

### 5. Are you currently enrolled as a student?



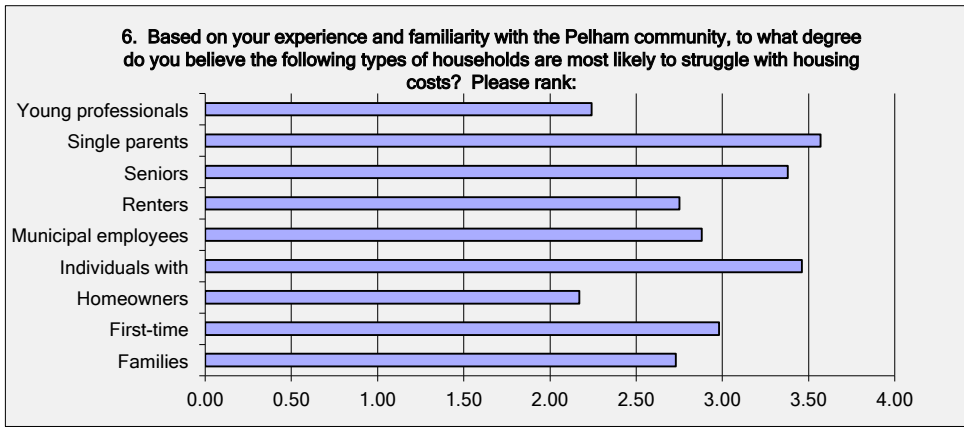
- Yes, full time in graduate school
- Yes, part time in graduate school
- Yes, full time at a four year undergraduate college/university
- Yes, part time at a four year undergraduate college/university
- Yes, full time at a two year undergraduate college/university
- Yes, part time at a two year undergraduate college/university
- Yes, at a high school or equivalent
- No, I am not currently enrolled as a student

**Pelham Housing Needs Study - Community Survey**

**6. Based on your experience and familiarity with the Pelham community, to what degree do you believe the following types of households are most likely to struggle with housing costs? Please rank:**

Answer Options	Least likely to struggle	Somewhat not likely to struggle	Somewhat likely to struggle	Most likely to struggle	N/A	Rating Average	Response Count
Families	5	15	21	11	2	2.73	54
First-time homebuyers	5	11	16	20	3	2.98	55
Homeowners	14	20	15	4	3	2.17	56
Individuals with disabilities	1	2	21	28	3	3.46	55
Municipal employees	3	11	25	11	6	2.88	56
Renters	5	13	19	11	4	2.75	52
Seniors	2	6	14	30	2	3.38	54
Single parents	1	2	16	34	2	3.57	55
Young professionals	16	10	22	3	2	2.24	53
Other (please specify)							9
<i>answered question</i>							<b>57</b>
<i>skipped question</i>							<b>3</b>

Number	Response Date	Other (please specify)	Categories
1	Jun 19, 2014 3:18 PM	Low income owners	
2	Jun 17, 2014 6:14 PM	new residents	
3	Jun 17, 2014 5:54 PM	School taxes makes this an expensive community in which to live; also a car or frequent access to a car is necessary	
4	Jun 14, 2014 6:27 PM	all categories covered	
5	Jun 9, 2014 12:23 PM	I don't feel sufficiently knowledgeable to answer this question	
6	Jun 7, 2014 3:37 PM	All of this is a matter of income; some categories mentioned have no problem, others do. Life isn't fair.	
7	Jun 4, 2014 12:08 PM	I do not have the knowledge of these various groups that would be necessary to give this question a reasonable answer.	
8	Jun 3, 2014 11:05 PM	I don't understand what accurate data can be obtained by asking opinions of our neighbors finances. Why should anyone who may struggle with housing costs	
9	Jun 3, 2014 7:33 PM	People seeking to rent, as opposed to current renters, are most likely to struggle.	



