

Town of Whately Housing Production Plan 2023 Update



Effective November 28, 2023 to November 27, 2028

**Prepared by the Whately Housing Committee
with assistance from the Franklin Regional Council of Governments**



This plan was funded by a Massachusetts Department of Housing and Community Development (DHCD) Rural and Small Town Grant

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INTRODUCTION

Purpose of a Housing Production Plan

A Housing Production Plan is a planning document that identifies the housing needs of a community and the strategies it will use to facilitate the development of housing for its current and future residents, with a particular focus on affordable housing. The plan provides information on trends in Whately relating to its residents, the existing types of housing, and the current development conditions in town.

The collection and analysis of this information, along with public input, were used to develop the housing goals for Whately. These goals outline the types of affordable housing desired in the future, where new housing should ideally be targeted, and what this new development should look like. Finally, the plan recommends implementation strategies that the town can pursue to make these goals a reality.

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

Housing Affordability

In particular, this plan examines the affordability of the town's housing. Housing is generally considered affordable when households spend no more than 30% of their gross income on housing costs. Affordable housing can come in many forms – market rate or affordable, with or without subsidies, and privately or publicly owned. Typically, the private market rate housing that is affordable to low income families has problems that keep the rent low, such as poor condition, limited maintenance and management, expensive utilities that are not paid for by the landlords, lead paint or located in an undesirable area. Similar to public subsidized housing, there is also private affordable housing that is reserved for low income families. Typically, the owner of the property receives public or private funding for development and/or operation of affordable housing in exchange for long-term deed restrictions limiting tenant eligibility by income and limiting rent. The type and extent of this funding determines the affordability of the property.

A Housing Production Plan (HPP) is also focused on a community's *subsidized* affordable housing. For a housing unit to be defined as affordable and listed on the State's Subsidized Housing Inventory (SHI), it must be affordable to a household earning no more than 80% of the area median income, must have some form of subsidy for development and/or operations, and the housing must have deed restrictions to ensure long-term affordability.

Massachusetts has enacted the Chapter 40B Program, which sets a goal of increasing the amount of long-term affordable housing to 10% of the housing stock in each community. In municipalities that have not met this goal, developers of affordable housing can take advantage of a streamlined permitting process that provides exceptions to local zoning requirements. The SHI is the official measure of which communities currently meet the state's 10% affordability goal.

Currently, only 0.6% of Whately housing stock is currently on the Subsidized Housing Inventory. Whately would like to prioritize development of affordable housing to improve the diversity of housing stock for first-time homebuyers, people on fixed incomes, and those who want to rent so as to support a high quality of life for all residents. Strategies that support diverse, quality housing options at a range of prices will help ensure that Whately residents can afford to stay in Whately and that the town continues to be a vibrant community into the future.

Housing Production Plans and Chapter 40B

A Housing Production Plan (HPP) is important because it provides a community with a comprehensive understanding of its housing needs and allows the Town to think strategically about how it can best meet housing needs for community members now and in the future. It is also very valuable in that if a town has an approved HPP *and* meets its annual Chapter 40B affordable housing production goal, it can be certified to be in compliance with the plan for a period of one or two years. If a community is certified compliant, decisions made by the town's Zoning Board of Appeals (ZBA) will be deemed Consistent with Local Needs under the Comprehensive Permit Act (Chapter 40B), and the ZBA's denial or approval with conditions of a comprehensive permit application will be upheld as a matter of law. Essentially, with an HPP and demonstrable progress towards creating affordable housing, a town has control over comprehensive permit applications, also known as 40B developments, during the certification period.

A community will be certified in compliance with an approved HPP if, during a single calendar year, it has increased its number of low- and moderate-income year-round housing units, as counted on the Subsidized Housing Inventory (SHI), in an amount equal to or greater than its housing production goal. These production goals are set by the state: to be certified for a one-year period, the number of affordable housing units created within a calendar year must be equal to or greater than 0.5% of a town's year round housing stock; and for a two-year certification, the number of affordable units created in a calendar year must be equal to or greater than 1% of year-round housing units.

Whately's current goal is based on the 2010 U.S. Census American Community Survey total housing unit count of 654. In Whately, this equates to 3 units for a one-year certification, and 6 units for a two-year certification. Whately will strive to meet these goals through the strategies outlined in this Housing Production Plan.

Planning Process

The Town of Whately contracted the Franklin Regional Council of Governments (FRCOG) with funding from a Rural and Small Town Grant from the Massachusetts Department of Housing and Community Development (DHCD) to create a Whately Housing Production Plan. The Housing Committee held four publicly posted meetings with FRCOG staff from March 2022 through April 2023 to design a survey for public input and review and revise the plan. A public survey was distributed to gather input from residents on current housing needs and priorities. The survey was available online and flyers with the survey link were distributed at the Town Hall, Library, and a notice was included in the May 2022 quarterly edition of The Scoop. Flyers and the survey were also made available at Annual Town Meeting and at the 250th Town Anniversary Celebration. In addition to a resident survey, the FRCOG partnered with the Franklin County Community Health Center to conduct a targeted survey of Whately farmworkers at two large Whately farms, but no surveys were collected by the Community Health Center.

A total of 47 surveys were completed by residents. Respondents represented both renters and homeowners in Whately, as well as newcomers to town and long-time residents. The majority of respondents lived in single-family homes, while 10% lived in multi-unit (two or more-unit) houses. Homeowners were overrepresented in the survey, with 92% of the respondents being homeowners compared to the actual homeownership rate in town of 84%. The housing costs reported by the survey respondents generally match the average costs of renters and homeowners according to the U.S. Census. Seventy-nine percent of the respondents said that their housing costs are currently affordable, but the remaining 21% had varying levels of unaffordability. If survey respondents planned to move in the near future, the reasons were split between the need to downsize, unaffordability of current housing, and physical challenges such as stairs and maintenance. Overall, respondents were inclined to support a variety of strategies to promote affordable housing in Whately, favoring rehabilitation and repurposing of existing housing, encouraging affordable housing development or redevelopment through zoning, and the public purchase of land for affordable housing development. Respondents showed strong support for creating small homes for seniors and first-time homebuyers, accessory units to existing houses, and for reusing existing building stock, or creating denser, “cluster” development in order to protect open space and farmland. Detailed information on the survey and its results can be found in the Appendix.

The key findings and draft goals and strategies were presented to the Planning Board on June 14, 2023. The draft plan was also available on the Town website two weeks prior to the July 12 Planning Board meeting and public comment was accepted through July 7. All meeting agendas, sign-in sheets, and publicity is located in the Appendix.

At the July 12, 2023 Planning Board meeting, the Board voted to adopt the plan. The

Whately Housing Production Plan

Whately Selectboard voted on August 30, 2023 to also adopt the plan. The plan was then submitted to the EOHLC for review and approval, which was received on November 28, 2023. The Whately Housing Production Plan will be effective through November 27, 2028 at which time it will need to be revised and resubmitted to EOHLC.

1. HOUSING NEEDS ASSESSMENT

1.1 Community Demographics

This section of the Whately Housing Production Plan examines and reviews the population characteristics that influence housing demand. These characteristics include population size, household size, age distribution, and disabilities and other special needs. This section also discusses potential housing needs, both for Whately’s population in general, and for particular population segments, such as households with children, seniors, and people with disabilities.

Total Population

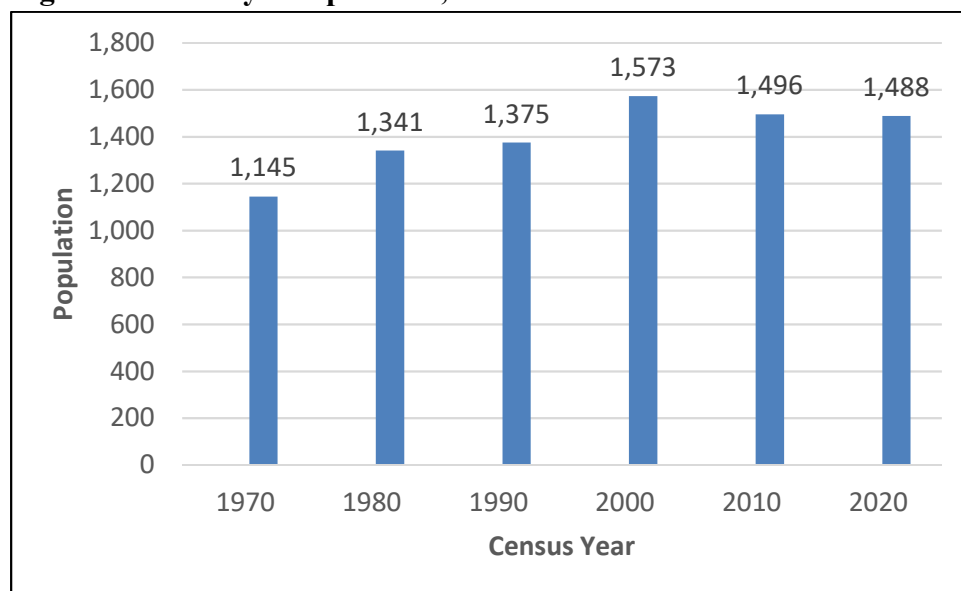
Whately experienced steady population growth between 1970 and 2000 (Figure 1). In the past two decades, Whately’s population has stabilized. This trend is similar to Franklin County, which has also experienced a relatively stable population since 2000 (Table 1). The estimated population of Whately in 2020 was 1,488.

A Note about Data:

The Housing Needs Assessment section utilizes several sources of data to evaluate Whately’s demographic and housing trends. A primary data source is the U.S. Census Bureau’s 2016-2020 American Community Survey (ACS) five-year estimates. This data is a compilation of five years of surveying a portion of Whately’s residents each year, and has an associated margin of error. These figures may or may not be the final data points for the 2020 Decennial Census, which is a complete count of Whately’s population.

While data collection for the ACS five-year estimate may have been impacted by the Covid-19 pandemic, any under- or over-count is partially buffered by the averaging of data cross the five-year period. While other data sources may differ from the Census Bureau’s, 2020 ACS five-year estimates are used in this report in order to maintain consistency across all data types.

Figure 1: Whately’s Population, 1970 – 2020



Source: U.S. Census Bureau, Decennial Census and 2016-2020 American Community Survey (ACS) 5-Year Estimates.

Table 1: Whately’s Population, 1970 - 2020, Compared to Neighboring Communities, Franklin County, and the State

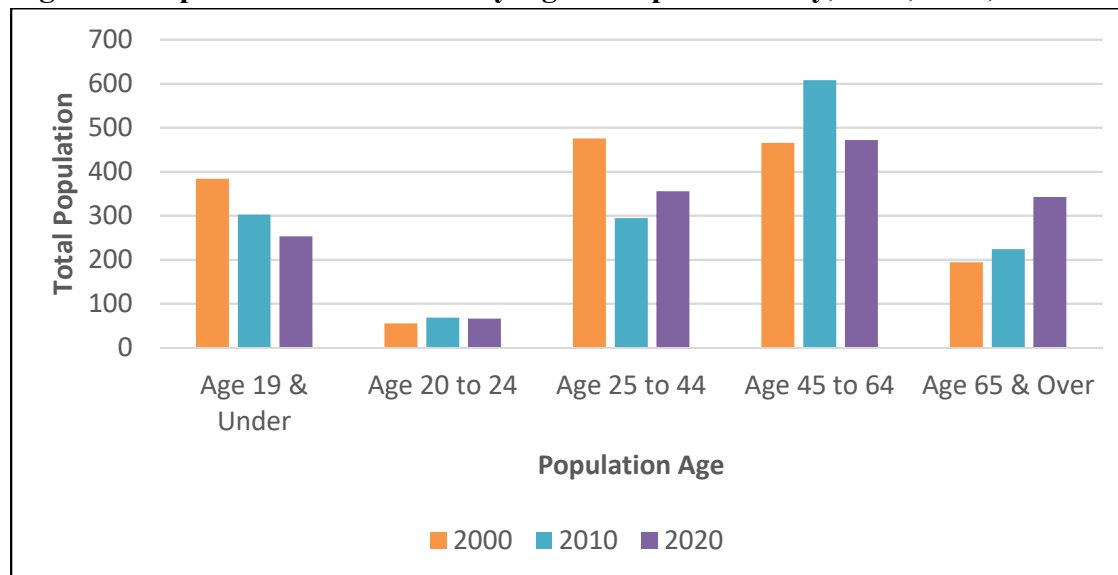
Area	1970	1980	1990	2000	2010	2020	2000-2010		2010-2020	
							Number	%	Number	%
Whately	1,145	1,341	1,375	1,573	1,496	1,488	-77	-5.1%	-8	-0.5%
Conway	998	1,213	1,529	1,809	1,897	1,854	88	4.6%	-43	-2.3%
Deerfield	3,873	4,517	5,018	4,750	5,125	5,029	375	7.3%	-96	-1.9%
Goshen	483	651	830	921	1,054	880	133	12.6%	-174	-16.5%
Hatfield	2,825	3,045	3,184	3,249	3,279	3,271	30	0.9%	-8	-0.2%
Sunderland	2,236	2,929	3,399	3,777	3,684	3,643	-93	-2.5%	-41	-1.1%
Williamsburg	2,342	2,237	2,515	2,427	2,482	2,638	55	2.2%	156	6.3%
Franklin County	59,233	64,317	70,092	71,535	71,372	71,029	-163	-0.2%	-343	-0.5%
Massachusetts	5,689,377	5,737,037	6,016,425	6,349,097	6,547,629	7,029,917	198,532	3.0%	482,288	7.4%

Source: U.S. Census Bureau, Decennial Census and 2016-2020 American Community Survey (ACS) 5-Year Estimates.

Population Distribution by Age Group

One demographic factor that can affect housing demand is the age distribution of the population. Different age groups have different housing needs. The population distribution for Whately in 2000, 2010, and 2020 is shown in Figure 2. The major changes during this period were a decrease in the number of children and young people age 19 and under, and an increase in residents age 65 and over.

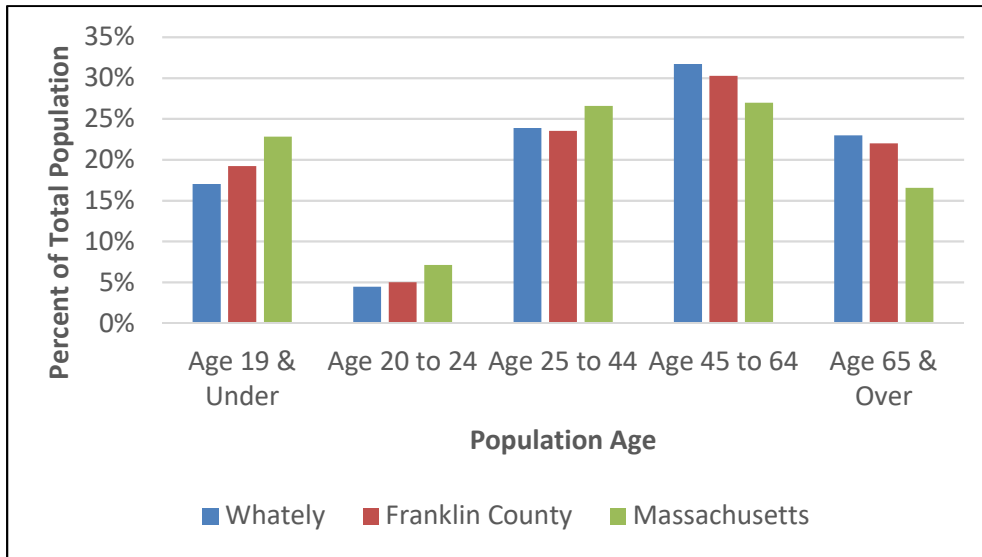
Figure 2: Population Distribution by Age Group in Whately, 2000, 2010, and 2020



Source: U.S. Census Bureau, Decennial Census and 2016-2020 American Community Survey Five-Year Estimates.

Figure 3 shows the percentage of the population that falls into each age group for Whately, Franklin County, and the State in 2020. Whately’s age distribution generally skews slightly toward older ages as compared to Franklin County and the state.

Figure 3: Population Distribution by Age in Whately, Franklin County, and Massachusetts, 2020

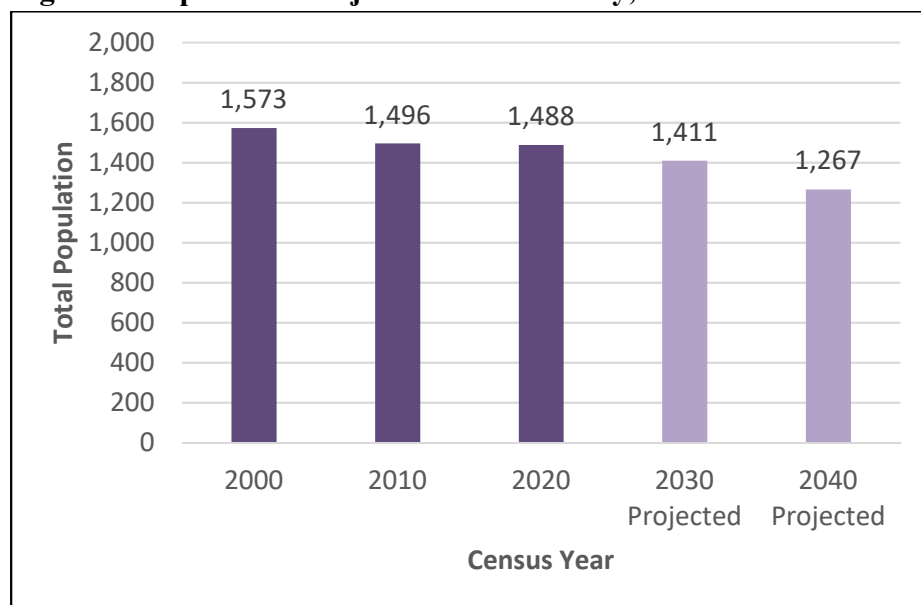


Source: U.S. Census Bureau, 2016-2020 American Community Survey Five-Year Estimates.

Population Projections through 2040

Population projections for Whately through 2040 are shown in Figure 4. These projections were developed by the UMass Donahue Institute in 2018. The projections show Whately’s population declining slightly in the next 10 years with a decrease of 77 people by 2030. Between 2030 and 2040, a further drop in population to a total of 1,267 is projected.

Figure 4: Population Projections for Whately, 2030 and 2040

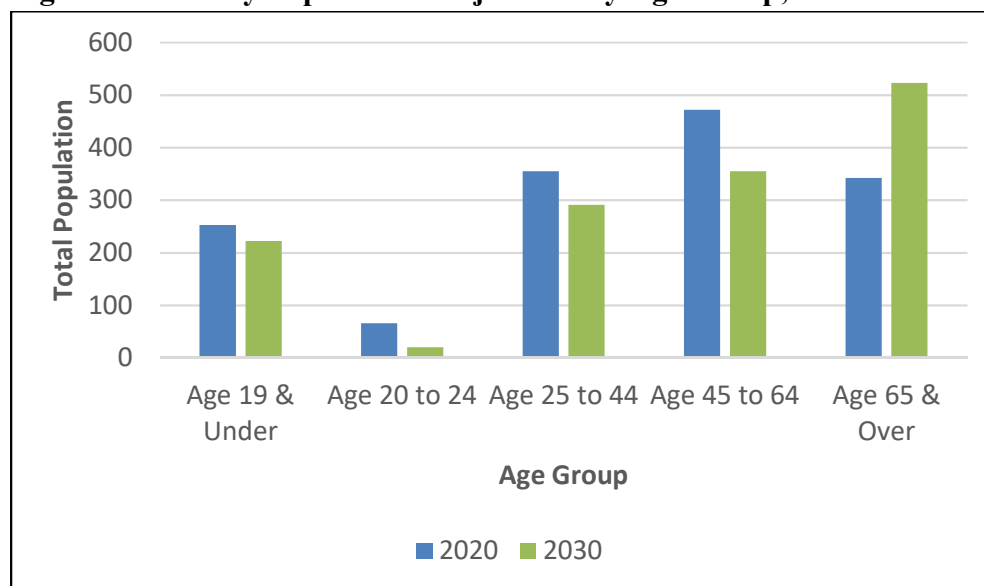


Source: U.S. Census Bureau Decennial Census, 2016-2020 American Community Survey Five-Year Estimates, UMass Donahue Institute 2018 Population Projections.

Although Whately’s overall population is projected to decrease in the next ten years, certain age segments of the population are expected to increase as a proportion of the population. The UMass Donahue Institute population projections for Whately (Figure 5) forecast that the largest population growth will occur among residents ages 65 and older (53% increase). Much of this senior population growth will be driven by the aging of the Baby Boom generation born between 1946 and 1964. As of 2020, many Baby Boomers are age 65 or older. As the number of older residents in Whately grows, it will be important to have housing that accommodates their needs.

All other age groups are projected to decrease as a proportion of the population. Major decreases are projected for the 20 – 24 age group with a 70% decrease. Other age groups are expected to decline by 25% or less.

Figure 5: Whately Population Projections by Age Group, 2020 to 2030



Source: UMass Donahue Institute Population Projections, 2018, and U.S. Census Bureau 2016-2020 American Community Survey Five-Year Estimates.

Households

A household is generally defined as an individual or group of people living in one housing unit. In 2020, Whately had an estimated 630 households (Table 2). This is a decrease of 35 households (-5%) since 2010. Nationally, average household size is declining, and this trend is mirrored in Whately, where the average household size declined an estimated 13% between 1990 and 2020, decreasing from 2.71 to 2.36 persons per household.

Whately has an average household size between that of Franklin County and the State. The average household size for owner-occupied households in Whately is 2.34 people. In comparison, the average household size for renter households is 2.47 people.¹ This difference is not very large, and is likely related to the kinds of households who typically rent, as renters are more likely to be young and to be comfortable fitting more people into a smaller space.

Two thirds (67%) of households in town are family households, defined as two or more people living together that are related by birth, marriage, or adoption. Forty-nine percent (49%) of households do not have children under the age of 18 living with them, while 18% have children at home. Four percent (4%) of households are families with a single householder, the majority headed by a female householder. An estimated 59 households in town (9%) are a single person living by themselves. An estimated 9% of households are single people 65 years of age or older living by themselves. Non-family households, defined as two or more unrelated people living

¹ U.S. Census Bureau 2015-2019 American Community Survey Five Year Estimates.

together, make up about 8% of all households in town. This category includes roommate situations with unrelated people sharing an apartment or house.

Table 2: Whately Household Types, 2010 and 2020

Household Type	2010		2020		2010 - 2020 Change	
	Number	Percent	Number	Percent	Number	Percent
Total Households	665	100%	630	100%	-35	-5.3%
Families	447	67%	423	67%	-24	-5.4%
Households with individuals 60 years and over	171	26%	301	48%	130	76.0%
Family Households, no children at home	305	46%	309	49%	4	1.3%
Family Households with children	142	21%	114	18%	-28	-19.7%
Male householder, no spouse present	3	0%	2	0%	-1	-33.3%
Female householder, no spouse present	22	3%	27	4%	5	22.7%
One-person Household	131	20%	158	25%	27	20.6%
65 years and over	no data	no data	54	9%	no data	no data
Non-family household with more than 1 person	87	13%	49	8%	-38	-43.7%

Source: 2010 U.S. Census and 2016-2020 American Community Survey Five-Year Estimates.

The major change in household types between 2010 and 2020 was an increase in households with someone aged 60 and over (76%). This generally mirrors changes in the population by age, showing an overall aging of the population. Other notable changes included a decrease in the number of non-family households with more than 1 person in the home (44% decrease), an increase in families headed by a female single householder (23%), and an increase in one-person households ages 65 and over (20%).

Household Projections through 2030

The UMass Donahue Institute population projections estimate a decrease of 77 people in Whately between 2020 and 2030. Assuming an average household size of 2.36 people per household in 2020, this translates to a loss of 33 households.

Race and Ethnicity

Whately is less ethnically and racially diverse than Franklin County overall (Table 3). Residents are predominantly White, with 96% of all Whately residents in this racial and ethnic category.

Table 3: Whately Race and Ethnicity, compared to Franklin County, 2020

Race and Ethnicity	Whately		Franklin County	
	Population	% of Total Population	Population	% of Total Population
White	1,430	96.1%	64,910	92.0%
Black or African American	0	0.0%	785	1.1%
American Indian and Alaska Native	0	0.0%	124	0.2%
Asian	11	0.7%	21,186	30.0%
Native Hawaiian and Other Pacific Islander	0	0.0%	70	0.1%
Some Other Race	7	0.5%	891	1.3%
Two or More Races	40	2.7%	2,691	3.8%
Hispanic, All Races	41	2.8%	2,986	4.2%

Source: 2016-2020 American Community Survey Five-Year Estimates.

Racial Segregation and Housing²

In recent years, the link between housing and the United States’ history of racial segregation and discrimination has been brought more centrally into the public view. Residential segregation by race and ethnicity in the U.S., and within Massachusetts, did not happen by accident. It arose as the result of discriminatory practices in which the private housing industry and federal, state, and local governments were active participants. There is a substantial body of literature that details the history of residential segregation in the United States and the roles played by the real estate and homebuilding industries; lending and insurance institutions; the federal, state and local governments; and others.

From the 1930s through the mid-1960s, federal housing policy promoted racial separation in its urban renewal, public housing, home mortgage, and insurance programs. It was government policies that effectively locked African Americans out of the burgeoning suburban housing market during the middle of the 20th century – called “the greatest mass-based opportunity for wealth accumulation in American history.”³ At a time when many White families were gaining a foothold into homeownership in their communities of choice, aided by low down payment loans and mortgage insurance, many Black and African American families who desired and were able to afford home ownership were denied access, or found their choices severely constrained.

The Fair Housing Act, passed in 1968 as part of the Civil Rights Act, and amended in 1988, protects against discrimination based on race, color, religion, sex, disability, familial status, or

² This section is largely excerpted from the “Massachusetts Department of Housing and Community Development 2019 Analysis of Impediments to Fair Housing Choice.” <https://www.mass.gov/service-details/analysis-of-impediments-to-fair-housing-choice-ai>

³ Black Wealth/White Wealth: A New Perspective on Racial Inequality, Oliver and Shapiro, 1995 and 2007.

national origin. The Act covers most types of housing, including rental housing, home sales, mortgage and home improvement lending, and land use and zoning. Massachusetts fair housing laws, codified in Chapter 151B of the General Laws, provide for broader coverage and prohibit discrimination based on race, color, religion or creed, marital status, disability, genetic information, military status (veteran or member of the armed services), familial status (presence of children in the household), national origin, sex, age, ancestry, sexual orientation, public assistance reciprocity (including rental assistance), and gender identity or expression.

Examples of current conditions that perpetuate racial segregation include

- discrimination or differential treatment in the housing, mortgage and insurance markets;
- exclusionary zoning, land use, and school policies;
- government policies affecting the location of, and access to, subsidized housing;
- limited affordable housing and a lack of housing diversity in many communities;
- a lack of, or unequal, private and public investments; and
- displacement of residents due to economic pressures.

Some of these practices – restrictive zoning and land use regulations, lack of infrastructure, or high land and development costs, for example – limit housing variety and affordability, creating barriers to affordable housing for all residents. A number of studies have concluded that low-density only zoning that reduces the number of rental units, also limits the number of Black and Hispanic residents.⁴

It is not surprising, therefore, that Whately’s population is generally less diverse than Franklin County. Whately has a less diverse supply of housing, especially rental units, than most towns in the county (see Section 1.2). It is important for the Town to continue to proactively plan for diverse housing options that promote affordability for a variety of income levels, in appropriate locations and at a scale that contributes to the quality of life for everyone in town.

Household Incomes

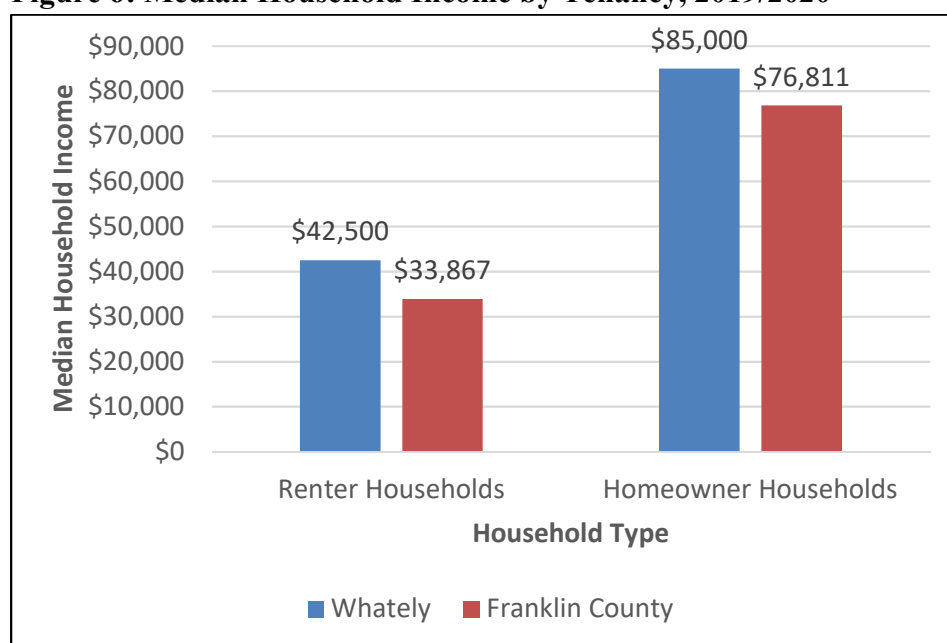
In 2020, the estimated median *household* income in Whately was \$85,000, compared to the estimated median household income of \$61,198 for Franklin County. In the same year, the estimated median *family* income in Whately was \$95,104, compared to an estimated median family income in Franklin County of \$82,687. The difference is how families and households are defined. There are many households that are not considered families, including people living alone and non-related individuals living together. These types of households often have lower incomes than families do. This Housing Production Plan primarily uses household incomes for

⁴ “Local Land Use Regulation and the Chain of Exclusion,” Pendall, Journal of the American Planning Association, November 2007.

its analysis, instead of family incomes, because of the more inclusive nature of the household data.

Typically, when considering median household income by tenancy (renter and homeowner), the median homeowner income is higher than the median renter household income. In Franklin County, homeowner household income is more than double that of renter household income (Figure 6). In Whately, the renter income is estimated to be around \$42,500, based on 2019 census data.⁵ Both homeowner and renter households in Whately have higher median incomes than Franklin County households. This makes sense given that Whately's rents and home prices are higher than the county's (see Section 1.2 for more information on housing costs).

Figure 6: Median Household Income by Tenancy, 2019/2020



Source: U.S. Census Bureau 2015-2019 and 2016-2020 American Community Survey Five-Year Estimates

The determination of which households are very low income, low income, moderate income, and middle to upper income is based upon the Area Median Income (AMI), which is defined by the U.S. Department of Housing and Urban Development (HUD), and household size.⁶ Households

⁵ The 2020 ACS Five-Year Estimates report the median household income for renters in Whately in 2020 as \$80,000. In 2017, the median household income for renters in Whately was \$38,944, in 2018 \$40,531, and in 2019 \$42,479, suggesting that there is likely an error in the 2020 estimate and the median renter household income is closer to the 2019 estimate.

⁶ AMI is used by HUD interchangeably with Family Median Income (FMI). This plan will refer exclusively to HUD income estimates as AMI.

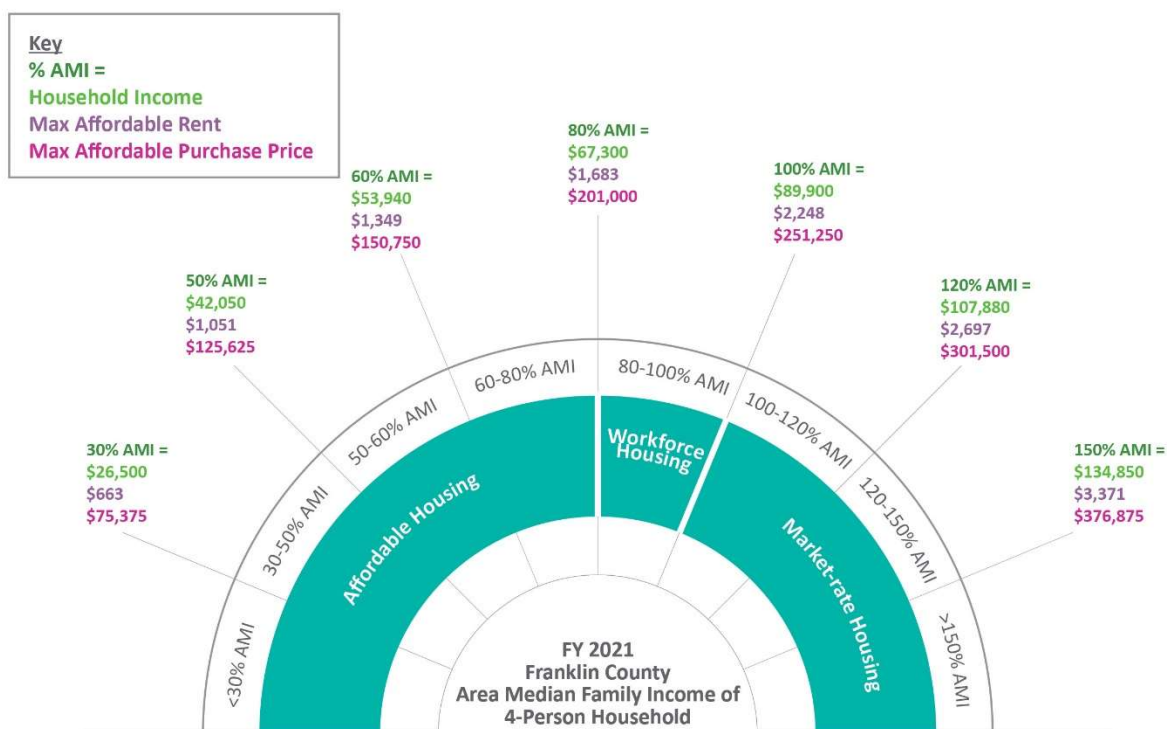
are considered to be extremely low income if earning less than 30% of AMI, very low income if earning less than 50% of the AMI, low income if earning between 50% and 80% of the AMI, and moderate income if earning up to 100% of the AMI. Middle to upper income households have incomes greater than 100% of the AMI. In Fiscal Year 2021, the Area Median Income for Franklin County (Whately is part of the Franklin County income limit area) is \$82,900 (Table 4 and Figure 7). This AMI is used for planning purposes only.

