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# Belmont Housing Production Plan

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Prepared for:

Town of Belmont  
455 Concord Avenue  
Belmont, MA 02478

Belmont Planning Board  
Sami Baghdady, Chairperson  
Michael Battista, Vice Chair  
Charles Clark  
Joseph DeStefano  
Elisabeth Allision

---

Prepared by:  
Metropolitan Area Planning Council  
60 Temple Place, 6<sup>th</sup> Floor  
Boston, Massachusetts 02111  
Tel (617) 451-2770  
[www.mapc.org](http://www.mapc.org)

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# Acknowledgments

This document was produced with input from Belmont town staff and members of the Metro West Housing Production Planning Project Advisory Committee. Active participants in the development of this Plan included residents, Planning Board, Planning Department staff, Board of Selectmen, and the Town Administrator.

## Metro West Housing Production Planning Project Advisory Committee members, by affiliation:

### Town of Lexington members:

- Bob Bicknell, Lexington Housing Partnership
- Aaron Henry, Senior Planner
- Ken Kreutziger, Lexington Housing Partnership

### Town of Watertown members:

- Danielle Evans, Senior Planner
- Gideon Schreiber, Senior Planner
- Steve Magoon, Planning Director

### Town of Belmont members:

- Ann Silverman, Belmont Housing Trust
- Alisa Gardner Todreas, Belmont Housing Trust
- Jay Szklut, Planning Director
- Jeffrey Wheeler, Senior Planner

### Metro West Collaborative Development:

- Jennifer Van Campen, Executive Director
- Steve Laferriere, Senior Housing Project Manager

## Project Team

Professional technical assistance was provided by the Metropolitan Area Planning Council (MAPC) and Metro West Collaborative Development (MWCD). From MAPC: Jennifer M. Raitt, Chief Housing Planner; Matt Smith, Senior Regional Planner; Jennifer S. Erickson, Regional Planner; Barry Fradkin, GIS Analyst; and Clayton Martin, Research Analyst. Research and editorial assistance was provided by Raymond Gabriele, Smart Growth Intern. From MWCD: Jennifer Van Campen, Executive Director.

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This project was funded by a federal Sustainable Communities regional planning grant awarded to Metro West Collaborative Development (MWCD) by the Metro Boston Consortium for Sustainable Communities. The grant enabled MWCD, the Metropolitan Area Planning Council (MAPC), and the towns of Belmont, Lexington, and Watertown to undertake the Metro West Housing Production Planning Project, a model for collaborative housing production planning in the region that enabled the concurrent development of housing

production plans for three municipalities in the MWCD service area: Belmont, Lexington, and Watertown. An Advisory Committee consisting of municipal planning or community development staff and members of a local housing partnership or housing trust from Belmont, Lexington, and Watertown was also established to oversee the development of the subregional analysis and the outreach strategy for the HPP visioning process in each community.

The Metropolitan Area Planning Council (MAPC) is a regional planning agency serving the people who live and work in the 101 cities and towns of Metropolitan Boston. Our mission is promoting smart growth and regional collaboration. MAPC was responsible for undertaking the research, writing, analysis, and partial facilitation of key public meetings for the development of the HPPs. MAPC worked closely with MWCD staff and municipal staff in Belmont, Lexington, and Watertown to undertake a multi-municipal baseline housing trends and needs analysis that formed the basis for developing housing production plans for the three municipalities.

MWCD is a private non-profit community development corporation whose mission is to organize residents, resources, and good ideas to resolve community problems and improve the quality of life for all members in the MetroWest municipalities of Belmont, Lexington, Watertown, and Waltham. MWCD was responsible for convening, outreach and engagement, and facilitation of key public meetings associated with the regional baseline housing trends and needs analysis, and with the HPPs. MWCD was responsible for developing and implementing an outreach and engagement strategy in each HPP municipality, working closely with the planners in each town.

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# I. Executive Summary

**H**ousing Production Plans (HPPs) provide a guide for communities to ensure affordable housing is preserved, created, and maintained. They give municipalities that are under the Chapter 40B 10% threshold, but making steady progress to produce affordable housing on an annual basis, more control over comprehensive permit applications for a specified period of time. This control allows municipalities to manage growth while simultaneously addressing their affordable housing needs.

## The Town of Belmont

Belmont is a mid-sized community located in the inner core of Greater Boston with a population of 24,729 according to Census 2010 figures. Belmont is categorized as a Streetcar Suburb according to MAPC's typology of community types, which are defined as municipalities comprised of village- and transit-oriented residential neighborhoods with a mix of single family homes, 2-4 family houses, and mid-sized multifamily housing.

To help maintain and increase affordable housing opportunities within Belmont, the town engaged with the Metropolitan Area Planning Council (MAPC) and Metro West Collaborative Development (MWCD) to develop this Housing Production Plan. MAPC and MWCD worked closely with the Planning Department, the Belmont Housing Trust, the Planning Board, the Board of Selectman and others to develop this framework for achieving the Town's housing production goals over the next five years.

The following provides a summary of plan efforts, findings, goals and recommendations.

## Public Input

Based on feedback obtained from the Housing Opportunities Survey conducted in summer 2012 and the November 1, 2012 public meeting, participants expressed support for current Belmont housing initiatives including the Cushing Square Mixed Use Overlay, efforts to convert and reuse religious structures for housing, partnering with Metro West Collaborative Development to encourage regional affordable housing collaboration, and more. Participants also identified barriers, issues and other concerns that should be addressed in plan goals and strategies including lack of buildable land in Belmont (few remaining large parcels), NIMBYism, high development costs, and lack of financing mechanisms and incentives for new residential development. They also identified the need for more senior and lifecycle housing, affordable housing in general, and mixed-use in appropriate locations/structures. Specific opportunities for housing and redevelopment that were identified included using Community Preservation Act dollars to help fund housing initiatives, allowing for increased density/affordable housing in overlay districts, and ensuring quality design.

## Housing Needs and Demand Assessment

Key findings from the needs and demand assessment show that the number of households in Belmont is projected to increase by over 11%, or 1,073 households, by 2035. Given that the senior population is expected to increase significantly while younger age groups decline in number, the majority of these households will be elderly. This will impact housing demand in Belmont, as many seniors prefer alternatives to single-family homes with amenities not typically found in Belmont's existing single and two-family unit structures and neighborhoods.

Although Belmont is a relatively affluent community, the existing housing inventory is not affordable to many town residents. Even through the recession, the housing market remained strong and single family and condo home prices are up significantly over the last 20 years (180% and 125%, respectively). Rents are also higher than in many subregion communities and significantly higher than Fair Market Rents set by the U.S. Department of Housing and Urban Development (HUD). A quarter of all households in Belmont are low income households earning below 80% of area median income; and over 30% of owner-occupied households, and over 40% of renter-occupied households are housing cost burdened (meaning they spend over 30% of income on housing costs). Further, low income households are more likely to be cost-burdened than middle income and upper income households (17% vs. 19%, respectively), and there are not enough housing units (rental or ownership) affordable to existing low income Belmont households, particularly for those earning less than 50% of AMI.

There are also constraints to building more affordable housing within Belmont. One of the greatest obstacles is the lack of available land for development. Of the 3,000+ total acres in Belmont, less than 10% hold potential for new development, and most of this land is zoned only for single family homes. In fact, there are few opportunities for the multi-family and mixed-use residential development that typically makes affordable unit creation feasible, and the few small areas that do allow it require a special permit. Additionally, the strong inclusionary zoning that exists today may need to be amended to better achieve more affordable units. And finally, the development approval process in town can be arduous, which may dissuade potential developers.

## Goals and Strategies for Affordable Housing Production

Based on the findings from the Affordable Housing Needs and Demand Assessment, previous planning activities, and public input, the planning team worked with the Town of Belmont to develop the below housing production goals that best reflected the desired outcomes of the community. Strategies and implementation activities to engage community stakeholders to achieve the goals were also developed.

**GOAL 1:** Set and achieve housing production goals.

### *Strategies*

- Set housing production goals to increase the number of affordable units within Belmont and to help achieve the 10% SHI State mandate.

- Monitor existing subsidized housing inventory.
- Continue to educate and bring community awareness to housing issues and activities.
- Leverage HOME and CPA funds to acquire additional property and/or convert existing structures to affordable housing.

**GOAL 2:** Adopt zoning and other regulatory changes to encourage and advance affordable housing production.

*Strategies*

- Analyze local business zoning districts (LB-1, LB-2, LB-3) and identify appropriate areas for multi-family, mixed-use development, and potentially rezone to provide additional housing choice within Belmont.
- Explore amending Belmont's inclusionary zoning requirements for rental and ownership units.
- Create an infill development zoning bylaw.
- Building off of the successful Oakley Neighborhood 40R District, consider other locations for future smart growth zoning to spur housing development.
- Ensure that the housing development process is clear, efficient and transparent.

**GOAL 3:** Provide seniors with greater housing choice so that they can continue to reside in Belmont.

*Strategies*

- Address senior housing needs in new and existing housing.
- Explore mechanisms to allow Belmont's seniors to age in place, and to better serve people with disabilities, through housing rehabilitation/modification programs.
- Administer emergency repairs program.

**GOAL 4:** Maintain a diverse housing inventory to include opportunities for middle-income households earning between 80 and 120% area median income.

*Strategies*

- Identify priority sites for multi-family and mixed-use housing development to provide alternatives to single-family homes to meet the preferences of smaller households.
- Hold discussions with developers to better understand local, regional and statewide housing market development trends.



## II. Introduction

Because housing needs vary from community to community, each community must come to understand its housing needs based on its unique characteristics. In its 2003 publication, *The Housing Needs Workbook: Assessing Community Housing Needs*, the Massachusetts Housing Partnership summarized the intent of housing needs assessments as attempting to answer the following questions:

- Who can and cannot afford to live in this community?
- In what direction is our community headed in providing quality housing to a broad spectrum of residents?
- Can our children afford to remain in, or return to, the community as they form their own households?
- Are special needs populations given adequate housing options?
- Are there substandard, overcrowded, or other undesirable living conditions that should be addressed?
- Do our elderly residents have adequate alternatives for remaining in the community as they age?
- Do we provide the type of housing that promotes local economic development?

There are several reasons to be concerned about affordable housing. Among these are our moral and social values; first among those may be the simple belief that everyone should be able to afford a decent place to live. Occasionally, these beliefs are translated into laws and regulations. This is precisely what happened in Massachusetts in 1969, when the Commonwealth took steps to stimulate the production of affordable housing, by mandating a certain percentage of affordable housing units be present in all of its 351 communities.

Another reason to support affordable housing production, however, touches on social values rather than legal requirements. Some people may prefer to live in uniform and homogeneous communities; but others feel that something is gained by living in a community which not only supports diversity – and accordingly, affordable housing – but also acts to ensure it. The community can become richer, and community life ultimately more satisfying. Affordable housing indirectly contributes to the richness, the satisfaction, and the quality of life enjoyed by those who live in Belmont.

### A MGL 40B Primer

The Comprehensive Permit Act consists of Massachusetts General Laws (MGL) Chapter 40B, Sections 20 through 23, along with associated regulations issued and administered by the Massachusetts Department of Housing and Community Development (DHCD). It was enacted in 1969 to encourage the production of affordable housing in all communities of the Commonwealth.

Under Chapter 40B, in any municipality where less than 10% of its housing qualifies as affordable under the law, a developer can build more densely than the municipal zoning bylaws would permit, if at least 25% (or 20% in certain cases) of the new units are affordable. Despite its controversy, Massachusetts voters rejected an initiative petition to repeal the law in November of 2010.

For the purposes of this statute, affordable housing is defined as a unit that could be purchased or rented by a household making up to 80% of the area median income (AMI). Such housing must be subject to a long term, affordable housing restrictions, often in perpetuity.

## **Housing Production Plans**

This Plan was prepared to comply with the Massachusetts Department of Housing and Community Development's regulation 760 CMR 56.03(4), Housing Production Plans. The Plan was developed with input from a visioning session and meetings with the Belmont Housing Trust, and the Belmont Planning Board as a part of the Planning Board's process of building a Housing Production Plan.

Housing Production Plans (HPPs) give municipalities– that are under the 10% threshold of Chapter 40B, but are making steady progress in producing affordable housing on an annual basis – more control over comprehensive permit applications for a specified period of time. This control allows these municipalities to manage the growth and meet their affordable housing needs. The revised 760 CMR 56.03(4) HPP regulation became effective on February 22, 2008 when the Department of Housing and Community Development (DHCD) promulgated 760 CMR 56.00 replacing the September 2003 Planned Production Program under 760 CMR 31.07(1)(i).

HPPs prepared by communities are submitted for review and approval by DHCD. Communities with approved HPPs may request DHCD certification of their compliance with the approved plans if they have increased the number of affordable housing units in their municipality. Municipalities may be certified for one (0.5% production level) or two (1% production goal) years if they have created sufficient affordable housing. In a municipality with a DHCD certified HPP, a decision of a Zoning Board of Appeals (ZBA) to deny or approve with conditions a Comprehensive Permit application will be deemed "Consistent with Local Needs" pursuant to M.G.L. Chapter 40B. Based on past practices, such decisions will often be upheld by the Housing Appeal Committee (HAC).

### **Establishment of an Annual Goal for Affordable Housing Production**

HPPs set target goals for annual housing production, which municipalities endeavor to meet by increasing their Subsidized Housing Inventory (SHI). This typically involves municipalities increasing unit production by a minimum of 0.5% of their total units per year over the length of the plan's prescribed timeframe. This consistent increase in SHI is included in The Plan Update until the municipality's overall SHI exceeds the Statutory minimum set forth in 760 CMR 56.03 (3)(a). For Belmont, the target is 51 SHI units per year. Municipalities can also work to produce at a 1% target for a longer reprieve.

*Comment on Certification:* In the event that a community achieves certification within 15 days from the opening of a Comprehensive Permit Hearing (i.e., the annual numeric SHI units goal has been achieved), and the Comprehensive Permit is denied, the ZBA shall provide written notice to the Applicant, with a copy to DHCD, that it considers a denial of the permit or the imposition of its conditions or requirements to be Consistent with Local Needs, and must supply factual documentation that will justify the grounds for its denial. If the Applicant wishes to challenge the ZBA's assertion, it must do so by providing written notice to DHCD, with a copy to the ZBA, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. DHCD shall review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days."

## III: Housing Needs and Demand Assessment

The Housing Needs and Demand Assessment section will examine demographic and housing data to identify key population and housing characteristics and trends within Belmont that best gauge the need and demand for housing. This assessment provides the framework for the housing production goals, strategies and actions developed later in this document to address Belmont's housing needs, both for market rate and affordable units.

Throughout this Plan, Belmont data will be compared to a subregional study area comprising 19 municipalities including Belmont, the MAPC region and the State. The subregional study area was defined by MWCD and municipal staff to include communities served by the WestMetro HOME Consortium and other neighboring communities.

### A. Demographic Analysis

A thorough examination of Belmont's demographics was undertaken to identify trends that will impact future housing needs and planning efforts. This is a crucial element of any Housing Production Plan because the makeup of a community's residents, and how that makeup is anticipated to change, impacts the future housing needs within that community. Analysis focuses both on current and projected population, households, type of households, age and economic status as well as other datasets.

#### Key Findings

- Belmont's population is projected to increase by nearly 7% between 2010 and 2035 (+1,661 people).
- The senior population (65+) will grow by 88% by 2035 (+3,449 people).
- Population of all age groups under 55 will decline.
- Unlike regional trends where the average household size is decreasing, Belmont's average household size increased between 2000 and 2010.
- The number of households in Belmont is projected to increase by 11.1% by 2035 (+1,073 households)
- Approximately 70% of households in Belmont are family households. This is likely the reason household size is increasing. Many family households have children.

#### Population

The Town of Belmont's population is growing. According to Census data, between 2000 and 2010, the town's population grew by 2.2 %, or 535 people, with a 2010 total of 24,729 residents. This trend is expected to continue over the next two decades.

**Table 1: Population Change, Census and MAPC Projections**

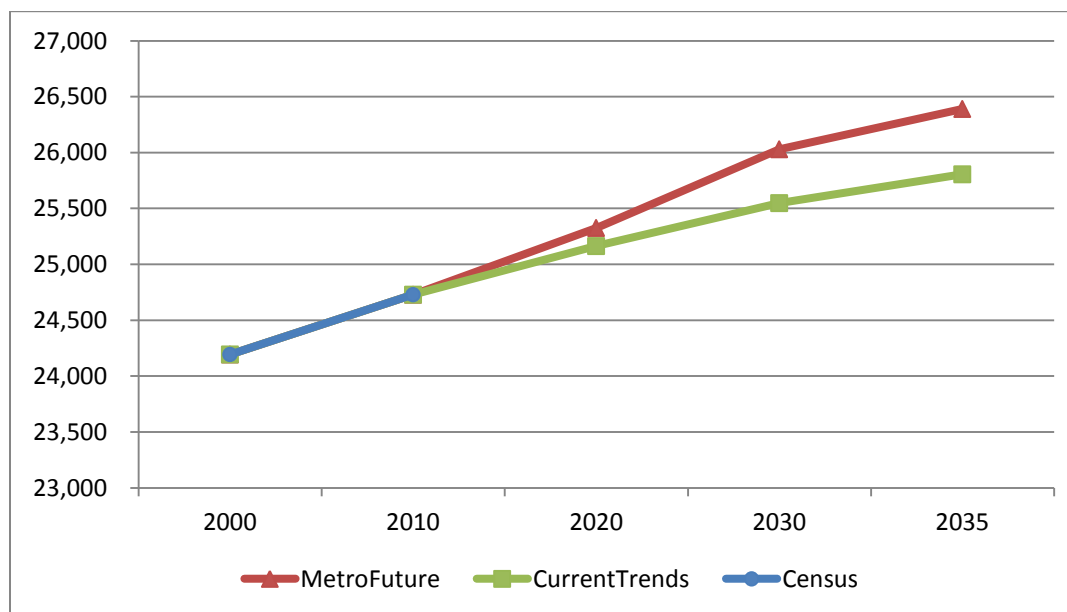
	2000	2010	2020	2030	2035	Change 2010- 2035	% Change 2010- 2035
Census	24,194	24,729	n/a	n/a	n/a	n/a	n/a
MetroFuture	24,194	24,729	25,326	26,030	26,390	1,661	6.7%
Current Trends	24,194	24,729	25,164	25,548	25,806	1,077	4.4%

Source: US Census and MAPC

MAPC has prepared two sets of projections, Current Trends and MetroFuture<sup>1</sup>. MetroFuture projections were developed for MAPCs regional plan, MetroFuture, and are built on extensive technical analysis to quantitatively analyze patterns of future growth based on a vision of the region where growth is focused in areas where it already exists and linked by an efficient transportation system; our land and natural resources are conserved; we invest in our residents by improving their health and education; opportunities are available to all residents of the region regardless of race or ethnicity; and expanding prosperity benefits all of us. Current Trends projections are based on a picture of likely future growth patterns if historical trends in population change are extended.

For the purposes of this document, MAPC's MetroFuture projections will be used, since they are based on extensive technical analysis developed to quantitatively analyze patterns of future growth as envisioned in the region, including focusing growth in already developed areas to use land more efficiently, protecting open space, and reducing the need for more infrastructure.

**Figure 1: Belmont Population Projections, 2000-2035**



Source: US Census and MAPC

<sup>1</sup> MAPC's MetroFuture and Current Trends projections were calculated prior to the release of 2010 Census data. Updated projections are currently under development, but were not available within this project's timeframe. The existing figures used for this analysis are the best population and household projections currently available.

## Population by Age

Persons at different stages of life often prefer housing unit types that align with their different needs and household size. MAPC analyzed the age composition of Belmont's population over time to provide greater insight into future demand for unit types than is possible with more general population figures.