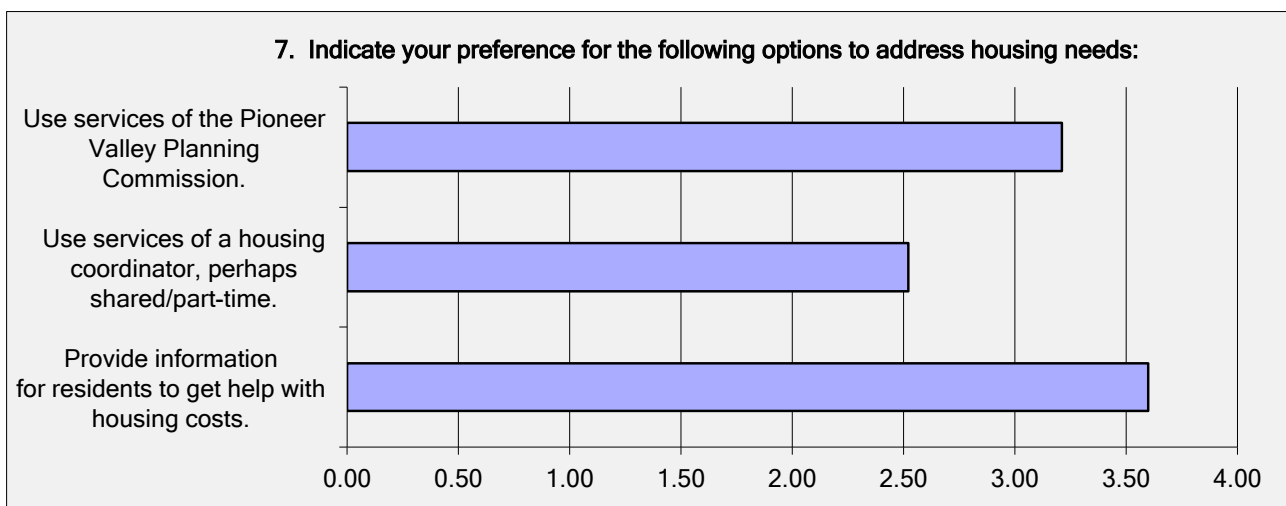


## Pelham Housing Needs Study - Community Survey

### 7. Indicate your preference for the following options to address housing needs:

Answer Options	Strongly opposed	Somewhat opposed	Somewhat support	Strongly support	N/A - not sure, need more information	Rating Average	Response Count
Provide information for residents to get help with housing costs.	1	5	8	39	6	3.60	59
Use services of a housing coordinator, perhaps shared/part-time.	11	10	12	11	14	2.52	58
Use services of the Pioneer Valley Planning Commission.	4	4	13	21	17	3.21	59
Other (please specify)							6
<i>answered question</i>							<b>59</b>
<i>skipped question</i>							<b>1</b>

Number	Response Date	Other (please specify)	Categories
1	Jun 9, 2014 4:34 PM	The cost of housing is primarily a result of the poor tax base for such a small town. We cannot afford to pay more for services. If someone wants more options, perhaps it is not the right town for them. Seniors and people are have lived here a long time should get consideration for a break in property tax fees.	
2	Jun 7, 2014 3:41 PM	Information is always good but I see no reason to exert ourselves over-much. After all, to live in Pelham, people MUST have their own transportation so there's little point in trying to get folks to live here who simply can't afford to travel.	
3	Jun 6, 2014 8:12 PM	Retain a consultant, which apparently already has been done	
4	Jun 6, 2014 2:09 PM	Establish a permanent information link on the town website.	
5	Jun 4, 2014 12:16 PM	A housing "coordinator" for a town the size of Pelham, even if shared with other towns, seems absurd.	
6	Jun 3, 2014 7:40 PM	From my experience PVPC can go through phases over the years. One year cluster zoning is the flavor of the month and PVPC pushes that. A couple of years later it is something else. Until we have a good handle on what specific housing support approaches are legal under CPA funding, and which of these will give us the best long term results, is is hard to rank preferred options.	