Table 4: FY2021 HUD Area Median Income (AMI) Income Limits for Whately

Median Income	FY 2021 Income Limit Category	Persons in Family					
		1	2	3	4	5	6
\$82,900	Extremely Low (30%) Income	\$17,700	\$20,200	\$22,750	\$26,500	\$31,040	\$35,580
	Very Low (50%) Income	\$29,450	\$33,650	\$37,850	\$42,050	\$45,450	\$48,800
	Low (80%) Income	\$47,150	\$53,850	\$60,600	\$67,300	\$72,700	\$78,100

Source: U.S. Department of Housing and Urban Development. <https://www.huduser.gov/portal/datasets/il.html>

Figure 7: Affordability Spectrum for 4-Person Owner Household in Franklin County by AMI, 2021



Source: U.S. Department of Housing and Urban Development. <https://www.huduser.gov/portal/datasets/il.html> and Massachusetts Department of Housing and Community Development.

American Community Survey (ACS) income ranges were used to approximate the number and percentage of Whately households that fall within each income category (Table 5). HUD uses median family income from the U.S. Census American Community Survey (ACS) estimates as a basis for calculating income limits. As noted previously, the definition of family in the Census excludes all single person households and households with two or more unrelated people sharing a home. In order to capture all households in Whately, the below table determines the estimated number of households falling within each income category by household income, not family income. In addition, income categories are based more closely to the income limits for a 2 or 3 person household, since Whately’s average household size falls between 2 and 3 people.

Table 5: Whately Household Income, and Income by Age of Householder, 2020

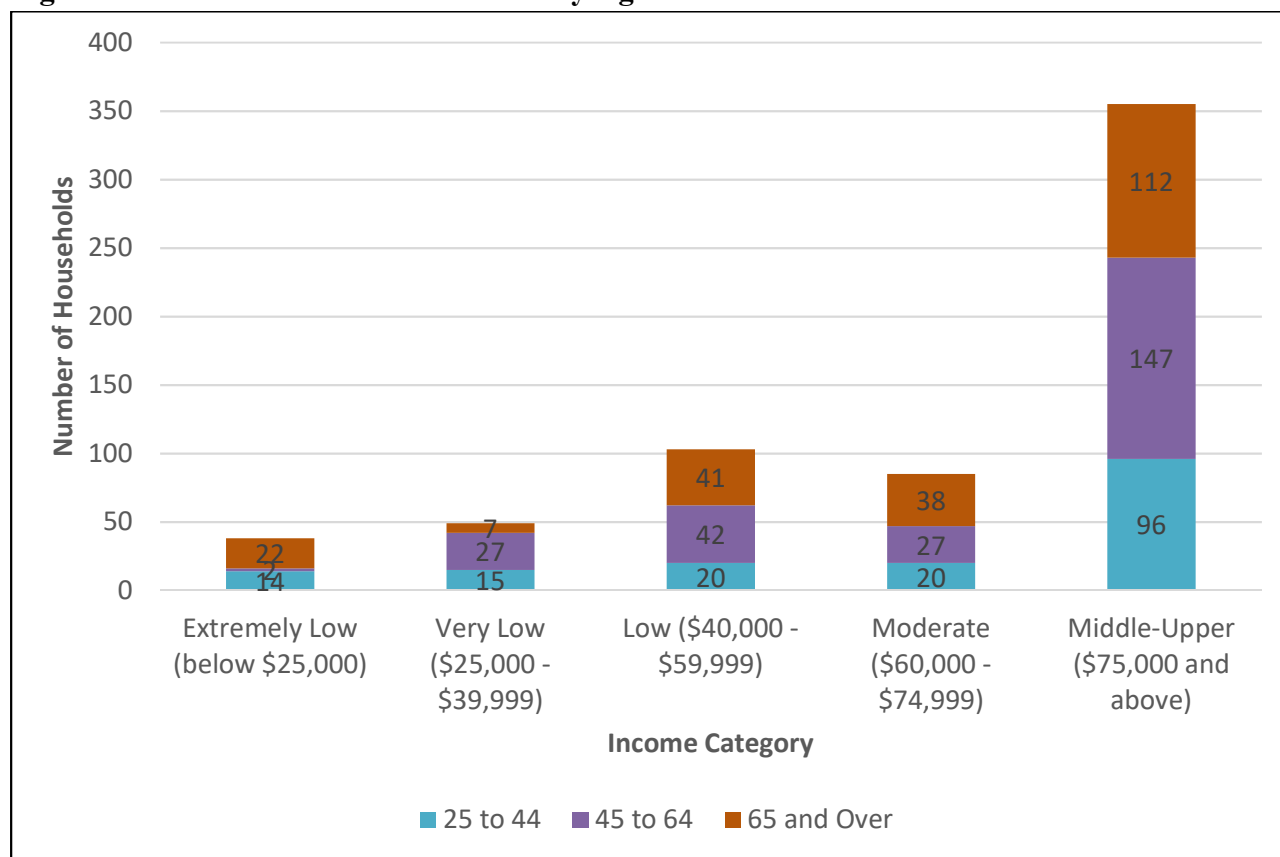
Income Category	Whately Households		Whately Household by Age of Householder			
	Number	Percent	Under 25	25 to 44	45 to 64	65 & Over
Below \$25,000	38	6%	0	14	2	22
\$25,000 - \$39,999	49	8%	0	15	27	7
\$40,000 - \$59,999	103	16%	0	20	42	41
\$60,000 - \$74,999	85	13%	0	20	27	38
\$75,000 and above	355	56%	0	96	147	112
Total	630	100%	0	165	245	220

Source: U.S. Census Bureau 2016-2020 American Community Survey Five-Year Estimates

Based on the 2020 ACS estimates (Table 5), 30% of Whately households fall within the three HUD-defined low-income categories (Table 4). This is important because many public housing programs focus on providing financial assistance and affordable housing for residents at 80% AMI or below, so all households that fall into low-income categories earning \$59,000 or less are at 80% AMI or below. An additional 13% of Whately households fall within the moderate-income category range of \$60,000 to \$74,000, meaning they are earning around 80% of AMI, but not reaching 100% AMI. Community Preservation Act (CPA) funds may be used to support households in this income category or below.

Figure 8 shows the age breakdown of households in each income category. The majority of households (57%) in Whately have incomes over \$75,000, or above 100% AMI. The next largest income group is low-income households, earning between \$40,000 and \$59,000 a year. While many of the town’s lowest income householders are young, low-income householders are more likely to be above the age of 45 years old. Residents in the very low household income category (\$25,000 – \$39,000) are more likely to be young, but residents in the extremely low income category (below \$25,000) are more likely to be over the age of 65. In general however, household income tends to go up as the age of the householder goes up.

Figure 8: Estimated Household Income by Age of Householder



Source: U.S. Census Bureau 2016-2020 American Community Survey Five-Year Estimates.

Residents Living in Poverty

Poverty status is established using federal income thresholds that vary according to family size and composition. Individuals are then determined to have income levels above or below these thresholds. For 2021, the poverty income guidelines set by the U.S. Department of Health and Human Services stands at \$12,880 for single person family, \$17,420 for a family of two people, \$21,960 for a family of three, and \$26,500 for a family of four. According to the 2016-2020 American Community Survey, Whately has a lower poverty rate (5.7%) than Franklin County as a whole (10.5%).

Environmental Justice Populations

The Massachusetts Executive Office of Energy and Environmental Affairs established the Environmental Justice Policy in 2002, with the aim to ensure the protection of low income and minority populations from a disproportionate share of environmental burdens, and to promote community involvement in planning and decision-making to maintain and enhance the environmental quality of their neighborhoods. In Massachusetts, a neighborhood is defined as an Environmental Justice population if any of the following are true:

Whately Housing Production Plan

- The annual median household income is not more than 65 percent of the statewide annual median household income;
- Minorities comprise 40 percent or more of the population;
- 25 percent or more of households lack English language proficiency; or
- Minorities comprise 25 percent or more of the population and the annual median household income of the municipality in which the neighborhood is located does not exceed 150 percent of the statewide annual median household income.

Whately is a single census block group that does not qualify as an Environmental Justice area. However, the demographic profile of Whately farmworkers likely includes a high proportion of people whose annual median household income is equal to or less than 65% of the statewide median, who identify as a race or ethnicity other than White, and who speak English “less than well,” who therefore could meet the criteria of Environmental Justice populations in their town or city of residence.

Income and Housing Costs

Low-income residents in Whately, especially residents living below the poverty line, often have trouble finding housing that they can reasonably afford and which costs no more than 30% of their incomes. Households spending more than 30% of their income on housing costs are considered to be cost-burdened by housing. According to 2016-2020 ACS data on monthly housing costs for homeowners as a percentage of household income, it is estimated that 87% of Whately owner households with incomes below \$35,000 are cost-burdened by their housing expenditures because they spend more than 30% of their incomes on housing. For owner households with incomes above \$35,000, 20% are cost burdened. Among Whately renter households with incomes below \$35,000, 88% are cost-burdened compared to 4% of renters making over \$35,000. The issue of housing costs relative to household incomes is discussed more in the Section 2 (Housing Characteristics) of this Plan.

Residents with Disabilities

The U.S. Census provides basic data on the prevalence of disabilities. As with most Census data, information on disabilities is self-reported by Census survey respondents. Data on disabilities among Whately residents are presented in Table 6. The table excludes people living in institutionalized settings, such as group homes or nursing homes. Overall, an estimated 14% of Whately’s population has a disability of some type. Among the senior population age 65 and over, 42% are estimated to have a disability.

Table 6: Whately Population with Disabilities, 2020

Age Group	Total Civilian Non-institutionalized Population	Number with Disabilities	Percent with Disabilities
Under 18	210	5	2%
18 to 64	936	54	6%
65 and Over	342	144	42%
Total	1,488	203	14%

Source: U.S. Census Bureau 2016-2020 American Community Survey five-year estimates.

A number of these residents may need some form of modified or accessible housing, though it is possible that some of this population already resides in housing that has been modified to accommodate them. As the senior population in Whately increases, more residents will need such accommodations.

1.2 Current Housing Characteristics

This section summarizes Whately’s current housing characteristics, including housing type, housing age, tenancy, and construction trends. The section also compares housing statistics for Whately to those of surrounding communities, Franklin County and Massachusetts. The information presented in this section primarily comes from the U.S. Census and the 2016-2020 American Community Survey five-year estimates. This data have been supplemented with information from the Franklin County Cooperative Inspection Program, the Whately Assessors, and other sources.

Housing Supply

Whately has experienced slight population and housing growth since the 1960s. Over the six decades between 1960 and 2020, Whately’s population grew by nearly 350 people. Residential development in that 60-year period predominantly occurred along River Road, Long Plain Road, Masterson Road, in a few medium-sized subdivisions such as Mieczkowski Circle and Pine Planes Estates, and in subdivision of family lots throughout town.

Population growth was strongest from 1960 to 2000, and has dropped or stayed stable in the decades between 2000 and 2020. By contrast, the number of housing units in town grew by 33 units between 2000 and 2020 to a total of 687 (Table 7). In the past two decades, the number of housing units in town has grown by 5%, while the population has declined nearly 6%.

The growth of housing in Whately has been slow but steady since 2000. As shown in Table 7, from 2000 to 2010, the number of housing units in town increased by 1%. This pace of

construction was typical of the surrounding towns and slower than Franklin County and Massachusetts as a whole. Between 2010 and 2020, new housing units increased in town by 4%, a similar pace to the state and the median rate of the surrounding towns. The vast majority of housing unit construction in the 2010s occurred in the Pine Plains Estates subdivision.

Table 7: Total Housing Units, 2000 through 2020, Compared to Neighboring Communities, Franklin County, and the State

Area	Total Housing Units			Percent Change		
	2000	2010	2020	2000-2010	2010-2020	2000-2020
Whately	654	661	687	1%	4%	5%
Conway	749	830	864	11%	4%	15%
Deerfield	2,060	2,181	2,337	6%	7%	13%
Goshen	536	598	598	12%	0%	12%
Hatfield	1,431	1,563	1,535	9%	-2%	7%
Sunderland	1,666	1,729	1,754	4%	1%	5%
Williamsburg	1,073	1,183	1,260	10%	7%	17%
Franklin County	31,939	33,758	34,164	6%	1%	7%
Massachusetts	2,621,989	2,808,254	2,913,009	7%	4%	11%

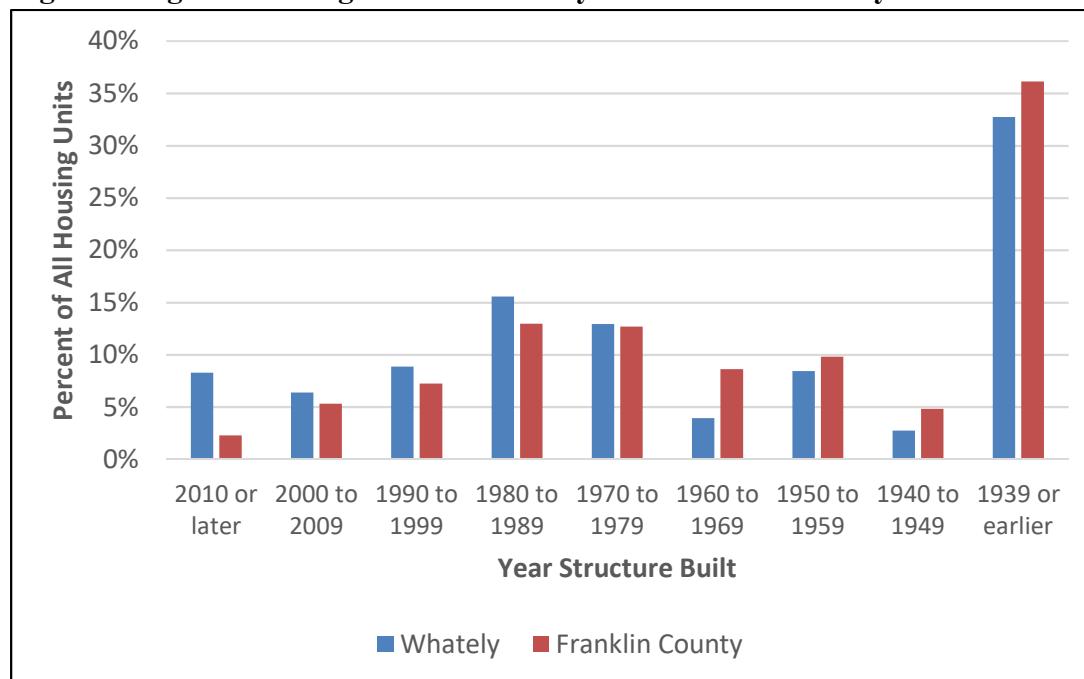
Source: 2000 and 2010 U.S. Census and 2016-2020 American Community Survey Five-Year Estimates.

Housing Age

According to the U.S. Census, the median year of construction for the current housing stock in Whately is 1972, compared to a median year of construction of 1959 for Franklin County’s housing stock. An estimated 52% of the housing units in town have been built since 1970 (Figure 9). One-third of housing stock was built prior to 1940. Older housing stock can be both an asset and a challenge for a community. Older homes in Whately contribute to the historic character of the community, and were often built solidly with high quality materials. In Whately, many older homes are large, which allows for opportunities to develop accessory apartments or conversion to multiple units, as allowed by the Whately Zoning Bylaws (see pages 35 and 36 for definitions of converted dwellings and accessory apartments). Developing additional housing units within existing structures can help maintain the historic character of the town while providing new and diverse housing opportunities, and an additional income source for homeowners in the form of rental income. Reusing existing housing also conserves the resources that would be used to build a new house, including materials and the land.

There are a number of potential issues related to older housing stock. Older homes can contain environmental hazards such as asbestos and lead-based paint, and can sometimes constitute a health hazard due to compounded years of poor maintenance with issues such as foundation and roof problems, mold, wood rot, and aging electrical wiring. Additionally, these houses may be less accessible for handicapped or elderly residents, and potentially less energy efficient and more costly to maintain. Substandard older housing may be occupied by those residents least able to afford the regular maintenance required of an older home.

Figure 9: Age of Housing Units in Whately and Franklin County



Source: U.S. Census Bureau, 2016-2020 American Community Survey Five-Year Estimates.

New Construction

Table 8 provides a summary of new housing construction in Whately for the last seven years, from 2015 to 2021, based on records maintained by the Franklin County Cooperative Inspection Program. Over this period, 42 new single-family homes were built, an average of six homes per year. Over half of these homes (25) were built as part of the Pine Plains Estates subdivision. The remaining development (17 homes or accessory apartments) were permitted as either Approval Not Required (ANR) or flag lots under the Zoning bylaw, and are located along existing roads in town. Most homes were built close to the road in the A/R1 district.

Table 8: New Housing Construction, 2015 – 2021*

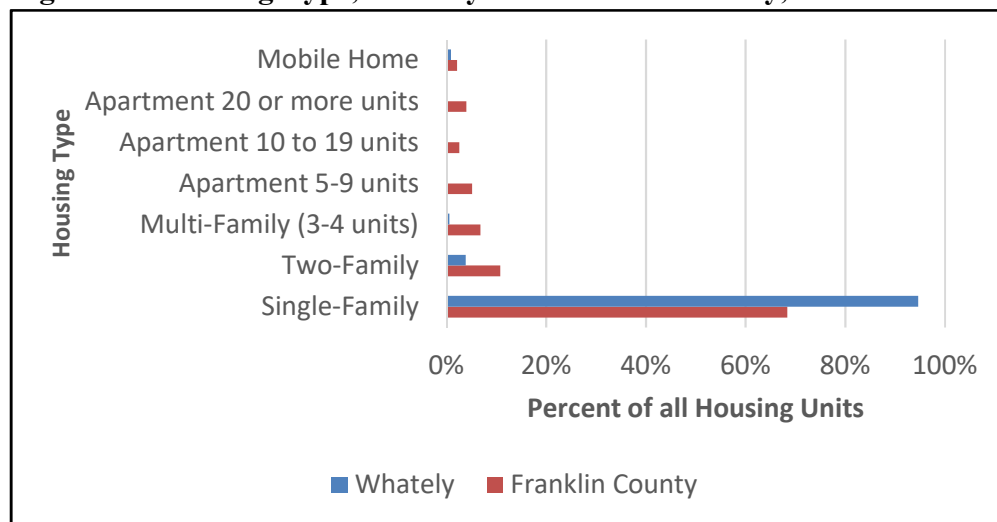
Year Built	New Single-Family Homes or Accessory Dwelling Units	New Multi-Family Homes
2015	7	0
2016	11	0
2017	4	0
2018	7	0
2019	7	0
2020	5	0
2021	1	0
2022	4	0
Total	42	0

*As of December 31, 2022; Source: Franklin County Cooperative Inspection Program

Types of Housing

Housing types in Whately are predominantly single-family homes (Figure 10). Whately’s proportion of single-family residences is significantly higher than that for Franklin County — 94.5% compared to the county’s 68%. The proportion of two- and multi-family homes in Whately are dramatically lower than that of the county as well—4% compared to the county’s 11% of two-family homes, and 0.5% compared to the county’s 19% of multi-family homes. Mobile homes constitute (1%) of Whately housing. There are no apartment buildings in town.

Figure 10: Housing Type, Whately and Franklin County, 2020



Source: U.S. Census Bureau, 2016-2020 ACS Five-Year Estimates and Whately Assessor, 2022.⁷

⁷ The 2020 ACS Five-Year Estimates estimate two-family housing to be 51 (7%) This number seemed high to the Whately Housing Committee based on their knowledge of the town, so the estimate was lowered to 26 units (3.5%) based on assessor data,

Since 2019, two short-term rental units have operated in Whately, one owner occupied.⁸ Whately has a local lodging tax that applies to short-term rentals through which the Town receives about \$6,400 per year as tax revenue. This revenue could be earmarked for affordable housing if desired.

Housing Tenancy

Housing tenancy refers to whether a house is occupied by a renter or homeowner. Whately has a relatively high percentage of owner-occupied housing and low percentage of rental housing (Table 9). At 16%, Whately has significantly less rental housing than Franklin County (31%) or Massachusetts (38%) as a whole.

Table 9: Housing Tenancy in Whately

Tenancy	Number of Units	Percent of Occupied Units
Owner-Occupied	580	92%
Renter-Occupied	50	8%
Total Occupied Housing Units	630	100%

Source: U.S. Census Bureau 2016-2020 American Community Survey five-year estimates, Whately Assessor 2022⁹

Housing Vacancies

The Census Bureau characterizes as “vacant” any residence without a full-time occupant, even though the residence may be used as a second home or vacation home. According to the 2016-2020 American Community Survey, in 2020 Whately had an estimated 57 vacant housing units. The vacant housing included 17 units for seasonal or occasional use, 9 units sold but not occupied, 8 units that are typically rented but not occupied, 6 units currently for rent, and 17 houses vacant for other reasons.

The Census Bureau calculates vacancy rates for towns based on the number of homes and rental units that could be available for new residents to live in year-round. These vacancy rates exclude residences with seasonal or occasional occupants, as well as homes that are uninhabitable, and homes that have been sold or rented, but which remain unoccupied. In 2020, the homeowner vacancy rate in Whately was estimated to be 0.0%, and the rental vacancy rate was estimated to be 5.3%.

⁸ Data source: Massachusetts Department of Revenue, Division of Local Services’ Municipal Data Bank.

⁹ The 2020 ACS Five-Year Estimates estimate rental units in Whately to be around 100. This number seemed high to the Whately Housing Committee based on their knowledge of the town, so the estimate was lowered to 50 units based on assessor data, which provided a good baseline but was not considered complete.

A healthy housing market is generally considered to have vacancy rates of 2-3% for owner-occupied homes and 4-5% for rental properties. Whately’s very low homeowner vacancy rate indicates a demand for more homeownership housing options in town (Table 10). The 2008 Great Recession stalled new housing construction throughout the region and state, creating a pent-up demand for housing. The vacancy rates also suggests that people seeking to move to Whately, or to relocate within the town, may have difficulty finding affordable homeownership or rental options.

Table 10: Homeowner and Rental Vacancy Rate, Whately, Franklin County, and Massachusetts, 2020

	Homeowner vacancy rate	Rental vacancy rate
Whately	0.0%	5.3%
Franklin County	0.5%	2.6%
Massachusetts	0.9%	3.3%

Source: U.S. Census Bureau, 2016-2020 American Community Survey five-year estimates.

The impacts of COVID-19 appear to be exacerbating the housing supply issues in the region. In Whately and the region, the number of homes for sale and days on the market are down, meaning the homes that are available are being purchased quickly. The 2020 homeowner vacancy rate in Whately is down from where it was around 0.5% in the two previous years, and for those houses sold in under 100 days over the previous year (March 2021 to March 2022), the average number of days on the market was 18, further suggesting that Whately houses are selling quickly.

Lack of supply has pushed prices up regionally. According to the *Greater Springfield Regional Housing Analysis Phase II* report, completed by the UMass Amherst Donahue Institute in March 2022, early migration data suggests that people moved to rural parts of the Pioneer Valley during the COVID pandemic, a trend that was not present in the years prior to the pandemic. It is possible that a portion of these new residents are from urban areas, where incomes are typically higher, and these residents can pay more for a home than the average local wage earner. Between March 2021 and March 2022, the average the sale price was 99% of the original listed price. For those houses that sold in under 100 days, on average sale price was 109% of the asking price.

On the rental side, federal and state eviction moratoriums have helped renters stay in their homes during the pandemic. This also has meant that few rental units are turning over, making it difficult for people looking for a rental unit to find one.

Housing Costs

Rental Housing Costs

In 2020, the median gross rent in Whately was estimated to be \$1,644, which includes rent and utilities (Table 11). Whately’s rental housing prices were higher than those for the neighboring towns, as well as Franklin and Hampshire Counties.¹⁰ Rental units in Whately are almost exclusively single-family homes, so the bonus square footage likely generates higher prices compared to apartment units. Whately is more expensive to rent in than Sunderland, where prices are inflated by college and graduate students who rent “per bedroom,” which generally drives rent higher than what a low or moderate income household could pay.¹¹ A rental in Whately is more than 1.5 times more expensive than the average Franklin County rental.

Table 11: Estimated Gross Rental Housing Costs, 2020

	Median Gross Rent
Whately	\$1,664
Sunderland	\$1,462
Franklin County	\$959
Hampshire County	\$1,095
Massachusetts	\$1,336

Source: U.S. Census Bureau, 2016-2020 American Community Survey five-year estimates.

Housing Values and Homeownership Costs

The American Community Survey (ACS) gathers data on housing values by asking owners what they believe their homes, including land, to be worth in the current real-estate market. It is important to note that what owners believe to be the value of their homes may or may not be similar to the current market value of those residences. The ACS housing value data include both properties that are currently for sale and those that are not. In 2020, the estimated median housing value for an owner-occupied home in Whately was \$346,600, almost \$100,000 higher than the estimated median values for Franklin County and over \$50,000 higher than that for Hampshire County (Table 12).

¹⁰ Housing costs estimated from the U.S. Census American Community Survey (ACS) differ from market-rate home and rental prices. There are a number of explanations for this. Market-rate prices reflect only what is being charged to new homeowners and renters, not the housing costs for households who have lived in the same dwelling for a long time. For example, rents for long-term tenants are often well below the rents charged to new tenants. In addition, a key limitation of the ACS information on housing is that only a portion of the population in town is surveyed each year, so the data comes with a margin of error. When available, other data sources are used to supplement the ACS data for recent rents and housing prices.

¹¹ *Amherst Housing Market Study*. Prepared for the Town of Amherst by RKG Associates, Inc. March 2015.

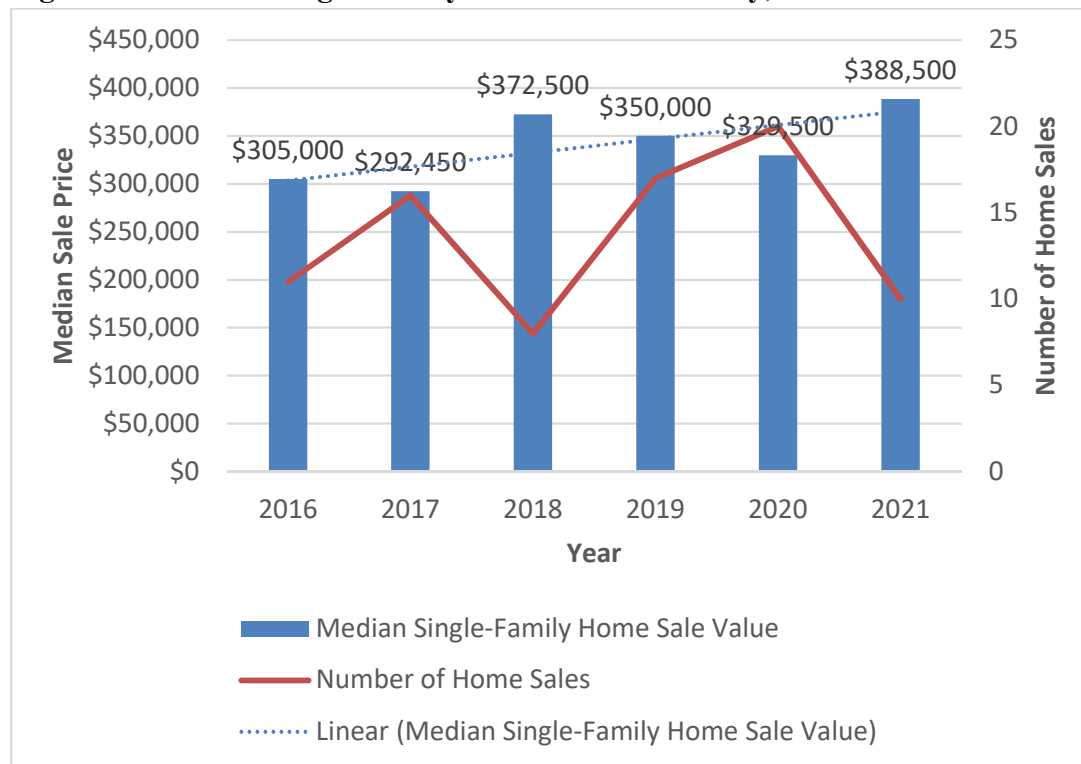
Table 12: Estimated Median Housing Value, 2020

	Median Owner-Occupied Housing Value
Whately	\$346,600
Franklin County	\$239,900
Hampshire County	\$289,300
Massachusetts	\$398,800

Source: U.S. Census Bureau 2016-2020 American Community Survey five-year estimates.

For estimates of current housing values, it is also useful to examine residential home sales data. Residential sales information is available from the Massachusetts Association of Realtors. Figure 11 depicts the trend in the median sale price for single-family homes from 2016 to 2021, with the number of sales included.

Figure 11: Median Single-Family Sale Price in Whately, 2016-2021



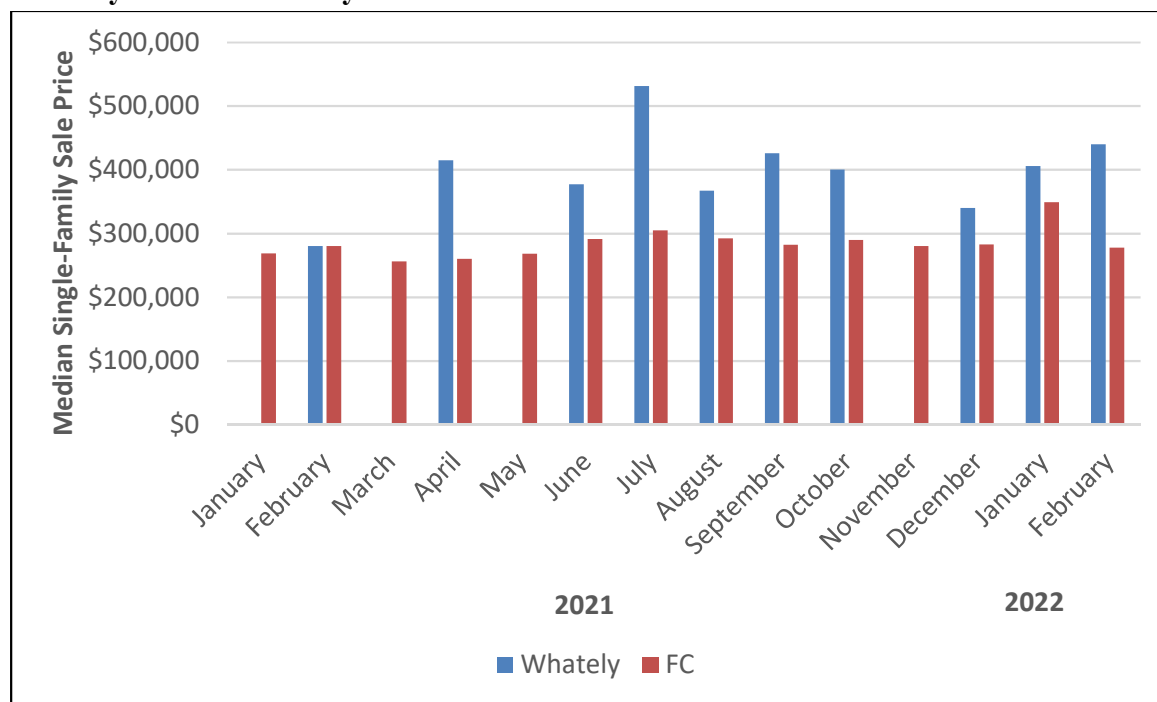
Source: 2022 Massachusetts Association of Realtors market data.

Whately’s median single-family sale price has increased over the past six years, from \$305,000 in 2016 to \$388,500 in 2021. The number of sales fluctuated between 8 and 20 single-family homes per year. Homes in Whately sold for more than in the region as a whole. For example, in 2021, Franklin County’s median single-family sale price was \$281,500, and Hampshire County’s median single-family sale price was \$365,777.

In 2021, Whately experienced a decrease in the number of new listings (down 5%) compared to 2020, while the overall median sale price increased by 18%. Franklin County also experienced a decrease in single-family sales listings (down 3%) during 2020 with a simultaneous increase in median sale price of 15%.

Single-family home sales data by month from January 2021 through February 2022 for Whately and Franklin County show the large difference in median prices between the two geographies (Figure 12). Overall during COVID, median prices have risen, while inventory of homes on the market and average days on the market have decreased. Homes are also generally selling for above asking price. It is unclear how or if these trends will continue as the pandemic changes, however, it appears the pandemic has only exacerbated what was already a tight housing market in Whately and the region pre-COVID. According to the *Greater Springfield Regional Housing Analysis Phase II* report, completed by the UMass Amherst Donahue Institute in March 2022, towns in rural areas of Franklin County saw the largest increases in home and rent prices in 2020.

Figure 12: Monthly Median Single-Family Sales Price, Whately & Franklin County, January 2021 – February 2022



Source: Massachusetts Association of Realtors Market Data: <https://www.marealtor.com/market-data/>.

As Table 13 shows below, monthly housing costs (including mortgage, insurance, and utilities) for homeowners can vary considerably depending on whether or not the home is mortgaged. In 2020, the estimated median monthly total housing cost for homes in Whately without a mortgage

was \$678, and the estimated median monthly cost for homes with mortgages was \$2,049. Whately’s homeowner costs are between those of Franklin County and Hampshire County for both mortgaged and non-mortgaged homes, though Whately’s homeownership costs more closely reflect Franklin County’s average rates.

Table 13: Estimated Homeownership Housing Costs, 2020

Area	Median Monthly Owner Costs	
	Housing Units with a Mortgage	Housing Units without a Mortgage
Whately	\$2,049	\$678
Franklin County	\$1,634	\$662
Hampshire County	\$2,671	\$739
Massachusetts	\$2,268	\$829

Source: U.S. Census 2016-2020 American Community Survey five-year estimates.

A major housing expenditure for many homeowners is their property tax. Table 14 gives the annual average property tax for a single-family home in Whately for the fiscal years of 2015-2022. Whately’s residential property tax rate has decline overall since 2015. During the same period, Whately’s average property tax bill increased slightly from year to year, with an overall increase of 11% over eight years driven by a 25% increase in the assessed value of houses. As of 2022, Whately’s average property tax for single-family homes is well below the State average, ranking 225 out of the 330 municipalities in Massachusetts reporting property tax data to the State.