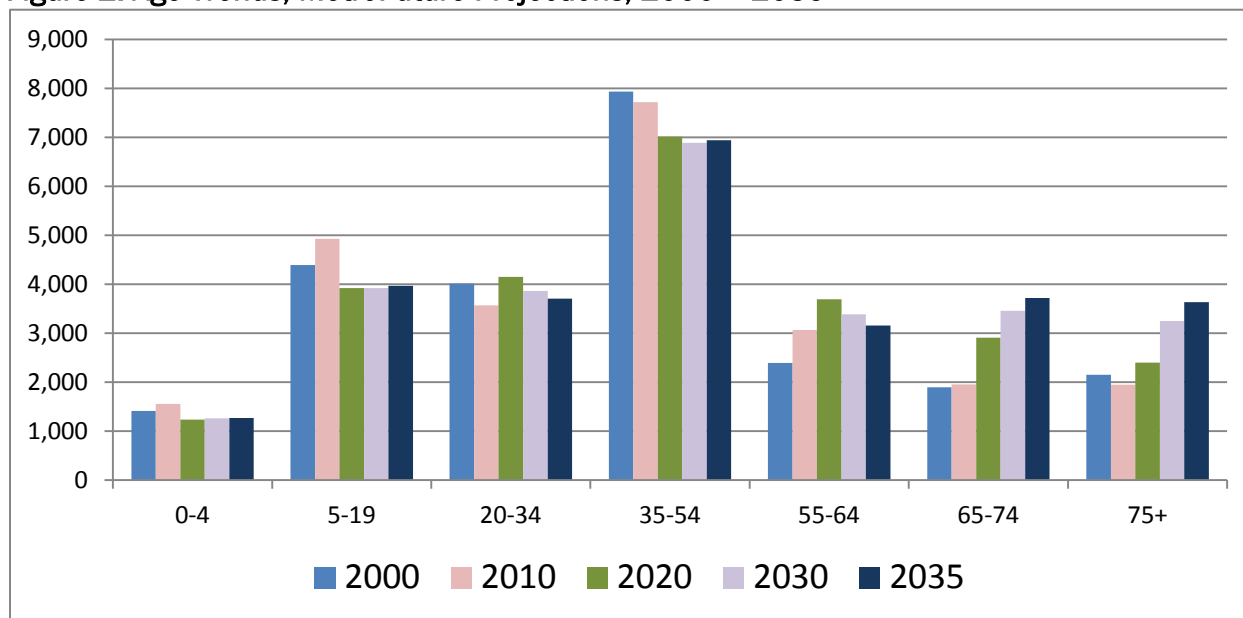
The age profile of Belmont is projected to change dramatically over the next two decades. According to MAPC's MetroFuture projections, Belmont's elderly population (65+) is expected to grow by 88.4% or 3,300 total residents between 2010 and 2035. All other age cohorts, with the exception of 55-64 year olds are anticipated to decline. Those between 55-64 will increase by 32% (+767), but middle age 35-54 year olds will decline by 12.5% (-991), young adult populations 20-34 will decline by 7.6% (-306), and children under 19 by 10.4% (-147).

**Table 2: Age Trends, MetroFuture Projections, 2000 - 2035**

	2000	2010	2020	2030	2035	Change 2010-2035	% Change 2010-2035
<b>0-4</b>	1,415	1,554.0	1,234	1,263	1,268	-147	-10.4%
<b>5-19</b>	4,394	4,928.0	3,924	3,924	3,968	-426	-9.7%
<b>20-34</b>	4,014	3,566.0	4,150	3,865	3,708	-306	-7.6%
<b>35-54</b>	7,930	7,717.0	7,014	6,890	6,939	-991	-12.5%
<b>55-64</b>	2,392	3,064.0	3,695	3,384	3,159	767	32.1%
<b>65-74</b>	1,897	1,952.0	2,908	3,459	3,716	1,819	95.9%
<b>75+</b>	2,152	1,948.0	2,401	3,246	3,633	1,481	68.8%

Source: US Census and MAPC

**Figure 2: Age Trends, MetroFuture Projections, 2000 – 2035**



Source: Census 2010 and MAPC

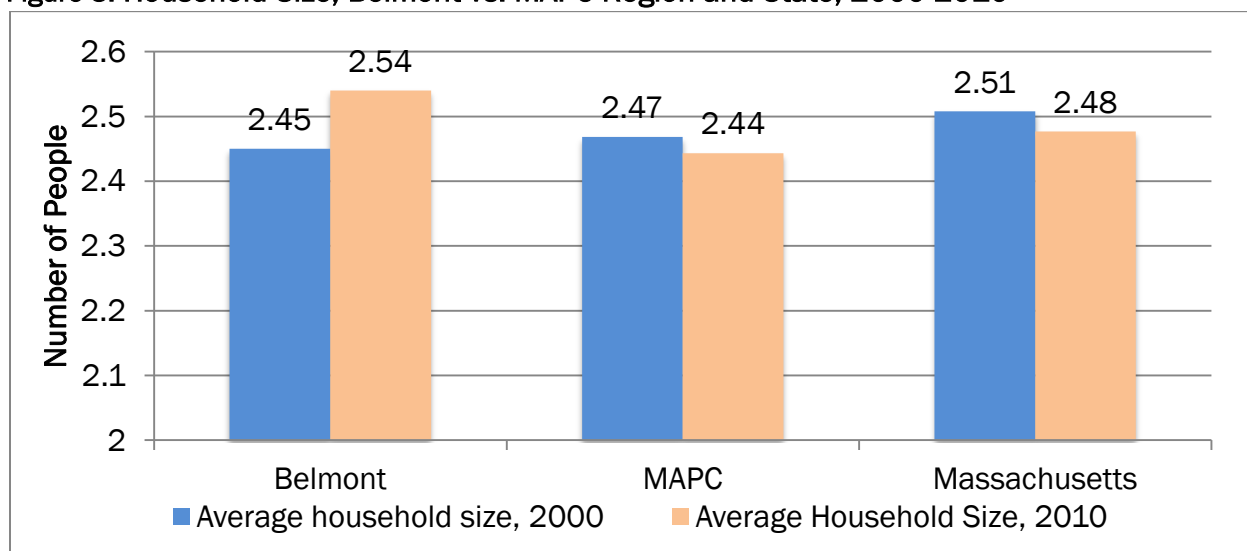
These changes, particularly the increase in elderly populations, mirror the demographic shifts that we see throughout the MAPC region, the state and nation, and will have major implications on the housing types needed in coming years. As Belmont's elderly population increases, the need or preference for smaller units with lower attendant costs, as well as the need for special housing facilities such as assisted living and nursing home units, is likely to increase. Additionally, with middle-aged, young-adult and under-19 cohorts expected to decline, there will likely be less need for larger units. Rather, demand for one- and two-bedroom units, typically in multi-family structures, will likely increase.

## Households

The number and type of households within a community is more relevant to housing production than the number of people because households correlate more directly to unit demand than population. Each household resides in one dwelling unit no matter the number of household members.

In 2010, there were 9,651 households in Belmont, a slight decrease of 81 households over the ten-year period. This decrease in households, despite an increase in total population, can be attributed to an increasing household size as shown in Figure 3. This trend of decreasing households and increasing household size, is the opposite of what is occurring in the MAPC region and state.

**Figure 3: Household Size, Belmont vs. MAPC Region and State, 2000-2010**



Source: Census 2000 and 2010

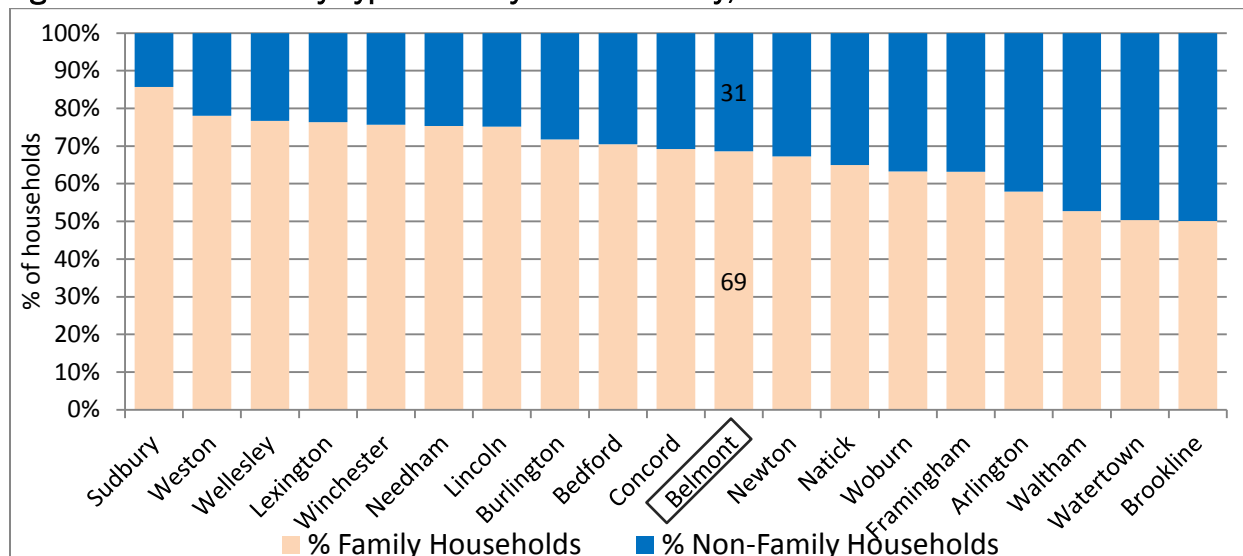
## Family and Non-Family Households

Analyzing household types is important to help project the type of housing units that will be needed within a specific community over time. Different household types often have different housing needs or preferences. For example, a single person in their early 20s or an

elderly couple may wish to reside in a different housing unit type than a married couple with children.

Households are defined by the Census as family and non-family. Family households include any households with two or more related persons living together. Non-family households include those with one person or more than one non-related persons living together.

**Figure 4: Households by Type – Family vs. Non-Family, 2010**



Source: ACS 2006-2010

**Table 3: Belmont Households by Type, 2010**

	Number	%
Total households	9,651	100
Family households	6,620	68.6
With own children under 18 years	3,332	34.5
Husband-wife spouse	5,486	56.8
With own children under 18 years	2,769	28.7
Male householder, no spouse present	275	2.8
With own children under 18 years	107	1.1
Female householder, no spouse present	859	8.9
With own children under 18 years	456	4.7
Nonfamily households	3,031	31.4
Householder living alone	2,333	24.2
Householder 65 years and over living alone	1,065	11.0
Average household size	2.54	n/a
Average family size	3.07	n/a

Source: Census 2010

Note: The above household and family household breakdown is provided by the U.S. Census Bureau.

The majority of Belmont's households (69%) are family households. This is similar to many subregion communities where family households make up a majority, or significant majority, of households. Over a third of family households have children under 18 living at home. Of



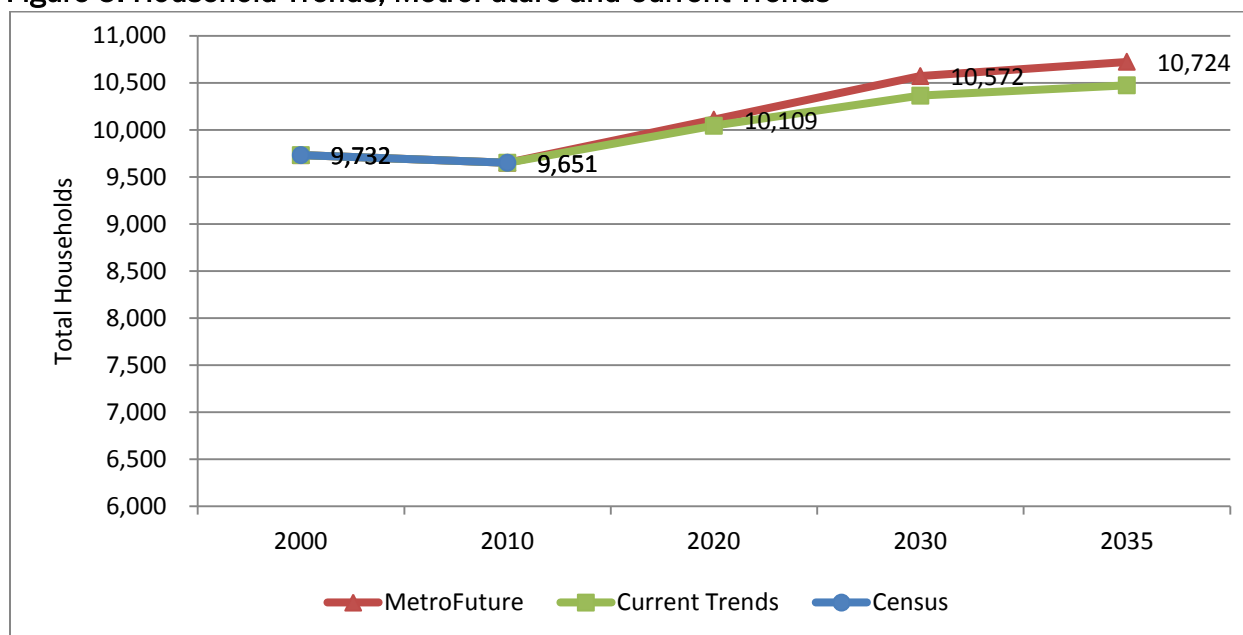
these family households with children, two thirds are husband-wife spouse families with kids, likely the reason for the community's larger average household size.

Of the non-family households, over 77% are people living alone (2,333 households), nearly half of which (1,065) are persons over 65. The number and percentage of people 65+ living alone is likely to increase significantly by 2035 as the population ages.

### Household Change

According to MetroFuture projections, despite recent declines in the total number of Belmont households, growth is projected over the coming decades with Belmont expected to gain 1,073 new households by 2035. Given the change in age composition discussed previously, the majority of household growth will be senior households. Ensuring that units are available for this population to reside within the community should be a priority for Belmont including multi-family rental and condominium units, which are also likely attractive to the non-family singles and couples without children that reside in Belmont.

Figure 5: Household Trends, MetroFuture and Current Trends



Source: Census 2000 and 2010, MAPC

### Race and Ethnicity

Although the majority of Belmont's population is white, the city has grown more diverse over the last decade. Between 2000 and 2010 the white population in Belmont declined from 22,062 to 20,439 (-6%), while the non-white population grew 87% from 2,132 to 4,090. The greatest increase was seen in the Asian population, which nearly doubled, increasing by 1,342 residents (+96%). However, increases were experienced in nearly all non-white populations including the Hispanic or Latino population (of any race), which increased by 71% over the ten year time frame (+314 residents).

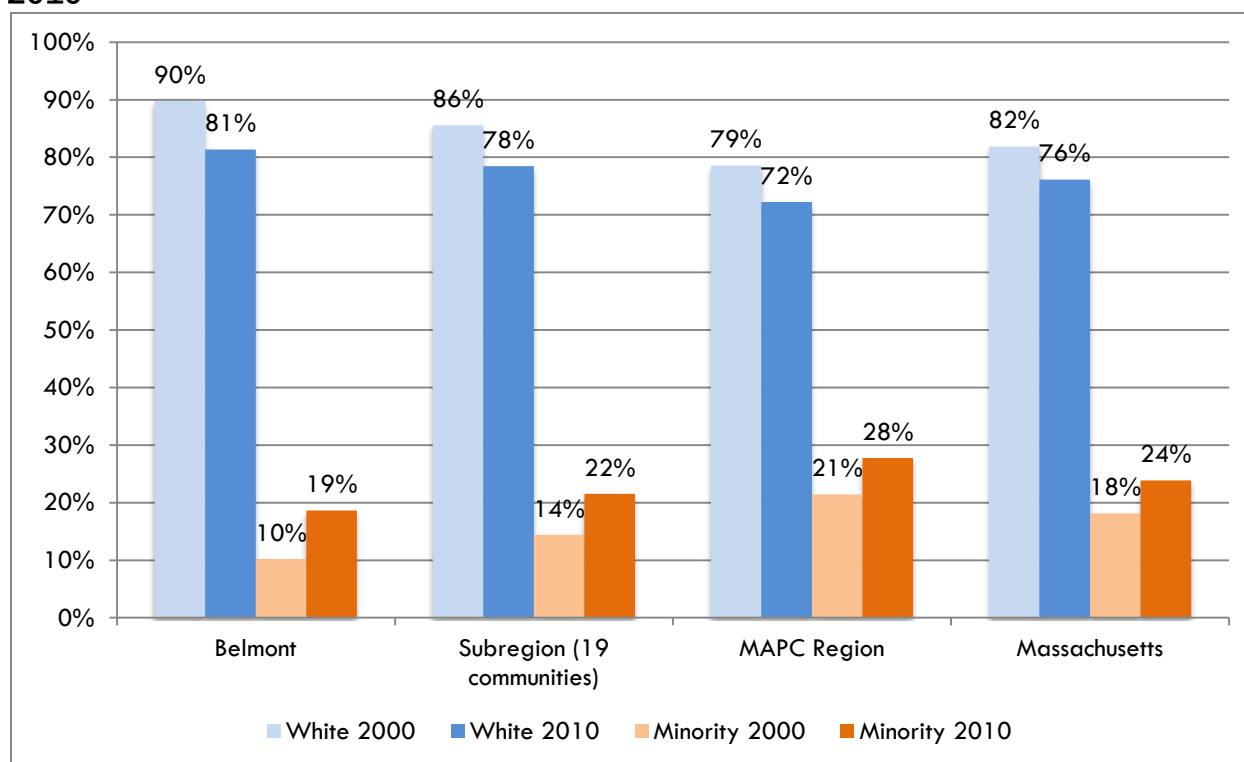
**Table 4: Race and Ethnicity, 2000 - 2010**

	2000	2010	Change	% Change
White	22,062	20,639	189	-6%
Black or African American	266	455	-3	71%
American Indian and Alaska Native	31	28	1,342	-10%
Asian	1,393	2,735	1,342	96%
Native Hawaiian and Other Pacific Islander	2	3	102	50%
Some Other Race	100	202	327	102%
Two or More Races	340	667	0	96%
Hispanic or Latino (of any race)	440	754	314	71%

Source: Census 2000 and 2010

Race and ethnicity change in Belmont mirrors trends within the 19 community subregion, the MAPC region, and the state. Shifts in race and ethnicity may indicate changing housing preferences and needs. For example, in some cultures, multiple generations are more likely to live in the same household, or have more children, which leads to larger household sizes, and has implications on housing unit types desired.

**Figure 6: Change in Population by Ethnicity, Belmont, vs. Subregion, Region and State 2000-2010**



Source: Census 2000 and 2010

## School Enrollment

School enrollment in the Belmont School District provides additional insight into recent population and economic trends within the municipality. Total enrollment between 2002 and 2010 increased by 10.0%,.

In terms of need, the District has a smaller percentage of students from low-income households than in other communities within the region. In 2011-2012, only 6.5% of students were members of households meeting federal low-income eligibility guidelines and who qualify for free or reduced-price lunch, and has been at a similar level over the last decade.

This data may indicate the need for more affordable housing to meet the needs of low-income families with school-aged children. Additionally, a portion of this population may be in particular need of culturally-appropriate resources as the primary language spoken in households may be a language other than English.

**Table 5: Belmont School Enrollment, 2002-2012**

Year	total enrolled	% Change from Previous Year	% First Language not English	% Limited English Proficient	% Low-income (Eligible for Free or Reduced Price Lunch)
2011-2012	3,961	0.8%	13.4%	2.7%	6.5%
2010-2011	3,928	-1.2%	12.4%	2.7%	7.5%
2009-2010	3,974	2.9%	10.6%	2.3%	7.7%
2008-2009	3,863	2.8%	11.2%	2.9%	6.4%
2007-2008	3,759	0.9%	11.1%	2.7%	5.9%
2006-2007	3,727	0.9%	10.7%	2.9%	5.0%
2005-2006	3,694	-0.5%	10.3%	2.7%	4.0%
2004-2005	3,711	-0.1%	11.6%	2.6%	4.8%
2003-2004	3,713	3.1%	12.0%	2.9%	4.4%
2002-2003	3,601	n/a	11.6%	2.1%	5.2%

Source: MA Department of Primary and Secondary Education, 2012

## Educational Attainment

Educational attainment of Belmont's residents 25 and older is significantly higher than the State and Middlesex County. Over two-thirds of residents hold a Bachelor's Degree or higher, compared to less than 50% in Middlesex County, and less than 40% in the State. The percentage of those without a high school diploma in Belmont is also significantly lower.

The high percentage (68%) of the adult population obtaining post-secondary education correlates with the increasing incomes in the community. Between 2000 and 2010, the

percentage of households with incomes of \$100,000 or more increased significantly. (See Section D for more on incomes.)

**Table 6: Educational Attainment, 2010**

	% No High School Diploma	% High School Diploma	% Completed Some College or Associates Degree	% Completed Bachelors Degree or Greater
<b>Belmont</b>	<b>3.5</b>	<b>13.0</b>	<b>15.4</b>	<b>68.1</b>
Middlesex County	8.4	22.6	19.7	49.3
State	11.3	26.7	23.6	38.3

Source: ACS 2006-2010

## B. Housing Characteristics

The following section looks at Belmont's current housing stock and how it changed over time. Understanding the types, age and size of existing units is essential for housing production planning because it assists with determining what type of new housing might be needed to meet the current and projected population.