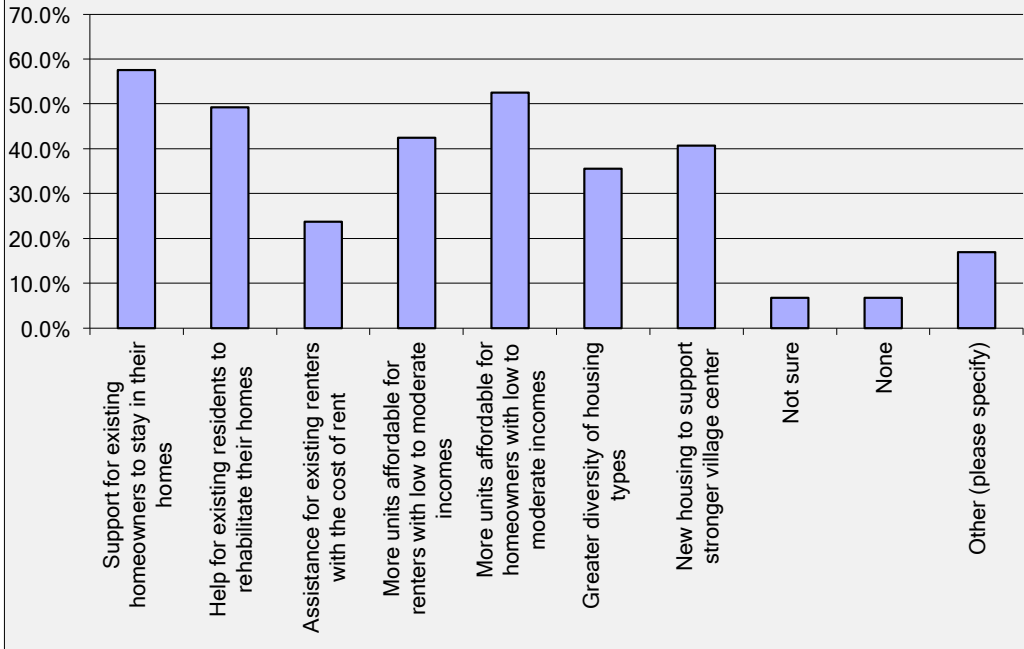
## Pelham Housing Needs Study - Community Survey

### 8. Which of the following do you see a need for? Check all that apply.

Answer Options	Response Percent	Response Count	
Support for existing homeowners to stay in their homes	57.6%	34	
Help for existing residents to rehabilitate their homes	49.2%	29	
Assistance for existing renters with the cost of rent	23.7%	14	
More units affordable for renters with low to moderate incomes	42.4%	25	
More units affordable for homeowners with low to moderate incomes	52.5%	31	
Greater diversity of housing types	35.6%	21	
New housing to support stronger village center	40.7%	24	
Not sure	6.8%	4	
None	6.8%	4	
Other (please specify)	16.9%	10	
<i>answered question</i>		<b>59</b>	
<i>skipped question</i>		<b>1</b>	
Number	Response Date	Other (please specify)	Categories

- |    |                       |   |  |
|----|-----------------------|---|--|
| 1  | Jun 19, 2014 3:18 PM  | Need for commercial zoning  |  |
| 2  | Jun 11, 2014 11:15 PM | Because many renters are college students, it's hard to answer this question universally. I don't think single student renters who choose to live off campus need general assistance, but families who rent may need such assistance and lower priced rentals.  |  |
| 3  | Jun 9, 2014 4:34 PM   | I think the needy, need help but is should not come from taxes but state and/or federal social programs. The town needs more tax base not locally sponsored programs that stress the existing resources.  |  |
| 4  | Jun 9, 2014 12:43 PM  | Businesses in town to help defray tax costs.  |  |
| 5  | Jun 8, 2014 5:08 PM   | visit zoning & town building permit req'ts to encourage growth new homes/community markets & fairs  |  |
| 6  | Jun 7, 2014 3:41 PM   | See comment above. No objection to stronger village center, but transportation is an issue.   |  |
| 7  | Jun 5, 2014 3:34 PM   | to emphasize the first selection: seniors to be able to find support to stay in long time pelham home   |  |
| 8  | Jun 4, 2014 12:16 PM  | It strikes me that renters are probably in the greatest need of assistance because rents have risen much faster than home prices in the past few years and because the feder tax code gives renters far less favorable treatment than it gives home owners. But by and large I'm not inclined to think that subsidies provide long-term solutions. Think about rent control in NYC. |  |
| 9  | Jun 3, 2014 11:05 PM  | Help long time retired citizens on fixed income with such a high tax rate   |  |
| 10 | Jun 3, 2014 7:40 PM   | Affordable starter housing for young families. More housing in the "village center" will not itself strengthen the town until we have public transportation to serve the area.  |  |