Table 14: Average Assessed Values and Tax Bills for Single-Family Homes, Whately, 2015-2021

Fiscal Year	Single-Family Average Assessed Value	Residential Tax Rate	Average Single-Family Tax Bill	State Rank - High to Low
2015	\$274,560.00	16.17	\$4,440.00	167
2016	\$284,938.00	14.96	\$4,263.00	190
2017	\$296,239.00	15.60	\$4,621.00	176
2018	\$303,214.00	15.34	\$4,651.00	185
2019	\$309,202.00	15.52	\$4,799.00	188
2020	\$312,452.00	15.67	\$4,896.00	187
2021	\$325,319.00	14.92	\$4,854.00	204
2022	\$364,016.00	13.71	\$4,991.00	225

Source: Massachusetts Department of Revenue, Division of Local Services.

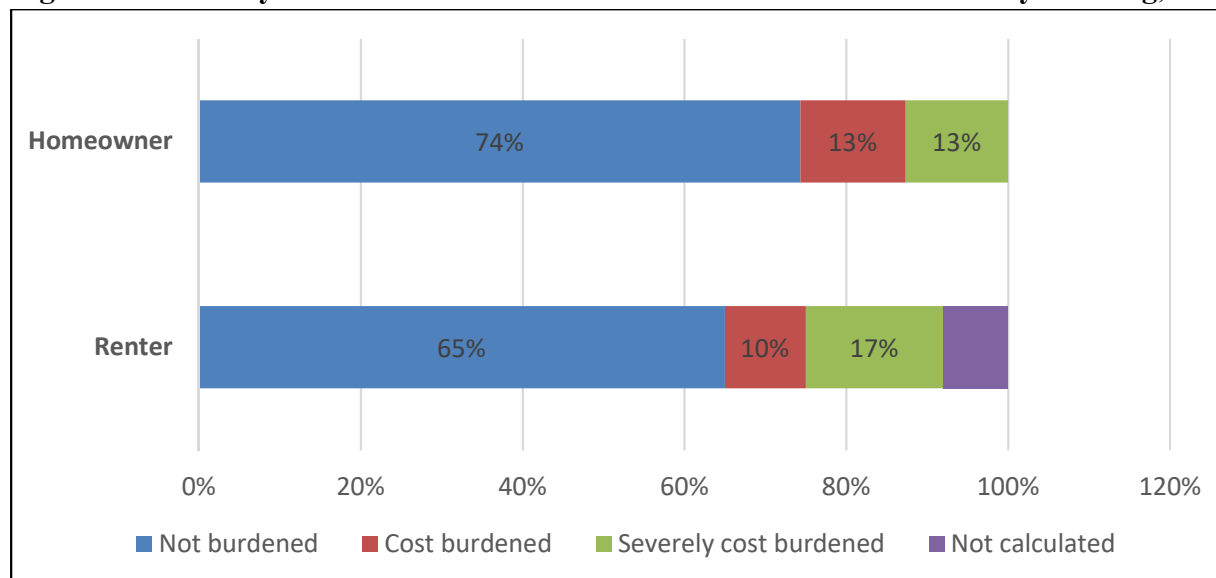
Housing Costs and Affordability

Housing is generally defined to be “affordable” when households spend no more than 30% of their gross income on housing costs. For renters, housing costs include rent and utilities, such as hot water, electricity, and heat. For homeowners, housing costs include mortgage principal, mortgage interest, mortgage insurance, property taxes, homeowners insurance, and utilities. Households that spend over 30% of their income on housing are considered to be “cost-burdened.”

This section explores the degree to which housing in Whately is affordable to individuals and families of different incomes. The available data on housing costs shows that while housing in Whately is affordable for some residents, many residents, especially those with low incomes, may be cost-burdened by their housing expenditures.

Figure 13 shows the estimated number of homeowner and renter households that spend more than 30% of their gross monthly income on housing costs. About the same number of homeowner households are cost-burdened by housing as renter households. An estimated 13% (69 households) of homeowners and 10% (10 households) of renters spend between 30% and 50% of their gross monthly income on housing and are therefore considered to be cost-burdened by housing. Thirteen percent (67 households) of homeowners, and 17% (17 households) of renters are considered to be severely cost burdened by housing, spending more than 50% of their income on housing.

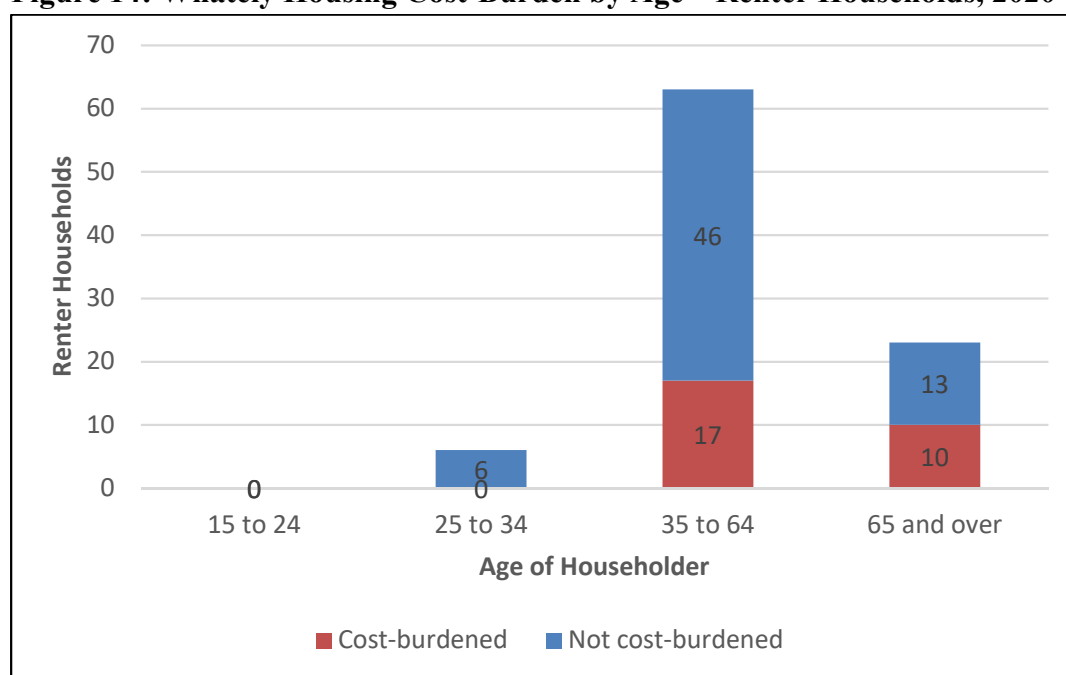
Figure 13: Whately Homeowner and Renter Households Cost-Burdened by Housing, 2020



Source: U.S. Census 2016-2020 American Community Survey five-year estimates.

Figure 14 shows the percentage of income spent on housing costs by householder age.¹² In Whately, cost-burdened renter households tend to be those headed by people between 35 and 64. The age group with the largest number of cost-burdened households is between 25 to 34 years old. The group with the highest percentage of cost-burdened households (43%) are age 65 and older. While it is often assumed that younger renters have lower incomes and therefore are more likely to be cost burdened, an overwhelming number of middle-aged and older Whately renters pay more than they can afford on housing. Interestingly, the majority of renters are not paying more than they can afford on monthly housing costs. However, as discussed earlier, Whately has higher rental prices than Franklin and Hampshire Counties and the State overall, which makes renting in Whately unaffordable for many families and working adults.

Figure 14: Whately Housing Cost-Burden by Age – Renter Households, 2020

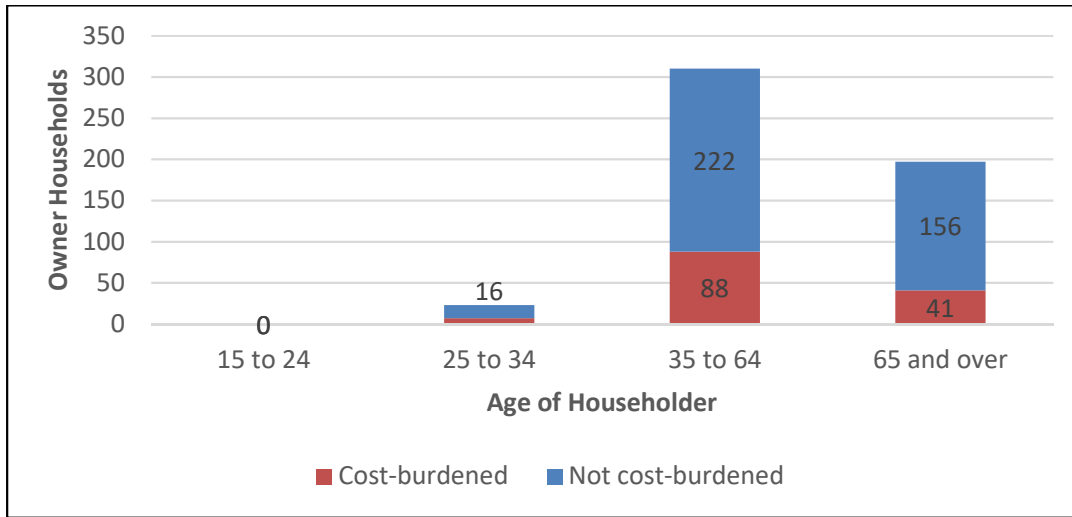


Source: U.S. Census 2015-2019 American Community Survey five-year estimates.

Among homeowners, Figure 15 shows the cost-burdened householders in Whately are also in the 35 to 64 and 65 and over age categories. The majority of homeowners are not paying more than they can afford on monthly housing costs.

¹² The U.S. Census Bureau defines a householder as the person (or one of the people) in whose name the housing unit is owned or rented (maintained) or, if there is no such person, any adult member, excluding roomers, boarders, or paid employees. If the house is owned or rented jointly by a married couple, the householder may be either the husband or the wife. The person designated as the householder is the "reference person" to whom the relationship of all other household members, if any, is recorded.

Figure 15: Whately Housing Cost-Burden by Age – Owner Households, 2020

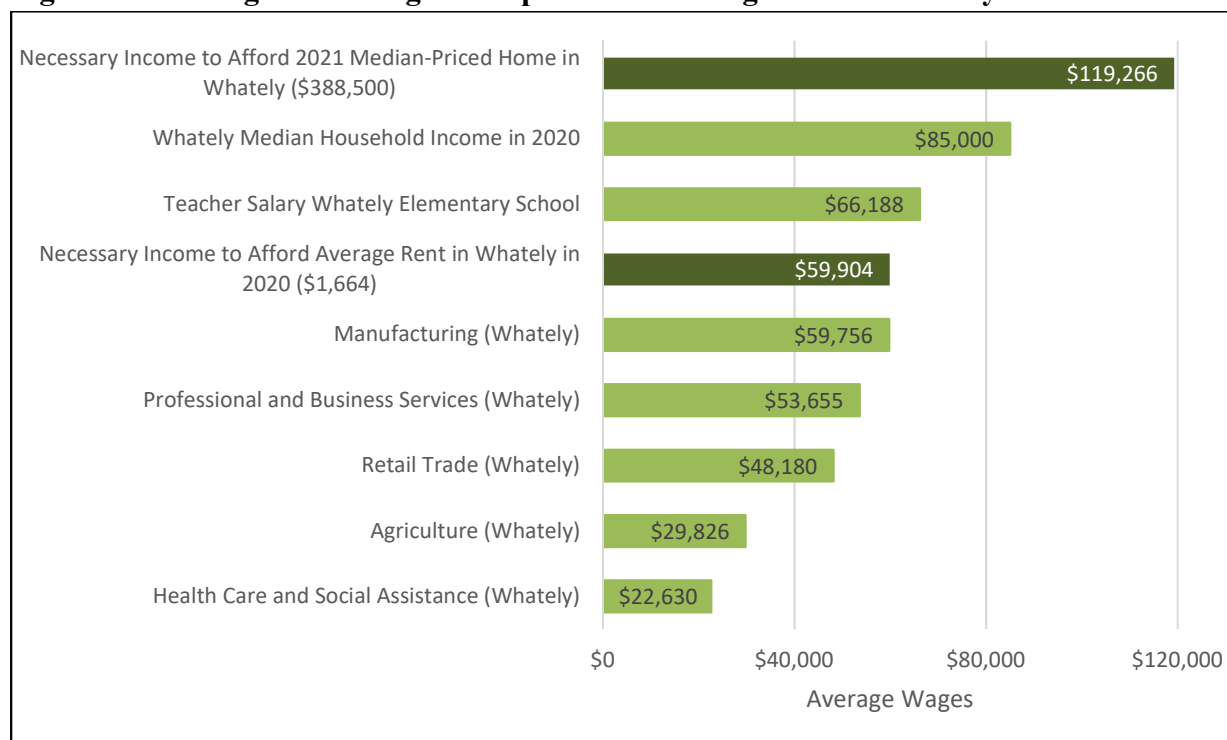


Source: U.S. Census 2015-2019 American Community Survey five-year estimates.

The vast majority of homeowners in Whately (96%) are age 35 or older. The low number of homeowners under the age of 35 suggests that affordable homeownership options in Whately may be limited for first-time homebuyers, who often are younger and have lower incomes.

Figure 16 shows current housing costs compared to average incomes in some of the top industries in which Whately residents are employed. These incomes and industries are comparable to the wider region. As shown, in the current housing market, both single-income households and average-sized households earning average wages are priced out of Whately’s homeowner market. This was likely true pre-pandemic. Many single income average wage earners would also find it difficult to afford an apartment in Whately. Dual income families have a better chance of affording a home in town.

Figure 16: Average Area Wages Compared to Housing Costs in Whately



Sources: 2020 Employment and Wages (ES-202) data for the Franklin – Hampshire Workforce Development Area; 2016-2020 U.S. Census Bureau American Community Survey; Massachusetts Department of Elementary and Secondary Education 2020 School District Profiles.

Long-Term Subsidized Affordable Housing

When housing affordability is considered in terms of the Subsidized Housing Inventory (SHI) maintained by the Department of Housing and Community Development (DHCD), Whately has two housing units that qualify as affordable (Table 15) representing 0.6% of the town’s total housing stock. These units are located in the Simon Smikes House, which is managed by the Franklin County Regional Housing and Redevelopment Authority (HRA), and available to senior residents. Whately has very little subsidized housing. The percent of year-round subsidized housing is comparable to Conway, Deerfield, and Goshen, but not as high as Hatfield and Williamsburg, and far below that of Sunderland, which has reached the state goal of 10% affordable housing units.

Table 15: Subsidized Housing Inventory Units in Whately and Surrounding Towns

Town	Year Round Housing Units (2010 Census)	SHI Eligible Housing Units	% of Year-Round Units
Whately	654	4	0.6%
Conway	803	0	0.0%
Deerfield	2,154	33	1.5%
Goshen	440	0	0.0%
Hatfield	1,549	47	3.0%
Sunderland	1,718	183	10.7%
Williamsburg	1,165	55	4.7%

Source: Department of Housing and Community Development, Chapter 40B Subsidized Housing Inventory (SHI) as of December 21, 2020.

In order for housing units to be considered affordable and eligible for listing on the Subsidized Housing Inventory, they must have long-term restrictions that guarantee that the units are sold or rented at prices affordable to households making no more than 80% of the Area Median Income (AMI), adjusted for household size. The AMI for Whately in 2021, according to the U.S. Department of Housing and Urban Development (HUD), is \$82,900. Table 16 shows the income limits by household size and what the estimated maximum sales and rental prices for affordable units in Whately would be in 2021. HUD uses a complex calculation to determine the income limits adjusted for household size displayed in Table 16.

Table 16: Estimated Maximum Sales Price and Rents for an Affordable Home, 2021

Household Size	Maximum Income (HUD 2021 80% AMI for Whately)	Maximum Sales Price*	Maximum Rents** (including heat and utilities or a utility allowance)
1	\$47,150	\$156,000	\$1,179
2	\$53,850	\$179,000	\$1,346
3	\$60,600	\$201,000	\$1,515
4	\$67,300	\$223,000	\$1,683
5	\$72,700	\$242,000	\$1,818
6	\$78,100	\$259,000	\$1,953

* Based on a 30-year mortgage with 5% down at a 5.00% interest rate, using Whately's FY2022 property tax rate of \$13.71.

** Affordable unit rents are determined calculated as 30% of HUD 2021 80% AMI. Rents must include heat and utilities or a utility allowance. Qualifying subsidized housing rents are ultimately determined by DHCD.

Source: U.S. Department of Housing and Urban Development and Massachusetts Department of Housing and Community Development.

Whately is committed to increasing its supply of long-term affordable housing and working towards reaching the State’s goal of having 10% of the year-round housing units with guaranteed

long-term affordability for low and moderate-income residents. The Whately Housing Committee has laid out a number of strategies for expanding its affordable housing supply over the next 15 years. These strategies are discussed in Section 3 of the Housing Production Plan.

1.3 Regional Housing Characteristics and Needs

Housing is a regional phenomenon as people seek housing in multiple towns depending on a number of factors. New employment opportunities in one town can impact housing demand and needs in surrounding towns. Whately is well aware of the regional nature of housing, as most of the workers on its farms and in its manufacturing facilities live out of town. This section reviews regional housing characteristics and needs, drawing from U.S. Census data as well as additional key resources.

Current Regional Housing Characteristics

There are a total of 34,164 housing units in Franklin County and a total of 30,790 households, according to 2016-2020 U.S. Census estimates. This means that there are only 3,374 more housing units than there are households that reside in Franklin County, down 191 units since 2019. However, the supply of vacant units available for occupation (853 units for rent or sale) is much smaller than the difference between the number of households and the number of housing units (Table 17). Some units are second homes or short-term rentals occupied by non-residents, and other units may not be available for occupation due to code violations (Other vacant).

Table 17: Characteristics of Vacant Housing Units in Franklin County, 2020

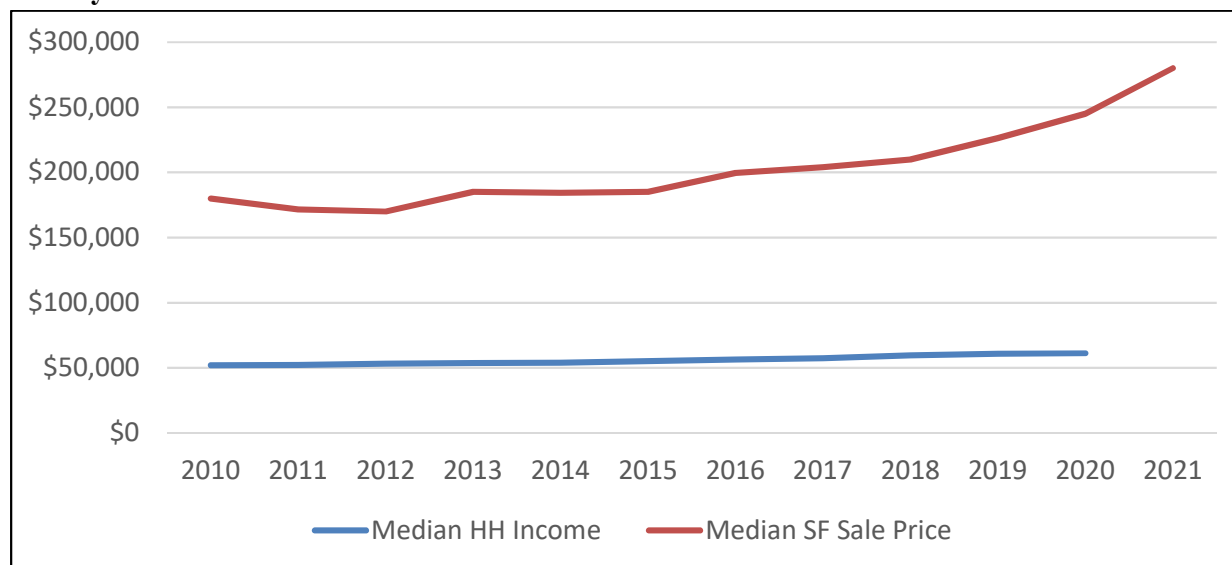
Total Vacant Housing Units	3,296	100%
For rent	511	16%
Rented, not occupied	54	2%
For sale only	342	10%
Sold, not occupied	83	3%
For seasonal, recreational, or occasional use	1,453	44%
For migrant workers	5	0%
Other vacant	848	26%

Source: U.S. Census Bureau 2016 – 2020 American Community Survey Five-Year Estimates.

A healthy housing market is generally considered to have vacancy rates between 2% to 3% for owner-occupied homes and 4% to 5% for rental properties. In 2020, Franklin County’s vacancy rates were estimated at 1.0% for owner-occupied housing units and 1.5% for rental housing units. These low vacancy rates indicated a very tight housing market, even at the start of the COVID-19 pandemic. As a result, residents may have difficulty finding suitable housing and the price of housing may be inflated due to the lack of supply.

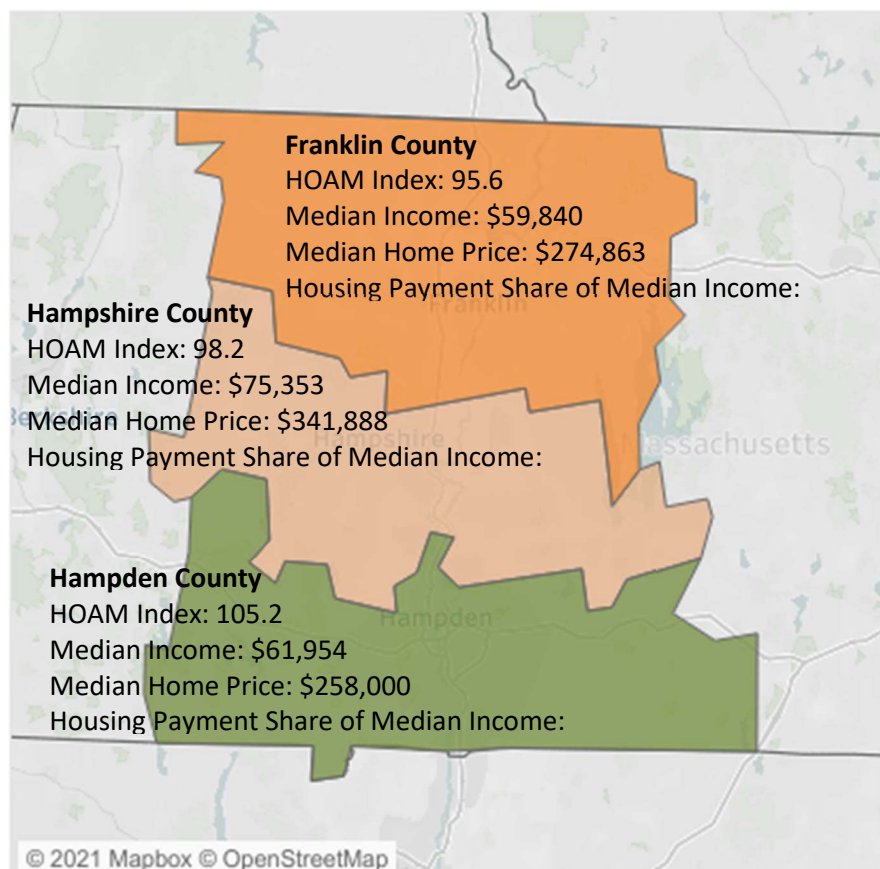
Over the past decade, single-family sale prices have increased at a higher rate than median household income. Between 2010 and the end of 2021, median incomes in the county increased by 17%, while single-family home prices rose by 56% (Figure 17). The onset of the COVID-19 pandemic in 2020 accelerated an already tightening housing market in Franklin County. On the homeowner side of the market, sale prices are up, and the amount of inventory on the market is down. Median single-family home prices in Franklin County from \$226,250 in 2019 to \$245,000 in 2020 to \$281,500 in 2021, a 24% increase over the two-year period. Simultaneously, the number of new listings of single-family homes for sale fell by 10% over the same period from 786 in 2019 to 704 in 2020.¹³ Homeownership in Franklin County is more unaffordable than in Hampshire or Hampden Counties. While median sale prices in Hampshire County, for example, are higher (2021 median sale price of \$365,777), higher median incomes in that county help make up for the higher prices (Figure 19).

Figure 17: Franklin County Median Household Income Compared to Median Single-Family Sale Price



¹³ Source: Massachusetts Association of Realtors market data. <https://www.marealtor.com/market-data/>

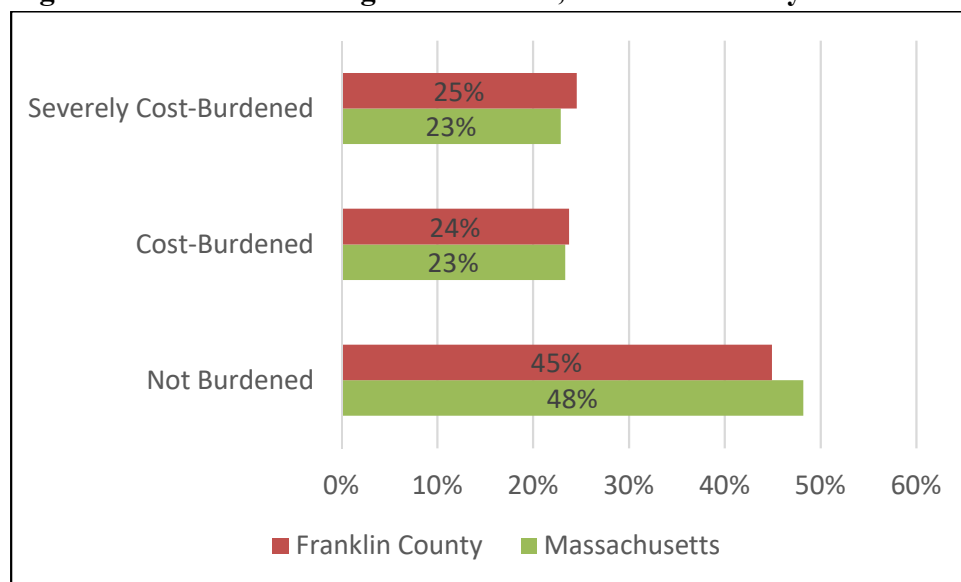
Figure 18: Homeownership Affordability Index, July 2021



A HOAM index value lower than 100 indicates that the median household income *is insufficient* to cover the annual costs of owning a median-priced home (the housing cost is greater than 30 percent of income). Source: Federal Reserve Bank of Atlanta, <https://www.atlantafed.org/center-for-housing-and-policy/data-and-tools/home-ownership-affordability-monitor>.

On the rental side of the market, many households are paying unaffordable prices for housing. Franklin County has higher rates of housing cost burden (paying more than 30% of income on housing) and severe cost burden (paying more than 50% of income on housing) among renters than the State (Figure 19), even though rents overall are lower in our region.

Figure 19: Renter Housing Cost Burden, Franklin County and Massachusetts, 2020



Source: U.S. Census Bureau 2016-2020 American Community Survey 5-Year Estimates.

In fact, over the past two decades, rental costs increased at a greater rate in rural MA counties, as a share of household income, than in urban areas. In April 2021, the Federal Reserve Bank of Boston published *Rental Affordability and COVID-19 in Rural New England*, which highlights the need for more affordable rental options in rural New England counties, including Franklin County. The report underscores how low incomes in rural areas impacts housing affordability. The author notes, “even where rents are lower, households do not necessarily experience less financial pressure, not if lower incomes negate the benefits of low rents. In 2019, for example, the rural communities in Western Massachusetts had above-average rates of housing-cost burden despite that area’s average rent being about 15 percent less than the state’s rural-area average.”¹⁴

The report also explains that from 2000 to 2019, the share of income that rural renters spent on housing increased at a greater rate than for urban renters, meaning “rural renters saw a greater loss of rental affordability during this period than their urban counterparts.”¹⁵ This was especially true for Massachusetts’ rural counties.

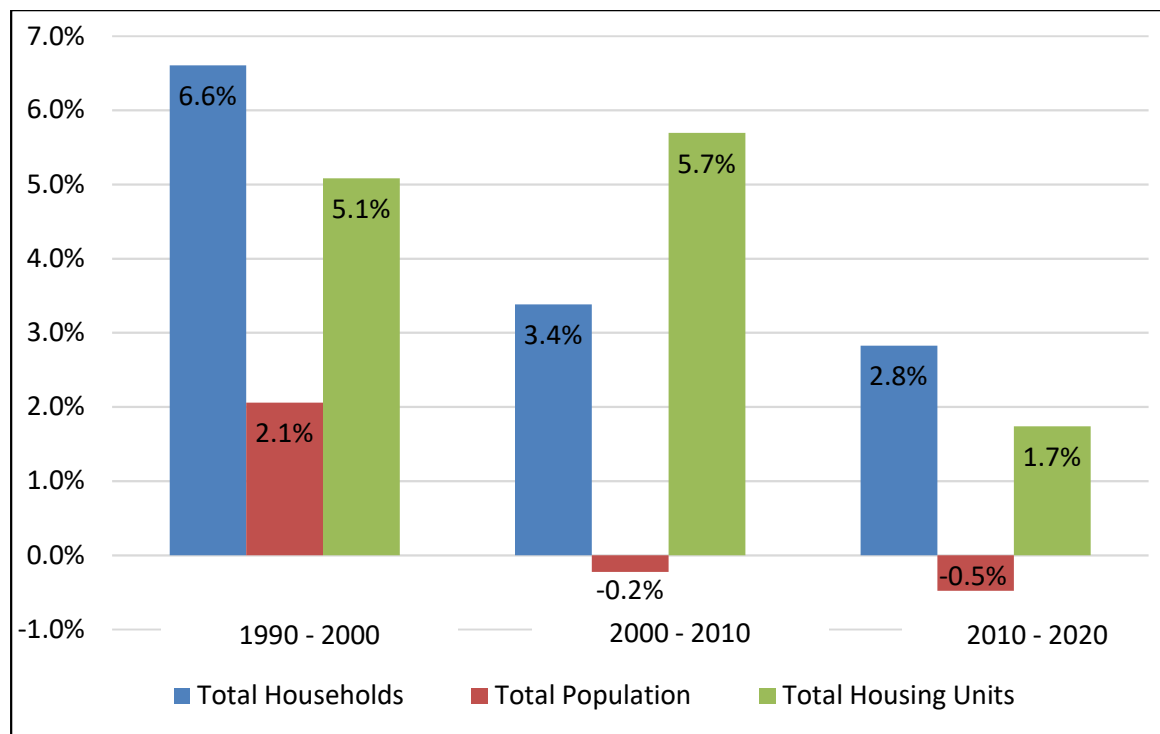
Despite a slight loss in population since 2000, the number of households in the county has increased (Figure 20). Number of households is more relevant than total population when considering housing needs, because one household occupies one housing unit. While total housing units have increased over time as well, the county also experienced an increase in vacant

¹⁴ *Rental Affordability and COVID-19 in Rural New England*. Federal Reserve Bank of Boston, April 21, 2021. Page 6.

¹⁵ *Ibid*, page 8.

housing units that are not available for year-round housing. These include seasonal, second homes, and short-term rentals (39% increase since 2000), as well as housing that cannot be occupied for code reasons or that may be in foreclosure or other legal reasons (98% increase since 2000).

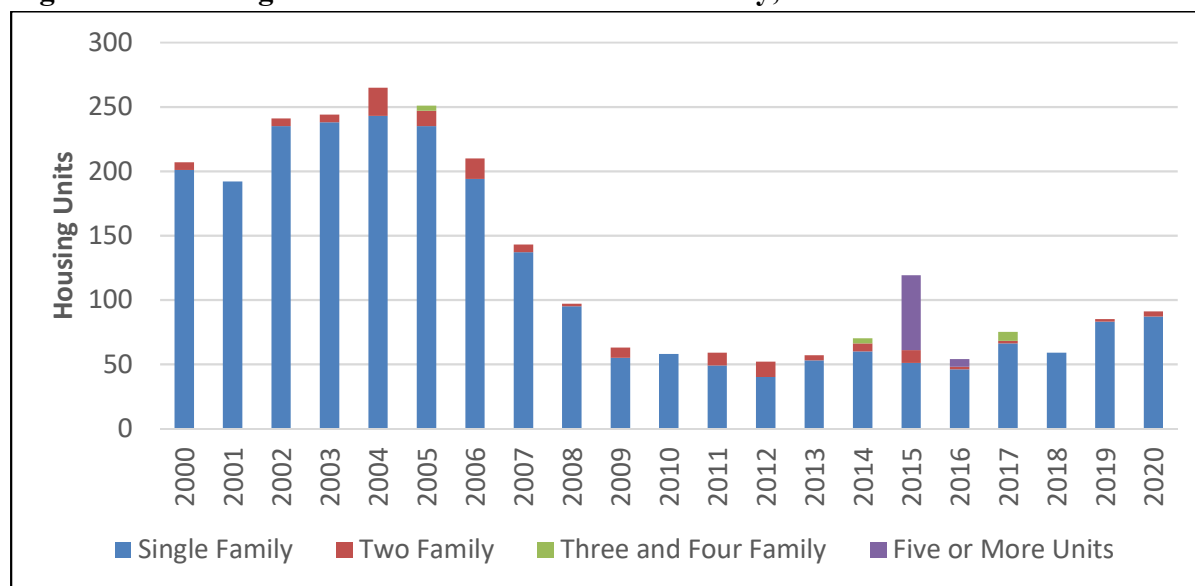
Figure 20: Franklin County Rate of Change - Households, Population, and Housing Units, 1990-2020



Source: U.S. Census 1990, 2000, 2010 Decennial Census; 2016-2020 A American Community Survey 5-Year Estimates.

The majority of housing in Franklin County is single-family housing (68%). The rest of the housing stock is made up of two-family homes (11%), 3-4 family homes (7%), multi-family homes with 5 or more units (12%), and mobile homes (2%). Franklin County has a higher percentage of single-family homes than the State, where 57% of homes are single-family. Housing production in recent years has been mostly single-family homes (Figure 21), meaning overall the housing stock is becoming less diverse over time. Housing production dropped off drastically at the onset of the Great Recession in 2008, and stayed slow through 2020.

Figure 21: Housing Units Permitted in Franklin County, 2000 - 2020



Source: U.S. Census Bureau Building Permit Survey, 2000 – 2020.

Thirty-six percent (36%) of the housing in Franklin County was built prior to 1940. While older homes provide the region with a rich architectural and historical heritage, it also means that many homes are probably not energy efficient, require high maintenance, and may contain lead paint. Currently, 72% of the county’s housing was built prior to 1979 when lead-based paint was still allowed. An estimated 80% of rental housing in Franklin County was built prior to 1979. Older rental housing units tend to be the most affordable type of housing in the region. This is a particularly important issue for affordable housing as families with Housing Choice Vouchers have reported difficulty in locating units that fall within the required payment standards and are lead paint compliant.