### Key Findings

- Belmont's housing stock is primarily made up of single and two family homes. Only 6% of housing units are in multifamily structures with over 4 units.
- Belmont's housing stock is older than in most subregion communities.
- The majority of Belmont's housing units are owner occupied (63%).
- Younger residents and households are more likely to rent than older residents and households.
- Housing development in Belmont has lagged other nearby communities. Nearly all housing permits issued over the last ten years were for single family units. None were for structures with 3 or more units.
- The development pipeline includes multifamily projects with the potential for several hundred units combined.

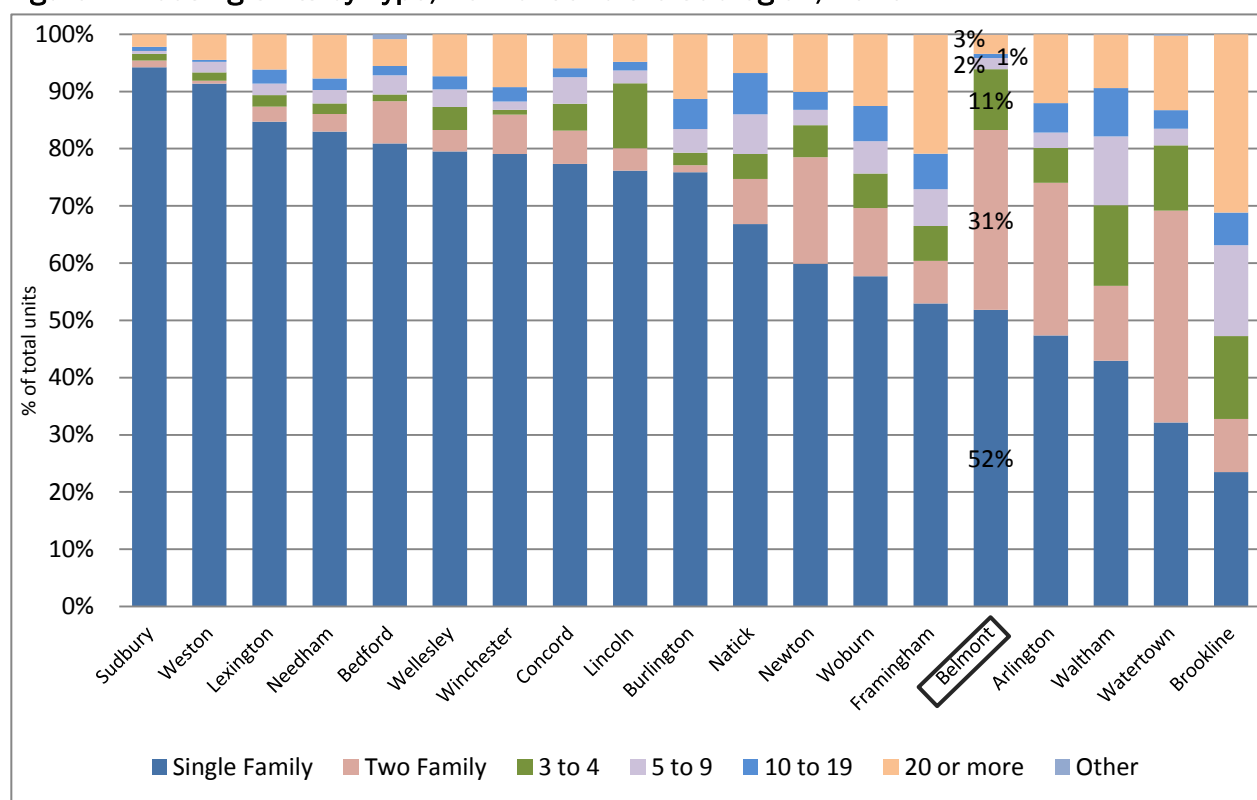
### Housing Stock by Type & Age

Belmont's housing stock tends to be more diverse and older than in surrounding communities, where single family structures make up the vast majority of units. And while just over half of housing units in Belmont are in single-family structures, the town has the largest percentage of 2-family units in the subregion (31%). Additionally, 11% of units are in small multifamily structures (3-4 units). However, only 5% of all units are in multifamily structures with 5 or more units.

**Table 7: Housing Units by Type, Belmont, 2010**

	Units	%
Single Family	5,203	52%
Two-Family	3153	31%
3 to 4	1,064	11%
5 to 9	200	2%
10 to 19	70	1%
20 or more	337	3%
Other	8	0%
Total	10,035	100%

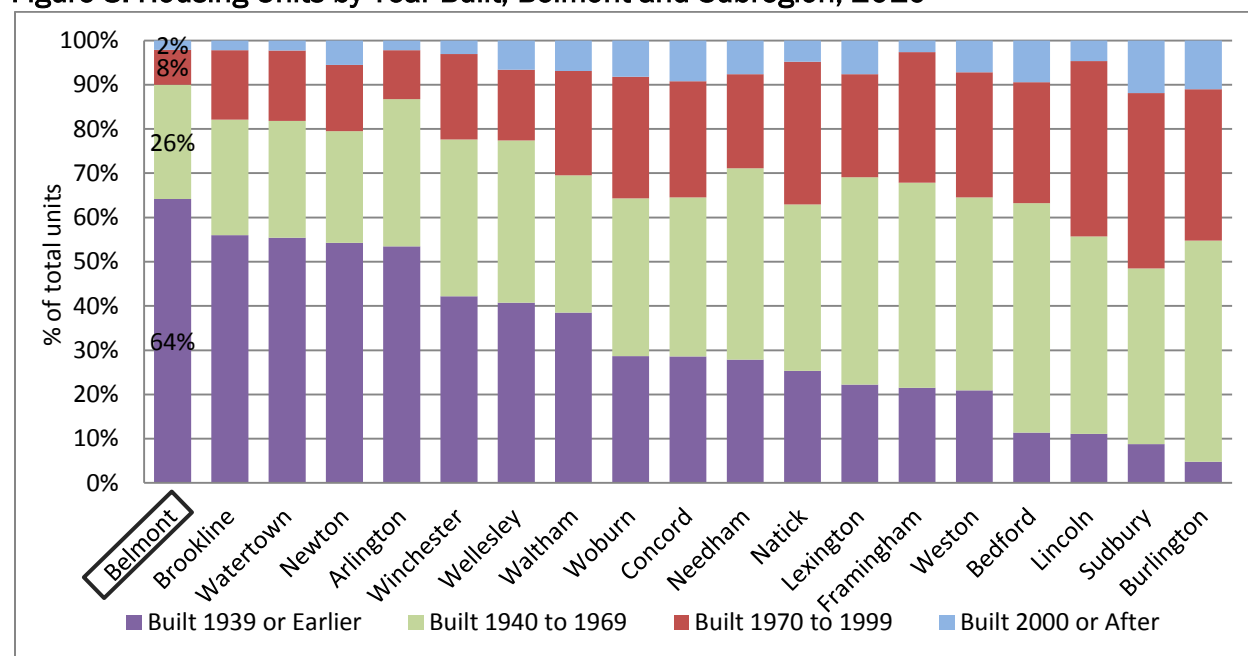
**Figure 7: Housing Units by Type, Belmont and the Subregion, 2010**



Source: ACS 2006-2010

Belmont's housing stock is old. Over 64% of all units were built prior to 1940, the highest percentage of all comparative communities in the subregion. Further, only 2% of units were built after 2000, which ties for the lowest percentage. This is significant because older structures often lack modern heating and energy standards, which adds to monthly utility costs, impacting affordability for both owners and renters. Additionally, these structures were not built to today's ADA (American's with Disabilities Act) requirements, and may present challenges to residents who wish to remain in Belmont as they age.

**Figure 8: Housing Units by Year Built, Belmont and Subregion, 2010**

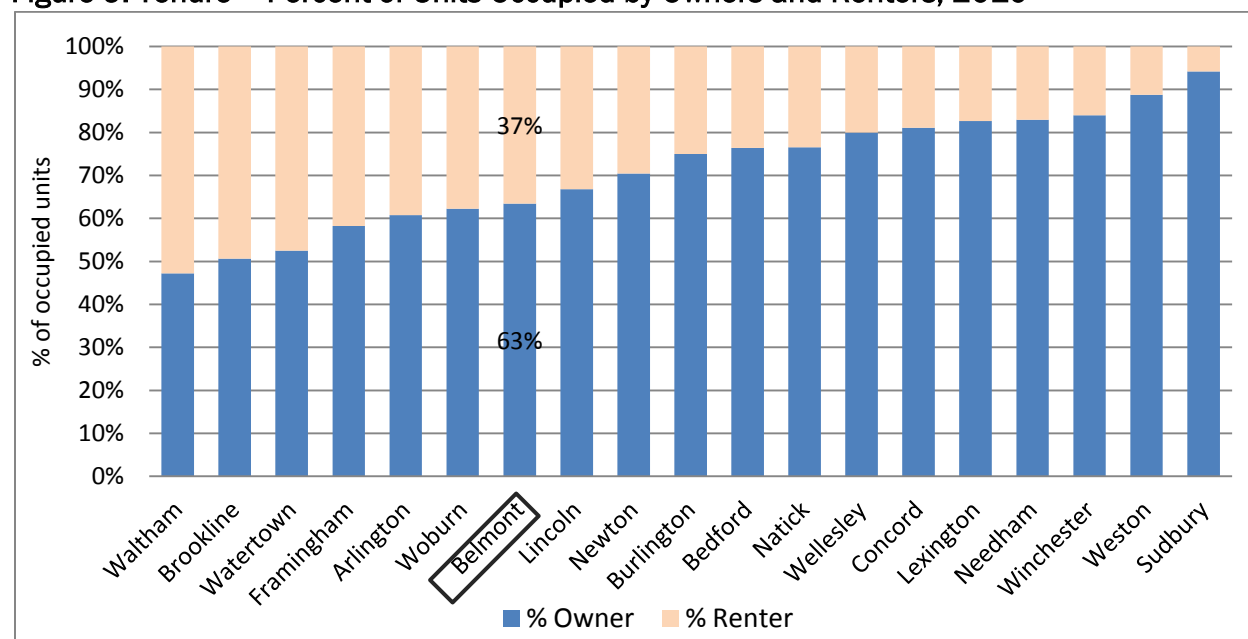


Source: ACS 2006-2010

## Tenure

Nearly two-thirds (63%) of occupied housing units in Belmont owner-occupied, with a third renter-occupied (37%). While the percentage of owner-occupancy is slightly lower than many of the comparative communities, the higher renter units provide alternatives to ownership within the community.

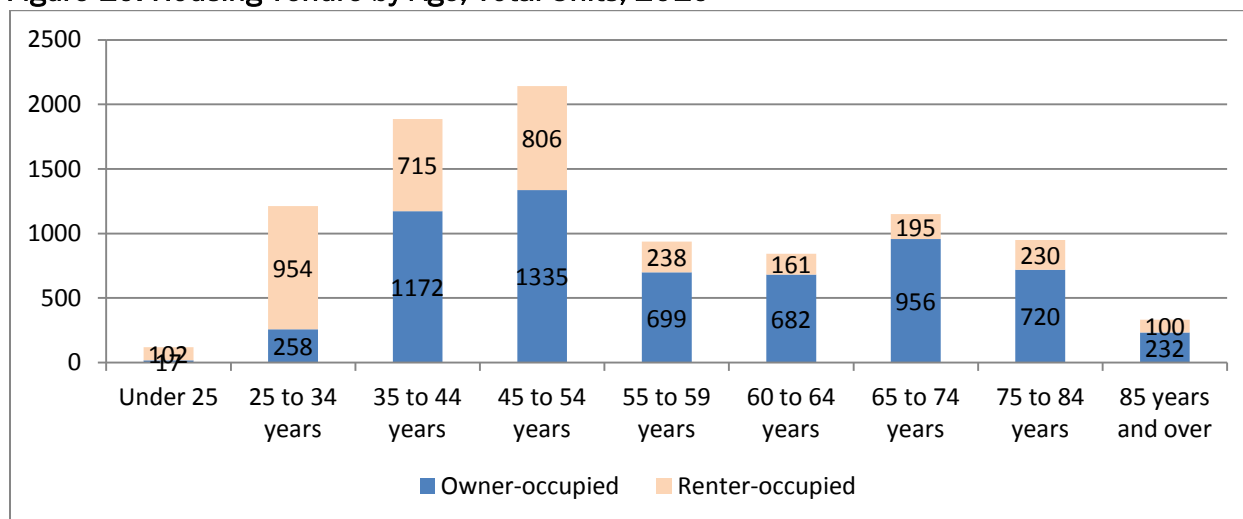
**Figure 9: Tenure – Percent of Units Occupied by Owners and Renters, 2010**



Source: ACS 2006-2010

When looking at the breakdown of owner-occupied and renter-occupied units by age, the largest number and highest percentage (by age) of renter-occupied units is people under 25. However, more than 1,500 households headed by someone 35-54 also rent. This may indicate that many households choose to rent as a more affordable way to move into Belmont.

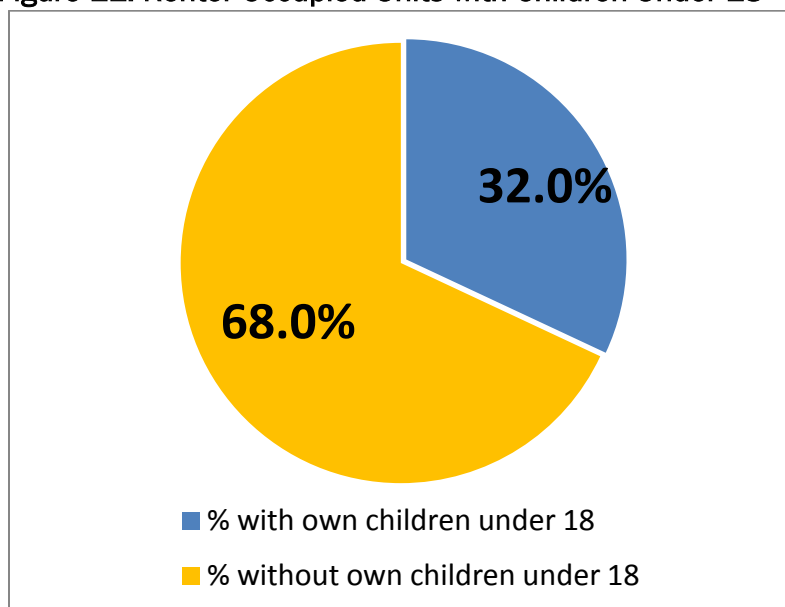
**Figure 10: Housing Tenure by Age, Total Units, 2010**



Source: ACS 2006-2010

Renter-occupied households on average are smaller than owner-occupied units (See Table 8) and less than a third have children under the age of 18 (Figure 11), which is potentially due to the size of available rental units within town (1 to 2 bedroom units).. Thus, many of the rental-occupied units are likely singles or couples without children. Family households with children are more likely residing in Belmont's ownership units.

**Figure 11: Renter-Occupied Units with Children Under 18**



Source: ACS 2006-2010

**Table 8: Average Household Size by Tenure**

	HH Size
Belmont– All HHs	2.54
Owner-occupied	2.72
Renter-occupied	2.23

Source: Census 2010

## Vacancy

Belmont's 5.2% vacancy rate is lower than that of the MAPC region (5.9%) and significantly lower than that of the State (9.3%). A larger percentage of the vacant units on the market in Belmont are for rent versus for sale (32.1% for rent; 13.5% for sale).

**Table 9: Belmont Vacancy Rates, 2010**

Vacancy Rates, 2010	Belmont	MAPC Region	Massachusetts
Total housing units	10,184	1,321,784	2,808,254
Total vacant housing units*	533	78,595	261,179
Vacant housing units as a % of total housing units	5.2%	5.9%	9.3%
Vacant housing units: For rent	171	31,019	66,673
% Vacant housing units: For rent	32.1%	39.5%	25.5%
Vacant housing units: For sale only	72	10,158	25,038
% Vacant housing units: For sale only	13.5%	12.9%	9.6%

Source: ACS 2006-2010

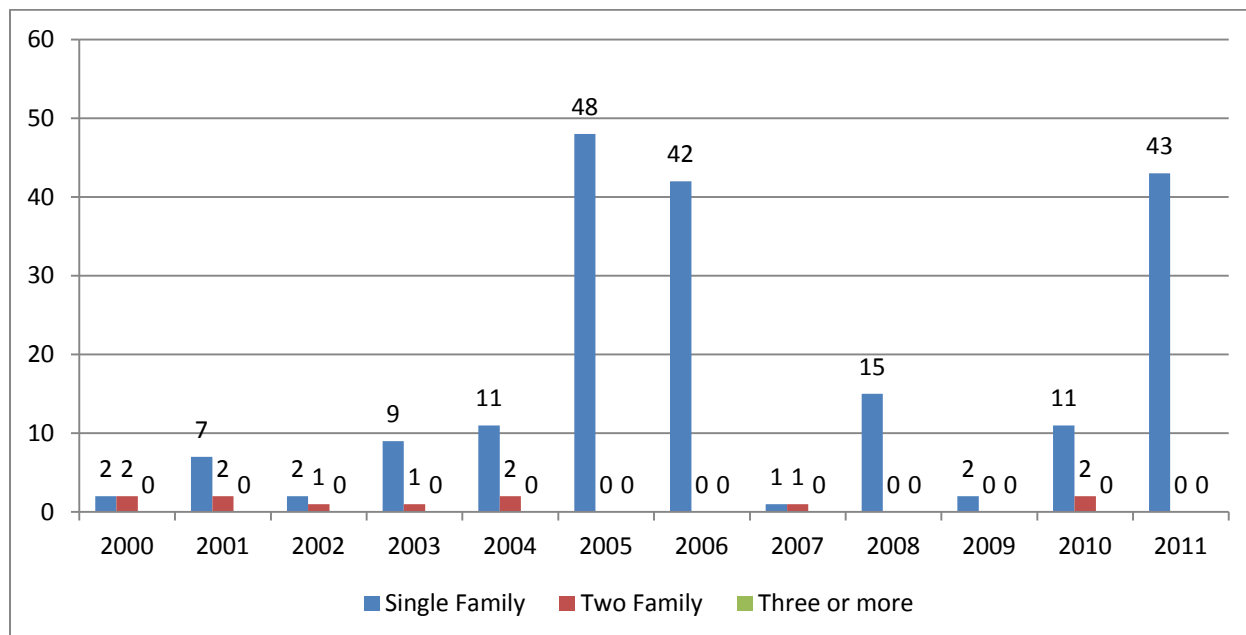
\*total vacant housing units count includes those that were rented, sold, or for seasonal, recreational, or occasional use but were not occupied at time of census

## Housing Units Permitted

Permit data from the US Census Building Permits survey shows Belmont to be a lower growth community compared to other communities in the subregion (Belmont ranks 18<sup>th</sup> of 19 communities). Between 2000 and 2011, Belmont issued a total of 204 building permits for housing with a combined total of 215 units. Of this number, the vast majority of permits were for single family structures (193 total permits and units). There were only 11 2-family structure permits (22 total units), and no permits for multi-family units (3+ units) over the timeframe.

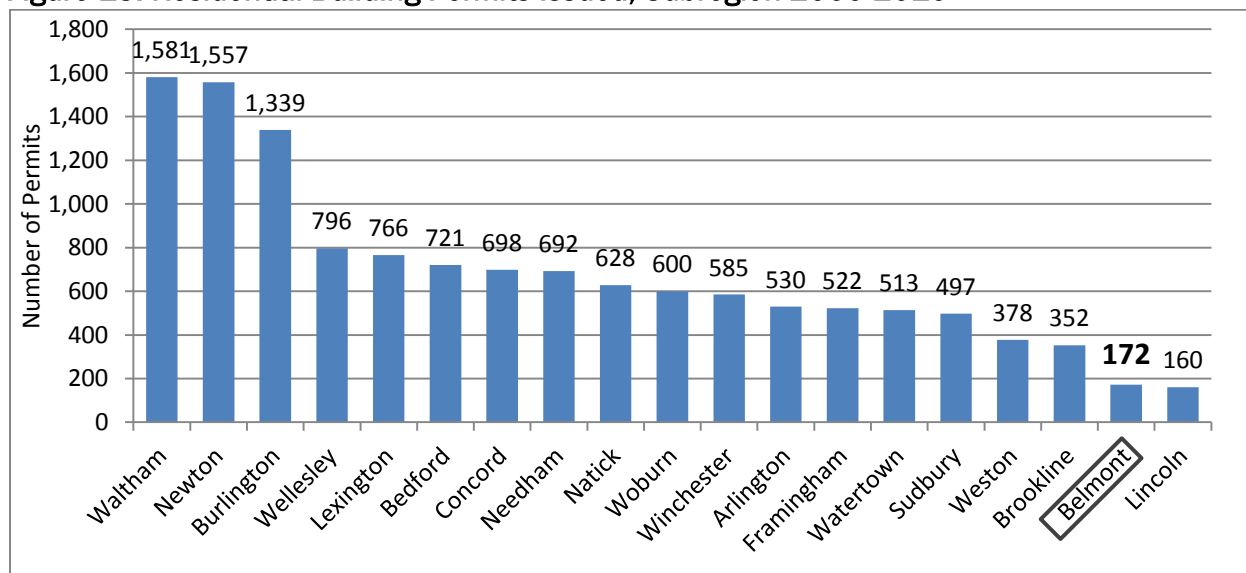


**Figure 12: Residential Building Permits Issued by Type, Belmont 2000-2011**



Source: Census Building Permits Survey 2000-2011

**Figure 13: Residential Building Permits Issued, Subregion 2000-2010**



Source: Census Building Permit Survey 2000-2010

## Projected Development

Table 10 compares housing type and unit projections between 2000 and 2030 according to MAPC's MetroFuture projections.<sup>2</sup> MetroFuture projects that between 2000 and 2030,

<sup>2</sup> Housing unit projections are from MetroFuture 2008 data. Housing units by type data was not provided in the more recent 2011 MetroFuture update.

approximately 1,586 new housing units need to be added to Belmont's inventory to house anticipated household growth. Of that number, the majority of new units needed would best be in multi-family, apartment and condo buildings to meet the preferences of Belmont's changing demographics, and nearly all will be built on previously developed land. Additionally, approximately 1 in 5 units are projected to be in mixed-use developments.