8. Which of the following do you see a need for? Check all that apply.

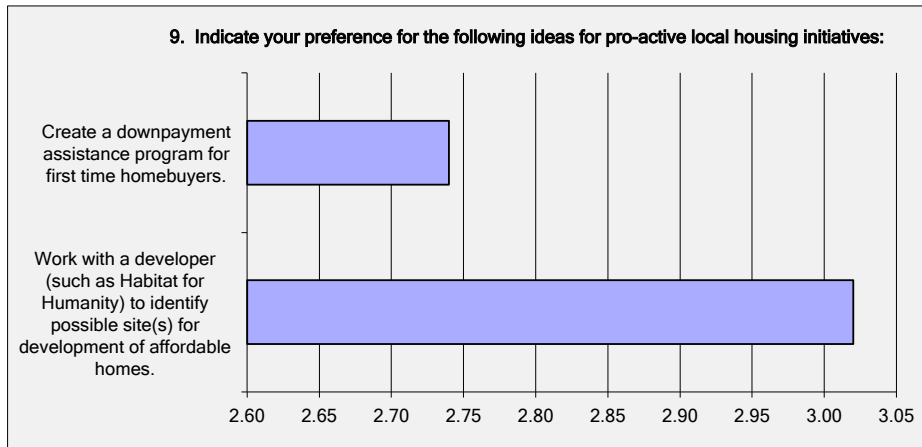


**Pelham Housing Needs Study - Community Survey**

**9. Indicate your preference for the following ideas for pro-active local housing initiatives:**

Answer Options	Strongly oppose	Somewhat oppose	Somewhat support	Strongly support	N/A - not sure, need more information	Rating Average	Response Count
Work with a developer (such as Habitat for Humanity) to identify possible site(s) for development of affordable homes.	9	3	17	22	8	3.02	59
Create a downpayment assistance program for first time homebuyers.	12	3	16	15	11	2.74	57
Other (please specify)							3
<b>answered question</b>							<b>59</b>
<b>skipped question</b>							<b>1</b>

Number	Response Date	Other (please specify) Categories
1	Jun 17, 2014 6:11 PM	Keep Pelham as a community of single family homes. increasing renters or multi family homes will devalue all our homes. The sense of small town community will suffer. Only the greedy developers will benefit.
2	Jun 9, 2014 4:34 PM	Again, I favor support for solid community members to keep them in town or even to get them started but it should not increase taxes or be provided at the expense of other programs. We need more revenue and more tax payers. If we do not increase it, then it will not be sustainable for those already here or will become an elitist community. Locals cannot subsidize but others but we can use diversity and more good citizens who are invested in the community.
3	Jun 9, 2014 2:38 PM	I don't think the town can afford to help residents with down payments or other funding. Possibly the answer lies with zoning; create town center zone to allow building of cluster housing close to bus route. make a percentage of that ownership-affordable. But not rental!