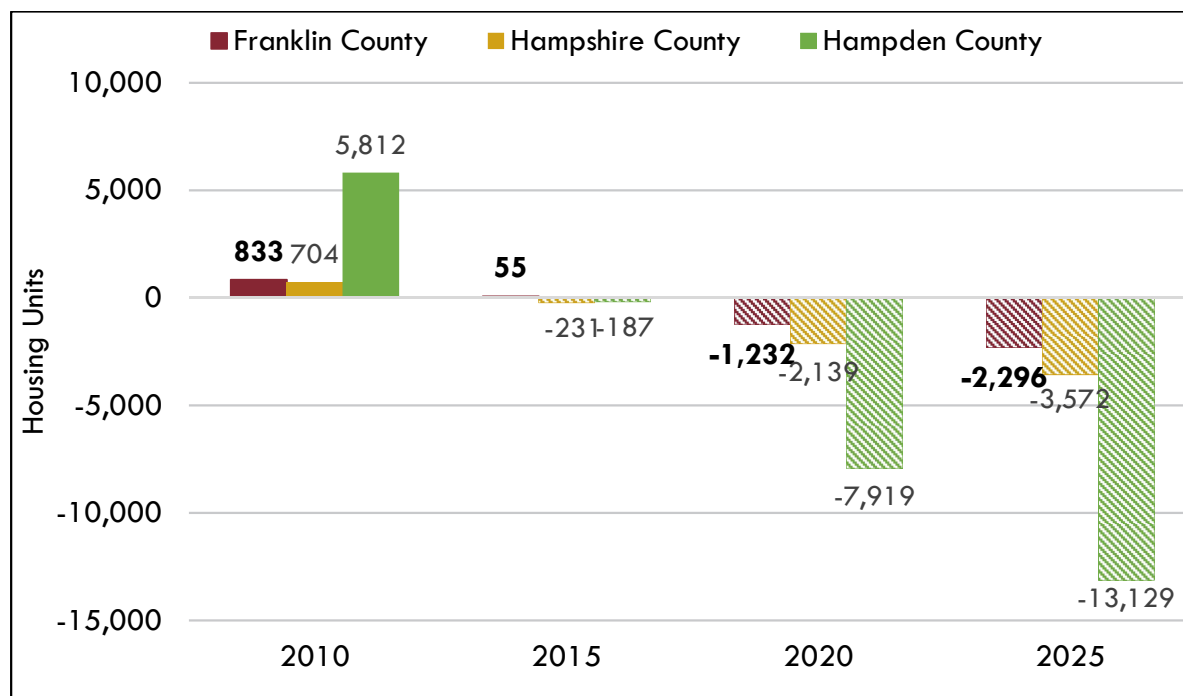
In addition to lead-based paint hazards, there are also a number of housing units in the county that are substandard for other reasons, including health and safety code violations due to structural defects, substandard plumbing or electrical systems, failing septic systems and other health hazards such as mold. As previously noted, low-income households are much more likely to live in substandard housing because it is typically the cheapest unsubsidized housing available. In addition, they may be less likely to complain about conditions to landlords for fear of losing the only housing they can afford.

Current Regional Housing Needs

According to the *Greater Springfield Regional Housing Analysis Phase I* report, completed by the UMass Amherst Donahue Institute in March 2021, Franklin County has a current gap of roughly 1,232 housing units (4% of current total housing units). In 2025, the gap is projected to grow to 2,296 (7% of current total housing units) if production does not increase from current levels (Figure 22). As a percentage of total housing units, Franklin County has a larger housing

shortage than Hampshire County, and a comparable housing shortage to Hampden County. While housing is needed at a variety of price points for a range of income levels, the largest gap in available housing currently is for apartments with rents of \$500 or less that serve extremely low-income households.

Figure 22: Projected Housing Unit Shortage in Franklin, Hampshire, and Hampden Counties



Source: *Greater Springfield Regional Housing Analysis*. UMass Donahue Institute, March 4, 2021.

Phase II of the *Greater Springfield Regional Housing Analysis Phase*, completed by the UMass Amherst Donahue Institute in March 2022, determined the rental unit gap by rent price (Figure 23). Franklin County has a need for around 1,650 housing units at \$500 or less and 100 units between \$500 and \$1,000.

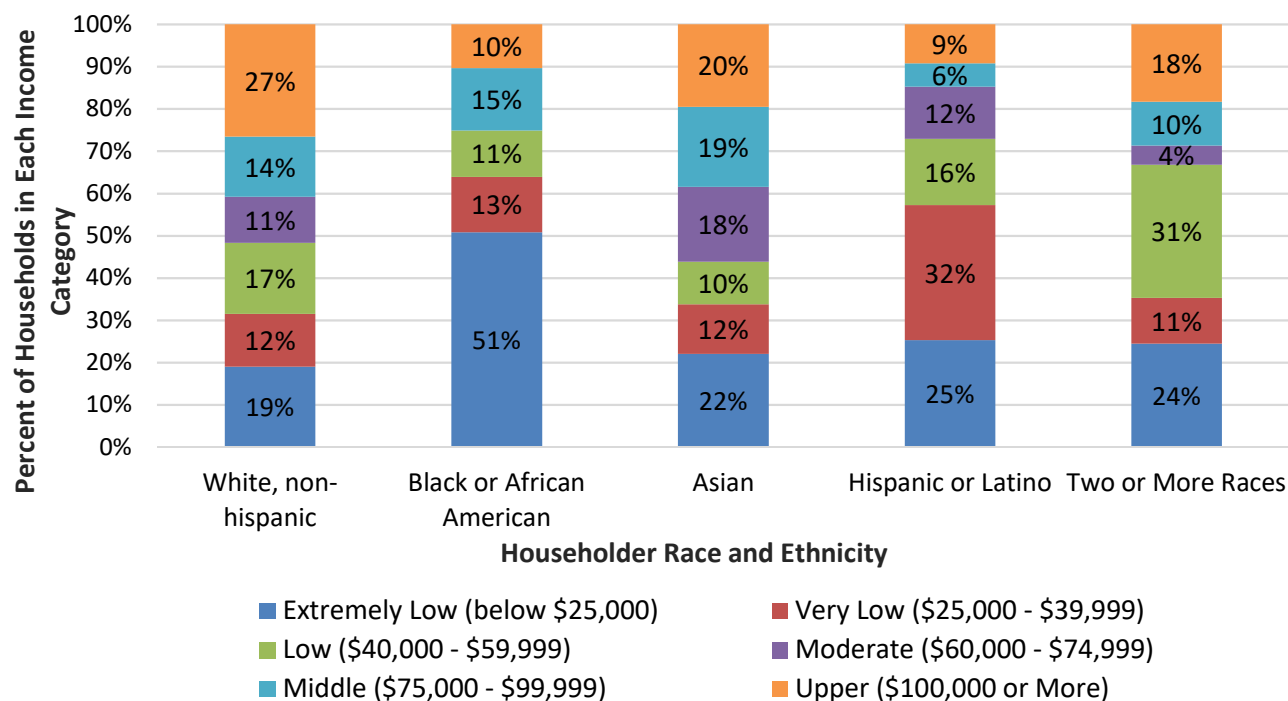
Figure 23: Number of Rental Units Needed by Rent Price, Franklin, Hampden, and Hampshire Counties



Source: Greater Springfield Regional Housing Analysis Phase II. UMass Donahue Institute, March, 2022.

The burden of low incomes in our region is not felt equally across racial and ethnic groups. A high proportion of households of color in Franklin County earn low incomes, even though people of color represent a small proportion of the overall population (Figure 24). Lack of affordable, quality housing, therefore, disproportionately impacts households of color in our region.

Figure 24: Estimated Household Income in Franklin County by Race and Ethnicity, 2020



Source: 2016-2020 U.S. Census Bureau American Community Survey Five-Year Estimates.

In 2019, the Massachusetts Rural Policy Advisory Commission (RPAC) published the *Massachusetts Rural Policy Plan*, which included a Housing section that outlines challenges and opportunities for creating the housing rural areas need. The section was developed with input from a variety of housing stakeholders in rural areas across the Commonwealth. Key rural housing development issues identified include:

1. Rural towns are experiencing a shortage of affordable and workforce housing—a mismatch exists between the housing we have and the housing we need.
2. Wages have not kept up with the cost of housing. The cost of living in rural areas is even more unaffordable when transportation and home energy costs are added.
3. High development costs, lack of infrastructure and local capacity, and the small scale of development in rural areas place significant constraints on rural housing production. In other words, rural housing development is not economically feasible or competitive for funding.
4. There is insufficient funding to fully address rehabilitation of the aging housing stock; low property values in economically distressed rural areas make it difficult to justify the high cost of rehabilitating a property.
5. Without public investment in housing for rural areas, we will continue to see downward population trends, displacement of our most vulnerable residents, and difficulty in keeping and attracting employers and workers.

RPAC continues to work towards addressing these challenges through state-level advocacy for equitable funding and programs in rural areas. The influx of American Rescue Plan Act (ARPA) funding to Towns and the state represents an opportunity to address these needs in rural areas. At the same time, towns like Whately can proactively plan for housing by identifying where and how new housing is desired in town, and implementing strategies to meet local and regional housing production goals.

1.4 Future Housing Demand

The UMass Donahue Institute has projected that Whately's population will be 1,337 by the year 2030. This is a -10.1% decrease from the 2020 population of 1,488. This decrease is not predicted to be the same across age groups, however. The Donahue Institute projects that there will be an 24% decrease in the population under the age of 25 years and a 22% decrease in the population of working age adults, defined as being between the ages of 25 and 64, yet people aged 65 and over are projected to *increase* by 53%. These changes, though only projections, will translate to different housing demands in Whately in the coming decade.

Table 18 displays the estimated shift in housing needs in Whately by 2030, by age and income.¹⁶ The columns titled 2020 Working Age Households and Senior Households are households currently occupying housing units in those age and income categories. By 2030, fewer of those houses will be occupied by working age households, and more will need to be occupied by senior households. Because there are predicted to be a larger number of seniors in town by 2030 and seniors currently tend to live with fewer people per house, there will be a need for 116 additional senior-friendly housing units, for a net total of 27 additional units in Whately. Many of these units will be aged into by the working-age population who currently lives there, however, many of these units will need to be modified to accommodate their aging tenants. If Whately seniors choose to leave their housing in order to downsize, the greatest demand for housing could be from other seniors looking to downsize. The need for additional accessible housing also spans the income spectrum.

Table 18: Estimated Housing Needs in Whately by 2030, by Age and Income

Whately Income Categories	2020 Working Age Households	2030 Working Age Housing Units needed	Working Age Housing Units Change 2020-2030	2020 Senior Households	2030 Senior Housing Units needed	Senior Housing Unit Change 2020-2030	Net change
Extremely Low (below \$25,000)	16	12	-4	22	34	12	8
Very Low (\$25,000 - \$39,999)	42	33	-9	7	11	4	-5
Low (\$40,000 - \$59,999)	62	48	-14	41	63	22	8
Moderate (\$60,000 - \$74,999)	47	37	-10	38	58	20	10
Middle-Upper (\$75,000 and above)	243	190	-53	112	171	59	6
Total	410	320	-90	220	336	116	27

¹⁶ These estimates are based on several assumptions. The Donahue Institute only projects population changes, yet we need to determine housing needs. Donahue’s population projections are based on assumptions related on birth rates, death rates, fertility rates, in-migration rates, and out-migration rates.¹⁶ To project housing units needed in 2030 by age group and income group, it is assumed that the percent of households in each income category by age category will be the same in 2030 as in 2020. For example, in 2020, 10% of senior households were in the “very low” income bracket and this percentage is assumed to be the same for 2030. The “headship rate” (households divided by population) for each age category population is also assumed to be the same in 2030 as it was in 2020. More people in the 65 years and older age bracket live alone than working age people, so their headship rate is higher. Finally, the number of households is the same as the occupied number of housing units in the U.S. Census.

Whately Housing Production Plan

Working age households are those with a head of household aged 25-64 and senior households are those with a head of household aged 65 and older. Note that the estimations used several assumptions described in the text in this section. All estimates use the best available data and methods, but are only predictions.

Data source: 2016-2020 American Community Survey five-year estimates; UMass Donahue Institute Population Projections 2018.

Senior housing needs could be met in a variety of ways, including smaller single-family homes, assisted living facilities, condominiums, single-family homes converted into multi-family homes, accessory apartments, and affordable and market rate rentals. Beyond the next 20 years, the senior population will eventually begin to shrink, so any new housing geared towards seniors should also be built with future generations in mind. Housing that may be suitable for seniors now, but that could accommodate a young couple or family in the future, will serve the town for many generations to come.

Population projections are based on demographic models and historic trends, and do not incorporate many of the factors that can influence a town's future growth. These factors include employment opportunities, municipal infrastructure, and the availability of land for new construction. Factors such as climate migration, migration from urban to rural areas after the COVID-19 pandemic, or transportation changes such as an east-west rail could also impact the town's population and housing demand.

1.5 Identified Housing Needs

Whately and the region are experiencing a tight housing market. Slow housing production, starting with the Great Recession in 2008, limits supply and pushes prices up. The COVID-19 pandemic may have exacerbated the supply issue and increased the housing affordability gap for residents, as buyers from higher income areas can purchase properties at much higher prices than what most locals can afford. Rent in Whately is very expensive, well out of range of the average worker. Lack of available rental units and the single-family nature of rental housing in Whately, with the added factor that rental units in older homes tend to be more expensive to heat, are likely reasons that rental costs in Whately are so high.

It is important for Whately to proactively plan and implement strategies to ensure affordable housing options are available in town for households at a variety of income levels. This will include dedicated, deed-restricted affordable housing units that are tied to area incomes and not subject to extreme market shifts, as well as housing options that add affordability for residents without a deed restriction.

Based on the results of the 2022 Aging in South County: A Regional Needs Assessment and the 2022 Whately Housing Survey, the Whately Housing Committee has identified housing needs among the following population groups:

- Senior residents
- First-time home buyers
- Whately’s workforce (middle- and moderate-income families)
- Low-income households
- Residents with disabilities

Seniors

In 2020, Whately had a slightly larger senior population than Franklin County and the state. Senior residents age 65 and over account for 23% of Whately’s total population, compared to 22% of Franklin County population and 17% of the state population as a whole. Whately’s senior population has grown considerably in the past 10 years. Between 2010 and 2020, the population age 65 and older grew by 118 people, a 63% increase and the largest increase among all age groups. In the next ten years, the senior population is projected to grow by another 181 people, or 53%. Seniors are projected to account for 37% of the Whately population by 2030, compared to 23% currently. The “baby boomer” population cohort began turning 65 in 2011, driving much of this increase for Whately and the region. Projections do not account as to whether housing will be available for the projected increase in seniors. Survey takers (72%) believe that small homes for seniors are the most needed type of housing in Whately. If affordable senior housing options are not available in Whately in the future, seniors who wish to remain in town may have to look elsewhere.

In 2021, Whately joined neighboring Sunderland and Deerfield in launching a Valley Neighbors program¹⁷, a support network that aims to assist residents 60 and over with aging in place. The plan is for Valley Neighbors to connect local volunteers with seniors in need of companionship, rides, and small home adjustments that allow the resident to remain in their home. This initiative helps expand the range of senior housing options, but does not necessarily address their affordability.

Renters age 65 and over are becoming a larger share of renter households in town over time. In 2015, roughly 15% of renter households in town were 65 and over. In 2020, an estimated 23% of renter households are age 65 and older. Of those senior renter households, 43% are cost-burdened by their housing costs. A few survey respondents reported that they were facing increasing costs on fixed incomes and, as a result, had mounting affordability concerns. One respondent added to a list of other concerns that they needed housing that better accommodated their limited mobility as they aged.

¹⁷ Valley Neighbor Program: <https://valleyneighbors.org/>

There are many more senior homeowners in Whately than renters. Senior homeowners are less likely to be cost-burdened by housing compared to other age groups, at 21% of homeowners over 65. This may partly be because older homeowners who have lived in their homes longer have lower mortgage payments or may have paid off their mortgage altogether. However, as residents age, they may need different housing accommodations, such as smaller more accessible housing. Housing costs may become more of an issue for seniors in the future. Property taxes continue to rise, as do other housing-related expenditures, such as heating costs. As a result, senior residents on fixed incomes may find it increasingly challenging to afford their homes. There will continue to be a need for more housing options, including accessory apartments, smaller housing options for downsizing, and affordable homeowner and rental housing, for Whately's seniors as the population grows.

First-Time Home Buyers

Whately is an attractive place to live, and home sale prices reflect this. Unfortunately, lack of housing supply has pushed prices so high that many families, especially first-time homebuyers, are priced out of owning a home in town. The median sale price in Whately in 2021 was \$388,500 (based on 10 sales), up 18% from one year ago and significantly higher than the median sale price in Franklin County (\$281,500) and Hampshire County (\$365,777). Cost-burden among existing homeowners in Whately is low (13%), but the ability for a family earning median income in town to purchase a home in Whately is extremely limited. For instance, the affordable sale price of a home for someone earning Whately's 2020 median household income of \$85,000 is about \$283,000; for a family earning Whately's median family income of \$95,104, the affordable sale price would be \$316,000 – both sales prices are well below the current median sale prices in town.¹⁸ Additionally, Whately has a very low homeowner vacancy rate (0%), indicating that demand is high for homeownership options in town.

Many young adults and families are priced out of buying a home in Whately. Survey respondents showed a strong preference for ensuring that there are starter homes for first-time homebuyers in Whately, with 66% saying that starter homes are needed. In-law/accessory apartments, which are popular options for multi-generational families to live together, was equally popular with starter homes for most needed housing types among survey respondents. There are mortgage programs available for income-eligible first-time homebuyers that require little to no down payment, such as the USDA Rural Development Single-Family Housing Guaranteed Loan Program (no down payment required) and the Massachusetts Housing Partnership's One Mortgage Program (requires a 3% minimum down payment). These programs may be good options for low to

¹⁸ DHCD homeownership calculator, utilizing Whately's FY2022 property tax rate of \$13.71, assuming a 5% down payment and a 30-year fixed rate mortgage at 5% interest rate. Household income includes single person households and non-related individuals living together; family income includes households with at least two related people living together.

moderate income households with good credit and stable employment, and could be coupled with locally funded (through Community Preservation funds) down-payment assistance, mortgage subsidies, or direct grants to low and moderate income households to buy down the cost of a home in Whately.

There is also a regional program, through Franklin County's HRA, that offers educational seminars to first-time homebuyers. The Town could work with the HRA to expand resident's access to this assistance. The Town can also work with non-profit developers such as Habitat for Humanity or Rural Development Inc. to find appropriate sites for constructing new affordable homes.

Whately's Workforce

As just noted, households and families earning median incomes in Whately are priced out of the current homeowner market. In addition, workers in industries like health care, social assistance, agriculture, retail trade, business services, and manufacturing would struggle to afford an apartment in Whately based on current average wages in the region and rents in town (Figure 16). A variety of housing types could serve Whately's and the region's workforce, from affordable homeownership opportunities, accessory apartments, and affordable apartments.

Low and Moderate-Income Families

A number of families in Whately have trouble finding housing that they can reasonably afford and spend no more than 30% of their incomes on housing costs. Nearly one-third of Whately's households fall within a low-income category, most of which are renters. Over a quarter of renters aged 35 to 64 are cost-burdened by their rent.

More housing with long-term guaranteed affordability, including both ownership and rental units, may be necessary for many of these residents to decrease their housing cost burden. In particular, affordable housing units with three or more bedrooms, affordable for households earning lower incomes than 80% AMI, are needed for families in Whately. According to a 2013 analysis conducted by the Massachusetts Department of Housing and Community Development (DHCD), development patterns in Massachusetts have disparately impacted and limited housing options for families with children. In order to address this issue, the State has enacted a policy that at least 10% of the units in affordable housing developments must contain three or more bedrooms, unless the development is age-restricted.

Another important affordability strategy, which does not address housing issues directly but instead focuses on incomes, is to strive to create better employment opportunities both in Whately and at the regional level for low or moderate-income residents who want to work full-time, but are presently under-employed or unemployed, or who currently have low paying jobs.

Residents with Disabilities

Overall, according to the U.S. Census, an estimated 14% of Whately's population has a disability of some type. Among the town's senior population age 65 and over, 42% have a disability. It is likely that a percentage of this population already resides in housing that have been modified to accommodate their special needs, but others may not. As the senior population in Whately grows in the coming decades, additional residents will need accessible housing. Universal design – making a house safe and accessible for everyone, regardless of age, physical ability, or stature – should continue to be encouraged in future Town-supported housing initiatives.

There are several resources for homeowners and landlords renting to people with disabilities to modify their housing to work for them. The Pioneer Valley Planning Commission administers the Home Modification Loan Program for Franklin County communities.¹⁹ The program provides low- and no-interest loans to make modifications to the homes of elders, adults with disabilities, and families with children with physical and/or cognitive disabilities. Typical modifications include installation of ramps and lifts, widening of doorways, and alteration of kitchens and bathrooms. Funding is provided through a state-funded loan program of the Massachusetts Rehabilitation Commission in collaboration with the Community Economic Development Assistance Corporation.

The Franklin County HRA administers a Housing Rehabilitation Program for income-eligible homeowners in Whately that provides a zero-interest, deferred payment loan for housing repairs, including accessibility modifications. Another potential source of funding for accessibility improvements is the USDA Rural Development Very Low-Income Housing Repair program, which provides loans and grants to very low-income homeowners to repair, improve, or modernize their dwellings or to remove health and safety hazards. It is important that residents with disabilities be provided information on these programs.

2. DEVELOPMENT CONDITIONS AND CONSTRAINTS

This section discusses the current development conditions in Whately, as well as possible constraints on development and how the Town may be able to mitigate these constraints.

2.1 Zoning for Housing

Whately has five primary zoning districts designed to help shape development patterns within the town (Figure 25). There are two mixed Agricultural & Residential districts, (A/R1 and A/R2), one Commercial district (C), one mixed Commercial & Industrial district (C/I), and one Industrial district (I). The majority of the land area is zoned Agricultural & Residential. A/R1

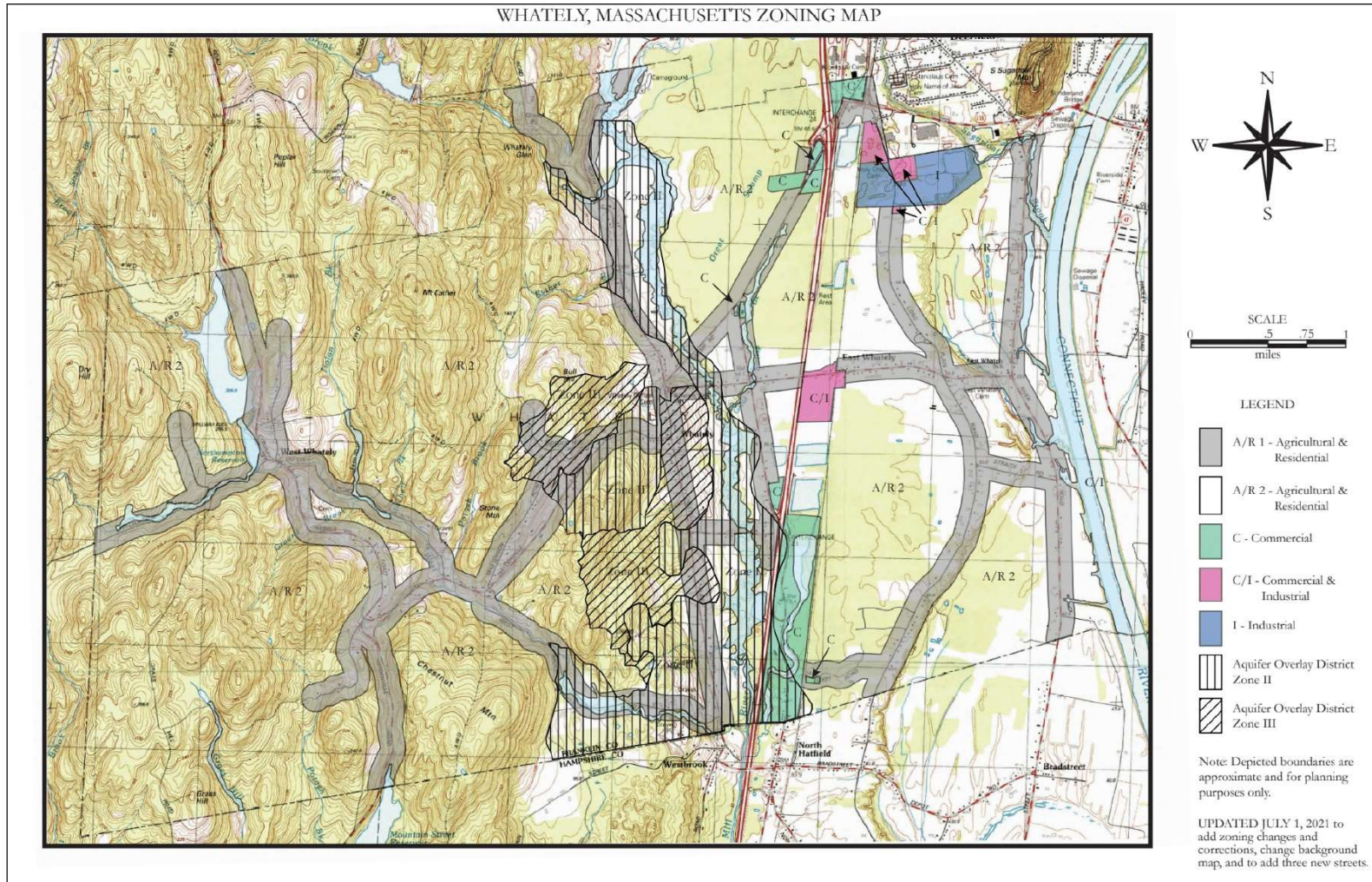
¹⁹ <http://www.pvpc.org/projects/home-modification-loan-program-hmlp>

applies to areas extending 400 feet back from the right of way on any existing road providing lot coverage; A/R2 applies to all other areas beyond 400 feet from the right-of-way not zoned commercial or industrial. The commercial and industrial districts are clustered along Route 5/10 and the border with Deerfield. Table 19 shows where uses are allowed by right, by special permit, or are prohibited for each district. Table 20 shows minimum lot sizes for various housing types. The C/I and I districts do not allow residential use and are not included in Table 20.

In the A/R1 and C districts areas with public water, the required minimum lot size for a single-family home is 40,000 square feet (0.92 acres) and the minimum road frontage is 175 feet. In the A/R2 district areas with public water, the required minimum lot size for a single-family home is 60,000 square feet (1.38 acres). For each additional unit added in these districts, an additional 20,000 feet is required. However, if the dwelling is a congregate elderly housing facility, each additional unit requires only 10,000 additional square feet. Congregate elderly housing is encourage for up to four dwellings units per structure and up to five structures per lot. In areas without public water, an additional 20,000 square feet are also required regardless of the housing type.

Whately allows accessory apartments in both A/R zones and the commercial zone by special permit. Accessory apartments are defined as additional dwelling units consisting of no more than four rooms and no more than 800 square feet of living area in a single-family home or an accessory detached structure provided there is no expansion of square footage of any existing structure and the structure has been in place for at least five years. An additional dwelling unit of no more than 600 square feet may be added in a new structure. Accessory apartments may be occupied by no more than two people and the owner of the property has to permanently occupy the principal or accessory residence.

Figure 25: Whately Zoning Map



Source: Town of Whately, updated July 1 2021

Table 19: Table of Use Regulations for Residential Uses

Y = Yes, the use is permitted by right in that zoning district

N = No, the use is not permitted in that zoning district

SP = The use is allowed in that zoning district only after a special permit has been granted

* = Site Plan Review required

Principal Use	Agricultural/ Residential 1	Agricultural/ Residential 2	Commercial	Commercial- Industrial	Industrial
Single-family detached dwelling	Y	Y	Y	N	N
2-Family detached dwelling	SP	SP	SP	N	N
Multifamily dwelling units (3-4 units)	SP	SP	SP	N	N
Converted single-family dwellings	SP	SP	SP	N	N
Congregate Elderly Housing Facilities	SP	SP	SP	N	N
Open Space/Cluster Residential Subdivision Developments	Y*	Y*	Y*	N	N
Flexible Development for Small Residential Projects	Y*	Y*	Y*	N	N
Accessory apartment	SP	SP	SP	N	N

Table 20: Minimum Lot Sizes by District and Unit Amount

	Min Lot Area (sq. ft.)				
	Single-Family Home	2-Family Home	3 to 4-Family Home	Converted Single-Family Home	Congregate Elderly Housing Facilities
AGRICULTURAL AND RESIDENTIAL DISTRICTS					
A/R1					
With public water	40,000	60,000	40,000 +20,000 for each additional unit over one	40,000	40,000 +10,000 for each additional unit over one
Without public water	60,000	80,000	60,000 +20,000 for each additional unit over one	60,000	60,000 +10,000 for each additional unit over one
A/R2					
With public water	80,000	100,000	80,000 +20,000 for each additional unit over one	80,000	80,000 +10,000 for each additional unit over one
Without public water	120,000	140,000	120,000 +20,000 for each additional unit over one	120,000	120,000 +10,000 for each additional unit over one
COMMERCIAL					
With public water	40,000	60,000	40,000 +20,000 for each additional unit over one	40,000	40,000 +10,000 for each additional unit over one
Without public water	60,000	80,000	60,000 +20,000 for each additional unit over one	60,000	60,000 +10,000 for each additional unit over one

Source: Whately Zoning Bylaws, 6/15/2021.

Since 2010, Whately has had an Open Space/Cluster Residential Subdivision Development provision in its zoning (Section 171-25) that encourages a less sprawling form of development by allowing for clustered development and preserving at least 40% of the parcel as open space. Open space/cluster developments of single- or two-family dwellings allow reduced building lot

sizes or road frontage in exchange for land preserved as open space. The maximum number of lots for the development cannot exceed the number normally allowed in the district unless a density bonus is granted.

A Flexible Development for Small Residential Projects provision was added in 2010 in conjunction with the Open Space/Cluster Residential provision designed to encourage efficient use of topography and preserve unique natural and cultural features while maintaining the overall density allowed in a given zoning district. This optional development device allows up to ten lots wherein some lot sizes are decreased (60% of the required frontage and 80% of the minimum lot size) in exchange for commensurate increases in other lot sizes. The number of building lots can be no more than would have been allowed for the zoning district, not to exceed ten lots, unless building lot bonuses are earned through additional environmental or affordability measures.

Presently, single-family dwellings are allowed by right in the A/R1, A/R2, and C districts. Two-family dwellings, multi-family dwellings, converted single-family dwellings, and congregate elderly housing facilities are allowed by special permit in these three districts.

Zoning Opportunities for Affordable Housing

While Whately's zoning currently supports development of a diversity of housing types in a number of ways, there are additional opportunities to further support affordable housing development within town.

Massachusetts Housing Choice Legislation and Changes to the State Zoning Act (Ch. 40A)²⁰

Chapter 358 of the Acts of 2020 (sometimes referred to as the economic development legislation of 2020) made several amendments to Chapter 40A of the General Laws, commonly known as the Zoning Act. Among these amendments are (1) changes to section 5 of the Zoning Act, which reduce the number of votes required to enact certain kinds of zoning ordinances and bylaws from a $\frac{2}{3}$ supermajority to a simple majority; and (2) changes to section 9 of the Zoning Act, making similar changes to the voting thresholds for the issuance of certain kinds of special permits.

These changes apply to all cities and towns in Massachusetts, except the City of Boston (which has its own zoning enabling act). The goal is to make it easier for local governments to approve housing-supportive zoning and development. The types of zoning changes that may qualify for a simple majority vote include:

²⁰ Information in this section comes from the Voting Threshold Guidance and Housing Choice presentation on the State's Housing Choice webpage: <https://www.mass.gov/info-details/housing-choice-and-mbta-communities-legislation#resources-and-documents->

Whately Housing Production Plan

1. Allow for multi-family housing or mixed-use developments “as of right” in an eligible location.
2. Allow for open space residential development as of right.
3. Allow accessory dwelling units, either within the principal dwelling or within a detached structure on the same lot, as-of-right.
4. Allows accessory dwelling units by right in a detached structure on the same lot.
5. Reduces the parking requirements for residential or mixed-use development under a special permit.
6. Permits an increase in the permissible density of population or intensity of a particular use in a proposed multi-family or mixed-use development that requires a special permit.
7. Changes dimensional standards such as lot coverage or floor area ratio, height, setbacks, minimum open space coverage, parking, and building coverage to allow for the construction of additional residential units on a particular parcel or parcels of land.
8. Provides for the transfer of development rights or natural resource protection zoning in instances where the adoption of such zoning promotes concentration of development in areas that the municipality deems most appropriate for such development, but will not result in a diminution in the maximum number of housing units that could be developed within the municipality.
9. Adopts a smart growth or starter home districts in accordance with section 3 of Chapter 40R of the General Laws.

Key terms such as *multi-family housing*, *mixed-use development*, *accessory dwelling unit*, *transfer of development rights*, *natural resource protection zoning*, and *eligible location* are now defined in section 1A of the Zoning Act.

The amendments also provide that a special permit may be issued by a simple majority vote if the special permit does any of the following:

- Permits multi-family housing that is located within ½ mile of a commuter rail station, subway station, ferry terminal or bus station; provided that not less than 10% of the housing is affordable to and occupied by households whose annual income is less than 80% of the area median income and affordability is assured for a period of not less than 30 years through the use of an affordable housing restriction.
- Permits mixed-use development in centers of commercial activity within a municipality, including town and city centers, other commercial districts in cities and towns and rural village districts, provided that not less than 10% of the housing meets the same standard of affordability as noted above.
- Permits a reduced parking space to residential unit ratio requirement, provided such reduction in the parking requirement will result in the production of additional housing units.

These changes to Ch.40A are relevant to many of the zoning opportunities discussed in this section.

Inclusionary Zoning

Inclusionary zoning is a planning tool used by towns in Massachusetts to increase the affordable housing inventory in a community as new development occurs. Inclusionary zoning helps a town reach its 10% affordable housing goal, as prescribed by M.G.L. Ch. 40B, and remain above 10% as new homes are added to the year-round housing stock. Most towns with this type of zoning require developments of 10 units or more to include at least one affordable unit (or 10% of a project over 10 units), but the percentage could be set by the town as there is no state requirement. Many communities also allow developers to opt out of building the units by donating land or providing a fee-in-lieu to a local affordable housing trust fund equivalent to the units in cash when opting out. Special considerations can also be negotiated with developers.