However, as detailed in the permit data, multifamily units have not been constructed. All permits issued over the last decade were for single- and two-family homes.

**Table 10: Additional Projected Housing Units by Type, MetroFuture 2000-2030**

<b>Belmont</b>	<b>MetroFuture Projections</b>
Projected Housing units, 2030	11,318
Projected Housing Unit Change, 2000-2030	1,586
New Single Family Housing Units, 2000-2030	55
New Units in Multifamily Homes of Townhouses, 2000-2030	565
New Units in Apartment or Condo Buildings, 2000-2030	917
Accessory Apartments or Adaptive Reuse Units, 2000-2030	50
<i>Units on Previously Developed Land, 2000-2030</i>	<i>1,253</i>
<i>Units in Mixed Use Developments, 2000-2030</i>	<i>341</i>

Source: MAPC, 2008

## Development Pipeline

Currently, there are several hundred residential units in the development pipeline in different stages of the development process. The largest projects include mixed-use Cushing Village that will bring 142 one- and two-bedroom rental apartments, including 18 affordable units. The Belmont Uplands 40B, proposed in 2005, could potentially add 299 rental units to the town's housing inventory (all will be counted on the town's SHI). Additionally, 17 units (3 affordable) were recently completed on the former "Our Lady of Mercy" parcels.

## C. Housing Market Conditions

Housing market conditions influence affordability of the housing stock within a community. Competitive housing markets tend to have a limited supply of available units (ownership or rental), compared to the number of households looking to live in or move to the community. This can lead to increasing housing prices and rents. These factors can significantly reduce affordability within a community, both for potential new residents or existing residents who can no longer afford their current unit.

## Key Findings

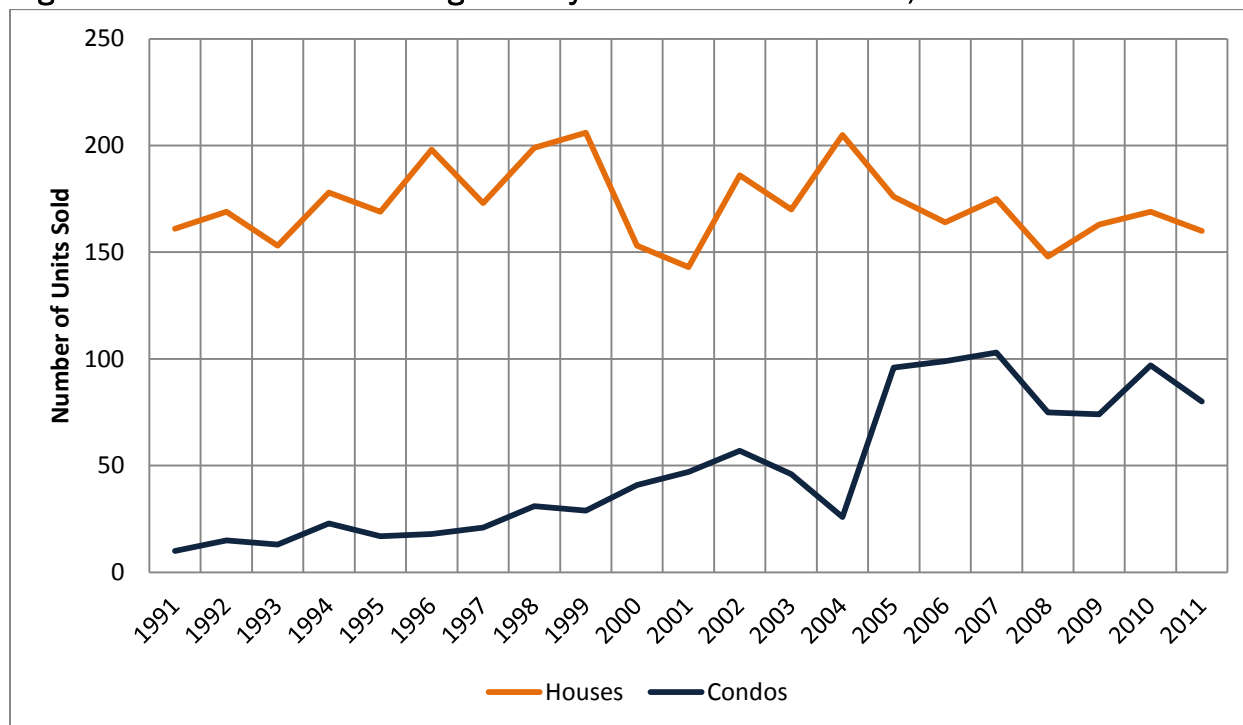
- The housing market in Belmont has remained strong even through the recession. The annual number of single family sales remained static, whereas condo sales increased slightly.
- Single family home prices are up nearly 180% over the last two decades, condo prices are up 131%.
- Gross rents in Belmont are significantly higher than Fair Market Rents set by the U.S. Department of Housing and Urban Development (HUD).

## Median Sale Prices and Total Annual Sales

Over the last two decades, Belmont's median single-family sales price rose 179% from \$249,000 in 1991 to \$695,000 in 2011. Prices peaked in 2006 (\$749,500), and have fallen slightly since. In 2011, Belmont's median single-family sales price was \$55,330 more than the subregion average, and was in the middle range of subregion communities (9<sup>th</sup> of 19)

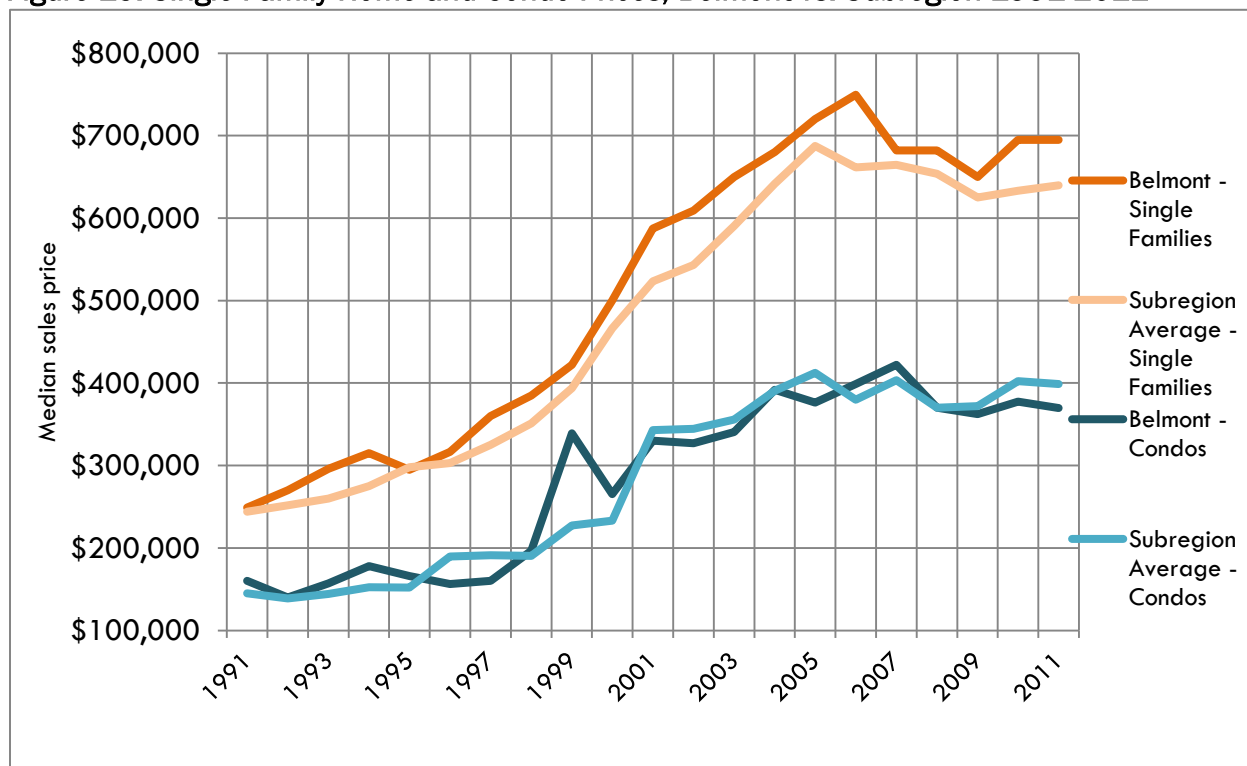
Belmont's median condo sales price increased 131% over the last two decades from \$160,000 to \$369,700 in 2011. Condo prices peaked in 2007 (\$422,000) and remained then fell in 2008, and have remained steady since. The median sales price for Belmont condos is in line with those of the entire subregion and in the lower half all subregion communities (12<sup>th</sup> of 19).

**Figure 14: Annual Volume of Single Family Home Sales vs. Condos, Belmont 1991-2011**



Source: The Warren Group Town Stats, 2012

**Figure 15: Single Family Home and Condo Prices, Belmont vs. Subregion 1991-2011**



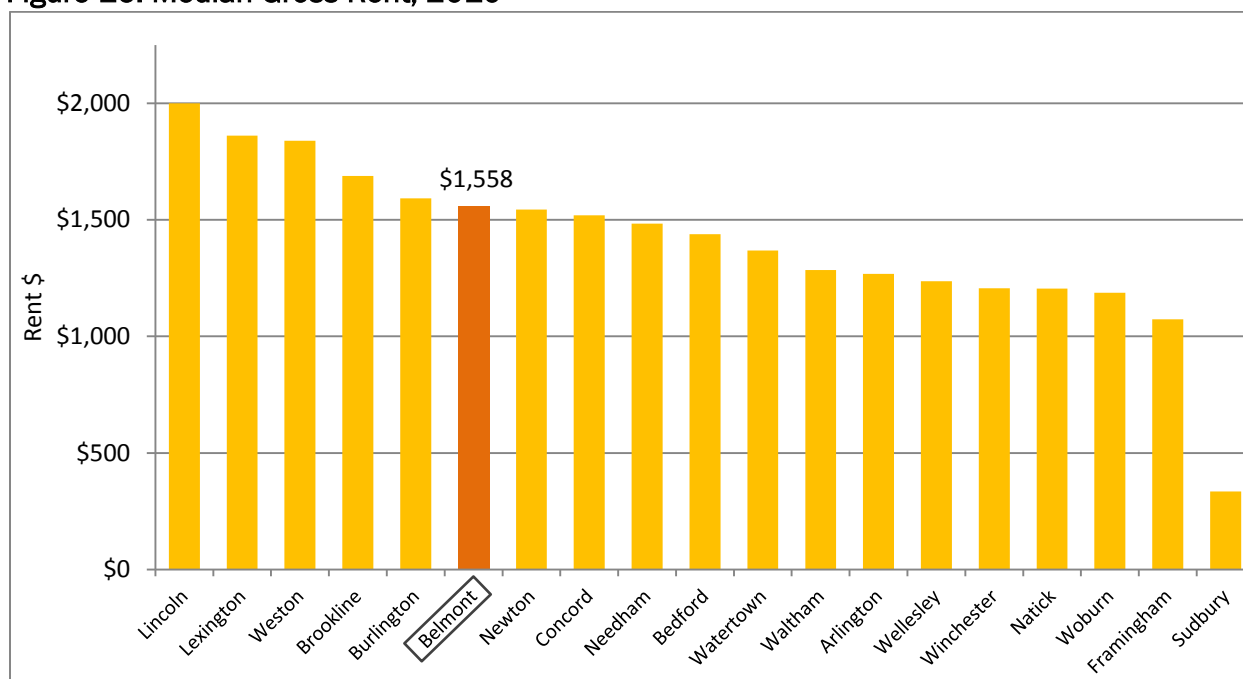
Source: The Warren Group Town Stats, 2012

## Gross Rents

Rents within Belmont are expensive. According to the Census, average gross rent<sup>3</sup> in Belmont in 2010 was \$1,558, which puts it in the upper third of rents when compared to other subregion communities, and is considerably higher than the average gross rent for the Boston-Cambridge-Quincy MSA, which is \$1,146. This may indicate a housing cost burden for many rental households (to be discussed in Section D.)

<sup>3</sup> Gross rent is the sum of the rent paid to the unit's owner plus utility costs incurred by the tenant such as electricity, gas, water and sewer, and trash removal services. Telephone and other communications services are not included. If the owner pays for all utilities, then gross rent equals the rent paid to the owner.

**Figure 16: Median Gross Rent, 2010**



Source: ACS 2006-2010

## D. Housing Affordability

The intersection of demand (people) and supply (housing units), along with policy and planning priorities, ultimately determines the affordability of housing in a given community. In this section, the affordability of housing stock for the residents of Belmont is analyzed.

### Key Findings

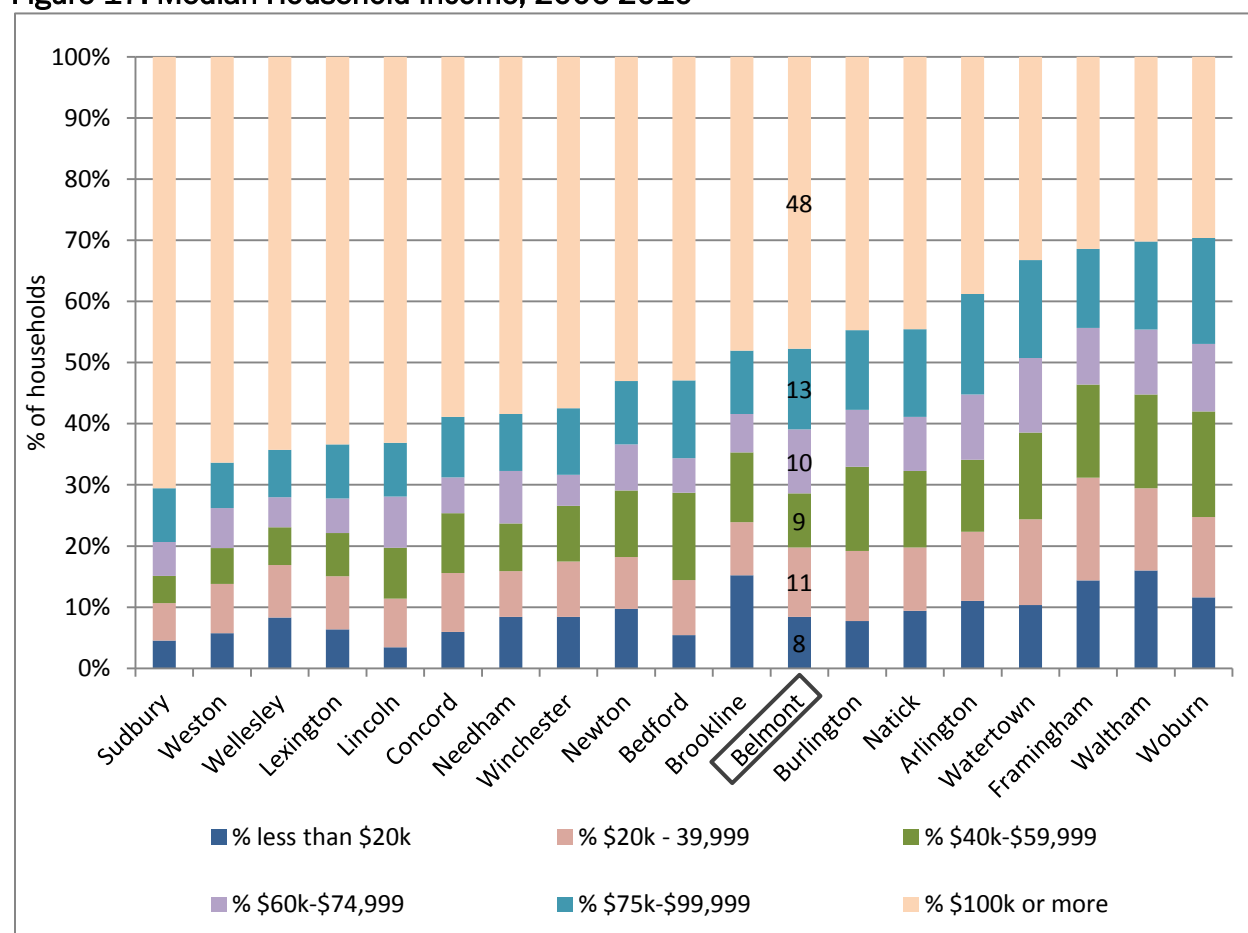
- As of April 2013, Belmont's Subsidized Housing Inventory was at 3.8% (388 total affordable units). 630 additional affordable units are needed to reach the State mandated 10%.
- Belmont's median income is up 18% since 2000, and is slightly higher than that of the Boston-Cambridge-Quincy MSA.
- Nearly 50% of households have incomes over \$100,000, whereas nearly 20% earn less than \$40,000.
- One quarter of Belmont households are estimated to be low income (2,319 households, or 25.2%)
- A third of all owner-occupied households (32.1%) and 42.7% of renter-occupied households are housing cost burdened (spending more than 30% of gross income on housing costs).
- Belmont's low income households are more likely to be housing cost burdened than middle income households earning above 80% AMI (79.0% vs. 18.6% respectively).
- There are not enough housing units (rental or ownership) affordable to existing low income Belmont households, particularly for those earning less than 50% of AMI.

## Household Income

Household income not only determines how much a household can afford to pay for their dwelling unit, either to rent or own, but also determines which households are eligible for housing assistance.

In 2010, Belmont's estimated median household income was \$95,197, up 18.6% since 1999. Belmont's median income is above that of the Boston-Quincy-Metro area (\$94,400), and in the middle third of subregion communities. Close to one half of households earn more than \$100K annually, with a third (32%) earning in the middle income ranges between \$40K and \$99K. Approximately 20% households earn below \$40,000.

**Figure 17: Median Household Income, 2006-2010**

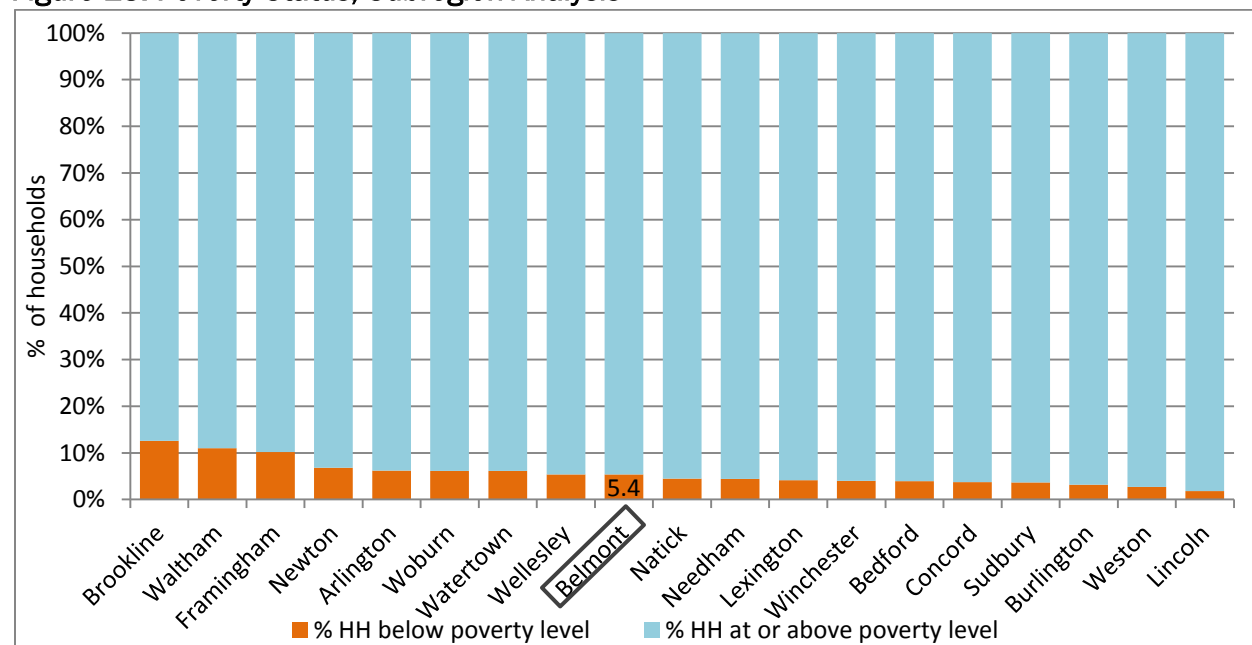


Source: American Community Survey 2006-2010

## Poverty Status

5.4% of Belmont households are living below the poverty level, which is similar to many subregion communities.