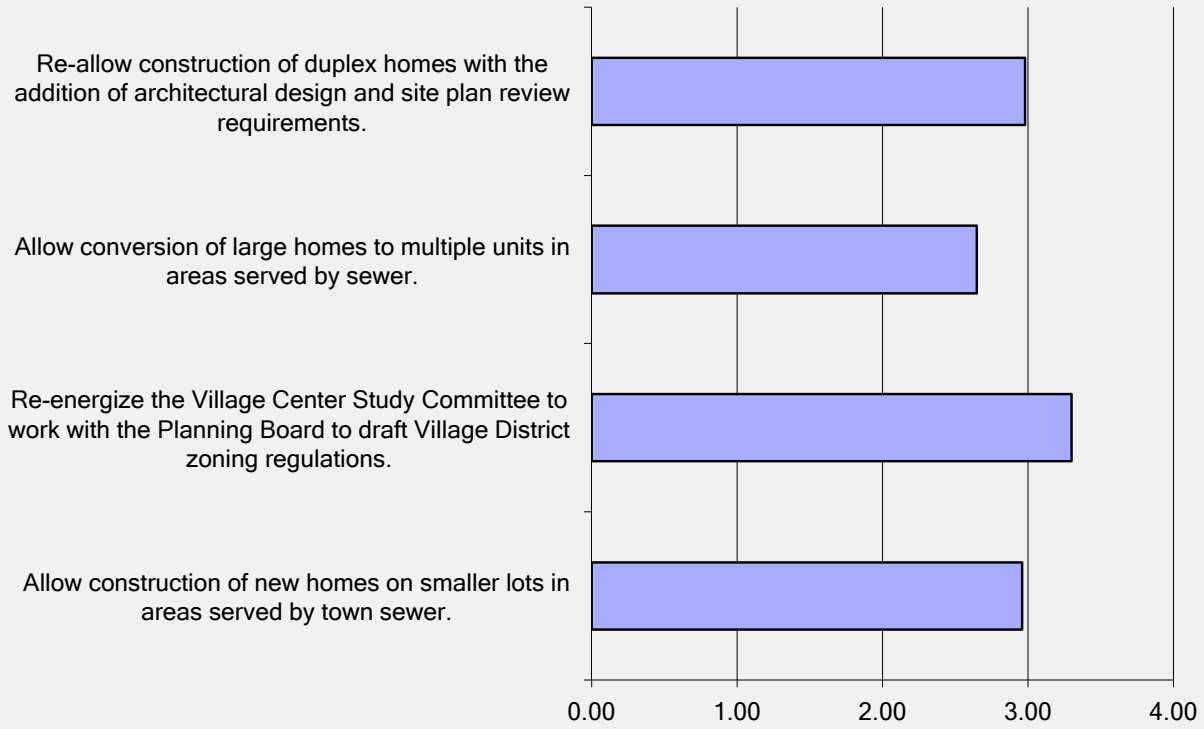
## Pelham Housing Needs Study - Community Survey

### 10. Indicate your preference for the following regulatory ideas to create more housing choice:

Answer Options	Strongly oppose	Somewhat oppose	Somewhat support	Strongly support	N/A - not sure, need more information	Rating Average	Response Count
Allow construction of new homes on smaller lots in areas served by town sewer.	6	8	16	18	9	2.96	57
Re-energize the Village Center Study Committee to work with the Planning Board to draft Village District zoning regulations.	4	1	14	21	17	3.30	57
Allow conversion of large homes to multiple units in areas served by sewer.	11	7	18	12	8	2.65	56
duplex homes with the addition of architectural design and site plan review requirements.	8	4	17	19	8	2.98	56
Other (please specify)							9
<i>answered question</i>							<b>57</b>
<i>skipped question</i>							<b>3</b>

Number	Response Date	Other (please specify) Categories
1	Jun 17, 2014 6:16 PM	Allow additional "in-law" apartments in current homes.
2	Jun 17, 2014 6:13 PM	Beware! Changing our zoning for more duplex homes or multi family homes will result in college students renting those units. These changes will devalue all our homes; homes we paid top dollar for.
3	Jun 17, 2014 5:51 PM	#1 i.d. property close to town center for senior housing & senior center in same building and managed by seniors and not closed on weekends
4	Jun 12, 2014 7:15 PM	Possibly seek more group homes, Consider using part of the school for elderly housing, Consider refurbishing Blanche Orrell's house for a group home, Consider the old Feller home lot for Habitat for Humanity, if available.....
5	Jun 9, 2014 4:40 PM	Not sure what the Village Center is or what you are trying to accomplish. We can afford higher density of housing as long as it is well zoned, standards are maintained and it is well conceived. We do not need poorly constructed housing or dense development of tenants, students or others who are not vested in the community and good neighbors.
6	Jun 9, 2014 2:41 PM	If multiple units, allow only condos. Don't intentionally create rental units.
7	Jun 7, 2014 3:43 PM	Village Center concept should include potential for viable business that is differentially taxed.
8	Jun 6, 2014 6:36 PM	Mixed - use housing with retail or office business
9	Jun 4, 2014 12:45 AM	I am not sure how to classify this, but it would be great if Pelham would allow for conversion of larger homes to two family units for purpose of extended family dwelling (e.g., in-law apartment that has a larger size than the 800 or 900 Sq Ft current regulation) and in areas where there is not town sewer. Reasoning: encouraging intergenerational living is good for the community and economical use of housing space and costs, especially if the total number of people per dwelling is overall fairly low.