Affordable units developed through inclusionary zoning can qualify for the Subsidized Housing Inventory as Local Action Units through the Local Initiative Program. This program, administered by the Massachusetts Department of Housing and Community Development (DHCD), recognizes the various ways that affordable units can be created, and provides guidelines to ensure that new affordable units created through zoning meet the requirements of Chapter 40B. Whately currently utilizes inclusionary zoning within the Open Space/Cluster Development provisions of the Zoning Bylaw. Whately could consider a payment in lieu option to its Housing Trust, where a developer can choose to pay into a fund for affordable housing in lieu of providing the units in a development.

Chapter 40B Comprehensive Permit

Municipalities can work with a developer to create affordable housing that meets the town's needs and is consistent with community character. The "friendly" Chapter 40B process accomplishes this through a Comprehensive Permit. The Comprehensive Permit allows for development of various housing types in zoning districts that may only be zoned for single-family homes or commercial uses, or where minimum dimensional requirements make affordable housing development difficult. Comprehensive Permit projects must contain at least 20-25% affordable units and have long-term affordability restrictions. Housing of various types can be built through the process. It is difficult for communities that are under the 10% threshold of year-round affordable housing to meet affordable housing production goals without utilizing the Comprehensive Permit tool. This is particularly true in communities with slow housing growth, where inclusionary zoning and other techniques discussed in this section may not produce affordable housing at a quick enough pace.

2.2 Natural Resources

Zoning Protections for Natural Resources

Whately has two types of protective aquifer overlay zoning, Aquifer Overlay District Zone II and Aquifer Overlay District Zone III, designed to protect the integrity of existing groundwater supplies and recharge areas, particularly those areas that contribute to the public water supplies. The Aquifer Protection District specifically regulates uses, lot size, and lot coverage in each of the Zone I, Zone II, Zone III and Interim Wellhead Protection Area regulatory areas, delineated per the criteria set forth in the Massachusetts Drinking Water Regulations, 310 CMR 22.02. The districts prohibit a variety of commercial uses, production and storage of hazardous chemicals and pollutants, and excavation or removal of fill within proximity to the groundwater table. Within both Districts Zone II and Zone III, the minimum lot size is three acres and the maximum lot coverage cannot exceed 10% of the lot. Development in these districts must meet various performance standards for recharge and stormwater management, multi-family dwellings must provide a stormwater management plan, and applicants are encouraged to incorporate low impact development techniques into their site design.

Despite the presence of an Aquifer Overlay District, both public water supply systems and private wells are vulnerable to contamination from a number of sources. According to the 2003 Source Water Assessment and Protection (SWAP) Report for this public water supply, the aquifer along I-91 has a high level of vulnerability to contamination from agricultural, commercial, and residential activities on the ground surface.

Protected Open Space

Whately has a wealth of important natural resources, including prime agricultural farmlands and large areas of unfragmented forests. According to the 2021 update of the *Whately Open Space and Recreation Plan*, roughly 33.2% of Whately, or 4,397 acres, is permanently protected from development. The Commonwealth of Massachusetts owns approximately 1,603 acres, mostly in the west part of town and through the center along the Great Swamp. Water Districts own another 1,261 acres. The State's Agricultural Preservation Restriction (APR) Program protects an additional 710 acres and Conservation Restrictions (CR) account for another 544 acres. Other permanently protected lands include public and private cemeteries, and lands owned by conservation organizations such as land trusts.

Another 23%, or 3,161 acres, of land in Whately is temporarily protected from development through the Chapter 61 Program. The Chapter 61 program values privately owned land at its current use – forestry, agriculture, or open space and recreation – instead of its development value. The Chapter 61 program does not provide permanent protection for the land, which can be

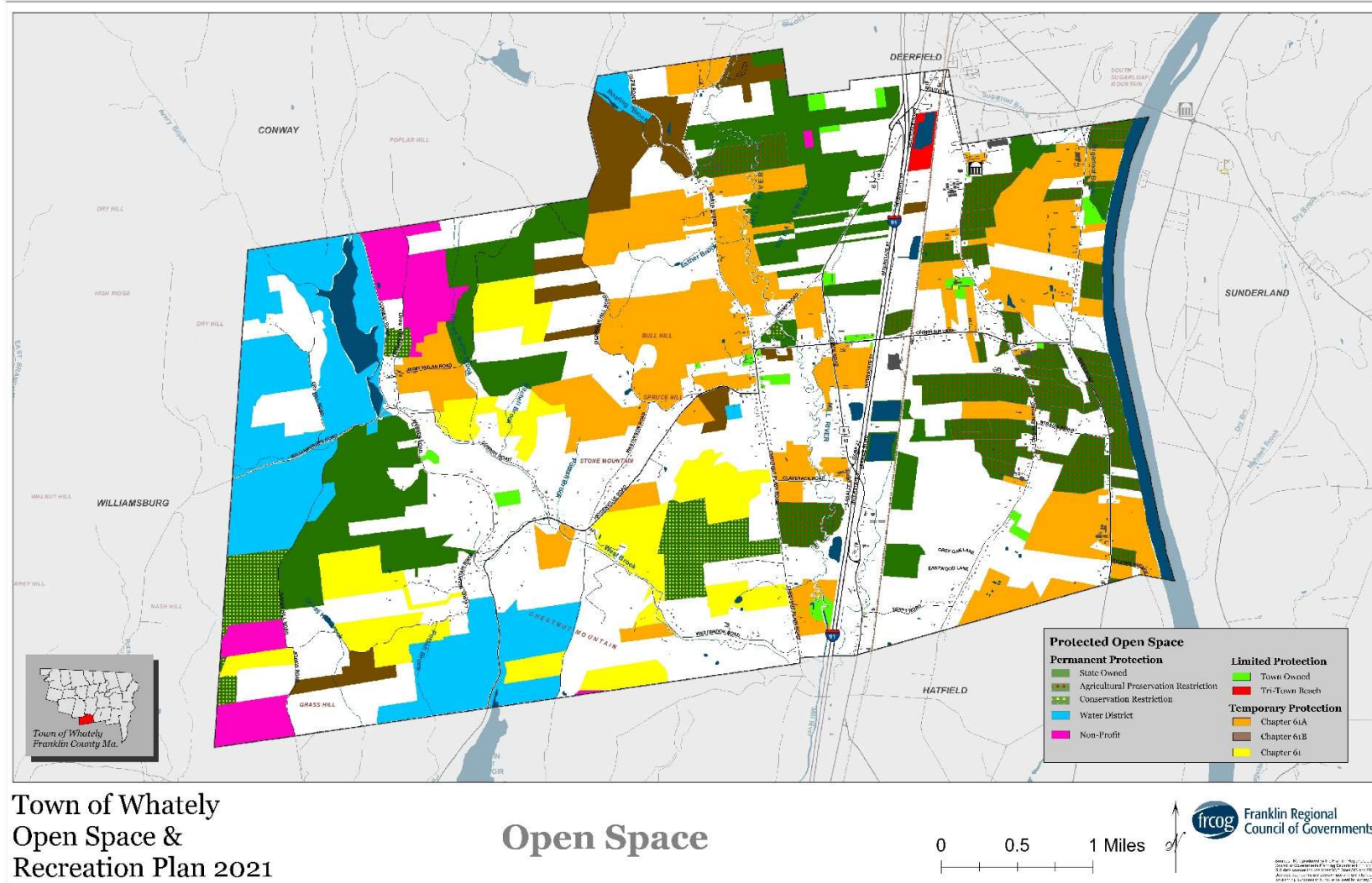
Whately Housing Production Plan

converted to another use if a town chooses not to exercise its right of first refusal and back taxes are paid by the landowner.

Land considered to have limited protection includes any Town-owned open space not under the authority of the Conservation Commission or not used as a recreational area. Approximately 119 acres of Town-owned open space are considered to have limited protection.

Overall, 57% of land in Whately is either permanently or temporarily protected from development, or considered under limited protection. See Figure 26, which shows all land in town with some form of protection, and the areas that are currently not protected as of 2021.

Figure 26: Land Permanently or Temporarily Protected from Development in Whately



Source: 2021 Whately Open Space and Recreation Plan.

2.3 Capacity of Municipal Infrastructure

Municipal infrastructure plays a major role in a community's ability to serve its residents and to accommodate anticipated growth. The Town of Whately has invested in its infrastructure in recent years and has built new Town offices and upgraded its public water system. The Town remains committed to addressing future infrastructure needs and capacity constraints. However, the Town is limited by staff and financial resources in its ability to address all capacity concerns. Key aspects of the Town's capacity to accommodate new growth and housing development are discussed in this section.

Safety Infrastructure

Both the Police and Fire Departments have limited staffing and few full-time employees. Both departments have seen the number of calls they receive increase in recent years, with little staffing change. In 2021, the Fire Department responded to a total of 80 incidents. Overall call volume is trending upwards based on a 10-year average. In 2014, Sunderland, Deerfield and Whately pooled capital assets as well as financial and personnel resources to form the State's first regional municipal ambulance service, the South County EMS. In 2021, South County EMS responded to 178 calls in Whately. Across the three towns in 2021, the service experienced the busiest year-to-date with a 13% increase over 2020. In 2021, the Police Department handled 5,557 calls for service, including 175 911 calls.

Water System Infrastructure

About half of Whately households rely on private groundwater wells or springs for drinking water. The other half are served by two public drinking water systems. The municipal Whately Water Department serves 390 connections, including households, commercial businesses, and industrial and agricultural operations. This supply comes from two wells near Interstate 91 adjacent to the Mill River. Water pumped from these wells is stored in a water tower located off Dickinson Hill Road. The Department has a MassDEP authorized water withdrawal of 0.36 million gallons per day (MGD), while the average daily withdrawal is around 0.11 MGD. About 30% of the system capacity is currently being utilized, with around 0.25 MGD remaining for future growth. The Department has indicated plans to redo the connection on Egypt Road between east and west Whately.²¹ The Department is searching for another source of water as they currently do not have any emergency sources available, though hydrant-to-hydrant interconnections could be made to the Whately Water District, Hatfield Water Department, and South Deerfield Water District in the event of an emergency.

²¹ Tighe and Bond, 2022: *Franklin County Water and Wastewater Systems Study*. Prepared for the Franklin Regional Council of Governments.

Recently, the Whately Water Department took over the privately operated Whately Water District, which served about 40 private residences as well as five municipal properties, the Congregational Church, and the Whately Inn. The Whately Water Department distribution includes about 120 hydrants, which are able to provide adequate fire flow to most of the system. Whately also has water storage tanks for fire suppression.

Wastewater Infrastructure

Whately does not have a public sewer system. Residential and commercial uses are served entirely by private septic systems and there are no tight-tank septic systems in use. Deerfield has a public sewer system that abuts Whately to the north, but there is no access to it.

Some areas of Whately have onsite characteristics, such as wetlands, high water tables, hydric soils, and/or sensitive environmental habitats that make them unsuitable for having a septic system. The Foothills Health District will determine whether any new housing units, accessory or otherwise, will comply with Title V regulations.

Solid Waste Infrastructure

The Whately Transfer Station takes trash for a fee and recycling for free. The Town has a compactor machine for both recycling and trash. Whately is also a member of the Franklin County Solid Waste Management District, formed in 1989 to help towns manage all aspects of their solid waste. The district assists member towns through administrative support, professional consultation, trainings, and outreach to residents and businesses. The District also holds annual household hazardous waste and bulky waste collection events.

Transportation Infrastructure

Transportation plays a critical role in the ability of residents to access jobs, services, and recreation. Siting new housing in close proximity to employment, schools, shopping, and outdoor recreation reduces the amount of driving for residents and increases the potential for using alternative forms of transportation to access these destinations. Having the choice to safely and conveniently walk, bike, or ride transit helps households save money, increases physical health, reduces traffic congestion and air pollution, and generally increases the quality of life in a community.

Commuting Trends

Whately residents work primarily in towns along the I-91 corridor, including Greenfield and Deerfield in Franklin County and Northampton, Easthampton, Amherst, Holyoke, Chicopee, and West Springfield in Hampshire County. The average travel time to work for Whately residents is 24.8 minutes. The most common form of transportation to work is people driving alone, which

accounts for 76% of the commuting workforce residing in Whatley.²² Carpooling and walking are tied for the next most popular mode of travel, accounting each for 5% of all commuter travel. An estimated 0% of Whately residents use public transportation for their work commute. Twelve percent (12%) of Whately residents work from home.²³ This information was collected in the first few month of the pandemic and it is likely that these percentages will change in future U.S. Census data sets as more people have permanently shifted to working from home.

Roads

Whately is well connected to the region via the north-south running Routes 5/10 and Interstate 91, and east-west running Route 116, which provide access to employment, services, and shopping. While Whately has many assets, elements of its transportation system negatively impact the town's livability. Like many rural towns in the area, the development of state and federal highways through town in the 1950s and 1960s fragmented the landscape, such that there are only two roads that get a traveler across I-91 for the entirety of its length. This has contributed to making the town feel like a "pass through" rather than a destination. Routes 5 and 10 have facilitated sprawling commercial development that is difficult to access without a car. Lack of sidewalk or shoulder, and the speed of traffic on most roads in Whately render most roadsides in Whately intimidating places to walk or bike.

Bus Transit

The Pioneer Valley Transit Authority (PVTA) operates one regular fixed-route bus service that stops at the Whately Park and Ride lot. PVTA Route 46 provides service from UMass Amherst north along the Route 116 corridor to South Deerfield and the Whately Park and Ride Lot on Routes 5/10. There are two trips per day – one in the morning, and one in the evening. Route 46 serves as a commuter route, with most passengers boarding in South Deerfield or Sunderland and riding to UMass. The highest ridership occurs at peak morning and evening commute times.

The Franklin Regional Transit Authority (FRTA) offers fixed route service from Greenfield to Northampton that stops at the Whately Park and Ride lot. FRTA Route 31 operates Monday through Friday, with seven trips per day. Riders may connect with other fixed-route services in these neighboring communities to travel to other destinations in the region.

Passenger Rail

The closest passenger rail stations for Whately residents are located in Greenfield and Northampton, which is served by Amtrak's Vermonter and Valley Flyer trains. The Vermonter travels once a day in each direction between St. Albans, Vermont, and Washington D.C., with

²² Workforce travel mode data includes all people who worked for pay during the week prior to filling out the American Community Survey. Students who did not work at a job for pay would not be included in this data.

²³ U.S. Census, American Community Survey, 2016-2020 Five-Year Estimates.

stops including Springfield, Hartford, New Haven, New York, and Philadelphia. In 2019, Amtrak and the Massachusetts Department of Transportation launched a new state-supported passenger train called the Valley Flyer. The Valley Flyer travels between Greenfield and New Haven, CT, with intermediate station stops. In New Haven, the train connects with service to New York City and beyond. Service was suspended at the onset of the COVID-19 pandemic, but was fully restored in late 2020 to include multiple trips per day, seven days a week.

Sidewalks and Walking

Whately Center is the only area of town with sidewalks. Respondents to the 2021 Open Space and Recreation Plan (OSRP) Survey and participants in other parts of the OSRP planning process strongly favored improving pedestrian and bike infrastructure throughout town, with Whately Elementary School and Whately Center the most-cited areas of need. Residents were also concerned about increasing bike and pedestrian safety through the 5/10 corridor and pressed the Town to consider off-road pedestrian connections between important destinations.

Whately adopted a Complete Streets policy in 2016, committing the Town to plan roadway improvements with the safety of all users in mind, including cyclists, pedestrians, transit users, and automobiles. With assistance from the Franklin Regional Council of Governments, Whately prepared a Complete Streets Prioritization Plan in 2018, identifying 21 priority projects in town. The first phase of the Whately Complete Streets Plan, completed in 2020, installed ADA-compliant sidewalks and four crosswalks in Whately Center along Chestnut Plain Road and Haydenville Road. Funding for a second phase of improvements, awarded in 2021, will extend the sidewalks from town center and add an additional crosswalk to the church.

Bicycling

Whately is part of the Franklin County Bikeway regional bikeway network. The 17.2-mile intermediate-level Whately-Conway loop crosses from the southeastern portion of Conway into Whately. At the southern point on this loop, it is possible to travel via Haydenville Road to connect to Hampshire County and the Pioneer Valley bicycling routes in Northampton. Additionally, the River Road Connector begins at the intersection of Route 116 and River Road and travels south into Whately, connecting to Hampshire County in Hatfield. Portions of these routes are marked with Franklin County Bikeway signs, but there are no marked shoulders, bike lanes, or sharrows.

Additional routes around Whately Center and along the Connecticut River are particularly popular destinations for cyclists in the region. Whately does not have any sanctioned off-road bike paths.

Park and Rides

Park and rides offer people the opportunity to carpool or combine driving and transit to reach jobs, school, or shopping and services. The Whately Park and Ride lot is located at the

intersection of Routes 5/10 and 116 in Whately, on the northern border of town. This park and ride has easy access to I-91 and is currently served by the PVTA Route 46 bus to UMass and the FRTA Route 31 bus between Greenfield and Northampton.

Transportation and Affordability

In a rural region such as Franklin County, transportation costs should be taken into consideration when determining the true affordability of a region. However, this expense is often not calculated even though it is the second largest cost for families after housing. The Center for Neighborhood Technology (CNT) has created an index that combines both housing and transportation costs as a tool to assess the true affordability of locations. The index is based on the premise that households should spend no more than 45% of their income on housing and transportation combined. According to the CNT, when transportation costs are added to housing costs, all areas of Whately are unaffordable. According to the index, households on average spend 63% of their income on housing and transportation combined.²⁴

Utilities

Utilities can be a huge expense for households. Today, it is not uncommon for a household to pay \$3,000 - \$5,000 each year for heat and electricity.²⁵ Lower income populations are more likely to have high utility bills because they often live in older buildings that are less energy efficient.

A large percentage of occupied homes in Whately are heated with oil (40%), and bottled gas (23%), and utility gas (8%). Natural gas is only available to a small portion of the region, and there is currently a moratorium on new service. Wood is the next most important heating source, with 15% of Whately homes heating with wood or wood pellets. Wood is fairly inexpensive, but it can cause air quality problems when old, inefficient wood burning appliances are used. Eleven percent (11%) of Whately homes heat with electricity. Many of these homes were originally heated with electric resistant heating systems, which are inefficient and one of the most expensive forms of heating a home. However, some homeowners in Whately likely have transitioned to heat pumps for heating, which are much more efficient and less costly. As an example, the average cost to heat a home in Massachusetts using electric resistant heat in 2020/2021 was \$4,491, compared to \$1,403 for a home heated with electric air source heat pumps.²⁶ No occupied homes in Whately heat primarily with solar energy.

²⁴ “Housing and Transportation Affordability Index,” Center for Neighborhood Technology. <http://htaindex.cnt.org/> June 2015.

²⁵ *Massachusetts Clean Energy and Climate Plan for 2020*, (2010)

²⁶ <https://www.mass.gov/info-details/household-heating-costs>

According to Massachusetts 2050 De-carbonization Roadmap, on-site combustion of fossil fuels in the residential and commercial buildings sectors – primarily for space and water heating – is currently responsible for about 27% of statewide GHG emissions.²⁷ In order for Massachusetts to meet its GHG reduction goals and help prevent the worst impacts of the climate crisis, residential buildings will need to transition away from consuming fossil fuels, aggressively pursue energy efficiency improvements in existing homes, and produce and store on-site renewable energy when feasible. The focus of the Whately’s Energy Committee’s work has not been resident education, so there is an opportunity to educate residents about energy efficiency and clean energy programs like Mass Saves and the Massachusetts Clean Energy Center. In addition, low-income residents may be eligible for reduced electricity rates, fuel assistance, and free weatherization and appliance and heating system upgrades through Community Action Pioneer Valley’s Energy Programs. Whately, as a state-designated Green Community, has adopted the Stretch Energy Code, an appendix to the Building Code which requires greater energy efficiency in new home construction.

In 2020, the Whately Energy Committee assisted in implementing Community Choice Aggregation—the bulk purchase of electricity for a town or collection of towns. Electricity prices were at record lows, due to the effect of the pandemic on natural gas prices. This enabled the Town to lock into a very low electricity rate for its residents and businesses while incorporating a greater amount of renewable energy than Eversource provides through its basic service. The Town settled on a default product provided by a company called Dynegey, providing town residents and businesses with 5% more renewable energy than Eversource provides for the first five months of the Aggregation, and thereafter 25% more renewable energy for the remainder of the contract (36 months). Two opt-in provisions allow consumers to choose 100% renewable energy, either nationally generated (providing an even more affordable electricity rate) or regionally generated (at a slightly higher rate but supporting local renewable energy generation projects).

Whately is fortunate to be part of the Massachusetts Broadband Institute’s MassBroadband 123 fiber telecom network. This network of fiber optic cables travels the length of Routes 5 and 10. Fiber optic cables run from Deerfield down River Road, Christian Lane, and Chestnut Plain Road to service Community Anchor Institutions: the former Union 38 offices, the Fire and Police Departments, Dickinson Library, Town Hall, and the former Center School. Another spur on the network services the Town Offices on Long Plain Road.²⁸

²⁷ <https://www.mass.gov/info-details/ma-decarbonization-roadmap>

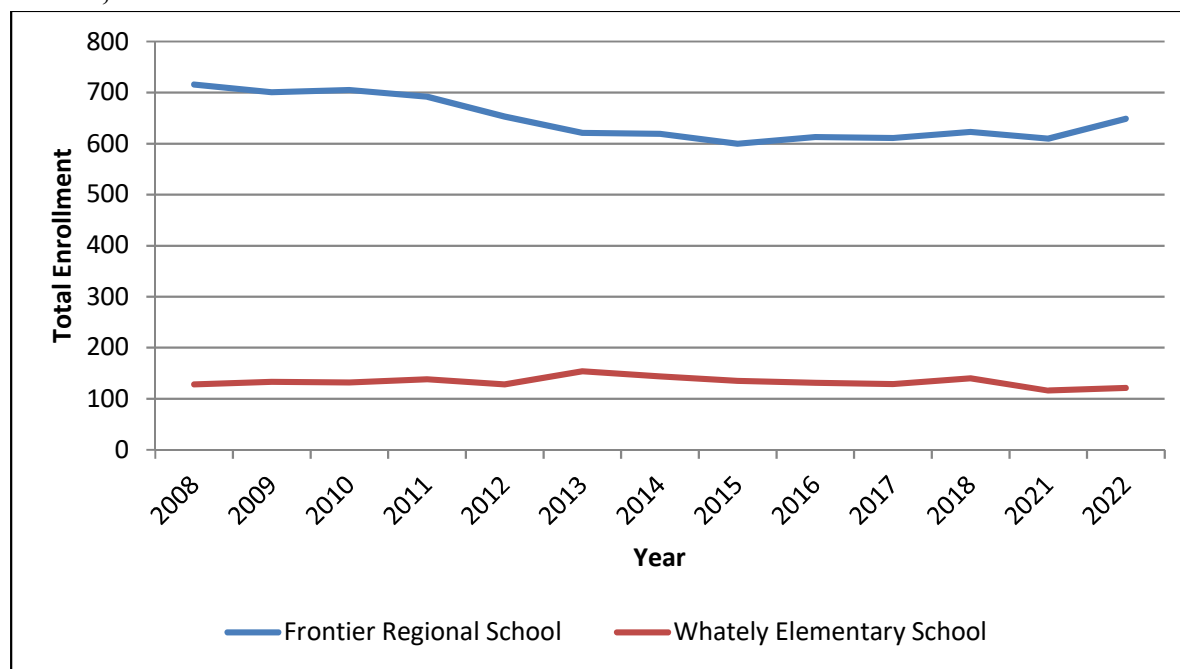
²⁸ MassBroadband Institute website, Whately community map, dated January 22, 2014. <http://broadband.masstech.org/sites/mbi/files/documents/map-gallery/community-network-maps/massbroadband123-network-whately.pdf>

Public Schools

Whately is part of two connected regional school districts, the Union 38 District and the Frontier Regional District. The Union 38 School District includes the elementary schools of Sunderland, Deerfield, Conway, Sunderland, and Whately, and serves students in pre-kindergarten through 6th Grade. The Frontier Regional School District contains the regional school for the same four towns for grades 7-12. According to their web site,²⁹ the two districts have a combined estimated 1,550 students, 180 certified personnel and a support staff of 140.

Enrollment has fluctuated at both schools over the last 15 years, with the Frontier Regional School experiencing a slight decline in population and Whately Elementary School generally seeing a stable population. The Whately Elementary School saw its lowest enrollment in 2021 at 116 students, likely influenced by the Covid-19 pandemic. Frontier Regional experienced its lowest enrollment in 20 years in 2014, with 600 students (Figure 27).

Figure 27: Student Enrollment at Whately Elementary School and Frontier Regional School, 2008 - 2022



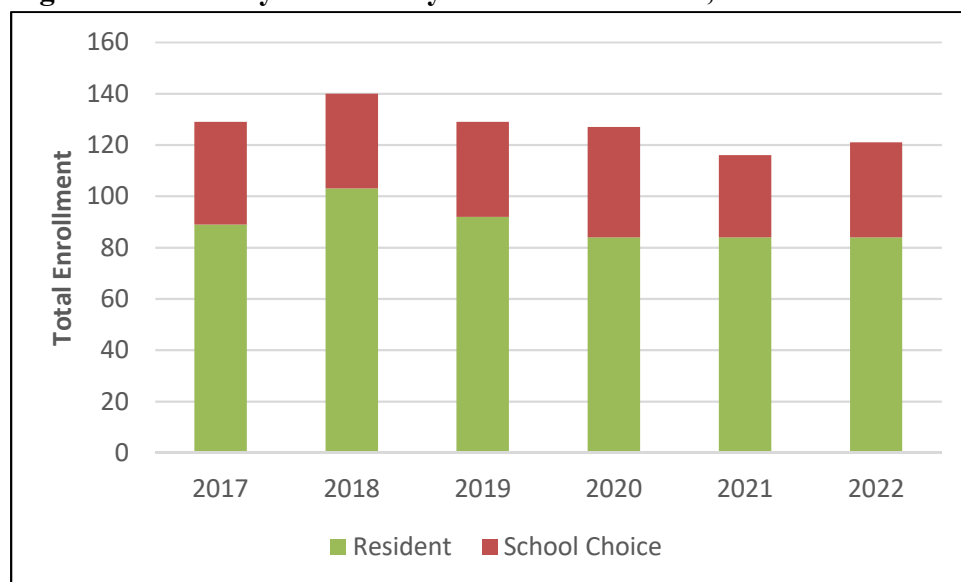
Source: Massachusetts Department of Education, School and District Profiles.

The Frontier School District has been a receiver of school choice students from towns outside of the district. Currently school choice students make up approximately 27% of enrollment at the Frontier Region School, and 31% at the Whately Elementary School. The number of school choice students has remained the nearly the same over the last five years at the elementary

²⁹ <http://www.frsu38.org/Content/82>

school, while the number of resident students increased and then declined (Figure 28). This mirrors the decline in Whately residents age 19 and under. According to the U.S. Census and American Community Survey, this population age group decreased by 51 people from 2010 to 2020.

Figure 28: Whately Elementary School Enrollment, Resident and School Choice



Source: Frontier Regional School and Union 38 Districts

The maximum building capacity of the Whately Elementary School is 200 students and current capacity based on staffing is 160. The maximum capacity of the Frontier Regional School is 1,000 students, however according to the district Superintendent, a better number to use would be 800 students. The district monitors enrollment and population changes within its communities. In terms of capacity, the school district is currently more concerned with declining enrollments, particularly if the school choice population were to decrease, than with enrollment being too high. In the past, communities have worked to manage developments that would increase schoolchildren and local costs. However, the region may be in the current position of needing residential growth of families with children in order to stabilize the school system.

Analysis of Infrastructure Capacity as a Factor for Development Constraints

The current state of infrastructure capacity has mixed implications for the capacity for residential development. Based on 2021-2022 enrollment numbers, there is capacity to enroll around 40 additional students at the Whately Elementary School without hiring additional teachers (160-student capacity and current enrollment of around 120), so the per-pupil cost will drop if additional families move to Whately and enroll in school. Whately also has a lot of excess capacity in its municipal drinking water supply, currently running at 30%.

Without town sewer, Whately has limited ability to increase the density of development past the minimum square footage required for septic systems and leach fields, unless community septic systems are built. There is also a very strong desire, expressed in the 2022 housing survey and the 2021 open space and recreation survey, to preserve the character of Whately and its agricultural heritage by protecting existing farmland and other forms of open space from development.

2.4 Local Capacity for Affordable Housing Development

Municipal Staffing

Whately is a small town with a Selectboard-Town Meeting form of government. The three-person Selectboard serves as the Town's Chief Executive Officer. Key town staff, including the Town Administrator, Administrative Building Commissioner, Treasurer, Fire Chief, Police Chief and other police officers, are appointed and hired by the Selectboard. Boards and committees that the town has volunteer members serve on include the Planning Board, Board of Health, Assessors, Library Trustees, Cemetery Commissioners, Water Commissioners, and the Regional and Elementary School Committees, among others. The Community Development Administrator is responsible for assisting the Town's land use boards (Planning Board and Zoning Board of Appeals) with permitting and planning and assisting other advisory committees with implementing important community projects. Most board members either are volunteers or, as is the case with the Selectboard, receive a small stipend.

Whately has under 25 full-time and part-time Town employees, excluding school personnel and call firefighters. A number of highly dedicated volunteers also perform many different functions in Town. Whately also recently hired a Community Development Administrator, greatly increasing the Town's capacity proactively promote desirable development patterns and plan for needed infrastructure upgrades and expansions.

The Town's staff resources for planning for future development are supplemented through collaborations with regional agencies and organizations such as the Franklin Regional Council of Governments and the Franklin County Housing and Redevelopment Authority. These agencies offer technical skills related to planning and development, and help the Town access funding resources for planning and development initiatives.

To expand the Town's capacity to play a more active role in the creation of affordable housing and to address housing needs within the community the Town has established a Whately Housing Committee. The Housing Committee is currently composed of representatives of the Town Selectboard, Board of Assessors, Planning Board, Conservation Commission, Community Preservation Committee, Municipal Building Committee, and Zoning Board of Appeals, and

interested residents. The Committee has worked with the HRA on home improvement loans and was involved in the preparation of this housing production plan.

One issue for the Town to consider as it pursues the creation of affordable housing is the monitoring and resale of affordable units, which may require some level of municipal resources (either funding and/or staff time). Whately could use its municipal staff for this work or hire a regional organization or other entity. When deed-restricted affordable housing is created, for instance, through inclusionary zoning, a municipality has several responsibilities to ensure the long-term affordability of the units. These responsibilities include annual monitoring and certification to DHCD that:

- a. Tenants in affordable rental units meet income limits and the project has been maintained in a safe and sanitary condition consistent with state Guidelines and the recorded Regulatory Agreement; or
- b. For homeownership units, that the units continue to serve as owners' principal residences; and that any units that have been resold during the prior two years have been resold in compliance with state requirements.

For affordable homeownership units, the Town should have a Resale Plan in place. The Town should also create and maintain a list of income-eligible potential buyers through a process pre-approved by DHCD.

Municipal Budgets

Whately, like many small towns in Massachusetts and elsewhere, struggles to contain municipal costs and maintain a balanced Town budget. State Proposition 2 1/2, which restricts increases in the amount of property tax revenue that towns can collect each year to no more than 2.5% annually, excluding new development, has created a challenging situation for many towns, since many municipal costs are increasing more than 2.5% per year. Town voters must approve an override for Towns to increase spending over this level. Since other costs for residents are growing as well, including for basic needs such as housing, home heating, health insurance, food, and transportation, Towns can be hesitant to bring an override proposal to the voters, and voters can be hesitant to approve an override. With limited Town funding and small budgetary increases, Towns can be forced to cut services and put off infrastructure repairs and upgrades.

The Town of Whately adopted the Community Preservation Act (CPA) in 2008, allowing funds to be raised through a 3% surcharge on property taxes and a state match for eligible activities in the categories of open space, historic preservation, outdoor recreation, and community housing. Low-income residents and the first \$100,000 of residential property value are exempt from the surcharge. For the years 2010 – 2021 a total of \$ \$924,650 was raised through the local surcharge. The State matched this by 100% 11 out of 12 years, for a total CPA revenue of

\$1,838,680. Applications for CPA funding are managed by a Community Preservation Committee (CPC).

Each year 10% of CPA revenues must go towards community housing initiatives or be set aside to use in the future for an eligible project. In 2017, Whately specifically allocated \$115,000 from the CPA community housing fund to the Whately Housing Trust. There is also currently approximately \$100,000 in the CPA community housing fund available for CPA project awards or transfer to the Housing Trust in the event of a project.

Typically, 65% of the town's CPA revenues are unallocated or not specifically dedicated to any eligible use. Some of this unallocated funds could be contributed to housing projects above the minimum required 10% set aside. Another funding resource for Whately is to borrow against future local CPA revenues as a way of generating funds for a major project. For a project funded in this way, the debt service is paid out of the future CPA property tax surcharge and state match revenue. The funds would be taken first from the 10% CPA housing set-aside and then from unallocated funds. The borrowing does not count against the 2.5% property tax cap and only needs approval at town meeting, not at an election like other town borrowing. \$400,000 was borrowed for the town hall restoration, all of which has been repaid. It would seem reasonable that a similar amount could be borrowed for a housing project.

Limited Town-Owned Land Suitable for Affordable Housing

The Town of Whately owns a limited amount of land (approximately 90 acres). Of this public land, over 75% is developed or undeveloped land with important municipal facilities and infrastructure. The remaining 25% is undevelopable swamp or roadside parcels.

Developer Capacity to Create Affordable Housing in Whately

To date, there has been only limited developer interest in creating new long-term subsidized affordable housing in Whately and in most other parts of Franklin County. The main developers of affordable housing in Franklin County have been the Franklin County HRA and its affiliate organization, Rural Development Inc. (RDI). The HRA has taken the lead in creating new low and moderate-income housing throughout the region and works cooperatively with Franklin County communities to site, develop, own, and operate affordable housing complexes for seniors, families, and special needs populations. RDI has worked on numerous projects to rehab existing housing structures for new affordable housing, and to build new single-family homes for low and moderate-income residents. Pioneer Valley Habitat for Humanity has also developed a number of homes in Franklin County in the last 20 years, though no homes have been built in Whately.