**Figure 18: Poverty Status, Subregion Analysis**



Source: ACS 2006-2010

## Households Eligible for Housing Assistance

To determine the need for affordable housing, one measure is to evaluate the number of households eligible for housing assistance. Federal and state programs use Area Median Income (AMI) figures, along with household size, to identify eligible households. Table 11 shows U.S. Department of Housing and Urban Development (HUD) income limits for Extremely Low (Below 30% AMI), Very Low (31-50% of AMI) and Low Income (51-80% of AMI) households by household size for the Boston-Cambridge-Quincy Metropolitan Statistical Area, which includes Belmont. Typically, households at 80% or area median income qualify for housing assistance.

**Table 11: FY2013 Individual Income Limits for Affordable Housing: Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area**

*FY 2013 Boston-Cambridge-Quincy Median Income: \$94,400*

FY2012 Income Limit Category	Extremely Low (30%) Income Limits	Very Low (50%) Income Limits	Low (80%) Income Limits
1 Person	\$19,850	\$33,050	\$47,150
2 Person	\$22,650	\$37,800	\$53,900
3 Person	\$25,500	\$42,500	\$60,650
4 Person	\$28,300	\$47,200	\$67,350
5 Person	\$30,600	\$51,000	\$72,750
6 Person	\$32,850	\$54,800	\$78,150
7 Person	\$35,100	\$58,550	\$83,550
8 Person	\$37,400	\$62,350	\$88,950

Source: Department of Housing and Urban Development, 2013

As highlighted in the chart, a four-person household may qualify for assistance if it earns up to \$67,350 per year, whereas a one-person household at the same income level would not qualify. For this reason, income by household size and type in Belmont was analyzed using Comprehensive Housing Affordability Strategy (CHAS) data, a tabulation of 2005-2009 American Community Survey (ACS) data that allows us to look at housing costs versus household income, size and other factors that impact affordability.<sup>4</sup>

While HUD income limits in Table 11 are set according to people per household, CHAS data classifies household categories as follows:

- small related households (two persons, neither person 62 years or over, or three or four persons);
- large related households (five or more persons);
- elderly households (one or two persons, with either or both age 62 or over); and
- all other households (singles, non-related living together)

Table 12 details the extremely low, very low, and low income households in Belmont for each of these categories. A quarter of all households in Belmont (2,319 or 25.2%) would be categorized as low income with the majority in the very low or extremely low categories (earning less than 50% or 30% AMI, respectively). More specifically 46% of all low income households in Belmont are elderly households, 26% are small family households, 3% are large families, and 25% are other households (singles, non-related households).

**Table 12: Income as Percent of Area Median Income by Household Type and Size  
Belmont, MA 2005-2009**

	TOTAL Households	Low Income Households			Greater Than 80%
		Less Than 30% AMI	Between 30% and 50% AMI	Between 50% and 80% AMI	
Elderly 1 & 2 Member Households	2,470	370	455	245	1,400
Small Related (2 to 4) Households	4,315	210	240	145	3,720
Large Related (5+) Households	579	0	39	45	495
All Other Households	1,855	85	185	300	1,285
<b>Total</b>	<b>9,219</b>	<b>665</b>	<b>919</b>	<b>735</b>	<b>6,900</b>

Source: CHAS 2005-2009

<sup>4</sup> CHAS data is based on Census American Community Survey estimates. Household number estimates were significantly lower than official counts from the subsequent 2010 Decennial Census. Therefore, CHAS estimates are likely lower than actual need.

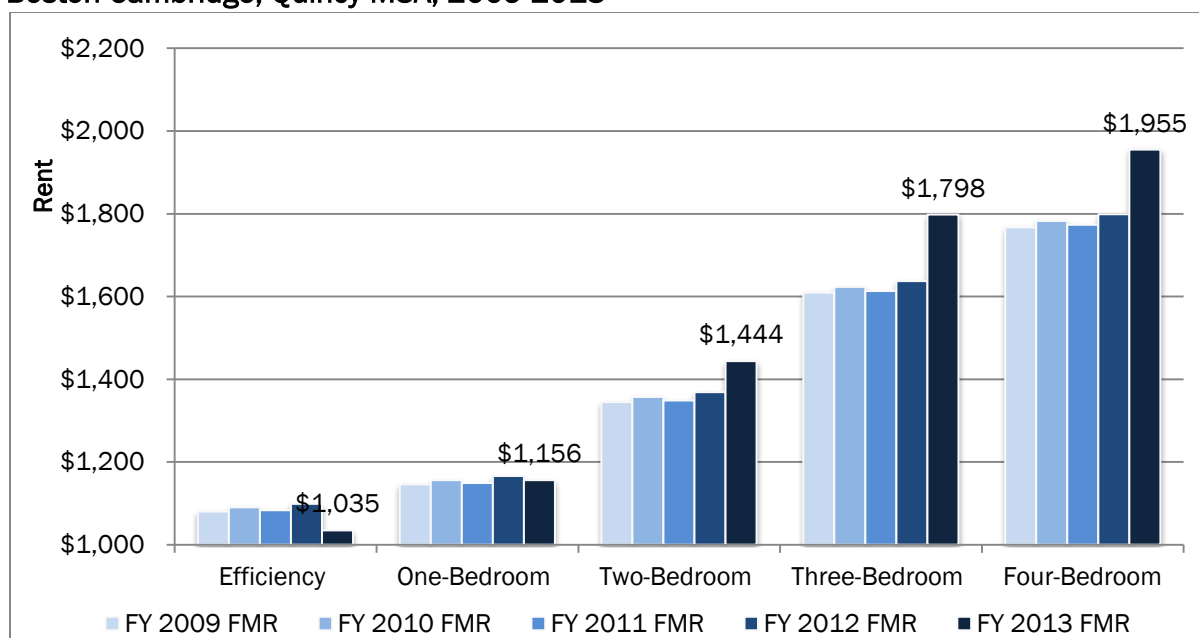


Although the data points to the need for more affordable senior housing in Belmont, it also shows that there is need for family housing, particularly for smaller families under 4 people and for non-senior unrelated and single person households.

## Fair Market Rents

Figure 19 highlights the Fair Market Rents, or maximum allowable rents (not including utility and other allowances) determined by HUD for subsidized units in the Boston MSA. The upward trend is reflective of the annual adjustment factor that occurs to reflect market demands for rental housing. Given the many constraints on the Greater Boston rental housing market, increasing rents is not a surprising trend and only makes the need for more rental housing at multiple price points a priority.

**Figure 19: Fair Market Rents (FMR) by Unit Type  
Boston-Cambridge, Quincy MSA, 2009-2013**



Source: HUD, 2013

In order for 1- or 2-bedroom rental units (those most needed for senior and small related households) to be considered affordable and qualify on the State's Subsidized Housing Inventory (SHI), the current FMR would be \$1,156 or \$1,444, respectively. The median gross rent in Belmont was \$1,558, indicating that most rental households are paying above the range of FMR, depending on the number of bedrooms they have.

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

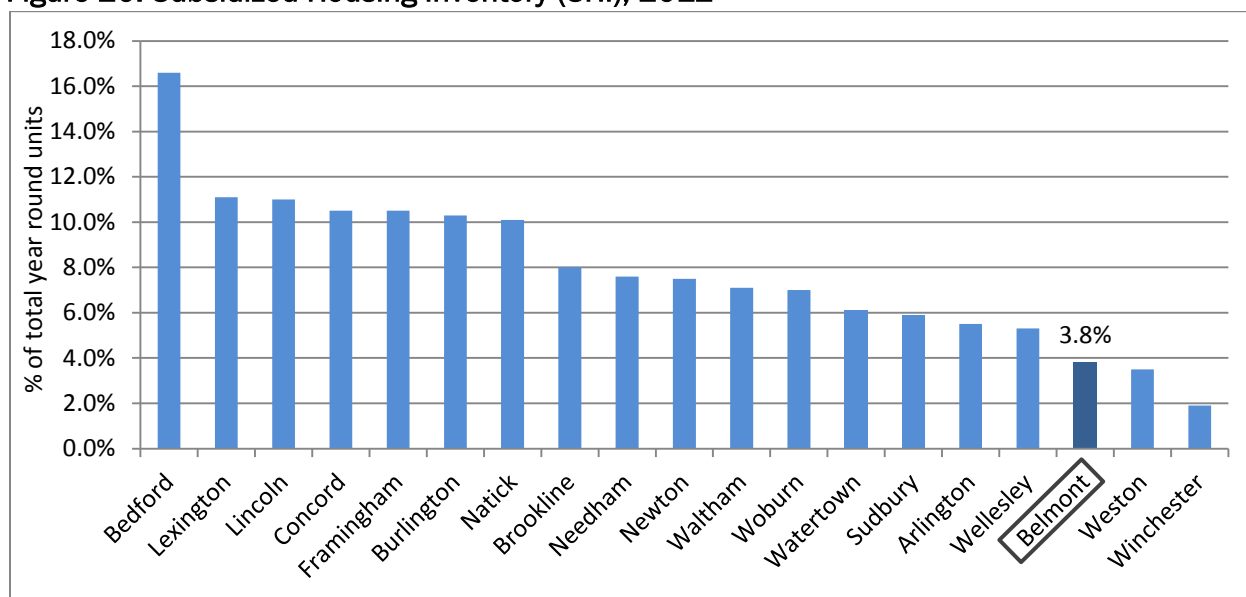
Under M.G.L. Chapter 40B, affordable housing units are defined as housing that is developed or operated by a public or private entity and reserved for income-eligible households earning at or below 80% of the area median income. The units are also secured by deed restriction to ensure affordability terms and rules. All marketing and placement

efforts follow Affirmative Fair Housing Marketing guidelines per the Massachusetts Department of Housing and Community Development. (See Appendix A.)

Housing that meets these requirements, if approved by the Massachusetts Department of Housing and Community Development, are added to the Subsidized Housing Inventory (SHI). Chapter 40B allows developers of low and moderate income housing to obtain a Comprehensive Permit to override local zoning and other restrictions if less than 10% of that community's housing is included on the SHI.

As of December 2012, Belmont's SHI was 3.8% with a total of 388 affordable units, over 6% below the total unit threshold needed to be exempt from the Chapter 40B comprehensive permit process. Approximately 630 new units are needed to achieve the 10% threshold. Of the 19 subregion communities analyzed for comparison, Belmont has the third lowest SHI percentage.

**Figure 20: Subsidized Housing Inventory (SHI), 2012**



Source: DHCD, 2012

Of Belmont's 388 affordable units, 90% of units are affordable in perpetuity. The 40 units at Waverly Woods are affordable through 2104. No units are set to expire between now and 2020.

As mentioned earlier, there are several hundred proposed new rental and ownership units in the development pipeline. Up to 320 units (21 if the long proposed and delayed Belmont Uplands 40B is excluded) could be added to the inventory should all proposals move forward. However, even with these units, more will be needed to reach the 10%.

It is important that Belmont find additional opportunities to add more units as new residential development occurs. Because the SHI is determined using the total number of housing units from the most recent decennial census (the denominator), the number of SHI units (the numerator) must grow along with market rate units. That means that even if more

SHI units are added to the inventory, but a greater number of market rate units (owner or rental) are built, the SHI could fall further below the current percentage.

**Figure 21: SHI Formula**

$$\frac{\text{\# of subsidized units}}{\text{total year round housing units per last decennial census}} = \text{SHI \%}$$

## Affordability Gap

Another way to measure housing affordability is to compare the median home sale price in a community to the price that a household at the community's median income can afford. The difference between these values is defined as the affordability gap. As housing prices increase, the affordability gap<sup>5</sup> widens.

To afford the 2011 median sales price of a one-family at \$695,000, a household would have to earn \$171,124 annually. A household earning the FY2012 HUD metro area median income (AMI) of \$94,400 could not afford a home priced at this amount, assuming it spent no more than 30% of gross income on housing costs<sup>6</sup>.

To afford the 2011 median sales price of a condo at \$369,700, a household would have to earn \$93,837 annually. This figure factors in the cost of both monthly mortgage costs and utilities. A household earning the FY2012 HUD metro AMI could afford a home priced at this amount.

A Belmont household earning the median household income is \$95,197, could afford a home priced at \$368,570, resulting in an affordability gap of \$326,430 for a single family home. However, a household earning the median Belmont income could most likely afford a condo, since the affordability gap is minimal (\$1,130).

## Housing Authority

The *Belmont Housing Authority* consists of 5 members including 4 elected members and one appointed by the state. The Authority manages 256 total units for the elderly, veterans, families, and persons with special needs. See Section V: Existing Municipal Tools and Resources for more information.)

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<sup>5</sup> The affordability gap is defined as the difference between the cost of housing and the proportion of income that is reasonable to pay for housing, typically defined as 30 percent of gross income. Thirty percent of gross income is also referred to as a household's "borrowing power". The affordability gap is calculated as the difference between the median cost of a house and the cost of a house affordable to a household earning the median income. Calculations use Warren Group Town Stats median sales price data for 2011.

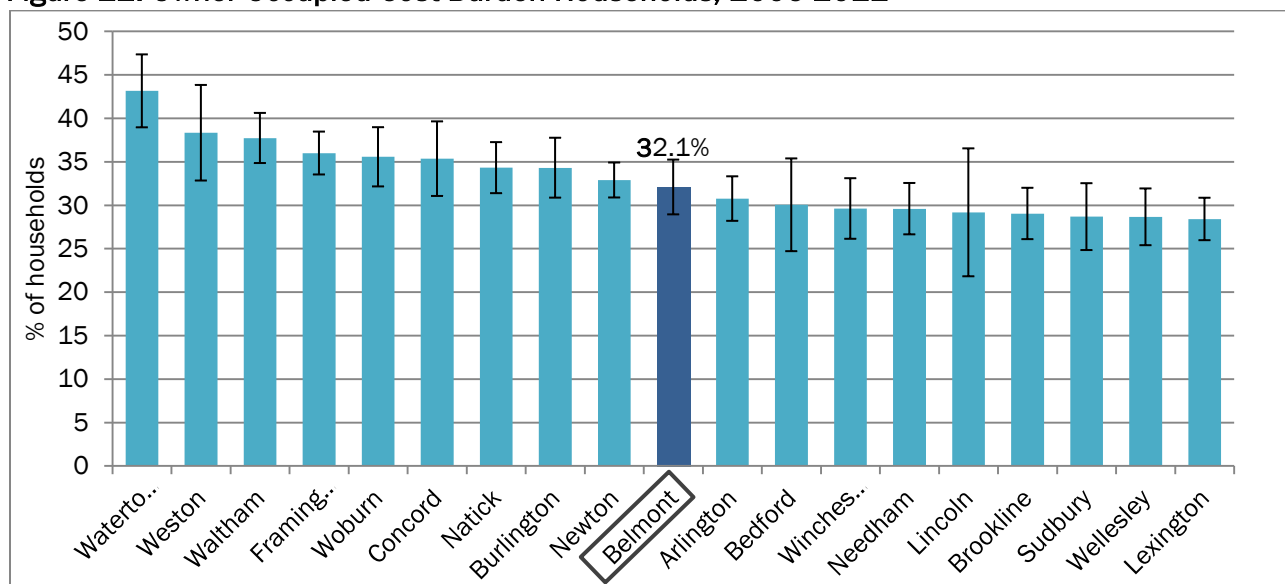
<sup>6</sup> Housing costs include the annual cost of the mortgage, private mortgage insurance, and utilities.

## Housing Cost Burden

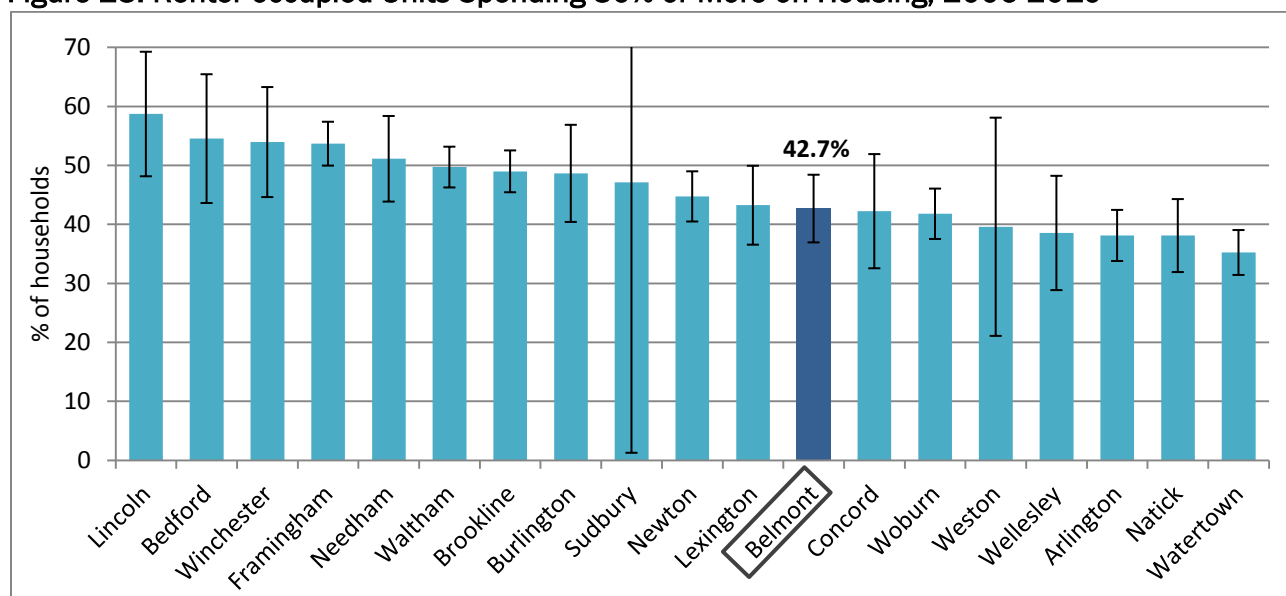
One method to identify if housing is affordable to a community's population is to evaluate households' ability to pay their mortgage or rent based on their incomes. Households that spend more than 30% of their gross income on housing are considered to be housing cost burdened. Households that spend more than 50% are considered to be severely cost burdened.

HUD considers it to be a significant issue when over 30% of owner or renter households are cost burdened, or 15% are severely cost burdened. According to 2006-2010 ACS figures, this is a significant issue in Belmont. Approximately 32.1% of Belmont's owner-occupied households were cost burdened in 2010, and 13.2% were severely cost burdened. Approximately 42.7% of renter-occupied households were cost burdened, and 22.6% were severely cost burdened. Belmont's owner and renter household cost burden are in line with other subregion communities.

**Figure 22: Owner-Occupied Cost Burden Households, 2006-2011**



**Figure 23: Renter-occupied Units Spending 30% or More on Housing, 2006-2010**



Source: ACS 2006-2010

## Level of Cost Burden by Household Type

To better identify affordable housing need, cost burden by household type was analyzed using CHAS data. In addition to identifying low-income households as previously discussed in the income section, CHAS data identifies cost burden by low income category (low, very low, extremely low) and by household type (elderly, small related, large related and other), as well as middle income households (80-120% median income) with housing problems.

Again, according to HUD significant issue is when over 30% of renters or owners are cost-burdened (paying more than 30% of household income on housing) and when over 15% of renters or owners are severely cost-burdened (paying more than 50% of household income on housing).

## Key Findings

- Belmont's low income households are more likely to be housing cost burdened than middle income households earning above 80% AMI
- 79.0% of all low income households in Belmont are cost burdened, compared to only 18.6% of those above 80% AMI.
- 57.5% of all low income households in Belmont are severely cost burdened, compared to 3.4% of those above 80% AMI.
- Cost burden and severe cost burden was a significant issue among all low income household types.
- The most significant cost burden for owners was among elderly households and for renters among "all other households" (non-elderly single/non-related).