**10. Indicate your preference for the following regulatory ideas to create more housing choice:**



**Pelham Housing Needs Study -  
Community Survey**

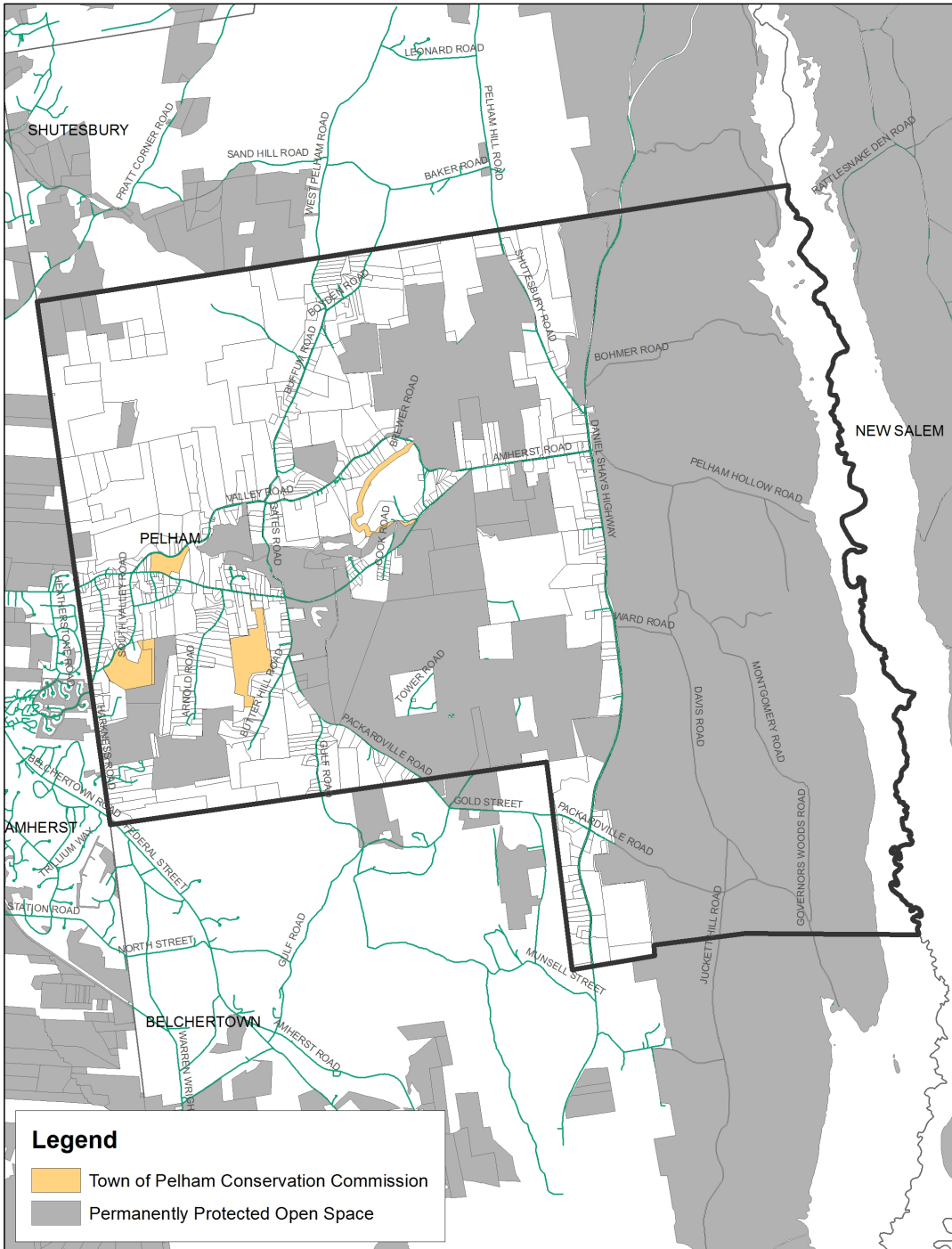
**11. Do you have any other comments, questions, or concerns?**

Answer Options	Response Count
	12
<i>answered question</i>	<b>12</b>
<i>skipped question</i>	<b>48</b>