Past Efforts

In 2016, the Town created a municipal Housing Trust. The creation of the trust was intended to more easily facilitate housing projects by making it possible to commit funds to housing without going to Town Meeting so as to be able to act more quickly when opportunities arose. As previously mentioned, \$115,000 in CPA funds were transferred to the Trust. To date, funds in the Trust have not been used. The Whately Housing Trust is open to working collaboratively with private developers who propose affordable housing projects in Whately and encourages developers to create housing that will address housing needs in the community.

Whately participated in a federal Community Development Block Grant (CDBG) grant through the Franklin County HRA between 2008 and 2012, running a program offering home improvement loans to residents for housing and septic issues.

The Simon Smikes House in Whately offers two one-bedroom units for income-eligible residents who are elderly (60 years of age or older) or disabled. The units include full kitchens, baths, and laundry hook-ups. The creation of this house relied heavily on in-kind donations from local businesses and contractors to make this project financially feasible.

3. AFFORDABLE HOUSING GOALS AND STRATEGIES

3.1 Housing Goals

Overarching Housing Goals

These goals for Whately's housing are based on community priorities and the demographic and housing data collected and analyzed for this plan.

- To encourage a mix of housing densities, ownership patterns, prices, and building types to match the needs of residents and businesses now and in the future.
- To increase the amount of affordable housing in Whately in a way that is sustainable for the town's natural resources.

It is the Town's intention to engage Whately residents early in affordable housing efforts in order to get input and gain consensus.

Affordable Housing Production Goal to Increase Whately's Percentage of Housing Units on the Subsidized Housing Inventory (SHI)

A community will be certified in compliance with a State-approved housing production plan if, during a single calendar year, it has increased its number of low- and moderate-income year round housing units, as counted on the Subsidized Housing Inventory (SHI), in an amount equal to or greater than its housing production goal. A community has control over comprehensive permit applications, also known as 40B developments, during the certification period.³⁰

Whately's housing production goal is three units for a one-year certification, and seven units for a two-year certification.³¹ Whately will strive to meet these goals through the strategies outlined in this Housing Production Plan.

3.2 Mix of Housing Desired

Whately supports having a mix of housing that can serve all of its residents, especially those population groups that have been identified as having housing needs: senior residents; first-time homebuyers; Whately's workforce; low-income households; and residents with disabilities.

Whately is most interested in having new housing development that is smaller scale and that is compatible with the town's goal of preserving its rural character, and in particular, its rich, prime farmlands. The lack of sewer infrastructure in town is a major constraint to the town's ability to create additional housing. With that limiting factor in mind, the following types of housing are prioritized for production in Whately.

According to the 2022 Whately Housing Survey, the types of housing that Whately's survey respondents consider most desirable and appropriate given its housing needs, current housing mix, and natural, scenic, and historic resources include the following:

- Accessory apartments and the creation of additional dwelling units within existing structures;
- Small homes for seniors to downsize; and
- Starter homes for first-time homebuyers.

Survey respondents would like to see those housing types be developed through

- Reuse of existing buildings and Town-owned properties; and

³⁰ More information on certification and Chapter 40B is located in the Introduction.

³¹ These numerical goals are subject to the finalization of the housing production goals based on the 2020 Census by EOHLIC.

- Creation of new neighborhoods or subdivisions with housing that is clustered together into groups to protect open space (such as through Whately’s Flexible and Open Space/Cluster Development zoning provisions).
- From the perspective of equitable housing options, infill on sites along Route 5/10, where suitable, is valuable as well because it is on the public bus route.

Table 20 identifies each zoning district in town and the housing types and characteristics desired for each area as determined by the Whately Housing Committee.

Table 20: Preferred Housing Types and Development Characteristics for Housing Target Areas in Whately

Zoning District	Housing Types Desired	Preferred Development Characteristics	Housing Target Area?
Agricultural/Residential 1 (A/R1)	single-family; 2-family; 3 to 4 family; converted single family; congregate elderly housing; accessory apartment	consistent with rural character; reuse of existing buildings; flexible development	Yes
Agricultural/residential 2 (A/R2)	single-family; 2-family; 3 to 4 family; converted single family; congregate elderly housing; accessory apartment	consistent with rural character; reuse of existing buildings; subdivision with cluster development; subdivision with flexible development	Yes
Commercial(C)	2-family; small scale multi-family; accessory apartment	mixed use with commercial; housing above commercial	Yes
Commercial/Industrial (C/I)	None	Not applicable	No
Industrial (I)	None	Not applicable	No

3.3 Potential Housing Production Strategies

Whately already employs a number of strategies that enable and encourage a mix of housing types, such as allowing accessory apartments, congregate elderly housing, and including an option for a density bonus in exchange for deed-restricted affordable housing in the Open Space / Cluster Development bylaw. The following strategies for Whately’s Housing Production Plan build on that foundation with a general framework for further addressing diverse community housing needs and establishing more affordable housing. These strategies are a package of options ranging from zoning tools to establishing partnerships that the Town could utilize to meet its housing needs. The Town is not required to implement these strategies, but they are a list of tools that are tailored to Whately and can be used as conditions and resources merit.

3.3.1 Zoning Strategies

The following strategies for Whately's Housing Production Plan help provide a general framework for addressing community housing needs and establishing more affordable housing. They build upon the fact that Whately has adopted the Community Preservation Act and established a municipal Affordable Housing Trust. The following headings should be read as the general objectives, with a selection of specific options for accomplishing those objectives, not all of which would be necessary to do in order to make strides toward the goal.

Reduce Barriers to Accessory Apartments to Increase Affordable Housing Supply

Accessory apartments offer a low cost rental housing option for young workers or seniors, while also providing a source of revenue for homeowners. Accessory apartments can also offer a good way to create new housing units within current housing structures, limiting the visual impact to the neighborhood.

The creation of accessory apartments enclosed in existing primary dwellings or other existing structures is currently allowed in Whately by special permit in Zoning Districts A/R1, A/R2, and C. Zoning currently allows an accessory unit to be no more than four rooms and no more than 800 square feet if contained within an existing dwelling, and 600 feet if in a structure other than a primary dwelling. The unit cannot be occupied by more than two people. The owner of the property must permanently occupy the principal or accessory residence; the bylaw does not specify that the occupant of the accessory dwelling must be a family member or caregiver. Off-street parking must be provided on the side or rear of the principal structure, to the maximum extent possible.

Neighboring towns provide examples of where versions of the above options have been adopted. In April 2023, Deerfield amended its zoning bylaws to allow enclosed accessory apartments up to 900 feet by right.³² In Hatfield, accessory apartments that are contained within the primary dwelling unit are allowed by right, and accessory apartments attached to existing primary dwelling units are allowed by special permit. Hatfield also permits an accessory apartment to expand the existing total residence space up to 50% or 900 square feet, whichever is less.³³ Greenfield permits dwelling units within and attached by right with site plan review, and detached units by special permit. Units can be 900 square feet or one-third of the gross floor area, whichever is greater.³⁴ Amherst allows accessory dwellings up to 1,000 square feet and

³² "Deerfield voters ease apartment bylaw regs, approve new planning position":

<https://www.recorder.com/Deerfield-residents-approve-50714150>

³³ https://www.townofhatfield.org/sites/g/files/vyhlf3246/f/uploads/zoning_bylaws_may_11_2021_approved.pdf

³⁴ https://cms5.revize.com/revize/greenfield/Document_Center/Department/Planning%20&%20Development/Zoning_Ordinance.pdf

does not define a maximum number of occupants except to limit the total number of unrelated residents to three.

Options

- Permit all types of accessory units to be built up to 900 square feet.
- Add a clause requiring that any addition does not expand the volume of the original building by more than a certain percentage (such as 33% or 50%).
- Change the maximum number of occupants from two to three or four to allow small families to live in accessory units. Adjust number of rooms if needed as determined by the sanitary code.
- Allow accessory apartments within or attached to owner-occupied single-family homes by right.
- Allow accessory apartments in detached accessory structures, such as a detached garage, by right.



A two-bedroom, two-bath ADU in Florence, Massachusetts built by Backyard ADUs, a Whately-based business that was awarded Pioneer Valley Habitat for Humanity's Small Home Hero Award in 2020. The unit was designed for the owners' son, who is disabled, and an aid or roommate.

Source: <https://backyardadus.com/our-homes>

Reduce Barriers to Two-family Homes to Increase Affordable Housing Supply

Two-family homes can be similar in size and style to a single-family home, and provide an affordable option for the workforce, first-time homebuyers, or seniors, who can occupy one unit and rent out the second unit as a source of income. Allowing two-family homes in the residential and commercial districts by right could increase the number of homes built per acre with minimal change to the character and feel of residential areas. Requiring a special permit and site plan review for a two-family unit can suppress development of this more affordable housing type by potentially making the development process longer and costlier through fees. Developers may instead turn to other communities where special permit and site plan review are not required for the additional housing unit.

Whately's zoning allows single-family homes by right. Two-family and multi-family detached dwellings are allowed by special permit and require site plan review. Currently, 7% of Whately's housing is composed of two-family homes. The neighboring towns of Conway, Hatfield, and Williamsburg allow two-family detached dwellings by right; Deerfield allows two-family units by right in their Center Village Residential District.

Options

- Allow two-family homes by right.
- Allow two-family homes by right where public water is available.

Increase Housing Supply Where Public Transit is Available

In some towns, mixed-use buildings with businesses or offices on the ground floor and residential units on the top floor are common in commercial districts. Currently residential development is allowed in Whately's commercial district, but is not explicitly allowed in the second stories of commercial buildings or on the same property. Mixed-use residential-commercial areas can help guide development in Whately toward established areas, protecting outlying rural areas. The bus route in Whately travels along Route 5/10, nearly half of which is zoned commercial, so adding housing units to areas along the town's only transit route could benefit low-income renters who rely on the bus or those who wish to depend less on their private vehicles. Hatfield allows multi-family housing units on the second floor of a mixed-use structure that has business, personal, or professional services on the first floor; handicapped housing and senior apartments are allowed on the first floor of a mixed use development to meet accessibility needs.

Options

- Allow residential units on the second floor in commercial structures in new commercial developments in the Commercial District.
- Allow residential units for residents with disabilities or seniors on the first floor in commercial structures in new commercial developments in the Commercial District.

- Create a mixed use residential district near transit, such as Old State Road or Rt. 5/10.

Increase Housing Supply Where Municipal Water is Available

Currently, the minimum lot size for single-family homes with public municipal water is 40,000 square feet in the A/R1 district and 80,000 square feet in the A/R2 district. By contrast, the neighboring town of Conway, which does not have municipal water, has a minimum lot size of one acre (43,560 square feet). Whately’s minimum lot sizes may be able to be reduced in some areas while still allowing a residential septic system to function properly under Title V regulations. Conducting a feasibility study of soil, environmental features, and other potential constraints would help determine if there are areas in these zoning districts where a reduced minimum lot size is possible. The state of New Hampshire and New Hampshire soil scientists have promoted soil-based lot sizing.³⁵ Reducing the minimum required lot size would make the purchase and construction of a single family home more affordable—particularly for first time buyers.

Options

- Conduct feasibility study to create new zoning overlay districts that reduce dimensional requirements as feasible for building lots on public water in the A/R1 and A/R2 Districts.
- Consider soil-based lot sizing subdivision regulations.

Remove Growth Control Barriers to Increase Housing Supply

Growth control bylaws were commonly enacted in Franklin County in the 1990s and 2000s after several decades of strong population growth and residential development. Whately’s current growth control bylaw was adopted in 1991 and requires that the Town give out no more than 10 building permits for a total of 10 dwelling units per year across the whole town. There is flexibility for additional permits in the case of an open space development or a minimum of 25% affordable housing development. However, the legal case of *Zuckerman vs. Town of Hadley (2004)* showed that phased growth bylaws are only permissible to “give communities breathing room for periods reasonably necessary for the purposes of growth planning.” There should be a timeframe associated with this bylaw, otherwise “zoning restrictions of an indefinite or unlimited duration on a municipality’s rate of development” are unconstitutional.³⁶ Because Whately’s Growth Control Bylaw has no end date associated with it, developers may be able to challenge its validity. Even if a developer might know to challenge the bylaw, the need to challenge the

³⁵ Society of Soil Scientists of Northern New England, “Soil Based Lot Sizing: Environmental Planning for Onsite Wastewater Treatment in New Hampshire”, 2003: <https://sssnne.files.wordpress.com/2013/03/lotsize.pdf>
New Hampshire Department of Environmental Services, “Innovative Land Use Planning Techniques: A Handbook for Sustainable Development”, 2008: <https://www.nheconomy.com/getmedia/93dd457b-34f1-4253-8fb9-5c54c8729594/ilupt-complete-handbook.pdf>

³⁶ Martha W. Zuckerman vs. Town of Hadley, 442 Mass.511 (Supreme Judicial Court of Massachusetts, Suffolk 2004). <http://masscases.com/cases/sjc/442/442mass511.html>

bylaw might be enough to deter a developer from trying. Development has not been strong in Whately in recent decades. Development has been especially slow in recent years, with five single family homes or accessory units built in 2020, one in 2021, and three in 2022.

Options

- Insert end date to the bylaw if the Town feels that it is still necessary to build capacity for public facilities and services.
- Remove the growth control bylaw with its associated building permit cap.

Incentivize Affordable Housing Units

Section 9 of the Zoning Act authorizes communities to adopt bylaws that require a developer to provide a certain portion of affordable units (usually 10% to 25%) within an overall development. This is called “inclusionary zoning.” To help offset the cost of providing these units, the bylaw may offer an incentive, most commonly a density bonus.³⁷ Whately currently encourages affordable units with a density bonus in the Open Space/Cluster Development bylaw provision, but could consider extending the density bonus to all new development.

Whately currently allows dwellings with more than one housing unit by special permit in the A/R1, A/R2, and C Districts. The minimum lot area needed for a multi-family dwelling increases with each unit over the first unit. For example, in the A/R1 District where there is public water, the standard minimum lot size is 40,000 square feet for a single-family dwelling, 60,000 square feet for a two-family dwelling, 80,000 square feet for a three-family dwelling, and 100,000 square feet for a four-family dwelling.

With a density bonus, a two-family dwelling in the A/R1 District would be allowed by special permit on a 40,000 square foot lot if one of the dwelling units is for low- or moderate-income residents and restricted as such. Similarly, within the same zoning district (A/R1), a three-family dwelling with a restricted unit for low or moderate-income households would be allowed by special permit on a 60,000 square foot lot, and a four-family dwelling with a restricted unit would be allowed by special permit on an 80,000 square foot lot. For any dwelling structures constructed under this policy, the standard parking requirements would still need to be met.

Alternatively, a bylaw that waives or relaxes specific dimensional zoning requirements for residential housing when there are permanent restrictions requiring the new unit(s) be affordable

³⁷ Other incentives include waive of zoning requirements or permit fees, fast-track permitting, local tax abatements, and subsidized infrastructure. In most communities, the most effective way to ensure the creation of affordable housing has been to allow the density bonus.

or ADA accessible. The bylaw could be allowed by special permit with site plan review to ensure that the design of the structures maintains neighborhood character.

As mentioned, the Town's Open Space/Cluster Development bylaw does provide density bonuses for affordable housing. However, since its implementation in 2010, there have been no development proposals. A review of this bylaw and how it compares to similar communities could provide options as to how this could be changed to encourage its use.

If the use of a density bonus for affordable housing was expanded, the Town would seek to have any such deed-restricted units counted as Local Initiative Units on the DHCD Subsidized Housing Inventory. The Whately Housing Committee would assist with this and would help monitor the compliance with the affordability deed restriction once the units are established.

Another method of incentivizing the production of affordable units would be to create a developer grant program, in which the Whately Housing Trust could award developers a per-unit grant if they agree to restrict units to low-moderate income households. Other towns such as Medfield, have recently experimented with this model and are having success with small scale development despite very high land costs in eastern Massachusetts. With this model, the work of creating the affordable units is done by the developer rather than the limited town staff and capacity.

Options

- Allow an additional housing unit within a dwelling structure with no greater lot size required, if the additional unit is limited to occupancy by a low or moderate income individual or household and has a deed restriction to guarantee its affordability.
- Relax dimensional requirements in certain zoning districts for units that are affordable or senior-only, with special permit and site plan review.
- Review density bonuses allowed in the cluster zoning bylaw.
- Create a developer grant program for affordable units.

3.3.2 Affordable Housing Creation Strategies

These strategies focus explicitly on increasing Whately's subsidized affordable housing supply through ways other than the zoning regulations. Whately's current assortment of Affordable housing includes rental apartments, and one of the goals of this housing plan is to create Affordable home ownership options.

Provide Information to Seniors on Housing Programs

Examples of programs that Seniors qualify for include the Home Modification Loan Program and USDA Rural Development Very Low-Income Housing Repair program, Massachusetts's Senior Circuit Breaker Refundable Tax Credit and 41C property tax abatement program, as well as an abatement of the local CPA property tax surcharge. These programs can help seniors on fixed incomes remain in their homes.³⁸

Options

- Housing Committee could work with the South County Senior Center on providing senior residents with information on housing programs and provide assistance with accessing these programs and financial resources.

Promote the Development of New Affordable Single-Family Homes in Whately

The Franklin County Regional Housing and Redevelopment Authority (HRA) and its partner Rural Development, Inc. (RDI), the Pioneer Valley Habitat for Humanity, and private developers are the primary affordable housing developers in Franklin County. RDI has historically developed affordable single-family homes for low and moderate-income families in the Franklin County region, generally building 10 to 12 new units each year. However, in recent years there has been no State or Federal funding available for affordable homeownership projects. With the influx of ARPA and other federal funding to the State, it is possible that affordable homeownership development may be funded again, but currently the only program that is available is limited to Gateway Cities.

Funding is currently available through MassHousing's Neighborhood Stabilization Program for rural areas for the rehabilitation of vacant and distressed housing into affordable homes. RDI is working in partnership with the Attorney General's Neighborhood Renewal Division and the City of Greenfield on a pilot project that, if successful, will result in an affordable homeownership opportunity. With anticipated funding from MassHousing and other sources, RDI hopes to work on additional projects in the region in partnership with municipalities that have identified vacant homes in need of rehabilitation.

Pioneer Valley Habitat for Humanity (PVHH) is a non-profit, ecumenical Christian housing ministry whose goal is to make home ownership possible for low-income families in Hampshire and Franklin counties. Through the donation of money, land, expertise, and labor, PVHH builds safe, decent, affordable homes in partnership with families in need. Each year the PVHH Board of Directors decides on the building schedule for the upcoming year. This decision is based upon

³⁸ The Federal Community Development Block Grant Housing Rehabilitation Loan Program administered through the Franklin County Regional Housing and Redevelopment Authority has been available to Whately residents at certain points in the past. At this time, there are not enough people who qualify as low-income in Whately to make Whately competitive for participation in this grant.

land availability, access to volunteer builders, and the fundraising capacity that can support it. The Town, through the Housing Committee, has tried in the past to propose a location to PVHH for consideration without success because the site was seen as requiring too much site work

Options

- If funding becomes available, the Town can work with RDI to locate new affordable homes in Whately.
- The Housing Committee could continue to identify potential sites for new affordable single-family homes and bring those possibilities to the HRA/RDI and PVHH for consideration. Potential Town-owned and privately owned sites for affordable housing development are identified in Section 3.5.
- The Town can work with the HRA/RDI or PVHH to ensure that any new affordable homes that are created are eligible for inclusion on the DHCD Subsidized Housing Inventory.
- The Town can work with private developers who propose Chapter 40B (comprehensive permit) developments, and encourage the developers to pursue housing projects that can meet community housing needs, have adequate water access, and can be created in a manner consistent with the town's goals of maintaining community character and balancing residential construction with the preservation of Whately's natural and agricultural resources.

Explore New Housing Opportunities on Town-Owned or Privately Owned Property

Section 3.4 lists potential sites for affordable housing in Whately as of the writing of this plan. Ideally, the sites will have public water, be located near transit, and be sited with soil and topographic features suitable for potentially multiple septic systems.

Options

- The Town can continue to explore new opportunities for affordable housing development on Town-owned land or privately owned sites.
- The Town will consider using 40B as a permitting tool and issue Request For Proposals for one or more of the sites that listed in Section 3.4.

Establish First-Time Homebuyer Assistance Programs

A buy-down program provides a subsidy for qualified buyers to fill the gap between a market rate price and an affordable price when buying a home. A deed restriction then preserves the long-term affordability of the home by limiting the future sale price thereby creating an affordable home out of the existing housing stock. Community Preservation Act (CPA) funds can be used to fund the subsidy and units can be eligible for the Subsidized Housing Inventory if proper fair marketing procedures are followed and buyers meet income eligibility guidelines. The nearby Town of Leverett has established a buy-down program using CPA and Leverett

Housing Trust funds. The program is administered by the Franklin County Regional Housing and Redevelopment Authority.³⁹ Unfortunately, because housing prices are so high in Whately and the funds available to the Whately Housing Trust are limited, the Town would only be able to afford to subsidize the down payment of one or two houses every few years. While this may not be the most efficient use of Town funds at this time, it is a possible strategy to increase gradually the affordable housing supply in Whately.

Options

- Establish a buy-down program for home-buyers.

3.3.3 Capacity Building Strategies

The Town of Whately has invested in its infrastructure in recent years, including building new Town offices and upgrading its public water system. The Town remains committed to addressing future infrastructure needs and capacity constraints. This section addresses specific ways the Town can accommodate new affordable housing.

Earmark Short-Term Rental Revenue for Affordable Housing

There are currently five short-term rentals operating in Whately, such as AirB&Bs and VRBO. The annual tax revenue is approximately \$7,300 from these rentals.⁴⁰ Consider earmarking this funding, or a percentage of it, for affordable housing development by being placed in the Whately Housing Trust.

3.3.4 Livability and Sustainable Housing Strategies

Ensuring current homes are accessible to those with disabilities allows residents to continue living in their homes. To be accessible, they may need financial assistance to make the necessary modifications. Increasing the energy efficiency of existing and future homes can also decrease the costs of maintaining a home and making it more affordable. This section describes ways to make Whately homes more livable and sustainable.

Encourage Weatherization and Clean Energy in New and Existing Homes

Provide information to homeowners, homebuyers, and builders about programs and opportunities for weatherizing and making energy efficiency improvements, including heat pumps, solar hot

³⁹ <https://fcrhra.org/leverett-affordable-housing-programs/>.

⁴⁰ Massachusetts Department of Revenue, 2022.

water, and solar PV. Work with Community Action Pioneer Valley to distribute information to residents about the income-eligible Mass Save programs, which can provide free weatherization and heating system and appliance replacements to income-qualified households.⁴¹

In particular, new affordable housing units constructed in Whately should incorporate clean energy whenever feasible, to reduce the long term utility costs for residents. The Massachusetts Clean Energy Center (MassCEC) created the Solarize-Heat Smart Tool Kit to provide communities with resources necessary to create their own grassroots clean energy adoption programs. These campaigns seek to increase the adoption of small-scale solar electricity, heat pumps, and other clean energy systems, in participating communities through a competitive tiered-pricing structure that increases the savings for everyone as more home and business owners sign contracts for clean energy at their properties.

Apply to or partner with an eligible entity to apply to the EmPower Massachusetts program to build the capacity of non-profits, community-based organizations, or the FRCOG to explore, develop, and implement program models or projects that provide access to the benefits of clean energy for previously underserved populations.

Encourage Home Modification for Accessibility and Aging in Place

Provide information to homeowners and homebuyers about the Home Modification Loan Program for accessibility and aging in place modifications to homes.⁴² Administered by the HRA, the state-funded program provides no-interest financing to homeowners for internal and external home modifications and for creation of additional living space that is repaid when the property is sold or transferred. Small landowners are eligible for the same benefits at a 3% interest rate.

Encourage Health and Safety Improvements

Provide information to low- and moderate-income homeowners, homebuyers, and tenants about the Get the Lead Out program to address lead-based paint hazards.⁴³ This program is also administered by the HRA. Loans are 0% interest for eligible homeowners. Landowners renting to income-eligible tenants can qualify for 3% interest loans for 5- to 15-year terms.

⁴¹ <https://www.masssave.com/residential/programs-and-services/income-based-offers/income-eligible-programs>

⁴² <https://ferhra.org/programs/home-modification-loan-program-hmlp/>

⁴³ <https://ferhra.org/get-the-lead-out-program/>

Support Energy-Efficient New Construction

As a Green Community, Whately has already adopted the Stretch Energy Code, which requires new residential construction to be more energy efficient than what the base energy building code requires. The Town could further support energy efficiency in new construction by offering incentives through zoning, such as a density bonus or reduced minimum lot size, when new housing units will meet Energy Star or LEED certification. The Town currently incentivizes Energy Star homes in the Open Space / Cluster Development option with a density bonus, but the incentives could be applied for standard development in all residential districts.

Encourage New Homes to be Oriented to Take Advantage of Passive Heating and Cooling and Natural Light

Historically, homes were designed and sited to allow the greatest amount of sun to heat the home in the winter and to provide natural light. To shade the home in the summer, porches, awnings, and plantings were used. Zoning and subdivision regulations can encourage new homes to be sited to take maximum advantage of the winter sun for heating, by positioning a building's longest plane no more than 30 degrees off the east/west axis to the greatest extent possible. This also provides the homeowner with the option of utilizing a solar photovoltaic and/or solar hot water heating systems on the roof of the home.

Promote Alternative Forms of Transportation in Town

The Town has accomplished a number of goals from the 2018 Complete Streets Prioritization Plan. These improvements will make it possible for residents to choose to walk or bike more often, which helps save money on gas and car maintenance, increases physical activity, and promotes social interaction and overall community health.

Access to public transit helps make Whately more affordable for residents. The FRTA has one route in Whately along the Route 5/10 corridor and also provides demand-response service to residents over the age of 60, eligible LifePath Clients, consumers currently living in a nursing home facility or Veterans with a disability rating of 70% or greater. Whately currently includes a link on the Town website to the FRTA's website. Transit funding is linked to ridership, and the higher the ridership on a route, the more funding it may receive in the future, ensuring continued and improved service.

3.3.5 Regional Collaborations Strategies

The Town of Whately has recent experience with regional collaborations among neighboring towns, including the establishment of a regional ambulance service with Whately, Deerfield, and Sunderland, and the use of CPA funds from multiple communities to build tennis courts at the Frontier Regional School. Whately seeks to build upon these successes to explore collaborations that can further Town and regional housing goals.

Take Advantage of Regional Workshops and Trainings

Town staff and members of the Housing Committee can participate in housing workshops and trainings offered by the Department of Housing and Community Development (DHCD), the Massachusetts Housing Partnership (MHP), Citizen's Housing and Planning Association (CHAPA), and other organizations. In particular, once a year the Massachusetts Housing Institute is held over the course of two days and is geared towards municipal officials and volunteers working on creating affordable housing in their towns.

Continue to Utilize the Resources of the Franklin Regional Council of Governments (FRCOG) and the Franklin County Regional Housing and Redevelopment Authority (HRA)

Both regional agencies can provide technical assistance and help with grant writing to pursue funding to implement many of the strategies in this plan.

Collaborate with Neighboring Towns on Affordable Housing Initiatives

Conway, Deerfield, and Hatfield have all adopted the Community Preservation Act, and therefore have funds for affordable and community housing initiatives. Pooling the funds of two or more towns may result in more opportunities for implementing affordable housing strategies in each town. One possibility could be to jointly fund a housing coordinator position who would work with each town on affordable housing activities. A housing coordinator can be hired as staff, or as a consultant based on an agreed upon scope of services and fee schedule. The coordinator will work with the Housing Committee, Community Preservation Committee, and the regional housing authority to implement the goals and strategies set out in this plan. The housing coordinator can also make sure that affordable units being created in town are added to the Subsidized Housing Inventory, and can assist property owners with affirmative fair marketing of affordable units. In addition, the coordinator could help develop and administer multi-town programs, such as a first-time homebuyer assistance program.

Collaborate with Land Trusts

The Franklin County Community Land Trust (FCCLT) is a new nonprofit Community Land Trust in the region. Community Land Trusts own and preserve the land of a house lot, and sell just the building to a homeowner. This lowers the cost of homeownership because the cost of buying the land is not borne by the homeowner. Community Land Trusts around the state, including one in Amherst, have worked to provide affordable housing options in their regions or communities. FCCLT is in the early stages of formation, are looking for partners with whom it can build affordable housing.

Conservation-limited development is a development model that preserves a large portion of a tract of land for conservation, while allowing limited development on some portion of that land. In a good limited development, the land with the most important conservation values is

preserved. The limited development occurs on the land with lower conservation values, with less development or covering a smaller area than allowed by regulations. This is distinguished from a conservation subdivision or development, which usually maximizes the amount of development consistent with the market and the regulations. The Town can work with local conservation-focused land trusts focused to identify opportunities for conservation-limited development, where houses can be deed-restricted affordable housing built by partners like Habitat for Humanity.

Participate in a Franklin County Affordable Housing Task Force

The 2014 Franklin County Regional Housing Study recommends the creation of a county-wide affordable housing task force to increase the stock of affordable housing throughout the region. Called the Small Town Housing Work Group, this group provides opportunities for municipal leaders and local housing advocates to learn together, network, develop strategies, and share updates about housing-related work in the region. Staff support is funded by the Massachusetts Community Health and Healthy Aging Funds as part of the Improving Housing to Improving Health (IH2) Project. Whately should continue to actively participate in this work group to support local and regional efforts.

Advocate for the State to Better Recognize the Regional Housing Needs of Rural Communities and to Facilitate Regional Housing Collaborations in State Housing Programs

In December 2014, the Massachusetts Housing Partnership (MHP) published findings and recommendations from its Rural Initiative, which looked at housing issues in Massachusetts rural communities. The report confirmed that due to a lack of infrastructure and resources in many rural areas, it can be difficult to develop and preserve affordable housing. Among the recommendations are for the state to encourage, facilitate, and support regional collaborations to increase housing affordability, and to modify current funding programs to better serve rural communities and facilitate additional regional efforts. In 2019, the Massachusetts Rural Policy Plan, developed by the Rural Policy Advisory Commission (RPAC) with input from stakeholders across the State, echoed these findings and made specific recommendations to programs to help make them more useable by small communities. The Town of Whately supports greater emphasis on regionalization in state housing programs, including the ability for towns to work together to create affordable housing that can count towards their subsidized housing inventory, even when the units are built outside of a community.

3.4 Identification of Sites for Affordable Housing Development

The following sites were identified during the development of this plan and are potential locations that could be developed for affordable housing or a mix of affordable and market rate units, and are shown on the Potential Affordable Housing Locations for Whately map. For sites

under private ownership, the choice is solely up to the property owner; however the Town can conduct outreach to owners and provide them with information on resources available for developing affordable housing. The Town would consider using Chapter 40B as a permitting tool and/or issue Request For Proposals for these sites or others as they become available.

Town-Owned Sites

The following Town-owned sites have been studied by the Housing Committee and were found to be potentially feasible for affordable housing development. Whately will consider using 40B as a permitting tool and/or issue Request For Proposals for one or more of the sites that listed.

Table 25: Town-Owned Sites for Potential Affordable Housing Development

Site Address	Map-Lot	Acreage	Potential Use
268 State Road	25-0-25	4.0	Two-family or multi-family house
Old State Road	32-0-48	33.0	Approximately 10 acres available for small, village-style residential development
Center School	39-0-17	0.75	Two-family or multi-family housing

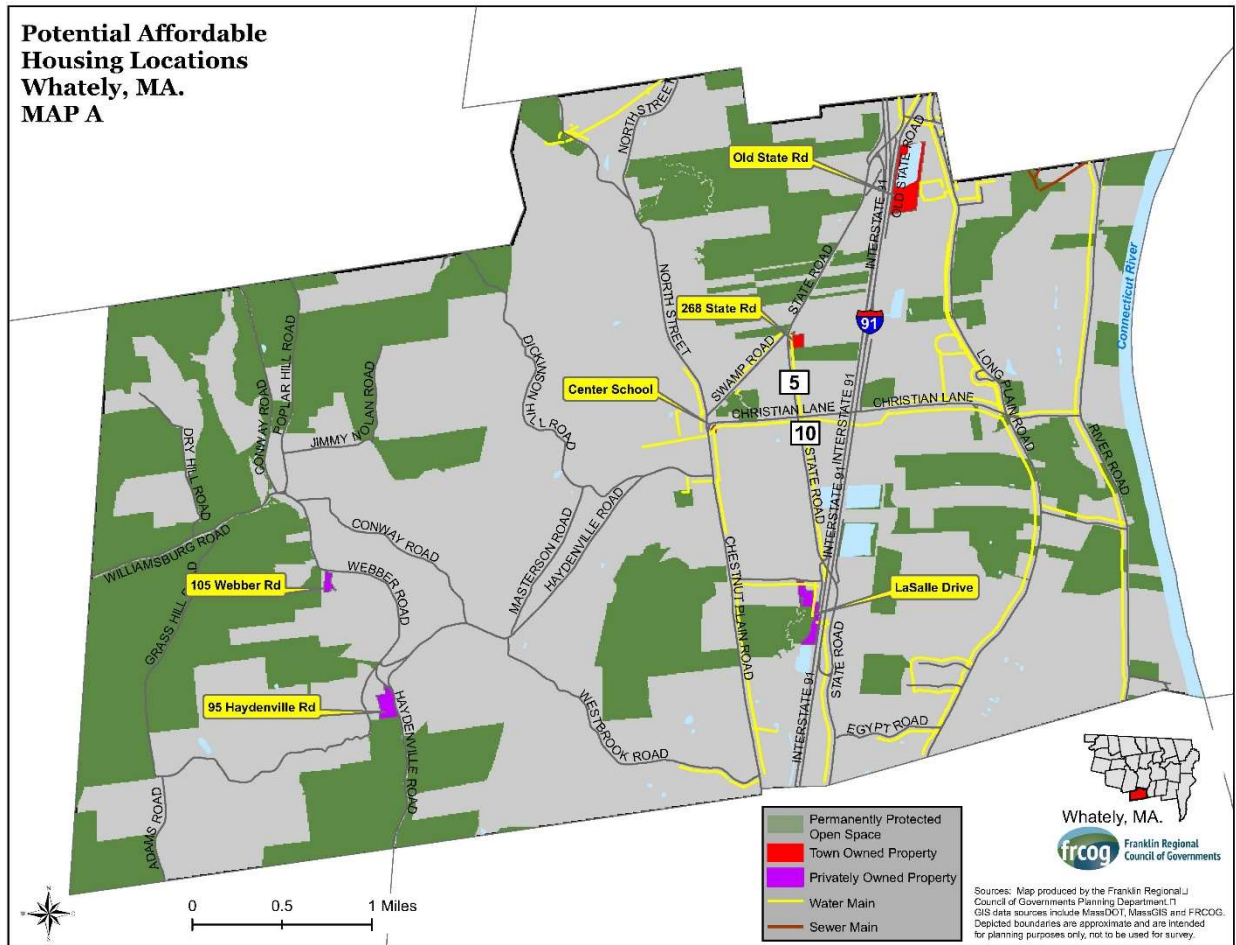
Privately Owned Sites

At the writing of this plan (spring 2023), the following privately owned sites were found to have potential for affordable housing development. The Housing Committee will periodically review and update this list to reflect new opportunities or to remove properties that are no longer available.