The following is a summary of cost-burdened households by type (owner and renter, elderly, small related, and large related households).

***Cost Burdened (spending more than 30% of HHI on housing)***

***Owner-Occupied Households***

- 30.4% of all owner households regardless of income are cost burdened (1,793 HHs)
  - 37.5% of all elderly 1 & 2 member households (730 HHs)
  - 24.1% of all small-related households (695 HHs)
  - 26.1% of large-related households (128 HHs)
  - 41.4% of all other households (240 HHs)
- 77.7% of all low income owner households are cost burdened (1,014 total HHs)
  - 72.8% of low income elderly households (550 HHs)
  - 84.6% of low income small-related households (110 HHs)
  - 96.6% of low income large-related households (28 HHs)
  - 100% of low income all other households (100 HHs)

***Renter-Occupied Households***

- 39.4% of all renter households regardless of income are cost burdened (1,315 HHs)
  - 56.2% of all elderly 1 & 2 member households (295 HHs)
  - 31.4% of all small-related households (450 HHs)
  - 30.0% of all large-related households (30 HHs)
  - 42.4% of all other households (540 HHs)
- 79.7% of all low income renter households are cost burdened (1,040 HHs)
  - 81.0% of low income elderly households (255 HHs)
  - 74.2% of low income small-related households (345 HHs)
  - 54.5% of low income large-related households (30 HHs)
  - 87.2% of low income all other households (410 HHs)

***Severely Cost Burdened (spending more than 50% of HHI on housing)***

***Owner-Occupied Households***

- 12.6% of all owner-occupied households regardless of income are severely cost burdened (744 HHs)
  - 20.8% of all elderly 1 & 2 member households (405 HHs)
  - 6.8% of all small related households (195 HHs)
  - 7.1% of all large related households (34 HHs)
  - 19.0% of all other households (110 HHs)
- 52.7 of all low income owner households are severely cost burdened
  - 45.0% of low income elderly 1 & 2 member households (340 HHs)
  - 65.4% of low income small related households (85 HHs)
  - 82.8% of low income large related households (24 HHs)
  - 85.0% of low income all other households (85 HHs)

### *Renter-Occupied Households*

- 24.0% of all renter households regardless of income are severely cost burdened (800 HHs)
  - 41.0% of all elderly 1 & 2 member households (215 HHs)
  - 18.1% of all small related households (260 HHs)
  - 20.0% of all large related households (20 HHs)
  - 23.9 of all other households (305 HHs)
- 61.3% of low income renter households are severely cost burdened (800 HHs)
  - 68.3% of low income elderly 1&2 member households (215 HHs)
  - 55.9% of low income small related households (260 HHs)
  - 36.4% of low income large related households (20 HHs)
  - 64.9% of low income all other households (305 HHs)

### *Middle-Income Housing Problems*

CHAS data also looks at the extent of housing problems for middle-income households earning between 80% and 120% of AMI. A household is said to have a housing problem if they have 1 or more of these 4 problems:

- 1) housing unit lacks complete kitchen facilities
- 2) housing unit lacks complete plumbing facilities
- 3) household is overcrowded; and
- 4) household is cost burdened.

2006-2010 American Community Data estimates indicate that less 0.5% of Belmont's housing units lack either complete plumbing or kitchen facilities (34 and 44 units, respectively), and less than 0.1% of total housing units (11 total) have more than 1 occupant per room. Therefore, it can be assumed that the housing problem for most households represented in Table 13 is cost burden. As shown, 46.4% (355) of owner-occupied households and 30.7% (210) of renter-occupied households earning 80-120% AMI have a housing problem.

**Table 13: Housing Problems for Households at 80-120% of AMI**

<b>Belmont</b>	<b>#</b>	<b>%</b>
Owner occupied: Income Between 80 - 120 % AMI	765	13.0
Owner occupied with Housing Problem: Income Between 80 - 120 % AMI	355	46.4
Renter occupied: Income Between 80 - 120 % AMI	685	20.5
Renter occupied with Housing Problem: Income Between 80 - 120 % AMI	210	30.7

Source: Department of Housing and Community Development 2005-2009 CHAS Data

**Table 14: Housing Expenditures by HUD Income Categories: Owners**

Housing Expenditures by HUD Income Categories					
Owners					
Household by Type, Income, & Housing Problem	Elderly 1 & 2 member Households	Small Related (2 to 4)	Large Related (5 +)	All Other Households	Total Owners
<b>Household Income (HHI) ≤ 30% MFI</b>	205	20	0	25	255
% with any housing problems	82.9	100	N/A	100	84.3
% Cost Burden >30%	82.9	100	N/A	100	84.3
% Cost Burden >50%	82.9	100	N/A	100	84.3
<b>HHI &gt;30% to ≤ 50% MFI</b>	340	60	4	25	435
% with any housing problems	92.6	91.7	100	100	91.7
% Cost Burden >30%	91.2	91.7	100	100	90.6
% Cost Burden >50%	47.1	91.7	100	100	56.1
<b>HHI &gt;50 to ≤ 80% MFI</b>	210	50	25	50	335
% with any housing problems	33.3	80.0	100	100	55.2
% Cost Burden >30%	33.3	70.0	96.0	100	53.4
% Cost Burden >50%	4.8	20.0	80.0	70	22.4
<b>HHI &gt;80% MFI</b>	1,190	2,750	450	480	4,870
% with any housing problems	16.0	21.3	22.2	29.2	20.8
% Cost Burden >30%	15.1	21.3	22.2	29.2	20.6
% Cost Burden >50%	5.5	4.0	2.2	5.2	4.3
<b>Total Households</b>	1,945	2,880	479	580	5,895
% with any housing problems	38.3	24.3	26.9	41.4	30.8
% Cost Burden >30	37.5	24.1	26.7	41.4	30.4
% Cost Burden >50	20.8	6.8	7.1	19.0	12.6

Source: U.S. Department of Housing and Urban Development (HUD) CHAS Data: Housing Problems Output for all Households, 2005-09.



**Table 15: Housing Expenditures by HUD Income Categories: Renters**

Housing Expenditures by HUD Income Categories					
Renters					
Household by Type, Income, & Housing Problem	Elderly 1 & 2 member households	Small Related (2 to 4)	Large Related (5 +)	All Other Households	Total Renters
<b>Household Income (HHI) &lt;=30% MFI</b>	165	190	0	60	410
% with any housing problems	75.8	68.4	N/A	83.3	74.4
% Cost Burden >30%	75.8	68.4	N/A	83.3	74.4
% Cost Burden >50%	60.6	63.2	N/A	83.3	65.9
<b>HHI &gt;30% to &lt;=50% MFI</b>	115	180	35	160	490
% with any housing problems	82.6	94.4	28.6	87.5	84.7
% Cost Burden >30%	82.6	91.7	28.6	87.5	83.7
% Cost Burden >50%	69.6	63.9	28.6	87.5	70.4
<b>HHI &gt;50 to &lt;=80% MFI</b>	35	95	20	250	400
% with any housing problems	100	52.6	100	88.0	81.3
% Cost Burden >30%	100	52.6	100	88.0	81.3
% Cost Burden >50%	100	26.3	50.0	46.0	46.3
<b>HHI &gt;80% MFI</b>	210	970	45	805	2,035
% with any housing problems	19.0	10.8	0	16.1	13.5
% Cost Burden >30%	19.0	10.8	0	16.1	13.5
% Cost Burden >50%	0	0	0	0	0
<b>Total Households</b>	525	1,435	100	1,275	3,335
% with any housing problems	56.2	31.7	30.0	42.4	39.6
% Cost Burden >30	56.2	31.4	30.0	42.4	39.4
% Cost Burden >50	41.0	18.1	20.0	23.9	24.0

Source: U.S. Department of Housing and Urban Development (HUD) CHAS Data: Housing Problems Output for all Households, 2005-09.

## Gaps between Existing Needs and Current Supply

The following figures compare the estimated number of households in Belmont by income level and tenure (owners and renters) and the estimated number of existing housing units within Belmont that are affordable to each – the need (households) and supply (number of units). The key finding is that there is a housing mismatch. There are not enough units affordable to lower income households within Belmont, whereas there is a surplus for middle- and higher-incomes.

Figure 24 shows that there are more owner households at or below 50% AMI (red column in left grouping) than there are units affordable to them (blue column in left grouping). More significantly, households earning 51-80% AMI (middle grouping) are unlikely to find units to purchase that are affordable within their income range because there are no units affordable to them in town. On the other hand, owner households earning above 80% AMI are not constrained. As shown in the figure (grouping to the right) there are more housing units affordable to these households in Belmont than there are households. Therefore, many of the housing units affordable to those earning above 80% AMI are likely occupied by households who cannot afford them (households earning below 80% AMI).

Low-income renter households are also constrained, but not as significantly as owners. While there are more very low income households earning less than 50% AMI (left grouping, orange) than there are units affordable to them (left grouping, green), the opposite is the case for households in the low income (51-80% AMI, middle grouping). There are more units than there are households. Households earning below 50% AMI are likely residing in these units, which are not affordable to them. Renters earning above 80% AMI, are not constrained. There are enough units within Belmont affordable to them.

Figure 25 summarizes the needs of all households, renter and owner combined. The major finding is that there is a significant gap between the number of households earning at or below 50% AMI and the number of housing units affordable within this income range. Therefore, the very low income households earning less than 50% AMI (left grouping) are likely living in many of the units that are affordable to households who earn 51-80% AMI (center grouping), which means these households are likely living in units they cannot afford, the surplus housing units that are affordable to households earning more than 80% AMI (right grouping).

Figure 24: Housing Gap for Affordable Housing by Type in Belmont

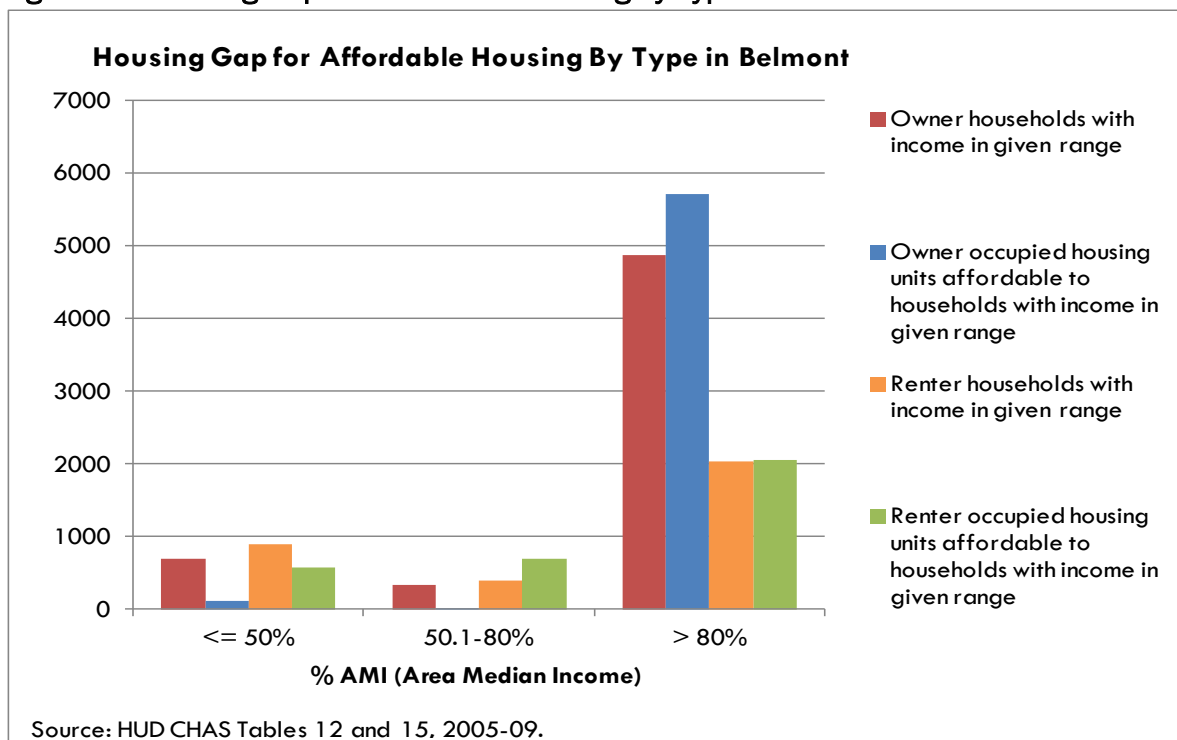
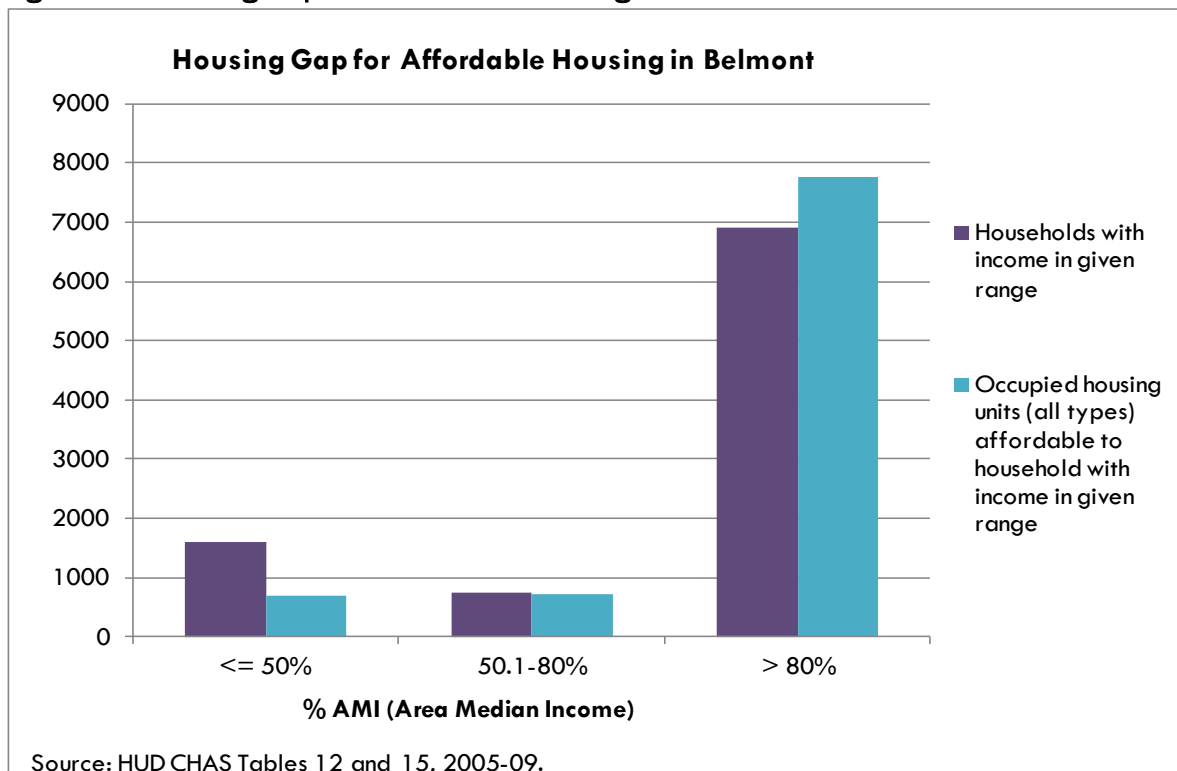


Figure 25: Housing Gap for Affordable Housing in Belmont



## Foreclosures

The Greater Boston region was spared the worst impacts from the recent housing crisis. Nevertheless, foreclosures in the region did surge over the last decade. This is important, because as homes become foreclosed, households are forced to relocate, often increasing demand for affordable housing options.

The total number of foreclosure deeds indicates the number of homes that are in the final stage of the foreclosure process. Foreclosures have not been a significant issue in Belmont which has fared well in terms of foreclosures when compared to the state and is similar to other nearby communities. In 2011, there were only 6 foreclosure deeds in Belmont, or 0.06% of all housing units.

**Table 16: Foreclosure Information, Belmont and MetroWest Communities, 2011**

Community	Petitions to Foreclose, 2011	Foreclosure Auctions, 2011	Foreclosure Deeds, 2011	Foreclosure Deeds (2011) as a percentage of total units (2010)
Arlington	17	10	8	0.04%
Bedford	7	6	1	0.02%
<b>Belmont</b>	<b>18</b>	<b>16</b>	<b>6</b>	<b>0.06%</b>
Brookline	17	30	7	0.03%
Burlington	26	27	9	0.09%
Concord	5	12	4	0.06%
Framingham	103	205	81	0.29%
Lexington	13	26	6	0.05%
Lincoln	1	2	0	0.00%
Natick	27	57	37	0.26%
Needham	8	22	3	0.03%
Newton	39	86	23	0.07%
Sudbury	12	28	6	0.10%
Waltham	39	0	35	0.14%
Watertown	21	45	14	0.09%
Wellesley	9	14	5	0.05%
Weston	6	12	7	0.17%
Winchester	16	17	5	0.06%
Woburn	47	52	20	0.12%

Source: Greater Boston Housing Report Card, 2012

## IV. Constraints on Development

Residential development is influenced by various factors, including historical development patterns, local land use regulations and restrictions or covenants, availability of developable land, natural constraints and municipal infrastructure. This section provides an overview of the development constraints impacting residential development in Belmont, including regulatory, environmental and physical obstacles to the creation of affordable housing.

### Key Findings

- There is little undeveloped (vacant) land remaining in Belmont for development.
- Current zoning in Belmont likely constrains affordable housing development.
- Multi-family residential is not allowed by right anywhere in town. It requires a special permit, even in the apartment house zoning district, and overlay districts.
- Current inclusionary zoning requirements are strong, but revisions could potentially achieve more affordable units within town.
- Natural resource amenities do not act as a significant constraint to housing development in Belmont.

### A. Permitting Constraints: Land Use and Zoning

#### Land Use

One of the greatest constraints to affordable housing development in Belmont is the lack of undeveloped land for new housing construction. According to MassGIS land use data from 2005, of the total 3,017 acres of land within the Town of Belmont, the majority (2,164 acres) has already been developed. 568 acres is categorized as undevelopable, which includes wetlands and protected open spaces including the Rock Meadow Conservation Area and Audubon Wildlife Sanctuary. Only 285 acres of land are categorized as undeveloped (vacant). Although this appears to present an opportunity for some residential development, a large portion of this land is the Belmont Country Club. Additionally, most of this land is zoned for lower density single family development.

**Table 20: Developed and Undeveloped Land**

	Acres
Total Land	3,017
Developed Land	2,164
Undevelopable Land	568
Undeveloped (Vacant)	285

#### Zoning

Zoning bylaws regulate the type and location of development. Ideally, zoning reflects land use decisions reached during development of the community's comprehensive plan. In

general, Belmont's Comprehensive Plan (2010) focuses on protecting the town's existing character, while looking to provide opportunities for increased housing diversity in appropriate locations. Recommendations that relate to housing include:

- Expand housing choices for Belmont's various and changing demographic groups.
- Reinforce neighborhoods and centers through historic and natural resource protection.
- Refocus control of future development on design guidelines and review process to supplement traditional zoning.
- Clarify land use vision for each commercial area.
- Allow economically viable development which complements the Town's existing character.
- Revitalize commercial centers through public and private improvements.

Additionally, within the Land Use Vision for the Future, the plan encourages:

- Commercial centers are revitalized through public improvements and redevelopment of underutilized properties. New developments support vibrant businesses and lively streetscapes, and also offer smaller housing options with easy walking access to goods, services and transit.
- Appropriate renovations and improvements increase property values, provide improved energy efficiency, and a broader range of housing to meet the needs of twenty-first century households.
- Historic properties and aspects of the Town are valued and complemented by new buildings which sustain the unique character of each neighborhood, while serving the needs of new generations.

### ***Allowed Residential Uses by Zoning District***

#### ***Residential Districts***

The Town of Belmont's zoning bylaw includes six residential zones: four one-family districts (Single Residence A, B, C, D), a General Residence district, and an Apartment House district. One of the greatest constraints to a more diverse housing stock to serve the needs of different household types is the limited opportunities for development beyond single- and two-family structures. Nearly 90% of town land only allows for single family development (68%) or two-family development (18%). Multi-family residential is not allowed in any of these districts. Less than 1% of town land (10 total acres) allows for multifamily residential directly, the Apartment House district, however a special permit is still required.

#### ***Business Districts***

Single- and two-family residential is allowed by special permit in the town's Local Business districts (LB-1, LB-2, LB-3), but apartment houses and other multifamily are not. No residential is allowed in the General Business district, except if a public building or school is converted, and then, only by special permit. The Belmont Uplands District only allows for office uses, and no residential.