Num ber	Response Date	Response Text	Categories
1	Jul 1, 2014 6:22 PM	Bring in some business to help cut taxes!	
2	Jun 19, 2014 3:21 PM	I have a daughter who is a single Mom with 2 kids and can't afford Pelham	
3	Jun 17, 2014 6:13 PM	Do not let the town sewer change the culture and environs of our town.	
4	Jun 17, 2014 5:51 PM	Change zoning to be more compatible to "granny housing" on existing properties so parents and siblings can live close and affordable	
5	Jun 9, 2014 9:06 PM	NO	
6	Jun 9, 2014 4:40 PM	It is not clear where you are going with a lot of this. Perhaps a document explaining the concepts and issues would be helpful. Pelham is a lovely but somewhat unsustainable community the way it is going. It has little diversity, is expensive and as such attracts only certain people and taxes are at a breaking point for those on a fixed income or with limited resources.	
7	Jun 9, 2014 12:45 PM	Look at areas in town where businesses could go in to help defray the high property taxes in town. The business can be "country" friendly, i.e. not McDonalds. Personally it's the taxes that are killing our family budget.	
8	Jun 6, 2014 8:31 PM	The biggest risk to the wonderful quality of life in Pelham is an influx of college students. Increasing the number of rental properties, including allowing multifamily homes, will increase that risk. If possible, the focus should be on increasing the availability of housing for homeowners with low to moderate incomes. They will have a stake in the community, which students do not.	
9	Jun 4, 2014 12:34 AM	<p>Hi Folks,</p> <p>Really glad you are tackling this very important problem in Pelham. It is, of course, a problem throughout the Valley. Housing and rental prices in some of our towns are going up to such a degree that folks including perhaps our own children may not be able to live here. It is a problem beyond Pelham's and perhaps an individual town's ability to solve. It speaks to a larger societal problem which relates to distribution of wealth, the income gap, etc. that even the new Pope in Rome has commented on...But back to the survey you sent out. I found this basic problem. I do not have enough knowledge to answer the most important question you ask. Maybe others in town are very savvy about housing issues but I suspect we all need a lot more info before an educated opinion can be offered. I specifically refer to question 10. Those are all very complex issues, the choices you offer. I don't have a working knowledge of any of them. I would want to know the pros and cons of each, what is involved. What has worked elsewhere? How might it apply in this rural setting? What environmental as well as economic issues are involved? I cannot imagine coming to a workshop and brainstorming about what I think is the best way to go with each of these options before being presented with some analysis. I do not get from the workshop as presented that this is what is going to happen. Personally I would be loath to sit in a break-out group and offer my uneducated opinion and that possibly being what future action is based upon. Unless I'm missing something, there is a bit of the cart before the course going on with what I read in this survey and the info regarding the workshop. It seems an education component needs to happen about what all the possible options might mean-, costs and benefits from various perspectives, human environmental etc. Then we could sit together, perhaps at another gathering, share what our inclinations and opinions are. This would certainly make for more informed input.</p> <p>Thanks, Michael Hussin, Gulf Road</p> <p>PS Above written before talking to Jennifer Goldson which was very helpful. I thought I would send this out anyway as a perspective from a recipient of the survey.</p>	

- 10 Jun 3, 2014 11:08 PM** Why would business be attracted to our town center given the tax rate vs. that of a neighboring town of Hadley or Belchertown? Increasing the town population without raising the tax base is asking for more services at the same revenue. Adding students to the school actually hurts the school budget. Increasing low income and rent may increase demands on police and rescue thus a need to increase those budget lines. Adding a dozen apartments or duplexes—I don't feel will help the community. Be careful in passing "feel good" CPA spending towards housing that will create a undesirable town center full of college students and low
- 11 Jun 3, 2014 7:57 PM** The concepts behind the questions were difficult to understand.
- 12 Jun 3, 2014 7:42 PM** At present, the Town's bylaws lack any control over what happens in the area of town now served by the sewer. A developer with deep pockets could come in, successfully challenge the current zoning (that was predicated on a septic system for each lot, buy up a couple of adjacent lots, and build a student warehouse with a large asphalt parking lot right in the center of West Pelham. The Mass Historical Commission has offered the opinion that the concentration of original homes along Amherst Road from the town line east to the Jones Road intersection would qualify as a Local Historic District. This is the only way that the residents of the area could exercise some control over the appearance of their neighborhood.