Table 26: Privately Owned Sites for Potential Affordable Housing Development

Site Address	Map-Lot	Acreage	Notes / Potential Use
105 Webber Road		2.5	Private lot for sale.
95 Haydenville Road		3.7	Private lot for sale.
LaSalle Drive		12	Currently unoccupied private residential dwelling units. Location near Route 5/10.

Figure 29: Potential Affordable Housing Locations for Whately



3.5 Housing Strategies – Priorities and Summary Table

Table 27 lists the potential strategies and options presented in the previous sections, and identifies the groups in town responsible for implementing them. These strategies are a menu of options that the Town could take in the short, medium, and long term as it seeks to create a sustainable and thriving community for current and future residents. While the Town is not obligated to implement all of these options, the table does identify high priority strategies that the Town and relevant boards and committees will strive to accomplish within the next five years. It is important to note that these strategies are presented as a package for the Town to consider, prioritize, and process, each through the appropriate regulatory channels.

Housing Strategy Options

	STRATEGY OPTIONS	RESPONSIBLE GROUPS	HIGH PRIORITY
Units to Housing	1A) Permit all types of accessory units to be built up to 900 square feet.	Planning Board	X
	1B) Add a clause requiring that any addition does not expand the volume of the original building by more than a certain percentage (such as 33% or 50%).	Planning Board	
	1C) Change the maximum number of occupants from two to three or four to allow small families to live in accessory units. Adjust number of rooms if needed as determined by the sanitary code.	Planning Board	
	1D) Allow accessory apartments within or attached to owner-occupied single-family homes by right.	Planning Board	
	1E) Allow accessory apartments in detached accessory structures, such as a detached garage, by right.	Planning Board	
Two-Increase Supply	2A) Allow two-family homes by right.	Planning Board	
	2B) Allow two-family homes by right where public water is available.	Planning Board	
Supply Unit is	3A) Allow residential units on the second floor in commercial structures in new commercial developments in the Commercial District.	Planning Board	X
	3B) Allow residential units for residents with disabilities or seniors on the first floor in new commercial developments in the Commercial District.	Planning Board	

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	3C) Create a mixed use residential district near transit, such as Old State Road or Rt. 5/10.	Planning Board	
Increase Housing Supply Where Municipal Water is Available	4A) Conduct feasibility study to create new zoning overlay districts that reduce dimensional requirements as feasible for building lots on public water in the A/R1, A/R2 Districts.	Planning Board	
	4B) Consider soil-based lot sizing subdivision regulations.	Planning Board	
Remove Growth Control Barriers to Increase Housing Supply	5A) Insert end date to the bylaw if the Town feels that it is still necessary to build capacity for public facilities and services.	Planning Board	
	5B) Remove the growth control bylaw with its associated building permit cap.	Planning Board	
Incentivize Affordable Housing Units	6A) Allow an additional housing unit within a dwelling structure with no greater lot size required, if the additional unit is limited to occupancy by a low or moderate income individual or household and has a deed restriction to guarantee its affordability.	Planning Board	X
	6B) Waive dimensional requirements in certain zoning districts for units that are affordable or senior-only, with special permit and site plan review.	Planning Board	
	6C) Review density bonuses allowed in the cluster zoning bylaw.	Planning Board	
	6D) Create a developer grant program for affordable units.	Housing Committee and Housing Trust	

Affordable Housing Creation Strategies			
Provide Information to Seniors on Housing Programs	7A) Housing Committee could work with the South County Senior Center on providing senior residents with information on housing programs and provide assistance with accessing these programs.	Housing Committee South County Senior Center Valley Neighbors	
Promote the Development of New Affordable Single-Family Homes in Whately	8A) If funding becomes available, the Town can work with RDI to locate new affordable homes in Whately.	Housing Committee Select Board Community Preservation Committee	X
	8B) The Housing Committee could continue to identify potential sites for new affordable single-family homes and bring those possibilities to the HRA/RDI and PVHH for consideration. Potential Town-owned and privately owned sites for affordable housing development are identified in Section 3.5.	Housing Committee Select Board	
	8C) The Town can work with the HRA/RDI or PVHH to ensure that any new affordable homes that are created are eligible for inclusion on the DHCD Subsidized Housing Inventory.	Housing Committee Select Board	
	8D) The Town can work with private developers who propose Chapter 40B (comprehensive permit) developments, and encourage the developers to pursue housing projects that can meet community housing needs, have adequate water access, and can be created in a manner consistent with the town's goals of maintaining community character and balancing residential construction with the preservation of Whately's natural and agricultural resources.	Housing Committee Select Board Planning Board Zoning Board of Appeals	

Explore New Housing Opportunities on Town-Owned or Privately Owned Property	9A) The Town can continue to explore new opportunities for affordable housing development on Town-owned land or privately owned sites.	Housing Committee Select Board Community Preservation Committee	X
	9B) The Town will consider using 40B as a permitting tool and issue Request For Proposals for one or more of the sites that listed in Section 3.4.	Housing Committee Select Board Planning Board	
Establish First-Time Homebuyer Assistance Programs	10A) Buy-down program.	Housing Committee Community Preservation Committee	
Capacity Building Strategies			
Earmark Short-Term Rental Revenue for Affordable Housing	11A) Earmark short-term rentals or a percentage of it for affordable housing development by placing it in the Whately Housing Trust.	Housing Committee, CPC, Select Board	
Livability and Sustainable Housing Strategies			
Encourage Weatherization and Clean Energy in New and Existing Homes	12A) Provide information to homeowners and homebuyers about programs and opportunities for weatherizing and making energy efficiency improvements, including Mass Save.	Community Action Pioneer Valley	X
	12B) Create a community-run clean energy adoption program using MassCEC's HeatSmart Toolkit.	Housing Committee Energy Committee	
	12C) Apply to or partner with an eligible entity to apply to the EmPower Massachusetts program.	Town Administrator Select Board	
Encourage Home Modification for Accessibility and Aging in Place	13A) Provide information to homeowners and homebuyers about the Home Modification Loan Program for accessibility and aging in place modifications to homes.	Housing Committee South County Senior Center Valley Neighbors	

Encourage Health and Safety Improvements	14A) Provide information to low- and moderate-income homeowners, homebuyers, and tenants about the Get the Lead Out program to address lead-based paint hazards.	Housing Committee	
Support Energy-Efficient New Construction	15A) Create incentives, such as a density bonus or reduced minimum lot size, when new housing units meet Energy Star or LEED certification. Apply this in all residential districts, not just under the Open Space / Cluster Development option.	Planning Board	
Encourage New Homes to be Oriented to Take Advantage of Passive Heating and Cooling and Natural Light	16A) Encourage through zoning and subdivision regulations that new homes to be sited to take maximum advantage of the winter sun for heating.	Planning Board	
Promote Alternative Forms of Transportation in Town	17A) Continue implementing Complete Streets prioritized improvements.	Select Board	
	17B) Support the continued and improved service of the FRTA.	Community Select Board	
Regional Collaborations Strategies			
Take Advantage of Regional Workshops and Trainings	18A) Participate in housing workshops and trainings	Town Staff Housing Committee Planning Board	
Continue to Utilize the Resources of the Franklin Regional Council of Governments (FRCOG) and the Franklin County Regional Housing and Redevelopment Authority (HRA)	19A) Continue to seek technical assistance and grant writing support for from the FRCOG and HRA.	Select Board Planning Board Town Administrator Housing Committee	

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<p>Collaborate with Neighboring Towns on Affordable Housing Initiatives</p>	<p>20A) Pool funds with neighboring communities to hire a housing coordinator.</p>	<p>Select Board, Housing Committee</p>	<p>X</p>
<p>Collaborate with Land Trusts</p>	<p>20B) Work with the Franklin County Community Land Trust when feasible to preserve the land of a house lot so new homeowners can purchase and own only the building.</p>	<p>Housing Committee</p>	
	<p>20C) Work with land trusts to identify opportunities for Conservation-Limited Development.</p>	<p>Conservation Commission Housing Committee</p>	
<p>Participate in a Franklin County Affordable Housing Task Force</p>	<p>21A) Continue to actively participate in the Small Town Housing Work Group to support local and regional housing efforts.</p>	<p>Housing Committee</p>	
<p>Advocate for the State to Better Recognize the Regional Housing Needs of Rural Communities and to Facilitate Regional Housing Collaborations in State Housing Programs</p>	<p>22A) Advocate for the ability for towns to work together to create affordable housing that can count towards their subsidized housing inventory, even when the units are built outside of a community.</p>	<p>Select Board Town Administrator</p>	

4. POTENTIAL FUNDING SOURCES AND AVAILABLE RESOURCES FOR AFFORDABLE HOUSING

Implementation of the strategies proposed to create housing depends on the availability of public funding through the Franklin County Regional Housing and Redevelopment Authority (HRA) and its partner Rural Development, Inc. (RDI), or other sources to support them. If public funds are not available, Whately's ability to address community housing issues will be limited, though there are some local options such as the Community Preservation Act or providing density bonuses to developers as an internal subsidy. It is also important to note that the Town of Whately has limited capacity to develop housing. It primarily relies on non-profit organizations, such as Rural Development Inc., and on private developers for creation of both subsidized and market-rate housing. Therefore, the Town's ability to meet housing creation targets depends on the availability of technical assistance for affordable housing development, the interest and capacity of private developers to implement projects in Whately, and the availability of sites appropriate for creation of housing.

4.1 Potential Funding Sources and Programs for Affordable Housing Development

Community Preservation Act

The Community Preservation Act (CPA), signed into law in Massachusetts in 2000, allows communities to create a local Community Preservation Fund through a real estate tax surcharge of no more than 3% that can be used for open space protection, historic preservation, affordable housing, and outdoor recreation. The funds earned by a community are matched each year by a state trust fund. The percentage of the match varies year to year, but can be up to 100% of what the local community raises.

The Town of Whately adopted the Community Preservation Act (CPA) in 2008, allowing funds to be raised through a 3% surcharge on property taxes and a state match for eligible activities in the categories of open space, historic preservation, outdoor recreation, and community housing. Low-income residents and the first \$100,000 of residential property value are exempt from the surcharge. For the years 2009 – 2022 a total of \$ 924,650 was raised through the local surcharge. The state matched this by 100% most years, for a total CPA revenue of \$ 1,838,680. Each year 10% of CPA revenues must go towards community housing initiatives, or be set aside to use in the future for an eligible project. So far, Whately has transferred around \$115,000 of CPA funds to the Whately Housing Trust and holds approximately \$100,000 more for use by the Housing Trust when a project is ready. Together, these designated housing funds represent nearly 12% of total CPA revenue. As of 2022, no funds have been disbursed for affordable

housing. The Community Preservation Coalition is a source of technical support and information on CPA-funding housing projects.

Community Scale Housing Initiative

Established in 2017, the Community Scale Housing Initiative (CSHI) is a DHCD program that funds small-scale affordable rental projects between 5 to 20 units in municipalities with a population of no more than 200,000 (all MA communities except Boston). A subsidy of up to \$200,000 per unit is available, or \$150,000 per unit if using project-based vouchers. The total project subsidy is capped at \$1.3 million for projects with 5-10 units, and \$1.7 million for projects with 11-20 units.

This program fills a critical gap in affordable housing funding for small projects that cannot access low income housing tax credits (LIHTC), and which fit better in a small town context and market. However, the economics often don't work in rural towns unless a community can contribute a significant local subsidy, such as through CPA funds. Since 2017, the program has funded 16 projects throughout the state, creating 194 rental units.

The Massachusetts Affordable Housing Trust Fund

The Massachusetts Affordable Housing Trust Fund (AHTF) provides resources to create or preserve affordable housing throughout the state for households whose incomes are not more than 110% of median income. Funds are available for rental, home ownership, and mixed-use projects as well as housing for the disabled and homeless, but may be applied only to the affordable units. AHTF funds are used primarily to support private housing projects that provide for the acquisition, construction, or preservation of affordable housing. MassHousing and DHCD jointly administer AHTF. Eligible applicants include governmental subdivisions, community development corporations, local housing authorities, community action agencies, community-based or neighborhood-based non-profit housing organizations, other non-profit organizations, for-profit entities, and private employers.

CEDAC Seed Funding and Technical Assistance

The Community Economic Development Assistance Corporation (CEDAC) is a quasi-public state agency created to provide technical assistance and pre-development funding for nonprofit, community-based development organizations, limited equity cooperatives, and public agencies. It can help communities working with qualified nonprofits. CEDAC also offers help with expiring use projects—privately owned, subsidized rental units at risk of losing affordability status due to expiring use restrictions. CEDAC maintains a list of affordable housing developments by date of expiration of the subsidy and can assist in developing a preservation strategy.

CEDAC also offers the state-funded Home Modification Loan Program, which provides loans to make access and safety modifications to the primary, permanent residence of elders, adults with

disabilities, and families with children with disabilities. Such modifications allow people to remain in their homes and live more independently in their communities. 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.⁴⁴

USDA Rural Development

The U.S. Department of Agriculture (USDA) Rural Development housing programs offer a variety of resources for single-family and multi-family affordable housing. Programs include loans and grants to develop, rehabilitate, and preserve affordable home-ownership and rental properties in rural areas.

Community One Stop for Growth

The Community One Stop for Growth is a single application portal and collaborative review process of community development grant programs through the MA Executive Office of Housing and Economic Development. The One Stop process streamlines the experience for the applicant and better coordinates state staff on engagement and grant making. The goal was also to reorient the State from a passive reviewer of funding requests to an active partner in economic development strategy, priorities, and investment. The following One Stop funding programs can be used on housing, planning for housing, or supporting infrastructure that would enable housing. Other programs may also be helpful.

MassWorks Infrastructure Program

The MassWorks Infrastructure Program fund a range of publicly owned infrastructure projects, such as sewer extensions, sidewalks, upgrades to water supply distribution, multi-modal roadway improvements. The Program requires that projects do not benefit any single individual or business, and that the project must be publicly owned/managed for a minimum of 30 years.

Housing Choice Grant Program

This grant program is open to municipalities that have achieved Housing Choice Community Designation. Grants fund improvements in the communities that have shown commitment to advancing sustainable housing production. In Franklin County, Sunderland is the only community that has been designated a Housing Choice Community as of 2023.

⁴⁴ See <http://www.mass.gov/eohhs/consumer/disability-services/housing-disability/home-mod-loan/> for more information.

Community Planning Grant Program

The Community Planning Grant Program provides funding for technical assistance for Community Planning projects. This competitive grant program awards funds based on the community planning or zoning project's nexus with housing, transportation, infrastructure, economic development, and community development including funding for MBTA Communities seeking compliance with draft guidelines for M.G.L. Chapter 40A, Section 3A.

Rural and Small Town Development Fund

The Rural and Small Town Development Fund provides grants for capital and community planning projects in rural and small towns - towns with populations less than 7,000 or with a population density of less than 500 persons per square mile (measured by the 2020 US Census). This competitive grant program awards funds based on the project's nexus with housing, transportation, infrastructure, economic development, community development, and priorities identified by the Commonwealth's Rural Policy Advisory Commission.

This Housing Production Plan was funded through a grant from the Rural and Small Town Development Fund.

Underutilized Properties Program

The Underutilized Properties program is administered by MassDevelopment and it funds projects that will improve, rehabilitate or redevelop blighted, abandoned, vacant or underutilized properties to achieve the public purposes of eliminating blight, increasing housing production, supporting economic development projects, and increasing the number of commercial buildings accessible to persons with disabilities. The program focuses on funding capital improvements and code compliance projects, along with the design of these improvements.

MassHousing

MassHousing is an independent public authority that provides financing for the construction and preservation of affordable rental housing, and for affordable first and second mortgages for homebuyers and homeowners. MassHousing is a self-supporting not-for-profit public agency that sells bonds to fund its programs, and has provided more than \$17 billion in financing for homebuyers and homeowners and developers of affordable housing. Its Planning for Housing Production grant program provides cities and towns with the technical assistance needed to implement local planning and prepare local priority development sites into new affordable homes. This assistance can include: community engagement, financial feasibility, market research, RFP's, redevelopment scenarios, zoning changes, preliminary site engineering, and other capacity assistance.

Federal Low-Income Housing Tax Credit

The Low-Income Housing Tax Credit (LIHTC) Program was enacted by Congress in 1986 to provide the private market with an incentive to invest in affordable rental housing. Federal housing tax credits are awarded to developers of qualified projects. Developers then sell these credits to investors to raise capital (or equity) for their projects, which reduces the debt that the developer would otherwise have to borrow. Because the debt is lower, a tax credit property can in turn offer lower, more affordable rents.

The law gives states an annual tax credit allocation based on population. States allocate housing tax credits through a competitive process. Federal law requires that states give priority to projects that (a) serve the lowest income families; and (b) are structured to remain affordable for the longest period of time. Federal law also requires that 10% of each state's annual housing tax credit allocation be set aside for projects owned by nonprofit organizations. To be eligible, the low-income project must comply with a number of requirements regarding tenant income, maximum rent levels, and the percentage of low-income occupancy. Due to soft costs involved in LIHTC projects, the minimum project size is at least 25 units.

Community Development Block Grant Program

The Community Development Block Grant (CDBG) Program provides assistance for housing, community, and economic development projects that assist low and moderate-income residents in eligible communities. Municipalities with populations under 50,000 must apply to the competitive state program. Within the CDBG Program is the Economic Development Fund. The purpose of this Fund is to provide financing for projects that create and/or retain jobs, improve the tax base, or otherwise enhance the quality of life in the community. For example, public infrastructure or rehabilitation costs funding can support the re-use of a downtown commercial or mixed commercial/residential building.

The HRA has a community development program that works with municipalities interested in pursuing CDBG program grants. The HRA administers deferred payment housing rehabilitation loans, funded through the CDBG program, on behalf of Whately and many other Franklin County towns. These loans provide an affordable means for homeowners to bring their homes into compliance with building codes, perform needed repairs including accessibility modifications, and weatherize their homes. These loans are also available for investor-owned rental properties and owner-occupied buildings with rental units.

Partnering with Local Businesses

The Town of Whately has a large number of firms involved in the building and construction industry, including many plumbers, electricians, excavators, concrete form manufacturers, nurseries and even a major modular home distributor. Their assistance in the form of donated

labor and materials made the creation of the subsidized Smikes house possible. Many of these local businesses are proud of living in Whately and have helped with past town efforts and could be approached for future small scale projects.

4.2 Available Resources for Affordable Housing Development

Franklin County Regional Housing and Redevelopment Authority and Rural Development Inc. (HRA)

At various times, the Town of Whately has worked closely with the HRA to address local housing needs. The HRA was created in 1973 by the Massachusetts Legislature as the Commonwealth's first regional public housing authority and its only regional redevelopment authority. At that time, the state recognized that the 26 towns of Franklin County, as small communities in the state's most rural county, did not have sufficient access to housing and community development resources, and were unlikely to develop and sustain adequate housing and community development capacity independently. The HRA was established to help address housing and development issues and to assist with development projects, both for the region as a whole and for local communities.

The HRA works with Whately and other communities in the region on a variety of housing concerns. The HRA provides counseling for first-time homebuyers, tenants, and landlords, and offers assistance and funding for the rehabilitation of single-family and multi-family structures, compliance with state septic system (Title 5) requirements, and municipal infrastructure improvements. The HRA's funding primarily comes from state and federal sources.

The HRA works closely with RDI, an independent, private, nonprofit offshoot of the agency that builds affordable homes and rental housing for seniors, families and people with special needs. The resources that RDI uses for its projects come from a variety of sources, including Federal and State Low Income Housing Tax Credits, CEDAC, the Massachusetts Affordable Housing Trust Fund, the Massachusetts Department of Community Development (DHCD) HOME Program, U.S. Department of Agriculture Rural Development Program, and more.

Pioneer Valley Habitat for Humanity

Pioneer Valley Habitat for Humanity (PVHH) is a non-profit, ecumenical Christian housing ministry whose goal is to make home ownership possible for low-income families in Hampshire and Franklin counties. Through the donation of money, land, expertise and labor, PVHH builds safe, decent, affordable homes in partnership with families in need. Since its inception, Pioneer Valley Habitat has provided permanent housing for 35 families, including single-family and duplex homes in nearby Montague and Greenfield. Each year the PVHH Board of Directors

decides on the building schedule for the upcoming year. This decision is based upon land availability, access to volunteer builders, and the fundraising capacity that can support it.

Massachusetts Housing Partnership

The Massachusetts Housing Partnership (MHP) is a statewide public non-profit affordable housing organization that works in concert with the Governor and the state Department of Housing and Community Development (DHCD) to help increase the supply of affordable housing in Massachusetts.

MHP was established in 1985 to increase the state's overall rate of housing production and find creative new solutions to address the need for affordable housing. MHP offers an array of resources and services, including financing for affordable rental developments, workshops and trainings for local officials and non-profit organizations, and documents, reports, and technical assistance that support community efforts to create affordable housing.

MHP has recently created the Complete Neighborhoods Initiative, which provides municipalities with technical assistance to build local capacity and readiness for investment for affordable housing. Whately is currently participating in this initiative.

Citizen's Housing and Planning Association

Citizens' Housing and Planning Association (CHAPA) is a non-profit umbrella organization for affordable housing and community development activities in Massachusetts. Established in 1967, CHAPA's mission is to encourage the production and preservation of housing that is affordable to low- and moderate-income families and individuals and to foster diverse and sustainable communities through planning and community development. CHAPA conducts and publishes research on affordable housing, and hosts workshops and trainings for communities throughout the year.

Massachusetts Affordable Housing Toolbox

CHAPA and MHP partner to maintain an online affordable housing toolbox that brings together various resources to one website. Resources are grouped into six categories:

- Creating a Housing Needs Assessment
- Building Local Support for Affordable Housing
- Effective Zoning and Land Use Strategies
- Preserving or Creating Affordability in Existing Properties
- Finance Basics and Funding Strategies
- Basics of Homeownership⁴⁵

⁴⁵ <https://www.housingtoolbox.org/>

The toolbox is meant for local governments and community groups and organizations interested in supporting affordable housing in their town or city.

Local Initiative Program

The Local Initiative Program (LIP) is a state housing program that was established to give cities and towns more flexibility in their efforts to provide low and moderate-income housing. It is administered by the Department of Housing and Community Development (DHCD). The program provides a subsidy through extensive technical assistance and other services from DHCD to towns and cities in the development, operation, and management of housing supported by local government that will serve households below 80% of the area median income. Housing units can be developed either through a “friendly” 40B Comprehensive Permit process whereby a town works collaboratively with a developer on the project, or units can be created as Local Action Units (LAU).

Local Action Units must result from city or town action or approval and typically involve new construction, building conversion, adaptive re-use or substantial rehabilitation. The following types of actions will generally be sufficient to satisfy the Local Action requirement provided that the municipal actions or approvals are conditioned, as a matter of record, upon the provision of low- or moderate-income housing:

- a. Zoning-based approval, particularly inclusionary zoning provisions and special permits for affordable housing;
- b. Substantial financial assistance from funds raised, appropriated or administered by the city or town (such as CPA funds); or
- c. Provision of land or buildings that are owned or acquired by the city or town and conveyed at a substantial discount from their fair market value.

Many of the strategies outlined in this plan could create affordable housing units through the Local Initiative Program.

Massachusetts Department of Housing and Community Development (DHCD)

In addition to the Local Initiative Program, DHCD provides technical assistance to communities, and administers a number of funding programs for the development and maintenance of affordable housing, including Community Development Block Grants and the Affordable Housing Trust Fund. Programs are available for rental and homeownership housing units, and for municipal as well as non-profit and private developers.⁴⁶

⁴⁶ See DHCD’s website for more information: <http://www.mass.gov/hed/economic/eohed/dhcd/>.

APPENDIX A: SURVEY AND RESULTS

WHATELY 2022 HOUSING SURVEY

The Whately Housing Committee is conducting this survey to gather input from residents to create a Whately Housing Plan. Whately is an expensive place to rent or own a home, particularly for wage-earners and residents on fixed incomes, such as Whately's growing senior population. Whately homeowners are just as likely to be cost burdened by housing as renters, with over a quarter of both type of households spending more than 30% of their income on housing.

Whately is an attractive place to live, and home sale prices reflect this. Unfortunately, lack of housing supply has pushed prices so high that many people are priced out of owning a home in town. As of December 2021, the median sale price in Whately was \$388,500 (based on the 10 closed sales in 2021), up 18% from one year ago—higher than the median sale price for Hampshire County (\$365,777) and significantly higher than the median sale price in Franklin County (\$281,500).

The Town is hoping to improve housing options to meet the community's needs and hopes to hear from you on what the priorities should be for the next five years and beyond. Please complete this 5 minute survey to help us develop goals and strategies that will guide this work. All responses are anonymous and confidential.

How to complete the survey

Online:

<https://www.surveymonkey.com/r/WhatelyHousing>

Paper copies available: Town Offices, Post Office, Dickinson Memorial Library, Annual Town Meeting

Paper copies return by mail: Whately Town Office, 4 Sandy Lane, South Deerfield MA 01373

Paper copies drop off: Town Offices, Dickinson Memorial Library

For more information about this plan, check the Town website: <https://www.whately.org/housing-committee>

Housing Committee meetings are open to the public. For more information or to join a meeting, please contact Whately Community Development Planner Hannah Davis at CommunityDevelopment@whately.org.

1. How long have you lived in your current home?

- Less than 5 years
- 5 to 10 years
- 10 to 20 years
- Over 20 years

2. Do you or your family own or rent your home?

- Own
- Rent
- Living with others but not paying rent or mortgage

3. If you OWN, what is your average monthly housing cost including mortgage, homeowner's insurance, real estate taxes, and utilities?

- Less than \$500
- \$500 to \$999
- \$1,000 to \$1,499
- \$1,500 to \$1,999
- Over \$2,000
- Not applicable

4. If you RENT, what is your average monthly housing cost, including rent and utilities?

- | | |
|---|---|
| <input type="checkbox"/> Less than \$500 | <input type="checkbox"/> \$1,500 to \$1,999 |
| <input type="checkbox"/> \$500 to \$999 | <input type="checkbox"/> Over \$2,000 |
| <input type="checkbox"/> \$1,000 to \$1,499 | <input type="checkbox"/> Not applicable |

5. How affordable is your current housing for you? (Select one)

- My housing costs are affordable, I am able to easily pay for other needs
- My housing costs are somewhat unaffordable for me, but I manage to keep up
- My housing costs are a strain, it is difficult for me to pay for other needs
- My housing costs are unaffordable, I am concerned about how I will continue to pay for housing

6. What best describes the type of home you live in? (Select one)

- | | |
|---|---|
| <input type="checkbox"/> Single-family home | <input type="checkbox"/> Condominium |
| <input type="checkbox"/> Duplex home (2 housing units) | <input type="checkbox"/> Rented room in a house |
| <input type="checkbox"/> Multi-family home (3 or 4 housing units) | <input type="checkbox"/> Other: _____ |
| <input type="checkbox"/> In-law suite/accessory apartment | |

7. Do you plan to stay in your current home or do you plan to move in the next 5 years? (Select one)

- | | |
|---|--|
| <input type="checkbox"/> Plan to stay in my home | <input type="checkbox"/> Plan to move but not sure where |
| <input type="checkbox"/> Plan to move within town | <input type="checkbox"/> Unsure if I will stay or move |
| <input type="checkbox"/> Plan to move out of town | |

8. IF YOU PLAN TO MOVE, do any of the following reasons apply to your need to move? (Select all that apply). Skip this question if you do not plan to move.

- | | |
|---|--|
| <input type="checkbox"/> Need to downsize | <input type="checkbox"/> Employment opportunities elsewhere |
| <input type="checkbox"/> Need to upsize | <input type="checkbox"/> Cost of living in Whately is too high |
| <input type="checkbox"/> Need more handicap-accessible housing | <input type="checkbox"/> Maintaining my current home is too expensive |
| <input type="checkbox"/> Need better access to transit/transportation alternatives | <input type="checkbox"/> Maintaining my current home is too physically challenging |
| <input type="checkbox"/> Need my housing to be more affordable (maintenance not included) | <input type="checkbox"/> Don't want to live alone anymore |
| | <input type="checkbox"/> Other: _____ |

9. Imagine residential development will grow by 5% over the next 10 years. What types of housing would be needed in town? (Please select only one answer per row)

	High Need	Medium Need	Neutral	Low Need	Unsure
Starter homes for first-time homebuyers					
Small homes for seniors to downsize					
Affordable apartments (deed restricted to remain affordable)					
Market rate apartments					
Single-family homes					
Duplexes/two-family homes					
In-law suite/accessory apartment					
Other: _____					

10. Imagine residential development will grow by 5% over the next 10 years. How and where should new housing be developed in town? (Please select only one answer per row)

	Highly Support	Some-what Support	Neutral	Do Not Support	Unsure
Spread evenly throughout town					
Along main corridors such as Rt. 5/10					
Reuse of existing buildings and Town-owned properties					
Creation of new neighborhoods or conventional subdivisions*					
Creation of new neighborhoods or subdivisions with housing that is clustered together into groups to protect open space					
Other/specific areas: _____					

*A subdivision is one or more parcels of land divided into smaller lots with a new road added for access

11. What Town-led housing strategies would you support? (Please select only one answer per row)

	Highly Support	Some-what Support	Neutral	Do Not Support	Unsure
Use Community Preservation funds** to help first-time homebuyers purchase homes in Whately					
Use Community Preservation funds to provide rental assistance to help renters pay for housing					
Offer housing rehabilitation loans and/or provide resources for homeowners to address health, safety, and energy efficiency upgrades					
Purchase land for the purpose of affordable housing development					
Repurpose existing housing or Town properties to affordable housing					
Amend zoning to promote affordable housing					
Increase housing density in places where suitable					
Other/specific areas: _____					

**A municipal fund that can be used for open space protection, historic preservation, and affordable housing.

12. How old are you?

- 19 and under 25 to 44 65 and over
 20 to 24 45 to 64

13. What is your household's annual income?

- Under \$25,000 \$50,000 to \$74,999 \$100,000 and over
 \$25,000 to \$49,999 \$75,000 to \$99,999 Prefer not to answer

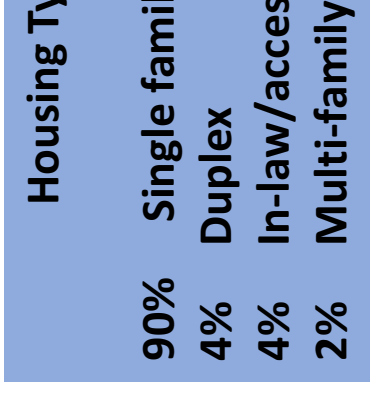
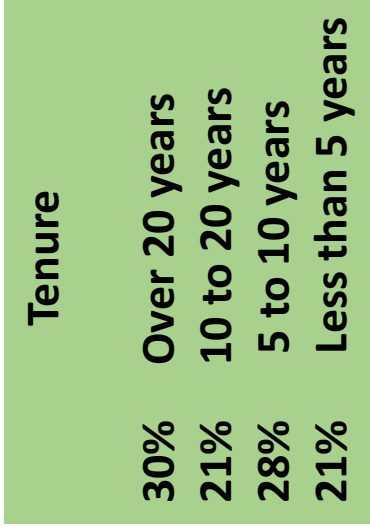
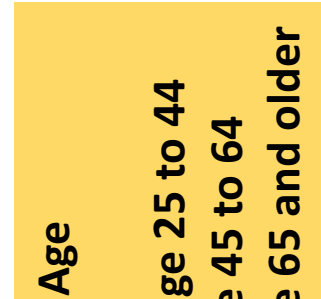
14. Please provide any additional thoughts about housing in Whately (in the white space below):