**Table 17: Belmont Zoning Districts**

District	Description	Acres	Percent of Total Land Area in Belmont
SR-A	Single Residence A Single family residences on 25,000 sf lots	727	24%
SR-B	Single Residence B Single family residences on 12,000 sf lots	140	5%
SR-C	Single Residence C Single family residences on 9,000 sf lots	875	29%
SR-D	Single Residence D – Belmont Country Club Single family residences on 25,000 sf lots	300	10%
GR	General Residence Single and two-family homes on 7,000 sf lots	549	18%
AH	Apartment House Town homes and multifamily up to 36 units/acre	10	0.3%
LB I	Local Business I Commercial uses	37	1%
LB II	Local Business II Commercial uses, residential by special permit	20	1%
LB III	Local Business III Commercial uses, residential by special permit	38	1%
GB	General Business Commercial uses	58	2%
CSOD	Cushing Square Overlay District	n/a	
	Oakley Neighborhood Smart Growth District (40R)	n/a	
	McLean District	236	8%
	Belmont Uplands	34	1%
ALL	Total All Districts	3,024	100%

Source: MassGIS

#### *McLean District*

Residential is allowed in three McLean District residential subdistricts, which account for 23 acres of the entire district. (The majority of development outlined below in the McLean District is already developed.) Subdistrict 1A allows for a maximum of 33 total units, 1B 22 total units, and Zone 2, 56 units (111 total units). Attached single family units are allowed, as are multi-family dwellings in converted existing structures, with 11 additional rehab/reuse dwelling units permitted as an historic preservation bonus.

A Senior Living Subdistrict allows for a continuing care retirement community, with housing and other services coordinated by a corporation or organization dedicated to senior housing and care needs. Housing can include independent living facilities, assisted living facilities, nursing care facilities, and others. A maximum of 480 dwelling units are allowed within the subdistrict, with a minimum of 30 non-nursing care units that are set aside as affordable.

**Table 18: Residential Uses Allowed by Zoning District**

	SR- A, B, C, D	GR	AH	LB I	LB II	LB III	GB	PL
Detached single-family dwelling	Y	Y	N	SP	SP	SP	N	N
Two-family Dwelling	N	Y	Y	SP	SP	SP	N	N
Conversion of large public buildings or public or private school buildings								
With 10,000 sf of gross floor area or less	SP	SP	SP	N	SP	SP	SP	N
With more than 10,000 sf of gross floor area	SP	SP	SP	SP	SP	SP	SP	N
Elderly Housing	SP	SP	SP	N	N	N	N	N
Cluster development	SP	N	N	N	N	N	N	N
Other apartment house	N	N	SP	N	N	N	N	N
<b>Accessory Uses</b>								
Lodging and Boarding								
For daily or weekly periods	SP	SP	SP	Y	Y	Y	Y	N
For longer periods only	Y	Y	N	Y	Y	Y	Y	N
MIXED-USE – provided that at a minimum the first floor is to be reserved for commercial use and the residential use comply with §6.10, Inclusionary Housing	N	N	N	SP	SP	SP	N	N

Y – Yes, permitted as of right

N – No, not permitted

SP – Special permit required

### *Cushing Square Overlay District*

The Cushing Square Overlay District was adopted in 2006 to encourage revitalization of the square, to promote redevelopment of underutilized parcels, and to promote mixed-use development including residential uses on upper floors. The bylaw requires that mixed-use developments be balanced (commercial and residential) and contribute to a vibrant neighborhood, with ground floor retail, restaurants and services, and upper floor residential. Maximum as of right heights are 2 stories, but 3- and 4-story structures are allowed by special permit. An \$80 million, 184,000sf mixed-use development proposal will be voted on at this year's Town Meeting. Requiring a Town Meeting vote for projects like this can be seen



as a major constraint to housing development, since approval may be very difficult to achieve.

#### *The Oakley Neighborhood Smart Growth District*

The purpose of this 40R district was to encourage smart growth in the development of the former Our Lady of Mercy properties, and to provide for diversified housing stock at a variety of costs in close proximity to the Belmont Street bus line, including affordable housing. Seventeen dwelling units (15 townhouses and 2 single family homes) were constructed on the four parcels, including 3 affordable units.

### **Public Building and School Conversion**

§6.3B in the zoning bylaw allows for the conversion of public buildings with 10,000 square feet of gross floor area or less to be converted to multi-family residential by-right. The purpose of this section is to allow for the re-use of public buildings, promote transit-oriented development and increase housing diversity, and allow multi-family units at an appropriate scale and density. However, multi-family in this case cannot exceed three total units per structure, even though units are limited to 1- or 2-bedrooms. Increasing the total number of allowed units should be explored; otherwise the 3-unit limit constrains development.

### **Elderly Housing**

In addition to the McLean Senior Living Subdistrict, the Belmont zoning specifies in §6.4 that elderly multi-family dwellings operated by the Belmont Housing Authority are allowed by special permit in all Single Residence districts, and in the General Residence and Apartment Residence zoning districts.

### **Historic Accessory Building Preservation**

Accessory apartments have the potential to provide for additional opportunities for smaller scale and affordable alternatives to single-family homes. However, according to the zoning bylaw, these units are not permitted in Belmont, except as outlined in §6.11, the Historic Accessory Building Preservation bylaw. The purpose of the bylaw is to promote the preservation of unique Historic Accessory Buildings by permitting adaptive reuse of the structures to make restoration feasible. Accessory dwelling units are allowed if the unit is incidental to the ownership and principal structure on the same lot, and if it (or the principal structure) is occupied by the owner of the premises.

### **Affordable Housing**

As outlined in §6.9 in the zoning bylaw, the Planning Board may grant a special permit for affordable housing identified as Zone 6, General Residential District on the McLean District Zoning Map. This can include an apartment house or other multi-family dwellings with at least 25% affordable units in a development not to exceed 40 total units. Zone 6 is 1.34 acres in size, therefore, although this represents an opportunity for affordable units, the opportunity is extremely limited. (See Appendix for McClean District Zoning Map.)

## Inclusionary Housing

The Belmont Inclusionary Housing bylaw was adopted at the 1999 Special Town Meeting to encourage the expansion and upgrade the Town's affordable housing stock to provide a greater range of housing choices for households of different incomes, sizes and ages; to prevent the displacement of low- to moderate-income residents; and to increase affordable housing production in town. Affordable units are available to qualifying households whose annual income does not exceed 80% of the median income adjusted for household size, as determined by HUD for the Boston-Cambridge-Quincy MSA.

The inclusionary bylaw requires all residential and mixed-use development projects (one single family or one two-family home developments are exempted) to include affordable units. The number of affordable units is determined by a percentage of total units based on the size of the entire project (see Table 19), and on fractional unit calculations described below. Given the small number of multi-family projects constructed in Belmont, the 6 unit threshold may be too high for rental projects, whereas for ownership units, the fractional requirements may be too extreme.

**Table 19: Inclusionary Housing Requirements**

Project Size	Percent Affordable Units Required
12 or fewer dwelling units	10%
13 to 40 dwelling units	12.5%
More than 40 dwelling units	15%

For rental projects with fewer than 40 units, unit calculations that result in a fractional unit greater than .60 shall be rounded up to the next whole unit. For unit calculations below .60, the fraction shall be rounded down. Thus, any projects with fewer than 6 units are exempt from the affordability component. For rental projects with over 40 units, any fractional unit is rounded up.

Multi-unit for-sale projects require a cash payment to the Affordable Housing Trust Fund based on the fractional unit formula in the bylaw. Thus, any project with more than two units requires a cash payment to the Affordable Housing Trust Fund. There is no threshold, only the exemption of one single or two-family structure. The requirement of the payment may inhibit developers from creating smaller multi-unit condominium buildings or smaller single-family styles. As highlighted earlier in the document, no building permits have been issued for projects with 3 or more units over the last decade.

Additionally, the bylaw requires developers to pay initial and annual oversight and monitoring fees. Initial monitoring fees for rental and ownership projects range from \$3,500 for 0-12 unit projects to \$10,000 for 41+ unit projects. Subsequent fees for ownership projects cannot exceed 1% of the resale of the affordable unit at the time of sale, or 1.5% of annual rent of the affordable unit at the annual renewal of the lease.

## A. Natural and Physical Constraints

For the purposes of this document, protected open space and natural resources such as wetlands, surface water, and endangered species habitats may be considered constraints to potential residential development, and will be discussed as such, since their presence on a parcel may render that portion of the property unbuildable, or may require mitigation measures.

As detailed below, a small percentage of Belmont's total land area includes these sensitive environments. However, given that much of the town is already developed, they do not serve as significant constraints to housing development. However, in some areas they do have more impact. Understanding these limitations and where they exist is needed to identify target development areas that can accommodate growth at desired and appropriate densities to achieve affordable housing goals.

### Wetlands and Floodplains

Wetlands are important because they provide floodwater retention, groundwater recharge and wildlife habitat. However, these areas also constrain development in some of Belmont's residential districts because wet parcels either cannot be developed at all, or significant portions cannot, limiting housing development potential.

According to MassGIS data, there are 179 acres of wetlands in Belmont, just under 6% of total land area in town. Although Belmont is mostly a built out community, wetlands do constrain residential development as they are located on some of the largest undeveloped parcels, particularly in the northwestern most areas of the town. Additionally zoning protections such as the Floodplain District also limit development potential.

#### *Floodplain District*

The purpose of the Floodplain District is to protect the public health, safety and general welfare of residents and property from periodic flooding, and to preserve natural flood control characteristics and storage capacity in floodplains. The Floodplain District includes some of the larger undeveloped parcels of land in eastern areas of town near the Arlington and Cambridge borders, and in the north western parts of town near the Waltham and Lexington borders.

### Rare and Endangered Species Habitat

Estimated Habitats for Rare Wildlife are regulated under the Massachusetts Wetlands Protection Act, and any development within the Habitat must be reviewed under the State's Natural Heritage and Endangered Species Program. According to MassGIS data, there is only one habitat area in Belmont, and thus on the whole, areas of rare and endangered species habitats do not present a significant constraint to affordable housing development within Belmont.

## **Municipal Infrastructure**

### *Drinking Water & Sewer*

Water and sewer supply are not considered to be significant constraints on housing development in Belmont. Nearly all residential units in town are connected to the public water system, and the majority of units are connected to public sewer. The largest area that is not sewered is located off of Concord Avenue.

With water and sewer infrastructure in place, the main constraint is capacity, which should be studied whenever large projects are proposed to understand and to mitigate impacts to the overall system.

## **V. Existing Municipal Tools and Resources**

The Town of Belmont has many existing local resources that can help advance the creation and preservation of affordable housing within the community, including the Planning Office and Planning Board, the Belmont Housing Trust, Belmont Housing Authority, Community Preservation Committee, private developers, the West Metro HOME Consortium, and previous plans which provide recommendations for housing and land use development.

### **Belmont Housing Trust**

The Belmont Housing Trust is a 7-member board supervised by the Board of Selectman. The Trust's key purposes are to investigate and implement alternatives for providing affordable housing for persons of low, moderate, and middle income; promote and undertake the development and maintenance of affordable housing; foster and promote community-wide interest and involvement in the problems associated with the under-development of affordable housing; and to assist parties with obtaining financial support for affordable housing projects from various state, federal and other sources.

A key initiative of the Trust is the Belmont Affordable Shelter Fund, an intervention fund supported by local donations, to address families who are unable to maintain adequate shelter due to inability to pay home costs. As of 2010, the BASF had made more than 125 grants totaling \$28,000. Grants helped households pay for electric bills, natural gas bills, fuel oil bills, rent payments, and water bills.

### **Belmont Housing Authority**

In 1969, MGL Chapter 121B, Section 3, was passed to allow the creation of housing authorities by cities and towns in Massachusetts. The Belmont Housing Authority (LHA) consists of 5 members (4 elected, 1 appointed) and serves the needs of low-income residents through units it owns or operates and through administering vouchers to individuals and households who qualify.

The Authority manages 256 total units for the elderly, veterans, families, and persons with special needs. Units are broken down as follows: 100 units for veterans and families; 154 units for the elderly or handicapped or disabled; and 2 units reserved for the developmentally disabled. Additionally, the Housing Authority administers voucher programs, including 2 Massachusetts Rental Vouchers, 3 Alternative Housing Vouchers, 25 Section 8 Housing Vouchers, and an additional 8 Section 8 Rental Assistance Vouchers.

### **Community Preservation Act (CPA)**

The Town of Belmont voted to adopt the Community Preservation Act (CPA) at the 2010 Town Meeting with a 1.5% surcharge on all real estate property tax bills, with exemptions for persons who qualify for low income housing and for the first \$100,000 of residential property value. Funding began in FY2012.

Four eligible activities can be funded with CPA funds: Community Housing, Historic Preservation, Open Space and Recreation. The first three are required and the fourth is

optional. The legislation requires that a minimum of 10% of all collected CPA funds (local and state) must be spent of each of the three required activities.

In total, approximately \$1 million in CPA funding is generated each year. (As of April 2013, CPA funds collected totaled over \$2million since 2010.) For FY2014, the Preservation Committee has recommended 9 projects to the 2013 Annual Town Meeting for funding, totaling \$959,000. One of the nine projects is in the Community Housing Category – Belmont Village Electric Service Upgrades. The project aims to maintain and extend the life of existing affordable units and was sponsored by the Housing Authority and has an estimated cost of \$147,000.

## HOME Funds

HOME is a federal housing program administered by the U.S. Department of Housing and Urban Development (HUD). HUD distributes funds to groups of adjacent communities create a local consortium. Belmont is part of the West Metro HOME Consortium, which is administered by the City of Newton and currently has 14 members: Bedford, Belmont, Brookline, Concord, Framingham, Lexington, Lincoln, Natick, Needham, Newton, Sudbury, Waltham, Watertown, and Wayland.

The allocation amount varies according to HUD formulas based on entitlement parameters of population, rental housing units occupied by the poor, poverty households living in rental units built before 1950, families in poverty, and rental housing units with problems. The Consortium also brings each community into a local housing network. The network provides both informal contacts among housing professionals and opportunities for more formal exchanges of information and technical assistance.

Estimated HOME allocation funding from the FY11-15 Consolidated Plan for the years FY13 – FY15 is as follows:

- Affordable Housing Development Pool: \$105,698 per year
- Administration of Belmont's HOME Program: \$8,221 per year

## Previous Planning

Belmont has invested resources in developing and publishing strategic and important land use plans to help guide future development within the community.

The 2010 Comprehensive Plan, ***"A Vision for Belmont: Mapping a Sustainable Future"*** sets the key goals, strategies and guidelines for the Town of Belmont between 2010 and 2020. The plan includes elements focusing on Housing, Historic Preservation, Commercial Development, Open Space, Transportation and Energy and Public Facilities and Finance.

The 2008 ***"A Planning Vision for Belmont Center"*** prepared by the Belmont Center Planning Group, developed a strategy to improve Belmont Center, to be "an attractive and vital destination for people from Belmont and beyond for dining, shopping and socializing during both day and evening hours that maintains its "small town" historic character and has a 'walkable' pedestrian scale while becoming a more vibrant and economically vital place to

visit. Recommendations included the consideration of mixed-use residential on key opportunity sites.

## VI. Housing Goals and Objectives

### A. Defining Housing Goals

#### Public Outreach

On November 1, 2012, the Metropolitan Area Planning Council (MAPC) facilitated a public meeting in the Town of Belmont to create a vision for future residential development. The work would be a foundation for a Housing Production Plan for the Town. 17 people attended the meeting, which was held at the Belmont Town Hall, Homer Building. The context provided for this discussion was MAPC's analysis of housing needs that included data points of demographic characteristics, household characteristics and existing housing stock, and income and affordability, which helped outline housing needs in Belmont in the context of trends in a nineteen community subregional study area, the MAPC region, and the state.

During summer 2012, a Housing Opportunities Survey collecting similar information was administered over several months by Metro West Collaborative Development. This content will also be considered in developing the possible housing development opportunities list and implementation strategies section of the Housing Production Plan.

The following is a summary of comments emerging from the meeting.

***Based upon the data we just shared, what do you think Belmont's housing goals should be?***

- Accessory apartments
- Mixed use for seniors
- Co-housing
- Affordable housing in Cushing Square
- Convert existing housing (e.g. condos into affordable)
- Ensure that affordable housing is integrated and that residents are included in community
- Balance affordable housing development and preservation
- Explore conversion of existing housing
- Accept more diversity to get more affordable units
- Affordable housing for elderly, especially condos, so they can downsize from single family homes
- Lifecycle housing
- Pursue affordable housing in perpetuity

**What are the ways in which Belmont is doing well achieving housing goals? What resources, organizations, or models are assets and worth replicating in the future?**

- Integrate mixed use into Cushing/Waverly
- More involvement with Habitat For Humanity and other non-profits
- Identify non town-owned land for development; make commitment



- Leverage money from sale of town land to build more affordable housing
- Convert/reuse churches
- Pursuing shared visions for housing with neighboring communities
- Partnering with Habitat for Humanity/other non-profits
- MetroWest Collaborative Development as a partner for regional cooperation
- Partner with Housing Trust, Belmont Against Racism, League of Women Voters as advocates for affordable housing

**What are the barriers to Belmont achieving its housing goals?**

- Lack of buildable land – few large parcels available for development
- NIMBY – neighborhoods ban together – opposition
- Proud of being a town of homes; creates barrier for more commercial, so taxes are higher than in other communities
- Need more diverse housing stock
- High development costs, need more efficient use of funds
- Lack of financing mechanism; more incentives needed
- Lack of space for school-age children, difficult to accommodate families
- Zoning restrictions, especially with respect to accessory units

**Are there specific housing opportunities that exist for redevelopment, preservation, or new housing? New partnerships, resources, and support?**

- Welcoming to Asian families, though there are not as many black families
- Good integration of affordable housing (e.g. Thomas Street)
- Inclusionary zoning
- Making progress in prioritizing location of development and housing in town
- Passed Community Preservation Act; needs implementation
- Design quality (e.g. Waverley Woods)
- Pre-development discussion (e.g. Our Lady of Mercy)
- Overlay districts for increased density/affordable housing

## **Belmont Housing Trust and Planning Department Discussions**

Discussions with the Belmont Housing Trust and Town staff identified the below challenges and barriers to affordable housing development:

- Address the fear of new families moving into town. The Town is discussing the need for building a new elementary school to accommodate existing growth.
- Address the significant gap between the cost of housing and the ability to purchase/rehab homes to convert into affordable housing.
- Directing resources to assist with subdividing single-family homes to multi-family homes (i.e. zoning relief, funding, etc.)
- Engaging in further neighborhood dialogue to address localized concerns.

- Cultivating interest and synergy among and work to sustain support from town board and commission members, and staff, in housing activities, including but not limited to:
  - Town Meeting members
  - Board of Selectmen
  - Planning Board
  - Housing Trust
  - Community Preservation Committee
  - Belmont Housing Authority
  - Town Administrator

## B.Affordable Housing Goals and Strategies

The housing goals and strategies detailed below were formulated to help Belmont address current and future housing needs as discussed throughout this document. A range of issues are addressed including the growing number of senior households; cost-burden within town; constraints on development; and housing production targets to help Belmont enhance housing choice within the community and to increase its subsidized housing inventory (SHI) and work towards achieving the State mandated 10% SHI.

### **GOAL 1: SET AND ACHIEVE HOUSING PRODUCTION GOALS**

#### **STRATEGY 1.1: SET HOUSING PRODUCTION GOALS TO INCREASE THE NUMBER OF AFFORDABLE UNITS WITHIN BELMONT AND TO HELP ACHIEVE THE 10% SHI STATE MANDATE.**

To effectively achieve affordable housing production goals and address unmet needs, Belmont officials must work to achieve agreed upon housing production targets. This plan recommends that the Town of Belmont seek to increase its inventory of state-certified affordable units at a pace generally consistent with the production schedule shown in Table 20, which calls for the State required 0.5% annual increase of affordable housing units, or 51 affordable units per year. Should Belmont achieve this goal, the town would be exempt from the 40B Comprehensive Permit process for one year. If a 1.0% goal is achieved in a calendar year (101 units), Belmont would be exempt from the 40B Comprehensive Permit for 2 years. Based on the 0.5% goal, Belmont will need approximately 13 more years to achieve the 10% SHI.

Additionally, an annual review of the goals and strategies set forth in this plan should occur through its expiration. When plan milestones are achieved, the town should celebrate those achievements.