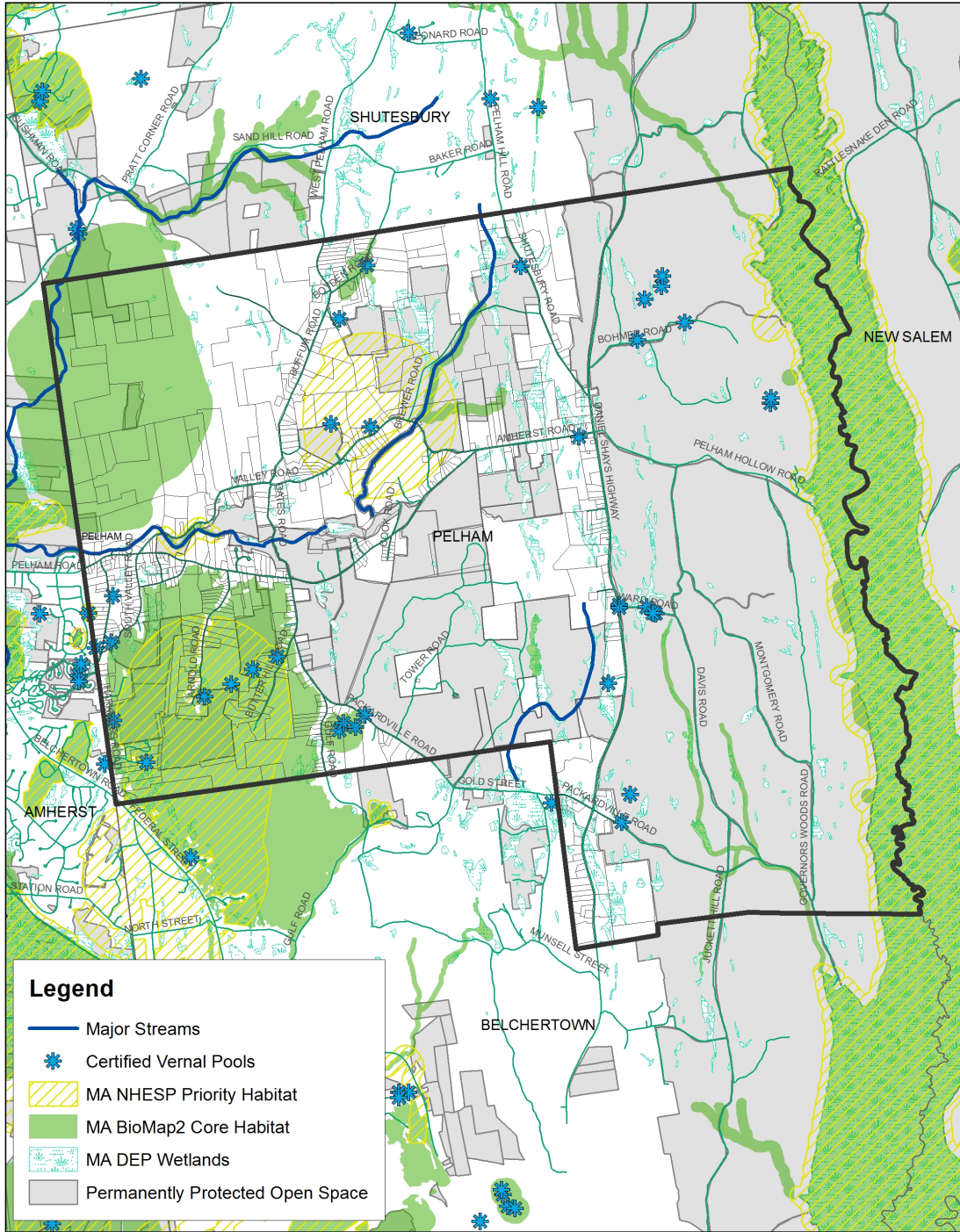




# Town of Pelham Open Space

Prepared by: Conservation Works, LLC  
 June 2014

This map is for planning purposes only. Data from MassGIS.



# Town of Pelham Critical Resources



Prepared by: Conservation Works, LLC  
 June 2014

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