Whately 2022 Housing Survey

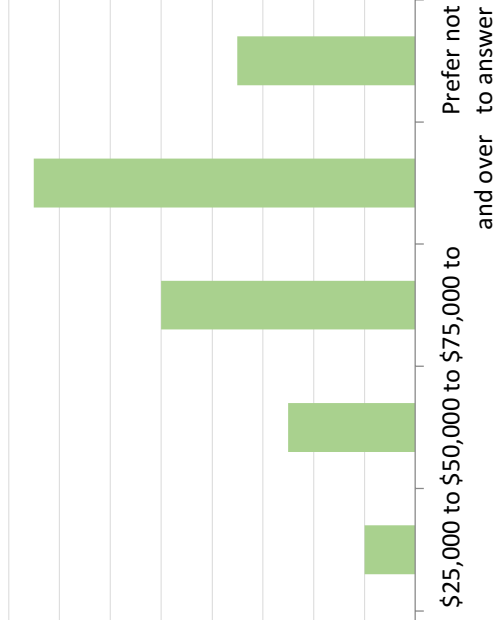
17 responses

2023 Whately Housing Production Plan

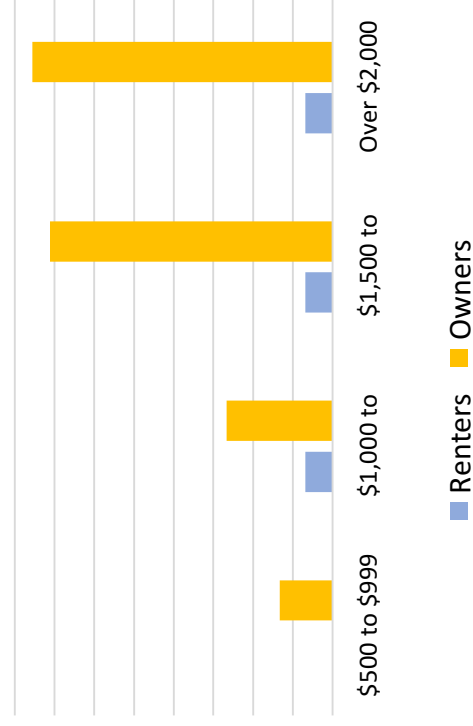
Survey Respondent Profile



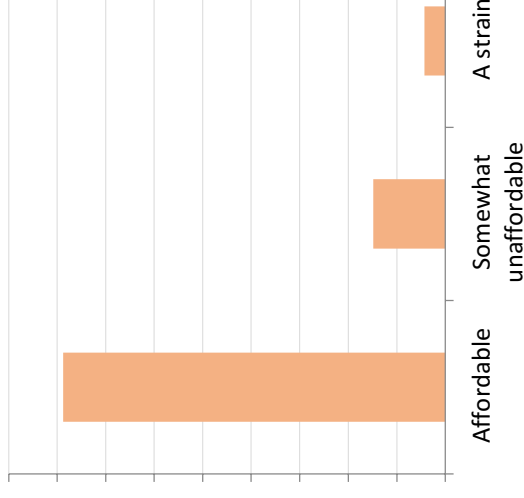
Annual household income



Renter and Owner Total Monthly Housing Costs

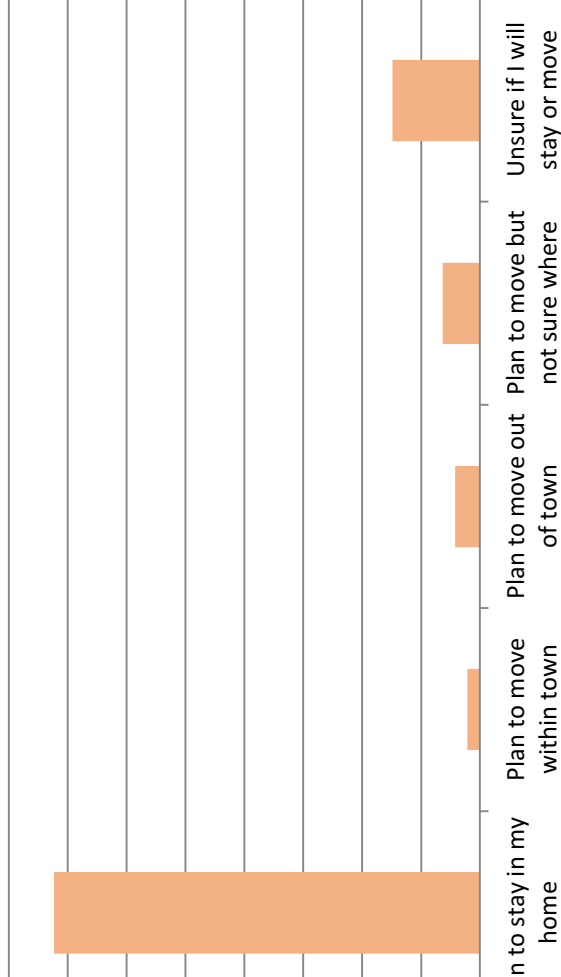


Housing affordability



ving

Plan to move in next 5 years



Of those who plan to move:

- 2 Need to downsize
- 1 Housing unaffordable
- 1 Maintenance unaffordable
- 1 Maintenance physically challenging
- 1 Needs a 1-story house
- 1 Thinks there are too many ppl moving to What

Reasons NOT selected

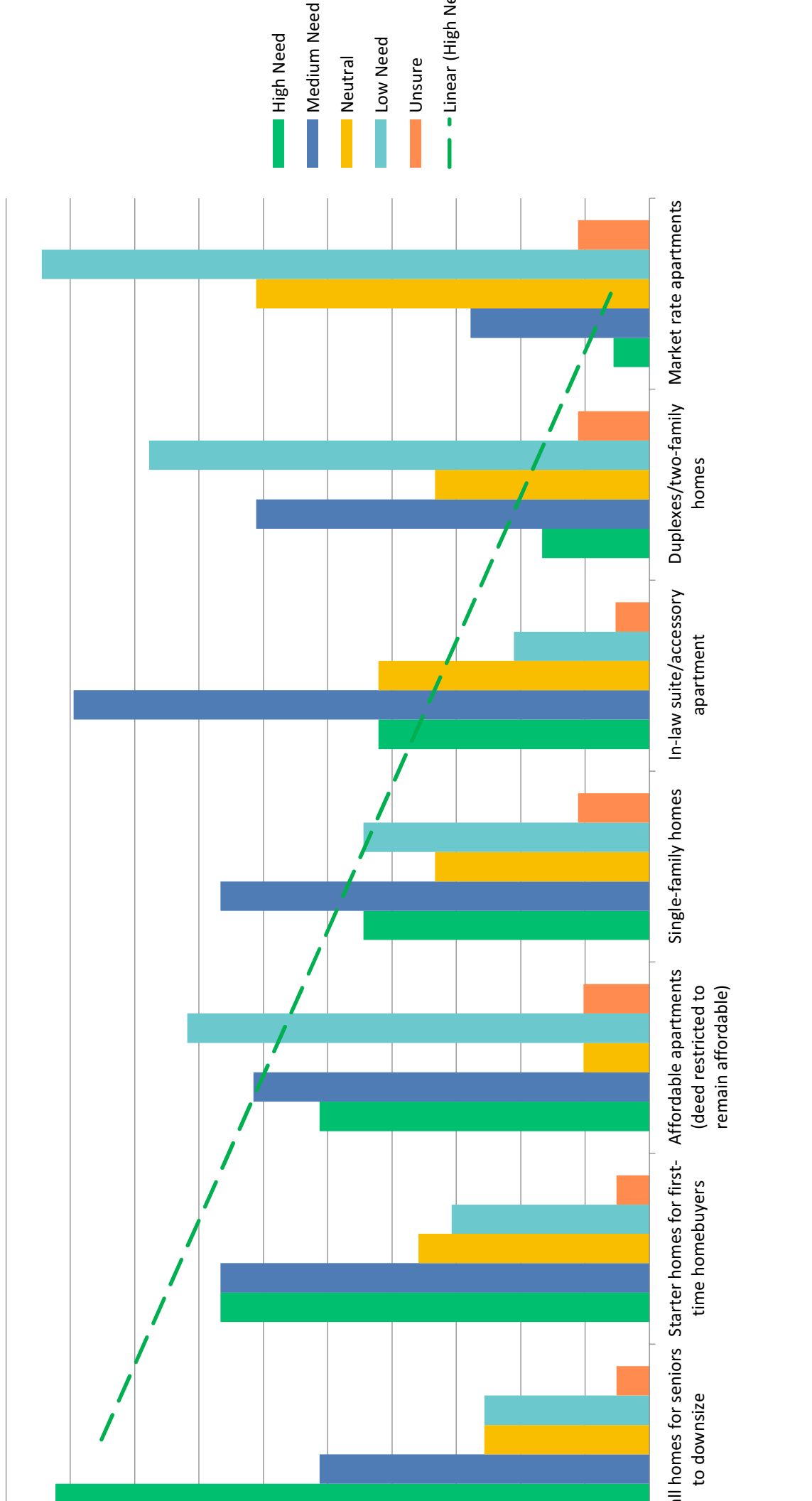
- Need to upsize
- Need more handicap-accessible housing
- Need better access to transit/transport alternat
- Employment opportunities elsewhere
- Cost of living in Whately is too high

ately housing preferences

Other:

- Homes that won't negatively impact the value of homes that are already here
- We don't need any specific type of housing
- It is not affordable to own 2 homes, makes more sense to allow multi-generations to live on same property
- I am concerned with all the houses being built in Whately. I think housing developments need to slow down an infrastructure ie. water lines, be the priority

Preference for housing type

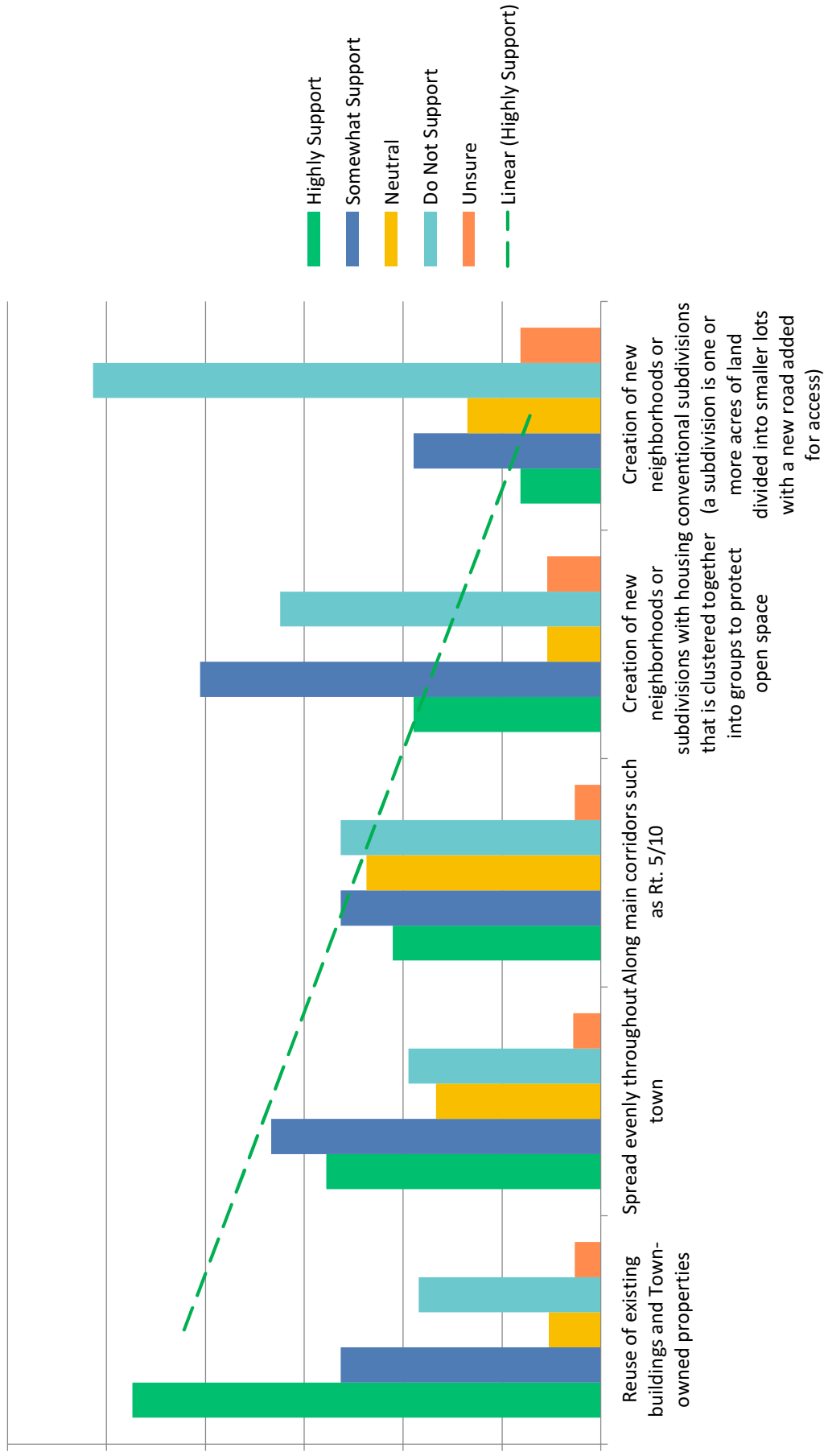


ately housing preferences

Other:

- I'm concerned pushing for 70 more homes in town will encourage the sacrifice of our farm land and forests to housing
- Homes should be built where landowners choose to sell and current zoning laws permit.
- In law apt to existing homes- Not building more homes in town
- No more subdivisions, agricultural focus
- I am very concerned that Whatley will turn into towns like Northampton/Easthampton. We love Whately for the farms/rural land, it land being cleared for housing developments.
- Infill in existing neighborhoods
- 5% growth is only 40-45 new units. We must protect farm and forest land. There are many houses in town that could be divided into units. The challenge is access to water and septic services.

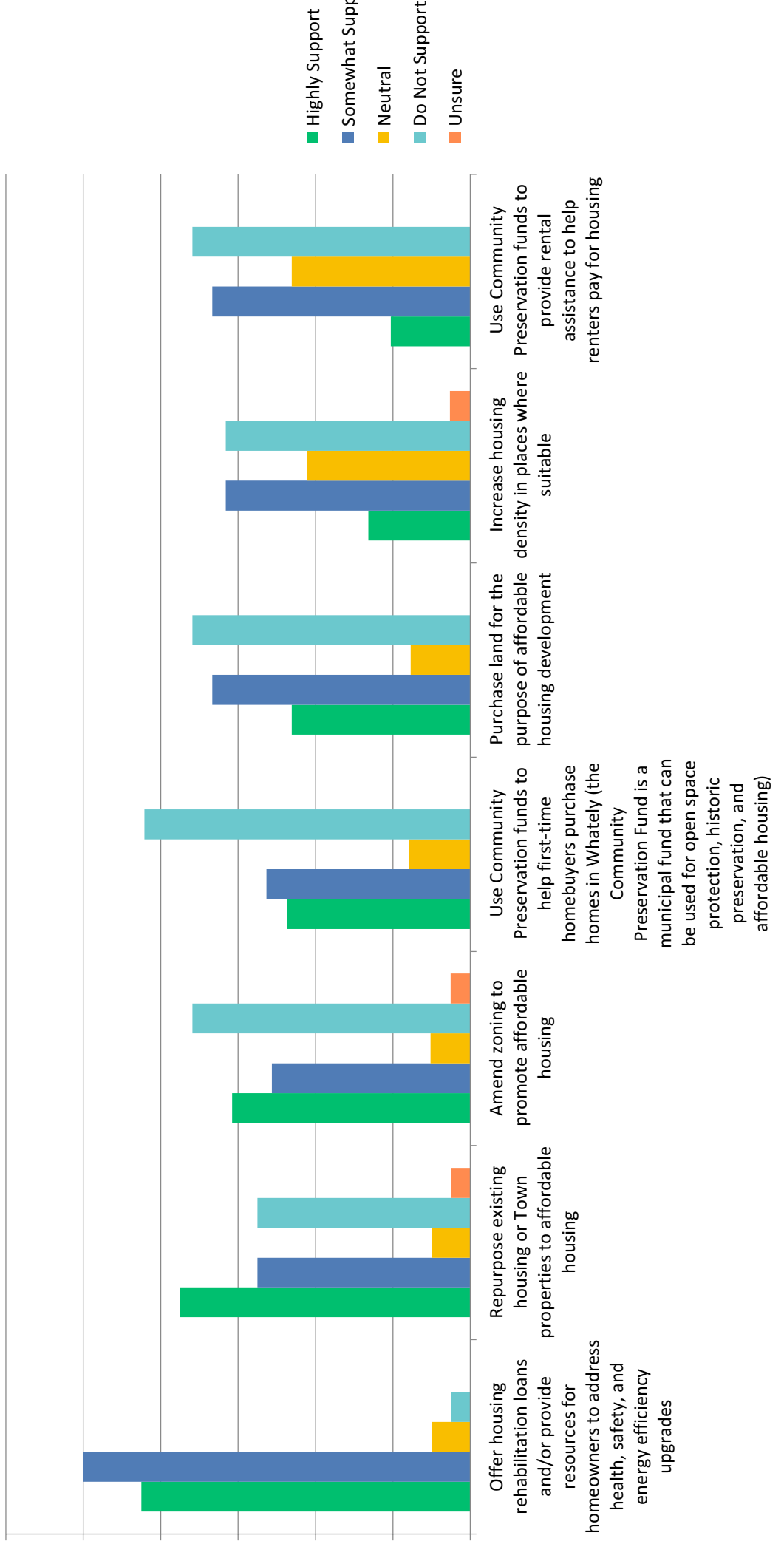
Preferences for housing location



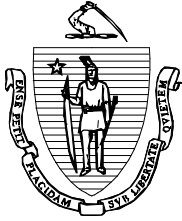
ately housing preferences

- We worked hard and lived below our means for years so that we could live in this beautiful, peaceful rural area.
 - Please stop building more and more houses in Whately
 - Use CPA funds to renovate existing town buildings for affordable housing
 - What does 'where suitable' mean? That's the challenge.
- Other:

Preferences for housing strategies



APPENDIX B: MEETING MATERIALS AND PUBLICITY



Commonwealth of Massachusetts
EXECUTIVE OFFICE OF HOUSING &
LIVABLE COMMUNITIES

Maura T. Healey, Governor ♦ Kimberley Driscoll, Lieutenant Governor ♦ Edward M. Augustus Jr., Secretary

November 29, 2023

Mr. Fred Baron
Chair, Whately Selectboard
4 Sandy Lane
Whately, MA 01373

RE: Housing Production Plan - Approved

Dear Mr. Baron:

The Executive Office of Housing and Livable Communities (EOHLC) approves the Whately Housing Production Plan (HPP) pursuant to 760 CMR 56.03(4). The effective date for the HPP is November 28, 2023, the date that EOHLC received a complete plan submission. The HPP has a five-year term and will expire on November 27, 2028.

Approval of your HPP allows the Town to request EOHLC's Certification of Municipal Compliance when units of SHI Eligible Housing, as defined under 760 CMR 56.02, have been produced during one calendar year, which must be the same calendar year¹ that certification is requested, totaling at least 0.5% of year-round housing units. For purposes of the Certification of Municipal Compliance, units will be considered to have been "produced" during the year when they are first eligible to be counted on the Subsidized Housing Inventory (SHI) and otherwise are in compliance with the approved HPP, 760 CMR 56.00 *et seq.*, and EOHLC's Guidelines. If you have questions about eligibility for the SHI, please visit our website at: <https://www.mass.gov/chapter-40-b-planning-and-information>.

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

Sincerely,

A handwritten signature in blue ink that reads "Caroline 'Chris' Kluchman".

Caroline "Chris" Kluchman
Acting Director, Division of Community Services

Cc Senator Paul W. Mark
Representative Natalie M. Blais
Sylvie Jensen, Community Development Administrator and Assistant Town Administrator, Town of Whately
Brian Domina, Town Administrator, Town of Whately
Megan Rhodes, AICP, Livability Program Manager & Planning Coordinator, Franklin Regional Council of Governments

¹ Up to January 10th of the following year.

TOWN OFFICES
4 SANDY LANE
SOUTH DEERFIELD, MA 01373



TELEPHONE: (413) 665-4400
FAX: (413) 665-9560
WEBSITE: www.whately.org

TOWN OF WHATELY MASSACHUSETTS

Whately Housing Committee
Meeting
Mar 25, 2022 11:00 AM Eastern Time (US and Canada)
Via Zoom

THIS WILL BE A REMOTE MEETING OF THE WHATELY HOUSING COMMITTEE
MEETING

Please use the information below to access the meeting by computer or telephone:

Join Zoom Meeting

<https://us02web.zoom.us/j/87257419895?pwd=bXZ6TjIudmtucHRSU1VtTjQ4ZksyQT09Meeting>

ID: 872 5741 9895

Passcode: 211446

One tap mobile

+13126266799,,87257419895# US (Chicago)

+19292056099,,87257419895# US (New York)

Meeting ID: 872 5741 9895

Find your local number: <https://us02web.zoom.us/j/87257419895?pwd=bXZ6TjIudmtucHRSU1VtTjQ4ZksyQT09Meeting>

Whately Housing Committee **AGENDA**

- Introductions
- Overview of the Housing Production Plan and process
- Review data needs for plan
- Discuss public outreach options and strategy
- Determine next meeting date and next steps

TOWN OFFICES
4 SANDY LANE
SOUTH DEERFIELD, MA 01373



TELEPHONE: (413) 665-4400
FAX: (413) 665-9560
WEBSITE: www.whately.org

TOWN OF WHATELY MASSACHUSETTS

Whately Housing Committee
Meeting
April 25, 2022 6:00 PM Eastern Time (US and Canada)
Via Zoom

THIS WILL BE A REMOTE MEETING OF THE WHATELY HOUSING COMMITTEE
MEETING

Please use the information below to access the meeting by computer or telephone:

Join Zoom Meeting

<https://us02web.zoom.us/j/84128794166?pwd=SmlVVXN1dkhsWjdZYnE5N2hrY2duUT09>

Meeting ID: 841 2879 4166

Passcode: 630088

One tap mobile

+13126266799,,84128794166# US (Chicago)

+19292056099,,84128794166# US (New York)

Dial by your location

+1 312 626 6799 US (Chicago)

+1 929 205 6099 US (New York)

+1 301 715 8592 US (Washington DC)

+1 346 248 7799 US (Houston)

+1 669 900 6833 US (San Jose)

+1 253 215 8782 US (Tacoma)

877 853 5247 US Toll-free

888 788 0099 US Toll-free

Meeting ID: 841 2879 4166

Find your local number: <https://us02web.zoom.us/j/84128794166?pwd=SmlVVXN1dkhsWjdZYnE5N2hrY2duUT09>

Whately Housing Committee
AGENDA

- Review and approve meeting minutes from 3/25/2022
- Review final draft of survey
- Finalize survey distribution
- Review draft Section 1 of the plan

Whately Housing Committee

Date :	October 3,2022
Time:	6:30 PM
Location:	Virtual meeting via Zoom
Duration:	1.5 Hour

Attendees:

Montserrat Archbald

Brant Cheikes

Fred Orloski

Hannah Davis, Whately Community Development Administrator

Tamsin Flanders, FRCOG

Megan Rhodes, FRCOG

Elijah Snow-Rackley

Catherine Wolkowicz, Chair of the Housing Committee

D. Pruyne, Reminder Publications

- 1) **Call to order and Introductions** – Catherine Wolkowicz called the meeting to order, which was held online via zoom. Everyone introduced themselves.
- 2) **Review and Approval of the Minutes** – Catherine Wolkowicz asked for a motion to review and approve the minutes from the 4/25/22 meeting and Brant Cheikes made a motion to approve the minutes and Fred Orloski seconded the motion. The minutes were approved with Elijah and Catherine abstaining.
- 3) **Summary of Survey Results** –Tamsin Flanders presented a summary of the survey results. The survey was open from May until August in both a paper and online format. Discussion took place about how much weight to give to the responses since it was such a small sample size. Tamsin said that while it may be a small sample size, it was representative of the population’s demographics.
- 4) **Review of Sections 1 and 2** – Draft sections 1 and 2 of the Housing Plan were distributed to the committee for review and Megan Rhodes asked for comments on the drafts. Fred Orloski expressed concern that the census numbers and projections were not correct. Megan will look into this to make sure they are accurate.
- 5) **Discussion on Potential Policy Changes and Locations for Housing** – Megan Rhodes said that a Housing Production Plan is required to have a prioritized list of policy/zoning change that could encourage the production of housing and, specifically, affordable housing in town. Megan asked the committee for suggestions. The following issues were discussed:

- a. Should two-family housing be by-right rather than special permit? The committee thought this may be politically feasible, although it may not result in large creation of new housing.
 - b. Examining the zoning for ADU's – it is different from other communities in the area. Is it appropriate or should it be revised?
 - c. Minimum lot sizes are large – should they be reduced? This could be politically fraught, but maybe in certain areas it could be a starting point of discussion.
 - d. Whatever changes are made, protecting farmland is very important to the committee and the town.
 - e. Ideally, affordable housing should be located near transit options
 - f. Should the septic requirements for multifamily be re-examined?
 - g. Using CPA funds to subsidize 1st time home buyers is not sustainable – the subsidies required are too much.
 - h. Habitat for Humanity has been approached, but their waiting list is so long and they can only produce 3-4 houses a year.
 - i. Potential use of CPA funds would be to acquire land and assist developer in creating “more affordable” starter homes.
 - j. Possible locations for housing include Demaio property and Tri-Town Beach area.
- 6) **Next Meeting** – the next meeting of the Housing Committee will likely take place in December or January with a draft Section 3 drafted for discussion.
- 7) **Adjourn** – Catherine called for a motion at adjourn at 7:56pm.

Minutes submitted by Megan Rhodes, FRCOG

TOWN OFFICES
4 SANDY LANE
SOUTH DEERFIELD, MA 01373



TELEPHONE: (413) 665-4400
FAX: (413) 665-9560
WEBSITE: www.whately.org

TOWN OF WHATELY MASSACHUSETTS

Whately Housing Committee and Whately Affordable Housing Trust Trustees
Meeting
April 24, 2023, 6:30pm
Via Zoom

**THIS WILL BE A REMOTE MEETING OF THE WHATELY HOUSING COMMITTEE AND
WHATELY AFFORDABLE HOUSING TRUST TRUSTEES MEETING**

Please use the information below to access the meeting by computer or telephone:

Join Zoom Meeting

Topic: Whately Housing Committee Meeting

Time: Apr 24, 2023 06:30 PM Eastern Time (US and Canada)

<https://us02web.zoom.us/j/89284107143>

**Whately Housing Committee and Whately Affordable Housing Trust Trustees Meeting at
6:30pm
AGENDA**

- Introductions
- Review of what has been done to date
- Review draft Section 3 Recommendations and Strategies
- Discuss public meeting and next steps



Planning Board
TOWN OF WHATELY
Whately, Massachusetts

REMOTE MEETING AGENDA

Wednesday, June 14, 2023 at 5:00 pm via Zoom

To join the meeting by computer:

<https://us02web.zoom.us/j/83977981542?pwd=MFRITnpGZfZ0a1VFZUJMRUthQj1KQT09>

Meeting ID: 839 7798 1542 Passcode: 053416

To join the meeting by phone:

US Toll-free Phone: 888 788 0099 or 877 853 5247
Meeting ID: 839 7798 1542

Call to order

5:00 Joint Public Hearing with Tree Warden

5:30 Discussion of 2023 Housing Production Plan update with
Megan Rhodes of FRCOG

Discussion of aquifer protection overlay boundaries

Approval of minutes

Additional items not anticipated

Adjournment



Planning Board
TOWN OF WHATELY
Whately, Massachusetts

REMOTE MEETING AGENDA

Wednesday, July 12, 2023 at 5:00 pm via Zoom

To join the meeting by computer:

<https://us02web.zoom.us/j/83212213401?pwd=aWVmNWFaVFE0QmdPYXdwNm1SSHVZUT09>

Meeting ID: 832 1221 3401 Passcode: 794410

To join the meeting by phone:

US Toll-free Phone: 888 788 0099 or 877 853 5247

Meeting ID: 832 1221 3401 Passcode: 794410

Call to order

5:00 Discussion of 2023 Housing Production Plan update with
Megan Rhodes of FRCOG

Discussion of aquifer protection overlay boundaries

Approval of minutes

Additional items not anticipated

Adjournment



WHATELY SELECTBOARD

Meeting Agenda

August 29, 2023 | 6:00 pm

In Person

Whately Town Offices
4 Sandy Lane
Whately, MA

Join Zoom Meeting by Computer:

<https://us02web.zoom.us/j/82959663649?pwd=SGo1dkRyR0xtWC9PK1FkM1lDOHY1dz09>

Meeting ID: 829 5966 3649

Passcode: 546925

Join Zoom Meeting by Telephone:

1-888-788-0099 (US Toll-free)

1-877-853-5247 (US Toll-free)

Meeting ID: 829 5966 3649

Passcode: 546925

1. Meeting Minutes: Review and vote whether to approve the meeting minutes from August 8, 2023
2. Vendor & Payroll Warrants: Review past vendor and payroll warrants
3. Public Comment: Listen to comments from the public related to items not listed on the agenda
4. Scheduled Appointments:
 - a. (6:05) Housing Committee Members & Megan Rhodes (FRCOG) to review the Town of Whately's Housing Production Plan (HPP) and to seek the Selectboard's approval of the HPP
5. COVID19: *****COVID19 rapid tests are available at the Town Offices, Library and Police Station*****
6. Old Business:
 - a. To discuss a letter to the Cannabis Control Commission regarding the proposed draft revisions to the cannabis regulations (935 CMR 500.000)

- b. To review and discuss the draft Request for Proposals (RFP) for the sale and restoration of the Whately Center School
- c. To review, discuss and vote whether to approve the covenant agreement with Quonquot Farms for the CPA historic silo restoration grant
- d. To discuss the results of the drainage pipe inspection and town records research on the drainage system adjacent to Christian Lane

7. New Business

- a. To review and discuss the 268 State Road (Dimaio Lot) Residential Development Study completed by the Town's consultant VHB
- b. To discuss a request from the Whately Elementary School to use CLFRF monies to repair the emergency generator
- c. To discuss the following upcoming projects
 - i Electric Vehicle Fleet Assessment (Municipal Energy Technical Assistance Grant) - to accept a proposal from Weston & Sampson to complete the assessment
 - ii Bike Maintenance Station Installation (Shared Streets & Spaces Grant)
 - iii Municipal Digital Equity Planning & Master Plan Visioning (Massachusetts Broadband Institute/Community Compact Grant) – committee members urgently needed
- d. To appoint Debra Carney as a Library Trustee to fill the remaining vacancy on the Trustees
- e. To review and approve special municipal employee status and conflict of interest exemptions for Whately's representative to the Franklin County Solid Waste Management District

8. Selectboard Liaison Updates: Timely updates from the Selectboard members serving on other boards and committees

9. Town Administrator Updates: (Items likely to be discussed) Recognition of recent retirements; shared conservation agent meeting on 09/14/23; first cannabis retail shop opened on 08/24/23; emergency culvert replacement completed; Board of Assessors vacancy; solar array at Town Offices; Personnel Policy revisions; Water Department loan payoff in October

10. Items Not Anticipated

11. Adjourn

Next Meetings: September 12, 2023 & September 26, 2023

Notice of Accommodations: Individuals needing special accommodations for effective communication, such as a sign language interpreter, an assistive listening device, print material in digital format or other reasonable accommodations during this meeting should notify, Town Administrator Brian Domina, as soon as possible and not less than three working days prior to the meeting.



WE WANT YOUR THOUGHTS ON HOUSING IN WHATELY!

- * Are your housing costs affordable?
- * Do you feel there are enough housing options for everyone?
- * What kinds of housing do we need in Whately?

Whately is updating its Housing Plan. Help us understand needs and identify priorities for the next 5 years. Please fill out the online survey by **June 24** to let us know what you think!

<https://www.surveymonkey.com/r/WhatelyHousing>



THANK YOU!

- The Whately Housing Committee





The WHATELY SCOOP

Certified News for the Town
with the Milk Bottle...

152 Westbrook Road
RFD So. Deerfield, Ma. 01373

PRSRT STD
US Postage Paid
Northampton Ma
Permit no. 801

Whately Postal Customer Whately, Ma. 01093

Weather warms from day to day
And now it really looks like May
With green adorning many trees,
The nights, though cold, avoid a freeze.

Windy April, very cool
But trees and flowers are hard to fool
Blossoms bloom and bring us glee
We honor every flower and tree

And working outside in the sun
Makes gardening a lot of fun

And soon we'll gobble summer fruits
And even don our bathing suits

So even though the wind does blow,
Summer's coming, that we know,
With thunderstorms and lots of heat
And yummy things for us to eat.

Hugs with family coming soon!
A splendid piece of summer's boon,
To celebrate the month of June,
And sing together all in tune.

The Whately Scoop

*Cost for printing and mailing this specific edition of the Scoop was provided by
The Whately Historical Society - Thank you very much!*

We encourage all readers to patronize the businesses who place ads to help cover costs year round!

If you misplace your copy of The Scoop, do not despair! You can always find it on the resources page at www.whatelyhistorical.org.

The closing date for submissions to the May 2022 issue of the Scoop is **Wednesday Aug 31, 2022. (for mailing Sept. 7/8)**

Please email your our literary contributions to jpfortune@comcast.net before that deadline. Also use this email if you want to be on the reminder list and get an email from me about 3-4 weeks before the deadline, or if you would like email delivery of the scoop.

Business card sized ads are \$100 for 1 year (4 issues) and a mention in a box on the front page is \$50/year. Please make checks out to: The Whately

Scoop and mail to 152 Westbrook Rd RFD So. Deerfield, 01373

Like the Scoop? Want to see it continue?

Here's what you can do:

- 1) Volunteer to write articles*
- 2) Volunteer to help prep the scoop for mailing*
- 3) Volunteer to help on mailing day*
- 4) Ask your favorite local businesses to place an ad*
- 5) Make a donation to help us cover costs*

*If you are interested in any of those please call or email Joyce at 665-6739;
jpfortune@comcast.net.*

Bill's Lawncare Plus

Landscaping For All Seasons

665-8986

Bill & Zach Smith

Make Your Voice Heard! Whately Housing Survey

by Hannah Davis,
Whately Community
Dev. Administrator

The Whately Housing Committee is conducting a survey to gather input from residents to create a Whately Housing Plan. Whately is an expensive place to rent or own a home, particularly for wage-earners and residents on fixed incomes, such as Whately's growing senior population. Whately homeowners are just as likely to be cost burdened by housing as renters, with over a quarter of both type of households spending more than 30% of their income on housing.

Whately is an attractive place to live, and home sale prices reflect this. Unfortunately, lack of housing supply has pushed prices so high that many people are priced out of owning a home in town. As of December 2021, the median sale price in Whately was \$388,500 (based on the 10 closed sales in 2021), up 18% from one year ago—higher than the median sale price for Hampshire County (\$365,777) and significantly higher than the median sale price in Franklin County (\$281,500).

The Town is hoping to improve housing



S.Y. VENTURES

INSTALL & SERVICE OF: PHONE: 413-626-7435
*HEATING WEB: syventures.net
*COOLING EMAIL: Yvnsteve@gmail.com
*REFRIGERATION
*TURBO CHEF OVENS FINANCING OPTIONS AVAILABLE

options to meet the community's needs and hopes to hear from you on what the priorities should be for the next five years and beyond. **Please complete a short survey to help us develop goals and strategies that will guide this work.** Link to survey: <https://www.surveymonkey.com/r/WhatelyHousing>

For questions or more information, please contact Hannah Davis, Whately Community Development Administrator, at 413-665-0054 or communitydevelopment@whately.org or Megan Rhodes, FRCOG Senior Transportation & Land Use Planner at 413-774-3167 or mrhodes@frcog.org.

Town Clerk News

by Amy Schrader

Elections – The Annual Town Election will be held on Tuesday, June 14, 2022 at the Whately Town Hall, 194 Chestnut Plain Road from 10:00a.m. – 7:00p.m. The election ballot will include the votes for Elected Town Officials. Absentee Ballots will be available starting May 23rd for those who will be out of town, physically unable to make it to the Town Hall, or have religious reasons for not being able to vote that date. Mail in applications for absentee ballots must be



Celebrating 20 Years of the Finest Acoustic Music

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