**Table 20: Belmont Affordable Housing Production Goals\*, 2013-2018**

<b>BELMONT Affordable Housing Goals</b>	<b>2013</b>	<b>2014</b>	<b>2015</b>	<b>2016</b>	<b>2017</b>	<b>2018</b>
Total year-round homes	10,117	10,117	10,117	10,117	10,117	10,117
Cumulative state-certified affordable units	388	439	490	541	592	643
10% requirement	1012	1012	1012	1012	1012	1012
Chapter 40B gap	624	573	522	471	419	368
Required # for 0.5% of total homes	51	51	51	51	51	51

*\*The housing production goals are based upon the total number of year-round homes as listed in the 2010 decennial census: 10,117. The "Cumulative State-Certified Affordable Units" row is based upon the April 30, 2013 State-approved Subsidized Housing Inventory (SHI) total: 388. It is important to note that this column of calculations does not fully account for current or future inventory. Any affordable housing units in construction after April 30, 2013 are not listed in the Subsidized Housing Inventory on which this table of 2013-2018 Production Goals is based.*

**Measureable Milestones:**

- Set housing production goals by identifying the number and type of affordable units the town will achieve annually.
- Review the Housing Production Plan goals and strategies annually.
- Measure and celebrate achievement of Housing Production Plan milestones.

**STRATEGY 1.2. MONITOR EXISTING SUBSIDIZED HOUSING INVENTORY.**

Creating affordable housing can be a complex process involving significant resources, both in terms of dollars and municipal staff time. Therefore, once developed, affordable housing units need to be maintained and monitored, so that they continue to serve low income households, and so that the town keeps these units on their SHI. Income-eligible households should be able to access the units through a clear, affirmative fair marketing process, at the time of entry and in the event of unit turnover.

**Measureable Milestones**

- Review current affordable housing deed restrictions and agreements to ensure compliance with monitoring policies and procedures.
- Document Belmont's efforts to maintain all SHI units and affirmative fair marketing practices.

**STRATEGY 1.3: CONTINUE TO EDUCATE AND BRING COMMUNITY AWARENESS TO HOUSING ISSUES AND ACTIVITIES.**

Belmont should continue to build and maintain support for affordable housing to address potential opposition and to recognize concerns regarding housing production. The Town should clearly articulate to public and private partners and the general public the unmet housing needs and the demand for new housing outlined in this plan.

Issues relative to housing design, parking, zoning, and other real or perceived community impacts must be addressed. Many research studies have worked to address a variety of concerns related to multi-family housing development. For additional information on strategies that can be applied in Belmont, the Massachusetts Toolbox provides clear steps to gaining support and addressing fears of new development, specifically around affordable housing initiatives: [http://www.housingpolicy.org/toolbox/index\\_MA.html](http://www.housingpolicy.org/toolbox/index_MA.html).

*Measurable Milestones:*

- Address issues around myths and negative perceptions about affordable housing.
- Advocate for and educate community about households in need, and explain the consequences of lack of action to address issues.
- Develop educational materials to work with community partners to raise awareness about affordable housing issues and activities
- Conduct outreach at the neighborhood level to increase dialogue, specifically engaging with Town Meeting members and other allied organizations such as the Vision 21 Committee, the League of Women Voters, and Metro West Collaborative Development.

**STRATEGY 1.4: LEVERAGE HOME AND CPA FUNDS TO ACQUIRE ADDITIONAL PROPERTY AND/OR CONVERT EXISTING STRUCTURES TO AFFORDABLE HOUSING.**

Currently, a portion of annual HOME funds for Belmont (\$100K+ 2013-2015) are placed into an Affordable Housing Development Pool. Designating new CPA funds to the pool would increase funds to acquire additional property or develop more units through the Housing Authority or other entities would help further housing production goals. Additionally, funds could be directed to redevelop existing large municipal and church buildings with affordable housing.

*Measureable Milestones*

- Identify properties for potential affordable housing development or redevelopment.
- Continue to use HOME funds for affordable housing development
- Allocate CPA housing dollars for affordable housing projects

**GOAL 2: ADOPT ZONING AND OTHER REGULATORY CHANGES TO ENCOURAGE AND ADVANCE AFFORDABLE HOUSING PRODUCTION.**

**STRATEGY 2.1: ANALYZE LOCAL BUSINESS ZONING DISTRICTS (LB-1, LB-2, LB-3) AND IDENTIFY APPROPRIATE AREAS FOR MULTI-FAMILY, MIXED-USE DEVELOPMENT, AND POTENTIALLY REZONE TO PROVIDE ADDITIONAL HOUSING CHOICE WITHIN BELMONT.**

Currently, only single- and two-family residential development is allowed by special permit within Belmont's three Local Business zoning districts, which includes Belmont Center, Waverly Square and the town's main commercial corridors. Multi-family units are not allowed. These areas hold potential for additional walkable, amenity rich environments that

many smaller households find appealing, including senior households. Identifying appropriate areas that could support mixed-use development, and then amend zoning to allow for it by right or by special permit, would provide more opportunities for additional affordable and market rate options for those seeking smaller units within Belmont.

*Measurable Milestones:*

- Identify commercial areas best suited for mixed-use development. (i.e. local squares, commercial corridors)
- Amend zoning to allow for mixed-use, multi-unit development by right or by special permit.

**STRATEGY 2.2: EXPLORE AMENDING BELMONT'S INCLUSIONARY ZONING REQUIREMENTS FOR RENTAL AND OWNERSHIP UNITS.**

As highlighted in the Housing Needs Assessment, more affordable units are needed within Belmont. Although the Town has adopted a strong inclusionary zoning bylaw, the bylaw could be amended slightly to provide opportunities to achieve a greater number of affordable rental and ownership units.

As previously detailed, all rental projects up to 12 units currently require 10% of units to be affordable, with higher percentages for 13-40 units (12.5%) and 40+ units (4%). Based on calculations in the bylaw (which triggers a unit if the fraction is above 0.6), projects with 6 or more units require an affordable unit. Given the limited number of multi-unit projects in Belmont, a lower project threshold would help to achieve more units. Suggested revisions would be 12.5% affordable units for projects with 12 or fewer units (triggers at 5 units), 15% for 13-40 units, and 20% for 40+ units. This would help to create more affordable units within smaller multi-unit developments, while bringing the affordability requirement of larger projects closer to the State 40B Comprehensive Permit requirement.

The inclusionary requirement for ownership units on the other hand may discourage development of multi-unit ownership projects within Belmont. Currently, all projects (with the exception of one single-family or one two-family unit) require a cash payment to be made to the Affordable Housing Trust Fund, based on the fractional unit calculation and other criteria. This may deter developers interested in creating smaller multi-unit developments, including condominium projects that appeal to the growing number of smaller households, including seniors. Revising the threshold to trigger at a higher number of units (5+) could potentially make smaller multi-unit projects more attractive to local developers with limited development funds.

*Measurable Milestones:*

- Identify new thresholds for rental and ownership projects.
- Amend zoning ordinance to reflect new affordable housing thresholds.

**STRATEGY 2.3: CREATE AN INFILL DEVELOPMENT ZONING BYLAW.**

The objective of Infill Development Zoning is to allow for small single- or two-family homes to be developed on substandard vacant lots that are interspersed in developed residential

areas if they are affordable units. This would provide more affordable opportunities for smaller households, including income-eligible seniors who wish to age within the community. The bylaw would require that any units created through the infill bylaw would be eligible to count on the Subsidized Housing Inventory and be restricted as affordable housing in perpetuity. The provision can set minimum lot sizes; for example, the provisions could apply to lots as small as 75% of the minimum lot size in the zoning district. In addition, the provisions could require a special permit to ensure full compliance with DHCD's requirements under the local action unit program to create units that will count on the SHI or could create workforce housing at a higher income level to target teachers and other municipal workers. The bylaw could be structured so that other design and dimensional requirements, such as height and setbacks, and other requirements would still apply to preserve the larger character of the surrounding neighborhood.

*Measurable Milestones*

- Provide Planning Board with sample infill zoning bylaws.
- Draft zoning bylaw.
- Bring infill zoning bylaw to Town Meeting.

**STRATEGY 2.4: BUILDING OFF OF THE SUCCESSFUL OAKLEY NEIGHBORHOOD 40R DISTRICT, CONSIDER OTHER LOCATIONS FOR FUTURE SMART GROWTH ZONING TO SPUR HOUSING DEVELOPMENT.**

Establishing the 40R Smart Growth District to develop the former Lady of Mercy properties in the Oakley neighborhood led to the development of 17 dwelling units, including 3 affordable units. Identifying additional areas, which could include former religious institution properties and/or underutilized commercial properties, and establishing 40R districts would help Belmont to increase its affordable housing stock while receiving the accompanying incentives of both 40R and 40S (the companion law that reimburses eligible communities for school costs relative to the new 40R housing development) to help mitigate infrastructure or related development issues.

*Measurable Milestones*

- Identify areas suitable for 40R districts. (This would be part of the process discussed in Strategy 4.1.)

**STRATEGY 2.5: ENSURE THAT THE HOUSING DEVELOPMENT PROCESS IS CLEAR, EFFICIENT AND TRANSPARENT.**

The current permitting process within Belmont includes multiple steps in the housing development process from project concept to completion. Municipalities with easy to follow and efficient procedures and regulations are more welcoming to proponents of new development; thus a review of all steps in the process is important and will ensure the town maintains a process that is clear, transparent, and accessible to the public.

*Measurable Milestones:*

- Review local permitting process, including holding a development forum to learn more about the permitting experience from external users accessing the Town's current permitting system, and address any permitting process issues for all Boards and Commissions.
- Consider creating a Design Review Board and process, and accompanying Design Guidelines, to impose review time limits and create clear division of role and responsibilities of Boards and Commissions.
- Address parking and other potential zoning barriers to dense development in neighborhoods.

**GOAL 3: PROVIDE SENIORS WITH GREATER HOUSING CHOICE SO THAT THEY CAN CONTINUE TO RESIDE IN BELMONT.**

**STRATEGY 3.1: ADDRESS SENIOR HOUSING NEEDS**

The Housing Needs analysis identified a significant number of senior households in need of potential housing assistance due to cost burdens and related issues with maintaining their homes. The Town of Belmont should consider developing new housing that is handicapped-adaptable or fully accessible to people with disabilities and/or seniors, and integrate or connect community supportive housing services into new development. CPA and other HOME funding could be a source to help in develop new, or make upgrades to existing, units.

The Town of Belmont should coordinate with senior advocates to help households in need get the support they deserve through local programs or improved living conditions. For a full listing of fuel assistance, weatherization and related programs, visit:

[http://www.massresources.org/massachusetts\\_energy\\_assistance\\_d.html](http://www.massresources.org/massachusetts_energy_assistance_d.html)

*Measurable Milestones:*

- Include accessible and adaptable units in new developments
- Integrate or connect community supportive housing services into new development.
- Strengthen connections to local senior advocacy organizations to ensure local needs are identified and met.
- Promote existing State and regional programs that will assist with weatherization, rehabilitation, modifications and other home repairs.

**STRATEGY 3.2: EXPLORE MECHANISMS TO ALLOW BELMONT'S SENIORS TO AGE IN PLACE, AND TO BETTER SERVE PEOPLE WITH DISABILITIES, THROUGH HOUSING REHABILITATION/MODIFICATION AND BUY-DOWN PROGRAMS.**

Belmont should promote existing programs such as the Home Modification Loan Program and match these funds with new local Community Preservation Act (CPA) or HOME funds for additional home improvements.

Southern Middlesex Opportunity Council, a regional nonprofit agency serving many communities throughout Middlesex County, offers a Home Modification Loan Program. The program provides no- and low-interest loans up to \$30,000 (inclusive of all costs) in a deferred payment loan or amortized loan to modify the homes of elders and individuals with disabilities. Income eligibility requirements are up to 100% to 200% of the Area Median Income. Any homeowner, who is a frail elder or has a disability, has a household member who has a disability, or rents to an individual with a disability (in a building with fewer than 10 units) may apply for this loan. Information about the program is available here: <http://www.smoc.org/index.asp?pgid=30>.

*Measurable Milestone:*

- Promote Home Modification Loan Program and leverage local funds.

**STRATEGY 3.3: ADMINISTER EMERGENCY REPAIRS PROGRAM.**

The Town of Belmont and the Belmont Housing Trust should consider using existing and future housing resources to sponsor a small grant Emergency Repair program, designed to provide assistance to income-eligible Belmont residents to make repairs and alterations to their homes for safety and health reasons. Senior and disabled households should receive priority assistance.

This program can address house repairs like minor plumbing or electrical, light carpentry, smoke and carbon monoxide detectors, weather stripping, grab bars and railing, and other interior and exterior State Building Code updates.

*Measurable Milestone:*

- Explore the creation of an Emergency Repairs program to increase services for housing rehabilitation.

**OTHER STRATEGIES IN THIS DOCUMENT TO ADDRESS SENIOR HOUSING NEEDS INCLUDE:**

- *STRATEGY 2.3: Create an infill development zoning bylaw.*
- *STRATEGY 4.1: Identify sites for larger scale mixed use development to provide alternatives to single-family homes to meet the preferences of smaller households.*



**GOAL #4: MAINTAIN A DIVERSE HOUSING INVENTORY TO INCLUDE OPPORTUNITIES FOR MIDDLE-INCOME HOUSEHOLDS EARNING BETWEEN 80 AND 120% AMI.**

**STRATEGY 4.1: IDENTIFY PRIORITY SITES FOR MULTI-FAMILY AND MIXED-USE HOUSING DEVELOPMENT TO PROVIDE ALTERNATIVES TO SINGLE-FAMILY HOMES TO MEET THE PREFERENCES OF SMALLER HOUSEHOLDS.**

The Planning Department, Belmont Housing Trust, and Housing Authority should work with the community to identify priority housing development sites within Belmont, both scattered sites and larger sites, for mixed-use and mixed-income developments. This could include a review of town owned parcels, and additional sites identified by town departments and the people of Belmont. It could also include existing municipally-owned or religious parcels, and redevelopment sites within town square areas.

During this housing production plan process, the Belmont Housing Trust and Planning Department staff identified some preliminary priority sites for housing development that should be further vetted, including:

- Pure Coat Site
- Common Street between Trapelo Road and Belmont Street
- Trapelo Road commercial parcels near Pequosette Park
- Town Square areas
- Parcels near commuter rail stations
- Vacant religious and institutional structures

*Measurable Milestones:*

- Confirm and identify additional priority development sites for residential development.
- Formalize site recommendations.

**STRATEGY 4.2: HOLD DISCUSSIONS WITH DEVELOPERS TO BETTER UNDERSTAND LOCAL, REGIONAL AND STATEWIDE HOUSING MARKET DEVELOPMENT TRENDS.**

Having a thorough understanding of housing market trends from various perspectives will help the Town of Belmont to identify and prioritize appropriate housing development types to meet the needs of various demographic groups within the town, and to put into place the necessary policies to achieve desired outcomes.

*Measurable Milestones:*

- Convene group of local and regional housing developers.

## VI. Implementation Plan

### Affordable Housing Production Goals, 2013 – 2018

Town of Belmont Affordable Housing Implementation Plan, 2013-2018

Strategy	Responsible Entities	Time Frame	Page #
<b>GOAL 1: SET AND ACHIEVE HOUSING PRODUCTION GOALS</b>			
<b>STRATEGY 1.1: SET HOUSING PRODUCTION GOALS TO INCREASE THE NUMBER OF AFFORDABLE UNITS WITHIN BELMONT AND TO HELP ACHIEVE THE 10% SHI STATE MANDATE.</b>	Town Manager, Planning Department, Belmont Housing Trust	Near Term	p.53
<b>STRATEGY 1.2. MONITOR EXISTING SUBSIDIZED HOUSING INVENTORY.</b>	Planning Department, Belmont Housing Trust	Ongoing	p.54
<b>STRATEGY 1.3: CONTINUE TO EDUCATE AND BRING COMMUNITY AWARENESS TO HOUSING ISSUES AND ACTIVITIES.</b>	Planning Department, Belmont Housing Trust	Ongoing	p.54
<b>STRATEGY 1.4: LEVERAGE HOME AND CPA FUNDS TO ACQUIRE ADDITIONAL PROPERTY AND/OR CONVERT EXISTING STRUCTURES TO AFFORDABLE HOUSING.</b>	Planning Department, Community Preservation Committee, Belmont Housing Trust	Mid Term	p.55
<b>GOAL 2: ADOPT ZONING AND OTHER REGULATORY CHANGES TO ENCOURAGE AND ADVANCE AFFORDABLE HOUSING PRODUCTION.</b>			
<b>STRATEGY 2.1: ANALYZE LOCAL BUSINESS ZONING DISTRICTS (LB-1, LB-2, LB-3) AND IDENTIFY APPROPRIATE AREAS FOR MULTI-FAMILY, MIXED-USE DEVELOPMENT, AND POTENTIALLY REZONE TO PROVIDE ADDITIONAL HOUSING CHOICE WITHIN BELMONT.</b>	Planning Department, Planning Board, Board of Selectmen	Near Term	p.55

Strategy	Responsible Entities	Time Frame	Page #
<b>STRATEGY 2.2: EXPLORE AMENDING BELMONT'S INCLUSIONARY ZONING REQUIREMENTS FOR RENTAL AND OWNERSHIP UNITS.</b>	Planning Department. Planning Board, Board of Selectmen	Midterm	p.56
<b>STRATEGY 2.3: CREATE AN INFILL DEVELOPMENT ZONING BYLAW.</b>	Planning Department. Planning Board, Board of Selectmen	Midterm	p.56
<b>STRATEGY 2.4: BUILDING OFF OF THE SUCCESSFUL OAKLEY NEIGHBORHOOD 40R DISTRICT, CONSIDER OTHER LOCATIONS FOR FUTURE SMART GROWTH ZONING TO SPUR HOUSING DEVELOPMENT.</b>	Belmont Housing Trust, Planning Department	Midterm	p.57
<b>STRATEGY 2.5: ENSURE THAT THE HOUSING DEVELOPMENT PROCESS IS CLEAR, EFFICIENT AND TRANSPARENT</b>	Planning Department. Planning Board, Board of Selectmen	Near Term	p.57
<b>GOAL 3: PROVIDE SENIORS WITH GREATER HOUSING CHOICE SO THAT THEY CAN CONTINUE TO RESIDE IN BELMONT.</b>			
<b>STRATEGY 3.1: ADDRESS SENIOR HOUSING NEEDS IN NEW AND EXISTING HOUSING</b>	Belmont Housing Trust, Planning Department	Near Term and Ongoing	p.58
<b>STRATEGY 3.2: EXPLORE MECHANISMS TO ALLOW BELMONT'S SENIORS TO AGE IN PLACE, AND TO BETTER SERVE PEOPLE WITH DISABILITIES, THROUGH HOUSING REHABILITATION/MODIFICATION AND BUY-DOWN PROGRAMS</b>	Belmont Housing Trust, Community Preservation Committee	Ongoing	p.58
<b>STRATEGY 3.3: ADMINISTER EMERGENCY REPAIRS PROGRAM.</b>	Belmont Housing Trust, Planning Department	Near Term and Ongoing	p.59

Strategy	Responsible Entities	Time Frame	Page #
<b>GOAL #4: MAINTAIN A DIVERSE HOUSING INVENTORY TO INCLUDE OPPORTUNITIES FOR MIDDLE-INCOME HOUSEHOLDS EARNING BETWEEN 80 AND 120% AMI</b>			
<b>STRATEGY 4.1: IDENTIFY PRIORITY SITES FOR MULTI-FAMILY AND MIXED-USE HOUSING DEVELOPMENT TO PROVIDE ALTERNATIVES TO SINGLE-FAMILY HOMES TO MEET THE PREFERENCES OF SMALLER HOUSEHOLDS.</b>	Belmont Housing Trust, Planning Department	Near Term and Ongoing	p.60
<b>STRATEGY 4.2: HOLD DISCUSSIONS WITH DEVELOPERS TO BETTER UNDERSTAND LOCAL, REGIONAL AND STATEWIDE HOUSING MARKET DEVELOPMENT TRENDS.</b>	Belmont Housing Trust, Planning Department	Near Term	p.60

# Appendix A:

## DHCD Affirmative Fair Housing Marketing Guidelines

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

In particular, the local preference allowable categories are specified:

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

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

The guidelines in full can be found at the link:

[http://www.mass.gov/?pageID=ehedterminal&L=3&L0=Home&L1=Community+Development&L2=Chapter+40B+Planning&sid=Ehed&b=terminalcontent&f=dhcd\\_legal\\_ch40bguidelines&csid=Ehed](http://www.mass.gov/?pageID=ehedterminal&L=3&L0=Home&L1=Community+Development&L2=Chapter+40B+Planning&sid=Ehed&b=terminalcontent&f=dhcd_legal_ch40bguidelines&csid=Ehed)



## Appendix B: Maps

